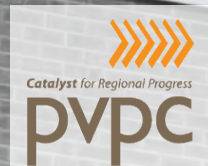


Pioneer Valley

Regional Housing Plan

Expanding housing choice for all.
Creating communities of opportunity.

October 2013



ACKNOWLEDGEMENTS

The work that provided the basis for this publication was supported by funding under an award with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The authors and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Government.

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Cover photo: Dietz and Company Architects

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Regional Housing Plan

Expanding housing choice for all.
Creating communities of opportunity.

The purpose of this Regional Housing Plan is to identify opportunities related to housing market stability, housing affordability and fair access to housing in the Pioneer Valley in order to create a region in which all residents are able to choose housing that is affordable and appropriate to their needs. The plan is intended to assist municipal officials, state government, and fair housing associations in creating a sustainable region that empowers our urban, suburban, and rural places.

Note: This is the executive summary of our plan. To obtain or view a copy of the full plan, visit pvpc.org.

"My community is sustainable when economic development investments are leveraged to revitalize neighborhoods and address the region's housing needs."

*Charles Rucks
Springfield MA*



OUR GOALS

- **Enhance housing choice** by enabling a full range of housing opportunities that are affordable to households of all racial and ethnic backgrounds, abilities, and income ranges and that are integrated with our region's employment and transportation networks.
- **Transform economically distressed areas, which are often racially and ethnically segregated areas**, into communities of opportunity so all have access to quality jobs, schools, affordable housing, transportation, and cultural and physical amenities.
- **Promote fair housing opportunities** by ensuring 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.
- **Integrate housing investments** in a manner that empowers our urban, suburban, and rural places to undertake the interdependent challenges of: 1) economic competitiveness and revitalization; 2) social equity, inclusion, and access to opportunity; 3) energy use and climate change; and 4) public health and environmental impact.
- **Encourage collaboration** by developing multi-jurisdictional planning efforts that integrate housing, land use, economic and workforce development, transportation, and infrastructure investments to direct long-term development, reinvestment, and address issues of regional significance.



Granby Heights—a new Granby Housing Authority development.
Source: PVPC

Cold Spring Common Development in Belchertown
Photo: Dietz & Co. Architects





Weak housing market in our central cities challenges revitalization.



286 Main St/11 Spring St, Holyoke.
This vacant building includes 15 units
and has been on the market for over a
decade at \$600,000.
Source: City of Holyoke



Silvio O. Conte corner - 345 Dwight
Street, Holyoke. Located across from
the future passenger rail platform in
Depot Square, this vacant building
originally had retail on the first floor
with hotel/boarding rooms above.
Source: City of Holyoke

The main revitalization challenge facing our cities is a weak housing market. Weak demand for homes, created chiefly by concerns over crime and safety and the quality of public education, has led to low property values and high vacancies. Low property values create a disincentive for homeowners and landlords to make capital or maintenance improvements to their properties because the cost of these improvements can be greater than the overall value of the property or does not increase the value of the property. Divestment from low property values has led to vacant or deteriorating housing, which creates neighborhood blight and makes for unsafe living conditions.

The depressed housing market also makes it financially difficult to develop new housing on infill lots or within existing mill and commercial buildings or renovate existing multi-unit residential buildings for households that would pay market rent. Anecdotal evidence suggests that there are young professionals, empty-nesters, or two person households who desire to rent apartments or buy condominiums in our cities but are unable to find housing that suits their tastes in areas they find safe and that have ready access to goods and services. Housing developers point to the problem that current market rents are typically insufficient to support the cost of new construction or significant rehabilitation of multi-unit housing. The limited state or federal public subsidies that exist to help developers fill the financing gap require income-restricted housing as a condition of receipt of these funds. These restrictions are good practice in many instances but can also serve as one more barrier to attracting an economically diverse population to urban neighborhoods and to increasing home-ownership rates.

