

City of Springfield

2020 – 2024 Consolidated Plan

DRAFT

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2020-2024 Consolidated Plan
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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 develop and preserve affordable housing, assist with economic and community development, 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 of Springfield 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 also utilizes input from community residents and stakeholders the human element of the data and to receive feedback on strategies and goals. As part of those goals, the Plan outlines the ways it will allocate CDBG, HOME, ESG and HOPWA funding to address the identified needs.

Once a year, the City of Springfield 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 writes a final report, called the Consolidated Annual Performance and Evaluation Report (CAPER), reporting 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. For the City of Springfield, a 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.

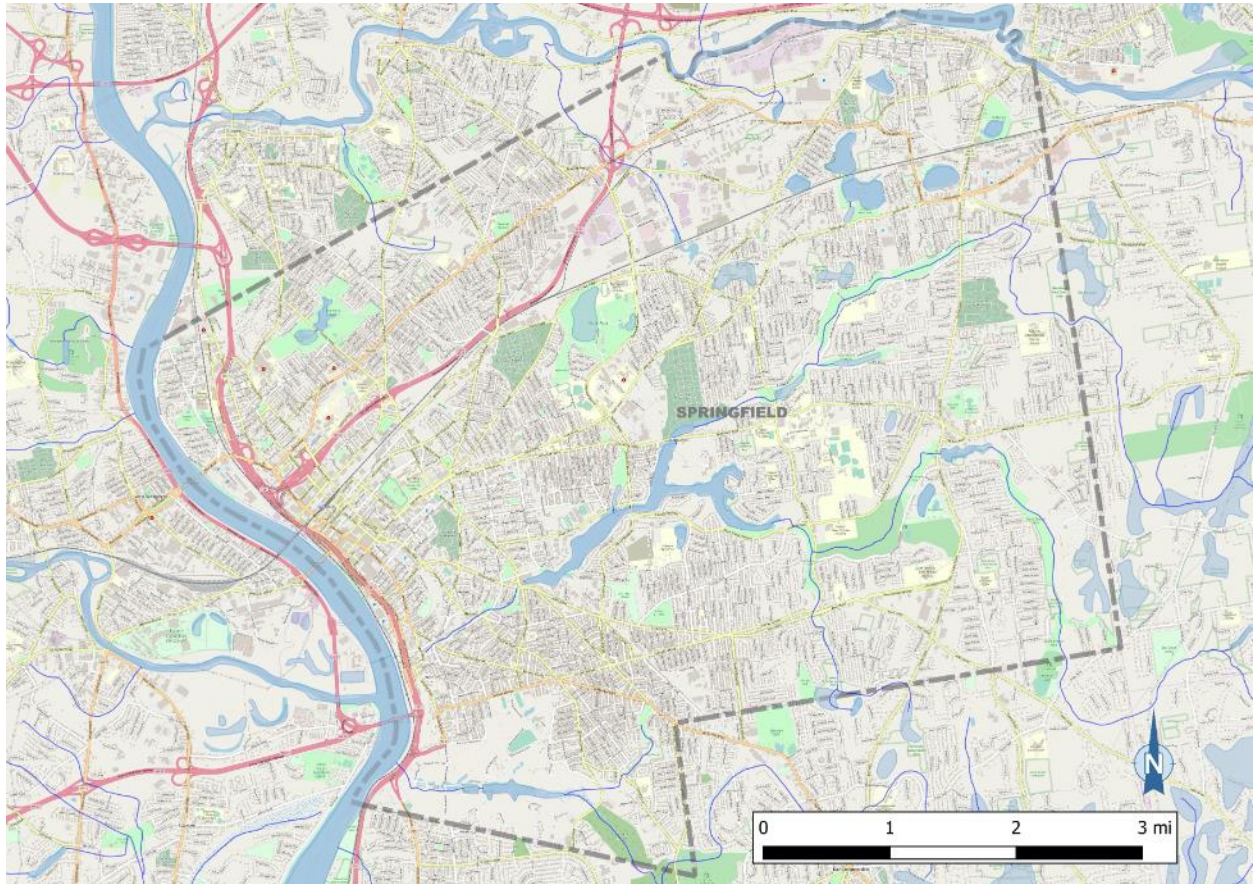


Figure 1 - Base Map of Springfield

Goal 1c: 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 for three or more years.

Goal 1d: 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.”

Goal 1e: 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:

Goal 2a: Public Facilities/Improvements, work to improve the physical environment through enhancement of streets, parks, streetscapes, and open space.

Goal 2b: Public Facilities/Improvements – design and implement projects which will increase the City’s resilience to natural disasters.

Goal 2c: Public Facilities/Improvements – Capital improvements to Non-Profit facilities.

Goal 2d: Support public services for low to moderate income families.

Goal 2e: Clean-up of unsafe sites and structures.

Goal 2f: Support housing inspectors who enforce local housing codes.

Goal 2g: Restore and rehabilitate historic housing and buildings to promote historic preservation, smart growth, and creation of new housing and commercial units.

Goal 2h: Work with neighborhood councils and stakeholder groups to advance neighborhood planning and design work for future improvement projects.

Goal 2i: 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:

Goal 3a: New affordable housing through rehab, new construction, and acquisition for households with incomes at or below 80% AMI, creating affordable rental and homeownership units.

Goal 3b: Assist households with income at or below 80% AMI to become homeowners.

Goal 3c: Improve the city's housing stock by funding repairs to owner occupied homes.

Goal 3d: Provide rental assistance to low- and extremely low-income households.

Goal 3e: Prevent homelessness and rapidly rehouse people experiencing homelessness.

Goal 3f: Provide overnight shelter and crisis housing for homeless families and individuals.

Goal 3g: Provide housing assistance to persons and their families that are HIV positive.

3. Evaluation of past performance

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 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 to solicit input and feedback on 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 Development Services Division

Offices 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 will be 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 will be 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

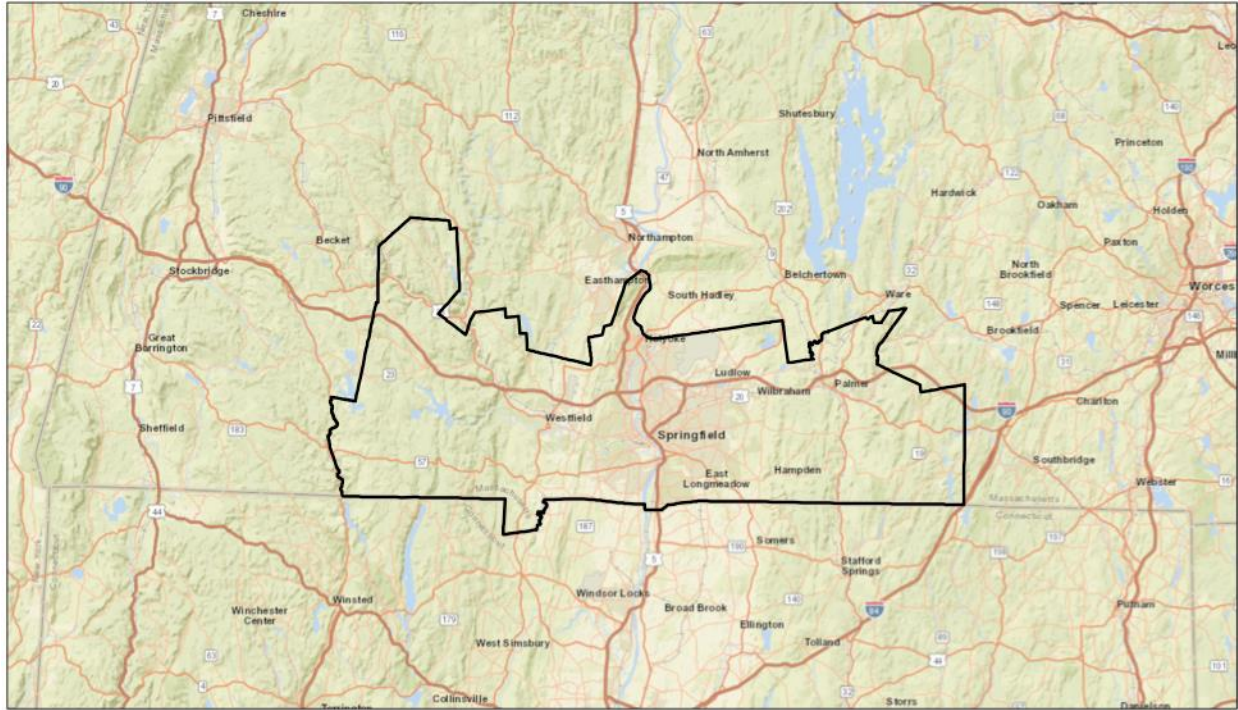
The 2020-2024 Consolidated Plan examines the needs of the community and reviews established plans in the community, combining all the information together with public and stakeholder input to guide the City's goals and strategies for the next five years. It provides a blueprint for the City as it utilizes CDBG, HOME, ESG and HOPWA funding, as well as for other funding related to community 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 for 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, short as possible, and non-recurring. Figure 3 is a map of the Springfield-Hampden CoC service area.

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 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 developing and improving amenities near affordable housing.
- 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.



March 6, 2020
 Override 1

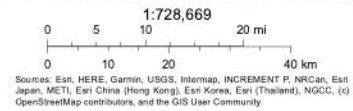


Figure 3 - Springfield Hampton CoC Base Map

The City of Springfield completed the data analysis and consultation with stakeholders prior to the COVID-19 pandemic and the passage of the Coronavirus Aid, Relief, and Economic Security Act or the CARES Act. The City reviewed the goals to ensure projects identified with the relief fund could meet the changing needs of the community as a result of wide-spread closures of local businesses, job loss, and inability to meet rent or mortgage obligations.

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, 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

Cathy Buono, Director of Administration & Finance, Office of Community Development, can be reached at cbuono@springfieldcityhall.com for any questions regarding the Consolidated Plan or any other HUD related documents.

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 residents of public and assisted housing developments located within the City, low- and moderate-income residents, 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 the City set goals to address the needs of extremely low-income households. With housing cost burden and severe housing cost burden as the two primary housing needs for extremely low-income households, SHA and other affordable housing providers are the key to solutions, via their developments of new housing and housing choice vouchers.

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 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 that impact Springfield, which is a majority-minority city in a region that is predominantly White, Non-Latino.

The City also collaborates and coordinates efforts among agencies from multiple sectors in a number of efforts, some of which are place-based, and some of which are focused on issues or populations. Multi-agency 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: Moving toward a carbon neutral future. Adapting to create resilient communities.
 - Food Security Plan: No one goes hungry. We grow our own food.
 - Housing Plan: Expanding housing choice. Creating communities of opportunity.
 - Environment Plan: Protecting greenways and blueways. Growing vibrant communities in our watershed.
 - Green Infrastructure Plan: Promoting clean water. Greening our streets and neighborhoods.
 - Sustainable Transportation Plan: Improving Mobility. Promoting alternative modes of transportation.
 - Regional Brownfields Plan: Cleaning up our industrial legacy. Building stronger neighborhoods and communities.
 - Valley Vision 4, The Pioneer Valley Land Use Plan: Growing smarter to reduce sprawl. Revitalizing our community centers.

- The North End C3 Initiative, which includes weekly problem-solving meetings attended by residents, police, New North Citizens Council, Springfield Housing Authority, landlords of subsidized housing, business owners, social service agencies and others to respond to neighborhood needs
- 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 the City of Springfield being named a Presidentially Declared Disaster in 2011 and 2012, the City has partnered with the State of Massachusetts to utilize \$21.8 million of Community Development Block Grant Disaster Relief funds to rebuild communities. Funds are targeted to neighborhoods where low to moderate income residents have been hit hard by the disaster.
- Springfield-Hampden County Continuum of Care: 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.

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 City incorporated the CoC's goals and strategies related to homelessness for this Consolidated Plan. 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.

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

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
	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 Emergency Management & Preparation 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 groups and provide answers to questions directly in the Consolidated Plan.
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 meetings.
5	Agency/Group/Organization	Valley Opportunity Council
	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 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
	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 group meetings.
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.
1	Agency/Group/Organization	Wellspring Coop
0	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.
1	Agency/Group/Organization	Make-It Springfield
1	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.
1	Agency/Group/Organization	Way Finders
2	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	Attended focus group meeting.

	the consultation or areas for improved coordination?	
1 3	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
	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.
1 4	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
	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.
1 5	Agency/Group/Organization	Hampden County Sheriff
	Agency/Group/Organization Type	Other government - County Civic Leaders
	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.
1	Agency/Group/Organization	Clinical & Support Options
6	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities 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
	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.
1	Agency/Group/Organization	Mercy Hospital
7	Agency/Group/Organization Type	Services-Health Health Agency Publicly Funded Institution/System of Care Regional organization
	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.

	coordination?	
1 8	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.
1 9	Agency/Group/Organization	Gandara Center
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Health Services - Substance Abuse
	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.
2 0	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	Attended a focus group meeting.

	the consultation or areas for improved coordination?	
2	Agency/Group/Organization	Art for the Soul
1	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.
2	Agency/Group/Organization	Central City Boxing & Barbell
2	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
	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.
2	Agency/Group/Organization	Christina's House
3	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.

2 4	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.
2 5	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.
2 6	Agency/Group/Organization	East Africa Cultural 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.
2 7	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.

2 8	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
	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.
2 9	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.
3 0	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.
3 1	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

	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.
3 2	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.
3 3	Agency/Group/Organization	NEW NORTH CITIZEN'S COUNCIL
	Agency/Group/Organization Type	Services-Youth 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
	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.
3 4	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.
3 5	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.
3 6	Agency/Group/Organization	BAYSTATE HEALTH
	Agency/Group/Organization Type	Health Agency Publicly Funded Institution/System of Care
	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.
3 7	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	Attended a focus group meeting.

	consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	SilverBrick Square
8	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?	
3	Agency/Group/Organization	Springfield Museums
9	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.
4	Agency/Group/Organization	NEBA
0	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.
4	Agency/Group/Organization	AFFILITATED CHAMBER OF COMMERCE
1	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.
4	Agency/Group/Organization	Economic Development Council
2	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.
4 3	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.
4 4	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.
4 5	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.
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(l))

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):

Through the consultations, even with different agencies and stakeholders within community development as part of the interview, three topics repeated themselves: 1) the need for an inclusive economy, 2) the need to strengthening neighborhoods, and 3) the need to provide healthy and affordable housing. The City has identified priorities and goals that address these three issues.

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 Indian, Pacific Islander, Multiple Races or Other Race, not previously mentioned and is not White.
- 17.32% identified themselves as Hispanic or Latino.
- 74.02% owned their own home. 36.40% reported an income over \$75,000 per year, while only 11.32% reported an income of \$30,000 per year or less.
- 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%), and 3) creation of safe, decent and affordable rental housing (31.26%). In addition, 58.32 percent reported that they did not know where to report housing discrimination.

