

**CITY OF WESTFIELD**  
**5 YEAR CONSOLIDATED PLAN & ANNUAL ACTION PLAN**  
**TABLE OF CONTENTS**  
FY 2005-2009

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|   |  |  |
|---|--|--|
| * | SF 424<br>FUNDING RESOURCES  | Section I  |
| * | CITY OF WESTFIELD CONSOLIDATED PLAN<br>-Executive Summary<br>-Summary Process of the Development<br>Part I – Housing & Community Development Needs<br>Part II – Housing & Community Development Plan<br>Part III – Action Plan (FY 05’-July 1, 2005-June 30, 2006) | Section II<br>Pages 1-3<br>Pages 4-7<br>Pages 8-16<br>Pages 17-29<br>Pages 30-35 |
| * | TABLES<br>-Homeless Population (Table 1A)<br>-Housing Market Analysis<br>-Housing Needs Table (Table 2A)<br>-Community Development Needs (Table 2B)<br>-Summary of Specific Housing/Community Dev. Objectives (Table 2C)   | Section III  |
| * | FY 2005 ACTIVITIES TO BE UNDERTAKEN<br>-Table 3<br>-Community Development Block Grant<br>-HOME Program<br>-Project Maps  | Section IV   |
| * | CERTIFICATIONS<br>SPECIFIC CDBG CERTIFICATIONS<br>APPENDIX TO CERTIFICATIONS   | Section V  |
| * | DEMOGRAPHICS & STATISTICS-City of Westfield<br>-2000 U.S. Census<br>-CDBG Program Income Limits<br>-HOME Program Income Limits   | Section VI   |
| * | PUBLIC HEARING NOTICES<br>-November 17, 2004 Public Hearing<br>-April 6, 2005 Public Hearing   | Section VII  |
| * | WESTFIELD HOUSING AUTHORITY<br>-Streamlined 5 Year Plan and Annual Plan 2005-2009  | Section VIII   |

**(To view Section I and Sections III – VIII Please contact the Department of Community Development)**

## EXECUTIVE SUMMARY

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. 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 40,072 (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 brings 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% (2000 U.S. Census) 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 affordable cost, and for services to assist more frail elders to continue to live independently in both public and private housing. Elderly homeowners continue to need assistance with physical improvements and repairs to their homes.

The plan outlines existing services and unmet needs for various special populations, including persons with disabilities and HIV/AIDS. Since it is a relatively small city, Westfield often relies on regional strategies to address these needs.

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.

Westfield's strategy to address the housing and community development needs outlined in the Consolidated Plan is designed to meet the following objectives:

- Maintaining and improving the quality of the housing stock, particularly in the residential area immediately surrounding the downtown area where older housing stock continues to show signs of deterioration. The area located between Elm, Court and Franklin Street has been a focus point and is known as the Gas Light District
- Improving availability and affordability of rental housing for low and very low income households to the extent possible with available resources
- Achieving neighborhood revitalization and arresting blight in selected geographical areas through neighborhood planning and targeting resources
- Encouragement of first time homeownership and increasing the rate of owner occupancy as opposed to absentee ownership of smaller rental properties
- Continued development of supportive housing for homeless and at risk individuals and families through support of the Greater Westfield Committee for the Homeless and the continuum of care process, and support for initiatives developed through the process
- Support for efforts to meet the needs of the elderly through the Westfield Housing Authority modernization program, and support of program initiatives in assisted living and supportive services to sustain independent living
- Creation and retention of job opportunities for low income and immigrant households through projects and activities designed to attract new business development and expansion of existing business. Continued improvement of public infrastructure in support of economic development
- Support for activities to increase educational levels and job skills, and improve access to employment for lower income persons, immigrant households, and persons with special needs.

## COMMUNITY PRESERVATION ACT

In November 2002, Westfield voters adopted the Community Preservation Act (CPA). Money raised from one percent surcharge on real estate taxes and a Massachusetts state matching fund is used to acquire, create and preserve open space; acquire and preserve historic resources; acquire, create and preserve land for recreation use; create, preserve and support community housing; and rehabilitate or restore these acquisitions/developments. The CPA provides an additional funding resource for affordable housing developers.

CPA funds can also be used to assist private affordable housing developers in leveraging other federal and state funds, and can be used to fund both large and small scale multi family developments which are not eligible to receive CDBG or HOME funding.

The cost breakdowns of CPA funds associated with each category are the following:

Open Space/Recreation = 10%  
Historic Projects = 10%  
Housing Projects = 10%  
Administration = 5%  
Discretionary = 65%

To date, CPA funds have been allocated towards open space projects, historic projects and a recreational project.

**SUMMARY PROCESS OF THE DEVELOPMENT OF FY 2005-2009  
CONSOLIDATED PLAN: (WESTFIELD - July 1, 2005-June 30, 2010)**

The City of Westfield is part of a consortium that consists of the City of Holyoke and the City of Chicopee. However each city conducted its own summary process. The Westfield Department of Community Development is the lead agency responsible for the coordination of the consolidated planning process. In preparing the Plan, the Department consulted with other City departments, local agencies providing services to the community and regional agencies which provide housing, homeless, and other services to Westfield citizens. From May 2004 through April 2005, there were interviews, meetings, and discussions with state, local and regional officials and housing and service providers. These sources were asked to provide input based on their experience on housing and community development issues affecting the populations they serve, as well as statistical data. Also, during this period, the Department conducted research and data collection through the Pioneer Valley Planning Commission, the US Census Bureau and other sources; in order to update 200 census data were possible.

Among those who were consulted during the process of preparing the Plan were:

- Westfield Council on Aging
- Dawn DiStefano, YWCA - New Beginnings Shelter
- Peter Gillis, Greater Westfield Committee for the Homeless (Samaritan Inn)
- Rev. Michael Gruel, Emergency Food Pantry
- Daniel Kelly, Executive Director, Westfield Housing Authority
- Carol Walker, Hampden Hampshire Housing Partnership
- Pioneer Valley Planning Commission
- Debra Hertz Highland Valley Elder Services
- Sheila Kelly, MCDI, Inc.
- Jerry Ray, Mental Health Association, Inc.
- Gail LaGasse, Salvation Army
- Peter Miller, Office of Senator Michael Knapik
- Ann Lentini, Domus, Incorporated
- Margaret Jordan, Human Resources Unlimited
- Westfield Continuum of Care
- Tri-County Continuum of Care
- Community Development Departments of Holyoke & Chicopee
- MA Department of Public Welfare
- MA Department of Mental Health
- MA Department of Mental Retardation
- MA Department of Housing and Community Development

## **CITIZEN PARTICIPATION**

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.

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, November 17, 2004. This public hearing presented was to assess the status of need for the 5-year Consolidated Plan 2005-2009.

On Thursday March 10, 2005 the Community Development Commission met to review CDBG proposals and funding recommendations for fiscal year 2005. The final public hearing was then held on Wednesday, April 6, 2005 to present the proposed Consolidated and annual Action Plan outlining program priorities and activities for the program year beginning July 1, 2005. This public hearing began 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.

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

## **SUBSTANTIAL AMENDMENTS**

A process for determining substantial amendments to both the Consolidated Plan and Action Plan is as follows:

### Consolidated Plan Amendments

The City acknowledges that circumstances affecting CDBG priorities over the next five (5) years may change. Local economic conditions as well as other local and regional factors, which affect the housing market and the stock of affordable rental units, are subject to change. CDBG priorities included within the Consolidated Plan will be evaluated on an annual basis as part of developing the City's annual CDBG Action Plan. If the City determines that a change of priorities is appropriate or that the high, medium or low ranking of a priority need listed within the Consolidated Plan requires adjustment, a substantial amendment of the plan will be undertaken. This process will include public notice of the change, a 30-day public comment period and at least one public hearing.

### Action Plan Amendments

During the course of the program year CDBG funded activities may require budget adjustments based on project related cost overruns or cost savings. Such adjustments will

be made only to activities included within an approved annual Action Plan. At such times the City requires flexibility in adjusting budgets accordingly.

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.

