



City of Springfield 2025-2029 Consolidated Plan

DRAFT

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Executive Summary

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

Introduction

The City of Springfield receives allocations of funding from the U.S. Department of Housing Urban Development (HUD) every year to assist with economic and community development, develop and preserve affordable housing, and address issues of homelessness. The City receives an allocation of the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME) grant, the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with HIV/AIDS (HOPWA) grant. The HUD funds must be used to benefit low and moderate-income (low-mod) residents and areas. 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. The City may spend the CDBG, HOME and ESG funds in throughout Springfield, 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.

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

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

This document is the Consolidated Plan for the City of Springfield for program years (PY) 2025 through 2029. Springfield's program year begins July 1st and ends June 30th. The 2025-2029 Consolidated Plan covers the period from July 1, 2025, to June 30, 2030.

This document also includes the 2025 Action Plan, outlining project funding for PY 2025.

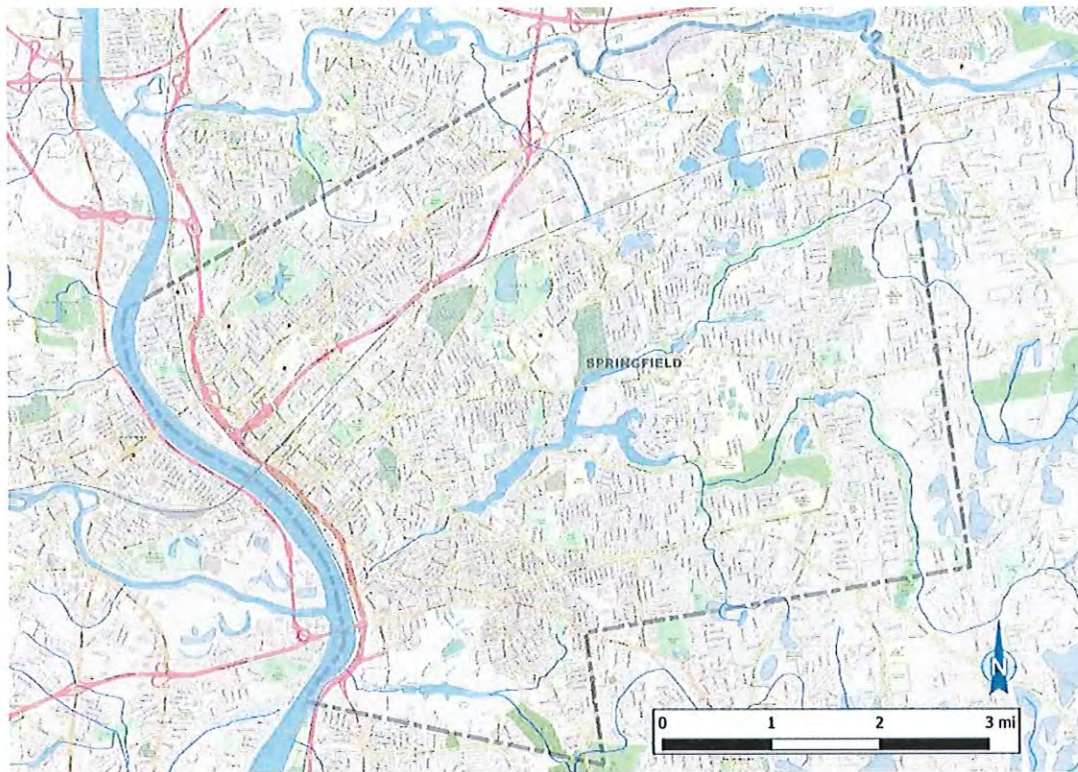


Figure 1 - Springfield Base Map

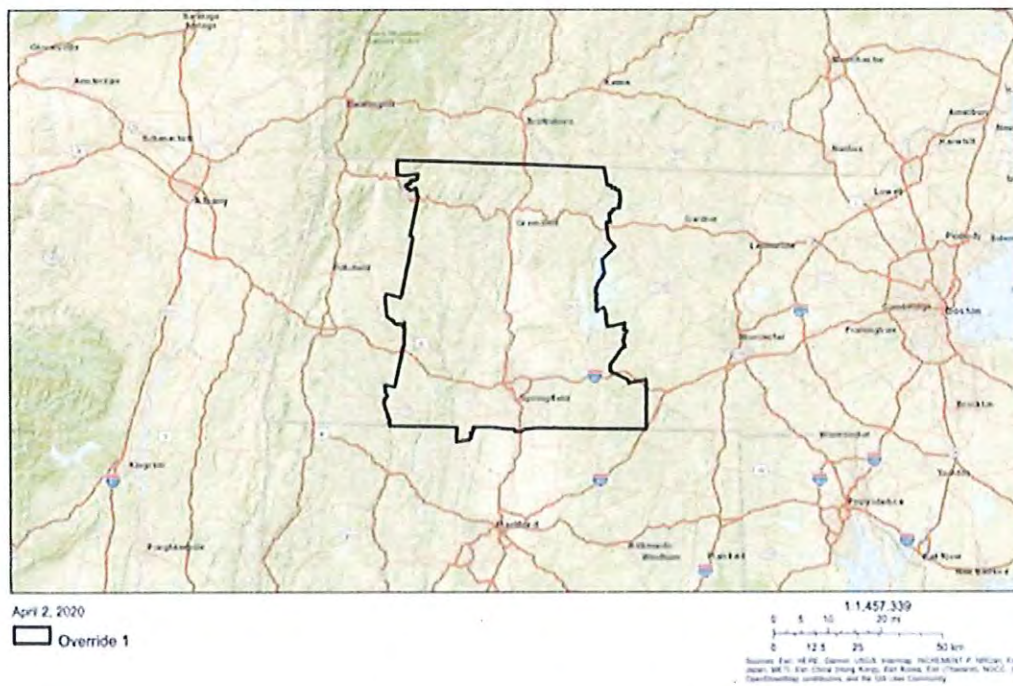


Figure 2 - Springfield HOPWA Eligible Area

Summary of the objectives and outcomes identified in the Plan Needs Assessment

Using input from the community and stakeholders, along with data analysis, the City of Springfield has set the following priorities and goals for 2025-2029. All projects funded with any of the formula grants in the next five years will meet one of the priorities or goals.

Priority: Expand Affordable Housing Options

- **Goal A:** Create affordable rental housing units through new construction and adaptive reuse
- **Goal B:** Create affordable homeownership opportunities through new construction
- **Goal C:** Provide down payment assistance or buyer subsidy to increase affordability

Priority: Improve the Quality of Springfield's Housing

- **Goal A:** Rehabilitate existing rental housing
- **Goal B:** Provide support to assist homeowners to rehabilitate their housing
- **Goal C:** Provide financial assistance to repair/replace home heating systems

Priority: Prevent and Reduce Homelessness

- **Goal A:** Create Permanent Supportive Housing (PSH) units for disabled homeless households
- **Goal B:** Provide tenant-based rental assistance (TBRA) combined with services to disabled homeless households
- **Goal C:** Provide rapid rehousing/navigation services to help homeless households move into housing
- **Goal D:** Provide assistance to help low-income households avoid becoming homeless
- **Goal E:** Provide assistance to unsheltered homeless individuals through street outreach
- **Goal F:** Provide overnight shelter for homeless households
- **Goal G:** Provide housing assistance to HIV+ persons and their families

Priority: Strengthen Neighborhoods

- **Goal A:** Public Facilities/Improvements- Improve the physical environment through renovation, repair and rehabilitation of streets, parks, sidewalks, biking infrastructure, tree planting and open space
- **Goal B:** Public Facilities/Improvements – Fund capital improvements to Non-Profit and/or public facilities
- **Goal C:** Support public services for low to moderate income families
- **Goal D:** Perform clean-up of sites and structures
- **Goal E:** Fund efforts around public art, placemaking and beautification to foster elimination of blight and enhance neighborhood revitalization efforts

- **Goal F:** Work with neighborhood councils to build two-way communication capacity between low/mod residents and local government and connect residents with public programming and services
- **Goal G:** Historic Preservation –Rehabilitate historic buildings to promote historic preservation, reduce blight and revitalize surrounding neighborhood
- **Goal H:** Fund housing inspectors and staff to conduct pro-active street sweeps of local housing minimum standard requirements

Priority: Support Economic Development Initiatives

- **Goal A:** Provide financial assistance to small businesses operating in low-mod areas, including operating costs and/or façade improvements
- **Goal B:** Provide technical assistance to small businesses operated by low-mod business owners and/or businesses operating in low-mod areas and for businesses experiencing financial and economic hardship

Evaluation of past performance

Springfield set fourteen goals in its 2020-2024 Consolidated Plan. At the end of the fourth year, eleven 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. Accomplishments from the first four years of the 2020-2024 Consolidated Plan are listed below. These accomplishments are from programs and projects that were funded July 1, 2020, through June 30, 2024; the current year is the fifth year and the data for this year is not included.

- Support small businesses with façade improvements – assisted 16 businesses
- Support small businesses by creating or retaining jobs that target low- and moderate-income individuals – created 75 jobs
- Job training and placement with preference given to programs that focus on the hard-to-serve population, especially individuals who are out of the educational system and or workforce – assisted 565 persons
- Public Facilities/Improvements - work to improve the physical environment through enhancement of streets, parks, streetscapes, bikeways, and open space – benefited 46,790 persons
- Support public services for low-mod families – served 59,072 persons
- Clean-up of unsafe sites and structures
 - cleaned up graffiti on 991 on buildings
 - demolished 14 buildings
- Work with neighborhood councils and stakeholder groups to advance neighborhood planning and design work for future improvement projects and to build capacity throughout the neighborhoods – supported 10 neighborhood councils

- New affordable housing through rehabilitation, new construction, and acquisition for households with incomes at or below 80% AMI, creating affordable rental and homeownership units
 - Created 44 affordable rental units
 - Rehabilitated 31 affordable rental units
 - Created 2 affordable homeownership units
- Assist households with income at or below 80% AMI to become homeowners – provided down payment assistance to 206 first-time homebuyers
- Improve the city’s housing stock
 - Funded repair/ replacement of home heating systems for 2,422 homeowners
 - Provided funds for 100 homeowners to make home repairs
- Provide rental assistance to low- and extremely low-income households – provided tenant based rental assistance (TBRA) to 151 households and emergency short-term TBRA to 562 households
- Prevent homelessness and rapidly rehouse people experiencing homelessness
 - provided homelessness prevention services to 228 households
 - provided overnight shelter to 2,836 persons
 - rapidly rehoused 143 households
- Provide housing assistance to persons with HIV/AIDS and their families – assisted 514 households

The last Consolidated Plan was completed just before the beginning of the COVID-19 Pandemic. The pandemic shifted some of the City’s priorities established in the previous plan, as the City addressed the immediate challenges caused by the pandemic.

Summary of citizen participation process and consultation process

The City engages with the community as it develops its Consolidated Plan and Action Plan and does so 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 22, 2024, until December 31, 2024. 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. The City received a total of 1108 surveys in English and 90 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 three in-person focus group meetings and one virtual meeting for stakeholders. Notification of the meetings included mailings and emails via the City’s listservs. The three in-person meetings focused on specific topics: housing and homelessness; public services and community development; and economic development. The virtual meeting, hosted the week after the in-person meetings, was a general meeting for anyone who could not attend one of the in-

person meetings. These meetings were held during the day to increase attendance among community stakeholders.

The City also hosted two public hearings in the evening to get input from the public. The first public hearing took place at the Springfield Innovation Center in December 2024 and the second public hearing took place at the Mason Square Library in January 2025. The City advertised these meetings as opportunities to provide community input on the needs of the community and to present ideas to address those needs. **Appendices C and D** include the notices and notes from each of those hearings.

Input at these stakeholder and public meetings, along with the survey, were used by the City to develop its draft five-year priorities and goals. The draft form of this Consolidated Plan is available for 30 days for public comment period from April 10, 2025, to May 9, 2025. Copies of the plan are available for public review on the City's website. Interested parties may also call the Office of Community Development at 413-750-2241 to request a paper copy of the Plan. A summary of comments from that 30-day period and comments received during the January 2025 comment period will be included in **Appendix E**.

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 D** to this document.

A summary of comments from the 30-day period and comments received during the January 2025 comment period will be included in **Appendix E**.

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.

Summary

The 2025-2029 Consolidated Plan examines the needs of the community and reviews established plans in the community, combining all the information together with public and stakeholder input to guide the City's goals and strategies for the next five years. It provides a blueprint for the City as it utilizes CDBG, HOME, ESG and HOPWA funding, as well as for other funding related to community and economic development.

In its planning, the City considered the strategies and missions of other private and public funding resources and initiatives in the community when developing its Consolidated Plan goals. The City is developing Neighborhood Investment Plans¹ for twelve of its seventeen neighborhoods, with the

¹ Source for Springfield Neighborhood Plans: <https://www.pvpc.org/spfld-nbhd-plans>

focus of the work to restabilize the neighborhoods disproportionately impacted by the COVID-19 pandemic. Using funding from the American Rescue Plan Act (ARPA) and the expertise of the Pioneer Valley Planning Commission, the City has engaged residents, small businesses and local community-based organizations to participate in these efforts to revitalize their community. At the time of the development of this Consolidated Plan, five of the neighborhood plans were completed and adopted (Bay Area, Maple High/Six Corners, McKnight, Old Hill, Upper Hill), four of the neighborhood plans were in draft form (Memorial Square, Brightwood, Metro Center, South End) and three of the neighborhood plans were on-going in their development (Indian Orchard, Forest Park and Lower Liberty Heights). Goals from this Consolidated Plan align with goals from the neighborhood plans.

Below is a sampling of the goals from neighborhood plans that align with those of the consolidated Plan:

- Maintain the quality of the neighborhood's housing stock
 - Expand opportunities for first-time homebuyers
 - Identify and prioritize vacant and/or deteriorated properties for rehabilitation
- Encourage new infill housing development
- Expand opportunities to walk, bike, and take public transportation
 - Identify and prioritize streets for traffic calming measures
 - Build on the complete streets initiative, balancing the needs of safety for pedestrians and the necessity of automobile traffic
- Strengthen the economy of the neighborhood
 - Develop strategies for supporting existing local businesses and encourage other businesses to invest in neighborhoods
 - Encourage local markets to expand offerings of fresh fruits and vegetables

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

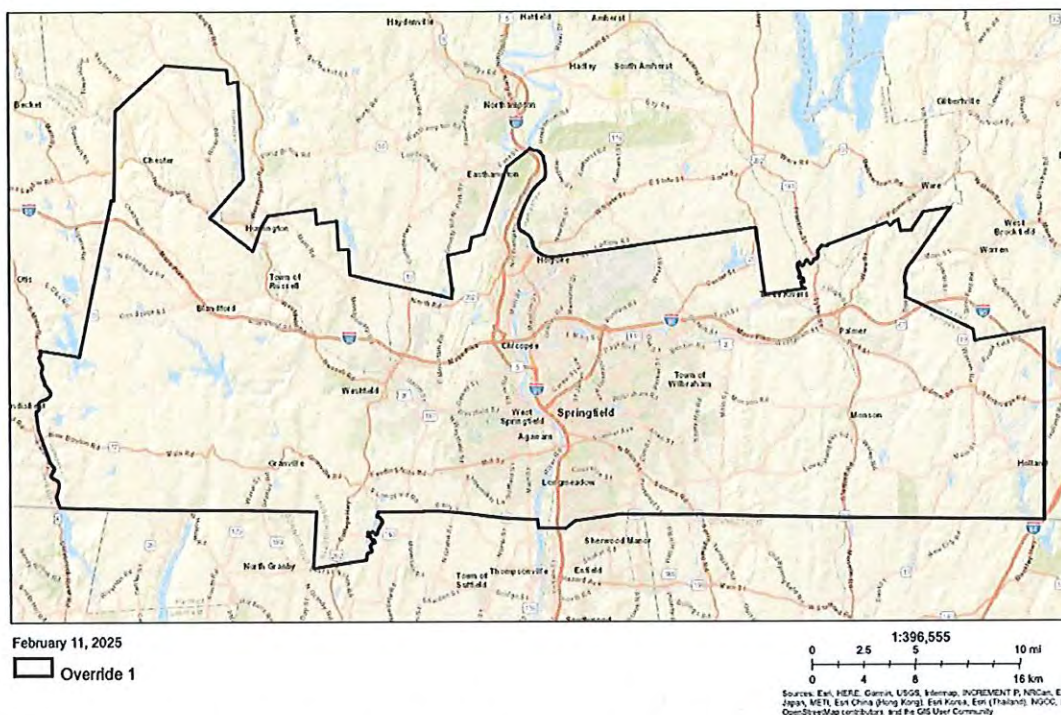


Figure 3 - Springfield Hampden CoC Service Area

The Process

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

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), Office of Housing, Inspectional Services and Hampden County Continuum of Care, administered through the Office of Housing. The Division administers funds provided to other City Departments to carry out the plan, including Parks, Public Works/DPW, 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

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

Introduction

Springfield collaborates and coordinates efforts among agencies from multiple sectors, including public and private sector partners, housing providers, health and service provider agencies, and the business community. The City engages with community members through community meetings, citizen participation in boards and initiatives, and opportunities to provide input and feedback on City plans.

To develop this 2025-2029 Consolidated Plan, the City consulted with 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. The City invited the participation of the City's low- and moderate-income residents, residents of public and assisted housing developments located within the City, and residents of the targeted Neighborhood Revitalization Strategy Area (NRSA) in which funded programs and projects are located.

The City hosted three in-person focus group meetings and one virtual meeting for stakeholders. Notification of the meetings included mailings and emails via the City's listservs. The three in-person meetings focused on specific topics: housing and homelessness; public services and community development; and economic development. The virtual meeting, hosted the week after the in-person meetings, was a general meeting for anyone who could not attend one of the in-person meetings. These meetings were held during the day to increase attendance among community stakeholders. The chart included in this section lists the organizations that participated in creation of the plan.

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 leads or participates in multiple collaborative initiatives that improve coordination and planning for community improvements. These include:

- **Springfield-Hampden County Continuum of Care:** The City is the lead for the CoC, a local partnership across sectors, which includes affordable housing developers, regional communities, business leaders, health agencies, mental health agencies, public housing agencies, social service agencies, and people with lived experience of homelessness working to address the needs of homeless individuals and families.
- **LiveWell Springfield:** A coalition of over 30 organizations working together to build and sustain a culture of health in Springfield that includes the broadest definition of health, including climate resilience, healthy eating, active living, the built environment, economic opportunity, housing, and education

- ***The Healthy Homes Collaborative:*** A coordinated effort of the City and multiple nonprofit organizations to address health hazards in homes, including asthma triggers, lead-based paint hazards, and trip/fall threats, while also addressing the home's weatherproofing and energy-efficiency.
- ***Neighborhood C3 Meetings:*** Springfield has pioneered a means of police-community engagement called the Counter Criminal Continuum (C3) model. The core of the model is regular community meetings in which neighborhood problems are identified and the community identifies strategies to respond to the issues. The regular cadence of meetings provides an accountability loop where people responsible for taking action are expected to report back on progress at the next meeting. There are four regular C3 neighborhood meetings: North End, Mason Square, South End, and Forest Park.
- ***Transformative Development Initiative (TDI):*** Springfield's TDI, supported by technical assistance from MassDevelopment, is an economic development initiative focused on Mason Square. The initiative brings together community stakeholders to create and implement plans to attract investment.
- ***Neighborhood Hub:*** The MassHousing Neighborhood Hub is a technical assistance program that supports neighborhood revitalization in Gateway Cities; Springfield's Neighborhood Hub Initiative brings together stakeholders in the Mason Square neighborhood to address neighborhood housing development needs.
- ***Western Mass Anchor Collaborative:*** The Anchor Collaborative provides comprehensive, systemic, and locally led solutions to regional businesses and workforce challenges.
- ***Springfield Food Policy Council:*** The SFPC works to develop a vibrant local food system with urban agriculture at its center.

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 for the Springfield-Hampden County CoC. The CoC is a network of municipalities, organizations, community residents, and businesses that coordinate initiatives with the primary goal of ending homelessness in Hampden County by making homelessness rare, brief, and non-recurring. As the CoC lead, the City convenes regular meetings with public and private organizations that address housing, health and social services, victim services, employment and education needs of homeless and at-risk people, including chronically homeless individuals, veterans, youth and young adults, and families.

The City and the CoC have taken an active role with community housing providers, meeting with them to develop plans for new projects, educating them on the need for permanent supportive housing, and providing technical assistance to assist them in advancing development projects. The City has prioritized its HOME American Rescue Plan (HOME ARP) funding for people experiencing

homelessness, including chronically homeless households, and has supported local housing providers to advance three new housing developments to serve this population.

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

As the CoC lead, the City undertakes coordinated planning for the CoC and ESG programs, ensuring that the two funding sources support a single coordinated response to homelessness. In addition to ongoing planning activities, the City held a Consolidated Plan stakeholder session on homelessness, which was attended by the CoC and its participating organizations. The CoC solicited input on unmet needs at the CoC's January 2025 Annual Meeting. The City also relied on findings from a survey and focus groups that the CoC conducted in fall 2024 to solicit information about community needs from people experiencing homelessness.

The City used information from its consultation with the CoC and from the information-gathering of people experiencing homelessness to determine its priorities for ESG funding.

The CoC includes a Data and Performance Committee, which has set performance standards for ESG and CoC funded programs. The standards are reviewed regularly and adjusted when warranted. Performance results are used as part of the RFP 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.

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

See the chart that begins on the next page for a summary of participating organizations.

1	Agency/Group/Organization	SPRINGFIELD HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information for the needs analysis and market analysis for publicly funded housing
2	Agency/Group/Organization	Revitalize CDC
	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 one of the December stakeholder meetings
3	Agency/Group/Organization	Greater Springfield Habitat for Humanity
	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 one of the December stakeholder meetings
4	Agency/Group/Organization	Wayfinders
	Agency/Group/Organization Type	Services – Housing Services – Fair Housing Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
5	Agency/Group/Organization	32 Byers Street Inc
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
6	Agency/Group/Organization	Liberty Bank
	Agency/Group/Organization Type	Business Leaders Civic and Business Leaders Private Sector Banking/Financing
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development 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 one of the December stakeholder meetings
7	Agency/Group/Organization	City of Springfield
	Agency/Group/Organization Type	Other – Local Government Civic Leaders Services – Housing Services – Elderly Person Agency – Managing Flood Prone Areas Agency – Emergency Management Agency – Management of Public Land or Water Sources
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis Homelessness Strategy Non-Housing Community Development 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 one of the December stakeholder meetings and provided information via planning documents for narrative writing
8	Agency/Group/Organization	Gandara Center
	Agency/Group/Organization Type	Housing Services – Homeless Other – Substance Abuse Services
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Unaccompanied Youth Homelessness Needs – Families with Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
	Agency/Group/Organization	Mental Health Association

9	Agency/Group/Organization Type	Services – Health Housing Services - Homelessness
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs – Chronically Homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
10	Agency/Group/Organization	Springfield CTC
	Agency/Group/Organization Type	Services – Health Other – Substance Abuse Services
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs – Chronically Homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
11	Agency/Group/Organization	Pioneer Valley Planning Commission
	Agency/Group/Organization Type	Regional Organization Planning Organization Services – Narrowing the Digital Divide Services – Broadband Internet Providers
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development 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 one of the December stakeholder meetings and provided information via planning documents for narrative writing
12	Agency/Group/Organization	Neighbor 2 Neighbor
	Agency/Group/Organization Type	Services – Housing 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 one of the December stakeholder meetings
	Agency/Group/Organization	Center for Human Development

13	Agency/Group/Organization Type	Services – Homelessness Homeless Needs – Unaccompanied Youth Homeless Needs - Families with children Homeless Needs – Chronically Homeless Individuals
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
14	Agency/Group/Organization	Michael J Dias Foundation
	Agency/Group/Organization Type	Other – Substance Abuse Services
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Social Services-Public Service
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
15	Agency/Group/Organization	Public Health Institute of Western MA
	Agency/Group/Organization Type	Civic Leaders Services – Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development 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 one of the December stakeholder meetings
16	Agency/Group/Organization	Black Behavioral Health Network Inc
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Social Services/Public Service 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 one of the December stakeholder meetings

17	Agency/Group/Organization	Homes Logic Real Estate
	Agency/Group/Organization Type	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 one of the December stakeholder meetings
18	Agency/Group/Organization	Naylor Nation Real Estate
	Agency/Group/Organization Type	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 one of the December stakeholder meetings
19	Agency/Group/Organization	Hope Community Development Corporation
	Agency/Group/Organization Type	Services – Housing 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 one of the December stakeholder meetings
20	Agency/Group/Organization	Historic Preservation Trust
	Agency/Group/Organization Type	Services – Housing 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 one of the December stakeholder meetings
21	Agency/Group/Organization	AISS Sherriff's Office
	Agency/Group/Organization Type	Other Government – County Other Services Criminal Justice
	What section of the Plan was addressed by Consultation?	Other Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
	Agency/Group/Organization	M&T Bank

22	Agency/Group/Organization Type	Business Leaders Civic and Business Leaders Private Sector Banking/Financing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
23	Agency/Group/Organization	Choice Recovery Coaching
	Agency/Group/Organization Type	Services Health Other – Substance Abuse Services
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
24	Agency/Group/Organization	Serenity Club
	Agency/Group/Organization Type	Services Health Other – Substance Abuse Services
	What section of the Plan was addressed by Consultation?	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 one of the December stakeholder meetings
25	Agency/Group/Organization	South End Community Center
	Agency/Group/Organization Type	Services – Children Services – Education
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
26	Agency/Group/Organization	Darrell Lee Jenkins Jr. Resource Center
	Agency/Group/Organization Type	Services - Victims Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment 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 one of the December stakeholder meetings
27	Agency/Group/Organization	New North Citizens' Council

	Agency/Group/Organization Type	Civic Leaders Business and Civic Leaders Neighborhood Organization Housing Services
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis Homelessness Strategy Anti-Poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
28	Agency/Group/Organization	Attorney General's office
	Agency/Group/Organization Type	Other Government – State Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Anti-Poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
29	Agency/Group/Organization	CommonWealth Murals
	Agency/Group/Organization Type	Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
30	Agency/Group/Organization	Springfield Business Improvement District
	Agency/Group/Organization Type	Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy Anti-Poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
31	Agency/Group/Organization	Springfield Cultural Partnership

	Agency/Group/Organization Type	Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Anti-Poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
32	Agency/Group/Organization	Springfield Food Policy Council
	Agency/Group/Organization Type	Civic Leaders Services - Health
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Anti-Poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
33	Agency/Group/Organization	World Is Our Classroom
	Agency/Group/Organization Type	Services – Education Services - Employment
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
34	Agency/Group/Organization	Springfield Regional Chamber
	Agency/Group/Organization Type	Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
35	Agency/Group/Organization	MassHire Hampden County Workforce
	Agency/Group/Organization Type	Services – Education Services – Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
36	Agency/Group/Organization	MassHire Springfield Career Center

	Agency/Group/Organization Type	Services – Education Services – Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
37	Agency/Group/Organization	JW Frye
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
38	Agency/Group/Organization	Common Capital
	Agency/Group/Organization Type	Business Leaders Private Sector Banking/Financing
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
39	Agency/Group/Organization	Springfield Technical Community College
	Agency/Group/Organization Type	Services – Education
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
40	Agency/Group/Organization	Springfield WORKS/Western Mass Economic Dev Council
	Agency/Group/Organization Type	Services – Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
41	Agency/Group/Organization	East Springfield Neighborhood Council
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings
42	Agency/Group/Organization	Bay Neighborhood Council
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the December stakeholder meetings

Table 2 – Agencies, groups, organizations who participated

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

Springfield did not leave out any agency types in its consultation process. The City strived to meet with as many organizations as possible. The City sent notice of meetings to over 100 organizations and offered organizations four 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 or emailed to solicit 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	Four City Fair Housing Consortium	The Consolidated Plan includes the goals of the Analysis of Impediments to Fair Housing
City of Springfield Neighborhood Investment Plans	City of Springfield/Pioneer Valley Planning Commission	The Consolidated Plan incorporates goals from the neighborhood plans
Springfield Climate Action and Resilience Plan (CARP)	City of Springfield/Pioneer Valley Planning Commission	The Consolidated Plan incorporates goals from the CARP
City of Springfield FY 26-30 Capital Improvement Plan	City of Springfield	The Consolidated Plan incorporates goals and information from the Capital Plan

Resilient Springfield Communication Strategy	City of Springfield/Bloom Works	The Consolidated Plan utilizes strategies included within the Communication Strategy
Local Natural Hazards Mitigation Plan	City of Springfield	The Consolidated Plan utilizes resilience strategies and information from the Hazard Mitigation Plan
Main Street and Convention Center District Plan (MSCD)	City of Springfield/ Springfield Redevelopment Authority/ Chicago Consultants Studio, Inc.	The Consolidated Plan incorporates the goals of the MSCD Plan
Northeast Downtown District Master Plan	City of Springfield/ Form+Place, Inc.	The Consolidated Plan incorporates the goals of the Northeast Downtown District Plan
Springfield Housing Authority FY2025-2029 Plan, and FY2025 Annual Plan	Springfield Housing Authority	The Consolidated Plan incorporates the goals of the SHA plans
City of Springfield, Multi-Year Financial Plan FY 26-29	City of Springfield	The Consolidated Plan incorporates goals, strategies and information from the Financial Plan
The Parks Department Open Space and Recreation Plan (2022-2027)	City of Springfield	The Consolidated Plan incorporates goals from the Open Space 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))

The City coordinates with Massachusetts state agencies, including the Executive Office of Housing and Livable Communities, the Executive Office of Health and Human Services, and the Executive Office of Economic Development through regular communication, participation in community meetings and workgroups, and in seeking state funding for housing and community development projects that advance shared goals.

