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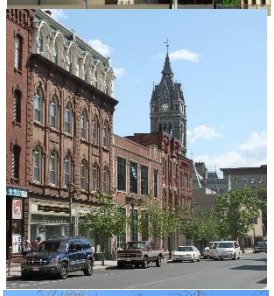
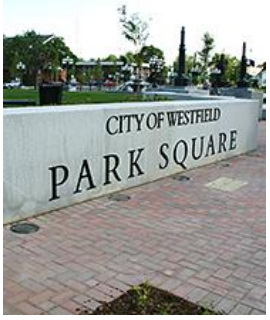
# Analysis of Impediments to Fair Housing Choice






## For the Municipalities of Springfield, Holyoke, Chicopee and Westfield

**April 2020**

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# 4 Cities Analysis of Impediments to Fair Housing Choice

Prepared by Pioneer Valley Planning Commission, the Massachusetts Fair Housing Center, and the UMass Donahue Institute's Economic & Public Policy Research Group for the four cities of Chicopee, Holyoke, Springfield, and Westfield Massachusetts


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# Executive Summary

The federal Fair Housing Act has twin goals: the elimination of housing discrimination and the promotion of integrated communities.[1] Therefore, the FHA both prohibits individual acts of discrimination and requires that entities receiving federal funding counteract past systemic discrimination by affirmatively furthering fair housing.

Federal law prohibits housing discrimination based on race, color, religion, national origin, sex, disability, and familial status. Massachusetts also has fair housing protections which also prohibit housing discrimination based on marital status, sexual orientation, age, genetic information, ancestry, veteran's status, receipt of public assistance, gender identity and expression.

The four cities of Hampden County—Chicopee, Holyoke, Springfield, and Westfield—are dynamic communities centered on walkable downtowns and marked by a diverse population. They include job centers, higher education campuses, cultural amenities, medical facilities, and a broad mix of housing stock. The former industrial cities are located in Western Massachusetts, in a county otherwise made up of suburbs, small towns, and rural communities.

These communities are not untouched by housing discrimination. During the period 2015-2019, the Massachusetts Fair Housing Center received 612 complaints of housing discrimination concerning properties or housing agencies in these four cities. Further, the Springfield Metropolitan Statistical Area is highly segregated.[2] The segregation is most pronounced between Latinos and Whites, in part because the Latinos make up almost a quarter of the population. The region also has notable patterns of segregation between Black and White residents; the region's Black population comprises only eight percent of the total. One of the most concerning aspects of the region's concentrations of people of color is the overlap between these concentrations and areas of poverty. People of color in the Springfield MSA are far more likely to live in neighborhoods with high rates of poverty than Whites are.

An initial goal of federal fair housing law was to provide opportunity to people who were subject to discrimination. In 2014, the Pioneer Valley Planning Commission released the Fair Housing Equity Assessment of the Pioneer Valley, which provided data that illustrated the intersection of segregation and opportunity and made clear that, due to location and other societal and environmental reasons, not everyone in Hampden County has equal opportunity and the burdens of inequality fall on people of color and people in other classes protected by fair housing laws.

As recipients of federal housing and community development funds, the cities of Chicopee, Holyoke, Springfield and Westfield are required to examine fair housing issues in their communities and identify actions they will take to affirmatively further fair housing. In 2019, these cities joined together as a Fair

[1] Robert G. Schwemm, Housing Discrimination Law and Litigation, §2:3.

[2] The Springfield MSA ranks third in the country for MSAs with the highest dissimilarity indices between White and Hispanic populations.2 This index, used to assess levels of segregation between two groups, measures whether a racial or ethnic group is distributed equally across a region in the same way as another racial or ethnic group. A high means high levels of segregation between racial and ethnic groups.

Housing Consortium to create a regional Analysis of Impediments to Fair Housing Choice (AI) in order to look at the relationship of each of the cities to regional fair housing issues. Through this process the cities agreed to common goals and identified steps the municipalities could take to decrease segregation and provide full and equal access to safe, decent, affordable housing in economically vibrant, diverse communities.

.

The key fair housing issues that emerged out of this analysis are:

- Segregation
- Racially or ethnically concentrated areas of poverty (R/ECAPs)
- Disparities in access to opportunity for people in protected classes
- Disproportionate housing needs
- Discrimination or violations of civil rights laws or regulations related to housing

## Goals and Strategies

The four cities agreed to six common goals to guide their actions to address the fair housing issues in Hampden County and their own communities. The goals are:

1. Prevent housing discrimination
2. Promote racial desegregation and poverty deconcentration
3. Expand access to safe, stable, accessible and affordable housing
4. Increase opportunity for members of protected classes
5. Improve conditions and opportunity in R/ECAPs
6. Increase community capacity to prevent and respond to housing discrimination

Due to different conditions and circumstances in each of the cities, the cities do not have one common plan to achieve the goals. Instead, this planning process produced a menu of 24 strategies to achieve the goals. Each City has selected specific strategies from the menu, and created a more detailed action plan to guide implementation of the strategy. Detailed action steps are provided in Appendix J.

| | Chicopee | Holyoke | Springfield | Westfield |
|---|---|---|---|---|
| **1. Prevent housing discrimination** | | | | |
| Conduct a community-wide education campaign in English and Spanish directed toward tenants, landlords, and housing support agencies | ● | ● | ● | ● |
| Support vigorous enforcement of fair housing laws | ● | ● | ● | ● |
| Review internal policies and practices, including grant-making processes, to ensure that they support fair housing | ● | ● | ● | ● |
| **2. Promote racial desegregation and poverty deconcentration** | | | | |
| Create new affordable housing in areas with lower poverty rates and near high-performing schools | | | | ● |
| Support housing mobility programs | ● | ● | ● | |

| | | | | |
|---|---|---|---|---|
| **3. Expand access to safe, stable, accessible and affordable housing** | | | | |
| Provide assistance to homeless, disabled, and extremely low-income households to access deeply subsidized housing units and housing subsidies (through, for example, a Housing Navigator program) | | | ● | |
| Support preservation of existing affordable housing and development of new affordable housing | ● | ● | ● | ● |
| Support programs that create, rehabilitate or maintain healthy housing, including housing rehabilitation, repair programs, lead paint remediation, weatherization and/or energy efficiency programs | ● | ● | ● | ● |
| Increase access to accessible units through funding requirements, funding/incentives for creation of such units, or increased funding for disability modifications | ● | ● | | |
| Make zoning changes that increase housing production, such as allowing accessory dwelling units, expanding by-right designation for multi-family housing, or decreasing minimum parking requirements | | | | ● |
| Create a rental registration and inspection program | | | | ● |
| **4. Increase opportunity for members of protected classes** | | | | |
| Reduce the disparity in homeownership by race and ethnicity by providing homebuyer classes In English and Spanish, funding downpayment assistance, and/or supporting section 8 homeownership | ● | ● | ● | |
| Use job training and support programs to assist extremely low-income households and persons with disabilities to enter and remain in the workforce | ● | ● | ● | ● |
| Create and maintain a list of Section 3 certified workers and employers and provide the list to grantees operating publicly-funded projects | ● | ● | ● | |
| Conduct a Community Reinvestment Act (CRA) performance review of lending institutions in order to identify strategies to improve lending to persons of color and in historically underserved neighborhoods | | | ● | |
| **5. Improve conditions and opportunity in R/ECAPs** | | | | |
| Develop new homeownership units in R/ECAP neighborhoods | n/a | ● | ● | n/a |
| Target federal and other resources to infrastructure, public facilities and services in R/ECAPs (for example, by designating the area as a Neighborhood Revitalization Strategy Area (NRSA)) | n/a | ● | ● | n/a |
| Create and implement a vacant/deteriorated property strategy, including receivership, demolition, and tax-taking and reuse of abandoned properties | n/a | ● | ● | n/a |
| Provide targeted home rehabilitation funds for units in these neighborhoods | n/a | ● | ● | n/a |
| Create new affordable housing in R/ECAPs only when part of an overall revitalization strategy | n/a | ● | ● | n/a |
| Support and incentivize market-rate housing | n/a | ● | ● | n/a |
| **6. Increase community capacity to prevent and respond to housing discrimination** | | | | |
| Continue and expand the work of the Inclusive Communities Task Force | ● | ● | ● | ● |
| Support opportunities for residents to come together and address local issues, such as neighborhood councils or neighborhood forums | ● | ● | ● | ● |
| Increase opportunities for city government to partner with residents | | ● | | |
| Ensure that City resources and housing information and assistance are available for persons with Limited English Proficiency and in accessible formats as needed | ● | ● | ● | ● |

# I. Introduction and Public Engagement

The federal Fair Housing Act (FHA) was signed into law on April 11, 1968. Prior to this date, there were no laws prohibiting housing discrimination in the private housing market. Racially exclusionary policies such as redlining, steering, and the use of racially restrictive covenants were openly practiced by the federal government, banks, and realtors. The FHA had twin goals: the elimination of housing discrimination and the promotion of racially integrated communities.[3] Therefore, the FHA both prohibits individual acts of discrimination and requires that entities receiving federal funding counteract past systemic discrimination by affirmatively furthering fair housing.


The goal of the requirement to affirmatively further fair housing is to ensure that everyone, including people in the classes protected from discrimination, have full and equal access to safe, decent, affordable housing in economically vibrant, diverse communities.

The four core cities of the Pioneer Valley region of western Massachusetts—Chicopee, Holyoke, Springfield and Westfield—receive annual allocations of federal funds and are, as a result, required to affirmatively further fair housing. This obligation requires the cities to analyze impediments that exist to fair housing choice and then take steps to overcome the impediments it identifies. Although the obligation to conduct an Analysis of Impediments to Fair Housing Choice (AI) applies to each of the four cities individually, the entitlement cities joined together to complete this four city AI in order to incorporate the Hampden County regional context into the AI analysis and planning.

### Consultant Team

The four cities joined together to engage a local consortium led by their regional planning agency, the Pioneer Valley Planning Commission (PVPC), to complete AI. PVPC has experience working in fair housing, having completed the city of Springfield's AI in 2013 and the region's Fair Housing Equity Assessment in 2014, as well as the city of Northampton's AI in 2019. PVPC collaborated with the University of

[3] Robert G. Schwemm, Housing Discrimination Law and Litigation, §2:3.

Massachusetts Donahue Institute (UMDI) and the Massachusetts Fair Housing Center (MFHC) on this report. The UMass Donahue Institute recently completed the Commonwealth of Massachusetts AI, and the MFHC is the oldest fair housing center in Massachusetts.

## AI Process

The framework for this AI is a modified version of the "Suggested Format for the Analysis of Impediments" that is recommended by HUD in its Fair Housing Planning Guide. The consortium and the consultant team also incorporated analysis that HUD had provided for undertaking an Assessment of Fair Housing (AFH).[4]

The team took the following actions to develop this AI:

- Reviewed previous AI documents created by each of the four cities
- Reviewed the 2014 Pioneer Valley Regional Housing Plan
- Reviewed the 2014 Knowledge Corridor Fair Housing and Equity Assessment
- Reviewed the Massachusetts Department of Housing and Community Development Statewide Analysis of Impediments to Fair Housing Access and Consolidated Plans as well as other state policies.
- Reviewed zoning ordinance and building ordinances
- Analyzed quantitative data such as the US Census Bureau statistics, US Bureau of Labor Statistics, and Warren Group Data
- Reviewed fair housing legal background information
- Consulted with housing professionals, fair housing advocates and other stakeholders
- Conducted community engagement

## Public Engagement

The community participation process was designed to solicit substantive participation of fair housing stakeholders in this analysis process, with an emphasis on identifying and understanding solutions to overcome identified barriers to fair housing choice. Engagement was held in two phases: first community members were engaged, focusing on families and individuals most likely to be experiencing barriers to fair housing choice. Second, housing and fair housing professionals were engaged, focusing on city staff, housing authorities, landlords and housing advocates, elected officials and state and federal authorities. The Pioneer Valley Planning Commission (PVPC) led the engagement work and staff from the Massachusetts Fair Housing Center (MFHC) played a key role in engaging their constituents to participate in community member workshops. Sita Magnuson, graphic facilitator from dpict, scribed each engagement event and Carrie Bernstein from the University of Massachusetts Donahue Institute presented data findings. All community member meetings included a hot meal, Spanish language interpretation, and reimbursement for transportation and childcare costs.

The purpose of the community/stakeholder participation was to garner understanding of the issues, concerns and input of people who have the least housing choice, experience the greatest burdens, discrimination and need in securing housing while simultaneously engaging local and state government staff

[4] In 2015, HUD promulgated the Affirmatively Furthering Fair Housing (AFFH) rule, which replaced the AI planning requirement with a new requirement for HUD-funded communities to create an AFH. HUD suspended the AFFH Rule in January 2018. The suspension had the effect of reinstating the AI requirement.

and legislators with housing and development specialists to assure development of actionable solutions to the barriers identified.

The 2020 coronavirus pandemic and related requirements for social distancing and working from home limited efforts to engage stakeholders at a meeting which had been scheduled for March, 2020, but a virtual meeting with stakeholders was held. The resident engagement events were held before social distancing had been implemented.

### Community Member Workshops

Rather than working to engage a large number of people, the goal was to engage a small group of community members from each of the four cities in a very structured interactive workshop that started with a shared meal to build trust and create an environment in which disenfranchised community members felt safe and comfortable to speak openly about both barriers they may have faced to fair housing choice and also to the solutions they envision to overcome barriers. Results from the four community member workshops affirmed the data findings of severe disparity in access to opportunity as a result of the effects of segregation, especially in the cities of Holyoke and Springfield, where a majority of residents are people of color. Below is a list of barriers and solutions that community members identified at the four workshops.

| **Barriers identified by Community Members** | **Solutions identified by Community Members** |
|---|---|
| Overt discrimination such as landlords telling potential renters that they do not accept housing vouchers and/or that they do not rent to families with children. | Ongoing highly visible and well-funded public information and education campaign across multiple media platforms, targeted at both landlords and others who may be discriminating without realizing it and at community members who may not know their rights and/or may not know where to get help if they are facing discrimination. |
| Difficulty in general navigating the affordable housing system, and in particular for:<br>• Families and individuals experiencing extreme poverty;<br>• People with disabilities;<br>• Families with children;<br>• Individuals returning to the community after incarceration;<br>• People with poor credit score. | Create and maintain a Pioneer Valley (or W MA) database of available apartments to improve transparency and mitigate landlords renting through word of mouth to keep out 'those people'.<br>Municipalities adopt visitability ordinances- requiring a level of accommodation for people with disabilities in all housing.<br>Provide credit counseling and fund more Housing Navigators<br>Expand housing mobility programs |
| Daily experiences of racism and discrimination that are demoralizing and incapacitating. | Expand efforts such as the workshops held for this analysis, to bring people from diverse backgrounds together in safe and supportive environments to get to know one another and understand each other's commonalities.<br>Consider creating an "inter-racial council of concerned people".<br>Encourage/require Undoing Racism training for all city staff and housing authority staff and landlords. |

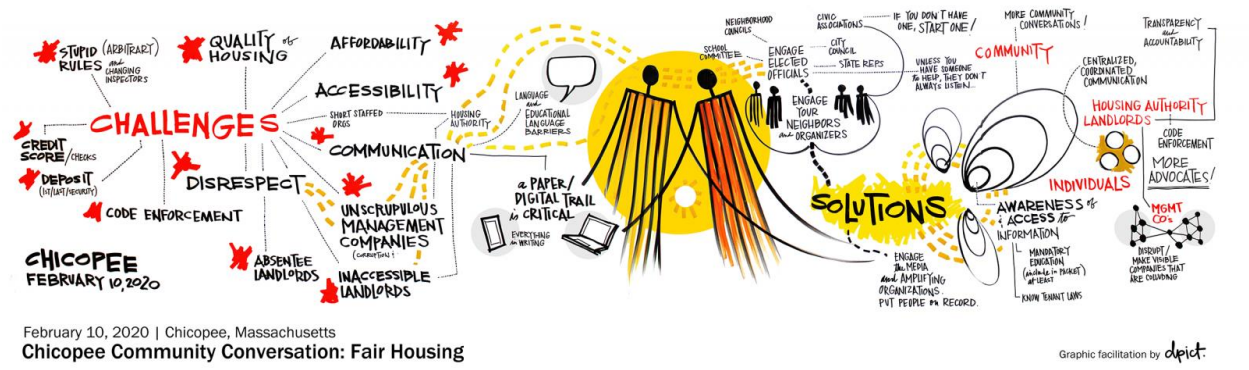
| | |
|---|---|
| Length of affordable housing waiting lists. | Continue production of affordable housing and support and expand the many initiatives underway to support households to become home owners. |
| Lead paint and related discrimination. | Lead paint remediation/need to increase funding at local, state, and federal level and support legal action such as the court case brought by the MFHC. |
| Cost of housing, especially home ownership. | Fund the dormant Springfield Community Land Trust. |
| Unsafe/aging housing stock that causes health and safety concerns for residents. | Engage elected officials and advocates for assistance. |
| Unscrupulous/absent/inaccessible/unresponsive landlords and management companies who do not respond to issues and concerns raised by tenants. | Tenants/renters organize themselves. Database of landlords, with their records for code enforcement complaints available. |
| Fear of pointing out unsafe, unhealthy, unpleasant circumstances because of fear of and/or previous experience of retribution from landlords/owners. | |
| Seemingly arbitrary rules that if not adhered to can lead to difficulties and in worst cases eviction | |
| Lack of code enforcement | |

The engagement sessions for this AI were scribed by an experienced graphic facilitator and the results of the scribing are included below and on the following pages.

## Springfield


The Springfield workshop was attended by 17 people and was held at the Valley Venture Mentors workshop space in downtown Springfield.

## Chicopee

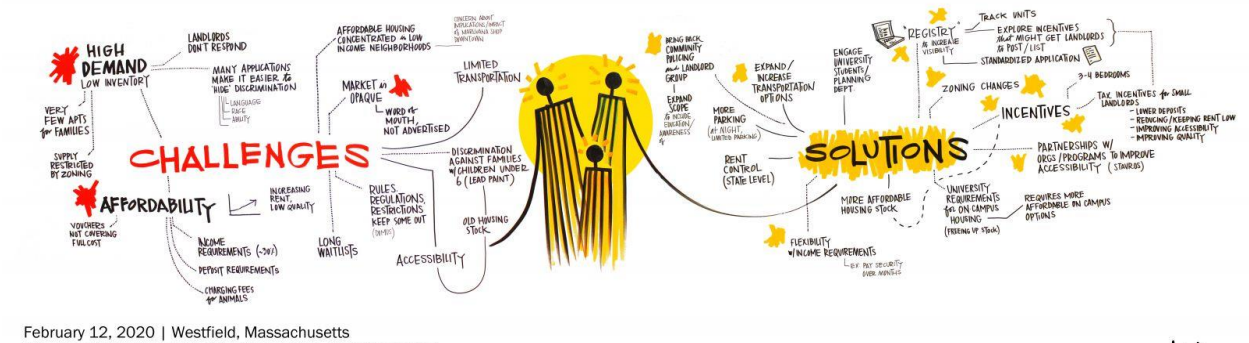



February 10, 2020 | Chicopee, Massachusetts
**Chicopee Community Conversation: Fair Housing**

Graphic facilitation by dpict

The Chicopee workshop was attended by eight people and was held at the City Library community meeting room in the center of the city.

## Westfield




February 12, 2020 | Westfield, Massachusetts
**Westfield Community Conversation: Fair Housing**

Graphic facilitation by dpict

The Westfield workshop was attended by seven people and was held at City Hall.

## Holyoke

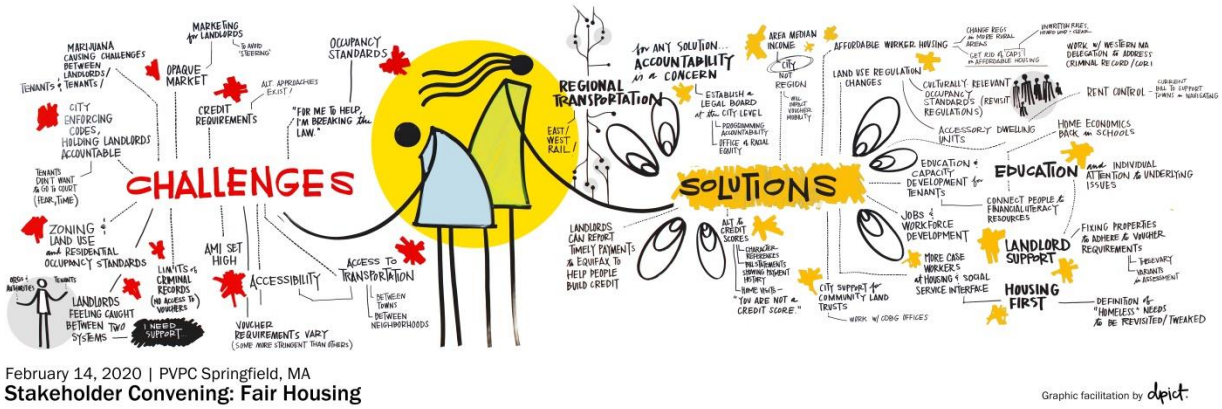

February 24, 2020 | Holyoke, Massachusetts
**Holyoke Community Conversation: Fair Housing**

Graphic facilitation by dpict

The Holyoke workshop was attended by twelve people and was held at the Senior Center.

## Stakeholder Engagement

Two stakeholder workshops were held, one in person before social distancing was required to flatten the curve of the coronavirus pandemic, and one virtual meeting on March 19. At the stakeholder workshops, very little time was spent on barriers to fair housing choice and more time was spent on prioritizing actions and solutions to identified barriers. Thirty-two stakeholders participated in the two sessions and the Massachusetts Landlords Association submitted written input.




The purpose of the stakeholder workshops was to prioritize, sort and expand, as needed, the possible solutions identified to overcome barriers to fair housing choice in the four cities.

# II. Jurisdictional Background Data and Maps

The objective of an AI is to ensure that fair housing data and principles inform policy decisions, working toward expanding access and opportunity while reducing residential segregation and concentrated poverty. In order to achieve this goal, AIs use a variety of data from highly respected sources to illustrate the most accurate possible picture of the conditions in the region. Any areas where data are omitted due to reliability have been noted in this report.

For this AI, data has been organized to provide municipal-level analysis in four sections organized by topic. Chapter II, Data Analysis Section 1, Demographics Related to Fair Housing, analyzes demographic data in the region for the relevant municipal jurisdictions, paying particular attention to the members of various protected classes specifically referred to under federal and Massachusetts fair housing laws. Chapter II also contains data that analyzes the region's housing supply and other measures related to the profile of housing units in the area.

Much of the data in Section 1 comes from the American Community Survey, an annual product of the US Census Bureau. Other data sources include information from HUD, the Social Security Administration, and The Warren Group, a private company that collects real estate data.

Data Analysis Section 2, Segregation and Integration, uses data from the American Community Survey and the Home Mortgage Disclosure Act to analyze and visualize area racial and ethnic segregation in both a regional context, as well as a hyper-local context, analyzing racial and ethnic segregation down to the census tract level.

Data Analysis Section 3 contains an analysis of concentrated poverty in the area, specifically racially/ethnically concentrated areas of poverty, a measure created by HUD also known as RCAPs and ECAPs and rendered here as R/ECAPs. The R/ECAP data are shown visually in figures and maps based on information from the American Community Survey.

After an analysis of area demographics, housing characteristics and residential segregation, the report delves into access to opportunity. Although there are numerous ways to gauge the quality of life and various assessments of opportunities, Data Analysis Section 4 uses the six opportunity indices created and provided by HUD to measure access to opportunity, with maps of location-based opportunities as indexed by HUD.

The last data analysis section in this Chapter is Data Section 5, which uses data created by the Census Bureau especially for HUD to understand the housing needs of the region, especially those households who earn less than the area median income. This data, called Comprehensive Housing Affordability Strategy (CHAS) data, analyzes the number of housing units that have certain characteristics. This AI specifically uses this data to analyze housing burden and affordability for households that are Low Income (earning 80 percent of the area median income), Very Low Income (earning 50 percent of the area median income) and Extremely Low Income (earning 30 percent of the area median income) in the region.

## Geographies and Structure of Data Analysis

The main geographic regions for this AI are Hampden County and the four cities composing the Fair Housing Consortium of Chicopee, Holyoke, Springfield, and Westfield. The state of Massachusetts as a whole is also used as a comparator when most appropriate. This data analysis is designed to meet the associated statistical and numerical data needs of the public and the Fair Housing Consortium.

In addition to the four cities, Hampden County, and state comparisons, some analyses in Sections 2, 3 and 4 also examine data at the census tract level, which is a geographic area smaller than a city or town. A census tract is roughly as large as a neighborhood, though census tracts are created by the Census Bureau for statistical (data) purposes and therefore do not usually correlate with the boundaries of locally recognized neighborhoods.

Data for Massachusetts overall are provided for comparison purposes on certain measures. Likewise, the Springfield Metropolitan Area (MSA) is provided for certain federal measures that create policy guidelines at this level, like Fair Market Rents, and for comparison of economic regions, in the case of the Dissimilarity Index.

Data in dollars in these chapters are adjusted so they can all be reported in 2018 dollars for ease of comparison, unless noted otherwise in the report.

In all of the Chapter II the data analysis sections of this AI, the overall structure of the analysis is the same for each data measure, beginning with more global analysis, and then getting progressively more specific. Data is presented at the county level, and then is presented and analyzed for each individual city in the Fair Housing Consortium, in alphabetical order. Note that there are a small number of data sets for which only one city is available due to the detailed nature of the information making for small sample sizes, leading Census to suppress the data for smaller cities. Finally, there are some data measures, particularly in Section 1, that present county-level and city-level data in the same table or figure for easy comparison; in this case, the tables and figures appear alphabetically by city directly after global analysis.

# Data Analysis Section 1 -- Demographics Related to Fair Housing

This chapter presents a demographic profile of Hampden County, Chicopee, Holyoke, Westfield, Springfield, and its residents. It highlights the region as it stood in 2018 (the last year for which demographic data is available), but it also reviews trends over time, mainly since the last AI was completed, in 2013, with some data comparisons going back to 2000, when understanding longer term trends provides helpful additional perspective, such as in the housing market.

This data is presented to give a more holistic understanding and context to fair housing, particularly for protected classes. This chapter provides key information on the economic and demographic setting in the region, allowing a greater understanding of who is experiencing impediments to fair housing choice and housing opportunity. The data analysis is organized by topic (population and distribution, national origin and linguistic isolation, households and families, income and poverty, and disability), with most trends discussed at the household level.

The Housing Profile subsection of this data analysis looks at the characteristics of the housing stock in Hampden County, Chicopee, Holyoke, Springfield and Westfield, with measures including vacancy rate, housing type, median home sales over time, and foreclosures over time. This information about the housing market and trends over time provides specific context to the regional and city-specific housing markets.

## Overall Population Change and Demographic Shifts

Hampden County is home to Springfield, Massachusetts' third largest city, fourth largest city in New England, and the economic center of the Pioneer Valley. Healthcare, insurance, education and manufacturing are the largest industries in the region. While small suburban and rural towns comprise most of Hampden County, the county is also home to the other largest cities in the Pioneer Valley: Holyoke, Chicopee, and Westfield. These cities are all considered Gateway Cities. According to MassINC[5], the Massachusetts Legislature defines Gateway Cities as mid-size urban centers that were once industrial hubs and struggled economically after the loss of manufacturing jobs, with median incomes and educational attainment sitting below the state's average.

People of color comprise the majority of the population in both Springfield and Holyoke, where more than 40 percent of the population is Hispanic/Latino, but the larger county geography remains highly segregated by race, ethnicity, and income. Hispanic-White segregation in the Springfield metropolitan statistical area (which includes Hampden, Hampshire and Franklin counties) was the third most pronounced in the country, as measured by the dissimilarity index in 2010, the latest year for which a nationwide comparison of indices data is readily available[6].

There is a deep and persistent racial divide between Black, Hispanic/Latino and White populations in Hampden County. While there are notable patterns of segregation between Black and White residents, the region's Black population comprises only 8 percent of the total people. The region's population is more

[5] See https://massinc.org/our-work/policy-center/gateway-cities/about-the-gateway-cities/ accessed Dec. 2019
[6] Data and analysis from White-Hispanic/Hispanic-White Dissimilarity Index, Diversity and Disparities, John Logan, Ed. Data retrieved from https://s4.ad.brown.edu/projects/diversity/SegSorting/Default.aspx, accessed February 2020. For more detailed dissimilarity indices, see Chapter 3 of this report, Segregation and Integration.

distinguished by its large Hispanic/Latino population, which comprises nearly a quarter of the total population.

In particular, Springfield and Holyoke have the highest concentrations of Puerto Rican residents in the state. Puerto Rican communities were initially established in Springfield and Holyoke in the 1940s and 50s, as Puerto Rican migrants living in New York moved north for more affordable housing and for employment in seasonal agriculture and blue-collar industries.[7] Currently, 80 percent of public school students in Holyoke are of Puerto Rican descent. Holyoke is the second largest city in Hampden County (Springfield is the largest) and has more Puerto Rican residents per capita than any city in mainland United States.

### Regional, City and State Population Growth

Massachusetts has seen a 7.6 percent increase in its population since 2000, and while Hampden County has also experienced population growth, its growth has been more modest, at 2.8 percent. Chicopee, Holyoke, and Springfield each has experienced slower growth than the county in general, at less than 2 percent. At 3.8 percent, Westfield has experienced larger population than the county at large.

**Table 1. Percent change in population, 2000 – 2018**

| Geography | 2000 | 2018 | Change |
|---|---|---|---|
| Chicopee | 54,653 | 55,661 | 1.80% |
| Hampden County | 456,228 | 469,116 | 2.80% |
| Massachusetts | 6,349,097 | 6,830,193 | 7.60% |

| Geography | 2000 | 2018 | Change |
|---|---|---|---|
| Springfield | 152,082 | 154,596 | 1.70% |
| Hampden County | 456,228 | 469,116 | 2.80% |
| Massachusetts | 6,349,097 | 6,830,193 | 7.60% |

| Geography | 2000 | 2018 | Change |
|---|---|---|---|
| Holyoke | 39,838 | 40,376 | 1.40% |
| Hampden County | 456,228 | 469,116 | 2.80% |
| Massachusetts | 6,349,097 | 6,830,193 | 7.60% |

| Geography | 2000 | 2018 | Change |
|---|---|---|---|
| Westfield | 40,072 | 41,599 | 3.80% |
| Hampden County | 456,228 | 469,116 | 2.80% |
| Massachusetts | 6,349,097 | 6,830,193 | 7.60% |

Source: 2000 Census DP05, 2014-2018 5-Year American Community Survey P001

### Population Change by Age, Race and Ethnicity at the Municipal Level

Overall, across the last five years, Massachusetts has gained population in every racial and ethnic group, with the exception of non-Hispanic Whites. The White adult population has stayed relatively stagnant over the past five years at the state level, but dropped around 3 percent in Hampden County. The share of White children decreased 9 and 12 percent at the state and county levels from 2013 to 2018.

Across Massachusetts, Hispanic/Latino children of any race represented the largest population increase since 2013 for any racial/ethnic group under 18, at nearly 18 percent. When looking at adults, the Asian and Hispanic/Latino populations were the racial/ethnic groups with the largest increases statewide, at 23 and 20 percent, respectively. The Hispanic/Latino population in Hampden County is more than double that of Massachusetts for both children and adults.

Hampden County saw a smaller increase in the Black adult population than Massachusetts overall, and a four percent population loss of Black children since 2013, when the state saw a four percent increase.

[7] See http://ourpluralhistory.stcc.edu/recentarrivals/puertoricans.html, accessed January 2020, for more information on Puerto Rican history in the area.

Hampden County's adult Asian population has been increasing in the last 5 years. However, estimates for this population are based on very small numbers of people and the overall total adult Asian population remains low, at less than 3 percent of the population.

### Chicopee

Chicopee lost 19 percent of its White child population since 2013. This may be due in part to declining birth rates for this group, spurred in part by an older age profile.

Hispanic/Latino youth are the fastest-growing demographic category in Chicopee, having grown by over 26 percent since 2013. Currently, nearly 40 percent of Chicopee's child population is Hispanic/Latino (of any race), and roughly 30 percent of the adult population is Hispanic/Latino.

Chicopee saw increases in both the Black child and adult populations, although both groups comprise less than 6 percent of their respective populations.

The city of Chicopee experienced an apparent pronounced increase in its adult Asian population from 2013 to 2018, but the estimates are based on very small numbers of people and the overall total adult Asian population remains low, at less than 3% of the population.

**Table 2. Population by Age and Race/Ethnicity, Chicopee**

| Age Group | Total | | White, Non-Hispanic | | *Black | | *Asian | | **Hispanic | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change |
| **Under 18 Years Old** | | | | | | | | | | |
| Massachusetts | 20.2% | 3.9% | 61.9% | -9.0% | 9.3% | 4.2% | 6.4% | 10.2% | 17.8% | 13.7% |
| Hampden County | 21.9% | 1.1% | 47.0% | -12.4% | 10.6% | -4.2% | 2.4% | -2.4% | 38.0% | 5.3% |
| Chicopee | 19.6% | -1.1% | 50.4% | -19.0% | 5.5% | 77.4% | 1.7% | -4.1% | 39.2% | 26.1% |
| **18 Years Old and Over** | | | | | | | | | | |
| Massachusetts | 79.8% | 4.9% | 74.8% | 0.4% | 7.0% | 15.2% | 6.5% | 23.0% | 10.0% | 23.6% |
| Hampden County | 78.1% | 2.6% | 67.9% | -2.8% | 8.3% | 3.5% | 2.3% | 27.7% | 20.9% | 21.5% |
| Chicopee | 80.4% | 1.1% | 76.5% | -6.2% | 4.7% | 29.6% | 2.2% | 59.6% | 16.1% | 41.7% |

Source: 2009-2013, 2014-2018 5-Year American Community Survey, Table B01001, B01001B, B01001D, B010010H, B01001I
*Includes those who may identify as Hispanic
**Includes those who identify as White, Black, Asian, or another race.

### Holyoke

Holyoke's White child population decreased 23 percent since 2013, and even larger decline than Hampden County overall. This may be due in part to declining birth rates for this group, in part because of an older age profile.

At 71 percent, the majority of Holyoke's child population is Hispanic/Latino (of any race). Almost half of the adult population is Hispanic/Latino (of any race).

Holyoke saw a population decline among Black children since 2013, and a 4 percent increase in Black adults. Both groups comprise less than 5 percent of their respective populations in Holyoke.

Similar to Chicopee, Holyoke experienced an apparent pronounced increase in its Asian population from 2013 to 2018, but the estimates are based on very small numbers of people and the overall total adult Asian population remains low, at less than 2% of the population.

**Table 3. Population by Age and Race/Ethnicity, Holyoke**

| Age Group | Total | | White, Non-Hispanic | | *Black | | *Asian | | **Hispanic | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change |
| **Under 18 Years Old** | | | | | | | | | | |
| Massachusetts | 20.2% | 3.9% | 61.9% | -9.0% | 9.3% | 4.2% | 6.4% | 10.2% | 17.8% | 13.7% |
| Hampden County | 21.9% | 1.1% | 47.0% | -12.4% | 10.6% | -4.2% | 2.4% | -2.4% | 38.0% | 5.3% |
| Holyoke | 23.5% | 3.7% | 22.0% | -23.2% | 4.8% | -5.8% | 1.2% | 79.7% | 71.0% | -2.2% |
| **18 Years Old and Over** | | | | | | | | | | |
| Massachusetts | 79.8% | 4.9% | 74.8% | 0.4% | 7.0% | 15.2% | 6.5% | 23.0% | 10.0% | 23.6% |
| Hampden County | 78.1% | 2.6% | 67.9% | -2.8% | 8.3% | 3.5% | 2.3% | 27.7% | 20.9% | 21.5% |
| Holyoke | 76.5% | 3.6% | 48.0% | -5.8% | 4.4% | 12.4% | 1.4% | 41.1% | 46.4% | 14.9% |

Source: 2009-2013, 2014-2018 5-Year American Community Survey, Table B01001, B01001B, B01001D, B010010H, B01001I
*Includes those who may identify as Hispanic
**Includes those who identify as White, Black, Asian, or another race.

### Springfield

Springfield's White child population declined 21 percent since 2013, an even larger decline than Hampden County overall. This may be due in part to declining birth rates for this group, spurred in part by an older age profile.

At 60 percent, the majority of Springfield's child population is Hispanic/Latino (of any race). Roughly 40 percent of the adult population is Hispanic/Latino (of any race).

Springfield saw an 8 percent population decline among Black children since 2013, and a slight loss in Black adults. Both groups account for about one fifth of the child and adult populations in Springfield.

Springfield's adult Asian population has had an apparent small decrease, which differs from the Hampden County overall increasing trend over the last 5 years. However, these estimates are based on very small

numbers of people and the overall total adult Asian population remains low, at less than 3 percent of the population.

**Table 4. Population by Age and Race/Ethnicity, Springfield**

| Age Group | Total | | White, Non-Hispanic | | *Black | | *Asian | | **Hispanic | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change |
| **Under 18 Years Old** | | | | | | | | | | |
| Massachusetts | 20.2% | 3.9% | 61.9% | -9.0% | 9.3% | 4.2% | 6.4% | 10.2% | 17.8% | 13.7% |
| Hampden County | 21.9% | 1.1% | 47.0% | -12.4% | 10.6% | -4.2% | 2.4% | -2.4% | 38.0% | 5.3% |
| Springfield | 25.3% | 2.3% | 14.5% | -21.1% | 22.7% | -8.1% | 2.1% | 11.9% | 60.3% | 1.5% |
| **18 Years Old and Over** | | | | | | | | | | |
| Massachusetts | 79.8% | 4.9% | 74.8% | 0.4% | 7.0% | 15.2% | 6.5% | 23.0% | 10.0% | 23.6% |
| Hampden County | 78.1% | 2.6% | 67.9% | -2.8% | 8.3% | 3.5% | 2.3% | 27.7% | 20.9% | 21.5% |
| Springfield | 74.7% | 2.9% | 37.6% | -8.0% | 20.3% | -0.8% | 2.2% | -3.2% | 39.5% | 17.0% |

Source: 2009-2013, 2014-2018 5-Year American Community Survey, Table B01001, B01001B, B01001D, B010010H, B01001I

*Includes those who may identify as Hispanic

**Includes those who identify as White, Black, Asian, or another race.

### Westfield

Westfield lost approximately 13 percent of its White child population since 2013. This may be due in part to declining birth rates for this group, spurred in part by an older age profile. At 75 percent, White children still make up the majority of Westfield's under 18 population.

Westfield has a smaller Hispanic/Latino population than Hampden County; 19 percent of children are Hispanic/Latino (of any race), and just 7 percent of the adult population is Hispanic/Latino (of any race).

Westfield saw a 22 percent population decline among Black children, and a 32 percent increase in Black adults, although Black residents of any age account for less than 2 percent of Westfield's population.

Westfield has had an apparent pronounced increase in its Asian population. However, these estimates are based on very small numbers of people and the overall total adult Asian population remains low, at less than 3 percent of the population.

**Table 5. Population by Age and Race/Ethnicity, Westfield**

| Age Group | Total | | White, Non-Hispanic | | *Black | | *Asian | | **Hispanic | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change | 2018 | 2013-2018 % Change |
| **Under 18 Years Old** | | | | | | | | | | |
| Massachusetts | 20.2% | 3.9% | 61.9% | -9.0% | 9.3% | 4.2% | 6.4% | 10.2% | 17.8% | 13.7% |
| Hampden County | 21.9% | 1.1% | 47.0% | -12.4% | 10.6% | -4.2% | 2.4% | -2.4% | 38.0% | 5.3% |
| Westfield | 18.6% | -4.6% | 75.3% | -12.9% | 1.8% | -22.4% | 3.3% | -13.3% | 18.5% | 37.5% |
| **18 Years Old and Over** | | | | | | | | | | |
| Massachusetts | 79.8% | 4.9% | 74.8% | 0.4% | 7.0% | 15.2% | 6.5% | 23.0% | 10.0% | 23.6% |
| Hampden County | 78.1% | 2.6% | 67.9% | -2.8% | 8.3% | 3.5% | 2.3% | 27.7% | 20.9% | 21.5% |
| Westfield | 81.4% | 3.7% | 87.4% | 2.1% | 1.9% | 31.6% | 2.8% | 36.8% | 7.1% | 11.3% |

Source: 2009-2013, 2014-2018 5-Year American Community Survey, Table B01001, B01001B, B01001D, B010010H, B01001I

*Includes those who may identify as Hispanic

**Includes those who identify as White, Black, Asian, or another race.

## National Origin and Limited English Speakers

Over the last 30 years, immigration has driven the majority of the state's population growth and shifting racial and ethnic profile. Among the 50 states, Massachusetts has the eighth highest share of foreign-born residents. Since 1990, nearly 800,000 foreign-born residents have settled in Massachusetts, and the Commonwealth's diverse immigrant communities are contributing to the social, cultural and economic landscape in many ways. Due to sample sizes for data within Hampden County, only the city of Springfield and Hampden County overall have data on the foreign-born population available, shown in Table 6.

**Table 6. Native & Foreign Born populations by race/ethnicity, Springfield and Hampden County**

| | Native/Foreign Born | Asian* | Black* | Hispanic** | White, Non-Hispanic |
|---|---|---|---|---|---|
| Hampden County | Native Born | 0.8% | 8.1% | 25.3% | 64.9% |
| | Foreign Born | 19.1% | 15.8% | 17.8% | 46.0% |
| Springfield | Native Born | 0.8% | 19.7% | 45.9% | 33.1% |
| | Foreign Born | 15.1% | 31.6% | 33.5% | 18.8% |

Source: 2014-2018 5-Year American Community Survey, S0501

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

Note: Springfield data are the only city-level data available due to sample size for this data in other Hampden County cities.

In Hampden County specifically, there is also a large Puerto Rican population. While this population is not captured by looking at national origin, as Puerto Rico is part of the US, Spanish is the first official language of Puerto Rico, and many who have moved from the island to Hampden County and some may not be proficient in English speaking or writing.

Not speaking English comfortably enough to communicate verbally or to read material written in English can make people vulnerable to discrimination, and in regard to affordable housing, people who do not speak English fluently are often at a disadvantage when leases and housing advertisements are written only in English. The challenges posed by limited English proficiency vary widely by community.

While limited English proficiency may characterize individuals who speak languages other than English, regardless of their household composition, the Census has created the term "Limited English Speaking Households" (formerly linguistically isolated households) for households where there are no residents 14 years of age or older who are fluent English speakers. Households denoted by the Census as Limited English may live with other residents who speak the same language or a different language as they do. Because they lack any adult or near-adult fluent English speakers, these households may be particularly in need of translation help to access housing information.

### Regional and City Level Trends in National Origin and Linguistic Isolation

Across Massachusetts, approximately 6 percent of households are characterized as limited English speaking households. In Hampden County, that share is slightly higher, at 6.5 percent. In Hampden County, nearly three quarters of all limited English-speaking households speak Spanish. The other quarter is dominated by 19 percent of households who speak another "Indo-European" language. Note Indo-European languages are grouped together by Census in this data set and are a diverse group of

languages: French, Haitian Creole, Portuguese, Russian, and Hindu. Additionally, 6.4 percent of these households speak an Asian or Pacific Island language, defined by the Census Bureau as including "Mandarin, Cantonese, Japanese, Korean, Hmong, Vietnamese, Khmer, Thai, Lao, Tagalog, and "other languages of Asia."

In Chicopee, 4.4 percent of households are considered limited English speaking. Of these households, approximately 47 percent speak Spanish, as compared to 73 percent of limited English speaking households that speak Spanish in Hampden County at large. Roughly 35 percent of this population speaks another Indo-European language. The largest share of this group speaks Russian, Polish, or another Slavic language.[8] Chicopee also has 14 percent of limited English households that speak an Asian language.

**Table 7. Limited English Speaking Households, Chicopee**

| | | Of Limited English Households | | | |
|---|---|---|---|---|---|
| Region | % Limited English Households | % Spanish Speaking | % Other Indo-European Language Speaking | % Asian and Pacific Island Language Speaking | % Other Language Speaking |
| Chicopee | 4.4% | 47.2% | 34.8% | 14.0% | 4.0% |
| Hampden County | 6.5% | 73.1% | 18.7% | 6.4% | 1.8% |
| Massachusetts | 5.9% | 41.1% | 33.3% | 21.0% | 4.6% |

Source: 2014-2018 5-Year American Community Survey, C16002

In Holyoke, 96 percent of linguistically isolated households speak Spanish. Holyoke, at 13.4 percent, has more than double the share of households that are limited English speakers than Hampden County overall.

**Table 8. Limited English Speaking Households, Holyoke**

| | | Of Limited English Households | | | |
|---|---|---|---|---|---|
| Region | % Limited English Households | % Spanish Speaking | % Other Indo-European Language Speaking | % Asian and Pacific Island Language Speaking | % Other Language Speaking |
| Holyoke | 13.4% | 95.7% | 3.0% | 1.3% | 0.0% |
| Hampden County | 6.5% | 73.1% | 18.7% | 6.4% | 1.8% |
| Massachusetts | 5.9% | 41.1% | 33.3% | 21.0% | 4.6% |

Source: 2014-2018 5-Year American Community Survey, C16002

[8] Source: 2014 – 2018 5-Year American Community Survey, C16001.

In Springfield, approximately one in five households are limited English speakers, and 86.5 percent of these linguistically isolated households speak Spanish.

**Table 9. Limited English Speaking Households, Springfield**

| | | Of Limited English Households | | | |
|---|---|---|---|---|---|
| Region | % Limited English Households | % Spanish Speaking | % Other Indo-European Language Speaking | % Asian and Pacific Island Language Speaking | % Other Language Speaking |
| Springfield | 20.6% | 86.5% | 6.4% | 4.8% | 2.3% |
| Hampden County | 6.5% | 73.1% | 18.7% | 6.4% | 1.8% |
| Massachusetts | 5.9% | 41.1% | 33.3% | 21.0% | 4.6% |

Source: 2014-2018 5-Year American Community Survey, C16002

At 3 percent of all households, Westfield has fewer limited English-speaking households than the county at large. Unlike Hampden County overall, Spanish is not the language spoken in the majority of linguistically isolated households. Instead, another Indo-European language other than English accounts for 75 percent of these households, and Spanish accounts for approximately 20 percent. The majority of residents in Westfield that speak English less than "very well" speak what the Census data groups into "Russian, Polish, or another Slavic language".[9]

**Table 10. Limited English Speaking Households, Westfield**

| | | Of Limited English Households | | | |
|---|---|---|---|---|---|
| Region | % Limited English Households | % Spanish Speaking | % Other Indo-European Language Speaking | % Asian and Pacific Island Language Speaking | % Other Language Speaking |
| Westfield | 3.0% | 19.5% | 74.8% | 5.7% | 0.0% |
| Hampden County | 6.5% | 73.1% | 18.7% | 6.4% | 1.8% |
| Massachusetts | 5.9% | 41.1% | 33.3% | 21.0% | 4.6% |

Source: 2014-2018 5-Year American Community Survey, C16002

### Linguistic Isolation and Origin Comparison

The assumption that all immigrants do not speak English can be a stereotype that obscures the diversity of the foreign born population. In Hampden County, approximately 21 percent of the native born population speaks a language other than English, along with three quarters of the foreign born population. Roughly 40 percent of the foreign born population describe speaking English less than "very well," as compared to 6 percent of those born in the US.

Springfield's foreign born population echoes the trends in Hampden County at large, though a larger percent of the native born population, 35.4 percent, speak another language besides English, and slightly more than one tenth of that population speaks English less than "very well." This higher share of native-born people whose first language may not be English could be due to some members of the Puerto Rican population; 86 percent of the Hispanic/Latino population in Springfield is Puerto Rican, and therefore are

[9] Source: 2014 – 2018 5-Year American Community Survey, C16001.

native born. Again, due to sample sizes for data within Hampden County, only the city of Springfield and Hampden County overall have data on the foreign-born population available, shown in Table 11.

**Table 11. Native & Foreign Born Language Comparison, Hampden County and Springfield**

| | Native/Foreign Born | Speak a Language other than English | Speak English less than "very well" |
|---|---|---|---|
| Hampden County | Native Born | 20.7% | 6.0% |
| | Foreign Born | 74.4% | 39.8% |
| Springfield | Native Born | 35.4% | 11.5% |
| | Foreign Born | 69.2% | 40.2% |

Source: 2014-2018 5-Year American Community Survey, S0501

Note: Springfield data are the only city-level data available due to sample size in other Hampden County cities.

## Family Status and Living Arrangements

Federal law prohibits housing discrimination based on "familial status," which is defined as having a child (or children) under the age of 18 living in the home, as well as pregnant women, or people in the process of adopting or gaining custody of children. Families with children are a protected class, yet people with children continue to face barriers to fair housing in Massachusetts. These barriers include pushback on development from residents for housing for families and discrimination from landlords or realtors in Massachusetts.[10]

Discrimination based on familial status may include discriminatory behaviors such as refusing to rent to families, or relate to challenges arising from the presence of lead paint in so much of the Commonwealth's aging housing stock. Because of Massachusetts' high share of housing stock built before 1978, when lead was banned as an ingredient in house paint, lead paint is a large concern for families with children. Massachusetts has a law that requires landlords to de-lead an apartment before renting to a family with a child or children under age 6. Some fair housing advocates have argued that this law encourages discrimination against families, as some landlords would prefer not to rent an apartment to a family with young children if it meant paying to de-lead the apartment.[11]

The following sections use the most recent data available to analyze family status by size and other protected classes, race/ethnicity and nationality.

### Household Size at the State, County and City Level

Understanding the size composition of families is important to understand if the housing stock is appropriately meeting family need. The table below includes families that both own and rent their homes. Using data from the 2010 Census, which is the most recent available data at the city level, it is clear that Massachusetts and Hampden County have an almost identical breakdown of families by size, with two-person families comprising 40 percent of all family households, and three-person families representing a quarter of all families. Families with 5 or more people are about 15 percent of all families in both Massachusetts and Hampden County.

Families in Chicopee follow similar trends to Hampden County and Massachusetts, although Chicopee has slightly more two- and three-person family households, and slightly fewer families with four or more people.

**Table 12. Household Size, Chicopee**

| Geography | Total Family Households | 2 Person | 3 Person | 4 Person | 5 Person | 6+ Person |
|---|---|---|---|---|---|---|
| Chicopee | 13,827 | 43.6% | 26.0% | 18.8% | 7.8% | 3.9% |
| Hampden County | 115,961 | 40.0% | 25.0% | 20.2% | 9.2% | 5.6% |
| Massachusetts | 1,603,591 | 40.3% | 24.3% | 21.3% | 9.2% | 4.9% |

Source: 2010 Census, P28

[10] See https://www.hud.gov/sites/dfiles/FHEO/documents/18ElPatrimoniCharge.pdf, accessed December 2019
[11] Shira Schoenberg, "Lawsuit: Massachusetts lead paint law discriminates against families with young children." *MassLive*, Nov. 27, 2019. https://www.masslive.com/news/2019/11/lawsuit-massachusetts-lead-paint-law-discriminates-against-families-with-young-children.html

Families in Holyoke follow similar trends to Hampden County and Massachusetts, although Chicopee has slightly fewer two-person family households, and slightly more families with five or more people.

**Table 13. Household Size, Holyoke**

| Geography | Total Family Households | 2 Person | 3 Person | 4 Person | 5 Person | 6+ Person |
|---|---|---|---|---|---|---|
| Holyoke | 9,329 | 36.4% | 25.9% | 20.3% | 10.3% | 7.1% |
| Hampden County | 115,961 | 40.0% | 25.0% | 20.2% | 9.2% | 5.6% |
| Massachusetts | 1,603,591 | 40.3% | 24.3% | 21.3% | 9.2% | 4.9% |

Source: 2010 Census, P28

Families in Springfield follow similar patterns to Hampden County and Massachusetts, although Springfield has 5 percent fewer two-person family households, and 4 percent more families with five or more people than compared to Hampden County, at 35 percent and 19 percent respectively.

**Table 14. Household Size, Springfield**

| Geography | Total Family Households | 2 Person | 3 Person | 4 Person | 5 Person | 6+ Person |
|---|---|---|---|---|---|---|
| Springfield | 36,056 | 35.0% | 26.2% | 19.8% | 10.7% | 8.3% |
| Hampden County | 115,961 | 40.0% | 25.0% | 20.2% | 9.2% | 5.6% |
| Massachusetts | 1,603,591 | 40.3% | 24.3% | 21.3% | 9.2% | 4.9% |

Source: 2010 Census, P28

Families in Westfield follow similar patterns to Hampden County and Massachusetts, although Westfield has slightly more two-person family households, and slightly fewer families with five or more people than compared to Hampden County, at 42 percent and 13 percent respectively.

**Table 15. Household Size, Westfield**

| Geography | Total Family Households | 2 Person | 3 Person | 4 Person | 5 Person | 6+ Person |
|---|---|---|---|---|---|---|
| Westfield | 10,041 | 42.1% | 24.3% | 20.4% | 8.6% | 4.7% |
| Hampden County | 115,961 | 40.0% | 25.0% | 20.2% | 9.2% | 5.6% |
| Massachusetts | 1,603,591 | 40.3% | 24.3% | 21.3% | 9.2% | 4.9% |

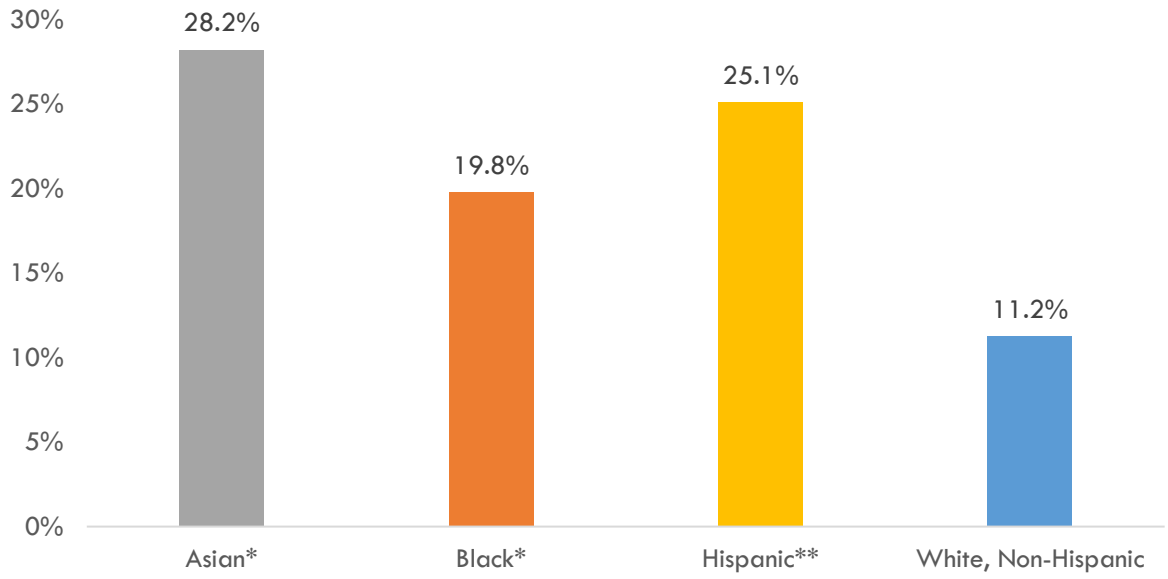
Source: 2010 Census, P28

While discrimination based on familial status is itself a civil rights violation, discriminatory behaviors have a disparate impact on families of color. Focusing on families with five or more members, which may be families caring for young children or elderly relatives, helps to identify the population that may be hardest to find housing for, as larger units are needed and not always available.

It is important to note that this data is from 2010, and the shifting racial and ethnic composition of the area in the past five years alone, as shown in the shifting demographic section above, may have altered these shares. The data can help shed light on the overall patterns of disparate impact, however.

In Hampden County, large families are more common in families of color, with Asian families representing the racial/ethnic group with the largest share of 5+ member families, at 28 percent. Non-Hispanic White families represent the racial/ethnic group with the smallest share, at 11 percent.

**Figure 1. Share of Households with 5+ Members by Race/Ethnicity, Hampden County**



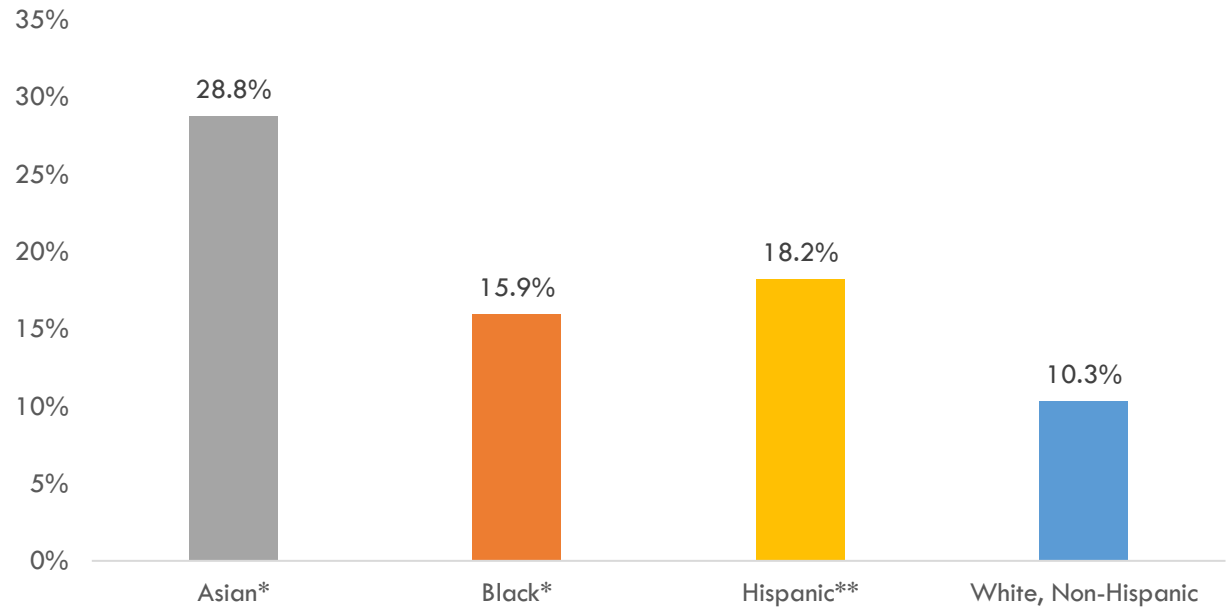

Source: 2010 Census, P28

* Includes those who may identify as Hispanic, ** Includes those who identify as Asian, Black, White, or another race

**Share of Large Families at the City Level**

In Chicopee, as in Hampden County, large families are more common in families of color, with Asian families representing the racial/ethnic group with the largest share of 5+ member families, at 29 percent. The next largest group is Hispanic/Latino families, where 5+ member families comprise 18 percent of all families. Non-Hispanic White families represent the racial/ethnic group with the smallest share, at 10 percent.

