



HOME-ARP Allocation Plan Substantial Amendment to the 2021 Annual Plan

Participating Jurisdiction:
Holyoke-Chicopee-Westfield HOME Consortium

Draft for Public Comment:
February 1, 2023 to February 23, 2023

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Translation and Accessibility

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Executive Summary

The Holyoke-Chicopee-Westfield HOME Consortium has been awarded \$3,329,224.00 in HOME-ARP funds of HOME-American Rescue Plan Act by the United States Department of Housing and Urban Development (HUD). This HOME-ARP Allocation Plan has been developed by the three cities consistent with the HOME-ARP Program guidance issued by HUD. This document is intended for the purposes of the HOME-ARP Program only.

The HOME-ARP program can be used to fund the following eligible activities:

- Rental Housing Development; and
- Tenant Based Rental Assistance; and
- Supportive Services; and
- Non-Congregate Shelter Development; and
- Operating or Capacity Building Expenses for Non-Profit Organizations.

The HOME-ARP program of the American Rescue Plan Act (ARP) defines qualifying individuals or families, including Veterans, that are:

- Homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act; and
- At risk of homelessness, as defined in section 401 of the McKinney-Vento Homeless Assistance Act; and
- Fleeing or attempting to flee domestic violence, dating violence, sexual assault, or stalking (as defined by HUD in 24 CFR 5.2003) or human trafficking (as outlined in the Trafficking Victims Protection Act of 2000 as amended [22 USC 7102]); and
- Part of other populations, where providing supportive services or assistance under section 212(a) of the National Affordable Housing Act 42 USC 12472(a) would: a. Prevent a family's homelessness; b. Serve those with the greatest risk of housing instability.

To receive its HOME-ARP allocation, the Holyoke-Chicopee- Westfield Consortium was required to:

- Engage in consultation with at least the required organizations; and,
- Provide for public participation including a 15-day public comment period and one public hearing, at a minimum; and,
- Develop a plan that meets the requirements in the HOME-ARP Notice.

The City of Holyoke, as the Lead City for the HOME Consortium, and in consultation with the Cities of Chicopee and Westfield is responsible for the administration of the HOME-ARP grant. The Office for Community Development is the Holyoke agency responsible for HOME-ARP administration. The HOME-ARP Allocation Plan will be submitted to HUD upon completion of the public comment period.

Consultation and Public Participation

Consultation

Before developing its plan, the HOME Consortium must consult with the CoC(s) serving the jurisdiction's geographic area, homeless and domestic violence service providers, veterans' groups, public housing agencies (PHAs), public agencies that address the needs of the qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities, at a minimum. Local Consortiums must consult with all PHAs (including statewide or regional PHAs) and CoCs serving the jurisdiction.

Summarize the consultation process:

The Consortium undertook a broad and inclusive consultation process that included all required agencies and organizations. In addition to one-on-one discussions with relevant agencies, the Cities participated in ongoing coordinated efforts of the Springfield-Hampden County Continuum of Care, the Western MA Network to End Homelessness, and the regional Covid Response Task Force. Each of the Consortium members consulted with homeless and domestic service providers, veteran's service organizations, public housing authorities, non-profit housing and service providers, and public agencies that serve qualifying populations.

The following table outlines the in-person or virtual meeting consultations that were undertaken by the Consortium.