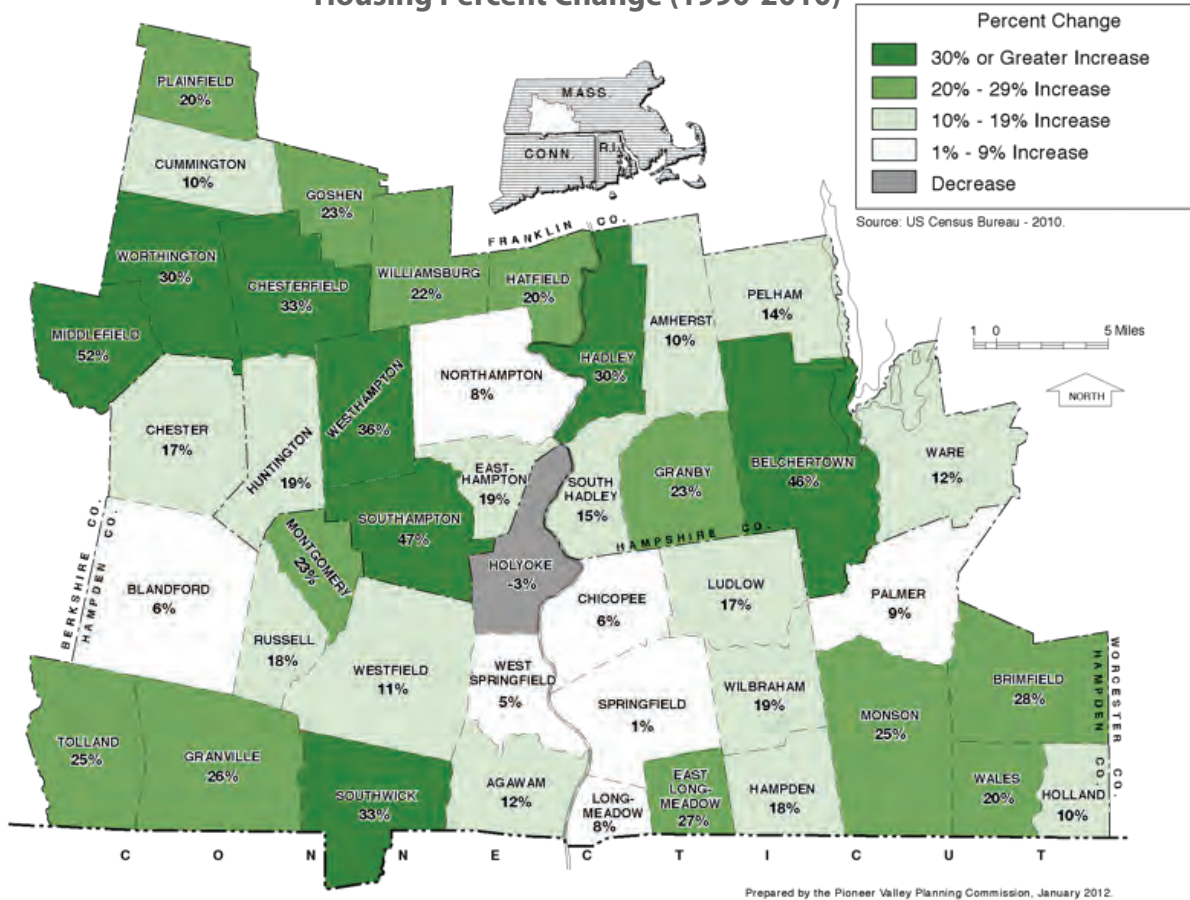


A variety of household types live in our region.

The region continues to have a variety of household types in terms of size, age, income, and ability, which results in the need for a variety of housing options. Region-wide, we are seeing much smaller households than in decades past as more people choose to live alone, have no children or have fewer children. Consistent with national trends, over 60 percent of all households in the region consist of one or two person households. Our rural communities, in particular, have seen a great decrease in families with children and an increase of older, childless households.

It is anticipated that the general trend toward smaller households may create new demands for smaller, more efficient housing options over larger single family homes. Many of our cities and towns are working toward improving the overall quality of life in their downtowns and neighborhoods to capture this potential demand. At the same time, there remains a need, particularly in communities outside of the central cities, for rental units with three or more bedrooms to accommodate families with children.

Housing Percent Change (1990-2010)



Most housing unit production occurred outside of the region's major cities and urbanized areas.

Most housing unit production occurred outside of the region's more urbanized areas.

Our fastest growing communities include many of our small towns as well as a few of our rural and suburban communities. Many of the communities that saw an increase in the number of housing units also saw negative or minimal population growth. This phenomenon reflects local, regional and national trends towards smaller household sizes.

Our small towns and suburban communities have become attractive to those seeking easy to moderate commuting distance from the region's major job centers and desiring "rural" character. Anecdotally, our rural communities have become attractive to empty-nesters and retirees as well as to people who can afford and do not mind long-distance commuting or who telecommute.

Housing production in our fastest growing communities has almost exclusively been single-family homes, which is a reflection of what is allowed to be constructed under municipal zoning in these communities. Housing production outside of the region's more urbanized areas also occurred despite the surplus of vacant homes in our central cities.



Municipal zoning restricts housing choice and mobility in the region.

Laurel Road Condominiums in Haydenville is an example of a "higher" density residential development in a rural community. Source: PVPC