Springfield works with adjacent units of local government to plan and implement shared strategies regarding economic development, transportation, fair housing, and other issues having regional impact.

Springfield is part of the Pioneer Valley Community Economic Development Strategy (CEDS), prepared by the Pioneer Valley Planning Commission. The CEDS outlines strategies and goals,

organized by themes of equity, high growth and emerging opportunities, rural strategies, business environment, population, infrastructure, and economic investment.

The City coordinates with regional partners to undertake transportation planning through the Pioneer Valley Metropolitan Planning Organization (MPO). The MPO jointly develops, reviews, and endorses a Planning Works Program which includes a Unified Planning Works Program (UPWP); a Regional Transportation Plan (RTP); a Transportation Improvement Program (TIP), as well as any transportation plan or program that may be required by federal and state laws and regulations.

Springfield collaborated with neighboring municipalities to create a regional Analysis of Impediments to Fair Housing. This work brought together the cities of Springfield, Chicopee, Holyoke, and Westfield, and engaged the Pioneer Valley Planning Commission, the UMass Donahue Institute and Mass Fair Housing to undertake the planning process. The City continues to work towards the goals outlined in the 2020 Analysis of Impediments to Fair Housing.

Narrative (optional):

Springfield works on an ongoing basis to engage and collaborate with its residents, stakeholder groups, businesses, neighboring communities and state agencies to plan for and advance initiatives regarding housing, community development, economic development, transportation, and other key topics. As part of its process for creating this five-year Consolidated Plan, the City consulted with stakeholder agencies in a focused way to incorporate a broad range of expertise into understanding of the City's current needs and priorities. The City also reviewed multiple planning documents that have been created, often through broad public engagement, to align City strategies with goals identified in those plans.

Throughout the consultations, three topics repeated themselves: 1) the need to increase access to and to preserve affordable housing, 2) the desire to support local business and local housing developers, and 3) the need to provide services to help the most vulnerable neighbors in the community.

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

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 undertakes a robust community engagement strategy in its development of the Consolidated Plan and Action Plan, using multiple outlets and outreach methods. The City began the planning process with a survey posted on the City's website in English and Spanish. The City also distributed surveys through various avenues, including providing electronic and paper copies to agencies throughout Springfield, either by drop-off or pickup and making them available at the stakeholder and public meetings held in December. The City posted the survey on the Community Development website, City social media pages and issued a press release. Links to the survey were also posted on the *Metro Record* for 30 days. Paper copies of the survey were distributed to various community-based organizations and in public buildings to ensure that residents that might not have regular internet access had opportunities to provide input. The City made the survey available from November 22, 2024, until December 31, 2024.

The City hosted two public hearings to gather community input—one in December 2024 and a second in January 2025. The City published notices of the survey and public hearings in *The Republican*, *La Voz* and on the web banner in *Metro Record*, as well as notified over 100 community based and non-profit organizations, local businesses, city officials, etc., via an extensive mailing and email list.

The public hearings took place at public locations embedded within the community that are easily accessed by public transportation and are handicapped-accessible buildings. Spanish translation was available at the meeting and the hearings were held in hybrid format, so they were also accessible to a wider audience online; the online option had the availability for closed-caption settings. The City accepted written comments for the duration of the public comment period that could be submitted via email, social media or mailed via the US postal service.

The City received a total of 1108 responses on the English-language survey and 90 responses on the Spanish-language survey. The City used this information to understand resident concerns, developing strategic priorities and goals to allocate resources to address the concerns more effectively. **Appendix A** of this document includes copies of the results of the survey. **Appendix D** includes the comments from each of the public hearings.

Of the respondents to the English survey:

- 99.55% lived **and** worked in Springfield
- 47.71% identified themselves as a member of a minority races such as African American, Asian, American Indian, Pacific Islander, Multiple Races or Other
- 34.06% identified themselves as Hispanic or Latino
- 52.89% owned their home

- 22.67% reported annual income of \$25,000 or less; 19.31% reported annual income over \$100,000
- All but 2 identified as age 18 or older, with 3.05% of respondents ages 18-24, 79.01% of respondents ages 25-64, and 17.73% of respondents ages 65+

Of the respondents to the Spanish survey:

- 98.86% lived *and* worked in Springfield
- 68.43% identified themselves as a member of a minority race, Multiple Races or Other
- 100% identified themselves as Hispanic or Latino
- 21.18% owned their home
- 55.29% reported annual income of \$25,000 or less; 2.35% reported annual income over \$100,000
- All but 1 identified as age 18 or older, with 0% of respondents ages 18-24, 73.81% of respondents ages 25-64, and 25.00% of respondents ages 65+

Respondents identified the top three community development challenges as

1. Access to quality, affordable housing (78.44%)
2. Access to vibrant and safe neighborhoods (58.83%)
3. Access to public and/or community services (54.24%)

Spanish survey - Respondents identified the top three community development challenges as

1. Access to quality, affordable housing (93.67%)
2. Access to public and/or community services (65.82%)
3. Access to vibrant and safe neighborhoods (53.16%)

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	Survey	<p>Minorities 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>	The survey was available from November 22, 2024, until December 31, 2024.	The City received a total of 1108 surveys in English and 90 surveys in Spanish. Appendix A.	All comments were accepted.	<p>English: https://www.surveymonkey.com/r/3FL5PBL</p> <p>Spanish: https://www.surveymonkey.com/r/FNQF5C6</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	<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>	<p>December 4, 2024, at 5 pm focusing on community concerns.</p> <p>There were 9 people in attendance.</p>	<p>City staff collected input through a carousel exercise and opened the floor for discussion from the entire group. Notes from the meeting included in Appendix D.</p>	<p>All comments have been accepted.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	<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>	January 23, 2025, at 5:30 pm focusing on community concerns. There were 12 people in attendance.	City staff collected input through a carousel exercise and opened the floor for discussion from the entire group. Notes from the meeting included in Appendix D.	All comments have been accepted.	
4	January 2025 Comment Period	<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>	Public comments available beginning January 7, 2025, until January 31, 2025.	All comments from this comment period have been included in Appendix E.	All comments have been accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	30-Day Comment Period (April/May)	<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>	Public comments available beginning April 10, 2025, until May 9, 2025.	A summary of comments from that 30-day period and the responsive answers from the City will be included in Appendix E.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment provides an overview of the City's affordable housing, community and economic development, and homelessness needs. The data and analysis in this section, supplemented by stakeholder consultation and resident engagement, identifies community needs and assists in developing priorities for allocating CDBG, HOME, ESG and HOPWA resources.

The analysis in the following sections identifies the following needs:

Housing

- Inadequate supply of housing units
- Housing is not affordable to community members, especially for very low-income renter households
- Need for housing repair
- Disproportionate housing needs for two groups with very small populations in Springfield--American Indian/Alaska Natives (0.5% of the population) and Asians (2.8% of the population) (2019-2023 ACS)

Public housing residents

- Wait list to move to accessible and first-floor units
- Need for access to social service supports and to education and employment programs; challenge of "cliff effect" where a modest increase in income causes households to lose many benefits, so that living on the increased income is not sustainable

Homelessness

- Rising levels of homelessness, including unsheltered homelessness
- Increasing inability for families to access the Massachusetts emergency shelter system
- Families being supported by time-limited rental assistance programs who are unable to maintain housing once the assistance expires
- Households unable to exit homelessness due to housing being unaffordable
- Need for permanent supportive housing for vulnerable homeless populations

Non-homeless special needs

- Need for affordable housing for the following special needs populations: elderly, persons with disabilities, persons with substance use disorders, persons with HIV/AIDS, and victims of intimate partner violence
- Need for accessible housing and home modifications

- Need for affordable housing combined with social service supports

Non-housing community development needs

- Investment in public facilities, including schools, parks, and public wi-fi
- Investment in public improvements, including roads and sidewalks, road reconfiguration and Complete Streets design, flood protection, and bridge maintenance and repairs
- Need for robust public services programming, including services for youth and young adults; adult education; employment training and assistance; health and behavioral health services; access to food pantries; financial literacy and counseling; affordable childcare; services for persons with disabilities; services for veterans; help for people experiencing intimate partner violence or human trafficking; and services for the elderly facing health comorbidities and social isolation

Throughout the following sections, data in the tables has been pre-populated by HUD from the 2016-2020 American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS). In some places this data is supplemented by other sources or more recent census data. Information from other sources identifies the source of the data.

When assessing the community need in relation to household incomes, the following HUD-specific terms are used in accordance with Area Median Income (AMI) percentages:

- Very low income: households whose income is less than 30% AMI
- Low income: households whose income is between 30% and 50% AMI
- Moderate income: households whose income is between 51% and 80% AMI

For FY2025, the Median Income for the Springfield Metropolitan Statistical Area (MSA) is \$96,200.

The table below shows the Springfield FY2025 amounts that correlate with each household size and income level.²

	1 person	2 people	3 people	4 people	5 people	6 people
Very Low Below 30% AMI	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$43,150
Low 31-50% AMI	\$41,850	\$47,800	\$53,850	\$59,800	\$64,600	\$69,400
Moderate 51-80% AMI	\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000

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

Summary of Housing Needs

Springfield faces both a shortage in the supply of housing units and a mismatch between what City residents can afford and the price of housing. In addition, the City's existing housing stock is aged and has significant need for repair.

Changing demographics are creating demand for more housing units. While Springfield's housing population has remained relatively stable, the number of households (defined as all people who occupy a single housing unit) increased 2% between 2009 and 2020, and is projected to grow another 1.6% from 2020 to 2030.³ The trend of increasing numbers of households has been observed throughout the United States and has been attributed to the slightly larger population group of millennials reaching early adulthood and forming new households.⁴ Further, the average household size is decreasing, which also leads to demand for more units. The increase in households has put increased pressure on the housing market and led to sharp increases in price for both homeownership and for rental housing.

Housing affordability is a challenge in the City. Springfield's median income of \$47,101 is less than half the Massachusetts statewide average of \$99,858 (2019-2023 ACS). Lower incomes have made housing affordability a problem in the City for some time, but recent increases in housing costs have made the problem worse. The population that is most impacted by affordability are very low-income households, who have insufficient income to afford market-rate housing. These 15,460 households have incomes at or below 30% of the area median income (AMI) and include significant numbers of households that include either elderly people or young children.

Data in this section reports on households that experience one or more of four housing problems that can be identified through census data. The problems are lack of kitchen facilities, lack of plumbing facilities, overcrowding, and housing cost burden.

CHAS 2016-2020 data shows that 44.2% of Springfield households experience at least one identified housing problem, with housing cost burden as the most common problem. While both owners and renters are identified as having housing cost burden, the number of renters impacted is much higher than the number of owners. Of the total 22,340 households that pay more than 30% of household income on housing costs, there are 14,850 renter and 7,490 homeowner households. While housing cost burden is the most common problem, the data also shows that 1445 households are living in overcrowded conditions, and these are almost all renters.

The CHAS dataset uses lack of complete kitchen or bathroom facilities as the measure for substandard housing, and 584 Springfield households live with these conditions. Census data does not capture other types of housing conditions data, but local information indicates that a significant number of Springfield households experience problems with roofs, windows, foundations, and mechanical systems, or have infestations, lead paint, or other problem housing conditions.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	153,945	153,675	-0%
Households	55,645	56,805	2%
Median Income	\$34,728.00	\$41,571.00	20%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	15,460	9,250	10,005	5,625	16,460
Small Family Households	5,010	4,025	4,530	2,185	8,680
Large Family Households	1,030	995	675	525	1,515
Household contains at least one person 62-74 years of age	3,365	1,555	2,155	1,360	4,210
Household contains at least one-person age 75 or older	1,810	1,445	965	640	1,110
Households with one or more children 6 years old or younger	2,605	1,925	1,615	910	2,120

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	295	80	95	20	490	25	65	0	4	94
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	245	120	180	35	580	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	380	320	70	10	780	15	0	40	30	85
Housing cost burden greater than 50% of income (and none of the above problems)	5,775	1,765	175	30	7,745	1,305	1,150	515	85	3,055
Housing cost burden greater than 30% of income (and none of the above problems)	2,750	2,310	1,825	220	7,105	385	870	2,045	1,135	4,435
Zero/negative Income (and none of the above problems)	605	0	0	0	605	160	0	0	0	160

Table 4 – Housing Problems Table

Data Source: 2016-2020 CHAS

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	6,700	2,285	515	95	9,595	1,345	1,215	555	120	3,235
Having none of four housing problems	6,625	4,100	4,480	1,415	16,620	795	1,650	4,455	4,000	10,900
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 5 – Housing Problems 2

Data Source: 2016-2020 CHAS

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	3,585	2,515	1,115	7,215	345	625	1,185	2,155
Large Related	875	580	145	1,600	40	140	120	300
Elderly	2,400	395	145	2,940	930	1,030	740	2,700
Other	2,520	875	630	4,025	400	300	520	1,220
Total need by income	9,380	4,365	2,035	15,780	1,715	2,095	2,565	6,375

Table 6 – Cost Burden > 30%

Data Source: 2016-2020 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	0	0	1,060	1,060	320	445	0	765
Large Related	0	0	190	190	40	65	0	105
Elderly	1,150	180	70	1,400	630	520	280	1,430
Other	0	1,805	390	2,195	340	0	0	340
Total need by income	1,150	1,985	1,710	4,845	1,330	1,030	280	2,640

Table 7 – Cost Burden > 50%

Data Source: 2016-2020 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	465	305	60	35	865	15	0	10	0	25
Multiple, unrelated family households	80	105	25	10	220	0	0	30	30	60
Other, non-family households	80	35	160	0	275	0	0	0	0	0
Total need by income	625	445	245	45	1,360	15	0	40	30	85

Table 8 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 9 – Households with Children Present

Note: CHAS does not provide data for this table, and the City does not have an alternate means to calculate the data.

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

Springfield has 18,956 single-person households which make up about 33% of all households (2019-2023 ACS). Of these households, 44.2% have income below the poverty level, 37.6% are individuals 65 years and over, and 58.3% are females living alone. The majority—59%— of single-person households are renters.

The 8,383 single-person households with income below the poverty level are most in need of housing assistance. Although census data does not provide the detail to show the number of single-person poverty level households that are renters, the high percentage of renters among single-person households suggests that many rent.

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.

Disabled households. 29,152 Springfield residents live with a disability, and 8,106 of whom are seniors aged 65 years or older. Among all households living with a disability, 7,133 of those individuals had an income in the past 12 months below the poverty level. (2019-2023 ACS) People with disabilities with very low incomes most often need housing assistance.

Victims of intimate partner violence. The Center for Disease Control tracks prevalence rates for intimate partner violence through phone surveys. The most recent survey, which was conducted in 2016-2017 and published in 2022, indicates 7.0% of women and 6.8% of men experienced intimate partner violence in the past 12 months. Applying the national figures to the 2023 5-year ACS estimated adult population for Springfield results in estimates that 4,374 adult women and 3,687 adult men are victims of intimate partner violence each year.

While the surveys do not provide household income breakdowns based on AMI thresholds in the way that HUD does, the survey does show a linear relationship between decreasing household income and increasing rates of intimate partner violence among both men and women. The rate of intimate partner violence among households with incomes of less than \$25,000 is incredibly high, with women in these households experiencing intimate partner violence at a rate of 41.1% and men at a rate of 40.9%. While sexual violence data does not show the same linear pattern, the survey shows that women in households with an income of \$49,999 or below experiences sexual violence at a rate greater than 25%.

Springfield does not have data that shows the number of victims of domestic violence, dating violence, sexual assault, and stalking that need housing assistance. However, the correlation between low income and experience of intimate partner violence suggests that many victims have problems with housing affordability. This assumption is supported by data aggregated by the National Law Center on Homelessness & Poverty that indicates 22-57% of homeless women report that domestic or sexual violence was the immediate cause of their homelessness.

What are the most common housing problems?

The most common housing problem is housing cost burden (paying more than 30% of income for housing) and severe housing cost burden (paying more than 50% of income for housing) for both homeowners and renters.

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. Of the 10,050 renter households that earn 30% AMI or below, 9,380 (93.3%) have a housing cost burden. Within this group, 5,775 have a severe housing cost burden.

Renters are also more likely than owners to experience housing problems. While renters make up 53% of the City's population, they make up:

- 71.2%% of the households experiencing a housing cost burden
- 64.7% of the households experiencing a severe housing cost burden
- 94.1% of the households experiencing overcrowding
- 83.9% of the households experiencing a lack of complete plumbing or kitchen facilities

Among homeowner households, elderly households with very low and low incomes are the population most likely to experience a housing cost burden.

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

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

The state of Massachusetts makes HomeBASE assistance to all families eligible for the emergency shelter system. The HomeBASE program provides up to \$30,000 over a two-year period, with a possibility of a third year, to pay move-in costs, rental assistance, a landlord incentive rent or utility arrears, and furniture costs. Most families exiting the state's large family shelter system exit using HomeBASE assistance to secure housing in the private market. While this program is a lifeline for families, it is insufficient for many. Households unable to increase their income to a level of self-sufficiency over the two-year period often return to housing instability after the period of assistance ends. At the time of the 2024 point-in-time count, there were 185 families using the HomeBASE rapid rehousing program; it is estimated that at least 80% of those were Springfield families. The

state's data does not indicate how many of these households are nearing the end of their assistance.

Several programs funded by the state, the CoC, or the City of Springfield provide time-limited housing assistance for approximately 150 individuals. These programs all rotate people through units with different start times but with a maximum stay of 24 months. Households exiting rapid rehousing are sometimes able to take over their lease or find more affordable housing by choosing to live with a roommate or family member. Some are unable to maintain housing after the assistance ends and return to housing instability or homelessness. The individuals most at risk are those with very low incomes—often due to an inability to work—and who do not have the support of family or friends to assist them with housing.

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

The City defines the population at-risk of homelessness as any very low-income household (earning less than 30% AMI) experiencing a housing cost burden. Springfield has 9,380 households meeting this definition of at-risk of homelessness. The number is derived from Table 9, 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

High-cost housing, and especially high-cost rental housing, is a cause of housing instability and risk of homelessness. The greatest factor contributing to instability and increased risk of homelessness is the number of households with housing costs burdens.

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

Discussion

The CHAS data provided in this section indicates that housing affordability is a priority challenge for Springfield. The challenge is most severe for extremely low-income households and is more pronounced among renters than among owners. Stakeholder input indicates that the overcrowding identified in the data is likely associated with households doubling up because they cannot afford housing.

A lag in data collection means that the 2016-2020 CHAS data that populates this section likely provides an undercount of the number of households with housing cost burdens. Springfield experienced sharp increases in rent and the cost of for-sale units coming out of the COVID pandemic. Stakeholder input clearly identified sharply rising housing costs as a cause of increased housing burden and housing instability starting in 2020.

The CHAS data fails to capture the need about housing conditions, with the exception of units lacking complete plumbing or kitchen facilities. Stakeholders indicate that poor conditions in aged housing units are a problem in both rental and owner housing. More information about housing conditions is provided in section MA-20 of this Plan-- Housing Market Analysis: Condition of Housing.

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

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

Introduction

The HUD-prepared housing needs data in this section assesses the disproportionate problems of any racial or ethnic group as compared to the housing problems as a whole within the same income category. A disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a rate that is ten percentage points or more above the need demonstrated by households within the population at that income level as a whole.

The data shows two population groups as having disproportionate housing needs: American Indian/Alaskan Natives, and Asian. These populations make up a very small percentage of the Springfield population. American Indian/Alaska Natives are 0.5% of the population, and Asians are 2.8% of the population.

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	11,175	4,290	0
White	2,220	840	0
Black / African American	1,765	460	0
Asian	185	60	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	6,710	2,910	0

Table 10 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 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	6,680	2,570	0
White	1,670	800	0
Black / African American	1,385	535	0
Asian	40	10	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	3,480	1,190	0

Table 11 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 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	4,940	5,065	0
White	1,355	2,190	0
Black / African American	1,180	885	0
Asian	230	155	0
American Indian, Alaska Native	30	4	0
Pacific Islander	0	0	0
Hispanic	2,100	1,735	0

Table 12 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 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	1,570	4,060	0
White	455	2,055	0
Black / African American	460	555	0
Asian	20	185	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	560	1,255	0

Table 13 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 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%

Discussion

The data in this section indicates that:

- **Among very low-income populations:** American Indian, Alaska Native households experience housing problems at a rate of 100%, while the very low-income population as a whole experiences them at a rate of 72.3%
- **Among low-income populations:** no specific race or ethnicity experiences housing problems at a significantly higher rate than the population as a whole
- **Among moderate income populations:** Asian households experience housing problems at a rate of 59.7% and American Indian, Alaska Native households at a rate of 88.2% when compared to the population as a whole which experiences them at a rate of 49.4%

No Pacific Islander households were identified in the CHAS data and are not represented in the chart below. There were no low-income American Indian, Alaska Native households identified in the CHAS data so that portion of the population is not represented in **Figure 4**.

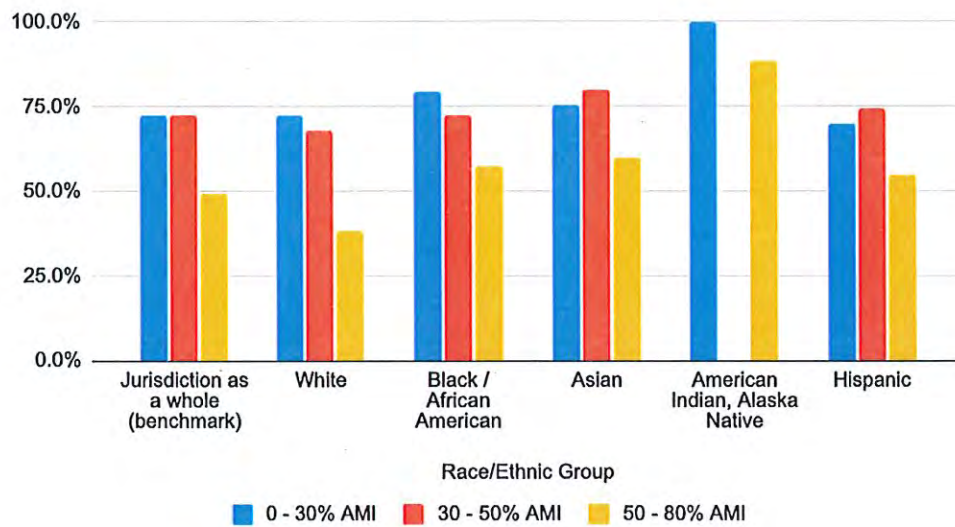


Figure 4 - Disproportionately Greater Housing Needs

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 needs in comparison to the needs of that category of need as a whole.

Introduction

While the previous section looked at all housing needs, this section considers severe housing needs. CHAS data on severe housing needs shows that the same population groups are disproportionately impacted: American Indian/Native Alaskan and Asians.

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	8,045	7,420	0
White	1,840	1,215	0
Black / African American	1,320	905	0
Asian	165	85	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	4,465	5,160	0

Table 14 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 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	3,500	5,750	0
White	700	1,770	0
Black / African American	725	1,195	0
Asian	40	10	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	1,990	2,690	0

Table 15 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 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	1,070	8,935	0
White	230	3,320	0
Black / African American	245	1,825	0
Asian	65	320	0
American Indian, Alaska Native	30	4	0
Pacific Islander	0	0	0
Hispanic	500	3,335	0

Table 16 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 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	215	5,415	0
White	45	2,460	0
Black / African American	65	950	0
Asian	10	195	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	1,765	0

Table 17 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 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%

Discussion

This section discusses which specific racial or ethnic groups experience severe housing problems at a disproportionate rate from the population as a whole. Specifically, it finds that:

- **Among very low-income populations:** 66% of Asian households and 100% of American Indian/Alaska Native households experience severe housing problems while the very low-income population as a whole experiences severe housing problems at a rate of 52%
- **Among low-income populations:** 80% of Asian households experience severe housing problems while the low-income population as a whole experiences severe housing problems at a rate of 37.8%
- **Among moderate income populations:** 88.2% of American Indian/Alaska Native households experience severe housing problems while the moderate-income population as a whole experiences problems at rate of 10.7%

Cumulatively the Asian and American Indian/Alaska Native households have the greatest disproportionate need as compared to the populations as a whole.

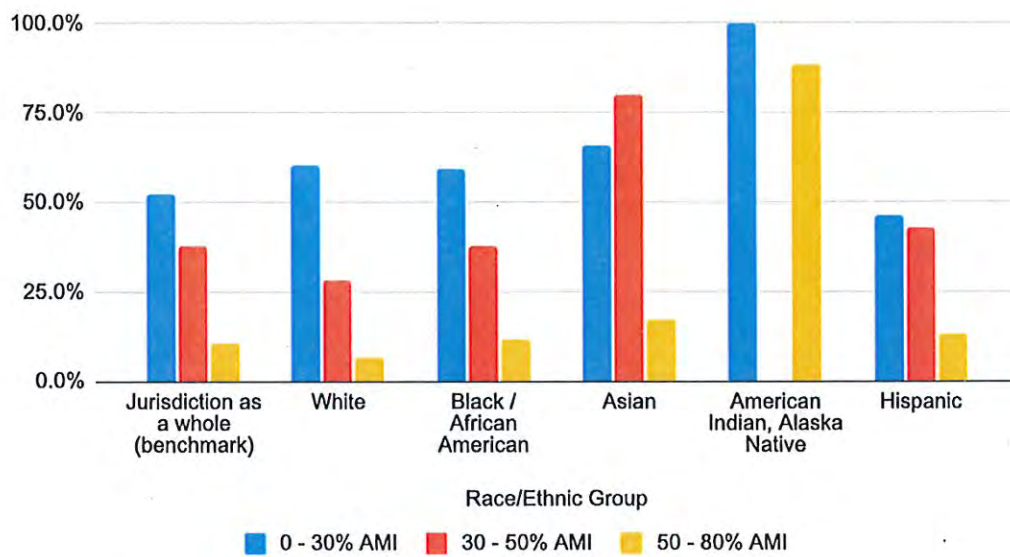


Figure 5 - Disproportionately Greater Need - Severe Housing Problems

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 needs in comparison to the needs of that category of need as a whole.

