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THE CITY OF
SPRINGFIELD, MASSACHUSETTS

2020 – 2024 Consolidated Plan
2020 Action Plan

Published: May 27, 2020

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Springfield receives allocations of funding from the U.S. Department of Housing Urban Development (HUD) every year to assist with economic and community development, develop and preserve affordable housing, and address issues of homelessness. The City receives an allocation of the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with HIV/AIDS (HOPWA) grant. The HUD funds must benefit low- and moderate-income residents in Springfield. Springfield's annual allocation is based on a formula that uses a number of community development factors, including population, poverty, overcrowding, pre-1904's housing stock, and population growth. Springfield may spend the CDBG, HOME and ESG funds in all areas of the City, within the designated boundaries shown in the Figure 1 map. The City may spend HOPWA funds in the Eligible Metropolitan Statistical Area (EMSA) shown in Figure 2, which is made up of Hampden, Hampshire and Franklin Counties.

To receive the funding, every five years the City completes a Consolidated Plan. The Consolidated Plan includes an assessment of housing, homelessness and community development needs in the community and outlines a strategy to address those needs. The City incorporates input from community residents and stakeholders as it develops goals and strategies for the five-year plan. The Consolidated Plan outlines the ways it will allocate CDBG, HOME, ESG and HOPWA funding to address the identified needs.

Annually, the City updates the Consolidated Plan by writing an Action Plan. The Action Plan outlines the projects and the one-year funding allocation towards meeting the goals of the Consolidated Plan. At the conclusion of each program year, the City of Springfield provides a final report, called the Consolidated Annual Performance and Evaluation Report (CAPER), which reports the accomplishments of the prior year and the City's progress towards the Consolidated Plan goals.

This document is the Consolidated Plan for the City of Springfield for program years (PY) 2020 through 2024. Springfield's program year begins July 1st and ends June 30th. The 2020-2024 Consolidated Plan covers the period from July 1, 2020 to June 30, 2025. This document also includes the 2020 Action Plan, outlining project funding for PY 2020.

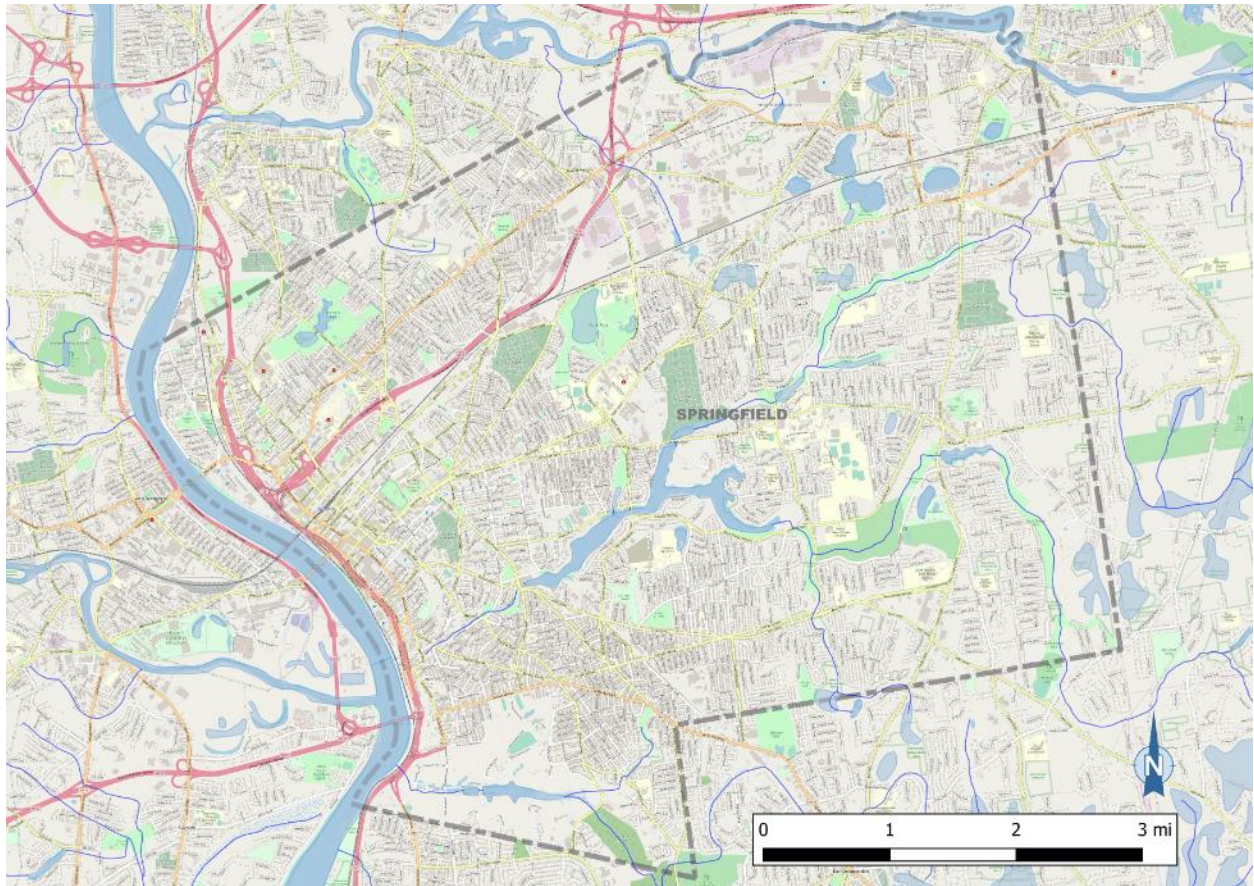


Figure 1 - Base Map of Springfield

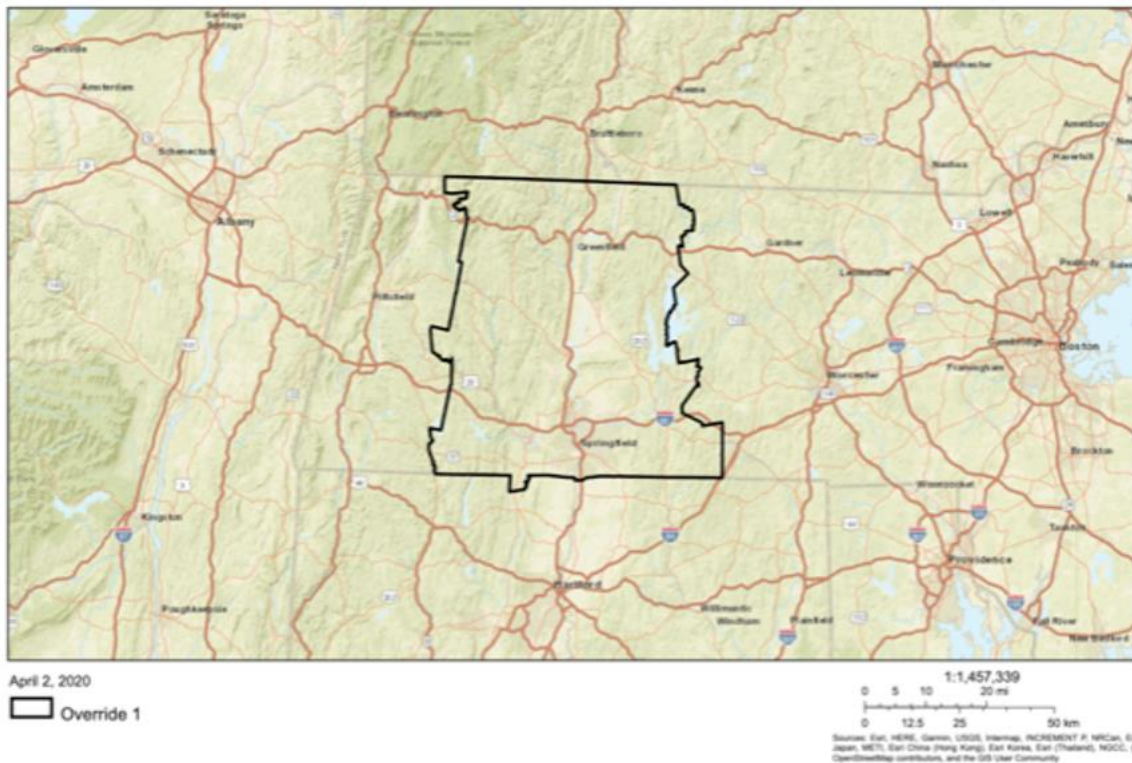


Figure 2 - Springfield HOPWA Eligible Area

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Springfield has found that many of the same housing issues identified five years ago during the last Consolidated Plan are still relevant today. Stakeholders and the community input confirmed this analysis. As a result, the City will continue to implement similar strategies and priorities from the prior Consolidated Plan. The goals for the 2020-2024 Consolidated Plan focus on three main priorities – fostering an inclusive economy, strengthening neighborhoods, and providing healthy and affordable housing.

To foster an inclusive economy, the City will focus on economic development and supporting the local workforce. The goals under this priority area are:

- Support small businesses with façade improvements
- Support small businesses, creating or retaining jobs that target low- and moderate-income individuals
- Job training and placement with preference given to programs that focus on the hard to serve population, especially individuals who are out of the educational system and or workforce
- Fund supportive services that reduce barriers for low to moderate-income households seeking employment or who are employed, reducing the risk of the “cliff effect”

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- Fund efforts around public art and growth of the creative economy, to foster elimination of blight, job creation, and create sense of place

To strengthen neighborhoods, the City will fund projects that support local assets. Funding will go towards historic preservation, social services, clean-up of contaminated sites, public facility improvements, and neighborhood capacity building. The goals under this priority are:

- Public Facilities/Improvements, work to improve the physical environment through enhancement of streets, parks, streetscapes, bikeways, and open space
- Public Facilities/Improvements – design and implement projects which will increase the City’s resilience to natural disasters
- Public Facilities/Improvements – Capital improvements to Non-Profit facilities
- Support public services for low to moderate income families
- Clean-up of unsafe sites and structures
- Support housing inspectors who enforce local housing codes
- Restore and rehabilitate historic housing and buildings to promote historic preservation, smart growth, and creation of new housing and commercial units
- Work with neighborhood councils and stakeholder groups to advance neighborhood planning and design work for future improvement projects
- Work with neighborhood councils to build capacity throughout the neighborhoods

To provide healthy and affordable housing, the City will fund the entire continuum of housing, from addressing the needs of homeless neighbors to helping families buy their first homes. The goals associated with this priority are:

- New affordable housing through rehab, new construction, and acquisition for households with incomes at or below 80% AMI, creating affordable rental and homeownership units
- Assist households with income at or below 80% AMI to become homeowners
- Improve the city’s housing stock by funding repairs to owner occupied homes
- Provide rental assistance to low- and extremely low-income households
- Prevent homelessness and rapidly rehouse people experiencing homelessness
- Provide overnight shelter and crisis housing for homeless families and individuals
- Provide housing assistance to persons and their families that are HIV positive
- Advocate and promote fair housing through federally funded housing projects and programs

Throughout all of its community development, economic development, and housing initiatives, the City will actively work to affirmatively further fair housing.

3. Evaluation of past performance

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Springfield set 14 goals as part of its 2015-2019 Consolidated Plan. According to its 4th year CAPER, 11 of the goals had been met or exceeded by the City and its partner providers. Goals that addressed code enforcement, supported a public service or provided housing for the homeless were exceeded by large margins. Even with meeting these goals, stakeholder and public input continue to reinforce the need to continue these same strategies. Accomplishments from the four years of the 2015-2019 Consolidated Plan include:

- Rental housing renovated – 66 units renovated
- Homeowner housing created - 5 units built
- Homeowner housing renovated – 138 units renovated
- Direct financial assistance to homebuyers - 481 homebuyers assisted
- Provided rental assistance in the form of Rapid Re-Housing - 1,045 households assisted
- Support economic development initiatives – 37 jobs created or retained
- Support economic development initiatives – 66 businesses assisted
- Facade improvements for businesses - 13 businesses assisted
- Provided homelessness prevention services – 1,924 persons assisted
- Support services provided by homelessness shelters – 253 people served
- Support public services for those in need – 39,244 people served
- Demolished unsafe buildings or structures - 34 buildings demolished

It should be noted that these accomplishments were from programs and projects funded July 1, 2015 through June 30, 2019. The fifth, and last, year of the Consolidated Plan is not yet complete so data is only for the first four years of the 2015-2019 Consolidated Plan.

4. Summary of citizen participation process and consultation process

The City of Springfield encourages community input when developing its Consolidated Plan and Action Plan, and did so through the use of multiple outlets and outreach methods. The City began with a survey posted on the City's website. The City made the survey available to the public from November 13, 2019 until December 31, 2019. Notification of the survey included social media posts and an email via the City's listservs. The City made the survey available in both English and Spanish and offered translation to another language upon request; however, the City did not receive a request for another language. The City received a total of 726 surveys in English and 13 surveys in Spanish. Appendix A of this document includes copies of the results, along with a copy of the survey itself.

The City also hosted five focus group meetings for stakeholders and the general public. Notification of the meetings included mailings, City website, social media posts and emails via the City's listservs. Four of the meetings focused on specific topics: housing, homelessness, public services, and economic development. These four meetings were held during the day to increase attendance among community stakeholders. The fifth meeting was a public meeting that took place in the evening at City Hall. The City advertised this as a general meeting with no specific topic. Appendix B includes the notices, sign in

sheets and notes from each of those meetings. Input at these meetings, along with the survey, were used by the City to develop its draft five-year priorities and goals.

The City held an additional public meeting at a Springfield Housing Authority community room to solicit input and feedback on the draft five-year priorities and goals. Appendix B includes notice, sign-in sheets and notes from this meeting.

The draft form of this Consolidated Plan was available for 30 days for public comment period from April 27, 2020 to May 26, 2020. Copies of the plan were available for public review on the City's website. Interested parties without internet access could also call the Office of Community Development at 413-750-2241 to request a paper copy. A summary of comments from that 30-day period and the responsive answers from the City are included in Appendix C.

5. Summary of public comments

Springfield used a multi-step process to collect input from the community. The City received comments from the public as part of the focus group and public meeting process. A summary of the comments from the public meetings has been included in Appendix B to this document.

A summary of comments from the 30-day period and the responsive answers from the City are included in Appendix C.

6. Summary of comments or views not accepted and the reasons for not accepting them

The City accepted all comments from the public and stakeholders during the planning process.

7. Summary

The 2020-2024 Consolidated Plan examines the needs of the community and reviews established plans in the community, combining all the information together with public and stakeholder input to guide the City's goals and strategies for the next five years. It provides a blueprint for the City as it utilizes CDBG, HOME, ESG and HOPWA funding, as well as for other funding related to community and economic development.

The City of Springfield is the Unified Funding Agency and lead agency for the Springfield-Hampden County Continuum of Care (CoC). The CoC engages in its own analysis and planning to respond to homelessness throughout all of Hampden County. The City's Consolidated Plan and the CoC's Plan are closely coordinated and include the same goals and strategies to make homelessness rare, as short as possible, and non-recurring. Figure 3 is a map of the Springfield-Hampden CoC service area.

In its planning, the City also considered the strategies and missions of other private and public funding resources and initiatives in the community when developing its Consolidated Plan goals. Examples of

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these considerations include, but are not limited to, the United Way of Pioneer Valley, Live Well Springfield, Springfield Climate Justice Initiative, Massachusetts Fair Housing Center, MassHire Hampden County Workforce Board, and the Springfield Regional Chamber. While some of the initiatives were not items that directly result in the development of housing units or serve people, they offer guidance to the types of projects that the City should prioritize. Some of these priorities include:

- Support organizations and programs with diverse or inclusive Boards of Directors and staff
- Support programs and projects that help low- and moderate-income households address changing demands of client change as it relates to housing efficiency, disaster preparation or other needs
- Support programs and projects that help low- and moderate-income individuals who are less likely to access services but may need provided assistance
- Support fair housing choice through advocacy, education and testing, as well as increasing opportunity within racially and ethnically concentrated areas of poverty
- Support programs that improve access to education and job training opportunities, as well as improving access to broadband internet services
- Support the development of green infrastructure where it is financially feasible as part of neighborhood revitalization

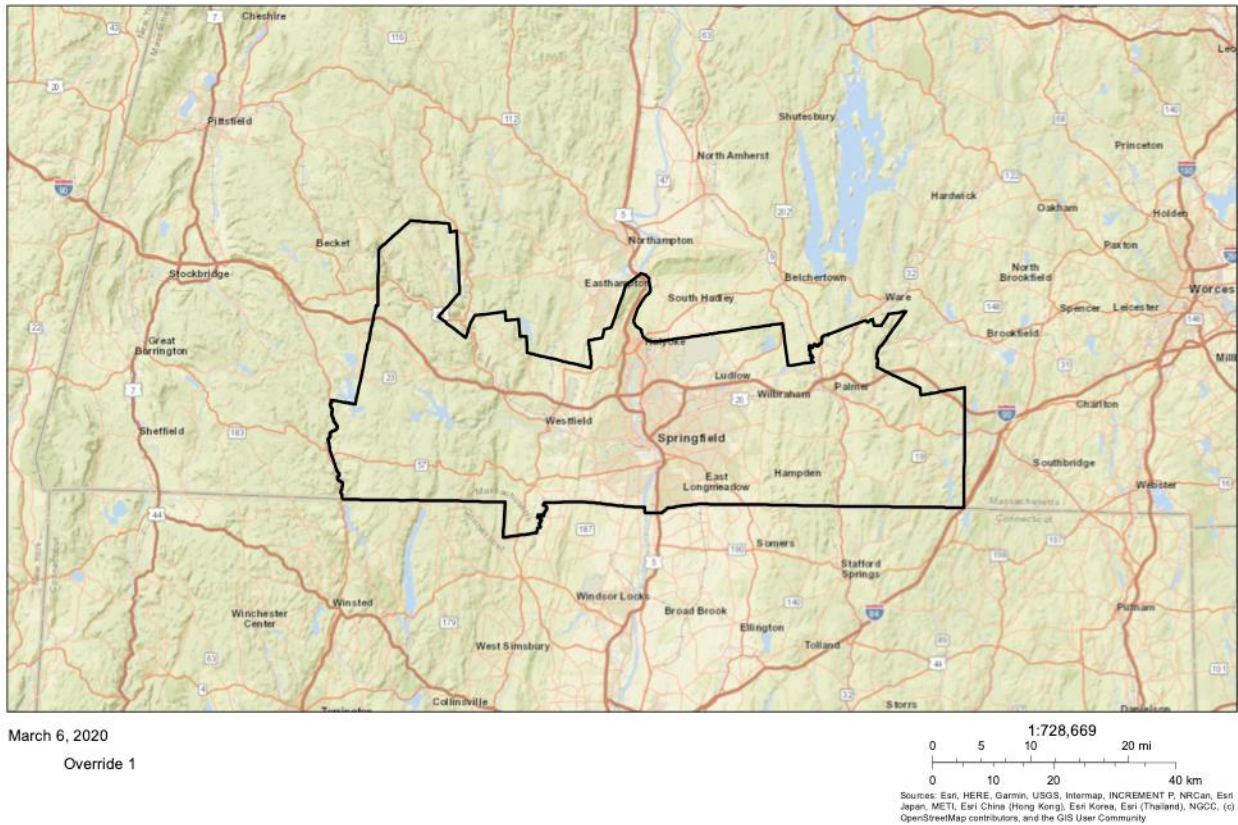


Figure 3 - Springfield Hampton CoC Base Map

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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	SPRINGFIELD	Office of Community Development
HOPWA Administrator	SPRINGFIELD	Office of Housing
HOME Administrator	SPRINGFIELD	Office of Housing
ESG Administrator	SPRINGFIELD	Office of Housing

Table 1 – Responsible Agencies

Narrative

The City of Springfield Development Services Division is the lead agency, responsible for administering the programs covered by the Consolidated Plan, Annual Action Plan and any other HUD related documents. This Division is made up of the following departments: Community Development (OCD), Planning and Economic Development (OPED), Housing, Code Enforcement, and Neighborhood Services. The Division administers funds provided to other City Departments to carry out the plan, including Parks and Recreation, Public Works, Capital Assets, Elder Affairs, and Health and Human Services. The Division also contracts and oversees grant funding to various agencies and nonprofit organizations.

Consolidated Plan Public Contact Information

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City encourages the participation of local and regional institutions, the Continuum of Care, and other organizations, including businesses, developers, nonprofit organizations, philanthropic organizations, community-based organizations, and faith-based organizations, in the process of developing, amending, and implementing the Consolidated Plan. The City also encourages the participation of the City's low- and moderate-income residents, residents of public and assisted housing developments located within the City, and residents of the targeted Neighborhood Revitalization Strategy Area (NRSA) in which funded programs and projects are located.

For the 2020-2024 Consolidated Plan, the City hosted five public meetings for stakeholders and residents. The City notified the public of the meetings through mailings, City website, social media posts and an email sent to the City's community development listserv. Four of the meetings focused on different topics: housing, homelessness, public services, and economic development. These four meetings were held during the day to increase attendance by stakeholders. A fifth meeting took place in the evening at City Hall to encourage attendance by the general public. The City advertised this as a general meeting with no specific topic. Appendix B includes the notices, sign in sheets and notes from each of those meetings. The City used input at these meetings, along with the survey, to develop its draft five-year priorities and goals.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City worked directly with the Springfield Housing Authority (SHA) and local affordable housing providers to complete portions of this Consolidated Plan. Input from SHA and affordable housing developers helped set goals to address the needs of extremely low-income households. With housing cost burden as the primary housing need for extremely low-income households, SHA and other affordable housing providers are the key to solutions.

In late 2019 and early 2020, the City of Springfield, with the cities of Chicopee, Holyoke, and Westfield, created a regional Analysis of Impediments to Fair Housing (AI). The AI examines demographic data, housing and community development needs, and individuals' access to opportunity at a regional level. With a wider scope of data, going beyond the borders of the City of Springfield, the analysis demonstrates segregation across the region. The regional analysis is critical for understanding fair housing issues impacting Springfield, which is a majority-minority city in a region that is predominantly White.

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The City collaborates and coordinates efforts among agencies from multiple sectors in a number of efforts, some of which are place-based and/or are focused on issues or populations. These collaborations include:

- Our Next Future, a regional plan developed by the Pioneer Valley Planning Commission to create communities that are more livable, with opportunities for work and business growth, affordable housing, a clean environment, safe and walkable neighborhoods, options for healthy exercise and play, and viable transportation alternatives. The Our Next Future initiative includes multiple sub-plans: Climate Action and Clean Energy Plan Food Security Plan Housing Plan Environment Plan Green Infrastructure Plan Sustainable Transportation Plan Regional Brownfields Plan Valley Vision 4, The Pioneer Valley Land Use Plan
- The Regional Housing Committee, led by the Pioneer Valley Planning Commission, carries out the recommendations of the regional housing plan. The committee includes the Inclusive Communities Advisory Group
- Disaster Relief: after a tornado in 2011 and Springfield named a Presidentially Declared Disaster in 2011 and 2012, the City partnered with the State of Massachusetts to utilize \$21.8 million of CDBG Disaster Relief funds to rebuild. Funds targeted neighborhoods where low to moderate income residents have been hit hard by the disaster
- Springfield-Hampden County CoC: a local partnership across sectors, including affordable housing developers, regional communities, business leaders, health agencies, mental health agencies, public housing agencies, and social service agencies to address the needs of homeless individuals and families
- Four neighborhood C3 Initiatives, a weekly police-led problem-solving meeting attended by residents, police, New North Citizens Council, SHA, landlords of subsidized housing, business owners, social service agencies and others to respond to neighborhood needs
- The Healthy Homes Collaborative: a coordinated effort of the City and multiple nonprofit organizations to address health hazards in homes, including asthma triggers, lead-based paint hazards, and trip/fall threats, while also addressing the home's weatherproofing and energy-efficiency

The City's leadership and involvement in these initiatives provided information that has been incorporated into this Consolidated Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Springfield Office of Housing is the Collaborate Applicant/Unified Funding Agency and the Homeless Management Information System (HMIS) Lead for the Springfield-Hampden County CoC. The CoC is a network of municipalities, organizations, community residents, and businesses that coordinate initiatives with the primary goal of ending homelessness by making homelessness rare, brief, and non-

recurring. Figure 3 is a map of the geographic footprint of the Springfield-Hampden County CoC. The City incorporated the CoC's goals and strategies related to homelessness for this Consolidated Plan.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

As the CoC lead, the City undertakes coordinated planning for the CoC and ESG programs, ensuring that the two funding sources support a single coordinated response to homelessness. In addition to ongoing planning activities, the City held a Consolidated Plan stakeholder session on homelessness, which was attended by the CoC and its participating organizations.

Regular participation in workgroup meetings of the CoC enables the City to work with public and private organizations that address housing, health and social services, victim services, employment and education needs of low-income persons at-risk of homelessness and persons experiencing homelessness, including chronically homeless individuals, veterans, youth and young adults, and families. Public agencies that are defined as systems of care providers, such as health care, mental health care, foster care and correction programs, are also part of the committee structure, coordinating care for individuals that will be discharged and at high-risk for homelessness.

The CoC includes a Data and Performance Committee, which has set performance standards for ESG and CoC funded programs. The standards are reviewed annually and adjusted when warranted. Performance results are used as part of the annual process of deciding which programs will receive funding.

The City's Office of Housing is the CoC's Homeless Management Information System (HMIS) Lead. The CoC has an HMIS Governance Agreement which identifies the City as the lead, and determines roles and responsibilities of the HMIS lead. The CoC, working with the CoC HMIS Committee, created HMIS Policies and Procedures, which have been reviewed and voted on by the CoC Board of Directors.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	SPRINGFIELD HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group and provide answers to questions directly in the Consolidated Plan.
2	Agency/Group/Organization	CITY OF SPRINGFIELD
	Agency/Group/Organization Type	Services-homeless Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy Emergency Management & Preparation; Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group and provide answers to questions directly in the Consolidated Plan.

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3	Agency/Group/Organization	Small Business Administration
	Agency/Group/Organization Type	Services-Employment Other government - Federal
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
4	Agency/Group/Organization	ARISE
	Agency/Group/Organization Type	Service-Fair Housing Civic Leaders Advocacy for Social Justice
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
5	Agency/Group/Organization	Valley Opportunity Council
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Service-Fair Housing

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
6	Agency/Group/Organization	SQUARE ONE
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
7	Agency/Group/Organization	Public Health Institute of Western MA
	Agency/Group/Organization Type	Services-Health Health Agency Regional organization

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	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus groups.
8	Agency/Group/Organization	Springfield Preservation Trust
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Historic Preservation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
9	Agency/Group/Organization	Springfield Works
	Agency/Group/Organization Type	Services-Education Services-Employment Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
10	Agency/Group/Organization	Wellspring Coop
	Agency/Group/Organization Type	Services-Employment Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.

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11	Agency/Group/Organization	Make-It Springfield
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Economic Development Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
12	Agency/Group/Organization	Wayfinder
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
13	Agency/Group/Organization	RIVER VALLEY COUNSELING CENTER
	Agency/Group/Organization Type	Services-Children Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency

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	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
14	Agency/Group/Organization	MENTAL HEALTH ASSOCIATION
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
15	Agency/Group/Organization	Hampden County Sheriff
	Agency/Group/Organization Type	Other government - County Civic Leaders

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	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
16	Agency/Group/Organization	Clinical & Support Options
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
17	Agency/Group/Organization	Mercy Hospital
	Agency/Group/Organization Type	Services-Health Health Agency Publicly Funded Institution/System of Care Regional organization

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	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
18	Agency/Group/Organization	Revival Time Evangelistic Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Civic Leaders Faith Based Group
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
19	Agency/Group/Organization	Gandara Center
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Health Services - Substance Abuse

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	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
20	Agency/Group/Organization	SPRINGFIELD BOYS & GIRLS CLUB
	Agency/Group/Organization Type	Services-Children Services-Education Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
21	Agency/Group/Organization	Art for the Soul
	Agency/Group/Organization Type	Business Leaders Civic Leaders Art
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
22	Agency/Group/Organization	Central City Boxing & Barbell
	Agency/Group/Organization Type	Services-Children Services-Health Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Mentoring

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
23	Agency/Group/Organization	Christina's House
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
24	Agency/Group/Organization	Center for Human Development
	Agency/Group/Organization Type	Services-Children Services-Health Health Agency Mental Health
	What section of the Plan was addressed by Consultation?	Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.

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25	Agency/Group/Organization	Springfield Partners for Community Action
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
26	Agency/Group/Organization	East Africa Cultrual Center, Inc.
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
27	Agency/Group/Organization	Greater Springfield Habitat for Humanity, Inc
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
28	Agency/Group/Organization	Hill Homes Housing Cooperative
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
29	Agency/Group/Organization	Revitalize CDC
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
30	Agency/Group/Organization	Mutual Support Consulting
	Agency/Group/Organization Type	Services-Children Services - Mental Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
31	Agency/Group/Organization	Commonwealth Care Alliance
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
32	Agency/Group/Organization	Bilingual Veterans Outreach
	Agency/Group/Organization Type	Services-homeless Civic Leaders Services - Veterans
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
33	Agency/Group/Organization	NEW NORTH CITIZEN'S COUNCIL
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.

