Unlocking Opportunity:

AN ASSESSMENT OF BARRIERS TO FAIR HOUSING IN NORTHAMPTON

2019

Prepared by the Pioneer Valley Planning Commission in conjunction with the Northampton Housing Partnership

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Contents

Acknowledgements iv
Executive Summary 1
Identified Impediments to Fair Housing Choice 2
Actions to Address Identified Impediments 3
Introduction 2
Protected Classes and Expansion of Fair Housing Protection 4
Barrier 1: Cost of Housing 8
Barrier 2: Limited Job Opportunities 17
Barrier 3: Limited Knowledge of Fair Housing Rights and Lack of Trust in Enforcement 19
Barrier 4: Lack of Housing for Families 20
Barrier 5: Impediments to Accessibility for Those with Disabilities 22
Barrier 6: Limited Public Transportation 25
Barrier 7: Section 8 Voucher Discrimination 27
Barrier 8: Northampton Housing Authority Local Preference 29
Barrier 9: Fair Market Rent Calculation 31
Barrier 10: Difficulty of Navigating Affordable Housing System 32
Barrier 11: Service Agencies Have Limited Resources 33
Barrier 12: Northampton Housing Authority Information Accessibility 34
Barrier 14: Length of Affordable Housing Waitlists 37
Barrier 15: Lead Paint 38
Barrier 16: Sub-Standard Housing Stock 42
Action Plan 44
Appendices 49
Appendix A: Community Engagement 50
Appendix B: General Background Data 55
Appendix C: Public and Private Sector Characteristics 80
Appendix D: Current Fair Housing Profile 95
Appendix E: Housing Projections 100
Appendix F: Terms and Definitions 105

Executive Summary

The Springfield Metropolitan Statistical Area (MSA), home to Northampton, Springfield and most of the cities and towns in the Pioneer Valley, ranks third in the country for MSAs with the highest dissimilarity indices between White and Hispanic populations.[1] This index, used by HUD to assess levels of segregation between two groups, measures whether a racial or ethnic group is distributed equally across a region in the same way as another racial or ethnic group. A higher score, simply put, means higher levels of segregation between racial and ethnic groups.

The City of Northampton is a welcoming community, rich in cultural and social amenities. Northampton itself is considered a "community of opportunity"—an area that provides access to high-quality education, a healthy and safe environment, sustainable employment, political empowerment, and avenues for wealth-building.[2]The city of Northampton is working to figure out how to address the legacy of institutionalized racism and disparate access to opportunity that resulted in our segregated region. According to the Pioneer Valley Planning Commission's Fair Housing Equity Assessment (FHEA), if the population of white people and people of color were evenly spread across the region, communities in the region should be 70/30 white/people of color. Northampton's population is 81% white and 19% people of color. Northampton is committed to sustainability that specifically includes a focus on equity, as stated in the Office of Planning and Sustainability's mission: Identify and implement the community vision for a sustainable and resilient future with a healthy and equitable economy and environment.

Northampton's land use regulations and local zoning are very forward-thinking with respect to the current trend to end zoning exclusively for single-family homes. In 2013 the city completed a long-term effort to overhaul the city's zoning which resulted in expanded by right options for residential development as well as other changes that made it easier to develop housing in the city[3].

This Analysis of Impediments to Fair Housing Choice aims to identify and advance the city's efforts to address barriers in access to housing and opportunity in Northampton. The inclusion of 'access to opportunity' with the focus on housing is grounded in decades of research that demonstrates that segregated neighborhoods where people of color were systematically forced to live not only have poorer quality housing but also poorer quality schools, grocery stores, roads and sidewalks, street lights and other infrastructure and other social determinants of health resulting in higher rates of preventable disease, lower rates of education, earning power, poorer health outcomes, economic opportunities and shorter life expectancy.

In addition to race, the United States Department of Housing and Urban Development recognizes that people experience discrimination in housing based on disability, national origin, sex, familial status, marital status, age, sexual orientation, gender identity, military status, genetic information, ancestry and because they

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[1] **7 http://www.s4.brown.edu/us2010/SegSorting/Default.aspx. This study assigns a dissimilarity value for all MSAs in the country. The University of Michigan, Population Studies Center analyzed the MSAs with more than 500,000 people and ranked the Springfield MSA as the most segregated MSA in the country when considering White-Latino segregation.**

[2] **The Geography of Opportunity: Building Communities of Opportunity in Massachusetts, The Kirwan Institute, January 2009.**

[3] **Detailed in Appendix C, pp79-81**

receive public assistance/housing subsidies. **This update to Northampton's Analysis of Impediments to Fair Housing Choice has found that there are impediments to Fair Housing Choice in the city.**

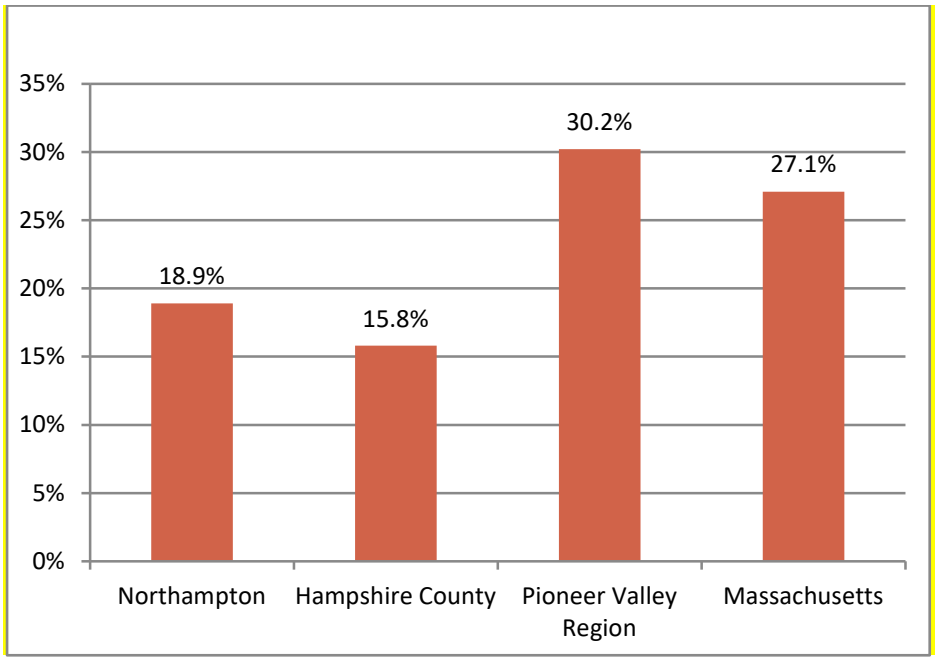
Identified Impediments to Fair Housing Choice

- Cost of Housing and generational wealth disparity
- Job opportunities lacking
- Lack of knowledge of fair housing rights and little trust in organizations that do the work
- Not enough housing with more than 2 bedrooms
- Not enough visitable rentals
- Growing affordability gap
- Fear of retribution if complaints are made regarding substandard housing
- Discrimination against people with disabilities
- Discrimination based on race and country of origin
- Section 8 discrimination
- Zoning stops the production of multi-family housing
- Local preference
- FMR does not capture the living expenses for Northampton
- Information about how to access affordable housing is difficult to find and even harder to navigate
- Service agencies are tapped for resources
- Limited transportation options
- Few resources to help with bad credit
- Lead Paint
- Materials not translated into Spanish/other languages
- Incarcerated and returning citizens have difficulty searching for and finding housing

While Northampton is more racially diverse than Hampshire County, it is less racially diverse than the Pioneer Valley region (30.2% people of color) and the state (27.1% people of color). In 2017, 18.9% of Northampton's population identified as people of color, whereas 15.8% of Hampshire County identified as such. [4]

[4] **This document will refer to "people of color" as someone who identifies in any other way than White, Not Latino or Hispanic. People who identify as Hispanic or Latino can be of any race but are considered people of color in this context.**

FIGURE 1: PERCENT PEOPLE OF COLOR



Actions to Address Identified Impediments

The Northampton Housing Partnership recognizes that housing can and should be used as a tool to address unequal opportunity in the region. However, the solution to the region's racial and ethnic disparities does not rest with housing strategies alone: employment opportunities, taxation policies, and zoning regulations, for example, all impact the ability for Northampton to become more accessible to all. As detailed in the above chart, Northampton needs to attract and retain thousands of people of color. Below is a list of the actions identified to address fair housing concerns, integrating the goals of affirmatively furthering fair housing that are more fully described later in this document.

- Translation of Public Materials into Multiple Languages
- Continue the Production of Affordable Housing
- Visitability Ordinance
- Community Land Trusts (CLTs)
- Removal of Local Preference for Tenant Selection
- Public Information Campaign
- Meet and Greet Landlord Day
- Social Service Presentation for Landlords
- Assist households to become homeowners
- Fair Market Rent vs. Small Area FMR
- Rental Family Housing Incentives
- Access to Housing Resources for Incarcerated Individuals
- Housing Mobility Programming
- State Legislative Proposals
- Rent Control
- Host a Housing Navigator
- Increased Transportation Options
- Lead Paint Remediation Programming
- Resources to help with Bad Credit
- Anti-Racism Training

Introduction

Purpose and Context

A home is much more than a structure that provides shelter for those who live within. Research routinely shows that *where* one lives has a profound impact on a person's ability to succeed[5]. Access to a high quality education, a healthy environment and nourishing food, employment opportunities, and strong social and cultural networks are all tied to where we live. A person's world can be turned upside down without a safe and affordable place to raise a family, create community, and sleep at night. By ensuring that everyone has access to housing, and thus to opportunity, we can increase the likelihood that individuals, families, and society as a whole can succeed.

However, historic and structural patterns of segregation and discrimination in our country's housing market have put certain populations at a disadvantage. The history of the United States is riddled with explicitly discriminatory policies and practices by both public and private actors that have inhibited people of color, and other marginalized populations, from accessing and maintaining generational wealth including red-lining, steering, and blatant discrimination. The Fair Housing Act, passed in 1968, was originally intended to address the segregation of Black and White neighborhoods and the unequal opportunity available to communities of color. Since 1968, our country has become far more diverse, with a large and growing increase in the Latino population, as well as increases of people of color from many nations. This increased globalization has transformed the challenge of segregation from being only Black-White, to being about all people of color.

The Springfield Metropolitan Statistical Area (MSA) which includes Springfield and Northampton was recently ranked third in the country for MSAs with the highest dissimilarity indices between White and Hispanic populations. This index, used by the United States Department of Housing and Urban Development (HUD) to assess levels of segregation between two groups, measures whether a racial or ethnic group is distributed equally across a region in the same way as another racial or ethnic group. A higher score means higher levels of segregation between racial and ethnic groups.

Northampton is a small city in the heart of the Pioneer Valley that has been considered a "community of opportunity"—an area that provides access to high-quality education, a healthy and safe environment, sustainable employment, political empowerment, and avenues for wealth building. However, as is discussed throughout this report, not everyone may have access to the "Paradise City." As rents rise in Northampton, housing has become increasingly unstable for families and households within the city and further out of reach for those interested in moving in. Families fear retribution and potential eviction from landlords for reporting unhealthy living conditions. Those with disabilities are refused reasonable accommodations to help them move freely around their homes and access the wonderful resources in their community. Barriers preventing families and individuals from accessing housing like these are the focus of this report, as are proposed solutions to combat them.

Northampton has made impressive strides to address fair housing issues in recent years. The City's zoning code has been updated to make multi-family housing easier to develop and two large affordable housing projects were recently completed—Live 155 and the Lumberyard Apartments. Since 2015 89 households have

[5] **www.opportunityatlas.org & Nicholas Kristof NYT 8/3/2019**

participated in a Community Housing Support Services Program to help tenants at risk of eviction navigate access to community resources and social services. Of course there is still more to be done. In the fall of 2018, the city of Northampton with their Housing Partnership engaged the Pioneer Valley Planning Commission (PVPC) to conduct an Analysis of Impediments to Fair Housing Choice—a closer look at fair housing issues throughout the city including suggestions for how to address identified issues.

"Fair housing is important for those who work in Northampton, for those who live in Northampton, and it is vitally important for those who live in the City but are not stably, safely, or affordably housed. It is critically important for those who would like to live in Northampton, but due to some barrier, are unable to. The work reflected in this report discusses things we do not often talk about, but that we must talk about. We must look beyond and beneath the accolades and the often acknowledged list of accomplishments Northampton has earned. We must ask the hard questions and we must be willing to hear the answers. For those of us and among us that experience discrimination, confront barriers and face challenges, whether we ourselves experience it directly, or not, we need to set the course to move us all towards sharing equally in the offerings of Paradise City." – Peg Keller, Northampton's Housing and Community Development Planner.

The key federal fair housing statutes informing housing affordability are:

- Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended)
- Title VI of the Civil Rights Act of 1964, as amended
- Section 504 of the Rehabilitation Act of 1973, as amended
- Americans with Disabilities Act of 1990, as amended

The key state fair housing statutes in Massachusetts are:

- Massachusetts fair housing law (M.G.L. Chapter 151B)
- Massachusetts public accommodation law (M.G.L. Chapter 272, section 98)
- Massachusetts lead paint law (Chapter 111, section 199A)

Under both of these groups of laws and regulations, the "Protected Classes" of people are

- Race
- Color
- National Origin
- Religion
- Sex
- Disability/Handicap
- Familial Status; Children
- Marital Status
- Age
- Sexual Orientation
- Gender Identity
- Military Status (veteran or member of the armed forces)
- Public Assistance/Housing Subsidy Recipient
- Genetic Information
- Ancestry

Protected Classes and Expansion of Fair Housing Protection

Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale or financing of a home based on race, color, national origin, religion, sex, familial status and mental or physical handicap. Massachusetts law includes additional protected classes: marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies.

Under Federal law, state and local governments that receive federal housing funds are not only required to refrain from discriminatory practices**, they must also take steps to advance the goals of fair housing and use their policies and programs to help promote open and inclusive patterns of housing** (also referred to as "affirmatively furthering fair housing.") HUD defines "affirmatively furthering fair housing" to include the following:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin;
- Promote housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
- Foster compliance with the nondiscrimination provision of the Fair Housing Act.

Massachusetts Executive Order 526 (2011), an "Order Regarding Non-Discrimination, Diversity, Equal Opportunity, and Affirmative Action," provides that "Equal opportunity and diversity shall be protected and affirmatively promoted in all state, state-assisted, and state-regulated programs, activities, and services." All state funded programs, including Community Preservation Act funds, fall under this Executive Order.

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact (negative impact) on members of a protected class compared to the general population. Disparate impact is an important legal theory in which liability based upon a finding of

discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest.

While the Fair Housing Act was originally passed in response to racial discrimination, the Act also includes protections against discrimination based on color, national origin, religion, and sex. In 1988, the Fair Housing Amendments Act added protections based on disability and familial status. Massachusetts law includes additional protected classes: marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies. The Fair Housing Act's non-discrimination provisions aim to prevent and impose liability for discriminatory acts. But in order to also address the legacy of past discrimination, the Act requires HUD and its grantees to take steps to affirmatively further fair housing. In order to carry out this requirement, the City of Northampton has undertaken this analysis of impediments to fair housing and creation of strategies to address the identified impediments.

Process to Update the Analysis of Impediments to Fair Housing

The City of Northampton engaged the Pioneer Valley Planning Commission (PVPC) to update the city's prior Analysis of Impediments to Fair Housing Choice between the fall of 2018 and summer of 2019. The update was funded through a general fund appropriation, per recommendation of the Mayor.

The framework for this Analysis of Impediments (AI) is a modified version of the "Suggested Format for the Analysis of Impediments" that is recommended by HUD in its Fair Housing Planning Guide. The PVPC took the following actions to develop this AI:

- Reviewed the City's previous AI documents
- Reviewed the City's 2011 Housing Needs Assessment and Strategic Housing Plan
- Reviewed the 2014 Pioneer Valley Regional Housing Plan
- Reviewed the 2014 Knowledge Corridor Fair Housing and Equity Assessment
- Reviewed the Massachusetts Department of Housing and Community Development Statewide Analysis of Impediments to Fair Housing Access and Consolidated Plans as well as other state policies.
- Reviewed the City of Northampton Zoning ordinance, Sustainability Plan, Just Big Enough competition, Small Lots Big Ideas, STAR Sustainability report and other plans and policies
- Analyzed quantitative data such as the US Census Bureau statistics, US Bureau of Labor Statistics, Warren Group Data, etc.
- Reviewed fair housing legal background information
- Conducted a robust community engagement process

Community Engagement

To accurately understand, describe, and be able to address and improve access to fair housing choice, PVPC worked with the City to design and implement a robust community engagement process to reach both the people who face barriers in accessing housing and the organizations and institutions that serve these people as well as the entities that may be discriminating against them, such as their landlords, rental agencies and affordable housing providers. *For a detailed review of the data collected during this process, see* ***Appendix A****.*

Fair Housing Survey

The City distributed a survey to the public to gather input on fair housing issues in Northampton and the Pioneer Valley in general. The survey was created on SurveyMonkey and distributed through email lists, a Facebook page, the Mayor's Twitter account, and through various community partners. Hard copies were also made available at several social service organizations and at the local Public Library, and media releases about the AI and the survey were published. The survey was available in both English and Spanish. A total of 204 responses were collected; 203 in English and 1 in Spanish.

Focus Groups

To hear directly from various protected classes, PVPC, in collaboration with City staff and the Northampton Housing Partnership (NHP), conducted four focus groups in partnership with social service agencies throughout Northampton in the winter and spring of 2019. These groups lasted between 30 and 60 minutes.

Stakeholder Interviews

In January of 2019, PVPC, City staff and members of the NHP conducted ten stakeholder interviews over the course of two days. Stakeholders invited were from surrounding towns and governments, housing providers, realtors, government officials and staff, social service and housing search workers, property managers, housing authorities, and disability community advocates. Each meeting consisted of between 4 and 8 participants. After being given a brief overview of the project, a few basic questions were asked with the intention of sparking conversation and response amongst the participants. A list of each of the participants can be found in Appendix A along with summaries of the interviews.

Public Forum

A public forum was held on May 22nd 2019 at 7pm at the Northampton Senior Center to present the initial findings of this study and to receive public feedback. Approximately 50 members of the community attended the event which included an overview of targeted findings of the report and small group breakouts to elaborate on proposed actions to address specific barriers. *Detailed Notes from this meeting can be found in* ***Appendix A****.*

Barriers and Solutions to Housing Choice

The following chapters outline 17 barriers to accessing housing and 39 solutions to overcome these barriers identified through this process. While this list does not capture every instance of discrimination and unfair housing practice, it does identify barriers that have the potential to be rectified by actions taken by the City and its community partners. In addition to a range of proposed policies and programs that were identified by both the AI planning team and the community, the process recommends that the city of Northampton government, including the NHP and leading Housing Advocacy Organizations and individuals, engage robustly with their state government representatives as leaders on a number of pieces of proposed legislation that aim to reduce barriers to fair housing choice in Massachusetts. The Commonwealth of Massachusetts has recently completed the State's AI, and referring to it for statewide action would also be useful for the city of Northampton. Because Northampton is a community of opportunity, it is incumbent on the community to affirmatively further fair housing; just analyzing impediments is insufficient.

A more thorough overview of demographic information and data is included in ***Appendix B****.* In addition to the data collected as part of this work, we strongly encourage readers to review the Opportunity Atlas website, an

This report was written using an equity lens—it is based in the **understanding that certain populations have historically had less access to opportunity due to systemic systems of racism, ableism, sexism and oppression**. In order to affirmatively further fair housing, we must acknowledge how these historic patterns impact our communities today.

For example, **people of color have historically had less access to wealth due to redlining, steering, and other discriminatory real estate policies**. This has made it **harder to build generational wealth** and **contributes to higher poverty rates amongst communities of color.**

Thus, the **rise in housing costs** outlined in the following sections of this report **is a fair housing issue** as it **prohibits certain populations from having access to the amenities and quality of life that Northampton has to offer**.

In order to address these inequities, we must not only recognize the implications of history, **but must find affirmative ways to provide ample opportunity for all**.

initial release of social mobility data, the result of collaboration between researchers at the Census Bureau, Harvard University, and Brown University. *Additional detail on the city's current policies and programming and analysis of the public and private housing market can be found in **Appendix C**. Northampton's current Fair Housing Profile is in **Appendix D**.*

The information in the following chapters impacts both current residents of Northampton, as well as those who live in the surrounding region (Hampden, Hampshire and Franklin counties).

The City of Northampton has been focused on improving equity in a number of past and current initiatives. City efforts focus on four aspects of equity, all of which are relevant to this report and our recommendations:

1. Distributional equity- who benefits and who loses from public goods. Clearly, this is a major part of the focus of fair housing and city efforts to support affordable housing.

2. Structural equity- how to overcome historical racism and institutional racism that has created a path (path dependence) that is very hard to change.

3. Trans- or Inter-generational equity- how do decisions we make today affect opportunities for future generations.

4. Procedural equity- how do we include members of effected populations not only in outcomes but in representation at the table and in decision making.

Barrier 1: Cost of Housing

"I'm concerned that our teachers, police, firefighters mostly can't afford to live here, and that young people can't buy homes here, between student debt and our houses… getting more and more expensive." – Northampton resident.

The **median monthly housing cost for residents of Northampton is $1,166** which includes the cost of rent or a mortgage and utilities.[1]

If a person were to spend no more than 30% of their income on housing (more than 30% is considered housing cost burdened), they would **have to make at least $46,640/year in order to afford the median monthly housing cost.**

The median gross rent in Northampton is $1,054 per month, an **increase of 25% since 2010.** [1]

The City has seen growth in median household income of 18.9% during this time, but regional income increased much less, at just over 9%, potentially making Northampton less accessible for people outside the city who want to move in.

Northampton's housing prices are some of the highest in the region, as the City is an extremely desirable place to live. Using the language of HUD, Northampton is a "community of opportunity" with access to good schools, a business-rich downtown, and important community and social services. Costs are increasing for both homebuyers and renters at rates higher than those of surrounding communities and the region at-large. People of color and people with disabilities are much more likely to be poor than their white able-bodied neighbors. This fact, combined with the limited supply of affordable housing in a city of higher than normal cost of housing is de facto discrimination.

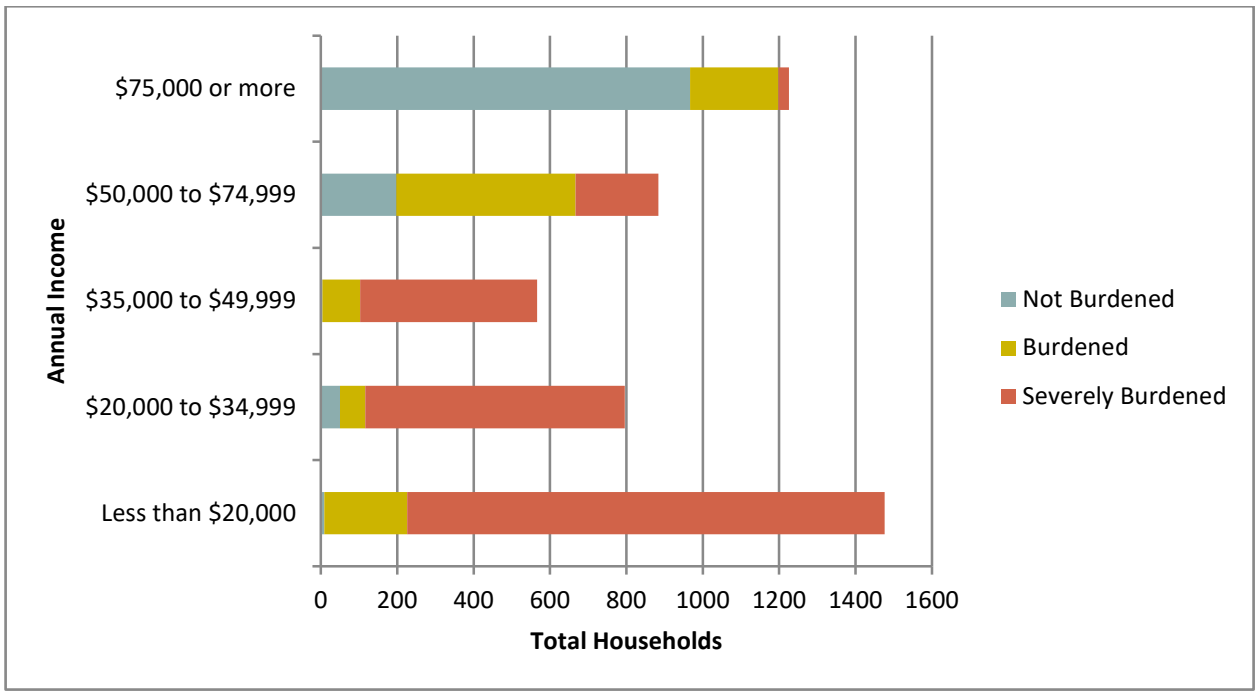
Renters

"To be blunt, the rental prices here are staggering, especially considering the lack of high paying work and lack of major city amenities, transit, etc. I paid less to rent an apartment in Philadelphia than I pay now." –Northampton Resident

Northampton is currently facing a rental affordability problem. According to the ACS 2013-2017, 52% of households are currently paying 30% or more of their income on housing. Those who spend over 30% of their income on housing are considered "housing cost burdened" by HUD. A surprising 38.7% of households are spending over 50% of their incomes on rent. These households are considered "severely housing cost burdened". Those who have a lower annual income are more likely to be cost burdened. For example, as is illustrated in the figure below, 84% of households making less than $20,000 annually are severely housing cost burdened. Further, the percentage of housing stock that is renter occupied has

decreased over the past three decades due to condo formation, new construction of homeownership units happening at a faster rate than rental creation, and the loss of units as multifamily units that lose party walls (e.g., two family homes being converted to one family homes).

FIGURE 2: COST BURDEN OF RENTER-OCCUPIED HOUSEHOLDS



Median gross rent refers to the amount a household pays for rent per month, as is indicated on their lease. The median gross rent in Northampton has increased by 12.6% since 2010, whereas the median household income (what a household makes and can thus put towards rent), has only increased by 7.1%. Thus we can assume that households are spending more of their income on rent than they were in 2010. Minimum wage in Massachusetts is 12.00 per hour as of January 1, 2018. A person making minimum wage working full time would spend 50.7% of their income on rent if they were to pay the gross median rent in Northampton. This is considered extremely cost burdened.

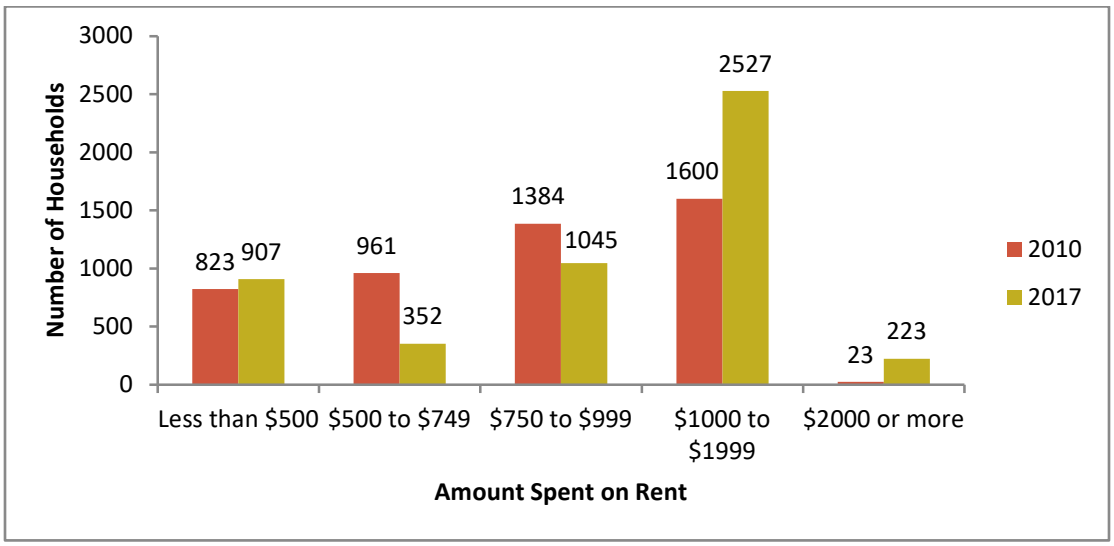
> ***"I find it completely ridiculous that it isn't illegal for Rent Noho to charge the renter a 'rental fee' that's 60% of one month's rent to provide absolutely no service to the renter. The service they provide is to the landlord only. But they manage so many units in town and almost all the quality units. It is undoubtedly pricing people out of town- it's unreasonable to expect people to be able to put down 1st, last, deposit, and 60% all at once."—Northampton Resident***

Median Household Income		
	Actual Value	In 2017 Dollars
2017	$62,838	$62,838
2010	$52,868	$58,671
Percent Change	18.9%	7.1%

Median Gross Rent		
	Actual Value	In 2017 Dollars
2017	$1,054	$1,054
2010	$843	$936
Percent Change	25.0%	12.6%

The number of high-rent units has increased very significantly since 2010. Units costing $2,000 or more have increased by over 850% and units costing between $1,000 and $1,999 have increased by 58% since 2010.[6] The number of rentals that cost less than $1,000 has decreased by 27%.

FIGURE 3: RENTAL PRICES



Stakeholder interviews, focus groups, and the community survey all revealed concerns amongst community members about the rise in popularity of management companies that charge "finder's fees" to renters. Of particular note is RentNoho.com, a rental company that has saturated the market in recent years. Many of the listings posted on this site include fees between 50-100% of a single month's rent upon move-in. These fees make units inaccessible to anyone who does not have a large savings for move-in expenses. Specifically, Section 8 vouchers are not designed to pay for any additional move-in fees (this issue will be discussed more thoroughly later in the report).

In addition, most renters pay their heating and energy bills, creating little incentive for landlords to create energy efficient units. However, most tenants do not stay in their units long enough to justify making

[6] 2013-2017 and 2006-2010 ACS B25063

investments in energy efficiency themselves. This often means that residents with the fewest resources are paying the highest costs for energy on a square foot basis, and that mandated utility subsidies for energy efficiency help homeowners but not renters.

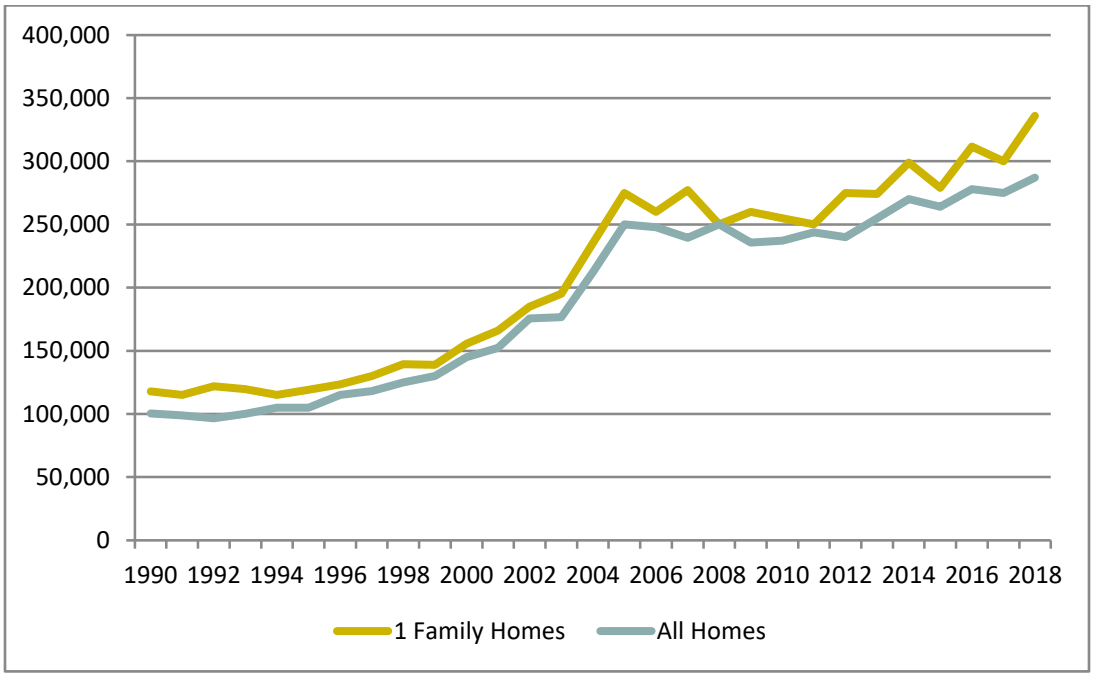
Increasing rental prices impact certain racial and ethnic groups more than others. Not only are the median household incomes of people of color significantly lower than those of White households in Northampton, but they are more than twice as likely to be renters as homeowners.

