



# Housing Needs and Demand Assessment

This draft Housing Needs and Demand Assessment is an interim deliverable for the [South Hadley Housing Production Plan](#). This document provides analysis and commentary on the population, housing stock, and housing affordability for the Town of South Hadley using demographic and market data. Content from this document will be incorporated into the final draft plan, and may be accompanied by qualitative insights gleaned through the plan's public engagement process. This draft can work as a standalone document, but the final version in the plan may be more usable overall.

A view-only link to this document can be found here:

<https://docs.google.com/document/d/1lutCBI692ZjyhQzXbYkS0BGk2OVtfKNdn4Mcoy4HNHA/edit?usp=sharing>

A web-optimized version is here:

[https://docs.google.com/document/d/e/2PACX-1vTL0J8gqwj3upxqTVFfy0KVfFS-3QKc7fyjmXROEkNFv6VJ1xzzqR4tmAkSILf5nVZ42Hnn\\_CFrguvK/pub](https://docs.google.com/document/d/e/2PACX-1vTL0J8gqwj3upxqTVFfy0KVfFS-3QKc7fyjmXROEkNFv6VJ1xzzqR4tmAkSILf5nVZ42Hnn_CFrguvK/pub)

## Table of Contents

Glossary	3
Data Sources	4
Comparison Communities	6
Context	10
Population	9
Population Growth	9
Households vs. Group Quarters	10
Age	10
Household Size and Structure	13
Race and Ethnicity	14
Language and Nationality	16
Disability	17
Income	18
Environmental Justice	10
Housing Stock	22
Overall Location of Housing	22
Units per Structure	24
Age and Condition of Housing	27
Home Size	29
Renting vs. Owning	33
Vacancy	34
Short-Term Rentals	35
Affordability	36
Home Values	36
Home Sales	37
Mortgage Lending	40
Rental Options and Rents	40
Income Status	41
Housing Cost-Burden	43
Affordability Gap	45
Affordable Housing	47
Conclusion	50

# Glossary

Housing plans use a lot of technical terms. Here are a few key terms you'll see in this section and beyond.

## **Housing unit**

A “housing unit” is the base unit of housing analysis, and it includes all separate living facilities, such as single-family homes, condominiums, and apartments. Sometimes housing units are informally called homes or houses, but this analysis is generally not making distinctions about the character of those places, just that they are housing units. (Where distinctions are made, they will be clear.) Housing units do not include "group quarters," like dormitories or assisted living facilities, where living areas do not always include kitchens or bathrooms, and where some key facilities are shared by residents.

## **Household**

The people who occupy a single housing unit together. This can include a single person living alone, a couple, families, and roommates. It does not include people who live in group quarters. Households are the base unit of assessing who lives in housing units.

## **Area Median Income (AMI)**

A federally determined measure of median household income for an entire economic region. For South Hadley, that region includes all of Hampshire and Hampden counties. The AMI is used to determine a household's income status, and therefore whether it is eligible for housing assistance.

## **Low-income**

A low-income household is any household with a total income that is 80% or less than the AMI, adjusted for household size. This document will go into more detail about who counts as low-income. Most housing programs are targeted to low-income households. Some programs may target even lower incomes (50% or 30% of AMI), while others target "workforce" incomes (80%-120%).

## **Housing cost burden**

A federal standard for when a household pays too much for its home. A household paying 30% of or more of its income is considered "cost-burdened." A household paying 50% or more is considered "severely cost-burdened." Generally when a household is

housing cost-burdened, they face tough economic choices about where to cut costs (healthcare, prescriptions, food, etc.).

### **Affordable Housing or deed-restricted Affordable Housing**

Housing units that have restrictions placed on their deeds stating they must be sold or rented at an affordable rate to income-qualifying households (typically, but not always, low-income households). Affordable rates are determined with reference to AMI and housing cost burden. Restrictions are usually placed on the home for thirty years or in perpetuity. Affordable Housing includes public housing, but most Affordable Housing in the US is privately developed and operated by nonprofits. Affordable Housing does not include homes with no deed restrictions that rent or sell below market rate (due to condition, location, etc.) or homes with market rents that are subsidized by housing vouchers (like Section 8).

