



Mayor  
Daniel M. Knapik

*City of Westfield, Massachusetts*

# Five Year Consolidated Plan and First Year Action Plan



Fiscal Years 2015 - 2019  
Community Development Block Grant (CDBG)

## Executive Summary

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

#### 1. Introduction

In accordance with the requirements of the U.S. Department of Housing and Urban Development, the City of Westfield has developed a Consolidated Plan identifying the city's housing and community development needs and outlining strategies to address these needs for development and sustaining viable urban communities. The development of this plan involved the participation and cooperation of City Departments, local and regional agencies involved with housing and homeless services in Westfield and local citizens.

Westfield is a city of 41,209 (2000 U.S. Census) with a median income higher than that of Hampden County as a whole. The median income during the past years has increased as did job growth and property values. There has been a small increase in the number of families living below the poverty line as well as an influx of Russian immigrant households into the City. Thus these growths bring challenges in assuring that low income and immigrant households have access to affordable housing and job opportunities.

Housing market analysis shows that options for low and moderate income households are somewhat limited. Rental housing constitutes only about 32% of the City's overall housing stock, and rents are high compared to other urban centers in the region. This market situation presents the primary barrier to affordable housing in the City. For many families, there is an affordability gap between household income and housing costs. Availability of rental housing for lower income households is limited, and for some of the more affordable older rental housing in the central area of the City, there continues to be a need for ongoing rehabilitation, modernization and lead abatement. Sale prices of homes have increased and there is an affordability gap for families seeking to become first time homebuyers.

Homeless individuals are served by the Samaritan Inn in Westfield, while homeless families are sheltered in regional facilities through the system coordinated by the Department of Transitional Assistance. While nightly emergency shelter needs are largely met, there is a need for more transitional and permanent housing with supportive services for homeless individuals. Homeless and at risk families also need more affordable permanent housing, and there is an ongoing need for services to prevent homelessness among families at risk.

The primary housing needs of the elderly are for additional assisted living units at an affordable cost, and for services to assist more frail elders in continuing to live independently in both public and private housing. Elderly homeowners continue to need assistance with physical improvements and repairs to their homes.

The City has made significant progress in business development and job creation in recent years. However, encouraging further business expansion and additional job creation continues to be the primary non-housing community development need. There is also a need for employment readiness and training activities to enable the low income and new immigrant population to take advantage of job opportunities. The City must also continue to concentrate activities in the downtown core area in order to improve commercial viability and further support economic development. There is also a need to pursue comprehensive revitalization strategies in selected neighborhoods, involving both housing and economic activities.

## **2. Summary of the objectives and outcomes identified in the Plan**

The goals with the Consolidated Plan are stated below:

### **1.1 HOUSING GOALS**

- Maintaining and improving the quality of the housing stock, particularly in the residential area immediately surrounding the area identified in the Downtown Initiative.
- 1. Undertake a comprehensive assessment of residential housing units above commercial storefronts along commercial corridors and seek ways to improve the quality of units as part of a downtown initiative; and
- 2. Attend owner/tenant meetings presented by Community Police that encourage owners/tenants to work together to improve the quality of our Downtown neighborhoods.
- Encouragement of first time homeownership thereby increasing the rate of owner occupancy.

### **1.2 NEIGHBORHOOD GOALS**

- Achieving neighborhood revitalization and arresting blight through strategic planning and targeting resources.
- 1. Continue the highly successful Downtown Initiative which included Commercial Property Improvements;
- 2. Work with Westfield on Weekends and the Creative Economy committees to program arts and cultural programs to the downtown residential areas; and
- 3. Attend and engage in meetings sponsored by local grassroots groups whose mission is to improve all aspects of community life.

### **1.3 HOMELESS and SPECIAL NEEDS**

- Support for activities to increase educational levels and job readiness that improve access to employment for lower income persons and persons with special needs.
- 1. Increased enrichment activities for residents by continuing to support and fund alternative high school diploma programs for the disadvantaged and unemployed residents living in poverty;
- 2. The City of Westfield is an active member of the HUD funded Springfield/Chicopee/Holyoke/Westfield/Hampden County Continuum of Care which holds meetings monthly;
- 3. Attend local Westfield Continuum of Care Meetings; and
- 4. As member of Leadership Council to end homelessness, attend meetings to explore best practices on meeting the needs of the homeless population.
- Continued development of supportive housing for homeless and at risk individuals. Westfield has experienced an increase in the number of high school students who are homeless and those that “couch surf”.
- Support for efforts to meet the needs of the elderly and support of program initiatives in assisted living and supportive services to sustain independent living
- 1. Fund programs that support elders in maintaining independent living; and
- 2. Fund programs that provide resources to families with disabled children.
- Public Service funding supports the most vulnerable populations including frail elders, youth living in poverty, and homeless and at-risk households

### **1.4 ECONOMIC DEVELOPMENT**

- Creation and retention of job opportunities for low and moderate income persons through projects and activities designed to attract new business development and expansion of existing business.
- 1. Collaborate with Agencies that Promote Economic Development in the City;
- 2. Provide technical assistance for entrepreneurs who want to establish a new microenterprise or business, and for owners who seek to strengthen or expand upon their existing small business; and
- 3. Attend downtown merchant meetings to work with merchants at providing jobs for low and moderate income persons.

## **3. Evaluation of past performance**

The City continued to dedicate significant resources towards non-performing Section 108 loans. During past program years, the City allocated resources towards a balloon payment that was paid in July 2013 and will continue to program funds until August 2015 when the loan will be satisfied.

The City of Westfield allocated its funds on a city-wide basis with special emphasis on Census Tract 8127 which is located in the central business district and is predominately low and moderate income. This geographical area also comprises a large majority of the City's older housing stock, has the lowest homeownership rates, and the greatest number of renters experiencing severe housing cost burdens.

The City of Westfield dedicated 51% of its program funds to the target areas. The City far exceeded the HUD requirement that 70% of expenditures will directly benefit low/moderate income persons.