Homeowners

> ***"As a working-class single parent, I cannot imagine ever being able to afford a home in Northampton. That feels frustrating because I do feel safe here. But it's way too overpriced."—Northampton Resident***

The median sales price of homes in Northampton has been steadily rising over the past few decades.[7] The chart below shows the median sales price over time for all homes (including condos, and multi-family homes) and single family homes. In 2018 the median sales price for all homes in Northampton was $287,000 and for a single family home was $336,000. This accounts for a 6.3% and 12.19% increase in price respectively since 2014. The median sales price in Hampshire County was $253,500, and $275,000 for a single family home. These prices do not take inflation into consideration.

FIGURE 4: MEDIAN SALES PRICE



[7] **The Warren Group Five Year Report: Median Sales Price by Town.**

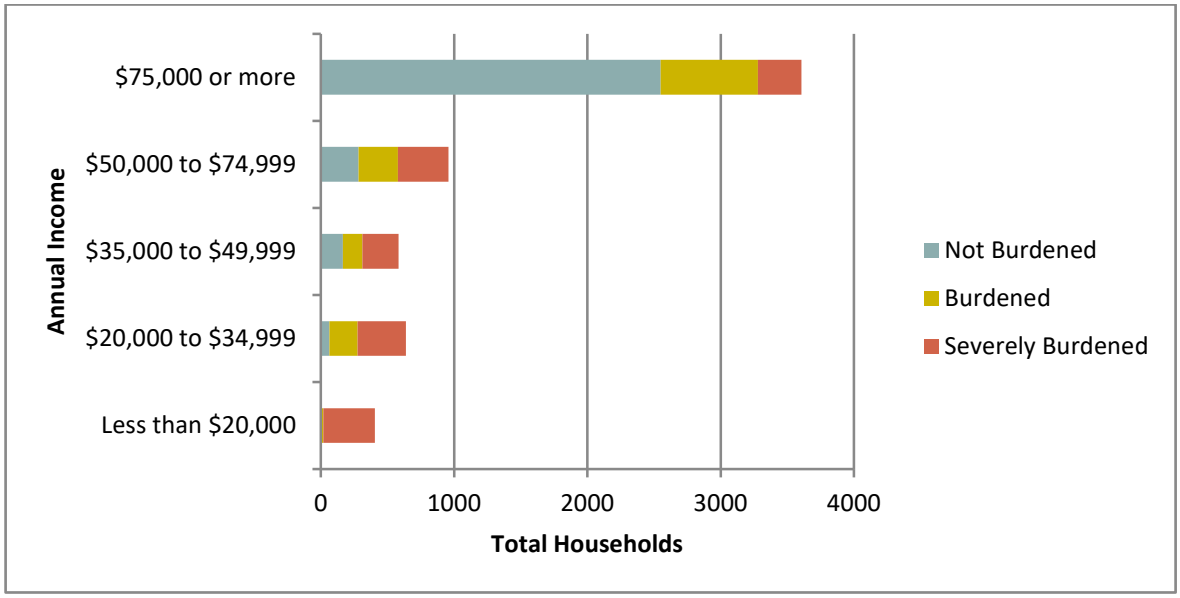
Zillow characterizes Northampton's market temperature as "very hot" and a sellers' market, noting that the median price increased 9% over the past year. They predict the value to increase another 1.6% within the next year. Zillow lists the current median price for a home in Northampton as $387,950.[8]

The median monthly owner costs for a home with a mortgage in Northampton is $1,872. The table below shows what percentage of a household's income goes towards housing costs for those who have a mortgage.[9] This table shows that approximately 30% of homeowners are housing cost burdened, or pay more than 30% of their income on housing.

Percent of Income Spent on Housing- Units with Mortgage		
2017	**Number of Households**	**Percent**
Total Housing Units With a Mortgage	3,837	100.0%
Less than 20.0 percent	1,639	42.7%
20.0 to 24.9 percent	610	15.9%
25.0 to 29.9 percent	425	11.1%
30.0 to 34.9 percent	251	6.5%
35.0 percent or more	912	23.8%

Owner-occupied households are less likely than renters to be housing cost burdened, however 30.3% of owners with mortgages are still cost burdened.

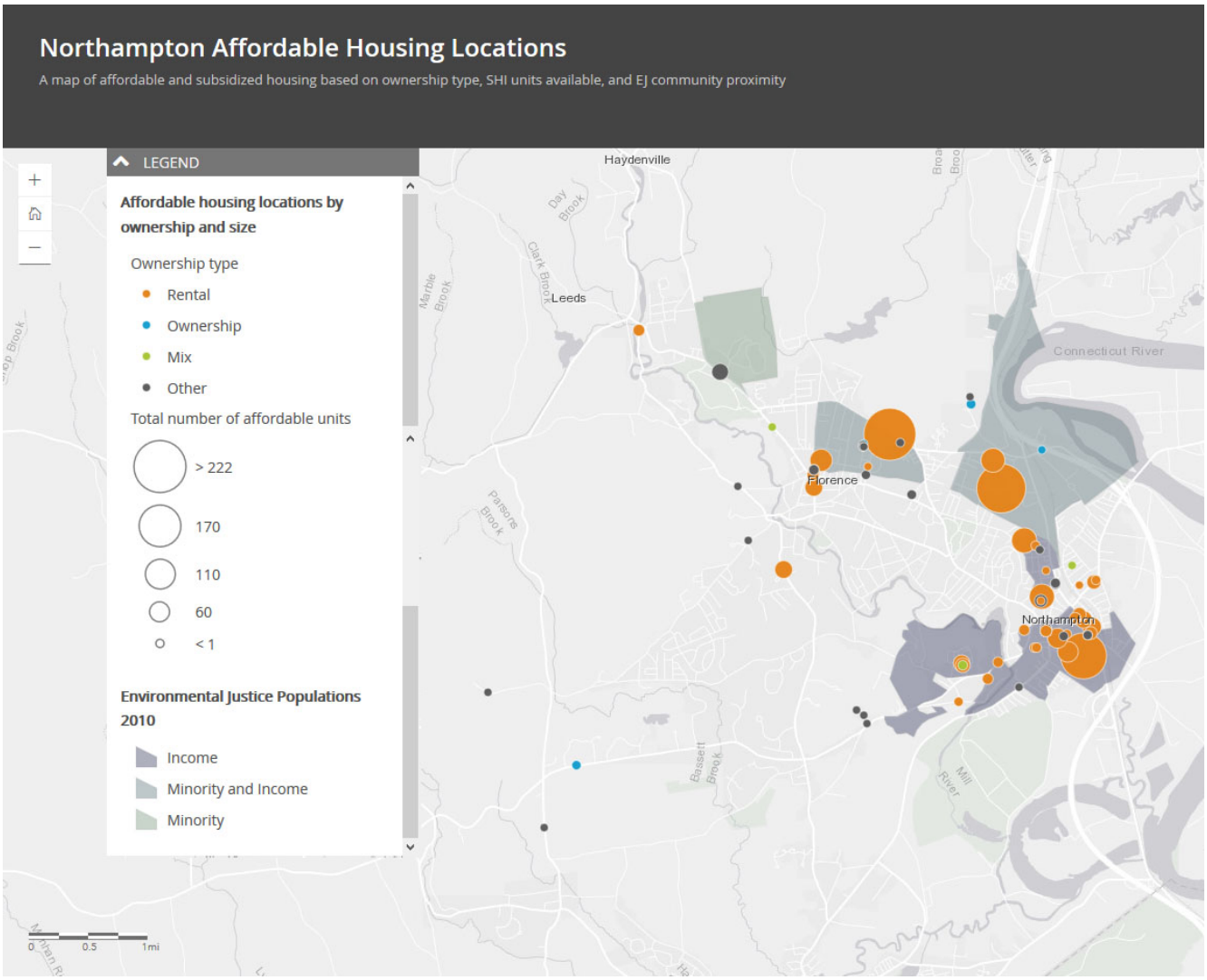
FIGURE 5: COST BURDEN OF OWNER-OCCUPIED HOUSEHOLDS



[8] Zillow, Northampton Home Prices and Values, https://www.zillow.com/northampton-ma/home-values/, Accessed 6/10/19

[9] US Census Bureau, 2013-2017 ACS, DP04

Figure 6: Northampton Affordable Housing Locations



This image is a screen shot of an interactive Story Map located on Smith College's website. To explore further, visit: https://tinyurl.com/y4b9frk3 (full URL: https://smithcollege.maps.arcgis.com/apps/StoryMapBasic/index.html?appid=17f76abaa73e4ec9980fca8cc6b4eee1&extent=-72.7680,42.2517,-72.5743,42.4008)

Solutions

Continue the Production of Affordable Housing

Northampton has made impressive strides in building affordable housing since 2012. 102 new affordable units have been created, with more in the pipeline. In order to meet the need of the City and the region in general, this pattern should continue in partnership with local community affordable housing developers such as Way Finders and Valley CDC. A report on the recent production of affordable housing is available in the Appendix.

Support the Creation of Community Land Trusts (CLTs)

Community land trusts (CLTs) are limited equity homeownership models that can help to provide stable, affordable housing in perpetuity for low-income households. A CLT is typically a nonprofit community-based organization that develops affordable housing and ensures community stewardship of land. The trust acquires land and maintains permanent ownership over it while selling the homes that exist on the land. Homeowners enter into a long-term renewable land lease instead of a traditional sale and when they decide to re-sell, they earn only a portion of the increased property value. The remainder is kept by the trust, ensuring that the home stays affordable for future households. A CLT can provide low and moderate income people with the opportunity to own their own home and build equity.

Municipalities can provide support in the development and ongoing success of CLTs in their communities in many ways. For example, a local government might provide administrative or financial support, donate land to the trust, provide low-interest loans for development, or use inclusionary zoning as a means of acquiring properties for the trust. The City Council of Burlington, VT for example, provided a startup grant for the Burlington Community Land Trust (now the Champlain Housing Trust). Chicago, IL; Irvine, CA; Portland, OR; and Sarasota, FL have all contracted with consultants regarding CLT development.

Northampton was previously home to the Northampton Area CLT in the 1980's and 1990's but had limited success. However, due to the rising prices of the City's real estate market Northampton could encourage and/or help to launch a new CLT that would likely be more successful.

Assist households to become homeowners

Homeownership, particularly amongst low-income residents and people of color is relatively limited in Northampton. Down-payment assistance and guidance on how to access that assistance should continue to be supported by the City through Community Development Block Grant funding to the Valley CDC and Way Finders and Valley CDC should continue to provide counseling and first time homebuyer classes. Increased publicity and expansion of these programs would encourage and assist households to pursue homeownership.

Another option for potential homeowners is to co-own with family members or friends. Co-ownership of a larger unit is an option for those interested in owning a home but without the financial means to cover the entire cost. The City could provide technical and legal assistance for those interested in this option.

> ***"In 2005 my partner at the time and another couple bought a two-family house in Florence together. We had spent a couple of years meeting and brainstorming, first with a group of people, then finally down to just the four of us. We qualified for a mortgage***

together and made an offer on the second house we looked at, which was accepted. We developed a legal agreement between us that answered questions such as how we would sell the house if one party wanted out, share the common spaces or save up and spend money on maintenance. We had a lawyer look over that agreement, and have modified it slightly since then as well. Fourteen years later, we all agree it was one of the best decisions we ever made." -- Alex, Northampton resident

Continue to Explore Allowing Two-Family Homes By-Right

The Office of Planning and Sustainability has been exploring the impact of making two-family homes by right within the City's zoning code. If adopted, this change would allow two-family home production without a site plan review if the homes are designed to add to the vibrancy of neighborhoods. The Office of Planning and Sustainability will create an analysis of desirable forms of housing and draft a form based code and should continue to pursue less strict zoning throughout the City.

In December of 2018, Minneapolis, MN voted to get rid of single-family zoning in the entire city with the intention of confronting a history of racist housing practices. As the first major city in the United States to approve such a change, Minneapolis will now allow residential structures with up to three units in every neighborhood.[10]

Support Legislation—No Fault Eviction for Older Adults (H3373)

Northampton should review and consider supporting this proposed state legislation that will authorize municipalities to prohibit eviction of older adults over 75 without just cause. The bill requires that the municipality be notified when a landlord is seeking to evict someone over age 75 and set a ceiling for any rent increase bigger than 5%. The bill seeks to prohibit no fault evictions such as when landlords or property owners want to clear out the building in order to renovate or sell to higher income individuals.

Support Legislation—Rent Arrearage Program (H1264)

Northampton should review and consider supporting this initiative that proposes restoring a statewide rent arrearage program, which would provide cash assistance to cover the cost of up to four months of back rent or mortgage payments for low income households, prior to the start of eviction or foreclosure proceedings.

Support Legislation—Tenants' Right to Purchase (H1260)

Northampton should review and consider supporting this initiative that will allow municipalities to adopt a right of purchase for tenants in rental properties with six or more units, in order to minimize displacement of long term tenants. The bill will give existing tenants or tenant associations the opportunity to match any bona

[10] **"Minneapolis, Tackling Housing Crisis and Inequality, Votes to End Single-Family Zoning," New York Times, December 13, 2018**. https://www.nytimes.com/2018/12/13/us/minneapolis-single-family-zoning.html?module=inline

fide offer to sell the property or to assign their right to purchase to a non-profit acting on their behalf such as a community development corporation.

Support Legislation—Increased Community Preservation Act Funding (H2463/S1618)

Northampton should review and consider supporting this initiative that would increase the state match for communities that have adopted the Community Preservation Act (CPA) as Northampton has done. This funding may be used for affordable housing production.

Support Legislation—Local Option Transfer Fee to Fund Affordable Housing (H1769/S773, H2552, H2457)

Northampton should review and consider supporting these initiatives (co-sponsored by Senator Comerford of Northampton) to allow municipalities to impose real estate fees in order to generate revenue to support affordable housing. The various proposals differ now in details so work will be required to determine which proposal advances and which to support.

Explore the Use of Revenue from a Short-term Rental Regulation for Affordable Housing

Mayor Narkewicz successfully proposed that the City of Northampton adopt two local option community impact fees included in the state's new short-term rental law regulating Airbnb and similar operators. Under the Mayor's proposal, which was adopted unanimously by the City Council, an additional 3% community impact fee will be levied against short-term rentals (such as Airbnb's) of two or more professionally managed units and owner-occupied two and three-family homes. The Mayor's proposal dedicates 100% of the revenue generated from these short-term rental community impact fees to supporting affordable housing efforts. The Housing Partnership will provide input to the Mayor regarding how this funding is spent to best support affordable housing.

Provide Resources to help Improve Credit

The National Fair Housing Association (NFHA) advocates policies, like preserving the disparate impact tool, that expand credit access in the financial mainstream because accessing credit in this space yields financial opportunities that inure to the benefit of the consumer and society[11]. Newly elected MA State Rep Ayanna Presley testified about the challenges of living as an un-banked person in Massachusetts and the NFHA has a useful graphic on their website that shows how easy it is to get stuck in a cycle of no credit/low credit that drives poor people to borrow with high interest, thereby spending more and then never building a credit rating because the high interest 'alternative lenders' do not participate in the mainstream credit market. Northampton and its partners should work to provide resources to help individuals improve their credit, making it easier for them to access housing.

Rent Control

While Massachusetts Governor Baker recently came out against rent control, there is growing interest across the Commonwealth in re-visiting this approach that was banned in Massachusetts in 1994 and this plan

[11] https://nationalfairhousing.org/access-to-credit/

recommends the city of Northampton and its Fair Housing allies investigate this possible solution. Other states are working on this, including Oregon that recently become the first state in the nation to impose rent control on landlords, after lawmakers passed an extensive measure in February, 2019 that was signed by the Governor. As reported on National Public Radio, Senate Bill 608 sailed through the state's House in a 35-25 vote. The bill will limit rent increases to 7 percent each year, in addition to inflation. Subsidized rent would be exempted, as would new construction for 15 years. If tenants leave their residences of their own volition, landlords would be able to increase the rent without a cap. The measure would also require landlords to give a reason for evicting renters — from renovation plans to the landlord's intent to move into the dwelling. Depending on the cause of the eviction, tenants could receive at least 90 days' notice and one month of paid rent. [12]

Research the Feasibility of Providing Local Tax Abatements to Property Owners who Keep Rents "Affordable"

The city staff should research whether it is possible and feasible for the city to offer local property tax abatements for property owners who agree to rent their properties at an approved "affordable" rent. This way the abundance of single family homes that are rented out now could be affordable. Without such incentives many property owners are too busy, tired or otherwise occupied to rent their properties themselves and instead have used third party rental agencies that make moving in hard for people suffering from economic insecurity by requiring up to three moths rent (1st, last, security deposit) just for people to move in.

Other potential solutions for further research:

- Facilitate construction of more tiny houses and accessory dwelling units (ADUs)
- Create a fund to help Section 8 and low-income renters pay move-in fees
- Explore options for regulating rental finders' fees
- Provide a property tax abatement for property owners who offer below-market-rents
- Explore ways to inform tenants about energy usage including crowd source apps like Rent Rocket or energy disclosure requirements
- Explore energy bench-marking requirements that require units to be upgraded for energy efficiency at certain threshold events (like the sale of a unit)
- Research how to use Property Assessed Clean Energy and Community Choice Aggregation to create incentives to make it easier for landlords to invest in energy efficiency

Barrier 2: Limited Job Opportunities

"I live in South Deerfield because the agency I work for doesn't pay a living wage and I would have to earn at least $15 an hour to afford a rental in Northampton." – South Deerfield resident who works in Northampton

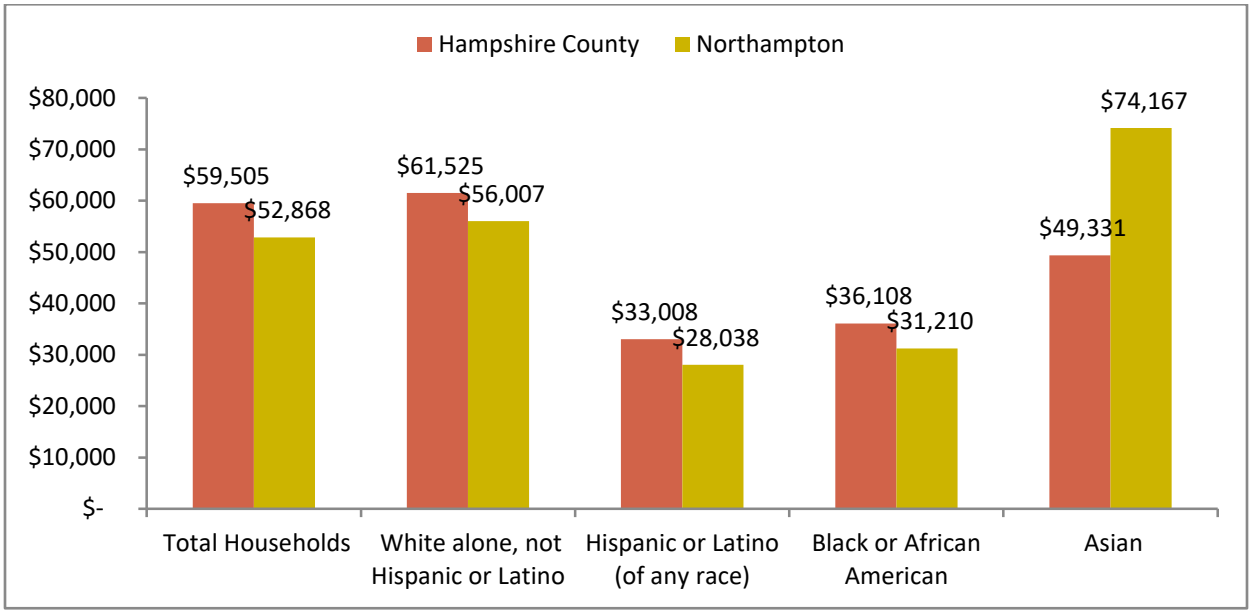
[12] https://digboston.com/its-time-to-bring-back-rent-control-in-massachusetts/

"So many of the clients I work with are looking for a job but have trouble accessing employment services. If they can't get to the library during MassHire office hours, they'd have to get all the way up to Greenfield or Springfield." – Service provider

During the community engagement process, residents of Northampton expressed frustration at the lack of job opportunities in Northampton that pay a living wage. Without access to jobs that pay a high enough salary, individuals and families cannot afford the higher rent prices in Northampton 65.8% of survey respondents identified the lack of employment options that pay a living wage as a barrier to accessing fair housing in Northampton.

The amount of money a household can afford to spend on housing is deeply connected to housing choice. Northampton's median household income was $62,838 according to the 2013-2017 American Communities Survey (ACS), slightly lower than that of Hampshire County as a whole ($64,974).[13] The median household income for Massachusetts was $74,167. In Northampton, Asian residents have the highest median household income at $93,472 and Latinos have the lowest at $31,978. Data from the 2013-2017 ACS does not include median household income for Black households, likely due to a small sample size. The most recent ACS to include this data is from 2008-2010. This data shows a large disparity between Black households and White households as well as between Latino households and non-Latino White households. Asian households have a higher income than any other racial or ethnic group.

FIGURE 7: MEDIAN HOUSEHOLD INCOME (ACS 2006-2010)



[13] ACS 2013-2017 Table S1903

Solutions

Relocate a Career Center in Northampton

The MassHire Franklin Hampshire Career Center, the regional career center that serves Northampton, is located in Greenfield, about a 25 minute drive away. While MassHire used to have an office in Northampton, that office was shut down and MassHire now holds office hours at the Forbes Library in Northampton once a week. While this center provides much needed employment and training services at no charge to job seekers, many find the location inhibits their ability to receive said services. We recommend that the City of Northampton research the potential of locating a career center again in Northampton to provide easier access to those in need of workforce development services. Career services could also be provided at other locations in Northampton where community members go to receive other social services.

Increase Transportation Options

Many who live in Northampton find work in other communities. However in order to have access to these opportunities, residents must have access to reliable transportation. (See Barrier 6 for more details)

Implement an Award Program for Businesses that Hire Local

In order to incentivize businesses to hire more local residents, we propose that Northampton introduce an incentive program. Businesses of different sizes would be given awards based on the number of employees they hire who live in Northampton. This program would not only provide publicity for local businesses that are already committed to hiring local, but would also encourage other businesses to do the same. However, before advancing this proposal, City officials must research and understand whether or not such an initiative would be unintentionally discriminatory, considering that the population of Northampton is whiter than that of the region. The City does not want to replicate the problems of a local preference for housing that ends up favoring white people over people of color.

Barrier 3: Limited Knowledge of Fair Housing Rights and Lack of Trust in Enforcement

> ***"[There are] not enough resources to protect low income renters from discrimination and unfair housing practices." – Northampton resident who experienced discrimination***

> ***"Why waste time [reporting discrimination]…just move on to something else." – Northampton resident who experienced discrimination***

Of the survey respondents who reported having experiencing housing discrimination, only 21% (about one out of five) reported having sought help in dealing with the discrimination they experienced. Most of those respondents (64%) had been discriminated against by a private landlord, property owner, or property

manager. Residents reported that they did not know where to go to report a fair housing issue, did not know what good would come from reporting, and that they feared retribution from landlords. Many community members also reported that they were not sure what would be considered a violation of fair housing law.

Solutions

Produce a Public Information Campaign—Tenants' Rights/Landlords Responsibilities

In order to effectively report and end discriminatory practices, residents and landlords both need more information about fair housing and tenant's rights. Information about fair housing and tenant's rights should be posted on the City's website. We also recommend a public information campaign to help educate tenants about their rights and the laws that protect them. Information should be made highly visible, be detailed and accurate, while catching the eye and directing people to additional resources. This campaign could take the shape of billboards, bus stop signs, flyers, and an interactive website.

The Fair Housing Center of Southeastern Michigan used colorful billboards to provide information to the public about fair housing. Their billboards included true/false statements, specifically about discrimination against people with disabilities[14].

Support Resident Mentoring Activity in Affordable Housing Developments

Residents who live in subsidized housing share their knowledge and resources with one another, helping one another to navigate the system, learn how to follow very restrictive rules and become accustomed to what can feel like invasive oversight to maintain housing. Affordable Housing complexes should support this self-help system and expand on it by considering stipending or otherwise supporting "mentor" residents who assist newcomers and others who may be struggling. Similar tenant to tenant models are being used by other housing authorities including Somerville HA and Holyoke HA. These mentors/organizers can help to ensure that tenants' needs are being met and that their rights are being respected.

Barrier 4: Lack of Housing for Families

"Families I'm trying to place don't even look in Northampton. They know that there are so few bigger houses on the market and that they're gonna have to compete with college kids. They want to go

[14] https://www.fhcmichigan.org/news/#.XMDBRuhKiUl

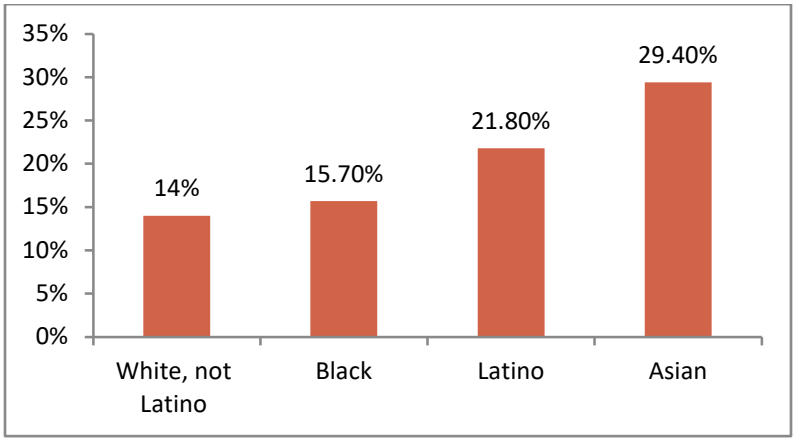
to Northampton schools, but they can't find a house." – Service provider

Twenty-five-percent of Northampton households are comprised of families with children compared to 30.2% of families in the Pioneer Valley Region. This may be due to the higher cost of living or the lack of available homes with more bedrooms. The rental stock of homes with more than 3 bedrooms is very limited in Northampton. Only 5.8% of rental homes and 17% of all homes in Northampton have 4 or more bedrooms. 81.7% of rental units have 2 or less bedrooms.[15] This limits rental options for families with children.

	Owner Occupied		Renter Occupied	
Size of Housing Units	**Units**	**Percent of Total**	**Units**	**Percent of Total**
Total:	**6,229**	**100.0%**	**5,177**	**100.0%**
No bedroom	5	<0.1%	273	5.3%
1 bedroom	271	4.3%	1,887	36.4%
2 bedrooms	1,466	23.5%	2,069	40.0%
3 bedrooms	2,812	45.1%	648	12.5%
4 bedrooms	1,297	20.8%	266	5.1%
5 or more bedrooms	378	6.0%	34	0.7%

People of color are more likely to reside in larger households in Northampton, and also are more likely to be renters. Asian and Latino families in particular are more likely to have households with more than 5 members than White and Black households. This may be due to cultural preferences for intergenerational living. While families may not mind sharing rooms, landlords are often less likely to rent units with fewer rooms to larger families to avoid overcrowding.

FIGURE 8: HOUSEHOLDS WITH 4+ MEMBERS



[15] ACS 2013-2017 B25042

Because the rental housing stock available to accommodate larger families and households is so small, and those who are in need of homes with more bedrooms tend to be people of color, this may be a fair housing concern. The lack of supply disproportionately impacts members of protected racial groups who tend to be renters and have larger households.

Solutions

Continue Ongoing Land Use Regulatory Improvements to Facilitate Family Housing

As is described in **Appendix C** the City should continue to research best practices from other communities of opportunity to reduce the regulatory burden of developing housing. This research should also be committed to understanding how the zoning code might limit family housing production—housing with 3 or more bedrooms. Researchers should consider potential incentives that could be offered to developers for building larger units that could house families with children. The City of Seattle, for example, published a report on how to incentivize family housing production. The report includes recommendations such as height bonuses for buildings with family friendly housing, stronger incentives for developers to include family-sized units, and the exploration of a family friendly multi-family zoning classification.

Barrier 5: Impediments to Accessibility for Those with Disabilities

> ***"I work with people with disabilities and have witnessed both overt and subtle housing discrimination against them." – Service provider***

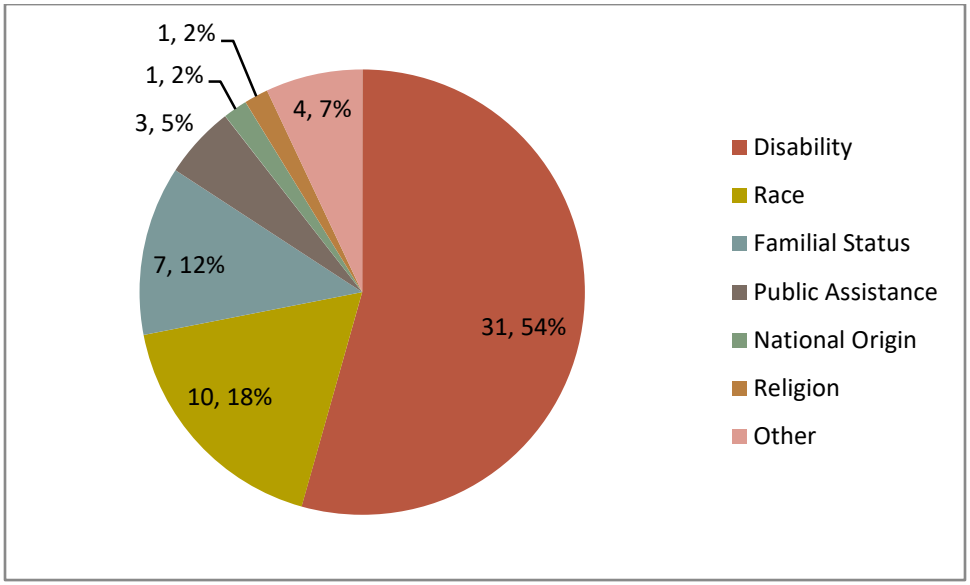
> ***"We need deep subsidies where people [with disabilities] are only paying 30% of their income. Otherwise people are spending 70% of their income on rent. We can't find the combination of affordable and accessible units." – Service provider***

People who have disabilities are a protected class under state and federal fair housing laws. The US Census Bureau defines a disability as a long-lasting physical, mental or emotional condition. These conditions can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering and can also make it challenging for individuals to go outside of the home or to work at a job or business (leading to higher levels of poverty).

Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and/or physically accessible. Residents with disabilities also report direct discrimination in the form of being refused reasonable accommodations, or being unrightfully turned away from housing opportunities due to

their disabilities. Those with disabilities have made the most discrimination complaints to Mass Fair Housing over the past five years.[16] Thirty-one (31) complaints were made in Northampton based on disability out of 57 total complaints. In Hampshire and Hampden Counties, the most reported type of discrimination was also due to disability with a total of 597 cases between 2014 and 2019 (44% of all reports).[17]

FIGURE 9: DISCRIMINATION COMPLAINTS TO MASS FAIR HOUSING



According to the U.S. Census Bureau's 2013-2017 American Community Survey, approximately 11.1% of Northampton's population has a disability, 3,073 individuals. Most of these individuals (6.2% of the population) have ambulatory difficulties but other disability types include cognitive difficulty, vision difficulty, hearing difficulty, independent living difficulty, and self-care difficulty. 6.5% of children under the age of 18 and 45.2% of adults over the age of 75 have a disability.[18] *For more data on the demographics of those with disabilities in Northampton, see* ***Appendix B.***

The population of Northampton and across the country is aging as baby boomers hit retirement age. This is important to note due to the likelihood of older individuals having mobility concerns and thus a need for more accessible housing. The number of individuals ages 65 and above is projected to increase by 94% by 2035 and the population of those with disabilities will thus also increase. It is expected that by 2035, 32.5% of the population over 65 will have a disability, or an increase of 1,496 individuals. Every other age group from 0-69 has been projected to decrease between 2015 and 2035.

[16] **MFHC, Meris Berquist, ED direct communication 3/19**

[17] It is important to note that these numbers are likely vastly under-reported. As is discussed elsewhere in this report many individuals do not know how to report a fair housing issue, or whether or not their specific case qualifies as discrimination. Numbers for Northampton specifically are also reported only based on landlords who live in Northampton. For example, if an individual faces discrimination for an apartment in Northampton but the landlord lives in Springfield, the complaint will be filed under Springfield.

[18] ACS 2013-2017 Table S1810

There is a strong correlation between disability and poverty. 39.2% of people with a disability between 18 and 64 years old are living in poverty in Northampton compared to 13.7% of people between 18 and 64 in poverty who do not have a disability.[19] This makes finding housing as a person with a disability particularly challenging. *For more information on people with disabilities living in publicly funded housing in Northampton, see* ***Appendix B***.

