

Pioneer Valley Planning Commission

Pioneer Valley Regional Housing Plan

*Expanding housing choice.
Creating communities of opportunity.*



Produced by the Pioneer Valley Planning Commission with the support
of the U.S. Department of Housing and Urban Development Sustainable
Communities Initiative Regional Planning Grant Program.

February / 2014





Pioneer Valley Planning Commission
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CHAPTER ONE

INTRODUCTION

HOME: A PATHWAY TO OPPORTUNITY

A home is much more than shelter. While the steeply pitched roof of a Queen Anne house and the brick exterior of an apartment complex certainly offer protection from the elements, the people who live in these different kinds of homes invest them with a much deeper value. Having decent and safe housing provides physical and psychological security. One who does not need to worry about finding a safe and decent place to live can devote time to other pressing concerns, such as education, employment, personal health and community well-being.

Being able to choose to live close to one's job, near your children's school or in the same community in which you grew up, should be possible for all residents of the Pioneer Valley. Where one's home is located plays a substantial role in determining life outcomes. Good schools, a healthy and safe environment, access to financially stable employment are the essential factors needed to succeed, thrive and excel in society. Many residents live in racially, ethnically, and economically segregated areas in the Pioneer Valley—both rural and urban—that lack access to quality jobs, schools, affordable housing, transportation, and cultural and physical amenities. Residents in these segregated and impoverished neighborhoods feel that they have no choice about where they live. There is a regional need to transform these areas in the Pioneer Valley into communities of opportunity to reduce social disparities and allow all residents to thrive.

The Pioneer Valley faces serious housing affordability challenges, which affects its economic competitiveness and vitality. The general rule of thumb is that housing is 'affordable' if the household pays no more than 30 percent of its 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 as well as saving for their future.

More than 30 percent of homeowners and 50 percent of renters in the Pioneer Valley spend more than 30 percent of their income on housing related costs. Young people looking for a place to rent as they start their first job, working people looking for an affordable home near their job, first-time homebuyers entering the housing market, and aging baby boomers looking to downsize into a condo or apartment may be put in a difficult financial position in meeting their other basic needs. Or, they may decide that other areas of the country offer more opportunities. A full range of housing opportunities that are affordable to households of all racial and ethnic backgrounds, abilities, and income ranges is needed to sustain a healthy and vibrant society.



Image 1: The 126-acre Village Hill Northampton balances natural areas and open space with a community of single-family, townhomes, cottages, multifamily housing, commercial, and retail businesses. Source: Village Hill in Northampton Source: Dietz & Co. Architects, Inc.

PIONEER VALLEY REGIONAL HOUSING PLAN

PURPOSE

The purpose of this Regional Housing Plan is to identify opportunities related to housing market stability, housing affordability and fair access to housing in the Pioneer Valley in order to create a region in which all residents are able to choose housing that is affordable and appropriate to their needs. The plan is intended to assist municipal officials, state government, and fair housing associations in creating a sustainable region that empowers our urban, suburban, and rural places.

REGIONAL GOALS

- **Enhance housing choice** by enabling a full range of housing opportunities that are affordable to households of all racial and ethnic backgrounds, abilities, and income ranges and that are integrated with our region's employment and transportation networks.
- **Transform economically distressed areas, which are often racially and ethnically segregated areas**, into communities of opportunity so all have access to quality jobs, schools, affordable housing, transportation, and cultural and physical amenities.
- **Promote fair housing opportunities** by ensuring 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.
- **Integrate housing investments** in a manner that empowers our urban, suburban, and rural places to undertake the interdependent challenges of: 1) economic competitiveness and revitalization; 2) social equity, inclusion, and access to opportunity; 3) energy use and climate change; and 4) public health and environmental impact.
- **Encourage collaboration** by developing multijurisdictional planning efforts that integrate housing, land use, economic and workforce development, transportation, and infrastructure investments to direct long-term development, reinvestment, and address issues of regional significance.



Image 2: Northampton home with an accessory dwelling unit



Image 3: A two family home in Belchertown that is within an income-restricted housing development.

REGIONAL HOUSING ISSUES

The Pioneer Valley has significant issues, disparities, and deficiencies which need to be addressed in order to develop as a sustainable, inclusive region with access to opportunity. The following issues are of particular significance to the Pioneer Valley:

- Geographic areas of concentrated poverty and racial segregation.
- Lack of housing choices in many of the communities outside of our central cities.
- Weak housing market communities versus strong housing market communities.
 - Lower home values in weak market cities, which fall below the cost of construction.
 - Strong developer disinterest in weak market cities and lack of development incentives.
- Widening gap between household incomes and housing costs.
- Complexity of assembling funding for new housing projects.
- Lack of accessible housing for people with disabilities
- Older housing stock with deterioration, energy efficiency and lead paint issues.
- Limitations and lack of programs for public and private income-restricted housing.
- Deficiency of supportive housing options.
- Persistent problem of homelessness in the Pioneer Valley and across the state.
- Landlords who are unaware of their responsibilities under federal, state and local regulation.
- Property investors who do not advance the overall well being of the neighborhood.
- Foreclosures, depressed home values, disinvestment, and homeowners with negative equity.
- Public perception of income-restricted housing as detrimental to a neighborhood or community.
- Public opposition to change.
- Difficulty for municipalities to work together on housing challenges and opportunities.
- Ineffective linking of housing with public transit and employment networks.
- Ineffective linking of housing with public safety, public education, and jobs.
- Lack of adequate public transportation in many areas of our region.

In addition to the above described housing-related issues, there are fundamental issues that, although they are beyond the scope of this Plan, significantly affect regional equity. These issues are being addressed by the Pioneer Valley Plan for Progress and are noted below:

- Public finance system in Massachusetts (*Strategy #13: Champion Statewide Fiscal Equity*)
- Public education disparities (*Strategy #5a: Advance and Enrich Early Education at State and Regional Levels and Strategy #5b: Improve and Enrich K-12 Education*)
- Jobs and skills mismatch (*Strategy #4: Integrate Workforce Development and Business Priorities and Strategy #6: Support Higher Education and Retain Graduates*)
- Public safety disparities (*Strategy #12: Endorse a Regional Approach to Public Safety*)

REGIONAL & LOCAL PLANNING EFFORTS

This Plan will function as the region's first comprehensive housing plan. It uses demographic, housing, and market information to better understand current and future housing needs for the region. It recommends ways to initiate, maintain or improve market conditions; local, regional, state and federal policy; and the delivery of services to enable people to access the housing that they desire. As this is the first Regional Housing Plan, many of the recommendations in this Plan suggest regional cooperation and collaboration to address problems that require regional solutions.

The region has a number of relevant planning studies and reports that have informed this Regional Housing Plan. Several have been generated by the Pioneer Valley Planning Commission such as the Pioneer Valley Plan for Progress, the Regional Transportation Plan, Valley Vision 2 Update - the Regional Land Use Plan, and the Pioneer Valley Clean Energy Plan. The Pioneer Valley Planning Commission is also in the process of developing six additional regional level plans besides this Regional Housing Plan and these plans are: Workforce Development, Food Security, Environment, Transit Oriented Development, Climate Action, and Green Infrastructure. Other regional level plans include strategic plans of the region's chambers of commerce and regional non-profit organizations. Many of these planning efforts elaborate on key elements of the Regional Housing Plan that cannot be fully addressed in one regional housing planning document, such as in-depth transportation planning or workforce development strategies. Individual communities also have their own master plans, which to the greatest extent possible are coordinated with Valley Vision Update.

Housing planning also occurs at the local level in the region. As a means of guiding its federal housing and community development investments, each of the region's five entitlement communities—Chicopee, Holyoke, Northampton, Springfield, and Westfield—prepares a Consolidated Plan every five years, which consolidates into a single document the planning and application requirements for Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), the HOME Investment Partnerships Program, and Housing Opportunities for People with AIDS (HOPWA) funding. In addition to the Five-Year Consolidated Plan, each city completes two annual documents to provide information about its spending of federal housing and community development funds: the Annual Action Plan, which specifies how the City proposes to allocate the funds for the year; and the Consolidated Annual Performance and Evaluation Report (CAPER), which indicates how the City has spent its federal funds for the previous year. They also prepare Analysis of Impediments to Fair Housing (AI), which identify impediments to fair housing choice within their community and actions to overcome the effects of any impediments identified through the analysis.

Several other communities in the region—Amherst, Belchertown, Blandford, Easthampton, Granville, Longmeadow, Montgomery, Northampton, Southampton—also have housing plans that identify strategies to improve housing opportunities in their community. In addition, many communities in the region have master plans in which housing is one of the substantive chapters of the plan. Finally, all the communities in the region that apply for Community Development Block Grant funds through the Massachusetts Department of Housing and Community Development prepare "Community Development Strategies" (CDS) that describes a meaningful comprehensive and integrated approach regarding the municipalities' community development needs and priorities.

REGIONAL HOUSING PLAN PROCESS

The Pioneer Valley Regional Housing Plan was one of eight regional plans that were created or updated to guide the development of a more sustainable Knowledge Corridor under the U.S. Department of Housing and Urban Development funded Sustainable Communities Planning Grant Program. The Pioneer Valley Planning Commission facilitated the development of the Regional Housing Plan, and an Advisory Committee, comprised of approximately twenty local and regional leaders, guided the development of the Regional Housing Plan. The PVPC and the Advisory Committee took the following actions to develop a thorough and comprehensive Regional Housing Plan:

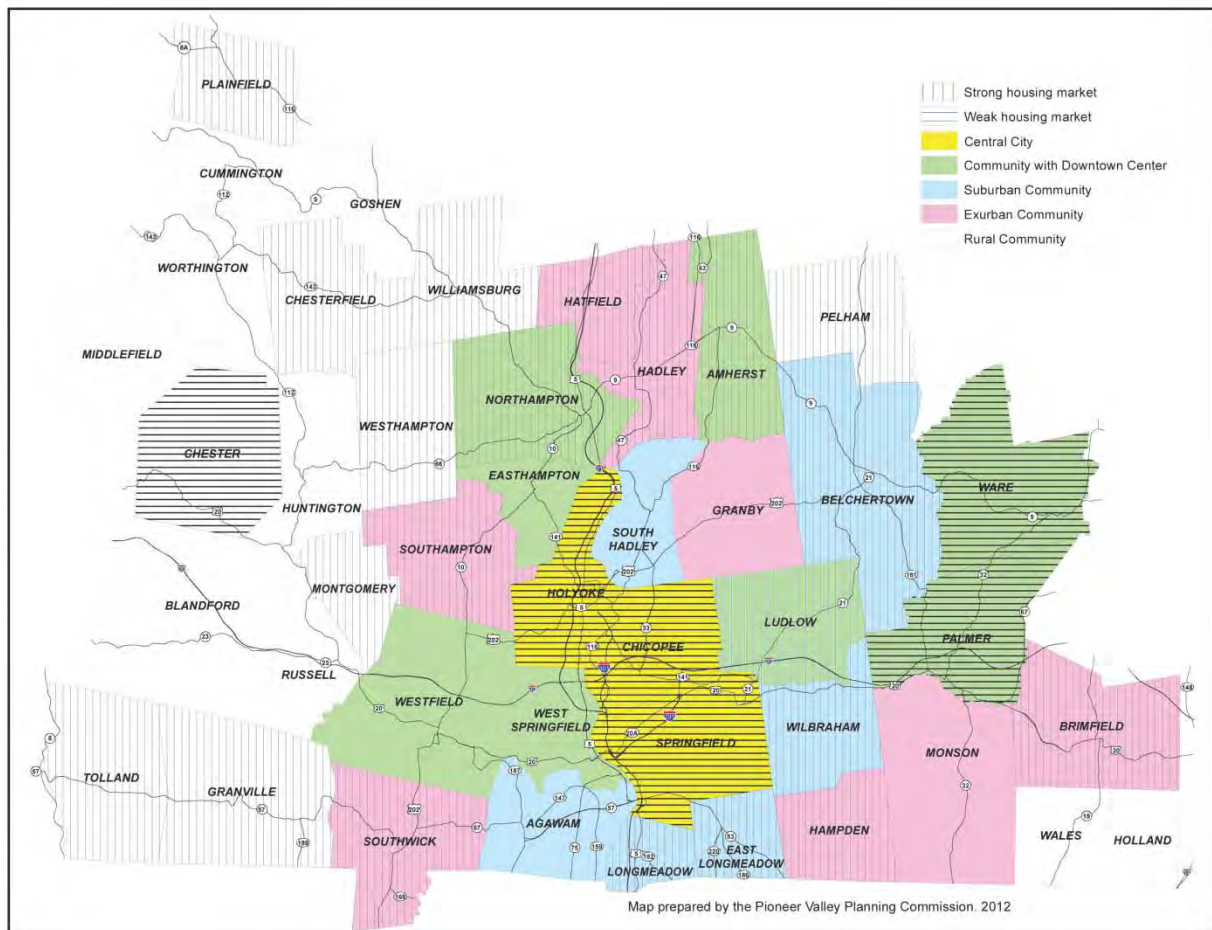
- Held monthly or bi-monthly Advisory Committee Meetings to discuss key issues, suggest data sources, review draft chapters, confirm outreach methods, and recommend strategies.
- Analyzed quantitative data such as U.S. Census Bureau statistics
- Conducted interviews with housing, social service and planning practitioners as well as gathered information from the public at large through the extensive civic engagement process run by the Pioneer Valley and Hampshire County United Ways and the University of Massachusetts-Amherst.
- Reviewed existing municipal, regional, and state housing and land use plans.
- Completed a Fair Housing and Equity Assessment of the bi-state Springfield-Hartford metropolitan region.
- Held a regional housing forum on November 13, 2013 that offered an opportunity for the public to discuss how the region can implement the Plan's recommendations.

FRAMEWORK FOR ANALYZING THE REGION

The Pioneer Valley region consists of 43 municipalities in Hampden and Hampshire counties and covers 1,179 square miles. It is very diverse—both in its demographic and physical characteristics. Eighteen communities have less than 3,000 residents while the city of Springfield has a population of more than 150,000 residents. The less populated areas are located on the western and eastern ends of the region and have hilly or moderately mountainous terrain while the more populated communities lie in flatter land along the Connecticut River. Because our region is so diverse, this Plan categorized the region's 43 municipalities into five classes as well as by the health of their housing market to help draw out similar challenges and opportunities. This classification recognizes that our communities aren't simply urban, suburban, and rural.

Figure 1 graphically depicts these classifications and the following page describes the common characteristics of communities within these classes. At the same time, we also knew that regardless of these typologies, a family with housing needs could live in any of our communities. In this sense, typologies based on percentages of this and that did not matter. Our recommendations attempt to recognize the complexities of our issues and address the difference in community needs and capacity.

Figure 1: Regional Housing Plan Community Categories



CLASSIFICATION DESCRIPTIONS¹

CENTRAL CITY (YELLOW): Our central cities lead the region in population, racial and ethnic diversity, immigrant populations, renter-occupancy, and multi-family housing. They also had lower household growth rates from 2000 to 2010 ranging from -1% (Springfield) to 5% (Chicopee). Communities in this classification include: Chicopee, Holyoke, and Springfield.

¹ Although a variety of models were researched and reviewed, the PVPC, in conjunction with the RHP Advisory Committee, developed its own methodology for categorizing the region's 43 communities into classes. The classifications were based on available data from the U.S. Census Bureau, MA Department of Revenue, and the Warren Group as well as personal reconnaissance with these communities. It should be noted that this Plan broadly defined weak-strong markets. Weak market communities were those with housing problems such as vacancies, foreclosures, aging housing stock, and low home values rather than communities where housing values are below the cost of residential construction, which is the common definition. Some but not all of the weak market communities or neighborhoods within those communities also have housing values below the cost of residential construction.

COMMUNITY WITH ONE OR MORE DOWNTOWN CENTERS (GREEN): These communities have downtowns centers characterized by historic multi-story commercial buildings and densely settled residential neighborhoods radiating from these downtowns. These communities range in population from nearly 10,000 to nearly 40,000 residents. These communities tend to have higher levels of racial and ethnic diversity, renter-occupancy, and multi-family housing than other communities in the region with the exception of the central cities. They also had lower household growth rates from 2000 to 2010 ranging from 0% (Palmer) to 5% (Ludlow). Communities in this classification include: Amherst, Easthampton, Ludlow, Northampton, Palmer, Ware, Westfield, and West Springfield.

SUBURBAN COMMUNITY (BLUE): These communities lack the historic, urbanized downtown centers, but have populations that range from 14,000 to almost 30,000 residents. They also tend to have lower levels of racial and ethnic diversity, renter-occupancy, and multi-family housing than the communities with downtown centers. Household growth rates widely varied in this group from 0% (Longmeadow) to 15% (Belchertown). Communities in this classification include: Agawam, Belchertown, East Longmeadow, Longmeadow, South Hadley, and Wilbraham.

EXURBAN COMMUNITY (PINK): These communities range in population from 3,000 to 10,000 residents. Many areas of these towns consist of forest or farmland and have a "rural" character. However, their location within easy to moderate commuting distance of the region's major job centers has led to increased residential development over the last two decades. Like many of the "suburban communities," these communities tended to have higher levels of household growth from 2000 to 2010 from 4% (Hampden) to 14% (Brimfield). Almost all of these communities have restaurants, banks, and gas stations and some have grocery stores and other retail development. Communities in this classification include: Brimfield, Granby, Hadley, Hampden, Hatfield, Monson, Southampton, and Southwick.

RURAL COMMUNITY (WHITE): These communities have less than 3,000 residents and most have few commercial amenities. Most are located in the sub regions referred to as the Hilltowns or Quaboag Valley. Communities in this classification include: Blandford, Cummington, Chester, Chesterfield, Goshen, Granville, Holland, Huntington, Middlefield, Montgomery, Pelham, Plainfield, Russell, Tolland, Wales, Westhampton, Williamsburg, and Worthington.

STRONG HOUSING MARKET COMMUNITY (VERTICAL LINES): A community that had four or more of the following characteristics when compared to all 43 communities in the region: low non-seasonal vacancy rate, low number of foreclosures from 2007 through 2010 when compared to the total number of homes in the community in 2010, higher single family home values, newer housing stock, and higher household growth rate rates from 2000 to 2010.

WEAK HOUSING MARKET COMMUNITY (HORIZONTAL LINES): A community that had four or more of the following characteristics when compared to all 43 communities in the region: high non-seasonal vacancy rate, high number of foreclosures from 2007 through 2010 when compared to the total number of homes in the community in 2010, low single family home values, newer housing stock, and lower household growth rates from 2000 to 2010.

AVERAGE HOUSING MARKET (NO LINES): A community not designated as a strong or weak market community.

IMPORTANT TERMINOLOGY

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 2011 was \$69,300 and in 2012 was \$70,200.

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.

Knowledge Corridor

The Knowledge Corridor is the geographic area defined by the Hartford-Springfield metropolitan areas. The Knowledge Corridor, a concept that has evolved over the last 10 years, has been recognized as a major integrated economic unit tied together by a wide range of regional assets. Its name pays homage to the 32 colleges and universities that call this region home.

Livability

"Livability" is a measure of integration of the housing, transportation, environmental, and employment amenities accessible to residents. A livable community is one with multiple modes of transportation, different types of housing, and destinations located within an easy distance (20 minutes by transit, 15 minutes by bike or foot, 10 minutes by car) of homes.

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.
Regional Equity	Regional equity means fair and equal access throughout a region to livelihood, education, housing and resources; full participation in the political and cultural life of the community; and self-determination in meeting fundamental needs.
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.
Sustainable Communities	Urban, suburban, and rural places that successfully integrate housing, land use, economic and workforce development, transportation, and infrastructure investments in a manner that empowers jurisdictions to consider the interdependent challenges of: 1) economic competitiveness and revitalization; 2) social equity, inclusion, and access to opportunity; 3) energy use and climate change; and 4) public health and environmental impact.
Sustainable Development	Sustainable development is development that balances housing development, transportation investment, water infrastructure, economic development, land use planning, environmental conservation, energy system, open space, and other infrastructure priorities for the region.

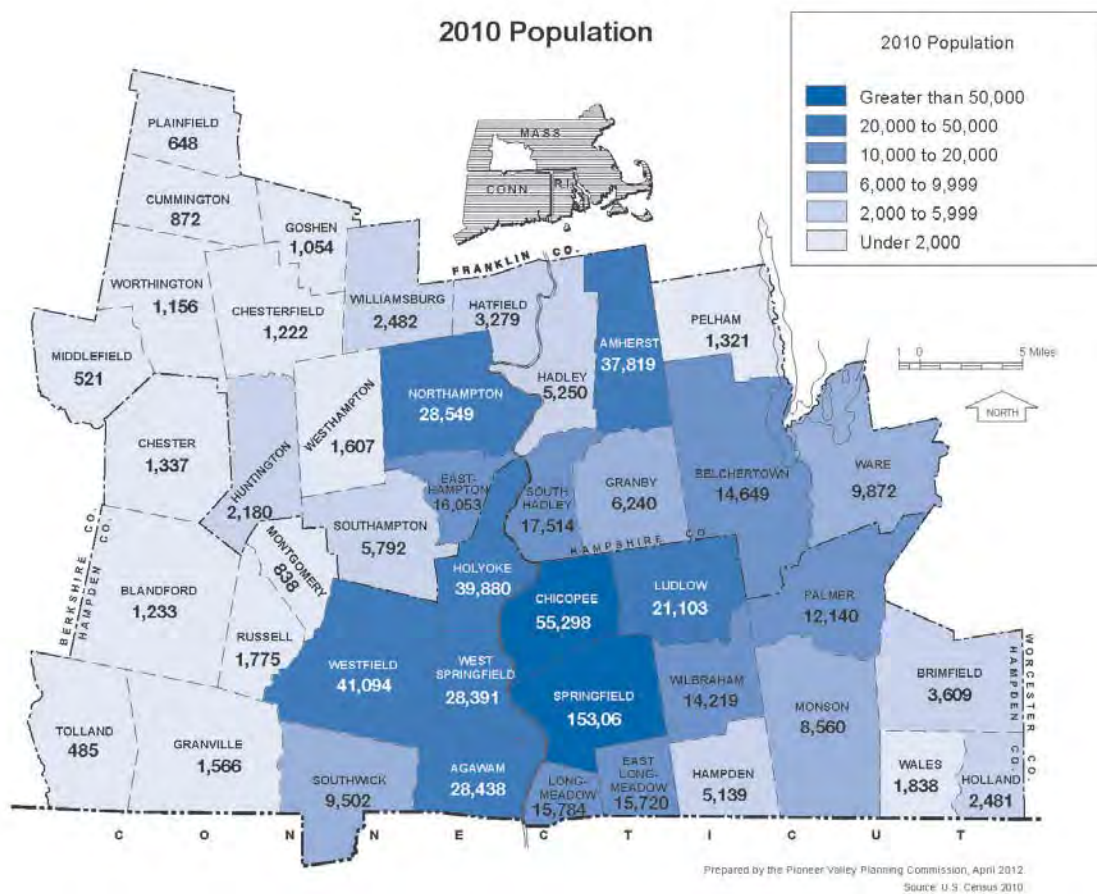
CHAPTER TWO

PEOPLE OF THE PIONEER VALLEY

CHAPTER OVERVIEW

The Pioneer Valley is a geographically and demographically diverse region of 43 cities and towns ranging from small, rural towns with populations of less than 1,000 residents, to large urban centers which are home to over 150,000 residents. The diversity in our regional population results in the need for a variety of housing options that are available to households of various sizes, ages, incomes and abilities. This chapter uses demographic information to better understand current and future housing needs for the region.

Figure 2: Pioneer Valley Region by 2010 Population



POPULATION CHARACTERISTICS & TRENDS

POPULATION AND HOUSEHOLD TRENDS

Employment opportunities, whether it was farming, manufacturing, or insurance, was the historic draw to certain areas of the region. Our **central cities** and many of our **communities with downtown centers** saw their populations stagnate, and in the case of our **central cities**, eventually decline after the 1950s. One of the main factors was global-scale economic restructuring and technological advances, which resulted in consolidated manufacturing or logistics operations at larger, newer facilities in previously undeveloped areas of the region or in operations in entirely different parts of the country or overseas. Other main factors included emerging racial and ethnic tensions during the second half of the twentieth century as well as increased automobile ownership, improved transportation networks, relaxed mortgage lending, and rising incomes—all of which resulted in a large exodus of white households from our central cities by the end of the twentieth century. Our **suburban, exurban, and rural communities** as well as to some extent our **communities with downtown centers** absorbed much of the internal migration that occurred during this period and to this day.

The total population of the Pioneer Valley has not increased or decreased substantially over the past twenty years. From 1990 to 2010, the population of the Pioneer Valley region grew a minimal three percent, which was lower than the nine percent experienced by the State of Massachusetts as a whole and much lower than the 24 percent experienced by the United States as a whole. While the total population of the region remained rather stable over the past two decades, population gains and losses varied by community type.

CENTRAL CITIES: Our central cities, despite the influx of new immigrants, experienced a combined overall population loss of over 9,000 residents from 1990 to 2010.

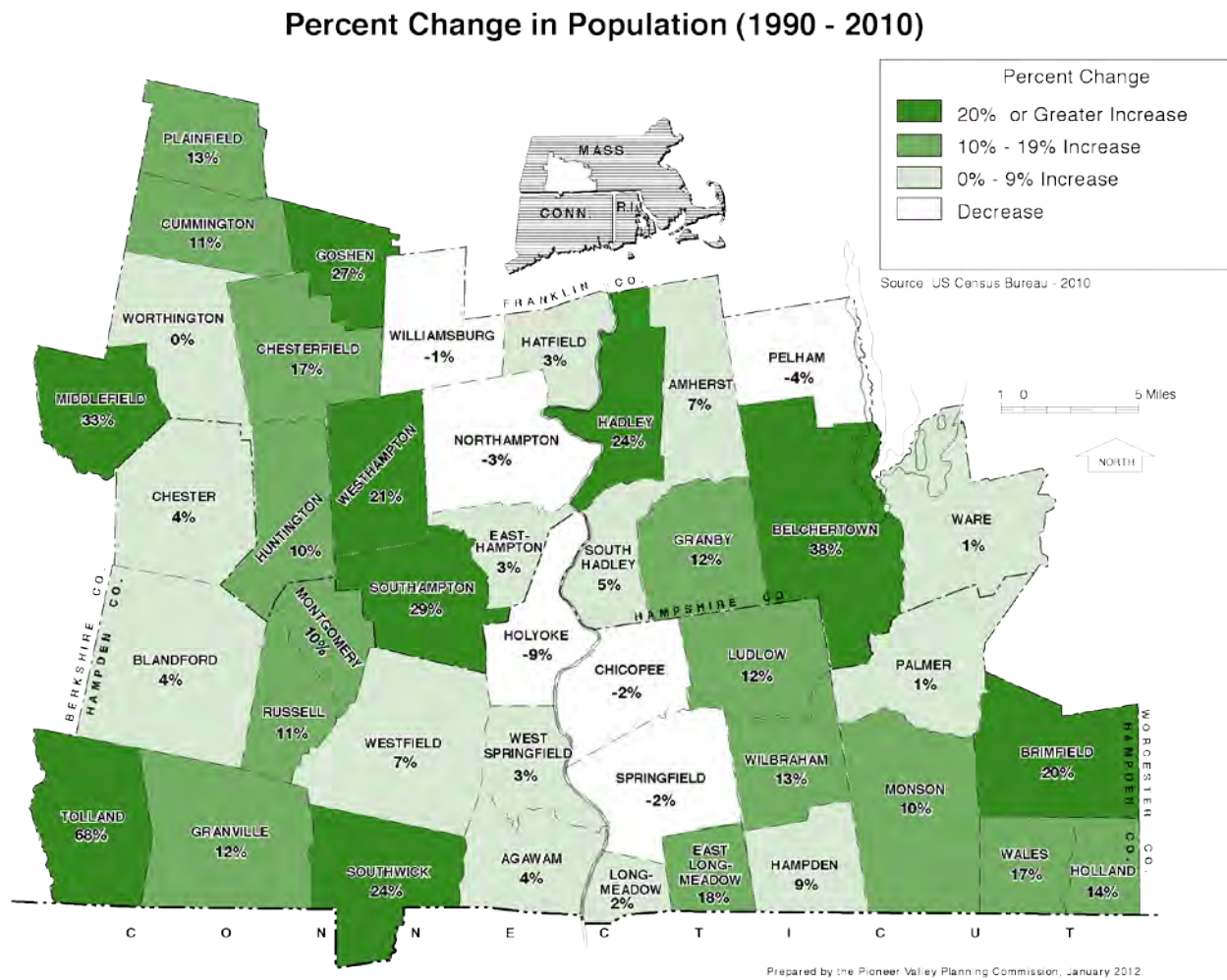
COMMUNITIES WITH DOWNTOWN CENTERS: Northampton was the only community to experience a population loss from 1990 to 2010; however, the other communities in this category saw low population growth with rates ranging from one percent (Ware and Palmer) to seven percent (Amherst and Westfield).

SUBURBAN COMMUNITIES: Most communities showed low to moderate growth with rates ranging from two percent (Longmeadow) to eighteen percent (East Longmeadow) from 1990 to 2010. The exception was Belchertown, which had a population growth rate of 38 percent and gained over 4,000 residents over this period.

EXURBAN COMMUNITIES: Most communities showed moderate to high growth with rates ranging from nine percent (Hampden) to 29 percent (Southampton) from 1990 to 2010. The exception was Hatfield, which saw low growth at a rate of three percent over this period.

RURAL COMMUNITIES: Population growth varied considerably in the region's rural communities with some experiencing substantial increases (Tolland's population grew 68 percent) while others had minimal to negative growth (Pelham experienced a population loss of four percent) from 1990 to 2010.

Figure 3: Pioneer Valley Region by Percent Change in Population from 1990 to 2010



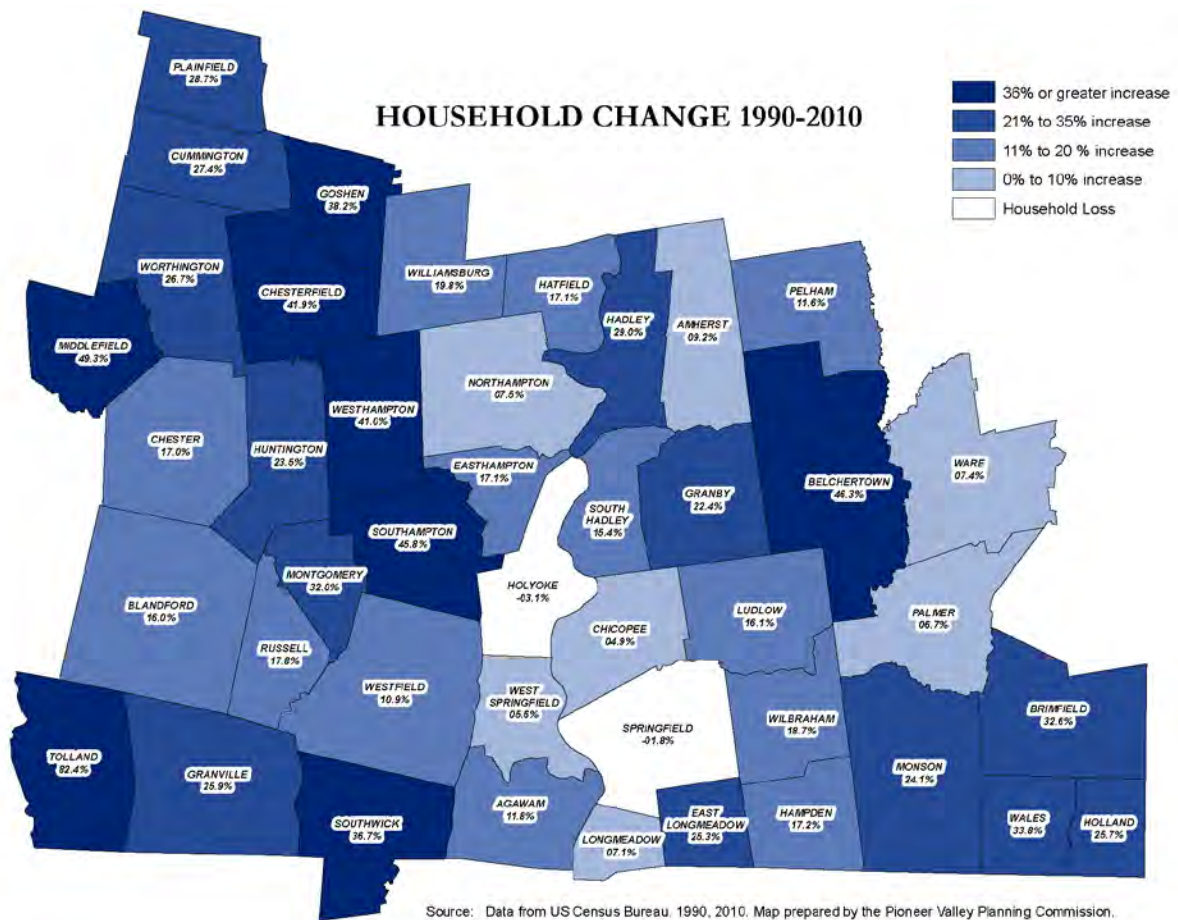
Most communities in the Pioneer Valley region saw the number of households increase at a faster rate than the number of people from 1990 to 2010, reflecting the trend of higher proportions of people living in smaller households (Figure 4). The number of people living in a housing unit (a household) has been declining for decades in the United States as more people choose to live alone, have no children or have fewer children. Over the last two decades in particular, single-person households increased significantly while family households with children declined. It is important to recognize that household size trends vary by race and ethnicity. Minority and immigrant households, on average, tend to be larger than white households because they have more children and often live in extended-family households.

Table 1: Average Household Size by Race and Ethnicity, 2010

Geography	All Households	White	Black	Asian	Other	Hispanic
Massachusetts	2.48	2.37	2.71	2.94	3.21	3.11
Hampden County	2.49	2.35	2.66	3.29	3.08	3.01
Hampshire County	2.34	2.31	2.39	2.79	2.89	2.69

Source: U.S. Census Bureau, 2010 Decennial Census

Figure 4: Pioneer Valley Region by Percent Change in Households from 1990 to 2010



ROLE OF MIGRATION & IMMIGRATION ON OUR REGION'S POPULATION

Retaining our population base has been a challenge for our region for several decades. Anecdotal evidence suggests that a large proportion of those continuing to migrate out of the region may be young adults and families with children. Studies conducted by the Federal Reserve Bank of Boston and other economists show that high housing prices, stagnant wages, and skills mismatched to jobs are some of the factors that push many young households to consider opportunities elsewhere in the country.

The region's population base during the last twenty years has been stabilized by immigration from foreign countries as well as in-migration from Puerto Rico. From 1990 to 2009 inclusive, over 47,000 people settled in the Pioneer Valley region from a foreign country, Puerto Rico, the U.S. Islands or from being born to American parents abroad. In fact, if it were not for this immigration, the Pioneer Valley region would have experienced a net loss of population between 1990 and 2010.

ROLE OF COLLEGE-AGE STUDENTS ON OUR REGION'S POPULATION

Pioneer Valley is an educational hub within Massachusetts. Each year, over 70,000 students from across the state, nation, and world come to the Pioneer Valley to study at one of the region's thirteen colleges and universities. Each year, approximately 15,000 students graduate from one of these thirteen institutions. Supporting higher education and retaining these graduates is one of the leading strategies in the Pioneer Valley's Plan for Progress, which is the region's economic development plan. A more thorough look at the affect of these students on our housing market can be found in Chapter Three.

Students who live on or off-campus are considered to be year-round residents by the U.S. Census Bureau. For this reason, the demographic characteristics of communities with a large population of students, such as Amherst, may show inconsistencies with general regional or sub-regional trends.

FUTURE POPULATION AND HOUSEHOLD TRENDS INFLUENCING THE REGIONAL HOUSING MARKET

If the demographic trends of the past decades persist, the population of the Pioneer Valley region will grow very little, but we will continue to have modest household growth. As they have for many years, migrants from the U.S. Territory of Puerto Rico and immigrants from other countries will continue to stabilize the region's population. The increasing number of people who choose to live alone, have no children, or have fewer children will continue to slow the overall increase in the number of individuals and boost growth in the number of households. This general trend toward fewer people living in each household will likely create more demand for smaller, more efficient homes, both single-family and condo-style multi-family units.

In addition, other factors that will likely significantly affect population growth and housing development in the region include:

- **Retiring of the Baby Boom generation:** The large Baby Boom generation (people born 1946 to 1964) is now reaching retirement age. Their decisions about where to retire will significantly affect future population growth and housing trends. Some Baby Boomers wish to age in place; some seek to downsize to maintenance-free homes in urban places near amenities such as theater, museums, restaurants; some would like to move to suburban communities where they can be closer to their children and grandchildren; others are seeking rural havens; and some may choose to leave the region for other parts of the state or country.
- **Entrance of the Millennial Generation into the housing market:** Market research shows that many young adults born since the early 1980s, often known as "Millennials," are looking for smaller, affordable homes, including rentals. Significantly, Millennials, like retiring Baby Boomers, may be more interested in homes in urban areas than prior generations. Several factors are influencing these preferences: 1) More young adults are entering the housing market saddled with student loan debt, which delays their ability to buy a home or a car; 2) Millennials are more willing to use public transportation, walk, or bike to work; 3) Millennials value racial and ethnic diversity in their neighborhoods; and 4) Millennials do not place a great emphasis on the quality of public schools when making their housing choice—a factor that often dissuades young families from living in larger cities.
- **Job growth and economic development in our region:** Job growth is necessary to help retain existing residents and attract new residents to the region. Declines in economic opportunities may influence people in decisions about moving within the region, or leaving the region entirely. As

manufacturing employment has declined in the region since the 1980s, job growth in the Pioneer Valley has been flat generally, with unemployment in larger cities exceeding the regional, state and national averages by large margins. The lack of robust job growth in the Pioneer Valley is generally acknowledged as a key factor influencing the rate of population growth and housing development. Job growth is being addressed by the Pioneer Valley's Plan for Progress (regional economic development plan).

- **Commuting preferences:** The cost of commuting to work, both in dollars and time, strongly influences housing choices. The availability of high quality alternatives to commuting by private auto, such as frequent public transportation, bikeways and sidewalk connectivity, have been shown to increase the market value and attractiveness of nearby homes. In addition, oil and gas prices influence how far people are willing to commute to work; therefore, homes in outlying communities away from job centers may become less desirable. New improvements to alternative transportation in the Pioneer Valley may influence housing development. These include additional PVTA bus service planned for 2014; the launch of frequent commuter rail passenger service between Springfield and New Haven, Connecticut in 2016; and the realignment of Amtrak intercity passenger rail service from Springfield to Holyoke, Northampton and Greenfield. All of these may help support population growth and affect housing decisions throughout the Pioneer Valley.
- **Immigration and international affairs:** Global events, as well as U.S. immigration policy, will also encourage or discourage immigration or in-migration to the Pioneer Valley region.

Recent population projections produced by PVPC estimate that our region may have about 660,000 residents in the year 2035, which is an increase of 40,000 residents from 2010. The suburban, exurban and rural communities of the region, which have been the fastest growing since 1980, will continue to experience population growth; however, the intensity of this growth will likely not be at the rate of prior decades because of the trends cited above of people having fewer children and the long commutes to jobs from rural areas. In fact, many school districts in the region, particularly in rural communities, have already experienced significant student enrollment decreases during the past 20 years.

Therefore, modest population growth is expected for our central cities due in large part to foreign immigration and in-migration from Puerto Rico. Also affecting population growth is the trend seen that minority families tend to have more children than average. The weak housing market remains a key factor in the revitalization of many of the region's central cities and communities with downtown centers. Increased demand from relocating Baby Boomers and Millennials may represent a pent-up demand for urban living, which would be a significant asset in re-building downtowns and in-town neighborhoods. To attract this large number of potential home buyers, municipalities must consider investing substantially in their historic downtowns and key neighborhoods to restore them as thriving mixed-use and mixed-income places. Finally, municipalities that prohibit two-family and/or multi-family homes, or require very large minimum lot sizes (typically 1 acre or more) would appear to be at a disadvantage in responding to the emerging housing market demand.

DECLINING STUDENT ENROLLMENTS

Most school districts across the region have experienced declining student enrollments over the last two decades and this trend has been most acute in the rural areas of the region. In the Gateway School District, which covers Blandford, Chester, Huntington, Middlefield, Montgomery, Russell, and Worthington, enrollment declined by 35 percent from 1995 to 2010 (a loss of almost 600 students). Due to these changes in student enrollment, the Gateway District began closing its community-based elementary schools and consolidating its elementary student population in 2008.

Over this same period, student enrollment in the Granville School District fell by 40 percent. The Granville School District decided to merge with the neighboring Southwick-Tolland School District to form a new Southwick-Tolland-Granville School District starting in fall of 2012.

The only school districts to see their enrollments climb by 10 percent or more from 1995 to 2010 were the Belchertown, Granby, Hadley, and East Longmeadow School Districts, which is consistent with household and land use patterns of growth. Belchertown had the highest growth in student enrollment at 17 percent during this time period.

HOUSEHOLD TYPES

FAMILY HOUSEHOLDS

"Family households" consist of a householder and one or more other people related to the householder by birth, marriage, or adoption.² Over sixty percent of all households in the region were family households in 2010.

FAMILY HOUSEHOLDS WITH CHILDREN: Less than 30 percent of all households in the region in 2010 had children under the age of 19 living with them. The percentage of family households with children has been decreasing over the past several decades. In addition, the percentage of husband-and-wife family households with children has significantly dropped over this same period. In terms of proportion of family households with children to all households in a community, there was little variation by community type with the exception that **communities with downtown centers** had the lowest proportions. Eleven communities, led by Longmeadow at 36 percent, had over 30 percent of all households with children (Longmeadow, Belchertown, East Longmeadow, Springfield, Wilbraham, Holyoke, Russell, Granville, Monson, Southampton, and Westhampton). The municipalities that showed the greatest decreases in families with children from 1990 to 2010 were in all located in the more rural areas of the region, which is consistent with the rise of older households in these areas of the region.

Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

SINGLE MOTHER HOUSEHOLDS: Single-parent households may have more difficulty affording a decent and safe place to live because of the reliance on one income to support the family. In 2010, nine percent of all households in the region were headed by single mothers, a percentage that has remained unchanged since 1990. Most municipalities in the region saw the percentage of single mother households decrease or stay the same during this twenty-year period. In 2010, there was a wide geographic disparity in the number of households headed by single mothers. Our **central cities**—Chicopee, Holyoke, and Springfield-- had the most single mother households at 9 percent, 17 percent, and 17 percent respectively. **Communities with downtown centers**, as a group, had the second highest instances of households headed by single mothers with rates ranging from six percent in Easthampton to eight percent in Ware. There was little difference in rates that would distinguish the remaining community types; however the rural communities of Tolland, Middlefield, and Montgomery had the lowest percentages of households headed by single mothers with rates of less than three percent.

There are also wide disparities in the percentage of single mother households when looking across racial and ethnic groups (Table 2). Approximately one out of every three Hispanic households and one out of every four black households in the Pioneer Valley was headed by a single mother in 2010 compared to one out of every twelve households for white and Asian households.

² Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption.

Table 2: Percent of Households by Race and Ethnicity that Are Headed by Single Mothers

Geography	White	Black	Asian	Hispanic
Massachusetts	6%	21%	5%	25%
Pioneer Valley	8%	24%	8%	32%

Source: U.S. Census Bureau, 2010 Decennial Census

SINGLE FATHER HOUSEHOLDS: The percentage of single-father households in the region in 2010 was small at two percent. This was a slight increase from 1990 when this family subgroup stood at one percent. Almost all municipalities saw a small increase in the number of single father households from 1990 to 2010. In terms of proportion of single father households to all households in a community, there was little variation by community type. Chesterfield led the region in 2010 with the highest percentage of single father households at five percent, followed by eleven communities with percentages at three percent, including two of the central cities—Springfield and Chicopee.

NON-FAMILY HOUSEHOLDS

Almost forty percent of households in the region are non-family households. Non-family households consist of people living alone and households which do not have any members related to the householder. Single-person households are the main subset of non-family households in the region and comprise approximately 30 percent of all households. The percentage of households that lived alone increased between 1990 and 2010, which is not surprising considering that the percentage of family households decreased during this same period. With the exception of Cummington and Williamsburg, the municipalities with the largest percentages of households that live alone were the **central cities** and **communities with downtown centers**.

Elderly single-person households consisted of almost forty percent of all single-person households in the region in 2010. The municipalities with the highest percentage of elderly single-person households were East Longmeadow (15%), South Hadley (15%), Hadley (14%), Longmeadow (14%), Chicopee (13%), Agawam (13%), and Ludlow (13%), which were either **suburban communities** or **exurban communities** with the exception of Chicopee. As Chapter Three will demonstrate, these communities all contain specialized housing for the elderly. In the **rural communities**, elderly single-person households comprised ten percent or less of all households with the exception of Cummington and Williamsburg.

POPULATION IN GROUP QUARTERS

People that do not live in a family or non-family household are classified by the U.S. Bureau of the Census as living in group quarters. Group quarters include facilities such as correctional facilities, nursing homes, and hospitals as well as college dormitories, military barracks, group homes, missions, and shelters. About six percent of the region's residents reside in group quarters, which is higher than the statewide percentage of four percent. This is mainly due to the large number of college age students living in campus-provided housing in the region. The population living in group quarters is concentrated in 23 of our 43 municipalities. Twenty towns in the region—all rural and suburban towns—contained zero residents residing in group quarters.

- **Institutional group quarters** (*correctional facilities, nursing homes, and hospitals*): Just over one percent of the region's population resided in institutional group quarters in 2010.
- **Non-institutional group quarters** (*college dormitories, military barracks, group homes, missions, and shelters*): Less than five percent of the region's population resided in non-institutional group quarters in 2010. Municipalities with colleges had the greatest percentage of residents residing in non-institutional group quarters.

Table 3: Total Population in Institutionalized Group Quarters, ranked by community

Geography	Number
Ludlow	1,228
Holyoke	1,086
Springfield	954
Northampton	846
Agawam	669
East Longmeadow	429
Westfield	359
Chicopee	341
Wilbraham	199
Longmeadow	194
Hadley	152
South Hadley	146
Amherst	123
West Springfield	120
Monson	117
Hampden	93
Palmer	56
Easthampton	1
Pioneer Valley	7,113

Source: U.S. Census Bureau, 2010 Decennial Census

Table 4: Total population in Non-institutionalized Group Quarters, ranked by community

Geography	Number
Amherst	15,113
Springfield	4,723
Westfield	2,617
Northampton	2,310
South Hadley	2,054
Chicopee	814
Longmeadow	334
Holyoke	299
Wilbraham	61
Easthampton	51
West Springfield	50
Southwick	15
East Longmeadow	14
Hadley	13
Ware	9
Williamsburg	7
Plainfield	2
Russell	1
Pioneer Valley	28,510

Source: U.S. Census Bureau, 2010 Decennial Census

POPULATION BY AGE

The age distribution of a region's population has important implications for planning and the formation of public policies related to housing and community development as different age groups have different demands and preferences. In addition, age is a protected class under State Law.

The population of the Pioneer Valley, as well as the U.S. population as whole, is getting older, due to the aging of the Baby Boom generation, improving mortality, and people having fewer children.³ In 2010, all but four communities in the region had a median age, which is often used to describe the "age" of a population, higher than statewide median age of 39.1. Comparatively, the median age of the United States in 2010 was 37.2 years.

Amherst had the youngest population with a median age of 21.6, owing to the large number of college-age students living in town. Besides Amherst, the communities with the youngest populations in terms of median age were: Springfield (32.2), Holyoke (35.0), and Westfield (38.3). The lower median ages in these communities were driven by the prevalence of a significant minority population, which tend to have more children, and, in Springfield and Westfield's case, the prevalence of college-age students. For example, Springfield's median age for its white (non-Hispanic) population in 2010 was 45 years compared to 24 years for its Hispanic population and 31 for its black population. The more rural communities in the region had the oldest populations, with Worthington leading with a median age of 50.7.

The changing age composition of the region, particularly in the suburban areas, will have an impact on the demand for housing better suited for older households as well as smaller households. In general, communities saw proportional decreases in their population below the age of 45 in from 1990 to 2010, which is a reflection of people having fewer children or no children and shifting location preferences. Specific population trends in the Pioneer Valley by age group **from 1990 to 2010** include:

- **Age 19 years and younger:** All communities except Springfield, Longmeadow, Wilbraham and West Springfield saw a proportional decrease in this age group. For some of our rural communities, this decrease was substantial proportional decreases. This cohort is important to consider, for the number of dependent children in a household predicts demands for housing and services. A shift away from families with children signals a future decrease in demand for education and large, multi-bedroom houses.
- **Age 20-24:** Most communities either saw proportional decreases or no change. Amherst and Hadley saw slight proportional increases. A few rural towns outside the range of the colleges also saw their college-aged population rise, including Granville, Blandford, and Montgomery. This does not so much suggest that college-aged individuals are living independently in these communities as it indicates that more children are remaining dependents in their parent's households past the age of 18. People in this age group may be moving out of their parents' houses for the first time, renting apartments, and buying small, starter homes. They may be starting families of their own

³ Globally, the median age of the United States is higher than countries that are less developed, but younger than most more-developed countries.

- **Age 24-35:** Every community in the region saw proportional decreases and in some communities the decrease was substantial. People in this age group also may be moving out of their parents' houses for the first time, renting apartments, and buying small, starter homes. They may be starting families of their own. Therefore, the size of this group has great implications for housing demand, especially related to small houses and apartments.
- **Age 35 to 44:** This age group also shrank in proportion in every community in the region and in some communities the decrease was substantial. Decreases in the 25 to 34 and 35 and 44 age groups have been blamed on the lack of affordable housing and the lack of job opportunities. As energy costs continue to rise and job opportunities become more concentrated in the region's more urbanized areas, it is likely that the more rural areas of the region will continue to see declines in the number of people under the age of 45.
- **Age 45 to 64:** Every community in the region saw a proportional increase in the number of individuals in the 45 to 64 age group. Individuals in this age group may be empty nesters and approaching retirement; therefore, they may be starting to consider new housing options that may better reflect their situations.
- **Age 65 and older:** Most of the more urbanized municipalities (Chicopee, Holyoke, Northampton, Palmer, Springfield, Ware, Westfield, and West Springfield) experienced proportional decreases in the number of individuals in this age cohort while the remaining 35 municipalities saw proportional increases. The most substantial increases occurred in the very small communities of Chesterfield, Hampden, Pelham, Plainfield, Southwick, Tolland, Westhampton and Worthington. Individuals in this age group are likely to be retired or approaching retirement. They may be interested in housing that will require less maintenance and more accessibility features.

POPULATION BY RACE & ETHNICITY

Immigration and subsequent births to the new arrivals during the last few decades of the century played a major role in changing the racial and ethnic composition of the Pioneer Valley as well as the U.S. population as a whole.⁴ From 2000 to 2010, the portion of the region's population that identified as white declined by about three percent overall while the number of those who identified as Black or Asian each increased by almost one percent. In total, approximately seven percent of the region identified as Black and five percent identified as Asian in 2010.

Continuing an established trend, the region's Hispanic and Latino population grew by almost forty percent from 2000 to 2010. The proportion of the Pioneer Valley region's population who are Hispanic or Latino increased from 12 percent in 2000 to almost 17 percent in 2010. Comparatively, the portion of the population who are Hispanic or Latino in the Pioneer Valley region remains significantly higher than that of the state as a whole (17 % versus 10 % respectively) and slightly higher than that of the nation as a whole (17% versus 16% respectively). While the majority of the growth in the region's Hispanic and Latino population (84%) occurred within the region's urban core cities of Springfield, Chicopee and Holyoke, significant increases occurred in many communities throughout the region such as Westfield, West Springfield, Amherst, Agawam, Northampton and South Hadley.

See the **Appendix** for a detailed list of the region by ethnic and racial composition.

Table 5: Pioneer Valley by Race, 2010

	White		Black or African American		Asian		Some Other Race		Two or More Races	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Massachusetts	84.5%	80.4%	5.4%	6.6%	3.8%	5.3%	3.7%	4.7%	2.3%	2.6%
Pioneer Valley	82.1%	79.6%	6.6%	7.3%	1.8%	2.6%	7.0%	7.3%	2.2%	2.8%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 6: Pioneer Valley by Hispanic Population

	Hispanic or Latino Persons			% of Total Population	
	2000	2010	% Change	2000	2010
Pioneer Valley Region	75,129	104,231	39%	12%	17%
Massachusetts	428,729	627,654	46%	7%	10%
United States	35,305,818	50,477,594	43%	13%	16%

Source: U.S. Census Bureau, 2010 Decennial Census

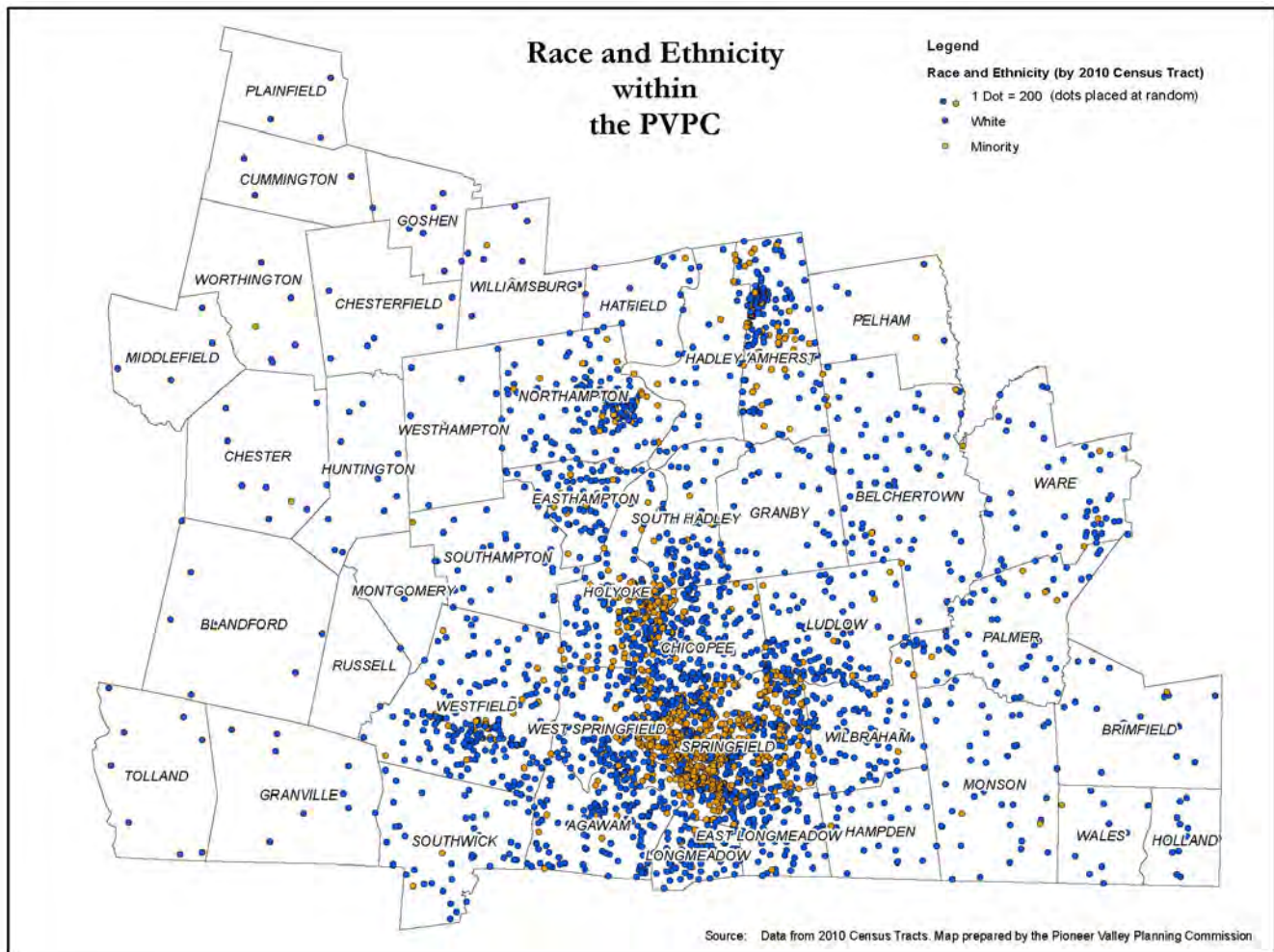
⁴ Race and ethnicity are separate concepts as defined by the federal government. People of a specific race may be of any ethnic origin, and people of a specific ethnic origin may be of any race. Large-scale immigration, primarily from the Caribbean, Latin America and Asia, underlies both increased racial and ethnic diversity in the Pioneer Valley Region.

SEGREGATION IN THE PIONEER VALLEY

Although the Pioneer Valley Region as whole continues to become more diverse in race and ethnicity, minority groups live in concentrated areas in the region as shown in the map below, which results in a segregated region.

- **Black Residents:** The City of Springfield held 75 percent of all black residents in the region in 2010. Other municipalities with significant numbers of black residents included Amherst, Chicopee, and Holyoke.
- **Asian Residents:** A quarter of all Asian residents in the region in 2010 lived in the town of Amherst. Springfield had the second largest population of Asian residents at almost 25 percent followed by West Springfield (8%) and Northampton (7%).
- **Hispanic Residents:** Over fifty percent of the region's Hispanic residents in 2010 lived in Springfield and almost twenty percent lived in Holyoke.

Figure 5: Pioneer Valley by Race and Ethnicity, 2010



As the map shows, minority residents are not only concentrated in the urban areas of our region, but are concentrated within specific neighborhoods of these urban communities. These areas are highly segregated in that the minority group is very much set apart from the region's white majority. Comparatively, the Pioneer Valley has more instances of racial and ethnic segregation than in other regions of the country. A recent analysis of the nation's 102 largest metropolitan regions showed that the Pioneer Valley ranked number one in the nation for Hispanic-White segregation, number twenty-two in Black-White segregation, and number fifty-seven in Asian-White segregation.⁵

In the United States, poverty and racial and ethnic segregation go hand-in-hand. Racial and ethnic segregation perpetuates the isolation of low-income residents and people of color from life opportunities available to suburban residents. Such opportunities include: quality education, living in a neighborhood that is safe and provides access to recreational amenities, having access to good jobs that provide a living wage, and living in a community that has access to fresh, healthy foods and health care services.

A variety of factors have and continue to contribute to segregation in the Pioneer Valley. These include:

- Land or development cost barriers for housing production
- Zoning/land use barriers that do not consider regional needs
- Local residency preferences for public housing, voucher programs, and private income-restricted housing
- Landlords who illegally refuse to accept housing choice vouchers (Section 8)
- Fair Market Rents that may not reflect higher rental rates in suburban areas
- Lack of full information, including from housing authorities, on housing opportunities outside of racially concentrated areas of poverty
- Community opposition to housing production in general and for housing production that may benefit lower income residents
- Lack of public transit in many of our communities outside of the urban core
- Racial discrimination, such as steering, lending discrimination, racial profiling
- State and federal funding policies that favor siting in urban/poverty-concentrated locations (e.g. tax credits; CDBG going directly to towns)
- Limited public funding to support affordable housing development outside of our central cities
- Distribution of and access to services is limited outside of our central cities

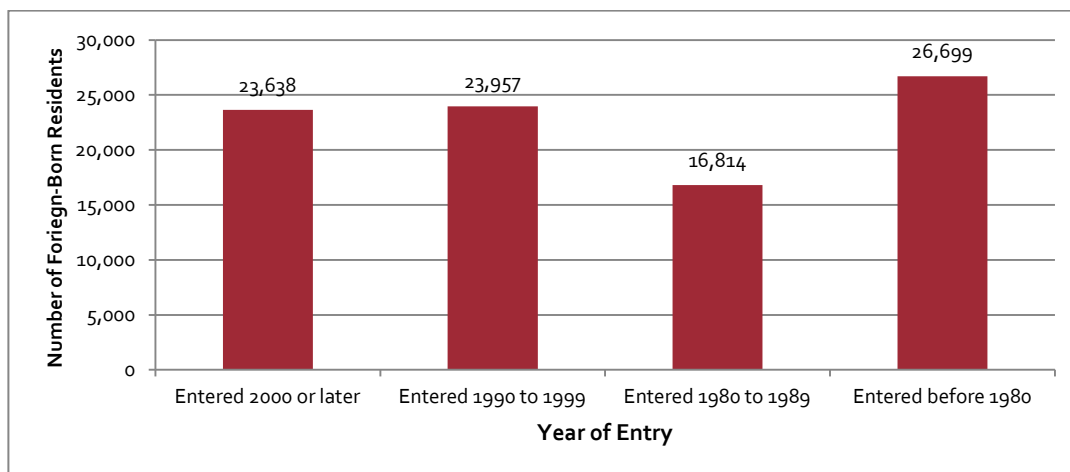
⁵ William H. Frey analysis of the 2010 Decennial Census (U.S. Census Bureau). Note: "Largest Metros" reflect the boundaries of federally-designated metropolitan statistical areas (MSA). The Springfield MSA includes all 43 municipalities in the Pioneer Valley.

FOREIGN-BORN POPULATION

As previously mentioned, immigration from places outside of the continental United States and Puerto Rico have helped to sustain growth and prosperity in the Pioneer Valley region. The 2005-2009 American Community Survey estimated that almost 15 percent of the region's population was born outside of the continental United States, including migrants from Puerto Rico. Immigrants and Puerto Ricans have largely settled in Springfield, Holyoke, Amherst, Ludlow, West Springfield, Westfield, and Chicopee. The successive waves of immigrant groups to the region typically move into neighborhoods where others from their home country already reside. This pattern creates strong and diverse ethnic neighborhoods but may also have the effect of creating neighborhoods with limited economic means. See the **Appendix** for a summary of the region's foreign-born population.

Refugee resettlement was one of the main reasons that many of our region's more recent ethnic groups settled in the Pioneer Valley. Starting in the 1970s, the region's Vietnamese residents were among the first refugee immigrant population to arrive in the region. They mostly settled in Springfield where there continues to be a thriving Vietnamese population today. Somalian refugee families arrived during the 1990s, residing in communities located within the lower Pioneer Valley. The Springfield office of Lutheran Social Services indicates that the region's more recent refugees mainly hail from the former Soviet Union, Iraq, Bhutan, Burma, and Thailand. Immigrants from Somalia, Bhutan, Burma, and Iraq primarily live in West Springfield and Springfield. Immigrants from the former Soviet Union primarily live in Westfield, West Springfield, and Chicopee. Despite the increasing rate of immigration into the region and the nation, refugee resettlement has diminished as a component of immigration in the region as well as the nation.

Figure 6: Year of Entry by Pioneer Valley Population Born Outside of the United States (ACS 2005-2009)



Source: U.S. Census Bureau, American Community Survey 2005-2009.

POPULATION WITH POTENTIAL LANGUAGE BARRIERS

For some new immigrants or migrants from Puerto Rico, the language barrier can present a significant challenge to finding decent, safe, and affordable housing. In addition to the challenge of linguistic isolation, minorities are also subject to linguistic profiling, which is the practice of using auditory clues such as accent or dialect—for example, over the telephone—to identify race, ethnic origin or other characteristics, which are then used as the basis for discrimination.

The 2005-2009 American Community Survey estimated that almost twenty percent of the region's population speaks a language other than English at home. Spanish is the most common language with over ten percent of the region's population speaking Spanish at home. Other common languages include: Polish, French, Russian, Portuguese, Chinese, Italian, and Vietnamese. The school districts with the greatest percentage of students whose first language is not English for the 2010-2011 school year were Amherst (18%), Chicopee (13%), Holyoke (51%), Springfield (24%), and West Springfield (25%).

The 2005-2009 American Community Survey also estimated that eight percent of Pioneer Valley residents are unable to speak English very well. Residents who spoke Spanish or Spanish Creole had the largest number of limited English speakers, at 25,771 residents (40 percent of the Spanish speaking population). Residents who spoke Cambodian and Vietnamese had the highest percentage of speakers who could not speak English very well, at 70 percent. Although Cambodian and Vietnamese residents are not the largest populations of limited English speakers, the high percentage may indicate increased difficulty in becoming more fluent.

The school districts with the greatest percentage of students with limited English proficiency for the 2010-2011 school year were Amherst (15%), Chicopee (5%), Holyoke (26%), Springfield (14%), and West Springfield (7%). See the **Appendix** for a more detailed data on this topic.

There are several populations in the region that have a large percentage of households with linguistic isolation, which the Census Bureau defines as a household in which no one 14 years old or over speaks only English or speaks a non-English language and speaks English "very well." Languages that have the largest number of households with linguistic isolation are Spanish (28% of households) and Asian / Pacific Island languages (35%).

AGRICULTURAL WORKERS

There are two categories of agricultural workers in the Pioneer Valley – migrant and seasonal. Migrant workers move throughout the year, based on the farm calendar and what farm work is available in different regions of the country. Migrant workers generally live on the farm at which they are employed. Seasonal workers live in the Pioneer Valley year-round, with their work schedules and income based on the region's local farming season.

There are approximately 1,200 combined migrant and seasonal agricultural workers in Hampshire County, 1,300 in Hampden County, and 1,400 in Franklin County. A large majority are Hispanic. Around 60 percent are male, but farms that grow certain types of crops tend to employ mostly females, such as strawberry farms. The New England Farm Workers Council (NEFWC) estimates about 80 percent of the agricultural workers in the region are seasonal and 20 percent are migrant workers. The NEFWC also estimates that while several hundred seasonal workers work in the towns of Greenfield, Deerfield, and Southwick, most live in Springfield due to the city's lower housing costs.

POPULATION BY DISABILITY STATUS

Disability is seen as a complex interaction between a person and his or her environment. The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, and to learn, make decisions or remember. This condition can also impede a person from going outside the home alone 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 physically accessible. Disability is also protected class under federal law.

According to the American Community Survey's 2008-2010 Estimates, eleven percent of the region's total population of residents age 18 to 64 (43,000 people) reported having one or more disabilities.⁶ Chicopee, Holyoke, and Springfield had much higher concentrations of populations with disabilities than the region and other represented communities. This may be due to the greater availability of social and supportive services, transit services, lower cost housing, and larger availability of rental housing in these communities. Cognitive, ambulatory and independent living difficulties were the most prevalent types of disability in our region. It should be noted that a person may respond to having more than one type of disability.

Almost 40 percent of elderly residents in the region (30,000 people) reported having one or more disability and this too was higher than the statewide percentage. Chicopee, Holyoke, and Springfield along with Westfield had higher concentrations of elderly residents with disabilities. Elderly residents had more difficulties associated with hearing, physical ability, and independent living. Our elderly population is projected to increase, which could raise the demand for affordable and barrier-free / accessible housing.

The range of disabilities present in our region requires different types of accessible housing to serve the needs of persons with disabilities. In general, the number of people with physical disabilities within the region suggests 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. Accessibility advocates and housing providers have noted that the other critical issue is that many of the accessible units that do exist—which Chapter Three shows is inadequate to meet the need—often get rented to people who do not need the accessibility features. More concerted efforts are needed to address this mismatch.

⁶ Data is not available for geographies in which the ACS data is collected using multiple years because of a change in questions regarding persons with disabilities in 2009. This includes all communities under 20,000 people as estimated by the U.S. Census Bureau in 2010. Responses to the 2010 ACS questions are not comparable to responses to earlier versions of the ACS questionnaire.

Table 7: Percent of Population Age 18 to 64 with a Disability, by Type of Disability (ACS 2008-2010)

Geography	Percent of Population with a disability	Type of Disability					
		hearing difficulty	vision difficulty	cognitive difficulty	ambulatory difficulty	self-care difficulty	independent living difficulty
Massachusetts	9	2	1	4	4	1	3
Pioneer Valley	11	2	2	5	6	2	4
Agawam	8	2	1	3	3	1	2
Chicopee	15	3	1	6	8	2	4
Holyoke	21	2	3	9	11	4	10
Ludlow	8	2	1	3	5	1	3
Springfield	16	2	3	8	9	3	6
Westfield	9	1	1	5	4	2	3
West Springfield	9	2	2	3	4	1	3
Amherst	5	1	1	3	2	1	2
Northampton	10	2	2	4	5	3	5

Source: U.S. Census Bureau, 2008-2010 American Community Survey Three-Year Estimates for Estimated Total civilian non-institutionalized population age 18 to 64 with a disability

Table 8: Percent of Population Age 65 Years and Older with A Disability, by Type of Disability (ACS 2008-2010)

Geography	Percent of Population with a disability	Type of Disability					
		hearing difficulty	vision difficulty	cognitive difficulty	ambulatory difficulty	self-care difficulty	independent living difficulty
Massachusetts	34	14	6	8	21	8	15
Pioneer Valley	37	15	7	8	23	9	16
Agawam	38	19	5	8	20	6	16
Chicopee	42	19	7	8	27	8	16
Holyoke	43	13	11	12	27	15	26
Ludlow	33	18	10	8	16	4	12
Springfield	43	14	8	12	30	11	20
Westfield	42	20	7	9	28	12	21
West Springfield	32	13	5	7	19	10	15
Amherst	26	15	4	3	15	9	8
Northampton	29	12	3	5	17	6	10

Source: U.S. Census Bureau, 2008-2010 American Community Survey Three-Year Estimates for Estimated Total civilian non-institutionalized population age 65 and over with a disability

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, but in no particular order, are:

- people with physical disabilities (discussed in previous subsection)
- elderly and frail elderly
- veterans
- survivors of domestic violence
- youth aging out of foster care and at-risk youth;
- people with psychiatric and cognitive disabilities
- people with substance abuse issues
- 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 placements, to transitional programs, and eventually seek permanent and stable housing options.

ELDERLY & FRAIL ELDERLY

ELDERLY: Approximately 86,000 Pioneer Valley residents, 14 percent of all Pioneer Valley residents, are over the age of 65. Especially vulnerable are those seniors age 75 and over who live by themselves (called “extra elderly” by HUD). Approximately, 43,500 Pioneer Valley residents or seven percent of the region’s total population are over the age of 75, but it is unknown whether these residents live by themselves. As previously noted, an estimated 40 percent of elderly residents in the region (30,000 people) reported having one or more disability.

Seniors often seek to live independently as long as possible. In order to do so, they may need supportive services provided to them in their homes. The 2010-2014 Springfield Consolidated Plan notes that while a variety of services are available to elders to help with independent living needs, existing support systems are overwhelmed. Because our elderly population is projected to increase, an additional burden will be place on already stretched systems. Providers consulted during the development of Springfield’s Consolidated Plan additionally identified the following as emerging concerns: self-medicating, living in isolation, and abuse from family members.

FRAIL ELDERLY: Defined as non-institutionalized seniors with a self-care disability. Approximately 26,000 elderly residents in the Pioneer Valley identified as having a self-care disability on the 2008-2010 ACS. Again, with the projected increase of our elderly population, there will likely be an increased demand for housing services to serve this demographic.

VETERANS

The United States Department of Veteran's Affairs estimates that approximately 43,000 veterans lived in the Pioneer Valley in 2010. Housing advocates consider veterans to be a special needs population because many of the men and women who have served our country struggle with a variety of issues, such as post-traumatic stress disorder, that inhibit full labor participation and therefore reduce their ability to afford quality housing. The Soldier On organization, located in Leeds (Northampton), estimates that the United States Department of Veteran's Affairs serves only one in 10 veterans in need due to limited government funding. They also estimate that one in five homeless Americans is a veteran. The region's veteran population has been declining over the past two decades as a large subset of the veteran population ages and is projected to decrease to approximately 29,000 in 2020.

VICTIMS OF DOMESTIC VIOLENCE

The YWCA estimates that more than 1 in 3 women in the United States have experienced rape, physical violence, and/or stalking by an intimate partner in their lifetime and nearly half of all women in the U.S. have experienced psychological aggression by an intimate partner in their lifetime. Women who need a shelter typically go outside their town of origin as a safety precaution. The YWCA, the state's largest provider of services to battered women, estimates that 5 out of 6 requests for shelter in our region are denied because they are at capacity. Almost 50% of homeless women and their children fled their homes because of violence.

According to the Massachusetts Department of Child Services and the YWCA, many victims entering emergency shelter do not have the financial resources to leave shelter, and re-establish stable housing. In these situations, the victims try to stay at the shelter as long as possible, which has the affect of limiting shelter capacity for other potential users. Domestic violence survivors who have criminal records stemming from self-defense, mutual arrest, or coercion by the abuser have also reported difficulty in finding a safe and decent place to live.

AT-RISK YOUNG ADULTS

Young adults aging out of the foster care system or runaway teens are populations in need of supportive services to help them transition into a financially stable adulthood. Many also have social or behavioral issues that require additional supportive services. Consolidated Plans from our region and interviews with area social service providers have pointed to the fact that there are many at-risk youth who would benefit from additional youth and young adult programs as well as supportive housing services.

The State's Homelessness Commission estimated that approximately 3,000 of the individuals served in the state's shelter system in 2007 were young adults aged 18-24. Young people fall into homelessness for a variety of complex reasons, including abuse, neglect and family turmoil, and many homeless young adults have had contact with the state child protection and juvenile justice agencies, including a history of residential placement. Some of these young adults have left foster care but do not earn enough to afford a place to live on their own. Teen mothers are a particularly vulnerable young adult population at-risk of becoming homeless for the same complex reasons noted above. In our region, the YWCA and Center for Human Development are the two main providers of supportive services to this special population.

PEOPLE WITH PSYCHIATRIC DISABILITIES

An estimated 44,000 Massachusetts residents have long-term serious psychiatric disabilities, about 60 percent of whom are involved with the Department of Mental Health (DMH) services system. The Department of Mental Health (DMH) advises that approximately 400 adults in the Western part of the state (Hampden, Hampshire, Berkshire, and Franklin Counties) are eligible for services. Almost all those eligible for services have housing needs as well.⁷ The number of adults receiving mental health services in state facilities has declined by fifty percent since 1990, while the number receiving mental health services in the community has tripled.

PEOPLE WITH COGNITIVE DISABILITIES

There has been a similar decline in the number of individuals with cognitive disabilities residing in institutionalized settings, and a corresponding increase in the number receiving home and community-based services. In our region, the Monson Developmental Center officially closed during the summer of 2012. Like DMH, the Department of Developmental Services (DDS) works with housing providers to develop community-based housing for its clients. The agency currently assists over 33,000 low-income adults with developmental disabilities across the state. (Pioneer Valley regional figures are not available at this time). In the state's 2010-2014 Consolidated Plan, DDS noted that demand for services continues to grow as almost 200 young adults a year become eligible for residential services and caregivers for family members living at home continue to age. In addition, DDS continues to secure placements for over 600 clients who remain inadequately housed as the result of earlier court decisions. Overall, the need for accessible units is expected to grow due to the aging of individuals currently in the service system and more physically challenged residents entering the system.

PERSONS WITH SUBSTANCE ABUSE DISORDERS

The U.S. Substance Abuse and Mental Health Services Administration (SAMHSA) estimates the statewide prevalence rate for alcohol or illicit drug dependence or abuse in Massachusetts at 10 percent for persons age 12 and older, which is the same rate nationwide. Applying this estimate to region's population 12 years and over, it is estimated that 53,500 persons in region experience some form of substance abuse problem.