Respondents identified the top three community development challenges as 1) crime prevention (50.61%); 2) neighborhood revitalization (32.07%), and 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%), and 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%), and 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	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	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 the opened the floor for discussion from the entire group. Sign in sheet and notes from the meeting included in Appendix B.	All comments have been accepted.	
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-</p>	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 the opened the floor for discussion from the entire group. Sign in sheet and notes from the meeting included in Appendix B.	All comments have been accepted.	

		targeted/broad community Residents of Public and Assisted Housing				
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 the opened the floor for discussion from the entire group. Sign in sheet and notes from the meeting included in Appendix B.	All comments have been accepted.	
4	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities	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 the opened the floor for discussion from the entire group. Sign in sheet and notes from the	All comments have been accepted.	

		<p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>		meeting included in Appendix B.		
5	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	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 the opened the floor for discussion from the entire group. Sign in sheet and notes from the meeting included in Appendix B.	All comments have been accepted.	
6	Survey	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p>	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.	

		Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				
7	30-Day Comment Period	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 summary of comments from that 30-day period and the responsive answers from the City are included as Appendix C.		
8	Public Meeting	Minorities Non-English Speaking - Specify other language:	January 21, 2020 at 5:30 pm with an open discussion. Sign in sheet and notes from the	City staff collected input on the proposed goals and the Neighborhood	All comments have been accepted.	

		Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	meeting included in Appendix B.	Revitalization Strategy Area. Sign in sheet and notes from the meeting included in Appendix B.		
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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 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, as well as 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). 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; and,
- Household with zero or negative 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; and,
- 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, making up 55,645 households. Of these households, 31.8 percent are extremely low-income households and 15.4 percent are low-income households. Among the extremely low-income households, 4650 (26%) include an elderly person age 62 or older and 4360 (25%) include a child under the age of 6.

CHAS data indicates that shows 47.8 percent 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. Of these, 12,270 renter and 3,940 owners have a severe housing problem or zero/negative income.

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

Source:

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 (2-4 persons)	6,745	3,765	4,615	2,185	7,190
Large Family Households (5 or more persons)	1,565	1,105	845	440	1,375
Household contains at least	3,035	1,955	2,020	895	3,095

one person 62-74 years of age					
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 2011-2015 CHAS

Source:

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	Tota 1	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Tota 1
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
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:

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 Source: 2011-2015 CHAS

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 Source: 2011-2015 CHAS

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
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 2011-2015 CHAS

Source:

	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:

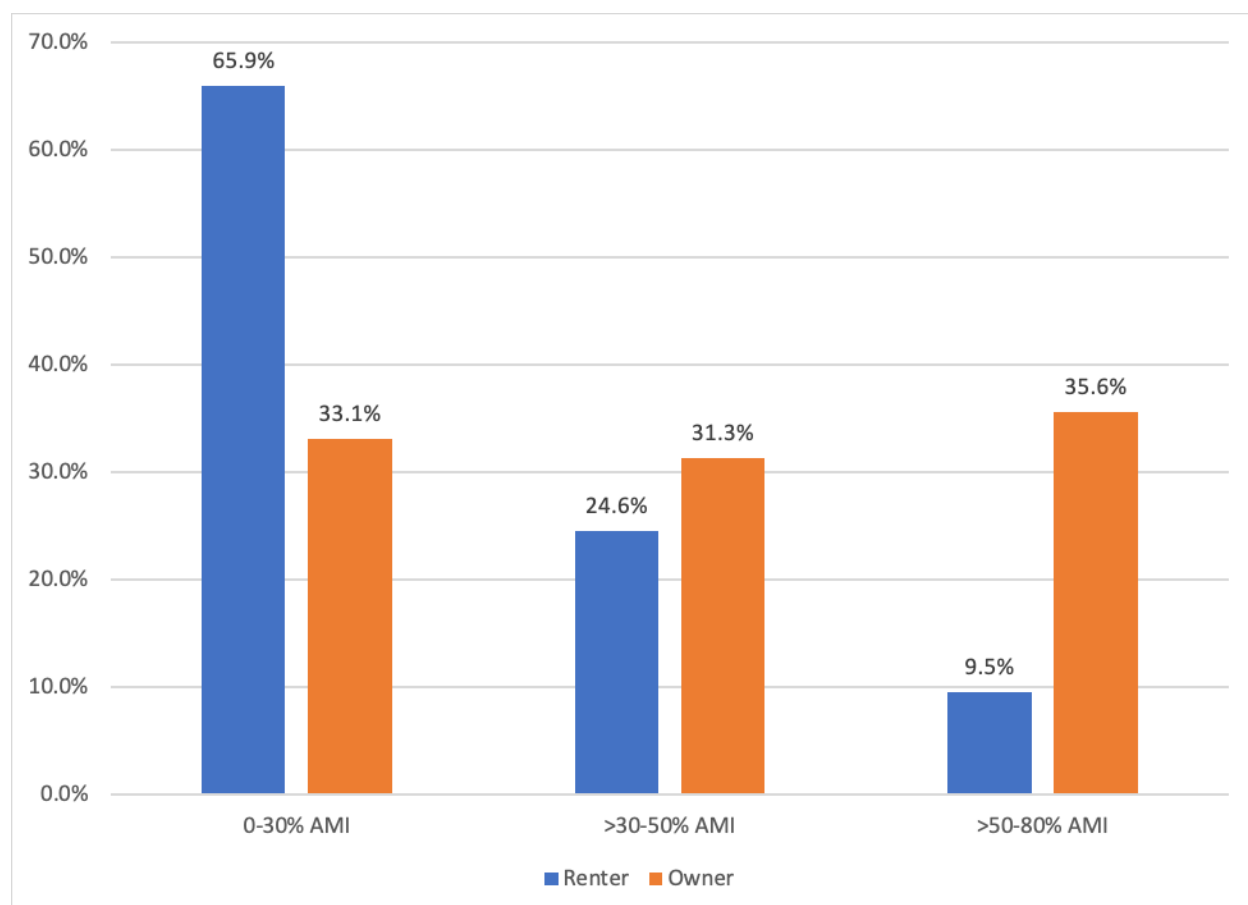


Figure 4 – Households Experiencing a Housing Cost Burden by Housing Tenure

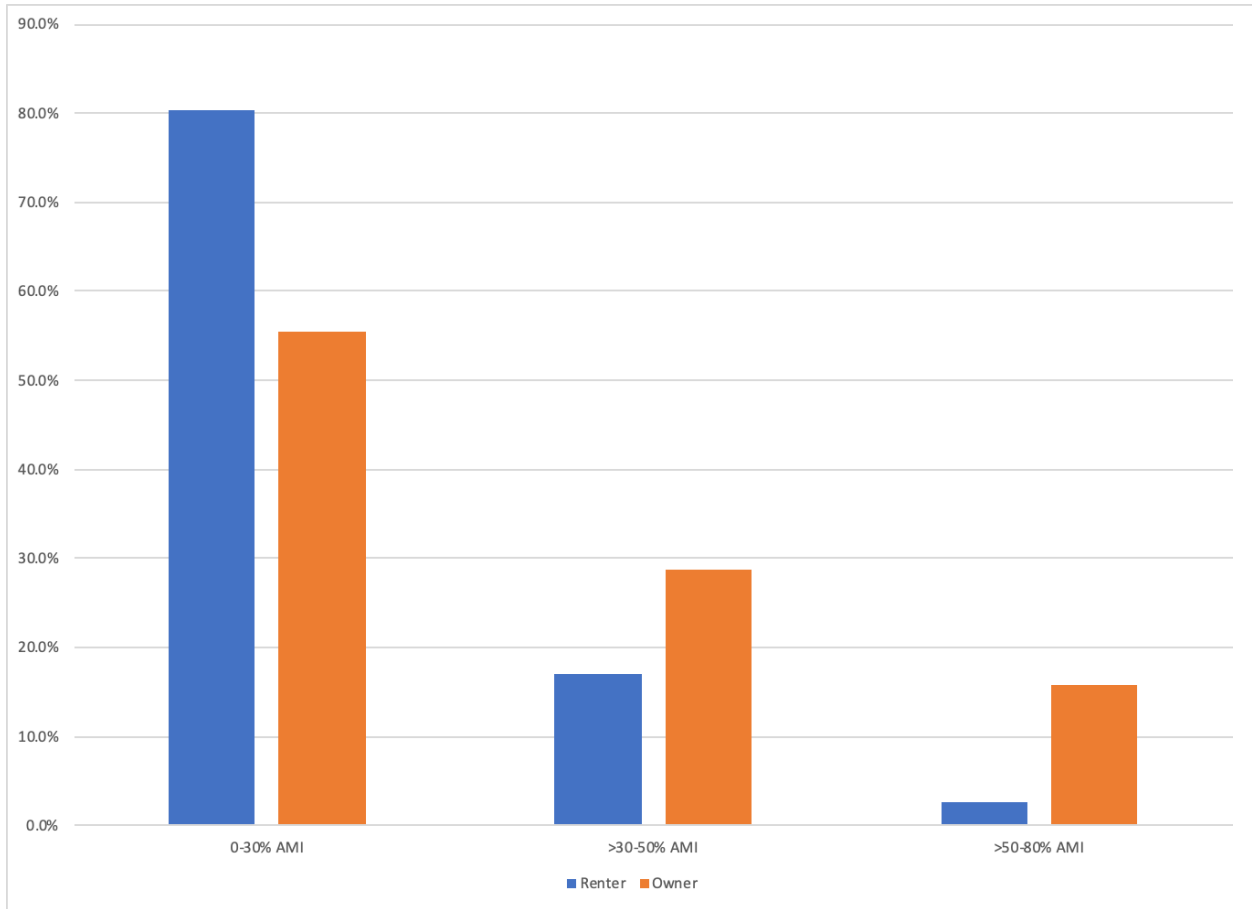
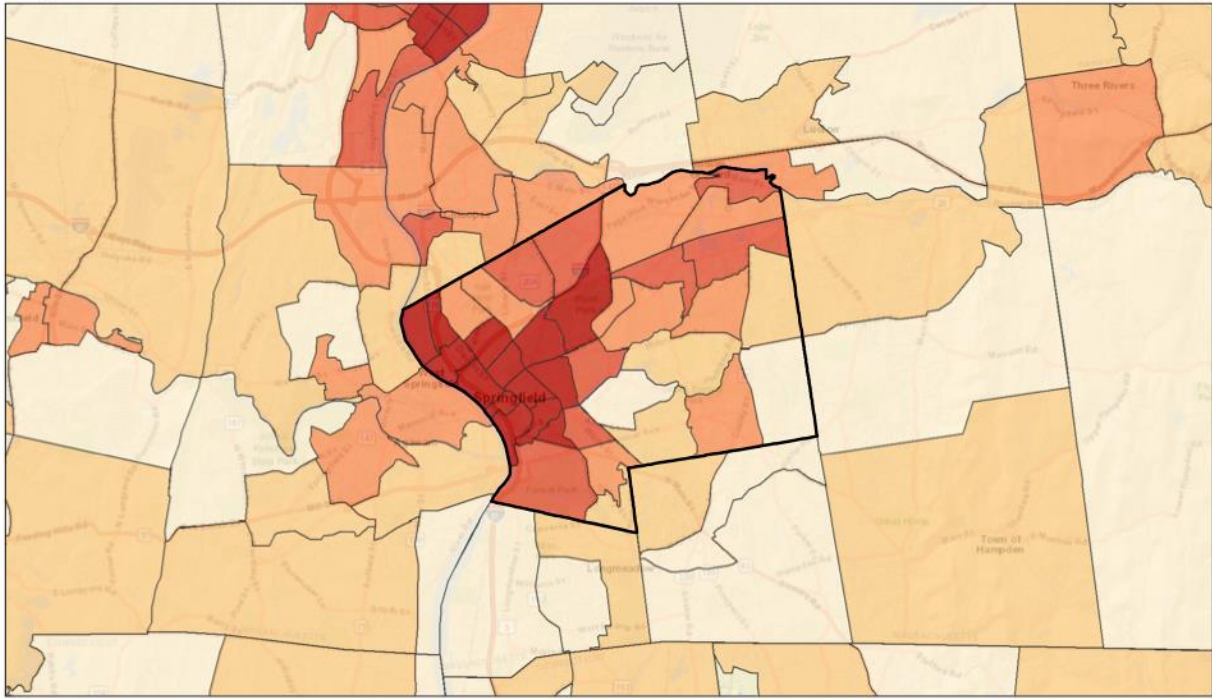


Figure 5 - Households Experiencing a Severe Housing Cost Burden by Housing Tenure