34	Agency/Group/Organization	Viability
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
35	Agency/Group/Organization	OPEN PANTRY COMMUNITY SERVICES
	Agency/Group/Organization Type	Services-Health Services - Food
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
36	Agency/Group/Organization	Baystate Health
	Agency/Group/Organization Type	Health Agency Publicly Funded Institution/System of Care

Demo

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
37	Agency/Group/Organization	NAI Plotkin
	Agency/Group/Organization Type	Housing Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
38	Agency/Group/Organization	SilverBrick Square
	Agency/Group/Organization Type	Housing Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a focus group meeting.
39	Agency/Group/Organization	Springfield Museums
	Agency/Group/Organization Type	Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
40	Agency/Group/Organization	NEBA
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.
41	Agency/Group/Organization	AFFILITATED CHAMBER OF COMMERCE
	Agency/Group/Organization Type	Services-Employment Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meetings.
42	Agency/Group/Organization	Economic Development Council
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meetings.
43	Agency/Group/Organization	Association of Black Businesses & Professionals
	Agency/Group/Organization Type	Services-Employment Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.

44	Agency/Group/Organization	SPRINGFIELD NEIGHBORHOOD HOUSING SERVICES, INC
	Agency/Group/Organization Type	Housing Services-Education Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meetings.
45	Agency/Group/Organization	MassHire
	Agency/Group/Organization Type	Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group meeting.

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Springfield strived to meet with as many organizations as possible. The City offered organizations five different times in which they could attend a focus group meeting, to discuss the needs of the community. Organizations that could not attend a meeting were called at a different times to solicit their input.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Springfield	The Consolidated Plan is utilizing goals directly from the Continuum of Care.
2020 Analysis of Impediments to Fair Housing	Fair Housing Consortium	The Consolidated Plan is including the goals of the Analysis of Impediments to Fair Housing.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Springfield Climate Action and Resilience Plan	City of Springfield	The Consolidated Plan is including strategies of the Springfield Climate Action and Resilience Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Springfield and adjacent communities actively collaborated in creation of the regional plan, *Our Next Future*, completed in 2014, through the support of the HUD Sustainable Communities Regional Planning initiative. The communities aim to cooperatively implement the goals and strategies of the plan. Goals and initiatives from *Our Next Plan* guided Springfield in the development of this Consolidated Plan.

In late 2019 and early 2020, Springfield participated, as part of the Fair Housing Consortium in an Analysis of Impediments to Fair Housing. The Cities of Springfield, Chicopee, Holyoke, and Westfield made up the Fair Housing Consortium and the Pioneer Valley Planning Commission, the UMass Donahue Institute and Mass Fair Housing completed the AI. The AI enabled the four cooperating cities to better understand and respond to regional patterns of segregation and fair housing issues as each city created its own Consolidated Plan.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Springfield encourages community input when developing its Consolidated Plan and Action Plan, using multiple outlets and outreach methods. The City began with a survey posted on the City's website. The City made the survey available to the public from November 13, 2019 until December 31, 2019, and solicited participation through social media posts and an email to the City's listserv. The City made the survey available in both English and Spanish, and indicated that it would provide translation to another language upon request. The City received a total of 726 surveys in English and 13 surveys in Spanish. Appendix A of this document includes copies of the results, along with a copy of the survey itself.

Of the respondents to the survey:

- 60.76% lived **and** worked in Springfield
- 18.94% identified themselves as an elderly person age 62 or older
- 20.43% identified themselves as a member of a minority races such as African American, Asian, American Indiana, Pacific Islander, Multiple Races or Other
- 17.32% identified themselves as Hispanic or Latino
- 74.02% owned their own home
- 11.32% reported annual income of \$30,000 or less; 36.40% reported annual income over \$75,000
- All but 12 identified as age 25 or older, with 13.5% of respondents ages 25-34, 11.9% of respondents ages 35-44, 20% of respondents ages 55-64, and 13.26% of respondents ages 65+

Survey respondents identified the top three housing challenges facing Springfield as:

1. Rehabilitation of foreclosed or vacant housing (53.8%)
2. Repair assistance to homeowners (45.6%)
3. Creation of safe, decent and affordable rental housing (31.26%)

Demo

Respondents identified the top three community development challenges as

1. Crime prevention (50.61%)
2. Neighborhood revitalization (32.07%)
3. Street or sewer repairs/upgrades (29.36%)

Respondents identified the top three social service challenges as

1. After school and youth programs (23.27%)
2. Programs for people with mental illness (21.27%)
3. Senior citizen programs (19.49%)

The top three economic development challenges facing Springfield, as identified by the survey respondents, were

1. Redevelopment of vacant property (51.15%)
2. Workforce and education opportunities (34.37%)
3. Small business lending programs to assist in job creation and business growth (31.66%)

A summary of responses has been included in Appendix A.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	November 19, 2019 at 1 pm focusing on economic development concerns. Sign in sheet and notes from the meeting included in Appendix B.	City staff collected input through a carousel exercise and opened the floor for discussion from the entire group. Sign in sheets and notes from the meeting included in Appendix B.	All comments have been accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	November 19, 2019 at 3 pm focusing on homelessness. Sign in sheet and notes from the meeting included in Appendix B.	City staff collected input through a carousel exercise and opened the floor for discussion from the entire group. Sign in sheets and notes from the meeting included in Appendix B.	All comments have been accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	November 20, 2019 at 9 am focusing on social service needs. Sign in sheet and notes from the meeting included in Appendix B.	City staff collected input through a carousel exercise and opened the floor for discussion from the entire group. Sign in sheets and notes from the meeting included in Appendix B.	All comments have been accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	November 20, 2019 at 11 am focusing on housing concerns Sign in sheet and notes from the meeting included in Appendix B.	City staff collected input through a carousel exercise and opened the floor for discussion from the entire group. Sign in sheets and notes from the meeting included in Appendix B.	All comments have been accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	November 19, 2019 at 5:30 pm with an open discussion. Sign in sheet and notes from the meeting included in Appendix B.	City staff collected input through a carousel exercise and opened the floor for discussion from the entire group. Sign in sheets and notes from the meeting included in Appendix B.	All comments have been accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Survey	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Survey was available from November 13, 2019 until December 31, 2019	The City received a total of 726 surveys in English and 13 surveys in Spanish. Appendix A.	All comments have been accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
7	Survey	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The draft form of this Consolidated Plan was available for 30 days for public comment beginning April 27, 2020 and ending May 26, 2020. A virtual Facebook live was held on May 19, 2020.	A summary of comments from that 30-day period and the responsive answers from the City are include as Appendix C.		

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
8	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	January 21, 2020 at 5:30 pm with an open discussion. Sign in sheet and notes from the meeting included in Appendix B.	City staff collected input on the proposed priorities and goals. Sign in sheet and notes from the meeting included in Appendix B.	All comments have been accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment of the Consolidated Plan provides a statistical picture of Springfield's needs related to affordable housing, special needs housing, community and economic development, and homelessness. The Needs Assessment includes the following sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment identifies groups of the population experiencing needs, forming a basis for the Strategic Plan, and the allocation of funding to the programs and projects. Most of the data tables in this section are populated with default data from the Comprehensive Housing Affordability Strategy (CHAS) developed by the Census Bureau for HUD, based on 2011-2015 American Community Survey (ACS). Where indicated, Springfield has supplemented this data with more recent information from the 2013 - 2017 American Community Survey and the 2020 Analysis of Impediments to Fair Housing.

For the purpose of the analysis, housing problems include:

- Substandard housing, defined as a unit that lacks a complete kitchen or plumbing facilities
- Overcrowding, defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Severe Overcrowding, defined as more than 1.5 persons per room
- Housing cost burden, defined as housing costs exceeding 30 percent of household income
- Severe housing cost burden, defined as housing costs exceeding 50 percent of gross income

The following income categories are used throughout the Needs Assessment:

- Extremely low: households with income less than 30 percent of Area Median Income (AMI)
- Low: households with income between 30 and 50 percent of AMI
- Moderate: households with income between 51 and 80 percent of AMI

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Springfield has a population of 153,945, made up of 55,645 households. Of these households, 31.8% are extremely low-income households and 15.4% are low-income households. Among the extremely low-income households, 4,650 (26%) include an elderly person age 62 or older and 4,360 (25%) include a child under the age of 6.

CHAS data indicates that shows 47.8% of Springfield households experience an identified housing problem: 18,360 renter-households and 8,260 owner-occupant households. The most common problem among both renters and owners is housing cost burden. 11,590 renters and 3,750 owners have a severe housing problem, meaning that they lack a kitchen or complete plumbing, have severe overcrowding, or pay more than 50% of household income for rent.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	153,060	153,945	1%
Households	56,055	55,645	-1%
Median Income	\$34,113.00	\$34,728.00	2%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	17,705	9,120	9,715	4,995	14,110
Small Family Households	6,745	3,765	4,615	2,185	7,190
Large Family Households	1,565	1,105	845	440	1,375
Household contains at least one person 62-74 years of age	3,035	1,955	2,020	895	3,095
Household contains at least one person age 75 or older	1,615	1,275	1,310	310	1,035
Households with one or more children 6 years old or younger	4,360	1,905	1,735	805	1,275

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	420	155	110	80	765	70	20	10	0	100
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	345	285	25	10	665	0	0	80	10	90
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	620	220	60	65	965	10	40	50	25	125
Housing cost burden greater than 50% of income (and none of the above problems)	7,265	1,695	210	30	9,200	1,895	955	540	55	3,445

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	2,620	2,065	1,325	75	6,085	405	1,225	1,920	940	4,490
Zero/negative Income (and none of the above problems)	680	0	0	0	680	190	0	0	0	190

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	8,645	2,355	405	185	11,590	1,970	1,015	675	90	3,750
Having none of four housing problems	5,625	3,345	4,250	1,390	14,610	590	2,400	4,385	3,330	10,705
Household has negative income, but none of the other housing problems	680	0	0	0	680	190	0	0	0	190

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

Demo

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5,070	2,175	870	8,115	405	715	1,285	2,405
Large Related	1,210	495	70	1,775	140	260	295	695
Elderly	1,775	800	365	2,940	1,315	905	605	2,825
Other	2,985	645	295	3,925	505	355	360	1,220
Total need by income	11,040	4,115	1,600	16,755	2,365	2,235	2,545	7,145

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,055	885	65	5,005	345	355	225	925
Large Related	1,030	130	0	1,160	125	110	0	235
Elderly	940	505	180	1,625	1,050	320	215	1,585
Other	2,140	215	30	2,385	400	210	105	715
Total need by income	8,165	1,735	275	10,175	1,920	995	545	3,460

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	730	390	75	55	1,250	10	30	14	25	79
Multiple, unrelated family households	240	80	0	10	330	0	15	110	4	129

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	40	10	10	60	0	0	0	0	0
Total need by income	970	510	85	75	1,640	10	45	124	29	208

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Housing cost burden is the largest housing need. More renters than homeowners experience a housing cost burden or severe housing cost burden, as shown in figures 13 and 14. Of the 18,360 renter households with some housing problem, 15,285 households (83%), are experiencing a housing cost burden or severe housing cost burden. Of the 11,950 renter households who earn 30% HAMFI or below, 9,885 households (82.7%), are experiencing a housing cost burden or severe housing cost burden.

Although CHAS data is not available for single person households, the categories of *Elderly households* and *Other households* provide information about the numbers and types of households that generally need one-bedroom units. *Elderly households* are defined as one or more persons, with at least one person who is age 62 years old or older, and *Other households* are households with no related parties and no elderly person present.

Springfield has a total of 25,815 *Elderly* and *Other* households, and 17,130 (66%) of those households are experiencing a housing cost burden or a severe housing cost burden.

- There are 10,910 households experiencing a housing cost burden who are either *Elderly* or *Other* households. Of the 10,910 households, 53% are *elderly* households and slightly more than half of these *Elderly* households (3,090) are extremely low-income. *Elderly* households who experience a housing cost burden are evenly divided between renters and owners, and the highest numbers of both renters and owners within incomes below 30%

AMI. *Other* households with a housing cost burden are more likely to be extremely low-income (68%), and are more likely to be renters (76%) than homeowners. In Springfield, there are 3,335 renters and 4,045 homeowners with a housing cost burden who are *Elderly* and *other* households.

- There are 6,310 households experiencing a severe housing cost burden who are either *Elderly* or *Other* households. These are almost evenly divided between *elderly* and *other*. Among the *elderly* households, 62% are extremely low-income and a little more than half of the extremely low-income *elderly* households are homeowners. Of the *other* households, 82% are extremely low income, and the vast majority are renters.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

In Springfield, 39,296 people (19.7%) of the non-institutionalized population, is living with a disability (2017 ACS). Of these individuals, 8,360 are elderly. Among all households living with a disability, 11,854 individuals (39.3%) live at or below the poverty line.

The Center for Disease Control track prevalence rates for intimate partner violence through phone surveys. The most recent survey, which was conducted in 2015 and had results published in 2018, provides data on the national prevalence of intimate partner violence, sexual assault, and stalking. Applying nation-wide percentages to the Springfield population provides the following estimates of the number of people in our community impacted:

- 4,495 women and 4,227 men are victims of intimate partner violence each year
- 3,841 women and 2,550 men are victims of sexual violence each year
- 3,024 women and 1,384 men are victims of stalking each year

While Springfield does not have data indicating how many victims of domestic violence, dating violence, sexual assault and stalking are in need of housing assistance, data indicates that domestic violence is a leading cause of homelessness for women and children, with studies finding that between 22 and 57 percent of women experiencing homelessness reported domestic violence as the immediate cause of their homelessness[1].

What are the most common housing problems?

The most common housing problem is high housing costs compared to income, which results in both housing cost burden and severe housing cost burden. More renters than homeowners, experience a housing cost burden or severe housing cost burden.

Are any populations/household types more affected than others by these problems?

Extremely low-income households are most likely to have a housing cost burden or a severe housing cost burden. Of the 11,950 extremely low-income households, 9,885 households (82.7%) are experiencing a housing cost burden or severe housing cost burden.

Housing cost burden impacts more renters than owners. Of the 18,360 renter households with some housing problem, 15,285 households (83%) are experiencing a housing cost burden or severe housing cost burden. Renter households categorized as *small-related*, *elderly*, or *other* are more likely to experience housing cost burden and severe housing cost burden. Of the 3,750 owner households with some housing problem, 2,985 (79.6%) experience housing cost burden or severe housing cost burden.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Springfield-Hampden County Continuum of Care (CoC) data indicates that that family with extremely low income are at risk of homelessness. For these families, additional risk factors found by the CoC are having a severe rent burden, the presence of only one adult in the family, a head of household under 30 years old, and pregnancy or the presence of one or more children ages 6 years old or younger. For individuals with extremely low incomes who are most at risk of homelessness, additional risk factors are ongoing medical costs, recent release from incarceration or a serious criminal history, and behavioral health issues that interfere with the ability to meet lease requirements.

The CoC and the City use CoC and ESG funds to provide rapid re-housing (RRH) assistance. RRH is an intervention designed to help individuals and families who do not need intensive and ongoing supports to quickly exit homelessness and return to permanent housing. In 2017 and 2018, the CoC served 216 households with this type of assistance and only one household returned to homelessness after the assistance ended. Information for 2019 was not available at the time of publication of this document. The state of Massachusetts also provides RRH to families at risk of homelessness, but the City does not have data on returns to homelessness among households assisted in the State program.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City defines the population at-risk of homelessness as any extremely low-income household (earning less than 30% AMI) experiencing a severe housing cost burden. Springfield has 8,165 households meeting this definition of at-risk of homelessness. The number is derived from Table 10, which provides the number of households in each income category that have a severe housing cost burden.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The greatest factor contributing to instability and increased risk of homelessness is the number of households with severe housing costs burdens, paying more than 50 percent of their monthly income towards housing costs.

In addition to housing cost challenges, Springfield has an aged housing stock and extreme weather. While housing units rarely meet the HUD CHAS definition of substandard (lacking complete plumbing or kitchen facilities), there are frequent housing problems which make a unit unable to meet the Massachusetts Sanitary Code, including lack of heat and/or system or structural issues. Deferred maintenance on housing structures can cause code problems to quickly become emergencies, and can result in displacement due to housing condemnation.

Discussion

Of the households in Springfield, 23,920 experience a housing cost burden and 13,635 households experience a severe housing cost burden. Renters are more impacted than owners. Of the renter households, 70% experience a housing cost burden and 61% experience a severe housing cost burden. There are 8,165 extremely low-income households in Springfield experiencing a severe housing cost burden. It is these households who are the most at-risk for homelessness.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD guidance indicates that disproportionately greater need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level.

The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four housing problems referred to in previous sections: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) overcrowding with more than one person per room; and 4) experiencing a housing cost burden, with more than 30% of income devoted to housing costs.

The population of Springfield is 32.6% non-Latino white; 18.9% Black or African American; 2.1% Asian; and 43.8% Latino (ACS 2017). An additional 2.3% identify as two or more races.

To calculate disproportionately greater need for each race/ethnicity, Springfield has calculated the share of the total number of households at each income level with one or more housing problems that is from a particular race/ethnicity and compared that figure to the share of all Springfield households at that income level that experience the problem. For the purpose of this section, any race listed as White is considered by the CHAS as non-Latino white.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,640	3,190	870
White	3,155	610	250
Black / African American	2,285	435	220
Asian	235	40	0
American Indian, Alaska Native	14	0	0
Pacific Islander	10	0	0
Hispanic	7,605	2,085	395

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

Demo

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,665	2,455	0
White	1,985	1,110	0
Black / African American	1,430	360	0
Asian	150	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,970	850	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,325	5,390	0
White	1,845	2,725	0
Black / African American	1,070	1,075	0
Asian	55	165	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	1,270	1,380	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,290	3,705	0
White	565	1,795	0
Black / African American	265	890	0
Asian	20	160	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	395	800	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

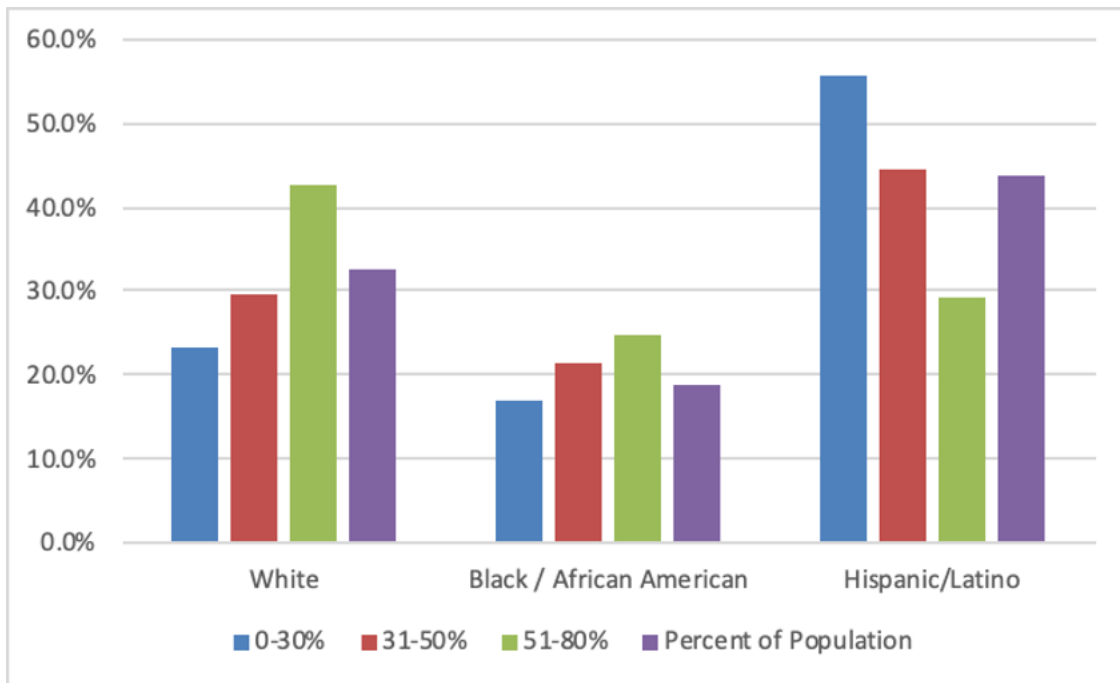


Figure 9 - Percent of Households Experiencing Housing Problems by Race and Income

Discussion

Demo

The data identifies several populations with disproportionate housing need. These are:

- Latinos with income at 0-30% AMI has a disproportionate likelihood of having one of the four identified housing problems. The Latino population is 43.8 %of the Springfield population, but 55.8% of extremely low-income households with a housing problem.
- Within the higher income categories of 50-80% AMI and 80-100% AMI, non-Latino whites have a disproportionate likelihood of having one of the four identified housing problems. Non-Latino whites make up 32.6% of the Springfield population, but are 42.6% of the 50-80 AMI population with a housing problem and 43.8% of 80-100 AMI households with a housing problem. However, it should be noted that the numbers of households in these two income categories that have any housing problems is very small compared to the numbers of people with low and extremely low-income who have housing problems. While these two data points indicate a disparity in the small population of higher-income people with housing problems, they represent a small portion of the overall population with housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The next section undertakes the same analysis with regard to severe housing problems. Severe housing problems are defined as one or more of the following: 1) lacking complete kitchen facilities, 2) lacking complete plumbing facilities, 3) overcrowding with more than 1.5 persons per room, or 4) experiencing a severe housing costs burden, with housing costs exceeding 50 percent of the household’s gross monthly income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,615	6,215	870
White	2,490	1,280	250
Black / African American	1,725	990	220
Asian	120	160	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	10	0
Hispanic	5,995	3,690	395

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,370	5,745	0
White	985	2,105	0

Demo

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	730	1,055	0
Asian	50	130	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,555	2,270	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,080	8,635	0
White	455	4,115	0
Black / African American	240	1,905	0
Asian	50	175	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	345	2,315	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	275	4,720	0
White	115	2,245	0
Black / African American	59	1,095	0
Asian	10	170	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	95	1,100	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

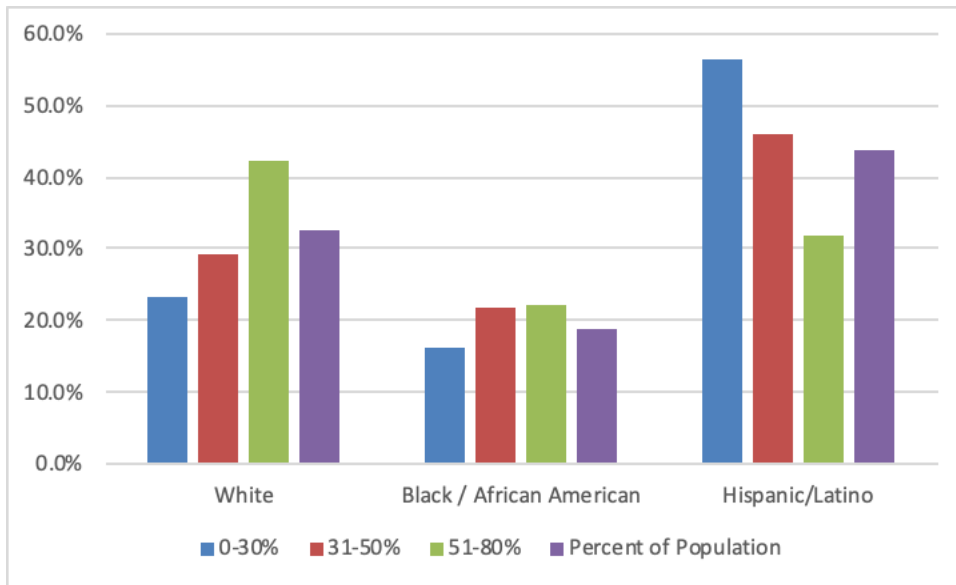


Figure 10 - Percent of Households Experiencing Severe Housing Problems by Race and Income

Discussion

The data identifies the following population with disproportionate severe housing need:

Demo

- Extremely low-income Latinos have a disproportionate likelihood of having a severe housing problem. The Latino population is 43.8% of the Springfield population, but 56.5% of extremely low-income households with a severe housing problem.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This analysis section examines the data to determine if any race or ethnicity experiences the problem of housing cost burden has a disproportionate rate.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	29,345	11,630	13,745	920
White	14,885	3,855	3,785	265
Black / African American	5,200	2,495	2,515	235
Asian	615	265	175	0
American Indian, Alaska Native	4	15	10	0
Pacific Islander	4	10	0	0
Hispanic	8,180	4,730	6,940	420

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Demo

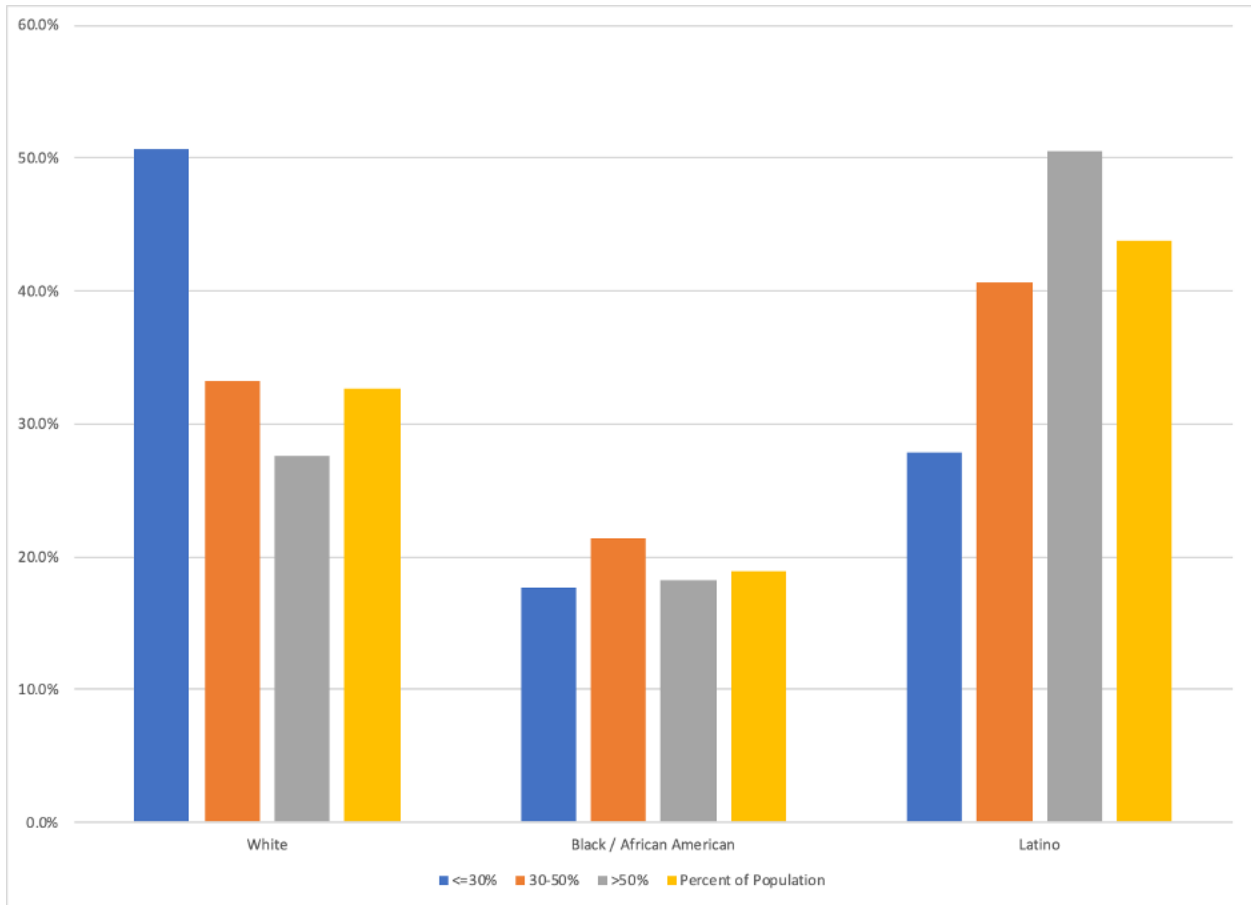


Figure 11 - Percent of Households Experiencing a Housing Cost Burden by Income and Race