#### **4. Summary of citizen participation process and consultation process**

The City of Westfield, through its Department of Community Development, met with neighborhood groups representing residents who live in the downtown area and the surrounding neighborhoods to identify needs and solicit comments on ways to improve the quality of life in their neighborhoods. Outreach efforts were expanded this year to include discussion on the local Westfield State University community radio station with a program entitled "Community Connections".

In accordance with 24CFR Part 91 Subpart B, the City of Westfield conducted two public hearings during the development of the Action Plan. The first public hearing was held on Wednesday, December 17, 2014 at 11:00 am and the second one on the same day at 7:00 pm. These public hearings presented a summary of current year CDBG and HOME projects and assessed the needs as presented in the 5-year Consolidated Plan to determine if any changes needed to be made. It was determined that no changes would be made to the Consolidated Plan.

Proposals were due to the City on Friday, March 13, 2015. Proposals were reviewed for eligibility, organizational capacity, and response to community need. All proposals met those threshold criteria. A secondary review consisted of an evaluation of prior year contract compliance, and prior year performance .

The notice was published in the Westfield News and the community was invited to attend a public hearing originally scheduled Wednesday, April 8, 2015 to provide feedback. The Action Plan was made available at the Office of Planning and Community Development and posted on the web at [cityofwestfield.org](http://cityofwestfield.org). The draft plan was made a public document on Monday, April 13, 2015. This publication began the 30 day public hearing process.

A final public hearing was then held on May 6, 2015 to gain additional input on the draft of the 2015-2016 Action Plan. This public hearing provided additional opportunity for public input and comment and was held following the confirmed allocations from HUD.

## **5. Summary of public comments**

Groups active in areas which use, or could use, resources outlined in the Consolidated Plan were notified of the development of the plan and were invited to submit suggestions, ideas and requests for support. The Office of Community Development held consultations with homeless advocacy groups, human services agencies, local business owners, and general residents within the City. The City also received responses to an on-line survey promoted on social media and the local newspaper outlets.

In terms of general priorities, the organizations scored the following as their highest and above average priorities which should be considered by the City: Economic Development, Neighborhood Revitalization and Infrastructure, Housing Rehab, and Public Services.

Hard copies of surveys were made available to the general public at several locations throughout the city. A web based survey was also advertised through the city's website, a local newspaper, and on the local access cable station. Results from the web and hard copy surveys were consistent with the general priorities from organizations that were consulted. The priorities in order were: street improvements, job creation, self-sufficiency, homeless prevention and crime prevention. Other needs listed included homeless shelters, assistance with rent, more affordable housing, assistance for seniors and loans for businesses.

The survey was followed by a series of public hearings which were conducted for public input after official notices were advertised in local community newspapers. During the public hearings, prior to the Draft Consolidated Plan being issued, the City received several comments which are detailed in the Citizen Participation section. Commenters' main concerns were: the need to retain businesses in the downtown district and neighborhood revitalization.

The draft Consolidated Plan was made available on April 13, 2015 - May 13, 2015. During the 30 day public comment period,            number of comments were submitted.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All input was considered in the development of the plan and priorities were established that would best serve the population as a whole based on overall needs and the limited availability of funding to address

## **7. Summary**

Having thoroughly assessed needs determined through the public participation process and data obtained through local market studies, the City of Westfield's Consolidated Plan and Annual Action Plan has been crafted to carry out all of the activities aimed at addressing local needs to the greatest extent possible within the budgetary constraints of the Community Development Block Grant (CDBG) funds. The City, with CDBG funds, will continue to invest in public services, housing rehab, housing

development, revitalization, economic development/jobs, and assisting those individuals and families with special needs.

## The Process

### PR-05 Lead & Responsible Agencies - 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WESTFIELD	Office of Community Development
HOME Administrator	WESTFIELD	Office of Community Development

**Table 1– Responsible Agencies**

### Narrative

#### Consolidated Plan Public Contact Information

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City of Westfield

Office of Community Development

Room 300

59 Court Street

Westfield, MA 01085

413-572-6244

Peter Miller - Director of Community Development

Diana McLean - CDBG Coordinator

Christine Fedora - Office Manager

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

Consolidated Plan. The process included formal, as well as, informal meetings, surveys and discussions with state and local agencies, along with many advocacy groups in the region. The process of developing the Plan began in Fall of 2014 when community organizations were notified of the Plan and asked to participate by providing input. Meetings with advocates for the elderly and the homeless were held monthly throughout the year with Community Development receiving views on neighborhood, housing and community needs from the public.

Through March 2015, the City consulted with a number of agencies, groups and organizations. They were asked for data and for input on needs, priorities and other issues. Those groups and organizations included representatives of public and private agencies who serve elderly, people with disabilities, small business owners, and homeless and low income residents. In addition, multiple housing agencies, mental health service agencies and regional and state government agencies were consulted

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City works with numerous public and private organizations to coordinate community development and housing services. Coordination between entities includes: serving on joint committees, on-going communication, and long term strategic planning. Organizations include public institutions on the local, regional, and state levels, local nonprofits, faith-based organizations and the private sector.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City of Westfield is an active member of the Westfield Continuum of Care and The City of Westfield is an active member of the HUD funded Springfield/Chicopee/Holyoke/Westfield/Hampden County Continuum of Care which holds meetings monthly. Agencies and groups who make up the Hampden County COC have been working closely over the years to address the needs of homeless and at risk individuals. This is achieved through coordination, cooperation and partnerships between public and assisted housing providers and governmental health, mental health and additional service agencies.

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

The Westfield CDBG Coordinator is on the Board of the Directors of the Springfield/Chicopee/Holyoke/Westfield/Hampden County Continuum of Care as well as the subcommittee that focuses on unaccompanied youth. The Coordinator is also a member of the Leadership council of Western Massachusetts Network to end Homelessness which is comprised of over 50 leaders across every sector of the four Western counties. The Council meets quarterly and sets the Network's Legislative Priorities from funding secure jobs programs to restoring funding for Housing Consumer Education Centers.