## **Data Sources**

This document uses a set of public and proprietary data sources to understand demographic and market conditions in South Hadley. Demographic analyses rely primarily on the American Community Survey (a product of the US Census Bureau), parcel-level analysis relies on the MAPC Land Parcel Database (a standardized dataset based on local Assessors' data), and home sales data relies on public sales data released by private real estate sources (Redfin, Zillow, the MLS, etc.). Further descriptions and links to data sources are below.

### **Unless specifically noted, data shown in this report is drawn from the American Community Survey (ACS).**

#### **US Decennial Census**

This is the federal census of people and households taken every ten years and conducted by the US Census Bureau. The census is meant to count every person in the country, but it does not collect much information. Census Bureau data can be accessed here: <https://data.census.gov/>.

**American Community Survey (ACS)**

The ACS is a rolling survey of households conducted all the time in the US by the US Census Bureau. While this survey only covers a small sample of US households every year, it goes into much more detail than the Decennial Census. ACS data is this document's primary demographic source because of that extra level of detail. Survey data is released in batches: One-year estimates are based on surveys conducted in each calendar year. They are the most up-to-date, but the small sample size each year means that margins-of-error are high, and consequently insights based on this data are less useful. Five-year estimates are based on the collected surveys of the past five years, released annually. The larger sample size brings down margins-of-error, and though the data reflects a long time-span of surveys, insights backed by this data are more useful, especially for data points that don't change rapidly. This document uses five-year estimates where ACS data is used. Census Bureau data can be accessed here: <https://data.census.gov/>.

**Comprehensive Housing Affordability Strategy (CHAS)**

CHAS is a data product produced by the US Department of Housing and Urban Development. It is based on ACS data, but takes a closer look at affordability, income status, and other factors related to administering housing programs. Up-to-date CHAS data is available here: <https://www.huduser.gov/PORTAL/datasets/cp.html>. (When browsing on this site, note that South Hadley is considered a "Minor Civil Division" or "MCD".)

**Redfin**

Redfin is a private real estate brokerage that operates largely online. This company compiles MLS and other real estate data and publishes ongoing metrics about communities across the country. Up-to-date information on South Hadley can be found here: <https://www.redfin.com/zipcode/01075/housing-market>.

**MAPC Land Parcel Database**

Data at the parcel level is collected by local Assessing Departments. Greater Boston's regional planning association, called the Metropolitan Area Planning Council (MAPC), collects, standardizes, and produces derived variables for local assessing data. This standardized data for Western Massachusetts can be found here: <https://datacommon.mapc.org/browser/datasets/358>

# Comparison Communities

Sometimes it is helpful to understand data in context, benchmarking South Hadley against the surrounding area or against similar communities. This document takes both approaches.

- In some cases, we compare South Hadley to the Springfield, MA Metropolitan Statistical Area, which we call the Greater Springfield area. The federal government determines Metropolitan Statistical Areas based on economic relationships and commuting patterns at the county level. Greater Springfield contains all of Hampshire and Hampden counties in Massachusetts, and thus it includes South Hadley.
- In some cases, we compare South Hadley to Massachusetts as a whole.
- Often we'll compare South Hadley to a group of other municipalities called "comparison communities" or "context communities." Most of these places are similar to South Hadley on a range of demographic and housing related factors. They may be nearby or elsewhere in Massachusetts. One comparison community (Northampton) is dissimilar to South Hadley on many factors, but it provides a useful and well known comparison for the public. The comparison communities are:
  - Agawam
  - Blackstone
  - East Longmeadow
  - Easthampton
  - Fairhaven
  - Ludlow
  - Northampton

## Context

### Town Overview

South Hadley is a town of roughly 18,000 people on the banks of the Connecticut River in Western Massachusetts. The character of the town varies dramatically: from a classic New England mill town character in South Hadley Falls to a college town feel of the

Village Commons, from post-war suburban neighborhoods to massive public open spaces. South Hadley grew economically at the start of the Industrial Revolution, as mills began springing up in the South Hadley Falls area. The establishment of Mount Holyoke College created an economic anchor in the north of the town, and the college remains an important employer today. While the town dates back centuries, much of the present housing was built in the post-World War II suburbanization boom. To be successful, this HPP must work through the varied nature of town, addressing the needs of different areas while creating a unified strategy for the community as a whole.