November 19, 2019

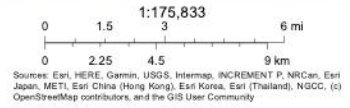


Figure 6 - Extremely Low-Income Household Concentration

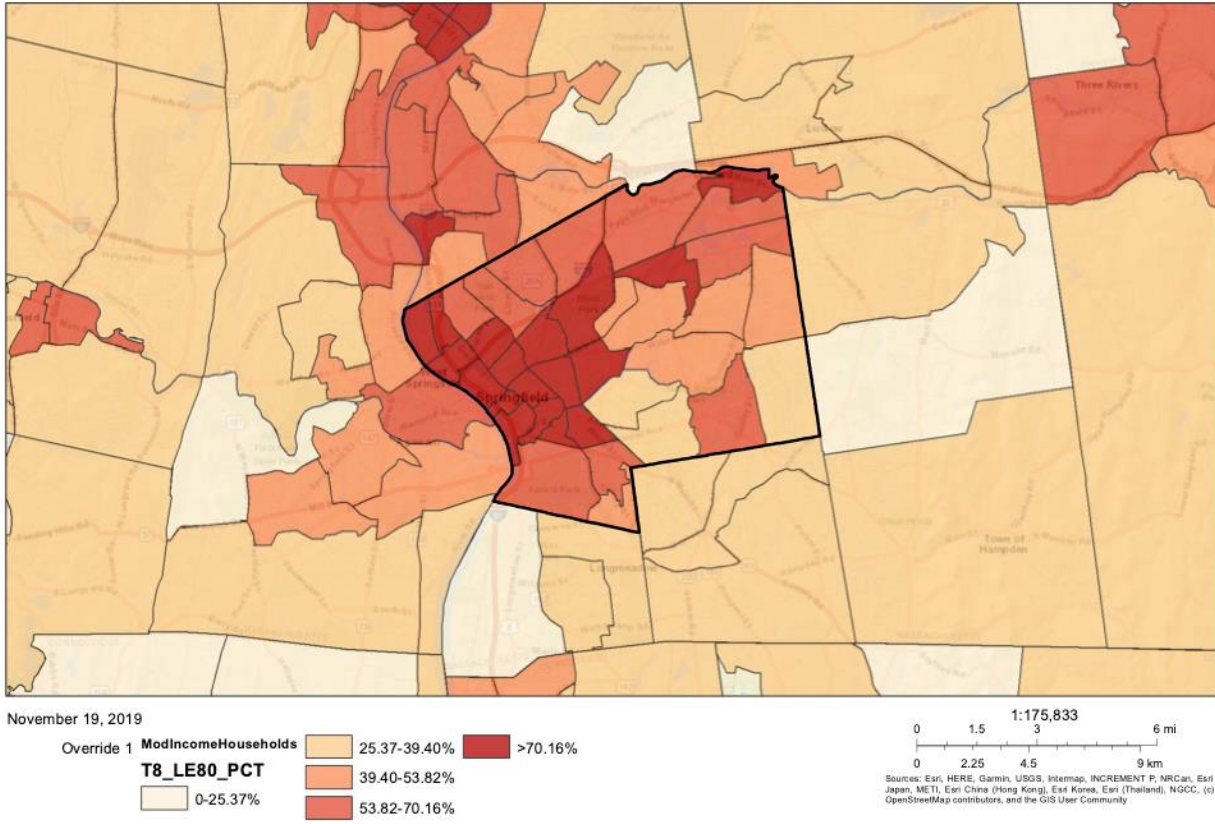


Figure 7 – Low-Income Household Concentration

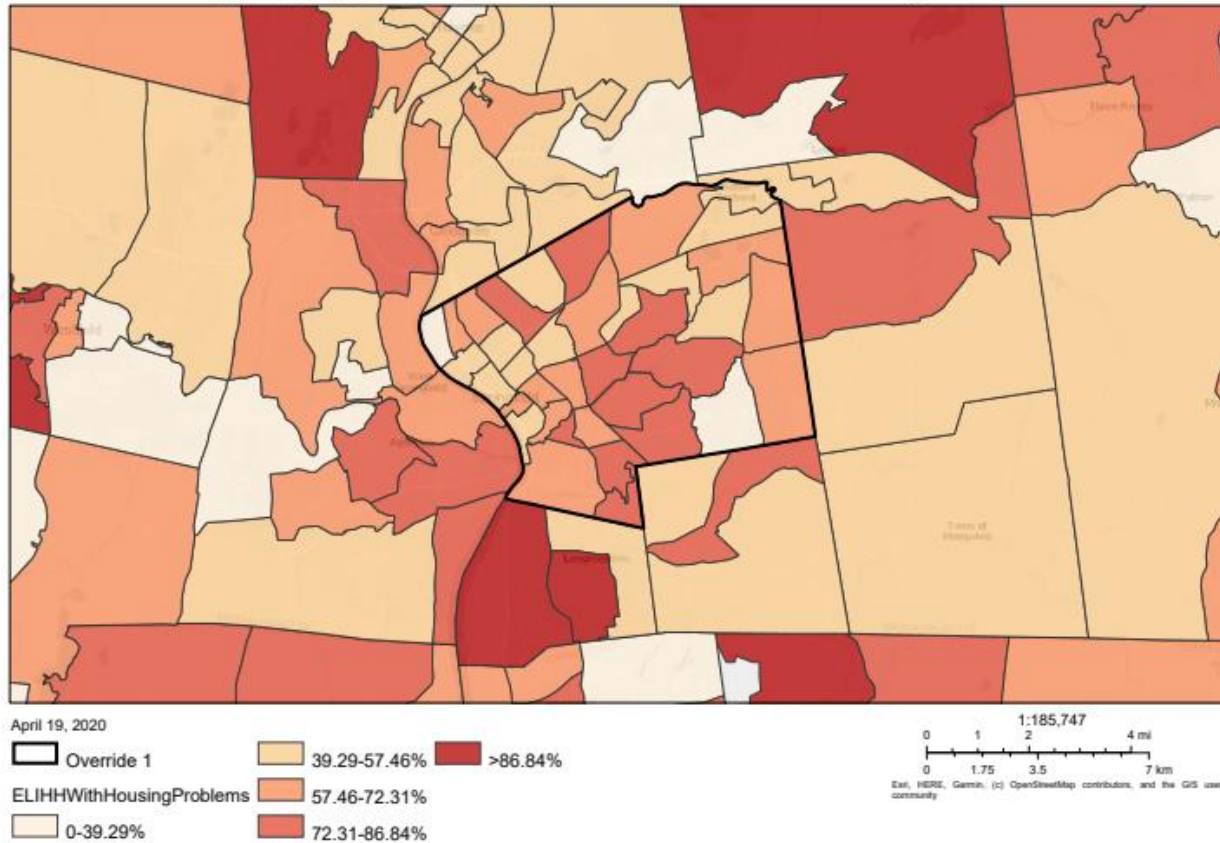


Figure 8 – Extremely Low Income Households Experiencing a Severe Housing Problem

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

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, as shown in figures 13 and 14. Of the 18,360 renter households with some housing problem, 15,285 households or 83 percent, are experiencing a housing cost burden or severe housing cost burden. Of the 11,950 renter households who earn 30 percent HAMFI or below, 9,885 households or 82.7 percent, 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 percent 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 percent 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 percent are extremely low-income and a little more than half of the extremely low-income *elderly* households are homeowners. Of the *other* households, 82 percent 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; and,
- 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 homelessness¹. (*Source:*

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

¹ U.S. Department of Health and Human Services, Family and Youth Services Bureau, *Domestic Violence and Homelessness: Statistics (2016)* <https://www.acf.hhs.gov/fysb/resource/dv-homelessness-stats-2016>

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, 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.

One of the strategies the CoC follows is via a rental assistance called rapid re-housing (RRH). 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. RRH is offered without preconditions, along with the resources and services tailored to the unique needs of the household to help find and keep a permanent place to live. 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.

The National Low-Income Coalition's annual study of housing and wages, *Out of Reach*, calculates, through data, the wages needed to afford housing in a community. The study indicates that, to afford a two-bedroom apartment in Springfield, a household must earn an hourly wage of \$20.40. The hourly wage of a four-person household at the poverty level is \$12.59. The challenge for many vulnerable households with children comes from the difference between the wage needed for housing and what they earn.

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 of Springfield will define the population at-risk of homelessness is any extremely low-income household (earning less than 30% AMI) and 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, possibly resulting in displacement.

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 percent experience a housing cost burden and 61 percent 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 a share of income devoted to housing costs greater than 30 percent.

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

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 White, non-Latino.

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:

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%

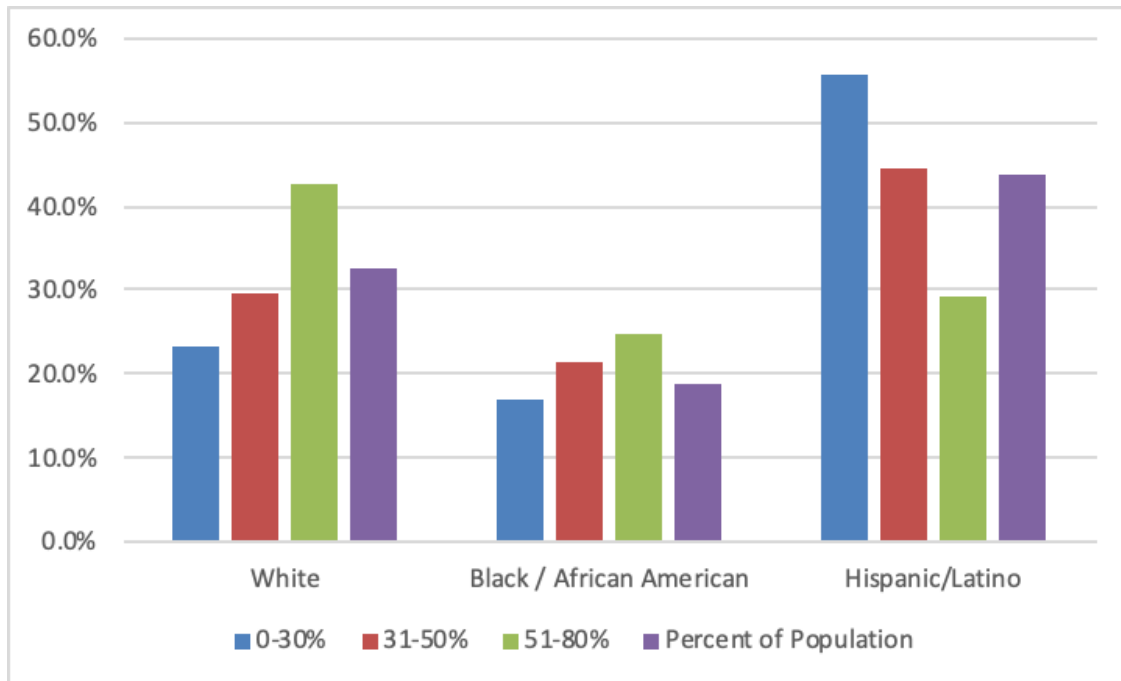


Figure 9 - Percent of Households Experiencing Housing Problems by Race and Income

Discussion

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

- Persons identifying as Latino 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 percent of the Springfield population, but 55.8 percent of extremely low-income households with a housing problem.
- Persons identifying as White, non-Latino and with income at 50-80 percent AMI and 80-100 percent AMI have a disproportionate likelihood of having one of the four identified housing problems. The White, non-Latino population is 32.6 percent of the Springfield population, but 42.6 percent of low-income, and 43.8 percent of moderate-income households with a housing problem.

No race or ethnic population had a disproportionate rate of having zero or negative income.

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.

As stated earlier, Springfield will follow the HUD guidance that defines disproportionately greater need as any need by 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.

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
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%

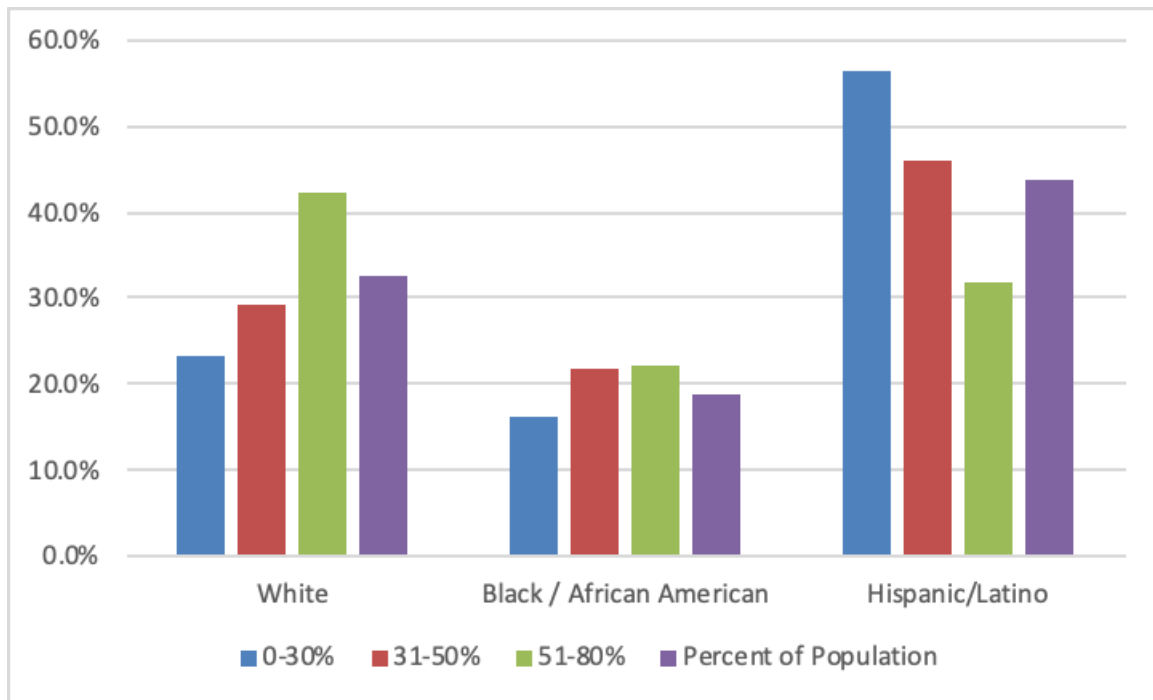


Figure 10 - Percent of Households Experiencing Severe Housing Problems by Race and Income

Discussion

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

- The Latino population with an income below 30 percent AMI has a disproportionate likelihood of having a severe housing problem. The Latino population is 43.8 percent of the Springfield population, but 56.5 percent 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. As stated earlier, Springfield will follow the HUD guidance that defines disproportionately greater need as any need by 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.