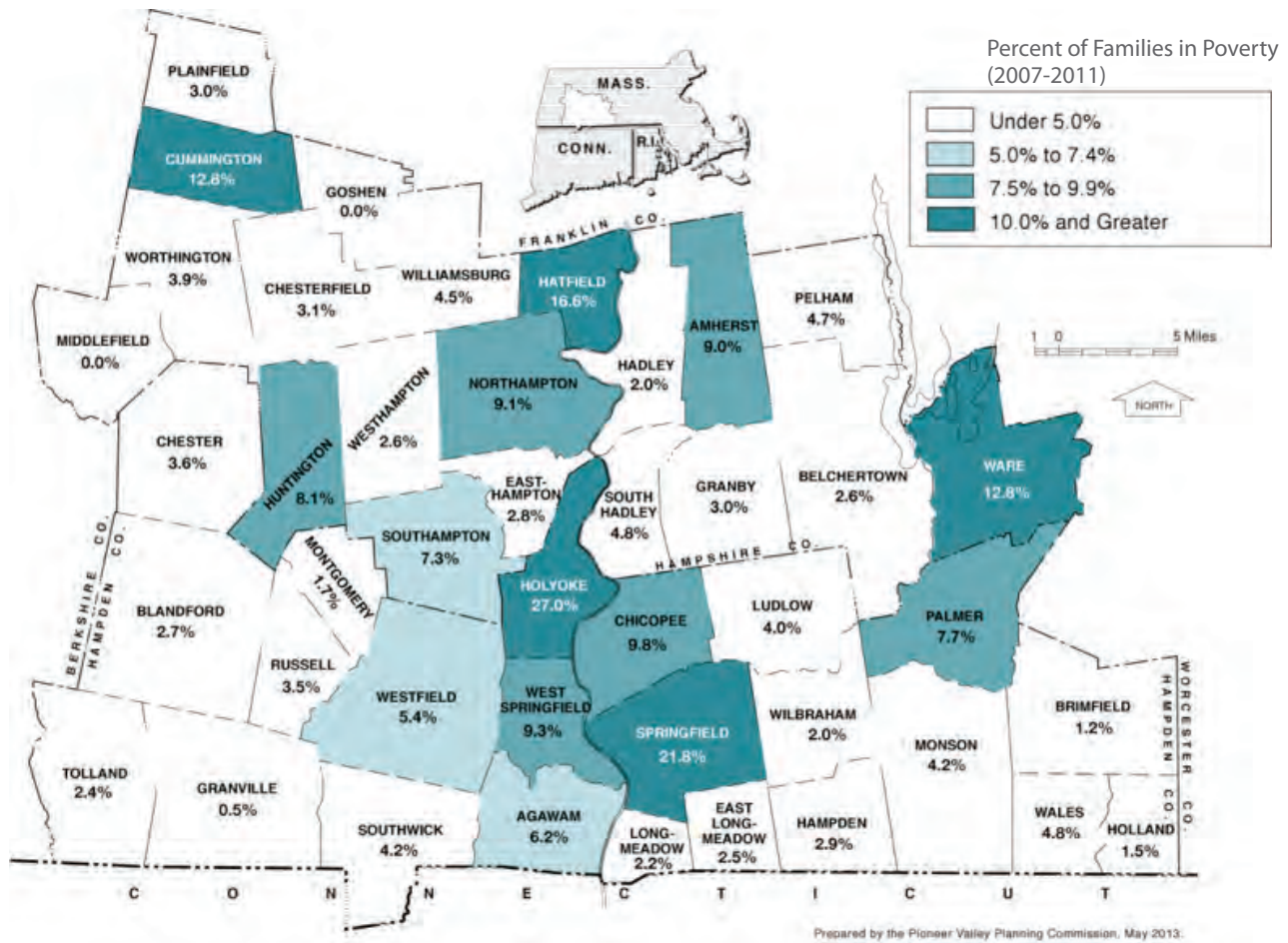
Communities are legitimately concerned about maintaining community character, protecting natural resources and keeping up with demand for municipal services. However, housing choice and mobility in our region is limited by the fact that:

- 19 of our communities do not allow for multi family housing,
- 12 of our sewered communities require minimum lot sizes greater than $\frac{1}{4}$ acre, and
- 14 of our communities require minimum lot sizes of one acre or more.

Zoning that promotes large-lot single family homes favors larger households and higher-income households to the disadvantage of all other households in the region. Multi family housing, two family housing, and smaller single family homes on smaller lots tend to be more affordable to a wider range of households than larger single family homes on large lots.

In general, communities with public water, public sewer, good soils and flat topography can more easily accommodate residential development at higher densities than those communities that lack these characteristics. Municipalities without public water and public sewer can still allow multi-family housing or smaller lot sizes. State building, health, and environmental regulations offer minimum standards—regulations for permeable soils, adequate depth to groundwater, setbacks to property lines, drinking water wells and wetlands, and bedrooms per acre—that municipalities can use as a starting point for permitting more housing choices. There are also a number of technological opportunities to address these challenges such as shared systems (multiple homes on one septic system), alternative septic systems, and small private wastewater treatment plants.

Families in Poverty (2007-2011)



A high percentage of families in poverty is one indicator of an economically distressed area.
 Source: U.S. Census Bureau, American Community Survey 2007-11 5-Year Estimates

Our economically distressed areas need expanded opportunities.

Many of our residents live in racially, ethnically, and economically segregated areas in the Pioneer Valley—both rural and urban—that lack access to quality jobs, schools, affordable housing, transportation, and cultural and physical amenities. The “Families in Poverty” map highlights the communities with the highest instances of economic insecurity in our region. In areas or neighborhoods within these communities, housing quality can be distressed and substandard. There is a regional need to transform these areas into communities of opportunity through good schools, healthy and safe environments, decent housing, and access to financially stable employment to reduce social disparities and allow all residents to succeed, thrive and excel in society.



The former Church Street School in Ware was redeveloped into a barrier free senior housing project with 29 units. All are single-story apartments and are accessible by elevator.
 Source: HAPHousing, Inc.

There is a shortage of accessible and barrier-free housing throughout the region.

There is a great shortage of housing units that are accessible to people with physical disabilities including mobility impairments, sight impairments, hearing impairments, environmental sensitivities and other disabilities. Approximately 43,000 residents age 18 to 64 (10 percent of all residents age 18 to 64) and 30,000 elderly residents in the region (40 percent of all elderly) had one or more disabilities in comparison to the estimated 330 accessible/adaptable units and 270 ground floor /elevator accessible units in our region. Accessible and barrier free housing enables people with physical disabilities to live independently in the community. The number of people with physical disabilities within the region suggests the need for more concerted efforts to integrate accessible housing and housing with supportive services into our planning for market-rate and affordable housing development.



Home with barrier free entry at Tree House Development in Easthampton.
 Source: PVPC

The region has too many households that pay more than they should to own or rent a home. An indicator of this problem is the fact that more than 30 percent of homeowners and 50 percent of renters in the Pioneer Valley spend more than 30 percent of their income on housing related costs, which means they are “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation and medical care as well as saving for their future. Bolstering the supply of housing that is affordable to all income levels is critical to building and retaining talent for the innovation economy and improving the region’s overall economic competitiveness.