**Figure 2. Share of Households with 5+ Members by Race/Ethnicity, Chicopee**



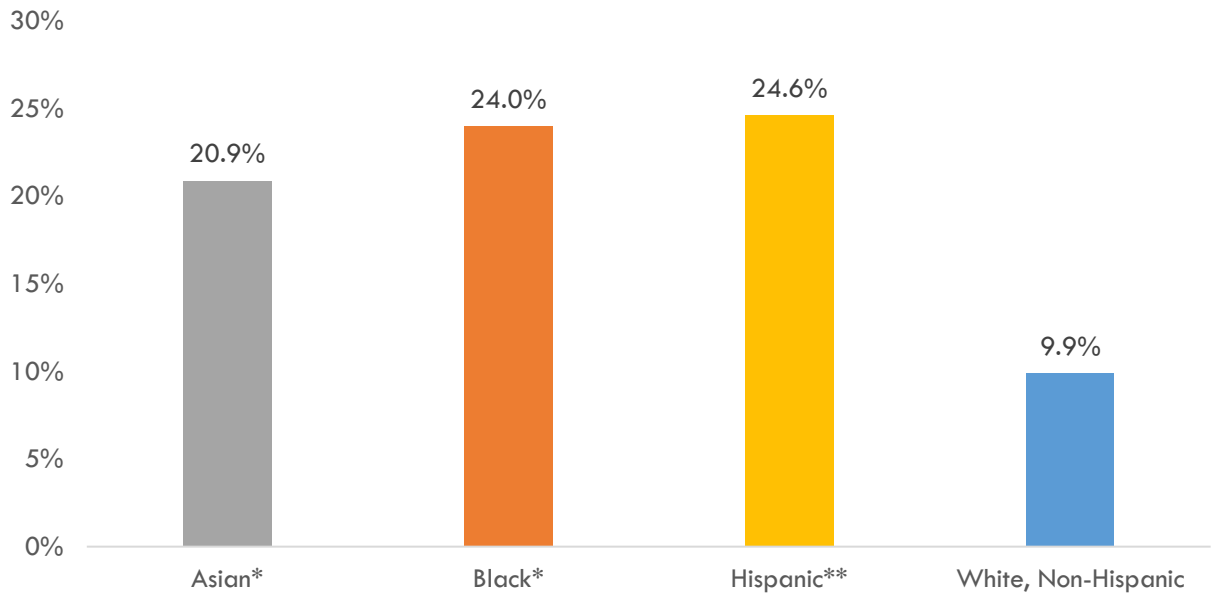

Source: 2010 Census, P28

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

In Holyoke, around a quarter of Black families and Hispanic/Latino families have five or more members. Non-Hispanic White families represent the racial/ethnic group with the smallest share of large families, at 10 percent.

**Figure 3. Share of Households with 5+ Members by Race/Ethnicity, Holyoke**



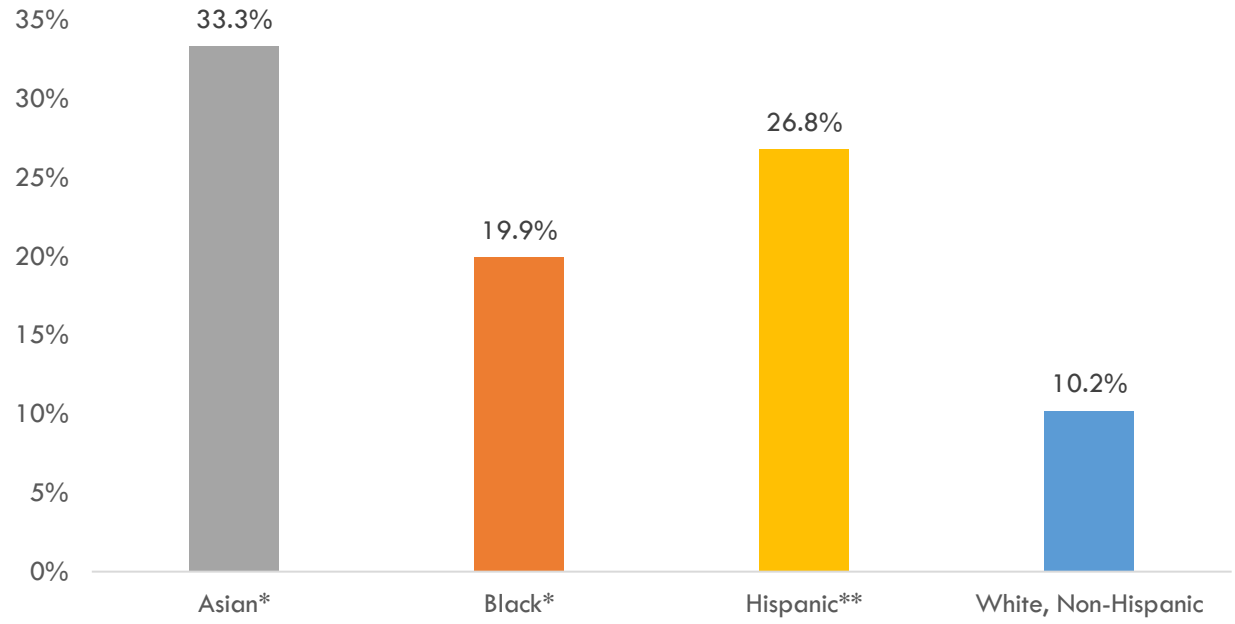

Source: 2010 Census, P28

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

In Springfield, one third of Asian families and 27 percent of Hispanic/Latino families have five or more members. Non-Hispanic White families represent the racial/ethnic group with the smallest share of large families, at 10 percent.

**Figure 4. Share of Households with 5+ Members by Race/Ethnicity, Springfield**



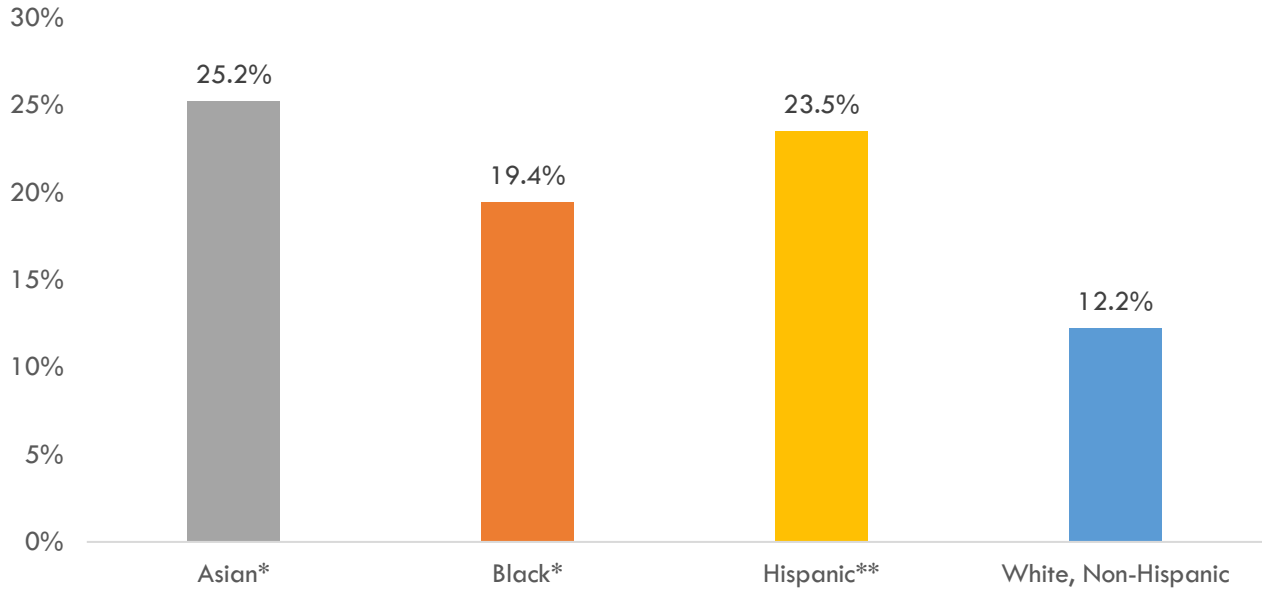

Source: 2010 Census, P28

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

In Westfield, around a quarter of Asian families and 23.5 percent of Hispanic/Latino families have five or more members. Non-Hispanic White families represent the racial/ethnic group with the smallest share of large families, at 12 percent.

**Figure 5. Share of Households with 5+ Members by Race/Ethnicity, Westfield**




Source: 2010 Census, P28

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

Although data is unavailable on family size by nativity, there is a proximate measure available as a proxy for overcrowding, defined by HUD as more than one occupant per room (including non-bedroom rooms) in a housing unit. It is clear that that this housing problem impacts occupants differently based on their national origin; in Hampden County, foreign born residents are more than five times as likely to be in an overcrowded home than their native born counterparts.

**Table 16. Native & Foreign Born More than 1 Person per Room, Hampden County**

| Hampden County | **Native Born** | **Foreign Born** |
|---|---|---|
| More than 1 occupant per room | 1.1% | 6.2% |

Source: 2014-2018 5-Year American Community Survey, S0501

In Springfield, overcrowding is a more severe problem for all residents than in Hampden County in general, and a foreign born household is nearly four times as likely to be overcrowded home than native born households.

In 2018 in Massachusetts, White families reported a median income of more than double Hispanic/Latino households and nearly double that of Black households, and this income gap has not lessened in any meaningful way in the past 18 years. This inequality across racial and ethnic groups is relevant in Hampden County as well. Although family median incomes are lower across the board in Hampden County than compared to Massachusetts, the inequality between groups remains stark.

**Table 17. Native & Foreign Born More than 1 Person per Room,Springfield**

| Springfield | Native Born | Foreign Born |
|---|---|---|
| More than 1 occupant per room | 2.9% | 8.4% |

Source: 2014-2018 5-Year American Community Survey, S0501

Note: Springfield data are the only city-level data available due to sample size in other Hampden County cities.

## Income and Unemployment

While many economic indicators reveal that Massachusetts has bounced back from last decade's Great Recession[12], housing affordability is a greater problem now in Massachusetts overall than it was before the 2008-2009 state period of recession, and income inequality has continued to worsen, with prosperity concentrated in small pockets of the population, and more concentrated in the eastern part of the Commonwealth.

Income inequality reveals itself in many ways. For many, wages have stagnated and do not keep up with the cost of housing, healthcare, and other expenses. Inequality by race and ethnicity is glaring and remains persistent. Although family incomes tend to be higher than household incomes,[13] in 2018 in Massachusetts, White families reported a median income of more than double Hispanic/Latino households and nearly double that of Black households, and this income gap has not lessened in any meaningful way in the past 18 years. This inequality across racial and ethnic groups is relevant in Hampden County as well. Although family median incomes are lower across the board in Hampden County than compared to Massachusetts, the inequality between groups remains stark.

### Median Family Income by Race and Ethnicity at the State, County, and City Level

The table below shows median family income by race/ethnicity in 2013 and 2018, with all figures adjusted for inflation to 2018 dollars, for easier

[12] Recessions are periods where GDP growth rate is negative for two consecutive quarters or more. Dr. Alan Clayton-Matthews of Northeastern University, who assesses state GDP growth for Massachusetts using a Current Index, defines the dates of the latest two recessions in Massachusetts as January 2001 to February 2003 and April 2008 to July 2009. National Bureau of Economic Research dates these recessions *nationwide* as March 2001 to November 2001 and December 2007 to June, 2009.

[13] The Census Bureau defines households as one or more persons living in the same dwelling who may or may not be related, and defines a family as two or more members who live in the same home and are related by birth, marriage, or adoption.

comparison. When adjusting for inflation, it becomes clear that the overall median family income in Hampden County has remained relatively stagnant.

Median family incomes have actually fallen in Chicopee since 2013 adjusted for inflation. At the county level, each racial/ethnic group saw at least a moderate increase in family income, with Asian families experiencing the largest gain. In Chicopee, however, the median family income for every racial/ethnic group except for Whites has fallen over the last five years, with Hispanic/Latino families earning the least of all groups.

**Table 18. Median Family Income by Race/Ethnicity, Chicopee**

| | 2013 | | | | |
|---|---|---|---|---|---|
| | **All Families** | ***Asian** | ***Black** | ****Hispanic** | **White, Non-Hispanic** |
| Chicopee | $63,892 | $41,806 | $59,111 | $33,276 | $69,257 |
| Hampden County | $68,000 | $42,992 | $47,629 | $27,563 | $84,600 |
| Massachusetts | $93,913 | $100,355 | $55,462 | $40,443 | $103,351 |
| | **2018** | | | | |
| | **All Families** | ***Asian** | ***Black** | ****Hispanic** | **White Non-Hispanic** |
| Chicopee | $61,380 | $36,977 | $42,222 | $30,802 | $72,455 |
| Hampden County | $68,728 | $63,654 | $48,331 | $29,409 | $85,852 |
| Massachusetts | $98,625 | $107,276 | $59,676 | $44,374 | $108,918 |

Source: 2018 and 2013 5-year ACS, Tables B19113, B, D, H, I

Note: 2013 data adjusted for inflation. All dollars are expressed in 2018 dollars

* Includes those who may identify as Hispanic/Latino

** Includes those who identify as Asian, Black, White, or another race

Median family incomes have experienced larger increases in Holyoke than at the county level since 2013. At the county level, each racial/ethnic group saw at least a moderate increase in family income, with Asian families experiencing the largest gain. In Holyoke, however, the Black median family income experienced the largest overall gains, although White families have a median income more than $20,000 higher than any other racial/ethnic group. At $27,000, Hispanic/Latino families' median income is more than $20,000 below the median income for all families, and nearly $30,000 below the median family income for the rest of the major racial/ethnic groups.

**Table 19. Median Family Income by Race/Ethnicity, Holyoke**

| | 2013 | | | | |
|---|---|---|---|---|---|
| | **All Families** | ***Asian** | ***Black** | ****Hispanic** | **White, Non-Hispanic** |
| Holyoke | $41,259 | $46,404 | $26,151 | $21,117 | $70,937 |
| Hampden County | $68,000 | $42,992 | $47,629 | $27,563 | $84,600 |
| Massachusetts | $93,913 | $100,355 | $55,462 | $40,443 | $103,351 |
| | **2018** | | | | |
| | **All Families** | ***Asian** | ***Black** | ****Hispanic** | **White, Non-Hispanic** |
| Holyoke | $49,341 | $56,969 | $48,438 | $27,027 | $77,668 |
| Hampden County | $68,728 | $63,654 | $48,331 | $29,409 | $85,852 |
| Massachusetts | $98,625 | $107,276 | $59,676 | $44,374 | $108,918 |

Source: 2018 and 2013 5-year ACS, Tables B19113, B, D, H, I

Note: 2013 data adjusted for inflation. All dollars are expressed in 2018 dollars

* Includes those who may identify as Hispanic/Latino

** Includes those who identify as Asian, Black, White, or another race

In Springfield, the median family income for all racial/ethnic groups has fallen since 2013, with the exception of Asian families, who experienced an increase. Income inequality between White and Hispanic/Latino families is the starkest, with the middle income range for White families standing roughly $43,000 over Hispanic/Latino families.

**Table 20. Median Family Income by Race/Ethnicity, Springfield**

| | 2013 | | | | |
|---|---|---|---|---|---|
| | **All Families** | ***Asian** | ***Black** | ****Hispanic** | **White, Non-Hispanic** |
| Springfield | $43,732 | $35,474 | $45,072 | $27,493 | $71,969 |
| Hampden County | $68,000 | $42,992 | $47,629 | $27,563 | $84,600 |
| Massachusetts | $93,913 | $100,355 | $55,462 | $40,443 | $103,351 |
| | **2018** | | | | |
| | **All Families** | ***Asian** | ***Black** | ****Hispanic** | **White, Non-Hispanic** |
| Springfield | $42,806 | $60,114 | $44,919 | $27,081 | $70,574 |
| Hampden County | $68,728 | $63,654 | $48,331 | $29,409 | $85,852 |
| Massachusetts | $98,625 | $107,276 | $59,676 | $44,374 | $108,918 |

Source: 2018 and 2013 5-year ACS, Tables B19113, B, D, H, I

Note: 2013 data adjusted for inflation. All dollars are expressed in 2018 dollars

* Includes those who may identify as Hispanic/Latino

** Includes those who identify as Asian, Black, White, or another race

The median family incomes for almost all racial/ethnic groups is higher in Westfield than it is in the county overall, with the exception of Asian families. Since 2013, both Black and White median family incomes have declined in Westfield, although the White median family income remains more than $30,000 higher than the other major racial/ethnic groups.

**Table 21. Median Family Income by Race/Ethnicity, Westfield**

| | 2013 | | | | |
|---|---|---|---|---|---|
| | **All Families** | ***Asian** | ***Black** | ****Hispanic** | **White, Non-Hispanic** |
| Westfield | $87,283 | $40,329 | $61,719 | $36,365 | $90,500 |
| Hampden County | $68,000 | $42,992 | $47,629 | $27,563 | $84,600 |
| Massachusetts | $93,913 | $100,355 | $55,462 | $40,443 | $103,351 |
| | **2018** | | | | |
| | **All Families** | ***Asian** | ***Black** | ****Hispanic** | **White, Non-Hispanic** |
| Westfield | $79,002 | $51,667 | $50,380 | $47,250 | $83,038 |
| Hampden County | $68,728 | $63,654 | $48,331 | $29,409 | $85,852 |
| Massachusetts | $98,625 | $107,276 | $59,676 | $44,374 | $108,918 |

Source: 2018 and 2013 5-year ACS, Tables B19113, B, D, H, I

Note: 2013 data adjusted for inflation. All dollars are expressed in 2018 dollars

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

Unemployment has continued to fall over the last several years, and Massachusetts remained in an economic boom in 2018, with 3.3 percent unemployment rate. Hampden County's unemployment rate is higher than the Commonwealth's, though has been slashed almost in half from 2013 to 2018.Unemployment rates were still relatively high in 2013 due to slow recovery from the 2008-2009 recession.

As noted earlier in the chapter, unemployment rates are higher in Gateway Cities than in the Commonwealth overall. In 2018, both Westfield and Chicopee had unemployment rates that were higher than Massachusetts', but lower than Hampden County.

**Table 22. Unemployment Rates, 2013 and 2018**

| Geography | 2013 | 2018 |
|---|---|---|
| Chicopee | 8.5% | 4.5% |
| Hampden County | 8.7% | 4.6% |
| Massachusetts | 6.7% | 3.3% |

| Geography | 2013 | 2018 |
|---|---|---|
| Springfield | 11.3% | 6.2% |
| Hampden County | 8.7% | 4.6% |
| Massachusetts | 6.7% | 3.3% |

| Geography | 2013 | 2018 |
|---|---|---|
| Holyoke | 10.2% | 5.5% |
| Hampden County | 8.7% | 4.6% |
| Massachusetts | 6.7% | 3.3% |

| Geography | 2013 | 2018 |
|---|---|---|
| Westfield | 7.7% | 3.9% |
| Hampden County | 8.7% | 4.6% |
| Massachusetts | 6.7% | 3.3% |

Source: Massachusetts Employment and Wages (ES-202)

## Unemployment Rates by Race and Ethnicity at the State, County and City Level

Racial/ethnic inequality is once again evident in unemployment rates, as unemployment for workers of color, particularly among Black and Hispanic/Latino workers, is higher than that of White workers. Although the Massachusetts Executive Office of Labor and Workforce Development does not make unemployment rates by race/ethnicity data available to the public, the American Community survey provides unemployment rate estimates by race. Although these data are not as accurate as data the Commonwealth provides, they do offer helpful patterns and trends. The tables below show unemployment rates by race/ethnicity at the state, county and city level; the pattern of unemployment being higher for all workers of color than White workers is apparent at every geographic level.

**Table 23. Unemployment Rates by Race, 2013 and 2018, Chicopee**

| Unemployment by Race | Total Population | | Black* | | Asian* | | Hispanic** | | White, Non-Hispanic | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 |
| **Chicopee** | 10.5% | 6.7% | 21.2% | 16.4% | | | 9.8% | 9.7% | 10.0% | 5.2% |
| **Hampden County** | 10.9% | 6.8% | 16.8% | 10.6% | 9.1% | 7.3% | 19.1% | 12.3% | 8.5% | 4.7% |
| **Massachusetts** | 8.9% | 5.4% | 15.5% | 9.2% | 8.1% | 5.1% | 14.2% | 8.5% | 7.8% | 4.6% |

Source: 2018 & 2013 5-Year ACS, Table S2301
Note: Some data has been omitted because it did not fit data reliability standards.

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

**Table 24. Unemployment Rates by Race, 2013 and 2018, Holyoke**

| Unemployment by Race | Total Population | | Black* | | Asian* | | Hispanic | | White, Non-Hispanic | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 |
| **Holyoke** | 14.7% | 8.4% | | 8.2% | | | 24.5% | 12.7% | 8.7% | 4.8% |
| **Hampden County** | 10.9% | 6.8% | 16.8% | 10.6% | 9.1% | 7.3% | 19.1% | 12.3% | 8.5% | 4.7% |
| **Massachusetts** | 8.9% | 5.4% | 15.5% | 9.2% | 8.1% | 5.1% | 14.2% | 8.5% | 7.8% | 4.6% |

Source: 2018 & 2013 5-Year ACS, Table S2301
Note: Some data has been omitted because it did not fit data reliability standards.

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

**Table 25. Unemployment Rates by Race, 2013 and 2018, Springfield**

| Unemployment by Race | Total Population | | Black* | | Asian* | | Hispanic** | | White, Non-Hispanic | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 |
| **Springfield** | 14.9% | 9.9% | 17.8% | 11.4% | 10.4% | 9.6% | 20.4% | 13.6% | 9.6% | 5.4% |
| **Hampden County** | 10.9% | 6.8% | 16.8% | 10.6% | 9.1% | 7.3% | 19.1% | 12.3% | 8.5% | 4.7% |
| **Massachusetts** | 8.9% | 5.4% | 15.5% | 9.2% | 8.1% | 5.1% | 14.2% | 8.5% | 7.8% | 4.6% |

Source: 2018 & 2013 5-Year ACS, Table S2301
Note: Some data has been omitted because it did not fit data reliability standards.

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

**Table 26. Unemployment Rates by Race, 2013 and 2018, Westfield**

| Unemployment by Race | Total Population | | Black* | | Asian* | | Hispanic** | | White, Non-Hispanic | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 |
| **Westfield** | 7.8% | 5.4% | | | | | 17.5% | 7.6% | 6.9% | 4.9% |
| **Hampden County** | 10.9% | 6.8% | 16.8% | 10.6% | 9.1% | 7.3% | 19.1% | 12.3% | 8.5% | 4.7% |
| **Massachusetts** | 8.9% | 5.4% | 15.5% | 9.2% | 8.1% | 5.1% | 14.2% | 8.5% | 7.8% | 4.6% |

Source: 2018 & 2013 5-Year ACS, Table S2301
Note: Some data has been omitted because it did not fit data reliability standards.

* Includes those who may identify as Hispanic
** Includes those who identify as Asian, Black, White, or another race

## Poverty

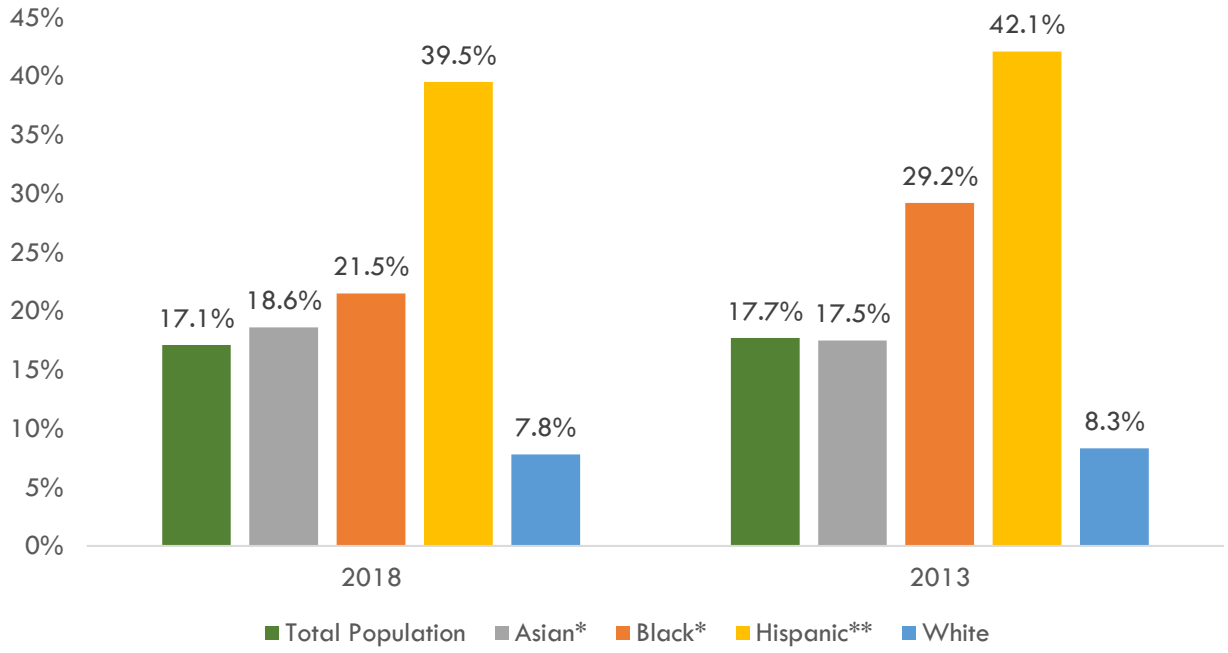
Poverty statistics are based on the federal poverty line ($16,460 for a two-person household in 2016), which is a much lower income threshold than may be considered livable in Massachusetts, where the cost of living is consistently ranked one of the highest in the country.

As discussed in a previous section, the stark disparities in income by racial and ethnic group also extend to poverty rates.

Approximately 10.8 percent of the Commonwealth's residents of all ages were living in poverty in 2018, which is down from the 2013 peak when more than 770,000 people (11.9 percent) lived in poverty. It is difficult to make specific assessments from broad statistics of poverty, however, as incidence of poverty varies widely within these broader racial and ethnic groups.

In Hampden County, poverty for every racial and ethnic group declined from 2013 to 2018 except Asians, although poverty rates for all groups except Whites were higher than the statewide poverty rate.

**Figure 6. Poverty Status by Race/Ethnicity, Hampden County**

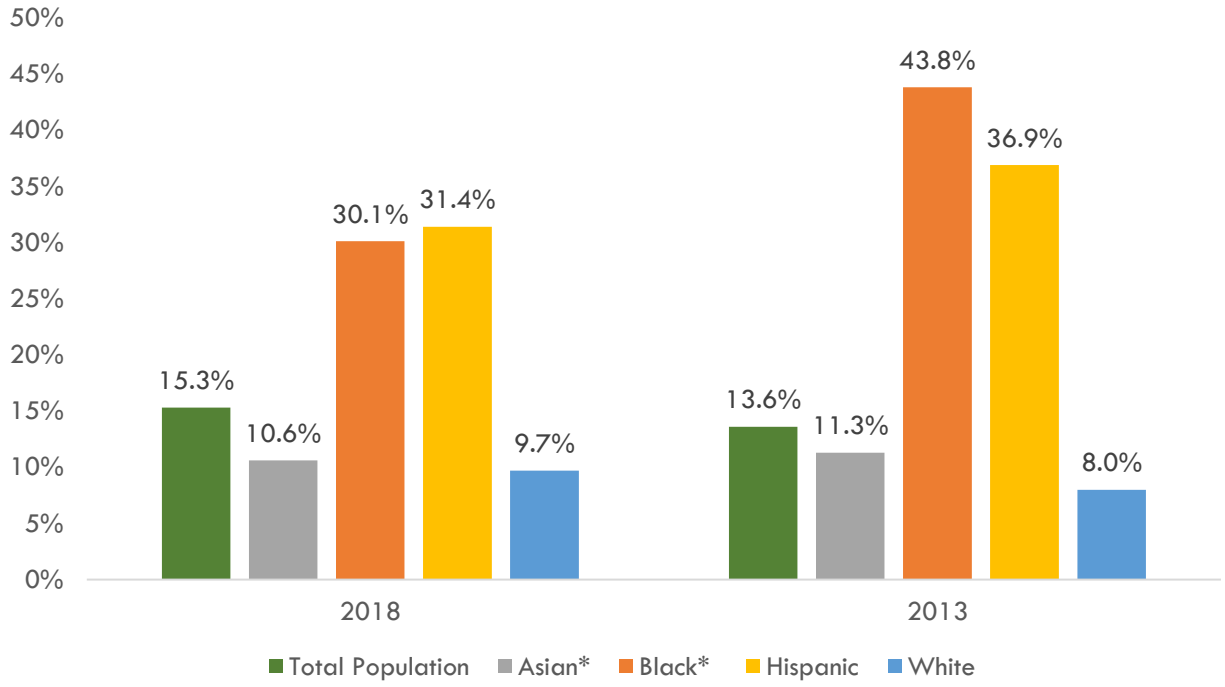



Source: 2018 and 2013 5-year ACS, Table S1701
* Includes those who may identify as Hispanic
** Includes those who identify as Asian, Black, White, or another race

### Poverty Status by Race and Ethnicity at the City Level

The poverty rate for the total population in Chicopee has increased slightly since 2013. Although the share of Black and Hispanic/Latino residents in poverty is much higher than other racial/ethnic groups, both rates have decreased since 2013.

**Figure 7. Poverty Status by Race/Ethnicity, Chicopee**



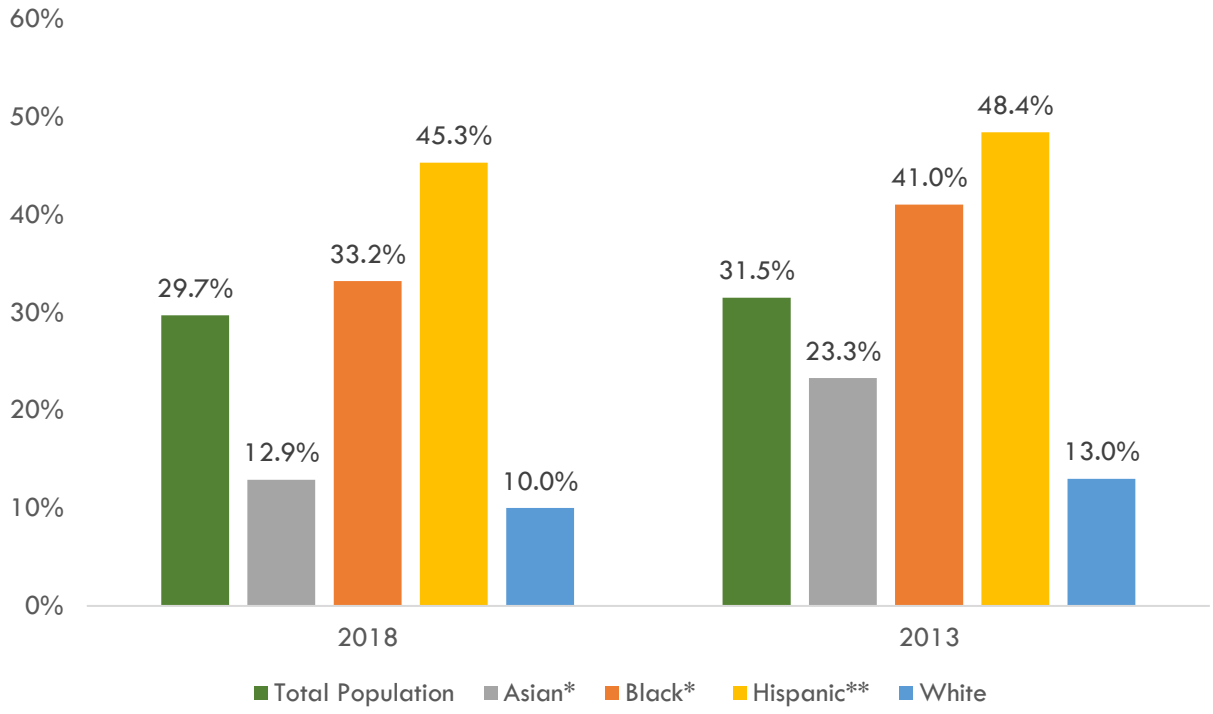

Source: 2018 and 2013 5-year ACS, Table S1701

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

Holyoke's population has a larger share of residents in poverty than Hampden County; although the poverty rate for every racial/ethnic group decreased from 2013 to 2018, nearly half of Hispanic/Latino residents are living in poverty.

**Figure 8. Poverty Status by Race/Ethnicity, Holyoke**



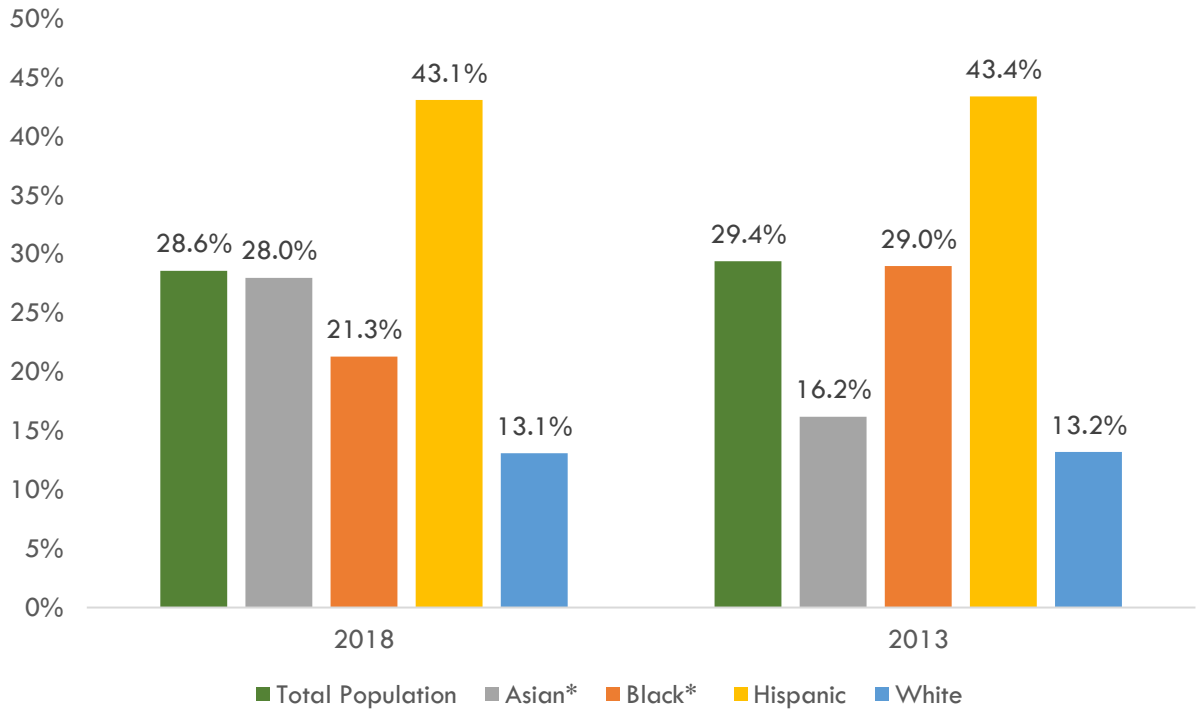

Source: 2018 and 2013 5-year ACS, Table S1701

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

Springfield's population has a larger share of residents in poverty than Hampden County at large. While the share of the total population in poverty decreased slightly from 2013 to 2018, the poverty rate for Whites and Hispanic/Latinos both remained relatively steady, at 13 percent and 43 percent, respectively.

**Figure 9. Poverty Status by Race/Ethnicity, Springfield**



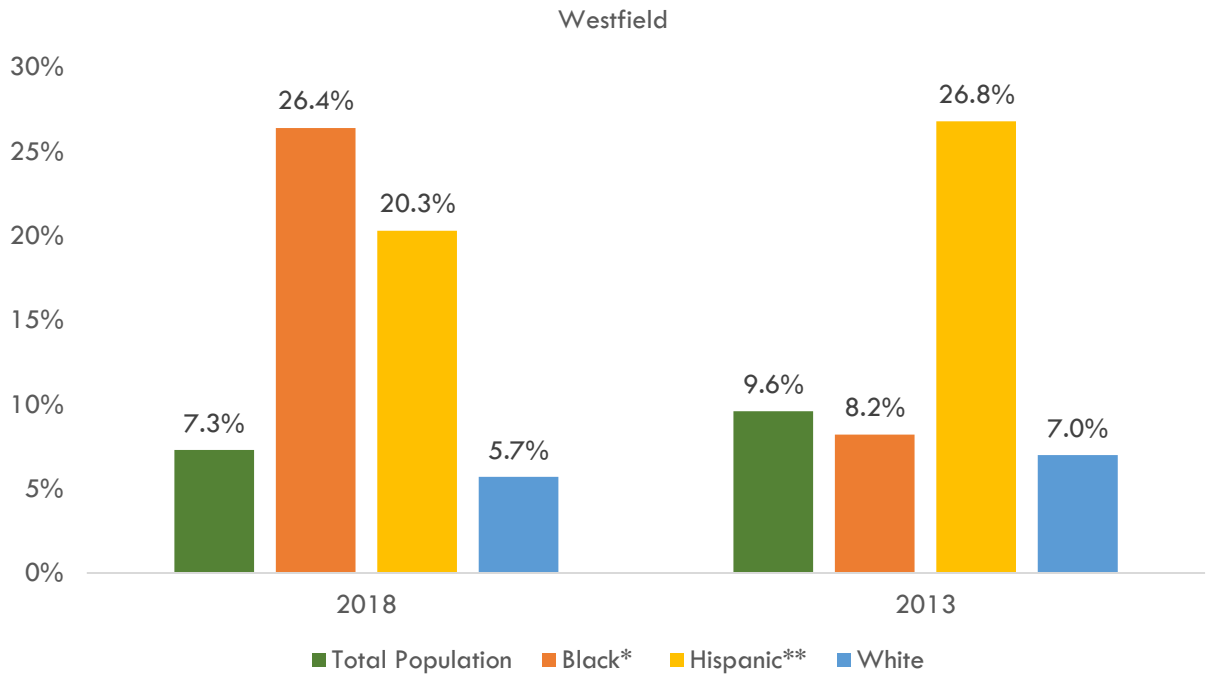

Source: 2018 and 2013 5-year ACS, Table S1701

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

Westfield's population has a smaller share of residents in poverty than Hampden County at large. The poverty rate for every racial/ethnic group decreased in Westfield from 2013 to 2018, with the exception of Black residents, who saw an increase, though the overall Black population in Westfield still remains small.

**Figure 10. Poverty Status by Race/Ethnicity, Westfield**




Source: 2018 and 2013 5-year ACS, Table S1701

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

Note: The estimate of the share of Asian population in poverty in 2013 had a 29.6 percent margin of error, so has been omitted for data reliability reasons.

### Poverty Status by Family Type

Family status is a determinant of childhood poverty. In Hampden County, approximately 43 percent of families with children that are headed by a single female are in poverty, compared to 22 percent of all families. The rates of families in poverty are fairly equal when analyzed by nativity. Due to sample sizes for data within Hampden County, only the city of Springfield and Hampden County overall have data on poverty status by family type, shown in Tables 27 and 28, below.

**Table 27. Poverty Status Native and Foreign Born populations, all families, female-headed households with children under 18, Hampden County**

| Hampden County | Native Born | Foreign Born |
|---|---|---|
| Population below federal poverty line | 17.1% | 17.0% |
| All Families in poverty | 13.3% | 14.6% |
| Families with children under 18 in poverty | 22.4% | 22.6% |
| Single female householder with children under 18 in poverty | 43.8% | 41.8% |

Source: 2018 5-year ACS, S0501

Note: Springfield data are the only city-level data available due to sample size for this data in other Hampden County cities

A larger portion of Springfield's general population, as well as a larger portion of families are in poverty than compared to the population in poverty in Hampden County.

**Table 28. Poverty Status Native and Foreign Born populations, all families, female-headed households with children under 18, Springfield**

| Springfield | Native Born | Foreign Born |
|---|---|---|
| Population below federal poverty line | 29.2% | 23.5% |
| All Families in poverty | 25.3% | 19.2% |
| Families with children under 18 in poverty | 37.6% | 28.4% |
| Single female householder with children under 18 in poverty | 50.8% | 43.9% |

Source: 2018 5-year ACS, S0501

Note: Springfield data are the only city-level data available due to sample size for this data in other Hampden County cities

## Characteristics of Massachusetts Residents with Disabilities

People with disabilities often face challenges in finding affordable, accessible housing, and across the country, the need for such housing far outpaces the supply.[14] As the Baby Boom generation continues to age, the number of people with disabilities is also expected to increase.

People with disabilities in the workforce often face employment discrimination, or may work part time instead of full time. Nationally, the unemployment rate for people with a disability was 8 percent in 2018, more than double the 3.7 percent unemployment rate of people without a disability.[15] In Massachusetts, more than half of people with disabilities do not participate in the labor force. Note that this may be because they are older and have retired, due to hiring discrimination, because they are unable to work, or because they have chosen not to participate in the labor force to raise their families or for other reasons. While not all people with disabilities are elderly, some are, and Massachusetts' population is older than the national average, decreasing the number of people who are disabled who are in the labor force.

Residents with disabilities face particular challenges in finding affordable housing that is also accessible and in communities with good opportunities for transit, employment, social services, and more. People with disabilities have diverse housing needs, just like the general population, some are raising families and may need accessible units large enough for their families, or for themselves and their caregiver, or other shared living arrangement. As with other protected classes, it is difficult to speak broadly about people with disabilities, as their needs and circumstances may vary greatly. This section of the chapter looks at certain demographic characteristics of Hampden County residents with disabilities, including by age and race, labor force participation, income and poverty status. Information on the HUD-defined housing problems that people with a disability are encountering can be found in Data Section 5

The federal Americans with Disabilities Act legally defines a person with a disability as "a person who has a physical or mental impairment that substantially limits one or more major life activity."[16] The Census Bureau, which supplies the most comprehensive data available at the county and municipal level through the American Community Survey, defines disability more narrowly, however.

The American Community Survey identifies six detailed types of disability: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Anyone who reports having one of these disability types is considered to have a disability; people may report more than one type of disability.

[14] Harvard University Joint Center for Housing Studies, 2013. http://www.jchs.harvard.edu/sites/default/files/w13-5_liebermann.pdf
[15] Bureau of Labor Statistics, 2019. https://www.bls.gov/news.release/pdf/disabl.pdf
[16] See https://adata.org/faq/what-definition-disability-under-ada, accessed December 2019

The table below analyzes disability type by age; the percentage of people with a disability grows as the population ages. Approximately 14 percent of the adult population aged 18 to 64 reported having a disability, while 40 percent of those 65 and older reported at least one disability. The most common disability for children and adults of all ages in Hampden County is an ambulatory disability.

**Table 29. Type of Disability by Age, 2018, Hampden County**

| | Type of Disability | Under 18 | 18-64 | 65+ |
|---|---|---|---|---|
| # with Disability | Any Disability | 7,176 | 39,249 | 27,419 |
| | Hearing | 844 | 6,065 | 10,451 |
| | Visual | 1,250 | 6,477 | 4,799 |
| | Cognitive | 5,819 | 19020 | 6,947 |
| | Ambulatory | 626 | 19,673 | 17,264 |
| | Self-care | 1,015 | 9,201 | 7,579 |
| | Independent Living | - | 16,885 | 12,430 |
| % with Disability | Any Disability | 7% | 13.6% | 37.9% |
| | Hearing | 0.8% | 2.1% | 14.4% |
| | Visual | 1.2% | 2.2% | 6.6% |
| | Cognitive | 7.6% | 6.6% | 9.6% |
| | Ambulatory | 8.6% | 6.8% | 23.9% |
| | Self-care | 1.3% | 3.2% | 10.5% |
| | Independent Living | - | 5.8% | 17.2% |

Source: 2018 5-Year ACS, tables S1810, B18102, B18103, B18104, B18105, B18106, B18107

### Disability by Age at the City Level

The share of Chicopee residents with a disability reflects the overall pattern of Hampden County when assessing disability by age. Chicopee, however, has a higher share of adults 65 and older with an ambulatory difficulty. A smaller share of children report having a disability than in Hampden County.

**Table 30. Type of Disability by Age, 2018, Chicopee**

| | Type of Disability | Under 18 | 18-64 | 65+ |
|---|---|---|---|---|
| # with Disability | Any Disability | 546 | 4,377 | 3,973 |
| | Hearing | 20 | 589 | 1,591 |
| | Visual | 74 | 713 | 708 |
| | Cognitive | 436 | 2,328 | 1,030 |
| | Ambulatory | 17 | 1,968 | 2,555 |
| | Self-care | 63 | 829 | 190 |
| | Independent Living | - | 1,885 | 1,450 |
| % with Disability | Any Disability | 5.0% | 12.6% | 41.6% |
| | Hearing | 0.2% | 1.7% | 16.6% |
| | Visual | 0.7% | 2.1% | 7.4% |
| | Cognitive | 5.3% | 6.7% | 10.8% |
| | Ambulatory | 0.2% | 5.7% | 26.7% |
| | Self-care | 0.8% | 2.4% | 8.7% |
| | Independent Living | - | 5.4% | 15.2% |

Source: 2018 5-Year ACS, tables S1810, B18102, B18103, B18104, B18105, B18106, B18107

Note: " – " marks a category that is not applicable; children under 18 are not expected to perform independent living tasks like doing errands alone (one of the ways in which the ACS defines independent living).

The share of Holyoke residents with a disability reflects the overall pattern of Hampden County when assessing disability by age. Holyoke, however, has a higher share of adults 65 and older with an ambulatory difficulty. Sixteen percent of adults ages 18 – 64 have a disability, as compared to 14 percent in Hampden County.

**Table 31. Type of Disability by Age, 2018, Holyoke**

| | Type of Disability | Under 18 | 18-64 | 65+ |
|---|---|---|---|---|
| # with Disability | Any Disability | 688 | 3,971 | 1,910 |
| | Hearing | 51 | 489 | 609 |
| | Visual | 76 | 748 | 376 |
| | Cognitive | 514 | 1,876 | 553 |
| | Ambulatory | 57 | 1,934 | 1,392 |
| | Self-care | 86 | 1,011 | 758 |
| | Independent Living | - | 1,997 | 1,143 |
| % with Disability | Any Disability | 7.3% | 16.0% | 37.7% |
| | Hearing | 2.9% | 2.0% | 12.0% |
| | Visual | 0.8% | 3.0% | 7.4% |
| | Cognitive | 8.0% | 7.5% | 10.9% |
| | Ambulatory | 0.9% | 7.8% | 27.5% |
| | Self-care | 1.3% | 4.1% | 15.0% |
| | Independent Living | - | 8.0% | 22.6% |

Source: 2018

5-Year ACS, tables S1810, B18102, B18103, B18104, B18105, B18106, B18107

Springfield has a higher share of both children and adults with disabilities than the county overall. A higher share of children in Springfield have a cognitive disability than in Hampden County, and a larger percentage of adults of all ages have an independent living difficulty.

**Table 32. Type of Disability by Age, 2018, Springfield**

| | Type of Disability | Under 18 | 18-64 | 65+ |
|---|---|---|---|---|
| # with Disability | Any Disability | 4,098 | 17,940 | 8,222 |
| | Hearing | 588 | 2,385 | 2,584 |
| | Visual | 864 | 3,141 | 1,664 |
| | Cognitive | 3,237 | 8,674 | 2,754 |
| | Ambulatory | 411 | 10,054 | 5,538 |
| | Self-care | 553 | 4,806 | 2,832 |
| | Independent Living | - | 8,009 | 4,553 |
| % with Disability | Any Disability | 10.5% | 18.7% | 44.1% |
| | Hearing | 1.5% | 2.5% | 13.8% |
| | Visual | 2.2% | 3.3% | 8.9% |
| | Cognitive | 11.2% | 9.0% | 14.8% |
| | Ambulatory | 1.4% | 10.5% | 29.7% |
| | Self-care | 1.9% | 5.0% | 15.2% |
| | Independent Living | - | 8.3% | 24.4% |

Source: 2018 5-Year ACS, tables S1810, B18102, B18103, B18104, B18105, B18106, B18107

The share of Westfield residents with a disability reflects the overall pattern of Hampden County when assessing disability by age. Westfield, however, has a slightly higher share of adults 65 and older with any disability, and a higher share of older adults with a hearing difficulty.

**Table 33. Type of Disability by Age, 2018, Westfield**

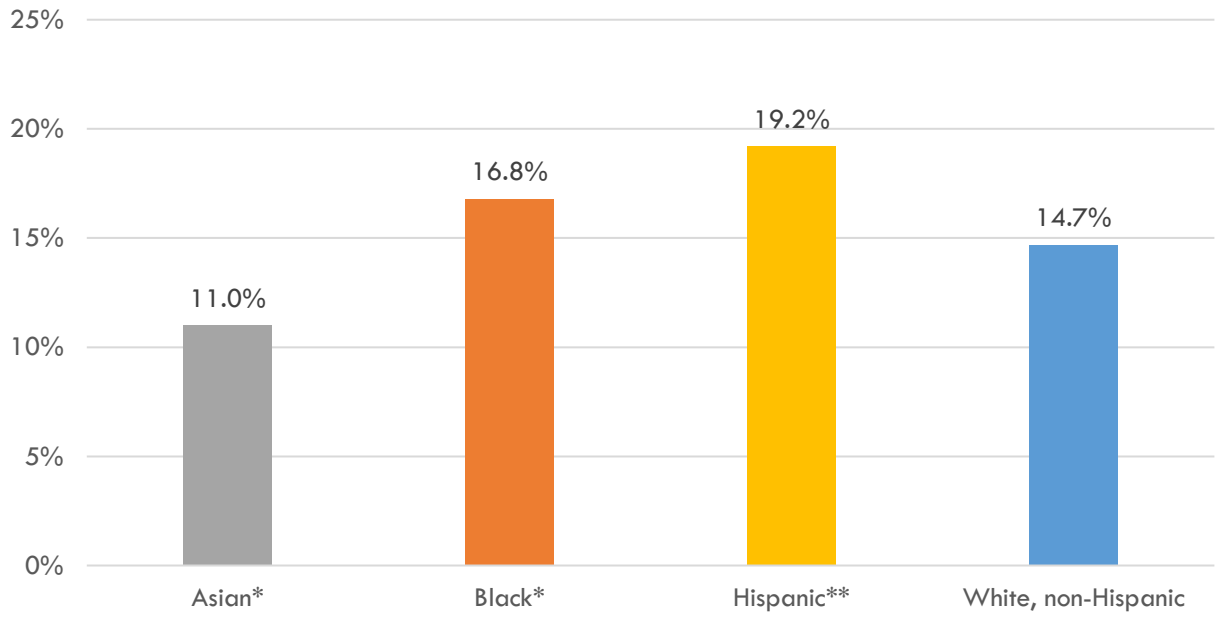
| | Type of Disability | Under 18 | 18-64 | 65+ |
|---|---|---|---|---|
| # with Disability | Any Disability | 400 | 2,999 | 2,695 |
| | Hearing | 0 | 546 | 1,260 |
| | Visual | 47 | 496 | 391 |
| | Cognitive | 361 | 1,562 | 543 |
| | Ambulatory | 7 | 1,299 | 1,698 |
| | Self-care | 80 | 640 | 684 |
| | Independent Living | - | 1,289 | 1,036 |
| % with Disability | Any Disability | 5.2% | 11.1% | 40.9% |
| | Hearing | 0 | 2.0% | 19.1% |
| | Visual | 0.6% | 1.8% | 5.9% |
| | Cognitive | 6.2% | 5.8% | 8.2% |
| | Ambulatory | 0.1% | 4.8% | 25.8% |
| | Self-care | 1.4% | 2.4% | 10.4% |
| | Independent Living | - | 4.8% | 15.7% |

Source: 2018 5-Year ACS, tables S1810, B18102, B18103, B18104, B18105, B18106, B18107

### Disability Rate by Race/Ethnicity at the Regional and Municipal Levels

In Hampden County, disability rates vary between racial and ethnic groups, although the three most populous racial/ethnic groups in the county are all within five percentage points of each other.

**Figure 11. Disability Rate by Race/Ethnicity, Hampden County**



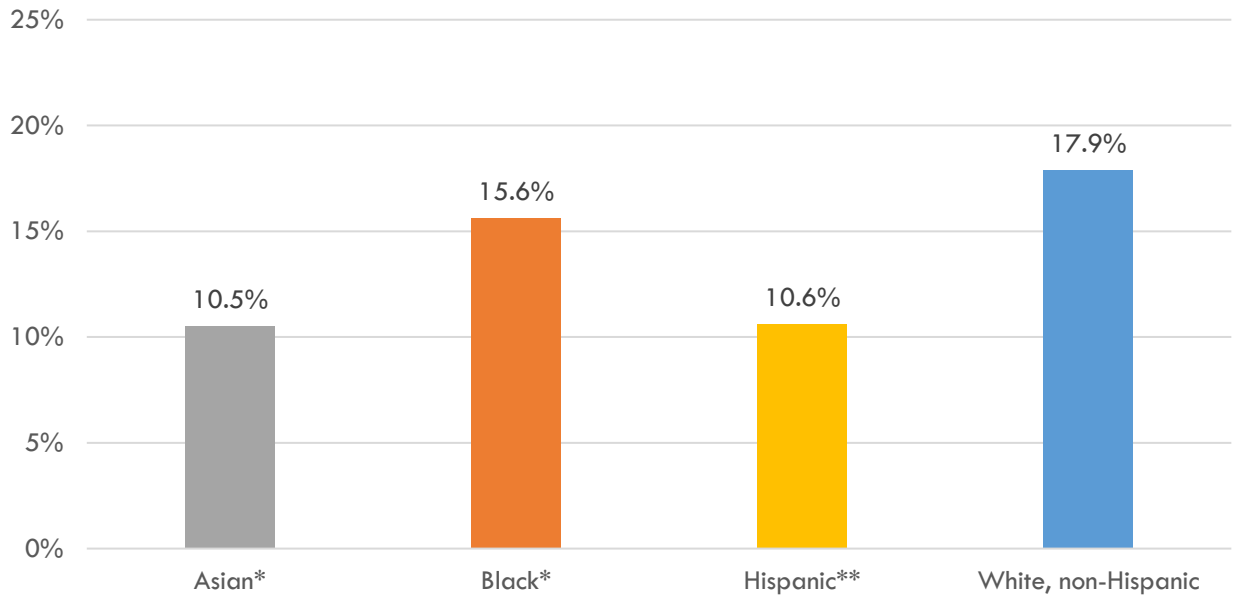

Source: 2018 5-year ACS, Table S1810

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

Chicopee's disability rates by race and ethnicity differ from those of Hampden County overall; in Chicopee, Whites have the highest disability rates at approximately 18 percent, and Hispanics have one of the lowest disability rates, at 10.6 percent.

**Figure 12. Disability Rate by Race/Ethnicity, Chicopee**



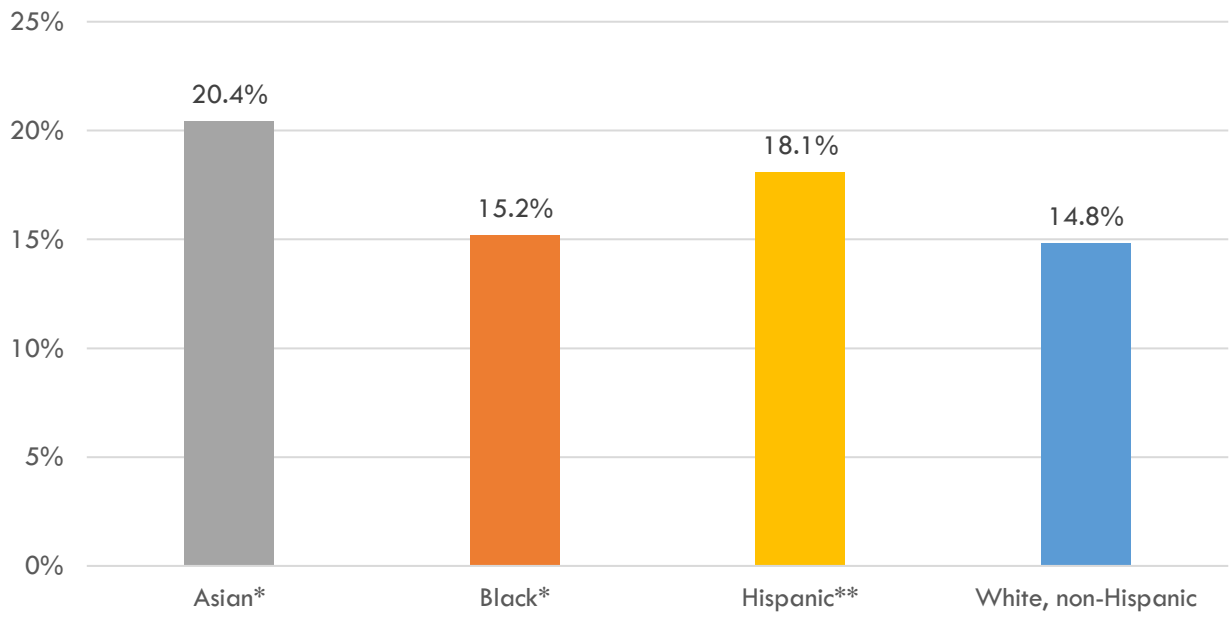

Source: 2018 5-year ACS, Table S1810

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

Holyoke's disability rates by race and ethnicity are fairly similar to those of Hampden County overall. Although the Asian population seems higher than the other racial/ethnic groups, due to the small population size of Asian residents in Holyoke, and even smaller sample size from which this data is extrapolated, it is difficult to draw conclusions about what this may mean for the Asian population overall..

**Figure 13. Disability Rate by Race/Ethnicity, Holyoke**



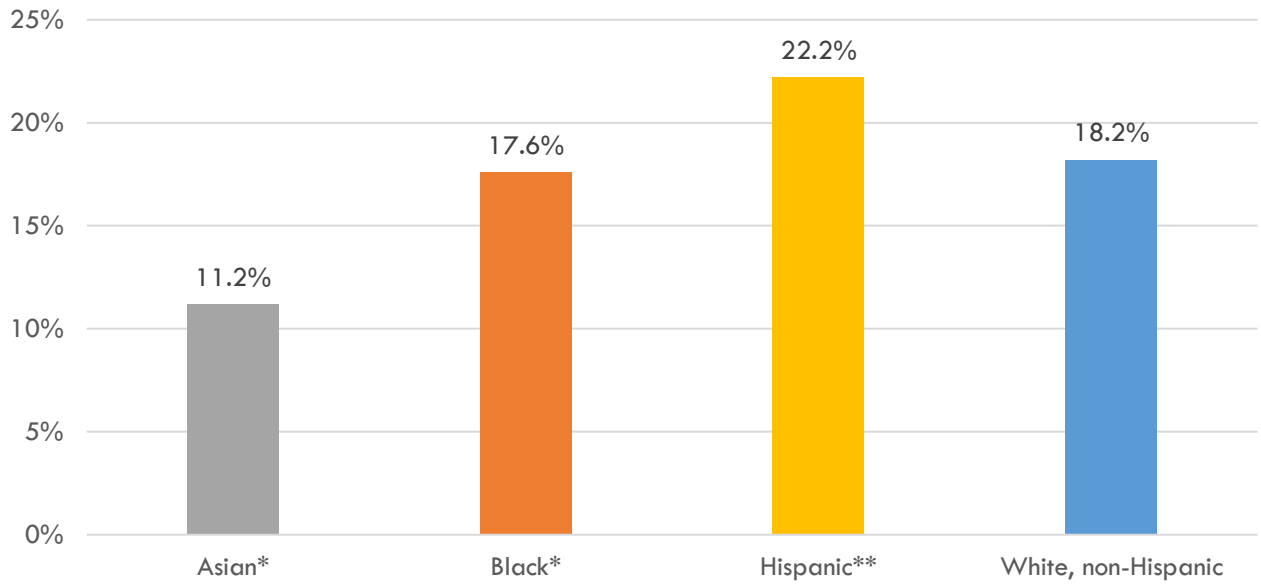

Source: 2018 5-year ACS, Table S1810

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

The disability rates in Springfield by racial/ethnic group follow the same trends as are seen at the county level, however rates are higher for every racial/ethnic group than the rates in Hampden County overall, with the exception of Asians, where the rate is consistent with the county. These overall higher shares of the disabled population may be because as the largest city in the region, Springfield has more transit and housing options for those with disabilities than smaller cities or more rural areas may offer.