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 2011-2015 CHAS

Source:

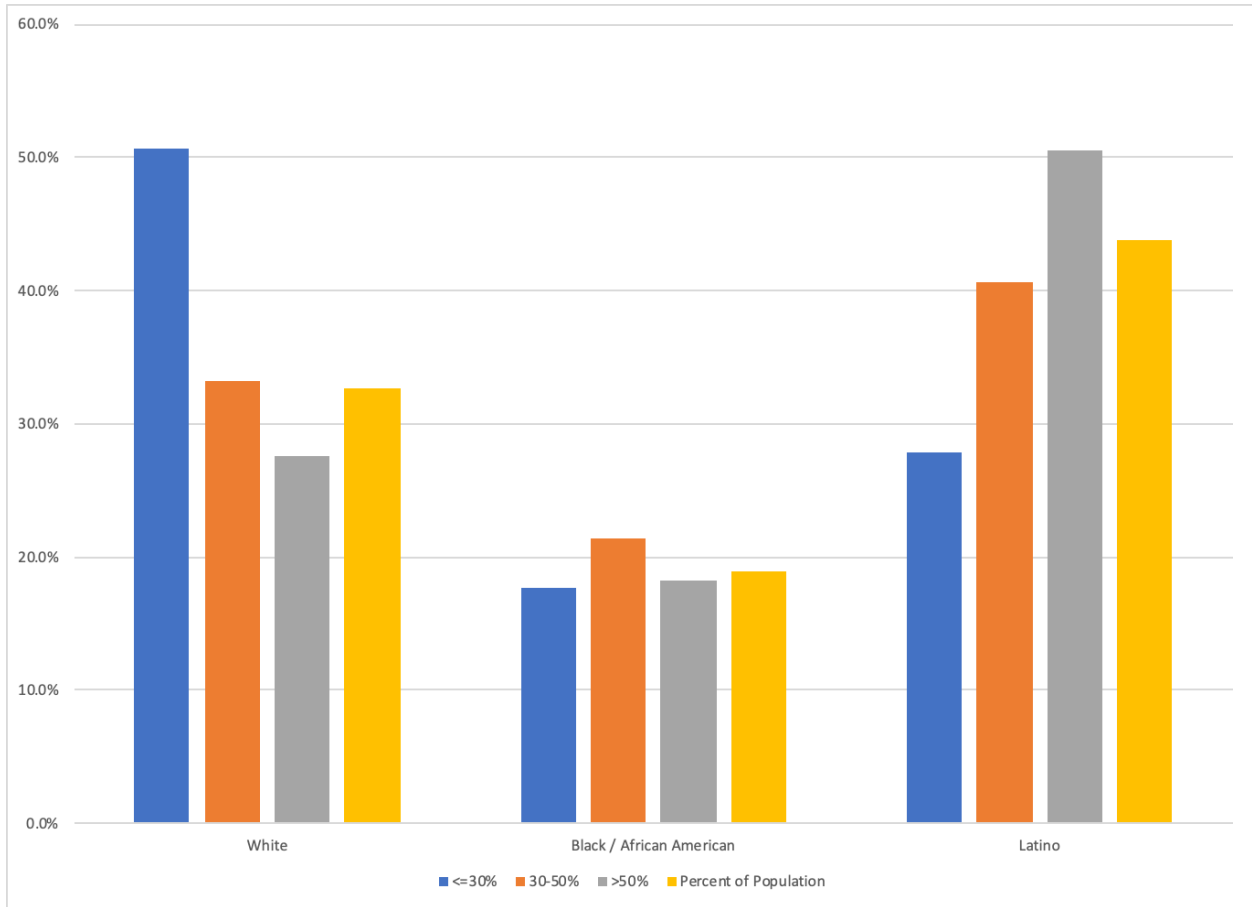


Figure 11 - Percent of Households Experiencing a Housing Cost Burden by Income and Race

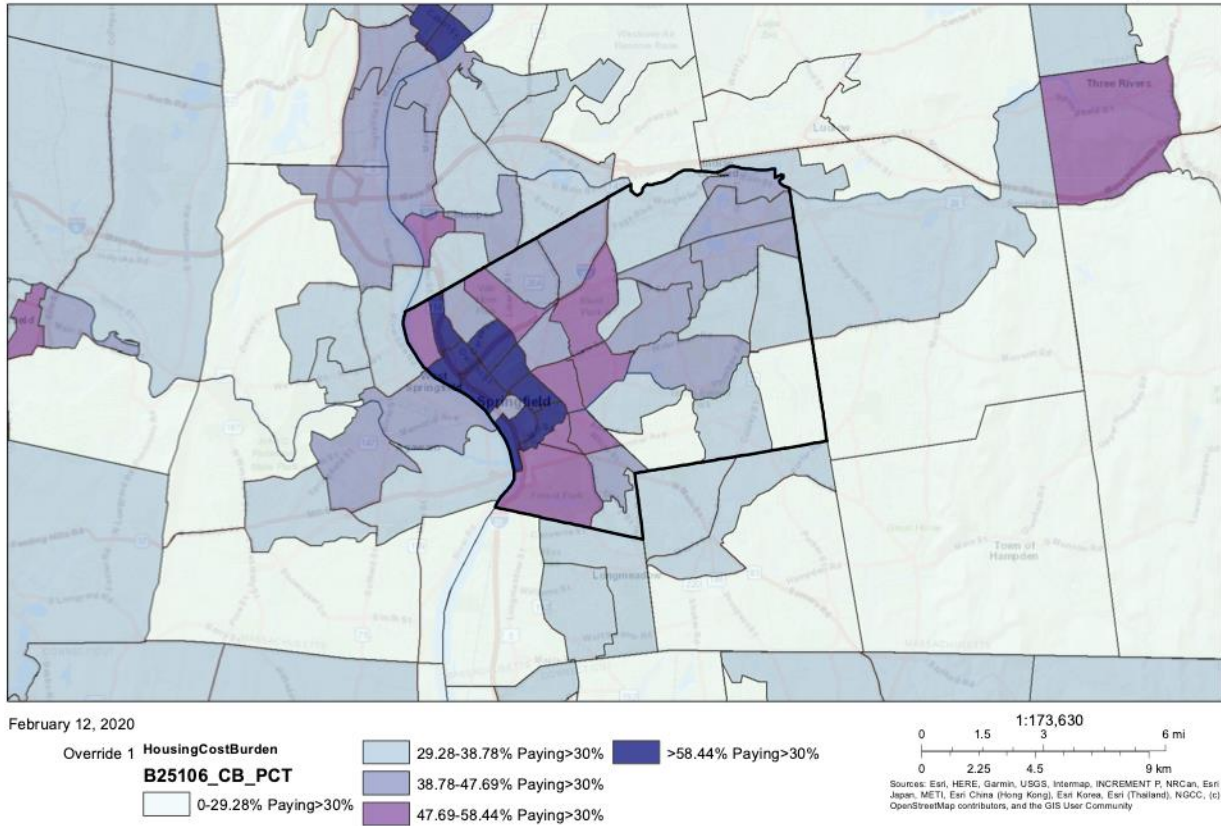


Figure 12 - Concentration of Households with a Housing Cost Burden

Discussion:

Examining data on households experiencing a housing cost burden, 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. Of the households in Springfield, 22.56 percent of households in Springfield pays between 30 percent and 50 percent of their household income to housing costs. The share of households experiencing a housing cost burden for each race/ethnicity in the City is: 31.15 percent White, non-Latino; 21.45 percent Black/African-American; 2.28 percent Asian; and 50.49 percent Latino 50.49.

Examining data on households experiencing a severe housing cost burden, no race or ethnicity experiences a severe 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. Of the households in Springfield

24.70 percent of the households pay more than 50 percent of their household income to housing costs. The share of severely cost burdened households for each race/ethnicity in the City is: 27.53 percent White, non-Latino; 18.29 percent Black/African-American; 1.27 percent Asian; and 50.49 percent Latino.

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?

Based on the analysis in sections NA-15, NA-20, and NA-25, the following disproportionately greater needs were identified.

Housing Problem:

- Persons identifying as Latino 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 percent of the Springfield population, but 55.8 percent of extremely low-income households with a housing problem.
- Persons identifying as White, non-Latino and with income at 50-80 percent AMI and 80-100 percent AMI have a disproportionate likelihood of having one of the four identified housing problems. The White, non-Latino population is 32.6 percent of the Springfield population, but 42.6 percent of low-income, and 43.8 percent of moderate-income households with a housing problem.

Severe Housing Problem:

- The Latino population with an income below 30 percent AMI has a disproportionate likelihood of having a severe housing problem. The Latino population is 43.8 percent of the Springfield population, but 56.5 percent of extremely low-income households with a severe housing problem.

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

No specific needs for the groups cited above were identified through the data, but throughout the Needs Assessment and in the consultation and public outreach components of this plan, stakeholders identified other needs of these individuals. Stakeholders identified the following issues related to housing and housing costs.

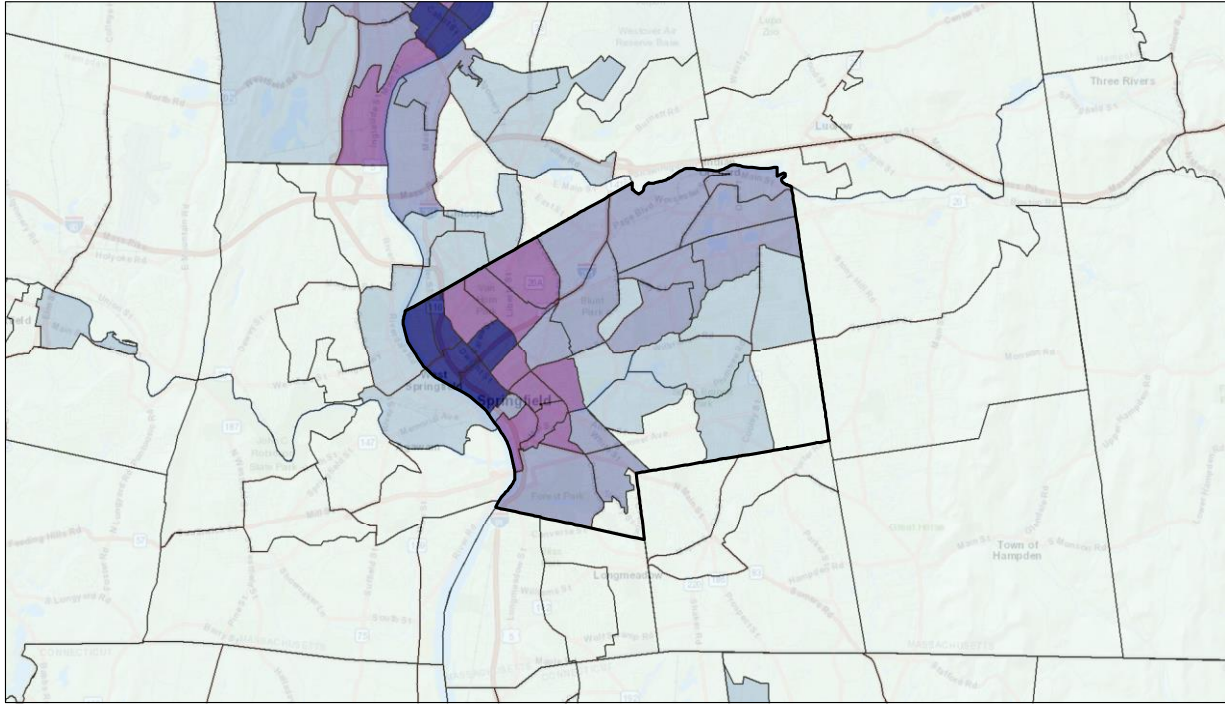
- Inability of low-income renters to be able to afford renters' insurance.

- Code enforcement is often a “double edge sword” that can pass along fines and costs to the tenant or force an eviction.
- The City’s aged housing stock means that many units are in a condition that would not pass HUD’s housing quality requirements.
- 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.
- A lack of quality housing units that can be rented with the allowable Fair Market Rent (FMR) in the Housing Choice Voucher program.

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 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 are concentrated in the City’s North End. African American households are concentrated in the Mason Square area, located in the center of the City. White households are largely concentrated outside the City’s border, with a small concentration on the southeastern part of the community. Asians have a small concentration in lower Forest Park. The numbers of American Indiana/Alaskan Native, and Pacific Islanders are so small that there is no area that is a concentration.



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Figure 13 – Areas of Concentration of Latino Households

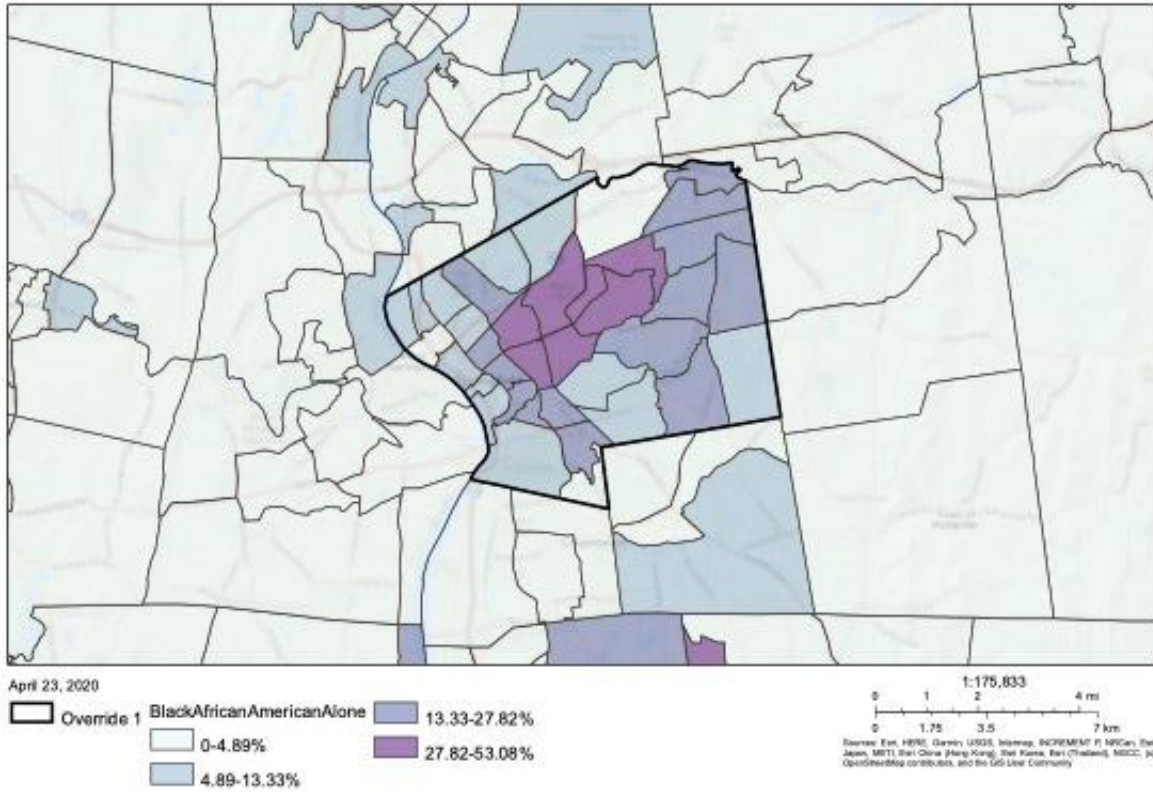


Figure 14 – Areas of Concentration of Black/African American Households

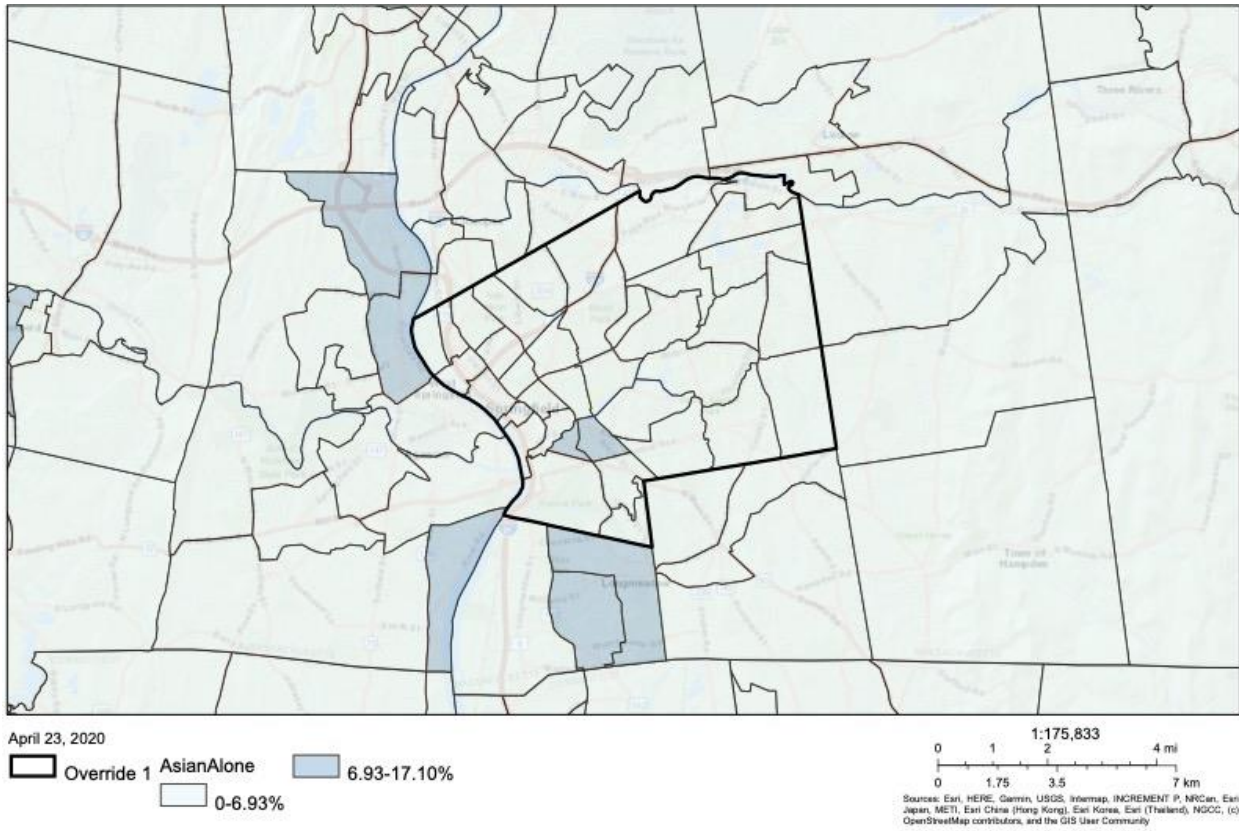


Figure 16 – Areas of Concentration of Asian Households

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 nonprofit regional housing organization Way Finders, Inc. Way Finders, Inc.'s 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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							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	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
						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)