List the organizations consulted, and summarize the feedback received from these entities.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Springfield-Hampden County Continuum of Care	Coalition of homeless, housing, and supportive service providers	Ongoing CoC meetings; in person discussion with participating CoC members; public hearing participation by some CoC members.	The Continuum of Care continues to prioritize the expansion of housing options. Data shows the need to ensure all unhoused persons have a path to appropriate housing through the coordinated entry system.
Western MA Network to End Homelessness	Coalition of Municipalities, state and regional organizations, homeless providers, and human service agencies	Ongoing –biweekly participation in Task Force Meetings.	The 60+ participating members seek to identify resource and opportunities to create housing to meet the needs of persons experiencing or at risk of homelessness. Efforts initial focused on emergency shelter needs (non-congregate) but given the success of Housing First efforts, the group advocates for funding to prevent homelessness as well as rental assistance and supportive services to enable person to obtain and retain housing.
Regional COVID Task Force	PHA, Coalition of housing, shelter, and homeless providers	Ongoing consultation with Executive Director and participating members during monthly meetings	Formed in response to necessary congregate shelter operations due to COVID 19 as well as the challenges of service delivery, the Task Force energized efforts to utilize hotel/motels for short term stabilization while employing a Housing First. The Task Force is focused on expanding available housing options to continue the success of the Covid response.
Wayfinders	Regional Housing Subsidy Administrator (PHA), Affordable Housing Developer and Provider	Ongoing Consultation with Executive Director and Leadership as part of monthly Task Force Meetings.	Wayfinders has identified the need to continue to provide short-term rental assistance to households impacted by the pandemic. In their capacity operating the state-funded short-term assistance, Wayfinders is best able to quantify the existing demand. Wayfinders is also seeks to expand the availability of affordable and workforce housing that addresses the critical shortage of housing units.

Chicopee Housing Authority	PHA	Consultation on Dec 14, 2022 with the Executive Director and Senior Staff	Discussion regarding the destabilizing impact of pandemic and rising cost on residents' ability to afford "affordable units"; challenge of mobile certificate holder ability to identify decent units within FMR. Challenge on CHA administration.
Holyoke Housing Authority	PHA	Consultation with Director Resident Empowerment and Community Programming	The waiting lists for HHA programs are lengthy- 3 years to 10+ years. The number of applicants for HHA units outweighs the number of available units. The market is saturated and is experiencing a rapid increase in market prices. Mobile voucher holder are having an extreme difficulty in locating and leasing up decent units with in the FMR or payment standard.
Westfield Council on Aging	Municipal Agency	Consultation on Jan 25, 2023 with Executive Director	The Council on Aging has seen a significant increase in seniors at severe risk of homelessness, primarily in the rental community.
Westfield Housing Authority	PHA	Consultation on March 31, 2022 with Senior Staff	WHA manages 152 Massachusetts Rental Vouchers and 43 federal-subsidy vouchers. Apartment turnover was around 9% in 2021 while new applications continue to significantly outnumber vouchers or units available. Market-unit development is considered major local challenge.
Valley Opportunity Council	Community Action Agency/ Housing Provider/Shelter Provider	Consultation on January 4, 2023 with Executive Director and Senior Staff; participation in CoC; participation at public needs hearing (Chicopee),	Discussion of persons who are unhoused but don't access the Coc Coordinated entry system. Exploration of programming to provide consistent "street" outreach and services so unsheltered persons can benefit from CoC system. Interest and capacity to develop service-enriched housing units.
MHA	Nonprofit agency providing housing and services to persons with disabilities	Discussions on Dec 16, 2022 and January 10, 2023 with Development Director	MHA documents a continued need to expand supportive housing throughout the region. The recent efforts have focused on young adults who "age out" of systems of care without appropriate support and services.
Catholic Charities	Non-profit organization that provides housing stabilization funds, emergency housing placements, and	Ongoing Participation in Western MA Coalition to End Homelessness; participation in regional COVID Task Force.	Continued focus on homeless prevention activities, shelter diversion, and the provision of emergency non-congregate shelters.