Introduction:

When looking at housing cost burden, in which households pay more than 30% of income for housing costs, the CHAS data does not indicate that any racial or ethnic group has greater need in comparison to the population as a whole. In contrast, for severe housing cost burden (paying more than 50% of income for housing costs), the American Indian/Alaska Native population is disproportionately impacted.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	31,925	12,460	11,635	780
White	14,480	3,285	2,725	205
Black / African American	5,310	2,645	2,035	180
Asian	720	195	270	10
American Indian, Alaska Native	65	0	30	0
Pacific Islander	0	0	0	0
Hispanic	10,970	6,135	6,285	365

Table 18 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS

Source:

Table 19 - Housing Cost Burden as a Percentage by Race/Ethnicity

Housing Cost Burden	30-50%	>50%
Jurisdiction as a whole	21.9%	20.5%
White	15.9%	13.2%
Black/African American	26.0%	20.0%
Asian	16.3%	22.6%
American Indian, Alaskan Native	0.0%	31.6%
Pacific Islander	-%	-%
Hispanic	25.8%	26.5%

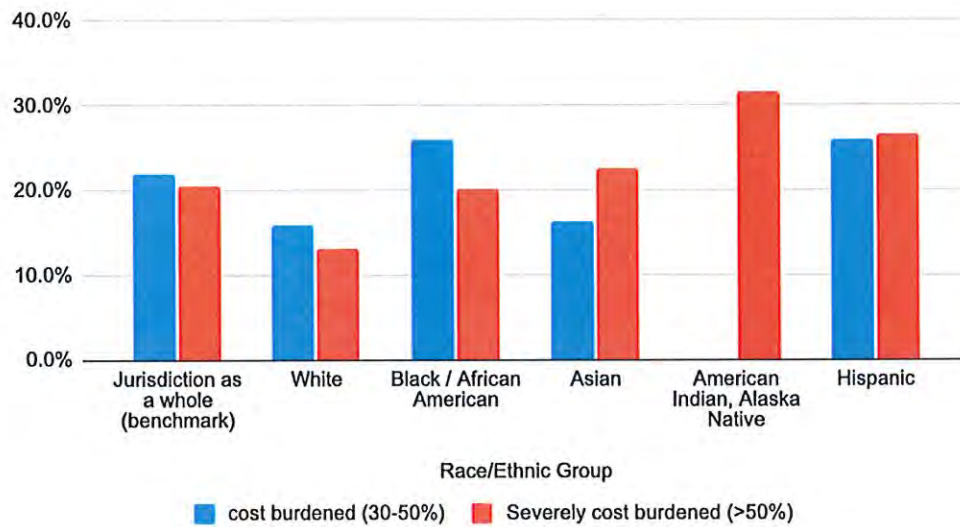


Figure 6 - Housing Cost Burden by Race/Ethnic Group

Discussion:

The data in **Table 24** shows that 21.9% of the total population is housing cost burdened and 20.5% of the population is severely housing cost burdened. There is no race or ethnic group that experiences a housing cost burden (30-50% cost burden) at a rate 10 percentage points or higher than the overall population. For severe housing cost burden (>50% cost burden), there is one group, the American Indian/Alaska Native population, which experiences severe housing cost burden at a rate or 31.6%, which is 11.1% higher than the population as a whole. Aside from that group, there is no other race or ethnic group that experiences a housing cost burden or a severe housing cost burden at a rate 10 percentage points or higher than the overall population.

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

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

Data in the previous sections indicates that disproportionately high needs exist for the following household categories:

- Very low-income (<30% AMI) American Indian/Alaska Native households have disproportionately high rates of housing problems compared to the same income group as a whole
- Moderate income (50% - 80% AMI) Asian households and American Indian/Alaska Native households have disproportionately high rates of housing problems compared to the same income group as a whole

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

The City does not have information that identifies additional housing needs that are specific to the low income American Indian/Alaska Native or Asian populations. The overall numbers of people of these races in the City are small. The American Indian/Alaska Native population makes up 0.5% of Springfield's overall population, and the Asian population makes up 2.8%.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community? According to public data from the 2020 Census, neither the American Indian/Alaska Native or Asian households are concentrated in one portion of the City.

NA-35 Public Housing – 91.205(b)

Introduction

The Springfield Housing Authority (SHA) is the public housing agency for the City of Springfield. SHA owns and manages a stock of public housing that serves low-income households in the City, including families, elderly people, and those with disabilities. SHA also provides housing assistance to households through the federal Section 8 and the Massachusetts Housing Voucher Program (MRVP), where the household rents a unit in the private market and SHA pays a portion of the monthly rent. Households served by SHA are very low-income. This section identifies the needs of the population living in SHA public housing or using SHA housing voucher assistance.

Springfield is also served by the state-funded nonprofit regional housing organization Way Finders, Inc. Way Finders administers Section 8 assistance that is provided by HUD to the Commonwealth of Massachusetts. Springfield has a set-aside of HUD-VA Supportive Housing (VASH) vouchers through the Northampton Housing Authority (NHA). NHA currently administers 62 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						
	Vouchers			Special Purpose Voucher			
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Disabled *
# of units/vouchers in use	86	7	1,724	2,810	0	2,751	23
						0	0

Table 20 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 21 – 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			Special Purpose Voucher
				Total	Project-based	Tenant-based	
White	56	6	1,385	2,206	0	2,161	17
Black/African American	30	0	322	537	0	523	6
Asian	0	1	2	54	0	54	0
American Indian/Alaska Native	0	0	0	4	0	4	0
Pacific Islander	0	0	15	9	0	9	0
Other	0	0	0	0	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Table 22 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type						
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher
				Total	Project-based	Tenant-based	
Hispanic	42	7	1,198	2,058	0	2,026	9
Not Hispanic	44	0	526	752	0	725	14
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Table 23 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

As of December 2024, SHA identified the following section 504 needs:

- Nineteen (19) applicants on the waitlist for an ADA accessible apartment
- Fourteen (14) tenants on the transfer list for an ADA accessible apartment and fifteen (15) tenants on the transfer waitlist for a first-floor unit

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

According to stakeholders, the most immediate needs of 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.

Of the households on the SHA waiting list for public housing, 89% are extremely low income; 9.1% are low income, and 1.49% are moderate income. The greatest need for these households is affordable housing. Of the households on the waiting list, 34.4% are families with children, 19.3% have at least one elderly person, and 27% have a person living with a disability. The largest need on the waiting list, 47.97%, is for a one-bedroom unit while 29.17% of households need a two-bedroom unit and 19.33% of households need a three-bedroom unit.

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

Households seeking public housing and housing voucher assistance are among the City's lowest-income residents. The average annual income for public housing residents is \$12,947 and for housing choice voucher holders is \$14,436; this compares with the City median income of \$47,101 (2019-2023 ACS). The extremely low incomes indicate greater need for social service supports such as emergency assistance programs, income support, and food security programs.

Discussion

Springfield has a 25.3% poverty rate, which translates into many households who are unable to afford market rent. The housing authority serves over 7,400 low-income households through its public housing and housing choice voucher programs. Households with a need for subsidized housing, either through public housing or housing choice vouchers, are extremely low-income families, elderly persons, and persons living with disabilities. The data suggests the need for more affordable and accessible housing units, both in public housing and available housing accepting housing choice vouchers.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness has been increasing in Springfield. At the 2025 point-in-time (PIT) count, there were 1,870 people experiencing homelessness in the city. This number was made up of 1,487 people in 403 family households, and 383 individuals without children. Among the individuals without children, 90 were unsheltered.

The Springfield-Hampden County Continuum of Care (CoC) is the organizing body for the response to homelessness throughout Hampden County and collects data from homeless service providers about the people they serve. Data is collected throughout the year in the Homeless Management Information System (HMIS). Once a year, on the last Wednesday in January, the CoC undertakes a PIT count to enumerate the number of people who are homeless on a single night; this count uses data from HMIS and the results of a survey conducted by volunteers who go out looking for unsheltered people. The data in this section is based on special compilations of HMIS and PIT count data that are limited to people experiencing homelessness in Springfield, omitting those in the rest of Hampden County.

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)	1,487	0	2,797	1,338	1,393	436
Persons in Households with Only Children	0	0	3	Not avail.	Not avail.	Not avail.
Persons in Households with Only Adults	293	90	906	533	574	145
Chronically Homeless Individuals	33	38	231	Not avail.	Not avail.	Not avail.
Chronically Homeless Families	60	0	80	Not avail.	Not avail.	Not avail.
Veterans	10	8	29	Not avail.	Not avail.	Not avail.

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				
Unaccompanied Child	0	0	3	3	3	10
Persons with HIV	6	2	29	Not avail.	Not avail.	Not avail.
Data Source Comments:	2025 Point in Time Count; 2024 Longitudinal System Analysis; 2024 HUD System Performance Measures; Analysis of MA-504 Continuum of Care By-Name List of Persons Experiencing Chronic Homelessness. All data and analysis provided by the Springfield-Hampden County Continuum of Care.					

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):

Chronically homeless individuals and families The term chronic homelessness means people with disabling conditions that experience long-term (more than a year) or repeat (4 or more times in three years) homelessness.

- *Chronically Homeless Individuals* CoC data indicates that Springfield providers served 307 chronically homeless individuals in 2023, and that 268 of those individuals exited to housing. In 2024, Springfield providers served 231 chronically homeless individuals, which would indicate that 192 chronically homeless persons entered the homeless service system in 2024. It is unknown whether these people were new to the system or were returning. The CoC is unable to calculate the average number of days of homelessness for this population, but the fact that they are chronically homeless indicates homelessness for an extended time.
- *Chronically Homeless Families* CoC data indicates that Springfield providers served 24 chronically homeless families in 2023, and that 6 of those households exited. In 2024, there were 37 chronically homeless families, indicating there were 19 additional families becoming chronically homeless, and 22 chronically homeless households exited. In 2024, the state provided housing voucher assistance to many long-term shelter stayers, which accounts for the greater number housed in 2024 versus 2023.

Families with children CoC data indicates that Springfield providers served 733 homeless families in 2023, and that 265 of those households exited. In 2024, there were 814 homeless families, indicating there were 346 additional families becoming homeless, and 390 homeless family households exited. The Massachusetts family shelter system uses individual apartments for shelter units and, until mid-2024, had no limit on length of stay. The average length of homelessness for families that exited the family shelter system in 2024 was 436 days.

Veterans and their families CoC data indicates that Springfield providers served 41 homeless veterans in 2023, and that 31 of those veteran households exited. In 2024, there were 33 homeless veterans, indicating there were 23 additional veterans becoming homeless, and 24 veteran households exited. The average length of homelessness for veterans was 124 days.

Unaccompanied youth aged 18-24 CoC data indicates that Springfield providers served 99 homeless unaccompanied youth in 2023, and that 89 of those youth exited. In 2024, there were 80 homeless youth, indicating there were 70 additional youth becoming homeless, and 63 homeless youth exited. The average length of homelessness for unaccompanied youth was 120 days.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,403	28
Black or African American	1,369	16
Asian	16	0
American Indian or Alaska Native	9	0
Pacific Islander	7	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1,675	46
Not Hispanic	1,935	43

Sheltered data source: Calendar year 2024 Longitudinal System Analysis (custom report from Springfield-Hampden County Continuum of Care); Unsheltered data

Data Source source 2025 Point-in-Time Count

Comments:

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

Families with children According to the 2025 PIT Count Springfield has 403 homeless families at a point in time, including 26 chronically homeless families. These families have varying needs for housing assistance. Homeless service providers report that the greatest barrier to stable housing for most homeless families is affordability. Without sufficient income, families are unable to afford housing in the private market. Many families need time-limited financial assistance to enable them to increase household income to the point of being able to afford market-rate housing. The state of

Massachusetts HomeBASE program is available for all families in shelter to provide time-limited assistance. HomeBASE provides up to \$30,000 of financial assistance over a two-year period, with the possibility of a third year of support. Some families will not be able to increase income over a 2- or 3-year period, due to disabilities or lack of skills that make earning a livable wage an unreachable target; these families need ongoing public or subsidized housing to achieve long-term stability. Some families—particularly those that experience chronic homelessness—need permanent supportive housing (PSH) to succeed. PSH combines affordability through a rental subsidy with supportive services designed to support housing stability.

Families of Veterans In 2024, there were five veteran families with children in Springfield, and 47 veterans on their own without children. Some veterans need short-term financial assistance which is offered by the Supportive Services for Veteran Families (SSVF) program operated by Veterans, Inc. Households that need longer-term assistance can receive housing vouchers through the US Department of Housing and Urban Development-Veteran Administration Supportive Housing (HUD-VASH) program. This program incorporates supportive services to assist veterans and their families in maintaining their housing.

Some veterans do not want to access veteran programs but may still need ongoing supportive housing. These veterans have needed to be able to access permanent supportive housing that is not targeted to veterans.

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

The population of sheltered homeless people in Springfield in 2024 was comprised of the following race/ethnic backgrounds: Black 34.0%; Hispanic 42.7%; Non-Hispanic White 18.1%; Black and Hispanic 3.4%; American Indian, Alaska Native, or Indigenous 0.2%; Asian 0.4%; Middle Eastern or North African 0.2%; Native Hawaiian or Pacific Islander 0.2%. The percentage of people identifying as multiracial was 0.8%.

Among people who were unsheltered on the night of the 2025 point in time count, the breakdown of race and ethnicity was: Black 15.6%; Hispanic 48.9%; Non-Hispanic White 31.1%; Black and Hispanic 0.2%; Middle Eastern/North African 0.1%.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2025 PIT count identified 90 unsheltered individuals in Springfield, which is the highest number that has been counted during the once-a-year count in more than a decade. The City has experienced a rapid rise in unsheltered homelessness since 2021, when the number of unsheltered individuals identified during the PIT count was 16. On most nights, the city's shelter beds are full and there are no beds available for unsheltered individuals who seek shelter.

At the time of the 2025 PIT count, Springfield had 293 sheltered individuals without children. The number of sheltered individuals has been growing over the last several years, as the number of available beds has grown. The number of beds in emergency shelter, medical respite and

transitional housing has been gradually growing, increasing from 240 beds in 2021 to 301 beds in 2025.

No unsheltered families with children were identified during the 2025 PIT. However, there were some reports of unsheltered families during the 2024 calendar year. This is a relatively new phenomenon, as state family shelter has become harder to access. The number of families in shelter in Springfield has remained stable, because the number of family shelter units has remained stable, and the units are used to capacity. In 2024 and 2025, Massachusetts is shrinking the size of its emergency shelter program, through imposition of wait lists and caps of lengths of stay.

Discussion:

Springfield's housing costs rose quickly and steeply after the pandemic, and increased rents have led to rising homelessness. All indications point to a need for production of new affordable housing. Analysis by the University of Massachusetts Donohue Institute (to be released in its 2025 regional housing study) indicates that the gap in needed housing units is greatest for units available to those with the lowest incomes—that is, households with incomes at or below 30% area median income. These very low-income households are also those who are most at risk of homelessness, so creating housing that is affordable for these households will likely prevent homelessness.

As identified in the discussion above, some households experiencing homelessness need both affordable housing and supportive services to maintain their housing. Many of those experiencing chronic homelessness need permanent supportive housing.

During the time in which Springfield is working to catch up on our housing supply through new production, there has been an increased need for shelter and other emergency housing responses such as rapid rehousing assistance. Two populations are most in need: those experiencing unsheltered homelessness, and families with children who are unable to access the state's family emergency shelter system.

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

Introduction:

This section addresses the needs of special needs populations other than those who are homeless. These populations include:

- Persons with HIV/AIDS
- Elderly
- Persons with disabilities
- Persons with substance use disorders
- Victims of domestic violence, dating violence, sexual assault, and stalking

While these populations also have other needs, they share a need for affordable housing. Many among these populations live on a fixed income or otherwise have low household incomes, which makes it extremely difficult to afford housing in the private market. Some people with the identified special needs can benefit either from affordable housing specifically dedicated to their population or from supportive housing that combines affordable housing with supportive services.

This section begins with data about persons with HIV/AIDS. Springfield is the entitlement grant recipient for Housing Opportunities for Persons with AIDS (HOPWA) program for the eligible metropolitan statistical area (EMSA) made up of Hampden, Hampshire, and Franklin Counties. The HIV surveillance data reported below provides combined data for the three counties. The HOPWA formula use referred to in the table below is what HUD uses to make formula allocations, and HUD did not provide this information to the City.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	
Area incidence of AIDS	
Rate per population	
Number of new cases prior year (3 years of data)	
Rate per population (3 years of data)	

Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	2,553
Area Prevalence (PLWH per population)	3.65 per 100,000
Number of new HIV cases reported last year	33

Table 24 – HOPWA Data

Data: Massachusetts Department of Public Health, Bureau of Infectious Disease and Laboratory
Source: Sciences 2022 HIV Dashboard. Available data is through 2021.

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	80
Short-term Rent, Mortgage, and Utility	100
Facility Based Housing (Permanent, short-term or transitional)	0

Table 25 – HIV Housing Need

Data: Estimates by City of Springfield based on data from HOPWA providers, the HOPWA CAPER
Source: and HOPWA Beneficiary Verification Worksheet, and the Springfield Hampden County
Continuum of Care (CoC) Homeless Management Information System (HMIS)

Describe the characteristics of special needs populations in your community:

Elderly: According to 2019-2023 ACS estimates, Springfield is home to 20,479 people who are 65 years or older. This includes 1,944 people who are 85 or older. Of individuals over age 65, 40.2% have a disability, 22.0% are living below the poverty line, 54.3% live alone, 57.8% are female, and 37.0% live in rental units.

Frail elderly: Frail elderly is defined as an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework. A national study of frailty in older adults in the United States found that 15% of the elderly non-nursing home population is frail.² Applying this percentage to 2019-2023 Springfield population data indicates that an estimated 3,072 Springfield residents are frail elderly. The report cited above notes that frailty is more prevalent at older ages, among women, racial and ethnic minorities, those in supportive residential settings, and persons of lower income.

Persons with Disabilities: 20.9% of Springfield's non-institutionalized population is living with a disability, which is 31,993 people (2019-2023 ACS). Census data indicates the following rates of identified disabilities within the Springfield population: ambulatory difficulty 11.5%; self-care difficulty 5.6%; and independent living disability 13.2%. Of the 24,968 persons over the age of 16 living with a disability, 40.3% (10,062) are living at or below the poverty line and 77.4% are not employed.

People with Substance Use Disorders: The US Substance Abuse and Mental Health Services Administration (SAMSHA) tracks substance abuse prevalence. According to SAMSHA's 2023 National Household Survey on Drug Use and Health (NHSDUH), in Massachusetts, 18.2% of the

² Bandeen-Roche, Karen et al. "Frailty in Older Adults: A Nationally Representative Profile in the United States." *The journals of gerontology. Series A, Biological sciences and medical sciences* vol. 70,11 (2015): 1427-34. doi:10.1093/gerona/glv133

population 12 and older reported having a substance use disorder in the prior year; 2.0% reported an opioid use disorder. Applying these Massachusetts percentages to Springfield's 2019-2023 ACS population estimates indicates that 28,164 Springfield residents have a substance use disorder, including 3,095 with an opioid disorder. Substance use disorders can interfere with the ability to maintain stable employment and housing. If the substance used is illegal, use may be associated with a criminal record for possession or related offenses.

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 2016-2017 and published in 2022, indicates 7.0% of women and 6.8% of men experienced intimate partner violence in the past 12 months. Applying the national figures to the 2023 5-year ACS estimated adult population for Springfield results in estimates that 4,374 adult women and 3,687 adult 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 research and consulted with the community to determine the housing and supportive needs of special needs populations.

Elderly: Low-income elderly renters need affordable rental housing. Because 40.2% of elderly people have disabilities, this population needs accessible units. Low-income elderly homeowners may need different types of assistance, including financial support to pay rent, mortgage, utilities and property taxes, as well as assistance in maintaining and repairing their homes.

Frail elderly: The frail elderly population is at risk of premature institutionalization. This population needs affordable and accessible housing, and the availability of in-home care. Research indicates that at any given time, about 2 percent of older adults reside in group care settings. Assisted living facilities, nursing homes, and hospices provide critical support for those recovering from acute medical episodes or at the end of life.³

Persons with Disabilities: 40.3% of people living below the poverty level in Springfield are living with a disability. These households need affordable housing. Some of these households need accessible units/housing modifications and some need supportive services to assist them to live independently.

Persons with Substance Abuse Disorders: Safe and stable housing is often a critical need for this population to provide the support necessary for recovery. This includes residential treatment programs and sober homes but may also be affordable units. Individuals with co-occurring mental health and substance use disorders may need permanent supportive housing.

³ Harvard Joint Center for Housing Studies, *Housing America's Older Adults—Meeting the Needs of an Aging Population*, 2014, available at [jchs-housing americas older adults 2014.pdf](https://www.jchs.harvard.edu/sites/default/files/jchs-housing-americas-older-adults-2014.pdf)

Victims of Intimate Partner 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 need 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:

There are 2,553 people living with HIV in the EMSA; 2,204 (86.3%) live in Hampden County. The chart below provides the characteristics of this population. The population is made up entirely of adults, and 66.8% are 50 years old or older.

		Franklin	Hampden	Hampshire	Total	
Number of Persons living with HIV (PLWH)		112	2,204	237	2,553	
Sex Assigned at Birth	Male	81	1424	192	1697	66.5%
	Female	31	780	45	856	33.5%
Race/Ethnicity	White, non-Hispanic	83	516	138	737	28.9%
	Black, non-Hispanic	14	420	30	464	18.2%
	Hispanic/Latino	12	1227	58	1297	50.8%
	API	<5	24	6	31	1.2%
	Am. Ind./Alaska Native	1	0	0	1	<0.1%
	Other/Unknown	1	17	5	23	0.1%
Exposure mode	MSM	51	596	134	781	30.6%
	IDU	18	569	31	618	24.2%
	MSM/IDU	9	84	9	102	4.0%
	HTSX	15	413	27	455	17.8%
	Other	3	50	7	60	2.4%
	Presumed HTSX	6	163	8	177	6.9%
	NIR	10	329	21	360	14.1%
Age	0-12	0	0	0	0	0%
	13-19	0	0	0	0	0%
	20-29	<5	suppressed	suppressed	127	5.0%
	30-39	14	256	22	292	11.4%
	40-49	10	381	33	424	16.6%
	50-59	42	759	87	888	34.8%
	60-69	33	536	65	634	24.8%
	70+	11	154	18	183	7.2%

Data Source: Massachusetts Department of Public Health, Bureau of Infectious Disease and Laboratory Sciences 2022 HIV Dashboard. Available data is through 2021.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Springfield will use HOME TBRA to provide housing assistance linked with supportive services provided by a community agency to serve chronically homeless individuals with disabilities. The chronically homeless status of these individuals indicates that they have been unable to access housing and need a package of housing and services to be able to maintain housing stability.

Discussion:

Springfield has a significant population with special needs. For many, the special needs are correlated with low income. Those who are elderly or disabled and unable to work live on fixed incomes. 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 monthly payment from SSI is \$943 per month, meaning the rent a household or person with only SSI for income can afford is \$283 per month. The market analysis later in this document will show that apartments in Springfield at fair market rent are not affordable to people with only SSI payments as income. Thus, if a person living with a disability only has SSI as a source of income, the household is likely to have severe housing cost burden, unless they are living with family or in a public or subsidized housing unit.

In addition to struggling with affordability, many disabled and elderly households need accessible units, and some need supportive services to enable them to remain in their homes. Homeowners may need assistance with home modifications and repairs.

People with substance use disorders or who have been victims of intimate partner violence are also more likely to have low incomes. These populations need affordable housing and may also need supportive services to help them regain and maintain stability. For these populations, the need for housing affordability and supportive services may be time-limited, and they may be self-sufficient in the future. Some may need long-term affordability or may need permanent supportive housing.

The housing needs of these special needs populations can be met by specialized population-specific housing options, and/or through a greater availability of affordable and accessible units in which people can receive specialized community-based supports.

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

Describe the jurisdiction's need for Public Facilities

Springfield's public facilities needs include:

- Needs for physical upgrades to many facilities owned by non-profits that are used to provide services to the community
- New facility for Square One early childhood education and care center
- New facility for New North Citizens Council
- Youth arts center
- Improved community spaces for neighborhood associations
- Gerena School replacement
- Upgrades to City parks
- Wi-Fi in City parks

How were these needs determined?

Public facilities needs were identified through several processes. The recently completed 10-year Neighborhood Investment Plans identified many needs. This planning process for these Plans included extensive community engagement, including public surveys and meetings over a series of months. The reoccurring themes seen throughout the neighborhood investment plans is residents' desire to see increased City investment in public facilities, infrastructure, and public services/programming.

The community survey, stakeholder meetings and public meetings to gather input for this Consolidated Plan also identified public facilities needs. Finally, Springfield's FY2026-2030 Capital Improvement Plan (CIP), includes \$1.33 billion in public project priorities citywide, including public facilities.

Describe the jurisdiction's need for Public Improvements

Springfield's public improvement needs include:

- Road resurfacing/sidewalks
- Planting of trees in neighborhoods with inadequate tree canopy
- Flood prevention and control
- Road construction/realignment projects:
 - Gerena/Birnie Ave.
 - West Street
 - Maple Street
 - Dwight Street reconfiguration
 - Chestnut Street/Apremont Triangle reconfiguration
- Complete Streets projects and improvement
- City-owned bridge maintenance and repairs

How were these needs determined?

Needs for public improvements were identified through several processes. The recently completed Neighborhood Investment Plans identified many needs. The community survey, stakeholder meetings and public meetings to gather input for this Consolidated Plan also identified needs. Finally, Springfield's FY2026-2030 Capital Improvement Plan (CIP), includes \$1.33 billion in public project priorities citywide, including public improvements.

Describe the jurisdiction's need for Public Services:

According to 2016-2020 ACS data 60% of Springfield's population is low-moderate income, with 25.5% of the population living below the federal poverty level. 12.3% of residents 25 years and older have not received a high-school diploma and only 19% of residents have an educational attainment of a bachelor's degree or higher. The unemployment rate in Springfield is 8.8%, over three percentage points higher than both Massachusetts' and the United States unemployment rate. The COVID-19 pandemic and the housing affordability crisis and the resulting increased demand for services has had significant impacts on the non-profit organizations that serve the Springfield area and have significantly strained their resources, with many organizations continuing to struggle meeting the need for services within the region. It is also known that the COVID-19 pandemic contributed to ongoing struggles with social isolation and mental health, particularly among the elderly and youth populations.

The high level of need in the City demonstrates a clear need for robust public services programming, including:

- Services for youth and young adults
- Adult education
- Employment assistance/job help or training
- Health and behavioral health services
- Food pantries and access to food
- Financial literacy and counseling
- Affordable childcare
- Services for persons with disabilities
- Services for veterans
- Help for people facing domestic violence, intimate partner violence or human trafficking
- Services for the elderly facing health comorbidities and social isolation

How were these needs determined?