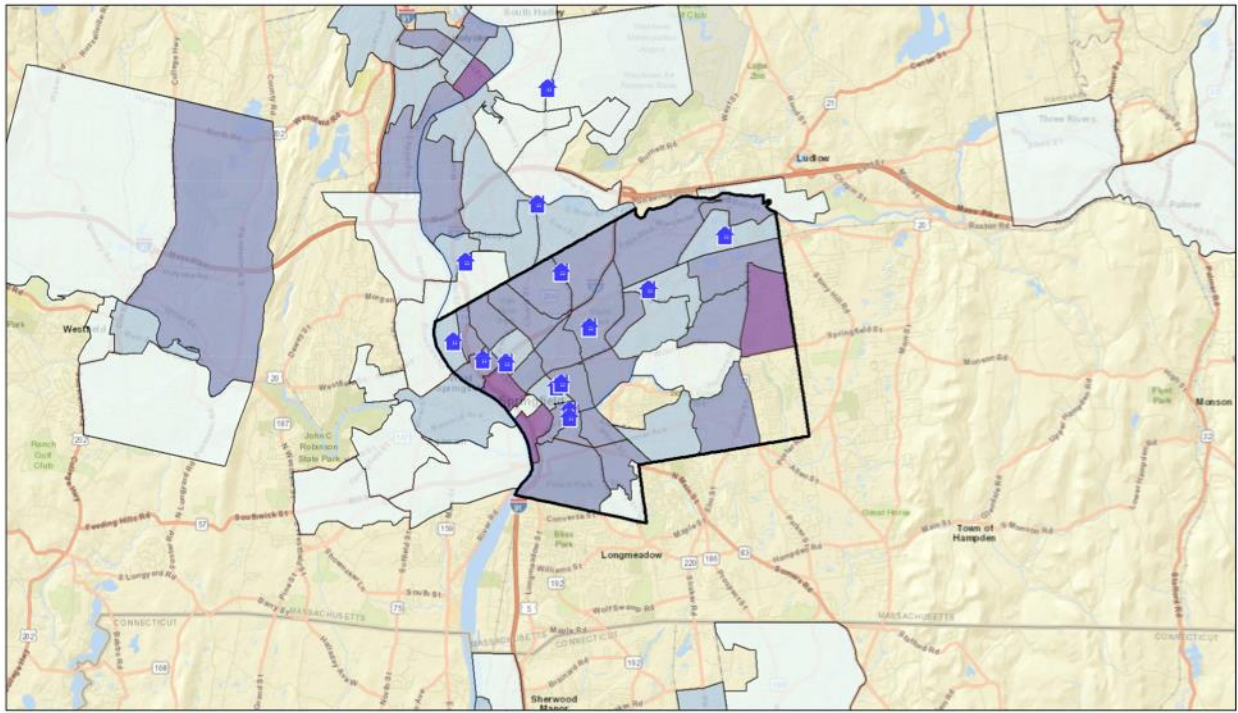
Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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

Data Source: PIC (PIH Information Center)



February 21, 2020

Public Housing Development
Override 1

VoucherConcentration
HCV_PCT_RENTER_OCC_UNITS
0-7.26%
7.26-15.58%
15.58-29.12%
29.12-56.76%

1:198,277
0 1.75 3.5 7 mi
0 2.75 5.5 11 km
Source: 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 percent are extremely low income; 9.1 percent are low income, and 1.49 percent are moderate income. Of the households on the waiting list, 34.4 percent are families with children, 19.3 percent have at least one elderly person, and 27 percent have a person living with a disability. The largest need on the waiting list, 47.97 percent, is for a one-bedroom unit while 29.17 percent of households need a two-bedroom unit and 19.33 percent of households need a three-bedroom unit. The racial breakdown of those on the waiting list is: 73 percent Latino, 16 percent African American, 9 percent White, non-Latino, 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 percent of the Springfield population, but make up 27 percent of the public housing waiting list. Families with children account for 20.7 percent of Springfield households, but account for 34.4 percent of

the public housing wait list. Elderly households account for 15.9 percent of the Springfield population yet account for 19.3 percent 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 percent, the highest level of education attained was a high school diploma or GED), and low levels of employment (2.8 percent work full-time and 24.2 percent 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 percent 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
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

2019 Point in Time Count; Federal Fiscal Year 2019 Longitudinal System Analysis; FY19 HUD System

Data Source Performance Measures; Analysis of MA-504 Continuum of Care By-Name List of Persons Experiencing Chronic

Comments: 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

2019 Point in Time Count; Federal Fiscal Year 2019 Longitudinal System Analysis; FY19 HUD System Performance Measures; Analysis of MA-504

Data Source Continuum of Care By-Name List of Persons Experiencing Chronic

Comments: 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 percent of families had a single head of household. Of all family head of households, 23 percent were domestic violence survivors, including 9 percent 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 services 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 percent of the homeless population identified as Latino, and 19 percent identified as Black or African American. In contrast, 24 percent of the total Hampden County population identified as Latino and 10.3 percent 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 percent 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 percent reported a serious mental illness and 43 percent 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)². 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.

² *Inflection Points in Community-Level Homeless Rates*. Glynn, Chris; Byrne, Thomas, H.; Cuhane, Dennis P., http://files.zillowstatic.com/research/public/StaticFiles/Homelessness/Inflection_Points.pdf

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

Introduction:

The US Department of Housing and Urban Development (HUD) asks each local government to evaluate the needs of special needs populations. For the purpose of this document, special needs populations will be defined as those:

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

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	60
Short-term Rent, Mortgage, and Utility	100
Facility Based Housing (Permanent, short-term or transitional)	0

Table 28 – HIV Housing Need

Data HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Source:

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 percent (2,625, are age 85 years or older. Persons over the age of 85, for the purpose of this analysis, will be considered frail elderly while those over the age of 65, but not yet 85, will be considered elderly.

Persons with Disabilities: According to the 2017 ACS estimates, an estimated 19.7 percent 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 percent of them (11,854) are living at or below the poverty line. Of the non-institutionalized, elderly population, the 2017 ACS estimates that 46 percent (8,360) is 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 percent 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 percent of women and 5.8 percent 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 percent are elderly and of homeowners experiencing a housing cost burden, 39.5 percent are elderly. Of the elderly population, 46 percent are living with a disability. Elderly households need more affordable housing and more accessible housing.

Persons with Disabilities. 39.3 percent 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) 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 percent of persons living with HIV/AIDS are men and 38 percent 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 percent in 2013 to 60 percent in 2018. Of the population living with HIV/AIDS, 13 percent identified as White, non-Latino and 25 percent identified as Black/African American. Of the population living with HIV/AIDS, 74 percent were 40 years old or older, a decrease from 80 percent reported in 2013.

The highest contributing factor to HIV infection is injection drug use, which is the mode of exposure for 27 percent 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; and,
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
- Storm water Outfall Improvements – estimated cost \$4,000,000

How were these needs determined?

The City’s Capital Improvement Plan (CIB) 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:

9. Overall fiscal impact;
10. Impacts on service to the public;
11. Promotion of economic growth;
12. Legal obligations and mandates;
13. Operation and maintenance impact;
14. Relationship to other projects/coordination;

15. Resiliency improvement and resolution; and,
16. Public perception of need.

Describe the jurisdiction’s need for Public Services:

Data and public input identifies 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; and,
- 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.

Analysis of existing community resources compared with the needs identified in the Needs Assessment provide the basis for the priorities, goals, and geographic target areas that are reflected in Springfield's Strategic 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) 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. 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 29 – Residential Properties by Unit Number

Data 2011-2015 ACS

Source:

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 30 – Unit Size by Tenure

Data 2011-2015 ACS

Source:

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 percent 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 percent 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 percent AMI. For LIHTC, at least 20 percent of the units must be reserved for households with incomes at or below 50 percent

AMI and 40 percent of the units must be reserved for households with incomes at or below 60 percent 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 would meet this 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 housing cost burdens.

Discussion

The analysis of total number of housing units suggests there is enough housing 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. Extremely low-income households in the City cannot afford housing in the private market. Stakeholder interviews, CHAS data, and the National Low Income Housing Coalition’s *Out of Reach 2019* 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 31 – Cost of Housing

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

Source:

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 32 - Rent Paid

Data 2011-2015 ACS

Source:

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 33 – Housing Affordability

Data 2011-2015 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	739	884	1,117	1,400	1,627
High HOME Rent	739	884	1,117	1,400	1,627
Low HOME Rent	739	820	985	1,137	1,268

Table 34 – Monthly Rent

Data HUD FMR and HOME Rents

Source:

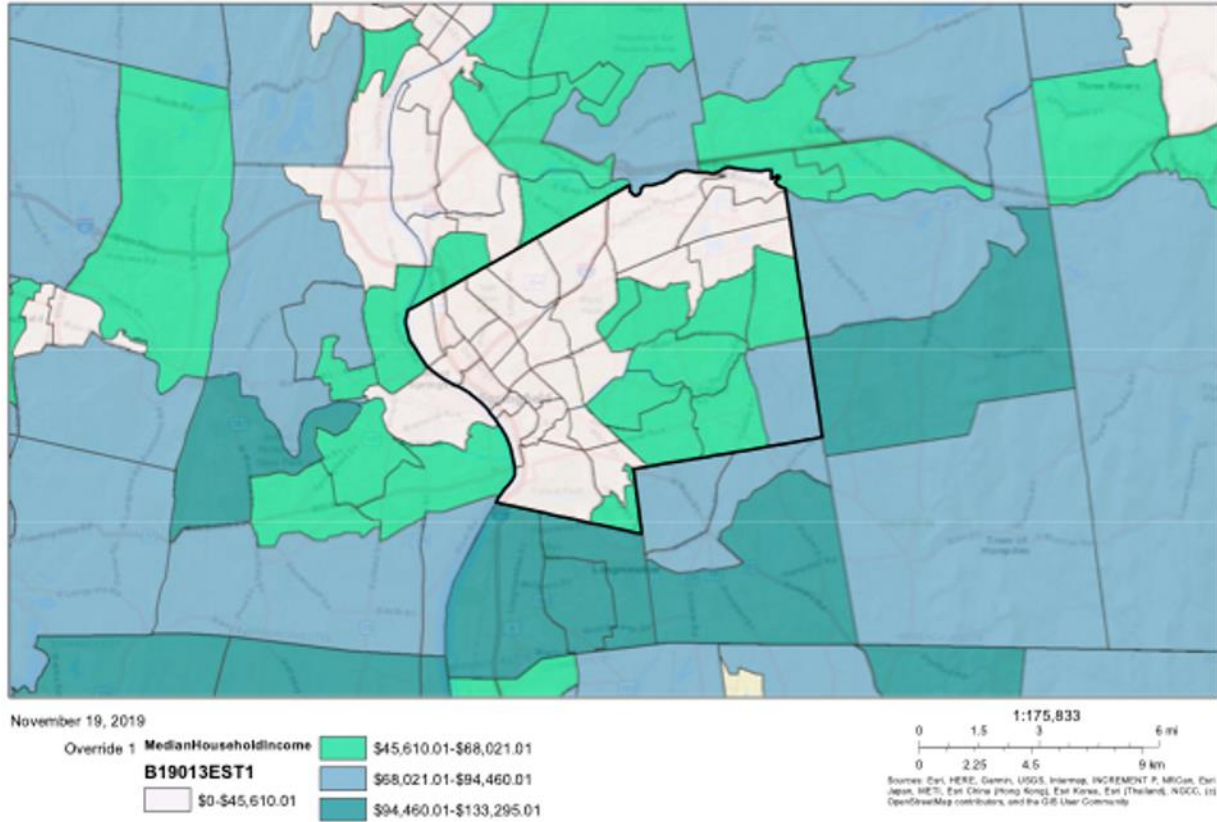


Figure 18 - Median Home Values

Is there sufficient housing for households at all income levels?

The needs analysis described a large number and percent of the population with a housing cost burden or severe housing burden, confirming that Springfield has an affordability gap. Even with a total number of housing units that exceeds the total households, there is not a sufficient number of affordable units for each income level. There are 26,815 households with incomes at or below 50 percent AMI, there are 24,095 units available in the price range that these households could afford, leaving a gap of 2,770 households unable to find units that cost no more than 30 percent of their income. The gap is wider among the extremely low-income renter households, who have incomes at or below 30 percent AMI. There are 14,950 extremely low-income renter households in Springfield and only 6,790 units affordable to this 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 percent. The median contractual rent increased 16 percent between 2009 and 2015, or an average of 2.7 percent 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 public rental assistance 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 percent.