Residents also reported that those with service animals and chemical sensitivities face discrimination when trying to access housing. Technically, even if a lease says "no pets" a landlord is required to make a reasonable accommodation to allow pets who serve as assistance animals. However, not every landlord and renter is aware of these laws, which can lead to discrimination against people with disabilities. Multiple Chemical Sensitivity, or MCS, is an illness wherein a person reacts to different chemicals used to clean or maintain an environment. Because MCS is not officially considered an illness through the American Medical Association, it is often not taken seriously by landlords and property management, leading to disregard of the discomfort and suffering of residents.

Solutions

Implement a Visitability Ordinance

The City of Northampton should implement a visitability requirement for all new construction. Typically, the term "visitability" refers to a basic level of accessibility to a home that allows people with disabilities to visit and includes one entrance with no steps, doorways at least 32 inches wide, and at least one half-bath on the main floor. Vermont is the only state to require visitability on new single-family homes built with and without public funds. Austin, Texas has also introduced a visitability ordinance that the city could replicate.[20]

The new Live 155 development created by Way Finders with architectural services provided by Northampton-based architect Peter Frothingham in Partnership with LDa Architecture and Interiors of Cambridge includes the following visitability features:

- All of the units are designed with fully accessible floor plans; roll-through entries, interior doors are wider, and every room (when furnished) including kitchens and bathrooms allow turn-around space for wheel chairs, etc. In units that have two floors, a bathroom (and ideally a bedroom) on the entry floor complies.
- All units are rough-constructed to incorporate roll-in showers; blocking is provided for grab bars as well as accessible cabinets, appliances, and counters; and specialty rough plumbing and electrical (wiring for signaling devices such as bed shakers, etc.) are installed.
- The units designated for full accessibility are finish-constructed in full compliance with Architectural Access Board requirements. The remaining units however are finished with conventional fixtures, appliances, cabinets, etc.

[19] **ACS 2013-2017 Table C18130**
[20] http://cohhio.org/wp-content/uploads/2016/09/Inclusive_Neighborhoods_2017.pdf

The National Council on Independent Living notes that the costs for integrating visitability into new construction are quite low; they estimate that costs range between $10 and $260 per house.[21] The costs of not making changes to new construction include moving costs, renovation and retrofit costs, medical costs due to injuries, and the cost of increased institutionalization. Visitability ordinances enable all visitors to get to every location they desire and welcome greater diversity of lifestyles that promotes a more inclusive community.

Facilitate a Landlord and Property Management Information Sessions on Accommodation Requests

It is clear, based on the number of reports of discrimination based on disability in Northampton, that training is needed for landlords and property managers on the rights of those with disabilities and accommodation requests. The City offered a session like this after the previous AI was published, however they should occur regularly. These sessions could also include a review of property management policies to ensure that landlords and property managers are aware of the ways their policies might impact certain populations more than others. The City should provide training for all landlords.

Barrier 6: Limited Public Transportation

"What I do know is that housing outside of the town centers is considerably cheaper - but the lack of any bus service prevents many from living in those areas." —Northampton resident

"The locations of [some] public housing make many essential services individuals would utilize hard to access. The public transportation system does not travel to many of the outer locations of the community in a timely manner." – Northampton resident

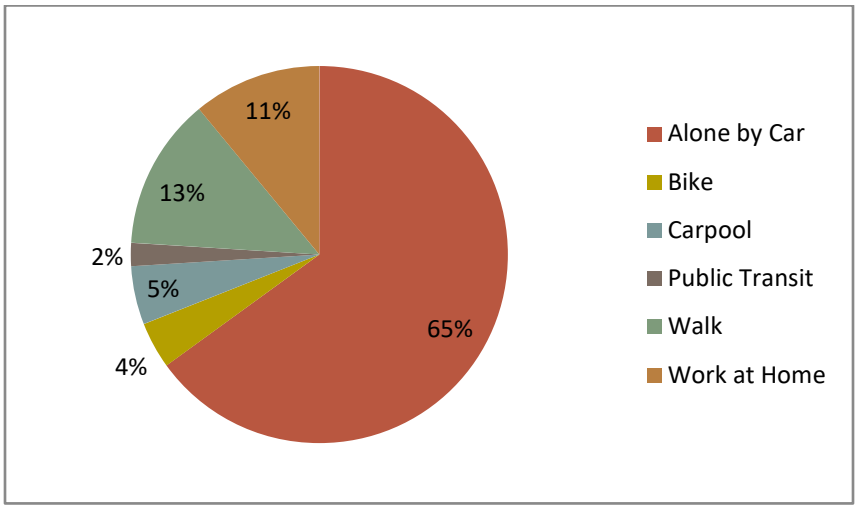
"Having a car is an issue if you're undocumented, so living somewhere else and commuting in is a huge risk. Most of our folks can't get a license or afford a car. Lack of transportation narrows the possibilities." – Staff from Center for New Americans

The public transportation system in the Pioneer Valley (as is the case across the United States) is financially constrained and therefore limited. Much of Northampton is not served by Pioneer Valley Transit Authority's (PVTA) bus routes, making many neighborhoods off-limits or inaccessible to individuals who do not have a car and rely on the bus to get to work, school, and elsewhere.

[21] Visitability: Basic Access to Homes, National Council on Independent Living. https://visitability.org/quick-guide-to-low-costs-of-visitability-vs-costs-of-no-change/

Of Northampton residents who work, 48.4% work in Northampton and 51.6% work in other communities.[22] Northampton has the third lowest rate in the Pioneer valley of people who work within the community they live in, followed closely behind Springfield (49%) and Amherst (35.5%). Most residents commute alone by car (65%) and only 2% use public transit to commute.[23]

FIGURE 10: COMMUTING FROM NORTHAMPTON



Northampton receives service from several of PVTA's 41 routes in the Pioneer Valley Region. PVTA Northern Region riders (those who use the 18 routes in Hampshire County) are more diverse than the population of Hampshire County as a whole. The largest single racial and ethnic customer group is Whites, followed by Asians (16.2%, or nearly four times the countywide proportion), Hispanic/Latino (7.5%, or almost twice the countywide average) and Black/African American (7.6%, or more than three times the countywide average).

During a survey of PVTA users in the northern half of PVTA's service area, the frequency of service, condition of bus shelters, and on-time performance received low customer satisfaction scores.[24] For those who do not have a car, having access to public transportation is a primary concern when looking for housing. If bus routes are not reliable in Northampton, those without cars are less likely to be able to live in the City.

Solutions

Maintain Focus on Increasing Transportation Options

Northampton is striving to have affordable housing developments in the City center and surrounding neighborhoods where it is easier for people to walk and/or bike to their destinations. This is one of the primary approaches the City uses to address the challenges facing people with limited means who do not have access to a vehicle as they struggle to access housing. Northampton has adopted a Complete Streets policy,

[22] ACS 2013-2017 Table S0801
[23] ACS 2013-2017 Table S0801
[24] PVTA onboard Customer Survey Northern Service Region 2016

developed a comprehensive Pedestrian and Bicycle Plan, with enhanced engagement and outreach to communities of color, submitted a complete streets prioritization plan to MassDOT and secured several competitive Complete Streets implementation grants. The city also has a comprehensive trails plan and regularly purchases land as it becomes available for sale to complete planned walking trail system.

In addition, Northampton played a leadership role in launching ValleyBike, our region's bike sharing system which is designed to expand transportation options for Northampton residents. The Community Foundation of Western Massachusetts has generously funded affordable memberships for people who are eligible for government assistance. The Mayor of Northampton has been extremely active and vocal as a member of the PVTA Advisory Board and the Pioneer Valley Planning Commission advocating for increased funding for the PVTA and should continue this leadership role.

Northampton could consider using a 'cost per person per mile travelled of different transportation modes' as a means of evaluating which possible transportation investment is needed in the future. This perspective could clarify and improve the city's emphasis on implementing cost-effective ways to move people without cars that includes not only expanded transit, but also improved pedestrian and bicycling facilities as well as encouraging and incentivizing development where there is existing infrastructure.

Legislative Advocacy—Regional Ballot Initiatives (S. 1694)

In addition to strongly encouraging Northampton to push for equitable funding of transit in the region—as compared to the robust public transportation system available to residents of Boston and environs, it is also recommended that Northampton join the chorus advocating for legislative solutions to the barriers to Fair Housing Choice identified in this report and echoed in the Commonwealth of Massachusetts recently completed Statewide AI. Regional Ballot Initiatives would enable one or more municipalities to join together and 'tax themselves' to raise funds for local transportation projects.

Barrier 7: Section 8 Voucher Discrimination

The Housing Choice, or Section 8, voucher program is a federal program designed to assist very low-income families, the elderly, and the disabled to rent homes. The Massachusetts Rental Voucher Program (MVRP) is a similar program that is administered through the state. Vouchers are distributed to households in need that can be used in the private rental market. Vouchers usually cover the difference between the cost of rent and 30% of a household's income.

The Northampton Housing Authority (NHA) administers Section 8 Housing Choice Vouchers and MVRP, which provide rental vouchers for 856 units in the private rental market (including SRO units). There are currently 229 applicants on the Section 8 waiting list in Northampton. The voucher list has been closed since 2014 and the Housing Authority reports that it will be another 3+ years before it is opened again. Families and individuals have reported waits of longer than 5 years for a voucher. The chart below shows where individuals who received housing vouchers administered through NHA lived as of February 2019. Approximately 58% of voucher holders administered through NHA do not live in Northampton (including the neighborhoods of Florence and Leeds, within Northampton).

Municipality	Voucher Holders	Percent
Amherst	28	3.5%
Chicopee	38	4.8%
Easthampton	88	11.0%
Feeding Hills	48	6.0%
Florence	166	20.8%
Greenfield	15	1.9%
Holyoke	32	4.0%
Leeds	42	5.3%
Northampton	129	16.2%
Pittsfield	10	1.3%
South Hadley	13	1.6%
Springfield	88	11.0%
West Springfield	14	1.8%
Westfield	13	1.6%
Other	74	9.3%
Total	798	100.0%

Some landlords refuse to rent to people using Section 8 or MRVP vouchers (3 complaints were made to the Massachusetts Fair Housing Center over five years in Northampton). Qualitative data gathered through the community engagement process suggests that it is difficult for households to find appropriate housing using a voucher in Northampton. While it is illegal to discriminate against a person based on their income or voucher status according to state law, many landlords still do so, either explicitly or implicitly. As will be discussed further in this report, housing is also often too expensive in Northampton to be covered by a voucher.

Solutions

Support Housing Mobility Programming

Mass Fair Housing, located in Holyoke, runs a housing mobility program, SUN and currently accepts intakes from individuals or families with housing vouchers who are interested in moving to, or remaining in, a community of opportunity. Over the past two years of the program, there have been no successful moves to Northampton for any SUN clients due to the rental market being unaffordable for individuals who receive rental assistance. As is noted in other areas of this report, the fair market rent (FMR) for the Springfield Statistical Area is too low to compensate for the higher rents in Northampton. Using a Small Area FMR is one potential fix to this problem. However, some voucher holders may also benefit from increased outreach about the SUN program and the benefits of living in a community of opportunity. In order to best utilize this program, the City should continue to offer to partner with MFH to provide presentations to potential residents interested in moving to areas of opportunity. This partnership could lead to a stronger pipeline for voucher holders to Northampton. The City could also help to create connections between local landlords and the MHC to ensure that participants in the SUN program know about open units.

The Commonwealth recently announced that they will also be implementing a mobility program with a pilot in Western Massachusetts housed at Way Finders, the regional housing agency. Northampton is being targeted

as a receiving community for this program. The Supporting Neighborhood Opportunity in Massachusetts (SNO Mass) program serves families with school-aged children who have Housing Choice Vouchers who are interested in moving to communities that offer greater opportunity. Dedicated counselors provide families with connections to available units and landlords and financial assistance is available to help with moving costs and security deposits. This program will also use small area fair market rent rates to increase the amount attached to vouchers. For more information, see Barrier 9. Data will be collected during this program and analyzed at the end of a year to assess its success.

Host a Meet and Greet Landlord Day

Throughout stakeholder interviews and focus groups, we heard that home-seekers who experience barriers in finding housing are more likely to be successful if they have the opportunity to meet with landlords face-to-face. This allows them to create relationships with landlords as individuals, as opposed to being simply an application. For this reason, we recommend that the City host a "meet and greet landlord/resident" event for local landlords and home-seekers. This would provide the opportunity for landlords to distribute applications for units, home-seekers to fill out applications, and for both groups to meet and interact with each other directly without mediating agencies that have to add on costs to cover their services.

Host a Social Service Presentation for Landlords

Through our community engagement efforts, we learned that there is often a lack of communication and mutual understanding that exists between landlords and service providers. Providers rarely have the opportunity to communicate directly with landlords about the types of services they provide and how those services help tenants overcome barriers that exist for the people they serve. We recommend that the City host an event for landlords to come and hear from service providers about the individuals that they serve and what support services are available. This type of conversation might help to encourage landlords to rent to individuals who may not otherwise be considered as potential tenants. It can also help to clear up misconceptions about protected groups. We recommend having service providers present from organizations who work with immigrant and refugee communities such as the Center for New Americans, returning citizens (those leaving the prison system), those experiencing homelessness, Section 8 voucher holders, and individuals with disabilities, such as Stavros.

Barrier 8: Northampton Housing Authority Local Preference

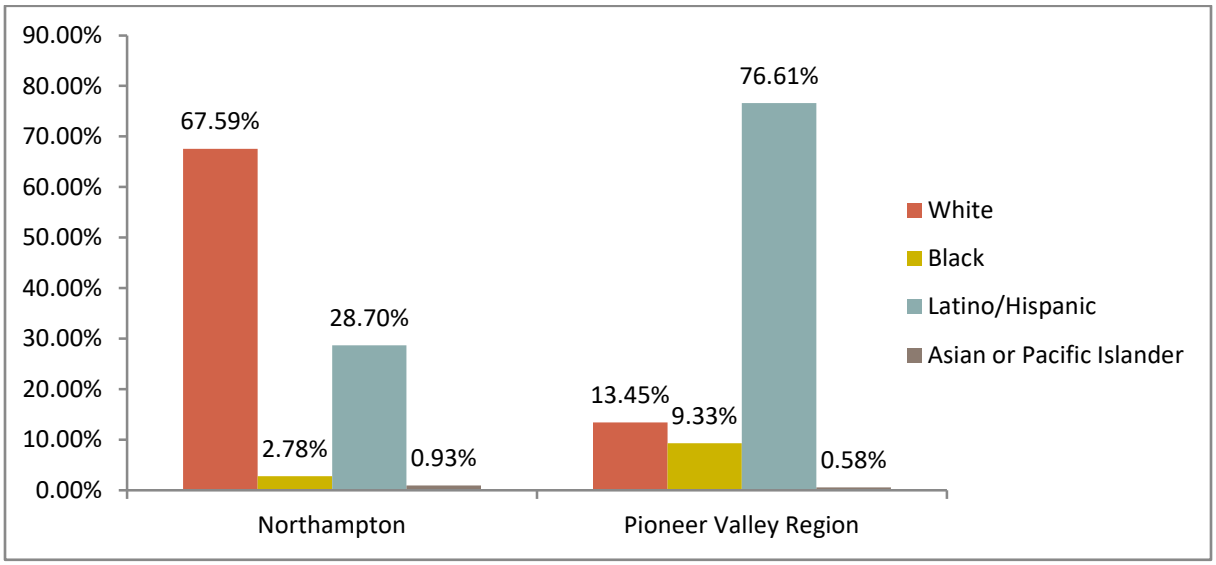
The Northampton Housing Authority currently has a preference for applicants who live or work in Northampton. Because Northampton is 81% White, this policy inevitably favors White applicants over applicants of color.

While Northampton is more racially diverse than Hampshire County, it is less racially diverse than the region as a whole. In 2017, 18.9% of Northampton's population identified as people of color, whereas 15.8% of Hampshire County identified as POC. The Pioneer Valley Region (Hampden and Hampshire Counties) has a

more diverse population than Northampton, with 30.2% people of color, which is also higher than the state percentage of 27.1%.[25]

Residents of public housing in Northampton are about 2/3 White, whereas in the greater Pioneer Valley Region, White individuals make up only 13.5% of public housing households[26]. 76.61% of residents in public housing in the Pioneer Valley Region are Latino or Hispanic, versus 28.7% of public housing residents in Northampton. Similarly, only 2.8% of Northampton's public housing residents are Black, versus 9.3% for the region. For more details on the racial makeup of publicly subsidized housing, see Appendix B.

FIGURE 11: RACE OF RESIDENTS IN PUBLIC HOUSING



Residency preferences in public and subsidized affordable housing are a systemic barrier making it that much harder for low-income families to move into Northampton. Due to the racial make-up of the City, 81% white, compared to the region, 70% white, a local preference exacerbates racial and ethnic discrimination.

Solutions

Remove NHA Local Preference

Given the disproportionately low numbers of people of color living in the city (compared to state and regional percentages) a way for the city to affirmatively further fair housing would be to make it easier for non-residents to secure affordable housing versus prioritizing the majority white resident population. Northampton Housing Authority should remove its residency preferences from its application policy.

According to HUD a city can be in violation of fair housing law if a policy results in disparate impact on a protected class. In order to avoid legal action, a city should conduct a statistical analysis to ensure that a case cannot be brought against them. However, there are no firm guidelines (via HUD, or anyone else) as to how to statistically "prove" a policy is not discriminatory. HUD does, however, provide a worksheet as part of their

[25] US Census, ACS 2013-2017 5-Year Estimates, Table DP05
[26] AFFH-T Data and Mapping Tool, HUD Exchange, CHAS

Affirmative Fair Housing Marketing Plan that can be used to calculate how the percentage of the eligible population living or working in the residency preference area compares to that of residents of previous project applicant data, the census tract of the project, the housing market area, and the expanded housing market area.

The Abington Housing Authority, in Abington MA, with a population which is whiter than Northampton's at 92.5, was brought to court under a disparate impact case for the use of a local residency preference in connection with a lottery for affordable housing units. The court required the housing authorities to submit analyses of lists using a local residency preference, and lists without the preference. These analyses included predictions about the impact the preference would have on the racial and income make-up of each list. Since local residents were more likely to be of a higher income and to be white, the court found that the program had a disparate impact on people of color.

Barrier 9: Fair Market Rent Calculation

Housing Choice Vouchers (HCVs), also known as Section 8 vouchers, allow residents to choose their own rental unit on the private market, as long as it meets certain rent and quality parameters. They are designed to allow residents the chance at relocating to a higher opportunity neighborhood with better schools, lower poverty rates, and better work opportunities. Fair Market Rent (FMR) is a calculation used to designate how much money a voucher holder (Section 8 or MRVP) will receive. The FMR used in Northampton is the same as the entire Pioneer Valley Region. Because rents are higher in Northampton than in most of the region, voucher holders cannot find inexpensive enough places to rent in Northampton where their voucher will cover the cost. As is noted earlier in this report, 58% of voucher holders who were administered those vouchers in Northampton live outside of the City.

Below are the payment standards currently in use by the Northampton Housing Authority.[27]

Bedroom Size	2017 FMR	2017 Payment Standards*	2018 FMR	2018 Payment Standards**	Change in Payment Standard
Efficiency	$701	$743	$739	$798	$55
1	$844	$894	$884	$955	$61
2	$1,057	$1,120	$1,117	$1,206	$86
3	$1,322	$1,401	$1,400	$1,512	$111
4	$1,568	$1,662	$1,627	$1,757	$95

*2017 Payment Standard at 106% of 2017 FMR
**2018 Payment Standard at 108% of 2018 FMR

During a stakeholder interview with a representative from the Holyoke Housing Authority (a nearby local community), the issue of mobility was brought up. Holyoke is not a "community of opportunity" and the

[27] Northampton Housing Authority, direct communication.

Housing Authority was surprised to find how few people are amenable to moving to other high opportunity areas like Northampton—most stay in Holyoke. Some are working with witness protection or domestic violence services but still have no interest in leaving their communities. NHA also reports very few numbers of voucher holders from other communities looking for housing in Northampton.

Solutions

Switch to Small Area FMR

Using a single metropolitan-wide standard as the basis for setting the maximum subsidy available to voucher holders makes it difficult for households to access housing in Northampton. Thus, we recommend that the Northampton Housing Authority use small area FMRs as opposed to the FMR designated by the Springfield Metropolitan Area. These small area FMRs use zip codes to designate rates. In a study prepared for HUD in 2018, researchers compared communities using SAFMRs to those using FMRs over the course of 8 years.[28] They found that SAFMRs increased the number of rental units available to voucher holders in high opportunity neighborhoods and decreased the number of units available in low-opportunity neighborhoods. Voucher holders in SAFMR housing authorities were more likely to live in higher-rent and higher-opportunity zip codes than they had before the switch to SAFMRs took place. While housing authorities noted that there was an administrative cost and burden in implementing and administering SAFMRs, they noted that these were justified by the benefit to voucher holders.

We recently learned that the Department of Housing and Community Development (DHCD) will soon launch a pilot program to test the use of small area FMRs in the Pioneer Valley in partnership with Way Finders, a local community development corporation. For more information, see the Barrier 7.

Support Housing Mobility Programming

(See Barrier 7 for more detail)

Barrier 10: Difficulty of Navigating Affordable Housing System

"It seems like you need to have an advanced law degree to figure out these applications. And there are so many of them! You have to go to each different place and fill out each different application. It's overwhelming." – Homeless service provider

"Newcomers aren't savvy when it comes to finding housing. It's a complicated system. Everyone has a different application and requires different documentation." – Immigrant service provider

[28] https://www.huduser.gov/portal/sites/default/files/pdf/SAFMR-Evaluation-Final-Report.pdf

Respondents in focus groups, stakeholder interviews, and the community survey noted that the process of finding and applying for affordable housing is incredibly complicated. Applicants are expected to fill out extensive forms that are often only provided in paper, require a great deal of documentation regarding their low-income and familial status, and often must re-apply at each location at which they are seeking housing. This process is emotionally, physically, and at times financially draining, particularly on low-income people who may already be facing multiple barriers as they seek to access opportunity for themselves, their children and other family members.

Solutions

Host a Housing Navigator

Northampton and its partners should host a housing navigator to help individuals find housing, similar to a healthcare navigator at a community health center. Volunteers could be trained to act in these roles, particularly those who already have past experience navigating the system themselves, however due to the importance of a role like this we recommend the City or an appropriate community based organization hire a staff person to serve in this capacity.

Ensure Service Providers are Aware of CHAMP

After many years of AIs and AFFH's recommending that the State's Department of Housing and Community Development (DHCD) create and administer a listing of all available public housing options in Housing Authorities across the Commonwealth, they finally launched the system on April 10, 2019. CHAMP, the Common Housing Application for Massachusetts Public-Housing is designed to assist people to apply for state-aided public housing and find any existing applications they might have. [29] Those who work with home-seekers should distribute information about CHAMP widely so that applicants are aware of the new system.

Provide a Centralized Location to Access Services, Community Center

At the final community meeting to advance work on targeted draft recommendations of this report, both housing advocates and people who rely on subsidized housing articulated the need for a physical space where individuals and families who need assistance navigating the complicated housing support system can go to receive help. The physical space should have on-site child care, Spanish language interpretation/translation, computers available to use at no cost as well as paper copies of the many forms required to get on housing assistance and paid staff or volunteers to assist.

Barrier 11: Service Agencies Have Limited Resources

"Mental health and substance abuse issues are a huge struggle. People are at risk of eviction because of behaviors connected to

[29] https://publichousingapplication.ocd.state.ma.us/

those things. There is a lack of services and support. Capacity is really tapped at agencies doing good work… Reasonable accommodation and fair housing laws are helpful, but there have to be solutions for landlords that whatever concerning behavior is going to stop. It's all connected to people having access to supports." – Service provider

Many organizations that provide services to our most vulnerable community members reported during stakeholder interviews that there simply are not enough resources to meet the need. Counselors and social workers are not able to provide long-term care and assistance due to budgetary constraints which often leaves residents with behavioral and/or health issues at risk of eviction.

Solutions

Social Service Presentation for Landlords

(See Barrier 7 for more details)

Encourage Trauma Informed Property Management

Many of those who need to access affordable housing have experienced trauma (or currently are) as a result of a distressing or dangerous event (for example, living on the streets or experiencing domestic violence). Trauma can cause ongoing problems including strong emotional reactions and PTSD. Because many tenants may be dealing with trauma on a daily basis, it is important for Housing Authority staff and staff at other affordable housing programs and properties to be "trauma-informed." Trauma-Informed Care (TIC) is an approach to human services that understands and considers the pervasive nature of trauma and avoids inadvertently re-traumatizing those being served. Many of the issues that come up for tenants during their residencies in affordable housing are directly related to the trauma they have experienced. Housing Authority staff and affordable housing staff should be required to complete a TIC training to help them to better understand the experiences of their tenants and better help them to stay housed.

Barrier 12: Northampton Housing Authority Information Accessibility

The Northampton Housing Authority's information is located on the City's website, and thus its services are available online in other languages as long as the user sees how to switch the language option on the city's home page. A representative of Community Legal Aid, a nonprofit that provides free civil legal services to low-income and elderly residents of western Massachusetts, mentioned that people often do not understand forms that are mailed to them, "they don't understand the forms, so they miss deadlines, and then they miss out on opportunities." A Language Accessibility Plan is not available online, nor is any other NHA policy. Of the population of residents of Northampton who are over 5 years old, 12.6% speak a language other than English.

Of those who speak another language, 20% speak English "less than very well."[30] Spanish is the most prevalent language spoken in Northampton besides English. 21.6% of people over five years old in the Pioneer Valley Region speak a language other than English at home and 34% of those individuals speak English "less than very well." *For more data and information on the foreign born population in Northampton see* ***Appendix B***.

The Northampton Housing Authority's Admissions and Continued Occupancy Policy for its public housing units states that they will complete an analysis to decide what language assistance services are appropriate depending on the Limited English Proficiency (LEP) population being served. They then state that "if it is determined that the [public housing authority] serves very few LEP persons, and the PHA has very limited resources, the PHA will not develop a written LEP plan, but will consider alternative ways to articulate in a reasonable manner a plan for providing meaningful access A language accessibility plan (LAP) has been written, but at the time this report was written was not posted online.

Between May and December of 2015, the Massachusetts Fair Housing Center tested the Northampton Housing Authority for language access for Spanish-speaking applicants. During this testing session, White English-speaking testers were sent to apply for housing at NHA, followed by Spanish-speaking Latino applicants. The two test groups were not provided with the same information during the testing period. Translations of important information were not posted publicly. During one test, a Spanish-speaking tester was given a phone number to call that was not in service, whereas English-speaking testers were given detailed information in their own language. By not providing the same information to those who speak different languages, the Northampton Housing Authority was not providing equal access to its housing. Since that time, the NHA has instituted operational changes to address that issue. They have chosen one language assistance plan (LAP) for all of their physical sites and programs to make sure that their policies and procedures are consistent. Language assistance to individuals with limited English proficiency for important critical junctures, such as assistance with the application, the application interview, recertification, health and safety related issues, fair housing related matters (including any discussions regarding the need for reasonable accommodation), conflict resolution between residents, lease violation notification and related meetings, and relocation and displacement issues is available when requested. Notice of the right to free language assistance is provided in their offices and presented anytime a member of the NHA staff is in contact with an individual with limited English proficiency. In addition to hiring bilingual staff to act as interpreters for applicants, voucher holders and tenants, the Housing Authority has implemented the use of LanguageLine Solutions to provide verbal and written translations as needed. This program not only provides translations in 35 spoken languages by telephone but also provides InSight video Interpreting for people with hearing impairments.

Solutions

Create NHA Website

In order to best serve the needs of the community, NHA must have its own website to ensure that information is accessible. This website should provide access to policies, contact information, and an online application.

[30] **US Census, ACS 2013-2017 5-Year Estimates, Table S1601**

Translate Public Materials into Multiple Languages

Northampton Housing Authority should make it a priority to assure ability to view its website in Spanish, and other languages based on an assessment of the language characteristics of residents and the region. All language accessibility plans should be posted on the City's website, including the LAP for the Northampton Housing Authority. Information on how to access Housing Authority services should be provided in many languages on the website and in the Housing Authority office and at the NHA properties.

Participate in Anti-Racism or Undoing Racism Training/Workshop

In order to best serve all of the residents of the Pioneer Valley we recommend the Northampton Housing Authority participate in an anti-racism/Undoing Racism training like those provided by the Government Alliance on Race and Equity (GARE) or the People's Institute or Glasswing. The City could coordinate with neighboring communities to share the cost of the training and expand access to equity trainings to other communities of opportunity. Barrier 13: Incarcerated and Returning Citizens Cannot Find Homes

> ***"I get out in two days and I have absolutely no idea where I'm going to go. I have a job. I might have to stay in a hotel for a couple of weeks. I'm anxious and worried, I'm not gonna lie. And I'm not trying to put any blame on the jail, it's up to us to follow through and put in the work. There are only so many resources to go around. I at least have a leg up with the job." – Currently incarcerated individual***

Many large rental companies will screen applicants for Criminal Offender Record Information (CORI). If a person has a criminal record, they are often refused apartments, regardless of how long ago the crime took place. Because the population of individuals with a criminal record is disproportionately high for people of color, this type of screening impacts people of color disproportionately. In addition, due to security, some incarcerated individuals do not have internet access, meaning that they cannot search for housing before they become returned citizens.

Solutions

Increase Access to Housing Resources for Incarcerated Individuals

Inmates face many challenges while seeking housing. Due to security concerns not all inmates have access to the internet to search for housing and do not know how to find housing once they return to their communities. We recommend that workshops are provided to all incarcerated individuals that provide resources on how to challenge denials based on CORI records, be granted supervised access to the internet for housing searches, and provided counseling on how to connect with private landlords who might be less likely to consider a CORI check. Massachusetts legal aid programs might be an appropriate organization to aid in these workshops.[31]

[31] https://www.masslegalhelp.org/housing/turning-a-denial-around

In 2005, the House of Correction initiated a collaboration between local police departments, the Massachusetts State Police, the departments of parole and probation, and numerous community service providers to review transitioning offenders. This coordinated effort allows a sharing of information and resources between the many agencies involved with individuals leaving custody and returning to the community. It supports a more coordinated transition for men leaving the House of Correction and the numerous organizations they are involved with during release.

Unfortunately, however, with private landlords often being reluctant to rent to people with criminal record histories, and some public housing authorities outright banning people with CORI's from certain units, many inmates not returning to family or friends get placed on emergency shelter waitlists. A potential community collaboration could include the House of Corrections working with affordable housing developers to create "Next step" housing in the community to allow post incarcerated people to establish solid credit and landlord references, to take into the private market.

Barrier 14: Length of Affordable Housing Waitlists

"Everything moves at a snail's pace. They said they'd put me on a list, and then told me I'd be at the bottom of 500 applicants." – Northampton resident

"Domestic violence survivors get put on their own waitlist, but sometimes it takes 7 years to get an apartment. When they're waiting, sometimes they end up back with their abuser." – Anti-Domestic violence staff

The waitlists for affordable housing in Northampton are very long. While the City has made huge strides in producing more units in the last few years, more affordable housing is needed in the city and throughout the region to meet the need.

All Housing Authority applications have a residency preference that includes those living or being offered employment in Northampton at the time of the application, veterans, those experiencing homelessness, and survivors of domestic violence. Units for the elderly and the disabled are also available and can only be filled by those who need the accommodation. The wait for both federal and state units is over 2 years, with reports that households have been told to wait as long as 8 years. Some preference is given for emergency situations depending on vacancies, but the wait is still between 8-12 months.[32] The charts below show the waitlist lengths for federal and state units. As was noted by a representative from the Northampton Housing Authority, federal waitlists have not been open for about five years.

[32] **Direct Communication Jack Redman, Northampton Housing Authority, 4/23/19**

Federally Funded Affordable Housing Waitlist			
Type of Unit	**1 Br**	**2 Br**	**3 BR**
Elderly/Disabled	225	6	
Family	0	36	4

State Funded Affordable Housing Waitlist	
Type of Unit	**All Bedrooms**
Elderly/Disabled	415
Family	477

Solutions

Continue production of affordable housing stock

(See Barrier 1 for more details)

Barrier 15: Lead Paint

"The States' lead paint laws have become de facto legalized discrimination as property owners simply refuse to address the lead paint in their properties and therefore say they cannot rent to families with children." – Representative from the Massachusetts Fair Housing Center

Northampton has an old housing stock; the median year housing structures were built is 1950. 50.8% of all houses in Northampton were built before 1950.[33] Older homes often present problems for residents, including lead paint. Lead was banned in residential paint starting in 1978 and homes that were built before 1950 are most likely to have lead paint in them. Lead paint poses a health risk to children and pregnant women, causing permanent cognitive and behavioral problems. The Massachusetts Lead Law requires the removal or control of lead paint in homes with children under six, a process that is often costly. Landlords must de-lead a home before a young child can live there, otherwise they can be held legally responsible for any lead-related illness or injury.