**Figure 14. Disability Rate by Race/Ethnicity, Springfield**



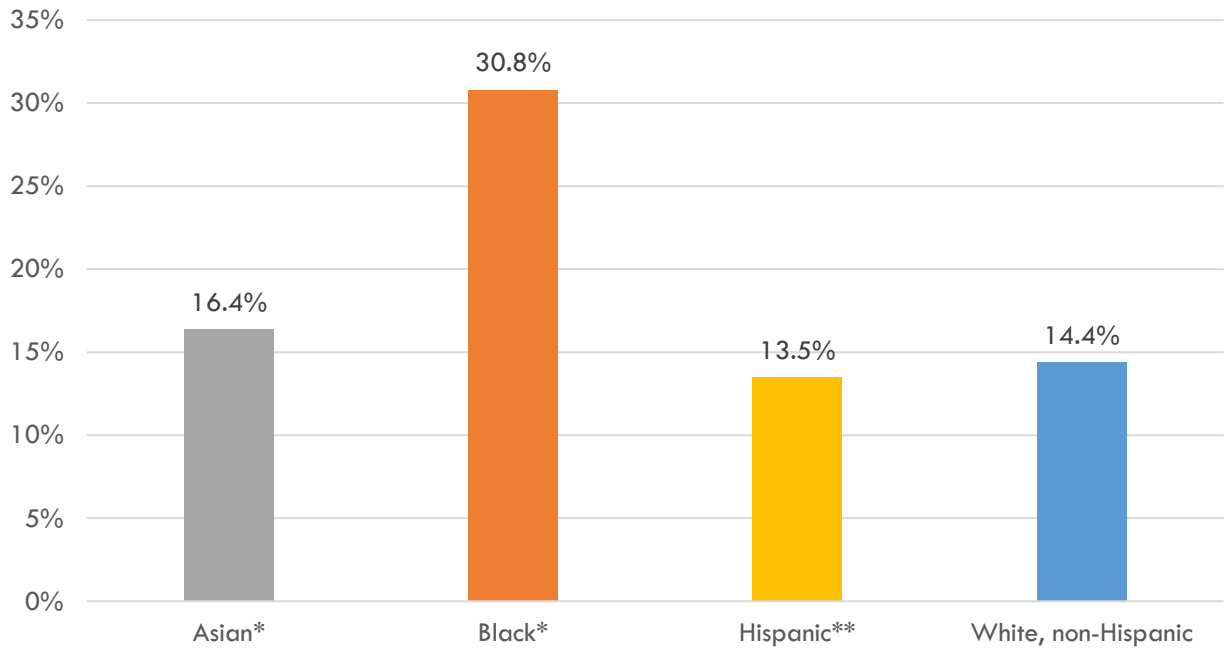

Source: 2018 5-year ACS, Table S1810

* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

Westfield's disability rates by race and ethnicity differ significantly from those of Hampden County overall. Although Whites in Westfield have nearly identical disability rates to those at the county level, the rate for Hispanic/Latinos in Westfield is 6 percent lower. The share of Blacks with a disability in Westfield is noticeably higher than at the county level, though due to the relatively small population size of Black residents in Westfield, and even smaller sample size from which this data is extrapolated, it is difficult to draw conclusions about what this may mean for the Black population in Westfield overall.

**Figure 15. Disability Rate by Race/Ethnicity, Westfield**




Source: 2018 5-year ACS, Table S1810

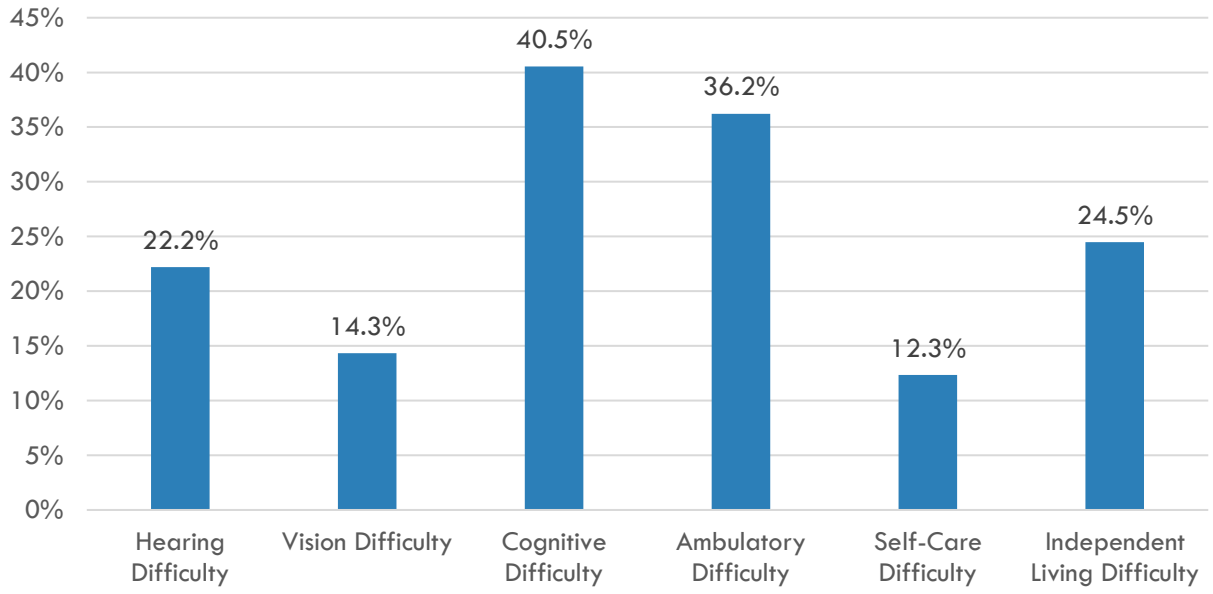
* Includes those who may identify as Hispanic

** Includes those who identify as Asian, Black, White, or another race

### Employment by Disability at the County and City Level (Springfield and Chicopee)

The employment of people with disabilities also varies greatly when broken out by disability type. In Hampden County, of those with a disability who are employed, 40.5 percent have a cognitive disability, while the lowest share of those employed with a disability are people with a self-care difficulty, at 12.3 percent. Due to sample sizes for data within Hampden County, only the cities of Springfield and Chicopee and Hampden County overall have data on employment by disability status and type available.

**Figure 16. Percent Employed by Disability Status and Type, Hampden County**

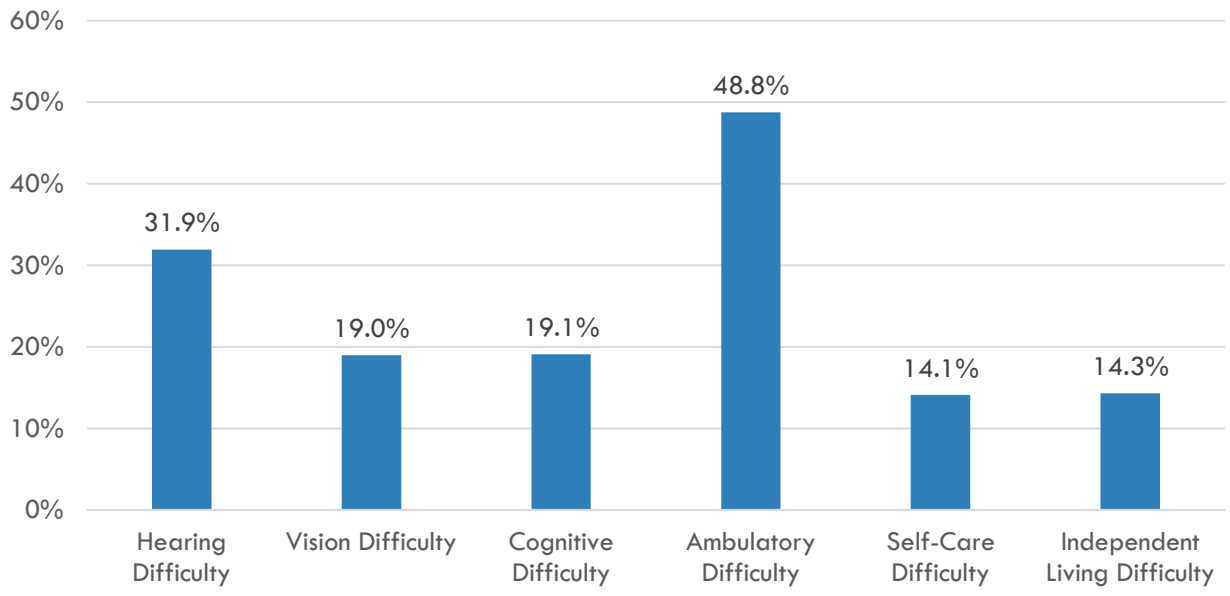



Source: ACS 1-Year Estimates, B18120

Universe: civilian noninstitutionalized population aged 18 to 64 years, with a disability in the labor force
*Note: People may report having more than one disability.

In Springfield, the composition of those in the labor force who have a disability and are employed varies from Hampden County. In Springfield, nearly half of this group have an ambulatory difficulty, as compared to 36 percent in Hampden County.

**Figure 17. Percent Employed by Disability Status and Type, Springfield**



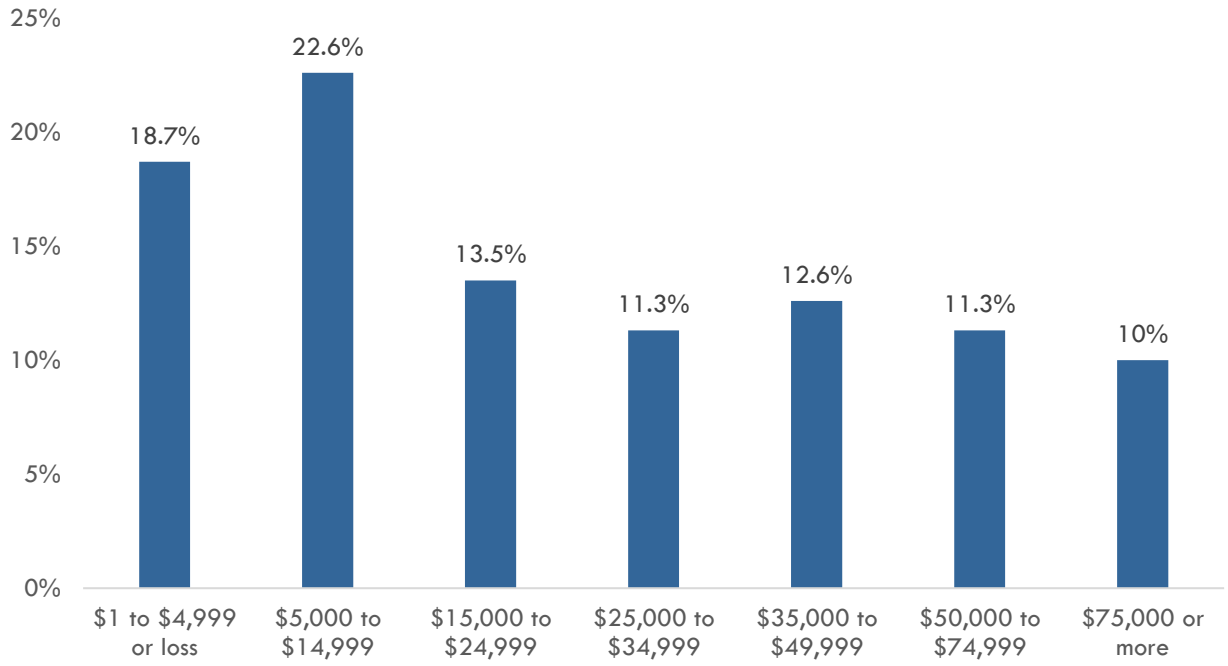

Source: ACS 1-Year Estimates, B18120

Universe: civilian noninstitutionalized population aged 18 to 64 years, with a disability in the labor force

*Note: People may report having more than one disability.

People with disabilities who are in the labor force are represented across all income brackets, however, in Hampden County, 41 percent of workers with a disability earned less than $15,000 annually, as illustrated in **Figure 13**. These lower earnings may in part be attributed to people with disabilities who are working part-time or seasonally. Due to sample sizes in Westfield, data on earnings by disability status are not available for the city of Westfield.

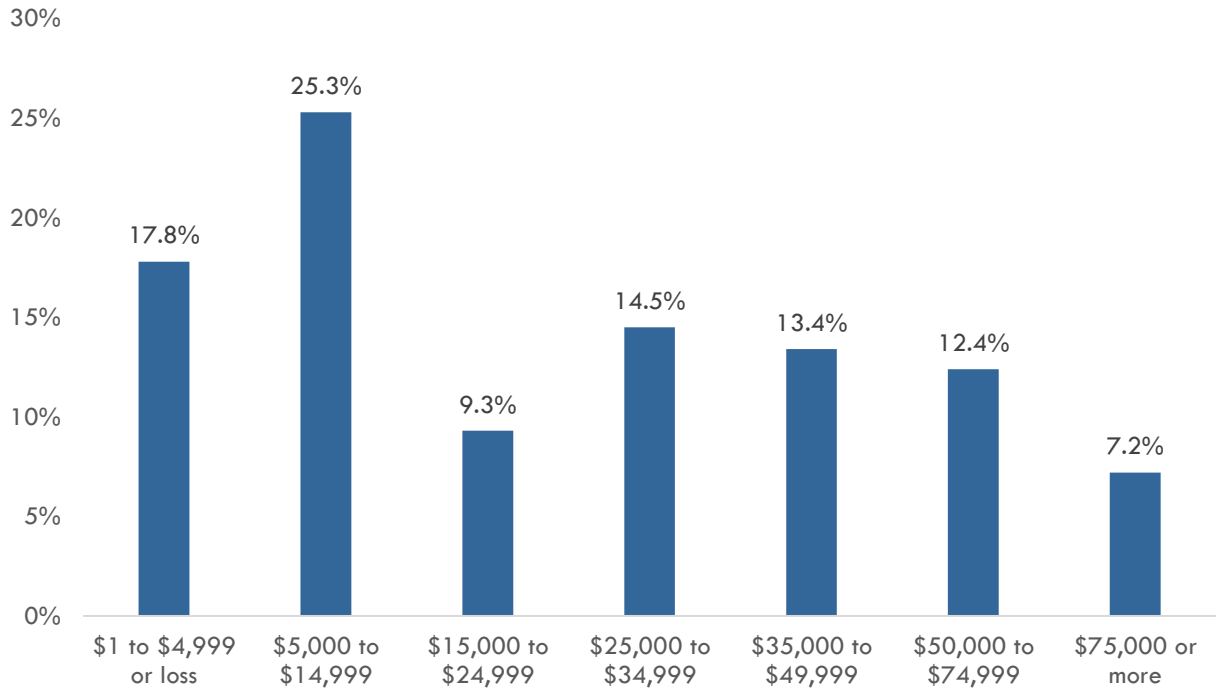
**Figure 18. Earnings for Population 16+ by Disability Status, Hampden County**




Source: 2018 ACS 5-Year Estimates, S1811

The annual earnings for people with a disability in the labor force in Chicopee reflect very similar patterns to the distribution of earnings of those with a disability in Hampden County overall.

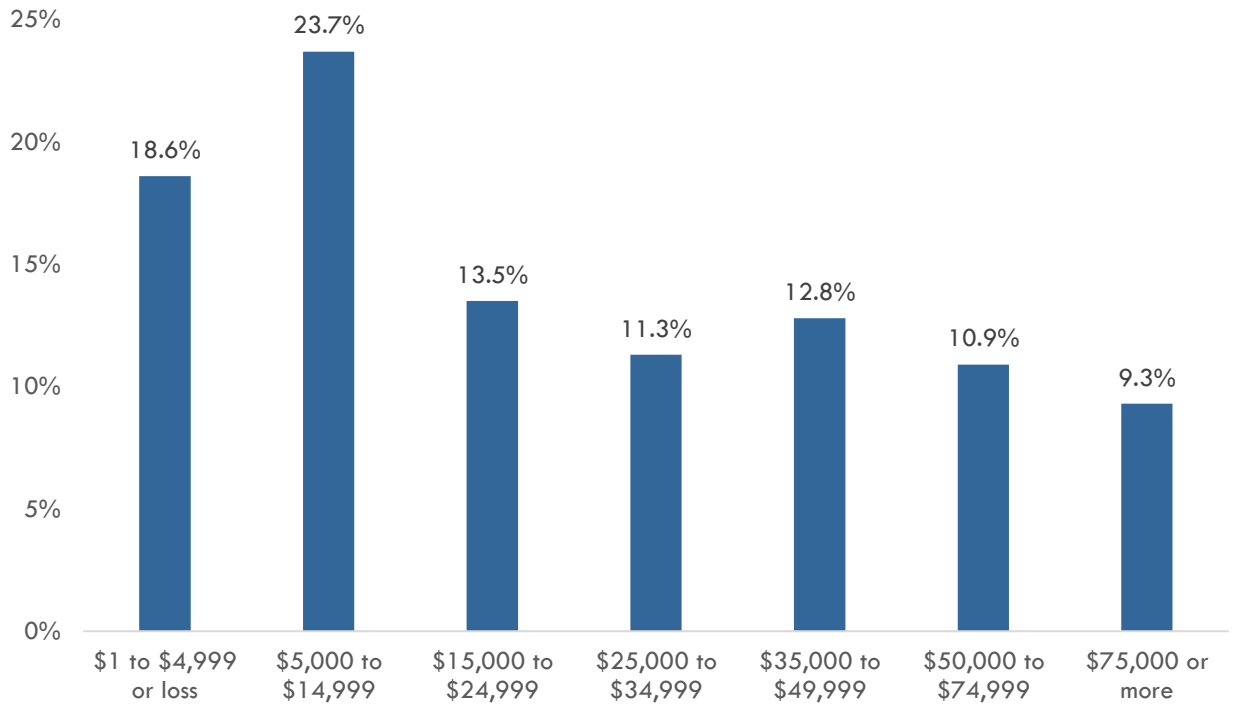
**Figure 19. Earnings for Population 16+ by Disability Status, Chicopee**




Source: 2018 ACS 5-Year Estimates, S1811

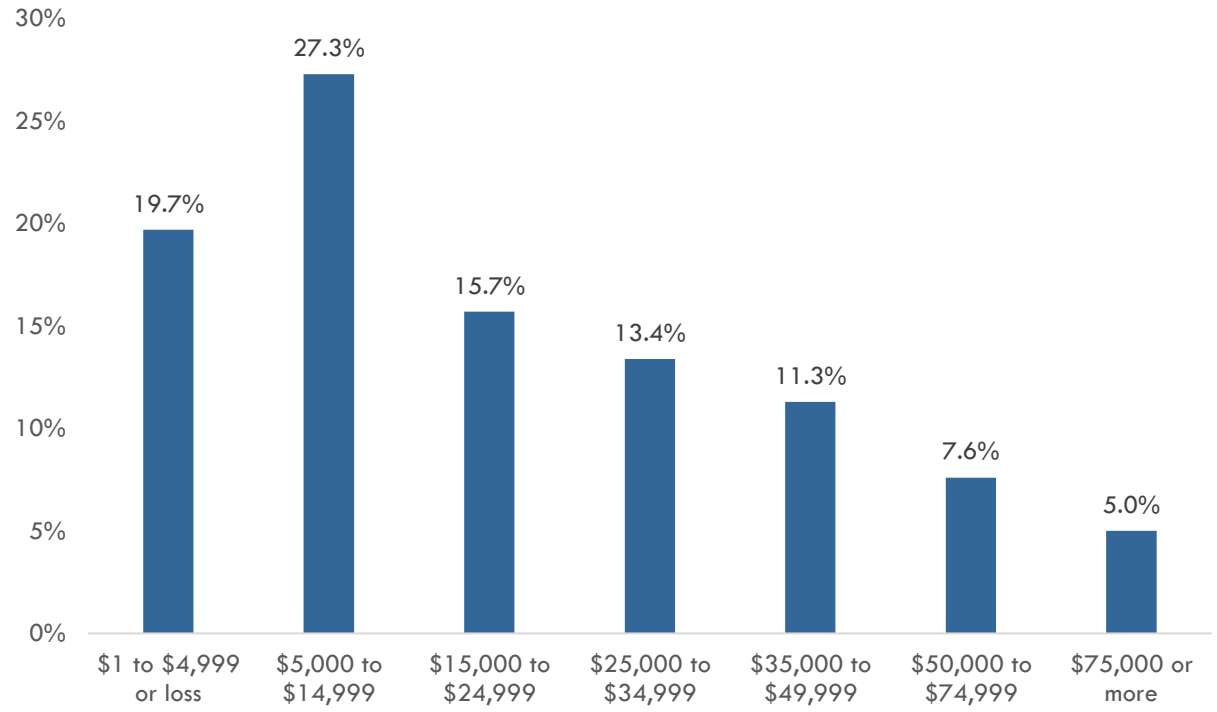
The annual earnings for people with a disability in the labor force in Holyoke reflect very similar patterns to the distribution of earnings of those with a disability in Hampden County overall.

**Figure 20. Earnings for Population 16+ by Disability Status, Holyoke**




Source: 2017 ACS 5-Year Estimates, S1811

**Figure 21. Earnings for Population 16+ by Disability Status, Springfield**



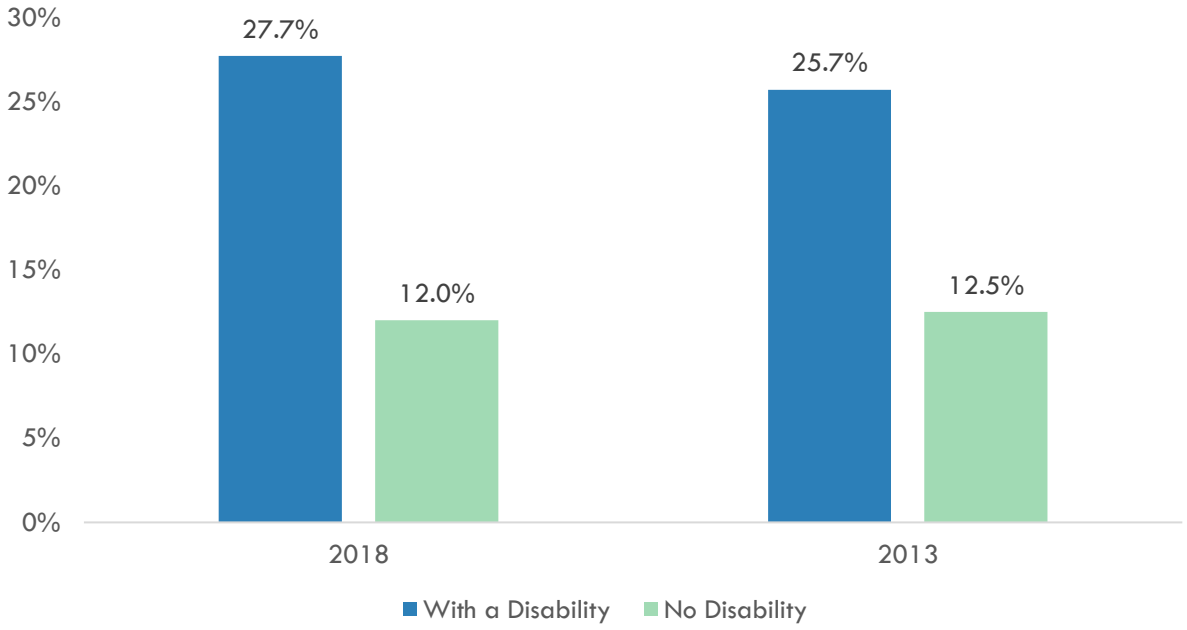

Source: 2018 ACS 5Year Estimates, S1811

Although the annual earnings for people with a disability in the labor force in Springfield somewhat reflects the overall distribution of earnings of those with a disability in Hampden County, Springfield has a higher concentration of those earning income below the poverty level, and a smaller share of people with disabilities earning $75,000 or more, as compared to the county.

As displayed in the preceding figures that break down the earnings of those employed with a disability, the earnings of a high percentage of people of all ages, races and ethnicities with disabilities are below the federal poverty line (defined as a gross annual income of $12,140 for an individual, $25,100 for a family of four in 2018).

The figure below reveals that in Hampden County, people with a disability were twice as likely as their peers without disabilities to be living in poverty. Additionally, while the share of the population with no disability in Hampden County decreased slightly from 2013 to 2018 – 12.5 to 12 percent, it increased two percentage points for those with a disability over the same five-year period, from 25.7 to 27.7 percent. Due to sample sizes for data within Hampden County, only the cities of Springfield and Chicopee and Hampden County overall have data on poverty rate by disability status available.

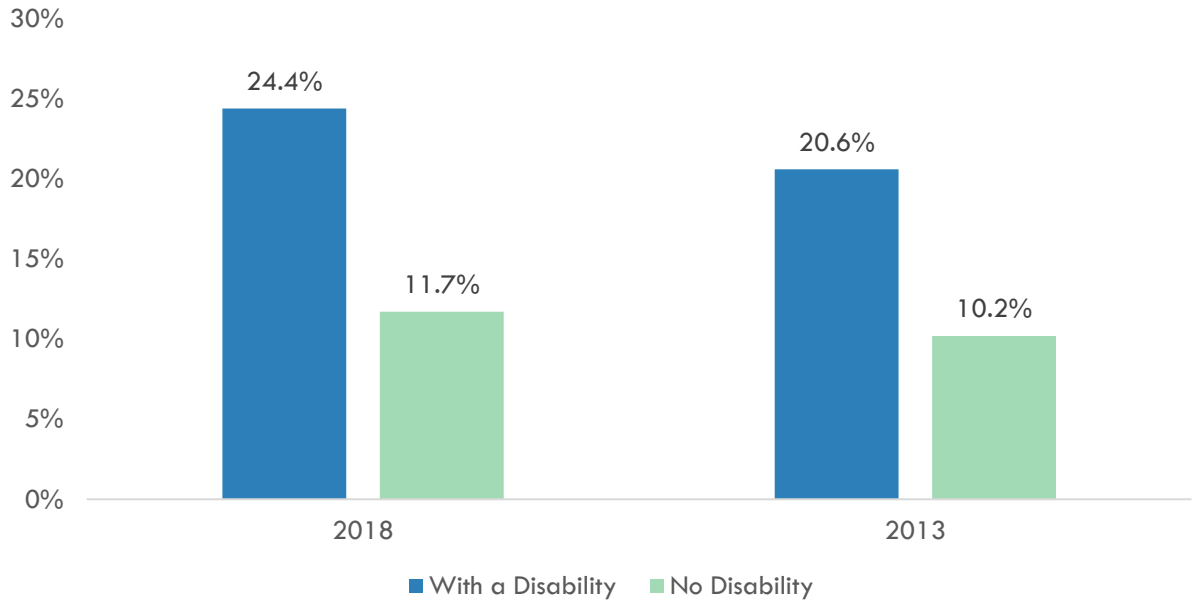
**Figure 22. Poverty Rate by Disability Status, Hampden County**




Source: 2013 and 2018 5-Year ACS, S1811

In Chicopee, the poverty rate for both those with and without disabilities has increased since 2013, with the share of people with disabilities in poverty growing faster than those without disabilities. Nearly a quarter of all people with disabilities in Chicopee are in poverty.

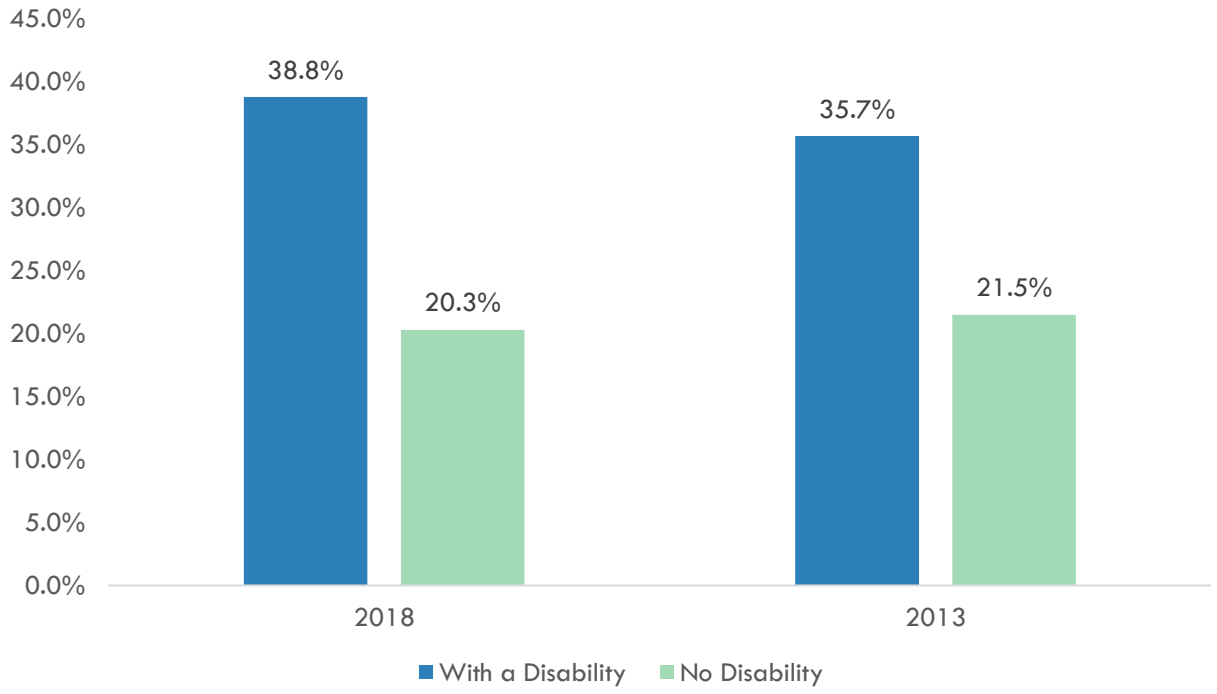
**Figure 23. Poverty Rate by Disability Status, Chicopee**




Source: 2013 and 2018 5-Year ACS, S1811

The share of all people in poverty in Springfield is higher than the poverty rate for Hampden County overall. Although the share of people with no disability in poverty declined from 2013 to 2018, the share of people with a disability in poverty increased by 3 percent over the same time period.

**Figure 24. Poverty Rate by Disability Status, Springfield**




Source: 2013 and 2018 5-Year ACS, S1811

**Housing Affordability Challenges for People with Disabilities**

While many people with disabilities are part of the workforce, some people with disabilities are unable to work. People who are unable to work due to a disability are eligible for two different federal benefit programs from the Social Security Administration, Social Security Disability Insurance (SSDI), and Social Security Income (SSI). Housing affordability is a particular problem for people who receive Supplemental Security Income (SSI), but no do not receive housing assistance. SSI is the a federal program that provides income to people who are unable to work because of their disability or disabilities, who have no other source of income, and whose work history does not qualify them to receive Social Security Disability Benefits.

Those receiving SSI are among the Commonwealth's most vulnerable populations: extremely low-income non-elder residents with significant long-term disabilities. Many people with disabilities reside in homeless shelters, public institutions, nursing homes, at home with aging parents, or in segregated group quarters, due to the lack of affordable housing in the community that is affordable to an individual with such low income.

The table below shows the local HUD Fair Market Rent Area in 2019. Comparing to SSI payments, which are needed for all living expenses, shows that the entirety of the SSI payments can be close to Fair Market

Rent guidelines. In 2019, the federal SSI benefit was $771 per month for an individual. Massachusetts supplied a state supplement of $114.39 per person with a disability, and $149.74 for blind individuals, specifically, bringing the total monthly benefit to **$885.39** for a non-elderly disabled individual shouldering the full cost of living, and **$920.74** for non-elderly blind individuals.[17]

Based on these figures, to rent an efficiency apartment (an apartment with no separate bedroom, also known as a studio apartment) at the HUD Fair Market Rent in Hampden County, an SSI recipient with no other income would have been required to pay between 83 percent of their entire monthly income for a studio and 99 percent of their income for a 1-bedroom apartment.

**Table 34. HUD Fair Market Rents Compared to Monthly Social Security Income (SSI) Payment for Non-Elder Hampden County Residents with Disabilities, 2019**

| | Efficiency | 1-Bd Apt. | 2-Bd Apt. | 3-Bd Apt. | 4-Bd Apt. |
|---|---|---|---|---|---|
| Springfield Metro Area Fair Market Rent | $737 | $875 | $1,115 | $1,389 | $1,611 |

Source: HUD FY2020 Fair Market Rent, calculated based on 2013-2017 5-year ACS estimates of 2-bedroom adjusted standard quality gross rents calculated for each FMR area. Dollars are reported in own-year (2019) dollars for this figure.

Note: All of Hampden County is included in the Springfield Metro Area.

### MassAccess

To assist those disabilities to find accessible housing, the Massachusetts Rehabilitation Commission (MRC), a division of the Massachusetts Executive Office of Health and Human Services, provides a statewide accessible housing registry called MassAccess. This free online program was created by state legislation and is one of few such registries in the country.

Although it doesn't guarantee housing, MassAccess tracks vacancies of accessible and affordable housing for people with disabilities. The state's anti-discrimination statute, Chapter 151B, requires all owners, or persons having the right of ownership, of accessible housing in Massachusetts to report vacancies to the centralized MassAccess database.

The online database, available at www.massaccesshousingregistry.org, allows users to search for housing by number of bedrooms, accessibility features, and region of the state. It also has photographs of accessible units, information about wait lists, and contact information for each accessible housing development.

As of January 2020, MassAccess listed 27 total housing units in Hampden County that were available for rent and were either fully accessible or had elements of accessibility. This was a check on the listings at a single point in time. It is unclear how complete the registry is in Hampden County; it may be missing properties that have accessible units. The registry is the most complete available statewide resource for

[17] SSI benefits and state supplements vary based on if a person is an individual or member of a couple shouldering the full cost of living, has a shared living arrangement, or lives in the house of another person. These monthly estimates are for individuals paying the full cost of living. Source: The Disability Law Center https://www.masslegalservices.org/system/files/library/SSI%20payment%20chart%20%20thresholds%202019.pdf

accessible housing, however, and low availability, coupled with multiple properties with wait lists indicates that it may be difficult overall to find accessible housing in Hampden County.

**Figure 25. Snapshot of Accessible Housing in Hampden County, January 2020**

Source: MassAccess Housing Registry, Hampden County, from snapshot of data in January 2020

## Housing Profile

Massachusetts housing costs for both renters and owners have outpaced those in most areas of the rest of the country. This section of the chapter provides an inventory and assessment of the state's current housing supply, and how the existing conditions and recent market activity have specifically affected both renters and owners. .

### Median Home Values, Owner Occupied Homes

In 2018, the Massachusetts median home value was $366,800, 80 percent higher than the national median of $204,900. These high values have been fueled in part by the strong growth of home costs in the Greater Boston area. Median home values in Hampden County have been markedly lower, more similar to the national median.

Much of Western Massachusetts has not had the same growth in home values as the state overall. Furthermore, median home values in Hampden County decreased by $15,000 from 2013 to 2018.

Chicopee's home values have followed the same trend during the same time period, but with an even more pronounced loss in value, falling nearly $20,000.

**Table 35. Median Home Value, 2013 – 2018, Chicopee**

| | Median Home Value | |
|---|---|---|
| | 2013 | 2018 |
| Chicopee | $196,455 | $176,700 |
| Hampden County | $218,910 | $203,100 |
| Massachusetts | $365,145 | $366,800 |

Source: 2013 and 2018 5-Year ACS, Table B25077. All dollars expressed in 2018 dollars.

Holyoke's home values have also lost value faster than Hampden County has overall, falling nearly $20,000.

**Table 36. Median Home Value, 2013 – 2018, Holyoke**

| | Median Home Value | |
|---|---|---|
| | 2013 | 2018 |
| Holyoke | $207,074 | $188,900 |
| Hampden County | $218,910 | $203,100 |
| Massachusetts | $365,145 | $366,800 |

Source: 2013 and 2018 5-Year ACS, Table B25077. All dollars expressed in 2018 dollars.

While Springfield's median home values are lower than Hampden County overall, Springfield experienced less loss in median home value than the Hampden County has over the past five years.

**Table 37. Median Home Value, 2013 – 2018, Springfield**

| | Median Home Value | |
|---|---|---|
| | 2013 | 2018 |
| Springfield | $162,606 | $152,400 |
| Hampden County | $218,910 | $203,100 |
| Massachusetts | $365,145 | $366,800 |

Source: 2013 and 2018 5-Year ACS, Table B25077. All dollars expressed in 2018 dollars.

While Westfield's median home values remain higher than Hampden County overall, over the past five years Westfield experienced a larger loss in median home value than the county, dropping roughly $19,000.

**Table 38. Median Home Value, 2013 – 2018, Westfield**

| | Median Home Value | |
|---|---|---|
| | 2013 | 2018 |
| Westfield | $246,343 | $227,400 |
| Hampden County | $218,910 | $203,100 |
| Massachusetts | $365,145 | $366,800 |

Source: 2013 and 2018 5-Year ACS, Table B25077. All dollars expressed in 2018 dollars.

### Median Gross Monthly Rent

Massachusetts is a challenging market for renters, as rents have risen faster than incomes. Unless incomes increase, overall in the state housing affordability will remain a challenge for lower income populations, even if available housing stock increases. Rental costs have increased at every geographic level – state, county, and city.

Median rents in Chicopee have risen faster than rents overall in Hampden County from 2013 to 2018.

**Table 39. Median Monthly Rent, 2013 – 2018, Chicopee**

| | Median Monthly Rent | |
|---|---|---|
| | 2013 | 2018 |
| Chicopee | $878 | $917 |
| Hampden County | $875 | $885 |
| Massachusetts | $1,182 | $1,225 |

Source: 2013 and 2018 5-Year ACS, Table B25064. All dollars expressed in 2018 dollars.

Median rents in Holyoke, while lower than those in Hampden County overall, have seen an increase of nearly $100 per month from 2013 to 2018.

**Table 40. Median Monthly Rent, 2013 – 2018, Holyoke**

| | Median Monthly Rent | |
|---|---|---|
| | **2013** | **2018** |
| Holyoke | $728 | $818 |
| Hampden County | $875 | $885 |
| Massachusetts | $1,182 | $1,225 |

Source: 2013 and 2018 5-Year ACS, Table B25064. All dollars are expressed in 2018 dollars

Counter to overall trends, median rents in Springfield decreased over the past five years. This may be due to the construction of more rental housing, the addition of more affordable units, or other market forces.

**Table 41. Median Monthly Rent, 2013 – 2018, Springfield**

| | Median Monthly Rent | |
|---|---|---|
| | **2013** | **2018** |
| Springfield | $889 | $847 |
| Hampden County | $875 | $885 |
| Massachusetts | $1,182 | $1,225 |

Source: 2013 and 2018 5-Year ACS, Table B25064. All dollars are expressed in 2018 dollars

From 2013 to 2018, median rents in Westfield were more expensive than in Hampden County, and Westfield saw a larger increase than median rents for the county overall.

**Table 42. Median Monthly Rent, 2013 – 2018, Westfield**

| | Median Monthly Rent | |
|---|---|---|
| | **2013** | **2018** |
| Westfield | $920 | $961 |
| Hampden County | $875 | $885 |
| Massachusetts | $1,182 | $1,225 |

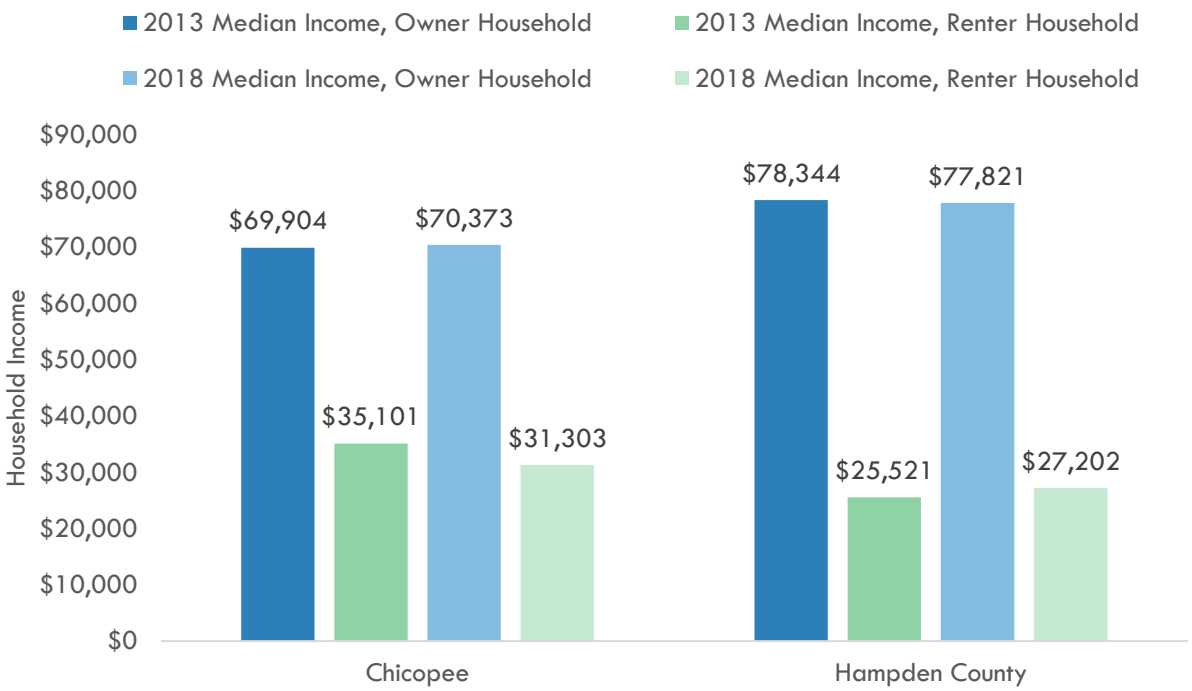
Source: 2013 and 2018 5-Year ACS, Table B25064. All dollars are expressed in 2018 dollars

### Distribution of Households by Tenure and Income at the City and County Level

The income disparity between those who rent and those who own their homes is stark, and only grew wider from 2013 to 2018. As of 2018, there is a $50,000 gap in income between renters and owners in Hampden County.

In Chicopee, renter incomes decreased nearly $4,000 from 2013 to 2018, while owner incomes increased nearly $8,000. With the table above showing the increases in rental prices, it is clear that more renters may be at risk of housing cost burden in 2018.

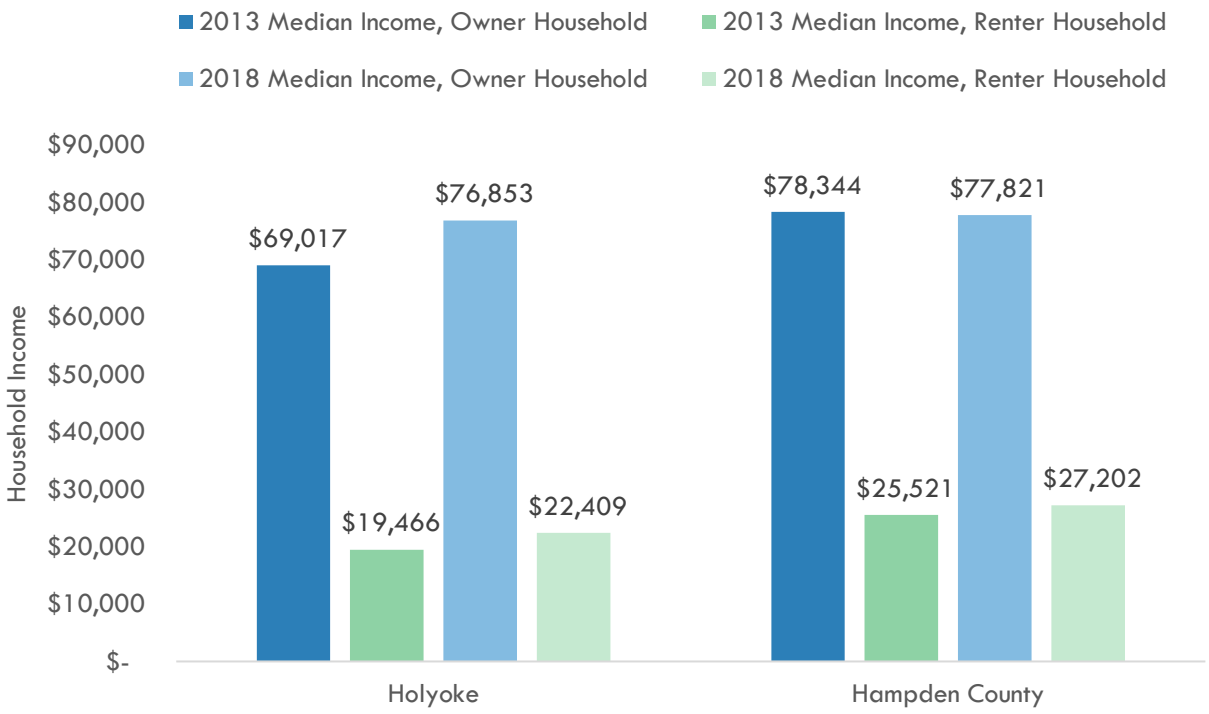
**Figure 26. Owner and Renter Household Incomes, 2013 – 2018, Chicopee**




Source: 2013 and 2018 5-Year ACS, Table B25119. All dollars are expressed in 2018 dollars

In Holyoke, the renter-owner income disparity is more pronounced than Hampden County overall: while the overall income difference was approximately $50,000 at the county level, it was $54,000 in Holyoke in 2018. This relationship has remained basically the same over the last five years, despite modest increases in income for both renters and owners in Holyoke.

**Figure 27. Owner and Renter Household Incomes, 2013 – 2018, Holyoke**

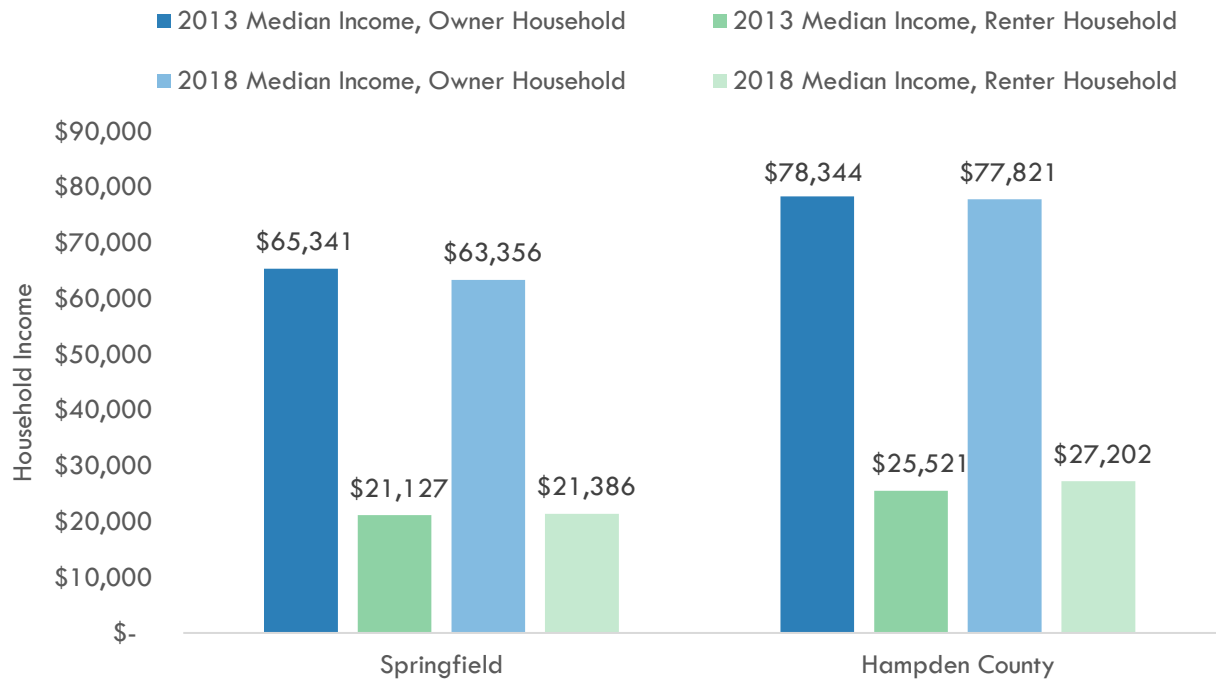



Source: 2013 and 2018 5-Year ACS, Table B25119. All dollars are expressed in 2018 dollars

The income disparity between those who rent and those who own their homes is stark, and did not improve much in either Hampden County or Springfield from 2013 to 2018.

The gap in Springfield in 2018 was around $42,000, markedly smaller than the $50,000 gap in income between renters and owners overall in Hampden County. It shrunk slightly since 2013 due to a decrease in homeowner income. Renter income has remained stagnant over the past five years in Springfield.

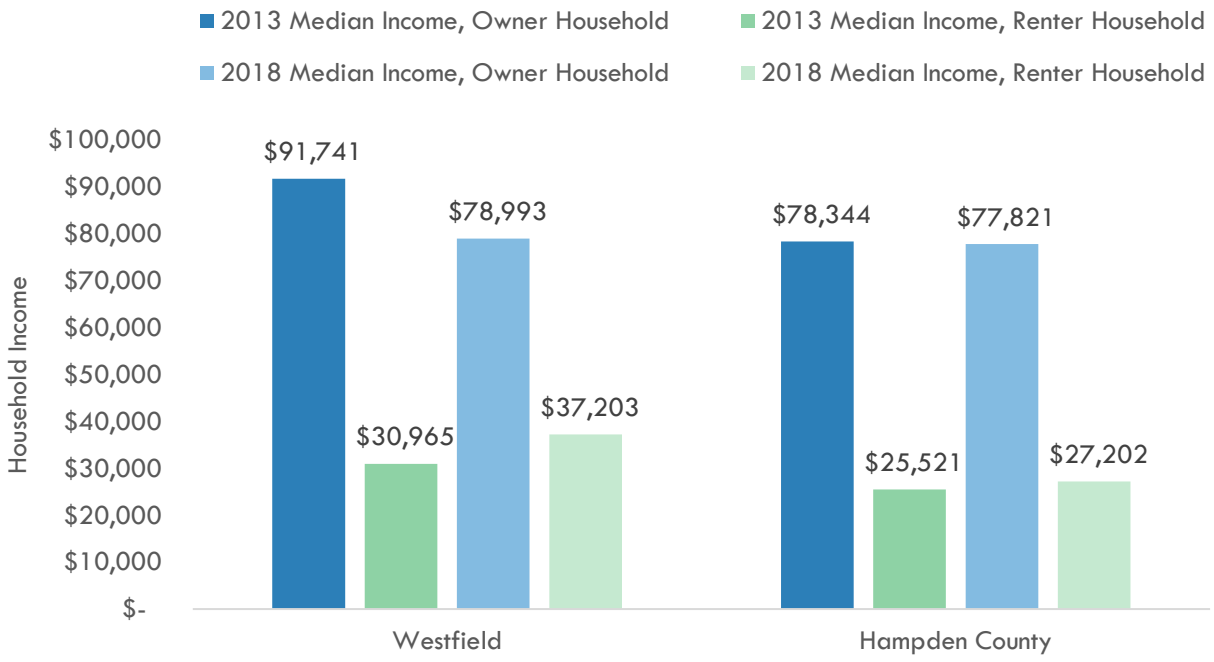
**Figure 28. Owner and Renter Household Incomes, 2013 – 2018, Springfield**




Source: 2013 and 2018 5-Year ACS, Table B25119. All dollars are expressed in 2018 dollars

In Westfield, renters' median annual household income increased approximately $6,000 from 2013 to 2018, while the median household income for owners decreased by nearly $13,000. As a result, the gap between owners' and renters' income shrank considerably, to nearly $42,000 in 2018.

**Figure 29. Owner and Renter Household Incomes, 2013 – 2018, Westfield**




Source: 2013 and 2018 5-Year ACS, Table B25119. All dollars are expressed in 2018 dollars

## Vacancy Rates

Historically, vacancy rates in Massachusetts have been lower than the national rates, both rental units and those that are owned. The notoriously tight market may add challenges to affordable housing.

Hampden County's vacancy rates for homeowners and renters have decreased from 2013 to 2018, though they are slightly higher than rates across Massachusetts.

Chicopee's homeowner vacancy rate is higher than Hampden County's, but the rental vacancy rate – while remaining steady over the past five years, is lower than the rest of the county.

**Table 43. Chicopee Vacancy Rates**

| | Total Vacancy Rate | | Homeowner Vacancy Rate | | Rental Vacancy Rate | |
|---|---|---|---|---|---|---|
| | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 |
| **Chicopee** | **7.1%** | **6.8%** | **1.5%** | **1.9%** | **3.2%** | **3.2%** |
| Hampden County | 7.2% | 7.5% | 1.4% | 1.1% | 4.4% | 4.1% |
| Massachusetts | 9.9% | 9.7% | 1.3% | 1.0% | 5.0% | 3.8% |

Source: 2013 and 2018 5-Year ACS, Table DP04

Counter to the regional Hampden County trend, vacancy rates in Holyoke for both owned homes and rental units have increased since 2013, although it is notable that the rental vacancy rate in Holyoke remains lower than the rest of the county despite the increase.

**Table 44. Holyoke Vacancy Rates**

| | Total Vacancy Rate | | Homeowner Vacancy Rate | | Rental Vacancy Rate | |
|---|---|---|---|---|---|---|
| | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 |
| **Holyoke** | **6.4%** | **9.4%** | **1.5%** | **2.3%** | **2.8%** | **3.6%** |
| Hampden County | 7.2% | 7.5% | 1.4% | 1.1% | 4.4% | 4.1% |
| Massachusetts | 9.9% | 9.7% | 1.3% | 1.0% | 5.0% | 3.8% |

Source: 2013 and 2018 5-Year ACS, Table DP04

Springfield's homeowner and rental vacancy rates have been declining since 2013, with the homeowner vacancy rate matching Hampden County's in 2018.

**Table 45. Springfield Vacancy Rates**

| | Total Vacancy Rate | | Homeowner Vacancy Rate | | Rental Vacancy Rate | |
|---|---|---|---|---|---|---|
| | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 |
| **Springfield** | **9.6%** | **9.4%** | **1.8%** | **1.1%** | **5.8%** | **4.9%** |
| Hampden County | 7.2% | 7.5% | 1.4% | 1.1% | 4.4% | 4.1% |
| Massachusetts | 9.9% | 9.7% | 1.3% | 1.0% | 5.0% | 3.8% |

Source: 2013 and 2018 5-Year ACS, Table DP04

Westfield's homeowner vacancy rate declined over the past five years and matches Hampden County's, but the rental vacancy rate has increased, and in 2018 was nearly 2 percentage points higher than the county at large.

**Table 46. Westfield Vacancy Rates**

| | Total Vacancy Rate | | Homeowner Vacancy Rate | | Rental Vacancy Rate | |
|---|---|---|---|---|---|---|
| | 2013 | 2018 | 2013 | 2018 | 2013 | 2018 |
| **Westfield** | **5.6%** | **4.7%** | **1.4%** | **1.1%** | **4.9%** | **6.4%** |
| Hampden County | 7.2% | 7.5% | 1.4% | 1.1% | 4.4% | 4.1% |
| Massachusetts | 9.9% | 9.7% | 1.3% | 1.0% | 5.0% | 3.8% |

Source: 2013 and 2018 5-Year ACS, Table DP04

### Changes in Housing Type

The type of housing is changing as Massachusetts loses older, smaller multifamily units, and rising construction costs have a larger influence on the types of housing that get built. While the state overall saw modest increases from 2013 to 2018 in owner- and renter-occupied housing units for all types of housing with the exception of owned mobile homes and 2-4 unit rentals, the outlook in Hampden County has been more mixed, with some types of housing experiencing modest decline, while others saw significant growth.

The largest declines in Hampden County came from a decrease in single attached units (like townhouses) and large (20-49) unit owner-occupied housing (condos), while the largest growth at the county level occurred in owner-occupied properties that have 5-19 units, and single family homes occupied by renters.

Chicopee experienced similar trends as Hampden County in terms of the types of housing units that were lost over the past five years, and the types of units that grew. Chicopee experienced the largest losses in single-family attached units that are occupied by both owners and renters, while the largest increase came in mobile homes and owner-occupied properties that have 5-19 units.

**Table 47. Gains in Single Family Homes and Multifamily Properties 2013 – 2018, Chicopee**

| | | | Owner-occupied housing units | | | | | | | | Renter-occupied housing units | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Total housing units** | **Owner-occupied housing units** | 1, detached | 1, attached | 2 to 4 | 5 to 19 | 20 to 49 | 50 or more | Mobile home or other | **Renter-occupied housing units** | 1, detached | 1, attached | 2 to 4 | 5 to 19 | 20 to 49 | 50 or more | Mobile home or other |
| Chicopee | 2013 | **23,003** | **13,244** | 9,847 | 1,061 | 1,591 | 136 | 58 | 68 | 483 | **9,759** | 910 | 512 | 4,337 | 2,353 | 657 | 945 | 45 |
| | 2018 | **23,002** | **13,109** | 9,924 | 899 | 1,553 | 242 | 42 | 18 | 431 | **9,893** | 1,037 | 453 | 4,408 | 2,231 | 600 | 1,014 | 150 |
| | Net Change | **(1)** | **(135)** | 77 | (162) | (38) | 106 | (16) | (50) | (52) | **134** | 127 | (59) | 71 | (122) | (57) | 69 | 105 |
| | % Change | **0%** | **-1%** | 1% | -15% | -2% | 78% | -28% | -74% | -11% | **1%** | 14% | -12% | 2% | -5% | -9% | 7% | 233% |
| Hampden County | 2013 | **177,990** | **109,983** | 93,674 | 4,385 | 7,817 | 1,477 | 328 | 437 | 1,865 | **68,007** | 7,872 | 3,064 | 25,842 | 16,472 | 6,507 | 7,703 | 547 |
| | 2018 | **179,043** | **108,938** | 93,140 | 3,984 | 7,417 | 1,822 | 289 | 427 | 1,859 | **70,105** | 8,994 | 3,012 | 27,670 | 16,304 | 6,188 | 7,461 | 476 |
| | Net Change | **1,053** | **(1,045)** | (534) | (401) | (400) | 345 | (39) | (10) | (6) | **2,098** | 1,122 | (52) | 1,828 | (168) | (319) | (242) | (71) |
| | % Change | **1%** | **-1%** | -1% | -9% | -5% | 23% | -12% | -2% | 0% | **3%** | 14% | -2% | 7% | -1% | -5% | -3% | -13% |
| Massachusetts | 2013 | **2,530,147** | **1,585,259** | 1,232,218 | 87,276 | 157,733 | 43,739 | 21,760 | 25,482 | 17,051 | **944,888** | 96,194 | 47,296 | 371,416 | 210,542 | 85,980 | 130,072 | 3,388 |
| | 2018 | **2,601,914** | **1,621,053** | 1,254,294 | 92,677 | 161,189 | 45,297 | 23,365 | 27,769 | 16,462 | **980,861** | 96,677 | 50,251 | 372,071 | 222,513 | 92,915 | 142,232 | 4,202 |
| | Net Change | **71,767** | **35,794** | 22,076 | 5,401 | 3,456 | 1,558 | 1,605 | 2,287 | (589) | **35,973** | 483 | 2,955 | 655 | 11,971 | 6,935 | 12,160 | 814 |
| | % Change | **3%** | **2%** | 2% | 6% | 2% | 4% | 7% | 9% | -3% | **4%** | 1% | 6% | 0% | 6% | 8% | 9% | 24% |

Source: 2013 and 2018 5-Year ACS, Table B25032

Holyoke experienced a larger share of housing unit losses than Hampden County did overall from 2013 to 2018, with the largest losses concentrated in large (20-49 unit) owner-occupied units, single family homes occupied by renters, and very large unit (50+) rental properties.

