West Springfield Housing Plan
Public Meeting #2

Understanding the Needs of the Community
Overview

- Introduction
- Housing Needs
- Housing Goals
- Solutions
- Next Steps
## Components of Housing Plan

<table>
<thead>
<tr>
<th>Housing Needs Assessment</th>
<th>Development Opp. And Constraints</th>
<th>Action Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Demographics</td>
<td>• Housing Market</td>
<td>• Goals</td>
</tr>
<tr>
<td>• Current and projected</td>
<td>• Development Market Constraints</td>
<td>• What are the needs in the community that need to be met</td>
</tr>
<tr>
<td>• Housing Supply</td>
<td>• Development Opportunities</td>
<td>• Strategies to meet them</td>
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<tr>
<td>• Public Input</td>
<td></td>
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<tr>
<td>• Survey</td>
<td></td>
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<td>• Public Forums</td>
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Planning Process

1. Town convened a Housing Plan working group
2. Six Working Group Meetings*
3. Two Public Forums and Survey*

* Happening Concurrently

4. Finalize Plan based on Input
5. City Council and Planning Board Approval

6. Submit to DHCD for Approval

7. Plan Implementation

Second Forum in October
Plan Finalized in November
West Springfield’s population is expected to grow fairly steadily over the 20 years.

This combined with smaller household sizes will equate to a need for more housing units.
70% of survey respondents said that their entire household or part of it will move in the next 10 years. Of those, a large majority would prefer to stay in West Springfield.

Where will the person (or people) who are going to move prefer to live next?

- Another home in West Springfield: Prefer (60.00%), Would Consider (20.00%), Do Not Prefer (20.00%)
- Another home in a nearby town (30 minute drive or less): Prefer (40.00%), Would Consider (40.00%), Do Not Prefer (20.00%)
- Another home outside of the region, but still in New England: Prefer (0.00%), Would Consider (50.00%), Do Not Prefer (50.00%)
- A different area of the country, or outside of the U.S.: Prefer (0.00%), Would Consider (20.00%), Do Not Prefer (80.00%)
Household size is growing faster than the population. This can be attributed to smaller household sizes.
The largest segment of households in West Springfield is people living alone. This is followed closely by family households with no children.
West Springfield’s population is quite stable in terms of age. In the next decade, however, the aging of the Baby Boomer cohort will mean that there are many more elderly people in West Springfield than currently.
Approximately 53% of West Springfield’s housing stock is single family homes.

The remaining units are part of apartment complexes, mobile homes or town homes.
Survey Q- Enough of different housing types

Do you think there are enough of the following types of homes in West Springfield?

- **Group Homes**: 13% Not Enough, 19% Right Number, 16% Too Many
- **Assisted living facilities for seniors and people with disabilities**: 36% Not Enough, 52% Right Number, 15% Too Many, 6% Missing
- **Senior "55+" active living communities**: 36% Not Enough, 25% Right Number, 15% Too Many
- **Apartments (Housing Authority)**: 48% Not Enough, 14% Right Number, 16% Too Many
- **Apartments (privately owned)**: 37% Not Enough, 26% Right Number, 14% Too Many
- **Condominiums**: 22% Not Enough, 33% Right Number, 20% Too Many
- **Duplexes and 3-family homes**: 27% Not Enough, 28% Right Number, 17% Too Many
- **Mid-level single family homes from $250,000 to $400,000**: 19% Not Enough, 43% Right Number, 16% Too Many
- **Single family "starter homes" less than $250,000**: 63% Not Enough, 21% Right Number, 5% Too Many
Different sized households require different sized housing units to meet their needs.

There appears to be a lack of one-bedroom ownership opportunities—ideal for downsizing seniors or first-time homebuyers. There is also a limited supply of rental units with 4 or more bedrooms that could house large families.
Survey Q - Housing Conditions

Do you face any of the following challenges in your home, if any? (check all that apply)

- Lead paint concerns: 4%
- Structural issues: 14%
- Lack of outdoor space: 19%
- Non-functioning appliance (heating, refrigerator, stove): 10%
- Presence of Mold: 11%
- Accessibility Issues: 16%
- Presence of Pests: 10%
- None: 52%
Since 2000, there have been 8 single family homes built for every 1 unit of multifamily. Additionally, overall building in town never returned to pre-recession levels.
The average household income in West Springfield grew by 38% from 2000 to 2016. The distribution of this wealth, however, has been skewed. West Springfield has seen significant growth in high income households and a decline in low-income households. Traditional middle incomes brackets have experience slight growth or decline.
Level of Cost Burden