Persons with substance abuse disorders have varying housing challenges depending on the severity of the disorder. Those with chronic and severe addiction are unlikely to have sufficient income to maintain housing. Additionally, behaviors associated with substance abuse may violate the terms of a lease. Finally, a history of substance abuse can contribute to a criminal record, poor credit, and negative landlord references, all of which are barriers to getting into housing. For these reasons, many of those with substance abuse problems experience episodic homelessness. This population can often achieve housing stability with intensive case management support. Service providers and advocates believe that a combination of housing and support is less expensive than allowing continuing episodes of homelessness, and can lead to a lessening of the addictive behavior over time.

⁷ Source: 2010-2014 State of Massachusetts Consolidated Plan

EX-OFFENDERS

Approximately 5,000 pre-trial and 2,000 sentenced ex-offenders reenter society annually from the Hampden and Hampshire County jails. The Hampden County jail estimates that 40-45 percent of sentenced offenders are released from the House of Corrections with an unstable or transient home plan (i.e. without permanent housing). An estimated 10 percent of ex-offenders are released with no housing plan and will go to shelters.

Ex-offenders often have substantial difficulty securing housing after they are released from incarceration because of rental policies that exclude people with criminal records, discriminatory landlord practices, and neighbor intimidation. They may also lack the financial ability to afford a place to live because they typically lack well-paid employment. Decent, safe housing for this population is a fundamental step for building a stable life. If an ex-offender does not have a safe, stable place after release from incarceration, then it is harder for that person to focus on his or her recovery, employment, well-being, etc. They are then more likely to go back to criminal ways for survival.

INDIVIDUALS WITH HIV/AIDS

Individuals with HIV or AIDS face housing difficulties because they often require physically accessible housing, which is in short supply, and they often face illegal housing discrimination due to other's fear of catching their illness. While regional data is unavailable, the State's 2010-2014 Consolidated Plan showed the highest rate of HIV infection in the region is due to injection drug use, so persons with HIV tend to have barriers to obtaining stable housing that are linked to past drug abuse—poor credit, negative landlord histories, and criminal records. While the number of HIV diagnoses reported annually in Massachusetts has been decreasing, the number of people living with HIV/AIDS has been increasing as better treatments have enabled HIV+ people to live longer. Racial and ethnic disparities persist among people living with HIV/AIDS, with black and Hispanic men affected by HIV/AIDS at levels 9 times that of non-Hispanic white males and black and Hispanic females affected by HIV/AIDS at levels 26 and 18 times that of non-Hispanic white females. Because racial and ethnic minorities live in concentrated areas in the region, geographic disparities also persist among people living with HIV/AIDS. Springfield, for example, has an average annual infection rate more than double the Massachusetts rate.⁸

HOMELESS POPULATION

Homelessness affects every community in the Pioneer Valley. In 2006-2007, area shelters served residents of Agawam, Amherst, Belchertown, Chesterfield, Chicopee, East Longmeadow, Easthampton, Granville, Hampden, Hatfield, Holyoke, Huntington, Ludlow, Northampton, Palmer, Pelham, Southampton, South Hadley, Southwick, Springfield, Ware, Westfield, Westhampton, West Springfield, Wilbraham, and Williamsburg. 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 domestic violence, chronic illness, and substance abuse. Housing discrimination can also play a role in perpetuating homelessness.

⁸ 2010-2014 *Springfield Consolidated Plan*.

The following information on the region's homeless population is derived from the 2008 All Roads Lead Home Report and ongoing work of the Western Massachusetts Network to End Homelessness:

- Research has indicated that the chronically homeless, the people who live long-term in shelters or in the woods or on the streets, 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.
 - But the number of households that experience this type of housing crisis is very high—estimated to be over 2,000 households per year in our region.
 - While the critical characteristic of these households is that they are very low-income, it is also true that most low-income households do not become homeless, and it is very hard to predict in advance which low-income households will become homeless.
- Springfield and Holyoke are centers of homelessness because many social service providers are located in the communities.
 - To a lesser extent, Westfield also attracts homeless individuals for this reason. Homeless youths and veterans are particularly drawn to Northampton.
 - The movement of homeless individuals along the I-91 corridor in search of supportive services and shelter causes the population to touch many more towns.
- Homelessness in rural areas is sometimes called “hidden homelessness” or “invisible homelessness” due to its lack of visibility and lack of awareness.
 - The 2008 *All Roads Lead Home* Report noted that the rural homeless are “two to four times more likely to be living two families to one home than urban counterparts.”
 - The report concluded that non-urban homelessness is on the rise.
- The economic recession that started around 2007, including the housing market crisis, further exacerbated homelessness in the region.
 - More and more families sought housing relief from the state's emergency shelter system.
 - Former state policy that sent families who entered the emergency shelter system to motels in the greater Springfield areas (notably Springfield, West Springfield, Chicopee, and Holyoke) increased the number of homeless families in the region.
 - Springfield's homeless family population more than doubled and the number of homeless families in the remainder of Hampden, Hampshire, and Franklin counties increased by almost 600 percent from 2005 to 2010.
 - The number of homeless individuals in Springfield did not increase over this same period but the number of homeless families in the remainder of Hampden, Hampshire, and Franklin counties increased by almost forty percent.
- The Region's homeless individuals and families have very different characteristics.
 - Homeless individuals: Over 80 percent were male. Whites made up almost half of the homeless individual population, followed by Blacks and Hispanics at roughly a quarter each. The most common causes of homelessness cited by these individuals were health, disability, mental health, or substance abuse (35%), unemployment (33%), and inability to afford rent (25%). Of the homeless individuals, almost 70 percent reported a substance abuse problem, 40 percent identified a mental health problem, and almost 30 percent claimed veteran status.
 - Homeless families: Over 90 percent of homeless families were led by a female. Approximately 40 percent of the homeless families were white while another 40 percent

were Hispanic, and almost 20 percent were Black. The most common reasons for homelessness were inability to afford rent or mortgage (39%), domestic violence (15%), and illegal doubling-up (14%).

Table 9: Homelessness in Franklin, Hampshire, and Hampden Counties (Tri-County Area)

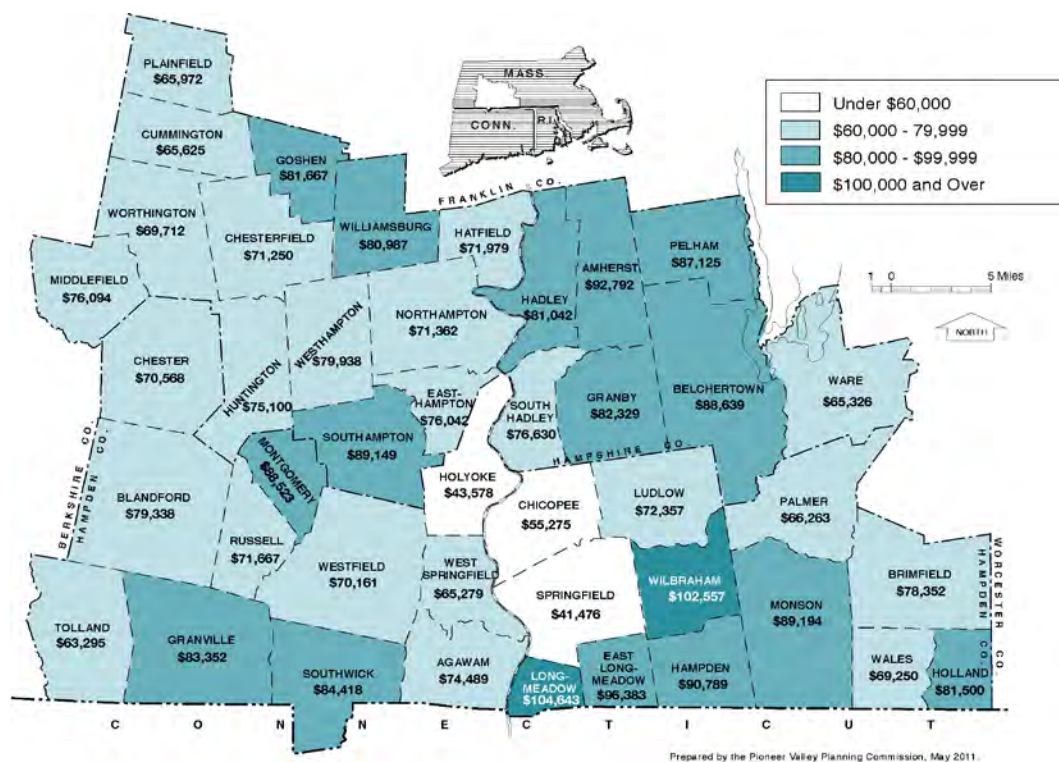
Year	Area of Analysis	# of Families Homeless	# of Single-Person Households Homeless
2010	Springfield	188	308
	Remainder of Tri-County Area	421	543
	<i>Total</i>	<i>609</i>	<i>851</i>
2005	Springfield	79	425
	Remainder of Tri-County Area	61	397
	<i>Total</i>	<i>140</i>	<i>822</i>
<i>Source: HUD Resource Exchange</i>			

INCOME CHARACTERISTICS

MEDIAN FAMILY INCOME

The ability to exercise housing choice bears a strong relationship to the amount of money a household can afford to spend on housing. Within our region there are significant income disparities. Longmeadow and Wilbraham had the highest median family incomes, which were more than \$100,000 in 2005-2009, while in Springfield and Holyoke incomes were closer to \$40,000. The majority of communities in our region had median family incomes far above the regional median family income of approximately \$50,000. In comparison to the state, the region's median family income has been consistently lower than the state average.

Figure 7: Pioneer Valley Region by Median Family Income (2005-2009)



CENTRAL CITIES: Springfield, Holyoke, and Chicopee had the lowest median family incomes in the region.

COMMUNITIES WITH DOWNTOWN CENTERS: With the exception of Amherst (\$93,000), median family incomes ranged from approximately \$66,000 (Ware and West Springfield) to \$76,000 (Easthampton).

SUBURBAN COMMUNITIES: Median family incomes ranged from approximately \$72,000 (Ludlow) to almost \$105,000 (Longmeadow).

EXURBAN COMMUNITIES: Median family incomes ranged from approximately \$72,000 (Hatfield) to almost \$91,000 (Hampden).

RURAL COMMUNITIES: Median family incomes ranged from approximately \$63,000 (Tolland) to approximately \$89,000 (Montgomery).

HOUSEHOLD INCOME BY LEVEL OF INCOME

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 class households is critical to building and retaining talent for the innovation economy and improving the state’s overall economic competitiveness. Overall, the Pioneer Valley has more households with lower incomes than the state as a whole. While it is true that the Pioneer Valley has more homes that are affordable to low-income and moderate-to-middle-income or “working class” households than the eastern part of the state, Chapter Three will show that they are not equally dispersed throughout the region. Chapter 5 will recommend strategies for encouraging housing opportunities affordable to households at various income levels.

Figure 8: Household Income by Level of Income for the Past 12 Months
(in 2009 Inflation Adjusted Dollars), 2005-2009 ACS

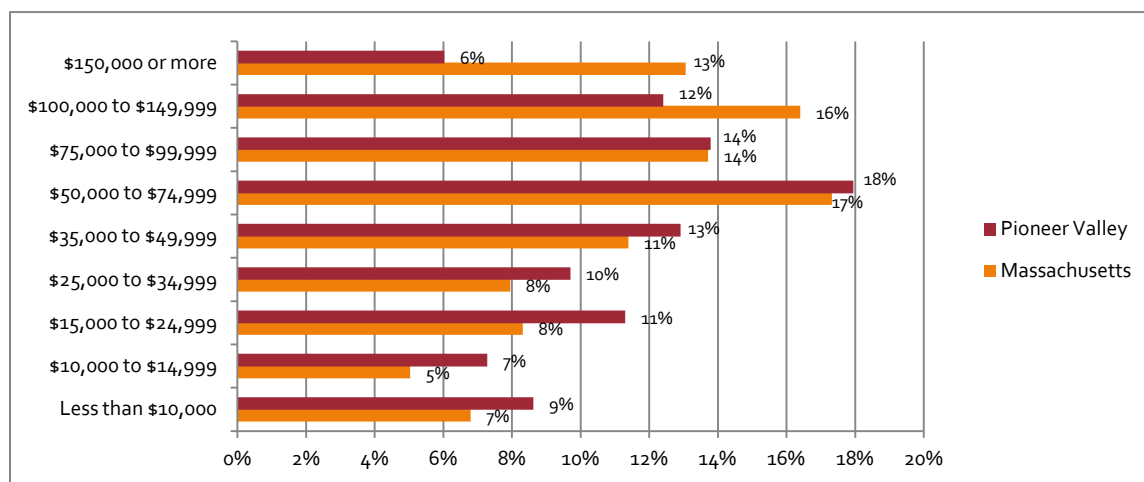


Table 10: Household Income by Level of Income for Households in the Pioneer Valley for the Past 12 Months
(in 2009 Inflation Adjusted Dollars), 2005-2009 ACS

Level of Income	Households	Percent of Households	Could Afford Rent	Could Afford to Own
<i>Total</i>	234,896	100%		
Less than \$10,000	20,262	9%	Less than \$250	Less than \$30,000
\$10,000 to \$19,999	30,852	13%	\$250 to \$500	\$30,000 to \$60,000
\$20,000 to \$29,999	23,836	10%	\$500 to \$750	\$60,000 to \$90,000
\$30,000 to \$39,999	21,983	9%	\$750 to \$1,000	\$90,000 to \$120,000
\$40,000 to \$49,999	20,096	9%	\$1,000 to \$1,250	\$120,000 to \$150,000
\$50,000 to \$59,999	18,518	8%	\$1,250 to \$1,500	\$150,000 to \$180,000
\$60,000 to \$74,999	23,635	10%	\$1,500 to \$1,875	\$180,000 to \$225,000
\$75,000 to \$99,999	32,383	14%	\$1,875 to \$2,500	\$225,000 to \$300,000
\$100,000 to \$124,999	19,177	8%	\$2,500 to \$3,125	\$300,000 to \$375,000
\$125,000 to \$149,999	9,984	4%	\$3,125 to \$3,750	\$375,000 to \$450,000
\$150,000 to \$199,999	7,880	3%	\$3,750 to \$5,000	\$450,000 to \$600,000
\$200,000 or more	6,290	3%	More than \$5,000	More than \$600,000

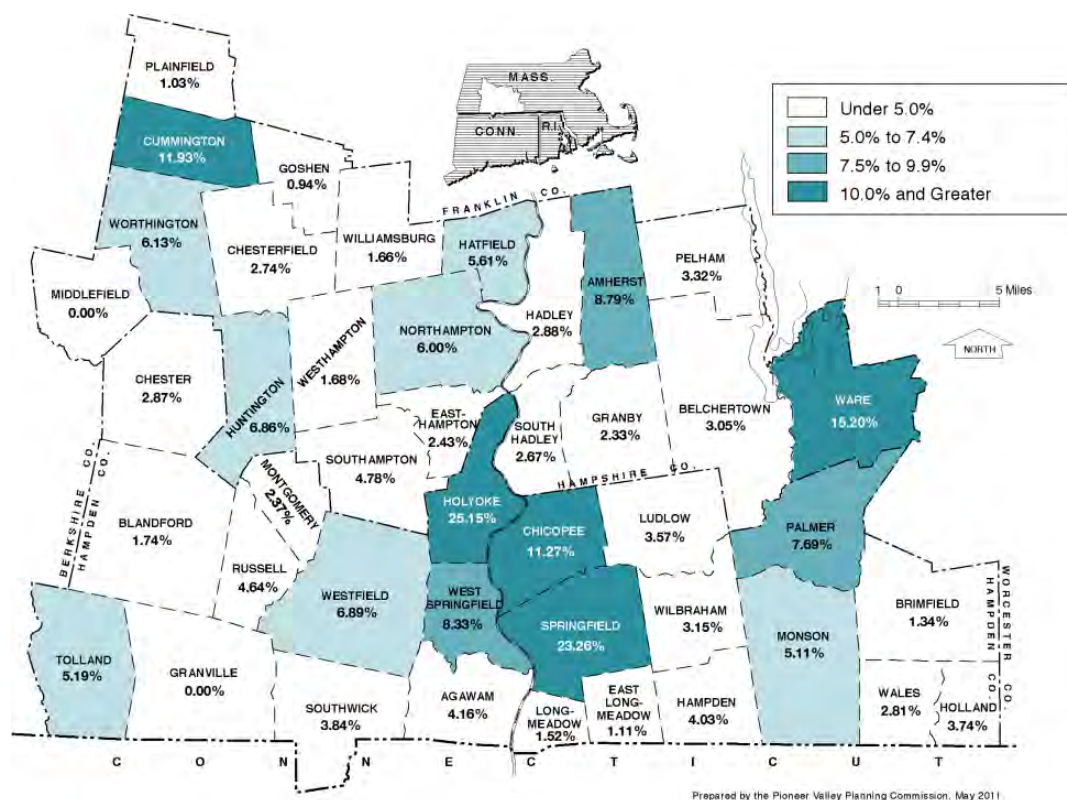
Source: U.S. Census Bureau, 2005-2009 ACS. B19001: Household Income in the Past 12 Months (in 2009 Inflation Adjusted Dollars)

POVERTY

The family poverty rate in the region stood at 11 percent in 2005-2009 while the child poverty rate was slightly above 20 percent.⁹ This means that one in five children in the Pioneer Valley region is growing up in households with incomes below the poverty line. Both the region's family poverty rate and child poverty rate have been consistently higher than the Massachusetts state average.

Holyoke had the highest family poverty rate in the region in 2005-2009 at 25 percent with Springfield close behind at 23 percent. This is in stark contrast to the 28 communities in the region with family poverty rates below 5 percent. Again Holyoke and Springfield had very high child poverty rates at over 40 percent while fifteen communities in our region had child poverty rates of less than 5 percent.

Figure 9: Families in Poverty (2005-2009)



CENTRAL CITIES: Springfield and Holyoke had the highest family and child poverty rates in the region while Chicopee's rates were closer to communities with downtown centers.

COMMUNITIES WITH DOWNTOWN CENTERS: Family Poverty Rate: Easthampton had the lowest family poverty rate in the group with slightly above two percent of families living below the poverty line while

⁹ The 2009 poverty guidelines were \$10,830 for an individual, \$14,570 for a 2-person household, \$18,310 for 3 persons, \$22,050 for 4 persons, \$25,790 for 5 persons, \$29,530 for 6 persons, \$33,270 for 7 persons, and \$37,010 for 8 persons with an adjustment of \$3,740 for each additional person for families with more than 8 persons.

Ware had the highest over 15 percent. The remainder of the communities had family poverty rates between six and nine percent. **Child Poverty Rates:** Easthampton also had lowest child poverty rate in the group while Ware had the highest at 4 percent and 26 percent respectively. The remainder of the communities had child poverty rates from 15 percent to 17 percent.

SUBURBAN COMMUNITIES: Family Poverty Rate: Family poverty rates varied little, ranging from a low of one percent (East Longmeadow) to a high of just over four percent (Agawam). **Child Poverty Rates:** Child poverty rates ranged from a low of less than one percent (Longmeadow) to a high of almost eight percent (South Hadley).

EXURBAN COMMUNITIES: Family Poverty Rate: Family poverty rates varied little, ranging from a low of just over one percent (Brimfield) to a high of almost six percent (Hatfield). **Child Poverty Rates:** Child poverty rates ranged from a low of less than one percent (Hatfield) to a high of just over nine percent (Monson).

RURAL COMMUNITIES: Family Poverty Rate: Family poverty rates varied widely with three communities having rates of less than one percent (Goshen, Granville, Middlefield) and Cummington having a rate of almost 12 percent. **Child Poverty Rates:** Child poverty rates also varied widely with four communities having rates of less than one percent (Goshen, Granville, Middlefield, Montgomery) and Cummington having a rate of over 25 percent.

STUDENTS RECEIVING FREE & REDUCED LUNCH

A community's percentage of students from low-income families can also be used as an indicator of family need. Students are classified as "low-income" if their family meets income eligibility criteria for federally subsidized free or reduced lunch. For the 2010-2011 school year, children from families with incomes at or below 130 percent of the poverty level (currently \$21,710 for a family of four) qualified for free meals. Those between 130 percent and 185 percent of the poverty level (currently \$30,895 for a family of four) qualified for reduced-price meals, for which students can be charged no more than 40 cents.

A startling 46 percent of Pioneer Valley students in grades k-12 receive free and reduced lunch. While the largest concentrations of low-income students are within the Chicopee, Holyoke, Springfield, West Springfield and Ware school districts, all communities throughout the region have families in need. (See **Appendix**) The percentage of students in the region who receive free and reduced lunch has increased substantially over the last fifteen years from 33 percent in 1995 to 46 percent in 2010. With the exception of the Pelham, Southwick-Tolland, and Wales School Districts, all public school districts in the region saw an increase in the number of low-income students as a percentage of their total student population over this same period. Half of the region's school districts saw the percentage of low-income students increase a substantial fifty percent or more over this period. Several superintendents in the region attributed the increase in enrollment in the free and reduced lunch program to a variety of factors, including:

- improved reporting mechanism to the state;
- Point-of-Sale (POS) system, which provided anonymity and thus made it more comfortable for families to identify their financial situation;
- changing demographics of their school district population; and
- changing economy.

Figure 10: Percentage of Students in Grade School from Low-Income Families (2010-2011 School Year)

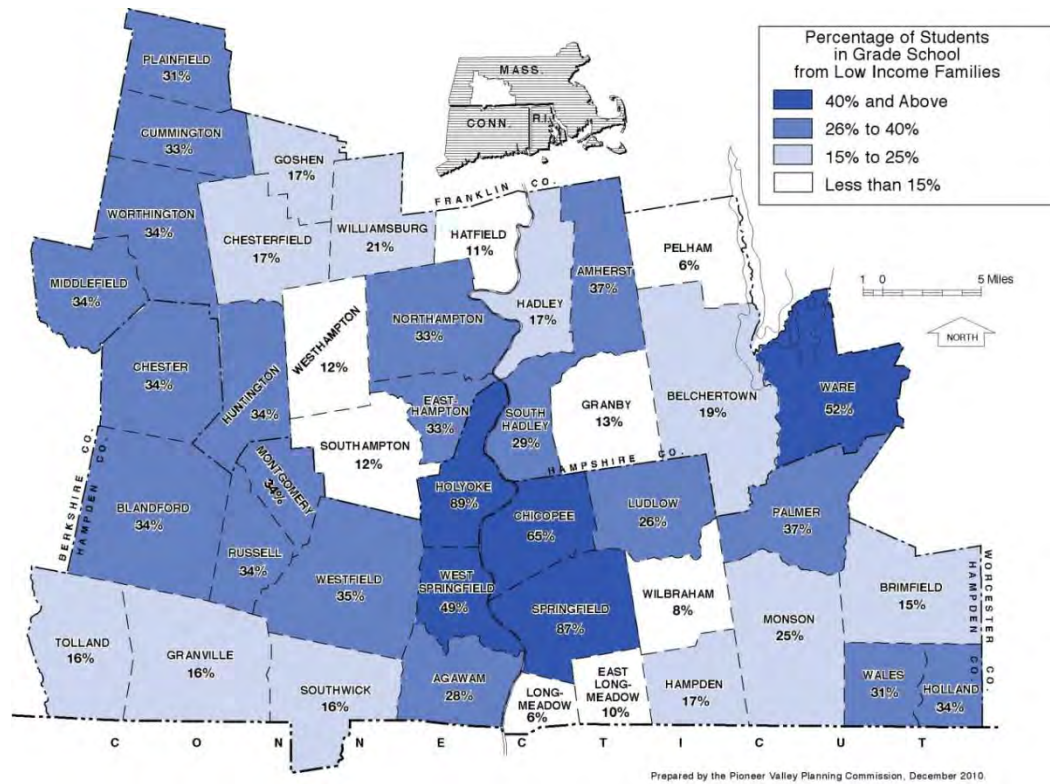
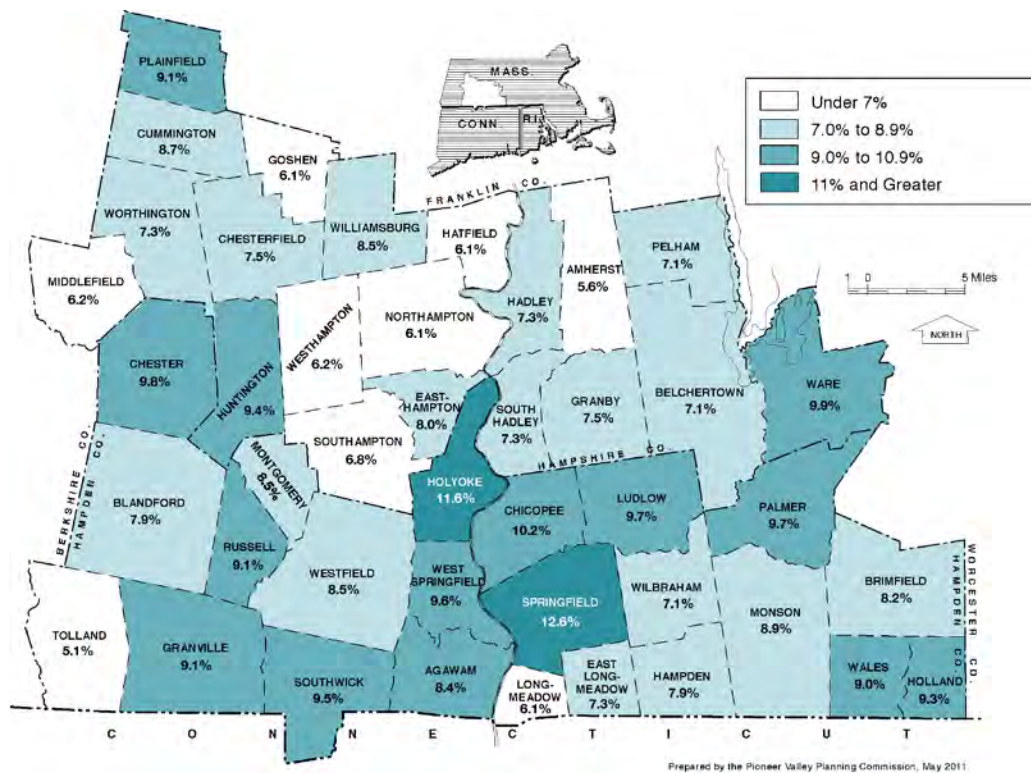


Figure 11: Unemployment Rates by Worker's Place of Residence, 2010



ECONOMIC & EMPLOYMENT CHARACTERISTICS

The Pioneer Valley's Comprehensive Economic Development Strategy (CEDS's), also known as the Plan for Progress, is updated annually and details educational attainment rates, employment rates, and job characteristics (industry types, number of jobs, and average wage of jobs) among other indicators. For a more detailed account of the economy of the Pioneer Valley please see this annual report. The remaining paragraphs of this section highlight the relationship between educational attainment, employment and household wealth.

In today's economy, a high school education is the minimum requirement to participate effectively in the job market. Almost 87 percent of the region's population over the age of 25 was at least a high school graduate and almost thirty percent had at least a bachelor's degree in 2010. Unfortunately, there were wide geographic disparities in terms of educational attainment. In three communities (Amherst, Longmeadow, and Pelham) more than 60 percent of residents had a bachelor's degree or higher. In contrast, there were fourteen communities (including Chicopee, Holyoke, and Springfield) where the proportion was below 25 percent. The Chicopee, Holyoke, and Springfield public school districts were also the only school districts in the region in 2010 with drop-out rates that exceeded five percent. In comparison, the statewide drop-out rate was 2.9 percent.

Low educational attainment is the leading factor creating the jobs-to-skills mismatch of region's residents. The communities with the highest number of jobs in our region in 2010 were the urbanized communities of Springfield, Holyoke, and Chicopee, reaching a combined total employment of more than 114,000. The northern urban areas, Northampton and Amherst, employ more than 32,500 people combined. Other communities with high employment totals are the suburbs directly around the region's urban core, such as Agawam, East Longmeadow, Ludlow, Westfield, and West Springfield. The city of Springfield alone is home to 29.7 percent of the region's jobs.

Figure 11, which shows unemployment rates by workers' place of residence in 2010, indicates that some of the region's largest employment centers also have high unemployment rates among their residents, suggesting that many residents of our urban communities are not benefiting from their proximity to the region's leading employers. Springfield, which had the highest total employment in the region, also had the highest unemployment rate among residents at 12.6 percent. Holyoke ranked second for total employment and for the unemployment rate (11.6%) of residents in 2010. Chicopee had the third largest total employment and unemployment rate for residents, at 10.2 percent. Moreover, the total employment opportunities in 2009 for the communities of Holyoke and Springfield exceeded the number of workers living in these two cities in the same year. Therefore, these two regional employment centers are attracting workers from other cities and towns in the region to fulfill jobs.

CHAPTER SUMMARY

- Region wide we are seeing much, much smaller households than in decades past as more people choose to live alone, have no children or have fewer children. As a result, many communities in the region are seeing fewer families with children (as well as fewer children in the public school system) more single-person households, and residents age 45 years and older comprising an even greater share of the population. These trends are expected to continue, growing in number and in proportion of all households. The significance of this demographic shift is the demand that smaller households will continue to place on the housing market.
- Race and ethnicity matter when planning for our future housing needs as demographic trends vary by race and ethnicity. Minority and immigrant households, on average, tend to be larger and younger than white households because they tend to have more children and live in extended-family households. They also have a higher percentage of single-mother headed households than white households. This is important since single-mother headed households typically have lower household incomes than married-couple households. Minority households, then, may have different housing demands and needs than white households.
- While our region has become more diverse in race and ethnicity over the past two decades, much of the region's "diversity" is concentrated in our more urban communities and within specific neighborhoods in these urban communities. This has resulted in very segregated areas of the region. The linkages between racial and ethnic segregation to poverty and the affect of these two on a region's overall economic health are well understood. For this reason, racial and ethnic segregation is a key regional issue because the isolation of low-income residents and people of color from life opportunities available to suburban residents affects our economic competitiveness and vitality.
- The people in our region have been greatly affected by the economic recession that started in 2007. In general, we have seen the number of households with severe financial constraints rise. Supporting examples include: the increase in the number of students who receive free and reduced lunch, the rise in unemployment rates, and the rise in homelessness since the beginning of the recession. The recession has also placed greater limitations on our ability to assist needy households and special populations because municipal, state and federal budgets have been tightened, causing budgetary cuts in supportive service programs.



Image 4: A two family home in the Cold Spring Common Development in Belchertown. Photo: Dietz & Co. Architects

CHAPTER THREE

INVENTORY & ASSESSMENT OF THE REGION'S HOUSING

CHAPTER OVERVIEW

The purpose of this chapter is to review the characteristics and types of housing in our region to assess how our housing stock is responding to our changing demographics, affordability pressures and market conditions. Where homes have been built and will continue to get built as well as the type and characteristic of our housing is a reflection of land use policies, the strength or weakness of the housing market, mortgage lending practices, housing discrimination, transportation networks, topography, and public infrastructure, some of which are discussed in this chapter as well as the next chapter—*Other Factors Affecting Housing Choice*. Our settlement patterns and built environment are also a reflection of structural issues that were discussed in *Chapter Two* such as economic insecurity and poverty, low levels of educational attainment, and single-parent households, which taken together, can hinder self-sufficiency, mobility and residents' abilities to obtain and maintain stable housing situations. This region 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 our region remains economically competitive.

It should be noted that the data analyzed in this chapter, much of which is data from the 2010 U.S. Decennial Census, does not reflect the housing losses that the communities of Westfield, West Springfield, Springfield, Wilbraham, Monson, and Brimfield experienced as a result of the June 1st 2011 tornado. A total of 319 homes were destroyed by the tornado, and another 600 had major structural damage. Many others had partial damage; insurers reported over 5,000 homeowners' claims totaling more than 90 million. These communities have recently completed collaborative planning processes for rebuilding the tornado impacted areas and residents are rebuilding their lost homes.

See the [**Appendix**](#) for detailed data for all 43 communities in the region.

STRONG AND WEAK MARKET COMMUNITIES

Our region has strong and weak housing markets which affect the quality of housing, the cost of housing, and the demand for housing. PVPC categorized the region's 43 municipalities into five classes—central city, community with a downtown center, suburban community, exurban community, and rural community—as well as by the health of their housing market—strong market, weak market, and average market—to help draw out similar challenges and opportunities. Figure 1 in the Introduction graphically depicts these classifications and the following page describes the common characteristics of communities within these classes.

Our strong market communities tend to be the most desirable communities in the region. Strong demand for homes in these communities is driven by having good schools, low crime rates, and low poverty rates. Housing in these communities tends to have higher sale prices, home values, and higher rents, which has the affect of limiting the potential for a household with more limited economic means from being able to afford to buy or rent in the community.

Our weak market communities have low property values and high vacancies. Weak demand for homes in these communities is being driven by concerns over crime and safety, the quality of public education, and the concentration of households with limited economic means. The main revitalization challenge facing our central cities are weak housing markets. Low property values create a disincentive for homeowners and landlords to make capital or maintenance improvements to their properties because the cost of these improvements can be greater than the overall value of the property or does not increase the value of the property. Divestment from low property values has led to vacant or deteriorating housing, which creates neighborhood blight and makes for unsafe living conditions.

Our weak market cities and towns would like to see their communities become desirable places to live—places of choice—and see a greater variety of market rate housing options created in the vacant or underutilized upper story spaces of their downtowns as well as on vacant lots and within underutilized properties that would attract moderate, middle, and upper income households. Anecdotal evidence suggests that there are young professionals, empty-nesters, or two person households who desire to rent apartments or buy condominiums in our cities but are unable to find housing that suits their tastes in areas they find safe and that have ready access to goods and services. However, the depressed housing market makes it financially difficult to develop new housing on infill lots or within existing mill and commercial buildings or to renovate existing multi-unit residential buildings for households that would pay market rent. Housing developers point to the problem that current market rents are typically insufficient to support the cost of new construction or significant rehabilitation of multi-unit housing. The limited state or federal public subsidies that exist to help developers fill the financing gap require income-restricted housing as a condition of receipt of these funds. These restrictions are good practice in many instances but can also serve as one more barrier to attracting an economically diverse population to urban neighborhoods and to increasing home-ownership rates.

A weak housing market can exist in spite of an unmet need for housing that is affordable to residents in that community. A key reason for this disparity is the very low incomes of residents in our weak market cities and towns. There is tremendous demand for existing affordable housing units, and these programs all maintain waiting lists. The strong demand for affordable housing units and lack of sufficient supply of these units is a statewide issue.

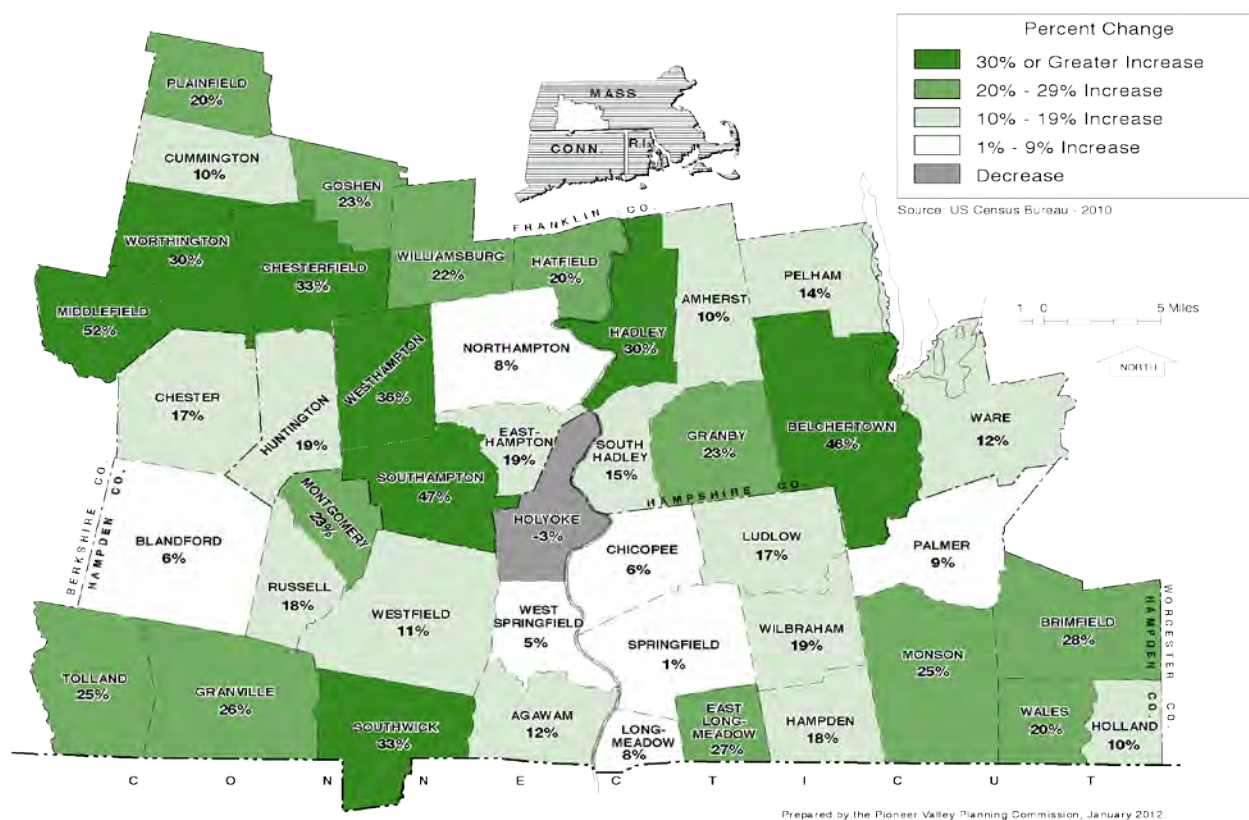
HOUSING BY TYPE & CHARACTERISTIC

TOTAL HOUSING UNITS

The 2010 U.S. Census showed that there were almost 255,000 housing units in the Pioneer Valley. The number of housing units grew modestly in the Pioneer Valley region from 1990 to 2010 at nine percent and by almost 20,000 units, although some communities saw substantial increases (Figure 12). In comparison, the number of housing units in the entire Commonwealth increased by fourteen percent during this same period. Housing production in the Pioneer Valley historically has lagged behind the state.

Most of the growth occurred outside of the region's major cities and more urbanized areas. New homes in these communities were in the form of single family homes and were constructed on lots of one acre or more. As Chapter Two pointed out, new housing units did not necessarily translate into more people. All communities in the region saw the number of households increase from 1990 to 2010 while some of these same communities saw negative or minimal population growth. Greater household growth than population growth reflects local, regional and national trends towards smaller household sizes.

Figure 12: Housing Unit Percent Change (1990-2010)

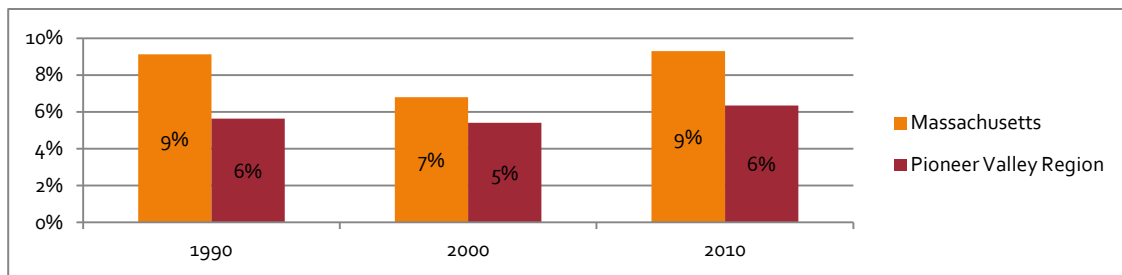


OCCUPIED & VACANT HOUSING

Vacancy status has long been used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identifies housing turnover, and suggests the quality of housing for certain areas. There are six reasons that a house gets categorized as vacant by the U.S. Census Bureau. The house is: for seasonal, recreational, or occasional use; for migrant workers; for rent; for sale; rented or sold, but not occupied; "other" vacant units.¹⁰ The following two subsections take a closer look at the non-seasonal and seasonal varieties of vacant housing to see how our housing is affected by the nationwide foreclosure crisis and persistent weak housing market that plagues several of our communities as well as to observe the potential for affordability pressures in our rural communities due to a strong seasonal housing market.

According to the 2010 U.S. Census, approximately 94 percent of all housing units in the Pioneer Valley region were occupied by year-round residents, while six percent were vacant. At six percent in 2010, the Pioneer Valley region had a much lower share of vacant homes than did the Commonwealth (9%) and nation (11%). The proportion of vacant units to all housing units in the Pioneer Valley region grew almost one percent from 2000 to 2010, compared with a change of over two percent for all of Massachusetts (Fig. 11).

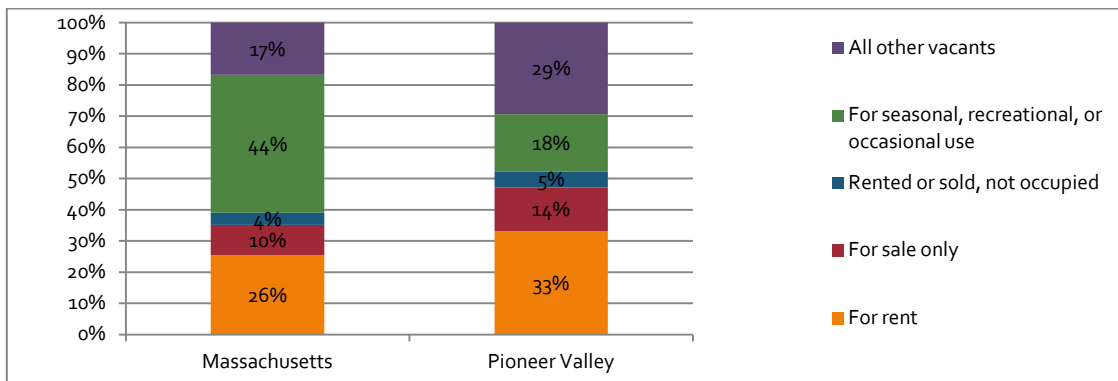
Figure 13: Vacancy Rates by Decade



Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

¹⁰ A housing unit is vacant if no one is living in it at the time the inventory was taken (unless its occupants are only temporarily absent) or if temporarily occupied by people who have a usual residence elsewhere. The Census Bureau defines vacant units for migrant workers as housing units intended for occupancy by migratory workers employed in farm work during the crop season. The 2010 Census showed only nine vacant units in this category for the entire region. The New England Farm Workers Council (NEFWC) estimates that there are 500 migrant workers in the region.

Figure 14: Vacant Housing Units by Vacancy Status, 2010



Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

"NON-SEASONAL" VACANT HOUSING

Non-seasonal vacant housing refers to the total number vacant housing units minus seasonal housing units. This would include housing units that were for rent, for sale, rented or sold, but not occupied, and "other" vacant units. The 2010 Census showed that approximately five percent of all housing in the both the region and the state was non-seasonal vacant housing. Our weak housing markets had the most non-seasonal vacant homes. Overall, Ware and Springfield led the region with non-seasonal vacant units accounting for one out of every eleven housing units in Ware and one out of every twelve in Springfield in 2010. These communities were closely followed by Holyoke, Chicopee, Palmer, and Chester (Appendix). In total, the region had over 13,000 non-seasonal vacant units in 2010. Springfield alone had over 4,800 housing units in this category in 2010, which was 35 percent of the region's total. Chicopee and Holyoke had the second highest number of non-vacant seasonal housing units at 1,300 and 950 respectively.

Some vacancies are necessary for a healthy, functioning housing market. A "healthy" rental vacancy rate is about five percent and a "healthy" homeowner vacancy rate is about two percent. Community and regional problems occur when too many as well as too few vacancies exist. *Too many vacancies* can depress home values and concentrations of vacant homes can destabilize neighborhoods creating areas of distress, which has occurred in particular areas of Springfield and Holyoke. The City of Springfield did not have a high homeowner vacancy rate in 2010 at 2.2 percent, but it had an above normal rental vacancy rate of 7.4 percent. Other communities with rental vacancy rates above seven percent included: Ware, East Longmeadow, Plainfield, Palmer, Worthington, Springfield, and Agawam. Tolland and Chester were the only communities with homeowner vacancy rates well above the healthy range in 2010. Research suggests that high rental and homeowner vacancies may continue for communities with a prevalence of older homes as new households entering the homeowner or rental may be drawn newer homes. As older buildings lose renters or homes remain unsold, property owners become unable to maintain them and the cycle of deterioration and abandonment continues.



Image 5: A shuttered apartment building located at 123 Pine Street in Holyoke. Source: HAPHousing, Inc.



Image 6: a vacant, deteriorating house in the Old Hill in Springfield, at Eastern Street and Union Street. Source: HAPHousing, Inc.

Having *too few homeowner or rental units on the market* restricts the overall supply available to consumers who are looking to relocate, trade up or trade down and can push rents and housing prices upwards. State analysts have cited the lack of local housing production, which caused a reduction in supply, as one of the main factors that led to the upward climb in rents and home prices that started in the late 1990s and peaked around 2007.¹¹ Eleven municipalities had homeowner vacancy rates well below the recommended two percent in 2010 (Agawam, Chesterfield, Easthampton, Granville, Hampden, Longmeadow, Ludlow, Montgomery, Pelham, Westhampton, Williamsburg), and five municipalities had rental vacancy rates well below the recommended five percent (Granville, Westhampton, Blandford, Montgomery, and Tolland). With the exception of Springfield, all of the municipalities with institutions of higher education had rental vacancies below 5 percent (Appendix).

High percentages of housing in the “other vacant” category can be another indicator of housing markets that are in distress. The “other vacant” category includes housing units that are unoccupied and not for rent or sale or that do not fall into another vacancy category.¹² Examples of “other” units include units being held off the market by an owner for any number of reasons, such as the possibility of repair, future occupancy by a caretaker or janitor, and bank-owned properties not yet on the market for sale or rent.¹³ Any of these three examples may make the home appear “abandoned;” however, this category does not include vacant units

¹¹ *The other main factor was conditions and practices in the broader financial and mortgage markets – including low interest rates, easily available credit, a proliferation of exotic new mortgage instruments and their derivatives, and an expanded secondary market for mortgage-backed securities – that fueled home-buying and price escalation here and elsewhere from 2001 to 2006. State of the Massachusetts Housing Market: A Statewide and Regional Analysis, Prepared by the Economic and Public Policy Research Unit, University of Massachusetts Donahue Institute, in conjunction with Bonnie Heudorfer, Housing and Planning Consultant. The full report is available at <http://www.massbenchmarks.org/publications/studies/pdf/thestateofmahousingm.pdf>*

¹² *This category does not include vacant units with a sign that they are condemned or they are to be demolished nor does it include units that are open to the elements; that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements.*

¹³ *A large proportion of vacant units classified as other can also indicate difficulty on the part of the enumerators to determine the status for these vacant units.*

with a sign that they are condemned or they are to be demolished nor does it include units that are open to the elements; that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements.

"Other vacant" housing accounted for less than two percent of the region's total housing stock, but almost 30 percent of all vacant housing units. Fifteen municipalities had higher percentages of "other vacant" units than the regional average (Appendix) including all six of the region's weak market communities: Chester, Chicopee, Holyoke, Palmer, Springfield, and Ware. Although almost all communities had a greater percentage of their total housing stock that was vacant and "for sale" than in 2000, there was little correlation between the communities with higher percentages of "for sale" vacant housing and communities with higher percentages of homes in the "other vacant" category.

As the next section will show, the increase in the percentage of non-seasonal vacant units that both the region and the state saw from 2000 to 2010 may be related to the nationwide increase in foreclosures that occurred after 2005. A home in the foreclosure process, if it was unoccupied, could fit into several of the "non-seasonal" vacant subcategories such as "other vacant", for rent, for sale or rented/sold but unoccupied.

SEASONAL HOUSING

This class of units is more commonly referred to as "vacation" homes, but this category also includes units occupied on an occasional basis as corporate apartments and other temporary residences where all household members reported their residence was elsewhere on the decennial census counts. The amount of seasonal housing in the region was examined because a strong seasonal housing market has the potential to price-out new or existing residents and many of our communities are in close proximity to the Berkshires, which is a region known for its second home or vacation home market.

While seasonal housing accounted for approximately 12 percent of all housing in Berkshire County in 2010, it accounted for approximately one percent of all housing in the Pioneer Valley region. The communities with the largest percentages of seasonal housing tend to lie on the extreme western and eastern edges of the Pioneer Valley region and are well outside of urban areas. Tolland led all other Pioneer Valley region communities with almost 60 percent of all housing units as seasonal housing. Other communities in the region with over fifteen percent of their total housing stock regarded as seasonal housing included Goshen, Holland, and Middlefield (Appendix).

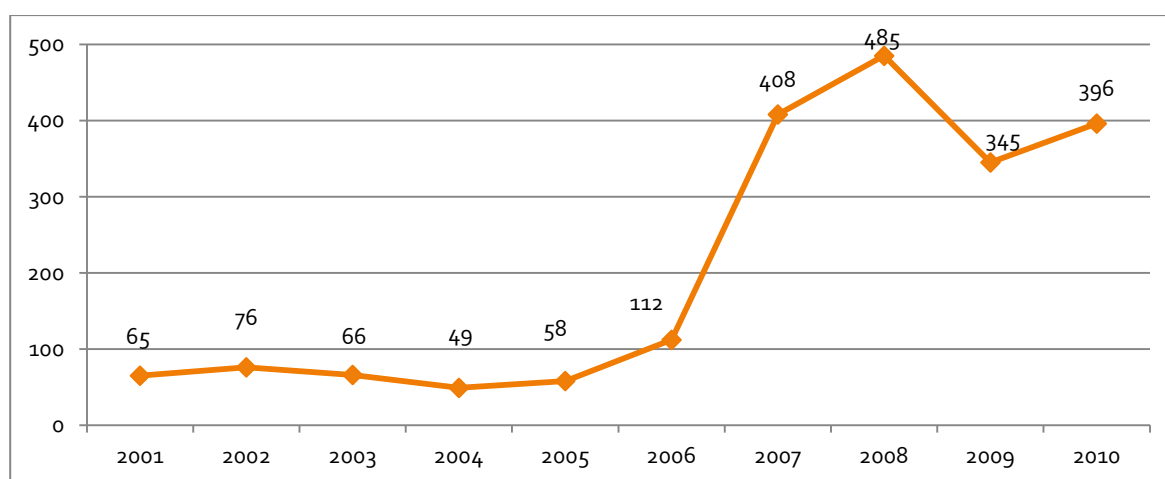
Berkshire County as a whole saw the number of seasonal housing units increase by almost 25 percent from 1990 to 2010 while the Pioneer Valley region saw a seventeen percent increase. A review of seasonal housing unit rates by Pioneer Valley community from 1990 to 2000 paints an inconclusive picture. Some of the communities that started with larger percentages of seasonal housing lost seasonal units over this period while others gained units. Holland, for example, lost almost 90 seasonal housing units from 1990 to 2010 while Goshen gained almost 80. The Holland Building Inspector noted that many of the seasonal units that existed in 1990 have been converted to year-round use and guessed that this same phenomenon occurred in the Hilltown communities that saw losses. The transition from seasonal housing to year round housing still suggests the presence of affordability pressures, which is evident by the fact that several of the Hilltown communities, as well as the community of Holland, were considered to be strong housing market communities. Information from Chapter Two shows that the more rural communities of the region are losing family households with children and gaining older, smaller households. Municipal officials from these communities note that many of their new residents are retired couples.

FORECLOSED HOMES AND BANK-OWNED HOMES

Data on foreclosed and bank-owned homes was examined to yield additional information on the affect of the foreclosure crisis and weak housing market on our region. While the initial wave of foreclosures was concentrated in the lower income areas of our cities, the lingering recession and rising unemployment caused the problem to spread to a larger group of homeowners region wide. Information from the Warren Group showed that almost every community in the Pioneer Valley saw an increase in foreclosures during the decade of the 2000s (Appendix). In 2010, over 1,200 residential properties were foreclosed upon in the Pioneer Valley. Sixty percent of these residential foreclosures in 2010 were single family homes.

Bank owned homes (also known as real-estate owned or "REO's") result when the foreclosed home remains with the bank instead of being sold to a new owner. According to Federal Reserve Bank of Boston data, the number of REO's in the Pioneer Valley increased by over 500 percent from 65 properties in December of 2001 to almost 400 in December of 2010. Almost all municipalities in the region saw a significant increase during these ten years (Appendix). The numbers were highest in 2008 when there were over 480 REO's in the region.

Figure 15: Total Number of Bank –Owned Homes in the Pioneer Valley in December of Each Calendar Year



Source: Federal Reserve Bank of Boston

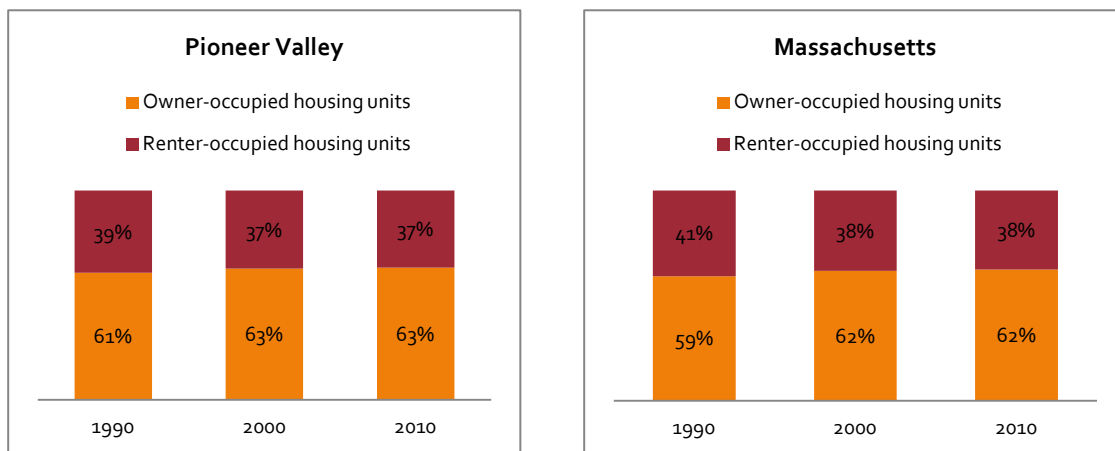
Our central cities continue to be disproportionately affected by the foreclosure crisis, causing depressed home values, unstable housing situations, and household financial instability. Residential foreclosures in Springfield accounted for almost 50 percent of all residential foreclosures in the region in 2010 (Chicopee accounted for 8 percent, Westfield for 5 percent and Holyoke for 4 percent in 2010.). At the close of 2010, REO's in Springfield accounted for just over fifty percent of the regional total. While the economic recession and rising unemployment undeniably exacerbated the increase in the number of foreclosures, it is well-understood that predatory, sub-prime lending that targeted lower-income and minority households was a leading factor in our cities. In particular, Springfield had a large number of foreclosures that occurred disproportionately in lower income neighborhoods and those with high concentrations of minority households. While the prevalence of illegal predatory lending that occurred in our region's minority concentrated areas during the decade of the 2000s has resulted in greater scrutiny of the region's lending institutions, predatory lending is still considered to be a regional fair housing issue.

HOMEOWNER & RENTAL HOUSING

Analysis of homeownership levels and renter opportunities is a basic feature of this assessment. Data on owner-occupancy and renter-occupancy is used to aid in the distribution of funds for government programs, including mortgage insurance and public housing programs.¹⁴ It also allows planners to evaluate the overall viability of housing markets and to assess the stability of neighborhoods. The data also shows the household characteristics of owner occupied and renter occupied units to aid builders, mortgage lenders, planning officials, government agencies, etc., in the planning of housing programs and services.

Home ownership is a significant indicator of economic security because the primary financial investment for the vast majority of people in this country is their homes. In the 20th century, the dream of owning a home became a reality for the majority of U.S. households. Prior to 1950, most Americans rented their homes. Economic prosperity and changes in the mortgage financing system in the decades after World War II increased the proportion of households that could afford to buy a home. By the year 2000, homeownership in the United States had reached its highest level ever at 66 percent. Nationwide, homeownership levels for 2010 trended backward ever so slightly to 65 percent—no doubt a result of job losses and the nationwide foreclosure crisis that ended homeownership for some households and prevented others from moving into it.

Figure 16: Pioneer Valley & Massachusetts by Owner-Occupancy and Renter-Occupancy



Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

¹⁴ Home ownership is expressed as the percent of all housing units that are occupied by the property's owner. A housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. All occupied housing units that are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter occupied. "No cash rent" units are generally provided free by friends or relatives or in exchange for services, such as resident manager, caretaker, minister, or tenant farmer. Housing units on military bases also are classified in the "No cash rent" category. "Rented for cash rent" includes units in continuing care, sometimes called life care arrangements. These arrangements usually involve a contract between one or more individuals and a service provider guaranteeing the individual shelter, usually a house or apartment, and services, such as meals or transportation to shopping or recreation.

The Pioneer Valley's home ownership rates in 1990, 2000, and 2010 have consistently been slightly below the national level but slightly higher than that of the state as a whole. Homeownership rates have shown slight increases over the past two decades from 61 percent in 1990 to 63 percent in 2010, suggesting that home ownership is on the rise in the region.

Within the Pioneer Valley, homeownership rates were much higher in the rural areas and suburbs than in the region's small and major cities, which is typical nationwide. Ten communities in the region had more than 90 percent owner-occupied housing. With the exception of Longmeadow, these communities were all located in the more rural areas of the region. Many of these same communities also tended to have the highest homeownership rates tend to have the most expensive housing. Blandford and Goshen saw the biggest shift to owner-occupied units from 2000 to 2010, with an increase of about four percent. Hadley saw the biggest shift away from owner-occupied housing units from 2000 to 2010, with an increase of more than five percent in renter-occupied housing units. This was due to the completion of one multifamily housing project with 80 total units—Winfield Senior Estates—that was the result of a Chapter 40B comprehensive permit.

Home ownership strengthens communities by building a strong connection between people and the place they live. However, the downside of high owner-occupancy rates is that rental options for young, old, or transitional populations are limited. Communities with more than 70 percent owner-occupied homes may need additional rental homes to provide housing options. Thirty-one communities in the region had over 70 percent owner-occupied housing.

There has not been enough new rental housing production in the last twenty years, from 1990 to 2010, and particularly outside of our central cities. Most communities in the region saw limited growth in rental housing or a loss of rental units from 1990 to 2010. Much of the rental housing within buildings of four units or more that has been produced over the last two decades has been income-restricted housing, which means that market-rate rental housing development has been almost non-existent. In our strong market communities, there is a need to preserve existing affordable market-rate rental housing in addition to new rental housing production. The city of Northampton, for example, lost rental units from 1990 to 2010 due to limited new construction and the conversion of rentals to homeownership through condominium conversions.

Typical local barriers to developing rental housing in the Pioneer Valley in communities with few existing rental units include the following:¹⁵

- Municipal zoning that prohibits or limits housing other than single family homes.
- Perception or reality that there are environmental constraints that prevent the construction of multifamily housing.
- Perception that renters will negatively impact a community because renter households typically have lower incomes than owner households.

Amherst, Chicopee, Easthampton, Holyoke, Northampton, Springfield, and West Springfield all had 2010 homeownership levels below the Pioneer Valley Region's 63 percent, with Amherst, Holyoke and Springfield having levels below 50 percent. If all households that utilize housing subsidies (households in income-restricted units and households with housing choice vouchers) are counted, then over 50 percent of Holyoke's

¹⁵ The Chapter 40B Comprehensive Zoning Act, in fact, was adopted in 1969 by the state legislature to expand housing opportunities in areas outside of the state's major cities by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. This important state law gets discussed in more detail in Chapter Four.

and Springfield's rental housing were occupied by a resident with a subsidy. Lower homeownership levels in Amherst and Northampton and to some extent Westfield were likely due to the student housing market in these areas. Low homeownership rates in the other communities may be the result of the following often interrelated factors.

- Higher concentrations of lower income households with limited economic means to buy and maintain a home and with limited means to move to another community in the region.
- Concentration of older housing stock, much of which over time has been converted to multi-family housing.
- Concentration of residential buildings with more than four units, which tend to be rental.
- Lack of new construction of homeownership units.

The communities of Springfield, Holyoke, Chicopee, and Westfield are working to boost their homeownership levels in one or more targeted areas in their communities in an effort to revitalize and stabilize these areas. The imbalance between rental and homeownership in various neighborhoods of these communities, can average between 5 to 20 percent owner-occupancy in the older urban neighborhoods versus 60-90 percent in outlying neighborhoods. Strategies employed by municipal officials, community organizations and social service providers to boost home-ownership levels or create sustainable homeownership opportunities include:

- Municipal taking of abandoned or tax-title properties for resale.
- Working with lower-income households to build financial stability to enable them to move into financially sustainable homeownership.
- Creating housing opportunities for middle to upper income households who may desire to live in historic compact neighborhoods through tax incentive programs and marketing these opportunities.
- Foreclosure prevention counseling.
- First time homebuyer counseling.
- Mortgage and down payment programs for income eligible households such as the Soft-Second Loan program and MassHousing loans.

Advantages and Disadvantages Associated with Owner and Rental Housing

There are various advantages and disadvantages associated with both renting and owning a home and are summarized in the table below.

	Renting	Owning
Advantages	<ul style="list-style-type: none"> - Higher flexibility - Less long-term commitment - No repairs and maintenance costs - Potential for depreciation not your concern 	<ul style="list-style-type: none"> - Potential for appreciation of property - Building of long-term capital - Mortgage interest deduction
Disadvantages	<ul style="list-style-type: none"> - Landlord may not make necessary repairs in a complete or timely manner - Potential for increased rents - Do not profit from appreciation of property values 	<ul style="list-style-type: none"> - Responsible for maintenance and repairs, which can be unexpected - Potential for depreciation of property - Lower flexibility than renting - Long-term mortgage commitment

WHO IS A HOMEOWNER AND WHO IS A RENTER IN THE PIONEER VALLEY?

HOMEOWNERSHIP LEVELS BY HOUSEHOLD CHARACTERISTICS

BY RACE & ETHNICITY: Almost 70 percent of white households in the region owned their home in 2010, but for non-white households and Hispanic households homeownership rates were much lower (Figure 17). Many racial and ethnic minorities in the Pioneer Valley became homeowners during the 1990s, and have continued to do so since 2000. While some of this increase was the result of first-time homebuyer programs offered by the State's lenders and quasi-public agencies some was also due to predatory subprime lending, which placed some minority households in a precarious financial situation that was not sustainable over time. Compared to the state, the Pioneer Valley had a higher percentage of Black householders who owned their home in 2010. For Asian and Hispanic households, the percentage of homeowners was slightly below the statewide percentage.

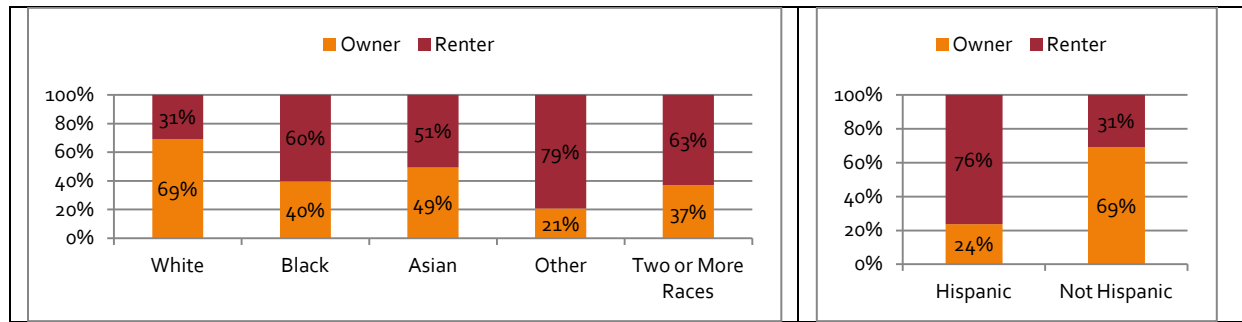
BY AGE: As people age, they are more likely to have characteristics that make it easier to own a home, such as being married and having a higher income. In the Pioneer Valley, homeownership rates increased as age increased, peaking at 55-to-74 years of age and declining with age thereafter (Figure 18). Compared to the United States as whole, the Pioneer Valley had slightly lower homeownership levels across all age groups, which may be a reflection of Massachusetts (and New England's) problem with housing affordability.

BY FAMILY TYPE: In the Pioneer Valley, married couple families were much more likely to be homeowners than renters, with 85 percent of married couple families owning their home in 2010 (Figure 19). Only a few communities in the region had homeownership levels for husband-and-wife family households lower than the region's 85 percent. These communities were: Easthampton, Northampton, Chicopee, West Springfield, Amherst, Springfield, and Holyoke (Appendix). Homeownership levels were much lower for single-parent households. Almost 60 percent of male-headed family households with no wife present owned their home in 2010 while 40 percent rented. The tendency was reversed for female-headed family households with no husband present with 60 percent renting their home. Amherst, Chicopee, Springfield, and Holyoke had homeownership levels for female-headed family households lower than the region's 42 percent, with Holyoke leading at 21 percent.

BY HOUSEHOLD SIZE: In 2010, householders living alone in the Pioneer Valley were less likely to own their homes than householders living with other people. In part, this reflects higher mobility rates and the generally more limited economic resources available for one-person households. In addition, some one-person households may prefer to rent, rather than own, their homes. Homeownership levels in the Pioneer Valley began to decline as household size increased from four-person households to households with five people or more, which may be explained by larger renter households living in Holyoke, and Springfield. In general, renter households living in the Pioneer Valley tend to be smaller than owner households. The average household size of a renter household who lived in the region in 2010 was 2.27 people per household compared to 2.56 people per household for owner-occupied units (Figure 20).

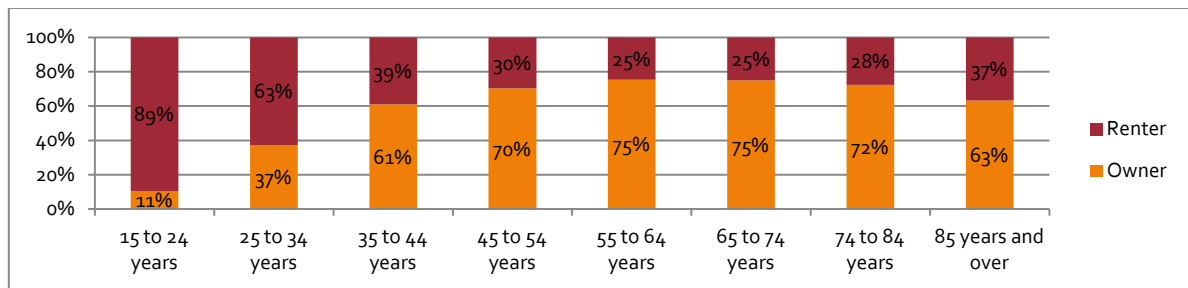
BY MEDIAN FAMILY INCOME: According to the 2005-2009 American Community Survey, renter families in the region had much lower incomes than owner families (Figure 21). The difference in median family income by owner-occupancy and renter-occupancy was approximately \$45,000 in both Hampden and Hampshire Counties, a gap that was slightly lower than that of the state, but significant nonetheless.

Figure 17: Pioneer Valley Homeownership Levels by Race and Ethnicity, 2010



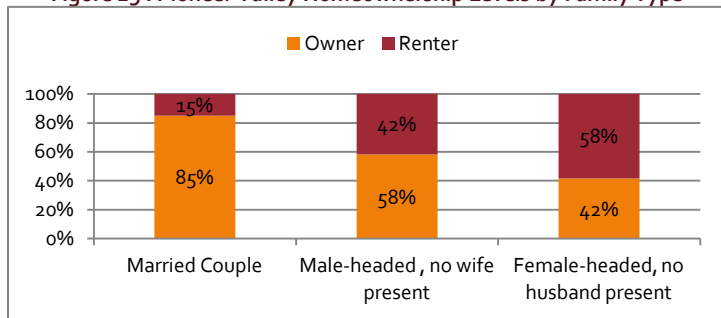
Source: U.S. Census Bureau, 2010 Decennial Census

Figure 18: Pioneer Valley Homeownership Levels by Age of Head of Households, 2010



Source: U.S. Census Bureau, 2010 Decennial Census

Figure 19 : Pioneer Valley Homeownership Levels by Family Type



Source: U.S. Census Bureau, 2010 Decennial Census

Figure 20: Pioneer Valley Homeownership Levels by Average Household Size

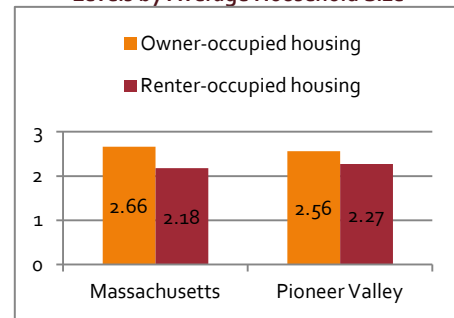
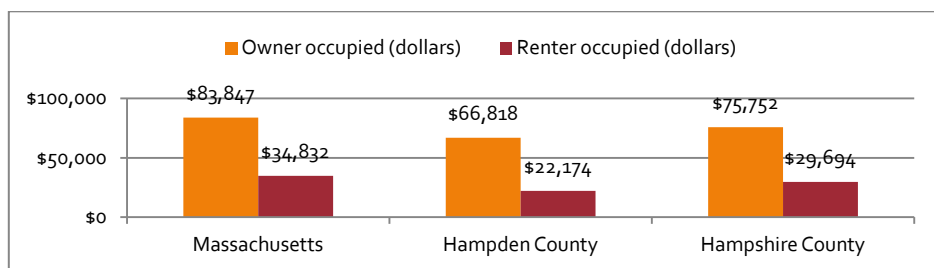


Figure 21: Pioneer Valley Homeownership Levels by Median Family Income, 2005-2009



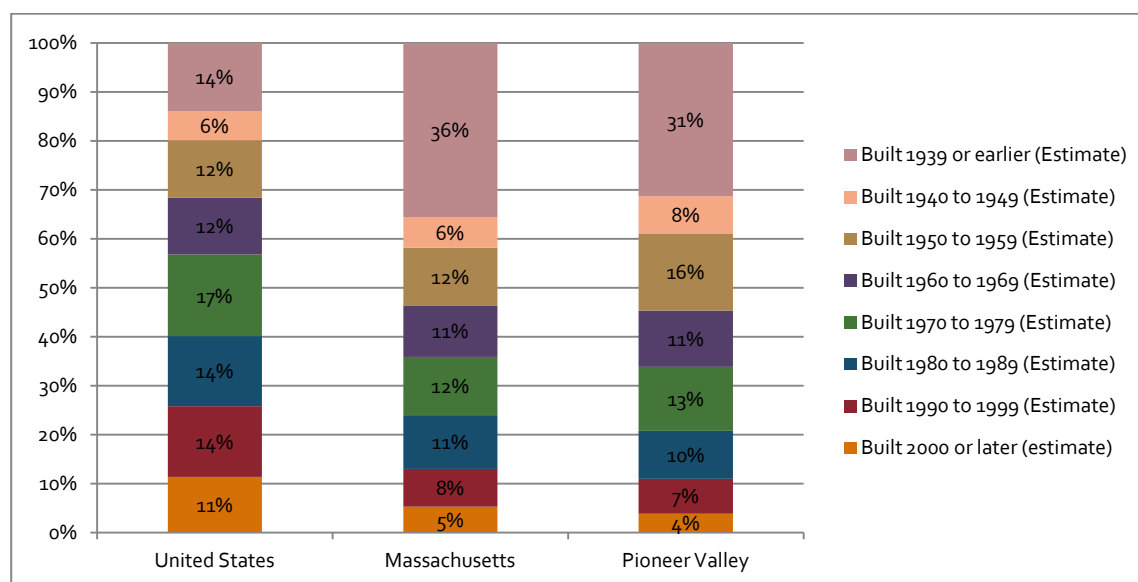
Source: U.S. Census Bureau, 2010 Decennial Census

AGE OF HOUSING

The age of housing is used as an indicator to assess a variety of housing characteristics such as the numbers of units with potential rehabilitation and maintenance needs, that may not be accessible for people with disabilities, with potential lead-based hazards, and with potential energy inefficiencies. When used in combination with data from previous years, information on the age of the region's housing stock enables identification of new housing construction and removal of old housing from the inventory.

When compared to the United States as a whole, housing in the Pioneer Valley—and in the state of Massachusetts—is old. According to the Massachusetts Department of Housing and Community Development, Massachusetts has the highest percentage of housing units nationwide that were built before 1940 and the 4th lowest percentage of units built since 1990. According to the 2005-2009 ACS, almost thirty percent of homes in the Pioneer Valley were built before 1940 and approximately 10 percent since 1990 compared to almost 10 percent and twenty-five percent, respectively, at the national level (Figure 22).

Figure 22: Housing Stock by Age (2005-2009)



Source: U.S. Census Bureau, 2005-2009 American Community Survey

Communities with the oldest housing in 2005-2009 included Blandford, Chester, Cummington, Holyoke, Middlefield, Northampton, Palmer, Springfield, and Williamsburg, all of which had over 40 percent of their housing constructed before 1940. Because of the large size of Springfield, this percentage translated to approximately 29,500 housing units. Holyoke and Chicopee each also had over 7,000 units of housing built pre-World War II.

Most of the new housing units constructed in the last 20 years were built in the 1990s, with a small portion built from 2000 to 2005. Few housing units were constructed during the housing market/economic downturn that started around 2007. Newer housing construction that has taken place in the region has been primarily located outside the Central Cities. The municipalities that had the greatest proportion of newer homes were some of the fastest growing communities in the region. One out of every five homes in Belchertown,

CHALLENGES OF OLDER HOUSING STOCK

Well-maintained older homes are an important part of a community's local history and help preserve historic character; however, older homes can have many challenges:

- Increased need for maintenance and repairs;
- Some have poor past maintenance and repair history, especially in the region's urban centers, resulting in a deteriorated state that requires costly rehabilitation;
- Design of many older homes are not well-suited for people with mobility impairments and can be expensive to retrofit;
- Outdated and inefficient heating, cooling, and insulation systems that result in higher associated utility costs;
- Outdated materials and products that present personal health risks such as: lead paint, asbestos, and lead pipes.

Since the cost to rehabilitate and achieve code compliance in older houses can be extremely high, some landlords and homeowners cannot afford to make these improvements or, in the case of our weak market areas, 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 the housing can also create impediments to fair housing. Rehabilitation or modification costs can result in deferred maintenance or upgrades, which may limit the 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 the perceived presence – of lead paint in their units and the associated expense of lead abatement and disposal, even though doing so is prohibited by law. This has the effect of limiting the supply and availability of housing,

Brimfield, Plainfield, Southampton, Southwick, and Westhampton were built in 1990 or after. Springfield had the lowest percentage of new homes built after 1990 at five percent, followed closely by Longmeadow and Holyoke at six percent each. Limited construction in Springfield and Holyoke can be explained by their weak housing markets while limited construction in Longmeadow can be explained by the lack of available land for new housing development.