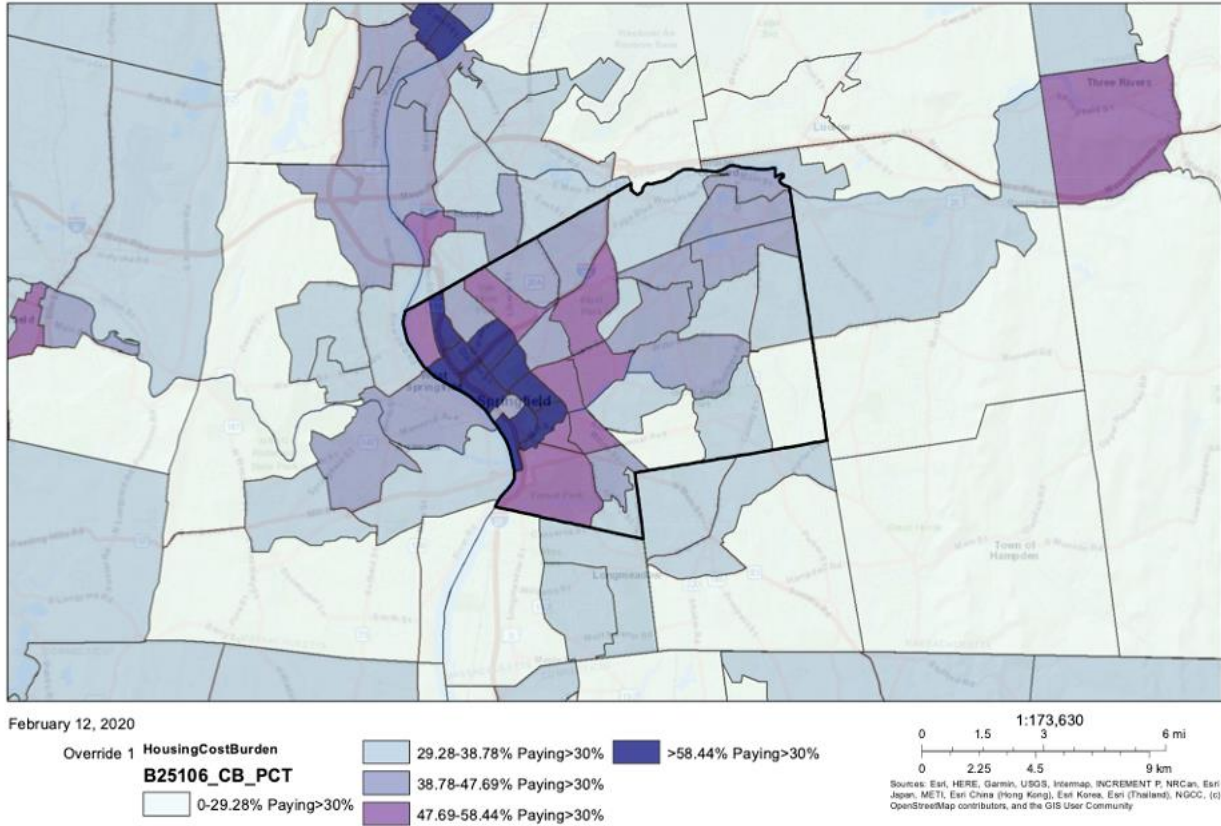


Figure 12 - Concentration of Households with a Housing Cost Burden

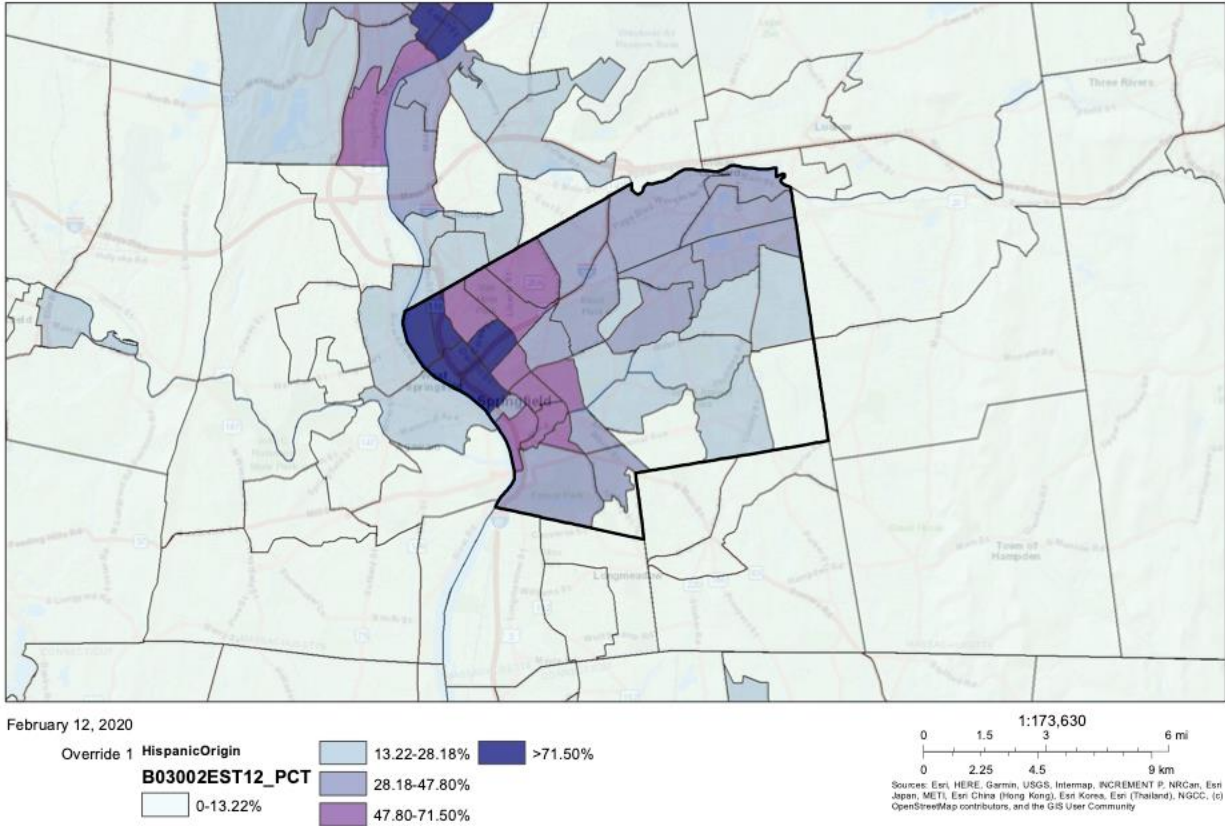


Figure 13 - Areas of Concentration of Latino Households

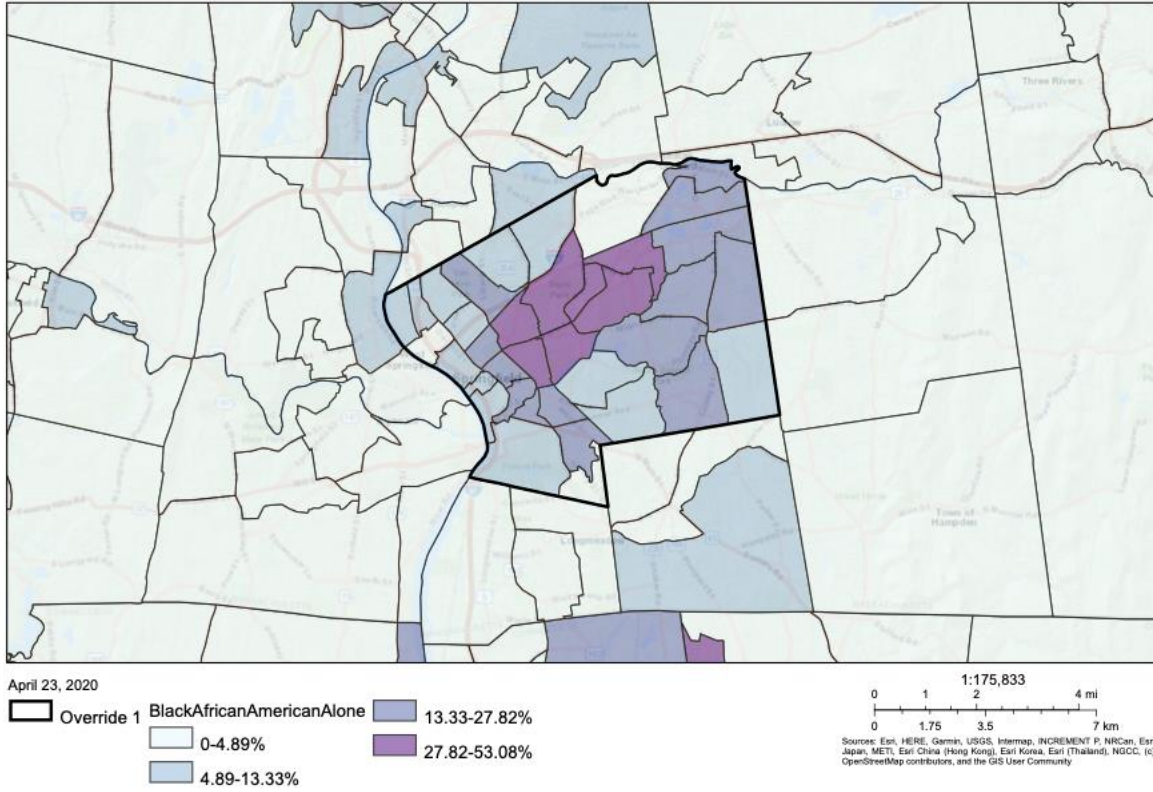


Figure 14 - Areas of Concentration of Black/African American Households

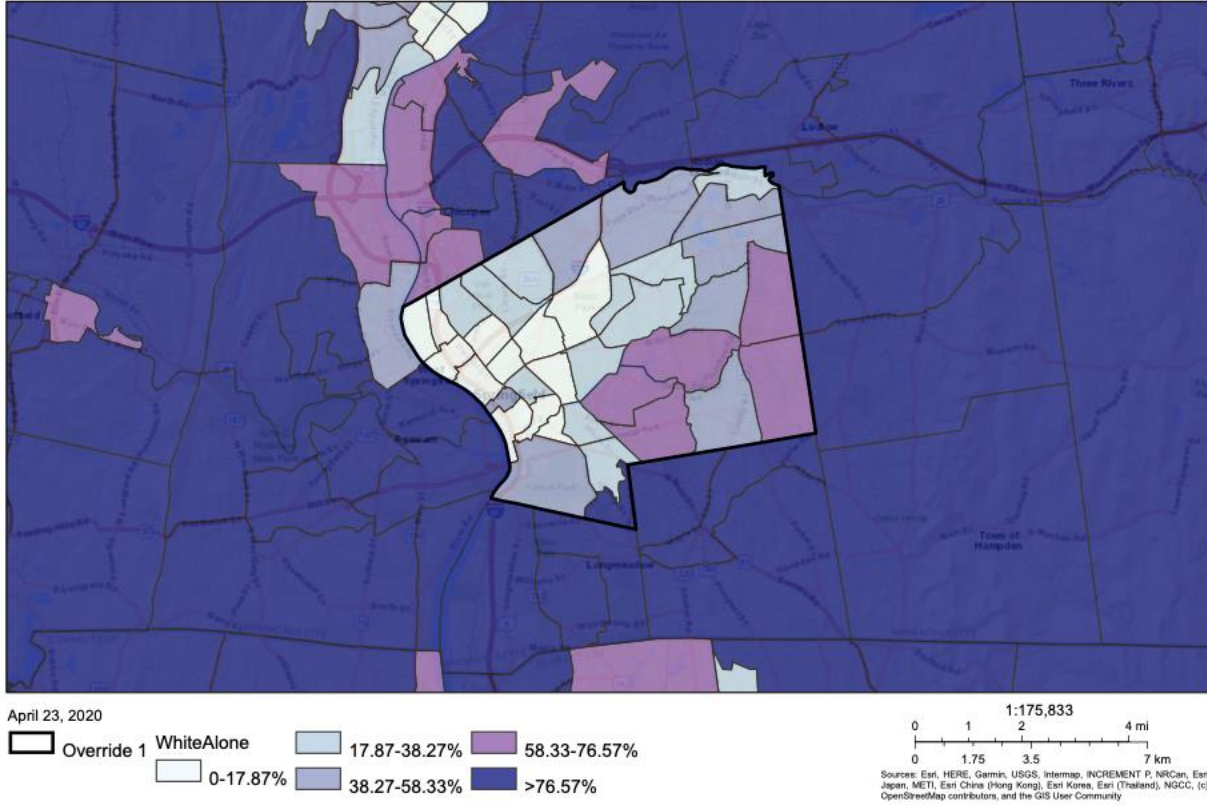


Figure 15 - Areas of Concentration of White, non-Latino Households

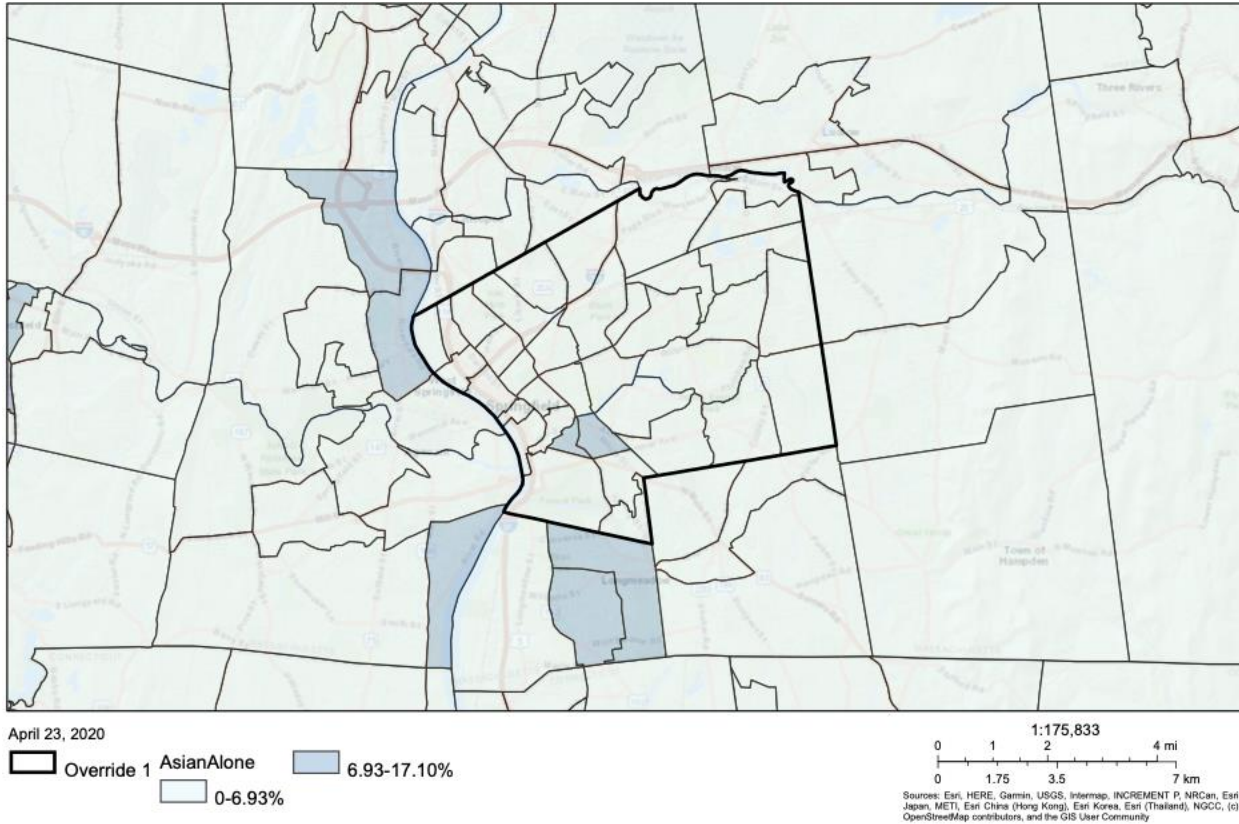


Figure 16 - Areas of Concentration of Asian Households

Discussion:

The data indicates that no race or ethnicity experiences a housing cost burden at a rate that is more than ten percentage points higher than the percentage of that race/ethnicity in the overall population.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The analysis in sections NA-15, NA-20, and NA-25 indicates that extremely low-income Latinos have a disproportionate likelihood of having a housing problem or a severe housing problem.

If they have needs not identified above, what are those needs?

Stakeholders identified the following issues related to housing and housing costs.

- The City's aged housing stock means that many units are in a condition that would not pass HUD's housing quality requirements
- A lack of quality housing units that can be rented with the allowable Fair Market Rent (FMR) in the Housing Choice Voucher program
- Inability of low-income renters to be able to afford renters' insurance.
- Code enforcement is often a "double edge sword" that can pass along fines and costs to the tenant or force an eviction
- Springfield does not allow more than 3 unrelated adults per unit, which can hamper a household's ability to afford the unit
- The aged housing stock contributes to high utility costs

While high cost of housing is often identified as the primary cause, stakeholders have also suggested that lack of income or income growth is a factor. Income and the number of households with low-income are described in a latter section of this document.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Figures 13-16 show the concentrations of people of color by their race or ethnicity in Springfield. Latino households, which disproportionately experience housing problems, are concentrated in the City's North End.

NA-35 Public Housing – 91.205(b)

Introduction

The Springfield Housing Authority (SHA) is the public housing agency for the City of Springfield. The mission of SHA is to promote adequate and affordable housing, economic activity, and a suitable living environment free from discrimination. SHA is governed by a Board of Commissioners; four members are appointed by the Mayor of Springfield and confirmed by the City Council, and one member is appointed by the Governor of Massachusetts.

Springfield is also served by the state-funded nonprofit regional housing organization Way Finders, Inc. Way Finders' mission is to provide affordable housing opportunities, education and support; enabling people to achieve a better future and promoting vibrant, diverse communities. It is governed by a fourteen-member Board of Directors, and is designated as a Community Housing Development Organization (CHDO).

Springfield has a set-aside of HUD-VA Supportive Housing (VASH) vouchers through the Northampton Housing Authority (NHA). NHA currently administers 113 VASH vouchers in Springfield, and has available vouchers that may be used by Springfield homeless veterans and their families. Data in the tables below reflects only the population served by SHA.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	86	7	1,724	2,810	0	2,751	0	23	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	9,746	7,277	12,947	14,536	0	14,436	0	16,045
Average length of stay	1	2	6	7	0	7	0	7
Average Household size	1	1	2	2	0	2	0	4
# Homeless at admission	30	1	100	7	0	7	0	0
# of Elderly Program Participants (>62)	3	1	509	360	0	356	0	0
# of Disabled Families	42	3	586	1,021	0	997	0	12
# of Families requesting accessibility features	86	7	1,724	2,810	0	2,751	0	23
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	56	6	1,385	2,206	0	2,161	0	17	0
Black/African American	30	0	322	537	0	523	0	6	0
Asian	0	1	2	54	0	54	0	0	0
American Indian/Alaska Native	0	0	0	4	0	4	0	0	0
Pacific Islander	0	0	15	9	0	9	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

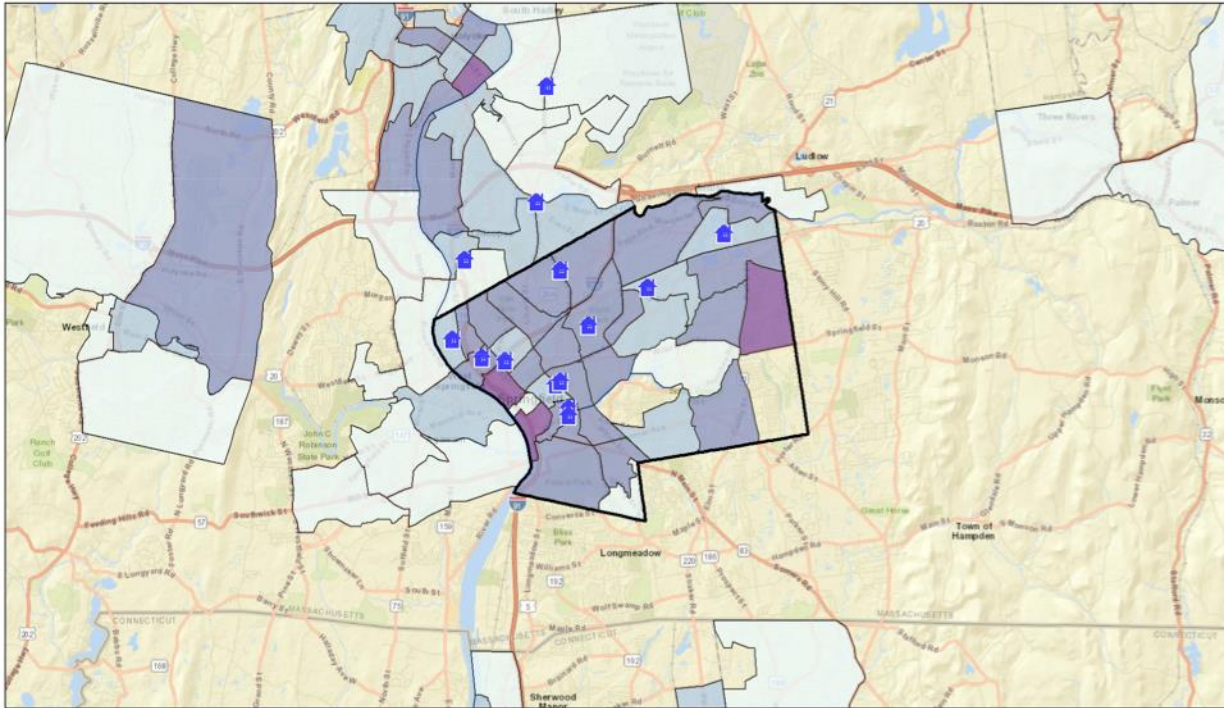
Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	42	7	1,198	2,058	0	2,026	0	9	0
Not Hispanic	44	0	526	752	0	725	0	14	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

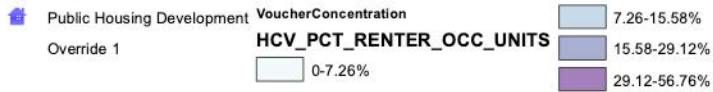
Table 25 – Ethnicity of Public Housing Residents by Program Type

Demo

Data Source: PIC (PIH Information Center)



February 21, 2020



1:198,277
0 1.75 3.5 7 mi
0 2.75 5.5 11 km
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Figure 17 - Concentration of Housing Choice Vouchers and Public Housing Communities

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As of January 2020, the following 504 needs were determined by the staff at SHA:

- There are fourteen (14) applicants on the waitlist for an ADA accessible apartment
- There are twelve (12) tenants on the transfer list for an ADA accessible apartment and twenty-nine (29) tenants on the transfer waitlist for a first-floor unit

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Of the households on the SHA waiting list for public housing, 89% are extremely low income; 9.1% are low income, and 1.49% are moderate income. Of the households on the waiting list, 34.4% are families with children, 19.3% have at least one elderly person, and 27% have a person living with a disability. The largest need on the waiting list, 47.97%, is for a one-bedroom unit while 29.17% of households need a two-bedroom unit and 19.33% of households need a three-bedroom unit. The racial breakdown of those on the waiting list is: 73% Latino, 16% African American, 9% non-Latino white, and 1 percent all other races.

According to stakeholders, the most immediate needs of existing residents of public housing and the Housing Choice Voucher program are access to adult education, higher education, job training, employment earning a living wage, access to quality health care, and residence in neighborhoods and communities of opportunity.

How do these needs compare to the housing needs of the population at large

Households seeking public housing tend to be the City's lowest-income earners. The average annual income for public housing residents is \$12,947 and for housing choice voucher holders is \$14,436. The average income for Springfield residents is \$52,246.

The population seeking public housing includes an overrepresentation of people with disabilities, families with children, and elderly households. Persons living with disabilities make up 19.7% of the Springfield population, but make up 27% of the public housing waiting list. Families with children account for 20.7% of Springfield households, but account for 34.4% of the public housing wait list. Elderly households account for 15.9% of the Springfield population yet account for 19.3% of people on the wait list for public housing.

Characteristics of Springfield's residents with income below poverty level include low levels of educational attainment (for 78%, the highest level of education attained was a high school diploma or GED), and low levels of employment (2.8% work full-time and 24.2% worked part-time). These indicators suggest the need for education and job training. The high rate of persons living with a disability suggests

the need for access to quality health care, although widespread health insurance coverage may enable that need to be met in existing programs.

Discussion

Springfield has a 28.7% poverty rate, which translates into many households who are unable to afford market rent. The housing authority serves over 5,000 low-income households through its public housing and housing choice voucher programs. The SHA waiting list indicates that there is continuing demand for subsidized housing. Households with a need for subsidized housing, either through public housing or housing choice vouchers, are extremely low-income families and/or persons living with disabilities. However, the data does not indicate an unmet need for accessible units.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The response to homelessness in Springfield is coordinated at the county level by the Springfield-Hampden County Continuum of Care (CoC), a collaboration of municipalities, service providers and other stakeholders working to prevent and end homelessness. The CoC annually applies for and receives federal and state funds on behalf of multiple agencies that provide housing and services for people experiencing homelessness. The CoC collects data, plans, and creates strategy for all of Hampden County. The City of Springfield is the Collaborative Applicant and Unified Funding Agency for the CoC. In this Consolidated Plan, data related to homelessness is reported for all of Hampden County.

On January 30, 2019, the CoC conducted a point-in-time count. A point-in-time count is an unduplicated count on a single night of the people in a community who are experiencing homelessness that includes both sheltered and unsheltered populations. The count is required by HUD of all communities seeking Continuum of Care funding.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2,070	0	3,480	1,758	2,512	285
Persons in Households with Only Children	2	0	23	20	22	30
Persons in Households with Only Adults	329	42	1,518	1,126	1,231	133
Chronically Homeless Individuals	44	25	225	111	133	800
Chronically Homeless Families	131	0	174	80	92	647

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Veterans	23	0	72	49	68	58
Unaccompanied Child	2	0	23	20	22	30
Persons with HIV	4	0	38	17	26	196

Table 26 - Homeless Needs Assessment

Data Source Comments: 2019 Point in Time Count; Federal Fiscal Year 2019 Longitudinal System Analysis; FY19 HUD System Performance Measures; Analysis of MA-504 Continuum of Care By-Name List of Persons Experiencing Chronic Homelessness.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,359	40
Black or African American	455	2
Asian	8	0
American Indian or Alaska Native	2	0
Pacific Islander	5	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1,408	11
Not Hispanic	993	31

Data Source: 2019 Point in Time Count; Federal Fiscal Year 2019 Longitudinal System Analysis; FY19 HUD System Performance
Comments: Measures; Analysis of MA-504 Continuum of Care By-Name List of Persons Experiencing Chronic Homelessness.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families: The HUD Longitudinal System Analysis (LSA) report for the federal fiscal year 2019 (October 1, 2018 - September 30, 2019) identified 1,112 homeless families with children who accessed emergency shelter or transitional housing programs in Hampden County during the year. 68% of families had a single head of household. Of all family head of households, 23% were domestic violence survivors, including 9% who were actively fleeing domestic violence when they entered shelter. Of the homeless households, 165 heads of household were young adults aged 18-24.

The 2019 point-in-time count (PIT) identified 38 chronically homeless families in Hampden County. Chronically homeless families meet two criteria: 1) the head of household has a disabling condition and 2) the household has been homeless for at least one year or has been homeless 4 or more times in the last three years.

Veteran Families Hampden County service providers encountered 4 homeless families with a veteran head of household in federal fiscal year 2019.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

People of color are significantly overrepresented in Hampden County’s homeless population. During 2019 PIT count, 59% of the homeless population identified as Latino, and 19% identified as Black or African American. In contrast, 24% of the total Hampden County population identified as Latino and 10.3% identified as Black/African American. Data analysis by the CoC indicates that the disparity is not explained by poverty, that is, the proportion of people of color experiencing homelessness exceeds the

proportion of people of color living in deep poverty (at or under 15% of the area median income) in Hampden County.

The numbers of Asians, American Indian/Alaska Native and Pacific Islanders are very small, and together make up less than 1 percent of the homeless population in Hampden County.

During the 2019 PIT count, of the unsheltered population 26 percent was Latino and 5 percent was Black/African American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2019 PIT count identified 2,401 people experiencing homelessness in Hampden County, including 371 individuals, 2,070 people in families with children, and 2 unaccompanied youth under 18 years old.

Unsheltered Homeless The 2019 PIT count identified 42 unsheltered individuals in Hampden County. Six of these individuals were in Springfield. Of the 42 unsheltered individuals, 25 reported being chronically homeless and two reported veteran status. Among the unsheltered population, 52% reported a serious mental illness and 43% reported a substance use disorder.

The PIT count did not locate any unsheltered families. The State of Massachusetts provides emergency shelter to all eligible families, with a system which expands capacity as needed. As a result of this system, the CoC rarely encounters unsheltered families.

Sheltered Homeless Individuals The 2019 PIT count identified 331 homeless individuals without children. Of these persons, 288 were in emergency shelter and 42 were in transitional housing or safe havens. Of the 331 individuals, 89% were age 25 or older, 11% were age 18-25, and fewer than 1% were under 18. The individual homeless population included 20 veterans and 44 chronically homeless individuals. Two chronically homeless individuals reported that they were veterans.

Sheltered Homeless Families: The 2019 point-in-time count identified 575 homeless families, with a total of 1290 children and 780 adults. Of the families, 546 were in emergency shelter and 29 were in transitional housing. Of the adult heads of households, 21% were aged 18-24. The LSA report indicates that a total of 1,112 families accessed the family shelter system during federal fiscal year 2019.