At almost all income levels, some are spending more than 30% of their income on housing. Approximately 34% of households in West Springfield are cost burdened.
## Defining “Affordable Housing”

<table>
<thead>
<tr>
<th>Area Median Income Limit Category</th>
<th>Persons in Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2017 Area Median Income</td>
<td>1</td>
</tr>
<tr>
<td>$67,700 (80% of AMI)</td>
<td>$44,800 ($861/wk)</td>
</tr>
<tr>
<td>$44,800 ($861/wk)</td>
<td>$51,200 ($984/wk)</td>
</tr>
<tr>
<td>$57,600 ($1,107/wk)</td>
<td>$64,000 ($1,230/wk)</td>
</tr>
<tr>
<td>$69,150 ($1,329/wk)</td>
<td>$28,000 ($538/wk)</td>
</tr>
<tr>
<td>$32,000 ($615/wk)</td>
<td>$36,000 ($692/wk)</td>
</tr>
<tr>
<td>$40,000 ($769/wk)</td>
<td>$43,200 ($830/wk)</td>
</tr>
<tr>
<td>$16,800 ($323/wk)</td>
<td>$19,200 ($369/wk)</td>
</tr>
<tr>
<td>$21,600 ($415/wk)</td>
<td>$24,600 ($473/wk)</td>
</tr>
<tr>
<td>$28,780 ($553/wk)</td>
<td>$43,200 ($830/wk)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Income of...</th>
<th>Monthly Income</th>
<th>Weekly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Renter</td>
<td>$2,725</td>
<td>$628</td>
</tr>
<tr>
<td>Minimum Wage</td>
<td>$1,906</td>
<td>$439</td>
</tr>
<tr>
<td>Average Social Security</td>
<td>$1,372</td>
<td>$316</td>
</tr>
<tr>
<td>Supplement Security Income</td>
<td>$750</td>
<td>$173</td>
</tr>
</tbody>
</table>
## Some Data - Rental Market

<table>
<thead>
<tr>
<th></th>
<th>Studio</th>
<th>1 BR</th>
<th>2 BR</th>
<th>3 BR</th>
<th>4 BR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Craigslist.com</td>
<td>$610-910 ($792)</td>
<td>$725-975 ($864)</td>
<td>$950-1,295 ($1,116)</td>
<td>$1,100 (1 Listing)</td>
<td>$1,995 (1 Listing)</td>
</tr>
<tr>
<td>Zillow</td>
<td>$739-779 ($759)</td>
<td>$799-1,000 ($934)</td>
<td>$950-1,175 ($1,065)</td>
<td>$1,350-1,700 ($1,474)</td>
<td>$1,599-1,995 ($1,797)</td>
</tr>
<tr>
<td>MassLive</td>
<td>No Listings</td>
<td>$950-1,095 ($1,008)</td>
<td>No Listings</td>
<td>No Listings</td>
<td>No Listings</td>
</tr>
<tr>
<td>Park Square Realty</td>
<td>No Listings</td>
<td>No Listings</td>
<td>$895 (1 Listing)</td>
<td>$1,700 (1 Listing)</td>
<td>$1,995 (1 Listing)</td>
</tr>
<tr>
<td>HUD Fair Market Rent</td>
<td>$739</td>
<td>$844</td>
<td>$1,117</td>
<td>$1,400</td>
<td>$1,627</td>
</tr>
</tbody>
</table>
Some Data—Real Estate Market

![Graph showing the average cost of a single family home in West Springfield and Hampden County from 2000 to 2016. The graph indicates a trend of increasing costs from 2000 to 2007, followed by a decrease and stabilization from 2008 to 2016.]

- West Springfield
- Hampden County

Average Cost of a Single Family Home


Cost Range: 50,000.00 to 250,000.00
### West Springfield Single Family Property Sales Year to Date Comparison (Aug 2018)

<table>
<thead>
<tr>
<th>Key Metrics</th>
<th>2017</th>
<th>2018</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pending Sales</td>
<td>169</td>
<td>177</td>
<td>+4.7% (+2.3%)</td>
</tr>
<tr>
<td>Closed Sales</td>
<td>155</td>
<td>148</td>
<td>-4.5% (+1.2%)</td>
</tr>
<tr>
<td>Median Sale Price</td>
<td>$202,500</td>
<td>$215,950 ($199,000)</td>
<td>+6.6% (+6%)</td>
</tr>
<tr>
<td>Cumulative Days on Market</td>
<td>62</td>
<td>56</td>
<td>-9.7% (-17.8%)</td>
</tr>
</tbody>
</table>

