

# City of Springfield, Massachusetts

## Action Plan, FY 2013-14



South End Revitalization  
Concord Heights/Outing Park Management Office and Community Room  
Project funded with HOME Entitlement Grant Funding

# **FOURTH Program Year Action Plan, 2013-14**



**City of Springfield,  
Massachusetts**

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# Fourth Program Year Action Plan

## GENERAL

### Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Every five years, the City of Springfield undertakes a planning process in which it assesses its community needs, seeks public input, and devises a strategy to accomplish priority projects, which is set out in the City's Five-Year Consolidated Plan. The plan is carried out under the leadership of the Office of Planning and Economic Development. Through OPED, the City works to create and sustain a healthy, vibrant City that stimulates balanced growth through economic development, housing options, neighborhood revitalization, and support for Springfield residents.

The City undertook this strategic consolidated planning process in 2009-2010, and established 12 top-level goals to guide its use of community development funds during years 2010 through 2014.

### City of Springfield Consolidated Plan Goals, 2010-2014

#### *Economic Development Goals*

1. Promote an environment that encourages entrepreneurship, strengthens existing businesses and expands economic opportunities.
2. Develop and execute strategies that promote development within neighborhood commercial corridors.
3. Prepare and promote existing commercial sites for development.
4. Expand job training and readiness programs to effectively develop a competitive workforce.

#### *Community Development Goals*

5. Improve the physical environment of the City through enhancement of streets and streetscapes, parks and open space, and remediation of blight.
6. Provide support and increased opportunities for residents of Springfield, with a particular focus on the City's youth.

7. Support creation and maintenance of appropriate community facilities to serve residents' needs.

#### ***Neighborhood Stabilization and Housing Goals***

8. Increase housing stability throughout the City, with a particular emphasis on neighborhoods in need of revitalization.
9. Improve the quality of the City's housing stock.
10. Preserve and expand housing options in order to provide opportunity for residents to access safe, sanitary and affordable homes.

#### ***Goals Related to Special Needs Populations***

11. Continue efforts to end homelessness throughout the City and region, while continuing to meet the emergency needs of people experiencing a housing crisis.
12. Support special needs populations with housing options, supportive services, and facilities as appropriate.

**FY 2013-2014 Plan, Funding, and Outcomes.** During each year of the Consolidated Plan, the City publishes an Annual Plan, which indicates the programs to be carried out during the year. This document is the City of Springfield's Annual Plan for the fourth year of the 5-year Consolidated Plan.

In FY 2013-2014, the City of Springfield will receive \$3,759,776 in federal Community Development Block Grant (CDBG) and \$1,124,218 in the HOME Investment Partnerships Program funding. The City will also receive \$267,658 in Emergency Solutions Grant (ESG) funds and \$446,897 in funds for Housing Opportunities for Persons with AIDS (HOPWA). During this year, the City will continue to administer multi-year programs funded in 2011 by the Neighborhood Stabilization Program (NSP), as well as program income from its 2009 NSP grant.

The Annual Plan describes how these funds will be used. A full listing of the programs to be funded in this fiscal year is provided within the Appendix.

In 2011, the City of Springfield was hit by an EFS 3 tornado, which caused extensive damage in a corridor that cuts across the middle of the City. The City's continuing need to respond to this damage has caused some adjustments in funding priorities, which will be reflected throughout this annual plan. The City will prioritize tornado-impacted neighborhoods, particularly the impacted neighborhoods located within the City's Neighborhood Revitalization Strategy Areas (NRSAs). City redevelopment activities in FY 2013-14 will also be impacted by expected receipt of CDBG-DR funds. Once the City learns its DR allocation, it will prepare an Action Plan that specifically describes use of those funds.

During FY2013-2014, the City will undertake or advance the following major activities and initiatives:

- *Economic Development:* Completion of transfer and sale of the Mason Square Fire Station and Indian Motorcycle B building to a partnership of American International College for a \$25 million redevelopment into housing and limited office/commercial space.

Springfield Redevelopment Authority (SRA) moving forward with construction of the \$51 million Phase I of Union Station, completing remediation activities with full construction beginning in early 2013.

Applied for and received \$400,000 grant from EPA to fund remediation activities at the former Hotel Charles site in coordination with Union Station, scheduled 2015 completion.

Applied and was awarded \$1.2 million in MassWorks grant funding for the construction of Dwight Street Extension improvements in Hollywood in the South End in coordination with \$75 million private redevelopment of Outing Park apartments, construction ongoing in 2013.

Created and earned local and state approval on Housing Development Incentive Program (HDIP), a program that offers incentives for the development of market rate housing in Springfield. Final program approval occurred in January, 2013 and the city is currently examining potential projects.

Identified a new preferred developer for the redevelopment of the long vacant, historic Chestnut Junior High. The Peregrine Group, out of Rhode Island is currently doing due diligence activities in relation to a potential market rate housing project targeted towards medical district professionals.

Identified a preferred developer for the redevelopment of the former Zanetti School and Howard Street School in the South End. The developer, MGM, plans to include the properties in an \$800 million mixed use redevelopment.

Applied and was awarded \$420,000 in MassWorks grant funding for the design of parking in relation to the redevelopment of the Court Square buildings on Elm Street, design was completed in January, 2013. Court Square \$25 million redevelopment of historic 13-31 Elm Street property expected to begin in 2013.

Continued re-drafting of the Zoning Modernization project to be submitted to City Council for adoption in 2013.

Completed the sale and transfer of the long vacant former Cornerstone building on Page Boulevard, sold to neighboring Genden Auto Parts for clearance and development of neighborhood parking in 2013.

Outreach after the Columbia Gas explosion downtown, working directly with company claim representatives and small businesses and residents. A significant planning effort for the effected district will occur in 2013.

SRA continuing to market additional development parcels available in both the Springfield Smith and Wesson Industrial Park, where a new FW Webb facility is opening in 2013 and the Indian Orchard neighborhood where the SRA and the local power entity recently worked on a project to develop the largest solar facility in New England.

The city will continue to utilize business incentives such as TIF and STA, as it successfully did in 2012 with projects such as Nash Manufacturing and Latino Foods to help grow and attract business in Springfield.

- *Employment Training:* ROCA administers a Transitional Employment program for very high risk young men. The mission is to move these young people out of violence and poverty. Through the program, they gain educational skills and work skills required to attain long term employment. The YWCA of Greater Springfield provides job training, outreach, skills assessment, GED instruction, counseling, leadership development, work experience and job placement to low income young people who are high school drop outs.
- *Community Development:* reconstruction and improvements of parks; rehabilitation/reconstruction of streets and sidewalks; and assistance to neighborhood councils to improve City neighborhoods.
- *Public services:* provision of a variety of social and development services, summer activities; especially services targeted to youth and children, to 4707 individuals. These services also include services for elders, people with disabilities, people with substance abuse, health needs, job training and homelessness.
- *Neighborhood stabilization, particularly in critical neighborhoods:* redevelopment of abandoned residential homes/parcels; homebuyer down payment incentives; demolition of blighted residential structures; receivership of residential properties; targeted proactive code enforcement; board and secure vacant homes; acquisition and disposition of tax-foreclosed residential properties; rehabilitation of historic properties; cleanup of lots and graffiti removal.
- *Homeowner Repairs:* The City will continue to provide funding for home emergency repairs, particularly in tornado-impacted neighborhoods.
- *Encouragement of homeownership and housing stability:* homebuyer education (in English and Spanish) and down payment assistance for income-eligible households buying throughout the City; this work complements the “Buy Springfield Now” campaign, which encourages homeownership in the City.

- *Improvement of the City's housing stock:* rehabilitation of housing units; evaluation and elimination of lead paint hazards in housing units; and increased energy efficiency. The City will provide funding for redevelopment of Outing Park I Apartment in the South End, preservation/rehabilitation of Colonial Estates in the Pine Point neighborhood, and rehabilitation funds for the Cross Town Corners development—four smaller buildings located in Six Corners, Old Hill, and the South End.
- *Continued efforts to decrease homelessness:* development of permanent supportive housing opportunities; homelessness prevention and rapid rehousing assistance; and continued provision of emergency and triage services to households newly becoming homeless.

Neighborhood-Specific and Development Initiatives:

- *Tornado-Impacted Areas:* The City will prioritize tornado-impacted areas for preference for CDBG and HOME funds.
- *Central Street Revitalization:* The City expects to fund construction of 6 to 8 single-family affordable homeownership units on Central Street. These homes will be across the street from 6 new homes constructed with City funding over the last several years.
- *South End Revitalization:* redevelopment of residential parcels; demolition of blighted buildings; storefront façade improvements to Main Street businesses. The first phase of renovations of buildings in the Hollywood section were completed in 2012, and the second phase will take place in 2013. With the support of a 2012 Choice Neighborhoods Planning Grant for the South End, the City and SHA are leading a collaborative community planning process to create a Transformation Plan, which will address Housing, People and Neighborhood needs. The City has committed CDBG funds to support this initiative.
- *North End Community Development:* investment in human capital; infill housing development targeted to homeownership; targeted demolition of abandoned properties.
- *State Street Corridor and Old Hill/Six Corners Revitalization:* Redevelopment of residential properties; infill housing units; demolition of blighted structures; provision of homeowner rehabilitation funds; conveyance of abutter lots to responsible neighbors; and street improvements.

**Past Performance.** Accomplishments for FY2012-2013 include:

***Tornado Response***

The City continues to dedicate tremendous resources to tornado recovery. Over the past fiscal year, this included continued demolition and clean-up; providing funds for home repair; tracking, code enforcement, and legal actions against property owners unwilling to address dangerous or blighted properties; and work toward implementation of the community's master rebuilding plan.

***South End Revitalization Initiative***

The City will complete the street, sidewalk and streetscaping of Dwight Street Extension this fiscal year.

First Resource Development has completed phase 1 of its 3-phase rehabilitation of Concord Heights/Outing Park Apartments. Phase I included creation of an on-site management office/community room, installation of hundreds of security cameras, and site improvements throughout the complex.

With Choice Neighborhood Planning Grant funds, the City and the Springfield Housing Authority have undertaken a broad and inclusive planning process to create replacement housing for Marble Street Apartments, plan for future neighborhood improvements, including siting and creating programming goals for the South End Community Center, and analyzing and creating plans to address human capital needs in the neighborhood.

The City undertook a collaborative planning process to create a public safety plan for the neighborhood, and submitted an application for Department of Justice Byrne grant funds to implement the plan.

***Neighborhood Stabilization Initiatives***

The impact of the foreclosure crisis and housing market decline is seen in abandoned and vacant properties throughout the City. The City was awarded Neighborhood Stabilization Program funds in the amount of \$3.5 million in 2009, and an additional \$1.2 million in 2011; in addition, and developers are eligible to receive NSP2 funds from state agencies for redevelopment efforts in Springfield.

In order to best use this investment, the City undertook a careful planning process for neighborhood stabilization, and is combining the NSP work with a number of City-funded initiatives. The City's neighborhood stabilization efforts include:

- Targeted demolition of blighted properties;
- Infill development of single and two-family homes for homeownership;
- Code enforcement quality-of-life sweeps;
- Receivership of abandoned properties;
- "Clean and lien" of vacant lots;

- Use of tax title properties for homeownership opportunities;
- Emergency home repair program; and
- Foreclosure prevention.

Four NSP-funded developers have completed redevelopment of eleven properties in the Old Hill, Six Corners, and South End neighborhoods, and have an additional two properties underway. The City has also used NSP funds for the removal of blight in the target neighborhoods. The NSP-funded work in these neighborhoods is being augmented by HOME CHDO funds, which have been used to build five new homeownership units in Old Hill.

### ***State Street Corridor***

The State Street Alliance, a collaboration of over 50 private and public entities dedicated to the redevelopment of this corridor, has continued to examine market opportunities for retail, office and housing; identify site-specific development opportunities; and create a market-driven program that identifies catalytic projects.

### ***Reduction of Homelessness; the Worthington Street Homeless Resource Center***

One of the City's key priorities during the prior Consolidated Plan period was addressing homelessness among individuals in the City. The City has continued to make strides in this area. The City has experienced a 57% reduction in street homelessness in the City, as well as a 15% reduction overall in the number of homeless individuals without children in the City since 2007.

In the past fiscal year, the City used Emergency Solutions Grant funds to continue successful triage and rapid rehousing programs established using Homelessness Prevention and Rapid ReHousing Program (HPRP) funds.

In 2012, the Springfield Continuum of Care absorbed the surrounding communities in Hampden, creating the Springfield/Chicopee/Holyoke/Westfield/Hampden Continuum of Care. The City of Springfield remains the lead entity and convener for the enlarged CoC. The new CoC configuration will support improved regional planning and coordination.

The City continues to play a major role in leading the Western Massachusetts Network to End Homelessness, a regional effort focused on reducing chronic and family homelessness.

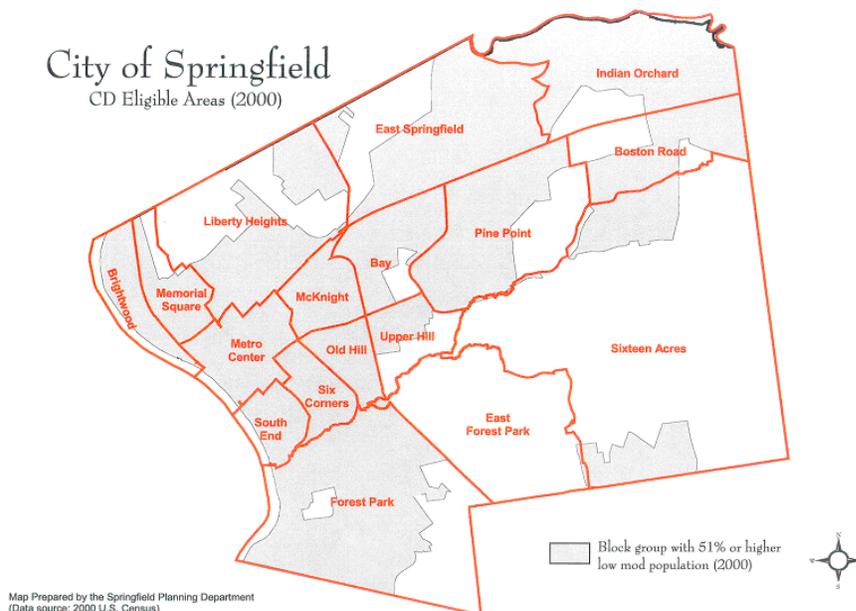
### ***Section 3 Coordination***

The City, in partnership with the Springfield Housing Authority and the Regional Employment Board of Hampden County, is one of 12 grantees nationwide to receive a competitive HUD Section 3 Coordination grant. The funds have enabled the City to hire a Section 3 coordinator.

## General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

**Target Geographic Area.** The City of Springfield plans to expend its CDBG allocation predominately within census block group areas made up of 51% or more low/moderate income population. The City estimates that it will spend more than 70% of its CDBG funds within the City's CDBG target area. The map below illustrates the CDBG-eligible areas.



Of 17 City neighborhoods, six are entirely CDBG eligible and ten are partially eligible. Within the Low-Mod CDBG-eligible areas, most of the neighborhoods contain concentrations of low-income households, and greater than average rates of minorities.

The eligible area includes the census tracts and block groups listed in the table below. Within this area, the City will prioritize eligible projects within its existing Neighborhood Revitalization Strategy Areas (NRSAs), which are marked on the table.

TRACT	BLK GRP	NRSA	LOW MOD PCT	TRACT	BLK GRP	NRSA	LOW MOD PCT	TRACT	BLK GRP	NRSA	LOW MOD PCT
8026.01	3		59.9	8018.00	6	✓	85.7	8011.01	2	✓	100.0
8026.01	4		55.8	8017.00	3		75.4	8009.00	1	✓	86.0
8026.01	5		68.2	8017.00	4		64.0	8009.00	2	✓	81.6
8023.00	1		56.2	8017.00	5		65.8	8009.00	3	✓	95.2
8023.00	2		51.8	8017.00	6		67.4	8009.00	4		70.3
8023.00	4	✓	82.8	8016.05	2		54.2	8009.00	5	✓	89.9
8023.00	5		74.4	8016.03	1		52.3	8008.00	1	✓	90.2
8023.00	6		75.4	8016.02	1		55.9	8008.00	2	✓	84.0
8022.00	1		67.8	8015.03	1		63.5	8007.00	1	✓	85.4
8022.00	2		65.2	8015.03	2		66.0	8007.00	2		75.4
8022.00	3		77.8	8015.02	1		56.3	8006.00	1	✓	85.9
8021.00	1	✓	78.6	8015.02	4		72.4	8006.00	2	✓	96.6
8021.00	4	✓	56.6	8015.01	3		71.4	8006.00	3	✓	99.4
8021.00	6		53.1	8015.01	4		52.1	8005.00	1		61.1
8021.00	9		67.1	8014.02	1		57.1	8005.00	2		56.9
8020.00	1	✓	85.7	8014.02	4		59.1	8004.00	2		53.8
8020.00	2	✓	86.2	8014.01	5		74.3	8004.00	4		54.1
8020.00	3		79.1	8014.01	6		78.2	8004.00	5		62.7
8019.00	1	✓	84.3	8013.00	1		75.2	8004.00	6		66.1
8019.00	2	✓	84.3	8013.00	2	✓	85.2	8003.00	1		59.0
8019.00	3	✓	78.4	8013.00	3		63.2	8002.02	1		52.6
8019.00	4	✓	81.7	8013.00	5		58.4	8002.01	3		58.6
8019.00	5	✓	86.6	8012.00	1	✓	92.7	8002.01	6		69.4
8019.00	8	✓	83.0	8012.00	2	✓	82.4	8001.00	1	✓	80.6
8018.00	1	✓	79.0	8012.00	3		63.4	8001.00	2		54.8
8018.00	2		64.4	8011.02	1	✓	61.1	8001.00	4		74.4
8018.00	3	✓	81.9	8011.02	2		84.3	8001.00	5		72.0
8018.00	5		68.9	8011.01	1	✓	86.6	8001.00	8		65.1

Source: Springfield Planning Department analysis of 2000 US Census

**Basis for Allocating Investments.** The City of Springfield will predominately expend its FY13-14 CDBG allocation within these target neighborhoods and federally eligible areas. Springfield’s investment of CDBG funds is based on whether the activity falls within a City funding priority,

whether the service is an eligible activity, and whether the service or need meets a national objective. In addition, the activity must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; and (3) provide economic opportunity.

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

HOME Investment Partnership Funds (HOME) are used to rehabilitate rental housing, directly assist homebuyers, provide tenant-based rental assistance, and produce and/or preserve affordable housing citywide. Preservation and rehabilitation projects are prioritized in order to preserve and upgrade existing affordable housing units. The City's affordable housing stock is threatened by both expiring use restrictions and aging housing in need of rehabilitation.

ESG and HOPWA funds are targeted to meet the identified needs of the eligible populations within the geographic area. For ESG, the service area is the City of Springfield. Investments are made in accordance with relative priority and the cap on spending for shelter operations and essential services. Uses of funds are guided by both the City's 1-Year Plan to End Homelessness and the input of the Continuum of Care. HOPWA funds are allocated throughout the EMSA which includes the tri-county area. HOPWA funds are allocated primarily to alleviate the housing cost burden for eligible households.

Specific final funding decisions are made by the Mayor, with substantial input from City staff, and taking into consideration the data and community input received in the Consolidated Plan process. In 2012, these decisions are also influenced by plans created through the Rebuild Springfield planning process, undertaken to set priorities for rebuilding post tornado. Where the City chooses not to carry out activities through its own departments, it issues Requests for Proposals to solicit organizations to carry out the activities. In evaluation of responses to RFPs, the City focuses whether particular funding proposals enable Springfield to achieve its overall community development goals.

**Addressing Obstacles to Meeting Underserved Needs.** The greatest obstacle to meeting the needs identified in the plan is the lack of resources needed to do so. The City strives to maximize the resources it has, through targeting and efficient programming, and it attempts to increase the resources available to address the needs. The City's attempts to increase resources will include:

- Application for competitive grant funding;
- Partnership with the private sector to achieve community goals;
- Assistance to nonprofit agencies and private partners to enable them to compete for government and private funds;

- Advocacy with state administration and local legislative delegation to increase state support for priority City projects and initiatives.

The City’s response is also limited by restrictions placed on available funding sources. Most significantly, restrictions on the use of CDBG funds make it difficult for the City to use these funds more broadly for job creation and job training, which are critical needs in the City.

Other obstacles to meeting underserved needs include the difficulty in addressing community problems which are regionally based, and the need to have high quality data and analysis of the City’s challenges and opportunities. Springfield works to address the first obstacle by collaborating with our jurisdictional neighbors whenever possible. The City has done this effectively in the area of homelessness, where it has been a leader in creating the Western Massachusetts Network to End Homelessness, which advocates and implements a regional response to homelessness. The City is also collaborating regionally in the initiative to bring a north-south high-speed rail line through Springfield, and in supporting the region’s ‘brand’ as the Education Corridor. The Springfield-Hartford region is a recipient of a Sustainable Communities grant, and the City is an active participant in work associated with this initiative.

**Additional Resources to Address Needs in Plan.** The following federal, state, and local resources are expected to be made available to address the needs identified in the plan during FY12-13:

Disaster Funding/Reimbursement	
CDBG-DR	\$ 21,896,000
FEMA(to date)	\$ 12,333,944
NRCS(to date)	\$ 442,303
FHWA (to date)	\$ 1,356,409
State(to date)	\$ 7,324,611
Bondi’s Island	
City Bond Funds	\$ 1,000,000
Road and Infrastructure Improvements	
Chapter 90 Funds	\$ 5,436,618
Brookings School	
Mass School Building Authority	\$28,750,000
Union Station	
Off Street Parking Grant	\$ 7,700,000
MassDot/FTA	\$23,600,000
MassDot	\$ 7,807,191
FTA/MassDOT	\$ 9,256,983
City Bond Funds	\$ 2,200,000

Dryden School	
Mass School Building Authority	\$15,247,142
Outing Park I	
Tax Credit Equity	\$16,702,931
Affordable Housing Trust Fund	\$ 1,800,000
MA HOME funds	\$ 550,000
Developer's Cash Equity	\$ 341,644
Permanent Debt	\$ 2,100,000
Neighborhood Stabilization	
NSP 3 Funds	\$ 1,197,000
Heartwap Program	
State – DHCD	\$ 550,000
Health Care for the Homeless	
HRSA	\$ 1,194,003
Supportive Housing Program	
Federal HUD Funds	\$ 869,103
Shelter Plus Care Program	
Federal HUD Funds	\$ 1,073,664
Choice Neighborhood Planning Initiative	
Federal HUD CN grant	\$ 300,000
Private matching funds	\$ 350,000

## Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

**Lead Agency and Administering Agencies.** OPED is the lead agency responsible for administering the programs covered by the Consolidated Plan, and this Annual Action Plan. This Division is made up of the following departments: Community Development, Planning and Economic Development (OPED), Housing, Building, and Neighborhood Services. The Division administers funds provided to other City Departments to carry out the plan, which include Parks and Recreation, Public Works, Elder Affairs, and Health and Human Services. The Division also administers grant funding to various agencies and nonprofit organizations.

**Process for Plan Development.** To create the Consolidated Plan, the City undertook an extensive outreach process and needs analysis. OPED and other City departments that implement community and economic development programs worked together to solicit input for the City of

Springfield's strategy. Outreach included consultations with residents, private industry and non-profit organizations, including Community Based Development Organizations (CBDOs). The consultation process included public hearings, meetings of key City boards and Commissions, community meetings sponsored by neighborhood-based organizations, and regularly held meetings of community-based organizations and human service providers. More specifically, in developing the plan the City consulted:

*Housing Services, Homeless Services Providers*

RiverValley Counseling (HIV); New North Citizens Council (Anti-poverty); Law Consortium (HIV, Low-Income); YWCA (Victims of Domestic Violence); Mental Health Association (Mental health/Dual Diagnosis); Friends of The Homeless (Homeless); Mercy Hospital (Homeless); Springfield Partner's for Community Action (Anti-poverty); Open Pantry Community Services (Homeless); Massachusetts Justice Project (Low-Income); Square One (Low-Income); and Human Resources Unlimited (Mental Health).

*Private Sector*

Chamber of Commerce; Springfield College; and the Regional Employment Board.

*HOPWA Consultation*

City of Northampton; River Valley Counseling; HIV/AIDS Law Consortium; Mercy Hospital; New North Citizen's Council; Tapestry Health Systems; Cooley Dickinson Hospital

*Social Services*

New North Citizens Council; Holyoke-Chicopee-Springfield Head Start, Inc.; The City of Springfield's Department of Adult Education; The Citywide Violence Prevention Task Force; The Mayor's Commission on Youth; The Mayor's Office of Elder Affairs; Greater Springfield Senior Services; Hungry Hill Senior Center; Pine Point Senior Center; Mason Square Senior Center; Catholic Charities; and Martin Luther King Jr. Family Services.

*Health Services*

Mercy Medical Center; Baystate Medical Center; Partners for a Healthy Community; American Heart Society, Springfield Chapter; American Cancer Society, Springfield Chapter; Northern Education Services; New North Citizens Council; The Springfield Health Coalition; The Massachusetts Department of Public Health (which sends Springfield data extrapolated from its state wide health indices system); The Massachusetts Office of Emergency Preparedness; and The Executive Office of Health and Human Services.

*State Agencies*

The City submitted the Draft Consolidated Plan to the Director of the Community Service Division at the Massachusetts Department of Housing and Community Development and the Chief of Staff of the Massachusetts Office of Commonwealth Development.

### *Adjacent Government*

The City notified and consulted with adjacent units of local government. Springfield's Office of Community Development sent notification of the Draft Consolidated Plan and the draft Action Plan web site availability to the Directors of the Community Development Departments in the cities of Chicopee, Westfield, West Springfield, and Holyoke.

### *Public Housing Agencies*

The City of Springfield has been actively engaged with the Springfield Housing Authority during the development of the Plan. A regional public housing authority, HAP Housing, was consulted during the Consolidated Plan development. HAP plays an integral role through its development division, which is a certified CHDO.

**Enhanced Coordination.** The City seeks to enhance coordination between public and private housing, health, and social service agencies through multi-disciplinary/multi-agency task forces and teams that focus on particular issues or neighborhoods. Some of these teams that will be active during FY13-14 are: The Springfield Food Policy Council, the Springfield Adolescent Sexual Health Advisory Committee; the Implementation Committee for the City's Ten-Year Plan to End Homelessness; the Buy Springfield Now committee; the Closing the Achievement Gap Initiative; the State Street Alliance; the Old Hill Collaborative; and the South End Revitalization Coalition.

## **Citizen Participation**

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

**Citizen Participation Process.** During the development of the Fourth Year Action Plan, the City used three main mechanisms to solicit citizen input. The City: 1) Conducted two public hearings to obtain input to be used in the plan; 2) Convened a citizen input hearing to receive comments from residents regarding the DRAFT Action Plan and Adoption of the Citizen Participation Plan; and 3) Solicited written comments about both documents.

In order to publicize the public hearings, the City mailed a flyer to the individuals and organizations listed on the Office of Community Development's mailing list, printed an advertisement in the Neighborhoods Plus section of the Republican, printed an advertisement in

LaVoz and printed a Legal Notice in the Republican. The public hearings were held in neighborhoods where the majority of funding will be spent. All of these solicitations are posted on the City's Community Development website.

**Hearing 1: January 22, 2013 Rebecca Johnson Auditorium, 55 Catherine St.**

**Attendees:**

Cathy Buono, City of Springfield, Office of Community Development

Lori Santaniello, City of Springfield, Office of Community Development

Ms. Buono opened up the meeting by explaining that this is a way to gather public input/citizen comments for the upcoming Entitlement Funds and the Action Plan process. The Action Plan will be available to the public for review for a 30 day review period in April and will go to HUD on May 15<sup>th</sup> for a 45 day review. The funding will become available July 1, 2013 for FY14.

Ms. Buono mentioned that the comments at all public hearings will be included in the Action Plan.

Funding for this year has not been announced as of yet. The City received 3.7 million dollars last year. Ms. Buono said she has no idea what the funding amount will be this year; all public service activities are capped at 15%, administrative costs are capped at 20%. These funds are for neighborhood councils for their overhead costs. At least 70% of the funds have to be used for low income persons and 30% can be used toward the elimination of slum and blight.

Mr. Fairman, Wilshire Athletic Association asked if the public service dollars could be used toward land for youth sports. Ms. Buono explained that a project like this is eligible but would require a different process other than RFP. It would be considered a public facility/improvements project and the process for this type of project would be to send an email and a letter to the Mayor explaining the project, the area that it is in, which has to be a CDBG eligible neighborhood, and requesting the dollar amount.

Mr. Kevin Molina, HAP Housing, also commented. He would like to see a program put together for landlords, particularly absentee landlords; or a program where landlords will have to register. It was asked how the programs/projects are prioritized; particularly housing rehab. Again, Ms. Buono specified, it is ultimately up to the Mayor what programs are funded. It was also asked if the public hearings have any impact. Ms. Buono emphasized that the minutes, any public comments will be in the Action Plan and the Mayor will read the comments and minutes from the meetings.

Mr. Johnson, from New North Citizens' Council addressed the issue of young adults who were involved in the judicial system and trying to obtain employment. He wants funds to be allocated to start up a program work with those individuals so they do not reoffend. Ms. Santaniello explained that the organization ROCA implements a program that works with the Sheriff's Department and works with these offenders. Mr. Johnson explained that these people do not like

to work with the Sheriff's Department they would rather work with someone who is not directly involved in the system. He would like to see the City fund programs that can move toward the young folks to gain opportunities. Ms. Buono told Mr. Johnson to fill out the RFP and submit for funding a program of this type.

Examples of funding are public service activities which funding is capped at 15%. The RFP for public service activities will be released on February 4, 2013 and is due back on March 1, 2013. Any questions regarding the RFP can be emailed to Ms. Buono by February 15, 2013 at [cbuono@springfieldcityhall.com](mailto:cbuono@springfieldcityhall.com)

An RFP Committee will review all proposals and score them and make recommendations to the Mayor. The Mayor does have final funding decisions.

Other projects that are funded are proactive street sweeps-code enforcement, Receivership Program, streets and sidewalks, parks, small business loans, façade programs, emergency repair program to low income persons; historic preservation program, which CDBG funds will be used to rehab the outside of historic homes in the City for those who are not low income but who don't have funds to do extensive repairs to the outside. The property owners will get anywhere between \$25,000-100,000. Last year the program rehabbed 3 homes.

HOME Funds are used for First Time Homebuyers Program; \$3000 is used for closing costs to income eligible persons. In the Action Plan the four Entitlement funds are discussed; CDBG, HOME, ESG and HOPWA.

## **Hearing 2: January 29, 2013 at the Chestnut Accelerated School, 355 Plainfield St.**

Attendees:

Cathy Buono, Office of Community Development

Lori Santaniello, Office of Community Development

Ms. Buono opened up the meeting by explaining that this is a way to gather public input/citizen comments for the upcoming Entitlement Funds and the Action Plan process. The Action Plan will be available to the public for review for a 30 day review period in April and will go to HUD May 15<sup>th</sup> for a 45 day review and funding will become available July 1, 2013.

Funding for this year has not been announced as of yet. The City received 3.7 million last year and Ms. Buono said she has no idea what the funding amount will be this year; public service activities are capped at 15%, administrative costs are capped at 20%. These funds are for neighborhood councils for their overhead costs. At least 70% of the funds have to be used for low income persons and 30% can be used toward the elimination of slum and blight.

Ms. Buono mentioned that the comments at all public hearings will be included in the Action Plan.

HOME City Housing, new organization attended the meeting. The housing complex at Liberty Hill has been identified as the highest drop-out rates in the City, large number of single moms with no education. They need programs within the complex to keep the youth busy and safe.

Rebuilding Together wanted to know if there are any funds available to do parks over or playgrounds. Ms. Buono suggested submitting a written request to the Mayor for this type of funding.

### **Citizen Input: DRAFT 13-14 ACTION PLAN**

The DRAFT Action Plan was available for public review and 30 day comment period from April 8<sup>th</sup> through May 7th, 2013. The newly Adopted Citizen Participation Plan will be available for review and comments during this time.

Copies of the DRAFT Plan and Citizen Participation Plan were available at the Office of Community Development, 1600 East Columbus Avenue; Office of Housing, 1600 East Columbus Avenue; Department; of Health & Human Services, 95 State Street; Office of Planning & Economic Development, 70 Tapley Street and the Office of Neighborhood Services, 70 Tapley Street and the City's Community Development website.

A legal notice about this review period including the availability of the plan, and the date of the public hearing for the DRAFT Plan, was published in the Republican on March 25, 2013. In order to publicize the public hearing, the City mailed a flyer to the individuals and organizations listed on the Office of Community Development's mailing list, printed an advertisement in the Neighborhoods Plus section of the Republican, printed an advertisement in LaVoz. In addition a flyer in English/Spanish was sent to the individuals and organizations listed on the OCD's extensive mailing list. The City also posted them on the City's Community Development website.

#### **Public Hearing**

A public hearing to obtain comments on the Draft Annual Action Plan and the adopted citizen participation plan was held on Tuesday, April 23, 2013 at 5:00PM, 36 Court Street, Room 220.

A public hearing was held to obtain comments on the DRAFT Action Plan, updated Citizens' Participation Plan and DRAFT Analysis of Impediments to Fair Housing on Tuesday, April 23 at 5:00 p.m., 36 Court Street, Room 220.

#### **Staff Attendees:**

Cathy Buono, Office of Community Development  
Lori Santaniello, Office of Community Development  
Gerry McCafferty, Office of Housing  
Lizzy Malave, Office of Housing

## **Participant Comments:**

### **David Gaby - Open Housing of Western Mass and resident of McKnight neighborhood.**

*Analysis of Impediments to Fair Housing:* Mr. Gaby noted that the Analysis of Impediments to Fair Housing: The draft plan includes a lot of recitation of statistics/facts, but lacks analysis of the facts. He believes that the impediments identified are primarily things that are not under the control of the City. Mr. Gaby stated that in n 1993, a fair housing lawsuit was brought against the city, due to the placement of too much affordable housing in some neighborhoods, which has led to the concentration of people of color. Mr. Gaby indicated that he believes that the City deliberately creates segregation through placement of public subsidized housing. Mr. Gaby stated that the City has contributed to disinvestment of neighborhoods; that the City's actions have caused disinvestment in neighborhoods. Mr. Gaby stated that the AI should address this problem.

*Citizen Participation Plan:* Mr. Gaby believes that there is a structural problem with the plan. He noted that there is a conflict of interest because the City uses CDBG to fund some of the neighborhood councils and associations, and that, as a result, these organizations are not impartial.

*Action Plan:* Mr. Gaby stated that he does not believe that code enforcement should be funded, indicating that it creates homelessness. He stated that he believes that some of the properties that are demolished should be repaired. Mr. Gaby indicated that the City could use historic preservation to repair homes. Mr. Gaby believes that the tax title program does not assist the housing market. He believes that the tax title properties that the City sells at auction should be sold at full price, noting that the only people buying at auctions are speculators and contractors. If not able to be sold at full value, Mr. Gaby believes that properties should be sold for, at a minimum, the amount of taxes due to the City on the property.

Mr. Gaby stated that code enforcement should help owners identify problems and fix them. Mr. Gaby indicated that he has heard of code inspectors recommending to property owners with code violations that, instead of fixing the violations, the owners "short sale" the house. Mr. Gaby stated that the problems should be specifically identified, so that owners can make repairs, and that it appears that code enforcement inspectors are corrupt. [City staff at the hearing indicated that these concerns would be passed along to the Building Commission to handle the situation. Staff also indicated that citizens can themselves bring complaints to the Building Commissioner.]

Mr. Gaby stated that there is still an ongoing problem with foreclosure, and that there are still hundreds of foreclosures in the pipeline. He recommended that the City work with Open Housing of Western Mass and Representative Swan to pass legislation to address.

Mr. Gaby recommended broader use of historic preservation, use of local businesses, and increased use of Section 3 hiring. He would like to see properties get rehabilitated by local businesses, and jobs go to local businesses. He also recommended green development, particularly in housing preservation.

Mr. Gaby asked the City incorporate the ideas he put forth in his letter to the City. [The letter follows these comments.]

**Eli Colgram**, McKnight Community Organization

Mr. Colgram stated that the City should be more focused on community improvement and empowerment; funds should not be going to code enforcement, demolition, or to pay people not from the city. Mr. Colgram requested that the City delete funding for code enforcement but should instead fund historic preservation and historic replacement housing. He said that the City should work with the community to build capacity around housing rehabilitation. Mr. Colgram also stated that the City should use affirmative marketing in order to encourage more economically diverse neighborhoods.

**Michaelann Bewsee, Arise**

Ms. Bewsee requested that the Citizen Participation Plan be called the Resident Participation Plan (noting that not all city residents are US citizens). Ms. Bewsee mentioned that she can't find the City's plans in order to be able to review them. Ms. Bewsee expressed concern that the plan has been well-developed prior to having listening sessions or taking public comments.

Ms. Bewsee said that the City has a real antipathy toward rental housing, despite the fact that the City has a high level of homeownership (50%) compared to other similar cities. She noted that the City lost housing in the 2011 tornado and resulting housing demolition. Ms. Bewsee notes that rental housing includes a disproportionate share of people with disabilities, the elderly, and other protected classes, so these people are impacted by a lack of rental housing. Rental housing leads to more diversity in neighborhoods.

Ms. Bewsee believes that the City must look at the role of speculators in buying single-family houses.

Ms. Bewsee notes that the plan provides information regarding the region, but stated that this is the city's plan, not the region's plan. She noted that some neighborhoods are 84% or 71% white, and stated that the City should ensure that it is racially diverse in every neighborhood.

Ms. Bewsee indicated that she disagrees with David Gaby regarding tax title properties. She recommends that the City support homeownership for lower-income people through limited equity coops and land trusts. Ms. Bewsee stated that the City should be giving more assistance for people who owe taxes to preserve their housing, instead of foreclosing on it for nonpayment of taxes.

**Mike Gillian**, Union carpenter, rebuilding homes, homeowner

Mr. Gillian stated that he has owned two homes that he has lost through code enforcement action and receiverships, which he believes was undertaken to defraud him from his homes. Mr. Gillian stated that there needs to be more information in the community regarding homeowner repair programs, and that the City should provide assistance to owners to repair homes rather than having receivers coming in and taking over houses. Mr. Gillian referred to a case in which someone who was not authorized to be a receiver was appointed. He said that he was locked out of his house by a receiver.

Mr. Gillian stated that he agrees with Michaelann Bewsee that the City is chasing away minority homeowners.

**Betty Agin, Community organizer**

Ms. Agin recommended that money be used to help community people who live here and help people who need help with repairs. She does not think that code enforcement should be funded. Ms. Agin has been told that code enforcement officers have been urging people to do quick sale of home, which is leading people to lose homes. She noted that people are being brought into court and are losing their homes.

**John Morris, Arise**

Mr. Morris stated that distribution of surveys only via the web is likely to miss many people who do not have computer access. He recommended the use of paper surveys. [The consultant who is handling the survey, Erica Johnson from the Pioneer Valley Planning Commission, indicated that she had paper surveys at the meeting and was willing to distribute them.]

**Susan Hamilton, MLK Family Services, Youth Director**

Ms. Hamilton indicated that she believes that safety in the neighborhoods is a huge issue and needs improvement. She said that quality of life issues are not under control, making it unsafe for residents.

Ms. Hamilton said that her mother almost lost her home in foreclosure. Ms. Hamilton advocated for improvement of neighborhood organizations to serve people in order for them to be more financially stable.

Ms. Hamilton stated that she believes that neighborhood organizations and residents have a role in improving the community, and it should not all be pushed onto the city. MLK Family Services has many groups that work with the community.

Ms. Hamilton indicated that the community needs more assistance than just the physical structure of houses. Other services that are needed are: Employment/Education; Public Safety; Youth Services. Ms. Hamilton noted the work that is being done by the Mason Square Drug Free Coalition.

**Meris Berquist, Mass Fair Housing**

Ms. Berquist noted that she received the draft Analysis of Impediments to Fair Housing on April 16, and that her comments at the time of the public hearing are preliminary. Ms. Berquist stated that there needs to be improved outreach regarding the plan. She was concerned that the plan does not address affordable housing. Ms. Berquist stated that the majority of complaints received by the Mass Fair Housing Center are based on discrimination due to disability. She suggested that the planning process include focus groups made up of persons with disabilities, regarding issues they face in accessing housing.

Ms. Berquist stated that there are multiple complaints about the Springfield Housing Authority.

Ms. Berquist stated that the analysis should look at language access/communication access, and communication with and access for people with hearing impairments and visual impairments. Ms. Berquist also recommended that the analysis look more deeply at racial segregation in neighborhoods in Springfield.

Ms. Berquist noted that it is important that this analysis looks at the issue on a regional basis. She stated that there is racial and economic segregation in the region. Ms. Berquist noted that one strategy to address this regional issue is promotion of section 8 housing mobility programs.

**Jamie Williamson**, Massachusetts Commission Against Discrimination

Ms. Williamson identified a number of issues in the analysis that need attention:

- The LIHTC program does not include the obligation to affirmatively further fair housing; under state allocation guidelines, these projects must be located in heavily impacted areas.
- Regionalization must be part of this conversation. Mass Fair Housing did testing which found high rates of linguistic profiling throughout the region, leading to failure for Hispanic and black housing searchers not getting calls back, presumably due to accent or speech patterns. These populations are unable to access rental housing anywhere in the region except Springfield and Holyoke.
- Enforcement must take place on a regional basis.
- Gender identity/LGBT issues need to be addressed—these are covered under Massachusetts fair housing law.
- The City should make sure that all grant recipients confirm that they will affirmatively further fair housing.
- Surveys regarding fair housing/housing discrimination should be ongoing, so as to continually be identifying issues to be addressed; the Analysis of Impediments to Fair Housing should be a living document.

Ms. Williamson recommends that the plan contain actual numerical goals, and she suggested that the City look to plans done by other cities, both to identify impediments and strategies to address them. She emphasized that improving access to housing depends on a comprehensive regional approach.

Ms. Williamson noted that the revised document is very similar to the AI created five years ago. She stated that the document must address predatory lending.

After the comments on the plan concluded, there was additional discussion among several of the participants regarding code enforcement issues. One commenter, who owns the property at 664 Chestnut St., provided an example of what he believed was an unfair practice. The owner lives out of town and comes to Springfield regularly to correct and clean up code violations at his property. Sometimes he doesn't come right away, because he lives out of town, and by the time he gets here inspectors have already cited him with a code violation. The commenter stated that inspectors should be more understanding of the landlords. The inspectors do not give the landlord enough time and the landlord should be able to request more time. The commenter stated that code enforcement should work more cooperatively with the landlords, including providing detailed explanations about what needs to be repaired to correct cited violations.

This same owner reported that he was pressured by code enforcement staff to sell his property by short sale to someone associated with the code enforcement inspector.

[City staff note that these concerns were reported to both the Building Commissioner and the City Law Department for investigation.]

## **Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure.

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

Springfield undertook a City-wide strategic planning process in 2010, in order to empower all City departments to move forward in a more painful and coordinated way to advance the City's overall goals.

The City's receipt of a Choice Neighborhoods Planning Grant has enabled it to increase capacity to move forward on initiatives in the South End.. The majority of the \$300,000 grant will fund a consulting firm that will carry out steps necessary for creation of a Neighborhood Transformation Plan.

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

## **Monitoring**

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

OPED, through its Community Development Administration Division, has an established monitoring plan that governs the oversight of all subrecipient and interdepartmental contract

agreements including: Community Development Block Grant (CDBG); HOME Investment Partnership Program; Emergency Solutions Grant (ESG); Housing Opportunities for Persons with AIDS (HOPWA); McKinney-Vento Homeless Assistance grants; and Neighborhood Stabilization Program (NSP) grants.

Most community development projects are implemented by CD staff, with internal monitoring via the Integrated Disbursement and Information System (IDIS), project reports, and strong internal procedures. For these projects and others implemented by City departments (such as public works), the CD staff fully understands and incorporates program requirements. The CD program also undergoes an annual performance audit, to insure compliance with HUD regulations.

A comprehensive system has been developed by CD for subrecipients in order to insure compliance with program and budget requirements. These subrecipients are usually implementing a social service or housing program. OPED has contractual agreements with subrecipients of the program funds that require compliance with programmatic statutes and regulations. OPED is responsible for ensuring that subrecipients comply with all regulations governing their administrative, financial and programmatic operations and confirm that the subrecipients are achieving their performance objectives within the contractual schedule and budget and performance measurement system. Per HUD's recommendation, OPED utilizes a coordinated project monitoring process, including coordinated fiscal and program on-site monitoring visits.

Main program files for CDBG-funded programs and projects are maintained within CD'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. In addition, CD staff oversee the fiscal monitoring of all activities funded through CDBG, HOME, ESG, HOPWA, NSP, and HPRP. CD monitors CDBG contracts with organizations, and inter-departmental agreements with other City departments.

The monitoring process includes these essential components:

a. ***Progress Reports***

All subrecipients are required to submit status reports to their Program Monitor. Reports are reviewed by Program Monitors to ensure that subrecipients are undertaking the activities contained within the Scope of Service and that they have achieved or are making diligent efforts to achieve the goals and objectives contained within the contract.

b. ***Invoicing***

Requests for payment are submitted on a reimbursement basis. The subrecipient submits a Requisition Form accompanied by all source documentation totaling the amount of the request. Source documentation includes: time sheets, invoices, canceled checks, purchase

orders, and other sufficient documentation to justify the expenditures. In addition to source documentation, all requests for payment must include a status/progress report.

The CD Administrative Division reviews the request for payment to determine it is reasonable, appropriate and in accordance with the contract. If source documentation and monitoring are satisfactory, the request will be scheduled for payment. If deficiencies are found, the subrecipient is notified immediately.

CD is unable to process any requests for payment that do not include source documentation and a current progress report. Payment is contingent on: 1) expenditures being in accordance with the contract; and 2) satisfactory monitoring with no other outstanding issues.

**c. *Monitoring Schedule***

The CD Administration Division maintains a master contract schedule to track the dates and results of monitoring for all subrecipients and inter-departmental contracts. The schedule measures each contract against six risk factors.

- RISK FACTOR 1: Subrecipient is new to the program
- RISK FACTOR 2: Turnover of key staff
- RISK FACTOR 3: Prior compliance or performance problems
- RISK FACTOR 4: Subrecipient is carrying out a high risk activity (*e.g.* economic development)
- RISK FACTOR 5: Multiple CDBG Contracts for the first time
- RISK FACTOR 6: Reports not turned in on time

Any contract not included in the program monitoring schedule is subject to “bench monitoring.” This process involves contract scope review and review of monthly report forms and monthly narratives submitted by the subrecipient.

**d. *On-Site Monitoring***

A notification letter is sent to the subrecipient confirming the date and the scope of the monitoring and a description of the information that will be required at the visit.

At the visit, the monitor reviews project files to verify: (1) that the activities undertaken by the sub recipient are appropriate to satisfy the contractual obligations; (2) the accuracy of the information contained within the monthly progress reports; and (3) that the sub recipient is properly administering and implementing the program within federal guidelines. In addition, the monitor ensures that the subrecipient is achieving or making diligent efforts to achieve the goals and objectives stated in the contract.

**e. *Follow-up***

As a follow-up to a monitoring visit, the monitor will send a determination of compliance letter notifying the sub recipient of the monitoring results. The letter will detail the purpose of the visit, provide feedback, and address areas for improvement, if necessary.

If the monitor identifies findings, corrective action will be recommended to the subrecipient. If the monitor has any concerns, specific recommendations will be provided to the subrecipient. The subrecipient will be required to provide to CD a written response describing how the subrecipient will resolve any findings and correct any deficiency identified in the letter.

Upon receipt of a subrecipient's response to identified findings or concerns, the monitor will determine if a follow-up site visit is necessary to ensure that (1) corrective action was taken; and (2) the agency is now complying and performing in accordance with its contract.

**f. Long Term Compliance**

Projects that have long-term compliance requirements are monitored annually to ensure compliance with funding terms.

The City's monitoring policy requires unit inspections and tenant rent and income certifications of Federally-assisted properties every year. All rental units subsidized with CDBG, HOME and Lead Based Paint Hazard Control funds must be recertified to determine that the rent and/or income remains in compliance with the HUD rent and/or income limits for the project and that the units are occupied by income-eligible tenants. In addition, every Federally-assisted unit is inspected to determine compliance with HUD's Housing Quality Standards.

*Tenant Rent and Income Recertification.* During the Restriction Commitment Period required by the particular loan documents, tenants in all rental units subsidized through the Lead Hazard Control Grant Program, CDBG, NSP and HOME program must be recertified to determine that the rent and/or income remains in compliance with the HUD rent and/or income limits for the project and that the units are occupied by income-eligible tenants. Rental project owners or managers are required to submit annual reports detailing the income-eligibility of tenants.

*Unit HQS Inspections.* During the Restriction Commitment Period required by the particular loan documents, all rental units subsidized through the Lead-Based Paint Hazard Control Grant Program, the HOME program and the CDBG Program must be periodically re-inspected to determine that they remain in compliance with HQS standards. The frequency of the re-inspection depends on the type of restriction, but is not less than every year. The City schedules and undertakes inspections according to the required schedule.

*On-Site Compliance Monitoring.* During the Restriction Commitment Period required by the particular loan documents, the City undertakes regular on-site monitoring visits to ensure that self-reporting on income and rent certification is accurate, and to ensure that all program requirements and policies are in compliance with federal requirements.

## Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Specific actions the City will take to evaluate lead-paint hazards during the Annual Plan period will include:

- City Code Enforcement inspections to evaluate potential hazards in units where children under six reside and to enforce remediation in compliance with Massachusetts lead laws.
- Aggressive enforcement, including—as necessary—legal prosecution of property owners who fail to comply with orders to remediate hazards.
- Mandatory pre-rehabilitation lead testing including soil samples for all HOME-funded project-based homeownership and multi-family production programs.

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

- Mandatory remediation within rehabilitation specifications for all project-based and multi-family projects.
- Referral of property owners to state-funded lead abatement programs.

In compliance with Title X, the City has integrated lead hazard controls into all housing policies and programs. Federal requirements for evaluating and remediating lead hazards are fully incorporated into the City's protocol for housing rehabilitation.

## HOUSING

### Specific Housing Objectives

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

**Priorities and Objectives for FY13-14.** Responding to tornado damage and rebuilding continue to be high priorities for the City this year. In addition, the City continues to prioritize neighborhood stabilization and responding to foreclosures.

For this year, Springfield's programming is focused on emergency home repairs, addressing blighted homes (rehabilitation/redevelopment, disposition of tax title properties, demolition, code enforcement), and encouraging buyers to purchase in Springfield (homebuyer education, down

payment assistance). When existing homes are abandoned, the City boards and secures the home to keep the property and the neighborhood safe. Springfield also administers a “clean and lien” program, where the City clears abandoned properties and places a lien to secure the cost.

The foreclosure crisis has increased the number of distressed multi-family rental properties in the City. Springfield is addressing these problem properties through a receivership program which includes a revolving loan fund for receivers, and through investment in rehabilitation of apartment blocks.

The existing housing stock in the City is aged. High heating costs are associated with aged housing, and the low income levels of Springfield residents make these costs even more burdensome. The City responds to this concern with its energy efficiency and heating system program. Another problem associated with aged housing is the presence of lead-based paint. The City inspects for and identifies lead-based paint hazards. The City refers property owners with lead-based paint to state-funded abatement programs.

The City seeks to address the housing cost burden for City residents through the development of new infill affordable homeownership units, the preservation of existing subsidized housing in expiring use properties, and through rehabilitation of poor or marginal rental stock in exchange for income-restricting future occupancy.

The City encourages energy efficiency improvements in all rehabilitation projects, and requires it in new construction projects. As part of the tornado rebuilding effort, the City produced a booklet on rebuilding which includes extensive information about energy efficiency and incentive programs that can be coordinated with rebuilding efforts.

The provision of tenant-based rental assistance is another mechanism to reduce cost burden for very-low income households, while providing adequate funds to ensure owner maintenance of aged housing stock. The City will use this type of assistance to increase affordability for vulnerable populations such as the chronic homeless, persons with HIV/AIDS, and other populations in need of permanent supportive housing.

The City is working with housing providers to replace affordable housing units lost in the 2011 tornado. This includes identification of City-owned property and potential funding for SHA units, NSP funds for subsidized multi-family properties, and technical assistance and potential funding for a HUD-subsidized tenant-owned cooperative multi-family complex.

The City’s overall strategies and their relationship to identified housing problems are summarized in the following chart:

		Strategic Response							
		Home-ownership	New Construction /In-fill	Housing Redevelopment	Homeowner Emergency Repair	Lead-based Paint Abatement	Education	Energy Efficiency	Foreclosure Prevention
Housing Problem	Vacant & Abandoned Homes	✓	✓	✓		✓		✓	✓
	Foreclosure	✓	✓	✓	✓		✓	✓	✓
	Substandard Housing		✓	✓	✓	✓		✓	
	Lead-Based Paint Hazard					✓	✓		
	Cost Burden	✓	✓	✓	✓			✓	✓

During FY13-14, the City plans to accomplish the following:

*Accomplishments which will increase housing stability throughout the City, with a particular emphasis on neighborhoods in need of revitalization.*

- 100 households receive homebuyer counseling
- 83 income-eligible households receive down payment assistance of \$3000
- 50 abandoned units placed in receivership
- 15 severely deteriorated residential structures demolished

*Accomplishments which will improve the quality of the City's housing stock.*

- 8 vacant/foreclosed units rehabilitated or redeveloped for homeownership
- 20 housing units receive emergency repair and rehabilitation
- 1200 housing units receive assistance with heating system energy efficiency
- 100 units evaluated for the presence of lead-based paint hazards
- *Accomplishments which will preserve and expand housing options in order to provide opportunity for residents to access safe, sanitary and affordable homes.*
- 554 affordable rental housing units created or preserved through rehabilitation of existing multi-family stock, including 7 handicap accessible housing units (these projects are Colonial Estates, Outing Park I, and Cross Town Corners/71 Adams St.)
- 8 affordable homeownership units constructed, which will be made available to moderate and low-income households; at least 5 of these are expected to be minority households
- 60 extremely-low-income tenants provided tenant-based rental assistance

**Additional Resources Expected to Be Available to Meet Needs.** The City expects that the funds it commits in this plan will leverage additional funds, and that increased funding will become available through competitive opportunities. Additional resources expected include Neighborhood Stabilization 2 funds, Low Income Housing Tax Credit funds, Affordable Housing Trust Fund, private equity, FEMA, CDBG-DR and City of Springfield bond funds.

## **Needs of Public Housing**

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

**Needs of Public Housing and its Residents.** The City has a close working relationship with the Springfield Housing Authority. The City is a co-recipient with SHA for a Choice Neighborhoods planning grant, which is being used to explore opportunities to transform the Marble Street Apartments, a 48-unit obsolete and poorly-designed complex in the City's South End. Together, the City and SHA envision this project as becoming a Neighborhoods of Opportunity project, which will support revitalization of the South End while improving housing and neighborhood conditions for the public housing residents. The City and SHA expect to apply for a Choice Neighborhoods Implementation Grant in 2014.

The City and SHA have partnered to create up to 90 units of supportive housing for chronically homeless individuals and 10 units of supportive housing for families that experience repeat homelessness. The "Housing First" program uses SHA project-based Section 8 vouchers in existing units owned by private landlords. Applicants for the program, who must have been homeless for one year or more or at least four times in the last three years, are screened by a multi-disciplinary team. The team links the applicants to service providers who agree to provide intensive supportive services, targeted toward helping the tenant to maintain housing. The City funds the supportive services for the tenants.

In 2013-2014, the City expects to work with SHA to replace public housing units destroyed in the 2011 tornado. The City is looking to identify suitable City-owned property for replacement housing, and is collaborating with SHA to identify sufficient funding.

The Springfield Housing Authority has a Section 8 homeownership program, and the City works with SHA to expand use of the program. In partnership with SHA, the City conducts targeted outreach to public housing and Section 8 residents, and offers customized credit and homebuyer classes to residents on-site at SHA properties. As the City provides development funds for affordable homeownership opportunities, it seeks to find qualified homebuyers among SHA residents. This partnership provides the opportunity for public housing residents to move up into

homeownership and obtain the asset of a home, while opening up public housing rental units for very-low income households on the waiting list.

The City and SHA will continue to explore development, homeownership and neighborhood stabilization opportunities, and the City will continue to work with the SHA to ensure fair housing practices continue to be included as part of SHA programs.

**“Troubled” Designation.** SHA is not designated as “troubled,” and it is not a poorly functioning housing authority. It is currently under very strong management.

## **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Widespread poverty and the City’s aged housing stock create an enormous demand for safe, affordable housing. However, the City’s high concentration of poverty, associated social and public safety problems, and lack of employment opportunities, along with the fact that households impacted by concentrated poverty are predominantly minority, suggest that significant creation of new affordable rental units in the City may have negative consequences in terms of providing existing City residents with economic opportunity and fair housing choices. The City’s primary response to the need for safe affordable housing in the City is funding for preservation and rehabilitation of existing affordable housing stock, and initiatives which support affordable homeownership opportunities. The City uses HOME funds to provide tenant-based rental assistance, a strategy that both supports housing affordability and addresses the concentration of poverty (tenants may use the vouchers to live in or out of the City). The City encourages its partner agencies and municipalities to assist in simultaneously addressing affordability and concentrated poverty through use of mobile housing resources such as Section 8 vouchers, and through creation of affordable housing throughout the Springfield metropolitan area.

The City’s Office of Planning and Economic Development actively promotes the development of collaborations and partnerships with both non-profit and for-profit builders, developers, and other interested parties for the purpose of increasing the capacity for the development of housing opportunities of all types in Springfield. Through collaboration and increased capacity, OPED seeks to position the City to receive additional housing resources.

## **HOME**

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
  - a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

**Forms of Investment.** The City of Springfield will not use forms of investment for the HOME Program during this fiscal year other than those described in 92.205(b).

**Resale/Recapture provisions.** The City of Springfield's HOME Program Recapture provisions are as follows:

*HOME Purchase Assistance.* In the event that the buyer continues to occupy and does not sell or refinance the property during their period of affordability, the buyer's obligation to repay under the loan shall be null and void. If the buyer continues to own the property during the period of affordability but fails to maintain it as a principal place of residence, the entire loan shall be due and payable.

*Project Based Homeownership (PBHO) Projects.* The City allocates funds in the form of deferred payment loans for the rehabilitation of existing houses or new construction of single-family houses to be marketed and sold to first-time homebuyers. These homebuyers must be income-eligible under HOME program guidelines and, depending upon the amount of funding that was allocated for a project, must maintain the home as their primary residence for between 5 and 15 years. To enforce this provision, the City requires all deeds conveying HOME assisted houses contain a deed rider that outlines the specific 'recapture' provisions of the HOME program and puts the buyer on notice of their responsibilities upon purchasing the HOME-assisted property.

During the affordability period (absent any other violations of the Deed Rider) the homeowner may sell to any third party with the following recapture provision:

- Homebuyer shall repay the Assistance Amount (defined below) reduced by one-(fifth, tenth or fifteenth--however long the duration of the deed rider is) for each full year that has elapsed from the date of this Deed Rider until the date of such sale; OR

The Assistance Amount shall be defined as the Direct Subsidy to the homebuyer. This includes financial assistance that reduces purchase price for homebuyer below market or otherwise subsidizes the homebuyer (i.e. down payment loan, closing cost assistance, etc.)

**Refinancing.** The City does not intend to use HOME funds for refinancing.

**HOME Matching Funds.** The HOME Program requires jurisdictions to provide a 25% match for funds spent on affordable housing. The City of Springfield's match has been reduced by 100% due to the jurisdiction's fiscal distress, pursuant to CPD Notice 2007-05.

**Affirmative Marketing of Units.** Springfield requires all housing developers funded by the City to submit an Affirmative Fair Housing Marketing plan, which must be approved by the City's Office of Housing. The AFHM plan must describe the proposed activities to be carried out during advance marketing and during all rent-ups. The affirmative marketing program should ensure that any groups of persons not ordinarily likely to apply for the housing without special outreach know about the housing, feel welcome to apply, and have the opportunity to rent or buy.

**Outreach to Women- and Minority-Owned Businesses, and Section 3 Requirements.** The City requires developers of City-funded housing to undertake outreach to women and minority-owned business for inclusion in subcontracts. The City also requires developers to comply with Section 3 hiring requirements.

For both W/MBE outreach and Section 3 hiring responsibilities, the City requires that applicants describe their plans as part of the application process for HOME funds, and includes the requirements in funding contracts. At project completion, developers are required to report on compliance with both these requirements.

The City, through HUD competitive grant funds, has hired a Section 3 coordinator.

## HOMELESS

### Specific Homeless Prevention Elements

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

**Sources of Funds and Uses for Addressing Needs of Homeless.** The City of Springfield anticipates the use of significant public and private resources to address homeless needs and to prevent homelessness. The most significant of these resources are the federal McKinney Vento funds and funding through the federal Department of Health and Human Services.

The City will receive \$1,878,224 in McKinney-Vento Homeless Assistance Act funds for renewal projects in Hampden County in 2013, which it will use to renew existing permanent supportive and transitional housing programs. The City has applied for \$1,456,975 in competitive McKinney funds, as well as \$35,681 in CoC planning funds. If awarded, the new funds will be used for Rapid Rehousing, permanent supportive housing for chronically homeless families, and expanded capacity for Homeless Management Information System (HMIS).

The City expects to receive Emergency Solutions Grant funds of \$267,658 in FY13-14, which it will use to support operation of emergency shelter; to fund rapid rehousing programs for households experiencing homelessness; and to fund homelessness prevention for households at imminent risk of homelessness. The City is using a Request for Proposals for these funds. The Commonwealth of Massachusetts is also expected to award ESG funds to agencies in Springfield.

The City receives \$1.2 million annually from the Department of Health and Human Services to support the Health Care for the Homeless program.

In addition to the funds detailed above, each homeless service provider funded by McKinney or ESG funds is required to demonstrate other public or private funds targeted to provide services to eligible households. McKinney funds require a 20% match; ESG requires a 100% match. A conservative estimate of the funds matched and leverage to support homeless programs within the City exceeds \$1 million annually.

**Action Plan Activities that Support the City’s Strategic Plan to Address Homelessness.** The City will fund several initiatives during the FY13-14 program year to assist homeless and special needs individuals and families transition to permanent housing and independent living. Specifically:

*Homeless Assessment and Resource Center*

Funds have been allocated for operating costs for the new 24-hour facility, built with City support in 2010, which provides emergency shelter beds and meals, triage services, a medical and dental clinic, employment and housing resources, and an array of supportive services and opportunities to apply for mainstream services; the facility includes 32 SRO units for chronically homeless individuals with high service needs.

*Tenant Based Rental Assistance:* HOME funds provide TBRA subsidies to support housing in the community with wrap-around services for chronically homeless households. Use of TBRA in the local housing market is effective because the City has available vacant units; there are available units but they are not affordable to the population served.

The City’s efforts to prevent and end homelessness are limited by the extraordinary need in our community and the lack of sufficient resources to meet the need.

**Chronic Homelessness.** In 2007, the City committed to the creation of 250 units of permanent supportive housing targeted to chronically homeless individuals, and 50 units of permanent supportive housing targeted to chronically homeless families, over a ten year period. To date, the City has produced 246 units for individuals, and 43 for families.

Obstacles to continued progress in reducing chronic homelessness include:

- Reluctance by landlords—private and publicly-funded—to rent to people who are chronically homeless;
- Severe cuts to mainstream services programs—particularly community-based mental health services—that assist the chronically homeless and those at risk of chronic homelessness to maintain their housing;
- The very high cost of developing permanent supportive housing, combined with uncertainty about stable funding in the future for the supportive services.

**Homelessness Prevention.** In FY13-14, the City will continue to allocate a significant amount of ESG to prevention and rapid rehousing initiatives. The City also provides CDBG funding for homelessness prevention through its receivership program. Three specific prevention programs are notable:

- The Housing Court Homelessness Prevention Collaboration. Several agencies providing prevention services and assistance attend housing court eviction sessions, in order to resolve cases before they become evictions. The network of providers works together, to ensure that needy tenants are able to easily access the resources of any of the collaborating agencies.
- Rapid Response to Fire and Housing Condemnation. Numerous tenants in the City become homeless each year due to fire or condemnation of housing units. The Red Cross, HAP Housing, Catholic Charities and Springfield Partners for Community Action collaborate to ensure that families receive quick-response relocation assistance and funds. As a result, these households facing homelessness are now often able to avoid shelter altogether.
- Receivership. Enforcement of housing and building codes can result in condemnation and homelessness. Although the City's partnering agencies provide assistance to tenants through relocation assistance, the City believes that a better solution, where possible, is to have code violations repaired and enable tenants to remain in place. Working with the Massachusetts Housing Partnership, the City created and partially funds a receivership program, which identifies appropriate receivers for buildings and makes available a revolving loan fund to enable receivers to make repairs.

**Discharge Coordination Policy.** The Springfield CoC monitors compliance with state-mandated discharge policies, which discourage or prohibit discharge into homelessness. The monitoring effort consists of collecting and reviewing local data regarding discharge status. Local adherence to and improvement of discharge policies is a regular topic for CoC monthly meetings. The CoC also coordinates directly with entities with discharge responsibilities, in order to create options other than homelessness for individuals being discharged.

The City of Springfield and city non-profit agencies are active participants in the Western Massachusetts Network to End Homelessness, which is working to enhance discharge practices throughout the region. The Network has brought providers and discharging institutions together to coordinate and to strategize about ways to avoid discharge into homelessness.

### **Specific Goals and Action Steps.**

In early 2012, as part of the CoC Check-Up, the Springfield Continuum of Care and its Ten-Year Plan Implementation Committee updated the City/CoC Action Plan for ending and reducing homelessness over the period 2012-2014. The action steps listed below are taken from that updated Action Plan, with current numbers and goals adjusted for this year.

Measure	Current	One-Year Goal	Action Steps
Reduce and end homelessness			
Reduce the number of homeless individuals (on the street and in shelter) as reported in point-in-time count	206	200	<ol style="list-style-type: none"> <li>1. Prioritize street population and long-term shelter population for new PSH opportunities</li> <li>2. Use ESG funds to provide rental assistance for rapid rehousing of individuals from shelter</li> </ol>
Reduce the number of homeless veterans as reported in point-in-time count	13	10	<ol style="list-style-type: none"> <li>1. Use HMIS to identify homeless veterans and target for VASH</li> </ol>
Reduce the number of homeless households with children in shelter as reported in the point-in-time count	127	120	<ol style="list-style-type: none"> <li>1. Undertake a focused effort to bring housing and other services to homeless families living in hotels;</li> <li>2. Use HMIS to identify families that meet definition for chronic homelessness and make referrals to PSH for families</li> </ol>
Reach out to homeless persons and assess their individual needs			
Reduce the street homelessness population, as measured by the annual point-in-time count	14	10	<ol style="list-style-type: none"> <li>1. Establish a regularly quarterly meeting between service providers, the police department, and the Business Improvement District, to identify people living on the street and develop coordinated strategies to move those people toward housing</li> <li>2. Target new PSH opportunities to chronically homeless people living on the street</li> </ol>
Increase the percentage of homeless individuals with	60	100	<ol style="list-style-type: none"> <li>1. Convene FOH, Open Pantry, Catholic Charities and YWCA to create common</li> </ol>

an individualized housing and services plan			<p>format for housing and services plan</p> <ol style="list-style-type: none"> <li>2. Through cooperative arrangement or funding of a position, designate staff responsible for creation of plans</li> <li>3. Trouble shoot HMIS, privacy and data-sharing issues in attempt to share plans throughout agencies</li> </ol>
Address emergency shelter and transitional housing needs			
Provide a level of emergency shelter beds that is responsive to community need	643	643	<ol style="list-style-type: none"> <li>1. Continue to provide operating funds to existing facilities</li> </ol>
Provide a level of transitional housing beds that is responsive to community need	128	128	<ol style="list-style-type: none"> <li>1. Seek renewal McKinney funding for effective transitional housing programs</li> <li>2. Explore strategies to improve effectiveness of transitional housing programs</li> </ol>
Help homeless persons (especially persons that are chronically homeless, families with children, veterans, and unaccompanied youth) make the transition to permanent housing and independent living			
Increase the number of permanent supportive housing units for chronically homeless individuals	246	250	<ol style="list-style-type: none"> <li>1. Use new McKinney funds to create additional PSH units</li> </ol>
Reduce the number of chronically homeless individuals as reported in point-in-time count	62	60	<ol style="list-style-type: none"> <li>1. Convene monthly meetings of shelter providers, housing placement workers, and PSH providers to link chronically homeless individuals with housing and service opportunities</li> <li>2. Target new PSH opportunities to chronically homeless people living on the street, long-term stayers in shelter, and high-end users identified by the hospital ER workgroup</li> <li>3. Convene emergency room staff from 5</li> </ol>

			<p>hospitals rooms to track the highest users of services, and identify chronically homeless individuals in this population for priority for PSH opportunities</p> <p>4. Continue to work with the Hampden County Sheriff's Department to create regional housing opportunities for people being released from jail into homelessness</p>
Maintain transitional housing units for homeless youth	8	8	1. Initiate and maintain the Gandara transitional housing program
Increase the number of homeless veterans in the VASH program	70	85	<p>2. Review records to determine how many of the veterans who used Springfield emergency shelter for individuals last year are still homeless and target these individuals for VASH</p> <p>3. Review family HMIS data to identify homeless veteran families and target those families for VASH</p>
Provide rapid rehousing assistance to individuals and families	100	100	4. Use ESG funds to continue and improve effective programs initiated under HPRP
Help low-income individuals and families avoid becoming homeless			
Track and reduce the number of individuals that become newly homeless in Springfield over the course of a year	N/a	TBD	<p>1. Provide continued support for coordinated Housing Court intervention programs, including TPP and prevention/diversion for households at imminent risk of homelessness</p> <p>2. Provide training for diversion/rapid rehousing staff regarding available services and options when a housing crisis is related to behavioral health issue(s)</p> <p>3. Convene diversion/rapid rehousing providers with providers who serve</p>

			victims of domestic violence to ensure that there is seamless referral for this population to obtain diversion/rapid rehousing assistance
Track and reduce the number of families that are homeless in Springfield over the course of the year	N/a	TBD	<ol style="list-style-type: none"> <li>1. Complete ‘syncing’ process with state HMIS in order to have full access to HMIS data for homeless families</li> <li>2. Meet with the McKinney Vento liaison and other appropriate Springfield Public Schools staff to identify opportunities to assist doubled up families</li> <li>3. Request SPS data about homeless children and frequently moving families with school-age children and analyze to determine strategies to stabilize these families</li> </ol>

**Emergency Solutions Grant Program.**

*Matching Funds* The Emergency Solutions Grant program requires a 100% match. The City of Springfield distributes funds to no-profit agencies through a competitive Request for Proposals process. Entities responding to the RFP must commit to providing 100% match, and successful applicants enter into contracts that require the match. The City provides 100% match to ESG administrative funds.