## **National Outlook**

The US housing market is vast and multifaceted, so it is not usually useful to assess in a local housing plan. However, this HPP is occurring at an extraordinary time. Supply chain disruptions increased the cost of construction materials, and (along with pandemic labor disruptions) impacted the cost of housing production and the rate of housing completions. New and existing home prices have increased considerably across the country, as limited new supply, low interest rates, and changing patterns of office work brought greater demand for the homes on the market. Rents increased 11% nationally in 2021, and continued rising above-trend in 2022. In mid-2022, the Federal Reserve raised interest rates at historic speed.

All of these forces and more have changed and are changing the US housing market, and the outlook for the future remains unclear. Planned units are finally being delivered, demand for housing is high, but land prices have not fully adjusted to address construction costs and breakdown of affordability. The success of any HPP is dependent, in small part, on the state of the housing market nationally. Given the present market, this plan should provide options for a range of scenarios, allowing for flexible plan implementation while remaining effective.

## **Regional Outlook**

Housing markets tend to be regional in nature. Home prices in South Hadley are interrelated to those in Granby, Chicopee, Northampton, Springfield, and beyond, in part because prospective homebuyers and renters can choose (to some degree) their community regardless of where they work. This regionality will influence housing production in South Hadley, so the regional market must be considered.

South Hadley sits in the Greater Springfield metropolitan area, within the wider Pioneer Valley region of Western Massachusetts and the Hartford-Springfield area that is connected via I-91 and the Connecticut River. The federal government defines metropolitan areas based on economic connections and by county, and Greater Springfield includes all of Hampshire and Hampden counties. Greater Springfield's economy grew 5.3% from 2012 to 2021, leaving it in the 26th percentile of US metropolitan areas for GDP growth.<sup>1</sup> That said, the economy continues to grow, and demand for housing remains unmet, according to the University of Massachusetts Donahue Institute.<sup>2</sup> While relatively low growth may discourage overall investment interest in the region, continued unmet demand for housing will likely continue upward pressure on housing costs. This plan will need to find housing strategies that address the community's housing needs within that difficult economic balance.

---

<sup>1</sup> US Bureau of Economic Analysis, "MSA gross domestic product (GDP) summary," and Outwith Studio calculations.

<https://apps.bea.gov/iTable/?reqid=70&step=1&isuri=1&acrdn=5#eyJhcHBpZCI6NzAsInN0ZXBzljpbMSwyNCwyOSwyNSwzMSwyNiwyNywzMCwzMF0sImRhdGEiOiRlRmYmxlSWQiLC1MzMzMiXSxbkNsYXNzaWZpY2F0aW9uIiwuTm9uLUluZHVzdHJ5Iiw0sWyJNYWpvcj9BcmVhliwiNSJdLFsiU3RhdGUiLFsiNSJdXSxbkFyZWElLFsiWFgiXV0sWyJTdGF0aXN0aWMiLC1xIiw0sWyJVbml0X29mX21lYXN1cmUiLCJQZXJjZW50Q2hhbmdlll0sWyJZZWFylixbliOxll1dLFsiWWVhckJlZ2luliwiLTEiXSxblllYXJfRW5kliwiLTEiXV19>

<sup>2</sup> University of Massachusetts Donahue Institute, "Springfield & Pioneer Valley Housing Phase II," [https://donahue.umass.edu/documents/Springfield\\_Pioneer\\_Valley\\_Phase\\_II\\_Housing\\_Report.pdf](https://donahue.umass.edu/documents/Springfield_Pioneer_Valley_Phase_II_Housing_Report.pdf)