The City used a number of sources and inputs to determine public service needs. The City relied on data from the 2016-2020 ACS and from the Commonwealth of Massachusetts Health and Human Services Community Health Data Tool. The City consulted with the Offices of Community Development, Planning & Economic Development, Housing, and Health and Human Services. The recently completed Neighborhood Investment Plans identified many needs. The community

survey, stakeholder meetings and public meetings to gather input for this Consolidated Plan identified needs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The number of households in Springfield has grown quickly since the COVID-19 pandemic, and housing production has not kept up. As a result, the City has a shortage of available housing units, even after development of almost 500 units between 2020 and 2024.

Household size has been steadily shrinking for years, and 60% of current households in Springfield are made up of one or two people. The shrinking household size is driving a demand for smaller units. The greatest current need is for studio and one-bedroom units.

A shortage of housing units is a major factor driving up the cost of both rental and homeownership units. Housing costs spiked sharply after 2020. Between 2020 and 2023, the median rent rose 22.1% and the median home value rose 36.7%. According to Zillow, the median Springfield home value in early 2025 is \$278,601. A household with moderate income (between 50 and 80% of AMI) would not qualify for a mortgage to buy a house at that cost unless they can contribute a significant down payment. Low-income households are completely priced out of homeownership.

While 22.2% of units in Springfield are subject to some type of housing restriction, many of these rental units are restricted to households with incomes of 60% of the area median income. These units are not affordable to very low-income households, who are only able to afford public or rent-subsidized housing, or market-rate units if they have a Section 8 voucher or Massachusetts Housing Rental Voucher (MRVP). As the previous section on rent burdens makes clear, there are many very low-income households that do not receive assistance and pay more than 50% of their income for housing costs. Some very low-income households live in overcrowded conditions or in the home of someone else for economic reasons.

Springfield's housing stock is aged. Nearly all of the city's housing stock is at least 45 years old and nearly half is at least 75 years old. Low household incomes and many years of a weak housing market have left a history of inadequate maintenance for many buildings. The foreclosure crisis contributed to ongoing poor housing conditions by leaving homes and apartments vacant while in foreclosure or bank owned. There is a great demand and need for rehabilitation and repair of both homeowner and rental units. This need includes building envelopes, structural issues, and building systems. It also includes an ongoing need to remediate lead-based paint hazards.

Despite the need for new housing units, the City has some lingering vacant units and buildings. These structures present an opportunity to rehabilitate and add units back to the City's active housing stock.

The data tables in this section are pre-populated with default data from the Comprehensive Affordability Housing Strategy (CHAS) developed by the Census Bureau for HUD from 2016-20 ACS data. The Springfield housing market has shifted since 2020, so this data set does not fully capture current market conditions. Where necessary to show current conditions, more recent data is added in the text. Where other data is used, the source is identified.

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

Introduction

Springfield's housing market has been changing rapidly in the last five years. While the 2016-2020 data in the pre-populated HUD tables would indicate that the City's supply of housing units is sufficient, more recent data tells a different story. Since 2020, the City has seen a surge in new household formation, accompanied by a decrease in the average household size. The increase in households is putting a strain on the market, which has been reflected by quickly rising home prices and rents as more households compete for units.

Since 2018, the vacancy rate in Springfield fell by 1.5 percentage points; the number of vacant rental units decreased from 1,579 to 1,027 (2019-2023 ACS). As of 2023, the housing vacancy rate in Springfield was 3.4%, which was equivalent to the state of Massachusetts's rate.

Increased demand for housing has led to an increase in housing production. Springfield building permit data indicates that, in 2020-2024, the City added 468 units. Internal City data indicates that there are over 700 new housing units currently in the development pipeline.

The greatest gap in housing units is in studio and one-bedroom units. Springfield has a total of 9,100 studio and one-bedroom units, which make up 14.8% of the housing stock. But 33% of the City's households are single-person households. A total of 60% of Springfield households are one- or two-person households.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	27,045	44%
1-unit, attached structure	2,280	4%
2-4 units	18,510	30%
5-19 units	6,720	11%
20 or more units	6,420	10%
Mobile Home, boat, RV, van, etc.	690	1%
Total	61,665	100%

Table 26 – Residential Properties by Unit Number

Data 2016-2020 ACS

Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	35	0%	2,285	8%
1 bedroom	585	2%	6,195	21%
2 bedrooms	5,800	22%	10,300	34%

	Owners		Renters	
	Number	%	Number	%
3 or more bedrooms	20,510	76%	11,095	37%
Total	26,930	100%	29,875	100%

Table 27 – Unit Size by Tenure

Data 2016-2020 ACS

Source:

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

Data indicates that Springfield has 13,944 housing units with affordability restrictions⁴, which is 22.2% of Springfield's housing stock. This stock is made up of 2,325 public housing units owned and managed by the Springfield Housing Authority, 5,670 units in privately-owned federally subsidized housing developments, and 5,949 in buildings developed using the Low-Income Housing Tax Credit (LIHTC) program.

In public housing and most subsidized housing developments, rents are set at 30% of a tenant's income, which makes these units affordable to those with extremely low incomes. In contrast, LIHTC buildings serve a mix of income levels, with most units priced at a flat rent level, which is calculated at what is affordable for households with incomes at 60% of the area median income (or, in some cases, 50% AMI). In Springfield, LIHTC rents are a little less than the HUD-determined fair market rent (FMR) and this level is not affordable to extremely low-income households. LIHTC developments often have some units reserved for extremely-low- or very-low-income households; these units will have an attached subsidy which pays the difference between what the tenant can afford (set at 30% of household income) and the flat rent set for the unit.

Of the restricted units, 2,567 are designated for elderly populations; these units usually are also available to non-elderly disabled persons.

⁴ HUD Multifamily Assistance & Section 8 Database, https://www.hud.gov/program_offices/housing/mfh/exp/mfhdisc/; HUD Public Housing Data Dashboard, https://www.hud.gov/program_offices/public_indian_housing/programs/ph/PH_Dashboard/; HUD Low-Income Housing Tax Credit (LIHTC) Database, <http://lihtc.huduser.org/>

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

Between 2026 and 2030, the affordability restrictions on 1,049 units of income-restricted housing in Springfield are set to expire.⁵ Springfield's experience has been that when affordability restrictions expire, property owners are recapitalizing the properties with funds that impose new affordability restrictions.

Units with expiring use restrictions are most likely to be lost from the affordable housing inventory in communities with strong rental markets, where owners can achieve higher rents from exits the affordable housing program. Springfield's tightening rental housing market may increase the risk of owners opting out.

Massachusetts law Chapter 40T is designed to preserve affordable housing that is at risk of loss due to expiring affordability restrictions, and to protect tenants in these developments from displacement. Chapter 40T applies to housing assisted under specific federal and state programs identified in the statute. It includes three key components: 1) Required notices when affordability restrictions terminate; 2) Tenant protection provisions; and 3) An opportunity for the state to make and/or match a purchase offer when a Chapter 40T-covered property is offered for sale. The notices required by 40T are also sent to the municipality, so that the municipality can also take action to preserve units at risk of loss.

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

Recent data and projections indicate that Springfield has a shortage of housing units. According to 2016-2020 census data, the City had 56,805 households and 61,665 housing units. But post-pandemic—after the 2020 data report--the City experienced a surge in new household formation. (A household is a group living in a unit together.) The surge in household formation is largely due to young people leaving family units to establish their own households. The 2019-2023 ACS indicates that the number of households in the City had increased 2% from 2020 to 2023, adding an additional 1,241 households. The growth in the number of households is expected to continue. Pioneer Valley Planning Commission household projections indicate that the number of households in Springfield will increase 4% between 2020 and 2050.⁶

The growth in households is creating demand for increased housing units, which has resulted in increased development of new units. Springfield building permit data indicates that, during the period 2015 to 2019, the City had a total net increase of 147 housing units. In the next five-year period, 2020 to 2024, the City added 468 units. Internal City data indicates that there are over 700 new housing units currently in the development pipeline. In addition to new units, the City has also

⁵ Local Housing Solutions, Housing Needs Assessment for Springfield, MA, accessed March 30, 2025 at https://www.policymap.com/report_widget?type=fur&area=predefined&sid=10192&pid=697001350. This dataset compiles data from multiple sources.

⁶ Pioneer Valley Planning Commission, *2024 Update to the Regional Transportation Plan*, July 2023

seen a reduction in vacant units, as previously distressed vacant properties are being rehabilitated and put back into use.

Data on household sharing and overcrowding support the need for more units. A shared household is a household with at least one adult who is not the household head, the spouse, or the unmarried partner of the head, or an 18-24-year-old student. These households may be intentional household configurations but may also include households that are doubled up for economic reasons. The 2019-2023 ACS indicates that 15,852 Springfield residents live in the household of another, making up a shared household. HUD defines an overcrowded housing unit as that which is occupied by more than one person per room. In Springfield 1.3% of owner units are overcrowded while 4.6% of renter units are overcrowded (2019- 2023 ACS).

Describe the need for specific types of housing:

A comparison of housing units and households indicates that there is an inadequate supply of housing units for one-person households. There are 8,480 one-bedroom and studio units in Springfield. The 2020 ACS estimates that there are 18,270 single person households in the city.

The mismatch does not extend to two- and three-bedroom units. There are 16,008 two-person households and 16,100 two-bedroom units. The City has 23,082 households of three-persons or more and 31,605 three-bedroom or larger housing units.

While the data indicates a surplus of three-bedroom units, the surplus is most extensive for homeowner units; 76% of all owner-occupied units have three or more bedrooms. There is insufficient data to determine whether there is an adequate number of three-bedroom rental units, and whether there is sufficient stock of units with more than three bedrooms. Stakeholders indicate that large renter families struggle to find adequate housing.

Discussion

The housing size mismatch for small households indicates that there is an insufficient number of smaller housing units. This causes increased competition for small units and has driven up the cost of smaller units. This is extremely challenging for lower-income small households who are unable to afford a unit that is larger than their needs. If they are able to secure a larger unit, the likelihood of them having a housing cost burden increases. There is some indication that households in Springfield are managing the lack of small units by sharing housing, which in some cases leads to overcrowding.

There may be some upcoming opportunity regarding the needed housing stock based on the movement of generations through the housing market system. There are currently a significant number of one- and two-person households in homeownership units with three or four bedrooms. While many of these homeowners will want to age in place, some may elect to downsize. Meanwhile, there has been pressure from households at the younger stage of life, as the large group of millennials form new households. While these are small households, now, this generation

may start families and expand household size. Helping this younger generation to access homeownership while the older generation may choose to sell their homes may help both generations meet their needs.

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

Introduction

Springfield housing costs rose sharply coming out of the COVID-19 pandemic. The median contract rent increased 22.1% from 2020 to 2023, rising from \$756 to \$923 (comparing the 2016-2020 ACS to the 2019-2023 ACS). During the same period, the median value of owner-occupied homes rose 36.7%, from \$162,900 to \$222,700.

Increased housing costs have the most severe impact on low-income renters who do not live in public or subsidized housing. In Springfield rents for both new and for many existing leases rose quickly in the last few years. Although existing renters often maintain level rents for a period and experience increases more gradually or if they move to a new unit, the Springfield market experienced a high level of sales of apartment blocks during and immediately after the pandemic. New owners came in and immediately increased rents for all tenants. Stakeholders and community residents made clear to the City the extreme impact this had on many tenants.

Existing homeowners are more insulated from sudden increases because they have long-term mortgages. But the sharp increase in values combined with interest rate increases in 2022 have made homeownership impossible for many households. While it had been previously possible to buy a Springfield home with a moderate household income, that is no longer the case.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	144,700	162,900	13%
Median Contract Rent	686	756	10%

Table 28 – Cost of Housing

Data 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Source:

Rent Paid	Number	%
Less than \$500	9,950	33.3%
\$500-999	14,065	47.1%
\$1,000-1,499	4,935	16.5%
\$1,500-1,999	560	1.9%
\$2,000 or more	345	1.2%
Total	29,855	100.0%

Table 29 - Rent Paid

Data 2016-2020 ACS

Source:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	7,100	No Data
50% HAMFI	13,425	2,395

Number of Units affordable to Households earning	Renter	Owner
80% HAMFI	24,520	9,400
100% HAMFI	No Data	13,720
Total	45,045	25,515

Table 30 – Housing Affordability

Data 2016-2020 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	818	987	1,223	1,497	1,799
High HOME Rent	702	831	1,061	1,329	1,521
Low HOME Rent	702	831	998	1,153	1,286

Table 31 – Monthly Rent

Data HUD FMR and HOME Rents

Source:

Is there sufficient housing for households at all income levels?

There is a mismatch between the income levels of Springfield residents and the affordability of units. This mismatch is most severe for extremely low-income households, which are those with incomes at or below 30% of the median household income.

The 2016-2020 CHAS data indicated that there were 7,100 housing units available to households earning 30% AMI, while there were 15,460 very-low-income households whose incomes fall between 0 and 30% AMI. This indicates there were 8,360 extremely low-income Springfield households unable to afford housing in the city. There is not a more recent CHAS compilation of data to analyze, but given the sharp increases in rent after 2020, it is likely that this mismatch has grown.

The 2016-2020 CHAS data showed 15,820 housing units affordable to households earning 50% AMI and 9,250 total low-income households earning 30-50% AMI. While this may initially indicate a surplus of units at 30-50% income level, the reality is that many renters in the 30% AMI group are forced to pay more than they can afford and are also competing for units in this price range.

There are some renters who are able to afford contract rents higher than their income would indicate is possible because they have housing vouchers that subsidize their rent. Both the Springfield Housing Authority and Way Finders provide Housing Choice (Section 8) Vouchers and Massachusetts Rental Voucher Program assistance. In these models, tenants rent market-rate units and pay 30% of their monthly income for rent, and the subsidizing agency makes up the

difference between the tenant rent and the amount charged for the unit. There are 5,218 Housing Choice Vouchers in use in Springfield⁷ and an unknown number of MRVP vouchers.

The fact that many people are pushed to pay rents they cannot afford is seen in the high numbers of Springfield households that are housing cost burdened. This is reflected in the tables in section NA-10 of this plan, which indicates that 8,525 extremely low-income renter households in Springfield are housing cost burdened, and 2,750 of those households pay more than 50% of income for rent.

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

Housing costs have risen quickly in the last five years, as would be predicted with growing demand and limited availability of units. Because the number of households is projected to continue increasing, the City will likely continue to have large increases in housing costs unless there is a significant increase in the number of housing units produced.

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

The 2019-2023 ACS Census indicates that median gross rents in Springfield were: Efficiency \$844; 1-bedroom \$539; 2-bedroom \$1174; 3-bedroom \$1348; and 4-bedroom \$1275.

For 2- and 3-bedroom units, these rents fall between the HOME rents and the Fair Market Rents (FMR), and these amounts are all in close range. For 4-bedroom units, the Area Median Rent is significantly lower than the FMR and is also lower than HOME rents. This would seem to indicate that there is lesser demand for these units, which tracks the trend of smaller household sizes.

The Census data shows studio apartments as particularly high, and higher than HOME and FMR. In contrast, rents for one-bedroom units are particularly low, lower than HOME and FMR.

The data regarding studio units shows that many renters in these units are paying more than FMR. The higher gross rents for small units likely reflect the community demand for these units. Developers have been responding to this demand by developing affordable efficiency and one-bedroom units and the response has demonstrated strong demand for both efficiency and one-bedroom units. Springfield has been adding 60-100 HOME/Low Income Housing Tax Credit (LIHTC) units per year for several years, primarily one-bedroom units, and the number of people that enter the lottery for these units as each new building becomes available demonstrates that the demand is very high.

The rent differential between gross rents and FMR/HOME rents indicates that it is not financially beneficial to reposition properties to market rent units once initial affordable housing restrictions

⁷ Local Housing Solutions, Housing Needs Assessment for Springfield, MA, generated March 30, 2025 (collecting data from several HUD databases not currently available online), available at https://www.policymap.com/report_widget?type=fur&area=predefined&sid=10192&pid=697001350

expire. With the exception of studio units, the removal of affordability restrictions would not significantly increase the rents that a development would attract.

Discussion

Analysis of rent levels and rent affordability indicates a need for units that are affordable to the extremely low-income population, those with incomes at or below 30% AMI. The analysis indicates that Springfield is not currently at risk of losing existing income-restricted units as restrictions expire, because it is generally in the interest of property owners to recapitalize and extend the period of restriction, rather than convert to market rent levels and attract lower rents. However, this risk will increase if Springfield rents continue rising sharply.

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

Introduction

Springfield's housing stock is aged. Of all housing units in Springfield, 95.8% of ownership units and 95.7% of rental units were built before 1980. 46% of ownership units and 51.6% of rental units in Springfield were built before 1950. Nearly all of the city's housing stock is at least 45 years old and nearly half is at least 75 years old.

Low household incomes and many years of a weak housing market have left a history of inadequate maintenance for many buildings. Homeowners have been unable to afford necessary repairs, and rental incomes were producing insufficient income to fund the level of rehabilitation needed for rental properties. In addition, Springfield was hit very hard by the 2008-2010 foreclosure crisis. During the initial crisis and for several years afterward, Springfield experienced high rates of foreclosure, impacting every type of housing, from single-family homes to full apartment blocks. The high numbers of foreclosures left buildings with periods of vacancy and lack of maintenance. Some homes still need repair and rehabilitation due to neglect that occurred during that crisis.

The current improved housing market is leading to reinvestment in residential properties. While the City still has a backlog of vacant and in some cases abandoned properties, more of these properties are being renovated and brought back to active use. As a result, the number of vacant properties in the City has been dropping. The City had 2,705 long-term vacant housing units in 2023, down 21.8% from a high of 3,461 in 2015 (2015 and 2023 5-year ACS).

The City has seen moderate reinvestment in apartment buildings but has a significant number of apartment blocks that need full rehabilitation. There are a limited number of developers pursuing these types of projects, but some projects have simultaneously rehabilitated multiple buildings in a neighborhood and the results have been transformative.

Stakeholders and community members indicate that homeowners need assistance to make home repairs, and this need is supported by the tremendous demand the City sees for its housing repair and rehabilitation programs.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

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. The Building Department does not conduct routine inspection of all units, so the City does not have data on the number of buildings that are in substandard condition.

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 rehabilitate. 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. This evaluation is conducted on properties that come into City ownership. The Building Department does not conduct routine inspection of all units, so the City does not have data on the number of buildings that are in substandard condition but suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,335	31%	15,765	53%
With two selected Conditions	125	0%	1,185	4%
With three selected Conditions	0	0%	30	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	18,475	69%	12,890	43%
Total	26,935	100%	29,870	100%

Table 32 - Condition of Units

Data 2016-2020 ACS

Source:

*The four housing problems referred to in Table 37 are:

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

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,135	4%	1,270	4%
1980-1999	2,515	9%	3,460	12%
1950-1979	10,900	40%	9,735	33%
Before 1950	12,380	46%	15,405	52%
Total	26,930	99%	29,870	101%

Table 33 – Year Unit Built

Data 2016-2020 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	23,280	86%	25,140	84%
Housing Units built before 1980 with children present	1,550	6%	565	2%

Table 34 – Risk of Lead-Based Paint

Data 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			296
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Source: City of Springfield Building Department records

Data not available for most of this table.

Need for Owner and Rental Rehabilitation

Stakeholders and community residents indicate that poor quality housing is a significant issue in the City. In rental housing, one indicator of need is the number of complaints to the City's code enforcement department. In 2022 to 2024, the City received code enforcement complaints about an average of 825 separate addresses per year. These properties are only identified when a tenant calls in a complaint, so this does not indicate the total number of units with poor housing conditions.

One of the best indicators pertaining to the condition of owner-occupied homes is the demand for Springfield's homeowner repair programs. Starting in 2018, the City has sought and used additional funding sources to invest more significantly in home repair. The City allocated \$5 million in federal National Disaster Resilience (NDR) funds and \$10 million in American Rescue Plan Act (ARPA) funds toward its Healthy Homes and Exterior Repair Programs. The initial NDR program targeted two neighborhoods with very aged housing stock and low-income populations—the Six Corners and Memorial Square neighborhoods. The program fully funded the work needed to make each house in the program compliant with housing code requirements. This pilot program demonstrated the level of need among low-income homeowners for repairs needed to secure basic health and safety requirements. The average cost of repairs to make homes code-compliant was about \$90,000 per house, indicating a very high level of needed repair. (Note that all work was competitively bid, and bidding and contracting was supervised by City staff.) The work included repairing dangerous foundations, replacing roofs and windows, correcting structural problems, repairing electrical, plumbing and heating issues, and abating lead-based paint hazards.

The City allocated ARPA funds to expand the availability of home repair programs beyond the two pilot neighborhoods. The number of applications submitted for the ARPA-funded repair programs was very high: although the application period was open for just two months, the City received over 300 applications. The City closed the application period because it estimated that the applications received would fully spend the City's \$10 million allocation to the program. The City has continued to receive a very high number of inquiries about the program, indicating that there is demand that has not been addressed by the combined \$15 million investment to date.

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

There are 23,280 owner-occupied housing units and 25,140 renter-occupied housing units in Springfield that were constructed before 1980. According to the CHAS information provided by HUD, of those units there are a total of 2,115 housing units with children under the age of six living in them: 1,550 owner-occupied housing units and 565 renter-occupied housing units. However, according to the 2020 US Census, of the 56,229 occupied housing units in Springfield, 19,183 were occupied by households with children under the age of 18 present. Households with minors represent 34% of occupied housing units in Springfield, according to the US Census. Aggregating that number, upwards of 7,915 owner-occupied units and 8,547 renter-occupied housing units built before 1980 may have persons under the age of 18 present.

If the population living in these units contain a proportionate share of the overall city's proportion of low-income and moderate-income households, this results in 920 housing units that could be occupied by low-income (and very-low income) families with children under the age of six that could contain lead-based paint hazards. Likewise, there could be 373 housing units occupied by moderate-income families with children under the age of six that contain lead-based paint hazards.

The State of Massachusetts Department of Public Health collects information about childhood lead poisoning and produces an Annual Childhood Lead Poisoning Surveillance Report. The state reviews rates of lead poisoned children, age of housing stock, and income levels to identify lead poisoning risk. The 2023 report⁸ identifies Springfield as the second highest risk community in Massachusetts.

Discussion

The age of the City's housing, the legacy of foreclosure and a weak housing market, and the low incomes of many households have resulted in a housing stock that needs significant reinvestment. The City's work with homeowners and reports from tenants indicate that water intrusion is a common problem due to leaky roofs, windows, and foundations. Water damage can lead to deterioration of building materials and, eventually, structural issues. Problems that allow for water damage and moisture are a particular concern for Springfield because of our City's high asthma rates. As recently as 2019 Springfield was ranked #1 of the 100 largest cities in the county for asthma, based on its high asthma prevalence and high number of asthma-related emergency room visits. Springfield has almost twice the Massachusetts average of hospital admissions for asthma, and more than three times the average for emergency room visits for asthma.⁹ Moisture and mold are contributing causes for asthma and are drivers of severe asthma episodes. The presence of

⁸ <https://www.mass.gov/doc/2023-annual-childhood-lead-poisoning-surveillance-report-0/download>

⁹ Green and Healthy Homes Initiative (2023), Advancing Housing Quality and Health Equity in Massachusetts, 17-18, available at <https://www.greenandhealthyhomes.org/wp-content/uploads/GHHI-MACDC-Report-vF3.pdf>

lead-based paint is also a significant hazard, as there is no safe level of lead exposure and the damage lead poisoning causes to young children is extremely damaging.

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

Introduction

The Springfield Housing Authority (SHA) owns and manages 2,288 units of public housing. This stock is a critical resource for meeting the housing needs of the City's lowest income residents.

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 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

SHA operates 1,757 federal public housing units in 11 developments. SHA also operates 531 state-aided public housing units. Among SHA's units, 33.1% are zero or one-bedroom units, 25.7% are two-bedroom units, and 31.0% are three-or-more-bedroom units.

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:

SHA's housing stock is aged; most developments were built in the 1940s and 1950s. The developments have aged infrastructure and systems, including heating, plumbing, and electrical systems. Units also have aged equipment and finishings, requiring updates of

kitchens, bathrooms and flooring. Many units are very small. Most developments lack community space needed to provide high-quality services to tenants. SHA has identified a need for community facilities in its family developments.

Public Housing Condition

Public Housing Development	2024 Average UPSC Average Inspection Score
Pine-Renee Apt	85c*
Christopher Court	88c
Johnny Appleseed Apt	92b
John L Sullivan Apt	84c
Riverview Apt	76c
Reed Village	90c*
Moxon Apt	88
Central Street Apartments	95a
Stephen J Collins Apt	84c
John I Robinson Gardens	95c*
John J Duggan Park	90b*

Table 37 - 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 agency receives \$5.6 million in capital funds annually from HUD. The SHA has recently completed and submitted to HUD a detailed capital improvement plan for its federally funded public housing units for the years 2025-2029.

The SHA's capital needs are extensive, and the annual capital budget is insufficient to meet the needs. SHA regularly seeks grant funding to support additional capital improvements.

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

SHA's 2025-2029 Plan provides the following goals and objectives related to improving the living environment for residents:

Goal: Provide environment for tenants in which they would feel safe and secure in their units and developments

Objectives:

1. Design and implement a tool that measures tenant perceptions of safety and security
2. Sustain existing and develop new partnerships with law enforcement agencies to address and prevent violent, drug, and gang-related activity in or near public housing developments
3. Work to secure the expansion of the Springfield Counter Criminal Continuum (C3) Policing strategy
4. Outreach to tenants and tenant councils to ensure participation in crime watch groups and C3 Policing meetings
5. Educate residents on their role on preventing crime, including reporting all incidents and acts of crime to the police department, management office and Public Safety office on a

timely manner; not allowing boarders to live in their apartments or unauthorized people getting to the SHA buildings; following the lease terms and other applicable rules and regulations

6. Organize workshops on fire safety, identity theft prevention, and neighborhood crime prevention
7. In coordination with the SPD and MSP, promptly issue and enforce no trespass notices to persons engaging in illegal activity on any SHA property
8. Public Safety Office serves as the liaison between law enforcement and property management to ensure a flow of information that results in the prevention and prosecution of crime and appropriate lease enforcement for incidents of crime in SHA developments to demonstrate clear consequences for involvement in criminal activity

Goal: Harden SHA properties against being locations where crime occurs undetected

Objectives:

1. With Property Management staff and law enforcement, conduct regular surveys of properties to note where improvements are needed to remove overgrown vegetation, where fencing needs to be repaired or installed to create defensible space and restrict access, and where lighting needs repair, replacement, or installation
2. With law enforcement, examine and address foot and vehicular traffic flow patterns within developments to ensure patterns do not foster crime
3. Apply for grants that provide funding for capital improvements
4. Maintain existing and increase the use of video surveillance systems where financially feasible
5. In collaboration with the IT department, identify best practices in the use of video surveillance in developments and seek strategies for funding and implementing them
6. All SHA Staff are trained and adhere to expectations about reporting and responding to criminal activity and signs of gang activity on or near SHA property in a timely fashion

Goal: Develop a database of information about available victim support services and how to access them

Objectives:

1. In collaboration with the Resident Services Department conduct outreach to identify and engage a range of service providers that will accept referrals for service for residents
2. Participate in coalitions that support victims of crime to develop relationships and referral agreements
3. Property Management and Resident Services staff are provided with training about recognizing, responding to and child abuse and neglect, elder abuse, abuse of persons with disabilities, hate crimes, and domestic violence
4. Property Management and Resident Services Staff are provided with training about how to make a referral for services for a victim of crime

Goal: Provide tenants with access to events that empower them and their families to not be victims of crime

Objectives:

1. In collaboration with law enforcement, provide workshops and materials for parents about recognizing and responding to signs of gang activity in their children and family
2. In collaboration with the District Attorney's Office and Elder Services, provide workshops about elder abuse, financial exploitation, and safety
3. In collaboration with the District Attorney's Office provide tenants with workshops and information about domestic violence and stalking, restraining orders, and criminal harassment
4. In collaboration with local crime watch groups, provide tenants with information about how to report crime to law enforcement

Discussion

Public housing is a critical resource for our community's lowest income residents. The existing public housing stock is aged and in need of reinvestment. For federal public housing, the principal means of addressing capital needs is the annually appropriated Public Housing Capital Fund. As of 2018, funding for the Capital Fund had fallen 36% since 2000. While the Capital Fund received a boost in 2018 and later years, operating funding falls short most years of the estimated need.