*ESG Consultation with the Continuum of Care.* The City of Springfield has consulted with the Springfield Continuum of Care in revising its Emergency Solutions Grant program. The ESG program was on the agenda for the February, March and April 2012 regularly-scheduled CoC meetings. In between meetings, drafts of proposed policies were circulated to CoC members for review and comments. Multiple changes were made to proposed policies in response to CoC comments and suggestions.

*ESG Written Standards.* The City’s written standards for providing ESG Assistance are as follows:

- Must be currently homeless or at risk of homelessness as defined in 24 CFR § 576.2. The regulation states that *at risk of homelessness* means: (1) An individual or family who:(i) Has an annual income below 30 percent of median family income for the area, as determined by HUD;(ii) Does not have sufficient resources or support networks, *e.g.*, family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of

the “homeless” definition in this section; and (iii) Meets one of the following conditions: (A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance; (B) Is living in the home of another because of economic hardship; (C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; (D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals; (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau; (F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan; (2) A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e–2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(m) of the Food and Nutrition Act of 2008 (7 U.S.C. 2012(m)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15)); or (3) A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

- Case files must include a completed eligibility form and certification (which meets HUD specifications) that the household meets the eligibility criteria.
- Household must have a connection to Springfield, which may include:
  - a. Currently homeless in Springfield;
  - b. Employed in Springfield; or
  - c. Using rapid rehousing funds to move into an apartment in Springfield.
- For households meeting the definition of “at risk of homelessness”, case files must include all documentation required by 24 CFR § 576.500.
- For each individual and family determined ineligible to receive ESG assistance, the record must include documentation of the reason for that determination.
- Records must be kept for each program participant that document: the services and assistance provided to that program participant; compliance with requirements under 24 CFR §§ 576.101-106, 576.401 (a) and (b), and 576.401 (d) and (e); and, where applicable, compliance with the termination of assistance requirement in § 576.402.

- **Eligible Uses of Funds:** Funds may be used for security deposit, last months' rent, utility payments/deposits, moving cost assistance, and short-term rental assistance (including first months' rent). Funds may not be used to pay eviction court costs, even where payment of these costs is part of an agreement to preserve a tenancy. Funds may be paid only to a third-party provider; they may not be provided directly to the person applying for assistance. Funds may be used for a Springfield-connected household to move outside of Springfield.

*ESG Performance Standards.* In 2012, Springfield had 1211 individuals enter shelter. The City's performance goal is to reduce this number by 2%, or to 1187. In 2012, the average length of stay in shelter for homeless individuals was 58 days. The City's performance goal is to reduce this number by 2%, or to 57 days.

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

## Community Development

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

Springfield's non-housing CDBG-eligible community development needs are specified under each funding category below, along with the City's primary goal(s), strategies to accomplish those goals, and specific activities funded in FY 13-14.

**Public Facilities.** The City supports creation and maintenance of appropriate community facilities to serve residents' needs.

**Public Improvements.** The City will improve the physical environment of the City through enhancement of streets and streetscapes, parks and open space, and remediation of blight. Strategies:

1. Renovate/rehabilitate various City parks and recreational facilities. In FY13-14, the City will provide CDBG funding for the redevelopment and improvements of Camp Wilder, Camp Star Pool, Walsh Park and Gunn Square. Funds will be allocated to these parks for improvements that are located in CDBG target neighborhoods.  
  
Fund street improvements and sidewalks in CDBG-eligible areas, with particular emphasis on the NRSAs.
2. Eliminate blight. In FY13-14, the City will acquire and dispose of tax-title properties; preserve historic buildings; remove graffiti from businesses; clean vacant lots; undertake quality-of-life proactive code enforcement inspections; Saturday Street Sweeps and board and secure abandoned buildings.

**Public Services.** The City will provide support and increased opportunities for residents of Springfield, with a particular focus on the City's youth and children, to 2549 individuals. Strategies:

1. Provide assistance in meeting residents' basic needs, such as food, shelter, homelessness prevention. The City will fund the following programs in FY 13-14: Friends of the Homeless, New North Citizen Council and Springfield V.A.C.A. which will serve a total of 1225 people.

2. Provide fair housing assistance and education; including workshops and trainings to potential victims of housing discrimination to 200 City of Springfield residents
3. Provide early education and childcare services for low income families; Square One will serve a total of 3 children.
4. Provide services for youth and teenagers that include recreational activities, health & fitness, after school programs and evening summer programs for teens with a particular focus on at-risk youth. In FY13-14, the City will fund: 5A, Boy Scouts of America, Black Men of Greater Springfield, Boys & Girls Club Family Center, Home City Housing, South End Community Center, Salvation Army, Springfield Boys & Girls Club, Square One, New North Citizen Council, Martin Luther King Jr. Family Center, YMCA, Urban League, Pool and Summer Recreation Programs administered through the Park Department, Springfield College, Springfield V.A.C.A. These programs will serve 2549 youth.
5. Provide community health programs and disabled services, including programs directed toward prevention of teen pregnancy and substance abuse: YMCA Dunbar Family Center, New North Citizen Council, Greater New Life Christian Center and Friends of Camp Star, a summer camp program offered to youths and young adults with special needs. A friend of Camp Star is administered through the Park Department. These programs will serve 275 people.
6. Provide job training and career development programs with a particular emphasis on benefiting young adults. In FY 13-14, the City will fund ROCA and YWCA YouthBuild. These programs will benefit 50 young adults.
7. Provide GED and ESOL classes to adult students who have dropped out of school and are looking to advance their education for better job opportunities. These programs are administered through the Springfield Housing Authority and NNCC and will serve 90 people.

***Economic Development.*** The City has four key economic development goals. The goals and strategies to carry out each goal follow.

- Promote an environment that encourages entrepreneurship, strengthens existing businesses and expands economic opportunities. Strategies:
  1. Offer low interest and forgivable loans to small businesses seeking capital in its Small Business Loan Program.; including the Small Business Support Program targeting businesses in the technology sector.
  2. Storefront Grants; businesses can apply up to \$10,000 for storefront improvements; Best Retail Practices; applicants are required to attend workshops on best retail practices and meet with a design consultant prior to receiving the award.

- Provide funding and assistance to providers offering technical assistance to small businesses and microenterprises.
- Develop and execute strategies that promote development within neighborhood commercial corridors. Strategies:
  1. Fund exterior improvements to local businesses.
  2. Best Retail Practices Program would combine funding for interior improvements as well as storefront improvements.
- Prepare and promote existing commercial sites for development.
  1. Prepare and promote existing commercial sites for development. Provide renovation funding for vacant buildings in business corridors.

## Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Springfield is faced with an alarmingly high percentage of families living on or below the poverty level, as defined by the Office of Management and Budget. Almost 27% of Springfield households live in poverty (\$22,350 for a family of four in 2010). Over a third (33.9%) of children under 18 live in poverty, giving the City one of the highest child poverty rates in the state. The rate is higher for Latino families, with 58% of children under 18, and 74% of children under five, living in poverty. Of all household types, single-parent households headed by women are the poorest, with 62% with children under age five living in households with poverty-level incomes.

There is a strong correlation between literacy rates (early childhood education, K-12, and adult education) and the incidence of poverty. Many poor families are headed by parents who have not finished high school, and cannot compete for better-paying jobs. In Springfield, 26.6% of adults age 25 and over have not completed high school or earned a GED; only 15.4% have earned a bachelor's degree. Without further education, many low-income parents are unlikely to earn incomes that will support their families.

The City's anti-poverty efforts focus on three broad categories: increasing education and literacy; increasing employment and training opportunities; and increasing household assets.

***Increasing education and literacy.*** Many low-income adults lack the education and English language proficiency needed to support their efforts to attain self-sufficiency. In order to assist individuals in overcoming these barriers, the City will support Adult Basic Education, GED and English Language classes. In FY 13-14, the City will support the following adult education programs: NNCC, The Gray House, Springfield Housing Authority and the YWCA serving 195 people.

Through the City's anti-poverty effort, the YMCA works to increase education and literacy. YMCA provides an on-site construction, GED academic and job skills training placement program increasing employment and training opportunities. The YouthBuild Program benefits minority young people between the ages of 17-24 living in the Springfield community searching for a path to economic self-sufficiency. YouthBuild provides education, employment and leadership skills while expanding the supply of affordable housing by teaching these young adults to build and rehabilitate housing for low income and homeless persons. This program benefits 30 low income young adults.

The City is active in many collaborative efforts to improve literacy and education of young children, including Cherish Every Child, Talk/Read/Succeed, and targeted efforts to address the achievement gap. The City supports and will pursue additional grant opportunities regarding these efforts.

***Increasing employment and training opportunities.*** Within the City, there is a mis-match between the jobs available and the skill levels of local residents; the problem is even more pronounced with regard to youth. In FY13-14, the City will support education, employment and job training opportunities for at-risk youth in the following programs: YWCA, ROCA: serving 50 at risk people.

The City will, in its projects and through contractual relationships with subgrantees, ensure compliance with the provision of Section 3 of the Housing and Urban Development (HUD) Act of 1968, which helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency by assuring that job training, employment, and contracting opportunities will be made available for low- or very-low income residents in connection with projects and activities in their neighborhoods. The City has a Section 3 coordination grant which supports a staff person who focuses on increasing Section 3 opportunities and compliance.

***Increasing household assets.*** Families living in poverty are often unable to take any steps toward building wealth, thereby continuing to struggle in poverty and being unable to support a better life for children or other family members. The City encourages strategies that enable families to save, to invest, and to become homeowners, and believes that these strategies support families and their future generations in escaping poverty. Creation of affordable homeownership opportunities using HOME and NSP funds, the Section 8 Homeownership Program, use of City-owned tax-title houses for rehabilitation or redevelopment, and support for sweat-equity programs such as Habitat for Humanity, provide affordable homeownership opportunities. The City provides further support for low-income households to become homeowners through homebuyer education classes, fair housing education, and post-purchase counseling.

## NON-HOMELESS SPECIAL NEEDS HOUSING

### Non-homeless Special Needs (91.220 (c) and (e))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Springfield’s overall goal with regard to Special Needs Populations is to support special needs populations with housing options, supportive services, and facilities as appropriate.

Many of the needs of persons with special needs are addressed in the sections that discuss the City’s strategies regarding community and economic development, housing, and homeless services. The City’s types of responses and the relationship to identified special needs populations are summarized in the following chart.

		Strategic Response					
		General Housing Needs	Permanent Supportive Housing	Transitional Housing	Supportive Services	Recreational or Other Programming	Other Facility
Special Needs Population	Elderly	✓	✓		✓	✓	✓
	Persons with Disabilities	✓	✓		✓	✓	✓
	Persons with Alcohol or other Drug Addiction		✓	✓	✓		
	Victims of Domestic Violence	✓		✓	✓		✓
	Persons with HIV/AIDS	Strategies for this population are covered in the section about Housing Opportunities for Persons With AIDS (HOPWA)					

The City’s specific objectives and strategies to meet those objectives are below.

- Support persons who are elderly or disabled to remain in their homes or otherwise access stable affordable housing. Strategies:
  1. Provide elderly and disabled homeowners with deferred payment loans to perform needed emergency repair to their homes. A part of the Homeowner Emergency Repair Program, which will serve a total of 15 households in FY13-14.

2. Allow modifications needed due to mobility limitations to be financed under the homeowner emergency repair program. This will be funded as part of the Homeowner Emergency Repair Program.
  3. Support fair housing education and advocacy.
- Provide community support for elders and persons with disabilities. Strategies:
    1. Create a new Senior Center.
    2. Provide senior centers with programming and support directed toward elderly residents.
    3. Provide supportive services for seniors and persons with disabilities.
    4. Create permanent supportive housing opportunities and handicap-accessible units.
  - Promote housing stability and treatment for persons with behavioral health disabilities and people with alcohol or other drug addiction. Strategies:
    1. Create permanent supportive housing opportunities
    2. Provide community support for people in recovery from alcohol or drug addiction.
    3. Provide programs which seek to engage active substance abusers, with the goal of encouraging treatment. The City is providing operating support for the Homeless Resource Center, which prioritizes engagement around recovery.
  - Support victims of domestic violence in their transition to safety and housing stability.
    1. Provide funding for the YWCA to provide emergency shelter, transitional housing and rapid rehousing to victims of domestic violence.

## **Housing Opportunities for People with AIDS**

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences

and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

**Brief summary description.** The City of Springfield administers the Housing Opportunities for Persons with AIDS (HOPWA) program for the three-county area of Hampden, Hampshire and Franklin Counties. In this area, there are 1947 reported cases of HIV/AIDS: 61 in Franklin County, 125 in Hampshire County, and 1761 in Hampden County (Mass. HIV/AIDS surveillance county reports, 2008). For FY 13-14, the City's HOPWA grant is \$446,897.

The grant administrator for the HOPWA grant is the Springfield Office of Housing. The Director oversees the full grant; two senior program managers are responsible for generating contracts and monitoring program compliance; and the City's Community Development Administration and Finance office provides fiscal controls and oversight.

The Springfield area HOPWA grant is used to fund Tenant-Based Rental Assistance (TBRA); Short-Term Rent, Mortgage and Utility (STRMU) Assistance; housing information and advocacy/legal services; and supportive services. In past years, over 70% of funds have been used to provide Tenant-Based Rental Assistance or Short Term Rental, Utilities or Mortgage Assistance. The rest of the funds go to supportive services, including Rental Start-Up (first, last and security deposit) and legal assistance related to housing issues.

**Report on 2011-12 actions.** In FY11-12, recipients of HOPWA funding served 388 households. The funded agencies provided Tenant-Based Rental Assistance (TBRA) for 28 households; Short-Term Rent, Mortgage, and Utility (STRMU) Assistance for 86 households; housing information and advocacy/legal services to 67 households; and supportive services to 223 households. FY12-13 activities are still underway, and will be reported in the City's 2012-2013 CAPER.

Projected goals and actual accomplishments are summarized in the following table:

Type of Services	Performance Measure	Projected Accomplishment	FY11-12 Actual Accomplishment
TBRA	Households	25	28
STRMU	Households	70	86
Supportive Services	Households	107	223
Housing Placement Assistance	Households	70	67

**Evaluation of progress.** Provider organizations regularly meet target goals. The primary barrier in our region to achieving the goal of meeting the housing needs of persons with AIDS is the lack of sufficient resources in the face of such overwhelming need.

**Annual HOPWA output goals.** The annual output goals for HOPWA for FY13-14 are:

TBRA	25 Households
STRMU	60 Households
Housing Placement Assistance	50 Households
Support Services	145 Households

**Leveraging.** Housing services leverage substantial supportive services and health care funds.

**Distribution of funds.** Because the highest rates of HIV/AIDS are overwhelmingly in the cities located in Hampden County (Springfield, Holyoke and Chicopee), this area is targeted to receive the bulk of the funding.

In order to select providers of HOPWA programs, Springfield undertakes a formal Request for Proposals process. The funding opportunity is advertised through a legal notice and direct mailing to potential sponsors, including faith-based organizations. The RFP solicits annual goals for each eligible HOPWA activity.

In FY12, the City RFP process was designated as a three-year round of funding. Agencies funded in the first year would receive renewal funding in the following two years, provided that they met performance targets and complied with all grant obligations. The following agencies will be funded at the indicated levels:

HIV/AIDS Law Consortium	\$ 45,000
Cooley Dickinson AIDS Care	\$120,000
New North Citizens Council	\$120,000
River Valley Counseling Center	\$153,000

**Barriers encountered.** Through consultation with consumers and service providers, the single greatest stated housing need has been identified as affordable rental housing. The preference is for scattered-site housing with a range of wrap around services to be matched to the household needs. The greatest obstacle to serving this need is the lack of sufficient resources to provide both the number and depth of subsidy required. In recognition of this, HOPWA has prioritized rental assistance activities.

**Expected trends.** Due to improved medication regimens, people with HIV/AIDS are living longer and have a higher quality of life. The primary housing need identified by the community for this population is housing affordability. Some households also need supportive services to maintain their housing.

In Western Massachusetts, the highest contributing factor to HIV infection is injection drug use. Due to this factor, impacted households have barriers to accessing and retaining housing that are in addition to affordability. These include overcoming negative tenant histories and criminal backgrounds. These households are in need housing information and referral, and advocacy and legal services related to housing issues.

Within Hampden County, there is not a shortage of housing units, but there is a shortage of affordable units. Consequently, development of housing facilities has not been identified as a priority need for HOPWA funds.

**Planned Evaluations/studies/assessments.** No evaluations, studies or other assessments are planned for FY13-14.

## **Specific HOPWA Objectives**

[Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.](#)

Additional funding sources are committed to meeting the housing needs of persons with AIDS as follows:

- Springfield receives a McKinney Supportive Housing Program grant to provide permanent supportive housing to 28 individuals and three families impacted by AIDS.
- Springfield commits the use of HOME tenant-based rental assistance to serve individuals with AIDS.

## NEIGHBORHOOD REVITALIZATION STRATEGY AREA

The City of Springfield intends to maintain its intense efforts to fundamentally change its urban neighborhoods that are located within the NRSAs. These communities are home to some of the City's poorest residents and have a wealth of ethnic diversity. The residents, businesses owners, and key stakeholders within the NRSA are dynamic, diverse, and eager for positive change and new investment.

The premise of a NRSA is that a concentrated investment of resources in a limited impact area can have a substantial impact for a targeted revitalization area. Springfield's strategy for these areas hinges on a coordinated marshaling of resources, including those of federal, state and local governments; the private sector; community organizations; and neighborhood residents.

Springfield's NRSA initiatives started in 2005 with initial planning, investment in capacity, and identification of partners and resources. As a result, revitalization has been taking place at a steady rate since NRSA designation, but many major initiatives were started in 2008 or 2009, and are still ongoing. In addition, success in the NRSAs has been handicapped by the down-turn in the housing market. These neighborhoods have been very hard-hit by foreclosures, and now have significant numbers of vacant and abandoned homes and blighted commercial structures. Continued investment in these neighborhoods has the potential to take advantage of redevelopment of these properties, would build on the work that that has been initiated, and would support the City's overall efforts to attract private investment.

In June 2011, two of the NRSAs (South End and Six Corners/Old Hill) were hit by an EFS-3 tornado, which caused extensive damage. In 2012 the City completed a broad community planning process to guide the rebuilding process. It is expected that rebuilding will bring new resources to these neighborhoods, and may have a revitalizing impact. The City expects to receive CDBG-DR funds in 2013, and these funds can support the City's revitalization efforts in the tornado-damaged NRSAs.

Specific objectives and strategies for each of the NRSAs are below. Many of these are subsets of goals otherwise set forth in this plan, demonstrating an intention to focus some programs specifically in the NRSAs.

### **Specific NRSA Objectives**

#### **THE SOUTH END**

During the period of this Consolidated Plan, the City's specific objectives for the South End and strategies to meet those objectives are below.

#### **Objective 1. Attract and retain business on Main Street.**

Strategies:

- CDBG Small Business Loan Program
- CDBG Neighborhood Storefront Improvement Program

- The South End Revitalization Coalition will meet 4-6 times throughout the year, to plan for and guide redevelopment of Main Street.

**Objective 2. Increase income diversity by providing new housing ownership opportunities.**

Strategies:

- Promote homeownership opportunities through HAP, SNHS and other buyer down payment programs
- Create a Housing Plan for the South End as part of the Choice Neighborhoods planning process

**Objective 3. Improve appearance and appeal of existing apartment buildings.**

Strategies:

- Ongoing Saturday Sweeps Program
- Provide funding for rehabilitation of apartment buildings in neighborhoods; City will fund rehabilitation of Outing Park I Apartments (7 buildings in the Hollywood section) and Cross Town Corners (4 buildings, two of which are located in the South End ) in this fiscal year
- Removal of blighted structures; at least 3 blighted structures to be removed this year

**Objective 4. Increase the visibility and safety of Emerson Wight Park.**

Strategies:

- Continue the physical improvements to the streets and sidewalks around Emerson Wight Park.

**Objective 5. Improve opportunities and support for neighborhood residents.**

Strategies:

- ROCA will support young people in the NRSA neighborhoods who at high-risk to focus on Transitional Employment designed to teach high-risk young people the important, basic, hard and soft work skills necessary for attaining sustainable, long term employment with a particular focus on youth.
- Initiate replacement of facility for South End Community Center
- Support rehabilitation and expansion of Caring Health Center
- Provide technical assistance and other support for Square One in their efforts to return the neighborhood
- Work with HAP Housing to undertake community-building activities in the neighborhood.
- Partner with the Springfield Housing Authority to submit an application for a Choice Neighborhoods Implementation grant
- Support South End families with onsite services at the Marble street and Outing Park Housing facilities administered through Square One.

**Objective 6. Increase public safety.**

Strategies:

- Begin implementation of public safety plan as part of the Choice Neighborhoods initiative
- Apply for a DOJ Byrne grant for the South End
- Demolish at least 3 vacant, abandoned and blighted properties
- Clean vacant and/or abandoned properties
- Acquisition / Disposition of foreclosed properties

**THE OLD HILL/SIX CORNERS NRSA**

**Objective 1. Attract retail, commercial, and market-rate housing to the State Street Corridor.**

Strategies:

- CDBG Small Business Loan Program
- CDBG Neighborhood Storefront Improvement Program
- Small Business Forums to make business aware of City Resources
- Begin construction of a new Brookings School to replace tornado-damaged school.

**Objective 2. Improve appearance of the Central Street Corridor.**

Strategies:

- Provide funding (HOME/NSP) and City-owned land for development of 6-8 single-family homes on Central Street.
- Coordinate with the neighborhood council to identify and create strategies to address blighted properties and vacant lots
- Begin planning work for road realignment that would have Central Street curve directly into Hickory Street, eliminating the intersection of Rifle and Allen Streets

**Objective 3. Increase income diversity by providing new housing ownership opportunities.**

Strategies:

- Create new homeownership opportunities by new redevelopment or rehabilitation of residential properties throughout the neighborhood; 7 new homes to be constructed/rehabilitated this year.
- Promote homeownership in the neighborhood through buyer down payment program.
- Support Hill Homes in their efforts to redevelop their Section 236 housing cooperative.

**Objective 4. Assist existing homeowners to preserve their housing and stay in the neighborhood.**

Strategies:

- Continue to provide neighborhood-level outreach and information regarding the City's assistance programs, especially the homeowner emergency repair program and the heating system program
- Seek additional funds for correction of code violations and curb appeal improvements throughout Old Hill

- Provide funding for rehabilitation of apartment buildings in neighborhoods; City will fund rehabilitation of Cross Town Corners (4 buildings, two of which are located in Old Hill/Six Corners in this fiscal year)

**Objective 5. Increase public safety.**

Strategies:

- Clear abandoned and vacant property
- Continue with quality of life code enforcement sweeps in neighborhood
- Demolish blighted houses in the neighborhood
- Sell vacant lots as abutter lots where appropriate, so that they will be absorbed into neighboring properties
- Begin planning to redevelop the Six Corners intersection into a traffic circle/roundabout

**Objective 6. Improve the physical attractiveness of the neighborhood.**

Strategies:

- Target streets with newly-developed homeownership opportunities for street/sidewalk improvements and new trees

**MEMORIAL SQUARE/BRIGHTWOOD NRSA**

**Objective 1. Revitalize the Main Street retail/commercial corridor.**

Strategies:

- CDBG Small Business Loan Program
- CDBG Neighborhood Storefront Improvement Program
- Provide street, sidewalk and streetscape improvements which augment the Mass Highway project, including on side streets directly off Main Street.

**Objective 2. Provide training to assist neighborhood residents to obtain living wage jobs, particularly jobs expected to be created as a result of the Baystate Hospital expansion.**

Strategies:

- Fund workforce development initiatives targeted to the North End

**Objective 3. Increase income diversity by providing new housing ownership opportunities.**

Strategies:

- Create infill homeownership opportunities on vacant lots in the neighborhood
- Promote homeownership in the neighborhood through buyer down payment program.
- Continue promotion of neighborhood homeownership through the Buy Springfield Now campaign and promotion of the Baystate employee assistance program.

**Objective 4. Assist existing homeowners to preserve their housing and stay in the neighborhood.**

Strategies:

- Provide neighborhood-level marketing of the City's Programs that will assist in the enhancement of properties for homeowners.

**Objective 5. Improve neighborhood facilities.**

Strategies:

- Assist New North Community Center in development of a new facility.
- Continue to assist in the repurposing the Greek Cultural Center facility.

**Objective 6. Improve the physical attractiveness of the neighborhood.**

Strategies:

- Clear abandoned and vacant property.
- Demolish distressed structures
- Continue with quality of life code enforcement sweeps.

**Objective 7. Improve appearance and appeal of existing apartment buildings.**

Strategies:

- Commit funding for rehabilitation of Memorial Square apartment building

# Appendix

*2013-2014 Funding Sources and Uses*

*CDBG 2013-2014 Funding Allocations*

*CDBG Public Service Allocations 2013-2014*

*Table 3: Consolidated Plan List of Projects*

*Certifications*

*Notices of Public Meetings*

*Notice of Release of Requests for Proposals*

*Additional Comments*

*Updated Citizen Participation Plan, May, 2013*

*Analysis of Impediments to Fair Housing*

*Complete Listing of Public Service Table 3's*

**2013-2014 Funding Sources and Uses**

<b>SOURCES</b>		<b>Amounts</b>	
CDBG Entitlement		\$ 3,759,776.00	
CDBG Carryover		\$ 650,000.00	
CDBG Program Income		\$ 250,000.00	
HOPWA		\$ 446,897.00	
ESG Entitlement		\$ 267,658.00	
HOME Entitlement		\$ 1,124,218.00	
HOME Carryover		\$ 450,000.00	
HOME Program Income		\$ 75,000.00	
<b>TOTAL</b>		<b>\$ 7,023,549.00</b>	
<b>CDBG Activities</b>			
Administration		\$ 801,955.00	
Public Service-Exempt		\$ 117,500.00	
Public Service-Non-Exempt		\$ 601,466.00	
Economic Development		\$ 400,000.00	
Public Facilities/Parks/Infrastructure		\$ 825,000.00	
Clearance and Demolition		\$ 833,355.00	
Code Enforcement		\$ 80,000.00	
Housing		\$ 778,000.00	
Neighborhoods		\$ 200,000.00	
Disposition		<u>\$ 22,500.00</u>	
			\$ 4,659,776.00
<b>HOME Activities</b>			
	<b>Program</b>	<b>Funding</b>	
Administration		\$ 119,921.00	
Homebuyer Assistance		\$ 250,000.00	
Tenant Based Rental Assistance		\$ 300,000.00	
Project Based Homeownership-CHDO		\$ 168,633.00	
Project Based Homeownership-NON-CHDO		\$ 130,000.00	
Rental Production		<u>\$ 680,664.00</u>	
			\$ 1,649,218.00
<b>ESG Activities</b>			
	<b>Program</b>	<b>Funding</b>	
Administration		\$ 20,074.00	
Shelter Operations		\$ 40,000.00	
Homeless Prevention		\$ 102,859.00	
Rapid Re-housing		<u>\$ 104,725.00</u>	\$ 267,658.00
<b>HOPWA Activities</b>			
	<b>Program</b>	<b>Funding</b>	
Administration		\$ 13,406.00	
Project Sponsor Administration		\$ 30,660.00	
HOPWA		<u>\$402,831.00</u>	\$ 446,897.00

**CDBG 2013-2014 Funding Allocations**

<b>Project Title</b>	<b>Amount</b>
Economic Development Prog Delivery	\$ 50,000.00
Business Support Program-OPED	\$350,000.00
Existing Homeowner Rehab-Emergency Repairs	\$300,000.00
HEARTWAP Program	\$175,000.00
Housing Program Delivery-Rehabilitation	\$ 78,000.00
Housing Program Delivery-Direct Assistance	\$100,000.00
Historic Restoration-Rehab blight	\$100,000.00
ReBuilding Together	\$ 25,000.00
Clearance and Demolition - Program Delivery	\$ 40,000.00
Bond Payment	\$398,000.00
Demolition of Vacant/Abandon Properties Acquisition/Disposition	\$395,355.00
Code Enforcement - Street Sweeps	\$ 22,500.00
Code Enforcement – Keep Springfield Beautiful	\$ 35,000.00
Park Reconstruction	\$ 5,000.00
Streets/Sidewalks	\$425,000.00
Neighborhood Capacity Building Program Delivery.	\$400,000.00
Graffiti Removal	\$ 30,000.00
Neighborhood Target Improvement	\$ 40,000.00
	\$170,000.00

**CDBG Public Service Allocation**

<b>2013-2014 Applicant</b>	<b>Program Name</b>	<b>Address</b>	<b>2013-2014 Proposed Public Service Funding</b>
<b>Public Service Cap -- Non Exempt</b>			
5A	5A	Springfield College, 263 Alden Street	\$6,000.00
Black Men of Greater Springfield	W.E.B. Dubois Academy	Springfield Boys & Girls Club, 481 Carew Street	\$10,000.00
Boys & Girls Club Family Center	Teens In Transition	100 Acorn Street	\$5,000.00
Boy Scouts of America	ScoutReach Financial Aid	1 Arch Road, Westfield, MA	\$4,500.00
Children's Study Home	Engaging Health & Friendships with Neighbors	44 Sherman Street	\$5,000.00
Friends of the Homeless	Worthington Street Shelter Program	755 Worthington Street	\$95,000.00
Gray House	Community Education Support	22 Sheldon Street	\$10,000.00
Greater New Life Christian Center	New Life Center for Recovery	1323 Worcester Street, Indian Orchard	\$8,000.00
Home City Housing	Liberty Leaders	5 Northampton Street	\$10,000.00
Hungry Hill Senior Center	Senior Center	1212 Carew Street	\$5,000.00
Martin Luther King Family Center	Youth & Young Adult Development	106 Wilbraham Road	\$10,000.00
Massachusetts Fair Housing Center	Fair Housing Program	54 Suffolk Street, Holyoke, MA	\$7,500.00
Park Department	Pool Program	Forest Park, 200 Trafton Road	\$88,000.00
Park Department	Recreation Program	Forest Park, 200 Trafton Road	\$95,966.00
Parents & Friends of Star	Camp Star/Camp Angelina	Forest Park, 200 Trafton Road	\$80,000.00
Pine Point Senior Center	Senior Center	335 Berkshire Avenue	\$5,000.00
ROCA	Springfield Transitional Employment Program	25-33 School Street	\$13,000.00
Russian Community Association	Russian-Vietnamese Community Health Liaison Project	425 Union Street, West Springfield	\$7,500.00
Russian Community Association	Path to Employment	425 Union Street, West Springfield	\$7,000.00
Salvation Army	Bridging the Gap	170 Pearl Street	\$16,000.00
South End Community Center	Summer Activities	29 Howard Street	\$25,000.00
Springfield Boys & Girls Club	Indian Orchard Unit	Program operates at the Indian Orchard Elementary School, Milton Street	\$6,000.00
Springfield Boys & Girls Club	Summer Youth Development	481 Carew Street	\$8,000.00
Springfield College	Literacy Awards Program	263 Alden Street	\$5,000.00
Springfield Housing Authority	GED Classes	160 Nursery Street	\$5,000.00

Springfield Vietnamese American Civic Association (V.A.C.A.)	Family Empowerment Program	433 Belmont Avenue	\$6,500.00
Springfield Vietnamese American Civic Association (V.A.C.A.)	Housing Options mean Empowerment Program (HOME)	433 Belmont Avenue	\$6,500.00
Square One	Access Funds for Early Education & Child Care for At-Risk Youth	1 Federal Street	\$7,000.00
Square One	Fitness & Healthy Living Clinics	1 Federal Street	\$5,000.00
Square One	Family Services in the South End	1 Federal Street	\$7,000.00
Urban League	Digital Connectors Program	One Federal Street	\$5,000.00
YMCA	Safe Summer Streets	275 Chestnut Street	\$10,000.00
YMCA Dunbar Family Center	Teen Pregnancy Prevention & Peer Educating	33 Oak Street	\$5,000.00
YWCA	Youth Build	1 Clough Street	\$12,000.00
<b>Public Service Cap – Exempt From Cap</b>			
NNCC	Rockets to Success	2383 Main Street	\$15,000.00
NNCC	Recovery Community Engagement	2383 Main Street	\$ 25,000.00
NNCC	Homeless Prevention Program	2383 Main Street	\$ 20,000.00
NNCC	Underground Youth Network	2383 Main Street	\$ 17,500.00
NNCC	ESOL	2383 Main Street	\$ 40,000.00



**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield, Massachusetts

**Priority Need**              Housing

**Project**                      First Time Homebuyer Financial Assistance Program

**Description**

Funding for the first time homebuyers financial assistance program, eligible households will be provided purchase assistance (down payment, closing costs and interest rate buy down) at the time of closing; priority funding will be made available to first time homebuyers acquiring foreclosed properties. The program is operated by the Office of Housing.

**Objective category:**    Suitable Living Environment     Decent Housing             Economic Opportunity  
**Outcome category:**    Availability/Accessibility         Affordability                 Sustainability

**Location/Target:** CDBG eligible target neighborhoods

Objective Number DH-2	Project ID	<b>Funding Sources:</b> CDBG _____ ESG _____ HOME \$250,000.00 HOPWA _____ Total Formula \$250,000.00 Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total \$250,000.00
HUD Matrix Code 13	CDBG Citation N/A	
Type of Recipient Grantee/Subrecipient	CDBG National Objective N/A	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	
Performance Indicator Households	Annual Units 83	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield, Massachusetts

**Priority Need** Housing

**Project** Rental Production

**Description**

Funds for a program to expand and/or preserve affordable rental housing. The program will be operated by the Office of Housing. Funds will be loaned to both for profit and non-profit developers.

**Objective category:** Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
**CDBG target areas**

Objective Number DH-1	Project ID
HUD Matrix Code 14B	CDBG Citation N/A
Type of Recipient Grantee/Subrecipient	CDBG National Objective N/A
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014
Performance Indicator Housing Units	Annual Units 10
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	_____
ESG	_____
HOME	<u>\$680,664.00</u>
HOPWA	_____
Total Formula	<u>\$680,664.00</u>
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	<u>\$680,664.00</u>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield, Massachusetts

**Priority Need** Housing

**Project** Project Based Homeownership - CHDO

**Description**

Funds for developers to acquire and rehabilitate and/or construct housing for resale to income eligible households.

**Objective category:** Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**  Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**  
Springfield, MA

Objective Number DH-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 14G	CDBG Citation 570.208(a)(3)	CDBG	
Type of Recipient Grantee/Subrecipient	CDBG National Objective LMH	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	\$168,633.00
Performance Indicator Housing Units	Annual Units 4	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$168,633.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$168,633.00

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield, Massachusetts

**Priority Need** Housing

**Project** Project Based Homeownership – NON-CHDO

**Description**

Funds for NON-CHDO developers to acquire and rehabilitate and/or construct housing for resale to income eligible households.

**Objective category:** Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
Springfield, MA

Objective Number DH-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 14G	CDBG Citation 570.208(a)(3)	CDBG	
Type of Recipient Grantee/Subrecipient	CDBG National Objective LMH	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	\$130,000.00
Performance Indicator Housing Units	Annual Units 1	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$130,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$130,000.00

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield, Massachusetts

**Priority Need**                      Housing

**Project**                                      Tenant Based Rental Assistance (TBRA)

**Description**

Rental assistance will be provided to special needs households. Ongoing rental assistance is provided to as many as 50 households in an initiative that links housing subsidies with supportive services for chronically homeless individuals. One time security deposit assistance is being provided to as many as 50 households to assist them in moving from homelessness into stable housing.

**Objective category:**    Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:** City of Springfield

Objective Number DH-1	Project ID	<b>Funding Sources:</b> CDBG _____ ESG _____ HOME <u>\$300,000.00</u> HOPWA _____ Total Formula <u>\$300,000.00</u> Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total <u>\$300,000.00</u>
HUD Matrix Code 31F	CDBG Citation N/A	
Type of Recipient Grantee/Subrecipient	CDBG National Objective N/A	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	
Performance Indicator Households	Annual Units 50	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's** City of Springfield Massachusetts

**Priority Need** Planning & Administration

**Project** ESG Administration

**Description**

The Office of Housing will utilize these funds for the planning & execution of the ESG Program, including general management and oversight,

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:** Springfield, Ma

Objective Number N/A	Project ID	<b>Funding Sources:</b> CDBG _____ ESG <u>\$20,074.00</u> HOME _____ HOPWA _____ Total Formula <u>\$20,074.00</u> Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total <u>\$20,074.00</u>
HUD Matrix Code 21A	CDBG Citation N/A	
Type of Recipient Grantee/Subrecipients	CDBG National Objective N/A	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator Housing Units	Annual Units N/A	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's** City of Springfield Massachusetts

**Priority Need**  
Homeless

**Project**  
Emergency Shelter Operations

**Description**

Funds will be provided to existing emergency shelter operators to cover operating cost.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:** Springfield, Ma

Objective Number SL-1	Project ID	<b>Funding Sources:</b> CDBG _____ ESG <u>\$40,000.00</u> HOME _____ HOPWA _____ Total Formula <u>\$40,000.00</u> Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total <u>\$40,000.00</u>
HUD Matrix Code 03T	CDBG Citation N/A	
Type of Recipient Grantee/Subrecipients	CDBG National Objective N/A	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator People	Annual Units 9125	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's** City of Springfield Massachusetts

**Priority Need** Homeless

**Project** Rapid Re-Housing

**Description**

Funds will be provided to community non-profit organizations to assist individuals and families to rapidly regain housing after becoming homeless. The programs will fund financial assistance and social services.

**Objective category:** Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:** Springfield, Ma

Objective Number DH-1	Project ID	<b>Funding Sources:</b> CDBG _____ ESG <u>\$104,725.00</u> HOME _____ HOPWA _____ Total Formula <u>\$104,725.00</u> Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total <u>\$104,725.00</u>
HUD Matrix Code 03T	CDBG Citation N/A	
Type of Recipient Grantee/Subrecipients	CDBG National Objective N/A	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator People	Annual Units 250	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      **Homeless Prevention**

**Project**                              **ESG**

**Description**

Funds will be provided to community non-profit organizations to assist individuals and families to prevent homelessness. The programs will fund financial assistance and social services.

**Objective category:**    Suitable Living Environment    x Decent Housing                      Economic Opportunity  
**Outcome category:**    x Availability/Accessibility                      Affordability                      Sustainability

**Location/Target Area:**

Objective Number DH-1	Project ID	<b>Funding Sources:</b> CDBG _____ ESG                      \$102,859.00 HOME _____ HOPWA _____ Total Formula                      \$102,859.00 Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total                      \$102,859.00
HUD Matrix Code 05Q	CDBG Citation N/A	
Type of Recipient Subrecipient	CDBG National Objective N/A	
Start Date 07/01/2013	Completion Date 06/30/2014	
Performance Indicator People	Annual Units 145	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's** \_\_\_\_\_ City of Springfield Massachusetts \_\_\_\_\_

**Priority Need** \_\_\_\_\_ Planning & Administration \_\_\_\_\_

**Project** \_\_\_\_\_ HOPWA Administration \_\_\_\_\_

**Description**

The Office of Housing will utilize these funds for the planning and execution of the HOPWA Program, including general management and oversight.

**Objective category:** Suitable Living Environment    Decent Housing    Economic Opportunity  
**Outcome category:** Availability/Accessibility    Affordability    Sustainability

**Location/Target Area:** N/A

Objective Number N/A	Project ID	<b>Funding Sources:</b> CDBG _____ ESG _____ HOME _____ HOPWA \$13,406.00 Total Formula \$13,406.00 Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total \$13,406.00
HUD Matrix Code 21A	CDBG Citation N/A	
Type of Recipient Grantee/Subrecipients	CDBG National Objective N/A	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator N/A	Annual Units N/A	
Local ID	Units Upon Completion	

The primary purpose of the project is to help: the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's** City of Springfield Massachusetts

**Priority Need**  
Planning & Administration

**Project**  
HOPWA Project Sponsor Administration

**Description**

The Office of Housing will allocate these funds for administrative expenses associated with HOPWA funding.

**Objective category:** Suitable Living Environment    Decent Housing    Economic Opportunity  
**Outcome category:** Availability/Accessibility    Affordability    Sustainability

**Location/Target Area:** Tri-County areas; Hampden, Hampshire and Franklin Counties

Objective Number N/A	Project ID	<b>Funding Sources:</b> CDBG _____ ESG _____ HOME _____ HOPWA \$30,660.00 Total Formula \$30,660.00 Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total \$30,660.00
HUD Matrix Code 31D	CDBG Citation N/A	
Type of Recipient Grantee/Subrecipients	CDBG National Objective N/A	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator N/A	Annual Units N/A	
Local ID	Units Upon Completion	

The primary purpose of the project is to help: the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's** City of Springfield Massachusetts

**Priority Need** Non-Homeless Special Needs

**Project** HOPWA

**Description**

Funding to provide rental assistance, short term subsidies and support services to households impacted by HIV/AIDS. Programs will be operated by human service providers in the tri-county areas: Hampshire and Franklin counties

**Objective category:** Suitable Living Environment    X Decent Housing    Economic Opportunity  
**Outcome category:** X Availability/Accessibility    Affordability    Sustainability

**Location/Target Area:** Tri-County areas; Hampden, Hampshire and Franklin Counties

Objective Number DH-1	Project ID	<b>Funding Sources:</b> CDBG _____ ESG _____ HOME _____ HOPWA <u>\$402,831.00</u> Total Formula <u>\$402,831.00</u> Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total <u>\$402,831.00</u>
HUD Matrix Code 31	CDBG Citation N/A	
Type of Recipient Grantee/Subrecipients	CDBG National Objective LMH	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator Housing Units	Annual Units 25	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      Planning & Administration

**Project**                              CDBG Planning & Administration

**Description**

Funding for the planning and execution of the CDBG program; including the general management and oversight, fiscal management and compliance.

**Objective category:**      Suitable Living Environment      Decent Housing      Economic Opportunity  
**Outcome category:**      Availability/Accessibility      Affordability      Sustainability

**Location/Target Area:**

N/A

Objective Number N/A	Project ID	<b>Funding Sources:</b> CDBG <u>\$801,955.00</u> ESG                                      _____ HOME                                      _____ HOPWA                                      _____ Total Formula <u>\$801.955.00</u> Prior Year Funds                      _____ Assisted Housing                      _____ PHA                                      _____ Other Funding                      _____ Total <u>\$801,955.00</u>
HUD Matrix Code 21A	CDBG Citation N/A	
Type of Recipient Grantee	CDBG National Objective N/A	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator N/A	Annual Units N/A	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Neighborhood Enhancement

**Project** Neighborhood Target Improvement Program

**Description**

The Target Improvement Program will use CDBG funds to revitalize areas in neighborhoods located within CDBG target areas and the NRSA. The program will allow for neighborhoods to apply for grants to do enhancement projects and creatively revitalize and strengthen neighborhoods and improve quality of life by assisting and supporting in development and implementation of small-scale neighborhood self-help physical improvement projects.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity

**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
**CDBG Target areas and NRSA**

Objective Number SL-3	Project ID
HUD Matrix Code 03	CDBG Citation 570.201 (c)
Type of Recipient Grantee	CDBG National Objective LMA
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014
Performance Indicator  People	Annual Units  TBD
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	<u>\$170,000.00</u>
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	<u>\$170,000.00</u>
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	<u>\$170,000.00</u>



**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**            City of Springfield Massachusetts

**Priority Need**                    Business Development

**Project**                            Economic Development Program Delivery

**Description**

CDBG funds will be used to staff a Business Development person for eligible costs related to business assistance and to provide technical assistance to new businesses in CDBG target neighborhoods.

**Objective category:**            Suitable Living Environment            Decent Housing            x    Economic Opportunity  
**Outcome category:**            x Availability/ Accessibility            Affordability                                    Sustainability

**Location/Target Area:**

CDBG eligible target areas in Springfield, MA

Objective Number EO-1	Project ID	<b>Funding Sources:</b>		
HUD Matrix Code 18B	CDBG Citation 570.203 (b)		CDBG	\$50,000.00
Type of Recipient Grantee	CDBG National Objective LMJ		ESG	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014		HOME	
Performance Indicator Jobs	Annual Units 2		HOPWA	
Local ID	Units Upon Completion		Total Formula	\$50,000.00
			Prior Year Funds	
		Assisted Housing		
		PHA		
		Other Funding		
		Total	\$50,000.00	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Business Development

**Project** Business Support Program

**Description**

The Business Support Program is administered through the Office of Planning & Economic Development (OPED). This program will provide financial assistance for new and existing businesses within CDBG eligible areas in the City of Springfield. The program will offer storefront grants to small businesses, technical assistance to small businesses; storefront improvement grants for up to \$10,000 to eligible businesses including interior improvement grants. Best Retail Practices will be offered to prospective applicants and will be required to attend a workshop. Applicants must attend a workshop in order to use a portion of the grant funds for any interior improvements. The purpose of the workshops is to teach business owners how good retail stores should look and how exteriors and interiors that have been neglected can be improved. Small Business Loans will be available of up to \$15,000 and Technology Start up Technical Assistance Grants for eligible businesses for grants up to \$5,000. These grants are for the purpose of enhancing market assessment, product technology feasibility or testing and other services (legal, accounting, etc.). This program will result in job creation/retention to low income individuals.

**Objective category:** Suitable Living Environment      Decent Housing      x      Economic Opportunity  
**Outcome category:** x Availability/ Accessibility      Affordability      Sustainability

**Location/Target Area:**

CDBG eligible target areas

Objective Number EO-1	Project ID	<b>Funding Sources:</b>		
HUD Matrix Code 18B	CDBG Citation 570.201		CDBG	\$350,000.00
Type of Recipient Grantee	CDBG National Objective LMJ		ESG	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014		HOME	
Performance Indicator Jobs	Annual Units 10		HOPWA	
Local ID	Units Upon Completion		Total Formula	\$350,000.00
			Prior Year Funds	
		Assisted Housing		
		PHA		
		Other Funding		
		Total	\$350,000.00	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's** City of Springfield Massachusetts

**Priority Need** Housing

**Project** Existing Homeowner Rehab – Emergency Repairs

**Description**

The Office of Housing will offer 0% deferred interest loans to income eligible homeowner's to complete emergency repairs or modifications to accommodate mobility limitation to homeowners.

**Objective category:** Suitable Living Environment    X Decent Housing    Economic Opportunity  
**Outcome category:** X Availability/Accessibility    Affordability    Sustainability

**Location/Target Area:** Springfield, Ma

Objective Number DH-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 14A & 14B	CDBG Citation 570.202	CDBG	\$300,000.00
Type of Recipient Grantee	CDBG National Objective LMH	ESG	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	HOME	
Performance Indicator Housing Units	Annual Units 15	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$300,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$300,000.00

The primary purpose of the project is to help: the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's**                   City of Springfield Massachusetts

**Priority Need**  
Housing

**Project**  
HEARTWAP Program

**Description**

The Office of Housing will provide staff to operate a state funded heating system repair and replacement program for income eligible households. Some funding will set aside to pay for direct costs that exceed the programmatic limits for system repairs and replacement.

**Objective category:**   Suitable Living Environment   X Decent Housing                   Economic Opportunity  
**Outcome category:**   X Availability/Accessibility                   Affordability                   Sustainability

**Location/Target Area:** Springfield, Ma

Objective Number DH-1	Project ID	<b>Funding Sources:</b>		
HUD Matrix Code 14F	CDBG Citation 570.202		CDBG	\$175,000.00
Type of Recipient Grantee	CDBG National Objective LMH		ESG	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014		HOME	
Performance Indicator Housing Units	Annual Units 350		HOPWA	
Local ID	Units Upon Completion		Total Formula	\$175,000.00
			Prior Year Funds	
		Assisted Housing		
		PHA		
		Other Funding		
		Total	\$175,000.00	

The primary purpose of the project is to help: the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's** City of Springfield Massachusetts

**Priority Need**  
Housing

**Project**  
Housing Program Delivery – Rehabilitation

**Description**

Funds for staff costs associated with administering housing rehabilitation programs including homeowner rehabilitation, project based homeownership, rental rehabilitation, graffiti and lead removal programs operated through the Office of Housing.

**Objective category:** Suitable Living Environment    X Decent Housing    Economic Opportunity  
**Outcome category:** X Availability/Accessibility    Affordability    Sustainability

**Location/Target Area:** Eligible households in Springfield, Ma

Objective Number DH-1	Project ID	<b>Funding Sources:</b> CDBG <u>78,000.00</u> ESG _____ HOME _____ HOPWA _____ Total Formula <u>\$78,000.00</u> Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total <u>\$78,000.00</u>
HUD Matrix Code 14H	CDBG Citation 570.202	
Type of Recipient Grantee	CDBG National Objective LMH	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator Linked	Annual Units Linked to Activity	
Local ID	Units Upon Completion	

The primary purpose of the project is to help: the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's** City of Springfield Massachusetts

**Priority Need**  
Housing

**Project**  
Housing Program Delivery – Direct Assistance

**Description**

Funds for staff costs associated with administering homebuyer/homeowner assistance programs; including First Time Homebuyers. NRSA homebuyer incentive and homeowner emergency repair programs. The program is administered through the Office of Housing.

**Objective category:** Suitable Living Environment    X Decent Housing    Economic Opportunity  
**Outcome category:** X Availability/Accessibility    Affordability    Sustainability

**Location/Target Area:** Springfield, Ma

Objective Number DH-1	Project ID	<b>Funding Sources:</b>		
HUD Matrix Code 13	CDBG Citation 570.201 (n)		CDBG	<u>\$100,000.00</u>
Type of Recipient Grantee	CDBG National Objective LMH		ESG	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014		HOME	
Performance Indicator Housing Units	Annual Units Linked to Activity		HOPWA	
Local ID	Units Upon Completion		Total Formula	<u>\$100,000.00</u>
			Prior Year Funds	
		Assisted Housing		
		PHA		
		Other Funding		
		Total	<u>\$100,000.00</u>	

The primary purpose of the project is to help: the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Neighborhood Enhancement

**Project** Historic Restoration-Rehab Blight

**Description**

The Office of Planning and Economic Development (OPED) will work in conjunction with the Office of Housing in looking for funding to historic renovation of City owned properties. The properties will be out to RFP if chosen. The properties have to be within one of the City's local or national registered historic districts.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
CDBG eligible properties in Springfield, MA

Objective Number DH-3	Project ID	<b>Funding Sources:</b> CDBG <u>\$100,000.00</u> ESG _____ HOME _____ HOPWA _____ Total Formula <u>\$100,000.00</u> Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total <u>\$100,000.00</u>
HUD Matrix Code 14G	CDBG Citation 570.280 (b) (2)	
Type of Recipient Grantee	CDBG National Objective SBS	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator Housing Units	Annual Units 2	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's** City of Springfield Massachusetts

**Priority Need** Housing

**Project** Rebuilding Together – Home Retention & Revitalization

**Description**

ReBuidling Together will preserve homes and revitalize neighborhoods to assure a safe environment and good quality of life to low income residents primarily who reside in the NRSA neighborhoods. ReBuilding Together will complete critical repairs, modifications and rehab to homes owned by low income residents. The focus is on elderly, needy and disabled residents who cannot afford repairs, modifications or improvements.

**Objective category:** Suitable Living Environment    X Decent Housing    Economic Opportunity  
**Outcome category:** x Availability/Accessibility    Affordability    Sustainability

**Location/Target Area:**  
**NRSA Neighborhoods**

Objective Number DH-1	Project ID	<b>Funding Sources:</b> CDBG <u>\$25,000.00</u> ESG _____ HOME _____ HOPWA _____ Total Formula <u>\$25,000.00</u> Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total <u>\$25,000.00</u>
HUD Matrix Code 14A & 14B	CDBG Citation 570.202	
Type of Recipient Grantee/Subrecipients	CDBG National Objective LMH	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator Housing Units	Annual Units 3	
Local ID	Units Upon Completion	

The primary purpose of the project is to help: the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      Neighborhood Enhancement

**Project**                              Clearance & Demo- Program Delivery

**Description**

Funding for staff costs associated with the clearance and demolition of blighted properties in CDBG eligible areas. The program is administered through the Office of Housing.

**Objective category:**     Suitable Living Environment                      Decent Housing                      Economic Opportunity  
**Outcome category:**    Availability/ Accessibility                      Affordability                       Sustainability

**Location/Target Area:**

CDBG Target areas in Springfield

Objective Number SL-3	Project ID	<b>Funding Sources:</b> CDBG                      \$40,000.00 ESG                      _____ HOME                      _____ HOPWA                      _____ Total Formula                      \$40,000.00 Prior Year Funds                      _____ Assisted Housing                      _____ PHA                      _____ Other Funding                      \$40,000.00 Total                      _____
HUD Matrix Code 04	CDBG Citation 570.201 (d)	
Type of Recipient Grantee	CDBG National Objective LMA	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator Linked to Activity	Annual Units Linked to Activity	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Neighborhood Enhancement

**Project** Bond Payment

**Description**

Funding will be used to pay debt service on City Bonds.

**Objective category:**  Suitable Living Environment Decent Housing  Economic Opportunity  
**Outcome category:** Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

CDBG Target areas in Springfield

Objective Number SL-3	Project ID	<b>Funding Sources:</b> CDBG <u>\$398,000.00</u> ESG _____ HOME _____ HOPWA _____ Total Formula <u>\$398,000.00</u> Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total <u>\$398,000.00</u>
HUD Matrix Code 04	CDBG Citation 570.201 (d)	
Type of Recipient Grantee	CDBG National Objective SBS	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator Public Facilities	Annual Units 1	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**            City of Springfield Massachusetts

**Priority Need**                    Neighborhood Enhancement

**Project**                            Demolition of Vacant/Abandon Properties

**Description**

The Office of Housing will utilize CDBG funds to oversee the demo of vacant/abandoned properties located within the CDBG target areas.

**Objective category:**     Suitable Living Environment            Decent Housing            Economic Opportunity  
**Outcome category:**    Availability/ Accessibility            Affordability             Sustainability

**Location/Target Area:**

CDBG Target areas

Objective Number SL-3	Project ID	CDBG	\$395,355.00
HUD Matrix Code 04	CDBG Citation 570.201 (d)	ESG	
Type of Recipient Grantee	CDBG National Objective LMA	HOME	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	HOPWA	
Performance Indicator Housing Units	Annual Units 15	Total Formula	\$395,355.00
Local ID	Units Upon Completion	Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$395,355.00

**Funding Sources:** \_\_\_\_\_

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Neighborhood Enhancement

**Project** Acquisition/Disposition

**Description**

Funds to provide staff and administrative costs associated with the acquisition and disposition of tax title properties. Program is designed to effect redevelopment.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

CDBG eligible properties in Springfield, MA

Objective Number DH-1	Project ID
HUD Matrix Code 02	CDBG Citation 570.201 (b)
Type of Recipient Grantee	CDBG National Objective LMA
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014
Performance Indicator People	Annual Units 75
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	<u>\$22,500.00</u>
ESG	<u>                    </u>
HOME	<u>                    </u>
HOPWA	<u>                    </u>
Total Formula	<u>\$22,500.00</u>
Prior Year Funds	<u>                    </u>
Assisted Housing	<u>                    </u>
PHA	<u>                    </u>
Other Funding	<u>                    </u>
Total	<u>\$22,500.00</u>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      Neighborhood Enhancement

**Project**                              Targeted Code Enforcement-Street Sweeps

**Description**

CDBG funds will be used to conduct proactive street sweeps on Saturday's. They will be done on a house-house/street-street basis. All are located within CDBG eligible target neighborhoods.

**Objective category:**    Suitable Living Environment     Decent Housing             Economic Opportunity  
**Outcome category:**    Availability/Accessibility             Affordability                       Sustainability

**Location/Target Area:**

CDBG eligible properties in Springfield, MA

Objective Number DH-3	Project ID	<b>Funding Sources:</b> CDBG <u>\$35,000.00</u> ESG                        _____ HOME                      _____ HOPWA                    _____ Total Formula <u>\$35,000.00</u> Prior Year Funds        _____ Assisted Housing        _____ PHA                        _____ Other Funding            _____ Total <u>\$35,000.00</u>
HUD Matrix Code 15	CDBG Citation 570.202 (c)	
Type of Recipient Grantee	CDBG National Objective LMA	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator Housing Units	Annual Units 2000	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** \_\_\_\_\_ City of Springfield, Massachusetts \_\_\_\_\_

**Priority Need** \_\_\_\_\_ Code Enforcement \_\_\_\_\_

**Project** \_\_\_\_\_ Keep Springfield Beautiful \_\_\_\_\_

**Description**

A program dedicated to the improvement of the quality of life of the citizens of the City of Springfield through events and projects related to litter prevention, recycling and beautification. Specific staging areas will be in the NRSA neighborhoods. The funds will be used for the dumpster for this event.

**Objective category:**    Suitable Living Environment    Decent Housing    Economic Opportunity  
**Outcome category:**    Availability/Accessibility    Affordability    Sustainability

**Location/Target Area:  
Eligible CDBG Target areas**

Specific Objective Number SL-3	Project ID	<b>Funding Sources:</b> CDBG _____ \$5,000.00 ESG _____ HOME _____ HOPWA _____ Total Formula _____ \$5,000.00 Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total _____ \$5,000.00
HUD Matrix Code 15	CDBG Citation 570.201 (c)	
Type of Recipient Grantee	CDBG National Objective LMA	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	
Performance Indicator People	Annual Units 8000	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs



**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      Neighborhood Enhancement

**Project**                              Streets/Sidewalk Improvements

**Description**

DPW will prepare plans specifications and bidding docs for the paving of streets and the replacement or reconstruction of sidewalks that will improve the infrastructure system in these CDBG eligible neighborhoods which will also compliment other projects in eligible areas.

**Objective category:**     Suitable Living Environment    Decent Housing     Economic Opportunity  
**Outcome category:**    Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

CDBG eligible properties in Springfield, MA

Objective Number SL-3	Project ID
HUD Matrix Code 03K & 03L	CDBG Citation 570.201 (c)
Type of Recipient Grantee	CDBG National Objective LMA
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014
Performance Indicator People	Annual Units TBD
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	<u>\$400,000.00</u>
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	<u>\$400,000.00</u>
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	<u>\$400,000.00</u>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Neighborhood Capacity Building Program

**Description**

Funds will be allocated for staffing costs associated with building capacity within existing neighborhood organizations to undertake neighborhood revitalization projects.

**Objective category:**  Suitable Living Environment      Decent Housing       Economic Opportunity  
**Outcome category:**  Availability/ Accessibility      Affordability      Sustainability

**Location/Target Area:**

CDBG Target areas in Springfield

Objective Number SL-1	Project ID	CDBG	\$30,000.00
HUD Matrix Code 19C	CDBG Citation 570.201 (p)	ESG	
Type of Recipient Grantee	CDBG National Objective LMA	HOME	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	HOPWA	
Performance Indicator Organizations	Annual Units 10	Total Formula	\$30,000.00
Local ID	Units Upon Completion	Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$30,000.00

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      Neighborhood Enhancement

**Project**                              Graffiti

**Description**

Funds for staff and materials associated with the removal of graffiti from privately-owned buildings. This program is administered through the Office of Housing.

**Objective category:**     Suitable Living Environment    Decent Housing                      Economic Opportunity  
**Outcome category:**    Availability/Accessibility            Affordability                             Sustainability

**Location/Target Area:**

CDBG eligible areas in Springfield, MA

Objective Number SL-3	Project ID	<b>Funding Sources:</b> CDBG <u>\$40,000.00</u> ESG                                      _____ HOME                                    _____ HOPWA                                _____ Total Formula <u>\$40,000.00</u> Prior Year Funds                    _____ Assisted Housing                    _____ PHA                                      _____ Other Funding                        _____ Total <u>\$40,000.00</u>
HUD Matrix Code 14H	CDBG Citation 570.202	
Type of Recipient Grantee	CDBG National Objective LMA	
Start Date (mm/dd/yyyy) 7/1/2013	Completion Date (mm/dd/yyyy) 6/30/2014	
Performance Indicator Business	Annual Units 25	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

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## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

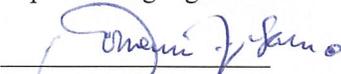
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
Signature/Authorized Official

Date 6/10/13

## Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) \_\_\_\_\_ , \_\_\_\_\_ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.

*Domenic J. Jano*      *6/10/2012*  
Signature/Authorized Official      Date

*Mayor*  
Title

### Specific HOME Certifications

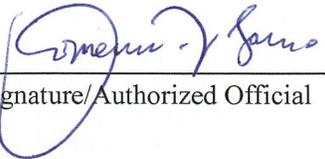
The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

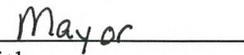
The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
\_\_\_\_\_  
Signature/Authorized Official

  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Title

## ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

**Major rehabilitation/conversion** – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services ( including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

**Matching Funds** – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

**Confidentiality** – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

**Consolidated Plan** – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

**Discharge Policy** – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

*Domenico J. Farnio*  
Signature/Authorized Official

*6/10/13*  
Date

*Mayor*  
Title

## HOPWA Certifications

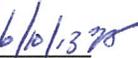
The HOPWA grantee certifies that:

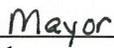
**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

  
\_\_\_\_\_  
Signature/Authorized Official

  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Title

## **APPENDIX TO CERTIFICATIONS**

### INSTRUCTIONS CONCERNING LOBBYING:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.



# SF 424

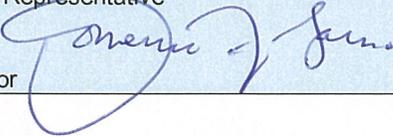
The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

## SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted 6/15/2013	Applicant Identifier	<b>Type of Submission</b>	
Date Received by state	State Identifier	<b>Application</b>	<b>Pre-application</b>
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
<b>Applicant Information</b>			
Jurisdiction <b>City of Springfield</b>		UOG Code 013	
Street Address Line 1 36 Court Street		Organizational DUNS 073011921	
Street Address Line 2		Organizational Unit Community Development	
City Springfield	Massachusetts	Department Community Development	
ZIP 01103	Country U.S.A.	Division Development Services Department	
<b>Employer Identification Number (EIN):</b>		County Hampden	
<b>04-6001415</b>		Program Year Start Date (MM/DD) 07/01/2013	
<b>Applicant Type:</b>		<b>Specify Other Type if necessary:</b>	
Local Government Municipality		Specify Other Type	
<b>Program Funding</b>		<b>U.S. Department of Housing and Urban Development</b>	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
<b>Community Development Block Grant</b>		14.218 Entitlement Grant	
CDBG Project Titles		Description of Areas Affected by CDBG Project(s)	
\$CDBG Grant Amount \$3,759,776	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged \$68,885,639		\$Additional State Funds Leveraged \$72,265,562	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged \$3,200,000	
\$Anticipated Program Income \$250,000.00		Other (Describe) Carry-Over \$650,000	
Total Funds Leveraged for CDBG-based Project(s) \$144,351,201			
<b>Home Investment Partnerships Program</b>		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	
\$HOME Grant Amount \$1,124,218	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged \$23,136,701		\$Additional State Funds Leveraged \$1,100,000	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	

\$Anticipated Program Income \$75,000.00		Other (Describe) Carry-Over \$450,000.00 Private \$2,791,644	
Total Funds Leveraged for HOME-based Project(s) \$27,028,345			
<b>Housing Opportunities for People with AIDS</b>		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount \$446,897	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
<b>Emergency Shelter Grants Program</b>		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount \$267,658	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:02		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts	Project Districts		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name Cathy	Middle Initial K	Last Name Buono
Title Director of Admin & Finance	Phone (413)787-6082	Fax (413)787-7740
eMail cbuono@springfieldcityhall.com	Grantee Website www.springfieldcityhall.com	Other Contact Gerry McCafferty (413)787-6500
Signature of Authorized Representative 		Date Signed 6/14/13 
Domenic J. Sarno, Mayor		

**CITY OF SPRINGFIELD MASSACHUSETTS  
NOTICE OF PUBLIC HEARINGS  
CITIZEN INPUT  
ANNUAL ACTION PLAN  
7/1/2013-6/30/2014**

The City of Springfield, through the Office of Community Development, is pleased to announce that they will hold two public hearings regarding the development of the Action Plan for Program Year 2013-2014.

The Public Hearings will be held Tuesday, January 22, 2013, Rebecca Johnson, 55 Catherine Street at 5:00 p.m. and Tuesday, January 29, 2013, Chestnut Accelerated Middle School at 5:00 p.m. to identify priority needs in the preparation for the Annual Action Plan for the July 1, 2013-June 30, 2014 Program Year.

The goals of the hearings are to obtain comments and input from the citizens about the needs and neighborhood priorities. The major initiatives for this year will be Code Enforcement, Public Infrastructure, Quality of Life Issues, Parks and Public Facilities, Job Training, Youth, Special Needs Persons, Elderly, Disabled Persons, Persons with HIV/AIDS, Homeless Persons, Affordable Housing and Homebuyer Counseling and Assistance. For additional information please contact the Office of Community Development at 413-787-6050.

All interested parties are invited to attend.

The City of Springfield is an EEO.

**CITY OF SPRINGFIELD MASSACHUSETTS**  
**AUDITORIA PUBLICA**  
**PLAN DE ACCION ANUAL**  
**7/1/2013-6/30/2014**

La ciudad de Springfield através de la Oficina de Desarrollo Comunitario se complace en anunciarles que se llevarán acabo dos auditorias públicas con relación al Plan de Acción para el Programa 2013-2014.

Las Auditorias Públicas se llevarán acabo los siguientes días: martes, 22 de enero de 2013 en Rebecca Johnson, 55 Catherine Street a las 5:00 p.m. y el martes, 29 de enero de 2013, en la Escuela Intermedia Chestnut Accelerated a las 5:00 p.m. para identificar las necesidades de prioridad para la preparación del Plan Anual de Acción del 1ero de Julio de 2013- 1 de Junio de 2014 Programa del Año.

Las metas de las auditorias son obtener comentarios y opiniones de los ciudadanos acerca las necesidades y prioridades de la ciudad. Las iniciativas principales para este año serán el Código de Refuerzo (Code Enforcement), Infraestructura Pública, Problemas de Calidad de Vida, Parques y Facilidades Públicas, Entrenamiento de Trabajo, Juventud (Youth), Personas con Necesidades Especiales, Envejecientes, Personas Incapacitadas, Personas con HIV/SIDA, Personas Desamparadas, Asistencia de Vivienda Accesible y Asesoramiento al Comprador. Para información adicional favor de comunicarse con la Oficina de Desarrollo Comunitario al 413-787-6050.

Todas las partes interesadas estan inviatadas a asistir.

La Ciudad de Springfield es EEO.

# AN OPEN INVITATION FROM THE OFFICE OF COMMUNITY DEVELOPMENT TO ALL CITY RESIDENTS TO PARTICIPATE IN TWO PUBLIC HEARINGS...

Residents are invited to participate in the planning process to identify neighborhood needs and priorities for program year 2013-2014. The Office of Community Development is searching for your input... Encourages new programs and new organizations...

Bring your ideas and get involved in the planning process for 2013-2014.

## ***Major Initiatives:***

Code Enforcement  
Public Infrastructure  
Quality of Life issues  
Parks and Public Facilities  
Job Training  
Youth  
Special Needs Persons  
Elderly  
Disabled Persons  
Persons with HIV/AIDS  
Homeless Persons  
Affordable Housing & Homebuyer Counseling and Assistance

Date: Tuesday, January 22, 2013  
Location: Rebecca Johnson, 55 Catherine Street  
Time: 5:00 p.m.

Date: Tuesday, January 29, 2013  
Location: Chestnut Accelerated Middle School, 355 Plainfield Street  
Time: 5:00 p.m.

For any reasonable accommodation request please provide 48 hours notice.