The Hampden County Continuum of Care has been moving forward on the initial steps of the Zero 2016 campaign. This initiative is focused on ending veteran homelessness by the end of 2015, and ending chronic homelessness by the end of 2016.

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

**Table 2– Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	DOMUS INC.
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Domus, Inc. is the lead agency for the local Continuum of Care comprised of service providers located in Westfield. The CDBG Coordinator attends regular CoC meetings and gathers input from participating members to incorporate into the Consolidated Plan.
2	<b>Agency/Group/Organization</b>	CARSON CENTER, INC.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Carson Center was consulted during two separate meetings throughout the past few months to discuss in detail the program services and initiatives. In addition, the CDBG Coordinator attended the Carson Center Dream Builder event to hear beneficiary testimonials and meet with Carson Center Board Members.
3	<b>Agency/Group/Organization</b>	BOYS & GIRLS CLUB OF GREATER WESTFIELD
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director and another staff member were present at the Public Hearing on December 17, 2014. They communicated that 25,000 meals are delivered and served at area parks located in the City's lowest income areas (Census Tract 8127) throughout the summer. The need continues to grow and the Boys & Girls Club staff are challenged to expend resources to coordinate this effort. Unfortunately, the City of Westfield is limited with funds to serve all public services and cannot meet the annual requests. The Boys & Girls Club asked that a new position qualify under economic development activities which is not eligible. They will seek additional funding sources and continue to submit requests for their summer camp as they have in the past.
4	<b>Agency/Group/Organization</b>	HUMAN RESOURCES UNLIMITED
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Forum House (Human Resources Unlimited) staff and former client participated in an interview on January 12, 2015. The Forum House has not requested funds but expressed the need to outreach to local employers for job opportunities for their clients. The Forum House is also part of the Non-profit Volunteer Network of Greater Westfield and provides program updates at monthly meetings.
5	<b>Agency/Group/Organization</b>	Westfield Spanish American Association
	<b>Agency/Group/Organization Type</b>	Business Leaders Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Neighborhood Goals

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Westfield Spanish American Association (WSAA) was interviewed on January 5, 2015. In addition, the President of WSAA attended the public hearing on December 17, 2014 and the City's Youth Commission meeting on February 23, 2015. The goal of WSAA is to reach out to young people of Hispanic decent and engage them with healthy and educational activities. WSAA awards scholarships to young people, provides job training opportunities, and housing workshops. WSAA was not prepared to submit a request for funds for FY2015 but will continue to work with the CD office for future program activities.
6	<b>Agency/Group/Organization</b>	COUNCIL ON AGING
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director of the Council on Aging participates in the departmental quarterly meetings organized by the Mayor's office. At this time, the COA is working with the Friends of the Council on Aging for a capital campaign to finish completion of a new Senior Center in the city. The COA will continue to request funding of the volunteer companionship program to keep seniors living safely in their homes.
7	<b>Agency/Group/Organization</b>	Greater Westfield Emergency Food Pantry
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meeting on September 19, 2014 and attended fundraising event. The agency continues to have a dramatic increase in requests for food. The agency is aggressively planning fundraising activities to compensate for the continuing decrease in allocation funds awarded to Westfield, impacting all public service agencies. The CDBG Coordinator recommended to the Food Pantry Executive Director to work with the Westfield Historic Commission on a fundraising event they hold annually. The two organizations will continue to partner on this annual fundraiser.
8	<b>Agency/Group/Organization</b>	MASS COALITION FOR THE HOMELESS
	<b>Agency/Group/Organization Type</b>	Services - Housing Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDBG participated in the Legislative Action Day sponsored by the Mass Coalition for the Homeless at the State House in Boston on March 5th. At this time we heard from the Coalition in addition to those individuals who have and who are experiencing homelessness. We reviewed the list of priorities and met with Representative John Velis of Westfield and the Aide to Senator Don Humason.

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

All major agencies and groups representing the varied sectors of the population were consulted.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Springfield Housing Authority	The City of Westfield is an active member of the Westfield Continuum of Care and The City of Westfield is an active member of the HUD funded Springfield/Chicopee/Holyoke/Westfield/Hampden County Continuum of Care which holds meetings monthly. The CDBG Coordinator is on the board of directors for the COC and contributes to the overall goals and votes appropriately to ensure efforts are aligned.

**Table 3– Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City participates in monthly meetings of the Non-Profit Volunteer Network of Greater Westfield to solicit ongoing feedback on community needs and challenges faced by area service providers. The groups active in areas which use or could use resources outlined in the Consolidated Plan were made aware of the 2015-2019 Five Year Consolidated Plan development by public advertisements, personal contact via phone or email, and updates on the local university radio station WSKB 89.5 "Community Connections". Information is also posted on social media outlets. Meetings were held with stakeholders and groups of agencies such as CoC, Council on Aging, and the local Housing Authority. Outreach to the general public was done through public notices in the newspaper, cable TV, City website, and social media outlets. A web based survey was made available for all to participate in and posted on the City web site in addition to links on social media. These efforts were followed by two public meetings which were conducted for public input.

**Narrative**

## **PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

In accordance with 24CFR Part 91 Subpart B, the City of Westfield conducted public hearings during the development of the Consolidated Plan. The first public hearing was held on Wednesday, December 17, 2014. This public hearing presented was to assess the status of need for the 5-year Consolidated Plan 2015-2019.

The final public hearing was then held on Wednesday, April 8, 2015 to present the proposed Consolidated and annual Action Plan outlining program priorities and activities for the program year beginning July 1, 2015. This public hearing was seen as an essential part of the official 30-day comment period although written comments are accepted year round. Notices of these meetings were published in local newspapers and posted on the City of Westfield's web page two weeks in advance.

Similarly, CDBG funded activities may require programmatic or other changes during any given program year. Proposed changes will be considered a substantial amendment to the Action Plan if they meet the following criteria:

1. There is a change in the size or scope of the activity whereby the activity description included within the approved Action Plan is no longer applicable; or
2. An activity is not undertaken or canceled.