In the Pioneer Valley, there is a correlation between housing age and owner-occupancy and renter-occupancy, with newer housing tending to have a higher rate of owner occupancy. Characteristics are as follows:

- Over 40 percent of all rental housing in the Pioneer Valley was built before 1940, which is significantly higher than the 15 percent rate for the United States.
 - Rental housing built before 1940 makes up a total of 35,000 rental units, distributed primarily in the communities of Chicopee (3,800 units), Northampton (2,500 units), Holyoke (3,700 units), and Springfield (14,000 units).
 - New housing makes up a small portion of the rental market, with only 6,000 units, or 7 percent of all rental units, constructed in 1990 and after. Communities that had the highest number of rental units constructed in 1990 and after included Amherst (921 units), Springfield (1,352 units), Holyoke (511 units), Chicopee (393 units), Easthampton (363 units), and Northampton (362 units).
 - Many of the newer rental units have been within income-restricted developments, which means that there has been a significant lack of new market-rate rental units constructed in the last twenty years.
 - There are a few communities with exceptions to the general rule that newer housing is predominantly owner-occupied. Over 60 percent of all housing built since 2000 in Longmeadow and Hadley was renter-occupied. In both cases this can be explained by new income-restricted housing for the elderly that was built from 2000 to 2009.

LEAD-BASED PAINT HAZARDS & FAIR HOUSING

The age of a community's housing stock can indicate the potential presence of lead-based paint hazards. The U.S. Department of Housing and Urban Development estimates that 90% of residential structures built prior to 1940, 80% of structures built between 1941 and 1959, and 62% of structures built between 1960 and 1979, contain lead based paint. When this formula is applied to the region, it is estimated that approximately 60% of all housing in the region has the presence of lead paint. Springfield and Holyoke led the region with the highest percentage of housing with potential lead-based paint hazards at 73% and 71% respectively. **See the Appendix for statistics for all 43 communities.**

The Massachusetts Lead Law holds landlords liable for lead poisoning in children under the age of six caused by exposure to lead paint in a residence. Presence or perceived presence of lead paint is often used as an excuse by property owners to deny housing to families and individuals with young children because of the expense of lead abatement and disposal. This has the effect of limiting the supply and availability of appropriate and affordable housing for many, especially for families with small children and those with limited incomes. However, landlords are prohibited by state and federal law to discriminate against families with children and therefore are required to de-lead their property. The potential presence of lead-based hazards due to the age of housing stock is a leading impediment to fair housing in the region. Decreased public funding for abatement and the escalating cost of abatement and disposal continue to hinder efforts at lead paint hazard reduction through rehabilitation. The issue of lead paint abatement remains a financial stumbling block in renovation projects.

QUALITY OF HOUSING

The condition and quality of housing is of significant importance to our municipalities. The economic recession, foreclosure crisis, and investor-owners who choose to not maintain their properties have resulted in homes that show signs of deterioration. The "presence of deteriorated privately-owned properties that are vacant or not actively managed" was, in fact, identified as a leading impediment to fair housing in Springfield. While this issue is most visible in the neighborhoods surrounding the city centers and downtowns of our largest communities, our suburban, exurban, and rural communities also struggle with the dispersed nature of the problem. Almost all of the communities in the region with access to Community Development Block Grant funds have strategies in place to maintain and improve the quality of their housing. Census data on the estimated age of the housing unit and personal reconnaissance are the main information sources used to assess quality and condition.

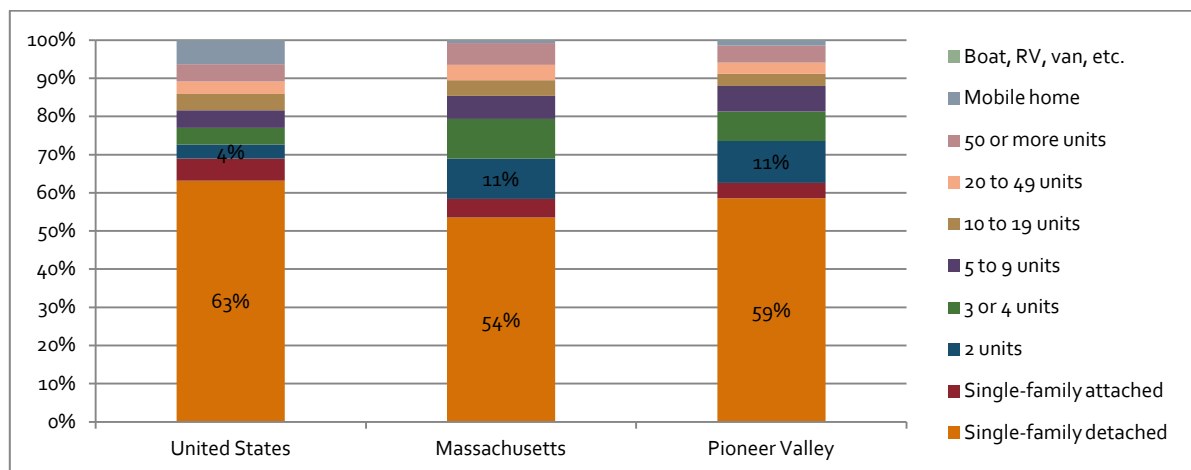
HOUSING BY STRUCTURAL TYPE

Housing affordability is closely related to the type of housing structure. Multi-family housing units, two-family housing units, 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. Analyzing the region's housing stock by the number of housing units in a structure, when used in conjunction with occupancy status, year the structure was built, and household income, helps determine which communities lack affordable housing options and the types of housing needed to accommodate emerging market demands.

As is the case with most of Massachusetts and the United States, the majority of the Pioneer Valley's housing stock is single-family, detached homes. In 2005-2009, about 60 percent of the region's housing was single-family detached homes, with most communities having rates above 80 percent. Other findings from an analysis of the region's supply of single family detached homes in 2005-2009 included:

- The region's percentage of single-family detached homes was about 5 percent higher than the state.
- Communities that had the highest percentage of single-family detached units were generally the region's rural communities, such as Montgomery, Tolland, Middlefield, Westhampton, Blandford, Granville, Chesterfield, Worthington, Goshen, and Holland, along with the suburban communities of Longmeadow and East Longmeadow. This type of housing made up over 90 percent of the total housing stock in these communities.
- Approximately 10 percent of all renter-occupied housing in the region consisted of single family detached homes. This percentage was much higher in the region's rural communities, which is a concern because single family homes, on average, typically comprise the most expensive rental housing and should not be considered an optimal solution for affordable rental options in a community. The communities with the highest percentage of renter-occupied housing in single family homes included: Blandford (73%), Goshen (68%), Granville (60%), Middlefield (100%), Montgomery (100%), Tolland (89%), and Westhampton (61%) consisted of single family homes. All of these communities, with exception of Blandford, have zoning that discourages or prohibits the construction of housing other than single family homes.

Figure 23: Housing Stock by Number of Housing Units in Structure Shown as a Percent of all Housing Units



Source: U.S. Census Bureau, 2005-2009 American Community Survey

Some key aspects of the region's multi-family housing, which is defined as structures having three or more units, included:

- A quarter of the Pioneer Valley's housing units were within multi-family structures, which was slightly less than the state as a whole.
- Communities with the highest percentage of housing within multi-family structures were those with colleges or universities or those located in the region's urban core.
- Just over ten percent of multi-family housing in the region is owner-occupied while the remaining 90 percent is renter occupied.
- The number of structures on the market as rental housing was split with regards to the number of units in each building. In the region, about 20 percent of rental housing was in two-unit structures, 20 percent in structures of 3 or 4 units, 20 percent in structures of 5 to 9 units, 20 percent in structures with 10 to 49 units, and about 10 percent in structures with over 50 units.

It is worth noting that in Northampton, a strong housing market in the 1990s and early to mid 2000s encouraged owners to convert rental properties to condominiums, thus eroding the supply of market rate affordable rental units (Northampton Housing Needs Assessment and Strategic Plan).

Table 11: Pioneer Valley Municipalities with the Most Multi-Family Housing, 2005-2009 ACS Estimates

	Structure Type					Total Multi-Family Units	Multi-family Housing as % of Total Housing Stock
	3 or 4	5 to 9	10 to 19	20 to 49	50 or more		
Amherst	1,004	1,034	844	249	725	3,856	43%
Chicopee	3,039	2,011	446	653	852	7,001	31%
Holyoke	1,646	2,364	1,370	435	1,412	7,227	46%
Northampton	1,272	1,049	535	634	336	3,826	32%
Springfield	4,879	4,329	1,627	1,679	4,616	17,130	31%
West Springfield	1,099	782	326	852	790	3,849	33%
Westfield	1,306	786	338	565	769	3,764	25%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Mobile homes comprised one percent of the region's housing in 2005-2009 with over 3,000 mobile homes in the Pioneer Valley. Municipalities with 100 mobile home units or more included: Springfield, Chicopee, Westfield, Belchertown, Ware, Palmer, and West Springfield. Almost 90 percent of the mobile home units in the region were owner-occupied. There were just below 100 "boat, RV, and van" units in the region and over half of these types of housing units were owner-occupied. Almost all of these were located in Amherst, Westfield, and Springfield.

CONDOMINIUMS

A condominium is an individually-owned unit that shares infrastructure (parking lots, private drives, heating system, hallways, etc.) and maintenance costs with surrounding property owners as part of a legal agreement. Condominium units may be located within a multi-family building, be a single family attached home (townhouse), a single family detached home within a development, or part of a duplex. Condominiums are typically more affordable than larger single family homes on large lots. A condominium unit may be owner or renter occupied, although it is typically owner-occupied.¹⁶

The U.S. Census Bureau does not include condominiums as a particular structural type since they can be a unit in a multifamily structure or part of a single family home development, and, therefore, condominium units were included in the figures represented on the previous two pages. However, municipalities tax each condominium unit individually for the assessment of property taxes and then report this information to the Massachusetts Department of Revenue, which makes the number of condominium units in the region available for analysis. For analysis purposes, individual condominium units are each considered residential parcels, similar to a parcel that includes a single family home. In 2010, condominiums accounted for seven percent of all residential parcels in the region, which was less than half the state total of 15 percent. Certain communities in the Pioneer Valley had a greater concentration of condominiums than others, as shown in the table below. Municipalities with predominantly single family zoning typically do not see many condominium developments because condominium developments often get built as townhomes or as part of a multifamily building.

Table 12: Selected Communities with Concentrations of Condominiums, 2010

Communities	% Condominiums of Total Housing Parcels	Number of Parcels
Agawam	16%	1,597
Amherst	18%	1,006
Chicopee	12%	1,775
Northampton	17%	1,415
South Hadley	17%	978
Springfield	5%	1,985

Source: Source: MA Department of Revenue, 2010

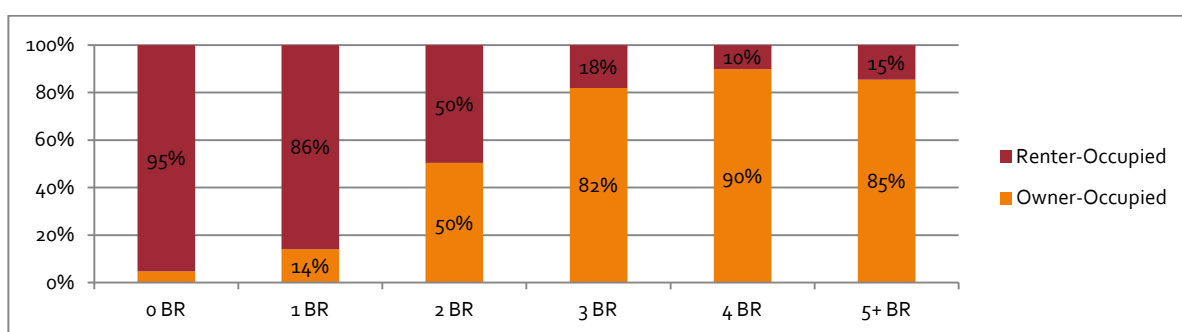
Since the housing market / economic downturn, it has become challenging to secure financing for condos, as lenders are applying much more rigorous lending criteria. Some condo associations are in trouble because, with the economic downturn, owners are failing to pay condo fees or assessments, putting developments in jeopardy.

¹⁶ This refers to the fact that the owner of the condominium can rent his or her unit out unless prevented to do so by a restrictive homeowner's covenant.

NUMBER OF BEDROOMS

An inventory of a region's housing stock by number of bedrooms provides the basis for estimating the amount of living and sleeping spaces needed to adequately shelter the population, and to determine any housing deficiencies in the region or areas of the region.¹⁷ The number of bedrooms can directly affect a home's affordability and diverse demographic segments have different home size needs that must be met if they are to live comfortably. While generally the more bedrooms a home has the more expensive it will be, there are a variety of factors that can cause variations in the relationship between price and home size, including location and housing quality. Because of these diverse sets of needs and housing sizes, a range of sizes and number of bedrooms is important for being able to accommodate all the region's needs.

Figure 24: Pioneer Valley Housing Stock by Number of Bedrooms and Tenure, 2005-2009



Source: U.S. Census Bureau, 2005-2009 American Community Survey

5 OR MORE BEDROOMS

5 bedroom homes are preferred by large families, households who can afford to have very large homes, students who are living together with roommates, or others who need to reduce housing costs by having roommates. In the Pioneer Valley, the overall percentage of homes with 5 or more bedrooms in 2005-2009 was only 4 percent. Communities with the most units of this type included Amherst (7%), Cummington (9%), Hadley (7%), Longmeadow (10%), Middlefield (10%), and Wilbraham (8%). The majority of the five-bedroom homes in these communities were owner-occupied, though Amherst and Hadley also had significant numbers of five bedroom renter-occupied homes, amounting to 3 percent and 2 percent of all homes respectively.

4 BEDROOMS

Region-wide, 4 bedroom homes comprised about 14 percent of the housing stock in 2005-2009. Communities that had the highest percentage of these homes, with over a quarter of the total housing stock, included Worthington (26 percent), Wilbraham (36 percent), Longmeadow (25 percent), Granville (29 percent), and East Longmeadow (30 percent). The number of 4 bedroom units that are owned is actually slightly higher than for 5 or more bedroom units – overall, 90 percent region-wide.

¹⁷ 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.

3 BEDROOM UNITS

Three bedroom homes are utilized by small and average sized families and represented the dominant size for the region, with 40 percent of the region's housing consisting of 3 bedroom units. Generally, all of the region's communities had a relatively similar portion of this housing size. Similar to homes with more bedrooms, 3 bedroom homes tended to be primarily owner-occupied, with about 80 percent region-wide. However, there were some communities with higher rental rates, including Holyoke, which had almost 40 percent of 4 bedroom homes as rental, and Springfield, which had almost a third as rental.

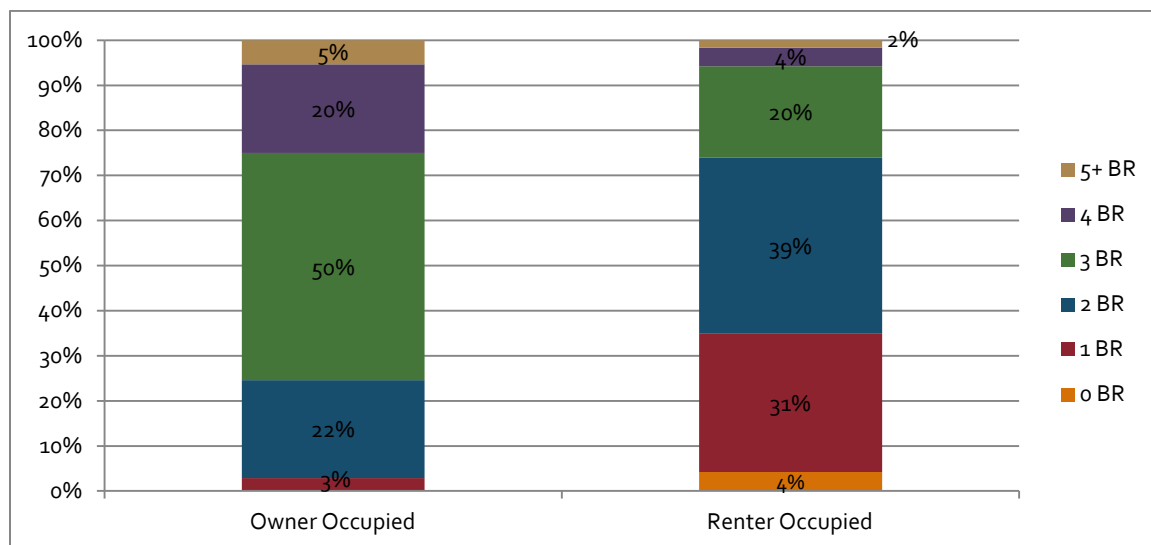
2 BEDROOM UNITS

Two bedroom homes are desirable to small and/or lower income families and made up almost 30 percent of the region's housing in 2005-2009. Approximately half of all 2 bedroom homes in the region were rented, and located in college communities or communities with high concentrations of lower income residents such as Amherst, Holyoke, and Springfield.

0 AND 1 BEDROOM UNITS

Homes with one or zero bedrooms (also known as efficiency units) are desirable to single person households or two-person households. This type of housing only made up a small portion of housing in the region in 2005-2009 and within any community in the Pioneer Valley – at most 20 percent, and in most communities less than 10 percent. Communities with the highest number of one and zero bedroom homes included cities in the region's urban cores and college communities, such as Chicopee, Holyoke, and Springfield and Amherst. Homes with one or zero bedrooms were almost entirely (90 percent) renter-occupied.

Figure 25: Pioneer Valley Owner-Occupied Housing and Renter-Occupied Housing by Number of Bedrooms, 2005-2009 Estimates



Source: U.S. Census Bureau, 2005-2009 American Community Survey

SENIOR HOUSING

There are a variety of senior housing options in the region in 2013, with varying levels of care. They consist nursing homes, assisted living residences, continuing care retirement communities, state or federally aided income-restricted housing (public housing), private income restricted housing, and age restricted or independent living developments ("55+ housing).

Nursing homes offer the highest level of senior care, providing feeding, bathing, and health services. PVPC was unable to confirm the total number of nursing homes and beds in the region; however, almost all of suburban communities, communities with downtown centers and central cities had at least one.

Assisted living residences offer supportive services, including help with personal tasks and household management. There were nineteen facilities in the region with about 1,100 units. Assisted living is not an affordable option for most low-income seniors. For this reason, the Executive Office of Elder Affairs (Elder Affairs) and the Department of Housing and Community Development (DHCD) implemented a pilot program to create an "assisted living like" environment in state-aided elderly income restricted housing, which would allow frail, low-income elders an opportunity to access a model of affordable **supportive housing** that promotes independence and aging in place. The pilot program has since been expanded to 22 locations in the state, 2 of which are located in the Pioneer Valley (Westfield and Chicopee).

Continuing care communities are a type of retirement community that– combines aspects of nursing homes, assisted living facilities, rest homes, and independent living. These communities offer seniors the ability to age in place by providing several tiers of care at a single location. For example, a resident can live in a condo or a nursing home, depending on their health. Six continuing care communities exist in the region.

State and federally-aided income restricted housing also known as public housing. There are over 5,000 public housing units in the region that are reserved for the elderly or disabled. These units are funded through the Department of Housing and Community Development (DHCD), the Department of Housing and Urban Development (HUD), and rent collections. They are managed by a public housing authority (PHA). To live in state aided elderly public housing, one must be at least 60 years old and at least 62 for federally aided elderly public housing.¹⁸ The PHA works with the local Aging Services Access Points (ASAPs) and/or Councils on Aging to coordinate limited supportive services for elderly residents in need of this care.

Private income restricted housing is owned and operated by both for-profit and non-profits owners who receive some manner of financial assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy from HUD or DHCD, in exchange for renting to low- and moderate-income people. The minimum age requirement to live in elderly private income restricted housing varies depending on the subsidy sources used to fund the development, but, generally, they are for residents over the age of 60. At the time of this writing, the number of elderly private income restricted housing in our region was unknown.

Age-restricted or independent living developments are for active seniors age 55 and older. They do not provide medical care or other special services associated with senior care, but do offer seniors an opportunity to live in easy-to-maintain housing and some have enhanced social opportunities. They can be in the form of single-family attached, single-family detached homes, duplexes or multi-family structures. Units typically

¹⁸ A disabled person must meet certain criteria to be eligible for state or federal housing for disabled persons.

occupy just one level and universal design features (wide doors, minimal to no stairs, bathrooms with accessible bathing fixtures, etc.). While data was not available on the number of these developments in the region, PVPC estimates at least 20 developments for a total of over 500 units. Examples of age-restricted developments in the Pioneer Valley include: Quaboag Heights in Monson, Isabelle Gardens in Westfield, The Gardens of Wilbraham in Wilbraham, Summer Hill Estates in Belchertown, Quail Run Estates in Agawam, and Bluebird Estates in East Longmeadow.

Table 13: Senior Housing Options by Community, 2013

Community	Assisted Living		Supportive Housing		Continuing Care		Public Housing Authority Elderly Units (<i>Chapter 667 and Federally-aided</i>)	
	Facilities	Units	Facilities	Units	Facilities	Units	Facilities	Units
Agawam	2	156			-	-	Unknown	191
Amherst	1	78			1	Unknown	Unknown	148
Belchertown							Unknown	48
Brimfield							Unknown	56
Chicopee	1	100	1	168	-	-	Unknown	751
Cummington								14
E. Longmeadow	1	68			-	-	Unknown	188
Easthampton	-	-			1	Unknown	Unknown	151
Granby								56
Hadley	-	-			-	-		40
Hampden	-	-			-	-		56
Hatfield								44
Holyoke	1	28			1	Unknown		395
Huntington								22
Longmeadow	2	98			1	Unknown		
Ludlow	1	56			-	-		150
Monson								78
Northampton	1	60			-	-		443
Palmer								48
South Hadley	1	21			1	Unknown		136
Southwick	1	16			-	-		48
Springfield	4	310			1	Unknown		1,337
Ware								86
Westfield	2	108	1	112	-	-		339
W. Springfield	-	-			-	-		250
Wilbraham	1	66			-	-		75
Total	19	1165	2	280	6	Unknown	Unknown	5,150

Source: PVPC analysis of data from the Massachusetts Executive Office of Elder Affairs and MassNAHRO



Image 7: Silver Meadow is a private income restricted development for the elderly/disabled in Wales that was completed in 2000 by HAPHousing. Initiated by the Council on Aging, the 20-unit project provides local residents with quality senior housing options.



Image 8: Lathrop Retirement Community is an independent living development in Easthampton. Source: Pioneer Valley Planning Commission

STUDENT HOUSING

The Pioneer Valley is home to over 72,000 students enrolled at 13 colleges and universities, making it a hub of educational activity within the Knowledge Corridor, Massachusetts and New England. Almost all of the colleges and universities saw increased student enrollments from 2000 to 2010 and many institutions have additional plans for future growth. Together, these thirteen colleges and universities afford the residents and employers of the Pioneer Valley a multitude of opportunities and advantages that are unique to the region. These assets will undoubtedly continue to aid the region's economic development initiatives.

Table 14: Student Enrollment Changes, 2000-2010, for Pioneer Valley Institutions of Higher Education

Institution	Municipality	2000	2010	% Increase
American International College	Springfield	1,548	3,543	129%
Amherst College	Amherst	1,695	1,795	6%
Bay Path College	Longmeadow	800	2,112	164%
College of Our Lady of the Elms	Chicopee	782	1,379	76%
Hampshire College	Amherst	1,175	1,534	31%
Holyoke Community College	Holyoke	5,754	7,404	29%
Mount Holyoke College	South Hadley	2,069	2,345	13%
Smith College	Northampton	3,113	3,113	0%
Springfield College	Springfield	4,722	5,385	14%
Springfield Technical Community College	Springfield	6,705	6,916	3%
University of Massachusetts – Amherst	Amherst	24,416	27,569	13%
Western New England University	Springfield	4,826	3,661	-24%
Westfield State University	Westfield	5,005	5,881	18%
Total		62,610	72,637	16%

Source: Integrated Postsecondary Education Data System (IPEDS)

While college students add to the vitality of the community, they also put pressure on the local housing market. Students are in direct competition with other residents of the region seeking affordable rental housing. Compounding the matter is the ability of students to pay what is often above market rent for three or more bedroom units because congregate living with costs shared by three or more paying adults is typically cheaper than living alone or in two bedroom units. Congregate living gives the student market an advantage over single-family households, in which rental costs are generally covered by only one or two adults. For this reason, the student housing market has the affect of pushing lower income households who cannot afford rent in the college or university community into lower-cost communities in the region such as Holyoke, Chicopee, and Springfield, which continues to concentrate poverty in those communities. It should also be noted that staff and faculty also affect the local housing market by creating demand.

Of the 72,000 students who attended a college or university in the Pioneer Valley in 2010, approximately 74 percent or 54,140 were full time students. Institutions with full-time, off-campus student populations have the largest effect on the local housing market because they typically live in the host or surrounding community. Almost 50 percent of all full time students, or 26,023 students, lived off-campus in 2010 while the remaining 50 percent lived in on-campus in housing provided by their school. The vast majority of the students utilizing on-campus housing were full-time undergraduates, as this is the primary group institutions target for providing housing accommodations. While part-time off-campus students also require standard housing, they are more likely to commute from around the region and therefore probably have a more limited effect on the housing market of the community in which the institution is located.

Table 15: On-Campus and Off-Campus Student Population at Pioneer Valley Institutions of Higher Education

Institution	Full-Time Students		% of Full-Time Students	% of Full-Time Students	Full-Time Enrollment	Part-Time Students	Total Student Enrollment
	Live On-Campus	Live Off-Campus	Live On-Campus	Live Off-Campus			
American International College	926	875	51%	49%	1,801	1,742	3,543
Amherst College	1,750	45	97%	3%	1,795	0	1,795
Bay Path College	411	1,088	27%	73%	1,499	613	2,112
College of Our Lady of the Elms	386	464	45%	55%	850	529	1,379
Hampshire College	1,188	346	77%	23%	1,534	0	1,534
Holyoke Community College	0	3,778	0%	100%	3,778	3,626	7,404
Mount Holyoke College	2,213	80	97%	3%	2,293	52	2,345
Smith College	2,401	619	80%	20%	3,020	93	3,113
Springfield College	1,995	2,601	43%	57%	4,596	789	5,385
Springfield Technical Community College	0	3,045	0%	100%	3,045	3,871	6,916
University of Massachusetts Amherst	12,012	10,181	54%	46%	22,193	5,376	27,569
Western New England College	2,035	861	70%	30%	2,896	765	3,661
Westfield State University	2,800	2,040	58%	42%	4,840	1,041	5,881
Total	28,117	26,023	52%	48%	54,140	18,497	72,637

Source: Integrated Postsecondary Education Data System (IPEDS) *On-Campus, full-time students based on IPEDS data for institution's "total dormitory capacity."

The region's educational institutions vary in their size and the characteristics of their student bodies, and each has a different affect on the housing market. Some general categories include:

- **Small, private liberal arts colleges that have a large percentage of their student populations living on campus.** These schools do not have a large effect on their surrounding housing markets and included Amherst College (97 percent), Hampshire College (77 percent), Mount Holyoke (97 percent), Smith College (80 percent) and Western New England University (70 percent).

- **Small, private liberal arts colleges that have a large percentage of their student populations living off-campus.** These schools included: American International College, Bay Path College, College of Our Lady of the Elms and Springfield College. Administrators from these schools noted that most of the student population who lives “off campus” commutes from their parent’s home and do not reside in rental units near their respective schools.
- **Large, public universities that have a sizable number of full-time undergraduate and graduate students who live off-campus.** Many of these students desire to be near their school and therefore place a demand on the housing market. The University of Massachusetts Amherst has over 10,000 students who are full-time and live off-campus (almost half of all full-time students) in Amherst and its surrounding communities and Westfield State University has just over 2,000 full-time students that live off-campus (approximately 40 percent of all full-time students).
- **Colleges that have many part-time students or full-time students that likely commute throughout the region to school.** Schools with a large number of part-time students included: University of Massachusetts Amherst, Holyoke Community College, Springfield Technical Community College, and Westfield State University. This category also included community colleges who have many full-time students but that do not provide housing such as Holyoke Community College and Springfield Technical Community College.



Image 9: Southwest Residential Area. On-campus housing at the University of Massachusetts, Amherst. Source: Pioneer Valley Planning Commission

COST OF HOUSING

The extent to which housing is affordable matters greatly to any community. Housing is a basic human need and one of the most significant expenditures for any household. Massachusetts has become an expensive place to live. Until the early 1980s, housing prices in the Commonwealth mirrored those of the nation as a whole. Since that time, Massachusetts has been among the states with the highest housing costs for both renters and homeowners, and has experienced the highest rate of home price appreciation of all 50 states.¹⁹

Housing prices in the region and in the state began their most dramatic climb in the late 1990s and by the mid 2000s, most areas in Massachusetts saw housing prices double from their levels in the late 1990s. According to state analysts, there were two sets of factors that influenced the dramatic run-up in housing prices. The first factor was that a lack of local housing production in the mid-to-late 1990s caused a reduction in supply and resulted in rents and home prices being pushed upwards. The second factor was that conditions and practices in the broader financial and mortgage markets in the mid 2000s—including low interest rates, easily available credit, a proliferation of exotic new mortgage instruments and their derivatives, and an expanded secondary market for mortgage-backed securities—fueled home-buying and price escalation here and elsewhere.

Housing in the region and in the state is still expensive despite the drop in home values that occurred after the housing market / economic downturn started in 2007. In the homeownership market, tighter lending requirements and uncertainty continue to keep many buyers out of the market. Household incomes have also not kept pace with increased housing costs and younger households are increasingly saddled with college debt. Purchasing a home requires a larger initial outlay due to more stringent mortgage financing terms and conditions such as the requirement of down payments equaling 20% of the purchase price rather than the 5% - 10% or less that had become common. New homebuyers will likely need programs offering down payment assistance, more affordable homes developed with financing that includes grant funding and reduced cost financing such as the Soft-second Loan Program administered by the Massachusetts Housing Partnership. Homeownership will continue to be challenging if not beyond the means of lower income households especially with increasing utility costs.

In the rental market, rents have risen, despite the economic downturn and then recovering economy, because of increased demand with a stagnant supply. Reasons for an increased demand in the rental market has included:

- the 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 20% down on the purchase, tighter lending requirements,
- significant individual debt (such as the case now for emerging college-graduates),
- The loss of one's home as a result of the foreclosure crisis, which drove homeowners into the rental market.

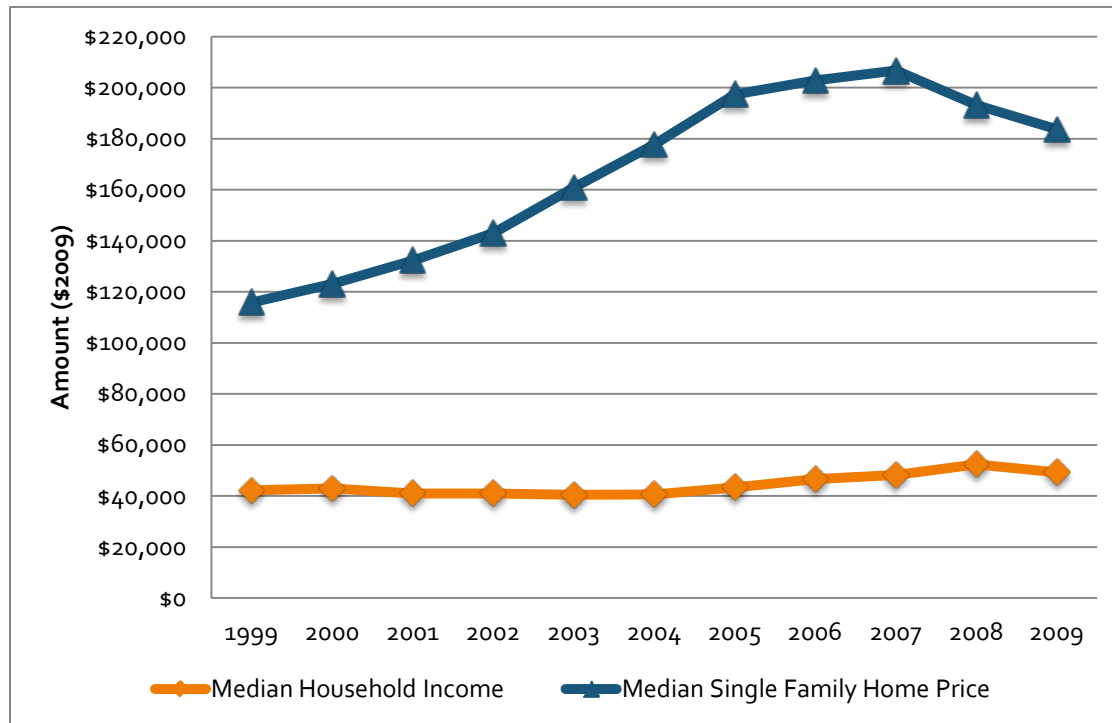
Initial costs of renting an apartment—first and last month's rent, security deposit, and, for some, broker fees—can also be expensive and preclude some lower income households from affording to rent a home.

¹⁹ *The State of the Massachusetts Housing Market*

SINGLE FAMILY HOME PRICES

The dramatic increase in housing prices across Massachusetts also affected communities in the Pioneer Valley. As the Figure below shows, the median sale price increased over 60 percent from 1998 to 2007. Data through 2009 shows how the effects of the recent national economic downturn and housing market crash are impacting the region, with a decrease in median single-family home prices of approximately 10 percent between 2007 and 2009. The figure below also shows how household incomes have not kept pace with increased housing costs.

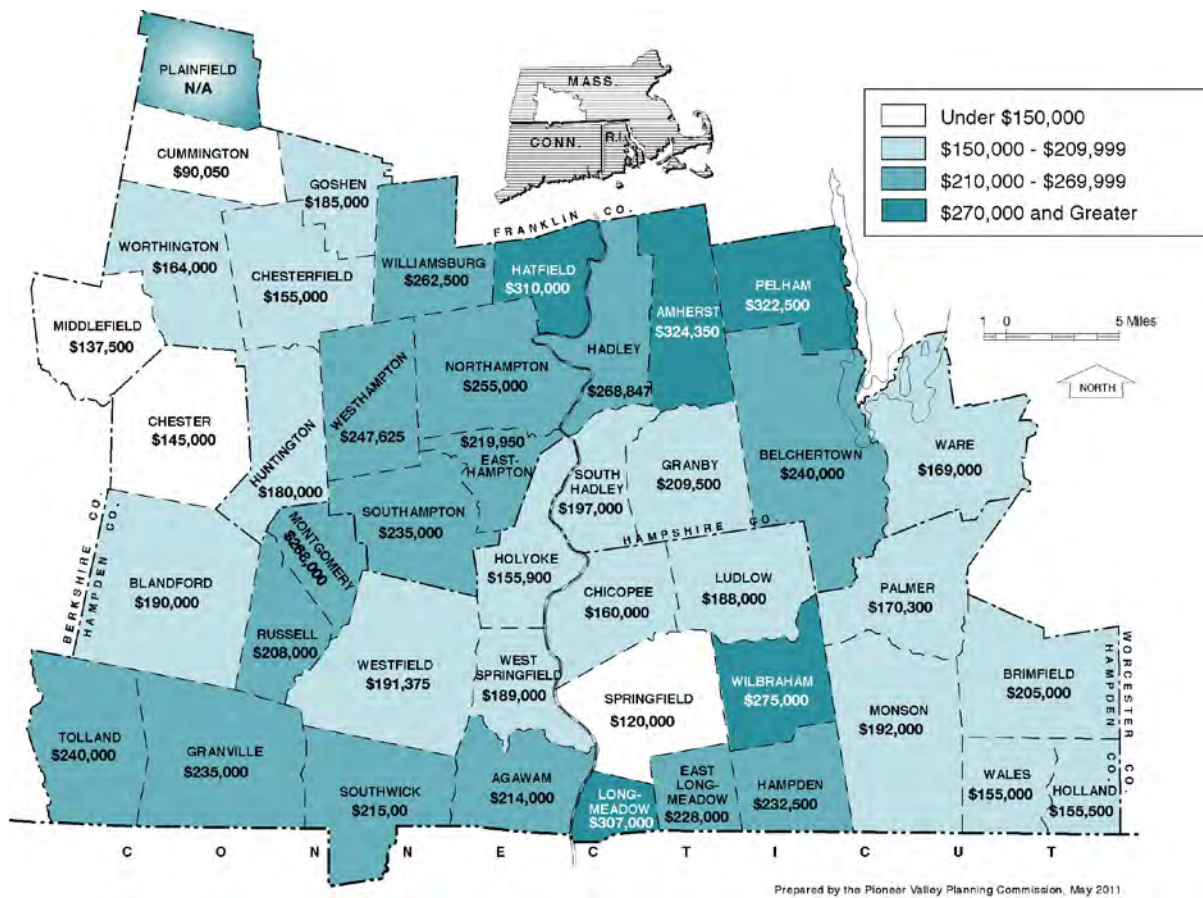
Figure 26: Median Household Income and Single-Family Home Prices in the Pioneer Valley Region, 1999 – 2009



Source: The Warren Group; American Community Survey 2009 1Year Estimate

In 2010, there was a wide range of sale prices for single family homes across the 43 communities in the region, which highlights our strong and weak market communities (Figure 27). Amherst led the region with the highest median sale price of a single-family home at \$324,350. Following closely were the communities of Pelham (\$322,000), Hatfield (\$310,000), and Longmeadow (\$307,000). At the other end of the spectrum were communities with prices under \$150,000 such as Chester, Cummington, Middlefield, and Springfield. There were a number of housing markets with median sales under \$200,000 as well, including Blandford, Chesterfield, Chicopee, Goshen, Holland, Holyoke, Huntington, Ludlow, Monson, Palmer, South Hadley, Wales, Ware, West Springfield, Westfield, and Worthington. It should be noted that short sales have brought down the median sales price, meaning the median price confronting buyers for market rate homes was likely higher than what is shown in Figure 27.

Figure 27: Median Sale Price of Single-Family Homes in the Pioneer Valley Region (2010)

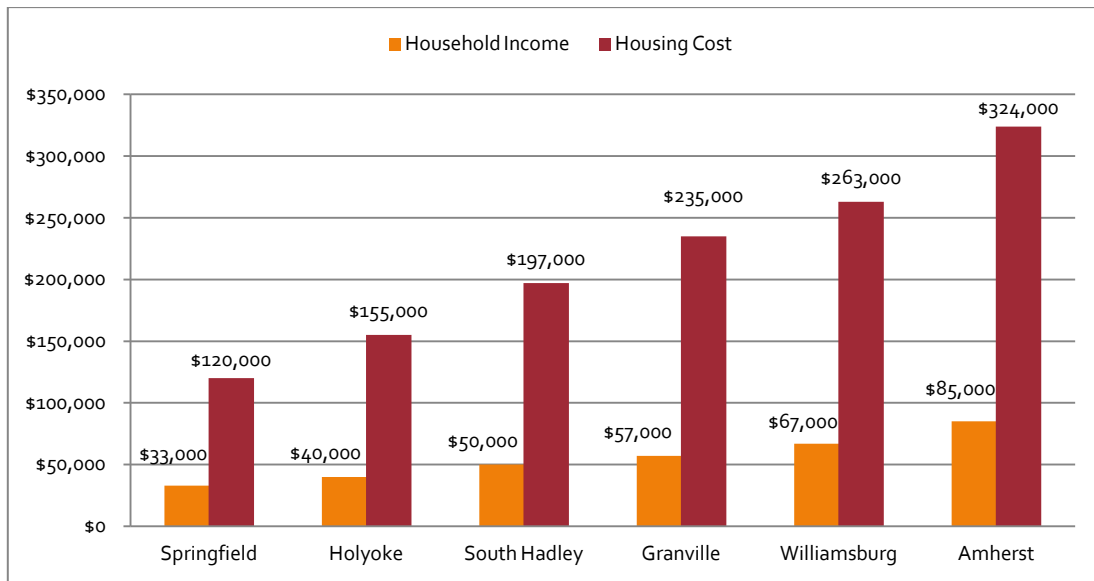


BUYING A SINGLE FAMILY HOME

Although the Pioneer Valley has historically been a cheaper place to live than the eastern part of the state, the dramatic increase in housing prices in the late 1990s to early 2000s affected the ability of many households to buy a home in many communities in the Pioneer Valley. The general rule of thumb is that housing is 'affordable' if the household pays no more than 30 percent of its 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 as well as saving for their future and that of their families. Housing affordability presents serious difficulties for the most vulnerable populations — renters, families, the young and old, and especially households with low incomes and limited assets.²⁰

²⁰ *The State of the Massachusetts Housing Market*

Figure 28: Annual Income Needed to Afford to Purchase a Single Family Home in Select Pioneer Valley Communities, using rounded 2010 Median Sale Price.



Source: Pioneer Valley Planning Commission, 2011

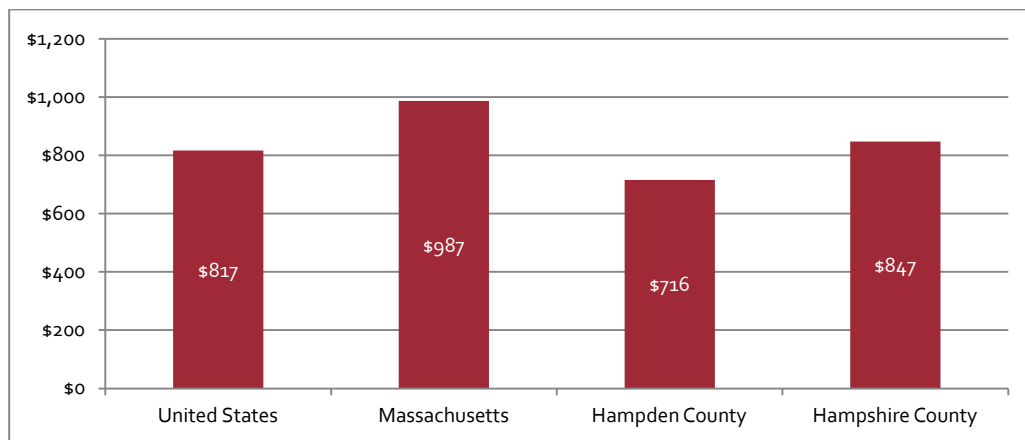
Figure 28 portrays the annual household income needed to afford to purchase a home at the 2010 Median Sale Price for select communities using their municipal tax rate, an estimate of homeowners insurance, mortgage principal and interest, and assuming a 20 percent down payment. Considering the median household income in the Pioneer Valley in 2009 was approximately \$50,000 that translates into \$200,000 of purchasing power for a home. Positively for the Pioneer Valley, almost half of the communities in the region had median housing prices less than \$200,000 in 2010. Springfield and Holyoke have many homes available for under \$200,000 and are actively promoting their affordable home-ownership opportunities through programs such as “Buy Springfield Now” and “Buy Holyoke Now” as a way to attract first-time homebuyers into their cities. At the same time, several communities such as Longmeadow, Pelham, and Amherst have remained consistently unaffordable to households that earn below the region’s median household income. Many of the region’s more rural communities are also seeing their housing become increasingly more expensive such as Granville.

The drop in housing prices by the end of the 2000s has not solved the issue of housing affordability in the Pioneer Valley, as incomes have decreased when inflation is factored in. The share of owner households paying 30 percent or more of income for housing increased since 1999 from 21 percent to 30 percent in 2005-2009. The communities with the highest percentage of homeowners that spend more than 30 percent of their income on housing related costs in 2005-2009 were primarily rural towns—Middlefield (44%), Goshen (41%), Wales (39%), Hatfield (37%), Tolland (37%), and Worthington (36%)—but also included the City of Springfield (38%).

RENT

Gross rent, which incorporates information from all bedroom categories, provides information on the monthly housing cost expenses for renters. Gross rent is the monthly rent agreed to or contracted for plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Rental information collected by the U.S. Census Bureau shows that median gross rents from 2005-2009 for Hampden (\$716) and Hampshire (\$847) Counties were lower than the state median gross rent of \$987 but rents in Hampshire County were higher than the nation's median gross rent of \$817 while Hampden County was lower.

Figure 29: Median Gross Rent, 2005-2009 ACS



Source: U.S. Bureau, ACS 2005-2009

U.S. Census Bureau information also shows that rents varied across the region in 2005-2009, with few similarities between municipalities in close proximity or similar populations. The municipalities with the highest gross rents, with rents well over \$1,000, included Goshen, Westhampton, Longmeadow, Tolland, Southampton, and Amherst.²¹ East Longmeadow and Wilbraham had the lowest median gross rents in the region at approximately \$370, followed by Wilbraham at almost \$500. These low rents most likely reflect the predominance of income-restricted housing for the elderly as part of the rental stock in those communities. Median gross rents in the region's entitlement communities—Chicopee, Holyoke, Northampton, Springfield, and Westfield—were as low as approximately \$670 in Holyoke and as high as about \$840 in Northampton.

Fair Market Rents (FMRs) offer another way of looking at a region's rental market. FMRs are gross rent standards set by HUD that include the unit rent plus the cost of all tenant-paid utilities (except telephones, cable or satellite television service, and internet service). FMRs exclude non-market rental housing in their computation as well as units less than two years old, in order to remove data skewing from income-restricted rentals where the occupant does not pay the full market value for the rental unit. HUD annually estimates FMRs for metropolitan areas to assure that a sufficient supply of rental housing is available to its Section 8 Housing Voucher program participants. To accomplish this objective, FMRs are set for a region (MSA) to be

²¹ Because Census housing statistics are collected using a sample rather than 100% of all households, they include a margin of error. For the communities of Goshen, Westhampton, and Longmeadow, the margin of error was high for gross rent data.

both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible (Table 16).

Table 16: Fair Market Rents for the Springfield Metropolitan Statistical Area

Year	Efficiency	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	2-BR % Change
2013	\$624	\$748	\$935	\$1,167	\$1,330	9.4%
2012	\$567	\$674	\$857	\$1,026	\$1,190	-3.49%
2011	\$588	\$699	\$888	\$1,063	\$1,233	-3.69%
2010	\$610	\$726	\$922	\$1,104	\$1,281	5.49%
2009	\$579	\$688	\$874	\$1,046	\$1,214	3.55%
2008	\$559	\$664	\$844	\$1,010	\$1,172	0.48%
2007	\$556	\$661	\$840	\$1,005	\$1,167	5.13%
2006	\$529	\$629	\$799	\$956	\$1,110	3.50%
2005	\$509	\$609	\$772	\$923	\$1,062	12.54%
2004	\$439	\$544	\$686	\$857	\$1,055	1.78%
2003	\$432	\$535	\$674	\$843	\$1,037	N/A

Source: U.S. Department of Housing and Urban Development, August 2012

Note: Amounts represent the 100% rental payment standard.

Because FMR's are set for a region, they may not reflect the strength or weaknesses of the local housing market, which may hinder the 'choice' that the housing vouchers were designed to promote. As discussed above, the local median gross rents in Goshen, Westhampton, Longmeadow, Tolland, Southampton, and Amherst were over \$1,000, which is significantly higher than the regional FMR for efficiency, one-bedroom and two-bedroom apartments. A household with a voucher seeking to rent a two-bedroom home may have to seek housing in other communities that have more affordable rents.

At the time of this writing, the FY 2013 showed substantial rent increases for the Springfield MSA region across all bedroom categories. For example, the FMR for a 2 bedroom would increase by 9% from 2012 to 2013.

HUD allows individual housing authorities administering section 8 vouchers to deviate from the established regional FMR's by ten percent (90 to 110% FMR) to reflect local conditions (known as "exception rents"), but HUD requires special authorization to set local "exception rents" above 110%. The table below shows the exception rent standards set by our local housing authorities for FY 2012.

Table 17: Exception Rent Standards for Housing Authority that Administer Section 8 Vouchers, FY 2012

Amherst Housing Authority	Chicopee Housing Authority	Holyoke Housing Authority	Northampton Housing Authority	Springfield Housing Authority	Ware Housing Authority	Westfield Housing Authority	West Springfield Housing Authority
120%	100%	110%	110%	108%	100%	110%	Not Reported

Source: As reported by the Housing Authority for 2012 rent exceptions

RENTING A HOME

Using the guideline that a household should pay no more than 30 percent of its annual income on housing, the table below portrays the annual household income needed to afford to rent a home using various levels of income. A household earning the median household income of \$50,000 would have choice in many communities in the region considering the median gross rent in Hampshire County was \$847 for 2005-2009 in and \$716 in Hampden County. However, lower-income households, often the households most in need of rental housing, would have limited choices in finding a safe and affordable place to live.

Table 18: Household Income Needed to Rent a Home at Various Household Income Levels

	Household One	Household Two	Household Three	Household Four	Household Five	Household Six
Annual Income	\$8,000	\$12,000	\$20,000	\$30,000	\$50,000	\$60,000
Monthly Income	\$667	\$1,000	\$1,667	\$2,500	\$4,167	\$5,000
30% of Monthly Income	\$200	\$300	\$500	\$750	\$1,250	\$1,500

Source: Pioneer Valley Planning Commission, 2011

According to the American Community Survey 2005-2009, approximately 54 percent of Pioneer Valley renters spend more than 30 percent of their income on housing related costs, which was higher than the overall state percentage of 50 percent. The communities with the greatest percentage of renters that spent more than 30 percent of their income on housing related costs included: Amherst (71%), Plainfield (70%), Brimfield (67%), Springfield (60%), Longmeadow (57%), Northampton (57%), Westfield (56%), and Holyoke (55%). As an example, advertised two-bedroom apartments in Northampton in 2011 started at around \$900, which would require an income of about \$41,400 (this is based on \$135 in monthly utility costs and that housing costs are no more than 30% of the household's income). This rent is not affordable for lower income households. Also, landlords typically expect first and last month's rent and a security deposit when the lease is signed, a sum that blocks many households from securing decent housing. Even in the region's large cities such as Springfield and Holyoke, with their relatively affordable market rents and concentration of government-subsidized units, many households face a gap between what they can afford to pay for housing and actual housing costs. Holyoke's 2010-2014 Consolidated Plan acknowledges that "a significant number of its rental households have incomes at or below 50% of median and just simply cannot afford even below market rents, although such apartments are available. No amount of additional construction or reconstruction can affect the income of potential tenants. Without some sort of rental assistance, certain families cannot afford even the lowest rents required to keep buildings viable. These are the families that require subsidies, and would require them no matter where they lived."

OTHER COSTS ASSOCIATED WITH OWNING AND RENTING A HOME

TRANSPORTATION COSTS

Public policy analysts have observed that current development patterns nationwide are often fed in part by home-seeking behavior that focuses on the cost of housing, but ignores the cost of transportation. In many areas of the country, a focus on just the costs of housing produces a housing market where lower cost housing is built on less expensive land far from job centers, which enables people to afford a much larger home than they could otherwise afford closer to the metropolitan center ("drive to qualify"). This development pattern is not entirely true for the Pioneer Valley because land is not necessarily less expensive in areas far from the region's main job centers because of market-appeal and environmental constraints (soils, topography, trees, etc) that drive up the cost of land development. However, it is true that there are households that may not take transportation costs into consideration when deciding where to live and therefore create additional cost-burdens on themselves.

Table 19: Estimated Yearly Commuting Costs for One Vehicle

Miles of Daily Commute (Round Trip)	Estimated Annual Commuting Cost at \$3.50 per Gallon	Estimated Annual Commuting Cost at \$4.00 per Gallon
2	\$4,316	\$4,326
5	\$4,459	\$4,482
10	\$4,696	\$4,745
20	\$5,172	\$5,269
40	\$6,122	\$6,316
60	\$7,073	\$7,364
80	\$8,023	\$8,411
100	\$8,974	\$9,458

Source: MassRide Commuter Calculator. Sponsored by the Massachusetts Department of Transportation at <http://www.commute.com/commuters/calculator>.

Note: Commuting cost estimates based on the following assumptions: (1) 21 work days as the average number of workdays in a month; 26 miles per gallon as the average mile per gallon for a typical car; \$0.054 as the cost per mile for maintenance and tires; and \$16.75 per day as the cost per day for insurance, financing, and depreciation.

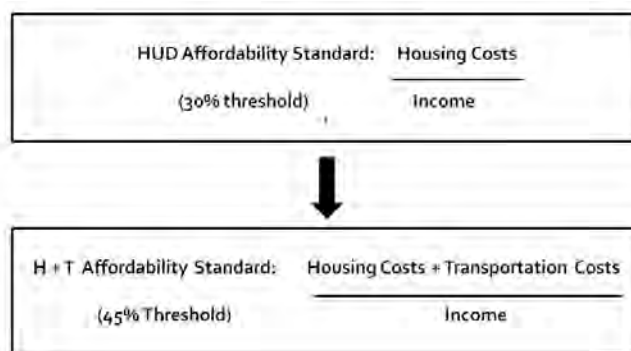
Transportation costs (a reflection of distance travelled, gas prices, miles per gallon of automobile, annual automobile maintenance costs, tolls, and parking costs) can be a significant household expenditure (Table 19). To increase awareness about the combined effect of housing and transportation costs on a household's ability to locate to and remain in a community, the Center for Neighborhood Technology (CNT) recently proposed a "new standard of housing affordability": that the combined cost of housing and transportation consume no more than 45 percent of a household's income (see Figure 30).²² This "new standard of affordability" takes the conventional standard, by which a home is considered within one's budget if rent or mortgage costs no more

²² This threshold was chosen as a feasible target for planners and policymakers because many places in the U.S. are already achieving a 45 percent performance threshold.

than 30 percent of one's income, and assumes that households are transportation cost-burdened if they spend more than 15 percent of their household budget on transportation related costs.

Using this standard, an estimated 95 percent of households who lived in Hampshire County and 70 percent of households who lived in Hampden County spent more than 45 percent of their income on housing and transportation related costs and therefore were "cost-burdened." In both counties, the areas with households that spent the most were located outside of the region's major urbanized areas.²³ Unfortunately, detailed data is not currently available for some of the very municipalities in the Pioneer Valley that this type of analysis would be most illustrative because, as of now, the ACS does not have data for many of our region's smallest communities.²⁴

Figure 30: Housing and Transportation Affordability Standard



Source: "Using the Housing and Transportation Index in Your Community," PAS Memo, November/December 2011. Figure originally developed by the Center for Neighborhood Technology.

ENERGY COSTS

Energy costs associated with heating and cooling one's home can be a significant household expenditure, especially for the numerous older homes with outdated energy and insulation systems. Winters are long and cold, and high heating bills add to the already burdensome housing costs. Energy costs are also significantly higher in Massachusetts when compared to other states. Massachusetts has the 6th highest share of home owners who heat with fuel oil. Massachusetts also has the highest electricity prices of all states (not including Hawaii and Alaska). People plan to stay in their homes and are very concerned about energy costs. A recent survey conducted by the CADMUS Group in the communities of Belchertown, East Longmeadow, Hampden, Longmeadow, Monson, Palmer, Springfield, and Wilbraham identified energy efficiency as an important concern for homeowners. The City of Springfield identified energy costs as a "specific housing priority" in its 2010-2014 Consolidated Plan because of the additional cost burden that rising utility costs places on owners

²³ CNT created a companion methodology called the Housing and Transportation Index to allow planners to identify how census tracts in their region perform against this 45 percent standard using data derived from the 2005-2009 ACS.

²⁴ The 2005-2009 American Community Survey Estimates for a U.S. Census Bureau designated area are derived from a sample of the population in that designated geography. Because some of our region's communities have very small populations, the ACS was unable to obtain a large enough sample size from which to base estimates.

and renters. Green design and building techniques substantially reduce ongoing property maintenance costs through much lower energy bills, thus ensuring greater long-term sustainability of affordable housing.

MUNICIPAL PROPERTY TAXES

Municipal property taxes may greatly influence yearly housing costs and therefore a household's ability to locate to or remain in a community. The amount of property taxes owed annually reflects the assessed value of one's home (which is a reflection of the strength of the housing market and condition of the home) coupled with the municipal property tax rate. In the Pioneer Valley, the average tax bill on a single family home varied widely depending on the municipality. The municipalities with the highest average tax bill for a single family home included Longmeadow (\$6,394), Pelham (\$5,900), and Amherst (\$5,667) while the municipalities with the lowest average single family tax bills in the region in 2010 were Springfield (\$2,685), Cummington (\$2,659), and Tolland (\$1,509).

INCOME-RESTRICTED HOUSING

Income-restricted housing is housing restricted to individuals and families with low to moderate incomes. Income-restricted housing 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, or results from zoning relief to a housing developer in exchange for the income-restricted unit. There are two forms of income-restricted housing: public and private. Public income-restricted housing is managed by a public housing authority, established by state law to provide affordable housing for low-income people. Private income-restricted housing is owned and operated by both for-profit and non-profits owners who receive subsidies in exchange for renting to low- and moderate-income people. Both will be discussed in separate sections.

The Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all income-restricted housing developments and their units per community that are reserved for households with incomes at or below 80% of median under long-term legally binding agreements and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by the Department of Mental Health or the Department of Developmental Services for persons with disabilities or mental health issues and who do not require continuous medical or nursing care. It should be noted that units or developments on the SHI are self-reported to DHCD, and the burden is on the municipality to verify that the listed number of subsidized units in their community is correct.

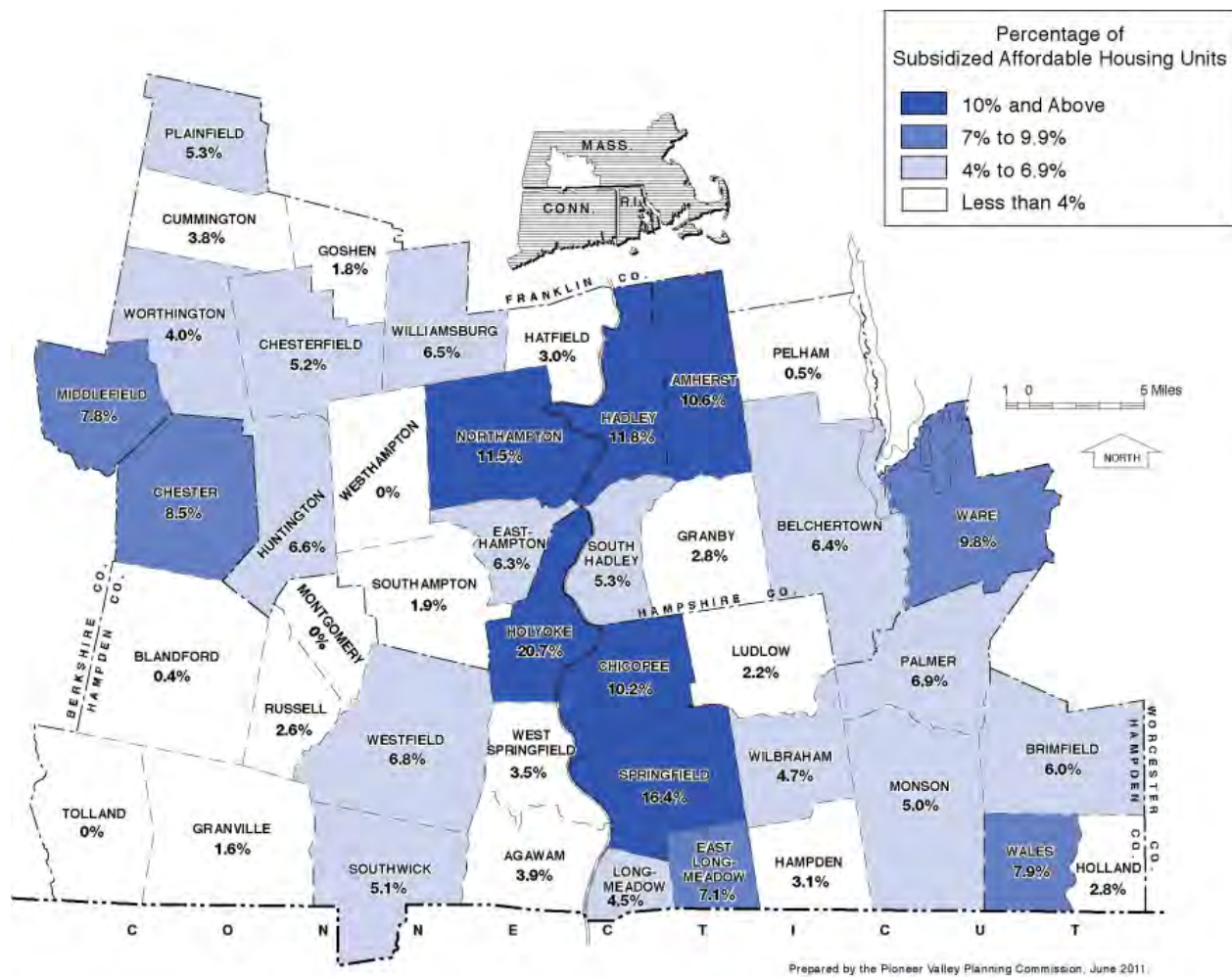
The SHI is the official list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40B—the Comprehensive Permit Act—which is a state statute that enables local Zoning Boards of Appeals (ZBA) to approve affordable housing developments under flexible rules through the issuance of a Comprehensive Permit. If the ZBA denies a Comprehensive Permit and the community has less than ten percent of its housing consisting of income-restricted housing, then the developer can appeal to the Massachusetts Housing Appeals Committee to override the local denial. This law was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions. Six percent of all non-group home units on the SHI were constructed through the issuance of a Chapter 40B Comprehensive Permit.

Specifically, all units listed on the SHI must meet the following criteria:

- Subsidized by an eligible state or federal program.
- Subject to a long-term deed restriction limiting occupancy to income eligible households for a specified period of time (at least 30 years or longer for newly created affordable units, and at least 15 years for rehabilitated units).
- Subject to an Affirmative Fair Housing Marketing Plan.

As of June 2011, six municipalities in the Pioneer Valley surpassed the 10% goal and these communities were: Amherst, Chicopee, Hadley, Holyoke, Northampton, and Springfield. As illustrated in Figure 31, these communities, excluding Hadley, are among the Region's most populous communities and located centrally in the region. Because of the relatively large size of the communities, they contribute a great deal of the region's total affordable housing. In 2011, Springfield alone contained 40 percent of the region's income-restricted housing with over 10,000 units, and Holyoke contained 13 percent with over 3,300 units, together representing over 50 percent the region's income-restricted housing.

Figure 31: Pioneer Valley by Percent Housing Included on Subsidized Housing Inventory



A number of communities with similar geographic location and population density to those previously discussed have significantly less affordable housing. Westfield (6.8%), Easthampton (6.3%), South Hadley (5.3%), Agawam (3.9%), and West Springfield (3.5%) fall into this category. A common statement from community officials in these communities is that they have affordable market-rate rental opportunities. There is a particular dearth of affordable housing in the rural, lightly populated communities on the southwestern edge of the Region. Montgomery, Westhampton, and Tolland all receive scores of 0% on the SHI; however, Westhampton does have an income-restricted housing development for the elderly called Westhampton Woods. Its absence on the state's SHI may be due to the fact that this data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities, and Westhampton may simply have not reported it. During the late 2000s, the community of Ware also surpassed the 10% threshold; however, the creation of new subsidized housing units did not keep pace with new market rate housing unit production in the 2000s, and, consequently, the community fell to 9.8 percent with the release of the 2010 U.S. Decennial Census.

Of the income-restricted units on the SHI, approximately 90 percent were rental units and 4 percent were homeownership units. It should be noted that the majority of homeownership units listed on the SHI in the rural communities resulted from income-eligible households receiving federal housing rehabilitation funds. Many of our rural communities will see their SHI percentages gradually drop to what may be zero percent as the affordability restrictions on the housing rehab assisted units come up for renewal and expire and if no additional affordable housing gets created.

Following a 2008 Housing Appeals Court Case (South Center Realty v. Bellingham), DHCD changed its SHI policy to only count housing rehabilitation assisted units on the SHI if they have an affordable use restriction that runs with the land/deed for at least 15 years and if the property owner meets affirmative fair marketing requirements when the units are made available to new owners or renters. Since most of the recipients of the housing rehabilitation funds are homeowners that receive assistance in the form of a forgivable loan or lien, housing rehabilitation-assisted units, generally, have not been added to the SHI since 2008. DHCD has allowed units that do not meet today's SHI requirements to remain on the SHI until their term of affordability expires.

PRODUCTION OF NEW INCOME-RESTRICTED UNITS

Many municipalities in the region are making progress on creating affordable housing, and there is more affordable housing in the region now than in the past. The region gained 7,964 units between 1993 and 2010, raising its affordable housing stock from 17,225 to 24,416. This amounts to a 46 percent regional increase. Between 1993 and 2010, 41 out of 43 communities in the Pioneer Valley added units to their affordable housing stocks, though some of these units are no longer affordable because their term of affordability has expired. Springfield experienced a net gain of 3,869 units despite a loss of 781 units in the 2000s. Holyoke added over 900 affordable units, and Chicopee saw the construction of over 300 units. Fourteen communities that had no affordable housing units in 1993 had added at least one unit by 2010. Of these communities, Williamsburg constructed the most affordable units, with 76.

While there was overall large growth in the region's affordable housing options, there are challenges that still remain. Two communities that did not have any subsidized units in 1993—Tolland and Montgomery—have not added any new units since this time. Amherst saw a decrease in the number of affordable housing units between 1993 and 2010, with a net loss of 42, though this does not take into consideration the 27-unit Butternut Farm development that was completed in 2012. Additionally, a comparison between the 2000 Census and the 2010 Census indicates that relative to market rate housing, most communities have less affordable housing now than in the past. This includes the communities of Holyoke, Hadley, Amherst, Ware, and Westfield. This decrease is either a result of affordable units disappearing, or new affordable units being created at a slower pace than new market rate units.

PUBLIC HOUSING

In 2011, approximately 30 percent of all income-restricted housing on the SHI in the Pioneer Valley region consisted of public housing authority units. There are almost 8,000 public housing units managed by public housing authorities (PHA's) in the Pioneer Valley. Over 60 percent were housing units for the elderly or persons with disabilities and approximately 30 percent were family units. These units are funded through the Department of Housing and Community Development (DHCD), the Department of Housing and Urban Development (HUD), and rent collections. PHAs also administer mobile rental vouchers in certain communities. Four of the region's 24 PHA's—Brimfield, Hampden, Hatfield, and Palmer—only have elderly housing. Springfield operates the largest PHA in the region. It manages over 2,300 public housing units and 2,500 housing choice vouchers. About 30 percent of the region's PHA units are located in the City of Springfield.

Table 20 Public Housing Authority Project-Based Units in the Pioneer Valley

Community	State-Aided				Federally-Aided		Total Project-Based
	Chapter 200 Family / Veteran	Chapter 667 Senior / Disabled	Chapter 705 Family	Chapter 167/689 Special Needs	Family	Elderly	
Agawam	44	191	7	0	0	0	242
Amherst	0	148	22	21	15	0	206
Belchertown	0	48	12	16	0	0	76
Brimfield	0	56	0	0	0	0	56
Chicopee	226	510	80	0	142	241	1,199
East Longmeadow	0	188	6	0	0	0	194
Easthampton	31	151	4	2	0	0	188
Granby	12	56	2	0	0	0	70
Hadley	0	40	12	0	0	0	52
Hampden	0	56	0	0	0	0	56
Hatfield	0	44	0	0	0	0	44
Holyoke	217	60	12	8	369	335	1,001
Ludlow	0	150	16	0	0	0	166
Monson	0	78	17	0	0	0	95
Northampton	80	383	12	33	49	60	617
Palmer	0	48	0	0	0	0	48
South Hadley	0	136	12	8	0	0	156
Southwick	0	48	6	14	0	0	68
Springfield	532	429	48	51	419	908	2,387
Ware	0	86	25	0	0	0	111
West Springfield	90	250	9	10	0	0	359
Westfield	62	339	26	14	0	0	441
Wilbraham	0	75	9	0	0	0	84
Hampshire County	0	36	4	0	0	0	40
Totals	1,294	3,606	341	177	994	1,544	7,956

Source: MassNAHRO and DHCD, March 2012.

The region's public housing authorities reported that there is a much greater demand for public housing units, especially family housing, than supply. Most stated that the wait for a unit was at least three years if not five years or more. For elderly housing, the demand varied by municipality with some housing authorities reporting a wait of over a year while some had immediate vacancies. Elderly residents who seek to find public housing within the community they currently reside often have the easiest time obtaining housing due to "local preference" policies established by the local housing authority, which give preference to local residents, veterans, victims of domestic violence, and homeless individuals and families.

PRIVATE HOUSING

Private income-restricted housing accounted for approximately 65 percent of all income-restricted housing on the SHI in the Pioneer Valley region. Private income-restricted housing is owned and operated by private owners who receive subsidies or local zoning incentives in exchange for renting to low- and moderate-income people. Approximately 90 percent of the private income-restricted housing consisted of rental housing, which ranged from single family homes to units within large multifamily rental housing complexes. About eight percent consisted of ownership housing.

LOSS OF AFFORDABILITY RESTRICTIONS: A major problem facing the region is the impending expiration of subsidies attached to affordable housing. Only 16 percent of the private rental housing will remain affordable into perpetuity. Many government programs provide funding for private developers for the development of affordable housing on the condition that the units remain affordable to households within a certain income-range for a specified period of time. When this period expires, property owners are free to convert the units to market rate housing or refinance for another set term as affordable units. As affordable units potentially disappear in this manner, demand for the remaining affordable units in the region will increase. Table 21 summarizes the region's private income-restricted rental housing by its subsidy expiration. Table 22 shows the name and location of private rental housing that is most at risk of losing its affordable units.

The majority of ownership units listed on the state's SHI will expire by 2020. Most of these units were listed on the SHI because the homeowner received funds under housing rehabilitation or home modification deferred loan program in the 1990s or 2000s. Some of the region's rural municipalities, such as the Chester, will effectively drop to zero subsidized units by the end of this decade as these units expire and if no additional affordable housing gets built.

Table 21: Private Income-Restricted Rental Housing by Expiring Use Restriction

Expiration Date of Subsidy	Number of Units	Percent of Total
2009 to 2011*	2,633	18%
2012 to 2014	1,756	12%
2015 to 2019	1,526	10%
2020 to 2029	3,886	26%
2030 and beyond	2,835	19%
Perpetuity	2,341	16%
Total Rental	14,977	100%

Source: DHCD Subsidized Housing Inventory

** Note that some of the units may have since been refinanced to preserve their affordability status.*

Table 22: At Risk (2012-2014) Income-Restricted Rental Units

Municipality	Place	Location	Number of SHI Units	Year of Subsidy Expiration	Financing Agency
Amherst	Rolling Green	Belchertown Rd.	204	2013	MassHousing
Chicopee	Falls View Apts	132 East Main St.	130	2014	MassHousing
Holyoke	Holyoke Towers	59 Pleasant St (Pleasant & Appleton)	122	2012	MassHousing
Holyoke	Sycamore House	287 Essex Street	94	2012	MassHousing
Holyoke	Sargeant Arms	178 Sargeant St. (296 Oak St?)	43	2013	MassHousing
Holyoke	Bower-Mosher	Mosher St	8	2014	HUD
Holyoke	Echo Hill	Saint Kolbe Drive	42	2014	HUD
Northampton	St. Michael's House	71 State St/40 Stoddard St.	86	2012	MassHousing
Northampton	Hathaway Farms	73 Barrett St.	207	2014	DHCD; MassHousing
Palmer	Palmer HOR Program	Orchard Street	1	2012	DHCD
Palmer	Palmer HOR Program	North Main Street	2	2012	DHCD
Palmer	Palmer HOR Program	North Main Street	1	2012	DHCD
Palmer	Palmer HOR Program	Green Street	1	2013	DHCD
Springfield	High Street	High Street	6	2012	HUD
Springfield	City Vue I	925 (and 916) Worthington St.	104	2013	HUD
Springfield	City Vue II	18 (and 5) Federal Ct.	120	2013	HUD
Springfield	Concord Apartments	76 Oswego St.	104	2013	HUD
Springfield	Rutland Street	92-98 Wilbraham Rd; 17-23 Rutland St	11	2014	DHCD
Springfield	Kenyon College Estates	9 Kenyon St./ Kenyon & College Sts	34	2014	HUD
Springfield	Humbert Street	Humbert Street	2	2014	HUD
Springfield	Hunter Place	69-79 Andrews St.; 66 Hunter Pl	80	2014	MassHousing
Springfield	Northern Heights	Central/Ashmun/Adams Sts	148	2014	MassHousing
Ware	Ware HOR Program	Pine Street	1	2013	DHCD
Westfield	Gen. Shepard Housing	25 Thomas Street	107	2013	MassHousing
Wilbraham	Wilbraham Commons	269 Stony Hill Road	136	2013	MassHousing
Worthington	Maples I	48 Old North Rd.	12	2013	HUD

Source: DHCD Subsidized Housing Inventory, March 2011

HOUSING VOUCHERS

OVERVIEW

Rental assistance to afford housing can be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. This subsidy stays with the tenant.²⁵ There are two rental voucher programs available in Massachusetts. They are the housing choice voucher program also known as the federal Section 8 program and the Massachusetts Rental Voucher Program (MRVP). The Section 8 voucher program was enacted in 1974 to promote economic and racial integration and to shift public assistance to the private market. The MRVP has a similar purpose.

A total of 9,760 vouchers are allotted in the region through either the Section 8 or MRVP program. The Northampton Housing Authority as well as the Northampton/Pittsfield VA Medical Center (using DHCD vouchers) administers 205 and 55 HUD-Veterans Affairs Supportive Housing vouchers, respectively.

HAPHousing is allotted the most vouchers in the region, with 3,450 vouchers, or about 35 percent of the region's vouchers.

Table 23: Section 8 and MRVP Vouchers by Administering Agency

Administering Agency	MRVP	Section 8	TOTAL	Percent of households living outside of host community
Amherst Housing Authority	4	413	417	41%
Chicopee Housing Authority	0	383	383	18%
East Longmeadow Housing Authority	25	0	25	Unknown
Holyoke Housing Authority	139	1,194	1,333	17%
Monson Housing Authority	15	0	15	Unknown
Northampton Housing Authority	6	560	566	49%
Springfield Housing Authority	208	2,681	2,889	1%
Ware Housing Authority (administered by Westfield HA)	0	55	55	23%
West Springfield Housing Authority	5	251	256	27%
Westfield Housing Authority	90	281	371	15%
DHCD via HAP Housing	TBD	3,450	3,450	N/A
<i>Totals</i>	<i>492</i>	<i>9,268</i>	<i>9,760</i>	<i>N/A</i>

Source: MassNAHRO and DHCD, March 2012.

An analysis of the number of voucher holders living outside the voucher administering community was completed to determine if voucher holders were being priced out. The findings from this analysis, Table 23 showed that over 40 percent of residents who received their voucher from the Amherst Housing Authority and over 50 percent of residents who received their voucher from the Northampton Housing Authority lived outside the respective communities, which was a much higher percentage than reported by the other housing

²⁵ Typically, a public housing authority (PHA) administers the Section 8 and MRVP voucher program with annual funding from HUD and DHCD. The PHA generally pays the landlord the difference between 30 percent of a family's gross monthly household income and the PHA determined payment standard, about 80 to 120 percent of the HUD-determined Fair Market Rent (FMR). Households may use a voucher at any location within an administration area where the landlord is willing to participate in the program and the housing unit meets program requirements. An unknown number use their vouchers to rent units in the developments counted in the SHI.

