



2025-2029 CONSOLIDATED PLAN

Community Development Block Grant Program of
the US Department of Housing & Urban
Development

2025-2029 CONSOLIDATED PLAN
CITY OF WESTFIELD, MASSACHUSETTS
Five-Year Plan for programs funded through the
Community Development Block Grant Program

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Public Comment Accepted through
May 14, 2025
Michael A. McCabe, Mayor

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

- The City of Westfield participates as an Entitlement Community in the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. This program provides annual formula-based grants to eligible cities and counties, enabling them to focus on developing viable communities. Specifically, CDBG funds support initiatives that promote decent housing, a suitable living environment, and expanded economic opportunities, with a primary focus on benefiting low- and moderate-income individuals.
- The U.S. Department of Housing and Urban Development mandates that Entitlement Communities conduct a comprehensive outreach program every five years. This requirement ensures that local strategies effectively address the unique needs of their respective communities.
- The City of Westfield, through its Office of Community Development, has developed the five-year Consolidated Plan for Fiscal Years 2025-2029 (July 1, 2025 - June 30, 2029). This plan is based on extensive community input, including consultations with public service organizations, city departments, non-profit housing developers, housing agencies, and health services, as well as thorough data analysis, a community survey, and reviews of previous community development plans.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Westfield's Consolidated Plan for 2025-2029 addresses key objectives and outcomes identified in the needs assessment. These include:

- **Food Security:** Providing funding to non-profit agencies that offer essential services and nutritional programs to alleviate food insecurity among eligible Westfield residents.

- **Housing Affordability:** Addressing housing affordability challenges to ensure access to stable and affordable housing.
- **Public Service:** Utilizing public service funding to support vulnerable populations, including frail elders, youth living in poverty, individuals experiencing homelessness, and at-risk households.
- **Substance Abuse and Mental Health Services:** Supporting access to substance abuse and mental health services.
- **Employment and Education:** Enhancing educational levels and job readiness through targeted activities to improve employment accessibility for low-income individuals and people with special needs.
- **Transportation Access:** Addressing transportation needs to improve mobility and accessibility.
- **Small Business and Microenterprise Support:** Offering technical assistance to entrepreneurs seeking to establish new microenterprises or businesses, and to existing small business owners for strengthening or expansion.
- **Neighborhood Improvement:** Investing in public infrastructure, including parks and playground improvements, to enhance neighborhood quality of life.
- **Economic Development:** Supporting job retention and creation within small, local businesses that employ low- to moderate-income individuals

3. Evaluation of past performance

The City of Westfield has made demonstrable progress in achieving the goals and objectives outlined in previous Consolidated Plan, enhancing the quality of life for low- and moderate-income residents within the community. Significant resources have been allocated to successful initiatives such as the housing rehabilitation program, sidewalk improvements in targeted neighborhoods, facility improvements for non-profit organizations, and microenterprise assistance programs. The City remains committed to timely expenditure of funds and recognizes that as an area for improvement.

4. Summary of citizen participation process and consultation process

To ensure meaningful citizen participation in the Consolidated Planning process, the City of Westfield employed a multi-faceted approach. This included public meetings, consultations with community leaders and agencies serving low- and moderate-income

populations, a comprehensive community survey, public hearings, and technical assistance workshops.

As mandated by the U.S. Department of Housing and Urban Development (HUD), the City of Westfield, through its Department of Community Development, develops a five-year Consolidated Plan to secure federal funding, including Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds. An important part of this process is reliant on community engagement, being a requirement as part of the Consolidation Plan.

Consultation visits with key agencies and city departments served as a primary tool for identifying community needs benefitting low- and moderate-income areas. The community survey further expanded this outreach, adding focus to housing and community development priorities in Westfield. The resulting five-year Consolidated Plan will guide the city's strategic allocation of federal funds.

Westfield receives annual CDBG funds to support community improvements that benefit low- and moderate-income families and neighborhoods. In alignment with our motto, "Community Driven," our goal was to ensure broad participation from all segments of our population.

5. Summary of public comments

A summary of public comments can be found within Section PR-15 Citizen Participation section of the Consolidation Plan.

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

To be determined

7. Summary

The Process

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

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

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

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

Table 1– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Peter Miller, Director
Office of Community Development
59 Court Street, Suite 300
Westfield, MA 01085
PHONE: (413) 572-6246
E-MAIL: p.miller@cityofwestfield.org

Leanne Crosby, CDBG Coordinator
Office of Community Development
E-MAIL: leanne.crosby@cityofwestfield.org

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)-

1. Introduction

The City of Westfield, through its Department of Community Development held consultation meetings with a total of 26 agencies, which included non-profit organizations, local housing providers, community organizations, advocacy groups, existing networks and several City departments. These meetings began in November 2024 and continued through March 2025.

An online survey was another tool that was created for the community on November 19, 2024, by the Director of the Community Development Department. This survey was put out to provide community input for preparation of the City's Five-Year Consolidated Plan for 2025-2029.

Additionally, the Office of Community Development held four public meetings to obtain input from the public to inform the Consolidated Plan. Two of those meetings were held on December 11, 2024, and two additional meetings were held on January 22, 2025. On December 11, 2024, the meetings were offered both in-person and via a remote option through a Zoom platform. Advertisements for the meeting were published in English, Spanish, and in Russian languages.

Through these processes, data was collected to obtain input on priority needs, recommendations and possible investment opportunities as it relates to housing, food insecurity, transportation, mental health, youth, adult, and senior services, infrastructure, and economic development needs of the community.

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

The Department of Community Development works with numerous public and private organizations to coordinate community and housing services. The City engages with many locally based and regionally based organizations, with representatives serving on several committees and working groups in an effort to receive updated information on both the needs in the community and opportunities available to address those needs.

Being an active member and attending regular meetings of the Hampden County Continuum of Care, the Pioneer Valley Transit Authority Advisory Board, the Western Massachusetts Housing Coalition under the direction of WayFinders, the Western

Massachusetts Network to End Homelessness, and the Economic Development Partners of Western Massachusetts, the Department is committed to collaborating with organizations locally and regionally.

Through partnership with other municipal departments, the Consolidated Plan is informed of community needs in public health, public works, conservation and planning, public safety, and education. The Community Development Director participates in monthly meetings with municipal department heads where interdisciplinary concerns are raised regularly regarding the above community needs.

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

Westfield is a member of the Springfield-Hampden County Continuum of Care (CoC), which is led and chaired by the City of Springfield's Office of Housing. The Community Development Director is a member of the CoC Board of Directors, which meets on a quarterly basis to discuss issues relating to homelessness. The CoC manages grants for Permanent Supportive Housing, Rapid Rehousing, coordinated entry into the emergency housing services program, and for managing data relative to homelessness in Hampden County.

The CoC conducted its Point-in-Time (PIT) Count on January 29, 2025. In Westfield, the PIT count found 10 individuals unsheltered and 51 adults living in shelter.

For years, the City of Westfield has supported the operation of the Samaritan Inn, a 44-bed shelter.

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

The Community Development Director serves on the Board of Directors for the Springfield-Hampden County Continuum of Care and has actively participated in the agency's quarterly meetings. The Board's Annual Meeting was held on Friday, January 24, 2025.

At its October 25, 2024 meeting the Board updated policies on Domestic Violence Emergency Transfer plans and Infectious Disease Response Plan. Additionally, the CoC is working on a plan to Re-Envision Coordinated Access to identify best practices from model communities across the country.

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

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	DOMUS INC.
	Agency/Group/Organization Type	Housing Services – Housing Services – Persons with Disabilities Services – Homelessness Services – Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ann Lentini attended the 12/11/2024 Con Plan Listening Session, where she shared her experience as a property manager for affordable housing in Westfield. Ann said that her properties remain at capacity and that she has very little tenant turnover. She said there is a significant need for additional affordable housing in the City for both families and for individuals. She is currently planning for an 18-unit studio apartment development at Old Town Hall. Domus also manages an Adult Basic Education program. Demand for classes remains high. Ann also expressed interest in developing a Community Resource Center where multiple social service agencies could better provide service to Westfield clients. Consolidation in the human services industry has made it more challenging for Westfield residents to access services, as most offices are now located out of town in Springfield or Boston.
2	Agency/Group/Organization	Boys & Girls Club of Greater Westfield
	Agency/Group/Organization Type	Services – Children Services – Health Services – Education Child Welfare Agency Civic Leaders

	What section of the Plan was addressed by Consultation?	Homeless Needs – Families with Children Non-Homeless Special Needs Market Analysis Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Director of Community Development met with Director Bo Sullivan and staff members on multiple occasions throughout the year at the Boys and Girls Club to receive input on child care and observations/concerns Club staff has made regarding families with children. The cost of housing and child care remain a major concern, as do food security, and exposure to parent/sibling substance abuse. The Club currently has over 1100 members, 62% of whom live in low-moderate income households, and 30% of members live in single-parent homes.
3	Agency/Group/Organization	Westfield Health Department
	Agency/Group/Organization Type	Housing Services-Health Health Agency Agency - Emergency Management Other government - Local Substance Abuse Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director met with Debra Mulvenna, RN, Health Director on 12/3/2024. Ms. Mulvenna shared concerns relative to housing, homelessness, substance abuse disorders, and noise ordinance. The Health Department inspectional services experiences have identified code violations, particularly in homes of the elderly as a challenge in Westfield, particularly in our downtown neighborhoods. Additionally, the Department says low-threshold housing and wrap-around services for individuals experiencing mental illness and substance abuse disorder are specific challenges needing solutions in Westfield.

4	Agency/Group/Organization	Hampden County Sheriff's Department – Office of All Inclusive Support Services
	Agency/Group/Organization Type	Housing Services – Housing Services – Persons with HIV/AIDS Services – Homelessness Services – Health Services – Education Services – Employment Other Government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Director met with Madeline Lasanta-Padilla, Program Manager, on 4/3/2025. The AISS office serves as coordinator of all re-entry services and is actively engaged with inmates from the first day of incarceration in preparation for re-entry to the community. Case Managers arrange for assistance with health insurance, SNAP benefits, and referrals to employment services, housing, and other vital services. Locally, AISS works with WayFinders, shelters, housing providers, and employers. This consultation provided the City with necessary information to better understand the re-entry process and the critical challenge of finding housing post-incarceration.
5	Agency/Group/Organization	Department of Public Works
	Agency/Group/Organization Type	Agency – Management of Public Land or Water Resources Other Government – Local
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-Poverty Strategy Utility & Public Infrastructure

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Water Department participated in a meeting of municipal departments to discuss the CDBG program on December 19, 2024. The Acting Director of the DPW shared concerns around the aging underground infrastructure in downtown neighborhoods. Many neighborhoods, he said, have undersized water mains (4-inch mains) which impacts fire protection and pressure. The Department has repeatedly responded to water main breaks in the Franklin Street neighborhood at significant cost. The Water Commission has proposed raising rates by 20% from \$5.30 per 1000 gallons to \$6.36. These rates remain generally in line with nearby communities but are necessary due to increasing operational costs as well as supporting debt service on water filtration plants to mitigate the impact of PFAS and microplastics that were identified above allowed limits in the aquifer serving the north side of Westfield.
6	Agency/Group/Organization	Westfield Engineering Department
	Agency/Group/Organization Type	Agency – Managing Flood Prone Areas Other Government – Local
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Utility and Municipal Infrastructure
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Engineering Department participated in a meeting of municipal departments to discuss the CDBG program on December 19, 2024. The City Engineer reiterated similar concerns as the Acting Director of DPW related to aging sewer and water underground infrastructure. She shared that the cost of concrete has increased by 400% over the past two years, limiting the amount of sidewalk replacement that can be accomplished using State Chapter 90 Construction Assistance. The need for sidewalk replacement remains, particularly in the neighborhoods closest to downtown. This includes the Jefferson Street area and side streets, side streets in the area of Franklin Street, and neighborhoods in both the Main and Meadow Street areas.

7	Agency/Group/Organization	Westfield Gas & Electric Department
	Agency/Group/Organization Type	Services – Broadband Internet Service Providers Services – Narrowing the Digital Divide Other Government – Local Business and Civic Leaders Utility Provider
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director met with leadership at Westfield Gas & Electric and discussed the continued buildout of a citywide broadband/fiberoptic network covering the entirety of the City. Construction schedule anticipates that the fiberoptic network will be built out, covering all Westfield neighborhoods in Spring 2025. Whip City Fiber has 7,400 subscribers in Westfield, offering fiber-to-the-home for a flat rate of \$69 monthly. Whip City Fiber and Comcast/Xfinity are widely available in the community. The team referenced the Affordable Connectivity Program, a federal subsidy available to qualified households through the Federal Communications Commission, as helpful to providing affordable internet access. The program expired in Summer 2024 and has not been renewed. Whip City Fiber says subscription fees are held at a level sufficient to allow for repayment of loans taken to construct the network. The Westfield Gas & Electric works with several local agencies to assist low-income residents to stay current with their gas and electric utility bills. In 2024, the number of customers were assisted by WayFinders (88), Valley Opportunity Council (1,057), the Good Neighbor Energy Fund (30), Salvation Army (11), St. Vincent dePaul Society (163), and Catholic Charities (12).

8	Agency/Group/Organization	Greater Westfield Emergency Food Pantry
	Agency/Group/Organization Type	Services – Housing Services – Children Services – Elderly Persons Services – Persons with Disabilities Services – Homelessness
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Westfield Food Pantry provided the following statistics on March 5, 2025. They provided 250 Thanksgiving meals, food and clothing for 72 teens, and served 3,000 hot meals to Westfield residents. Additionally, the agency helps to coordinate health insurance applications in partnership with the Baystate Noble Hospital mobile van. The largest challenges the agency faces currently remains to be inflation in food prices.
9	Agency/Group/Organization	Westfield Council on Aging
	Agency/Group/Organization Type	Services – Housing Services – Elderly Persons Services – Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-Poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director met with Michael Squindo, COA Director, on 2/4/25. Mr. Squindo shared that the COA is hearing from many more seniors on housing affordability issues. Rents have increased significantly, and they see many more elderly homeowners who have difficulty affording maintenance on their homes. Seniors are in need of heating system improvements, health safety and code corrections, roofing and window repairs. Additionally, food security remains a common theme in his interactions with seniors. The City is fortunate to have a generous Food Pantry and the COA prepared meals service remains popular. Without these services, Mr. Squindo says already challenged seniors would no longer be able to age-at-home.
10	Agency/Group/Organization	Westfield Housing Authority
	Agency/Group/Organization Type	Housing PHA Services – Housing Services – Elderly Persons Services – Persons with Disabilities Service – Fair Housing Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-Poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director met with leadership staff at the Westfield Housing Authority, at Alice Burke Way Apartments on 2/5/2025. Mr. Kelly stated that the Authority is running near capacity at this time. He said there is additional demand for public housing, particularly as rents have increased substantially in private markets. Previous issues related to delays in re-tenanting apartments due to consolidation of waiting lists at the state level have been corrected and the turnover period is approximately 90 days at this time. Operationally, the WHA is burdened by increased costs for trash removal and heating/utility costs. The WHA continues to fund its ongoing capital needs with assistance from the Executive Office of Housing & Livable Communities. They seek local assistance with reconstruction of their roadways within some of their complexes, including the Ely/Dolan Apartments at Murphy Circle.
11	Agency/Group/Organization	Westfield Commission on Citizens with Disabilities
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director met in office with the Commission Chairman on 1/31/2025 to discuss matters primarily associated with physical/mobility disabilities. The Commission is seeking assistance to remove architectural barriers for pedestrians on busy downtown roadways. The CD Director also attended the 3/18/25 where the Commission discussed the 2024 update to the City Self-Evaluation and Transition Plan and provision on interpreter services. The Commission seeks assistance in addressing items identified in the Plan for removal of architectural barriers.