If you need additional information, please contact the Office of Community Development, 787-6050 or TTY 787-6641.

# UNA INVITACIÓN ABIERTA DE LA OFICINA DE DESARROLLO DE LA COMUNIDAD A TODOS LOS RESIDENTES DE LA CIUDAD PARA PARTICIPAR EN DOS AUDIENCIAS PÚBLICAS...

Los residentes están invitados a participar en el proceso de planificación para identificar las necesidades de la comunidad y las prioridades para el año del programa 2012-2013. La Oficina de Desarrollo Comunitario esta en busca de su participación... Alienta nuevos programas y nuevas organizaciones...

Comparta sus ideas y participe en el proceso de planificación para 2013-2014.

## ***Iniciativas Principales:***

Cumplimiento de Código  
Infraestructura Pública  
Calidad de Vida  
Parques y Facilidades Públicas  
Entrenamiento de Trabajo  
Juventud (Youth)  
Personas con necesidades especiales  
Envejecientes  
Personas Incapacitadas  
Personas con VIH/SIDA  
Personas Desamparadas  
Consejería de Vivienda Económica y asistencia a compradores de vivienda

Fecha: Martes, 22 de enero del 2013  
Lugar : Rebecca Johnson, 55 Catherine Street  
Hora: 5:00 p.m.

Fecha: Martes, 29 de enero del 2013  
Lugar : Escuela Intermedia Chestnut Accelerated, 355 Plainfield Street  
Hora: 5:00 p.m.

Para cualquier solicitud de acomodo razonable favor notificar con de 48 horas de anticipación. Si necesita información adicional, favor comuníquese con la Oficina de Desarrollo Comunitario, 787-6050 o 787-6641 TTY 787-6641.



# City of Springfield, Massachusetts

## NOTICE OF REQUEST FOR PROPOSALS

### COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) and Emergency Solutions Grant (ESG)

PROGRAM YEAR: July 1, 2013-JUNE 30, 2014

The Office of Community Development and Office of Housing is seeking proposals for inclusion in its 2013-2014 Action Plan.

The RFP's will be available beginning Monday, February 4, 2013 through Friday, March 1, 2013 at the Office of Housing, 1600 East Columbus Ave from 8:30 am-4:00 pm. The deadline for proposal submission is no later than 12:00 pm on Friday, March 1, 2013. **The deadline is firm.**

Written comments will be accepted regarding the RFP by 4:00 pm, Friday, February 15, 2013; [cbuono@springfieldcityhall.com](mailto:cbuono@springfieldcityhall.com)

*The City of Springfield is an Equal Opportunity Employer*



# **CIUDAD DE SPRINGFIELD, Massachusetts**

## **AVISO DE SOLICITUD DE PROPUESTAS**

### **Desarrollo Comunitario/COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) Y**

### **Soluciones de Emergencia /Emergency Solutions Grant (ESG)**

**Programa Año: Julio 1, 2013- Junio 30, 2014**

La Oficina de Desarrollo Comunitario y Oficina de Vivienda está buscando propuestas para incluir en el Plan de Acción 2013-2014.

El RFP estará disponible a partir del Lunes, 4 de Febrero 2013 hasta el Viernes, 01 de Marzo 2013 en la Oficina de Viviendas, localizada en 1600 East Columbus Ave. de 8:30 AM - 4: 00 PM. El plazo para la presentación de la propuesta es antes de las 12:00 de la tarde del Viernes, 01 de Marzo 2013.

**La fecha límite es firme.**

Los comentarios por escritos acerca de la solicitud de propuestas serán aceptados el Viernes, 15 de Febrero 2013; a las 4:00 PM;  
cbuono@springfieldcityhall.com

**La ciudad de Springfield es un empleador de igualdad de  
oportunidades**

**CORRECTION TO LEGAL NOTICE FROM JANUARY 18, 2013**

**CITY OF SPRINGFIELD, MASSACHUSETTS  
OFFICE OF COMMUNITY DEVELOPMENT AND  
THE OFFICE OF HOUSING**

**NOTICE OF REQUEST FOR PROPOSALS**

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)  
AND EMERGENCY SOLUTIONS GRANT PROGRAM (ESG)**

**PROGRAM YEAR: JULY 1, 2013-JUNE 30, 2014**

The City of Springfield's Office of Community Development and Office of Housing is seeking proposals for inclusion in its 2013-2014 Action Plan.

The RFP's will be available beginning Monday, February 4, 2013 through Friday, March 1, 2013 at the Office of Housing, 1600 East Columbus Avenue, from 8:30 a.m.-4:00 p.m.

The deadline for proposal submission is no later than 12:00 pm, Friday, March 1, 2013. **The Deadline is firm. Proposals will not be accepted after the deadline.**

Written comments will be accepted regarding the RFP by 4:00 pm, Friday, February 15, 2013; [cbuono@springfieldcityhall.com](mailto:cbuono@springfieldcityhall.com)

The City of Springfield is an Equal Opportunity Employer

## CORRECCIÓN DEL AVISO LEGAL DEL 18 DE ENERO DEL 2013

### CIUDAD DE SPRINGFIELD, MASSACHUSETTS OFICINA DE DESARROLLO COMUNITARIO Y LA OFICINA DE VIVIENDA

#### AVISO DE SOLICITUD DE PROPUESTAS

#### SUBVENCIÓN EN BLOQUE DEL DESARROLLO COMUNITARIO (CDBG) Y EL PROGRAMA DE SUBVENCIÓN DE SOLUCIONES DE EMERGENCIA (ESG)

**AÑO DEL PROGRAMA: 1 DE JULIO DEL 2013-30 DE JUNIO DEL 2014**

La Oficina de Desarrollo Comunitario y la Oficina de Vivienda esta buscando propuestas para la inclusión en el Plan de Acción de 2013-2014.

La RFP estará disponible a partir de el Lunes, 4 de Febrero del 2013 hasta el Viernes, 1 de Marzo del 2013 en la Oficina de Vivienda, 1600 East Columbus Avenue, desde las 8:30 a.m.- 4:00 p.m.

La fecha de límite para la entrega de propuestas es no más tarde de las 12:00 p.m., el Viernes, 1 de Marzo del 2013. **La fecha de límite es firme. Las propuestas no se aceptarán después de la fecha de límite.**

Los comentarios escritos se aceptarán en cuanto a la RFP a las 4:00 p.m., Viernes, 15 de Febrero del 2013; [cbuono@sprinfieidcityhall.com](mailto:cbuono@sprinfieidcityhall.com)

La Ciudad de Springfield es un empleador que ofrece igualdad de oportunidades

**DRAFT ANNUAL ACTION PLAN  
7/1/2013-6/30/2014**

**NOTICE OF PUBLIC HEARING  
AND  
ADOPTION OF THE CITIZEN PARTICIPATION PLAN**

The City of Springfield, through the Office of Community Development, has prepared its DRAFT Annual Action Plan for the program year July 1, 2013-June 30, 2014 (“DRAFT Plan”). The DRAFT Plan outlines the strategy and planned expenditures of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), Home Investment Partnership Program (HOME) and Housing Opportunities for Persons with AIDS (HOPWA) formula grant programs received by the Department of Housing and Urban Development (HUD).

The DRAFT Action Plan will be available for a 30-day public review comment period from April 8, 2013 through May 7, 2013. The City will also be accepting comments on the adoption of the revised Citizen Participation Plan for the Office of Community Development and the updated Analysis of Impediments to Fair Housing.

Copies of the DRAFT Plan, the Citizen Participation Plan and the Analysis of Impediments to Fair Housing will be available for public review at the following places:

- Office of Community Development, 1600 East Columbus Avenue;
- Office of Housing, 1600 East Columbus Avenue, 1st Floor;
- Office of Planning & Economic Development; 70 Tapley Street;
- Office of Neighborhood Services; 70 Tapley Street;
- Department of Health & Human Services, 95 State Street;
- [www.cityofspringfield.com](http://www.cityofspringfield.com)

A hearing to obtain citizen comment on the DRAFT Plan and the Citizen Participation Plan will be held on Tuesday, April 23, 2013 at 5:00 PM, City Hall, Room 220.

Interested parties are also invited to submit written comments concerning both documents. The deadline for comments is by 4:00 p.m., May 7, 2013; [cbuono@springfieldcityhall.com](mailto:cbuono@springfieldcityhall.com)  
Any comments received will be included in the Action Plan.

Please contact the Office of Community Development at 787-6050 or TTY 787-6641 for additional information.

The City of Springfield is an EEO.

**PROYECTO DE PLAN DE ACCIÓN ANUAL  
7/1/2013-6/30/2014**

**AVISO DE AUDIENCIA PÚBLICA  
Y  
APROBACIÓN DEL PLAN DE PARTICIPACIÓN CIUDADANA**

La Ciudad de Springfield, a través de la Oficina de Desarrollo Comunitario, ha preparado su Proyecto de Plan de Acción Anual para el año del programa 1 de Julio del 2013- 30 de Junio del 2014 (“Proyecto de Plan”). El Proyecto de Plan describe la estrategia y los gastos previstos de la Subvención en Bloque del Desarrollo Comunitario (CDBG), Subvención de Soluciones de Emergencia (ESG), Programa de la Sociedad de la Inversión de Casa (HOME) y las Oportunidades de Vivienda para las Persona con SIDA (HOPWA) fórmula programas de subvención recibidas por el Departamento de Vivienda y Desarrollo Urbano (HUD).

El Proyecto de Plan de Acción estará disponible durante un período de 30 días para la revisión pública de comentarios desde el 8 de Abril del 2013 hasta el 7 de Mayo del 2013. La Ciudad también estará aceptando comentarios sobre la aprobación de la revisión del Plan de Participación Ciudadana para la Oficina de Desarrollo Comunitario y los Análisis actualizados de Impedimentos para Vivienda Justa.

Copias del Proyecto de Plan, el Plan de Participación Ciudadana y los Análisis de Impedimentos para Vivienda Justa estarán disponibles para la revisión pública en los siguientes lugares:

- Oficina de Desarrollo Comunitario, 1600 East Columbus Avenue;
- Oficina de Vivienda, 1600 East Columbus Avenue, 1er piso;
- Oficina de Planificación y Desarrollo Económico, 70 Tapley Street;
- Oficina de servicios vecinos, 70 Tapley Street;
- Departamento de Salud y Servicios Humanos, 95 State Street;
- [www.cityofspringfield.com](http://www.cityofspringfield.com)

Una audiencia para obtener comentario del ciudadano sobre el Proyecto de Plan y del Plan de Participación Ciudadana se llevará a cabo el Martes, 23 de Abril del 2013 a las 5:00 PM, en la Alcaldía, cuarto 220.

Las partes interesadas también están invitadas a la cumbre comentarios por escrito sobre ambos documentos. La fecha límite para comentarios es a las 4:00 p.m., el 7 de Mayo del 2013; [cbuono@springfieldcityhall.com](mailto:cbuono@springfieldcityhall.com).

Los comentarios que se reciban se incluirán en el Plan de Acción.

Por favor póngase en contacto con la Oficina de Desarrollo Comunitario al 787-6050 ó TTY 787-6641 para información adicional.

La Ciudad de Springfield es EEO.

## A PUBLIC HEARING

To Receive Citizen Comment on Springfield's  
DRAFT Annual Action Plan  
7/1/2013-6/30/2014

Updated Citizen Participation Plan and DRAFT Analysis of Impediments to  
Fair Housing

Tuesday, April 23, 2013 at 5:00 PM  
City Hall, Room 220

Copies of the DRAFT Plans will be available for public review and thirty day comment period starting on April 8th at:

- Office of Community Development , 1600 East Columbus Ave;
- Office of Housing, 1600 E Columbus Ave, 1st Floor;
- Department of Health and Human Services, 95 State Street;
- Office of Planning & Economic Development, 70 Tapley St.;
- Office of Neighborhood Services, 70 Tapley Street;
- [www.cityofspringfield.com](http://www.cityofspringfield.com)

Interested parties are also invited to submit written comments. The deadline for comments is by 4:00 pm, Tuesday, May 8, 2013; [cbuono@springfieldcityhall.com](mailto:cbuono@springfieldcityhall.com)  
Any comments received will be included in the Action Plan.

Please contact the Office of Community Development at 787-6050 or TTY 787-6641 for additional information.

# UNA AUDIENCIA PÚBLICA

Para recibir comentarios de los ciudadanos de Springfield  
para el borrador/DRAFT del Proyecto de Plan de Acción Anual  
7/1/2013-6/30/2014

Puesto al día el Plan de Participación Ciudadana y Análisis de Proyecto de  
Impedimentos para Vivienda Justa

Martes, 23 de Abril del 2013 a las 5:00 PM  
City Hall, Sala 220

Las copias de los Proyectos de Planes estarán disponibles para revisión y comentarios públicos por un periodo de 30 días a partir del 8 de Abril en los siguientes lugares:

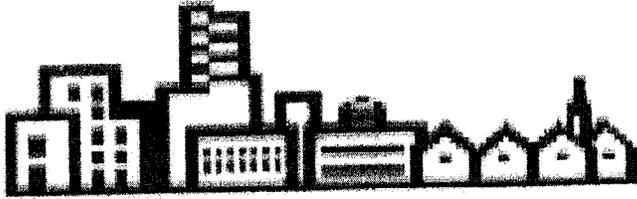
- Oficina de Desarrollo Comunitario , 1600 East Columbus Ave
- Oficina de Vivienda, 1600 E Columbus Ave, 1er piso
- Departamento de Salud y Recursos Humanos, 95 State Street;
- Oficina de Planificación y Desarrollo Económico, 70 Tapley St.;
- Oficina de Servicio a los Vecindarios, 70 Tapley Street;
- [www.cityofspringfield.com](http://www.cityofspringfield.com)

Las partes interesadas están invitadas a presentar comentarios por escrito. La fecha límite para comentarios es el Martes, 8 de Mayo del 2013 a las 4:00 p.m.

[cbuono@springfieldcityhall.com](mailto:cbuono@springfieldcityhall.com)

Los comentarios recibidos se incluirán en el Plan de Acción.

Para más información favor comunicarse a la Oficina de Desarrollo Comunitario al 787-6050 o TTY 787-6641.



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**Upper State Street Community Development Corporation**

471 Wilbraham Road  
Springfield, MA. 01109

February 5, 2013

Community Development Dept.  
City of Springfield  
36 Court Street  
Springfield, MA. 01103

Re: Need for Serious Change in  
Direction in CDBG Programs

Dear Sirs;

We are the non-profit community organization representing the Upper State Street Community, which includes the historic Old Hill, Upper Hill, McKnight Bay Area, and Pine Point Communities of Springfield.

I am writing to respond to your request for comments relative to your proposed use of HUD Community Development Block Grant (CDBG) funds and related resources for the coming year. I had wished to attend the hearing held at the Rebecca Johnson School, but could not due to work commitments. I am therefore submitting these written comments.

As a brief synopsis of our response, we disapprove of the way funds have been used in recent years, and we therefore disapprove of the proposed general continuation of the programs now active that appears to be your intent, based on the list of activities you listed in your flyer, beginning with "Code Enforcement".

Code Enforcement, in particular, we feel should not continue to be supported as it has been in recent years. This is because what has evolved is a sort of 'Goon squad' of inspectors who are subsidized by HUD to descend on unlucky property owners whose main offense is that they are unpopular with some City agency or City-funded "Citizens group", with the result that wildly-exaggerated "Inspection reports" are used to justify court procedures, condemnation, and evictions. Many, many people have been made homeless. We do not feel that this is a positive use of HUD resources.

In fact there seems to be a tendency for those targeted to be members of minority groups or people who rent rooms to members of minority groups. Several HUD Title VIII discrimination complaints have been filed relative to these activities, and there really should be a full review of the fair housing implications before the Mayor is asked to sign another fair housing certification of a CDBG program that contains this approach to improving our "Quality of life".

We also do not feel that either CDBG or HOME resources should be used to subsidize the efforts of out-of-town builders like HAP, Inc. to construct assisted housing in place of actual owner-occupied and conventional rental housing. We have enough assisted housing in our inner neighborhoods, if not too much in many areas, and what is needed is support for existing market-rate housing, and support for new market-rate housing where needed to balance the assisted housing where it has been overbuilt.

As an alternative we would strongly urge the City to make two programs the focus of CDBG activity in the coming year:

- A.) Housing rehab and Restoration: The City should return to the housing rehab program as a primary focus, including restoration of houses of period architectural design; and
- B.) Ending the Foreclosure Crisis: While the rest of the country is seeing a "Housing recovery" our inner neighborhoods are still being flooded with foreclosures. The City should use a major portion of the HUD resources to address these issues. We would advocate using both

the "Anti-Foreclosure Ordinance" that was passed by the City Council and upheld in Federal Court as a tool to preserve families in their homes and persuade banks to re-write mortgages, and at the same time work to pass the bill State Reps. Swan and Coakley-Rivera have filed which could end the whole problem by rebuilding our local banking system in our "Historic Districts". The so-called 'Big Banks' may work well for some places, but Springfield is not one of them and the City should not allow these institutions to intimidate it into failing to address the needs of our communities.

In addition we would like to see support provided for capacity building for local economic development organizations like Upper State Street and other CDCs, and for survey efforts to list all the historic properties that have been omitted from the National and State Registers of Historic Places because the effort has not been made in minority-dominated neighborhoods.

We would also not mind seeing support provided, as has been suggested by others, for rebuilding some of the historic houses that were improperly demolished following the 2011 tornado; just because people made errors in judgement is no reason Springfield should suffer through the coming generations.

We would be happy to work with officials of your Department to work out details of programs such as we have suggested. Please do not hesitate to be in touch

Sincerely yours,

*Glenrose Tamesar*

Glenrose Tamesar  
President

Cc: Springfield City Council  
All members  
file

*Office of Housing*  
1600 East Columbus Avenue  
Springfield, MA 01103  
Phone (413) 787-6500  
Fax (413) 787-6515



THE CITY OF SPRINGFIELD, MASSACHUSETTS

June 13, 2013

Glenrose Tamesar  
Upper State Street Community Development Corporation  
471 Wilbraham Road  
Springfield, MA 01109

Dear Ms. Tamesar:

Thank you for your February 5, 2013 letter providing input for our FY2013-2014 spending priorities and Action Plan. I appreciate your commitment to the Upper State Street neighborhood and to issues concerning housing stability in the City.

The last several years have been extremely challenging for municipalities in responding to the foreclosure crisis and its impact on urban areas. Springfield has responded to the increase in abandonment, with a number of inter-related strategies.

You raise concerns about Code Enforcement, and the use of federal funds to support Code Enforcement. This is a very contentious issue in the City. The City receives a very high level of complaints about failure to maintain properties, and many citizens request every year that we increase Code Enforcement. Low-income neighborhoods are particularly impacted by failure to maintain and blight, which we believe supports increased criminal activity in those neighborhoods. At the same time, we know that there are property owners who cannot afford to make repairs, and there are also investors making the business decision not to invest in maintenance of properties due to low property values. On balance, the City has considered both views, but has ultimately determined that aggressive code enforcement is a critical community development activity, and one which we will continue to fund.

Your letter indicates concern about actions of individual inspectors, and this same issue was raised in a public hearing regarding this year's Action Plan. Please be assured that we have taken these concerns very seriously, and are investigating complaints about unprofessional or illegal actions by individual code inspection staff.

Your letter asks that the City not use federal resources to support “out-of-town builders like HAP, Inc.”, that the City not support additional assisted housing in our inner neighborhoods, and that the City support market-rate housing in these neighborhoods.

You should be aware that the City strongly supports production of market-rate housing in inner neighborhoods. However, existing market value does not make development of such housing profitable, so we have been unable to attract developers to undertake development of market-rate housing. Without sufficient market value, developers need public subsidy to develop anything, and most public subsidy requires income-restrictions on resulting housing units. The City is advocating strongly with the Commonwealth to provide housing subsidy for market-rate units in weak markets like Springfield. In response, the state has created a small incentive program to be used in Gateway Cities (of which Springfield is one), and we are actively encouraging developers to take advantage of this program to develop market-rate housing in the City.

The City opposes creation of new assisted rental housing anywhere in the City, because of the overconcentration of subsidized housing and poverty throughout Springfield. A major fair housing goal of the City is the encouragement of affordable housing equitably throughout the region. The City does use federal funds to support rehabilitation, in order to preserve existing multi-family housing, much of which is historic. In most cases, these are units which are already subject to rent restrictions; the City’s additional investment allows for upgrading and prevents further distress and blight.

The City uses federal funds, particularly HOME and Neighborhood Stabilization Program funds, to support development of new single-family homes for homeownership in inner neighborhoods. The goal of this activity is to stabilize neighborhoods by adding more owner-occupants to neighborhoods that are predominantly made up of rental properties. Although these programs contain income restrictions which limit the amount that a new home can be sold for, the restrictions actually have no impact on the selling prices of the homes: the actual market value of the homes ensures that it is sold within the restrictions.

In terms of the agencies who are awarded funds for development, these are chosen through Request for Proposal processes, and look at a variety of factors for any given development project, including capacity. Some funds may be awarded only to Community Housing Development Organizations (CHDOs), of which there are only three in Springfield: Hap, Inc., Springfield Neighborhood Housing Services, and the North End Housing Initiative. For some projects, HAP is the only applicant. However, the City requires all housing vendors to create preferences for use of City of Springfield local contractors and residents as employees, and HAP and other vendors have been meeting this requirement.

Your letter specifically requests that the City use federal funds to support housing rehabilitation and historic restoration. The City funds these activities through the following programs: 1) the Homeowner Emergency Repair Program; 2) Funding for Rebuilding Together, which uses volunteer labor for home repair and rehabilitation; and 3) the Historic Restoration Program. Unfortunately, none of these programs are funded at the levels the City would like to see. The reason for decreased funding for these programs is due to year-after-year cuts to the Community Development Block Grant (CDBG) and HOME programs, resulting in greatly diminished resources for the City.

Your letter also requests that the City devote resources to ending the foreclosure crisis. The City considers this one of its highest priorities, and budgets most of its federal funds toward activities that promote neighborhood revitalization and recovery of the housing market. The magnitude of the problem dwarfs City resources, but we are using all tools that we have to address the problems resulting from the foreclosure crisis. In particular, now that our 2011 foreclosure ordinances have survived legal challenge, we are working to implement the ordinances, and expect the new bod requirement to be active in fall 2013.

Your letter requests support for community development organizations. At this time, due to limited resources, the City has focused development funds on particular projects, rather than capacity-building. There are national organizations (such as Neighbor Works) which provide capacity-building support, so the City is choosing to focus its resources on projects that have a physical impact in the community. Similarly, the City is choosing not to use limited funds at this time to conduct survey work regarding historic properties. We encourage local groups to seek funding for these activities from private funders focused on historic preservation.

I thank you for your input and your obvious concern for and commitment to the City of Springfield.

Sincerely,

A handwritten signature in black ink, appearing to read "Geraldine McCafferty". The signature is fluid and cursive, with a large initial "G" and "M".

Geraldine McCafferty  
Director

# McKnight CDC

[mcknightcdc@gmail.com](mailto:mcknightcdc@gmail.com)

35 Florida Street  
Springfield, MA. 01109

January 28, 2012

Community Development Department  
City of Springfield  
36 Court Street  
Springfield, MA. 01103

Re: Thoughts on CDBG Activities

Dear Sirs:

Thank you for notifying us of this opportunity to comment on projected CDBG activities for the upcoming year.

As before we feel that the priorities of the City's use of funds in the past two decades or so have been misguided. While the program was not perfect from 1974 through 1990 it was much more focused on community improvement and empowerment, where in recent years we have seen too many resources used for inspections and prosecution of people whose primary fault is that the need the resources to improve their property.

These resources, instead of being used for rehab and preservation loans and grants, as many millions of dollars were in the 1970s and 1980s, are being appropriated for "Code enforcement" and demolition, as well as for subsidizing outside developers and groups to do what Springfield people could be doing.

We could as well have said they have been "Misappropriated", but we don't want to go there.

What we would like is for "Code enforcement", instead of being first on the list of activities, to be deleted, and to be replaced with "Historic preservation", because we have a huge backlog in all the CDBG Target neighborhoods, and this should be followed by "Historic reconstruction", because there have been a lot of houses and buildings torn down that should not have been, especially in the areas hit by

the tornado, and we should use the \$6 million coming from HUD, or whatever amount is available, to reconstruct the heritage of Springfield that was lost due to mismanagement by City agencies.

Working with local community organizations this would allow training of neighborhood young people in traditional construction methods, and could allow capacity-building for local community groups as well.

At the same time we continue to feel that the City should be working with neighborhood residents and organizations to building local autonomy generally, and in particular to promote affirmative marketing of housing in City neighborhoods so that there is a more economically balanced population moving into Springfield to build a stronger community for the future.

Sincerely yours,

  
Eli Colgram  
President

cc: City Council members  
Open Housing  
file

*Office of Housing*  
1600 East Columbus Avenue  
Springfield, MA 01103  
Phone (413) 787-6500  
Fax (413) 787-6515



## THE CITY OF SPRINGFIELD, MASSACHUSETTS

June 13, 2013

David Gaby and Eli Colgram  
McKnight CDC  
35 Florida Street  
Springfield, MA 01109

Dear Mr. Gaby and Mr. Colgram:

Thank you for the letter, dated January 28, 2012, that you submitted as part of public input to the City's 2013-2014 Action Plan, which Mr. Gaby referred to at the April 28, 2013 public hearing. I appreciate your commitment to the McKnight Neighborhood and to issues concerning housing in the City.

You raise concerns about use of federal funds to support Code Enforcement, demolition, and "outside developers." You also state a preference for use of funds for historic preservation and capacity-building for local community groups.

Code enforcement is a very contentious issue in the City. The City receives a very high level of complaints about failure to maintain properties, and many citizens request every year that we increase Code Enforcement. Low-income neighborhoods are particularly impacted by failure to maintain and blight, which we believe supports increased criminal activity in those neighborhoods. At the same time, we know that there are property owners who cannot afford to make repairs, and there are also investors making the business decision not to invest in maintenance of properties due to low property values. On balance, the City has considered both views, but has ultimately determined that aggressive code enforcement is a critical community development activity, and one which we will continue to fund. We balance this with commitment of funds to property repair for homeowners unable to afford repairs.

The City considers demolition to be a last resort for resolution of a problem property which is having a negative impact on a neighborhood, but believes demolition is warranted in certain cases due health and safety concerns. As with Code Enforcement,

this is an area regarding which City residents strongly disagree: while you oppose demolition, there are many residents in inner neighborhoods strongly pressing the City to demolish particular blighted buildings in their neighborhood. Frequently, the decision to demolish is made where the cost of rehabilitation greatly outweighs the value of the property.

Developers funded for projects in the City are chosen through a Request for Proposal processes, which considers a variety of factors for any given development project, including capacity. Some funds may be awarded only to Community Housing Development Organizations (CHDOs), of which there are only three in Springfield: Hap, Inc., Springfield Neighborhood Housing Services, and the North End Housing Initiative. The City requires all housing vendors to create preferences for use of City of Springfield local contractors and residents as employees.

Your letter specifically requests that the City use federal funds to support historic restoration. The City funds a Historic Restoration Program. Unfortunately, this program is not funded at the levels the City would like to see, due to year-after-year cuts to the Community Development Block Grant (CDBG) and HOME programs, and multiple competing priorities.

Your letter requests support for community development organizations. At this time, due to limited resources, the City has focused development funds on particular projects, rather than capacity-building. There are national organizations (such as Neighbor Works) which provide capacity-building support, so the City is choosing to focus its resources on projects that have a physical impact in the community.

I thank you for your input and your obvious concern for and commitment to the City of Springfield.

Sincerely,

A handwritten signature in black ink, appearing to read "Geraldine McCafferty". The signature is fluid and cursive, with a large initial "G" and "M".

Geraldine McCafferty  
Director

**CITIZEN PARTICIPATION PLAN**

*For*

**Community Development, Housing, Homelessness and Special Needs**

City of Springfield, Massachusetts

Updated: May, 2013

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### **Introduction & Encouragement of Citizen Participation**

Understanding the importance of citizen input, it is the City of Springfield's goal to encourage citizen participation in the development of its five year Consolidated Plan and Annual Action Plans, particularly from those citizens most affected by Community Development Programs. This Citizen Participation Plan establishes the policies and procedures that the City of Springfield will follow to ensure that participation is as inclusive as possible.

The City of Springfield intends that its Community Development Program has the support of the largest possible number of people in the community. Emphasis is placed on opportunities for participation by low/moderate income persons and the organizations and agencies that serve low/moderate income persons through the Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA).

### **Encouragement of Citizen Participation**

The City will implement this Plan that is designed to encourage citizens to participate in the development of the Consolidated Plan, Annual Action Plan, substantial amendments to the Consolidated Plan and Performance Reports, CAPER. As described within this section, the City will encourage the input of low moderate income residents by (1) outreach to the public through mailings, (2) conducting a series of public hearings at various stages of the planning process, (3) creating a system to accept and respond to written comments from the citizens.

To ensure participation among low/moderate income residents the public hearings will be held in areas where funds are mostly to be spent and to public housing residents.

The City is committed to making information available and accessible to all interested parties. At a minimum, the City will provide information concerning proposed activities, including amount of assistance, range of activities to be undertaken and the amount that will benefit low/moderate income persons.

### **National Objectives**

Under HUD regulations, each activity to be funded must meet one or more national objective: Serve low or moderate income residents, (the activity benefits people in an area with an established percentage of low income and moderate income residents, or benefits a group of individuals presumed under HUD regulations to be low or moderate income); **OR** eliminate or reduce slum and blight; **OR** meet an urgent need (damage caused by flood, tornado, hurricane, etc.).

Each activity to be funded must meet one of the following Objectives and Outcome:

## **OBJECTIVES**

### **1. *Suitable Living Environment***

In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues of their living environments.

### **2. *Decent Affordable Housing***

The activities that would be found under this objective are designed to cover the wide range of housing possible under HOME, CDBG, HOPWA, or ESG. This objective focuses on housing programs where the purpose of the program is to meet individual family and community needs and not programs where housing is an element of a larger effort (such as would be captured above under Suitable Living Environment).

### **3. *Creating Economic Opportunities***

This objective applies to the types of activities related to economic development, commercial revitalization, or job creation.

## **OUTCOMES**

### **1. *Availability/Accessibility***

This outcome category applies to activities that make services, infrastructure, housing, or shelter available or accessible to low and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the basics of daily living available and accessible to low and moderate-income people.

### **2. *Affordability***

This outcome category applies to activities that provide affordability in a variety of ways in the lives of low and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

### **3. *Sustainability: Promoting Livable or Viable Communities***

This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low and moderate income people or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

### **Anti-Displacement Plan**

The City is sensitive to displacement and the effects resulting therefrom. Therefore, prior to commencement of a project funded through the City that either potentially, or most certainly, displaces a person or persons, top City officials will consider the overall public benefit(s) of the project and discuss potential alternatives to determine whether the project should move forward. Authorization will be given only when there is significant public benefit that outweighs the displacement. In the event that displacement will occur, the City will provide the necessary assistance to affected persons to minimize the trauma of displacement. Assistance would include: moving expenses, rental assistance, assistance with identifying other housing, etc. The actual type and level of assistance will be made on a case-by-case basis, but will be sufficient to ease the transition for the displaced persons.

### **Publication of Materials/Notices of Hearings**

To ensure that the City provides for maximum citizen participation and offers reasonable opportunity for examination and submission of contents, it will:

1. To ensure participation among low/moderate income residents in areas where funds are proposed to be spent and to public housing residents, the City will publish legal notices 14 days prior to public hearings and releases of all documents and informing citizens where documents will be available for public review. Hearings are conducted within CDBG target areas; where the majority of the funds are used especially in the NRSA neighborhoods. Legal notices are also published in Spanish in the Republican and in LaVoz, Spanish newspaper to accommodate non-English speaking residents.
2. The City will also increase its efforts to maintain communication with directors of programs to notify them of pertinent dates and presenting them with information. The City will utilize the Springfield Republican; LaVoz, Spanish newspaper; Springfield Republican section Neighborhoods Plus and mailings to notify residents when and where documents will be available for public review. The documents, mailings and notices will be posted on the City of Springfield's Office of Community Development website: [www.springfieldcityhall.com](http://www.springfieldcityhall.com)
3. Notify, via direct mail, an extensive mailing list of all organizations and interested parties of the purpose, date, time and place of hearings, and inviting them to attend. Organizations are encouraged to invite persons that they serve.
4. Notify, via direct mail, an extensive mailing list of organizations and interested parties notifying them of the period of review for the consolidated Plan, Annual Action Plans, any substantial amendments and Performance Reports. The mailing will include a listing of locations where these documents will be made available for review.
5. Utilize the Office of Community Development's web site to publicize public hearings, periods of review, summaries of information, etc.

The City will continually review this policy and will modify accordingly.

### **Lead Agency and Administering Agencies**

Office of Planning and Economic Development (OPED) is the lead agency responsible for administering the programs covered by the Consolidated Plan, and this Annual Action Plan. This Division is made up of the following departments: Community Development, Planning and Economic Development (OPED), Housing, Building, and Neighborhood Services. The Division administers funds provided to other City Departments to carry out the plan, which include Parks and Recreation, Public Works, Elder Affairs, and Health and Human Services. The Division also administers grant funding to various agencies and nonprofit organizations.

### **Development of the Consolidated Plan**

HUD regulations require recipients of CDBG funding to prepare a Five-Year Consolidated Planning Strategy (Consolidated Plan). The Con Plan identifies and prioritizes community development needs, project proposals and the specific funding needs of programs. The Office of Community Development will solicit community input for the Con Plan to understand community needs and to further explain the consolidated planning process.

### **Summary of the Development Process**

- Data Collection
- Con Plan Draft process
- Public Review
- Staff editing plan; finalizing document for HUD
- Submission of plan to HUD for review and acceptance

### **Period of Review**

The City's Draft Consolidated Plan, Draft Annual Action Plan and any substantial amendments will be made available for public review and comment for thirty (30) days prior to submission to HUD. The Performance Report, CAPER, will be made available for public review and comment for fifteen (15) days prior to submission to HUD. All of these documents will be available for review at multiple locations, including the Office of Community Development's website, to increase the likelihood of citizen participation. Those locations are as follows:

Office of Community Development, 1600 East Columbus Avenue; Office of Housing, 1600 East Columbus Avenue; Office of Planning and Economic Development, 70 Tapley Street; Office of Neighborhood Services, 70 Tapley Street and the Office of Health & Human Services, 95 State Street and the City's website [www.springfieldcityhall.com](http://www.springfieldcityhall.com).

To further elicit comment, the City offers citizens the opportunity to present testimony at public hearings or, if they prefer, written commentary may be submitted. All citizen input

received will be incorporated into the City's Consolidated Plan, Annual Action Plan, Substantial Amendments and Performance Reports.

### **Public Hearings**

The City will conduct a series of public hearings to address housing and community development needs during the development of the Consolidated Plan and Annual Action Plan. The City will hold at least two (2) hearings during this phase. These hearings will be held in neighborhoods where the majority of funding will be spent. In order to receive input on the Draft Consolidated Plan and Draft Annual Action Plans, the City will hold a public hearing during the 30-day comment period. All comments received will be incorporated into the Consolidated Plan/Annual Action Plan, as will minutes of the public hearings. If any comments are not accepted, the City will set forth the reasons within its Plan.

A public hearing will be held to obtain comments on the City's Performance Reports, CAPER.

To address the needs of residents with disabilities and language barriers, the City publishes materials in English and Spanish, holds meeting in accessible buildings and will utilize a translator for its Spanish residents during the public hearings.

### **Application for Funding**

To encourage participation, provide an opportunity for interested persons to develop innovative initiatives, and to offer a fair, competitive method to receive assistance through the formula grant programs, the City will solicit applications through a Request for Proposals (RFP) process. The Office of Community Development also requests that the city departments submit proposals, interdepartmental requests, for funding and/or provide input on the types of activities that should be addressed with our funding. The Office of Community Development will review the program and fiscal sections of the RFP's. The Committee is comprised of City Staff and a representative from the Mayor's Office which will read all RFP's in their entirety and score the proposals based on several criteria. Based upon the input from the Committee and the Office of Community Development's Director of Finance & Administration the Mayor will then make his final funding decisions for the proposed activities.

### **Amendments**

Once the final Consolidated Plan has been submitted by the City of Springfield for HUD's approval, significant changes to the accepted Plan will require citizen notification and comment. The criteria defining a significant change will include:

- (a) activities which will require new goals/objectives for the current fiscal year;
- (b) an activity which will require a funding change that exceeds 50% of the approval allocation for that activity.

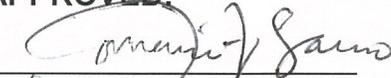
If these actions occur within the fiscal year of the approved Plan, community development officials will seek public opinion for the proposed change. A notice (published in English and Spanish) and will be placed in the local newspaper summarizing the significant change. The City of Springfield will make available at the aforementioned locations information describing the details of the change to the

Consolidated Plan. Public input will be solicited for a period of 30-days and reviewed at the conclusion of that time. The proposed change accompanied by a summary of the public comments will be submitted to the HUD regional office for review.

**Technical Assistance**

The City of Springfield will provide technical assistance to any organizations who have received funding through our programs, either upon their request or the City of Springfield will request it. During the RFP process, technical assistance is not provided; however, the subrecipient can put any questions regarding the RFP in writing and they will be answered and put on the website. The OCD will not provide any information that will give one applicant an advantage over another.

**APPROVED:**

  
\_\_\_\_\_  
Domenic J. Sarno  
Mayor

Date Signed: June 7, 2013

**City of Springfield, Massachusetts**

**Analysis of Impediments to Fair Housing**

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# I. EXECUTIVE SUMMARY

The City of Springfield, population 153,060, is a welcoming and diverse city. It is a minority-majority community, in which the combined African-American and Latino populations outnumber whites. It is a “Gateway City”, which has maintained a stable population over years through ongoing in-migration from Puerto Rico and immigration from places outside the continental United States. It is a city with multiple multi-ethnic neighborhoods—in which at least three racial groups account for 10% or more of the neighborhood population. Springfield’s average age is lower than the surrounding communities and the Commonwealth of Massachusetts, indicating the large presence of families with children, and it has a higher-than-average number of residents with disabilities. Springfield is ranked by the Advocate magazine in 2013 as being the second most gay-friendly city in the country.

Springfield has an extraordinary sense of community and resiliency. The City experienced the terrible destruction of a tornado in June 2011, and residents came together to help each other recover, with an outpouring of volunteer efforts and financial support for neighbors and the City’s rebuilding efforts. Many residents are passionate about their love and concern for the City.

While there is much to celebrate about diversity and community in Springfield, the City faces ongoing and complex challenges to fair housing and equal opportunity.

A key factor that led to passage of the Fair Housing Act was the separation of white and black neighborhoods and the unequal opportunity available to black neighborhoods, a situation that developed through years of explicitly discriminatory policies and practices by both public and private actors. Fair housing goals therefore incorporate both opening up the entire housing market to enable people of color to access housing anywhere, and also improving access to opportunity for all people, no matter what neighborhood or community they live in. Since the 1968 passage of the Fair Housing Act, our nation has become far more diverse, with a large and growing increase in the Latino population, as well as increase of people of color from many nations. The increasing globalization has transformed the challenge of segregation from being only black-white to being about segregation between all people of color from whites.

Current thinking about segregation is focused not only on access to housing and neighborhoods, but also access to opportunity. High opportunity indicators are: availability of sustainable employment, high performing schools, a safe environment, access to high quality health care, adequate transportation, quality child care, safe neighborhoods, and institutions that facilitate civic and political engagement. The focus on access to opportunity is grounded in decades of research that demonstrates that the zip code in which a person lives is a strong determinate of that person’s health, education and life expectancy.

Within the City of Springfield, every neighborhood includes a considerable number of people of color, and every neighborhood includes public or subsidized housing, as well as opportunities for people to use Section 8 voucher assistance. Every neighborhood, therefore, is open to all, at least to some degree, regardless of color or income. At the same time, however, not all neighborhoods are equal in terms of access to opportunity. Most notably, Springfield neighborhoods have varying levels of public safety and

neighborhood blight. Also, in a survey completed as part of this Analysis of Impediments to Fair Housing, some residents also indicated that they feel that there is inequity in access to political power. There are significant disparities in average incomes in different City neighborhoods.

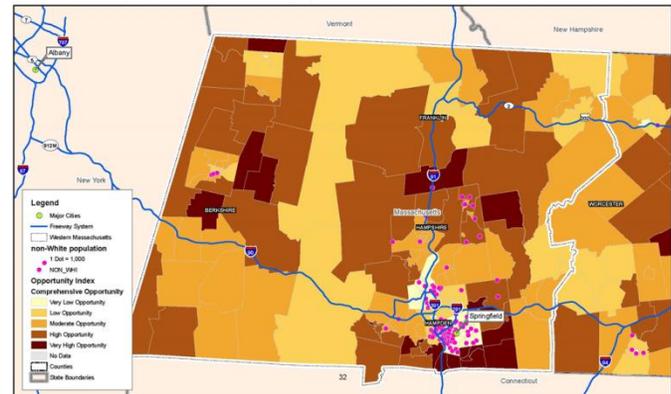
On a regional scale, there is a long-standing and growing divide between the City of Springfield and its suburbs regarding race and ethnicity. One indicator of this problem is the recent ranking of metropolitan areas by the “dissimilarity index”, a statistical tool that analyzes the degree of racial and ethnic integration within a geographic area. The University of Michigan report “New Racial Segregation Measures for Large Metropolitan Areas: Analysis of the 1990-2010 Decennial Censuses” identifies the Springfield Metropolitan Area as #1 in the country for Hispanic-White segregation, and #22 for Black-White segregation. What this divide looks like in the community is a diverse multiethnic city bordered by majority white suburbs, some of which have populations that are 95% or more white.

Unequal access to opportunity is most striking when looked at on a regional basis and when looked at in relation to the overlay between race/ethnicity and access to opportunity. Comprehensive analysis of access to opportunity in the Pioneer Valley identifies the cities of Springfield and Holyoke as the region’s lowest opportunity communities. Mapping done by the Kirwan Institute for the Study of Race and Ethnicity dramatically shows the region’s concentration of people of color in exactly the places where there is the lowest access to opportunity. This is the lingering result of outright discrimination and segregation, and requires a coordinated local, regional and national response.

**Map 3D: Comprehensive Opportunity Map with non-White population overlay**  
WESTERN MASSACHUSETTS

This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators overlaid with non-White population.

Source: US Census 2000, EPA, MA State Police, HUD. Date: July 17, 2008



Springfield has a large population of very low-income residents and an overall lower average household income and lower property values than surrounding communities. This creates a situation in which the City has fewer resources to provide high-opportunity services and amenities than surrounding communities.

The different levels of opportunity available to people in different communities and to people of different races and ethnicities impacts fair housing and equal opportunity for all. Strategies to remedy segregation and lack of access to opportunity can be categorized into several different types: People-Based Strategies, which ensure that people of color have equal access to housing; Place-Based Strategies, which seek to improve opportunity in areas of concentration of people of color in low-income neighborhoods (both to improve resident’s access to opportunity and to create conditions leading to greater economic diversity in the neighborhood); and Linkages, which are geared toward enabling people in low-income communities of color access to jobs, education, and other opportunities they may be unable to access in their neighborhoods. This analysis also includes strategies aimed toward increased understanding, in

individuals and throughout the region, of the benefits of diversity, the harm caused by segregation, and open-mindedness toward differences.

Using housing as a tool to address unequal opportunity in a very low-income community highlights the real tension between the needs of individual households for affordable housing, and the need for the community to have sufficient resources to provide high-quality opportunity to all its residents. In Springfield, the abundance of existing public and subsidized housing has hampered the City's goal of providing high opportunity to its citizens. The City's capacity to provide residents with equal opportunity is contingent on a regional affordable housing solution, combined with strategies that improve the financial circumstances of existing City residents.

Therefore, the solution to the City's and region's racial/ethnic disparities does not rest with housing strategies alone. Increased employment opportunities, improved public education, improved public safety, increased access to transportation, availability of services and community resources are all contributors to the quality of life and would over time contribute to reversing this concentration of poverty and racial segregation. On a regional basis, municipal taxation policy, fragmentation of municipal borders, and zoning regulations enable communities of wealth to remain exclusive enclaves of high opportunity, while starving cities and making it difficult for low-income people and people of color to move out of the City.

## IMPEDIMENTS TO FAIR HOUSING CHOICE

The following impediments to fair housing choice in the City of Springfield were identified through this Analysis of Impediments:

### **Discrimination or Barriers that Limit Successful Housing Search and Access**

- Discriminatory attitudes of some individual landlords, property owners, and others in the fields of housing search, rental, sales and financing
- Cultural racism, at the societal and individual level
- Lack of awareness of Fair Housing laws
- High number of rental units owned and managed by small unsophisticated landlords
- Linguistic profiling (a negative response to a housing seeker via phone because of an accent or manner of speaking)
- Discrimination in advertising (Craigslist has been singled out for this barrier by survey respondents)
- Refusal to take Section 8 housing vouchers by some landlords
- Limited number of housing professionals (especially Realtors and mortgage lenders) who speak Spanish
- Lack of information on housing options and the housing market in Spanish
- Presence of lead paint in older housing
- Lack of accessible units
- Lack of access to credit on equal terms, including lenders that target minority neighborhoods for loans with less-favorable terms (predatory lending)

- Factors that contribute to a lack of education and employment opportunities for people of color, thereby limiting their incomes and ability to access the private housing market
- Disparities in purchasing power, and, particularly, a large population with very low incomes

**Factors that Support Continuation of Exclusive Communities which cannot be Accessed by Persons in Protected Classes**

- Lack of multi-family or rental housing in many of the communities outside of Springfield as a result of municipal zoning that limits or prohibits its construction
- Lack of low-income housing, particularly for families, in most communities outside Springfield
- Regional HUD Fair market rents (FMR) which prevent most Section 8 Housing voucher holders from renting units in high opportunity communities where rents exceed the regional FMR
- Lack of an effective regional public transportation system
- Lack of a regional tax base, which enables higher-opportunity communities to be better able to provide high-quality municipal services, while low-income/low-opportunity communities are starved for resources

**Factors that Contribute to Concentration of Affordable or Poor-Quality Housing in Low-Opportunity Neighborhoods**

- Cultural and institutional racism
- A weak housing market in the City, where the costs of construction exceed the sales or rental income value of residential properties
- A market that attracts low-quality investor-owners who fail to maintain properties
- Poor condition of rental and for-sale housing in distressed neighborhoods
- Presence of deteriorated properties that are vacant or not actively managed
- State and federal policies regarding affordable housing funding
- The placement of the vast majority of the region's public and subsidized housing in a limited area in the region (Springfield and Holyoke)
- Lack of sufficient resources for the City to adequately address neighborhood blight, public safety, and quality K-12 education

**Factors that Contribute to Lack of Employment Opportunity for City Residents**

- Discriminatory attitudes of persons in position to hire
- Limited public transit routes and schedules
- Low educational outcomes for City residents

## ACTIONS TO ADDRESS IMPEDIMENTS

The City of Springfield proposes the following actions to address the impediments to fair housing that were identified through this AI:

### **People-Based Strategies**

These are strategies that help individuals and households overcome discrimination in housing search and have equal access to housing.

- Educate the public about fair housing rights and responsibilities
  - Put information about fair housing and fair lending on the City website and on the website for the Buy Springfield Now campaign
  - Provide training and educational materials about fair housing to housing search workers at agencies throughout the City
- Support vigorous enforcement of Fair Housing Laws
  - Continue funding support for the Massachusetts Fair Housing Center and partnership with the Massachusetts Commission Against Discrimination and HAP Housing to enable:
    - Ongoing outreach to local landlord associations
    - Education of renters and homebuyers
    - Monitoring and reporting fair housing violations
    - Testing, especially for linguistic profiling, Section 8 discrimination, and discrimination against families with children
    - Technical assistance in the form of trainings and information on accessibility laws and best practices to landlords and housing providers.
  - Review internal data to determine if the City may be able to support legal claims regarding discriminatory lending activities.
- Assist Springfield households to become homeowners
  - Provide downpayment assistance to first-time homebuyers
  - Coordinate with HAP Housing's Homebuyer Club and with Springfield Partners for Community Action's Individual Development Account (IDA) program
  - Coordinate with lenders regarding assistance to first time homebuyers with mortgage assistance and below market mortgage products.
  - Coordinate with the Springfield Housing Authority to expand the Section 8 homeownership program
- Assist households with Limited English Proficiency (LEP) to access housing
  - Ensure that housing search services are available in Spanish, and with translation available for other languages
  - Provide homebuyer education in Spanish
  - Access to Realtors and financing in Spanish
  - Make fair housing information and services available in Spanish
  - Review the City's Limited English Proficiency (LEP) policy, and revise as indicated
- Improve access to housing for persons with disabilities

- Review and revise City guidelines for investment of housing funds, to ensure that these guidelines prioritize accessibility and viability.
- Improve access to housing for families with children
  - Apply for competitive federal funding to address lead-based paint hazards in housing throughout the City

### **Place-Based Strategies**

These are strategies that assist neighborhoods and communities to achieve integrated housing and equal access to opportunity for all.

#### ***Strategies for All City Neighborhoods***

- Implement the 2011 Foreclosure Ordinances (delayed due to legal challenge)
- Promote the “Buy Springfield Now” program, which is a collaborative effort comprised of public sector and private sector organizations to attract middle income residents to homeownership in the city
- Review and revise City guidelines for investment of HOME funds, to ensure that these funds are prioritized to support neighborhood revitalization and needed rehabilitation of older housing
- Continue existing strategies to improve Springfield Public Schools city-wide

#### ***Strategies for Lowest Opportunity Neighborhoods***

- Promote market-rate housing
- Continue to use Neighborhood Revitalization Strategy Area designations for the South End, Six Corners, Old Hill, Brightwood and Memorial Square neighborhoods, and to provide targeted investment of federal dollars in those neighborhoods
- Use federal funds, including HOME and CDBG-DR, to create new homeownership units in NRSAs
- Provide funds for homeowner repairs and rehabilitation
- Explore creation of a housing rehabilitation program targeted to landlords
- Continue existing historic preservation program, and explore creation of a historic preservation revolving fund
- Seek funds under the federal Choice, Promise and Byrne grant programs to create or expand place-based housing, education and public safety strategies
- Support early literacy strategies targeted toward ensuring that children can read by grade 3

### **Linkage Strategies**

These are strategies aimed at assisting people in protected classes to access opportunity.

- Provide minority residents with assistance in accessing housing in high-opportunity communities
  - Advocate for HUD to partner with the City to create a Moving to Opportunity demonstration program in which Section 8 voucher recipients are provided with mobility counseling and HUD creates small-market Fair Market Rent values, which would enable voucher-holders to afford rents in communities outside of Springfield and Holyoke

- Coordinate with the Springfield Housing Authority and HAPHousing to provide Section 8 mobility counseling
- Take steps to improve access to employment for City residents, especially in low-income neighborhoods
  - Use a Section 3 coordinator to improve Section 3 hiring outcomes
  - Vigorously enforce Section 3 requirements for HUD-funded projects
- Work with the Springfield Housing Authority to explore designation as a Moving to Work Housing Authority, which would enable SHA to have more flexibility in its funding, in order to assist residents to improve education and income
- Use City role in governance of Pioneer Valley Transit Authority to improve public transit for City residents

### **Strategies to Increase Understanding**

- With the Pioneer Valley Planning Commission, facilitate the formation of and participate in a fair housing coalition of key stakeholders to help shape a regional conversation on fair housing
- Play a leading role on the Regional Housing Plan Committee
- Collaborate with Massachusetts Commission Against Discrimination, Massachusetts Fair Housing Center and HAPHousing to produce annual regional fair housing conference, and emphasize the issue of regional access to opportunity at these conferences
- Facilitate participation in anti-racism training by City staff and staff at agencies funded by the City
- Engage in collaborative discussions to address the issue that the few accessible units in the region often get rented to people who do not need the accessibility features
- Advocate for changes to state revenue sharing practices which provide inequitable financial support for cities

## II. INTRODUCTION

*Equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment, or other goals. Because housing choice is so critical, fair housing is a goal that Government, public officials, and private citizens must achieve if equity of opportunity is to become a reality.<sup>1</sup>*

### PURPOSE AND CONTEXT

The 1968 Fair Housing Act is a “comprehensive open housing law” intended to provide fair housing throughout the nation by prohibiting discrimination in housing, by providing for enforcement of fair housing laws, and by directing the U.S. Department of Housing and Urban Development (HUD) and its grantees to “affirmatively further fair housing.” The history of the Act makes clear that it was enacted not only to eliminate individual instances of housing discrimination, but also to replace segregated housing patterns with integrated ones. The Act was passed shortly after the Kerner Commission, in its analysis of the causes of the 1967 race riots, declared: “Our nation is moving toward two societies, one black, one white—separate and unequal.” A key finding of the Kerner Commission was that race riots resulted from lack of black access to economic opportunity, and that this lack of access was due to white racism and *de facto* segregation that led to creation of ghettos.

By the time the Fair Housing Act was passed, high levels of racial segregation in America’s housing had become entrenched as a result of a half-century of explicitly discriminatory policies by both private and public entities—including racial zoning, restrictive covenants, public housing policies, urban renewal, and federal mortgage programs. The same segregation that limited people to certain neighborhoods also limited opportunities for education and employment.

In the 45 years since passage of the Fair Housing Act, our nation has become increasingly diverse. Currently, African Americans, Latinos, Asian Americans and Native Americans make up more than 35 percent of the United States population. In a few decades, those groups are projected to represent a majority of U.S. residents. We have experienced modest declines in residential racial segregation (black-white), reflected in each decennial census. Today, the average white American lives in a neighborhood that is 77% white, down from 88% white three decades ago.<sup>2</sup> However, our nation’s fastest-growing and now largest minority group is Latinos, and the national level of segregation of Hispanics is both high and has remained virtually unchanged over four decades.

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<sup>1</sup> Department of Housing and Urban Development, Fair Housing Planning Guide [www.hud.gov/offices/fheo/images/fhpg.pdf](http://www.hud.gov/offices/fheo/images/fhpg.pdf)

<sup>2</sup> TURNER AND MCDADE, Neighborhood Diversity: Immigration Brings Big Changes to Urban Neighborhoods, <http://metrotrends.org/Commentary/neighborhood-diversity.cfm>

## RACIAL ISOLATION AND LOW OPPORTUNITY NEIGHBORHOODS

A key problem that the Fair Housing Act sought to remedy is the inequality between racially separate communities in the United States. It is, in fact, the overlap between poverty and minority concentration that perpetuates separate and unequal opportunity. Communities of color continue to be plagued by diminished resources and diminished access to opportunity. The fact that communities of color are, too often, low-income communities impacts the health, education, and life expectancy of people of color. Decades of social science research supports the finding that neighborhood conditions play a substantial role in the life outcomes of inhabitants.<sup>3</sup>

In recent years, researchers have begun looking at the challenge of ongoing segregation in terms of access to opportunity. The Kirwan Institute for the Study of Race and Ethnicity has created a research model for understanding the dynamics of opportunity within metropolitan areas. The purpose of this tool is to illustrate where opportunity rich communities exist (and assess who has access to these communities) and to understand what needs to be remedied in opportunity poor communities. Mapping opportunity in a region requires selection of variables that are indicative of high (and low) opportunity. High opportunity indicators are: availability of sustainable employment, high performing schools, a safe environment, access to high quality health care, adequate transportation, quality child care, safe neighborhoods, and institutions that facilitate civic and political engagement.

In 2009, the Massachusetts Law Reform Institute sponsored the Kirwan Institute in undertaking opportunity mapping for Massachusetts.<sup>4</sup> Map 1D illustrates the level of opportunity in western Massachusetts communities. Map 3D shows the opportunity areas with an overlay of the non-white population, and makes clear the degree to which non-white populations predominantly live in low-opportunity areas. The maps demonstrate the regional disparity between opportunity communities and the areas where people of color live. Very low numbers of people of color live in high opportunity communities. Census 2010 data reveals that on average, black and Hispanic households live in neighborhoods with more than one and a half times the poverty rate of neighborhoods where the average non-Hispanic white lives.

Among the Kirwan Institutes' findings is the fact that racial isolation into low-opportunity neighborhoods is far more pronounced than class-based segregation into these low-opportunity communities. The report states that while both race and class play a role in who has access to high-opportunity communities, race appears to play a stronger role than class in heightening isolation into low-opportunity neighborhoods.

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<sup>3</sup> For a review of literature supporting the importance of neighborhoods in predicting life outcomes, see Appendix C of the Kirwan Institute's 2009 "The Geography of Opportunity: Building Communities of Opportunity in Massachusetts." [www.mlac.org/pdf/Geography%20of%20Opportunity\\_MA\\_full%20report.pdf](http://www.mlac.org/pdf/Geography%20of%20Opportunity_MA_full%20report.pdf)

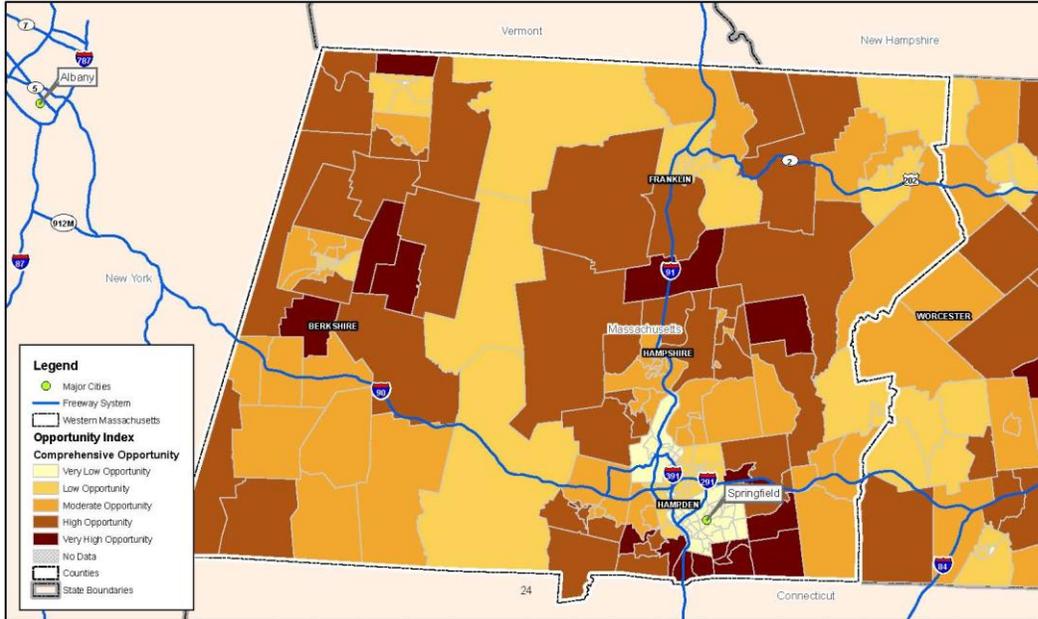
<sup>4</sup> Kirwan Institute, The Geography of Opportunity: Building Communities of Opportunity in Massachusetts, January 2009, [http://kirwaninstitute.osu.edu/docs/publications/finalreport\\_maoppcomm\\_kirwan\\_jan2009.pdf](http://kirwaninstitute.osu.edu/docs/publications/finalreport_maoppcomm_kirwan_jan2009.pdf)

### Map 1D: Comprehensive Opportunity Map WESTERN MASSACHUSETTS

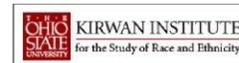


This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators

Source: US Census 2000; EPA; MA State Police; HUD Date: July 17, 2008

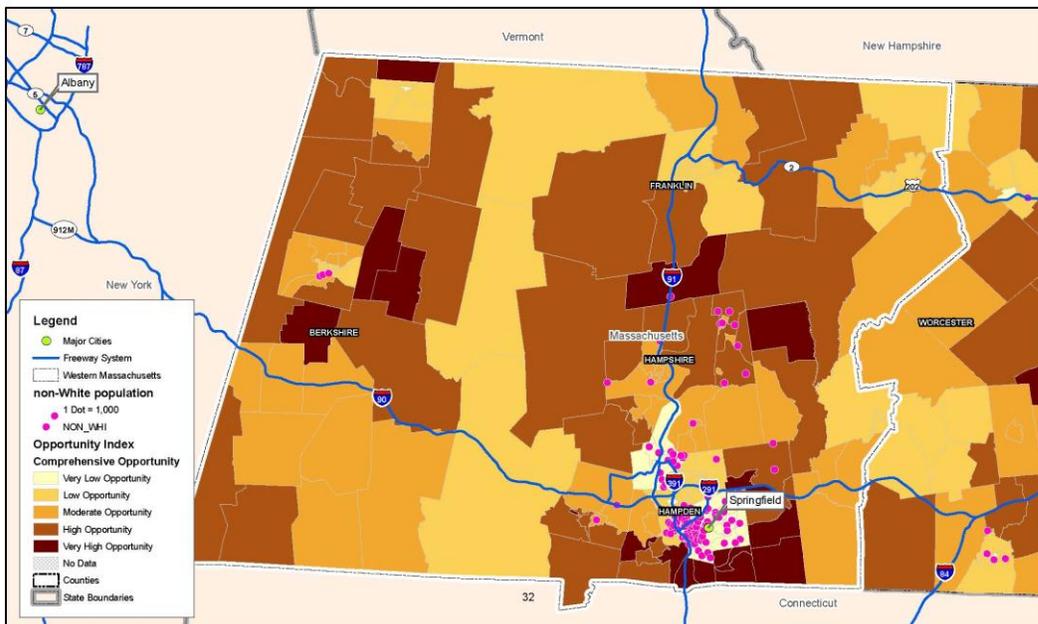
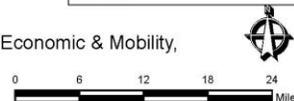


### Map 3D: Comprehensive Opportunity Map with non-White population overlay WESTERN MASSACHUSETTS



This map displays the spatial pattern of distribution of opportunity based on Education, Economic & Mobility, and Housing & Neighborhood indicators overlaid with non-White population.

Source: US Census 2000; EPA; MA State Police; HUD Date: July 17, 2008



Using the terms “high opportunity” or “low opportunity” in this document was an explicit decision by the City of Springfield to reframe the discussion on areas concentrated poverty or areas of segregation because the City wants to recognize what they heard from Springfield residents during the process of updating this Analysis of Impediments. The City recognizes that many of its residents choose to live in neighborhoods together, near their family and friends with whom they grew up, because they value their community and being close to one another. The problem is not that some of the City’s neighborhoods are concentrated by people of color; rather the problem is that opportunities—for work, for a good education, for access to public transportation, for access to healthy food—are LIMITED or in some places, completely absent from these neighborhoods. Low opportunity neighborhood is not a euphemism. It is a description that reveals and emphasizes the true problem in these neighborhoods. The problem is not the people who live there. It is the lack thereof and/or the relative quality of necessary infrastructure to support healthy living. The reasons for the continued existence of low-opportunity communities of color are many and complex, and include education, employment, transportation, public safety, and local property tax policies and practices. The Fair Housing Act, therefore, is one tool of many that must be brought to bear to remedy this ongoing civil rights inequity.

## PROTECTED CLASSES AND EXPANSION OF FAIR HOUSING PROTECTION

While the Fair Housing Act was originally passed in response to racial discrimination, the Act also includes protections against discrimination based on color, national origin, religion and sex. In 1988, the Fair Housing Amendments Act added protection based on disability and familial status. Massachusetts law includes additional protected classes: marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies.

## ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

The Fair Housing Act’s non-discrimination provisions aim to prevent and impose liability for discriminatory acts. But in order to also address the legacy of past discrimination, the Act requires HUD and its grantees to take steps to “affirmatively further fair housing.” In order to carry out this requirement, the City of Springfield has undertaken this analysis of impediments to fair housing and creation of strategies to address the identified impediments. The City reports annually on its progress toward fair housing goals in its Consolidated Annual Performance and Evaluation Report (CAPER).

## PROCESS TO UPDATE THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

The Pioneer Valley Planning Commission (PVPC) updated the City of Springfield’s Analysis of Impediments to Fair Housing during the spring of 2013. The update was funded through a combination of Community Development Block Grant (CDBG) funds provided by the City and District Local Technical Assistance (DLTA) funds provided through the Massachusetts Department of Housing and Community Development. The City’s first AI was completed in 2001 with subsequent revisions occurring in 2003 and 2006.

The framework for this AI is a modified version of the “Suggested Format for the Analysis of Impediments” that is recommended by HUD in its Fair Housing Planning Guide. The PVPC took the following actions to develop this AI:

- Reviewed the City’s previous Analysis of Impediments documents completed 2001-2006
- Reviewed the 2010-2014 Springfield Consolidated Plan and recent CAPERs
- Reviewed the recently completed Pioneer Valley Regional Housing Plan
- Reviewed the Massachusetts Department of Housing and Community Developments Statewide Analysis of Impediments To Fair Housing Access and Consolidated Plans as well as other state policies
- Reviewed the City of Springfield Zoning Ordinance and other city plans and policies
- Solicited information and direct feedback from the following organizations;
  - U.S. Department of Housing and Urban Development
  - Massachusetts Commission Against Discrimination
  - Massachusetts Department of Housing and Community Development
  - Massachusetts Fair Housing Center
  - HAPHousing, Inc.
  - Springfield Housing Authority
  - City of Springfield
- Analyzed quantitative data such as U.S. Census Bureau statistics, the U.S. Bureau of Labor Statistics, Massachusetts Office of Labor and Workforce Development, HMDA, Infogroup and the Warren Group.
- Reviewed fair housing legal background
- Issued a Fair Housing Survey for City residents
- Conducted five listening sessions in the city for residents and service providers
- Participated in two Public Hearings held by the City to obtain comments on the AI Draft
- Participated in a public meeting convened by City Counselor Bud Williams to discuss fair housing issues in the city

## FAIR HOUSING SURVEY

This AI gathered information through a Fair Housing Survey that was issued in both English and Spanish. This survey solicited feedback on potentially discriminatory actions experienced by residents when seeking housing within the City of Springfield as well as when seeking housing outside the City. It also gathered information on how well participants felt the City was doing in meeting the housing needs of the community and how well the City was doing including all residents in housing planning processes. The survey was made available on the City of Springfield’s website. It was publicized on the City’s website and through numerous articles in the *Republican* newspaper to direct people to the web-based version. Paper surveys were also distributed to advocacy groups and neighborhood councils and at the first public hearing on this AI.

A total of 526 people completed the survey; 523 were completed in English and three were completed in Spanish. Full survey results, including all open comments received, are included in the Appendix of this Analysis. The following bullet-points summarize the survey’s main findings.

- The most common limitation cited in the survey for residents seeking housing *within* the city of Springfield was the inability to obtain a mortgage to purchase a home (64.7% of respondents).
- The inability to obtain a mortgage was also cited as the most common limitation for residents seeking housing *outside* the city of Springfield (72.9% of respondents).
- When asked what level of effort the city makes to make it easier for everyone who lives in Springfield to find a decent place to live, responses were nearly identical for “good,” “adequate,” and “not good.”
- When asked about the public participation process, the majority of survey respondents (82%) indicated that they have not participated in a city planning meeting.
- When asked what would make it easier to participate, the most common answer (44.3% of respondents) was a preference to participate in an online survey such as this one. The second most common response was a preference for meetings held in their own neighborhood. When reviewing the open-ended comments for this question, participants overwhelmingly stated the need for better notification of when and where meetings would take place.
- About 20% of survey respondents live in the 01109 zip code—the city’s Pine Point, Upper Hill, Old Hill, Bay and McKnight neighborhoods.

## LISTENING SESSIONS

In February 2013 PVPC staff contacted service agencies and community groups throughout the city of Springfield offering to conduct listening sessions with their consumers and constituents to discuss this AI update. Caring Health Center, HAP Housing and the Massachusetts Fair Housing Center accepted our offer and assisted with promoting the five listening sessions that were held in the months of April and May 2013. A total of five listening sessions were conducted, three at HAP, one at Caring Health Center and one organized by the Fair Housing Center. There were also two public hearings during which comments on the plan were gathered. Additionally, PVPC had a lengthy phone conversation with a representative from Arise for Social Justice. Notes gathered at all of these meetings are included in the Appendix of this Analysis.

Major themes that emerged from the listening sessions geared towards service providers included:

- Landlords and tenants need more outreach and education on fair housing laws so that both groups better understand their rights and responsibilities.
- A need for stronger enforcement of fair housing laws to deter violations.
- The City should place more resources on code enforcement to ensure residential properties are maintained as safe and decent housing environments. Participants cited the number of deteriorated, abandoned or foreclosed homes and absentee landlords as major factors affecting the quality of life in neighborhoods within the city.
- Mobility counseling for Section 8 or Massachusetts Rental Voucher Program (MRVP) housing voucher holders on their tenancy rights under state and federal law would empower voucher holders to fully maximize their location options. Landlords who illegally refuse to accept housing choice vouchers or rent based on a person’s language prevents was identified as a prevalent form of discrimination in Springfield and the region. Funds are not currently available for mobility counseling in our region.

- Past and existing city, state, and federal housing programs created and continue to perpetuate racial, ethnic and income segregation through their funding policies.
- The Springfield area needs more affordable housing opportunities.
- There is not enough accessible housing for people with disabilities within the City of Springfield and the surrounding communities.