The process for a substantial amendment to the Action Plan will include public notice of the change, a 30-day public comment period and at least one public hearing.

Documentation of the actions outlined above for dealing with substantial amendments to the Consolidated Plan or Action Plan will be maintained by the City and transmitted to the HUD Boston office at the conclusion of the citizen participation process

The City of Westfield did not receive any citizen comments during the thirty (30) day comment period.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	All residents.				

**Table 4– Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview



## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Public facilities in the City of Westfield include improvements to buildings, parks and recreational facilities, senior centers, handicapped centers, homeless facilities, youth centers, childcare centers, neighborhood facilities, fire stations and equipment, health facilities and facilities for special needs populations. CDBG funds may be used for such facilities when they are used for eligible populations or neighborhoods.

The City will utilize a portion of its CDBG budget each year to address non-housing community development needs, and will support activities and applications of provider agencies in order to maximize resources available to address these needs. The non-housing community development strategy will serve a number of overall objectives, including providing a wide range of public and human services to meet the needs of the very low, low income, elderly and persons with special needs. In addition, to improve the quality of life for low and moderate income persons by improving the condition and facilities of parks, recreational areas, and building used for the provision of services.

### **How were these needs determined?**

Public facility needs were determined by gathering feedback throughout the year from community leaders, service providers, and beneficiaries at community meetings and public hearings.

### **Describe the jurisdiction's need for Public Improvements:**

The City of Westfield has made some strides with improving public parks and facilities with grant funds from the EEA. However, there still exists neglected parks in the City's lowest income level neighborhoods. There are recreation areas that have outdated swing sets and softball facilities that are in concentrated residential areas but go underutilized due to lack of structures to encourage safe activities. These areas present safety issues by serving as a late-night gathering place for individuals for drinking and vandalizing neighboring property. These areas present an appearance of abandonment and attract homeless individuals to create make shift camps to live.

In addition, there is a park that recently had some development but not finished due to lack of funding. The park is adjacent to an area in the City that has abandoned buildings and the subject of a Feasibility Study using CDBG funds. The goal is to finish this park and begin programming events by a local non-profit organization to encourage economic development growth.

### **How were these needs determined?**

Public improvement needs have been communicated at the public hearings held for the Consolidated Plan and through communication to the City throughout the year.

**Describe the jurisdiction’s need for Public Services:**

The City will provide CDBG funds in support of public services to address the most critical needs. These include health, nutrition, child care, education, services to people with disabilities, shelter, domestic violence, substance abuse prevention and the elderly.

**How were these needs determined?**

The Office of Community Development continues to see a rise in demand for funding of public services while experiencing a decrease funding. This results in unmet needs and our public service providers are unable to serve the population. The City of Westfield's CDBG funds have not been able to meet the requests submitted and at times, applications have been denied due to a lack of available funds.

**Based on the needs analysis above, describe the State's needs in Colonias**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:



## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

Westfield’s economy is fairly diverse, with a mix of education, health care, manufacturing, warehousing, and professional employers located within the City. There is also a strong retail presence within the community, from small independent shops to big-box national retailers. Outside of city government (including schools), which is the largest employer, other leading employers include Westfield State University, Noble Hospital, Mestek, Inc., C & S Wholesalers, and the Massachusetts Air National Guard. Several mid-sized manufacturing firms are among the businesses located in Westfield with greater than 100 employees.

Most job growth within the community is centered around the City’s northside, which is located close to the Massachusetts Turnpike and Interstate-91. Additionally, Westfield-Barnes Regional Airport and the Pioneer Valley Railroad serve as community assets that attract business investment and activity. Significant interest in development, primarily from warehousing and manufacturing interests continues along the Southampton Road corridor and there remains available land for development in the area.

Most recently, the City has permitted expansions at two manufacturing facilities, promising additional employment opportunities for the region.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	20	0	1	0	-1
Arts, Entertainment, Accommodations	246	0	9	0	-9
Construction	120	0	4	0	-4
Education and Health Care Services	372	0	13	0	-13
Finance, Insurance, and Real Estate	405	0	15	0	-15
Information	70	0	3	0	-3
Manufacturing	524	0	19	0	-19
Other Services	87	0	3	0	-3
Professional, Scientific, Management Services	252	0	9	0	-9

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Public Administration	0	0	0	0	0
Retail Trade	314	0	11	0	-11
Transportation and Warehousing	154	0	6	0	-6
Wholesale Trade	219	0	8	0	-8
Total	2,783	0	--	--	--

**Table 5 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

### Labor Force

Total Population in the Civilian Labor Force	20,277
Civilian Employed Population 16 years and over	18,803
Unemployment Rate	7.27
Unemployment Rate for Ages 16-24	13.05
Unemployment Rate for Ages 25-65	4.96

**Table 6 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	3,611
Farming, fisheries and forestry occupations	866
Service	2,113
Sales and office	5,442
Construction, extraction, maintenance and repair	1,210

Occupations by Sector	Number of People
Production, transportation and material moving	1,106

**Table 7 – Occupations by Sector**

Data Source: 2007-2011 ACS

### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,054	68%
30-59 Minutes	4,577	26%
60 or More Minutes	1,002	6%
<b>Total</b>	<b>17,633</b>	<b>100%</b>

**Table 8 - Travel Time**

Data Source: 2007-2011 ACS

### Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	721	46	654
High school graduate (includes equivalency)	4,725	477	1,591
Some college or Associate's degree	5,087	281	1,081
Bachelor's degree or higher	4,913	215	727

**Table 9 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	70	51	100	201	678
9th to 12th grade, no diploma	476	204	257	608	718
High school graduate, GED, or alternative	1,543	1,368	1,747	3,698	2,413
Some college, no degree	3,416	992	1,298	1,808	751
Associate's degree	144	452	613	1,292	234
Bachelor's degree	332	806	1,076	2,143	536
Graduate or professional degree	0	432	346	1,062	401

**Table 10 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,451
High school graduate (includes equivalency)	31,484
Some college or Associate's degree	38,672
Bachelor's degree	52,193
Graduate or professional degree	60,899

**Table 11 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

Westfield continues to serve as a hub for manufacturing firms. The Connecticut River Valley is recognized as a world leader in the precision manufacturing field. In Westfield, there are several firms with between 50 and 200 employees, and there are many smaller firms that serve as

contractors or suppliers for the aerospace and medical device fields. Additionally, the City has a strong education and health care sector, with Westfield State University and Noble Hospital as larger employers. Finance, Insurance & Real Estate, wholesale and warehousing, and service industries also employ many local residents.