### **CITIZEN COMPLAINT PROCEDURE**

Citizen complaints are defined as those complaints meeting the following criteria:

1. Received by the City in writing;
2. Includes the legal name, address and is signed by the citizen making the complaint;
3. The complaint involves the administration or expenditure of CDBG funds included within an approved CDBG Action Plan.

The Westfield Community Development Department will process citizen complaints as follows:

1. An informal meeting will be scheduled with the complainant to discuss the complaint and provide the City the opportunity to offer clarification or request additional information from the complainant;
2. If the complaint is not resolved at that time the Office of Planning & Development will respond to the complaint in writing within 45 days of receipt;
3. Complaints and the subsequent outcome will then be transmitted to the HUD Boston Office, Community Planning & Development Division.

### **PERFORMANCE MEASUREMENT**

In September 2003, HUD released information on the development of local performance measurement systems for formula grant programs such as CDBG and HOME. HUD's intention is that the performance measurement system will "make the Consolidated Plan more results orientated and useful to communities in assessing their own progress toward

addressing the problems of low-income areas.” The FY 2006-2010 Westfield Consolidated Plan includes a performance measurement system for determining how well programs and services are meeting the needs of Westfield’s low and moderate income residents.

More detailed information on the performance measure(s) adopted for each program area can be found in the individual program area sections of this Consolidated Plan. In addition to inclusion in the Plan, subsequent Annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPER) will reflect the addition of the performance measurement system.

**MONITORING PLAN:**

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 monthly reports with information on direct and indirect benefits to persons or households for the month and the year to date. In addition yearly cumulative reports are required. Annually Westfield visits public service subrecipients on-site to monitor adequacy of program performance, financial record keeping, file documentation, and regulatory compliance. A written interview form is completed and on file the Department of Community Development.

For non-public service activities, the Department of Community Development will make visits or contact with the subrecipients as necessary. For projects that are related to infrastructure improvements, the City’s Engineering Department monitors subrecipients.

All environmental clearances for projects and compliance with Federal Labor requirements as applicable are documented and available for review.

## **PART I – HOUSING AND COMMUNITY DEVELOPMENT NEEDS**

### GENERAL PROFILE OF THE COMMUNITY AND ITS HOUSING MARKET

Population Growth in the City of Westfield grew by 4.4% from the 1990 census (38,372 to the 2000 census (40,072). The majority of the population is white (38,371 or 96%). Minorities make up only 4% of Westfield's population and include 497 Blacks, 222 American Indians, 460 Asians, and 522 of other races. There are 2,008 people of Hispanic origin and 2,638 and 5,474 (14%) of the population are over 65 years of age. Of the 14,797 household in Westfield, 1,573 (11%) are single parent households with children. And the great majority of these are female headed households.

During the late 1990s' and early part of the 2000 decade a significant influx of Russian immigrants came into the City. The estimated Russian population is nearly 4,000 and the needs and contributions of these new residents must be taken into account in developing housing and community development strategies. For the past six (6) years Westfield has been a recipient of the Targeted Assistance Grant Formula (TAG/F) from the Massachusetts Office for Refugees and Immigrants (ORI). This program has provided employment services to area refugees by placing 81% in jobs.

According to U.S. Census Bureau estimates, the median household income for Westfield increased dramatically during the 1990's. 2000 Census has the Westfield median income to be \$45,240 compared to the 1990 census median family income of \$33,498. According to HUD, income limits effective February 11, 2005 stand at \$61,500. Also, there has been a steady job growth in the City. Total employment increased from 15,237 in 1997 to 19,843 in 2000 and unemployment decreased during the same period from 3.4% to 3.2%. As of January 2005, according to the Division of Employment and Training, Westfield has an unemployment rate of 5.1%.

Even with all of the positive gains in median family income and employment, the US Census estimated that the poverty rate is 11.3% (or 4,234). Lower income households are primarily concentrated in two census tracts in the City: 8127.01 and 8127.02, where the highest percentages of low-income individuals are living. While this is a low percentage compared with poor area in some neighboring communities, these are relative area of low-income concentration for Westfield and much of the City's housing in poor condition is concentrated in these areas.

There has continued to be a growth in the overall number of housing units in the City. New units developed are primarily single family residences, and very few rental units have been added to the housing stock. The number of housing units in 1990 was 14,470 and according to the 2000 U.S. Census, Westfield has 15,441 housing units. This represents an increase of 7% (or 971 units). {Refer to Homeownership Market and Homeownership Needs for additional information} Overall, economic and housing indicators portray a community whose economy is fairly strong relative to the surrounding area, with a steady growth in household income and property values. This indicates an environment conducive to continued growth, but presents ongoing

challenges in meeting the housing and community development needs of low income and special needs households in the years to come.

### THE RENTAL HOUSING MARKET AND RENTAL HOUSING NEEDS

Westfield is predominately a city of single family homes. Rental housing constitutes about 1/3 of the City’s residential housing stock, or roughly 4,767 units, while about 2/3 of residential units are owner occupied. Besides Powdermill Village Apartments, which contains 250 family housing units and is privately owned, the vast majority of rental units are in small structures.

The majority of rental housing in Westfield consists of properties having two to four units (44%). Another 41% of rental units are in complexes with five or more units. Most rental housing in Westfield was built prior to 1970 (67%). For each following decade the amount of rental housing built has decreased considerably. During the 1990’s only 143 units were built. Since 2000 the following non-family units have come on the market as conversions from non-housing uses:

- 1) The Meadows, which was the former Westfield Hotel, was converted using City HOME funds into 26 enhanced single room occupancy units (SROs).
- 2) Western MA Hospital constructed 46 low-income elderly units.

Edgewood Apartments, another City HOME project, is a private, subsidized complex of 84 units was completely rehabilitated in 2003. Currently the Arbors (HOME Project) is being constructed and will include 90 units of assisted living for the elderly and Liberty Manor is a proposed 250 unit manufactured home park for ages 55 and over. The City also has two projects that are currently in the “One Stop Application” phase for funding. These projects are the following:

| <u>PROJECT</u>                       | <u># of Proposed Units</u>   |
|--------------------------------------|--|
| 1. Prospect Street School            | 21 two-three bedroom rental units  |
| 2. Elm Street Revitalization Project | 16 one –two bedroom rental units &<br>21 rental units (w/ possible 24 ownership units) |

Fifty-seven percent (57%) of renter households earning less than \$35,000 annually pay more than 30% of their income toward rent. This compares with 58.5% for the state as a whole. Housing costs at or below 30% of household income is typically considered the maximum expenditure in order for housing to be deemed affordable.

The median gross rent for all apartments, including subsidized, in 200 for Westfield was \$590. The comparable figure for Chicopee, MA was \$530. In 2000 the majority of renters paid between \$500 and \$750 for two bedroom units and a smaller percentage paid in the same range for three-bedroom units.

Nearly 67% of rental households in Westfield were composed of one or two persons in 2000, while 18% were comprised of four or more persons. 81% of rental units are studio, one or two bedroom units. Only 19% have three or more bedrooms. These statistics reinforce the fact that the majority of rental housing in Westfield is not geared for families.

Public and subsidized housing in Westfield offers some households access to decent rental housing and relief from the cost burden characteristic of housing in the private rental market. Public housing in Westfield is attractive, well managed and well maintained, and the Westfield Housing Authority has an active modernization program. But the supply of publicly assisted units is limited, especially for families, and waiting lists are extensive.

The Westfield Housing Authority (WHA) operates 441 units of state funded conventional public housing. Of these, 353 are for elderly and disabled individuals, and 88 are family units. The WHA also administers 344 rental assistance units including 281 Section 8 Housing Vouchers, 50 project Massachusetts Rental Voucher Program (MRVP), and 13 mobile MRVP units. The Westfield Housing Authority (WHA) has increased its Section 8 units by applying for and receiving vouchers for a Mainstream program and Single Room Occupancy (SROs) program which assists additional homeless or disabled tenants. (Further detail on the breakdown of WHA public housing and subsidy units is contained in the charts on the following pages.) There are additional rental assistance units in Westfield under the regional Section 8 and MRVP programs administered by the Hampden/Hampshire Housing Partnership (HAP, Inc.). HAP subsidy holders may move from one community to another, and there is no set amount of units assigned to Westfield, but on average there are generally about 150 HAP units under lease in the City.