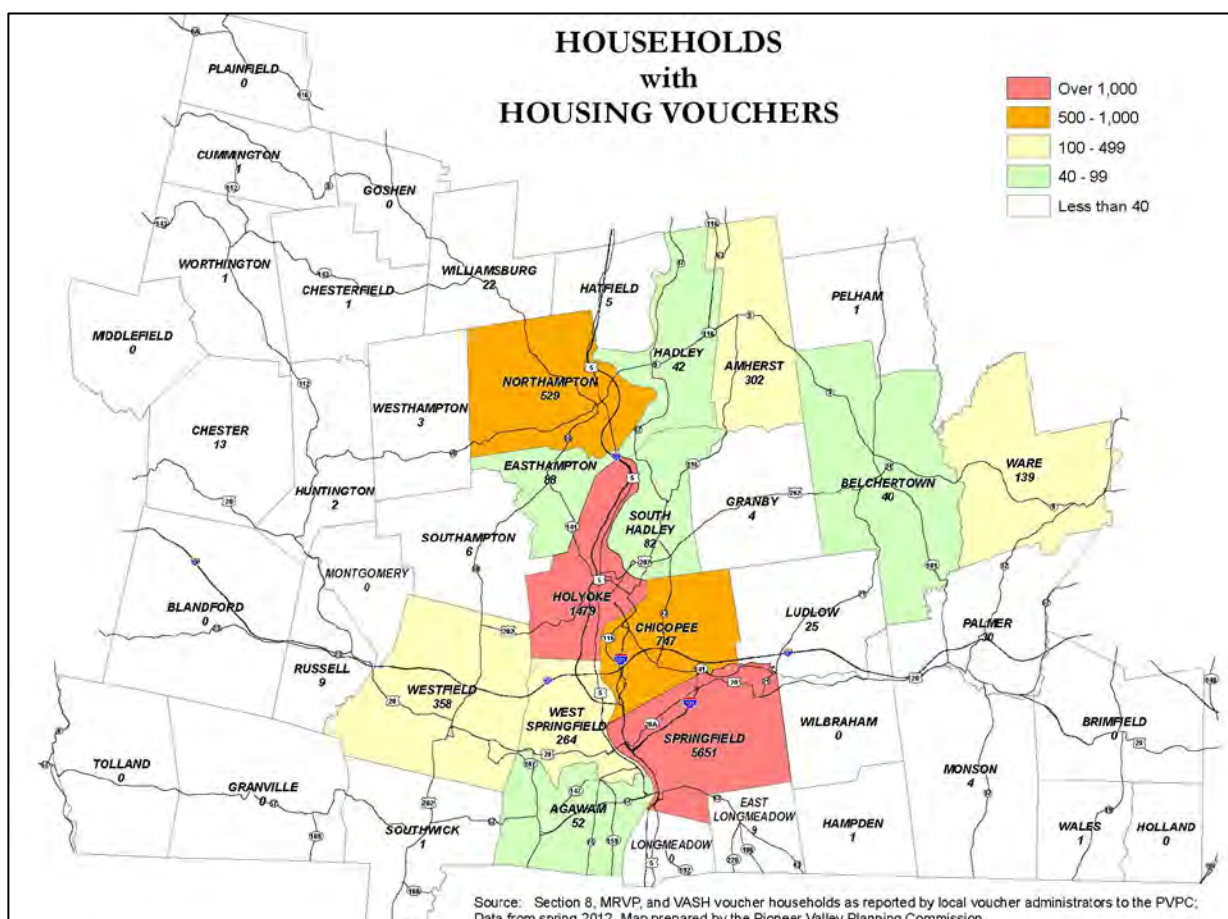
authorities in the region. The Northampton and Amherst Housing Authorities reported that those with housing choice vouchers or State Rental housing vouchers (MRVP)) have experienced difficulties in finding suitable housing in the private market because of high rents. In order to expand rental choices in their communities, the Northampton Housing Authority has maintained an exception rent payment standard of 110 percent for several years while the Amherst Housing Authority has applied for and received from HUD an exception rent payment standard at 120 percent above the established Fair Market Rents. The 2010-2014 Northampton Consolidated Plan noted that the Northampton Housing Authority planned to “continue work with other similarly affected communities to be re-classified from the Springfield MSA.”

There is a much greater demand for vouchers than supply in the Region. On April 5, 2012, there were 117,471 applicants currently waiting on the Massachusetts Section 8 Centralized Waiting List. The Massachusetts Chapter National Association of Housing and Redevelopment Officials (MassNAHRO), the administrators of the Centralized Waiting List, noted that an estimated wait time for a voucher cannot be gauged since all 86 housing authorities in the state have different selection preferences. However, they stated that some applicants have been waiting since the Centralized List opened in 2003. All voucher administering agencies in the region except the Northampton Housing Authority and HAP Housing utilize the state’s Centralized Waiting List to distribute vouchers.

HOUSEHOLDS WITH HOUSING VOUCHERS

A 2012 PVPC analysis of where voucher holders resided, using data from all public housing authorities in the region that administer vouchers as well as **HAPHousing**, showed that out of the 9,900 vouchers holders residing in the region, almost 60 percent lived in Springfield and another 15 percent lived in Holyoke (Figure 32). Three exurban or suburban communities—Longmeadow, Southwick, and Wilbraham—had zero voucher households despite having private market rental housing. This analysis shows that voucher households have not been well integrated into regional housing market and instead remain in communities with high percentages of minority households and low-income households.

Figure 32: Households with Housing Vouchers, 2012



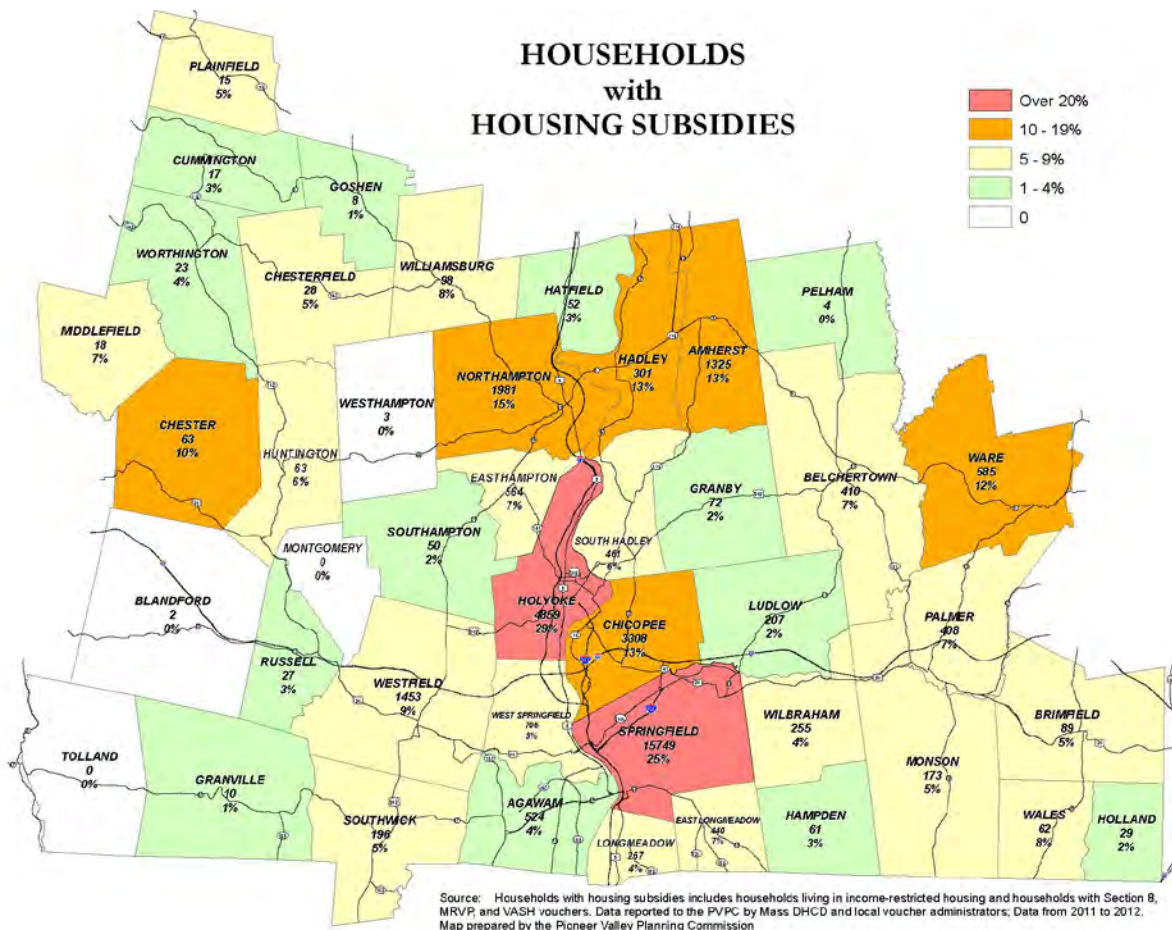
Source: Pioneer Valley Planning Commission 2012 analysis of where voucher households resided using data from all public housing authorities in the region that administer vouchers as well as HAP Housing. Note: this data was reported to the PVPC by our local housing authorities and by HAP Housing and is a different set of data than on the previous page which was from MassNAHRO and DHCD.

TOTAL HOUSEHOLDS WITH HOUSING SUBSIDIES IN REGION

This map provides a picture of the total spatial distribution of households with housing subsidies in the region. This analysis considered a “household with a housing subsidy” to be a household with a rental voucher or a household living in an income-restricted unit that is counted on the state’s Subsidized Housing Inventory (Figure 31). The total of these two are divided by the total number of occupied housing units in the community to determine the percentage of households with housing subsidies in the community.

The distribution of households with housing subsidies is similar, for the most part, to the Subsidized Housing Inventory Map showing the distribution of subsidized housing units in the region, with the exception that both Ware and Chester have more than 10 percent of households using a housing subsidy in this analysis.

Figure 33: Households with Housing Subsidies (with a rental voucher or living in an income-restricted unit), 2012



Source: Pioneer Valley Planning Commission 2012 analysis of DHCD’s Subsidized Housing Unit Inventory and of where voucher households resided using data from all public housing authorities in the region that administer vouchers as well as HAP Housing. Note: this Map shows the total number of households by community that receive a housing subsidy by adding the number of voucher households to the number of SHI units.

ACCESSIBLE HOUSING

According to the American Community Survey's 2008-2010 Estimates, eleven percent of the region's total population of residents age 18 to 64 (43,000 people) and almost 40 percent of elderly residents in the region (30,000 people) reported having one or more disabilities. The most prevalent disabilities for residents age 18 to 64 were cognitive and ambulatory, and other disabilities resulting in independent living difficulties disability. Elderly residents had more difficulties associated with hearing, physical ability, and independent living.

Residents with one or more disabilities often face housing challenges due to a lack of housing that is affordable and physically accessible or accessible for people with hearing or vision impairments, hearing, sight, etc). To address this long-standing problem, the Citizens' Housing and Planning Association (CHAPA), in conjunction with a variety of partners, created the web-based Massachusetts Accessible Housing Registry (MassAccess) in 2000 to help people with disabilities find affordable and accessible housing in Massachusetts.²⁶ 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 elevator. The management of Mass Access believes that the registry captures over 80% of all accessible housing rental housing that is available.²⁷

The registry suggests that there is a great shortage of accessible housing units compared to the number of residents with one or more disability. In March of 2012, the registry showed that there were 477 units—260 units accessible/adaptable units and 217 ground floor /elevator accessible units—available. Even if there were four times that amount available throughout the year, the total supply of units is still less than the demand.

Springfield had the largest concentration of available accessible/adaptable or ground floor /elevator accessible units in the Pioneer Valley followed by Chicopee. Units in the accessible/adaptable category – a total of 260 – are those which specifically accommodate people with one or more disabilities. Units in the ground floor/elevator category – 217 units – can be accessed by people with mobility disabilities, but do not have any specific accommodations incorporated into their internal designs. .

Of all the units in the Mass Access database, over 60 percent were "income-based," where the rent or price is based on the income of the occupant. "Moderate" units—where the rent level is a set (lower) price and not based on the income level of the household—accounted for approximately 15 percent of all accessible units. Market rate units comprised an additional 20 percent of all accessible units. A table summary of the accessibility and affordability status of all accessible units by municipality can be found on the next page.

²⁶ *An internal database was launched in 1995 by CHAPA and the Independent Living Center.*

²⁷ *Accessible homeownership housing is more difficult to gauge because there may be a number of homeowners who may have made accessibility improvements to their homes with no intention of selling in the near future.*

Table 24: Accessible Units in the Pioneer Valley by Accessibility and Affordability Status as of March 2012

	Accessible/Adaptable			Ground Floor/Elevator			Total	Percent of Total
	Market-Rate	Moderate	Income-based	Market-Rate	Moderate	Income-based		
Agawam	0	0	5	0	0	3	8	2%
Amherst	4	4	11	9	5	11	44	9%
Belchertown	1	0	8	0	0	2	11	2%
Blandford	0	0	0	0	0	0	0	0%
Brimfield	0	0	1	0	0	0	1	0%
Chester	0	0	0	0	0	0	0	0%
Chesterfield	0	0	0	0	0	0	0	0%
Chicopee	3	1	11	1	0	17	33	7%
Cummington	0	0	1	0	0	0	1	0%
East Longmeadow	0	0	2	0	0	1	3	1%
Easthampton	0	0	8	0	1	3	12	3%
Goshen	0	0	0	0	0	0	0	0%
Granby	0	0	1	0	0	0	1	0%
Granville	0	0	0	0	0	0	0	0%
Hadley	0	0	2	0	0	1	3	1%
Hampden	0	0	2	0	0	0	2	0%
Hatfield	0	0	1	0	0	0	1	0%
Holland	0	0	0	0	0	0	0	0%
Holyoke	5	10	21	13	11	10	70	15%
Huntington	0	0	1	0	0	0	1	0%
Longmeadow	0	0	0	0	0	0	0	0%
Ludlow	0	0	6	0	0	6	12	3%
Middlefield	0	0	0	0	0	0	0	0%
Monson	0	0	1	0	0	3	4	1%
Montgomery	0	0	0	0	0	0	0	0%
Northampton	6	3	15	7	0	7	38	8%
Palmer	0	0	3	0	1	1	5	1%
Pelham	0	0	0	0	0	0	0	0%
Plainfield	0	0	0	0	0	0	0	0%
Russell	0	0	0	0	0	0	0	0%
South Hadley	2	0	6	3	0	2	13	3%
Southampton	0	0	1	0	0	2	3	1%
Southwick	0	0	2	0	0	0	2	0%
Springfield	19	14	46	25	18	31	153	32%
Tolland	0	0	0	0	0	0	0	0%
Wales	1	0	0	0	0	0	1	0%
Ware	3	4	5	0	3	5	20	4%
West Springfield	0	0	4	1	0	4	9	2%
Westfield	1	2	4	0	2	4	13	3%
Westhampton	0	0	0	0	0	0	0	0%
Wilbraham	0	0	5	0	0	2	7	1%
Williamsburg	0	0	2	0	0	0	2	0%
Worthington	0	0	2	0	0	2	4	1%
Total	45	38	177	59	41	117	477	1

Source: Mass Access Housing Registry, March 2012, <http://www.massaccesshousingregistry.org/>

HOUSING FOR POPULATIONS WITH SPECIAL NEEDS

DEPARTMENT OF DEVELOPMENTAL SERVICES UNITS

In 2011, there were 851 units on the SHI (3.5% of all SHI units) within group homes in the Pioneer Valley for adults with disabilities who do not require continuous medical or nursing care. Most group homes were single family residences with 4 or 5 bedrooms or side by side 4 bedroom duplexes. The homes were operated directly by the Massachusetts Department of Developmental Services (formerly Department of Mental Retardation) or by provider agencies under contracts with the Department. These homes were located in 25 of the Pioneer Valley's 43 communities and cities. Per state and federal (HIPAA) statute, the locations of group homes are kept confidential. According to DDS, there are residential projects in the pipeline that will add to the region's inventory in the coming years. It should be noted that there are also numerous individuals with developmental disabilities who live independently in the region with DDS assistance and these individuals are not reflected in the table below.

**Table 25: Department of Developmental Services (DDS)
Listed on the State's Subsidized Housing Inventory
as of March 2011.**

Municipality	DDS Group Home Units
Amherst	81
Belchertown	44
Chicopee	86
East Longmeadow	38
Easthampton	36
Granby	10
Hadley	22
Hampden	4
Hatfield	3
Holyoke	40
Longmeadow	35
Ludlow	16
Monson	9
Northampton	25
Palmer	26
Pelham	3
South Hadley	7
Southampton	4
Southwick	15
Springfield	181
Wales	8
Ware	8
West Springfield	57
Westfield	65
Wilbraham	28
Total	851

Source: Massachusetts Department of Housing and Community Development, March 2011.

DEPARTMENT OF MENTAL HEALTH UNITS

In 2011, there were 171 units on the SHI (0.5% of all SHI units) within group homes in the Pioneer Valley for adults with persistent mental health issues, who do not require continuous medical or nursing care. These group homes are operated directly by the Massachusetts Department of Mental Health (DMH) or by provider agencies under contracts with DMH. DMH reported an additional 258 individuals with persistent mental health issues (who do not require continuous medical or nursing care) that received housing assistance in the form of a rental voucher or lived in an income restricted unit. Therefore, DMH's figures include units counted in the inventories of the previous pages. The vast majority of these adults lived in Hampden County, particularly in Springfield, Holyoke, or Westfield. There are also numerous individuals with mental health challenges who live independently in the region with DMH assistance and these individuals are not reflected in the table below.

Table 26: Department of Mental Health Supportive Housing Units in the Pioneer Valley

Analysis Area	# of Units
Hampden County:	347 (81%)
Hampshire County	82 (19%)
Total	429 (100%)
<i>Source: Department of Mental Health</i>	

DMH reported the following areas where there is a need for more attention to be devoted to this group of individuals.²⁸

- Affordable housing opportunities (housing vouchers, transitional housing);
- Shelter capacity especially for single women and families;
- Development of employment opportunities;
- Access to additional basic and preventative health care services;
- Increased transportation service within the region.

The 2010-2014 Holyoke Consolidated Plan noted that many social service providers believe that the numbers people with mental illness who are homeless that frequent the region's emergency shelter programs on a regular basis is increasing.

²⁸ Source: The 2010-2014 Holyoke Consolidated Plan

HOUSING FOR INDIVIDUALS AND FAMILIES EXPERIENCING NESS

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 domestic violence, chronic illness, and substance abuse. Housing discrimination can also play a major role in perpetuating homelessness. "All Roads Lead Home: A Regional Plan to End Homelessness" produced in 2008, and the work of the Western Mass. Network to End Homelessness, has provided a regional approach to homelessness that is proactive and committed to solving this difficult problem.

Research and the experience of providers indicate that over the course of a year, many people come into and out of homelessness, averaging about 30 days of homelessness for a particular episode. The 2010-2014 Springfield Consolidated Plan noted that "it is estimated that in a given year 1200-1400 adults without children and 500-600 families experience a spell of homelessness each year." Many incidents resolve fairly quickly with new housing, but a small percentage of households remain chronically homeless or have repeated incidents of housing instability. Usually, the households that experience chronic homelessness are made up of one or more individuals with serious disabilities, including serious mental illness and chronic substance abuse. Over the past several years, the level of family homelessness in the region has been rising, believed to be caused by a sluggish economy and the high rate of foreclosures over the past several years.

While our image of homelessness is often that of chronically homeless people, the reality is that most people who experience homelessness have a single episode of homelessness and then recover and regain housing stability. But the number of households that experience this type of housing crisis is very high—estimated to be over 2000 households per year in our region. While the critical characteristic of these households is that they are very low-income, it is also true that most low-income households do not become homeless, and it is very hard to predict in advance which low-income households will become homeless.



Image 10: Friends of Homeless Facility. Source: Woodruff Brown Photography

The region has embraced a Housing First approach, which emphasizes housing—rather than shelter—as the primary response to homelessness and housing crisis. Research has indicated that the chronically homeless, the people who live long-term in shelters or in the woods or on the streets, are actually a small subset of the homeless population. For years, the belief was that these people needed to address behavioral health issues (mental illness, substance abuse), before they could move into stable housing. Over the last decade, however, providers have developed a highly successful model that calls for these individuals to be placed immediately into housing and provided with intensive wrap-around supportive services to enable them to maintain that housing. Local providers have been working since 2006 to create sufficient permanent supportive housing opportunities for this population.

As noted in Chapter Two, homelessness is a regional problem. A consortium of municipal officials and housing advocates banded together in the mid 2000s to address the Pioneer Valley’s persistent homeless problem. This successful collaboration led to the development of a regional plan to end homeless called All Roads Lead Home and helped to initiate the formation of the ongoing Western Massachusetts Network to End Homelessness. In addition, the City of Springfield has been implementing its own 10-Year Plan to End Long-Term Homelessness, “Homes Within Reach.” The purpose of both plans is to reduce chronic homelessness, reduce street homelessness, and reduce the need for emergency shelter for individuals. They emphasize permanent supportive housing, provided through a Housing First approach, as a better response to homelessness than emergency shelter.

The 2010-2014 Holyoke Consolidated Plan stated that “the Pioneer Valley region needs 520 supportive housing units for chronically homeless individuals and 100 supportive housing units for chronically homeless families.” In its Homes Within Reach plan, Springfield has committed to develop about half of these units. There is a commitment in the regional plan to develop the rest of these units dispersed throughout the Pioneer Valley. Holyoke’s Plan also noted that the concerns of homeless providers included: the lack of resources to rehab apartments, the reduction in Section 8 subsidies and the forced relocation of homeless from the Boston area to this area resulting in an inflated homeless count and strained services in this region.

“To decrease homelessness, not only must housing units be provided, but also the subsidies needed for the very poor to live in them. Holyoke and Springfield already have the lowest rents in the area, but those rents are still unaffordable to those in poverty without the use of tenant-based subsidies. Subsidies must continue to be targeted to extremely low income households who are homeless or at risk of homelessness. Equally critical to increased subsidies to make housing more affordable is to house this population in the right areas. Placing homeless families in areas with existing high concentrations of poverty adds to social problems, rather than solving them. At the same time, housing those in need in places without effective public transportation has the tendency to set them up for failure. Therefore, affordable housing should be directed to areas along public transportation corridors, primarily outside of urban core areas”

2010-2014 Holyoke Consolidated Plan.

CHRONICALLY HOMELESS INDIVIDUALS

In our region, among individuals, the chronic homeless make up about 25% of the population. A number of studies have documented that individual chronic homelessness is extremely expensive for the community. One study found that frequent interaction with emergency systems of care, including hospital emergency room, jail, detox programs and crisis psychiatric care averages more than \$40,000 per chronic homeless person per year. The costs associated with some individuals are extraordinarily high. In Springfield, Baystate Medical Center found that the hospital costs associated with the visits of 10 high-frequency/high-need chronically homeless individuals averaged \$100,000 per person over the course of one year. Chronic homelessness has a very high human cost as well, as is indicated by the fact that the average age of death individuals who have died while homeless is 48.

CHRONICALLY HOMELESS FAMILIES

It is estimated that 5-8% of homeless families in our region are chronically homeless. They typically do not have long shelter stays, a phenomenon believed to be associated with an inability to comply with shelter rules and a fear of having children removed from the family. Instead, these families exhibit chronic housing instability. This instability, combined with family disabilities or substance abuse, can be particularly damaging to children. For high-need families, the public cost is primarily due to impacts other than shelter. Housing instability can be a contributing factor for removal of a child to foster care, and it can prolong foster care placements when a parent lacks appropriate housing. The cost of foster care in Massachusetts is \$6,552 per child per year. When a mother of two goes to shelter and the children to foster care, the annual cost is over \$22,000, not including services to any family members. There are certain populations that are at high risk for homelessness, and that are more prone to chronic homelessness. Some people are vulnerable because of experiences they have had, including victims of domestic violence and veterans. Specific housing and targeted assistance can stabilize these individuals and their families.

Source: 2010-2014 Holyoke Consolidated Plan

SHELTERS

Shelters are often the first stage for individuals and families who experience a housing crisis. The following two tables identify the shelters in the region and their capacity.

Table 27: Night Shelters for Homeless Individuals

Vendor Name	Program Name	Location	Men	Women	Beds
Friends of the Homeless	Worthington House	Springfield	37	11	48
Friends of the Homeless	Gr. Springfield Emerg. Shelter	Springfield	65	20	85
ServiceNet Inc.	Franklin County Emergency	Northampton	28	11	39
Gr. Westfield Comm. for the Homeless	Samaritan Inn	Westfield	25	5	30

Source: DHCD Consolidated Plan

The Springfield Consolidated Plan stated that the City has sufficient shelter capacity for homeless individuals; however, the existing shelter capacity is needed and must continue to be supported with operating funds.

Table 28: Emergency Shelter Programs for Homeless Families

Vendor Name	Program Name	Location	Scattered Site	Congregate	Families
Center for Human Development	Jessie's House	Amherst		6	6
Center for Human Development	Scattered Sites	Holyoke	78		78
HAP, Inc.	Prospect House	Springfield		9	9
HAP, Inc.	Scattered Sites	Springfield	46		46
New England Farm Workers	Family Place Shelter	Holyoke		25	25
New England Farm Workers	Scattered Sites	Holyoke	50		50

Source: DHCD Consolidated Plan

In Massachusetts, the state provides shelter to eligible homeless families. In order to meet the need for shelter, the state contracts directly with service providers to shelter families referred to them by the state Department of Housing and Community Development. If there is more demand for shelter than there are shelter units under contract, the state places homeless families in motels.

EMERGENCY SHELTER IN HOTELS

There were 379 families living in hotels in Springfield, Holyoke, Chicopee, and West Springfield as of March 27th, according to the Massachusetts Department of Housing and Community Development. Statewide, there were 1,466 families living in hotels. Families are moved into hotel rooms when public housing and shelters become full. The number of families living in hotels as emergency shelters has almost doubled since 2009, which the Western Massachusetts Network to End Homelessness cited as a sign of the economy and shrinking public assistance for prevention and re-housing resources.

Table 29: Families Living in Motels as of March 27th 2012

Community	Number of Families	Percent of Total
Springfield	37 Families	3%
West Springfield	85 Families	6%
Chicopee	136 Families	9%
Holyoke	121 Families	8%
Elsewhere in Massachusetts	1,087 Families	74%
Total	1,466 Families	100%
<i>Source: Massachusetts Department of Housing and Community Development, March 27th 2012 Motel Counts</i>		

DOMESTIC VIOLENCE SHELTERS

Domestic violence shelters are safe places where survivors of domestic violence can live for several months while they get help. All have 24-hour hotlines, and all services are confidential. Shelters operate on a first-come first-served basis. Women who need a shelter typically go outside their community of origin as a safety precaution. The Springfield Consolidated Plan noted that there has been a rise in the total number of victims of domestic violence counted each year since 2008. This increase correlates with the rising number of homeless families, almost 80% of which are made up of households headed by a single mother.

There are three types of domestic violence shelter programs operating in Massachusetts: emergency shelter, housing stabilization, and emergency shelter for those with substance abuse and mental health issues. Table 30 shows that there are 65 emergency shelter beds in the region, 18 apartments with 40 beds under the housing stabilization program, and 6 emergency shelter beds for those with substance abuse and mental health issues. According to staff at DCS, the number of available beds falls short of the demand. The YWCA of Western Massachusetts, the region and state's largest provider of services to survivors of domestic violence, noted that 5 out of 6 requests for shelter are denied because they are at capacity. According to DCS, this situation is typical across the state. As a result, many domestic violence victims with no other housing options enter the homelessness shelter system. DHCD's Consolidated Plan points out that the homeless shelters are generally not equipped to provide domestic violence-specific services. DCS also noted that domestic violence survivors often get stuck in the shelter system due to the overall lack of affordable housing.

Table 30: Domestic Violence Shelter Beds in the Pioneer Valley Region, March 2012

Program	Hampshire County	Hampden County	Total
Emergency Shelter	5 rooms, 17 beds	14 rooms, 48 beds	19 rooms, 65 beds
Housing Stabilization	None	18 apts, 40 beds	18 apts, 40 beds
Emergency Shelter for Substance Abuse and Mental Health	None	4 rooms, 6 beds	4 rooms, 6 beds
<i>Source: Massachusetts Department of Child Services, Springfield Office</i>			

TRANSITIONAL HOUSING & PERMANENT SUPPORTIVE HOUSING

Transitional housing gives temporary housing and support services to homeless families to help them into a safe living environment and become independent. Transitional programs offer a wide range of services, including counseling, referrals to other assistance programs, job training, job search, child care, transportation, education, life skills training, and health care.

The Springfield Housing Authority operates the only Local Housing Authority Transitional Housing Program in the region, serving 20 families. Funding for these programs has been vulnerable and therefore programs that were in place several years ago are no longer in existence.

"Housing first" or rapid re-housing as it is also known, is an alternative to the current system of emergency shelter/transitional housing, which tends to prolong the length of time that individuals or families remain homeless. The methodology is premised on the belief that vulnerable and at-risk homeless individuals and families are more responsive to interventions and social services support after they are in their own housing, rather than while living in temporary/transitional facilities or housing programs. With permanent housing, these individuals and families can begin to regain the self-confidence and control over their lives they lost when they became homeless.

Springfield's "Homes Within Reach" plan calls for creation of 250 housing opportunities for chronically homeless individuals over a ten-year period, of which 104 have been created and another 32 are under construction. Full implementation of the plan will require creation of an additional 114 permanent supportive housing opportunities. The City intends that these housing opportunities be created as scattered site or very small clusters of housing, primarily taking advantage of existing housing stock, used as-is or rehabilitated. The scattering of the housing units improves the likelihood of success for housing residents, and use of existing housing units assists in absorbing a current over-supply of rental stock.

HOMELESS YOUTH

The Holyoke Consolidated Plan states that the "numbers of homeless youths in all communities in the region continues to increase." Many of the homeless youth are "graduates" of the social service system (DSS) and seem to enter adulthood with few life skills and little hope for a productive future. Shelters and transitional housing programs for homeless and runaway youth give emergency housing and support services to young residents who cannot live at home and need help. Youth shelters and transitional programs offer a variety of services, including counseling, education, and structured treatment programs for youths with severe problems. Unfortunately, with so few places to house the youth population, they get mixed in with the adult populations at the shelters. Homeless youth is a one of the Western Massachusetts Network to End Homelessness's many working groups and its participants are collaborating to identify housing resources for this population. To date, the Pioneer Valley area programs for homeless and runaway youth include:

Franklin County DIAL/SELF: DIAL/SELF is a non-profit community agency that serves the youth of Western Massachusetts with outreach, advocacy, and residential programs. The DIAL/SELF service area includes Franklin and Hampshire counties, and the North Quabbin region. DIAL/SELF programs for homeless and at-risk teens and young adults include emergency shelter, transition to independent living, and affordable housing. You do not need a referral for these programs.

Safety Zone – Center for Human Development: The Safety Zone is a 24/7 temporary shelter for homeless and runaway youth. The program uses host homes throughout western Massachusetts and a paid foster home in Chicopee. The Safety Zone has open referral.

ServiceNet Inc.: ServiceNet Inc. is a large nonprofit human services organization that serves residents of Franklin, Hampshire, Hampden, and northern Worcester counties. ServiceNet provides mental health and social services, including adolescent support programs and shelter and housing services for the homeless. Approximately 25% of the residents of ServiceNet's Grove Street Inn community shelter in Northampton are young adults.

Bridge Over Troubled Waters: Bridge Over Troubled Waters is a nonprofit agency that provides comprehensive services to runaway and homeless adolescents. Most Bridge clients are from the Boston area, but Bridge also helps young people from other parts of Massachusetts and from out of state. Bridge housing includes emergency shelter, Transitional Living Program, Single Parent House, and Cooperative Apartments.

HOMELESS SENIORS

Elder homelessness has been a topic of concern for the Western Massachusetts Network to End Homeless. At the February and March 2012 meetings of the Network's Individual Services Committee, the following points were made:

- Marked increase in homelessness of seniors due to foreclosure issues and increased costs in general. Seeing people who may have lived in home for 20 years now losing homes (not just more "marginal" population).
- Typically a short wait for seniors in public housing because of priority status for locals and prevalence of elderly housing over family housing.
- Housing authorities are moving forward more aggressively with evictions around issues that in the past would have brought reasonable accommodation.
- Loss of housing signals loss of so much else – loss of ability to get to doctor appointments, loss of ability to track possessions.
- Groups across the state are struggling with housing sex offenders in nursing homes.
- Housing elders leaving state prison system a growing issue.
- Gap in services for individuals between the ages of 50 to 60 because elder services define elderly at 60.
- Hospital discharge in the face of homelessness is another prevalent issue.

It should also be noted that the Mass. Housing and Shelter Alliance (MHSA) launched a survey in March 2012 regarding elder homelessness. Results will be forthcoming.

HOUSING FOR VETERANS

Housing advocates consider veterans to be a special needs population because many of the men and women who have served our country struggle with a variety of issues, such as post-traumatic stress disorder or disability, that inhibit full labor participation and therefore reduce their ability to afford quality housing. The following is a summary of financial assistance available to veterans in Massachusetts:

- The state provides financial assistance for food, shelter, clothing, housing supplies, and medical care for indigent veterans and their dependents under Chapter 115 of Massachusetts General Laws.
- The state makes available Chapter 200 state-funded public housing that provides permanent housing to veterans and their families. Qualifying veterans applying for state-aided public housing (Chapter 200) through a local housing authority are given preference in tenant selection process in the following order:
 - Families of disabled veterans whose disability is service-connected.
 - Families of deceased veterans whose death was service-connected.
 - Families of all other veterans.
- MassHousing's Home for the Brave program offers affordable, no-down-payment mortgage financing for veterans of the U.S. Armed Services.
- Grants from the U.S. Department of Veterans Affairs are available to help disabled veterans make accessibility upgrades to properties they are interested in purchasing.
- Disabled veterans may qualify for a local property tax exemption for their owner-occupied home through their local assessor's office.

HOUSING FOR HOMELESS VETERANS

The Soldier On organization estimates that one in five homeless Americans is a veteran. Homeless veterans need an interwoven effort that provides a safety net of housing, meals, health care, substance abuse aftercare and mental health counseling. They also need job assessment, training and placement assistance. There are two entities that provide transitional housing for formerly homeless veterans.

Table 31: Housing for Homeless and Formerly Homeless Veterans

Organization	Place	Type	Beds / Units
Soldier On	Leeds	Shelter	165 beds
Springfield Bilingual Veterans Outreach Center	52 Maple Court, Springfield	Transitional	11 Beds
Springfield Bilingual Veterans Outreach Center	281 Franklin Street, Springfield	Permanent	In progress, 32 Units
Soldier On	Veterans Community, Leeds	Permanent	In-progress
Soldier On	Veterans Community, Agawam	Permanent	In-progress
Source: Soldier On and Springfield Bilingual Veterans Outreach Center			

LONG-TERM CARE FOR VETERANS

Established in 1952, the Soldiers' Home in Holyoke is a multifaceted health care facility available to eligible veterans of the Commonwealth of Massachusetts. In 1971, a major addition was completed providing limited hospital services and additional long-term care beds.

HOUSING FOR AGRICULTURAL WORKERS

There are not many housing units available for migrant workers away from farms, since most migrant agricultural workers are housed on the farms at which they work. The New England Farm Workers Council (NEFWC) does not keep statistics on the number of migrant workers who live off-site, but estimates that Westhampton, Hadley, and Southwick have the largest number of migrant workers living on-site at farms.

There are at least two housing developments in the Pioneer Valley dedicated to seasonal agricultural workers:

- Villa Taino, a 20-unit development in Springfield. Villa Taino's rent structure is determined based on the renter's income each month, meaning agricultural workers pay a much lower rent outside of farming season when their income is low.
- Walnut Row, an 18-unit development in Holyoke. The development includes 1 one-bedroom unit, 8 two-bedroom units, 8 three-bedroom units, and 1 four-bedroom unit. The project, completed in 1987, was financed by the U.S. Department of Agriculture, is owned by Valley Housing Development, and managed by HAP Housing.

The NEFWC states that there is a shortage of dedicated housing for seasonal agricultural workers in the Pioneer Valley, and believes that the most beneficial municipalities to locate new units would be Holyoke, Southwick, and Greenfield.

HOUSING FOR EX-OFFENDERS

Approximately 5,000 pre-trial and 2,000 sentenced ex-offenders reenter society annually from the Hampden and Hampshire County jails.²⁹ The Hampden County jail estimates that 40-45 percent of sentenced offenders are released from the House of Corrections with an unstable or transient home plan (i.e. without permanent housing). An estimated 10 percent of ex-offenders leave being completely homeless and will go to shelters.

Ex-offenders often have substantial difficulty securing housing after they are released from incarceration because of rental policies that exclude people with criminal records and neighbor coercion. They may also lack the financial ability to afford a place to live because they typically lack well-paid employment. If someone does not have a safe, stable place after release from incarceration, then it is harder for that person to focus on his or her recovery, employment, well-being, etc. They are then more likely to go back to criminal ways for survival. Because of the profound impact on public safety, housing for this population is critical as the most fundamental building block for a stable life.

Funding for supportive housing specifically for ex-offenders has been extremely vulnerable. In the past two years alone, two residences of transitional housing recently closed due to the lack of funding—one of which held 50 beds—making the need for more supportive housing options ever more apparent. The few programs

²⁹ Source: Hampden County Sheriff's Department, 2012

that continue to operate provide an array of services along with housing such as: support groups, case management, outreach, and mentorship. The goal of their proactive approach is to limit entrance to local shelters, prevent chronic homelessness, and to thwart temptation to go back to criminal ways. According to the Hampden and Hampshire County Sheriff's Office, the demand is greater than the availability of half way house and supportive housing beds. Both entities would like to make available more transitional and permanent housing units to ease the bottleneck for half-way houses and supportive housing.

The issue of housing sex offenders is also a topic of concern for the Western Massachusetts Network to End Homelessness. There has been a working group on this topic for over a year, and the working group, after consider outreach, published a draft action plan in March on this important issue.

HOUSING PROGRAMS FOR PEOPLE WITH HIV/AIDS

The housing assistance needs of people with HIV/AIDS have changed with the advent of newer drug treatments allow them to live longer and more independently. Today there is less demand for programs that provide on-site services and more demand for independent units with services arranged as needed. Still, there is a shortage of transitional and permanent housing for low-income persons with HIV/AIDS statewide. In 2005, the Massachusetts Department of Public Health reported that the biggest shortages were in the Brockton, Lynn-Gloucester and Holyoke-Springfield areas, where the supply met less than 10% of need.³⁰

The Technical Assistance Program of Victory Programs, Inc maintains a detailed online listing of affordable housing programs in Massachusetts for persons living with HIV/AIDS.³¹ Programs and services available in the Pioneer Valley region included:

- AIDS Care/Hampshire County provides social and medical case management services, which include housing search, for anyone living with HIV/AIDS in Hampshire County and the surrounding area.
- The Assisted Living Program (ALP) provides approximately 400 mobile rental subsidies from a variety of sources that can be used throughout Massachusetts.
- The Homeless Prevention Program is a statewide program designed to help individuals and families living with HIV/AIDS to maintain their current housing until they can stabilize their incomes or find other, more affordable, housing.
- New North Citizens' Council provides two separate services to individuals and families with HIV/AIDS in the greater Springfield area who meet certain income limits. (1) Short-term rental assistance of up to \$150 per month for no more than six months; applicants must be in case management to receive this service. (2) Ten tenant-based rental subsidies to be used in the private market in the community.
- Rental Start-up Program is a statewide program for households (individuals or families) living with HIV/AIDS which are moving into apartments of appropriate size.
- River Valley Counseling Center operates a scattered-site program consisting of 38 apartments in the greater Springfield area in both public housing developments and in privately owned buildings.

³⁰ Source: 2010-2014 *State of Massachusetts Consolidated Plan*, Massachusetts Department of Housing and Community Development.

³¹ Technical Assistance Program of Victory Programs, Inc, Massachusetts HIV/AIDS Housing Directory http://www.vpi.org/TAP/Housing_Directory.htm

CHAPTER SUMMARY

- Our fastest growing communities include many of our suburban and exurban communities as well as a few of our rural communities. Our exurban communities have become attractive to those seeking easy to moderate commuting distance from the region's major job centers and desiring "rural" character. Anecdotally, the "new" people moving to these rural areas tend to be those with flexible work schedules, who telecommute, who can afford and do not mind long-distance commuting, empty-nesters, and retirees. Housing production in these communities is almost exclusively single-family detached housing. Few rental or multi-family options exist outside of our central cities and communities with downtown centers.
- One of the main revitalization challenges facing our central cities is that existing home values are generally below replacement cost and commercial rents are insufficient to support the cost of new construction—both of which thwart investment opportunities. The depressed or "weak" housing market in our central cities is an outcome of several interrelated and reinforcing factors: the exodus of higher income households to surrounding communities, resulting in a high concentration of low income people in the city who are able to take advantage of housing that is more affordable including income-restricted housing, unemployment/underemployment of existing residents, crime and public safety issues, and the quality of public education,.
- Transportation costs will likely continue to increase, which eventually may change household location choices. Our central cities and communities with downtown centers offer historic multi-story commercial buildings and densely settled residential neighborhoods that may be attractive to households seeking to reduce commuting times and costs and desiring more urban living. Energy costs will likely continue to increase, but the general public seems eager to adapt their homes to become more energy efficient when financially feasible.
- Over 30 percent of all housing in the region was built prior to 1940 and needs on-going repair and maintenance. The communities with the oldest housing include our central cities, communities with downtown centers and rural communities. One of the challenges confronting some municipalities in the region, such as our central cities, is that low housing values often do not justify the cost of capital or maintenance improvements to the property by both homeowners and landlords. In addition, lead-based paint, which was commonly used in homes built before 1978, continues to be an issue and its presence keeps some housing unavailable to families with young children.
- Housing demand pressures created by UMass students and staff has inflated housing costs in the rental and homeownership markets in Amherst and surrounding communities. The high cost of housing in these communities helps to exclude lower income households, which, in turn, perpetuates the concentration of lower-income households in particular communities of our region.
- While housing costs are on average lower in the Pioneer Valley than in the eastern part of the state, homeownership is often out of reach for moderate to middle-income families. Particularly because household incomes have not kept pace with increased housing costs. Bolstering the supply of housing that is affordable to working class and middle class households is critical to building and

retaining talent for the innovation economy and improving the state's overall economic competitiveness.

- Our low to moderate income households need assistance to afford to buy or rent a home. Housing production of new income-restricted units has not kept up with demand for these units nor with the loss of existing income-restricted units due to their term of affordability expiring. The region has a limited supply of private, income-restricted affordable housing units outside of our central cities, which reduces housing choices and concentrates poverty. Besides our three central cities, only Amherst, Hadley, and Northampton have surpassed the 10% income-restricted affordable housing goal set by M.G.L. Chapter 40B—the Comprehensive Permit Act. Most of the income-restricted housing in our exurban, rural communities are restricted to the elderly/disabled.
- Public housing owned and managed by the local housing authorities in the region makes up the foundation of housing available to low-income households including families, disabled residents, seniors, veterans and other special needs populations. Approximately 30 percent of all income-restricted housing in the Pioneer Valley region consists of public housing authority units. However, there is a much greater demand for public housing or rental vouchers than supply.
- Access to public or subsidized housing has a significant role in preventing and resolving homelessness for very low-income households, but the gap between the number of households in need of housing subsidy and the number of affordable housing placements is huge—both in this region and throughout the nation. To address this issue, service providers and advocates have moved to providing assistance to households so that they can access housing quickly or maintain housing they are at risk of losing.
- There is a great shortage of accessible housing units in our region compared to the number of residents with one or more disabilities. Seniors are a growing part of the population and many will need smaller, affordable and barrier-free / accessible housing. Housing for the frail elderly can be expensive, so models for cost-effective senior housing should continued to be explored.
- Supportive housing offers decent, safe, and affordable housing to people who require specialized housing and/or supportive services. Funding for supportive and special needs housing has been susceptible to recent budget cuts.

CHAPTER FOUR

OTHER FACTORS AFFECTING HOUSING CHOICE

CHAPTER OVERVIEW

This Chapter looks at two additional factors that affect housing choice in the Pioneer Valley: municipal zoning and fair housing. Where homes have been built and will continue to get built as well as the type and characteristic of our housing is, in part, dictated by local land use policies. Discrimination in the housing market also affects access to housing or access to housing services in the region. Discrimination, in addition to the structural issues that were discussed in *Chapter Two* such as economic insecurity and poverty, low levels of educational attainment, and single-parent households can hinder mobility and residents' abilities to obtain stable housing situations. Fair and unrestricted access to housing is a goal that government, public officials, and private citizens must achieve if equality of opportunity is to become a reality.



Image 11: Two family condos under construction in Chicopee.
Source: City of Chicopee, 2013



Image 12: A single family home under construction in Chicopee.
Source: City of Chicopee, 2013

MUNICIPAL ZONING

The land use decisions made by all 43 municipalities in the Pioneer Valley influence the ability of residents in our region to exercise full and fair housing choice. A zoning bylaw or ordinance is public law that regulates the use of property for the health, safety and general welfare of the public. Zoning specifies the use allowed in particular areas of a municipality, the height, size, shape, and placement of structures, and the density of development. Zoning often divides a community into multiple districts with differing use and dimensional regulations. Residential zoning is the focus of the zoning analyses undertaken for this plan.

Municipal zoning has an important influence over fair access to housing choice, housing affordability and, more generally, housing development patterns. Zoning regulations substantially determine the location, size, and type of housing in a community, which, in turn, has a substantial influence on housing cost. 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.

Zoning is one of our region's primary impediments to fair housing choice since they can have the secondary effects of limiting housing choices for the middle class, poor, minorities, families with children and other protected classes, whether intentional or not. Examples of "exclusionary" zoning practices could include large minimum lot size requirements and bans on multifamily housing. Exclusionary zoning practices, which limit mobility, have helped to maintain the dominant spatial pattern of economic and racial segregation found in Pioneer Valley as well as in most metropolitan areas of the United States. It has also been identified as one of the causes of the state's affordable housing crisis because restrictive zoning in the suburbs and exurbs coupled with little vacant land in our larger cities has limited housing supply relative to demand and therefore helped to raise land and development costs.

Exclusionary zoning may also occur as "fiscal zoning," which happens when local zoning regulations limit housing opportunities for families with children because of the public costs associated with educating children. This can happen in the course of local decision-making to promote senior housing, housing for empty nesters, or commercial development rather than residential development that may bring families with children. Other commonly cited reasons that municipal officials give for maintaining their existing zoning include: traffic, poor soils, no public sewer, no public water, and preservation of neighborhood or rural character. Implicitly, and sometimes, explicitly, municipal officials have expressed their opposition to multifamily housing because they worry about the costs to the community for caring for economically disadvantaged people. Updating municipal zoning to enable additional housing opportunities in one's community may be a difficult process since adoption requires 2 /3 majority vote at town meeting or city council, but it would result in a more equitable and economically competitive community and region.

THE PUBLIC COSTS OF NEW RESIDENTIAL DEVELOPMENT

Below narrative consists of excerpts from the UMass Donahue Institute's 2007 "The Fiscal Impact of Mixed-Income Housing Development on Massachusetts Municipalities."

Municipalities throughout the Commonwealth of Massachusetts are concerned that new residential construction may create demand for public services in excess of the benefits of increased housing opportunities for their residents. In recent years, cities and towns have confronted tight budgets, rising school and municipal expenses, and unpredictable levels of state and federal assistance. New residential construction raises concerns that the taxes generated by new housing will not offset the demand for services from the housing's occupants.

The UMass Donahue Institute prepared a study—the *Fiscal Impact of Mixed Income Developments in MA*—to determine whether mixed-income residential developments that have been built in the state did, in fact, place new burdens on their communities. UMass Donahue Institute reviewed the fiscal impact of eight mixed-income homeownership developments in Massachusetts—one of which was Pine's Edge development in Northampton—using three different analysis methodologies (per capita multiplier, marginal cost, and fair share). The UMass Donahue Institute analysis found:

- The immediate fiscal impact of mixed-income homeownership developments may not be as great as is often assumed. The eight home ownership housing developments in this study did not have any measurable negative impact on public services in their municipalities. Specifically, UMDI found:
 - Infrastructure and maintenance costs were paid for by the homeowners not the towns.
 - School costs are rising in cities and towns throughout Massachusetts; however, those increased costs are occurring in communities with declining enrollments as well as increasing enrollments. In short, enrollment is not the most significant factor driving increases in school costs.
 - Demand for public safety was no higher in the housing developments than in their communities.
- Using the fair share methodology developed for this study, mixed-income housing units, including 40B projects, have the same fiscal impact as the vast majority of their neighbors.
- Towns may be able to plan appropriately for development in a manner that ensures that future growth does not have a long-term negative fiscal impact.

Municipal costs are not distributed to residents on a fee-for-service basis. Municipal costs are distributed to taxpayers based on two principles: one, costs should be born based on ability to pay (with value of real property a proxy for ability to pay); and two, every taxpayer in the community has an equal stake in the provision of services to their neighbor. Typically, the demand for services from any particular home will vary over time based on a number of factors: the age and presence of children, seniors with needs for services, natural disasters or emergencies, as well as, routine maintenance and improvements. Fiscal impacts often correspond to a "life cycle" for a home: a young couple buys a house, raises a family, ages-in-place by themselves, then sells the home to another young couple and the cycle repeats. At different points in the "life" of a development, the occupants of a housing unit may be relatively light users of public services or heavy users. Residents, at one time or another, contribute to the cost of services – whether health, safety or education – that are enjoyed by their neighbors. And vice versa.

Source: Nakajima, Eric. "The Fiscal Impact of Mixed-Income Housing Development on Massachusetts Municipalities." The University of Massachusetts Donahue Institute. 2007

<http://www.donahue.umassp.edu/docs/fiscal-impact-mix-housing>

CHAPTER 40B—THE COMPREHENSIVE PERMIT LAW

The state's Comprehensive Permit Law, alternatively called "Chapter 40B" 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, inner city decline and unrest.

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 fair share quota or threshold for all communities. Communities below 10 percent must allow a streamlined zoning review process for proposed housing developments with the condition that 25 percent or more of the proposed units are reserved for low-to-moderate income households.

In 2011, almost 1,500 income-restricted housing units on the SHI were constructed through issuance of a Chapter 40B Comprehensive Permit in 14 of the region's 43 communities. Although Chapter 40B units accounted for approximately six percent of the income-restricted housing units in the region, the Chapter 40B Comprehensive Permit has been instrumental in siting housing for low-to-moderate income households in six of the region's 43 municipalities where they account for 50 percent or more of income-restricted housing in those communities. In Worthington, all 22 of the town's income-restricted housing units were built through issuance of the 40B permit. It should be noted that over 90 percent of the housing generated through issuance of a comprehensive permit was rental housing. In six of our region's communities, 40B rental housing accounted for 15-40 percent or more of all rental housing in the town (Hadley, Longmeadow, Wilbraham, and Worthington).

Table 32: Total Number of Income-Restricted Units Built with a Comprehensive Permit in the Pioneer Valley

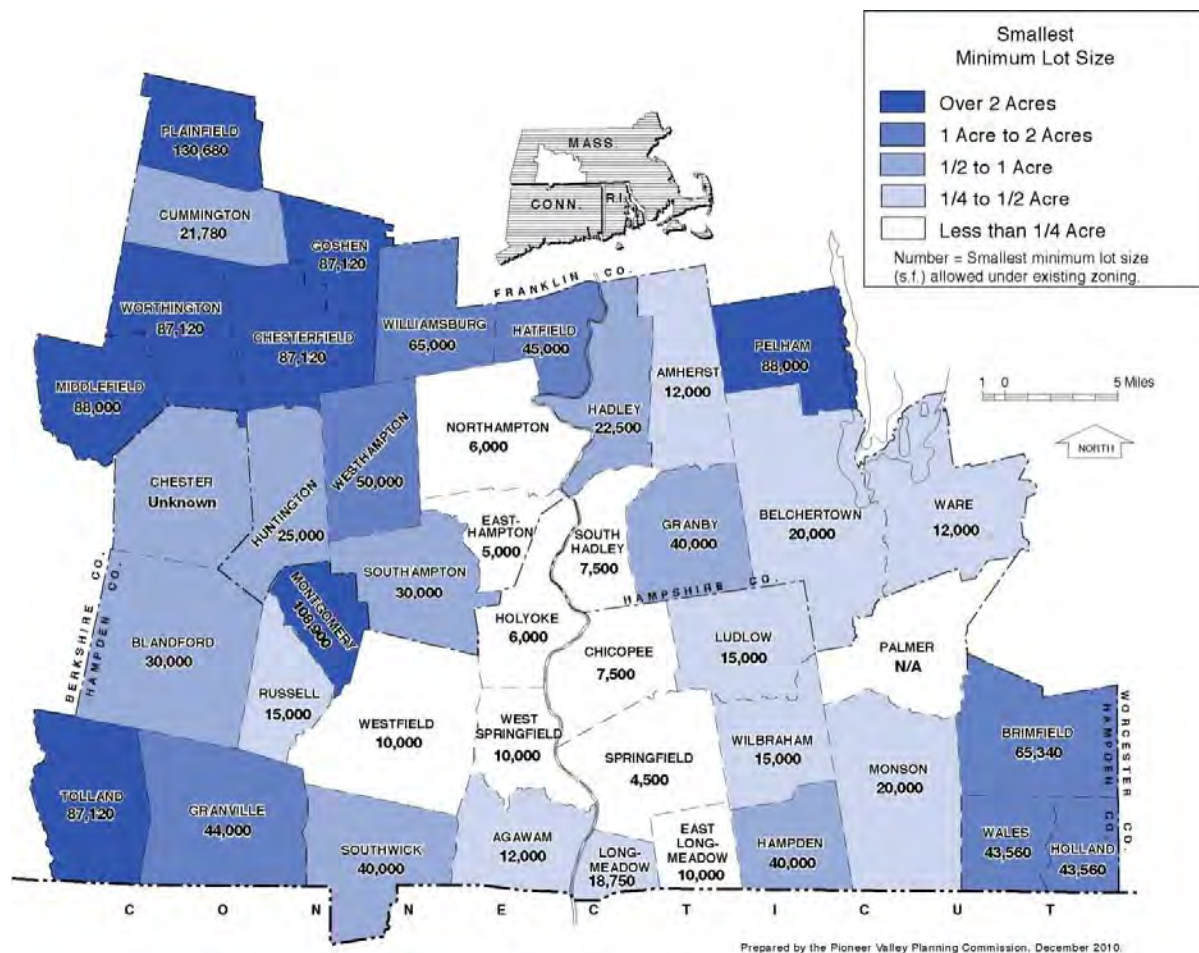
Area of Analysis	# of 40B Units	Total SHI Units	% 40B Units	% 40B Rental of All Rental
Agawam	235	472	50%	7%
Amherst	198	1,023	19%	4%
East Longmeadow	39	431	9%	2%
Easthampton	110	476	23%	4%
Hadley	160	259	62%	25%
Holyoke	104	3,380	3%	1%
Longmeadow	99	267	37%	17%
Northampton	14	1,452	1%	0%
Palmer	2	378	1%	0%
South Hadley	190	379	50%	11%
Ware	109	446	24%	8%
Wilbraham	177	255	69%	27%
Williamsburg	39	76	51%	10%
Worthington	22	22	100%	40%
Totals	1,498	9,316	16%	93%
Source: DHCD				

MINIMUM LOT SIZE REQUIREMENTS

Municipal zoning specifies the minimum land area on which a residential structure can be constructed. These minimum lot size requirements impact housing affordability because larger lots encourage larger homes and can add to the total cost of constructing and maintaining a residence by adding to land and land improvement costs. Minimum lot sizes of $\frac{1}{4}$ acre or greater may be appropriate in areas without public sewer, public water and engineered storm water management system since research has shown that it is difficult to accommodate densities as low as four dwelling units per acre (on conventional $\frac{1}{4}$ acre lots) in areas without public water and without suitable soils for effective on-site wastewater treatment. However, PVPC's analysis of development requirements in areas without public water and public sewer showed that municipalities could allow for more flexible development, such as smaller minimum lot sizes and four-family homes, without excessive lot size requirements. This is discussed in greater detail on the following page.

The map below (Figure 34) shows the smallest minimum lot size allowed in the 43 communities in our region. Fourteen of the region's towns require minimum lot sizes of one acre or more, two of which have sewer in some areas of town. In total, there are twelve sewered communities that require minimum lot sizes greater than $\frac{1}{4}$ acre. Palmer was mapped as "N/A" because their Village Center Districts do not require a minimum lot size in order to promote more compact and flexible developments in appropriately located areas.

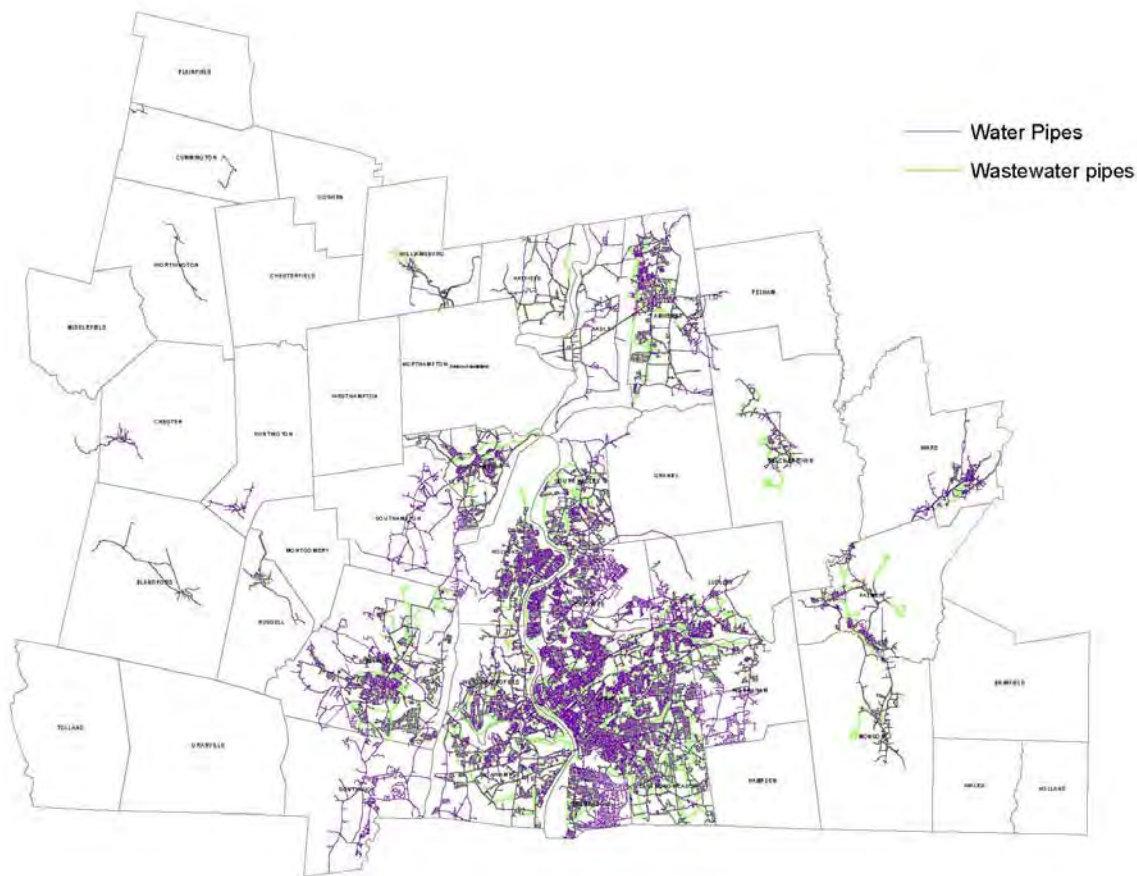
Figure 34: Smallest Minimum Lot Size Allowed in a Zoning District Within the Municipality



RESIDENTIAL DEVELOPMENT CONSTRAINTS

Various factors, such as the availability of public water and public sewer, adequate soils, groundwater, and moderate to steep slopes, can affect the placement of a home on a site (or a number of homes in residential development) as well as place constraints on the number of bedrooms or housing units that can be accommodated on the site. In general, communities with public water, public sewer, good soils and flat topography can accommodate residential development at higher densities than those communities that lack these characteristics. Twenty-two municipalities in the Pioneer Valley have public sewer that fully or partially serve their communities, and thirty municipalities have full or partial public water.

Figure 35: Municipalities with Public Water and Public Sewer



Note: The above map includes the following omissions: Most areas in the city of Northampton have public water and sewer. The majority of Granby homes are not sewered, although sewer service is being extended into the Five Corners intersection. There is no town-wide system of water distribution or sewer in Hampden, although there is one public well site serving approximately nine residences.

RESIDENTIAL DEVELOPMENT CONSTRAINTS, CONTINUED

Achieving higher density development in areas without public water or sewer service presents special circumstances and unique challenges. Conventional septic systems require permeable soils, adequate depth to groundwater and numerous setbacks to lot lines, drinking water wells and wetlands. The following paragraphs detail the most common requirements that challenge site design and development densities. It should be noted that Massachusetts municipalities have the ability to impose even stricter regulations when additional protections are believed to be necessary to protect public health and safety. These local regulations can unduly restrict new development as well as drive up development costs when they are not evidence-based.

Septic Systems: Massachusetts state law requires septic systems to be able to treat wastewater discharge at a volume of 110 gallons per day (GPD) per bedroom. The greater the number of bedrooms in a home or development, the greater the amount of land needed for the septic tank and soil absorption system (leach field). Massachusetts specifies minimum setback distances for septic tanks, holdings tanks, pump chambers, treatment units and soil absorption systems (leach fields), including reserve area (common ones noted below). One of the most critical factors in terms of site design is the availability of public water. If public water is not available, septic tanks have to be sited at least 50 feet from a well and leach fields 100 feet from a well.

Table 33: Minimum Setback Distances Measured in Feet

	Septic Tank	Leach Field
Property Line	10	10
Foundation/Cellar	10	10/20
<i>Public Water Supply Line</i>	<i>10</i>	<i>10</i>
<i>Private Well</i>	<i>50</i>	<i>100</i>
Surface Waters (except wetlands)	25	50
Wetlands	100	100
Downhill slopes	n/a	15
<i>Source: 310 CMR, 15.211 Minimum Setback Distances</i>		

Soils: A potential development site must contain an area with suitable soils (no rocky soils, clay-like soils, or sandy soils) that will result in adequate water percolation rates for effective wastewater treatment. Many areas in our region possess poor soils.

Groundwater: The minimum below-ground distance separating the leach field from the ground water table must be four feet for soils with recorded percolation rates of more than two minutes per inch and five feet for soils with recorded percolation rates of two minutes or less per inch. Many areas in our region possess high water tables, which challenges the required separation distances. However, the required separation distance may be achieved in these areas through the construction of a mounded soil absorption system.

RESIDENTIAL DEVELOPMENT CONSTRAINTS, CONTINUED

Topography: The topography of the Pioneer Valley varies with hilly if not mountainous terrain on the western and eastern ends and flatter lands along the Connecticut River. Steep slopes create challenges for residential construction and the siting of septic tank, leach fields, and wells. Steep slopes are considered to be slopes with a run to rise ratio greater than 3:1. Septic tanks cannot be sited in areas with steep slopes and a leach field must be at least fifteen feet from a naturally-occurring downhill slope which is not steeper than 3:1.

These physical and regulatory requirements can make higher density residential development and the clustering of development more difficult. They also can accelerate development costs since the proper siting of wells from septic tanks and leach fields can be land intensive since it requires more extensive separation distances from various entities on a residential property. Despite these challenges, municipalities without public water and public sewer still have much leeway to allow more flexible development, including smaller minimum lot sizes and four family homes, since state and local Board of Health regulations will limit development to appropriate densities whether it is bedrooms per acre or units per acre. In addition, there are also a number of technological and regulatory opportunities to address these challenges. They include shared systems (multiple homes on one septic system), innovative and alternative septic systems, and small private wastewater treatment plants. It should be noted that at this time small wastewater treatment plants are usually not economically feasible for projects with fewer than 100 to 150 market rate units (at this time)—an unlikely development size in the Pioneer Valley.

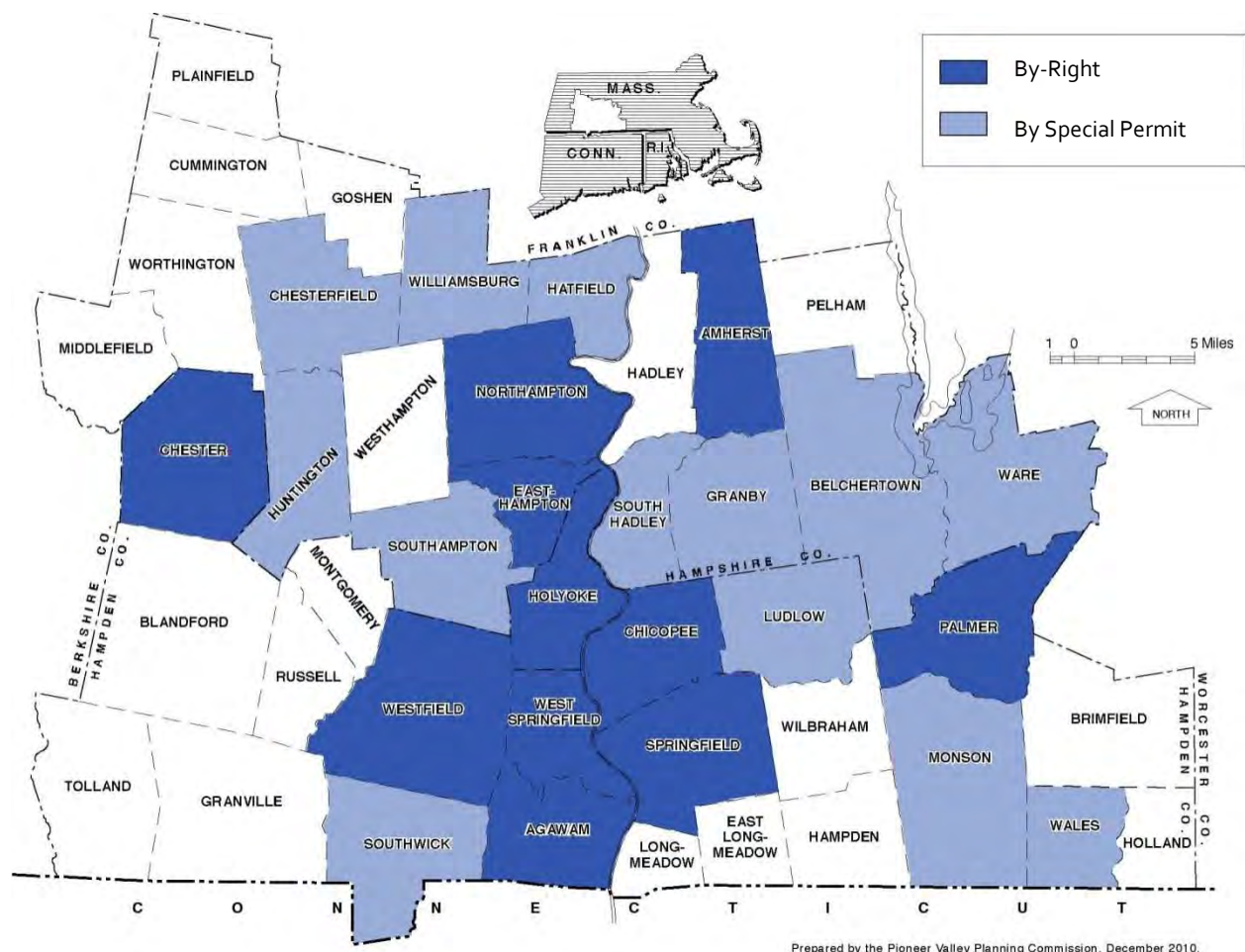
Municipalities in the region would benefit from more examples that show how more compact developments can work in areas without public water or sewer.

MULTIFAMILY HOUSING

Multifamily family housing refers to housing with three or more dwelling units in one building. Multifamily housing, such as apartments and condominiums, are typically the most affordable market-based housing available to rent or own and can provide important housing options for young adults, elderly, adults looking for low-maintenance housing, and low-to-moderate income households.

The map below shows the 43 Pioneer Valley Communities and depicts whether they allow multifamily housing. This map did not highlight communities with exclusive multifamily zoning districts that were built-out as having multifamily zoning because these districts would not be able to accommodate additional multifamily housing developments. The map shows that 13 communities allow multifamily housing by-right or through a limited site-plan review process in one or more zoning districts in the community while 11 allow multifamily housing by special permit from the Planning Board or Zoning Board of Appeals in one or more zoning districts in the community, Nineteen communities prohibit multifamily housing. It should be noted that even in areas where multifamily housing is allowed, the maximum allowable density (units per acre) for multifamily housing is often quite low. The high number of municipalities in our region that prohibit multifamily housing is one of our region's leading fair housing issues and acts as one of the mobility barriers from racially concentrated areas of poverty.

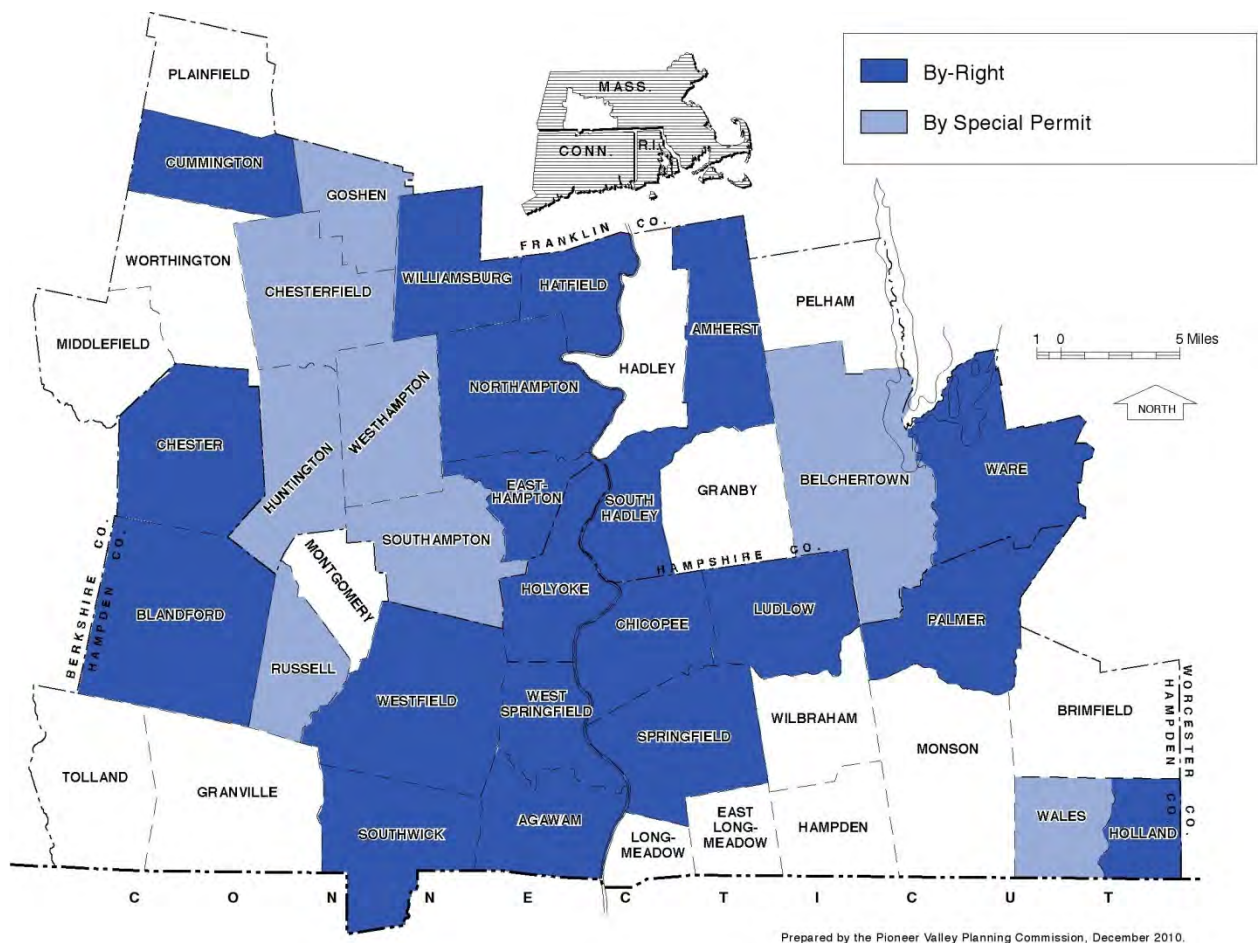
Figure 36: Pioneer Valley Municipalities that Allow Multi-family Housing in One or More Zoning Districts



TWO-FAMILY HOUSING

Two-family homes or duplexes provide additional options for housing choice and affordability. The map shows that twenty communities allow two-family housing by-right or through a limited site-plan review process in one or more zoning districts while eight allow multifamily housing by special permit from the Planning Board or Zoning Board of Appeals in one or more zoning districts. Fifteen communities prohibit two-family housing. This map did not highlight communities that allow duplexes in exclusive multifamily zoning districts that were built-out because these districts would not be able to accommodate additional duplex developments. For communities that do not allow two-family homes, municipal officials typically cite the same reasons for opposing multifamily housing: poor soils, no public sewer, no public water, and preservation of rural character. Again, PVPC's analysis of development within areas lacking public water and sewer showed that there is no environmental reason to prohibit two-unit housing in these areas any more than single-unit housing.

Figure 37: Pioneer Valley Communities that Allow Two-Family Housing in One or More Zoning Districts



Note: The map incorrectly shows that the town of Russell allows two-family homes by special permit when they in fact allow two-family homes by-right.

Accessory dwelling units, also known as accessory apartments, are secondary housing units within, attached to or on the property of single family home. The creation of independent housing units within existing residential structures is one way to improve affordability, both for the current owner and the new tenant, while using little or no additional land.