According to Massachusetts General Law Chapter 111 Section 197, any owner of a property in which a child under the age of 6 resides must abate lead paint that exists at dangerous levels. This law may have the unintended consequence of dissuading landlords from renting to families with young children due to the

[33] US Census, ACS 2013-2017 5-Year Estimates, Table DP04

potential cost of lead paint abatement, and/or making it temporarily impossible as the property owners wait for funding availability. This 'temporary' (but in reality long-term) removal of multi-bedroom homes from the market for families with children is a barrier to fair housing. In 2016 Massachusetts dropped the threshold for lead poisoning to 10 micrograms per deciliter, and the de-leading requirements were simplified – for the most part to friction surfaces and "accessible" surfaces (window sills, railing caps). While deemed 'not perfect' by advocates, this move was seen as a good step towards ending discrimination based on lead paint. However, there is not enough public funding for lead paint remediation on a large scale.

Families with children under the age of six who seek rental housing in Northampton face discrimination based on the presence of lead. These families often engage in lengthy housing searches, are repeatedly rejected by landlords who are aware of lead paint in their properties, and receive eviction notices if they are expecting a child. This situation restricts housing choice, can cause homelessness, housing instability, and unnecessary stress on families.

As can be seen in the map below, homes that are closer to city center and thus with better access to transportation and downtown amenities, are more likely to be older than those on the outer parts of the City. *More detailed data on the location of older homes can be found in* ***Appendix B*****.**

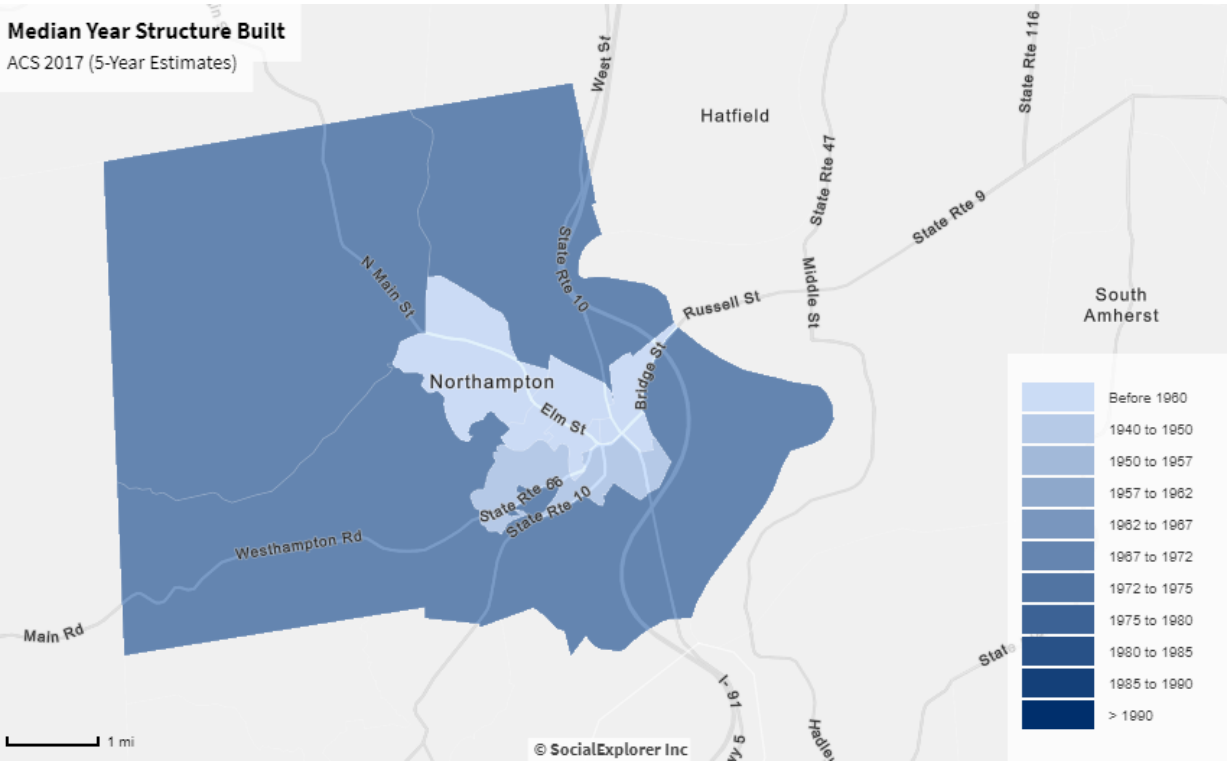
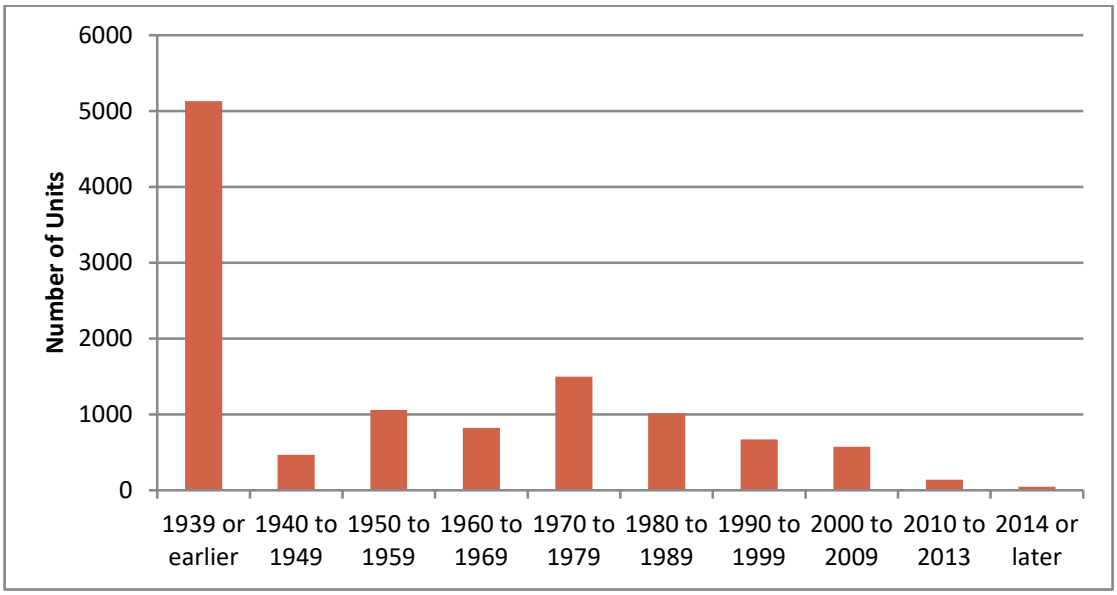


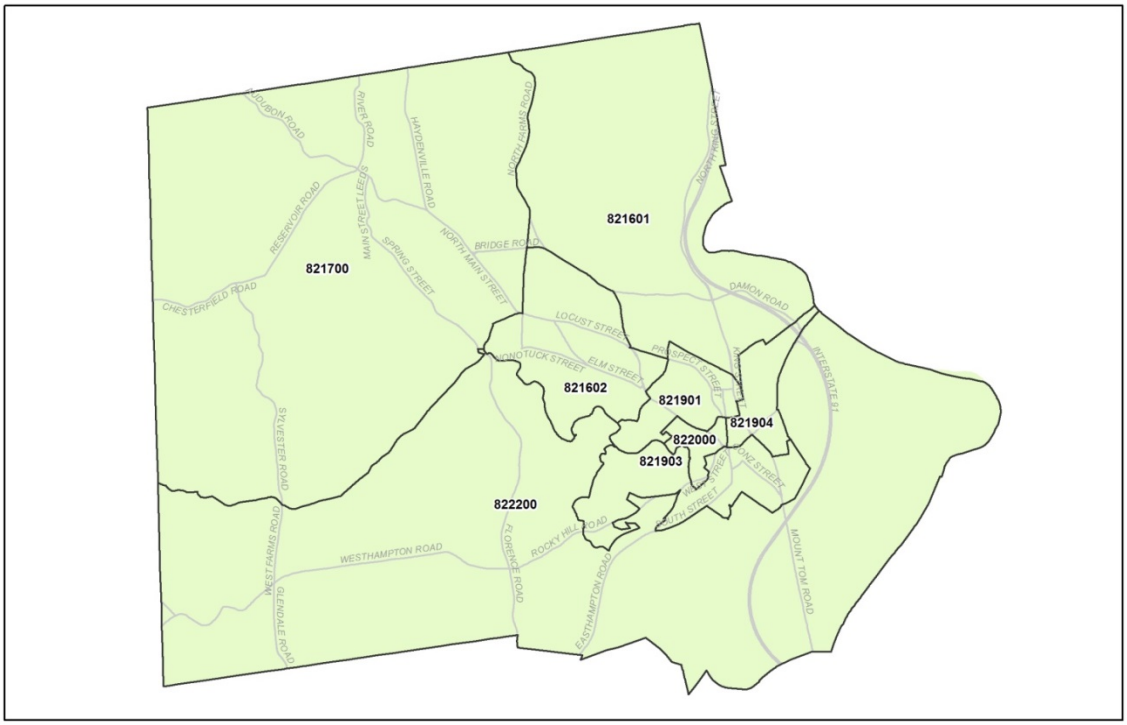
FIGURE 12: YEAR STRUCTURES WERE BUILT



The oldest structures are in census tracts 8219.01, 8219.03, 8219.04, and 8220. The median year homes were built in these areas was before 1939. Census tracts 8217, 8222, and 8216.01 are the only census tracts where the median year is higher than 1950, the age considered safer in terms of potential lead exposure.[34] *A map of census tract locations can be found in* ***Appendix B***. Particular attention should be given to those census tracts wherein a higher percentage of young children live and the age of housing is older. Census tract 8216.02 has a higher percentage of young children than the city average and a median housing age of 1941. It is also important to note that children of color and poor children are disproportionately victims of lead poisoning.[35]

Census Tract	Median Year Structures Built	% of Residents Under Age 6	% of Residents Identifying as a Person of Color
Northampton	1948	4.3%	19.1%
8216.01	1968	6.9%	27.4%
8216.02	1941	6.9%	20.9%
8217	1958	4.0%	10.1%
8219.01	1939 or earlier	2.8%	13.0%
8219.03	1939 or earlier	2.9%	22.0%
8219.04	1939 or earlier	3.6%	13.2%
8220	1939 or earlier	0.1%	34.4%
8222	1972	4.7%	17.6%

[34] US Census, ACS 2013-2017 5-Year Estimates, Table B25035
[35] US Census, ACS 2013-2017 5-Year Estimates, Table DP05



Solutions

Maintain and Expand Lead Paint Remediation Programming

Lead paint remediation is one of the ongoing pressing and yet unresolved issues in Massachusetts. The Northampton Housing Partnership should research additional funding sources for a robust lead paint remediation program to help homeowners remove the dangerous substance from their properties. At the State AI meeting participants pointed out that the way MA has handled lead paint has led to de facto 'apparently legal' housing discrimination, as landlords are not required to fix the problem, and homeowners are only required to disclose the presence of lead paint when they sell their home, if they know it is there, so homeowners have a disincentive to assess the problem. The City of Worcester is working proactively to address this problem as they successfully secured a $3,700,000 federal grant from the Office of Lead Hazard Control and Healthy Homes to work on remediation.

The City's Housing Rehabilitation program, administered by PVPC since 2016, has a $45,000 cap per unit in order to accommodate for the high costs of lead remediation. This Community Development Block Grant (CDBG) funded program helps to remediate lead from between 3 to 5 units per year. So far, 13 units have been rehabbed and five more are in the pipeline. Lead testing is conducted on every participating property and abatement occurs when required. A more robust funding program could provide resources for property owners who may not meet the CDBG eligibility income requirements, and address more units, such as multi-family buildings.

Barrier 16: Sub-Standard Housing Stock

"I've seen black mold in my apartment building and the property manager just comes in and paints over it. That doesn't remove black mold! It's a health hazard and no one is doing anything about it." – Northampton resident

"[Some landlords] do not come through on providing what was promised in exchange for rent-- a clean, habitable, safe place to live free of hazards, and infestation and they do nothing to remedy the problem because they know their renters are low-income and don't have the means or time to take them to court."—Northampton Resident

There are housing issues other than lead that impact the quality of life of Northampton residents. According to HUD, a household is said to have a housing problem if they have any one or more of the following problems: the housing unit lacks complete kitchen facilities, the housing unit lacks complete plumbing facilities, the household is overcrowded (more than 1 person per room), or the household is cost burdened. According to the chart below, people of color, non-family households, and family households with more than 5 members are more likely to experience housing problems in Northampton and in the region in general. Other issues reported by residents included heating inadequacy, black mold, rodent infestations, and general lack of cleanliness upon move-in. Some residents have said they will not report housing issues to a landlord because they fear retaliation. As a service provider serving low-income residents in Northampton said, "Some have lived in really shoddy housing that is very overcrowded. Because housing is so scarce, people will bend over backwards with [bad] situations because they like living in Northampton."

The chart below identifies the percent of households in Northampton and the Pioneer Valley region who are experience any of the four housing problems: housing lacks complete kitchen facilities, housing lacks complete plumbing facilities, housing is overcrowded, and household is cost burdened.

Disproportionate Housing Needs[36]	Northampton	Pioneer Valley Region
Households experiencing any of 4 housing problems	% with problems	% with problems

[36] **AFFH Table 9 Demographics of Households with Disproportionate Housing Needs; CHAS**

Race/Ethnicity		
White, Non-Hispanic	**33.53%**	**32.11%**
Black, Non-Hispanic	**67.04%**	**46.69%**
Hispanic	**37.40%**	**57.85%**
Asian or Pacific Islander, Non-Hispanic	**31.24%**	**43.79%**
Native American, Non-Hispanic	**71.43%**	**57.29%**
Other, Non-Hispanic	**48.25%**	**54.10%**
Total	**34.37%**	**37.13%**
Household Type and Size		
Family households, <5 people	**22.80%**	**30.38%**
Family households, 5+ people	**46.79%**	**45.60%**
Non-family households	**43.46%**	**45.73%**

Solutions

Create a Registry of Landlords

Some cities and towns use a landlord registry to ensure efficient and effective communication with people and companies who own rental properties. These registries also help to promote the health and safety of tenants and residents by providing oversight. A few examples of municipalities who use landlord registries are: Troy, NY; South Bend, IN; Amherst, MA; and Omaha, NE. Some municipalities require regular inspections (Omaha, for example, requires inspections of all rental properties every ten years) and some charge a small fee to help fund the program.

Publicize/Promote Property Improvement Resources/Funding

The Commonwealth of Massachusetts, the U.S. Department of Housing and Urban Development, various utility companies, , Anchor Institutions? andfoundations have numerous programs (HMLP, MassSave, etc.) available to assist property owners to bring properties up to code and make them safe, accessible and energy efficient. The city should work with PVPC, the Commonwealth and these other entities to assure funds are brought to Northampton properties to correct the alarming number of problem properties identified in the chart above.

Action Plan

Action	Timeline	Responsible Party
Identify funding sources to continue Community Housing Support Services Program	Short	Mayor's Office/ Housing & CDBG, Center for Human Development, Community Legal Aid, Northampton Housing Authority
Conduct Landlord and Property Management Training on Reasonable Accommodation	Short	Northampton Housing Partnership, Community Legal Aid, Stavros Center for Independent Living, Northampton Housing Authority, Mass Fair Housing Center
Host a Social Service Presentation for Landlords Encourage "Conditional" Tenancies	Short	Mayor's Office/ Housing and CDBG, Northampton Housing Partnership, community social service providers
Host a Meet and Greet Landlord/ Tenant Day Encourage "Conditional" Tenancies	Short	Mayor's Office/Housing & CDBG, Northampton Housing Partnership, Landlord community, Hampshire County Resource Center, Hampshire County House of Corrections, Northampton Veteran's Services Office, other housing search organizations
Ensure Service Providers are Aware of CHAMP/ Common Housing Application for Massachusetts Public Housing	Short	Mayor's Office/ Housing and CDBG, Northampton Housing Partnership, Northampton Housing Authority, Western Mass Network to End Homelessness
Encourage Trauma Informed Property Management/ Identify Trainers, Conduct Sessions	Short	Mayor's Office/ Housing and CDBG, Northampton Housing Partnership, area property managers and housing providers
Create Northampton Housing Authority Website With Language Options	Short	Northampton Housing Authority

Translate all Housing Authority Materials into Multiple Languages & Provide on website and at office locations	Short	Northampton Housing Authority, area property managers and housing providers
Investigate Adoption of Small Area FMR's at Northampton Housing Authority	Short	Mayor's Office/Housing & CDBG, Northampton Housing Partnership, Northampton Housing Authority
Identify Procedure for Utilizing Air B and B Community Impact fees for affordable housing	Short	Mayor's Office/ Housing & CDBG, Northampton Housing Partnership
Participate in SNO Housing Mobility Pilot Program/ Include Language Access Component	Short	Mayor's Office/ Housing & CDBG, Northampton Housing Partnership, Way Finders, Center for New Americans, International Language Institute
Encourage Housing Developers to Work with Stavros when accessible units are created	Short	Mayor's Office/ Housing & CDBG , Northampton Office of Planning and Sustainability, Stavros Center for Independent Living, Northampton Disability Commission
Support Legislation: No Fault Eviction for Older Adults, Rent Arrearage Programs, Tenants' Right to Counsel, Increased Community Preservation Act Funding, Local Option Transfer Fee to Fund Affordable Housing, Regional Ballot Initiatives	Short On-going	Mayor's Office/ Housing & CDBG, Northampton Housing Partnership, Western Mass Network to End Homelessness, Pioneer Valley Planning Commission, State Legislative Delegation
Address Barrier Created for Tenants by Rental Agency Finder's Fee Requirement	Short	Mayor's Office/ Housing & CDBG, Northampton Housing Partnership, Rent NOHO

Examine CDBG set aside fund for landlords to cover unit damage / Incentive to accept Section 8 vouchers	Medium	Mayor's Office/ Housing & CDBG, Northampton Housing Partnership, Landlord community
Consider tax abatement for private landlords to accept tenants with Rental Vouchers	Medium	Mayor's Office/ Housing & CDBG, Assessor's Office, Northampton Housing Partnership
Consider CDBG set aside in Housing Rehab Program for Landlords to Accomplish Reasonable Accommodation	Medium	Mayor's Office/ Housing & CDBG, Northampton Housing Partnership, Pioneer Valley Planning Commission, Northampton Disability Commission, Stavros
Support Creation of Full Time ADA Coordinator Position / locally or regionally based	Medium	Mayor's Office/ Housing & CDBG, Northampton Disability Commission
Schedule and Participate in Anti-Racism or Undoing Racism Trainings/Workshop	Medium	Mayor's Office/Housing & CDBG, City Departments, Northampton Housing Partnership, Northampton Human Rights Commission, Northampton Housing Authority, community partners
Create a Housing Navigator Position	Medium	Mayor's Office/Housing & CDBG, Northampton Housing Partnership, community partners
Provide Resources to Help Repair/Improve Credit	Medium	Mayor's Office/Housing & CDBG, Northampton Housing Partnership Way Finders, Valley CDC, Community Action Pioneer Valley, area banking institutions
Increase Career Center Presence in Northampton & Remove Language barriers	Medium	Mayor's Office, MassHire
Implement an Award Program for Businesses that Hire local	Medium	Mayor's Office, Northampton Chamber of Commerce
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Implement a Visitability Ordinance	Medium	Northampton Planning and Sustainability/Housing, Northampton Housing Partnership, Stavros, Local American Institute of Architects Chapter
List Inventory of Local Handicap Accessible Units and Vacancies on Line Encourage Housing Providers to use Mass Access Registry	Medium	Mayor's Office/ Housing & CDBG, Housing Partnership, Northampton Housing Authority, Stavros, Northampton Disability Commission, Affordable Housing Providers
Support On-going Housing Mobility Programming	Medium	Mayor's Office/Housing & CDBG, Northampton Housing Partnership, Mass Fair Housing Center, Way Finders - Supporting Neighborhood Opportunity Project (SNO)
Identify & Adopt Regulatory Land Use Improvements to Facilitate Family Housing	Medium	Mayor's Office/Housing & CDBG, Northampton Housing Partnership, Northampton Office of Planning and Sustainability, Pioneer Valley Planning Commission
Increase Housing Resources for Post-Incarcerated Individuals (Returning Citizens)	Medium	Mayor's Office/Housing & CDBG, Northampton Housing Partnership, Hampshire County House of Corrections
Provide Lead Paint Remediation Programming	Medium	Mayor's Office/Housing and CDBG, Northampton Housing Partnership, Pioneer Valley Planning Commission/Northampton Housing Rehabilitation Program, City Health Department
Research Refugee Placement Circles of Care model to mentor/assist people	Medium	Mayor's Office/Housing & CDBG, Northampton Housing Partnership, Next Step Collaborative, Catholic Charities
Examine (Re)Creation of Community Land Trust	Medium/Long	Northampton Housing Partnership, Mayor's Office/Housing & CDBG, Valley CDC, Massachusetts Housing Partnership
Encourage the Creation of Local Landlord Association for Information Dissemination and Support	Medium/Long	Northampton Housing Partnership, Northampton Chamber of Commerce, Way Finders
Continue Production of Affordable Housing - **Housing First Units/Low Barrier** - **Housing and Support Services for Women**	Short/Medium/Long	, Mayor' Office/Housing & CDBG, Northampton Planning and Sustainability Pioneer Valley Habitat for Humanity, Way Finders, Valley CDC, Home City Housing, Friends of Hampshire County Homeless Individuals, Safe Passage, State Department of Housing and Community Development, Dept. of Mental Health, other public and private housing developers

Encourage Regional Participation in Regional Housing Production	On-going	Mayor's Office/Housing & CDBG, Northampton Housing Partnership, Pioneer Valley Planning Commission, Western Mass Network to End Homelessness, Three County Continuum of Care/Community Action of Pioneer Valley
Continue to Assist Households in Becoming Homeowners	On-going	Mayor's Office/Housing & CDBG, Valley Community Development Corporation, Pioneer Valley Habitat for Humanity Community Action Pioneer Valley,
Encourage On Site Workshops on Financial Literacy, Eviction Prevention, Orientations to Promote Successful Tenancies for tenants where they live	On-going	Mayor's Office/Housing & CDBG, Community Housing Support Services Program, Community Legal Aid, area housing property managers
Require On Site Resident Service Coordinators/ Support Services for all new affordable housing developments and advocate for funding to ensure	On-going	Mayor's Office/ Housing & CDBG, Northampton Housing Partnership, Affordable Housing Developers
Increase Transportation Options	Ongoing	PVTA, Northampton Planning and Sustainability, ValleyBike, PVPC, MassDOT, FTA, USDOT, State and federal elected officials
Short = within one year Medium = Between 1-3 years Long = 3+ years		

Appendices

Appendix A: Community Engagement

Fair Housing Survey

A survey was distributed to the public to gather input on fair housing issues in Northampton and the Pioneer Valley in general. The survey was created on SurveyMonkey and distributed through email lists, a Facebook page, the Mayor's Twitter account, and through our various community partners. Hard copies were also made available at several social service organizations and at the Forbes Public Library. The survey was available in both English and Spanish. A total of 204 responses were collected; 203 in English and 1 in Spanish. As is typical of community surveys, respondents do not represent the entire population of Northampton, and thus their responses must be considered with some reservations. Most respondents were older (55-74), White, and homeowners with high levels of education.

A few of the major findings are listed below:

- The top two housing challenges in Northampton were identified as affordability and lack of housing.
- Not all of the features that are important to residents of Northampton are equally available in all areas of the city.
- Some populations have less access to jobs that pay decent wages and to reliable bus service.
- Rising rents and a lack of employment opportunities are the most impactful barriers being faced by those who responded to the survey.
- Only 7% of respondents believe that housing discrimination is not an issue in Northampton, the other 93% believe it is a problem, or are not sure.
- 13% of respondents reported having been discriminated against during a housing search, and another 7% think they were, but are not sure. Of those who have been discriminated against, 63% reported that the discrimination happened by a private landlord, property owner, or property manager. 10% experienced discrimination from a public housing authority staff person, and 13% from a rental agent.
- Section 8 or public assistance recipients, families with children, and people with disabilities were the most reported groups facing discrimination. Those with disabilities have also faced landlords who refused to make improvements to their unit to assist with their disability.
- Of those who reported facing discrimination, only 21% sought help. Those who did not seek help did not know where to go, didn't know what good it could do, were afraid of retaliation, and were not sure if the discrimination was against the law.
- 66% of those who are interested in moving to Northampton want to be closer to services or amenities that are offered there. 53% want to be closer to work or job opportunities.
- Respondents who reported having an interest in moving to Northampton said that they had not done so yet because it is too expensive.

Focus Groups

As a means of better understanding the experiences of protected classes, focus groups were conducted in partnership with social service agencies throughout Northampton in the winter and spring of 2019. These groups lasted between 30 and 60 minutes and participants were gathered by social service agencies themselves to ensure buy-in. Focus groups were hosted at:

- The Northampton Recovery Center with those recovering from addictions
- The Hampshire County House of Corrections Pre-Release program for those currently incarcerated and soon to be released
- Hampshire County Homeless Resource Center- those experiencing homelessness
- Safe Passage- survivors of domestic violence (note: this focus group was conducted with staff from Safe Passage to protect the identities of those receiving services)

Stakeholder Interviews

In January of 2019, ten stakeholder interviews were held over the course of two days. Stakeholders were invited from surrounding towns and governments, housing providers, realtors, government officials and staff, social service and housing search workers, property managers, housing authorities, and disability community advocates. Each meeting consisted of between 4 and 8 participants. After being given a brief overview of the project, a few basic questions were asked with the intention of sparking conversation and response amongst the participants. The questions that were asked were:

1) What barriers do you see facing Northampton and Pioneer Valley residents when they are trying to access housing?
2) What solutions can you imagine to deal with these barriers?
3) What information, resources, data, etc. might help you or your agency better understand issues of fair housing in the region?

Questions were altered slightly based on the audience in the room and their specific understandings of the housing issues facing the region and City of Northampton. Detailed notes were taken based off of these conversations. A few of the primary findings from those conversations are listed below:

- There simply is not enough funding for Northampton's social service agencies to meet the need of the community. When families and individuals are struggling to make ends meet, they have a hard time navigating a complicated and overwhelming system.
- More family housing with three or more bedrooms is needed in Northampton.
- There is a need for materials to be translated into Spanish and other languages, particularly Northampton Housing Authority materials.
- Waitlists for affordable housing are incredibly long (waits of up to five years were reported)
- Those who receive Section 8 vouchers are often discriminated against in the private housing market.
- A centralized place to access information about housing would be helpful for service providers as well as those seeking housing.
- SSI checks are not enough to cover the cost of rent for a unit on the private market.
- A "visitability" ordinance might be a possible way to ensure that enough accessible housing is being built.

Unlocking Opportunity: An Assessment of Barriers to Fair Housing Choice in Northampton

Stakeholder/Focus Group Participation

Organizational Grouping	Organization	Representative(s)
Social Service Provider/ Housing Search Worker	Center for New Americans	Laurie Millman, Director
	Community Legal Aid	Jen Dieringer, Managing Attorney & Mandy Winalski, Staff Attorney
	Catholic Charities	Kathryn Buckley Brawner, Director
	Pioneer Valley Workers Center	Gabriella della Croce Lead Organizer
	Community Action	Janna Tetreault
	Department of Mental Health	Kate Shapiro, Chris Zabik
	Eliot Homeless Services	Jay Levy, Charlyn Arnell
	ServiceNet Resource Center	Katie Miernecki Mike Trembley
	A Positive Place	Laura Hudson Carmen Burgos
Property Management	HMR Properties	Liz Reno, Robbie Brooks
	ServiceNet, Inc.	Alex Spear
	The Community Builders	Yvette Tanguay Julia Scannell
	Hathaway Farms	Jon Devins
	Mt. Holyoke Management	Julia Clinton
	Appleton Corporation	Donna Coyle Georgette Gigliano
Housing Authorities	Northampton	Jack Redman
	Amherst	Pamela Rogers
	Franklin Regional	Hank Abrashkin
	Holyoke	Matt Mainville Nick Ottomaniello Donna Wagner
Disability Community Advocates	Northampton ADA Coordinator	Marie Westberg Director
	Stavros Center for Ind. Living	Jim Wolejko , Iheme Onyekaba, Joe Tringali
Surrounding Towns/ City Officials	Springfield	Gerry McCafferty, Housing Director
	Amherst	Julie Federman, Health Director
	Easthampton	Hayley Wood, COA
	Greenfield	MJ Adams, CD Director
Affordable Housing Providers	Valley CDC	Laura Baker, Real Estate Project Manager

	Way Finders	Peter Serafino, Project Developer
	Habitat for Humanity	Megan McDonough, Director
	The Community Builders	Rachana Crowley, Project Manager
Realtors	Maple and Main	Julie Held
	5 Colleges	Alyx Akers
	Murphy's Real Estate	David Murphy
	Goggins Real Estate	Rachel Simpson
Local Government Officials	Mayor	David Narkewicz, Mayor
	Office of Planning and Sustainability	Wayne Feiden, Director
	Senior Services	Marie Westberg, Cynthia Langley, Michele Dihlmann
	Public Schools	Kelley Knight, Social Worker
	Housing Partnership	Jim Reis, Gordon Shaw, Rev. Todd Weir
Focus Groups	Affiliation	Number Participating
	Northampton Recovery Center	6 participants
	Hampshire County House of Corrections Pre-Release Program	10 participants
	Hampshire County Resource Center / Homeless	5 participants
	Safe Passages/ Shelter and Services for Victims of DV	2 participants

Public Forum

A public forum was held on May 22nd 2019 at 7pm at the Northampton Senior Center to present the initial findings of this study and to receive public feedback. Fifty community members attended the event, listened to a presentation on the progress of the AI process, and worked on creating solutions to specific barriers in small groups. A list of primary findings from this meeting is below:

- Housing cost is one of the primary issues for Northampton, both for renters and potential owners. Prices have sky-rocketed and there are not enough protections for renters facing the hot housing market.

- Northampton Housing Authority should use small area fair market rent (FMR) to calculate rental voucher subsidy payments
- Rental fees need to be addressed as they are stopping many community members from finding housing, particularly low-income individuals.
- Northampton should study other communities that have taken action on affordable housing to inform their approach.
- Transportation is a key part of the housing issues facing Northampton. Without reliable public transportation, residents are limited in their housing options.
- Landlords need education on: tenant rights, reasonable accommodation, how to be trauma informed and work with people who have other barriers in their lives.
- Accommodation issues are not just about ambulatory accessibility. Some people have chemical sensitivities, have trouble seeing clearly without overhead lights, or have support or therapy animals. These issues need to be included in conversations about accessibility.
- Jobs that pay a living wage are hard to come by in Northampton; there should be a stronger emphasis on entrepreneurship and vocational education. Northampton also needs its own career center.
- Northampton residents identify many issues with Northampton Housing Authority: health and safety issues, inaccessibility, and disrespectful policies.
- The lead paint in Northampton needs to go. Some communities have committed funding to completely abating lead.

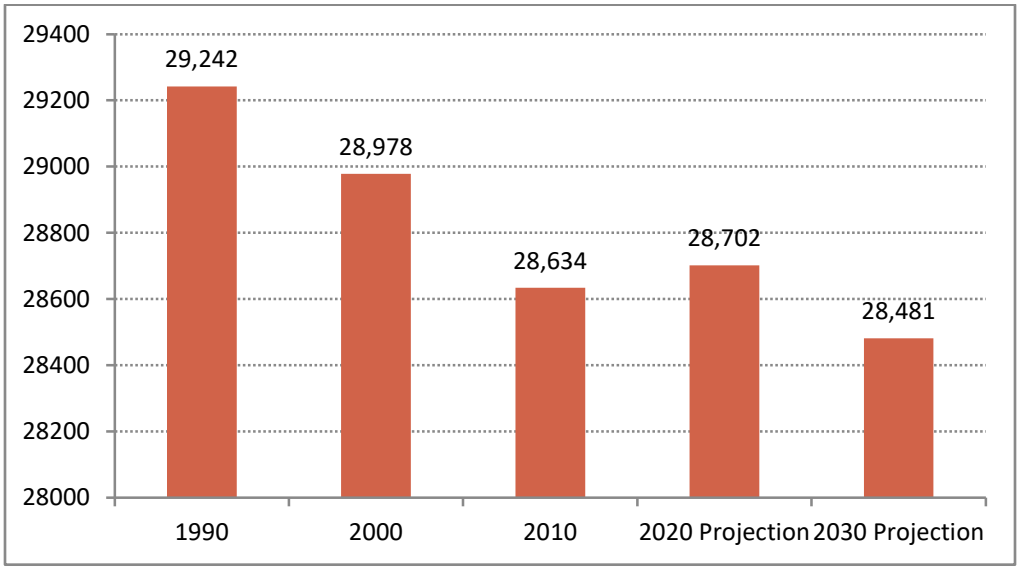
Appendix B: General Background Data

The Pioneer Valley Region is made up of five types of communities: central cities, communities with downtown centers, suburban communities, exurban communities, and rural communities. Northampton is considered a community with a downtown center with its historic multi-story commercial buildings and more densely settled residential neighborhoods. These types of communities are characterized by several trends including low population growth, higher levels of: racial and ethnic diversity, poverty, instances of single mother households, and householders that live alone, compared to the rest of the region. They also tend to have higher concentrations of people with disabilities and special needs.[37] The following section will provide data and analysis on the different populations living in Northampton and how these groups compare to the county, region, and state as a whole.