	services		
Alianza	Domestic Violence Shelter and Programming	Discussions on Jan 20, 2023 with Senior Staff	Staff shared the increased number of households in need of assistance and the great challenges of safely placing families in a very tight housing market.
YWCA	Domestic Violence Housing and Service Provider	Discussions on Dec 15, 2022 with Executive Director and Senior Staff	Agency shared their interest in expanding permanent affordable housing opportunities given the increased numbers of households in need of housing.
Friends of the Homeless	Emergency Shelter provider and permanent supportive housing provider	Discussion as part of monthly Western MA Task Force to End Homelessness	Need to examine barriers for persons to enter shelter care. Number of people living “rough” unsheltered and young adults living in unstable, and dangerous situations rather than seek shelter /services.
Domus, Inc.	Non-profit housing developer	Consultation on January 24, 2023 with Executive Director and Property Manager	Agency stated that there is a shortage of affordable housing units available in Westfield. Agency maintains significant waiting list and price pressure from University population makes market particularly difficult and tight. Domus operates permanent supportive housing and sees very little turnover in those units; They see significant challenges in supportive services accessibility as well.
Westfield Food Pantry	Non-profit food security	Consultation on March 9, 2022 with Executive Director	Westfield Food Pantry has noticed significant increase in need for their services; Biggest housing challenge in her view is lack of inventory, particularly in the 3 BR+ category.
Westfield Office of Veterans’ Services	Municipal Agency	Consultation on March 4, 2022 with Director of Veterans Services	The OVS administers state veterans’ benefits. Minimal inventory available remains biggest housing challenge, both for families and individuals.

Holyoke Office of Veterans' Services	Municipal Agency	Consultation pm April 4, 2022 with Director of Veterans Services	Homeless vets can be provided housing through the HUD/VASH, Chapter 155 and other SSVF grants. Recent count of 7 to 10 veterans at the Motel 6 shelter. Housing stock is low in Holyoke; many veterans leave for other communities. Most veterans are able to be housed through existing programs; although many face challenges with prior evictions or CORI's.
CHD	Non-profit service provider- disability, addiction, homelessness	Discussion on Dec 17, Feb 8, 2022 with Director of Diversion, Shelter and Housing.	CHD operates the "low threshold" shelter at Motel 6 in Holyoke and noted that it continues to be at capacity. CHD continues to pursue an additional 40 units of low threshold in the City at a downtown location.
Mass Fair Housing Center	Legal services/civil rights/fair housing	Outreach on April 8, 2022 to Director via email; conversation with Director	Agency is seeing requests for assistance for tenants of properties being sold or rehabbed and substantial increases in rent.

Summary of Input from Consultations

These extensive consultations identified consistent priority needs. Most specifically, participants identified the lack of decent affordable housing available to extremely low-income households. Additional populations that were identified as in need of affordable housing included chronically homeless, homeless young adults, persons with complex needs, survivors of domestic violence, low-income seniors, and persons who have criminal records or rental histories that limit their housing opportunities.

There was general consensus that to effectively serve the HOME-ARP qualifying populations the availability of units affordable to these populations must be increased. Numerous persons spoke of the need to focus on increasing the availability of permanent supportive housing; street outreach providers urged the Consortium to identify unique housing models that are able to create "community" in order to more effectively meet the complex needs of persons living unsheltered and in encampments. Identifying and securing affordable rental housing is an especially acute challenge for households in need of units accessible to those with physical disabilities.

Consultation participants detailed the very limited availability of units with rents at or below Fair Market Rents (FMR) and the difficulty in recruiting rental property owners willing to accept time-limited rental assistance programs, such as the Commonwealth of Massachusetts HomeBASE, rapid rehousing programs, and transitional housing programs. The lack of available

rental units has created increased demand for housing search and navigation services- even for households that had secured a mobile rental voucher.

Public Participation

Consortium must provide for and encourage citizen participation in the development of the HOME-ARP allocation plan. Before submission of the plan, the Consortium must provide residents with reasonable notice and an opportunity to comment on the proposed HOME-ARP allocation plan of no less than 15 calendar days. The Consortium must follow its adopted requirements for "reasonable notice and an opportunity to comment" for plan amendments in its current citizen participation plan. In addition, the Consortium must hold at least one public hearing during the development of the HOME-ARP allocation plan and prior to submission.