Housing costs exceed ability to pay for many households.

A variety of housing cost challenges exist in our region depending on the household’s level of income. For our middle-income households, the problem is that household incomes have not kept pace with increased housing costs, making it difficult for some families to enter the homeownership market. Communities that currently have housing that is affordable to middle income families should consider strategies to preserve this supply.

For our low-income households, homeownership is generally out of reach or unsustainable with today’s lending market. Rents can be unaffordable to the working poor, especially for those households without a housing subsidy. Even households with housing subsidies face challenges finding decent, safe, and affordable housing. The high cost of rent in the greater Amherst-Northampton area rental market has pushed lower income households into lower-cost communities such as Holyoke, Chicopee, and Springfield. In turn, this perpetuates the concentration of lower-income households in these communities.

For our very low-income households—those who make less than \$20,000—finding a decent, safe and affordable place to live is most challenging. Households without subsidies are either spending significantly more than 30 percent of their income on rent, living in substandard housing, or are situationally homeless and may be living with a friend or relative. In general, the demand for income-restricted housing (also known as “affordable” or “subsidized” housing) in the region is greater than the supply. See Chapter Three of the Regional Housing Plan for more information on this complex topic.

Our upper-income households have the most housing choices and can to afford to live in our region’s most expensive communities. Anecdotal evidence suggests a need for more high-end housing—homeownership and rentals—to recruit and retain executive-level professionals.



No community in the region is immune from homelessness.

Paradise Pond in Northampton is a 12-unit apartment development, four units of which are reserved for people who have been homeless or have a disabled family member.

Source: PVPC

Homelessness affects every community in the Pioneer Valley. The causes of homelessness are complex, including both societal factors—such as housing costs that have outpaced income growth, the loss of manufacturing jobs, and housing discrimination—and individual factors—such as domestic violence, divorce, chronic illness, and substance abuse. While our image of homelessness is often that of chronically homeless people, the reality is that most people who experience homelessness have a single episode of homelessness and then recover to regain housing stability. The number of households that experience this type of housing crisis is very high—estimated to be over 2,000 households per year in our region.

The region's plan to end homelessness, "All Roads Lead Home: A Regional Plan to End Homelessness", and the work of the Western Massachusetts Network to End Homelessness provides a regional approach to homelessness that is proactive and committed to solving this difficult problem. In addition, the City of Springfield has been implementing its own 10-Year Plan to End Long-Term Homelessness, "Homes Within Reach." 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 what is known as a "Housing First" approach, as a better response to homelessness than emergency shelter.



*This historic home in Springfield's Old Hill neighborhood was ready to be torn down. **HAPHousing**, one of the region's community development corporations, with public and private support renovated it into an attractive, owner-occupied, energy-efficient home as part of a strategy to revitalize this neighborhood and preserve its historic character.*

*Source: **HAPHousing***

Older homes can be costly to update, maintain, and adapt.

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 and outdated heating, cooling, and insulation systems that can result in higher associated utility costs. Since the cost to rehabilitate and achieve code compliance in older houses can be extremely high, some landlords and homeowners cannot afford to make these improvements or, in the case of our weak market areas, some have not invested in their properties because low home values do not justify the cost of capital or maintenance improvements. Older homes can also be expensive to retrofit for people with mobility impairments.

Many older homes may still contain lead-based paint, which can create personal health risks, particularly in children. 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 requirement. Some landlords in the region have tried to avoid renting to families 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 doing so is prohibited by law. This has the effect of limiting the supply and availability of housing, especially for families with young children.

RESOURCES

Resources for Housing Discrimination:
Massachusetts Commission Against Discrimination (617) 994-6000
Lead Paint Removal:
Department of Public Health Childhood Lead Poisoning Prevention Program
 (617) 624-5757; Toll Free: (800) 532-9971
Face-to-Face Mediation:
 For the program in your area call: Attorney General's
 Consumer Hotline 617-727-8400; www.mass.gov/ago
Housing Consumer Education Center:
 (800) 224-5124/www.masshousinginfo.org
To Obtain Legal Assistance:
 Massachusetts Bar Association Lawyer Referral Program
 (617) 634-0400; Toll Free in MA: (800) 392-6184

Resources for Taking Action Against Discrimination:
John Fisher, HAP Housing Fair Housing Counselor, 413.233.1609
Massachusetts Fair Housing Center, 413.539.9796
Massachusetts Commission Against Discrimination
 Springfield Office 413.739.2145
HUD Online: www.hud.gov/complaints/housediscrim.cfm
 Hotline: 800.669.9777, Toll-free: 800.827.5005
 Hearing impaired, call TTY 800.927.9275
 E-mail: theo_webmanager@hud.gov

Resources for Keeping Your Home:
Springfield No One Leaves / Nadir Se Mude
<http://www.springfieldnooneleaves.org/>
CHAPA http://www.chapa.org/housing-policy/foreclosure_browse
Homeownership Preservation Foundation
<http://www.995hope.org/understanding-foreclosure/>
Massachusetts Consumer Affairs Foreclosure Resources:
<http://www.mass.gov/ocabr/consumer/housing/foreclosure-resources/>
The Homeowner's HOPE™ Hotline is available 24 hours a day, 7 days a week,
 365 days a year, in English and 170 other languages: 888-995-HOPE