Figure 38: Municipalities that Allow Accessory Dwelling Units in One or More Zoning Districts

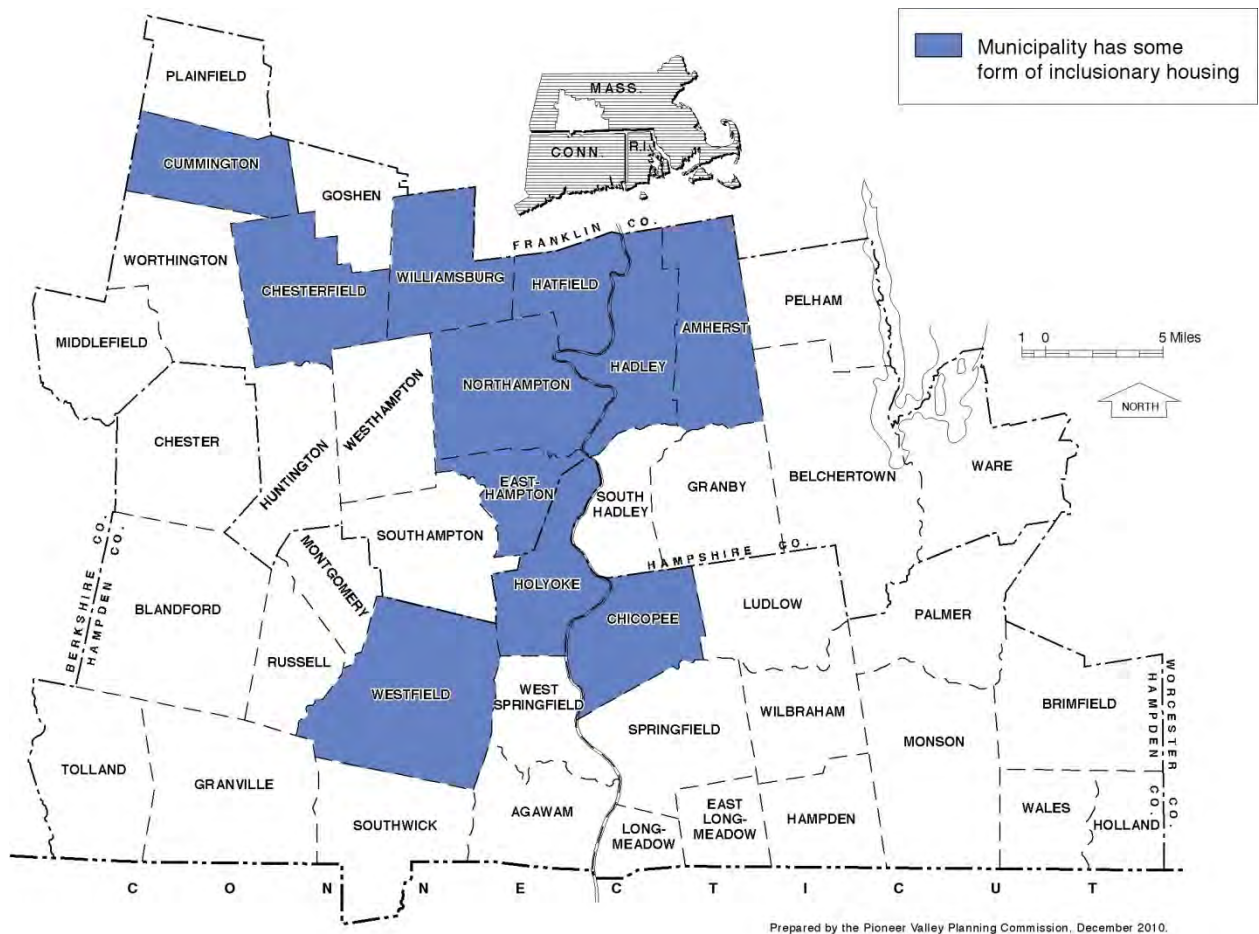


INCLUSIONARY ZONING

Inclusionary housing is a regulatory tool for creating new affordable rental and ownership opportunities in connection with market-rate housing development. For this reason, it is most effective in communities with strong housing markets. Inclusionary housing policies may be mandatory or voluntary, and either require or offer incentives for developers of market-rate projects to set aside a modest percentage of units for low- and moderate income households, helping to create diverse, mixed income neighborhoods and disperse affordable homes throughout the community.

Eleven communities in the region have an inclusionary zoning regulation in place. Five of these eleven communities have established Chapter 40R Smart Growth Zoning Districts, which is a voluntary program that requires a 20 percent affordable housing unit set-aside for new development that the community is allowing to be denser than what would be allowed using the base zoning district requirements. These communities are Chicopee, Easthampton, Holyoke, Northampton and Westfield.³²

Figure 39: Municipalities with Some form of Inclusionary Zoning



³² At the time of this writing, the towns of Ludlow and South Hampton are also considering the adoption of Chapter 40R Smart Growth Districts.

MUNICIPALITIES WITH THE MOST EXCLUSIVE ZONING

In summary, the Pioneer Valley municipalities with the most exclusive municipal zoning regulations –those that do not allow two-family and multifamily housing—includes:

- Brimfield
- East Longmeadow
- Granville (allows accessory dwelling units)
- Hadley (allows accessory dwelling units, has inclusionary zoning, and meets the 10% affordable housing threshold)
- Hampden
- Longmeadow
- Middlefield
- Montgomery
- Pelham (allows accessory dwelling units)
- Plainfield (allows accessory dwelling units)
- Tolland (allows accessory dwelling units)
- Wilbraham
- Worthington

In comparison to all 43 municipalities in the region, these communities are either rural, exurban or suburban communities.

OTHER REGULATIONS THAT AFFECT HOUSING DEVELOPMENT COSTS

While recognizing that the public health and safety must be protected, the following types of municipal regulations and policies also affect the cost of residential development:

- Growth limits
- Protective open space and agricultural zones that limit residential development densities
- Lengthy review processes for new residential developments (special permit processes)
- Parking requirements (number of spaces, on-site parking)
- Local board of health requirements that impose more restrictive wastewater disposal requirements than the state's Title 5 requirements
- Local wetlands regulations
- Local building code requirements that add additional conditions above and beyond the state's building code requirements
- Local historic district regulations

In addition, there are well-meaning state and federal regulations that can affect the cost of residential development. Some of these regulations include:

- Lead paint abatement regulations
- Endangered species regulations
- Occupational Safety and Health Administration standards that require use of licensed, insured contractors for commercial housing projects.
- Prevailing wage regulations
- Renovation, Repair and Paint law

FAIR HOUSING

“Fair housing” means having equal and unrestricted access to housing regardless of factors such as race, color, religion, sex, familial status, disability and national origin. The ability to have housing choice is fundamental to meeting essential needs and pursuing personal, educational, employment, or other goals. Unfortunately, local research, studies, audits, and input from the Massachusetts Fair Housing Center (MFHC), **HAPHousing**, and the Massachusetts Commission Against Discrimination (MCAD) shows that the housing choice can be limited for people in the Pioneer Valley due to illegal discrimination based on factors such as one’s race, color, religion, sex, familial status, disability and national origin. Federal and Massachusetts state law prohibits housing discrimination for specific categories or classes of people—referred to as protected classes or categories—to ensure equal housing opportunities for all persons (see text box).

Protected Categories under Federal and/or State Fair Housing Laws

- Race
- Color
- National Origin
- Religion
- Military or Veteran Status
- Housing Subsidies or Rental Assistance
- Disability
- Marital Status
- Age
- Sexual Orientation
- Gender Identity and Expression
- Victims of domestic abuse
- Families with Children
- Ancestry
- Public Assistance
- Sex
- Genetic Information

PREVALENT FAIR HOUSING ISSUES

The Pioneer Valley continues to struggle with housing discrimination in our rental and homeownership markets. The following is a list of the most prevalent examples of discrimination that affect housing siting, access to housing, or access to housing services in the region.

- Predatory lending, redlining and other housing discriminatory practices, especially against persons of color.
- Active steering towards certain areas of a community and/or the region based on race/ethnicity, economic characteristics, and familial status.
- Rental discrimination against families with minor children.
- Rental discrimination against families with young children due to the presence or potential presence of lead-based hazards. This is usually a result of landlords not understanding their obligations under Massachusetts laws to abate lead paint if a child under the age of 6 years old is occupying the unit and to not deny families with children under the age of 6 just because there is lead paint present in the unit. MFHC identifies this as a top area of concern based on their statistical data.

- Over 40% of the municipalities in the PV region have regulations (zoning) that prohibit multi-family housing. While such regulations are not in violation of housing laws and can be well intentioned, they potentially also have the effect of disproportionately reducing housing choice for specific demographics, such as one's race, color, religion, sex, familial status, disability and national origin.
- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin. Discrimination against individuals with Limited English Proficiency (LEP) has been seen to be a problem of concern in landlords denying rent to LEP individuals and in entities with federal funding failing to accommodate such individuals with written or oral translation services.
- Presence of deteriorated privately-owned properties that are vacant or not actively managed. While a lack of management does not necessarily violate housing laws, such properties tend to be concentrated in low income areas and disproportionately affect minorities and low income residents.
- 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 have an obligation to allow such reasonable accommodations or modifications upon tenant's proper request. MFHC identifies this as a top area of concern based on their statistical data.
- Landlords who refuse to accept housing subsidies as a source of rental payment is a main area of concern in our region. Discrimination is prevalent in our community on the basis of receipt of public assistance and rental assistance. MFHC identifies this as a top area of concern based on their statistical data.

It should be noted that the Pioneer Valley fair housing experts that were interviewed developed the above list of discriminatory practices based on their first-hand experience, they also felt that there was a need for more formal studies and reports to be conducted in the region on discriminatory housing practices, in order to draw public attention to the above noted issues as well as illuminate additional issues. One of the last significant regional analyses was conducted by the Pioneer Valley Planning Commission in 2003 on fair and sub-prime lending. These local experts acknowledged that academic programs at our region's colleges and universities could be better utilized to advance studies in regional fair housing issues. The appendix includes a list of identified barriers to mobility from racially concentrated areas of poverty.

MASSACHUSETTS FAIR HOUSING CENTER (MFHC)

MFHC (also known as the Housing Discrimination Project, Inc.) is a nonprofit organization that serves Berkshire, Hampden, Hampshire, Franklin and Worcester Counties. MFHC engages in extensive educational activities to inform community members about their right to equal housing opportunities. MFHC also provides trainings to housing industry professionals to educate them about their responsibilities under the law. When an individual suspects housing discrimination, MFHC will counsel him or her, investigate the complaint and, in appropriate cases, provide free legal representation. MFHC's legal work helps to promote housing choice, preserve tenancies, avoid homelessness, create lead-safe housing for children and provide disabled tenants with equal access to housing.

MFHC has maintained its office in Holyoke for over 23 years and provides all of its services in English and Spanish. The organization currently has a staff of five full time employees. MFHC receives funding from the U.S. Department of Housing and Urban Development, the cities of Springfield and Northampton, the Community Foundation of Western Massachusetts, and the United Way. MFHC also works with and receives funding from **HAPHousing** and the Massachusetts Commission Against Discrimination.

HAPHOUSING

HAPHousing (HAP) is a regional nonprofit organization that provides a wide range of services to tenants, homebuyers, homeowners and rental property owners to facilitate access to housing and homeownership, primarily in Hampden and Hampshire Counties.

HAPHousing's Fair Housing Initiatives Program (FHIP) is a joint project of **HAPHousing** and the Massachusetts Fair Housing Center, funded under a HUD grant. Through this program, the agency offers fair housing counseling and training to landlords, tenants, homebuyers, municipal officials and community-based organizations. It distributes fair housing information in twelve languages and in the form of a talking book for the visually impaired. The FHIP program is run by one part-time and two quarter-time staff. The FHIP program also partners with the Massachusetts Commission Against Discrimination in many of its activities, including sponsorship of an Annual Fair Housing and Civil Rights Conference that is held in Springfield each April.

MASSACHUSETTS COMMISSION AGAINST DISCRIMINATION (MCAD)

The Massachusetts Commission Against Discrimination (MCAD) serves as the state's chief civil rights enforcement agency. The MCAD works to eliminate discrimination on a variety of bases and areas, and strives to advance the civil rights of the people of the Commonwealth through law enforcement, outreach and training. The MCAD has offices throughout at the state, including a Springfield office that serves the Pioneer Valley. In addition, MCAD, the Massachusetts Fair Housing Center (MFHC) and **HAPHousing**, function as the leading fair housing education and advocacy organizations in the Pioneer Valley. Testing and the ongoing monitoring of discriminatory practices are key to eliminating bias in housing choice. The MCAD as well as other organizations are engaging in this process across the Pioneer Valley. The MCAD was established by the 1968 Civil Rights act and has served as one of the oldest civil rights enforcement agencies in the country."

FAIR HOUSING CAPACITY IN THE REGION

The Massachusetts Fair Housing Center (MFHC), **HAP**Housing, and Massachusetts Commission Against Discrimination (MCAD) function as the leading fair housing education and advocacy organizations in the Pioneer Valley. In addition to education and advocacy, MFHC also monitors the housing market for potential fair housing violations and MCAD has the jurisdictional authority to enforce findings of fair housing discrimination by HUD, the U.S. Department of Justice, or an equivalent agency.

Representatives from all three organizations identified limited organizational capacity (staffing, funding) as the main barrier to more effective fair housing enforcement and education in the Pioneer Valley. They noted that they would need more resources to comprehensively undertake the work that needs to be done in the region. Other important barriers included:

- A lack of state and federal fair housing education and training requirements for landlords, tenants, banking and lending institutions, and general public;
- A lack of awareness of or interest in existing fair housing educational trainings; and
- Need for a stronger state fair housing strategy to respond to patterns, practices and policies that have had a broad, long-term impact statewide.

FINDINGS OF DISCRIMINATION

The offenses considered to constitute housing discrimination and the groups protected from such offenses in the Massachusetts legal system are defined by a variety of laws. These include: the Civil Rights Act of 1866, the Civil Rights Act of 1964, the Fair Housing Act of 1968, the Americans with Disabilities Act (ADA), the Rehabilitation Act of 1973, the Housing and Community Development Act of 1974, the Age Discrimination Act of 1975, Massachusetts General Laws, Chapter 151B, and other Massachusetts laws.

The Massachusetts Fair Housing Center investigated over 1,000 fair housing complaints from 2006 to 2011. These complaints were filed by people from a variety of protected classes. Most complaints, 288, were related to disability. This high number may partially be due to the fact that people with disabilities often have professional advocates who can help them file a complaint, while those who are discriminated against by race and income do not necessarily know how to file a complaint. "Other" was the second most commonly cited followed by public assistance. The distribution of these complaints was not available on a town-by-town basis.

The Massachusetts Commission Against Discrimination (MCAD) investigated over 220 complaints of discrimination from 2000 through 2010. The distribution of these complaints was not available on a town-by-town basis. These complaints were filed by people from a variety of protected classes. Similar to complaints investigated by the MFHC, most complaints, 100, were related to disability. A sizable number, 56, were related to race. Other protected classes were much less commonly cited in complaints.

Table 34: Total MFHC Complaints by Year for Hampden and Hampshire Counties

Year	Total Complaints
2006	209
2007	139
2008	190
2009	164
2010	175
2011	135
Total	1,012

Source: Mass Fair Housing Center, 2012

Table 35: Total MFHC Complaints by Protected Class from 2006 through 2011 for Hampden and Hampshire Counties

Protected Class	Total Complaints for
Disability	288
Other	284
Public Assistance	125
Familial Status	99
National Origin	86
Race	51
Sex	20
Foreclosure	17
Color	10
Marital Status	8
Religion	7
Age	6
Sexual Orientation	5
Military/Veteran Status	4
Genetic Information	1
Ancestry	1
Total	1,012

Source: Mass Fair Housing Center, 2012

Table 36: Total Number of MCAD Complaints by Year

Year	# of Cases
2000	31
2001	19
2002	1
2003	1
2004	20
2005	23
2006	20
2007	32
2008	28
2009	30
2010	18
Total:	223

Source: Massachusetts Commission Against Discrimination, August 2011

Table 37: Total Number of MCAD Complaints By Protected Class from 2000 through 2010

Protected Class	# of Cases
Disability	96
Race	54
Children	26
National origin	21
Familial status	16
Public assistance	15
Other	14
Sex	10
Marital status	9
Sexual orientation	7
Lead paint	4
Creed	3
Age	1
Total	276

Source: Massachusetts Commission Against Discrimination, August 2011.

Note: Some cases are filed under multiple protected classes

COMPLIANCE WITH FEDERAL FAIR HOUSING LAWS

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.

All five of our region’s entitlement communities—Chicopee, Holyoke, Northampton, Springfield, and Westfield—as well as the state of Massachusetts are required to complete reports called “Analysis of Impediments”(AI) to Fair Housing Choice to assist their efforts in affirmatively furthering fair housing. Table 40 on the following page shows the impediments identified in their “AIs.” Pioneer Valley fair housing experts interviewed during the process to develop this regional housing plan expressed concern over the disconnect between fair housing issues documented in their “AIs” and the issues their Consolidated Plans seek to address. In addition, they also expressed concern that many of these “AIs” may be out of compliance since some are close to a decade old.

OVERVIEW OF AN ANALYSIS TO IMPEDIMENTS

An Analysis to Impediments (AI) is a review of the conditions in a community that act as barriers to fair housing choice. It examines if any housing actions or decisions in a community have been taken based on race, color, religion, sex, disability, familial status, or national origin. The scope of the AI is broad and covers all public and private policies, practices, and procedures affecting housing choice. Specific items examined include:

- State and/or municipal laws, regulations, administrative policies, and practices
- Current availability of affordable, accessible housing in a range of unit sizes and the location of those units
- Actions that have been taken or regulations that exist which restrict housing choice based on race, color, religion, sex, disability, familial status, or national origin

An AI is extremely useful for improving access to fair housing in a community. It serves as a rational foundation for fair housing planning and provides important guidance to housing advocates about how to improve housing challenges. The AI can also assist in developing public support for implementing new fair housing policies.

More information about an Analysis to Impediments can be found at:
<http://www.hud.gov/offices/fheo/images/fhpg.pdf>.

Table 38: Impediments to Fair Housing Choice as Identified in our Five Entitlement Communities' Latest Analysis of Impediments

Westfield (2007)	Holyoke (2007)	Springfield (2001-2005) ³³	Northampton (not AI, but from recent consultation with MFHC)	Chicopee (2005)
Lack of Racial and Ethnic Diversity among Population.	Documented discriminatory practices against minority residents in both the rental and homeownership markets, especially against persons of Latino origin.	Lack of extensive amounts of undeveloped land.	Increased foreclosure rates	Substantive issues include economic insecurity and poverty, low levels of educational attainment, and challenging family structures situations.
Concentrated Poverty in Census Tract 8127.02 and 8127.01	Nearly 70% of Holyoke's total housing units may contain lead paint and/or lead hazards which can cause serious threat to children under age six.	Imbalance between rental and homeownership in various neighborhoods.	Insufficient staff resources for meeting client needs for legal assistance.	A strong private sector housing market, including rising median sales prices and lower financing rates, have not benefited all residents of Chicopee equally.
Increasing Foreclosure Rates	A lack of available housing for families and individuals with young children due to lead-based hazards.	Presence of deteriorated privately-owned properties that is vacant or not actively managed.	Consumer issues; debt, bankruptcies increasing/ impacting housing	Racial and low-income concentration in specific areas of Chicopee.
Disability and an Aging Population		Evidence of predatory lending, redlining and other discriminatory practices.	Limited court involved advocacy due to funding cuts/ courts are overwhelmed	Overrepresentation of minority households in income-restricted housing.
Linguistic and Geographic Isolation		Existing patterns of segregation.	Inability to afford rents, can't use Section 8's, lack of living wage	Predatory lending, sub-prime lending in the lower income areas of Chicopee
Lead-Based Paint Hazards		Language barriers & cultural differences.	Evictions increasing for working poor	Cases of housing discrimination.
Housing Affordability due to comparatively high housing costs in the city.		The age of housing stock and the prevalence of lead-based paint hazards.	Need for program to support court involved families with payment plans Lack of case management for emotionally disabled families	

³³: Note: The City of Springfield submitted an updated AI to HUD in June 2013.

CHAPTER SUMMARY

- The municipalities that allow the most housing choices include our central cities and communities with downtown centers. Through their zoning, they may be poised to capitalize on housing market demands emerging from smaller household sizes as well as the desire of some to live in more urbanized settings. The municipalities in the region with the most exclusive zoning—those that do not allow two-family and multifamily housing—include some of our rural, exurban and suburban communities. Many of these same communities also have large minimum lot sizes that further limit housing choices.
- Municipalities with a large presence of deteriorated, privately-owned properties that are vacant or not actively managed.
- The Chapter 40B Comprehensive Permit has been instrumental in siting housing for low-to-moderate income households and rental housing in six of the region's 43 municipalities where they account for 50 percent or more of income-restricted housing and at least 10 percent of all rental housing.
- Site design challenges and regulatory requirements associated with residential development in areas without public water or sewer service can make higher density residential development and the clustering of development more difficult and therefore more costly. In general, communities with public water, public sewer, good soils and flat topography can accommodate residential development at higher densities than those communities that lack these characteristics.
- Other local, state and federal regulations can have the affect of raising residential development costs.
- The Pioneer Valley continues to struggle with housing discrimination. Exclusionary zoning constitutes one of our region's most prevalent forms of discrimination. Other prevalent forms include:
 - Predatory lending, redlining and other housing discriminatory practices, especially against persons of color.
 - Rental discrimination against families with young children due to the presence or potential presence of lead-based hazards.
 - Over 40% of the municipalities in the Pioneer Valley region have regulations (zoning) that prohibit multi-family housing.
 - Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.
 - Landlords who refuse to make reasonable accommodations or reasonable modifications for individuals with a disability.
 - Landlords who refuse to accept housing subsidies or rental vouchers as a source of rental payment.
- The region would benefit from additional studies on discriminatory housing practices to draw public attention to existing issues as well as illuminate additional issues.
- All five of our entitlement communities—Chicopee, Holyoke, Northampton, Springfield, and Westfield— have Analysis of Impediments reports that are at least five years old (some of these municipalities are currently in the process of updating their AI's).
- Limited organizational capacity—mainly in staffing and funding—at our three main fair housing organizations is a significant barrier to more effective fair housing enforcement and education in the Pioneer Valley.

CHAPTER FIVE

REGIONAL HOUSING PLAN RECOMMENDATIONS

OVERVIEW

This chapter recommends strategies that address the region's key issues, challenges and opportunities related to housing market stability, housing affordability and fair access to housing choices. The strategies suggest ways to initiate, maintain or improve market conditions; local, regional, state and federal policy; and the delivery of services to enable people to access the housing that they desire. Such efforts can take a variety of forms, from the sharing of ideas and best practices to the full sharing of services to policy changes enacted at the local, state, or federal level. They may be local actions that individual cities and towns can undertake to address local and regional housing needs and opportunities. As this is the first Regional Housing Plan, many of the recommendations in this Plan suggest regional cooperation and collaboration to address problems that require regional solutions.

The recommended strategies on the following pages are framed by an organizing objective that responds to one or more of the region's key issues and opportunities as identified in Chapter One (*Introduction*) of this Plan. The objectives as well as the recommended strategies are not listed by priority. Each recommended strategy attempts to identify actions and the entities responsible for moving the strategy forward. These are meant to be refined, elaborated upon, and revised going forward.

Many of the communities in the region are already pursuing these strategies and have already demonstrated a long-standing commitment to provide housing choices for a diverse population. For some communities in the region, the strategies presented here may be new ideas or may provide "stretch goals" around which a future community consensus could be reached. It is the hope of those involved in producing this housing plan that by planning together we can increase participation in housing actions that are successful in each community and for the entire region.

The high degree of poverty and racial segregation concentrated in the central cities of, Holyoke and Springfield is not a recent or new pattern but one that is deeply established and seemingly unyielding. It hurts our overall economic competitiveness and vitality. The solution to this unacceptable segregation by race and income does not rest with housing strategies alone. Increased employment opportunities, improved public education, improved public safety, increased access to transportation, availability of services and community resources are all contributors to the quality of life and would over time contribute to reversing this concentration of poverty and racial segregation.



Image 13: Granby Heights—a new Granby Housing Authority development that took years of persistence and collaboration to achieve. Source: PVPC

SUMMARY OF HOUSING NEEDS

Table 39: Household Income by Level of Income Compared to Rent this Household Could Afford and the Number of Rental Units Available to this Affordability Level

Level of Household Income	Rents Affordable to this Level of Income	Number of Households in Income Level	Affordable Rents by Level of Income	Number of Units Affordable to Rent within this Income Level
Total		234,896		83,066
Less than \$10,000	Less than \$250	20,262	Less than \$250	7,308
\$10,000 to \$19,999	\$250 to \$500	30,852	\$250 to \$500	11,997
\$20,000 to \$29,999	\$500 to \$750	23,836	\$500 to \$750	21,396
\$30,000 to \$39,999	\$750 to \$1,000	21,983	\$750 to \$1,000	22,430
\$40,000 to \$49,999	\$1,000 to \$1,250	20,096	\$1,000 to \$1,250	9,501
\$50,000 to \$59,999	\$1,250 to \$1,500	18,518	\$1,250 to \$1,500	3,284
\$60,000 to \$74,999	\$1,500 to \$1,875	23,635	\$1,500 to \$2,000*	2,812
\$75,000 to \$99,999	\$1,875 to \$2,500	32,383	More than \$2,000*	1,239
\$100,000 to \$124,999	\$2,500 to \$3,125	19,177		
\$125,000 to \$149,999	\$3,125 to \$3,750	9,984	No cash rent charged	3,099
\$150,000 to \$199,999	\$3,750 to \$5,000	7,880		
\$200,000 or more	More than \$5,000	6,290		

The data in this table is derived from two different Census datasets which have different income level categories. Due to differences in the income level categories, some of the income level data does not match up completely.

Source: U.S. Census Bureau, 2005-2009 American Community Survey. B19001: Household Income in the Past 12 Months (in 2009 Inflation Adjusted Dollars by) by Level of Income, B25063: Gross Rent for Renter-occupied housing units.

Table 40: Household Income by Level of Income Compared to Ownership Costs this Household Could Afford and the Number of Ownership Units Available to this Affordability Level

Level of Household Income	Value of Ownership Units Affordable to this Level of Income	Number of Households in Income Level	Value of Ownership Units*	Estimated Number of Units in Region By Value of Home
Total		234,896		151,830
Less than \$10,000		20,262		
\$10,000 to \$19,999		30,852	Less than \$60,000	3,417
\$20,000 to \$29,999	\$60,000 to \$90,000	23,836	\$60,000 to \$90,000	3,404
\$30,000 to \$39,999	\$90,000 to \$120,000	21,983	\$90,000 to \$125,000	11,218
\$40,000 to \$49,999	\$120,000 to \$150,000	20,096	\$125,000 to \$150,000	13,661
\$50,000 to \$59,999	\$150,000 to \$180,000	18,518	\$150,000 to \$175,000	18,963
\$60,000 to \$74,999	\$180,000 to \$225,000	23,635	\$175,000 to \$250,000	48,400
\$75,000 to \$99,999	\$225,000 to \$300,000	32,383	\$250,000 to \$300,000	17,440
\$100,000 to \$124,999	\$300,000 to \$375,000	19,177	\$300,000 to \$400,000	21,178
\$125,000 to \$149,999	\$375,000 to \$450,000	9,984	\$400,000 to \$500,000	7,737
\$150,000 to \$199,999	\$450,000 to \$600,000	7,880	More than \$500,000	6,412
\$200,000 or more	More than \$600,000	6,290		

** The data in this table is derived from two different Census datasets, with the categories for level of income and value of ownership units different in many cases. Because of this, value of ownership units does not fully match up to income levels for some of these categories.*

Source: U.S. Census Bureau, 2005-2009 American Community Survey. B19001: Household Income in the Past 12 Months (in 2009 Inflation Adjusted Dollars), B25075: Value of Owner-occupied housing units

SUMMARY OF KEY LOCAL AND REGIONAL ENTITIES RELATED TO IMPLEMENTING THIS PLAN

Citizen Planner Training Collaborative (CPTC)
Citizens Housing and Planning Association (CHAPA)
Community Economic Development Assistance Corporation (CEDAC)
Community Preservation Committees (CPC)
Councils on Aging (COA)
DevelopSpringfield
Economic Development Council (EDC)
Entitlement Communities (Chicopee, Holyoke, Northampton, Springfield, Westfield)
Gateway Cities (Chicopee, Holyoke, Springfield, Westfield)
HAPHousing
Hilltown Community Development Corporation (HCDC)
Home Builders Association
Local Housing Authorities (LHA's)
Massachusetts Association of Community Development Corporations (MACDC)
Massachusetts Fair Housing Center (MFHC)
MassHousing
Municipalities
Network to End Homelessness
Partners for a Healthier Community
Pioneer Valley Planning Commission (PVPC)
Plan for Progress (PFP)
Realtor Association of Pioneer Valley (RAPV)
Regional Employment Board
Regional Housing Committee (RHC)
Regional Housing Network
Rental Housing Association of Greater Springfield, Inc (RHAGS)
Stavros Center for Independent Living (Stavros)
Springfield Partners for Community Action
Springfield Neighborhood Housing Services
Valley Community Development Corporation (VCDC)
Valley Development Council (VDC)
Valley Opportunity Council
United Ways

SUMMARY OF KEY STATE AND FEDERAL ENTITIES RELATED TO IMPLEMENTING THIS PLAN

MassDevelopment
Massachusetts Executive Office of Public Safety and Security (EOPSS)
Massachusetts Attorney General's Office (AGO)
Massachusetts Department of Developmental Services (DDS)
Massachusetts Department of Education (DOE)
Massachusetts Department of Environmental Protection (DEP)
Massachusetts Department of Housing and Community Development (DHCD)
Massachusetts Department of Mental Health (DMH)
Massachusetts Department of Public Health (DPH)
Massachusetts Department of Public Safety (DPS)
Massachusetts Department of Revenue (DOR)
Massachusetts Department of Transportation (DOT)
Massachusetts Department of Veterans' Affairs (DVA)
Massachusetts Executive Office of Elder Affairs (EOEA)
Massachusetts Executive Office of Energy and Environmental Affairs (EOEEA)
Massachusetts Executive Office of Housing and Economic Development (EOHED)
Massachusetts Housing Partnership
Massachusetts Rehabilitation Commission
State legislators
U.S. Department of Housing and Urban Development (HUD)

OBJECTIVES

PROMOTING REGIONAL ACTION

Much can be accomplished by acting regionally and by building upon emerging opportunities for regional collaboration. Current financial constraints are compelling agencies, businesses, organizations, and decision-makers at all levels of government to rethink how services are provided to residents and to reconsider methods for improving the stability of the housing market, which is so critical to our region's economic competitiveness

RECOMMENDATIONS

1. CONTINUE THE REGIONAL HOUSING COMMITTEE

The Regional Housing Plan Committee, the advisory committee for this Plan, has enjoyed broad representation from municipalities, housing authorities, builders, non-profit developers and service providers in the region. The establishment of an on-going group to continue the work begun with this regional housing plan and to assist in the implementation phase would help advance the goals of this plan and improve communication and coordination across the region.

Action	Possible Implementers
Continue meeting monthly or quarterly to implement recommendations within this Plan.	RHC
Identify financial resources to provide ongoing staff support for the Regional Housing Committee.	PVPC

2. ENHANCE AVAILABLE TECHNICAL ASSISTANCE

Technical assistance that meets local needs on a wide range of housing issues from inclusionary zoning to housing development on public land should be available to communities. The PVPC provides some of this assistance and state agencies like DHCD and MHP also offer technical assistance, workshops, trainings and publications that can assist municipalities in carrying out their housing agenda. The PVPC, as the regional planning agency, could play a greater role in providing technical assistance to communities if the agency had a dedicated funding stream to pay for this assistance.

Action	Possible Implementers
Provide targeted funding to regional planning agencies (RPA's) for housing planning activities to enhance their ability to provide technical assistance to their member communities. DHCD's District Local Technical Assistance Fund (DLTA) program is one current example.	State/DHCD

Identify technical assistance gaps and provide needed housing information to municipal staff, elected officials and residents. The Fair Housing Center, HAP Housing and MCAD host a Fair Housing Conference each year in W. Mass that is a huge resource.	PVPC, DHCD
Hold regional workshops and trainings on affordable and fair housing topics	PVPC, DHCD

3. CONTINUE CONNECTING REGIONAL ECONOMIC DEVELOPMENT INITIATIVES WITH REGIONAL HOUSING OPPORTUNITIES AND CHALLENGES

The Pioneer Valley Plan for Progress—the regional economic development plan—considers “develop an array of housing options” as one of its sixteen strategic goals to achieve the regional vision of a “strong, vibrant regional economy that fosters sustainability, prosperity, and collaboration, and attracts national recognition. In particular, the *Plan for Progress* recognizes that a diversity of housing types is important for fostering the region’s business climate and prospects for sustainable economic growth.

The state’s *Choosing to Compete in the 21st Century: An Economic Development Policy and Strategic Plan for the Commonwealth of Massachusetts* (2011) acknowledges that bolstering the supply of housing that is affordable to working class and middle class households is critical to building and retaining talent for the innovation economy and improving the state’s overall economic competitiveness.

Action	Possible Implementers
Continue or initiate collaborative efforts to address the region’s housing opportunities and challenges as outlined in this Regional Housing Plan.	Plan for Progress, Valley Development Council, Regional Housing Committee, PVPC
Conduct a jobs-to-housing analysis to determine whether there is a desirable ratio of jobs to housing units in a given geographical area and work on identifying solutions to address potential sub-areas that may be experiencing a current or expected job/housing imbalance, including a transportation analysis.	Plan for Progress, Valley Development Council, Regional Housing Committee, Metropolitan Planning Organization, PVPC, EDC, Regional Employment Board

AFFIRMATIVELY FURTHERING FAIR HOUSING

“Fair housing” means having equal and unrestricted access to housing regardless of factors such as race, color, religion, sex, familial status, disability, national origin, marital status, age, sexual orientation, gender identity and expression, military or veteran status, receipt of public assistance, receipt of housing subsidies or rental assistance, ancestry, and genetic information. Massachusetts has very strong fair housing laws in addition to those of the federal government. Unfortunately, illegal discrimination still limits housing choice in our region, which is compounded by factors such as land use policies that sometimes have the effect of being exclusionary.

Educating property owners and community members about fair housing laws and supporting vigorous enforcement of the law is imperative in our communities. Testing and the ongoing monitoring of discriminatory practices are key pieces in eliminating bias in housing choice. The Massachusetts Commission Against Discrimination (MCAD) serves as the state’s chief civil rights enforcement agency. MCAD as well as the Massachusetts Fair Housing Center (MFHC) and **HAPHousing** function as the leading fair housing education and advocacy organizations in the Pioneer Valley. **HAPHousing** regularly provides rental property owners with comprehensive workshops on landlord practices. In addition to education and advocacy, MFHC also monitors the housing market for potential fair housing violations and advocates for victims of housing discrimination in state and federal court as well as at HUD and MCAD. MCAD has the jurisdictional authority to enforce findings of fair housing discrimination by HUD, the U.S. Department of Justice, or an equivalent agency.

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”).

RECOMMENDATIONS

4. STRENGTHEN EDUCATION TO LANDLORDS, TENANTS, BANKING AND LENDING INSTITUTIONS, AND GENERAL PUBLIC ABOUT FAIR HOUSING LAWS

The lack of knowledge of fair housing laws can often lead to discrimination on the basis of familial status. Property owners and managers need to be informed of fair housing laws and know that enforcement mechanisms are in place. Renters and homebuyers should also be aware of their fair housing rights and responsibilities.

Action	Possible Implementers
Advocate for a stronger state fair housing strategy to respond to patterns, practices and policies that have had a broad, long-term impact statewide.	MCAD, RHC, MFHC, HAPHousing
Ongoing Training for municipalities, elected officials and key stakeholders on common/egregious fair housing violations, such as landlords refusing to rent to housing choice voucher holders or families with children.	MCAD, DHCD, HAPHousing, MFHC, HUD

Ongoing outreach to local landlord associations to seek their input and involvement in fair housing education activities. Expand advertising of training available including the annual Fair Housing Conference.	MCAD, RHC, MFHC, HAPHousing
Support efforts by the Mass Fair Housing Center and HAPHousing to educate renters and homebuyers on their fair housing rights.	DHCD, HUD
Pass a law that would require area lenders to ensure their first-time buyers of rental property take a landlord workshop.	State legislators
Add simple curriculum on how to be a tenant including what one's rights and responsibilities are.	High School Teachers, Mass DOE

5. SUPPORT ADVOCACY, MONITORING, REPORTING AND ENFORCEMENT OF FAIR HOUSING LAWS

Strong enforcement is a deterrent to abuse and legal violations. Representatives from all three organizations identified limited organizational capacity (staffing, funding) as the main barrier to more effective fair housing enforcement and education in the Pioneer Valley.

Action	Possible Implementers
Form fair housing coalition of key stakeholders to help shape a regional conversation on fair housing.	MCAD, RHC, MFHC
Support the development of a public policy guide/agenda to help support fair housing advocacy	MCAD, DHCD, MFHC, HUD
Support deeper community engagement on policy, education and awareness of that center on the principles of fair housing.	MCAD, DHCD, HUD
Develop partnerships to help manage, use and develop data to serve the goal of affirmatively furthering fair housing.	MCAD, PVPC, Entitlement Communities
Increase funding for the Mass Fair Housing Center to support their advocacy efforts as well as for monitoring and reporting fair housing violations, such as through their testing programs.	DHCD, HUD
Increase funding for the Massachusetts Commission Against Discrimination to enforce fair housing violations.	DHCD, HUD



6. STRENGTHEN CONNECTIONS BETWEEN ANALYSIS OF IMPEDIMENTS AND CONSOLIDATED PLANS

All five of our region's entitlement communities—Chicopee, Holyoke, Northampton, Springfield, and Westfield—as well as the state of Massachusetts are required to complete reports called "Analysis of Impediments" to Fair Housing Choice (AI's) to assist their efforts in affirmatively furthering fair housing. These plans should be updated routinely and findings should be addressed as funded actions of the municipalities' Consolidated Plans.

Action	Possible Implementers
Consider using CDBG funding to routinely update Analysis of Impediments and link findings to funded actions of the Consolidated Plan.	Entitlement Communities
Actively collaborate with local stakeholders and regional Fair Housing education and enforcement groups.	Entitlement Communities
More transparent disclosure of "A.I.'s"	Entitlement Communities
Development of best practices	HUD, DHCD, MFHC, MCAD, HAPHousing
Developed process for monitoring and feedback mechanisms for "A.I.'s" by the state and federal government	HUD, DHCD, MCAD
Incentives for increased regionalization of "A.I.'s"	HUD

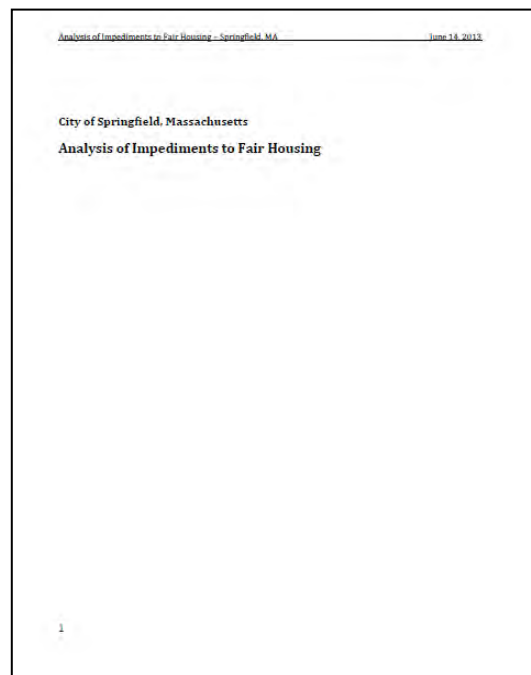


Image 14: The City of Springfield updated their Analysis of Impediments in June 2013

SUPPORT REVITALIZATION AND STABILIZATION EFFORTS OF OUR CENTRAL CITIES

Our central cities are home to nearly half of all jobs in the region, contain many of the region's major educational institutions and health care facilities, and offer amenities like museums, theater, and restaurants. One would think that these attributes, coupled with buildings of historic interest, public and inter-city transit options, zoning that allows higher density and in-fill development, and public infrastructure such as roads, sewer, water, and telecommunications would position our central cities to attract certain segments of the housing market that may desire more urban living, but the housing markets of our central cities have a long history of underperforming relative to other competitive cities in Massachusetts.

One of the main revitalization challenges facing our central cities is that existing home values are generally below replacement cost and commercial rents are insufficient to support the cost of new construction—both of which thwart investment opportunities. The depressed or “weak” housing market in our central cities is an outcome of four interrelated factors: crime and safety, the quality of public education, the concentration of income-restricted housing and households with housing choice vouchers in our cities, and the unemployment/underemployment of existing residents. Public officials, municipal staff, and engaged citizens are working to implement actions outlined in their city-wide or targeted neighborhood plans such as the Rebuild Springfield Plan, Holyoke's Urban Renewal Plan, and Chicopee's West End and River Mills Plans as well as actions within their Consolidated Plans to address these larger issues and concerns. In general, these plans point to the need for a combination of incentives (including funding) and enforcement to spur improved conditions in the most distressed areas of the cities.

Our urban centers have vacant buildings that are awaiting reinvestment.



Image 15: 286 Main St/11 Spring St , Holyoke. This vacant building includes 15 units and has been on the market for over a decade at \$600,000.
Source: City of Holyoke



Image 16: Silvio O. Conte corner - 345 Dwight Street, Holyoke. Located across from the future passenger rail platform in Depot Square, this vacant building originally had retail on the first floor with hotel/boarding rooms above.
Source: City of Holyoke.

RECOMMENDATIONS

7. LEVERAGE MAJOR PUBLIC AND PRIVATE INVESTMENTS TO CREATE MARKET-RATE HOUSING OPPORTUNITIES

The region continues to see an infusion of major public and private investment in our central cities. Some examples include investments in commuter rail and high speed rail, upgrades to our medical centers, and funding for brownfield redevelopments. These investments are catalysts for future economic growth and prosperity. Additional efforts should be made to ensure these investments are linked with efforts to create market-rate housing opportunities.

Action	Possible Implementers
Think creatively about ways to leverage major public and private investment by ensuring non-traditional stakeholders are brought into the conversation.	Develop Springfield, MassDevelopment, PVPC

8. FUND PROGRAMS THAT AIM TO ATTRACT MIDDLE-TO-UPPER-INCOME HOUSEHOLDS TO TARGETED AREAS

The region's central cities need more middle-to-upper income households to achieve the economic diversity necessary to stabilize the housing market in many of their neighborhoods. Currently, almost all public funds made available from DHCD or HUD for neighborhood revitalization and housing developments require income-restricted housing as a condition of receipt of these funds or entail other restrictions that are good practice in many instances, but in the central cities of our region they serve as one more barrier to attracting an economically diverse population to urban neighborhoods and to increasing home-ownership rates. Creating housing opportunities for middle-to-upper income households in certain targeted areas of our central cities, such as areas of economic distress, should be considered as offering the same public benefit as a creating income-restricted housing in "areas of opportunity" outside of our central cities.

Action	Possible Implementers
Consider waiver of long term affordability deed restrictions for HOME, CDBG, LIHTC, and other DHCD or HUD programs in targeted areas	DHCD/HUD
Consider funding programs that support homeownership opportunities for middle-income buyers in targeted distressed areas.	DHCD/HUD
Evaluate effectiveness of Massachusetts' Housing Development Incentive Program (HDIP) and make programmatic recommendations to DHCD as needed.	Gateway Cities
Design program similar to NSP funding	HUD and DHCD

9. RESEARCH –AND IMPLEMENT AS APPROPRIATE--VARIOUS TAX, INCENTIVE, AND FINANCING STRATEGIES TO REVITALIZE HOUSING MARKETS

Land value taxes consist of two components: building values and land values. Together, they amount to the total property value, which gets taxed by the municipality. In Massachusetts, they are both taxed at the same rate. The state of Pennsylvania allows cities and towns the option of taxing land at a higher rate than buildings to incentivize construction, investment, and upkeep of buildings. Virginia and Connecticut also allow for a two-rate property tax. In a neighborhood improvement zone (NIZ), property owners are assessed an annual tax that is used to provide services or capital improvements that a municipality is unable to afford or which benefits a specific neighborhood rather than an entire town. NIZ funds can be used for housing rehabilitation or sidewalk maintenance, both of which improve a neighborhood’s housing stock. Tax increment financing is a method of public financing of infrastructure improvements in which future property values subsidize the cost of the project. Tax increment financing could be used to rehabilitate old housing stock, under the logic that these improvements will increase the desirability of the surrounding neighborhood, increase property values, and thus result in more property tax revenues.

Action	Possible Implementers
Research various tax mechanisms in order to determine which would be an appropriate option for Massachusetts and its more urbanized areas.	Plan for Progress, Pioneer Institute, CHAPA, Lincoln Land Institute



Image 17: Vacant Lot, Springfield

10. DISCUSS DEVELOPMENT OBSTACLES AND OPPORTUNITIES OF LARGER-SCALE HOUSING PROJECTS AND WORK TOWARD SOLUTIONS

Despite the availability of public infrastructure, urban amenities that appeal to a growing segment of households, and higher-density zoning, redevelopment of former mill or office buildings or reinvestment in existing mixed use buildings has been limited. The factors preventing more widespread redevelopment and reinvestment are common to all three of our central cities. Annual to quarterly discussions on these universal issues and opportunities should be held to share best practices and guide future public policy.

Action	Possible Implementers
Facilitate and hold annual, semi-annual, or quarterly meetings during which developers, builders, real estate professionals and municipal officials discuss development challenges and opportunities.	PVPC, RHC, PFP, Economic Development Council of Western Massachusetts (EDC), Develop Springfield, municipal planning departments

11. HIGHLIGHT AND MARKET SUCCESSFUL EXAMPLES OF HOUSING DEVELOPMENTS THAT DEMONSTRATE THE ATTRACTIONS OF URBAN LIVING

In the wake of years of negative press and perceptions, the successful examples of condominium and rental developments in our central cities should be touted to highlight the benefits of urban living. Particular efforts should be made to market our central cities to households without children such as young professionals and empty-nesters as they are less likely to be deterred from living in our cities out of concern for quality public education. Certainly each of our three central cities could market themselves but a regional marketing approach would also help to achieve efficiencies and work towards the same regional purpose of improving the region's overall economic competitiveness and vitality.

Action	Possible Implementers
Work with local media outlets to highlight successful examples and encourage positive messaging.	Holyoke and Springfield Planning Departments, Develop Springfield
Incorporate examples of successful urban housing development into marketing materials and into the agendas of monthly meetings Hold events at successful developments to draw attention to these spaces	Western Mass EDC, Affiliated Chambers of Commerce of Greater Springfield, Greater Holyoke Chamber of Commerce, Chicopee Chamber of Commerce,
Collect examples of existing housing developments and make these available for marketing purposes	PVPC

12. UTILIZE THE STUDENT HOUSING MARKET TO SUPPORT REINVESTMENT DOWNTOWN

Almost 11,500 full-time students who attend one of the institutions listed below in our central cities currently live off-campus.

Develop Springfield is working on bringing U Mass satellite campus to Springfield

- Holyoke Community College—over 3,700
- Springfield Technical Community College—over 3,000
- Springfield College—over 2,600
- American International College—over 850
- Western New England College—over 850
- College of Our Lady of the Elms—over 450

The demand for housing by this segment of the housing market may support additional investment in the downtown of our central cities. The downtowns of our central cities contain amenities that college and graduate students seek such as restaurants and bars and are served by public transit (PVTA) and inter-city transportation networks (Peter Pan). Investment by private developers should be explored as well as public/private partnerships initiated and led by educational institutions. A combination of incentives (including funding) and technical assistance will likely be needed since rents, initially, are unlikely to cover investment costs.

Action	Possible Implementers
Approach colleges about considering downtown housing investments or about promoting housing options in downtown private developments.	Local colleges and universities, PVPC, municipal planning departments
Develop a branding effort for the downtowns that will appeal to creative, younger audiences.	Local colleges and universities, municipal
Reach out to area colleges to research and begin a free fare or reduced fare bus program for current students who live downtown.	PVPC, PVTA
Expand upon current programs run by schools such as Springfield College and Western New England University that provide weekend downtown shuttles for events, concerns, and shopping.	

ADDRESSING VACANT, ABANDONED OR FORECLOSED PROPERTIES

Communities in our region, particularly in our central cities, have abandoned or deteriorated properties that can be rehabilitated and reused, or in some instances demolished, to improve the overall safety and quality of life for neighborhood residents. The relationship between vacant properties, declining property values, blight, and crime is complex and cyclical. Abandoned properties can create unsafe living conditions, blighted appearance, increase crime, and result in declining property values for surrounding properties. At the same time, crime and blight can encourage homeowners to move or simply not maintain their housing at a high level. A key method to stopping this cycle is through the stabilization and revitalization of neighborhoods. There are several strategies that can be used to manage the number of abandoned, foreclosed or otherwise badly deteriorated housing to help revitalize central cities in the region. Many of these strategies are currently being deployed in the region, but need to be enhanced with additional resources and a more robust, coordinated regional effort. The expiration of funding through the Federal Neighborhood Stabilization Program (NSP) has left a funding gap for the central cities who had been using these funds for a range of activities including demolition, rehabilitation and new construction of homes in response to the recent foreclosure crisis.

RECOMMENDATIONS

13. INITIATE A MUNICIPAL RECEIVERSHIP PROGRAM

A municipality can take legal action to acquire ownership of an abandoned property or to have a court appointed receiver manage and repair properties in private ownership. Engaging in this type of municipal action may require enhancing the local capacity to manage the process in the form of increased municipal staffing or providing outside technical assistance to the municipality.

Action	Possible Implementers
Consider the City of Springfield's receivership program as a model program.	Municipalities
Utilize technical assistance available through the state Attorney General's Abandoned Housing Initiative.	Municipalities
Utilize technical assistance available from the Massachusetts Housing Partnership.	Municipalities
Continue state and federal financial resources to address issues surrounding abandoned properties.	DHCD, HUD
Enhance local technical assistance to municipalities. in the form of memos, policy briefs, workshops, and direct assistance	DHCD

14. ENHANCE SUPPORT FOR MUNICIPALITIES MANAGING TAX DELINQUENT PROPERTIES AND MAKE TARGETED FUNDING AVAILABLE FOR BUILDING DEMOLITION / BLIGHT REMOVAL

While acquisition of tax delinquent properties is an important component of a community or neighborhood revitalization strategy, the tax lien and foreclosure process and subsequent management of these properties can be complex, time consuming, and costly. In addition, the demolition of abandoned and deteriorated properties can improve safety for neighborhood residents, help maintain property values and encourage the maintenance of surrounding properties. Engaging in this type of municipal action may require increased municipal staffing or outside technical assistance to the municipality. In particular, the central cities of our region have demolition needs that are extremely challenging for local government to undertake alone.

Action	Possible Implementers
Establish procedures to take action on tax delinquent properties, including a plan for sale or demolish of the property if acquired. MGL Chapter 60 outlines the required legal procedures and technical assistance resources available from the MA Collectors and Treasurer's Association.	Municipalities
Provide technical assistance to municipalities managing portfolios of municipally owned properties.	AGO, DOR, DHCD
Consider making available funding programs such as the model established by the Neighborhood Stabilization Program (NSP) to address the cost of owning tax delinquent properties.	DHCD / HUD
Create a dedicated source of funds for demolition of extremely deteriorated and blighted properties to assist central cities in meeting demolition needs.	DHCD, HUD
Development of regional programs to serve communities not currently reached by existing local programs	PVPC
Coordinated technical assistance on legalities and other issues.	DHCD, DPH, DOR, AGO

MAINTAINING QUALITY HOUSING

Existing housing must be well maintained for use by owners and renters. Much of the housing stock in the region was built prior to 1940 and needs on-going repair and maintenance. Lead-based paint continues to be an issue and its presence keeps some housing unavailable to families with young children. Seniors and residents on fixed or low-incomes may need assistance keeping up their property either for their own use or for occupancy by tenants. It is important that both funding and technical assistance be available to both owner-occupants and investors in order to keep property repaired and maintained. One of the challenges confronting property owners is that the cost to rehabilitate and achieve code compliance in older houses can be extremely high. Some landlords and homeowners cannot afford to make these improvements or, in the case of our weak market areas, some have not invested in their properties because low home values do not justify the cost of capital or maintenance improvements.



Image 18: Before photo. House in Ware before CDBG funded housing rehabilitation occurred.



Image 19: After photo. House in Ware after CDBG funded housing rehabilitation occurred.



Image 20: Before photo. This historic home in Springfield's Old Hill neighborhood was ready to be torn down. Source: HAPHousing



Image 21: After photo. An attractive, owner-occupied, energy-efficient home that HAPHousing renovated. Source: HAPHousing

RECOMMENDATIONS

15. DISTRIBUTE FUNDING FOR HOUSING REHABILITATION & MODIFICATION LOAN PROGRAMS AT THE REGIONAL LEVEL

Housing rehabilitation is an important activity, helping to preserve ownership situations for low-income owners and to create incentives for investor owners to maintain quality standards for rental property. The entitlement communities of Holyoke, Springfield and Westfield fund housing rehabilitation programs using HOME or CDBG funds. Other communities in the region must annually compete for these funds under DHCD's CDBG program, which allocates funds based on a community's "municipal needs score." This results in only a few of the region's municipalities being funded and leaves income-eligible homeowners or tenants in the region's remaining communities without potential assistance. Low- or no-interest loans should be available to income eligible owners and to investors with income eligible tenants and not be available based on a municipality-wide needs score.

Action	Possible Implementers
Advocate for housing rehabilitation and modification loan program funding to be distributed at the regional level for all non-entitlement communities.	Municipal officials
Distribute funding for housing rehabilitation and modification loan programs at the regional level for all non-entitlement communities.	DHCD, HUD

16. UPDATE AND IDENTIFY REVISIONS TO LEAD PAINT ABATEMENT PROGRAM REQUIREMENTS AND CONDUCT OUTREACH ON EXISTING PROGRAM REQUIREMENTS

Lead paint in housing constructed prior to 1978 remains prevalent in the region's housing stock. The cost of lead remediation is a major barrier to properly addressing this problem (multi-unit dwellings are particularly cost-prohibitive). Cost barriers for abatement of lead-based paint can lead to circumvention of lead laws by owners. In order to effectively and safely use existing older housing stock for family housing funds need to be available to owners for this activity. Housing discrimination on the basis of familial status is very prevalent in the Commonwealth because of lead-based hazards in homes coupled with the lack of knowledge and understanding of lead paint laws by property managers. Education should be required for landlords and housing providers about abatement requirements under Massachusetts law. As there has been no significant revision of state lead paint regulations since 1993, it might be useful to re-evaluate certain aspects of these regulations in light of recent studies and the experience of neighboring states.

Zero-percent financing to remove lead paint is now available to income-eligible households in one to four-family, owner-occupied dwellings, with children under age six under the "Get the Lead Out Program" that MassHousing administers in partnership with the state Department of Public Health and Department of Housing and Community Development. Eligible borrowers may not have to repay the loan until they sell or refinance their home. Before the program change, zero-percent, deferred financing was only available to households where a child was lead poisoned or in case management the Childhood Lead Poisoning Prevention Program (CLPPP). The program currently does not provide support for a landlord who wants

to delead as a preventive measure, which is a problem because rental discrimination against families with young children due to the presence or potential presence of lead-based hazards is a leading form of housing discrimination in the region.

The Environmental Protection Agency's Renovation, Repair and Painting (RRP) Rule has specific regulations regarding all renovation, repair and painting work in pre-1978 buildings that are regularly occupied by children. The rule states that if construction will affect more than 6 square feet of lead paint on interior surfaces or more than 20 square feet of lead paint on exterior surfaces, the work must be overseen by a "Certified Renovator". Although this rule has been in effect since April of 2010, many contractors and most consumers are still not aware of it.

Action	Possible Implementers
Advocate for updating of existing lead paint abatement laws.	Municipalities
Advocate for housing rehabilitation cost caps to be raised to allow for lead based paint removal.	Municipalities
Advocate for lead paint abatement funds under HUD's Lead-Based Paint Hazard Control (LHC) and the Lead Hazard Reduction (LHRD) grant programs to be made available more widely and throughout the region.	Municipalities
Allow investor-owners who rent to income eligible households apply for funding under the Get the Lead Out program to insure that the benefits of this program have maximum impact.	DHCD, DPH, MassHousing
Provide outreach and education on RRP ruling and enforce violations (DPS).	Municipalities, DOS, MCAD, HAP Housing, MFHC, Trade Associations
Review present lead paint safety standards and procedures in light of current research and neighboring states' experience implementing deleading regulations.	DPH/State Legislature

17. STRENGTHEN CODE ENFORCEMENT ACTIVITIES

Municipal enforcement of building codes, health and safety codes and other local regulations is essential to guarantee that tenants are provided with housing that meets quality standards for repair and maintenance. Code enforcement, however, is costly and time consuming. It can involve bringing cases to Housing Court, located in both Springfield and Northampton, which greatly facilitates enforcement.

Action	Possible Implementers
Consider adopting a rental license and inspection system program such as one currently being explored by Amherst.	Municipalities
Consider using CDBG funds to address issues in a targeted area on a "project" basis. A Saturday morning sweep program would be an example.	Municipalities
Continue to work on regionalization of building inspection, code enforcement, and public health services to bolster and augment local capacity for smaller municipalities in the region.	PVPC

Augment locally-funded enforcement in areas that warrant additional enforcement.	State and federal
Coordinated technical assistance on legalities and other issues.	DHCD, DPH, DOR, AGO

18. PROMOTE ENERGY CONSERVATION PROGRAMS

Energy conservation measures are needed to reduce energy costs and to conserve scarce natural resources. No-cost Mass Save® Home Energy Assessments help residents, landlords, and multi-family building owners identify cost-effective energy efficiency improvement or replacement opportunities. Incentives change over time and vary by utility, but a variety of financial incentives are available through Mass Save to implement recommended energy efficiency improvements. For example, low-income residents currently can be reimbursed up to 100% of the cost for air sealing and insulation work. Representatives from the area utilities note that more people could be taking advantage of their program offerings. For more information, go to www.masssave.com

Action	Possible Implementers
Work with municipalities to publicize, promote, and support existing programs and expand program activities as needed.	PVPC and non-profit agencies
Consult with area utilities to design an approach with them to more effectively publicize and support use of their MassSave Program.	

19. PROMOTE AND SUPPORT FORECLOSURE PREVENTION PROGRAMS

Municipalities and area non-profits have brought resources to bear to prevent foreclosures using state and federal programs, and by working with banks to restructure mortgage loans to preserve ownership and tenancies. Providing services and accurate information for owners and tenants continues to be needed and should be supported by both public and private resources. The information and programs related to foreclosure prevention have been constantly changing so there is a need for reliable foreclosure program information that is kept up-to-date.

Action	Possible Implementers
Ensure city/town halls and area social service providers have the most up-to-date list of available resources.	DHCD, PVPC
Continued financial resources to local non-profits such as MFHC and HAPHousing to administer foreclosure prevention programs. To continue their current work on these programs, HAPHousing was recently awarded a \$500,000 grant in collaboration with their partners at the Western Massachusetts Foreclosure Prevention Center.	DHCD, HUD
Enact legislation that requires lenders to ensure their first-time home buyers take a homeownership or financial literacy course.	State legislators with municipal official support

INCREASING HOMEOWNERSHIP OPPORTUNITIES

Over the last three decades, Massachusetts has been among the states with the highest housing costs and has experienced the highest rate of home price appreciation of all 50 states. While housing costs are on average lower in the Pioneer Valley than in the eastern part of the state, homeownership is often out of reach for moderate to middle-income families. Particularly for the reason that household incomes have not kept pace with increased housing costs.

Programs designed to help people become homeowners benefits all communities in the region. Homeownership offers many financial benefits and is advantageous for long-term asset building. Homeownership can also help to stabilize neighborhoods that are distressed or in danger of becoming distressed, which is a problem confronting several neighborhoods in our central cities. Springfield and Holyoke are actively promoting the affordable home-ownership opportunities they offer—through programs such as “Buy Springfield Now” and “Buy Holyoke Now”—as a way to entice first-time homebuyers into their cities.

RECOMMENDATIONS

20. SUPPORT MORTGAGE/DOWN PAYMENT ASSISTANCE PROGRAMS

Mortgage assistance in the form of reduced interest, or funds for down payment or closing costs, are all helpful to assist first time homebuyers to purchase a home. The cost of homeownership remains high in Massachusetts relative to other parts of the country, and the ability to move from renter to owner is an important step for a household's social and financial future. Assistance in purchasing housing in any of the communities in the region is important for housing choice and to encourage diverse communities.

Action	Possible Implementers
Educate CPA communities about use of CPA funds for down payment or closing cost assistance programs.	PVPC
Continue support for programs that assist first time homebuyers with mortgage assistance and below market mortgage products.	MassHousing, MHP

21. ENCOURAGE AND ESTABLISH EMPLOYER ASSISTED HOUSING PROGRAMS

Employer assisted housing is a program where incentives are created for employees to purchase homes in neighborhoods in close proximity to the employer although some programs offer homebuyer assistance without limits to where the home is purchased. The benefit to the community is that this program can help stabilize and revitalize neighborhoods. The benefit to the employer is increased employee retention because the employees have shorter commutes and financial assistance for their housing. It should be noted that many of the commonly used government subsidy sources used for affordable housing may not be combined with an employee assistance program because the assistance is restricted to a select group of people and thus does not meet fair marketing requirements.

Action	Possible Implementers
Meet with area employers to understand their employment needs and potential incentives that could be offered to encourage housing in proximity to their offices or businesses.	Municipal staff, PVPC
Identify best practices from the various EAH programs operating in Springfield through Bay State Medical Center, Mass Mutual Life Insurance, American International College and Springfield College and develop a model program to implement with other major employers in the region.	Municipal staff, PVPC

22. CONTINUE HOMEBUYER COUNSELING PROGRAMS AND RELOCATING OF RESIDENTS WHO HAVE EXPERIENCED FORECLOSURE

Preparing first-time home buyers for homeownership, providing information on reputable mortgage products and accessing assistance to help with down payment and closing costs are all important services making homeownership possible for many moderate income households. A well-informed buyer can avoid many of the pitfalls our country recently encountered with the sub-prime lending and foreclosure crisis. Funding for these types of programs has been vulnerable to proposed state and federal budget cuts over the past few years. **HAP**Housing, Springfield Neighborhood Housing Services, Holyoke Housing Authority, Chicopee Neighborhood Development Corporation, North End Housing Initiative, Hilltown Community Development Corporation and Valley Community Development Corporation are among some of the area's providers of services to prospective buyers.

The economic slump of the past few years, precipitated by the proliferation of risky mortgage products, saw increased foreclosures of both owner-occupied and investor-owned properties. This hit the region's urban centers and minority populations disproportionately hard. Municipalities and area non-profits have brought resources to bear to prevent foreclosures using state and federal programs, and by working with banks to restructure mortgage loans to preserve ownership and tenancies. However, some homeowners experienced foreclosure because they should not have qualified for a mortgage loan in the first place, and no amount of prevention services can keep them in their homes. These residents need help relocating to rental housing that they can afford, and more effective strategies are needed to find new buyers for these homes rather than having them remain empty.

Action	Possible Implementers
Continue financial support of existing homebuyer counseling programs.	HUD, DHCD
Ensure city/town halls and area social service providers have the most up-to-date list of available resources.	DHCD, PVPC

SUPPORTING PUBLIC HOUSING & TENANT SERVICES

Public housing owned and managed by the local housing authorities in the region makes up the foundation of housing available to low-income households including families, disabled residents, seniors, veterans and other special needs populations. Approximately 30 percent of all income-restricted housing in the Pioneer Valley region consists of public housing authority units.

With almost 8,000 public housing units and 9,760 housing choice vouchers in the Pioneer Valley, there is a much greater demand for publically-assisted housing than supply as reported by the region's public housing authorities. The Springfield Housing Authority operates the largest LHA in the region with over 2,300 public housing units. **HAP**Housing administers the most housing choice vouchers in the region, with 3,450 vouchers, followed by the Springfield Housing Authority with 2,500 vouchers. Most LHA's stated that the wait for a family unit was at least three years if not five years or more. For elderly housing, the demand varied by municipality with some housing authorities reporting a wait of over a year while some had immediate vacancies. The wait list for a housing choice voucher is also several years long.

RECOMMENDATIONS

23. FACILITATE REGIONAL CONVERSATIONS ABOUT NEED FOR INCREASED FUNDING FOR NEW PUBLIC HOUSING UNITS OUTSIDE OF THE CENTRAL CITIES

The lack of an adequate supply of public housing units in communities outside of our central cities contributes to concentrated poverty in our central cities as well as to the rate of homelessness.

Action	Possible Implementers
Meet with public housing leaders to learn program and funding gaps	DHCD, RHC
Advocate for increased state and federal resources for public housing.	Municipal officials, LHA commissioners
Encourage coordination with the Interagency Council on Housing and Homelessness (ICHH) regional network to implement plan to end homelessness.	PHA's, EOE, DHCD, ICHH Regional Network
Encourage coordination with the Aging Services Access Points (ASAP's)	PHA'S, Aging Services Access Points (ASAP's), DHCD, EOE

24. ADVOCATE FOR CONTINUING FUNDING FOR MAINTENANCE AND CAPITAL REPAIRS IN ORDER TO BRING EMPTY BUT INHABITABLE HOUSING UNITS BACK ONLINE

The DHCD formula funding program has improved predictability for capital improvement planning and funding for housing authorities. However, local housing authorities still need additional funding to make a dent in the backlog of deferred maintenance and capital improvements at housing authority properties that are keeping many units offline.

Action	Possible Implementers
Advocate for increased state and federal resources for capital improvements and maintenance for public housing that is aging and /or deteriorating.	Municipal officials, LHA commissioners
Consider using CDBG and CPA funds to help fill in the funding gap.	Municipal officials, LHA commissioners

25. DEVELOP A MORE ROBUST PROGRAM FOR EDUCATION AND MOBILITY COUNSELING AND SUPPORT FOR HOUSING CHOICE VOUCHER HOLDERS AND LANDLORDS

Landlords who illegally refuse to accept housing choice vouchers, active steering by rental property managers, linguistic profiling, and language barriers prevent residents from fully maximizing their location options under the Section 8 and Massachusetts Rental Voucher Program (MRVP). Educational trainings should be provided for landlords to learn about their obligations in regards to accepting tenants who receive public assistance, housing subsidies, and rental assistance. The lack of knowledge of these requirements often leads to housing discrimination against recipients of public and rental assistance. The agencies that administer vouchers for one of these programs identified that mobility counseling programs help to increase dispersion from areas of concentrated poverty.

Action	Possible Implementers
Advocate for increased state and federal resources to fund mobility counseling programs that could be run by our local LHA's, MFHC, and HAPHousing.	Municipal officials, LHA commissioners

26. CREATE SMALLER FAIR MARKET RENT AREAS THAT MORE ACCURATELY REFLECT LOCAL MARKET CONDITIONS

HUD annually sets Fair Market Rents (FMRs) for the Springfield MSA, which covers all 43 communities in the Pioneer Valley, to assure that a sufficient supply of rental housing is available to its Section 8 Housing Voucher program participants. The FMR's are supposed to be both high enough to permit a selection of units and neighborhoods within the region and low enough to minimize expense thus maximizing the number of low-income families served. However, the regional FMR's may not reflect the strength or weaknesses of the local housing market, which may hinder the 'choice' that the housing vouchers were designed to promote.

Action	Possible Implementers
Advocate for two or more smaller FMR areas for the Pioneer Valley region.	Municipal officials, LHA commissioners
Establish smaller FMR's for the Pioneer Valley Region.	HUD

27. PROVIDE RESOURCES AND TECHNICAL ASSISTANCE TO PRODUCE HOUSING

Housing authorities may have surplus land that can be used to produce additional housing units. Public Housing Authorities need resources and technical assistance in planning for site development and construction of additional affordable housing, which may be publically or privately owned. MHP has worked with many local housing authorities to help produce additional housing for families.

Action	Possible Implementers
Advocate for increased state and federal resources.	Municipal officials, LHA commissioners
Provide programs to facilitate the use of surplus Housing Authority property	DHCD

28. ADVOCATE FOR EXPANDED FUNDING FOR MIXED FINANCE PROJECTS

The DHCD has been exploring models for mixed state and local financing to rehabilitate aging public housing. Mixed financing refers to projects that combine private financing with public financing. This can include the use of local funds in combination with state or federal funding sources. In 2006 Massachusetts amended 760 CMR to allow Housing Authorities to use private funds for construction or rehabilitation of housing, giving housing authorities much greater flexibility to develop surplus land. This change in regulation allowed the Amherst Housing Authority's 8 unit Keet Tamarck Project debt financing was used to both renovate and construct housing that has public operating subsidies.

Action	Possible Implementers
More needs to be done to find innovative ways to provide rehabilitation funds to housing authorities to maintain the quality of public housing for the community.	DHCD
Advocate for increased state and federal resources.	Municipal officials, LHA commissioners

29. REVIEW EFFECTIVENESS OF TARGETED TENANT SUPPORT SERVICES TO IDENTIFY GAPS AND OPPORTUNITIES

Some housing authorities in the region are already engaged in a range of support services that include health screening, budget management, homework clubs, and computer training. These successful models should be continued and resources should be available to provide these support services where none now exist. Support services should be evaluated for effectiveness and solutions should be evidence based and supported by available data.

Action	Possible Implementers
Share information about successful programs.	LHA's
Provide funding for successful models of support services.	DHCD, HUD, EOE
Consider collaborative programs with Aging Services Access Points (ASAP's)	LHA'S, ASAP's, DHCD, EOE

30. SUPPORT EFFORTS OF LOCAL HOUSING AUTHORITIES TO SHARE IDEAS, PROGRAMS, AND STAFF

The executive directors of the local housing authorities (LHA's) in all four counties of western Massachusetts meet regularly to share ideas and best practices about operations and needs. The LHA'S should be encouraged to examine the potential for combined operations for programs, maintenance, and staffing.

Action	Possible Implementers
Continue monthly or bi-monthly meetings to share ideas and best practices.	LHA's
Become more actively engaged with local and regional housing authorities to facilitate conversation about enhancing efficiencies. Expand this dialogue to include other non-profit housing organizations to share best practices.	PVPC
Engage with local housing authorities to understand their operations and needs.	Municipal officials

ROLE OF EFFECTIVE AND TARGETED TENANT SUPPORT SERVICES FOR PUBLIC HOUSING RESIDENTS

"Beyond the bricks and mortar, this is where it is at. People who live in public housing may be rough around the edges in many cases, but at heart they are no different from others -- that is, people. If offered a path forward, many will seize the opportunities."

Judge William H. Abrashkin, Executive Director, Springfield Housing Authority

INCREASING AND PRESERVING THE SUPPLY OF PRIVATE INCOME-RESTRICTED HOUSING OUTSIDE OF THE CENTRAL CITIES

Private income-restricted housing accounts for approximately 70 percent of all income-restricted housing in the Pioneer Valley region. The region has a limited supply of private income-restricted affordable housing units outside of our central cities, which reduces housing choices and concentrates poverty. Besides our three central cities, only Amherst, Hadley, and Northampton have surpassed the 10% income-restricted affordable housing goal set by M.G.L. Chapter 40B—the Comprehensive Permit Act.

The region needs more income restricted affordable housing to increase housing choices, particularly within our "communities of opportunity", such as our communities with downtown centers and the suburban communities, where there are good schools, employment opportunities and transportation links. The exurban and rural communities can also contribute to our supply of income-restricted housing by creating opportunities for housing production at a scale that is appropriate for their communities. Creating new income restricted housing can be a resource and time intensive process and, therefore, more financial and technical assistance is needed to increase the region's overall supply of income-restricted housing outside of our central cities.

The preservation of our existing supply of income-restricted housing outside of our central cities is equally as important. Some communities in the region have developments that may soon face the loss of affordable housing restrictions when the original regulatory agreements "expire". Whenever possible and financially feasible, existing income-restricted affordable housing should be protected and preserved. Using state and federal resources to keep these developments affordable is crucial to maintaining the existing supply of affordable housing in the region.



Image 22: A renovated farm house is part of the Butternut Farm housing project development in Amherst. This development took over a decade to complete and illustrates the challenge of affordable housing development. Source: HAPHousing

RECOMMENDATIONS

31. USE PUBLIC LAND OR BUILDINGS TO PRODUCE NEW INCOME-RESTRICTED AFFORDABLE HOUSING

Surplus municipal land or buildings can be used to meet local and regional housing needs. Municipalities, in accordance with state procurement requirements, can seek proposals from non-profit and for-profit developers. A Request for Proposal (RFP) process allows the municipality to ensure that the housing produced will meet their needs and standards. New housing production can mandate that special populations, including homeless households, veterans and others be included as part of the development.

Action	Possible Implementers
Maintain an updated list of possible public parcels that may be used for affordable housing.	Municipalities
Issue a Request for Proposal (RFP) for the public parcel and consider including a set-aside for special needs housing.	Municipalities
Continue public funding for agencies like MHP who currently offer technical assistance for municipalities interested in developing income-restricted housing on public lands.	DHCD

32. ADVOCATE FOR A FUNDING SET-ASIDE FOR SMALLER-SCALE INCOME-RESTRICTED AFFORDABLE DEVELOPMENTS

The suburban, exurban and rural communities would be more likely to produce affordable housing if DHCD made funding specifically available for smaller projects. In the past, larger developments have had an advantage when competing for state funding. A state set-aside of funds for more rural areas would increase the likelihood of these communities producing affordable housing. The region should work together to advocate for a small-scale project fund from the Department of Housing and Community Development.

Action	Possible Implementers
Advocate for a small-scale project fund from the Department of Housing and Community Development.	Municipal officials and staff, PVPC, non-profit housing organizations
Review and comment on DHCD's Quality Allocation Plan (QAP) annually to make sure that it adequately addresses the region's housing needs	Municipal officials and staff, PVPC

33. USE M.G.L. CHAPTER 40B AND M.G.L. CHAPTER 40R TO CREATE NEW INCOME-RESTRICTED HOUSING

Municipal officials and staff can utilize two state zoning laws—M.G.L. Chapter 40B and M.G.L. Chapter 40R—to locally initiate income-restricted housing development projects in areas they identify for such development. M.G.L. Chapter 40B allows housing developers to override local zoning restrictions if at least 25 percent of the newly created units are for low-to-moderate income households. M.G.L. Chapter 40R provides financial incentives to municipalities that zone for higher-density development as long the zoning requires that 20 percent of all new units be for low-to-moderate income households and provides for a streamlined review process.

Action	Possible Implementers
Conduct outreach on the benefits of using the Chapter 40B process and direct communities to appropriate technical assistance providers.	PVPC
Seek training on the opportunities and responsibilities Ch. 40B provides.	Municipal officials and boards
Continue public funding for agencies like CPTC and MHP who currently offer technical assistance for municipalities interested in using Chapter 40B.	DHCD
Continue offering Chapter 40B-related workshops and providing technical assistance	CPTC & MHP

34. CREATE A REGIONAL PROCESS TO PRESERVE "EXPIRING USE" AFFORDABLE HOUSING DEVELOPMENTS

Housing developed with public subsidies or with zoning relief have affordability restrictions that keep the property affordable to income eligible renters or buyers, which include the elderly and families. These properties may face having their affordability requirements "expire" after a set period of time, resulting in the loss of affordable housing for the community and the region. All efforts should be made to seek funding to preserve expiring use housing especially because creating new income-restricted housing can be such a resource and time intensive process.