The size of the WHA waiting lists is another indicator of the substantial demand for assisted housing in the City. The average wait for an eligible household to receive assistance for both federal and state programs is 24 to 30 months, and the waiting list is longer for family (48-60 months) than elderly households and has been closed since February 2002. The WHA is currently applying to the Mass. NHHRO Centralized Section 8 Waiting List where one applicant will appear on all state (Section 8) waiting lists. State lists are perpetually open with 815 families on the state public housing waiting list, which includes all conventional and MRVP units.

All the data suggests that there remains a need to preserve and expand rental housing opportunities, especially for lower income family households, and there continues to be a cost burden for many households because of rent levels affected by the limited supply of rental units on the market. Moreover, while the majority of rental units are in good condition, there remain areas in the City where there are concentrations of units in need of repair and renovation. There is also continuing need to address conditions in some rental units in smaller structures, especially in the two census tracts closest to downtown which contains the highest concentrations of low income households. The City needs to continue to devote effort and resources to the preservation of its critically important

rental housing stock, and must support and encourage efforts to capture additional subsidy resources, when available, in order to increase access for lower income households to affordable rental housing.

WESTFIELD HOUSING AUTHORITY INVENTORY CHARTS  
STATE CONVENTIONAL PROJECTS

|     | One Bedroom | Two Bedrooms | Three Bedrooms | Four Bedrooms | Total |
|-----|-------------|--------------|----------------|---------------|-------|
| 667 | 307         | 32           | 0              | 0             | 339   |
| 200 | 0           | 30           | 32             | 0             | 62    |
| 705 | 0           | 0            | 25             | 1             | 26    |
| 689 | 14          | 0            | 0              | 0             | 14    |

MRVP UNITS

Project Based Vouchers:

|           |          |
|-----------|----------|
| 1 Bedroom | 10       |
| 2 Bedroom | 34       |
| 3 Bedroom | <u>6</u> |
| TOTAL     | 50       |

Mobile Vouchers:

|           |          |
|-----------|----------|
| 1 Bedroom | 10       |
| 2 Bedroom | 3        |
| 3 Bedroom | <u>0</u> |
| TOTAL     | 13       |

SECTION 8 UNITS

A breakdown by bedroom size is as follows:

|           |     |
|-----------|-----|
| 1 Bedroom | 118 |
| 2 Bedroom | 90  |
| 3 Bedroom | 59  |
| 4 Bedroom | 11  |
| 5 Bedroom | 2   |
| 6 Bedroom | 1   |

THE HOMEOWNERSHIP MARKET AND HOMEOWNERSHIP NEEDS

Owner occupied units constitute about 2/3 of Westfield's total housing stock. US Census estimates that there are 10,030 owner occupied units, including single family homes, condominiums, and owner occupied units in small multi-family structures. The great majority of owner occupied units, 9,535, are single family homes.

In the 1990's and early part of the 2000 decade there has been a relatively strong growth in the development of single family homes. According to Banker & Tradesman the following information illustrates the number of building permits and average costs from 1996-2003 in the City of Westfield:

*Single-family new house construction building permits:*

- 1996: 106 buildings, average cost: \$117,800
- 1997: 95 buildings, average cost: \$128,500
- 1998: 106 buildings, average cost: \$141,500
- 1999: 116 buildings, average cost: \$153,300
- 2001: 62 buildings, average cost: \$189,800
- 2002: 101 buildings, average cost: \$191,200
- 2003: 57 buildings, average cost: \$213,500

As has long been the case, the majority of the City's housing stock is owner occupied single family homes in the middle income residential areas. The 2004 median sale price for a single family home in Westfield is \$184,150. This represents a very large increase from the 2000 Census estimate of \$133,400. The following information from Banker and Tradesman shows the growing median sales prices for both single family homes and condominium units:

The following information from Banker and Tradesman shows the growing median sales prices of both single family homes and condominium units:

Town Name: WESTFIELD, MA

Type of Statistic: Median Sales Price

Time Period Selected: Calendar Year

| Year | Months    | 1-Family | Condo   | All Sales |
|------|-----------|----------|---------|-----------|
| 2005 | Jan - Mar | 240,000  | 100,500 | 215,000   |
| 2004 | Jan - Dec | 184,150  | 98,000  | 174,000   |
| 2003 | Jan - Dec | 166,400  | 84,250  | 157,000   |
| 2002 | Jan - Dec | 151,500  | 77,350  | 140,000   |
| 2001 | Jan - Dec | 139,900  | 82,000  | 127,000   |
| 2000 | Jan - Dec | 130,900  | 64,500  | 123,000   |
| 1999 | Jan - Dec | 126,000  | 53,500  | 116,500   |
| 1998 | Jan - Dec | 122,150  | 73,600  | 110,000   |
| 1997 | Jan - Dec | 115,000  | 72,500  | 100,000   |
| 1996 | Jan - Dec | 113,692  | 78,500  | 105,050   |
| 1995 | Jan - Dec | 116,600  | 66,300  | 97,000    |
| 1994 | Jan - Dec | 116,500  | 76,900  | 97,000    |
| 1993 | Jan - Dec | 115,000  | 78,700  | 100,000   |
| 1992 | Jan - Dec | 117,000  | 78,000  | 96,500    |
| 1991 | Jan - Dec | 120,250  | 90,000  | 104,000   |
| 1990 | Jan - Dec | 124,500  | 90,000  | 114,700   |
| 1989 | Jan - Dec | 128,000  | 83,500  | 115,000   |
| 1988 | Jan - Dec | 127,900  | 96,900  | 117,000   |

Sales activity in the market also has increased substantially in the same period. According to Banker and Tradesman the following information represents the number of sales for both single family homes and condominium units:

Town Name: WESTFIELD, MA

Type of Statistic: Number of Sales

Time Period Selected: Calendar Year

| Year | Months    | 1-Family | Condo | All Sales |
|------|-----------|----------|-------|-----------|
| 2005 | Jan - Mar | 76       | 14    | 155       |
| 2004 | Jan - Dec | 416      | 65    | 749       |
| 2003 | Jan - Dec | 377      | 68    | 664       |
| 2002 | Jan - Dec | 399      | 52    | 681       |
| 2001 | Jan - Dec | 384      | 52    | 659       |
| 2000 | Jan - Dec | 403      | 39    | 639       |
| 1999 | Jan - Dec | 436      | 44    | 733       |
| 1998 | Jan - Dec | 449      | 34    | 713       |
| 1997 | Jan - Dec | 360      | 37    | 658       |
| 1996 | Jan - Dec | 390      | 27    | 710       |
| 1995 | Jan - Dec | 337      | 44    | 607       |
| 1994 | Jan - Dec | 347      | 33    | 593       |
| 1993 | Jan - Dec | 288      | 37    | 573       |
| 1992 | Jan - Dec | 282      | 47    | 554       |
| 1991 | Jan - Dec | 210      | 48    | 417       |
| 1990 | Jan - Dec | 213      | 27    | 426       |
| 1989 | Jan - Dec | 298      | 63    | 624       |
| 1988 | Jan - Dec | 293      | 91    | 753       |

The major hurdle to increasing homeownership opportunity for low and moderate income households in Westfield is the affordability gap. A household with an annual income of \$45,240 (2000 Median Census) can afford to carry costs of ownership of a home for about \$116,000, whereas the median sale price in the City in 2004 was \$184,150. Encouraging homeownership is an important goal, and it's desirable to have young families that have grown up in the City to be able to purchase homes here.

Thus, there is a need to find ways to help working families achieve homeownership through such vehicles connecting prospective buyers to below market mortgages and down payment assistance, and encouraging purchase of homes containing rental units to offset expenses. The City has increased its subsidized housing inventory to 6.9%. With the completion of the Jefferson Street Homeownership Initiative in 2003 the City of Westfield created 4 single family homes available to first time homebuyers.