**Table 48. Gains in Single Family Homes and Large Multifamily Properties 2013 – 2018, Holyoke**

| | | | Owner-occupied housing units | | | | | | | | Renter-occupied housing units | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Total housing units** | **Owner-occupied housing units** | 1, detached | 1, attached | 2 to 4 | 5 to 19 | 20 to 49 | 50 or more | Mobile home or other | **Renter-occupied housing units** | 1, detached | 1, attached | 2 to 4 | 5 to 19 | 20 to 49 | 50 or more | Mobile home or other |
| Holyoke | 2013 | **15,846** | **6,453** | 5,076 | 290 | 913 | 99 | 63 | 0 | 12 | **9,393** | 332 | 563 | 2,493 | 3,849 | 1,011 | 1,145 | 0 |
| | 2018 | **15,275** | **6,226** | 4,817 | 312 | 932 | 103 | 21 | 41 | 0 | **9,049** | 331 | 388 | 2,872 | 3,780 | 983 | 695 | 0 |
| | Net Change | **-571** | **-227** | -259 | 22 | 19 | 4 | -42 | 41 | -12 | **-344** | -1 | -175 | 379 | -69 | -28 | -450 | 0 |
| | % Change | **-4%** | **-4%** | -5% | 8% | 2% | 4% | -67% | - | -100% | **-4%** | 0% | -31% | 15% | -2% | -3% | -39% | - |
| Hampden County | 2013 | **177,990** | **109,983** | 93,674 | 4,385 | 7,817 | 1,477 | 328 | 437 | 1,865 | **68,007** | 7,872 | 3,064 | 25,842 | 16,472 | 6,507 | 7,703 | 547 |
| | 2018 | **179,043** | **108,938** | 93,140 | 3,984 | 7,417 | 1,822 | 289 | 427 | 1,859 | **70,105** | 8,994 | 3,012 | 27,670 | 16,304 | 6,188 | 7,461 | 476 |
| | Net Change | **1,053** | **-1,045** | -534 | -401 | -400 | 345 | -39 | -10 | -6 | **2,098** | 1,122 | -52 | 1,828 | -168 | -319 | -242 | -71 |
| | % Change | **1%** | **-1%** | -1% | -9% | -5% | 23% | -12% | -2% | 0% | **3%** | 14% | -2% | 7% | -1% | -5% | -3% | -13% |
| Massachusetts | 2013 | **2,530,147** | **1,585,259** | 1,232,218 | 87,276 | 157,733 | 43,739 | 21,760 | 25,482 | 17,051 | **944,888** | 96,194 | 47,296 | 371,416 | 210,542 | 85,980 | 130,072 | 3,388 |
| | 2018 | **2,601,914** | **1,621,053** | 1,254,294 | 92,677 | 161,189 | 45,297 | 23,365 | 27,769 | 16,462 | **980,861** | 96,677 | 50,251 | 372,071 | 222,513 | 92,915 | 142,232 | 4,202 |
| | Net Change | **71,767** | **35,794** | 22,076 | 5,401 | 3,456 | 1,558 | 1,605 | 2,287 | -589 | **35,973** | 483 | 2,955 | 655 | 11,971 | 6,935 | 12,160 | 814 |
| | % Change | **3%** | **2%** | 2% | 6% | 2% | 4% | 7% | 9% | -3% | **4%** | 1% | 6% | 0% | 6% | 8% | 9% | 24% |

Source: 2013 and 2018 5-Year ACS, Table B25032

Since 2013, Springfield saw losses overall in owner-occupied housing units, while the stock of renter-occupied units increased across nearly every category. The largest losses in owner-occupied housing was in detached single family homes, followed by single-family and 2-4 unit attached homes. The largest increase in rental units came in 2-4 unit rental properties. Some of this change may be due to the conversion of owner-occupied units to rental housing.

**Table 49. Gains in Single Family Homes and Multifamily Properties 2013 – 2018, Springfield**

| | | | Owner-occupied housing units | | | | | | | | Renter-occupied housing units | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Total housing units** | **Owner-occupied housing units** | 1, detached | 1, attached | 2 to 4 | 5 to 19 | 20 to 49 | 50 or more | Mobile home or other | **Renter-occupied housing units** | 1, detached | 1, attached | 2 to 4 | 5 to 19 | 20 to 49 | 50 or more | Mobile home or other |
| Springfield | 2013 | **55,894** | **27,102** | 22,384 | 962 | 2,920 | 212 | 50 | 151 | 423 | **28,792** | 3,441 | 1,409 | 11,897 | 6,019 | 2,074 | 3,771 | 181 |
| | 2018 | **56,476** | **25,885** | 21,695 | 605 | 2,682 | 278 | 33 | 194 | 398 | **30,591** | 3,615 | 1,686 | 12,979 | 6,287 | 2,040 | 3,828 | 156 |
| | Net Change | **582** | **-1,217** | -689 | -357 | -238 | 66 | -17 | 43 | -25 | **1,799** | 174 | 277 | 1,082 | 268 | -34 | 57 | -25 |
| | % Change | **1%** | **-4%** | -3% | -37% | -8% | 31% | -34% | 28% | -6% | **6%** | 5% | 20% | 9% | 4% | -2% | 2% | -14% |
| Hampden County | 2013 | **177,990** | **109,983** | 93,674 | 4,385 | 7,817 | 1,477 | 328 | 437 | 1,865 | **68,007** | 7,872 | 3,064 | 25,842 | 16,472 | 6,507 | 7,703 | 547 |
| | 2018 | **179,043** | **108,938** | 93,140 | 3,984 | 7,417 | 1,822 | 289 | 427 | 1,859 | **70,105** | 8,994 | 3,012 | 27,670 | 16,304 | 6,188 | 7,461 | 476 |
| | Net Change | **1,053** | **-1,045** | -534 | -401 | -400 | 345 | -39 | -10 | -6 | **2,098** | 1,122 | -52 | 1,828 | -168 | -319 | -242 | -71 |
| | % Change | **1%** | **-1%** | -1% | -9% | -5% | 23% | -12% | -2% | 0% | **3%** | 14% | -2% | 7% | -1% | -5% | -3% | -13% |
| Massachusetts | 2013 | **2,530,147** | **1,585,259** | 1,232,218 | 87,276 | 157,733 | 43,739 | 21,760 | 25,482 | 17,051 | **944,888** | 96,194 | 47,296 | 371,416 | 210,542 | 85,980 | 130,072 | 3,388 |
| | 2018 | **2,601,914** | **1,621,053** | 1,254,294 | 92,677 | 161,189 | 45,297 | 23,365 | 27,769 | 16,462 | **980,861** | 96,677 | 50,251 | 372,071 | 222,513 | 92,915 | 142,232 | 4,202 |
| | Net Change | **71,767** | **35,794** | 22,076 | 5,401 | 3,456 | 1,558 | 1,605 | 2,287 | -589 | **35,973** | 483 | 2,955 | 655 | 11,971 | 6,935 | 12,160 | 814 |
| | % Change | **3%** | **2%** | 2% | 6% | 2% | 4% | 7% | 9% | -3% | **4%** | 1% | 6% | 0% | 6% | 8% | 9% | 24% |

Source: 2013 and 2018 5-Year ACS, Table B25032

Since 2013, Westfield saw gains overall in owner-occupied housing units, while the stock of renter-occupied units shrunk in nearly every category. The largest increase came in large-property (20-49 unit, condo) owner-occupied housing units, and the largest losses came in renter-occupied single-family homes and mobile homes.

**Table 50. Gains in Single Family Homes and Multifamily Properties 2013 – 2018, Westfield**

| | | | Owner-occupied housing units | | | | | | | | Renter-occupied housing units | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Total housing units** | **Owner-occupied housing units** | 1, detached | 1, attached | 2 to 4 | 5 to 19 | 20 to 49 | 50 or more | Mobile home or other | **Renter-occupied housing units** | 1, detached | 1, attached | 2 to 4 | 5 to 19 | 20 to 49 | 50 or more | Mobile home or other |
| Westfield | 2013 | **15,028** | **10,066** | 8,544 | 285 | 629 | 125 | 40 | 8 | 435 | **4,962** | 523 | 115 | 1,892 | 999 | 685 | 640 | 108 |
| | 2018 | **15,272** | **10,357** | 8,727 | 302 | 717 | 111 | 76 | 8 | 416 | **4,915** | 427 | 86 | 2,312 | 881 | 597 | 588 | 24 |
| | Net Change | **244** | **291** | 183 | 17 | 88 | -14 | 36 | 0 | -19 | **-47** | -96 | -29 | 420 | -118 | -88 | -52 | -84 |
| | % Change | **2%** | **3%** | 2% | 6% | 14% | -11% | 90% | 0% | -4% | **-1%** | -18% | -25% | 22% | -12% | -13% | -8% | -78% |
| Hampden County | 2013 | **177,990** | **109,983** | 93,674 | 4,385 | 7,817 | 1,477 | 328 | 437 | 1,865 | **68,007** | 7,872 | 3,064 | 25,842 | 16,472 | 6,507 | 7,703 | 547 |
| | 2018 | **179,043** | **108,938** | 93,140 | 3,984 | 7,417 | 1,822 | 289 | 427 | 1,859 | **70,105** | 8,994 | 3,012 | 27,670 | 16,304 | 6,188 | 7,461 | 476 |
| | Net Change | **1,053** | **-1,045** | -534 | -401 | -400 | 345 | -39 | -10 | -6 | **2,098** | 1,122 | -52 | 1,828 | -168 | -319 | -242 | -71 |
| | % Change | **1%** | **-1%** | -1% | -9% | -5% | 23% | -12% | -2% | 0% | **3%** | 14% | -2% | 7% | -1% | -5% | -3% | -13% |
| Massachusetts | 2013 | **2,530,147** | **1,585,259** | 1,232,218 | 87,276 | 157,733 | 43,739 | 21,760 | 25,482 | 17,051 | **944,888** | 96,194 | 47,296 | 371,416 | 210,542 | 85,980 | 130,072 | 3,388 |
| | 2018 | **2,601,914** | **1,621,053** | 1,254,294 | 92,677 | 161,189 | 45,297 | 23,365 | 27,769 | 16,462 | **980,861** | 96,677 | 50,251 | 372,071 | 222,513 | 92,915 | 142,232 | 4,202 |
| | Net Change | **71,767** | **35,794** | 22,076 | 5,401 | 3,456 | 1,558 | 1,605 | 2,287 | -589 | **35,973** | 483 | 2,955 | 655 | 11,971 | 6,935 | 12,160 | 814 |
| | % Change | **3%** | **2%** | 2% | 6% | 2% | 4% | 7% | 9% | -3% | **4%** | 1% | 6% | 0% | 6% | 8% | 9% | 24% |

Source: 2013 and 2018 5-Year ACS, Table B25032

## Home Sale Prices, 2000 – 2018

Although single-family home sales are only one slice of the housing market, data on single family home sales dating back to 2000 can be used to show that although housing prices have steadily increased over the past two decades, growth has been uneven, due in part to the impact the Great Recession of 2007 – 2009 had on housing markets across the country.

Home prices in Chicopee have seen similar growth since 2000 as Hampden County. Both the city and the county also have experienced a dip in home prices since 2010.

**Table 51. Percent change in Median Price of Single-Family Homes 2000 – 2018, Chicopee**

| | Median Sale Price | | | Percent Change, 2000 - 2018 |
|---|---|---|---|---|
| | 2000 | 2010 | 2018 | |
| Chicopee | $158,761 | $188,545 | $180,000 | 13.4% |
| Hampden County | $173,881 | $199,151 | $195,000 | 12.1% |

Source: The Warren Group, Median Single Family Sale Price, 2000 – 2018, adjusted to 2018 dollars

Home sales in Holyoke have increased nearly 25 percent since 2000, double the growth of the county overall. In 2018, the median sales price in Holyoke for a single family home had surpassed the median price in Hampden County.

**Table 52. Percent change in Median Price of Single-Family Homes 2000 – 2018, Holyoke**

| | Median Sale Price | | | Percent Change, 2000 - 2018 |
|---|---|---|---|---|
| | 2000 | 2010 | 2018 | |
| Holyoke | $161,029 | $183,714 | $199,900 | 24.1% |
| Hampden County | $173,881 | $199,151 | $195,000 | 12.1% |

Source: The Warren Group, Median Single Family Sale Price, 2000 - 2018, adjusted to 2018 dollars

Home sales in Springfield have increased nearly 25 percent since 2000, double the growth of the county overall, although the median single family sale price in Springfield remained $40,000 less than in Hampden County.

**Table 53. Percent change in Median Price of Single-Family Homes 2000 – 2018, Springfield**

| | Median Sale Price | | | Percent Change, 2000 - 2018 |
|---|---|---|---|---|
| | 2000 | 2010 | 2018 | |
| Springfield | $123,985 | $142,293 | $155,000 | 25.0% |
| Hampden County | $173,881 | $199,151 | $195,000 | 12.1% |

Source: The Warren Group, Median Single Family Sale Price, 2000 - 2018, adjusted to 2018 dollars

Although the median price of a single family home in Westfield is higher than in Hampden County, the city has seen more modest growth in prices than in the county overall, and just a small increase since 2010.

**Table 54. Percent change in Median Price of Single-Family Homes 2000 – 2018, Westfield**

| | Median Sale Price | | | Percent Change, 2000 - 2018 |
|---|---|---|---|---|
| | 2000 | 2010 | 2018 | |
| Westfield | $216,217 | $224,487 | $225,700 | 4.4% |
| Hampden County | $173,881 | $199,151 | $195,000 | 12.1% |

Source: The Warren Group, Median Single Family Sale Price, 2000 - 2018, adjusted to 2018 dollars

## Foreclosures

Across the country, home sales and prices skyrocketed during the first half of the 2000 decade, fueled by subprime mortgage lending and lax regulatory oversight. When the housing market bubble burst, it triggered the longest and most severe recession since the Great Depression. Home prices in some parts of the state have yet to fully recover, nearly a decade after bottoming out in 2009. The years immediately following the collapse of the housing bubble were the worst, measured in part by the rise in unemployment, housing cost burdens, and foreclosures. The following data analyzes patterns in completed foreclosures since 2000. Foreclosures in Hampden County have lessened since hitting a peak around 2010, but in 2018 still remained much higher than they were at the beginning of the new millennium.

Foreclosures in Chicopee follow a similar pattern to that of Hampden County, nearly tripling from 2000 to 2010, and lessening from 2010 to 2018, although 2018 foreclosures still remain markedly higher than they were in 2000.

**Table 55. Number of Completed Foreclosures, 2000 – 2008, Chicopee**

| | **Completed Foreclosures** | | |
|---|---|---|---|
| | **2000** | **2010** | **2018** |
| Chicopee | 23 | 64 | 43 |
| Hampden County | 275 | 633 | 518 |

Source: The Warren Group, Foreclosure Deeds 2000 - 2018

Foreclosures in Holyoke follow a similar pattern to that of Hampden County, tripling from 2000 to 2010, and lessening from 2010 to 2018, although the number of foreclosures in 2018 in Holyoke still remain closer to the peak in 2010 than they do to pre-recession numbers.

**Table 56. Number of Completed Foreclosures, 2000 – 2008, Holyoke**

| | **Completed Foreclosures** | | |
|---|---|---|---|
| | **2000** | **2010** | **2018** |
| Holyoke | 8 | 25 | 19 |
| Hampden County | 275 | 633 | 518 |

Source: The Warren Group, Foreclosure Deeds 2000 - 2018

Foreclosures in Springfield have followed a similar pattern to that of Hampden County, nearly doubling from 2000 to 2010, and lessening from 2010 to 2018, although the number of foreclosures in 2018 in Springfield remain markedly higher than they were before the housing bubble burst.

**Table 57. Number of Completed Foreclosures, 2000 – 2008, Springfield**

| | Completed Foreclosures | | |
|---|---|---|---|
| | 2000 | 2010 | 2018 |
| Springfield | 166 | 311 | 224 |
| Hampden County | 275 | 633 | 518 |

Source: The Warren Group, Foreclosure Deeds 2000 - 2018

Like Hampden County, foreclosures in Westfield increased from 2000 to 2010, nearly tripling. Unlike Hampden County, however, the number of foreclosures has not lessened since 2010, and in fact in 2018 there were two more foreclosures than there were in 2010.

**Table 58. Number of Completed Foreclosures, 2000 – 2008, Westfield**

| | Completed Foreclosures | | |
|---|---|---|---|
| | 2000 | 2010 | 2018 |
| Westfield | 12 | 34 | 36 |
| Hampden County | 275 | 633 | 518 |

Source: The Warren Group, Foreclosure Deeds 2000 – 2018

## Age of Housing and Presence of Lead-Based Paint

The housing stock in Hampden County is aged, and this is especially true in each of the four cities. Most housing was built prior to 1980.

**Table 59. Housing Stock Built Pre-1980**

| Geographic area | Total percentage of housing stock built pre-1980 |
|---|---|
| Chicopee | 83.65% |
| Holyoke | 85.38% |
| Springfield | 85.98% |
| Westfield | 72.91% |
| Hampden County | 79.27% |
| Massachusetts | 71.78% |

Source: 2018 5-Year ACS. Obtained, analyzed, and written about by MFHC

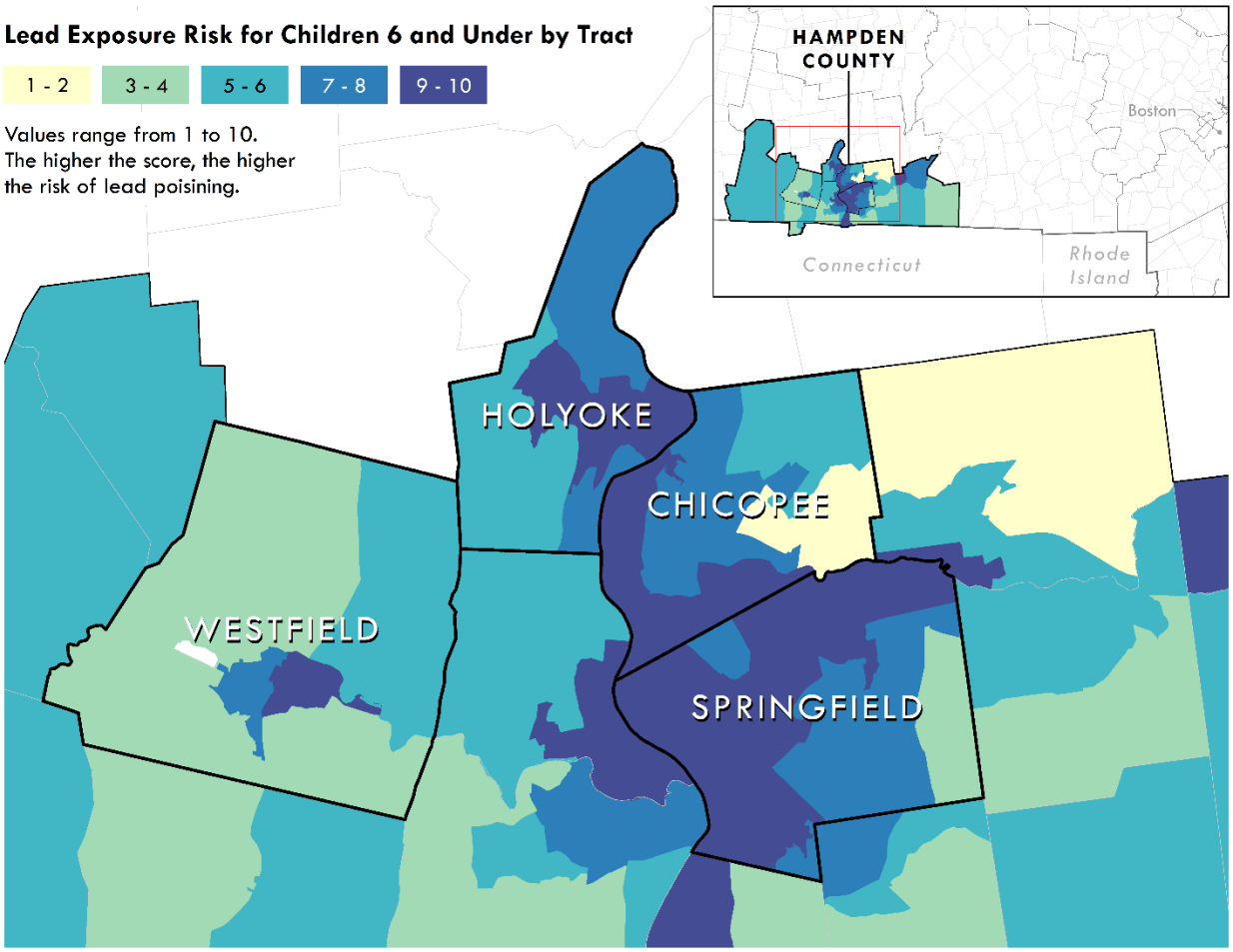
One issue that is associated with older housing is the presence of lead-based paint. The age of the housing stock in the Northeast and Midwest states correlates with about twice the prevalence of lead hazards compared with housing in the South and West. Lead is toxic, especially to young children. A common source of lead exposure for children today is lead-based paint hazards in older housing and the contaminated dust and soil it generates. The greatest risk occurs in older units with lead-based paint hazards that either

will be or are currently occupied by families with children under 6 years of age and are low-income and/or are undergoing renovation or maintenance that disturbs lead-based paint.

The Massachusetts Childhood Lead Poisoning Prevention Program calculates geographic level of risk for childhood lead poisoning which is based on the percentage of housing units built before 1978, the percentage of families living below 200 percent of the federal poverty rate, and the 5 year incidence rate of elevated blood lead levels in children under six.

The cities of Springfield, Holyoke and Chicopee are identified as "high-risk" communities, and Springfield has the highest childhood lead poisoning rate in the State.[18] The following map uses the WA State method, identifying places with high poverty and older housing.

**Figure 30. Map of Lead Exposure Risk for Children 6 and Under, WA State Method**




Source: Washington State Dept. of Health, Vox Media, PolicyMap, using poverty and housing age estimates 2014-2018 ACS. Map produced using WA method with PolicyMap data by UMDI. Information analyzed and written about by MFHC.

[18] https://www.mass.gov/doc/high-risk-communities-for-childhood-lead-poisoning-calendar-year-2014-2018/download

## Data Analysis Section 2 - Segregation and Integration

This section explores historical factors as well as recent trends that have contributed to racial separation in Hampden County, the Springfield Metropolitan Statistical Area (MSA), and the four Fair Housing Consortium cities of Chicopee, Holyoke, Springfield, and Westfield. It examines segregation and integration using analysis of a dissimilarity index and mortgage data to understand important aspects of why the region's populations of color are more likely to live in areas with higher rates of poverty and be denied loans than their non-Hispanic White counterparts.

Residential segregation by race and ethnicity did not happen by accident. It arose as the result of discriminatory practices in which the private housing industry and federal, state, and local governments were active participants. There is a substantial body of literature that details the history of residential segregation in the United States and the roles played by the real estate and homebuilding industries; lending and insurance institutions; federal, state and local governments; and others[19].

Hampden County has a persistent spatial divide between Black, Hispanic/Latino and White populations. While there are real patterns of segregation between Black and White residents, the region's Black population comprises only 8 percent of the total. The region's population of color is more distinguished by its large Hispanic/Latino population, which comprise nearly a quarter of the total population. Springfield and Holyoke, in particular, have some of the highest shares of Hispanic/Latino population in the state.

By specific origin, Puerto Ricans comprise the majority of the Hispanics/Latinos in each municipality in the Fair Housing Consortium cities of Chicopee, Holyoke, Springfield, and Westfield: 91 percent of the Hispanic/Latino population identify as Puerto Rican in Holyoke, 86 percent in Springfield, 88 percent in Chicopee and 80 percent in Westfield.[20] As noted earlier, Puerto Ricans moved in Springfield and Holyoke in the 1940s and 50s[21] and the city of Springfield has the most Puerto Rican people per capita outside of Puerto Rico.

### Regional Distribution of Major Racial/Ethnic Groups

Over the past 19 years, Massachusetts as a whole as grown increasingly more diverse, both racially and ethnically. In 2018, people of color, defined here as anyone identifying as non-White (including Hispanics or Latinos of any race) comprised nearly 30 percent of the state's population, 10 percentage points higher than their share in 2000. This statewide increase in diversity is not limited to a single region or county: Hampden County's share of people of color increased by 11 percentage points from 2000 to 2018, and now comprise nearly 40 percent of the countywide population.

[19] Including Frey, William H., and Dowell Myers. 2005. "Racial Segregation in US Metropolitan Areas and Cities, 1990-2000: Patterns, Trends, and Explanations." PSC Research Report No. 05-573. 4 2005. From the Population Studies Center, University of Michigan Institute for Social Research, on the dissimilarity index; Rothstein, R. (2017). The Color of Law: A Forgotten History of How Our Government Segregated America. London and New York, NY: W.W. Norton/Liveright Publishing Corporation, on *de juris* segregation; and Metzger, M. W., & Webber, H. S. (Eds.). (2018). Facing segregation: Housing policy solutions for a stronger society. New York, NY: Oxford University Press.

[20] Data from ACS 2014-2018 5 Year Estimates, Table B03001: Hispanic or Latino by Specific Origin

[21] See http://ourpluralhistory.stcc.edu/recentarrivals/puertoricans.html

**The Hispanic/Latino population in Springfield, Holyoke, and other neighboring cities and towns has driven the region's growth in diversity over time more than any other racial or ethnic group. At 25 percent in Hampden County, the Hispanic/Latino population is primarily what sets the region's racial distribution apart from the state's. Table 60. Statewide and County Racial Distribution Over Time**

Source: U.S. Census Bureau, ACS 2014-2018 5 Year Estimates, Table B03002, Decennial Census, Tables P9, P008

In 2000, Chicopee's White population comprised nearly 90 percent of the total population. Over time,

| **Massachusetts** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White | 82% | 76% | 72% |
| Black | 5% | 6% | 7% |
| Asian | 4% | 5% | 6% |
| Other | 3% | 3% | 3% |
| Hispanic/Latino | 7% | 10% | 12% |
| Share POC | 18% | 24% | 28% |

| **Hampden County** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White | 74% | 68% | 63% |
| Black | 7% | 8% | 8% |
| Asian | 1% | 2% | 2% |
| Other | 2% | 2% | 2% |
| Hispanic/Latino | 15% | 21% | 25% |
| Share POC | 26% | 32% | 37% |

largely due to an influx of Hispanic/Latino residents, the share of Chicopee's White population has decreased by 16 percent. As shown in the previous chapter, the median household income for the Hispanic/Latino population in Chicopee is $30,802, $3,000 higher than in Holyoke or Springfield. As Hispanic/Latino residents in Springfield and Holyoke find paths to upward mobility and economic success, it is possible that Chicopee has become a destination for first time homebuyers.

In 2000, Holyoke's White population comprised only 54 percent of the total population, one of the lowest rates in the state. Unlike some of its neighbors who saw a dramatic influx of Hispanic/Latino residents since 2000, Holyoke's Hispanic/Latino population already comprised over 40 percent of the population in 2000. In 2018, this share climbed to 52 percent, officially becoming a majority Hispanic/Latino city. At 52 percent, Holyoke has the 3rd highest proportion of Hispanic/Latino residents in the state, after Lawrence (80 percent) and Chelsea (67 percent).[22] Combined, other non-White racial groups are collectively only six percent of Holyoke's population of color.

In 2000, Springfield's White population comprised only 49 percent of the total population, one of the lowest rates in the state, by 2018, this share dropped to 32 percent. While Springfield has always had a higher rate of Black residents compared to its neighbors, this racial group did not contribute to an increase in the city's population of color over time. Springfield's Black population has stayed very stable over time, comprising around 20 percent over the past two decades. The city's Hispanic/Latino population, on the other hand, grew 18 percent over the same period, most growth occurring between 2000 and 2010.

22 Data from American Community Survey 5 Year Estimates 2014-2018, Table B03002

In 2000, Westfield's White population comprised 92 percent of the total population. Over time, this share decreased marginally, by 7 percent, while its share of people of color nearly doubled, mostly due to a four percent increase in Hispanic/Latino residents. Of the 24 municipalities in Hampden County, Westfield ranks 5th in terms of its share of people of color, coming after the neighboring municipalities of Springfield, Holyoke, Chicopee and West Springfield.

**Table 61. Racial Distribution of Major Racial/Ethnic Groups over Time for Chicopee, Holyoke, Springfield, Westfield**

| **Chicopee** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White | 87% | 79% | 71% |
| Black | 2% | 3% | 4% |
| Asian | 1% | 1% | 2% |
| Other | 2% | 3% | 4% |
| Hispanic/Latino | 9% | 15% | 21% |
| Share POC | 13% | 21% | 29% |

| **Springfield** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White | 49% | 37% | 32% |
| Black | 20% | 20% | 19% |
| Asian | 2% | 2% | 2% |
| Other | 4% | 5% | 5% |
| Hispanic/Latino | 27% | 39% | 45% |
| Share POC | 51% | 63% | 68% |

| **Holyoke** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White | 54% | 47% | 42% |
| Black | 3% | 2% | 3% |
| Asian | 1% | 1% | 1% |
| Other | 2% | 2% | 2% |
| Hispanic/Latino | 41% | 48% | 52% |
| Share POC | 46% | 53% | 58% |

| **Westfield** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White | 92% | 88% | 85% |
| Black | 1% | 1% | 2% |
| Asian | 1% | 1% | 3% |
| Other | 2% | 3% | 4% |
| Hispanic/Latino | 5% | 8% | 9% |
| Share POC | 8% | 12% | 15% |

Source: U.S. Census Bureau, ACS 2014-2018 5 Year Estimates, Table B03002, Decennial Census, Tables P9, P008

## Dissimilarity Indices

Racial segregation in Massachusetts has declined somewhat over the past several decades but remains very high. Nationally, large metropolitan areas, including the Boston and Springfield Metropolitan Statistical Areas (MSAs), are among the most segregated regions in the country. One way to measure segregation is by evaluating the spatial distribution of different racial and ethnic groups within an area. The dissimilarity index is a measure of *evenness*, measuring whether one particular racial or ethnic group is distributed across census tracts in a city or region in the same way as another racial or ethnic group. It represents what percent of people would need to move to another place to be evenly distributed.

A high value indicates that the two groups tend to live in different census tracts. Values range from 0 (complete integration) to 100 (complete segregation) with the value indicating the percentage of the racial/ethnic group that would need to move to be equally distributed. A value of 60 or greater is generally considered indicative of a very high level of segregation. It means that at least 60 percent of the members of the racial or ethnic minority group would need to move to a different census tract in order for the two groups to be equally distributed. Values of 40 to 50 are usually considered indicative of a moderate level of segregation, and values of 30 or below are considered to be fairly low.

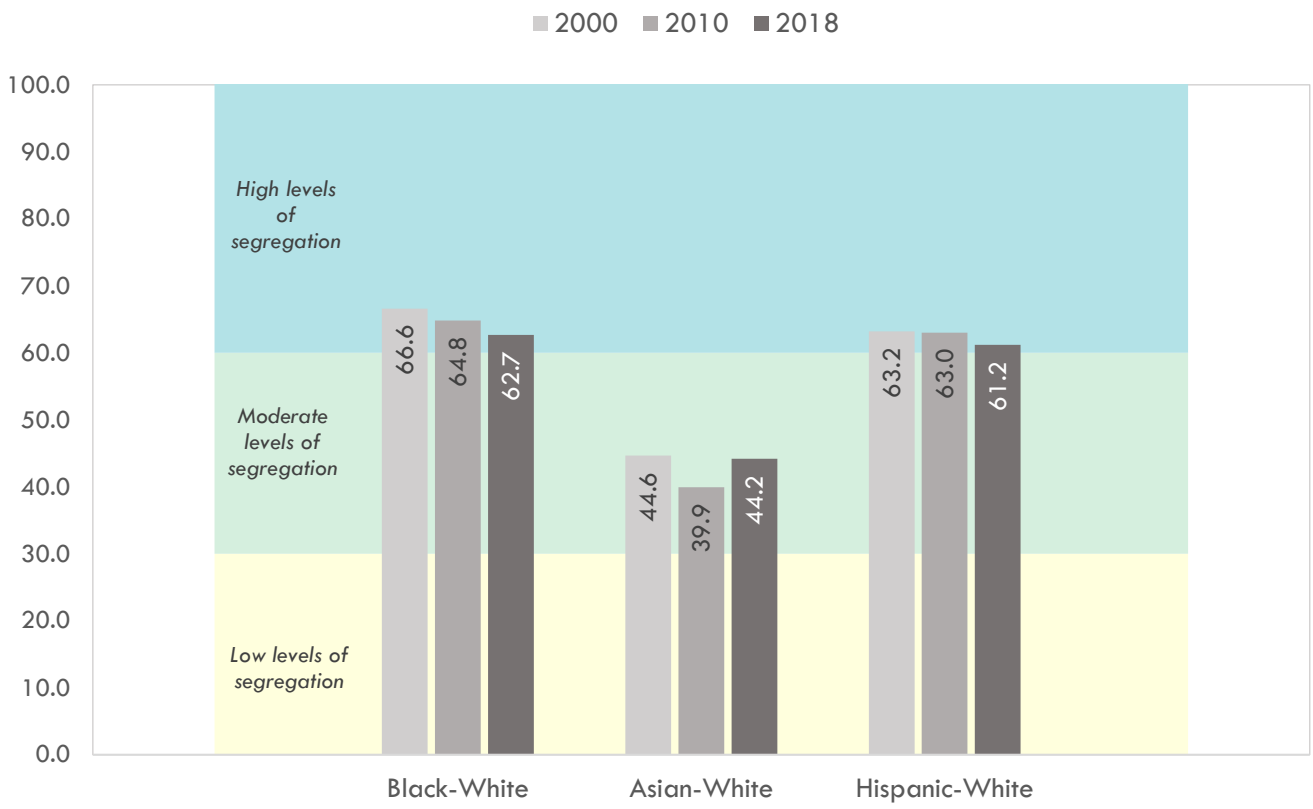
While dissimilarity can be evaluated on the municipal level, it is important to note that evenness across census tracts is based on the racial or ethnic distribution just within that city. For example, if a city were 60 percent Hispanic/Latino, each tract would need to be 60 percent Hispanic/Latino to achieve evenness or "complete integration." For this reason, it is important to compare a city's index to that of the larger region (county or metro area), which usually indicates higher levels of segregation than is evident only within a single city, as many census tracts will not closely resemble the region's racial distribution (i.e., census tracts that are 90 percent White in a region that is only 60 percent White).

Delineated by the U.S. Office of Management and Budget, the Springfield Metropolitan Statistical Area (MSA) encompasses Hampshire and Hampden Counties. This region is one of the most segregated regions in the nation on the Hispanic/Latino-White dissimilarity index, and has much higher levels of segregation over the region across municipalities than is happening within each city and town. This is largely because the vast majority of the region's people of color live in only a few municipalities. This implies that most areas in the region are racially homogenous, and do not evenly reflect the region's overall racial makeup. Because Hampden County comprises nearly three-quarters of the population of the Springfield MSA, we will use the Hampden County dissimilarity index to compare to the municipal indices. However, the national rankings use the larger metropolitan area to create more comparable economic regions, so the Springfield MSA is displayed in the next figure and is discussed in the following text in comparison to other MSAs across the nation.

## Regional Level Dissimilarity

For Hispanic-White dissimilarity, the Springfield MSA ranks 3rd in the nation (out of 384 metro areas), indicating extremely high levels of segregation between the White and Hispanic/Latino population in the region. The only metropolitan areas ranking higher than Springfield are the Reading, PA MSA and the Peabody, MA Metropolitan Division (which is part of the larger Boston MSA, encompassing most of the North Shore). Black-White dissimilarity is better, but still ranks 44th in the nation, which is in the top 11 percent of the most Black-White segregated metro areas in the country. For Asian-White, segregation ranks lower than the other two racial/ethnic groups, at 121st in the nation.[23]

**Figure 31. Springfield MSA (Larger Region) Dissimilarity Index**




Source: U.S. Census Bureau, ACS 2014-2018 5 Year Estimates, Tables B03002, P9, P008

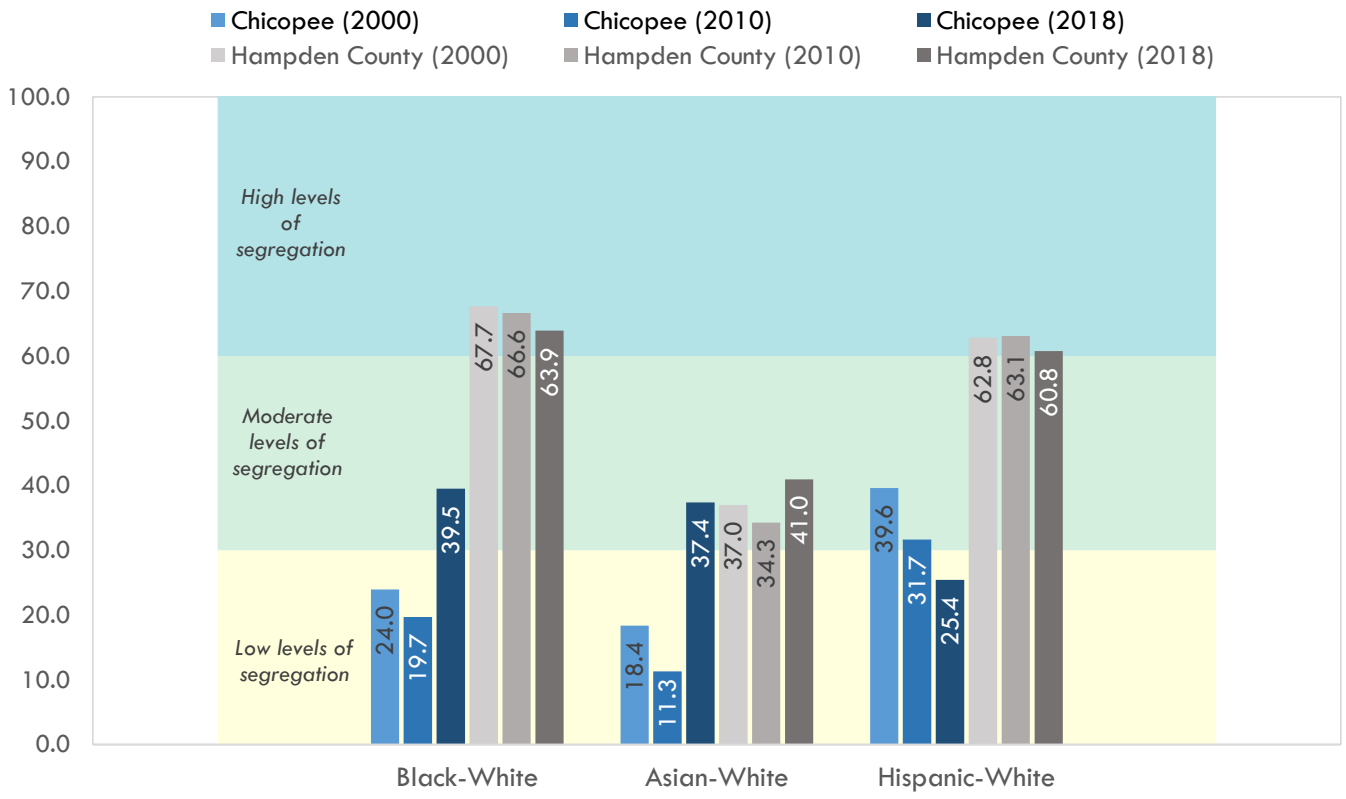
[23] Comparative data from 2010 Dissimilarity Indices, Diversity and Disparities, John Logan, Ed. Data from https://s4.ad.brown.edu/projects/diversity/SegSorting/Default.aspx accessed February, 2020.

## Municipal Level Dissimilarity

Chicopee has seen low to moderate levels of dissimilarity across racial groups compared to non-Hispanic Whites since 2000, worsening for the Black and Asian populations, while improving greatly for the Hispanic/Latino population over time. In 2000, about a quarter (24 percent) of the Black or White populations in Chicopee would have to move to another neighborhood in order for both racial groups to be distributed evenly across the city. In 2018, this number had increased to 40 percent, indicating that the Black and White populations in the city are 16 percent more segregated than in 2000, given the City's overall racial distribution. The Asian population saw a similar increase, though given that they comprise only 2 percent of the city's population, this value could be attributed to the small number of people in that racial and ethnic group. The Hispanic/Latino population in Chicopee saw a trend opposite to that of the Black population. At 21 percent, the Hispanic/Latino population constitutes a 12 percent larger share than it did in 2000. Decreasing levels of dissimilarity indicate that the Hispanic/Latino residents are not concentrated in one area or neighborhood, but instead rather dispersed, given the city's racial distribution.

Indices for Chicopee indicate lower levels of segregation than across Hampden County overall. This means that racial and ethnic groups are more evenly distributed citywide than they are countywide, given the citywide racial distribution. However, Chicopee's Black and Asian communities have grown increasingly more segregated. At the same time, Hispanic/Latino segregation has decreased.

**Figure 32. Chicopee Dissimilarity Index**

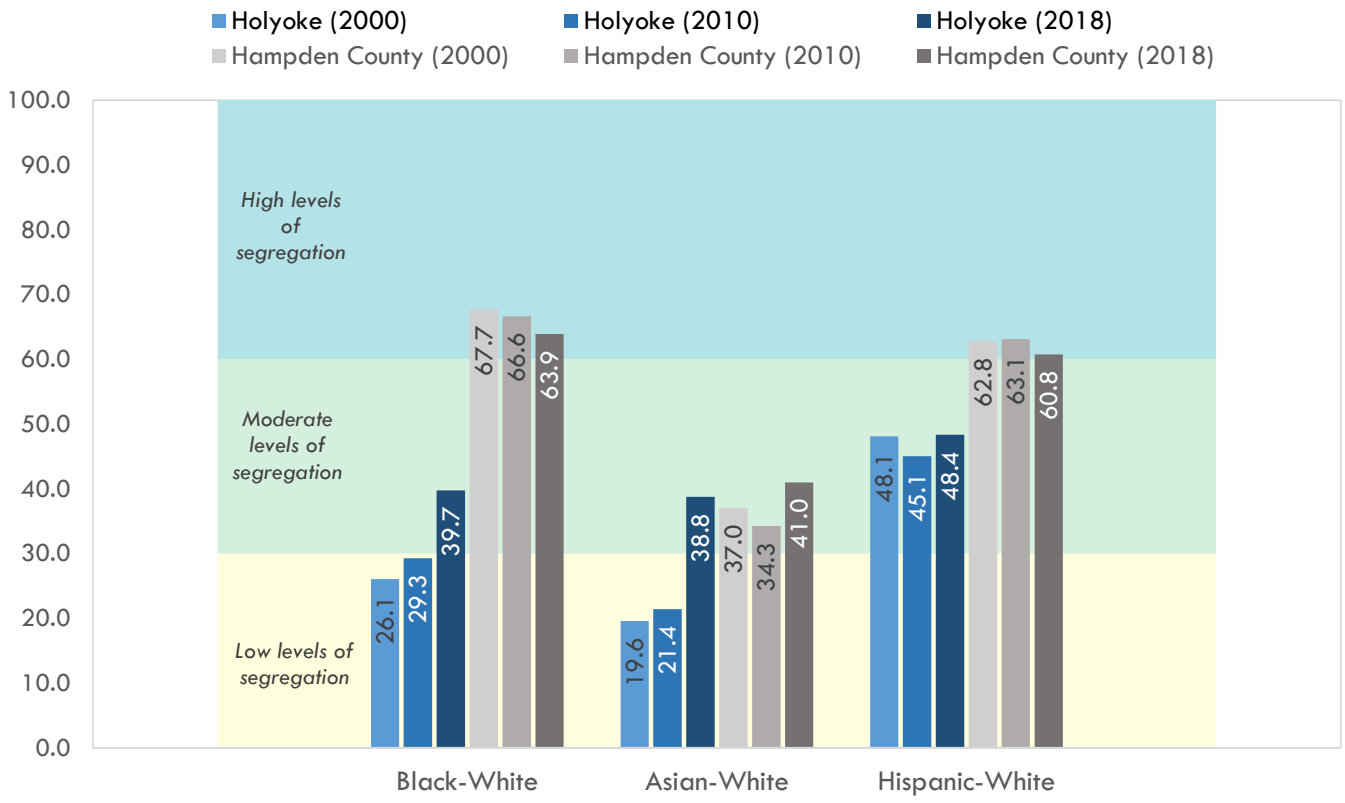



Source: U.S. Census Bureau, ACS 2014-2018 5 Year Estimates, Tables B03002, P9, P008

Holyoke has seen low to moderate levels of dissimilarity across racial groups compared to non-Hispanic Whites since 2000, worsening for the Black and Asian populations, while remaining roughly the same for the Hispanic/Latino population over time. In 2000, about a quarter (26 percent) of the Black or White populations in Holyoke would have to move to another neighborhood in order for both racial groups to be distributed evenly across the city. In 2018, this number had increased to 40 percent, indicating that the Black and White populations in the city are 14 percent more segregated than in 2000, given the City's overall racial distribution. The Asian population saw a similar increase, though given that they comprise only 1 percent of the city's population, this change could be due to a small number of people in that racial and ethnic group.

Indices for Holyoke indicate somewhat more moderate levels of segregation than across Hampden County overall. This means that racial and ethnic groups are more evenly distributed citywide than they are countywide, given the citywide racial distribution. However, segregation has been worsening over time for Black and Asian residents, as they become increasingly more concentrated in a smaller number of neighborhoods citywide, and segregation has persistently been the highest for Hispanic/Latino residents.

**Figure 33. Holyoke Dissimilarity Index**

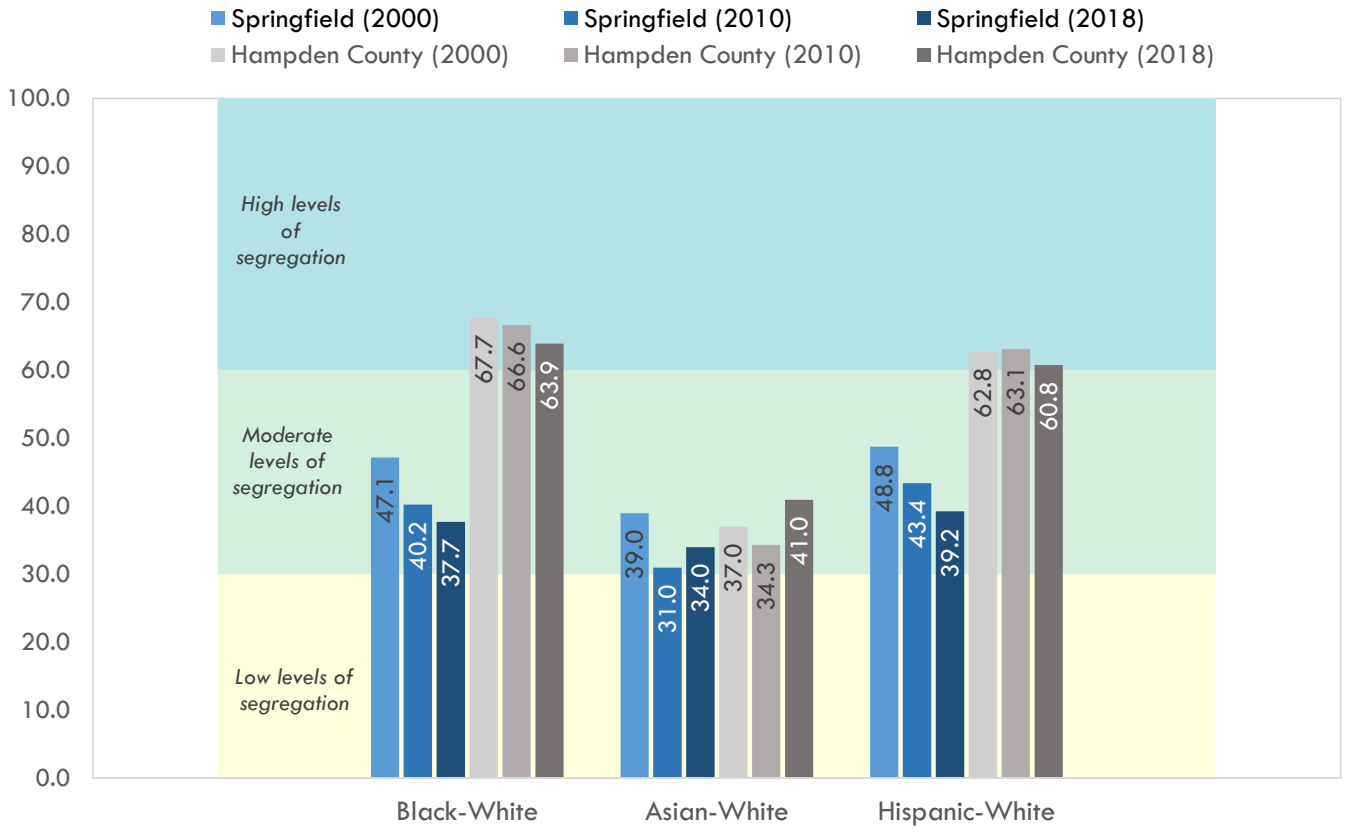



Source: U.S. Census Bureau, ACS 2014-2018 5 Year Estimates, Tables B03002, P9, P008

Springfield has seen moderate levels of dissimilarity across racial groups compared to non-Hispanic Whites since 2000, improving slightly for the Black, Asian and Hispanic/Latino population over time. In 2000, nearly half (47 percent) of the Black or White populations in Springfield would have to move to another neighborhood in order for both racial groups to be distributed evenly across the city. In 2018, this number had decreased to 37 percent, indicating that the Black and White populations in the city are 10 percent more integrated than in 2000, given the City's overall racial distribution. Hispanics/Latinos experienced a similar decrease, from 49 percent to 39 percent. The Asian population, which scored the lowest of the three racial groups when compared with the White population, saw a large decrease from 2000-2010, and a slight increase from 2010 to 2018.

Compared to Hampden County overall, the dissimilarity indices for Springfield indicate slowly decreasing levels of segregation. This means that racial and ethnic groups are more evenly distributed citywide than they are countywide, given the citywide racial distribution. Segregation has been improving over time for both the Black and Hispanic/Latino populations, as they become increasingly more dispersed. While there are moderate levels segregation for all groups shown in Springfield, decreasing slowly, they are lower than the segregation across Hampden County as a whole, where segregation is high for Black and Hispanic/Latino residents, decreasing at a very slow rate, and increasing for the Asian population from a more moderate level.

**Figure 34. Springfield (City of Springfield Only) Dissimilarity Index**

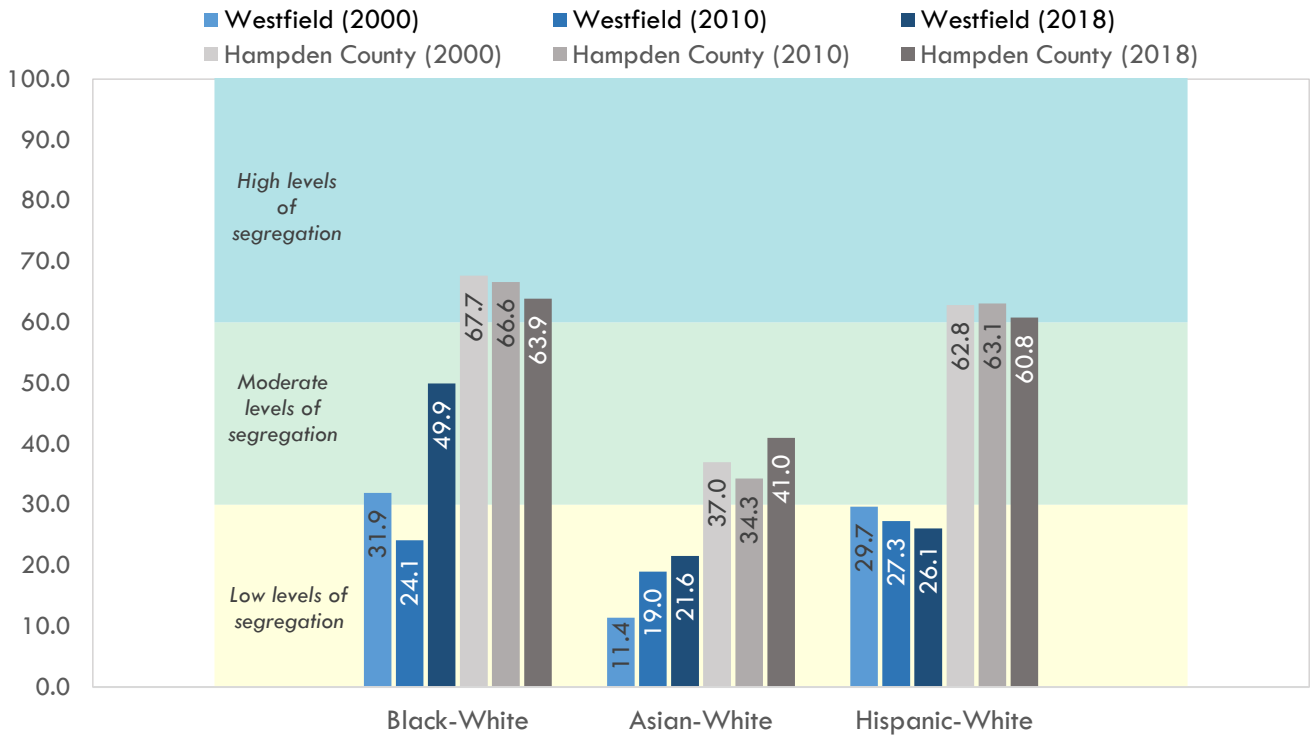



Source: U.S. Census Bureau, ACS 2014-2018 5 Year Estimates, Tables B03002, P9, P008

Westfield has seen low to moderate levels of dissimilarity across racial groups compared to non-Hispanic Whites since 2000, which has improved a small amount over time. Given that the Black population is only 2 percent of the city's population, and the Asian population is only 3 percent, large increases seen in segregation may be due to the small numbers of Black and Asian residents, making it difficult to detect meaningful change. Hispanic/Latino population constitutes the largest share of people of color in Westfield, at 9 percent of the population. Slightly decreasing levels of dissimilarity indicate that the Hispanic/Latino residents are four percent less concentrated than they were in 2000, given the city's racial distribution.

Indices for Westfield indicate lower levels of segregation than in Hampden County overall. This means that racial and ethnic groups are more evenly distributed citywide than they are across Hampden County, given the citywide racial distribution, which is less diverse than Springfield, Holyoke, or Chicopee. Westfield's Black and Asian communities in Westfield are small, making data less reliable for interpretation. A recent apparent increase in the indices for these communities may be an indication of increasing segregation or may represent a small change in the data. The Hispanic/Latino population is more substantial and the index shows dissimilarity between the Hispanic/Latino and White populations is slowly decreasing over time; they are less segregated than they were two decades ago.

**Figure 35. Westfield Dissimilarity Index**




Source: U.S. Census Bureau, ACS 2014-2018 5 Year Estimates, Tables B03002, P9, P008

## Factors Contributing to Segregated Housing Markets

Discrimination or differential treatment in the housing and mortgage markets and the location of, and access to, subsidized housing impact protected classes, in particular, people of color. As home values in Massachusetts' inner cities stagnated or fell during the middle of the 20th century (at which time 80 percent of the state's Black residents lived in just 8 cities, over 55 percent in Boston alone), values in the suburbs were rising, building equity for the White homeowners who lived there. Homeownership is the asset class that has enabled most families to generate wealth, and the disparity in homeownership is the major factor in the growing wealth inequality between the races.

**Denial rates for mortgage applicants in Hampden County show financial institutions may still be disproportionately denying loans to Black applicants, even when earning at or above the county median income of $52,372, or with a debt-to-income ratio of 43 percent or less.**

Examples of current conditions that perpetuate racial segregation include discrimination or differential treatment in access to housing, mortgages, and insurance; exclusionary zoning; land use; government policies affecting location and access to subsidized housing, and a lack of 'naturally' affordable, densely developed housing in many communities.

In order to assess the mortgage and insurance markets that have contributed to residential segregation across Hampden County, this section of the chapter utilizes mortgage data from bank reporting required by the Home Mortgage Disclosure Act (HMDA). These data include information from lenders who make more than 500 mortgage loans a year. For each loan application received, a number of demographic metrics are provided, including the action taken (i.e., loan originated, denied, withdrawn etc.), race, and income of the applicant.

Nationally, Black and Hispanic/Latino households today are still far less likely than White households to own their own homes.[24] This discrepancy, in large part, is related to the historic practices of redlining, blockbusting, and racial covenants[25], all of which allowed financial institutions to deny loans to people of color for decades. In a 1966 report on housing discrimination in the region, information provided the Springfield Apartment Owners Association revealed a pattern of blockbusting and neighborhood hostility in White areas where Black people bought homes: "The designation of a white area as "busted" when a Negro family moves into it has occurred also in the metropolitan area. Real estate brokers may blacklist such an area by refusing to sell to white families."[26]

[24] See https://www.pewresearch.org/fact-tank/2017/01/10/blacks-and-hispanics-face-extra-challenges-in-getting-home-loans/accessed January 2020.

[25] *Racially restrictive covenants* were contractual obligations in property deeds, typically created by private developers preventing occupancy of or real estate sales to non-White residents. See *How Prevalent Were Racially Restrictive Covenants in 20th Century Philadelphia?* Federal Reserve Bank of Philadelphia.
*Redlining* refers to the discriminatory practice of lending institutions in denying home loans for individuals and residences located within specific geographical areas of a city which the lender has deemed 'high risk areas', largely done on the basis of race.
*Blockbusting* is the practice of real estate brokers convincing homeowners to sell their houses for low prices by deliberately leveraging fear that a neighborhood's socioeconomic demographics are changing and will decrease home values.