Discussion:

Springfield's high poverty rate and large number of extremely low-income households with severe housing cost burden may mean that many households are at significant risk of homelessness. A 2018 analysis by Glynn, Byrne, and Culhane examined community characteristics associated with homeless rates, and where characteristics converge to cause notably higher rates of homelessness. The study identified Hampden County as a "cluster 3" community, characterized by the highest homelessness rates (0.60% average). Most importantly, they noted a significant inflection point that identifies a spike in homelessness above 32 percent rent as a percentage of median income. The rate for Hampden

County is 34.6 percent (Glynn, 2018)[1]. Hampden County's high rent to income percentage is largely due to the community's high rate of extreme poverty and low- and moderate-income residents.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section addresses the needs of special needs populations, which include:

- Persons with HIV/AIDS
- Persons with disabilities, either mental or physical
- Person who are elderly

The City of Springfield receives a grant designated for serving those living with HIV/AIDS called Housing Opportunities with HIV/AIDS (HOPWA). Due to the need for supportive services and medical care, people with special needs are more likely than the general population to encounter difficulties securing and retaining adequate housing. The City's HOPWA grant is for the Eligible Metropolitan Statistical Area (EMSA), made up of Hampden, Hampshire, and Franklin Counties. HIV/AIDS data is provided for the full EMSA.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	2,144
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	0
Rate per population (3 years of data)	24
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	1,234
Area Prevalence (PLWH per population)	806
Number of new HIV cases reported last year	41

Table 27 – HOPWA Data

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 28 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	60
Short-term Rent, Mortgage, and Utility	100
Facility Based Housing (Permanent, short-term or transitional)	0
Data Source:	HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Table 29 - Revised HIV Housing Need (HOPWA Grantees Only) Table

Describe the characteristics of special needs populations in your community:

Elderly: According to the 2017 ACS estimates, Springfield is home to 18,513 people who are age 65 years or older. Of those individuals over age 65, 14.1% (2,625), are age 85 years or older. Persons over the age of 85 are likely to be frail elderly.

Persons with Disabilities: According to the 2017 ACS estimates, an estimated 19.7% of Springfield’s general, non-institutionalized population is living with a disability. Of the total estimated population of 153,787, an estimated 30,296 are living with a disability. Of the households living with a disability, 39.3% (11,854) are living at or below the poverty line. Of the non-institutionalized, elderly population, the 2017 ACS estimates that 46% (8,360) are living with a disability.

People with Substance Abuse Disorders. The Substance Abuse and Mental Health Services Administration (SAMSHA) tracks substance abuse prevalence. According to SAMSHA’s 2018 National Household Survey on Drug Use and Health (NHSDUH), 60.2% of the population 12 and older were substance users (tobacco, alcohol, or illicit drugs). Nearly 2 in 5 people ages 18 to 25 (38.7%), have used an illicit drug in the past year. Nearly 1 in 6 of adolescents 12-17 (16.7%), has used an illicit drug in the past year. Nearly 1 in 6 adults ages 25 or older (16.7%) has used an illicit drug in the past year. Applying these national standards to Springfield’s 2017 ACS population estimates indicates that 22,049 Springfield residents, ages 12 and older may have used illicit drugs in the past year. Within that number, 7,814 Springfield residents between the ages 18 and 25 may have used drugs in the past year. According to the national report, marijuana is the most common drug used followed by abuse of prescription pain relievers.

Victims of Domestic Violence. The Center for Disease Control track prevalence rates for intimate partner violence through phone surveys. The most recent survey, which was conducted in 2015 and had results published in 2018, indicates one out of four women and one of ten men will experience intimate partner violence (sexual violence, physical violence, and/or stalking by an intimate partner) during their lifetime. An estimated 5.5% of women and 5.8% of men experienced intimate partner violence in the past 12 months. Applying the national figures to the 2017 ACS estimated population for Springfield results in estimates that 4,495 women and 4,227 men are victims of intimate partner violence each year.

What are the housing and supportive service needs of these populations and how are these needs determined?

The City has reviewed data and consulted with the community to determine the housing and supportive needs of these populations.

Elderly. Of elderly households who rent, 2,940 are experiencing a housing cost burden and 1,625 are experiencing a severe housing cost burden. Of the elderly households who own their own home, 2,825 are experiencing a housing cost burden and 1,585 are experiencing a severe housing cost burden. Of all renters experiencing a housing cost burden, 17.5% are elderly, and of homeowners experiencing a housing cost burden, 39.5% are elderly. Of the elderly population, 46% are living with a disability. Elderly households need more affordable housing and more accessible housing.

Persons with Disabilities. 39.3% of persons living below the poverty level in Springfield are also living with a disability. These households are in need of affordable housing. Some of these households need of accessible units/housing modifications and some need supportive services to assist them to live independently.

Persons with Substance Abuse Disorders Springfield does not have sufficient treatment capacity for persons with substance abuse disorders, resulting in difficulty in locating available treatment beds. People in recovery may need supportive housing or sober housing, as well as employment.

Victims of Domestic Violence This population often needs assistance with safety planning, and may need access to a safe emergency shelter targeted toward their needs. Domestic violence often includes financial control, leaving many who experience it with no or very low income. As a result, persons who have experienced domestic violence may be in need of employment training/support, as well as rental assistance. Trauma may delay the time required before employment is possible, meaning longer terms of rental assistance.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Eligible Metropolitan Statistical Area (EMSA) that Springfield serves includes Hampden, Hampshire and Franklin Counties. According to the 2018 Massachusetts Regional HIV/AIDS Epidemiological Profile, 1,234 people in Springfield are living with HIV/AIDS. The City has an average of 37.3 new cases per year. The average annual rate of new cases per 100,000 in population for Springfield is 24.4, while the average rate of new cases per 100,000 in population for Massachusetts is 9.7.

In the EMSA, 62% of persons living with HIV/AIDS are men and 38% are women. The Latino population is over-represented among the population living with HIV/AIDS. The percent of the population living with HIV/AIDS and identifying as Latino has increased from 50% in 2013 to 60% in 2018. Of the population living with HIV/AIDS, 13% identified as non-Latino white and 25% identified as Black/African American.

Of the population living with HIV/AIDS, 74% were 40 years old or older, a decrease from 80% reported in 2013.

The highest contributing factor to HIV infection is injection drug use, which is the mode of exposure for 27% of persons with HIV/AIDS in Springfield. Other modes of exposure are male-to-male sex (24%), heterosexual sex (21%), and undetermined (22%).

Discussion:

Supplemental Security Income (SSI) is a federal income supplement program to help the aged, blind, and people living with disabilities that have little or no income. The mean monthly payment from SSI is \$885 per month, meaning the rent a household or person with only SSI for income can afford is \$266 per month. The market analysis later in this document will show that apartments in Springfield at fair market rent are not affordable to persons with only SSI payments as income. Thus, if a person living with a disability only has SSI as a source of income, the housing problem they are likely to have is one of a housing cost burden or severe housing cost burden.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Appendix I includes the full 2020-2024 Capital Improvement Plan. Below is a sampling list of projects and estimated needs from that plan.

- Parent and Community Engagement (PACE) Center Renovations – estimated cost \$6,000,000
- Upgrades to all City parks for universal accessibility – estimated cost \$750,000
- Forest Park – Comfort Shelter/Drop in Center – estimated cost \$1,000,000
- Citywide – Replacement Playground Equipment – estimated cost \$1,200,000
- Emily Bill Park – estimated cost \$650,000
- Wesson Park – estimated cost \$750,000
- Van Horn Parks Phase 2 – estimated cost \$1,500,000
- Ruth Elizabeth Park Trail – estimated cost \$450,000
- Forest Park Trail Renovations – estimated cost \$750,000
- Forest Park Loop Trail – estimated cost \$500,000
- Forest Park Dr. Seuss Trail – estimated cost \$1,200,000
- McKnight Community Trail – estimated cost \$5,500,000

How were these needs determined?

The City’s Capital Improvement Plan (CIP) covers the years 2020-2024. The CIP includes a list of all capital improvement needs throughout the City, and the estimated costs associated with these projects. The CIP is updated annually and acts as the City’s roadmap for acquisition, renovation or construction of new or existing facilities and infrastructure. Projects are prioritized based on eight evaluation criteria:

1. Overall fiscal impact
2. Impacts on service to the public
3. Promotion of economic growth
4. Legal obligations and mandates
5. Operation and maintenance impact
6. Relationship to other projects/coordination
7. Resiliency improvement and resolution
8. Public perception of need

Describe the jurisdiction’s need for Public Improvements:

Appendix I includes the full 2020-2024 Capital Improvement Plan. Below is a sampling list of projects and estimated needs from that plan.

- Fountain Lake Dam – Repair – estimated cost \$1,500,000
- Porter Lake Dam – Repair – estimated cost \$1,500,000
- South Branch Parkway Culvert Improvements – estimated cost \$500,000
- Forest Park Neighborhood Erosion and Main Greeting Road Culvert – estimated cost \$3,000,000
- Upper Van Horn Dam – Phase II Study – estimated cost \$112,000
- Six Corner Improvements – estimated cost \$1,400,000
- Flood Prevention System (FPS) Curtain drains Northerly Section – estimated cost \$8,000,000
- Roosevelt Ave/Gaucher St. Ramp Culvert Replacement – estimated cost \$385,706
- Stormwater Outfall Improvements – estimated cost \$4,000,000

How were these needs determined?

The City’s Capital Improvement Plan (CIP) covers the years 2020-2024. The CIP includes a list of all capital improvement needs throughout the City, and the estimated costs associated with these projects. The CIP is updated annually and acts as the City’s roadmap for acquisition, renovation or construction of new or existing facilities and infrastructure. Projects are prioritized based on eight evaluation criteria:

1. Overall fiscal impact
2. Impacts on service to the public
3. Promotion of economic growth
4. Legal obligations and mandates
5. Operation and maintenance impact
6. Relationship to other projects/coordination
7. Resiliency improvement and resolution
8. Public perception of need

Describe the jurisdiction’s need for Public Services:

Data and public input identified the following public and social service needs:

- Transportation assistance, particularly for seniors and youth
- Volunteer coordination to enable churches, schools and community members match their abilities and skills with volunteer opportunities
- Financial literacy and counseling
- English as a second language programs
- Services for seniors and elderly persons

- Computer access in neighborhoods with little technology
- Food pantries and access to food
- At home care for seniors
- Substance abuse services, treatment and prevention
- Affordable child care
- Mental health care
- Access to healthcare

How were these needs determined?

The City reviewed data and obtained community input at a community meeting held November 11, 2019. The meeting included providers and community residents.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis of the Consolidated Plan provides information about the existing resources available in Springfield to meet the needs identified in the Needs Assessment. The Housing Market Analysis includes the following sections:

- Number of Housing Units
- Cost of Housing
- Condition of Housing
- Public and Assisted Housing
- Homeless Facilities and Services
- Special Needs Facilities and Services
- Barriers to Affordable Housing
- Non-Housing Community Development Assets

Most data tables in this section are populated with default data from the Comprehensive Affordability Housing Strategy (CHAS) developed by the Census Bureau for HUD based on 2011-2015 American Community Survey (ACS) census. Other sources are noted throughout the plan.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section compares numbers of housing units to numbers of households in order to determine if the City has an adequate supply of housing units.

Single-family structures (both detached and attached) is the predominate type of housing stock within Springfield. Of the total 61,615 residential structures in the City, 29,810 (48%) are single-family structures. Structures with 2- and 4-units account for another 30% of Springfield's housing stock. These percentages have remained the same since the writing of the 2015-2019 Consolidated Plan in 2014.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	27,360	44%
1-unit, attached structure	2,450	4%
2-4 units	18,205	30%
5-19 units	6,730	11%
20 or more units	6,350	10%
Mobile Home, boat, RV, van, etc	520	1%
Total	61,615	100%

Table 30 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	140	1%	2,040	7%
1 bedroom	715	3%	5,950	20%
2 bedrooms	5,565	21%	10,100	35%
3 or more bedrooms	20,150	76%	10,980	38%
Total	26,570	101%	29,070	100%

Table 31 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the Massachusetts Department of Housing and Community Development (DHCD) Chapter 40B Subsidized Housing Inventory (2017), Springfield has 10,192 affordable housing units, which represents 16.5% of the City's housing stock. While the number of affordable units has increased since

the 2015-2019 Consolidated Plan, the percent of affordable units to total housing stock remains the same as it was in 2014. In addition, approximately 5,500 Springfield households have rental subsidies through the Housing Choice Voucher Program or the Massachusetts Rental Voucher Program.

A little more than half of the affordable housing units have been created through use of the federal Low Income Housing Tax Credit (LIHTC) program. According to the DHCD, there are 51 LIHTC projects located within Springfield with a total of 5,422 units. Of those units, 4,947 are listed as units affordable to households earning income below 80% AMI.

The majority of affordable units and subsidies, including the public housing units and rental assistance vouchers, may be used by households with incomes up to 80% AMI. For LIHTC, at least 20% of the units must be reserved for households with incomes at or below 50% AMI and 40% of the units must be reserved for households with incomes at or below 60% AMI.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Springfield does not expect to lose units from the affordable housing inventory due to expiring use restrictions. Properties nearing expiration of subsidies are being redeveloped with new or continuing use restrictions.

Does the availability of housing units meet the needs of the population?

Springfield had 55,645 households and 61,615 housing units in 2015. By simply comparing total households to total housing units, it appears that there is sufficient housing to meet the needs of the community. However, this does not account for unit size (number of bedrooms), cost or condition of the housing units.

Describe the need for specific types of housing:

The data shows that the City has more single-person households (17,013) than zero and one-bedroom units (8,845). There appears to be an inadequate supply of two-bedroom units when matched with two-person households. There are 10,100 two-bedroom units and 15,665 two-person households. Two-person households could also fit in a one-bedroom household, but as mentioned earlier, there is a mismatch of needed housing for one-person households.

The City has 31,130 units that are three-bedrooms or larger, and 24,169 households made up of three or more persons. There is an excess of 6,961 housing units. However, the data on housing unit size from HUD does not exceed three-bedroom units. From this information, the City cannot determine if housing sizes are meeting the needs of large households (5 persons or more). There are 6,949 households who meet the definition of a large household.

Data analysis indicates there is a housing size mismatch for small households, meaning there is insufficient housing sizes these households. This could lead to housing cost burden as small households have to rent or own housing that is larger than they need. These households, particularly owner households, may choose to live in larger units. For renters, an inability to find the correct unit size may lead to a need to rent a larger and costlier unit than needed. Given the challenges many residents have with affordability, this mismatch may cause single-person households to have an increased housing cost burden.

Discussion

The analysis of total number of housing units suggests there are enough units for every household living in Springfield, not accounting for cost or condition of the home. However, the data also suggests that there is insufficient housing for one person or two person households. It is unknown, based on the data, if the needs of large households (5 persons or more) are met.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section reviews housing costs in Springfield, as well as the match between housing costs and the incomes of residents. While the cost of housing in Springfield makes it one of the more affordable markets in Massachusetts, the very low income of many residents mean that even Springfield's affordable housing market is out of reach for many. Extremely low-income households in the City cannot afford housing in the private market. Stakeholder interviews and CHAS data confirm that the cost of housing continues to be a leading issue for many households in Springfield.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	153,000	144,700	(5%)
Median Contract Rent	592	686	16%

Table 32 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	10,020	34.5%
\$500-999	15,460	53.2%
\$1,000-1,499	3,000	10.3%
\$1,500-1,999	350	1.2%
\$2,000 or more	235	0.8%
Total	29,065	100.0%

Table 33 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	6,790	No Data
50% HAMFI	13,525	3,780
80% HAMFI	25,175	10,600
100% HAMFI	No Data	14,170
Total	45,490	28,550

Table 34 – Housing Affordability

Data Source: 2011-2015 CHAS

population. The availability of an estimated 5,500 housing choice vouchers meets some of the need; however, there are still 2,660 more extremely low-income renter households that cannot find an affordable unit or utilize a voucher to offset the costs of housing.

A large percentage of the City's rental units have some form of government subsidy and are subject to regular inspections and requirements to meet housing quality standards. However, among the remaining units, many have deficiencies. The age of Springfield's housing, combined with the City's relatively weak rental housing market, result in many rental units not receiving adequate upkeep and repair. The combination of inadequate upkeep and age of housing stock place many renter households at risk of displacement due to code enforcement and/or condemnation for health and safety violations.

How is affordability of housing likely to change considering changes to home values and/or rents?

Homeownership has been very affordable in Springfield, and values have still not fully recovered from the 2008 housing crisis. According to the 2017 ACS, the median home value is \$148,600. However, there are indications that demand for homeownership units is outpacing supply. In 2018 through early 2020, real estate professionals reported that competition for homeownership units had increased, with home sellers receiving multiple offers on homes and selling very quickly. The 2020 COVID-19 pandemic has currently interrupted the market, and it is not yet clear what the pandemic's long-term impact will be on the housing market.

The Springfield Housing Market Area (HMA) is coterminous with the Springfield, MA Metropolitan Statistical Area, which consists of Hampden and Hampshire Counties. HUD completed a comprehensive housing market analysis for the region, dated October 1, 2017. It listed the rental housing market in the HMA as slightly tight, with an overall rental vacancy rate of 4.1%. The median contractual rent increased 16% between 2009 and 2015, or an average of 2.7% annually. Housing search providers report that, in spring 2020, the immediate effect of the COVID-2019 pandemic has been a loosening of the market, with landlords contacting them to find tenants and being willing to negotiate rents. The long-term impact of the pandemic is still too difficult to forecast.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME/Fair Market Rents and Area Median Rents track each other very closely. The large number of Housing Choice Vouchers and Massachusetts Rental Vouchers used in Springfield has resulted in a market where property owners set rents at a level that tenants with rental vouchers will be able to rent units. Springfield is a housing market where income from production/maintenance of housing units is not sufficient to cover the costs of production/maintenance.

The fact that HOME and FMR rents closely match market rents means that Springfield is not threatened with loss of affordable housing units. Because many property owners may not attract higher rents once

affordable housing restrictions expire, landlords have an incentive to work with affordable housing programs, meeting required restrictions. Property owners who are able to seek public subsidies to renovate units and are not negatively impacted by affordability requirements.

Discussion

Compared to other metropolitan areas, particularly those in eastern Massachusetts, Springfield housing costs are affordable. The median home value is \$148,600 and the median monthly rent is \$917 (2017 ACS). The Springfield market was experiencing tightening of the housing market during the period from 2018 through early 2020, putting upward pressure on housing costs.

Despite the relatively reasonable housing costs in the Springfield market, there is a gap between existing costs and what many renters can afford. The City's high percentage of households living below the poverty rate mean that there are many who cannot afford market rent without a subsidy.

The 2020 COVID-19 pandemic has currently interrupted the market, and it is not yet clear what the pandemic's long-term impact will be for landlords or renters seeking rental assistance.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section of the Housing Market Analysis reviews the physical condition of the housing units in Springfield. This section includes census data about property conditions, age of housing, risk of lead-based paint, and vacant units. Census data on conditions refers specifically to the following four conditions: 1) lacking kitchen facilities; 2) lacking plumbing facilities; 3) overcrowding, with more than one person per room; 4) experiencing a housing cost burden, with housing costs exceeding 30% of income.

Public input on housing conditions identified the following concerns:

- Lack of quality housing
- Need for home repair funding
- Healthy home issues, including lead paint and asthma triggers
- Absentee landlords not keeping up their properties
- Need for focused code enforcement efforts, including incentives and programs for repair

Definitions

The data presented by the CHAS does not show the number of units that the City identifies as substandard. The City of Springfield considers a building to be in *substandard condition* if it fails to comply with the minimum standards of habitability set out in the Commonwealth of Massachusetts' State Sanitary Code, M.G.L. c.111, section 127 A-I.

A building that is *suitable for rehabilitation* when the overall building condition is in violation of the sanitary code but does not have severe structural issues and is not a threat to public safety. The structure's overall condition makes it economically feasible to rehabilitation. In order to determine if a building is in *substandard condition* but *suitable for rehabilitation*, the Building Department completes a detailed multi-point checklist referred to as an "ATC-45" evaluation. This evaluation rates as Minor/Moderate/Severe in the following areas: overall hazards, structural hazards, non-structural hazards, and geo-technical hazards. The inspector also comments on the percentage of damage to the building to the best of his/her ability to determine same.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,640	33%	16,180	56%
With two selected Conditions	185	1%	1,540	5%
With three selected Conditions	55	0%	140	0%
With four selected Conditions	0	0%	0	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	17,695	67%	11,210	39%
Total	26,575	101%	29,070	100%

Table 36 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,329	5%	1,235	4%
1980-1999	2,150	8%	3,230	11%
1950-1979	11,215	42%	9,425	32%
Before 1950	11,875	45%	15,180	52%
Total	26,569	100%	29,070	99%

Table 37 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	23,090	87%	24,605	85%
Housing Units build before 1980 with children present	1,695	6%	685	2%

Table 38 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 39 - Vacant Units

Data Source: 2005-2009 CHAS

Vacant Units - Additional Information

The City estimate Springfield has 336 vacant units, of which 10 are not suitable for rehabilitation. In addition, there are 26 abandoned vacant units, none of which is suitable for rehabilitation.

Need for Owner and Rental Rehabilitation

The City's housing stock is aged and there is a high need for rehabilitation. Of the housing units in Springfield, 53% were built before 1950 and 73% were built before 1980.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The Massachusetts Department of Public Health enforces State's laws on lead exposure through the prevention, screening, diagnosis and treatment of childhood lead poisoning. Lead exposure disproportionately impacts low income communities and communities of color. In 2016, the Massachusetts Department of Public Health ranked Springfield as a high-risk community for childhood lead poisoning.

According to the CHAS information from HUD, Springfield has 1,695 rental housing units and 685 owner-occupied built prior to 1980 with children under the age of six. Of all the households in Springfield, 65.7% of city households earn below 80% AMI. If the City were to assume the rental units built prior to 1980 and occupied young children are occupied by low to moderate-income households, there would be 1,000 at-risk rental units and 404 at-risk owner-occupied units occupied by low to moderate income households.

Discussion

Springfield's housing stock is aged and there is significant unmet need for housing rehabilitation of both rental and owner-occupied housing. Stakeholders at focus meetings confirmed a need for renovation of vacant units.

Table 38 did not include any data from the CHAS. This may be a result of data not available for these types of units.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Public housing provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. The Springfield Housing Authority (SHA) is the public housing agency for the City of Springfield. SHA provides a total of 1,809 public housing units in 19 different developments. In addition, SHA administers 2,574 housing choice vouchers, 306 family unification vouchers, and 295 NED vouchers (vouchers for non-elderly, disabled households).

SHA provides additional housing through programs funded by the state of Massachusetts; as it operates 524 state-aided public housing units and 115 Massachusetts Rental Voucher Program (MRVP) tenant-based subsidies.

Springfield is also served by the nonprofit regional housing organization Way Finders, Inc. In Springfield, Way Finders administers 2,528 housing choice vouchers and 381 MRVP vouchers. In addition, Way Finders oversees 409 units of HUD's Moderate Rehabilitation program subsidies in the City. The SHA state-funded resources and the Way Finders resources are not reflected in the tables below.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	85	7	1,809	2,574	58	2,516	0	306	295
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public Housing Condition

Public Housing Development	Average Inspection Score
Pine Renee Apt	87
Christopher Court	80
Johnny Appleseed Apt	88
John L Sullivan Apt	92
Riverview Apt	84
Reed Village	78
Moxon Apt	83
Central Street Apartments	96
Stephen J Collins Apt	73
John I Robinson Gardens	92
John J Duggan Park	78

Table 41 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The SHA engages in a Physical Needs Assessment (PNA) planning process to assess its capital needs over a twenty-year span and has a rolling, five-year plan for addressing these needs. The SHA receives \$4.3 million in capital funds annually from HUD. The total value of capital improvement needs in accordance with the SHA’s PNA during the next twenty years is \$99,178,232; the need is \$24,794,558 for the current five-year period.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The SHA partners with a wide-range of city, state and local agencies and organizations to bring an array of services and programs to residents to prevent homelessness promote strong families and foster self-sufficiency. These programs include, but are not limited to: literacy and education; job training; workforce readiness; financial literacy; counseling and mental health services; recreation; and healthy youth development. SHA has a Resident Services Department that provides case management and referral services to families, persons living with disabilities, elderly persons. The Resident Services Department partners with Springfield Technical Community College to administer ESL and GED Programs.

Discussion:

SHA priorities for the next five years are: improvement of management functions; housing choice voucher program homeownership participation; public housing security improvements to promote self-sufficiency and asset development of assisted households; and, ensuring equal opportunity and affirmatively furthering fair housing.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Springfield has a network of facilities and services that serve its homeless population. The number of shelter beds is generally adequate, with the exception of beds for people fleeing domestic violence, which have very limited vacancies. The City's challenge is a lack of affordable housing for homeless families, individuals and youth to move into, which leads to extended shelter stays. The City regularly seeks dedicated housing resources to move households out of homelessness.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	1,332	0	84	200	0
Households with Only Adults	155	89	25	424	0
Chronically Homeless Households	0	0	0	364	0
Veterans	0	0	11	248	0
Unaccompanied Youth	6	0	5	0	8

Table 42 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Health The City partners with Mercy Medical Center and Open Door Social Services to provide health, mental health and dental care in a Health Care for the Homeless clinic. The clinic is co-located with Springfield's largest adult shelter and also provides health services on an outreach basis to unsheltered persons and those staying in or accessing services at other sites. People experiencing homelessness can access emergency, lab, x-ray, and inpatient medical/surgical services at Mercy Hospital and Baystate Medical Center, both of which coordinate with Health Care for the Homeless. Additional health clinics in the City are Baystate Brightwood Health Clinic, the Mason Square Neighborhood Health Center, and Caring Health Center. Massachusetts provides expanded Medicaid coverage, enabling most people experiencing homelessness to obtain MassHealth (Medicaid) healthcare coverage. Mercy Medical Center has a high utilizer program, which provides case management to high-need users of health services, including those who are experiencing homelessness.

Mental Health Mental health providers who work closely with the CoC are the Behavioral Health Network (peer-supported drop-in center, crisis services, and supportive services for chronically homeless people as they transition to housing), Clinical Support Options (clinical support for homeless mentally ill individuals), the Mental Health Association (intensive support services, before and throughout housing placement), and Eliot Community Human Services (mental health-oriented street outreach). Outpatient behavioral health services are available from River Valley Counseling Center, Gandara Center, the Center for Human Development, Behavioral Health Network, Baystate Medical Behavioral Health, and Sunrise Behavioral Health Clinic. Inpatient mental health care is available at Baystate Medical Center.

Employment People experiencing homelessness can access employment services through MassHire Springfield, the City's job-seeking and workforce development center. Way Finders, Inc. has established job support programs that provide employment support for families and individuals exiting homelessness through the Secure Jobs Connect Program. Viability Inc. operates the mental health clubhouse, Lighthouse, which assists people with mental illness to access and maintain employment.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Homeless Services and Facilities A homeless resource center, operated by Clinical Support Options/Friends of the Homeless, serves individual adults and is open 24 hours/7 days all year. Clinical Options/Friends of the Homeless provides 151 shelter beds, a health and dental clinic, behavioral health services, coordinated entry, and case management. A second shelter, the Springfield Rescue Mission's Taylor Street Shelter, has 40 beds and is open 6 days a week, 8-10 months a year, serving men only. The YWCA of Western MA operates a campus facility for victims of domestic violence and survivors of

human trafficking. The YWCA's campus includes 19 units of emergency shelter and 20 units of transitional housing. The State provides emergency shelter for all eligible homeless families through its Department of Housing and Community Development, with an office located in Springfield. Both Way Finders, Inc. and Catholic Charities Agency provide rapid rehousing, financial assistance, and stabilization support to people exiting homelessness.

Chronically homeless Street outreach to chronically homeless individuals is provided by Eliot CHS, the Mental Health Association (MHA), and Health Care for the Homeless. The police department and the Behavioral Health Network (BHN) collaborate on Project Hope, an outreach effort pairing a police officer with a mental health provider. BHN operates the Mission West project, providing intensive outreach and stabilization services to chronically homeless individuals with dual diagnoses (mental health and substance use). Multiple agencies provide permanent supportive housing for persons experiencing chronic homelessness, including Clinical Support Options-Friends of the Homeless, the Mental Health Association, River Valley Counseling Center, and Viability, Inc.

Families with children Way Finders, the Center for Human Development (CHD), and New North Citizens Council provide shelter units for homeless families placed by the Massachusetts Department of Housing and Community Development (DHCD). The facilities include congregate shelters, co-living units, and scattered site units. DHCD has the ability to expand family shelter capacity to meet demand. Way Finders operates transitional housing for homeless families who are victims of domestic violence. CHD provides permanent supportive housing for chronically homeless families.

Veterans and their families The Veterans Administration (VA) has an office and health clinic in Springfield, and has partnered with both the Northampton Housing Authority and Way Finders, Inc. to provide HUD-VA Supportive Housing (VASH) to homeless veterans. Veterans Inc. provides Supportive Services to Veteran Families (SSVF) assistance. The Bi-Lingual Veterans Outreach Center provides services and housing for homeless veterans; the housing program includes 19 units of permanent housing and 11 units of transitional housing. The City's Veteran Services office provides information, assistance, and access to state Chapter 115 veteran financial benefits.