Rental Help:
HUD
<http://www.hud.gov/local/index.cfm?state=ma&topic=renting>
 Homeownership: <http://www.hud.gov/local/index.cfm?state=ma&topic=homeownership>
 Avoid Foreclosure: <http://www.hud.gov/local/ma/homeownership/foreclosure.cfm>
Mass.gov
<http://www.mass.gov/hed/economic/eohed/dhcd/how-to-obtain-housing-assistance.html>
MassHousing <https://www.masshousing.com>
Massachusetts Housing Consumer Education Centers
<http://www.masshousinginfo.org/>
Mass Legal Help <http://www.masslegalhelp.org/housing>
MassResource.org
<http://www.massresources.org/foreclosure-prevention-links.html>

EXPAND HOUSING OPPORTUNITIES

RESOURCE GUIDE



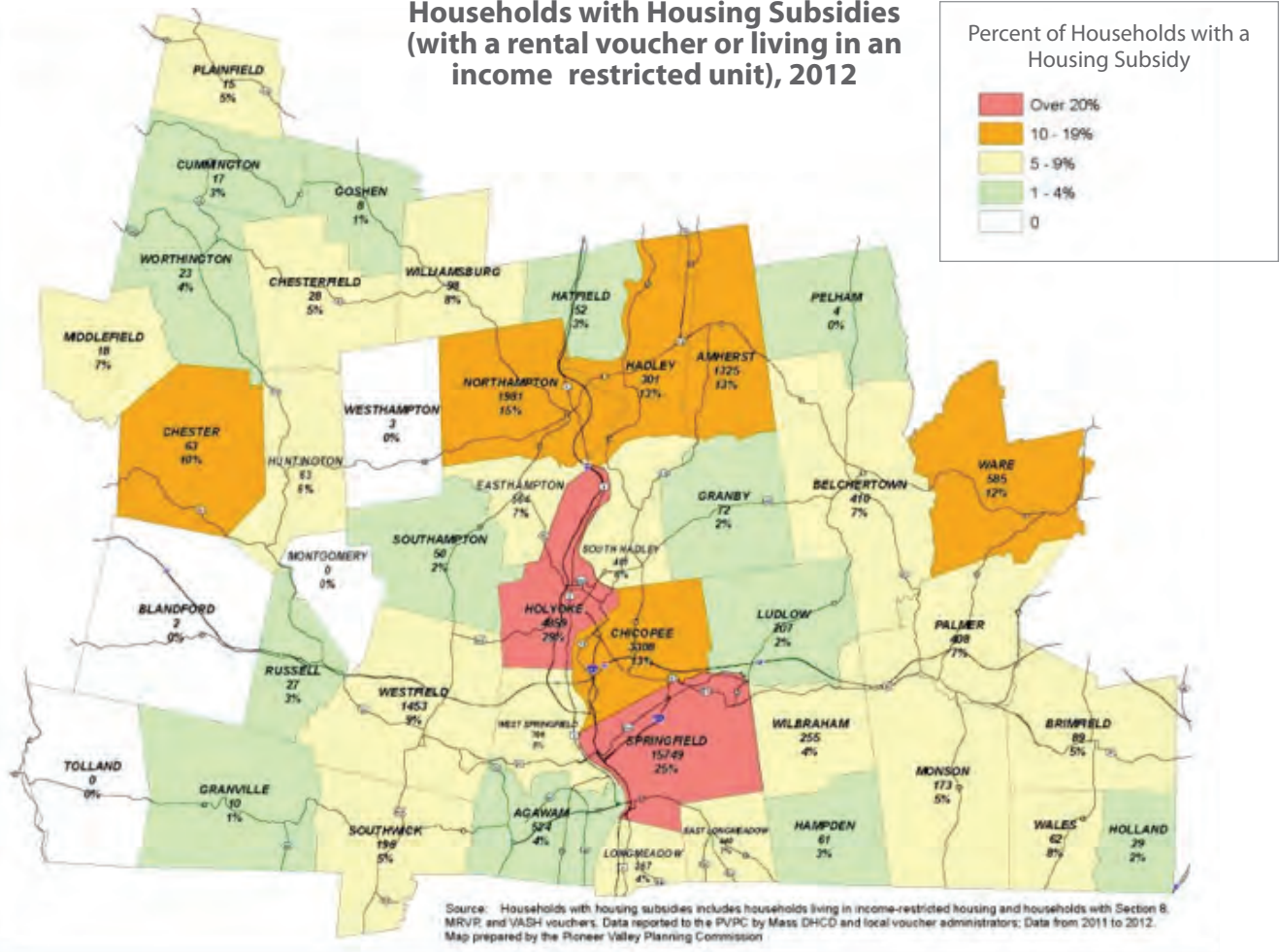
Resource guides created after community dialogues. These guide help people take action to expand housing opportunities in their region.

Discriminatory housing practices limit housing choice and equal opportunity.

Discrimination, in addition to the structural issues such as economic insecurity and poverty, can hinder mobility and residents’ abilities to obtain stable housing situations, especially for persons of color. Despite the existence of state and federal laws that protect specific categories of people from housing discrimination, the following are prevalent forms of housing discrimination in our region:

- Predatory lending, redlining and other housing discriminatory practices.
- 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.
- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.
- Landlords who refuse to make reasonable accommodations for individuals with disabilities.
- Landlords who refuse to accept housing subsidies as a source of rental payment such as Section 8 housing vouchers.

Households with Housing Subsidies (with a rental voucher or living in an income restricted unit), 2012



Affordable housing primarily exists in the region's core cities. There is significantly less affordable housing in suburban/rural communities that have seen the majority of new housing unit production.