Major themes that emerged from the listening sessions geared towards residents and housing consumers included:

- Deteriorated, abandoned or foreclosed homes and absentee landlords are affecting the quality of life in many of the city's neighborhoods. These blighted properties are a significant contributor to crime.
- Difficulty in obtaining housing if you have Section 8 housing voucher, bad credit or a bad CORI because landlords refuse to rent based on these things.
- A fear of losing housing if one speaks up about problems with the unit. Therefore households are enduring harassment from their landlord and other illegal conditions in order to remain housed.
- There is not enough affordable housing.
- There are not enough public subsidies available to households to help bring down the cost of housing and make housing affordable.
- Neighborhoods with an over-concentration of subsidized housing or with lower-valued housing would benefit from the construction of higher-end housing that would attract middle-income families.
- There is confusion about what the terms affordable housing, market-rate housing, low-opportunity, and high-opportunity mean.

These major themes show the inherent conflicts between the need for more affordable housing and the need for more market-rate housing in the City as well as the need for more affordable and accessible housing opportunities both within and outside the City.

## IMPORTANT TERMINOLOGY

### Accessible Housing

Housing is "accessible" if it has been designed to allow easier access for people who are physically disabled or vision impaired. Federal law requires that a housing provider make reasonable modifications to the design of a structure, such as installation of a ramp into a building or grab bars in a bathroom. Terms that are related to accessible housing include adaptable housing, barrier-free housing, universal design and visitability.

Affordable Housing	Affordable housing is the general term used to denote housing that is "affordable" if a household pays no more than 30 percent of its gross annual income on housing. Households who pay more than 30 percent of their income for housing are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. The term affordable housing is often used to denote subsidized housing, which is different, but understandably confusing. Both rental and owner-occupied housing can be affordable.
Subsidized or Income Restricted Housing	Subsidized housing is housing that is restricted to individuals and families with low to moderate incomes. These are the people who traditionally have various social and economic obstacles that make it more challenging to find clean, safe and affordable housing. Income-restricted housing typically receives some manner of financial assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy. There are two forms of income-restricted housing: public and private. Public housing is managed by a public housing authority, which was established by state law to provide affordable housing for low-income people. Private housing is owned and operated by private owners who receive subsidies or zoning relief in exchange for renting to low- and moderate-income people.
Market-rate Housing	Market-rate housing is housing with rent levels or sale price levels set by the housing market of the surrounding area. Springfield has a weak housing market, which means that market-rate rents or sales prices are lower than the surrounding suburban communities. Sales prices, in particular, are substantially lower than the surrounding suburban communities. The weak housing market exists in spite of unmet need for housing that is affordable to Springfield residents. A key reason for this disparity is the very low incomes of City residents.
Fair Housing	Fair housing means equal and free access to housing regardless of race, religion, national origin, age, ancestry, military background or service, sex, sexual preference, marital status, familial status, disability, blindness, deafness, or the need of a service dog.

High Opportunity Areas	Areas that provide high quality or highly desirable employment, educational, recreational, and service opportunities.
Low Opportunity Areas	Areas with limited job opportunities or desirable employment as well as limited educational, recreational, and service opportunities and amenities.

### III. DEMOGRAPHIC, ECONOMIC, AND HOUSING CHARACTERISTICS

This section of the AI reviews Springfield’s demographic, economic, and housing characteristics in light of the specific categories or classes of people—referred to as protected classes or categories—that are protected from housing discrimination under federal and state law. Title VIII of the 1968 Civil Rights Act makes acts of housing discrimination based on race, sex, national origin, religion, or ethnicity illegal. In 1988, Congress amended Title VIII, making acts of discrimination against families with children and people with mental or physical illness equally unlawful. Massachusetts Fair Housing Law further prohibits discrimination based on marital status, sexual orientation, veteran status, blindness, age, ancestry, hearing impairment, or possession of an assistance dog, such as a guide dog or hearing dog. Additionally, the law prohibits discrimination against individuals or families receiving public assistance or rental subsidies, or because of any of the requirements of these programs.

#### Protected Categories under Federal and/or State Fair Housing Laws

<u>Federal</u>	<u>State</u>
<ul style="list-style-type: none"> <li>• Race</li> <li>• Color</li> <li>• National Origin</li> <li>• Religion</li> <li>• Sex</li> <li>• Disability</li> <li>• Families with Children</li> </ul>	<ul style="list-style-type: none"> <li>• Marital Status</li> <li>• Sexual Orientation</li> <li>• Age</li> <li>• Gender Identity and Expression</li> <li>• Military or Veteran Status</li> <li>• Ancestry</li> <li>• Genetic Information</li> <li>• Public Assistance</li> <li>• Housing Subsidies or Rental Assistance</li> </ul>

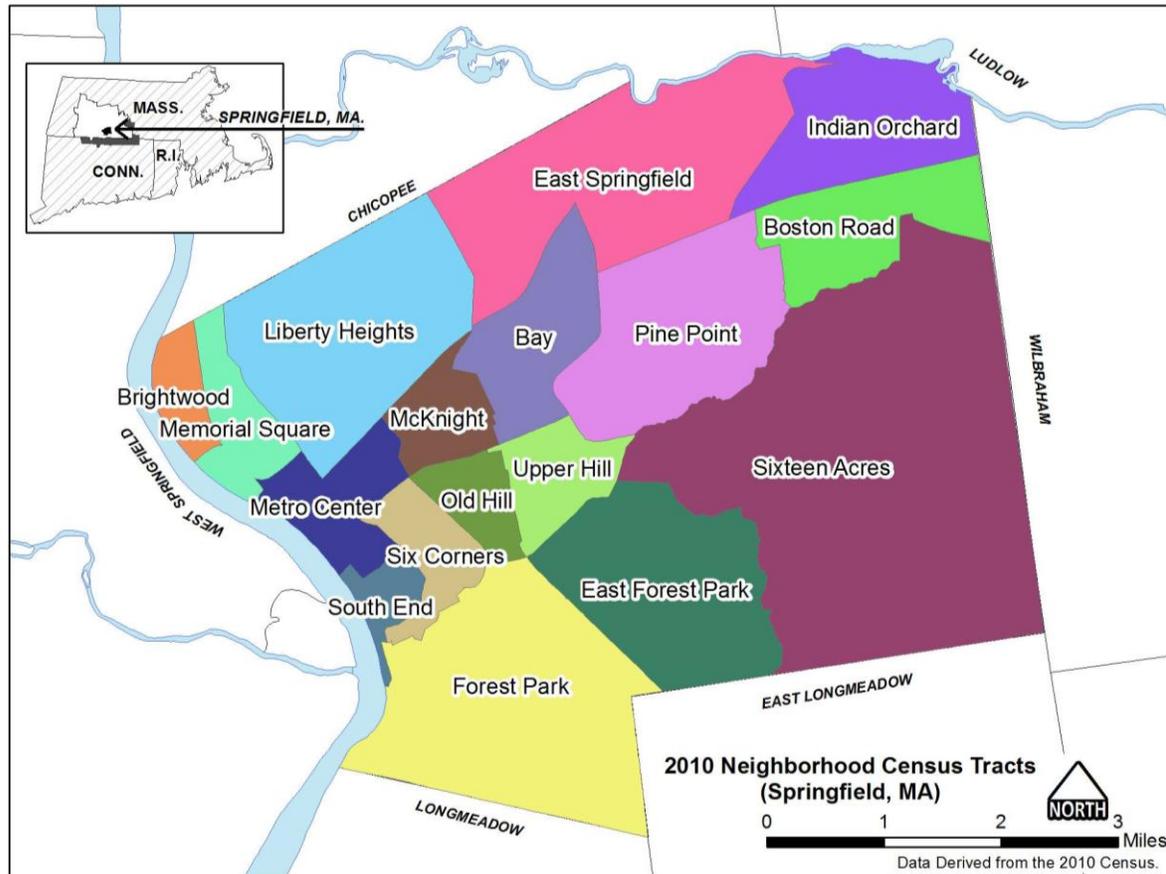
### DEMOGRAPHIC CHARACTERISTICS

#### *SPRINGFIELD*

The City of Springfield is 37% non-Hispanic white, 20% non-Hispanic black, 39% Hispanic and 3% Asian (2010 Census). Over the last four decades, the City’s racial and ethnic composition has changed dramatically. In 1970, Springfield was 70% white and was a segregated city. Ten of the city’s neighborhoods were predominantly (over 90%) white, while three neighborhoods were over 50% black. Today, Springfield no longer has all-white neighborhoods, and many neighborhoods have white populations between 26 and 50%. The two neighborhoods that still have majority white population are mixed neighborhoods. Sixteen Acres is 62% non-Hispanic white, 19% black, 16% Hispanic, and 2% Asian. East Forest Park is 74% non-Hispanic white, 10% black, 11% Hispanic and 4% Asian. (See the Appendix for maps that show the City’s racial/ethnic composition by neighborhood.)

As with many urban areas throughout this period, the changing demographics are due, in some measure, to decreases in white population and increases in populations of people of color. Springfield’s white population declined by 50% between 1980 and 2010. During the same period, the City had modest 30% growth in black population, and very large 330% growth in Hispanic population.

Figure 1: City of Springfield Neighborhoods



These shifts resulted in many neighborhoods throughout the city transitioning to a mixture of whites, blacks and Hispanics, lacking a large majority of any race. The large Hispanic influx has resulted in Hispanics moving into all neighborhoods, and becoming dominant majorities in some neighborhoods. For example, the North End neighborhoods of Brightwood and Memorial Square are now over 80% Hispanic. Other neighborhoods have a combination of black and Hispanic populations which result in low percentages of whites—for example, Bay and Old Hill are both only 9% non-Hispanic white; both neighborhoods have significant numbers of both blacks and Hispanics.

The Urban Institute 2009 Report *Promoting Neighborhood Diversity* provides a typology of neighborhoods, reflecting relative levels of integration.<sup>5</sup> The neighborhood types are listed and defined below. Using their typology, Springfield does not have any neighborhoods which are predominantly white, predominantly black, or predominantly Hispanic. The neighborhoods of Springfield that have the highest percentages of whites (East Forest Park and Sixteen Acres) fall into the category that the report defines as “highly diverse”: between 10 and 50 percent minority with no single racial or ethnic group dominating the minority population.

**Table 1: Levels of Integration**

NEIGHBORHOOD TYPE		SPRINGFIELD NEIGHBORHOOD
<b>Predominantly white</b> More than 90% white		None
<b>Majority-white</b> 50-90% -white	Blacks main minority (more than 60% of all nonwhites)	None
	Hispanics main minority (more than 60% of all nonwhites)	East Springfield
	Other (mixed minority)	Sixteen Acres, East Forest Park
<b>Majority-minority</b> 50–90% nonwhite	Blacks main minority (more than 60% of all nonwhites)	Upper Hill
	Hispanics main minority (more than 60% of all nonwhites)	Indian Orchard, Metro Center, Six Corners, South End, Liberty Heights, Forest Park
	Other (mixed minority)	Bay, Boston Road, Pine Point
<b>Predominantly minority</b> more than 90% nonwhite	Blacks main minority (more than 60% of all nonwhites)	
	Hispanics main minority (more than 60% of all nonwhites)	Memorial Square, Brightwood
	Other (mixed minority)	Old Hill, McKnight
<b>Predominantly black</b> (more than 90% black)		None
<b>Predominantly Hispanic</b> (more than 90% Hispanic)		None

<sup>5</sup> <http://www.urban.org/UploadedPDF/411955promotingneighborhooddiversity.pdf>

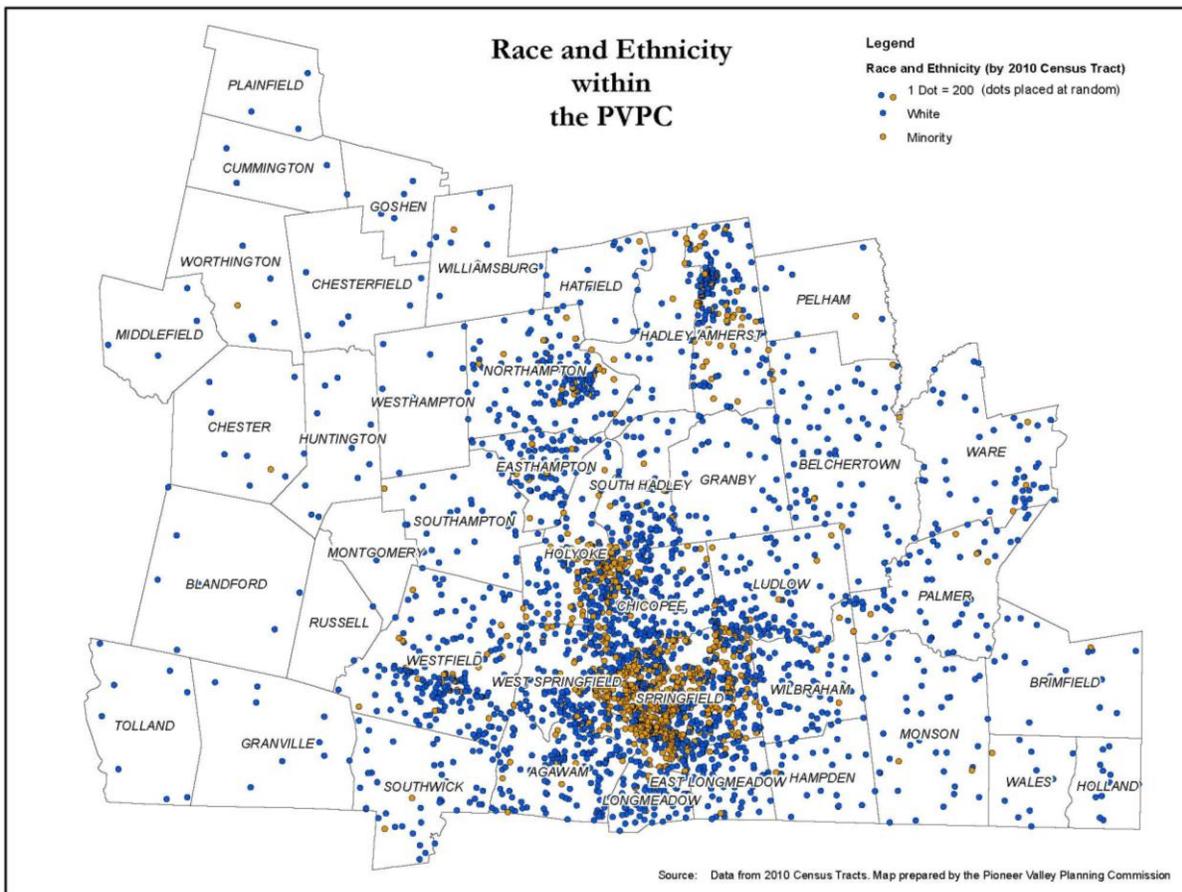
**SPRINGFIELD METROPOLITAN AREA**

While Springfield itself is diverse, it is located in a highly segregated region. Within the metropolitan area, the City of Springfield is home to 75% of the region’s black residents and over 50% of the region’s Hispanic residents. A number of the communities bordering Springfield are 90% or more non-Hispanic whites. These include Agawam (91% white), Longmeadow (90% white), East Longmeadow (92% white), Hampden (97% white), and Wilbraham (93% white). While describing the presence of white suburban communities outside of urban areas across the nation, *Promoting Neighborhood Diversity* emphasizes the “exclusive” nature of these communities, and notes that they are often economically exclusive as well. The cities of Holyoke and Chicopee are the only municipalities that approach Springfield’s level of diversity.

The growth occurring nation-wide in the Hispanic population is tending to increase this concentration of minorities in Springfield, Chicopee and Holyoke. The region’s Hispanic and Latino population grew by almost forty percent from 2000 to 2010. The majority of this growth, 84%, occurred within these three cities.

The map below illustrates the Pioneer Valley and its racial and ethnic population concentrations.

**Figure 2: Pioneer Valley by Race and Ethnicity, 2010**



## FOREIGN BORN POPULATION & LINGUISTIC ISOLATION

### *FOREIGN BORN*

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

The City of Springfield has the largest share of immigrants from places outside the continental United States and migrants from Puerto Rico in the region. The 2007-2011 American Community Survey estimates that roughly 10 percent of the City's population was born outside the United States, excluding migrants from Puerto Rico. Migrants from Puerto Rico make up almost 51,000 of Springfield's residents, or 33 percent of the population. Residents from Vietnam make up the largest portion of the City's foreign-born population. Other significant population groups include individuals from Central and South America, primarily Mexico, Guatemala and Columbia, as well as Southern and Eastern Europe including Italy, Portugal, Poland, and Russian speaking immigrants from the former Soviet Republics. The City is also home to a sizeable population of Eastern African immigrants, including those from Kenya and a significant population of individuals from Barbados. The City and surrounding region has also seen a more recent influx of immigrants from Southeast Asia. The successive waves of immigrant groups to the City typically move into neighborhoods where others from their home country already reside. This pattern creates strong and diverse ethnic neighborhoods but may also have the effect of creating neighborhoods with limited economic means.

According to the New England Farm Workers Council (NEFWC), a majority of the region's 2,000 seasonal workers live in Springfield, and a large majority of these are Hispanic. Seasonal workers live in the Pioneer Valley year-round, with their work schedules and income based on the region's local farming season. There are also approximately 500 migrant workers in the region, but they generally live on the farm at which they are employed.<sup>6</sup>

### *LINGUISTIC ISOLATION*

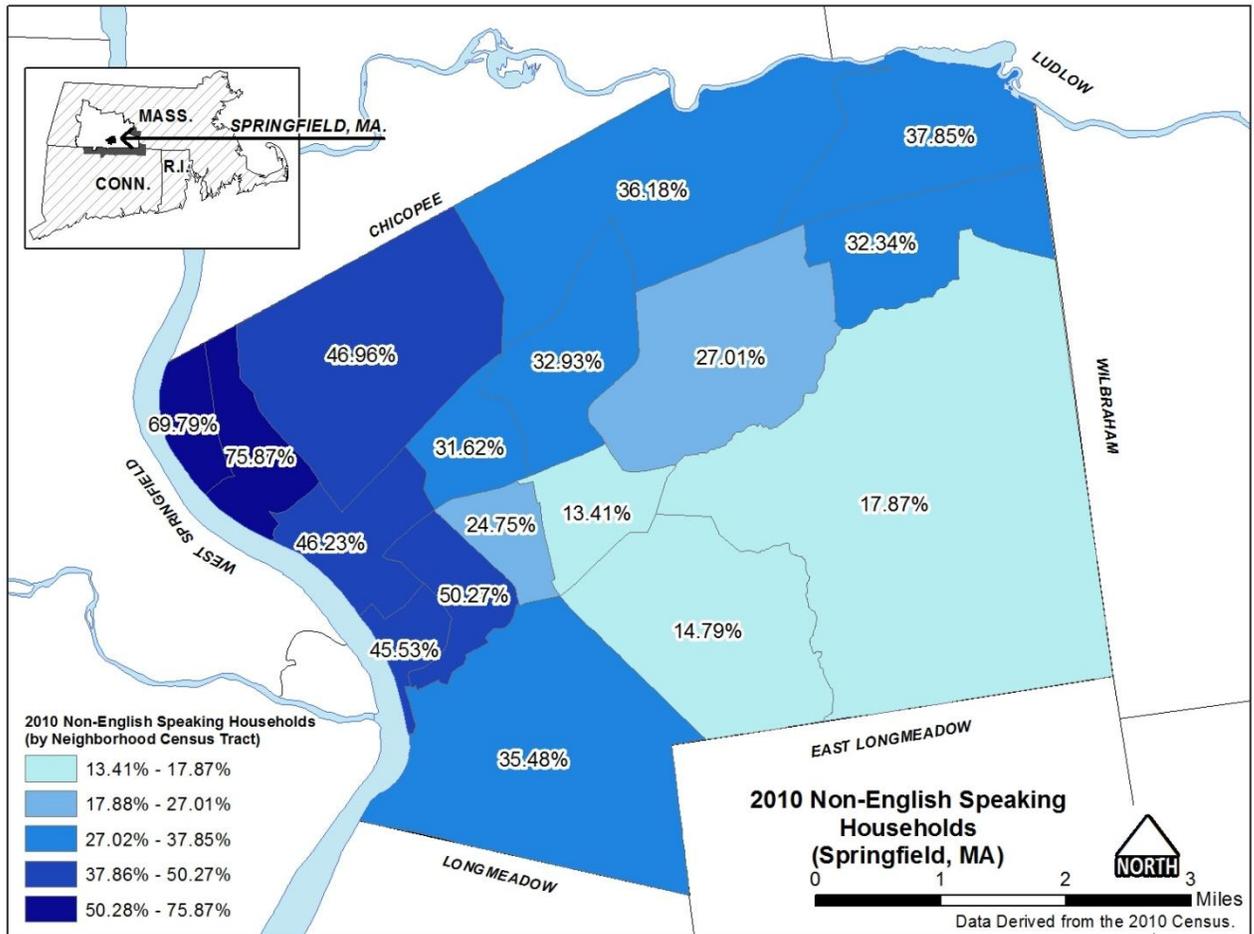
Linguistic isolation—defined as a household in which all members of the household 14 years old and over and have at least some difficulty with English—is a particular concern to equal housing opportunity in Springfield. The 2006-2010 ACS estimated that almost 12 percent of the City's population is linguistically isolated. Overall, the 2006-2010 ACS estimated that almost 40 percent of Springfield's population age five and older spoke a language other than English at home. Nearly 85 percent of these residents are Spanish speakers. As seen on the map below, concentrations of non-English speakers vary widely by neighborhood. The highest concentrations of non-English speakers are in the City's Brightwood and Memorial Square neighborhoods and most of the non-English

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<sup>6</sup> Migrant workers move throughout the year, based on the farm calendar and what farm work is available in different regions of the country.

speakers in these neighborhoods speak Spanish. In the Forest Park and East Forest Park neighborhoods, Vietnamese or another Southeast Asian language are prevalent.

Figure 3: Non-English Speaking Households by neighborhood, 2010



## POPULATION BY AGE

Age is a protected class under State Law. In 2010, the median age of Springfield was 32.2, which was lower than statewide median age of 39.1 and the national median age 37.2 years. Springfield’s lower median age reflects the large presence of families with children, which is also a protected class under federal law.

## FAMILIES WITH CHILDREN, FAMILIES, AND NON-FAMILY HOUSEHOLDS

Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.<sup>7</sup> In 2010, just over 60 percent of all households in the City were family households, meaning the household consisted of a householder and one or more other people related to the householder by birth, marriage or adoption. Approximately 30 percent of all households in the City were single-person households and the remaining 10 percent of households were households in which household members were not related to one another.

Over thirty percent of all households in the City had children under the age of 19 living with them. Proportionally, the City had a greater share of family households with children than the region and state as a whole. In 2010, almost 40 percent of all families with children in the City consisted of husband-wife families. Significantly, over 50 percent of all families with children were headed by a single mother and almost ten percent by a single father. Single-parent households may have more difficulty affording a decent and safe place to live because of the reliance on one income to support the family. Springfield had a greater share of single-parent households than both the region and the state.

**Table 2: Families with Children, 2010**

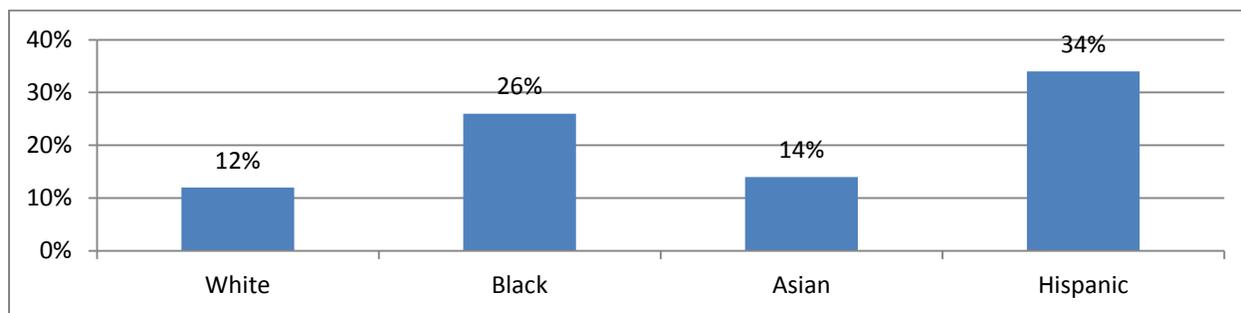
	Families with Children as a percentage of all households	Families with Children		
		Husband-Wife Families with children	Single Father families with children	Single mother families with children
Massachusetts	28%	70%	6%	24%
Pioneer Valley	28%	59%	8%	34%
Springfield	32%	38%	8%	54%

*Source: U.S. Census Bureau, 1990 & 2010 Decennial Census*

There are wide disparities in the percentage of single mother households when looking across racial and ethnic groups. Approximately one out of every three Hispanic households and one out of every four black households in the City are headed by single mother compared to one out of every nine white households and one out of every seven Asian households.

<sup>7</sup> Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption.

Figure 4: Percent of Households by Race and Ethnicity that Are Headed by Single Mothers, 2010



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

### POPULATION WITH DISABILITIES

Disability is a protected class under federal law. The U.S. Census Bureau defines a disability as a long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible.

According to the American Community Survey’s 2008-2010 Estimates, sixteen percent of City residents age 18 to 64 (14,651 people) reported having one or more disabilities. The City had much higher concentrations of persons with disabilities than other communities in the region with the exception of Holyoke and Chicopee. This may be due to the greater availability of social and supportive services, transit services, lower cost housing, and larger availability of rental housing in these communities. Cognitive, ambulatory and independent living difficulties were the most prevalent types of disability. It should be noted that a person may respond to having more than one type of disability.

Over 40 percent of elderly residents in the City (6,928 people) reported having one or more disabilities and this too was higher than the statewide percentage but comparable to Chicopee and Holyoke. Elderly residents had more difficulties associated with hearing, physical ability, and independent living.

Table 3: Percent of Population Age 18 to 64 with a Disability, by Type of Disability (ACS 2008-2010)

Geography	Percent of Population with a disability	Type of Disability					
		hearing difficulty	vision difficulty	cognitive difficulty	ambulatory difficulty	self-care difficulty	independent living difficulty
Massachusetts	9	2	1	4	4	1	3
Pioneer Valley	11	2	2	5	6	2	4
Springfield	16	2	3	8	9	3	6

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

**Table 4: Percent of Population Age 65 Years and Older with A Disability, by Type of Disability (ACS 2008-2010)**

Geography	Percent of Population with a disability	Type of Disability					
		hearing difficulty	vision difficulty	cognitive difficulty	ambulatory difficulty	self-care difficulty	independent living difficulty
Massachusetts	34	14	6	8	21	8	15
Pioneer Valley	37	15	7	8	23	9	16
Springfield	43	14	8	12	30	11	20

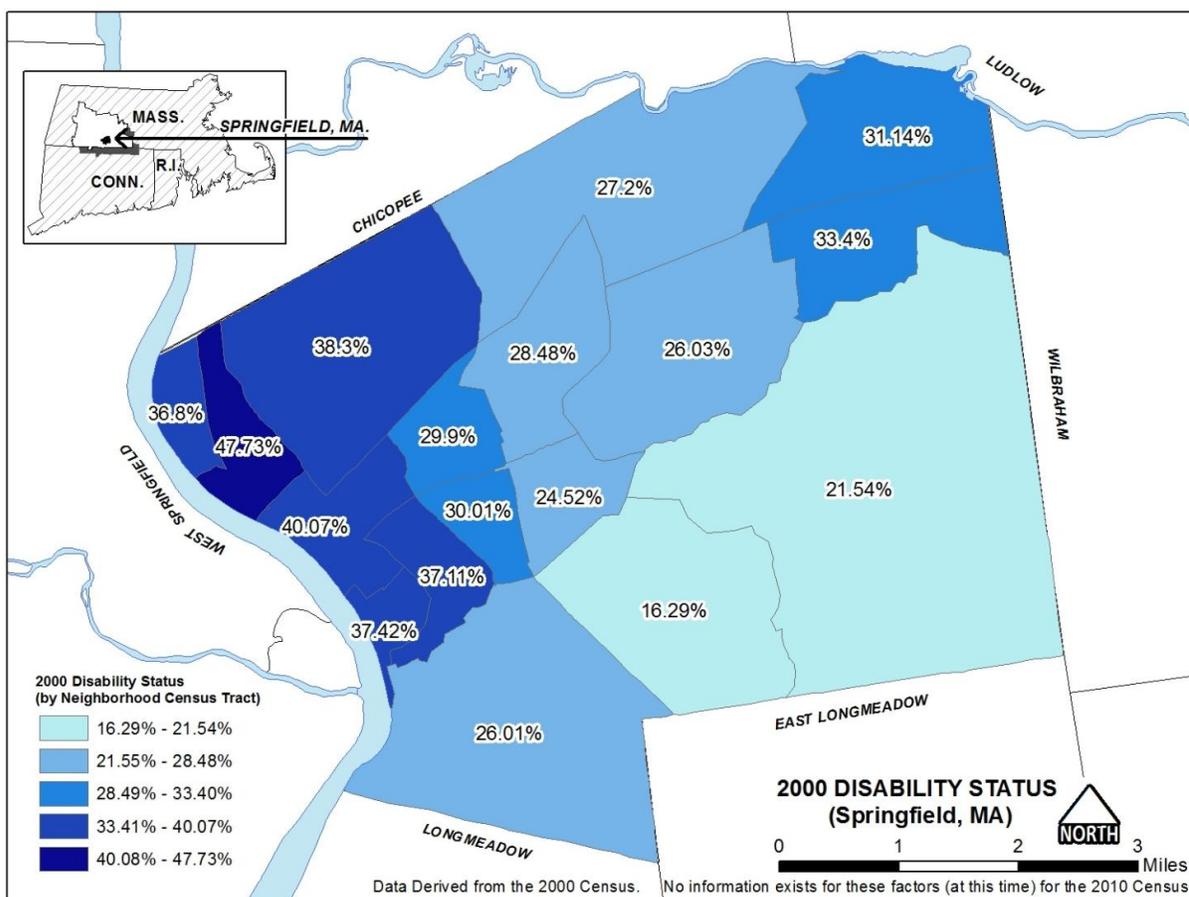
*Source: U.S. Census Bureau, 2008-2010 American Community Survey Three-Year Estimates for Estimated Total civilian non-institutionalized population age 65 and over with a disability*

The range of disabilities present in the City requires different types of accessible housing to serve the needs of persons with disabilities. There are approximately 8200 residents aged 18 to 64 and 4800 elderly residents with ambulatory or mobility impairments. The number of people with physical disabilities suggests the need for more concerted efforts to integrate accessible housing into planning for housing rehabilitation and development. The 2010-2014 Springfield Consolidated Plan notes that while a variety of services are available to elders to help with independent living needs, existing support systems are overwhelmed. Because the elderly population is projected to increase, an additional burden will be placed on already stretched systems.

Neighborhood level data on disability status has not been updated since the 2000 Census. The map below shows the city's neighborhoods by disability status of the population using data from this year. Using this map, the city's northwestern neighborhoods have higher levels of residents with one or more disabilities.

**Listening sessions with service providers highlighted a need for more accessible housing for people with disabilities within the City of Springfield and the surrounding communities.**

Figure 5: Disability Status by Neighborhood, 2000



## OTHER GROUPS OF FAIR HOUSING INTEREST

### HOMELESS POPULATION

Springfield’s January 2013 point-in-time count identified 763 homeless persons, of which 212 were individuals without children and 551 were persons in families with children. The count identified 14 individuals living on the streets, an 86% drop in the street population since 2004.

The causes of homelessness are complex, including both societal factors—such as housing costs that have outpaced income growth and the loss of manufacturing jobs—and individual factors—such as domestic violence, chronic illness, and substance abuse. Housing discrimination can also play a role in perpetuating homelessness. Research and the experience of providers indicate that over the course of a year, many people come into and out of homelessness, averaging about 30 days of homelessness for a particular episode. The 2010-2014 Springfield Consolidated Plan estimates that, in a given year, 1200-1400 adults without children and 500-600 families experience a spell of homelessness. Many incidents resolve fairly quickly with new housing, but a small percentage of households remain chronically homeless or have repeated incidents of housing instability. Usually, the households that experience chronic homelessness are made up of one or more individuals with serious disabilities, including serious mental illness and chronic substance abuse. Over the past several years, the level of

family homelessness in the region has been rising, believed to be caused by a sluggish economy and the high rate of foreclosures over the past several years.

Since 2007, Springfield has been implementing its 10-Year Plan to End Long-Term Homelessness, "Homes Within Reach." The City was also a driving force behind creation of "All Roads Lead Home: A Regional Plan to End Homelessness" produced in 2008, and a founding member the Western Massachusetts Network to End Homelessness. The purpose of all these efforts is to reduce chronic homelessness, reduce street homelessness, and reduce the need for emergency shelter for individuals. They emphasize permanent supportive housing, provided through a Housing First approach, as a better response to homelessness than emergency shelter.

### *INDIVIDUALS WITH HIV/AIDS*

Individuals with HIV or AIDS face housing difficulties because they often require physically accessible housing, which is in short supply, and they often face illegal housing discrimination due to other's fear of their illness. Hampden County has 1761 reported cases of HIV/AIDS. The highest rate of HIV infection in the region is due to injection drug use, so persons with HIV tend to have barriers to obtaining stable housing that are linked to past drug abuse—poor credit, negative landlord histories, and criminal records. While the number of HIV diagnoses reported annually in Massachusetts has been decreasing, the number of people living with HIV/AIDS has been increasing as better treatments have enabled HIV+ people to live longer. Racial and ethnic disparities persist among people living with HIV/AIDS, with black and Hispanic men affected by HIV/AIDS at levels 9 times that of non-Hispanic white males and black and Hispanic females affected by HIV/AIDS at levels 26 and 18 times that of non-Hispanic white females. Because racial and ethnic minorities live in concentrated areas in the region, geographic disparities also persist among people living with HIV/AIDS. Springfield has an average annual infection rate more than double the Massachusetts rate.

# ECONOMIC

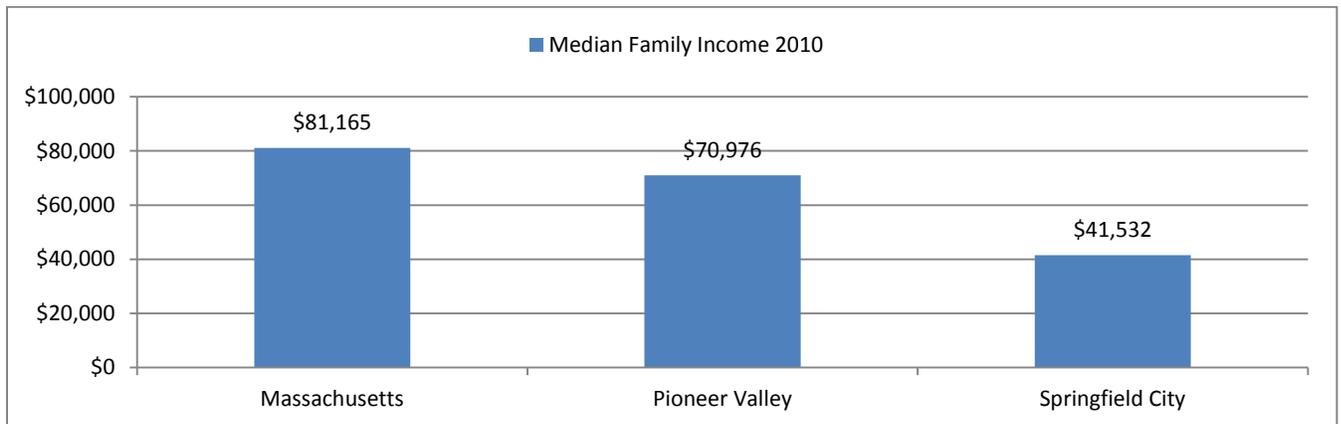
## INCOME

### OVERALL SUMMARY

The ability to exercise housing choice bears a strong relationship to the amount of money a household can afford to spend on housing. According to American Community Survey figures for 2006-2010, the city of Springfield has the lowest median family income in the Pioneer Valley Region, \$41,532. This is especially striking when viewed in the context of the greater region where the three towns with the highest median family income; Longmeadow (\$104,643), Wilbraham (\$102,557) and East Longmeadow (\$96,383) share a border with the city of Springfield. Median family income for the city of Springfield has historically lagged behind the County, Pioneer Valley region and the Commonwealth. ACS 2006-2010 data shows that Springfield’s median family income (\$41,532) is just over half (51%) of that for Massachusetts as a whole (\$81,165).

Springfield’s family poverty rate was 23 percent in 2006-2010 and child poverty was 44 percent.<sup>8</sup> This means that two in five children in the city are growing up in households with incomes below the poverty line. The rate of children living in poverty in Springfield is nearly three times that of Massachusetts as a whole.

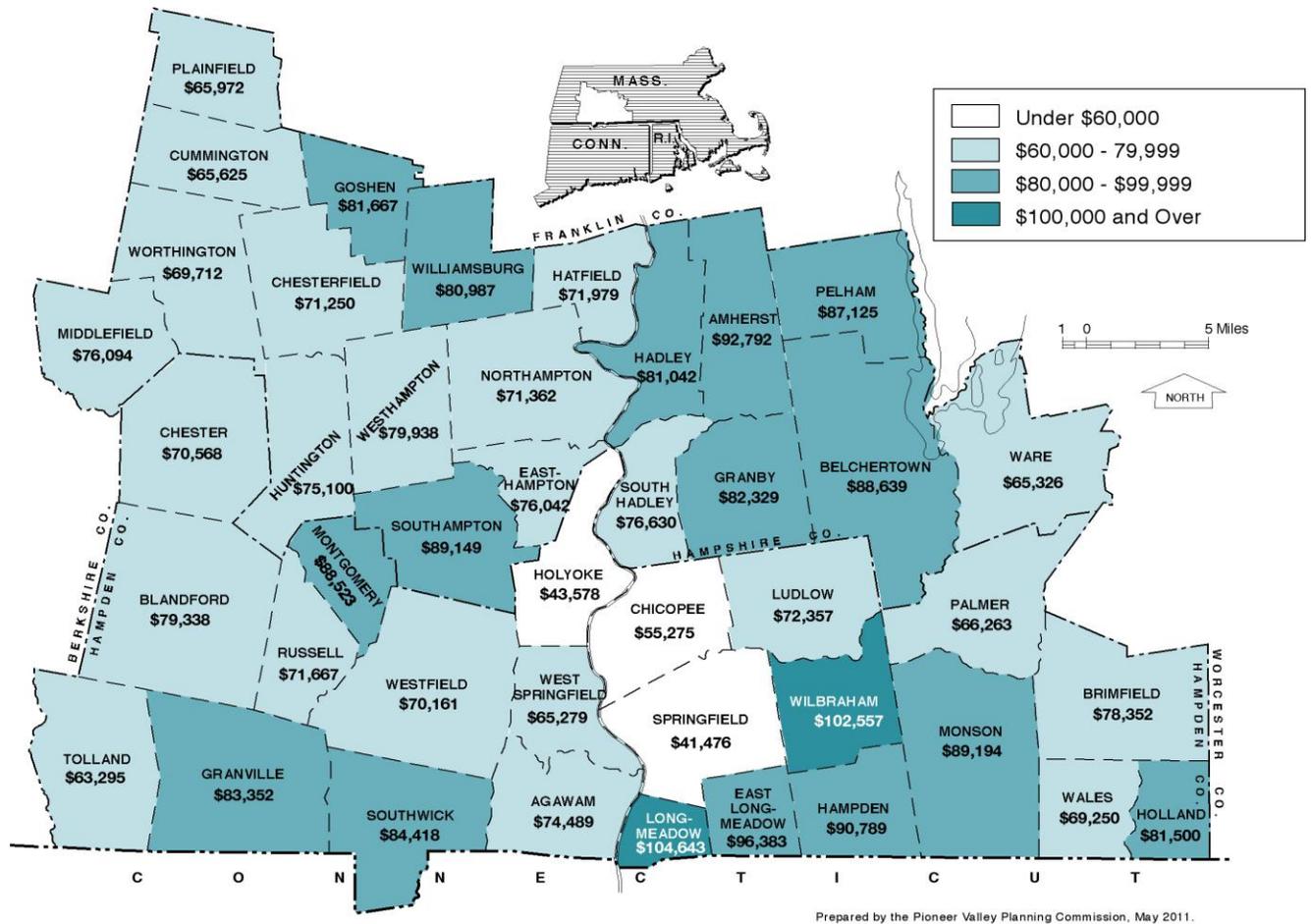
**Figure 6: Median Family Income Comparison, 2006-2010**



Source: American Community Survey 2006-2010

<sup>8</sup> The 2010 poverty guidelines were \$11,139 for an individual, \$14,218 for a 2-person household, \$17,374 for 3 persons, \$22,314 for 4 persons, \$26,439 for 5 persons, \$29,897 for 6 persons, \$34,009 for 7 persons, and \$37,934 for 8 persons.

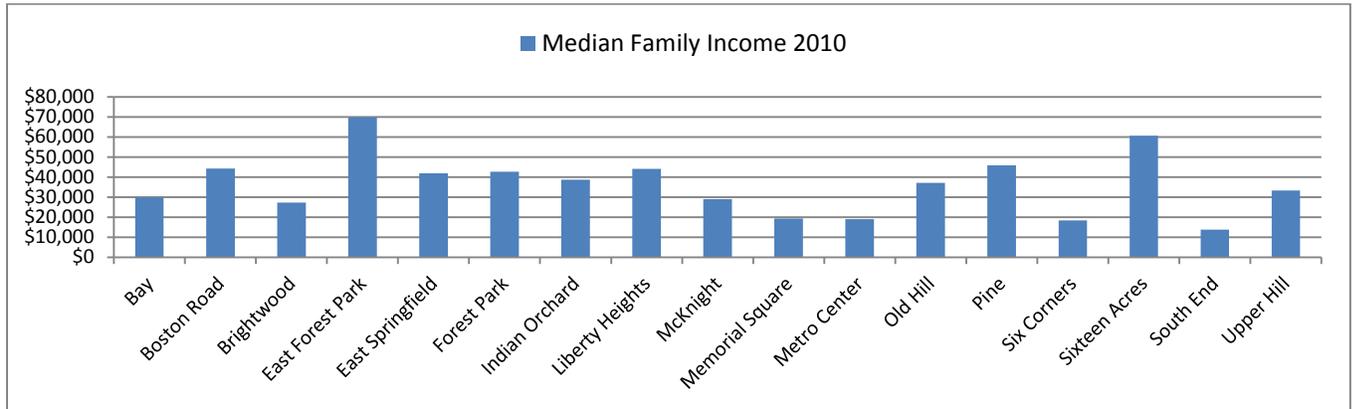
Figure 7: Median Family Income Pioneer Valley 2006-2010



*NEIGHBORHOOD SUMMARY*

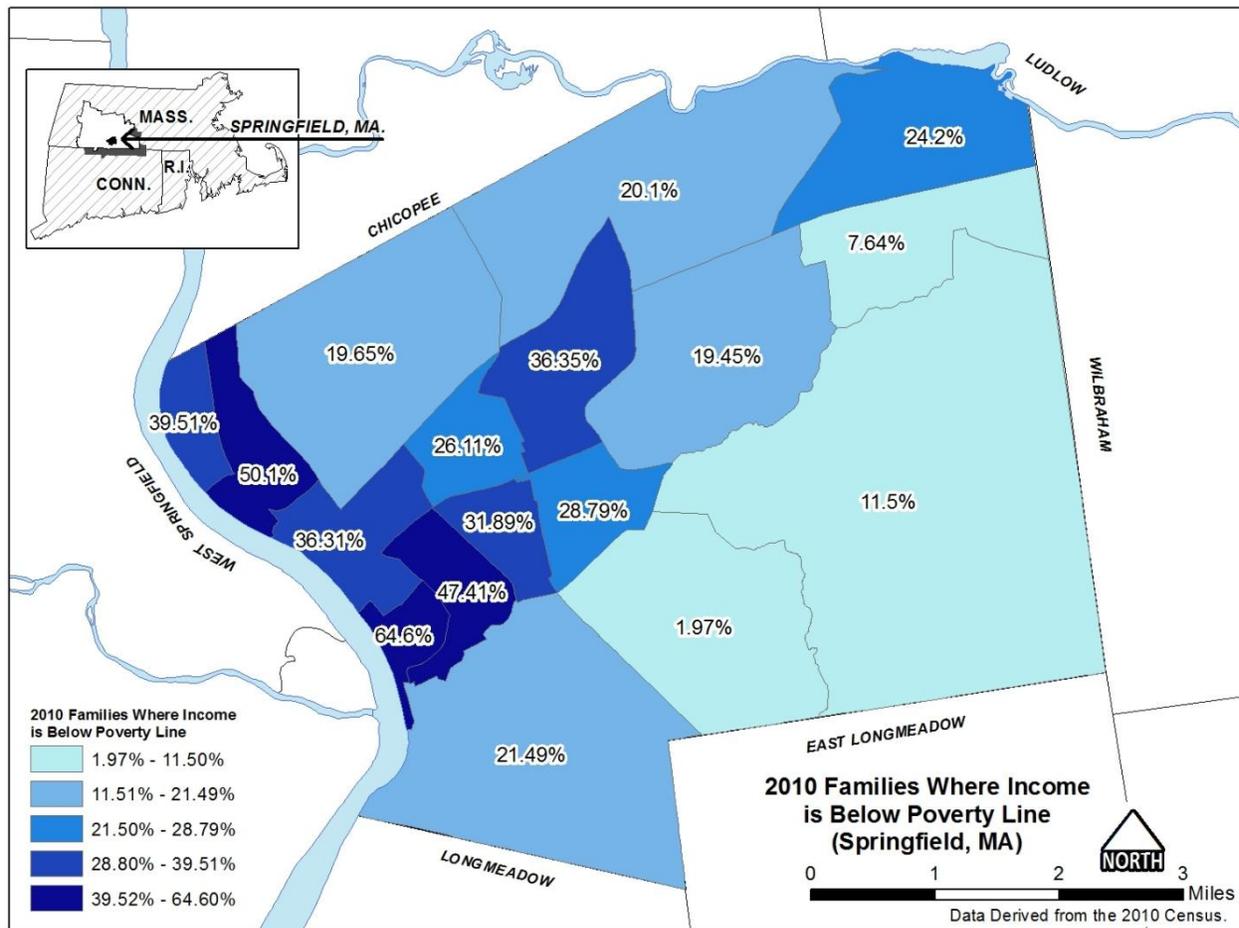
There are substantial income disparities between the Springfield’s neighborhoods. Like many cities, the lowest income neighborhoods are in the city-center while more middle-class neighborhoods circle the periphery. In 2010, the median family income in the City’s South End neighborhood was just \$13,835, while in the City’s East Forest Park neighborhood the median income was \$69,854. Seven of Springfield’s seventeen neighborhoods are areas of poverty concentration, meaning 30% or more of residents live in poverty. Three of these neighborhoods are areas of extreme poverty concentrations with 40% or more of neighborhood residents living in poverty. These extreme poverty neighborhoods are Six Corners (47.4%), Memorial Square (50.1%) and the South End (64.6%).

Figure 8: Median Family Income—Comparison by Neighborhood—2006-2010



Source: American Community Survey 2006-2010

Figure 9: Springfield Families below Poverty Level 2010



## EMPLOYMENT & EDUCATION

Many studies recognize the relationship between the concentration of needy households in a community and the low levels of educational attainment of its residents. In today's economy, a high school education is the minimum requirement to participate effectively in the job market. Almost 87 percent of the region's population over the age of 25 was at least a high school graduate and almost thirty percent had at least a bachelor's degree. In comparison, only 81 percent of Springfield's population over the age of 25 had at least a high school graduate and less than 20 percent had at least a bachelor's degree. The Springfield, Chicopee, and Holyoke public school districts were also the only school districts in the region with drop-out rates that exceeded five percent. In 2012, Springfield's dropout rate was 10%.

Low educational attainment is the leading factor creating the jobs-to-skills mismatch of Springfield's residents. In 2010, the City's labor force amounted to over 66,000 people, and the city contained over 74,000 jobs, which was almost 30 percent of all the region's jobs. Yet, the city had an unemployment rate of 12.6% in 2010, and this statistic does not include the number of residents who were underemployed. Therefore many of the city's residents are not benefiting from their proximity to the region's leading employers.

**Table 5: Pioneer Valley Region's Top 10 Employment Centers for 2010**

Community	Total Employment	Percent of Region's Employment	Average Weekly Wage
Springfield	74,409	29.50%	\$928
Holyoke	21,716	8.60%	\$730
Chicopee	18,779	7.40%	\$772
Northampton	18,040	7.20%	\$808
West Springfield	16,764	6.60%	\$727
Westfield	16,624	6.60%	\$797
Amherst	14,820	5.90%	\$843
Agawam	11,637	4.60%	\$744
East Longmeadow	7,949	3.20%	\$794
Ludlow	6,412	2.50%	\$774

## PUBLIC TRANSIT SERVICE

Transit service is important to the economic self-sufficiency of Springfield residents, as well as the people of the region, because it provides reliable access from home to work, school, shopping, medical appointments and other necessary destinations. The Pioneer Valley Transit Authority (PVTA) provides scheduled bus service and on-demand van service in Springfield and 23 other communities in the region. PVTA rider surveys report that its customers are highly "transit dependent": almost 70 percent

of riders do not own a car. In addition, more than half of PVRTA riders in Hampden County are near, at, or below the poverty level.<sup>9</sup>

PVRTA's bus service in Springfield consists of 18 regular ("fixed") routes that travel through the city and adjoining communities; three of these offer express trips. Almost all routes originate or have an intermediate "hub" stop at the Springfield Bus Terminal at Main and Liberty Streets in downtown, which allows transfers between routes. PVRTA bus service reaches every neighborhood in Springfield although service frequency and service availability varies depending on the route. Figure 10 shows bus service frequency.

PVRTA provides two types of van service in Springfield. The first is ADA (American's with Disabilities Act) complementary paratransit service. ADA van service is federally required to be available to people with disabilities who are not able to use fixed route buses regularly or at all. ADA van service is available during the same times that the nearest fixed route bus operates to residents who live and are traveling to destinations that are within 3/4 of a mile of a fixed bus route. In Springfield, this 3/4-mile radius covers almost the entire city. The second type of van service is commonly known as "Dial-a-Ride." This service is available to all people age 60 and older Monday through Friday from 8:00 a.m. to 4:30 p.m. on a space available basis (ADA riders must receive priority).

There are four key issues that limit the use of the PVRTA system by residents of Springfield:

1. Buses do not run often enough to adequately serve working residents. In some city neighborhoods, the service "headways" (time between buses) can be as long 60 minutes.
2. Springfield's bus routes form a hub-and-spoke pattern, which means that travel from many neighborhoods to major employers—hospitals, Big Y and MassMutual, colleges and universities—and other destinations within Springfield requires a trip and/or transfer through the downtown bus terminal. In many cases, a trip that takes 15 minutes by car last an hour or more by bus.
3. Bus travel times from Springfield to major employers outside of the city are prohibitively long. Using PVRTA, it would typically take a Springfield resident about two hours to reach UMass Amherst by bus—while the same trip by car would take only 40 minutes.<sup>10</sup> Peter Pan Bus Lines does offer an express service to Amherst (via Northampton) that takes approximately 50 minutes, but this service costs \$32 round trip.
4. Buses operate on reduced frequencies or not at all during evenings (after 7PM) and weekends. This greatly limits the ability of residents who work a second shift, night or weekend job to use public transportation for commuting; it also limits the ability of many people to attend church services.

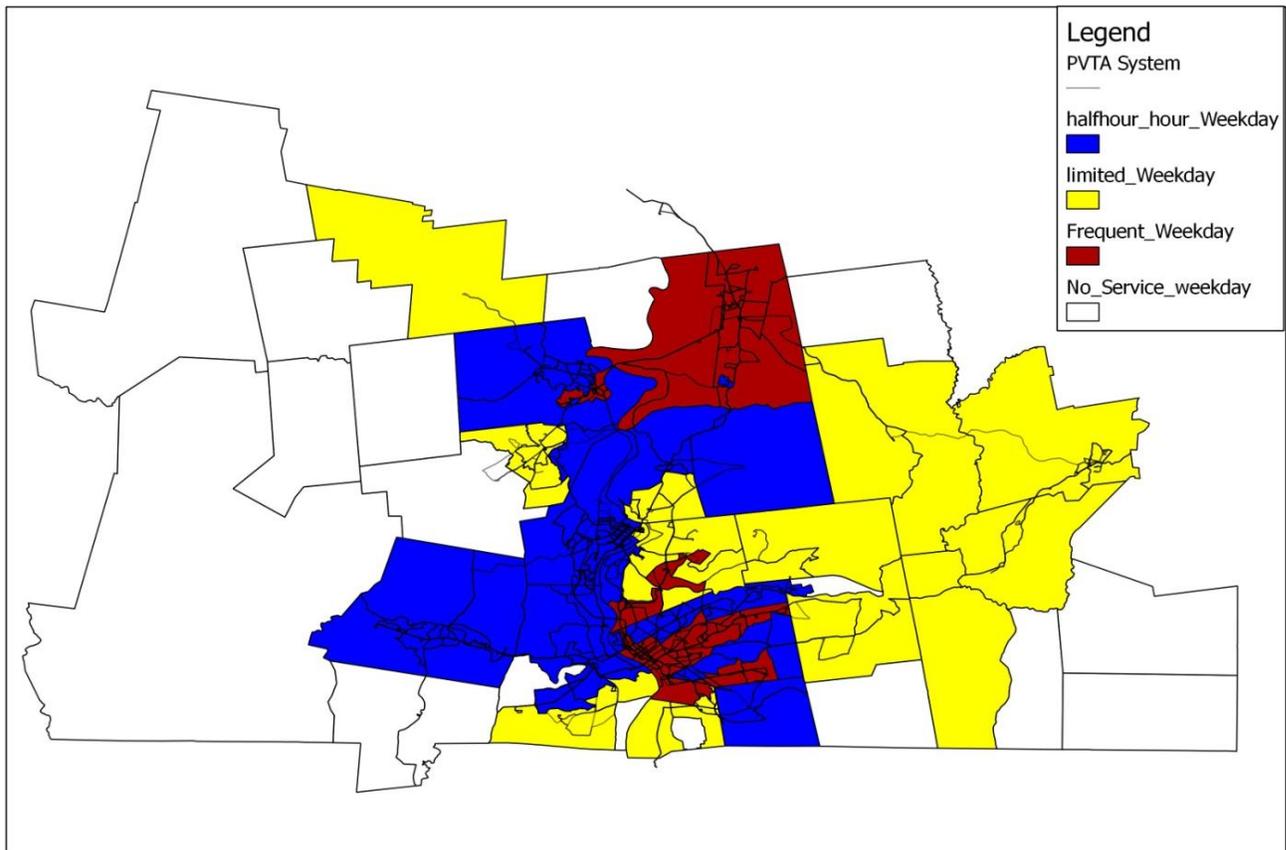
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<sup>9</sup> "PVRTA Onboard Customer Survey Southern Service Region" can be downloaded here: [http://www.pvpc.org/resources/transport/08\\_report/PVRTA\\_south\\_region\\_survey.pdf](http://www.pvpc.org/resources/transport/08_report/PVRTA_south_region_survey.pdf).

<sup>10</sup> PVRTA Title VI Program Update 2012, July 1, 2012

The PTVA Advisory Board is comprised of 24 voting members from each of the communities to which PVTA provides service. Springfield’s current representative is Wayman Lee, Esquire, the City Clerk, who is designated by the Mayor. Votes on the PVTA Advisory Board are weighted in proportion to the amount of service/route miles in each community, so Springfield, which has the most service of all 24 PVTA towns, has a vote that accounts for approximately 25 percent. As a result, the City of Springfield has a unique ability to strongly guide PVTA’s services and management.

Figure 10: Draft Analysis of PVTA Weekday Service Analysis by Census Tract (January 2013)



Source: Pioneer Valley Planning Commission, Draft, January 2013

Note: Frequent Weekday service (red) means less than 1/2 hour service frequencies. Half-Hour Weekday Service (Blue) means half hour to one hour service frequencies. Limited Weekday frequencies mean one hour or more service frequencies.

## MUNICIPAL FISCAL HEALTH

Local governments in Massachusetts are responsible for providing a variety of public services such as fire and police protection, education, road maintenance, and parks. Municipalities primarily fund these services through local revenues, primarily the tax levy on property (property taxes), and state aid. Studies through the Federal Reserve Bank of Boston’s New England Policy Center (NEPPC) show that Springfield’s per capita municipal costs are higher than the average Massachusetts community because of service demands created by the city’s comparatively high poverty rate, unemployment rate,

population density, and jobs per capita.<sup>11</sup> The City's ability to raise local revenues for its public services is more constrained than most municipalities in the state because its revenue-raising capacity is largely determined by local property values and local residents' income—both of which are comparably low.<sup>12</sup> The difference between the costs of providing local public services and ability to raise revenues from local sources for these services is the municipal fiscal gap.

The NEPPC has recently determined that the state's ten largest cities, including Springfield, do not receive their fair share of unrestricted municipal state aid to help fill these municipal fiscal gaps.<sup>13</sup> They show that these cities face large gaps between their costs of providing municipal services and their capacity to raise revenues locally. The NEPPC has suggested that the state legislature consider adopting a formula that provides more aid to communities facing larger municipal gaps, but holds existing aid that communities receive harmless to avoid disrupting local budgets. The formula that they recommend would continue to allocate existing state aid as-is but use a gap-based formula to distribute new aid, with more of the new aid allocated to higher-gap communities. Their model shows that "if the state commits to reasonably large increases in municipal aid, this new approach can be both equalizing and beneficial to a majority of municipalities in the Commonwealth within a relatively short time period." Legislation to establish this potential aid formula has been introduced each year during the Patrick administration so it is important for the City of Springfield's elected officials to be mindful of the bill's progress. The PVPC and the Pioneer Valley's Plan for Progress also supports the Federal Reserve's efforts to publicize their findings and considers statewide fiscal equity to be one of the region's leading strategies toward a strong, vibrant regional economy.

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<sup>11</sup> Bradbury, Katherine, and Bo Zhao. 2009. "Measuring Non-School Fiscal Disparities among Municipalities." *National Tax Journal* 62(1):25-56. In Zhao's July 2010 report "Does Springfield Receive Its Fair Share of Municipal Aid? Implications for Aid Formula Reform in Massachusetts," he provides the following examples of how these factors affect costs. He writes, "For instance, higher population density and poverty and unemployment rates tend to increase costs for fire protection, because housing that is closely packed and poorly maintained creates a greater fire hazard than housing that is widely spaced and well maintained. The costs of providing police protection rise with poverty and unemployment rates, because low-income communities and those with higher unemployment rates tend to have higher crime rates. The number of jobs per capita indicates cost pressures from employers and workers who commute into the municipality, and who consume municipal services (including roads and police and fire protection) along with local residents."

<sup>12</sup> For example, the average value of a single family home in Springfield was around \$127,000 in 2013 and the tax rate was 19.71. In Longmeadow, the average value was \$341,789 in 2013 and the tax rate was 21.54. Bradbury and Zhao (2009) of the NEPPC wrote that "The income levels of local residents constrain their ability to pay for local public services, and therefore their willingness to increase property taxes to support those services by passing overrides of the local levy limit imposed by Proposition 2 ½ (a local property tax limitation in Massachusetts). Local governments in lower-income communities are therefore less able to tap into their property tax bases, resulting in a lower property tax capacity for given property values."

<sup>13</sup> Zhao, Bo. 2010. "Does Springfield Receive Its Fair Share of Municipal Aid? Implications for Aid Formula Reform in Massachusetts." Community Development Discussion Paper no. 2010-02. Boston: Federal Reserve Bank of Boston."

## HOUSING SUPPLY CHARACTERISTICS

The city of Springfield is known as the ‘City of Homes’ due to the beauty and diversity of its residential architecture. According to American Community Survey data for 2006-2010, the City contained 63,027 units of housing. The data analyzed in this section, much of which was taken from the U.S. Census Bureau 2010 Decennial Census and 2006-2010 American Community Survey data, does not reflect the housing losses experienced by the City as a result of the June 1<sup>st</sup> 2011 tornado. At two years post-tornado, the City has permanently lost a total of 100 rental units and 24 owner-occupied units. In addition, the City has lost 74 units of public and subsidized housing. While all of these affordable public and subsidized units will be replaced, the complexity of regulations and the financing of these projects mean that the replacement units are still in the planning stages.

One of the main revitalization challenges facing Springfield is its weak housing market. Low housing values do not justify the cost of capital or maintenance improvements to properties by homeowners and landlords. This has led to vacant or deteriorating housing which adds blight to the city’s neighborhoods and creates unsafe living conditions for residents.

The weak housing market exists in spite of unmet need for housing. A key reason for this disparity is the very low incomes of City residents. There is tremendous demand for existing affordable housing units, and these programs all maintain waiting lists. The strong demand for affordable housing units and lack of sufficient supply of these units is a statewide issue. The depressed housing market also makes it difficult to develop or redevelop housing for households that would pay market rent, and there may be some pent up demand for these units. City officials have reported that there is anecdotal evidence of young professionals, empty-nesters, or two person households who desire apartments to rent or condominiums to buy in the City but that the supply of quality units does not meet the demand.

Housing developers point to the problem that rents are typically insufficient to support the cost of new construction or significant rehabilitation of multi-unit housing. In addition, almost all state or federal public subsidies that developers could use (if and when they are available) require income-restricted housing as a condition of receipt of these funds or entail other restrictions that are good practice in strong housing markets, but, in Springfield, they serve as one more barrier to attracting an economically diverse population to urban neighborhoods and to increasing home-ownership rates.

The City’s depressed or weak housing market is an outcome of several interrelated and reinforcing factors: crime and safety issues, the quality of public education, the concentration of income-restricted housing and households with housing choice vouchers, and the unemployment/underemployment of existing residents, which limits their economic means to invest or to afford housing.

**Listening sessions with residents and service providers showed that there is a strong belief that the City should place more resources on code enforcement to ensure residential properties are maintained as safe and decent housing environments. Participants cited the number of deteriorated, abandoned or foreclosed homes and absentee landlords as major factors affecting the quality of life in neighborhoods within the city.**

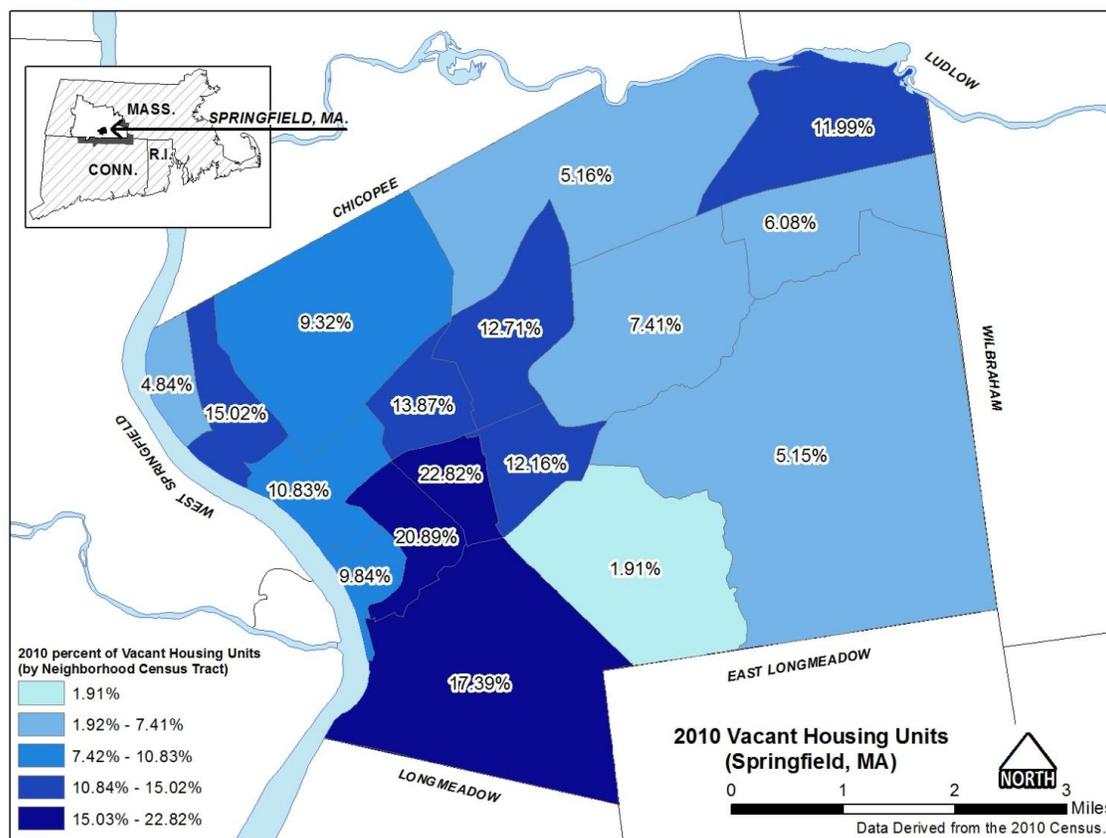
## HOUSING VACANCY, FORECLOSURES AND BANK-OWNED HOMES, AND BLIGHT— SIGNS OF A WEAK HOUSING MARKET

### HOUSING VACANCY

Vacancy status is used as a basic indicator of the housing market and provides information on the stability and quality of housing for an area. Too many vacancies, a key sign of a weak housing market, depress home values, and concentrations of vacant homes can destabilize neighborhoods creating areas of distress, which is a situation affecting particular areas in Springfield. According to American Community Survey data for 2006-2010 the vacancy rate for the City of Springfield was almost 11 percent in 2010. This proportion was significantly higher than the rate for the Pioneer Valley region at 7 percent and also higher than the vacancy rate for the Commonwealth as a whole at 10 percent. Put in another way, one out of every ten housing units in the city was vacant in 2010.

The City’s high housing vacancy rate is a result of the housing crisis that started in 2008 and is still unfolding. Springfield’s vacancy rate climbed from 7 percent in 2000 to 11 percent in 2010. While the vacancy rate increased in nearly all neighborhoods between 2000 and 2010, certain neighborhoods were particularly affected, including the Six Corners and Old Hill neighborhoods which have rates of just over 20 percent.

Figure 11: Vacant Housing Units by Neighborhood, 2010



### *FORECLOSED & BANK-OWNED HOMES*

In 2010 residential foreclosures in the city of Springfield accounted for almost 50% of all residential foreclosures in the Pioneer Valley region. While the region's central cities as a whole were disproportionately affected by the foreclosure crisis, during the same year foreclosures in Chicopee only accounted for 8% of the region's total, while Westfield accounted for 5% and Holyoke just 4%.

While the economic recession and rising unemployment undeniably exacerbated the increase in the number of foreclosures, it is well-understood that predatory, sub-prime lending was a leading factor in our city centers and certainly in Springfield. Such lending targeted lower-income and minority households in the City.

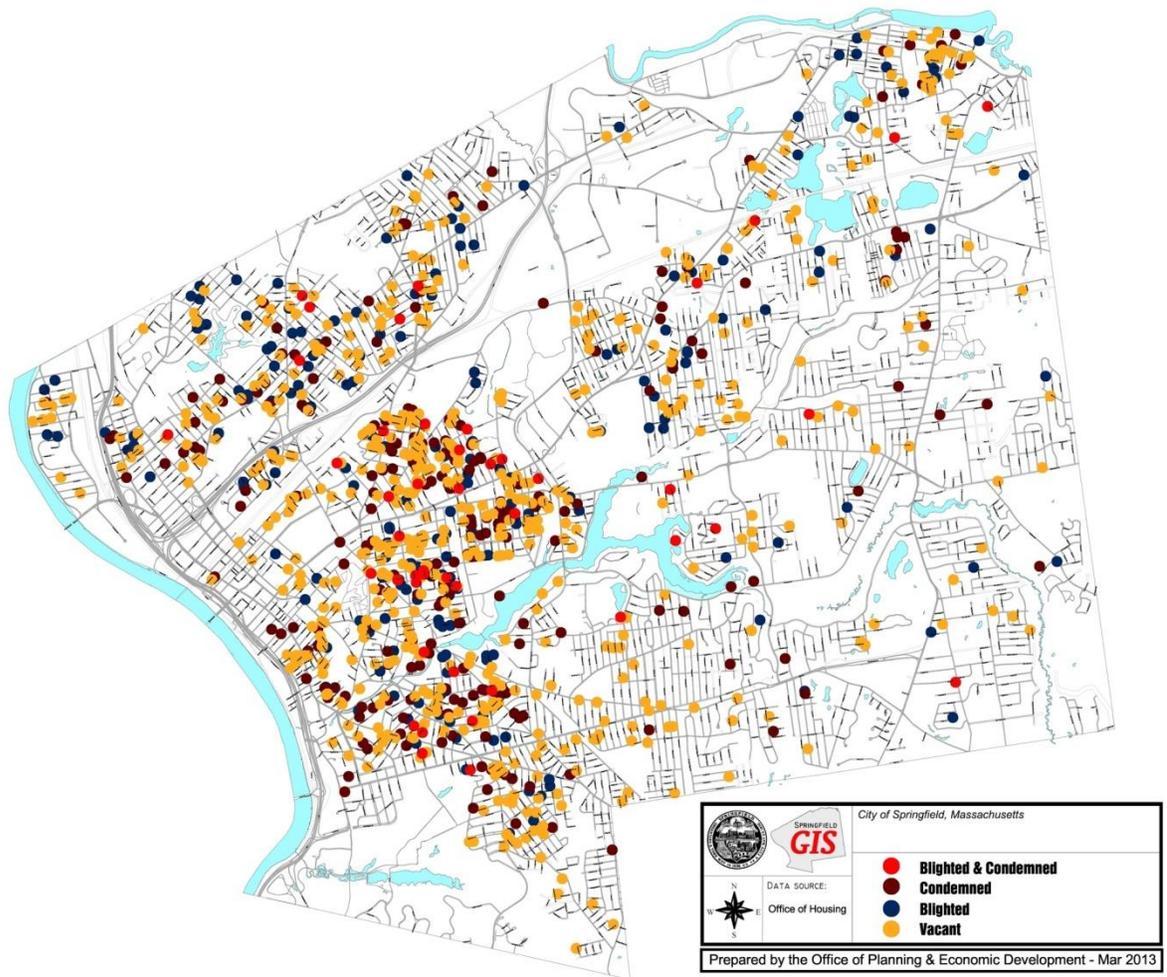
Neighborhoods with very low homeownership rates experienced high levels of foreclosure. This is an indication that investor-owned properties have also been subject to foreclosure. Within these low homeownership neighborhoods, investor-owned properties were frequently bought and sold in the lead-up and through the housing crisis, and it is believed that irresponsible lending practices enabled investors to easily become overextended, taking on more properties than they could maintain.