There is also a continuing need to assist existing lower income and elderly homeowners to maintain and improve older homes. As with rental units, the greatest need for ongoing maintenance is concentrated in census tracts 8127 and 8125, particularly in residential areas surrounding the downtown core (Gas-Light District). These activities have been performed by the Westfield Housing Improvement Program (WHIP), which consists of deferred payment loans (DPLs) for income eligible homeowners to conduct repairs to their homes. The WHIP program will target 5 units of housing a year. While there has

been a noticeable impact from concentration of resources in the past years, there is a need for ongoing attention to properties in these areas.

HOMELESS NEEDS

**(For information about the Homeless Needs please refer to pages 6-19 in the Consortium Section [Holyoke, Chicopee, and Westfield] of the Consolidated Plan.)**

LEAD BASED PAINT NEEDS

**(For information about Lead Based Paint please refer to pages 4-5 in the Consortium Section [Holyoke, Chicopee, and Westfield] of the Consolidated Plan.)**

ELDERLY HOUSING NEEDS

The Westfield Housing Authority operates 339 units of State Chapter 667 Elderly/Disabled housing developments:

|                       |           |
|-----------------------|-----------|
| Dolan Apartments      | 50 units  |
| Kennedy Apartments    | 52 units  |
| Ely Apartments        | 60 units  |
| Washington Apartments | 112 units |
| McGinn Apartments     | 65 units  |

The number of households on the housing authority elderly/disabled list as of 4/1/05 was 134 (26 elderly & 108 disabled). According to state regulations, the WHA can only house 13.5% disabled applicants in elderly housing, which the WHA has reached. Disabled tenants have been helped by two Single Room Occupancy developments (16 units) which are being administered by the authority and everyday operations being supervised by Domus, Inc. However, as described in the next section there is a need for ongoing modernization activity for both elderly/disabled and family units.

**(For additional information about Elderly Housing please refer to page 11 in the Consortium Section [Holyoke, Chicopee, and Westfield] of the Consolidated Plan.)**

PUBLIC HOUSING NEEDS

In addition to its elderly units, the Westfield Housing Authority (WHA) operates 62 units of the state family public housing at Colonial Pine Acres, 26 units under the State Chapter 705 program and 14 units for the disabled under the State Chapter 689 program.

The primary need for public housing is for modernization and ongoing maintenance of the older public housing stock. Colonial Pine Acres, the family development, was built in the 1950's and many of the elderly/disabled units date from the 1960's. The WHA is currently finishing renovations of \$3.2 million at Colonial Pine Acres with a state modernization grant. Improvements completed are bathroom/kitchen renovation,

electrical upgrade, new roofs, new flooring and lead paint asbestos removal. There is still a need for modernization work in the elderly/disabled units including roof repairs at Dolan and major repairs are needed at the WHAs 705 family developments. The WHA is completing window replacements at JFK apartments by using funds from the authority's operating reserves. The authority has applied for over \$500,000 in modernization funds for all of its units.

There is also a need for expanded services to residents of public housing as described in the previous section. The DHCD/Elder affairs grant, which provides supportive services at the Washington House, is still an important initiative in this area.

### HOUSING FOR POPULATIONS WITH SPECIAL NEEDS

**(For information about Non-Homeless Special Needs please refer to pages 20-23 in the Consortium Section [Holyoke, Chicopee, and Westfield] of the Consolidated Plan.)**

### NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

Westfield has experienced considerable job growth in the past years due in large part to the success of the growing industrial park (located in the City's north side) and the growing population. According to the 2000 Census, Westfield's total employment stands at 19,843. This is a large increase from the 1997 employment figure of 15,237. As of January 2005, according to the Division of Employment and Training, Westfield has an unemployment rate of 5.1%.

The level of commercial development activity in recent years, which has resulted in a substantial amount of job creation, represents reversal from the trend of the past decade when a number of businesses were lost. The Department of Community Development has been actively stimulating commercial redevelopment activity in the central business area through financial and technical assistance. For example, the Brownfield's redevelopment of the former H.B. Smith site into a brand new Super Stop & Shop created a number of jobs and restored tax revenues. Also, slated is the creation of a multi transportation center with the Pioneer Valley Transit Center (PVTa) on Elm Street. This development will also feature an upscale hotel and police substation. In addition the north side of Westfield has seen an increase of name businesses entering Westfield. Home Depot and Lowe's have satellite distribution centers and a creation of an industrial park is being developed by Campanelli Companies.

The City has also seen commercial activity and jobs in the East Main Street corridor area. A strip mall has attracted new businesses and more are coming. In the past years major companies have been added to this area. Staples, Grossman's Outlet, Big Lots and Kentucky Fried Chicken have all been added. Presently in the planning stages for this area are a Home Depot store, Advanced Auto Parts and a Starbucks.

Westfield needs to continue to take advantage of its available resources to create additional opportunities for lower income workers. This will require activities to encourage business growth, as well as assistance to business owners for improvement of

commercial properties. Economic development activities need to be supported through continued investment of CDBG funds and technical assistance carried out by the Department of Community Development and the Westfield Community Development Corporation.

Job training activities must also be an important component of the City's economic development policy. This has been aided by job training programs offered by Career Point (Holyoke based non-profit) and the Targeted Assistance Grant Formula (TAG/F). For the past six (6) years Westfield has been a recipient of the TAG/F from the Massachusetts Office for Refugees and Immigrants (ORI). This program has provided employment services to area refugees by placing 81% in jobs.

For additional information please see the included US Census Bureau (Census 2000). This will give additional information on the City of Westfield's demographics, population breakdowns and housing characteristics.

For the following please refer to the Consortium Section (Holyoke, Chicopee, and Westfield) of the Consolidated Plan:

|  |                                  |
|--|----------------------------------|
| <b>Barriers to Affordable Housing</b>                  | <b>(Page 5 of the plan)</b>      |
| <b>Homeless Needs</b>                                  | <b>(Pages 6-7 of the plan)</b>   |
| <b>Outreach and Assessment</b>                         | <b>(Pages 8-9 of the plan)</b>   |
| <b>Emergency Shelter</b>                               | <b>(Pages 9-10 of the plan)</b>  |
| <b>Transitional Housing</b>                            | <b>(Pages 10-12 of the plan)</b> |
| <b>Permanent Housing</b>                               | <b>(Pages 12-13 of the plan)</b> |
| <b>Support Services</b>                                | <b>(Pages 13-16 of the plan)</b> |
| <b>Prevention and Intervention</b>                     | <b>(Pages 16-17 of the plan)</b> |
| <b>Movement Through the Existing Continuum of Care</b> | <b>(Page 17 of the plan)</b>     |
| <b>At Risk of Homelessness</b>                         | <b>(Pages 17-19 of the plan)</b> |
| <b>Homeless Strategic Plan</b>                         | <b>(Pages 19-20 of the plan)</b> |
| <b>Non-Homeless Special Needs</b>                      | <b>(Pages 20-23 of the plan)</b> |
| <b>Special Needs Objective</b>                         | <b>(Page 23 of the plan)</b>     |

**PART II – HOUSING AND COMMUNITY DEVELOPMENT PLAN  
STRATEGIC PLAN**

**A.) HOUSING AND COMMUNITY RESOURCES**

The primary resources that Westfield can reasonably expect to receive during the next five (5) year period to carry out this consolidated plan is from the federally funded Community Development Block Grant (CDBG) and the HOME Investment Partnership Program. The City of Westfield joined the Holyoke and Chicopee consortium in fiscal year 2001 (y/e 6/30/02) which allows the City to receive an annual HOME funds allocation.

In addition the City has the American Dream Down payment/Closing Cost Assistance Program which is administered by HAP, Inc. This program provides assistance for first time homebuyers to buy 1-2 family homes. The amount of the down payment/closing cost assistance is up to \$4,549 per household.

The State Office for Refugees and Immigrants (ORI) has awarded the City a Targeted Assistance Grant Formula (TAG/F). For the past six (6) years Westfield has been a recipient of the TAG/F from the Massachusetts Office for Refugees and Immigrants (ORI) receiving over \$995,300 during this time period. This program has provided employment services to area refugees by placing 81% in jobs with an average hourly starting wage of \$8.54.

Westfield also participates in the Massachusetts Housing Financing Agency's Home Improvement Program and "Get the Lead Out" program, both of which are administered by the Hampden /Hampshire Housing Partnership (HAP, Inc.)