Unaccompanied youth Gandara Center operates a youth/young adult (YYA) drop-in center and a six-bed young adult emergency shelter, as well as outreach, coordinated entry and stabilization services. The Center for Human Development's Safety Zone project provides outreach, short-term emergency shelter utilizing a host home model, family reunification services, and transitional housing for minors and those up to 21. The Springfield-Hampden County CoC has been awarded a Youth Homelessness Demonstration Project grant, enabling providers to increase the services and housing available to homeless YYA, beginning in 2020.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Springfield is home to a number of special needs service providers. Through consultation, the City learned the following needs of people living with disabilities, elderly or other special needs:

- Location of affordable housing near transportation
- Discrimination or segregated housing
- Need for repair funding to improve accessibility for the elderly
- Need for shared housing
- Financial help for in-home care

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Table 43– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	30
PH in facilities	0
STRMU	50
ST or TH facilities	0
PH placement	26
Data Source:	HOPWA CAPER and HOPWA Beneficiary Verification Worksheet, provided by City Staff

Table 44 - REVISED - HOPWA Assistance Baseline Table

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Special needs populations often have need for supportive housing, where services to address their particular needs are provided on site at their home. For elderly, frail elderly, persons living with disabilities, and persons with HIV/AIDS, supportive housing may enable independent living while ensuring that health and physical needs are met. For persons with mental illness, cognitive disabilities, and/or substance abuse disorders, supportive services not only provide assistance in managing behavioral issues, but they may also be necessary for acceptance into housing programs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Mercy Hospital coordinates seven area hospitals in a high-utilizers workgroup, which identifies individuals who are frequent users of the emergency department and inpatient hospital care, and are unstably housed. The group works collaboratively with providers of supportive housing to identify housing opportunities and matches for the target individuals.

The Continuum of Care (CoC) uses a coordinated entry system to match individuals and households experiencing homelessness and living with a disability to supportive housing units. The Coordinated Entry System works closely with area health care institutions.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

[Not applicable. This section is for State grantees.]

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Springfield's one-year goals for non-homeless special needs persons are:

- Provide tenant-based rental assistance (TBRA) for 30 households
- Provide Short-Term Rent, Mortgage and Utility Assistance, (STRMU) for 50 households

Both the TBRA and STRMU will be provided to persons living with HIV/AIDS. In addition, the City will fund supportive services for 135 persons living with HIV/AIDS.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Springfield zoning, land use, and public financing policies, combined with the City's status as a weak housing market, has made it attractive for development of affordable housing. Zoning ordinances allow for the creation of multi-family structures in four different zoning areas. These areas comprise more than a third of all residential zoned parcels in the City and include parts of all 17 City neighborhoods.

The City uses its tax title program and federal funds to develop affordable homeownership opportunities. The City maximizes its federal and state funding to preserve and redevelop existing affordable housing. The City provides down-payment assistance and other financial resources towards the development subsidies to expand affordable homeownership. The City's history of low barriers to development of affordable housing has resulted in a concentration of low-income housing within the City. According to the Commonwealth of Massachusetts' Department of Housing and Community Development, Springfield ranks 5th in the State, with 17.4% of its housing stock dedicated to affordable housing. In addition, the 2014 Pioneer Valley Regional Housing Plan, completed as part of a HUD-funded Sustainable Communities Regional Planning Initiative, indicates that 60 percent of all housing choice voucher mobile households in the Springfield metropolitan area use their voucher assistance within the City.

The lack of barriers to affordable housing in Springfield, in contradiction to the existence of barriers in communities surrounding the City, has contributed to racial segregation in the region. Springfield updated its Analysis of Impediments to Fair Housing (AI) in 2020, and this analysis notes how the concentration of affordable housing in Springfield, and the lack of affordable housing outside Springfield, are major contributors to the status of the Springfield Metropolitan Area as one of the most segregated metropolitan areas in the nation, particularly for Latino-white segregation. Springfield is a minority-majority City, with overall low incomes, adjacent to higher-income suburban communities which are predominantly white. The 2014 Knowledge Corridor Fair Housing and Equity Assessment, completed as part of a HUD-funded Sustainable Communities Regional Planning Initiative, identifies several factors related to housing policy which have contributed to segregation: concentration of public and subsidized rental housing in urban areas, exclusionary zoning, the history of redlining, and use of restrictive covenants.

The large stock of affordable housing is a contributing factor to a smaller tax base in the City, which makes it more difficult for the City to provide high-quality public services to community residents. Increasing taxes, or providing a less than ideal level of services, drives people with resources out of the City, contributing further to area's segregation. Springfield now has 13 census tracts which meet the definition of racially/ethnically concentrated areas of poverty, in which the poverty rate exceeds 40% and the non-white population exceeds 50%. Research indicates that neighborhoods with these characteristics have a detrimental impact on resident health, education, and employment outcomes for its residents.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Springfield is the economic center of the MA Metropolitan Statistical Area (MSA), which is made up of Hamden and Hampshire Counties. The MSA is home to more than 631,000 persons with a per capita income of \$48,902. The median household income for the MSA is \$57,857, significantly higher than the City’s median household income of \$36,234. The economy of Springfield MSA employs 297,000 workers.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	199	0	0	0	0
Arts, Entertainment, Accommodations	6,246	0	12	0	-12
Construction	1,405	0	3	0	-3
Education and Health Care Services	18,652	0	36	0	-36
Finance, Insurance, and Real Estate	2,930	0	6	0	-6
Information	736	0	1	0	-1
Manufacturing	5,177	0	10	0	-10
Other Services	2,104	0	4	0	-4
Professional, Scientific, Management Services	2,666	0	5	0	-5
Public Administration	0	0	0	0	0
Retail Trade	6,701	0	13	0	-13
Transportation and Warehousing	2,171	0	4	0	-4
Wholesale Trade	2,198	0	4	0	-4
Total	51,185	0	--	--	--

Table 45 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	69,190
Civilian Employed Population 16 years and over	59,995
Unemployment Rate	13.28
Unemployment Rate for Ages 16-24	30.68
Unemployment Rate for Ages 25-65	7.70

Table 46 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	9,005
Farming, fisheries and forestry occupations	2,905
Service	10,410
Sales and office	14,160
Construction, extraction, maintenance and repair	3,915
Production, transportation and material moving	3,100

Table 47 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	42,945	75%
30-59 Minutes	11,330	20%
60 or More Minutes	2,720	5%
Total	56,995	100%

Table 48 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,995	1,200	8,800

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	13,900	2,390	7,030
Some college or Associate's degree	15,495	1,565	4,895
Bachelor's degree or higher	11,060	600	1,895

Table 49 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	825	1,275	1,390	3,700	3,295
9th to 12th grade, no diploma	3,680	3,110	2,180	4,330	2,570
High school graduate, GED, or alternative	5,735	6,270	5,920	11,130	5,885
Some college, no degree	8,750	4,860	3,815	6,940	2,500
Associate's degree	540	1,795	1,480	3,105	940
Bachelor's degree	895	2,765	2,000	3,740	1,410
Graduate or professional degree	0	1,210	1,085	2,785	1,200

Table 50 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,378
High school graduate (includes equivalency)	26,905
Some college or Associate's degree	30,989
Bachelor's degree	42,387
Graduate or professional degree	58,939

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in Springfield are: health care and education (34% of workers); retail trade (12%); arts, entertainment and accommodations sector (11%); manufacturing (10%) and finance, insurance and real estate (6%).

The health care industry is a major employer and economic driver in Springfield. Baystate Health, which operates the major hospital in the region, is also the largest employer in the area with 12,000 employees, and delivers more than \$2.6 billion in yearly economic impact. Trinity Health System, operating as Mercy Medical Center in the city, employs another 3,100 people and recently completed a \$15 million expansion of its Sister Caritas Cancer Center. The Center for Human Development, also in Springfield, employs more than 1,400 people.

Other large employers in the City are Mass Mutual Financial Group, MGM, and Smith & Wesson.

Describe the workforce and infrastructure needs of the business community:

Stakeholders from the economic development focus group listed the following as infrastructure and capital needs to improve Springfield's economy:

- Foot traffic with discretionary income
- Improvement to storefronts/grants
- Pedestrian improvements to streets
- Make neighborhoods welcoming to foot traffic
- Filling empty storefronts with help from starter grants
- Improvement to alternative transportation including bicycle infrastructure
- Development of a microlending product
- Flexible capital
- Historic Preservation of architecturally significant building stock
- Arts and supporting the creative economy
- Economic connectivity to higher education
- Connections and access to the internet
- Affordable housing
- Education of workers
- Child care for workers

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Recent projects undertaken in Springfield have helped continue development and investment. Some of those projects are:

- Springfield has been undergoing over \$3.3 billion in economic activity, led by the \$960 million MGM Springfield project. MGM Springfield, opened in 2018, bringing first-class retail, restaurants, movie theatres, bowling alley, skating rink, entertainment, and a four-star 251-room hotel.
- The Springfield Redevelopment Authority completed a \$94 million renovation of historic Springfield Union Station, which includes bus and rail travel.
- Completion of the Amazing World of Dr. Seuss in 2017, joining a campus of museums that includes the Science Museum, Springfield History Museum and a pair of art museums.
- Completion of the \$95 million CRRC subway car factory, a state-of-the-art facility developed in the city's East Springfield neighborhood to provide subway cars for several systems in the United States, most notably with a significant contract in Boston.

In the first half of 2020, the economic standstill caused by the COVID-19 pandemic is having a significant impact on the retail trade and on the arts, entertainment and hospitality sector. Small businesses are struggling and MGM and other entertainment centers have closed. After just recently registering its lowest unemployment rate in two decades, the City is now facing a significant economic and employment challenge given the uncertain business conditions.

Springfield's Economic Development Office already offers a host of incentives and assistance to small businesses and commercial developers. These services are provided both directly and in partnership with local and regional partners. The City expects that it will need to significantly expand this type of assistance to respond to the pandemic.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Skilled workforce and educational attainment are very challenging needs of the business community. The region offers lower costs than other nearby employment centers like Boston, MA, in terms of cost of land, housing, utilities; however, often the challenge is locating qualified employees. The City has worked closely with its trade schools and in funding workforce training programs to assist in meeting those needs. Table 48 shows the disparity in income earnings by educational attainment. Over half of the population of Springfield (54.2%) have a high school diploma, high school equivalent, or no high school education. This means over half the population earn incomes at or below the poverty rate correlating to their educational attainment.

The population without a high school diploma accounts for 23.3% of the population and the median income for that group is \$20,373. The population with a high school diploma accounts for 30.9% of the population and earns a median income of \$26,905. On the other side of the spectrum, 5% of the population has a graduate or professional degree and earns a median income of \$58,939.

The largest sector for employment is the education and health care sector, which requires high educational attainment. By supporting pathways to employment for residents, Springfield can open opportunities and elevate the income of the community.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Most recently the City has utilized CDBG-Disaster Recovery funding towards workforce training, targeting disaster hit areas of South End and Six Corners. The City has funded Training Resources of America for a workforce training program and the Springfield Technical Community College on a customer service training program. This program is aimed to prepare residents for positions at a variety of companies in the region including hotels, call centers, restaurants, and the upcoming casino positions.

MassHire Hampden County, previously called the Regional Employment Board of Hamden County, has several industry specific initiatives to develop the local workforce. One of the programs is the Trade Adjustment Assistance (TAA) Program is a federal program that provides a path for employment growth and opportunity through aid to U.S. workers who have lost their jobs as a result of foreign trade. The TAA program seeks to provide these trade-affected workers with opportunities to obtain the skills, resources and support they need to become reemployed. Earlier in 2020, MassHire held a grand opening of its new facility, directly across the street from Union Station, providing easy access for residents utilizing public transportation.

The City is also a key supporter and original partner of the Springfield WORKS program. Springfield WORKS is a partnership of civic, community, education and employer leaders who collaborate to develop and drive innovative strategies to transform the workforce ecosystem. The initiative, funded by Boston Federal Reserve Bank's Working Cities Challenge grant, has a goal of increase the percentage of Springfield residents working from 58% to 75% over a ten-year period. Springfield WORKS Partners lead these innovative strategies:

- Implement a community technology portal to connect job seekers, employers, education/training, and supports
- Drive policy and legislative changes to incentivize and reward work
- Expand access to quality training, coaching and mentoring
- Advance collective impact relationships to drive alignment through data sharing and analysis for continuous improvement

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Springfield is part of the Pioneer Valley Community Economic Development Strategy. The area contains 43 cities and towns and is home to long time employers as well as thousands of small businesses. The CEDs outlines strategies and goals, categorized by the themes of talent, business growth and development, infrastructure, and collaboration and engagement. Committed projects listed in Springfield from the CEDs 2019-2024 plan include:

- Educare Springfield - implemented by Davis Foundation and Holyoke-Chicopee-Springfield Head Start, assisted with a MassWorks grant in partnership with the City.
- 31 Elm Street Mixed Use Redevelopment, Springfield – implemented by OPAL Development, Winn Development, MGM Springfield.
- Springfield YMCA Housing Renovation – implemented by Home City Development.
- CRRC, Springfield - implemented by CCRC, assisted through a local tax increment financing agreement with the City.
- Springfield Innovation Center – implemented by Develop Springfield and MassDevelopment, and supported through CDBG funding.

Discussion

The City will utilize CDBG funding under the 2020-2024 Consolidated Plan to address economic and workforce development, small business growth and reducing barriers to employment. Projects funding in these areas will address the areas of talent and business growth, supporting those residents with additional challenges to sustainable employment. The City will also support targeted projects that aim to align unemployed residents with training and employment opportunities.

Springfield will aim to continue to grow its economy of small businesses through training and education programs, as it currently operates a successful program based on the Interise national model. Small Businesses will be supported as well through financial assistance to help preserve and grow jobs, and to connect them to supply chain opportunities within the local economy. Additionally, the City will seek to help recover and grow its important hospitality, tourism, arts and cultural economy that provides thousands of jobs to City residents.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For the purpose of this document, an area of concentration of housing problems will be an area where 30% or more of the population has a housing problem. Housing problems are most common for extremely low income households.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Springfield is a majority-minority City, where 67.4% of the population is racial and ethnic minorities. Of all the census tracts in the City, 63% have a concentration of racial/ethnic minorities, meaning that 50% or more of the population in each of those census tracts is race or ethnicity other than non-Latino white.

Of these tracts with a concentration of people of color, 13 also have a concentration of families living below the poverty level, with more than 40% of the population with an income below the federal poverty level. These 13 racially/ethnically concentrated areas of poverty (R/ECAPs) are located in the following neighborhoods: North End (tracts 8006, 8007, 8008), lower Liberty Heights (8009), Metro Center (8011.01, 8012), McKnight (8014.01), South End (8020), lower Forest Park (8022, 8023), Six Corners (8019.01 and 8019.02), and Old Hill (8018).

What are the characteristics of the market in these areas/neighborhoods?

The R/ECAP neighborhoods include a mix of housing, with a higher percentage of rental properties. Due to a history of disinvestment, the condition of the housing stock is poorer than in other areas of the City. Privately owned housing, especially the housing that is not owner-occupied, is aged and a portion of it is distressed. Housing values are lower than the City average, in part due to poorer condition of the housing stock. The R/ECAP neighborhoods include a large amount of public and subsidized housing. There is also a larger percent of vacant lots where homes have been demolished.

The City of Springfield prioritizes investment in these neighborhoods. Some of these neighborhoods have experienced significant investment in infrastructure, parks and housing over the last decade, particularly Metro Center, South End, and Six Corners.

Are there any community assets in these areas/neighborhoods?

North End and lower Liberty Heights This neighborhood includes Baystate Medical Center, the region's only trauma center, as well as Mercy Medical Center. The neighborhood is centered along a traditional

Main Street, with retail on the ground level and housing above, and is on major bus lines. The North End is served by the Community-Based Development Organization (CBDO) New North Citizens Council.

Metro Center Metro Center is the City's Central Business District, with multiple businesses, and includes City Hall. The multi-modal Union Station transportation center anchors the north end of the district, and MGM Springfield's casino, hotel and entertainment center anchors the south end. The neighborhood includes the main Springfield Library, the City's museum complex, and numerous cultural and civic institutions. The area includes the City's dining district and the Springfield Innovation Center.

South End and lower Forest Park These neighborhoods are adjacent to downtown and linked to it by Main Street, which has retail on the first floor and housing above. The South End has a new Community Center, constructed by the City and opened in 2019. The same part of the neighborhood has a newly-renovated 7-acre park, Emerson Wight, as well as the Outing Park District, a historic district comprised of 23 masonry walk-up apartment buildings. The City reconfigured streets in this area to improve neighborhood safety, and this roadwork was completed in 2019. The neighborhood is served by Caring Health Center, a federally qualified health center. The South End also includes the Basketball Hall of Fame and three hotels.

Six Corners, Old Hill and Upper Hill These near-downtown neighborhoods are primarily residential and are bordered by the State Street Corridor, which has been the subject of a 5-year revitalization effort. Old Hill is bordered by Springfield College. There is a new elementary school--Brookings Elementary, a new EduCare early childhood learning center, and new housing construction. The City has recently reconfigured the previously-dangerous six corners intersection into a new traffic circle.

Are there other strategic opportunities in any of these areas?

North End and Lower Liberty Heights - The existence of two major hospitals in these neighborhoods provides opportunity. There is opportunity for housing for hospital employees as well as job opportunities for neighborhood residents.

Metro Center – The strategic location of the downtown, along with the multi-modal Union Station with increased train service, make metro center ideal for transit-oriented housing development. This area of the City is ideal for market-rate housing, which has been identified as a need in the City.

South End and Lower Forest Park – These neighborhoods, adjacent to downtown, have been the subject of focused redevelopment since 2007.

Six Corners and Old Hill – Significant FEMA and CDBG-DR funds, following damage from the 2011 tornado, provides a continuing opportunity to renew housing and public facilities in these neighborhoods.

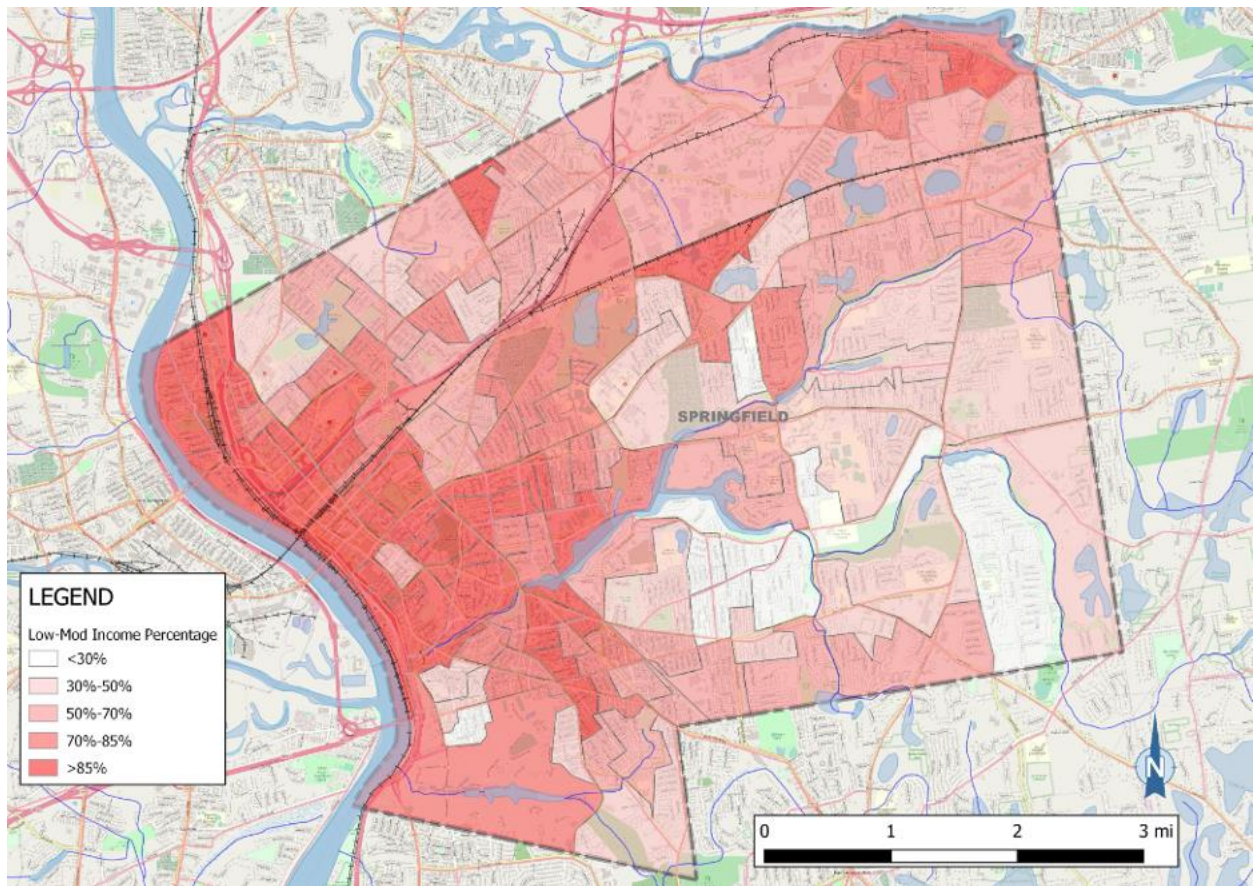


Figure 22 - Areas of Low and Moderate-Income Household Concentration

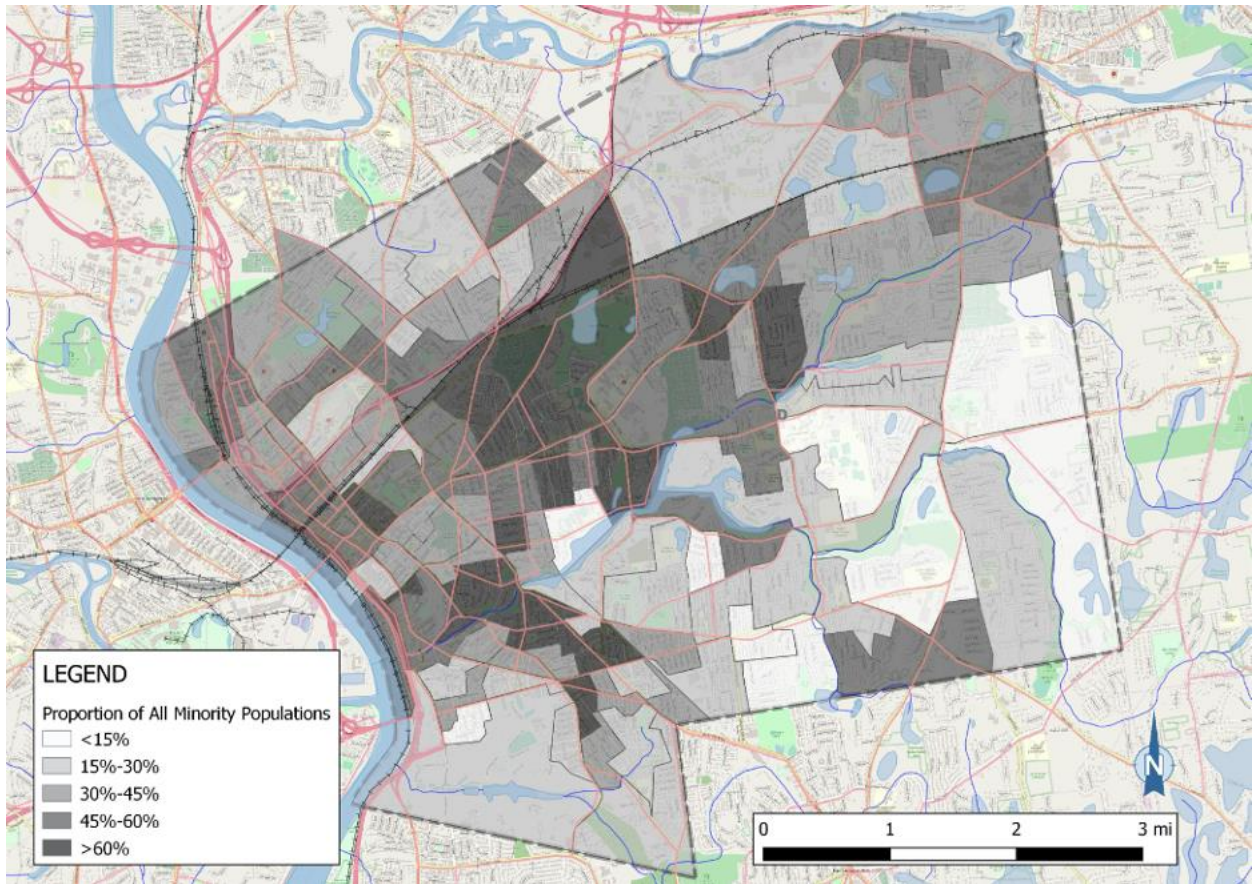


Figure 23 - Areas of Concentration of People of Color

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Access to technology, particularly broadband internet can be meaningful in a household's path to education and employment. According to the 2018 ACS, 80 percent of households had a computer but only 69 percent had broadband internet access.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to braoandbandsearch.net, Springfield, MA has a total of 17 internet providers including 3 Cable Internet providers, 6 DSL providers and 2 Satellite providers. Springfield has an average download speed of 25 Mbps and a maximum download speed of 2 Gbps.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In the northeast United States, the impact of climate change has been storms with increased precipitation, an increasing number of storms, storms with increased impact, and extreme temperatures. Springfield faces risk from flooding (both localized and a 100-year flood event), hurricanes/strong winds, severe snow and ice storms, and extreme heat waves. The city has detailed the risk in its 2016 Risk Mitigation Plan, available at https://www.springfield-ma.gov/finance/fileadmin/budget/Springfield_Hazard_Mitigation_Plan_Draft.pdf.

As detailed in Strong, Healthy and Just: Springfield's Climate Action and Resilience Plan (https://www.springfield-ma.gov/planning/fileadmin/community_dev/DR/CARP_FINAL_REV_2017.pdf), the City is pursuing strategies to increase community resilience. City strategies are grouped into the following categories: 1) build confidence in City government; 2) change the way we get around; 3) efficiently use energy; 4) greening the grid; 5) building resilient infrastructure; 6) managing the urban forest; 7) building human resilience; and 8) reduce, reuse, recycle—towards zero waste.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The combination of an aged housing stock and severe weather lead to increased likelihood of poor housing conditions, both as a result of emergency events and chronic conditions. Emergency events include roof or structure collapse. Chronic issues include leaking roofs or other water access points, which can cause mold and unsafe air quality. In addition, older housing includes inherent weaknesses which can lead to endangerment of occupants during severe weather. Some of these weaknesses include aged heating systems, which may fail, and lack of air conditioning, which can be deadly during a heat wave. Severe storms also increase the incidence of loss of electrical power and downed trees.

Springfield's experience with multiple weather-related natural disasters during the period 2011-2013 made these vulnerabilities clear to the City. The storms of that time, a tornado, hurricane, October ice storm, and heavy snow events, caused considerable housing damage and created emergency housing situations. The City's high incidence of asthma makes its population especially susceptible to health risks due to mold that accumulates in housing through repeated wet weather.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This strategic plan provides the roadmap for the City to address the needs of the most vulnerable residents in Springfield over the next five years. Following collection and review of the data presented in this document, as well as the input received through the community engagement process, the City has established the following three main priorities to guide its strategies during program years 2020-2024: fostering an inclusive economy, strengthening neighborhoods, and providing healthy and affordable housing.

In this year's planning process, the City found many of the same issues identified five years ago during the last Consolidated Plan planning process are still relevant. As a result, Springfield will continue to implement similar strategies and priorities from the prior Consolidated Plan.

The City's annual allocation of HUD entitlement funds has decreased over the past ten years, as shown in Figure 24. The most flexible funding resource, CDBG, reached its lowest amount in ten years in 2017, and has increased gradually since that time; the 2020 allocation is a 2.2% increase from 2019. The HOME allocation was at its lowest amount in ten years in 2015; the 2020 allocation is an 11% increase over 2019.

ESG and HOPWA allocations have increased by small percentages over the last several years, but these are the most restrictive funding resources. ESG must fund projects that go to prevent homelessness or provide services for homeless households. HOPWA must fund programs and projects that serve households living with HIV/AIDS. Despite these increases, the ESG and HOPWA grants are relatively small compared to CDBG and HOME.