Bank owned homes (also known as real-estate owned or "REO's") result when the foreclosed home remains with the bank instead of being sold to a new owner. According to Federal Reserve Bank of Boston data, the number of REO's in the City of Springfield increased by 570 percent from 30 homes in 2005 to 201 homes in 2010. Almost all municipalities in the region saw a significant increase during these five years. REO's accounted for less than one-half percent of the region's and the city of Springfield's housing stock.

### *BLIGHT*

A recent survey completed in the spring of 2013 by the City of Springfield yielded a list of 1,162 properties characterized as blighted, vacant and/or condemned. The following map shows the locations of properties classified as blighted, vacant and/or condemned during the City's survey. This survey did not distinguish residential from commercial and industrial properties and is shown here to underscore concentrated areas of market instability.

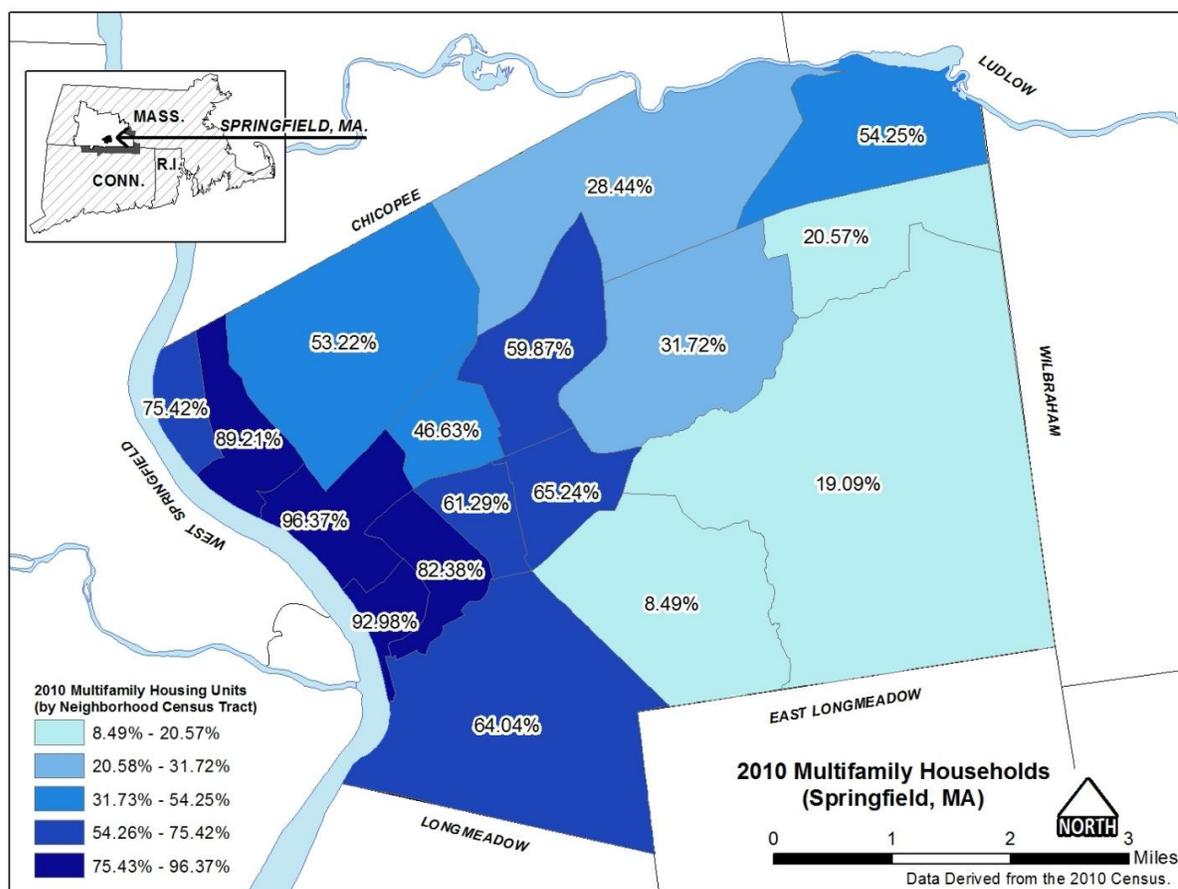
Figure 12: Blighted, Condemned &amp; Vacant Properties – Spring 2013



## HOUSING BY STRUCTURAL TYPE—SINGLE & MULTI-FAMILY HOUSING

Housing affordability is closely related to the housing structure type. Multi-family housing, two-family housing, and smaller single family homes on smaller lots tend to be more affordable to a wide range of households than larger single family homes on large lots. Almost fifty percent of all housing units in Springfield are single family homes while the remaining fifty percent of all housing units are within two-family, three-family and multi-family structures. By comparison, about 60 percent of the region's housing consists of single-family detached homes, with most communities having rates above 80 percent. Communities with the highest percentage of single-family homes with rates over 90 percent include two of Springfield's neighboring communities—Longmeadow and East Longmeadow—as well as the region's small rural communities. This regional comparison underscores the problem that the region's suburban and rural communities do not offer their fair share of multi-family housing opportunities.

Figure 13: Percentage Multi-Family Housing by Neighborhood 2010



Similar to other city trends, predominant housing types vary widely by neighborhood. Neighborhoods with the greatest concentration of single family homes include the more suburban city neighborhoods of East Forest Park, Sixteen Acres and Boston Road. Neighborhoods with greatest concentration of housing with two or more units include the City’s older and more urban areas of Metro Center where over 96% of units are multi-family, the South End with nearly 93% and the Memorial Square neighborhood where over 89% of housing units are multi-family units. The map above shows the concentration of multi-family housing units by neighborhood.

### OWNER-OCCUPIED AND RENTER OCCUPIED HOUSING

Home ownership is a significant indicator of economic security because the primary financial investment for the vast majority of people in this country is their homes. In 2010, just over 50 percent of all housing units in the city were owner-occupied. Within the Pioneer Valley, homeownership rates were much higher in the rural areas and suburbs than in the region’s small and major cities, which is typical nationwide. Over half of the communities in the region had more than 80 percent owner-occupied housing. Again, this regional comparison underscores the problem that the region’s suburban and rural communities do not offer their fair share of rental housing opportunities.

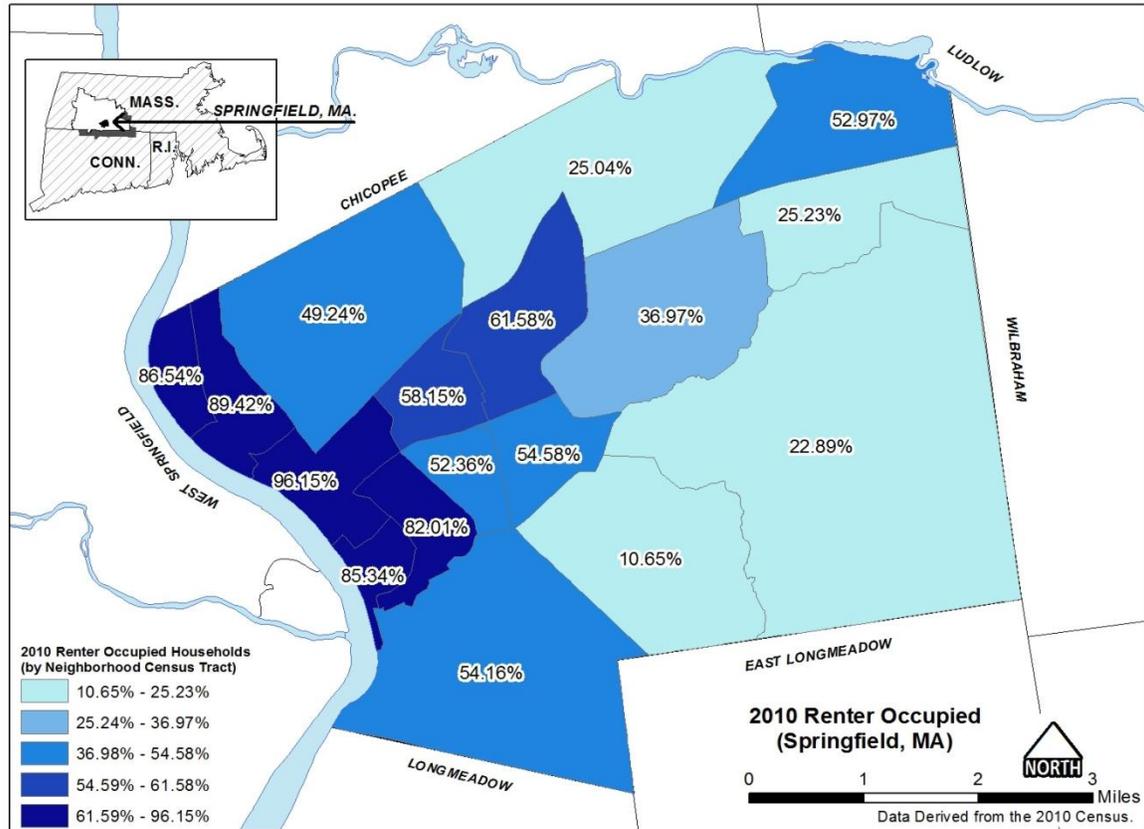
Most community assessment tools consider an optimal homeownership to rental housing balance for neighborhood and housing market stability to be 70 percent homeownership and 30 percent rental. More than 30 percent rental housing could indicate a need for more additional homeownership units in the neighborhood and more than 70 percent homeownership could indicate a need for additional rental housing. The amount of owner-occupied housing as compared to renter-occupied housing greatly varied by neighborhood in 2010 with the older urban neighborhoods having the lowest rates of owner-occupied housing ranging from as little as four percent in Metro Center to 6.8 percent in the South End. The City's suburban neighborhoods had much higher rates including the East Forest park neighborhood which contained almost 90 percent owner-occupied housing and Sixteen Acres where just over 75 percent of units were owner-occupied. When owner-occupancy rates are compared between 2000 and 2010 Census figures, the majority of city neighborhoods experienced either an increase in owner occupancy or rates that remained unchanged.<sup>14</sup> The City has several programs that aim to improve the level of owner-occupancy in the urban core neighborhoods. A homeownership production program funds nonprofit developers to build new or rehabilitate existing homes to be sold to owner-occupants. The City's historic rehabilitation program and sale of tax-title property program require the homes be sold for homeownership.

Rental housing stock within Springfield is largely pre-1940 stock in larger multi-family apartment blocks or in old homes converted from single family occupancy to multi-family occupancy. Generally these properties are in need of modernization and in some cases significant rehabilitation. This stock has limited utility as housing for people with disabilities. It should also be noted that over fifty percent of the renter-occupied units in the city (28,513 units) are occupied by a household with a housing subsidy, meaning the household is living in a rental unit set-aside for an income-restricted household or is living in a rental unit rented with a Section 8 rental assistance housing voucher.

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<sup>14</sup> From 2000 to 2010, the Metro Center, Sixteen Acres and upper Hill neighborhoods saw decreases of less than 1 percent, while the Brightwood neighborhood saw a 3 percent reduction in owner occupancy and the South End experienced a 9 percent reduction in the percentage of owner occupied housing units.

Figure 14: Rental Levels by City Neighborhood, 2010



*HOMEOWNERSHIP BY RACE*

In 2010, almost 60 percent of white households in the City owned their home, but for non-white households and Hispanic households homeownership rates were much lower (Table 6). Racial and ethnic minorities in the City became homeowners in large numbers during the 1990s, and continued to do so since 2000, many taking advantage of first-time homebuyer programs offered by the City, the State’s lenders, and quasi-public agencies. Despite these impressive gains, some of this increase was the result of predatory subprime lending, which placed some minority households in a precarious financial situation that was not sustainable over time.

Table 6: Homeownership Levels by Race and Ethnicity, 2010

	All	White	Black	Asian	Other Race	Two or More Races	Hispanic
Total	56,752	32,277	12,333	1,031	9,205	1,906	18,569
Owner	50%	61%	42%	53%	22%	36%	25%
Renter	50%	39%	58%	47%	78%	64%	75%

Black homeownership is highest in the Mason Square neighborhoods. Approximately 70 percent of homeowners in the Upper Hill neighborhood and almost 75 percent of homeowners in the McKnight neighborhood are African American.

## HOUSING COSTS

The extent to which housing is affordable matters greatly to any community. Housing is a basic human need and one of the most significant expenditures for any household. Households who pay more than 30 percent of their income for housing are considered “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation and medical care as well as saving for their future. More than 38 percent of homeowners and 60 percent of renters in the City of Springfield spent more than 30 percent of their income on housing related costs in 2005-2009.

### *HOMEOWNERSHIP COSTS*

The flip side of Springfield’s weak housing market is that homeownership is affordable to many moderate income households. According to the Warren Group, in 2012 the median sale price for a residential unit in the City of Springfield was \$99,529. This is nearly \$50,000 less than the median sale price for Hampden County as a whole and less than half of the median sale price for a home in Hampshire County. The low median sale price is somewhat misleading since the median takes into account short-sales and other foreclosure related sales that have the overall effect of lowering the city’s median sale price. Still, there are many homes available for purchase from \$120,000 to \$200,000.

**Table 7: Median Sale Price for All Residential Units, 2012**

Community	2012 Median Sale Price All Residential Units
Hampden County	\$148,475
Hampshire County	\$220,000
Springfield	\$99,529

Source: Warren Group

Although the cost of owning and maintaining a home is affordable to most households earning the median income for the city, homeownership is beyond the means of most low- and moderate-income households. Given current economic conditions, the ability to obtain financing can be challenging for today’s first-time homebuyers. In general, household incomes have not kept pace with increased housing costs. The lack of affordable homeownership opportunities across the region has been identified as a region wide impediment to fair housing in the Regional Housing Plan because it has the effect of discouraging low- and moderate-income homebuyers who are disproportionately racial, ethnic, and language minorities.

**Listening sessions with residents highlighted a need for more housing that is affordable and for more public subsidies to help bring down the cost of housing. At the same time, some residents also expressed a need for more higher-end housing that would attract middle-income families to neighborhoods with an overconcentration of subsidized housing or lower-valued housing.**

### RENTAL COSTS

Rental information collected by the U.S. Census Bureau shows that median gross rents from 2005-2009 for Springfield was \$714, which was comparable to compared Hampden County (\$716), but much lower than and Hampshire (\$847) County. Rents in Springfield may be lower than in other areas of the region, but they are still unaffordable to a significant percentage of city residents who face a gap between what they can afford to pay for housing and actual housing costs. Real estate and housing experts interviewed during the process to update this plan believe that rent in Springfield is high. The high rate of Section 8 utilization within the City may artificially inflate City average rents by setting them at a regional fair market rent which is higher than rents the City would otherwise bear. Individuals who attended one or more of the listening sessions identified high rents as a housing problem. Renter affordability problems in the city as well as within the region reflect both the stagnation in housing assistance programs and declining numbers of low-rent private apartments throughout the region. Extremely low- and very low-income renters who do not receive housing assistance have been especially hard hit, since the rent they can afford at 30% of income is far below market rents.<sup>15</sup> Also, landlords typically expect first and last month's rent and a security deposit when the lease is signed, a sum that blocks many households from securing decent housing.

High rents outside of Springfield were also identified as a barrier to fair housing choice in the Regional Housing Plan. A household earning the City's median household income of \$41,476 would be able to afford many of the asking rents in Springfield and communities in the region considering the median gross rent in Hampshire and Hampden Counties. However, lower-income households, often the households most in need of rental housing, would have limited choices in finding a safe and affordable place to live. In addition, households with housing choice vouchers, such as Section 8 rental assistance vouchers, also have difficulty in finding affordable rental options outside of the region's major cities due to high rents and a one-size-fits-all Fair Market Rent region. High rents in many of the Hampshire County communities helps to exclude lower income households, which, in turn, perpetuates the concentration of lower-income households in particular communities of our region. Smaller Fair Market Rent areas would better reflect the strength or weaknesses of the regional housing market, particularly the strong market communities of Amherst and Northampton where asking rents are high.

**Table 8: Fair Market Rents for the Springfield Metropolitan Statistical Area**

Year	Efficiency	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	2-BR % Change
2013	\$624	\$748	\$935	\$1,167	\$1,330	9.4%

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

Note: Amounts represent the 100% rental payment standard.

<sup>15</sup> 2010-2014 State of Massachusetts Consolidated Plan, Massachusetts Department of Housing and Community Development.

## SUBSIDIZED OR INCOME-RESTRICTED AFFORDABLE RENTAL HOUSING

Subsidized or income-restricted rental housing is housing restricted to individuals and families with low to moderate incomes. Income-restricted housing receives some manner of financial assistance to bring down the cost of developing or renting the unit, usually in the form of a government subsidy, or results from zoning or mortgage interest rate relief to a housing developer in exchange for the income-restricted unit. There are three forms of income-restricted rental housing:

- **Public housing**—is owned by a public housing authority, established by state law to provide affordable housing for low-income people.
- **Private income-restricted housing**—is owned and operated by both for-profit and non-profits owners who receive development assistance and/or rent subsidies in exchange for renting to low- and moderate-income people.
- **Housing choice rental vouchers**—housing subsidy in the form of rental assistance is used by a tenant to find rental housing in the private market and is paid to a private landlord. The two most common housing choice voucher programs are the federal Section 8 housing choice voucher program and the Massachusetts Rental Voucher Program (MRVP).

### *PUBLIC HOUSING*

The Springfield Housing Authority (SHA) is the largest public housing authority in the region. It manages over 2,300 federal and state-aided public housing units in 27 sites throughout the City. As of March 2013, a total of 990 families were on the Springfield Housing Authority's waiting list for federally-funded public housing. Approximately 90 percent of these families are classified as 'extremely low-income' earning less than 30 percent of the area median income. A relatively small portion of waitlist households are elderly households (13%) and slightly over half of families on the current waitlist have minor children. More than 35 percent of waitlist households contain a disabled family member. About 30 percent of the region's 8,000 public housing units are located in the City of Springfield. Further discussion on the SHA can be found on page 56.

### *PRIVATE INCOME RESTRICTED HOUSING*

There are 9,986 privately-owned project-based income-restricted housing units in the City of Springfield.<sup>16</sup> Most private income-restricted housing consists multifamily rental housing buildings or complexes. A major problem facing the region is the impending expiration of subsidies attached to affordable housing. However, this is typically not a problem for private income-restricted housing located in Springfield according to the City's housing director because the city's weak housing market creates a financial incentive for the management company to continue to collect public subsidies to

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<sup>16</sup> The number is derived from the Massachusetts Department of Housing and Community Development (DHCD) Subsidized Housing Inventory (SHI), minus the number of public housing units in the City. DHCD's SHI lists all income-restricted housing developments that are reserved for households with incomes at or below 80% of median under long-term legally binding agreements and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by the Department of Mental Health or the Department of Developmental Services for persons with disabilities or mental health issues who do not require continuous medical or nursing care.

keep the units affordable. In Springfield, owners usually recapitalize the project and continue to operate as affordable housing.

### *HOUSING CHOICE RENTAL VOUCHERS*

The Springfield Housing Authority administers 2,500 housing choice rental vouchers, and HAP Housing (which operates regionally throughout Hampden, Hampshire, and Franklin Counties) administers more than 3,400 housing choice vouchers. Municipalities throughout the region also have individual housing authorities which administer Section 8 vouchers. In addition to Section 8 programs, there is also a similar state-funded program—the Massachusetts Rental Voucher Program (MRVP), which operates throughout the state, providing MRVP vouchers to local and regional housing authorities.

The Section 8 voucher program was enacted in 1974 to promote economic and racial integration and to shift public assistance to the private market. A 2012 PVPC analysis of where voucher holders resided, using data from all public housing authorities in the region that administer vouchers as well as HAP Housing, showed that out of the 9,900 voucher holders residing in the region, almost 60 percent lived in Springfield and another 15 percent lived in Holyoke (Figure 31). Three exurban or suburban communities—Longmeadow, Southwick, and Wilbraham—had zero voucher households despite having private market rental housing. This analysis shows voucher households have not been well integrated into regional housing market and instead remain in communities with high percentages of minority households and low-income households.

The 2013 Region Housing Plan recommends reinstating mobility counseling for housing choice rental voucher program holders as well as creating smaller fair market rent areas that more accurately reflect local market conditions. Mobility counseling would educate voucher holders on their housing rights, and assist them in understanding the benefits of moving to high-opportunity communities. Housing advocates in the region identified housing discrimination on the basis of receipt of public assistance and rental assistance as a prevalent example of housing discrimination in our region. Smaller Fair Market Rent areas would better reflect the strength or weaknesses of the regional housing market, particularly the strong market communities where asking rents are high.

**Listening sessions with residents showed that residents had difficulty in finding a place to live with a Section 8 Housing Choice Voucher because some landlords claim that they don't accept Section 8's as a source of payment.**

**Listening sessions with service providers identified a need for mobility counseling for Section 8 or Massachusetts Rental Voucher Program (MRVP) housing voucher holders on their tenancy rights under state and federal law. This would empower voucher holders to fully maximizing their location options. Landlords who illegally refuse to accept housing choice vouchers or rent based on a person's language prevents is a prevalent form of discrimination in Springfield and the region. Funds are not currently available for mobility counseling in our region.**

*TOTAL HOUSEHOLDS WITH HOUSING SUBSIDIES*

The Massachusetts Department of Housing and Community Development’s Chapter 40B Subsidized Housing Inventory reports that 16.2% or 9,986 units of the City’s total housing stock were subsidized in the form of public or private income-restricted housing. Springfield is one of only six municipalities in the Pioneer Valley who meet the state’s goal of 10% housing affordability.<sup>17</sup> Springfield alone contains 40 percent of the region’s affordable housing stock and Holyoke contained 13 percent with over 3,300 units, together representing over 50 percent the region’s income-restricted housing.

If households with a housing choice rental voucher (rental assistance voucher) are included in the analysis of the amount of households in Springfield with housing subsidies, then approximately 25 percent (15,749 households) of all households in the city have a housing subsidy. Also, this means that over 50% of the city’s rental housing (28,513 units) is occupied by a household with a housing subsidy. This calculation does not include city residents with state-funded MRVP assistance or with assistance provided as part of permanent supportive housing programs for people who have experienced homelessness.

**Listening sessions with residents identified the need for more public subsidies available to households to help bring down the cost of housing and make housing in the city affordable.**

*REGIONAL DISPARITIES—HOUSEHOLDS WITH HOUSING SUBSIDIES*

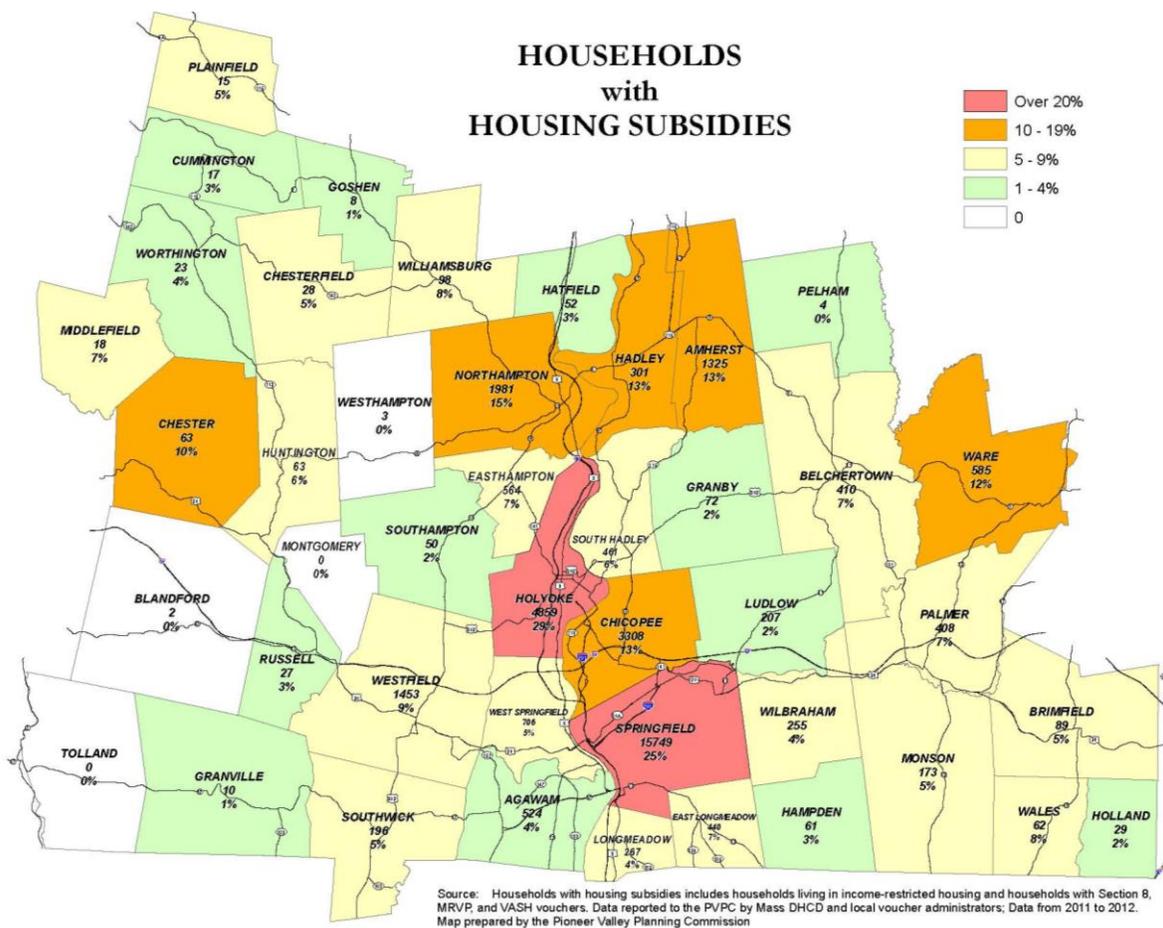
The map below shows that households with housing subsidies are concentrated within the cities of Springfield and Holyoke. Overall, the region has a limited supply of income-restricted affordable housing—public and private—outside of our central cities. Housing production of new income-restricted units has not kept up with demand for these units nor with the loss of existing income-restricted units due to their term of affordability expiring. In addition, there are barriers preventing use of housing choice rental vouchers outside of the region’s central cities, including rent limits under the market rents in non-urban communities, discrimination based on the subsidy or income source, linguistic profiling, and section 8 households’ lack of familiarity with suburban areas. All of these factors serve to reduce housing choices and concentrate poverty in cities such as Springfield, Holyoke and Chicopee.

**Listening sessions showed that many residents and staff at a various housing service agencies believe that past and existing city, state, and federal housing programs created and are continuing to perpetuate racial, ethnic and income segregation through their funding policies that sited subsidized housing projects in neighborhoods of poverty within the City. Mobility barriers for housing voucher holders were also identified as a concern.**

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<sup>17</sup> Other municipalities include the central cities of Holyoke and Chicopee as well as Northampton, Hadley, and Amherst in Hampshire County.

Figure 15: Households with Housing Subsidies (with a rental voucher or living in an income-restricted unit), 2012



Source: Pioneer Valley Planning Commission 2012 analysis of DHCD’s Subsidized Housing Unit Inventory and of where voucher households resided using data from all public housing authorities in the region that administer vouchers as well as HAPHousing. Note: This map provides shows the total spatial distribution of households with housing subsidies in the region. This analysis considered a “household with a housing subsidy” to be a household with a rental voucher or a household living in an income-restricted unit that is counted on the state’s Subsidized Housing Inventory. The total of these two are divided by the total number of occupied housing units in the community to determine the percentage of households with housing subsidies in the community.

## AGE OF HOUSING STOCK

The age of housing is used as an indicator of housing characteristics such potential rehabilitation and maintenance needs, lack of accessibility for people with disabilities, lead-based hazards, and energy inefficiencies. When compared to the United States as a whole, housing in Springfield is old. Almost 40 percent of Springfield’s housing (approximately 29,500 housing units) was built before 1940 compared to almost 10 percent at the national level.

**Potential rehabilitation and maintenance needs:** Well-maintained older homes are an important part of a community’s local history and help preserve historic character; however, older houses can be costly to maintain due to the increased need for maintenance and repairs to items such as water heaters, roofing, electrical systems and plumbing; and outdated and inefficient heating, cooling, and

insulation systems that result in higher associated utility costs. For these reasons, the cost of maintaining older housing represents a potential barrier to homeownership for low and moderate-income buyers.

Springfield's low housing values, due to its weak real estate market, mean that home values do not justify the cost of capital or maintenance improvements to older properties, for either homeowners or landlords. Where conditions deteriorate too far, housing is abandoned, leaving blight in the neighborhood. The low housing values give landlords a disincentive to investment in maintenance or improvements to properties, resulting in substandard or poor housing quality for tenants. The burdens of both neighborhood blight and substandard housing disproportionately impact people of color because of lower average household incomes.

The cost to rehabilitate and achieve code compliance in older houses is extremely high. It is often more expensive to rehabilitate an old home than it is to build new. The situation is exacerbated when a home remains vacant for a period of time and is stripped of pipes, wires and fixtures, adding to the cost of rehabilitation.

The housing market problem extends to multi-family apartment buildings, and these buildings are also caught in a cycle of declining condition, declining value, and the potential for foreclosure or abandonment.

In recent years, the lack of real estate value has led to an increase in suspicious fires in vacant buildings. The City believes that incidents of arson have increased.

***Lack of accessibility for people with disabilities:*** Older homes were built to obsolete building code, creating difficulties for those with limited mobility. The age of housing can also create an impediment to fair housing because the cost of rehabilitation or modification can result in deferred maintenance or upgrades. These factors may limit the supply and availability of accessible and affordable housing for many, especially those with limited incomes and physical disabilities.

***Lead-based hazards:*** Older homes still may contain outdated materials and unhealthy products such as lead paint, asbestos, and lead pipes. The U.S. Department of Housing and Urban Development estimates that 90% of structures built prior to 1940, 80% of structures built between 1941 and 1959, and 62% of structures built between 1960 and 1979 contain lead-based paint. When this formula is applied to the City of Springfield, it would indicate that approximately 73% of housing units in the city may have the presence of lead paint. A fortunate outcome of the high levels of housing that is income-restricted or leased to section 8 voucher-holders is that, because these programs require lead-safe housing, there has been progress in Springfield toward abatement of lead paint in rental housing. However, the presence of lead-based paint in the City is still a significant issue.

Housing advocates in our region have identified rental discrimination against families with young children due to the presence or potential presence of lead-based hazards as a leading form of housing discrimination. Massachusetts' lead paint law requires owners of properties built before 1978 to abate any property in which a child under the age of six resides in accordance with the state's lead paint requirements—unless that property has been inspected and shown to already be lead compliant. Owners of pre-1978 properties that are not lead-compliant will be held responsible if a child under six

is found to be poisoned while living in one of their properties. As a result, property owners throughout the region may seek to avoid renting to families and individuals with young children because of the presence – or the perceived presence – of lead paint in their units and the associated expense of lead abatement and disposal, even though such discrimination is prohibited by Massachusetts law. Decreased public funding for abatement and the escalating cost of abatement and disposal continue to hinder efforts at lead paint hazard reduction through rehabilitation.

The Massachusetts Department of Public Health's Childhood Lead Poisoning Prevention Program includes the City of Springfield as one of the nine high-risk communities in the Commonwealth for childhood lead poisoning. Between July 2007 and June 2012, 53 cases of lead poisoning were reported in the city, giving Springfield the 3<sup>rd</sup> highest incidence rate in the state for childhood lead poisoning.

Listening sessions with service providers identified a need for more outreach and education on fair housing laws to both tenants and landlords so that both groups understand their rights and responsibilities when it comes to lead paint abatement, reasonable accommodation, and substandard living conditions. Housing advocates indicated that there was a need for stronger enforcement of fair housing laws to deter violations. They also suggested that the City should place more resources on code enforcement to ensure residential properties are maintained as safe and decent housing environments.

## ACCESSIBLE HOUSING

Providing accessible housing for people with physical disabilities, including mobility impairments, sight, hearing, environmental sensitivity and other disabilities allows people to live independently in the community. There is a great shortage of accessible housing units in the City as well our region compared to the number of residents with one or more disabilities. The 2008-2010 American Community Survey estimated that 16 percent of City residents age 18 to 64 (14,651 people) and over 40 percent of elderly residents in the City (6,928 people) had one or more disabilities. Of the residents with disabilities, approximately 8,200 residents age 18 to 64 and 4,800 elderly residents had ambulatory or "mobility" impairments. The web-based Massachusetts Accessible Housing Registry (MassAccess), which captures approximately 80 percent of all accessible rental units in the state, identified 153 units in the City that were accessible/adaptable units or units located on a ground floor or accessible by elevator in 2012. The number of people with physical disabilities within the City suggests the need for more concerted efforts to integrate accessible housing into planning for housing development.

Listening sessions with service providers identified a for more housing that was accessible for people with disabilities.

## IV. PUBLIC & PRIVATE SECTOR CHARACTERISTICS

Despite the abundance of laws and regulations dating back to 1865, barriers to fair housing choice remain on the local, state and national levels. These impediments to fair housing choice are evident in both the public and private sectors. This section examines local characteristics to determine the extent to which they may contribute to lack of fair housing choice.

### PUBLIC SECTOR

#### ZONING

A zoning bylaw or ordinance is public law that regulates the use of property for the health, safety and general welfare of the public. Zoning specifies the use allowed in particular areas of a municipality, the height, size, shape, and placement of structures, and the density of development. Municipal zoning has an important influence over fair access to housing choice, housing affordability and, more generally, housing development patterns. Zoning regulations substantially determine the location, size, and type of housing in a community, which, in turn, has a substantial influence on housing cost. Multi-family housing, two-family housing, and smaller single family homes on smaller lots tend to be more affordable to a wide range of households than larger single family homes on large lots.

Courts have held that government policies that have a disparate or segregative effect on minorities are in violation of the Fair Housing Act. Even absent direct evidence of intentional discrimination by local government, the provision of financial support for segregated housing despite knowledge of segregation may engender Fair Housing Act liability. Moreover, claims of ignorance of segregation patterns are likely to be unsuccessful, as government entities have duties to investigate how their funds are being used.<sup>18</sup>

The City of Springfield's Zoning Ordinance was most recently amended in May of 2013 and consisted of a substantial overhaul that did much to make regulatory and permitting processes for development clear, predictable, coordinated, and timely. Little to no change occurred in regards to allowable residential uses with the exception of a new "Industrial Mixed-use" zoning district that allows housing units in industrial-zoned building such as the historic mill-type buildings in Indian Orchard. This amendment will enable more housing variety in the city.

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<sup>18</sup> Massachusetts Department of Housing and Community Development, *Analysis of Impediments to Fair Housing Access and Action Steps to Mitigate Impediments* <http://www.mass.gov/hed/community/planning/fair-housing-and-civil-rights-information.html>

Overall, the City of Springfield's Zoning Ordinance promotes housing choice through residential zoning districts with smaller lot sizes, mixed use zoning districts, and allowances for greater density relative to surrounding communities. Besides the new "Industrial Mixed-use Zoning District," the City's ordinance includes seven residential districts and additional downtown districts that allow for residential uses. The City's residential districts offer a range of allowable lot sizes and structure types to maintain the City's denser urban neighborhoods and less dense areas on the city's outskirts. City-center neighborhoods allow for some of the smallest minimum lot sizes in the Pioneer Valley region. Additionally, the City's residential districts allow for cluster development by special permit, resulting in increased residential densities, a reduction in infrastructure construction and maintenance costs and to preserve open space.

Multifamily family housing refers to housing with three or more dwelling units in one building. Multifamily housing, such as apartments and condominiums, are typically the most affordable market-based housing available to rent or own and can provide important housing options for young adults, elderly, adults looking for low-maintenance housing, and low-to-moderate income households. The City of Springfield is one of 13 municipalities in the Pioneer Valley that allows multifamily housing by right in at least one residential district. The City allows for multifamily housing in two of its residential districts.

The Regional Housing Plan identified zoning as one of our region's primary impediments to fair housing choice. Over 40 percent of the municipalities in the region (19 communities) have regulations (zoning) that prohibit multi-family housing. Many of these same communities also have large minimum lot sizes that further limit housing choices. The City of Springfield is bordered by 8 municipalities, four of which have the most exclusive zoning in the entire Pioneer Valley region.

While such regulations are not in violation of housing laws and can be well intentioned, they potentially also have the effect of disproportionately reducing housing choices for the middle class, poor, minorities, families with children and other protected classes. Exclusionary zoning practices, which limit mobility, have helped to maintain the dominant spatial pattern of economic and racial segregation found in Pioneer Valley as well as in most metropolitan areas of the United States. It has also been identified as one of the causes of the state's affordable housing crisis because restrictive zoning in suburbs coupled with little vacant land in larger cities can limit housing supply relative to demand and therefore raise land and development costs.

### *GROUP HOMES*

Courts have interpreted the Fair Housing Act to prohibit state and local governments from exercising their land use and zoning authority, as well as their authority to provide residential services and benefits, in a discriminatory fashion. As a result, local zoning laws that treat groups of unrelated persons with disabilities less favorably than similar groups of unrelated persons without disabilities has been held to violate the Fair Housing Act. Persons with disabilities are entitled to request reasonable accommodations in rules, policies, practices, or services under the Fair Housing Act; as such, group homes for the disabled must be given the opportunity to seek a waiver to zoning restrictions. Government discrimination held to be unconstitutional has included enforcement of discriminatory restrictive covenants.

In Massachusetts, the siting of group homes is largely exempt from local zoning review due to the Dover Amendment, Massachusetts General Law Chapter 40A, Section 3, which prohibits municipalities from using zoning to exclude nonprofit educational organizations. Courts have interpreted ‘educational’ very broadly, to include any activities that support a person in independent living, so the Dover Amendment has removed virtually all group home uses from local zoning review.

## BUILDING CODE

The Commonwealth of Massachusetts currently utilizes the 8<sup>th</sup> Edition of the Massachusetts Building Code, 780 CMR. This 8<sup>th</sup> Edition of the building code primarily uses the 2009 code books published by the International Code Council (ICC) with separate amendment packages published by Massachusetts. Further, the City Building Department adheres to 521 CMR, Architectural Access Board, for regulations related to building accessibility for persons with disabilities. The Building Department is responsible for enforcing accessibility requirements for the City’s public buildings as well as its multi-family housing units. Property owners interested in building either a temporary or permanent ramp for handicap accessibility are required to obtain a building permit from the city but require no additional permits or review. In the city, group home facilities are classified the same as single family homes and therefore can be sited in any zone throughout the city.

## MUNICIPAL PROGRAMS

The City of Springfield manages a number of programs designed to improve the City’s housing stock, make it available to residents, and improve neighborhood stability and livability. These programs include regular sales of city-owned property, the multi-family rental rehabilitation program, the Neighborhood Stabilization Program, first time homebuyer education and financial assistance, emergency repair assistance for existing homeowners and the City’s homelessness initiative.

### *SALES OF CITY-OWNED PROPERTY*

The City frequently acquires residential properties—both homes and vacant lots—through foreclosure for non-payment of taxes. By law, the City may dispose of these properties only auction or through a request for proposal (RFP) bidding process. The City’s priority for these properties is to transfer them to the ownership of responsible City residents to live in and maintain the homes, take over adjacent lots to make a bigger yard, or to build new housing on vacant lots in neighborhoods with low rates of homeownership.

### *MULTI-FAMILY RENTAL REHABILITATION PROGRAM*

The City annually commits HOME Investments Partnership Program funds to the rehabilitation of existing multi-family rental housing. The City requires that recipients of these funds make a portion of the rehabilitated units handicap accessible.

### *NEIGHBORHOOD STABILIZATION PROGRAM*

The City is in the final year of implementation of the Neighborhood Stabilization Program (NSP), which was funded through the Housing and Economic Recovery Act of 2008. The City received approximately \$5.2 million in NSP funds to be used within target neighborhoods. NSP funds provided assistance to acquire and redevelop foreclosed properties in areas experiencing abandonment and blight. The City targeted these funds in Old Hill, Six Corners, and portions of the South End and Forest

Park neighborhoods, and, at program end, will have created 27 new homeownership opportunities in these neighborhoods through housing rehabilitation and new construction on vacant residential lots. The funds were also used for removal of blight in the target neighborhoods.

#### *HOMEBUYER & HOMEOWNER ASSISTANCE PROGRAMS*

A critical barrier to purchasing a home for many potential homebuyers, especially those who are low- or moderate-income, is providing funds for a down payment. To increase access to homeownership for City residents, the City provides a down payment assistance program for first time homebuyers. Individuals looking to purchase a home in the City of Springfield who meet income and other eligibility requirements are eligible for \$3,000 in financial assistance from the City. In addition to eligibility requirements for the homebuyer and the home being purchased, all prospective buyers must complete a CHAPA (Citizens' Housing and Planning Association) or HUD certified homebuyer education class. These classes include modules on choosing a realtor and lender, the importance and process of a home inspection as well as the role of an attorney. Also included in the homebuyer education classes is a segment on housing discrimination, including information about the protected classes, common forms of discrimination and potential warning signs of discriminatory practices. The City provides homebuyer education classes in English and Spanish.

#### *HOMEOWNER REPAIR*

Lack of funds can prevent current homeowners—especially low-income homeowners—from making necessary repairs to maintain their homes. Older homes present a challenge due to the breadth of repairs needed to maintain the property at appropriate housing quality standards as well as the potential threat of and cost to remediate lead-based paint hazards. The City of Springfield, through the Office of Housing, maintains a Homeowner Emergency Repair Program. The program provides income and program eligible homeowners the means to make needed repairs to their homes, maintaining sustainable homeownership. In particular, the program benefits homeowners who may not qualify for programs offered through traditional lending sources.

#### *HOMELESSNESS INITIATIVE*

The City of Springfield has been a leading force in the regional effort to end family and individual homelessness in the City and greater Pioneer Valley Region. In January 2007 the City launched a 10-year plan to end homelessness, *Homes Within Reach*. As a result of this initiative, the City has experienced a 57% reduction in street homelessness in the City, as well as a 20% reduction overall in the number of homeless individuals without children in the City since 2007. A key piece of this initiative is recognition that a segment of the homeless population is chronically homeless, and requires permanent supportive housing. The City has created an innovative partnership with the Springfield Housing Authority, as well as nonprofit partners, to create hundreds of scattered-site permanent supportive units for chronically homeless individuals and families.

The City was pivotal in the creation of the Western Massachusetts Network to End Homelessness, a diverse network of municipalities, service providers, public and private sector professionals, educators, and members of the faith community from throughout Western Massachusetts committed to ending homelessness in the region.

### *HOUSING AND NEIGHBORHOOD IMPROVEMENT*

The City has undertaken numerous projects to improve housing and neighborhood conditions for its residents. The City has been committed to neighborhood revitalization in the City's South End neighborhood since 2007. As part of this project, the City has improved roadways and streetscaping, cleared brownfields, expanded and renovated a neighborhood park, and has invested in the renovation of existing income-restricted housing including the ongoing \$75 million renovation of 22 buildings and over 300 units being completed by First Resource Company, which also recently completed a similar project in Metro Center recently called Worthington Commons. The City partnered with the Springfield Housing Authority to apply for and receive planning funds as part of the federal Choice Neighborhoods Initiative, in order to plan for replacement of the South End's Marble Street Apartments as part of a mixed-income housing development.

### *SPRINGFIELD REDEVELOPMENT AUTHORITY*

The Springfield Redevelopment Authority is a corporate and political body established by the City of Springfield on June 24, 1960. Over the past fifty years, the Springfield Redevelopment Authority has been a key component in keeping the City of Springfield a vital place. Through broad development powers afforded by Section 46 of Chapter 121B, the Springfield Redevelopment Authority buys and sells property, acquires property through eminent domain, and constructs, finances and maintains properties throughout the City. Since its creation 50 years ago, the Springfield Redevelopment Authority has been involved in more than 35 Urban Renewal Plans throughout the City.<sup>19</sup>

### *REBUILD SPRINGFIELD*

The Springfield Redevelopment Authority partnered with DevelopSpringfield, a nonprofit corporation that works to advance development and redevelopment projects to revitalize the city, for the Rebuild Springfield project. Rebuild Springfield was a collaborative planning project undertaken as a response to the June 2011 tornado that devastated the city. Rebuild Springfield was a project to build community vision for the future of Springfield's tornado-impacted neighborhoods as well as the city as a whole. A series of interactive public meetings were held throughout the city and throughout the planning process and focused on the broad areas of housing, infrastructure, green space and public facilities. More than 3000 City residents participated in creation of the plan. The final Rebuild Springfield Plan was released in February 2012 and provides action steps toward achieving the community vision for Springfield's future.

## SPRINGFIELD HOUSING AUTHORITY

The Springfield Housing Authority (SHA) owns and operates nearly 2,400 units of conventional public housing units in 27 developments throughout the city, ranging from high-rise apartments to single family homes. This includes 13 developments for elderly and disabled residents, 14 developments for families and several scattered site locations for families, as well as for elderly or disabled residents.

The SHA also administers the Section 8 Housing Choice Voucher and Massachusetts Rental Voucher Programs (MRVP), which provide rental vouchers for nearly 3,000 units of housing in the private

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<sup>19</sup> Springfield Redevelopment Authority, [www.springfield-ma.gov/planning/sra1.0.html](http://www.springfield-ma.gov/planning/sra1.0.html)

market. Section 8 and MRVP vouchers are not restricted to use within the City of Springfield. Section 8 vouchers can be used throughout the country and MRVP throughout the Commonwealth.

The SHA maintains separate waiting lists for their public housing units and for Section 8 and MRVP vouchers. The federal public housing waiting list had 990 households in March 2013. Currently, the SHA participates in the Section 8 Centralized Wait List, a pooling of many housing authorities in the region. There is a tremendous need for rental vouchers in the region and the waiting list is currently at between 5 and 10 years. The waiting list always remains open to new applicants.

Upon review of the Housing Authority's *Admissions and Continued Occupancy Policy* for its public housing units, there did not appear to be any discriminatory elements. The Policy contains sections specific to nondiscrimination and reasonable accommodations as well as accommodating applicants and residents who have no or limited ability to speak English. The Policy includes language on affirmative fair marketing and responsibilities under the Fair Housing Act. The Policy also includes a Limited English Proficiency Plan to provide Limited English Proficient applicants and tenants equal access to all programs.

## VISITABILITY IN HOUSING

HUD HOME-funded programs are subject to federal laws governing accessibility for disabled persons. These standards are dictated by accessibility requirements that include details about who is protected by these standards and when these accessibility laws must be followed. HUD strongly encourages jurisdictions to incorporate visitability principles into their accessible design and construction projects funded with HOME funds in addition to those that are required.

According to HUD, housing that is visitable has a very basic level of accessibility that enables persons with disabilities to visit friends, relatives and neighbors in their homes within a community. Visitability can be achieved for little cost, with the use of two simple design standards; 1) providing a 32-inch clear opening in all interior and bathroom doorways and 2) providing at least one accessible means of egress/ingress for each unit.

At present, the City of Springfield encourages and welcomes HOME fund proposals that incorporate HUD's visitability standards into their design and construction features, but at this time the City does not make funding decisions based on whether visitability is a component of a proposed project.

## PRIVATE SECTOR

### MORTGAGE DENIALS BY RACE AND ETHNICITY

The Home Mortgage Disclosure Act (HMDA) requires every financial lending institution to provide the federal government with a range of information regarding their loan practices. Data collected includes categorizations of loan applications, originations and denials by race and ethnicity. This data was reviewed to determine if certain racial or ethnic groups were disproportionately denied a loan. Please see the Appendix for additional charts on denial rates for co-applicants and comparative charts for

Hampden County. In addition, the Appendix contains the full table that shows the reasons for denial by race and ethnicity by applicant and co-applicant.

An examination of Springfield and Hampden County HMDA data from 2009 to 2011 showed that when analyzing loan outcomes as a whole, Springfield residents had significantly higher loan denial rates than that of Hampden County. While 16% of loan applications were denied between 2009 and 2011 in the county, 22% were denied in the City of Springfield. When reviewing loan outcomes by applicant demographics, minority applicants had consistently higher loan denial rates than white applicants in the City of Springfield and in Hampden County. In both the city and the county, every racial group, as well as Hispanic and Latino borrowers were denied at a higher rate than white applicants.

Figures 16 and 17 below illustrate the mortgage denial rates in the City of Springfield by applicant’s race and ethnicity from 2009 to 2011. Figures 18 and 19 illustrate mortgage denial rates for all of Hampden County during this same time period. The dotted line shows the average denial rates for all applicants during this time period.

Figure 16: Springfield Denial Rates by Applicant Race

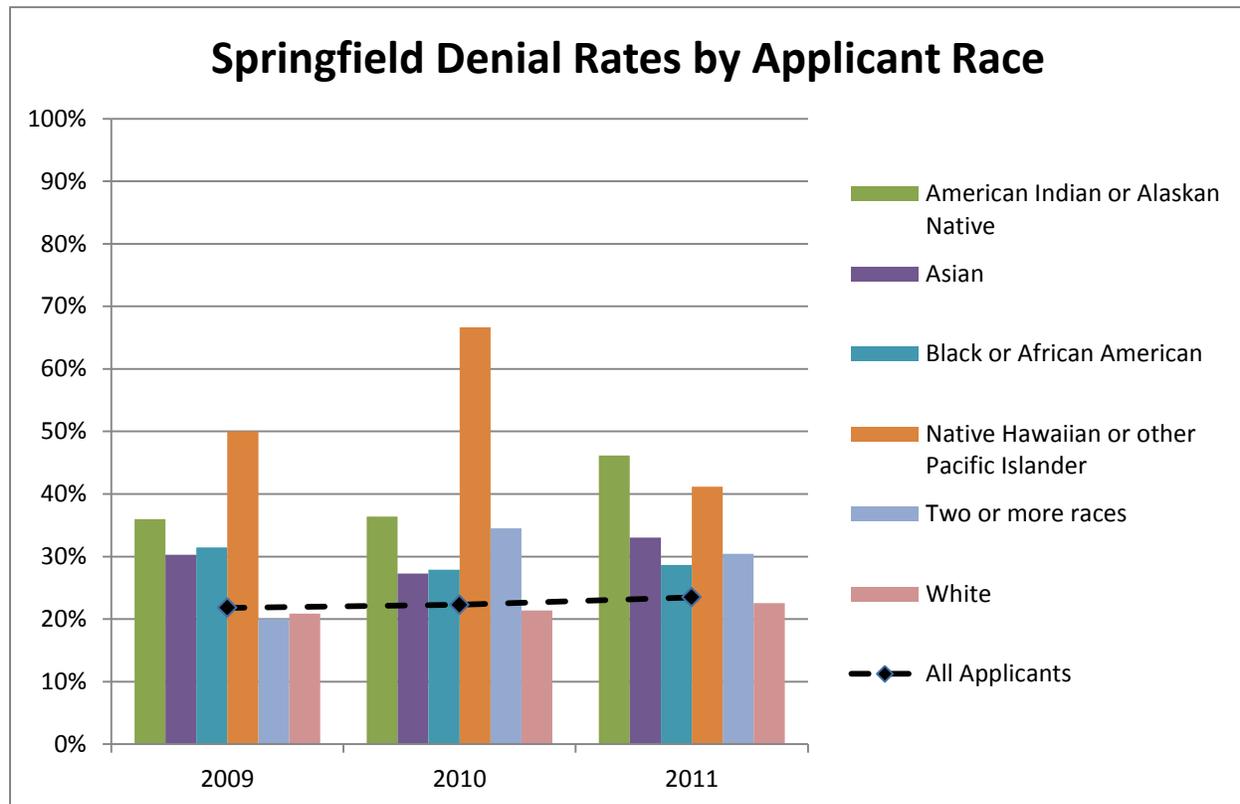


Figure 17: Springfield Denial Rates by Applicant Ethnicity

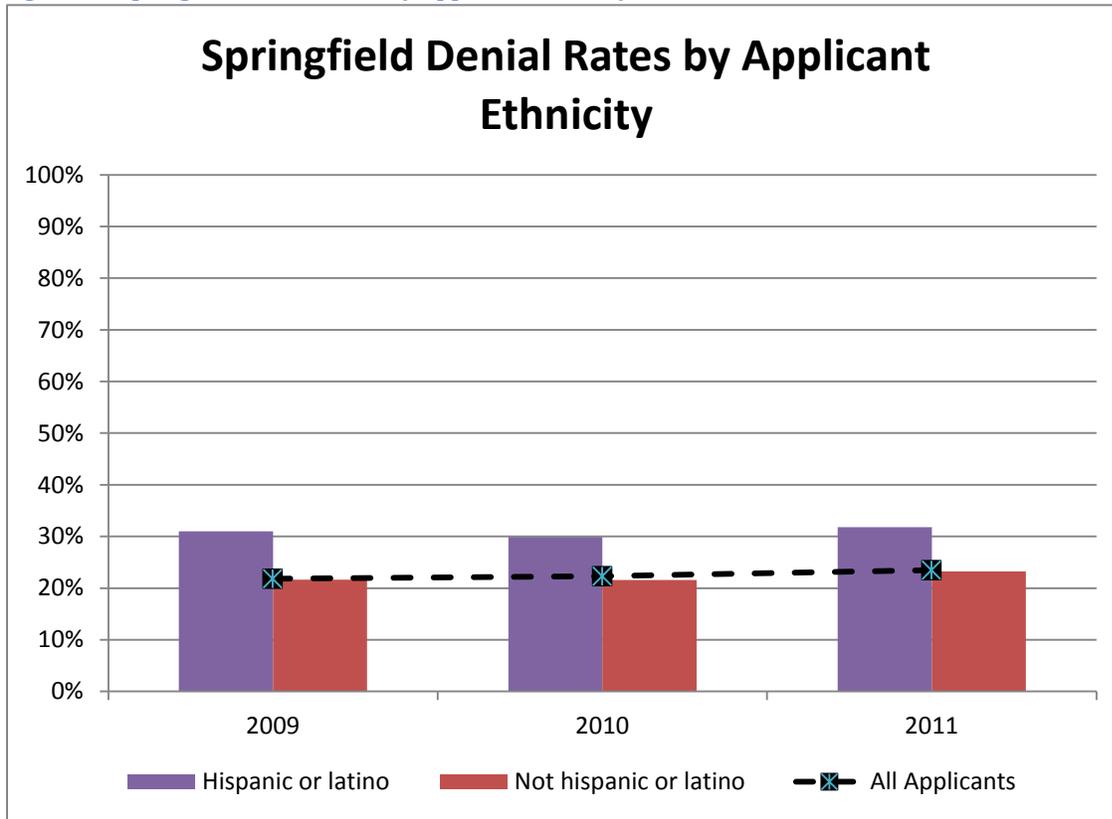


Figure 18: Hampden County Denial Rates by Applicant Race

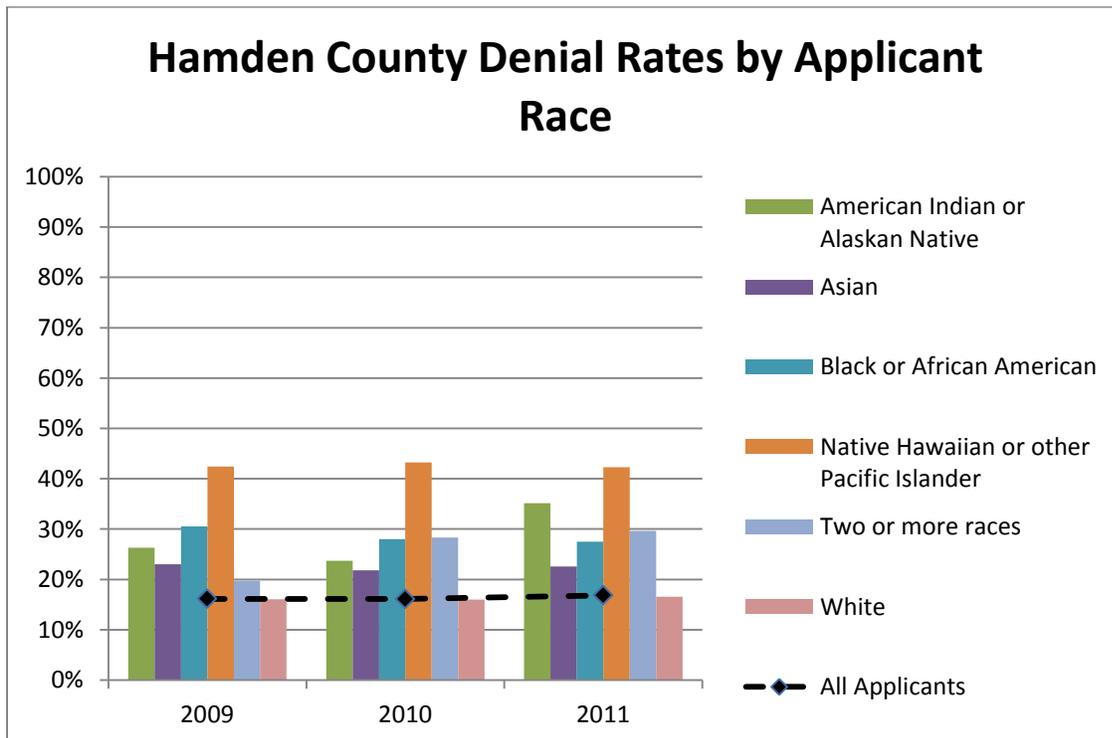
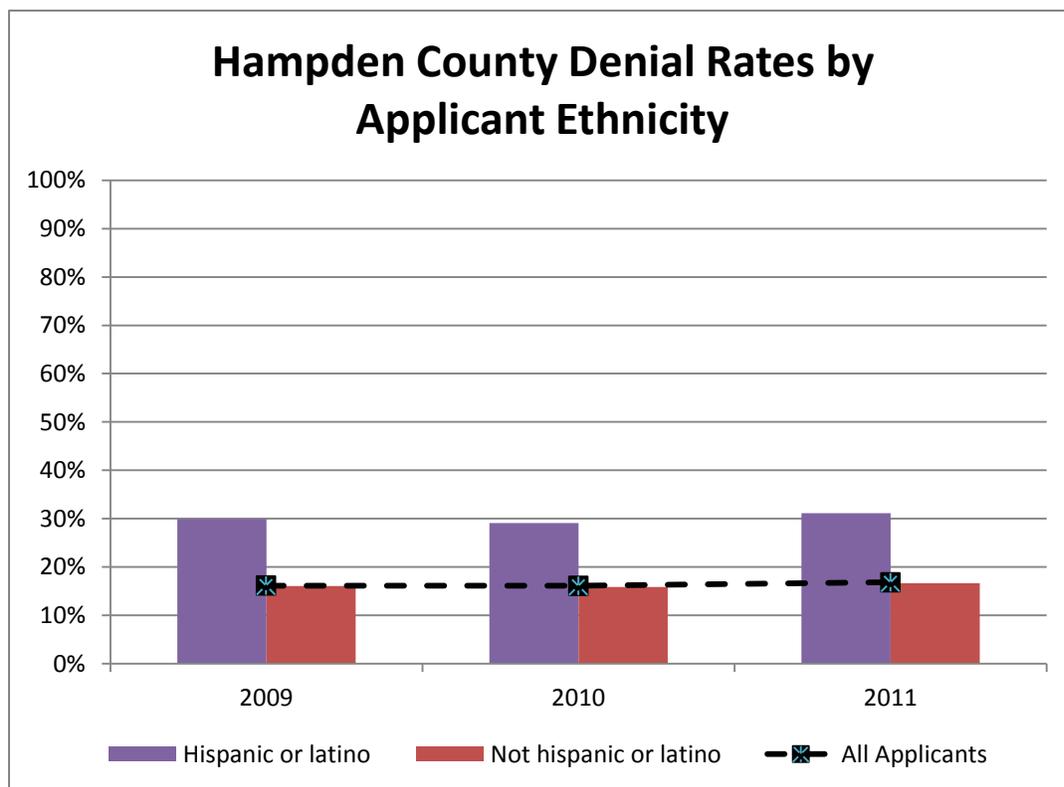


Figure 19: Hampden County Denial Rates by Applicant Ethnicity



The fair housing survey found that the most common limitation for residents seeking housing within the city of Springfield was the inability to obtain a mortgage to purchase a home (64.7% of respondents), and the inability to obtain a mortgage was cited as the most common limitation for residents seeking housing outside the city of Springfield (72.9% of respondents).

### SUBPRIME AND PREDATORY LENDING

Subprime and predatory lending, also referred to as “reverse redlining,” greatly affected Springfield homeowners over the last twenty years. Predatory lending occurs when mortgage companies and brokers target financially vulnerable communities (the elderly, racial, ethnic and linguistic minorities) and use unfair practices to persuade these borrowers into paying more for a loan than other similarly situated borrowers. As a result of the predatory lender’s unfair and aggressive sales tactics--including steering borrowers, who were eligible for prime loans, into subprime loans--these financially vulnerable borrowers cannot afford to repay the loans. The borrowers then face the loss of their home and any equity they had acquired, as well as severe damage to their credit.

The housing characteristics section of this report shows that Springfield had a large number of foreclosures that occurred disproportionately in low income neighborhoods and those with a high population of minority households.

The last comprehensive study on this topic was completed by the Pioneer Valley Planning Commission in 2003. *Owning a Place to Call Home: An Analysis of Fair and Subprime Lending in the Springfield Metropolitan Area* revealed evidence of racial discrimination in the Pioneer Valley's housing and home lending markets.<sup>20</sup> The key findings of this study were:

- Many of Springfield's census tracts had high levels of subprime loan activity as compared to other census tracts in the region.
- Black and Hispanic borrowers were as much as three times as likely to be denied a home loan as white borrowers regardless of their income.
- Local banks have lower overall denial rates than non-local banks.
- Sub-prime lenders are primarily targeting their refinancing loan business at minority and low-income neighborhoods.
- A growing activity of sub-prime lenders within the region offering loans to risky borrowers who are then more likely to face foreclosure.

As a result of the study's findings, a small group of local banks and community-based organizations met for more than a year to discuss ways to improve mortgage lending outcomes in the Pioneer Valley in the hopes of creating more opportunities for sustainable homeownership. This discussion culminated in a 2005 Summit on Fair Lending and Financial Literacy during which the following activities were presented as methods for improving financial literacy and lending outcomes:

- Networking opportunities that pairs financial services professionals with community based organizations.
- Volunteer income tax assistance sites and banking services
- Financial literacy programs
- Educational opportunities for bankers and retailers
- Marketing to underserved consumers on the range of financial services available to them.

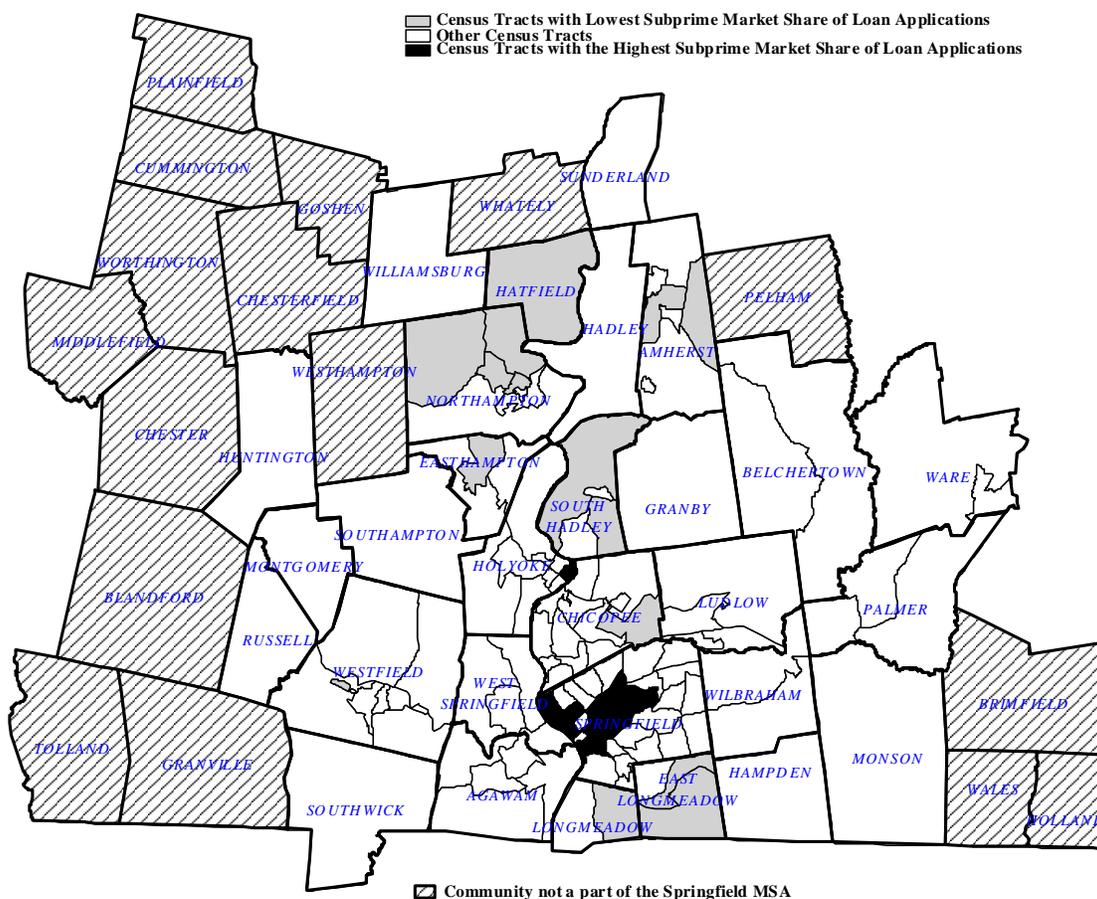
In Springfield, the highest rates of subprime lending took place in neighborhoods with low rates of homeownership, indicating that subprime lending fueled investment in rental property in the build-up to the housing market crash. As these properties declined in value, investors fell into foreclosure, leaving behind high levels of abandonment and blight in these neighborhoods.

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<sup>20</sup> The PVPC reviewed Home Mortgage Disclosure Act (HMDA) data for this study.

Figure 20: Map from the 2003 *Fair and Subprime Lending in the Springfield Metropolitan Area Report* that shows census tracts with the highest levels of subprime lending activity

Map 6: Census Tracts with the Highest and Lowest Subprime Market Share of Loan Applications  
2001



## STEERING AND OTHER DISCRIMINATORY HOUSING PRACTICES

Housing advocates who weighed in on the development of the Regional Housing Plan noted the following discriminatory housing practices that are prevalent in the regional housing market, especially against persons of color. The most prevalent issues include:

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

- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin. Linguistic profiling is the practice of using auditory clues—usually over the telephone—to identify race, ethnic origin, or other characteristics, and discriminating based on those characteristics.
- Discrimination against individuals with Limited English Proficiency (LEP) has been seen to be a problem of concern in landlords denying rentals to LEP individuals and in entities with federal funding failing to accommodate such individuals with written or oral translation services.
- Landlords who refuse to make reasonable accommodations (changes in rules or policies to allow an equal opportunity to use and enjoy housing) or reasonable modifications (structural changes) to allow individuals with disabilities an equal opportunity to use and enjoy housing. Landlords have an obligation to allow such reasonable accommodations or modifications upon tenant’s proper request.
- Landlords who refuse to accept housing subsidies as a source of rental payment is a main area of concern in our region.

This group of Pioneer Valley fair housing experts also felt that there was a need for more formal studies and reports to be conducted in the region on discriminatory housing practices, in order to draw public attention to the above noted issues as well as illuminate additional issues. One of the last significant regional analyses was conducted by the Pioneer Valley Planning Commission in 2003 on fair and sub-prime lending. These local experts acknowledged that academic programs at our region's colleges and universities could be better utilized to advance studies in regional fair housing issues.