12	Agency/Group/Organization	Alianza
	Agency/Group/Organization Type	Housing Services – Victims of Domestic Violence Services – Homelessness Service – Fair Housing Services – Victims Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs – Families with Children Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director met via Zoom with staff from Alianza on 1/7/25. The staff shared information relative to domestic violence prevention services in the community. Alianza provides a 24/7 hotline, a website chat feature, and emergency shelter placement services to individuals facing domestic violence in the greater Springfield area. Through a state contract they are able to assist individuals in imminent danger. In 2024 Alianza served 39 individuals from Westfield. The agency has 2 Russian-speaking advocates that understand the culturally-specific response required to assist this population which is prevalent in Westfield. Alianza no longer has specific presence in Westfield District Court after 7/1/2025, due to grant expiration. Alianza has provided domestic violence response training to local Police Departments during Roll Call.
13	Agency/Group/Organization	Westfield Police Department
	Agency/Group/Organization Type	Services – Victims of Domestic Violence Services – Victims Child Welfare Agency Public Safety Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Chronically Homeless Anti-Poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director met with Chief Pitoniak and Captain Hall on 12/11/2024 to discuss public safety issues. The Department identified domestic violence prevention as an area that is in need of additional resources. Approximately eight years ago the WPD employed a DV Advocate within its Department but the incumbent resigned and the position was never refilled due to lack of resources. Currently the WPD monitors 349 active 209A and harassment orders. The Department is currently seeking resources to better manage domestic violence prevention.
14	Agency/Group/Organization	Westfield Law Department
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Law Department participated in a meeting of municipal departments to discuss the CDBG program on December 19, 2024. The City Solicitor shared that a significant amount of time has been spent on code enforcement and many cases have involved the elderly, who are unable to afford home repairs, resulting in neighborhood blight, decadent conditions, and unsafe living conditions. Additionally, non-payment of taxes has resulted in the City pursuing receivership on some properties that have fallen into disrepair. Those receiverships have been primarily in the neighborhoods nearest to the South Riverfront and in the downtown neighborhoods. The Department believes additional elderly supports and intervention programs would assist in addressing these issues.

15	Agency/Group/Organization	SAMARITAN INN
	Agency/Group/Organization Type	Housing Services – Housing Services – Persons with Disabilities Services – Victims of Domestic Violence Services – Homelessness Services – Health Services – Education Services – Employment Services – Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director met with Walt Fludd on January 7, 2025, to discuss the challenges facing the Samaritan Inn. The organization continues to see significant demand for services but lacks the resources to continue providing shelter services. Samaritan Inn received one-time emergency funding from the Executive Office of Housing and Livable Communities in FY 2024 but did not receive the grant in FY 2025, causing significant stress for the small agency. There is some concern that the facility may face closure without additional resources. The Samaritan Inn is the only emergency shelter in Westfield, providing 44 shelter beds and 11 transitional apartments. Leadership is actively raising funds and seeking opportunities for shelter contracts. They also face significant capital needs, including roof repair.
16	Agency/Group/Organization	Valley Opportunity Council, Inc.
	Agency/Group/Organization Type	Housing Services – Housing Services – Children Services – Homelessness Services – Employment Child Welfare Agency

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director held a Zoom meeting with VOC staff to discuss services VOC provides in the Westfield community. VOC currently has contracts with the City to provide Low-Income Housing Emergency Assistance (LIHEAP) and Heating System Repair and Replacement (HEARTWAP) in the community. The agency also administers the Nutrition Program for Women, Infants, and Children (WIC) in Westfield. They also manage and develop affordable housing in Chicopee and Holyoke. VOC operates primarily government programs and is dependent upon federal grants. The demand for services in Westfield remains high, particularly through their partnership with the Westfield Gas & Electric for heating assistance.
17	Agency/Group/Organization	Highland Valley Elder Services
	Agency/Group/Organization Type	Services – Elderly Persons Services – Persons with Disabilities Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Robert Gebo, an Administrator at Highland Valley Elder Services, attended the Technical Assistance Workshop at Westfield City Hall on 2/12/25. Mr. Gebo shared that HVES delivers meals to 256 people per week in Westfield and that home delivery food delivery services such as Meals-on-Wheels remain a critical component to allowing for the growing elderly population to age in place.
18	Agency/Group/Organization	Pioneer Valley Transit Authority
	Agency/Group/Organization Type	Regional organization Public Transit Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-Poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The CD Director serves on the PVTA Advisory Board as the City representative and as the Chairman of the PVTA Routes Subcommittee. On 1/22/25, the CD Director met with the PVTA Administrator and Transportation Planner. The Board is responsible for setting public transportation policy for the region and is responsible for managing a 60 million budget to provide services to 24 municipalities in Western Massachusetts. Two fixed routes serve Westfield- the first route being B23, a north-south route which connects Downtown Westfield to Holyoke Community College and Downtown Holyoke. The second route is the R10, an east-west route which connects Westfield State University and Downtown Westfield to West Springfield and Downtown Springfield. The B23 and R10 connect at the Olver Transit Pavilion on Arnold Street in Downtown Westfield. In late 2025, a new route connecting Southwick and Northampton via Route 10 through Westfield will commence, allowing for public transportation access to Southampton and Easthampton as well. In 2024, the PVTA implemented a pilot program to allow for fare-free services along the fixed route. The pilot program has resulted in 49 percent growth in ridership. The fare-free program is being funded through a FY2025 grant from the Commonwealth of Massachusetts.</p>
19	<p>Agency/Group/Organization</p>	<p>Center for Human Development</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services – Housing Services – Children Services – Victims of Domestic Violence Services – Homelessness Services – Health</p>

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Director held a Zoom meeting with a team from the Center of Human Development on November 26, 2024. The consultation covered a wide range of human service topics with a primary focus on shelter, homeless services, mental health and substance abuse counseling, and developmental services. The team identified childrens behavioral health as a growing concern. Currently, CHD performs outreach services from their West Springfield facility. Those outreach services include homeless outreach. CHD is a contractor through the Hampden County Continuum of Care, providing homelessness diversion services, and scattered site shelter services. The region is operating above capacity for shelter services as homelessness has spiked due to several factors including affordability, availability, underemployment, and other factors.
20	Agency/Group/Organization	Westfield Conservation Commission
	Agency/Group/Organization Type	Agency – Managing Flood Prone Areas Agency – Management of Public Land or Water Resources Other Government – Local
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Environmental Concerns

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director met with Anna Meassick, Conservation Agent for the City on 3/21/2025 to discuss flood prone areas of the City and open space protection. The Conservation Commission enforces state and local statutes relative to wetland and flood land protection. Westfield contains a significant amount of historic development in the floodplain of the Westfield River and its streams network. The Conservation Agent identified enforcement orders, conservation land management, and improvements to undersized or aging culverts as priorities.
21	Agency/Group/Organization	Wayfinders
	Agency/Group/Organization Type	Housing Services – Housing Services – Homeless Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director and Principal Planner met via Zoom with leadership from WayFinders on 12/12/2024, a regional housing services agency headquartered in Springfield. WayFinders shared statistics relative to the demand for Emergency Assistance for Shelter and the Residential Assistance for Families in Transition programs in Hampden County. WayFinders has assisted 207 Westfield families, providing assistance for families transitioning out of homelessness or at risk of homelessness in the past two years. Further, WayFinders reports that rent receivables/arrearages are at historic highs. Housing stability programs, including utility support, rent and mortgage support, and housing counseling services are critical at this time.
22	Agency/Group/Organization	Baystate Noble Hospital
	Agency/Group/Organization Type	Services – Health Health Agency Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CD Director emailed Lisette Grimaldi on 11/7/24, seeking input relative to the health needs of the Westfield community. Baystate Noble Hospital is guided by a 2022 Community Health Needs Assessment Plan which identifies Youth Mental Health, Mental Health and Substance Abuse Disorder, and Access to and Availability of Providers as being the primary challenges facing the community. Income, housing affordability, and food security concerns grew following the COVID-19 pandemic. The Strategic Implementation Plan calls for greater utilization of the 413Cares resources.
23	Agency/Group/Organization	Westfield Emergency Management Agency
	Agency/Group/Organization Type	Agency – Managing Flood Prone Areas Agency – Emergency Management
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Emergency Management
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director is a member of the Local Emergency Planning Committee for the City of Westfield. Meetings are held on the first Wednesday of each month. On 11/6/24, Mr. Miller attended the LEPC meeting. Topics presented included use of state emergency management grants to replace AEDs at public facilities, a post-event review of a visit to the City by high-ranking government officials, enhanced planning efforts for community activities where roads or sidewalks might be impeded, and discussions around future exercises for emergency response.
24	Agency/Group/Organization	The Greater Westfield Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director was a guest to the Business & Community Affairs Committee on November 12, 2024. The Committee shared its priorities of small business assistance, workforce development, and real estate tax fairness for businesses. The CD Director shared information on local permitting, the CDBG program for economic development, and provided updates on the new business project pipeline. The Committee suggests the City prioritize economic development and microenterprise assistance in its CDBG planning.
25	Agency/Group/Organization	Pioneer Valley Planning Commission
	Agency/Group/Organization Type	Services – Narrowing the Digital Divide Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Director met with staff of the Pioneer Valley Planning Commission (PVPC) at the PVPC location on 12/5/2024 to discuss regional needs and services provided by the regional planning agency. The PVPC currently operates a Homeowner Rehab program for the City using CDBG funds. Additionally, PVPC is collaborating with the City to conduct a Digital Equity study in Spring 2025. The PVPC sees workforce readiness, housing affordability, and transportation infrastructure as priorities that should be identified in a Consolidated Plan.

Table 3– Agencies, groups, organizations who participated

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

All agency types were consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Springfield Office of Housing	The CoC lays out the Hampden County coordinated entry system and provides funds for rapid rehousing programs, shelter, and homelessness prevention initiatives.
2023 City of Westfield Master Plan Update	City of Westfield Planning Department	This Comprehensive Plan was endorsed by the Planning Board in June 2023. The Plan provides a framework guiding municipal policy on land use, housing, economic development, natural resource protection, transportation, and natural hazards
City of Westfield Hazard Mitigation Plan	Pioneer Valley Planning Commission	Identifies methods in low-and-moderate income neighborhoods to mitigate risk to flood and other natural hazards.
2022 Community Health Needs Assessment Plan	Baystate Noble Hospital	This plan measures socioeconomic and environmental factors impacting health and wellness in the Westfield community.
4 Cities Analysis of Impediments to Fair Housing Choice	Pioneer Valley Planning Commission	Provides statistics and analysis specific to Westfield for the improvement of housing opportunities for all Westfield citizens.
Greater Springfield Regional Housing Analysis Report	WayFinders	This report conducted in 2021-2022 examines issues of housing production, affordability, and accessibility in the Pioneer Valley.
Westfield, MA/ADA/504 Self-Evaluation & Transition Plan	City of Westfield	This report was completed in January 2024, identifying policy and facility compliance with Section 504. This plan helps to identify facilities that require correction to reach compliance.

Table 4– Other local / regional / federal planning efforts

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

The City of Westfield collaborates on a regular basis with several other units of municipal government, county government, and state government in an effort to advance the priorities and goals set forth in this Consolidated Plan. Some of our public government partners in this effort include:

Westfield Housing Authority: The Westfield Housing Authority manages 633 units of public housing for the elderly, families, and disabled individuals. It also manages 284 Section 8 vouchers.

City of Springfield: The City of Springfield, through its Office of Housing, serves as the lead for the Hampden County Continuum of Care and has served as the lead agency in a collaborative effort made by the Cities of Springfield, Holyoke, Chicopee, and Westfield in the development of a regionally-focused Analysis of Impediments to Fair Housing (AI).

Cities of Holyoke & Chicopee: The City of Holyoke serves as the Consortium Lead for the Holyoke-Chicopee-Westfield HOME Consortium. The Community Development Directors from each community meet periodically to discuss matters relating to affordable housing, grant administration, and strategic initiatives.

Massachusetts Development Finance Agency (MassDevelopment): MassDevelopment programs have allowed the City to advance two economic development initiatives in the City. The Site Readiness Program has allowed the City to advance environmental permitting on a 70-acre city-owned parcel planned for development as an industrial park. Currently, the Westfield Redevelopment Authority is working with MassDevelopment on a strategic plan for the redevelopment of the area between the Westfield River and Orange Street in the Downtown target area.



Riverfront Strategic Plan Area

Towns of West Springfield, Agawam, Montgomery, Granville, Russell & Southwick:

The City works regularly with leadership from these neighboring communities. Each were given the opportunity to consult on this Consolidated Plan but declined.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The City of Westfield engaged in public hearings and a community survey for the citizen participation process in preparation for the City's 2025-2029 Consolidated Plan. The online survey was developed to gather community input for the Consolidated Plan on matters including housing, homelessness, public services, infrastructure, city services, economic development, and discrimination, . The survey was released on November 19, 2024 and remained available for residents to participate in until March 1, 2025.

The survey was made available through the City of Westfield website, on multiple social media sites of interest to Westfield citizens, and advertised in The Westfield News . Hard copies were available at the Westfield Athenaeum, the Boys and Girls Club of Greater Westfield, and the Westfield Senior Center.

In accordance with 24 CFR 91 Subpart B and the City's Citizen Participation Plan, the Office of Community Development conducted multiple public hearings that took place on December 12, 2024 and January 22, 2025. Hearings were held at 11:00 am and at 6:00 pm in order to accommodate citizens availability. Additionally, the December 12th hearing was offered through a virtual attendance option. The public hearings included a presentation explaining the CDBG program and solicited discussion on community development needs and priorities for U.S. Department of Housing and Urban Development (HUD) funds for the First Year Action Plan Program Year 2025 and the 2025-2029 Consolidated Plan. A public hearing to solicit comment on the DRAFT Consolidated Plan will be held on Wednesday, April 30th at Westfield City Hall.

The City sent notices to community organizations known to serve non-English speaking populations as well. Public notices advertising opportunities to participate were sent to the Westfield Puerto Rican Association to reach the City's Spanish-speaking population. The City also has a significant Ukranian/Russian population as well, and notices were sent to faith-based organizations known to serve those populations as well, namely the Full Gospel Church at 110 Union Street and Russian Evangelical Baptist Church at 866 North Road in Westfield. Public notices were translated, posted on the City's website and municipal meeting notice board at Westfield City Hall and at the Westfield Athenaeum, the City's public library.

Efforts were made for citizen participation as mentioned above included press release(s) posting to the City's website and an advertisement to the local newspaper.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	The City held two public hearings on December 12, 2024 at City Hall. Two individuals attended.	Comments were offered in support of public service programs, economic development, and public infrastructure	All comments were accepted and incorporated in the Plan.	
2	Public Hearing	Non-targeted/broad community	A public hearing was held on January 22, 2025 at City Hall to solicit public input for the Consolidated Plan.	No comments were received.	All comments were accepted.	
3	Public Meeting	Non-targeted/broad community	Two prospective CDBG applicant attended a Technical Assistance Seminar on February 12, 2025.	Prospective applicants had technical questions relative to specific applications relative to microenterprise assistance and public services.	All comments were accepted and incorporated in the Plan.	
4	Community Survey	Non-targeted/broad community	The City received approximately 50 responses	Summary attached in the Citizen Participation section	Comments were accepted to inform the Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Public Hearing	Non-targeted/broad community	A public hearing was held on Wednesday, April 30, 2025 to solicit feedback on the Draft Consolidated Plan	TBD	TBD	

Table 5– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Westfield identified the following priority needs to be addressed for the Five-Year Consolidated Plan. The city determined these needs based on consultation visits with various community stakeholders, area service agencies, municipal staff, and the community online survey.

Food Insecurity – Food insecurity remains a high priority within the City of Westfield, a reality emphasized through consultations with key community stakeholders. Baystate Noble Hospital reports a significant increase in food security concerns since the pandemic, highlighting the growing reliance on resources like 413Cares, calling for greater utilization of said resources in their Strategic Implementation Plan.