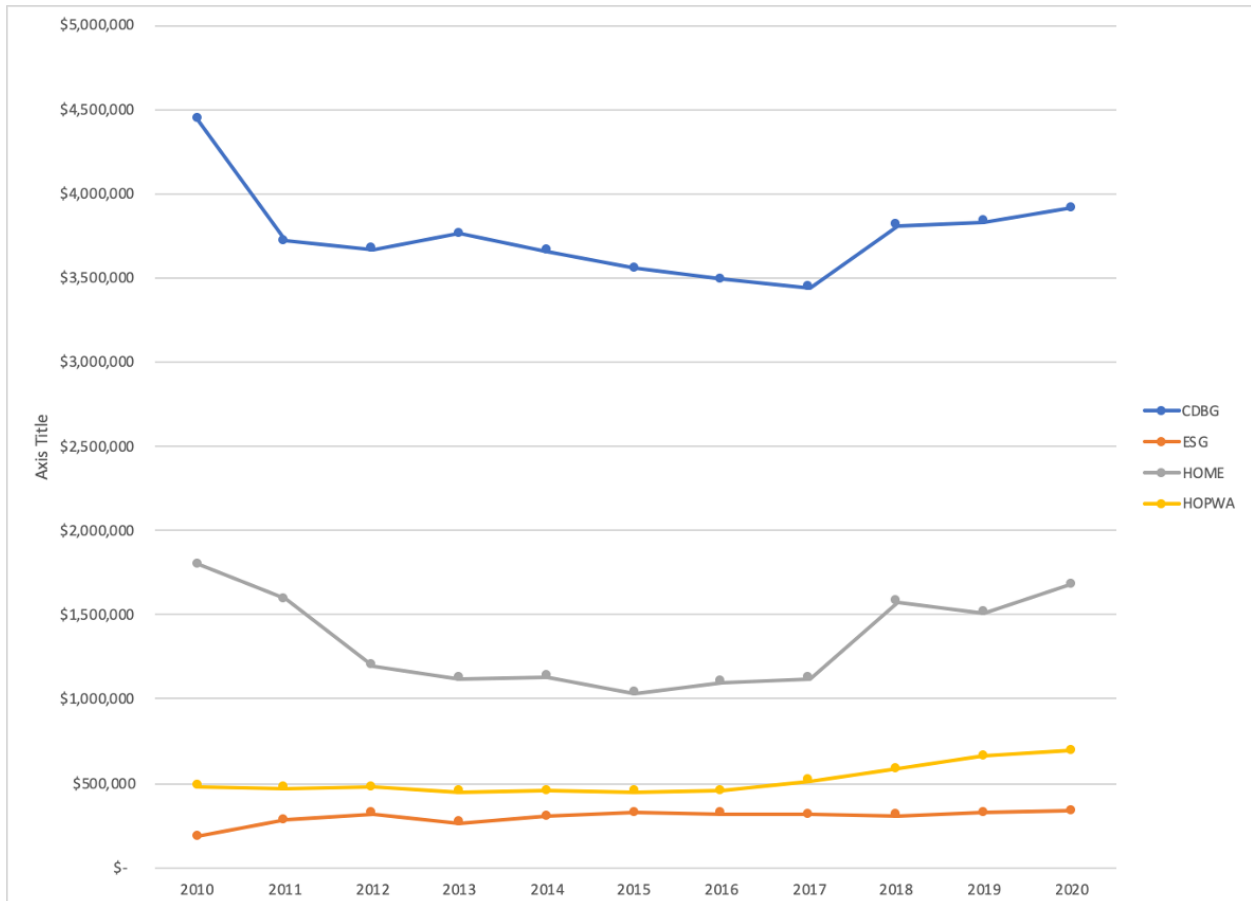


Figure 24 - HUD Allocations over time

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name:	NRSA - 2020 Consolidated Plan Renewal
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/1/2020
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Springfield’s Neighborhood Revitalization Strategy Area (NRSA) is composed of 9 census tracts and 19 block groups. All are contiguous to each other. This area is made up of parts of the neighborhoods Brightwood, Memorial Square, and Metro Center. The census tracts and block groups included are: 800500 2, 800900 3, 800600 1, 801101 1, 800600 2, 801102 1, 800600 3, 801102 2, 800700 1, 801200 1, 800700 2, 801200 2, 800800 1, 801200 3, 800800 2, 801902 1, 800900 1, 801902 2, 800900 2.
	Include specific housing and commercial characteristics of this target area.	The population of this target area is 21,915, roughly 14.7% of the total City population. Residents identifying themselves as African Americans make up 16.5% of the population in this target area and residents identifying themselves as Hispanic make up 74.5% of the population in this target area. The median percent of income going to rent is 35.2%. The area includes a large amount of subsidized housing and housing choice voucher holders, keeping housing costs reasonable for many residents. The area includes a concentration of poverty and low-income residents and a lack of market rate housing.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The target area was selected based on input from service providers already serving a severely stressed area and the coordination among agencies to provide a holistic approach to community development.	

	<p>Identify the needs in this target area.</p>	<p>47.3% of the NRSA’s population lives below the federal poverty level of \$24,900 for a household of four. The average household size in the area is 2.3 people. 89% of the population earns less than 80% area median income.</p> <p>There is a low level of education attainment of the adults in the community: 40% of persons over 25 does not have a high school diploma or equivalent. Another 28% of the population has a high school diploma but no further education. Jobs associated with these education levels often do not pay a living wage.</p>
	<p>What are the opportunities for improvement in this target area?</p>	<p>The Springfield NRSA target area incorporates the City Center and nearby neighborhoods. The City Center includes active commercial space, a restaurant district, a multi-modal transportation center, Springfield Technical Community College, a downtown campus of the University of Massachusetts, and some of the region’s top cultural and entertainment assets. The North End contains the region’s two largest hospitals and associated medical offices. Nearby neighborhoods have access to employment, public transportation, education and cultural centers, health services, City Hall, and many public service agencies.</p> <p>Opportunities include the ability to connect existing residents to education and employment opportunities, and to bring revitalization to the area through new housing and businesses.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>Some barriers to improvements include:</p> <ul style="list-style-type: none"> • Perceptions of neighborhood • Substandard or abandoned buildings • Aged infrastructure • Lack of income diversity
<p>2</p>	<p>Area Name:</p>	<p>Local Target Area</p>
	<p>Area Type:</p>	<p>Local Target area</p>
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	

% of Low/ Mod:	
Revital Type:	Other
Other Revital Description:	low mod block groups-2006-2010 ACS
Identify the neighborhood boundaries for this target area.	The boundaries for the area include all census tracts with 51 percent of the households earning below 80 percent of the area median family income. The boundaries change based on Census information and information from the American Community Survey.
Include specific housing and commercial characteristics of this target area.	<p>Demand for housing is high. Compared to other metropolitan areas, particularly those in eastern Massachusetts, Springfield housing costs are affordable. The median home value is \$148,600 and the median monthly rent is \$917 (2017 ACS).</p> <p>Springfield is the economic center of the Springfield, MA Metropolitan Statistical Area (MSA), which is made up of Hamden and Hampshire Counties. The MSA is home to more than 631,000 persons with a per capita income of \$48,902. The median household income for the MSA is \$57,857, significantly higher than the City's median household income of \$36,234. The economy of Springfield MSA employs 297,000 workers. (This information was collected prior to the COVID-19 Pandemic).</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City of Springfield must complete a Consolidated Plan every five years and identify areas of priority and where it will target funding. Some projects will be targeted in areas of higher concentrations of low to moderate income households as guided by regulations and local leaders.
Identify the needs in this target area.	The needs vary from year to year, depending which census tracts are low to moderate income. For fiscal year 2020, the low to moderate income census tracts cover much of the City of Springfield. The housing needs analysis stated that housing cost burden and severe housing cost are the two largest housing needs. More renters than homeowners experience a housing cost burden or severe housing cost burden

<p>What are the opportunities for improvement in this target area?</p>	<p>Single-family structures (both detached and attached) remains the predominate type of housing stock within Springfield. Of the total 61,615 residential structures in the City, 29,810 (48%) are single-family structures. Structures with 2- and 4-units account for another 30 percent of Springfield’s housing stock. The 2020 COVID-19 pandemic has currently interrupted the market, and it is not yet clear what the pandemic’s long-term impact will be on the housing market.</p> <p>Springfield is part of the Pioneer Valley Community Economic Development Strategy (CEDS). The area contains 43 cities and towns and is home to long time employers as well as thousands of small businesses. The CEDs outlines strategies and goals, categorized by the themes of talent, business growth and development, infrastructure, and collaboration and engagement. This partnership will be an opportunity for the residents of Springfield to access new economic opportunities.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>While the cost of housing in Springfield makes it one of the more affordable markets in Massachusetts, the very low income of many residents mean that even Springfield’s affordable housing market is out of reach. While there is potential for renovation of homes for development of affordable housing, much Springfield's housing stock is aged and there is significant unmet need for housing rehabilitation of both rental and owner-occupied housing.</p> <p>Skilled workforce and educational attainment are very challenging needs of the business community. The region offers lower costs that other nearby employment centers like Boston, MA, in terms of cost of land, housing, utilities; however, often the challenge is locating qualified employees. The City has worked closely with its trade schools and in funding workforce training programs to assist in meeting those needs.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA

for HOPWA)

Springfield's investment of CDBG funds is based on whether the activity falls within a City funding priority, whether the service is an eligible activity, and whether the service or need meets a national objective. In addition, the activity must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; and (3) provide economic opportunity.

CDBG and HOME resources are allocated to maximize the benefits within City target areas and low to moderate income census tracts. While public infrastructure, parks, open space and public facility type projects are exclusively within these areas, other strategic investments are made for the benefit of low-moderate income residents throughout the City. In order to meet high priority needs of the community such as job creation and economic development, it may be necessary to invest outside low/moderate census tracts.

Emergency Solutions Grant (ESG) funding is dedicated to meet the needs of homeless or households at-risk of homelessness, wherever they are located. Shelter operation funds go to the geographic location of the eligible shelters. After the CoC and the City determine priorities, specific funding allocations are made through an RFP.

HOPWA- funded programs serve households throughout the entire EMSA; these are chosen every three years through an RFP.

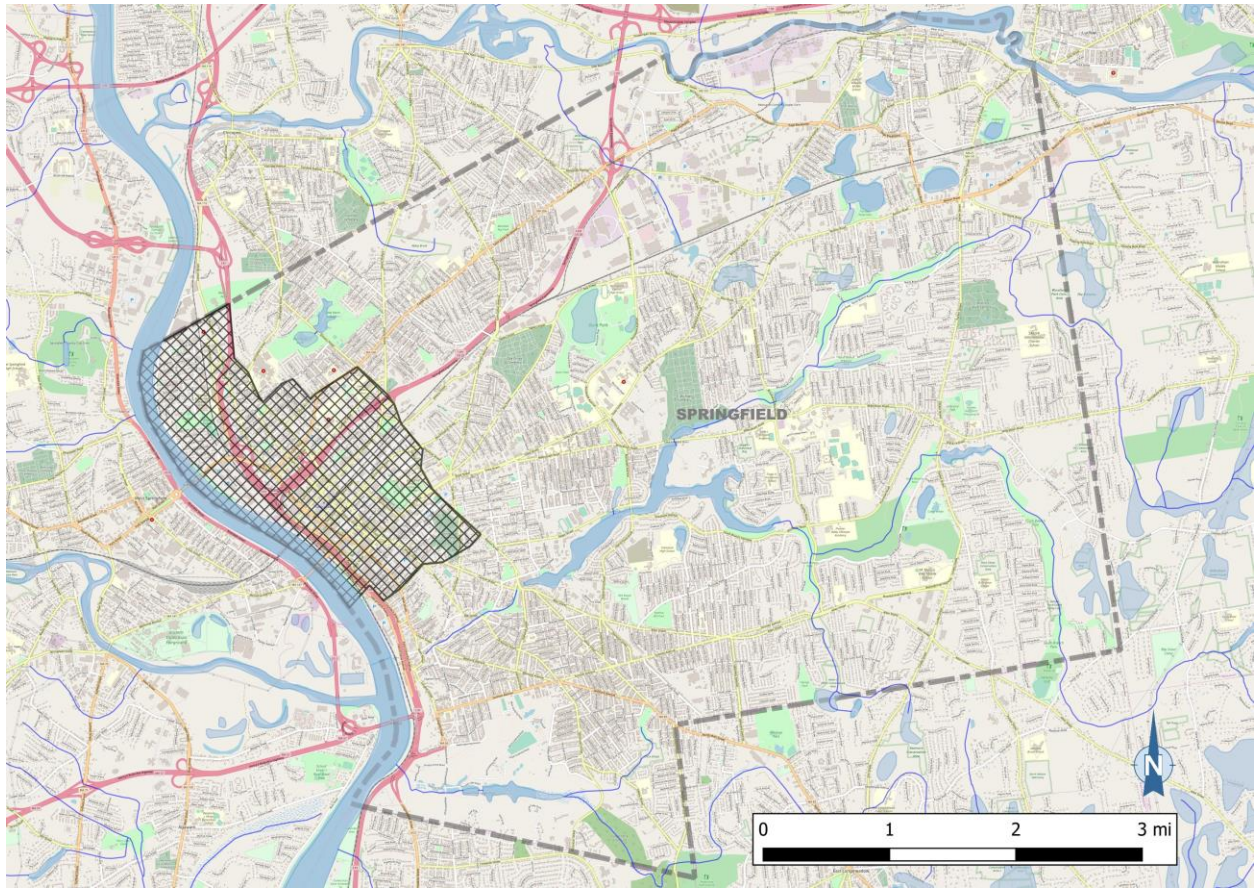


Figure 25 - Neighborhood Revitalization Strategy Area

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Foster an Inclusive Economy
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Associated Goals	Facade Support Small Businesses Job Training- Public Service Replace Cliff Effect - Supportive Services Creative Economy
Description	The City of Springfield will fund activities and projects that improve the economic opportunities for all residents.	

	Basis for Relative Priority	As part of the anti-poverty strategy, the City of Springfield will focus efforts to help low and extremely low income to increase their economic opportunity and increase their income.
2	Priority Need Name	Strengthen Neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Local Target Area NRSA - 2020 Consolidated Plan Renewal

	Associated Goals	Public Facilities Public Facilities - Resiliancy Public Facilities - Non Profit Public Services - General Clean up of Sites Street Sweeps Historic Preservation Neighborhood Redevelopment Capacity Building Fair Housing
	Description	Promote Healthy, Livable Neighborhoods - Strengthen and create vibrant neighborhoods for all income groups.
	Basis for Relative Priority	The City of Springfield will support the redevelopment of a neighborhood in a holistic manner.
3	Priority Need Name	Provide Healthy and Affordable Housing
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	Local Target Area NRSA - 2020 Consolidated Plan Renewal
Associated Goals	New Affordable Housing - Rental Renovate Affordable Housing - Rental New Affordable Housing - Owner Down Payment Improve Housing Stock Homelessness Prevention Rapid Re-Housing Overnight Shelter HOPWA Rental Assistance
Description	Support Quality Affordable Housing - The City of Springfield will the entire continuum of housing, creating affordable housing for all income levels.

Basis for Relative Priority	The City of Springfield will create housing opportunities for all income groups, working to make neighborhoods inclusive and affordable for all residents. This priority addresses the need demonstrated by the high rates of housing cost burden.
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Narrative (Optional)

The Development Services Division relied on several factors to define the City’s overall priority needs in the areas of economic, community, neighborhood and housing development.

Community Outreach. The citizen participation plan provided the framework for community outreach. Springfield hosted focus group meetings at a time and place convenient for input from interested parties, and conducted interviews of key stakeholders. City staff disseminated a web-based survey which received over 726 responses. The draft Consolidated Plan has been made available to the public for 30 days for public review and comment.

Staff and Consultant Knowledge. Staff input was integral to the development of the Consolidated Plan. Staff reviewed past plans and accomplishments, and relied on expertise acquired through operating the City’s community development programs for many years. The City employed a consultant with extensive experience in creating consolidated plans.

Research. The City primarily used 2013-2017 ACS estimated data. It supplemented this data with additional census data sets, internal data, third-party studies, and data used to create other City analyses referred to in this Consolidated Plan.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The market analysis suggests there are enough total units for every household in Springfield; however, the housing is not affordable to the population. TBRA increases the number of units affordable to households who may not earn a living wage.
TBRA for Non-Homeless Special Needs	The NLIHC <i>Out of Reach</i> study indicates that mean monthly SSI payment is \$885 per month, meaning an individual with income only from SSI can only afford rent of \$266 per month. Springfield does not have fair market rent units at that rent level, so an individual with SSI needs a housing subsidy to be able to afford housing. Persons living with HIV/AIDS are particularly vulnerable to illness without stable housing, so the City uses HOPWA funds to provide TBRA to this population.
New Unit Production	Springfield has sufficient number of units for the total number of households. New units are developed as part of overall neighborhood revitalization plans.
Rehabilitation	Data from the City’s code enforcement efforts and input from stakeholders and residents makes clear the City’s stock of aged housing suffers from numerous conditions issues. There is a need for housing rehabilitation for both renters and homeowners.
Acquisition, including preservation	Springfield’s homeownership market is relatively affordable, with low- and moderate-income households able to purchase homes and build equity, with monthly payments comparable to or less than rent. Owners of low-income housing with expiring use restrictions are willing to preserve affordability, but often need to recapitalize units to improve conditions. This recapitalization may include acquisition by a new corporate entity.

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

In 2020, the City of Springfield will receive \$3,912,806 of CDBG funding, \$1,678,324 of HOME funding, \$336,498 of ESG funding, and \$694,040 of HOPWA funding. The amounts listed in this section do not include any allocations City will receive as a part of the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,912,239	200,000	0	4,112,239	15,964,248	CDBG is used to assist low- and moderate-income individuals or households through a variety of activities, including housing development, public services, planning, economic development, and public facility improvements.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,678,026	2,000	0	1,680,026	6,847,560	The HOME Investment Partnerships Program can be used for a variety of affordable housing activities, including renovation of housing, new construction of housing and rental assistance.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	694,040	0	0	694,040	2,874,158	The Housing Opportunities for Persons with AIDS (HOPWA) program was established to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	336,498	0	0	336,498	1,369,912	ESG funds may be used for five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS; as well as administrative activities

Table 55 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Springfield expects to leverage a total of \$19,515, 000. The leveraged and match funds will come from the following funds and amounts:

- Emergency Solutions Grant Match - \$1,615,000;
- NDR Grant - \$3,500,000;

- City Bonds - \$1,000,000;
- State Grants - \$2,500,000;
- Chapter 90 Funds Streets/Sidewalks - \$10,000,000; and,
- EPA - \$900,000.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Springfield regularly becomes the owner of vacant lots and residential buildings through foreclosure for nonpayment of property taxes. The City frequently uses residential vacant lots for development of new homes and seeks new owners for homeownership or management of multi-family buildings. In some instances, the City makes vacant lots available simultaneously with federal funds dedicated to new construction, for the purpose of creating quality affordable homeownership opportunities.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF SPRINGFIELD, OFFICE OF HOUSING	Departments and agencies	Homelessness Non-homeless special needs Ownership Rental	Jurisdiction
City of Springfield, Office of Planning & Economic Development	Departments and agencies	Economic Development Planning	Jurisdiction
City of Springfield, Office of Neighborhood Services	Departments and agencies	neighborhood improvements	Jurisdiction
City of Springfield-DPW	Departments and agencies	public facilities	Jurisdiction
PARKS & RECREATION MANAGEMENT	Departments and agencies	public facilities	Jurisdiction
City of Springfield, Code Enforcement	Departments and agencies	Public Housing neighborhood improvements	Jurisdiction
Hampden County Continuum of Care	Continuum of care	Homelessness	Other

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City will use multiple providers and developers to implement the City's strategy during the next five years, including: City departments; private industry; and nonprofit organizations, community-based development organizations (CBDOs), community development housing organizations (CHDOs), and community development financial institutions (CDFIs). Organizations will include those with experience serving homeless, at risk, and other vulnerable populations. The City will also collaborate with its quasi-governmental partners, the Springfield Housing Authority (SHA) and the Springfield Redevelopment Authority (SRA). Key City staff for implementation of the Consolidated Plan includes the Chief Development Officer, the Director of Housing, the Director of Administration and Finance and the Deputy Director of Economic Development.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		
Other			

Table 57 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City uses ESG and HOPWA to fund homelessness prevention and rapid rehousing programs. Street outreach is provided through several programs and organizations: SAMHSA Projects for Assistance in Transition from Homelessness (*PATH*) program carried out by Eliot Community Health Services; Healthcare for the Homeless staff; and the Mental Health Association. In addition, the Springfield Police Department and clinical staff from the Behavioral Health Network (BHN) conduct regular outreach details to unsheltered individuals as part of Project Hope. Two state funded agencies, the Center for Human Development (CHD) and Gandara, provide outreach to unaccompanied homeless youth.

The CoC coordinates monthly case conferencing meetings, where multiple agencies and providers review “by-name” lists of chronically homeless, veterans, and unaccompanied youth. Agencies coordinate the assessment of these populations, connect them with housing navigators and case workers, and refer them to housing and services. In order to address the needs of the chronically

homeless, the City and CoC have coordinated with the Springfield Housing Authority, which has set aside project-based vouchers and acquired housing choice vouchers to serve this population. The City and CoC work closely with the Veterans Administration (VA) and local Supportive Services for Veteran Families (SSVF) providers to assist homeless veterans and their families. The CoC has secured state Homeless Youth Grant funds and HUD Youth Homelessness Demonstration Program (YHDP) funds to address the needs of homeless unaccompanied youth.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Local service providers have developed a strong collaborative network which includes shared releases of information, shared assessments, and regular opportunities to share information and create shared strategies. The biggest gap is the lack of sufficient resources to address community need. Stakeholders expressed a need for a coordinated entry system for general supportive services, similar to that has been established for the homelessness community.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Facade	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$475,000	Businesses assisted: 30 Businesses Assisted
2	Support Small Businesses	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$575,000	Jobs created/retained: 35 Jobs
3	Job Training- Public Service	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$275,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
4	Replace Cliff Effect - Supportive Services	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Creative Economy	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
6	Public Facilities	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$7,475,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted
7	Public Facilities - Resiliancy	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods	CDBG: \$25,000	Other: 3 Other
8	Public Facilities - Non Profit	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$1,451,524	Other: 3 Other
9	Public Services - General	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$2,355,530	Public service activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
10	Clean up of Sites	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$670,000	Buildings Demolished: 35 Buildings Other: 135 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Street Sweeps	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$300,000	Housing Code Enforcement/Foreclosed Property Care: 3500 Household Housing Unit
12	Historic Preservation	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$600,000	Other: 5 Other
13	Neighborhood Redevelopment	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$525,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
14	Capacity Building	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$300,000	Other: 10 Other
15	New Affordable Housing - Rental	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	HOME: \$398,296	Rental units constructed: 22 Household Housing Unit
16	Renovate Affordable Housing - Rental	2020	2024	Affordable Housing	Local Target Area	Provide Healthy and Affordable Housing	HOME: \$2,774,588	Rental units rehabilitated: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	New Affordable Housing - Owner	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	HOME: \$1,810,000	Homeowner Housing Added: 7 Household Housing Unit
18	Down Payment	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	CDBG: \$750,000 HOME: \$1,810,000	Direct Financial Assistance to Homebuyers: 600 Households Assisted
19	Improve Housing Stock	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	CDBG: \$3,600,000	Homeowner Housing Rehabilitated: 1823 Household Housing Unit
20	Homelessness Prevention	2020	2024	Homeless	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	ESG: \$625,910	Homelessness Prevention: 2000 Persons Assisted
21	Rapid Re-Housing	2020	2024	Homeless	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	ESG: \$502,840	Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22	Overnight Shelter	2020	2024	Homeless	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	CDBG: \$350,000 ESG: \$577,660	Homeless Person Overnight Shelter: 5000 Persons Assisted
23	HOPWA	2020	2024	Non-Homeless Special Needs	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	HOPWA: \$3,568,198	HIV/AIDS Housing Operations: 1255 Household Housing Unit
24	Rental Assistance	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	HOME: \$1,735,000	Tenant-based rental assistance / Rapid Rehousing: 225 Households Assisted
25	Fair Housing	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Facade
	Goal Description	Support small businesses with façade improvements. Rehabilitate historic, commercial, and industrial structures.
2	Goal Name	Support Small Businesses
	Goal Description	Support small businesses, creating or retaining jobs that target low and moderate income individuals.
3	Goal Name	Job Training- Public Service
	Goal Description	Job training and placement with preference given to programs that focus on the hard to serve population, individuals who are out of the educational system and or workforce.
4	Goal Name	Replace Cliff Effect - Supportive Services
	Goal Description	Fund supportive services that reduce barriers for low to moderate-income households seeking employment or have employment, reducing the risk of the “cliff effect”
5	Goal Name	Creative Economy
	Goal Description	Fund efforts around public art and growth of the creative economy to foster elimination of blight, job creation, and create sense of place.
6	Goal Name	Public Facilities
	Goal Description	Public Facilities/Improvements, work to improve the physical environment through enhancement of streets, parks, streetscapes, bikeways, and open space.
7	Goal Name	Public Facilities - Resiliancy
	Goal Description	Public Facilities/Improvements – design and implement projects that will increase the City’s resilience to natural disasters
8	Goal Name	Public Facilities - Non Profit
	Goal Description	Public Facilities/Improvements – Capital improvements to Non-Profit facilities

9	Goal Name	Public Services - General
	Goal Description	Support public services for low to moderate income families not related to job training.
10	Goal Name	Clean up of Sites
	Goal Description	Clean-up of sites and structures
11	Goal Name	Street Sweeps
	Goal Description	Support housing inspectors and staff who enforce local housing codes.
12	Goal Name	Historic Preservation
	Goal Description	Restore and rehabilitate historic housing and buildings to promote historic preservation, smart growth, and creation of new housing and commercial units.
13	Goal Name	Neighborhood Redevelopment
	Goal Description	Work with neighborhood councils and stakeholder groups to advance neighborhood planning and design work for future improvement projects.
14	Goal Name	Capacity Building
	Goal Description	Work with neighborhood councils to build capacity throughout the neighborhoods.
15	Goal Name	New Affordable Housing - Rental
	Goal Description	New affordable housing through rehab, new construction, and acquisition for households with incomes below 80 percent of AMI.
16	Goal Name	Renovate Affordable Housing - Rental
	Goal Description	New affordable housing through rehab, new construction, and acquisition for households with incomes below 80 percent of AMI.

17	Goal Name	New Affordable Housing - Owner
	Goal Description	New affordable housing through rehab, new construction, and acquisition for households with incomes below 80 percent of AMI.
18	Goal Name	Down Payment
	Goal Description	Assist households with income at or below 80 percent AMI to become homeowners.
19	Goal Name	Improve Housing Stock
	Goal Description	Improve the city's housing stock, including emergency repairs, repair/replacement of heating systems, and lead remediation.
20	Goal Name	Homelessness Prevention
	Goal Description	Prevent homelessness and rapidly rehouse people experiencing homelessness
21	Goal Name	Rapid Re-Housing
	Goal Description	Prevent homelessness and rapidly rehouse people experiencing homelessness.
22	Goal Name	Overnight Shelter
	Goal Description	Provide overnight shelter and crisis housing for homeless families and individuals.
23	Goal Name	HOPWA
	Goal Description	Provide housing assistance to persons and their families that are HIV positive.
24	Goal Name	Rental Assistance
	Goal Description	Provide housing assistance to households experiencing homelessness, including youth and persons with disabilities.

25	Goal Name	Fair Housing
	Goal Description	Advocate and promote fair housing through federally funded housing projects and programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

SHA is not subject to a Section 504 Voluntary Compliance Agreement. As of January 2020, the following Section 504 needs were determined by the staff at SHA:

- 14 applicants on the waitlist are requesting an ADA accessible apartment
- 12 tenants on the transfer list are requesting an ADA accessible apartment and 29 tenants on the transfer waitlist are requesting a first-floor unit

Activities to Increase Resident Involvements

SHA, over the next five years, will use established and innovative financial and human resources to ensure each resident and housing community has the opportunity to achieve his/her maximum potential. SHA will also design, implement and support educational and vocation programs with the goal of reducing long-term reliance of residents on public assistance programs. Goals related to these visions over the next five years are listed below.

1. Maintain the active participation of existing Tenant Councils and increase the number of new Tenant Councils.
2. Enhance efforts to make sure all tenants responsible to participate in community service requirements meet their responsibility and gain new skills.
3. Provide tenants access to written materials and translations that allows them to have equal access to housing opportunity.
4. Develop a database of information about available victim support services and how to access them.
5. Provide tenants with access to training events that empower them and their families to help prevent becoming a victim of crime.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Springfield zoning, land use, and public financing policies, combined with the City's status as a weak housing market, has made it attractive for development of affordable housing. Zoning ordinances allow for the creation of multi-family structures in four different zoning areas. These areas comprise more than a third of all residential zoned parcels in the City and include parts of all 17 City neighborhoods.

The City uses its tax title program and federal funds to develop affordable homeownership opportunities. The City maximizes its federal and state funding to preserve and redevelop existing affordable housing. The City provides down-payment assistance and other financial resources towards the development subsidies to expand affordable homeownership. The City's history of low barriers to development of affordable housing has resulted in a concentration of low-income housing within the City. According to the Commonwealth of Massachusetts' Department of Housing and Community Development, Springfield ranks 5th in the State, with 17.4% of its housing stock dedicated to affordable housing. In addition, the 2014 Pioneer Valley Regional Housing Plan, completed as part of a HUD-funded Sustainable Communities Regional Planning Initiative, indicates that 60 percent of all housing choice voucher mobile households in the Springfield metropolitan area use their voucher assistance within the City.

The lack of barriers to affordable housing in Springfield, in contradiction to the existence of barriers in communities surrounding the City, has contributed to racial segregation in the region. Springfield updated its Analysis of Impediments to Fair Housing (AI) in 2020, and this analysis notes how the concentration of affordable housing in Springfield, and the lack of affordable housing outside Springfield, are major contributors to the status of the Springfield Metropolitan Area as one of the most segregated metropolitan areas in the nation, particularly for Latino-white segregation. Springfield is a minority-majority City, with overall low incomes, adjacent to higher-income suburban communities which are predominantly white. The 2014 Knowledge Corridor Fair Housing and Equity Assessment, completed as part of a HUD-funded Sustainable Communities Regional Planning Initiative, identifies several factors related to housing policy which have contributed to segregation: concentration of public and subsidized rental housing in urban areas, exclusionary zoning, the history of redlining, and use of restrictive covenants.