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

Public comment period: start date – February 1, 2023 **end date** – February 23, 2023

Public hearings:

February 6, 2023

February 16, 2023

February 15, 2023

Describe efforts to broaden public participation

During development of the HOME-ARP Allocation Plan, each of the Consortium communities conducted outreach and public hearings designed to solicit input for community residents. Details of each these hearings were noticed through ads in area newspapers of general circulation, flyers, social media posts, and email blasts. These opportunities included:

Opportunity	Date	Location	Method of Notice	Response
Public Hearing	12/8/2021	Chicopee Public Library	Flyers, ad	1 comment
Virtual Hearing	12/14/2021	Virtual	Flyers, ad	3 comments
Holyoke City Council Meeting	12/7/2021	Holyoke City Hall	Public notice	no comments
Public Hearing	1/25/2022	Westfield City Hall	Social media, ads,	41 responses
Virtual Hearing	1/31/2022	Virtual	Social media, ads	23 survey responses
Virtual Hearing	2/1/2022	Virtual	Social media, ads	2 comments
Virtual Hearing	4/14/2022	Virtual	Social media, ads	no comments
Public Hearing	1/14/2023	Chicopee Public Library	Social media, ads, flyers	2 comments
Public Hearing	1/24/2023	Westfield City Hall	Social media, ads	1 comment

The draft document was made available on February 1, 2023 through publication on the websites of each of the three communities. Three hearings were advertised in publications of general circulation, noticed through email blasts, and via postings on social media. The three hearings to solicit feedback on the published draft were held as follows:

Opportunity	Date	Location	Method of Notice	Participation
Virtual Hearing	2/6/2023	Virtual	Ads, legal notice, social media	No attendees.
Public Hearing	2/15/2023	Westfield City Hall	Ads, legal notice, social media	3 persons participated
Public Hearing	2/16/2023	Chicopee Public Library	Ads, flyers, and email blasts	2 persons participated

Summarize the comments and recommendations received through the public participation process:

A summary of the comments and recommendations received through the public participation and during the public comment period are included in Appendix A.

Summarize any comments or recommendations not accepted and state the reasons why:

All comments and recommendations on the HOME-ARP Plan were accepted.

Needs Assessment and Gaps Analysis

Consortium must evaluate the size and demographic composition of qualifying populations within its boundaries and assess the unmet needs of those populations. In addition, a PJ must identify any gaps within its current shelter and housing inventory as well as the service delivery system. A Consortium J should use current data, including point in time count, housing inventory count, or other data available through CoCs, and consultations with service providers to quantify the individuals and families in the qualifying populations and their need for additional housing, shelter, or services.

Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

HOME-ARP funds must be used to primarily assist the “qualifying populations” which are based on a household’s status. Funds must primarily assist households that meet the status of “qualifying populations” but 30% of rental units funded with HOME-ARP may be occupied by low-income households, which are households whose annual incomes are at or below 80% of the area median income. Further, HUD calls out veterans as a population of interest. Any veteran household that also meets one of the above qualifying population categories is considered a qualifying household

The four categories included in HUDs definition of qualifying populations for which an analysis was undertaken within this HOME-ARP are:

1. Homeless
2. At-risk of homelessness
3. Fleeing, or Attempting to Flee Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking
4. Other populations where assistance would prevent the family’s homelessness or serve those with the greatest risk of housing instability

This assessment and gap analysis provides details on the size and composition, current resources and unmet needs for each of the four HOME-ARP populations.

Size and Demographic Composition of Qualifying Populations

Homeless Population **Size and Composition**

Every year, communities across the country are required by HUD to conduct a census of the number of people experiencing homelessness on a single night in January, called the Point-in-Time (PIT) count. In addition to counting persons staying in an emergency shelter on that night,

outreach is conducted to identify persons spending the night outdoors or in places not meant for human habitation. The regional PIT is overseen by the City of Springfield as the lead organization of the Hampden County Continuum of Care.

Data provided by the Hampden County Continuum of Care’s PIT count as well as details of several subpopulations is summarized below. Although the annual Point in Time Count (PIT) is recognized as the best source of data available, the Consortium realizes that the PIT likely underestimates the population experiencing homelessness.