### West Springfield Condo Property Sales Year to Date Comparison (Aug 2018)

<table>
<thead>
<tr>
<th>Key Metrics</th>
<th>2017</th>
<th>2018</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pending Sales</td>
<td>26</td>
<td>37</td>
<td>+42.3% (+8.8%)</td>
</tr>
<tr>
<td>Closed Sales</td>
<td>25</td>
<td>31</td>
<td>+24% (+11.3%)</td>
</tr>
<tr>
<td>Median Sale Price</td>
<td>$89,000</td>
<td>$70,500 ($140,000)</td>
<td>-20.8% (+3.7%)</td>
</tr>
<tr>
<td>Cumulative Days on Market</td>
<td>51</td>
<td>43 (84)</td>
<td>-15.7% (-17.6%)</td>
</tr>
</tbody>
</table>
Hypothetically-- if you wanted to buy a home in West Springfield today, assuming that the median home costs $218,300, could you afford it?

- 47.92% Yes
- 41.67% No
- 10.42% Unsure
Key Take-Aways

- **Trends:**
  - Aging Population
  - Smaller Households
  - Income growth for many not keeping pace with cost of housing

- **Highlights a need for**
  - Smaller Units
  - Accessible Units
  - Affordable homeownership and rental units
Questions or Concerns?
6 Key Goals for the Plan

- Promote and create municipal programs and services that align with the needs of the community.

- Ensure that a percentage of the housing stock has features that make it accessible to those of all ages and abilities.

- Create and preserve affordable housing that serves a broad spectrum of needs in the community.
  - This includes housing opportunities (rental and ownership) for all income ranges and working to keep associated fees (taxes and utilities) at a level which still provides the public service, but doesn’t price people out of the community.
6 Key Goals for the Plan

- In order to preserve the remaining natural and open space in West Springfield, encourage redevelopment and investment in neighborhoods that have services, transit access, and are walkable, while working to address the lack of infrastructure and services in other.

- Ensure that housing across the city is well maintained and safe.

- Ensure fair access to safe, functional and affordable housing for all
What do you think of the goals?
What qualities do you think are necessary for new homes that will be built in West Springfield?

- Designed to fit the size, look and feel of existing homes in the neighborhood
- Open space/clustered development (smaller lots in more compact neighborhoods)
- Adjacent to public or shared open space for parks and recreation
- Near grocery stores and shopping centers
- Near public transportation
- Proximity to schools, preschools, and daycares

Bar chart showing percentages of yes and no responses for each quality.
Survey Q - Prioritizing Solutions

- **Provide information about home financing to families that earn up to $57,600/year (the "low/moderate income" threshold for a family of 3):**
  - High Priority: 54%
  - Medium Priority: 29%
  - Low Priority: 16%

- **Help residents access programs and funds to assist with making their home more accessible (ramp into home, grab bar in showers, stair lifts, etc.):**
  - High Priority: 55%
  - Medium Priority: 33%
  - Low Priority: 13%

- **Encourage construction of more single family homes that are affordable to families earning up to $57,600/year (family of 3):**
  - High Priority: 64%
  - Medium Priority: 14%
  - Low Priority: 21%

- **Help residents access programs and funds to rehabilitate their homes:**
  - High Priority: 67%
  - Medium Priority: 23%
  - Low Priority: 11%
Help provide access to financial assistance to renters who earn up to $57,600/year (family of 3) to pay increase in rent

Encourage accessory or "in-law" apartments

Encourage construction of more apartments for rent

Survey Q-Prioritizing Solutions
Develop neighborhoods with smaller lots (1/4 acre or less)

- **High Priority**: 34%
- **Medium Priority**: 33%
- **Low Priority**: 34%

Encourage construction of more condominiums for ownership

- **High Priority**: 32%
- **Medium Priority**: 31%
- **Low Priority**: 37%

Allow larger single-family homes to be converted to 2- to 3-family homes

- **High Priority**: 21%
- **Medium Priority**: 33%
- **Low Priority**: 46%
What do you think should be done?
Next Steps

- Plan with recommended action to pursue over the next five year finalized by the end of the month.
  - Public Review and Comment period.

- Planning Board and City Council Approval
THANK YOU!

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