Action	Possible Implementers
Develop a list of expiring use properties and identify priorities. Engage with DHCD, and other state funding agencies and municipalities, to understand the issues and develop an action plan.	PVPC and Regional Housing Committee
Advocate for increased state and federal funds for the preservation of income-restricted housing.	Municipalities
Maintain an awareness of existing income-restricted housing developments with soon-to-be expiring affordability restrictions (<i>CEDAC and DHCD both maintain lists</i>). This includes income-restricted homeownership units, which need ongoing monitoring to guarantee that they remain affordable when they are resold. Delegate responsibility to a municipal staff member, an outside agency, or to a shared municipal housing office.	Municipalities

Encourage deed restrictions that are in perpetuity rather than the minimum 30 years for new income-restricted affordable housing projects that are being developed.	Municipalities
Provide technical assistance to build capacity at the local level to monitor and enforce affordable resale restrictions on affordable homeownership units, including creation and maintenance of a "ready buyers list".	DHCD
Maintain and increase funding for the preservation of income-restricted housing.	DHCD, HUD

Case Study: Olympia Oaks in Amherst, MA

Olympia Oaks is a 42-unit rental development in Amherst, Massachusetts, scheduled for construction in 2013. The development, located along the eastern edge of the University of Massachusetts- Amherst campus is to be built on town-owned land with a 99-year ground lease. The development, led by **HAPHousing, Inc.** is an excellent example of a development that incorporates energy efficiency, accessibility, and smart growth to provide high-quality housing.

The development of townhouses and triplexes will be arranged around a pedestrian common with a playground and community garden. It will include 3 accessible units for mobility-impaired residents, as well as 3 units for hearing-impaired residents. All other units are also adaptable to serve disabilities. Units also include a high energy efficiency design including Energy Star appliances, LED and fluorescent lighting, and low-flow plumbing fixtures.

The project is being developed under a Massachusetts Chapter 40B Comprehensive Permit. Smart growth aspects of the development include close proximity to a large employer, nearby access to public transit and easy bicycle access, and half of the development being reserved as open space. Olympia Oaks rental units will be reserved for households at or below 60% of the Area Median Income and preference will be given to people who currently reside or work in Amherst.

The project is primarily funded through federal and state low income housing tax credits, Additional funding will come from the Massachusetts Department of Housing and Community Development subsidies such as the Affordable Housing Trust Fund and Housing Stabilization Fund. The Town of Amherst contributed \$340,000 in Community Preservation Act (CPA) funding and local CDBG predevelopment funding towards the project, as well as awarded \$250,000 in CPA construction funding.

ENDING HOMELESSNESS

While access to public or subsidized housing has a significant role in preventing and resolving homelessness for very low-income households, the gap in the Pioneer Valley between the number of households in need of housing subsidy and the number of affordable housing placements is huge—both in this region and throughout the nation. Our region has 19,500 extremely low-income households that are paying more than 50% of their income for rent, an indication that they do not have a housing subsidy. In the face of such a large gap, and given the significant cost and long development period for affordable housing units, we cannot expect production of affordable housing to be a near-term solution to situational homelessness.

The near-term objective for the situationally homeless is assistance to access housing quickly—or to maintain housing they are at risk of losing. There are a range of successful interventions that can assist these households, but over years, many of these interventions have not been adequately funded. Components that we know can end or prevent homelessness include: funds for short-term, rental assistance, security deposit, and last months' rent; financial assistance for utility deposits, rent arrears, moving costs, or incentives to let a friend or family member stay until they find new housing; and mediation or behavioral health assistance for households where mental illness or substance abuse contribute to housing instability. The overall goal is to move households quickly from a housing crisis to housing, without an intermediate stop in shelter. Given the affordable housing gap, the reality is that households may need a housing strategy that involves a period of living with friends or family, or with rents that are higher than they can easily afford, while they transition to a more long-term solution that includes subsidized housing or increased family income.



Image 23: Paradise Pond in Northampton is a 12-unit apartment development, four units of which are reserved for people who have been homeless or have a disabled family member. Source: PVPC

RECOMMENDATIONS

35. CREATE PERMANENT SUPPORTIVE HOUSING OPPORTUNITIES FOR CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES

The Housing First model relies upon the existence and targeting of permanent supportive housing (PSH) units. In 2008, based upon our estimates of the total number of these units needed in our region, the Western Massachusetts Network to End Homelessness set a 10-year goal of producing 510 PSH opportunities for individuals, and 100 PSH opportunities for families. By the end of 2012, we are at 67% of this goal for PSH units for individuals, and 66% of this goal for PSH units for families.

Action	Possible Implementers
Use McKinney grants to create new permanent supportive housing units for chronically homeless individuals and families.	Continuum of Care
Use existing affordable housing resources to create PSH through strategic partnerships that provide wrap-around supportive services to tenants in these units.	Local housing authorities, DHCD
Set aside some units in newly-developed housing to use as PSH, by identifying a means of paying for wrap-around supportive services or partnering with service providers who can provide the services. Consider including a set-aside for elders age 55 and older.	Non-profit housing developers
Integrate funding streams from the Executive Office of Housing and Economic Development and the Executive Office of Health and Human Services to create single funding model for permanent supportive housing	MA Interagency Council on Housing and Homelessness

36. FUND AND COORDINATE RAPID REHOUSING AND PREVENTION PROGRAMS

Our region has developed effective and efficient rapid rehousing programs over the past several years, and we must continue to ensure that homelessness funding is directed toward these programs. Our regional experience, and the experience of other communities that have set up successful housing crisis response systems, is these programs are most effective and efficient when they are well-coordinated across agencies, including the use of common application forms and eligibility standards. Access points must be well-publicized to ensure that households in need can quickly access needed assistance.

Action	Possible Implementers
Provide and raise funds for rapid rehousing and prevention activities, and direct these funds toward agencies that are part of a coordinated housing crisis response network that uses the funds in accordance with community-developed standards.	DHCD, Municipal, Foundation & Faith-Based Communities
Continue to exert a strong leadership role to ensure coordination among programs that provide housing triage assistance.	CoCs, Western Mass Network to End Homelessness
Support creation and maintenance of a regional housing database, which will improve information sharing about available housing units.	PVPC, Western Mass Network to End Homelessness

Coordinate and implement a stabilization plan to assist at-risk elders with aging-in-place	CoCs, Western Mass Network to End Homelessness, ASAP's, EOEa
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37. SUPPORT THE WESTERN MASSACHUSETTS NETWORK TO END HOMELESSNESS

This regional Network, established with state and private funding administered through the Interagency Council on Housing and Homelessness, a division of DHCD, has played a key role in coordinating housing and services; supporting prevention, diversion and rapid re-housing efforts; and collecting data on the homeless population for the region. The Network has also played a lead in the regional work to move families out of the motels (due to lack of shelter space) into permanent housing. The original funding is no longer available, but the need for this collaborative approach remains critical, so the Network has needed to become self-sustaining by applying for and garnering funding from private foundations and through competitive grants for other state and federal funds and pilot programs.

Action	Possible Implementers
Provide funding support for the Western Massachusetts Network to End Homelessness.	DHCD, Municipal, Foundation & Faith-Based Communities

CREATING SENIOR HOUSING OPPORTUNITIES

Seniors are a growing part of the population and many will need smaller, affordable and barrier-free / accessible housing. Senior housing can take a variety of forms depending on its purpose and how communities define the use in their zoning regulations. Common regulatory terms used to identify elderly housing in the Pioneer Valley region include: "over 55 housing" or independent living development, nursing homes, assisted living, continuing care retirement communities, rest homes, and "elderly or senior" housing. PVPC estimated that there were over 7,000 units of senior-oriented housing in the region. These types, of course, are very different from each other and range from independent or active senior living to very dependant, 24/7 care settings. It should be noted, too, that models for housing our senior populations are also constantly evolving. Advocates of the elderly noted that housing needs of individuals age 50-59 also should be considered as some individuals in this age group have the supportive housing needs as someone in their sixties and older but they do not qualify for assistance.

There are 4 Aging Services Access Points, known in the elder network as ASAPs, that operate in our region. They are: Greater Springfield Senior Services, Inc, West Mass Elder Care, Inc., Franklin County Home Care Corporation, and Highland Valley Elder Services. The ASAP's provide the following direct services:

- Information and Referral: Provision of information, resources, and referrals for services and supports.
- Interdisciplinary case management: intake, assessment, development and implementation of service plans; monitoring of service plans; and reassessment of needs
- Protective Services: investigations of abuse and neglect of elders.



Image 24: The former Church Street School in Ware was redeveloped into a barrier free senior housing project with 29 units. All are single-story apartments and are accessible by elevator. Source: HAP Housing, Inc.

RECOMMENDATIONS

38. PLAN REGIONALLY FOR NEW SENIOR HOUSING

Although each city and town in the region might prefer to provide senior housing for its residents within its borders, this may not be financially possible. Federal funding for senior housing is very competitive and state resources have been very limited. In recognition of limited resources new senior housing should be planned to serve a number of communities in a sub-regional area.

Action	Possible Implementers
Participate in sub-regional meetings to discuss senior housing needs and locations for future housing.	Municipal officials, Councils on Aging, Aging Services Access Points
Convene sub-regional meetings to discuss senior housing needs and locations for future housing. Municipal officials, municipal Councils on Aging, Aging Services Access Points, community development corporations, and local health and human service providers should be included.	PVPC
Advocate for continued funding of the HUD 202 program (supportive housing for the elderly program), which is currently slated for elimination.	Municipal officials and staff, Councils on Aging, Aging Services Access Points
Support adoption of zoning provisions that enhance local senior and accessible housing options.	Councils on Aging, Aging Services Access Points



Image 25: The Arbors is an assisted living facility in Amherst. Source: Pioneer Valley Planning Commission

39. ENCOURAGE “OVER 55” SENIOR HOUSING TO HAVE UNIVERSAL DESIGN, ADAPTABLE OR ACCESSIBLE FEATURES

Municipalities that allow “over 55” developments as a residential use may want to consider creating incentives or mandating that all or a high percentage of units in these developments include universal design, accessible, and/or other adaptable features. Over the past few decades many units have been created in these types of development with stairs and other features that are inaccessible to people with mobility impairments.

Action	Possible Implementers
Create incentives or adopt a local mandate for “over 55” elderly housing developments to include units with universal design, accessible, and/or adaptable features.	Municipalities
Monitor accessibility of existing and future properties for seniors and people with disabilities.	MFHC, Councils on Aging, Aging Services Access Points, Stavros Center for Independent Living

40. FUND HOUSING OPPORTUNITIES FOR LOW-INCOME ELDERS IN PLANNED ASSISTED LIVING RESIDENCES

One of the most rapidly private market growing forms of residential long-term care in Massachusetts is Assisted Living, which offer a combination of housing, meals and personal care services to adults on a rental basis. Assisted Living residences do not provide medical or nursing services, and, therefore, they are not designed for people who need serious medical care.

Assisted living is not an affordable living option for most low-income seniors. The Executive Office of Elder Affairs (Elder Affairs) and the Department of Housing and Community Development (DHCD) implemented a pilot program in 1999 to create an “assisted living like” environment in state funded public elderly/disabled housing, which would allow frail, low-income elders an opportunity to access a model of affordable supportive housing that promotes independence and aging in place. This program works by pooling resources that are currently being invested by an Aging Service Access Point (ASAP) and a housing authority in an existing development. The pilot program has since been expanded to 22 locations in the state, 2 of which are located in the Pioneer Valley (Westfield and Chicopee).

Action	Possible Implementers
Establish funding set-asides for low-income elders in proposed assisted living residences.	DHCD, EOEA, Councils on Aging, Aging Services Access Points
Create additional supportive housing programs for low-income elders within in state funded public elderly/disabled housing.	DHCD, EOEA, Councils on Aging, Local PHA’s, Aging Services Access Points

4.1. ESTABLISH SENIOR HOME REPAIR PROGRAMS

Some seniors could remain in their own homes if funds and were available to take care of needed home repairs. Communities with home rehabilitation programs funded by HOME or CDBG programs may already offer this to seniors, but sometimes program requirements are too burdensome for some seniors such as property liens and income qualifications. Communities without state or federal funding programs may not provide any home repair assistance to seniors. A regional program that could provide small grants to seniors for home repairs could help income-eligible seniors maintain their homes while improving safety, accessibility and energy efficiency. Assistance in contractor selection and management should be included in the program design. Communities with CPA funds may use local funds for this program, with assistance from PVPC and **HAPHousing**.

Action	Possible Implementers
Research existing programs and provide information to interested communities. Work with CPA communities to determine whether funds can be used to create home repair programs. Ensure that programs promote universal design.	PVPC, Councils on Aging, Aging Services Access Points
Promote existing funding availability to elderly residents in community.	Councils on Aging, Aging Services Access Points,
Use CPA housing funds to issue small grants for home repairs. Consider contracting the PVPC or local agency to manage program if local administrative capacity does not exist.	CPA Municipalities
Advocate for CDBG funds to be distributed at the regional level for all non-entitlement communities in order to make possible the establishment of a future regional senior home repair program.	Municipal officials, Councils on Aging, Aging Services Access Points

Case Study: Christopher Heights of Village Hill, Northampton, MA

The Christopher Heights of Northampton, to be constructed in Northampton, Massachusetts, provides an example of an affordable assisted living development currently being built in the Pioneer Valley. The facility will be open to residents age 62 and older.

The development will be a three-story, 58,000-square-foot building on a 2.5-acre site that is part of the larger Village Hill mixed-use development site in Northampton that includes several other residential and commercial buildings. The development is being constructed by The Grantham Group, which runs similar facilities in Worcester, Marlborough, Webster, and Attleboro. Similar to these other facilities, more than half the units in the development are planned to accommodate low-income residents. Of the 83 units, 26 will be for residents below 60 percent of the area median income and 17 for those below 30 percent.

The development will cost approximately \$12 million and incorporates the use of low-income housing tax credits. The City of Northampton also approved \$120,000 in Community Preservation Act funds to be used, which will utilize a 15-year tax increment financing tax abatement.

PRODUCING AND INTEGRATING ACCESSIBLE HOUSING

Providing accessible housing for people with physical disabilities including mobility impairments, sight, hearing, environmental sensitivity and other disabilities allows people to live independently in the community. As the previous section notes, an increasing percentage of our growing senior population will also be in need of barrier-free / accessible housing.

There is a great shortage of accessible housing units in our region compared to the number of residents with one or more disability. The 2008-2010 American Community Survey estimated that eleven percent of the region's total population of residents age 18 to 64 (43,000 people) and almost 40 percent of elderly residents in the region (30,000 people) had one or more disabilities. The web-based Massachusetts Accessible Housing Registry (MassAccess), which captures approximately 80 percent of all accessible rental units in the state, identified 260 accessible/adaptable units and another 217 units located on a ground floor or accessible by elevator in the region in 2012.

RECOMMENDATIONS

4.2. ENCOURAGE THE CREATION OF ACCESSIBLE UNITS

Local funding and permit approval processes can encourage the addition of accessible units beyond the legally required minimum. "Visitability" to allow residents with disabilities to enter other units should also be encouraged.

Action	Possible Implementers
Provide density bonuses or other zoning incentives to developers who include a percentage of accessible units within their proposed residential development.	Municipalities
Institute a requirement, by local ordinance that all new multi-family developments are to provide a minimum percentage of accessible rental units. Visitability design standards should also be part of all new and renovated rental units, defined by HUD as 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.	Municipalities
Work with local and state advocacy groups and human service agencies to identify barriers and opportunities to creating more accessible housing units.	PVPC
Advocate for local, state and federal funds to be made available for creating accessible units within proposed income-restricted and market-rate projects.	Municipalities

43. CONNECT PEOPLE WITH DISABILITIES TO SUPPLY OF EXISTING ACCESSIBLE HOUSING

A small portion of public and private income-restricted housing units in the region have accessible features as well as a small portion of private market-rate housing. People with disabilities can search Massachusetts Accessible Housing Registry (MassAccess) to identify affordable and accessible housing in Massachusetts. Administrators of MassAccess believe that it captures approximately 80 percent of all accessible units in the state. Accessibility advocates and housing providers identified that the critical issue is that accessible units often get rented to people who do not need the accessibility features.

Action	Possible Implementers
Engage in collaborative discussions to address accessible housing mismatch issues. Create linkages between developers, disability advocates and people with disabilities so that units are developed with their needs in mind. Develop waiting lists even before construction starts so there are ready tenants when developments are built.	LHA's, RHC, Stavros Center, MFHC
List accessible housing units on MassAccess and promote its existence.	RAPV, RHAGS
Expand listing form to include accessibility features of available units. The accessibility features should also be searchable on the RAPV's MLS database.	RAPV, RHAGS

44. ENSURE COMPLIANCE WITH EXISTING ACCESSIBILITY REQUIREMENTS

Local building inspectors can have a tremendous effect on making sure existing accessibility requirements are being met when new housing units are created or when housing is modified. Code enforcement staff and others may need training in laws and practices related to accessibility. Landlords, local housing authorities, and housing providers should also have a thorough understanding of their rights and responsibilities when renting to a tenant with a disability. This includes areas of reasonable accommodations and reasonable modifications and in how to handle and respond to such requests.

Action	Possible Implementers
Monitor for compliance of existing accessibility requirements that are mandated by state and federal law.	Municipal staff
Provide technical assistance in the form of trainings and information on accessibility laws and best practices to building departments, landlords and housing providers.	MA Executive Office of Public Safety and Security (EOPSS)
Understand rights and responsibilities when renting to a disabled tenant.	Landlords, LHA's and housing providers
Collaborate on a review of the various accessibility and building codes so that they can be better coordinated with one another.	Municipal staff, Councils on Aging, EOPSS

ENABLING MORE HOUSING CHOICES OUTSIDE OF CENTRAL CITIES THROUGH REGULATORY ACTION

The land use decisions made by all 43 municipalities in the Pioneer Valley influence the ability of residents in our region to exercise full and fair housing choice. Communities are legitimately concerned about maintaining community character, protecting natural resources and keeping up with demand for municipal services. However, housing choice and mobility in our region is limited by the fact that:

- 19 of our communities do not allow for multi-family housing,
- 12 of our sewerred communities require minimum lot sizes greater than $\frac{1}{4}$ acre, and
- 14 of our communities require minimum lot sizes of one acre or more.

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 general, communities with public water, public sewer, good soils and flat topography can more easily accommodate residential development at higher densities than those communities that lack these characteristics. Municipalities without public water and public sewer can still allow multi-family housing or smaller lot sizes. State building, health, and environmental regulations offer minimum standards—regulations for permeable soils, adequate depth to groundwater, setbacks to property lines, drinking water wells and wetlands, and bedrooms per acre—that municipalities can use as a starting point for permitting more housing choices. There are also a number of technological opportunities to address these challenges such as shared systems (multiple homes on one septic system), alternative septic systems, and small private wastewater treatment plants.

Changes to land use regulations are often difficult and contentious. Professional and citizen planners in the region have a key role to play in educating the public and in advocating for flexible zoning that allows a diversity of housing types. *See Chapter 4—Other Factors Affecting Housing Choice—for a summary of allowed residential uses by community.*



Image 26: The region continues to have a variety of household types in terms of size, age, income, and ability, which results in the need for a variety of housing options.

RECOMMENDATIONS

45. ENCOURAGE ZONING TO ALLOW FOR DUPLEXES AND ACCESSORY DWELLING UNITS

Allowing duplex (two-family) housing and accessory dwelling units are ways to expand the available supply of rental housing in our suburban, exurban, and rural communities while working within the constraints of communities that may not have the physical infrastructure, like town water and sewer, to support denser housing development. Accessory dwelling unit (ADU) development allows existing homeowners to provide a second dwelling as an accessory use to their home. This kind of development does not require additional land and can be designed in harmony with the surrounding architecture.

Action	Possible Implementers
Provide technical assistance and educational/outreach assistance on the benefits of duplexes and accessory dwelling units as well as on context sensitive development. <i>Promote best practices and models already contained within the Massachusetts Smart Growth Toolkit.</i>	PVPC, DHCD
Amend local zoning to allow duplexes and/or accessory dwelling units by-right or by special permit.	Municipalities

46. ENCOURAGE ZONING TO ALLOW FOR MULTIFAMILY HOUSING

Zoning that allows multifamily attached dwellings, either townhouse-style condominiums or apartments, uses land efficiently and can increase the supply of housing in locations that are already developed and near transportation and services. Multifamily housing can be either ownership or rental housing and provides an important set of community housing options. Site and building design guidelines for multifamily housing can help ensure that new development is attractive and meets sustainable design standards. Rural communities without public sewer and water can allow multifamily housing by allowing builders greater flexibility and creativity with site and building design.

Action	Possible Implementers
Provide technical assistance and educational/outreach assistance on context sensitive compact or higher density development. <i>Promote best practices and models already contained within the Massachusetts Smart Growth Toolkit.</i>	PVPC, DHCD
Amend local zoning to allow multifamily housing by-right or by special permit.	Municipalities

47. ENCOURAGE INCLUSIONARY ZONING

Inclusionary zoning is a regulatory tool that requires or offers incentives for developers of market-rate projects to set aside a modest percentage of units for low- and moderate income households, helping to create diverse, mixed income neighborhoods and disperse affordable homes throughout the community. Inclusionary zoning is most effective in strong market areas where developers are willing to meet these requirements in order to build at slightly higher density than would otherwise be allowed.

The state's Chapter 40R Smart Growth Overlay Zoning District program is a voluntary inclusionary zoning program that offers financial incentives to communities that designate districts for higher density housing development. At least 20 percent of the housing units created in these districts needs to be affordable to low- and moderate income households. Since 2005, thirty-three Smart Growth Zoning Overlay Districts have been approved in the state, including districts in the Chicopee, Easthampton, Holyoke, Northampton and Westfield.

Action	Possible Implementers
Mandate or encourage developers of market-rate projects to set aside a modest percentage of units for low- and moderate income households through a locally adopted land use regulation.	Strong market municipalities
Provide technical assistance and educational/outreach assistance to help communities adopt inclusionary zoning.	PVPC, DHCD
Promote benefits of state's Chapter 40R Smart Growth Zoning Overlay District Program.	PVPC, DHCD

Examples of denser housing development in our suburban and rural communities



Image 27: Laurel Road Condominiums in Haydenville is an example of a "higher" density residential development in a rural community. Source: PVPC



Image 28: Cold Spring Common Development in Belchertown has 14 units in seven buildings for a residential density of approximately 4 units an acre. Source: ©Margot P. Cheel / Damianosphotography.com

48. CONDITION STATE DISCRETIONARY FUNDING ON MUNICIPAL ZONING PROVISIONS THAT INCREASE HOUSING CHOICE

There are few consequences for communities that maintain excessively large lot size requirements or other overly restrictive land use requirements. The state should consider conditioning receipt of discretionary state funding on whether or not the municipality has areas designated for higher density or more compact development.

The state has already begun rewarding communities that are creating housing opportunities in accordance with the Commonwealth's Sustainable Development Principles. Under the Patrick/Murray administration, the Massachusetts Executive Office of Housing and Economic Development worked with other state agencies to consolidate several competitive discretionary funding programs into a singular "MassWorks" Infrastructure Program to ensure that state funds used for public infrastructure investments are consistent with the Commonwealth's Sustainable Development Principles.

Action	Possible Implementers
Direct discretionary state funding to municipalities with areas designated for higher residential density or more compact development.	EOHED, DOT

49. MAKE TITLE V AND THE STATE WETLANDS ACT THE STANDARD FOR DEVELOPMENT REGULATION

Municipalities can adopt board of health and wetland protection bylaws that are more stringent than state requirements under Title V and the Wetlands Protection Act respectively when additional protections are believed to be necessary to protect public health and safety. However, these local regulations can unduly restrict new development as well as drive up development costs when they are not based on scientific or environmental evidence.

Action	Possible Implementers
Require communities to provide evidence of the need for requirements that exceed state regulatory standards.	DEP, EOHED, EOEEA

Table 41: Municipal Housing Planning Capacity

Community	Housing Committee	Planning Department	Community Development Department	Housing Planner	Housing Authority	CPA Adopted	Housing Trust	Housing Plan
Agawam		1			1	1		
Amherst	1	1	1	1	1	1		2013
Belchertown		1			1	1		2009
Blandford								2012
Brimfield					1			
Chester								
Chesterfield								
Chicopee		1	1	1	1			Con Plan (Annually); AI (2005)
Cummington								
East Longmeadow		1			1	1		
Easthampton	1	1	1		1	1		2006; update in progress
Goshen						1		
Granby					1			
Granville						1		2012
Hadley					1	1		
Hampden					1	1		
Hatfield					1	1		
Holland								
Holyoke		1	1	1	1			Con Plan (annually); AI (2007), update in progress
Huntington					1			
Longmeadow	1	1				1		2010
Ludlow		1			1			Housing chapter in 2012 MP
Middlefield								
Monson					1	1		

Community	Housing Committee	Planning Department	Community Development Department	Housing Planner	Housing Authority	CPA Adopted	Housing Trust	Housing Plan
Montgomery								2012
Northampton	1	1	1	1	1	1	1	SHP 2011; Con Plan (annually); AI (in progress)
Palmer	1	1	1		1			
Pelham						1		
Plainfield								
Russell								
South Hadley		1			1			Housing chapter in recent MP
Southampton	1					1		2010
Southwick					1	1		
Springfield		1	1	1	1			Annually (Con Plan; AI (2013))
Tolland								
Wales								
Ware		1			1			
West Springfield		1	1		1	1		Housing chapter in recent MP
Westfield		1	1		1	1		Con Plan (Annually); AI (2007), update in progress
Westhampton								
Wilbraham		1			1	1		
Williamsburg								
Worthington								
Totals	6	17	9	5	24	19	1	

STRENGTHEN LOCAL AND REGIONAL HOUSING PROGRAM CAPACITY

Communities in the region can benefit from improved capacity to plan for housing and to implement programs and strategies to increase and preserve affordable housing. The communities that do not have professional planning and community development staff are in particular need of increased capacity related to housing issues. The ability of a municipality to have staff or consultants with housing knowledge and experience can greatly enhance the effectiveness of community boards and committees working on housing issues.

See appendix for table that identifies existing housing planning capacity in the region.

RECOMMENDATIONS

50. APPOINT A LOCAL HOUSING COMMITTEE

A municipally-appointed committee for housing is a first step in addressing local housing concerns. They are critical for understanding local housing needs and recommending actions appropriate to the community. They serve as the local advocate. Many communities have established these as "local housing partnerships," historically initiated by the Massachusetts Housing Partnership (MHP). Some local housing authorities have a board of directors who also function in this role, although most do not.

Action	Possible Implementers
Form a local housing committee to study community needs, recommend appropriate actions, and advocate for action. Committee should meet monthly.	Municipalities
Utilize available resources such as MHP's "Guidebook for Local Housing Partnerships" and assistance from MHP and PVPC to form a local housing committee or partnership.	Municipalities

51. DEVELOP A HOUSING PLAN

The adoption of a local housing plan provides a community with important data about housing needs and lays out specific approaches for meeting those needs. The process of creating the plan is an important part of public education and helps build the commitment necessary for solving local housing issues. Housing Production Plans are a specific type of housing plan with guidelines and approval supplied by DHCD. The adoption of a Housing Production Plan sets specific numeric targets for housing production, which, if met can create a "safe harbor" from Chapter 40B proposals that are not locally supported.

Action	Possible Implementers
Local housing committees, housing authorities, planning boards, or CPA committees can initiate the process to develop a local housing plan. MHP has produced a "Housing Needs Workbook" to guide municipalities in developing their own plan. PVPC can also provide technical assistance.	Municipalities

52. CONSIDER ADOPTION OF THE COMMUNITY PRESERVATION ACT AND UTILIZE AVAILABLE HOUSING FUNDS FOR COMMUNITIES THAT HAVE ADOPTED THE CPA

Nineteen communities in the region have adopted the Community Preservation Act (CPA). The CPA uses a real estate tax surcharge funds to raise and allocate funds for affordable housing as well as open space, historic preservation, and recreation. These funds give local communities flexibility and funds to meet their housing needs by funding:

- staff and housing plans,
- predevelopment activities such as environmental feasibility studies and requests for proposals,
- housing production,
- housing preservation and improvement programs, and
- direct financial assistance to qualifying households.

Action	Possible Implementers
Form a local CPA adoption committee to explore and work toward adoption of the Act.	Non-CPA Municipalities
Seek assistance from PVPC, MHP, and Community Preservation Coalition on developing local programs or initiating local actions to address housing needs.	CPA Municipalities
Continue to promote the benefits of the CPA to communities that have not adopted the CPA.	PVPC
Continue to assist communities with implementation of CPA by helping them set up local programs and by providing examples of best practices.	PVPC

53. FORM A MUNICIPAL AFFORDABLE HOUSING TRUST (MAHT)

The formation of a MAHT under M.G.L. c. 44 sec. 55C, allows local government greater flexibility in managing funds and engaging in real estate transactions for affordable housing purposes. A MAHT can receive CPA funds as well as funds from other sources such as private and public donations and use them to implement affordable housing projects or programs. Some communities have combined an existing housing committee with a housing trust in order to take advantage of the increased real estate activities a trust may engage in.

Action	Possible Implementers
Form a local committee, such a housing committee, to explore and work toward adoption of a MAHT. Utilize available resources such as MHP's "Municipal Affordable Housing Trust Guidebook."	Municipalities
Provide technical assistance to municipalities interested in adopting a MAHT.	PVPC, MHP

54. FORM A SHARED HOUSING OFFICE

It may not be feasible for smaller communities to have their own staff with expertise in affordable housing, but a model for shared staff by using inter-governmental agreements has been implemented in other areas of the state. This may be a viable means of building local capacity of the smaller communities in the region. This strategy may work for some of the sub-regional areas within the larger region.

Action	Possible Implementers
Board of Selectmen, City/Town Councils, housing committees, housing authorities, planning boards to initiate process to form a shared housing office. Utilize model pioneered by the town of Sudbury, MA and partnering communities.	Municipalities
Encourage municipalities to form a shared housing office and help to facilitate discussions.	PVPC
Consider being the host agency or supply staff for a shared housing office.	PVPC

Case Study: Shared Housing Office – Sudbury and MAPC

The implementation of affordable housing projects in small towns can often be very challenging, due to municipalities lacking previous experience and expertise. One solution to this problem is the sharing of municipal services, an example of which is the Shared Housing Office (SHO) in Sudbury, Massachusetts. The towns of Bedford, Concord, Lexington, Lincoln, Sudbury, and Weston started the SHO in 2010, after a year-long planning process with assistance from the Metropolitan Area Planning Council (MAPC).

The SHO provides a range of services and benefits to its member communities, including:

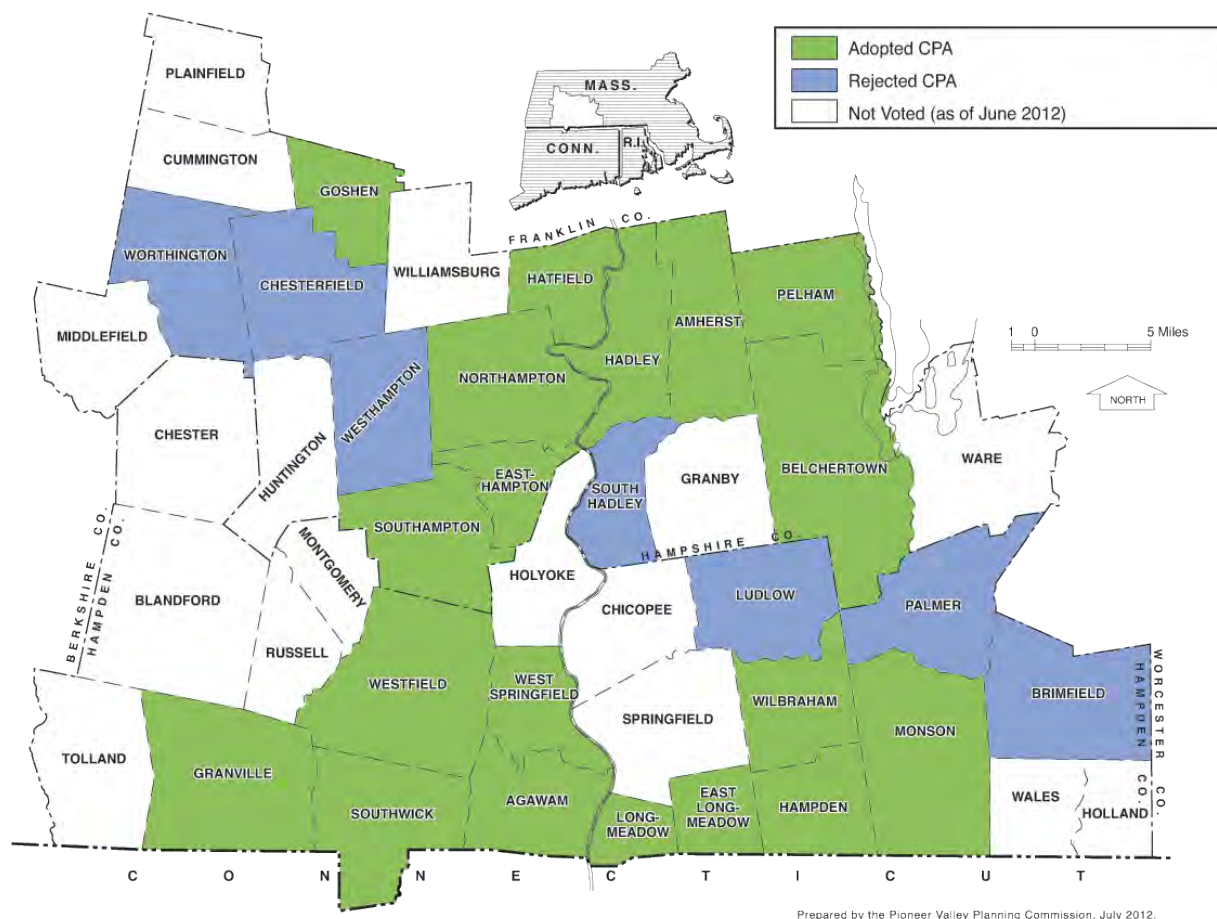
- Monitoring of affordable housing projects to ensure compliance with program requirements
- Administration of HOME Program funds
- Consultation and review of affordable housing projects
- Support of experienced housing staff at meetings with developer and elected officials
- Communication and collaboration between different municipalities about housing projects in SHO communities

The Town of Sudbury hosts the SHO and provides the services to the other municipalities through a fee-for-service arrangement established by an inter-municipal agreement (IMA). The IMA includes a specific allocation for each community of SHO staff time and includes provisions for governance through an advisory committee, which meets quarterly and is composed of one member from each municipality.

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THE COMMUNITY PRESERVATION ACT AND AFFORDABLE HOUSING

The Community Preservation Act (CPA), enacted in September of 2000, assists communities in raising and allocating funds for affordable housing as well as open space, historic preservation, and recreation. As of October 2012, 19 communities in the Pioneer Valley region had adopted the CPA.



By the end of December 2011, the Pioneer Valley region's 19 CPA communities had raised a total of more than \$41.5 million CPA dollars from local and state contributions, and have committed about \$35.1 million of these funds to projects. The largest percentage of this funding (34%) has been allocated to open space projects and the smallest amount for affordable housing projects at about \$4.8 million (14%). Amherst and Northampton together accounted for about 55.8% of all CPA housing expenditures in the Pioneer Valley region. Six communities have not allocated any funds to affordable housing projects.

While federal and state funds continue to be scarce, CPA money has remained available to help address the critical shortage of affordable housing in the region. CPA-assisted housing projects in our region have included the construction of new units, the acquisition of land, the rehabilitation of existing units, the creation of predevelopment loan funds, and other uses. In total, almost 400 housing units have been created or rehabilitated in the Pioneer Valley region with the assistance of CPA funds, Easthampton has utilized CPA funds in the creation of 114 units thus accounting for more than a quarter of the 400 units.

Table 42: CPA Housing Funded Projects

City/Town Name	Number of funded housing projects	Number of housing units produced with CPA funds	Amount of CPA Housing funds spent
Agawam	25	44	\$248,757
Amherst	103	75	\$1,055,050
Belchertown	37	0	\$31,000
East Longmeadow	7	0	\$156,000
Easthampton	40	114	\$644,215
Goshen	7	0	\$0
Granville	6	0	\$0
Hadley	37	43	\$238,500
Hampden	19	16	\$66,950
Hatfield	8	0	\$0
Longmeadow	25	0	\$60,700
Monson	15	0	\$30,180
Northampton	55	61	\$1,121,229
Pelham	0	0	\$0
Southampton	43	0	\$22,150
Southwick	18	4	\$127,000
Westfield	22	34	\$205,000
West Springfield	0	0	\$0
Wilbraham	53	0	\$227,500
Totals:	520	391	\$4,234,231

CONCLUSION

Across the Pioneer Valley region, communities have been providing a variety of housing options that are well designed, of appropriate scale and meet the needs of area residents. These efforts should be supported and applauded. Not all communities in the region have been actively engaged in providing a diverse set of housing options. It is hoped that this regional housing plan and its implementation strategies will encourage and assist more communities to take action to increase local housing production and enhance housing choices. Additional local, regional and state actions of many kinds are identified in this plan and need to be pursued.

While our central cities are facing immense challenges, they also are actively working to enhance the quality of life for all residents and have provided innovative and effective models for housing solutions and neighborhood revitalization that can serve as models for other communities in the region and across the state.

The work on this regional housing plan has brought people together from the urban centers as well as the small farming communities, from both the affluent municipalities and the financially struggling locations. Acknowledging the differences in the challenges facing our communities, we learned from each other and recognized untapped opportunities to find regional solutions that build on and enhance local efforts to provide housing options for all people in the region.

APPENDIX

For the full Appendix that contains detailed demographic and housing data for all 43 municipalities in Hampden and Hampshire County, please visit pvpc.org

SUMMARY OF CHARACTERISTICS AND TRENDS BY COMMUNITY TYPE

CHAPTER TWO

CENTRAL CITIES

Our three central cities had the highest or lowest ranking of all demographic indicators analyzed in this report. Characteristics or trends included:

- Negative population growth rates from 1990 to 2010.
- Highest concentrations of minority and immigrant households, and they continue to be the primary destination for new immigrants to the region. Language barriers.
- Younger populations due to their significant minority populations, which tend to have more children and at younger ages.
- Higher instances of households headed by single mothers.
- Higher instances of single-person households.
- Higher concentrations of populations with disabilities and special needs populations
- Lowest median family incomes and highest poverty rates.
- Significant number of racially or ethnically concentrated neighborhoods of poverty.
- Highest unemployment rates in the region, but the greatest number of jobs.
- Lowest educational attainment rates and highest high school dropout rates.

COMMUNITIES WITH DOWNTOWN CENTERS

Outside of our three central cities and compared to the remaining three community types, our seven communities with downtown centers had the highest or lowest ranking of the demographic indicator analyzed in this report. Characteristics or trends included:

- Low population growth
- Higher levels of racial and ethnic diversity, the lowest median family incomes, highest poverty rates, higher instances of single mother households, and higher instance of households that live alone.
- Higher concentrations of populations with disabilities and special needs populations

SUBURBAN COMMUNITIES

Compared to the four other community types, our suburban communities, for the most part, had the following characteristics or trends:

- Low to moderate population growth (with the exception of Belchertown).
- Minimal racial and ethnic diversity, highest instances of married couple families with children and much fewer instances of single-mother headed households., highest percentages of elderly single-person households (along with exurban communities), and highest median family incomes and lower poverty rates (along with exurban communities).

EXURBAN COMMUNITIES

Compared to the four other community types, our exurban communities, for the most part, had the following characteristics or trends:

- Moderate to high population growth rates.
- Minimal racial and ethnic diversity, lower instances of single-mother headed households, highest percentages of elderly single-person households (along with suburban communities), highest median family incomes and lower poverty rates (along with suburban communities).
- Greatest growth in population ages 65 and older (along with rural communities)

RURAL COMMUNITIES

Compared to the four other community types, our rural communities, for the most part, had the following characteristics or trends:

- Varied population growth with some communities seeing substantial gains in population over the last twenty years while others had minimal to negative growth.
- Minimal racial and ethnic diversity, and lower instances of single-mother headed households
- Greatest decreases in families with children and greatest increases in older populations.
- Varied median family incomes and poverty rates, but, taken as a whole, they had poorer households than suburban and exurban communities.

CHAPTER THREE

CENTRAL CITIES (YELLOW)

Chicopee, Holyoke, Springfield

- Central cities lead the region in housing units, renter-occupancy, multi-family housing, elderly housing, income-restricted housing, accessible housing, and special needs housing.
- They have the lowest housing costs in the region. They are affected by students seeking housing but it is not clear that this pressure drives up the cost of housing in these cities.
- They have some of the oldest housing stock, some of the highest non-seasonal vacancy rates, and highest foreclosure rates.
- They had minimal to negative rates of housing unit growth from 1990 to 2010 ranging from -3% (Holyoke) to 6% (Chicopee).

COMMUNITY WITH ONE OR MORE DOWNTOWN COMMUNITY CENTERS (GREEN)

Amherst, Easthampton, Ludlow, Northampton, Palmer, Ware, and West Springfield.

- These communities have downtown with historic multi-story commercial buildings and densely settled residential neighborhoods radiating from these downtowns.
- The number of housing units in these communities range from just over 4,000 units (Ware) to just over 15,000 units (Westfield).

- They had minimal to negative rates of housing unit growth from 1990 to 2010 ranging from 5% (West Springfield) to 19% (Easthampton).
- They tend to have higher levels of renter-occupancy, older housing, multi-family housing, elderly housing, income-restricted housing, accessible housing, and special needs housing than other communities in the region with the exception of the central cities.
- The non-seasonal vacancy rates ranged from medium to high but the number of foreclosures ranged from low to medium.
- The cost of housing in these communities varied greatly from a low of \$189,000 in Palmer to a high of \$334,000 in Amherst. Of these communities, only Amherst, Northampton, Easthampton, and Westfield experience pressures from the student housing market.

SUBURBAN COMMUNITY (BLUE)

Agawam, Belchertown, East Longmeadow, Longmeadow, South Hadley, and Wilbraham.

- These communities lack the historic, densely settled downtowns centers, but have housing unit counts that range from 11,500 (Agawam) to just over 5,300 (Wilbraham).
- With the exception of Longmeadow—a community largely considered being “built-out”—housing unit growth was medium to high from 1990 to 2010 ranging from a low of 12% (Agawam) to a high of 46% (Belchertown).
- They tend to have lower levels of rental housing (from a low of 10% Longmeadow to a high of 26% in South Hadley), multi-family housing, older housing, elderly housing, income-restricted housing, accessible housing, and special needs housing than the communities with downtown centers. However, these communities still offered a variety of elderly housing options, including income-restricted housing for elderly.
- Their non-seasonal vacancy rates ranged from low to medium as did the number of foreclosures.
- The cost of housing in these communities varied greatly from a low of \$218,000 in Ludlow to a high of \$350,000 in Longmeadow. Only Belchertown and South Hadley experience pressures from the student housing market.

EXURBAN COMMUNITY (PINK)

Brimfield, Granby, Hadley, Hampden, Hatfield, Monson, Southampton, and Southwick.

- Many areas of these communities consist of forest or farmland and have a “rural” character. However, their location within easy to moderate commuting distance of the region’s major job centers has led to increased residential development over the last two decades.
- The number of housing units in these communities range from almost 1,400 (Brimfield) to just over 3,700 (Southwick).
- Housing unit growth was medium to high from 1990 to 2010 ranging from a low of 18% (Hampden) to a high of 47% (Southampton).
- These communities tend to have lower levels of renter-occupancy (from a low of 9% in Hampden to a high of 31% in Hadley), tendency toward newer housing stock, low-levels of multi-family housing (from 3% in Brimfield to 14% in Southwick), and lower levels of seasonal units than the rural communities.
- Their non-seasonal vacancy rates ranged from low to medium as did the number of foreclosures.

- The cost of housing in these communities varied greatly from a low of \$232,000 in Granby to a high of \$307,000 in Hadley. Only Hadley experiences pressures from the student housing market and Granby and Hatfield to a lesser degree.
- These communities do not offer special needs housing outside of DDS group homes and have very, very limited to non-existent accessible housing units.
- Income-restricted housing ranges from low (1.9% in Southamptton) to medium (6% in Brimfield) levels, with the exception of Hadley, which is at 11.8%. Most income-restricted housing in these communities is for the elderly.
- Hadley and Hampden each have a nursing home and Southwick and Hampden each have an assisted living facility.

RURAL COMMUNITY (WHITE)

Blandford, Cummington, Chester, Chesterfield, Goshen, Granville, Holland, Huntington, Middlefield, Montgomery, Pelham, Plainfield, Russell, Tolland, Wales, Westhampton, Williamsburg, and Worthington.

- The number of housing units in these communities range from almost 200 (Tolland) to just over 1,000 (Williamsburg).
- Housing unit growth varied widely from very low (6% in Blandford) to high (52% in Middlefield).
- Their non-seasonal vacancy rates ranged from low to medium as did the number of foreclosures.
- They have the highest amount of seasonal housing in the region.
- They have the lowest levels of renter-occupancy (from a low of 5% in Montgomery to a high of 25% in Williamsburg) and multi-family housing. Their housing stock tends to be older than the exurban communities.
- The cost of housing in these communities varied greatly from a low of \$176,000 in Chester to a high of \$322,000 in Pelham. Only Pelham experiences pressures from the student housing market.
- These communities had variable levels of income-restricted housing, mostly because units assisted through housing rehabilitation or home modification funds had previously counted and have been allowed to remain on the SHI until the affordability expires. Most of the income-restricted housing are rental units for the elderly.
- These communities offer very limited to non-existent accessible housing options and have zero special needs housing outside of DDS group homes.

APPENDIX

PIONEER VALLEY

REGIONAL HOUSING PLAN

2013

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APPENDICES FOR CHAPTER ONE

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	Entitlement	Mini-Entitlement	CDF I	CDF II
Agawam			X	X
Amherst		X		
Belchertown			X	X
Blandford				X
Brimfield			X	X
Chester			X	
Chesterfield			X	
Chicopee	X			
Cummington			X	
East Longmeadow				X
Easthampton			X	
Goshen			X	X
Granby				X
Granville			X	X
Hadley			X	X
Hampden				X
Hatfield				X
Holland			X	
Holyoke	X			
Huntington			X	X
Longmeadow				X
Ludlow				X
Middlefield			X	
Monson			X	X
Montgomery				X
Northampton	X			
Palmer			X	
Pelham				X
Plainfield			X	
Russell			X	
South Hadley				X
Southampton				X
Southwick			X	X
Springfield	X			
Tolland			X	X
Wales			X	
Ware			X	
West Springfield		X		
Westfield	X			
Westhampton				X
Wilbraham				X
Williamsburg			X	
Worthington			X	

APPENDICES FOR CHAPTER TWO

Table 2: Households and Population Growth Comparison
Percent Change from 1990 to 2010

	Percent Change 1990 to 2010	
	Households	Population
Massachusetts	13%	9%
Pioneer Valley Region	8%	3%
Agawam	12%	4%
Amherst	9%	7%
Belchertown	46%	38%
Blandford	16%	4%
Brimfield	33%	20%
Chester	17%	4%
Chesterfield	42%	17%
Chicopee	5%	-2%
Cummington	27%	11%
East Longmeadow	25%	18%
Easthampton	17%	3%
Goshen	38%	27%
Granby	22%	12%
Granville	26%	12%
Hadley	29%	24%
Hampden	17%	9%
Hatfield	17%	3%
Holland	26%	14%
Holyoke	-3%	-9%
Huntington	23%	10%
Longmeadow	7%	2%
Ludlow	16%	12%
Middlefield	49%	33%
Monson	24%	10%
Montgomery	32%	10%
Northampton	7%	-3%
Palmer	7%	1%
Pelham	12%	-4%
Plainfield	29%	13%
Russell	18%	11%
South Hadley	15%	5%
Southampton	46%	29%
Southwick	37%	24%
Springfield	-2%	-2%
Tolland	82%	68%
Wales	34%	17%
Ware	7%	1%
West Springfield	6%	3%
Westfield	11%	7%
Westhampton	41%	21%
Wilbraham	19%	13%
Williamsburg	20%	-1%
Worthington	27%	0%

Source: U.S. Census Bureau, 1990 & 2010 Decennial Census

Table 3: Total Enrollment by College and University

Institution	Municipality	1990	2000	2010
American International College	Springfield	1,829	1,548	3,509
Amherst College	Amherst	1,598	1,695	1,794
Bay Path College	Longmeadow	577	800	2,116
College of Our Lady of the Elms	Chicopee	1,116	782	1,259
Hampshire College	Amherst	1,313	1,175	1,529
Holyoke Community College	Holyoke	5,318	5,754	7,404
Mount Holyoke College	South Hadley	1,931	2,069	2,344
Smith College	Northampton	3,058	3,113	3,113
Springfield College	Springfield	3,577	4,722	5,364
Springfield Technical Community College	Springfield	5,866	6,705	6,887
University of Massachusetts Amherst	Amherst	26,025	24,416	27,569
Western New England College	Springfield	5,404	4,826	3,734
Westfield State College	Westfield	5,292	5,005	5,885
Total		62,904	62,610	72,507
<i>Integrated Postsecondary Education Data System (IPEDS)</i>				

Table 4: Households by Family Type: 1990 to 2010 comparison

	Family Households with Children		Husband & Wife Family With children		Single Father Household with children		Single mother household with children	
	1990	2010	1990	2010	1990	2010	1990	2010
Massachusetts	32%	28%	24%	20%	1%	2%	7%	7%
Pioneer Valley	34%	28%	23%	16%	1%	2%	9%	9%
Agawam	33%	25%	26%	18%	1%	2%	5%	5%
Amherst	28%	22%	20%	14%	1%	1%	8%	7%
Belchertown	39%	35%	32%	26%	1%	2%	6%	7%
Blandford	41%	26%	37%	22%	1%	1%	3%	3%
Brimfield	39%	28%	34%	22%	1%	2%	4%	3%
Chester	39%	27%	33%	19%	1%	3%	5%	5%
Chesterfield	44%	28%	39%	20%	2%	5%	3%	4%
Chicopee	30%	24%	21%	13%	1%	3%	8%	9%
Cumington	31%	22%	27%	14%	1%	2%	3%	6%
East Longmeadow	35%	32%	30%	26%	1%	1%	4%	5%
Easthampton	32%	22%	25%	14%	1%	2%	6%	6%
Goshen	39%	28%	33%	21%	1%	2%	5%	5%
Granby	38%	29%	33%	23%	1%	2%	4%	4%
Granville	44%	30%	38%	24%	2%	3%	4%	3%
Hadley	27%	24%	23%	17%	1%	2%	3%	5%
Hampden	37%	29%	33%	24%	1%	2%	4%	3%
Hatfield	29%	22%	25%	16%	0%	1%	4%	5%
Holland	45%	29%	37%	21%	2%	3%	5%	5%
Holyoke	37%	31%	18%	12%	2%	2%	17%	17%
Huntington	42%	28%	33%	21%	2%	3%	8%	5%
Longmeadow	37%	36%	33%	31%	0%	1%	3%	4%
Ludlow	34%	27%	29%	20%	1%	2%	4%	5%
Middlefield	37%	22%	34%	17%	1%	2%	2%	2%
Monson	39%	30%	32%	22%	2%	3%	5%	6%
Montgomery	38%	25%	32%	23%	0%	1%	6%	1%
Northampton	25%	22%	18%	13%	1%	2%	6%	7%
Palmer	32%	27%	24%	17%	2%	3%	7%	7%
Pelham	38%	25%	32%	19%	1%	1%	5%	6%
Plainfield	35%	24%	27%	19%	1%	3%	7%	3%
Russell	42%	31%	33%	21%	2%	2%	7%	8%
South Hadley	29%	23%	24%	16%	1%	2%	5%	5%
Southampton	41%	30%	36%	24%	1%	1%	4%	4%
Southwick	41%	29%	33%	23%	2%	2%	6%	4%
Springfield	36%	32%	19%	12%	2%	3%	15%	17%
Tolland	32%	26%	29%	23%	1%	2%	3%	2%
Wales	42%	28%	35%	21%	2%	3%	5%	4%
Ware	33%	26%	25%	16%	1%	3%	7%	8%
West Springfield	27%	25%	20%	17%	1%	2%	7%	7%
Westfield	35%	29%	27%	20%	1%	2%	7%	7%
Westhampton	45%	30%	41%	24%	1%	2%	3%	4%
Wilbraham	36%	32%	32%	27%	1%	1%	4%	4%
Williamsburg	35%	24%	28%	15%	2%	2%	6%	6%
Worthington	41%	19%	36%	15%	2%	1%	2%	3%

Source: U.S. Census Bureau, 1990 & 2010 Decennial Census

Table 5 Single Mother Households in 2010

Geography	White	Black	Asian	Hispanic
Massachusetts	6%	21%	5%	25%
Pioneer Valley	8%	24%	8%	32%
Agawam	6%	11%	8%	20%
Amherst	6%	19%	6%	21%
Belchertown	7%	10%	9%	19%
Blandford	4%	0%	0%	0%
Brimfield	4%	0%	0%	5%
Chester	5%	0%	0%	0%
Chesterfield	4%	0%	0%	0%
Chicopee	8%	21%	7%	32%
Cummington	6%	0%	0%	0%
East Longmeadow	5%	8%	8%	12%
Easthampton	6%	13%	10%	16%
Goshen	5%	0%	0%	0%
Granby	5%	9%	0%	9%
Granville	4%	0%	0%	20%
Hadley	5%	13%	5%	20%
Hampden	4%	0%	0%	8%
Hatfield	5%	0%	13%	20%
Holland	5%	0%	0%	0%
Holyoke	12%	27%	10%	35%
Huntington	5%	0%	0%	0%
Longmeadow	4%	10%	3%	10%
Ludlow	5%	14%	5%	17%
Middlefield	2%	0%	0%	0%
Monson	6%	0%	0%	12%
Montgomery	2%	0%	0%	0%
Northampton	7%	11%	7%	23%
Palmer	8%	10%	16%	15%
Pelham	5%	20%	0%	15%
Plainfield	3%	25%	0%	0%
Russell	9%	0%	0%	10%
South Hadley	6%	10%	2%	25%
Southampton	5%	20%	0%	11%
Southwick	5%	4%	5%	15%
Springfield	12%	26%	14%	34%
Tolland	2%	0%	0%	0%
Wales	5%	0%	0%	14%
Ware	8%	18%	11%	30%
West Springfield	7%	16%	7%	22%
Westfield	7%	15%	3%	23%
Westhampton	4%	0%	0%	60%
Wilbraham	4%	14%	5%	13%
Williamsburg	7%	0%	40%	13%
Worthington	3%	0%	0%	25%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 6: Non Family Households Comparison: 1990 to 2010

	Where Householder Lives Alone		Where Householder Lives Alone & Householder is 65 Years or Older
	1990	2010	2010
Massachusetts	26%	28.7%	11%
Pioneer Valley	25%	29.4%	11%
Hampden County	26%	29.2%	12%
Hampshire County	25%	29.7%	11%
Agawam	24%	30%	13%
Amherst	23%	27.3%	10%
Belchertown	20%	21.7%	8%
Blandford	15%	20.9%	8%
Brimfield	19%	23.7%	11%
Chester	19%	25.8%	8%
Chesterfield	14%	23.5%	6%
Chicopee	28%	34.3%	13%
Cummington	26%	35.4%	11%
East Longmeadow	18%	23.7%	15%
Easthampton	26%	33.9%	12%
Goshen	17%	19.5%	8%
Granby	16%	21.9%	8%
Granville	14%	20.9%	7%
Hadley	22%	27.6%	14%
Hampden	16%	17.9%	10%
Hatfield	24%	31.2%	12%
Holland	18%	22.1%	7%
Holyoke	28%	32%	12%
Huntington	16%	23.3%	7%
Longmeadow	16%	20.9%	14%
Ludlow	20%	26.3%	13%
Middlefield	22%	23.4%	7%
Monson	20%	23%	9%
Montgomery	14%	20.6%	6%
Northampton	34%	37.2%	10%
Palmer	26%	29.8%	11%
Pelham	14%	21.3%	7%
Plainfield	18%	25.7%	9%
Russell	16%	16.3%	5%
South Hadley	25%	32.2%	14%
Southampton	14%	20.3%	9%
Southwick	19%	24.2%	12%
Springfield	28%	30%	10%
Tolland	16%	21.8%	9%
Wales	18%	27%	10%
Ware	25%	29.1%	11%
West Springfield	31%	34.3%	12%
Westfield	24%	27.5%	11%
Westhampton	10%	17.2%	6%
Wilbraham	16%	21%	12%
Williamsburg	20%	30.2%	11%
Worthington	17%	26.1%	9%
Source: U.S. Census Bureau, 1990 & 2010 Decennial Census			

Table 7: Pioneer Valley Population By Group Quarters Population (2010)

Geography	Total population in Group Quarters		Total population in Institutionalized Group Quarters		Total population in Non-institutionalized Group Quarters	
	Number	Percent	Number	Percent	Number	Percent
Massachusetts	238,882	3.6	74,667	1.1	164,215	2.5
Pioneer Valley	35,623	5.7%	7,113	1%	28,510	4.6
Hampden County	14,791	3.2	5,845	1.3	8,946	1.9
Hampshire County	20,832	13.2	1,268	0.8	19,564	12.4
Agawam	677	2.4	669	2.4	8	0.0
Amherst	15,236	40.3	123	0.3	15,113	40.0
Belchertown	4	0	0	0	4	0.0
Blandford	0	0	0	0	0	0.0
Brimfield	0	0	0	0	0	0.0
Chester	0	0	0	0	0	0.0
Chesterfield	0	0	0	0	0	0.0
Chicopee	1,155	2.1	341	0.6	814	1.5
Cummington	0	0	0	0	0	0.0
East Longmeadow	443	2.8	429	2.7	14	0.1
Easthampton	52	0.3	1	0	51	0.3
Goshen	0	0	0	0	0	0.0
Granby	1	0	0	0	1	0.0
Granville	0	0	0	0	0	0.0
Hadley	165	3.1	152	2.9	13	0.2
Hampden	93	1.8	93	1.8	0	0.0
Hatfield	0	0	0	0	0	0.0
Holland	0	0	0	0	0	0.0
Holyoke	1,385	3.5	1,086	2.7	299	0.7
Huntington	0	0	0	0	0	0.0
Longmeadow	528	3.3	194	1.2	334	2.1
Ludlow	1,232	5.8	1,228	5.8	4	0.0
Middlefield	0	0	0	0	0	0.0
Monson	119	1.4	117	1.4	2	0.0
Montgomery	0	0	0	0	0	0.0
Northampton	3,156	11.1	846	3	2,310	8.1
Palmer	60	0.5	56	0.5	4	0.0
Pelham	0	0	0	0	0	0.0
Plainfield	2	0.3	0	0	2	0.3
Russell	1	0.1	0	0	1	0.1
South Hadley	2,200	12.6	146	0.8	2,054	11.7
Southampton	0	0	0	0	0	0.0
Southwick	15	0.2	0	0	15	0.2
Springfield	5,677	3.7	954	0.6	4,723	3.1
Tolland	0	0	0	0	0	0.0
Wales	0	0	0	0	0	0.0
Ware	9	0.1	0	0	9	0.1
West Springfield	170	0.6	120	0.4	50	0.2
Westfield	2,976	7.2	359	0.9	2,617	6.4
Westhampton	0	0	0	0	0	0.0
Wilbraham	260	1.8	199	1.4	61	0.4
Williamsburg	7	0.3	0	0	7	0.3
Worthington	0	0	0	0	0	0.0

Source: U.S. Census Bureau, 2010 Decennial Census

Table 8: Pioneer Valley Region by Age, 2010

Geography	All	White, Non-Hispanic	Hispanic	Black	Asian	Other
Massachusetts	39.1	42.7	26.3	31.5	32.0	27.6
Hampden County	38.6	44.7	24.2	30.4	33.1	24.4
Hampshire County	36.6	40.1	21.9	22.5	22.7	23.0
Agawam	44.4	45.5	26.1	39.0	34.8	28.8
Amherst	21.6	21.6	21.1	21.4	22.3	21.4
Belchertown	41.1	42.0	23.6	36.4	34.1	27.2
Blandford	46.1	46.3	22.3	31.5	40.5	8.0
Brimfield	44.6	45.4	19.8	31.0	28.8	16.0
Chester	45.0	45.2	17.5	39.5	34.0	17.5
Chesterfield	46.1	46.3	20.5	49.0	51.5	27.5
Chicopee	40.1	44.7	23.0	26.0	33.3	24.8
Cummington	47.6	47.8	14.0	58.5	3.5	27.0
East Longmeadow	45.0	45.9	26.8	44.4	36.1	26.8
Easthampton	43.0	44.5	25.2	36.2	34.9	28.6
Goshen	45.5	45.9	20.0	36.5	16.5	29.0
Granby	43.4	43.9	28.5	43.5	34.5	37.0
Granville	45.4	46.0	17.3	36.5	12.8	29.5
Hadley	45.7	47.3	28.3	36.7	34.8	23.5
Hampden	47.1	47.8	19.3	36.5	36.0	24.5
Hatfield	48.3	48.6	28.5	43.0	32.5	21.5
Holland	42.6	43.3	14.5	35.5	43.5	18.0
Holyoke	35.0	48.6	23.9	29.0	32.9	23.9
Huntington	42.9	43.4	23.3	23.5	44.5	26.5
Longmeadow	45.4	46.6	21.6	29.5	37.7	24.0
Ludlow	42.6	44.7	28.8	29.1	37.1	28.1
Middlefield	48.3	48.7	50.5	0.0	25.5	45.5
Monson	43.4	44.0	24.4	38.2	25.5	25.5
Montgomery	46.7	47.1	22.5	0.0	45.5	18.5
Northampton	40.0	43.2	24.6	29.1	22.9	27.0
Palmer	42.3	43.1	21.4	32.5	34.5	28.5
Pelham	48.8	49.9	34.5	37.5	27.5	38.5
Plainfield	48.3	48.9	19.3	14.5	18.5	15.0
Russell	40.4	40.8	21.5	28.5	57.3	7.5
South Hadley	40.6	44.3	20.9	22.1	21.2	21.9
Southampton	44.7	45.1	33.8	28.5	29.5	33.5
Southwick	43.6	44.2	26.5	32.8	42.2	36.5
Springfield	32.2	44.6	24.4	30.7	31.4	24.3
Tolland	47.7	48.4	34.5	36.0	51.5	46.5
Wales	42.7	43.2	13.5	25.5	5.5	6.5
Ware	41.2	42.9	18.8	27.0	32.5	23.8
West Springfield	40.4	43.8	24.9	30.3	31.4	27.0
Westfield	38.3	40.1	23.4	23.4	34.8	26.2
Westhampton	46.5	47.0	25.5	39.5	20.5	24.5
Wilbraham	46.0	47.0	27.6	37.7	40.7	35.3
Williamsburg	47.6	48.1	35.3	35.5	39.0	26.5
Worthington	50.7	50.8	35.5	50.5	37.5	0.0
Source: U.S Census Bureau, 2010 Decennial Census						

Table 9: Percentage of the Total Population Age 65 years and Older AND Percentage of the Total Population Age 45 years to 64 years

	Age 65 years and Older					Age 45 years to 64 years			
	1990	2000	2010	Difference		1990	2000	2010	Difference
Massachusetts	14%	14%	14%	0%		19%	22%	28%	9%
Pioneer Valley	14%	14%	14%	0%		18%	22%	27%	10%
Agawam	15%	17%	18%	3%		19%	25%	31%	12%
Amherst	5%	7%	7%	2%		9%	13%	14%	5%
Belchertown	10%	9%	10%	0%		15%	24%	33%	18%
Blandford	10%	10%	13%	3%		20%	32%	39%	19%
Brimfield	14%	11%	14%	0%		19%	27%	36%	16%
Chester	11%	11%	14%	3%		20%	26%	36%	16%
Chesterfield	8%	10%	13%	5%		17%	29%	39%	21%
Chicopee	17%	18%	16%	-1%		19%	22%	28%	8%
Cummington	13%	11%	14%	1%		16%	25%	41%	26%
East Longmeadow	18%	19%	20%	2%		22%	25%	30%	8%
Easthampton	14%	14%	14%	1%		17%	25%	33%	16%
Goshen	10%	11%	14%	4%		20%	31%	37%	17%
Granby	11%	12%	13%	3%		21%	25%	34%	12%
Granville	9%	11%	13%	4%		20%	25%	38%	17%
Hadley	18%	20%	20%	2%		19%	26%	31%	12%
Hampden	12%	13%	18%	7%		24%	28%	35%	11%
Hatfield	16%	17%	18%	2%		21%	30%	37%	16%
Holland	8%	9%	11%	3%		16%	25%	35%	19%
Holyoke	17%	16%	14%	-3%		16%	19%	24%	8%
Huntington	11%	10%	12%	1%		17%	26%	34%	17%
Longmeadow	15%	18%	19%	4%		26%	29%	32%	6%
Ludlow	15%	15%	17%	2%		22%	24%	30%	8%
Middlefield	11%	10%	13%	2%		23%	30%	45%	22%
Monson	12%	11%	13%	1%		20%	26%	35%	15%
Montgomery	11%	11%	13%	3%		23%	34%	40%	17%
Northampton	15%	14%	14%	-1%		16%	24%	30%	14%
Palmer	17%	16%	14%	-2%		18%	22%	31%	13%
Pelham	9%	12%	17%	7%		22%	32%	39%	16%
Plainfield	11%	13%	17%	6%		23%	32%	38%	15%
Russell	10%	10%	10%	0%		18%	25%	34%	16%
South Hadley	15%	17%	17%	2%		19%	22%	27%	8%
Southampton	10%	10%	13%	3%		19%	29%	37%	18%
Southwick	10%	12%	15%	5%		18%	23%	33%	15%
Springfield	14%	12%	11%	-3%		16%	19%	23%	7%
Tolland	12%	13%	18%	6%		25%	29%	35%	11%
Wales	7%	7%	12%	5%		16%	29%	34%	19%
Ware	16%	15%	15%	-1%		18%	23%	30%	12%
West Springfield	16%	16%	15%	0%		21%	23%	29%	8%
Westfield	14%	14%	14%	0%		18%	22%	27%	10%
Westhampton	8%	9%	13%	5%		19%	29%	40%	21%
Wilbraham	15%	17%	19%	4%		25%	28%	33%	8%
Williamsburg	13%	13%	15%	2%		17%	31%	40%	23%
Worthington	11%	11%	16%	6%		18%	31%	45%	27%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 10: Percent of Total Population Under 19, ranked by municipalities with the greatest proportional increases from 1990 to 2010.

	1990	2000	2010	Change in Proportion
Springfield	31%	32%	31%	1%
Longmeadow	28%	29%	28%	0%
Wilbraham	26%	29%	26%	0%
West Springfield	24%	26%	23%	0%
Belchertown	28%	29%	27%	-1%
Hadley	20%	22%	20%	-1%
East Longmeadow	26%	27%	25%	-1%
Massachusetts	26%	26%	25%	-1%
Hampden County	28%	29%	27%	-1%
Westfield	28%	28%	27%	-1%
Chicopee	25%	25%	24%	-1%
Pioneer Valley	28%	28%	26%	-2%
South Hadley	25%	25%	23%	-2%
Amherst	32%	32%	30%	-2%
Monson	27%	28%	25%	-2%
Palmer	26%	28%	24%	-2%
Northampton	23%	22%	21%	-2%
Agawam	25%	24%	22%	-2%
Holyoke	32%	32%	29%	-2%
Tolland	27%	26%	24%	-3%
Granby	27%	28%	25%	-3%
Hampden	26%	29%	24%	-3%
Hampshire County	27%	27%	24%	-3%
Ludlow	25%	24%	22%	-3%
Ware	28%	27%	24%	-3%
Russell	30%	29%	27%	-4%
Goshen	27%	24%	23%	-4%
Hatfield	23%	23%	19%	-4%
Southampton	29%	28%	24%	-5%
Southwick	30%	29%	25%	-5%
Chester	30%	28%	24%	-6%
Easthampton	26%	23%	20%	-6%
Pelham	26%	25%	20%	-6%
Williamsburg	26%	23%	20%	-6%
Brimfield	30%	30%	24%	-6%
Granville	31%	30%	25%	-7%
Plainfield	29%	27%	22%	-7%
Blandford	29%	26%	22%	-7%
Cummington	28%	31%	20%	-8%
Holland	32%	30%	24%	-8%
Westhampton	32%	27%	24%	-8%
Montgomery	29%	24%	21%	-8%
Middlefield	28%	26%	20%	-8%
Huntington	32%	30%	23%	-9%
Chesterfield	31%	28%	22%	-9%
Wales	34%	27%	24%	-10%
Worthington	30%	27%	17%	-13%

Source: U.S Census Bureau, 1990, 2000, 2010 Decennial Census

Table 11: Percent of Total Population: Age 25 to 34 Years AND Age 35 to 44 Years

	Age 25 to 34 years					Age 35 to 44 years			
	1990	2000	2010	Difference		1990	2000	2010	Difference
Massachusetts	18%	15%	13%	-5%		15%	17%	14%	-2%
Pioneer Valley	16%	12%	11%	-5%		15%	16%	12%	-2%
Agawam	17%	13%	10%	-7%		17%	17%	13%	-4%
Amherst	12%	9%	8%	-4%		9%	8%	5%	-4%
Belchertown	19%	13%	9%	-10%		21%	20%	15%	-6%
Blandford	15%	10%	9%	-7%		22%	17%	13%	-9%
Brimfield	15%	10%	8%	-7%		18%	19%	15%	-3%
Chester	20%	9%	9%	-11%		16%	21%	13%	-3%
Chesterfield	17%	11%	10%	-7%		22%	19%	13%	-9%
Chicopee	17%	13%	13%	-4%		14%	16%	12%	-1%
Cummington	18%	12%	8%	-10%		21%	18%	14%	-7%
East Longmeadow	13%	9%	8%	-5%		16%	17%	13%	-3%
Easthampton	18%	15%	14%	-4%		18%	17%	14%	-4%
Goshen	15%	12%	8%	-8%		20%	20%	15%	-6%
Granby	17%	12%	9%	-8%		18%	19%	14%	-3%
Granville	17%	9%	6%	-11%		19%	22%	13%	-6%
Hadley	16%	11%	10%	-6%		18%	17%	11%	-7%
Hampden	13%	8%	7%	-7%		14%	16%	13%	-2%
Hatfield	16%	11%	9%	-7%		19%	16%	13%	-6%
Holland	20%	11%	12%	-8%		19%	22%	14%	-5%
Holyoke	16%	13%	13%	-3%		12%	14%	12%	0%
Huntington	17%	12%	11%	-6%		18%	18%	15%	-3%
Longmeadow	9%	6%	5%	-4%		17%	16%	12%	-5%
Ludlow	16%	14%	12%	-4%		15%	18%	14%	-1%
Middlefield	13%	11%	9%	-5%		21%	21%	10%	-11%
Monson	17%	12%	8%	-9%		18%	20%	14%	-4%
Montgomery	14%	9%	8%	-6%		18%	19%	13%	-5%
Northampton	18%	14%	14%	-4%		17%	16%	12%	-5%
Palmer	18%	13%	11%	-7%		14%	18%	14%	-1%
Pelham	16%	9%	8%	-8%		20%	16%	11%	-10%
Plainfield	16%	8%	8%	-8%		17%	19%	12%	-5%
Russell	17%	12%	11%	-6%		18%	19%	13%	-5%
South Hadley	15%	10%	10%	-5%		14%	15%	11%	-2%
Southampton	14%	11%	8%	-6%		22%	18%	14%	-7%
Southwick	18%	11%	9%	-9%		18%	21%	14%	-4%
Springfield	18%	14%	13%	-5%		13%	14%	12%	0%
Tolland	13%	11%	8%	-5%		18%	20%	11%	-7%
Wales	19%	13%	11%	-8%		19%	19%	14%	-5%
Ware	18%	13%	12%	-5%		14%	16%	13%	-1%
West Springfield	18%	14%	13%	-4%		15%	16%	13%	-2%
Westfield	16%	12%	10%	-6%		15%	16%	12%	-2%
Westhampton	16%	9%	7%	-9%		21%	22%	13%	-8%
Wilbraham	11%	7%	6%	-5%		17%	17%	12%	-5%
Williamsburg	17%	12%	9%	-8%		22%	18%	13%	-9%
Worthington	15%	8%	6%	-9%		23%	19%	12%	-11%

Source: U.S Census Bureau, 1990, 2000, 2010 Decennial Census

Table 12: Pioneer Valley Municipalities by Race and Ethnicity (Number)

	White		Black or African American		Asian		Some Other Race		Two or More Races	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Massachusetts	5,367,286	5,265,236	343,454	434,398	238,124	349,768	236,724	305,151	146,005	172,003
Pioneer Valley	499,593	494,830	39,915	45,569	11,095	16,303	42,650	45,201	13,343	17,182
Agawam	27,217	26,899	257	426	275	502	120	212	224	354
Amherst	27,665	29,076	1,780	2,044	3,144	4,140	1,009	898	1,169	1,556
Belchertown	12,467	13,741	105	199	125	305	71	115	169	260
Blandford	1,199	1,213	6	4	3	4	0	2	4	8
Brimfield	3,262	3,492	17	28	2	17	24	4	20	56
Chester	1,285	1,319	2	1	1	2	4	3	10	12
Chesterfield	1,185	1,199	0	2	3	5	1	3	9	11
Chicopee	49,089	47,999	1,244	2,053	474	737	2,679	3,016	1,003	1,253
Cummington	943	853	6	3	3	1	5	6	17	9
East Longmeadow	13,750	14,858	105	222	124	377	34	75	74	177
Easthampton	15,260	15,026	102	174	275	380	180	183	153	255
Goshen	912	1,029	0	3	2	3	0	2	6	14
Granby	5,934	6,021	31	25	59	69	32	40	67	69
Granville	1,501	1,522	4	9	3	5	6	6	7	19
Hadley	4,597	4,799	36	102	75	213	28	41	54	85
Hampden	5,084	4,968	9	25	22	70	14	21	30	51
Hatfield	3,185	3,196	7	22	16	17	19	17	16	24
Holland	2,334	2,404	2	15	6	11	18	10	26	30
Holyoke	26,197	26,329	1,476	1,867	324	428	10,521	9,374	1,121	1,554
Huntington	2,121	2,114	9	9	9	3	6	7	25	40
Longmeadow	14,917	14,587	108	167	453	745	41	76	97	201
Ludlow	20,315	19,828	432	514	125	171	65	271	250	286
Middlefield	536	506	1	0	0	11	1	1	3	3
Monson	8,166	8,287	56	73	26	52	19	17	72	113
Montgomery	641	813	0	0	2	3	2	1	7	15
Northampton	26,083	25,025	602	776	906	1,162	697	708	589	781
Palmer	12,100	11,599	94	137	70	107	55	71	149	202
Pelham	1,334	1,235	20	23	15	23	9	11	25	27
Plainfield	578	624	0	14	1	4	0	2	8	3
Russell	1,615	1,734	7	13	5	5	10	2	15	18
South Hadley	16,172	15,770	207	393	435	706	132	223	220	390
Southampton	5,295	5,638	11	22	34	33	11	25	29	69
Southwick	8,606	9,157	45	85	33	77	30	37	102	119
Springfield	85,329	79,335	31,960	34,073	2,916	3,728	25,016	27,610	6,149	7,199
Tolland	415	462	4	6	1	1	0	2	1	9
Wales	1,698	1,778	9	17	3	3	6	8	16	28
Ware	9,366	9,292	53	102	58	71	74	137	128	240
West Springfield	25,300	24,508	572	939	551	1,253	819	960	586	652
Westfield	37,881	38,122	365	663	329	534	850	908	538	754
Westhampton	1,446	1,576	0	3	2	8	4	5	11	13
Wilbraham	12,988	13,367	161	307	170	286	34	77	104	171
Williamsburg	2,377	2,405	6	8	12	20	4	14	26	33
Worthington	1,248	1,125	4	1	3	11	0	0	14	19

Source: U.S Census Bureau, 2010 Decennial Census

Table 13: Pioneer Valley Municipalities by Race and Ethnicity (Percent)

	White		Black or African American		Asian		Some Other Race		Two or More Races	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Massachusetts	85%	80%	5%	7%	4%	5%	3.73%	4.66%	2%	3%
Pioneer Valley	82%	80%	7%	7%	2%	3%	7.01%	7.27%	2%	3%
Agawam	97%	95%	1%	1%	1%	2%	0.43%	0.75%	1%	1%
Amherst	79%	77%	5%	5%	9%	11%	2.89%	2.37%	3%	4%
Belchertown	96%	94%	1%	1%	1%	2%	0.55%	0.79%	1%	2%
Blandford	99%	98%	0%	0%	0%	0%	0.00%	0.16%	0%	1%
Brimfield	98%	97%	1%	1%	0%	0%	0.72%	0.11%	1%	2%
Chester	98%	99%	0%	0%	0%	0%	0.31%	0.22%	1%	1%
Chesterfield	99%	98%	0%	0%	0%	0%	0.08%	0.25%	1%	1%
Chicopee	90%	87%	2%	4%	1%	1%	4.90%	5.45%	2%	2%
Cummington	96%	98%	1%	0%	0%	0%	0.51%	0.69%	2%	1%
East Longmeadow	98%	95%	1%	1%	1%	2%	0.24%	0.48%	1%	1%
Easthampton	95%	94%	1%	1%	2%	2%	1.13%	1.14%	1%	2%
Goshen	99%	98%	0%	0%	0%	0%	0.00%	0.19%	1%	1%
Granby	97%	96%	1%	0%	1%	1%	0.52%	0.64%	1%	1%
Granville	99%	97%	0%	1%	0%	0%	0.39%	0.38%	0%	1%
Hadley	96%	91%	1%	2%	2%	4%	0.58%	0.78%	1%	2%
Hampden	98%	97%	0%	0%	0%	1%	0.27%	0.41%	1%	1%
Hatfield	98%	97%	0%	1%	0%	1%	0.58%	0.52%	0%	1%
Holland	97%	97%	0%	1%	0%	0%	0.75%	0.40%	1%	1%
Holyoke	66%	66%	4%	5%	1%	1%	26.41%	23.51%	3%	4%
Huntington	98%	97%	0%	0%	0%	0%	0.28%	0.32%	1%	2%
Longmeadow	95%	92%	1%	1%	3%	5%	0.26%	0.48%	1%	1%
Ludlow	96%	94%	2%	2%	1%	1%	0.31%	1.28%	1%	1%
Middlefield	99%	97%	0%	0%	0%	2%	0.18%	0.19%	1%	1%
Monson	98%	97%	1%	1%	0%	1%	0.23%	0.20%	1%	1%
Montgomery	98%	97%	0%	0%	0%	0%	0.31%	0.12%	1%	2%
Northampton	90%	88%	2%	3%	3%	4%	2.41%	2.48%	2%	3%
Palmer	97%	96%	1%	1%	1%	1%	0.44%	0.58%	1%	2%
Pelham	95%	93%	1%	2%	1%	2%	0.64%	0.83%	2%	2%
Plainfield	98%	96%	0%	2%	0%	1%	0.00%	0.31%	1%	0%
Russell	97%	98%	0%	1%	0%	0%	0.60%	0.11%	1%	1%
South Hadley	94%	90%	1%	2%	3%	4%	0.77%	1.27%	1%	2%
Southampton	98%	97%	0%	0%	1%	1%	0.20%	0.43%	1%	1%
Southwick	97%	96%	1%	1%	0%	1%	0.34%	0.39%	1%	1%
Springfield	56%	52%	21%	22%	2%	2%	16.45%	18.04%	4%	5%
Tolland	97%	95%	1%	1%	0%	0%	0.00%	0.41%	0%	2%
Wales	98%	97%	1%	1%	0%	0%	0.35%	0.44%	1%	2%
Ware	96%	94%	1%	1%	1%	1%	0.76%	1.39%	1%	2%
West Springfield	91%	86%	2%	3%	2%	4%	2.94%	3.38%	2%	2%
Westfield	95%	93%	1%	2%	1%	1%	2.12%	2.21%	1%	2%
Westhampton	99%	98%	0%	0%	0%	0%	0.27%	0.31%	1%	1%
Wilbraham	96%	94%	1%	2%	1%	2%	0.25%	0.54%	1%	1%
Williamsburg	98%	97%	0%	0%	0%	1%	0.16%	0.56%	1%	1%
Worthington	98%	97%	0%	0%	0%	1%	0.00%	0.00%	1%	2%

Source: U.S Census Bureau, 2010 Decennial Census

Table 14: Average Household Size by Race/Ethnicity (2010)

Geography	All Households	White	Black	Asian	Other	Hispanic
Massachusetts	2.48	2.37	2.71	2.94	3.21	3.11
Hampden County	2.49	2.35	2.66	3.29	3.08	3.01
Hampshire County	2.34	2.31	2.39	2.79	2.89	2.69
Agawam	2.38	2.37	2.28	3	2.57	2.56
Amherst	2.44	2.38	2.5	2.64	3.13	2.85
Belchertown	2.62	2.6	2.53	3.2	3.23	3.05
Blandford	2.51	2.51	2	0	0	2
Brimfield	2.53	2.51	2.75	3.6	0	3.21
Chester	2.46	2.47	1	1	0	2.33
Chesterfield	2.39	2.38	4	5	0	3
Chicopee	2.28	2.21	2.37	3.09	2.77	2.73
Cummington	2.16	2.17	1	0	0	0
East Longmeadow	2.61	2.57	3.29	3.9	3.68	3.3
Easthampton	2.21	2.19	2.35	3.46	2.84	2.58
Goshen	2.53	2.54	0	0	0	3.25
Granby	2.63	2.62	2.27	2.85	3.44	2.84
Granville	2.58	2.56	3	0	5	3.2
Hadley	2.41	2.37	2.45	3.61	3	2.78
Hampden	2.66	2.63	3.67	4.21	3	3.85
Hatfield	2.21	2.21	1.5	2.75	3	2.4
Holland	2.5	2.48	3.4	2	4	4.25
Holyoke	2.51	2.15	2.67	2.75	3.02	3
Huntington	2.51	2.52	4	0	0	2.88
Longmeadow	2.66	2.62	3.08	3.39	3.31	3.18
Ludlow	2.46	2.43	2.94	3.47	3.04	2.96
Middlefield	2.39	2.37	0	9	0	1
Monson	2.57	2.56	3.14	3.11	2.5	3
Montgomery	2.54	2.52	0	3	0	0
Northampton	2.12	2.09	2.06	2.69	2.57	2.42
Palmer	2.37	2.36	2.68	3.16	3.54	2.97
Pelham	2.41	2.39	2.4	2.5	3.33	2.85
Plainfield	2.4	2.4	3	0	0	2.5
Russell	2.7	2.72	3	0	0	2.1
South Hadley	2.25	2.23	2.41	2.66	2.81	2.77
Southampton	2.58	2.57	2.8	3.1	2.71	2.44
Southwick	2.56	2.54	2.73	3.29	3.57	3.15
Springfield	2.6	2.17	2.69	3.43	3.16	3.07
Tolland	2.46	2.45	1.33	0	0	0
Wales	2.5	2.49	3	3	4	2.86
Ware	2.39	2.37	2.96	3.72	3.23	3.1
West Springfield	2.33	2.28	2.06	3.23	2.58	2.64
Westfield	2.49	2.44	2.7	3.08	3.11	2.98
Westhampton	2.58	2.57	4	0	4	3.4
Wilbraham	2.63	2.61	2.71	3.11	2.92	3.15
Williamsburg	2.21	2.21	2	2.2	3.4	2.33
Worthington	2.21	2.21	0	1.67	0	2

Source: U.S Census Bureau, 2010 Decennial Census

ANALYSIS OF LARGEST METROS (TOTAL POPULATION OF 500,000 OR MORE) BY SEGREGATION

Index values closer to "100" reflect higher levels of segregation

Table 15: White-Hispanic Segregation

Rank (2010)	Name	Index
1	Springfield, MA	63
2	Los Angeles-Long Beach-Santa Ana, CA	62
3	New York-Northern New Jersey-Long Island, NY-NJ-PA	62
4	Providence-New Bedford-Fall River, RI-MA	60
5	Boston-Cambridge-Quincy, MA-NH	60
6	Bridgeport-Stamford-Norwalk, CT	59
7	Hartford-West Hartford-East Hartford, CT	58
8	Miami-Fort Lauderdale-Pompano Beach, FL	57
9	Milwaukee-Waukesha-West Allis, WI	57
10	Chicago-Naperville-Joliet, IL-IN-WI	56
....
100	Akron, OH	25
101	Palm Bay-Melbourne-Titusville, FL	25
102	Portland-South Portland-Biddeford, ME	24

Source: William H. Frey analysis of the 2010 Decennial Census (U.S. Census Bureau). Note: "Largest Metros" reflect the boundaries of federally-designated metropolitan statistical areas (MSA). The Springfield MSA includes all 43 municipalities in the Pioneer Valley.