	Program Type	Sum of Persons	Sum of Homeless Households	Sum of Veterans	Count of Persons 18-24	Sum of Unaccompanied Youth	Sum of Chronically homeless Individuals	Sum of Chronically Homeless Families
Chicopee	Transitional	10	3	0	0	0	0	0
	Unsheltered	7	6	0	0	0	7	0
	Total	17	9	0	0	0	7	0
Holyoke	Emergency	296	109	1	3	0	3	1
	Transitional	8	2	0	0	0	0	0
	Unsheltered	54	53	1	0	0	38	0
	Total	358	164	2	3	0	41	1
Westfield	Emergency	24	23	1	0	0	4	0
	Safe Havens	7	7	0	0	0	1	0
	Transitional	10	10	0	0	0	0	0
	Unsheltered	7	7	0	0	0	8	0
	Total	48	47	1	0	0	13	0

Source: Hampden County Continuum of Care PIT Count

At Risk of Homelessness
Size and Composition

The second HOME-ARP qualifying population are those at risk of homelessness. HUD defines this population as individuals and families who have an income at or below 30% of the area median income (AMI), do not have sufficient resources or support networks to prevent them from becoming homeless, and show specific indications of housing instability. Specific indication of housing instability by HUD’s definition includes moving two or more times during the last 60 days due to economic reasons, living in another’s home due to economic hardship, living in overcrowded housing, or exiting a publicly funded institution or system of care (such as

a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution.

Any effort to accurately assess the number of persons at-risk of becoming homeless poses difficulties as there is no one data set that provides an exact number of at-risk households. To best identify the numbers, the Consortium quantified the number of households living at or below 30% AMI as those households unlikely to have sufficient resources to prevent them from becoming homeless. The Consortium utilized most recent Comprehensive Housing Affordability Strategy (CHAS) data which as presented below, analyzes the number of households at each of HUD’s Area Median Family Income (HAMFI) percentages for both renter and owner households. For renter households, 15.2 % of the total Consortium population has incomes at or below 30% of Area Median Income. This percentage of extremely low-income households, those with incomes less than 30% AMI, drops to less than 3.54% for Homeowners.

Household Income & Cost Burden Data

RENTER HOUSEHOLDS					
	Chicopee	Holyoke	Westfield	TOTAL	% of Pop
Household Income <= 30% HAMFI	3,140	4,125	1,045	8,310	15.52%
Household Income >30% to <=50% HAMFI	2,225	1,500	1,085	4,810	8.98%
Household Income >50% to <=80% HAMFI	1,695	1,490	925	4,110	7.68%
Cost Burden >30% to <=50%	2,345	1,675	1,055	5,075	9.48%
Cost Burden >50%	2,185	2,705	880	5,770	10.78%

HOMEOWNER HOUSEHOLDS					
	Chicopee	Holyoke	Westfield	TOTAL	% of Pop

Household Income <= 30% HAMFI	965	465	465	1,895	3.54%
Household Income >30% to <=50% HAMFI	1,355	555	790	2,700	5.04%
Household Income >50% to <=80% HAMFI	2,605	1,035	1,945	5,585	10.43%
Cost Burden >30% to <=50%	1,695	815	1,650	4,160	7.77%
Cost Burden >50%	1,140	595	815	2,550	4.76%

Source: <https://www.huduser.gov/portal/datasets/cp.html>

The analysis presented above attempts to identify households who are unlikely to have the sufficient resources to maintain stable housing. The available data shows that 5,770 renter and 2,550 homeowner households experience severe housing cost burden, that is the household expends more than 50% of their income on housing cost. While not necessarily meeting HUD’s definition of lacking sufficient resources, this data of housing cost analysis is the best available to quantify this population.

Fleeing or Attempting to Flee Domestic Violence, Dating Violence, Sexual Assault, Stalking or Human Trafficking

Size and Composition

The third HOME-ARP Qualified Population includes any individual or family who is fleeing or is attempting to flee, domestic violence (DV), dating violence, sexual assault, stalking, or human trafficking. Within the Consortium there are two agencies that provide comprehensive services to victims of domestic violence, dating violence, sexual assault, and human trafficking.

Alianza (formerly WomanShelter Companeras) reports that on a monthly basis, the agency serves approximately 120 DV victims in court proceedings, 147 hotline calls for service, 99 face to face advocate contacts, and 28 victims in shelter.