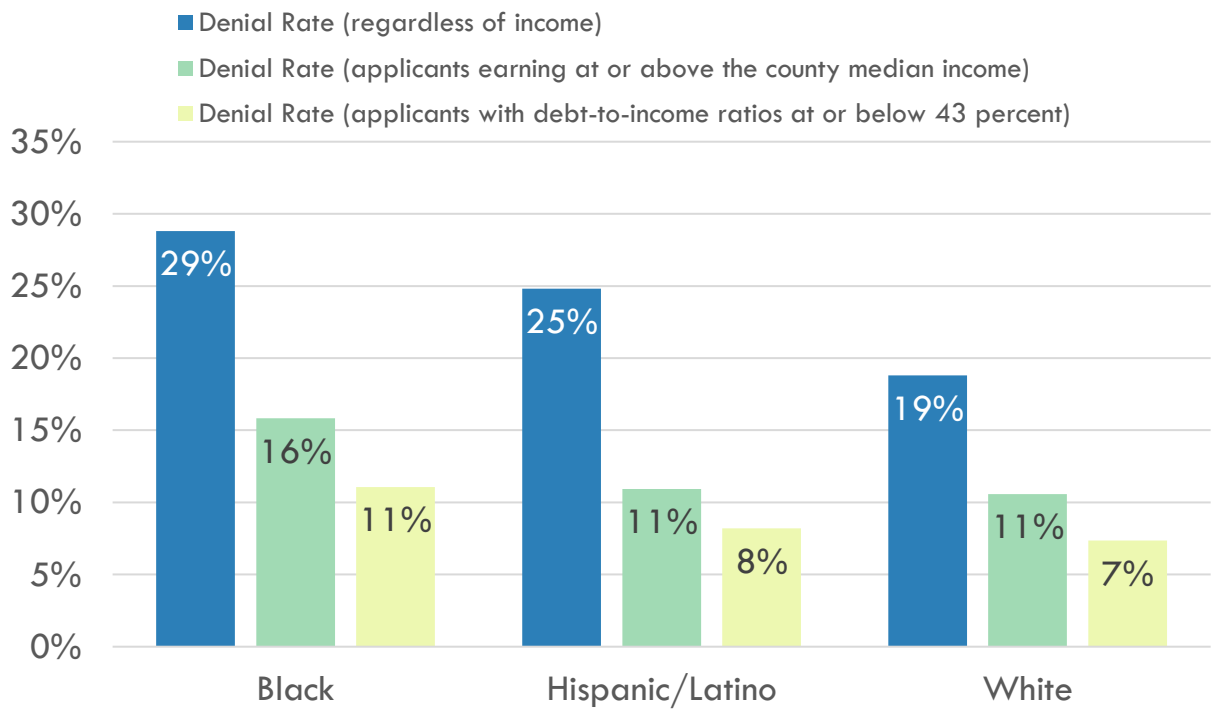
[26] See Housing Discrimination in the Springfield-Holyoke-Chicopee Metropolitan Area, available at https://www2.law.umaryland.edu/marshall/ usccr/documents/cr12h814.pdf

Denial rates for mortgage applicants in Hampden County show financial institutions may still be disproportionately denying loans to Black applicants, even when earning at or above the county median income of $52,372, or with a debt-to-income ratio of 43 percent or less.

Evidence from studies of mortgage loans suggests that borrowers with a higher debt-to-income ratio are more likely to run into trouble making monthly payments. The 43 percent debt-to-income ratio is important because, in most cases, that is the ratio cap banks set for borrowers for a qualified mortgage.[27]

White and Hispanic/Latino residents, on the other hand, have similar denial rates when controlling for income and debt, at about 11 percent, and 7-8 percent respectively. In 1960, 70 percent of the region's population of color were renters compared to 42 percent of Whites. Despite the passing of the Fair Housing Act in 1968, which prohibited discrimination concerning the sale, rental and financing of housing based on race, religion, national origin or sex, the data show that the legacy of discriminatory housing policy is still widely felt by Hampden County's Black population.

**Figure 36. Denial Rates by Income for Three Largest Racial/Ethnic Groups in Hampden County, 2018**




Source: Home Mortgage Disclosure Act, LAR 2018 using a county median household income of $52,372, in 2018 dollars based on ACS 2014-2018 5 Year Estimates, Table B19103

Note: There are limited numbers of mortgage application records in the region. There were 986 Black applicants in 2018. 284 were denied loans, 156 of which earned at or above the county median income, and 109 of which had a debt-to-income ratio of 43 percent or below. There were 2,024 Hispanic/Latino applicants in 2018. 284 were denied loans, 221 of which earned at or above the county median income, and 166 of which had a debt-to-income ratio of 43 percent or below.
There were 12,030 White applicants in 2018. 2,261 were denied loans, 1,271 of which earned at or above the county median income, and 886 of which had a debt-to-income ratio of 43 percent or below.

[27] For more, see https://www.consumerfinance.gov/ask-cfpb/what-is-a-debt-to-income-ratio-why-is-the-43-debt-to-income-ratio-important-en-1791/ accessed February 2020

The table below outlines the loan type by applicant race in Hamden County. FHA loans are made by private lenders, but insured by the Federal Housing Administration. FHA loans are designed for low-to-moderate-income borrowers, who are typically unable to obtain a conventional loan. While FHA loans are not a problem in itself, the lack of availability of conventional loans to non-White or underserved borrowers and neighborhoods continues to be an underlying issue.[28]

This pattern of loan types by race is clear in Hampden County; White applicants were 17 percent more likely to apply for a conventional loan than Black or Hispanic/Latino applicants, and 20 percent less likely than Hispanic/Latino applicants and 16 percent less likely than Black applicants to apply for an FHA insured loan.

**Table 62. Loan Type by Race in Hampden County, 2018**

| *Loan Type* | **Black** | **Hispanic/Latino** | **White** |
|---|---|---|---|
| **Conventional** (any loan other than FHA, VA, FSA, or RHS loans) | 61% | 61% | 78% |
| **FHA** (Federal Housing Administration) insured | 32% | 36% | 16% |

Source: Home Mortgage Disclosure Act, LAR 2018

While White applicants are a smaller share of all mortgage applicants in Hampden County than they were two decades ago[29], in 2018 loan originations still mostly favored White applicants, though origination and purchasing rates for the Hispanic/Latino population were actually similar to rates for the White population within the four Fair Housing Consortium cities of Chicopee, Holyoke, Springfield, and Westfield.

The next table shows action taken by financial institutions by race for Chicopee, Holyoke, Springfield and Westfield. All four cities have similar patterns for originated and denied loans by race. Low acceptance rates for Asians may be to the small population size—the number of total Asian applicants who are approved may be at zero in part due to very few people living in the region (only 2 percent of applicants countywide). When there are very low numbers, individual circumstances can irregularly affect rates.

[28] See MCBC's Changing Patterns Report: http://mcbc.info/wp-content/uploads/2018/11/CP25-Final-Report-Nov2018.pdf
[29] See Appendix A for the racial distribution of mortgage applicants for Hampden County, and the four Fair Housing Consortium cities of Chicopee, Holyoke, Springfield, and Westfield.

**Table 63. Action Taken by Financial Institution for Mortgage Applicants by Race, 2018**

| **Chicopee** | Asian | Black | White | Hispanic or Latino (of any race) |
|---|---|---|---|---|
| Loan originated | 40% | 53% | 61% | 59% |
| Application approved but not accepted | 0% | 2% | 1% | 0% |
| Application denied by financial institution | 32% | 35% | 20% | 20% |
| Application withdrawn by applicant | 24% | 5% | 11% | 13% |
| File closed for incompleteness | 4% | 2% | 3% | 4% |
| Loan purchased by the institution | 0% | 2% | 4% | 4% |
| | 100% | 100% | 100% | 100% |

Source: Home Mortgage Disclosure Act, LAR 2018

| **Holyoke** | Asian | Black | White | Hispanic or Latino (of any race) |
|---|---|---|---|---|
| Loan originated | 38% | 39% | 61% | 54% |
| Application approved but not accepted | 0% | 0% | 1% | 0% |
| Application denied by financial institution | 38% | 28% | 21% | 30% |
| Application withdrawn by applicant | 13% | 28% | 11% | 11% |
| File closed for incompleteness | 13% | 6% | 3% | 3% |
| Loan purchased by the institution | 0% | 0% | 2% | 2% |
| | 100% | 100% | 100% | 100% |

Source: Home Mortgage Disclosure Act, LAR 2018

| **Springfield** | Asian | Black | White | Hispanic or Latino (of any race) |
|---|---|---|---|---|
| Loan originated | 45% | 50% | 59% | 57% |
| Application approved but not accepted | 1% | 2% | 1% | 2% |
| Application denied by financial institution | 41% | 30% | 21% | 25% |
| Application withdrawn by applicant | 8% | 12% | 11% | 10% |
| File closed for incompleteness | 1% | 4% | 3% | 3% |
| Loan purchased by the institution | 3% | 2% | 4% | 4% |
| | 100% | 100% | 100% | 100% |

Source: Home Mortgage Disclosure Act, LAR 2018

| **Westfield** | Asian | Black | White | Hispanic or Latino (of any race) |
|---|---|---|---|---|
| Loan originated | 58% | 46% | 62% | 56% |
| Application approved but not accepted | 0% | 8% | 2% | 3% |
| Application denied by financial institution | 23% | 15% | 18% | 24% |
| Application withdrawn by applicant | 4% | 15% | 11% | 13% |
| File closed for incompleteness | 8% | 8% | 3% | 2% |
| Loan purchased by the institution | 8% | 8% | 4% | 3% |
| | 100% | 100% | 100% | 100% |

Source: Home Mortgage Disclosure Act, LAR 2018

# Data Analysis Section 3 -- Concentrated Poverty

## Introduction to Concentrated Poverty and R/ECAPs

There are detrimental effects of living in an area of concentrated poverty, particularly for poor residents, which are well documented and include lower access to opportunities (for more on opportunity, see the next data section 4). Neighborhoods with a high concentration of disadvantaged residents face a host of challenges, and the consequences of these challenges are particularly harmful to children. While these neighborhoods may offer cultural, linguistic, and community attributes not readily available in other areas, there is broad agreement that the concentration of very poor families and individuals in a limited number of high poverty areas not only compounds the challenges of poverty, it also perpetuates it.

This section focuses on racially/ethnically concentrated areas of poverty (R/ECAPs) in Hampden County; defined by HUD as census tracts where people of color are in the majority, and 40 percent or more of individuals are living at or below the poverty line. Because overall poverty levels are substantially lower in some areas of the country, a second standard is also used: any census tract with a poverty rate that exceeds 40 percent or is three or more times the average tract poverty rate for the metropolitan area also qualifies as an area of poverty, and it qualifies a R/ECAP if people of color are in the majority there.

There are numerous contributing factors of R/ECAPs, including segregation and lending discrimination (as explored in Data Section 2), White flight and suburbanization, lack of private or public investment in particular neighborhoods, exclusionary zoning laws, limited supply of affordable housing, among others. The result disproportionately affects people of color, as they become "increasingly isolated from the jobs and other life opportunities that are rapidly dispersing among increasingly far-flung suburbs."[30]

In Hampden County, areas of concentrated poverty are far more likely to be located in majority non-White neighborhoods, particularly in areas with high concentrations of Hispanics/Latinos. As will be discussed in the following section on access to opportunity, concentrated poverty within locally concentrated Hispanic/Latino and Black communities amplifies challenges of access to better services, employment, and educational opportunities.

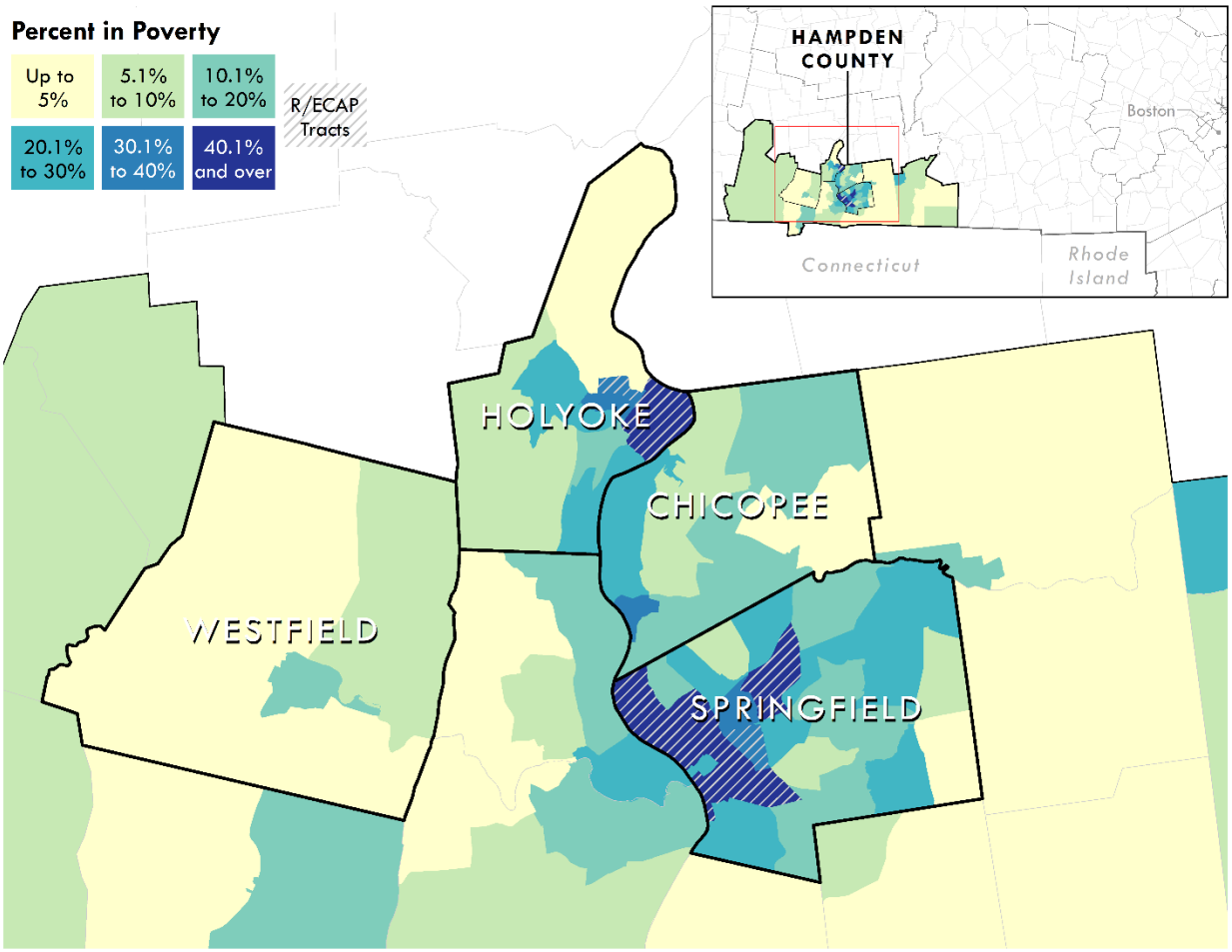
[30] Myron Orfield, Land use and Housing Policies to Reduce Concentrated Poverty and Racial Segregation, 33 Fordham Urb. L.J. 877 (2006).

## Concentrated Areas of Poverty and Regional Trends

In 2018, 17.4 percent of areas (18 census tracts) in Hampden County met the threshold for concentrated poverty, all of which also met the criterion for majority people of color. There were zero majority White areas meeting concentrated poverty thresholds (WCAPs) in Hampden County. **Figure 37** shows an inset map of R/ECAPs in Hampden County, with a larger scale focus on Chicopee, Holyoke, Springfield and Westfield.

Of the 18 racially or ethnically concentrated areas of poverty in Hampden County, all are located in either Springfield or Holyoke. 46,604 Springfield residents and 14,991 Holyoke residents live in these areas, the majority of whom identify as Hispanic or Latino.

**Figure 37. Racially/Ethnically Concentrated Areas of Poverty, 2018**

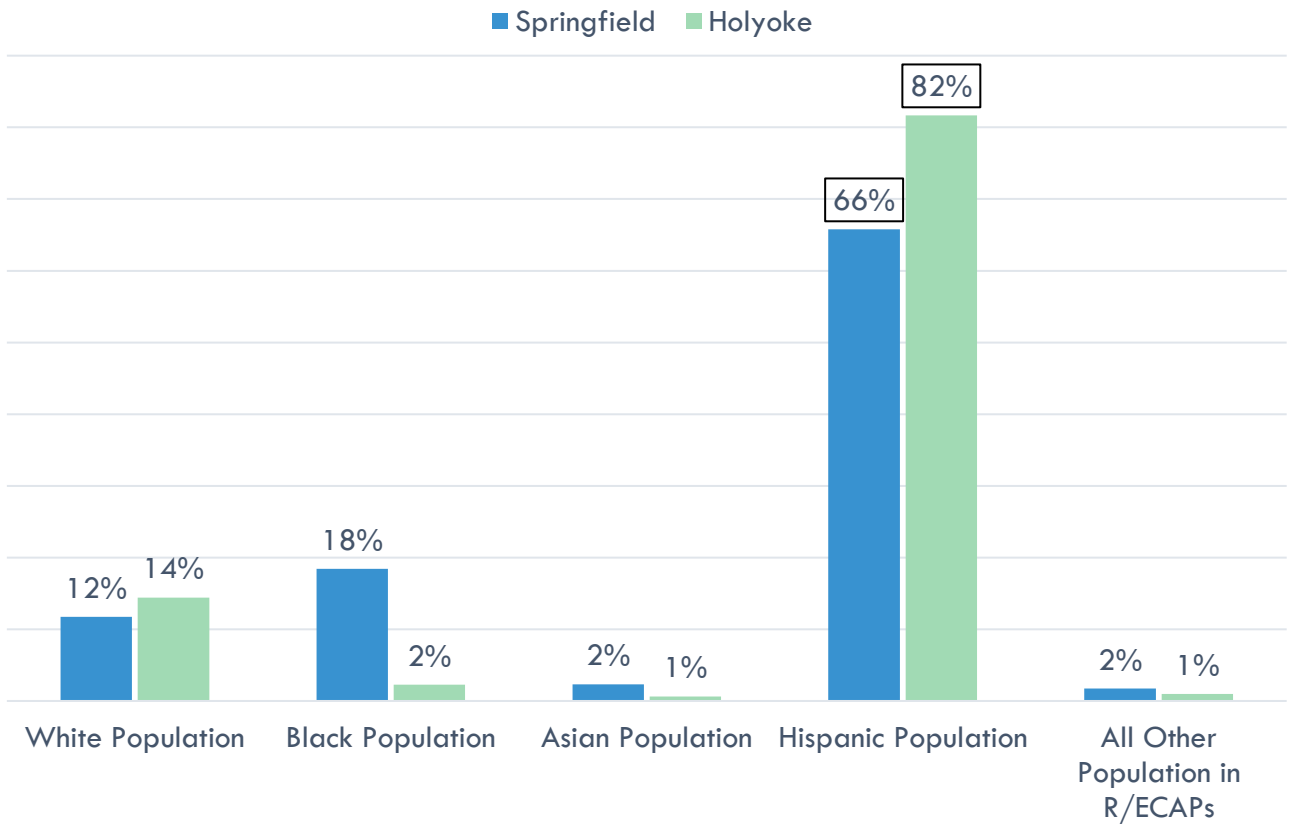



Source: UMDI mapping analysis, U.S. Census Bureau, 2018 5-Year American Community Survey, Table B17001, Table B03002

## Disparities by Race and Ethnicity

In Hampden County's racially/ethnically concentrated areas of poverty, those identifying as Hispanic/Latino constitute a larger share than any other racial or ethnic group. In Springfield, 66 percent of people living in R/ECAPs identify as Hispanic or Latino, in Holyoke, this share climbs to 82 percent. At 18 percent, Springfield is the only city in Hampden County with a substantial Black population living in concentrated areas of poverty.

**Figure 38. Racial/Ethnic Groups' Share of Total R/ECAP Population, 2018**




Source: U.S. Census Bureau, 2018 5-Year American Community Survey, Table B17001, Table B03002

# Data Analysis Section 4 -- Disparities in Access to Opportunity

## Introduction to HUD Opportunity Indices[31]

Place matters. The location of one's home corresponds with a wide range of opportunities that play an important role in residents' lives. Communities that provide access to high-quality education, a healthy and safe environment and sustainable employment increase the likelihood that residents will meet their full development potential, while the lack of opportunity associated with place can perpetuate poverty. Low-income residents may remain in poverty due to low-performing educational systems, limited opportunity in the labor force, poor health, restricted transportation access, and networks limited to others in poverty. Often generational poverty, which is family poverty spanning more than one generation, is reinforced by lack of access to opportunity.

Following its issuance in 2015 of the Affirmatively Furthering Fair Housing (AFFH) Rule, HUD prepared a series of metrics, or indices, to help jurisdictions assess how one neighborhood compares with another in each of five dimensions (poverty, education, employment, transportation, and health), and to identify whether there are significant disparities affecting people in particular racial and economic subgroups. The AFFH rule defines "significant disparities in access to opportunity" as "substantial and measurable differences in access to educational, transportation, economic, and other opportunities in a community based on protected class related to housing."[32]

The indices values range from 0 to 100. Higher values for a particular protected class indicate a greater likelihood that they reside in census tracts with greater access to that opportunity indicator. HUD provided "opportunity indicators" in six categories, all of which are used in this report:

- Labor Market Engagement Index
- Low Poverty Index
- Environmental Health Index
- School Proficiency Index
- Low Transportation Index
- Transit Trips Index

[31] See Appendix B (Springfield), C (Holyoke), D (Chicopee), and E (Westfield) for bar charts comparing all six indices by race and protected class, as well as compared to larger regions and the state, rather than one by one, as this chapter is structured.
[32] 24 C.F.R. § 5.152.

**Table 64** provides an overview of the six HUD Opportunity Indices utilized in this report. As noted, a higher score signifies greater access to opportunity. Low index values represent challenging conditions, such as high proximity or exposure to others in poverty, high unemployment, lower educational attainment of households, low-scoring schools, elevated levels of air toxins, and remoteness from jobs and modes of transportation. Across Hampden County, Black and Hispanic/Latino residents score lower than White residents across all indices of opportunity, with the exception of the Low Transportation Cost Index and Transit Trips Index, which together indicate lower household spending and higher utilization of public transit. Conversely, the Hampden County region's lowest score was for school proficiency, indicating lower school performance.

**Table 64. Understanding HUD Opportunity Indices**

| HUD Opportunity Index | Measures under Analysis | Interpretation (Index Values Range 0-100) |
|---|---|---|
| **Labor Market Engagement Index*** | Combines educational attainment, unemployment and labor force participation to estimate the local job market's engagement with households | **High:** higher employment and human capital (education) in a neighborhood<br>**Low:** lower employment and human capital (education) in a neighborhood |
| **Low Poverty Index** | Measures the contact that people in a given neighborhood have to others in poverty | **High:** less exposure to others in poverty in a neighborhood<br>**Low:** more exposure to others in poverty in a neighborhood |
| **Environmental Health Index** | Neighborhood-level risk factors associated with carcinogenic, respiratory and neurological threats to air quality to measure the presence of air toxins | **High:** less exposure to air toxins in a neighborhood<br>**Low:** more exposure to air toxins harmful to human health in a neighborhood |
| **School Proficiency Index** | Performance of schools in a given neighborhood, as measured by the performance of elementary school scores on standardized reading and math tests | **High:** higher performance of the school system in a neighborhood<br>**Low:** lower performance of the school system in a neighborhood |
| **Low Transportation Cost Index**** | Evaluates household spending on all public and private transportation including cars, taxis, public buses, and trains | **High:** lower household spending on transportation in a neighborhood<br>**Low:** higher household spending on transportation in a neighborhood |
| **Transit Trips Index** | Reveals households' usage of mass transit in a neighborhood | **High:** more likely that households in a neighborhood utilize public transit<br>**Low:** less likely that households in a neighborhood utilize public transit |

Source: U.S. Department of Housing and Urban Development, Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Affirmatively Further Fair Housing Data and Mapping Tool February 2018 https://www.hudexchange.info/resource/4868/affh-raw-data/.

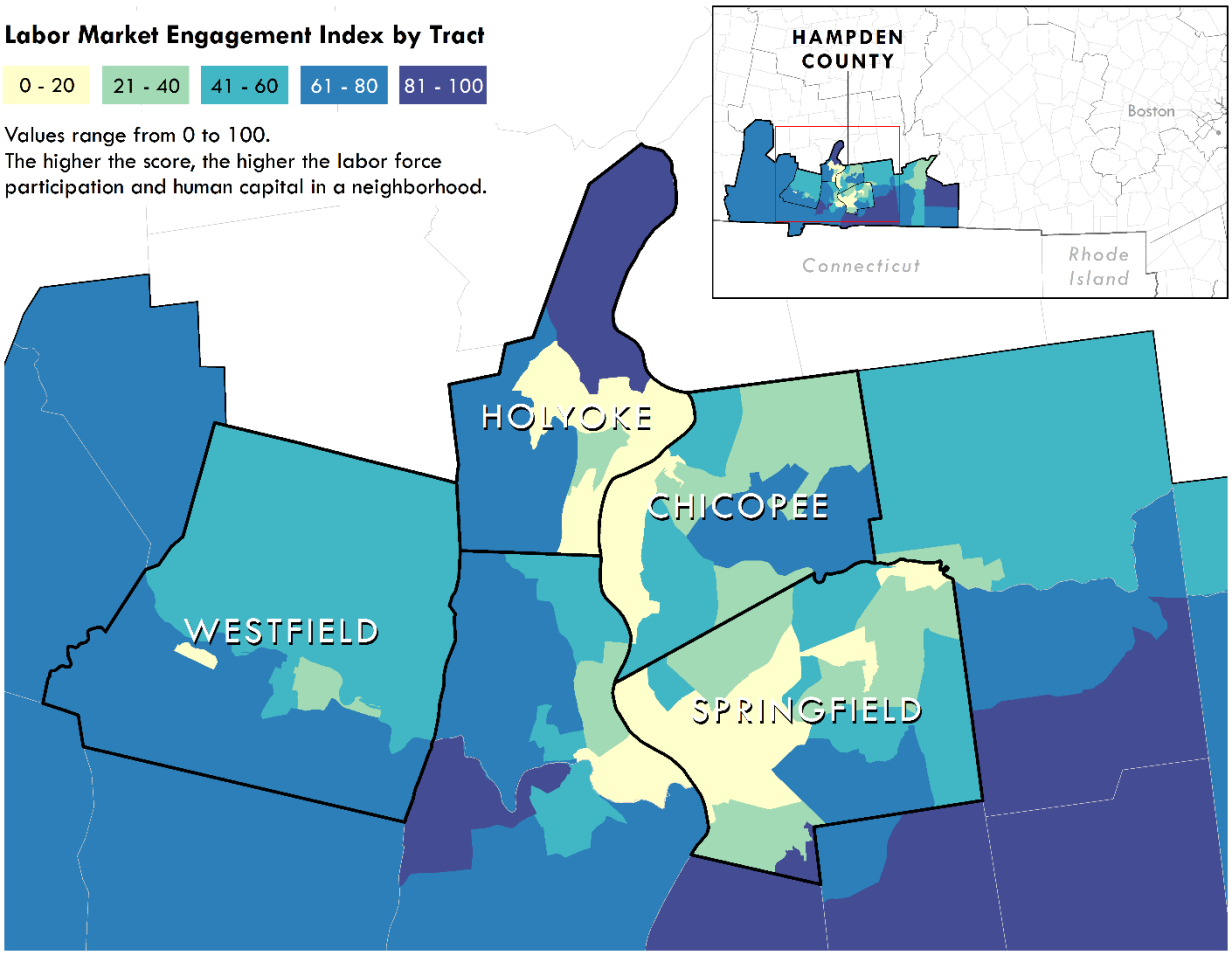
* Labor Market Engagement reflects the number of jobs locally available, the resources of the local population to complete higher education, and discrimination and participation in the job market.

** Transportation costs may be low due to efficient transportation infrastructure or the heavy concentration of residences and employment opportunities in the neighborhood

## Labor Market Engagement

The labor market engagement index combines educational attainment, unemployment and labor force participation to estimate the local job market's engagement with households. Within Hampden County, higher labor market engagement index scores are marked by areas with lower rates of unemployment, high labor force participation and a high percentage of people with bachelor's degree or higher.

As the Urban Institute reported in 2018, the largest difference in opportunity access for those living below




the federal poverty level and those living above the federal poverty level nationwide is in the labor market engagement index (average index value of 35 for those living below the poverty level, compared with 53 for those living above it). In Hampden County, this trend is no different: the locations of racially/ethnically concentrated areas of poverty (as seen in **Figure 24**), have an average labor market engagement index score of 3, compared to the county average of 46.**Figure 39. Labor Market Engagement Index by Tract**

Source: UMDI mapping analysis, HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Chicopee, the labor market engagement index is 40 for the total population, with little deviation depending on the racial group or protected class. Hispanics/Latinos have the lowest score citywide, but score 12 points higher than Hampden County's average of 21 for the Hispanic/Latino population. The labor market engagement index is a measure made up of a mix of educational attainment, unemployment and labor force participation, which can be reflective of people unable to access work due to low access to career preparation, employment discrimination, inability to work due to retirement or disability, or when raising children or going to school full time. It is meant to measure the local job market's engagement with local households.

**Table 65. Labor Market Engagement Indices by Race for Chicopee and Hampden County**

| Labor Market Engagement Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Chicopee | 40 | 42 | 38 | 42 | 33 | 40 | 37 | 38 |
| Hampden County | 46 | 56 | 24 | 47 | 21 | 40 | 27 | 41 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Holyoke, the labor market engagement index is 27 for the total population, with White and Asian populations scoring higher, and Black and Hispanic/Latino populations scoring lower. The Hispanic/Latino population and those with limited English proficiency have identical scores, more than half the score for the total population. Even despite higher scores for the White and Asian populations, they still fall short compared to county averages. The labor market engagement index is a measure made up of a mix of educational attainment, unemployment and labor force participation, which can be reflective of people unable to access work due to low access to career preparation, employment discrimination, inability to work due to retirement or disability, or when raising children or going to school full time. It is meant to measure the local job market's engagement with local households.

**Table 66. Labor Market Engagement Indices by Race for Holyoke and Hampden County**

| Labor Market Engagement Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Holyoke | 27 | 42 | 23 | 32 | 12 | 25 | 12 | 19 |
| Hampden County | 46 | 56 | 24 | 47 | 21 | 40 | 27 | 41 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Springfield, the labor market engagement index is 25 for the total population, with White and Asian populations scoring higher, and Black and Hispanic/Latino populations scoring lower. Even despite higher scores for the White and Asian populations, they still fall short compared to county averages. The labor market engagement index is a measure made up of a mix of educational attainment, unemployment and labor force participation, which can be reflective of people unable to access work due to low access to career preparation, employment discrimination, inability to work due to retirement or disability, or when raising children or going to school full time. It is meant to measure the local job market's engagement with local households.

**Table 67. Labor Market Engagement Indices by Race for Springfield and Hampden County**

| Labor Market Engagement Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Springfield | 25 | 37 | 21 | 30 | 16 | 24 | 17 | 21 |
| Hampden County | 46 | 56 | 24 | 47 | 21 | 40 | 27 | 41 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Westfield, the labor market engagement index is 58 for the total population, with limited deviation depending on the racial group or protected class. The Black population has the lowest score citywide, but nearly double Hampden County's average of 24 for the Black population. The labor market engagement index is a measure made up of a mix of educational attainment, unemployment and labor force participation, which can be reflective of people unable to access work due to low access to career preparation, employment discrimination, inability to work due to retirement or disability, or when raising children or going to school full time. It is meant to measure the local job market's engagement with local households.

**Table 68. Labor Market Engagement Indices by Race for Westfield and Hampden County**

| Labor Market Engagement Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Westfield | 58 | 58 | 49 | 56 | 52 | 55 | 54 | 59 |
| Hampden County | 46 | 56 | 24 | 47 | 21 | 40 | 27 | 41 |

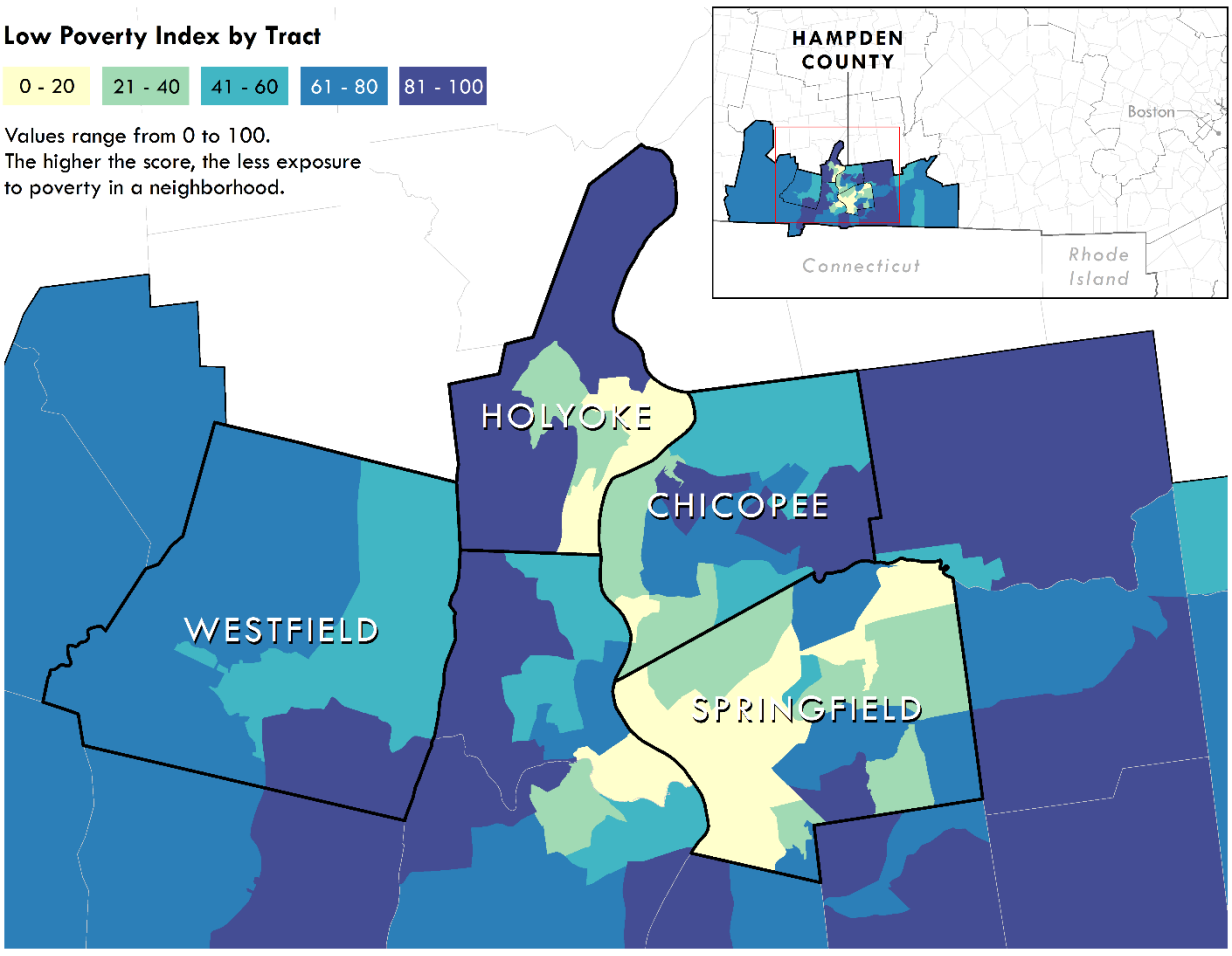
Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

## Exposure to Poverty

Seven census tracts in Hampden County, located in exclusively in Springfield and Holyoke, have scores of zero: the highest possible likelihood of exposure to other people who are in poverty. Fifty percent of tracts in the region exhibited index scores at or above the regional average of 49. Exposure to poverty follows a similar spatial pattern as the labor market engagement index.

While exposure to poverty is more likely in Holyoke neighborhoods east of I-91, as well as western parts of Springfield, there are clear disparities between White and non-White residents in these areas and throughout the region. In all four cities, the low poverty index for White residents is consistently higher than that of the total population, while it is consistently lower for the Black and Hispanic/Latino populations, again indicating the correlation between poverty and the region's concentration of non-White communities.

**Figure 40. Low Poverty Index by Tract**




Source: UMDI mapping analysis, HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Chicopee, the low poverty index is 50 for the total population, about identical to the Hampden County total, with little deviation depending on the racial group or protected class. Hispanics have the lowest score citywide, but score 19 points higher than Hampden County's average of 21 for the Hispanic/Latino population.

**Table 69. Low Poverty Indices by Race for Chicopee and Hampden County**

| Low Poverty Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Chicopee | 50 | 52 | 45 | 53 | 40 | 47 | 43 | 48 |
| Hampden County | 49 | 60 | 25 | 49 | 21 | 43 | 29 | 44 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Holyoke, the low poverty index is 28 for the total population, with White and Asian populations scoring higher, and Black and Hispanic/Latino populations scoring lower. The Hispanic/Latino population and those with limited English proficiency have nearly identical scores, more than half the score for the total population. Even despite a higher score for the White population, it still falls short by 15 points compared to the county average.

**Table 70. Low Poverty Indices by Race for Holyoke and Hampden County**

| Low Poverty Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Holyoke | 28 | 45 | 23 | 33 | 12 | 26 | 11 | 19 |
| Hampden County | 49 | 60 | 25 | 49 | 21 | 43 | 29 | 44 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Springfield, the low poverty index is 25 for the total population, with White and Asian populations scoring higher, and Black and Hispanic/Latino populations scoring lower. Even despite higher scores for the White and Asian populations, they still fall short compared to county averages.

**Table 71. Low Poverty Indices by Race for Springfield and Hampden County**

| Low Poverty Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Springfield | 25 | 37 | 21 | 30 | 16 | 24 | 17 | 21 |
| Hampden County | 46 | 56 | 24 | 47 | 21 | 40 | 27 | 41 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Westfield, the low poverty index is 62 for the total population, with limited deviation depending on the racial group or protected class. Hispanics/Latinos and those with limited English proficiency have the lowest scores citywide, but score much higher than the Hampden County averages of 21 (Hispanic/Latino) and 29 (limited English proficiency).

**Table 72. Low Poverty Indices by Race for Westfield and Hampden County**

| Low Poverty Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Westfield | 62 | 63 | 58 | 61 | 57 | 59 | 57 | 61 |
| Hampden County | 49 | 60 | 25 | 49 | 21 | 43 | 29 | 44 |

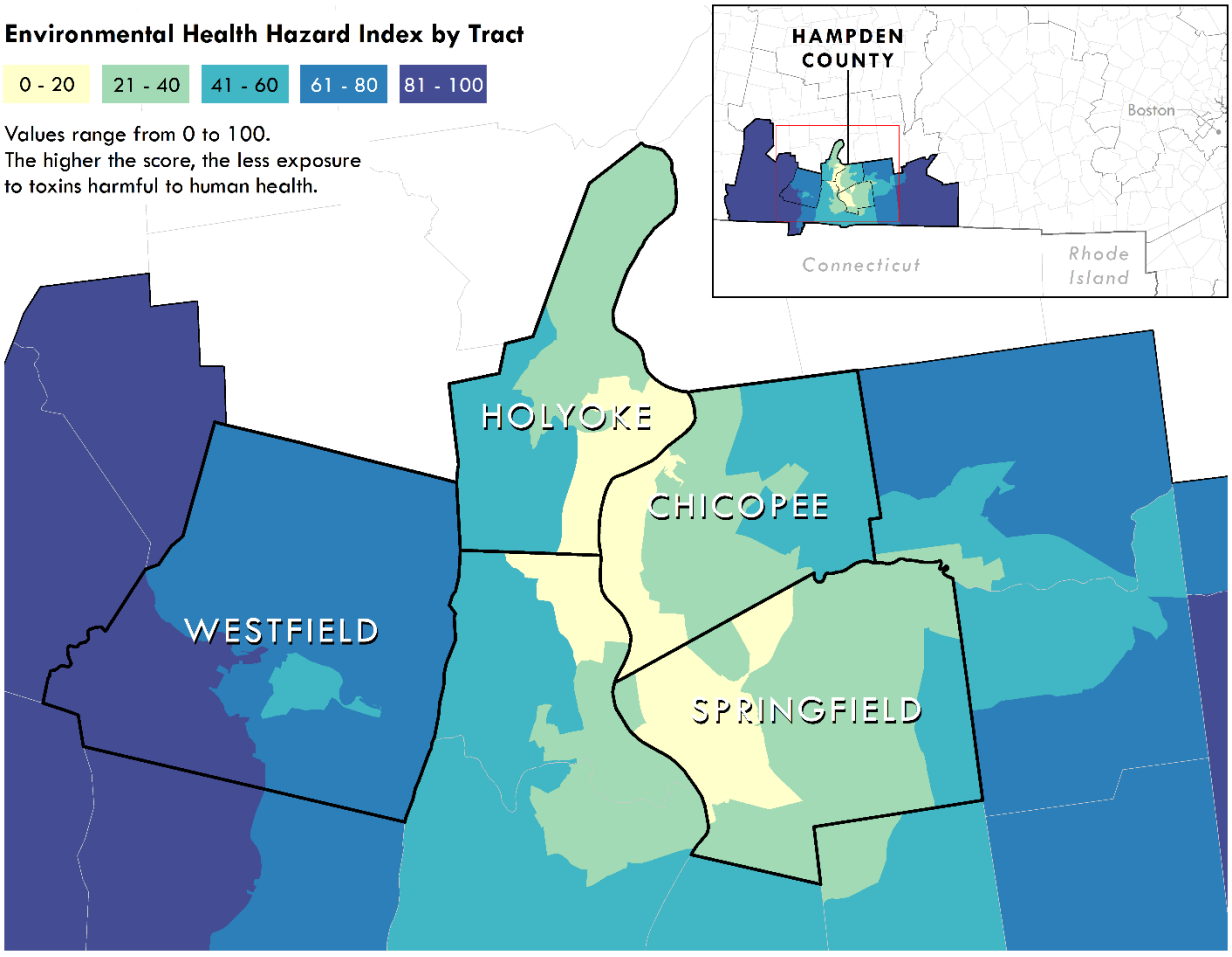
Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

## Environmental Health Hazards

Populations living in urban areas generally experience higher exposure to environmental hazards. Nationally, rural areas scored significantly higher on the environmental health index than urban areas, by about 35 points.[33] HUD constructed the data for environmental health hazard index is based only on the presence of air toxins, as determined by the EPA.

Despite a clear urban/rural pattern, residents do not share the exposure equally. In Holyoke, for example, White residents scored six points higher than Black residents, and 10 points higher than Hispanic or Latino residents. This may be directly related to population density (Holyoke's Hispanic/Latino population is largely concentrated in its most urbanized area). Despite this, historic patterns of White flight and segregation have influenced where many non-White communities could, or could not, reside.

**Figure 41. Environmental Health Index by Tract**




Source: UMDI mapping analysis, HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

[33] See https://www.urban.org/sites/default/files/publication/98674/place_and_opportunity_brief_1.pdf

In Chicopee, the environmental health index is 24 for the total population, almost half the county level score, with nearly all racial groups and protected classes scoring within 5 points of that total. Across the board, all groups score higher in Hampden County. For the Black and Hispanic/Latino populations, scores in Chicopee are close to county averages, but only due to already low county averages. The environmental health index is based on air toxin data.

**Table 73. Environmental Health Indices by Race for Chicopee and Hampden County**

| Environmental Health Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Chicopee | 24 | 25 | 26 | 26 | 20 | 23 | 22 | 24 |
| Hampden County | 40 | 48 | 27 | 35 | 22 | 34 | 26 | 37 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Holyoke, the environmental health index is 23 for the total population, almost half the county level score, with nearly all racial groups and protected classes scoring within 5 points of that total. Across the board, all groups score higher in Hampden County. For the Black and Hispanic/Latino populations, scores in Springfield are close to county averages, but only due to already low county averages. The environmental health index is based on air toxin data.

**Table 74. Environmental Health Indices by Race for Holyoke and Hampden County**

| Environmental Health Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Holyoke | 23 | 28 | 22 | 25 | 18 | 23 | 18 | 19 |
| Hampden County | 40 | 48 | 27 | 35 | 22 | 34 | 26 | 37 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Springfield, the environmental health index is 24 for the total population, almost half the county level score, with nearly all racial groups and protected classes scoring within 5 points of that total. Across the board, all groups score higher in Hampden County. For the Black and Hispanic/Latino populations, scores in Springfield are close to county averages, but only due to already low county averages. The environmental health index is based on air toxin data.

**Table 75. Environmental Health Indices by Race for Springfield and Hampden County**

| Environmental Health Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Springfield | 24 | 29 | 24 | 25 | 19 | 23 | 19 | 22 |
| Hampden County | 40 | 48 | 27 | 35 | 22 | 34 | 26 | 37 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Westfield, the environmental health index is 67 for the total population, 27 points higher than the county average. Every racial/ethnic group and protected class scores higher in Westfield than in Hampden County, with little deviation from the total. Whites still score slightly higher than Asians, Hispanics/Latinos, non-U.S. origin, and those with limited English proficiency, but compared to county level disparities, these gaps are much narrower. The environmental health index is based on air toxin data.

**Table 76. Environmental Health Indices by Race for Westfield and Hampden County**

| Environmental Health Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Westfield | 67 | 68 | 66 | 63 | 61 | 60 | 58 | 66 |
| Hampden County | 40 | 48 | 27 | 35 | 22 | 34 | 26 | 37 |

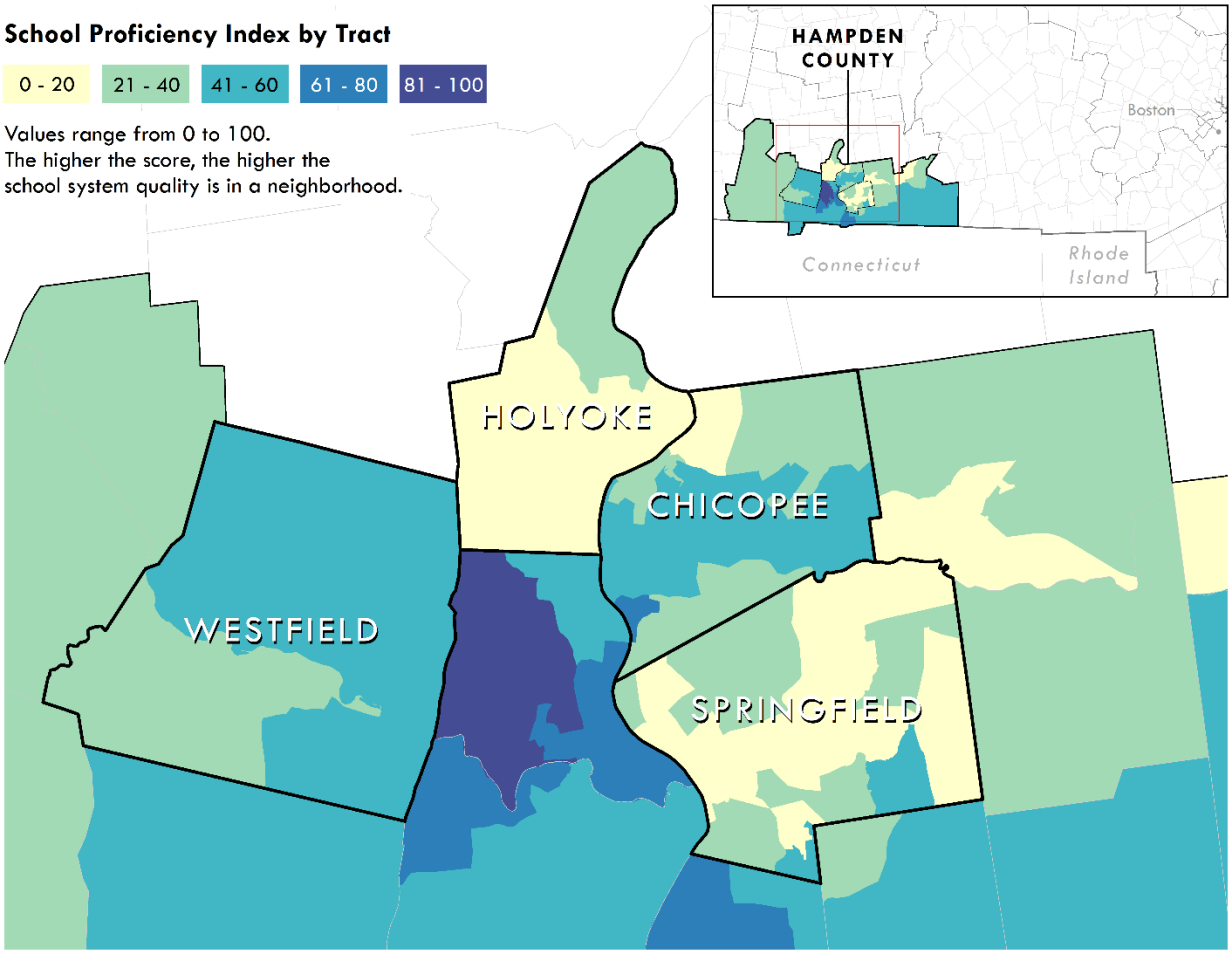
Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

## School Proficiency

The school proficiency index uses school-level data on the performance of 4th grade students on standardized tests to identify highly proficient and less proficient elementary schools. Of all six indices explored in this chapter, this index exhibits some of the lowest scores, particularly for Holyoke across all racial/ethnic groups.

Scores in elementary school proficiency across the region are relatively low, with an average score of 33 for Hampden County. Additionally, elementary school performance is highly segregated, as the Hampden County areas with the highest scores in West Springfield neighbor the lowest scoring areas in Holyoke (to the North) and Springfield (to the East).

**Figure 42. School Proficiency Index by Tract**




Source: UMDI mapping analysis, HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data. Aggregated from block groups as weighted average

In Chicopee, the school proficiency index is 34 for the total population; only one point higher than the county average, with nearly all racial groups and protected classes scoring within 3 points of that total. The Black, Hispanic/Latino, those with limited English proficiency populations score between 7 and 15 points higher than county averages.

**Table 77. School Proficiency Indices by Race for Chicopee and Hampden County**

| School Proficiency Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Chicopee | 34 | 34 | 33 | 34 | 35 | 33 | 32 | 33 |
| Hampden County | 33 | 38 | 22 | 38 | 20 | 33 | 25 | 31 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Holyoke, the school proficiency index is 5 for the total population; 28 points lower than the county level score, with nearly all racial groups and protected classes scoring within 3 points of that total. Of all the opportunity indices, groups in Holyoke score lowest in school proficiency, regardless of their racial group, origin, English proficiency, or household size.

**Table 78. School Proficiency Indices by Race for Holyoke and Hampden County**

| School Proficiency Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Holyoke | 5 | 7 | 5 | 7 | 3 | 5 | 3 | 4 |
| Hampden County | 33 | 38 | 22 | 38 | 20 | 33 | 25 | 31 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Springfield, the school proficiency index is 21 for the total population; 12 points lower than the county level score, with nearly all racial groups and protected classes scoring within 3 points of that total. Across the board, all groups score higher in Hampden County with the exception of the Black and Hispanic/Latino populations, whose scores in Springfield are close to county averages, but only due to already low county averages.

**Table 79. School Proficiency Indices by Race for Springfield and Hampden County**

| School Proficiency Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Springfield | 21 | 22 | 20 | 23 | 20 | 21 | 20 | 20 |
| Hampden County | 33 | 38 | 22 | 38 | 20 | 33 | 25 | 31 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Westfield, the school proficiency index is 39 for the total population; 6 points higher than the county average, with nearly all racial groups and protected classes scoring within 4 points of that total. The Black, Hispanic/Latino, those with limited English proficiency score between 8 and 16 points higher than county averages.

**Table 80. School Proficiency Indices by Race for Westfield and Hampden County**

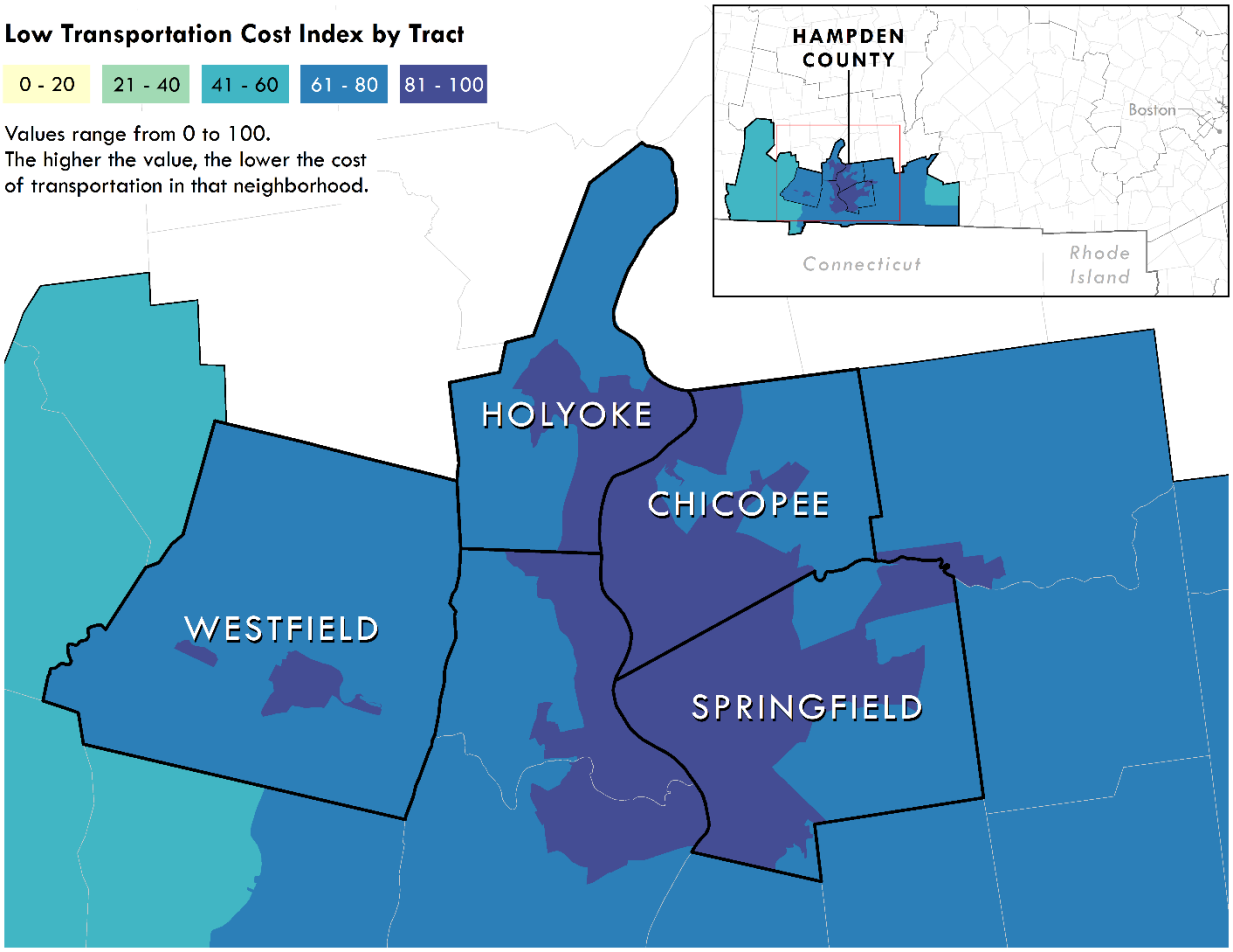
| School Proficiency Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Westfield | 39 | 39 | 38 | 38 | 36 | 35 | 33 | 39 |
| Hampden County | 33 | 38 | 22 | 38 | 20 | 33 | 25 | 31 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

## Transportation Costs and Access

The final two indices, both related to transportation, are the highest performing indices in Hampden County. The low transportation cost index is based on estimates of transportation expenses for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region. No neighborhood in Hampden County scored lower than 50, and the average score was 80, meaning that estimated transportation expenses for most areas in the region are fairly low. The highest scores with the lowest costs of transportation were located in the most urban areas of Holyoke, Springfield, Chicopee, Westfield and West Springfield.

**Figure 43. Low Transportation Cost Index by Tract**




Source: UMDI mapping analysis, HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Chicopee, the low transit index is 84 for the total population; 4 points higher than the county level score, with nearly all racial groups and protected classes scoring within 2 points of that total. Across the board, nearly all groups score higher in Chicopee than Hampden County, largely attributable to the higher density urban areas near and around Chicopee Center.

**Table 81. Low Transportation Cost Indices by Race for Chicopee and Hampden County**

| Low Transit Cost Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Chicopee | 84 | 83 | 84 | 83 | 86 | 85 | 86 | 85 |
| Hampden County | 80 | 76 | 85 | 81 | 88 | 82 | 86 | 81 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Holyoke, the low transit index is 85 for the total population; 5 points higher than the county level score, with nearly all racial groups and protected classes scoring within 6 points of that total. Whites score the lowest of all racial groups and protected classes, meaning that they tend to live in more suburban or rural areas compared to their non-White counterparts. Across the board, all groups score higher in Holyoke than Hampden County, largely attributable to the higher density urban areas near and around Downtown Holyoke.

**Table 82. Low Transportation Cost Indices by Race for Holyoke and Hampden County**

| Low Transit Cost Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Holyoke | 85 | 80 | 87 | 84 | 91 | 85 | 91 | 89 |
| Hampden County | 80 | 76 | 85 | 81 | 88 | 82 | 86 | 81 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Springfield, the low transit index is 86 for the total population; 6 points higher than the county level score, with nearly all racial groups and protected classes scoring within 4 points of that total. Whites score the lowest of all racial groups and protected classes, meaning that they tend to live in more suburban or rural areas compared to their non-White counterparts. Across the board, all groups score higher in Springfield than Hampden County, largely attributable to the higher density urban areas near and around Downtown Springfield.

**Table 83. Low Transportation Cost Indices by Race for Springfield and Hampden County**

| Low Transit Cost Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Springfield | 86 | 82 | 86 | 85 | 89 | 86 | 89 | 87 |
| Hampden County | 80 | 76 | 85 | 81 | 88 | 82 | 86 | 81 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Westfield, the low transit index is 80 for the total population; identical to the county level score, with nearly all racial groups and protected classes scoring within 3 points of that total. Across the board, scores are nearly identical to those of Hampden County, with the largest discrepancy for Hispanics (5 points lower in Westfield).