Table 16: White-Black Segregation

Rank (2010)	Name	Index
1	Milwaukee-Waukesha-West Allis, WI	82
2	New York-Northern New Jersey-Long Island, NY-NJ-PA	78
3	Chicago-Naperville-Joliet, IL-IN-WI	76
4	Detroit-Warren-Livonia, MI	75
5	Cleveland-Elyria-Mentor, OH	74
6	Buffalo-Niagara Falls, NY	73
7	St. Louis, MO-IL	72
8	Cincinnati-Middletown, OH-KY-IN	69
9	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	68
10	Los Angeles-Long Beach-Santa Ana, CA	68
....
22	Springfield, MA	65
....
100	El Paso, TX	31
101	Boise City-Nampa, ID	30
102	Provo-Orem, UT	22

Source: William H. Frey analysis of the 2010 Decennial Census (U.S. Census Bureau). Note: "Largest Metros" reflect the boundaries of federally-designated metropolitan statistical areas (MSA). The Springfield MSA includes all 43 municipalities in the Pioneer Valley.

Table 17: White-Asian Segregation

Rank (2010)	Name	Index
1	Buffalo-Niagara Falls, NY	54
2	Pittsburgh, PA	52
3	New York-Northern New Jersey-Long Island, NY-NJ-PA	52
4	Syracuse, NY	52
5	Baton Rouge, LA	51
6	Detroit-Warren-Livonia, MI	51
7	Houston-Sugar Land-Baytown, TX	50
8	Sacramento--Arden-Arcade--Roseville, CA	50
9	New Orleans-Metairie-Kenner, LA	49
10	Atlanta-Sandy Springs-Marietta, GA	48
....
57	Springfield, MA	40
....
100	El Paso, TX	22
101	Palm Bay-Melbourne-Titusville, FL	21
102	Ogden-Clearfield, UT	21

Source: William H. Frey analysis of the 2010 Decennial Census (U.S. Census Bureau). Note: "Largest Metros" reflect the boundaries of federally-designated metropolitan statistical areas (MSA). The Springfield MSA includes all 43 municipalities in the Pioneer Valley.

Foreign-Born population—a Summary

Over forty percent of the region's immigrants are from Europe – the largest percentage from any one specific region of the world. Of the European immigrants, over one-half are from Eastern Europe (mostly Poland, Russia, and Ukraine) and a quarter are from Southern Europe (mostly Portugal and Italy). Most of these immigrants have been in the United States for a long amount of time, with only about a fifth of all European immigrants having immigrated after 1999. Asian immigrants comprise a quarter of all foreign-born residents and are among the newest to the region of the foreign-born population, with almost 40 percent coming after 1999. Vietnam has the largest number of immigrants of any Asian country followed by China and India.

Immigrants from the Caribbean, particularly the Dominican Republic and Jamaica, comprise just over ten percent of the region's foreign born population and recent immigrants to the region, with almost twenty percent arriving after 1999. The Middle East comprises a small portion of immigrants at three percent, with Lebanon being the country with the largest number of Middle Eastern immigrants. Five percent of the region's immigrants are from Africa, mostly Kenya. South America and Central America each comprise roughly five percent of the immigrant population, with El Salvador and Columbia being the countries most represented.

Table 18: Countries with over 1,000 Foreign Born Residents Living in the Pioneer Valley, ACS 2005-2009

	Number	Percentage of all Foreign Born Residents
Total of All Foreign Born Residents:	51,533	
United Kingdom (inc. Crown Dependencies)	1,508	3%
Germany	1,106	2%
Italy	1,482	3%
Portugal	3,600	7%
Poland	4,283	8%
Russia	2,503	5%
Ukraine	2,289	4%
China	1,750	3%
India	1,116	2%
Vietnam	2,107	4%
Dominican Republic	2,510	5%
Jamaica	2,230	4%
Canada	2,792	5%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Limited English Proficiency —a Summary

It is also worth examining is what languages have a large percentage of speakers that speak English less than “very well.” Spanish has the largest number of limited English speakers, at 25,771 residents. Cambodian and Vietnamese are the two languages with the highest percentage of speakers who cannot speak English very well, at 70 percent. Although these are not the largest populations of limited English speakers, the high percentage may indicate increased difficulty in becoming more fluent. The following are the languages with speaking populations that number over 500, and also have over 40% who speak English less than very well:

Table 19: Most Common Languages in the Pioneer Valley Other than English by Percent of Speakers Who Speak English Less Than “Very Well.”

Language	Percentage of Speakers Speaking Less Than “Very Well”	Number of Speakers Speaking Less Than “Very Well”
Spanish	41%	25,771
Portuguese	50%	2,737
Russian	57%	3,396
Polish	44%	3,323
Chinese	54%	1,472
Cambodian	70%	688
Vietnamese	70%	1,615
Arabic	56%	595

Source: U.S. Census Bureau, American Community Survey, 2005-2009

In addition, there are several languages that have a large percentage of households with linguistic isolation, which the Census Bureau defines as a household in which no one 14 years old and over speaks only English or speaks a non-English language and speaks English “very well.” Languages that have the largest number of households with linguistic isolation Spanish (28 percent of households) and Asian / Pacific Island languages (35 percent).

Table 20: Pioneer Valley School Districts with the Largest Number of or Greatest Increase of Students with Limited English Proficiency and Students Whose First Language is Not English

DISTRICT	Limited English Proficient 1995-1996		Limited English Proficient 2010-2011		Numeric Change 1995 to 2010	First Language Not English 1995-1996		First Language Not English 2010-2011		Numeric Change 1995 to 2010
	#	%	#	%		#	%	#	%	
Agawam	35	0.8	125	3	90	91	2.1	138	3.3	47
Amherst	163	9.2	181	14.6	18	259	14.7	220	17.7	-39
Chicopee	324	4.3	369	4.7	45	667	8.8	1,046	13.3	379
East Longmeadow	3	0.1	6	0.2	3	26	1	106	3.7	80
Holyoke	2,374	30.6	1,533	26	-841	4,371	56.4	2,995	50.8	-1376
Springfield	2,910	12.3	3,552	14.1	642	7,062	29.9	6,158	24.4	-904
West Springfield	105	2.7	291	7.4	186	306	7.8	965	24.5	659
Westfield	226	3.5	239	4	13	490	7.5	710	12	220

Source: Massachusetts Department of Education

Almost all school districts in the regional saw an increase in the number of students whose first language was not English from 1995 to 2010. The most substantial increases occurred in the Chicopee, East Longmeadow, West Springfield and Westfield Public School systems. In West Springfield, the percentage of the district's total enrollment went from 7.8% to 24.5% from 1995 to 2010. For the 2010-2011 school year, the school districts with the greatest percentage of students whose first language is not English was Amherst (18%), Chicopee (13%), Holyoke (51%), Springfield (24%), and West Springfield (24.5%). Similarly, most school districts in the region saw an increase in the number of students with limited English proficiency from 1995 to 2010. The Agawam, Chicopee, Springfield and West Springfield school districts saw the greatest numeric increases during this time period. For the 2010-2011 school year, the school districts with the greatest percentage of students with limited English proficiency were Amherst (15%), Chicopee (5%), Holyoke (26%), Springfield (14%), and West Springfield (7%).

Table 21: Estimated Pioneer Valley Non-Institutionalized Population by Disability and Age Group (2008-2010 ACS)

	Total Estimated population With a disability	Percent	Total Estimated Population 18 to 64 years With a disability	Percent	Total Estimated Population 65 years and over With a disability	Percent
Massachusetts	717,255	11.2	365,191	8.8	288,346	34
Pioneer Valley	83,361	13.5	43,862	11.1	30,387	37.3
Hampden County	67,878	14.8	35,619	12.5	24,491	39.1
Hampshire County	15,483	9.9	8,243	7.5	5,896	31.5
Agawam	3,332	12	1,379	7.9	1,692	37.8
Chicopee	10,115	18.4	5,173	15.1	3,608	41.5
Holyoke	7,926	20.4	4,951	20.7	2,166	42.7
Ludlow	2,158	11	997	8.1	1,085	32.8
Springfield	24,958	16.4	14,651	15.5	6,928	43
Westfield	5,235	12.9	2,329	8.9	2,276	41.7
West Springfield	3,031	10.8	1,536	8.6	1,340	31.6
Amherst	2,450	6.5	1,717	5.4	617	25.6
Northampton	2,963	10.7	1,924	9.8	831	28.7

Source: U.S. Census Bureau, 2008-2010 American Community Survey Three-Year Estimates for Estimated Total civilian non-institutionalized population age 65 and over with a disability

The U.S. Census Bureau, through the American Community Survey, gathers information about the nature of individual disability for individuals age five and older using six categories of disability.¹

- Hearing Difficulty: person is deaf or has serious difficulty hearing.
- Vision Difficulty: person is blind or has serious difficulty seeing even when wearing glasses.
- Cognitive Difficulty: person has serious difficulty concentrating, remembering, or making decisions because of a physical, mental, or emotional condition.
- Ambulatory Difficulty: person has serious difficulty walking or climbing stairs.
- Self-care Difficulty: person has difficulty dressing or bathing.
- Independent living Difficulty: person has difficulty doing errands alone such as visiting a doctor's office or shopping because of a physical, mental, or emotional condition.

¹ In 2008, the American Community Survey (ACS) changed the way it asked about disability. Superficially, the differences between the previous surveys may seem unremarkable, however there are critical distinctions between the conceptual frameworks encompassing the new and previous question sets. This paper describes some of these distinctions and demonstrates that the 2008 questions should not be used to make comparisons to earlier ACS disability estimates.

Table 22: Percent of Population Age 18 to 64 with a Disability, by Type of Disability (ACS 2008-2010)

Geography	Percent of Population with a disability	Type of Disability					
		hearing difficulty	vision difficulty	cognitive difficulty	ambulatory difficulty	self-care difficulty	independent living difficulty
Massachusetts	9	2	1	4	4	1	3
Pioneer Valley	11	2	2	5	6	2	4
Hampden County	13	2	2	6	7	2	5
Hampshire County	8	2	1	3	3	1	3
Agawam	8	2	1	3	3	1	2
Chicopee	15	3	1	6	8	2	4
Holyoke	21	2	3	9	11	4	10
Ludlow	8	2	1	3	5	1	3
Springfield	16	2	3	8	9	3	6
Westfield	9	1	1	5	4	2	3
West Springfield	9	2	2	3	4	1	3
Amherst	5	1	1	3	2	1	2
Northampton	10	2	2	4	5	3	5

Source: U.S. Census Bureau, 2008-2010 American Community Survey Three-Year Estimates for Estimated Total civilian non-institutionalized population age 18 to 64 with a disability

Table 23: Percent of Population Age 65 Years and Older with A Disability, by Type of Disability (ACS 2008-2010)

Geography	Percent of Population with a disability	Type of Disability					
		hearing difficulty	vision difficulty	cognitive difficulty	ambulatory difficulty	self-care difficulty	independent living difficulty
Massachusetts	34	14	6	8	21	8	15
Pioneer Valley	37	15	7	8	23	9	16
Hampden County	39	16	7	9	24	9	18
Hampshire County	32	13	4	6	20	7	12
Agawam	38	19	5	8	20	6	16
Chicopee	42	19	7	8	27	8	16
Holyoke	43	13	11	12	27	15	26
Ludlow	33	18	10	8	16	4	12
Springfield	43	14	8	12	30	11	20
Westfield	42	20	7	9	28	12	21
West Springfield	32	13	5	7	19	10	15
Amherst	26	15	4	3	15	9	8
Northampton	29	12	3	5	17	6	10

Source: U.S. Census Bureau, 2008-2010 American Community Survey Three-Year Estimates for Estimated Total civilian non-institutionalized population age 65 and over with a disability

Figure 1: Median Household Income, adjusted to 2009 dollars

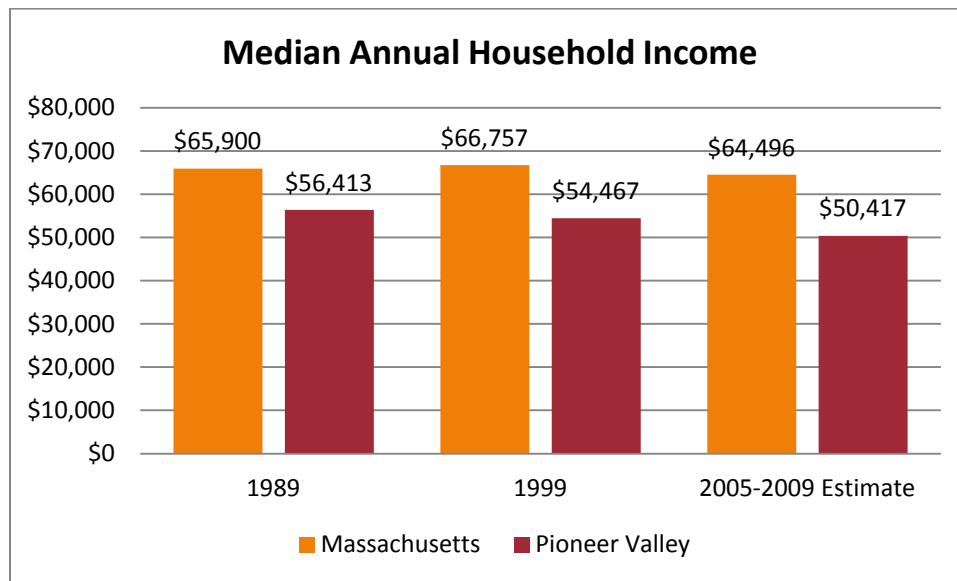


Table 24: Pioneer Valley By Median Household Income—Ranked from Lowest to Highest

Location	Median Annual Household Income 2005-2009 Estimate
Springfield	34,113
Holyoke	34,496
Chicopee	42,788
Amherst	44,011
Ware	46,992
Easthampton	50,257
Pioneer Valley	50,417
Northampton	51,018
West Springfield	51,099
Palmer	51,154
Westfield	52,425
Hatfield	53,684
Cummington	54,375
Plainfield	54,375
Chester	56,125
Russell	58,917
Chesterfield	60,000
Wales	60,132
Worthington	60,463
Montgomery	61,042
Ludlow	61,768
Agawam	61,944
South Hadley	62,465
Hadley	62,731
Tolland	62,788
Williamsburg	63,636
Middlefield	67,083
Granby	68,412
Monson	68,661
Huntington	69,539
Southwick	70,423
Blandford	71,042
Holland	73,125
Granville	73,571
Brimfield	74,355
Belchertown	75,068
Westhampton	76,739
East Longmeadow	78,578
Hampden	78,659
Southampton	80,667
Pelham	81,389
Goshen	83,333
Wilbraham	90,670
Longmeadow	91,132

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 25: Change in Number of Students from Low-income Families by School District

District	1995-1996		2010-2011		1995 to 2010
	#	%	#	%	Numeric Change
Agawam	507	12	1,074	25	567
Amherst	496	28	455	37	-41
Belchertown	277	12	457	18	180
Brimfield	40	12	51	15	11
Central Berkshire	434	17	620	32	186
Chesterfield-Goshen	26	16	29	17	3
Chicopee	2,774	37	4,600	58	1,826
East Longmeadow	168	7	313	11	145
Easthampton	472	23	487	31	15
Gateway	340	20	350	32	10
Granby	112	11	169	15	57
Granville	28	10	24	16	-4
Hadley	63	10	119	17	56
Hampden-Wilbraham	225	7	356	10	131
Hatfield	36	7	54	12	18
Holland	47	14	83	34	36
Longmeadow	63	2	123	4	60
Ludlow	306	10	740	25	434
Mohawk Trail	393	23	395	37	2
Monson	195	14	320	23	125
Northampton	730	24	770	29	40
Palmer	420	21	588	36	168
Pelham	9	6	7	6	-2
South Hadley	338	14	583	28	245
Southampton	58	12	69	12	11
Southwick Tolland	272	15	257	15	-15
Springfield	16,855	72	21,232	84	4,377
Wales	66	32	53	31	-13
Ware	497	38	638	50	141
West Springfield	1,008	26	1,825	46	817
Westfield	1,394	22	1,856	31	462
Westhampton	19	11	17	12	-2
Williamsburg	32	14	36	21	4
State Totals	232,529	25	327,044	34	94,515
Region	28700	33	38,750	46	10,050

Source: Massachusetts Department of Education

Table 26: Households Receiving Fuel Assistance 2007 to 2011 Comparison

Town	2007	2011	Percent Change	Number of Households in 2010	% of Households Receiving Assistance
Agawam	606	1,079	78%	11,664	9%
Amherst	303	350	16%	9,259	4%
Belchertown	275	476	73%	5,595	9%
Blandford	22	40	82%	492	8%
Brimfield	100	141	41%	1,429	10%
Chester	57	103	81%	543	19%
Chesterfield	33	45	36%	511	9%
Chicopee	2,750	4,305	57%	23,739	18%
Cummington	27	51	89%	404	13%
East Longmeadow	193	356	84%	5,851	6%
Easthampton	452	727	61%	7,224	10%
Goshen	9	23	156%	416	6%
Granby	91	155	70%	2,374	7%
Granville	33	57	73%	608	9%
Hadley	122	183	50%	2,107	9%
Hampden	59	116	97%	1,898	6%
Hatfield	74	111	50%	1,483	7%
Holland	54	92	70%	994	9%
Holyoke	2,724	3,521	29%	15,361	23%
Huntington	70	119	70%	868	14%
Longmeadow	80	162	103%	5,741	3%
Ludlow	652	997	53%	8,080	12%
Middlefield	17	17	0%	218	8%
Monson	200	360	80%	3,279	11%
Northampton	609	869	43%	12,000	7%
Palmer	604	924	53%	5,099	18%
Pelham	12	29	142%	549	5%
Plainfield	22	24	9%	269	9%
Russell	83	117	41%	656	18%
South Hadley	377	562	49%	6,793	8%
Southampton	70	146	109%	2,249	6%
Southwick	183	319	74%	3,710	9%
Springfield	8,480	12,298	45%	56,752	22%
Wales	59	117	98%	736	16%
Ware	570	840	47%	4,120	20%
West Springfield	1,204	1,813	51%	12,124	15%
Westfield	1,429	2,087	46%	15,335	14%
Westhampton	16	32	100%	623	5%
Wilbraham	169	284	68%	5,309	5%
Williamsburg	48	107	123%	1,118	10%
Worthington	20	46	130%	522	9%
Grand Total	22,958	34,200	49%	238,102	14%

Source: Community Action of the Franklin, Hampshire, and North Quabbin Regions, Valley Opportunity Council, and Partners for Community (Springfield); and 2010 U.S. Decennial Census

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Table 27: Total Housing Units & Vacant Units

	Total Housing Units			Total Vacant Housing Units			% of Total Housing Units Vacant		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
Massachusetts	2,472,711	2,621,989	2,808,254	225,601	178,409	261,179	9.1%	6.8%	9.3%
Pioneer Valley Region	233,093	244,520	254,778	13,135	13,241	16,149	5.6%	5.4%	6.3%
Agawam	10,869	11,659	12,139	437	399	475	4.0%	3.4	3.9%
Amherst	8,816	9,427	9,711	339	253	452	3.8%	2.7	4.7%
Belchertown	3,988	5,050	5,839	163	164	244	4.1%	3.2	4.2%
Blandford	544	526	574	120	70	82	22.1%	13.3	14.3%
Brimfield	1,245	1,396	1,598	167	146	169	13.4%	10.5	10.6%
Chester	551	580	645	87	80	102	15.8%	13.8	15.8%
Chesterfield	444	524	591	84	77	80	18.9%	14.7	13.5%
Chicopee	23,690	24,424	25,140	1,065	1,307	1,401	4.5%	5.4	5.6%
Cummington	441	452	485	124	70	81	28.1%	15.5	16.7%
East Longmeadow	4,796	5,363	6,106	126	115	255	2.6%	2.1	4.2%
Easthampton	6,421	7,083	7,615	251	229	391	3.9%	3.2	5.1%
Goshen	487	536	598	186	171	182	38.2%	31.9	30.4%
Granby	2,004	2,295	2,460	65	48	86	3.2%	2.1	3.5%
Granville	515	595	647	32	39	39	6.2%	6.6	6.0%
Hadley	1,715	1,953	2,230	82	58	123	4.8%	3	5.5%
Hampden	1,653	1,846	1,949	33	28	51	2.0%	1.5	2.6%
Hatfield	1,304	1,431	1,563	38	50	80	2.9%	3.5	5.1%
Holland	1,242	1,317	1,365	451	419	371	36.3%	31.8	27.2%
Holyoke	16,917	16,210	16,384	1,067	1,243	1,023	6.3%	7.7	6.2%
Huntington	853	935	1,014	150	126	146	17.6%	13.5	14.4%
Longmeadow	5,527	5,879	5,948	167	145	207	3.0%	2.5	3.5%
Ludlow	7,191	7,841	8,383	234	182	303	3.3%	2.3	3.6%
Middlefield	184	263	279	38	50	61	20.7%	19	21.9%
Monson	2,755	3,213	3,438	113	118	159	4.1%	3.7	4.6%
Montgomery	278	257	343	28	4	13	10.1%	1.6	3.8%
Northampton	11,747	12,405	12,728	583	525	728	5.0%	4.2	5.7%
Palmer	5,061	5,402	5,534	280	324	435	5.5%	6	7.9%
Pelham	502	556	570	10	11	21	2.0%	2	3.7%
Plainfield	274	311	329	65	68	60	23.7%	21.9	18.2%
Russell	594	641	699	37	30	43	6.2%	4.7	6.2%
South Hadley	6,233	6,784	7,156	349	198	363	5.6%	2.9	5.1%
Southampton	1,595	2,025	2,337	52	40	88	3.3%	2	3.8%
Southwick	2,934	3,533	3,916	221	215	206	7.5%	6.1	5.3%
Springfield	61,320	61,172	61,706	3,551	4,042	4,954	5.8%	6.6	8.0%
Tolland	407	478	510	299	309	313	73.5%	64.6	61.4%
Wales	732	796	882	182	136	146	24.9%	17.1	16.6%
Ware	4,095	4,336	4,590	259	309	470	6.3%	7.1	10.2%
West Springfield	12,103	12,259	12,697	618	436	573	5.1%	3.6	4.5%
Westfield	14,470	15,441	16,075	647	644	740	4.5%	4.2	4.6%
Westhampton	510	623	696	68	81	73	13.3%	13	10.5%
Wilbraham	4,631	5,048	5,497	157	157	188	3.4%	3.1	3.4%
Williamsburg	973	1,073	1,183	40	46	65	4.1%	4.3	5.5%
Worthington	482	582	629	70	79	107	14.5%	13.6	17.0%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 28: Seasonal Housing Units

	Number of Units Used for Seasonal, Recreational, or Occasional Use			Seasonal, Recreational or Occasional Use Units as % of all Housing Units			% of all Vacant Units
	1990	2000	2010	1990	2000	2010	2010
Massachusetts	90,367	93,771	115,630	4%	4%	4%	44%
Pioneer Valley Region	2,524	2,708	2,956	1%	1%	1%	18%
Agawam	28	71	49	0%	1%	0%	10%
Amherst	53	62	90	1%	1%	1%	20%
Belchertown	47	48	68	1%	1%	1%	28%
Blandford	93	54	58	17%	10%	10%	71%
Brimfield	118	109	107	9%	8%	7%	63%
Chester	60	52	60	11%	9%	9%	59%
Chesterfield	37	62	67	8%	12%	11%	84%
Chicopee	31	87	66	0%	0%	0%	5%
Cummington	79	51	59	18%	11%	12%	73%
East Longmeadow	18	13	34	0%	0%	1%	13%
Easthampton	10	25	48	0%	0%	1%	12%
Goshen	80	156	158	16%	29%	26%	87%
Granby	4	7	9	0%	0%	0%	10%
Granville	9	17	17	2%	3%	3%	44%
Hadley	16	10	30	1%	1%	1%	24%
Hampden	5	3	8	0%	0%	0%	16%
Hatfield	10	11	14	1%	1%	1%	18%
Holland	405	370	314	33%	28%	23%	85%
Holyoke	10	30	64	0%	0%	0%	6%
Huntington	118	88	95	14%	9%	9%	65%
Longmeadow	50	47	74	1%	1%	1%	36%
Ludlow	25	26	46	0%	0%	1%	15%
Middlefield	33	34	49	18%	13%	18%	80%
Monson	21	29	32	1%	1%	1%	20%
Montgomery	11	3	6	4%	1%	2%	46%
Northampton	110	123	124	1%	1%	1%	17%
Palmer	20	31	39	0%	1%	1%	9%
Pelham	0	5	6	0%	1%	1%	29%
Plainfield	58	49	46	21%	16%	14%	77%
Russell	10	7	12	2%	1%	2%	28%
South Hadley	41	27	65	1%	0%	0%	18%
Southampton	17	22	27	1%	1%	3%	31%
Southwick	87	45	64	3%	1%	2%	31%
Springfield	115	171	150	0%	0%	0%	3%
Tolland	292	295	288	72%	62%	56%	92%
Wales	116	106	110	16%	13%	12%	75%
Ware	40	51	51	1%	1%	1%	11%
West Springfield	33	63	68	0%	1%	1%	12%
Westfield	72	79	74	0%	1%	0%	10%
Westhampton	55	66	61	11%	11%	9%	84%
Wilbraham	18	27	55	0%	1%	1%	29%
Williamsburg	14	16	18	1%	1%	2%	28%
Worthington	55	60	76	11%	10%	12%	71%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 29: Vacant Housing Unit & Non-Seasonal Vacant Units

	% of Total Housing Units Vacant			Non-Seasonal Vacant Units			Percent Non-seasonal Vacant Units		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
Massachusetts	9%	7	9%	135,234	84,638	145,549	5%	3%	5%
Pioneer Valley	6%	5	6%	10,611	10,533	13,193	5%	4%	5%
Agawam	4%	3	4%	409	328	426	4%	3%	4%
Amherst	4%	3	5%	286	191	362	3%	2%	4%
Belchertown	4%	3	4%	116	116	176	3%	2%	3%
Blandford	22%	13	14%	27	16	24	5%	3%	4%
Brimfield	13%	11	11%	49	37	62	4%	3%	4%
Chester	16%	14	16%	27	28	42	5%	5%	7%
Chesterfield	19%	15	14%	47	15	13	11%	3%	2%
Chicopee	4%	5	6%	1,034	1,220	1,335	4%	5%	5%
Cummington	28%	16	17%	45	19	22	10%	4%	5%
East Longmeadow	3%	2	4%	108	102	221	2%	2%	4%
Easthampton	4%	3	5%	241	204	343	4%	3%	5%
Goshen	38%	32	30%	106	15	24	22%	3%	4%
Granby	3%	2	3%	61	41	77	3%	2%	3%
Granville	6%	7	6%	23	22	22	4%	4%	3%
Hadley	5%	3	6%	66	48	93	4%	2%	4%
Hampden	2%	2	3%	28	25	43	2%	1%	2%
Hatfield	3%	4	5%	28	39	66	2%	3%	4%
Holland	36%	32	27%	46	49	57	4%	4%	4%
Holyoke	6%	8	6%	1,057	1,213	959	6%	7%	6%
Huntington	18%	14	14%	32	38	51	4%	4%	5%
Longmeadow	3%	3	3%	117	98	133	2%	2%	2%
Ludlow	3%	2	4%	209	156	257	3%	2%	3%
Middlefield	21%	19	22%	5	16	12	3%	6%	4%
Monson	4%	4	5%	92	89	127	3%	3%	4%
Montgomery	10%	2	4%	17	1	7	6%	0%	2%
Northampton	5%	4	6%	473	402	604	4%	3%	5%
Palmer	6%	6	8%	260	293	396	5%	5%	7%
Pelham	2%	2	4%	10	6	15	2%	1%	3%
Plainfield	24%	22	18%	7	19	14	3%	6%	4%
Russell	6%	5	6%	27	23	31	5%	4%	4%
South Hadley	6%	3	5%	308	171	298	5%	3%	4%
Southampton	3%	2	4%	35	18	61	2%	1%	3%
Southwick	8%	6	5%	134	170	142	5%	5%	4%
Springfield	6%	7	8%	3,436	3,871	4,804	6%	6%	8%
Tolland	73%	65	61%	7	14	25	2%	3%	5%
Wales	25%	17	17%	66	30	36	9%	4%	4%
Ware	6%	7	10%	219	258	419	5%	6%	9%
West Springfield	5%	4	5%	585	373	505	5%	3%	4%
Westfield	4%	4	5%	575	565	666	4%	4%	4%
Westhampton	13%	13	10%	13	15	12	3%	2%	2%
Wilbraham	3%	3	3%	139	130	133	3%	3%	2%
Williamsburg	4%	4	5%	26	30	47	3%	3%	4%
Worthington	15%	14	17%	15	19	31	3%	3%	5%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 30: "All Other Vacant Units"

	Number of "All Other Vacant" Housing Units			"All Other Vacant" Housing Units as a Percentage of All Housing Units			"All Other Vacant" Housing Units as a Percentage of All Vacant Housing Units		
	Number 1990	Number 2000	Number 2010	Percent 1990	Percent 2000	Percent 2010	Percent 1990	Percent 2000	Percent 2010
Massachusetts	31,550	30,191	43,608	1%	1%	1.6	14%	17%	17%
Pioneer Valley	2,258	3,628	4,742	1%	1%	1.9%	17%	27%	29%
Agawam	55	79	101	1%	1%	0.8	13%	20%	21%
Amherst	63	65	74	1%	1%	0.8	19%	26%	16%
Belchertown	28	36	50	1%	1%	0.9	17%	22%	20%
Blandford	16	9	12	3%	2%	2.1	13%	13%	15%
Brimfield	12	15	26	1%	1%	1.6	7%	10%	15%
Chester	22	12	21	4%	2%	3.3	25%	15%	21%
Chesterfield	3	7	6	1%	1%	1	4%	9%	8%
Chicopee	268	526	608	1%	2%	2.4	25%	40%	43%
Cummington	20	7	6	5%	2%	1.2	16%	10%	7%
East Longmeadow	31	21	41	1%	0%	0.7	25%	18%	16%
Easthampton	67	66	142	1%	1%	1.9	27%	29%	36%
Goshen	9	10	10	2%	2%	1.7	5%	6%	5%
Granby	10	14	24	0%	1%	1	15%	29%	28%
Granville	9	11	14	2%	2%	2.2	28%	28%	36%
Hadley	33	26	42	2%	1%	1.9	40%	45%	34%
Hampden	10	11	20	1%	1%	1	30%	39%	39%
Hatfield	7	11	24	1%	1%	1.5	18%	22%	30%
Holland	17	19	30	1%	1%	2.2	4%	5%	8%
Holyoke	174	335	347	1%	2%	2.1	16%	27%	34%
Huntington	13	15	24	2%	2%	2.4	9%	12%	16%
Longmeadow	25	45	49	0%	1%	0.8	15%	31%	24%
Ludlow	68	78	101	1%	1%	1.2	29%	43%	33%
Middlefield	1	8	7	1%	3%	2.5	3%	16%	11%
Monson	33	45	42	1%	1%	1.2	29%	38%	26%
Montgomery	6	1	4	2%	0%	1.2	21%	25%	31%
Northampton	118	97	230	1%	1%	1.8	20%	18%	32%
Palmer	91	134	165	2%	2%	3	33%	41%	38%
Pelham	2	5	7	0%	1%	1.2	20%	45%	33%
Plainfield	3	5	7	1%	2%	2.1	5%	7%	12%
Russell	9	6	11	2%	1%	1.6	24%	20%	26%
South Hadley	67	61	114	1%	1%	1.6	19%	31%	31%
Southampton	8	9	18	1%	0%	0.8	15%	23%	20%
Southwick	18	28	50	1%	1%	1.3	8%	13%	24%
Springfield	596	1,259	1,626	1%	2%	2.6	17%	31%	33%
Tolland	5	8	8	1%	2%	1.6	2%	3%	3%
Wales	12	9	11	2%	1%	1.2	7%	7%	8%
Ware	75	102	168	2%	2%	3.7	29%	33%	36%
West Springfield	97	112	150	1%	1%	1.2	16%	26%	26%
Westfield	110	257	258	1%	2%	1.6	17%	40%	35%
Westhampton	7	7	8	1%	1%	1.1	10%	9%	11%
Wilbraham	17	40	48	0%	1%	0.9	11%	25%	26%
Williamsburg	16	9	28	2%	1%	2.4	40%	20%	43%
Worthington	7	8	10	1%	1%	1.6	10%	10%	9%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 31: Foreclosures, 2007-2010

	Number of Single-Family Home Foreclosures				% of Regional Total	Total Number of Residential Foreclosures				% of Regional Total
	2007	2008	2009	2010		2007	2008	2009	2010	
Massachusetts	3,937	6,149	4,573	N/A	-----	7,653	12,424	9,269	12,233	-----
Pioneer Valley	447	627	464	731	100%	805	1143	893	1217	100%
Agawam	11	20	8	21	3%	14	29	12	32	3%
Amherst	1	4	2	2	0%	2	4	2	5	0%
Belchertown	12	10	10	16	2%	12	14	12	21	2%
Blandford	1	2	0	3	0%	1	3	0	3	0%
Brimfield	2	8	9	9	1%	4	9	9	10	1%
Chester	5	5	2	8	1%	5	5	2	8	1%
Chesterfield	2	2	0	1	0%	2	2	1	1	0%
Chicopee	30	49	30	64	9%	42	75	53	93	8%
Cummington	1	0	0	1	0%	1	1	0	1	0%
East Longmeadow	6	11	15	12	2%	7	12	15	12	1%
Easthampton	5	4	8	7	1%	6	5	10	27	2%
Goshen	0	0	0	4	1%	0	1	0	6	0%
Granby	2	3	3	10	1%	2	4	4	12	1%
Granville	0	2	1	3	0%	0	3	1	3	0%
Hadley	0	0	2	0	0%	1	0	5	0	0%
Hampden	3	2	2	7	1%	3	2	2	7	1%
Hatfield	0	1	0	1	0%	0	2	0	1	0%
Holland	8	4	4	10	1%	11	5	5	10	1%
Holyoke	19	22	25	25	3%	38	50	45	43	4%
Huntington	2	4	3	3	0%	3	5	4	3	0%
Longmeadow	4	7	9	12	2%	4	7	9	12	1%
Ludlow	11	11	10	19	3%	13	11	10	25	2%
Middlefield	1	1	0	0	0%	1	1	0	1	0%
Monson	9	12	7	14	2%	10	13	7	16	1%
Montgomery	0	0	0	0	0%	0	1	0	0	0%
Northampton	2	5	5	11	2%	6	9	10	19	2%
Palmer	15	22	14	22	3%	23	39	23	33	3%
Pelham	1	2	0	2	0%	1	3	0	2	0%
Plainfield	0	0	0	0	0%	0	2	1	1	0%
Russell	2	1	1	2	0%	3	1	2	2	0%
South Hadley	7	11	10	19	3%	9	20	16	29	2%
Southampton	3	1	2	5	1%	3	1	2	8	1%
Southwick	3	9	8	16	2%	4	11	10	18	1%
Springfield	230	310	207	311	43%	493	670	503	595	49%
Tolland	0	0	1	0	0%	0	0	1	0	0%
Wales	0	1	2	9	1%	1	3	4	9	1%
Ware	11	13	12	12	2%	20	24	28	29	2%
West Springfield	14	23	17	18	2%	23	37	30	36	3%
Westfield	13	31	26	34	5%	19	41	46	64	5%
Westhampton	0	1	0	2	0%	0	1	0	2	0%
Wilbraham	9	12	7	14	2%	10	12	7	16	1%
Williamsburg	2	1	0	1	0%	2	4	0	1	0%
Worthington	0	0	2	1	0%	6	1	2	1	0%

Source: Warren Group

Table 32: Petitions to Foreclosure, 2007-2010

	Number of Single-Family Petitions to Foreclose				Total Number of Residential Petitions to Foreclose			
	2007	2008	2009	2010	2007	2008	2009	2010
Massachusetts	16723	11801	16106	Unavailable	29572	21805	27928	23,933
Pioneer Valley	1844	1121	1614	1523	2900	1849	2428	2148
Agawam	73	42	60	71	99	53	82	92
Amherst	10	6	13	7	13	8	20	11
Belchertown	36	30	41	29	38	31	54	34
Blandford	6	2	5	4	8	2	6	4
Brimfield	16	16	15	13	18	18	16	16
Chester	7	8	14	7	8	8	14	9
Chesterfield	3	2	2	1	3	2	2	1
Chicopee	145	83	139	136	217	132	194	177
Cummington	5	1	3	2	5	1	3	4
East Longmeadow	61	30	39	35	64	31	41	37
Easthampton	16	19	27	24	21	26	38	33
Goshen	2	3	6	4	4	3	9	4
Granby	17	9	14	18	19	11	17	20
Granville	2	5	7	6	2	5	7	8
Hadley	6	4	7	5	7	5	9	5
Hampden	10	9	13	16	14	16	18	18
Hatfield	6	2	6	4	7	3	7	4
Holland	10	11	16	17	13	12	19	19
Holyoke	70	47	54	46	129	83	95	88
Huntington	11	3	11	6	14	5	14	7
Longmeadow	38	28	37	27	40	30	39	28
Ludlow	45	30	38	42	55	34	40	54
Middlefield	2	0	3	2	2	0	5	2
Monson	34	13	31	17	36	19	39	21
Montgomery	1	1	1	0	3	1	1	0
Northampton	25	14	19	21	37	22	30	33
Palmer	49	39	43	40	75	53	69	55
Pelham	2	3	2	2	2	3	2	2
Plainfield	1	0	1	1	3	1	3	1
Russell	4	2	11	7	4	5	12	7
South Hadley	33	18	30	33	49	31	48	38
Southampton	7	4	7	11	9	5	11	12
Southwick	22	22	27	31	26	25	29	35
Springfield	801	471	646	596	1494	952	1122	945
Tolland	2	3	1	1	2	3	1	1
Wales	14	5	10	12	20	7	10	13
Ware	45	22	25	34	73	40	48	47
West Springfield	75	27	57	59	94	48	77	88
Westfield	94	58	87	101	125	84	129	132
Westhampton	0	1	4	0	1	1	4	0
Wilbraham	35	22	36	29	38	23	36	34
Williamsburg	1	3	3	4	6	4	4	7
Worthington	2	3	3	2	3	3	3	2

Source: Warren Group

Table 33: Bank Owned Residential Properties, 2001-2010

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Percentage of all housing units
Pioneer Valley	65	76	66	49	58	112	408	485	345	396	0.2%
Agawam	6	7	4	2	2	2	7	7	4	11	0.1%
Amherst	0	0	0	0	0	0	0	1	3	4	0.0%
Belchertown	1	1	1	0	0	1	5	7	2	6	0.1%
Blandford	0	0	0	0	0	0	1	0	0	0	0.0%
Brimfield	0	0	0	0	0	1	3	3	2	6	0.4%
Chester	1	0	0	1	3	1	4	3	2	2	0.3%
Chesterfield	1	0	0	0	0	0	2	2	0	0	0.0%
Chicopee	6	7	4	6	1	7	18	27	20	32	0.1%
Cummington	0	0	0	0	0	0	1	0	0	1	0.2%
East Longmeadow	1	1	1	0	0	0	0	4	3	6	0.1%
Easthampton	0	0	0	0	0	0	0	2	2	6	0.1%
Goshen	0	0	0	1	1	0	0	1	1	0	0.0%
Granby	0	0	0	0	0	0	0	3	1	9	0.4%
Granville	0	0	0	0	0	0	0	0	1	1	0.2%
Hadley	0	0	0	0	0	0	1	2	1	2	0.1%
Hampden	0	2	1	1	0	1	2	2	2	4	0.2%
Hatfield	0	0	0	0	0	0	0	0	0	0	0.0%
Holland	0	0	0	0	0	2	1	2	2	4	0.3%
Holyoke	6	3	4	1	3	8	16	20	8	5	0.0%
Huntington	0	1	1	0	1	0	2	1	3	4	0.4%
Longmeadow	0	0	0	0	2	0	5	4	7	3	0.1%
Ludlow	0	2	0	3	1	1	5	4	4	7	0.1%
Middlefield	0	0	0	0	0	0	1	0	0	0	0.0%
Monson	1	1	2	2	2	1	3	2	3	3	0.1%
Northampton	0	0	0	2	0	1	1	1	2	6	0.0%
Palmer	2	3	2	0	2	3	11	15	12	9	0.2%
Plainfield	0	0	0	0	1	1	0	0	0	0	0.0%
Russell	1	2	0	0	1	0	0	1	0	2	0.3%
South Hadley	1	0	0	0	0	1	6	10	11	8	0.1%
Southampton	0	1	1	0	0	0	1	0	1	0	0.0%
Southwick	2	5	1	1	1	1	2	5	4	3	0.1%
Springfield	24	33	37	24	30	70	265	302	194	201	0.3%
Wales	0	1	2	1	1	0	2	5	4	3	0.3%
Ware	4	2	3	1	2	4	14	14	7	11	0.2%
West Springfield	3	0	0	0	0	2	15	13	14	16	0.1%
Westfield	4	2	2	2	3	1	8	16	19	18	0.1%
Wilbraham	1	1	0	0	1	3	5	5	5	3	0.1%
Williamsburg	0	1	0	0	0	0	1	1	0	0	0.0%
Worthington	0	0	0	1	0	0	0	0	1	0	0.0%

Source: Federal Reserve Bank of Boston

Note: Data for Montgomery, Pelham, Tolland, Westhampton was not included.

Table 34: Tenure, 1990 to 2010

	Owner-occupied housing units			Renter-occupied housing units			Owner-occupied housing units			Renter-occupied housing units		
	1990	2000	2010	1990	2000	2010	1990	2000	2010	1990	2000	2010
Massachusetts	1,331,493	1,508,052	1,587,158	915,617	935,528	959,917	59%	62%	62%	41%	38%	38%
Pioneer Valley	133,484	144,885	150,720	86,474	86,394	87,909	61%	63%	63%	39%	37%	37%
Agawam	7,715	8,288	8,657	2,717	2,972	3,007	74%	74%	74%	26%	26%	26%
Amherst	3,436	4,131	4,258	5,041	5,043	5,001	41%	45%	46%	59%	55%	54%
Belchertown	2,915	3,950	4,600	910	936	995	76%	81%	82%	24%	19%	18%
Blandford	378	406	455	46	50	37	89%	89%	92%	11%	11%	8%
Brimfield	936	1,094	1,245	142	156	184	87%	88%	87%	13%	12%	13%
Chester	386	417	454	78	83	89	83%	83%	84%	17%	17%	16%
Chesterfield	307	388	458	53	59	53	85%	87%	90%	15%	13%	10%
Chicopee	13,155	13,717	13,961	9,470	9,400	9,778	58%	59%	59%	42%	41%	41%
Cummington	225	287	308	92	95	96	71%	75%	76%	29%	25%	24%
East Longmeadow	4,058	4,590	4,984	612	658	867	87%	87%	85%	13%	13%	15%
Easthampton	3,699	4,159	4,488	2,471	2,695	2,736	60%	61%	62%	40%	39%	38%
Goshen	253	315	374	48	50	42	84%	86%	90%	16%	14%	10%
Granby	1,637	1,901	2,036	302	346	338	84%	85%	86%	16%	15%	14%
Granville	428	485	526	55	71	82	89%	87%	87%	11%	13%	13%
Hadley	1,206	1,415	1,461	427	480	646	74%	75%	69%	26%	25%	31%
Hampden	1,453	1,649	1,718	167	169	180	90%	91%	91%	10%	9%	9%
Hatfield	967	1,012	1,065	299	369	418	76%	73%	72%	24%	27%	28%
Holland	699	782	892	92	116	102	88%	87%	90%	12%	13%	10%
Holyoke	6,173	6,205	6,394	9,677	8,762	8,967	39%	41%	42%	61%	59%	58%
Huntington	544	632	681	159	177	187	77%	78%	78%	23%	22%	22%
Longmeadow	4,977	5,211	5,143	383	523	598	93%	91%	90%	7%	9%	10%
Ludlow	5,336	5,935	6,235	1,621	1,724	1,845	77%	77%	77%	23%	23%	23%
Middlefield	141	196	204	5	17	14	97%	92%	94%	3%	8%	6%
Monson	2,125	2,491	2,690	517	604	589	80%	80%	82%	20%	20%	18%
Montgomery	241	244	315	9	9	15	96%	96%	95%	4%	4%	5%
Northampton	5,682	6,356	6,759	5,482	5,524	5,241	51%	54%	56%	49%	46%	44%
Palmer	3,030	3,322	3,432	1,751	1,756	1,667	63%	65%	67%	37%	35%	33%
Pelham	412	456	453	80	89	96	84%	84%	83%	16%	16%	17%
Plainfield	182	208	237	27	35	32	87%	86%	88%	13%	14%	12%
Russell	437	498	539	120	113	117	78%	82%	82%	22%	18%	18%
South Hadley	4,216	4,876	5019	1,668	1,710	1774	72%	74%	74%	28%	26%	26%
Southampton	1,350	1,726	1965	193	259	284	87%	87%	87%	13%	13%	13%
Southwick	2,095	2,699	3,030	618	619	680	77%	81%	82%	23%	19%	18%
Springfield	28,519	28,499	28,239	29,250	28,631	28,513	49%	50%	50%	51%	50%	50%
Tolland	90	146	172	18	23	25	83%	86%	87%	17%	14%	13%
Wales	431	561	607	119	99	129	78%	85%	82%	22%	15%	18%
Ware	2,512	2,642	2,755	1,324	1,385	1,365	65%	66%	67%	35%	34%	33%
West Springfield	6,656	6,880	7034	4,829	4,943	5090	58%	58%	58%	42%	42%	42%
Westfield	9,047	10,030	10345	4,776	4,767	4990	65%	68%	67%	35%	32%	33%
Westhampton	402	508	577	40	34	46	91%	94%	93%	9%	6%	7%
Wilbraham	3,959	4,368	4,652	515	523	657	88%	89%	88%	12%	11%	12%
Williamsburg	693	765	836	240	262	282	74%	74%	75%	26%	26%	25%
Worthington	381	445	467	31	58	55	92%	88%	89%	8%	12%	11%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 35: Owner Occupancy by Race, 2010

	Owner Occupancy by Race										
	Total owner occupied units		White		Black		Asian		Other Race		Two or More Races
Massachusetts	1,587,158	1,443,462	91%	50,643	3%	54,010	3%	22,966	1%	16,077	1%
Pioneer Valley	150,720	137,575	91%	6,319	4%	2,064	1%	3,184	2%	1,578	1%
Agawam	8,657	8,422	97%	68	1%	84	1%	25	0%	58	1%
Amherst	4,258	3,778	89%	120	3%	261	6%	33	1%	66	2%
Belchertown	4,600	4,436	96%	49	1%	61	1%	19	0%	35	1%
Blandford	455	451	99%	1	0%	0	0%	1	0%	2	0%
Brimfield	1,245	1,217	98%	9	1%	4	0%	6	0%	9	1%
Chester	454	452	100%	1	0%	0	0%	0	0%	1	0%
Chesterfield	458	455	99%	1	0%	1	0%	0	0%	1	0%
Chicopee	13,961	13,381	96%	178	1%	124	1%	174	1%	104	1%
Cummington	308	304	99%	0	0%	0	0%	0	0%	4	1%
East Longmeadow	4,984	4,832	97%	35	1%	80	2%	15	0%	22	0%
Easthampton	4,488	4,359	97%	22	0%	61	1%	20	0%	26	1%
Goshen	374	369	99%	0	0%	0	0%	1	0%	4	1%
Granby	2,036	1,992	98%	8	0%	14	1%	11	1%	11	1%
Granville	526	519	99%	1	0%	0	0%	2	0%	4	1%
Hadley	1,461	1,400	96%	12	1%	37	3%	1	0%	11	1%
Hampden	1,718	1,691	98%	5	0%	10	1%	5	0%	7	0%
Hatfield	1,065	1,052	99%	2	0%	3	0%	2	0%	6	1%
Holland	892	875	98%	5	1%	1	0%	4	0%	7	1%
Holyoke	6,394	5,655	88%	145	2%	61	1%	442	7%	91	1%
Huntington	681	674	99%	2	0%	0	0%	0	0%	5	1%
Longmeadow	5,143	4,895	95%	35	1%	176	3%	10	0%	27	1%
Ludlow	6,235	6,129	98%	22	0%	29	0%	23	0%	32	1%
Middlefield	204	203	100%	0	0%	1	0%	0	0%	0	0%
Monson	2,690	2,642	98%	19	1%	6	0%	7	0%	16	1%
Montgomery	315	308	98%	0	0%	1	0%	3	1%	3	1%
Northampton	6,759	6,475	96%	57	1%	116	2%	47	1%	64	1%
Palmer	3,432	3,360	98%	27	1%	12	0%	17	0%	16	0%
Pelham	453	439	97%	7	2%	3	1%	1	0%	3	1%
Plainfield	237	233	98%	2	1%	0	0%	1	0%	1	0%
Russell	539	530	98%	2	0%	0	0%	2	0%	5	1%
South Hadley	5,019	4,873	97%	40	1%	54	1%	31	1%	21	0%
Southampton	1,965	1,942	99%	4	0%	7	0%	6	0%	6	0%
Southwick	3,030	2,957	98%	17	1%	17	1%	18	1%	21	1%
Springfield	28,239	19,745	70%	5,194	18%	550	2%	2,056	7%	694	2%
Tolland	172	167	97%	2	1%	0	0%	1	1%	2	1%
Wales	607	596	98%	3	0%	0	0%	4	1%	4	1%
Ware	2,755	2,684	97%	15	1%	11	0%	19	1%	26	1%
West Springfield	7,034	6,731	96%	61	1%	119	2%	64	1%	59	1%
Westfield	10,345	10,036	97%	71	1%	87	1%	91	1%	60	1%
Westhampton	577	576	100%	1	0%	0	0%	0	0%	0	0%
Wilbraham	4,652	4,462	96%	74	2%	68	1%	19	0%	29	1%
Williamsburg	836	822	98%	2	0%	2	0%	3	0%	7	1%
Worthington	467	456	98%	0	0%	3	1%	0	0%	8	2%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 36: Hispanic Households by Tenure, 2010

	Total Owner Occupied Units	Owner Units Occupied by Hispanic Households		Renter Units Occupied by Hispanic Household		Total Hispanic Households	Percent Owner Households	Percent Renter Households
Massachusetts	1,587,158	45,653	3%	138,110	14%	183,763	25%	75%
Pioneer Valley	150,720	7,551	5%	24,382	28%	31,933	24%	76%
Agawam	8,657	108	1%	162	5%	270	40%	60%
Amherst	4,258	137	3%	420	8%	557	25%	75%
Belchertown	4,600	54	1%	39	4%	93	58%	42%
Blandford	455	5	1%	0	0%	5	100%	0%
Brimfield	1,245	15	1%	4	2%	19	79%	21%
Chester	454	3	1%	0	0%	3	100%	0%
Chesterfield	458	4	1%	0	0%	4	100%	0%
Chicopee	13,961	490	4%	2,197	22%	2,687	18%	82%
Cummington	308	0	0%	0	0%	0	0	0
East Longmeadow	4,984	62	1%	14	2%	76	82%	18%
Easthampton	4,488	53	1%	109	4%	162	33%	67%
Goshen	374	3	1%	1	2%	4	75%	25%
Granby	2,036	25	1%	7	2%	32	78%	22%
Granville	526	3	1%	2	2%	5	60%	40%
Hadley	1,461	12	1%	39	6%	51	24%	76%
Hampden	1,718	12	1%	1	1%	13	92%	8%
Hatfield	1,065	6	1%	9	2%	15	40%	60%
Holland	892	7	1%	1	1%	8	88%	13%
Holyoke	6,394	965	15%	5,247	59%	6,212	16%	84%
Huntington	681	7	1%	1	1%	8	88%	13%
Longmeadow	5,143	51	1%	16	3%	67	76%	24%
Ludlow	6,235	84	1%	84	5%	168	50%	50%
Middlefield	204	1	0%	0	0%	1	100%	0%
Monson	2,690	31	1%	10	2%	41	76%	24%
Montgomery	315	0	0%	0	0%	0	0	0
Northampton	6,759	127	2%	465	9%	592	21%	79%
Palmer	3,432	33	1%	38	2%	71	46%	54%
Pelham	453	8	2%	5	5%	13	62%	38%
Plainfield	237	2	1%	0	0%	2	100%	0%
Russell	539	4	1%	6	5%	10	40%	60%
South Hadley	5,019	61	1%	101	6%	162	38%	62%
Southampton	1,965	9	0%	9	3%	18	50%	50%
Southwick	3,030	32	1%	8	1%	40	80%	20%
Springfield	28,239	4,561	16%	14,008	49%	18,569	25%	75%
Tolland	172	0	0%	0	0%	0	0	0
Wales	607	6	1%	1	1%	7	86%	14%
Ware	2,755	33	1%	66	5%	99	33%	67%
West Springfield	7,034	168	2%	670	13%	838	20%	80%
Westfield	10,345	286	3%	605	12%	891	32%	68%
Westhampton	577	2	0%	3	7%	5	40%	60%
Wilbraham	4,652	70	2%	26	4%	96	73%	27%
Williamsburg	836	8	1%	7	2%	15	53%	47%
Worthington	467	3	1%	1	2%	4	75%	25%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 37: Comparison of Homeownership Levels in 2000 to 2010 for Select Racial and Ethnic Groups

Geography	Black		Asian		Hispanic	
	2000	2010	2000	2010	2000	2010
Massachusetts	32%	34%	42%	50%	22%	25%
Pioneer Valley	37%	40%	42%	49%	20%	24%
Agawam	47%	43%	44%	58%	49%	40%
Amherst	30%	28%	24%	28%	19%	25%
Belchertown	59%	61%	44%	69%	58%	58%
Blandford	33%	100%	0%	--	100%	100%
Brimfield	71%	75%	--	80%	75%	79%
Chester	100%	100%	--	0%	33%	100%
Chesterfield	--	100%	--	100%	--	100%
Chicopee	24%	24%	38%	58%	16%	18%
Cummington	100%	0%	--	--	83%	--
East Longmeadow	88%	71%	91%	88%	89%	82%
Easthampton	24%	31%	55%	58%	28%	33%
Goshen	--	--	--	--	100%	75%
Granby	92%	73%	82%	70%	93%	78%
Granville	--	33%	--	--	100%	60%
Hadley	30%	30%	84%	65%	35%	24%
Hampden	67%	83%	86%	71%	100%	92%
Hatfield	0%	20%	67%	38%	64%	40%
Holland	--	100%	100%	50%	67%	88%
Holyoke	21%	23%	34%	42%	13%	16%
Huntington	33%	100%	100%	--	44%	88%
Longmeadow	92%	90%	91%	88%	83%	76%
Ludlow	42%	44%	77%	67%	61%	50%
Middlefield	--	--	--	100%	100%	100%
Monson	79%	86%	67%	67%	68%	76%
Montgomery	--	--	--	100%	100%	--
Northampton	21%	25%	28%	41%	17%	21%
Palmer	38%	54%	41%	39%	36%	46%
Pelham	67%	70%	50%	75%	100%	62%
Plainfield	--	50%	--	--	67%	100%
Russell	100%	100%	--	--	40%	40%
South Hadley	45%	43%	65%	59%	40%	38%
Southampton	100%	80%	67%	70%	53%	50%
Southwick	69%	65%	89%	81%	65%	80%
Springfield	39%	42%	44%	53%	21%	25%
Tolland	0%	67%	--	--	0%	--
Wales	100%	100%	--	0%	33%	86%
Ware	37%	54%	18%	61%	28%	33%
West Springfield	10%	14%	30%	31%	18%	20%
Westfield	38%	35%	56%	58%	39%	32%
Westhampton	--	100%	--	--	50%	40%
Wilbraham	75%	66%	89%	84%	76%	73%
Williamsburg	0%	67%	67%	40%	86%	53%
Worthington	100%	--	--	100%	67%	75%

Source: U. S Census Bureau, 2000 & 2010

Table 38: Tenure by Age of Head of Household, 2010

	Owner 15 to 24 years	Renter 15 to 24 years	Owner 25 to 34 years	Renter 25 to 34 years	Owner 35 to 44 years	Renter 35 to 44 years	Owner 45 to 54 years	Renter 45 to 54 years
United States	16%	84%	42%	58%	62%	38%	71%	29%
Massachusetts	10%	90%	34%	66%	62%	38%	71%	29%
Pioneer Valley	11%	89%	37%	63%	61%	39%	70%	30%
Agawam	20%	80%	53%	47%	74%	26%	81%	19%
Amherst	2%	98%	11%	89%	49%	51%	69%	31%
Belchertown	15%	85%	59%	41%	83%	17%	88%	12%
Blandford	50%	50%	75%	25%	94%	6%	91%	9%
Brimfield	30%	70%	75%	25%	91%	9%	89%	11%
Chester	0%	100%	71%	29%	77%	23%	89%	11%
Chesterfield	33%	67%	58%	42%	87%	13%	94%	6%
Chicopee	13%	87%	36%	64%	53%	47%	63%	37%
Cummington	40%	60%	45%	55%	73%	27%	81%	19%
East Longmeadow	48%	52%	82%	18%	90%	10%	95%	5%
Easthampton	10%	90%	36%	64%	61%	39%	68%	32%
Goshen	33%	67%	85%	15%	89%	11%	89%	11%
Granby	15%	85%	61%	39%	85%	15%	92%	8%
Granville	75%	25%	54%	46%	82%	18%	90%	10%
Hadley	13%	88%	34%	66%	69%	31%	76%	24%
Hampden	54%	46%	82%	18%	88%	12%	95%	5%
Hatfield	12%	88%	45%	55%	65%	35%	71%	29%
Holland	38%	62%	81%	19%	91%	9%	92%	8%
Holyoke	6%	94%	21%	79%	40%	60%	49%	51%
Huntington	31%	69%	51%	49%	83%	17%	85%	15%
Longmeadow	50%	50%	85%	15%	92%	8%	96%	4%
Ludlow	37%	63%	57%	43%	75%	25%	82%	18%
Middlefield	100%	0%	80%	20%	81%	19%	96%	4%
Monson	30%	70%	61%	39%	81%	19%	88%	12%
Montgomery	0%	0%	95%	5%	96%	4%	93%	7%
Northampton	5%	95%	19%	81%	52%	48%	63%	37%
Palmer	23%	78%	46%	54%	66%	34%	72%	28%
Pelham	7%	93%	29%	71%	80%	20%	83%	17%
Plainfield	50%	50%	57%	43%	78%	22%	87%	13%
Russell	36%	64%	59%	41%	80%	20%	80%	20%
South Hadley	19%	81%	47%	53%	70%	30%	81%	19%
Southampton	6%	94%	69%	31%	86%	14%	91%	9%
Southwick	29%	71%	62%	38%	82%	18%	87%	13%
Springfield	11%	89%	32%	68%	46%	54%	54%	46%
Tolland	50%	50%	65%	35%	88%	12%	90%	10%
Wales	43%	57%	62%	38%	82%	18%	84%	16%
Ware	15%	85%	43%	57%	66%	34%	74%	26%
West Springfield	10%	90%	34%	66%	55%	45%	63%	37%
Westfield	15%	85%	46%	54%	65%	35%	73%	27%
Westhampton	67%	33%	82%	18%	90%	10%	94%	6%
Wilbraham	43%	57%	74%	26%	88%	12%	92%	8%
Williamsburg	14%	86%	44%	56%	68%	32%	77%	23%
Worthington	60%	40%	73%	27%	91%	9%	95%	5%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 39: Tenure by Age of Head of Household, Continued, 2010

	Owner 55 to 64 years	Renter 55 to 64 years	Owner 65 years and over	Renter 65 years and over	Owner 65 to 74 years	Renter 65 to 74 years	Owner 75 to 84 years	Renter 74 to 84 years	Owner 85 years and over	Renter 85 years and over
United States	77%	23%	77%	23%	80%	20%	78%	22%	66%	34%
State	75%	25%	70%	30%	74%	26%	70%	30%	60%	40%
Pioneer Valley	75%	25%	72%	28%	75%	25%	72%	28%	63%	37%
Agawam	83%	17%	74%	26%	81%	19%	74%	26%	57%	43%
Amherst	78%	22%	73%	27%	80%	20%	73%	27%	52%	48%
Belchertown	90%	10%	85%	15%	88%	12%	78%	22%	83%	17%
Blandford	96%	4%	97%	3%	97%	3%	100%	0%	93%	7%
Brimfield	92%	8%	82%	18%	85%	15%	78%	22%	79%	21%
Chester	84%	16%	88%	12%	94%	6%	82%	18%	85%	15%
Chesterfield	97%	3%	92%	8%	95%	5%	83%	17%	100%	0%
Chicopee	69%	31%	72%	28%	73%	27%	73%	27%	68%	32%
Cummington	84%	16%	75%	25%	74%	26%	76%	24%	75%	25%
East Longmeadow	95%	5%	71%	29%	82%	18%	71%	29%	50%	50%
Easthampton	75%	25%	68%	32%	74%	26%	63%	37%	62%	38%
Goshen	91%	9%	96%	4%	95%	5%	95%	5%	100%	0%
Granby	92%	8%	85%	15%	89%	11%	82%	18%	75%	25%
Granville	92%	8%	89%	11%	93%	7%	85%	15%	87%	13%
Hadley	83%	17%	74%	26%	80%	20%	70%	30%	68%	32%
Hampden	95%	5%	86%	14%	89%	11%	85%	15%	70%	30%
Hatfield	79%	21%	80%	20%	82%	18%	79%	21%	81%	19%
Holland	93%	7%	90%	10%	90%	10%	92%	8%	80%	20%
Holyoke	54%	46%	52%	48%	53%	47%	55%	45%	44%	56%
Huntington	81%	19%	79%	21%	86%	14%	74%	26%	59%	41%
Longmeadow	97%	3%	79%	21%	91%	9%	81%	19%	54%	46%
Ludlow	85%	15%	79%	21%	83%	17%	78%	22%	68%	32%
Middlefield	100%	0%	92%	8%	97%	3%	79%	21%	--	--
Monson	88%	12%	81%	19%	87%	13%	75%	25%	68%	32%
Montgomery	100%	0%	93%	7%	94%	6%	83%	17%	100%	0%
Northampton	73%	27%	73%	27%	74%	26%	75%	25%	69%	31%
Palmer	75%	25%	75%	25%	76%	24%	74%	26%	73%	27%
Pelham	94%	6%	95%	5%	97%	3%	91%	9%	100%	0%
Plainfield	96%	4%	96%	4%	98%	2%	95%	5%	83%	17%
Russell	95%	5%	94%	6%	92%	8%	97%	3%	94%	6%
South Hadley	85%	15%	77%	23%	85%	15%	75%	25%	64%	36%
Southampton	93%	7%	87%	13%	92%	8%	80%	20%	79%	21%
Southwick	88%	12%	79%	21%	83%	17%	78%	22%	71%	29%
Springfield	61%	39%	65%	35%	63%	37%	68%	32%	64%	36%
Tolland	96%	4%	83%	17%	86%	14%	93%	7%	40%	60%
Wales	93%	7%	81%	19%	86%	14%	69%	31%	78%	22%
Ware	77%	23%	73%	27%	79%	21%	68%	32%	64%	36%
West Springfield	68%	32%	71%	29%	70%	30%	75%	25%	64%	36%
Westfield	78%	22%	74%	26%	76%	24%	73%	27%	66%	34%
Westhampton	97%	3%	90%	10%	94%	6%	86%	14%	80%	20%
Wilbraham	93%	7%	82%	18%	89%	11%	82%	18%	66%	34%
Williamsburg	82%	18%	81%	19%	88%	12%	79%	21%	65%	35%
Worthington	96%	4%	78%	22%	82%	18%	76%	24%	64%	36%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 40: Average Household Size by Tenure, 2010

Geography	Owner-occupied housing units	Renter-occupied housing units
United States	2.65	2.44
Massachusetts	2.66	2.18
Pioneer Valley	2.56	2.27
Agawam	2.56	1.87
Amherst	2.5	2.39
Belchertown	2.72	2.16
Blandford	2.54	2.11
Brimfield	2.64	1.76
Chester	2.5	2.26
Chesterfield	2.4	2.34
Chicopee	2.39	2.12
Cummington	2.35	1.55
East Longmeadow	2.77	1.68
Easthampton	2.43	1.87
Goshen	2.55	2.38
Granby	2.74	1.94
Granville	2.62	2.29
Hadley	2.51	2.2
Hampden	2.74	1.85
Hatfield	2.37	1.8
Holland	2.54	2.12
Holyoke	2.53	2.49
Huntington	2.66	1.97
Longmeadow	2.76	1.81
Ludlow	2.6	1.98
Middlefield	2.42	1.93
Monson	2.71	1.97
Montgomery	2.54	2.53
Northampton	2.36	1.8
Palmer	2.54	2.02
Pelham	2.43	2.3
Plainfield	2.41	2.31
Russell	2.69	2.78
South Hadley	2.37	1.93
Southampton	2.66	1.97
Southwick	2.7	1.94
Springfield	2.59	2.6
Tolland	2.51	2.16
Wales	2.59	2.05
Ware	2.51	2.17
West Springfield	2.54	2.03
Westfield	2.63	2.18
Westhampton	2.62	2.11
Wilbraham	2.73	1.92
Williamsburg	2.37	1.76
Worthington	2.3	1.53