Housing Affordability – Housing affordability as well as lack of housing remains a high priority in Westfield. This prioritization is based on the information we received through our consultations with Baystate Noble Hospital, Center for Human Development, The Samaritan Inn, Valley Opportunity Council, Westfield Council on Aging, Westfield Health Department, Domus, the Westfield Housing Authority, Hampden County Continuum Care and Wayfinders, along with feedback from the community online survey. Baystate Noble Hospital reports a growing concern with affordable housing post-pandemic. The Center for Human Development, alongside The Samaritan Inn, reveals that local shelter services are operating beyond capacity. Valley Opportunity Council, a vital provider of low-income housing emergency assistance and housing development, emphasizes their reliance on federal grants to sustain these services. Domus and the Westfield Housing Authority report consistent full occupancy, indicating a profound need for housing for both families and individuals. WayFinders, having assisted 207 Westfield families in transitioning out of homelessness, further underscores this urgency, noting a historic high in rent receivables/arrearages and a continued demand for RAFT programs. This feedback places emphasis on the housing crisis in Westfield and the urgent need for resources.

Transportation Services – Transportation Services remains a high priority in the City of Westfield, particularly for those without access to a vehicle, as it directly impacts their ability to access essential services. Consultations with Domus and the Pioneer Valley Transit Authority (PVTA) highlighted transportation as a significant barrier. Domus emphasized the challenges posed by the consolidation of human services, placing a greater burden on those without personal vehicles as now certain human services are placed outside of the city. The PVTA provides two fixed routes within Westfield. They also launched a recent pilot program offering fare-free services. This program, funded through a

FY2025 grant from the Commonwealth of Massachusetts, resulted in a remarkable 49% increase in ridership, clearly indicating the urgent need for more accessible and affordable transportation options.

Elder Care Services – Elder care services are considered a high priority based on the information we received through consultation visits with the Westfield Council on Aging, Highland Valley Elder Services, and both the Westfield Health and Westfield Law Department. Highland Valley Elder Services provides home delivery food service meals to 256 Westfield residents weekly, emphasizing the critical role of these services in enabling the city's expanding elderly population to age in place. Similarly, the Westfield Council on Aging stresses the importance of maintaining an accessible food pantry and drive-thru prepared meal services, asserting that these programs are essential for allowing seniors to remain in their homes. The Westfield Council on Aging highlights the burden of rent increase on elderly residents and the struggles these residents have performing maintenance on their home, threatening their ability to remain in their homes. Furthermore, both the Westfield Housing Authority and Westfield Health Department's inspection services have identified code violations in elderly housing.

Public infrastructure – Public Infrastructure is a medium priority need in Westfield, particularly concerning the city's aging sewer and water underground infrastructure, as came to light during consultations with both the Department of Engineering as well as the Department of Public Works. The age and size of the water mains brings concerns to the impact on fire protection, water pressure, and water main breaks which come at significant costs. There is also a need for sidewalk replacement. However, due to the escalating cost of concrete, which has increased by 400% in the past two years, the effectiveness of State Chapter 90 Construction Assistance Funding has minimal impact, resulting in minimal progress.

Childcare/Youth Services – Childcare/Youth Services are considered a medium priority in the City of Westfield based on the information that we received through our consultations with Baystate Noble, Center for Human Development, and the community online survey. Baystate Noble's 2022 Community Health Needs Assessment Plan identifies youth mental health as a primary challenge, with the Center for Community Development in agreement, stating that children's behavioral health is a growing concern.

Mental Health/Substance Abuse Services – Mental Health/Substance Abuse services are considered a medium priority in the City of Westfield. This is based off the information we received during consultation visits with Baystate Noble Hospital, the Center for Human Development, and the community online survey. Baystate Noble Hospital and the Center for Human Development place an emphasis on mental health and substance abuse disorder. The Westfield Health Department expresses challenges around mental health and substance abuse disorders, stating the difficulty of providing the services needed. Furthermore, the Westfield Health Department's identified a critical lack of low threshold wrap around housing for individuals with mental health and substance abuse disorders.

Workforce Development Services – Workforce Development Services are considered a medium priority to the City of Westfield, according to the consultation visits conducted along with the community online survey. The Westfield Chamber of Commerce highlighted the ongoing need for small business assistance, workforce development, and real estate tax fairness for businesses. The Downtown Merchant Association expressed challenges with zoning regulation, technical assistance, and general business skill development among local businesses. While not an urgent concern, this feedback demonstrates how strategic investment in our business' aids in economic growth.

Adult Learning Services – Adult Learning Services are considered a medium priority in the City of Westfield, based on the information that we received from the consultation visits with agencies and the community online survey. Domus manages an Adult Basic Education program, relaying that class demands are at an all-time high.

Small Business Assistance – Small business assistance has been identified as a medium priority need in Westfield. Consultations with the Greater Westfield Chamber of Commerce and the Downtown Westfield Merchant's Association revealed that, despite recent downtown revitalization efforts, business owners still lack accessibility to high-quality technical assistance, financial literacy resources, and strategic business mentorship. Both organizations advocated for continued funding of micro-enterprise programs to support both new and existing businesses, recognizing their critical role in the city's economic vitality.

Domestic Violence Services – Domestic violence services are considered a **medium** priority need in the City of Westfield. That being said, the City of Westfield recognizes the profound impact of domestic violence on community well-being and housing stability. Based on the information we received through the Westfield Police Department, Alianza, and the community online survey, there is an expressed need for resources to continue domestic violence prevention, and domestic violence response training. The Westfield Police Department currently monitors 349 active 209A orders and harassment orders. Alianza served 39 domestic violence individuals from Westfield in 2024 and has provided domestic violence response training to police departments.

Housing Rehabilitation – Housing rehabilitation is considered a medium priority for the City of Westfield. Consultation with the Valley Opportunity Council (VOC) underscored the significant demand for related services. VOC, which currently contracts with Westfield to provide low-income housing emergency assistance and heating system repair/replacement reported a continuing high demand for their services within the city. Notably, their partnership with Westfield Gas & Electric for heating assistance remains particularly vital.

Handicapped Services – Handicapped Services for people with disabilities were identified as a low priority in the City of Westfield, based on feedback from agency consultations and the community online survey. It is important to acknowledge the ongoing need to provide accessibility and support for residents with disabilities within the community.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City of Westfield, a member of the Holyoke-Chicopee-Westfield HOME Consortium, does not propose to offer tenant based rental assistance (TBRA) through the HOME program.

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

Describe the jurisdiction's need for Public Facilities:

The City of Westfield has identified a need to implement facility improvements within non-profit agencies that provide services to the general public, particularly those focused on enhancing handicapped accessibility. Additionally, improvement to neighborhood parks have been recognized as an area in need of improvement. The city will allocate a portion of its Community Development Block Grant (CDBG) budget annually to address non-housing community development needs. The city will support the activities and applications of eligible agencies in order to maximize available resources. This non-housing community development strategy aims to achieve several objectives, including providing a broad range of public and human services to meet the needs of low- and moderate-income areas and individuals.

In recent years, the City has made significant investment in public facilities, including the construction of the Westfield Senior Center at the Mary Noble Estate, the renovation of Westfield City Hall, and the opening of the new Westfield River Elementary School in January 2025, a neighborhood school serving the City's downtown neighborhoods. The new school is anticipated to serve as a new gathering space for the downtown community.

Currently, plans are in development for \$10 million to be invested in high school athletic fields, as well as plans for a new headquarters building for the Westfield Police Department.

How were these needs determined?

These needs were determined through non-profit consultations with the Boys & Girls Club of Greater Westfield, the Westfield Athenaeum, Commission for Citizens with Disabilities, Westfield Park & Recreation Department, and the Westfield Department of Public Works. Also, in 2023 the City of Westfield, working with Caolo & Bieniek Architects and KMA Architecture & Accessibility, completed an update to the Self Evaluation and Transition Plan analyzing accessibility and architectural barriers in municipal buildings and facilities.

Describe the jurisdiction's need for Public Improvements:

As is common in New England, the City of Westfield, particularly in its low-to-moderate income neighborhoods, require continuous improvement. These neighborhoods tend to be around the City's historic center and contain the city's oldest housing stock, publicly owned facilities, and public infrastructure such as streets, playgrounds, and underground utilities. The city continues to adopt an "Old Town" improvement program, where core

neighborhoods are addressed with comprehensive infrastructure improvement. The City has begun supplementing local funds for these programs with funding from the CDBG program. Departmental consultations reveal concerns regarding deteriorating underground infrastructure, specifically undersized water distribution systems with pipes over 100 years old. These issues could compromise fire protection and water pressure. Additionally, aging sewer systems, road resurfacing, and the need for sidewalk and streetscape improvements replacements in these neighborhoods are identified as priorities for enhancing neighborhood stability. These issues are most prevalent in CDBG target areas, including the Downtown and Riverfront neighborhoods.

How were these needs determined?

These needs were identified through consultation meetings with the city’s Department of Public Works, the Engineering Department, Westfield Gas & Electric, and the Westfield Housing Authority. Additionally, public improvements were identified through our community survey as an area needing improvement.

Describe the jurisdiction’s need for Public Services:

The need for public services in the City of Westfield remains a high priority for many public service locations. These locations count on the annual funds from the Community Block Development Grant program to enable non-profit organizations, agencies, and city departments to be successful in offering and growing programs and services. These agencies provide food security, homeless services, mental health and substance abuse services, elder and childcare services, and workforce development. These services and programs contribute to a better environment and living conditions, making them vital for the City of Westfield. The assistance of CDBG funding enables these agencies to grow and provide a better-quality life for the city’s low-moderate income individuals and families.

How were these needs determined?

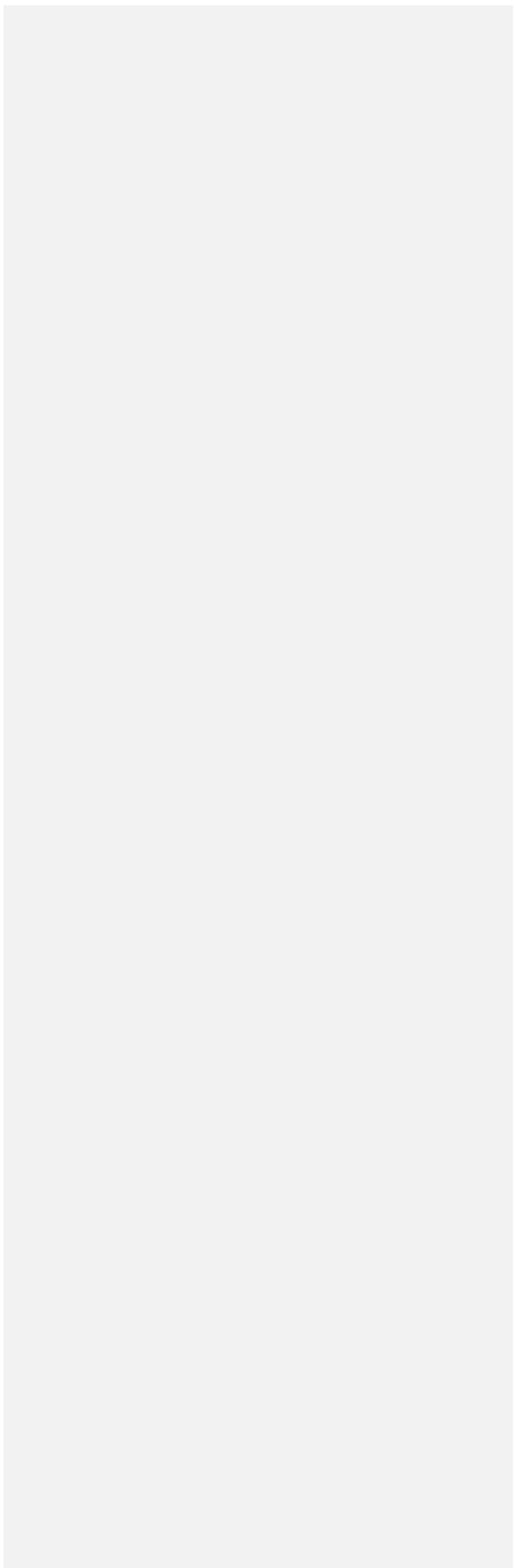
These needs were determined based on consultation visits and feedback from the community online survey, as well as information from previous years. We consulted with the directors and staff of many non-profit organizations, agencies, and city departments. This includes Domus Inc., Westfield Council on Aging, Samaritan Inn, Baystate Noble Hospital, Center for Human Development, Valley Opportunity Council, the Westfield Health Department, and Highland Valley Elder Services.

Additionally, the City of Westfield completed an updated Master Plan in 2023. This plan pays particular attention to the Master Plan’s Goals and Actions on Housing, Economic

Development, Services and Facilities, and Natural Hazards and Environmental Preparedness.

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

Not applicable



Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Westfield is predominantly a community of homeowners, with single-family residences comprising the majority of its housing stock. According to the 2023 American Community Survey (ACS 5-Year Estimates), Westfield has 16,704 housing units, with an overall vacancy rate of 6.2%. Notably, Downtown and Downtown West target areas exhibit higher vacancy rates of 9.8% and 8.3%, respectively. Homeownership remains strong within the city overall at 68%. The median value of owner-occupied homes is \$295,500, a 25.38% increase since the previous Consolidated Plan. Renters occupy 32% of Westfield's housing units, with a median monthly rent of \$1,064, an 11% rise since the last Consolidated Plan.

Single-family homes (both attached and detached) constitute 62.6% of the housing stock, followed by 18.5% for two-to-four family units, 15.4% for units of five or more, and 3.3% for mobile homes. In the Downtown target area, multi-family units (three or more) are prevalent, accounting for 62.8% of housing. Downtown West predominantly features housing with two or more units, representing 57.1% of its housing. These figures highlight the concentration of lower to moderate-income residents in these areas in regard to renter occupancy.

The single-family real estate market in Westfield is robust, with a 98.1% sale-to-list price ratio and 37.5% of homes selling above the listing price. The median home price listed to sell in Westfield is \$337,224. However, an affordable home, defined as one where housing costs do not exceed 30% of the median household income, would be priced at approximately \$257,715, showcasing inflation within the city and its surrounding areas. Of the 68% of Westfield's housing that is owner-occupied, 19% of homeowners experience a housing cost burden exceeding 30% of their income. From 2019-2023, Westfield accumulated 119 foreclosure petitions, making them one of the top 5 highest foreclosure petition rates in Hampden County. In the past, The Springfield Metro, of which Westfield is a part of, has seen a 19% increase in fair market rents from 2020 to 2024.

A stark contrast exists between Westfield's outer neighborhoods and its downtown area. Target area Downtown contains the majority of the city's older housing stock, making up 26% of the city's housing that is older than 1960. Of that, 47.2% of those were built before 1939, indicating a pressing need for housing rehabilitation. The Downtown area houses 40% of Westfield's overall renter households, representing 74.8% of the downtown area's total households. The median renter income in Downtown is \$29,806, considerably lower

than the citywide renter median of \$47,920, underscoring the concentration of low to moderate-income residents. Similarly, Downtown East and Downtown West have median renter incomes of \$54,547, with 72% renter occupancy and 67.4% of housing built before 1960 in those areas. For comparison, the median income for a household in Westfield as a whole is \$82,847.00.

The Westfield Housing Authority effectively manages and maintains public and subsidized housing in Downtown, providing 1,104 units for low-income families and elderly residents, with approximately 20% of those units located in or adjacent to downtown.

The rental market in Westfield faces additional strain due to the increasing demand in housing from Westfield State University students, limiting availability and driving up prices. Data shows that 36% of Westfield's renters experience a housing cost burden exceeding 30% of their income, and 24% face a burden exceeding 50%. The 19% increase in the Springfield Metro area fair market rents from 2020 to 2024 further exacerbates this issue. Affordable rental housing remains a critical challenge and a top priority for Westfield.