**Listening sessions with residents and service providers brought forth that all forms of housing discrimination listed in this section occur within the city and region.**

# V. EVALUATION OF JURISDICTION’S CURRENT FAIR HOUSING LEGAL STATUS

## FAIR HOUSING COMPLAINTS OR COMPLIANCE REVIEWS

Discrimination, in addition to the structural issues such as economic insecurity and poverty, low levels of educational attainment, and single-parent households, can hinder mobility and residents' abilities to obtain stable housing situations. Housing discrimination is a significant and obvious factor that impacts housing choice. Discriminatory practices in renting, selling, lending or insuring housing are clear impediments to free housing choice among members of protected classes of people. While more overt discriminatory practices are more often reported, there are also more subtle forms of discrimination that can go undetected but create the same limitations to housing choice.

In the Commonwealth, The Massachusetts Commission Against Discrimination (MCAD) is charged with identifying and investigating acts of housing discrimination and enforcing the fair housing laws (*See the appendix for a full summary of all applicable fair housing laws*). MCAD ensures equality of opportunity by enforcing the Commonwealth’s anti-discrimination laws through the resolution of complaints of discrimination in the areas of employment, housing, public accommodations, services, credit and education. The MCAD reports all federal fair housing related complaints to the Department of Housing and Urban Development (HUD) as required by law. The following information includes housing discrimination complaints received by MCAD and reported to HUD regarding property in the City of Springfield from 2008 to present.

**Table 9: Cases Filed 2008-2013**

Basis	2008	2009	2010	2011	2012	2013	Total
<b>Race</b>	2	0	1	3	10	8	24
<b>Color</b>	1	1	0	0	0	0	2
<b>National Origin</b>	2	2	1	1	1	6	13
<b>National Origin Hispanic</b>	2	2	1	0	0	6	11
<b>Religion</b>	1	0	0	0	0	0	1
<b>Sex</b>	0	0	0	0	5	19	24
<b>Disability</b>	6	3	2	3	5	9	28
<b>Familial Status</b>	3	1	3	3	3	3	16
Total Filed	17	9	8	10	24	51	119

A total of 119 cases were filed against housing providers from 2008 to present. The most common Federal Fair Housing Act violation investigated by MCAD during this time period was discrimination against persons with disabilities which made up 28 of the 119 cases. Discrimination against persons with disabilities was closely followed in frequency by discrimination based on race and sex.

A total of 59 of the 119 cases filed have been completed. Completed cases include those that have been determined to have no cause, cases that have been conciliated or settled, cases where cause has been found by MCAD or that have been charged by HUD, as well as those that have been closed due to a complainant's failure to cooperate or the agency's inability to locate the client. The most common completion type identified during the time period was cases that have been conciliated or settled. MCAD succeeded in securing nearly \$44,000 in compensation for victims of illegal housing discrimination between 2008 and 2013. Findings of no cause were the second most frequent type of completion identified. Cases not completed remain open and ongoing. These cases include those that are still under investigation by MCAD or HUD as well as those that have been referred to the Massachusetts Attorney General's Office.

**Table 10: Closure Type**

Closure Type	Number
Administrative Closure	4
Cause (MCAD)	12
Charged (HUD)	1
Conciliated/Settled	23
No Cause	19
<b>Total</b>	<b>59</b>

## FAIR HOUSING DISCRIMINATION SUIT FILED BY THE DEPARTMENT OF JUSTICE OR PRIVATE PLAINTIFFS

Staff at the Department of Housing and Urban Development confirmed that there were no cases involving Springfield housing providers that were filed by the Department of Justice or private plaintiffs between 2008 and April of 2013.

## FAIR HOUSING COMPLAINTS RECEIVED BY THE MASSACHUSETTS FAIR HOUSING CENTER

The Massachusetts Fair Housing Center (MFHC) was established as the Housing Discrimination Project in 1989 and is the oldest fair housing center in Massachusetts. MFHC serves all of Central and Western Massachusetts with free legal services for individuals who have experienced housing discrimination on the basis of federal and/or state law. The Center investigates over 300 claims of illegal housing discrimination annually and provides legal assistance when discrimination is found. The Center also provides information and education programs to the public on the fair housing laws.

The following information includes all fair housing violation complaints received by MFHC from 2007-2002 regarding property in Springfield.

**Table 11: Fair Housing Violation Complaints Received by MFHC from 2007-2012 for Properties in Springfield**

	2007	2008	2009	2010	2011	2012	Total
<b>Basis of Alleged Discrimination*</b>							
Race/Color	3	5	3	4	1	0	16
Religion	0	1	0	0	0	0	1
Sex	0	1	0	2	0	0	3
Familial Status	1	8	11	6	0	2	28
National Origin	5	5	0	0	2	3	15
Disability	12	8	5	6	11	16	58
State Law Claim	4	3	4	5	4	19	39
Other	4	4	21	20	7	13	69
<b>Total Complaints Received</b>	<b>21</b>	<b>30</b>	<b>39</b>	<b>41</b>	<b>21</b>	<b>47</b>	<b>199</b>
<b>*Note clients may indicate more than one basis for discriminatory act</b>							
<b>Issue Type</b>							
	2007	2008	2009	2010	2011	2012	Total
Discrimination in Rental	15	18	22	20	16	40	131
Predatory Lending	5	9	17	15	0	7	53
Other**	1	3	0	6	5	0	15
<b>**Other includes zoning, insurance, harassment, sales, foreclosure, landlord counseling or none specified</b>							
<b>Status of Case</b>							
	2007	2008	2009	2010	2011	2012	Total
Open	1	2	1	1	2	8	15
Closed	20	28	38	40	19	39	184

The most common Federal Fair Housing Act violation alleged by MFHC clients is discrimination against persons with disabilities. Claims of illegal housing discrimination based on disability status made up nearly half of all claims made from 2007-2012. The second most common claim during this time was discrimination against families with children. While Massachusetts fair housing law protected categories were not included in this analysis, it is important to note that discrimination based on the receipt of public assistance was the top state law claim in every year reviewed.

The Center's primary complainants are clients who have experienced discriminatory practices in a rental housing situation. However, during the past six years, the Center has assisted 53 households with predatory lending complaints. It's also important to note that proportionally, few cases move forward to legal action. Many clients choose to not move forward with their cases, other times MFHC investigations are unable to substantiate discriminatory actions occurred or uncover an alternative and valid reason for a landlord's action. Cases that do move forward are often referred to MCAD for legal action or litigated by MFHC's legal staff.

# VI. ASSESSMENT OF CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES IN THE JURISDICTION

## PROGRAMS AND ACTIVITIES

### MASSACHUSETTS COMMISSION AGAINST DISCRIMINATION (MCAD)

The Massachusetts Commission Against Discrimination (MCAD) serves as the state’s chief civil rights enforcement agency. The MCAD works to eliminate discrimination on a variety of bases and areas, and strives to advance the civil rights of the people of the Commonwealth through law enforcement, outreach and training. The MCAD has offices throughout at the state, including a Springfield office that serves the Pioneer Valley. MCAD provides fair housing education and advocacy, testing, enforcement and the ongoing monitoring of discriminatory practices that are key to eliminating bias in housing choice. The MCAD was established by the 1968 Civil Rights act and has served as one of the oldest civil rights enforcement agencies in the country.

### MASSACHUSETTS FAIR HOUSING CENTER (MFHC)

The City of Springfield is also served by the Massachusetts Fair Housing Center located in the City of Holyoke. The Massachusetts Fair Housing Center (MFHC) was established as the Housing Discrimination Project in 1989 and is the oldest fair housing center in Massachusetts. MFHC provides free legal services for individuals who have experienced housing discrimination on the basis of federal and/or state law. When an individual reports suspected housing discrimination, MFHC will counsel him or her, investigate the complaint and, in appropriate cases, provide legal representation. MFHC’s legal work helps to promote housing choice, preserve tenancies, avoid homelessness, create lead-safe housing for children and provide disabled tenants with equal access to housing. The Center investigates over 300 claims of illegal housing discrimination annually and provides legal assistance when discrimination is found

MFHC also engages in extensive educational activities. MFHC conducts outreach to individuals and families at high risk of discrimination to make them aware of the fair housing laws and illegal housing practices. MFHC’s staff visit local social service agencies to present workshops on fair housing rights, teach first time homebuyers about their rights, counsel homeowners about their mortgages and publish and distribute informational materials in over 10 languages. MFHC also provides programs for landlords and property managers on the fair housing laws to prevent discrimination before it occurs.

MFHC receives funding from the U.S. Department of Housing and Urban Development, the cities of Springfield and Northampton, the Community Foundation of Western Massachusetts, and the United Way. MFHC also works with and receives funding from HAPHousing and the Massachusetts Commission Against Discrimination. The organization currently has a staff of five full time employees.

## HAPHOUSING

Like the Massachusetts Fair Housing Center, HAPHousing receives funding from the Department of Housing and Urban Development to provide fair housing information and education programs. HAPHousing's services extend to the four counties of Western Massachusetts: Hampden, Hampshire, Franklin and Berkshire. HAPHousing provides education and information on fair housing through regular information sessions for local service agencies, religious organizations and those who assist the immigrant community. In addition to larger group sessions, HAPHousing staff meets with individuals one-on-one to provide fair housing counseling. HAPHousing does not provide enforcement services; the agency actively refers potential housing discrimination clients to the Massachusetts Fair Housing Center.

HAPHousing provides regular landlord trainings in the City of Springfield focusing on property maintenance, proper record keeping, tenant selection, fair housing, the state sanitary code and lead paint among other topics. In addition to providing fair housing information to roughly 500 participants who graduate from first time homebuyer classes annually, HAPHousing provides post-purchase workshops on maintaining homeownership. HAPHousing also runs a Homebuyers' Club which provides ongoing coaching, counseling, workshops and support regarding the homebuying process for those not yet ready to buy. Homebuyer's Club events and counseling are offered in English and Spanish and include information on improving credit, financial planning, and the advantages of homeownership. **HAPHousing** serves as the administrative agency for the Western Massachusetts Foreclosure Prevention Center, a collaborative partnership of agencies serving Berkshire, Franklin, Hampshire and Hampden counties. Through the Center, HAPHousing staff provides confidential guidance to help address the needs of current homeowners facing possible mortgage default and foreclosure.

In the last five years HAPHousing has assisted a total of 753 clients through the Foreclosure Prevention Center. 140 clients were assisted through loan modifications and mortgage refinancing, 129 received assistance with successful pre-foreclosure sales, 76 clients received counseling and were able to bring their mortgages current and 49 clients were referred to an outside agency for legal assistance due to a probable predatory lending or other illegal housing situation.

***For the past six years, MCAD, MFHC, HAPHousing and the Western New England University School of Law have collaborated to produce an annual Fair Housing and Civil Rights Conference in the City of Springfield. This conference draws approximately 300 participants annually from throughout New England. This conference covers a wide variety of topics relating to fair housing and has become a valuable resource for service providers, landlords, legal professionals and residents in the area.***

## ASSESSMENT OF FAIR HOUSING CAPACITY

Representatives from the Massachusetts Fair Housing Center (MFHC), HAPHousing, and Massachusetts Commission Against Discrimination (MCAD) identified limited organizational capacity (staffing, funding) as the main barrier to more effective fair housing enforcement and education in the Pioneer Valley. They noted that they would need more financial resources to comprehensively undertake the work that needs to be done in the region. Other important barriers included:

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

## REVIEW OF PREVIOUS ANALYSIS OF IMPEDIMENTS – 2006

As part of the annual Consolidated Annual Performance and Evaluation Report (CAPER) the City of Springfield reports on impediments identified through prior AI processes and actions taken during the reporting period to address these impediments.

The text on the following pages is an excerpt from the City's most recent CAPER including an overview of the impediments found in the 2006 Analysis of Impediments and reflects their actions to affirmatively further fair housing.

The following impediments to fair housing in Springfield were identified in the 2006 AI:

- a. Lack of extensive amounts of undeveloped land;
- b. Imbalance between rental and homeownership in various neighborhoods;
- c. Presence of deteriorated privately-owned properties which are vacant or not actively managed;
- d. Evidence of predatory lending and redlining;
- e. Existing patterns of segregation;
- f. Language barriers and cultural differences; and
- g. The age of the housing stock and the prevalence of lead-based paint hazards.

## ACTIONS TAKEN TO ADDRESS IMPEDIMENTS FY11-12

The City of Springfield has taken positive steps to affirmatively further fair housing and to address the impediments to fair housing identified in the AI. The following summary indicates the City's status toward these strategies. The first section lists the strategies contained in the 2006 AI, and the City's progress regarding these strategies. The second section identifies additional strategies that the City has undertaken to affirmatively further fair housing.

### *Section 1*

- 1. Encourage infill/new construction of units suitable for homeownership on the scattered plots of land that remain available for development, particularly in neighborhoods where the homeownership rate is low.**

- *Old Hill Revitalization*

The Old Hill neighborhood, close to downtown, is made up of affordable single- and two-family homes, but many of the homes are distressed and the homeownership rate is only 32%. The

neighborhood has historically been Black (74% in 1980), but has become diverse over time: in 2010, the population was 9% Non-Hispanic White, 45% Black, less than 1% Asian, and 47% Hispanic.

Beginning in 2003, the City has partnered with the Old Hill Neighborhood Council, HAP Housing, Springfield Neighborhood Housing Services, Habitat for Humanity, and Springfield College in an effort to strategically revitalize the neighborhood. Together, the partners committed to developing 100 new or rehabilitated energy-efficient homes for first-time homebuyers.

In 2009, the City was awarded federal Neighborhood Stabilization Program (NSP) funds, and, as part of its planning for use of these funds, determined that the Old Hill neighborhood had been particularly hard-hit by the foreclosure crisis and had the most concentrated level of blight in the City. Based on this analysis, the City focused the majority of NSP funding in Old Hill, and accompanied the NSP-funded redevelopment with other focused city actions to address neighborhood conditions, including targeted code enforcement, increased demolition, and funding to Rebuilding Together to provide assistance with home repairs and improvements.

Through these combined efforts, the City and its partners have produced almost 50 new or substantially rehabilitated homes to date within the neighborhood, all of which have sold to owner-occupants, and have reduced the amount of blighted homes.

- *Development of homeownership opportunities in Neighborhood Revitalization Strategy Areas (NRSAs)*

The City has designated three areas as NRSAs: Old Hill and Six Corners; the South End; and the North End (Memorial Square and Brightwood). Each of these are neighborhoods with low rates of homeownership, low household incomes, and populations which are majority Black and/or Latino.

The City focuses all of its funding for homeownership development in these neighborhoods.

**2. Implement balanced housing strategy: encourage homeownership throughout the City, with an emphasis on neighborhoods where homeownership rates are low and in neighborhoods that have little minority representation.**

*The City has undertaken the following strategies to increase homeownership throughout the City:*

- *Provide downpayment assistance for first-time homebuyers*

The City provided homebuyer assistance—deferred 0% interest loans—in the amount of \$3000 to 82 income-eligible first-time homebuyers purchasing homes within the City in FY2011-2012. The City has found that the program is frequently a tool that enables people of color to purchase their first homes (in 2011-2012, 49% of assisted households were Hispanic and 29% were African-American). The City has structured its homebuyer assistance program to be used in any of the City's seventeen neighborhoods.

- *Market all City Neighborhoods through Buy Springfield Now*

The City uses general fund revenue to support the Buy Springfield Now marketing program, which provides service, lending and retail incentives to households purchasing a home in the City. The campaign also conducts coordinated open houses, where potential buyers can qualify for prizes by viewing city homes available for sale. The Buy Springfield Now events have included homes built as part of the Old Hill revitalization.

- *Affirmative marketing*

All housing units developed or rehabilitated with HOME or NSP assistance are required to be marketed to ‘those persons least likely to apply.’ HOME and NSP developers are required to provide copies of their affirmative marketing plans to the City.

*The City has undertaken the following strategies to encourage homeownership in neighborhoods with low rates of homeownership:*

- *Enhanced Downpayment Assistance.*

The City worked with the Massachusetts Housing Investment Corporation (MHIC), Springfield Neighborhood Housing Services, HAP Housing and the North End Housing Initiative to use Neighborhood Stabilization Program and other funds to provide larger amounts of downpayment assistance to households purchasing in the Old Hill, Six Corners, and the South End neighborhoods, each of which is a neighborhood with very low homeownership rates. The larger amounts of downpayment assistance available in these neighborhoods are for the purpose of encouraging homebuyers who might otherwise be reluctant to purchase a home in a neighborhood where the majority of homes are renter-occupied.

- *Historic home rehabilitation*

Within the City’s core neighborhoods, which are predominantly renter-occupied, there are many historic homes which are in need of repair. When these homes become City-owned due to foreclosure for non-payment of taxes, the City makes the properties available, on a competitive basis, for homeownership. Through a request for proposals process (RFP), the City seeks bids for the particular historic property, along with CDBG funds that may be used for property rehabilitation.

*Homeownership in neighborhoods with little minority representation:*

Changing demographics over the last several decades have shifted populations in Springfield neighborhoods so that there are no longer neighborhoods that are exclusively white and, in fact, most neighborhoods are made up of a diverse population. There are only three neighborhoods in the City where whites make up more than 60% of the population (Indian Orchard 66%, Sixteen

Acres 71%, and East Forest Park 84%)<sup>21</sup>. Twenty-eight percent of first-time homebuyers who received assistance from the City in FY 2011-2012 purchased homes in these neighborhoods; 12% of the purchases were in East Forest Park.

### **3. Pursue strategies to address abandoned properties through demolition and/or redevelopment.**

The City has several inter-related programs to address abandoned and/or distressed properties. The activities undertaken in these programs are concentrated in neighborhoods that are predominantly rental and have higher-than-average populations of Latinos and African-Americans.

- *Code Enforcement and legal action*

The City's Housing and Building Department undertake both responsive and proactive code enforcement. Through these efforts, these departments condemn units and building that are not fit for human habitation, and cite properties for blight. Condemnations and blight cases are referred to the City's Law Department, which initiates actions against property owners seeking court orders for owners to repair or demolish distressed and blighted buildings.

In June 2011, Springfield experienced a tornado which damaged hundreds of housing units in the City. The City was concerned about absentee landlords taking insurance funds and abandoning properties without making repairs. In order to prevent this, the City initiated Court actions, seeking court orders to require property owners to make repairs or undertake demolition.

- *Receivership*

Where there is no responsible owner to take action regarding a vacant or abandoned property but the property is one where the property is not in distressed condition, the City's Law Department seeks court appointment of a receiver to make necessary repairs to the property. The state's receivership law allows the receiver to repair and lien the property, and the lien takes priority over all other liens, allowing foreclosure of the lien to convey ownership of the property. In FY 11-12, the City filed motions for receivers in 71 cases, and the court appointed receivers in 38 cases. In the majority of the cases where a motion for receiver was filed but a receiver was not appointed, the outcome was that the filing of the motion prompted the owner to take responsibility for the property and make repairs.

In some cases, receivers have been unwilling to take on receivership of vacant properties due to a lack of capital to make needed repairs. In order to address this barrier, the City worked with the Springfield Redevelopment Authority to set up a revolving loan fund for receivers; the loan fund has

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<sup>21</sup> Note: The analysis that was done at the time of the CAPER looked at the percentage of whites in a neighborhood, but there is overlap between whites and Hispanics because white is a race and Hispanic is an ethnicity. Throughout this Analysis of Impediments to Fair Housing, data reflects numbers of non-Hispanic whites, in order to eliminate the double-counting of Hispanic whites and to more clearly describe the demographics of the area.

been capitalized with City of Springfield CDBG funds. The SRA loaned funds to two receivers in FY11-12.

- *Acquisition and disposition*

When properties are abandoned, owners stop paying property taxes. The City places tax liens on the properties, and then forecloses these liens, becoming owner of the property. The City uses an auction process to return these properties to active and responsible use. The City requires that owners purchasing at auction use the homes for owner-occupancy.

- *Demolition Program*

The City undertakes demolition of distressed properties that are beyond repair or create dangerous conditions in neighborhoods. The City's demolition program is funded annually with CDBG funds, and the City also allocates bond funding for this purpose. In FY2011-2012, the City demolished 15 structures, a number that was lower than average because a great deal of emergency demolition was carried out one month prior to the beginning of the fiscal year following a tornado, and the beginning of the FY2011-2012 year was dedicated to tornado clean-up. In the previous fiscal year, the City demolished 55 structures.

#### **4. Work with local lending institutions to do outreach to minority communities to address issues of predatory lending and repair scams.**

The City has found that tightening credit has made it very difficult for many homeowners to obtain loans from local institutions. As a result, the City has focused on other strategies to address issues of predatory lending and repair scams.

- *Support for Home Repair and Rehabilitation*

The City has initiated and expanded City-operated programs which provide assistance to homeowners in need of repairs. The City operates an Emergency Homeowner Repair Program, funded with CDBG funds, which is marketed primarily in the Old Hill, Six Corners, South End, Memorial Square and Brightwood neighborhoods.

Similarly, the City has worked with other entities to provide funds for home repair and rehabilitation. In connection with the State Street Revitalization initiative, MassMutual has made funds available for homeowner rehabilitation. The City applied successfully to the Massachusetts' Attorney General's Office on behalf of Springfield Neighborhood Housing Services for funds for homeowner rehabilitation in the Old Hill neighborhood.

- *Education*

Following the June 2011 tornado, the City created a manual for property owners impacted by the tornado that compiled information about working with FEMA, various grant and low-cost loan

funding sources available for repair and rebuilding post-tornado, as well as cautions and guidance for working with home rebuilding contractors. The manual was widely distributed to impacted homeowners, especially those in the low-income neighborhoods of Six Corners, Old Hill and the South End.

- *Foreclosure Prevention*

The City is a member of the Western Massachusetts Foreclosure Prevention Center, operated in Springfield by HAP Housing, and has coordinated with HAP on marketing services (including legal services) to assist homeowners facing foreclosure.

- *Additional Activity in Response to High Rates of Subprime Lending*

Research undertaken by the Pioneer Valley Planning Commission (PVPC) identified core urban neighborhoods as having high rates of subprime lending. These are neighborhoods with low rates of homeownership, but many 1- and 2-family homes. Through analysis of foreclosure data, code enforcement, legal action, and tax-taking cases, the City identified these neighborhoods as having high rates of abandonment and blight.

By looking at actual property transactions, we identified patterns of irresponsible property transactions, including property flipping and artificial inflation of property values through multiple transfers among associated individuals and businesses. The end result was the sale of a home for inflated property value, financed by subprime loans, to out-of-town investors. The actors involved with these properties were also associated with several properties that burned under circumstances that indicated arson.

The City compiled this data and provided it to the U.S. Attorney for investigation into these practices.

## **5. Work with surrounding communities to identify and overcome barriers to the regional racial imbalance.**

Springfield is a partner in the Knowledge Corridor Consortium, a bi-state initiative that has received HUD Sustainable Communities planning funds. The City is actively engaged with the Pioneer Valley Planning Commission's work to create a regional housing plan and in undertaking a regional Fair Housing and Equity Assessment. The plan and assessment are expected to be completed in 2013.

In 2013, PVPC will update Springfield's AI and will incorporate data and strategies related to the regional racial imbalance.

**6. Continue to offer services, particularly first-time homebuyer education and counseling, fair housing education and credit counseling, in languages other than English (primarily Spanish) and target these programs to minorities.**

The City provides homebuyer education classes in English and Spanish. The class includes components addressing fair housing component and predatory lending.

The City's homeownership development partner, HAP Housing, runs an ongoing Homebuyers' Club, which provides ongoing coaching, counseling, workshops and support about the homebuying process, improving credit, financial planning, and the advantages of homeownership to first-time homebuyers. Homebuyer's Club events and counseling are offered in English and Spanish. Springfield Partners for Community Action provides financial literacy workshops, credit counseling, housing counseling, and Individual Development Accounts (IDAs), which can assist people in saving for homeownership.

Springfield is a funding partner for Springfield Neighborhood Housing Services, a community-based housing development organization which provides homebuyer counseling, foreclosure counseling, and financial fitness workshops, targeted to the City's historically African-American neighborhoods.

The City provides funding to the Massachusetts Fair Housing Center, which accepts housing discrimination complaints and provides free legal assistance to people who have been victims of discrimination.

Springfield's Office of Housing provides fair housing materials to the public, in English and Spanish, and displays fair housing posters to inform residents of their fair housing rights.

**7. Provide financing and other incentives for property owners to upgrade housing, address lead-based paint hazards and make reasonable accommodations for residents with disabilities.**

City programs that provide funding for these purposes are described in the answer to number 4, above, under *Support for Home Repair and Rehabilitation*. In addition, the state of Massachusetts funds home rehabilitation, removal or control of lead-based paint hazards, and home modifications for persons with disabilities. These programs are operated in Springfield by HAP Housing. The City's Office of Housing assists in marketing and refers city residents to these programs.

In 2011 and 2012, the City partnered with the Massachusetts Department of Housing and Community Development to apply for HUD funds to be used to mitigate lead paint hazards. These applications were unsuccessful.

**8. Work with City Departments and the SHA to ensure fair housing practices are in place.**

The City's Office of Housing requires all subrecipients to comply with fair housing obligations, and monitors compliance as part of regular grant monitoring.

The Springfield Housing Authority's Admissions and Continued Occupancy Policy (ACOP) includes SHA's commitment to fair housing and nondiscrimination, and contains policies to carry out these commitments, including policies regarding Limited English Proficiency and reasonable accommodations for persons with disabilities.

**9. Implement a coordinated system for monitoring and investigating fair housing complaints submitted to HUD, MCAD and MFHC.**

The City has not yet implemented this strategy.

**Section 2**

*Bringing Opportunity to Households in Lower-Income Neighborhoods*

- Choice Neighborhoods Planning Grant

The City of Springfield, in partnership with the Springfield Housing Authority (SHA), applied for and was granted a Choice Neighborhoods Planning Grant for the City's South End neighborhood in January 2012. Funds from this grant are enabling the City and SHA to plan for demolition of distressed public housing in one of the City's most low-income neighborhoods, the South End, and replacement of these units in a mixed-income environment. The planning process includes work to bring substantial neighborhood and supportive services improvements to the South End and its residents.

- Section 3 Coordination and Implementation Grant

The City of Springfield applied for and was awarded a competitive Section 3 Coordination and Implementation Grant. The City partnered on this grant with the Springfield Housing Authority and the Regional Employment Board of Hampden County. This grant provides funds to support a staff person whose role is to improve rates of local low-income persons who are employed on projects funded with HUD assistance.

- North End C3 Initiative and Byrne Grant

The City has been proactive in addressing crime in urban core neighborhoods. Over the last several years, the Springfield Police Department has partnered with the Massachusetts State Police and community organizations and residents in implementing the Counter Criminal Continuum (C3) policing model in the North End neighborhoods of Brightwood and Memorial Square. The C3 model is a type of community policing that has been enhanced by lessons learned from Department of Defense strategies used in Iraq and Afghanistan, and has had a measurable impact in reducing drug and gang-related crime in the North End since 2010.

In 2012, the City applied for funding from the Department of Justice to expand this initiative to the South End neighborhood. Although this initial application was unsuccessful, the City will apply

again in 2013, and continues to look for opportunities to expand this successful intervention into other core City neighborhoods.

*Response to Homelessness and Housing for Special Needs Populations*

Since 2007, Springfield has been a leader in converting its homeless assistance program into a Housing First model, in which the highest priority is given to ensuring that people experiencing a housing crisis are offered the housing and services needed to enable them to obtain and maintain stable housing. A core of this strategy is creation of permanent supportive housing units, which provide people with disabilities housing and supportive services in a single package. Since 2007, the City and its funding partners have created over 250 units of permanent supportive housing for chronically homeless people, all of whom have disabilities which have previously interfered with the ability to maintain stable housing. The vast majority of these units have been created as scattered site units.

The City has had a leadership role in encouraging this housing-focused response to homelessness throughout the region. The City was a founding member of the Western Massachusetts network to End Homelessness, which educates and advocates for a housing first response to homelessness in all cities and towns in western Massachusetts.

## VII. CONCLUSIONS AND RECOMMENDATIONS

### IMPEDIMENTS TO FAIR HOUSING CHOICE

The following impediments to fair housing choice in the City of Springfield were identified through this Analysis of Impediments:

#### **Discrimination or Barriers that Limit Successful Housing Search and Access**

- Discriminatory attitudes of some individual landlords, property owners, and others in the fields of housing search, rental, sales and financing
- Cultural racism, at the societal and individual level
- Lack of awareness of Fair Housing laws
- High number of rental units owned and managed by small unsophisticated landlords
- Linguistic profiling (a negative response to a housing seeker via phone because of an accent or manner of speaking)
- Discrimination in advertising (Craigslist has been singled out for this barrier by survey respondents)
- Refusal to take Section 8 housing vouchers by some landlords
- Limited number of housing professionals (especially Realtors and mortgage lenders) who speak Spanish
- Lack of information on housing options and the housing market in Spanish
- Presence of lead paint in older housing
- Lack of accessible units
- Lack of access to credit on equal terms, including lenders that target minority neighborhoods for loans with less-favorable terms (predatory lending)
- Factors that contribute to a lack of education and employment opportunities for people of color, thereby limiting their incomes and ability to access the private housing market
- Disparities in purchasing power, and, particularly, a large population with very low incomes

#### **Factors that Support Continuation of Exclusive Communities which cannot be accessed by Persons in Protected Classes**

- Lack of multi-family or rental housing in many of the communities outside of Springfield as a result of municipal zoning that limits or prohibits its construction
- Lack of low-income housing, particularly for families, in most communities outside Springfield
- Regional HUD Fair market rents (FMR) which prevent most Section 8 Housing voucher holders from renting units in high opportunity communities where rents exceed the regional FMR
- Lack of an effective regional public transportation system
- Lack of a regional tax base, which enables higher-opportunity communities to be better able to provide high-quality municipal services, while low-income/low-opportunity communities are starved for resources

### **Factors that Contribute to Concentration of Affordable or Poor-Quality Housing in Low-Opportunity Neighborhoods**

- Cultural and institutional racism
- A weak housing market in the City, where the costs of construction exceed the sales or rental income value of residential properties
- A market that attracts low-quality investor-owners who fail to maintain properties
- Poor condition of rental and for-sale housing in distressed neighborhoods
- Presence of deteriorated properties that are vacant or not actively managed
- State and federal policies regarding affordable housing funding
- The placement of the vast majority of the region’s public and subsidized housing in a limited area in the region (in Springfield and Holyoke)
- Lack of sufficient resources for the City to adequately address neighborhood blight, public safety, and quality K-12 education

### **Factors that Contribute to Lack of Employment Opportunity for City Residents**

- Discriminatory attitudes of persons in position to hire
- Limited public transit routes and schedules
- Low educational outcomes for City residents

## **ACTIONS TO ADDRESS IMPEDIMENTS**

The City of Springfield proposes the following actions to address the impediments to fair housing that were identified through this AI:

### **People-Based Strategies**

These are strategies that help individuals and households overcome discrimination in housing search and have equal access to housing.

- Educate the public about fair housing rights and responsibilities
  - Put information about fair housing and fair lending on the City website and on the website for the Buy Springfield Now campaign
  - Provide training and educational materials about fair housing to housing search workers at agencies throughout the City
- Support vigorous enforcement of Fair Housing Laws
  - Continue funding support for the Massachusetts Fair Housing Center and partnership with the Massachusetts Commission Against Discrimination and HAPHousing to enable:
    - Ongoing outreach to local landlord associations
    - Education of renters and homebuyers
    - Monitoring and reporting fair housing violations
    - Testing, especially for linguistic profiling, Section 8 discrimination, and discrimination against families with children

- Technical assistance in the form of trainings and information on accessibility laws and best practices to landlords and housing providers.
  - Review internal data to determine if the City may be able to support legal claims regarding lending activities.
- Assist Springfield households to become homeowners
  - Provide downpayment assistance to first-time homebuyers
  - Coordinate with HAP Housing’s Homebuyer Club and with Springfield Partners for Community Action’s Individual Development Account (IDA) program
  - Coordinate with lenders regarding assistance to first time homebuyers with mortgage assistance and below market mortgage products.
  - Coordinate with the Springfield Housing Authority to expand the Section 8 homeownership program
- Assist households with Limited English Proficiency (LEP) to access housing
  - Ensure that housing search services are available in Spanish, and with translation available for other languages
  - Provide homebuyer education in Spanish
  - Access to Realtors and financing in Spanish
  - Make fair housing information and services available in Spanish
  - Review the City’s Limited English Proficiency (LEP) policy, and revise as indicated
- Improve access to housing for persons with disabilities
  - Review and revise City guidelines for investment of housing funds, to ensure that these guidelines prioritize accessibility and viability.
- Improve access to housing for families with children
  - Apply for competitive federal funding to address lead-based paint hazards in housing throughout the City

### **Place-Based Strategies**

These are strategies that assist neighborhoods and communities to achieve integrated housing and equal access to opportunity for all.

### ***Strategies for All City Neighborhoods***

- Implement the 2011 Foreclosure Ordinances (delayed due to legal challenge)
- Promote the “Buy Springfield Now” program, which is a collaborative effort comprised of public sector and private sector organizations to attract middle income residents to homeownership in the city
- Review and revise City guidelines for investment of HOME funds, to ensure that these funds are prioritized to support neighborhood revitalization and needed rehabilitation of older housing
- Continue existing strategies to improve Springfield Public Schools city-wide

***Strategies for Lowest Opportunity Neighborhoods***

- Promote market-rate housing
- Continue to use Neighborhood Revitalization Strategy Area designations for the South End, Six Corners, Old Hill, Brightwood and Memorial Square neighborhoods, and to provide targeted investment of federal dollars in those neighborhoods
- Use federal funds, including HOME and CDBG-DR, to create new homeownership units in NRSAs
- Provide funds for homeowner repairs and rehabilitation
- Explore creation of a housing rehabilitation program targeted to landlords
- Continue existing historic preservation program, and explore creation of a historic preservation revolving fund
- Seek funds under the federal Choice, Promise and Byrne grant programs to create or expand place-based housing, education and public safety strategies
- Support early literacy strategies targeted toward ensuring that children can read by grade 3

**Linkage Strategies**

These are strategies aimed at assisting people in protected classes to access opportunity.

- Provide minority residents with assistance in accessing housing in high-opportunity communities
  - Advocate that HUD partner with the City to create a Moving to Opportunity demonstration program in which Section 8 voucher recipients are provided with mobility counseling and HUD creates small-market Fair Market Rent values, which would enable voucher-holders to afford rents in communities outside of Springfield and Holyoke
  - Coordinate with the Springfield Housing Authority and HAPHousing to provide Section 8 mobility counseling
- Take steps to improve access to employment for City residents, especially in low-income neighborhoods
  - Use a Section 3 coordinator to improve Section 3 hiring outcomes
  - Vigorously enforce Section 3 requirements for HUD-funded projects
- Work with the Springfield Housing Authority to explore designation as a Moving to Work Housing Authority, which would enable SHA to have more flexibility in its funding, in order to assist residents to improve education and income
- Use City role in governance of Pioneer Valley Transit Authority to improve public transit for City residents

**Strategies to Increase Understanding**

- With the Pioneer Valley Planning Commission, facilitate the formation of and participate in a fair housing coalition of key stakeholders to help shape a regional conversation on fair housing
- Play a leading role on the Regional Housing Plan Committee
- Collaborate with Massachusetts Commission Against Discrimination, Massachusetts Fair Housing Center and HAPHousing to produce annual regional fair housing conference, and emphasize the issue of regional access to opportunity at these conferences

- Facilitate participation in anti-racism training by City staff and staff at agencies funded by the City
- Engage in collaborative discussions to address the issue that the few accessible units in the region often get rented to people who do not need the accessibility features
- Advocate for changes to state revenue sharing practices which provide inequitable financial support for cities

# SIGNATURE PAGE – CHIEF ELECTED OFFICIAL

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Domenic J. Sarno, Mayor  
City of Springfield, Massachusetts

## APPENDIX

- FEDERAL AND MASSACHUSETTS FAIR HOUSING SUMMARY
- CITY OF SPRINGFIELD FAIR HOUSING SURVEY RESULTS
- LISTENING SESSIONS SUMMARIES
- SPRINGFIELD NEIGHBORHOODS BY RACE AND ETHNICITY
- LENDING ANALYSIS DATA

# FEDERAL & MASSACHUSETTS FAIR HOUSING LAWS SUMMARY

## Federal Fair Housing Act

In 1968 the United States Congress passed Title VIII of the Civil Rights Act, prohibiting discriminatory housing practices based on personal characteristics including race, color, national origin, religion and sex. In 1988, Congress amended Title VIII to include families with children and people with mental or physical disabilities to the list of categories, also known as protected classes.

The Fair Housing Act applies to four broad types of housing;

- Multi-family dwellings with greater than four units, including boarding, rooming, and lodging houses;
- Multi-family dwellings with four or fewer units if the owner does not live in one of the units;
- Single-family privately owned homes when a real estate broker, agent, salesman, or any person in the business of selling or renting dwellings, is used, and/or discriminatory advertising is used to rent or sell the home; and
- Residentially zoned land and house lots for sale or lease.

Unlawful housing practices under the Fair Housing Act include;

- Refusing to rent, sell, or negotiate for the sale or rental of a dwelling, or to otherwise make unavailable or deny a dwelling;
- Steering persons seeking to rent or buy housing away from or toward a particular area because of their membership in a protected class;
- Discriminating in the terms, conditions, or privileges, services, or facilities in the sale or rental of a dwelling;
- Making, printing, or publishing, or causing to make, print, or publish, any notice, statement, or advertisement that indicates any preference, limitation, or discrimination, or an intention to make such a preference, limitation, or discrimination, with respect to the sale or rental of a dwelling;
- Representing that a dwelling is unavailable for inspection, rental, or sale when it is in fact available;
- Inducing or attempting to induce for profit any person to sell or rent a dwelling by representations regarding the prospective entry of a protected class into the neighborhood (referred to as “blockbusting”);
- Refusing to make reasonable accommodations in rules, policies, practices, or services necessary to afford a disabled person the equal opportunity to use and enjoy the dwelling;
- Refusing to permit reasonable modifications to the premises necessary to afford a disabled person full enjoyment of that premises;
- Failing to comply with handicap accessibility design and construction requirements;
- Discriminating in residential real-estate related transactions and brokerage services; and

- Interfering, coercing, intimidating, or threatening any person in the exercise or enjoyment of rights under the Fair Housing Act, or on account of aiding or encouraging any other person in the exercise or enjoyment of rights under the Fair Housing Act.

The U.S. Department of Housing and Urban Development (HUD), through their office of Fair Housing and Equal Opportunity (FHEO), provides investigation and enforcement with respect to Fair Housing Act violation claims. If probable cause is determined, HUD may elect to have their case heard before an Administrative Law Judge, litigated in the U.S. court with representation by the U.S. Attorney General or the Department of Justice may bring discrimination lawsuits based upon a “pattern or practice” or an issue of general public importance. HUD will refer complaints alleging discrimination under the Fair Housing Act to state or local public agencies for investigation and enforcement if it has certified that said agencies enforce a law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the Fair Housing Act. In Massachusetts, many complaints alleging discriminatory housing practices are referred to the Massachusetts Commission Against Discrimination and other human rights and/or fair housing legal organizations.

### **Other Federal Civil Rights Laws**

#### **Sections 1981 and 1982 of the Civil Rights Act of 1866**

Section 1981 and 1982 provide that all citizens shall have the same right to make and enforce contracts and to inherit, purchase, lease, sell and convey real property as white citizens. Section 1982 significantly enhances fair housing protections on the basis of race and color by providing for equal rights with respect to inheriting and conveying real property. Section 1982 only provides for equal protection of U.S. Citizens.

#### **Title VI of the Civil Rights Act of 1964**

Title VI states that no person “in the United States” shall be discriminated against on the basis of race, color or national origin by an entity receiving federal financial assistance. The Department of Justice and HUD have also issued guidance on national origin discrimination against individuals with limited English proficiency. Enforcement includes private agreements, fund suspension or termination as well as private lawsuits.

#### **Section 109 of the Housing and Community Development Act of 1974**

Section 109 states that no person in the United States shall be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity funded in whole or in part with federal financial assistance, on the grounds of race, color, national origin, religion, or sex. Section 109 applies to programs or activities funded by HUD’s Community Development Block Grant Program (CDBG), as well as by Urban Development Action Grants, Economic Development Initiative Grants, and Special Purpose Grants. Enforcement includes complaints filed with HUD and private lawsuits.

### **The Age Discrimination Act of 1975**

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance. The Act applies to all ages, but permits federal programs or activities to provide benefits or assistance to persons, such as the elderly, based upon their age.

### **Section 504 of the Rehabilitation Act of 1973**

Section 504 prohibits the exclusion of disabled persons from participating in, being denied the benefits of, or being subjected to discrimination under any program or activity receiving federal financial assistance (excluding vouchers or tax-credits) or under any program or activity conducted by any Executive agency or by the U.S. Postal Service. Enforcement of Section 504 includes HUD (housing programs), the Department of Justice (DOJ) and private lawsuits.

### **Title II of the Americans with Disabilities Act (ADA) of 1990**

Title II prohibits discrimination in housing that is owned, operated or substantially financed by a state or local government entity. HUD enforces Title II when it relates to state and local public housing, housing assistance, and housing referrals. The Department of Justice also has the authority for enforcement.

### **Title III of the Americans with Disabilities Act (ADA)**

Title III is far less reaching than Title II with respect to housing, prohibiting discrimination in privately owned public accommodations. However, housing providers are obligated to comply with Title III in public areas such as a rental office in an apartment complex. DOJ has the authority to enforce Title III.

### **Thirteenth Amendment of the United States Constitution 1865**

The Thirteenth Amendment abolishes slavery and involuntary servitude within the United States, and has also been interpreted to prohibit the “badges and incidents” of slavery, such as segregation.

### **Equal Protection Clause of the Fourteenth Amendment of the United States Constitution 1868**

The Equal Protection Clause prohibits state action and federal action by application to the Fifth Amendment (1791) that deprives any person of the equal protection of the laws. The Equal Protection Clause applies to public housing authorities and some privately owned publicly subsidized housing units. Similarly, the due process clause of the Fifth Amendment prohibits federal action that deprives any person of the equal protection of the laws.

### **Additionally**

Government action that denies equal protection to suspect classes such as race has been subject to strict judicial scrutiny, whereby the government has the burden of establishing that it has a compelling interest and no less restrictive alternative for creating or engaging in a discriminatory policy or practice. Alleged equal protection violations towards other categories of people, such as women and the disabled, have been subjected to less stringent judicial scrutiny.

**Massachusetts General Laws, Chapter 151B**

Chapter 151B has significantly expanded the classes of individuals protected under fair housing law in Massachusetts. The additional protected classes are:

- Age;
- Marital status;
- Sexual orientation;
- Ancestry;
- Recipients of public or rental assistance; and
- Military history

Chapter 151B also specifically states that it is unlawful “to cause to be made any written or oral inquiry or record concerning the race, color, religious creed, national origin, sex, sexual orientation, which shall not include persons whose sexual orientation involves minor children as the sex object, age, genetic information, ancestry, handicap or marital status of a person seeking to rent or lease or buy any such commercial space.” There is an exception for data that is collected to ensure compliance with civil rights requirements under federal programs and under subsidized housing programs.

Chapter 151B of the Massachusetts Anti-Discrimination Act may apply to all multi-family housing, with the exception of owner occupied two-family housing. 151B also applies to any organization of unit owners in a condominium or housing cooperative.

Chapter 151B does not apply to dwellings containing three apartments or less, if one of the apartments is occupied by an elderly or infirm (disabled or suffering from a chronic illness) person “for whom the presence of children would constitute a hardship.” Additionally, housing for older persons is also exempt from the age discrimination provisions of Chapter 151B where the housing is intended for use as housing for persons 55 years of aged or over or 62 years of age or over and receives state or federal aid or tax credits.

Familial status is also protected under the Massachusetts Lead Paint Law, which prohibits the refusal to rent to families with children under six, or the eviction or refusal to renew the lease of families with children under six, because of lead paint.

With respect to Chapter 151B violations, the Massachusetts Commission Against Discrimination (MCAD) in turn investigates and enforces discriminatory housing practices occurring or continuing to occur within 300 days of the filed complaint. If after the investigative process MCAD determines that there is probable cause or sufficient evidence to support a conclusion that unlawful discrimination occurred, the complainant may elect to have their case resolved by MCAD through a hearing, or litigated in state court. If a complainant elects a hearing and does not have an attorney, an MCAD attorney will prosecute the case on behalf of the Commission. If a complainant elects litigation in state court, the Massachusetts Attorney General will prosecute the case on behalf of the complainant in superior court. Aggrieved persons may directly file a lawsuit in court within one year of the occurrence or continued occurrence of the alleged

discriminatory practice, without filing an administrative complaint with MCAD, or 90 days after filing a complaint with MCAD but no later than three years after the alleged occurrence.

### **Other Massachusetts Anti-Discrimination Laws**

#### **Massachusetts General Laws Chapter 184 § 23B**

Chapter 23B renders any provision in an instrument relating to real property void, with some exceptions, if it directly or indirectly limits the conveyance, encumbrance, occupancy, or lease of that property to individuals to a specified race, color, religion, national origin, or sex.

#### **Massachusetts General Laws Chapter 12 § 11H and 11I**

Chapter 12 § 11H provides that the Massachusetts attorney general may bring a civil action in the name of the Commonwealth for an injunction or other appropriate equitable relief against any person(s) interfering with a person(s) rights under the U.S. Constitution or Massachusetts Constitution through actual or attempted threats, intimidation, or coercion. Chapter 12 § 11I provides for a private cause of action for such violations.

#### **Massachusetts Equal Rights Law**

Section 102 of the Equal Rights Law provides that any person, regardless of sex, race, color, creed or national origin, except as otherwise provided by law, shall have equal rights to contract, as well as the right to inherit, to purchase, to lease, to sell, to participate in lawsuits and to receive the full benefit of the law. Section 103 provides persons regardless of disability or age, with reasonable accommodation, similar rights.

#### **Fair Housing Rights of Disabled Persons**

Disabled persons enjoy numerous protections under both federal and state laws. Under the Fair Housing Act, a disabled person is defined as; having a physical or mental impairment which substantially limits one or more of such person's major life activities; having a record of such an impairment; or regarded as having such an impairment (excluding current illegal drug use or addiction to a controlled substance). Discrimination against disabled persons includes the refusal to make a reasonable accommodation and/or modification for disabled persons. Additionally, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, The Americans with Disabilities Act (ADA), the Architectural Barriers Act of 1968 and Massachusetts General Laws Chapter 151B all establish criteria for making new and rehabilitated multifamily housing accessible including additional regulations for those constructed with federal funds. Massachusetts law imposes additional requirements with respect to handicap accessibility than federal civil rights laws including protections for disabled persons with guide dogs, the obligation of owners to pay for modifications, standards for emergency egress access and notification requirements for owners with vacant accessible units.

## **Protections for Domestic Violence Victims**

The Domestic Violence Against Women Act (VOWA) of 2005 (expanded 2013) and court rulings provide protections for domestic violence victims in housing. The Act provides that public housing and Section 8 providers shall not find domestic abuse as good cause for terminating a lease held by the victim, and that the abuser's criminal activity beyond the victim's control shall not be grounds for termination or eviction. Further, Pursuant to regulations governing local housing authorities in

Massachusetts, a local housing authority may find domestic abuse as mitigating circumstances to a finding of housing disqualification due to damage or disturbance during the tenancy. Said regulations also provide that local housing authorities provide "reasonable and appropriate assistance" to a tenant who is a victim of domestic violence, including granting a transfer.

## **Fair Lending Laws**

Discriminatory lending practices violate the Fair Housing Act, as well statutes such as those indicated below, because of the effect they have on housing opportunities. The Fair Housing Act and Chapter 151B prohibit any person or entity whose business includes engaging in residential real estate-related transactions from discriminating in making available such a transaction, or in the terms or conditions of such a transaction, because of a person's membership in a protected class.

Examples of unlawful lending practices include:

- Requiring more or different information or conducting more extensive credit checks;
- Excessively burdensome qualification standards;
- Refusing to grant a loan;
- Applying differing terms and conditions of loans, including more onerous interest rates and co-signer requirements;
- Denying insurance, or applying differing terms of insurance, in connection with loans;
- "Redlining" neighborhoods (denying mortgages and other credit, or granting unfavorable loan terms, in geographic areas characterized by residents of a protected class);
- Steering individuals to buy and finance homes in a particular geographical area based on their membership in a protected class;
- Making excessively low appraisals

The Massachusetts Predatory Home Loan Practices Act requires that lenders with 50 or more home mortgage loans in the last calendar year be examined for their compliance with fair lending laws including the Home Mortgage Disclosure Act (HMDA), the federal Equal Credit and Opportunity Act, and the Predatory Home Loan Practices Act. The Equal Credit and Opportunity Act (ECOA) prohibits discrimination in any aspect of a credit transaction on the basis of race, color, religion, national origin, sex, marital status, age, receipt of assistance from public assistance programs, and the good faith exercise of any right under the Consumer Credit Protection Act. The federal Community Reinvestment Act (CRA) requires federally

insured depository institutions to meet the credit needs of the entire communities in which they are chartered to do business, including low-and moderate-income urban neighborhoods. Massachusetts' CRA statute applies additionally to state chartered credit unions. The Federal Home Mortgage Disclosure Act of 1975 (HMDA) mandates that lending institutions whose assets exceed \$28 million and have home or branch offices within a primary metropolitan area annually report the race, sex, and income of mortgage of home loan applicants and borrowers to a variety of federal agencies.

# CITY OF SPRINGFIELD FAIR HOUSING SURVEY RESULTS

## AI Listening Survey

Thank you for taking the time to complete this survey.

We are collecting information from residents of Springfield about any experiences you might have had making it hard for you to gain access to housing—to find a place to live, both in Springfield and in surrounding communities.

This survey is confidential—the only information we are collecting about you is which zip code you live in so we can sort the problems residents are facing by the neighborhoods they live in.

We would also like to hear your ideas on how you think the city is doing in our responsibility to “affirmatively further fair housing”, that is, how is the city doing in our efforts to make it easier for all residents to find a good place to live?

### 1. Have you experienced any of the following in looking for housing in the city of Springfield?

**Please check all that apply:**

- Can't live in an apartment because you have kids and there is lead-based paint
- Can't live in an apartment or house because you don't speak English
- Can't live in an apartment or house because you are from a different culture than the landlord.
- Can't buy a house because no bank will give you a mortgage
- Can't rent an apartment because you have kids and they don't allow kids
- Can't live in an apartment because you qualify for Section 8 and the landlord doesn't accept Section 8.
- Can't rent an apartment because you or a family member is in a wheel chair and they don't have ramps or elevators so don't accept people in wheelchairs

### 2. Have you experienced any of the following in looking for housing outside the city of Springfield?

**Please check all that apply:**

- Can't live in an apartment because you have kids and there is lead-based paint
- Can't live in an apartment or house because you don't speak English
- Can't live in an apartment or house because you are from a different culture than the landlord.
- Can't buy a house because no bank will give you a mortgage
- Can't rent an apartment because you have kids and they don't allow kids
- Can't live in an apartment because you qualify for Section 8 and the landlord doesn't accept Section 8.

-Can't rent an apartment because you or a family member is in a wheel chair and they don't have ramps or elevators so don't accept people in wheelchairs

All of these "reasons" for denying you or anyone you know housing are ILLEGAL. It is against the law for a landlord of bank or other lending institution to discriminate against you because you have kids, because of your race, because of your age, because you are gay or lesbian, because you or someone in your family is disabled, because you don't speak English or are from a different culture.

Housing discrimination is WRONG and against the law.

**3. How do you feel about the city of Springfield's' effort to make it easier for everyone who lives in Springfield to find a decent place to live?**

- Outstanding
- Good
- Adequate
- Not Good
- Horrible

**4. Have you participated in any city planning meetings? Yes no**

If yes—what meetings? \_\_\_\_\_

If no—why not? \_\_\_\_\_

**5. Please tell us what would make it easier to participate in city meetings?**

- If we provided childcare
- If we provided transportation
- If the meetings was held in your neighborhood
- If the meetings were held on the weekends
- If the meetings were held during the day when my kids are in school
- If the meetings were held in the evenings when I didn't need to work
- If there were translation services available because I don't speak understand English very well
- I'd rather participate in an on-line survey like this one
- Other – please specify

**6. Do you feel like the city is hearing your concerns? Yes no**

**7. If yes to above question--what has the city done to make you feel heard?**

**8. If no, what has the city done to make you feel excluded?**

**9. Please tell us how you think the city could do a better job making it easier for everyone in Springfield to find a good place to live:**

**10. Please tell us your zip code so we can better understand where housing issues exist. (circle one)**

THANK YOU!

## Survey Results

### Question 1: Have you experienced any of the following in looking for housing in the city of Springfield?

A total of 204 survey respondents answered this question, 40 shared written comments.

Answer Options	Response Percent	Response Count
Can't live in an apartment because you have kids and there is lead-based paint	31.4%	64
Can't live in an apartment or house because you don't speak English	8.8%	18
Can't live in an apartment or house because you are from a different culture than the landlord.	25.0%	51
Can't buy a house because no bank will give you a mortgage	64.7%	132
Can't rent an apartment because you have kids and they don't allow kids	20.6%	42
Can't live in an apartment because you qualify for Section 8 and the landlord doesn't accept Section 8.	27.0%	55
Can't rent an apartment because you or a family member is in a wheel chair and they don't have ramps or elevators so don't accept people in wheelchairs	12.3%	25

17 of the written comments indicated that respondents had no comment or that the question was not applicable.

5 respondents indicated that they own their own homes so the question was not applicable.

The following additional responses were received for question 1;

IT HAPPENS ALL THE TIME GIVE ME A JOB AND I WILL SHOW YOU

Can't get voucher from city - disabled no minor children

Can't get voucher from city - disabled no minor children

My realtor wouldn't sell me a home outside of Springfield, I am black. Landlords where taking money under the table, as with most, beyond section 8 amount, and not on a lease.

Mostly, they look at the household income.

I can't live in my own house because I don't make enough money and don't qualify for any of the above assistance. I also can't live in certain parts because I don't speak SPANISH!

Rents are too high especially for 3+ bedrooms

People were sometimes reluctant to rent due to pets but these were not issues I faces as a renter. People were actually quite nice.

Due to price and credit issues.

we were steered by real estate agents away from multi-racial and predominantly POC neighborhoods to white neighborhoods when we were looking to buy a house (we are white)

disabled no priority for vouchers, LIHTC not affordable

It’s hard to find a nice market rate place downtown.

AGAINST the LAW should have been capitalized as well. I am of several instances where families with young children were directed elsewhere due to rental unit not dealed. Also this survey did not provide a specific space for responding to "affirmatively further fair housing"

I can get an apt because of bad credit.

was being evicted for having an accommodation pet and had to move

no. however, I was told, as a nonprofit developer that it was rye hope that we were not going to provide housing for people with disabilities because it was done once in "this house", and it didn’t go well & Springfield has too many of these types of places that bring in no tax dollars.

So far I haven't had problems to find housing, but probably I wouldn't get a mortgage from no bank because of my credit score.

It is not illegal for a bank to deny you a mortgage if you do not qualify. Not sure all of others above are illegal either, at least for one to three family properties.

**Question 2: Have you experienced any of the following in looking for housing outside the city of Springfield?**

A total of 70 survey respondents answered this question, 25 shared written comments.

Answer Options	Response Percent	Response Count
Can't live in an apartment because you have kids and there is lead-based paint	15.7%	11
Can't live in an apartment or house because you don't speak English	4.3%	3
Can't live in an apartment or house because you are from a different culture than the landlord.	18.6%	13
Can't buy a house because no bank will give you a mortgage	72.9%	51
Can't rent an apartment because you have kids and they don't allow kids	17.1%	12
Can't live in an apartment because you qualify for Section 8 and the landlord doesn't accept Section 8.	14.3%	10
Can't rent an apartment because you or a family member is in a wheel chair and they don't have ramps or elevators so don't accept people in wheelchairs	4.3%	3

14 of the written comments indicated that respondents had no comment or that the question was not applicable.

The following additional responses were received for question 2;

Can't relocate- no voucher for disabled without children

Can't relocate- no voucher for disabled without children

I work, no section 8 anymore, landlords want CORI/credit checks provided all personal info, and you have to pay for that or no home  
 Income is problem  
 I have lived here my own life and want to stay. However they're allowing more and more section 8 and not holding landlords accountable for anything. Pay your trash fee and let's clean this city up. I want to move out of my parents' house!  
 Rents are too high for 3+ bedrooms  
 Own a house  
 I have never had any issues either with renting for two years or purchasing our home.  
 I want to live outside the city but there is a residency ordinance forcing me to send my kids to either private or Level 4 schools  
 I bought a house. These do not apply to me  
 Disabled no priority for vouchers, LIHTC not affordable

**Question 3: How do you feel about the city of Springfield's' effort to make it easier for everyone who lives in Springfield to find a decent place to live?**

A total of 504 survey respondents answered this question.

Answer Options	Response Percent	Response Count
Outstanding	11.9%	60
Good	24.0%	121
Adequate	23.6%	119
Not Good	24.2%	122
Horrible	16.3%	82

**Question 4: Have you participated in any city planning meetings?**

A total of 516 survey respondents answered this question; 423 participants (82%) indicated that they had not participated while 93 participants (18%) shared that they had participated in city planning meetings.

**Question 5: Please tell us what would make it easier to participate in city meetings?**

A total of 451 survey respondents answered this question, 38 shared written responses.

Answer Options	Response Percent	Response Count
If we provided childcare	15.3%	69
If we provided transportation	23.7%	107
If the meetings were held in your neighborhood	40.6%	183

If the meetings were held on the weekends	28.4%	128
If the meetings were held during the day when my kids are in school	12.0%	54
If the meetings were held in the evenings when I didn't need to work	30.8%	139
If there were translation services available because I don't speak or understand English very well	5.8%	26
I'd rather participate in an on-line survey, like this one	44.3%	200

The following additional responses were received for question 5;

They don't have enough information of when meetings are

More reasonable notification so more people could attend

Citizens need "Welcome Kit" with intro materials

Citizens need "Welcome Kit" with intro materials

Announcement of where and when on TV

Languages are so difficult to understand

I would prefer paper and pencil/pen

If the meetings were better advertised and with ample notice.

AFTER SCHOOL

Currently flexible on my schedule but in the future it may be mostly evening meetings.

Will there be coffee

More advertising

I would like to speak-out my thought and idea!

If I thought it wasn't just lip service, but I think it is pointless.

More advertising

I care so I made arrangements and went

Weekends, evenings and/or online surveys

Meetings made available

Na

I always find out about the meetings AFTER they occur.

If there were more info on home improvement grants

I just don't have the time in my day to participate, at this time in my life. If I had more time, I would probably participate.

If the meetings were advertised through email like this survey

I don't know when the meetings are. Need more advertising.

Notification

All of the above.

I bought a house. These do not apply to me

If I knew about them

If we are aware of meeting dates

Knowing when and where the meetings are  
More promotions done, i.e. news, thru schools, stores, etc.  
Provide light refreshments  
No need for evenings, I don't like work  
I like to get it (the information) straight from the mouth-in person meetings are better  
I honestly believe that if Springfield city decision makers LIVED in the City where they draw their paycheck it would be different.  
The current meeting should identify Future Agenda Issues.  
If I knew about them  
If there were competent people present

**Question 6: Do you feel like the city is hearing your concerns?**

A total of 440 survey respondents answered this question, 164 shared written responses. 285 respondents (64.8%) felt that the city was not hearing their concerns while 155 participants (35.2%) felt that the city was listening.

The following additional responses were received for question 6;

LIFE IS A WORK IN PROCESS AND WE ALL HAVE TO WORK TOGETHER TO MAKE A BETTER AND STRONGER COMMUNITY FOR OURSELF, OTHERS AND OUR FUTURE CHILDREN  
Too many violence. Not enough patrol out visible.  
Not enough information out there  
Because everyone talks no one listens  
They don't listen  
Doing much better now than 6 months ago  
Slowly  
When the right people speak, it is heard  
Too many issues  
A lot of meeting taking place but no results  
Unaware of when and where meetings are being held  
Let the plight of Homelessness in Springfield attest to the lack of full concern for the underprivileged.  
Reasonable accommodations ignored  
Reasonable accommodations ignored  
Because there's still a lot of homelessness  
Public have the right to be informed especially with issues concerning the community as a whole  
the need for more affordable housing has been an issue for quite some time, and being that there are so many abandoned buildings, the city should invest in making renovations to these homes instead of just leaving them sitting there for years. Feels like nothing major is being done  
We would have so many people homeless  
No and yes. Some schools are too big for K-8 with almost 1/2 kids extremely defiant, not schools fault, but solutions? I have some suggestions as a mental health counselor, and I will begin attending meetings if I am aware of them

For the many years I've been in SPFLD, I haven't seen any change for Low/Middle class residents. I've made several complaints about the abandoned house across the street but nothing is done to remove garbage or stop it from being broken into.

Because nothing gets done even when you bring any issues to their attention

My rent is based by income but I can barely go through the month with what is left of my pay

I haven't voiced any concerns to the city.

Our neighborhood has been breaking in nothing has being done

Not myself but other with the trash fee etc.

Less communicate with newly arrival who are very limited English and not able to find the jobs, no money to pay for the bills, no transportation for hospital or clinical appointment.

Too political

I call and never get a call back

A lot of bureaucracy involve

Because the city is not getting its information from the demographic of people who need it most.

Currently more houses that was not in a severe or

They put you in a shelter & leave you there I was in a shelter for a year before I even talked to someone.

I have not addressed any concerns

They make it difficult to get into a shelter and then they do little help to get you alt. They try every way to put you out.

I know they are too worried about a casino, than helping those who are truly in need to be happy and treated as people.

Because they are rude, mean spirited people. They always want to be right.

Because if we have low income we can't move anywhere it has to be with the Mgt. your with.

No listen to people.

Because it's all about them and money

Not listening to the people

Because it's all about them and money

Because they is all about them self and money

Still homeless

I feel that they will not hear my voice.

People are excluded for lack of available info...

No changes are made to the system

I don't think they ask or care

No money no power no voice

Crime is too high; break ins; assaults; unsafe neighborhoods

They hear the concerns but they don't know what to do to fix it.

Politicians continue to say they will work on quality of life issues but it is evident it continues not to be a priority

When I call 311 such as dead tree stumps, no one responds.

I found the rent too expensive for me to stay in Springfield, and many of the well-kept site based housing options have years long wait lists. Those that have shorter wait-lists are often ridden with crime and pestilence. While the housing authority does listen to concern, very little change to housing problems are

made. I work in Springfield and would like to live in Springfield again if changes are made to rental programs, or if more is done with local lenders to help low income buyers purchase homes not in complete disrepair.

Not enough info no easy access

Don't care

Ignoring the residents, politics heavily involved

They simply don't care

Our schools need work

Don't have any concerns

I haven't voiced them.

My concerns are high crime and cost of living in the city

There are so many abandoned building and houses that look like they're falling apart. It makes the city look like trash. They make the city look unsafe.

Too many people moving away from the city because of inadequate housing.

It feels that the city only listens to a small group of people. We can't get speed bumps, but we can get a casino. And where is the investment in the poor communities, so they are not so poor. A woman was hit by a car, because of the lack of good lights and crosswalks. Where is the help for people to get condos, or homes, or nice rentals?

They need to get the crap out of here

Get feedback from city officials

The roads are horrific, I pay a lot in taxes and there really bad schools!

I think everyone meets to make it seem like a joint effort but really the powers that be do what they want

If we want to make the effort for someone to listen, there is always someone you can call who will take your concern, city council member, school comm. member.. 311 line...etc...

When the school my daughter went was voted to be charter school

Everywhere for subsidy housing is long five year or more waitlist.

Because I'm Asian

No concerns

Charter Schools beginning with SABIS

N/A

Sometimes. Depends on the issue.

I have lived in a certain area for quite some time and it is going downhill. The city allows these families to be pushed into certain areas and the families coming in are not taking cares of the houses or property.

I wish they had home improvement money to help elderly people fix their homes without going into significant debt

No reflection or improvement to complaints

Owned property in Springfield for 25 years. They never listened to us then. Now I live with my sister-in-law (help her pay bills in lieu of rent)

My concerns revolve around the living conditions my students experience.

I believe the mayor already has political ties and is corrupt

Didn't know the avenues for my voice to be heard.

I haven't moved in 30 years. Out of the loop.

People don't want to live in Springfield because the schools are terrible! Fix the schools and people will come back to the city!

No opinion

I haven't really had concerns.

How do they hear my concerns if they don't bother coming around asking. Where can we even complain I feel I'm on my own.

I haven't been able to attend one of these meetings because I feel like it's not advertised enough to of them.

The taxes for services provided is out of control

Have attended neighborhood meetings and not heard, also the neighborhoods have excessive noise issues.

Traffic, trucks, motorcycles, music..dogs..noisy neighbors when.

Taxpayers paying too much hard to make ends meet

Don't have any concerns

I have a wonderful house that I work very hard for and the only people who complain want everything handed to them. Spfld. offers too much. Why not send the people who do not work and can't afford proper housing to the suburbs.

I no longer attend meetings. I used to in the past but felt my voice, opinions, ideas, and suggestions were completely irrelevant to those who could do ANYTHING about ANYTHING..... So - this makes the people of Springfield STOP attending meetings and STOP giving input.....

Several complaints of zoning/code violations have not resulted in the problem being taken care of properly.

The few issues that needed to be addressed have been

Still a lack in affordable housing

Hearing the concerns is not enough, action is required that is geared to support those w/out a voice (i.e. low income, non-English Speaking etc.)

I'm sure they hear my concern, the question is "What action is being taken?"

Old people, old ways. Everyone has an excuse why it can't be done, we need doers not historians

I have not voiced any concerns

I vote

I feel they listen to very rare bits and pieces

I feel they understand the problems with the economy and are trying to bring in the casino to create new jobs. I think Mayor Sarno has had enough of the violence in this city and is working on a no tolerance plan and works closely with the police department to enforce the law.

Because I feel that they don't take the time to listen to people and our needs.

The vast majority of homes in the "City of Homes" are deteriorating. Why not look to other ways to advertise housing? Such as the amount of ponds and waterways where a person can have "waterfront" living? Why isn't that offered, promoted, or even capitalized on?

Having housing difficulties and still no help

Everything is about bringing the casino in (which we all know is going to happen) and corruption...I've seen it firsthand. There are good things about Springfield but I don't feel like residents real concerns are truly cared about....the facade yes, the action, no.

No print copies of consolidated plan circulated to public

Because I Still have issues finding a place to live.

I can't get my children back from DCF custody because I can't afford first, last, and security on an apartment and I can't get help with housing w/out them so it's a no winning situation.

Where I'm homeless, The City treats me like I have no rights.

And no

Absolutely no

Cause it's just too hard to find apartment for a sex-offender.

Maybe -sometimes

The city does not really want to hear low-income/renters concerns. The City comes across as if their major concern is for single-family housing being built.

We need more affordable housing

Because I am income eligible but on everyone's wait list

But I don't talk to them much

City does not care about poor people and poor neighborhood

Affordable housing is very difficult to obtain. Landlords and banks are not making it easier. I would like the city to make a bigger effort to create new and more affordable and public housing.

Because it seems the agencies are either not concerned or they're just giving help to particular people.

They seem to be moving on a faster pace

I feel like the city is not hearing our concerns because I have the feeling that city is planning w/out the community, and the people share their ideas. I feel like is their way or the highway.

Because I am still

Because I am still homeless

Learn more effective communication

This is very recent and there has been no open communication between high ranking officials-and families, beyond belittlement.

I haven't been very vocal

Same as #3

Cannot respond

Feels like they only respond when issues are in the forefront. When an issue is in the news, media etc. as soon as it's not things get dropped or go back to how they were.

No they continue to overlook

This is why the shelters are over crowded

I don't get enough free stuff

The city often hears the concerns of the residents but it is difficult as a resident to track the city's progress or receive updates on an issue/concern

I don't know because right now there is nothing for low income folks. Friend has been on low income housing list for 8 years while others are on for 3 months and get it. How do they pick?

Every time I look for housing no one wants to help me.

City staff only work for themselves and people in their class--they tend to only help themselves and put us [minorities] aside. You don't have a voice.

Not enough is being done

Very few "Hispanic voices/concerns" addressed.

Lots of abandoned houses and buildings.

The mayor already said "I do enough for you people" got on tape.  
It seems as if I desired to, I could find a place to voice my concerns  
Haven't expressed any concerns  
I had Mr. Richard Allen hang-up on me when questioning him on why as a nonprofit, who owns our building, are required to pay property taxes.  
300 Block of Bay Street reflects the entire City. Crime, Blight, EPA, Zoning, etc.  
I don't feel like they take the time to listen to the public.  
Well I have been a resident in Springfield for over 2 yrs now and I have not find out of any meetings  
Because the things I have concerns on, they haven't made an effort to change or look at.  
The issues are getting worse with no options.  
Haven't spoken up yet  
They need to allow for other ideas around what a "home" is, as well as plant more gardens with all these abandoned lots  
No effective responses.  
We need less government  
By the City responses on flyers  
No I think they need more staff and monies to the right thing in the city  
I'm not sure because I haven't spoken about my concerns as a citizen.  
It seems no matter what the community say the city already have plans.

**Question 7: If yes to above question--what has the city done to make you feel heard?**

A total of 111 survey respondents shared written responses to this question. 16 of the responses received indicated "nothing," "not much," or "nothing ever." Four participants shared that this survey made them feel heard by the city.

The following responses were received for question 7;

THIS SURVEY FOR ONE

For example, On Union Street past Hancock Street walking westbound people standing outside selling drugs and other contrabands/ illegal substance and no one is driving around or at least a community policing.