The YWCA of Western Massachusetts reports that in 2020, they received 4,432 calls to its 24-hour domestic violence/sexual assault hotline, including self-initiated calls and referrals from law enforcement, medical providers, and other key community partners.

Currently, there is insufficient data to reliably estimate the demographic composition of this population. Through our consultations with these two providers, the experience is that there has been overwhelming demand with calls, referrals, shelter demands, and permanent placement needs for the past two years.

Other Populations

Size and Composition.

The fourth category of HOME-ARP qualifying populations are other populations where providing supportive services or assistance would prevent the family's homelessness or would serve those with the greatest risk of housing instability. HUD defines the populations as individuals and households who do not qualify under any of the populations above but meet one of the following criteria:

1. Previously homeless: The first part of the "Other populations" category are households who have previously been qualified as "homeless," are currently housed due to temporary or emergency assistance, and who need additional housing assistance or supportive services to avoid a return to homelessness.
2. "At Greatest Risk of Housing Instability:" This second category includes: a) extremely low-income households paying more than 50% of income for rent, or b) low-income households (income up to 50% AMI) and show the signs of housing instability identified in the at-risk definition above.

The first criteria within "Other Populations" are households who were previously homeless but are currently housed due to temporary or emergency assistance but who will need additional assistance to remain housed. This category would include households currently receiving time-limited rental assistance such as Rapid Rehousing or Massachusetts HomeBASE assistance.

As the data is collected by providers without distinction for household address, the Consortium is unable to quantify households receiving rapid rehousing or Massachusetts HomeBASE. The February 2022 point-in-time count identified 188 adults receiving medium-term rapid rehousing rental assistance (up to 24 months) funded by CoC and Emergency Solutions Grant (ESG) programs. In addition, the Massachusetts HomeBASE program was providing rental assistance to 129 family households.

The second criteria of the Other Populations definition is: a) extremely low-income households paying more than 50% of income for rent, or b) low-income households (income up to 50% AMI) and shows the signs of housing instability identified in the at-risk definition above. Size and Composition. As presented in the Household Income and Housing Cost Burden chart on page 14, the available data shows that 5,770 renter and 2,550 homeowner households

experience extreme housing cost burdens, that is the household expends more than 50% of their income on housing cost. These households are most likely to experience housing instability. There are 4,700 renter households in the Consortium with incomes between 30 and 50% AMI, and 3,285 of these households have one of the four CHAS housing problems.

HUD’s HOME-ARP guidance recommends an analysis of the following populations within an analysis of households are risk of homelessness. HUD’s three risk factors include persons with disabilities, persons on unemployment, and persons unemployed who have a disability.

	Population	Persons Living With a Disability	Percentage With a Disability	Percentage of Labor Force on Unemployment
Chicopee	55,238	10,230	18.5%	4.3%
Holyoke	37,603	7,389	19.7%	5.2%
Westfield	40,480	5,637	13.9%	3.3%
Total	133,321	23,256	17.4%	4.2%

Source: 2017-2021 American Community Survey (<https://data.census.gov/>),
Unemployment: Massachusetts Dept of Economic Research

The final two groups that HUD guidance recommends for evaluation within the “At Risk of Homelessness” category of HOME-ARP eligibility are households with one member having poor credit and households with one member with criminal record. Data from the Federal Reserve Bank of Boston 2018 indicates that the percentage of MA households with a subprime score below 660 is 23 %, utilizing Consortium population data that represents 12,467 households.

Criminal records negatively impact access to housing. Data from the Prison Policy Initiative indicates that Massachusetts has an incarceration rate of 275 per 100,000 people (including prisons, jails, immigration detention, and juvenile justice facilities). When applied to the Consortium’s population, this represents 367 incarcerated persons. To better assess the prevalence of persons in the housing market who would have a criminal record, the Consortium utilized data represented below from the New England Public Policy Center. The data indicates that negative CORIs likely impact between 1,412 – 2,326 households.