Westfield is currently a member of the Three County Continuum of Care that covers Hampshire, Hampden and Franklin counties. The consortium has been successful in securing funds to address homelessness needs. The City, in conjunction with local area service providers, has received funding for various projects in Westfield. The projects are the Reed House which is housing for homeless people with mental illnesses; the Samaritan Inn Transitional Housing program; and the Salvation Army Tri-County Homeless Assistance Program.

Westfield will continue to support efforts by the Westfield Housing Authority, the Greater Westfield Committee for the Homeless, Hampden/Hampshire Housing Partnership, Westfield Continuum of Care and other non-profit housing and service agencies to access both state and federal funds to achieve housing and community development goals as outlined in this plan.

## **B.) PRIORITY HOUSING NEEDS**

The City will continue to pursue a comprehensive strategy to address the major housing needs identified in this plan. This strategy will serve a number of overall objectives including:

1. Maintaining and improving the quality of the housing stock, particularly, in the neighborhoods surrounding downtown; areas that contain most of the older housing stock.
2. Improving availability and affordability of rental housing for low and very low income households to the extent possible with available resources.
3. Achieving neighborhood revitalization and addressing blight in selected geographical areas through neighborhood planning and targeting of resources.
4. Encouragement of first time homeownership and increasing the number of owner occupied smaller rental properties.

Activities that will be carried out to meet housing needs will include:

## 1. HOUSING REHABILITATION ACTIVITIES

### -High Priority Need

The City will continue to focus on the rehabilitation of owner occupied single family and owner occupied units (2-4) to encourage the preservation of the existing housing stock. Efforts will continue to be concentrate in census tracts 8125 and 8127, also known as the Gas Light District consisting of the area between Elm, Court and Franklin Streets. This area surrounds the downtown district and contains most of the city's older housing stock. During the last five (5) years, the rehabilitation program has had a noticeable impact in and around the downtown. The City intends to improve a minimum of 25 housing units over the next five year period.

The Westfield Community Development Corporation (CDC) has administered the Westfield Housing Improvement Program (WHIP) since fiscal year 2001. WHIP provides deferred payment loans (DPLs) or amortization loans for housing rehabilitation to income eligible residential property owners in Westfield. Owner occupants will receive DPLs which are paid back to the City when the property is transferred to another owner. Investor owners (or non-owner occupants) of multi family properties will be eligible to receive amortization loans with a 5 to 7 year term at an interest rate of 5%. Particular consideration will be given to emergency repairs, the elderly and to the special needs population. The program will have a maximum up to \$5,000 for internal repairs and up to \$10,000 for emergency roof repairs. The program will also assist the elderly by analyzing their home needs to help keep seniors living independently. This part of the program will feature the addition of grab bars and security features. All rental units assisted will be subject to rent restrictions in order to maintain maximum affordability.

In addition the City will use a portion of its HOME funds for the rehabilitation of the Leahy House. This residence houses the mentally ill and this funding will assist the Mental Health Association with this project.

Obstacles to Meeting Underserved Needs: The primary obstacle to meeting underserved needs is the rising cost of home repairs and the age of the City's housing stock, many of which need significant improvements and repairs.

Performance Measurement: The performance measurement that will be employed to measure the success of the housing rehabilitation activities will be improving availability. The five year goal of this program is to successfully rehabilitate 30 units of housing. This will amount to 5 units of rehabilitation annually. Census tracts 8125 and 8127, which contain the oldest housing stock in the City, will be targeted. Actual results will be recorded in the City's annual CAPER.

## 2. NEIGHBORHOOD STABILIZATION ACTIVITIES

### -High Priority Need

The City will continue to consider and develop plans for neighborhood stabilization in selected areas. These plans will consider the integrated housing, infrastructure, and service needs of specific neighborhoods with concentrations of lower income populations and identifiable needs. The plans will identify specific projects and activities, and will seek to combine state, federal, and private financing in order to achieve objectives.

A requirement for the Multi Modal Transit Center on Elm Street an Urban Renewal Plan for Elm Street was completed. This area has also been identified by the Westfield Community Development Corporation and Domus, Incorporated as an area to create affordable housing. Presently, they have just submitted “One Stop Applications” for funding for their projects. A portion of Westfield’s HOME funds will be used to support these projects.

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are the development costs. Many of these projects require acquisition, and major rehabilitation and CDBG funds to the jurisdiction are limited.

Performance Measurement: The performance measurement that will be employed to measure the success of the Neighborhood Stabilization is the number of units that are created for affordable housing, the number of feet of sidewalk improvements and the number of low-mod individuals that are serviced. In addition other funding sources used to finance these projects will be shown separately. Actual results will be recorded in the City’s annual CAPER.

### 3. HOMEOWNERSHIP ACTIVITIES

#### -High Priority Need

The City will continue its efforts to provide low income families with 1<sup>st</sup> time homebuyer opportunities. Two projects that will address this activity are the Jefferson Street Homeownership and the 30 Emery Street 1<sup>st</sup> time homeownership. These programs (depending on receiving appropriate funding) will create a minimum of 25 units. A portion of Westfield’s HOME funds will be used to support these projects.

In addition the City of Westfield has the American Dream Down payment/Closing Cost Assistance Program which is administered by HAP, Inc. This program provides assistance for first time homebuyers to buy 1-2 family homes. The amount of the down payment/closing cost assistance is up to \$4,549 per household.

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are the high costs of land and development costs.

Performance Measurement: The performance measurement that will be employed to measure the success of the Homeownership activities are making the 25 units of housing available over the next five years. In addition other funding sources used to finance these projects will be shown separately. Actual results will be recorded in the City’s annual CAPER.

#### 4. HOUSING COUNSELING ACTIVITIES

-Medium Priority Need

The City will continue to support counseling activities to low and very low income families. When appropriate, the City will refer clients to HAP, Inc. for assistance. The agency provides counseling to families on rental housing to prevent displacement and to stabilize tenancies. In addition, assistance is given to homeless families and individuals to locate permanent housing, and also provide counseling to potential 1<sup>st</sup> time homebuyers to increase skills in regard to purchasing and owning homes.

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are the existing network of service organizations capable of delivering housing support services lack adequate funding for program operations and staffing remains an obstacle.

Performance Measurement: The performance measurement that will be employed to measure the success of the Housing Counseling will be to provide counseling to approximately 150 families over the next five years. Actual results will be recorded in the City's annual CAPER.

#### 5. SUPPORT RENTAL ASSISTANCE PROGRAMS

-High Priority Need

The City will continue to support the provision of federal and state rental assistance to the community through the Westfield Housing Authority and HAP, Inc. Both agencies continue to have extensive waiting lists and limited availability of rental assistance. If subsidy allocations become available from HUD, we will support applications for additional subsidies.

The City will allocate a portion of its HOME funds towards the Prospect Street School project. This affordable housing project will create 21 rental units for low/mod individuals.

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are the existing network of service organizations capable of delivering housing support services lack adequate funding for program operations and staffing remains an obstacle.

Performance Measurement: The performance measurement that will be employed to measure the success of the Housing Counseling will be to provide counseling to approximately 150 families over the next five years. Actual results will be recorded in the City's annual CAPER.

#### 6. HOMELESS POPULATION

-High Priority Need

The City will continue to work closely with the Westfield Continuum of Care and the Three County Continuum of Care that covers Hampshire, Hampden and Franklin counties to implement a comprehensive strategy to address the ongoing needs of the homeless population. The objectives of this strategy are:

- a.) Support the Samaritan Inn and assist it in accessing appropriate funds for ongoing operations and capital improvements.
- b.) Work cooperatively with the Samaritan Inn, HAP, Inc., and Domus, Inc. to assist in transitional and or permanent housing for homeless individuals.
- c.) Continue to work cooperatively with Domus, Inc., Human Resources Unlimited and the Westfield Continuum of Care to provide comprehensive programming for those individuals who are homeless or are at risk of homelessness. Programs administered by these agencies have been approved for funding to address homeless needs and we will continue to support their efforts.
- d.) Continue to assess the ongoing need for a family shelter in Westfield.