Has made housing available to some people by lowering the income guidelines

Have connection with Friends of the Homeless

Help people with CORI

Progress

Mayor is on TV more

Let me speak when I want to

Got housing

Give me housing

Working more on shelter

Whenever I've had the need to call the City with concerns in my neighborhood, I have seen results immediately.

Because the rebuilding of the city was pretty quick  
Nothing at all, I believe before issues are address surveys just like this would be a Great way to be heard.  
We have contact with Springfield Housing Authority in an attempt to house individuals served.  
I hear the mayor speak of some of the issues on TV, and I've seen him attending many meetings about many issues on TV and in person  
Always accessible  
Fix State St.  
Moving toward representations make City Counselors more available and more receptive to concerns  
They have met some of our requirements  
Made it easier to find housing.  
Make info more available to people. Not everyone has T.V. Or computer. Get churches involved. Have info more available at soup kitchens and other places...  
Not helping  
I feel like I can contact City Hall when I have concerns.  
I do hear and read what is going on from the newspaper, TV, and internet.  
We talk to the police that patrol our neighborhood but we get the most support from the Springfield College Police.  
This survey.  
Offer informational meetings  
Mayor and city councilors are always willing to listen to my concerns.  
My city councilors are accessible  
People don't have good credit  
I feel fortunate to live in a neighborhood where we have a lot of concerned neighbors whose VOICE is heard at city meetings, etc.  
"Following through on the contracts,  
Open communication about changes,"  
Lowong fees, cleaning the city up  
Better schools  
I check out their website. I know I can call 311 with any complaints. The Mayor is very receptive  
I don't have any real issues, but, besides the trash fee, things seem okay. (I would like a trash fee that was cheaper as I only put out my trash a maximum of 1x per month.)  
Nothing. 311 is rarely responds to my issues or my concerns. Talking to many city departments is difficult unless you are "important". This city suffers because it is not inclusive.  
There have been efforts to replant some of the foliage that was torn down by the tornado  
Nursing union  
More police patrol and faster response times  
Emails or phone calls  
Connect ed calls telling of meeting ,informational number available for any questions  
I feel as if the city tries to be inclusive of everyone and put the needs of its residents first.  
The 311 line is great!!  
My daughter's school was voted to be Charter School by City Council.

My husband attends the Outer Limit meetings and the 16 Acres meetings. I do not attend, as he provides me with the necessary information.

"Forest park crime meets

Ability to ans ?,s through 311"

Discrimination

Listened to our concerns for education by working forward for charter school back when they were first installed in the city

Any time I have voiced an issue I have heard a response

This survey is a good start.

"Establishing the 311 phone line, however, I have called the phone line several times and the person did not know the answers.

City's web-site

When I report matters, it is looked into

I feel Springfield is a very open city with a great deal of transparency to the decision making process.

I have written inquiries and have been contacted within a reasonable amount of time.

Offered online surveys and provided an opportunity for me to voice my opinions.

There are a variety of ways to reach out and voice concerns that people have

Quick response by the police to reported incidents.

I live in a great neighborhood in Spfld. The neighbors keep their properties nice and we have no troubles. If I have a problem, I call 311 and they deal with it. The people who complain usually do not offer anything but problems for the city.

I work for the City and know that the employees do what's best for the City. In some areas we have budget issues but can't do anything about that right now.

I have appreciated the 311 service. It's one call to someone who is friendly and knows where to direct my call. Often they take care of the issue directly & I don't even have to make any other calls.

One visit to the violator was made.

Responds to my concerns and my requests

Responds to my concerns and my requests

I could see the suggestions implemented and completed.

I like 311; I have used it and get a response.

They have responded quickly to the 1 complaint I voiced through the 311 system.

This survey

Not sure.

Homelessness initiatives, vacant and foreclosed property ordinance, cleanup of Longhill Gardens, redevelopment projects in the South End

Speak out at City Council meetings

Fighting Blighted property

City council meetings have a period for public speak out.

Made it easy to voice my opinions

311 is helpful

Mayor's office is very responsive

Participating in Neighborhood Council meetings.

I can't imagine how you could possibly make it easier for anyone ...asking if they need childcare, transportation, translation. online.....

Recently met with Office of Housing to submit comments on action plan

If I could get some help for me and my wife so we could get our children back.

They have done nothing to hear me out.

Not much. It seems the government wants this subject under wraps

Build house for the tornado victims clean up certain areas that needs to be done

Nothing they could do much better

Being on the waiting list

This website may be just what the city needed.

Meetings being held

Inviting me to different housing meetings and talking to the families and homeless and others organizations in our community.

Put up this survey for one.

Nothing. Our City Councilman said he would look into a situation and the paperwork I prepared presenting "my case" as to why we who holds a 501 c3 are required to pay property taxes, I faxed all of the documents, he agreed to review, then called him as instructed. He refused to answer his phone, so, I went to the City office and ask for the call to be placed from a City Hall telephone...He answered right away, and before the person making the call on my behalf could tell him he was on speakers phone, and that I was in the office with Him. He exclaimed! "That woman sent me all this paperwork, I ain't calling her back". The person making the call looked at one another, we were both horribly embarrassed. I let his office without saying a word. It's clear to me, Springfield City Representatives I've encountered are not interested in serving the interests of the Constituency in this City.

I think that adding the shelter/hotel accommodations for those in transition was definitely a good look for the city.

Speak out at City Council

I think a letter should go to each one that signed up saying thank-you for coming and a follow up letter reporting on the ideas presented at that meeting that are being put into practice."

By distributing flyers thru neighborhoods

Public council meetings in my neighborhood

**Question 8: If no, what has the city done to make you feel excluded?**

A total of 196 survey respondents shared written responses to this question; 20 participants responded with either "nothing" or "not applicable."

The following responses were received for question 8;

I feel like city hall is a game rigged in favor do moneyed corporations and rich men like MGM, MassMutual, PeterPan Bus and Peter Picknelly. The mayor and city officials should have more communication with citizens, by visiting them in their neighborhoods. City officials need to stop riding the desk, down at Court Square.

Not enough low income housing

Need better place of location to discuss these issues

They come up with ideas but then they don't follow through

Not making reasonable rent rates and don't include lights and gas

Not hearing

CORI

Give us a chance

Don't address issues that I have with housing

No results from the meeting they have

Not helping the homeless with opportunities

I receive no help at all

They don't listen to anybody

Being lied to and not following thru on promise. Not remembering promises made.

Denied reasonable accommodation requests and responses with no facts, appl law

Denied reasonable accommodation requests and responses with no facts, appl law

Establish a housing task force, which includes actual constituents

I feel casinos in a residential area, equals all of Springfield, many residents downtown, with the crime and poverty levels is horrible. these people can't afford this, it's as though the city people don't matter. a lot of

There are tons of boarded up buildings on this street, not to mention drug activity that seems to go unnoticed

Have gone to numerous housing fairs sponsored by the city and nothing ever comes of it.

Classism

Lack of services to the community

I do not live in Springfield and have been working for the City of Springfield for 27 years.

Reduce crime

Educate the ignorant

Educate parents

Sometimes ignore

Conflict scheduling

It takes months before they usually respond.

The city has allowed these same sets of code enforcement worker to continue to illegally condemn my home & more homes under falsified housing conditions in order to own the properties. Then Lisa Desousa, Dave Cotter & Juan Martinez deliberately refused to give me a "Appeal of the Condemnation" after I turned it in to their office in person. Also Cotter and Lisa showed unfairness to taxpayer, tenants, and homeowner by taking sides in the illegal foreclosure crisis to do private business and gain for themselves.

They don't tell you anything

They don't give us too many resources.

Not Listening

No good communication

The school system is slow

There a lot of racism

If some of our issues we are trying to get fixed get fixed

Nothing has been done that I can see they are too busy planting trees claiming there's no money  
Have denied my reports  
Point me in the right directions for housing  
More surveys  
Don't give enough information about housing  
Not helping people get housing or put homeless people in their own apartments with incomes  
Mortgage being too high. Even though people on disability.  
Holding an eviction notice to find another apt to find for family.  
Know the people. Not every fits into criteria set. Again not everyone has Computers, Televisions or cellphones. Some people have money but waste it on living arrangements and eating not to exclude traveling.  
More surveys and flyers  
Not doing to help people needed  
Listen to the concern we have  
Long waiting list  
Send questionnaires to my home  
No communication  
In Springfield there still is very little decent places to live and the places getting the grants are putting on a good show on the outside but not really doing their job as good/responsible landlords. The problems about safety, security, and reliable living options that I've heard for years have still not been fully addressed if addressed at all.  
Not made us a real part of the casino initiative.  
No particular outreach.  
There are excuses as to why trees are not removed or there are dead stumps.  
Single mom who isn't working  
Not conduct surveys like this one sooner.  
Not holding meeting on days that people can attend.  
They are not helping those who are trying to make things better in their life. Not everyone has Section 8 so why do they only cater to them. Some of these people live in lead housing, The people who rent out to people don't pay attention to the property.  
Feel like I'm a number not valuable  
In my opinion, this city caters to certain groups. I have lived here all my life, whether it be housing or benefits/ having to call on the police, the discrimination is blatant!  
Housing shortage  
No one offers help to working people that fall in the middle class. I struggle to pay for my housing and I don't receive any help. I also watch those who don't work (but are able to) live in the same apartment I do for free????  
Unless you are politically connected with local politicians you will get nowhere  
"Residents are not respecting their neighbor's quality of life. Noise, Trash, Properties dirty, falling apart.  
The city does very little to help those that try to make spfld a healthy place to live."  
Treating parents poorly within school system

Not real sure why the parks in other neighborhoods are being redone and have "water parks" and Nathan Bill has NOTHING!!!! The fields are terrible (not adequate for soccer games!), there is broken glass everywhere, "lovely" inappropriate pictures are spray painted on the playscapes and the ground. It's in a nice section of the city and it looks like crap! It's an embarrassment when soccer games are played there and the kids kick up dust and it's nothing but a dust bowl! Or it's muddy and there are holes all over the place. PLEASE FIX NATHAN BILL PARK AND MAKE IT AS NICE AS THE OTHER PARKS AROUND THE CITY!!!!!!

I have e-mailed the mayoral assistant and I am yet to receive an e-mail back.

Question 5 isn't a yes no question.

The abandoned buildings remain. They are not being restored or torn down. They make the city look like an unsafe place to live. I don't wish to live on a street that looks unsafe because of the run down building. My husband and I live in Springfield and we like our street because it is quiet and the homes are properly maintained.

Not enough affordable housing

Nothing. I'm moving away first chance I get.

No one listens

There are no plans to fix the roads, schools, or the taxes that works well for a lower middle class resident.

"Is this for question #6? Administrations within the school system have negatively or not have answered my questions concerning the well-being of students and technology presented to those students.

Not listened to adequate solutions to issues with respect to school. Example: First dept. meeting with new administrator (took over for April Huckaby and not sure I should mention names) inquired why the new Putnam did not have a computer lab for mathematics labs. Suggested the conference room on first floor could be modified to suit demand for students to utilize computer simulations/programs in order to achieve a deeper understanding of mathematical concepts.

This administrator (following me ask the same question) stated, ""Not going to happen."" This went on several times during the meeting."

should

That they help everyone including young people who are trying to find affordable housing that's not just apartment buildings.

It seems like decisions are made regardless of the peoples input.

Not affordable some times the price of the home or apartment tells you where you can live at. Some times that is done on purpose. Also all of us don't get help equally.

I believe they are overwhelmed with the housing needs and lack of funding but because I am not on the priority list of homeless, domestic violence, etc.. There is not much of an option for me but to wait years with the exception of possibly never receiving any rental control help.

I honestly feel like if I do attend meetings my voice will not be heard because I am not politically connected. Parking fees for school employees--employees took an effective \$1000 pay cut and were never given an opportunity to offer feedback. This is typical. On other issues, feedback is welcomed.

Winchester Square is always forgot about. The city wants your money for taxes and you cannot even feel safe in your home or on the street. People are moving in from areas tearing up things and bringing in drugs and the city does nothing. Only certain areas are taken care of. They do not even street sweep the area

Not really addressed it at all. Habitat for humanity hasn't come to our community to help my parents out much.

Sewer issues. Ignores Mc knight area

"Ignored our request to pave Talmadge Drive. (Hasn't been paved in 50 years) Had to call to get road plowed. Had to call to have trash picked up. Had to call to have the city shovel the sidewalk between Talmadge school and Kiley (city owned property).

City was very slow responding. Paid taxes in this city for 25 years and expected better."

Teachers are not heard when it comes to concerns about their students OUTSIDE of school n

My husband and I have made the effort to not be a part of White Flight. We have stayed in the city and have lived here for more than 20 yrs. When we have called for side walk repair we get a run around. When a tree was removed in front of my house by city employees they never came back to grind the stump ... or replace the tree with a healthy one.

Mayor made casino choice without considering the horrible effects on community and traffic, then asked for a \$40,000 raise

No notifications to my household.

We have beautiful neighborhoods, affordable homes, but terrible schools. No young families want to live in the city because the schools are so awful. We need to fix the schools and our entire city will improve!

I have never addressed them properly to anyone.

No effort is shown to get community input.

Neighborhood school is not suitable to my scheduling needs

There is the HUD's policy to help city employees (Police, Firemen, Teachers) in purchasing selected housing in certain areas of the city. These places are usually in undesirable areas which as a single educator, I don't feel confident investing a mortgage and time into these "castoff" housing choices. I think that a program like that should allow for housing choice (within a price range).

My opinion does not matter.

Handicapped facilities and access limited.

I met the mayor, and brought up some concerns, which he dismissed. My house was broken into, and the responding police officer stayed for about 3 minutes and left without asking if I had anyway of securing the house.

Housing, thankfully, not a concern

Not "doing".... They (the ones who have ANY control over ANYTHING) "listen" and maybe jot some notes down, all the while making EMPTY promises.....

Not getting the problem of zoning violation resolved.

Have never asked what my concerns or problems were

Question 5 isn't a yes or no question.

Meetings are not announced to the public, and are only held once.

The supportive services throughout the city are not easily accessible, community involvement must be attained throughout the Hispanic communities. And the social workers within the city lack empathy and basic customer service.

See improvements

I haven't heard about this meetings. More advertisement should be done.

When you call the city with a concern, you get bounced around like a ping pong ball, finally when your concern is taken you are left with the insecurity if your issue is really taken care of. No follow-up or solution.

They hold hearings for input but don't follow through on suggestions made or on implementation or they go against the input given

Bend over backwards for the bums and criminals at the Worthington Street shelter and handouts to all the others who contribute nothing and take no pride in this city.

I wouldn't say it is what they have done to make ME feel excluded, it is more of making CITIZENS as a whole to feel that way.

Not making sure are street are safe,

Despite additional ward representatives, some of the newest city council members have begun to act like they are little "kings". The city council, or the individual councilors, has never conducted any surveys asking for people's opinions, or if they have, then the answers have never been published.

I am not notified about meetings.

The city doesn't have a fair communication system to inform residents about meetings and ways to participate in planning decisions.

See answer under #6

withholds grant award and subrecipient award information, details not posted on website, not getting notice about funding when available

Not inform of meetings

Feels like Spfld Still has Cheap places but not I good areas and not up to living Standards. I also feel as though you guys don't see all that happens you need to be more involved.

Not enough Affordable Housing

They don't hear me because I am homeless and a Nobody to Them

Because I can't get my children back w/out an apartment but can't get help w/out them in my custody

When I held a sign saying "Homeless" In Need go Help" they tried to put me in jail for panhandling for asking for Help

Police harassment, hospitals being hostile towards me.

Never mind

"I have a record so I can't get an apartment. Everybody deserves a second chance."

My Cori

Push that sex-offenders can't live in an apartment setting. Only shelters, or men based housing. But, I am married.

By telling the residents what the City has already decided to do.

EVERYTHING no mailing to the city of Springfield

The city is governed by a 'club' of people, most of whom are unelected.

Communication

They only refer to places that have long waiting list

Nothing in particular, but lack of info and feeling they wouldn't be receptive

City needs to clean up poor neighborhoods and turn empty houses to affordable housing

The city makes it difficult to access this survey. It does not take into consideration of the needs of homeless families.

They have turn me down with getting in to a shelter with my 3 kids do to what happen in my home.

They do nothing for the poor

Affordable Housing

I feel the city needs to work more to help homeless in better housing

Just doesn't pay attention to poor people

Ignore me + others

Cause I'm homeless

Cause I'm homeless

Not quick enough

Not helping

Income requirements. Family composition.

I feel excluded due to my race. I've applied for several low income, section 8 etc. and it seems there helping different ethnicity more than the Caucasian.

The same things that has been happening such as high crime, poor schools, no jobs, wasting money,

Make it difficult for the people to get involved.

The City is not moving towards inclusion of educating property owners on Fair Housing law.

Has turned their eye towards the racism

There is so many boarded up houses in the area, why not make it affordable for people to fix them up and live in them or rent them out.

I feel I should get more free things given to me

Not a matter of exclusion per se but one of poor communication. All of the primary departments need to have at least quarterly sector meetings similar to the ones held by police and public safety. No everyone can afford a newspaper subscription nor does everyone have internet access. The call reminders for the sector F meetings are very good.

I haven't heard anything from the city. I get everything done for myself. City hasn't done anything to help me.

No help

They don't return phone calls and they are rude to people in person. They only work for people who have credentials.

Because I was not born white or Irish, I don't deserve the same opportunities as individuals who are of Irish decent.

I feel that the concerns addressed are in the community that are not diverse and multi-cultural.

Lots of places that could be of good investment for fair and affordable housing just going to waste all around the city making the city look dirty, careless, abandoned and unfit for good quality living.

Refused to hear our concerns. Listening only to homeowners and business owners.

I've been on a sec 8 waiting list for about 15 years.

They hear about the concerns yet always seem to find an excuse as to why changes are not happening

Making hard to qualify for a mortgage loan

No rent control. Use their brain to come with or utilize programs already around to repair abandon housing

No answered questions.

They should have town meetings in every neighborhood for those who are handicapped and has no transportation and make it convenient for those who work

The so-called quality of life that the mayor pushes, is \*\*\*\*\*! police riding about, ignore loud music, cars double and triple parked,, people walking against the traffic lights, amazing more people are not hit or killed

"There is more to tell....I called the Chief of Staff office numerous times to never get a return phone call. Finally, I email her on a LinkedIn account, as we were connected. She was mortified that I would send that this sort of ""thing to her on LinkedIn. We made an agreement that I would call her office. I did, regarding being a Nonprofit being charged Taxes... Her response was that she wasn't privy to what and how the Assessor's office works, as she just ""stays in here lane"". I thought as the Chief of Staff, she controlled the ""highway"" of what and how it happens in the City offices."

I have not actually voiced my opinions

There isn't a lot of notice. Language barrier is a definite and rents are still rocketing high.

We are underserved and nobody knows if we resident of the city

"It breaks my heart when my students are told they don't qualify for anything despite the unstable situations they are forced to stay in. Then if they don't want to move and lose their children's spots in daycare, their school position, or for other reasons do not want to be placed in another city's shelter they have no options for a year. There is no recognition of this situation. Any conversations I've had with workers have no resolve as they are locked in.

It excludes my clients. Since they are my job and reason for living here in Springfield, I too feel excluded from the community. In fact since moving here I haven't felt or seen much of a ""Springfield Community.""

Not make more gardens, nor open up areas for more innovative sustainable construction

Not listened to feedback, defaulted on HUD Fair Housing Conciliation Agreement, promoting segregation with HOME and CDBG funds, ruthlessly and needlessly demolishing historic buildings in minority communities, maintaining a Code enforcement "Goon squad" to promote minority homelessness with false and exaggerated code complaints, promoting reduction in property values in minority areas through incompetent auctions of tax-title property, discriminating against minority and local people property disposition processes.

Is just that is to many things happening in the city and not enough staff to deal with all the issues

Same folks all the time.

**Question 9: Please tell us how you think the city could do a better job making it easier for everyone in Springfield to find a good place to live:**

A total of 278 survey respondents shared written responses to this question.

The following responses were received for question 9;

"Promote development of entry level-housing in safe neighborhoods and adopt a zero tolerance crime policy. Also stop trying to stifle the city's nightlife. Springfield should be more hospitable to 20-35 year-olds-- it should have better downtown high-rise housing options for young professionals.

Gangbangers and drug dealers should not be allowed to return to Springfield when they're released from jail.

JUST DO WHAT YOU ARE DOING AND WE NEED TO DO WHAT WE ARE DOING AND KEEP WORKING TOGETHER HAS A COMMUNITY

Community Policing

Better management co.

Get rid of management companies

Put the information out there

First make it safer for the kids. Then make it safer for the elderly people. Lower rent. Give second chance to people who have failed in rent in the past.

Reasonable rents jobs

Making monies available for those who have little or no income to pay their utilities

More low income housing and more options for those with CORI issues.

Try and help those w/o resources

Pick up abandoned buildings to make more low income housing

Need more building for low income housing

Need more housing in Springfield

Listen to the people who come to the meetings and give equal opportunities to everyone

Hire more people

Don't know

Clean up the streets give BAD CORI participants a second chance

Fixing old apartments

Give more people their SSI on income

Working on shelter clients-and creating jobs.

Part time job

Make new properties and buildings

Remodel empty bldg.

Start with the homeless real apartments with respectful management. Shelters and pseudo-transitional programs only. Maintain the problem of institutional bias

If people try to just get out and look for work and not wait for the job to come to them and then maybe people will have work

Affordable for all Low income Ages

Use HOME funds for tenant based vouchers, two months sec deposit, rent to own opportunity

Use HOME funds for tenant based vouchers, two months sec deposit, rent to own opportunity

I feel that there are a many things the city could be doing to make Springfield a better place to live. The first thing on my mind is abandoned apartments and rundown buildings by fixing these properties and help make them more affordable. Also I feel that some landlords from big Management companies seem like they do not care about the tenants. I would like to see more police presence in the problematic areas.

More public housing, low income , section 8 and not to go by peoples credit.

More Affordable Housing/More Apartments with things included like Heat, Hot Water, ETC.

Turning vacant properties into rent controlled subsidies whenever possible.

Noted in question #6

They have to do more for the community

They shut have more Police

Offer more low income housing. I am a family of 5 (1 adult, 4 children) I work full time & get no assistance with rent. It is so hard to pay market rent value & the constant risk of eviction puts a strain on emotions in my family.

The City of Springfield should have a housing credo or standard.

Put rules/laws on how landlords can treat people. Making them pay for their own Cori/credit check, they are regular people why should they have access to all this personal info, they should only have housing references and housing court reports, and fines for discrimination. A landlord showed me an apt. with dead roaches and wires hanging out the walls and stated he thought I was used to that. I am minority, but educated and hard working. and realtor and banks allowing equal access to loans and homes

Abandoned building need to either be torn down or fixed up....

Make the mortgage process less daunting and lien on the local lending institutions to actually give loans out that the federal government gave them to give to us to bring back the housing market.

Not foreclose, not make urban renewal into urban ethnic cleansing and pushing poverty further out of sight and mind of privileged people.

Springfield is a good place but the biggest issue I've confront is the discrimination of race

Continue to ensure codes are met so people can have a clean and safe place to live.

Start cleaning the city and have more patrolmen in the neighborhood

A lot of people are on waiting list for sec 8. People just can't afford apts due to the cost of living.

Come up with creative solutions to housing affordability problems instead of just stating "no more subsidized housing"

I believe it would make it easier if Springfield would stop placing people into categories due to their race/income/housing options. They need to give people a chance according not just to their credit but job history, criminal records, referral letters etc... Not everyone with bad credit or Section 8 are not great candidates for better living.

Would like to work more closely with the minorities groups of Burmese, Karen, Karenni, and Nepoli etc.. in this community

Reach people from where they are at, everyone has different issues

Remodel vacant houses and rent them at a reasonable price

Making communities safer,

Build more apt/ homes especially around schools.

Continue to make the above illegal actions above to be publicized and enforced

Safety issues

They need to send their representative to reach the low income people, have one on one to know what and how the city can help to live in a better place.

Not discriminate against persons who are not on section 8 as well as persons who are.

First, by maintaining the properties that people are in with other real estate repair procedures & not boarding up these homes & by fixing up these homes making the city look more presentable & making it an area where a family may want to live.

Make apartment lists or give people who can afford full rent subsidized

More low income units

Better funding.

Act

Give Each individual an equal opportunity

Help more homeless

"Cleaner environment

Lean more toward their incomes not always HAP, etc."

By making affordable housing for everyone.

Be organized, and not be against people for any reason.

Clean up the neighborhoods!!

Giving people the chance to find housing in area around them

Give more funds for Section 8 vouchers

Put more money and housing then we won't have to worry

Get rid of crime and drugs!

No history check

Give more Information about sec 8 Lists Where you are on the List. Too many years waiting on the Section 8 List.

Check apartments are to see if its available & in living condition for families.

Hire better police.

Yes

Stop crime

Yes

Yes

More job housing

MORE education, housing, etc.

Stop putting in Casinos and consider more housing for the homeless

No comment

More info available to all citizens

Lower rents, more jobs

More advertisement

Need jobs, benefits not casinos

My biggest issue is with finding a safe enough place to live. There are many parts of Springfield where I don't feel safe past daylight.

Have more available, affordable, livable apartments for families to comfortably reside in. Double checking on landlords and following through on investigations and/or requests. Listen to the poor more than the rich, the residents more than the landlords, property owners, and investors. Try to move good tenants into the low income neighborhoods, not just anyone so the rent gets paid. Make sure landlords are doing thorough and decently scheduled investigations. Many more but need more time.

Crack down on the ordinances and people who do not keep up their property and destroy the neighborhood.

Cut down on crime; drug neighborhoods; more arrests; more police on the street;

Improve the Section 8 process. It seems like Spanish people get housing before any other minority race.

These projects and apartment buildings draw crime gangs and drugs more community policing to make them safe

Lower the residents on section 8

If they would make it better to find the listings and to make sure they are legitimate ads.

Enforce quality of life issues

Fix up the abandon houses and apartment buildings.

It shouldn't matter what language you speak or the color of your skin. We should equal upon all races.

The city should help citizens who are on the lower end of the income scale by offering financial counseling programs that offer credit repair and money management. Additionally, vacant housing, lots and parks in poor areas, like Gun Square Park should be kept clean and well policed to reduce crime and blight. Please work with local banks to train citizens for homeownership. This might reduce some of the strain on the Housing Authority.

Open up more section 8 for people who really need it, but make them prove they need it.

Making the landlords responsible for their mistakes and make sure that they take care of their properties and the tenant.

More info directly to residents

By not looking at race or whether or not people have children. Everyone would like to live in a nice home.

Have a specific place where landlord can post their apartment available and Make sure that everyone home is up to code.

I think more landlords should have an easier time evicting people not paying rent. Deadbeat renters drive up cost for everyone and drive landlords out of the city.

Affordable housing

Landlords should only request first month and half security, it's very hard for triple rent before move in

Put welfare people to clean the streets and blocks

Knock down all the abandoned buildings and we would have plenty of housing for everyone.

Stop the politics. Catering to a certain base of people because of a large number of them with the chance they will turn out to vote has to stop.

The city needs to enforce noise limits, housing codes, and make the absent land lords accountable for their disgusting properties. All residents, renters included need to be responsible for the property they rent. Sweep, rake shovel, trash, cars,

I think that the city should knock down the abandoned houses around the city. I'm not suggesting rebuilding the houses, put the land up for sale and let people build on the land. It would add to property values.

Put more money into culture/ Visual and Performing Arts. Put more money into education. Make the city attractive. And on that note. GET RID OF ALL THE FILTHY BARS AND STRIP CLUBS!!!!!!!!!! When a city is desirable, people will do what they have to live in it.

I think that landlords of properties really need to be present so that neighborhoods are safe and properties are taken care of.

"Make the neighborhoods safer for all people. More patrols. Demolish unsafe houses. Build new homes in those lots

Bring new factories or job opportunities to the city.."

"Make the neighborhoods safer for all people. More patrols. Demolish unsafe houses. Build new homes in those lots

Bring new factories or job opportunities to the city.."

I live in Chicopee and I do plan to move.

I don't think it is the job of the city to make it easier for people. People need to learn to work hard for the things they want or need.

By making the city more safe.

NO CASINO!

More apartment complexes and multilevel ones

By addressing the gang problems. By providing jobs to the unemployed. And, by insisting that city workers live in the city. It would also help if the city would consider a program to assist new teachers with finding affordable housing.

Build better housing units and options. Build them everywhere in the city. Actually implement ALL the recommendations of the Rebuild Springfield Plan. Create a more transparent process, so people can be a part of shaping our city's future. Stop being so defensive, it makes it hard to have a conversation about the city in a meaningful way.

If the politicians would listen

More financing

More affordable plans for upgrades for energy efficiency

Have more accessible housing as a standard especially for new developments.

More supportive housing options for low income, advertise community events better, reach the younger generation to feel more passionate about staying in the city.

"Less administrators in schools and higher more instructors/teachers. Teaching students of the city will allow better decisions to be made by future generations of Springfield.

I could further discuss this in a formal way and would very like my voice heard.

Education of the citizens go up, new industry can be born, more jobs result and gang related issues might just possibly go down.

Stop wasting taxpayer money - have several ways that this can be accomplished. The leasing of the Federal building is a simple example."

The city should fixed up all the abandoned buildings to provide housing.

Make the neighborhoods more safe for families. Making sure that everyone do their part for the up keep of their properties rather landlords or owners and tenants.

Clean up, get rid of or utilize vacant buildings/properties. And there are people who are not trying to use the system who really need assistance. Make more opportunities for those people.

I think neighborhoods need to be safer so that everyone has the opportunity to feel safe where they live.

I think it is not a question of how to make it easier, it is the concern that the landlords and home owners who will be renting are following all rules and regulations as well as the renters. Are the renters at the correct address, do they pay their taxes, do they give the proper info. When they are applying for rent???

Are they legal to be here to begin with?? Many landlords I think want to rent, but maybe these matters come up and they feel it will not be or become a good situation for all. I live in a great neighborhood in the City, however, if a house in my neighborhood is rented to a family by a landlord who does not get the truth and proper info. from that renter...where does that lead my beautiful, peaceful, good neighborhood. I have seen rented homes where one family moves in with that lease, and before you know it, another family moves in, and yet another...you can tell by all the cars that are continued to be parked in the driveways. This is a lot to consider, please do!!

Not sure. Sometimes fixing up the area that people don't want to be and making it safe. Teaching folk about the American dream and how to keep it. You have to model what you want and use the people you have to help them understand.

That would be hard because there is always going to be someone to oppose.

Everything is cater to the DTA or domestic violence which is great but for a single mother of three children it is difficult to provide and get no help although, I work 40+ hour weeks just to barely make ends meet. I don't qualify for any help right at this moment unless; somehow I lost my job and became homeless. Isn't the point to get on our feet and support our families. My tax dollars go to help everyone else but me and my children.

"Tear down the dilapidated buildings or fine owners for leaving them in deplorable condition.

Provide more low-incoming housing near schools to make it easier for families to participate in their children's education."

Better education

Stop shoving section 8 families and homeless in one area which causes problems. These landlords only care about money because most of them live out of town or out of the area. Every time you hear something on TV about fixing up the city you never hear Winchester Square only the South End Forest Park or the North End (some areas)

Tear down all abandoned houses, Freeze landlords from owning any rental properties again. Use Habitat and the kids at Putnam to build affordable housing. Some areas of the city are starting to look better.

It's pretty expensive to live here. Maybe a rent reduction if you stay in the city for a period of time

NO ONE IN THEIR RIGHT MIND WOULD WANT TO LIVE IN THIS CITY UNLESS THEY WERE FORCED TO.IT WAS ONCE BEST DESCRIBED AS NOTHING BUT AN ORPHAN BEDROOM TOWN.

"1.Old. Unused buildings to be remodeled/renovated and put to use.

2. Incentives for college graduates to buy in this city and not only live but work.

3. Assistance and lower cost/ APR to buyer of these old and unused building with a plan to improve city. Lower credit score approval for these types of plans"

Stop wasting tax dollars on foolish stuff.

Hold landlords more accountable for their properties. Also, offer incentives to city employees to live in the city. We need more tax-paying residents buying and living in the City of Homes whom are also drawing a paycheck from the city. I work in the city and chose to purchase a home in the city; however, as more and more homes are flipped and rented by absentee landlords thus decreasing property values as well as everything else, it pains me to know that if the conditions don't change in this city that my family and I will have no choice but to sell and move out of the city.

The city has too many properties that are an eyesore. Not enough is done to make sure that our city is beautiful.

Pay the Clerks a little more money to be able to survive and make ends meet.

Clean up some of the dead trees that were left as a result of the June 1st tornado.

I come from a small town and am continually appalled at the amount of trash strewn everywhere. I think it would help Springfield considerably if it were cleaned up on a regular basis. I would volunteer for this activity in my neighborhood.

Fight crime

I do think Code Enforcement should be stepped up. There's a lot of subletting and multi-family squatting going on all over the city. Let's move these people to their own places.

I have not personally had any issues finding housing, and have been very happy with my experience living in Springfield, despite the fact that my landlord lives in GA. I have lived in the same house for the last 7 years.

Advertise where parents would see information. Canvass and get community input on issues. Let the residence know how they can get connected, follow through on issues.

Stop offering section 8 to people that don't do anything. I have nothing to say against this survey because I never been involved in housing discrimination.

Make the city safer.

Public safety and schools

Hosting community conversations, and having those conversations displayed on a city-wide calendar.

As an educator, there was an idea once presented to me about having a "Teacher's Village" idea, a concept done in other larger urban centers, that provides city educators with reasonably priced homes within the city, adding to additional investment of educators in the city. Many teachers I know live outside Springfield because the cost of living is much more within their budgeted means.

Focus on crime reduction, which will make more neighborhoods safe for families. And in focusing on crime reduction, increase job accessibility, which will reduce crime, which will make neighborhoods more accessible.

Get rid of the trash fee. When I have called the cops about bothersome neighbors they didn't really care.

Enforce laws

Mark areas more presentable and clean up drug and gang activity

More of a visible police presence in ALL areas of the city.....More advertisement (Forest Park, etc.)...

Invest in your schools. Remove the criminals. Tear down abandoned houses and erect new ones. Maintain city streets and parks.

The city only can take the run down properties and their owners to court and get rid of them. The PEOPLE have to find their own good place to live by working, keeping up their properties, and not asking for handouts. Housing issues exist in the city in the areas where people do not work, children who drop out of school, and people who spend their days looking for handouts. The city does too much for everyone.

Housing issues start with the people.

Our city needs to become a community. We need to start in schools and neighborhoods, creating relationships with neighbors and law enforcement so that we can keep our city safe together. The citizens here feel no responsibility for the place where they live because they feel unsafe and alone. The police officers are jaded by the crime in this city, and pass judgment on all of its citizens. They need to be aware that they are not judge in jury, just the enforcement. They should be talking to the people, and creating relationships. This will make their jobs easier!

Unfamiliar with current plan

Make ALL neighborhoods safe. It is clear in Springfield which neighborhoods are neglected by the city in cleaning, care, and safety.

As a home owner, I found it difficult to sell my home in Forest Park (01108) and had to rent it out for a year. This issue is related to the safety in the neighborhood. There is a perception that certain areas are

unsafe & there needs to be more work to make sure that every area in Springfield is safe. We need to have no tolerance on crime & make it as uncomfortable as possible for criminals to make a living in Springfield. I think it is very difficult for the city to keep up with the demand of tenants and their families looking for housing in Springfield. I also believe that tenants are moving from one apartment to another at a very rapid rate which also clouds the statistics.

Enforce existing laws.

Make sure neighborhood are safe, the poorest people live in the worst neighborhoods. Lack of info in native language other than Spanish- Khmer, Nepali, etc., Refugee agencies dump people in poor housing

Enforce infractions if a law or code violation...that sends a message to those who are breaking codes or laws and sends a message that we don't do that here

Enforce infractions if a law or code violation...that sends a message to those who are breaking codes or laws and sends a message that we don't do that here

Keep on doing what you're doing

Keep obtaining information and modifying events as needed going forward

Create more affordable housing and put an end to redlining from banks.

Housing Programs (i.e. NEFWC & HAP), should provide constant orientations and workshops that are informative but more importantly provide tangible resources/direction to the public.

Start cracking down on people illegally over-occupying apartments!...then the market rents would adjust themselves and not be so directly related to the voucher minimums!!!!

Stop section 8 housing and when a multifamily either gets boarded up or burned down- they should tear it down and make it a single family home and no more housing projects.

Clean up and rebuild damaged apartment buildings

Rents are too high now and days. People, especially families with children have a hard time finding a good place to live. In the urban neighborhoods the rent is high but somehow affordable but the quality of the housing is cheap. You have to put up with rodents, lead, heating issues, cockroaches, also concerns for the safety of your family depending on what neighborhood you're in. In the suburban neighborhoods the rents are ridiculously high you can't afford the housing, so you're stuck in the "ghetto".

Make more home ownership programs available, especially with down-payment assistance. Homes in Springfield are affordable, but people have trouble saving the down payment. People who own their own homes are more connected to the community.

Do sting operations (testing) to learn which realtors and landlords are helping whites at the expense of people of color or excluding deserving families

Stop over concentrating poverty and allowing more section 8 housing in the City. Its already saturated. People who live here on Section 8 who don't have a decent place to live can move to another community for free

"Reduce crime. Ticket dog owners who have unlicensed dogs. Continue to crack down on absentee landlords and neglected properties.

Improve public transportation throughout the city."

Honestly, I don't know that the city can do anything more, given the amount of low income housing that already exists.

Less ghetto, there are some beautiful places to live but I would NEVER live there for fear of my own safety.

How on earth can you make it any easier than it already is. Try making it easier for people who work and pay taxes and aren't on the public dole!!!!

Enforce the vacant and foreclosed property ordinance, continue cracking down of absentee landlords

Mandatory inspections to all apartments for rent! Just like fire men would do for smoke alarms.

Get rid of the abandoned houses. I live on one of the best streets in Springfield/Brianna Lane and there is a house on the end of the street that was foreclosed on and then hit by the tornado and nothing has been done. We actually had a neighbor mowing the lawn at one point. That is not acceptable...If the bank owns it they need to do something about it. I think the city should get involved to make sure the bank does what is necessary.

Lower taxes

Get everyone a job

You guys should use all those abandoned buildings and places and rebuild new apartment complexes and/or houses instead of just having them there not being used.

Are there any incentives for landlords to fix their places to attract more renters? Are there any incentives for renters to live in a particular place - tax wise? How about if you live in the City and work in the City, you get a 1/2 percent tax break?

I like the automatic calls I get from the police department notifying me when they have community meetings in my sector of the city, something like this may be a good communication tool for other issues in specific sections of the city.

Do something about the scumbag landlords.

Enhance City Services

Cannot

Involve the residents more. Do more outreach.

STOP THE CORRUPTION, GIVE THE JOBS TO QUALIFIED LOCAL BUILDERS< HOLD LANDLORDS AND BANKS ACCOUNTABLE FOR SHADY DEALINGS AND PROVIDE ACCESS TO RESOURCES...resources are there but people need access and need a little more leniency in QUALIFYING. Not everyone is unemployed because they want to be.

Coordination of consolidated plan, action plans, and services Expand Office of Housing more contact and service for public

First clean and make sure the damaged homes are renovated. On my street alone there are 4 homes either burned or abandoned. City or owners have not paid attention to them. When new property is built "like" homes should be built.

Keep places up. Come down harder on landlords, be more involved, have the City/State have apartments that you run for Cheap and are clean up to date and in good areas then Spfld would be a better city and cleaner.

Low income homes

Fixing up all the abandoned buildings to make more affordable housing.

One up all the abandon buildings. Give all the Homeless people a place to live.

Be more involved with the real people in the community.

Audit case workers

I didn't understand the question

Cheaper housing

Provide what is needed, in areas that based-offender can.

By not doing things to only benefit a Chosen few. For developers and private Non Profit Agents to make money off of low Income residents that need Housing.

MORE LOW income Apartments. 30% of your income

To have an emergency referral service, that actually blends into a state program like RAFT.

Work with homeowners; rental property owners.

Acting on Springfield resident need for housing, I know they hear us from Springfield no one leaves

Treat every case as an individual concern and follow through with all individuals. Possibly case managers.

Fix empty houses to affordable housing. City to please reduce homelessness-help people get jobs.

They should never turn down families with kids and who are trying to do better in their life do to their past

I think there needs to be people or an organization that governs both the Housing Authority and DTA.

Open up the abandoned houses

Put places out there so people could read or look on-line

Should listen and follow through in what our community want for our future in this City of Springfield

Make areas more safer to live in

"Rebuild old places

Give everyone a fair chance and really concentrate on rebuilding western mass and/or Springfield or surrounding town w/spring/Holyoke/and so on"

Lower prices (rent

Lower prices (rent)

Fixed-rate for people with SSDI

Yes they can do a little better

Help more people get apartments

"There needs to be more housing available,

And if building stronger homes and families is the goal, people shouldn't be made to feel voice-less."

Improve schools in North End and South End and Mason Square--invest in these communities so everyone will want to live in them. Clean up abandoned lots. Enforce property owners obligations to keep property clean. Have the same level of responsiveness in all neighborhoods. Make sure that parks are not locked during the day. Have police presence and responsiveness throughout the city and not just in predominantly white neighborhoods; facilitate a community conversation on racism; launch a city-wide public information and education campaign to combat racism--with billboards and bus posters and TV and radio commercials.

More resources and try to get more affordable housing complexes

Regional education

Give the poor a chance to get in

More tenant/landlord education

Offer more training to landlords and more affordable housing.

Educate landlords and the community

Encourage landlords to overlook statistics

Start by making the landlord delead their apartment. Start fixing up all these abandon apartments and rent them out.

Give us free housing

Affordable housing requires living wage job opportunities and the city's efforts (if any) to attract employers has yet to bear fruit

Make absentee landlords accountable.

Some sort of rent control. I am a single parent, with a single income and 2 children. My income qualifies me for services like Fuel Assistance but I make too much for SNAP, MassHealth, Section 8. In order for me to find a clean and safe 3 bedroom apartment (my children are opposite genders) it takes me almost 3 full weeks of pay to cover my rent.

"Hire people to help people find housing.

Buy up the abandoned homes and fix them up for homeless people or people who need housing.

Let people rent to buy their apartment."

Start helping people

"Have these kind of workshops note: comment made at Listening session on AI

Support the homeless and have classes to help them be self sufficient

Give them jobs and don't discriminate."

Fix more up housing make it affordable come up

Really embrace its diverse population

Marketing to all ethnic/cultural groups and all areas of Springfield

Invest in all these properties that are going into waste, invest in parks and recreation that can be family-oriented and available in the area with security and of good quality and enjoyment.

Enforce building code in a timely manner. Find affordable housing to develop. Look at alternative housing types.

Making housing more affordable. The cost of living in the city is so high it's really hard to do anything

Have more resources for working family to qualify for help

Get rid of section 8 housing. It is not the city's job to make sure rent is cheap; it is to keep a safe, clean environment for its citizens and decent educational opportunities for its children. I don't see Wilbraham or Longmeadow accommodating anyone financially.

Start enforcing all laws, and jail people who constantly break the laws

Press charges and fine landlords breaking the laws

CARE.

"Replace ""City of Homes"" on Springfield Letterhead.

The Springfield Fair Housing Authority has a role in this change."

Make these landlords follow the law and penalize them when they do wrong.

There have to /be/ good places to live. If the city could enforce basic laws it would help. Requiring people to adhere to ordinances would help us all. If people have yards full of trash, that is bad for everyone's health, safety and property values. If there are homeless people sleeping in vacant lots, someone needs to move them. If there are junked and abandoned cars, they need to be towed. Trash, scattered shopping carts, wandering beggars do NOT attract responsible people to want to live in our city. Enforcing the small things will greatly contribute to decreasing the big crime and poor property values. If we call the police we need them to actually give tickets.

More police and neighborhood watches. Less police discrimination of black and Hispanic cultures which happens all the time and more inclusion of said cultures.

More income adjusted housing. Houses included

We are a nation of nations and community based service. Therefore, we need all to be considered. I think that they could be little more lenient with those who have poor credit. The city is broke, obviously so are its residents..

Mostly we need to approach things as people doing things together, and not as adversaries. They need to expand their shelters. They need to remove the one year ban if shelter is turned down, and they need to have more information about the housing process available in easy to read terms.

See number 7 and number 5

Listen to feedback, reinstate the HUD Fair Housing Conciliation Agreement, promote balanced housing with HOME and CDBG funds, work to restore historic buildings in minority areas and re-erect those lost due to irresponsible actions, eliminate a Code enforcement as a CD program and restore housing rehab to its former prominence, end auctions of derelict properties and sell properties after they have been restored to functionality by a community-based receiver, prioritize capacity-building for local people and prioritize providing employment and ownership opportunities to members of minority groups and local people in general.

Leave to private sector/competition

By building more affordable housing

I think the city is trying but lacks funding to do more single living apartments and more affordable first time home buyers.

Probably more funding so people can be honest and not overuse the funding from other people that really need help.

Register of landlords with special attention to absentee Landlords. Rent Control.

**Question 10: Please tell us your zip code so we can better understand where housing issues exist.**

A total of 488 survey respondents answered this question.

Answer Options	Response Percent	Response Count
01101	1.6%	8
01103	0.0%	0
01104	9.2%	45
01105	14.1%	69
01107	5.9%	29
01108	17.8%	87
01109	20.3%	99
01111	0.0%	0
01118	13.7%	67
01119	6.8%	33
01128	2.5%	12
01129	4.1%	20
01138	0.0%	0
01144	0.0%	0
01152	0.6%	3
01199	0.0%	0

## LISTENING SESSIONS SUMMARIES

### **Listening Session: HAPHousing Consumers**

**March 27, 2013**

Property owners on Cottage Street in the Mason Square neighborhood are not keeping up properties.

There's a lack of communication between landlords and tenants.

Property values are declining and properties in the city are run-down and not maintained. Many homes in Mason Square are abandoned, foreclosed and trashed. Many are boarded up and fenced.

Landlords don't want to take Section 8. When apartment was needed, called 50 landlords before one called her back.

It's hard when you wait for so long for a voucher; client waited on list for 15 years, then no one will rent you an apartment.

### **Listening Session: HAPHousing Consumers**

**April 2, 2013**

Landlords need to be educated. They give you a lease and then after they create extra rules and stipulations that go along with it. Landlords don't give official or proper notice when they want to evict a tenant. Extra charges imposed by the landlord after the lease is signed. Many residents are harassed by their landlords.

Landlords need to learn how to properly communicate with tenants.

Landlords automatically reject you when they find out you have Section 8.

When you have Section 8 and do find an apartment, you fear losing the housing and the voucher so you stay in places and deal with things that are not appropriate. Fear of retaliation.

Some landlords won't rent to you if you are a full time student.

Some landlords won't make repairs to your unit because you have Section 8.

Maintenance issues in general.

Bad tenants are allowed to stay in the complex because they pay cash rent.

Tenants need education on their housing rights. Tenants are taken advantage of when they don't know their rights.

## **Listening Session: Caring Health Center**

**April 17, 2013**

The city needs to know that landlords are charging for rental applications, people have to pay just to apply and are not necessarily going to get housing.

Homeless shelter is not accommodating for people with disabilities.

Homeless shelter uses plastic dishes and residents are concerned about health because you can't sanitize plastic. Response: you can't have china in a homeless shelter because sometime people go off and it's not safe. Man in homeless shelter would like his own room. He has a companion dog and everyone wants to pet his dog. Bill Miller doesn't care about anyone or anything.

Need to pay more people to work with people to help them get the help they need. Need to pay more people to help people find places to live. People need more help and there are people who need jobs, so the city should pay them to help. Gov't should open up and say we have this and let's go onto this community and help them. It's like they don't see us and they don't help us.

How many houses are in foreclosure? The city makes the money back. Why don't they buy the houses and put people in them. In other countries the government gives unused land to poor people to build a house on.

Homeless people- I've been homeless myself. People don't speak up. There should be more people here. 6 members of the public here. The city doesn't listen anyway, no one listens, so there's no point in participating in meetings or surveys.

There are things at the shelter that you can utilize, but people have to utilize them. People of color, poor people, us, have to stick with it. Make job training mandatory part of homeless shelters. Put the work places in the homeless shelters.

COC meeting tomorrow 10am at 1600 East Columbus Ave.

East African experience Somali, Eritrean- everyone who tries to help us is for the government. Problem of part time workers so can't access them all the time. Advocacy organization tries to find apartment for Africans- ask for 3 months' rent and do not open a bank account. Boston and Worcester are better than here. People who cannot read and write English so people are removed from the section 8 list because they do not read letters. Mohammed is discriminated against last name doesn't match. Americans get the best jobs, but the real jobs where you're sweating etc. are the Mexicans etc. and they don't get any help because they are immigrants.

I can pay my rent but I don't have three months. If you can't sustain the rent they kick you out.

How's can you house people in a hotel who are homeless and not get them in housing. It's a cycle and you get stuck. Once you put people in a concentrated box then it's crazy.

The money is there and the housing is there but it's hard to get it. I get a check and my son gets a check but I have to give it back (to Gov't). Gov't gives just enough money that you can't progress – just tread water

and not improve. I want a chance, let me buy a bike or something so I don't have to ride the bus Springfield has a lot of empty houses, put people in them.

We went to the shelter and got all the people with skills and asked the city and tried to buy buildings and tried to do something to buy abandoned houses but it didn't work. In Africa we have fixed rents for various sized apartments. Issue of discrimination against a Somali family. He will provide the letter.

Can't rent because of CORI or bad credit.

Everyone has heard of MCAD but not MA Fair Housing Center. There are places out there that will take complaints. I walked into MCAD and everyone there is in their own world; they love their shoes and their clothes and they don't do anything. I filed a complaint with MCAD and they didn't do anything because I didn't hire a lawyer.

I am blessed because I have an apartment and I only have to pay one month rent at a time and it's a Spanish woman and its working.

All about racism, I have lived all that and we have to overcome that. It's been there since day one and it's never going to stop. The community has to put its efforts in too.

Experience in housing place where a maintenance person sexually harassed her, and so the maintenance person made up a story about how her daughter who was playing in the dirt under a tree was damaging the tree, and tried to kick her out. They try to evict people.

They enter illegally into your house, they don't give notice, and they always say they did.

The housing court is very good; they give you time and it's always been very good. There's tenants' rights and there's landlord rights, and that information is all around.

I had an issue with a landlord trying to evict me who took me to court saying I owed back rent, and the court affirmed I didn't owe money and the landlord made a complaint to a credit company and now she has a mark on her credit.

MGM should put some money into housing for poor people and homeless people. We are the city of homes, and we need the casino company to have a focus on homes for low income people. It's probably going to be poor people who are going to go to the casinos so you got to make sure the casinos help poor people.

Limitations of PVTA – if bus dependent can't attend evening meetings because bus doesn't go back home after. Also, bus doesn't accommodate the size of his wheelchair.

**Phone Conversation: Michaelann Bewsee, Arise for Social Justice  
April 17, 2013**

Although the City is working on a fair housing document, it is important that they are mindful of issues around affordable housing in the city, most significantly a lack of rental housing for the city's poorest residents. 23% of city's population is below the poverty level. Many of the clients they see have insufficient income to rent *any* housing. There is no mention of affordable housing in draft AI document.

The city's poorest residents are not reading the paper or utilizing the internet for information on opportunities for public meetings/events hosted by the city or other organizations. Important for the city/other organizations to utilize printed fliers to reach these residents.

Concerns that the city lost more rental housing due to the tornado than they are reporting.

The city want to create housing for the people they *want* to live here, not the people who *do* live here.

**Listening Session: HAP Housing Staff  
April 25, 2013**

Some landlords claim that they don't accept home-base benefits (state emergency assistance program). Home-base participants often don't know their rights and don't know that they are being discriminated against. In most cases this is deliberate discrimination and not due to landlords not knowing any better. One issue is that a lot of the really poor families aren't sustainable to house because it is a maximum \$4,000 benefit per year. Home Base program going through major changes. August will be a transition point.

Some landlords make excuses about why they can't rent their apartment or why their apartment wouldn't be a good fit for a prospective tenant including: "there are elderly residents and your kids will be too loud," "there may be lead paint," "your water bill might be high."

While some landlords discriminate against section 8 voucher holders, others state that they will only take Section 8 holders.

Many landlords discriminate based on income of prospective tenant. Many landlords require 3 times the income, which makes it difficult. At the same time, landlords have the right to deny housing to a household who will be spending more than 30% of their income on housing because anything over 30% means the household is housing-cost burdened.

It is a tough situation for landlords because there are many people who are very, very poor. Many good landlords.

Better the neighborhood, the more discrimination. East Forest Park, Upper Forest Park, Sixteen Acres were cited as examples. Also communities outside of Springfield also heavily discriminated against low-income tenants.

Typically, the units that are being advertised very openly don't discriminate. These are often the worst units though. It's the units that get advertised by word of mouth or by other means where a lot of the rental discrimination is apparent. Go on Craig's list. Blatant discrimination there.

Low-income households cannot get into Stockbridge Court because rents are too high and CORI checks.

Need for landlord education. Need to rethink how we are reaching these landlords.

Very much a need for more testing of these situations. Fair housing testing. Thinks that MFHC would probably like to do more testing than they are able to do.

More education for a tenant. Low numbers of reported cases are mostly likely because clients don't know their rights. They don't report when they do know because they are afraid that they won't get rented to in the future.

Some landlords are keeping people's security deposit. Tenants get kicked out and are scared.

Posters on buses may be a way to spread the word to educate tenants.

Out of town landlord issues. Slum lords. These landlords often do not take care of these properties and results in deteriorating conditions of the unit and for the tenant. Since the tenant is more likely to be a minority, this is discrimination. Recommends City playing closer attention to who is buying these properties.

HAP people don't think that the condemnation process in Springfield is bad.

Discrimination at City Hall. Certain people get paid attention to fast. People from Forest Park get paid attention to, not Mason square

Broad educational campaign in a variety of languages. Russian, Spanish, Cambodian, Vietnamese, Italian, to name a few. The City and/or the state should be funding translation materials. Very sad that there are people who are scared to leave their neighborhoods. Need for more educational materials in a variety of languages.

Isn't enough quality low-income housing that is available in the region, not just the city.

Corner of Oakland and Orange Street. Classic example of abandoned apartment building that could be rehabbed. Question is rehab for who?

Problem is that the City's mayors only concentrate in one area. Sarno's sole focus has been the South End. The Mayor and his team should be distributing funding more equitably. Plenty of abandoned buildings in other areas of the City.

Idea: offer more tax incentives and tax credits to get these vacant buildings up and going.

Need for moderate income housing. HAP staff sees a need for moderate income apartments. Working poor / middle class needs housing.

Since tornado, rents are climbing in City.

Regional Opportunity Counseling Program—successful with getting some families out –early 1990s program, lasted five years before funding ran out—Found that most families wanted to stay in the lower opportunity areas because networks were there and there was a reliance on public transportation. Did not see ripple effect with friends recommending moving to these higher opportunity area. However, there were some successes and with other efforts this could be a successful program again. HAP staff thinks this should be reinstated.

Discrimination experienced living in South Hadley by HAP staff member.

As soon as you cross into East Longmeadow, you get noticed by the police community if a minority.

City should invest in more police officers to make people feel safe. Maybe people would feel safer staying in their neighborhood and not flee the City.

Indian Orchard has been known as being unwelcoming to minorities.

We should be bringing opportunity into the city's neighborhoods as opposed to relocating people from these neighborhoods.

Why isn't the city working harder to make the North End more attractive to doctors, nurses?

Bring job development and business development into the low-opportunity areas

**Listening Session: Hosted by MA Fair Housing Center  
May 8, 2013**

Question of how public comments were solicited by city. Suggestions on how to better reach people facing housing obstacles including hosting meetings at housing authority properties and posting notices of meetings/outreach opportunities at public housing sites. Post at housing court, MassHousing sites, HAPhousing and privately run subsidized units.

MFHC, Citing Dissimilarity Index used in draft report, high rates of residential segregation in MSA for Hispanic/white and for African American/white segregation. Huge overriding concern that needs to be addressed in city and region.

Missing leadership to address this problem – need for executive level leadership in the city. Better coordinate fair housing organizations and City Hall.

The Springfield housing authority, etc. should provide mobility counseling to Section 8 voucher holders to encourage movement to higher opportunity areas. Mapping that was done by PVPC shows that Section 8 voucher holders are clustered in Springfield. Mobility is an important part Housing authorities that administer Section 8 program. Only 1% of Springfield Section 8 voucher holders live outside city.

Mass Development contributes to segregation and puts its money into developing for the upper 20% and these comfortable communities that are using Mass Development are fostering and subsidizing comfortable living in Northampton and Amherst. Developers bragging about NYC people buying second homes developed by Mass Development!

Affordability definition is so skewed that it's not wage earners. When you are re-certifying for Section 8 the agency is obligated to inform people that they cannot be discriminated against. Need more money for education on people's rights and responsibilities. HAP and housing authority need to educate people and also need to fulfill their obligation to enforcement. Need to teach clients what to do if they are discriminated against.

Stavros, Not very many units that are accessible for people who need mobility aid. Have to move further outside of city for accessible units. Limited funding and support to make housing accessible. There needs to be more money to retrofit housing for people who need assistance.

There is also discrimination based on race HAP and MFHC and MCAD all have responsibility to educate people about their rights. The city could do more to reach out to the small landlords to educate them. Some discrimination is intentional and some is out of ignorance. Absentee landlords from eastern MA and out of state are a big issue. Assistance with training need to expand education with city assistance/partnership.

There's also a lot of empty houses all over the city and those should be fixed up, corrected and made available to people

Habitat for Humanity, a house was built for a family on Quincy Street and now they are not comfortable in their new home because of empty houses and lots in the neighborhood and crime. On the corner of Quincy in broad daylight people hanging out and doing drugs. Empty house next door looks like prostitutes hanging out. Quincy and Orleans police never come, no street lighting complaints for two years. Homeowners put a camera on their house and don't let their children play outside. Not feeling comfortable at all. City lot nearby that is abandoned contributes to the problem.

Question was raised asking if the city was pursuing litigation against banks who participated in predatory lending scams and redlining. City should collaborate on actions against banks – foreclosed properties.

Lead paint is a big problem.

Educating and disseminating info to landlords and also to educate board of health workers to spread the word about fair housing. Health department workers need to be educated/trained in general. Suggestion that certain city Health Inspectors are being paid off by landlords.

Question: Why is Habitat for Humanity building homes in unsafe areas. Answer: Some lots are donated by the city. Homeowners are being proactive to reach out to neighbors. City gave habitat the lot and it's in a crummy neighborhood. Suggestion-try using the media, eyewitness channel 3 news. Street was bad, then it got better, and now it's bad again. Habitat aims to develop in clusters, but they provide fences, which is a big problem. Hope that eventually new houses will take care of problem.

92.7% increase in family poverty in Upper Hill. Explore why/how did these changes happen and why other neighborhoods were more successful during this time period. Apply recommendations to the neighborhoods that are not improving. Living wage campaign.

NYC green market - replicate this success try to expand farmers markets. Mason Square market is a good start but needs to be expanded. City should partner with food bank to expand farmers markets. Try to find growers who will sell for less and accept EBT cards. Holyoke fourth Friday community groups at farmers market.

In coordination with police department, resume TBOS (take back our streets) initiative. Copy Holyoke they are doing something right, all the crime has been pushed to Springfield from Holyoke. Now crime needs to be pushed to Hartford.

If Springfield hired a position focused on fair housing needs to be both broad and specific and develop policies on education of board of health, landlords, poverty issues, child care, etc. Attack issues holding people back.

Need youth job program for the summer because there is a huge gang problem.

Understanding subsidies-if I go out and get a job, my rent goes up. There is a disincentive to get jobs. Have to reverse people's thinking to make jobs more appealing.

Improve networking among advocates. Who should you call and how long are the waiting lists.

Section 8 first time home buyers program needs to be promoted. People don't know.

If your credit is not good - how to fix your credit. Financial literacy.

Family resource manual? Who made it? City needs one. Have a city housing fair at mass mutual.

Replicate the tornado resource fair. Replicate the pancake breakfast with resources for residents.

Boston program in exchange for your housing voucher you receive 5 years of services. Innovative programs to get off of Section 8. Financial literacy, credit counseling, etc. 5 years of intensive counseling.

Housing authorities and subsidized properties update their waiting list records every so often. It is supposed to be yearly, which doesn't seem to be happening, can this be enforced?

Springfield Neighborhood Housing services and Habitat offer mortgages based on non-traditional credit. Eventually the Habitat families transition to conventional mortgages. Need expanded resources for nontraditional mortgages.

Credit tightening an issue.

People who are victims of predatory lending are twice victims. First they lose their homes, then they can't rent another because of bad credit. Barrier that should be addressed by the city.

Miss-match: Homeless population and vacant houses; ask the city to explore ways to renovate vacant properties and make them available as affordable and accessible housing. Especially for those with mobility needs. Not just residents, what if you have friends and family in wheel chair?

Segregating people because properties are not accessible. It takes years to find an accessible apartment. Universal design needs to be integrated throughout the city.

Could some of the communities that have little to no interest in affordable housing somehow pay for affordability in Springfield? There is a role to be played by surrounding communities. Communities could lose CDBG funds if they don't accept affordable housing.

Banks should use CRA credits do an assessment of CRA in region.

More funding to MA Fair Housing to follow up on fair housing complaints, impact litigations, ADA compliance and other issues. Housing discrimination is still an issue. Very hard to document discrimination based on race. When there is a case, they don't proceed with a complaint. Need to file more complaints. Testing may be harder now, but it's still worth it.

People are discriminated against based on bad CORI. Recent CORI reform, still fair housing issue. Need education about what landlords can and can't do. Advocacy orgs have an obligation to push for change a disparate impact case theory. There are a lot of fundamentals problems/policies in place. CORI is a de facto discriminatory practice.

Sheriff Ashe is a great resource. Replicate their responsiveness around the city. AISS (After Incarceration Support Services). Successful thing about Sheriff Ashe is that it is one on one counseling. Model needs to be replicated.

Absence of housings search agencies. No service available. All holders of section 8 vouchers should have case managers.

Is there any adult social services? Stavros deals for people with a disability.

Is there a list of all city services available? Dial 311 in city of Springfield. Community Action is developing a database of providers. Springfield Partners has a booklet.

Deconcentrating poverty, Community Builders has a program to centralize all the disparate subsidized units available with a single application so applicants don't need to travel from place to place. Inter-regional application system need to be developed, impossible right now. Universal Section 8 application does go to 85 different communities in MA. Issue is getting to the privately owned subsidized housing options. Requiring persons to apply in person is discriminatory, you should be able to apply on line.

Education of realtors and city council and boards. Visitability policies. Stavros could educate city councils on universal design and visitability.

Limited English proficiency is also a problem. Lack of access because of hearing and vision impairments as well. City should have a language access plan. Residents should know of right to request interpreters. Court documents and housing authority should have docs in Spanish and other languages.

Landlords ignore reasonable accommodation request.

MCAD is hideously backed up, lack of legal services. Federal housing courses must be resolved within 100 days If not resolved in 100 days HUD acts.

Victim witness advocate needed for housings discrimination. People aren't sure who to call. Legal services are backed up and have only a narrow focus. Large lack of legal advocacy on accessibility issues. Fund a priority spot for people with disabilities because accessibility housing is limited. Not considered a priority unless you are in a shelter.

Rhode Island created a new protected category, including homeless people as a protected class. City of Springfield could do the same. Case study of victim of domestic violence. Face a lot of discrimination, targeted for eviction because of violence against them. Women stay with abuser due to lack of housing choice/support.

## **PUBLIC HEARINGS**

### **City of Springfield: 1<sup>st</sup> Public Hearing on Draft Analysis of Impediments to Fair Housing April 23, 2013**

David Gaby - Open Housing of Western Mass and resident of McKnight neighborhood. *Analysis of Impediments to Fair Housing*: Mr. Gaby noted that the Analysis of Impediments to Fair Housing: The draft plan includes a lot of recitation of statistics/facts, but lacks analysis of the facts. He believes that the impediments identified are primarily things that are not under the control of the City. Mr. Gaby stated that in n 1993, a fair housing lawsuit was brought against the city, due to the placement of too much affordable

housing in some neighborhoods, which has led to the concentration of people of color. Mr. Gaby indicated that he believes that the City deliberately creates segregation through placement of public subsidized housing. Mr. Gaby stated that the City has contributed to disinvestment of neighborhoods; that the City's actions have caused disinvestment in neighborhoods. Mr. Gaby stated that the AI should address this problem.

Michaelann Bewsee, Arise Ms. Bewsee stated that she can't find the City's plans in order to be able to review them. Ms. Bewsee expressed concern that plan have been well-developed prior to having listening sessions or taking public comments.

Ms. Bewsee said that the City has a real antipathy toward rental housing, despite the fact that the City has a high level of homeownership (50%) compared to other similar cities. She noted that the City lost housing in the 2011 tornado and resulting housing demolition. Ms. Bewsee notes that rental housing includes a disproportionate share of people with disabilities, the elderly, and other protected classes, so these people are impacted by a lack of rental housing. Rental housing leads to more diversity in neighborhoods.

Ms. Bewsee believes that the City must look at the role of speculators in buying single-family houses.

Ms. Bewsee notes that the plan provides information regarding the region, but stated that this is the city's plan, not the region's plan. She noted that some neighborhoods are 84% or 71% white, and stated that the City should ensure that it is racially diverse in every neighborhood.

Ms. Bewsee recommends that the City support homeownership for lower-income people through limited equity coops and land trusts. Ms. Bewsee stated that the City should be giving more assistance for people who owe taxes to preserve their housing, instead of foreclosing on it for nonpayment of taxes.

Mike Gillian, Union carpenter, rebuilding homes, homeowner

Mr. Gillian stated that he has owned two homes that he has lost through code enforcement action and receiverships, which he believes was undertaken to defraud him from his homes. Mr. Gillian stated that there needs to be more information in the community regarding homeowner repair programs, and that the City should provide assistance to owners to repair homes rather than having receivers coming in and taking over houses. Mr. Gillian referred to a case in which someone who was not authorized to be a receiver was appointed. He said that he was locked out of his house by a receiver.

Mr. Gillian stated that he agrees with Michaelann Bewsee that the City is chasing away minority homeowners.

John Morris, Arise

Mr. Morris stated that distribution of surveys only via the web is likely to miss many people who do not have computer access. He recommended the use of paper surveys. [The consultant who is handling the survey, Erica Johnson from the Pioneer Valley Planning Commission, indicated that she had paper surveys at the meeting and was willing to distribute them.]

Susan Hamilton, MLK Family Services, Youth Director

Ms. Hamilton indicated that she believes that safety in the neighborhoods is a huge issue and needs improvement. She said that quality of life issues are not under control, making it unsafe for residents.

Ms. Hamilton said that her mother almost lost her home in foreclosure. Ms. Hamilton advocated for improvement of neighborhood organizations to serve people in order for them to be more financially stable.

Ms. Hamilton stated that she believes that neighborhood organizations and residents have a role in improving the community, and it should not all be pushed onto the city. MLK Family Services has many groups that work with the community.

Ms. Hamilton indicated that the community needs more assistance than just the physical structure of houses. Other services that are needed are: Employment/Education; Public Safety; Youth Services. Ms. Hamilton noted the work that is being done by the Mason Square Drug Free Coalition.

Meris Berquist, Mass Fair Housing

Ms. Berquist noted that she received the draft Analysis of Impediments to Fair Housing on April 16, and that her comments at the time of the public hearing are preliminary. Ms. Berquist stated that there needs to be improved outreach regarding the plan. She was concerned that the plan does not address affordable housing. Ms. Berquist stated that the majority of complaints received by the Mass Fair Housing Center are based on discrimination due to disability. She suggested that the planning process include focus groups made up of persons with disabilities, regarding issues they face in accessing housing.

Ms. Berquist stated that there are multiple complaints about the Springfield Housing Authority.

Ms. Berquist stated that the analysis should look at language access/communication access, and communication with and access for people with hearing impairments and visual impairments. Ms. Berquist also recommended that the analysis look more deeply at racial segregation in neighborhoods in Springfield.

Ms. Berquist noted that it is important that this analysis looks at the issue on a regional basis. She stated that there is racial and economic segregation in the region. Ms. Berquist noted that one strategy to address this regional issue is promotion of section 8 housing mobility programs.

Jamie Williamson, Massachusetts Commission Against Discrimination

Ms. Williamson identified a number of issues in the analysis that need attention:

- The LIHTC program does not include the obligation to affirmatively further fair housing; under state allocation guidelines, these projects must be located in heavily impacted areas.
- Regionalization must be part of this conversation. Mass Fair Housing did testing which found high rates of linguistic profiling throughout the region, leading to failure for Hispanic and black housing searchers not getting calls back, presumably due to accent or speech patterns. These populations are unable to access rental housing anywhere in the region except Springfield and Holyoke.
- Enforcement must take place on a regional basis.
- Gender identity/LGBT issues need to be addressed—these are covered under Massachusetts fair housing law.

- The City should make sure that all grant recipients confirm that they will affirmatively further fair housing.
- Surveys regarding fair housing/housing discrimination should be ongoing, so as to continually be identifying issues to be addressed; the Analysis of Impediments to Fair Housing should be a living document.