SHA has a plan for capital improvements, and it is also exploring opportunities for Rental Assistance Demonstration (RAD) conversion for some properties. RAD was created to allow housing authorities to access additional sources of funding to maintain, repair, and replace public housing units. RAD is a way to reposition public housing by converting it to project-based section 8 housing, which changes the way rent subsidy is delivered to the property while allowing the property owners to access additional capital. RAD provides a significant resource to recapitalize aged housing developments.

The City supports SHA in its efforts to implement its overall goals for the next five years:

- Concentrate on efforts to improve management functions
- Incorporate Housing Opportunity through Modernization Act (HOTMA) regulations
- Implement public housing security improvements
- Promote self-sufficiency and asset development of assisted households
- Improve its infrastructure
- Ensure equal opportunity and affirmatively further fair housing

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

Introduction

Springfield has a broad and coordinated network of non-profit organizations that provide emergency shelter, transitional housing, and permanent supportive housing to people who are homeless.

The state of Massachusetts operates a centralized program that responds to the needs of homeless families. Eligible families apply to the state for prevention and diversion resources, emergency shelter, and HomeBASE, which is a type of rapid rehousing financial assistance program for families exiting shelter.

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	Under Development
Households with Adult(s) and Child(ren)	1579	0	46	185	0
Households with Only Adults	188	37	32	549	56
Chronically Homeless Households	0	0	0	533	56
Veterans	0	0	11	92	0
Unaccompanied Youth	6	0	5	8	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source: Springfield-Hampden County Continuum of Care – 2025 Housing Inventory Chart

In addition to the resources identified in the chart above, Springfield also has an 8-bed medical respite program, which provides shelter with medical care for homeless individuals being released from the hospital.

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

MassHealth Programs: The state of Massachusetts provides very broad Medicaid eligibility to its residents, having elected waivers and program designs targeted to meet the needs of people experiencing homelessness. MassHealth provides homeless individuals exiting hospital care with medical respite and provides housing support services to disabled homeless individuals to support them as they exit homelessness.

Health Care for the Homeless: The City of Springfield Department of Health and Human Services is the lead for the Health Care for the Homeless program funded by the US Department of Health and Human Services. The program, operated in collaboration with Open Door Social Services and Mercy Medical Center, provides a medical clinic located at the CSO Friends of the Homeless shelter, outreach medical staff that visit other shelter locations, and social services designed to assist people access MassHealth coverage and other supports necessary to stay engaged in medical care.

Mental Health

Behavioral Health Network (BHN) is the state-designated Community Behavioral Health Center (CBHC) for Springfield. CBHCs are one-stop shops for a wide range of mental health and substance use services and treatment. BHN's campus on Liberty Street in Springfield provides walk-in services and includes a drop-in center for people experiencing homelessness or otherwise in crisis.

Employment Services

MassHire Springfield provides programs that assist people in building skill sets, creating and updating resumes, and applying for jobs. The MassHire Career Center is located on Liberty Street in Springfield.

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.

Outreach Programs

The City of Springfield operates a multidisciplinary outreach team, which consists of BHN clinicians who conduct homeless outreach alongside Springfield police officers. The work of the team is supported by a social worker who is embedded in the police department. With ESG funds, the City supports an additional street outreach program, which has two full-time outreach workers who collaborate with the BHN-police team. In addition, Eliot Community Health Services, funded

by the federal Projects for Assistance in Transition from Homelessness (PATH) program, provides outreach to homeless people with serious mental illness at drop-in centers, meal programs, and shelters.

Emergency Shelter – Individuals

- *Clinical & Support Options – Friends of the Homeless:* FOH provides congregate shelter in men's and women's dorms. The shelter has 130 men's beds and 45 women's beds. It also provides an additional 7 overflow beds. The facility is open 24 hours a day, 365 days a year, and provides three meals and housing search and other social services. It has an on-site medical clinic. This is a low barrier shelter, meaning that sobriety is not a requirement for entry. CSO has a new facility under development which will provide an additional 40 beds; it is expected to open late spring 2026.
- *Mental Health Association – Medical Respite:* 8 beds in a staffed facility that provides semi-private or private rooms for homeless individuals with medical need for post-hospital or pre-procedure respite for stays up to 6 months.
- *Springfield Rescue Mission – Taylor Street Shelter:* Overnight shelter in with 42 beds in a dorm for single men. This is a sober shelter, and individuals must apply and be approved for entry.
- *Gandara Center - Brighter Futures* (Unaccompanied youth aged 18-24): 6 beds in semi-private rooms for young adults aged 18-24.
- *Wesley United Methodist Church – Warming Center at Mason Square:* Provides emergency overnight winter shelter for up to 25 individuals.

Emergency Shelter – Families with Children

Families apply to the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) for emergency shelter. Application can be made online (<https://applyhousinghelp.mass.gov>), by phone to the Emergency Family Shelter Contact Line, (866) 584-0653, or in-person at 243 Cottage St., Springfield. Once approved, the state will place the family in shelter. The following family shelters, funded by EOHLC, are operated in Springfield:

- *Center for Human Development:* 145 family shelter units (505 beds) in the following programs: Dwight Street (6); Main Street (11); Oak Street (38); Orange Street Congregate (4); Pearl Street (14); Sergeant Street (25); Union Street (27); Worcester Street (20). Each of these programs uses clusters of apartments for family shelter units.
- *Way Finders, Inc.:* 247 family shelter units (916 beds) in the following programs: Belmont Avenue (16); Oak St. (32); Orange Street (36); RRC II (39); RRC IV (27); Scattered Sites (85); Woodside Terrace (12). Each of these programs uses clusters or scattered site apartments for family shelter units.

Emergency Shelter – Domestic Violence

YWCA of Western Massachusetts Domestic Violence Shelter: Emergency shelter for survivors of domestic violence with capacity to serve 10 families and 7 individuals. The facility is open 24 hours a day and provides extensive services on site.

Transitional Housing

Several programs operate transitional housing programs in Springfield:

- *Bi-Lingual Veterans Outreach Center Jorge Bareto Homeless Veterans Transitional Program*: 11 transitional housing beds for veterans.
- *Gandara Center – Transitional Housing—Rapid Rehousing Program (Joint)*: 5 units of transitional housing for Unaccompanied Youth 18-24 years old, plus 6 units of rapid rehousing rental assistance for the same population.
- *Gandara Center – Shine Young Families Transitional Housing Program*: 18 transitional housing units for parenting youth 18-24 years old.
- *Way Finders – Safe Step Program*: 18 transitional housing units for families that have experienced domestic violence.
- *YWCA of Western Massachusetts – DV Transitional Housing*: Capacity for 15 families and 5 individuals, serves survivors of domestic violence.

Permanent Supportive Housing

Multiple organizations operate permanent supportive housing programs for people exiting homelessness:

- *Center for Human Development*: CHD's Family Permanent Supportive Families program provides 30 units of housing with supportive services for chronically homeless families.
- *Clinical & Support Options*: CSO provides permanent supportive housing to 107 chronically homeless individuals through three programs: 755 Worthington St. (32 units), 769 Worthington St., (60 units), and the Scattered Site program (15 units). In addition, CSO operates a Low Threshold program funded by the Massachusetts Department of Public health which provides scattered site housing to 79 individuals with substance use disorders. CSO has a new facility under construction at 775 Worthington St., which will provide supportive housing to another 36 individuals; the new facility is scheduled to open summer 2026.
- *Gandara Center – Miracle House*: Supportive housing for 8 men in recovery from substance use disorder.
- *Mental Health Association*: MHA operates 152 scattered site permanent supportive housing units for chronically homeless individuals, using a combination of Continuum of Care, HOME, and state funds. MHA also operates 60 supportive housing units funded by the state of Massachusetts that are targeted to homeless individuals with mental illness and substance use disorders.
- *River Valley Counseling Center*: RVCC operates permanent supportive housing for people who are homeless and living with HIV. Using CoC and HOPWA funds, RVCC provides 46 PSH units. RVCC also operates a low threshold program funded by the Massachusetts Department of Public health, which serves 20 households with mental illness and substance use disorders. RVCC's programs serve both individuals and families.
- *SMOC/Open Door*: SMOC operates 20 units in the MA DPH Low Threshold program.

- *Home City Development, Inc./Mental Health Association – 275 Chestnut Street*: A new project under development will provide 29 units of housing; 20 of these will be permanent supportive housing set aside for chronically homeless individuals. This project is expected to open in August 2025.

Other Permanent Housing for Homeless

The following programs operate other permanent housing for homeless people; unlike PSH, these programs do not require disability for eligibility:

- *Bi-Lingual Veterans Outreach Center – Sgt. Gomez Veterans Campus*: 19 units for veterans exiting homelessness
- *Way Finders, Inc. – Rainville Apartments*: 47 units for individuals exiting homelessness
- *Springfield Housing Authority (SHA) Emergency Housing Vouchers*: SHA participated in the US Department of Housing and Urban Development (HUD) EHV program, in which the housing authority collaborated with the Springfield-Hampden County Continuum of Care to provide section 8 housing assistance to 20 households that were homeless
- *SHA Family Housing First Program*: SHA's Family Housing First program provides housing to families exiting the Massachusetts family shelter system
- *SHA Foster Youth to Independence Vouchers*: SHA participates in the HUD Foster Youth to Independence (FYI) program, which provides time-limited housing vouchers to youth aging out of foster care.

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

Introduction

Springfield has a range of housing options for special needs populations. The City has several affordable housing developments that serve the elderly and disabled populations, some facilities that are limited to those 55 and older, facilities that provide independent living support for those who need support to remain in their own units, and nursing homes. For people with substance use disorders, there is a continuum of services that include an array of outpatient supports, a detoxification center, and short-term and extended residential recovery homes.

The City is recipient of federal Housing Opportunities for Persons with AIDS (HOPWA) funds for the eligible metropolitan statistical area (EMSA) of Hampden, Hampshire, and Franklin Counties. The chart below indicates the level of housing assistance the HOPWA grant provides for persons with HIV/AIDS.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	57
PH in facilities	0
STRMU	18
ST or TH facilities	0
PH placement	18

Table 39– 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

Elderly and Frail Elderly

The low-income elderly and frail elderly population needs affordable housing and accessible units. The frail elderly population is in need of in-home care, and access to nursing home level care.

Springfield has a number of affordable housing developments for elderly and disabled or 55 and older populations. These include:

- Springfield Housing Authority public housing (elderly and disabled) - 1378 units, 141 accessible
- Linden Towers (Elderly/Disabled) – 249 elderly units
- Seniority House (62+) - 167 elderly units
- Independence House (Elderly/Disabled) - 150 elderly units, 17 accessible

- Museum Park Apartments (55+) - 167 55+ units
- Hotel Worthy (Elderly/Disabled) - 91 elderly units, 7 accessible
- Hunter Place (Elderly/Disabled) - 80 elderly units, 4 accessible
- Jefferson Ave School Apartments (Elderly/Disabled)- 43 elderly units, 4 accessible
- Highland House (Elderly/Disabled)-42 elderly units, 2 accessible
- Maple Commons (Elderly/Disabled and Families)- 102 elderly units, 13 accessible
- Van Der Hayden (Elderly/Disabled and Families)- 9 elderly units, 2 accessible
- Bergen Circle (Elderly/Disabled and Families), 89 elderly units

Mason Wright Senior Community provides a continuum of housing and support services, including independent living, assisted living, and assisted memory care.

Nursing home level care is available at Loomis Lakeside at Reeds Landing (42 rooms), Wingate at Springfield (120 beds), Parkview Rehabilitation and Nursing Center (172 beds), and Sixteen Acres Healthcare Center (120 beds).

Stakeholders have identified a need for additional affordable elderly units, specifically in the City's Brightwood neighborhood, because there are aging residents in this neighborhood who would like to downsize but do not want to leave the neighborhood.

Persons with Alcohol and Other Drug Addictions

Massachusetts has created a statewide network of Community Behavioral Health Centers (CBHCs), which are one-stop shops for a wide range of mental health and substance use services and treatment. The Springfield CBHC is Behavioral Health Network (BHN) which provides a continuum of behavioral health supports, including crisis services, detox, outpatient mental health and substance use treatment, recovery coaching, and a range of residential treatment programs.

Additional Residential Treatment/Recovery homes include Phoenix House, the Mental Health Association's GRIT program, Gandara's GARP, the Michael Dias Foundation's sober homes, Able House homes, Vanderburgh House, Kalima House, Men of Dignity Springfield, and Recovery House.

Mental health and substance use services are in high demand in the City, and stakeholders report that lack of sufficient services creates a barrier to access. There is unmet demand for residential recovery units. This population also needs affordable housing, which can serve as a stable platform from which they may access other supports.

Persons with HIV/AIDS and their Families

Springfield uses HOPWA funds to address the housing needs of persons with HIV/AIDS and their families. The grant funds tenant-based rental assistance (TBRA), Short-Term Mortgage, Rent, and Utility (STRMU) assistance, and housing-focused supportive services, including legal assistance.

The number of people in Springfield with HIV/AIDS greatly exceeds the number who can be supported through the HOPWA program. Stable housing is critical for this population to manage their health care needs.

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

The state of Massachusetts has elected to provide broad Medicaid coverage and to use Medicaid waivers in inventive ways. As a result, there are Medicaid-supported services available to provide support services to people returning to housing from mental and physical health institutions. Massachusetts has also undertaken robust planning and development to respond to the mandate from the 1999 U.S. Supreme Court decision *Olmstead v. L.C.*, which requires support for persons with disabilities to live in the community rather than in long-term care facilities. As called for by the Plan, Massachusetts directs significant resources toward the development of supportive housing and distribution of housing voucher assistance to persons with disabilities. The state requires all affordable housing developers that are funded by the state and provide 17 or more units of housing to set aside 3% of units for low-income people with disabilities referred by the Department of Mental Health, the Department of Developmental Services, MassAbility, and the Executive Office of Elder Affairs (EOEA).

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)

In year 1 of this Consolidated Plan, Springfield will support the needs of persons with HIV/AIDS by funding tenant-based rental assistance for 38 households, STRMU for 50 households, and supportive services/legal services for 40 households. These goals are included in the City's Year 1 Action Plan.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Springfield, like many communities, has not produced enough housing to keep up with demand. While multiple factors contribute to the lack of sufficient production, a major barrier has been cost. This section examines local policies that result in increased costs or impose other barriers on housing production.

Many existing Springfield policies support new housing, including allowing multi-family housing by right in multiple areas, allowing mixed-use housing/commercial by right, making city-owned land available for housing development, participating in the Housing Development Incentive Program (HDIP), and local enactment of the Stretch Code. City zoning allows development of Accessory Dwelling Units (ADUs) in areas zoned for single-family residences, as required by law in Massachusetts. The City supports housing development by allowing for comprehensive permitting for multi-family affordable housing complexes (called a “friendly” 40B Comprehensive Plan process in Massachusetts), and through use of local Community Preservation Act (CPA) funds for affordable housing.

The following have been identified by City staff and stakeholders as existing barriers:

- **City Council Special Permit:** All new developments of 10 or more units and all redevelopment projects of 26 or more units require a City Council Special Permit. The City Council must determine that the is suitable for the proposed use, the application satisfies any specific zoning requirements, and the proposed use is in harmony with the general purpose and intent of the Zoning Ordinance and will not have a material adverse impact on the City or the neighborhood.
- **Parking:** The City has a presumptive minimum parking requirement for all multifamily housing, requiring 1 space per studio/one-bedroom unit and 1.5 spaces per unit for 2-bedroom or larger units. While these requirements may be reduced through Site Plan or Special Permit review, the need for review adds uncertainty.
- **Non-Conforming Lots:** Dated and difficult-to-understand rules for seeking a variance to be able to develop housing on a non-conforming lot.
- **Paper Permitting System:** Springfield currently requires paper permit applications, delivered to individual offices. While the relevant offices are consolidated in a single location, the process can be cumbersome.
- **Limited availability of Zoning Board of Appeals (ZBA) review:** The ZBA meets monthly for 11 months of the year and will only hear three matters per meeting. ZBA Review is required when a developer needs a variance from existing zoning requirements.
- **Demolition Delay Ordinance:** No building 75 years or older may be issued a building permit for a period of nine months from when the application for a demolition permit is provided to the Historic Commission, unless the Commission determines that the building is exempt.

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

Introduction

Springfield is the economic center of the Springfield Metropolitan Area, which is home to 631,000 persons. Its economy employs 297,000 workers. Key industries are health care, education, and hospitality/entertainment. Springfield houses the headquarters of MassMutual Life Insurance Company.

Workforce participation is a significant issue in Springfield. The City's labor participation rate is 55%, which is 11% lower than the Massachusetts rate. Low labor participation is correlated with the City's low median income. It also makes it challenging for Springfield businesses to find employees for available positions. While there are many factors that contribute to the low labor participation rate, one is the low level of education attainment among adults in the community: 28% of people over the age of 25 do not have a high school diploma or equivalent. Another 35% of the population has a high school diploma or equivalent but no further education. For those with low educational attainment who do have jobs, earnings are low. Jobs associated with these education levels often do not pay a living wage. Stakeholders have identified the need for adult education, job training, technology education, and a "2 Generation" strategy to assist residents to enter and succeed in the workforce.

The City's economic development needs include capital and infrastructure investments to improve the environment in and around commercial areas of the downtown and in neighborhood commercial corridors. These include making retail areas pedestrian friendly, improving storefronts, strategies to support new and emerging businesses to fill storefronts, and preservation of historically significant buildings. Businesses point to the need for affordable housing and affordable childcare as necessary supports for employees. Stakeholders also point to the need to encourage and support new businesses through access to flexible capital.

Springfield collaborates with key regional partners to address economic development needs. These include SpringfieldWorks, which brings together over 40 organizations to develop new strategies for workforce development, as well as MassHire, the local Workforce Innovation & Opportunity Act (WIOA) organization, and SCORE.

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	213	0	0	0	0
Arts, Entertainment, Accommodations	7,046	5,987	12	8	-4
Construction	1,652	1,578	3	2	-1
Education and Health Care Services	20,830	34,814	35	47	12
Finance, Insurance, and Real Estate	2,903	6,893	5	9	4
Information	660	865	1	1	0
Manufacturing	5,630	3,850	9	5	-4
Other Services	2,173	3,082	4	4	1
Professional, Scientific, Management Services	2,791	3,944	5	5	1
Public Administration	0	0	0	0	0
Retail Trade	6,787	5,511	11	7	-4
Transportation and Warehousing	2,754	1,808	5	2	-2
Wholesale Trade	2,196	1,735	4	2	-1
Total	55,635	70,067	--	--	--

Table 40 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	69,125
Civilian Employed Population 16 years and over	63,015
Unemployment Rate	8.84
Unemployment Rate for Ages 16-24	25.00
Unemployment Rate for Ages 25-65	4.66

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People Median Income
Management, business and financial	10,195
Farming, fisheries and forestry occupations	2,275
Service	11,360
Sales and office	12,470
Construction, extraction, maintenance and repair	4,070
Production, transportation and material moving	4,070

Table 42 - Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	44,727	76%
30-59 Minutes	11,924	20%
60 or More Minutes	2,244	4%
Total	58,895	100%

Table 43 - Travel Time

Data 2016-2020 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	6,050	940	7,730
High school graduate (includes equivalency)	15,325	1,485	7,530
Some college or associate's degree	16,580	940	5,235
Bachelor's degree or higher	12,440	210	2,175

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	560	1,145	1,435	2,820	3,095
9th to 12th grade, no diploma	2,765	2,760	2,265	4,285	2,500
High school graduate, GED, or alternative	6,040	6,900	5,545	11,890	6,435
Some college, no degree	8,525	5,075	3,645	6,965	2,890
Associate's degree	755	1,975	1,710	3,410	1,290
Bachelor's degree	930	3,170	2,340	3,800	1,980
Graduate or professional degree	65	1,055	1,855	2,625	1,470

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,968
High school graduate (includes equivalency)	31,703
Some college or associate's degree	35,706
Bachelor's degree	50,094
Graduate or professional degree	61,490

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The major employment sectors by percentage of total workers in Springfield are:

- Education and Health Care Services: 35%
- Arts, Entertainment, Accommodations: 12%
- Retail Trade: 11%
- Manufacturing: 9%
- Finance, Insurance, Real Estate: 5%
- Transportation and Warehousing: 5%

Springfield's largest sectors are the "eds and meds," and employers in these sectors are community anchors. The health care services sector includes the largest employer in Western Massachusetts, Baystate Health, as well as Mercy Medical Center. The city's education sector is led by four institutions of higher learning—Western New England University, Springfield College, American International College, and Springfield Technical Community College, which is the largest community college in the Commonwealth of Massachusetts.

Industries related to tourism have grown in recent years due to the opening of MGM Springfield in 2018 and significant investments at the Naismith Memorial Basketball Hall of Fame and the Springfield Museums, which has opened the Amazing World of Dr. Seuss Museum. The hospitality sector has grown through increased entertainment offerings from MGM Springfield and the growth of the AHL's Springfield Thunderbirds franchise. With a downtown convention center, the City supports over 1800 hotel rooms.

Although the Finance industry is fifth in percentage of total workers, it holds a significant number of jobs in Springfield, led by the headquarters location of MassMutual Insurance Company. The firm's longstanding presence in Springfield has led other employers in the industry to locate in the area due to the skilled local workforce in the sector.

Describe the workforce and infrastructure needs of the business community:

The business community in Springfield, across industries, continues to struggle post-Covid with finding sufficient numbers of employees to fill available positions. The reasons for this vary, but labor force participation in Springfield has continued to trend downward, standing at 55% according to the 2023 American Community Survey of the US Census. This is one of the lowest participation rates in Massachusetts and is 11% lower than Massachusetts current labor force participation rate. A contributing factor to this issue is the high number of adults, nearly 25,000, who have not completed a high school diploma or GED – often a minimum requirement for employment.

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

Workforce

- Workforce training for 21st Century skills
- Education, basic GED and life/work skills
- Create and support opportunities for technology education to be more representative of the population of Springfield

Infrastructure

- Improvement to storefronts/grants
- Pedestrian improvements to streets, creating walkable neighborhoods
- Make neighborhoods welcoming to foot traffic
- Filling empty storefronts with help from starter grants for small, local businesses
- Support for creation of small neighborhood-based businesses
- Historic Preservation of architecturally significant building stock
- Affordable housing, creating a critical mass for businesses in Springfield
- Affordable and quality childcare options

Incentives and Capital

- Support and incentives for businesses in healthcare, manufacturing, biotech, clean energy, education, transportation, cybersecurity
- Greater access to flexible capital

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.

As noted earlier, the impact of the pandemic has had a significant impact on the business community in Springfield. Difficulty identifying qualified employees has resulted in a challenging environment for growth, and many businesses are just now, years later, returning to the level they were at in 2019.

Financial institutions, many of which were once locally owned in Springfield, through mergers and acquisitions have all become national and less motivated in community lending. While housing values have increased, housing costs and cost of living and interest rates have all increased significantly as well, impacting discretionary spending in the city.

Massachusetts is working to develop an east-west commuter rail service between Boston and Springfield, with construction scheduled to begin by Spring 2027. This development is expected to have a significant economic impact on the City. The primary impact is expected to be on housing costs, as it will enable people to live and commute from our region to the eastern part of the state where housing costs are much higher. The increased traffic at Springfield's Union Station will also provide an opportunity for new retail and housing development, and improved connectivity will expand business opportunities for local firms.

There are a number of state and federal programs which provide incentives for private sector investment in jobs and housing within Springfield. These programs are necessary to make real estate developments in Springfield financially feasible, as there is often a financial gap due to lower values and returns in a smaller market city, but still with similar construction costs of larger markets. Some of these incentives expire in the coming months and years, creating an additional need for assistance.

- Small Business Assistance Program - provides grant funds to businesses to expand and create new opportunities for the business.
- CDBG Storefront Grant program - The City uses CDBG funds to assist neighborhood businesses to complete basic storefront improvement projects.
- Tax Increment Financing (TIF) – The TIF program is available for commercial real estate redevelopments. Projects must create and/or retain jobs and include significant private investment impacting new real estate value. The incentive, in partnership with the Commonwealth of Massachusetts, provides a local property tax abatement on new growth and in some cases a state tax credit.
- Housing Development Incentive Program (HDIP) – The HDIP Program is a tool to develop market rate housing while increasing residential growth, expanding the variety of housing stock, supporting economic development, and promoting neighborhood stabilization in designated areas. The incentive, in partnership with the Commonwealth

of Massachusetts, provides a local property tax abatement on new growth and in some cases a state tax credit.

- Massachusetts Tax Credits - The state has a Research & Development Tax Credit as well as a Film Tax Credit to spur further investment in both industries.
- Opportunity Zones - a Federal program administered through the Commonwealth of Massachusetts that was created as part of 2017 federal tax legislation designates 7 Census Tracts within Springfield as Opportunity Zones, eligible for preferential tax incentives. The program is currently planned to expire in 2026.
- New Markets Tax Credits (NMTC) - NMTC investors provide capital to community development entities (CDEs), and in exchange are awarded credits against their federal tax obligations. Investors can claim their allotted tax credits in as little as seven years—5 percent of the investment for each of the first three years and 6 percent of the project for the remaining four years—for a total of 39 percent of the NMTC project. The program is currently planned to expire in 2025.

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

The significant number of adult residents without a high school degree or equivalent is an impediment to labor force participation, as this is often a minimum requirement for all industries.

The Education and Health Care Services sector is one of Springfield's largest employment sectors at 35% of total employment. Many jobs in this sector require a high level of education, and while the city and region have a vast skilled workforce in this field, there is always opportunity to train new employees into this field and potentially offer a career pathway for unemployed residents.