Source: U.S. Census Bureau, 2010 Decennial Census

Table 41: Tenure by Family Type, 2010

Geography	Husband-wife family				
	Total	Owner-occupied housing units		Renter-occupied housing units	
		Number	Percent	Number	Percent
Massachusetts	1,178,690	969,325	82%	209,365	18%
Pioneer Valley	101,624	86,174	85%	15,450	15%
Agawam	5,761	5,190	90%	571	10%
Amherst	3,299	2,576	78%	723	22%
Belchertown	3,234	3,046	94%	188	6%
Blandford	309	299	97%	10	3%
Brimfield	851	817	96%	34	4%
Chester	288	265	92%	23	8%
Chesterfield	278	262	94%	16	6%
Chicopee	8,868	7,110	80%	1,758	20%
Cummington	185	168	91%	17	9%
East Longmeadow	3,554	3,419	96%	135	4%
Easthampton	3,048	2,521	83%	527	17%
Goshen	239	226	95%	13	5%
Granby	1,410	1,330	94%	80	6%
Granville	364	336	92%	28	8%
Hadley	996	877	88%	119	12%
Hampden	1,257	1,215	97%	42	3%
Hatfield	729	652	89%	77	11%
Holland	560	527	94%	33	6%
Holyoke	4,691	3,208	68%	1,483	32%
Huntington	471	432	92%	39	8%
Longmeadow	3,873	3,714	96%	159	4%
Ludlow	4,313	3,916	91%	397	9%
Middlefield	137	132	96%	5	4%
Monson	1,836	1,738	95%	98	5%
Montgomery	216	208	96%	8	4%
Northampton	4,148	3,406	82%	742	18%
Palmer	2,314	2,006	87%	308	13%
Pelham	303	284	94%	19	6%
Plainfield	144	137	95%	7	5%
Russell	379	345	91%	34	9%
South Hadley	3,206	2,854	89%	352	11%
Southampton	1,411	1,347	95%	64	5%
Southwick	2,099	1,947	93%	152	7%
Springfield	17,222	12,733	74%	4,489	26%
Tolland	122	109	89%	13	11%
Wales	386	351	91%	35	9%
Ware	1,851	1,591	86%	260	14%
West Springfield	5,080	4,010	79%	1,070	21%
Westfield	7,553	6,452	85%	1,101	15%
Westhampton	403	390	97%	13	3%
Wilbraham	3,439	3,280	95%	159	5%
Williamsburg	509	465	91%	44	9%
Worthington	288	283	98%	5	2%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 42: Tenure by Family Type Continued, 2010

Geography	Male householder, no wife present				
	Total	Owner-occupied housing units		Renter-occupied housing units	
		Number	Percent	Number	Percent
United States	5,777,570	3,126,939	54%	2,650,631	46%
Massachusetts	106,657	57,750	54%	48,907	46%
Pioneer Valley	11,209	6,531	58%	4,678	42%
Agawam	487	334	69%	153	31%
Amherst	251	113	45%	138	55%
Belchertown	195	138	71%	57	29%
Blandford	18	16	89%	2	11%
Brimfield	59	50	85%	9	15%
Chester	34	23	68%	11	32%
Chesterfield	30	24	80%	6	20%
Chicopee	1,246	643	52%	603	48%
Cummington	15	12	80%	3	20%
East Longmeadow	188	160	85%	28	15%
Easthampton	267	164	61%	103	39%
Goshen	22	19	86%	3	14%
Granby	112	97	87%	15	13%
Granville	34	27	79%	7	21%
Hadley	76	53	70%	23	30%
Hampden	86	76	88%	10	12%
Hatfield	47	33	70%	14	30%
Holland	55	48	87%	7	13%
Holyoke	808	346	43%	462	57%
Huntington	48	39	81%	9	19%
Longmeadow	124	114	92%	10	8%
Ludlow	377	254	67%	123	33%
Middlefield	7	6	86%	1	14%
Monson	150	121	81%	29	19%
Montgomery	10	9	90%	1	10%
Northampton	394	238	60%	156	40%
Palmer	293	175	60%	118	40%
Pelham	14	12	86%	2	14%
Plainfield	14	12	86%	2	14%
Russell	28	18	64%	10	36%
South Hadley	260	174	67%	86	33%
Southampton	77	61	79%	16	21%
Southwick	156	118	76%	38	24%
Springfield	3,411	1,726	51%	1,685	49%
Tolland	5	5	100%	0	0%
Wales	46	37	80%	9	20%
Ware	239	141	59%	98	41%
West Springfield	559	282	50%	277	50%
Westfield	733	415	57%	318	43%
Westhampton	23	22	96%	1	4%
Wilbraham	147	129	88%	18	12%
Williamsburg	47	32	68%	15	32%
Worthington	17	15	88%	2	12%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 43: Tenure by Family Type Continued, 2010

Geography	Female householder, no husband present				
	Total	Owner-occupied housing units		Renter-occupied housing units	
		Number	Percent	Number	Percent
United States	15,250,349	7,278,452	48%	7,971,897	52%
Massachusetts	318,244	144,055	45%	174,189	55%
Pioneer Valley	37,608	15,688	42%	21,920	58%
Agawam	1,207	752	62%	455	38%
Amherst	934	388	42%	546	58%
Belchertown	573	355	62%	218	38%
Blandford	31	24	77%	7	23%
Brimfield	90	76	84%	14	16%
Chester	52	37	71%	15	29%
Chesterfield	44	38	86%	6	14%
Chicopee	3,713	1,483	40%	2,230	60%
Cummington	30	20	67%	10	33%
East Longmeadow	519	432	83%	87	17%
Easthampton	751	422	56%	329	44%
Goshen	34	30	88%	4	12%
Granby	208	169	81%	39	19%
Granville	50	43	86%	7	14%
Hadley	208	137	66%	71	34%
Hampden	133	118	89%	15	11%
Hatfield	135	74	55%	61	45%
Holland	82	71	87%	11	13%
Holyoke	3,830	812	21%	3,018	79%
Huntington	74	45	61%	29	39%
Longmeadow	412	367	89%	45	11%
Ludlow	879	571	65%	308	35%
Middlefield	8	8	100%	0	0%
Monson	334	213	64%	121	36%
Montgomery	20	17	85%	3	15%
Northampton	1,353	765	57%	588	43%
Palmer	626	326	52%	300	48%
Pelham	51	36	71%	15	29%
Plainfield	14	11	79%	3	21%
Russell	91	56	62%	35	38%
South Hadley	690	399	58%	291	42%
Southampton	194	151	78%	43	22%
Southwick	317	224	71%	93	29%
Springfield	15,423	4,698	30%	10,725	70%
Tolland	11	9	82%	2	18%
Wales	66	55	83%	11	17%
Ware	540	229	42%	311	58%
West Springfield	1,480	665	45%	815	55%
Westfield	1,755	858	49%	897	51%
Westhampton	49	39	80%	10	20%
Wilbraham	451	354	78%	97	22%
Williamsburg	114	85	75%	29	25%
Worthington	32	26	81%	6	19%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 44: Median Household Income in Past 12 Months (in 2009 Inflation Adjusted Dollars) by Tenure, 2005-2009 Estimates

Geography	Total: Estimate	Total: Margin of Error	Owner occupied (dollars) Estimate	Owner occupied (dollars) Margin of Error	Renter occupied (dollars) Estimate	Renter occupied (dollars) Margin of Error
United States	\$51,425	\$83	\$64,338	\$78	\$31,258	\$54
Massachusetts	\$64,496	\$321	\$83,847	\$324	\$34,832	\$382
Hampden County	\$47,617	\$901	\$66,818	\$1,083	\$22,174	\$609
Hampshire County	\$57,293	\$1,680	\$75,752	\$1,464	\$29,694	\$1,894
Agawam	\$61,944	\$3,831	\$72,892	\$4,170	\$33,726	\$3,094
Amherst	\$44,011	\$5,173	\$100,022	\$6,152	\$23,068	\$4,067
Belchertown	\$75,068	\$3,416	\$85,044	\$7,372	\$32,127	\$8,490
Blandford	\$71,042	\$9,655	\$72,969	\$9,542	\$53,750	\$14,310
Brimfield	\$74,355	\$8,139	\$78,030	\$7,474	\$38,571	\$15,992
Chester	\$56,125	\$9,023	\$60,625	\$11,922	\$31,667	\$26,156
Chesterfield	\$60,000	\$7,370	\$59,000	\$4,955	\$67,273	\$22,520
Chicopee	\$42,788	\$2,263	\$55,920	\$2,571	\$25,560	\$2,137
Cummington	\$54,375	\$11,804	\$64,327	\$14,935	\$23,036	\$3,043
East Longmeadow	\$78,578	\$3,205	\$85,643	\$6,451	\$16,998	\$2,744
Easthampton	\$50,257	\$7,186	\$73,057	\$4,299	\$31,547	\$2,651
Goshen	\$83,333	\$19,811	\$77,813	\$22,964	\$87,976	\$27,556
Granby	\$68,412	\$12,539	\$78,483	\$4,808	\$32,050	\$2,999
Granville	\$73,571	\$7,642	\$76,313	\$7,565	\$30,938	\$28,955
Hadley	\$62,731	\$14,180	\$79,032	\$7,153	\$27,009	\$11,909
Hampden	\$78,659	\$6,536	\$88,068	\$8,052	\$23,125	\$9,725
Hatfield	\$53,684	\$6,715	\$65,691	\$14,826	\$23,277	\$8,857
Holland	\$73,125	\$10,593	\$77,260	\$11,460	\$42,500	\$20,771
Holyoke	\$34,496	\$4,269	\$62,434	\$3,705	\$18,609	\$3,326
Huntington	\$69,539	\$7,236	\$77,500	\$5,195	\$29,792	\$9,672
Longmeadow	\$91,132	\$7,060	\$98,734	\$8,856	\$31,161	\$9,080
Ludlow	\$61,768	\$5,157	\$70,477	\$3,728	\$43,609	\$3,356
Middlefield	\$67,083	\$32,432	\$70,833	\$34,553	-	**
Monson	\$68,661	\$10,334	\$81,507	\$10,484	\$30,200	\$6,622
Montgomery	\$61,042	\$10,134	\$61,250	\$13,520	\$57,083	\$23,506
Northampton	\$51,018	\$4,257	\$71,203	\$4,217	\$30,378	\$2,512
Palmer	\$51,154	\$2,939	\$60,935	\$6,028	\$27,088	\$7,530
Pelham	\$81,389	\$5,582	\$84,853	\$5,341	\$50,000	\$20,684
Plainfield	\$54,375	\$11,293	\$65,278	\$7,550	\$19,063	\$6,908
Russell	\$58,917	\$6,163	\$61,989	\$8,034	\$39,091	\$18,730
South Hadley	\$62,465	\$4,512	\$68,016	\$3,017	\$40,000	\$6,329
Southampton	\$80,667	\$7,363	\$81,462	\$5,827	\$39,811	\$59,917
Southwick	\$70,423	\$4,923	\$79,559	\$7,602	\$32,076	\$6,119
Springfield	\$34,113	\$1,062	\$56,121	\$2,005	\$18,512	\$1,027
Tolland	\$62,788	\$19,284	\$64,231	\$9,070	\$51,161	\$677
Wales	\$60,132	\$7,743	\$63,533	\$7,547	\$27,708	\$15,575
Ware	\$46,992	\$4,714	\$63,322	\$6,335	\$24,413	\$11,301
West Springfield	\$51,099	\$2,892	\$68,036	\$5,797	\$29,963	\$3,444
Westfield	\$52,425	\$2,464	\$72,618	\$2,743	\$24,806	\$2,519
Westhampton	\$76,739	\$3,659	\$77,065	\$4,153	\$48,333	\$71,769
Wilbraham	\$90,670	\$9,834	\$99,039	\$6,112	\$22,269	\$6,689
Williamsburg	\$63,636	\$8,991	\$76,181	\$7,554	\$25,625	\$17,084
Worthington	\$60,463	\$9,363	\$61,759	\$10,679	\$45,500	\$28,475

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 45: Tenure by Year Built for Owner-Occupied Units, 2005-2009 Estimates

	Total	2000 or later	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
United States	75320422	9256827	11970415	10633421	11836094	8495908	9208803	4214649	9704305
Massachusetts	1601780	94115	150815	195207	172828	180429	217712	97637	493037
Pioneer Valley	151830	7000	12741	15662	17980	18227	28830	12424	38966
Agawam	8718	278	702	1077	1712	1240	1605	748	1356
Amherst	4073	277	399	775	542	760	264	248	808
Belchertown	4368	436	1140	1038	862	260	207	135	290
Blandford	445	19	29	53	67	38	42	31	166
Brimfield	1262	102	310	218	198	73	158	47	156
Chester	455	4	29	86	57	21	25	11	222
Chesterfield	404	38	48	71	82	26	44	5	90
Chicopee	13719	526	808	1238	1243	1999	3287	1255	3363
Cummington	301	18	23	58	39	9	22	0	132
East Longmeadow	5037	382	500	519	347	812	1348	496	633
Easthampton	4566	234	458	483	982	315	746	257	1091
Goshen	352	24	48	60	50	37	56	39	38
Granby	2155	96	282	257	235	315	652	120	198
Granville	543	23	33	90	121	49	48	42	137
Hadley	1272	72	121	160	301	122	198	24	274
Hampden	1735	56	257	145	229	502	236	55	255
Hatfield	1187	38	51	144	246	130	89	61	428
Holland	811	114	85	133	140	132	100	46	61
Holyoke	6707	225	201	336	374	842	1337	429	2963
Huntington	642	35	79	75	106	58	53	23	213
Longmeadow	4893	17	162	235	637	969	1070	351	1452
Ludlow	6159	363	689	797	695	923	1238	450	1004
Middlefield	160	7	30	31	3	7	6	13	63
Monson	2813	156	379	429	250	188	367	278	766
Montgomery	242	14	37	43	51	21	17	14	45
Northampton	6868	318	474	622	668	426	1078	427	2855
Palmer	3898	241	400	243	400	546	613	194	1261
Pelham	458	23	26	97	86	45	48	30	103
Plainfield	226	27	25	33	23	16	16	12	74
Russell	597	46	75	96	103	66	65	26	120
South Hadley	5326	216	599	518	290	601	1412	461	1229
Southampton	1984	174	343	187	608	245	193	23	211
Southwick	3130	380	585	455	301	321	567	224	297
Springfield	28903	627	749	1676	2321	2378	6950	3651	10551
Tolland	166	22	18	43	38	6	7	9	23
Wales	795	64	99	164	125	51	69	56	167
Ware	3059	263	162	466	602	318	319	171	758
West Springfield	6997	311	320	537	550	846	1515	782	2136
Westfield	9994	367	1236	1101	1544	1361	1644	648	2093
Westhampton	668	77	94	106	142	67	45	36	101
Wilbraham	4425	243	472	515	488	994	980	407	326
Williamsburg	875	40	116	166	73	49	63	53	315
Worthington	442	7	48	86	49	43	31	36	142

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 46: Tenure by Year Built-Renter Occupied Units, 2005-2009 Estimates

	Total	2000 or later	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
United States	37290607	3527402	4318036	5462869	6911064	4625666	3974850	2427647	6043073
Massachusetts	863874	37207	38010	76713	119569	79167	72648	56856	383704
Pioneer Valley	83066	2144	3900	7344	12700	8772	8223	5433	34550
Agawam	2555	85	195	240	628	531	403	142	331
Amherst	4829	240	681	535	1282	640	221	97	1133
Belchertown	1019	28	156	280	153	133	55	0	214
Blandford	22	0	0	0	0	0	10	0	12
Brimfield	166	0	0	0	47	0	54	0	65
Chester	54	0	0	7	6	0	6	3	32
Chesterfield	64	0	0	33	4	0	0	2	25
Chicopee	9232	153	240	675	1351	897	1332	713	3871
Cummington	116	0	8	23	18	2	9	3	53
E. Longmeadow	565	11	34	42	146	84	129	22	97
Easthampton	2827	86	277	162	356	290	258	85	1313
Goshen	74	0	0	0	6	42	0	10	16
Granby	270	0	26	23	48	40	21	26	86
Granville	43	0	0	7	0	4	4	0	28
Hadley	559	111	9	10	17	51	79	42	240
Hampden	282	15	0	22	54	68	83	0	40
Hatfield	339	0	30	45	59	0	47	11	147
Holland	124	0	5	5	53	42	7	6	6
Holyoke	9030	195	316	782	1053	1053	859	990	3782
Huntington	165	0	18	27	30	12	11	12	55
Longmeadow	560	33	99	114	39	13	79	52	131
Ludlow	1660	44	27	171	309	260	198	196	455
Middlefield	3	0	0	0	0	0	3	0	0
Monson	566	17	11	43	30	0	25	102	338
Montgomery	5	0	0	0	0	0	3	0	2
Northampton	5013	177	185	354	696	387	397	243	2574
Palmer	1485	0	35	220	112	110	134	56	818
Pelham	84	0	6	17	12	11	0	11	27
Plainfield	58	3	6	14	7	0	17	0	11
Russell	48	0	0	0	0	0	0	31	17
South Hadley	1314	64	133	162	91	117	155	74	518
Southampton	275	0	39	101	65	25	0	11	34
Southwick	731	67	100	64	154	82	119	72	73
Springfield	27152	475	877	1947	3860	2564	1712	1565	14152
Tolland	19	11	2	0	0	0	0	0	6
Wales	81	9	14	24	16	8	3	0	7
Ware	1291	26	0	15	128	84	297	132	609
West Springfield	4842	23	243	602	801	508	934	402	1329
Westfield	4781	198	114	405	979	679	511	273	1622
Westhampton	28	12	4	0	3	0	6	0	3
Wilbraham	462	51	0	137	73	14	30	33	124
Williamsburg	199	7	4	24	11	14	8	13	118
Worthington	74	3	6	12	3	7	4	3	36

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 47: Tenure by Year Built—Owner Occupied Units—By Percentage, 2005-2009 Estimates

	2000 or later	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
United States	12%	16%	14%	16%	11%	12%	6%	13%
Massachusetts	6%	9%	12%	11%	11%	14%	6%	31%
Pioneer Valley	5%	8%	10%	12%	12%	19%	8%	26%
Agawam	3%	8%	12%	20%	14%	18%	9%	16%
Amherst	7%	10%	19%	13%	19%	6%	6%	20%
Belchertown	10%	26%	24%	20%	6%	5%	3%	7%
Blandford	4%	7%	12%	15%	9%	9%	7%	37%
Brimfield	8%	25%	17%	16%	6%	13%	4%	12%
Chester	1%	6%	19%	13%	5%	5%	2%	49%
Chesterfield	9%	12%	18%	20%	6%	11%	1%	22%
Chicopee	4%	6%	9%	9%	15%	24%	9%	25%
Cummington	6%	8%	19%	13%	3%	7%	0%	44%
East Longmeadow	8%	10%	10%	7%	16%	27%	10%	13%
Easthampton	5%	10%	11%	22%	7%	16%	6%	24%
Goshen	7%	14%	17%	14%	11%	16%	11%	11%
Granby	4%	13%	12%	11%	15%	30%	6%	9%
Granville	4%	6%	17%	22%	9%	9%	8%	25%
Hadley	6%	10%	13%	24%	10%	16%	2%	22%
Hampden	3%	15%	8%	13%	29%	14%	3%	15%
Hatfield	3%	4%	12%	21%	11%	7%	5%	36%
Holland	14%	10%	16%	17%	16%	12%	6%	8%
Holyoke	3%	3%	5%	6%	13%	20%	6%	44%
Huntington	5%	12%	12%	17%	9%	8%	4%	33%
Longmeadow	0%	3%	5%	13%	20%	22%	7%	30%
Ludlow	6%	11%	13%	11%	15%	20%	7%	16%
Middlefield	4%	19%	19%	2%	4%	4%	8%	39%
Monson	6%	13%	15%	9%	7%	13%	10%	27%
Montgomery	6%	15%	18%	21%	9%	7%	6%	19%
Northampton	5%	7%	9%	10%	6%	16%	6%	42%
Palmer	6%	10%	6%	10%	14%	16%	5%	32%
Pelham	5%	6%	21%	19%	10%	10%	7%	22%
Plainfield	12%	11%	15%	10%	7%	7%	5%	33%
Russell	8%	13%	16%	17%	11%	11%	4%	20%
South Hadley	4%	11%	10%	5%	11%	27%	9%	23%
Southampton	9%	17%	9%	31%	12%	10%	1%	11%
Southwick	12%	19%	15%	10%	10%	18%	7%	9%
Springfield	2%	3%	6%	8%	8%	24%	13%	37%
Tolland	13%	11%	26%	23%	4%	4%	5%	14%
Wales	8%	12%	21%	16%	6%	9%	7%	21%
Ware	9%	5%	15%	20%	10%	10%	6%	25%
West Springfield	4%	5%	8%	8%	12%	22%	11%	31%
Westfield	4%	12%	11%	15%	14%	16%	6%	21%
Westhampton	12%	14%	16%	21%	10%	7%	5%	15%
Wilbraham	5%	11%	12%	11%	22%	22%	9%	7%
Williamsburg	5%	13%	19%	8%	6%	7%	6%	36%
Worthington	2%	11%	19%	11%	10%	7%	8%	32%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 48: Tenure by Year Built—Rental Occupied Units—By Percentage, 2005-2009 Estimates

	2000 or later	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
United States	9%	12%	15%	19%	12%	11%	7%	16%
Massachusetts	4%	4%	9%	14%	9%	8%	7%	44%
Pioneer Valley	3%	5%	9%	15%	11%	10%	7%	42%
Agawam	3%	8%	9%	25%	21%	16%	6%	13%
Amherst	5%	14%	11%	27%	13%	5%	2%	23%
Belchertown	3%	15%	27%	15%	13%	5%	0%	21%
Blandford	0%	0%	0%	0%	0%	45%	0%	55%
Brimfield	0%	0%	0%	28%	0%	33%	0%	39%
Chester	0%	0%	13%	11%	0%	11%	6%	59%
Chesterfield	0%	0%	52%	6%	0%	0%	3%	39%
Chicopee	2%	3%	7%	15%	10%	14%	8%	42%
Cummington	0%	7%	20%	16%	2%	8%	3%	46%
East Longmeadow	2%	6%	7%	26%	15%	23%	4%	17%
Easthampton	3%	10%	6%	13%	10%	9%	3%	46%
Goshen	0%	0%	0%	8%	57%	0%	14%	22%
Granby	0%	10%	9%	18%	15%	8%	10%	32%
Granville	0%	0%	16%	0%	9%	9%	0%	65%
Hadley	20%	2%	2%	3%	9%	14%	8%	43%
Hampden	5%	0%	8%	19%	24%	29%	0%	14%
Hatfield	0%	9%	13%	17%	0%	14%	3%	43%
Holland	0%	4%	4%	43%	34%	6%	5%	5%
Holyoke	2%	3%	9%	12%	12%	10%	11%	42%
Huntington	0%	11%	16%	18%	7%	7%	7%	33%
Longmeadow	6%	18%	20%	7%	2%	14%	9%	23%
Ludlow	3%	2%	10%	19%	16%	12%	12%	27%
Middlefield	0%	0%	0%	0%	0%	100%	0%	0%
Monson	3%	2%	8%	5%	0%	4%	18%	60%
Montgomery	0%	0%	0%	0%	0%	60%	0%	40%
Northampton	4%	4%	7%	14%	8%	8%	5%	51%
Palmer	0%	2%	15%	8%	7%	9%	4%	55%
Pelham	0%	7%	20%	14%	13%	0%	13%	32%
Plainfield	5%	10%	24%	12%	0%	29%	0%	19%
Russell	0%	0%	0%	0%	0%	0%	65%	35%
South Hadley	5%	10%	12%	7%	9%	12%	6%	39%
Southampton	0%	14%	37%	24%	9%	0%	4%	12%
Southwick	9%	14%	9%	21%	11%	16%	10%	10%
Springfield	2%	3%	7%	14%	9%	6%	6%	52%
Tolland	58%	11%	0%	0%	0%	0%	0%	32%
Wales	11%	17%	30%	20%	10%	4%	0%	9%
Ware	2%	0%	1%	10%	7%	23%	10%	47%
West Springfield	0%	5%	12%	17%	10%	19%	8%	27%
Westfield	4%	2%	8%	20%	14%	11%	6%	34%
Westhampton	43%	14%	0%	11%	0%	21%	0%	11%
Wilbraham	11%	0%	30%	16%	3%	6%	7%	27%
Williamsburg	4%	2%	12%	6%	7%	4%	7%	59%
Worthington	4%	8%	16%	4%	9%	5%	4%	49%
<i>Source: U.S. Census Bureau, 2005-2009 American Community Survey</i>								

Table 49: Age of Structure by Tenure, 2005-2009 Estimates

	2000 or later		1990 to 1999		1980 to 1989		1970 to 1979		1960 to 1969		1950 to 1959		1940 to 1949		1939 or earlier	
	O	R	O	R	O	R	O	R	O	R	O	R	O	R	O	R
United States	72%	28%	73%	27%	66%	34%	63%	37%	65%	35%	70%	30%	63%	37%	62%	38%
Massachusetts	72%	28%	80%	20%	72%	28%	59%	41%	70%	30%	75%	25%	63%	37%	56%	44%
Pioneer Valley	77%	23%	77%	23%	68%	32%	59%	41%	68%	32%	78%	22%	70%	30%	53%	47%
Agawam	77%	23%	78%	22%	82%	18%	73%	27%	70%	30%	80%	20%	84%	16%	80%	20%
Amherst	54%	46%	37%	63%	59%	41%	30%	70%	54%	46%	54%	46%	72%	28%	42%	58%
Belchertown	94%	6%	88%	12%	79%	21%	85%	15%	66%	34%	79%	21%	100%	0%	58%	42%
Blandford	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	81%	19%	100%	0%	93%	7%
Brimfield	100%	0%	100%	0%	100%	0%	81%	19%	100%	0%	75%	25%	100%	0%	71%	29%
Chester	100%	0%	100%	0%	92%	8%	90%	10%	100%	0%	81%	19%	79%	21%	87%	13%
Chesterfield	100%	0%	100%	0%	68%	32%	95%	5%	100%	0%	100%	0%	71%	29%	78%	22%
Chicopee	77%	23%	77%	23%	65%	35%	48%	52%	69%	31%	71%	29%	64%	36%	46%	54%
Cummington	100%	0%	74%	26%	72%	28%	68%	32%	82%	18%	71%	29%	0%	100%	71%	29%
East Longmeadow	97%	3%	94%	6%	93%	7%	70%	30%	91%	9%	91%	9%	96%	4%	87%	13%
Easthampton	73%	27%	62%	38%	75%	25%	73%	27%	52%	48%	74%	26%	75%	25%	45%	55%
Goshen	100%	0%	100%	0%	100%	0%	89%	11%	47%	53%	100%	0%	80%	20%	70%	30%
Granby	100%	0%	92%	8%	92%	8%	83%	17%	89%	11%	97%	3%	82%	18%	70%	30%
Granville	100%	0%	100%	0%	93%	7%	100%	0%	92%	8%	92%	8%	100%	0%	83%	17%
Hadley	39%	61%	93%	7%	94%	6%	95%	5%	71%	29%	71%	29%	36%	64%	53%	47%
Hampden	79%	21%	100%	0%	87%	13%	81%	19%	88%	12%	74%	26%	100%	0%	86%	14%
Hatfield	100%	0%	63%	37%	76%	24%	81%	19%	100%	0%	65%	35%	85%	15%	74%	26%
Holland	100%	0%	94%	6%	96%	4%	73%	27%	76%	24%	93%	7%	88%	12%	91%	9%
Holyoke	54%	46%	39%	61%	30%	70%	26%	74%	44%	56%	61%	39%	30%	70%	44%	56%
Huntington	100%	0%	81%	19%	74%	26%	78%	22%	83%	17%	83%	17%	66%	34%	79%	21%
Longmeadow	34%	66%	62%	38%	67%	33%	94%	6%	99%	1%	93%	7%	87%	13%	92%	8%
Ludlow	89%	11%	96%	4%	82%	18%	69%	31%	78%	22%	86%	14%	70%	30%	69%	31%
Middlefield	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	67%	33%	100%	0%	100%	0%
Monson	90%	10%	97%	3%	91%	9%	89%	11%	100%	0%	94%	6%	73%	27%	69%	31%
Montgomery	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	85%	15%	100%	0%	96%	4%
Northampton	64%	36%	72%	28%	64%	36%	49%	51%	52%	48%	73%	27%	64%	36%	53%	47%
Palmer	100%	0%	92%	8%	52%	48%	78%	22%	83%	17%	82%	18%	78%	22%	61%	39%
Pelham	100%	0%	81%	19%	85%	15%	88%	12%	80%	20%	100%	0%	73%	27%	79%	21%
Plainfield	90%	10%	81%	19%	70%	30%	77%	23%	100%	0%	48%	52%	100%	0%	87%	13%
Russell	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	46%	54%	88%	12%
South Hadley	77%	23%	82%	18%	76%	24%	76%	24%	84%	16%	90%	10%	86%	14%	70%	30%
Southampton	100%	0%	90%	10%	65%	35%	90%	10%	91%	9%	100%	0%	68%	32%	86%	14%
Southwick	85%	15%	85%	15%	88%	12%	66%	34%	80%	20%	83%	17%	76%	24%	80%	20%
Springfield	57%	43%	46%	54%	46%	54%	38%	62%	48%	52%	80%	20%	70%	30%	43%	57%
Tolland	67%	33%	90%	10%	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	79%	21%
Wales	88%	12%	88%	12%	87%	13%	89%	11%	86%	14%	96%	4%	100%	0%	96%	4%
Ware	91%	9%	100%	0%	97%	3%	82%	18%	79%	21%	52%	48%	56%	44%	55%	45%
West Springfield	93%	7%	57%	43%	47%	53%	41%	59%	62%	38%	62%	38%	66%	34%	62%	38%
Westfield	65%	35%	92%	8%	73%	27%	61%	39%	67%	33%	76%	24%	70%	30%	56%	44%
Westhampton	87%	13%	96%	4%	100%	0%	98%	2%	100%	0%	88%	12%	100%	0%	97%	3%
Wilbraham	83%	17%	100%	0%	79%	21%	87%	13%	99%	1%	97%	3%	93%	8%	72%	28%
Williamsburg	85%	15%	97%	3%	87%	13%	87%	13%	78%	22%	89%	11%	80%	20%	73%	27%
Worthington	70%	30%	89%	11%	88%	12%	94%	6%	86%	14%	89%	11%	92%	8%	80%	20%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 50: Tenure by Structure Type—Owner Occupied, 2005-2009 Estimates

	Total	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
Massachusetts	1601780	1236471	83095	109920	60725	26733	20422	23068	24135	17016	195
Pioneer Valley	151830	128088	5677	8989	2496	1731	659	669	714	2791	16
Agawam	8718	7350	409	140	21	527	107	35	129	0	0
Amherst	4073	3326	214	51	112	164	48	53	95	10	0
Belchertown	4368	3902	31	89	0	0	0	0	0	346	0
Blandford	445	429	3	10	0	3	0	0	0	0	0
Brimfield	1262	1175	0	14	0	0	0	0	0	73	0
Chester	455	409	7	28	3	0	0	0	0	8	0
Chesterfield	404	394	0	10	0	0	0	0	0	0	0
Chicopee	13719	9995	1117	1024	690	145	74	46	57	571	0
Cummington	301	293	0	8	0	0	0	0	0	0	0
E. Longmeadow	5037	4814	143	71	9	0	0	0	0	0	0
Easthampton	4566	3781	447	269	46	9	0	0	14	0	0
Goshen	352	337	0	0	0	6	0	0	0	9	0
Granby	2155	2034	39	53	0	0	22	7	0	0	0
Granville	543	521	7	8	3	0	0	0	0	4	0
Hadley	1272	1236	8	28	0	0	0	0	0	0	0
Hampden	1735	1652	50	22	11	0	0	0	0	0	0
Hatfield	1187	1047	24	63	0	11	0	0	0	42	0
Holland	811	774	5	5	0	4	0	6	0	17	0
Holyoke	6707	5145	259	828	349	84	0	21	21	0	0
Huntington	642	607	5	25	0	0	0	0	0	5	0
Longmeadow	4893	4761	59	13	12	0	11	12	25	0	0
Ludlow	6159	5539	148	239	29	51	63	44	16	30	0
Middlefield	160	156	4	0	0	0	0	0	0	0	0
Monson	2813	2668	0	70	15	15	0	0	0	45	0
Montgomery	242	242	0	0	0	0	0	0	0	0	0
Northampton	6868	5285	412	620	176	91	101	183	0	0	0
Palmer	3898	3254	149	278	71	26	0	0	0	120	0
Pelham	458	412	6	17	4	4	0	4	0	11	0
Plainfield	226	220	0	0	0	0	0	0	0	6	0
Russell	597	511	2	47	10	0	0	0	0	24	3
South Hadley	5326	4318	334	344	67	148	47	0	68	0	0
Southampton	1984	1845	44	38	0	0	0	13	16	28	0
Southwick	3130	2670	247	70	18	17	54	32	0	22	0
Springfield	28903	23571	745	3099	387	217	64	74	165	581	0
Tolland	166	166	0	0	0	0	0	0	0	0	0
Wales	795	722	6	0	0	0	0	0	0	67	0
Ware	3059	2416	76	300	55	0	0	0	0	212	0
West Springfield	6997	5858	218	428	136	72	28	80	73	104	0
Westfield	9994	8198	318	573	245	95	20	59	35	438	13
Westhampton	668	650	3	12	0	0	0	0	0	3	0
Wilbraham	4425	4220	127	0	11	35	20	0	0	12	0
Williamsburg	875	752	8	95	13	7	0	0	0	0	0
Worthington	442	433	3	0	3	0	0	0	0	3	0

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 51: Structure Type by Tenure, Rental Housing, 2005-2009 Estimates

	Total	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
Massachusetts	863874	83342	37364	149810	196612	120810	81875	74897	116249	2724	191
Pioneer Valley	83066	9532	3633	16987	15481	14150	6670	6293	9788	450	82
Agawam	2555	348	164	327	447	376	216	427	230	20	0
Amherst	4829	579	206	634	892	870	796	196	630	0	26
Belchertown	1019	82	9	189	228	357	37	103	0	14	0
Blandford	22	16	0	3	3	0	0	0	0	0	0
Brimfield	166	84	0	44	38	0	0	0	0	0	0
Chester	54	13	3	14	0	0	10	4	7	3	0
Chesterfield	64	38	0	5	0	21	0	0	0	0	0
Chicopee	9232	688	440	2069	2349	1866	372	607	795	46	0
Cummington	116	26	8	28	40	11	3	0	0	0	0
E.Longmeadow	565	202	0	72	45	57	114	66	9	0	0
Easthampton	2827	247	75	766	543	524	315	311	46	0	0
Goshen	74	50	0	14	0	10	0	0	0	0	0
Granby	270	109	0	46	56	12	0	35	12	0	0
Granville	43	26	0	3	4	10	0	0	0	0	0
Hadley	559	162	54	125	41	35	50	92	0	0	0
Hampden	282	102	0	0	43	47	23	45	22	0	0
Hatfield	339	68	0	180	43	12	13	23	0	0	0
Holland	124	70	0	12	25	0	0	0	0	17	0
Holyoke	9030	538	520	1220	1297	2280	1370	414	1391	0	0
Huntington	165	80	8	25	11	5	6	20	0	10	0
Longmeadow	560	269	0	0	21	13	72	74	111	0	0
Ludlow	1660	259	80	469	272	163	210	169	8	30	0
Middlefield	3	3	0	0	0	0	0	0	0	0	0
Monson	566	97	0	126	120	154	45	13	0	11	0
Montgomery	5	5	0	0	0	0	0	0	0	0	0
Northampton	5013	488	179	1057	1096	958	434	451	336	14	0
Palmer	1485	179	28	483	262	343	93	58	0	39	0
Pelham	84	47	0	35	2	0	0	0	0	0	0
Plainfield	58	30	10	11	0	0	0	0	0	7	0
Russell	48	10	0	16	0	22	0	0	0	0	0
South Hadley	1314	216	67	206	354	82	101	128	160	0	0
Southampton	275	120	0	35	52	29	0	24	15	0	0
Southwick	731	162	0	123	169	30	56	71	84	36	0
Springfield	27152	2719	1486	6601	4492	4112	1563	1605	4451	67	56
Tolland	19	17	0	0	0	0	0	0	0	2	0
Wales	81	25	3	25	0	0	0	9	0	19	0
Ware	1291	217	47	201	401	256	86	10	12	61	0
West Springfield	4842	476	117	789	963	710	298	772	717	0	0
Westfield	4781	433	102	882	1061	691	318	506	734	54	0
Westhampton	28	17	0	11	0	0	0	0	0	0	0
Wilbraham	462	124	18	78	32	81	69	50	10	0	0
Williamsburg	199	51	0	63	63	7	0	7	8	0	0
Worthington	74	40	9	0	16	6	0	3	0	0	0

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 52: Structure Type by Tenure—Owner Occupied—By Percentage, 2005-2009 Estimates

	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
United States	82%	6%	1%	1%	1%	1%	1%	1%	7%	0%
Massachusetts	77%	5%	7%	4%	2%	1%	1%	2%	1%	0%
Pioneer Valley	84%	4%	6%	2%	1%	0%	0%	0%	2%	0%
Agawam	84%	5%	2%	0%	6%	1%	0%	1%	0%	0%
Amherst	82%	5%	1%	3%	4%	1%	1%	2%	0%	0%
Belchertown	89%	1%	2%	0%	0%	0%	0%	0%	8%	0%
Blandford	96%	1%	2%	0%	1%	0%	0%	0%	0%	0%
Brimfield	93%	0%	1%	0%	0%	0%	0%	0%	6%	0%
Chester	90%	2%	6%	1%	0%	0%	0%	0%	2%	0%
Chesterfield	98%	0%	2%	0%	0%	0%	0%	0%	0%	0%
Chicopee	73%	8%	7%	5%	1%	1%	0%	0%	4%	0%
Cummington	97%	0%	3%	0%	0%	0%	0%	0%	0%	0%
E. Longmeadow	96%	3%	1%	0%	0%	0%	0%	0%	0%	0%
Easthampton	83%	10%	6%	1%	0%	0%	0%	0%	0%	0%
Goshen	96%	0%	0%	0%	2%	0%	0%	0%	3%	0%
Granby	94%	2%	2%	0%	0%	1%	0%	0%	0%	0%
Granville	96%	1%	1%	1%	0%	0%	0%	0%	1%	0%
Hadley	97%	1%	2%	0%	0%	0%	0%	0%	0%	0%
Hampden	95%	3%	1%	1%	0%	0%	0%	0%	0%	0%
Hatfield	88%	2%	5%	0%	1%	0%	0%	0%	4%	0%
Holland	95%	1%	1%	0%	0%	0%	1%	0%	2%	0%
Holyoke	77%	4%	12%	5%	1%	0%	0%	0%	0%	0%
Huntington	95%	1%	4%	0%	0%	0%	0%	0%	1%	0%
Longmeadow	97%	1%	0%	0%	0%	0%	0%	1%	0%	0%
Ludlow	90%	2%	4%	0%	1%	1%	1%	0%	0%	0%
Middlefield	98%	3%	0%	0%	0%	0%	0%	0%	0%	0%
Monson	95%	0%	2%	1%	1%	0%	0%	0%	2%	0%
Montgomery	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Northampton	77%	6%	9%	3%	1%	1%	3%	0%	0%	0%
Palmer	83%	4%	7%	2%	1%	0%	0%	0%	3%	0%
Pelham	90%	1%	4%	1%	1%	0%	1%	0%	2%	0%
Plainfield	97%	0%	0%	0%	0%	0%	0%	0%	3%	0%
Russell	86%	0%	8%	2%	0%	0%	0%	0%	4%	1%
South Hadley	81%	6%	6%	1%	3%	1%	0%	1%	0%	0%
Southampton	93%	2%	2%	0%	0%	0%	1%	1%	1%	0%
Southwick	85%	8%	2%	1%	1%	2%	1%	0%	1%	0%
Springfield	82%	3%	11%	1%	1%	0%	0%	1%	2%	0%
Tolland	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Wales	91%	1%	0%	0%	0%	0%	0%	0%	8%	0%
Ware	79%	2%	10%	2%	0%	0%	0%	0%	7%	0%
West Springfield	84%	3%	6%	2%	1%	0%	1%	1%	1%	0%
Westfield	82%	3%	6%	2%	1%	0%	1%	0%	4%	0%
Westhampton	97%	0%	2%	0%	0%	0%	0%	0%	0%	0%
Wilbraham	95%	3%	0%	0%	1%	0%	0%	0%	0%	0%
Williamsburg	86%	1%	11%	1%	1%	0%	0%	0%	0%	0%
Worthington	98%	1%	0%	1%	0%	0%	0%	0%	1%	0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 53: Housing Tenure by Structure Type—Rental Housing—By Percentage, 2005-2009 Estimates

	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
United States	26%	6%	8%	11%	12%	12%	9%	11%	5%	0%
Massachusetts	10%	4%	17%	23%	14%	9%	9%	13%	0%	0%
Pioneer Valley	11%	4%	20%	19%	17%	8%	8%	12%	1%	0%
Agawam	14%	6%	13%	17%	15%	8%	17%	9%	1%	0%
Amherst	12%	4%	13%	18%	18%	16%	4%	13%	0%	1%
Belchertown	8%	1%	19%	22%	35%	4%	10%	0%	1%	0%
Blandford	73%	0%	14%	14%	0%	0%	0%	0%	0%	0%
Brimfield	51%	0%	27%	23%	0%	0%	0%	0%	0%	0%
Chester	24%	6%	26%	0%	0%	19%	7%	13%	6%	0%
Chesterfield	59%	0%	8%	0%	33%	0%	0%	0%	0%	0%
Chicopee	7%	5%	22%	25%	20%	4%	7%	9%	0%	0%
Cummington	22%	7%	24%	34%	9%	3%	0%	0%	0%	0%
East Longmeadow	36%	0%	13%	8%	10%	20%	12%	2%	0%	0%
Easthampton	9%	3%	27%	19%	19%	11%	11%	2%	0%	0%
Goshen	68%	0%	19%	0%	14%	0%	0%	0%	0%	0%
Granby	40%	0%	17%	21%	4%	0%	13%	4%	0%	0%
Granville	60%	0%	7%	9%	23%	0%	0%	0%	0%	0%
Hadley	29%	10%	22%	7%	6%	9%	16%	0%	0%	0%
Hampden	36%	0%	0%	15%	17%	8%	16%	8%	0%	0%
Hatfield	20%	0%	53%	13%	4%	4%	7%	0%	0%	0%
Holland	56%	0%	10%	20%	0%	0%	0%	0%	14%	0%
Holyoke	6%	6%	14%	14%	25%	15%	5%	15%	0%	0%
Huntington	48%	5%	15%	7%	3%	4%	12%	0%	6%	0%
Longmeadow	48%	0%	0%	4%	2%	13%	13%	20%	0%	0%
Ludlow	16%	5%	28%	16%	10%	13%	10%	0%	2%	0%
Middlefield	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Monson	17%	0%	22%	21%	27%	8%	2%	0%	2%	0%
Montgomery	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Northampton	10%	4%	21%	22%	19%	9%	9%	7%	0%	0%
Palmer	12%	2%	33%	18%	23%	6%	4%	0%	3%	0%
Pelham	56%	0%	42%	2%	0%	0%	0%	0%	0%	0%
Plainfield	52%	17%	19%	0%	0%	0%	0%	0%	12%	0%
Russell	21%	0%	33%	0%	46%	0%	0%	0%	0%	0%
South Hadley	16%	5%	16%	27%	6%	8%	10%	12%	0%	0%
Southampton	44%	0%	13%	19%	11%	0%	9%	5%	0%	0%
Southwick	22%	0%	17%	23%	4%	8%	10%	11%	5%	0%
Springfield	10%	5%	24%	17%	15%	6%	6%	16%	0%	0%
Tolland	89%	0%	0%	0%	0%	0%	0%	0%	11%	0%
Wales	31%	4%	31%	0%	0%	0%	11%	0%	23%	0%
Ware	17%	4%	16%	31%	20%	7%	1%	1%	5%	0%
West Springfield	10%	2%	16%	20%	15%	6%	16%	15%	0%	0%
Westfield	9%	2%	18%	22%	14%	7%	11%	15%	1%	0%
Westhampton	61%	0%	39%	0%	0%	0%	0%	0%	0%	0%
Wilbraham	27%	4%	17%	7%	18%	15%	11%	2%	0%	0%
Williamsburg	26%	0%	32%	32%	4%	0%	4%	4%	0%	0%
Worthington	54%	12%	0%	22%	8%	0%	4%	0%	0%	0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 54: Housing Tenure by Number of Bedrooms – Owner Occupied, 2005-2009

	Total	0 BR	1 BR	2 BR	3 BR	4 BR	5+ BR
United States	75320422	182270	1917522	14401196	37762948	16852835	4203651
Massachusetts	1601780	3897	61461	347122	717479	368708	103113
Pioneer Valley	151830	172	4158	32974	76541	29860	8125
Agawam	8718	0	225	2055	4591	1585	262
Amherst	4073	0	84	681	1767	1135	406
Belchertown	4368	0	76	844	2547	834	67
Blandford	445	0	9	90	206	110	30
Brimfield	1262	16	15	249	645	321	16
Chester	455	0	19	87	221	103	25
Chesterfield	404	0	37	106	192	47	22
Chicopee	13719	9	679	4198	6650	1666	517
Cummington	301	0	29	40	140	58	34
E. Longmeadow	5037	0	54	741	2272	1661	309
Easthampton	4566	0	87	957	2561	760	201
Goshen	352	0	13	76	181	79	3
Granby	2155	0	69	478	1164	397	47
Granville	543	0	18	86	249	156	34
Hadley	1272	0	25	95	811	249	92
Hampden	1735	0	36	215	1018	387	79
Hatfield	1187	0	36	307	646	161	37
Holland	811	0	19	232	425	135	0
Holyoke	6707	11	256	1324	3414	1238	464
Huntington	642	0	11	145	319	138	29
Longmeadow	4893	0	35	542	2397	1372	547
Ludlow	6159	0	85	1332	3496	1013	233
Middlefield	160	0	3	40	80	21	16
Monson	2813	0	94	441	1600	504	174
Montgomery	242	0	21	55	103	60	3
Northampton	6868	9	269	1765	3188	1286	351
Palmer	3898	0	77	807	2021	806	187
Pelham	458	0	9	79	209	129	32
Plainfield	226	3	3	67	105	40	8
Russell	597	0	26	147	267	107	50
South Hadley	5326	12	120	1405	2637	968	184
Southampton	1984	0	43	320	1136	410	75
Southwick	3130	0	219	568	1327	902	114
Springfield	28903	53	782	6856	14796	4421	1995
Tolland	166	0	4	57	70	23	12
Wales	795	0	32	223	421	86	33
Ware	3059	0	34	633	1576	658	158
West Springfield	6997	13	176	1524	3419	1490	375
Westfield	9994	42	225	2072	5053	2160	442
Westhampton	668	0	24	139	341	146	18
Wilbraham	4425	0	19	612	1686	1729	379
Williamsburg	875	0	38	189	419	182	47
Worthington	442	4	23	95	175	127	18
Source: U.S. Census Bureau, 2005-2009 American Community Survey							

Table 55: Housing Tenure by Number of Bedrooms – Renter Occupied, 2005-2009 Estimates

	Total	0 BR	1 BR	2 BR	3 BR	4 BR	5+ BR
United States	37290607	1384856	10287792	14998612	8339199	1820281	459867
Massachusetts	863874	38993	285127	326789	164436	35465	13064
Pioneer Valley	83066	3512	25492	32414	16879	3381	1388
Agawam	2555	121	887	1247	267	24	9
Amherst	4829	54	1469	1643	1179	237	247
Belchertown	1019	103	455	315	74	63	9
Blandford	22	0	3	3	13	3	0
Brimfield	166	23	31	80	32	0	0
Chester	54	3	24	16	11	0	0
Chesterfield	64	0	11	29	14	10	0
Chicopee	9232	422	2813	3993	1741	136	127
Cummington	116	11	43	40	16	3	3
E. Longmeadow	565	10	334	68	110	43	0
Easthampton	2827	208	895	1277	277	129	41
Goshen	74	0	12	10	52	0	0
Granby	270	0	84	56	89	41	0
Granville	43	0	18	3	10	12	0
Hadley	559	0	236	105	94	90	34
Hampden	282	72	108	79	23	0	0
Hatfield	339	0	124	137	78	0	0
Holland	124	0	12	74	32	0	6
Holyoke	9030	291	2516	3674	2069	361	119
Huntington	165	0	31	87	47	0	0
Longmeadow	560	0	260	148	135	0	17
Ludlow	1660	10	318	912	327	70	23
Middlefield	3	0	0	3	0	0	0
Monson	566	0	217	263	70	16	0
Montgomery	5	0	3	2	0	0	0
Northampton	5013	286	2026	1760	666	208	67
Palmer	1485	53	455	485	421	31	40
Pelham	84	4	32	19	27	2	0
Plainfield	58	0	26	13	19	0	0
Russell	48	0	0	37	11	0	0
South Hadley	1314	40	518	457	176	69	54
Southampton	275	0	38	144	50	43	0
Southwick	731	0	328	227	94	41	41
Springfield	27152	1043	7228	10144	6946	1395	396
Tolland	19	0	0	14	5	0	0
Wales	81	0	15	50	12	4	0
Ware	1291	33	434	470	325	7	22
West Springfield	4842	635	1724	1715	558	149	61
Westfield	4781	84	1459	2348	684	152	54
Westhampton	28	0	0	18	6	0	4
Wilbraham	462	0	172	161	86	29	14
Williamsburg	199	0	91	81	21	6	0
Worthington	74	6	42	7	12	7	0
Source: U.S. Census Bureau, 2005-2009 American Community Survey							

Table 56: Number of Bedrooms by Tenure – Owner and Rental, 2005-2009 Estimates

	Total		0 BR		1 BR		2 BR		3 BR		4 BR		5+ BR	
	O	R	O	R	O	R	O	R	O	R	O	R	O	R
United States	67%	33%	12%	88%	16%	84%	49%	51%	82%	18%	90%	10%	90%	10%
Massachusetts	65%	35%	9%	91%	18%	82%	52%	48%	81%	19%	91%	9%	89%	11%
Pioneer Valley	65%	35%	5%	95%	14%	86%	50%	50%	82%	18%	90%	10%	85%	15%
Agawam	77%	23%	0%	100%	20%	80%	62%	38%	95%	5%	99%	1%	97%	3%
Amherst	46%	54%	0%	100%	5%	95%	29%	71%	60%	40%	83%	17%	62%	38%
Belchertown	81%	19%	0%	100%	14%	86%	73%	27%	97%	3%	93%	7%	88%	12%
Blandford	95%	5%	-	-	75%	25%	97%	3%	94%	6%	97%	3%	100%	0%
Brimfield	88%	12%	41%	59%	33%	67%	76%	24%	95%	5%	100%	0%	100%	0%
Chester	89%	11%	0%	100%	44%	56%	84%	16%	95%	5%	100%	0%	100%	0%
Chesterfield	86%	14%	-	-	77%	23%	79%	21%	93%	7%	82%	18%	100%	0%
Chicopee	60%	40%	2%	98%	19%	81%	51%	49%	79%	21%	92%	8%	80%	20%
Cummington	72%	28%	0%	100%	40%	60%	50%	50%	90%	10%	95%	5%	92%	8%
East Longmeadow	90%	10%	0%	100%	14%	86%	92%	8%	95%	5%	97%	3%	100%	0%
Easthampton	62%	38%	0%	100%	9%	91%	43%	57%	90%	10%	85%	15%	83%	17%
Goshen	83%	17%	-	-	52%	48%	88%	12%	78%	22%	100%	0%	100%	0%
Granby	89%	11%	-	-	45%	55%	90%	10%	93%	7%	91%	9%	100%	0%
Granville	93%	7%	-	-	50%	50%	97%	3%	96%	4%	93%	7%	100%	0%
Hadley	69%	31%	-	-	10%	90%	48%	53%	90%	10%	73%	27%	73%	27%
Hampden	86%	14%	0%	100%	25%	75%	73%	27%	98%	2%	100%	0%	100%	0%
Hatfield	78%	22%	-	-	23%	78%	69%	31%	89%	11%	100%	0%	100%	0%
Holland	87%	13%	-	-	61%	39%	76%	24%	93%	7%	100%	0%	0%	100%
Holyoke	43%	57%	4%	96%	9%	91%	26%	74%	62%	38%	77%	23%	80%	20%
Huntington	80%	20%	-	-	26%	74%	63%	38%	87%	13%	100%	0%	100%	0%
Longmeadow	90%	10%	-	-	12%	88%	79%	21%	95%	5%	100%	0%	97%	3%
Ludlow	79%	21%	0%	100%	21%	79%	59%	41%	91%	9%	94%	6%	91%	9%
Middlefield	98%	2%	-	-	100%	0%	93%	7%	100%	0%	100%	0%	100%	0%
Monson	83%	17%	-	-	30%	70%	63%	37%	96%	4%	97%	3%	100%	0%
Montgomery	98%	2%	-	-	88%	13%	96%	4%	100%	0%	100%	0%	100%	0%
Northampton	58%	42%	3%	97%	12%	88%	50%	50%	83%	17%	86%	14%	84%	16%
Palmer	72%	28%	0%	100%	14%	86%	62%	38%	83%	17%	96%	4%	82%	18%
Pelham	85%	15%	0%	100%	22%	78%	81%	19%	89%	11%	98%	2%	100%	0%
Plainfield	80%	20%	100%	0%	10%	90%	84%	16%	85%	15%	100%	0%	100%	0%
Russell	93%	7%	-	-	100%	0%	80%	20%	96%	4%	100%	0%	100%	0%
South Hadley	80%	20%	23%	77%	19%	81%	75%	25%	94%	6%	93%	7%	77%	23%
Southampton	88%	12%	-	-	53%	47%	69%	31%	96%	4%	91%	9%	100%	0%
Southwick	81%	19%	-	-	40%	60%	71%	29%	93%	7%	96%	4%	74%	26%
Springfield	52%	48%	5%	95%	10%	90%	40%	60%	68%	32%	76%	24%	83%	17%
Tolland	90%	10%	-	-	100%	0%	80%	20%	93%	7%	100%	0%	100%	0%
Wales	91%	9%	-	-	68%	32%	82%	18%	97%	3%	96%	4%	100%	0%
Ware	70%	30%	0%	100%	7%	93%	57%	43%	83%	17%	99%	1%	88%	12%
West Springfield	59%	41%	2%	98%	9%	91%	47%	53%	86%	14%	91%	9%	86%	14%
Westfield	68%	32%	33%	67%	13%	87%	47%	53%	88%	12%	93%	7%	89%	11%
Westhampton	96%	4%	-	-	100%	0%	89%	11%	98%	2%	100%	0%	82%	18%
Wilbraham	91%	9%	-	-	10%	90%	79%	21%	95%	5%	98%	2%	96%	4%
Williamsburg	81%	19%	-	-	29%	71%	70%	30%	95%	5%	97%	3%	100%	0%
Worthington	86%	14%	40%	60%	35%	65%	93%	7%	94%	6%	95%	5%	100%	0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 57: Median Gross Rent, 2005-2009 Estimates

	Year 2000 In 2009 Dollars	Year 2005-2009 In 2009 Dollars	Difference Numeric	Difference Percent Change	Margin of Error 2005-2009
United States	\$750	\$817	\$67	9%	\$1
Massachusetts	\$852	\$987	\$135	16%	\$5
Hampden County	\$667	\$716	\$49	7%	\$9
Hampshire County	\$786	\$847	\$61	8%	\$20
Agawam	\$811	\$817	\$6	1%	\$59
Amherst	\$856	\$1,074	\$218	25%	\$78
Belchertown	\$744	\$737	-\$7	-1%	\$94
Blandford	\$810	\$786	-\$24	-3%	\$194
Brimfield	\$467	\$888	\$421	90%	\$338
Chester	\$817	\$683	-\$134	-16%	\$83
Chesterfield	\$841	\$904	\$63	7%	\$116
Chicopee	\$660	\$693	\$33	5%	\$22
Cummington	\$630	\$720	\$90	14%	\$85
East Longmeadow	\$535	\$374	-\$161	-30%	\$24
Easthampton	\$744	\$799	\$55	7%	\$46
Goshen	\$826	\$1,298	\$472	57%	\$641
Granby	\$769	\$775	\$6	1%	\$207
Granville	\$966	\$654	-\$312	-32%	\$200
Hadley	\$820	\$736	-\$84	-10%	\$248
Hampden	\$664	\$618	-\$46	-7%	\$182
Hatfield	\$817	\$764	-\$53	-7%	\$233
Holland	\$836	\$981	\$145	17%	\$105
Holyoke	\$627	\$668	\$41	7%	\$23
Huntington	\$779	\$807	\$28	4%	\$184
Longmeadow	\$370	\$1,261	\$891	241%	\$954
Ludlow	\$778	\$853	\$75	10%	\$80
Middlefield	\$738	-	#VALUE!	#VALUE!	**
Monson	\$663	\$623	-\$40	-6%	\$230
Montgomery	\$654	\$692	\$38	6%	\$400
Northampton	\$806	\$844	\$38	5%	\$29
Palmer	\$700	\$675	-\$25	-4%	\$40
Pelham	\$984	\$967	-\$17	-2%	\$107
Plainfield	\$522	\$781	\$259	50%	\$134
Russell	\$726	\$732	\$6	1%	\$68
South Hadley	\$792	\$813	\$21	3%	\$64
Southampton	\$759	\$1,087	\$328	43%	\$380
Southwick	\$775	\$811	\$36	5%	\$108
Springfield	\$644	\$714	\$70	11%	\$16
Tolland	\$1,339	\$1,110	-\$229	-17%	\$32
Wales	\$886	\$704	-\$182	-21%	\$70
Ware	\$633	\$638	\$5	1%	\$84
West Springfield	\$680	\$717	\$37	5%	\$29
Westfield	\$735	\$802	\$67	9%	\$31
Westhampton	\$935	\$1,281	\$346	37%	\$1,500
Wilbraham	\$588	\$498	-\$90	-15%	\$313
Williamsburg	\$891	\$699	-\$192	-22%	\$124
Worthington	\$561	\$775	\$214	38%	\$93

Source: U.S. Census Bureau, 2000 and 2010 Decennial Census

Table 58: Household Income by Level of Income for the Past 12 Months (in 2009 Inflation Adjusted Dollars), 2005-2009 Estimates

	Total Number of Households	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Massachusetts	2,465,654	167,662	124,064	204,956	196,030	280,907	427,065	338,280	404,500	322,190
Pioneer Valley	234,896	20,262	17,098	26,554	22,791	30,324	42,153	32,383	29,161	14,170
Agawam	11,273	499	644	717	1,097	1,548	2,292	2,115	1,705	656
Amherst	8,902	896	803	1,309	825	871	986	919	1,166	1,127
Belchertown	5,387	212	135	444	333	658	906	1,013	1,213	473
Blandford	467	11	3	41	17	56	117	107	82	33
Brimfield	1,428	31	44	43	161	243	200	294	318	94
Chester	509	23	32	32	31	100	108	111	55	17
Chesterfield	468	15	8	40	15	82	125	68	85	30
Chicopee	22,951	2,117	1,945	3,156	2,231	3,909	4,143	2,793	2,234	423
Cummington	417	23	19	63	31	68	67	66	64	16
East Longmeadow	5,602	146	145	491	335	498	1,017	941	1,141	888
Easthampton	7,393	330	591	847	987	930	1,174	1,182	1,038	314
Goshen	426	11	19	20	19	45	80	142	41	49
Granby	2,425	73	64	148	302	218	451	427	607	135
Granville	586	12	19	29	41	67	129	143	109	37
Hadley	1,831	83	112	243	140	180	294	343	317	119
Hampden	2,017	25	114	163	84	222	349	389	417	254
Hatfield	1,526	94	24	250	140	185	361	238	143	91
Holland	935	5	34	63	89	137	165	191	191	60
Holyoke	15,737	2,504	1,867	2,124	1,408	2,172	2,529	1,381	1,294	458
Huntington	807	50	35	46	83	104	124	155	167	43
Longmeadow	5,453	156	171	238	320	463	872	771	1,186	1,276
Ludlow	7,819	228	448	687	563	1,210	1,727	1,341	1,102	513
Middlefield	163	0	0	17	25	24	19	41	24	13
Monson	3,379	151	140	245	386	272	657	579	692	257
Montgomery	247	3	9	14	33	31	50	49	44	14
Northampton	11,881	1,125	667	1,035	1,278	1,752	2,154	1,451	1,458	961
Palmer	5,383	337	314	643	501	794	1,086	775	711	222
Pelham	542	6	9	30	17	67	111	132	55	115
Plainfield	284	5	33	32	20	45	45	53	27	24
Russell	645	30	26	32	57	101	143	106	104	46
South Hadley	6,640	394	286	345	390	903	1,814	1,115	963	430
Southampton	2,259	39	134	115	121	248	385	462	562	193
Southwick	3,861	33	220	396	401	338	698	747	688	340
Springfield	56,055	7,876	5,688	8,344	6,777	6,889	9,523	6,055	3,625	1,278
Tolland	185	7	7	15	9	18	67	18	23	21
Wales	876	24	24	118	91	96	172	120	163	68
Ware	4,350	265	417	542	292	745	802	627	506	154
West Springfield	11,839	1,106	648	1,254	1,405	1,372	2,467	1,646	1,448	493
Westfield	14,775	1,134	943	1,602	1,284	1,989	2,736	2,018	1,914	1,155
Westhampton	696	18	13	29	48	96	112	184	155	41
Wilbraham	4,887	67	224	407	279	383	557	779	1,107	1,084
Williamsburg	1,074	68	7	105	72	116	232	217	134	123
Worthington	516	30	13	40	53	79	107	79	83	32

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Figure 2: Total “No Bedroom” Units by Gross Rent, 2005-2009 Estimates

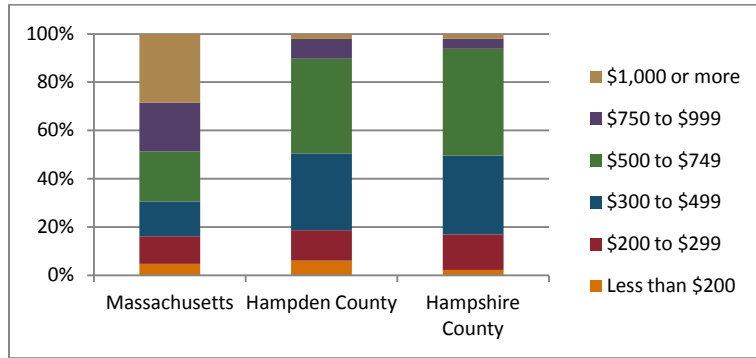


Figure 3: Total One Bedroom Unit Homes by Gross Rent, 2005-2009 Estimates

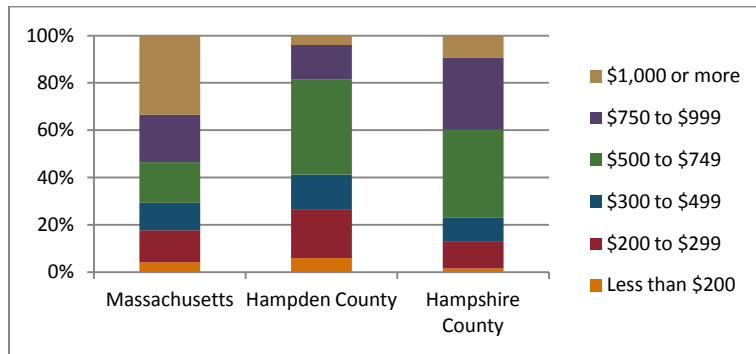


Figure 4: Total Two Bedroom Unit Homes by Gross Rent, 2005-2009 Estimates

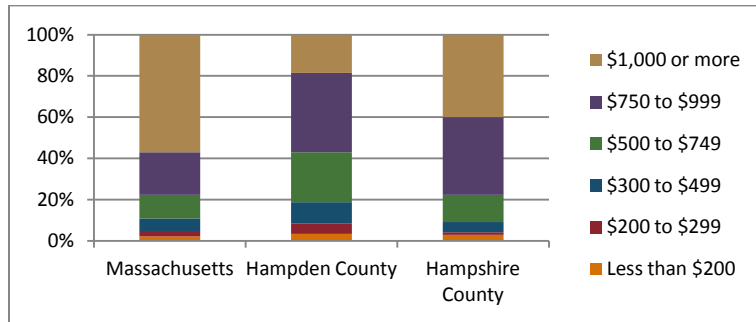


Figure 5: Total Three Bedrooms or More Unit Homes by Gross Rent, 2005-2009 Estimates

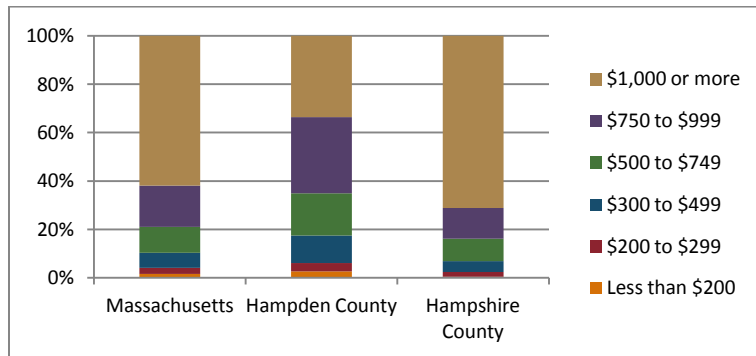


Table 59: Homeowner & Rental Vacancy Rates in 2010

	Homeowner vacancy rate (percent)	Rental vacancy rate (percent)
Massachusetts	1.5	6.5
Pioneer Valley	1.5	6.1
Agawam	0.8	7
Amherst	1.4	3.5
Belchertown	1.3	4.6
Blandford	2.1	0
Brimfield	2	3.6
Chester	3.4	5.3
Chesterfield	0.4	3.6
Chicopee	1.3	4.6
Cummington	1.9	5.8
East Longmeadow	1.6	9.1
Easthampton	0.9	4.6
Goshen	2.1	6.7
Granby	1.3	5.6
Granville	0.8	2.3
Hadley	1	3.8
Hampden	0.7	3.2
Hatfield	1	5.2
Holland	2	6.4
Holyoke	1.5	4.7
Huntington	2.1	4.1
Longmeadow	0.7	4.8
Ludlow	0.7	5.1
Middlefield	1.9	6.7
Monson	1.5	5.1
Montgomery	0.9	0
Northampton	1.4	3.8
Palmer	2	8.2
Pelham	0.9	3
Plainfield	1.7	8.6
Russell	1.1	4.7
South Hadley	1.6	4.6
Southampton	1.1	5.9
Southwick	1.6	4.6
Springfield	2.2	7.4
Tolland	8.5	0
Wales	1.6	5.1
Ware	2.3	10.9
West Springfield	1.4	4.1
Westfield	1.2	4.6
Westhampton	0.3	2.1
Wilbraham	1	3.9
Williamsburg	0.6	3.7
Worthington	2.9	8.2

Source: U.S. Census Bureau, 2010 Decennial Census

Table 60: Average Assessed Value and Tax Bill for Single Family Home, 2010

Municipality	Single Family Parcels	Average Value	Municipal Tax Rate	Single Family Tax Bill on Average Value Home
AGAWAM	7,640	\$226,851	12.94	\$2,935
AMHERST	4,073	\$334,327	16.95	\$5,667
BELCHERTOWN	4,185	\$256,549	14.86	\$3,812
BLANDFORD	499	\$223,957	12.62	\$2,826
BRIMFIELD	1,268	\$262,139	11.93	\$3,127
CHESTER	489	\$176,269	16.74	\$2,951
CHESTERFIELD	539	\$223,423	15.26	\$3,409
CONWAY	592	\$300,939	13.12	\$3,948
CUMMINGTON	337	\$223,110	11.92	\$2,659
EAST LONGMEADOW	5,265	\$260,660	17.38	\$4,530
EASTHAMPTON	3,958	\$229,151	12.41	\$2,844
GOSHEN	501	\$194,294	14.32	\$2,782
GRANBY	2,035	\$232,096	14.51	\$3,368
GRANVILLE	567	\$277,502	11.20	\$3,108
HAMPDEN	1,784	\$273,753	15.84	\$4,336
HATFIELD	1,047	\$291,797	10.87	\$3,172
HOLLAND	1,358	\$210,996	13.21	\$2,787
HOLYOKE	5,305	\$184,495	14.98	\$2,764
HUNTINGTON	733	\$200,847	14.09	\$2,830
LONGMEADOW	5,439	\$349,758	18.28	\$6,394
LUDLOW	5,875	\$218,477	14.82	\$3,238
MIDDLEFIELD	192	\$189,868	16.53	\$3,139
MONSON	2,617	\$235,781	13.45	\$3,171
MONTGOMERY	318	\$244,125	13.16	\$3,213
NORTHAMPTON	5,531	\$302,155	12.64	\$3,819
PALMER	3,176	\$188,955	15.01	\$2,836
PELHAM	466	\$321,727	18.34	\$5,900
PLAINFIELD	247	\$201,150	14.54	\$2,925
RUSSELL	523	\$197,517	17.87	\$3,530
SOUTH HADLEY	4,276	\$232,576	13.99	\$3,254
SOUTHAMPTON	1,994	\$280,205	12.36	\$3,463
SOUTHWICK	2,982	\$254,771	13.44	\$3,424
SPRINGFIELD	25,986	\$137,709	19.50	\$2,685
TOLLAND	491	\$317,043	4.76	\$1,509
WALES	704	\$190,073	14.50	\$2,756
WARE	2,523	\$194,218	14.45	\$2,806
WEST SPRINGFIELD	6,447	\$223,945	16.00	\$3,583
WESTFIELD	9,300	\$236,945	14.68	\$3,478
WESTHAMPTON	640	\$291,668	14.64	\$4,270
WILBRAHAM	4,594	\$295,952	16.19	\$4,791
WILLIAMSBURG	716	\$277,290	14.43	\$4,001
WORTHINGTON	474	\$255,408	12.24	\$3,126

Source: Massachusetts Department of Revenue

Table 61: Housing Cost Burdened Households, 2005-2009 Estimates

	% of owner-occupied housing units for which the owner spends 30% of income or more on selected owner costs	% renter-occupied housing units for which the renter spends 30% of income or more on rent	Total % of units where owner or renter is housing cost burdened
Massachusetts	35%	50%	40%
Hampden County	32%	54%	39%
Hampshire County	29%	55%	37%
Agawam	31%	48%	34%
Amherst	24%	71%	49%
Belchertown	27%	44%	30%
Blandford	28%	14%	27%
Brimfield	25%	67%	29%
Chester	27%	41%	29%
Chesterfield	29%	20%	28%
Chicopee	33%	48%	39%
Cummington	34%	49%	38%
East Longmeadow	26%	46%	28%
Easthampton	28%	49%	36%
Goshen	41%	3%	35%
Granby	27%	48%	30%
Granville	29%	37%	30%
Hadley	30%	47%	35%
Hampden	23%	38%	25%
Hatfield	37%	40%	38%
Holland	28%	54%	31%
Holyoke	31%	55%	44%
Huntington	26%	41%	29%
Longmeadow	33%	57%	35%
Ludlow	27%	44%	31%
Middlefield	44%	0%	43%
Monson	23%	41%	26%
Montgomery	28%	0%	28%
Northampton	33%	57%	43%
Palmer	33%	45%	36%
Pelham	32%	10%	29%
Plainfield	32%	70%	38%
Russell	32%	13%	31%
South Hadley	27%	45%	31%
Southampton	27%	36%	27%
Southwick	30%	47%	33%
Springfield	38%	60%	48%
Tolland	37%	16%	35%
Wales	39%	41%	39%
Ware	32%	41%	35%
West Springfield	26%	46%	34%
Westfield	27%	56%	36%
Westhampton	29%	32%	29%
Wilbraham	30%	42%	31%
Williamsburg	31%	44%	33%
Worthington	36%	45%	37%

Source: U.S. Census Bureau, American Community Survey 2005-2009

APPENDICES FOR CHAPTER FOUR

BARRIERS TO MOBILITY

HOUSING CHOICE VOUCHER HOLDERS

- Zoning:
 - No multifamily housing in 19 of 43 communities in the region
 - Public opposition to new projects that are allowed by special permit
 - Public opposition to projects that should be “expedited” under Chapter 40B.
- Lack of public transit service to higher opportunity communities
- Section 8 Steering
- Landlords who refuse to accept housing choice vouchers, which is illegal
- Regional Fair Market Rents do not reflect higher rental rates in suburban areas
- Local residency preferences (*more information needed on whether this is an issue for Section 8 vouchers since all PHA’s but the Northampton Housing Authority and HAPHousing utilize the state’s Centralized Waiting List to distribute vouchers.*)
- Wait list process in Massachusetts
- Many Hispanic voucher holders want to be near households of similar ethnic backgrounds or near services that cater to Spanish speaking residents
- Lack of affordable childcare in higher opportunity areas
- Language barriers that inhibit residents from fully maximizing their location options
- Poor credit or no credit history, which some landlords use to discriminate against voucher holders
- No public funds available at the moment to provide mobility counseling services.
- Too many people in need:
 - HAPHousing has 25,000 people on their waiting list!
 - Centralized Waiting List has over 117,000 applicants
- Vouchers, for the most part, cannot be used for homeownership (Springfield and Holyoke allow some vouchers to be used for homeownership through special programs)
- Aging housing stock with potential lead paint issues and accessibility issues
- Linguistic profiling
- Disconnect with people reporting and coming forward about discriminatory acts.

PUBLIC HOUSING

- Lack of public transit service to higher opportunity communities
- Lack of other services (child care, health care, employment)
- Local preferences for public housing
- Limited to non-existent funds for new public housing
- Language (LEP) barriers that inhibit residents from fully maximizing their location options
- Overall lack of public housing units to meet the demand

PRIVATE INCOME-RESTRICTED (SUBSIDIZED) HOUSING

- Zoning:
 - No multifamily housing in 19 communities in the region

- Public opposition to new projects that are allowed by special permit
 - Public opposition to projects that should be “expedited” under Chapter 40B.
- Lack of public transit service to higher opportunity communities
- Lack of other services (child care, health care, employment)
- Land or development cost barriers:
 - Land is typically more expensive in higher opportunity areas
 - Property taxes are typically higher in our higher opportunity areas
 - Massachusetts, in general, has comparatively high infrastructure costs
- Limited public funding to develop income-restricted housing in high opportunity areas.
- Expiring long-term affordability restrictions, which is reducing the supply of affordable housing
- Language (LEP) barriers that inhibit residents from fully maximizing their location options
- Overall lack of income-restricted (subsidized) housing units to meet the demand

PRIVATE MARKET-RATE HOUSING

- Zoning:
 - No multifamily housing in 19 communities in the region
 - Public opposition to new projects that are allowed by special permit
 - Public opposition to projects that should be “expedited” under Chapter 40B.
- Lack of public transit service to higher opportunity communities
- Land or development cost barriers:
 - Land is typically more expensive in higher opportunity areas
 - Property taxes are typically higher in our higher opportunity areas
 - Massachusetts has comparatively high infrastructure costs, such as roads, sewer, and power.
- More expensive rents and housing in higher opportunity areas
- Private discrimination, such as steering/ lending discrimination. Private acts of discrimination can contribute to segregation:
 - Racial or ethnic steering by real estate agents
 - Discriminatory conduct by landlords or sellers
 - Failure to provide lending services or products based on race/national origin of borrower or of the neighborhood of the home
 - Predatory lending activities targeted by race or national origin
 - Redlining by homeowners insurance companies resulting in underinsured and uninsured homes
- Aging housing stock with potential lead paint issues and accessibility issues
- Linguistic profiling
- Language barriers that inhibit residents from fully maximizing their location options
- Disconnect with people reporting and coming forward about discriminatory acts.
- Section 8 Steering
- Landlords who refuse to accept housing choice vouchers, which is illegal.



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