	Active Probation per 1000 (Range)	CORI Prevalence (Range)
Chicopee	2.5 - 3.81	1,381 - 2,105
Holyoke	3.82 - 6.94	1,436 - 2,610
Westfield	1.62 - 2.49	656 - 1,008
TOTAL	2.6 - 4.3	3473 - 5,723

Source: New England Public Policy Center

(<https://www.bostonfed.org/-/media/Documents/Workingpapers/PDF/neppcpr1701.pdf>)

In addition to the households captured with in the CHAS data, consultations identified a “hidden” population of persons experiencing homelessness. Those who due to economic reasons are living “doubled-up” with family or friends. Research undertaken by Molly K. Richard, Julie Dworkin, Katherine Grace Rule, Suniya Farooqui, Zachary Glendening & Sam Carlson (2022): *Quantifying Doubled-Up Homelessness: Presenting a New Measure Using U.S. Census Microdata*, Housing Policy Debate indicates that 7.26% of people at or below 125% of the federal adjusted poverty rate live in the home of another person due to economic reasons. Applying this measure to Consortium’s 2020 population indicates that the Consortium has approximately 2,072 residents who are doubled-up with others due to economic circumstances

Describe the unmet housing and service needs of qualifying populations, including but not limited to:

- *Sheltered and unsheltered homeless populations;*
- *Those currently housed populations at risk of homelessness;*
- *Other families requiring services or housing assistance or to prevent homelessness; and,*
- *Those at greatest risk of housing instability or in unstable housing situations*

Sheltered and Unsheltered Homeless:

Consultations universally identified the gaps in the shelter system to be the lack of non-congregate shelter units. The most recent count identified a total of 68 singles who are unsheltered. Outreach providers, especially those providing supports to encampments, note an unwillingness of these unsheltered persons to access non-congregate shelters. In both the cities of Chicopee and Westfield the unsheltered singles are all chronically homeless persons; in Holyoke, 70 % of unsheltered persons meet HUD’s definition of chronically homeless. The unwillingness of the chronically homeless to access the existing shelter system is truly an unmet need.

The statistical overlap between unhoused and chronically homeless individuals is not true of homeless families. Within the Consortium, 66 families were identified as homeless during the 2022 point in time count, none of these families met HUD’s definition of chronically homeless. During the consultation process, concern was expressed about the lack of shelter capacity if the state-funded hotel program is discontinued.

In addition to a shortage in the non-congregate shelter options, on-going engagement with providers highlights the lack of outreach efforts to engage single persons who will not access accessing shelter options, a lack of services especially to those persons with complex needs, and a lack of permanent supportive housing options. For both singles and families, the lack of available affordable housing units was most often identified. The need for housing navigator services as well as enhanced stabilization support were also identified.

At Risk of Homelessness

The single most significant gap for those at-risk of homelessness is the lack of deeply affordable rental housing including permanent supportive housing. The analysis of housing cost burden documents that nearly 11 % of the renter population and nearly 5% of homeowners are significantly housing cost burdened, that is the household expends more than 50% of its income on housing cost. Additionally, given the escalating rental market, the 8,310 extremely low income (incomes at or below 30% AMI) renter households and 4,810 very low income (incomes between 30-50%AMI) renters are unlikely to secure safe decent housing.

Providers additionally identified the lack of stabilization resources for households experiencing a housing crisis as a gap for this at-risk of homelessness population. While each of these types of resources are available in Greater Springfield, they are not sufficient to meet the demand. The sheer volume of applications for short term rental assistance documents that need for more stabilization funding.

Other Populations Requiring Housing Assistance or at Greatest Risk of Housing Instability

HOME-ARP guidance identifies the following populations as those who are at a greater risk of housing instability: person with a disability living on a fixed income, household members with physical disabilities and other chronic health issues, poor credit and/or no credit history, and households with a family member who has a record of criminal history. The identified gaps for these “other” populations is permanently affordable rental housing including accessible units and units owned by entities that utilize more flexible tenant selection criteria. This population also could benefit from housing navigator services to identify housing opportunities- existing navigating services are not able meet the demand.