Population

The population of the City of Northampton is currently 28,548, according to the 2013-2017 American Communities Survey Estimates (the most recent data available at the time this report was written).[38] The population has stayed relatively stable over the past few decades, with a mild decline, but hovers just below 30,000. This number is expected to decrease slightly over the coming years according to UMass Donahue's population projections.

FIGURE 11: POPULATION PROJECTIONS

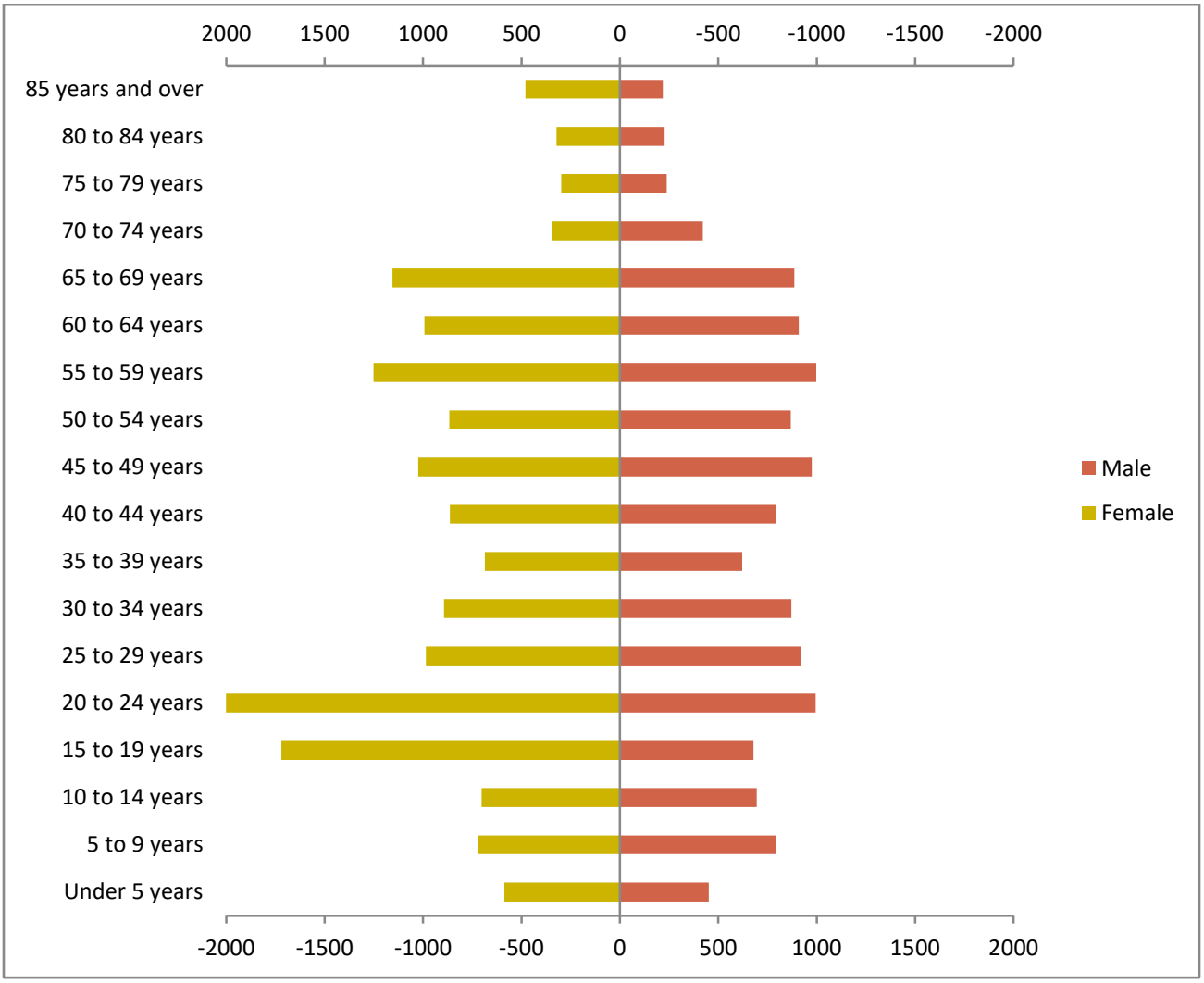


The age distribution of a community's population has important implications for planning and the formation of public policies related to housing and community development because different age groups have different demands and preferences. Age is also a protected class under Massachusetts state law.

[37] Pioneer Valley Regional Housing Plan, February 2014
[38] US Census, ACS 2013-2017 5-Year Estimates, Table DP05.

As one can see in the figure below, Northampton has a relatively stable population with residents spread fairly evenly throughout the various cohorts. It is, however, home to an unusually high number of young women due to the presence of Smith College, an all-women's college. Smith's enrollment is approximately 2,500 undergraduate students and 400 graduate students (some of which are co-ed). 95% of undergraduate students live in college-owned, -operated, or –affiliated housing.[39] Northampton is experiencing a graying of its population, similarly to most of the country. The median age in 2010 was 37.6 and in 2017 it was 39.4.[40] This increase in average age is due to the baby-boomer generation nearing retirement. Older populations are more likely to have mobility restrictions and as this population grows, the need for more accessible housing will also grow.

FIGURE 12: AGE OF RESIDENTS



[39] https://www.usnews.com/best-colleges/smith-college-2209
[40] US Census, ACS 2013-2017 5-Year Estimates, Table S0101

Household Data

According to the 2013-2017 American Community Survey, Northampton had 11,406 households (defined as all the people who occupy a housing unit, regardless of their relationship, including individuals living alone). Northampton is split almost exactly in half between family and non-family households. 37% of family households are married-couple households, family households with a female but no husband present make up 11% of households, and family households with a male present but no wife make up 3% of households. The census does not currently track same-sex households specifically. The U.S. Census uses the term "non-family households" to refer to single-person households, households made up of unrelated individuals (unmarried partners or roommates), and same-sex households. The total number of households in Northampton has steadily decreased over time.

FIGURE 13: HOUSEHOLD TYPES

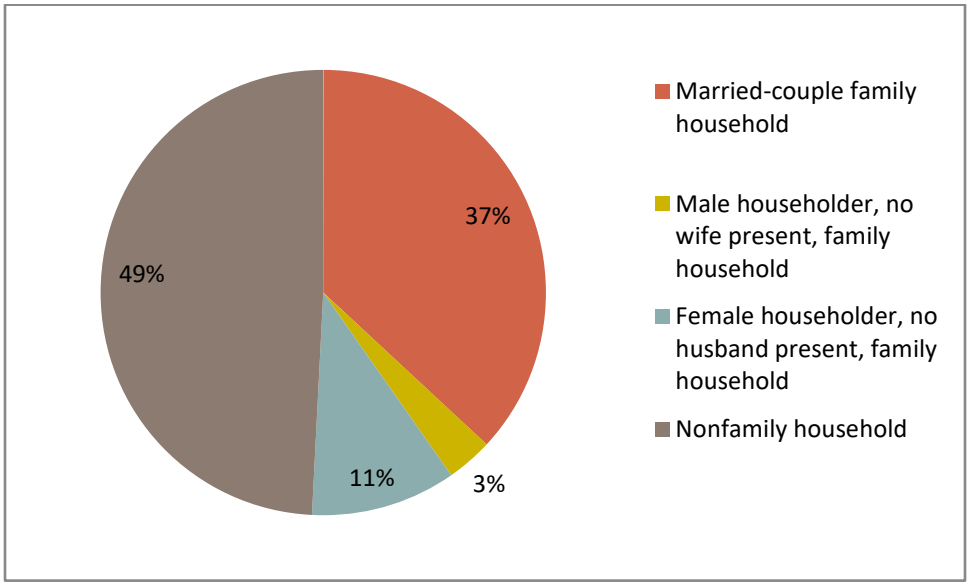
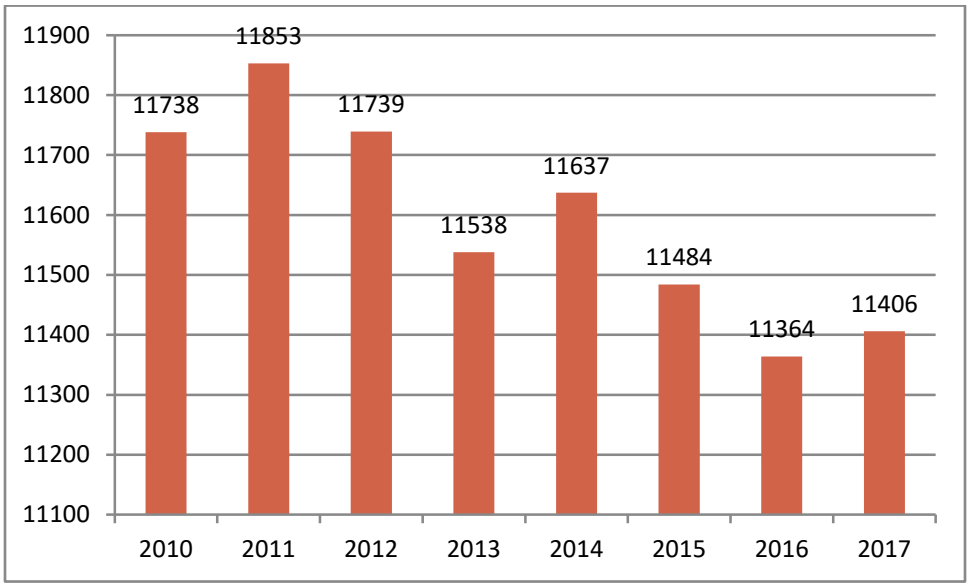


FIGURE 14: TOTAL HOUSEHOLDS OVER TIME



The most common household type in Northampton is a non-family 1-person household which makes up 37% of all households, followed by the 2-person family household at 22.9% of all households. Family households are generally larger than non-family households due to the presence of children.[41] Northampton has a lower percent of family households than Hampshire County (50.8% compared to 59.4%) suggesting that Northampton may be less accessible to families due to the housing stock and housing costs.

Household Type by Size	Number	Percentage
Family Households	5796	50.8%
- 2-person household	2609	22.9%
- 3-person household	1530	13.4%
- 4-person household	1225	10.7%
- 5-person household	384	3.4%
- 6-person household	14	0.1%
- 7-or-more person household	34	0.3%
Non Family Households	5610	49.2%
- 1-person household	4224	37.0%
- 2-person household	1046	9.2%
- 3-person household	236	2.1%
- 4-person household	95	0.8%
- 5-person household	9	0.1%
- 6-person household	0	0.0%
- 7-or-more person household	0	0.0%
Total Households	11406	100.0%

[41] US Census, ACS 2013-2017 5-Year Estimates, Table B11016

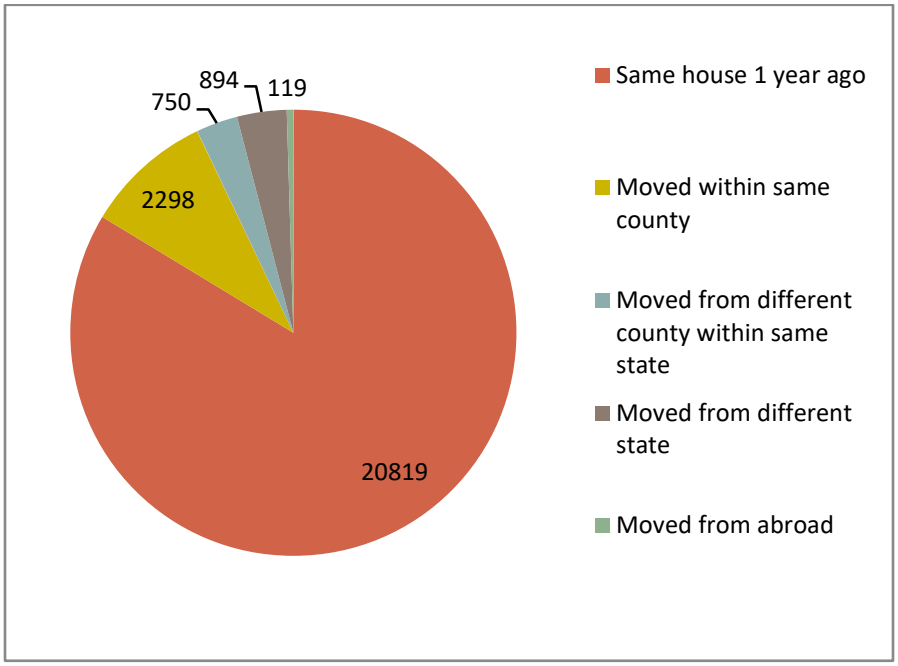
Group Quarters

People who do not live in a family or non-family household are classified by the U.S. Census as living in "group quarters." These include correctional facilities, nursing homes, hospitals, college dormitories, military barracks, group homes, missions, and shelters. According to the 2013-2017 American Community Survey, there are 3,710 people in Northampton living in group quarters. Many of these individuals are college students associated with Smith College (approximately 2,000 students). Others live in institutions such as correctional facilities for adults and juveniles and nursing facilities.

Geographic Mobility

83.7% of Northampton's population lived in the same residence during the 2013-2017 ACS as they did one year before. 9.2% of the population moved from within Hampshire County (including those who moved from within Northampton), 3% moved from a different county within Massachusetts, 3.6% moved from a different state, and 0.5% moved from abroad.[42] Of those who moved from one house to another who are currently living in Northampton, 24.7% were below the poverty line.[43]

FIGURE 15: GEOGRAPHIC MOBILITY



In Hampshire County, 86.1% of residents live in the same house as they did one year ago, 7.2% moved within county, 3.5% moved from within the state but a different county, 2.6% from a different state, and .7% from abroad. This indicates that Northampton has a slightly higher mobility rate than Hampshire County, likely due to affordability, availability, and somewhat to the presence of college students.

[42] US Census, ACS 2013-2017 5-Year Estimates, Table B07012
[43] US Census, ACS 2013-2017 5-Year Estimates, Table B07012

Protected Classes

Race, Color and National Origin

Race is a protected class under national and state fair housing laws. The City of Northampton continues to be primarily White, but is slowly diversifying. 19.1% of the population of Northampton identifies as people of color. 89.6% of the population identifies as White, 5.8% as Asian, 2.8% as Black, and 1.8% as other races. 8.7% identify as Hispanic or Latino of any race. According to the Decennial Census, taken every ten years, the population of Asians in Northampton grew by 28% between 2000 and 2010. The population of people who identify as two or more races also increased, by 32.6%. The Latino population rose by 27% and the Black population rose by 29%. The only racial group to decline in numbers between 2000 and 2010 was the White population, by 4.1%. However, the entire population of Northampton also decreased slightly, by 1.5%.

Population Changes in Northampton[44]			
Population	**2000 Census**	**2010 Census**	**Percent Change**
Total Pop	28978	28549	-1.5%
White	26083	25025	-4.1%
Black	602	776	29%
Asian	906	1162	28.3%
Two or more races	589	781	32.6%
Latino of any race	1518	1928	27%

The American Community Survey provides estimates for every year, as opposed to every ten years. The chart below shows changes in the racial make-up of Northampton between 2010 and 2017 according to the ACS (please note that the values listed in the 2010 ACS are different from those in the 2010 Census above due to differences in data collection strategies). These figures show a strong increase in the number of Asian residents and residents of two or more races, and an increase in the number of Latino residents. Black populations have decreased slightly since 2010 according to this data.[45]

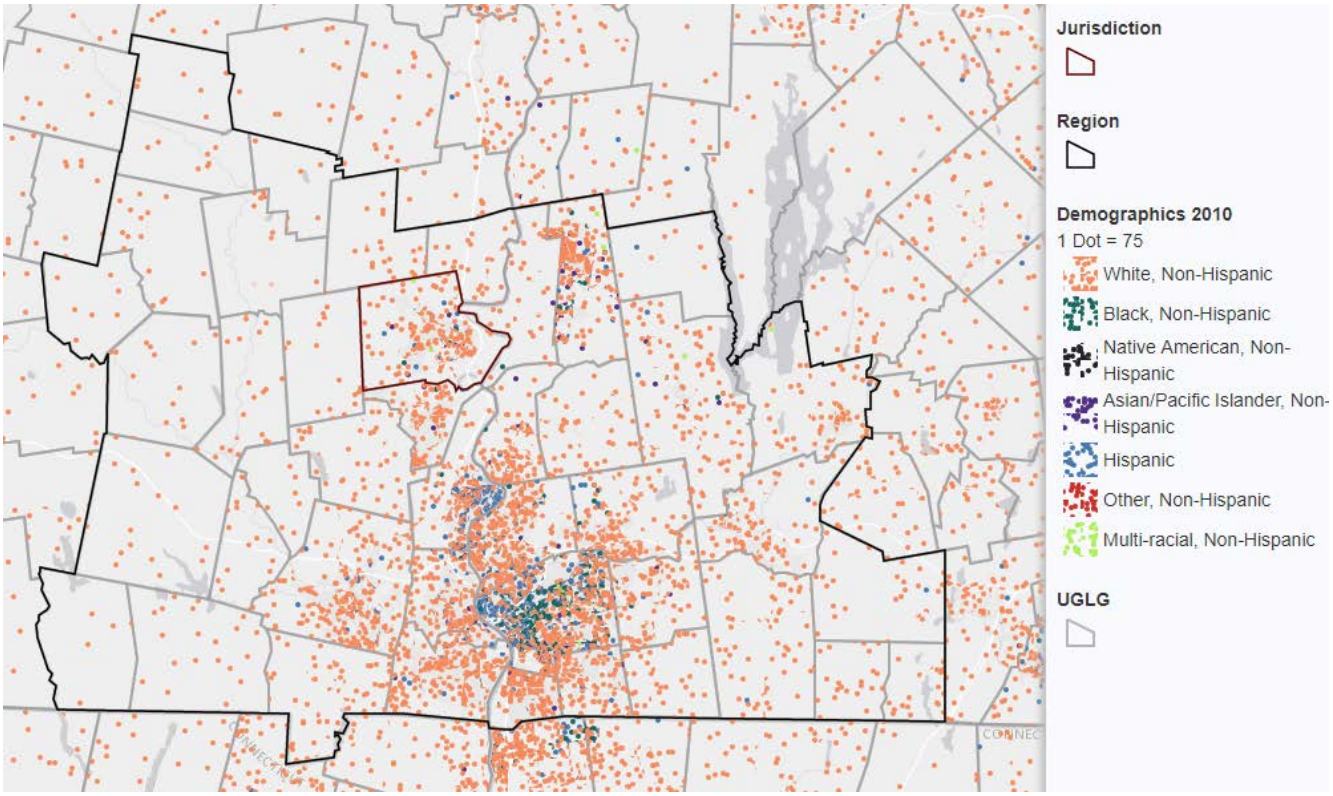
Population	2010 ACS	2017 ACS	Percent Change
Total Pop	**28709**	**28548**	**-0.56%**
White	**23515**	**24946**	**6.09%**
Black	**768**	**720**	**-6%**
Asian	**1371**	**1477**	**7.73%**
Two or more races	**774**	**948**	**22.48%**
Latino of any race	**2123**	**2475**	**17%**

[44] **2010 U.S. Census Summary File 1 Table QT-P6**
[45] **US Census, ACS 2013-2017 5-Year Estimates, Table DP05**

The Latino population is the largest ethnic minority in Northampton as it compromises 8.7% of the population.[46] However, the Latino population has increased at a slower rate than in Massachusetts or Hampshire County. Since 2010, Hispanic/Latino population in Massachusetts has increased by 30%, whereas in Northampton is has only increased by 17%. This data suggests that housing in Northampton may not be accessible for Hispanic/Latino populations in Northampton.

Latino Population	Population in 2010	Population in 2017	Percent Increase
Northampton	2,123	2,475	17%
Massachusetts	584,975	760,177	30%
Hampshire County	7,105	8,634	22%

The map below depicts the racial and ethnic makeup of the Pioneer Valley Region (Hampden and Hampshire counties) using 2010 Decennial Census data. Most of the non-White population in the region lives in Springfield and Holyoke.[47]

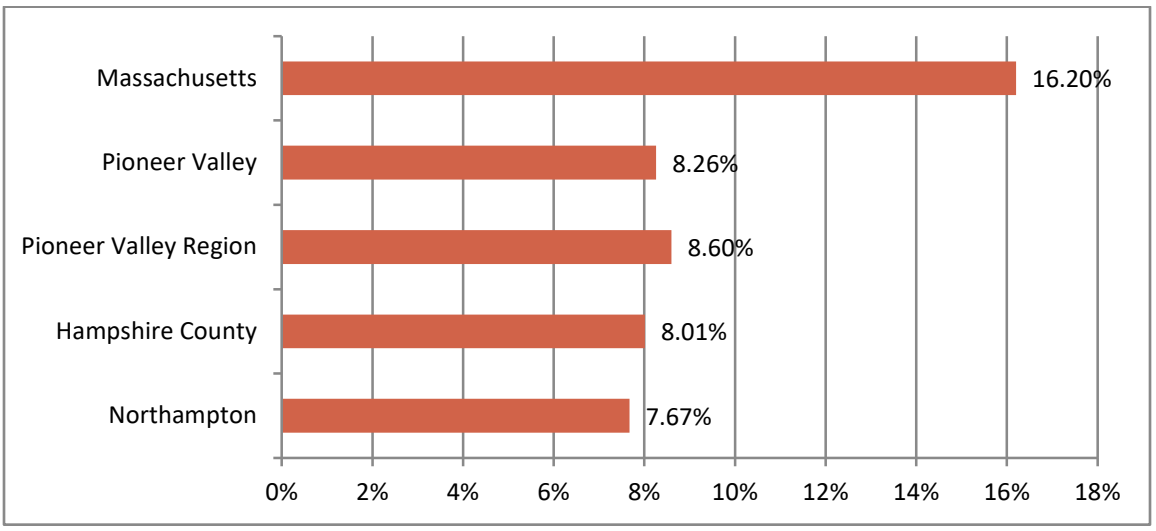


The U.S. Census defines "foreign born" residents as including both non-citizens and naturalized citizens who were born in another country. At 7.67%, Northampton has a smaller foreign born population than the Pioneer Valley, Pioneer Valley Region, and Hampshire County. 16.2% of all residents of Massachusetts are foreign born,

[46] US Census, ACS 2013-2017 5-Year Estimates, Table DP05
[47] AFFH Mapping Tool, Map 1 Race/Ethnicity, https://egis.hud.gov/affht/

however only 7.67% of residents of Northampton are foreign born, suggesting that Northampton is inaccessible for these populations compared to other communities in the region. National origin is a protected class under both federal and state fair housing laws. Discriminatory actions based on language, appearance, and cultural practices, can often present a significant challenge to finding safe, decent, and affordable housing.

FIGURE 16: PERCENT FOREIGN BORN RESIDENTS



Of the population of residents of Northampton who are over 5 years old, 12.6% speak a language other than English. Of those who speak another language, 20% speak English "less than very well."[48] Spanish is the most prevalent language spoken in Northampton besides English. 21.6% of people over five years old in the Pioneer Valley Region speak a language other than English at home and 34% of those individuals speak English "less than very well."

The Department of Housing and Urban Development (HUD) developed the Affirmatively Furthering Fair Housing (AFFH) Tool that displays Racial/Ethnic Dissimilarity trends. This tool was designed by HUD to aide local municipalities in determining fair housing issues in their communities.[49] The dissimilarity index measures community-level segregation and represents the extent to which the distribution of any two groups (in this case, racial or ethnic groups) differ across census tracts. The values range from 0 to 100, where a value of 0 represents perfect integration between the two racial or ethnic groups. A 100 value would represent absolute segregation. HUD recommends the following way to understand the values:

Values	Description
<40	Low segregation
40-54	Moderate segregation

[48] US Census, ACS 2013-2017 5-Year Estimates, Table S1601
[49] **AFFH Table 3, Decennial Census Data**

>55	High segregation

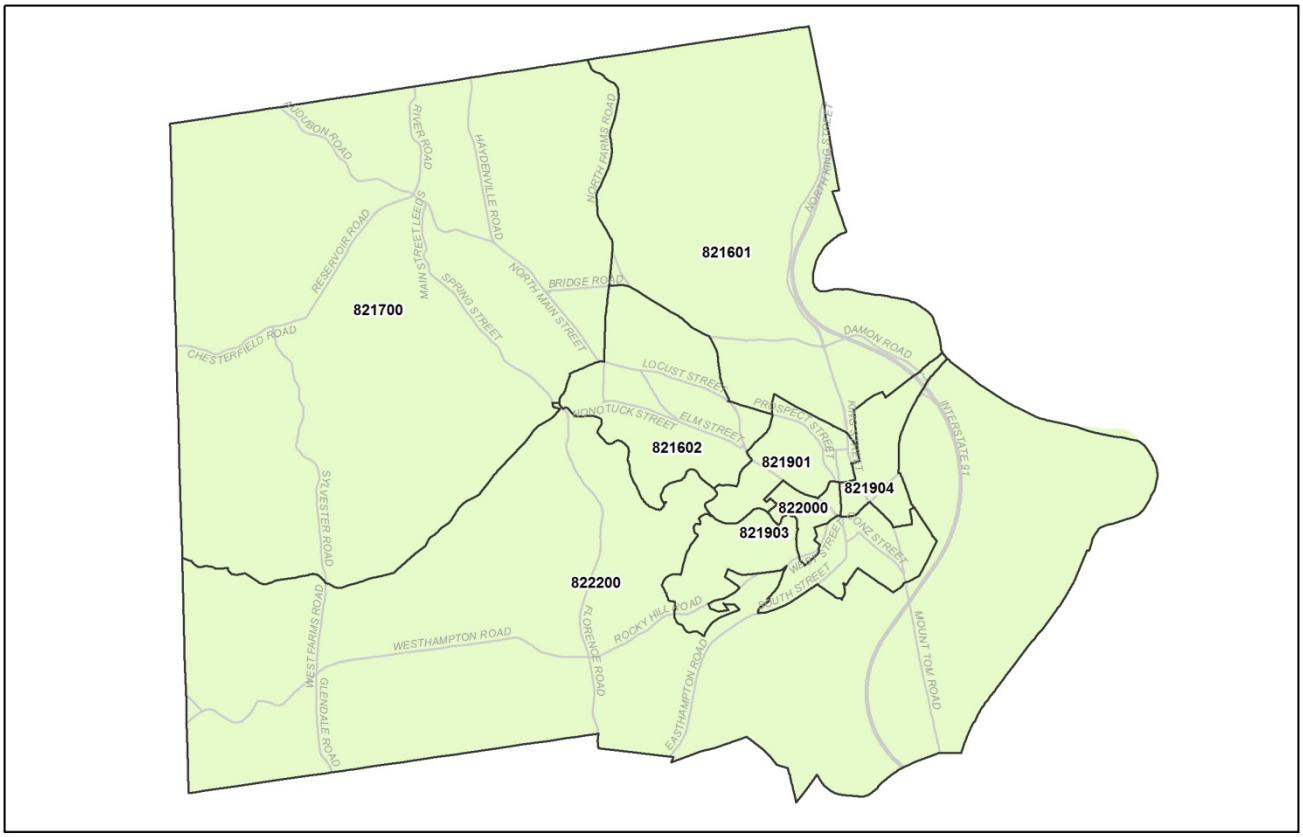
According to this measurement, none of Northampton's racial or ethnic groups experience moderate or high levels of segregation. However, in the greater Pioneer Valley Region, either moderate or high levels of segregation exist between all of the racial or ethnic groups, with the highest level of segregation existing between Black and White communities (when multiracial individuals are not included) and Hispanic and White communities. Asian or Pacific Islander and White communities experience moderate levels of segregation. Values in the chart below that showcase moderate segregation are in bold and those showcasing high segregation are **bold and underlined**.

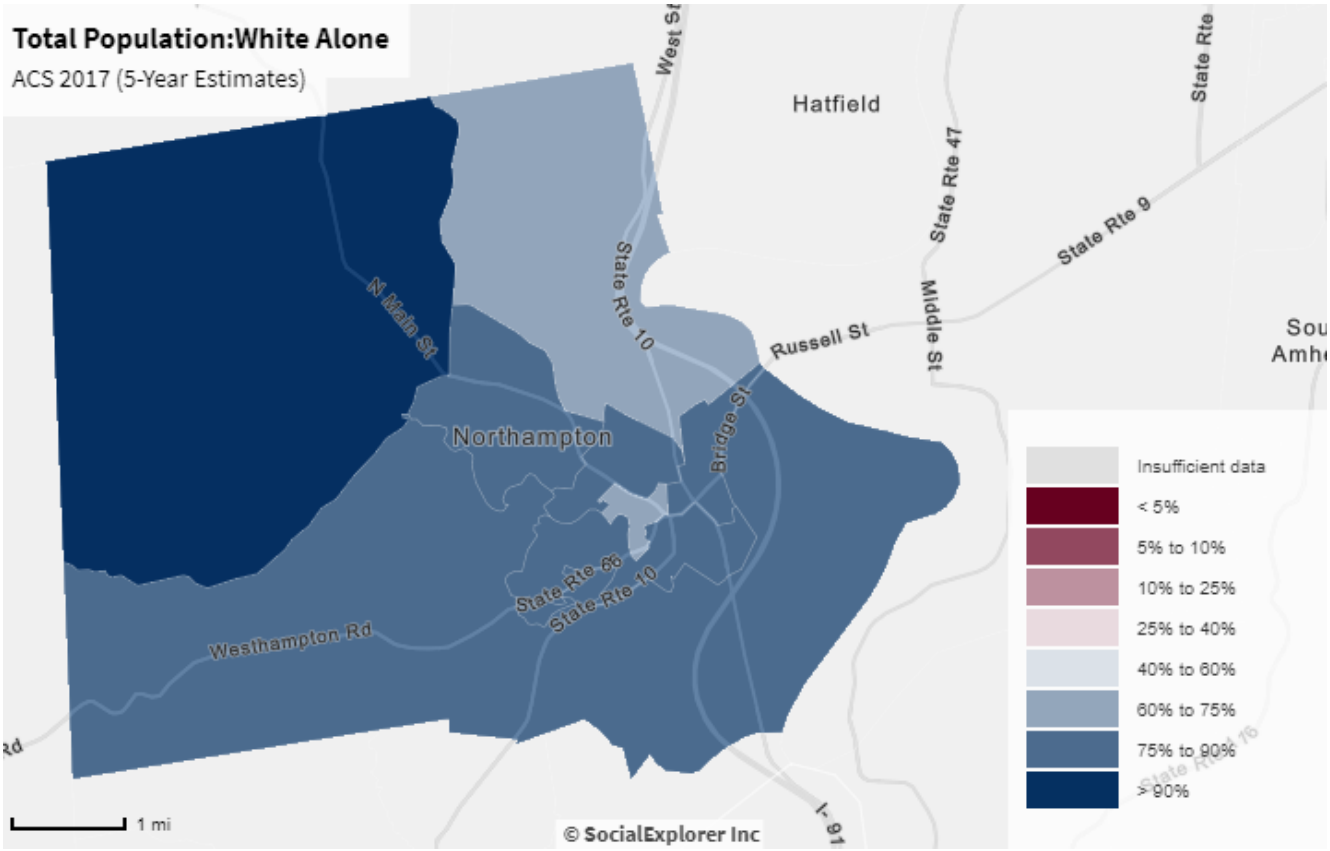
	(Northampton, MA CDBG) Jurisdiction				Pioneer Valley Region (Hampden and Hampshire Counties)			
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	2010 excluding multiracial individuals	1990 Trend	2000 Trend	2010 Trend	2010 excluding multiracial individuals
Non-White/White	24.63	17.76	17.64	28.69	**59.22**	**57.07**	**55.71**	**60.50**
Black/White	24.33	14.74	17.20	35.10	**67.85**	**64.37**	**61.57**	**66.94**
Hispanic/White	23.70	16.74	19.88	32.01	**63.91**	**63.20**	**63.01**	**65.79**
Asian or Pacific Islander/White	38.91	28.68	26.01	31.63	**44.52**	**42.17**	37.60	**43.22**

There are eight census tracts in Northampton (listed below). According to the percentages of people of color living in each census tract, it appears as though people of color are concentrated in certain neighborhoods, and more likely to be absent in others. Census tracts 8216.02, 8222, 8219.01, and 8219.03 are within 3 percentage points of the average distribution of people of color in Northampton (18.9%). The census tract with the highest percentage of people of color is 8220, which can most likely be attributed to the presence of Smith College in this particular tract. Latinos are disproportionately represented in census tract 8216.01 at 16.4% compared to the city average of 8.7%.[50] Most notably, Census tract 8217 has a significantly lower percentage of residents of color and Hispanic/Latino residents as the town average. People of color are more highly concentrated in census tracts 8216.01, 8216.02, and 8222 because these tracts are where much of the multi-family housing in Northampton is located. Hampshire Heights (80 units), Hathaway Farms (207 units), Meadowbrook (252 units), and River Run (225 condo units) are all located within these census tracts and provide both subsidized and "naturally occurring" affordable housing.