**Describe the workforce and infrastructure needs of the business community:**

The region's precision manufacturing firms have been very vocal with their need for more skilled workers. With an aging workforce in many of these businesses and continued growth in the region, our local vocational and technical schools do not have the capacity to train enough individuals to fill the available jobs. Adult basic education programs remain vital to provide certain sectors with qualified workforce and agencies have pointed to soft-skills development, particularly for individuals working in the retail and service fields has been identified as a workforce priority locally.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.**

**Describe any needs for workforce development, business support or infrastructure these changes may create.**

Private-sector growth at Westfield-Barnes Regional Airport, the implementation of the Elm Street Urban Renewal Plan, the expansion of the Columbia Greenway Bike Trail, and the continued emergence of industrial development on the northside of Westfield are likely to be the most impactful events planned for the next five years. Each of these presents potential opportunities, both for skilled and less skilled workers. Aviation-related development is likely to further tighten the labor pool for technically-trained workers but presents significant opportunities for economic growth in the region. Downtown development includes enhanced public transportation (bus) service and the Columbia Greenway is anticipated to bring new customers directly through the City's downtown commercial district. Warehousing uses continue to be the most popular prospects the City entertains for available industrial development.

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

Like many places, there is a significant gap between the skills applicants for positions possess and the skills required for success in certain employment sectors. Specifically, the precision manufacturing field and the aerospace fields have found it difficult to fill open positions with local workers.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Precision Manufacturing Regional Alliance Project (PMRAP), run by the Regional Employment Board (REB) of Hampden County, has partnered with our local Vocational-Technical school and Springfield Technical Community College to develop programs to prepare entry-level workers and train the incumbent workforce in the field. Additionally, through a partnership with Holyoke Community College, Westfield Community Education, Inc. has offered adult basic education and high school equivalency test preparation services to local residents since 2008. With an 84% testing success rate, 153 individuals have earned high school equivalency through the program. The City has programmed CDBG funding to expand this program over the past four years. Additionally, the City is planning to open an Airframe & Powerplant program through Westfield Vocational-Technical High School in Fall 2015 to prepare students for careers in the field of aircraft maintenance. Barnes Regional Airport has experienced significant growth in opportunities for qualified workers, but individuals have been imported from around the country to fill these positions. Partnering with private sector firms, Voc-Tech looks to match local workers with local jobs.

Soft skill training and workforce preparation remains a challenge the City looks to address in the coming years.

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

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The Pioneer Valley Planning Commission (PVPC) published the CEDS 10-Year Update for our region in 2014. Among the strategies set forth included *Retain, Attract, and Grow Businesses and Priority Clusters* and *Advocate Efficient Regulatory Processes at all Levels of Government*. Westfield remains committed to growing our economy by attracting new businesses and providing opportunities to existing businesses for expansion. Two long-time businesses have begun construction on expansion that will result in 40 new jobs over the next five years. We continue to market the City for new opportunities both for microenterprise, established small business, and larger companies.

The City is also well-known for our ability to perform regulatory reviews and permitting processes in a swift manner. With weekly “round-table” meetings allowing prospective businesses to meet and discuss their projects with permitting authorities in an informal environment prior to finalizing plans allows for smoother public hearings and faster determinations.

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The City of Westfield remains an economically-diverse community, and CDBG activities are focused in our low-to-moderate income census tracts. As would be expected, these neighborhoods are the primary location where housing problems persist. The City, like much of industrialized New England, has an aging housing stock, with more than 47% of units built prior to 1959. While that rate may appear appropriate, the primary low-moderate income census tracts (8127.01 & 8127.02), 73% of housing units are pre-1959. Additionally, only 13% of housing units in the CDBG-eligible census tracts are owner-occupied, while more than 65% of units citywide are owner-occupied.

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

Westfield, particularly its downtown neighborhoods, have been a magnet for recent immigrants for several generations. In the 1960s and 1970s, the City saw an influx of Spanish-speaking families, primarily from Puerto Rico. Since the early 1990s, families from eastern Europe, primarily Russia and Ukraine, have settled in the City. While citywide more than 95% of the population speaks primarily English, that number is lower in the downtown census tracts. In Tract 8127.01 and 8127.02 respectively, almost 17% and 24% speak "Other Indo-European" languages. Spanish is the primary language of 5.6% in 8127.01 and 11.2% of residents of these neighborhoods. The Meadow Street, Orange Street, and Union Street corridors are the primary neighborhoods where non-English speakers reside currently.

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

The downtown contains a mix of commercial and residential property. The commercial rate of vacancy is near 20 percent and the downtown real estate market largely underperforms the rest of the City. The average property value in the City remains approximately 7 percent below its highest point in 2009. Based on Assessors records and sales over the past two years, many properties in the downtown census tracts have been selling below assessed value, while properties across the remainder of the City have been selling above assessed value regularly. Much of the activity in the downtown census tracts has been for multi-family investment property.

### **Are there any community assets in these areas/neighborhoods?**

These neighborhoods are home to several community assets. The area is bordered partly in the north by the Westfield River. Along the River, there are two city recreational facilities- Whitney Field and Chapman Playground. Both are popular city playgrounds. Whitney Field is primarily used for high school and adult softball programs. Chapman Playground was renovated in 2012 with assistance from the City's Community Preservation funds and a state grant. Basketball courts were renovated, new

playground equipment and a spray park were installed, and access to the City's RiverWalk was improved. Additionally, the Westfield Emergency Food Pantry, Community Table Soup Kitchen, and the Samaritan Inn homeless shelter, all programs assisted over the years through CDBG, are located within these neighborhoods.