**Table 84. Low Transportation Cost Indices by Race for Westfield and Hampden County**

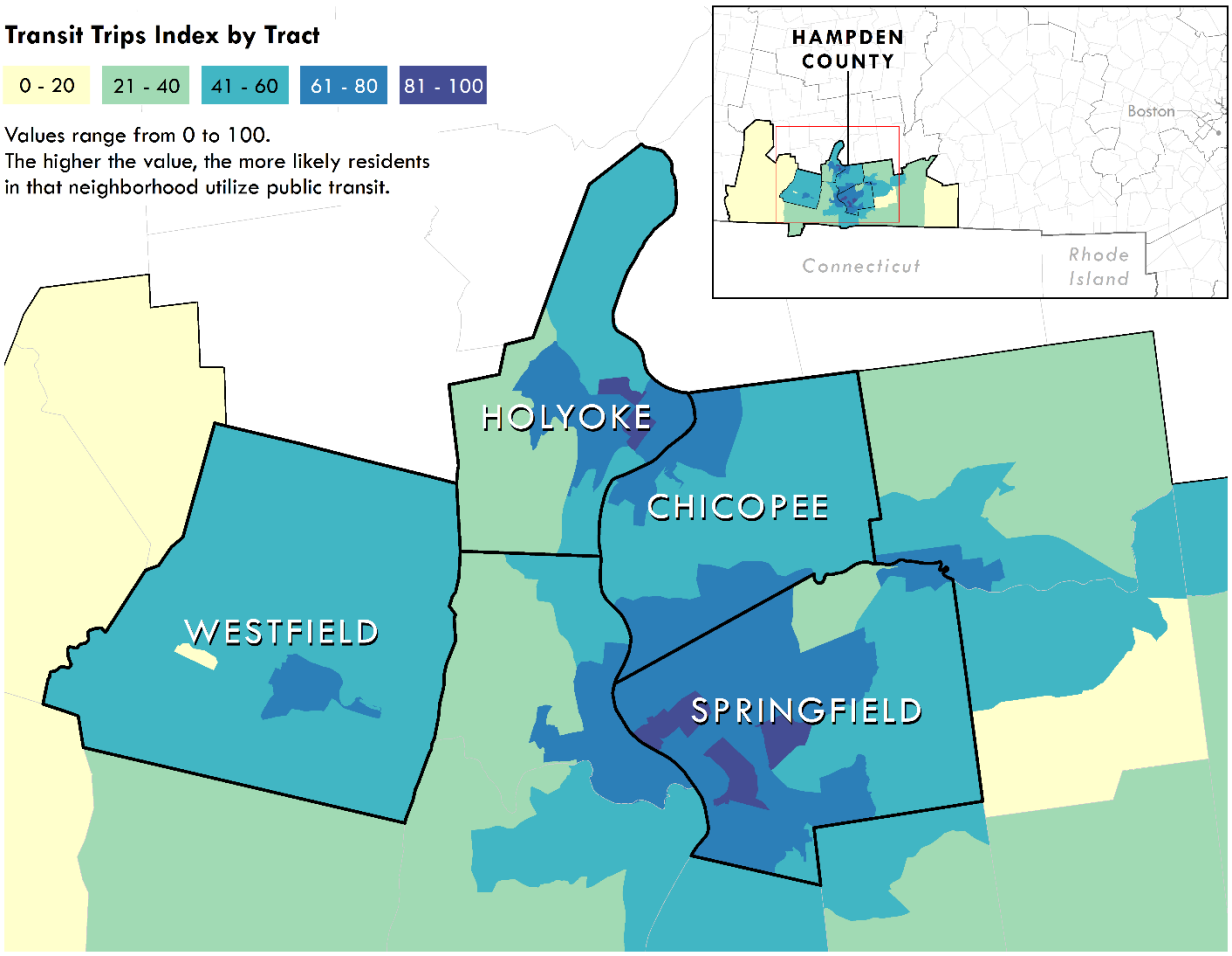
| Low Transit Cost Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Westfield | 80 | 79 | 83 | 81 | 83 | 82 | 83 | 79 |
| Hampden County | 80 | 76 | 85 | 81 | 88 | 82 | 86 | 81 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

Transit TripsLike the low transportation index, the transit trips index is also based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region.

The Urban Institute found that nationally, the low transportation cost index correlates directly with the transit trips index, meaning that households in areas with lower costs of transportation are more likely to utilize public transit.[34] This is the case in Hampden County, despite lower scores for the transit trips index than the low transportation cost index. As the places with the most public transportation, it is logical that the most densely-settled areas of Holyoke and Springfield scored the highest in the region.

**Figure 44. Transit Trips Index by Tract**




[34] See https://www.urban.org/sites/default/files/publication/98674/place_and_opportunity_brief_3.pdf

In Chicopee, the transit trips index is 63 for the total population; 8 points higher than the county level score, with nearly all racial groups and protected classes scoring within 2 points of that total. Across the board, most groups score higher in Chicopee than Hampden County, with the exception of the Black population scoring 4 points lower, Hispanics scoring 6 points lower, and those with limited English proficiency scoring 1 point lower.

**Table 85. Transit Trips Indices by Race for Chicopee and Hampden County**

| Transit Trips Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Chicopee | 63 | 62 | 63 | 62 | 64 | 64 | 65 | 64 |
| Hampden County | 55 | 48 | 67 | 58 | 70 | 60 | 66 | 58 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Holyoke, the transit trips index is 65 for the total population; 10 points higher than the county level score, with nearly all racial groups and protected classes scoring within 8 points of that total. Across the board, all groups score higher in Holyoke than Hampden County, largely attributable to the higher density urban areas near and around Downtown Holyoke. Whites, Asians and people of non-U.S. origin score lowest citywide.

**Table 86. Transit Trips Indices by Race for Holyoke and Hampden County**

| Transit Trips Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Holyoke | 65 | 56 | 67 | 62 | 73 | 64 | 73 | 70 |
| Hampden County | 55 | 48 | 67 | 58 | 70 | 60 | 66 | 58 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Springfield, the transit trips index is 69 for the total population; 14 points higher than the county level score, with nearly all racial groups and protected classes scoring within 5 points of that total. Across the board, all groups score higher in Springfield than Hampden County, largely attributable to the higher density urban areas near and around Downtown Springfield. Whites in particular score significantly higher, likely due to the higher proportion of Whites living in urban areas in Springfield, versus the higher proportion of Whites living in suburban or rural areas countywide.

**Table 87. Transit Trips Indices by Race for Springfield and Hampden County**

| Transit Trips Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Springfield | 69 | 64 | 70 | 69 | 73 | 70 | 72 | 71 |
| Hampden County | 55 | 48 | 67 | 58 | 70 | 60 | 66 | 58 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

In Westfield, the transit trips index is 50 for the total population; 5 points lower than the county level score. There are some discrepancies between groups more likely to use public transit: the Black population in Westfield scored 3 points lower than the total, and 20 points lower than the average for the Black population countywide. Other groups, while scoring at or above Westfield's total population, mostly score lower than their countywide counterparts.

**Table 88. Transit Trips Indices by Race for Westfield and Hampden County**

| Transit Trips Index | Total Population | White | Black | Asian | Hispanic/Latino | Non-U.S. Origin | Limited English Proficiency | Household Size 5 or More |
|---|---|---|---|---|---|---|---|---|
| Westfield | 50 | 50 | 47 | 53 | 57 | 57 | 60 | 55 |
| Hampden County | 55 | 48 | 67 | 58 | 70 | 60 | 66 | 58 |

Source: HUD, February 2018 Affirmatively Furthering Fair Housing Data and Mapping Tool, derived from 2010 Census data

# Data Analysis Section 5 --Housing Needs and the Allocation of Resources

## Housing for Whom: A Snapshot of Massachusetts Households

This chapter provides information on the housing needs of Hampden County residents and how well those needs are being met, to the extent that available data allows, with particular focus on protected classes. It examines HUD-defined housing problems for the general population (affordability and cost burdens, overcrowding, and housing without complete plumbing or kitchen), as well as by race/ethnicity and disability status to determine whether members of these protected classes are experiencing disproportionate needs when compared to other groups or the population at large.

In this chapter, estimates of income, what is considered low income, and affordable housing units all come from the 2012 – 2016 Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data are a set of custom tables that combine microdata from the American Community Survey with HUD's adjusted area median family incomes (HAMFI) to demonstrate the number of households in need of housing assistance. More information on this data will be provided in the following affordability gap analysis.

## Affordability Gap Analysis (CHAS)

### *Low Income Households by Owner/Renter and Income, for Hampden County and Massachusetts*

Across the entire country, HUD has calculated area median family income, known as HAMFI, based on geographies such as counties. Each household in the ACS microdata is matched with the appropriate HAMFI, which is then adjusted up or down based on the number of people in the household and number of children under age 4 (HAMFIs are calibrated on the baseline assumption of a 4-person household).[35]

Finally, after being adjusted based on household size, each household is classified based on how its income compares to specific thresholds. A household with an income that is 80 percent of the HAMFI is considered Low Income, one with 50 percent of the HAMFI is labeled Very Low Income, and 30 percent is labeled Extremely Low Income.

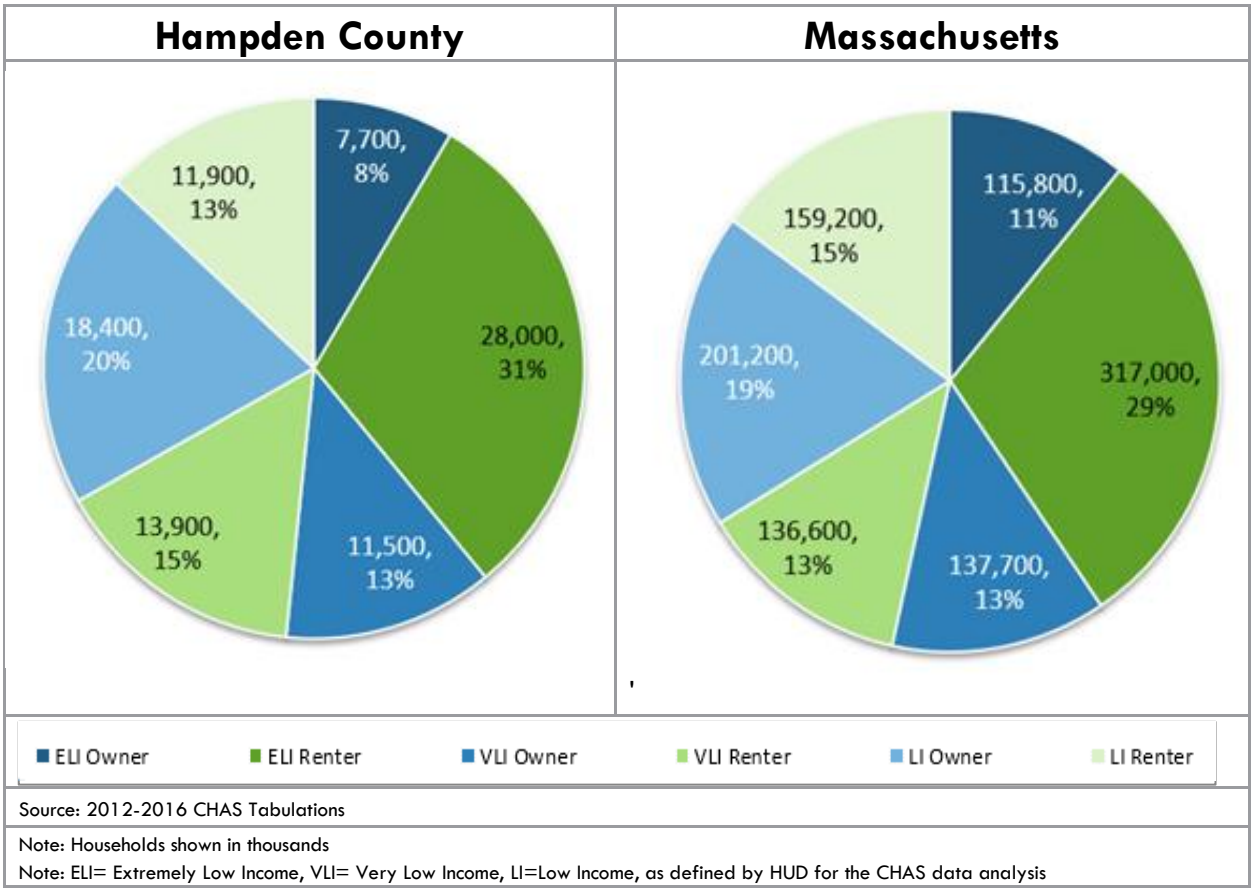
These income thresholds are cumulative, therefore the pie charts below reveal the breakdown of the total number of all households at and under HUD's "Low Income" standards in Hampden County and Massachusetts – Low Income, Very Low Income, and Extremely Low Income.

The pie charts look at Low Income, Very Low Income, and Extremely Low Income households that rent and own their homes. Hampden County and the state overall have similar percentages of Low Income renters, but diverge when it comes to the Extremely Low Income population. Hampden County has a smaller share of Extremely Low Income owners than Massachusetts, but a slightly larger percentage of Extremely Low Income renters. Hampden County also has a smaller share of Low Income renters (13 percent as compared to 15 percent).

[35] For more, see "CHAS Affordability Analysis," Paul Joice, U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal/publications/pdf/CHAS_affordability_Analysis.pdf

In both Hampden County and the Commonwealth, Extremely Low Income renters make up nearly one third of all Low Income households. This suggests that special attention should be paid to ensuring the availability of rental units that are low cost public housing units, or subsidized private housing for those households making 30 percent of the area median income as determined by HUD.

**Figure 45. Low Income Households by Owner/Renter in Hampden County and Massachusetts**




Source: 2012-2016 CHAS Tabulations

Note: Households shown in thousands

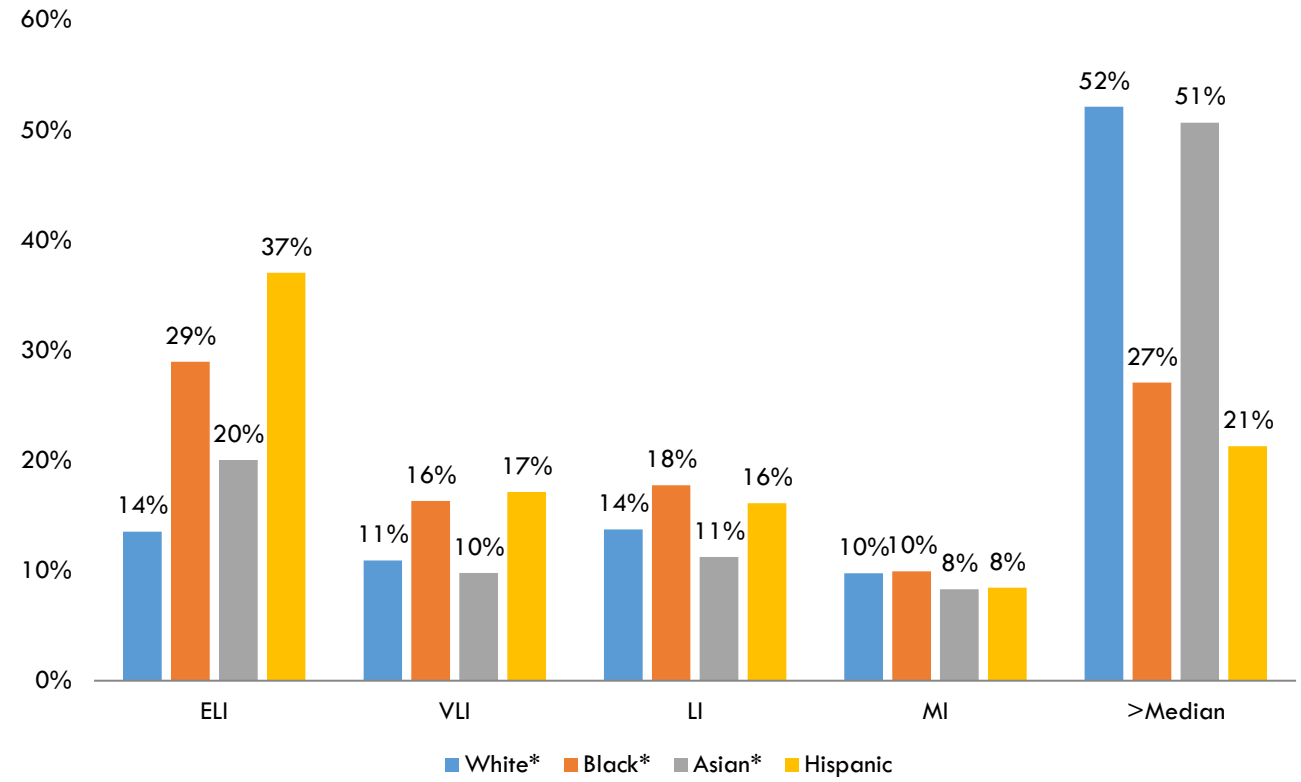
Note: ELI= Extremely Low Income, VLI= Very Low Income, LI=Low Income, as defined by HUD for the CHAS data analysis

## *Distribution of All Households by Income and Race*

Household income is not evenly distributed among racial and ethnic groups in Massachusetts, neither at the state level, nor at the county level. Across Massachusetts, more than half of White and Asian households each earn more than the HAMFI, while just over a quarter of Black families make more than the median income, and only around one fifth of Hispanic/Latino households earn over the median. In Hampden County, only 16 percent of Hispanic/Latino households make more than the area median income, less than half of the share of White and Asian households that make the same.

In both Massachusetts and Hampden County, the four major racial and ethnic groups are all represented among Low Income and Very Low Income within five to seven percentage points of each other. Black and Hispanic/Latino households comprise the largest share of Extremely Low Income households, however, with nearly half of Hispanic/Latino households in Hampden County making 30 percent of the area median income.

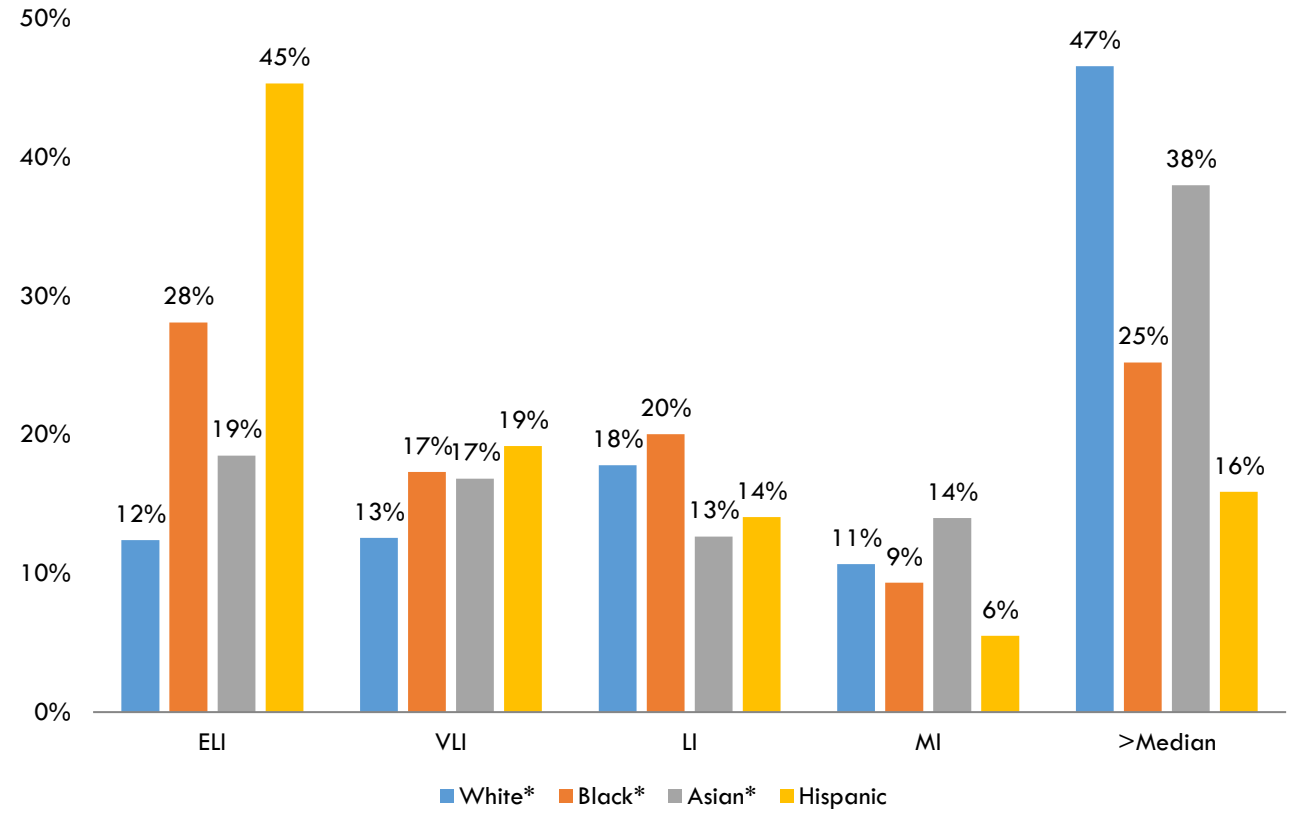
**Figure 46. Low Income Households by Race in Massachusetts**




Source: CHAS Table 2, based on 2012-2016 American Community Survey

* indicates not Hispanic

**Figure 47. Low Income Households by Race in Hampden County**



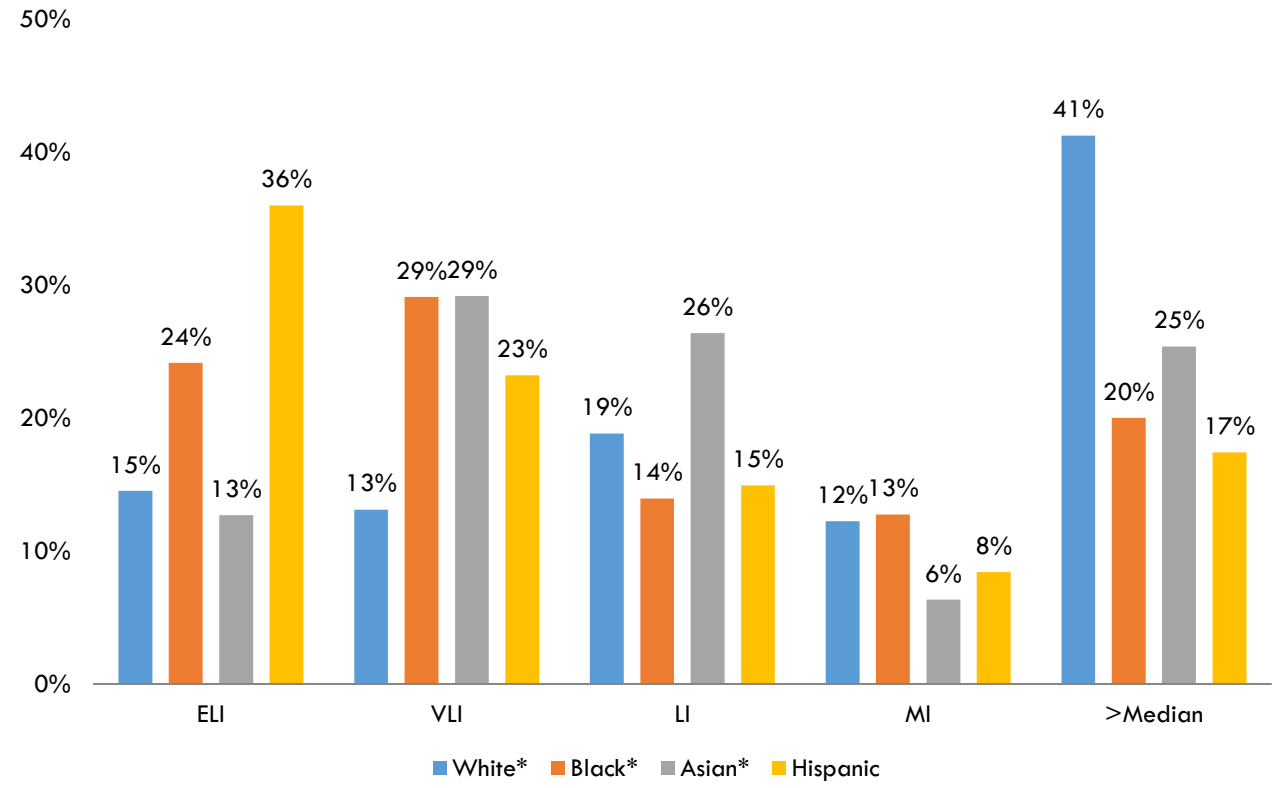

Source: CHAS Table 2, based on 2012-2016 American Community Survey
* indicates not Hispanic

## Chicopee

Households in Chicopee reflect some of the broader trends seen in Massachusetts and Hampden County. However, at 41 percent the share of White households that earn more than the median income is significantly higher than all other racial and ethnic groups in the city, with a quarter of Asian households, one fifth of Black households, and only 17 percent of Hispanic/Latino households earning more than the median.

Chicopee also has a higher percentage of households that are Very Low Income, i.e. those that make 50 percent of the area median income. There are 12 percent more Very Low Income Black and Asian households than are in the county overall. Chicopee's Extremely Low Income households also follow similar trends to Hampden County, with Hispanic/Latino households accounting for more than double the share of White households in the Extremely Low Income bracket.

**Figure 48. Low Income Households by Race in Chicopee**

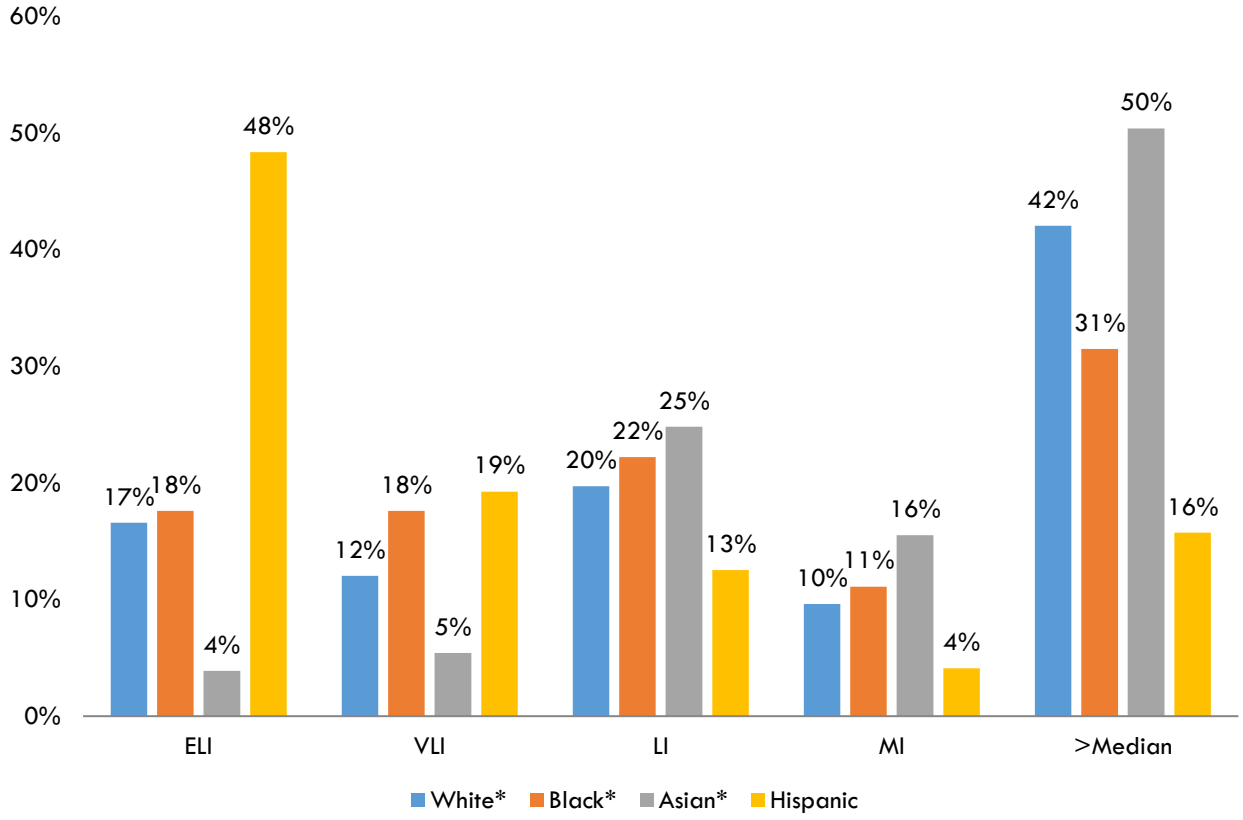



Source: CHAS Table 2, based on 2012-2016 American Community Survey
* indicates not Hispanic

## Holyoke

While households in Holyoke reflect some of the broader trends seen in Massachusetts and Hampden County, Holyoke households show an even more stark disparity at the bottom income brackets, particularly for Hispanic/Latino households. Nearly half of all Hispanic/Latino households are Extremely Low Income. At the upper income range, just 16 percent of Hispanic/Latino households have incomes above the median.

**Figure 49. Low Income Households by Race in Holyoke**



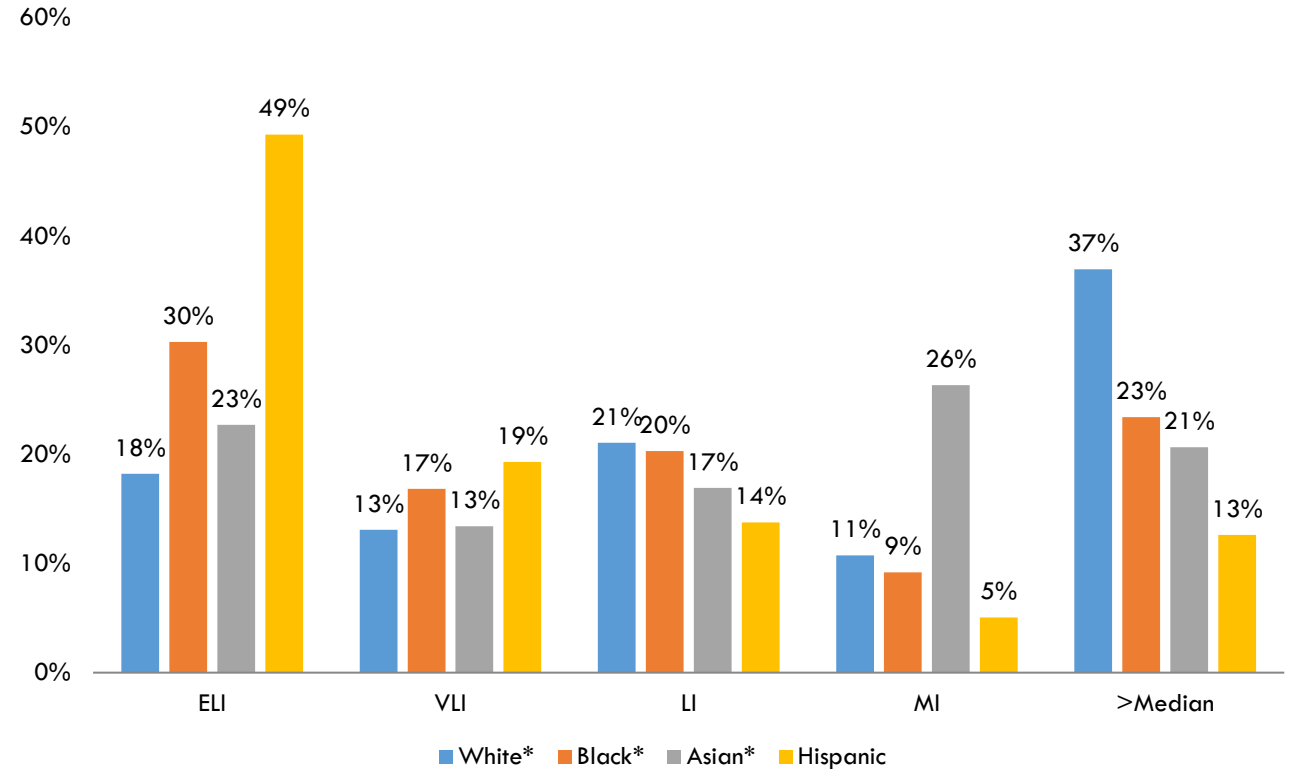

Source: CHAS Table 2, based on 2012-2016 American Community Survey
* indicates not Hispanic

## Springfield

Springfield has a more even distribution across racial and ethnic groups and income bracket than both Massachusetts and Hampden County. However, there are more Extremely Low Income Hispanic/Latino households in Springfield than either Hampden County or Massachusetts. Half of Hispanic/Latino households in Springfield earn up to 30 percent of the area median income, while just 18 percent earn at or above the median income.

While income is more equitably split among racial and ethnic groups, this also means that Springfield has a higher share of Extremely Low Income Black, White, and Asian households than Hampden County and Massachusetts.

**Figure 50. Low Income Households by Race in Springfield**



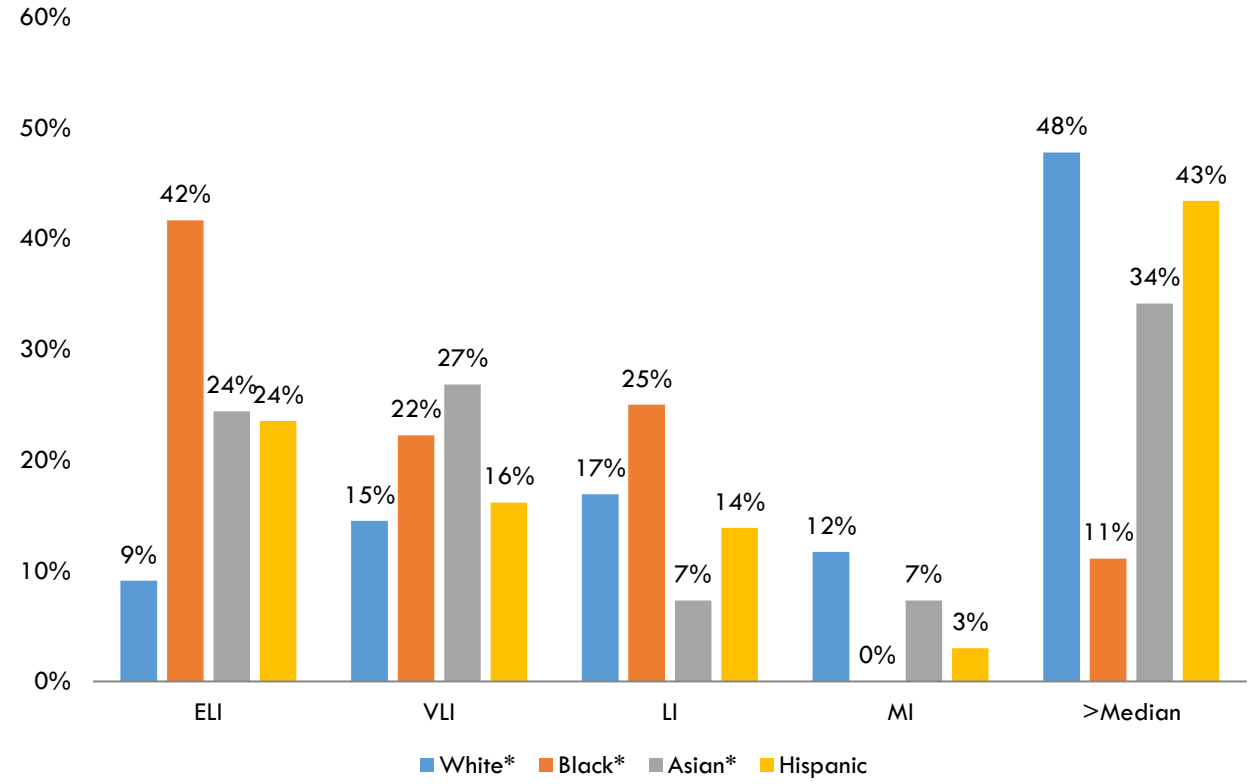

Source: CHAS Table 2, based on 2012-2016 American Community Survey
* indicates not Hispanic

## Westfield

Household income by race and ethnicity does not reflect many of the trends seen at the county and state level. Westfield is similar to the larger geographies in that the majority of White and Asian households earn more than the median area income, however, Westfield also has a large share of Hispanic/Latino households that earn above the median income. At 43 percent of Hispanic/Latino households, this is more than double that of Hampden County and Massachusetts.

Westfield also has a higher share of Black households that are Extremely Low Income – households that earn 30 percent of the area median income or less. Nearly two thirds of all Black households in Westfield are Extremely or Very Low Income.

**Figure 51. Low Income Households by Race in Westfield**




Source: CHAS Table 2, based on 2012-2016 American Community Survey
* indicates not Hispanic

## Supply/Availability of Affordable Units vs. 100 needed by Income Level

One of the most fundamental goals of providing affordable housing is matching resident need to an appropriately affordable unit, yet many regions are mismatched in the price of units available as compared to residents' income levels. HUD attempts to capture this mismatch by identifying "need," based on the number of households at income thresholds determined by the HUD area median family income. A household is considered Extremely Low Income if the adjusted income is 30 percent of the HUD area median income or less, Very Low Income if the size-adjusted household earns 50 percent of the HUD area median income, and Low Income if earnings are 80 percent of the HUD area median income.

A housing unit is considered "affordable" if monthly rent does not exceed 30 percent of the income threshold. For owners, a unit is considered "affordable" if the home value is less than or equal to 3.36 times the household's size-adjusted income. For more details on how affordability is defined, see Appendix F.

A housing unit is considered "affordable and available" if it is vacant, or if it is occupied by a household with income less than or equal to the income threshold being analyzed – 30 percent (Extremely Low Income), 50 percent (Very Low Income), or 80 percent (Low Income). For example, units that are affordable for HUD-determined Extremely Low Income households but occupied by a Very Low Income household or household with even higher income, are not included in this total. This "Affordable and Available" category therefore shows the number of HUD deemed-affordable units that a household in the income category could potentially afford that are also at the same time not already in use by a household of higher income.

The tables below show the number of units considered affordable, and affordable and available, per 100 units needed. If each category were at 100, it would mean that there was a perfect match between the number of units needed that were affordable at each income threshold and the number of units available to each income threshold, meaning there would be enough units to supply the need at each threshold. A number greater than 100 means that there are more units affordable to this income threshold than needed; a number less than 100 means that there are not enough affordable units to match the need.

The table below shows that in both Massachusetts and Hampden County, there are more housing units affordable at the Low Income threshold than at the Extremely or Very Low Income thresholds. In fact, there are more units affordable at the Low Income threshold (80 percent of HUD Area Median Family Income) than are needed. At every income threshold, the number of affordable and available units is far lower than the number of affordable units; the mismatch between these two columns may be due to households with a higher income residing in a unit that is considered affordable for a lower income threshold.

Compared to Massachusetts, Hampden County has a better matched inventory of affordable and available units for Extremely Low Income households, but there is a larger gap when it comes to Very Low Income households. The numbers are significantly lower, however, than the overall affordable units in these income thresholds.

For Extremely Low Income households at both the state and county level, only 46 units are affordable and available for every 100 households with a need. It is clear that the less income a household earns, the fewer options there are for housing units that will be affordable and available to them.

**Table 89. Affordable Unit Supply and Availability in Hampden County and Massachusetts**

| | Massachusetts | | Hampden County | | |
|---|---|---|---|---|---|
| | Affordable Units per 100 Needed | Affordable and Available Units per 100 Needed | | Affordable Units per 100 Needed | Affordable and Available Units per 100 Needed |
| Extremely Low Income | 66.8 | 46.0 | Extremely Low Income | 63.9 | 47.2 |
| Very Low Income | 94.9 | 72.6 | Very Low Income | 101.7 | 79.4 |
| Low Income | 126.7 | 106.0 | Low Income | 126.8 | 112.8 |

Source: CHAS Tables 14B & 15C

## Chicopee

Housing affordability in Chicopee matches that of the greater picture at the county and state level; there are more housing units affordable at the Low Income threshold than at the Extremely or Very Low Income thresholds, and more units affordable at the Low Income threshold (80 percent of HUD Area Median Family Income) than are needed. At 137 per 100 units needed, he number of affordable units available at the Low Income threshold exceed what is affordable at the same level in Hampden County.

Chicopee also has more affordable units than needed at the Very Low Income threshold, however, there are approximately 30 fewer affordable and available units for Very Low Income households.

The worst area of mismatch comes at the Extremely Low Income level; the affordable unit supply for this threshold is 35 units lower than what is needed, and there are 50 fewer affordable and available units.

**Table 90. Affordable Unit Supply and Availability in Chicopee**

| | Affordable Units per 100 Needed | Affordable and Available Units per 100 Needed |
|---|---|---|
| Extremely Low Income | 65.6 | 50.6 |
| Very Low Income | 107.0 | 77.7 |
| Low Income | 137.2 | 118.0 |

Source: CHAS Tables 14B & 15C

## Holyoke

Echoing trends at the state and county level, Holyoke also has more affordable units at the Low Income threshold than at the Extremely or Very Low Income thresholds, and more units affordable at the Low Income threshold (80 percent of HUD Area Median Family Income) than are needed. Holyoke also has more affordable units than needed at the Very Low Income threshold, however, there are approximately 20 fewer affordable and available units for Very Low Income households.

At the Extremely Low Income threshold, there are approximately 25 fewer affordable units than needed, and a nearly 50-unit gap between what is affordable and available and what is needed.

**Table 91. Affordable Unit Supply and Availability in Holyoke**

| | Affordable Units per 100 Needed | Affordable and Available Units per 100 Needed |
|---|---|---|
| Extremely Low Income | 75.3 | 54.9 |
| Very Low Income | 111.7 | 91.3 |
| LI | 123.3 | 111.9 |

Source: CHAS Tables 14B & 15C

## Springfield

Similar to the state and county level, Springfield also has more affordable units at the Low Income threshold than at the Extremely or Very Low Income thresholds, and more units affordable at the Low Income threshold (80 percent of HUD Area Median Family Income) than are needed

At both the Extremely and Very Low Income thresholds, there are fewer affordable units than needed, and a gap between what is affordable and available and what is needed. At the Extremely Low Income threshold this gap is smaller than compared to Hampden County overall, and suggests that the mismatch in the Springfield housing market may be a fundamental lack of units available at this income threshold.

**Table 92. Affordable Unit Supply and Availability in Springfield**

| | Affordable Units per 100 Needed | Affordable and Available Units per 100 Needed |
|---|---|---|
| Extremely Low Income | 58.4 | 46.3 |
| Very Low Income | 90.0 | 76.2 |
| Low Income | 116.5 | 108.2 |

Source: CHAS Tables 14B & 15C

## Westfield

Westfield outpaces both Massachusetts and Hampden County in the number of affordable units at the threshold of 80 percent HUD area median income; there are 47 more affordable units per 100 at this Low Income level than are needed

While Westfield has more affordable units at the Low Income and Very Low Income thresholds, affordable units at the Extremely Low Income threshold lag behind the need. The number of affordable and available units is nearly half that of what is affordable. This gap is much larger than the county-level mismatch. One possible interpretation of this gap is that a high number of units affordable at the Extremely Low Income level in Westfield are occupied by households earning more than this threshold.

**Table 93. Affordable Unit Supply and Availability in Westfield**

| | Affordable Units per 100 Needed | Affordable and Available Units per 100 Needed |
|---|---|---|
| Extremely Low Income | 81.4 | 45.1 |
| Very Low Income | 114.3 | 79.6 |
| Low Income | 147.1 | 120.2 |

Source: CHAS Tables 14B & 15

## Charts of Supply of Affordable Rental Housing vs. Need by Income Level

As mentioned in the previous section, HUD created CHAS data tables that help to identify areas of mismatch between households and appropriately affordable housing units in a given location.

As previously mentioned, housing unit is considered "affordable" if monthly rent does not exceed 30 percent of the income threshold. For owners, a unit is considered "affordable" if the home value is less than or equal to 3.36 times the household's size-adjusted income. For more details on how affordability is defined by HUD in this data set, see Appendix F.

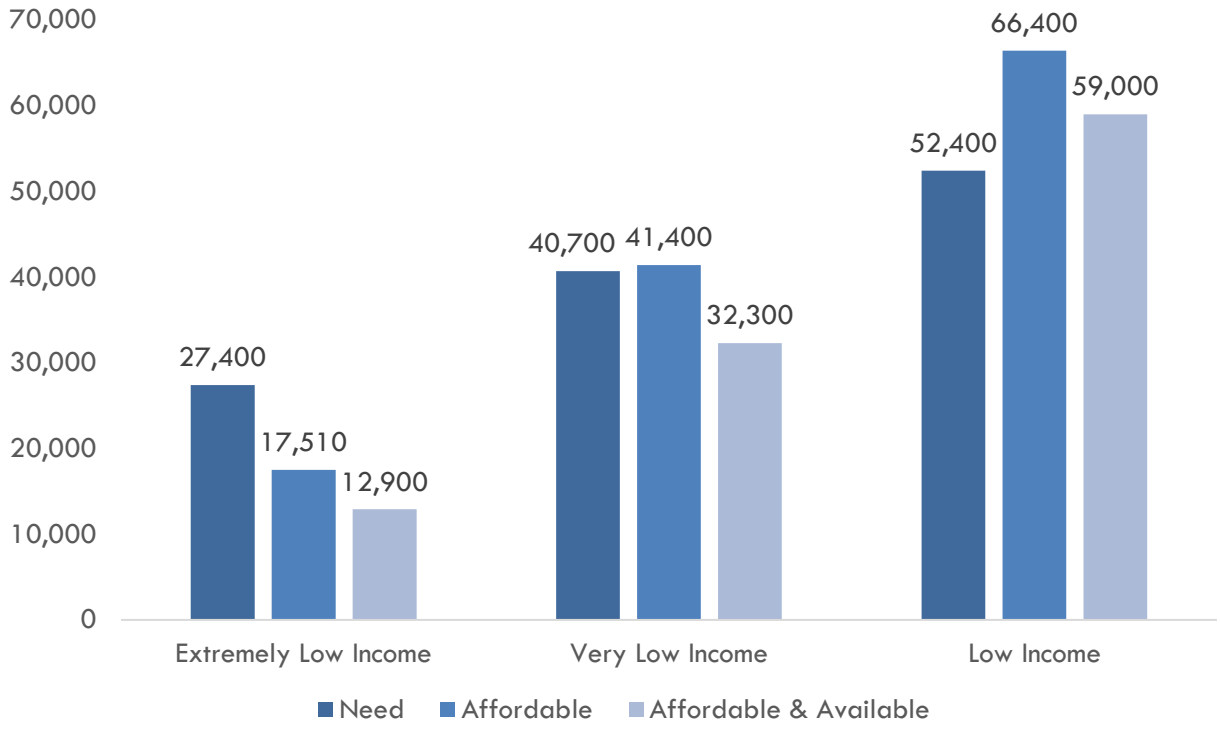
A housing unit is considered "affordable and available" if it is vacant, or if it is occupied by a household with income less than or equal to the income threshold being analyzed – 30 percent (Extremely Low Income), 50 percent (Very Low Income), or 80 percent (Low Income). For example, units that are affordable for HUD-determined Extremely Low Income households but occupied by a Very Low Income household or household with even higher income, are not included in this total. This "Affordable and Available" category therefore shows the number of HUD deemed-affordable units that a household in the income category could potentially afford that are also at the same time not already in use by a household of higher income.

The tables in the previous section analyzed affordable units and affordable and available units per 100 needed. The graphs below compares the housing need at each income threshold to each of these categories.

## Hampden County

At the county level, there are approximately 6,600 more available and affordable units at the Low Income threshold than there is Low Income need. That is not the case for households with less income, and the largest case of mismatch exists for Extremely Low Income households. There are less than half the number of affordable and available units at this threshold than there are units that need housing at this level of affordability. One factor driving this gap may be that households that earn greater than 30 percent of the HUD-determined area median income are occupying units that would be affordable for Extremely Low Income households, thus underscoring the need for affordability programs specifically targeted to assist this population find housing, as their options are much more limited as compared to other low income residents.

**Figure 52. Supply of Housing Units by Income Level in Hampden County**




Source: CHAS Tables 14B & 15C, based on 2012-2016 American Community Survey
Note: Households rounded to the nearest hundred

## Chicopee

The housing market picture in Chicopee is similar to Hampden County at the Low Income level; both have more affordable and available Low Income units than Low Income households. Chicopee also has more affordable units than need at the Very Low Income level, although there are 1,300 fewer affordable and available units. The Extremely Low Income threshold has need that outpaces affordable households by 1,100 units, and surpasses affordable and available housing by 1,500 units.

**Figure 53. Supply of Housing Units by Income Level in Chicopee**


Source: CHAS Tables 14B & 15C, based on 2012-2016 American Community Survey
Note: Households rounded to the nearest hundred

## Holyoke

The housing market picture in Holyoke is similar to Hampden County at the Low Income level; both have more affordable and available Low Income units than Low Income households, although Holyoke has a proportionally smaller gap than Hampden County overall.

That picture shifts when looking at the Extremely Low Income threshold, where need outpaces affordable households by 1,000 units, and surpasses affordable and available housing by 1,800 units.

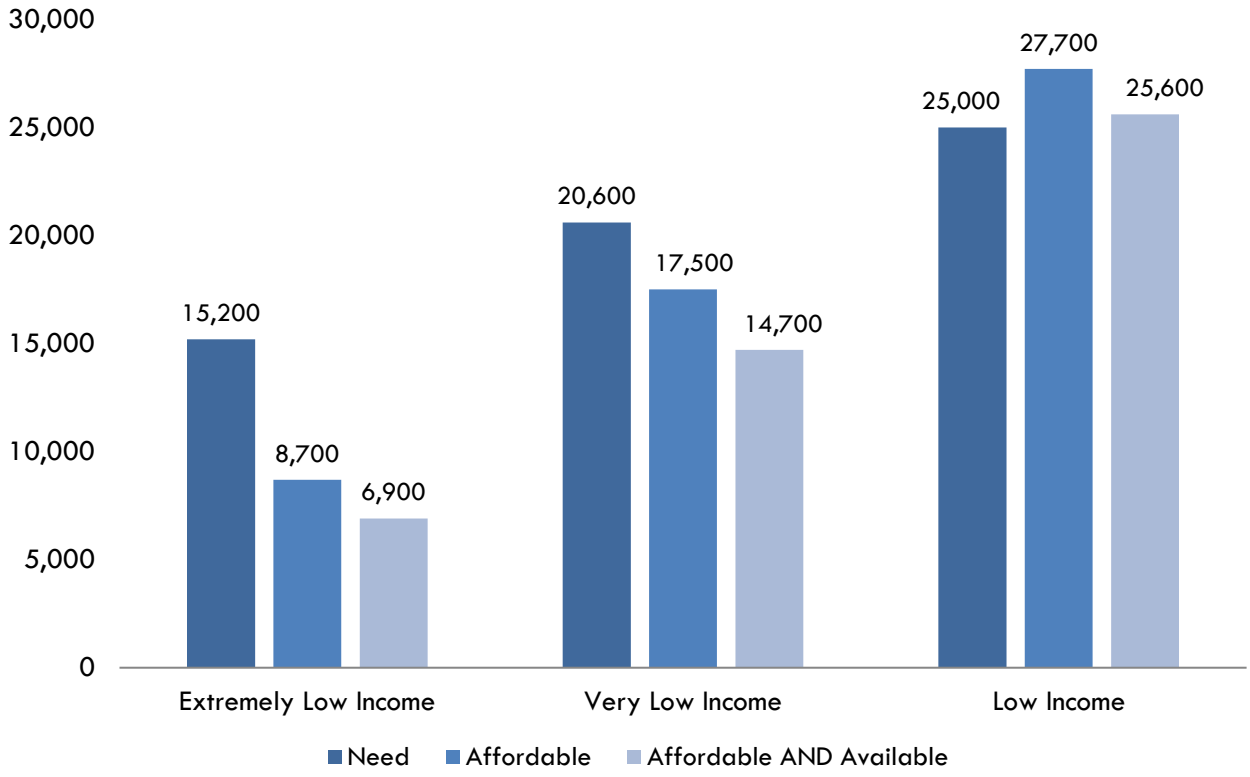
**Figure 54. Supply of Housing Units by Income Level in Holyoke**


Source: CHAS Tables 14B & 15C, based on 2012-2016 American Community Survey
Note: Households rounded to the nearest hundred

## Springfield

For Low Income households – those making 80 percent of HUD's determined area median income – there are more affordable, and even more affordable and available homes than there is need. That is not the case for Very Low Income and Extremely Low Income households, however. The gap between need and affordable and available units is particularly stark at the Extremely Low Income threshold, with need exceeding available and affordable units by 8,300.

**Figure 55. Supply of Housing Units by Income Level in Springfield**




Source: CHAS Tables 14B & 15C, based on 2012-2016 American Community Survey
Note: Households rounded to the nearest hundred

## Westfield

The housing market picture in Westfield is similar to Hampden County at the Low Income level; both have more affordable and available Low Income units than Low Income households, with Westfield having significantly more, proportionally, than Hampden County overall.

That picture shifts when looking at the Extremely Low Income threshold, where need outpaces affordable households by 200 units, and surpasses affordable and available housing by 600 units.

**Figure 56. Supply of Housing Units by Income Level in Westfield**


Source: CHAS Tables 14B & 15C, based on 2012-2016 American Community Survey
Note: Households rounded to the neared hundred

## Family Household Types by Owned/Rented

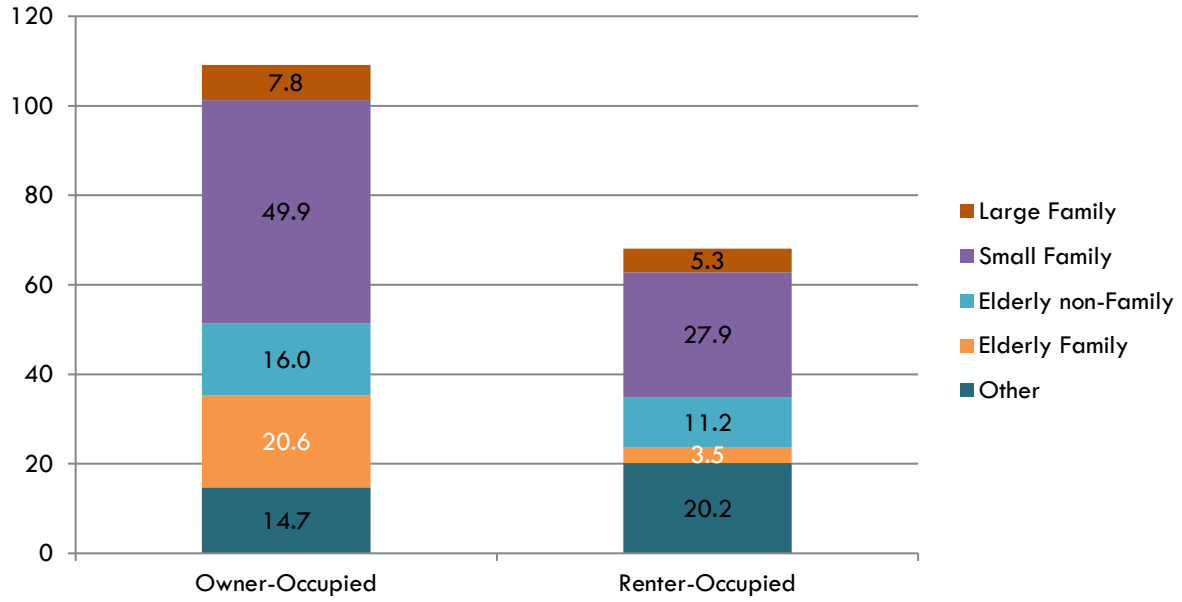
It is important to understand the breakdown of household types, as the housing needs and affordability challenges of a single person householder may be very different than a household with multiple children, and both may be different still from a household with aging occupants.

The bar graphs below represent the types of households, in thousands, in Hampden County and Massachusetts, by owner and renter. Here, HUD defines a "small family" household as a family of 2 to 4 people related by marriage, birth or adoption, a "large family" as a family with 5 or more related members, and "elderly family" households as a two person household with either or both individuals 62 years old or older. "Other" households are non-family households, and can include single people, or multiple unrelated people living together.

Hampden County and the Commonwealth show similar occupancy trends, with more nonrelated households renting than owning, and more families living in housing units that they own. In Hampden County, however, the split between large families that own and those that rent is approximately 60/40, whereas in Massachusetts, 75 percent of large families live in owner-occupied units. This is important to note, as the need for rental units with 3 or more bedrooms may be greater in Hampden County than other parts of Massachusetts.

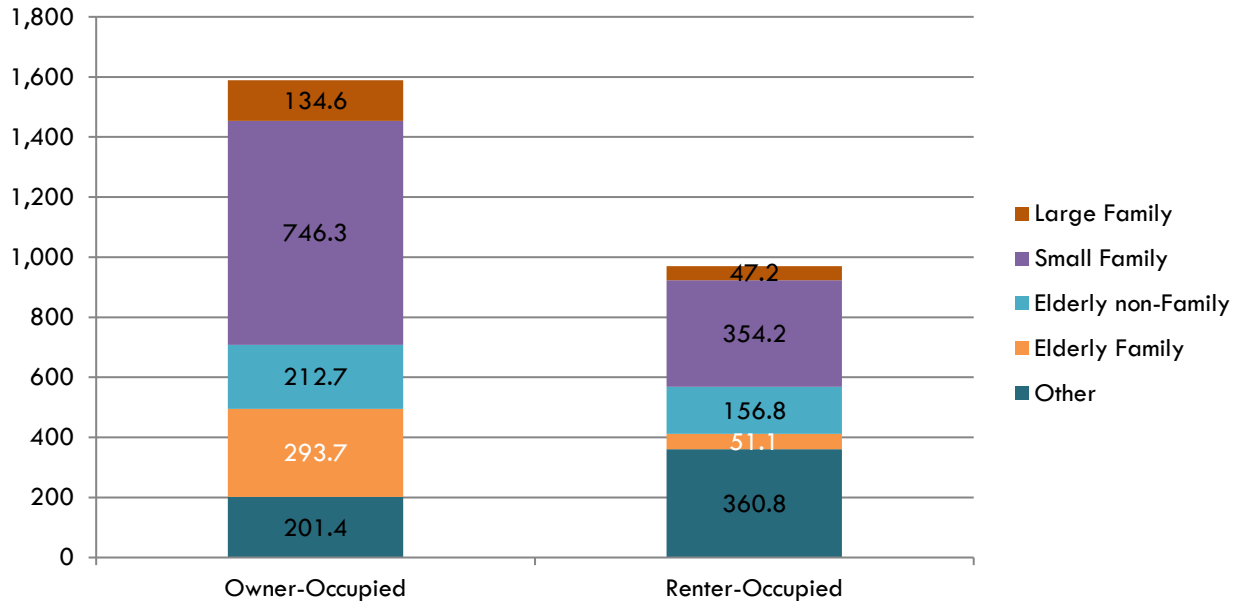
### Hampden County

**Figure 57. Family Household Types, Owners and Renters in Hampden County**




Source: CHAS Table 16, based on 2012-2016 American Community Survey
Note: Households shown in thousands

**Figure 58. Family Household Types, Owners and Renters in Massachusetts**




Source: CHAS Table 16, based on 2012-2016 American Community Survey
Note: Households shown in thousands

## Occupants of Affordable Rental Units by Income Level

As illustrated in the previous two sections, housing units that are affordable at certain income thresholds are not always affordable and available (vacant or occupied by a household in that income threshold) to residents earning at that income level. The tables below detail the percentage of each income threshold occupying Extremely Low Income, Very Low Income, and Low Income units.

In Hampden County, 73 percent of housing units with housing costs deemed affordable for Extremely Low Income households (those making up to 30 percent of the HUD-defined area median income) are occupied by Extremely Low Income households. Yet 35 percent of Very Low Income units, and 26 percent of Low Income units were occupied by Extremely Low Income households, meaning all of these households were cost burdened.