[50] **US Census, ACS 2013-2017 5-Year Estimates, Table DP05**

Census Tract	Percent People of Color	Hispanic or Latino (of any race)
Census Tract 8216.01	25.4%	14.7%
Census Tract 8216.02	21.7%	10.4%
Census Tract 8217	9.8%	3.3%
Census Tract 8219.01	16.4%	5%
Census Tract 8219.03	18.1%	11.4%
Census Tract 8219.04	12.2%	6.1%
Census Tract 8220	32.3%	7.8%
Census Tract 8222	19%	9.9%





Sex, Familial Status and Presence of Children

As noted previously, Northampton has significantly more female residents than male residents (15,991 vs. 12,557). For every 100 women, there are 78.5 men. Men compromise 44% of the population and females compromise 56%. This is likely due to the presence of Smith College, an all-women's University.

In Northampton, the presence of children makes a family more likely to experience poverty. As shown in the table below, families with children under 18 are almost twice as likely to experience poverty as all families.[51] Families with a female householder and no husband were even more likely to experience poverty at 24.2%. That rate increases when children are present as more than one-third of these families are experiencing poverty.

Family Type	Poverty Rate
All Families	7.7%
Married Couple Families	2.1%
Female Householder No Husband	24.2%
Families with Children Under 18	13.0%
Female Householder No Husband With Children Under 18	35.3%

[51] US Census, ACS 2013-2017 5-Year Estimates, Table S1702

Northampton has a similar percentage of households with children under 18 as Hampshire County, and approximately 6% lower than in Massachusetts. Households with at least one individual over the age of 60 account for 38.3% of all households.[52] For more information on the implications of the aging population, see the Housing Projections section of this report.

Geography	HH's with child under 18	HH's with individual over 60
Massachusetts	29.8%	38.9%
Hampshire County	25.0%	40.6%
Northampton	23.8%	38.3%

Sexual Orientation and Gender Identity and Expression

Sexual orientation and gender identity are both protected classes in the state of Massachusetts. However, data on these populations is difficult to obtain. Same-sex relationships are not currently counted in the census at the city level nor are transgender or gender-queer individuals. According to the National Center on Transgender Equity's 2015 U.S. Transgender Survey, people who are transgender are twice as likely to be living in poverty as the general U.S. population. According to the Williams Institute at ULCA School of Law, 24% of lesbian and bisexual women are poor, compared with 19% of heterosexual women. Children of same-sex couples have poverty rates twice as high as children of heterosexual couples, thus these families may have a harder time finding housing in Northampton.[53]

Veterans

There are an estimated 1,335 veterans residing in Northampton, accounting for about 5.6% of the population according to the ACS 2013-2017. This number has reduced slightly since the 2009-2010 ACS from 1,513 veterans and 6.5% of the population.[54] Northampton is home to the Northampton Veterans Affairs Medical Center, a VA hospital serving Western Massachusetts that provides a regional Northeast draw to Northampton for services. The VA is also home to Soldier On, Inc. a nonprofit organization committed to ending veteran homelessness. The Northampton Housing Authority administers VA Supportive Housing (VASH) vouchers that can be used for privately owned housing.

People with Disabilities

Below is a chart depicting the categories of people with disabilities living in Northampton. Older adults are more likely to have disabilities and the most common disability is ambulatory difficulty. 11.1% of Northampton residents have a disability according to the 2013-2017 ACS. Those living with different disabilities may need different types of accessibility features in their housing units. It is important that as housing is developed in Northampton, particularly affordable housing, these potential needs are taken into consideration.

[52] **US Census, ACS 2013-2017 5-Year Estimates, Table S1101**
[53] **https://williamsinstitute.law.ucla.edu/williams-in-the-news/beyond-stereotypes-poverty-in-the-lgbt-community/**
[54] **US Census, ACS 2013-2017 5-Year Estimates, Table S2101**

	Estimate	% with Disability
Total Non-institutionalized Population	**27,662**	
With a disability	**3,073**	**11.1%**
Population 18 to 64 years	18,994	
With a disability	*1,677*	*8.83%*
- **With a hearing difficulty**	263	1.4%
- **With a vision difficulty**	146	0.8%
- **With a cognitive difficulty**	758	4.0%
- **With an ambulatory difficulty**	821	4.3%
- **With a self-care difficulty**	432	2.3%
- **With an independent living difficulty**	369	3.4%
Population 65 years and over	4,000	
With a disability	1174	29.4%
- **With a hearing difficulty**	454	11.4%
- **With a vision difficulty**	222	5.6%
- **With a cognitive difficulty**	248	7.1%
- **With an ambulatory difficulty**	781	19.5%
- **With a self-care difficulty**	268	6.7%
- **With an independent living difficulty**	464	11.6%

The number of people with a disability living in publicly supported housing is high compared to that of the community at large.[55]In Northampton, 46.4% of people with Housing Choice Vouchers have disabilities and 31.5% of those living in public housing have disabilities.

[55] **AFFH Table 15- Disability by Publicly Supported Housing Program Category; ACS**

People with Disabilities in Publicly Funded Housing		
Northampton	**#**	**%**
Public Housing	34	31.48%
Project-Based Section 8	11	12.79%
Other Multifamily	N/a	N/a
HCV Program	220	46.41%
Pioneer Valley Region	**#**	**%**
Public Housing	1,369	43.36%
Project-Based Section 8	1,332	28.70%
Other Multifamily	16	5.65%
HCV Program	3,694	35.68%

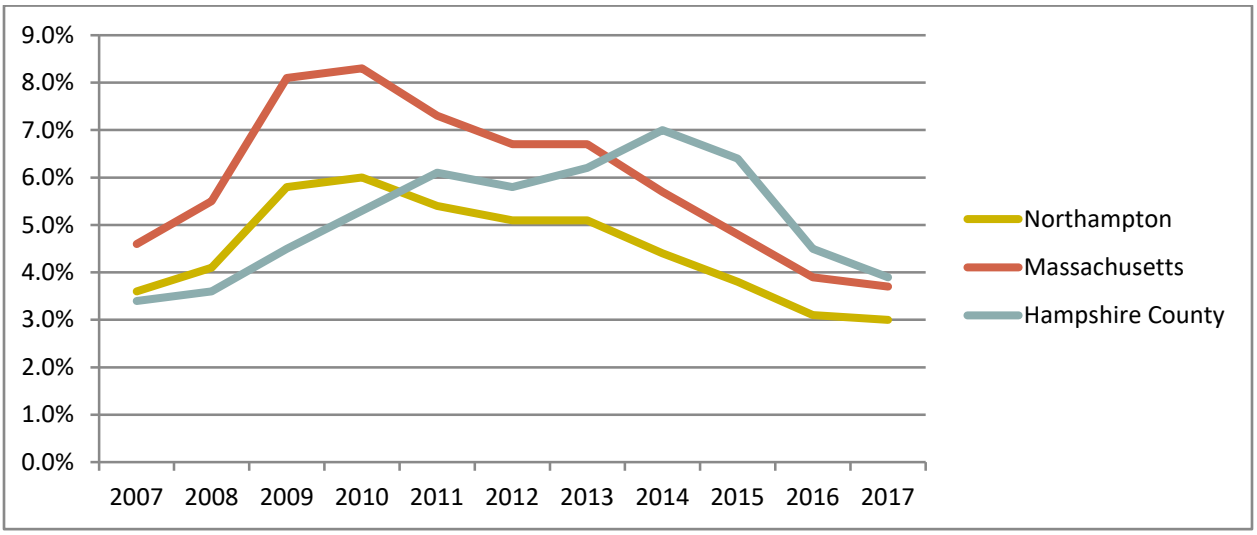
The percent of public housing and project-based Section 8 residents in the Pioneer Valley Region with disabilities is significantly higher than the percent of residents with disabilities in Northampton. This suggests that these types of public housing may be somewhat inaccessible to those with disabilities in Northampton.

Economic Characteristics

The annual unemployment rate for Northampton in 2017 was 3.0%, compared to 3.7% in Massachusetts. This accounts for approximately 483 unemployed residents. [56] It is important to note, however, that the unemployment rate fails to capture those who are working part-time because they cannot find full-time employment or those that have dropped out of the labor market all together.

[56] Executive Office of Labor and Workforce Development, not seasonally adjusted

FIGURE 17: UNEMPLOYMENT RATES



The top industry of employment in Northampton is Health Care and Social Assistance which makes up about 30% of the employment. It is followed by Educational Services with 14%, Retail Trade with 10.8%, Accommodation and Food Services at 9.2% and Public Administration at 5.3%.

Top 5 Industries by Employment[57]				
Industry	**Number of Establishments**	**Total Wages**	**Average Employment**	**Percentage of Employment**
Health Care and Social Assistance	333	$330,377,476	6,067	30.5%
Educational Services	47	$163,006,390	2,778	14.0%
Retail Trade	162	$70,797,346	2,149	10.8%
Accommodation and Food Services	106	$38,254,149	1,827	9.2%
Public Administration	49	$64,029,031	1,045	5.3%

A community's access to a quality education is deeply connected to its economic success. Northampton's population is very educated, with approximately 33% of the population above the age of 25 holding a graduate or professional degree.[58] This is almost twice the percent of the population of the Pioneer Valley where approximately 14% of the population holds a graduate or professional degree.

[57] Executive Office of Labor and Workforce Development, ES-202, 2017.
[58] US Census, ACS 2013-2017 5-Year Estimates, Table S1501

The percent of people at or below the poverty line in Northampton is slightly higher than Hampshire County as a whole, and lower than the Pioneer Valley (Franklin, Hampden, and Hampshire counties combined). [59]

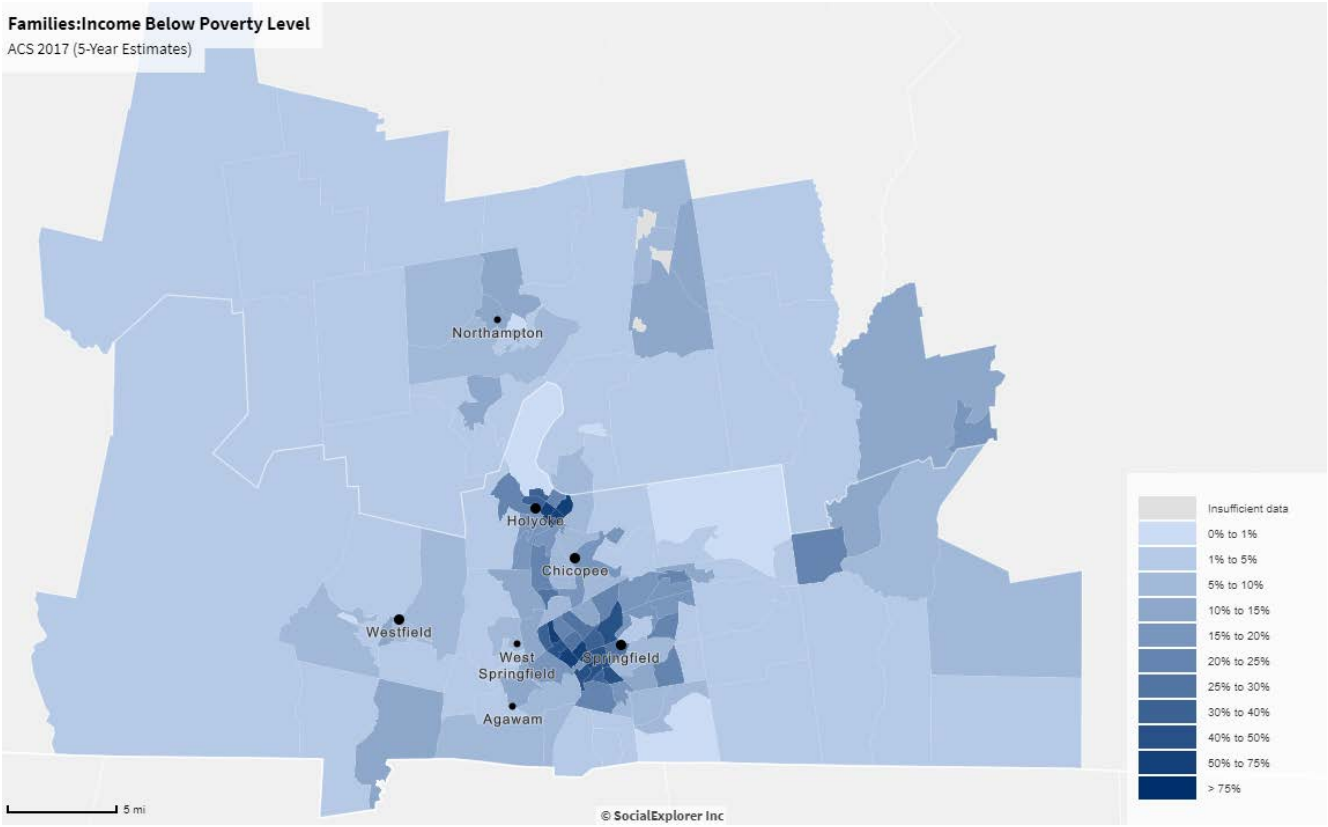
Geography	Percent of population under the poverty line
Northampton	15.0%
Hampshire County	13.8%
Pioneer Valley Region	16.4%
Pioneer Valley	15.8%
Massachusetts	11.1%

Household income also ranges depending on the number of individuals in a household. The median household income is higher ($91,707) for families than it is for all households ($62,838). The tables below show median household incomes for all households and family households (two or more people related by birth, marriage, or adoption who are living together).

Household Size	Median Household Income
All	$ 62,838
1-person households	$ 30,640
2-person households	$ 80,256
3-person households	$ 89,444
4-person households	$ 116,250
5-person households	$ 111,875
6-person households	N/A
7-or-more-person households	N/A

Family Size	Median Family Income
Total	$ 91,707
2-person families	$ 82,030
3-person families	$ 83,750
4-person families	$ 119,673
5-person families	$ 111,250
6-person families	$ 117,778
7-or-more-person families	$ 36,667

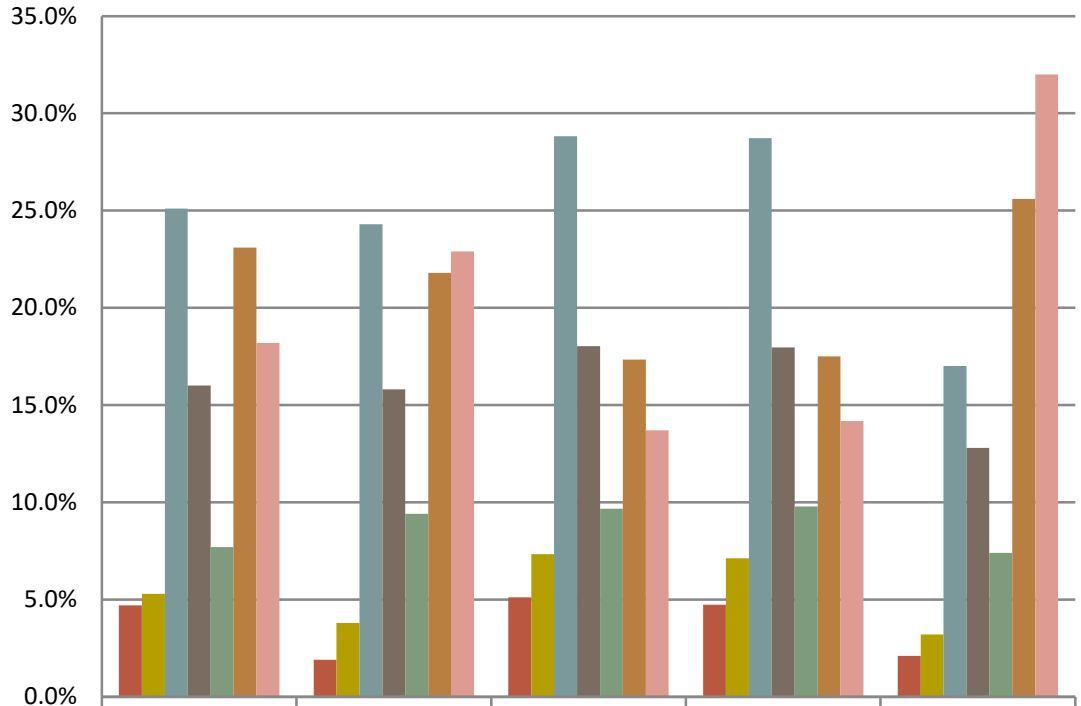
[59] US Census, ACS 2013-2017 5-Year Estimates, Table S1701



Household income varies depending on the race of the household as well. In 2017, the median income of a White household was more than twice that of a Latino household in Northampton. Data is not available for Black households due to a small sample size.

Race	2010	2017
White	$56,007	$63,438
Latino	$28,038	$31,978
Black	$31,210	N/A

FIGURE 18: EDUCATIONAL ATTAINMENT



	Massachusetts	Hampshire County	Pioneer Valley Region	Pioneer Valley	Northampton
Less than 9th grade	4.7%	1.9%	5.1%	4.7%	2.1%
9-12th grade, no diploma	5.3%	3.8%	7.3%	7.1%	3.2%
High school graduate	25.1%	24.3%	28.8%	28.7%	17.0%
Some college, no degree	16.0%	15.8%	18.0%	18.0%	12.8%
Associate's degree	7.7%	9.4%	9.7%	9.8%	7.4%
Bachelor's degree	23.1%	21.8%	17.3%	17.5%	25.6%
Graduate/professional degree	18.2%	22.9%	13.7%	14.2%	32.0%

Educational attainment in Northampton correlates very clearly with a person's poverty rate. Over 45% of those in Northampton with less than a high school graduate degree are living at or below the poverty line, whereas only 7.3% of those with a Bachelor's degree or higher are living in poverty.[60]

Educational Attainment	Poverty rate
Less than high school graduate	45.1%
High school graduate (includes equivalency)	23.7%
Some college or associate's degree	15.6%
Bachelor's degree or higher	7.3%

[60] US Census, ACS 2013-2017 5-Year Estimates, Table B17003

Housing Supply Characteristics

The purpose of this section is to review the characteristics and types of housing in Northampton to assess how its housing stock is responding to changing demographics, affordability pressures and market conditions. Local land use policies, the strength and weakness of the housing market, mortgage lending practices, housing discrimination, transportation networks, topography, and public infrastructure dictate where homes have been built and will continue to get built as well as the type and characteristic of the housing stock. Settlement patterns and the built environment are also a reflection of structural issues, such as economic security and educational attainment, which taken together, can encourage self-sufficiency, mobility and residents' ability to obtain and maintain housing. The City needs a full range of housing opportunities that are affordable to households of all racial and ethnic backgrounds, abilities and income ranges to ensure that the city and region remain economically competitive and welcoming to all.

Housing Inventory and Types of Housing Units

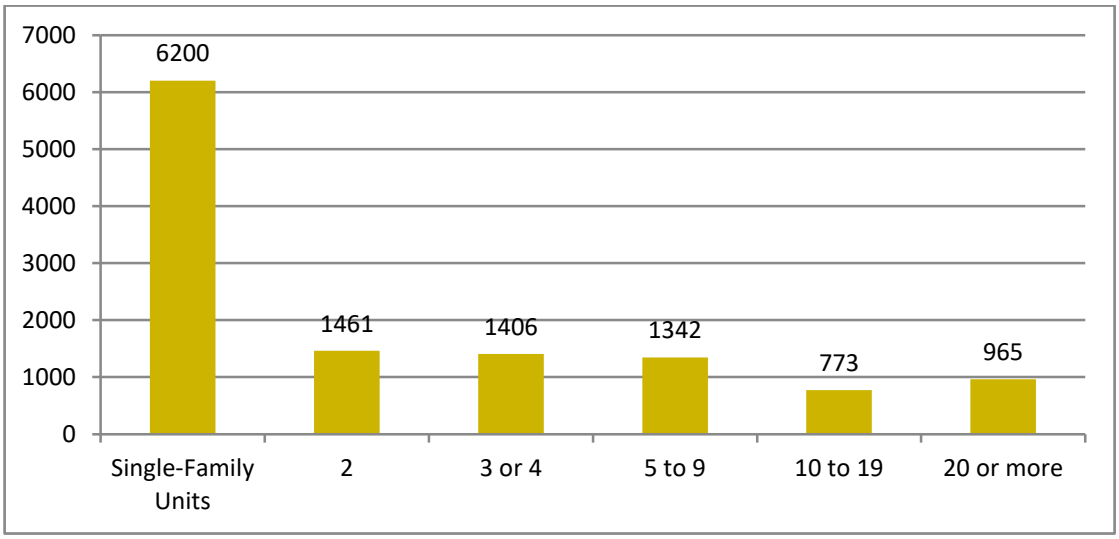
Both the population of Northampton and the total number of households has decreased between 2010 and 2017. The average household size in 2010 was approximately 2.1 whereas it increased slightly in 2016 to 2.19.[61] The total number of housing units has also decreased slightly since 2010 from 12,489 to 12,147.[62] The number of owner-occupied units has decreased since 2010 by about 3%, suggesting a slight increase in the number of renters in Northampton. In 2010 the owner-occupied rate was 57.8% compared to 54.6% in 2017.[63]

According to the ACS 2013-2017, 51% of Northampton's housing stock is single family units, and 49% are multi-family units. Units are distributed fairly equally around the City, with the exception of census tract 8220, which has by far the lowest number of total units. This is due to the location of Smith College, where many residents live in group quarters (dormitories). The largest tract is 8222, which comprises approximately 19.5% of the City's housing units.

Geography	Total Units	Single-Family Units	2	3 or 4	5 to 9	10 to 19	20 or more	Total Multi-Family Units
Northampton	12147	6200	1461	1406	1342	773	965	5940
8216.01	1673	832	80	183	228	129	221	841
8216.02	1784	978	128	132	242	265	39	806
8217	1467	1065	192	114	23	67	6	402
8219.01	1478	684	226	303	140	31	94	794
8219.03	1836	361	212	198	347	182	536	1475
8219.04	1398	293	337	403	240	59	66	1105
8220	153	46	4	0	60	40	3	107
8222	2358	1948	275	73	62	0	0	410

[61] US Census, ACS 5-Year Estimates, Table S1101, 2013-2017 and 2006-2010.
[62] US Census, ACS 5-Year Estimates, Table DP04, 2017 and 2010
[63] Ibid.

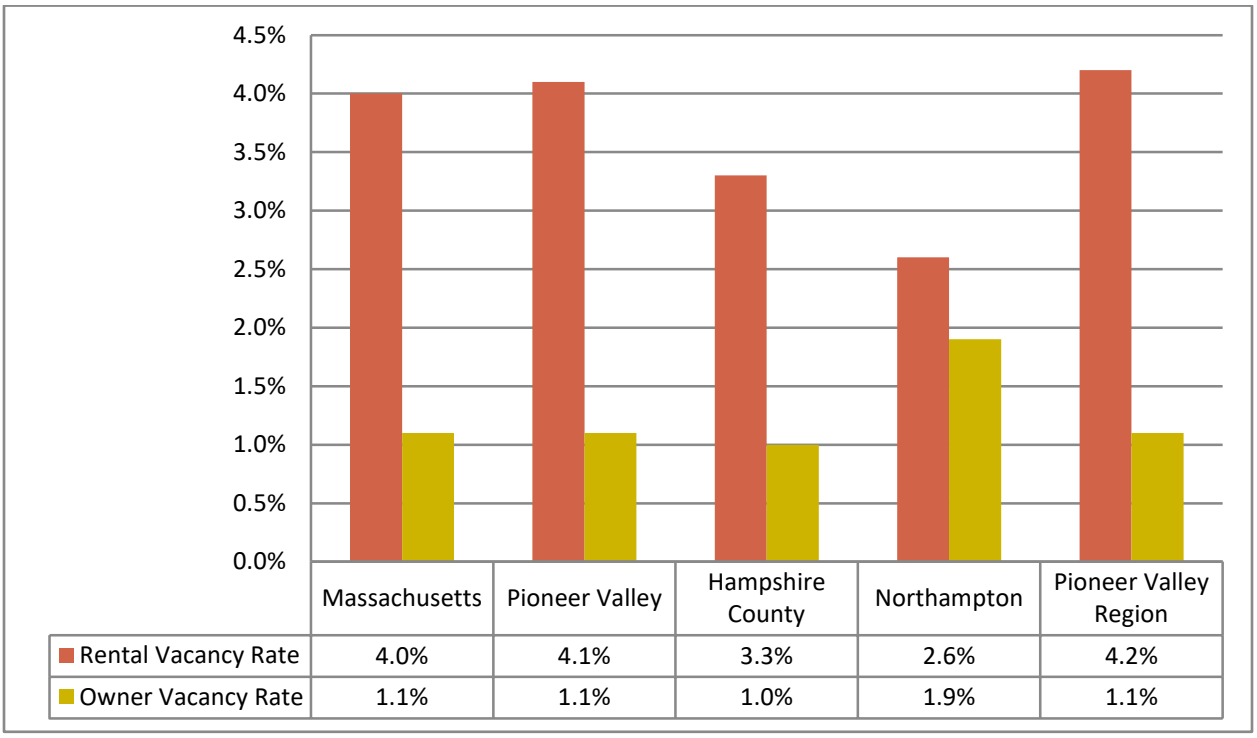
FIGURE 19: NUMBER OF UNITS IN A BUILDING



Northampton has a competitive housing market as is indicated by the relatively low rental and owner vacancy rates. A healthy rental vacancy rate is considered between 6-7%, low enough that prices are not increased due to high demand and renters have choices that fit their needs. Northampton's rental vacancy rate is approximately 3.6%. In 2010 the rate was 3.8% having risen from 3.4% in 2000. A healthy ownership vacancy rate is considered much lower- below 2% is ideal. Northampton's rate is 1.5%. In 2000 this owner vacancy rate was 1.0% and in 2010 it was estimated at 1.4%. The rental vacancy rate in Northampton is lower than in the region and Massachusetts as a whole, though only slightly.[64] It is approximately the same as Hampshire County as a whole. This suggests that the housing market is very competitive in Northampton, both for renters and potential owners. Competition can lead to higher prices that prevent some households from being able to move to Northampton.

[64] US Census, ACS 2013-2017 5-Year Estimates, Table B25004

FIGURE 20: VACANCY RATES



Homeownership

Northampton has a total of 6,229 owner occupied homes (54.6% of the total) and 5,177 renter occupied homes (45.4% of the total). Renters in Northampton are disproportionately Latino or Hispanic in relationship to the overall population of the city.[65] Of the 916 Latino households in the City, 800, or 87.3%, are renters. 73.9% of Black households are renters, 54.6% of Asian households are renters, and 40.3% of White non-Latino households are renters.

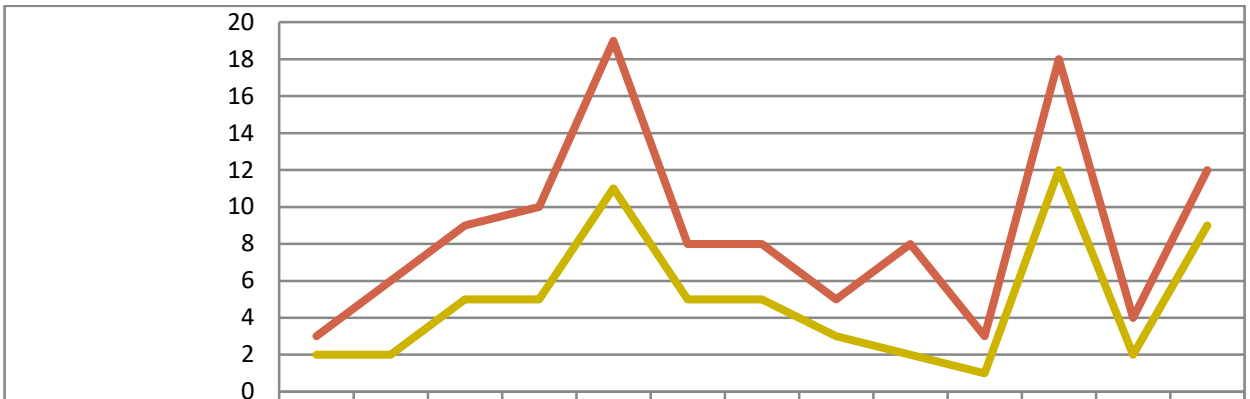
Housing Tenure by Race				
Tenure	**White, not Latino or Hispanic**	**Hispanic or Latino**	**Asian**	**Black**
Total Owner Occupied	5836	116	158	48
Total Renter Occupied	3934	800	190	136
Total	9770	916	348	184
Percent Owner Occupied	59.7%	12.7%	45.4%	26.1%
Percent Renter Occupied	**40.3%**	**87.3%**	**54.6%**	**73.9%**

[65] **US Census, ACS 2013-2017 5-Year Estimates**, Table B25003(B,D,H, and I)

Foreclosures

In the lead up and aftermath of the real estate crisis of 2008, foreclosures became a major concern across the United States. The number of foreclosures in Northampton rose drastically after 2008, and saw another spike in 2016. These foreclosures may have been the outcome of sub-prime or predatory loans—those loans given to those who do not necessarily qualify for typical mortgages.

FIGURE 21: FORECLOSURES IN NORTHAMPTON[66]



	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
All	3	6	9	10	19	8	8	5	8	3	18	4	12
Single Family	2	2	5	5	11	5	5	3	2	1	12	2	9

Cost of Housing

Amount Paid on Rent	2010	2017	Percent Change
Less than $500	823	907	10.2%
$500 to $749	961	352	-63.4%
$750 to $999	1384	1045	-24.5%
$1000-$1999	1600	2,527	57.9%
$2000 or more	23	223	869.6%

The AFFH uses Decennial Census and Comprehensive Housing Affordability Strategy data to show the demographics of cost-burdened households. Due to the different data source, these numbers are slightly different than ACS data. The chart below shows that cost burdened people of color are at higher rates than White residents in Northampton as well as in the region in general. For example, over half of all Black households in Northampton are considered severely cost burdened (paying more than 50% of their income on rent). Larger households are also more likely to be cost-burdened. Over 25% of families with five of more people are severely cost burdened, whereas only 9.28% of families with less than five people are severely cost

[66] Warren Group

burdened. Large families in Northampton are also more likely to be severely cost burdened than large families in the region in general.

Households with Severe Housing Cost Burden[67]	(Northampton, MA CDBG) Jurisdiction			(Springfield, MA) Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	**1,380**	**10,170**	**13.57%**	**24,580**	**182,025**	**13.50%**
Black, Non-Hispanic	**95**	**179**	**53.07%**	**3,125**	**13,381**	**23.35%**
Hispanic	**120**	**615**	**19.51%**	**10,320**	**34,164**	**30.21%**
Asian or Pacific Islander, Non-Hispanic	**75**	**429**	**17.48%**	**970**	**4,359**	**22.25%**
Native American, Non-Hispanic	**0**	**14**	**0.00%**	**64**	**295**	**21.69%**
Other, Non-Hispanic	**35**	**114**	**30.70%**	**680**	**2,575**	**26.41%**
Total	**1,705**	**11,535**	**14.78%**	**39,739**	**236,815**	**16.78%**
Household Type and Size						
Family households, <5 people	**480**	**5,175**	**9.28%**	**16,849**	**132,444**	**12.72%**
Family households, 5+ people	**140**	**545**	**25.69%**	**2,599**	**18,050**	**14.40%**
Non-family households	**1,080**	**5,810**	**18.59%**	**20,275**	**86,320**	**23.49%**

Percent of Income Spent on Rent	2017 Estimate	Percent
Total Rental Households	5,177	100.0%
Less than 10.0 percent	234	4.5%
10.0 to 14.9 percent	441	8.5%
15.0 to 19.9 percent	553	10.7%
20.0 to 24.9 percent	649	12.5%
25.0 to 29.9 percent	433	8.4%
30.0 to 34.9 percent	682	13.2%
35.0 to 39.9 percent	369	7.1%
40.0 to 49.9 percent	495	9.6%
50.0 percent or more	1,092	21.1%
Not computed	229	4.4%

[67] **AFFH Table 10- Demographics of Households with Severe Housing Cost Burden; CHAS**

The value of a home in Northampton has increased since 2010 by approximately 2.7%, taking into consideration inflation.[68] The chart below shows the shift in median home value between 2010 and 2017. However, due to changes in value due to inflation, we must take into consideration the value according to 2017 dollars.