The unemployment data in Tables 49 and 51 above allow us to review unemployment rates and median earnings by educational attainment, including only those who are part of the Labor Force:

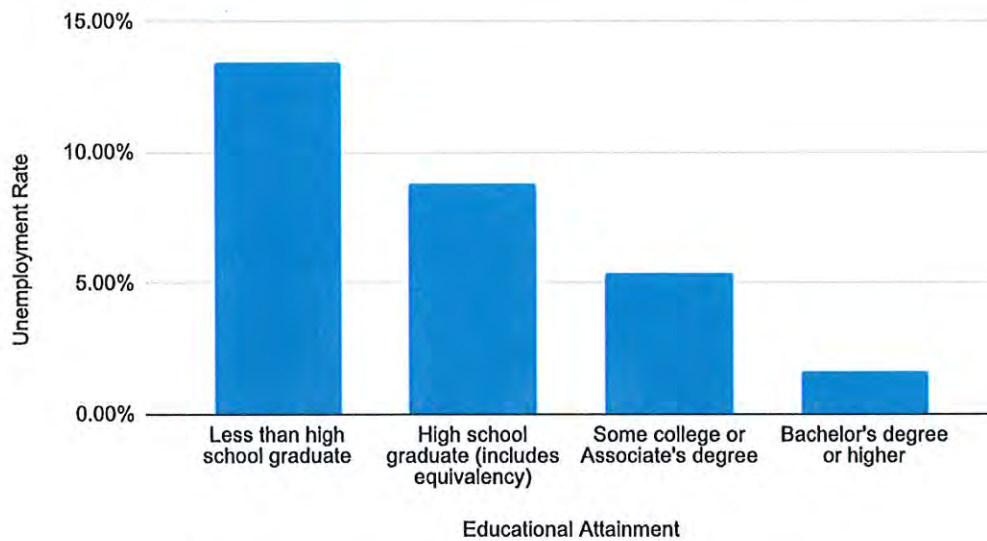


Figure 7 - Unemployment Rate vs Educational Attainment

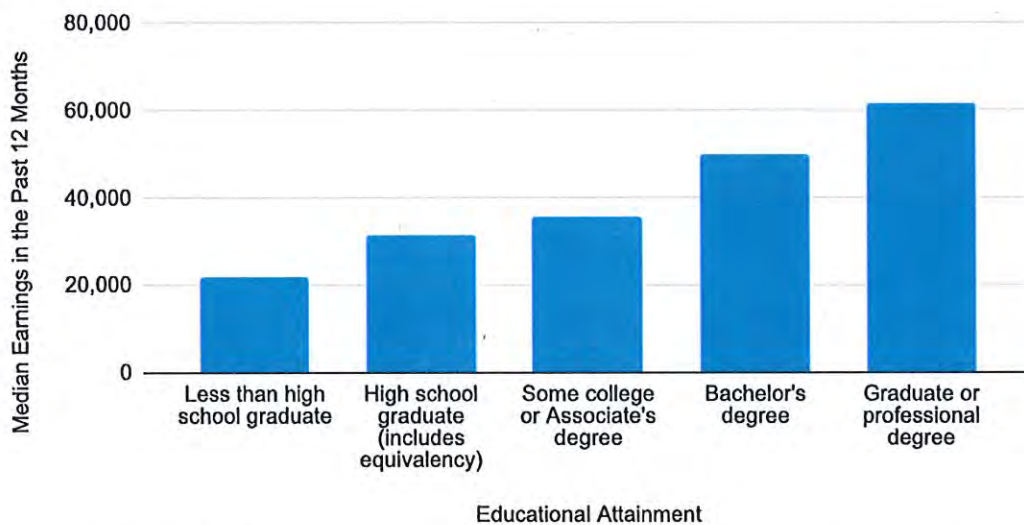


Figure 8 - Median Earnings in the Past 12 Months Vs Educational Attainment

Figure 7 shows a clear correlation between higher educational attainment and lower unemployment rate. The City's unemployment rate of 8.84% is significantly higher than the 3.5% unemployment rate seen statewide. **Figure 8** shows a clear correlation between higher educational attainment and higher income.

Data indicates that there are stronger employment opportunities and/or a workforce that better meets employer needs in nearby and regional communities. Several years ago, the City completed a zip code analysis of jobs in the Medical District of Springfield and found a clear correlation of

employees with higher wages and the distance from the city limits in which they lived. Continued investment in educational opportunities in Springfield should support pathways to employment opportunities at greater income levels for city residents.

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.

SpringfieldWORKS brings together over 40 organizations in multiple collaborations and Learning Communities to develop new frameworks, strategies, and practices that improve Springfield's workforce ecosystem. SpringfieldWORKS uses a "2Gen" or "Whole Family" approach to focus on family success by simultaneously serving children and caregivers along a continuum of supports. Without basics like childcare, transportation, and training it's often a challenge for new employees to succeed and prosper in their jobs.

MassHire Springfield Career Center helps both local job seekers and businesses seeking employees. MassHire helps residents build their skill sets, provides basic training, job matching, and in-house counseling. The Center also offers companies a variety of recruitment options ranging from large job expos to on-site recruitment options for individual companies.

Local nonprofit and educational organizations provide training, mentorship, and consultation to entrepreneurs and small businesses. SCORE works throughout Western Massachusetts to provide entrepreneurial education. The Massachusetts Small Business Development Center provides free advising to prospective and existing businesses. The Western New England University School of Law provides legal and business consultation for entrepreneurs and small businesses. Springfield Technical Community College (STCC), in the City's Metro Center neighborhood, offers many certificates and occupational training programs, and is free to attend.

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

Yes, the Pioneer Valley Planning Commission (PVPC) completes the CEDS for the region.

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.

The Pioneer Valley CEDS 2025-2029 Plan sets forth seven goals in the areas of high-growth and emerging opportunities, workforce development, rural strategies, business environment, population, infrastructure, and economic investment. The City's economic development work is well-coordinated with the CEDS. Springfield initiatives that advance the goals of the CEDS are:

- Springfield applied for and was granted a CityStart grant award from the Center for Financial Empowerment (CFE) to fund the creation of a 'Financial Empowerment Blueprint' plan for Springfield, based upon outreach and engagement we will do in Mason Square. Springfield is one of six cities in the country this year to be awarded this grant.

- Springfield staff participate on the leadership board and the City has helped to fund SpringfieldWORKS, which is committed to addressing the decline in workforce participation and economic mobility and building a resilient and inclusive economy in Springfield.
- The Richard E. Neal Cybersecurity Center of Excellence, located inside Springfield's Union Station, opened in 2024 and is expected to become a cornerstone for training the next generation of cybersecurity professionals. The Neal Cybersecurity Center of Excellence will serve as a regional center for Western Massachusetts and beyond, with programming that will also include information seminars and min-conferences, as well as in-service training and simulation for current cyber professionals. The center is operated by the Springfield Technical Community College and works with a host of high school and higher education programs.
- The City provided a 2025 ARPA award to Tech Foundry, an organization to help people realize economic stability through accessible, and inclusive opportunities in the tech workforce. The model of Tech Foundry is rooted in employer partnerships and assists residents through workforce training to attain sustainable careers in Information Technology. The \$700,000 ARPA award will enhance the "TechHub" program - dedicated to digital technology for employment attainment and advancement, educational purposes, medical appointments, and social communications.
- The City operates a small business façade program to help businesses improve the exterior look of their businesses to be more attractive to potential customers and improve the streetscape of neighborhood centers.
- The City in 2024 began a new Small Business grant program to help businesses with other costs related to growing their business – such as new equipment or new buildout of space.
- Technical assistance programs have been regularly operated in Springfield, the most recent being "Rise up Springfield", run through the Interise Streetwise MBA curriculum, with a focus on small businesses, and developing a growth plan over six months of coursework.
- Springfield uses the Commonwealth of Massachusetts Economic Development Incentive Program to assist in major commercial developments and expansion of job opportunities in Springfield. One recent expansion of the PFG Foods Company, under construction in 2025, a \$31 million investment that will create 350 new jobs for local residents.
- The City supported local conferences and events highlighting Springfield and developed literature and photography/video showing off the city's attributes which it shares in its social media.
- The City and Springfield Redevelopment Authority have recently invested over \$10 million in the core of its downtown, rehabilitating Court Square Park and assisting in the redevelopment of historic 31 Elm Street – a long vacant office building converted into downtown housing.
- The City and Springfield Redevelopment Authority have attracted a national developer, McCaffery Interests, to develop over 90 new units of housing on the edge of Downtown and the South End, representing a \$50 million investment.
- The City, through its Department of Public Works, is active with the Pioneer Valley Planning Commission on regional efforts to prioritize key infrastructure projects throughout the Valley and in Springfield.

- Springfield is an annual applicant and awardee of the Commonwealth of Massachusetts “One-Stop” program which includes funding infrastructure projects. In recent years such projects have included traffic calming projects, pedestrian and bike infrastructure improvements, and safety improvements to highly traveled intersections in the city.
- The City, through the Springfield Redevelopment Authority (SRA), has elevated the importance of rail transportation through its award-winning rehabilitation of Union Station – which has helped introduce regional commuter rail through the valley and to Hartford, CT and New Haven, CT. The city and the SRA continue to be key proponents in the establishment of East-West rail to Boston, which is expected to begin construction in 2027.
- The City is a key participant in the regional bikeshare program, Valley Bike Share, and historically by mileage was the heaviest user of the system. In 2024 the city helped get the program restarted after a contractor bankruptcy and looks forward to the potential of expanding the system in Springfield and throughout the region.
- The City participates in regional efforts through the Pioneer Valley Planning Commission, including a recent partnership application to the Massachusetts Gaming Commission to fund a regional traffic study to understand the current impacts of MGM Springfield in the city and the surrounding communities.
- The City is represented in a number of regional boards and professional organizations, including monthly meetings with the Economic Development Partners – a group of Economic Development officials throughout the region who coordinate on best practices and in developing priorities for the region, as well as hosting a regular regional Developer Conference with a goal of attracting awareness and private investment to the region.
- The City also meets regularly with “Gateway City” groups of like cities in Massachusetts with shared challenges and opportunities to strategize on improving policy on a wide variety of economic and community development programs to help assist these cities that are often home to the State’s most vulnerable populations.

Discussion

Springfield median income is less than half the Massachusetts statewide average of \$84,385 (2016-2020 ACS). Median income in Springfield has approximately kept pace with inflation and a median income household has the same spending power today that they did in 2009. Incomes increased 20% in Springfield from the base year, 2009. According to the Bureau of Labor and Statistics CPI Inflation Calculator,⁹ \$34,728 in 2009 dollars has the spending power of \$41,888 in 2020 dollars. HUD data states that the actual 2020 median income was \$41,571.

The City is embarking on a Financial Empowerment planning process for residents in 2025, under a CityStart grant received from the Cities for Financial Empowerment. The goal of the plan is to positively impact the financial stability of families, communities, and municipal budgets with tangible, measurable, and sustainable strategies to improve residents’ financial lives and ability to accumulate wealth. Springfield expects that the planning process will provide additional insight

into many of the financial challenges our residents currently face, and an opportunity to build off the progress of existing CDBG-funded initiatives to help address these challenges.

During the 2025-2029 Consolidated Plan period, Springfield will use CDBG funding to address economic and workforce development, small business growth, and reducing barriers to employment. Projects funded in these areas will address the areas of talent and business growth, supporting residents with 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 recently operated a successful small business growth program, Rise Up Springfield, based on the Interise Streetwise MBA national model. Small Businesses will be supported through financial assistance to help preserve and grow jobs, and to connect 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")

An area of concentration of housing problems as an area where 30% or more of the population has a housing problem. The most common housing problem in Springfield is housing cost burden. The map below shows where households with housing cost burden are concentrated. There are no areas of the City with overcrowded or substandard units (as those problems are defined in the CHAS dataset).

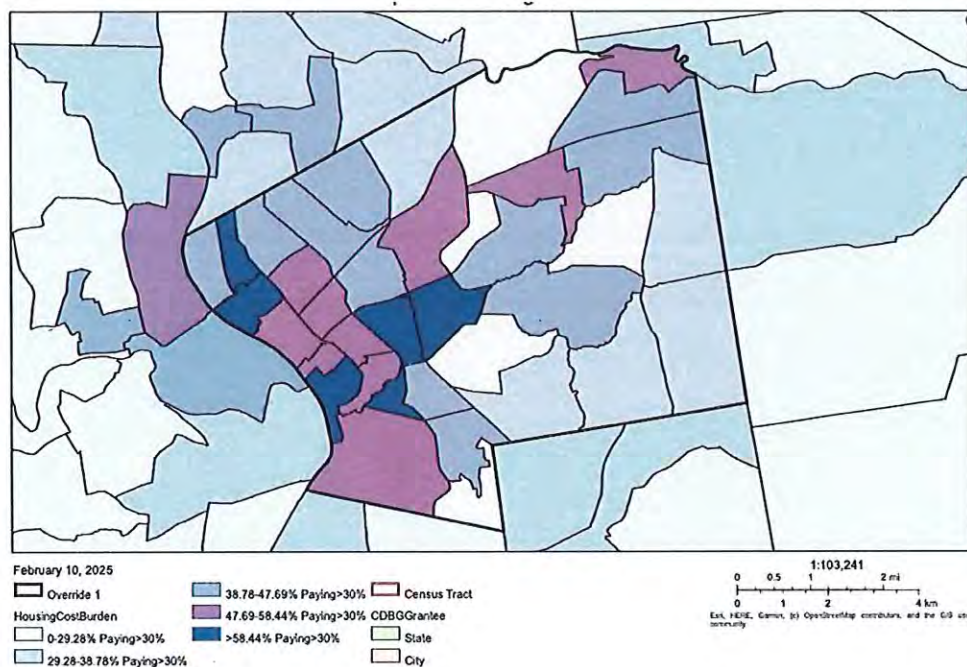
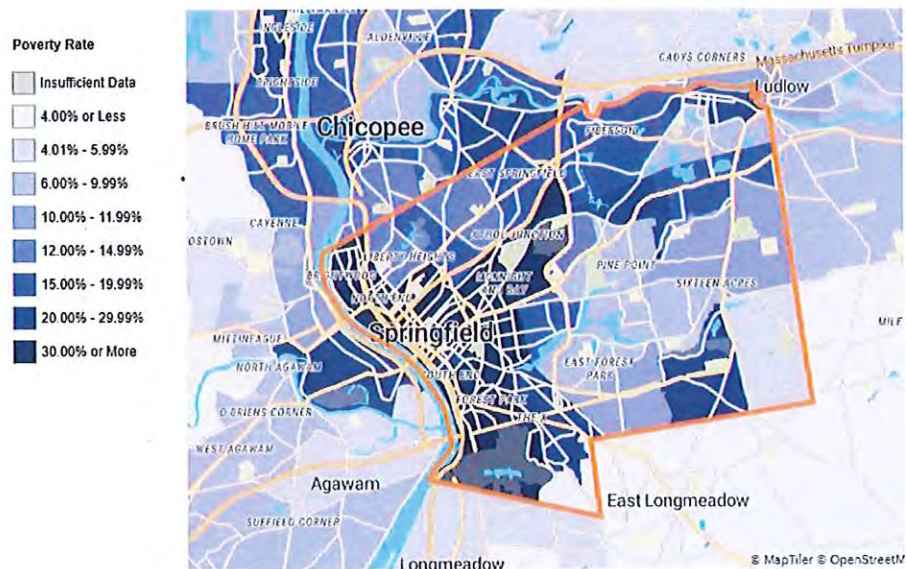
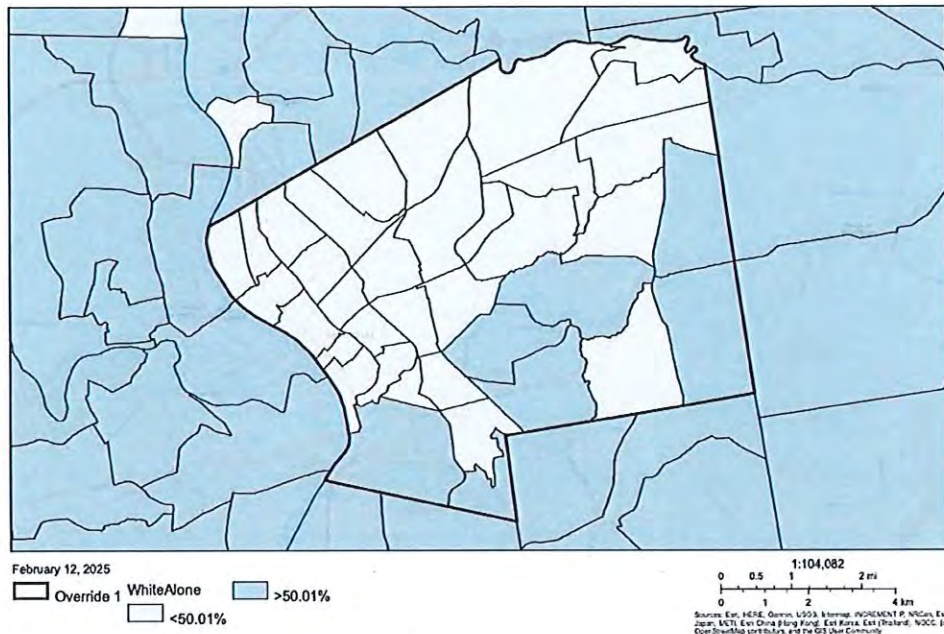


Figure 9 - Population Experiencing a Housing Cost Burden

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

For this section, the City is defining a concentration of racial or ethnic minorities as an area in which 50% or more of the population are non-Hispanic white. A concentration of poverty is an area in which 30% or more of the population lives below the poverty level.

The map in **Figure 10** shows the 19% of the City where there is not a concentration of racial and ethnic minorities. **Figure 11** shows the areas with a concentration of poverty.



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

A large portion of the City is made up of neighborhoods with overlapping concentrations of housing problems, racial or ethnic minorities, and low-income households. The primary neighborhood clusters for these challenges are the North End (Brightwood, Memorial Square and lower Liberty Heights), Metro Center, Mason Square (McKnight, Bay, Upper Hill, Old Hill and Six Corners), and the South End.

These neighborhoods have higher rates of renter-occupied units, have the oldest of the City's housing stock, were areas that were most hard-hit by the 2008-2010 foreclosure crisis, and have higher levels of need for home repair. There are areas of these neighborhoods that have been heavily impacted by property-flipping and a lack of upkeep of rental units by the property owners. Homes in these neighborhoods are particularly vulnerable to housing speculation.

Are there any community assets in these areas/neighborhoods?

These neighborhoods have many community assets, as described below:

North End – Brightwood, Memorial Square and lower Liberty Heights: The neighborhood is centered along a traditional Main Street, with retail and commercial on the ground level and housing above and is on major bus lines. The area's anchor institutions and major employers include Baystate Medical Center and Mercy Medical Center, and the neighborhood includes a medical office district. Beyond Main Street and the medical uses, the majority of the North End is residential, with a range of housing types from single-family homes to apartment buildings. The neighborhood has one new elementary school—Brightwood Lincoln—and a second elementary school is being planned to replace the German Gerena School. The City is about to start a redesign of the West Street intersection to improve traffic flow, pedestrian safety, and to connect parts of the neighborhood currently separated by the I-91 highway. There are several parks, including the recently updated Kenefick Park, and the northern park of the Connecticut Riverwalk and Bikeway. The North End is served by the Community-Based Development Organization (CBDO) New North Citizens Council (NNCC).

Metro Center: Metro Center is the City's Central Business District, with multiple businesses centered along Main Street. The area includes City Hall, the main Springfield Library, the City's museum complex, the Springfield convention center, and numerous cultural and civic institutions. It is home to Springfield Technical Community College (STCC). The multi-modal Union Station transportation center anchors the north end of the district, and the Convention Center and MGM Springfield's casino and hotel anchors the south end. The area includes Riverfront Park and connection to the Connecticut Riverwalk and Bikeway. Metro Center includes a mix of housing, including single-family and multi-family homes, along with large apartment buildings and high-rises.

Mason Square - McKnight, Bay, Upper Hill, Old Hill and Maple High/Six Corners: The Mason Square neighborhoods are primarily residential, centered on the Mason Square commercial district and crossed by several neighborhood-serving commercial corridors and the larger State Street Corridor. The area includes two colleges—Springfield College and American International College, as well as the Mason Square library branch and the Mason Square Neighborhood Health Center. Two large factory buildings in the middle of the Square (Indian Motorcycle and the Knox Building) have been converted into 295 units of high-quality housing over the last decade. The City has recently completed construction of the \$95 million state-of-the-art Deberry-Swan elementary

school campus, and new infill housing is being developed near the school. The neighborhood includes two other recently-built educational facilities—the Brookings Elementary School and the EduCare early childhood learning center. There are multiple neighborhood parks, including the 116-acre Blunt Park, which is home to the Raymond A. Jordan Senior Center. Mason Square is served by the Hope Community Development Corporation (Hope CDC).

South End: The South End neighborhood is adjacent to downtown and linked to it by Main Street, which has retail on the first floor and housing above. The South End residential section includes the recently developed South End Community Center and the 7-acre Emerson Wight Park. The Outing Park Historic District is comprised of 23 recently rehabilitated masonry walk-up apartment buildings. In 2019 the City reconfigured streets in this area to improve neighborhood safety. In 2025, construction of a 40-unit homeownership townhome development is nearing completion. Health services are available at Caring Health Center, a federally qualified health center. The South End includes the Basketball Hall of Fame and three hotels. The neighborhood is bordered by the Connecticut River and includes the Connecticut Riverwalk and Bikeway.

Are there other strategic opportunities in any of these areas?

These areas can all be part of the solution to Springfield's inadequate supply of housing. Each of them includes vacant buildings and vacant infill lots that are appropriate for residential development. These areas offer strategic opportunities described below.

North End – Brightwood, Memorial Square and lower Liberty Heights: The North End presents opportunities for both housing and commercial development. The neighborhood contains infill sites that are well-suited to homeownership development, and the previous Brightwood Elementary School, which is in the early stages of redevelopment into apartments for seniors. Main Street provides opportunities for store-front retail development and façade improvements and mixed use and multifamily residential development. The City's Department of Public Works will be undertaking the West Street Corridor Improvement Project, which will reconfigure the street and sidewalks of West Street, to improve circulation create a pedestrian- and bike-friendly path to the new Brightwood-Lincoln Elementary School and to Kenefick Park. New North Citizens Council is undertaking development of the Barbara Rivera Community Center on Chestnut Street, to provide a one-stop location for public services as well as a space for youth recreation. There is a current proposal to site a new Hampden County Courthouse on the riverfront, along with mixed-use residential and commercial development; the entrance to the new facility will be from the North End neighborhood. The riverfront is a valuable recreation asset, and the neighborhood would like to have improved access. These neighborhoods include multiple parks that are expected to be upgraded within the next five years.

Metro Center: The downtown area provides multiple opportunities for housing development. There are three housing developments currently moving forward in Metro Center which will produce 214 new housing units: The McCaffrey project, residential-commercial mixed use development in the Main Street Convention Center area; Residences at the Vault, an adaptive reuse of an old bank

building; and Merritt Park Apartments, adaptive reuse of the City's former school department administration building. With the presence of the multi-modal Union Station, combined with the expected development of east-west commuter rail within the next five years, the northern end of downtown is ideal for transit-oriented housing development. The above-mentioned proposal to site a new Hampden County Courthouse on the riverfront will be located in Metro Center. This area also has a stock of underutilized office buildings which can be converted to housing. The recently completed Main Street Convention Center plan outlines opportunities for commercial use in this area, and, nearby, the recently completed 31-30 Elm Street building and renovated Court Square also provide opportunities for commercial uses. The Old First Church building on Court Square provides an opportunity for creative community reuse. The community has identified the former CityStage building at 150 Bridge Street as a desirable site for a youth arts center.

Mason Square – McKnight, Bay, Upper Hill, Old Hill and Maple High/Six Corners:

The Mason Square residential neighborhoods provide opportunities for infill homeownership development on vacant residential parcels and also can support multi-unit development for homeownership or rental. The City owns a number of small parcels and is already partnering with local nonprofit organizations to develop some of them. The faith community has identified church-owned land that is appropriate for housing development. In Upper Hill, the demolition and clearance of the former MCDI site in 2021 makes a 3.71-acre City-owned lot available. The City is receiving technical assistance for this area from the MassHousing Neighborhood Hub project, which has brought together community stakeholders to create strategies to address the neighborhood's housing needs. The neighborhood is also a MassDevelopment Transformative Development Initiative (TDI) site, an economic development initiative that brings together community stakeholders to create and implement plans to attract investment. Mason Square provides opportunities for store-front retail development and façade improvements. The Old Hill Citizens Council has recently acquired their building, which provides an opportunity for increased community engagement. Pedestrian improvements are planned for in McKnight. Community members would like to advance plans for the Mill River Greenway. These neighborhoods include multiple parks that are expected to be upgraded within the next five years.

South End: In 2025, a new townhome development is being completed in the South End, adding 40 homeownership units. The new Square One Child Care facility is also currently under construction. The neighborhood includes scattered infill sites which are good locations for development of new homeownership units. Main Street provides opportunities for store-front retail development and façade improvements. Parks within the South End are expected to be upgraded in the next five years.

City of Springfield

Neighborhoods

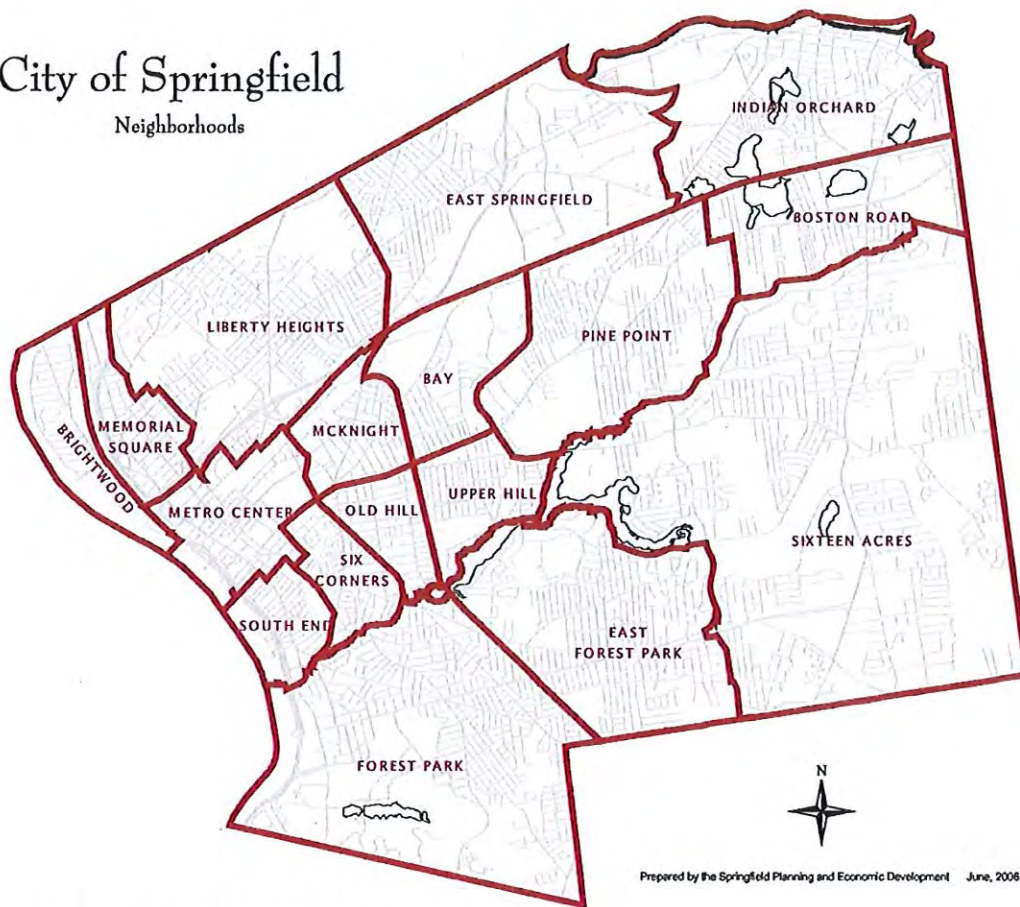


Figure 12 - Springfield Neighborhood Map

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.

Lack of access to digital technologies creates multiple barriers across several dimensions of our lives, including health, education, employment, and government services. The National Telecommunications and Information Association (NTIA) has identified the following areas of concern:

- Broadband affordability and availability
- Accessibility of devices and device support
- Digital literacy
- Privacy and cybersecurity
- Accessibility of public resources¹⁰

Stakeholders familiar with the broadband needs of the community have found that the inability of people to afford the cost of quality internet services, as well as the devices such as a desktop or laptop computers, is the primary driver of lack of digital access. Poverty is a cause of lack of access and 25% of the Springfield population lives below the federal poverty line. Other input from stakeholders found digital access is lower for disadvantaged communities, made worse by lack of internet service providers, and lack of skills in using a digital device, including a fear of being scammed once connected to the internet.