The City's strategy to address the priority needs of the homeless will include the following objectives:

- a) Support the efforts of the Westfield Housing Authority and HAP, Inc., to provide additional rental assistance and public housing resources to meet the needs of families and individuals at risk of homelessness.
- b) Support efforts by non-profit and other developers to provide permanent, affordable housing, especially for families.
- c) Continue to work with the Three County Continuum of Care to develop and implement regional approaches to the provision of prevention services, emergency shelter services and transitional living.

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are the availability of affordable permanent housing. Also housing and homelessness are regional issues that must be addressed.

Performance Measurement: The performance measurement that will be employed to measure the success of the Homeless needs will be to work closely with the proper agencies to identify a goal and service the individuals that need assistance. At this time, it is difficult to focus on a specific number due to the targeted population. Actual results will be recorded in the City's annual CAPER.

## 7. OTHER SPECIAL NEEDS POPULATIONS

-Medium Priority Need

Westfield will continue to work with existing service and housing providers to address ongoing and emerging needs both within the City and on a regional basis. Specific

objectives of the City's five year strategy in terms of housing for those with special needs are the following:

Elderly:

- Support the Westfield Housing Authority's efforts to access funds for modernization and repairs.
- Continue to use CDBG and other funds to support services, including home care, meals. And home repair, which enable the elderly to remain in their homes as long as they wish and are able.
- Use Home Funds to support efforts to develop additional assisted living facilities for the frail elderly.

Person with Disabilities:

- Make funds available to remove architectural barriers in public buildings and priority housing.
- Work with service providers and housing entities to insure that the needs of persons with AIDS and HIV are met on a regular basis.
- Support efforts of the Massachusetts Department of Mental Retardation to meet the housing and service needs of individuals with developmental disabilities.
- Support efforts of the Massachusetts Department of Mental health to meet the housing and service needs of individuals with mental illness.

Other Special Needs:

- Work with state agencies, local and regional service providers to insure that the housing and service needs of individuals recovering from substance abuse and victims of domestic violence are met on a regular basis.

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are the high development costs, lack of available sites and neighborhood opposition to producing housing for at risk and special needs populations. Limited CDBG and HOME funding within the jurisdiction are also obstacles.

Performance Measurement: The performance measurement that will be employed to measure the success of the Special needs will be to work closely with the proper agencies to identify a goal and service the individuals that need assistance. The Arbors of Westfield, a senior assisted living facility, will be completed in late 2005 and will consist of 90 units. Actual results will be recorded in the City's annual CAPER.

8. LEAD BASED PAINT

-Medium Priority Need

There are specific instances in which low and moderate income households may require lead paint abatement a part o a moderate rehabilitation project. Generally, if no

poisoning has occurred within the household, no children under seven are present; paint services are not deteriorated, and proposed work does not disturb painted surfaces, de-leading will not be undertaken.

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are the new lead based paint regulations, which require evaluation and reduction of lead based paint hazards in housing receiving federal assistance. Lead paint removal is costly and often requires temporary relocation of residents occupying units to be de-leaded.

Performance Measurement: The performance measurement that will be employed to measure the success of Lead Based Paint will be to refer units to HAP, Inc. of Springfield for de-leading programs. At this time, the actual count will depend on the number of substantial rehabilitation projects that the City undertakes. Most of our rehabilitation projects consist of emergency and roofing repairs. Actual results will be recorded in the City's annual CAPER.

C.) **PRIORITY NON-HOUSING COMMUNITY DEVELOPMENT NEEDS**

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:

- To create and retain job opportunities, particularly in the traditional manufacturing and technology sector, for very low, low and moderate income persons through projects and activities designed to attract new business development and expansion of existing businesses. This will include:
  1. Assistance to troubled firms in mature industries by financing new product development, modernization, financial restructuring and acquisition.
  2. Promoting economic diversification by targeting firms in growth industries that have not been part of the traditional industrial base.
  3. Promoting new employment opportunities for workers displaced by closings or large scale layoffs.
  4. Promoting entrepreneurial opportunities for non-traditional business owners including women, minorities, youth and low income persons.
- To provide job training and improve the level of skills of lower income workers so that they are qualified for good paying jobs in the City and in the region.
- To provide a wide range of public and human services to meet the needs of very low, low income, elderly and persons with special needs.

- 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.
- To support economic development efforts and the economic health of the community through the improvement of the downtown infrastructure, related utilities, public spaces, and building facades.

Activities which will be undertaken in order to meet non-housing community development needs will include:

### 1. ECONOMIC DEVELOPMENT

-High Priority Need

The City will support economic development through a variety of activities including providing incentives for business expansion and creation, and linkages to the infrastructure improvement and job training activities described below.

In the area of business development, the City will continue to support the Westfield Community Development Corporation (CDC) and its business incubator site at the Mill at Crane Pond. Since 1999, the CDC has been providing prime industrial space at a very reasonable cost, to small businesses that are starting up, or are ready to expand their operations. The Business Incubator Project was originally funded with assistance from the City's Community Development Department and the US Department of Housing and Urban Development (Section 108 Project), and provides new or growing businesses with an opportunity to locate in Westfield for the next phase in the company's development.

Planning will also continue to focus on long term plans for parcel assemblage and re-use of potential economic sites in the downtown area.

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are the recruitment of eligible businesses and micro businesses.

Performance Measurement: The performance measurement that will be employed to measure the success of the incubator space will be one new business a year. This will depend on economic conditions and the amount of turnover and growth of the businesses. Actual results will be recorded in the City's annual CAPER.

### 2. JOB TRAINING AND SKILLS DEVELOPMENT

-High Priority Need

To the extent of its capacity, the City will provide funding to increase educational level and job skills and improve access to employment opportunities for very low and low income persons including public assistance recipients and people with special needs. For the past six (6) years Westfield has been a recipient of the Targeted Assistance Grant Formula (TAG/F) from the Massachusetts Office for Refugees and Immigrants (ORI).

This program has provided employment services to area refugees by placing 81% in jobs.

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are specific programs that identify activities and the recruitment of eligible individuals.

Performance Measurement: The performance measurement that will be employed to measure the success of the job training will depend on the amount of funding available for specific activities. Actual results will be recorded in the City's annual CAPER.

### 3. PUBLIC IMPROVEMENTS

-High Priority Need

Activities will be concentrated in the downtown area, neighborhoods undergoing revitalization, and individual properties connected with the delivery of public and human services. In this Consolidated Plan the City will undertake improvements to parks, sidewalks, building facades, infrastructures and utilities, and will support renovation, expansion and improvement of handicapped accessibility in buildings where public services are provided.

The City will continue to work with the Engineering Department as part of their sidewalk improvement program and improve sidewalks in eligible census tract areas. The City also has planned to create a Business Improvement District or BID. This will focus on the businesses located in the downtown area. Another planned project is the Arnold / Franklin Street Pedestrian Walkway which will create access and availability to downtown businesses located on Elm Street (Census Tract 8127.02).

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are adequate funding to address identified needs.

Performance Measurement: The performance measurement that will be employed to measure the success of Public Improvement Projects are specific for each project. Proposed accomplishments are difficult to estimate for these activities due to the uncertainty of available funding and size of each project. Sidewalk and utility improvements will be measured by linear feet and others will be used by the number of low/mod assisted or businesses assisted. Actual results will be recorded in the City's annual CAPER.

### 4. PUBLIC SERVICES

-High Priority Need

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

Obstacles to Meeting Underserved Needs: The primary obstacles to meeting underserved needs are adequate funding to address all of the critical needs. 15% of the City's yearly CDBG allocation on average amounts to nearly \$80K.

Performance Measurement: The performance measurement that will be employed to measure the success of Public Services are specific for each project. Proposed number of low/mod or services provided to eligible individuals varies for each agency. Each public service agency will be monitored during the consolidated plan and each year a program evaluation is completed. Actual results will be recorded in the City's annual CAPER.

## 5. PLANNING & ADMINISTRATION

-High Priority Need

The City will provide professional administration of the Community Development Block Grant and HOME programs in order to achieve community and economic development goals and objectives. Professional land use planning that is community based and focused on controlling growth, preserving quality of life and initiating the goals and objectives detailed in this plan.