Table 4 - Cost Burden > 30%

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Number of Households										
Small Related	110	230	165	30	535	35	55	155	80	325
Large Related	0	70	0	0	70	0	40	110	0	150
Elderly Related	10	10	30	0	50	25	0	25	25	75
Elderly Non-Family	110	135	20	0	265	45	115	40	40	240
Other	30	40	155	30	255	0	15	25	10	50
Total Need by Income	260	485	370	60	1,175	105	225	355	155	840

Alternate Data Source Name: CHAS 2017-2021 Dataset Westfield

Table 5 - Cost Burden > 50%

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Number of Households										
Small Related	185	35	0	0	220	25	60	20	0	105
Large Related	0	0	0	0	0	0	20	0	0	20
Elderly Related	30	0	0	0	30	55	70	0	0	125
Elderly Non-Related	155	30	15	0	200	175	50	4	0	229
Other	235	4	0	0	239	10	30	20	10	70
Total Need by Income	605	69	15	0	689	265	230	44	10	549

Alternate Data Source Name: CHAS 2017-2021 Dataset Westfield

Table 6 – Crowding Information 1 of 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Number of Households										
Single Family Households	0	25	60	0	85	0	0	0	110	110
Multiple Unrelated Family Households	0	0	0	0	0	0	0	0	0	0
Non-Family Households	0	0	0	0	0	0	0	0	0	0
Total Need by Income	0	25	60	0	85	0	0	0	110	0

Alternate Data Source Name: CHAS 2017-2021 Dataset Westfield

Table 7 – Crowding Information 2 of 2 – Households with Children

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Number of Households										
Households with Children (6 or younger)	90	85	195	120	490	0	55	115	100	270

Alternate Data Source Name: CHAS 2017-2021 Dataset Westfield

Table 8 – Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	N/A	N/A
Households with Only Adults	44	0	1	27	N/A
Chronically Homeless Households	0	0	0	N/A	N/A
Veterans	0	0	0	N/A	N/A
Unaccompanied Youth	0	0	0	N/A	N/A

Data Source: Springfield-Hampden County Continuum of Care – 2025 Housing Inventory Chart

Table 9– Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	N/A	N/A	N/A	N/A
Persons in Households with Only Children	0	0	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	51	10	163	114	19	51
Chronically Homeless Individuals	12	5	21			
Chronically Homeless Families	0	0	N/A			
Veterans	0	0	5	2	0	65
Unaccompanied Child	0	0	N/A	N/A	N/A	N/A
Persons with HIV	0	0	1			

Data Source: 2025 Point in Time Count; Calendar Year 2024 Longitudinal System Analysis (custom report); Calendar year 2024 HUD System Performance Measures (custom report); Analysis of MA-504 Continuum of Care By-Name List of Persons Experiencing Chronic Homelessness. All data and analysis provided by the Springfield-Hampden County Continuum of Care.

The City of Westfield housing market, like most of Massachusetts and the nation at large, remains in a period of increasing values. According to records maintained by the City of Westfield’s Assessor’s Department, the price of an average single-family home in the City has increased by approximately 44% from Fiscal Year 2020 through Fiscal Year 2025, from \$246,000 to \$355,347.

Source: Massachusetts Department of Revenue

DOR Code	Municipality	Fiscal Year	Single-Family Values	Single-Family Parcels	Average Single-Family Value	Single-Family Tax Bill	Single-Family Tax Bill as % of Value	DOR Income Per Capita	Average Tax Bill as a % of Income	Rank
329	Westfield	2025	3,362,647,331	9,463	355,347	5,394	1.52	34,361	15.70	241
329	Westfield	2024	3,193,748,755	9,462	337,534	5,390	1.60	32,840	16.41	232
329	Westfield	2023	2,909,281,242	9,443	308,089	5,231	1.70	30,014	17.43	224
329	Westfield	2022	2,567,790,146	9,436	272,127	5,032	1.85	28,511	17.65	220
329	Westfield	2021	2,422,863,383	9,424	257,095	4,854	1.89	27,181	17.86	203
329	Westfield	2020	2,313,361,850	9,410	245,841	4,732	1.93	25,873	18.29	202

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

Business Activity:

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	204	-	1.1	-	-
Arts, Entertainment, Accommodations	1281	-	6.6	-	-
Construction	1068	-	5.5	-	-
Education and Health Care, Social Services	6096	-	31.5	-	-
Finance, Insurance, and Real Estate	1020	-	5.3	-	-
Information	121	-	0.6	-	-
Manufacturing	2343	-	12.1	-	-
Other Services	732	-	3.8	-	-
Professional, Scientific, Management Services	1567	-	8.1	-	-
Public Administration	947	-	4.9	-	-
Retail Trade	2141	-	11.1	-	-
Transportation and Warehousing	1297	-	6.7	-	-
Wholesale Trade	509	-	2.6	-	-
Total	19326	-	-	-	-

Table 10 - Business Activity

Data Source: 2019-2023 ACS DP03 (Workers)

Employment by Industry

Industry	Establishments	Annual Salary	Average Monthly Employment	% Employees
Accommodation and Food Services	68	\$ 24,544.00	1261	4%
Administrative and Support Services	48	\$ 42,796.00	309	3%
Administrative and Waste Services	58	\$ 43,160.00	360	4%
Arts, Entertainment, and Recreation	16	\$ 20,332.00	275	1%
Construction	115	\$ 84,916.00	913	8%
Educational Services	17	\$ 63,128.00	1898	1%
Finance and Insurance	27	\$ 84,968.00	217	2%
Health Care and Social Assistance	448	\$ 48,412.00	2746	29%
Information	8	\$ 84,552.00	119	1%
Manufacturing	79	\$ 73,320.00	2851	5%
Other Services	84	\$ 40,144.00	618	5%
Professional and Technical Services	99	\$ 97,604.00	898	6%
Public Administration	21	\$ 79,300.00	973	1%
Real Estate and Rental and Leasing	37	\$ 51,012.00	115	2%
Retail Trade	114	\$ 34,060.00	1872	7%
Trade, Transportation and Utilities	203	\$ 55,016.00	4433	13%
Transportation and Warehousing	37	\$ 59,124.00	1872	2%
Wholesale Trade	51	\$ 100,880.00	689	3%
Total: All Industries	1530	\$ 60,403.78	22,419	

Table 11 - Industries

Data Source: MA Department of Economic Research (DER) ES202, 2023 Westfield

Labor Force

Total Population in the Civilian Labor Force	20,222
Civilian Employed Population 16 years and over	19,326
Unemployment Rate	4%
Unemployment Rate for Ages 16-24	2.9%
Unemployment Rate for Ages 25-65	2.7%

Table 12 - Labor Force

Data Source: 2019-2023 ACS B23001

Occupations by Sector

Occupations by Sector	Number of People	Median Income
Management, business and financial	2,532	
Farming, fisheries and forestry occupations	12	
Service	1,668	
Sales and office	2,613	
Construction, extraction, maintenance and repair	1,244	
Production, transportation and material moving	1,538	

Table 13 - Occupations by Sector

Data Source: 2019-2023 ACS S2402

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	11,318	64.4%
30-59 Minutes	4,709	26.8%
60 or More Minutes	1,546	8.8%
Total	17,573	100%

Table 14 - Travel Time

Data Source: 2019-2023 ACS S0801

Education:

Educational Attainment by Employment Status (Population 16 or older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	684	64	522
High school graduate (includes equivalency)	3702	187	1445
Some college or Associate's degree	4680	180	1658
Bachelor's degree or higher	5940	110	758

Table 15 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS B23006

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	0	184	128	164	404
9th to 12th grade, no diploma	216	270	172	288	532
High school graduate, GED, or alternative	1430	1618	1176	2540	2415
Some college, no degree	2706	728	655	2698	1092

Associate's degree	262	694	497	1306	985
Bachelor's degree	438	1453	923	1999	1420
Graduate or professional degree	15	619	728	1109	734

Table 16 - Educational Attainment by Age

Data Source: 2019-2023 ACS B15001

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	35,756
High school graduate (includes equivalency)	42,697
Some college or Associate's degree	50,407
Bachelor's degree	62,800
Graduate or professional degree	78,723

Table 17 – Median Earnings in the Past 12 Months

Data Source: 2019-2023 ACS S1501

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

Based on the Business Activity Table, the major employment sectors within this jurisdiction are Education and Health Care/Social Services, Manufacturing, and Retail Trade. Education and Health Care/Social Services stands out significantly, employing the largest share of workers at 31.5%. The city’s largest employers in this sector are Westfield Public Schools, Westfield State University, Baystate Noble Hospital, and Western Massachusetts Hospital, to name a few. In addition to its local workforce, Westfield has many residents who commute to jobs in neighboring communities, notably at hospitals in Springfield and Holyoke, and educational institutions nearby. Manufacturing follows as the second-largest sector, accounting for 12.1% of workers. Retail Trade also represents a substantial portion of the workforce, with 11.1% employed in that sector. These three sectors collectively represent a large proportion of the total employment, indicating their importance to the local economy.

Describe the workforce and infrastructure needs of the business community:

The MassHire Hampden County Workforce Board plays a crucial role in identifying workforce training needs for the Greater Springfield area. The Board prioritizes training for three key sectors: Health Care and Social Assistance, Education Services, and Advanced Manufacturing, all of which demonstrate consistent job growth. Within Health Care and Social Assistance, there remains an increasing need for Personal Care Aides is particularly evident due to our aging population. Similarly, Advanced Manufacturing continues to be a vital economic driver for higher-wage positions in Western Massachusetts, though there is also a need for workers within this field due to skill gaps and an aging workforce. To

address the sector's specific skill requirements and aging workforce, the local chapter of the National Tooling and Machining Association maintains partnership with MassHire (formerly REB) to offer machining training at Westfield Technical Academy. Furthermore, there's a persistent need for additional skills training, especially in soft skills and general workplace responsibilities.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Despite a lower labor force participation rate compared to the state average, Westfield maintains an unemployment rate below both state and national levels, suggesting a constrained labor market. Recognizing the ongoing need for workforce development, the city plans to sustain business assistance programs through the Community Development Block Grant (CDBG) program.

The City continues its efforts to develop a 70-acre industrial park in the northern portion of the community on municipally owned land. The City has completed significant pre-development work and secured a MEPA certificate from the Massachusetts Executive Office of Energy & Environment. The MEPA certificate provides a permitting roadmap that could open the way for 1,000,000 square feet of industrial development, with potential to create over 400 jobs. The City will likely seek a development partner in the coming year to plan for installation of required road and utility infrastructure and to identify end users.

The City is also actively engaging firms for further development at Westfield-Barnes Regional Airport to more effectively leverage that facility's competitive advantages in the corporate and general aviation marketplace.

In the workforce development sector, the City has also identified a need for additional training for individuals to serve in the construction services sector. While Westfield Technical Academy is an asset that provides additional training for high school students, a post-secondary education alternative to allow for adults to be trained in this sector has been identified as a potential need.

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

Our jurisdiction presents a mixed landscape regarding the alignment of workforce skills and employment opportunities, with notable challenges and proactive initiatives in key sectors.

The manufacturing sector offers diverse entry-level opportunities accessible to individuals with varying educational backgrounds, from high school diplomas to bachelor's degrees. However, the sector faces significant challenges, including an aging workforce and a persistent skills gap, particularly in advanced manufacturing technologies such as CNC machining and robotics. To address these challenges, local manufacturers, in collaboration with organizations like MassHire Hampden County Workforce Board and Springfield Technical Community College (STCC), are implementing enhanced workforce development programs and initiatives. These initiatives include targeted training, competitive salary adjustments, strategic outreach to attract younger workers, and employee retention strategies. It is important to note that local manufacturers are actively working to solve the identified issues.

The healthcare sector is experiencing a high demand for skilled professionals, especially registered nurses, physician assistants, nurse practitioners, home health aides, and behavioral health specialists. A pronounced skills gap and the need for advanced education among prospective employees are contributing to recruitment challenges. To mitigate these issues, local healthcare organizations in partnership with the Healthcare Workforce Partnership of Western Massachusetts and MassHire are investing in training and educational advancement programs. This sector is actively trying to increase the number of available healthcare professionals.

Overall, while Westfield faces challenges in aligning workforce skills with employment opportunities, particularly in manufacturing and healthcare, local organizations and employers are actively implementing strategies to address these gaps. Continued investment in workforce development training, strategic partnerships, and proactive recruitment efforts are essential to ensure a skilled and adaptable workforce that meets the needs of the jurisdiction.

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

Manufacturing, educational services, and healthcare and social assistance all remain prevalent as the top three priority industries for workforce training initiatives, according to MassHire Hampden County Workforce Board's labor market blueprint for 2024-2025.

MassHire Hampden County works with a variety of organizations to offer workforce training initiatives and resources. Baystate Medical Center, the Trade Adjustment Assistant Program, and the Healthcare Workforce Partnership collaborate with MassHire Hampden County to provide training opportunities within these top three priority industries. Beyond that, colleges such as Westfield State University, Springfield Community College, Holyoke Community College, Greenfield Community College, and the American International College all work together to aid in the educational portion of these initiative opportunities.

Each of these initiatives focus on three issues: First, they aim to inform and attract younger populations to work in the field. Second, they recruit the transitional workforce, unemployed or underemployed individuals. Thirdly, they provide training to the incumbent workforce of employed workers who need additional education or training to advance their career. This serves our Consolidated Plan by improving the prospects of economic opportunities for low-and-moderate income families.

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

Yes

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

Westfield participates in the Pioneer Valley Comprehensive Economic Development Strategy. The region's CEDS was updated in June 2024 and accepted by the Pioneer Valley Planning Commission.

The seven stated goals in the Region's plan include the following:

1. Prioritize equity, acknowledging that poverty and structural racism continue to determine economic opportunities and outcomes for too many of the Pioneer Valley's residents.
2. Pursue high-growth and emerging opportunities to areas of emerging technology and advanced materials to the region's existing strengths in the top three business sectors.
3. Recognize that rural communities need different and complimentary economic development strategies tailored to their needs.
4. Support small and mid-sized enterprises (SMEs) and entrepreneurs.
5. Reverse long-standing stagnant population growth to increase the regional workforce capacity.

6. Strengthening the region's infrastructure to enable communities small and large alike to pursue development opportunities and related investments.
7. Develop a strong, effective regional voice to advocate for the Pioneer Valley in order to communicate regional priorities and increase economic investment from the Commonwealth, federal government, and private sector.

The Consolidated Plan calls for supporting small and mid-sized enterprises and entrepreneurs by providing business counseling services for these business concerns. Westfield also shares the CEDS goal to reverse stagnant population growth to increase the regional workforce capacity. In recent years, Westfield has attracted an aluminum extrusion company, a building products finishing facility, and warehousing and shipping operations that require hands-on semi-skilled labor. The City's economic development strategy also includes maximizing its assets at Westfield-Barnes Regional Airport as a hub for aeronautic industry, including aircraft maintenance, general and corporate aviation, and military/civilian operations.

Westfield further continues to support regional infrastructure improvement, most critically the reconstruction of the Massachusetts Turnpike Exit 41 interchange area to better accommodate existing traffic and prepare for additional industrial development in the region.

Lastly, working with the Economic Development Council of Western Massachusetts, Westfield is committed to working with the Greater Springfield region to direct development inquiries to appropriate and identified priority sites around the region.

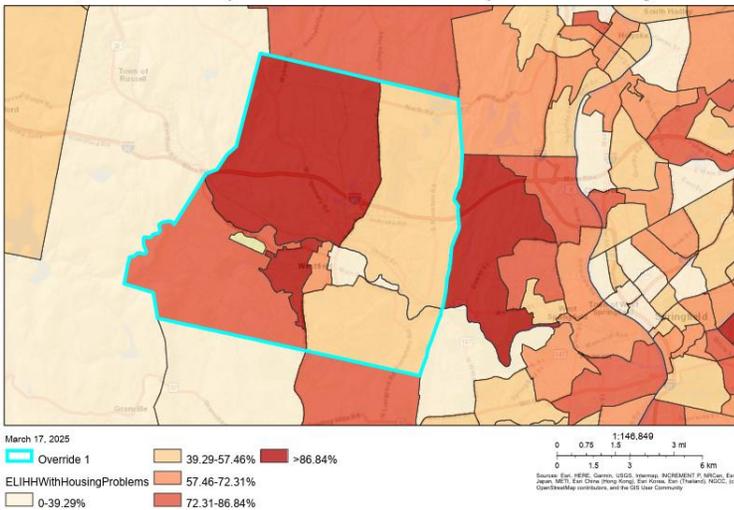
MA-50 Needs and Market Analysis Discussion

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

In Westfield, like most places, the level of income is a strong determinant in whether a household will experience multiple housing problems. 13.2 percent of Westfield renters are experiencing a housing cost burden greater than 50 percent. 22.6 percent of Westfield renters have more than 30 percent of their income being put towards housing expenses.

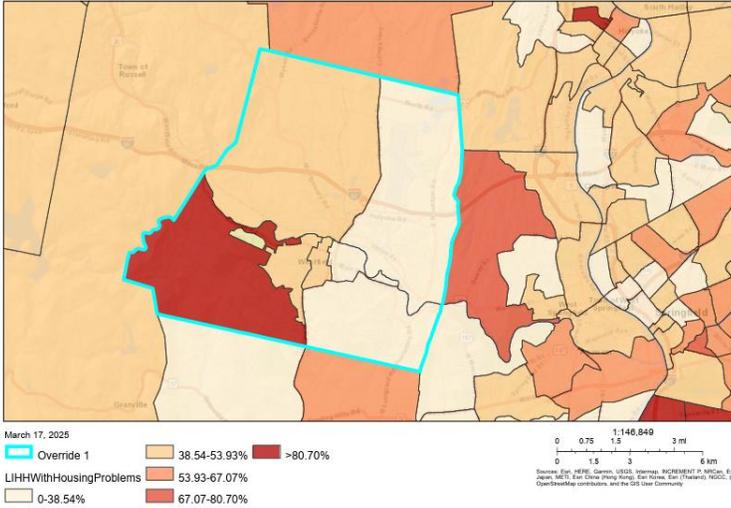
38.2 percent of Westfield renters live with one of the four housing problems, those of which are identified through HUD’s CHAS definitions. The four housing problems are as follows: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden being greater than 30 percent.

Westfield, MA - % of Extremely Low Income Households With Any of 4 Severe Housing Problems

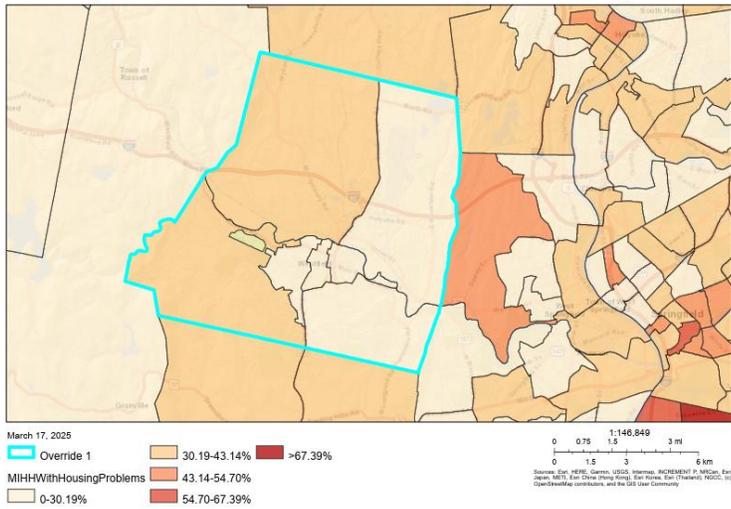


13.2 percent of Westfield renters live with one of four severe housing problems identified through HUD’s CHAS definitions. The four severe housing problems are as follows: Incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden being greater than 50 percent.

Westfield, MA - % of Low Income Households With Any of 4 Severe Housing Problems



Westfield, MA - % of Moderate Income Households With Any of 4 Severe Housing Problems



Merriam-Webster defines the word concentration as something that is “contained or existing or happening together in a small or narrow space or area: not spread out” (Merriam-Webster’s Collegiate Dictionary, N.D).

The data mentioned above is informative as Westfield’s rental market is primarily located in three census tracts, all of which are considered concentrated targeted areas identified

in this Consolidated Plan. Most rental units are in the Riverfront North, Downtown East, and Downtown West and central Downtown District target areas.

Table 18 – Housing Problems 1 of 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Number of Households										
Substandard Housing – Lacking Complete Plumbing or Kitchen Facilities	0	50	0	30	80	0	0	0	0	0
Severely Overcrowded >1.51 People Per Room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Housing Cost Burden Greater Than 50% Of Income (and none of the above problems)	0	580	70	15	665	0	270	230	50	550
Housing Cost Burden Greater Than 30% Of Income (and none of the above problems)	0	245	465	370	1,080	0	105	230	355	690

Zero/Negative Income (and none of the above problems)	0	55	0	0	55	0	30	0	0	30
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Alternate Data Source Name: CHAS 2017-2021 Dataset Westfield

Table 19 – Housing Problems 2 of 2

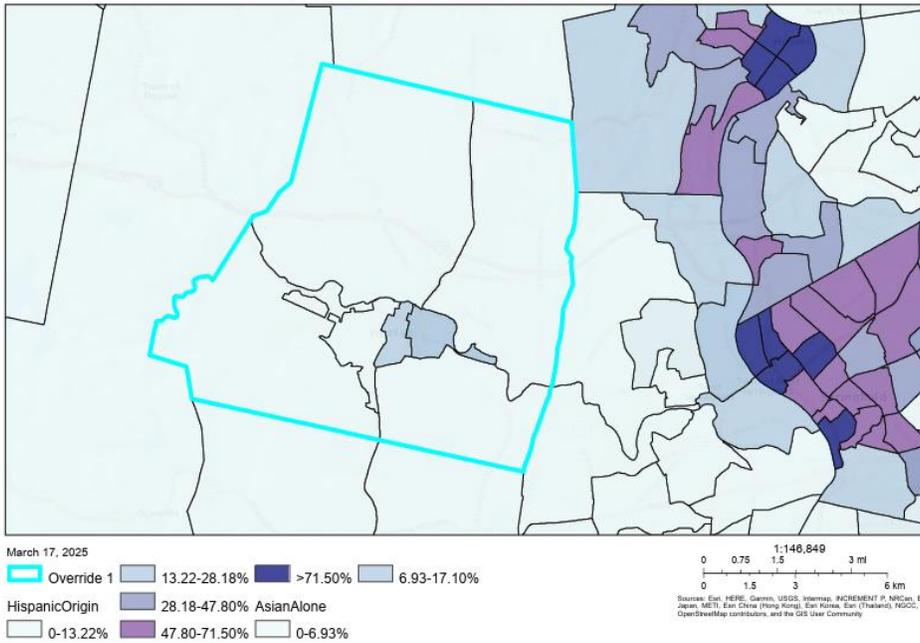
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Number of Households										
Having 1 Or More of Four Severe Housing Problems	565	95	105	0	765	445	735	1345	975	3,500
Having None of Four Severe Housing Problems	580	714	1,090	725	3,109	-	-	-	-	-

Alternate Data Source Name: CHAS 2017-2021 Dataset Westfield

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

In this context, the word “concentrated” refers to areas where the racial or ethnic minority group percentages exceed the percentage of the Westfield community at-large. While the jurisdiction is predominantly White (85.3%), with 10% Hispanic or Latino (9% Puerto Rican) and 3.6% Asian, Census Tracts 8127.1 and 8127.2 demonstrate a higher concentration of minority residents. Specifically, Census Tract 8127.1 has a population that is 20.7% Hispanic or Latino (19.1% Puerto Rican), and Census Tract 81270.02 is 18.4% Hispanic or Latino (18.3% Puerto Rican) and 8.1% Asian. These percentages are substantially higher than the jurisdiction-wide averages, indicating a clear concentration of those populations within these specific census tracts, both of which are target areas of need.

Westfield, MA - Areas of Minority Concentration



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

The Riverfront North, Riverfront South, Downtown East and Downtown West target areas have the lowest rate of homeownership in our community.

Generally, these neighborhoods also have the oldest housing stock in our community. Vacancy rates, according to ACS data, are higher than in the community at large.

Downtown West has a vacancy rate of 9.8% and Downtown East stands with a vacancy rate of 8.3%. The City of Westfield has an overall vacancy rate of 6.2%.

Domus Inc., a key partner in addressing affordable housing needs, maintains over 60 units across the designated target areas. The consistent occupancy of these units, coupled with documented waitlists, demonstrates a critical shortage of housing for low- to moderate-income residents.

A review of real estate market data in March 2025 shows 9 homes for sale in the downtown area, ranging from \$250,000 to \$397,000. Seven of these homes are single-family and six of those were built prior to 1970.

Are there any community assets in these areas/neighborhoods?

These neighborhoods are home to many churches, playgrounds, and recreational opportunities. Additionally, these neighborhoods are among the best served areas in the community by public transportation. The City continues working with MassDOT to construct an extension of the Columbia Greenway Bike Trail through these neighborhoods, further extending transportation opportunities.

Assets in these neighborhoods include:

Playgrounds: Chapman Playground, Municipal Playground, Cross Street Playground, Whitney Playground

Parks: Kane-Wojtkiewicz Park, Half Mile Falls Park, Women’s Temperance Park

Trails: Columbia Greenway Rail Trail, Westfield River Levee Trail

Public facilities: Westfield River Elementary School, Fort Meadow School, Elm Street Plaza Bandshell, seven municipal parking lots

Non-profit/community service facilities: Baystate Noble Hospital, Boys & Girls Club of Greater Westfield, Amelia Park Ice Arena 7 Children’s Museum, YMCA of Greater Westfield, Samaritan Inn homeless shelter and day services program

Are there other strategic opportunities in any of these areas?

In partnership with MassDevelopment, the Westfield Redevelopment Authority has embarked upon creation of a Strategic Plan for the redevelopment of the Riverfront South neighborhood, specifically the blocks between the Westfield River and Orange Street. This neighborhood presents significant opportunity to develop multi-unit housing, enhanced public greenspace in an environmental justice neighborhood, and additional opportunity for commerce. The Plan is slated for completion in Summer 2025 and the WRA will work toward implementation of the plan following. This redevelopment has a timeline of 7-10 years.

These neighborhoods are most likely to be assisted with CDBG funds to renovate sidewalks and streetscapes, among several opportunities to target our housing rehabilitation funds to promote home ownership.

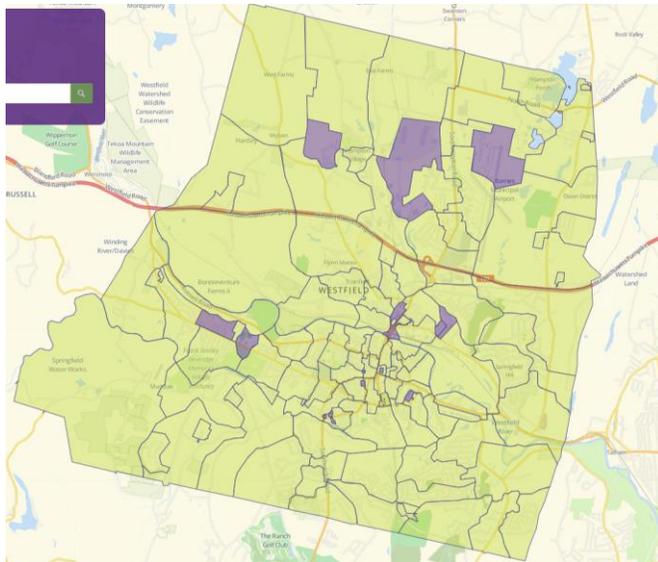
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The City of Westfield is fortunate to be served by two companies providing broadband services to the general community. These two service providers are Comcast and the municipally owned Westfield Gas & Electric, through its Whip City Fiber program.

Comcast is available throughout the entirety of the City of Westfield, including low-and-moderate income neighborhoods.

Whip City Fiber currently has about 7,400 subscribers in Westfield, having added on 1,500+ service locations since 2022. Whip City Fiber is expected to be available throughout the entirety of the City of Westfield by end of calendar year 2025. This service has been deployed on a neighborhood-by-neighborhood basis. During consultation, the Westfield Gas & Electric discussed the now-expired Affordable Connectivity Program, a federal subsidy that aided in providing affordable internet access to qualified households and how the expiration of said program impacted subscribers.



Map- Whip City Fiber Coverage (purple represents uncovered neighborhoods)

Our consultation with WG&E indicated that constructability challenges in multi-unit buildings and in neighborhoods where underground utilities remain their most difficult clientele to reach. The downtown area tends to present both of those issues. The WG&E does expect to continue rolling out services to these neighborhoods as funding becomes available.

Under a grant received through the Massachusetts Broadband Institute, the City of Westfield has partnered with the Pioneer Valley Planning Commission (PVPC) to conduct a Digital Equity & Accessibility Study to identify any gaps in digital access, digital literacy, and methods of accessing the internet. That study is set to be completed in June 2025. Initial meetings and data review indicates that income level, age, and language are the greatest barriers to internet accessibility in Westfield.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

As discussed, Westfield is fortunate to have two providers serving the majority of the community. The competition has forced providers to remain aggressive in efforts to market their broadband services to the Westfield community.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Westfield has incorporated climate change projections into many of its planning exercises undertaken over the past five years. In 2020, the City completed a Municipal Vulnerability Preparedness Plan with assistance from Tighe & Bond, a local engineering firm. A risk matrix was developed based upon the evaluation of the history of occurrence, the geographic extent of impact, economic impact, and considerations for climate change.

It was determined that Westfield is most vulnerable to the following:

- Severe winter storms- ice, snow, blizzards, and nor'easters
- Extreme temperatures and drought
- Other severe weather thunderstorms, high wind and microbursts
- Inland flooding

Over the past fifteen years, Westfield has seen each of these natural hazard risks impact the community.

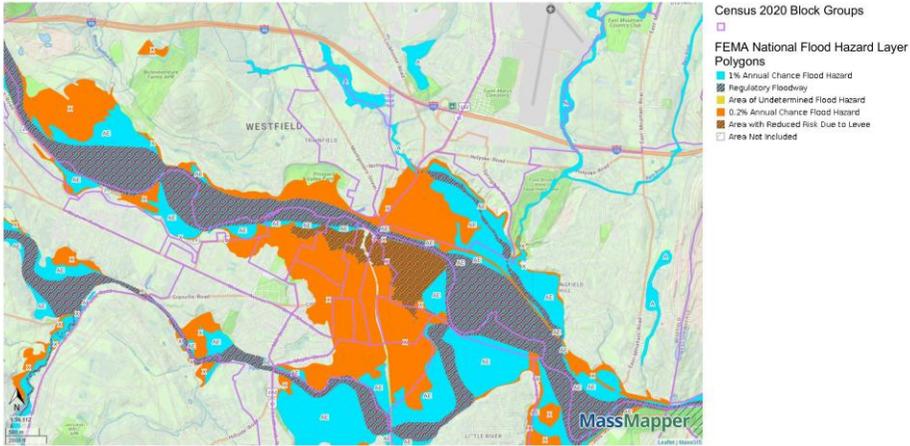
- In June 2011, Westfield's southern neighborhoods were impacted by a tornado. While damage was limited to felled trees and power lines in Westfield, the storm was responsible for taking three lives and injuring 200 people.
- In October 2011, an unseasonable snow blizzard caused significant damage in Westfield, causing for power outages that in some cases lasted a full week.
- On multiple occasions, the City has experienced flash flooding due to intensified rain events. Among the areas most vulnerable are Union Street, East Main Street, and North Elm Street and Notre Dame Street.

Additionally, the Westfield River, while a natural asset to the community, also subjects the City to flooding hazard, and more frequent heavy rain events, taxing our City's stormwater infrastructure as well.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Our CDBG target areas do include some neighborhoods vulnerable to flood hazard. The Riverfront North target area in particular is vulnerable to flood. The Union Street neighborhood, which contains two large affordable housing developments is at risk of flood.

Westfield Flood Map



MassMapper: FEMA Flood Map

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Westfield has developed a comprehensive Strategic Plan to address critical community needs over the next five years. This plan focuses on key areas such as reducing food insecurity, increasing access to stable housing and transportation, improving mental health services, fostering community and economic development, addressing anti-poverty priorities, and providing support for children, adults, and senior citizens. The FY 2025-2029 Strategic Plan was developed based on a thorough evaluation of the needs and challenges faced by the City of Westfield and its residents.

Westfield's Community Development Block Grant (CDBG) program is a vital tool for expanding opportunities for low-to-moderate income citizens. It achieves this through the provision of essential public services, strategic property acquisitions and public facility improvements, neighborhood revitalization initiatives, and the creation of housing and economic development opportunities.

The primary objective of the CDBG program is to cultivate thriving communities by focusing on 'providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income,' as mandated by the Department of Housing and Urban Development (HUD). This requirement ensures that at least 70% of CDBG funds directly benefit individuals and families with low to moderate incomes.

The City of Westfield's priority needs were determined based on:

- Analyzing existing data on community needs.
- Consulting with local agencies and non-profit organizations.
- Collaborating with City Department Heads and staff through consultations.
- Engaging with various community groups, agencies, and organizations through meetings.
- Gathering public input through hearings.

Several key factors guided the determination of these five-year priorities

- Identifying target income households with the greatest need for assistance.
- Focusing on low- and moderate-income areas within the city facing the most significant challenges and greatest needs.
- Activities that will most effectively address the identified needs of City residents.

- Acknowledging and planning for limited funding availability.
- Prioritizing strategies that can leverage additional resources to maximize impact.

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

Geographic Area

Geographic Area

Table 20 - Geographic Priority Areas

1	Area Name:	City-Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Workforce Development
	Identify the neighborhood boundaries for this target area.	Citywide – All of Westfield
	Include specific housing and commercial characteristics of this target area.	<p>This designation will be used primarily for public service activities and emergency home repair.</p> <p>Westfield is a diverse community, which includes different land uses and characteristics. The center of Westfield, both geographically and civicy is located in the vicinity of the Westfield River. The City is generally more densely populated in its center.</p> <p>As one moves away from the center of town, the City contains several pockets of suburban-style development. On the outskirts, particularly in the north, west, and southwest corners of the City, the neighborhoods are generally less populated and contain significant agricultural uses and open space.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Citywide needs to mirror those identified in other sections of this document – primarily for public services.
Identify the needs in this target area.	Public services	
What are the opportunities for improvement in this target area?	Not applicable	

	Are there barriers to improvement in this target area?	None
2	Area Name:	Downtown District
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	63.92%
	Revital Type:	Commercial
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Downtown target area includes some of the city's oldest neighborhoods. This neighborhood consists of two block groups within a census tract, the first being census block group 8127.2-2 and the second census block group being 8127.2-4.
	Include specific housing and commercial characteristics of this target area.	This target area includes a mix of housing styles, including multifamily apartment buildings, single family, two-family and three-family housing in medium density neighborhoods, with housing built as early as the 1930's. Commercial activity is centered along Elm Street and, with small pockets of neighborhood commercial properties along Meadow Street and Broad Street primarily.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Review of the city GIS identifies these neighborhoods as having aging housing, water and wastewater infrastructure. Additionally, census data shows this as our lowest-income area.
Identify the needs in this target area.	Infrastructure Improvement Public Services Housing Improvement Commercial Revitalization	
What are the opportunities for improvement in this target area?	Infrastructure Improvement Public Services Housing Improvement Commercial Revitalization	

	Are there barriers to improvement in this target area?	Generally, the age and size of infrastructure impedes some ability to make improvements.
3	Area Name:	Downtown East
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	59.87%
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Downtown East is defined by three census block tracts. The first being census block tract 8127.2-1, the second being census block tract 8127.2-3, and the third census block tract being 8126-2.
	Include specific housing and commercial characteristics of this target area.	The Downtown East neighborhood is a medium-density neighborhood with a mix of two-and-three-family homes and single-family homes on lots of generally less than 0.25 acres. There are also multi-family developments in the Meadow Street area. A majority of the Westfield Housing Authority properties are also located in this target area.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This neighborhood was identified as a target area due to review of statistical data on household income and age of housing stock, consultation with Engineering Department relative to age of infrastructure, and location of certain public services, including the Soup Kitchen and Food Pantry.
Identify the needs in this target area.	Infrastructure Improvement Housing Rehabilitation Public Facilities Public Services	
What are the opportunities for improvement in this target area?	With the extension of the Columbia Greenway Rail Trail underway, this neighborhood will have improved pedestrian access to Downtown Westfield and to stretches of the city further south. The introduction of this amenity could catalyze property owners to invest in their own properties. Sidewalks, streetscapes, parks, playgrounds, and housing rehabilitation represent opportunities for improvement.	

	Are there barriers to improvement in this target area?	The Downtown East target area is among the City's older neighborhoods. Underground infrastructure, in many sections, is aging and undersized.
4	Area Name:	Downtown West
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	60.40%
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Downtown West target area can be defined by three census block tracts. The first being census block tract 8127.1-1, the second being census block tract 8127.1-2, and the third being 8127.1-3
	Include specific housing and commercial characteristics of this target area.	A substantial portion of housing in this target area is two-family and three-family housing built in the early 1900's. There are multifamily housing properties, primarily in the Washington Street area. Baystate Noble Hospital is in this target area, as is Westfield City Hall and the Westfield Athenaeum.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Next to Downtown, this target area is one of our largest segments of low-and-moderate income households, according to census data.
	Identify the needs in this target area.	Infrastructure Improvement Housing Rehabilitation Public Services Public Facilities
What are the opportunities for improvement in this target area?	Full-Scale Neighborhood Revitalization Housing Rehabilitation Public Facilities Improvements	
Are there barriers to improvement in this target area?	The city's central core is nearly 200 years old, and infrastructure needs were evident upon a walking tour.	
5	Area Name:	Riverfront North
	Area Type:	Local Target area
	Other Target Area Description:	

HUD Approval Date:	
% of Low/ Mod:	55.60%
Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	The Riverfront North target area consists of two census block tracts. The first census block tract being 8128-1, the second census block tract being 8125-3.
Include specific housing and commercial characteristics of this target area.	<p>The Riverfront North area contains a significant proportion of the city's multifamily housing development. It is also home to a small commercial district in the North Elm Street and Union Avenue area.</p> <p>Powdermill Village, a 248-unit complex, anchors a stretch of several affordable multifamily developments along Union Street. Other multi-units such as Edgewood Apartments and Brookview Townhomes also reside along Union Street. While most residents live in multifamily housing, there are portions of the target area that include owner-occupied single-family homes built in the 1930's and 1940's.</p> <p>Depot Square, just north of the Westfield River, centered along North Elm Street and Union Avenue serves as the area's commercial district.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This neighborhood was identified through consultation with government and non-profit agencies as an area where a significant portion of the population accesses public services.
Identify the needs in this target area.	<p>Housing rehabilitation</p> <p>Public services</p> <p>Public infrastructure improvement</p> <p>Commercial revitalization</p>

<p>What are the opportunities for improvement in this target area?</p>	<p>Housing rehabilitation Public services Public infrastructure improvement Commercial revitalization</p>
<p>Are there barriers to improvement in this target area?</p>	<p>None</p>

Table 20 - Geographic Priority Areas

General Allocation Priorities

These priorities are a product of the City’s consultations with local stakeholders, regional agencies, analysis of census data, and applications submitted for funding.

The Downtown area is targeted for investment in economic development, microenterprise assistance, and blight eradication.

Downtown East, which encompasses historic neighborhoods east of Elm Street and west of Noble Street, is targeted for sidewalk and streetscape replacement in a neighborhood yet to be determined. The specific infrastructure activity will be qualified as a low-moderate income area by survey.

The Citywide target area projects include homeowner rehabilitation and public services programs.

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

Priority Needs

Table 21 – Priority Needs Summary

1	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City-Wide Downtown District Downtown East Downtown West Riverfront North
	Associated Goals	Provision of Public Services

	Description	Public service funds will be directed to agencies and organizations to provide services and programs for low-moderate income person(s) who qualify under the CDBG objective. The assistance in CDBG funding of these programs and services allows these beneficiaries to have the opportunity to provide for better quality of living conditions and success both mentally and/or physically. Food insecurity, senior services, youth services, mental health services, substance abuse, transportation services, employment services, adult learning services and homeless services are the results of medium-high priority that were based on consultation visits with key stakeholders and the community online survey.
	Basis for Relative Priority	Through the consultation process, the need for improved public services in the Westfield community was a common theme. Among the highest priorities indicated, food insecurity, child care, youth services, addiction services, disability services, transportation services, and elder services were among the most popular.
2	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Non-housing Community Development
	Geographic Areas Affected	Downtown District Downtown East Downtown West Riverfront North
	Associated Goals	Create Economic Opportunities
	Description	Providing assistance to businesses, particularly small, independent owned businesses located in the city's downtown area to allow for retention of jobs, creation of new jobs, and economic opportunity for low-and-moderate income business owners and workers.
	Basis for Relative Priority	As this plan is being prepared, economic uncertainty pervades the American economy. It is anticipated that small businesses and low-and-moderate income workers are likely to experience the greatest impact over the next five years.
3	Priority Need Name	Neighborhood Revitalization & Infrastructure

	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-Housing Community Development
	Geographic Areas Affected	Downtown District Downtown East Downtown West Riverfront North
	Associated Goals	Neighborhood Revitalization
	Description	To improve the livability among low-and-moderate income neighborhoods by improving public infrastructure and addressing concerns relative to deterioration, decadence and blight.
	Basis for Relative Priority	The city's low-and-moderate income neighborhoods are among the city's densest areas and contain the oldest housing stock. Improving public infrastructure includes sidewalks, utility lines, streetscape and pavement. These were presented as a priority need in our online community survey.
4	Priority Need Name	Community Facilities
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Victims of Domestic Violence Non-Housing Community Development
	Geographic Areas Affected	Downtown District Downtown East Downtown West Riverfront North
	Associated Goals	Improvement of Community Facilities

	Description	Aid for public entities and non-profits that are open to the general public to make targeted improvements to their facilities that are beneficial to low-and-moderate income and presumed benefit populations.
	Basis for Relative Priority	The priority need was indicated in our community survey, in consultations with several non-profit organizations, and through the City of Westfield 504/Self-Evaluation and Transition Plan.
5	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Downtown District Downtown East Downtown West Riverfront North
	Associated Goals	Housing Rehabilitation
	Description	To assist property owners in making improvements to housing units occupied by low-and-moderate income individuals and families.
	Basis for Relative Priority	This priority need was chosen due to CHAS housing data relating to a large percentage of housing with problems. This is detailed in Section MA-05 Housing and Marketing Analysis. Additionally, consultations with the City Health Department and Law Department identified code concerns as a high priority and prevalent in the community.
6	Priority Need Name	Planning & Administration
	Priority Level	Low
	Population	Other
	Geographic Areas Affected	City-Wide
	Associated Goals	Planning & Administration

Description	To allow for the administration of the CDBG program. This provides staff salaries, compliance reviews, and certain planning initiatives. This priority need is capped at 20 percent of expenditures annually.
Basis for Relative Priority	To effectively manage the Consolidated Plan and CDBG program to maximize its impact on community needs. This provides staff salaries and certain planning initiatives.

Narrative (Optional)

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG			387,000	0	0	387,000	1,548,000	The Strategic Plan has been developed under the assumption that the CDBG program will be level-funded over the next five years. A contingency plan is contained within AP-15 section of this document.

Table 22 - Anticipated Resources

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

The CDBG program provides vital resources for locally driven initiatives aimed at providing economic opportunity and suitable living environments for Westfield residents of low-to-moderate income. CDBG program funds, because they are limited, are meant to supplement local and state initiatives aimed to benefit underserved populations and to improve the living environment in the City of Westfield.

Some programs CDBG funds allow the City to leverage are:

Community Preservation Act (CPA): The City of Westfield has adopted the CPA, a Massachusetts law adopted locally that institutes a 1% surcharge on property tax bills for all property with a value of greater than \$100,000. The program requires 10% of program receipts be dedicated to affordable housing initiatives. The CPA program has previously

been used to leverage funds for playground improvements in CDBG-eligible neighborhoods.

Westfield General Fund: The City provides a portion of funding for the Office of Community Development, as well as resources for park improvements, street and sidewalk investments, and public health programming, among other things.

Massachusetts Chapter 90 Road Assistance Funds: For neighborhood infrastructure improvements, the City receives \$1.2 million in state assistance to make improvements to local roads and sidewalks. The City plans to leverage the Chapter 90 investment, with a focus to improve low-and-moderate income neighborhoods.

Westfield Water & Sewer Revolving Funds: Underground infrastructure improvements in Westfield are generally funded by user-generated funds. These sources have funded water, sewer, and stormwater improvements in Old Town/Downtown neighborhoods.

Massachusetts State Government Contracts: Several public services are operated primarily on state contract funding from agencies, including the Department of Developmental Services, the Executive Office of Elder Affairs, the Department of Mental Health, and the Department of Public Health.

Private fund raising: Public services are funded primarily through other government contracts and private giving.

Section 8 & MRVP: The Westfield Housing Authority is the local housing authority. Its staff administers Massachusetts Rental Voucher Program and Section 8 vouchers.

HOME: HOME program fund requirements are met in a variety of ways. Records on matching fund requirements are monitored by the City of Holyoke as the Holyoke-Chicopee-Westfield Consortium lead agency.

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

The City of Westfield has identified the following publicly owned properties as locations where improvement or development might assist in addressing the needs identified in this plan

Fort Meadow School: Fort Meadow has served as the City's public preschool for the past two decades. The Westfield School Committee has determined it to be operationally more efficient to disperse the preschool population into the City's neighborhood-based elementary schools. This move, which is expected in Fall 2025, will free the Fort Meadow

School for other uses. Located in the City's Downtown East target area, the Fort Meadow School property could be made available for a host of public services or uses. It is anticipated a feasibility study for future use of the property will be undertaken in Winter 2025-2026.

Abner Gibbs School: In January 2025, the Westfield River Elementary School, an 89,000 square foot building designed to serve 400 pre-K through 4th grade students, was opened to serve students in Westfield's Downtown, Downtown East, and Downtown West neighborhoods. As a result, the Abner Gibbs School, which was built in 1917, permanently closed and is currently vacant. The City is studying alternate uses for the facility. The possible reuse options include multi-family housing development, other public uses, or other educational uses.

Westfield Riverfront South: The southern bank of the Westfield River, just west of Elm Street, is owned by the City of Westfield and has been identified as a potential location for housing and commercial redevelopment. The City currently owns approximately 2.3 acres of property in the area. The property directly abuts the Columbia Greenway Rail Trail, which was completed in Fall 2023. The Westfield Redevelopment Authority is currently engaged in a planning study to determine how best to maximize the potential of the area extending from the Great River Bridge to Orange Street.

Discussion

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Continuum of Care	Non-Profit Organization	Homelessness	Region
Westfield Housing Authority	Other	Public Housing	Jurisdiction
Westfield Redevelopment Authority	Redevelopment Authority	Planning	Jurisdiction
Westfield Council on Aging	Government	Non-Homeless Special Needs Public Services	Jurisdiction
DOMUS, Inc.	CHDO	Non-Homeless Special Needs Rental Public Services	Jurisdiction
Boys & Girls Club of Greater Westfield	Non-Profit Organizations	Non-Homeless Special Needs Public Services	Jurisdiction
Behavioral Health Network	Non-Profit Organizations	Homelessness Non-Homeless Special Needs Public Services	Jurisdiction
Greater Westfield Emergency Food Pantry	Non-Profit Organizations	Non-Homeless Special Needs Public Services	Jurisdiction

Highland Valley Elder Services	Non-Profit Organizations	Non-Homeless Special Needs Public Services	Region
YWCA of Western Massachusetts	Non-Profit Organizations	Homelessness Non-Homeless Special Needs Public Services	Region
Mental Health Association of Western Massachusetts	Non-Profit Organizations	Homelessness Non-Homeless Special Needs Public Facilities	Region
The Greater Westfield Chamber of Commerce	Non-Profit Organizations	Economic Development Non-Homeless Special Needs	Jurisdiction
Westfield Department of Public Works	Departments and Agencies	Non-Homeless Special Needs Public Facilities	Jurisdiction
Westfield Engineering Department	Departments and Agencies	Non-Homeless Special Needs Public Facilities	Jurisdiction
Pioneer Valley Planning Commission	Regional Organization	Ownership Planning	Region
Valley Opportunity Council	Non-Profit Community Action Agency	Homelessness Housing Affordability Public Services	Jurisdiction
Baystate Noble Hospital	Non-Profit Healthcare Organization	Public Services	Jurisdiction

Samaritan Inn	Non-Profit Organization	Homelessness Public Services	Jurisdiction
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Table 23 – Institutional Delivery Structure

Assess the Strength and Gaps in the Institutional Delivery System

Westfield benefits from a comprehensive network of agencies across most non-profit sectors, and the city has secured partners for all priority projects outlined in this Consolidated Plan.

However, the lack of regional centralization of human service programs presents a significant concern. While Westfield once had access to numerous independent local offices, few of those agencies maintain a local presence today. Notable departures include the Salvation Army, which provided vital services to low-income residents, and the local American Red Cross, of which is now consolidated and relocated to Springfield.

This trend, driven by reported bureaucratic and economic pressures on smaller non-profits, demands ongoing and serious attention.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Council/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utility Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment/Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
	X	X	

Table 24 – Homeless Prevention Services Summary

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

Greater Westfield Committee for the Homeless, Inc. provides temporary shelter at The Samaritan Inn, located on Free Street in the City’s Downtown West target area. This organization administers day service programs through a contract with the state Department of Housing and Community Development. The city is also fortunate to have a tight-knit group of agencies providing food to people at risk of homelessness, such as the Greater Westfield Emergency Food Pantry.

Other services provided such as mental health services, substance abuse services and family services are offered throughout these organizations as well, providing additional support to homeless persons in need.

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

Westfield benefits from a strong network of agencies providing essential food and shelter to individuals at risk of homelessness, including the Greater Westfield Emergency Food Pantry, Domus, and the Samaritan Inn. Additionally, community organizations such as the Forum House, Sunshine Village, and Berkshire County Arc offer valuable support to the city's special needs population.

However, significant service gaps exist. Notably, Westfield lacks a family shelter, requiring residents to seek assistance in Springfield through the Continuum of Care. Furthermore, while local support organizations are present, their resources are limited, necessitating travel to surrounding areas for more comprehensive aid. The city's primary source of street outreach information has been the Westfield Police Department's Community Policing unit, and there is a clear need for expanded street outreach services. No service gaps were noted in regard to the special needs population which, as mentioned above, receives thorough support through the Forum House, Sunshine Village, and Berkshire County Arc.

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

The City of Westfield will maintain its partnerships with agencies that provide services to low-to-moderate income families, individuals with special needs, and those experiencing homelessness, with the goal of developing strategies to improve the institutional delivery of services and develop future partnerships to aid in these gaps.

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Planning & Administration	2025	2029	Planning & Administration	City-wide	Planning & Administration	CDBG: \$387,000	Other: 5 Other
2	Provision of Public Services	2025	2029	Non-Homeless Special Needs	City-wide	Public Services	CDBG: \$290,250	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
3	Create Economic Opportunities	2025	2029	Non-Housing Community Development	Downtown East Downtown District Riverfront North City-wide Downtown West	Economic Development	CDBG: \$284,000	Jobs created/retained: 8 Jobs Businesses assisted: 10 Businesses Assisted
4	Neighborhood Revitalization	2025	2029	Non-Housing Community Development	Downtown East Downtown District Riverfront North Downtown West	Neighborhood Revitalization & Infrastructure	CDBG: \$624,550	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Buildings Demolished: 1 Buildings
5	Improvement of Community Facilities	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Downtown East Downtown District Riverfront North Downtown West	Community Facilities	CDBG: \$202,650	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1600 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Housing Rehabilitation	2025	2029	Affordable Housing	Downtown East Downtown District Riverfront North City-wide Downtown West	Housing Rehabilitation	CDBG: \$158,355	Homeowner Housing Rehabilitated: 11 Household Housing Unit

Table 25 – Goals Summary

Goal Descriptions

1	Goal Name	Planning & Administration
	Goal Description	This goal is designed to provide for the overall administration of the CDBG program, as well as targeted planning initiatives.
2	Goal Name	Provision of Public Services
	Goal Description	Create suitable living environments by supporting public services for low- moderate-income individuals, children, the elderly, and those with disabilities.
3	Goal Name	Create Economic Opportunities
	Goal Description	Support and encourage new job creation, job retention, workforce development, employment, and job training services for the unemployed and underemployed persons.
4	Goal Name	Neighborhood Revitalization
	Goal Description	Promote and strengthen urban neighborhoods by implementing activities that create viable, healthy, and sustainable communities for our residents. Activities in this goal category could include sidewalk improvements, road and streetscapes, playground improvements, addressing matters of slum or blight, or other similar activities.
5	Goal Name	Improvement of Community Facilities
	Goal Description	Improve the parks, recreational centers, trails, bikeways, public, and non-profit facilities that serve low-to-moderate income, elderly, and physically disabled populations.
6	Goal Name	Housing Rehabilitation
	Goal Description	To provide financial assistance to properties inhabited by low-and-moderate income households to rehabilitate their existing housing.

Table 26 – Goal Descriptions

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

The City anticipates providing approximately 10 units of affordable housing, 2 of which would be reserved for extremely low-income households. This will be accomplished as the City anticipates to be a subrecipient of HOME funds as a member of the Holyoke-Chicopee- Westfield HOME Consortium.

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

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

The City of Westfield has been listed by the Massachusetts Department of Public Health as a High-Risk community for lead in their 2023 Childhood Lead Poisoning Surveillance Report. Massachusetts has the fourth-oldest housing stock in the country, and in Westfield 69% of housing units were built prior to 1978. Westfield has further been identified as a community where children are being screened for lead at a rate significantly below the state average. In Massachusetts, 70% of all children under the age of six were screened, while in Westfield the rate of screening is 59%.

The City has partnered with the Department of Public Health Childhood Lead Poisoning Prevention Program to address community capacity for identifying lead poisoning risk. The City's Health Department monitors and publicizes these programs, and the Community Development Department website also provides information about lead-based paint mitigation resources.

In Westfield and Hampden County, the Commonwealth of Massachusetts operates its "Get the Lead Out" program through community partners at WayFinders. WayFinders offers interest-free deferred payment loans to homeowners with children under six years of age. Additionally, loans are made available to non-profit organizations and investor-owners to address lead-based paint hazards.

Massachusetts Lead Law applies to all units built before 1978, and it requires landlords to provide and maintain the following:

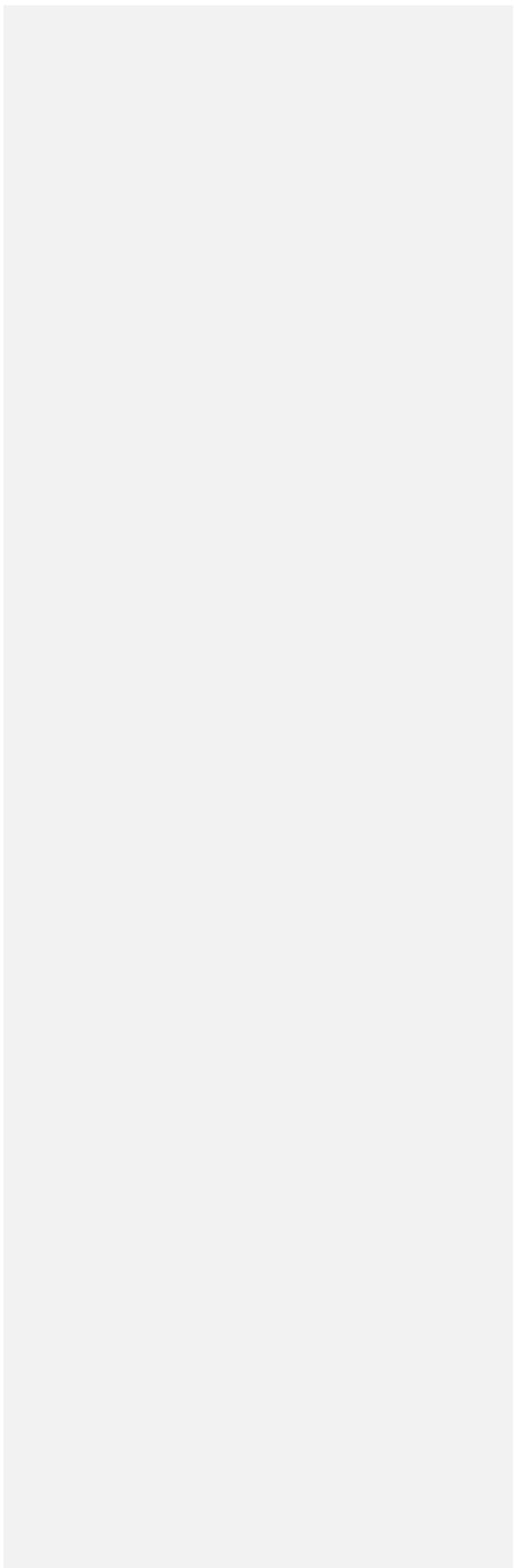
- Two copies of the Tenant Notification and Tenant Certification Form (one for the owner to keep and one for the tenant to keep)
- A copy of the most recent lead inspection or risk assessment report for the rental unit, if one exists
- A copy of any Letter of Compliance or Letter of Interim Control for the rental unit, if it exists

Owners and tenants can check the state's Lead Safe Homes database to see if there is prior inspection history.

Real estate agents and property owners similarly provide a lead paint notification to prospective buyers prior to execution of any purchase and sale agreement or other property transfer transaction.

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

Whenever CDBG funds are used to assist rehabilitation of housing built before 1978, steps must be taken to address lead hazards. Policies & Procedures adopted by the City of Westfield’s CDBG Program and the Holyoke-Chicopee-Springfield HOME Consortium contain provisions explaining 24 CFR 35 and 40 CFR 745 relative to lead-based paint hazards.



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

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

The City of Westfield's anti-poverty strategy centers on two key pillars: attracting diverse businesses and bolstering workforce development, including through use of targeted job-training services for low-income residents. Complementing this, the City aims to provide comprehensive supportive services to assist these residents in achieving economic stability.

Over the next five years, Westfield plans to strategically allocate its Community Development Block Grant (CDBG) funds to support a range of economic development and anti-poverty initiatives. These initiatives include:

- Workforce development programs
- Support services for new employees, facilitating successful job integration
- Efforts to stimulate job creation and retention within local businesses
- Provision of essential assistance for food, shelter, and training programs
- Support for small business development and growth
- Neighborhood revitalization projects to enhance economic opportunity
- Creation of new job opportunities through targeted development strategies
- Investment in commercial infrastructure to support business expansion
- Facilitation of new commercial development projects

CDBG funds will continue to be leveraged for public service programs with a focus on job training, education, health services and social services, all aimed at elevating the standard of living for families above the poverty level. Westfield remains committed to actively pursuing new economic development opportunities that generate employment for the unemployed and underemployed. The Westfield Redevelopment Authority will play a crucial role in revitalizing neighborhood business districts, thereby fostering the creation of new job opportunities. An area of particular focus will be infrastructure located within the Downtown West target area, in close proximity to the central Downtown target area.

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

Expanding access to decent, safe, sound, and affordable housing is a critical component of Westfield's anti-poverty strategy. The city recognizes that sustainable poverty reduction is best achieved through an approach that integrates job training, employment creation and retention initiatives, and the provision of affordable housing options.

SP-80 Monitoring - 91.230

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

To ensure compliance with 24 CFR 570.501(b) the City of Westfield's Office of Community Development will monitor all subrecipients in some capacity.

Each activity funded has contractually established goals, performance measurements, and a budget. Through quarterly reporting, all activities will be evaluated by analyzing the goals and objectives stated in the agreements with actual accomplishments.

The Office of Community Development will use either one of the two types of monitoring processes: Desk Monitoring or On-site Monitoring Visit and will closely monitor all activities funded under the Community Development (CDBG) Program. Staff will analyze risk from time to time for each subrecipient to determine which subrecipients should be subject to on-site monitoring during that program year.

A desk review will consider program benefit, meeting national objective and eligibility requirements, environmental review, contract compliance, financial management, procurement, expenditures, and other relevant documents.

In addition to a desk review, activities are selected for onsite and /or in-depth monitoring based upon a number of factors including the amount of CDBG funding committed, subrecipient experience in managing CDBG programs, timely reporting submissions, and activity type. On-Site Monitoring of programs will be triggered for higher risk activities, the length of time since previous monitoring, and/or where any problems or concerns become apparent during the course of the grant year.

Expected Resources

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

Introduction

As of the publication date (April 11, 2025) of this DRAFT Consolidated Plan and Action Plan, final allocation numbers have not been communicated by the US Department of Housing & Urban Development. On March 15, 2025, the President of the United States signed a Continuing Resolution funding the government through September 30, 2025. The 2025 CDBG program was funded at \$3.3 billion nationally, the same level as the 2024 program.

To that end, the City has developed this draft plan assuming level-funding of its CDBG program. Each year, however, statistical adjustments may result in some variance in the prior year formula; thus, per guidance from HUD, the draft Action Plan must contain some contingency language as to how any cuts or additions to programs might be programmed.

Scenario #1: Westfield allocation is less than \$387,000

Step 1: Planning & Administration line item will be reduced to 20% of the final allocation amount in order to comply with statutory cap. Public Services line item will be reduced to 15% of the final allocation amount in order to comply with statutory cap.

Step 2: Any additional reduction would be absorbed by the Neighborhood Revitalization project.

Step 3: If the allocation amount is below \$230,000, the City will plan to rewrite the 2025 Action Plan and republish for public comment.

Scenario #2: Westfield allocation is greater than \$387,000

Step 1: If allocation is greater than \$387,000, all excess funds will be programmed to the

Commented [LC1]: @Peter Miller AP-15 has been entered, question answered the same was as in SP-35 as discussed

Housing Rehabilitation project line.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	387,000	0	0	387,000	1,548,000	This plan has been developed under the assumption that CDBG funding will remain relatively level in 2025.

Table 27 - Expected Resources – Priority Table

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

The Community Development Block Grant (CDBG) program strategically supplements local and state efforts to expand economic opportunity and enhance living conditions for Westfield's low-to-moderate income residents. Due to limited funding, CDBG resources are prioritized to support locally driven initiatives that address the most pressing needs of underserved populations.

Programs that CDBG funds allow the city to leverage are:

Community Preservation Act (CPA): Westfield has implemented the Community Preservation Act (CPA), a state law that allows municipalities to collect a 1% surcharge on property taxes for properties exceeding \$100,000 in value. A minimum of 10% of the funds generated by this surcharge must be used for affordable housing projects.

Westfield General Fund: The city allocates a portion of funding to the Office of Community Development, and invests in resources such as parks improvements, street and sidewalk maintenance, and public health initiatives.

Massachusetts Chapter 90 Road Assistance Funds: The city has received \$1.2 million in state assistance for neighborhood infrastructure improvements, including local roads and sidewalks. The city intends to leverage Chapter 90 funds to prioritize improvements in low- and moderate-income neighborhoods.

Private Fund Raising: Public services are funded primarily through other government contracts and private donations.

Section 8 & MRVP: The Westfield Housing Authority, serving as the local housing authority, manages the Massachusetts Rental Voucher Program and Section 8 vouchers.

HOME: The city fulfills HOME program matching fund requirements in multiple ways. The City of Holyoke, serving as the lead agency for the Holyoke-Chicopee-Westfield Consortium, maintains records of these requirements.

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

The City of Westfield has identified the following publicly owned properties as locations where improvement or development might assist in addressing the needs identified in this plan

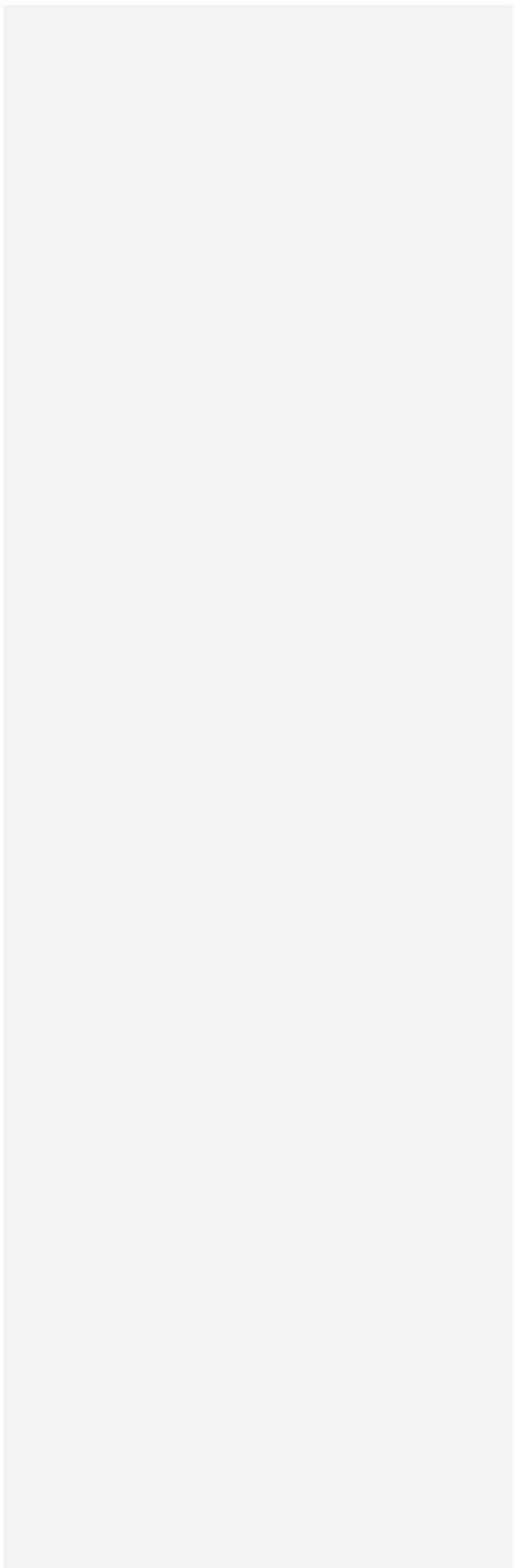
Fort Meadow School: Fort Meadow has served as the City’s public preschool for the past two decades. The Westfield School Committee has determined it to be operationally more efficient to disperse the preschool population into the City’s neighborhood-based elementary schools. This move, which is expected in Fall 2025, will free the Fort Meadow School for other uses. Located in the City’s Downtown East target area, the Fort Meadow School property could be made available for a host of public services or uses. It is anticipated a feasibility study for future use of the property will be undertaken in Winter 2025-2026.

Abner Gibbs School: In January 2025, the Westfield River Elementary School, an 89,000 square foot building designed to serve 400 pre-K through 4th grade students, was opened to serve students in Westfield’s Downtown, Downtown East, and Downtown West neighborhoods. As a result, the Abner Gibbs School, which was built in 1917, has permanently closed and is currently vacant. The City is studying alternate uses for the facility. The possible reuse options include multi-family housing development, other public uses, or other educational uses.

Westfield Riverfront: The southern bank of the Westfield River, just west of Elm Street, is owned by the City of Westfield and has been identified as a potential location for housing

and commercial redevelopment. The City currently owns approximately 2.3 acres of property in the area. The property directly abuts the Columbia Greenway Rail Trail, which was completed in Fall 2023. The Westfield Redevelopment Authority is currently engaged in a planning study to determine how best to maximize the potential of the area extending from the Great River Bridge to Orange Street.

Discussion



Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create Economic Opportunities	2025	2029	Non-Housing Community Development	City-Wide	Economic Development	\$62,000	Businesses Assisted: 10 Businesses Retention of 5 full-time equivalent job positions
2	Neighborhood Revitalization	2025	2029	Non-Housing Community Development	Downtown East Riverfront North	Neighborhood Revitalization & Infrastructure	\$159,900	Public Facility or Infrastructure Activities for Low/Moderate Income :50 households assisted
3	Public Services	2025	2029	Homelessness Non-Homeless Special Needs Non-Housing Community Development	City-Wide	Public Service	\$57,700	Public service activities other than Low/Moderate Housing Benefit: 781 Persons Assisted
4	Housing Rehabilitation	2025	2029	Affordable Housing	City-Wide	Housing Rehabilitation	\$41,805	Homeowner Housing Rehabilitated: 4 Household Housing Unit
5	Planning & Administration	2025	2029	Planning & Administration	City-Wide	Planning & Administration	\$77,400	1 Other

Table 28 – Goals Summary

Goal Descriptions

1	Goal Name	Create Economic Opportunities
	Goal Description	The City aims to support existing small businesses and microenterprises to retain and create jobs while benefiting low- and moderate-income families. The City also aims to assist Santiago's Family Restaurant in response to temporary closure due to fire within rental property.
2	Goal Name	Neighborhood Revitalization

	Goal Description	The city proposes to invest in infrastructure improvements within designated low- and moderate-income neighborhoods, enhancing public spaces and community areas.
3	Goal Name	Public Services
	Goal Description	The City of Westfield allocates 15% of its Community Development Block Grant (CDBG) funds to support public services, addressing both the development of new programs and the management of increased demand for existing services within our community.
4	Goal Name	Housing Rehabilitation
	Goal Description	The City will offer deferred payment loans to low- and moderate-income homeowners to address critical life safety issues, essential system improvements, and code compliance requirements.
5	Goal Name	Planning & Administration
	Goal Description	To properly administer the functions of the CDBG program and develop planning projects to assess community needs and identify strategies for addressing those needs

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name
1	Public Services
2	Economic Development
3	Neighborhood Revitalization
4	Homeowner Housing Rehabilitation
5	Planning & Administration

Table 29 – Project Information

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

The City of Westfield has determined these priorities based on feedback from consultation visits, past action plans and the input of residents, city departments and local officials.

Community Development Block Grant funding assists local non-profits to fill funding gaps, allowing them to provide and build upon programs and services in order to grant a viable living condition to the City's underserved populations.

Neighborhood revitalization and infrastructure has been determined through an ongoing assessment of neighborhoods located primarily in the low-moderate income census tracts as well as consultation visits this year with the Westfield Housing Authority, Engineering Department and Department of Public Works.

The City does not anticipate any major obstacles in addressing these priorities.

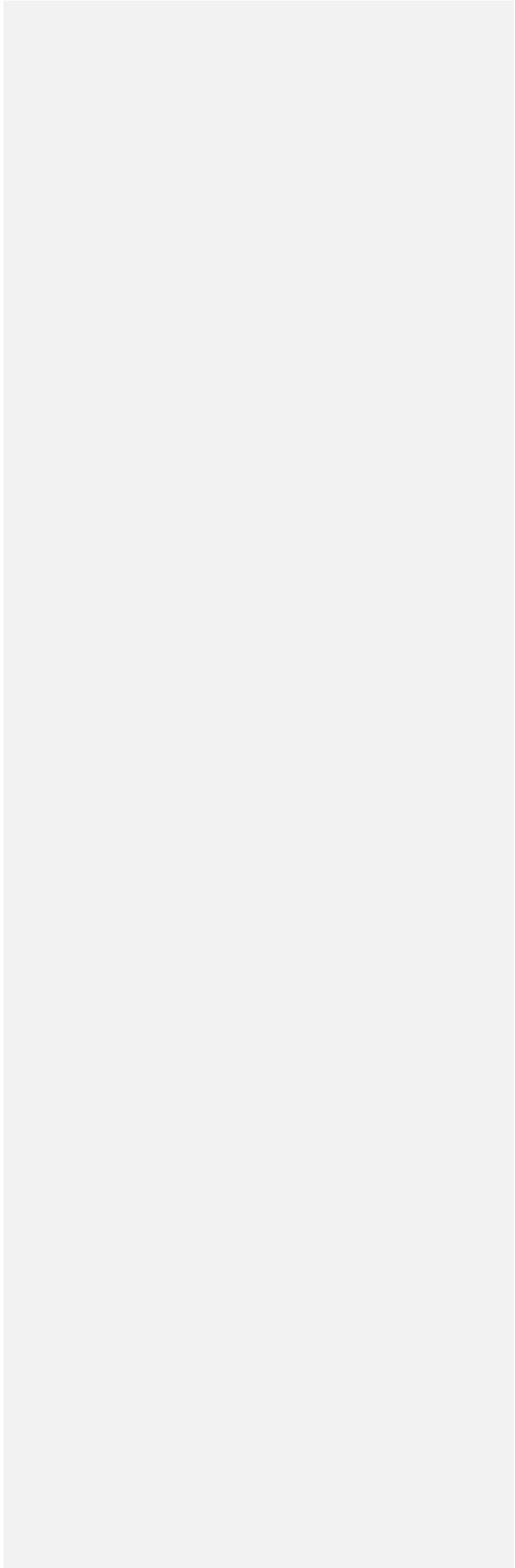
AP-38 Project Summary

Project Summary Information

1	Project Name	Public Services
	Target Area	City-Wide
	Goals Supported	Public Service
	Needs Addressed	Public Services
	Funding	CDBG: \$57,700
	Description	The City of Westfield allocates no greater than 15% of CDBG funds to provide public services for new services to our community or to assist with managing the increase in demand of existing services.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	781
	Location Description	Citywide
	Planned Activities	Kidscape Summer Learning Camp Kamp for Kids™ at Camp Togowauk Westfield Food Pantry Highland Valley Home Delivered Meals for Elders Westfield Community Education Samaritan Inn Day Center Mental Health Association Homelessness Assistance
2	Project Name	ECONOMIC DEVELOPMENT
	Target Area	Citywide
	Goals Supported	Create Economic Opportunities
	Needs Addressed	Economic Development
	Funding	CDBG: \$62,000
	Description	Microenterprise Assistance & Small Business Assistance
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	10 businesses assisted. 5 full-time equivalent jobs retained.
	Location Description	Citywide with a primary focus on downtown area businesses
	Planned Activities	Matrix Code 18C: Microenterprise Assistance Matrix Code 18A: ED Assistance for For-Profits
3	Project Name	Neighborhood Revitalization – Public Infrastructure
	Target Area	Downtown East
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Neighborhood Revitalization/Infrastructure
	Funding	CDBG: \$159,900
	Description	Execute goals and objectives relative to more livable neighborhoods, including sidewalk repair, code enforcement activities, and public facilities improvements.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 households
	Location Description	Taylor Avenue/Ashley Street
	Planned Activities	Matrix Code 03L: Sidewalks The Engineering Department proposes to replace sidewalks and improve streetscapes in the Taylor Avenue and Ashley Street neighborhoods.
4	Project Name	Homeowner Housing Rehabilitation
	Target Area	City-Wide
	Goals Supported	Homeowner Housing Rehabilitation
	Needs Addressed	Homeowner Housing Rehabilitation
	Funding	CDBG: \$41,805
	Description	Grants to homeowners seeking improvements to heating systems and other life safety home improvements

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 households
	Location Description	To be determined through our subrecipient's waiting list process
	Planned Activities	Matrix Code 14A: Rehab; Single-Unit Residential
5	Project Name	Planning & Administration
	Target Area	City-wide
	Goals Supported	Planning & Administration
	Needs Addressed	Planning & Administration
	Funding	CDBG: \$77,400
	Description	To properly administer the functions of the CDBG program and develop planning projects to assess community needs and identify strategies for addressing those needs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	Citywide
	Planned Activities	Matrix Code: 21A Program Administration



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

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

Geographic Distribution

Target Area	Percentage of Funds
Downtown	17%
Downtown East	41%
Downtown West	0%
Riverfront North	0%
Citywide	42%

Table 30 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

These priorities and investment allocations are a product of the City’s consultations with local stakeholders, regional agencies, analysis of census data, and applications submitted for funding.

The Downtown area is targeted for investment in economic development and microenterprise assistance.

Downtown East, which encompasses historic neighborhoods east of Elm Street and west of Noble Street, is targeted for sidewalk and streetscape replacement in a neighborhood yet to be determined. The specific infrastructure activity will be qualified as a low-moderate income area by survey.

The Citywide target area projects include homeowner rehabilitation and public services programs.

While the City prioritizes Riverfront North and Downtown West, the 2025 action plan does not currently include any ongoing activities for these areas.

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

Introduction

Actions planned to address obstacles in meeting underserved needs

The city will continue the study on digital equity to gain a deeper understanding of the divide between residents with affordable access and support for technology and those without, working towards developing solutions to bridge the digital equity gap. Secondly, our commitment to food and shelter security and support for vulnerable populations will be demonstrated through continued support and funding for our local food pantry and the Samaritan Inn. Finally, we will maintain our partnership with the Western Massachusetts Network to End Homelessness, collaborating on strategies and initiatives aimed at providing stable housing and support services to those experiencing homelessness in our region.

Actions planned to foster and maintain affordable housing

Multiple actions are in place to foster and maintain affordable housing options within our community. This includes continued work with Domus, Inc. and their ongoing progress towards creating affordable housing units. The city's commitment to housing affordability extends through a continued partnership with the Valley Opportunity Council and their fuel assistance program, helping to alleviate the financial burden of heating expenses. Recognizing the need for future development, we will also be continuing a Riverfront Area neighborhood study to explore development of potential sites for affordable housing projects. The City will also consider affordable housing as a potential re-use of the recently-closed Abner Gibbs School. Finally, we aim to further cultivate opportunities for market-rate housing through planning a Housing Development Incentive Program (HDIP) area within our locality.

Actions planned to reduce lead-based paint hazards

The City of Westfield will continue to integrate lead abatement into rehabilitation activities and proactively refer residents to state funding opportunities for assistance. Additionally, partnership with the City's Board of Health to better assess the challenges posed in our community by lead hazards.

Actions planned to reduce the number of poverty-level families

The City of Westfield will continue its participation in activities and initiatives sponsored by MassHire Hampden County Workforce Board, the Economic Development Council of Western Massachusetts, and the Pioneer Valley Planning Commission. The city aims to maintain its position as an attractive place to establish businesses, building upon the growth observed in sectors such as warehousing and distribution, precision manufacturing, and health services. The City will continue to support an established partnerships between Westfield Technical Academy and regional trade organizations to provide accessible job training opportunities through evening workforce training programs for individuals seeking middle-income employment and mid-career professionals looking to transition into new fields. Holyoke Community College (HCC) and Springfield Technical Community College partnerships

Commented [LC2]: @Peter Miller AP-85 has been entered!

with similar programs are also critical to systemic reforms allowing for upward economic mobility. The Westfield Education Program, operated by HCC and Domus, provides course preparation toward high school equivalency and English as a Second Language programs and is partly CDBG-funded.

Actions planned to develop institutional structure

The Department of Community Development continues to work towards closing institutional gaps within the community. This includes further gaining a better understanding of domestic violence needs, along with areas of services lacking for special needs persons. The city aims to foster strong partnerships with established agencies like the Forum House and Berkshire ARC. There will be focus on further cultivating the Community Development Departments relationship with the city's Substance Abuse Coordinator to assist in establishing vital community relationships and coordinating efforts to address substance abuse and related issues.

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

To enhance coordination between public and private housing and social service agencies, the city will maintain its active continued involvement within the Hampden County Continuum of Care, the Leadership Council to End Homelessness in Western Massachusetts, and the Western Mass Housing Coalition. These organizations provide valuable platforms for regular meetings where data is shared and analyzed, with a collective focus on achieving better outcomes for low- and moderate-income individuals. Furthermore, participation in the Holyoke-Chicopee-Westfield HOME Consortium offers staff opportunities to gain insights into initiatives and challenges faced by neighboring communities. Locally, we will continue working with the Western Massachusetts Housing Coalition regarding creating affordable housing and unit development. Additionally, the Department of Community Development will work towards attending the Westfield Police Department's monthly meetings for landlords, fostering direct communication to address housing-related issues and promote safe and stable tenancies.

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

- | | |
|---|---|
| 1. The amount of urgent need activities | 0 |
|---|---|

Discussion