### **Are there other strategic opportunities in any of these areas?**

The City has focused a great deal of attention and resources for economic development and infrastructure improvement in the downtown census tracts. In 2013, an Elm Street Urban Renewal Area and Plan were ratified by the City Council and the state Department of Housing & Community Development. Pre-development work has progressed significantly on the plan, which when complete will include a multi-modal transit pavilion, and mixed-use private development along the most visible corridor in the community. Concurrently, the City is in its second construction season of three focused on improving underground infrastructure (water, sanitary sewer, drainage, gas & electric, telecommunications) and streetscapes in the neighborhoods west of Elm Street. These improvements will all provide opportunities for additional housing and commercial redevelopment, aimed toward improving quality of life and conditions in the downtown.

Another area of opportunity in the City's downtown is in more nascent stages. The City's Riverfront, just west of Elm Street abuts the newly-constructed Great River Bridge project, which included installation of a second bridge over the Westfield River and significant park enhancements in the vicinity. The Westfield River levee in this area will be transformed into a multi-use trail, connecting the Whitney Playground/Orange Street neighborhoods with Routes 10 & 202, which run through the City's center. Following that trail construction, which is anticipated to be complete in Summer 2015, the City would anticipate investigating opportunities for housing and commercial development along adjacent parcels, which can largely be characterized as underutilized and blighted.

Rehabilitation assistance for two- and three-family properties also presents an opportunity to improve living conditions in eligible census tracts, both for owner-occupancy and for rental rehabilitation. First-time homebuyer assistance has also been identified as a program that would be well-received by the community.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Table 12 - Geographic Priority Areas

1	<b>Area Name:</b>	City-wide
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Workforce Development
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Elm Street Urban Renewal
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
<b>Identify the needs in this target area.</b>		

	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>3</b>	<b>Area Name:</b>	South Elm Riverfront Development
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Commercial
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>4</b>	<b>Area Name:</b>	North Elm Riverfront Development
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Commercial
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	

	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
5	<b>Area Name:</b>	City-wide/Housing
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Westfield will allocate its funds on a city-wide basis with special emphasis on Census Tract 8127 (all block groups), 8125(block group 3), and 8128 (block group1) which are located in the central business district and are predominately low and moderate income. The initiative was started following a windshield survey and must continue to gain momentum without interruption. There remains a need to continue the focus on this area with urban renewal activities. The Urban Renewal Plan will include a publicly funded transportation element to improve mobility of our most vulnerable population.

This geographical area also comprises a large majority of the city’s older housing stock, has the lowest homeownership rates, and the greatest number of renters experiencing severe housing cost burdens. The Revitalization Plan will include efforts to greatly expand quality housing options within the area by targeting vacant and underutilized properties. The Plan will also seek to identify market opportunities to create live-work space to achieve a more livable, vibrant downtown.

The City of Westfield estimates that 40% of its program funds will be dedicated to the target areas. The City will far exceed the HUD requirement that 70% expenditures will directly benefit low/moderate income persons.

**SP-25 Priority Needs - 91.415, 91.215(a)(2)**

**Priority Needs**

**Table 13 – Priority Needs Summary**

**Narrative (Optional)**

## **SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

These public investments will be in direct response to priority needs – producing affordable housing for low income residents, improving the quality of housing stock in older neighborhoods, and increasing the rate of homeownership in targeted areas. The needs were identified through consultations with community stakeholders, input directly from residents, and assessment of relevant data and existing plans.

A huge challenge to meeting underserved needs is the tremendous increase in demand due to the current economic crisis. More and more families are struggling to “make ends meet” relying more heavily on public services and programs. This challenge is compounded by a reduction in existing service programs in recent years. While specialized programs such as foreclosure prevention have been funded, many existing programs such as those providing mental health services have received devastating cuts in recent years due to declining federal and state budgets.

Additionally, 7.1% of Westfield residents are foreign-born and traditionally underserved. Recent immigrants have complex needs. They must cope with learning English, adapt to a new lifestyle, find employment and develop job skills, introduce children to a new education system, and adjust to other challenges of acclimation. These needs often require culturally appropriate and specific services and require additional human services funding.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	326,141	20,000	0	346,141	0	

**Table 14 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The continuing decrease of federal funds and increase in demand of people in need of services makes it extremely challenging for public service providers to reach their goals and serve their populations. Through the Greater Westfield Non-Profit Network of Volunteers a consultant was hired for a small stipend to assist our providers with creating strategies to look for private and individual donations to supplement the lack of funds they have been receiving on the federal level.

**If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan**

Within the target area exists 2.86 acres of privately owned land that must be aquired to further the completion of the City's Elm Street Urban Renewal Plan. Additionally, there are 4.21 acres that were identified in the Riverfront Feasibility Study that have the potential to be aquired and cleared for the purposes of economic development and commercial revitalization.

## Discussion

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
DOMUS INC.	CHDO	Rental public services	Jurisdiction
WESTFIELD HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
Westfield Redevelopment Authority	Redevelopment authority	Planning	Jurisdiction
Greater Westfield Committee for the Homeless, Inc.	Non-profit organizations	Homelessness	Jurisdiction
BOYS & GIRLS CLUB OF GREATER WESTFIELD	Non-profit organizations	public services	Jurisdiction
The Carson Center for Human Services, Inc.	Non-profit organizations	public services	Jurisdiction
Greater Westfield Emergency Food Pantry	Non-profit organizations	public services	Jurisdiction
HIGHLAND VALLEY ELDER SERVICES	Non-profit organizations	public services	Jurisdiction
THOM WESTFIELD INFANT TODDLER SERVICES	Non-profit organizations	public services	Jurisdiction
COUNCIL ON AGING		public services	Jurisdiction
YMCA of Greater Westfield	Non-profit organizations	public services	Jurisdiction
YWCA OF GREATER WESTERN MASS		public services	Jurisdiction
Greater Westfield Chamber of Commerce	Non-profit organizations	Economic Development	Jurisdiction