Obstacles to Meeting Underserved Needs: No obvious obstacles have been identified which would prevent the successful administration of these programs.

Performance Measurement: The performance measurement that will be employed to measure the success of Planning & Administration would be to follow the rules and regulations that these federal resources require. Actual results will be recorded in the City's annual CAPER.

## 6. SECTION 108 LOAN REPAYMENT

The City will continue to make it obligated loan repayments fro its Section 108 program.

Obstacles to Meeting Underserved Needs: If the CDBG program is restructured by the Federal Government and funds are cut the resources necessary to make these payments would be a challenge.

Performance Measurement: Reporting of Section 108 projects has already been completed in previous years.

## ANTI POVERTY STRATEGY

Westfield anti poverty strategy is integrally related to its economic and community development strategies. The City's goals are to increase economic activity, create and retain job opportunities, particularly in the traditional manufacturing and technology sectors. The programs and policies in the Non-Housing Community Development Needs above are part of the overall strategy to reducing the number of poverty level families in Westfield. Of particular importance are job training and job development efforts. They

are integrated with the City's policies and programs for producing and preserving affordable housing as described throughout this Plan. The City's housing efforts are aimed at making sure that appropriate, safe, and affordable housing is available for families and individuals who work or wish to work in Westfield.

To the extent possible, Westfield will encourage service and housing providers to work together to design and implement interventions and services which provide a comprehensive package of services designed to fully meet the needs of individual lower income families. As a relatively small City, Westfield must coordinate its efforts to address housing, community development, and economic development strategies with those of other communities in the region. As discussed elsewhere, program and services to address the needs of populations must be provided on a regional basis and Westfield has pledged to support these efforts.

**(For additional information about the Anti-Poverty Strategy please refer to pages 23-24 in the Consortium Section [Holyoke, Chicopee, and Westfield] of the Consolidated Plan.)**

#### INSTITUTIONAL STRUCTURE AND COORDINATION

The institutional structure to carry out a housing and community development strategy is in place in Westfield and functioning well. The Westfield Department of Community Development will monitor progress in meeting the objectives of the plan and will make periodic revisions as appropriate. The Department will work with the existing network of local and regional housing and service providers to improve communication and coordination and strengthen the delivery system. Together, we will identify gaps, emerging issues, and changing market trends; work to develop appropriate solutions; revise existing strategies and develop new initiatives.

While the existing institutional structure has the capacity to meet priority needs, under funding is a perennial problem. A significant housing affordability gap exists in Westfield, particularly for lower income households, the homeless, those with special needs and first time home buyers. The City will work diligently to maximize access to resources from the state, federal, local and private sources to address the housing priorities outlined in the Consolidated Plan.

Westfield is a fairly small City located in close proximity to other urban centers which are struggling with similar problems and issues in terms of the housing market, characteristics of the housing stock, general economic conditions, and housing needs of lower income household, the homeless, and those with special needs. Westfield will continue to look for ways to work regionally to address these issues, maximize the impact of limited local resources, and meet the housing needs of Westfield residents.

The public, nonprofit, and private institutions which will be involved in the implementation of Westfield's housing and community development strategy include the following:

Department of Community Development, City of Westfield:

As described above, the Department of Community Development will be the lead agency responsible for overall management and coordination of the programs and services provided under this plan. It will administer the funds received by the City under the CDBG, HOME and other programs. In addition, the Department will be directly responsible for the administration of programs dealing with rental housing preservation, and production, housing improvement, and facilitating homeownership. The Department will be responsible for selection of projects, committing and assembling resources, and monitoring the production and rehabilitation process. The Department will be assisted by contracted services from Hampden Hampshire Partnership (HAP, Inc.) a regional housing partnership (see below). The Department will also coordinate the involvement of their City Departments such as Planning, Building, Engineering, Parks & Recreation, Council on Aging and Health in activities necessary to carry out the strategy such as code enforcement and land use regulation.

Westfield Housing Authority (WHA):

The WHA will apply for funding, based on availability, for additional rental assistance, for public housing modernization, and for the construction of additional family and congregate public housing. It will continue to provide priority rental assistance to homeless families and other families in threatened housing situations in accordance with its Administrative Plan. The WHA will continue to work closely with tenant associations on management and quality of life issue, and will work cooperatively with the Department of Community Development and HAP, Inc. in suggesting potential candidates for first time homeownership.

HAP, Inc.:

HAP Inc. is a regional housing partnership serving Hampden and Hampshire counties. HAP will also provide rental assistance to Westfield families, and will provide technical assistance to the Department of Community Development with eth preservation, production, and improvement programs contained in this Plan. HAP will assist in project evaluation, cost estimating, construction oversight and final inspection. HAP could be considered as a non profit developer fro projects pursued under this Plan where transfer of ownership is advisable.

Hap will also continue to be the City's agent for various housing counseling services; including tenant counseling to prevent homelessness, general educational services for rental property owners, and foreclosure prevention. HAP will continue to offer educational services to 1<sup>st</sup> time homebuyers and provide them with access to special financing resources.

Massachusetts Department of Public Welfare (DPW):

In Massachusetts, DPW acts as a central clearinghouse for services to homeless families, which are currently provided on a regional basis. There are no facilities for homeless families in Westfield so they are generally referred for placement in shelters outside the City. DPW also refers families at risk of homelessness to WHA and HAP, Inc. for priority rental assistance.

**Public Housing Resident Initiatives:**

Westfield Housing Authority tenants currently participate in two active tenant associations. They provide strong input regarding management issues in public housing projects and help identify and prioritize maintenance and resident service needs. The City intends to continue to support these efforts. WHA will help identify tenant households who may be appropriate candidates for programs which facilitate homeownership.

**CDBG ELIGIBLE CENSUS TRACTS**

Specific census tracts within the City of Westfield are defined as CDBG target areas and are eligible for community development funding based on the “area benefit activity”. These census tracts are the following:

| <u>Census Tract</u> | <u>Block Group</u> | <u>Low/mod%</u> |
|---------------------|--------------------|-----------------|
| 8125.00             | 3                  | 66.6%           |
| 8125.00             | 4                  | 63.6%           |
| 8127.01             | 5                  | 60.2%           |
| 8127.01             | 6                  | 54.5%           |
| 8127.02             | 1                  | 56.5%           |
| 8127.02             | 2                  | 75.4%           |
| 8127.02             | 3                  | 66.1%           |
| 8127.00             | 1                  | 68.8%           |
| 8129.01             | 1                  | 54.0%           |

**PART III – ACTION PLAN: ONE YEAR USE OF FUNDS**

The City’s one-year action plan has been developed in response to the needs and five-year strategy identified earlier in this plan. The primary source for financial support of specific projects and activities is the Community Development Block Grant (CDBG). Also, as a member of the consortium, Westfield is eligible to receive HOME funds. Since the amount of CDBG funds which the City receives is limited and is far exceeded by the overall need, it was necessary to carefully select activities to be undertaken in the first year based on the priority and immediacy of needs.

The federal resources expected to be available for the one year action plan are the following:

|                             |                  |
|-----------------------------|------------------|
| CDBG Entitlement:           | \$ 510,808       |
| Anticipated Program Income: | \$ 6,000         |
| CDBG Reprogrammed Funds:    | <u>\$ 25,000</u> |

Total CDBG Funds Available: \$ 541,808

|                          |                  |
|--------------------------|------------------|
| HOME Grant Distribution: | \$ 181,162       |
| HOME Reprogrammed Funds: | <u>\$ 10,000</u> |

Total HOME Funds Available: \$ 191,162

The following outlines activities and/or programs to be funded by CDBG and HOME funds beginning July 1, 2005:

**CDBG**  
**July 1, 2005- June 30, 2006**  
**City of Westfield, MA**

**Activity:** Westfield Housing Improvement Program  
**Location:** City-Wide  
**Allocation:** \$72,000

**Description:** The Westfield Housing Improvement Program focuses on the rehabilitation of owner occupied and rental housing units for the purpose of preserving quality housing stock for low and moderate income individuals and families. Resources will be made available city –wide. However, the main emphasis will be place in the “Gas Light District” which covers the section of the City between Elm, Franklin and Court Streets. The program will have a maximum up to \$5,000 for internal repairs and up to \$10,000 for emergency roof repairs. Improvements to housing will include building and health code issues, in addition to, other related repairs as by the property owner and rehabilitation specialist. The program will also assist the elderly by analyzing their home needs to help keep seniors living independently.