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; and
- 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%
No selected Conditions	17,695	67%	11,210	39%
Total	26,575	101%	29,070	100%

Table 35 - Condition of Units

Data 2011-2015 ACS

Source:

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 36 – Year Unit Built

Data 2011-2015 CHAS

Source:

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 37 – Risk of Lead-Based Paint

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

Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	326	10	336
Abandoned Vacant Units	0	26	26
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 38 - Vacant Units

Data Vacant units: 2017 ACS; Number not suitable for rehabilitation: City of Springfield

Source: estimate

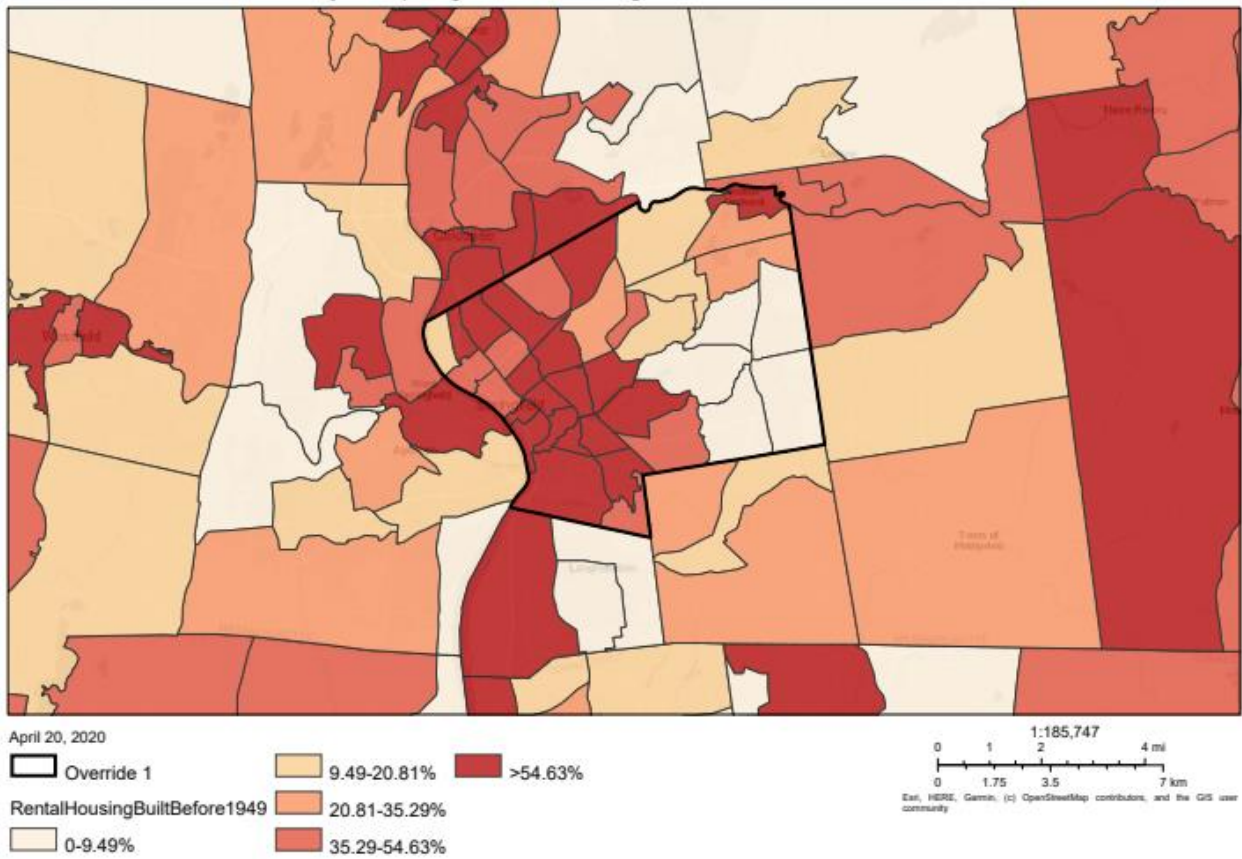


Figure 19 – Housing Units Built Before 1949

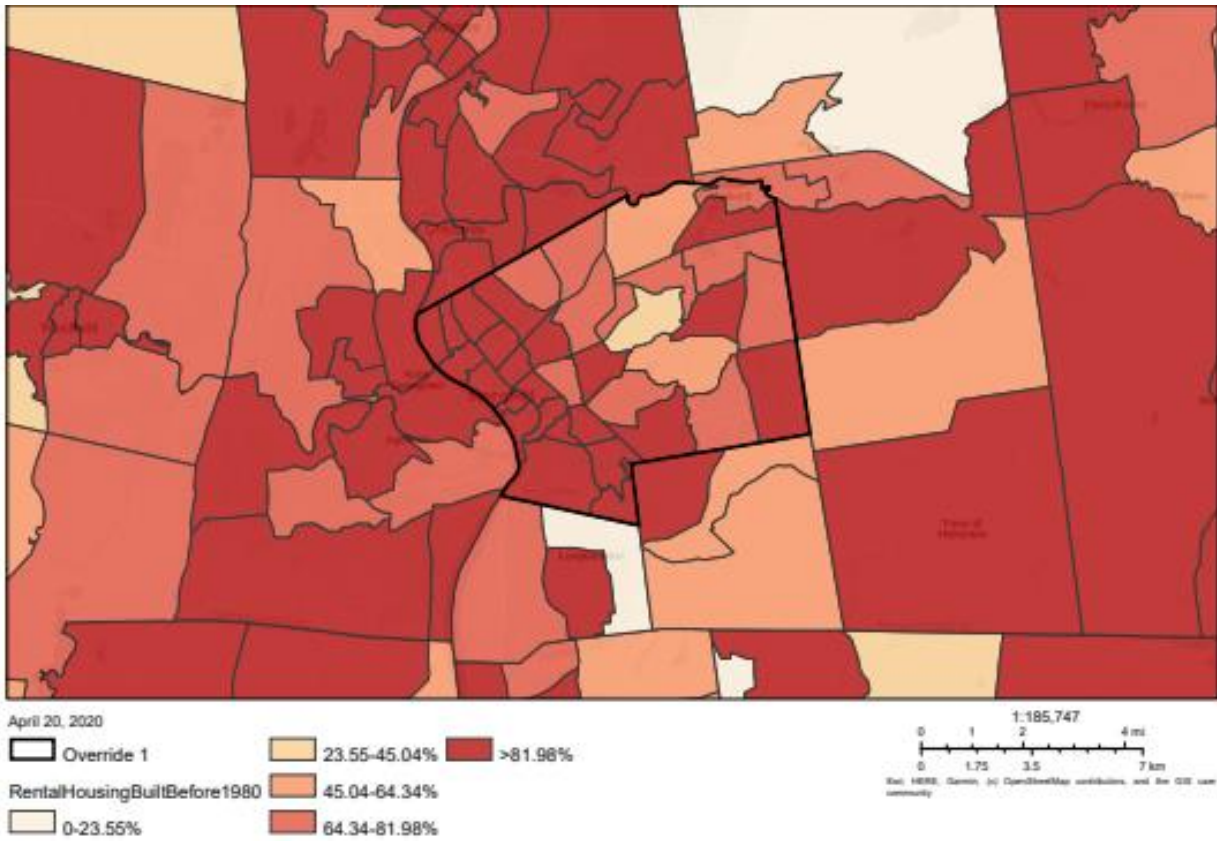


Figure 20 – Housing Units Built Before 1980

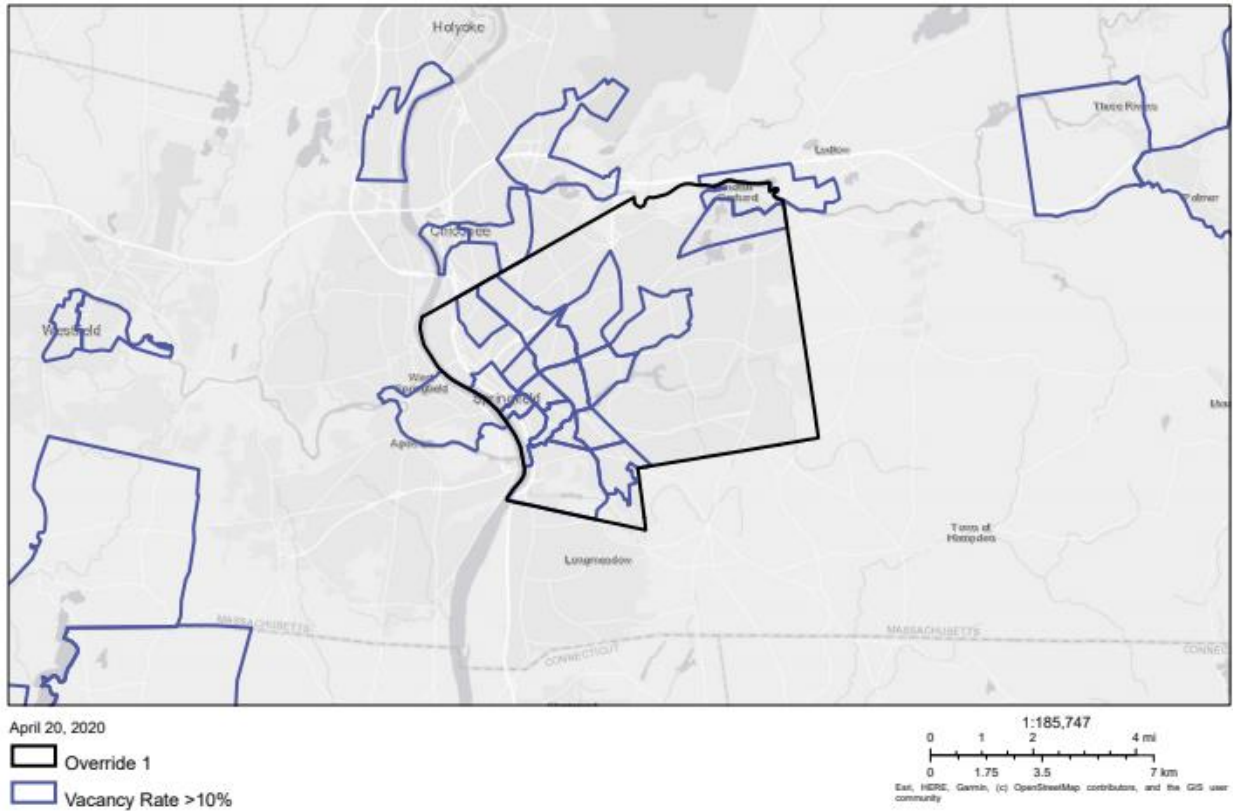


Figure 21 – Census Tracts with Vacancy Rate Over 10%

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 percent of units were built before 1950 and 73 percent 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 in Massachusetts 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 percent of city households earn below 80 percent 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. Table 38 did not include any data from the CHAS. This may be a result of data not available for these types of units. Stakeholders at focus meetings confirmed a need for renovation of vacant 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, Inc. administers 2,528 housing choice vouchers and 381 MRVP vouchers. In addition, Way Finders, Inc. 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 39 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

The Springfield Housing Authority operates 1,809 federal public housing units in 19 developments. Seven developments are for elderly and disabled individuals, and eleven are for families. SHA also operates 524 state-aided public housing units in 9 developments. Six of these developments are for elderly and disabled individuals and three are for families.

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:

The Springfield Housing Authority units are generally in good condition.

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 40 - 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

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)	1332	0	84	200	0
Households with Only Adults	155	0/42/47	25	424	0
Chronically Homeless Households	0	0	0	364	0
Veterans	0	0	11	249	0
Unaccompanied Youth	6	0	5	0	8

Table 41 - Facilities and Housing Targeted to Homeless Households

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 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 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 The City has a homeless resource center, operated by Clinical Support Options/Friends of the Homeless, which 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, and serves men only. The YWCA of Western Massachusetts operates a campus facility for victims of domestic violence and survivors of human trafficking. The YWCA of Western Massachusetts' campus includes 19 units of emergency shelter and 20 units of transitional housing. The state of Massachusetts provides emergency shelter for all eligible homeless families through its Department of Housing and Community Development, which has 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 to their own housing units.

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 which pairs 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. These include Clinical Support Options-Friends of the Homeless, the Mental Health Association, River Valley Counseling Center, and Viability, Inc.

Families with children The organizations Way Finders, 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, Inc. operates transitional housing for homeless families who are victims of domestic violence and permanent supportive housing for chronically homeless families headed by mothers under 25 years old. CHD and Valley Opportunity Council provide permanent supportive housing for chronically homeless families.

Veterans and their families The Veterans Administration (VA) has an office and health clinic in Springfield, and the VA has partnered with both the Northampton Housing Authority and Way Finders, Inc. to provide HUD-VA Supportive Housing (VASH) to homeless veterans in Springfield. 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 are 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 in the City, 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 Continuum of Care has been awarded a Youth Homelessness Demonstration Project grant, which will enable 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. With limited income for persons with the only income of SSI, many households are not able to afford housing in Springfield. Locating affordable housing for special needs population continues to be a need.

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; and,
- 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	30
PH in facilities	0
STRMU	50
ST or TH facilities	0
PH placement	26

Table 42– HOPWA Assistance Baseline

Data HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Source:

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 policies of zoning, land use, and public financing, 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 percent 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 2013, and this analysis noted 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 the most segregated metro in the nation for Latino-White segregation, and the 22nd most segregated for Black-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 percent and the non-White population exceeds 50 percent. 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 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.

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 43 - Business Activity

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

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 44 - Labor Force

Data 2011-2015 ACS

Source:

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 45 – Occupations by Sector

Data 2011-2015 ACS

Source:

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%
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Table 46 - Travel Time

Data 2011-2015 ACS

Source:

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
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 47 - Educational Attainment by Employment Status

Data 2011-2015 ACS

Source:

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 48 - Educational Attainment by Age

Data 2011-2015 ACS

Source:

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 49 – Median Earnings in the Past 12 Months

Data 2011-2015 ACS

Source:

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; and,
- 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 percent of the population and the median income for that group is \$20,373. The population with a high school diploma accounts for 30.9 percent of the population and earns a median income of \$26,905. On the other side of the spectrum, 5 percent of the population that 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 percent to 75 percent 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; and,
- 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 percent 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 percent of the population is racial and ethnic minorities. Of all the census tracts in the City, 63 percent have a concentration of racial/ethnic minorities, meaning that 50 percent or more of the population in each of those census tracts is race or ethnicity other than White, non-Latino.

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 percent 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 has invested in many of 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 state-of-the-art elementary school, Brookings Elementary, and new housing construction.

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.