An inadequate supply of income-restricted affordable housing units outside of our central cities.

The region has a limited supply of income-restricted affordable housing—public and private—outside of our central cities, which reduces housing choices and concentrates poverty. Besides our three central cities, only Amherst, Hadley, and Northampton have surpassed the 10 percent income-restricted affordable housing goal set by M.G.L. Chapter 40B—the Comprehensive Permit Act. 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, the lack of affordable rental housing outside of the region's central cities limits rental options for housing choice rental voucher holders. All of these factors serve to reduce housing choices and concentrate poverty in cities such as Springfield, Holyoke and Chicopee.



The challenges of affordable housing development in a “higher opportunity” community: Butternut Farm in Amherst.

*A renovated farm house is part of the Butternut Farm housing project development in Amherst.
Source: HAPHousing*

Amherst is one of the most expensive communities in the region to buy or rent a home. Although the town has more than 10 percent of its share of income-restricted affordable housing, there was and continues to be a significant need for affordable housing units, particularly for people who may work in town but cannot afford to live there. **HAPHousing** proposed a 26-unit housing development near Hampshire College in the early 2000s to provide more housing options in the community.

This development took almost 10 years to complete because of neighborhood opposition and the complexity of assembling funding for new affordable housing projects. This housing project received a Comprehensive Permit (Chapter 40B) from the Amherst Zoning Board of Appeals in the early 2000s, but local neighbors then filed a series of legal challenges to prevent its construction. The Massachusetts Supreme Judicial Court ultimately affirmed a Land Court ruling that the Amherst Zoning Board of Appeals did not exceed its authority when it granted a Comprehensive Permit for affordable housing. During the period of these legal challenges, the project lost its initial investors as a result of the economic downturn. **HAPHousing** was finally able to assemble financing for this project from a multitude of public and private entities and the project broke ground in 2010.

Today, Butternut Farm is a 26-unit development that includes one, two, and three-bedroom apartments within a restored farmhouse and three new townhouse-style buildings on a total of four acres of land. The facility also includes an indoor public area with a kitchen, children’s play area, basketball court, and laundry area. To be eligible to live in the development, tenants must earn 60 percent or less of the area median income.

The full Regional Housing Plan recommends 55 strategies to initiate, maintain or improve market conditions; local, regional, state and federal policy; and the delivery of housing services to enable people to access the housing that they desire. The 55 recommended strategies are framed around the following 13 organizing objectives:

- Promoting Regional Action
- Affirmatively Furthering Fair Housing
- Supporting Revitalization and Stabilization Efforts of Our Central Cities
- Addressing Vacant, Abandoned or Foreclosed Properties
- Maintaining Quality Housing
- Increasing Homeownership Opportunities
- Supporting Public Housing and Tenant Services
- Increasing and Preserving the Supply of Private Income-Restricted Housing Outside of the Central Cities
- Ending Homelessness
- Creating Elderly Housing Opportunities
- Producing and Integrating Accessible Housing
- Enabling More Housing Choices Outside of Central Cities Through Regulatory Action
- Strengthening Local and Regional Housing Program Capacity

Our recommended strategies can take a variety of forms, from the sharing of ideas and best practices to the full sharing of housing services, to policy changes enacted at the local, state, or federal level. Many of the communities in the region are already pursuing these strategies and have demonstrated a long-standing commitment to provide housing choices for a diverse population.

For some communities in the region, the strategies presented here may be new ideas or may provide goals around which a future community consensus could be reached. The following pages highlight a selection of the Regional Housing Plan's strategies. For more details about any of the strategies listed below or to view all 55 strategies, please see the full Regional Housing Plan.

Selected Municipal Strategies

ENCOURAGE

Employer Assisted Housing Programs

60

Meet with area employers to understand their employment needs and propose strategies that employers can use to invest in workforce housing solutions. These strategies may include public support of a new housing development, providing on-site home buyer education classes, down payment assistance, loan guarantees, and in some cases, rental assistance or new housing development.

PARTNERS:
Municipal staff, PVPC

CROSS-CUTTING STRATEGIES:



USE

M.G.L. Chapter 40B, M.G.L. Chapter 40R, and Compact Neighborhoods Program to Create New Income-Restricted Housing

61

Municipal officials and staff can utilize three state programs —M.G.L. Chapter 40B, M.G.L. Chapter 40R and Compact Neighborhoods—to locally initiate income-restricted housing development projects in areas they self-identify for such development. Municipalities could use more information on how to plan and produce under these three programs.

PARTNERS:
PVPC, DHCD, Municipal officials and boards, CPTC

CROSS-CUTTING STRATEGIES:



PLAN

Regionally for New Senior Housing

62

Although each city and town in the region might prefer to provide senior housing for its residents within its borders, this may not be financially possible. Federal funding for senior housing is very competitive and state resources have been very limited. In recognition of limited resources new senior housing should be planned to serve a number of communities in a sub-regional area.

PARTNERS:
Municipal officials, Councils on Aging, PVPC

CROSS-CUTTING STRATEGIES:



ENCOURAGE

“Over 55” Senior Housing to Have Universal Design, Adaptable or Accessible Features

63

Municipalities that allow “over 55” developments as a residential use may want to consider creating incentives or mandating that all or a high percentage of units in these developments include universal design, accessible, and/or other adaptable features.