**Activity:** Housing Rehabilitation Administration  
**Location:** City-Wide  
**Allocation:** \$18,000

**Description:** The City will contract for program oversight and technical services to carry out its housing improvement program. Tasks will include: 1) program advertisement, provide program oversight, review and approve WHIP applicants; 2) creation of an approved contractors list; 3) preparation of construction specifications and cost estimates; 4) assisting homeowners with bid process; 5) preparation of contracts, change orders, payment requests, and conducting a pre-construction conference; 6) site inspections; and 7) prepare quarterly status reports.

**Activity:** Community Development Corporation (CDC)  
**Location:** City-Wide  
**Allocation:** \$35,000

**Description:** The CDC is a local non-profit whose mission is to support private sector economic development capacity building and to undertake designated housing and economic development activities primarily for low and moderate income individuals and families. Funding will provide for the general operating costs of the corporation including salaries, equipment and office space.

**Activity:** Public Facilities-Neighborhood Improvements  
**Location:** Census Tract 8127.02  
**Allocation:** \$87,558  
**Projects:** Downtown Street Lights (\$50,000) and Pedestrian Walkway (\$37,558)

**Description:** Funds will contribute to a portion of the costs for improvements to downtown lighting. Also, funds will be used on a blighted alleyway space located between Arnold and Franklin Streets for rehabilitation into a pedestrian walkway. This Census Tract where HUD funds will be applied is located in the City's highest low/mod area.

**Activity:** BID Services (Business Improvement District)  
**Location:** Broad, Court, Main and Elm Streets (Census Tracts 8127.01 & 8127.02)  
**Allocation:** \$50,000

**Description:** Funds will be used to establish a "BID" in the aforementioned location. BIDs take on a number of projects and services to make commercial areas more attractive to visitors and residents. These range from executing marketing campaigns to implementing comprehensive streetscape improvement programs. Some BIDs establish an identity that they use to promote the commercial area.

**Activity:** Section 108 Repayment  
**Allocation:** \$120,000

**Description:** The City is setting aside \$120,000 during the program year to cover the repayment of its loan obligations for its Section 108 program.

**Activity:** Planning and Administration  
**Location:** City-Wide  
**Allocation:** \$80,000

**Description:** 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.

**Activity:** Public Services  
**Location:** City-Wide  
**Allocation:** \$79,250

**Description:** The primary objective of the public service activity is to address the needs of the undeserved populations in the community and to those individuals who are most vulnerable. Specifically, programs that focus on the needs of the elderly, youth, the mentally ill, day care, homeless and employment training will be funded. (Please see the following breakdown):

### **PUBLIC SERVICE BREAKDOWN 2005-2006**

**Agency:** Abilities Unlimited  
**Allocation:** \$6,750  
**Unit of Measurement:** 9 Children

Kamp for Kids is an integrated day camp serving able-bodied and disabled children and young adults aged 3 to 22.

**Agency:** Boys & Girls Club of Greater Westfield, Inc.  
**Allocation:** \$11,000  
**Unit of Measurement:** 260 Children

The Summer Fun and Learning Kidscape Camp for 2005 is a 9-10 week summer program that provides our community's youth age appropriate recreational and learning activities. This program specifically targets disadvantaged and high-risk youth ages 5 to 13 years old.

**Agency:** Westfield Council on Aging  
**Allocation:** \$4,600  
**Unit of Measurement:** 150 Seniors

Council on Aging offers two hours of free companionship service to frail senior citizens that are confined to their homes.

**Agency:** Domus, Incorporated  
**Allocation:** \$8,500  
**Unit of Measurement:** 26 People (Residents)

Maintain Site Coordinator at the Meadows Apartments (SRO). The site coordinator will work with the agencies involved with the project as well as arrange outside services to come in and provide seminars and training programs.

**Agency:** Emergency Food Pantry  
**Allocation:** \$4,000  
**Unit of Measurement:** 700 Families

Emergency Food Pantry provides a three to five day supply of food once each month to persons who for any reason find themselves with insufficient food for themselves.

**Agency:** HAP, Inc.  
**Allocation:** \$2,000  
**Unit of Measurement:** 50 People

Provide Homebuyer education workshops and individual counseling to low and moderate-income potential first time homebuyers.

**Agency:** Highland Valley Elder Services  
**Allocation:** \$6,000  
**Unit of Measurement:** 200 Seniors

Highland Valley Elder Services operates an Elder Nutrition Program consisting of Home Delivered Meals (HDMs) and Elder Congregate Dining Services.

**Agency:** Human Resources Unlimited  
**Allocation:** \$3,500  
**Unit of Measurement:** 3 People

The Forum House provides employment search and assistance to individuals with very low income. Forum House members are disabled by a psychiatric illness, and receive Social Security Income and/or Social Security Disability Income or no income at all.

**Agency:** Open Door Nursery  
**Allocation:** \$4,000  
**Unit of Measurement:** 15 Children

The program provides early childhood education to the multi-ethnic children of the community whose family economic status is in the low to moderate-income level.

**Agency:** Samaritan Inn  
**Allocation:** \$14,000  
**Unit of Measurement:** 250 People

The Samaritan Inn provides emergency shelter to individuals who are homeless. This program operates a Day Center from 9am-5pm in order to allow shelter guests to remain on site.

**Agency:** Westfield Infant Toddler Services  
**Allocation:** \$2,000  
**Unit of Measurement:** 80 Children

Westfield Infant Toddler provides young children with special needs the opportunity to develop problem solving skills, socialization, language and motor skills in a group of peers.

**Agency:** Westfield Soup Kitchen  
**Allocation:** \$2,750  
**Unit of Measurement:** 300 People

The Westfield Soup Kitchen consists of preparing and serving an evening meal six evenings a week to those individuals in need of a meal.

**Agency:** YMCA of Greater Westfield  
**Allocation:** \$6,150  
**Unit of Measurement:** 10 Children

YMCA provides transportation for income eligible children to attend the School Age Childcare program. The program has been developed using National YMCA childcare guidelines and meets the regulations of the Commonwealth of MA.

**Agency:** YWCA of Western MA  
**Allocation:** \$4,000  
**Unit of Measurement:** 60 Families

The New Beginnings Children's Program helps battered women and their children rebuild healthy, trusting relationships, recover from trauma, and learn alternatives to violent expressions of anger and discipline.

## **HOME Proposed Projects July 1, 2005- June 30, 2006 City of Westfield, MA**

**Activity:** Edgewood Apartments  
**Location:** 134 Union Street  
**Allocation:** \$75,000 (Payment # 3 of 4)

**Description:** This project consisted of the complete rehabilitation of 11 apartment units for low to moderate low-income individuals. Total HOME funding for this project is \$350,000.

**Activity:** Leahy House  
**Location:** 86 Broad Street  
**Allocation:** \$75,000 (Payment # 1 of 2)

**Description:** HOME funds will be used for the rehabilitation of the Leahy House. This residence houses the mentally ill and this funding will assist the Mental Health Association (MHA) with this project. Also the MHA is certified as a Community Housing Development Organization (CHDO) in the consortium.

**Activity:** Leahy House Legal Services & Expenses  
**Allocation:** \$10,000

**Description:** The City will set aside a portion of its HOME funds that will be applied to legal services regarding the aforementioned project.

**Activity:** Prospect Street Apartments  
**Location:** 33 Montgomery Road  
**Allocation:** \$19,164 (Partial allotment of \$250,000 commitment)

**Description:** HOME funds will be used for the new production of family housing through the acquisition, substantial renovation and reuse of a municipal school building that was closed in 1990. The new 21 units of family housing will be 2 bedroom and 3 bedroom units. 100% of the units will be affordable. Also the developer, Domus, Incorporated is certified as a Community Housing Development Organization (CHDO) in the consortium.

**Activity:** Planning & Administration  
**Allocation:** \$11,998

**Description:** Carry out planning and administration duties associated with the HOME Program.