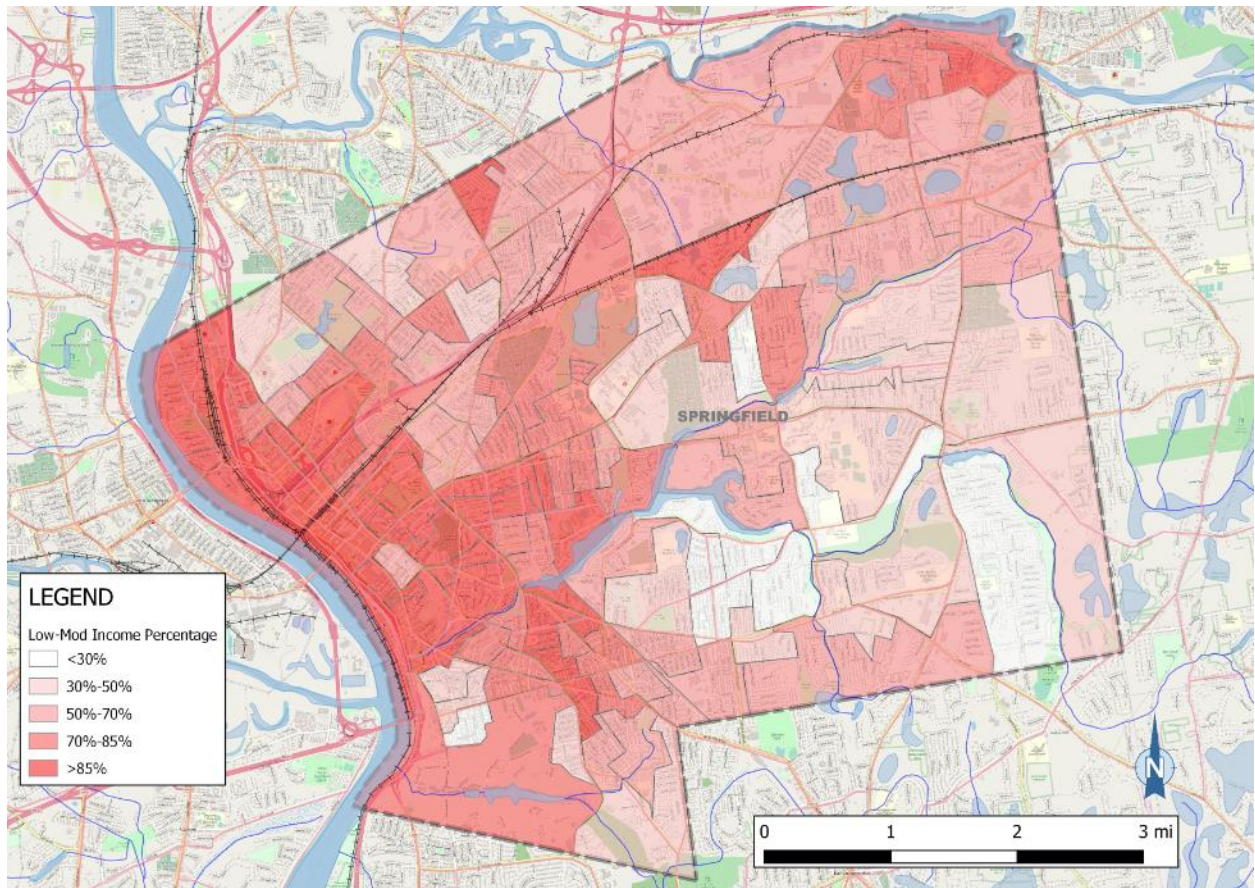


Figure 22 - Areas of Low and Moderate-Income Household Concentration

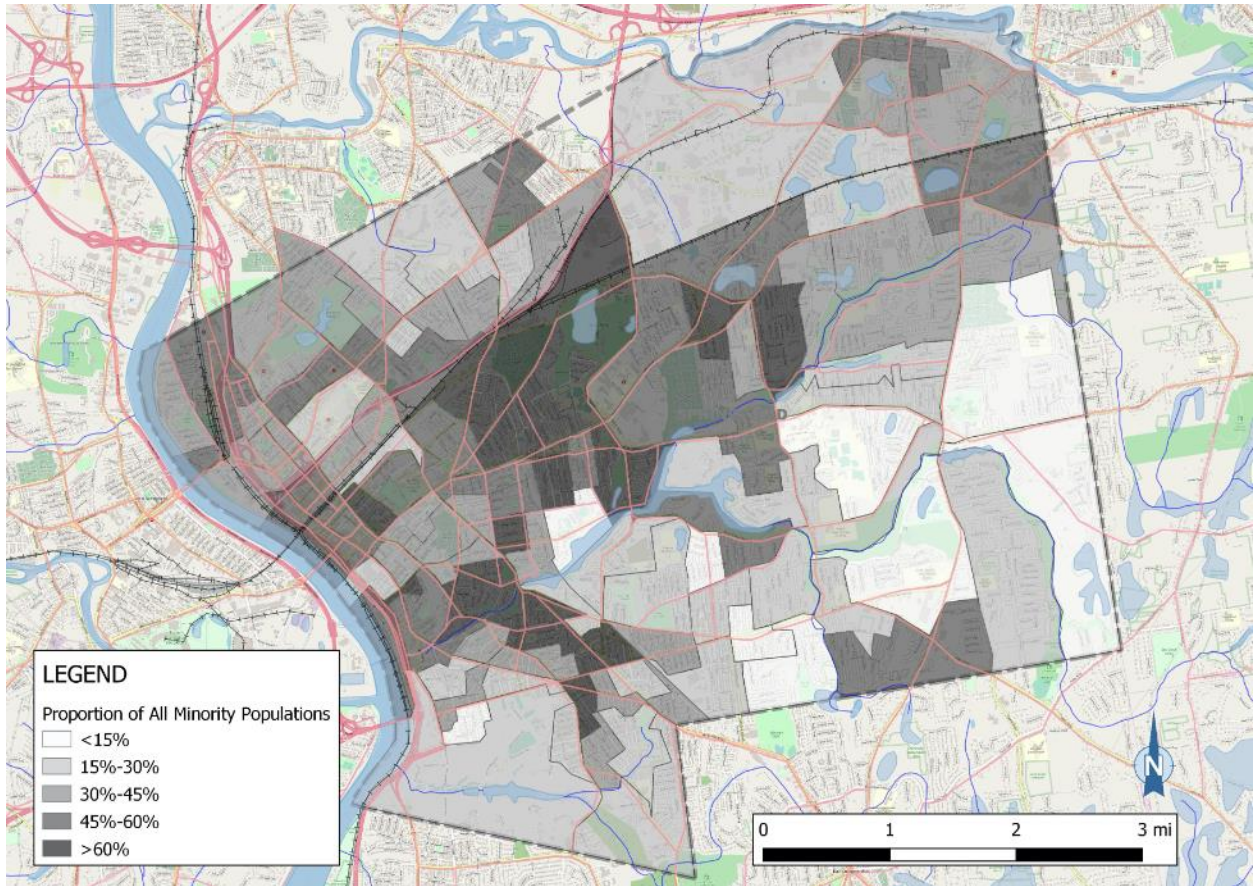


Figure 23 - Areas of Concentration of People of Color

**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. 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 an extensive 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 percent increase from 2019. The HOME allocation was at its lowest amount in ten years in 2015; the 2020 allocation is an 11 percent increase over 2019.

ESG and HOPWA allocations have increased 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.

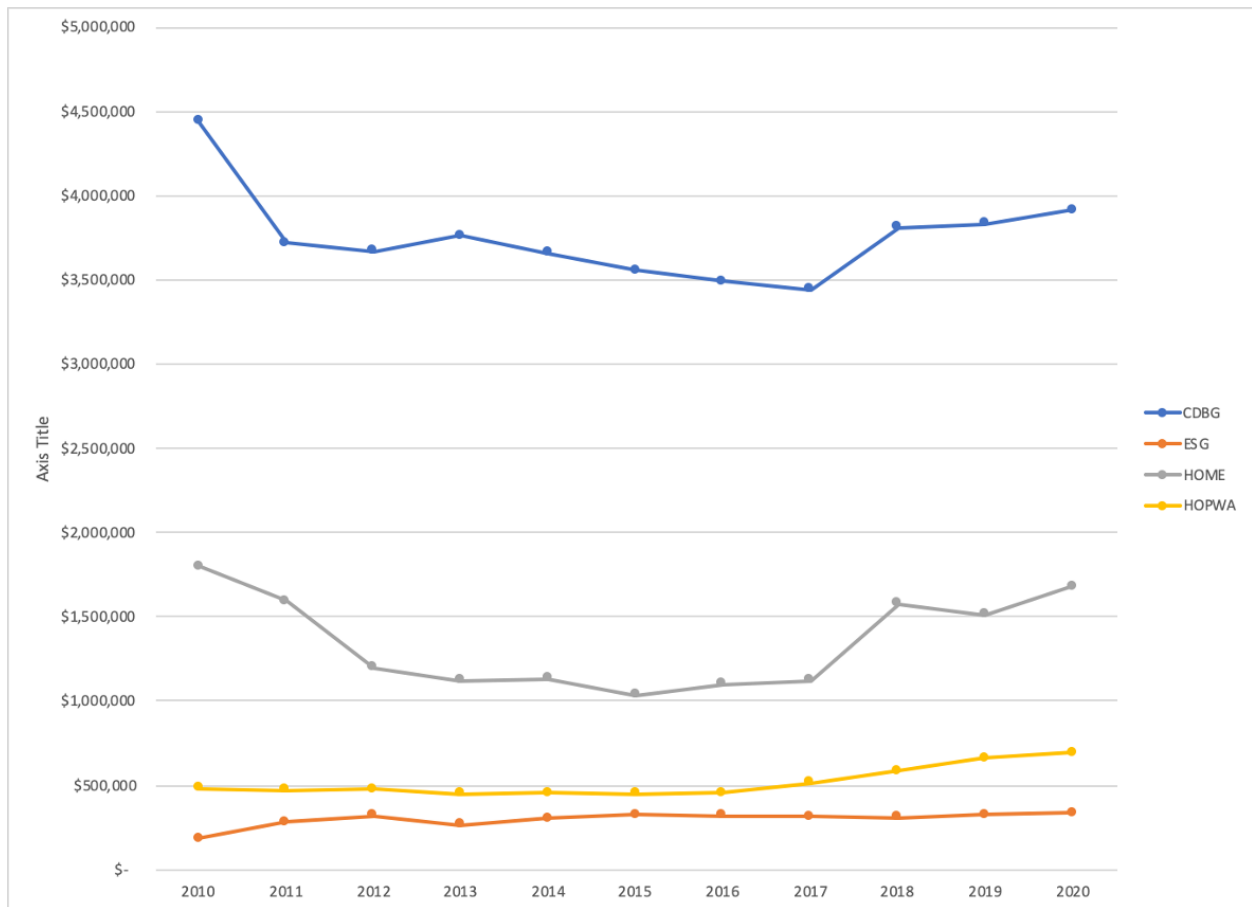


Figure 24 - HUD Allocations over time

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

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	Local Target Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	low mod block groups-2006-2010 ACS
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	NRSA - 2020 Consolidated Plan Renewal
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	6/30/2020 (anticipated)

% of Low/ Mod:	88.9%
Revital Type:	
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	Springfield's Neighborhood Revitalization Strategy Area (NRSA) has the Connecticut River as its western/southwestern boundary, and the municipal boundary with Chicopee (Carew Street) as its north/northwestern boundary. The south/southeastern boundary, starting at the river, is Fremont Street, which becomes Central Street as it crosses Main Street; the boundary then follows Cedar Street to Walnut Street, the NRSA's eastern/northeastern boundary. From there, the boundary turns north on Walnut, continues along Federal Street as Walnut crosses State Street, jogging northward along Armory Street. The boundary continues along Armory until Carew Street, the north/northwestern boundary.
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.
Identify the needs in this target area.	<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>
What are the opportunities for improvement in this target area?	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

	<p>associated medical offices. Nearby neighborhoods have access to employment, public transportation, education and cultural centers, health services, City Hall, and many public service agencies. 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

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 a request for proposal process (RFP).

HOPWA- funded programs serve households throughout the entire EMSA; these are chosen every three years through a request for proposal (RFP) process.

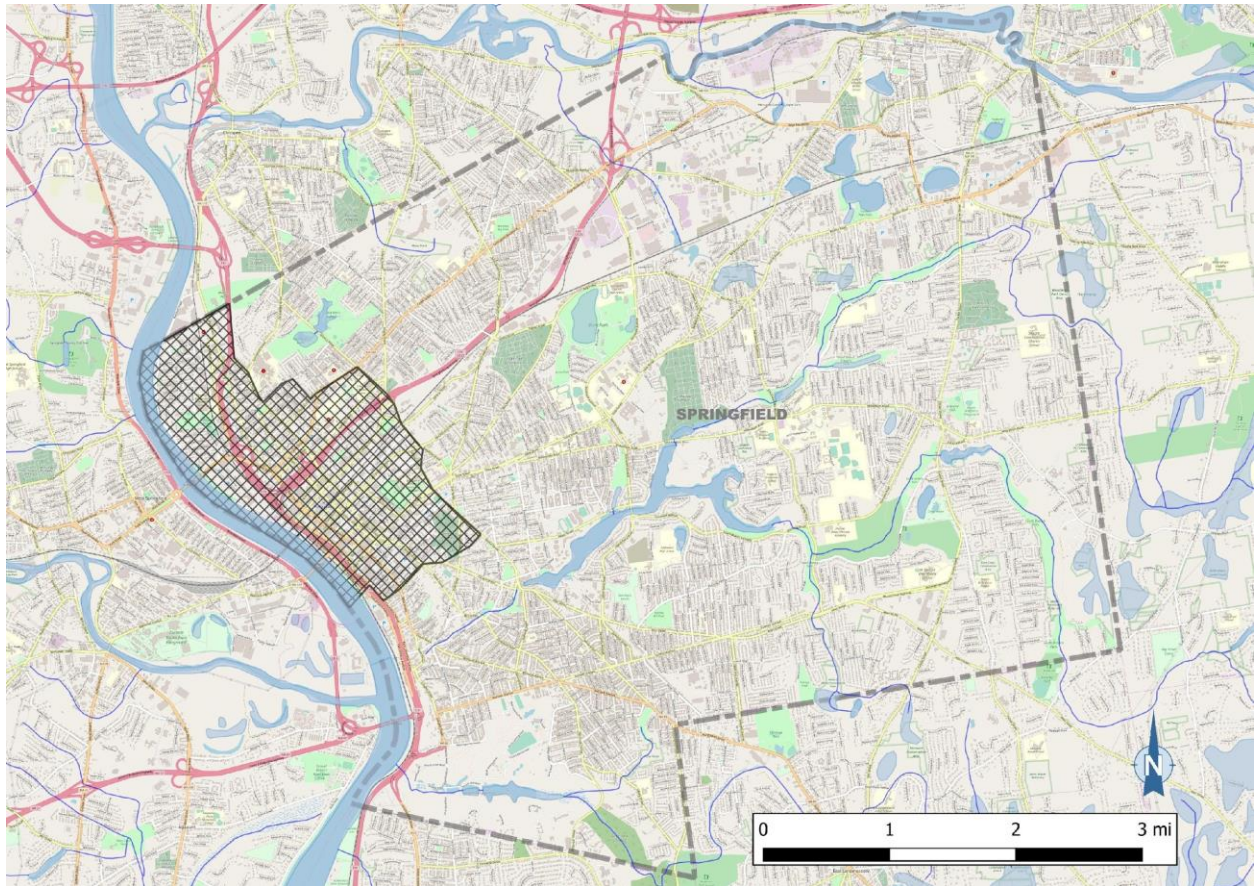


Figure 25 - Neighborhood Revitalization Strategy Area

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

Priority Needs

Table 51 – 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
	Associated	Facade