Also of note is the fact that 19 percent of occupants earning more than the HUD-defined area median income were living in units affordable to Low Income households; such mismatch in who occupies units affordable to Low Income households contributes to the overall need for affordable housing. These tables only look at housing units affordable to Low Income households according to the HUD standards used in CHAS data, and therefore doesn't count any Low Income households of any income threshold that may be living in housing priced at the "market rate."

## Hampden County

**Table 94. Housing Unit Occupancy by Income Level in Hampden County**

| | |
|---|---|
| **Extremely Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 73.1% |
| Very Low Income | 14.2% |
| Low Income | 7.1% |
| Median Income | 1.8% |
| > Median Income | 3.8% |
| *% occupied by ELI* | 73.1% |
| **Very Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 35.1% |
| Very Low Income | 24.2% |
| Low Income | 20.6% |
| Median Income | 7.5% |
| > Median Income | 12.5% |
| *% occupied by ELI and VLI* | 59.3% |
| **Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 26.4% |
| Very Low Income | 20.9% |
| Low Income | 22.4% |
| Median Income | 11.1% |
| > Median Income | 19.2% |
| *% occupied by ELI, VLI, and LI* | 69.8% |

*Source: CHAS Table 15C*

## Chicopee

Chicopee has a similar breakdown in occupancy by income threshold as Hampden County. Approximately 35 percent of units affordable at the Low Income level (80 percent of the HUD-defined area median income) are occupied by households making at or above the HUD area median income, which is a greater percentage than in the county overall.

Between 20 and 25 percent of households at the Extremely Low Income and Very Low Income thresholds were occupying units affordable to households at HUD's Low Income standards, at each level above their affordability threshold.

**Table 95. Housing Unit Occupancy by Income Level in Chicopee**

| | |
|---|---|
| **Extremely Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 76.3% |
| Very Low Income | 9.9% |
| Low Income | 4.1% |
| Median Income | 4.1% |
| > Median Income | 5.9% |
| *% occupied by ELI* | 76.3% |
| **Very Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 24.8% |
| Very Low Income | 30.5% |
| Low Income | 20.9% |
| Median Income | 10.0% |
| > Median Income | 13.8% |
| *% occupied by ELI and VLI* | 55.3% |
| **Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 19.9% |
| Very Low Income | 22.3% |
| Low Income | 23.2% |
| Median Income | 14.4% |
| > Median Income | 20.3% |
| *% occupied by ELI, VLI, and LI* | 65.3% |

*Source: CHAS Table 15C*

## Holyoke

Holyoke has a similar breakdown in occupancy by income threshold as Hampden County. Approximately 35 percent of units affordable at the Low Income level (80 percent of the HUD-defined area median income) are occupied by households making at or above the HUD area median income, which is a greater percentage than in the county overall.

One area where Holyoke diverges from county-level trends is the percentage of Extremely Low Income (30 percent or below the HUD-defined area median income) living in units affordable by HUD's standard to Very Low Income households, with 4.5 percent more Extremely Low Income households living in these units than in Hampden County overall. This may suggest that Extremely Low Income households are more cost burdened in Holyoke than other parts of the county.

**Table 96. Housing Unit Occupancy by Income Level in Holyoke**

| | |
|---|---|
| **Extremely Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 72.2% |
| Very Low Income | 14.7% |
| Low Income | 8.1% |
| Median Income | 2.0% |
| > Median Income | 2.9% |
| *% occupied by ELI* | 72.2% |
| **Very Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 39.6% |
| Very Low Income | 24.3% |
| Low Income | 19.6% |
| Median Income | 7.0% |
| > Median Income | 9.5% |
| *% occupied by ELI and VLI* | 63.8% |
| **Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 25.9% |
| Very Low Income | 17.6% |
| Low Income | 21.5% |
| Median Income | 7.6% |
| > Median Income | 27.2% |
| *% occupied by ELI, VLI, and LI* | 65.0% |

*Source: CHAS Table 15C*

## Springfield

While Springfield has a somewhat similar breakdown in occupancy by income threshold as Hampden County, the mismatch between the types of units occupants are living in and the types that are affordable to them is higher in Springfield than it is in other parts of the county.

This mismatch is the most profound at the Extremely Low Income level (households earning up to 30 percent of the HUD-defined area median income). While nearly 80 percent of Extremely Low Income households are living in units affordable to them, nearly half of units HUDs deems affordable to Very Low Income households (50 percent HUD-defined area median income) are occupied by Extremely Low Income households, and 36 percent of Low Income-level units (affordable to those making 80 percent of the median income) are occupied by Extremely Low Income households. This may suggest that larger numbers of Extremely Low Income households experience more cost burden in Springfield than other parts of the county.

**Table 97. Housing Unit Occupancy by Income Level in Springfield**

| **Extremely Low Income Units Occupancy by Income Threshold** | |
|---|---|
| Extremely Low Income | 78.9% |
| Very Low Income | 12.6% |
| Low Income | 6.5% |
| Median Income | 0.3% |
| > Median Income | 1.7% |
| *% occupied by ELI* | 78.9% |
| **Very Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 46.5% |
| Very Low Income | 21.4% |
| Low Income | 17.3% |
| Median Income | 4.8% |
| > Median Income | 10.1% |
| *% occupied by ELI and VLI* | 67.9% |
| **Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 36.0% |
| Very Low Income | 23.1% |
| Low Income | 20.4% |
| Median Income | 8.8% |
| > Median Income | 11.5% |
| *% occupied by ELI, VLI, and LI* | 79.6% |

*Source: CHAS Table 15C*

## Westfield

Westfield has more mismatch than Hampden County when it comes to households at certain income thresholds and the housing units with costs affordable to that income threshold. Although 73 percent of Extremely Low Income households occupy Extremely Low Income-affordable units across Hampden County, the same population is only 52 percent in Westfield. Additionally, at the 27 percent of units affordable at the Very Low Income level are occupied by households whose income is at or above the HUD-determined area median.

This mismatch occurs at higher percentages in Westfield at every low income threshold than it does in other parts of Hampden County.

**Table 98. Housing Unit Occupancy by Income Level in Westfield**

| | |
|---|---|
| **Extremely Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 51.6% |
| Very Low Income | 27.3% |
| Low Income | 14.9% |
| Median Income | 0.0% |
| > Median Income | 6.2% |
| *% occupied by ELI* | 51.6% |
| **Very Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 19.9% |
| Very Low Income | 28.8% |
| Low Income | 24.5% |
| Median Income | 10.1% |
| > Median Income | 17.0% |
| *% occupied by ELI and VLI* | 48.7% |
| **Low Income Units Occupancy by Income Threshold** | |
| Extremely Low Income | 15.4% |
| Very Low Income | 20.2% |
| Low Income | 24.3% |
| Median Income | 15.4% |
| > Median Income | 24.9% |
| *% occupied by ELI, VLI, and LI* | 59.9% |

*Source: CHAS Table 15C*

## Presence of HUD-Defined Housing Problems for Households with Family Members with and without Disabilities ('Impairments')

Although there may be many issues with a housing unit, HUD officially declares a unit has "housing problems" if it lacks a complete kitchen or plumbing facilities, is overcrowded (more than 1 person in the household than number of rooms), or is cost burdened, with the household paying greater than 30 percent of monthly income to housing costs. It is important to understand to what extent protected classes are dealing with housing problems, and if the rate at which housing problems impacts protected classes differs from the population at large.

The tables below look at the incidence of HUD-defined housing problems for households that include a person or multiple people with a disability, and households that have members with no disabilities. These categories are then analyzed by income threshold, and if the household owns or rents their home.

### Hampden County

In Hampden County, the majority of households both with and without impairments have one or more HUD-defined housing problems at the Extremely and Very Low Income levels. This is the case for both renters and owners, although those who rent report higher percentages of HUD-defined housing problems. At the Low Income threshold, the percentage of renter households with a disability that are also experiencing HUD-defined housing problems is more than three times that of those with no disability.

**Table 99. Housing Problems of Households Containing Members With and Without Disabilities in Hampden County**

| | % of Households with one or more impairments | % of Households with Impairments w/ Housing Problems | % of Households with No Impairments with Housing Problems | Index: Households with Impairments & Housing Problems : No Impairment & Housing Problems |
|---|---|---|---|---|
| **Renter** | | | | |
| Extremely Low Income | 50.5% | 71.0% | 75.9% | 0.94 |
| Very Low Income | 43.8% | 70.7% | 78.3% | 0.9 |
| Low Income | 29.3% | 37.3% | 31.8% | 1.17 |
| >80% Median Income | 17.1% | 15.9% | 5.0% | 3.16 |
| **Owner** | | | | |
| Extremely Low Income | 42.5% | 85.0% | 85.9% | 0.99 |
| Very Low Income | 41.5% | 62.2% | 66.2% | 0.94 |
| Low Income | 36.4% | 39.3% | 44.1% | 0.89 |
| >80% Median Income | 19.8% | 10.0% | 9.0% | 1.11 |
| **Total** | | | | |
| ELI | 48.8% | 73.7% | 78.3% | 0.94 |
| VLI | 42.7% | 67.0% | 72.7% | 0.92 |
| LI | 33.6% | 38.6% | 39.0% | 0.99 |
| >80% AMI | 19.4% | 10.9% | 8.4% | 1.3 |

*Source: CHAS Tables 6 & 7, Based on American Community Survey 2012-2016*

## Chicopee

The percentage of households in Chicopee with HUD-defined housing problems follows roughly the same trends as in Hampden County, with the majority of households both with and without impairments experiencing one or more HUD-defined housing problems at the Extremely and Very Low Income levels. This is the case for both renters and owners, although those who rent report higher percentages of HUD-defined housing problems. At nearly 93 percent, almost all Extremely Low Income owners with no impairments experience one or more HUD-defined housing problems.

**Table 100. Housing Problems of Households Containing Members With and Without Disabilities in Chicopee**

| | % of Households with one or more impairments | % of Households with Impairments w/ Housing Problems | % of Households with No Impairments with Housing Problems | Index: Households with Impairments & Housing Problems : No Impairment & Housing Problems |
|---|---|---|---|---|
| **Renter** | | | | |
| Extremely Low Income | 52.6% | 64.9% | 72.5% | 0.9 |
| Very Low Income | 29.6% | 72.4% | 80.8% | 0.9 |
| Low Income | 22.1% | 42.9% | 34.3% | 1.25 |
| >80% Median Income | 12.6% | 0.0% | 2.3% | 0 |
| **Owner** | | | | |
| Extremely Low Income | 52.1% | 83.2% | 92.5% | 0.9 |
| Very Low Income | 47.9% | 62.9% | 55.9% | 1.12 |
| Low Income | 39.8% | 30.4% | 36.9% | 0.83 |
| >80% Median Income | 20.4% | 8.4% | 7.0% | 1.19 |
| **Total** | | | | |
| ELI | 52.5% | 69.1% | 77.1% | 0.9 |
| VLI | 37.0% | 67.4% | 72.5% | 0.93 |
| LI | 32.5% | 33.9% | 35.6% | 0.95 |
| >80% AMI | 18.6% | 7.1% | 5.9% | 1.21 |

*Source: CHAS Tables 6 & 7, Based on American Community Survey 2012-2016*

## Holyoke

The percentage of households in Holyoke with HUD-defined housing problems follows roughly the same trends as in Hampden County, with the majority of households both with and without impairments experiencing one or more HUD-defined housing problems at the Extremely and Very Low Income levels. This is the case for both renters and owners, although those who rent report higher percentages of HUD-defined housing problems.

The largest disparity in terms of owners and renters comes when comparing owner households making more than 80 percent of the HUD-determined area median income. Households with an impairment experience HUD-defined housing problems at more than double the rate than their counterpart households with no impairments. At nearly 92 percent, almost all Extremely Low Income owners with at least one disability experience one or more HUD-defined housing problems.

**Table 101. Housing Problems of Households Containing Members With and Without Disabilities in Holyoke**

| | % of Households with one or more impairments | % of Households with Impairments w/ Housing Problems | % of Households with No Impairments with Housing Problems | Index: Households with Impairments & Housing Problems : No Impairment & Housing Problems |
|---|---|---|---|---|
| **Renter** | | | | |
| Extremely Low Income | 47.6% | 71.4% | 72.4% | 0.99 |
| Very Low Income | 44.8% | 48.6% | 62.6% | 0.78 |
| Low Income | 25.1% | 18.8% | 18.4% | 1.02 |
| >80% Median Income | 14.2% | 15.2% | 7.9% | 1.93 |
| **Owner** | | | | |
| Extremely Low Income | 39.8% | 91.9% | 87.5% | 1.05 |
| Very Low Income | 36.2% | 69.6% | 64.2% | 1.08 |
| Low Income | 39.9% | 33.0% | 40.9% | 0.81 |
| >80% Median Income | 17.9% | 11.2% | 5.0% | 2.23 |
| **Total** | | | | |
| ELI | 46.8% | 73.1% | 74.1% | 0.99 |
| VLI | 42.5% | 53.6% | 63.1% | 0.85 |
| LI | 31.8% | 26.9% | 27.4% | 0.98 |
| >80% AMI | 16.8% | 12.2% | 5.9% | 2.07 |

*Source: CHAS Tables 6 & 7, Based on American Community Survey 2012-2016*

## Springfield

The percentage of households in Springfield with HUD-defined housing problems follows roughly the same trends as in Hampden County, with the majority of households both with and without impairments experiencing one or more HUD-defined housing problems at the Extremely and Very Low Income levels. This is the case for both renters and owners, although those who rent report higher percentages of HUD-defined housing problems, with the exception of Extremely Low Income owners.

Ninety percent of Extremely Low Income owners with a disability report HUD-defined housing problems, and 80 percent of Extremely Low Income owners with no disability report HUD-defined housing problems as well; these percentages are higher than Extremely Low Income renters who report HUD-defined housing problems.

**Table 102. Housing Problems of Households Containing Members With and Without Disabilities in Springfield**

| | % of Households with one or more impairments | % of Households with Impairments w/ Housing Problems | % of Households with No Impairments with Housing Problems | Index: Households with Impairments & Housing Problems : No Impairment & Housing Problems |
|---|---|---|---|---|
| **Renter** | | | | |
| Extremely Low Income | 50.5% | 72.9% | 76.7% | 0.95 |
| Very Low Income | 47.2% | 75.0% | 75.4% | 0.99 |
| Low Income | 35.6% | 39.3% | 36.6% | 1.07 |
| >80% Median Income | 21.5% | 16.5% | 9.5% | 1.73 |
| **Owner** | | | | |
| Extremely Low Income | 48.3% | 90.2% | 79.0% | 1.14 |
| Very Low Income | 44.7% | 62.7% | 71.4% | 0.88 |
| Low Income | 36.6% | 44.9% | 48.4% | 0.93 |
| >80% Median Income | 22.3% | 9.5% | 8.9% | 1.07 |
| **Total** | | | | |
| ELI | 50.2% | 75.3% | 77.1% | 0.98 |
| VLI | 46.2% | 70.3% | 73.8% | 0.95 |
| LI | 36.1% | 42.4% | 43.1% | 0.98 |
| >80% AMI | 22.2% | 10.9% | 9.0% | 1.21 |

*Source: CHAS Tables 6 & 7, Based on American Community Survey 2012-2016*

## Westfield

While percentage of households in Westfield with housing problems follows roughly the same trends as in Hampden County, with the majority of households both with and without impairments experiencing one or more HUD-defined housing problems at the Extremely and Very Low Income levels, there are some disparities to note as well.

At 94 percent, almost all Very Low Income renters with no disability report housing problems, while 60 percent of Very Low Income renter households with a disability report housing problems. In general, households with no disabilities tend to have higher percentages of housing problems than households with a disability; this may be due to the lower incidence of households with disabilities in Westfield overall.

**Table 103. Housing Problems of Households Containing Members With and Without Disabilities in Springfield**

| | % of Households with one or more impairments | % of Households with Impairments w/ Housing Problems | % of Households with No Impairments with Housing Problems | Index: Households with Impairments & Housing Problems : No Impairment & Housing Problems |
|---|---|---|---|---|
| **Renter** | | | | |
| Extremely Low Income | 64.4% | 77.0% | 79.2% | 0.97 |
| Very Low Income | 47.3% | 59.5% | 93.8% | 0.63 |
| Low Income | 26.0% | 14.8% | 22.1% | 0.67 |
| >80% Median Income | 23.7% | 20.0% | 0.0% | |
| **Owner** | | | | |
| Extremely Low Income | 31.2% | 64.7% | 94.7% | 0.68 |
| Very Low Income | 54.9% | 61.1% | 74.2% | 0.82 |
| Low Income | 28.0% | 39.3% | 47.2% | 0.83 |
| >80% Median Income | 21.0% | 6.3% | 10.1% | 0.62 |
| **Total** | | | | |
| ELI | 53.2% | 74.6% | 86.8% | 0.86 |
| VLI | 50.8% | 60.3% | 85.6% | 0.7 |
| LI | 27.2% | 29.7% | 36.8% | 0.81 |
| >80% AMI | 21.5% | 8.8% | 8.4% | 1.05 |

*Source: CHAS Tables 6 & 7, Based on American Community Survey 2012-2016*

## Prevalence of HUD-defined Housing Problems by Race

As mentioned in the above section, it is important to use available data to understand if segments of protected classes are experiencing HUD-defined housing problems at higher rates than the overall population in a given area.

Recall HUD officially declares a unit to have "housing problems" if it lacks a complete kitchen or plumbing facilities, is overcrowded (more than 1 person in the household than number of rooms), or is cost burdened, with the household paying greater than 30 percent of monthly income to housing costs. Housing problems are considered "severe" if there are more than 1.5 people per room in the housing unit, or if monthly housing costs including utilities exceed 50 percent of a household's monthly income.

The tables below look at the incidence of housing problems in Hampden County for households by race and ethnicity. These categories are then analyzed by income threshold, and if the household owns or rents their home. Tables by city for this measure can be found in Appendix G.

### Hampden County

Across Hampden County, the highest incidence of HUD-defined housing problems, for both renters and owners of all racial and ethnic groups, occurs among Extremely Low Income households. Among Extremely Low Income households, a higher share of owners than renters face housing problems across all

racial/ethnic groups with the exception of Asian households; that trend is reversed among higher income thresholds.

The majority of Extremely Low Income households, both owners and renters, face "severe" housing problems, defined be severe overcrowding, a severe cost burden, or both.[36]

This reinforces data shown elsewhere in this chapter that reveals Extremely Low Income households often have the most difficult time finding appropriately affordable housing.

On first glance, one number that sticks out is that 100 percent of Very Low Income Asian renter households experiences HUD-defined housing problems. However, putting this into context, it may be because the Asian population in Hampden County is relatively small; the number of Very Low Income (50 percent of the HUD-defined area median income) Asian households that rent would be an even smaller portion of this population. That is not to say that these households do not experience problems, but rates calculated on very small bases can be influenced by individual circumstances, so while some other groups whose percentage of HUD-determined housing problems appear smaller, note the actual number of households experiencing problems would be larger.

**Table 104. Housing Problems by Race in Hampden County**

| | All | White* | Black* | Asian* | Hispanic |
|---|---|---|---|---|---|
| | % of Owner HHs with Housing Problems | | | | |
| **ELI** | 85.5% | 86.6% | 70.7% | 66.7% | 88.4% |
| **VLI** | 64.5% | 60.4% | 78.6% | 80.8% | 87.8% |
| **LI** | 42.4% | 38.8% | 54.3% | 55.9% | 61.1% |
| **MI** | 24.9% | 24.0% | 25.8% | 32.7% | 29.0% |
| **> Median** | 6.0% | 5.8% | 7.0% | 10.7% | 6.2% |
| | % of Renter HHs with Housing Problems | | | | |
| **ELI** | 73.4% | 71.2% | 79.9% | 83.5% | 72.9% |
| **VLI** | 75.0% | 78.6% | 78.2% | 100.0% | 68.8% |
| **LI** | 33.4% | 33.8% | 40.7% | 45.2% | 26.5% |
| **MI** | 8.4% | 7.1% | 10.7% | 10.3% | 10.1% |
| **> Median** | 6.1% | 6.5% | 1.0% | 21.7% | 4.5% |
| | % of Owner HHs with SEVERE Housing Problems | | | | |
| **ELI** | 68.5% | 67.9% | 66.7% | 41.7% | 78.3% |
| **VLI** | 29.2% | 27.0% | 40.7% | 38.5% | 38.1% |
| **LI** | 10.0% | 8.7% | 16.9% | 26.5% | 13.1% |
| **MI** | 3.9% | 3.8% | 2.5% | 7.3% | 6.2% |
| **> Median** | 1.4% | 1.1% | 2.0% | 2.5% | 4.0% |
| | % of Renter HHs with SEVERE Housing Problems | | | | |
| **ELI** | 56.0% | 55.6% | 62.8% | 63.5% | 54.4% |
| **VLI** | 31.4% | 33.2% | 33.3% | 16.3% | 29.5% |

[36] HUD defines severe overcrowding as more than 1.5 persons per room in a housing unit. Severe cost burden is described as monthly housing costs including utilities exceeding 50% of a household's monthly income.

| | | | | | |
|---|---|---|---|---|---|
| **LI** | 9.1% | 11.4% | 3.0% | 21.4% | 5.4% |
| **MI** | 4.6% | 3.3% | 4.1% | 0.0% | 8.8% |
| **> Median** | 4.9% | 4.8% | 1.0% | 21.7% | 4.5% |

*Source: CHAS Tables 1 & 2*

Note: Cells with a "-" denote a zero denominator

# III. Fair Housing Enforcement, Outreach, and Resources

This section of the AI describes fair housing protections, the infrastructure that exists in Hamden County to enforce fair housing laws, and summarizes discrimination complaints. It identifies other entities with fair housing interests, obligations and responsibilities, and emerging issues.

### Fair Housing Act

The 1968 Fair Housing Act was broad in its scope. It prohibited discrimination concerning the sale, rental, and financing of public and almost all private housing based on race, color, religion, and national origin. The FHA was amended in 1974 to add sex as a protected class, and again in 1988 to add disability and familial status. The FHA currently prohibits the following acts:

- Refusals to rent, sell, negotiate for, or otherwise make housing unavailable to anyone in a protected class
- Discriminating in the terms, conditions or privileges of sale or rental of a dwelling
- Making or publishing any discriminatory statements in regard to a sale or a rental
- Refusals to make reasonable accommodations or modifications for individuals with disabilities
- Interfering, coercing, intimidating, or threatening anyone in a protected class who has exercised a right under the FHA

The FHA also prohibits property owners, real estate agents, municipalities, banks, homeowner insurance companies, internet advertisers and marketers from engaging in discriminatory acts.[37] Some property owners are exempt from the federal Fair Housing Act. For example, owners who occupy a building with four units or less are exempt from the requirements of the FHA.

However, this exemption is lost when an owner uses the services of a broker or real estate agent, or other means of public offering. Additionally, housing discrimination based on race or national origin is never allowed because it is prohibited under a separate federal law, 42 U.S.C.A. § 1981(a) and § 1982.

### Massachusetts Law

The Commonwealth of Massachusetts has a long history of enacting and enforcing civil rights laws. Starting in 1855, the Commonwealth passed laws prohibiting discrimination in public education and ten years later it was one of the first states to enact laws against discrimination in public accommodations. In 1946, the state legislature created an agency Fair Employment Practices Commission to enforce the Fair Employment Practice Act. In 1950, the Commission's name was changed to the Massachusetts Commission Against Discrimination (MCAD) and its jurisdiction was expanded to cover discrimination in housing and public accommodations.

Massachusetts anti-discrimination laws provide protections not included in the federal Fair Housing Act. They include more protected classes: recipients of public assistance, veterans/military status, age, sexual

[37] In March, 2019, HUD filed a charge of discrimination against Facebook, alleging that it had enabled discrimination through its digital advertising platform by allowing property owners to micro-target their ads and exclude groups based on protected categories like race, national origin, gender, and religion.

orientation, and gender identity and expression. Survivors of domestic violence are not a protected class under state or federal law.[38] However in 2013, the Massachusetts Legislature passed a law providing survivors with the right to terminate their leases or change their locks for safety reasons. This state law also protects survivors of domestic violence from retaliation for exercising their rights under the law.

In addition to all of the forms of discrimination prohibited under federal law, the state anti-discrimination laws cover other types of housing discrimination:

- Making a written or oral inquiry about the protected characteristics of a buyer or renter, and keeping records of buyer or renter characteristics
- Aiding the discrimination of others.

Fewer properties are exempt under the state anti-discrimination law, Chapter 151B, than under federal law. The major exemption covers owner-occupied buildings with two or fewer units. This exemption does not apply to rentals or sales of these buildings that are conducted with the assistance of a broker or real estate agent. Additionally, there are no exemptions for discrimination on the basis of public assistance, race or national origin, or due to the presence of lead paint in a dwelling.

### Laws Governing Housing Discrimination in Massachusetts[39]

| Law | Protected Classes | Government Agency with Jurisdiction |
|---|---|---|
| Federal Fair Housing Act | Race, color, national origin, sex, disability, family status | HUD-FHEO<br>MCAD |
| MA 151B – Massachusetts anti-discrimination law | Race, color, national origin, religion, sex, disability, marital status, sexual orientation, age, genetic information, ancestry, veteran's status, receipt of public assistance, gender identity and expression. | MCAD |
| Title VI of the 1964 Civil Rights Act | Race, color, national origin in programs receiving federal assistance. | HUD |
| Americans with Disabilities Act | Disability in state or local Housing Programs | HUD |
| Age Discrimination Act | Age, in programs receiving federal housing assistance | HUD |

[38] It is important to note that the federal Violence Against Women Act, provides some housing rights to victims of domestic violence, but only those living in federally subsidized housing. 34 U.S.C.A. §12491.

[39] This table was created by the Massachusetts Department of Housing and Community Development and is available at DHCD 2019 AI, p. 277: https://www.mass.gov/service-details/analysis-of-impediments-to-fair-housing-choice-ai,

## Enforcement

Vigorous and comprehensive enforcement of fair housing laws is an essential feature of furthering fair housing. There are federal, state and private nonprofit agencies in Massachusetts that enforce the state and fair housing laws.

HUD's Office of Fair Housing Equal Opportunity can receive, investigate and resolve complaints of housing discrimination based on the federally-protected categories of race, color, national origin, religion, sex, familial status and disability. Information about filing complaints with HUD is available here: https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint.

At the state level, aggrieved individuals can file housing discrimination complaints—based on state or federally protected categories—at MCAD.[40] 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. There is an intake specialist at each location who can provide free consultations and accept housing discrimination complaints from the public. The statute of limitations for filing a complaint at MCAD is 300 days from the last discriminatory act. Information about the MCAD Springfield office is available here: https://www.mass.gov/locations/mcad-springfield-office.

The Massachusetts Fair Housing Center (MFHC), a private nonprofit fair housing organization located in Holyoke, accepts and investigates complaints of housing discrimination and provides free legal services to victims of housing discrimination. MFHC receives funding from Fair Housing Initiatives Program (FHIP), administered by HUD, to enforce the federal FHA and to engage in fair housing education and outreach activities in Hampden, Hampshire, Franklin and Berkshire counties. 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. The Center investigates over 300 claims of illegal housing discrimination annually and provides legal assistance when discrimination is found. Information about MFHC is available here: https://www.massfairhousing.org.

## Prevalence and Nature of Discrimination

The number and types of reported incidents of discrimination speak not only to the level of intolerance in a community but also to the level of awareness of what constitutes a violation of law, and the level of comfort those victimized have to seek redress for those violations.

In fiscal year 2019, the MCAD received a total of 415 complaints of housing discrimination in the Pioneer Valley, the region made up of Hamden, Hampshire and Franklin counties.

MFHC received a total of 612 housing discrimination complaints for properties within the four cities during the period 2015-2019. The following tables summarize the basis for fair housing complaints received by MFHC for each city during this period.

[40] MCAD is authorized to accept, investigate and enforce housing discrimination complaints for protected classes under the federal Fair Housing Act because HUD has determined that MCAD administers and adjudicates state laws that are substantially equivalent to the Fair Housing Act. See, Massachusetts Department of Housing and Community Development, 2019 Analysis of Impediments to Fair Housing Choice ("DHCD 2019 AI") p. 275.

**Table 105. Housing discrimination complaints received by MFHC 2015-2019**

| | Chicopee | | Holyoke | | Springfield | | Westfield | |
|---|---|---|---|---|---|---|---|---|
| **Protected Category** | **Complaints** | **%** | **Complaints** | **%** | **Complaints** | **%** | **Complaints** | **%** |
| Disability | 68 | 55.3% | 96 | 47.8% | 132 | 52.6% | | |
| Familial Status | 11 | 8.9% | 17 | 8.5% | 14 | 5.6% | 1 | 2.7% |
| Race | 17 | 13.8% | 30 | 14.9% | 40 | 15.9% | 6 | 16.2% |
| National Origin | 4 | 3.3% | 7 | 3.5% | 0 | 0.0% | 0 | 0.0% |
| Religion | 0 | 0.0% | 0 | 0.0% | 9 | 0.0% | 0 | 0.0% |
| Public Assistance | 10 | 8.1% | 12 | 6.0% | 12 | 4.8% | 2 | 5.4% |
| Sex | 7 | 5.7% | 16 | 8.0% | 20 | 8.0% | 2 | 5.4% |
| Other | 4 | 3.3% | 16 | 8.0% | 21 | 8.4% | 1 | 2.7% |
| Gender Identity & Expression | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Sexual Orientation | 1 | 0.8% | 3 | 1.5% | 2 | 0.8% | 0 | 0.0% |
| Age | 0 | 0.0% | 3 | 0.0% | 1 | 0.4% | 1 | 2.7% |
| Marital Status | 1 | 0.8% | 1 | 0.5% | 0 | 0.0% | 0 | 0.0% |
| Military/Veteran Status | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| **Total Complaints** | **123** | **100%** | **201** | **100%** | **251** | **100%** | **37** | **100%** |

## Fair Housing Audits and Other Enforcement

Civil rights groups and fair housing organizations identify housing discrimination when they conduct fair housing audits using matched pair testers or calling to determine housing availability. Such audits are a well-established means of testing fair housing conditions and a represent a benchmark against which it is possible to measure the effectiveness of enforcement activities.

HUD's own Housing Discrimination Studies (HDS), undertaken every 10 years or so since the late 1970s, have documented discrimination in the housing search process. While the most recent (2012) national HDS study found fewer cases of overt discrimination than were found in the first one (1977), it found that other increasingly subtle forms of discrimination against people of color seeking homes persisted in both the rental and sales markets.

A recent MFHC testing project revealed evidence of housing discrimination against families with children in Western Massachusetts in 64% of the tests.[41] Denying families with children access to housing has been a recurring issue in Massachusetts, where two-thirds of homes were built before 1978 when lead paint was first banned for residential use.

Other studies have found evidence of housing discrimination against gay and lesbian home seekers, persons with physical or mental disabilities and discrimination based on source of income.

[41] According to the DHCD 2019 AI, another fair housing testing organization, Suffolk University Law School's Housing Discrimination Testing Program (HDTP) did a similar testing project and found evidence of discrimination against families with children in over 58% of the tests. DHCD 2019 AI, p. 288.

## Fair Housing Education and Outreach

HUD provides Fair Housing Initiatives Program (FHIP) funds through competitive grants to support education and outreach activities that educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws. In Hampden County, both MFHC and Way Finders, Inc. receive FHIP funds for education and outreach.

MFHC conducts outreach to individuals and families at high risk of discrimination to make them aware of fair housing laws and illegal housing practices. MFHC's staff visit local social service agencies to present workshops on fair housing rights, teach first time homebuyers about their rights, counsel homeowners about mortgages, and publish and distribute informational materials in over 10 languages. MFHC also provides programs for landlords and property managers on the fair housing laws to prevent discrimination before it occurs.

Way Finders provides education and information on fair housing through regular information sessions for local service agencies, religious organizations and those who assist the immigrant community. In addition to larger group sessions, Way Finders staff meets with individuals one-on-one to provide fair housing counseling. Way Finders provides regular landlord trainings focusing on property maintenance, proper record keeping, tenant selection, fair housing, the state sanitary code and lead paint among other topics. In addition to providing fair housing information to roughly 500 participants who graduate from first time homebuyer classes annually, Way Finders provides post-purchase workshops on maintaining homeownership. Way Finders also runs a Homebuyers' Club which provides ongoing coaching, counseling, workshops and support regarding the homebuying process for those not yet ready to buy. Homebuyer's Club events and counseling are offered in English and Spanish and include information on improving credit, financial planning, and the advantages of homeownership.

For the past 13 years, MCAD, MFHC, Way Finders and the Western New England University School of Law have collaborated to produce an annual Fair Housing and Civil Rights Conference in the City of Springfield. This conference draws approximately 300 participants annually from throughout New England. This conference covers a wide variety of topics relating to fair housing and has become a valuable resource for service providers, landlords, legal professionals and residents in the area. The conference cannot take place in 2020 due to the coronavirus pandemic.

## Assessment of Fair Housing Capacity

Fair housing organizations indicate that there is insufficient funding for fair housing testing and enforcement. HUD funding for private fair housing enforcement organizations cannot be used to enforce the state anti-discrimination laws, and the state does not provide any funding for this purpose. This denies access to justice for state residents protected under state, but not federal, fair housing laws: LGBTQ+ individuals, recipients of public assistance, including recipients of housing vouchers, and victims of domestic violence. This also allows landlords to engage in unchecked housing discrimination against these groups.

The high rate of regional segregation points to the need for housing mobility programs. While here are programs operating in Hampden County, they are very small and not adequate to address the need. The state's SNO-Mass housing mobility program is operated in Hampden County by Way Finders for a portion of that organization's section 8 voucher holders. MFHC has a housing mobility program called SUN, which has no restrictions on who it serves.

## Emerging Issues

The following issues have been identified by fair housing agencies through outreach, complaints received, and investigation, and by housing placement workers who assist people experiencing homelessness. Some were identified in the Massachusetts Analysis of Impediments to Fair Housing completed by DHCD in 2019.

**Discrimination against families with children under age six due to the presence of lead paint.** The Massachusetts Lead Law requires landlords to engage in lead abatement when renting to a household with a child under age six. This requirement leads to some landlords refusing to rent to families with young children. A recent MFHC testing project revealed evidence of housing discrimination against families with children in Western Massachusetts in 64% of the tests.[42] This high rate of housing discrimination suppresses preventive deleading rates, which means that children continue to be at risk of childhood lead poisoning in 1.8 million dwellings across the state.[43]

**Discrimination against recipients of housing vouchers.** Although discrimination against recipients of housing vouchers is illegal in Massachusetts, this form of housing discrimination is common.[44] Much of the discrimination is overt—through ads that say "no Section 8,"--but it can also be covert, through the publication of rental ads that state a requirement that applicants for rental housing must earn three times the rent. This excludes voucher holders, who are unlikely to have incomes that are three times the rent but can afford the unit with their housing voucher.

**Discrimination against families with children through targeting of housing to college students.** Ads for rental housing in Springfield[45]and Westfield[46] identify rental units with 3 or 4 bedrooms as student housing and charge rent by the bedroom. This business model excludes families with children.

**Discrimination based on names or accents.** According to an extensive study conducted by researchers at the State University of New York at Albany (SUNY Albany), fair housing testers with Black- and Hispanic-sounding names were significantly less likely than those with White sounding names to receive more than one response from housing providers, or to be told to contact the provider.[47]

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[42] According to the DHCD 2019 AI, another fair housing testing organization, Suffolk University Law School's Housing Discrimination Testing Program (HDTP) did a similar testing project and found evidence of discrimination against families with children in over 58% of the tests. DHCD 2019 AI, p. 288.

[43] The Massachusetts Department of Public Health calls this "a significant health risk for children across Massachusetts." https://www.mass.gov/doc/childhood-lead-exposure-impact-at-a-glance/download

[44] DHCD indicates that housing discrimination and other barriers impede voucher holders' access to non-segregated and higher-opportunity areas. DHCD 2019 AI, p. 334.

[45] "4-bedroom house close to WNEU" https://westernmass.craigslist.org/apa/d/springfield-4-bedroom-house-close-to/7092526637.html ("looking for college student(s) to fill 2 rooms, $2100 month ($525 room!)

[46] "Westfield State University Student Off Campus Housing 3 bedrooms @ $450 per bedroom, per student" https://westernmass.craigslist.org/apa/d/westfield-westfield-state-university/7070550723.html, posted on Craigslist 3/18/20.

[47] "Cybersegregation in Boston and Dallas: Is Neil a More Desirable Tenant than Tyrone or Jorge?" Samantha Friedman, University at Albany, SUNY; Gregory D. Squires, George Washington University; and Chris Galvan, University at Albany, SUNY, April 2010. A similar audit was conducted in the Dallas, Texas metro area with similar results. Even though the absolute response rates for all testers were quite high, the authors concluded that race and ethnicity continue to shape access to rental housing via the internet.

**Denial of reasonable accommodations and reasonable modifications for people with disabilities.** MFHC receives a high volume of complaints on this issue, including from tenants of housing authorities in Springfield, Chicopee and Westfield.

**Criminal history discrimination.** Housing placement workers identify the extraordinary barriers that criminal history places on the ability to secure rental housing. In 2016 HUD released legal guidance for housing providers recommending that they take an individualized nondiscriminatory approach to screening for criminal history. The guidance discouraged housing providers from considering arrests and encouraged the development of a policy that would take into consideration the nature of the crime and when it occurred in analyzing an applicant's criminal history.

**Displacement.** MFHC has observed early indicators that displacement due to increased rental prices in Springfield may become an issue. For example, in 2017, a company based in New York specializing in "luxury rentals" purchased a 99-unit apartment complex in downtown Springfield. After renovations, the company raised the rents on the units, bringing them above the payment standards for Section 8 voucher holders. This displaced many elderly and disabled residents who resided in accessible and affordable units there.

**Increase in hate crimes.** As noted in the DHCD 2019 AI, there were an average of 350 hate crimes per year between 2004 and 2013. Since then hate crimes have been increasing within Massachusetts and nationally. The most frequently reported hate crimes are: Anti-Black (29.1%), Anti-Gay (17.8%) and Anti-Semitic (14.1%). Hate crimes based on religious bias have nearly doubled in the past four reporting years. Although hate crimes based on transgender and gender nonconformity have only been reported since 2014, by the end of 2017, 119 complaints were reported.[48]

[48] DHCD 2019 AI, p. 286.

# IV. Review of Previous Analyses of Impediments

Each of the four cities has previously reviewed impediments to fair housing and identified actions to take to address the impediments. This section reviews progress toward previous goals.

### Chicopee

The City of Chicopee's previous goals and current status are as follows:

1. Community Outreach & Education---Increase awareness throughout the community of the problems of housing discrimination faced by low income families, minority groups, female heads of households, handicapped individuals and others in attaining decent, secure, safe and sanitary housing.
   Status: This work has been implemented in an ongoing manner, and it is still necessary to continue.

2. Landlord and Property Owner Outreach—encourage fair and uniform tenant selection standards in regards to rental properties throughout the City.
   - All developers and property owners participating in the City's housing rehabilitation programs are required to implement a tenant selection plan approved by the City.
   - Comprehensive landlord workshops on property management.
   - Fair Housing information with a summary of rights and responsibilities will be disseminated to all participants in the City's housing programs.
   - The fair housing logo will appear on all City-sponsored housing notices.
   - The City will conduct an annual landlord training session to review the fair housing laws and tenant screening procedures.

   Status: This work has been implemented in an ongoing manner, and it is still necessary to continue.

3. Tenant and Resident Services--provide the necessary services to residents that will assist them in locating housing within the City to meet their specific needs.
   - First-time homebuyer counseling services in Spanish to be made available on an as-needed basis.
   - Ongoing outreach to public housing tenants will assist them in the process of becoming homeowners.

   Status: This work has been implemented in an ongoing manner, and it is still necessary to continue.

4. Further Analysis and Investigations--identify and understand the problems of housing discrimination and develop realistic actions to promote housing choice.
   - HMDA data study will be expanded to include neighborhoods within the City in order to give a comparative picture of lending practices throughout the City. More recent data will also be reviewed to ascertain any detrimental patterns or trends developing.
   - More extensive needs surveys to be conducted by the OCD and its affiliated agencies as part of the Consolidated Planning process.
   - Meeting to be scheduled with HDP to improve communications.
   - Profile of tenants from major housing projects to be compiled to determine demographic changes in various neighborhoods.

- Additional information to be sought from CHA on their projects, tenant profiles and supportive services offered.

Status: This work has been implemented in an ongoing manner, and it is still necessary to continue.

Data on dissimilarity index in Chicopee shows decreasing levels of dissimilarity for the Hispanic/Latino population, which in 2018 constituted a 12 percent larger share of the city's population than it did in 2000. Decreasing levels of dissimilarity indicate that the Hispanic/Latino residents are not concentrated in one area or neighborhood, but instead rather dispersed, given the city's racial distribution.

**Holyoke**

The City of Holyoke's previous goals and current status are as follows:

1. Strengthen Education and Outreach Efforts
   - Educate the community on their Fair Housing Rights under the Fair Housing Act
   - Develop and distribute Fair Housing materials through a variety of outlets, emphasizing Spanish language materials
   - Promote financial and fair housing literacy
   - Educate nonprofits on Fair Housing

   Status: This work has been implemented in an ongoing manner, and it is still necessary to continue.

2. Help Build Capacity
   - Promote the renovation of multifamily units and low income single family homes via tax incentives and including energy efficiency and universal design.
   - Promote housing that is structurally accessible by creating a tax incentive for universal design renovations of rentals and new development.
   - Increase minority participation in home ownership programs via targeted outreach.
   - Encourage nonprofits to develop and implement financial literacy workshops for low income, limited English speaking, and people of color.

   Status: This work has been implemented in an ongoing manner, and it is still necessary to continue.

3. Foster Compliance with the Fair Housing Act
   - Educate landlords
   - Increase enforcement by partnering with the MFHC to perform systemic testing

   Status: This work has been implemented in an ongoing manner, and it is still necessary to continue. As reported in Chapter III, there were 201 housing discrimination complaints in Holyoke from 2015-2019. This compares with 123 in Chicopee, which has a slightly larger population than Holyoke and 251 in Springfield, which has three times the population, so it would appear that the partnership with MFHC is helping the city to achieve their goals.

4. Potential Impediments to further explore
   - Limited availability of undeveloped land for construction of new housing
   - Imbalance between rental and home ownership
   - Presence of long-standing deteriorated properties that are vacant or not actively managed

- Language barriers and cultural differences in accessing housing services
- Prevalence of lead paint in housing stock
- Impact of city Urban Renewal Plan on housing choice and accessibility
- Status of public housing units and availability
- Impact of Regional Housing Plan

### Springfield

The City of Springfield's previous goals and current status are as follows:

1. People-Based Strategies: to help individuals and households overcome discrimination in housing search and have equal access to housing.
   - Educate the public about fair housing rights and responsibilities by 1) putting information about fair housing and fair lending on the City website and on the website for the Buy Springfield Now campaign and 2) providing training and educational materials about fair housing to housing search workers at agencies throughout the City
   - Support vigorous enforcement of Fair Housing Laws by:1) continuing funding support for the Massachusetts Fair Housing Center and partnership with the Massachusetts Commission Against Discrimination and Way Finders to enable: Ongoing outreach to local landlord associations; education of renters and homebuyers; monitoring and reporting fair housing violations; testing, especially for linguistic profiling, Section 8 discrimination, and discrimination against families with children; technical assistance in the form of trainings and information on accessibility laws and best practices to landlords and housing providers, and 2) by review of internal data to determine if the City may be able to support legal claims regarding lending activities.
   - Assist Springfield households to become homeowners by: 1) providing down payment assistance to first-time homebuyers; 2) coordinating with Way Finders Homebuyer Club and with Springfield Partners for Community Action's Individual Development Account (IDA) program; 3) coordinating with lenders regarding assistance to first time homebuyers with mortgage assistance and below market mortgage products; 4) coordinating with the Springfield Housing Authority to expand the Section 8 homeownership program.
   - Assist households with Limited English Proficiency (LEP) to access housing by: 1) ensuring that housing search services are available in Spanish, and with translation available for other languages; 2) providing homebuyer education in Spanish; access to Realtors and financing in Spanish; 3) making fair housing information and services available in Spanish, and reviewing the City's Limited English Proficiency (LEP) policy, and revise as indicated.
   - Improve access to housing for persons with disabilities by reviewing and revising City guidelines for investment of housing funds, to ensure that these guidelines prioritize accessibility and visitability;
   - Improve access to housing for families with children by applying for competitive federal funding to address lead-based paint hazards in housing throughout the City

   Status: The City has provided educational materials, and has supported MFHC and collaborated with MCAD and Way Finders to provide outreach, education, and technical assistance. The City assisted almost 500 households, the majority made up of people of color, to become homeowners in all city neighborhoods. The City significantly improved the availability of all information in Spanish, including housing-related information. The Office of Housing funded development of

accessible and visitable units. The City sought and was awarded HUD funds enabling it to initiate a program to reduce lead-based paint hazards in housing.

2. Place-Based Strategies: to assist neighborhoods and communities to achieve integrated housing and equal access to opportunity for all.
   *In All City Neighborhoods*
   - Promote the "Buy Springfield Now" program, which is a collaborative effort comprised of public sector and private sector organizations to attract middle income residents to homeownership in the city
   - Review and revise City guidelines for investment of HOME funds, to ensure that these funds are prioritized to support neighborhood revitalization and needed rehabilitation of older housing
   - Continue existing strategies to improve Springfield Public Schools city-wide

   *In Lower Opportunity Neighborhoods*
   - Promote market-rate housing
   - Continue to use Neighborhood Revitalization Strategy Area designations for the South End, Six Corners, Old Hill, Brightwood and Memorial Square neighborhoods, and to provide targeted investment of federal dollars in those neighborhoods
   - Use federal funds, including HOME and CDBG-DR, to create new homeownership units in NRSAs
   - Provide funds for homeowner repairs and rehabilitation
   - Explore creation of a housing rehabilitation program targeted to landlords
   - Continue existing historic preservation program, and explore creation of a historic preservation revolving fund
   - Seek funds under the federal Choice, Promise and Byrne grant programs to create or expand place-based housing, education and public safety strategies
   - Support early literacy strategies targeted toward ensuring that children can read by grade 3

   Status: The City promoted the "Buy Springfield Now" campaign, prioritized use of HOME funds to revitalize neighborhoods and rehabilitate housing, and continued strategies to improve the Springfield Public Schools, increasing the City's graduation rate. Springfield successfully attracted market-rate housing, targeted significant federal, state and local funds to target neighborhoods, created homeownership units, created a Healthy Homes rehabilitation program for both homeowners and investor-owners. The City sought and was awarded Choice Neighborhood planning funds and Byrne Criminal Justice Initiative funds. Springfield provided funding for the Talk-Read-Succeed early literacy program.

3. Linkage Strategies: strategies aimed at assisting people in protected classes to access opportunity.
   - Provide minority residents with assistance in accessing housing in high-opportunity communities by: 1) advocating that HUD partner with the City to create a Moving to Opportunity demonstration program in which Section 8 voucher recipients are provided with mobility counseling and HUD creates small-market Fair Market Rent values, which would enable voucher-holders to afford rents in communities outside of Springfield and Holyoke, and 2) Coordinating with the Springfield Housing Authority and Way Finders to provide Section 8 mobility counseling

- Take steps to improve access to employment for City residents, especially in low-income neighborhoods by: 1) using a Section 3 coordinator to improve Section 3 hiring outcomes and 2) Vigorously enforcing Section 3 requirements for HUD-funded projects
- Work with the Springfield Housing Authority to explore designation as a Moving to Work Housing Authority, which would enable SHA to have more flexibility in its funding, in order to assist residents to improve education and income
- Use City role in governance of Pioneer Valley Transit Authority to improve public transit for City residents

Status: Despite advocacy, the City was unable to get small-market FMRs implemented locally, and SHA has not become a Moving to Work housing authority. Springfield created a section 3 coordinator position, policies, and a section 3 contractor list, thereby improving section 3 outcomes. Springfield is one of two sites in the Commonwealth chosen for DHCD's program to support Housing Choice Voucher families with the opportunity to move to designated communities of high opportunity. The transit trip index for Springfield is 69, 14 points higher than the county level score, with nearly all racial groups and protected classes scoring within 5 points of that total.

4. Strategies to Increase Understanding
    - With the Pioneer Valley Planning Commission, facilitate the formation of and participate in a fair housing coalition of key stakeholders to help shape a regional conversation on fair housing
    - Play a leading role on the Regional Housing Plan Committee
    - Collaborate with MCAD, MFHC and Way Finders to produce annual regional fair housing conference, and emphasize the issue of regional access to opportunity at these conferences
    - Facilitate participation in anti-racism training by City staff and staff at agencies funded by the City
    - Engage in collaborative discussions to address the issue that the few accessible units in the region often get rented to people who do not need the accessibility features
    - Advocate for changes to state revenue sharing practices which provide inequitable financial support for cities

    Status: PVPC, with leadership from the city of Springfield, formed a regional housing committee that worked collaboratively to produce an award-winning Regional Housing Plan and complete a regional Fair Housing and Equity Assessment. Way Finders, with support from the city of Springfield also convened a regional Fair Housing committee that meets quarterly. The Fair Housing conference has been held each year and various city staff and city grantees have participated in Undoing Racism workshops and trainings.

Springfield has seen progress reducing segregation as measured by dissimilarity index. In 2000, nearly half (47 percent) of the Black or White populations in Springfield would have to move to another neighborhood to be distributed evenly across the city. In 2018, this number had decreased to 37 percent, indicating that the Black and White populations in the city are 10 percent more integrated than in 2000, given the city's overall racial distribution. Hispanics/Latinos experienced a similar decrease, from 49 percent to 39 percent.

### Westfield

The City of Westfield's previous goals and current status are as follows:

1. Explore priority housing needs for low to moderate income families and individuals.
2. Explore expanding and diversifying the housing stock in Westfield,
3. Explore creating and strengthening collaborative partnerships between the city and community groups, tenants and other stakeholders to address Fair Housing issues.
4. Consider expanding by-right designation for multi-family dwellings in all residential zones, for Accessory Dwelling Units (ADUs) and creating additional smart growth overlay districts.
5. Consider adopting a definition of 'family' that allows unrelated individuals to reside together in community residences, not just in formal residential rehabilitation centers.

Status: This work has been implemented in an ongoing manner, and it is still necessary to continue. Dissimilarity indices indicate lower levels of segregation than in Hampden county overall. The Hispanic/Latino population is more substantial and the index shows dissimilarity between the Hispanic/Latino and White populations is slowly decreasing over time; they are less segregated than they were two decades ago.

# V. Identification of Impediments to Fair Housing Choice

This section of the AI reviews regulations, policies, laws, procedures and practices that affect fair housing choice.

### Zoning and Land Use Regulations

The 2013 Pioneer Valley Regional Housing Plan identified zoning as one of the Pioneer Valley region's primary impediments to fair housing choice. Specifically, many communities in the region prohibit multi-family housing and also require large minimum lot sizes that further limit housing choices. Housing advocates refers to such zoning regulations as "exclusionary zoning" because they serve the function of excluding certain kinds of housing development, usually multi-family housing and other kinds of dense housing that tends to be more affordable than single family homes on large lots. While such regulations are not in violation of fair housing law and may be well intentioned, as approved by the city or town, these types of policies often serve the function of reducing housing choices for the middle class, poor, minorities, families with children and others. These types of exclusionary zoning practices, limit the ability to move around, consequently lead to economic and racial segregation, both here in the Pioneer Valley and in other metropolitan areas around the country.

The four cities do not have these types of exclusionary zoning. Each of the cities allows multi-family housing by right in some zones, and minimum lot sizes do not exceed 10,000 square feet in most areas, which is not a prohibitively large lot size. Summaries of zoning ordinances for each of the four cities are provided in Appendix H.

MassLandlords, Inc. a statewide nonprofit trade association whose mission is to create better rental housing in Massachusetts identified three fair housing zoning issues with regard to Hampden County communities. First, it advocates for elimination of single-family zoning and minimum lot sizes. Second, it points to restrictions that Springfield and Westfield place on the number of unrelated individuals who may live together. Third, it calls for elimination of parking requirements for residential properties within accessible distance of PVTA lines.

### Building Code

The Commonwealth of Massachusetts currently utilizes the 9th Edition of the Massachusetts Building Code, 780 CMR. This 9th edition of the building code primarily uses the 2015 code books published by the International Code Council (ICC) with separate amendment packages published by Massachusetts. The four city Building Departments are responsible for enforcing accessibility requirements for the cities' public buildings as well as its multi-family housing units. Property owners interested in building either a temporary or permanent ramp for handicap accessibility are required to obtain a building permit from the four cities Building departments but require no additional permits or review. Due to the Dover Amendment, group homes can be sited in any zone throughout the city with necessary Board approvals, such as Site Plan Approval.

### Accessibility and Visitability

HUD HOME-funded programs are subject to federal laws governing accessibility for disabled persons. These standards are dictated by accessibility requirements that include details about who is protected by

these standards and when these accessibility laws must be followed. HUD strongly encourages jurisdictions to incorporate visitability principles into their accessible design and construction projects funded with HOME funds in addition to those that are required.

According to HUD, housing that is visitable has a very basic level of accessibility that enables persons with disabilities to visit friends, relatives and neighbors in their homes within a community. Visitability can be achieved for little cost, with the use of two simple design standards; 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.

### Municipal Programs

All four cities are actively engaged in both the Pioneer Valley Planning Commission (PVPC), the regional planning agency and Way Finders, a regional not for profit housing and community development agency that is currently running the Housing Mobility program called Supporting Neighborhood Opportunity in Massachusetts (SNO MASS) and who offers landlord training among many other fair housing services. All four cities have a varying range of municipal programs that serve to advance fair housing choice including: sales of city-owned property; multi-family rental rehabilitation programs; neighborhood stabilization programs; homebuyer and homeowner assistance programs; homeowner repair programs; and housing and neighborhood improvement programs. All four cities participate in the region's Coalition to end Homelessness.

### Housing Authorities

All four cities have robust engaged Housing Authorities who own and operate thousands of properties and they administer both the Section 8 Housing Voucher and Massachusetts Rental Voucher Programs which provide rental vouchers for thousands of units of housing in the private market.

# VI. Conclusions and Recommendations

The key fair housing issues that emerged out of this analysis are:

- Segregation
- Racially or ethnically concentrated areas of poverty (R/ECAPs)
- Disparities in access to opportunity
- Disproportionate housing needs for people in protected classes
- Discrimination or violations of civil rights laws or regulations related to housing

## Goals and Strategies

The four cities agreed to six common goals to guide their actions to address the fair housing issues in Hampden County and their own communities. The goals are:

7. Prevent housing discrimination
8. Promote racial desegregation and poverty deconcentration
9. Expand access to safe, stable, accessible and affordable housing
10. Increase opportunity for members of protected classes
11. Improve conditions and opportunity in R/ECAPs
12. Increase community capacity to prevent and respond to housing discrimination

Due to different conditions and circumstances in each of the cities, the cities do not have one common plan to achieve the goals. Instead, this planning process produced a menu of 24 strategies to achieve the goals. Each City has selected specific strategies from the menu, and created a more detailed action plan to guide implementation of the strategy. Detailed action steps are provided in Appendix J.

| | Chicopee | Holyoke | Springfield | Westfield |
|---|---|---|---|---|
| **7. Prevent housing discrimination** | | | | |
| Conduct a community-wide education campaign in English and Spanish directed toward tenants, landlords, and housing support agencies | ● | ● | ● | ● |
| Support vigorous enforcement of fair housing laws | ● | ● | ● | ● |
| Review internal policies and practices, including grant-making processes, to ensure that they support fair housing | ● | ● | ● | ● |
| **8. Promote racial desegregation and poverty deconcentration** | | | | |
| Create new affordable housing in areas with lower poverty rates and near high-performing schools | | | | ● |
| Support housing mobility programs | ● | ● | ● | |
| **9. Expand access to safe, stable, accessible and affordable housing** | | | | |
| Provide assistance to homeless, disabled, and extremely low-income households to access deeply subsidized housing units and housing subsidies (through, for example, a Housing Navigator program) | | | ● | |
| Support preservation of existing affordable housing and development of new affordable housing | ● | ● | ● | ● |

| | | | | |
|---|---|---|---|---|
| Support programs that create, rehabilitate or maintain healthy housing, including housing rehabilitation, repair programs, lead paint remediation, weatherization and/or energy efficiency programs | ● | ● | ● | ● |
| Increase access to accessible units through funding requirements, funding/incentives for creation of such units, or increased funding for disability modifications | ● | ● | | |
| Make zoning changes that increase housing production, such as allowing accessory dwelling units, expanding by-right designation for multi-family housing, or decreasing minimum parking requirements | | | | ● |
| Create a rental registration and inspection program | | | | ● |
| **10. Increase opportunity for members of protected classes** | | | | |
| Reduce the disparity in homeownership by race and ethnicity by providing homebuyer classes In English and Spanish, funding downpayment assistance, and/or supporting section 8 homeownership | ● | ● | ● | |
| Use job training and support programs to assist extremely low-income households and persons with disabilities to enter and remain in the workforce | ● | ● | ● | ● |
| Create and maintain a list of Section 3 certified workers and employers and provide the list to grantees operating publicly-funded projects | ● | ● | ● | |
| Conduct a Community Reinvestment Act (CRA) performance review of lending institutions in order to identify strategies to improve lending to persons of color and in historically underserved neighborhoods | | | ● | |
| **11. Improve conditions and opportunity in R/ECAPs** | | | | |
| Develop new homeownership units in R/ECAP neighborhoods | n/a | ● | ● | n/a |
| Target federal and other resources to infrastructure, public facilities and services in R/ECAPs (for example, by designating the area as a Neighborhood Revitalization Strategy Area (NRSA)) | n/a | ● | ● | n/a |
| Create and implement a vacant/deteriorated property strategy, including receivership, demolition, and tax-taking and reuse of abandoned properties | n/a | ● | ● | n/a |
| Provide targeted home rehabilitation funds for units in these neighborhoods | n/a | ● | ● | n/a |
| Create new affordable housing in R/ECAPs only when part of an overall revitalization strategy | n/a | ● | ● | n/a |
| Support and incentivize market-rate housing | n/a | ● | ● | n/a |
| **12. Increase community capacity to prevent and respond to housing discrimination** | | | | |
| Continue and expand the work of the Inclusive Communities Task Force | ● | ● | ● | ● |
| Support opportunities for residents to come together and address local issues, such as neighborhood councils or neighborhood forums | ● | ● | ● | ● |
| Increase opportunities for city government to partner with residents | | ● | | |
| Ensure that City resources and housing information and assistance are available for persons with Limited English Proficiency and in accessible formats as needed | ● | ● | ● | ● |

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# Appendix A: Race of Mortgage Applicants in Hampden County

The table below shows the racial distribution of mortgage applicants over time. Races may not sum to 100 percent due the 12 percent of Hampden County applicants whose racial information was not provided. Across Hampden County overall, racial diversity of applicants has remained relatively low over time. White applicants still comprise the majority of mortgage applicants at 68 percent, only 11 percent lower than their share in 2000. This share is slightly disproportional to the White share of the population: White applicants comprise 68 percent of applicants but only 63 percent of the population.