The Massachusetts State Digital Access Plan¹¹ by the Massachusetts Broadband Institute found that residents with internet subscriptions experience poor internet quality. Focus groups interviewed by the Institute found that 75% of state residents expressed that their home internet subscriptions met their needs and experiences of poor or inconsistent internet quality was high among multi-family households. Aggregated to this information to Springfield, MA, residents of multifamily buildings may be experiencing a higher rate of poor internet service, once they can afford the internet subscriptions service. Currently there are some housing operators in Springfield currently enrolled in MBI's Residential Retrofit Program, put in place to help extend broadband service throughout buildings that might be experiencing physical or electronic barriers to broadband coverage.

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

The National Telecommunications and Information Administration (NTIA) categorizes every

¹⁰ The statewide digital access plan prepared by the Massachusetts Broadband Institute (MBI) addresses measurable objectives to overcome barriers relating to these areas.

¹¹ https://broadband.masstech.org/sites/default/files/2024-03/MA%20SDEP%20FINAL_3.26.24.pdf

broadband serviceable area (BSA) nationwide as either served, underserved, or unserved:

- Served: access to at least 100 Mbps download /20 Mbps upload speeds (100/20 Mbps)
- Underserved: available broadband provides service between 25/3 Mbps and 100/20 Mbps
- Unserved: no broadband internet available, or available internet is inadequately slow, less than 25/3

Data available from the Massachusetts Broadband Institute shows that of the 39,074 Broadband Serviceable Locations (BSLs), nearly 100% have service that meets or exceeds 100 Mbps [download] and 210 Mbps [upload] speeds. Citywide, MBI data shows 24 BSL's that are "underserved" and 54 that are "unserved" at the 100/20 level. (Importantly, BSLs in Springfield currently identified as either unserved or underserved will be served by Verizon under MBI's Gap Networks Program.)

Available data from the Pioneer Valley Planning Commission indicates that there is a lack of competition at the provider level in the City of Springfield. At the City level, less than 25% of customers have access to more than one provider. Comcast/Xfinity has 100% coverage citywide, while Charter Communications (which services neighboring East Longmeadow and Wilbraham) covers 2.4% of users, and Chicopee Electric Light (doing business as Crossroads Fiber) covers a very small number of users. T-Mobile also provides "fixed wireless" to nearly one in four households.

The Federal government created the Affordable Connectivity Program to provide subsidized access to broadband services. ACP, enacted in 2021, provided access to the internet at a significantly lower cost than the market rate and was a great benefit for those who used it. In Springfield, the program helped more than 23,000 households to cross the digital divide, accessing the internet for prices that were much more affordable than market rates. Unfortunately, the program ceased operating in May 2024, leaving the City's 23,000 participants in the program without this critically needed assistance.

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

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

Springfield is most vulnerable to the following risks associated with climate change: 1) increased precipitation and flooding, 2) extreme storm events, and 3) rising temperatures and heat waves.¹²

The average annual precipitation across the Northeastern states has increased by approximately 10% in the last fifty years, and, of all the regions in the United States, the Northeast has seen the most dramatic increase in the intensity of rainfall events. Forecasts project that Hampden County will experience an increase in rainfall of about 14.82% between 2023 and 2099.¹³ The National Oceanic and Atmospheric Administration - National Centers for Environmental Information projects that the number of extreme precipitation events in Massachusetts will more than double by the end of this century.¹⁴

It is expected that Massachusetts will see an increase extreme weather events and storms such as heavy downpours, blizzards, tropical cyclones, and hurricanes are becoming more common, more intense, and more damaging.

The annual average temperature in Hampden County has increased by 3.4% between 2005 and 2023, and current forecasts project that temperatures will rise by approximately 16.4% in the next 76 years, going from the current 61.2 degrees to 69.4 degrees by 2099.¹⁵ Forecasts also point to more frequent heat waves in the coming years. The densely built areas of Springfield experience heat island effect, with higher daytime temperatures, reduced nighttime cooling, and higher air pollution levels. Heat islands exacerbate the impact of heat waves.¹⁶ An inadequate tree canopy is one of the factors exacerbating the heat island effect. Springfield's low- and moderate-income (LMI) neighborhoods have seen a decline in tree canopy cover over recent decades due to disease and to storm damage. On average, Springfield's LMI neighborhoods have 20% less tree canopy coverage compared to the City-wide average of 31%.¹⁷

¹² Springfield Risk Analysis, Partners for a Healthier Community/Public Health Institute of Western Massachusetts, 2017

¹³ Pioneer Valley Planning Commission, Climate Action and Green Energy Plan, 2014

¹⁴ Frumhoff, Peter C., et al. "Confronting Climate Change in the Northeast: Science, Impacts and Solutions." Synthesis report of the Northeast Climate Impacts Assessment (NECIA). *Union of Concerned Scientists*. 2007. Web. February 2015. <<http://www.ucsusa.org>>.

¹⁵ National Oceanic and Atmospheric Administration – National Centers for Environmental Information – Climate Mapping

¹⁶ "Strong, Healthy & Just, Springfield's Climate Action and Resilience Plan", Pioneer Valley Planning Commission, June 2017

¹⁷ ReGreen Springfield, iTree Canopy Analysis, March 2021

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

More than half of the housing units in Springfield's LMI neighborhoods were built before 1940.¹⁸ The overlap of aged housing and a low-income population has led to a housing stock with deferred maintenance and ongoing repair needs. The City's existing home repair programs find high rates of compromised roofs, foundations, and windows, all of which allow water into homes. Compromised building envelopes are both vulnerable to the impacts of, and worsened by, severe storms and extreme precipitation. The water intrusion allows for the growth of mold and the development of indoor air quality problems which both cause and exacerbate asthma.¹⁹ Springfield's older housing stock is heated by oil or natural gas, and older homes are often inadequately insulated and not fully weathertight, resulting in spiking utility costs that disproportionately impact LMI populations. Springfield's older housing stock is also less likely to have adequate cooling to protect vulnerable residents from the impact of extreme heat waves, increasing the risk of heat-related death.

¹⁸ City of Springfield, Housing Study, Summary of Housing Conditions, Needs and Existing Programs compiled for the Springfield Community Preservation Committee, June 2018

¹⁹ City of Springfield, Emergency Repair Program and Healthy Homes Program data

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Through the review of HUD-provided and other data sources, community input, and staff expertise, the City has identified five priorities for this 5-year Consolidated Planning cycle:

1. Expand affordable housing choice
2. Improve the quality of Springfield's housing
3. Prevent and reduce homelessness
4. Strengthen neighborhoods
5. Support economic development initiatives

The City's annual allocation of HUD entitlement funds has largely remained level over the last five years. During COVID, the City received increased allocations of CARES Act CDBG-CV allocations, and post-COVID, the City has had significant federal resources from the American Rescue Plan Act. For planning purposes, the City is assuming funding at the historical level rates.

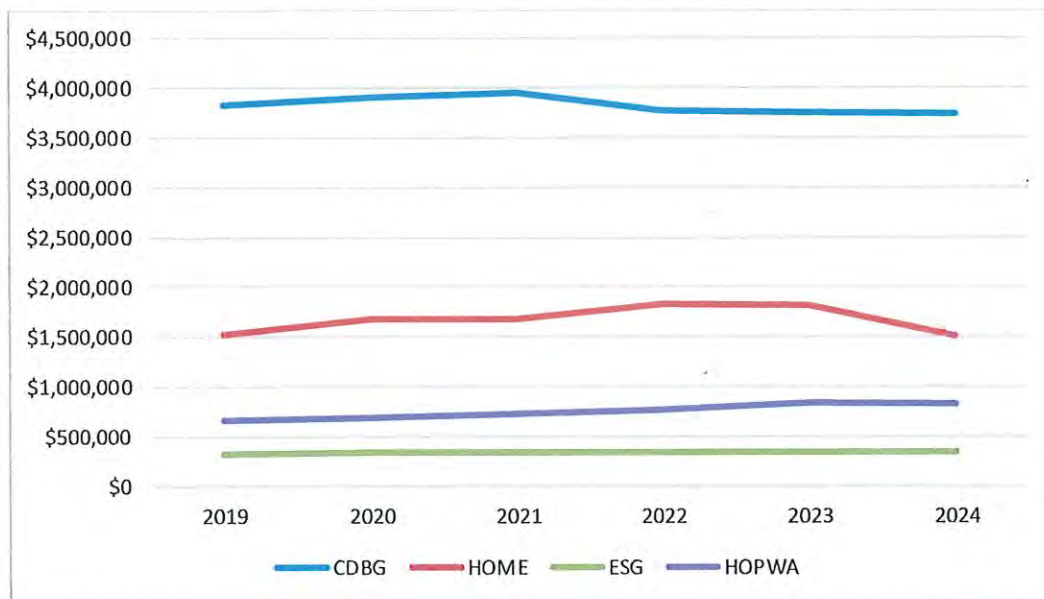


Figure 13 Springfield HUD Allocations Since 2019

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	NRSA - 2025 Consolidated Plan Renewal
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	Pending
	% of Low/ Mod:	79.1%
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	<p>Springfield's Neighborhood Revitalization Strategy Area (NRSA) is composed of 14 census tracts and 39 block groups. All are contiguous to each other. This area is made up of parts of the neighborhoods Brightwood, Memorial Square, Metro Center, Six Corners/Maple High, Lower Liberty Heights, McKnight, Bay Area, Upper Hill, Old Hill, South End and Forest Park. The census tracts and block groups included are:</p> <ul style="list-style-type: none"> • 800600 BGs 1, 2, and 3; • 800700BGs 1 and 2; • 800800BGs 1 and 2; • 800900BGs 1, 2, and 3; • 801101BG 1; • 801102BGs 1 and 2; • 801200BGs 1, 2, and 3; • 801300BGs 1, 2, and 3; • 801401BGs 1 and 2; • 801700BGs 1, 2, 3, 4, and 6 • 801800BGs 1, 2, 3, 4, and 5; • 801901BGs 1 and 2; • 801902BGs 1, 2, and 3; • 802000BGs 1, 2, and 3

	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The area contains 19,623 units of varied housing stock, including both multi-family apartment buildings, and smaller 1–4-unit buildings. The majority of housing units (58.6%) were built before 1950, suggesting a higher rate of substandard housing conditions. There is some evidence of overcrowding, with 6.3% of housing units having more than one person per room. Vacancy is about 10.6%. Most occupied units (83%) are renter-occupied. The NRSA includes the commercial downtown of Springfield and two of the City’s major commercial corridors—the Main Street corridor and the State Street corridor. Both of these commercial areas have struggled to attract and retain ground floor retail businesses, resulting in vacant storefronts. In the wake of the COVID-19 pandemic these areas have also seen an uptick in vacant and/or underutilized office space.</p>
	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The target area was identified based on resident input collected during the consolidated planning process and during the development of ten-year neighborhood investment plans developed by the City of Springfield. Additionally, the City consulted with and solicited input from service providers and stakeholders serving the targeted areas about the need for an expanded area and a revamped strategy that would include enhanced coordination among agencies to provide a wide-reaching but streamlined approach to community development.</p>

	Identify the needs in this target area.	<p>There is a strong need for employment programs and social services supports in the NRSA. 54.7% of the area's population lives below the federal poverty level of \$30,000 for a household of four. 79% of the population earns less than 80% of the area's median income.</p> <p>There is a low level of education attainment of adults in the community: 28% of people over the age of 25 do not have a high school diploma or equivalent. Another 35% of the population has a high school diploma or equivalent 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?	<p>There is a need for housing rehabilitation throughout the area. In addition, the NRSA provides opportunities to create needed new housing through reuse of vacant or distressed buildings; this includes the potential for conversion of under-utilized office buildings to housing. Commercial corridors in the NRSA need upgrades and increased activation. The area is in need of infrastructure improvements and can benefit from improvements that implement a Complete Streets approach. Opportunities include the ability to connect existing residents to education and employment opportunities.</p>
	Are there barriers to improvement in this target area?	<p>Some barriers to improvements include: 1) High cost to address all the needed improvements, 2) Need to rely on multiple property owners to undertake improvements, and 3) Property owners with unrealistic expectations of return on properties.</p>
2	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.	The boundaries for the area include all census tracts with 51 percent of the households earning below 80 percent of the area median family income. The boundaries change based on Census information and information from the American Community Survey.
	Include specific housing and commercial characteristics of this target area.	The target area makes up a large percentage of Springfield, reflecting the City's overall high population of low and moderate-income households. Springfield is the economic center of the Springfield Metropolitan Statistical Area (MSA). While the median household income for the MSA is \$57,857, the City's median household income is \$36,234, significantly lower than in the surrounding communities. Both housing stock and community infrastructure are aged. The target area includes multiple neighborhood-based commercial centers which are aged and include empty storefronts.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The target area was identified based on resident and stakeholder input collected during the consolidated planning process and during the development of ten-year neighborhood investment plans developed by the City of Springfield.

	Identify the needs in this target area.	The two largest housing needs are housing cost burden and severe housing cost burden. Roads and sidewalks need repair and replacement. Some community parks need redevelopment, and there is need for flood control and other resilience improvements. Commercial areas need revitalization. The community throughout the target area are predominantly low and moderate income and the demand for public services is high, including for programs that support youth, seniors, people with disabilities, veterans, victims of intimate partner violence, and the need for food security. There is a high need for adult education, workforce training, and other supports to assist the population increase incomes and stability.
	What are the opportunities for improvement in this target area?	There is a need for housing development and rehabilitation throughout the area. There are opportunities to connect residents to education and employment opportunities, as well as social services to support basic needs.
	Are there barriers to improvement in this target area?	Skilled workforce and educational attainment are very challenging needs of the business community.

General Allocation Priorities

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

The City has a designated Neighborhood Revitalization Strategy Area (NRSA), which is made up of the neighborhoods in which there are concentrations of housing problems and households with housing problems. The NRSA designation indicates that Springfield will concentrate resources in this area, especially CDBG resources.

Springfield invests CDBG funds based on ensuring the program meets a national objective and is an eligible activity and additionally based on whether the activity falls within a City funding priority. The activity also must meet one of the following CDBG objectives; 1) provide a suitable living environment; 2) provide decent housing; and 3) provide economic opportunity. The City targets CDBG resource allocations to maximize benefits within low and moderate-income Census tracts. Funds used on public infrastructure, parks, open space, and public facilities are exclusively used

within these areas. Other strategic investments are made for the benefit of low and moderate-income residents throughout the City.

The HOME program provides funds to meet the housing needs of low- and moderate-income households. Because there is a high need for an increase in housing units and for housing affordability, Springfield uses these funds to assist income-eligible people throughout the City. To allocate funds to multifamily housing development or rehabilitation, the City uses an RFP process to select development projects. The City uses the infill homeownership program to support neighborhood revitalization, so it uses these funds within the NRSA. The City uses an RFP to select developers for infill homeownership development.

ESG provides grant funds to meet the needs of people experiencing homelessness or those at-risk of homelessness, regardless of where they are located within the City. Through the planning process and consultation with the Continuum of Care, the City decided to use ESG funds for two program types: street outreach and housing navigation/rapid rehousing services. This limitation responds to a lack of other programs to address these needs in the City. The City used an RFP process to select providers to operate these programs. In 2025, the City's RFP was for a three-year funding cycle. Selected subrecipients will be provided proportional grant amounts for years two and three, depending on federal grant allocations.

HOPWA funds are used to address the housing needs of people with HIV/AIDS. Springfield is the grant recipient for the Eligible Metropolitan Statistical Area (EMSA) of Hampden, Hampshire and Franklin Counties. While the EMSA covers three counties, 86.3% of people living with HIV/AIDS in the ESMA live in Hampden County. The City used an RFP process to select providers to operate HOPWA program activities. In 2025, the City's RFP was for a three-year funding cycle. Selected subrecipients will be provided proportional grant amounts for years two and three, depending on federal grant allocations. The RFP process used a preference to ensure that the needs of people with HIV/AIDS in Hampden County would be met through the selection of subrecipients.

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

Priority Needs

1	Priority Need Name	Expand Affordable Housing Options
	Priority Level	High
	Population	Extremely Low-Income Households Low Income Households Moderate Income Households
	Geographic Areas Affected	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Associated Goals	Affordable Rental Housing Production Affordable Homeownership Production Down Payment Assistance or buyer subsidy to increase affordability
	Description	The City of Springfield will fund activities and projects that expand affordable housing options, by creating new or rehabilitated housing units.
	Basis for Relative Priority	The City of Springfield will create housing opportunities for all eligible 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 and the input from community members and stakeholders.
2	Priority Need Name	Improve the Quality of Springfield's Housing
	Priority Level	High
	Population	Extremely Low Households Low Households Moderate Households
	Geographic Areas Affected	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Associated Goals	Rehabilitate existing rental housing Provide support to assist homeowners to rehabilitate their housing Provide financial assistance to homeowners for repair/replacement of heating systems (HEARTWAP)
	Description	The City of Springfield will support the rehabilitation of Springfield's current housing stock
	Basis for Relative Priority	The City of Springfield will preserve housing opportunities for all eligible income groups. This priority addresses needs related to the age of the City's housing stock and identified through input from the community and stakeholders.
3	Priority Need Name	Prevent and Reduce Homelessness
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Persons with HIV/AIDS
	Geographic Areas Affected	Local Target Area NRSA - 2025 Consolidated Plan Renewal

	Associated Goals	Create Permanent Supportive Housing Provide TBRA (HOME) Provide Housing Navigation Services/Rapid Rehousing (ESG) Homeless Prevention Services Street Outreach Overnight Shelter Support- (CDBG) Provide Housing Assistance to HIV+ Persons and their Families
	Description	The City will partner with community organizations to prevent and reduce homelessness and provide basic needs support to people experiencing homelessness
	Basis for Relative Priority	This priority and the goals associated with it align with other community plans to address homelessness, including the Springfield-Hampden County Continuum of Care, and from input received from community members and stakeholders.
4	Priority Need Name	Strengthen Neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Individuals Families with Children Large Families Public Housing Residents Victims of Domestic Violence Chronic Substance Abuse Mentally Ill Veterans Persons with HIV/AIDS Chronic Homelessness Unaccompanied Youth
	Geographic Areas Affected	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Associated Goals	Public Facilities & Infrastructure – improve physical environment in neighborhoods Public Facilities & Infrastructure – capital improvements to non-profit or publicly owned facilities Public Services Clean-Up of Sites and Structures Public Art and Placemaking Neighborhood Council Support- Capacity Building Historic Preservation Pro Active Street Sweeps
	Description	The City will promote healthy, livable neighborhoods, creating vibrant neighborhoods for all income groups
	Basis for Relative Priority	This priority and the goals associated with it respond to the needs of low-income neighborhoods and align with neighborhood investment plans and input received from the community.
5	Priority Need Name	Economic Development Initiatives
	Priority Level	High

Population	Extremely Low Low Moderate
Geographic Areas Affected	Local Target Area NRSA - 2025 Consolidated Plan Renewal
Associated Goals	Provide Financial assistance to Small Businesses Technical Assistance for Small Businesses
Description	The City of Springfield will fund activities and projects that improve the economic opportunities for locally owned, small businesses and that provide benefits to the surrounding low- and moderate-income communities
Basis for Relative Priority	Based on community input, the City will provide tools for locally owned, small businesses to thrive in Springfield neighborhoods.

Table 53 – Priority Needs Summary

Narrative (Optional)

The data provided by HUD, alongside Census and other data, are one part of determining the City's priority needs. The City Development Services Division also relied on the following to assist in determining areas of economic, community, neighborhood and housing development.

Community Outreach: The City of Springfield's Citizen Participation Plan provided the framework for Consolidated Plan community outreach. The City hosted three focus group meetings and held two public hearings regarding community needs. The City made a survey available in English and Spanish, receiving 1,198 responses from community residents. In addition, the City will make available a draft Consolidated Plan for public comment for a 30-day period.

Staff & Consultant Knowledge: City staff have a wealth of knowledge of both the needs and the resources of the City. Staff reviewed past plans and accomplishments, including expertise gained through operating the City's community development programs for many years. The City employed a consultant with extensive experience in creating consolidated plans.

Research and Review of Other Plans: The City primarily used 2019-2023 ACS estimated data. This was supplemented with additional Census data sets, internal City data, State and regional government data, and other data referenced by the City in this Consolidated Plan. The City reviewed multiple City and partner planning documents to incorporate prior studies and community planning processes.

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)	Data indicates that housing affordability is a major challenge, and that the burden is greatest for the extremely low-income population and those with disabilities. The City will use TBRA to meet the housing needs of disabled homeless individuals.
TBRA for Non-Homeless Special Needs	Data indicates that housing affordability is a major challenge, and that the burden is greatest for the extremely low-income population and those with disabilities. Persons living with HIV/AIDS are particularly vulnerable to illness, which can cause or lead to unstable housing situations. In response, the City will use HOPWA funds to provide rental assistance to this population.
New Unit Production	The City of Springfield has a greater number of housing units than total households. The rents in Springfield do not provide a sufficient economic incentive for the private market to develop new housing units without public assistance. In addition, the level of housing burden in Springfield is very high, indicating a need for more affordable housing.
Rehabilitation	The City's Code Enforcement efforts indicate that the City's aged housing stock suffers from numerous issues. There is a need for housing rehabilitation for both renters and homeowners.
Acquisition, including preservation	The cost of homeownership in Springfield makes this goal out of reach for most low- and moderate-income households. The City provides down payment assistance to bring the cost into reach.

Table 48 – Influence of Market Conditions

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

Introduction

The federal resources being planned for in this Consolidated Plan—CDBG, HOME, ESG and HOPWA—are subject to Congress’s annual budget process. For planning purposes, the City has projected that funding will remain level for each of these programs for the five-year planning period. The City’s planning projections use the FY24 annual allocations as the expected annual amounts. These allocations are CDBG \$3,740,488; HOME \$1,502,181; HOPWA \$827,431; and ESG \$329,785.

Additional resources the City expects to receive on an annual basis, depending on annual appropriations from Congress or the Massachusetts legislature, include:

- U.S. Dept. of HUD, Continuum of Care - \$9,380,533: Housing and coordination of access to services for persons experiencing homelessness)
- U.S Dept of Health and Human Services, Health Care for the Homeless - \$2,024,885: health services for persons experiencing homelessness)
- Massachusetts, Heating System Repair and Replacement Program (HEARTWAP) - \$869,582
- Massachusetts, Chapter 90 Funds - \$3,588,375: funding for roads/sidewalks
- Massachusetts, Homeless Youth Program - \$776,589: coordinated access, emergency shelter and housing programs for youth aged 18-24 experiencing homelessness

Springfield will use following multi-year grants to address needs identified in this plan:

- U.S. Dept. of Justice, Comprehensive Opioid, Stimulant, and Substance Use Program (COSSUP), 2025-2028, \$1,300,000: multi-disciplinary outreach and pre-arraignment court intervention for homeless persons, focused on connection to services
- U.S. EPA, Community Change Grant, 2024-2027, \$19,989,241: Healthy Homes rehabilitation, community solar, tree planting, geothermal energy in community buildings, workforce training, West St. Corridor improvement project, and air quality monitoring

Springfield and its nonprofit and development partners regularly apply for the following sources of funds which will also be used to meet needs identified in this plan:

- U.S. Dept. of EPA, Brownfields Program
- Federal and State Low Income Housing Tax Credits (LIHTC)

- Federal and State Historic Tax Credits
- Massachusetts housing program funds, including Affordable Housing Trust, Housing Innovation Fund, Housing Stabilization Fund, and Facilities Consolidation Fund
- Massachusetts Housing Choice Program
- MassWorks Program

City of Springfield Contingency Plan:

Because the federal budgeting process is being completed later than ordinarily scheduled, the planning and discussion of the Year 1 Action Plan largely took place prior to HUD's announcement of funding allocations. If the actual allocation provided by HUD is higher or lower than the estimated budget being used for planning purposes, the budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

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	\$3,740,488	\$250,000	\$0	3,990,488	15,961,952	Funds will be used for public services, infrastructure development, affordable housing, removal of unsafe structures, and administration/ planning.
HOME	public-federal	Homebuyer assistance Homeowner rehab Multifamily rental new construction/ rehabilitation TBRA	\$1,502,181	\$2,000	\$0	\$1,504,181	\$6,016,723	Funds will be used to support affordable housing activities, including development of affordable housing, rehabilitation of housing, first-time homebuyer assistance, and rental assistance.
HOPWA	public-federal	STRMU Supportive services TBRA	\$827,431	\$0	\$0	\$827,431	\$3,309,724	Funds will be used for housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.
ESG	public-federal	Street Outreach Rapid Rehousing Services	\$329,785	\$0	\$0	\$329,785	\$1,319,140	Funds will support street outreach and rapid re-housing services.

Table 49 - 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

Springfield regularly seeks additional resources to address community needs. The City applies for competitive funds and seeks available state funds. In making awards to subrecipients, the City prioritizes projects and programs that have additional funding and sustainability. In the next five years of the Consolidated Plan, Springfield expects to leverage \$19,100,000 of other funding from the following sources:

- Emergency Solutions Grant (ESG) match- \$1.6 million
- City bonds- \$1.5 million
- State grants- \$4 million
- Chapter 90 funds (Streets/Sidewalks) - \$10 million
- EPA- \$1 million
- Community Preservation Act (CPA) funding - \$1 million

The City requires ESG projects to meet match requirements as part of project application, reimbursement request and reporting process. Springfield is exempt from the requirement to provide matching funds for the HOME program.

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 owns land and buildings that it no longer needs, and it has become the owner of vacant lots and buildings through foreclosure for nonpayment of property taxes. The City regularly makes these properties available for affordable housing development and other public uses. In many cases, the City simultaneously makes property and funding available through a Request for Proposals, in order to simplify the process of development.

The City has identified the following properties that it expects to make available to address needs identified in this plan:

- Former Springfield Public Schools Administrative Building (195 State St.) – City has awarded preferred developer status for project that will develop 62 units of affordable housing

- Former Brightwood Elementary School (471 Plainfield St.) – City has awarded preferred developer status for project that will develop 57 units of affordable housing
- Infill residential parcels taken through tax foreclosure – City has awarded preferred developer status to several developers for multiple projects to develop single-family homes for affordable homeownership; expected to award additional parcels during the Consolidated Plan period

The City will continue throughout the 5-year plan period to work to identify City-owned land that may be used to meet the needs identified in this plan.

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 takes into consideration other available funding sources. Springfield's Consolidated Plan uses all available resources in a coordinated and leveraged way to meet the City's needs.

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 -Housing Improvements	Jurisdiction
City of Springfield Office of Planning & Economic Development	Departments and agencies	-Economic Development -Planning	Jurisdiction
City of Springfield Office of Community Development	Departments and agencies	-Neighborhood Improvements -Community/Public Services -Fiscal Grant Management	Jurisdiction
City of Springfield, Inspectional Services	Departments and agencies	-Pro-Active Street Sweeps	Jurisdiction
Hampden County Continuum of Care	Continuum of Care	-Homelessness	Other
City of Springfield - Department of Public Works	Departments and agencies	-Public facilities	Jurisdiction
City of Springfield, Parks Department	Departments and agencies	-Public facilities	Jurisdiction
City of Springfield, Code Enforcement	Departments and agencies	-Public Housing -Neighborhood improvements	Jurisdiction

Table 50 - 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 and staff; private industry; and nonprofit organizations, community-based development organizations (CBDs), community development housing organizations (CHDOs), and community development financial institutions (CDFIs).