Ms. Williamson recommends that the plan contain actual numerical goals, and she suggested that the City look to plans done by other cities, both to identify impediments and strategies to address them. She emphasized that improving access to housing depends on a comprehensive regional approach.

Ms. Williamson noted that the revised document is very similar to the AI created five years ago. She stated that the document must address predatory lending.

### **Springfield City Council: Planning & Economic Development Committee Meeting May 21, 2013**

Springfield City Counselor Bud Williams organized a community meeting to discuss findings of the University of Michigan's 'dissimilarity index' study. Also discussed was the City's current process of updating its Analysis of Impediments to Fair Housing. Approximately 50 people were in attendance.

The following are comments made by Springfield residents in attendance;

The segregation we see in the city is a result of a failure of fair housing policy in city government.

Government policy created segregation. Housing policy has pushed people out of the city. Public housing was built in neighborhoods that couldn't defend themselves from its development. Residents have been pushing for a balanced housing policy since 1976 lawsuit against city and are still waiting.

The real problem is not too many people of color. City's diversity is an asset. There is segregation and there are less diverse neighborhoods. Need to start 'at home' and address segregation in the city first before addressing it in the greater region.

In the past Springfield ran a successful pre-apprentice program for young people to introduce them to the building trades. This needs to be funded again. New Haven Connecticut has had significant success with a similar program. There is an opportunity to use these skills to rehab the abundant stock of vacant homes in the city. These homes can be refurbished and lived in, not just torn down.

Institutions and systems benefit from the conditions of today. Many programs have gone before all for the purpose of helping poor people. Many grants, proposals and studies – money comes in but where does it go? We need a plan to move forward.

You have to have something before you can share something. So many residents have never had anything and are reluctant to share for fear that someone will take it. Change needs to start with the executive level of government – people with power don't want to share.

Children have left the city and won't come back because they can't earn a living wage. Policies are to blame and the city has a responsibility. Where will our moral example come from? The 'drive through' residents of Springfield are catered to. City must adhere to its own laws and policies. The depreciated value of real estate is not a black/white issue but a city issue. What the city does affects people.

Has lived in neighborhoods throughout the city in his life and thinks the city's diversity is a good thing. City can do a better job accommodating residents with disabilities. Springfield's issue is bigger than race. Absentee landlords are a major city issue. Landlords in general need to be educated.

Crime is a big issue in his neighborhood – highlighted recent police shooting on his street. Police don't investigate crime in this neighborhood like they do in other neighborhoods. Police don't assist residents. City doesn't maintain the neighborhood or its park. City ignores any issue above Chestnut Street in the city. Need to stop bending over backwards for MGM and take care of the city's residents.

We don't need a report to know about segregation and disparities in the city. Need to look at the issue in a comprehensive way.

Springfield is a goldmine – many people come to the city, spend their money and then go home. City needs to stop looking for Boston for guidance and look to Hartford and successful programs/policies there.

Segregation in the school system is a major issue. There's not opportunity for integration in the city's schools.

It's all about accountability. There are statutes to prevent segregation and discrimination. Towns surrounding Springfield are not sharing the responsibility. The Mayor needs to call a summit of all local mayors/selectmen to meet and talk about fair housing issues as well as their shared responsibility to the low and moderate income residents and all people in the region. Also need to look at the city and its neighborhoods and determined if their make-up is by choice or discrimination.

### **City of Springfield: Second Public Hearing on the draft AI June 11, 2013**

David Gaby, McKnight Community Development Corporation:

- Some things that have not been changed substantively in the AI-foreclosure crisis is pressing, and a lot of orgs have worked on this, but many homes are still far under water. City still dumps properties through auction program. It is an affront to property owners. Foreclosure crisis is addressed by saying we have formed a committee of some sort but it doesn't say that we are doing anything.
- We talk about opportunity, but section 3 is still violated. Reference to REB and city working with contractors, but can't find any information about that.
- Section called balanced housing-we. Are providing down payments to families to buy houses throughout the city. But no reference to city practice of over concentrating rental housing in certain neighborhoods. All these plans for balanced housing seems like rhetoric.
- The city appears to be promoting another subsidized housing project on Central Street the city through the guise of home ownership. HAP housing and United Way etc. are not our agencies. They are not Springfield.
- In terms of low opportunity neighborhoods and community development target areas, these areas have not been promoted. Buy Springfield Now and website to put a positive spin on Springfield. These initiatives are inappropriate to meet the needs of the neighborhoods. Instead of trying to

obstruct groups that want to market the neighborhoods, we should let them. Plato's Republic, size of 5000 works. Should use that as a size to market. The "I love Springfield campaign" is not efficient, not effective for this reason. Marketing campaign for a city this size will not work. Need to market smaller sub communities.

Martina Carroll, a representative from Stavros:

- Summary states there is an abundance of affordable housing but then it says it's all in run-down neighborhoods. What does affordable housing mean? Just cheap? Or up-to-date?
- Olmsted decision. Stavros helps a lot of people escape from nursing homes and into affordable housing. But, Stavros can't find enough accessible units that are affordable. The City should do a better job making housing accessible and or adaptable, so that people who are wanting to get out of nursing homes can find a place to live.
- Universal design. Accessible housing doesn't have to look different. HUD says you can prioritize housing for people who need assistance.
- Is low opportunity a euphemism for high crime? Need to define opportunity neighborhood.
- Transit system is a joke.
- Subsidized housing inventory that identifies the number of accessible housing units is desperately needed. Stavros would love to know where the accessible units are and do a better job of matching people with needs to the appropriate places. Need to keep track of accessible units and make sure they are available to people who need them.
- Sequester and section 8 being yanked. Sounds scary. Do not see this being addressed.
- On p. 8 it talks about discrimination in the form of a lack of awareness of fair housing laws. This indeed happens. Small time landlords discriminate. And tenants don't know enough to push back. I think education is a good thing, but you need to educate tenants because that might be a better use of money.
- Fair market rents are too low. Amherst is losing all their fair market housing. Springfield luckily has a lot more affordable housing, but it's not in the right places.
- Give points to builders for making developments accessible.
- City can create its own code for accessibility. Make the doorways wide and the bathrooms wide for grab bars and for wheel chairs.
- Phrase low opportunity neighborhoods feels like a big fat lie. A nice way of saying a depressing neighborhood.
- You don't want to have segregation by ability either. Springfield has a lot of work to do. Anything that gets re built, make it all accessible. Local code. Or points. Incentivize or mandate.

Frank Moselle, Six Corners:

- My question is about tearing housing down and fixing them up. Last year or so noticed red x's being put on homes, and a lot of homes being torn down. Why tear them down if it's just a roof being damaged. Why not fix them up?
- People walking around with their tool belts on, ready to go to work. Why not put them to work?

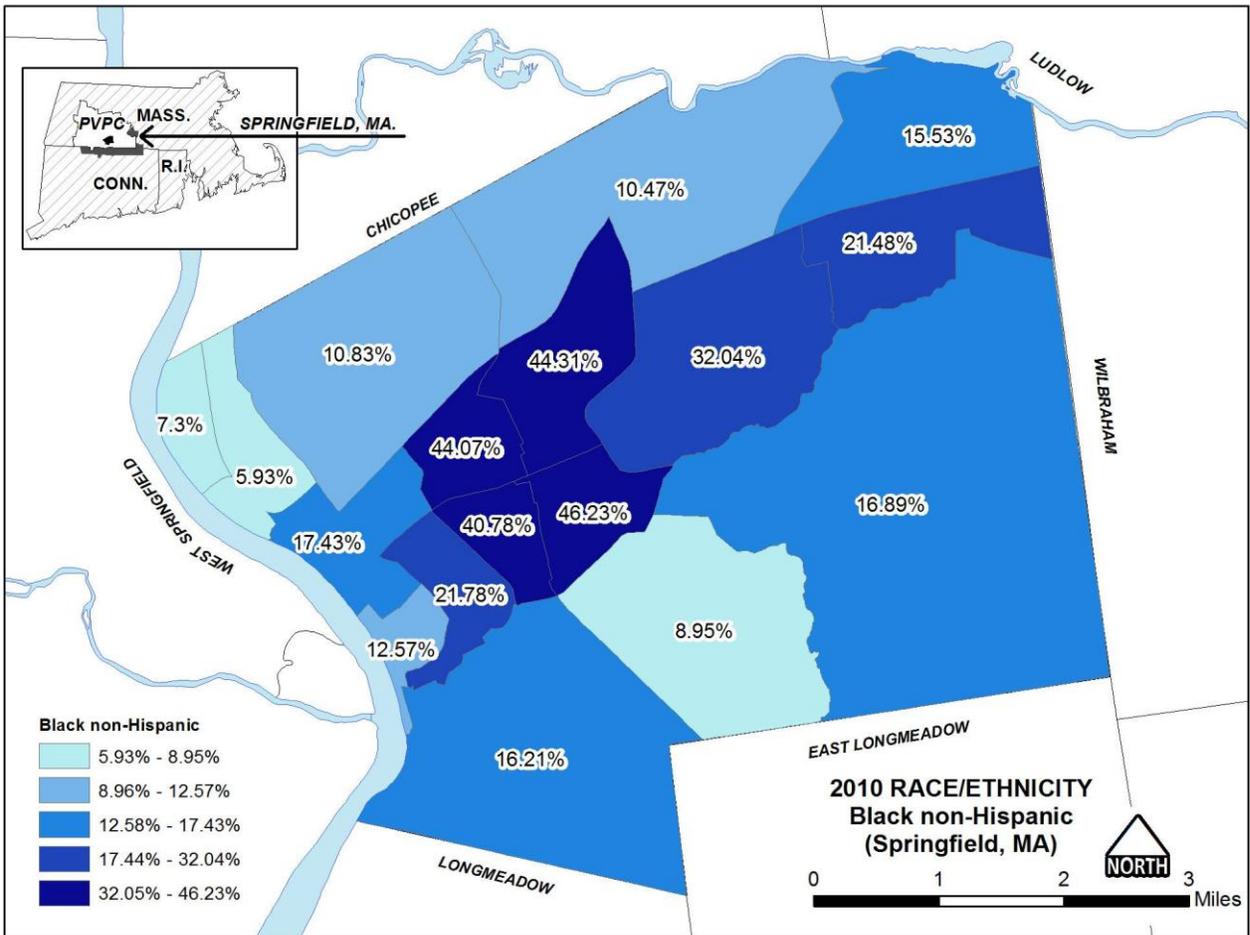
Rhonda Sherrill, resident at Hill Homes:

- On the impediments-do you feel segregation has anything to do with it?
- *Response-We are taking comments.*
- Springfield has a lot of new ideas about building on Central Street. Is that the only place where the city is going to be building new housing?
- *Response-that is a different planning process.*
- I didn't know the survey was there. How was the survey publicized?
- *Response: Plan explains that. Let's get back to the comments. I would love to hear your specific recommendations.*

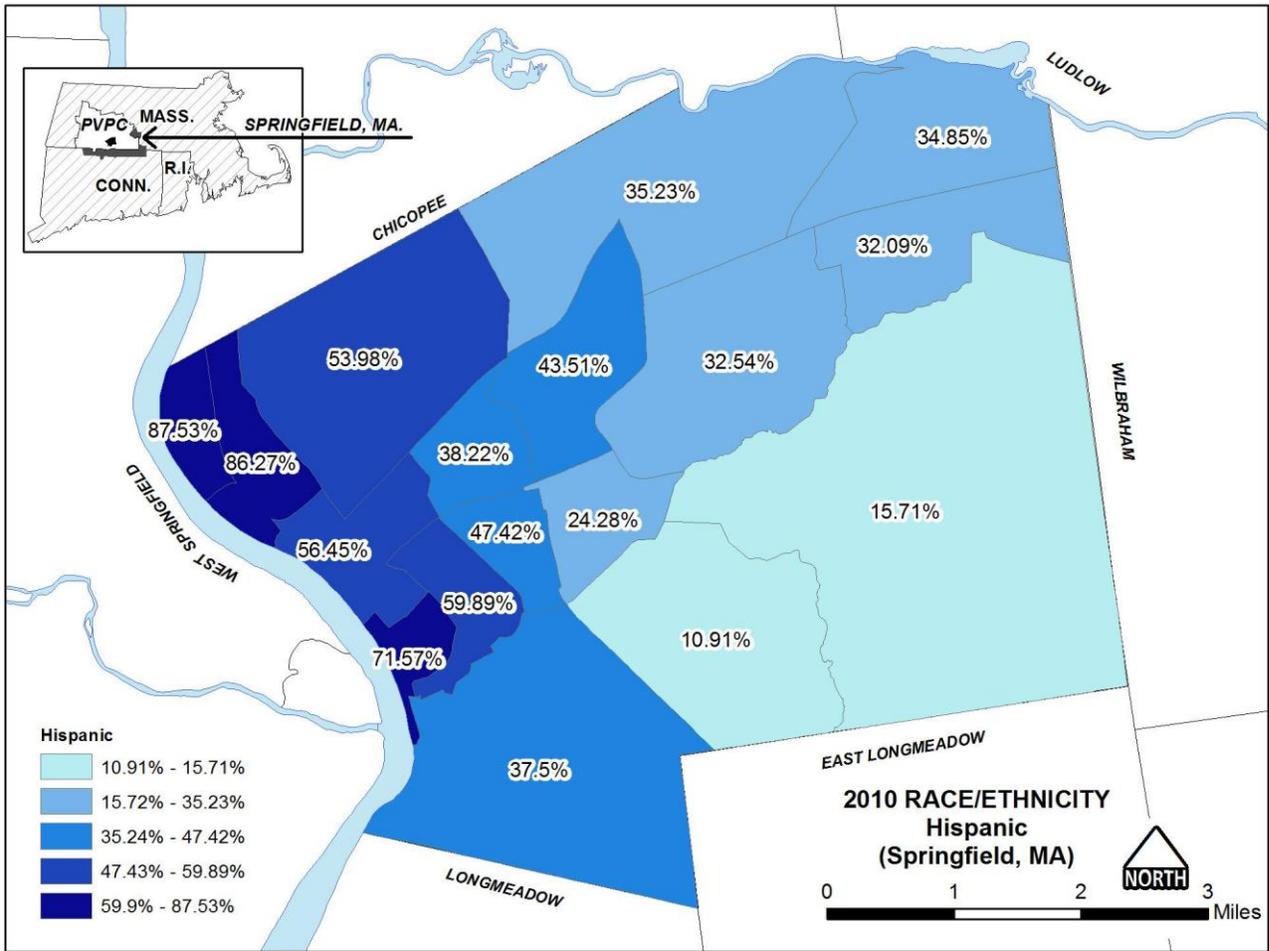
# SPRINGFIELD NEIGHBORHOODS BY RACE AND ETHNICITY

## AFRICAN AMERICAN POPULATION BY NEIGHBORHOOD 2010

Springfield's African American population live in all City neighborhoods, but are concentrated in the Bay, McKnight, Upper Hill and Old Hill neighborhoods. Census data shows 44% of McKnight neighborhood residents are non-Hispanic black, 46% in the Upper Hill, 41% in Old Hill and 44% in Bay.

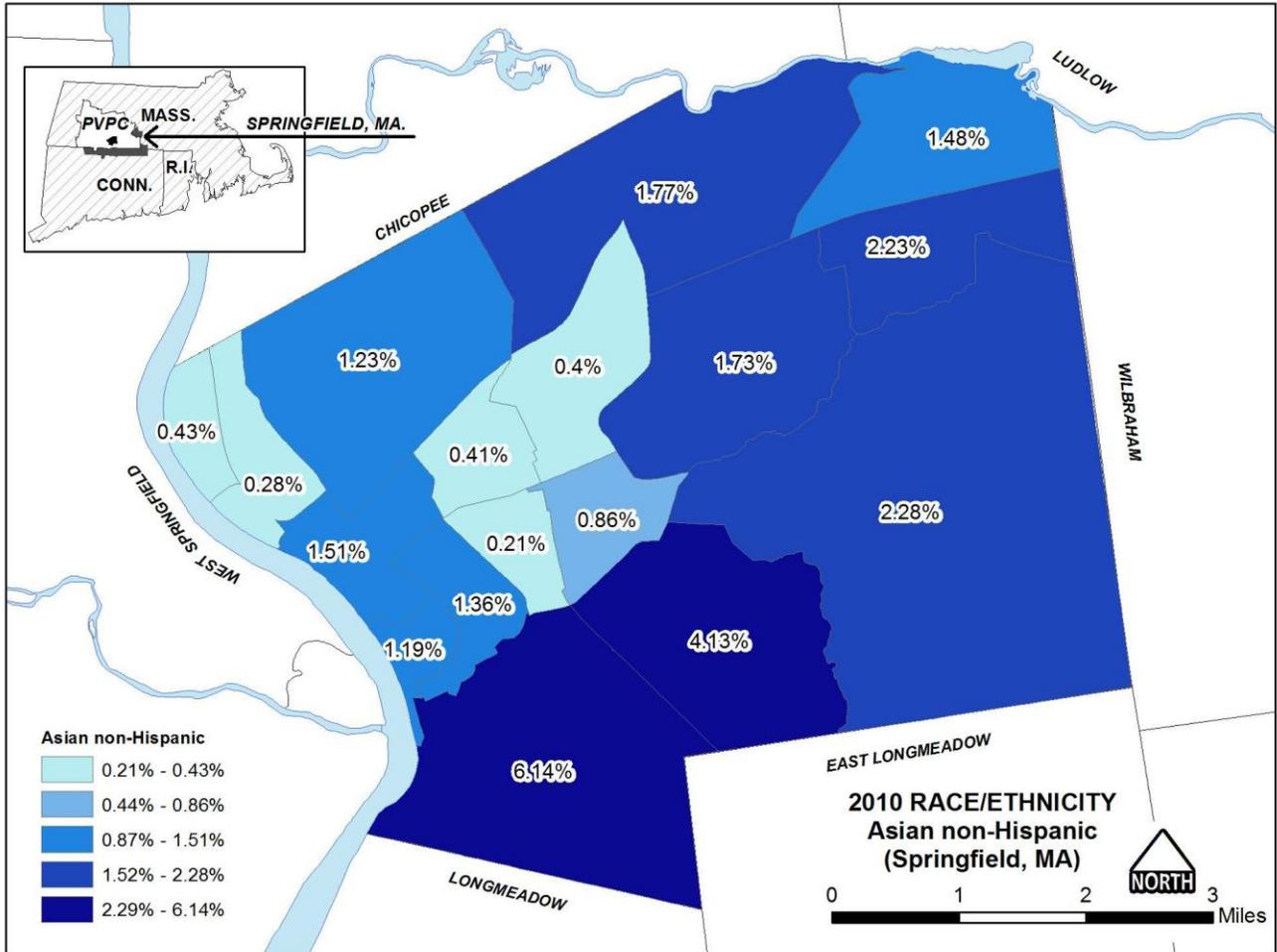


*HISPANIC POPULATION BY NEIGHBORHOOD 2010*



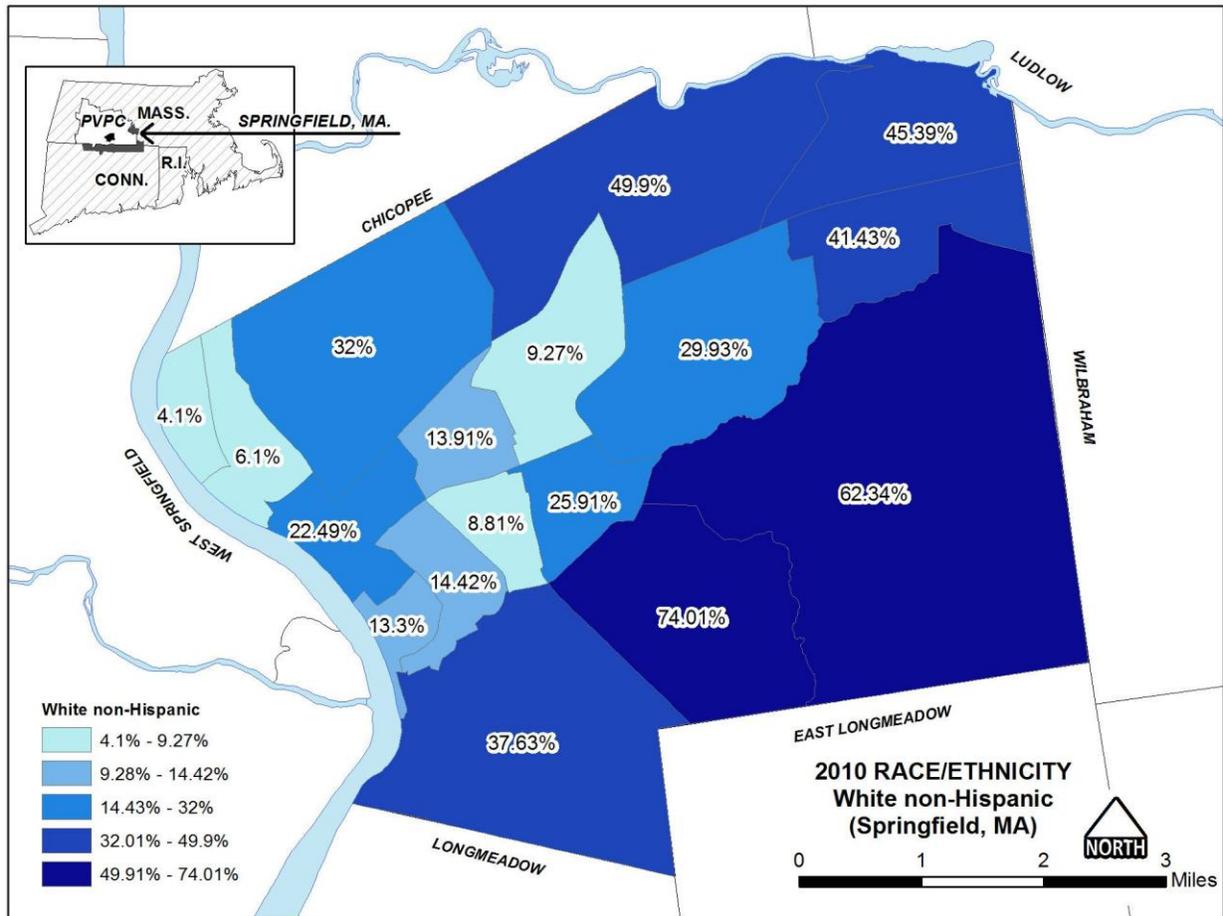
Springfield’s Hispanic population has grown significantly in the last forty years; making up just 3% of the total population in 1970 and expanding to 37% of the total population according to the Census’ American Community Survey statistics for 2007-2011. The City’s Memorial Square and Brightwood neighborhoods have been the historic centers of these concentrations. Today, 86% of the population of the Memorial Square neighborhood is Hispanic and 88% of the Brightwood neighborhood. High concentrations of Hispanic residents also exist in the South End (72% of total population), Six Corners (60%) and Metro Center (57%).

*ASIAN POPULATION BY NEIGHBORHOOD 2010*

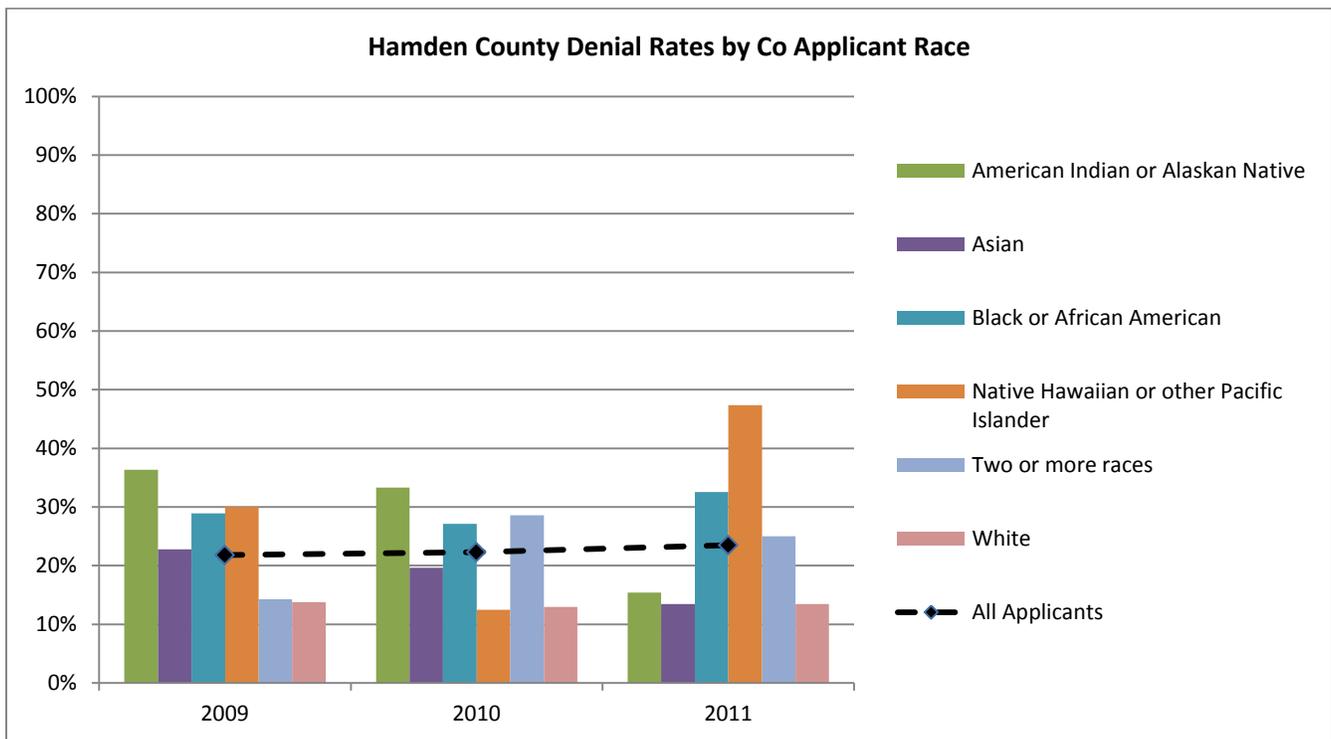
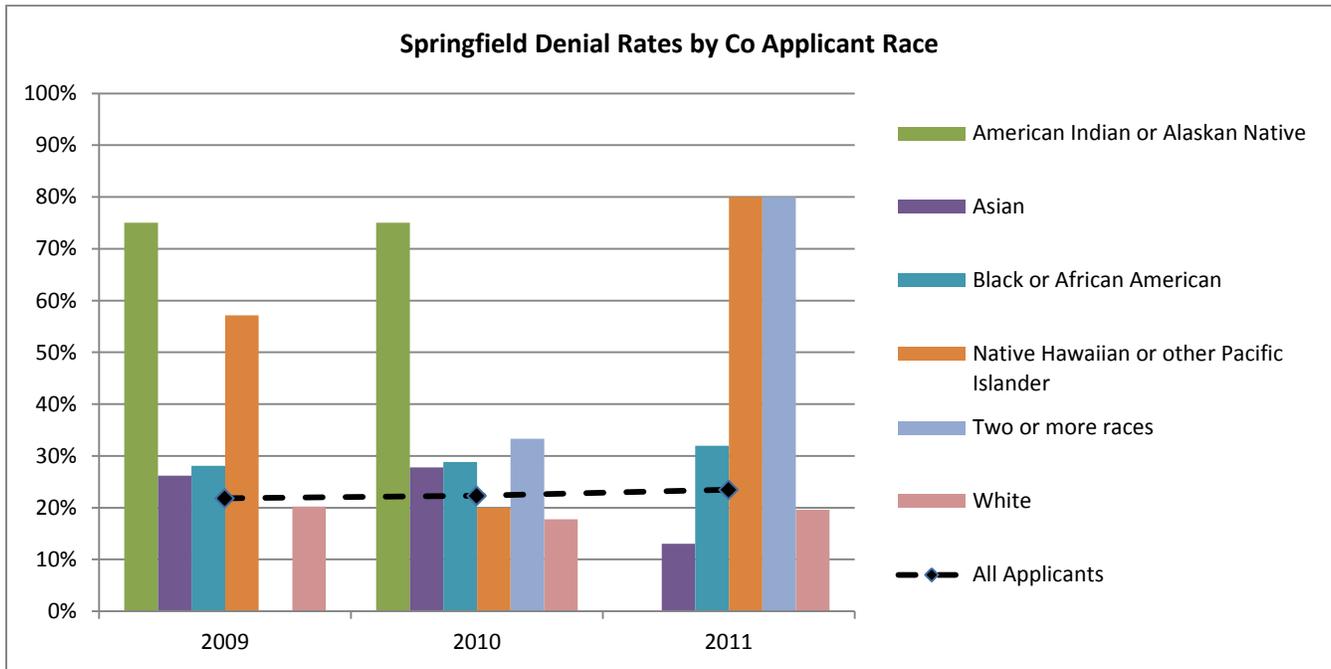


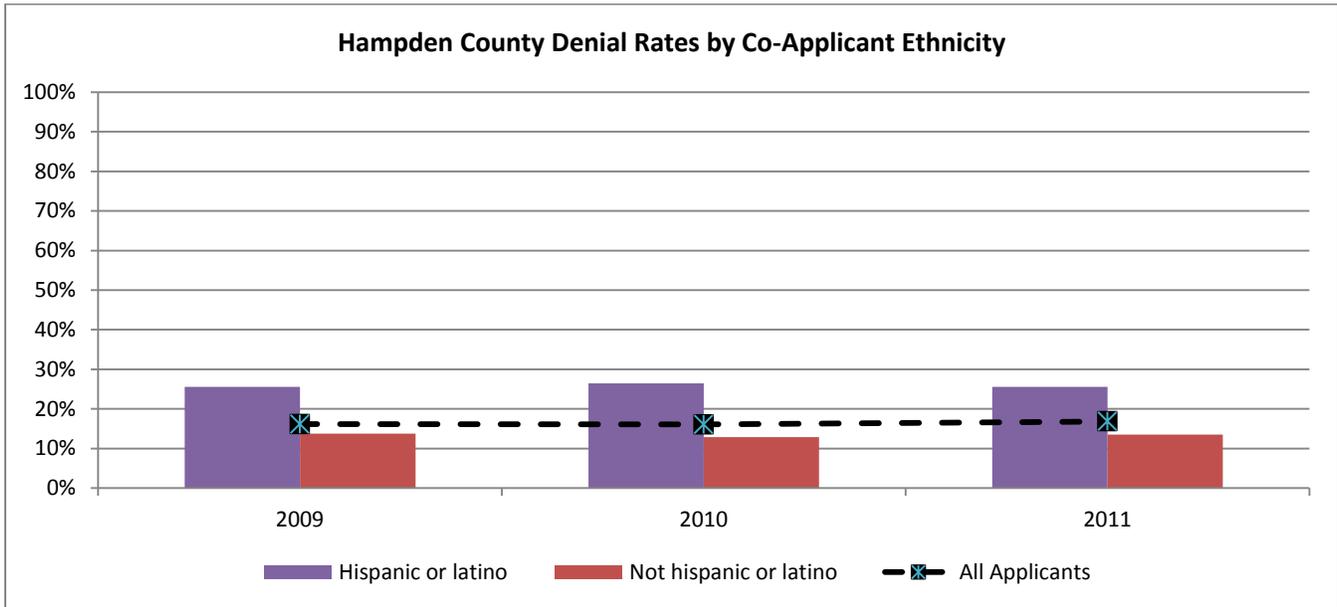
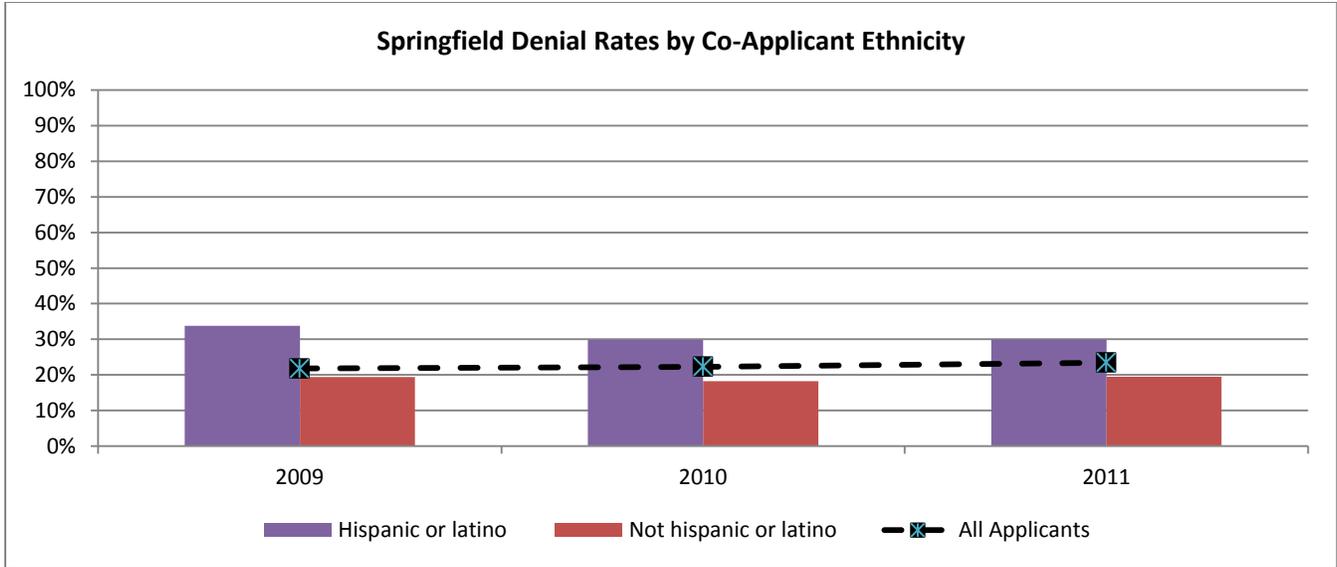
Springfield’s Asian population is concentrated in the Forest Park and East Forest Park neighborhoods where 6% and 4% of their respective populations are Asian.

NON-HISPANIC WHITE POPULATION BY NEIGHBORHOOD 2010



LENDING ANALYSIS DATA





**Denial Reason By Race**

Applicant Race	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
American Indian or Alaskan Native	1	0	4	0	0	0	1	0	0
Asian	15	0	11	5	3	1	3	0	5
Black or African American	32	2	51	30	4	1	4	2	18
Native Hawaiian or other Pacific Islander	3	0	6	0	0	0	0	0	0
Two or more races	1	0	4	0	1	0	1	0	0
White	123	14	150	101	22	19	32	3	94

2010 Springfield		Denial Reason							
Applicant Race	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
American Indian or Alaskan Native	0	0	3	0	0	0	0	0	0
Asian	11	1	9	3	1	0	3	1	3
Black or African American	35	1	54	32	6	9	6	0	18
Native Hawaiian or other Pacific Islander	3	0	2	2	0	1	0	0	1
Two or more races	3	0	4	2	0	0	0	0	1
White	158	14	200	130	16	17	39	4	79

2009 Springfield		Denial Reason							
Applicant Race	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
American Indian or Alaskan Native	2	1	2	1	0	1	0	0	0
Asian	13	2	6	9	3	1	1	1	7
Black or African American	48	3	87	61	9	6	5	1	25
Native Hawaiian or other Pacific Islander	0	0	3	2	2	1	0	0	1
Two or more races	1	0	3	1	0	1	2	0	2
White	181	7	228	174	24	12	24	8	89

**Denial Reason by Race, Continued**

2011 Springfield		Denial Reason							
Co-applicant Race	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
American Indian or Alaskan Native	0	0	0	0	0	0	0	0	0
Asian	2	0	2	2	0	0	1	0	0
Black or African American	6	0	4	4	0	3	0	1	5
Native Hawaiian or other Pacific Islander	2	0	4	0	0	0	0	0	0
Two or more races	1	0	2	1	1	0	0	0	0
White	28	4	43	35	6	7	8	0	26

2010 Springfield		Denial Reason							
Co-applicant Race	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
American Indian or Alaskan Native	0	0	2	0	0	0	0	0	1
Asian	5	0	1	2	0	0	0	1	1
Black or African American	8	0	7	9	0	1	0	0	2
Native Hawaiian or other Pacific Islander	0	0	1	0	0	0	0	0	0
Two or more races	1	0	1	1	0	0	0	0	0
White	35	2	58	43	4	0	10	2	26

2009 Springfield		Denial Reason							
Co-applicant Race	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
American Indian or Alaskan Native	0	0	0	2	0	0	0	0	0
Asian	2	0	3	1	2	0	0	0	0
Black or African American	7	2	9	14	1	1	0	0	3
Native Hawaiian or other Pacific Islander	0	0	1	1	1	0	0	0	0
Two or more races	0	0	0	0	0	0	0	0	0
White	48	2	71	64	6	3	4	1	25

**Denial Reason By Ethnicity**

2011 Springfield		Denial Reason							
Applicant Ethnicity	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
Hispanic or Latino	44	5	79	22	12	6	7	1	27
Not Hispanic or Latino	136	10	170	119	19	16	35	4	93

2010 Springfield		Denial Reason							
Applicant Ethnicity	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
Hispanic or Latino	62	4	80	40	3	3	10	1	21
Not Hispanic or Latino	150	12	203	133	21	24	37	4	85

2009 Springfield		Denial Reason							
Applicant Ethnicity	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
Hispanic or Latino	82	4	121	63	6	8	9	2	27
Not Hispanic or Latino	174	12	229	190	33	18	22	8	105

2011 Springfield		Denial Reason							
Co-Applicant Ethnicity	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
Hispanic or Latino	10	3	19	8	2	2	1	0	8
Not Hispanic or Latino	31	1	37	36	5	8	8	1	25

2010 Springfield		Denial Reason							
Co-Applicant Ethnicity	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
Hispanic or Latino	12	0	17	9	1	0	4	0	9
Not Hispanic or Latino	37	2	57	48	3	1	6	3	23

2009 Springfield		Denial Reason							
Co-Applicant Ethnicity	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient cash	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other
Hispanic or Latino	16	2	42	24	0	1	1	1	6
Not Hispanic or Latino	43	2	50	60	10	3	3	0	24

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** 5A Program

**Description**

CDBG funds will be used to refurbish football equipment for low income youths between the ages of 7-15 to participate in a youth football program. 5A will provide tutoring services to participants during the school year to those participants who want the services. These services will be provided 2 days/week by Springfield College students.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
Old Hill/Six Corners

Specific Objective Number SL-1	Project ID
HUD Matrix Code 05D	CDBG Citation 570.201 (e)
Type of Recipient Grantee	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014
Performance Indicator People	Annual Units 150
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$6,000
ESG	
HOME	
HOPWA	
Total Formula	\$6,000
Assisted Housing	
PHA	
Other Funding	
Total	\$6,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**              Human Capital

**Project**                      **Public Service**

**Activity**                     **Black Men of Greater Springfield**

**Description**

BMGS will operate WEB Dubois Academy Summer Camp in July and August. The program provides services to 60 youth between the ages of 6-15 with supervised, organized and educational activities. The summer program will focus on academic tutoring, career exploration, athletic activities and health and nutrition education. The camp will run for six weeks during the summer month's beginning July 9<sup>th</sup>. The camp will also offer outside field trips to museums, college campuses, parks, beaches, mountains and bowling. Each camper will improve their basic educational achievement, increase self-confidence and be involved with athletic activities.

In September the program will be held at the Boys & Girls Club every Saturday during the school year.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**  
**CDBG Target Neighborhoods**

Specific Objective Number SL-1	Project ID
HUD Matrix Code 05D	CDBG Citation 570.201 (e)
Type of Recipient Grantee	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014
Performance Indicator People	Annual Units 60
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$10,000
ESG	
HOME	
HOPWA	
Total Formula	\$10,000
Assisted Housing	
PHA	
Other Funding	
Total	\$10,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Public Service

**Project** Teens in Transition

**Description**

An after school program provided to low income youth ages 5-12. Some of the participants are drop-ins, they pay no daily fees. The program provides after school homework help and tutoring Monday-Friday. A total of 30 youth participate in the program daily. A large number of youths come from Reed Village, a low income housing complex managed by the Springfield Housing Authority. Report cards track grades and attendance for each participant.

**Objective category:**  Suitable Living Environment    Decent Housing     Economic Opportunity  
**Outcome category:**    x Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:  
CDBG Target area**

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	CDBG	\$5,000.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 30	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$5,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$5,000.00

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** ScoutReach Financial Aid Program

**Description**

The ScoutReach Program is to provide financial aid services to low income Springfield youth who primarily reside in the South End, Six Corners and Brightwood/Memorial Square neighborhoods. The Boys Scouts of America's goal is to provide youth with the opportunity to join scouting. They will provide families with "Camperships" if they qualify as low income according to HUD's income guidelines. The "Campership" will provide scouters with uniforms, camp registration and uniform parts.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

South End, Brightwood/Memorial and Six Corners  
CDBG Target neighborhoods

Specific Objective Number SL-1	Project ID
HUD Matrix Code 05D	CDBG Citation 570.201 (e)
Type of Recipient Grantee	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014
Performance Indicator People	Annual Units 30
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$4,500
ESG	
HOME	
HOPWA	
Total Formula	\$4,500
Assisted Housing	
PHA	
Other Funding	
Total	\$4,500

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      **Human Capital**

**Project**                              **Engaging Health & Friendships with Neighbors**

**Description**

The Engaging Health & Friendships will provide diverse opportunities to engage the community in experiences that build health & strengthen relationships. The program will recognize cultural, economic and environmental policies as well as social that can cause desperate health outcomes in communities living in poverty. Engaging Health & Friendships will increase community relationships through food, active living and community building.

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

**Mason Square/CDBG Target Area**

Objective Number SL-1	Project ID
HUD Matrix Code 05	CDBG Citation 570.201 (e)
Type of Recipient Grantee	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014
Performance Indicator People	Annual Units 25
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$5,000.00
ESG	
HOME	
HOPWA	
Total Formula	\$5,000.00
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$5,000.00

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      **Public Service**

**Project**                              **Worthington Street Shelter**

**Description**

**All shelter clients are presumed LMI individuals. Homeless individuals will be provided with shelter and food. There is no charge to clients for these services. The shelter will take intake from each individual and enter it into the HMIS system. Housing will be available to shelter residents who are determined eligible; 25% will be eligible to receive FOH housing units.**

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**    x Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**  
CDBG target neighborhoods

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05	CDBG Citation 570.201 (e)	CDBG	\$95,000.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 1000	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$95,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$95,000.00

The primary purpose of the project is to help:  the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      City of Springfield Massachusetts

**Priority Need**                              **Public Service**

**Project**                                      **Community Education Support Program (CESP)**

**Description**

The Gray House's Community Education Support (CESP) provides educational services to adult learners. Nearly 100% of the participants are living below poverty level or at risk of homelessness. CESP offers English for speakers of other languages services, basic skills (reading, writing and math) tutoring and beginner English conversation classes. The services are in a one-on-one- setting, providing students with individualized assessments/plans. The Gray House is located in the NRSA designated North End. The CESP project prioritizes North End residents however it does service participants from all over the City of Springfield.

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**    x Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

NRSA/ North End

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05	CDBG Citation 570.201 (e)	CDBG	\$10,000.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 75	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$10,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$10,000.00

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      City of Springfield Massachusetts

**Priority Need**                              **Public Service**

**Project**                                      **New Life Center**

**Description**

**The Greater New Life Christian Center will provide faith based counseling, recovery support groups, information and referral services, life skills classes in order to help adult persons who are struggling with issues of chemical dependence, to overcome their addiction and avoid relapse into drugs and or alcohol dependency. The Center is open daily and also on Saturday's. GNLCC will partner with Hampden County Sheriff's, Open Door, Center for Psychological and Family Health and other social service agencies. Clients will attend 80% of their weekly scheduled counseling sessions.**

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**    x Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**  
CDBG target neighborhoods

Objective Number SL-1	Project ID	<b>Funding Sources:</b> CDBG                                      \$8,000.00 ESG                                              ..... HOME                                              ..... HOPWA                                              ..... Total Formula                                      \$8,000.00 Prior Year Funds                                      ..... Assisted Housing                                      ..... PHA                                              ..... Other Funding                                      ..... Total                                              \$8,000.00
HUD Matrix Code 05F	CDBG Citation 570.201 (e)	
Type of Recipient Grantee	CDBG National Objective LMC	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	
Performance Indicator People	Annual Units 25	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      City of Springfield Massachusetts

**Priority Need**                              **Human Capital**

**Project**                                      **Liberty Leaders- Youth Development**

**Description**

**Better Homes will provide youth leadership development to teenage youth. The program will be held at Liberty Town Houses and will target 8 young people from the complex and provide them with youth leadership training. The leaders will become certified through the YMCA in CPR/First Aid. Liberty Leaders will begin its outreach during the summer months and train. The program will commence in the fall and operate three afternoons during the week, 2 hours/day.**

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

**CDBG Target areas**

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	CDBG	\$10,000.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 20	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$10,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$10,000.00

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Senior Services-Hungry Hill

**Description**

Hungry Hill Senior Center will provide recreational and social services to at least 100 seniors in the Hungry Hill neighborhood. The services are provided Monday-Friday. Seniors age 60 and over will benefit from this program. Fitness classes, crafts, health screening and foot care services are provided weekly; 70% of the participants will note an improvement in their quality of life.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
CDBG Target Neighborhood

Specific Objective Number SL-1	Project ID
HUD Matrix Code 05A	CDBG Citation 570.201 (e)
Type of Recipient Grantee	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014
Performance Indicator People	Annual Units 100
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$5,000
ESG	
HOME	
HOPWA	
Total Formula	\$5,000
Assisted Housing	
PHA	
Other Funding	
Total	\$5,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      City of Springfield Massachusetts

**Priority Need**                              **Public Service**

**Project**                                      **Youth & Young Adult Development**

**Description**

The focus is to outreach and engage high risk adolescents in the City of Springfield as a means of developing positive and healthy relationships. The program will build on relationships with caring adults which these youth do not have at home. The program will include a physical fitness program; including open gym, and a program "Shadow Me" which will link youth to job skills development, employment opportunities, and development programs. A place where the youth are provided a safe environment and keep them from youth violence and gang involvement.

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**    x Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

Old Hill/Six Corners  
Mason Square

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	CDBG	\$10,000.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 30	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$10,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$10,000.00

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Public Service

**Project** Fair Housing

**Description**

**MFHC will remove impediments to fair housing by providing fair housing education, investigation and legal advocacy to residents of Springfield. This project will address the needs of low income residents of Springfield who are at risk of housing discrimination and homelessness. Fair housing trainings on preventing housing discrimination. This will be done by educating the housing industry professionals on their responsibilities under the fair housing laws.**

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
CDBG target neighborhoods

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05J	CDBG Citation 570.201 (e)	CDBG	\$7,500.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 200	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$7,500.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$7,500.00

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**            City of Springfield Massachusetts

**Priority Need**                    **Public Service**

**Project**                            **Pool Program**

**Description**

Open Pools will operate during the summer months. As well as the pool, Five Mile Pond will be open. The program is free to all City of Springfield residents. The program offers the youth the opportunity to participate in healthy, physical fitness activities as well as provides summer opportunities for youth. The goal for the pool users is 33% of the participants, 17 and under will increase their physical activity as evidenced by their use of the pools/pond five or more times during the summer. The program allows for the youth who attend the opportunity for the life guards and bath attendants to act as mentors and provides them with the opportunity to make new friends.

**Objective category:**     Suitable Living Environment    Decent Housing             Economic Opportunity  
**Outcome category:**    x Availability/Accessibility             Affordability             Sustainability

**Location/Target Area:**

CDBG target areas

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	CDBG	\$88,000.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 1000	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$88,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$88,000.00

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      **Human Capital**

**Project**                              **Recreation Program**

**Description**

**CDBG funds will be used for a summer recreation program operated through the Department of Parks, Building and Recreation Management. The program will offer an array of hands on educational enrichment and recreational activities designed to summer learning loss. Each program site will be staffed by a Springfield public school teacher and a paraprofessional and assisted by recreation leaders.**

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:  
CDBG Target areas**

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	CDBG	\$95,966.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 100	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$95,966.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$95,966.00

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**     City of Springfield Massachusetts

**Priority Need**             Human Capital

**Project**                     Public Service

**Activity**                    Camp Star/Camp Angelina

**Description:**

Parents and Friends of Camp Star/Camp Angelina focus on families with children who have a variety of special needs; ADHD, mobility issues, hearing or visual impairments, developmental delays and behavioral problems. The camp is located in Forest Park and operates for six weeks during the summer months. Participants are provided with transportation. The program consists of fitness, social interactions through team building and positive reinforcement. This will be measured by a participant evaluation form that measures fitness and social skills.

**Objective category:**     Suitable Living Environment     Decent Housing             Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability                 Sustainability

**Location/Target Area:**  
CDBG target neighborhoods

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b> CDBG                             \$80,000 ESG                                 _____ HOME                               _____ HOPWA                            _____ Total Formula                    \$80,000 Assisted Housing                _____ PHA                                 _____ Other Funding                    _____ Total                                 \$80,000
HUD Matrix Code 05B	CDBG Citation 570.201 (e)	
Type of Recipient Grantee	CDBG National Objective LMC	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	
Performance Indicator People	Annual Units 100	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      **Public Service**

**Project**                              **Pine Point Senior Center**

**Description**

**Pine Point Senior Center will offer services 5 days/week at no cost to area seniors. The increase in participants is due to the many new services offered. The activities include exercise classes, playing cards, Golden Age Club, foot care, blood pressure screening, glucose screening, health and education speakers. The senior center also has a monthly wellness clinic that provides information on blood pressure, glucose and Coumadin numbers so they can report to their physicians.**

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**    x Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

CDBG target areas

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05A	CDBG Citation 570.201 (e)	CDBG	\$5,000.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 100	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$5,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$5,000.00

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Transitional Employment Program

**Description:**

ROCA provides a transitional employment program that serves very high risk young men between the ages of 18-24. They are among the disengaged and disconnected in the City-court, street, gang and drug involved high school drop outs. Each person participating in the program has a felony record, no employment experience and no GED or high school diploma unless received while incarcerated. The transitional employment program uses a step model which requires the individuals to first retain a job for 60 days, go to ROCA one day/week for training-vocational skills, GED, etc. Upon completion of the first employment step, they are offered advanced employment opportunities. Steps take several months to complete.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
CDBG target neighborhoods

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05	CDBG Citation 570.201 (e)	CDBG	\$13,000
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 20	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$13,000
		Assisted Housing	
		PHA	
		Other Funding	
		<b>Total</b>	<b>\$13,000</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Russian-Vietnamese Community Health Liaison Project

**Description:**

This project will serve Russian and Vietnamese/Amerasian immigrants and refugees. It will provide assistance, translation, interpretation, information and referral for community health services to persons who are low income refugees and immigrants, residents of the City of Springfield. Clients are given the information that they are looking for and referred to other agencies; Local, State and Federal. Services are rendered five days/week out of two locations; Forest Park and West Springfield. Immigrants and refugees are part of the special needs population of Springfield. An estimated 50% of the clients are serviced are over the age of 65.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

**CDBG target neighborhoods**

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05	CDBG Citation 570.201 (e)	CDBG	\$7,500
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 40	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$7,500
		Assisted Housing	
		PHA	
		Other Funding	
		<b>Total</b>	<b>\$7,500</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Springfield Pathway to Employment

**Description:**

RCAM will provide free employment preparedness classes which include ESL, resume writing, interview skills, proper workplace dress and behavior to low income Russian speaking limited English proficient (LEP) immigrants and/refugees from the Soviet Union who reside now in Springfield. The goal is to increase employment preparedness skills. Outreach will be conducted through media and flyers as well as educational activities.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
CDBG target neighborhoods

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05	CDBG Citation 570.201 (e)	CDBG	\$7,000
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 20	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$7,000
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$7,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      City of Springfield Massachusetts

**Priority Need**                                **Public Service**

**Project**                                        **Bridging the Gap**

**Description**

The program will provide assistance to court involved youth, first time offenders, with a well-structured, comprehensive personal development, education and community service learning experience. The program provides opportunities for personalized tutorial services, MCAS prep, life skills, gang awareness, health education art therapy, occupational therapy, computer training, anger management counseling, mediation and conflict resolution. Each participant is court ordered to complete a 12 week program. The program has an 87% success rate. The program will improve the participant's concept of self and self-worth; introduce positive coping skills and strategies for reducing delinquent behaviors. It is expected that the youth complete a 12 week program, have no further encounter with the legal system, remain in school and improve their grades. The Salvation Army will follow up within one month, six months and one year after graduation.

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**    x Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

CDBG target areas

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	CDBG	\$16,000.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 125	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$16,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$16,000.00

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**            City of Springfield Massachusetts

**Priority Need**                    **Public Service**

**Project**                            **Summer Activities**

**Description**

The Summer Activities is an eight week summer program that starts when Springfield schools get out. The program is for youth 5-12 years of age primarily from the South End, Old Hill/Six Corners and North End. The curriculum is based on Hasbro's summer curriculum to help with the learning loss experienced over the summer months. This program will improve MCAS scores and grades on report cards.

**Objective category:**     Suitable Living Environment    Decent Housing                     Economic Opportunity

**Outcome category:**    x Availability/Accessibility             Affordability                     Sustainability

**Location/Target Area:**

NRSA Neighborhoods

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	CDBG	\$25,000.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 40	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$25,000.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$25,000.00

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Indian Orchard Unit

**Description:**

The after school and summer program is located at the Indian Orchard Elementary school and serves youth between the ages of 6-18 with a variety of recreational and educational activities. The program's focus during the summer months is on increasing youth's physical activity through a variety of exercise as well as engaging in safe and positive behaviors and during the school year the focus is on working on homework for at least 30 minutes daily. Most of these individuals are from the Indian Orchard neighborhood which consists of two low income housing projects. This program is in need in Indian Orchard to provide a safe environment for the participants; this is the only after school program with the exception of a few church organizations that provide services to youth.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

CDBG target neighborhoods

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b> CDBG \$6,000 ESG HOME
HUD Matrix Code 05D	CDBG Citation 570 201 (e)	
Type of Recipient Grantee	CDBG National Objective LMC	HOPWA Total Formula \$6,000
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	Assisted Housing PHA
Performance Indicator People	Annual Units 100	Other Funding
Local ID	Units Upon Completion	Total \$6,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Health & Fitness Summer Program

**Description:**

Beginning on June 25, 2013 the Boys & Girls Club will provide opportunities to increase their levels of physical activities as well as provide them with nutritional guidance. The youth will be provided a nutritional lunch. The program operates at the Springfield Boys & Girls Club on Carew Street. The club provides a safe and supportive environment for the youth served in the program. The youth participating in the program will be engaged in activities including but not limited to team sports, individual and informal exercise, swimming, etc. The youth will complete a pre and post-test to track youth's levels of physical activity and knowledge of basic nutrition.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

CDBG target neighborhoods

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	CDBG	\$8,000
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 30	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$8,000
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$8,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Pride Literacy Awards

**Description:**

The Literacy Awards program will benefit low income elementary school students inspiring youth to read, do well in school, respect themselves and to respect others using positive life skills. At least three schools will be visited this year. The Men's basketball team from Springfield College will go out to various elementary schools and the Pride team players will read to the classrooms. With the assistance of the classroom teachers, the students will document the number of books read anywhere between 5-10 and the school receives a donation for reading materials or subscriptions at the end of the school year. Students will also be invited to a varsity game with transportation provided. The life skills theme focuses on "Rudy's Secret CAP". The literacy and life skills program will teach motivation and education for the young students provided by college athlete role model role models.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

CDBG target neighborhoods and  
NRSA neighborhoods

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	CDBG	\$5,000
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 400	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$5,000
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$5,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** GED Class

**Description:**

The GED program will serve over 30 individuals providing services to adults who have dropped out of high school and are looking to acquire their GED. Classes for the GED program will be held Monday-Friday, 9-12, 52 weeks per year. The program is administered through the Springfield Housing Authority for those residents of the Housing Authority or the overall community. Depending on their last grade completed, will depend on how long they are in the program. Volunteers from area colleges will provide tutoring in English and Math.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

**CDBG target neighborhoods**

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05	CDBG Citation 570.201 (e)	CDBG	\$5,000
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 30	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$5,000
		Assisted Housing	
		PHA	
		Other Funding	
		<b>Total</b>	<b>\$5,000</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**            City of Springfield Massachusetts

**Priority Need**                    **Public Service**

**Project**                            **Family Empowerment Program (FEP)**

**Description**

**FEP is a year round youth program that provides structured academic, cultural and summer programming for low income Vietnamese youth in grades 1-8. During the summer months, FEP provides out of school time activities; enrichment and literacy enhancement activities from September-June.**

**Objective category:**     Suitable Living Environment    Decent Housing             Economic Opportunity  
**Outcome category:**    x Availability/Accessibility             Affordability             Sustainability

**Location/Target Area:**

CDBG target neighborhoods

Objective Number SL-1	Project ID	<b>Funding Sources:</b> CDBG ..... \$6,500.00 ESG ..... HOME ..... HOPWA ..... Total Formula ..... \$6,500.00 Prior Year Funds ..... Assisted Housing ..... PHA ..... Other Funding ..... Total ..... \$6,500.00
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	
Type of Recipient Grantee	CDBG National Objective LMC	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	
Performance Indicator People	Annual Units 30	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Public Service

**Project** Housing Options Mean Empowerment Program (HOME)

**Description**

**HOME is a comprehensive housing counseling program that seeks to prevent homelessness among primarily Vietnamese low income immigrant and refugee families through a family focused and empowerment case management strategy. The goal is to see that at least 60% of the participants will receive services/resources to meet emergency needs and 30% will move from homelessness to housing. The programs objective is to provide housing counseling services to assist the low income immigrant and refugee families who are homeless or at risk of homelessness to find adequate housing solutions or to overcome barriers to maintain stable and adequate housing.**

**Objective category:**  Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**  Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

CDBG target neighborhoods

Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05	CDBG Citation 570.201 (e)	CDBG	\$6,500.00
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 60	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$6,500.00
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$6,500.00

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Funds for Early Education & Child Care for At Risk Children

**Description:**

Access funds will enable Square One to enroll at least 3 children infants through grade 5 in the early education and care and after school programs. The priority use for the access funds is given to children of families who are most likely at risk; those with parents who are teenagers, abused, homeless, new immigrants, incarcerated or returning veterans. The Access Funds will also help provide transportation as needed to ensure the children's safety to and from Square One's Program site. The disadvantaged families that are served live primarily in shelters, housing projects, and low income neighborhoods riddled with crime, vagrancy and drug trafficking. Many of the parents are homeless, incarcerated, refugees and teens; 83% are single heads of household.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

**NRSA Neighborhoods**

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b> CDBG <u>\$7,000</u> ESG _____ HOME _____
HUD Matrix Code 05L	CDBG Citation 570.201 (e)	
Type of Recipient Grantee	CDBG National Objective LMC	HOPWA Total Formula <u>\$7,000</u>
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	Assisted Housing PHA _____ Other Funding _____
Performance Indicator People	Annual Units 3	Total <u>\$7,000</u>
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**     City of Springfield Massachusetts

**Priority Need**             Human Capital

**Project**                     Public Service

**Activity**                    Healthy Living & Fitness Clinics

**Description:**

Square One will provide LAUNCH Healthy Living and Character Fitness sessions for disadvantaged youth and the summer and after school based sites. The program will be offered at no charge to the children. The sessions will serve approximately 100 low income disadvantaged youth. Low income children, especially homeless and those living in extreme lower reaches of poverty, suffer from issues of low self-esteem and self-confidence. These youth are at greater risk for becoming overweight or obese; in turn this often contributes to low self-esteem. The LAUNCH Healthy Living and Character Fitness Program is an innovative approach to building a fit and balanced lifestyle for children preschool age through middle school age.

**Objective category:**     Suitable Living Environment     Decent Housing             Economic Opportunity  
**Outcome category:**     Availability/Accessibility        Affordability                 Sustainability

**Location/Target Area:**

**NRSA Neighborhoods  
And CDBG Target Neighborhood**

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05	CDBG Citation 570.201 (e)	CDBG	\$5,000
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 100	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$5,000
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$5,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Springfield Massachusetts

**Priority Need**                      **Human Capital**

**Project**                              **Family Services in the South End**

**Description**

**Square One will provide case management services, including home visits and group sessions for South End residents. Square One will work in collaboration with SHA and First Resource Development, Behavioral Health, Gandara. Square One will provide health services, treatment and substance abuse services. Square One will provide family and individual support services and target on home visits. The services will be provided at the Marble Street and Outing Park housing facilities.**

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**    x Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:  
NRSA/South End**

Objective Number SL-1	Project ID
HUD Matrix Code 05	CDBG Citation 570.201 (e)
Type of Recipient Grantee	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014
Performance Indicator People	Annual Units 15 Families
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$7,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	\$7,000.00
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$7,000.00

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Springfield Massachusetts

Priority Need Human Capital

Project Public Service

Activity Digital Connectors Program

**Description:**

The Urban League's Digital Connector's Program provides services and community service opportunities to youth in the areas of digital literacy that builds leadership qualities in youth and contributes to the improvement of academic and social skills for youth ages 14-18. The program engages teens in six different learning modules; Leadership & Diversity; Workforce Development, Financial literacy, Software & Programming, Media Production and Civic Journalism. Each module has a community service requirement. Pre and post evaluations are used to measure programs outcomes for each module. Youth are recruited from high schools, churches and youth serving organizations.

Objective category:  Suitable Living Environment  Decent Housing  Economic Opportunity  
Outcome category:  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

**CDBG Target Neighborhood**

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b> CDBG <u>\$5,000</u> ESG HOME
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	
Type of Recipient Grantee	CDBG National Objective LMC	HOPWA Total Formula <u>\$5,000</u>
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	Assisted Housing PHA
Performance Indicator People	Annual Units 20	Other Funding
Local ID	Units Upon Completion	Total <u>\$5,000</u>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** YMCA Safe Summer Streets  
**Description:**

Safe Summer Streets is an evening program for predominantly low income and disadvantaged teen's ages 13-17 years for seven weeks, July 9-August 17<sup>th</sup>. The program will be held Monday-Thursday evenings from 5-9 engaging the youth in positive, constructive activities. Transportation is provided for the teens. The program instills values training, team building, and leadership activities along with cooking, computers and basketball. On the fourth night of the week, the teens will go on a field trip. Caring staff will offer teens positive enrichment activities that will show them how to constructively use their time, remove them from streets and negative behaviors and instill in them positive behaviors to use in their everyday lives.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
**CDBG Target Neighborhood and**  
**NRSA neighborhoods**

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b> CDBG <u>\$10,000</u> ESG _____ HOME _____
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	
Type of Recipient Grantee	CDBG National Objective LMC	HOPWA Total Formula <u>\$10,000</u> Assisted Housing _____ PHA _____ Other Funding _____
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	
Performance Indicator People	Annual Units 40	
Local ID	Units Upon Completion	Total <u>\$10,000</u>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Teen Pregnancy Prevention

**Description:**

The Dunbar YMCA Family & Community Center will use a science based curriculum Making Proud Choices (MPC). They will train 6 low income youth from the NRSA neighborhood in teen pregnancy prevention. The peer educators will receive training in facilitation, leadership, planning and curriculum development on youth advocacy. The goal is to reduce the teenage pregnancy rates in Springfield as well as reduce the transmission of STI's and HIV among Springfield youth.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**  
NRSA neighborhoods

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b> CDBG \$5,000 ESG HOME HOPWA Total Formula \$5,000 Assisted Housing PHA Other Funding Total \$5,000
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	
Type of Recipient Grantee	CDBG National Objective LMC	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	
Performance Indicator People	Annual Units 50	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** YWCA-YouthBuild

**Description:**

YouthBuild will provide job training, outreach, skills assessment, GED instruction, counseling, leadership development, work experience and job placement to low income, high school drop outs, basic literacy deficient, unemployed minority young people, age 17-24. Many of these young people do not have stability and bounce from friend to friend/relative to relative. Each participant will have an assessment and an Individual Service Strategy, three weeks of team building and personal exploration. The program will move into a career track including academic and vocational education, leadership competency development, job readiness, personal training; on-site construction training to acquire job skills. This continues for 18 months prior to the graduation.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

**CDBG Target Neighborhood and  
NRSA neighborhoods**

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05H	CDBG Citation 570.201 (e)	CDBG	\$12,000
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 30	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$12,000
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$12,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Rockets to Success

**Description:**

New North Citizens Council Rockets to Success Program will serve youth and teens ages 6-16 in an 8 week summer program and an after school program will service middle school age youths during the school calendar year. NNCC will utilize the facilities at Gerena School as well as Kenefick Park and Linda's Park all located in the North End NRSA neighborhood. Rockets to Success is a place where participants will learn how to work cooperatively in projects that enhance their perception and understanding of how things work intricately; team building skills, problem solving, leadership will be identified by attendance and participation. Program activities will include sports, recreation, homework and tutoring during the school year. The kids will work on science based projects weekly and go on field trips every six weeks. The program will be tailored to the age of the participant. The goal of the program is to provide a safe, fun and educational after school and summer camp program for youth and families who are under served and cannot afford the fee for service for traditional after school programs and summer camps.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

North End-NRSA

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570 201 (e)	CDBG	\$15,000
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2012	Completion Date (mm/dd/yyyy) 06/30/2013	HOME	
Performance Indicator People	Annual Units 30	HQPWA	
Local ID	Units Upon Completion	Total Formula	\$15,000
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$15,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** **Public Service**

**Project** **Recovery Community Engagement**

**Description**

**New North Citizens' Council will provide support services to individuals who are released from substance abuse programs and are working towards maintaining their recovery. They will provide educational, supportive and social services to individuals in recovery. These services will be held in the existing HIV/AIDS and substance abuse drop in centers. The center is open evenings and on weekends for services.**

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

NRSA/ Old Hill/Six Corners and North End

Objective Number SL-1	Project ID
HUD Matrix Code 05F	CDBG Citation 570.201 (e)
Type of Recipient Grantee	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014
Performance Indicator People	Annual Units 100
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$25,000.00
ESG	
HOME	
HOPWA	
Total Formula	\$25,000.00
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$25,000.00

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**     City of Springfield Massachusetts

**Priority Need**             Human Capital

**Project**                     Public Service

**Activity**                    Homeless Prevention Program

**Description:**

New North Citizens 'Council will provide essential housing supportive case management services to homeless and at-risk of becoming homeless individuals in the City of Springfield. NNCC will provide advocacy, support and follow up services to individuals. New North does not turn anyone away. New North provides services that will benefit homeless persons and/or persons at risk of becoming homeless who are low moderate income individuals and households.

**Objective category:**     Suitable Living Environment     Decent Housing             Economic Opportunity  
**Outcome category:**     Availability/Accessibility         Affordability                 Sustainability

**Location/Target Area:**  
North End/NRSA

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05	CDBG Citation 570 201 (e)	CDBG	\$20,000
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2012	Completion Date (mm/dd/yyyy) 06/30/2012	HOME	
Performance Indicator People	Annual Units 175	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$20,000
		Assisted Housing	
		PHA	
		Other Funding	
		Total	\$20,000

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Springfield Massachusetts

**Priority Need** Human Capital

**Project** Public Service

**Activity** Underground Youth Network (UYN)

**Description:**

UYN targets at risk youth, teenagers, primarily from the North End whom are not engaged in other positive youth development activities. Each session will run for a six week period. NNCC is located in the heart of two neighborhoods that make up the North End. The program is held at Gerena School where the program is located; joins the two neighborhoods together. UYN is a place for the teens to learn the importance of community involvement, education and community pride by designing community service projects; a way to identify positive community interactions; activities include graffiti removal, park cleanups, drug free dances, maintaining informational bulletin boards at schools and other events that are of interest to youth. Youth in the program will learn alternative decision making tools and increase positive peer interactions.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area:**

Memorial Square/Brightwood-NRSA

Specific Objective Number SL-1	Project ID	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201 (e)	CDBG	\$17,500
Type of Recipient Grantee	CDBG National Objective LMC	ESG	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	HOME	
Performance Indicator People	Annual Units 50	HOPWA	
Local ID	Units Upon Completion	Total Formula	\$17,500
		Assisted Housing	
		PHA	
		Other Funding	
		<b>Total</b>	<b>\$17,500</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      City of Springfield Massachusetts

**Priority Need**                              **Public Service**

**Project**                                      **ESOL**

**Description**

**New North Citizens' Council will provide English as a Second Language and Native Literacy instruction to low income, adult residents. The program will run from September-June. Classes will meet from 6-8 pm on Monday and Wednesday at Gerena School and Chestnut Accelerated. Three levels of English are offered and one Native literacy class. The program will benefit low income to moderate socioeconomic status in their efforts to gain greater proficiency will enhance the possibility of economic self-sufficiency and impact literacy. The participants desire to improve his/her English language fluency for the purpose of ongoing self-sufficiency and economic stability.**

**Objective category:**     Suitable Living Environment    Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

NRSA/ Old Hill/Six Corners and North End

Objective Number SL-1	Project ID	<b>Funding Sources:</b> CDBG                                      \$40,000.00 ESG                                              ..... HOME                                              ..... HOPWA                                        ..... Total Formula                              \$40,000.00 Prior Year Funds                              ..... Assisted Housing                              ..... PHA                                                ..... Other Funding                                ..... Total                                               \$40,000.00
HUD Matrix Code 05	CDBG Citation 570.201 (e)	
Type of Recipient Grantee	CDBG National Objective LMC	
Start Date (mm/dd/yyyy) 07/01/2013	Completion Date (mm/dd/yyyy) 06/30/2014	
Performance Indicator People	Annual Units 60	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs