



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

DRAFT

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Version History

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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 in IDIS as part of the Consortium's FY2022 Annual Plan for the use of CDBG and HOME funds.

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
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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 services	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.

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:

Holyoke- February 6, 2023

Chicopee- February 16, 2023

Westfield- 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:

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

To ensure effective communication, accessibility, and reasonable accommodation, the public hearing notice noted that the virtual hearing would provide Spanish subtitles on screen and other accommodations would be provided upon request.

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

A summary of the comments and recommendations received to date can be found in Appendix A.

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

All comments and recommendations on the HOME-ARP Plan will be 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 at-risk of homelessness sector of Qualifying Populations is defined in 24 CFR 91.5. Characteristics attributed to housing instability and increased risk of homelessness include having a household income between 0-30% AMI, experiencing severe housing cost burden, a person with a disability living along 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 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.

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 of households living at or below 30% AMI, The Consortium utilized most recent Comprehensive Housing Affordability Strategy (CHAS) data to quantify the households with income at or below 30% if AMI. As presented below, the data initially 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. The acknowledgement of these households is critical as extremely low-income household are more likely to experience homelessness or housing instability than higher income households. Within the Consortium's geographic area, 10,205 households are meet HUD's definition of extremely low income, that is have incomes are or below 30% AMI.

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>

In addition to the analysis of household income, the Consortium sought to identify those households facing housing cost burdens. As presented above, 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. These households are most likely to experience housing instability.

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
Chicopee	55,238	10,230	18.5%
Holyoke	37,603	7,389	19.7%
Westfield	40,480	5,637	13.9%
Total	133,321	23,256	17.4%

Source: 2017-2021 American Community Survey (<https://data.census.gov/>)

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>

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.

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.

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

The identified unmet needs for DV Survivors and those attempting to flee such situations include a lack of market inventory of safe affordable housing, housing stabilization, and support services. The two organizations – YWCA and Alianza – that provide comprehensive services to the DV population report that additional need exists at every stage, from emergency shelter to longer term survivor services.

These complex issues require services beyond the scope of traditional housing and shelter supports which leaves many DV Survivors unable to access the treatments and supports they need. Furthermore, a lack of affordable housing stock in Massachusetts makes it even more difficult for DV households to afford or sustain stable housing.

A recent State Housing and Shelter Commission reports that “Poverty suffered by survivors of domestic and sexual violence further exasperates the risks of homelessness and housing instability. Though we know that domestic violence exists at all economic levels, most victims suffer a precipitous drop in income due to the loss of the abuser’s income, interruptions in

employment, disruption of school and family support, or loss of childcare.” This finding is echoed by DV providers who identified income stabilization as an unmet need.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

Shelter and Housing Resource Summary

	Total Inventory				Subpopulation Inventory		
	Family		Adults Only		Vets	Unaccompanied Youth	DV
	# beds	# units	# beds	# units	# beds	# beds	# beds
Emergency Shelter	1345	316	244	n/a	0	6	58
Transitional Housing	65	25	21	21	11	24	70
Permanent Supportive Housing	217	76	429	429	133	26	0
Other Permanent Housing	103	35	112	112	19	2	0
Rapid Rehousing	332	129	161	161	0	58	0

The Continuum of Care 2022 PIT data identified 1589 congregate shelter beds, with 1345 categorized as family beds and 244 available for singles. Data from the COC’s PIT count documents a lack of beds designated for veterans, a significantly limited (six) number of beds for unaccompanied youth, and a limited number (58 beds) for Victims of Domestic Violence. This summary does not reflect the Pop-up shelters coordinated by the City of Holyoke.

Emergency Shelter Summary

AGENCY	PROGRAM	CITY	PROG_TYPE	Population	Units	Beds
Alianza	Womanshelter	Holyoke	Emergency Shelter	Family	6	21
Alianza	Womanshelter	Holyoke	Emergency Shelter	Individual	3	3
CHD	Holyoke Hotel	Holyoke	Emergency Shelter	Individual	45	45
CHD	Main St	Holyoke	Emergency Shelter	Family	21	83
NEFWC	New Horizons	Holyoke	Emergency Shelter	Family	29	147

Way Finders	RRC IV (Holyoke)	Holyoke	Emergency Shelter	Family	17	105
Way Finders	Safe Step	Holyoke	Transitional Housing	Family		
Greater Westfield Committee for Homeless	Samaritan Inn	Westfield	Emergency Shelter	Individual	30	30
Greater Westfield Committee for Homeless	Samaritan Transitional	Westfield	Transitional Housing	Individual	10	10
MHA	Safe Havens	Westfield	Safe Havens	Individual	7	7

Source: Hampden County Continuum of Care PIT Count

Within the Consortium communities, shelter beds are available in Holyoke and Westfield, and while Chicopee does not have an emergency shelter, it contributes CDBG funding each year to Alianza to provide shelter services to Chicopee residents. The high utilization rate of the City of Holyoke low threshold emergency “pop-up” shelters clearly document a need for expanded shelter capacity but also speaks to the goal of promoting homeless prevention and rapid rehousing strategies.

Supportive Services

A full range of supportive services is provided throughout the Consortium communities, and a listing of the array of supportive services is provided within Appendix B. These programs include health programs, social services, employment programs, education programs, food access, domestic violence services, substance use disorders and youth programs. Consultations with area Human Service Providers identified the barrier to services for vulnerable populations is more often issues of access, ability to document eligibility, and coordination across agencies for those with complex needs.

Tenant Based Rental Assistance

Members of the Consortium do not offer traditional HOME-funded Tenant-Based Rental Assistance. While all three had offered short term assistance program, the programs were designed for stabilization of households impacted by COVID 19 and not as longer-term tenant-based rental assistance.

The Commonwealth of MA expanded its assistance through the creation of the Residential Assistance for Families in Transition (RAFT). The program is designed as a homelessness

prevention program, offering short term assistance to households facing evictions. The eligibility is restrictive, and the processing time is lengthy.

Access to rental assistance is traditionally offered through public housing authorities. Across the Consortium, waiting lists for housing assistance and vouchers are growing, with Wayfinders and the local PHA's housing authorities indicating wait times of up to five years.

Affordable and Permanent Supportive Housing

The Massachusetts Chapter 40B Subsidized Housing Inventory (SHI) as of December 21, 2020 indicates the following number of subsidized units. The average percentage of SHU in the Commonwealth of Massachusetts is 10.1%. A list of affordable housing units including permanent supportive housing is attached in Appendix C.

Community	SHI Units	% of Total Units
Chicopee	2623	10.5%
Holyoke	3189	19.5%
Westfield	1170	7.3%
TOTAL	6982	

Data Sources: <https://www.mass.gov/doc/subsidized-housing-inventory/download> (accessed May 5, 2022)

The Shelter and Housing Summary chart found on page 20 includes a count of 76 units permanent supportive housing for families and 429 housing units for singles.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

Shelter and Housing Gap

While the number of persons unhoused and utilizing the Holyoke Pop-up shelters clearly indicates a gap in the shelter system, consultations with providers indicated that persons

experiencing homelessness might not access existing congregate shelters or be eligible under state regulations, this especially being true of families. The Consortium has thus identified the emergency shelter need as 1. Non-congregate shelter units; and 2. Additional shelter capacity for families that do not meet the state's Emergency Assistance requirements.

Given the number of persons experiencing homelessness and the high number of extremely low-income Consortium households who cannot afford rent and have ongoing housing instability, there exist an affordable housing gap.

Tenant Based Rental Assistance Gap

The volume of applications for the Commonwealth of MA RAFT program and for length of waitlist for rental assistance with regional and local PHAs clearly documents a gap in rental assistance. On January 19th, at a meeting of the Western Massachusetts Task Force on Homelessness, Wayfinders reported that there are over 3000 applications in process with one-third of those waiting to be matched with an available landlord or unit. Roughly 150 individuals week assistance through their Housing Center each day.

Services Gap

Based on consultations with service providers serving the Consortium, there is a gap in services that assist vulnerable populations in accessing and maintaining housing. Assistance in navigating and accessing programs as well as housing search supports were high-priority needs where current capacity is severely restricted.

For those making the transition from homelessness to permanent housing, gaps exist in financial literacy, life skills training, mental health treatment, and substance abuse treatment services. Financial instabilities are related to low wages and lack of financial literacy; therefore access to employment assistance, job training, and financial literacy training is essential but programming is currently insufficient.

Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP Notice:

The Consortium has identified housing cost burden as a characteristic associated with housing instability and an increased risk of homelessness for households earning at or below 50% of the HAMFI. This will be the definition used for subpart G of the "Other Populations at the Greatest Risk of Housing Instability."

Identify priority needs for qualifying populations:

The Consortium has identified the two high priority needs:

- Affordable housing development, especially housing that is affordable to extremely low-income households, vulnerable populations, and those populations that are not competitive in the private marketplace due to credit or criminal record issues.
- Supportive services to assist households to achieve and maintain housing stability. For unsheltered populations, the priority needs include access to mental health care, substance use disorder care, access to basic services and low-threshold housing. For other qualifying populations, needs include access to job training and improved employment, stable income to support affordable housing units, and assistance to secure rental units which are safe, sanitary and habitable. Access to employment requires quality child care, transportation, financial assistance skills, assistance in housing search for permanent affordable housing, and mental health supports.

Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined

In order to determine needs and gaps in the current system, the Consortium leadership reviewed most recent data including: 2022 Point in Time, the CHAS data on housing affordability and HUD's HMIS. This data was primarily utilized to demonstrate housing inventory and demographic data among qualifying populations, where available. Each of the three communities is actively involved in the Continuum of Care as well as a robust regional partnership on Housing and Homelessness. That active participation, coupled with consultations with local organizations, service providers and public housing agencies, largely informed the identification of gaps.

Definition of “Other Populations” as Established in the HOME-ARP Notice

The Consortium will adopt HUD's definition of “Other populations” where assistance would prevent the family's homelessness or serve those with the greatest risk of housing instability.

The Consortium will recognize as HOME-ARP eligible the following:

- 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.
- households deemed “At Greatest Risk of Housing Instability” which 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 shows the signs of housing instability identified in the at-risk definition above.

HOME-ARP Activities

The Consortium will use HOME-ARP to fund development of affordable rental housing, supportive services and nonprofit operating assistance. The Consortium will retain 9% of the funds to pay for administration and planning for the grant. The allocations are presented in the chart below.

Consortium Community Totals	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$1,137,631	34%	
Acquisition and Development of Non- Congregate Shelters	0	0%	
Tenant Based Rental Assistance (TBRA)	0	0%	
Development of Affordable Rental Housing	\$1,804,785	54%	
Non-Profit Operating	\$80,000	2%	5%
Non-Profit Capacity Building	0	0%	5%
Administration and Planning	\$306,808	9%	15%
Consortium Total	\$3,329,224.00		

Describe the method of soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:

Based on the approval of an Allocation Plan, each of the communities anticipates issuing an RFP for HOME-ARP funded programs utilizing the same methodology successfully utilized in the CDBG process. Each community will broadly advertise the availability of funds as well as the process for applying for HOME-ARP funds.

To the greatest extent possible the Consortium members will coordinate awards so as to maximize the response to unmet needs. The Consortium members will seek to leverage HOME-ARP funding with other Federal, State or local funding sources for the development of affordable housing.

Activities that may violate the Fair Housing Act such as single sex housing or non-congregate shelter, adult only house or non-congregate shelter or housing or shelter that is limited for persons with a specific disability will not be considered by the Consortium.

If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

The only subrecipients anticipated to receive HOME-ARP administrative funds are the consortium members of Chicopee and Westfield.

Additional narrative, if applicable:

HOME-ARP Funding by Consortium members

USE	Chicopee	Holyoke	Westfield
Supportive Services	\$ 360,000	\$ 700,000.00	\$ 77,631.
Acquisition and Development of Non-Congregate Shelters	\$ 0	\$ 0	\$ 0
Tenant Based Rental Assistance (TBRA)	\$ 0	\$ 0	\$ 0
Development of Affordable Rental Housing	\$ 650,000	\$ 744,785	\$ 410,000
Non-Profit Operating	\$ 0	\$ 80,000.00	\$ 0
Non-Profit Capacity Building	\$ 0	\$ 0	\$ 0
Administration and Planning	\$ 58,680.90	\$ 233,045.72	\$ 15,081.38
Total HOME-ARP Allocation	\$ 1,068,680.90	\$ 1,757,830.72	\$ 502,712.38

Rationale

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities

While the HOME-ARP planning process clearly identified a wide range of needs to assist persons experiencing homelessness and housing instability to obtain and sustain housing, the highest priority needs that were consistently identified through these efforts and reinforced with the data described earlier in this document were; 1) Increasing the supply of housing available and affordable to eligible populations; and 2) Expanding supportive services to help vulnerable populations access housing and stabilize and preserve the tenancy of currently unstable households requiring assistance Increasing the supply of housing.

After a review of data and consistent with consultations, the Consortium has prioritized affordable housing for all qualified populations as the highest need. Given the present shortage of affordable units and an escalating market, the Consortium communities anticipate that persons experiencing homelessness and housing instability will unfortunately increase without additional unit production. While the nature of units created is a complex matrix of real estate, developer capacity, and available resources, the Consortium has identified and proposes to prioritize deeply affordable units, service-enriched units, and accessible units. The HOME-ARP funding allocation dedicates nearly 54% of its funds towards affordable housing development.

The Consortium has additionally identified a range of support services as a priority for funding. The allocation for supportive services represents 34% of the HOME-ARP allocation. Specific priorities based upon the data include:

- **Mobile Outreach:** Given the number of unhoused persons as well as the presumed population of persons living doubled up without a permanent address, the Consortium seeks to establish a mobile outreach team to link persons with existing resources.
- **Housing Navigator:** The goal of a Housing Navigator is a reliable point of contact that can coordinate access to the numerous service providers working in the Consortium.
- **Direct Services:** the expansion of supportive services for eligible populations which may include housing search assistance, mental health treatment, substance abuse treatment, financial literacy training, childcare, and financial assistance, among other eligible supportive service categories.

The Consortium has additionally allocated funding to provide operating assistance to non-profits delivering services to eligible HOME-ARP populations. The \$80,000 of HOME-ARP funds

will be allocated by the City of Holyoke to support existing service providers to build their internal capacity.

The Consortium cities allocated funds to support administrative and planning costs associated with the required vigorous management and oversight of these funds.

The Consortium has not allocated funds to tenant-based rental assistance due to limited availability of HOME-ARP funds as well as the challenges of the current rental market which results in a hardship in identifying units for HOME-ARP eligible populations.

HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ's priority needs:

The Consortium estimates that the HOME-ARP funds will produce 13 affordable rental housing units, which will be designated as HOME-ARP units and made available solely to households that are part of the qualifying populations. The City of Chicopee anticipates that its HOME-ARP funds allocated to the development of affordable housing will produce 5 units; the City of Westfield anticipates its allocation would allow for development of 3 units; the City of Holyoke anticipates that its allocation will result in the development of 5 units.

The Housing production goals assumes substantial leveraging of local, state, and federal affordable housing resources. The production of these units will help alleviate the shelter constraints and address the lack of available affordable units within the existing market for the eligible populations.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

No preference will be utilized in supportive service activities to provide maximum program flexibility. This will also present an opportunity for all Consortium residents at-risk of homelessness, requiring housing assistance to remain housed, fleeing domestic violence, and at the greatest risk of housing instability to benefit from HOME-ARP programs.

New Housing units will give preference to households who are unhoused or who experience housing instability.

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis: N/A

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference: N/A

HOME-ARP Refinancing Guidelines

If the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, the PJ must state its HOME-ARP refinancing guidelines in accordance with 24 CFR 92.206(1)). The guidelines must describe the conditions under which the PJ will refinance existing debt for a HOME-ARP rental project, including:

The Consortium does not intend to utilize HOME-ARP funds to refinance existing debt.

Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity N/A

Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated. N/A

State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both. N/A

Specify the required compliance period, whether it is the minimum 15 years or longer. N/A

State that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG. N/A

Other requirements in the PJ's guidelines, if applicable: N/A

Appendix A: Public Input

Public Comment and Survey Results.

One commenter from an agency, Providence Ministries, noted the need for women's sober housing in Holyoke. The Director noted *"I have read the HOME-ARP Allocation Plan and feel strongly that funding should be available for Women's Sober Living. There is a great need, especially within the City of Holyoke and we see it every day. We must strive to help and raise up ALL demographics of people and the amount of available Sober living for men is far greater than for women and the need is just as great."*

A letter was received from a domestic violence agency- Allianza. The sender noted that the letter was not "official comment" on the draft HOME-ARP Allocation Plan but did highlight the need for direct temporary financial assistance for victims of domestic violence and also noted that their willingness to share expertise with the proposed Housing Navigator.

Participants identified unsheltered persons who live in vacant properties downtown and in encampments along the riverbanks. Commenters recommended a street outreach program that builds trust and creates a pathway for individuals to access CoC Coordinated entry system.

Participants additionally identified the tight rental market with escalating cost as both a barrier to rehousing households experiencing homelessness as well as a destabilizing factor for extremely low income families.

In Westfield, a public survey identified Supportive Services for those at-risk of homelessness (46.2%) and New rental housing development (17.9%) as the top two priorities when citizens were presented with a list of HOME-ARP eligible activities. Of the 41 respondents, 24.4% stated that rent affordability caused "you or any of your close friends to be at-risk of homelessness."

At a January 24, 2023 public hearing, the Executive Director of the Westfield Council on Aging stated that there has been an exponential up-tick in the number of elderly who face eviction from their current home due to a variety of factors, including rent increases or the sale of their place of rental residence to a new landlord.

Appendix B: Support Services

Service	Agencies Providing Service
Adult Basic Education – GED/ESOL	Gray House, Valley Opportunity Council, Westfield Community Education, Care Center, Community Education Project, HCC Adult Learning Center, Holyoke Adult Learning Opportunities Center, Holyoke Public Library
Case management	AISS, Open Door Social Services, Elliot Services, CHD, BHN
Credit Counseling	Springfield Partners for Community Action, Wayfinders, United Way, Holyoke Housing Authority FSS Program
Domestic violence	YWCA of Western Massachusetts, Alianza, Westfield Counseling Services, Valley Opportunity Council
Early Childhood Education	VOC, Holyoke-Chicopee-Springfield Head Start, Westfield Head Start (operated by Hampshire Community Action), Greater Westfield Boys & Girls Club, Holyoke YMCA, Holyoke Public Schools
Elder Services	Greater Springfield Senior Services, West Mass Elder Care, Highland Valley Elder Services, Holyoke Elder Care & Senior Services, Council on Aging Departments for Chicopee, Holyoke, and Westfield
Employment	MassHire (Holyoke & Springfield), Way Finders Secure Jobs Program, VOC
Eviction prevention/rental assistance/mortgage assistance	Way Finders, Catholic Charities, VOC
Health Care	Health Services for the Homeless, Caring Health Center, Holyoke Health Center, Holyoke Medical Center, Holyoke Board of Health, Tapestry Outreach Van
HIV Support	River Valley Counseling Center, Caring Health Center, Tapestry
Housing Search and Counseling Services	Way Finders, Samaritan Inn, CHD
Legal Assistance	Community Legal Aid, Wmass Legal Services, MA Fair Housing Center
Meals/Food	Lorraine's Soup Kitchen & Pantry, Westfield Soup Kitchen, Westfield Food Pantry, Kate's Kitchen, Margaret's Pantry, St. Vincent de Paul Society of Westfield, Holyoke Veterans Lunch Program, Holyoke Council on Aging, Holyoke Medical Center, OneHolyoke, Holyoke Farmers Market, Enlace de Familias, Holyoke Salvation Army, Holyoke Public Schools Grab & Go Program

Mental Health	Behavioral Health Network, Center for Human Development, Gandara Center, MHA BestLife Wellness Center, Westfield Counseling Services, River Valley Counseling Center, Samaritan Inn, ROCA, Holyoke YMCA, Girls Inc., MHA Residential, MiraVista
Moving Cost Assistance	Way Finders
Outreach	CORE of Greater Westfield, CHD, Holyoke Police Department, Elliot Services
Substance Use and Recovery	Behavioral Health Network, Center for Human Development, Tapestry, Gandara, Adcare, Cleanslate, Habit OPCO, Community Substance Abuse Center, Phoenix House, Health Care Resource Center Chicopee, CORE of Greater Westfield, Samaritan Inn, Providence Ministries Sober Living, Hope for Holyoke, Holyoke Police Community Center
Utility Deposits/ Assistance	Wayfinders, VOC
Veterans Services	Chicopee Veterans Services, Holyoke Veterans Services, Westfield Veterans Services, Holyoke Soldiers Home

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Appendix C: Affordable Housing

Location	Development	Address	SHI Units
Chicopee	Cabot Manor	15 Stonia Dr.	150
Chicopee	Canterbury Arms Apts	East Main St	76
Chicopee	Memorial Apts	1326 Memorial Drive	157
Chicopee	Leo P. Senecal Apts	44-60,80-108,198-210 Meetinghouse,43-57 Marshall,630-660 Meadow,1-121 Elmer,7-138	226
Chicopee	Birch Park Place	630 Chicopee Street	72
Chicopee	Cpl. Edmund Kida Apts	Riverview Terrace	92
Chicopee	Edward J. Bury Apts	335-359 E. Main St /4-52 Benoit Cr.	68
Chicopee	Fairhaven Apts	400 Britton Street	96
Chicopee	Gov. George D. Robinson Apts	1-36 Robinson, 1-40 Grocki, 156-180 Meetinghouse	76
Chicopee	Gov. George D. Robinson Apts	2-108 Pelquin Drive	66
Chicopee	Gov. George D. Robinson Apts	Volpe Drive	80
Chicopee	Valley View Apts	7 Valley View Court	40
Chicopee	226 East Main Street	226 East Main St.	8
Chicopee	61-65 Maple Street	61-65 Maple St	10
Chicopee	Algonquin Street/Center for Human Development	50 Algonquin St/Casino Ave	8
Chicopee	Algonquin Street/Center for Human Development	50 Algonquin St/Casino Ave	8
Chicopee	Ames Privilege	5 & 7 Springfield St (1 Springfield per MHFA)	94
Chicopee	Broadway Residence		7
Chicopee	Cabotville Common/ Willamansett	Park&West,Chicopee&Walter	33
Chicopee	Charles Street 14-16	14-16 Charles St.	12
Chicopee	590 Front Street & 21 Cyman Dr	590 Front Street & 21 Cyman Dr	18
Chicopee	Dom Polski	136-144 Cabot Street	50
Chicopee	Falls View Apts	132 East Main St.	130
Chicopee	Granby Road	345 Granby Rd	3
Chicopee	Kendall Hotel	2-4 Springfield St.	38
Chicopee	Kendall Hotel	2-4 Springfield St.	38
Chicopee	Kirby School Condos Setaside	90 McKinstry Ave.	3
Chicopee	MacArthur Terrace	65 Broadway	222
Chicopee	McKinley House	Asinof Avenue	105
Chicopee	McKinstry Residence	69-73 McKinstry Ave.	6
Chicopee	Chicopee Village Townhomes	Eastern Drive	290
Chicopee	Section 8 Mod Rehab	Scattered Sites	15
Chicopee	Sheridan Street Residence	561 Sheridan St	4
Chicopee	Willamansett Nghd Restoration	912-916 Chicopee St.	6
Chicopee	Alden House	528 McKinstry Avenue	6
Chicopee	Cochran Street Project	90 Cochran Street	6
Chicopee	Pine Street	25 Pine Street	6
Chicopee	The Arbors at Chicopee	929 Memorial Drive	90
Chicopee	DDS Group Homes	Confidential	83
Chicopee	DMH Group Homes	Confidential	62
Chicopee	Chicopee HOR Program	Montgomery St	0
Chicopee	Honeyman Residence	517 Chicopee St	6
Westfield	Colonial Pine Acres	50 Southampton Road	61

Westfield	Ely-Dolan Apartments	1-50 Murphy Circle	50
Westfield	John F. Kennedy Apartments	Kasper Dr.	52
Westfield	Ely-Dolan Apartments	Danek Dr.	60
Westfield	Washington House	16 Washington St.	112
Westfield	Robert J. McGinn Apartments	12 Alice Burke Way	65
Westfield	n/a	52 Broad St.	6
Westfield	n/a	306 Elm St.	8
Westfield	n/a	1-6 Cowles Ct.	6
Westfield	n/a	scattered sites	20
Westfield	Colony Circle	55 Colony Circle	3
Westfield	Gen. Shepard Housing	25 Thomas Street	107
Westfield	Leahy House	Broad Street	6
Westfield	Powdermill Village	126 Union St.	250
Westfield	Reed House	180 Main St.	9
Westfield	Reed House	180 Main St.	9
Westfield	Respite Center	77 Mill St	9
Westfield	Swiss Village	82 South Maple St.	3
Westfield	Edgewood Apartments	134 Union St	84
Westfield	Mountain View Apartments	138 East Mountain Rd	46
Westfield	DDS Group Homes	Confidential	62
Westfield	DMH Group Homes	Confidential	25
Westfield	Meadows Apartments	101 Meadow Street	26
Westfield	Elm Street Revitalization: Rinnova Building	105-107 Elm Street	9
Westfield	Elm Street Revitalization: Marcoulier Building	168-174 Elm Street	5
Westfield	118 Elm Street	118 Elm Street	5
Westfield	Sanford Apartments	330 Elm Street	21
Westfield	Reed House Annex	184 Main Street	9
Westfield	Prospect Hill Apartments	33 Montgomery Street	17
Westfield	Our House	48 Broad Street	11
Westfield	Mosely Apartments	25 Darmouth Street	23
Holyoke	Falcetti Towers	475 Maple St	85
Holyoke	Henry Toepfort Apartments	Summer & Lyman Sts.	93
Holyoke	John Zielinski	70 Walnut St.	62
Holyoke	Lyman Terrace	Hampden St.	167
Holyoke	PA Coughlin, Bouche & Beaudry	Walnut & Cabot Sts.	88
Holyoke	Rosary Towers	21 Bower Street	100
Holyoke	Lt. Beaudoin Village	40 Leary Drive	215
Holyoke	Edwin Siebel Apts.	Nonotuck/ Hammond	40
Holyoke	The Congregate House	43 Lower Westfield Road	20
Holyoke	Beech St	281-283 Beech St	8
Holyoke	Infill Housing	S. Summer, Hamilton, S. East Streets	12
Holyoke	Chapin Mansion	181 Elm St	15
Holyoke	Churchill Homes Phase IA	Resnick Blvd, Walnut Ln; Elm	50
Holyoke	Churchill Homes Phase IA	Resnick Blvd, Walnut Ln; Elm	50
Holyoke	Elmwood Towers	465-515 South St.	152
Holyoke	Hampshire Pines Apts	164-168 Sargeant /100-104 Hampshire	50
Holyoke	Highland Residence	1346 Northampton St.	6
Holyoke	Holyoke Hill	301-465 Tokeneke Road	165
Holyoke	Jarvis Heights	Jarvis Ave (Gerard Way?)	200
Holyoke	Main Street Shelter	317-319 Main St	10
Holyoke	South Summer St Association	550 South Summer St	16
Holyoke	Northeast Apartments	9-13 N. East St.	69
Holyoke	Nueva Vida Apartments	554,556,558 S. Summer St	24
Holyoke	Nueva Vida Apartments	554,556,558 S. Summer St	24

Holyoke	Phoenix Row Apts	181 Park St, 561 S. Summer St, 18-20 Hamilton St.	66
Holyoke	Prospect Heights	41 Chestnut Street	96
Holyoke	Puerta de la Esperanza	338-352,449-461,464,464 Main St; 71 Sargeant St; 36-40, 42, 74-78 Cabot St.	33
Holyoke	Pulaski Heights	76 Maple St.	100
Holyoke	Riverplace Apartments I	298-304 Chestnut St; 177-185 West St; 82-82 1/2 Park St; 22-24 Northeast St; 44 Lyman St; 294-298 Elm St; 527 South Summer St; 532 South Bridge St.	100
Holyoke	Sargeant West Apartments	137 Sargeant St	154
Holyoke	Sec 8 Mod Rehab	Scattered sites	57
Holyoke	South Holyoke Housing	16 Cabot, 576 S. East St, 527, 529,530, 534 S. Bridge St.	48
Holyoke	South View Apts	559-569 S.Canal St; 12,16,23 Sargeant St	127
Holyoke	Sycamore House	287 Essex Street	94
Holyoke	Veterans Park Apts	Dwight & Maple Sts. (598 Dwight St)	47
Holyoke	Voces de Esperanza	348;48-52 Franklin	36
Holyoke	Walnut Row	233 Walnut St	18
Holyoke	Whiting Farms II	360 1/2 Tokeneke Rd.	225
Holyoke	Cherry Hill	Maple Crest Drive	7
Holyoke	Churchill Homes Phase II	Chestnut, Elm & Sargeant Streets	50
Holyoke	DDS Group Homes	Confidential	41
Holyoke	DMH Group Homes	Confidential	14
Holyoke	Morgan Apartments	South Bridge Street	11
Holyoke	Carmen Vasquez Apartments	Clinton and Dwight Streets	19
Holyoke	Ramos Units	Scattered Site	9
Holyoke	Mont Marie Senior Residence	34 Lower Westfield Road	49
Holyoke	St. Joseph Residence	38 Lower Westfield Road	31
Holyoke	Verano Apartments	13-15 Hamilton St, 552, 560-562, 570-572 South Summer St	44