PARTNERS:
Municipalities, PVPC

CROSS-CUTTING STRATEGIES:



FORM

A Shared Housing Office

64

It may not be feasible for smaller communities to have their own staff with expertise in affordable housing, but a model for shared staff by using inter-governmental agreements may be a viable means of building local capacity of the smaller communities in the region. This strategy may work for some of the sub-regional areas within the larger region.

PARTNERS:
Municipalities, PVPC

CROSS-CUTTING STRATEGIES:

OUR PLAN

ENCOURAGE

Zoning that Allows for Multifamily Housing

65

Zoning that allows multifamily attached dwellings, either townhouse-style condominiums or apartments, can increase the supply of housing affordable to a wider range of households. Municipalities can amend local zoning to allow multifamily housing by-right or by special permit. Municipalities also need more technical assistance on how to plan for multifamily housing.

PARTNERS:
Municipalities, PVPC, DHCD

CROSS-CUTTING STRATEGIES:



APPOINT

A Local Housing Committee

66

A municipally-appointed committee for housing is a first step in addressing local housing concerns. This committee studies community needs, recommends appropriate actions, and advocates for action.

PARTNERS:
Municipalities

FORM

A Municipal Affordable Housing Trust (MAHT)

67

The formation of a MAHT under M.G.L. c. 44 sec. 55C, allows local governments greater flexibility in managing funds and engaging in real estate transactions for affordable housing purposes. A MAHT can receive CPA funds as well as funds from other sources such as private and public donations and use them to implement affordable housing projects or programs.

PARTNERS:
Municipalities, MHP

DEVELOP

A Local Housing Plan

68

Encourage all of the region's municipalities to seek designation under the state Green Communities Act to promote energy efficiency and the development of renewable energy facilities.

PARTNERS:
Municipalities, PVPC

CROSS-CUTTING STRATEGIES:



STRENGTHEN

Code Enforcement Activities

69

Municipal enforcement of building codes, health and safety codes and other local regulations is essential to address issues of overcrowding, tenant safety and neighborhood stability. Local code enforcement could be strengthened by licensing and inspection programs, regionalization of inspection services for smaller municipalities, and/or coordinated technical assistance on legalities and other issues from DHCD, DPH, DOR, and AGO.

PARTNERS:
Municipalities, PVPC, DHCD, DPH,
DOR, and AGO

SUPPORT

Efforts of Local Housing Authorities to Share Ideas, Programs, and Staff

70

The executive directors of the local housing authorities (LHA's) in all four counties of western Massachusetts meet regularly to share ideas and best practices about operations and needs. The LHA'S should be encouraged to examine the potential for combined operations for programs, maintenance, and staffing.

PARTNERS:
Municipal officials, LHA's, PVPC

ENSURE

Compliance with Existing Accessibility Requirements

71

Local building inspectors can have a tremendous effect on making sure existing accessibility requirements are being met when new housing units are created or when housing is modified. Code enforcement staff as well as landlords may need training in laws and practices related to accessibility.

PARTNERS:
Municipal staff, MA Executive Office of Public Safety and Security (EOPSS), Landlords, LHA's and housing providers

CROSS-CUTTING STRATEGIES:



DISTRIBUTE

Funding for Housing Rehabilitation & Modification Loan Programs at the Regional Level

72

DHCD should consider making CDBG funds available to income eligible owners and investors with income eligible tenants by distributing funding at the regional level instead of making individual communities compete for limited funds, which leaves homeowners or tenants in the unfunded communities without potential assistance.

PARTNERS:
DHCD

**Selected
DHCD (MA)
& HUD (U.S.)
Strategies**

FUND

Maintenance and Capital Repairs in Order to Bring Empty but Inhabitable Housing Units Back Online

73

The DHCD formula funding program has improved predictability for capital improvement planning and funding for housing authorities. However, local housing authorities still need additional funding to make a dent in the backlog of deferred maintenance and capital improvements at housing authority properties that are keeping many units offline.

PARTNERS:
DHCD, HUD

DEVELOP

A More Robust Program for Mobility Counseling for Housing Choice Voucher Holders

74

Landlords who illegally refuse to accept housing choice vouchers or rent based on a person's language prevents residents from fully maximizing their location options under the Section 8 and Massachusetts Rental Voucher Program (MRVP). Residents should receive counseling on their tenancy rights under state and federal law.

PARTNERS:
HUD, DHCD, LHA commissioners

CROSS-CUTTING STRATEGIES:



OUR PLAN

CREATE

Smaller Fair Market Rent Areas that More Accurately Reflect Local Market Conditions

75

The Springfield MSA Fair Market Rent (FMR) area includes all 43 communities in the region and, for this reason, does not reflect the asking rents within our strong and weak housing market areas in the region. This hinders the 'choice' that the housing vouchers were designed to promote. Two or more FMR areas would better serve the goals of the Section 8 program.

PARTNERS:
HUD

CROSS-CUTTING STRATEGIES:

SET ASIDE

Funding for Smaller-Scale Income-Restricted Affordable Developments

76

The suburban, exurban and rural communities would be more likely to produce affordable housing if DHCD and HUD made funding specifically available for smaller projects. In the past, larger developments have had an advantage when competing for state funding.

PARTNERS:
DHCD, HUD

CROSS-CUTTING STRATEGIES:

FUND AND COORDINATE

Rapid Rehousing and Prevention Programs

78

Our region has developed effective and efficient rapid rehousing programs over the past several years, and we must continue to ensure that homelessness funding is directed toward these programs.