**Table 15 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The institutional structure through which the Five Year Consolidated Plan is implemented is through a structure created by the City of Westfield which is an entitlement City and part of the Holyoke-Chicopee-Westfield Consortium. The City's strengths are that it has a successful history of coordinating with government agencies, service providers, and regional advocating organizations to further the goals

and objectives of HUD funded programs and services. The Department of Community Development is responsible for managing all HUD funds for the City of Westfield. The Westfield Housing Authority is responsible for managing HUD Section 8 funds. The City works with Domus, Inc., the local CHDO, to manage HOME funded tenant-based rental assistance.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 16 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

All services in our system are available to people who are experiencing homelessness in addition to our most at-risk and vulnerable populations.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The City's strength is the communication network among service providers. The City participates on multiple committees and communicates networking opportunities for City-wide and regional service providers. Those committees include the The Non-profit Volunteer Network of Greater Westfield, The Westfield Continuum of Care, the Hampden County Continuum of Care, the United Way Women's Leadership Council of Western Massachusetts, Western Mass Leadership Council to End Homelessness, The Westfield Community Police monthly landlord meetings, and the Advisory Board of the Pioneer Valley Transit Authority.

While communication is a strength in delivering services to our special needs and people experiencing homelessness, the increase in demand of services and consistent reduction in funding continues to put a burden on our service providers.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The strategy for overcoming gaps in the institutional structure and service delivery system is outreach to local and regional government officials, business and community leaders and the general population and building awareness of the importance and dire need for funding of these services. The City has been involved in attending Legislative Action Days at the Boston State House and hosts activities during National Community Development Week to put the spotlight on the programs and activities that are being supported by HUD's CDBG funds.

## SP-45 Goals - 91.415, 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create Economic Opportunities	2015	2019	Economic Development	City-wide		CDBG: \$50,000	Jobs created/retained: 10 Jobs
2	Neighborhood Revitalization	2015	2019	Non-Housing Community Development	South Elm Riverfront Development Elm Street Urban Renewal		CDBG: \$75,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
3	Community Facilities	2015	2019	Non-Housing Community Development	North Elm Riverfront Development South Elm Riverfront Development		CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted
4	Homeowner Housing Rehabilitation	2015	2019	Affordable Housing	City-wide/Housing		CDBG: \$25,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
5	Public Services	2015	2019	Non-Homeless Special Needs	City-wide		CDBG: \$53,000	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
6	Planning/Administration	2015	2019	Planning/Administration	City-wide		CDBG: \$70,000	Other: 1 Other

Table 17 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Create Economic Opportunities
	<b>Goal Description</b>	Support and encourage new job creation, job retention, workforce development, employment, and job training services for the unemployed and underemployed persons.
2	<b>Goal Name</b>	Neighborhood Revitalization
	<b>Goal Description</b>	Promote and strengthen urban neighborhoods by implementing activities that create viable, healthy, and sustainable communities for our residents.
3	<b>Goal Name</b>	Community Facilities
	<b>Goal Description</b>	Improve the parks, recreational centers, trails, bikeways, and all public and community facilities in the eligible census tracts.
4	<b>Goal Name</b>	Homeowner Housing Rehabilitation
	<b>Goal Description</b>	Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
5	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Create suitable living environments by supporting public services for low- moderate-income individuals, the elderly, and those with disabilities.
6	<b>Goal Name</b>	Planning/Administration
	<b>Goal Description</b>	This goal is designed to provide the overall administration of the CDBG and HOME programs, as well as comprehensive planning.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Westfield will assist extremely low- moderate- incomce families who meet the existing HUD income limits by providing an estimated 7 new and/or rehabilitated housing units through the local CHDO through the HOME program. During the five year consolidated plan, a total of 28 low- moderate-income households will be assisted through the above noted programs.



## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

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

The City of Westfield will continue to work on a regional basis with other communities to access additional funds to continue a lead abatement program. Westfield 1-4 family units can receive funds through the “Get the Lead Out” Program. This program is offered by local lenders.

In addition, all projects funded by HOME are compliant with federal and state lead regulations.

### **How are the actions listed above integrated into housing policies and procedures?**

The City of Westfield includes lead-based paint hazard regulations and monitors to ensure adherence of all projects. The City does not approve any project that has not met these lead-safe requirements.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. In addition, the City's strategy is to provide supportive services for target income residents.

The City over the next five (5) years plans to use its CDBG funds to fund the following types of economic development and anti-poverty programs:

- Workforce development;
- Support services for new employees;
- Assist in job creation and retention;
- Assistance for food, shelter, and training programs;
- Small business assistance (micro-enterprises);
- Revitalization efforts;
- New job opportunities;
- Commercial infrastructure development; and
- New commercial development.

The City of Westfield will continue to pursue new economic development opportunities to create jobs for the unemployed and underemployed. The City will be making its last payment in August 2015 towards a non-performing Section 108 loan which will expand the capacity for the City to focus on economic development.

CDBG funds are available for public service programs for job training, education, health and social services to raise the standard of living of families above the poverty level.

The City, through the Westfield Redevelopment Authority will help to revitalize the neighborhood business district to increase the creation of new job opportunities.

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

Providing access to housing and increasing the supply of decent, safe, sound, and affordable housing is integrally tied to the City's anti-poverty strategy. The most successful way to implement this is through job training and creation/retention activities while providing affordable housing.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Westfield Department of Community Development contracts in writing with its CDBG subrecipients for housing and community development activities to ensure compliance with CDBG and HOME program requirements and comprehensive planning requirements.

Public Service subrecipients are required to submit quarterly reports with information on direct and indirect benefits to persons or households for the report period as well as the year to date. In addition annual project closeout reports are required. Annually Westfield evaluates subrecipient utilizing HUD's risk assessment and selects vendors for on-site monitoring. The onsite monitoring evaluates public service subrecipients on adequacy of program performance including serving intended beneficiaries file documentation, and regulatory compliance. A written summary of monitoring is sent to the subrecipient with a copy kept on file within the Community Development Office.