Median Home Value (Dollars)		
	Actual Value	In 2017 Dollars
2017	$318,000	$318,000
2010	$279,000	$309,624
Percent Change	14.0%	2.7%

The housing stock in Northampton is quite old, with 45% being built in 1939 or earlier. 2,485 of those units are renter occupied. Older units are more likely to be home to lead paint which, as has been discussed earlier in this report, can lead to discrimination against families with children. For more information on this issue, see Barrier 16.

Year Structure Built	Owner Occupied	% Owner Occupied	Renter Occupied	% Renter-Occupied	Total	% Total
All units	6229	54.6%	5177	45.4%	11406	
Built 1939 or earlier	2644	51.6%	2485	48.4%	5129	45.0%
Built 1940 to 1949	257	54.9%	211	45.1%	468	4.1%
Built 1950 to 1959	714	67.5%	343	32.5%	1057	9.3%
Built 1960 to 1969	443	53.9%	379	46.1%	822	7.2%
Built 1970 to 1979	649	43.4%	846	56.6%	1495	13.1%
Built 1980 to 1989	683	67.6%	328	32.4%	1011	8.9%
Built 1990 to 1999	327	48.8%	343	51.2%	670	5.9%
Built 2000 to 2009	391	68.4%	181	31.6%	572	5.0%
Built 2010 to 2013	94	67.6%	45	32.4%	139	1.2%
Built 2014 or later	27	62.8%	16	37.2%	43	0.4%

[68] ACS 2013-2017 and 2006-2010 Table B25077

Northampton Housing Authority

As is discussed in Barrier 8, the population of people of color in Northampton Housing Authority units is much lower than in the region in general. For example, according to the table below, those who identify as Hispanic make up only 28.7% of public housing residents in Northampton, whereas in the region they make up a total of 76.6% of public housing residents. These discrepancies suggest that NHA's applicant preferences may have a disproportionate impact on people of color in the region.

	Race/Ethnicity[69]							
(Northampton, MA CDBG) Jurisdiction	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Public Housing	73	67.59%	3	2.78%	31	28.70%	1	0.93%
Project-Based Section 8	85	100.00%	0	0.00%	0	0.00%	0	0.00%
Other Multifamily	N/a	N/a	0	0.00%	N/a	N/a	N/a	N/a
HCV Program	293	63.42%	36	7.79%	126	27.27%	3	0.65%
Total Households	10,170	88.17%	179	1.55%	615	5.33%	429	3.72%
(Springfield, MA) Region	**White**		**Black**		**Hispanic**		**Asian or Pacific Islander**	
Housing Type	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Public Housing	421	13.45%	292	9.33%	2,398	76.61%	18	0.58%
Project-Based Section 8	1,243	27.35%	693	15.25%	2,592	57.04%	13	0.29%
Other Multifamily	135	73.77%	27	14.75%	18	9.84%	3	1.64%
HCV Program	2,129	20.88%	1,643	16.12%	6,363	62.42%	32	0.31%
Total Households	182,025	76.86%	13,381	5.65%	34,164	14.43%	4,359	1.84%
Note 1: Data Sources: Decennial Census; APSH; CHAS Note 2: Numbers presented are numbers of households not individuals.								

[69] **AFFH Table 6: Publicly Supported Households by Race/Ethnicity; Decennial Census; APSH; CHAS**

Appendix C: Public and Private Sector Characteristics

Public Sector

HUD Requirement—"municipalities must also ensure that municipal policies and programs do not have a disparate impact (negative impact) on members of a protected class compared to the general population. Disparate impact is an important legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is less discriminatory alternative that would meet the same interest."

The City of Northampton has made significant strides in the last 5 years to try to figure out how to facilitate infill and smaller house development in the city and the region, along with the previously documented efforts to expand multi-family housing by right and to allow Accessory Dwelling Units. These actions by the city have been taken deliberately with the goal of expanding housing choice focused on affordable home options.

When analyzing Northampton's current zoning with respect to best practices nationwide to promote mixed use, affordable housing and promote and preserve housing choice, the city is doing everything one would expect (STAR rating and "Zoning for Sustainability" Journal of APA Summer 2014). The city is:

- encouraging higher density development by facilitating and promoting infill,
- using Transfer of Development Rights (TDR),
- permitting small lot residential development, and
- is encouraging mixed use development by allowing housing in all business districts and some industrial districts, permitting live/work units, and
- is working to increase housing diversity and affordability by allowing accessory dwelling units, and density incentives for affordability.

The City has also expanded its Smart Growth Overly (40R incentive district), which requires an affordability element, at the former Northampton State Hospital and also to a district just outside the Central Business District.

Zoning

Housing costs in MA are considered some of the highest in the country and in our region Northampton is routinely identified as one of the most expensive places to live. Given this context, it is important to look at what the city is doing to keep existing affordable housing affordable and also—what the city is doing and could be doing to affirmatively further fair housing, that is, try to undo the lasting effects of racist discrimination against people of color in the United States.[70] The city of Northampton has made a deliberate choice to

[70] https://thelensnola.org/2019/01/18/how-to-undesign-the-legacy-of-racism-and-redlining-that-still-shapes-new-orleans/ https://www.washingtonpost.com/news/wonk/wp/2018/03/28/redlining-was-banned-50-years-ago-its-still-hurting-minorities-today/?noredirect=on&utm_term=.7cbaf47d2740 https://www.wbur.org/artery/2019/04/25/redlining-exhibit

concentrate development where there is infrastructure to support it and where people will have access to the necessities of daily life, including grocery stores, parks, schools, restaurants and shops.

The 2012 AI suggested that the city consider expanding the "by right' designation to the construction of half-way homes and multi-family dwellings. In 2013 the city completed a long-term effort to overhaul the city's zoning which resulted in expanded by right options for residential development as well as other changes that made it easier to develop housing in the city. The changes to the city's zoning are summarized as:

- Doubled and in some cases tripled the density allowed in some zones within core urban areas
- Moved toward permissive dimensional requirements… (3,750 sq. ft. lots allowable for residential dwelling units)
- Up to six units are allowed by right with site plan review
- Two family structures are allowed by right
- Simple standards for larger multi-family structures
- Accessory dwelling units allowed by right in every zone
- No traffic mitigation required downtown for residential construction
- Downtown Mixed Use Housing
    - Notation/ 7,000 people = 26% of the city's population is within walking distance to the downtown (4/10ths of a mile)
- Mixed Use housing allowed by right with site plan review
- No parking requirements in the downtown zone
- No Floor Area Ratios, setback or frontage requirements in the downtown zone
- No first floor housing <30 ft. from street frontage is allowed, but it is allowed behind that distance within the downtown zone.

Also the city changed the zoning to allow more flexibility for multi-family development within historic churches and schools if an historic preservation restriction is created -- no matter how low the density in the surrounding neighborhood is.

A review of the current zoning shows that a variety of multi-family configurations are allowed by-right.[71] They are: 2 and 3-family units in the URB and the URC, 3 family units in the NB, and townhouses with 6 or fewer units in the URC. It is important to view the city's zoning districts to realize that these zones comprise the vast majority of land area in the city that is served by city infrastructure and is in walking distance to grocery stores, schools, parks and the center of the city. In addition to the uses that are allowed by right in the large URC zone, townhouses up to 6 units are allowed with site plan review. Units of 7 or more require special permit review. In addition, in all residential zones attached accessory dwelling units are allowed by right and detached ADUs

[71] https://ecode360.com/13265306

are allowed with either site plan review or a special permit. The city now requires site plan review submission requirements for any residential development greater than 2,000 sq. ft. and this could still be a cost barrier as site plan review requires preparation of plans by a professional and attendance at Board meetings. The city Office of Planning and Sustainability is always balancing the desire to maintain and improve the quality of life for residents with respect to creating a healthy built environment that fits in with what exists, while not creating a burden for developers with respect to application costs and time. The 2012 AI also recommended considering making halfway houses "by-right". While this is not the case, the city has a very broad interpretation of the "educational mission exemption" included in Chapter 40A sub-section 3, which has allowed most proposed 'halfway homes' to be developed by right in the city.

The comprehensive overhaul of city zoning that was researched, planned, and implemented from 2008-2012[72] has yielded significant success with respect to the growth of affordable housing in the community. As noted, the city revised the land use regulations to allow by-right development of up to six units of housing throughout the core urban neighborhoods of the city. Further these districts do allow more than seven dwelling units by special permit, which is a much more rigorous permitting process. The city reduced total lot size throughout the city to enable possible 2 or 3-family dwellings on existing lots. The city is committed to building a healthy community where people can walk or bike to destinations and as a result implements regulations that concentrate development in and around the city center, Commercial Business District (CBD) and Florence center, General Business District (GB) where there are grocery stores, schools, shops, and bike paths and sidewalks. In the city center (CBD) and downtown Florence (GB) the city determined that there was no need for a minimum lot size and also eliminated all parking requirements. Eliminating parking requirements seems to have had the desired effect as there are two new large affordable housing developments, 70 and 55 units, in the city center for the first time in over a decade.

Zones	1 family	attached ADU	detached ADU	2 family	3 family	4-6 family	7 + family	any constr other than 1 family	reuse of hist ed/rel bldg for res	cluster	townhouses w/ 6 or <	townhouse 7+	any res use above 1st floor
RR	A	A	site	No	No	No	No	site	site	SP	No	No	N/A
SR	A	A	site	No	No	No	No	site	site	SP	No	No	N/A
URA	A	A	ZBA	No	No	No	No	site	site	SP	No	No	N/A
URB	A	A	ZBA	A	A	Site	SP	site	site	SP	site	SP	N/A
URC	A	A	ZBA	A	A	A	SP	site	site	SP	site	SP	N/A
CB	No	No	No	Above 1st floor or to the rear of sites				N/A	site	N/A	Above 1st		A
EB	No	No	No	Above 1st floor or to the rear of sites				N/A	site	N/A	Above 1st		A
GB	No	No	No	Above 1st floor or to the rear of sites				N/A	site	N/A	No		A
HB	No	No	No	Above 1st floor or to the rear of sites				N/A	site	N/A	Above 1st		A
NB	PB	A	ZBA	PB	A	PB		N/A	site	N/A	PB		A
M	No	No	No	No	No	No	No	No	No	No	No	No	No
GI	No	No	No	No	No	No	No	No	No	No	No	No	No
OI	No	No	No	No	No	No	No	No	No	No	No	No	A
SC	No	No	No	No	No	No	No	No	No	No	No	No	No
PV	A	A	A	A	A	A	A	A	A	N/A	A	A	A
WSP	A	A	site	No	No	No	No	No	No	SP	No	No	N/A
FP													
SG	40R Revie	40R Revie	40R Revie	40R Revie	40R Revie	40R Revie	40R Revie	40R Revie	40R Revie	40R Revie	40R Revie	40R Revie	40R Revie

[72] http://www.northamptonma.gov/DocumentCenter/View/1011/ZRCPublicForum_2232?bidId=

Building Code

The City of Northampton adheres to the State Building Code, but because Northampton is a certified Green Community, the City has adopted the Stretch Energy code that requires slightly more energy efficient building practices and that necessitates a Home Energy Rating System (HERS) rater to certify the effectiveness of the energy efficiency measures, thereby modestly increasing the up-front costs of building new homes while also dramatically reducing the cost of heating and cooling the home over time.

Home Modification Loan Program

Through the efforts of the Massachusetts Rehabilitation Commission (MRC), the Home Modification Loan Program (HMLP) was established by the Massachusetts legislature in 1999. HMLP was created to provide loans in amounts between $1,000 and $50,000 for modifications to the primary, permanent residence of elders, and individuals with disabilities. HMLP also lends from $1,000 to $30,000 secured by a promissory note and security agreement to individuals who own manufactured or mobile homes. These loans allow homeowners in Massachusetts to remain in their home and must specifically relate to a person in the household's ability to function on a daily basis. The program is funded through a state-bond and the loan is secured by a mortgage in order to guaranty repayment. These repaid loan funds will be lent out to other borrowers in the future.[73]

Lead Paint

According to Massachusetts General Law Chapter 111 Section 197, any owner of a property in which a child under the age of 6 resides must abate lead paint that exists at dangerous levels. This law may have the unintended consequence of dissuading landlords from renting to families with young children due to the potential cost of lead paint abatement. This may limit the housing choices for families with children. In 2016 Massachusetts dropped the threshold for lead poisoning to 10 micrograms per deciliter, and the de-leading requirements were simplified – for the most part to friction surfaces and "accessible" surfaces (window sills, railing caps). While deemed 'not perfect' by advocates, this move was seen as a good step towards ending discrimination based on lead paint. However, there is not enough public funding for lead paint remediation on a large scale.

The City's Housing Rehabilitation program is administered by PVPC and has a $45,000 cap per unit in order to accommodate for the high costs of lead remediation since 2016. This Community Development Block Grant (CDBG) funded program helps to remediate lead from between 3 to 5 units per year. So far, 13 units have been rehabbed and five more are in the pipeline.

[73] https://www.wayfindersma.org/home-modification-loan-program-faq

Municipal Programs/Policies Analysis

Just Big Enough

In 2013 Northampton, in collaboration with the Western Mass American Institute of Architects (AIA) launched the Just Big Enough-- Small Lots | Small Units | BIG IDEAS design competition, the City's effort to encourage development in the most sustainable areas of the city; the places where people can walk to work, shop, and play.

The Just Big Enough- Green Housing for ALL design, was a follow-up on a design competition in 2018 designed to highlight how it is possible to create very small and very green housing that is affordable to people typically left out of the green housing market. The competition was also used to find design solutions for limited development land that had been carved from conservation land in Northampton.

The city has looked at neighborhoods and found that in many cases, the neighborhoods with the greatest density are most desired by the market. Design may be more important than density in determining what makes a neighborhood great. Increasingly, city staff are seeing the kinds of small lots and small dwelling units that this project envisioned being created in Northampton.

Inclusionary Zoning

Inclusionary zoning was researched as a potential way to increase the affordable housing stock in Northampton for several years. The City monitored the experiences of other communities and concluded that it was too difficult for small private developers to navigate the complex implementation of affordable housing requirements, and instead opted to focus on the creation of affordable units by non-profit housing developers. Density bonuses and other incentives were also prioritized to create naturally occurring affordable housing. Inclusionary zoning works better in the eastern part of the state, where a number of affordable units can easily be incorporated into very large (100+ units) developments. If instituted in Northampton, where smaller scale projects are more the norm, mandated inclusionary zoning could actually be a deterrent to unit creation.

Property Tax Programs

Northampton has a senior and veteran property tax work-off program, designed to help seniors and veterans who may be struggling financially stay in their homes. The Senior Citizen and Veteran Tax Work Off Programs function similarly. Veterans and senior citizens (60 years of age and older) who own property in and pay real estate taxes to the City of Northampton must complete 125 hours of service in the program year, which runs from January 1 to October 31, and are eligible to receive a $1,500 property tax credit minus the required withholdings. This credit is then applied to the participant's real estate tax bill in the following fiscal year. Applications are available in November of each year. [74]

Expiring use properties

This "expiring use" problem stems from the financing of two of the biggest rental development programs in the 1970s – the State 13A program and the Federal 236 program. Many apartments throughout the Commonwealth, including some in Northampton, were built by private owners utilizing state and federally-

74 https://www.northamptonma.gov/1455/Veteran-Property-Tax-Work-Off-Program

funded mortgage programs with 40 year terms. In return for the publicly-assisted below market rate loans, project owners were required to comply with long-term affordable housing use restrictions. Unless these developments have other subsidies, when the affordable mortgage matures, the owners can begin to convert the affordable housing to market rate units. Virtually all of these mortgages will have matured by March 2020. And in a real estate market such that exists in Northampton, it is easy to understand why owners would be tempted to convert.

Massachusetts is actively supporting affordable housing preservation. Since 2015, the Department of Housing and Community Development (DHCD) and its partners have preserved the long-term affordability of over 15,000 Massachusetts affordable housing units. In 2017 alone, more than 4,400 units maintained their affordability and the state's funding decisions, including significant capital investments in affordable housing by the Baker Polito administration, have been key.

Chapter 40T is a law that establishes public notification provisions for tenants and state and local officials, provides purchase rights through a right of offer and right of first refusal for DHCD or its designee, and provides modest tenant protections for projects with affordability restrictions that terminate. Since enacted in 2009, the state has helped to preserve almost 30,000 units of affordable rental housing in Massachusetts with the investment of federal, state and local resources also aiding the effort.[75]

The current Subsidized Housing Inventory (which is not up to date) reports Northampton having 1,376 total subsidized units out of 12,604 total units for an overall percent of 10.92%. The majority of developments expire between 10-30 years and some are affordable in perpetuity. However, the development with the closest expiring use date is The Florence Inn, fourteen units of affordable housing managed by ServiceNet set to expire in 2025.

Recent Affordable Housing Production and Projects in the Pipeline

The following section outlines affordable housing production that has occurred in the last few years as well as projects that are in the pipeline.

Live 155: Developer – Way Finders

Project Description: Demolition of an existing 58 unit SRO and new construction of a 4 story, mixed use, mixed income building located at 155 Pleasant Street. 70 rental units; 28 studios and 42 one bedroom units; 47 affordable (20 studios and 27 one-bedrooms), 23 market rate (6 studios and 17 one bedrooms). 65,000 sq. ft. total including 2,500 sq. ft. of first floor commercial space as required by zoning. Project began in 2016 and opened for occupancy in June of 2018. The total project cost is roughly $20,000,000.

Income levels: 23 units at 60% of the area median income (AMI) as defined by the U. S. Department of Housing and Urban Development (HUD) for the Springfield Standard Metropolitan Statistical Area (SMSA) for incomes of $41,280 or below; 4 units at 50% AMI for incomes $34,400 or below; 20 units at 30% AMI for incomes of $18,600 or below. The 23 market rate units have no income eligibility requirements.

[75] https://cedac.org/blog/massachusetts-is-successfully-tackling-the-expiring-use-housing-problem/

Units for Special Needs populations: All units at Live 155 are disability accessible/visitable with roll-in showers. 4 units (one per floor) are fully handicap accessible. 10 units are set-a-side for homeless or formerly homeless (at the 30% of AMI or less level); 5 apartments are set aside for clients of the Department of Mental Health and 4 units are designed to accommodate visually and/or hearing impaired residents.

Rents/Subsidy Source: Way Finders is able to offer the affordable units through participation in the Federal Low-Income Housing Tax Credit program, with the 30 percent of area median income apartments having a subsidy attached to them through the Massachusetts Rental Voucher program. This means the tenants pay 40 percent of their gross income toward the rent, with the subsidy paying the difference. The rents for these apartments are $701 for the studio units and $844 for the one bedroom units. The 50 percent area median income apartments rent for $700 and $750 a month for studios and one bedrooms respectively, while the 60 percent area median income apartments rent for $840 and $900. The rent includes all utilities, and tenants have the option of purchasing Wi-Fi from Way Finders for $30 a month. The market-rate studio apartments rent for $900 a month, while the one-bedroom apartments rent at $1,000 a month.

LumberYard Apartments/ Valley Community Development Corporation

Project Description: Demolition of a former lumber yard, retail building and various outbuildings and new construction of a 4 story mixed use building located at 256 Pleasant Street. 55 affordable rental units will be comprised of 14 one bedroom units, 34 two bedroom units and 7 three bedroom units. Just over 70,000 sq. ft. total including 5,400 sq. ft. of first floor commercial space as required by zoning. Project began in 2014 will be completed in June of 2019. The total project cost is roughly $19,200,000.

Income levels: 43 units are available for households earning at or below 60% of the area median income and 12 units are for households earning at or below 30% of area median income. The 12 unit breakdown is 1 one bedroom unit, 9 two bedroom units and 2 three bedroom units.

Units for Special Needs Populations: 6 units are set aside for homeless or formerly homeless; 2 two bedroom units for Mass Rehab Commission Community Based Housing Program; 3 fully accessible handicap units; 1 unit for sensory impaired residents.

Rent/Subsidy Source: Maximum rents for the 60% of area median income eligibility levels will be $908 for 1 bedroom units, $1,090 for 2 bedroom units and $1,259 for 3 bedroom units. Twelve of the units come with project based rental assistance subsidies.

Friends of Hampshire County Homeless Individuals

In the year 2000 through the leadership of Yvonne Freccero, volunteers formed a 501(c) 3 non-profit organization called Friends of Hampshire County Homeless Individuals, Inc. with the mission of providing financial and volunteer support for the Interfaith Winter Shelter. In addition to fulfilling that mission every year since, the Friends purchased 3 homes and partnered with 3 different service providers to create housing for populations in need in Northampton. The Friends chose an organization most suited to serving the tenant population selected, fundraised to locate and purchase suitable houses, then transferred ownership to the partner service providers for on-going operation.

Yvonne’s House – Straw Avenue - Purchased in 2008 through the financial support of Northampton’s Community Preservation Committee and the Friends, Yvonne’s House provides a permanent residence for six people who have experienced long- term homelessness. ServiceNet, Inc. owns and manages the duplex and

offers supportive services. Residents pay rent based on their income. Yvonne's House exemplifies the movement known as Housing First as well as the unwavering determination of Yvonne Freccero.

Gandara-Friends House - Maple Avenue - Purchased in 2011 with major financial support from the Northampton Community Preservation Committee, as well as MassHousing's Center for Community Recovery Innovations Program, the Charlesbank Homes Foundation, and the Friends private fundraising efforts. This duplex provides permanent housing for six previously homeless individuals who are committed to sober living. It is owned and managed by the Gandara Center, a regional agency that includes in its' mission housing and services for recovery from substance abuse.

Northampton Teen Housing – Hatfield/Locust Street - The third project, Northampton TeenHousing, will create permanent supportive affordable housing for unaccompanied homeless young adults ages 18-24. The partner in this project is Dial/Self, a nonprofit agency that has provided housing and support services to at-risk youth since 1977. This development is being implemented in two phases. An existing home was purchased and renovated on Hatfield Street is now home to 4 young adults. New construction of an additional building on an adjacent parcel that fronts on Locust Street will see completion in the fall of 2019. The new building will provide 4 additional residential units, common space and office space for conducting case management functions.

Sergeant House Renovation and Expansion: Valley CDC/Way Finders

Project Description: This stately historic building located at 82 Bridge Street has been owned and operated by the Valley Community Development Corporation since 1990. Currently, the building is composed of 15 single room occupancy units (bedrooms only) with a common kitchen and 4 common bathrooms. Eight (8) of the units have been served by rental subsidy through the Section 8 Mod Rehab Program for 50% area median income tenants. Currently, construction is set to begin to accomplish a gut rehab, historic restoration, and construct an addition. This work will more than double the size of what is now called, Sergeant House. The 31 new units will be enhanced SROs, meaning every unit will include a bathroom and kitchenette. Renovations will also include a new elevator, a handicapped-accessible entryway, improved common areas, and an office for on-site property management. A new part-time Resident Services Coordinator will be on-site.

Income Levels: Sergeant House will offer housing units to people earning less than 60 percent of the average median income for the Springfield metropolitan area, which is $33,900 for an individual. Eighteen units will serve 30% AMI residents and will have project based rental subsidies. Existing tenants will be relocated during the construction period that will begin in May of 2019. Project completion is slated for March of 2020. 25 percent of the Sergeant House's new units will be set aside for people coming out of homelessness, and two units will be reserved for clients of the Department of Mental Health. Total project cost is $8.4 million.

Village Hill Northampton/ former State Hospital Property

Project Description: Village Hill Northampton is a 126-acre master-planned community based on New Urbanist principles. It combines commercial, R&D/light industrial and residential uses with open space to support regional job creation, housing, business development, and recreation. MassDevelopment is the managing partner overseeing the revitalization effort that has been ongoing for 20+ years. When build-out is complete, the former Northampton State Hospital campus will feature approximately 300,000-square feet of commercial space comprised of retail, office, and light industrial uses; 350-mixed income market rate affordable homes and rental units; and ample protected open space.

Christopher Heights Northampton

Assisted Living: In February 2016, the Grantham Group opened an 83-unit assisted living facility on the former State hospital campus, 43 units of which are affordable and designated for low-income seniors. Residents enjoy private apartments, prepared meals, social activities, personal care assistance, medication reminders, and staff available at all hours.

Affordable Housing: The Community Builders has been the developer of the affordable housing created on site to date. Two of the first projects undertaken in the campus redevelopment early on transformed two existing buildings into 33 affordable rental units at the Hilltop Apartments (2006) and 40 affordable rental units at Hillside Place (2008). TCB, in partnership with Valley CDC, is currently moving forward on creating 65 units of mixed income housing on two parcels – one at the far north end of the campus (North Commons/ 53 units) and one infill lot located near the main entry (35 Village Hill Road /12 units plus 2,500 s.f. of first floor commercial space). TCB is committed to sustainable design and energy efficiency and is in the process of securing funding. The addition of these developments will promote economic diversity within this planned community.

North Commons

Project Description: This project will create 53 residential units in 1 three story structure and provide common outdoor areas on the northernmost campus parcel. The 30 acres of open space will include a playground, walking paths, linkages to area trails and permanent riverfront conservation protection. The building will contain 8 studios, 19 one bedroom units, 22 two bedroom units and 4 three bedroom units.

Local CPA and CDBG funding has been awarded but the project awaits the DHCD One Stop Funding decision on an application submitted in February 2019. The total project cost is estimated to be $19,153,000.

Income levels: There will be 12 units at 30% AMI or below; 27 units at 60% AMI or below and 14 units at 120% AMI, combining affordable and work force housing components.

Units for Special Needs Populations: 8 units will be set-aside for clients of the Department of Mental Health and 4 units will be Community Based Housing units for people currently institutionalized or at risk of institutionalization.

Rents/Subsidy Sources: Rents at the 120% of AMI level will be $1,100 for studio units; $1,350 for the one bedroom units. Rents at the 60% AMI level will be $908 for the 1 bedroom units; $1,090 for two bedroom units and $1,259 for three bedroom units. The rents with subsidies will be $847 for a studio, $928 for a one bedroom and $1,163 for a three bedroom unit, although tenants in these units will only pay approximately 30% of their income for rent.

35 Village Hill Road

Project Description: This smaller project will see 5,400 square feet of new construction creating 12 residential units and 2,500 sq. ft. of first floor commercial space. Overall composition will include 2 studio apartments, 8 one bedroom apartments and 2 two bedroom apartments. This project has received local funding as well as an award from the State's newly created Community Scale Initiative geared towards smaller scale projects in more rural areas across the Commonwealth. The project gained site control in August of 2017 and will be completed in the fall of 2020. Total project cost will be roughly $4,000,000.

Income levels: There will be 6 units at 80% of AMI (1 studio, 2 one bedroom units and 3 two bedroom units) and 6 units of 120% AMI work force housing (1 studio, 4 one bedroom units and 1 two bedroom unit). There will be one unit set-aside as a Community Based Housing unit.

Rents/Subsidy Sources: 80% of AMI rents for a studio will be $1,100, $1,200 for a one bedroom unit and $1,454 for a two bedroom unit. For incomes at the 120% of area median income level (work force housing) rent for a studio will be $1,100, $1,350 for a one bedroom unit and $1,700 for a two bedroom unit.

Pioneer Valley Habitat for Humanity: Homeownership Units

Verona/ Garfield Avenue – This home ownership development, underway for several years is approaching completion. Pioneer Valley Habitat staff, volunteers and Habitat families have successfully built five homes on the Garfield Avenue site between 2008 and 2016. The first construction was townhouse style, with the wall dividing the homes running along the property line – two homes, not a condominium. The first family has been living in their home since fall of 2010. The second family moved in in June of 2011. The third home is a detached single-family home and it became occupied during the summer of 2012. Work began on the fourth house during the fall of 2012 and occupied in 2014. The next home to be constructed began in 2014 and occupied in January of 2015. The final home, nearing completion, is a 650 square foot 1 bedroom home, exemplifying the results of a design competition called Big Enough, from which PVHH is piloting the best of the small home revolution. The home features a simple energy efficient design and solar panels donated from community partner PV Squared. Smith Vocational and Agricultural High School students contributed construction, plumbing and electrical labor on all the homes.

Glendale Road – Pioneer Valley Habitat for Humanity broke ground in 2018 on three zero-net energy homes that share a common driveway off Glendale Rd. Two of them will be built with modular construction techniques through an innovative partnership with the Vermont Energy Investment Corporation (VEIC), the MA Dept. of Energy Resources and a modular homebuilder called Vermod. The home being built on site will be adapted to have a first floor fully handicap accessible bath. This project has received local CDBG and Community Preservation Committee funding awards, in addition to other awards. The first 3 homes are under construction with future homeowners contributing sweat equity. The two modular homes will finish construction in the summer of 2019 and the third home being built on site is slated to be finished by December 2019. Smith Vocational forestry students have begun tree clearing for the fourth and final building lot which fronts directly onto Glendale Road.

Other Habitat Projects In Northampton

- A duplex condo home on Pine Brook Curve in 1993
- A single family home on Cahillane Terrace in 1999
- A duplex condo home on Vernon and Forbes Avenue in 2000
- A duplex condo home on Ryan Road in 2002
- Three duplex condo homes on Westhampton Road 2003-2007

City Supported Housing Rehab Projects

Grove Street Inn Homeless Shelter Improvements

The City has financially supported physical improvements to the Grove Street Inn Homeless Shelter for Individuals over the years. The farmhouse, located on former Northampton State Hospital property was deeded to the City for use as a shelter, in the early 1990's, via a land disposition agreement. The City owned the building for many years while ServiceNet, Inc. administered the program. Improvements included installation of an electrical fire alarm system, boiler replacement, site drainage work and exterior painting. The City recently transferred ownership of the building to ServiceNet, Inc. The shelter has capacity for 21 homeless men and women.

New South Street Apartments Rehabilitation

Home City Housing received $250,000 from the Community Preservation Committee and $130,000 of Community Development Block Grant funds to do exterior rehabilitation work at this downtown affordable housing property in 2014. The historic building, located at 22-34 New South Street contains 18 affordable apartments.

Alliance for Sober Living/Gandara Center

The City supported, with CDBG dollars, physical improvements at a property located on Summer Street. This program has serves 6 individuals committed to sober recovery. Several CDBG allocations have been made over the years, the most recent in 2016 for roof and interior repairs.

Housing Rehabilitation Program

The City re-created a Housing Rehabilitation Program in 2016. (An earlier program was discontinued several years ago). The Pioneer Valley Planning Commission administers the program for the City. The program is fully supported by Community Development Block Grant funds and focuses on single family homeownership units. To date, 16 properties have been qualified, 15 are under contract and 11 units have been completed. Several new homeowners are in the process of being qualified. The goal of the program is to address 3-5 units per year. Total project costs are allowable up to $45,000 to accommodate lead paint abatement if needed. All units are lead tested.

Other Housing Support Services Projects

Access to Housing Initiative

ServiceNet, Inc. applied for and received $10,000 in 2013-2014 from the Community Preservation Committee to administer a pilot program geared towards facilitating movement out of homelessness. The funds were allocated to eligible individuals to utilize for first and last month's rent and security deposits. Lack of access to these sums is a barrier for those trying to exit homelessness.

6 people benefitted from the pilot program and were able to secure housing in Northampton. All 6 were still in those homes at the end of the grant program. 2 of the participants made repayments to the program, in order to create a small revolving fund.

Community Housing Support Services Program

Northampton's Housing Partnership, a mayoral appointed board of volunteers charged with addressing the City's affordable housing needs, designed and obtained local Community Preservation funds in 2015 to create the Community Housing Support Services Project. The Center for Human Development (CHD) was selected to administer the program following a public bidding process. For the last four years CHD staff have provided

assistance to Northampton residents that has included budget counseling and financial literacy, income maximization, linkages to education and employment training, referrals to food, health, child care or other eligible benefits and assistance with the timely payment of rent. 89 households have participated in the program and tenancies have been preserved for 86, yielding a 97% success rate for keeping people stably housed. The initial three year grant was renewed by the CPC for one year beginning April 1, 2019. Longer term funding sources will need to be identified and secured for the program to continue upon exhaustion of the CPC funds.

Relevant Plans

The following section outlines plans that are relevant to fair housing in Northampton that have been written in the last several years. Some of the content of these plans serves to contextualize Northampton's fair housing issues within the greater region.