PARTNERS:
DHCD, Western Mass Network to End Homelessness Municipal, Foundation & Faith-Based Communities, PVCP, CoCs

SUPPORT AND FINANCE

The Western Massachusetts Network to End Homelessness

79

The Western Massachusetts Network to End Homelessness has played a key role in coordinating housing and services; supporting prevention, diversion and rapid re-housing efforts; and collecting data on the homeless population for the region. The original funding for this Network is no longer available, but the need for this collaborative approach remains critical.

PARTNERS:
DHCD, Municipal, Foundation & Faith-Based Communities

FUND

Programs That Aim to Attract Middle-to-Upper-Income Households to Targeted Areas

80

Almost all public funds made available from DHCD or HUD for neighborhood revitalization requires income-restricted housing as a condition of receipt of these funds. In many instances, this may be good practice, but in our cities it serves as one more barrier to attracting an economically diverse population to urban neighborhoods and to increasing home-ownership rates.

PARTNERS:
DHCD/HUD

CROSS-CUTTING STRATEGIES:

\$

Selected Pioneer Valley Planning Commission Strategies

ENHANCE

Available Technical Assistance

81

PVPC will coordinate or offer more technical assistance in the form of workshops, trainings, publications and direct assistance on a wide range of housing issues, from context sensitive design to housing development on public land that can assist municipalities in carrying out their housing agenda.

PARTNERS:
PVPC, State/DHCD

CROSS-CUTTING STRATEGIES:



LEVERAGE

Major Public and Private Investments to Create Market-Rate Housing Opportunities

82

Municipal officials can work to leverage market-rate housing and other neighborhood improvements from major public and private investment such as investments in commuter rail and high speed rail, upgrades to our medical centers, and funding for brownfield redevelopments.

PARTNERS:
Develop Springfield, Mass Development, PVPC, elected officials of cities and towns

CROSS-CUTTING STRATEGIES:



RESEARCH

And Implement as Appropriate – Various Tax, Incentive, and Financing Strategies to Revitalize Housing Markets

83

Research various tax mechanisms such as the Land Value Tax, Neighborhood Improvement Zone and Tax Increment Financing in order to determine which would be an appropriate option for Massachusetts to revitalize its more urbanized areas.

PARTNERS:
PVPC, Plan for Progress, Pioneer Institute, CHAPA, Lincoln Land Institute

CROSS-CUTTING STRATEGIES:



DISCUSS

Development Obstacles and Opportunities of Larger-Scale Housing Projects and Work Toward Solutions

84

Hold annual, semi-annual, or quarterly meetings during which developers, builders, real estate professionals and municipal officials discuss development challenges and opportunities.

PARTNERS:
PVPC, RHC, PFP

CROSS-CUTTING STRATEGIES:



CONTINUE

The Regional Housing Committee

85

The establishment of an on-going group to continue the work begun with this Regional Housing Plan and to assist in the implementation phase to advance plan goals and improve communication and coordination across the region.

PARTNERS:
RHC, PVPC

CROSS-CUTTING STRATEGIES:



Other Selected Strategies

REVISE

Lead Paint Abatement Program Requirements and Conduct Outreach on Existing Program Requirements

86

Landlords who illegally refuse to rent to a family with children based on the presence or perceived presence of lead paint in the home is a leading form of housing discrimination in the region. Education should be required for landlords and housing providers about abatement requirements under Massachusetts law. As there has been no significant revision of state lead paint regulations since 1993, it might be useful to reevaluate certain aspects of these regulations in light of recent studies and the experience of neighboring states.

PARTNERS:
HAPHousing, MFHC, DPH, DHCD, HUD

CROSS-CUTTING STRATEGIES:

SUPPORT

Advocacy, Monitoring, Reporting and Enforcement of Fair Housing Laws

87

Strong enforcement of fair housing laws is a deterrent to abuse and legal violations. Increased funding to the Mass Fair Housing Center and Massachusetts Commission Against Discrimination would enhance existing efforts.

PARTNERS:
MCAD, DHCD, MFHC, HUD

CROSS-CUTTING STRATEGIES:

SUPPORT

Mortgage/Down Payment Assistance Programs for First-Time Homebuyers

88

Continue financial support for programs that assist first time homebuyers with mortgage assistance and below market mortgage products. Educate CPA communities about use of CPA funds for down payment or closing cost assistance programs.

PARTNERS:
MassHousing, MHP, PVPC

CROSS-CUTTING STRATEGIES:

STRENGTHEN

Education to Landlords, Tenants, Banking and Lending Institutions, and General Public about Fair Housing Laws

89

The lack of knowledge of fair housing laws can often lead to illegal discrimination. Property owners and managers need to be informed of fair housing laws and know that enforcement mechanisms are in place. Renters and homebuyers should also be aware of their fair housing rights and responsibilities.

PARTNERS:
MCAD, DHCD, HAPHousing, MFHC, HUD

CROSS-CUTTING STRATEGIES:

CROSS CUTTING STRATEGIES ICONS: The following icons are used in reference to issues and strategies related to other element plans of this report.



TRANSPORTATION



LAND USE



HOUSING



ENVIRONMENT



ECONOMIC DEVELOPMENT



FOOD SECURITY



GREEN INFRASTRUCTURE



CLIMATE ACTION



BROWNFIELDS



Cold Spring Common Development in Belchertown has 14 units in seven buildings for a residential density of approximately 4 units an acre.

Source: ©Margot P. Cheel / Damianosphotography.com



A row of houses in the Churchill Homes development in Holyoke Photo: Chris Curtis



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