**Race of Mortgage Applicants, 2010, 2014, 2018**[49]

| **Hampden County** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White alone | 79% | 71% | 68% |
| Black alone | 4% | 5% | 6% |
| Asian alone | 2% | 2% | 2% |
| Other alone | 1% | 1% | 1% |
| Hispanic/Latino | 6% | 10% | 12% |

| **Springfield** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White alone | 67% | 58% | 53% |
| Black alone | 14% | 14% | 15% |
| Asian alone | 3% | 3% | 3% |
| Other alone | 1% | 2% | 1% |
| Hispanic/Latino | 16% | 22% | 25% |

| **Chicopee** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White alone | 84% | 76% | 73% |
| Black alone | 2% | 2% | 2% |
| Asian alone | 1% | 2% | 1% |
| Other alone | 0% | 1% | 1% |
| Hispanic/Latino | 4% | 9% | 11% |

| **Westfield** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White alone | 81% | 77% | 75% |
| Black alone | 1% | 1% | 1% |
| Asian alone | 1% | 2% | 2% |
| Other alone | 0% | 1% | 1% |
| Hispanic/Latino | 2% | 3% | 4% |

| **Holyoke** | 2000 | 2010 | 2018 |
|---|---|---|---|
| White alone | 83% | 74% | 69% |
| Black alone | 3% | 2% | 2% |
| Asian alone | 0% | 1% | 1% |
| Other alone | 1% | 2% | 2% |
| Hispanic/Latino | 14% | 16% | 19% |

Source: Home Mortgage Disclosure Act, 2018 LAR

In Chicopee, racial diversity of applicants has remained relatively low over time, similar to Hampden County. White applicants still comprise the majority of mortgage applicants at 73 percent, only 11 percent lower than their share in 2000. That said, the share of White applicants is consistent with racial distribution of the population: White applicants comprise 73 percent of all applicants, only 2 percent higher than their share of Chicopee's population (71 percent).

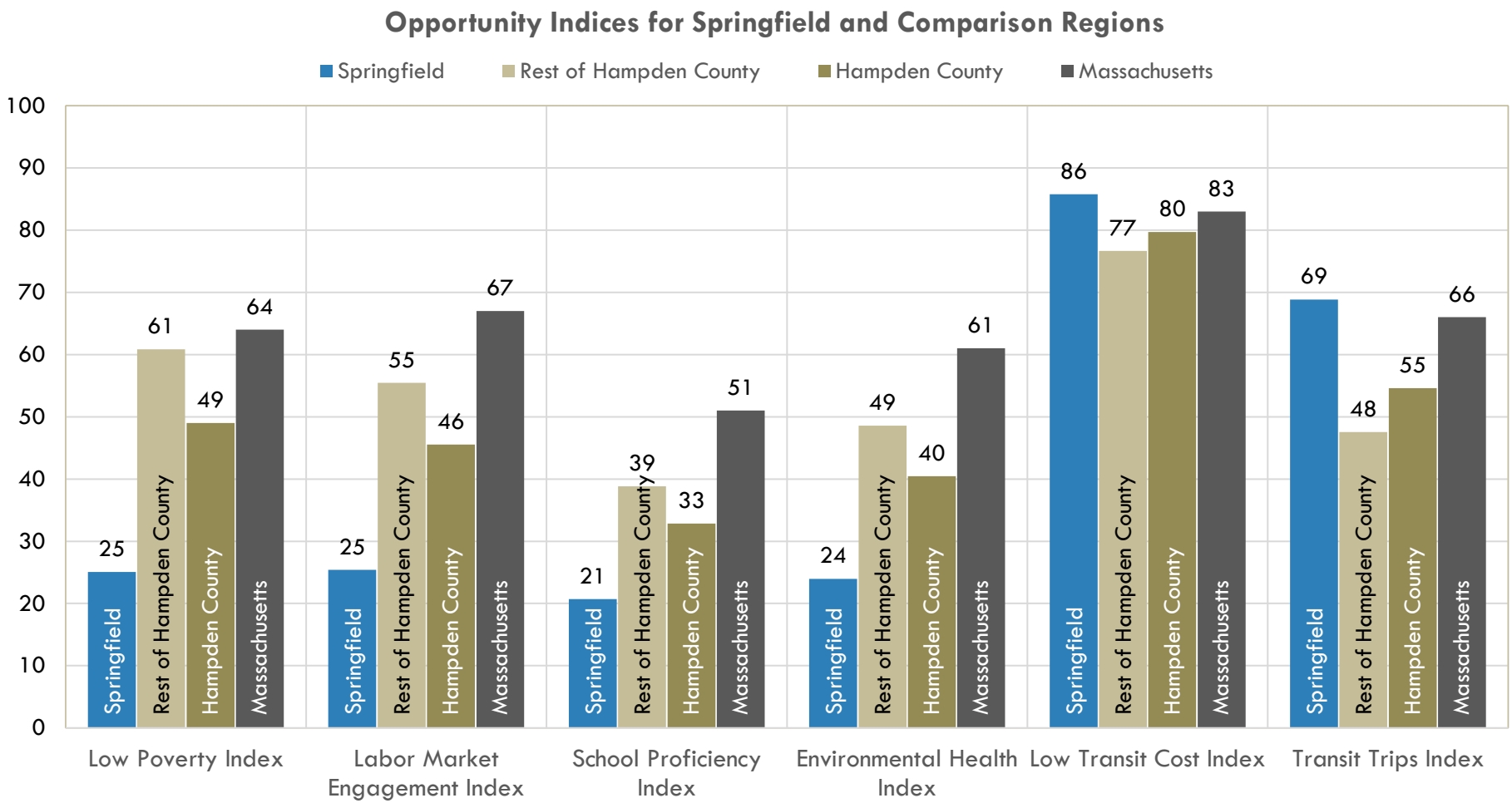
[49] Shares do not equal 100% due to the 12 percent of applicants with unreported race or ethnicity in Hampden County. Hispanic or Latino applicants may be of any race, and could therefore be double counted.

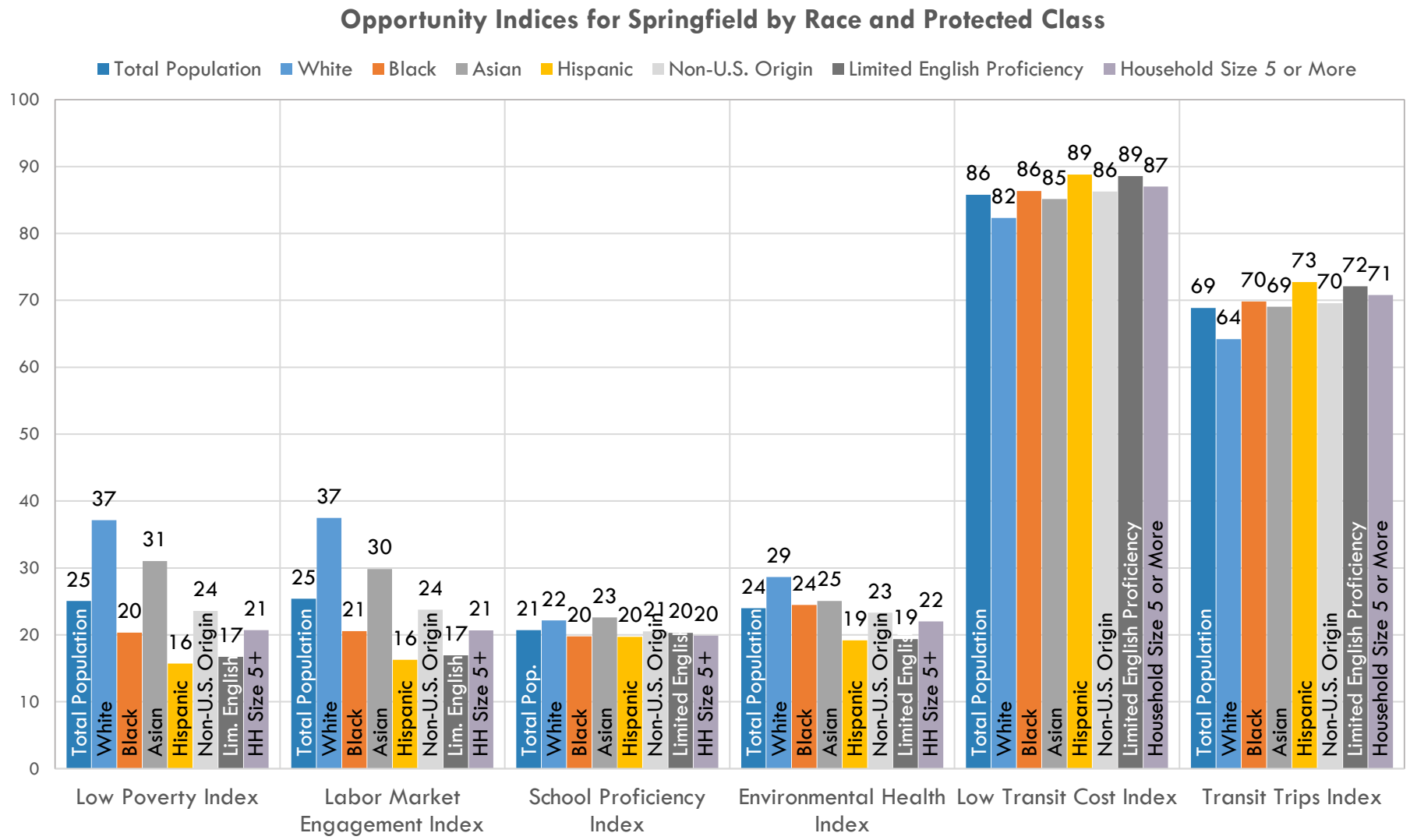
In Holyoke, racial diversity of applicants has increased over time, largely due to the slight increase of Hispanics/Latinos applying for a mortgage. White applicants still comprise the majority of mortgage applicants at 69 percent, but this share has decreased 14 percent since 2000. Despite a small (5 percent) increase in Hispanic/Latino mortgage applicants, the racial distribution of applicants in Holyoke is very disproportionate to the racial distribution of the population: White applicants comprise 69 percent of all applicants, but only 42 percent of the population. Moreover, Hispanic/Latino applicants comprise only 19 percent of applicants, but 52 percent of the population: a 33 percent disparity.

In Springfield, racial diversity of applicants has increased over time, largely due to the 9 percent increase of Hispanics/Latinos applying for a mortgage. White applicants still comprise the majority of mortgage applicants at 53 percent, but this share has decreased 14 percent since 2000. Despite an increase in diverse applicants, the racial distribution of applicants in Springfield is very disproportionate to the racial distribution of the population: White applicants comprise 53 percent of all applicants, but only 32 percent of the population. Moreover, Hispanic/Latino applicants comprise only 25 percent of applicants, but 45 percent of the population: a 20 percent disparity. Black residents find better representation in the applicant pool: 15 percent of applicants are Black, only 4 percent less than the 19 percent share of Springfield's population.

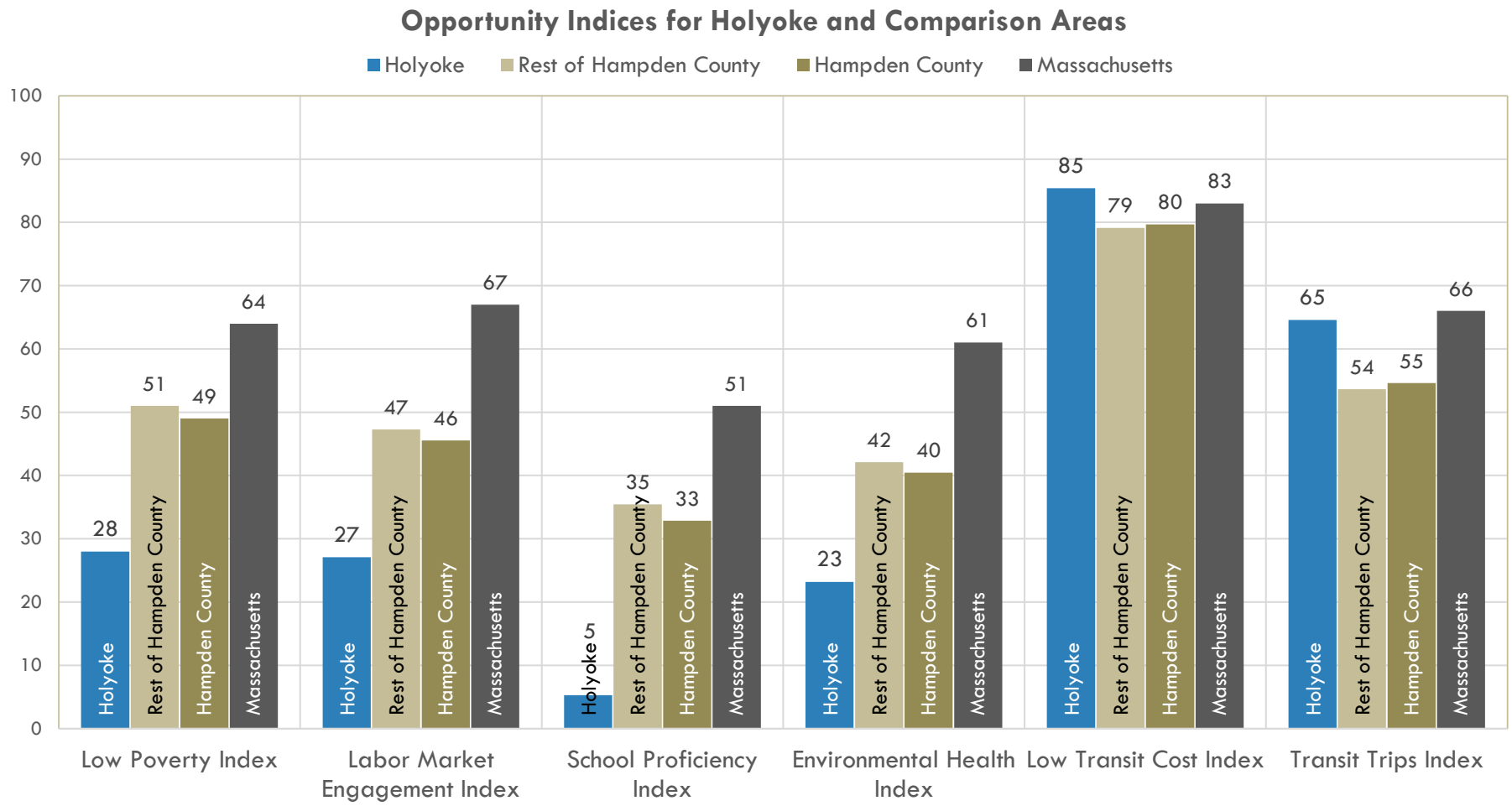
In Westfield, racial diversity of applicants has remained relatively low over time, similar to Hampden County. White applicants still comprise the majority of mortgage applicants at 75 percent, only 6 percent lower than their share in 2000. That said, the share of White applicants is consistent if not lower than their share of the population: White applicants comprise 75 percent of all applicants, 10 percent lower than their share of the population (85 percent). That said, this could be due to the 21 percent of Westfield applicants who did not provide racial information.

# Appendix B: Springfield Opportunity Indices

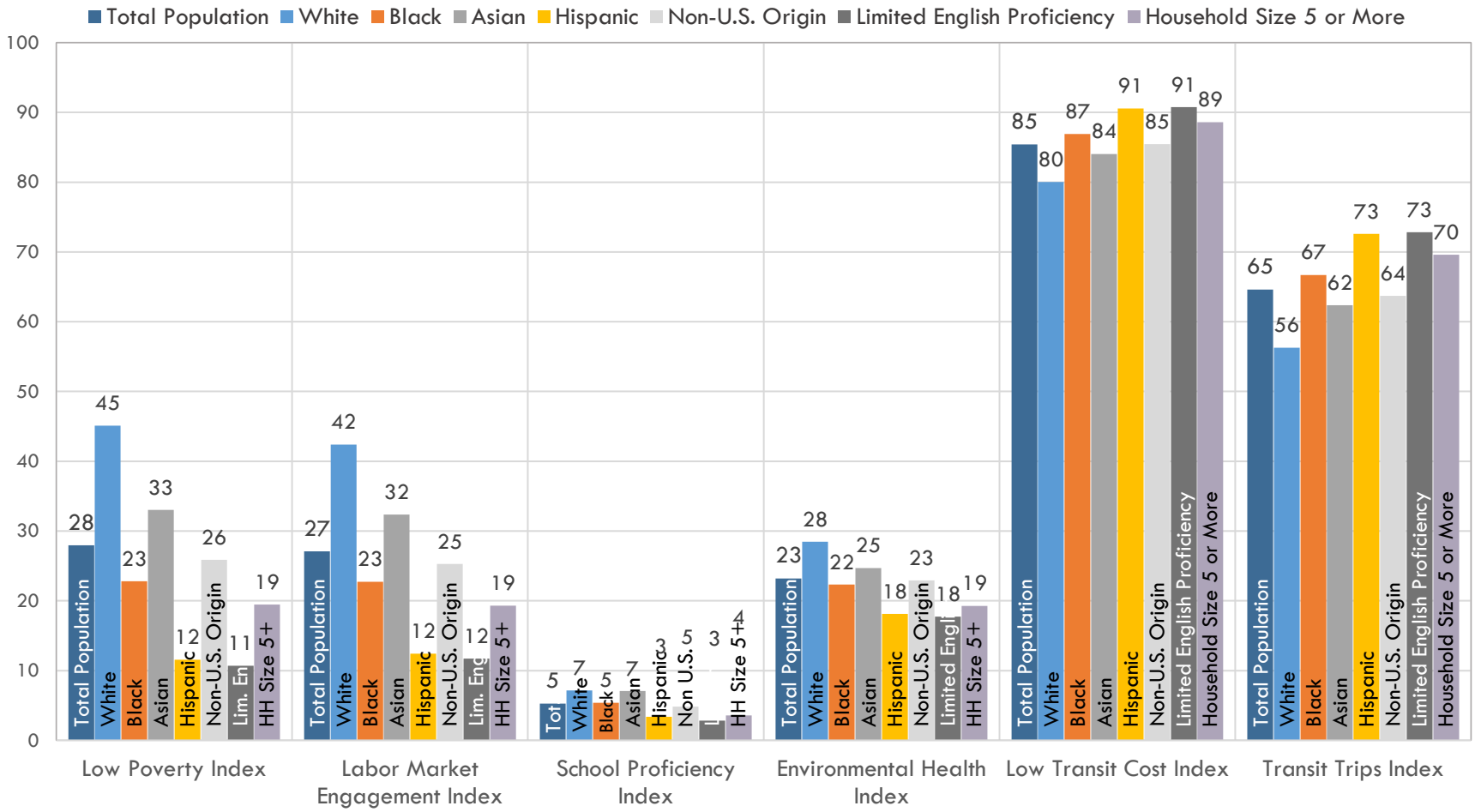



Opportunity Indices for Springfield by Race and Protected Class
Total Population
White
Black
Asian
Hispanic
Non-U.S. Origin
Limited English Proficiency
Household Size 5 or More
100
90
80
70
60
50
40
30
20
10
0
Low Poverty Index
25 37 20 31 16 24 17 21
Labor Market Engagement Index
25 37 21 30 16 24 17 21
School Proficiency Index
21 22 20 23 20 21 20 20
Environmental Health Index
24 29 24 25 19 23 19 22
Low Transit Cost Index
86 82 86 85 89 86 89 87
Transit Trips Index
69 64 70 69 73 70 72 71

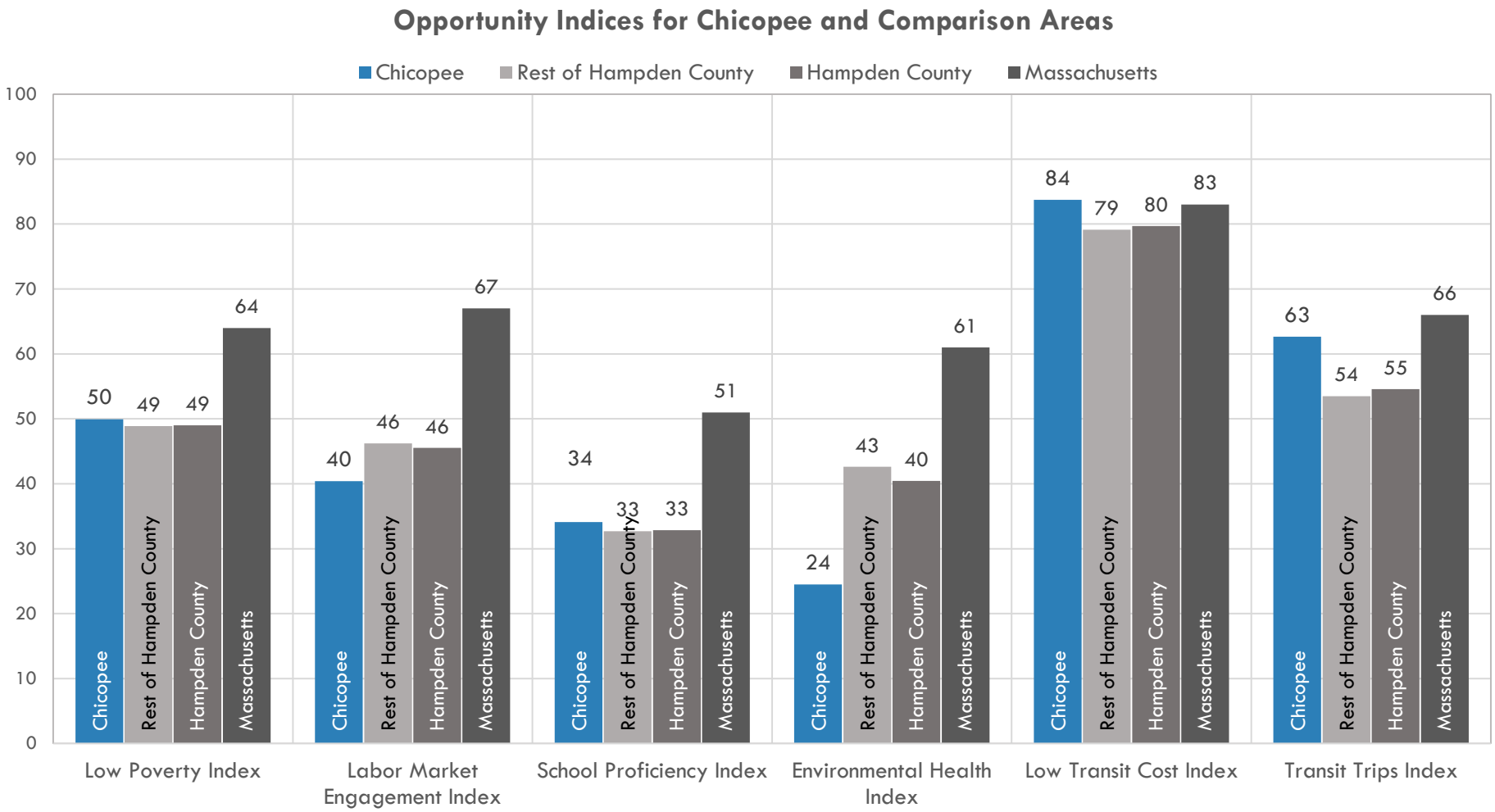
# Appendix C: Holyoke Opportunity Indices

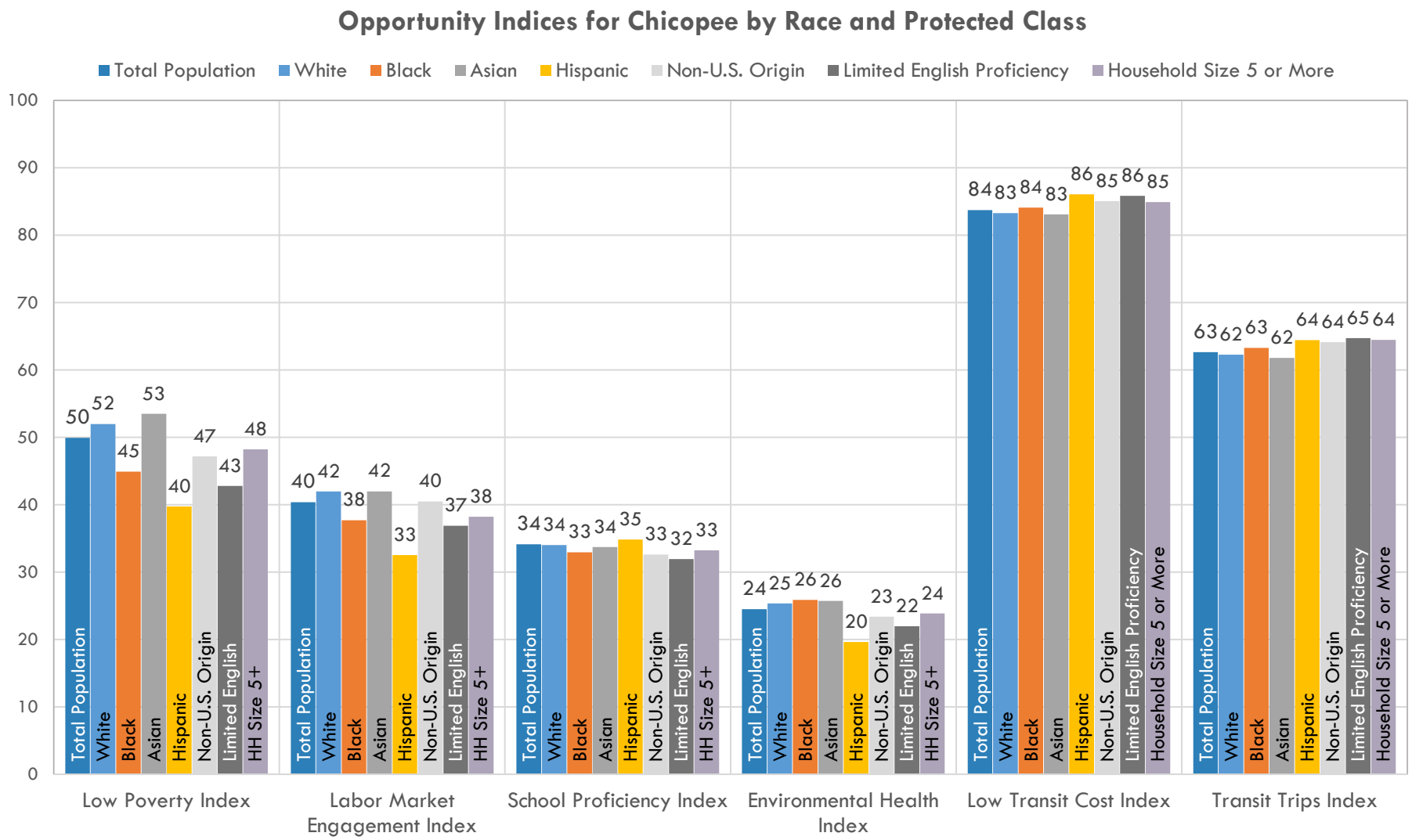


## Opportunity Indices for Holyoke by Race and Protected Class

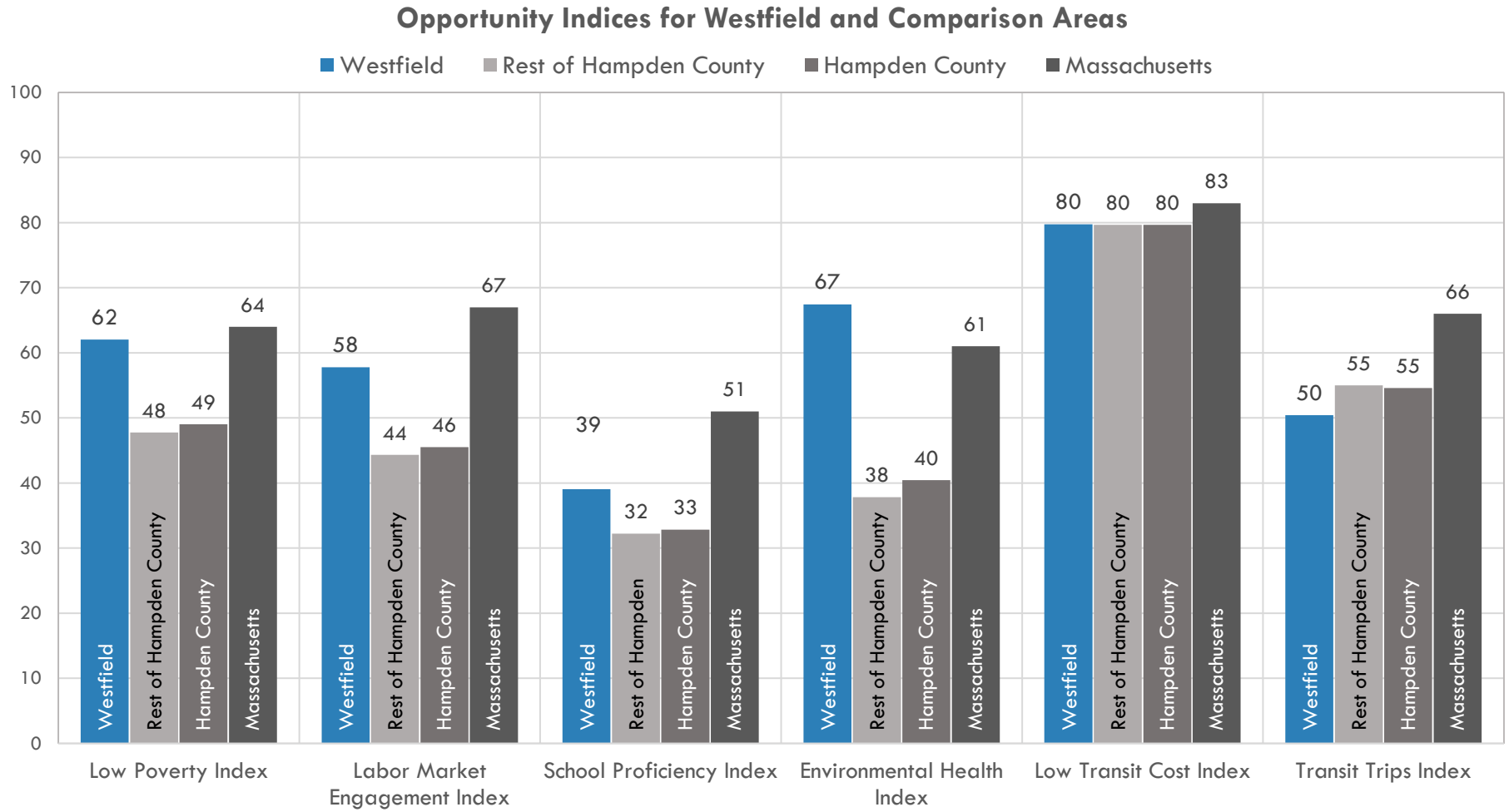


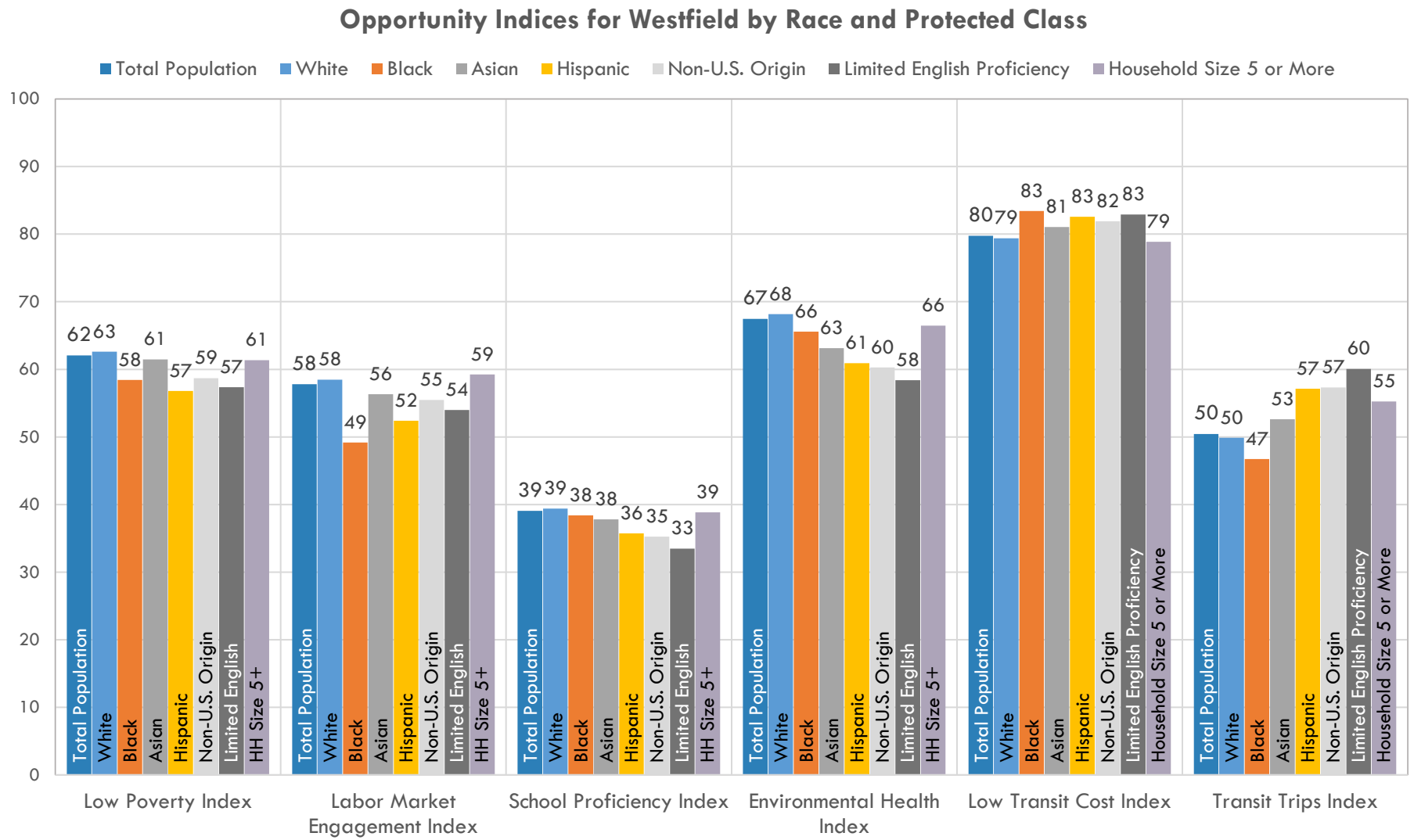
# Appendix D: Chicopee Opportunity Indices




Opportunity Indices for Chicopee by Race and Protected Class
Total Population
White
Black
Asian
Hispanic
Non-U.S. Origin
Limited English Proficiency
Household Size 5 or More
100
90
80
70
60
50
40
30
20
10
0
Low Poverty Index
50 52 45 53 40 47 43 48
Labor Market Engagement Index
40 42 38 42 33 40 37 38
School Proficiency Index
34 34 33 34 35 33 32 33
Environmental Health Index
24 25 26 26 20 23 22 24
Low Transit Cost Index
84 83 84 83 86 85 86 85
Transit Trips Index
63 62 63 62 64 64 65 64

# Appendix E: Westfield Opportunity Indices




Opportunity Indices for Westfield by Race and Protected Class
Total Population
White
Black
Asian
Hispanic
Non-U.S. Origin
Limited English Proficiency
Household Size 5 or More
100
90
80
70
60
50
40
30
20
10
0
Low Poverty Index
62 63 58 61 57 59 57 61
Labor Market Engagement Index
58 58 49 56 52 55 54 59
School Proficiency Index
39 39 38 38 36 35 33 39
Environmental Health Index
67 68 66 63 61 60 58 66
Low Transit Cost Index
80 79 83 81 83 82 83 79
Transit Trips Index
50 50 47 53 57 57 60 55

# Appendix F: HUD CHAS Definition of Affordability

The following in-depth definition of how HUD calculates affordability is an excerpt from the working paper "CHAS Affordability Analysis by Paul Joice, U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Program Evaluation Division.

> ***"Affordability***
> *To further clarify this concept of affordability, consider a hypothetical 1 bedroom unit that is vacant, for-rent, in Lexington-Fayette County, KY. The rental unit has an asking price (contract rent) of $850 and utility costs have been estimated by the landlord (or imputed by The Census Bureau) at $200, making the gross rent $1,050. Is the unit affordable to a household with income at 80% of HAMFI, assuming a 30% payment standard for affordability? As mentioned previously, in Lexington the threshold for 80% of HAMFI is $48,000 for a 4 person household. The unit would seem to be affordable to a household with income of $48,000—the monthly payment of $1,050 would be only 26% of the household's monthly income of $4,000. However, $48,000 is the 80% limit for a 4 person household, and a 1 bedroom unit would be overcrowded if occupied by 4 people.[2] To prevent such a large misalignment between household size and unit size, Tables 14 and 15 adjust the income of the generic household based on number of bedrooms and household size. A 1 bedroom unit would be most appropriate for one or two people.[3] As described previously, HUD adjusts HAMFIs for household size by subtracting 10% for each person less than 4 and adding 8% for each person greater than 4. For a 1 person household, the 4 person HAMFI is multiplied by 70%, and for a 2 person household the 4 person HAMFI is multiplied by 80%. Since a 1 bedroom unit might be appropriate for a 1 person or 2 person household, this analysis assumes that 75% is the appropriate factor for adjusting a 4 person HAMFI to match a 1 bedroom unit. With this in mind, the household income that should be used for this analysis is not $48,000—it is $36,000 (.75 * $48,000), which could be understood as the annual income for a generic 1.5 person household with income at 80% of HAMFI. For this household, it turns out that the vacant 1 bedroom unit in question is not affordable—the monthly payment of $1,050 is 35% of the $3,000 monthly income of an appropriately sized household.*
>
> *This analysis must confront one further complication. For renter-occupied and vacant-for-rent units, the rent currently being charged should be close to the rent that would be charged if a new household were to move in to the unit.[4] For owner-occupied units, however, the monthly owner costs paid by the current resident may be far different from a household seeking to purchase the same unit. Consider a household that purchased a home in 2000 for $100,000, using a 30-year fixed rate mortgage with a 20% down payment and a 5% interest rate. That household would have a monthly payment of approximately $430. If another household purchased the same home in 2013 for $150,000 with the same mortgage terms, they would have a monthly payment of approximately $650. Clearly, a home might be affordable to its current occupant, but not to another household with the same income attempting to purchase it today. Home values are not the only factor that changes over time. According to Freddie Mac, in April, 2013, the prevailing rate for new fixed rate mortgages was approximately 3.5%. In 2001, the equivalent rate hovered around 7%.[5] If interest rates decline significantly, the current occupant will not experience a decreased cost burden (unless they refinance), but new buyers will find higher levels of affordability.*
>
> *Estimates of cost burden that focus on the rents and mortgage payments currently experienced by households may under- or over-report the extent of affordability when the housing market undergoes*

*significant changes in a short period of time. Tables 14 and 15 seek to estimate the affordability of the housing stock independent of current occupants. As a result, affordability of owner-occupied units is based on current values and current mortgage market conditions.*

*Affordability is typically calculated as a comparison of flows—monthly income to monthly housing costs. For this analysis, monthly housing costs are hypothetical—they are the costs that would result if a particular home were to be sold (which it is not). Thus, instead of comparing household income to monthly housing costs, this analysis compares household income to home value. While a 30% payment standard (housing costs to income ratio) is widely used for rental housing affordability, there is not such a clear consensus of the appropriate ratio of home price to household income. According to Zillow, a company which estimates home values and analyzes real estate trends, the ratio of home price to income hovered around 2.6 throughout most of the 1980s and 1990s. This ratio peaked at 4 in 2006, and has since dropped back to around 3.[6] The owner affordability estimates in the CHAS data use a ratio of 3.36—that is, a household could afford to purchase a home if the home's value is less than or equal to 3.36 of the household's household-size-adjusted income. This factor is based on terms for FHA-insured mortgages: 31% monthly payment standard, 96.5% loan-to-value ratio, 5.5% interest rate, 1.75% upfront insurance premium, .55% annual insurance premium, and 2% annual taxes and hazard insurance.[7]*

*A second example illustrates how affordability is estimated for owner-occupied households. Once again, we use a 1 bedroom unit in Lexington-Fayette County, where 80% of HAMFI for a 4 person household is $48,000. As with rental units, it is necessary to adjust the 80% HAMFI threshold for the household size that would be appropriate for a 1 bedroom unit. This value is $36,000. Assume that the unit is owner-occupied, and that the owner estimates the value of the home at $140,000. Using the affordability multiplier of 3.36, a household with income of $36,000 could afford a 1 bedroom home up to $120,960. This particular unit, at its current estimated value, is not affordable to an appropriately sized household making 80% of HAMFI. If the unit had two bedrooms instead of one, we would use $43,200 as the household-size-adjusted income threshold ($48,000 * .9). Because 43,200 * 3.36 is $145,152, a 2 bedroom unit valued at $140,000 would be affordable at 80% of HAMFI."*

# Appendix G: Prevalence of HUD-defined Housing Problems by Race, City Level

## Chicopee

| | All | White* | Black* | Asian* | Hispanic |
|---|---|---|---|---|---|
| | % of Owner HHs with Housing Problems | | | | |
| **ELI** | 87.2% | 89.0% | 100.0% | 100.0% | 60.0% |
| **VLI** | 59.2% | 58.8% | 50.0% | - | 50.0% |
| **LI** | 34.3% | 30.8% | 55.6% | 64.3% | 80.0% |
| **MI** | 22.1% | 21.9% | - | 100.0% | 0.0% |
| **> Median** | 3.6% | 3.9% | 0.0% | 0.0% | 0.0% |
| | % of Renter HHs with Housing Problems | | | | |
| **ELI** | 68.5% | 65.1% | 76.9% | 100.0% | 73.7% |
| **VLI** | 78.3% | 76.1% | 100.0% | 100.0% | 73.9% |
| **LI** | 36.1% | 42.5% | 53.3% | 100.0% | 11.8% |
| **MI** | 1.0% | 0.0% | 0.0% | - | 5.0% |
| **> Median** | 2.6% | 1.3% | 0.0% | 100.0% | 0.0% |
| | % of Owner HHs with SEVERE Housing Problems | | | | |
| **ELI** | 64.1% | 64.1% | 100.0% | 100.0% | 60.0% |
| **VLI** | 25.0% | 26.0% | 0.0% | - | 50.0% |
| **LI** | 5.5% | 3.4% | 22.2% | 57.1% | 0.0% |
| **MI** | 4.7% | 5.1% | - | 0.0% | 0.0% |
| **> Median** | 0.4% | 0.5% | 0.0% | 0.0% | 0.0% |
| | % of Renter HHs with SEVERE Housing Problems | | | | |
| **ELI** | 51.4% | 46.6% | 69.2% | 100.0% | 56.0% |
| **VLI** | 16.1% | 13.9% | 31.3% | 0.0% | 16.3% |
| **LI** | 10.0% | 13.3% | 20.0% | 10.0% | 0.0% |
| **MI** | 1.0% | 0.0% | 0.0% | - | 5.0% |
| **> Median** | 1.6% | 0.0% | 0.0% | 100.0% | 0.0% |

Source: CHAS Tables 1 & 2

Note: Cells with a "-" denote a zero denominator, due to small sample sizes

## Holyoke

| | All | White* | Black* | Asian* | Hispanic |
|---|---|---|---|---|---|
| | % of Owner HHs with Housing Problems | | | | |
| **ELI** | 89.2% | 90.0% | 100.0% | - | 90.0% |
| **VLI** | 66.1% | 56.6% | - | - | 100.0% |
| **LI** | 37.7% | 36.6% | 70.0% | 60.0% | 23.7% |
| **MI** | 12.2% | 9.2% | - | 0.0% | 26.1% |
| **> Median** | 5.0% | 6.8% | 0.0% | 0.0% | 0.5% |
| | % of Renter HHs with Housing Problems | | | | |
| **ELI** | 71.9% | 75.8% | 70.6% | 100.0% | 70.5% |
| **VLI** | 56.4% | 67.5% | 78.9% | 100.0% | 50.0% |
| **LI** | 18.5% | 20.0% | 30.8% | 28.6% | 13.5% |
| **MI** | 6.3% | 10.6% | 0.0% | 0.0% | 2.6% |
| **> Median** | 10.0% | 12.0% | 0.0% | 0.0% | 9.3% |
| | % of Owner HHs with SEVERE Housing Problems | | | | |
| **ELI** | 79.6% | 78.6% | 100.0% | - | 85.0% |
| **VLI** | 30.7% | 23.2% | - | - | 57.7% |
| **LI** | 8.3% | 9.8% | 20.0% | 0.0% | 2.1% |
| **MI** | 3.3% | 0.8% | - | 0.0% | 8.7% |
| **> Median** | 1.2% | 1.4% | 0.0% | 0.0% | 0.5% |
| | % of Renter HHs with SEVERE Housing Problems | | | | |
| **ELI** | 52.1% | 59.6% | - | 100.0% | 49.5% |
| **VLI** | 24.8% | 23.8% | 36.8% | 26.7% | 24.1% |
| **LI** | 3.6% | 1.5% | 30.8% | 28.6% | 3.2% |
| **MI** | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| **> Median** | 8.3% | 9.2% | 0.0% | 0.0% | 9.3% |

Source: CHAS Tables 1 & 2
Note: Cells with a "-" denote a zero denominator, due to small sample sizes

## Springfield

| | All | White* | Black* | Asian* | Hispanic |
|---|---|---|---|---|---|
| | % of Owner HHs with Housing Problems | | | | |
| **ELI** | 84.4% | 85.7% | 69.4% | 100.0% | 86.6% |
| **VLI** | 67.5% | 55.2% | 81.7% | 63.2% | 86.8% |
| **LI** | 47.1% | 38.9% | 53.3% | 28.6% | 63.3% |
| **MI** | 22.6% | 19.3% | 26.1% | 25.0% | 23.8% |
| **> Median** | 5.0% | 3.0% | 8.3% | 0.0% | 9.1% |
| | % of Renter HHs with Housing Problems | | | | |
| **ELI** | 74.8% | 71.7% | 80.6% | 97.3% | 73.3% |
| **VLI** | 75.2% | 80.0% | 78.2% | 100.0% | 72.2% |
| **LI** | 37.6% | 38.8% | 40.2% | 30.8% | 32.6% |
| **MI** | 16.2% | 16.8% | 18.1% | 0.0% | 17.9% |
| **> Median** | 7.9% | 10.9% | 1.6% | 58.3% | 5.3% |
| | % of Owner HHs with SEVERE Housing Problems | | | | |
| **ELI** | 69.2% | 66.6% | 65.3% | 50.0% | 79.4% |
| **VLI** | 30.3% | 23.1% | 46.8% | 31.6% | 35.2% |
| **LI** | 7.3% | 4.1% | 13.0% | 11.4% | 11.7% |
| **MI** | 3.6% | 2.8% | 2.5% | 11.1% | 5.7% |
| **> Median** | 2.5% | 1.0% | 2.5% | 0.0% | 6.7% |
| | % of Renter HHs with SEVERE Housing Problems | | | | |
| **ELI** | 57.1% | 57.1% | 62.9% | 36.9% | 55.6% |
| **VLI** | 34.0% | 42.5% | 33.3% | 42.9% | 32.6% |
| **LI** | 10.0% | 15.7% | 0.8% | 23.1% | 8.7% |
| **MI** | 9.8% | 6.3% | 6.9% | 0.0% | 17.0% |
| **> Median** | 7.3% | 8.8% | 1.6% | 58.3% | 5.3% |

Source: CHAS Tables 1 & 2
Note: Cells with a "-" denote a zero denominator, due to small sample sizes

## Westfield

| | All | White* | Black* | Asian* | Hispanic |
|---|---|---|---|---|---|
| | % of Owner HHs with Housing Problems | | | | |
| **ELI** | 85.3% | 86.4% | - | - | 100.0% |
| **VLI** | 66.7% | 65.2% | - | 100.0% | 100.0% |
| **LI** | 45.0% | 42.5% | - | 100.0% | 100.0% |
| **MI** | 23.8% | 21.8% | - | 100.0% | 100.0% |
| **> Median** | 6.5% | 6.6% | 0.0% | 28.6% | 0.0% |
| | % of Renter HHs with Housing Problems | | | | |
| **ELI** | 77.8% | 78.2% | 86.7% | 100.0% | 61.1% |
| **VLI** | 77.6% | 82.0% | 0.0% | 100.0% | 50.0% |
| **LI** | 20.3% | 19.3% | 0.0% | - | 72.7% |
| **MI** | 0.0% | 0.0% | - | - | 0.0% |
| **> Median** | 7.1% | 7.7% | - | - | 0.0% |
| | % of Owner HHs with SEVERE Housing Problems | | | | |
| **ELI** | 66.1% | 67.0% | - | - | 100.0% |
| **VLI** | 34.8% | 34.8% | - | 0.0% | 20.0% |
| **LI** | 11.7% | 9.8% | - | 0.0% | 72.7% |
| **MI** | 0.3% | 0.3% | - | 0.0% | 0.0% |
| **> Median** | 0.2% | 0.2% | 0.0% | 0.0% | 0.0% |
| | % of Renter HHs with SEVERE Housing Problems | | | | |
| **ELI** | 61.6% | 57.8% | 86.7% | 100.0% | 47.2% |
| **VLI** | 35.5% | 38.5% | 0.0% | 0.0% | 31.8% |
| **LI** | 3.9% | 4.5% | 0.0% | - | 0.0% |
| **MI** | 0.0% | 0.0% | - | - | 0.0% |
| **> Median** | 3.0% | 3.3% | - | - | 0.0% |

Source: CHAS Tables 1 & 2

Note: Cells with a "-" denote a zero denominator, due to small sample sizes

# Appendix H: Housing-Related Zoning, by Municipality

Below is a summary of the existing housing-related zoning in the four cities.

### Chicopee

Chicopee's Zoning Ordinance allows for housing development to occur in smaller lot sizes within its residential zoning districts. There are 4 residential zoning districts of which one is specifically for mobile home development (Residential D Zoning District) and the other three allow for more dense development in subsequent zoning districts starting with Residential A. Residential A allows for single-family homes by-right, whereas Residential B allows for both single-family and two-family development by right. The Residential C Zoning Districts permits all types of housing (single-family, two and three-families, and multifamily housing) by right in its most dense zoning district.

Multifamily housing types (in Chicopee, multifamily is 4 or more dwelling units) are allowed by right in the Residential D Zoning District and in the Mixed Use District, with a cap of 10 dwelling units for a Townhouse housing product and 50 dwelling units in an apartment building, where if there is a mixture of either type (SF, 2F, 3F, MF), there can be no more than 40 percent of any type of housing and where there are only 2 types, the maximum of one type can be 60 percent. Up to 4 dwelling units are allowed with a Special Permit in the Commercial A and A-1 District and Business A Zoning District. In the Central Business District, residential uses are allowed by right if building is used for business and commercial purposes, and multifamily housing is allowed by Special Permit.

Minimum lot size requirements range from 10,000 square feet in the Residential A zoning district to none being required in non-residential zones, allowing for more dense housing types. The City does not have a policy for accessory dwelling units.

| Zoning District | SF | 2F | 3F | MF | Notes |
|---|---|---|---|---|---|
| Res A | Y | N | N | N | |
| Res B | Y | Y | N | N | |
| Res C | Y | Y | Y | Y | |
| Res D | N | N | N | N | |
| Com A | N | N | N | SP | <4 DUs with a SP in Com A above 1st Floor |
| Com A-1 | N | N | N | SP | <4 DUs with a SP in Com A-1 |
| Bus A | N | N | N | SP | <4 DUs with a SP in Bus A |
| Bus B | N | N | N | N | |
| Bus C | N | N | N | N | |
| CBD | N | N | N | SP | Residential uses are allowed by right if building is used for business/commercial purposes |
| I | N | N | N | N | |
| GI PUD | N | N | N | N | |
| GI PUD (II) | N | N | N | N | |
| MXD | Y | Y | Y | Y | THs, <10 DUs, MF <50 DUs |
| | | | | | Mix, no more than 40 percent of any type of housing |
| | | | | | Where 2 types, max of one type is 60 percent |

## Holyoke

In Holyoke, housing types are allowed in all zones, with the exception of in the city's industrial park and office park zones. Where housing is allowed, most housing is allowed by right, even in non-residential zones. There is a typical progression of the zoning districts, as they allow for more density and more dense types of housing (like 2 family, 3 family) they are allowed by right. There are 10 residential zones of varying densities, with larger lots in the agriculture and single-family residence zoning district and districts which permit all types of housing that are more dense in nature, such as the multifamily and professional offices zoning district, RO.

Special Permits for multifamily are only required in 4 zones, 2 of which are residential zones, and two which are non-residential zones: the General Industry and Shopping Center Zones.

There is an accessory dwelling unit policy with the ability to construct them with a special permit in the 2 family residence zone and the multifamily zones requiring 20, 40, and 60 DUs per acre.

The City also has an inclusionary housing policy embedded in the Smart Growth Zoning Overlay District.

Minimum lot size requirements for development range from 6,000 square feet for building in the multifamily residence-60 dwelling units/acre zone to 20,000 square feet for building a single family home in the agriculture and single-family residence zoning district.

| Zoning District | SF | 2F | MF | ADU |
|---|---|---|---|---|
| | | | | |
| RA | Y | N | N | N |
| R1 | Y | N | N | N |
| R-1A | Y | N | N | N |
| R-2 | Y | Y | SP for 3F only | SP |
| RM-LD | Y | Y | PB | N |
| RM-20 | Y | Y | Y | SP |
| RM-40 | Y | Y | Y | SP |
| RM-60 | Y | Y | Y | SP |
| DR | Y | Y | Y | SP |
| RO | Y | Y | Y | N |
| BC | Y | Y | Y | N |
| BE | N | N | Y | N |
| BG | Y | Y | Y | N |
| BH | Y | Y | Y | N |
| BL | N | Y | Y | N |
| IG | N | N | CC | N |
| IP | N | N | N | N |
| OP | N | N | N | N |
| SC | N | N | CC | N |

## Springfield

The Springfield Zoning Ordinance promotes housing choice through residential zoning districts with smaller lot sizes and the ability to develop dwelling units in mixed use zoning districts. The Ordinance provides for housing development to be built in seven different residential zoning districts and seven non-residential zoning districts including Commercial A, Business A, Business B, Business C, Business D and Riverfront.

Multifamily housing in Springfield is defined as three or more dwelling units in a building. Apartments and condominiums are typically the most affordable housing to rent or own and is an important housing option for young adults, elderly, those who are looking for low-maintenance properties and for low-to-moderate income households. This type of residential development is allowed by right with administrative approval, site plan review or special permit from the City Council dependent on the siting in a zoning district that permits multifamily housing development.

Minimum lot size requirements range from 10,000 square feet in the Residential A Zoning District to no requirement in most of the non-residential zones, allowing for more dense housing development. The city also has no policy on accessory dwelling units.

| Zoning District | SF | 2F | MF | |
|---|---|---|---|---|
| | | | **TH** | **Apts** |
| Res A/A1 | Y | N | N | N |
| Res B/B1 | Y | Y | N/2 | N |
| Res C-1 | N | N | T | T |
| Res C/C2 | Y/N | Y/N | 2 | T |
| Office A | Y | N | N | N |
| Com P | N | N | N | N |
| Com A | Y | Y | 2 | T |
| Bus A | Y | Y | 2 | T |
| Bus B | Y | Y | 2 | T |
| Bus B1 | N | N | N | N |
| Bus C | N | N | N | T |
| Bus D | N | N | 3 | T |
| RF | N | N | T | 3 |
| MUI | N | N | N | N |
| IA | N | N | N | N |
| IP | N | N | N | N |
| OS | N | N | N | N |

Note: **T** requires administrative review, whereas **2** and **3** require Planning Board Site Plan Review or City Council Special Permit review, respectively.

**Westfield**

The City of Westfield's Zoning Ordinance allows for housing development to occur in twelve of the fourteen zoning districts identified in the city's zoning map. The City does not allow for residential development in the Industrial A, Industrial Park and Airport Zoning Districts. In most of the mixed use districts and non-residential zoning districts, single family and two-family are allowed by-right, whereas multifamily development requires special permits in the instances where they are allowed. The only by-right development of multifamily housing development can occur in the Residence C Zoning District if building under 10 dwelling units (if more than 10 are proposed, a special permit is needed) and Residence C-1 Garden Apartment District. In the Business B Zoning District, the only type of multifamily housing is shared elderly housing.

Cluster, or open space residential development, is allowed with a special permit in the Rural Residential and Residence A Zoning District. Accessory dwelling units are allowed in the Residence A Zoning District with a Special Permit.

There is a Smart Growth Zoning Overlay in Westfield, which does allow for housing development by-right and with site plan approval in both their mixed use and residential sub-districts. In the Overlay, the only restrictions of housing development with regards to multifamily is that multifamily housing must have 5 or more units and be located in the mixed use sub-district, and town house style housing types can be permitted with 2-4 units per structure.

Minimum lot size requirements range from 10,000 square feet for single family housing in the Residence C Zone to 60,000 square feet in the rural residential zone with private water and private septic services.

| Zoning District | SF | 2F | MF | ADU | Cluster | Notes |
|---|---|---|---|---|---|---|
| | | | | | | |
| Rural Res | Y | SP | N | N | SP | |
| Res A | Y | SP | N | SP | SP | |
| Res B | Y | Y | N | N | N | |
| Res C | Y | Y | Y/SP | N | N | < 10 DUs allowed with SPR, >10 DU allowed with SP |
| Res C-1 Res Proj | Y | Y | Y | N | N | |
| Com A | Y | Y | SP | N | N | |
| Court St Mixed Res/Bus | Y | Y | SP | N | N | |
| Broad St Mixed Res/Bus | Y | Y | SP | N | N | |
| Comm Office Retail Enterprise | N | N | SP | N | N | |
| Bus A | Y | Y | SP | N | N | |
| Bus B | N | N | SP | N | N | Only Shared Elderly Housing |
| Ind A | N | N | N | N | N | |
| Industrial Park | N | N | N | N | N | |
| Airport | N | N | N | N | N | |

# Appendix I: Community and Stakeholder Engagement

**List of Stakeholders**

Alicia Zoeller, City of Holyoke
Ann Lentini, Domus, Inc.
Carrie Bernstein, Donohue Institute
Colleen Loveless, Revitalize CDC
Corinne Wingard, Housing volunteer
Denise Jordan, Springfield Housing Authority
Ellen Pader, Retired professor LARP
Gerry McCafferty, City of Springfield
Jessica Collins, Public Health Institute of Western Massachusetts
John Fisher, Way Finders
Justine Sabbs, Holyoke Housing Authority
Kim Robinson, Pioneer Valley Planning Commission
Liz Bewsee, Arise for Social Justice
Merritt Andrews, Rental property owner
Michael Moriarity, OneHolyoke CDC
Nathalie Vicencio, Nueva Esperanza and Way Finders
Pamela Schwartz, Western Massachusetts Network to End Homelessness
Ruben Reyes, Lorraine's Food Pantry
Ryan Dominguez, Citizens Planning and Housing Association
Sarah Meier-Zimbler, Holyoke Housing Authority
Stephen Huntley, Valley Opportunity Council
Sue McMahon, Rental Association of Greater Springfield
Synthia Scott-Mitchell, Springfield Partners for Community Action
Zulma Rivera, Neighbor to Neighbor

Agenda for Resident Engagement Meetings

Agenda for Stakeholder Meetings

# Appendix J: City AI Action Plans