City of Northampton Consolidated 5 Year Action Plan, 2015-2020

Fourteen areas of priority that were identified within the Consolidated Plan include:

"Homelessness prevention, support for the emergency shelter system, creation of new rental housing for individuals, creation of new rental housing for families, preservation of existing rental stock, housing rehabilitation for homeownership units, affordable homeownership opportunities for families, housing for at-risk and special populations, economic development activities focused on economic empowerment and income maximization, housing support services for those at risk of homelessness, addressing basic needs such as food, shelter and health care, elimination of slums and blight to facilitate development of new housing and economic opportunities, improvements to public facilities and public infrastructure."

Northampton Housing Needs Assessment and Strategic Housing Plan, 2011

This strategic housing plan identifies three priority housing needs following a visioning analysis, public forums, and special meetings and interviews: homelessness prevention, shelters and rapid re-housing, and producing and preserving affordable housing. Within the affordable housing category, the plan outlines several sub-priorities: rental housing for individuals and families, the preservation of existing affordable rental stock, housing rehabilitation resource, affordable homeownership for families, housing for at-risk and special needs populations, and research into options beyond traditional housing models.

Pioneer Valley Regional Housing Plan, 2014

The Pioneer Valley Regional Housing Plan identifies regional housing issues impacting the cities and towns of Hampden and Hampshire counties. It identifies the geographic areas of concentrated poverty and racial segregation and acknowledges that the Valley includes areas of both strong and weak housing markets. Some of the issues identified in this report that are relevant to Northampton's Analysis of Impediments include: a lack of accessible housing for people with disabilities, older housing stock with lead paint issues, limitations and lack of programs for public and private income-restricted housing, and landlords who are unaware of their responsibilities under federal, state, and local regulation. Aspects of this plan were used to inform much of the regional analysis included in this AI.

Sustainable Knowledge Corridor Fair Housing Equity Assessment, 2014

This regional assessment completed in 2014 by the Pioneer Valley Planning Commission intended to "identify opportunities related to housing market stability, housing affordability and fair access to housing in the Pioneer Valley in order to create a region in which all residents are able to choose housing that is affordable and appropriate to their needs." The plan outlines a total of 54 recommendations throughout the region, three of which pertain specifically to affirmatively furthering fair housing:

- Strengthen education to landlords, tenants, banking and lending institutions, and general public about fair housing laws
- Support advocacy, monitoring, reporting and enforcement of fair housing laws
- Strengthen connections between analysis of impediments and consolidated plans.

This Assessment also identifies intervention points where local governments can address issues pertaining to fair housing and affordable housing:

"State & local planning documents that do not address fair housing; lack of coordination & funding for programs that promote mobility; inadequate fair housing enforcement & education to address discrimination & barriers that limit housing access; too few legislative solutions to overcome impediments; lack of collaboration among governmental entities, zoning regulations that prohibit affordable and multi-family housing and/or make the creation of those units prohibitively expensive; lack of data to determine if entities receiving Federal financing are meeting their goals to affirmatively further fair housing. It adds the following components at the more macro level: lack of affordable housing in a variety of locations and predatory lending, redlining and other housing discriminatory practices, especially against persons of color. At the housing provider level, landlords that refuse to make modifications or reasonable accommodation, those who refuse to accept housing subsidies as a source of rental payment, linguistic profiling, and rental discrimination against families with young children due to presence or potential presence of lead-based paint hazards."

Private Sector

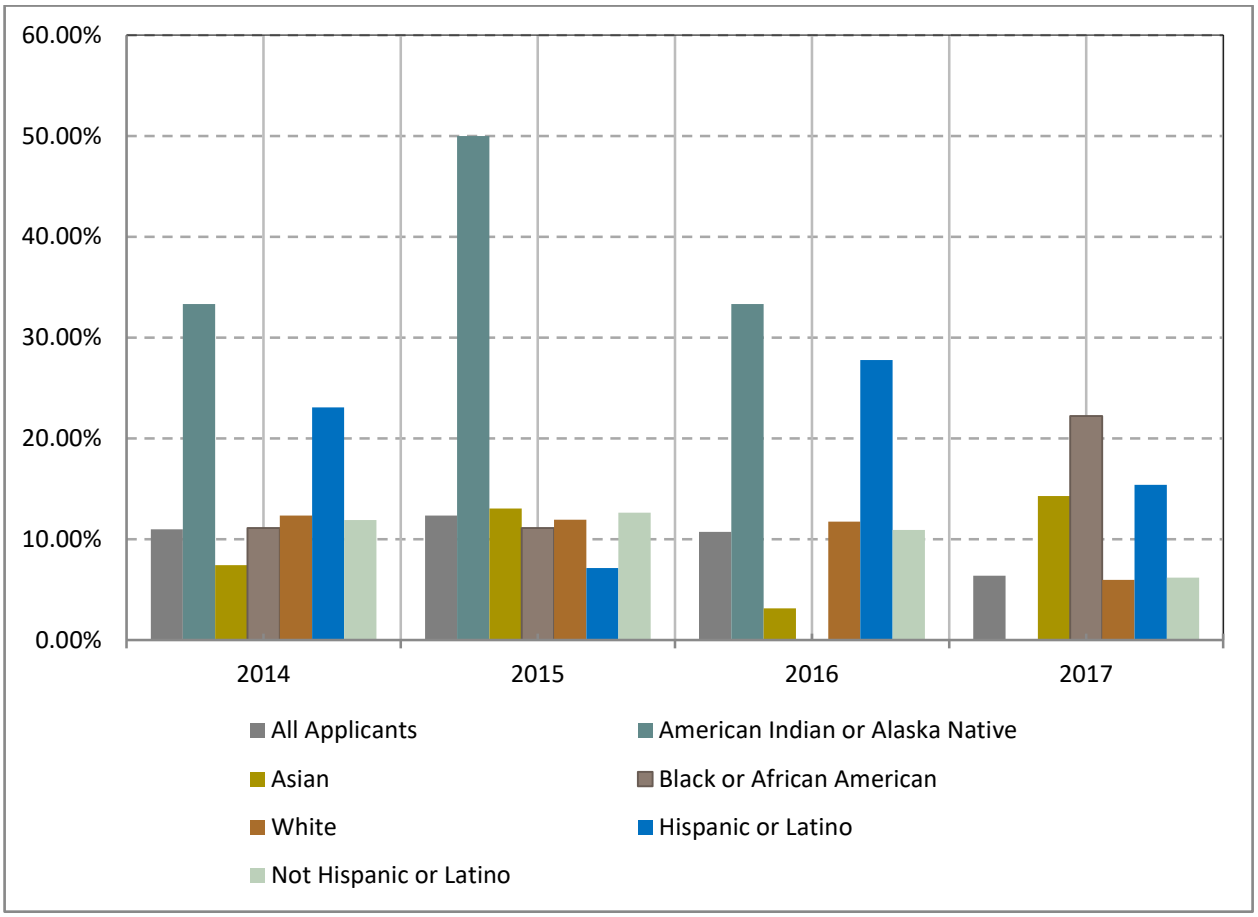
Banking and Lending Policies

Mortgage Denials by Race and Ethnicity

The Home Mortgage Disclosure Act (HDMA) requires every financial lending institution to provide the federal government with information regarding their loan practices including acceptance and denial rates. This data was reviewed to determine if certain racial or ethnic groups were disproportionately denied a home loan. The chart below shows denial rates by race for Northampton between 2014 and 2017.

From 2014 to 2017, a total of 2,913 households applied for either a home loan or a refinance in Northampton. 297 of those applications, or 10.2%, were denied. The vast majority of applications were completed by households described as "White" (2,282) and/or" Not Hispanic or Latino" (2,376). Denial rates over this four year time span were almost twice as high for households defined as "Hispanic and Latino". Of the 58 applications submitted by this group, 11 or (19%) were denied. Other racial and ethnic groups showed denial rates similar to those of the entire public.

FIGURE 22: MORTGAGE RATE DENIALS BY RACE & ETHNICITY



Steering and Other Discriminatory Housing Practices

Housing advocates who weighed in on the development of the Regional Housing Plan expressed the following discriminatory housing practices that are prevalent in the Pioneer Valley regional housing market, especially against persons of color. The most prevalent issues include:

- Active steering towards certain areas of a community and/or the region based on race/ethnicity, economic characteristics, and familial status.
- General rental discrimination against families with minor children.
- Rental discrimination against families with young children due to the presence or potential presence of lead-based hazards. This is usually a result of landlords not understanding or not being willing or able to comply with their obligations under Massachusetts laws to abate lead paint if a child under the age of 6 years old is occupying the unit and to not deny families with children under the age of 6 just because there is lead paint present in the unit. The Massachusetts Fair Housing Center identifies this as a top area of concern based on their statistical data.
- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin. Linguistic profiling is the practice of using auditory clues—usually over the telephone—to identify race, ethnic origin, or other characteristics, and discriminating based on those characteristics.

- Discrimination against individuals with Limited English Proficiency (LEP) in regards to landlords denying rentals to individuals with LEP and in entities with federal funding failing to accommodate such individuals with written or oral translation services.
- Landlords who refuse to make reasonable accommodations (changes in rules or policies to allow equal opportunity to use and enjoy housing) or reasonable modifications (structural changes) to allow individuals with disabilities equal opportunity to use and enjoy housing.
- Landlords have an obligation to allow such reasonable accommodations or modifications upon tenant's proper request.
- Landlords who refuse to accept housing subsidies as a source of rental payment is a main area of concern in our region.

This group of Pioneer Valley fair housing experts also felt that there was a need for more formal studies and reports to be conducted in the region on discriminatory housing practices, in order to draw public attention to the above noted issues as well as to illuminate additional issues and work toward solutions.

Private Rental Market Analysis

In March of 2019 Craigslist rental postings for Northampton were gathered from over the course of a single week. 45 posts were made for individual apartments or houses for rent ranging from studios to 4-bedroom homes. Of those rentals listed, 11 were for apartments with three or more bedrooms. 30 of the 45 posts (2/3 of all posts) mentioned a broker fee. These fees tend to be a percentage of one month's rent that must be paid to the rental agency upon move-in. Most fees were at or above 60% of one month's rent. While none of the posts included any directly discriminatory language, two of the posts had some veiled language that could be considered discriminatory possibly against families with children or perhaps trying to discourage college students from applying. For example, a 2-bedroom apartment listing stated that the landlord was looking for a "mature, quiet person (e.g. visiting faculty, etc)" and required a "quiet period" between 10pm to 8am. This language suggests that children are not welcome in this unit. Another post mentioned that a second room would be "ideal as an office or guest bedroom" as opposed to a child's room. Some posts ask for a higher monthly rent for more than one tenant.

The average rent for a studio or 1-bedroom apartment from these listings was $1,234.33 per month.

The average rent for a 2-bedroom was $1,603.16 per month.

The average rent for a 3-bedroom was $1902.11 per month.

The average rent for a 4-bedroom was $2287.50 per month.

Appendix D: Current Fair Housing Profile

Fair Housing Organizations

Massachusetts Commission Against Discrimination (MCAD)

Contact: 413-739-2145

The Massachusetts Commission Against Discrimination (MCAD) serves as the state's chief civil rights enforcement agency. The MCAD works to eliminate discrimination on a variety of bases and areas, and strives to advance the civil rights of the people of the Commonwealth through law enforcement, outreach and training. The MCAD has offices throughout the state, including a Springfield office that serves the Pioneer Valley. MCAD provides fair housing education, testing, enforcement and the ongoing monitoring of discriminatory practices that are key to eliminating bias in housing choice. The MCAD was established by the 1968 Civil Rights act and has served as one of the oldest civil rights enforcement agencies in the country.

Massachusetts Fair Housing Center (MFHC)

Contact: 413-539-9796

The City of Northampton is also served by the Massachusetts Fair Housing Center located in the City of Holyoke. The Massachusetts Fair Housing Center (MFHC) was established as the Housing Discrimination Project in 1989 and is the oldest fair housing center in Massachusetts. MFHC provides free legal services for individuals who have experienced housing discrimination on the basis of federal and/or state law. They receive complaints online, over the phone, through referrals from service providers, and during walk-in hours. When an individual reports suspected housing discrimination, MFHC will counsel him or her, investigate the complaint and, in appropriate cases, provide legal representation. MFHC's legal work helps to promote housing choice, preserve tenancies, avoid homelessness, create lead-safe housing for children and provide disabled tenants with equal access to housing.

MFHC also engages in extensive educational activities. MFHC conducts outreach to individuals and families at high risk of discrimination to make them aware of the fair housing laws and illegal housing practices. MFHC's staff visit local social service agencies to present workshops on fair housing rights, teach first time homebuyers about their rights, counsel homeowners about their mortgages and publish and distribute informational materials in over 10 languages. MFHC also provides programs for landlords and property managers on the fair housing laws to prevent discrimination before it occurs. MFHC is constrained in the amount of work they can do based on their current funding and affirm that there is much more work they could do if they had expanded funding given the number of complaints they receive.

Community Legal Aid of Massachusetts

Contact: 413-781-7814

CLA provides free legal services to low-income and elderly residents, victims of crime, and to the survivors of homicide victims in Western Massachusetts. CLA's Housing and Homelessness Unit helps tenants avoid eviction and helps homeowners avoid foreclosure. They also help families access shelter programs and get into affordable housing and have run a housing discrimination testing and enforcement program. They have an office in Northampton.

Stavros

Contact: 413-256-0473

Stavros is the regional advocacy agency for people with disabilities in the Pioneer Valley. In the past, the City of Northampton has partnered with Stavros to host workshops on fair housing laws with the populations served by Stavros. These workshops are intended to help people with disabilities learn how to access reasonable accommodations and to be aware of their rights.

Reports of Discrimination

Below is a chart showing the total complaints received by Mass Fair Housing for Hampden and Hampshire Counties from 2014 to 2019. In both counties, the most reported type of discrimination was due to disability with a total of 597 cases. 195 reports were made regarding racial discrimination, 173 regarding familial status, and 74 regarding public assistance.

Problem Code	Hampshire County	Hampshire Percentage of Total	Hampden County	Hampden Percentage of Total
Race	35	16.06%	160	14.29%
Age	1	0.46%	6	0.54%
Sexual Orientation/Gender Identity and Expression	2	0.92%	6	0.54%
Public Assistance	15	6.88%	59	5.27%
Religion	1	0.46%	1	0.09%
Sex	2	0.92%	52	4.64%
Familial Status	18	8.26%	155	13.84%
National Origin	5	2.29%	45	4.02%
Disability	127	58.26%	470	41.96%
Marital Status	1	0.46%	1	0.09%
Other	11	5.05%	165	14.73%
Total Cases	**218**	**100.00%**	**1120**	**100.00%**

Assessment of Current Public and Private Fair Housing Programs and Activities in the Northampton

2012 Analysis of Impediments

Below is an outline of proposed Actions from the 2012 Analysis of Impediments to Fair Housing Choice, prepared by the Massachusetts Fair Housing Center. The chart includes follow-up actions taken to date.

Action Plan 1a) Increase the supply of affordable housing in Northampton and take steps to prevent the loss of affordable units in the city. *212 units of various types constructed since 2012, with 85 currently in the pipeline. Worked with owner/manager of Leeds Village Apartments to preserve affordability there. No other units in danger of being converted to market rate in the near future.*
Action Plan 1b) Because Northampton is a desirable place to live, a strategy will need to be employed that ensures that members of protected classes who are disproportionately affected by the high cost of housing in Northampton are the ones who access newly created affordable units. *Difficult strategy to create and implement, due to state funding "packages" that come with assigned numbers of units for homeless, clients of the Department of Mental Health, disabled. Local preferences do not facilitate regional mobility. Creating family housing at the Lumber Yard apartments increased inventory for larger sized affordable apartments.*
Action Plan 2a) Create an incentive plan for the development of multi-bedroom rental units. *Multi-bedroom rental units created at the Lumber Yard Apartments and will be at North Commons, Village Hill, but not as a result of an incentive plan.*
Action Plan 3a) With a suitable LGBT advocacy organization, host an education session with landlords and lenders to inform them about this new protected class status. *Information was made available at the annual landlord workshops sponsored by the Northampton Housing Partnership. No LGBTQ advocacy organization was identified with which to partner.*
Action Plan 3b) Produce or revise fair housing outreach materials to include this protected class. *Done by the Massachusetts Fair Housing Center; disseminated by the City at appropriate venues.*
Action Plan 4a) Create a database on the city's website that lists those homes that have been de-leaded. *Being undertaken by the City's Health Department, updated regularly for public perusal.*
Action Plan 4b) Provide outreach to landlords and homeowners about the programs and financial assistance available to them to de-lead their homes. *Information made available in an annual letter from the Mayor to all City landlords; at the informational workshops sponsored by the Housing Partnership and on the City's website. Abatement activities are carried out when required for units participating in the City's CDBG funded Housing Rehabilitation Program, administered by the Pioneer Valley Planning Commission.*
Action Plan 5a) Host a community meeting to inform members of the public about the recently passed CORI reform law to ensure that landlords are following the requirements for CORI checks and denials based on a CORI record and to inform renters of the ways in which they can seal their CORI records. *Updates were provided at training sessions conducted by the Mass Fair Housing Center in 2018, 2019 for property managers and service providers.*
Action Plan 6a) Work with disability rights and disability advocacy groups to host a workshop to help those with disabilities assemble the types of documents and identification papers needed to complete a rental application. *Conducted a workshop in joint sponsorship with Stavros Center for Independent Living in 2014. Should repeat*

regularly.
Action Plan 6b) Examine the types of disability housing discrimination complaints filed over the past few years and look for patterns and opportunities for targeted outreach and education. *This research and analysis occurs annually in preparation of the Annual Action Plan required by HUD, as a Community Development Block Grant funded entitlement community. Outreach is conducted annually to the Stavros Center for Independent Living. City's Office of Planning and Sustainability recently completed a report entitled "Increasing Accessibility for People with Disabilities at Northampton Greenways, Parks and Recreation Areas" in 2019, and the Northampton Disability Commission completed an ADA Self-Evaluation and Transition Plan Update in 2019.*
Action Plan 7a) All agencies that receive housing discrimination complaints will participate in a process of information sharing across agencies while still maintaining client confidentiality. *Northampton Human Rights Commission and Northampton Housing Partnership encouraged to work with the Mass Fair Housing Center and Community Legal Aid for complaint intake and processing, rather than City agencies getting involved with enforcement activities.*
Action Plan 7b) Fair housing agencies will work together to better define their respective roles regarding receipt, referral, and investigation of housing discrimination claims. *Not within the City's control for implementation, although that coordination is encouraged*.
Action Plan 7c) The MFHC will meet regularly with representatives from Northampton's community organizations in order to hear, from the ground up, the challenges to fair housing that their constituents face. *Education and outreach does occur, but the presence of the MFHC in Hampshire County is not as apparent as perhaps it is in Hampden County. The City used to award CDBG funding to the agency, in order to formalize a scope of work, and guarantee that work would take place here, but the agency no longer applies for the funds.*
Action Plan 8a) Consider expanding the "by right" designation to the construction of halfway homes and multi-family dwellings. *Allowing multi-family home construction by right in all zoning districts is currently being examined by the Zoning Sub-Committee of the Northampton Housing Partnership and the Office of Planning and Sustainability. Halfway homes are usually exempt from zoning due to the educational use categorization, and therefore are permitted in most locations.*
Action Plan 9a) Work with rental housing advertisers to inform them of the fair housing laws in Massachusetts and their obligation not to print discriminatory ads. *Mass Fair Housing Center undertakes this work and conducts periodic monitoring and follow up.*

Appendix E: Housing Projections

The total population of Northampton is not projected to increase or decrease drastically over the coming years. However, the characteristics of the City's population are likely to change. In order to best understand the future housing needs of Northampton we have calculated approximate projections for households with children, households at different income levels, and households that may need accessibility features. If the City of Northampton is to reach its goal of becoming a more inclusive and welcoming community, its population must more accurately reflect that of the general region. Currently, the population of Northampton differs from that of the region as a whole in terms of income and household make-up.

Households with Children

In order to serve the needs of the Pioneer Valley region, Northampton must attract or provide housing for specific populations of people and household types to better match the population of the area. For example, Northampton has a much lower percent of households with children than the rest of the region.[76] 23.8% of households in Northampton have children, whereas 29.7% in the greater region have children. This may indicate that there are barriers for families interested in living in Northampton, especially considering that qualitative data gathered for this report suggests that Northampton's schools are highly sought after. In order to match the regional average, Northampton would need to attract over 1,550 families with children. It is also important to note, however, that some of these population trends may be due to Northampton's higher than usual college student population.

	Pioneer Valley Region	**Northampton**
% HH with Children	29.7%	23.8%
Total # HH w Children	70,701	6,282
Total increase to keep up with regional trend		**1,558**

Accessibility

As the population of Northampton is aging, the need for accessible housing will increase. The number of individuals ages 65 and above is projected to increase by 94% by 2035 and the population of those with disabilities will thus also increase.[77] It is expected that by 2035, 32.5% of the population over 65 will have a

[76] US Census Bureau, 2013-2017 ACS, Table S1101
[77] UMass Donahue Institute Population Projections

disability, or an increase of 1,496 individuals.[78] In order to meet the need for accessible units within the City, Northampton must prioritize the production and conversion of accessible homes.

Current Population with a Disability

	Total	With a Disability	% with disability
65+	4,106	1,173	28.6%
65-74	2,744	490	17.9%
75+	1,362	683	50.1%

Projected Population with a Disability 2035

	Total	With a Disability	% With a Disability	Projected Increase From 2017
65+	7,498	2,642	35.2%	1,469
65-74	3,434	615	17.9%	125
75+	4,046	2,027	50.1%	1,344

Household Income

The breakdown of households in different income categories in Northampton differs from those in the region. The charts below show the incomes associated with the regional area median income (AMI). The data shows that in order to meet regional trends, Northampton must attract households in each income group.[79]

Northampton, MA

	Income at AMI	Current # of HHs in Income Bracket	Current % of HHs in Income Bracket	HH Increase needed to meet Regional Trends
Under 30% AMI	$22,800	2,264	19.8%	211
Under 80% AMI	$60,800	5,451	47.8%	628

[78] US Census Bureau, 2013-2017 ACS, Table S1810
[79] US Census Bureau, 2013-2017 ACS, Table S1901

Under 120% AMI	$91,200	7,265	63.7%	548

Pioneer Valley Region

	Income at AMI	Current # of HHs in Income Bracket	Current % of HHs in Income Bracket
Under 30% AMI	$22,800	51,561	21.7%
Under 80% AMI	$60,800	126,770	53.3%
Under 120% AMI	$91,200	162,932	68.5%

Housing needs by income: Renters and Buyers*

The table below[80] shows housing needs associated with different income levels. As is demonstrated by the data, there are not enough rental units available for those making less than $30,000 annually to meet the need. Approximately 858 more homes that cost less than $750 are needed to ensure that these lower-income renters are not cost-burdened.[81]

Projected Housing Needs by Income Category: Rental Units				
Income	Rental HHs in Income Level	Affordable Monthly Rent	# of Units Affordable to Rent within this Income Level	Difference Between Availability and Need
Less than $10,000	720	Less than $250	280	-440
$10,000 to $19,999	883	$250 to $500	627	-256
$20,000 to $29,999	514	$500 to $750	352	-162
$30,000 to $39,999	491	$750 to $1,000	1045	554
$40,000 to $49,999	398	$1,000 to 1,250	1030	632

[80] These numbers are approximations. The data in the table is derived from two different Census datasets which have different income level categories. Due to differences in the income level categories, some of the income level data does not match up completely.

[81] US Census Bureau, 2013-2017 ACS, Tables B19001 and B25063

$50,000 to $74,000	912	$1,250 to 1,875	1297	385
$75,000 to $99,999	631	$1,875 to $2,500	372	-259
$100,000+	627	$2,500+	51	-576

This chart shows how the income levels of those in Northampton compare to the housing values reported by the US Census Bureau (note that these are *values* not actual listing prices). This table considers all households who live in Northampton, as opposed to just homeowners.[82]

Projected Housing Needs by Income Category: Ownership Units				
Level of Household Income	Number of Households in Income Level	Value of Ownership Units Affordable to this Level of Income	Value of Ownership Units*	Estimated Number of Units in Northampton by Value of Home
Less than $20,000	2047	Less than $60,000	Less than $60,000	117
$20,000 to $29,999	789	$60,000-$90,000	$60,000-$90,000	25
$30,000-$39,999	1085	$90,000-$120,000	$90,000-$125,000	136
$40,000-$49,999	751	$120,000-$150,000	$125,000-$150,000	125
$50,000-59,999	779	$150,000-$180,000	$150,000-$175,000	176
$60,000-$74,999	1,091	$180,000-$225,000	$175,000-$250,000	1299
$75,000-$99,999	1,445	$225,000-$300,000	$250,000-$300,000	948
$100,000-	1,048	$300,000-$375,000	$300,000-	1,603

[82] US Census Bureau, 2013-2017 ACS, Tables B19001 and B25075

$124,999			$400,000	
$125,000-$149,999	782	$375,000-$450,000	$400,000-$500,000	762
$150,000-$199,999	766	$450,000-$600,000	More than $500,000	1038
$200,000 or more	823	More than $600,000		

Appendix F: Terms and Definitions

Accessible Housing

Housing is "accessible" if it has been designed to allow easier access for people who are physically disabled or vision impaired. Federal law requires that a housing provider make reasonable modifications to the design of a structure, such as installation of a ramp into a building or grab bars in a bathroom. Terms that are related to accessible housing include the following:

- Adaptable housing is housing that can be modified to the changing needs of the people living inside it without the need for significant reconstruction. It provides people with a larger opportunity to stay in their own home as their mobility changes due to age or illness.

- Barrier-free Housing is housing that has been designed to accommodate people with mobility restrictions and allow them to navigate through their home. Barrier free characteristics include not requiring the use of stairs and ensuring entryways are wide enough for access by a wheelchair.

- Universal design is the utilization of principles that allow the use of a housing unit or items within a housing unit by as many people as possible. Facilities that incorporate universal design can be used by both people with and without disabilities.

- Visitability, as defined by HUD, is "a very basic level of accessibility that enables persons with disabilities to visit friends, relatives, and neighbors in their homes within a community." HUD has two design standards for visitability: 1) providing a 32-inch clear opening in all interior and bathroom doorways; and (2) providing at least one accessible means of egress/ingress for each unit. HUD "strongly encourages" incorporation of these standards, in addition to required accessibility design.

Affordable Housing

Housing is considered to be "affordable" if the household pays no more than 30 percent of its gross annual income on housing. Households who pay more than 30 percent of their income for housing are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. This is the generally accepted definition of housing affordability in the planning field and is the definition used by the U.S. Department of Housing and Urban Development's and the Massachusetts Department of Housing and Community Development in the calculation of the Area Median Income and promotion of income-restricted housing (see definitions below).

Area Median Income

The Area Median Income (AMI) is the median family income for the Metropolitan Statistical Area (MSA), which includes all communities in Hampshire and Hampden County. The U.S. Department of Housing and Urban Development (HUD) calculates the AMI annually, based on the American Community Survey's estimated median family income for the MSA. The Springfield AMI in 2017 was $67,700.

From the AMI, "income limits" are derived based on family size (eg. Income limits for a family of one are significantly lower than those for a

family of four) and used as the most common benchmark to determine eligibility for federal and state housing programs. The three most commonly used affordable housing benchmarks are:

- Low Income (LI) means no more than 80% of Area Median Income (AMI).
- Very Low Income (VLI) means no more than 50% of AMI
- Extremely Low Income (ELI) is no more than 30% of AMI

Chapter 40B-Comprehensive Permit Law

Massachusetts General Law Chapter 40B, alternatively called "the Comprehensive Permit Law" or the "Anti-Snob Zoning Law", was promulgated in 1969 specifically to address exclusionary zoning practices as well as racial and economic segregation, shortage of decent housing, and inner city decline. The Comprehensive Permit Law allows a limited override of local zoning and other land use regulations in communities where such regulations impede the development of affordable housing and rental housing. The Law sets an affordable housing goal of 10 percent, or fair share quota or threshold, for all communities. Communities below 10 percent must allow a streamlined zoning review process for proposed housing developments under the condition that 25 percent or more of the proposed units are reserved for low or moderate income households.

Conditional Tenancy

An approach to keeping people who struggle to stay in affordable housing that has been used more internationally than in the US. It is based on the understanding that housing providers should be supporting people to meet their ambitions and helping people migrate through social housing. Conditional tenancies are being introduced in the United Kingdom; they are promoting significant cultural shifts for both housing providers and tenants. However, whilst all the pilots were demonstrating initial success, no single “one size fits all” approach to sustaining a tenancy long-term has yet emerged.

Entitlement Community

A principal city of a Metropolitan Statistical Area that receives Community Development Block Grant funds directly from the federal Department of Housing and Urban Development (HUD) and not the state. There are five entitlement communities in the Pioneer Valley: Chicopee, Holyoke, Northampton, Springfield, and Westfield.

Fair Housing

Fair housing means having equal and free access to housing regardless of race; color; religion; national origin; sex; age; ancestry; military or veteran status; sexual orientation; gender identity and expression; marital status; familial status; the use of public assistance, housing subsidies or rental assistance; genetic information; victims of domestic abuse; and disability, blindness, deafness, or the need of a service dog. These categories are protected by state and federal law. Examples of policies or programs that restrict equal and free access include zoning and discrimination in the real estate market. People should not face discriminatory housing practices, such as zoning that creates segregation and unfair mortgage lending standards. The Fair Housing Act of 1968 as well as subsequent legislation and related court decisions firmly plants fair housing as a civil right

High Opportunity Areas

Areas that provide high quality or highly desirable employment, educational, recreational, and service opportunities and that tend to be accessible via public transportation systems.

Household

The U.S. Census Bureau defines a "household" as all of the people who occupy a housing unit. There are two types of households: family households and non-family households. People not living in households are classified as living in group quarters (includes dormitories, prisons, nursing homes, etc.).

A family household consists of a household where a householder and one or more other people living in the same household are related to the householder by birth, marriage, or adoption. A family household may also contain people not related to the householder. In the 2010 Census, same-sex spousal households are included in the category, "same-sex unmarried partner households" but may be either a family or nonfamily household depending on the presence of another person who is related to the householder.

A non-family household consists of a householder living alone or with nonrelatives only, for example, with roommates or an unmarried partner.

Income Restricted Housing

Income- restricted housing is housing that is restricted to individuals and families with low to moderate incomes. These are the people who traditionally have various social and economic obstacles that make it more challenging to find clean, safe and affordable housing. Income-restricted housing typically receives some manner of financial assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy. There are two forms of income-restricted housing: public and private. Public housing is managed by a public housing authority, which was established by state law to provide affordable housing for low-income people. Private housing is owned and operated by private owners who receive subsidies or zoning relief in exchange for renting to low- and moderate-income people. Most providers of housing assistance use HUD's Area Median Income (AMI) limit thresholds to determine eligibility for their programs.

Low Opportunity Areas

Areas with limited job opportunities or desirable employment as well as limited educational, recreational, and service opportunities and amenities. Low opportunity areas may have limited access to public transportation systems.

Market rate housing

Housing that has rent levels or sale prices that are consistent with the housing market of the surrounding area. Market rate housing includes all housing that is not income-restricted. It includes lower valued housing to higher valued housing. Weak housing markets have market-rate rents or sales prices that are lower than stronger market areas. Market-rate housing may have tenants who pay a portion of their rent with a voucher, such as a Section 8 (this is a housing subsidy in the form of rental assistance that tenants can use to find rental housing in the private market and is paid to a private landlord).

Non-Entitlement Community	A city or town that does not receive Community Development Block Grant funds directly from the federal Department of Housing and Urban Development (HUD). In Massachusetts, the non-entitlement communities apply directly to the Massachusetts Department of Housing and Community Development for CDBG funding. Non-entitlement communities in Massachusetts fall into one of three groups: Mini-Entitlement Community (receive the highest level of state-distributed CDBG funds due to their high statistical indication of need, poverty rate and size), CDF I Community (communities with high statistical indication of need), and CDF II Community (communities that are not eligible for CDF I due to lower statistical need). A full list of the CDBG funding eligibility categories can be found in the Appendix.
Non-family (household)	A non-family household consists of a householder living alone or with nonrelatives only, for example, with roommates or an unmarried partner.
Pioneer Valley	Hampden, Hampshire, and Franklin counties.
Pioneer Valley Region	Hampden and Hampshire counties.
Springfield Metropolitan Statistical Area (MSA)	The Springfield Metropolitan Statistical Area includes all communities in Hampshire and Hampden County. A "metropolitan statistical area" is a federally designated geographic region with a relatively high population density at its core and close economic ties throughout the region. The United States Office of Management and Budget designates metropolitan statistical areas. The federal government uses this geographic designation for statistical purposes, such as setting the Area Median Income limits for the greater Springfield region.