For non-public service activities, the Department of Community Development will make visits or contact the subrecipients as necessary. The Department also is structured to provide technical assistance to organizations (Westfield Redevelopment Authority) as these organizations undertake complex redevelopment efforts.

To ensure the timeliness of expenditures, the City conducts monthly drawdowns and submits quarterly Federal Cash Transactions Reports to HUD. All environmental clearances for projects and compliance with Federal Labor requirements as applicable are documented and available for review.

## Expected Resources

## AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

### Introduction

These public investments will be in direct response to priority needs – producing affordable housing for low income residents, improving the quality of housing stock in older neighborhoods, and increasing the rate of homeownership in targeted areas. The needs were identified through consultations with community stakeholders, input directly from residents, and assessment of relevant data and existing plans.

A huge challenge to meeting underserved needs is the tremendous increase in demand due to the current economic crisis. More and more families are struggling to “make ends meet” relying more heavily on public services and programs. This challenge is compounded by a reduction in existing service programs in recent years. While specialized programs such as foreclosure prevention have been funded, many existing programs such as those providing mental health services have received devastating cuts in recent years due to declining federal and state budgets.

Additionally, 7.1% of Westfield residents are foreign-born and traditionally underserved. Recent immigrants have complex needs. They must cope with learning English, adapt to a new lifestyle, find employment and develop job skills, introduce children to a new education system, and adjust to other challenges of acclimation. These needs often require culturally appropriate and specific services and require additional human services funding.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	326,141	20,000	0	346,141	0	

**Table 18 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The continuing decrease of federal funds and increase in demand of people in need of services makes it extremely challenging for public service providers to reach their goals and serve their populations. Through the Greater Westfield Non-Profit Network of Volunteers a consultant was hired for a small stipend to assist our providers with creating strategies to look for private and individual donations to supplement the lack of funds they have been receiving on the federal level.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Within the target area exists 2.86 acres of privately owned land that must be aquired to further the completion of the City's Elm Street Urban Renewal Plan. Additionally, there are 4.21 acres that were identified in the Riverfront Feasiblity Study that have the potential to be aquired and cleared for the purposes of economic development and commercial revitalization.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create Economic Opportunities	2015	2019	Economic Development				
2	Neighborhood Revitalization	2015	2019	Non-Housing Community Development				
3	Community Facilities	2015	2019	Non-Housing Community Development				
4	Homeowner Housing Rehabilitation	2015	2019	Affordable Housing				
5	Public Services	2015	2019	Non-Homeless Special Needs				
6	Planning/Administration	2015	2019	Planning/Administration				

**Table 19 – Goals Summary**

#### Goal Descriptions

1	<b>Goal Name</b>	Create Economic Opportunities
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Neighborhood Revitalization
	<b>Goal Description</b>	

<b>3</b>	<b>Goal Name</b>	Community Facilities
	<b>Goal Description</b>	
<b>4</b>	<b>Goal Name</b>	Homeowner Housing Rehabilitation
	<b>Goal Description</b>	
<b>5</b>	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	
<b>6</b>	<b>Goal Name</b>	Planning/Administration
	<b>Goal Description</b>	

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

#	Project Name
1	Section 108 Repayment
2	Public Services
3	Planning and Administration
4	Economic Development Opportunities

Table 20 – Project Information

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Section 108 Repayment
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Planned repayment of Section 108 loan.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
2	<b>Project Name</b>	Public Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	The City of Westfield allocates 15% of CDBG funds to provide public services for new services to our community or to assist with managing the increase in demand of existing services.

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	The City will maintain planning, management and administrative capabilities to effectively implement Community Development activities in a timely manner to ensure public confidence in the operation of its Community Development Block Grant Program.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Economic Development Opportunities
	<b>Target Area</b>	
	<b>Goals Supported</b>	

<b>Needs Addressed</b>	
<b>Funding</b>	:
<b>Description</b>	Creation and retention of job opportunities for low and moderate income persons.
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	

**AP-50 Geographic Distribution - 91.420, 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

**Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
North Elm Riverfront Development	5
South Elm Riverfront Development	40
Elm Street Urban Renewal	30
City-wide	20
City-wide/Housing	5

**Table 21 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

**Discussion**

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

The City of Westfield will continue to be engaged with local service providers to understand the needs of their beneficiaries and the growing demand of services.

### **Actions planned to address obstacles to meeting underserved needs**

The City of Westfield will support public services providers with their efforts to increase leverage funding from private sources (businesses and individuals). This can be accomplished by continuing outreach efforts by holding service fairs, promoting events on the local cable access network, and local community radio.

### **Actions planned to foster and maintain affordable housing**

The City of Westfield will work with local housing counseling organizations and spread awareness of local programs to assist first time homebuyers.

### **Actions planned to reduce lead-based paint hazards**

Continue to incorporate lead abatement into rehab activities and make referrals to state funding sources to assist if needed.

### **Actions planned to reduce the number of poverty-level families**

Work with organizations that focus on education and workforce development to reduce the risk of individuals and families entering poverty.

### **Actions planned to develop institutional structure**

Communicate with and nurture subrecipients. Continue to build partnerships and work jointly with stakeholders to address issues. Continue to conduct monitoring of a minimum of three subrecipients on an annual basis.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Continue to be an active participant in the Westfield Continuum of Care, Hampden County Continuum of Care, and the Leadership Council to End Homelessness.

### **Discussion**

The City is fortunate to have a well connected group of service providers who meet monthly to address the needs of all non-profit organizations and service providers.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	12,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	22,800
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>34,800</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

## **Discussion**

The City of Westfield estimates that 40% of its program funds will be dedicated to the target areas. The City will far exceed the HUD requirement that 70% of expenditures will directly benefit low/moderate income persons. The City of Westfield must use \$70,000 of its annual allocation to make a final payment on non-performing Section 108 loans.

## Appendix - Alternate/Local Data Sources