The large stock of affordable housing is a contributing factor to a smaller tax base in the City, which makes it more difficult for the City to provide high-quality public services to community residents. Increasing taxes, or providing a less than ideal level of services, drives people with resources out of the City, contributing further to area's segregation. Springfield now has 13 census tracts which meet the definition of racially/ethnically concentrated areas of poverty, in which the poverty rate exceeds 40% and the non-white population exceeds 50%. Research indicates that neighborhoods with these characteristics have a detrimental impact on resident health, education, and employment outcomes for its residents.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Affordable redevelopment has been led by small non-profit community development corporations at the grass roots level. Some of these organizations have been able to develop large-scale multi-family projects but human capital in any one organization is limited to conducting one or two projects at a time. Many require multiple partners, coordination and strong leadership to address redevelopment at a holistic level. Some ideas to overcome these barriers are:

- Streamline approvals and reviews of projects that are smaller in nature to reduce burden to the developer of small-scale affordable housing projects
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments.
- Address public infrastructure in communities with affordable housing development, such as adding curb ramps and crumbling sidewalks, as an incentive for developers to increase affordable housing infill
- Support development of community assets in R/ECAP neighborhoods, creating areas of opportunity along with preservation of affordable housing
- Streamline resources available to address brownfields and other environmental issues that increase housing development costs; this can include connecting brownfield clean up resources to affordable housing resources ensure areas are primed for development
- Find additional subsidy dollars to help extremely low-income households and special needs households afford rental units without a cost burden

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City's efforts complement those of the Springfield-Hampden County Continuum of Care (CoC), which uses HUD CoC and the Massachusetts Executive Office of Health and Human Services (EOHHS) Homeless Youth Grant funds to support a coordinated entry system. As part of coordinated entry, the CoC uses the Vulnerability Index-Services Prioritization Decision Assistance Tool (VI-SPDAT), and the specialized versions of the tool for youth and families, on a system-wide basis to uniformly assess homeless persons and refer them to housing and other support services.

Specific actions the City will take to reach out to and assess the individual needs of homeless persons are:

- Support outreach and supportive services for individuals experiencing homelessness by using the Health Services for the Homeless (HSH) grant;
- Continue operation of Project Hope, the police department partnership with BHN clinical staff that provides outreach and engagement with unsheltered individuals; and,
- Use ESG funds to support case management for homeless individuals.

Addressing the emergency and transitional housing needs of homeless persons

The City will use ESG, CDBG, and EOHHS funds 1) to support operation of emergency shelter for homeless individuals and youth/young adults and 2) to support operation of emergency shelter for survivors of domestic violence.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

As the Collaborative Applicant/Unified Funding Agency for the Springfield-Hampden County CoC, the City oversees and participates in the CoC's coordinated entry system (CES), where homeless persons and families are assessed, prioritized, and referred to housing and other services. Households with high needs and youth/young adults are assigned to housing navigators, who assist individuals and young families with the collection needed documents, applying for housing, and completing move-in tasks. The City will use CDBG funds as match for the CoC grant to support staff participation in CES.

As part of CES, the CoC uses a “by-name” list to focus efforts on people with the longest histories of homelessness and the highest service needs for priority. The City will support this work by providing CDBG funds as match for the CoC grant to support the Homeless Management Information System (HMIS) which makes maintenance and use of the by-name list possible.

The City will use ESG funds to support rapid rehousing, which provides rental assistance to homeless households to quickly access housing. The ESG funds will supplement CoC and private rapid rehousing funds. The City will also use HOPWA funds to support move-in assistance for people who are homeless and living with HIV/AIDS, in order to enable this population to access housing quickly.

The City will use HOME funds to fund supportive housing for persons who have experienced homelessness and need assistance to prevent repeated homelessness for the households. HOME will fund tenant-based rental assistance (TBRA), which will be matched with support services for people with high service needs or young adults. The City will also use HOPWA funds to provide permanent supportive housing to homeless persons who have HIV/AIDS.

Springfield, in collaboration with the CoC, will continue its participation in several initiatives working to prevent and end homelessness. The CoC is a member of the Built for Zero campaign, a national initiative and learning community that uses data and best practices to locate, assess, and house every homeless veteran and chronically homelessness person. The CoC was awarded a Youth Homelessness Demonstration Program (YHDP) grant in 2019, which is supporting community-wide planning and new programs directed toward preventing and ending homelessness among youth and young adults, ages 25 and younger.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The CoC’s coordinates with publicly-funded institutions of care via CES to plan for housing needs after people are dismissed from care. This coordination is most developed with hospital emergency rooms and the local system for people involuntarily committed for treatment for a life-threatening level of substance use. The City is currently collaborating with local hospitals and the Hampden County Sheriff’s department to share data in an effort to better identify people who overlap through the healthcare/corrections/homelessness system, and create better pathways and housing options for this population.

The City will use ESG funds to support two types of homelessness prevention programs:

- Financial assistance

- Supportive services to assist people at risk of eviction due to behavioral health issues to preserve their housing.

The City will also use HOPWA funds to fund prevention of homelessness for persons with HIV/AIDS through short-term rent, mortgage and utility (STRMU) assistance. The City will also use HOPWA funds to provide legal assistance to those with HIV/AIDS.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Specific actions the City will take to evaluate lead-paint hazards during the Consolidated Plan period are listed below.

- Utilization of the City's Code Enforcement inspectors to evaluate potential hazards and to enforce remediation in compliance with Massachusetts lead laws. Federal and local funds are used to conduct inspections, which include lead hazard evaluation.
- Evaluation by Office of Housing staff inspectors of every property during the application/underwriting process for any housing assistance program.
- Mandatory pre-rehabilitation lead testing including soil samples for all HOME-funded project-based homeownership and multi-family production programs.

Specific actions to reduce the number of housing units containing lead-based paint hazards will include:

- Mandatory remediation within rehabilitation specifications for all project-based and multi-family projects; and,
- Operation of a federal Office of Healthy Homes and Lead Hazard Control grant to abate hazards in privately owned rental and owner-occupied housing.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City has a significant number of at-risk housing units. Code inspection and creation of lead-free units are critical steps toward making more lead-free housing available. The City has a federally funded lead-based paint hazard control program to reduce the risk of lead paint in housing throughout the City.

How are the actions listed above integrated into housing policies and procedures?

Springfield follows HUD rules for addressing lead-based paint hazards when applying CDBG, HOME and other grant money. Effective September 15, 2000, Federal regulations require that lead hazard evaluation and reduction activities be carried out for all CDBG and HOME funded projects receiving housing assistance on housing that was constructed before January 1, 1978. The requirements for rehabilitation correspond to three approaches to lead hazard evaluation and reduction. Large rehabilitation projects must meet more stringent requirements than smaller ones. The three approaches are:

1. Do no harm. Perform the rehabilitation in a way that does not create lead hazard.
2. Identify and control lead hazards. Identify lead-based paint hazards and use a range of methods to address the hazards.
3. Identify and remediate lead hazards. Identify lead-based paint hazards and remove them permanently.

The level of hazard reduction required depends on the level of assistance provided with federal dollars.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of Springfield residents. Poverty leads to a cycle of hunger, housing challenges, and lack of opportunity in the community, all of which are often difficult to break. The City’s strategy is crucial tackling poverty and creating an inclusive economy with support for families trying to increase their income and opportunity.

Goals the City has set to create an inclusive economy for all residents, and actions the City will undertake include:

- Promote Section 3 opportunities
- Support small businesses, creating or retaining jobs that target low- and moderate-income individuals
- Fund supportive services that reduce barriers for low to moderate-income households seeking employment or have employment, reducing the risk of the “cliff effect”
- Fund job training and placement with preference given to programs that focus on the hard to serve population, individuals who are out of the educational system and or workforce
- Fund efforts around public art and growth of the creative economy to foster elimination of blight, job creation, and create sense of place

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Springfield’s most prevalent housing problem is housing cost burden, driven by the community’s high rate of poverty. A key component of the City’s poverty-reducing strategy is to increase education and skill levels, with the goal of increasing household income. The SpringfieldWORKS program starts with the lowest-income households, supporting them to enter and remain the workforce. Education and training support services increase as income increases until they are no longer needed.

Housing programs will address the mismatch between income and housing cost. The CoC is working to connect people experiencing homelessness to housing *and* employment, both through coordinated entry and through Way Finders’ Secure Jobs Connect program. SHA connects low-income families to family literacy and employment programs. Both SHA’s housing choice voucher homeownership program and the City’s down payment assistance program encourage families to move up into homeownership, which is very affordable in Springfield and enables families to build assets.

Initiatives and goals the City will strive to meet in the next five years include:

- New affordable housing through rehab, new construction, and acquisition;
- Assist households to become homeowners;
- Improve the city's housing stock; and,
- Prevent homelessness and rapidly rehouse people experiencing homelessness.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

In 2020, the City of Springfield will receive \$3,912,806 of CDBG funding, \$1,678,324 of HOME funding, \$336,498 of ESG funding, and \$694,040 of HOPWA funding. The amounts listed in this section do not include any allocations City will receive as a part of the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,912,239	200,000	0	4,112,239	15,964,248	CDBG is used to assist low- and moderate-income individuals or households through a variety of activities, including housing development, public services, planning, economic development, and public facility improvements.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,678,026	2,000	0	1,680,026	6,847,560	The HOME Investment Partnerships Program can be used for a variety of affordable housing activities, including renovation of housing, new construction of housing and rental assistance.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	694,040	0	0	694,040	2,874,158	The Housing Opportunities for Persons with AIDS (HOPWA) program was established to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	336,498	0	0	336,498	1,369,912	ESG funds may be used for five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS; as well as administrative activities

Table 59 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Springfield expects to leverage a total of \$19,515, 000. The leveraged and match funds will come from the following funds and amounts:

- Emergency Solutions Grant Match - \$1,615,000;
- NDR Grant - \$3,500,000;
- City Bonds - \$1,000,000;

- State Grants - \$2,500,000;
- Chapter 90 Funds Streets/Sidewalks - \$10,000,000; and,
- EPA - \$900,000.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Springfield regularly becomes the owner of vacant lots and residential buildings through foreclosure for nonpayment of property taxes. The City frequently uses residential vacant lots for development of new homes and seeks new owners for homeownership or management of multi-family buildings. In some instances, the City makes vacant lots available simultaneously with federal funds dedicated to new construction, for the purpose of creating quality affordable homeownership opportunities.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Support Small Businesses	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$30,000	Jobs created/retained: 0 Jobs Businesses assisted: 7 Businesses Assisted
3	Job Training-Public Service	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$1	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
5	Creative Economy	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Facilities	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$1,396,468	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8500 Persons Assisted
9	Public Services - General	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$726,918	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
10	Clean up of Sites	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$99,000	Buildings Demolished: 1 Buildings Other: 25 Other
11	Street Sweeps	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods	CDBG: \$40,000	Housing Code Enforcement/Foreclosed Property Care: 700 Household Housing Unit
12	Historic Preservation	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$100,000	Other: 1 Other
14	Capacity Building	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$48,500	Other: 10 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Renovate Affordable Housing - Rental	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	HOME: \$357,542	Rental units rehabilitated: 10 Household Housing Unit
17	New Affordable Housing - Owner	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	HOME: \$501,750	Homeowner Housing Added: 2 Household Housing Unit
18	Down Payment	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	CDBG: \$120,000 HOME: \$328,000	Direct Financial Assistance to Homebuyers: 82 Households Assisted
19	Improve Housing Stock	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	CDBG: \$710,000	Homeowner Housing Rehabilitated: 371 Household Housing Unit
20	Homelessness Prevention	2020	2024	Homeless	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	ESG: \$114,261	Homelessness Prevention: 250 Persons Assisted
21	Rapid Re-Housing	2020	2024	Homeless	Local Target Area	Provide Healthy and Affordable Housing	ESG: \$90,000	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22	Overnight Shelter	2020	2024	Homeless	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	ESG: \$107,000	Homeless Person Overnight Shelter: 1000 Persons Assisted
23	HOPWA	2020	2024	Non-Homeless Special Needs	Local Target Area	Provide Healthy and Affordable Housing	HOPWA: \$673,219	Housing for People with HIV/AIDS added: 80 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit
24	Rental Assistance	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	HOME: \$325,000	Tenant-based rental assistance / Rapid Rehousing: 45 Households Assisted
25	Fair Housing	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$1	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Table 60 – Goals Summary

Goal Descriptions

2	Goal Name	Support Small Businesses
	Goal Description	Support small businesses, creating or retaining jobs that target low and moderate income individuals.
3	Goal Name	Job Training- Public Service
	Goal Description	Job training and placement with preference given to programs that focus on the hard to serve population, individuals who are out of the educational system and or workforce. Funding included with Goal 6
5	Goal Name	Creative Economy
	Goal Description	Fund efforts around public art and growth of the creative economy to foster elimination of blight, job creation, and create sense of place.
6	Goal Name	Public Facilities
	Goal Description	Public Facilities/Improvements, work to improve the physical environment through enhancement of streets, parks, streetscapes, bikeways, and open space
9	Goal Name	Public Services - General
	Goal Description	Support public services for low to moderate income families.
10	Goal Name	Clean up of Sites
	Goal Description	Clean-up of sites and structures through the demolition of buildings, removal of graffiti, and disposition of properties.
11	Goal Name	Street Sweeps
	Goal Description	Support housing inspectors who enforce local housing codes.
12	Goal Name	Historic Preservation
	Goal Description	Restore and rehabilitate historic housing and building to promote historic preservation, smart growth, and creation of new housing and commercial units.

14	Goal Name	Capacity Building
	Goal Description	Work with neighborhood councils to build capacity throughout the neighborhoods.
16	Goal Name	Renovate Affordable Housing - Rental
	Goal Description	Affordable rental housing.
17	Goal Name	New Affordable Housing - Owner
	Goal Description	New affordable homeownership opportunities through new construction for households with incomes below 80 percent of AMI; CHDO and NON CHDO
18	Goal Name	Down Payment
	Goal Description	Assist households with income at or below 80 percent AMI to become homeowners.
19	Goal Name	Improve Housing Stock
	Goal Description	Improve the city's housing stock through owner occupied repair, repair/replacement of HVAC systems, and/or lead paint remediation.
20	Goal Name	Homelessness Prevention
	Goal Description	Prevent homelessness and rapidly rehouse people experiencing homelessness.
21	Goal Name	Rapid Re-Housing
	Goal Description	Prevent homelessness and rapidly rehouse people experiencing homelessness.
22	Goal Name	Overnight Shelter
	Goal Description	Provide overnight shelter and crisis housing for homeless families and individuals.

23	Goal Name	HOPWA
	Goal Description	Provide housing assistance and supportive services to persons and their families that are HIV positive.
24	Goal Name	Rental Assistance
	Goal Description	Provide housing assistance to households experiencing homelessness, including youth and persons with disabilities.
25	Goal Name	Fair Housing
	Goal Description	Provide comprehensive fair housing education and legal advocacy focusing on low and moderate income persons, minorities, recent immigrants, disabled persons and households with children. Funding included with Goal 6.

Projects

AP-35 Projects – 91.220(d)

Introduction

In 2020, the City of Springfield will receive \$3,912,239 of CDBG funding, \$1,678,026 of HOME funding, \$336,498 of ESG funding, and \$694,040 of HOPWA funding. The amounts listed in this section do not include any allocations the City will receive as a part of the Coronavirus Aid, Relief, and Economic Security Act or the CARES Act.

This section and the next section (Project Summary) are a listing of projects the City of Springfield will undertake with this funding. Projects can begin July 1, 2020 and are scheduled to end on June 30, 2021.

Projects

#	Project Name
1	CDBG Planning & Administration
2	Public Service- Non-Exempt
3	Public Service - Exempt
4	Disposition Program Delivery
5	Clearance & Demo with Program Delivery
6	First Time Homebuyer Program
7	Emergency Rehabilitation Program
8	Graffiti
9	HEARTWAP
10	Capacity Building
11	Code Enforcement- Street Sweeps
12	Public Infrastructure- Sidewalks, Bikeways, Neighborhood Design
13	Historic Preservation
14	Park Restoration
15	Lead Abatement
16	Revitalize CDC
17	Public Art Project
18	Small Business Technical Assistance Program
19	HOME Planning & Administration
20	Tenant Based Rental Assistance (TBRA)
21	Project Based Homeownership-CHDO
22	Project Based Homeownership- NON-CHDO
23	Rental Production
24	ESG20 City of Springfield

#	Project Name
25	2020-2022 City of Springfield MA18F002 (SPFLD)
26	2020-2022 Cooley Dickinson MA18FH002 (CD)
27	2020-2022 River Valley MAH18F002 (RVCC)
28	2020-2022 New North Citizens Council MAH18F002 (NNCC)

Table 61 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Springfield's investment of CDBG funds is based on whether the activity falls within a City funding priority, whether the service is an eligible activity, and whether the service or need meets a national objective. In addition, the activity must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; and (3) provide economic opportunity.

CDBG and HOME resources are allocated to maximize the benefits within target areas. While public infrastructure, parks, open space and public facility type projects are exclusively within targeted areas, other strategic investments are made for the benefit of low-moderate income residents throughout the City. In order to meet high priority needs of the community such as job creation and economic development, it may be necessary to invest outside low/moderate census tracts.

Emergency Solutions Grant (ESG) funding is dedicated to meet the needs of homeless or at-risk households, wherever they are located. Shelter operation funds go to the geographic location of the eligible shelters. After the CoC and the City determine priorities, specific funding allocations are made through a request for proposal process (RFP).

HOPWA funds are allocated throughout the EMSA which includes Hampden, Hampshire and Franklin counties. HOPWA funds are allocated primarily to alleviate the housing cost burden and provide supportive services for eligible households.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Planning & Administration
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Support Small Businesses Job Training- Public Service Creative Economy Public Facilities Public Services - General Clean up of Sites Street Sweeps Historic Preservation Capacity Building Down Payment Improve Housing Stock Fair Housing
	Needs Addressed	Foster an Inclusive Economy Strengthen Neighborhoods Provide Healthy and Affordable Housing
	Funding	CDBG: \$791,918
	Description	Funding for the planning & execution of the CDBG Program; including general management and oversight, fiscal and compliance.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
2	Project Name	Public Service- Non-Exempt
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Public Services - General
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$616,920

	Description	CDBG funds will be used to provide services to low and moderate income persons. Services include job training, employment training, education programs, youth services, senior services, substance abuse, childcare, disability services, veteran's services, homeless services, fair housing and other public service activities. Decisions will be made after July 1,2020.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10,000 low and moderate income persons
	Location Description	CDBG eligible areas and NRSA neighborhoods
	Planned Activities	youth services; including after school programs and summer programs, employment training and education programs, elderly services, adult learning, disability services, veteran services, child care and other eligible public service activities.
3	Project Name	Public Service - Exempt
	Target Area	NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Public Services - General
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$110,000
	Description	CDBG funds will be used to provide homeless services, recovery support, youth services, ESOL and job training and other public service activities to low and moderate income persons. Funding will be awarded to agencies that are exempt from the public service cap. Decisions will be made after July 1, 2020.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	600 low and moderate income persons
	Location Description	
	Planned Activities	Education, support, workplace education, supportive services, essential housing supportive services, recovery support services, English instruction to adult learners, GED preparation and youth services.

4	Project Name	Disposition Program Delivery
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Clean up of Sites
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$32,000
	Description	Funds are used to provide staff costs associated with the disposition of properties. The program is designed to effect redevelopment.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	25 eligible properties
	Location Description	CDBG target areas and NRSA neighborhoods
	Planned Activities	Dispose of properties
5	Project Name	Clearance & Demo with Program Delivery
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Clean up of Sites
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$27,000
	Description	Clearance & Demo Program will fund program costs associated with clearance and demolition. The program is administered through the Office of Housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 properties
	Location Description	CDBG target areas and NRSA neighborhoods
	Planned Activities	Clearance and Demo of blighted properties
6	Project Name	First Time Homebuyer Program
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal

	Goals Supported	Down Payment
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	CDBG: \$120,000 HOME: \$328,000
	Description	The FTHB and financial assistance program funds eligible households; purchase assistance (down payment and closing costs) at the time of the closing. Funding includes individual homebuyer assistance and program costs related to the FTHB program \$4000 per homebuyer. The program is administered through the Office of Housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	82 households
	Location Description	Income eligible households in Springfield, MA
	Planned Activities	FTHB activities, homeowner incentives
7	Project Name	Emergency Rehabilitation Program
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Improve Housing Stock
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	CDBG: \$425,000
	Description	The Office of Housing will offer a 0 % deferred interest loan to income eligible homeowner's to complete emergency repairs or modifications to accommodate mobility limitation to homeowners. Funding includes rehab loans and program costs associated with the housing rehabilitation program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Rehab of 23 households
	Location Description	Income eligible households, City of Springfield, MA
	Planned Activities	Emergency rehab to 23 households and program delivery
	Project Name	Graffiti

8	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Clean up of Sites
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$40,000
	Description	Program costs associated with the removal of graffiti from privately owned buildings. The program will be administered through the Office of Housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 Buildings
	Location Description	CDBG eligible areas and NRSA neighborhood
	Planned Activities	Removal of graffiti to privately owned buildings
9	Project Name	HEARTWAP
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Improve Housing Stock
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	CDBG: \$175,000
	Description	The Office of Housing will staff to operate a state funded heating system repair and replacement program for income eligible households. Some of the funding will be set aside to pay direct costs that exceed the programmatic limits for system repairs and replacement.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	340 income eligible households
	Location Description	Citywide- Springfield, MA
Planned Activities	Energy replacement improvements	

10	Project Name	Capacity Building
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Capacity Building
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$48,500
	Description	Funds will be allocated for staffing costs associated with building capacity within existing neighborhood organizations to undertake neighborhood revitalization projects.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 neighborhood organizations
	Location Description	CDBG Eligible areas
	Planned Activities	Build capacity in neighborhoods
11	Project Name	Code Enforcement- Street Sweeps
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Street Sweeps
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$40,000
	Description	The Code Enforcement Program is dedicated to the improvement of the quality of life of the citizens of Springfield. Funds will be used to conduct proactive street sweeps on Weekends. They will be performed on a house - house/street/street basis. All are located within CDBG target neighborhoods and NRSA neighborhoods.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	700 Housing units
	Location Description	CDBG eligible areas and NRSA neighborhoods
	Planned Activities	Saturday street sweeps

12	Project Name	Public Infrastructure- Sidewalks, Bikeways, Neighborhood Design
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Public Facilities
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$525,000
	Description	Funding will be used to improve pedestrian and bicycle circulation and safety, bike share and wayfinding infrastructure; physical repairs and the reconstruction of sidewalks and streets that will improve the infrastructure system within the CDBG eligible neighborhoods. These infrastructure improvements will be targeted to compliment other projects funded with HUD Grants and planning initiatives.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5000 low income persons
	Location Description	CDBG eligible areas and NRSA neighborhoods
Planned Activities	Physical repairs and reconstruction of sidewalks, design to improvements of major corridor for vehicular and pedestrian circulation.	
13	Project Name	Historic Preservation
	Target Area	Local Target Area
	Goals Supported	Historic Preservation
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$100,000
	Description	The Office of Planning & Economic Development will work in conjunction with the Office of Housing in looking for funding to historic restoration of city owned properties. An RFP will be issued for funding. Funds will be used for the elimination of slum and blight on the facade of the property.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	1 Housing unit
	Location Description	CDBG eligible area
	Planned Activities	Rehab to properties
14	Project Name	Park Restoration
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Public Facilities
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$871,468
	Description	CDBG funds will be allocated to provide upgrades and improvements to the parks, splash pads and pools in target and NRSA neighborhoods. The Office of Community Development will work with the Park Department and Capital Assets Department to complete park projects.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3500 low and moderate income persons
	Location Description	CDBG eligible areas and NRSA neighborhoods
	Planned Activities	Upgrades to parks; splash pad improvements
15	Project Name	Lead Abatement
	Target Area	Local Target Area
	Goals Supported	Improve Housing Stock
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	CDBG: \$75,000
	Description	Matching funds for grant awarded for lead based paint hazards in single and multi family housing.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	5 low and moderate income households
	Location Description	CDBG target areas
	Planned Activities	Remediate lead based paint hazards
16	Project Name	Revitalize CDC
	Target Area	NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Improve Housing Stock
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	CDBG: \$35,000
	Description	Funds will be used to run a rehabilitation program. Rehabilitation may include upgrades to a roof, energy efficient windows, age in place modifications, mold remediation, repairing steps and addressing code enforcement issues.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3 housing units
	Location Description	NRSA- Memorial Square neighborhood
	Planned Activities	Repairs to homes that will increase homes energy efficiency, health and safety.
17	Project Name	Public Art Project
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Creative Economy
	Needs Addressed	Foster an Inclusive Economy
	Funding	CDBG: \$50,000
	Description	The Office of Planning & Economic Development will procure public art pieces for public display in CDBG eligible areas. The program will seek to purchase art from local artists for display in public areas.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	2000 low and moderate income persons
	Location Description	City of Springfield eligible target neighborhoods
	Planned Activities	RFP process, selection of artists and installation of art work.
18	Project Name	Small Business Technical Assistance Program
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Support Small Businesses
	Needs Addressed	Foster an Inclusive Economy
	Funding	CDBG: \$30,000
	Description	Small Business Technical Assistance Program will be administered by the Office of Planning & Economic Development. The Program will provide technical assistance for new and existing businesses within CDBG target areas in Springfield. The program will be structured to help business growth and create new jobs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	7 businesses
	Location Description	CDBG eligible target areas and NRSA neighborhood
Planned Activities	Provide technical assistance to 7 businesses	
19	Project Name	HOME Planning & Administration
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Renovate Affordable Housing - Rental New Affordable Housing - Owner Down Payment Improve Housing Stock
	Needs Addressed	Strengthen Neighborhoods Provide Healthy and Affordable Housing
	Funding	HOME: \$168,032

	Description	The Office of Housing will use these funds for the planning & execution of the HOME Program including general management and oversight of the program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
20	Project Name	Tenant Based Rental Assistance (TBRA)
	Target Area	Local Target Area
	Goals Supported	Rental Assistance
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOME: \$325,000
	Description	Rental assistance will be provided to homeless, special needs or young adult households. On going rental assistance is provided to households; links subsidies together with supportive services. One time security deposit assistance is being provided to assist in moving from homelessness to stable housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 households
	Location Description	City of Springfield
	Planned Activities	Rental assistance and security deposit assistance
21	Project Name	Project Based Homeownership-CHDO
	Target Area	Local Target Area
	Goals Supported	New Affordable Housing - Owner
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOME: \$251,750
	Description	Funds for developers to acquire and rehabilitate and/ construct housing for resale to income eligible households.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Unit
	Location Description	CDBG eligible areas
	Planned Activities	Funds for developers to acquire, rehabilitate and/or construct housing for resale to income eligible households.
22	Project Name	Project Based Homeownership- NON-CHDO
	Target Area	Local Target Area
	Goals Supported	New Affordable Housing - Owner
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOME: \$250,000
	Description	Funds for housing developers to construct housing for sale to income eligible households. An RFP will be issued to select qualified applicants.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Unit
	Location Description	CDBG eligible areas
	Planned Activities	Funds for developers to acquire, rehabilitate and/or construct housing for resale to income eligible households.
23	Project Name	Rental Production
	Target Area	Local Target Area
	Goals Supported	Renovate Affordable Housing - Rental
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOME: \$357,542
	Description	Funds for the preservation or development of affordable rental housing. The program will be operated by the Office of Housing. Funds will be loaned to for-profit and non profit developers.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	10 housing units
	Location Description	City of Springfield
	Planned Activities	Funds for developers to acquire, rehabilitate and/or construct rental housing for income eligible households.
24	Project Name	ESG20 City of Springfield
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Homelessness Prevention Rapid Re-Housing Overnight Shelter
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	ESG: \$336,498
	Description	The Office of Housing will utilize these funds for the planning & execution of the ESG Program; including the general management and oversight; funds will be provided to existing emergency shelters for operations and essential services; funds will be provided to community nonprofit organizations to assist individuals and families to prevent homelessness and to rapidly regain housing after becoming homeless. The program will fund financial assistance and social services. Also funding to prevent, prepare for, and respond to coronavirus.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1500 persons assisted
	Location Description	Springfield, MA
	Planned Activities	Planning & Administration, Shelter Operations, Homeless Prevention and Rapid Rehousing
25	Project Name	2020-2022 City of Springfield MA18F002 (SPFLD)
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	HOPWA

	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOPWA: \$20,821
	Description	Salaries for Administration of the HOPWA Grant through the Office of Housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	EMSA- Hampden, Hampshire and Franklin counties
	Planned Activities	N/A
26	Project Name	2020-2022 Cooley Dickinson MA18FH002 (CD)
	Target Area	Local Target Area
	Goals Supported	HOPWA
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOPWA: \$233,474
	Description	Costs for Cooley Dickinson ; HOPWA Grant
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	16 households
	Location Description	EMSA- Hampden, Hampshire and Franklin counties
	Planned Activities	Funding for Cooley Dickinson to provide supportive services and TBRA to households impacted by HIV/AIDS.
27	Project Name	2020-2022 River Valley MAH18F002 (RVCC)
	Target Area	Local Target Area
	Goals Supported	HOPWA
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOPWA: \$242,593
	Description	Costs for River Valley under the HOPWA Grant
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	25 households
	Location Description	EMSA-Hampden, Hampshire and Franklin counties
	Planned Activities	Funding for River Valley to provide rental assistance and support services to households impacted by HIV/AIDS
28	Project Name	2020-2022 New North Citizens Council MAH18F002 (NNCC)
	Target Area	NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	HOPWA
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOPWA: \$197,152
	Description	Funding to provide supportive services, STMU and housing placement to households impacted by HIV/AIDS
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	50 households
	Location Description	EMSA- Hampden, Hampshire and Franklin counties
	Planned Activities	Funding to provide supportive services, STRMU and housing placement to households impacted by HIV/AIDS

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Springfield will continue to focus efforts in a Neighborhood Revitalization Strategy Area (NRSA) on the north side of the City. This area is the same as the NRSA as certified in the previous Consolidated Plan, covering the years 2015-2019. The area meets the requirements set by HUD, having contiguous census tracts, 70 percent of the households earn incomes less than 80 percent HAMFI and have a higher level of distress than the City as a whole. The basis for selecting this area also includes initiatives already in place or underway by the City of Springfield. Appendix D includes a narrative, data, and goals specific to the NRSA.