City departments carrying out activities will be under the leadership of the Development Services Division, which includes the Offices of Community Development, Housing, and Planning & Economic Development. The City's Chief Development Officer has decades of experience

overseeing and implementing complex federal funds and community led projects. Additionally, the Deputy Development Officers and the City's Director of Housing overseeing day-to-day management of activities included within the Consolidated Plan possess decades of experience in public management and service, community engagement and administering public funding. Key City staff for implementation of the Consolidated Plan includes the Chief Development Officer, the Deputy Development Officer for Housing, Community Services and Sustainability, the Director of Housing, the Director of Administration and Finance, and the Deputy Director of Economic Development.

For activities and programming that City staff does not have the capacity to implement internally, the City partners with organizations based on their experience and ability to deliver services, including those with experience serving: the homeless, those at risk of homelessness, and other vulnerable populations. The City provides ongoing technical assistance to subrecipients to ensure compliance with local, state and federal regulations. The City also partners with quasi-governmental agency partners such as the Springfield Housing Authority (SHA) and the Springfield Redevelopment Authority (SRA).

Springfield has utilized American Rescue Plan Act funding to strengthen the City's Neighborhood Council civic infrastructure. This infrastructure includes 18 neighborhood councils that are led by volunteer representatives who are elected annually by neighborhood residents. The neighborhood councils serve as the City's primary method of two-way communication with residents and provide critical input and feedback into various City programming and activities. As neighborhood councils are primarily volunteer-led, the City has and will continue to provide technical assistance to the neighborhood councils that serve low-moderate income residents. Technical assistance has involved providing overviews of public procurement requirements and developing a neighborhood council handbook that provides community engagement, financial management and oversight recommendations in easily accessible location. The City has also been encouraging Neighborhood Councils to focus on recruitment of new members, particularly youth membership to replace existing long-term members that are aging out.

Springfield relies on existing community-based expertise to inform strategies to address gaps within the institutional delivery system. This includes ongoing consultation with outside service providers, institutional entities, and existing coalitions to ensure information regarding community needs is current and relevant. Examples include the Springfield-Hampden County Continuum of Care, Livewell Springfield, Western Mass Anchor Collaborative, Neighborhood Hub, Transformative Development Initiative, Springfield Food Policy Council, and the Healthy Homes Collaborative.

Springfield has a number of experienced non-profit community-based housing development organizations. In the past, HUD has required that at least 15 percent of HOME funds must be set aside for specific activities to be undertaken by a special type of housing nonprofit called a Community Housing Development Organization (CHDO). A CHDO is a private nonprofit, community-based organization that has staff with the capacity to develop affordable housing for

the community it serves. In order to qualify for designation as a CHDO, the organization must meet certain requirements pertaining to their legal status, organizational structure, and capacity and experience. Several Springfield organizations have been designated as Community Housing Development Organizations (CHDOs) in past years: North End Housing Initiative (NEHI), Greater Springfield Habitat for Humanity, Way Finders, Inc., and Springfield Neighborhood Housing Services. The requirement to designate 15% of HOME funds to CHDOs has been suspended by HUD for a number of years. As a result, Springfield has not been certifying organizations to determine whether they currently meet CHDO requirements. If the HUD set-aside rule is re-activated, Springfield will again certify organizations that can receive the CHDO set-aside funding.

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	X	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	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		
Other			
Other			

Table 51 - 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) Springfield's homeless response system is coordinated by the Springfield-Hampden County Continuum of Care (CoC), which is administered by the City and led by a broad community-based Board of Directors. The CoC works closely with homeless service providers and mainstream services to make a range of services available to people who are experiencing or are at risk of homelessness.

Prevention services are provided primarily by Way Finders, the local agency that provides access to the Massachusetts Residential Assistance for Families in Transition (RAFT) program, which provides short-term emergency funding to help with eviction, foreclosure, loss of utilities, and other housing emergencies. The Way Finders Housing Counseling Center provides advocacy and additional housing support. Legal assistance is provided by Community Legal Aid. The Massachusetts Fair Housing Center provides legal assistance and advocacy regarding claims of housing discrimination.

Several programs and organizations conduct street outreach. Mercy Medical's Health Care for the Homeless program has a street outreach team staffed with community health workers. Eliot Community Services operates the SAMHSA Projects for Assistance in Transition from Homelessness (PATH) program, which provides outreach specializing in addressing people with serious mental illness. Using funds from the Department of Justice (DOJ) Comprehensive Opioid, Stimulant, and Substance Use Program (COSSUP), the Springfield Police Department and Behavioral Health Network conduct twice-weekly multidisciplinary street outreach focused on connecting unsheltered individuals to service and housing.

Homeless outreach teams coordinate with one another through CoC-facilitated weekly homeless case conferencing meetings, where multiple providers discuss the needs of people who are unsheltered or who are otherwise chronically homeless. The case conferencing meetings are a systemized way to confirm that people are being referred to and successfully access income supports, behavioral and other healthcare services, and other services available through mainstream providers.

The City receives Housing Opportunities for Persons with AIDS (HOPWA) fund, which supports a continuum of housing services for HIV+ people and their families, including prevention, legal assistance and tenant-based rental assistance.

Massachusetts has a state-funded family shelter system which operates independently from the system that serves individuals without children. The state has a centralized system where families with children can access prevention (RAFT funds), diversion services, or emergency shelter. That system provides case management to families to assist them to connect to income support, employment programs, health services, and other mainstream programs. In Springfield, that system provides targeted employment support to families in shelter. The family shelter system

provides significant rapid rehousing assistance through the HomeBASE program to fund transition to permanent housing. The CoC coordinates a case conferencing meeting to address the needs of chronically homeless families.

The CoC uses both state and federal funds to support targeted assistance to youth aged 18-24 who are at risk of or are experiencing homelessness. Using these funds, Gandara and the Center for Human Development collaborate to provide a 24/7 triage and navigation line. Through this line, young people can access prevention assistance, emergency shelter, and a variety of housing programs for young adults. Youth who are enrolled in the program work with a navigator who assists them to access resources, including those from mainstream providers. The program provides funds to meet youth's transportation needs. This coordinated entry system for youth coordinates with Gandara's Impact Center, a drop-in program for youth.

Assistance for veterans is provided by the City's Veterans Service Office, the Supportive Services for Veteran Families (SSVF) program—operated locally by Veterans, Inc.—and the Veteran's Administration, which has an office in Springfield and provides veteran-specific street outreach. Each of these agencies provides case management to help connect veterans to mainstream services.

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

The CoC and local service providers have developed a strong collaborative network which includes common releases of information, common assessments, and regular opportunities to share information and create collaborative strategies. The City is the lead entity/collaborative applicant for the CoC, which is designated as a Unified Funding Agency (UFA). Due to the UFA designation, the City receives funds to support the organizational and grant-making responsibilities of the CoC.

The biggest gap is the lack of sufficient resources to address community need. There are insufficient behavioral health services to meet the community's needs.

Stakeholders have expressed a need for a coordinated entry system for general supportive services, like the system that coordinates entry for housing for people who are homeless. The City and the CoC are currently working with a technical assistance provider to improve and expand upon the CoC's coordinated access system, to coordinate referrals to a broad range of services.

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

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

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, homelessness and special needs objectives.

As described above, the City continues to strengthen the City's Neighborhood Council civic infrastructure. The City utilized ARPA funding to significantly build out the capacity of neighborhood councils throughout Springfield. The City will provide additional CDBG funding to neighborhood councils that serve residents in low- and moderate-income census tracts for the purposes of improving the reach of public services and programming to residents.

In the aftermath of the COVID-19 pandemic the City used state Municipal Vulnerability Preparedness funding to develop a communication strategy focused on reaching the City's most vulnerable residents and hard to reach populations. The City will continue to implement recommendations within the plan to fill communication and outreach gaps.

Springfield has invested resources to build-out capacity for organizations that serve the most vulnerable neighborhoods within Springfield. This includes investing significant funding in construction of a new community center in the North End, that will allow the New North Citizens Council to provide a one-stop location for all of their public service activities. The City used ARPA funds to support start-up of a new Community Development Corporation—Hope CDC—created by the pastors of local community churches to focus on the underserved Mason Square neighborhoods, and assisted Hope CDC to secure technical assistance to create an initial development plan. In this planning cycle, the City has also expanded the NRSA to include the Mason Square neighborhoods.

The City will continue to use its existing staff capacity and the expertise of both staff and technical consultants to provide training and support to subrecipients to ensure they stay abreast of changing federal regulations and requirements.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Consolidated Plan
OMB Control No: 2506-0117 (exp. 09/30/2021)

SPRINGFIELD

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Production - Rental	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Expand Affordable Housing Options	HOME: \$1,000,000	Rental units constructed - 44
2	Affordable Housing Production - Homeownership	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Expand Affordable Housing Options	HOME: \$2,198,953	Homeowner housing added: 10
3	Down Payment Assistance	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Expand Affordable Housing Options	CDBG: \$450,000, HOME: \$1,000,000	Direct financial assistance to homebuyers - 150
4	Rehab Existing Rental- Rental Rehab	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Improve Quality of Housing Stock	HOME: \$200,000	Rental units rehabilitated - 11
5	Provide support to homeowners- Homeowner Rehab	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Improve Quality of Housing Stock	CDBG: \$2,351,952	Homeowner housing rehabilitated - 150

6	Financial assistance - Homeowner repair/replace heating systems (HEARTWAP)	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Improve Quality of Housing Stock	CDBG: \$1,000,000	Homeowner housing rehabilitated - 1500
7	Permanent Supportive Housing- Rental Units Constructed	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	HOME: \$100,000	Housing units for homeless added - 4
8	TBRA with Services	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	HOME: \$2,269,860	Tenant-based rental assistance/Rapid rehousing - 250
9	Rapid Rehousing with Housing Navigation	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	ESG: \$746,450	Tenant based rental assistance/Rapid rehousing - 1000
10	Homelessness Prevention	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	ESG: \$20,000	Homelessness prevention - 30

11	Street Outreach	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	ESG: \$758,805	Other - 500
12	Overnight Shelter	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	CDBG: \$100,000	Homeless person overnight shelter - 4000
13	Housing Assistance to HIV+ Persons and Families (HOPWA)	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	HOPWA \$4,013,045	STRMU - 250 TBRA/Rapid Rehousing - 190 Supportive Services: - 200
14	Public Facilities/Infrastructure Improvements	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$5,500,000	Public facility or infrastructure activities other than low/moderate-income housing benefit - 25,000 Persons Assisted
15	Public Facilities/Improvements to Non-Profit and/public facilities	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG \$1,100,000	Public facility or infrastructure activities other than low/moderate-income housing benefit - 5,000 Persons Assisted

16	Public Services	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$3,425,000	Public Service activities other than Low/Moderate Income Housing Benefit: 50,000 Persons Assisted
17	Clean Up of Sites	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$560,000	Buildings Demolished: 5 Other: 765 (Includes Graffiti)
18	Public Art/Placemaking	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$250,000	Public facility or infrastructure activities other than low/moderate-income housing benefit - 5,000 Persons Assisted
19	Capacity Building	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$250,000	Other: 10
20	Historic Preservation	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$150,000	Other: 3

21	- Pro Active Street Sweeps	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$175,000	Housing code enforcement/Foreclosed property care: 3,500
22	Financial Assistance to Small Businesses	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Economic Development Initiatives	CDBG: \$500,000	Businesses Assisted: 15
23	Technical Assistance to Small Businesses	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Economic Development Initiatives	CDBG: \$150,000	Businesses Assisted: 5

Table 52 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Create affordable rental housing	Create affordable rental housing units through new construction and adaptive reuse.
Create affordable homeownership opportunities	Create affordable homeownership opportunities through new construction.
Direct financial assistance to homebuyers	Provide down payment assistance to increase affordability
Rehabilitate existing rental housing	Rehabilitate existing rental housing
Homeowner housing rehabilitated	Provide support to assist homeowners to rehabilitate their housing
Homeowner repair/replace heating systems- (HEARTWAP)	Provide financial assistance to homeowners for repair/replace heating systems
New rental PSH units constructed	Create Permanent Supportive Housing (PSH) units for disabled homeless households
TBRA/Rapid Rehousing - HOME	Provide tenant-based rental assistance (TBRA) combined with services to support disabled homeless households
TBRA/Rapid Rehousing - ESG	Provide rapid rehousing to help homeless households to move into housing (navigation services)
Homelessness prevention	Provide assistance to help low-income households avoid becoming homeless
Street outreach	Provide assistance to unsheltered homeless individuals through street outreach
Homeless person overnight shelter	Provide overnight shelter for homeless families and individuals
HOPWA	Provide housing assistance to HIV+ persons and their families; STRMU, TBRA and supportive services.

Public Facilities/Infrastructure	Improve the physical environment through enhancement of streets, parks, sidewalks, biking infrastructure, tree planting and open space
Public Facilities/Improvements- Non Profits	Capital improvements to Non-Profit and/or public facilities
Public Services	Support public services for low to moderate income families
Clean-up of sites and structures	Clean-up sites and structures, including demolishing buildings, removing graffiti and disposing of properties
Public Art and Placemaking	Fund efforts around public art, placemaking and beautification to foster elimination of blight and enhance neighborhood revitalization efforts
Neighborhood Councils Support-Capacity Building	Work with neighborhood councils to build two-way communication capacity between low/mod residents and local government and connect residents with public programming and services
Historic Property Rehab	Rehabilitate historic buildings to promote historic preservation, reduce blight and revitalize surrounding neighborhood
Pro Active Street Sweeps	Fund housing inspectors and staff to conduct pro-active street sweeps of local housing minimum standard requirements
Small Business –Financial Assistance	Provide financial assistance to small businesses operating in low-mod areas, including operating costs and/or façade improvements
Small Business - Technical Assistance	Provide technical assistance to small businesses operated by low-mod business owners and/or businesses operating in low-mod areas and for businesses experiencing financial and economic hardship.

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) Springfield expects to provide affordable housing to 2490 households during the five-year period of this Consolidated Plan. The City estimates that it will provide housing to 1090 extremely low-income households, 760 low-income households, and 640 moderate income 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.

Activities to Increase Resident Involvements

SHA, over the next five years, will continue to work 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 and objectives related to these visions over the next five years are listed below.

Goal: Maintain the active participation of existing Tenant Councils and increase the number of new Tenant Councils

Objectives:

1. Provide assistance and support to SHA Tenant Councils
2. Educate residents on the importance of having Tenant Councils
3. Designate and train a SHA staff person to support and develop Tenant Councils

Goal: 100% of tenants responsible to participate in community service requirements meet their responsibility and gain new skills

Objectives:

1. Educate residents on the importance of complying with the Community Service requirements
2. Track tenant participation in community service and hold tenants accountable for non-participation
3. Develop relationships with outside organizations to develop a wide range of options from which tenants choose to meet community service requirements
4. Develop a range of educational and self-sufficiency workshops that meet the criteria for community service so that residents receive optimal benefits from community service, develop work-related skills, and may be introduced to possible employment opportunities
5. Train staff in each Property Management District on community service-related matters

Goal: SHA continues efforts on promoting self-sufficiency

Objectives:

1. Provide training and professional development opportunities to Resident Services staff and train Resident Services staff and Rental Assistance staff on promoting self-sufficiency initiatives
2. Apply for grants promoting economic and educational opportunities for residents, including CDBG, FSS and ROSS grants
3. Identify and implement new technology and tools to increase outreach to the residents

4. Establish partnership with community organizations
5. Increase efforts on Section 3 hires

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

Yes.

Plan to remove the ‘troubled’ designation

SHA received a failing PHAS score of 53 (out of 100) for the fiscal year ending March 31, 2023, and was therefore designated as “Troubled”. The primary reason for the failure was an outdated software system, which was unable to properly run required reports.

During 2024, SHA took steps required by HUD to address items that led to the “Troubled” designation. This included implementation of a new software system which enables the agency to run and submit required reports. In addition, and in consultation with HUD, SHA is in the process of updating policies, procedures, and forms to ensure they are in compliance with the most recent HUD standards.

SHA has entered into a Recovery Agreement with HUD. Pursuant to the Agreement, SHA will:

- Submit unaudited and audited financial statements for the fiscal years ending March 31, 2023, 2024 and 2025
- Increase its public housing occupancy rate to at least 96% for FY2024, and, if unable to do so, contract with a managing agent for any property not meeting the 96% occupancy goal (*note: SHA’s February 2025 occupancy rate is 97.3%*)
- Implement a plan for improving tenant accounts receivable

The City has communicated both with HUD and with SHA about the issues that led to SHA being designated as Troubled and has reviewed correspondence between HUD and SHA and the SHA Recovery Plan. The City has confirmed that the issues were primarily related to an outdated software system and that SHA has replaced the system. The City notes that HUD indicates that SHA has completed most of the items required to be relieved of the Troubled designation, and that remaining items are expected to be completed shortly.

SHA has not indicated that there is a need for financial assistance to resolve the issues that led to the Trouble designation.

The City continues to monitor the situation closely and will provide assistance as needed.

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

Barriers to Affordable Housing

The following have been identified by City staff and stakeholders as existing barriers:

- **City Council Special Permit:** All new developments of 10 or more units and all redevelopment projects of 26 or more units require a City Council Special Permit. The City Council must determine that the special permit is suitable for the proposed use, the application satisfies any specific zoning requirements, and the proposed use is in harmony with the general purpose and intent of the Zoning Ordinance and will not have a material adverse impact on the City or the neighborhood.
- **Parking:** The City has a presumptive minimum parking requirement for all multifamily housing, requiring 1 space per studio/one-bedroom unit and 1.5 spaces per unit for 2-bedroom or larger units. While these requirements may be reduced through Site Plan or Special Permit review, the need for review adds uncertainty.
- **Non-Conforming Lots:** Dated and difficult-to-understand rules for seeking a variance to be able to develop housing on a non-conforming lot.
- **Paper Permitting System:** Springfield currently requires paper permit applications, delivered to individual offices. While the relevant offices are consolidated in a single location, the process can be cumbersome.
- **Limited availability of Zoning Board of Appeals (ZBA) review:** The ZBA meets monthly for 11 months of the year and will only hear three matters per meeting. ZBA Review is required when a developer needs a variance from existing zoning requirements.
- **Demolition Delay Ordinance:** No building 75 years or older may be issued a building permit for a period of nine months from when the application for a demolition permit is provided to the Historic Commission, unless the Commission determines that the building is exempt.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

During the period 2025-2029, the City will take the following actions:

- **Create a housing production plan.** In 2025, the City is engaging a consultant to assist the City to create a housing production plan. An express goal of the planning process is to review City permitting, zoning, and other requirements to identify improvements to ease the housing development process.
- **Implement an online permitting system** to simplify and expedite the process.
- **Increase the meeting frequency of the ZBA.**

SP-60 Homelessness Strategy – 91.215(d)

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

Springfield will provide comprehensive homeless outreach by using multiple braided resources in a coordinated way. The components of our outreach are:

- **Project HOPE:** multidisciplinary street outreach supported by a Department of Justice (DOJ) Comprehensive Opioid, Stimulant, and Substance Use Program (COSSUP) grant. This program supports twice-weekly homeless outreach deployments by a response team made up of a behavioral health clinician and a police officer. The outreach work is enhanced by the presence of a civilian social worker housed in the Springfield Police Department, who coordinates follow-up referrals for people contacted during outreach.
- **Street Outreach Team:** Use of Emergency Solutions Grant (ESG) funds to support an outreach team that performs street outreach, conduct assessments, and connect people experiencing homelessness to resources.
- **Additional outreach to unsheltered persons:** The Project HOPE and street outreach teams coordinate with specialized outreach provided by the Veterans Administration (targeted to veterans) and by the Projects for Assistance in Transition from Homelessness (PATH) team (targeted to those with serious mental illness).
- **The Springfield-Hampden County Continuum of Care (CoC),** administered by the City of Springfield, uses federal CoC and state Homeless Youth Program funds to provide a youth-only coordinated access system which includes a 24/7 housing crisis support line. This broadly advertised access phone line connects youth who are at-risk of or experiencing homelessness with access to a navigator who can connect them to shelter and services and identify housing resources and other supports.

Throughout 2025, the Springfield-Hampden County Continuum of Care is undertaking a planning effort to improve its coordinated access system, which is the coordinated gateway to housing and resources for people experiencing homelessness. The goal of this project is to make it easier for people at-risk or literally homeless to find the resources they need to resolve their crisis. In its role as the CoC lead, the City is facilitating this planning process.

Addressing the emergency and transitional housing needs of homeless persons

Massachusetts has very separate response systems for addressing emergency shelter needs for families and for individuals without children.

The state provides emergency shelter to eligible families through a centralized system. This system has traditionally expanded to meet the need for shelter but is amid significant transformation which is capping the number of units to be provided and the length of stay. Springfield will monitor the impact of these changes through the period of this Consolidated Plan to determine whether the City should begin to provide support for family shelter needs.

Springfield provides CDBG funding for the City's year-round individual shelter system. Beginning in 2025, the City has used American Rescue Plan Act (ARPA) funds to support a seasonal overflow shelter, an activity that will continue in winter 2025-2026. In summer 2026, Clinical Support Options (CSO) will open a new 40-bed shelter facility in a new facility that the City is supporting with HOME ARP funds.

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.

Springfield supports homeless individuals to make the transition to permanent housing through use of ESG funds to support housing navigation services located at emergency shelter. Staff in this program conduct assessments and connect people in shelter to housing and services. The housing navigation services provided by these staff and by street outreach workers coordinate with state- and CoC-funded programs to provide rapid rehousing funds and supports.

As mentioned above, the CoC funds CHD and Gandara to operate a 24/7 phone line for homeless and at-risk youth. The navigators available through the line perform assessments and make referrals for housing placements for youth in need.

The CoC, led by City staff, uses its Homeless Management Information System (HMIS) to identify those who have long stays in homelessness in order to provide enhanced assistance to those individuals and families. The CoC maintains a by-name list of long stayers and holds regular multi-agency case conferencing meetings to identify resources and strategies to assist those households to exit homelessness. The system of by-name lists, and case conferencing is how the CoC identifies and prioritizes people for referral to permanent supportive housing; the prioritization system reserves these units for those with the longest stays in homelessness and highest needs for supportive services.

The City supports the creation of permanent housing units (PSH) for vulnerable homeless people in several ways. It uses HOME funds to provide tenant-based rental assistance (TBRA), matched by a local agency with intensive supportive services, to provide PSH for chronically homeless individuals. The City is investing HOME ARP into projects that are creating PSH for chronically homeless people. The City is also using HOME ARP to provide rapid rehousing with intensive supportive services to vulnerable people moving from unsheltered homelessness into housing; the goal of this program is to provide a bridge toward later placement into a PSH unit or other long-term affordable housing option.

Springfield uses two key strategies to prevent those who were recently homeless from becoming homeless again. First, in coordination with the CoC, Springfield homeless providers assess the needs of people experiencing homelessness and use that assessment to match them to the level

of support needed to be successful in housing. Most significantly, the CoC identifies people needing permanent supportive housing and refers them to programs that offer PSH. Second, the City, as the administrator for the CoC, organizes training events for homeless service providers to support them in providing the services necessary to help keep people housed. This includes annual trainings on access to various mainstream services, such as employment and training programs, income and food supports, and access to health and behavioral health, as well as training on skills needed for maintaining housing, such as working with landlords and responding to tenant problems.

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

Springfield is using ESG funds to provide limited homelessness prevention assistance through a neighborhood-based organization. The City has not prioritized homelessness prevention programming because this is an area that the state of Massachusetts funds. The Commonwealth provides a homelessness prevention program, Residential Assistance to Families in Transition (RAFT), which is administered in Springfield by Way Finders, Inc. RAFT provides short-term emergency funding to help you with eviction, foreclosure, loss of utilities, and other housing emergencies. In 2025, the benefit is up to \$7,000 per 12-month period and is available to households with incomes up to 50% of the area median income (AMI), or 60% of AMI for those who are at risk of domestic violence. Staff from Way Finders are available at the Western Division Housing Court to expedite assistance when needed to prevent eviction.

The City and the CoC prevent homelessness by coordinating with multiple systems of care—including hospitals, behavioral health facilities, correctional facilities, and the foster care system—to enhance coordination that will prevent people from leaving these systems directly into homelessness. The City's DOJ COSSUP grant funds the presence of a social worker in the Springfield District Court who helps people with housing instability, substance use disorder, and low-level criminal offenses (such as shoplifting or trespass) to access substance use treatment while also receiving a referral to assist with housing upon completion of a residential treatment program. The City uses HOME funds to provide time-limited tenant-based rental assistance (TBRA) to previously homeless individuals ready for discharge from the Mental Health Association's medical respite program. The ESG-funded street outreach team coordinates with hospitals and behavioral health facilities to identify housing options for people leaving those systems who would otherwise be homeless. The CoC's homeless youth response system partners with the state Department of Children and Families (DCF) and the Springfield Housing Authority (SHA) to provide housing vouchers to young adults aging out of foster care through the Foster Youth to Independence (FYI) program.

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

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

Springfield will take the following actions to evaluate and reduce lead-paint hazards:

- Use 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 for lead-based paint hazards during the application/underwriting process for any housing assistance program.
- Mandatory pre-rehabilitation lead testing includes soil samples for all HOME-funded project-based homeownership and multi-family production programs.
- Public education about the risks of lead-based paint and the danger of disturbing lead-based paint during home renovation projects.
- Mandatory remediation within rehabilitation specifications for all project-based and multifamily projects.

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

The City of Springfield has higher lead poisoning and hazards than is typical in Massachusetts. The City has a significant number of at-risk housing units and uses multiple strategies to identify units with lead-based paint hazards.

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

The City of Springfield has a high concentration of poverty. Several of the census tracts identified in the NRSA for the 2025 Consolidated Plan have concentrations of severe distress, including areas where 100% of the residents are at or below 80% AMI. Reducing poverty is vital to improve the lives and well-being of Springfield's residents. Poverty leads to persistent hunger, unstable housing, and limited economic opportunity - a difficult cycle to escape.

The City's goals, programs, and policies work to create an inclusive economy with support for families trying to increase their income and opportunity. The City has identified the need to provide employment training and to address the "cliff effect" to enable families to make the transition from receiving public assistance to becoming self-sufficient.

Actions the City will undertake to reduce the number of Poverty-Level Families include:

- Fund supportive services that assist low and moderate-income households seeking employment or training
- Support small businesses through financial and technical assistance that result in retaining and growing employment opportunities
- Support Section 3 opportunities for local residents and small businesses

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

In Springfield the mismatch between housing cost and household incomes is a persistent issue driven by the high rate of poverty in the City. The City's strategy includes funding programs which work to increase education and skill levels that can lead to increased household income.

SpringfieldWORKS designs programs to create economic mobility for the lowest income residents. The collaborative's innovative Cliff Effect Pilot provides financial assistance to bridge the gap for families whose rising incomes cause them to lose more in benefits than they gain in wages, helping to encourage their continued pursuit of obtaining higher income. The 2Gen program recognizes that cycles of poverty cross generations and focuses on adults, children, and caregivers to ensure the whole family's support, employment, and housing needs are met.

The City's housing programs work to address the mismatch between housing costs and household income. The Continuum of Care is working to support people experiencing homelessness, connecting them to housing and employment.

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 City of Springfield's Development Services Division, a part of its Office of Community Development (OCD) undertakes monitoring of all federal funds. OCD has an established monitoring plan for 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)
- Continuum of Care Programs (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 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.

The City's Office of Planning and Economic Development (OPED) executes contractual agreements with each subrecipient of program funds that require compliance with programmatic statutes and regulations. OPED ensures that subrecipients are achieving their performance objectives within the contractual schedule and budget and performance measurement system and that they are doing so in compliance with all regulations which govern their administrative, financial, and programmatic operations. Per HUD's recommendation of best practices, 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. Fiscal monitoring of the CDBG, HOME, ESG, and HOPWA programs are undertaken by OCD staff. OCD also monitors CDBG contracts with external organizations and inter-departmental agreements with other City departments.

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