	Goals	Support Small Businesses Job Training Reduce Cliff Effect Creative Economy
	Description	The City will fund activities and projects that improve the economic opportunities for all residents.
	Basis for Relative Priority	As part of the anti-poverty strategy, 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

		<p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p> <p>Non-housing Community Development</p>
	Geographic Areas Affected	Local Target Area
	Associated Goals	<p>Public Facilities General</p> <p>Public Facilities - Resiliency</p> <p>Public Facilities - Non-Profit</p> <p>Public Services – General</p> <p>Cleanup of Sites</p> <p>Housing Inspectors</p> <p>Historic Preservation</p> <p>Neighborhood Planning</p> <p>Capacity Building</p>
	Description	Promote Healthy, Livable Neighborhoods - Strengthen and create vibrant neighborhoods for all income groups.
	Basis for Relative Priority	The City will support the redevelopment of neighborhoods in a holistic manner.
3	Priority Need Name	Provide Healthy and Affordable Housing
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p>

	<p>Middle</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p> <p>Non-housing Community Development</p>
Geographic Areas Affected	Local Target Area
Associated Goals	<p>New Affordable Housing - Rental</p> <p>Renovate Affordable Housing - Rental</p> <p>New Affordable Housing - Owner</p> <p>Down Payment</p> <p>Improve Housing</p>

		Homelessness Prevention Overnight Shelter HOPWA Rental Assistance
	Description	Support Quality Affordable Housing - The City will address the entire continuum of housing, creating quality affordable housing for all income levels.
	Basis for Relative Priority	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.
4	Priority Need Name	Fair Housing and Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Local Target Area
	Associated Goals	Fair Housing
	Description	Implement programs and oversee projects funded with federal dollars. Improve institutional structure and coordination among providers and local funding agencies.
	Basis for Relative Priority	The City will need to improve coordination among service providers and look to improve administrative efficiencies across the community. This will increase the ability of the City to address the needs in the community over the next five years.
5	Priority Need	COVID -19 CARES Act Response

Name	
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

Associated Goals	CARES Act - Public Services CARES Act - Economic Development CARES Act - Homelessness Prevention CARES Act – Rapid Re-Housing
Description	The City of Springfield will undertake goals and projects to address the needs resulting from the COVID-19 Pandemic.
Basis for Relative Priority	The City of Springfield completed the data analysis and consultation with stakeholders prior to the COVID-19 pandemic and the passage of the Coronavirus Aid, Relief, and Economic Security Act or the CARES Act. The City reviewed the goals to ensure projects identified with the relief fund could meet the changing needs of the community as a result of widespread closures of local businesses, job loss, and inability to meet rent or mortgage obligations.

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 730 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 52 – 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	3,912,806	200,000	0	4,112,806	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.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner	1,678,324	2,500	0	1,680,824	6,847,560	The HOME program can be used for a variety of affordable housing activities, including

		rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA						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	HOPWA provides housing assistance and related supportive services for low- income persons living with HIV/AIDS and their families.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter	336,498	0	0	336,498	1,369,912	ESG provides assistance to prevent and resolve homelessness, including activities street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and operation of the

		Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing						Homeless Management Information System (HMIS)
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Table 53 - 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 publicly 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

Springfield will invest multiple resources in projects to maximize the impact of the federal funds in the community. The City's planning for federal HUD funds took into consideration other funding sources available to address community needs. Springfield's Consolidated Plan uses all available resources, in a coordinated and leveraged way, working towards and achieving the best possible outcomes.

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
Springfield-Hampden County Continuum of Care	Continuum of care	Homelessness	Other

Table 54 - 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 55 - 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

The utilization of a broad base of organizations to implement this Consolidated Plan will enable the City to address its community development, economic 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 constantly works to fill gaps and find economies of scale through the coordination of projects and programs being constructed in the City. Such coordination is integral to the success of the Plan. Stake holders listed staff within City agencies as the strength of these federally funded programs.

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	Foster an Inclusive Economy		Businesses assisted: 30 Businesses Assisted
2	Support Small Businesses	2020	2024	Non-Housing Community Development	Local Target Area	Foster an Inclusive Economy		Jobs created/retained: 35 Jobs
3	Public Service - Job Training	2020	2024	Non-Housing Community Development	Local Target Area	Foster an Inclusive Economy		Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
4	Reduce Cliff Effect	2020	2024	Non-Housing Community Development	Local Target Area	Foster an Inclusive Economy		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
5	Creative Economy	2020	2024	Non-Homeless	Local Target	Foster an Inclusive		Public Facility or

				Special Needs Non-Housing Community Development	Area	Economy		Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
6	Public Facilities	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted
7	Public Facilities - Resiliency	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
8	Public Facilities – Non-Profit	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons
9	Public Services - General	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods		Public service activities other than Low/Moderate

				Development				Income Housing Benefit: 50000 Persons Assisted
10	Clean-up of Sites	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods		Buildings Demolished: 25 Buildings Other: 100 Other
11	Housing Inspectors	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods		Housing Units: 3500 Units
12	Historic Preservation	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods		Other: 5 Other
13	Neighborhood Planning	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods		Persons Assisted: 15000 Persons
14	Capacity Building	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods		Other: 10 Other
15	New Affordable Housing - Rental	2020	2024	Affordable Housing	Local Target Area	Provide Healthy and Affordable		Rental units constructed: 22 Household Housing

						Housing		Unit
16	Renovate Affordable Housing - Rental	2020	2024	Affordable Housing	Local Target Area	Provide Healthy and Affordable Housing		Rental units rehabilitated: 50 Household Housing Unit
17	New Affordable Housing - Owner	2020	2024	Affordable Housing	Local Target Area	Provide Healthy and Affordable Housing		Homeowner Housing Added: 7 Household Housing Unit
18	Down Payment	2020	2024	Affordable Housing	Local Target Area	Provide Healthy and Affordable Housing		Direct Financial Assistance to Homebuyers: 600 Households Assisted
19	Improve Housing Stock	2020	2024	Affordable Housing	Local Target Area	Provide Healthy and Affordable Housing		Homeowner Housing Rehabilitated: 1838 Household Housing Unit
20	Homelessness Prevention	2020	2024	Homeless	Local Target Area	Provide Healthy and Affordable Housing		Homelessness Prevention: 2000 Persons Assisted
21	Rapid Re-Housing	2020	2024	Homeless	Local Target Area			Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted

22	Overnight Shelter	2020	2024	Homeless	Local Target Area	Provide Healthy and Affordable Housing		Homeless Person Overnight Shelter: 5000 Persons Assisted
23	HOPWA	2020	2024	Non-Homeless Special Needs	Local Target Area	Provide Healthy and Affordable Housing		HIV/AIDS Housing Operations: 1255 Household Housing Unit
24	Rental Assistance	2020	2024	Affordable Housing	Local Target Area	Provide Healthy and Affordable Housing		Tenant-based rental assistance / Rapid Rehousing: 225 Households Assisted
25	Fair Housing	2020	2024	Affordable Housing	Local Target Area	Fair Housing and Administration		Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
26	CARES Act - Public Services	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan	COVID -19 CARES Act Response		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

					Renewal			
27	CARES Act - Economic Development	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	COVID -19 CARES Act Response		Jobs created/retained: 10 Jobs
28	CARES Act - Homelessness Prevention	2020	2024	Homeless	Local Target Area NRSA - 2020 Consolidated Plan Renewal	COVID -19 CARES Act Response		Homelessness Prevention: 100 Persons Assisted
29	CARES Act - Rapid Re-Housing	2020	2024	Homeless	Local Target Area NRSA - 2020 Consolidated Plan	COVID -19 CARES Act Response		Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted

					Renewal			
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Table 56 – 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
	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	Reduce Cliff Effect
	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 General
	Goal Description	Public Facilities/Improvements, work to improve the physical environment through enhancement of streets,

	Description	parks, streetscapes, bikeways, and open space.
7	Goal Name	Public Facilities - Resiliency
	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	Housing Inspectors
	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
13	Goal Name	Neighborhood Planning
	Goal Description	Work with neighborhood councils and stakeholder groups to advance neighborhood planning and design work

	Description	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% 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% 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% of AMI.
18	Goal Name	Down Payment
	Goal Description	Assist households with income at or below 80% AMI to become homeowners.
19	Goal Name	Improve Housing
	Goal Description	Improve the city's housing stock
20	Goal Name	Homelessness Prevention
	Goal	Prevent homelessness and rapidly rehouse people experiencing homelessness

	Description	
21	Goal Name	Rapid Re-Housing
	Goal Description	Prevent homelessness and rapidly rehouse people experiencing homelessness.
2	Goal Name	Overnight Shelter
	Goal Description	Provide overnight shelter and crisis housing for homeless families and individuals.
2	Goal Name	HOPWA
	Goal Description	Provide housing assistance to persons and their families that are HIV positive.
2	Goal Name	Rental Assistance
	Goal Description	Provide housing assistance to households experiencing homelessness, including youth and persons with disabilities.
2	Goal Name	Fair Housing
	Goal Description	Advocate and promote fair housing through federally funded housing projects and programs.
2	Goal Name	CARES Act - Public Services
	Goal Description	Fund supportive services that reduce barriers for low to moderate income households impacted by the COVID-19 Pandemic.
2	Goal Name	CARES Act - Economic Development
	Goal Description	Support small businesses impacted by the COVID-19 Pandemic, retaining jobs that target low- and moderate-

	Description	income individuals.
2 8	Goal Name	CARES Act - Homelessness Prevention
	Goal Description	Prevent homelessness and rapidly rehouse people experiencing homelessness as a result of the COVID-19 Pandemic.
2 9	Goal Name	CARES Act - Rapid Re-Housing
	Goal Description	Prevent homelessness and rapidly rehouse people experiencing homelessness as a result of the COVID-19 Pandemic.

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)

Of the affordable housing units, and assistance, the City of Springfield will provide in the next five years (2020-2024), the following is a breakdown of household beneficiaries by income:

- Extremely low-income (below 30 percent AMI): 750 households
- Low-Income (31 to 50 percent AMI): 125 households
- Moderate-Income (51 to 80 percent AMI): 1,020 households

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

While barriers to affordable housing can come from anywhere, HUD recognizes universal barriers. Local and state regulations on zoning and buildings are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations. Some of the generally accepted barriers to affordable housing include:

- Difficulty in acquiring sufficient number of parcels for infill development prevent many builders from using economies of scale that they rely upon when developing affordable housing in suburban areas.
- Growing complexity of environmental reviews as related to “brownfields.” Urban properties or facilities whose development can be complicated by the potential presence of site contamination.
- Smart growth is a term used in public regulatory and policy debates regarding planning, land use and density. However, some smart growth principals, while appearing to be consistent with the goal of promoting affordable housing, can be used to justify controls that act as regulatory barriers to affordable housing.
- Administrative processes for developmental approvals continue to become more complex with reviews and requirements for multiple, duplicative approvals. Each time a community adds requirements, the review process becomes more complicated and burdensome.

In Springfield, housing cost burden and severe housing cost burden are the biggest needs among households. Stakeholders have suggested the barriers to affordable housing development include:

- Lack of quality housing;
- No areas of opportunity that are affordable;
- Lack of transportation options;
- Long wait list for housing choice vouchers;
- Housing discrimination and segregated neighborhoods;
- Absentee landlords or landlords who do not follow housing codes;
- Need for more funding for owner occupied repairs; and,

- Need for more funding for renovation of housing for low- and moderate-income households.

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.
- Develop a toolbox that streamline resources available through each phase of affordable housing development in neighborhoods of color.
- 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 neighborhoods of color, 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.
- Feed positive stories to media outlets to counter negative stories oriented from the urban core.

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 with fewer barriers, 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. These initiatives drive collaboration and the use of best practices among all providers responding to homelessness in the City.

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 fully implemented among local hospital emergency rooms and the local systems for people involuntarily committed for treatment for a life-threatening level of substance use.

The City collaborates 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.

The City will also use HOPWA funds to fund prevention of homelessness for individuals living with HIV/AIDS through short-term rent, mortgage and utility (STRMU) assistance. The City will also use HOPWA funds to provide legal assistance to individuals living 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 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; 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; and,
- 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, Inc.'s 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 downpayment 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

The Development Services Division, through its Office of Community Development (OCD), has an established monitoring plan that governs the oversight of all subrecipient and interdepartmental contract agreements including:

- Community Development Block Grant (CDBG);
- HOME Investment Partnership Program (HOME);
- Emergency Solutions Grant (ESG);
- Housing Opportunities for Persons with AIDS (HOPWA); and,
- Continuum of Care Program (CoC).

Most community development projects are implemented by OCD, with internal monitoring via the Integrated Disbursement and Information System (IDIS) project reports and strong internal procedures. For these projects and others implemented by City departments, the OCD staff incorporates program requirements and monitors each project to ensure compliance. The OCD staff also undergoes an annual performance audit, to ensure compliance with HUD regulations. A comprehensive system has been developed by OCD for subrecipients to ensure compliance with program and budget requirements. Subrecipients of the City typically implement a social service or housing program.

Planning and Economic Development (OPED) utilizes contractual agreements with subrecipients of the program funds that require compliance with programmatic statutes and regulations. OPED is responsible for ensuring that subrecipients comply with all regulations governing their administrative, financial and programmatic operations and confirm that the subrecipients are achieving their performance objectives within the contractual schedule and budget and performance measurement system. Per HUD's recommendation, OPED utilizes a coordinated project monitoring process, including coordinated fiscal and program on-site monitoring visits.

Main program files for CDBG-funded programs and projects are maintained within OCD's central file system, but the programs and projects are managed by program delivery staff within their respective departments.

The Community Development Director of Administration and Finance has primary responsibility for long term compliance with program and comprehensive planning requirements. OCD staff oversees the fiscal monitoring of all activities funded through CDBG, HOME, ESG and HOPWA. OCD monitors CDBG contracts with organizations, and inter-departmental agreements with other City departments.

A full copy of the monitoring policies has been included as part of Appendix J.