Geographic Distribution

Target Area	Percentage of Funds
Local Target Area	70
NRSA - 2020 Consolidated Plan Renewal	30

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Springfield's investment of CDBG funds is based on whether the activity falls within a City funding priority, whether the service is an eligible activity, and whether the service or need meets a national objective. In addition, the activity must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; and (3) provide economic opportunity.

Resources are allocated to maximize the benefits to residents within target areas. While public infrastructure, parks, open space, and public facility type projects are exclusively within targeted areas, other strategic investments are made for the benefit of low- and moderate-income residents throughout the City. In order to meet high priority needs of the community such as job creation and economic development, it may be necessary to invest outside low/moderate census tracts.

HOME Investment Partnership Funds (HOME) may be utilized to rehabilitate rental housing, directly assist homebuyers, provide tenant-based rental assistance, and produce and/or preserve affordable housing citywide.

ESG and HOPWA funds are targeted to meet the identified needs of the eligible populations within the geographic area. For ESG, the service area is the City of Springfield. Investments are made in accordance with relative priority and statutory spending caps. HOPWA funds are allocated throughout the EMSA which includes Hampden, Hampshire and Franklin counties. HOPWA funds are allocated primarily to

alleviate the housing cost burden and provide supportive services for eligible households.

Discussion

In making funding decisions, the City of Springfield will give priority to activities that:

- Meet a goal or priority of the 2020-2024 Consolidated Plan
- Meet an eligibility criterion of the federal funding resources
- Leverage other resources
- Affirmatively further fair housing
- Support, complement or are consistent with other current local unit of government plans
- Address underserved populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless
- Are sustainable over time
- Have demonstrated cooperation and collaboration among government, private nonprofit agencies and the private sector to maximize impacts and reduce administrative costs
- Do not have a more appropriate source of funds

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will fund and undertake multiple housing projects to improve the quality of the City's housing stock. The City will preserve and expand housing options for residents to access safe, sanitary, and affordable homes. In addition, the City will target many of its affordable housing projects in the local Neighborhood Revitalization Strategy Area (NRSA) to revitalize its most distressed neighborhoods.

One Year Goals for the Number of Households to be Supported	
Homeless	70
Non-Homeless	546
Special-Needs	80
Total	696

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	150
The Production of New Units	6
Rehab of Existing Units	390
Acquisition of Existing Units	150
Total	696

Table 64 - One Year Goals for Affordable Housing by Support Type

Discussion

The City has set several annual goals to develop and sustain affordable housing in Springfield. The goals are:

- Renovate Affordable Housing – Rental: Create affordable rental housing through renovation, for households with incomes below 80 percent of AMI.
- New Affordable Housing – Owner: New affordable homeownership opportunities through new construction for households with incomes below 80 percent of AMI.
- Down Payment: Assist households with income at or below 80 percent AMI to become homeowners.
- Improve Housing: Improve the city’s housing stock through owner occupied repair, repair/replacement of HVAC systems, and/or lead paint remediation.
- Homelessness Prevention: Prevent homelessness and rapidly rehouse people experiencing homelessness.
- Rapid Re-Housing: Prevent homelessness and rapidly rehouse people experiencing

homelessness.

- Overnight Shelter: Provide overnight shelter and crisis housing for homeless families and individuals.
- HOPWA: Provide housing assistance to persons and their families that are HIV positive.
- Rental Assistance: Provide housing assistance to households experiencing homelessness, including youth and persons with disabilities.

Through these goals, the City of Springfield will impact 696 households, through rental assistance, down payment assistance, creation of new affordable housing units, and renovation of affordable housing. Of those 696 households estimated to benefit from Springfield's affordable housing projects, 70 households will meet the definition of homeless households and 80 households will meet the definition of a special need household.

AP-60 Public Housing – 91.220(h)

Introduction

As stated earlier in the Consolidated Plan, the Springfield Housing Authority (SHA) is the public housing agency for the City of Springfield. SHA provides a total of 1,809 public housing units in 19 different developments. In addition, SHA administers 2,574 Housing Choice Vouchers, 306 Family Unification Vouchers, and 295 NED vouchers (vouchers for non-elderly, disabled households). SHA provides additional housing through 115 Massachusetts Rental Voucher Program (MRVP) tenant-based subsidies.

The COVID-19 Pandemic and stay-at-home orders are presenting a challenge for SHA to communicate with residents. The offices at SHA, at the time of the publication of this document, were working to improve these communication lines. Plans under the one-year plan for SHA are reflective of pre-pandemic needs and goals.

Actions planned during the next year to address the needs to public housing

For Families - An ongoing need for SHA families is the availability of skills training to enhance employment opportunities.

For Seniors - The need for seniors is for staff to continue to work with community resources to provide services that assist seniors in aging in place.

SHA is will continue current partnerships and seek new partners to provide services for its residents. Because of COVID-19 pandemic, SHA may see an increased demand for services from its residents and housing choice vouchers. However, at the time of publication of this document, data on the needs as a result of the pandemic was not available. Supportive services for residents living in public housing could change as a result of COVID-19.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Families are referred to community resources, including financial literacy and home ownership opportunities. SHA will continue to work with its current community partners, as well as identify new community partners, to deliver services to public housing residents and housing choice voucher holders.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

The SHA does not have a troubled status designation.

Discussion

The SHA undertake the following activities, as listed in its 2020 Annual Plan:

- Continue the process of converting to a new Yardi software system
- Adopt to new income limits for federal aided and state aided public housing programs and Section 8 programs
- Explore disposition application for Avery Building/Hobby Club located at 309 Chestnut Street and to complete the sale of property upon approval
- Adopt a new amendment to the Administrative plan for Project Based Voucher to include MassNAHRO updates to the administration of the waiting list
- Re-open the public housing wait list
- Continue capital improvements as part of the Energy Performance Contract
- Explore opportunities for Rental Assistance Demonstration (RAD) and opportunities for RAD Conversion
- Seek HUD approval to replace fleet using the Marble Street proceeds
- Continue to look for more grant opportunities

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The response to homelessness in Springfield is coordinated at the county level by the Springfield-Hampden County Continuum of Care (CoC), a collaboration of municipalities, service providers and other stakeholders working to prevent and end homelessness. The CoC annually applies for and receives federal and state funds on behalf of multiple agencies that provide housing and services for people experiencing homelessness.

The City uses ESG and HOPWA grants to fund agencies to provide homelessness prevention and rapid rehousing programs. Street outreach is provided through several programs: a SAMHSA Projects for Assistance in Transition from Homelessness (*PATH*) program carried out by Eliot Community Health Services; Healthcare for the Homeless; and the Mental Health Association. In addition, the Springfield Police Department and clinical staff from the Behavioral Health Network (BHN) conduct regular outreach details to unsheltered individuals as part of Project Hope. Two state funded agencies—the Center for Human Development (CHD) and Gandara—provide outreach to unaccompanied homeless youth.

The CoC collaborates closely with mainstream service systems to meet the needs of people experiencing homelessness, including chronically homeless individuals and families, veterans and their families, and unaccompanied youth.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City's efforts complement those of the Springfield-Hampden County Continuum of Care, which uses HUD CoC and the State EOHHS Homeless Youth Grant funds to support a coordinated entry system. As part of coordinated entry, the CoC uses the Vulnerability Index-Services Prioritization Decision Assistance Tool (VI-SPDAT) (and the specialized versions of the tool for youth and families) on a system-wide basis, to uniformly assess homeless persons and refer them to housing and other support services.

Specific actions the City will take to reach out to and assess the individual needs of homeless persons are:

- Support outreach and supportive services for individuals experiencing homelessness by using the Health Services for the Homeless (HSH) grant
- Continue operation of Project Hope, the police department partnership with BHN clinical staff

- that provides outreach and engagement with unsheltered individuals
- Use ESG funds to support case management for homeless individuals

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will use ESG, CDBG, and EOHHS funds to support operation of emergency shelter for homeless individuals and youth/young adults, and to support operation of emergency shelter for survivors of domestic violence.

The City of Springfield has set the following one-year goals to address emergency shelter and transitional housing needs of homeless persons:

- Provide overnight shelter and crisis housing for homeless families and individuals – 1000 persons assisted
- Provide rapid re-housing assistance to 20 households

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City will use ESG funds to support Rapid Rehousing, which provides rental assistance to enable homeless households with fewer barriers to quickly access housing. The ESG funds will supplement CoC and private Rapid Rehousing funds. The City's ESG funds will assist 20 households.

The City will use HOME funds to fund supportive housing for persons who have experienced homelessness and need assistance to prevent repeated homelessness for the households. HOME will fund tenant-based rental assistance (TBRA), which will be matched with support services for people with high service needs or young adults. The City will also use HOPWA funds to provide permanent supportive housing to homeless persons who have HIV/AIDS. The City of Springfield will assist 45 households with TBRA and 30 households living with HIV/AIDS with long-term rental assistance in the next year.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,

employment, education, or youth needs

The CoC coordinates with publicly-funded institutions of care via CES to plan for housing needs after people are dismissed from care. This coordination is most developed with hospital emergency rooms and the local system for people involuntarily committed for treatment for a life-threatening level of substance use. The City is currently collaborating with local hospitals and the Hampden County Sheriff's department to share data in an effort to better identify people who overlap through the healthcare/corrections/homelessness system, and create better pathways and housing options for this population.

The City will use ESG funds to support two types of homelessness prevention programs:

- Financial assistance; and,
- Supportive services to assist people at risk of eviction due to behavioral health issues to preserve their housing.

A total of 250 people will benefit from the Springfield's homelessness prevention program in the next year.

Discussion

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	50
Tenant-based rental assistance	30
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	80

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Springfield zoning, land use, and public financing policies, combined with the City's status as a weak housing market, has made it attractive for development of affordable housing. Zoning ordinances allow for the creation of multi-family structures in four different zoning areas. These areas comprise more than a third of all residential zoned parcels in the City and include parts of all 17 City neighborhoods.

The City uses its tax title program and federal funds to develop affordable homeownership opportunities. The City maximizes its federal and state funding to preserve and redevelop existing affordable housing. The City provides down-payment assistance and other financial resources towards the development subsidies to expand affordable homeownership. The City's history of low barriers to development of affordable housing has resulted in a concentration of low-income housing within the City. According to the Commonwealth of Massachusetts' Department of Housing and Community Development, Springfield ranks 5th in the State, with 17.4% of its housing stock dedicated to affordable housing. In addition, the 2014 Pioneer Valley Regional Housing Plan, completed as part of a HUD-funded Sustainable Communities Regional Planning Initiative, indicates that 60% of all housing choice voucher mobile households in the Springfield metropolitan area use their voucher assistance within the City.

The lack of barriers to affordable housing in Springfield, in contradiction to the existence of barriers in communities surrounding the City, has contributed to racial segregation in the region. Springfield's Analysis of Impediments to Fair Housing notes how the concentration of affordable housing in Springfield, and the lack of affordable housing outside Springfield, are major contributors to regional segregation. Springfield is a minority-majority City, with overall low incomes, adjacent to higher-income suburban communities which are predominantly white. The 2014 Knowledge Corridor Fair Housing and Equity Assessment, completed as part of a HUD-funded Sustainable Communities Regional Planning Initiative, identifies several factors related to housing policy which have contributed to segregation: concentration of public and subsidized rental housing in urban areas, exclusionary zoning, the history of redlining, and use of restrictive covenants.

The large stock of affordable housing is a contributing factor to a smaller tax base in the City, which makes it more difficult for the City to provide high-quality public services to community residents. Increasing taxes, or providing a less than ideal level of services, drives people with resources out of the City, contributing further to area's segregation. Springfield now has 13 census tracts which meet the definition of racially/ethnically concentrated areas of poverty, in which the poverty rate exceeds 40% and the non-White population exceeds 50%. Research indicates that neighborhoods with these characteristics have a detrimental impact on resident health, education, and employment outcomes for its residents.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the

return on residential investment

Springfield does not plan to address these types of public policies during this action year. Instead, the City is focused on increasing opportunity within areas with high concentrations of affordable housing, as detailed throughout the Action Plan and in Appendix E, which details the City's actions to affirmatively further fair housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The City utilize its annual allocation to tackle emergency home repairs, to address blighted homes (rehabilitation/redevelopment, disposition of tax title properties, demolition, code enforcement) and to encourage buyers to purchase in Springfield (homebuyer education, down payment assistance). When existing homes are abandoned, the City boards and secures the home to keep property and the neighborhoods safe. Springfield also administers a "clean and lien" program where the City clears abandoned properties and places a lien to secure the cost.

Actions planned to address obstacles to meeting underserved needs

The greatest obstacle to meeting the needs identified in the plan is a shortage of financial resources. While data is not yet available, the COVID-19 pandemic may be exacerbating that gap by an increased a need and a continued shortage of funds to address all those needs. The City will strive to maximize the resources it has, through targeting neighborhood revitalization efforts and efficient programming, all the while seeking and applying for additional funding. The City's attempts to increase resources will include:

- Applications for competitive grant funding
- Partnerships with the private sector to achieve community goals
- Assistance to nonprofit agencies and private partners to enable them to compete for government and private funds
- Advocacy with state administration and local legislative delegations to increase state support for priority City projects and initiatives

Actions planned to foster and maintain affordable housing

Springfield's most prevalent housing problem is housing cost burden, driven by the community's high rate of extreme poverty. Previous sections of both the Consolidated Plan and the Action Plan have discussed initiatives that the City of Springfield with the annual allocations of CDBG, HOME, ESG and HOPWA funding. Many of these projects will work to foster and maintain affordable housing. Specific

initiatives and goals the City will take on in the next year will include:

- New affordable housing units through rehab, new construction, and acquisition
- Assist households to become homeowners
- Improve the city's housing stock
- Prevent homelessness and rapidly rehouse people experiencing homelessness

Actions planned to reduce lead-based paint hazards

Specific actions the City will take to evaluate lead-paint hazards during the next year will include:

- Utilization of the City's Code Enforcement inspectors to evaluate potential hazards and to enforce remediation in compliance with Massachusetts lead laws. Federal and local funds are used to conduct inspections, which all include lead hazard evaluation
- Evaluation by Office of Housing staff inspectors of every property during the application/underwriting process for any housing assistance program
- Mandatory pre-rehabilitation lead testing including soil samples for all HOME-funded project-based homeownership and multi-family production programs

Specific actions to reduce the number of housing units containing lead-based paint hazards will include:

- Mandatory remediation within rehabilitation specifications for all project-based and multi-family projects
- Operation of a federal Office of Healthy Homes and Lead Hazard Control grant to abate hazards in privately owned rental and owner-occupied housing

Actions planned to reduce the number of poverty-level families

The City of Springfield has a high concentration of poverty. In recent years, the City's unemployment rate had dropped, and employers had difficulty filling positions; however, there has been a mismatch between available jobs and the education and skills of community members. The City has identified the need to provide employment training and to address the "cliff effect" to enable families to make the transition from receiving public assistance to becoming self-sufficient. At the time this plan is being published, the unemployment rate has just increased dramatically as a result of the COVID-19 pandemic, so the City will closely be monitoring the changing situation and may need to make adjustments to its strategy during this program year.

The City has outlined a variety of one-year goals that include creating an inclusive economy. One-year initiatives include:

- Support small business, creating or retaining jobs that target low- and moderate-income

individuals

- Fund efforts to grow the creative economy
- Support public services, including employment training, for low income individuals and families

Actions planned to develop institutional structure

Through a cabinet of departments that includes Office of Community Development, Office of Housing, Office of Neighborhood Services, and the Office of Economic Development and Planning, the City continues to enhance the coordination of the delivery of services and in the development of low- and moderate-income areas regardless of project funding sources. The major institutional focus is to increase coordination and communication among all involved parties from the initial concept through project completion.

Springfield will implement its consolidated plan strategy through private industry; non-profit organizations, including CBDOs and CHDOs; the Springfield Redevelopment Authority; the Springfield Housing Authority; Develop Springfield; and City departments. The utilization of a broad base of organizations will assist the City in addressing its community development, housing, homeless and special needs objectives. However, while the number and abilities of the organizations and departments involved are an institutional strength, the City will constantly work to coordinate the projects and programs.

Actions planned to enhance coordination between public and private housing and social service agencies

The utilization of a broad base of organizations to implement this Action Plan will enable the City to address its community development, economic development, housing, homeless and special needs objectives. The City seeks to enhance coordination between public and private housing, health, and social service agencies through multi-disciplinary/multi-agency teams that focus on particular issues or neighborhoods. Some of these teams that will be active during FY19-20 are: LiveWell Springfield; the Springfield Climate Justice Initiative; the Springfield Food Policy Council; the Healthy Homes Collaborative; the Buy Springfield Now campaign; the Springfield Police Department's Hub + Core and C3 neighborhood initiatives; the Continuum of Care; and multiple youth providers working collaboratively as part of the CoC's 2019 Youth Homelessness Demonstration Project; Our community will continue its partnership in implementation of 413Cares, an innovative online portal that links community members to the broad range of resources available in our community.

Discussion:

In late 2019 and early 2020, the City of Springfield, together with the cities of Chicopee, Holyoke, and Westfield, created a regional Analysis of Impediments to Fair Housing (AI). The AI examines demographic data, housing and community development needs, and access to opportunity at a regional level. With a wider scope of data, going beyond the borders of the City of Springfield, the analysis

demonstrates segregation across the region. The regional analysis is critical for understanding fair housing issues that impact Springfield, which is a majority-minority city in a region that is predominantly white. A summary of the findings and goals that will be addressed can be found in Appendix E.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

HOME funds are used for four types of activities.

Homebuyer Downpayment Assistance Program (DAP)

Information about the program is on the City's website. Applications are available on the website or at the City's Office of Housing.

- Eligibility: Households earning at or below 80% AMI who have not owned a home in the last 3 years, with a housing cost to debt ratio of 25% or higher.
- Assistance provided on a first-come, first-served basis.

Tenant-Based Rental Assistance

The TBRA program is operated primarily by subrecipients. The City has several remaining TBRA recipients from a program the City operated several years ago for people exiting homelessness; no new applicants are accepted for this program, which will end after each of the recipients is rehoused.

Long-term rental assistance:

- Eligibility: Homeless households with income at or below 50% AMI.
- Recipients are referred by the Continuum of Care's coordinated entry system, which prioritizes those with the longest periods of homelessness and greatest service needs.

Short-term rental and utility assistance

- Eligibility: Springfield households with income at or below 80% AMI who have experienced a loss of income due to COVID-19; 80% of funds must be used for households with income at or below 50% AMI.
- Households apply directly to the subrecipient, Way Finders, Inc., and applications are considered on a first-come, first-served basis.
- Assistance is limited to three months' rent and utility payments, and is capped at \$4000 per household.
- The City has made press announcements about the availability of these funds, and Way Finders provides notice and the application on the agency's website. Applicants can also call Way

3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	200,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	92.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

- A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Springfield will not use forms of investment for the HOME Program during this fiscal year other than those described in 92.205(b).
- A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Springfield's HOME Program funds two types of homebuyer activities--1) Down Payment Assistance and 2) Project-Based Homeownership-Homeowner Subsidy. The City applies the same Recapture guidelines for both programs. However, the length of the affordability period differs, depending on the amount of assistance provided.

The City's Down Payment Assistance program does not provide more than \$4000 per recipient, and the affordability period is capped at 5 years. In the Project-Based Homeownership program, the period of affordability varies from 5 to 15 years, depending on the amount of the direct subsidy provided to the homebuyer (up to \$14,999 = 5 years; \$15,000-39,999 = 10 years; \$40,000 or over = 15 years). The amount of HOME assistance/HOME investment subject to recapture is the direct subsidy that enabled the homebuyer to purchase the property. The HOME subsidy is defined as the difference between the fair market value of the property at the date of purchase by the participating owner(s) and the affordable purchase price paid by the participating owner(s) on that

date.

The City's Resale/Recapture guidelines have been included in Appendix G to this document.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Springfield Resale / Recapture Policies have been included as part of the Appendix G. All subrecipients, grantees and CHDO's must follow the approved City policies regarding Resale / Recapture.

The City of Springfield requires all housing developed to be modest housing, as described in 24 CFR Part 92.254 (a). The City of Springfield utilizes the HUD affordable Homeownership Limit for new construction and existing housing. All CHDOs, recipients and subrecipients must follow these same limits for the sale of affordable housing units.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not use HOME funds for refinancing.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The City of Springfield has included the written standards for providing ESG Assistance in Appendix H.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The CoC has established a tiered coordinated assessment system for homeless and at-risk standardized assessment and referral, as well as a ranking of people eligible for permanent supportive housing (PSH) which prioritizes those who have the highest service need and longest lengths of stay in homelessness.

The tiered assessment tools used as part of the coordinated system are:

- Prevention Assessment Tool, used to prioritize households seeking prevention financial assistance

- Diversion Questionnaire, used to determine whether a household may be able to avoid shelter use by accessing another safe housing option
 - Vulnerability Index-Service Prioritization Decision Assistance Tool (VISPDAT), Transition-Age-Youth (TAY) VISPDAT and Family VISPDAT, used to prioritize among people eligible for permanent supportive housing (PSH)
 - The tools provide guidance to appropriate standard referrals. Information from the VISPDAT is entered into the online secure assessment tool, which is used at multi-agency case conferencing meetings to fill vacancies in PSH based on length of homelessness and level of service needs, and to refer people for RRH. Vacancies in CoC PSH units are filled solely through referral from the coordinated entry system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City's FY 20-21 allocation is \$336,498; the City will retain \$25,237.00 of that amount for administrative costs. The balance of \$311,261.00 is allocated using a Request for Proposals (RFP) process led by the Springfield Office of Housing. The RFP was advertised in the local newspaper, posted on the City's Office of Housing website (<https://www.springfield-ma.gov/housing/>), and sent by email to the members of the Continuum of Care. The selection committee consisted of City Staff and members of the CoC.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Springfield is unable to directly meet the requirement that it have a homeless or formerly homeless individual on its policy-making Board of Directors, because the City's policy is made by elected officials. The City meets its requirement to include homeless or formerly homeless individuals in considering and making policies and decisions regarding ESG-funded facilities, services, or other assistance through extensive participation in and consultation with the Springfield Continuum of Care, an entity that includes formerly homeless individuals as members. The City also requires each subrecipient to meet the ESG homeless participation requirements.

5. Describe performance standards for evaluating ESG.

ESG performance standards vary by type of program as follows:

- Prevention - Utilization: 100%; Exit Data Captured: 90%; Remain in housing or more to other permanent housing: 95%; Missing data elements: no more than 3%.
- Emergency Shelter - Average length of stay: decrease by 5%; Exit data captured: 30%; Exits to PH: 20%; Missing data elements: no more than 5%.

- Rapid Rehousing - Utilization: 100%; Literally homeless at entry: 100%; Exit data captured: 90%; Received non-cash benefits: at least 90%; missing data elements: no more than 5%.

Project performance is considered during evaluation of project proposals for renewal.

The City determines overall L/M benefit for CDBG over a period of three years. The years covering this plan are 19-20-21. Estimated percentage for Year 19 is 87% and estimated percentage for Year 20 is 97%. The average for the two years is 92%.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Distressed Property Identification/Revitalization</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Springfield Office of Housing</p>
	<p>Provide a brief summary of the data set.</p> <p>The data set is a spreadsheet of residential properties in the City of Springfield that are owned by banks after being foreclosed. Properties on the spreadsheet are cross-checked on a monthly basis to determine properties that are subject to code enforcement. The status of bank-owned is derived from foreclosure filings at the Registry of Deeds. Data regarding code enforcement action is from the City's Acela database, which records code enforcement and legal action on all City properties by address.</p>
	<p>What was the purpose for developing this data set?</p> <p>The data is used for the City to identify and prioritize properties for enforcement action, including receivership, as part of the City's effort to reduce unoccupied REO and unmaintained properties in the City.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data set covers the entire geographic area of the City of Springfield.</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The data numbers reported are for the date February 28, 2015. Data is updated monthly to reflect status on the last day of the month.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete, with collection ongoing.</p>
2	<p>Data Source Name</p> <p>2015 Housing Inventory Chart</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Springfield/Chicopee/Holyoke/Westfield/Hampden County Continuum of Care (CoC)</p>
	<p>Provide a brief summary of the data set.</p> <p>An inventory of all emergency shelter, transitional housing and permanent supportive housing for people who are homeless.</p>
	<p>What was the purpose for developing this data set?</p> <p>The CoC conducts this survey on an annual basis for the purpose of identifying gaps in the homeless housing/services delivery system. The CoC is required to conduct the survey and submit it to the U.S. Department of Housing and Urban Development.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 29, 2015</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The CoC contacts all agencies that provide assistance to people who are homeless, and request that they certify the exact number of beds and units in all their programs.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>N/a</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The unit of measure is beds, which reflect the number of people who would be able to sleep or live in the location. Where families are served in units, the bed count is the number of beds that were actually in use in filled units on the night the count is conducted.</p>
3	<p>Data Source Name</p> <p>2015 Point-in-Time Count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Springfield/Chicopee/Holyoke/Westfield/Hampden County Continuum of Care (CoC)</p>

	<p>Provide a brief summary of the data set.</p> <p>A record of all people who are unsheltered, in emergency shelter, or in transitional housing on a single night, along with demographic data about these persons.</p>
	<p>What was the purpose for developing this data set?</p> <p>The CoC collects this data annually a part of its planning for homeless services and housing. The CoC is required to conduct the count and report results to the U.S. Department of Housing and Urban Development.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data covers all of Hampden County.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>January 29, 2015</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>2014 Annual Homeless Assessment Report (AHAR)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>The Springfield/Chicopee/Holyoke/Westfield/Hampden County Continuum of Care (CoC)</p>
	<p>Provide a brief summary of the data set.</p> <p>Data collected over the course of a year in a systemic way by agencies serving people who are homeless. Each homeless person is asked a standard set of questions and entered into common Homeless Management Information System, allowing an annual report to be generated which de-duplicates persons served by more than one agency.</p>
	<p>What was the purpose for developing this data set?</p> <p>The CoC collects this data as part of its planning for services and housing for persons who are homeless. The data collection is required by and submitted to the U.S. Department of Housing and Urban Development.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data covers homeless provider throughout all of Hampden County. Although more than 85% of providers submit data, some providers do not participate in the data collection system.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Oct. 1, 2013 through Sept. 30, 2014</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>

5	Data Source Name	2013 ACS 5-year estimates
	List the name of the organization or individual who originated the data set.	U.S Census Bureau
	Provide a brief summary of the data set.	American Community Survey 5-year estimates
	What was the purpose for developing this data set?	Regular U.S. Census reporting
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	Covers City of Springfield
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?	2009-2013
	What is the status of the data set (complete, in progress, or planned)?	Complete
	6	Data Source Name
List the name of the organization or individual who originated the data set.		City of Springfield
Provide a brief summary of the data set.		A list of vacant properties in the City of Springfield.
What was the purpose for developing this data set?		Use by the City's Vacant Properties Task Force
Provide the year (and optionally month, or month and day) for when the data was collected.		March 31, 2015
Briefly describe the methodology for the data collection.		The list was compiled from Code Enforcement records (properties coded as "vacant" in City's electronic records), records of properties targeted for demolition, and a list of City-owned properties, from which any inhabited properties were removed. Properties flagged as vacant lots (without buildings) was removed from the master list.
Describe the total population from which the sample was taken.		Properties within the City of Springfield

Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

All units that have been identified by the City. Identification is by citizen report to the City, and by observation by Code Enforcement and Ordinance Squad officers, who have widespread coverage of the City and regularly report vacant buildings.