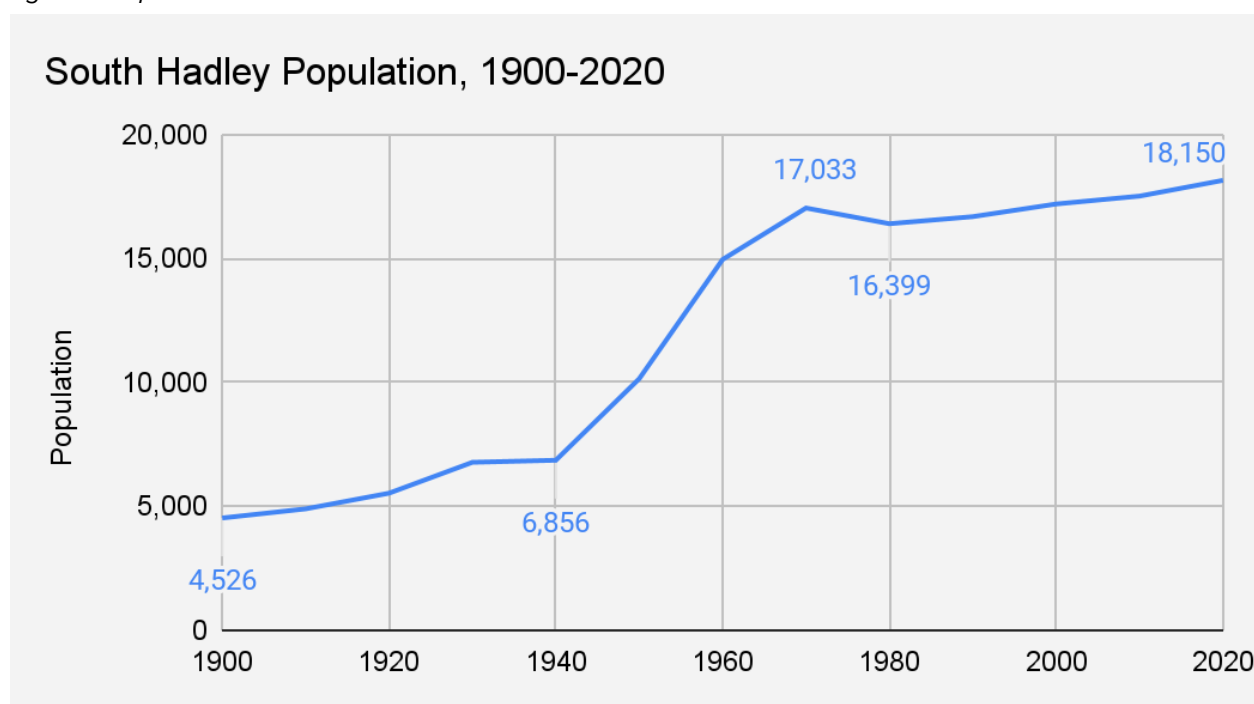


# Population

## Population Growth

South Hadley is a town of roughly 18,150 people as of 2020.<sup>3</sup> The town had steadily grown from 1900 to 1940, before growing explosively between 1940 and 1970, hitting a mid-century peak of roughly 17,000 people.<sup>4</sup> The town's population then declined between 1970 and 1980 as many of the area's industrial employers shut down. Since 1980, the population has grown slowly but steadily.

Figure 1: Population over time.



Source: US Decennial Census, 1900–2020

Between 2010 and 2020, South Hadley's population grew 3.6%.<sup>5</sup> This was greater than the Greater Springfield region (of which South Hadley is a part), but less than the state, which grew 7.4% in that time.<sup>6</sup>

<sup>3</sup> US Decennial Census, 2020

<sup>4</sup> US Decennial Census, 1900–2020

<sup>5</sup> US Decennial Census, 2010–2020

<sup>6</sup> *ibid.*

Table 1: Population growth comparison

	South Hadley	Greater Springfield	Massachusetts
2010	17,514	692,942	6,547,629
2020	18,150	699,162	7,029,917
Growth	3.6%	0.9%	7.4%

Source: US Decennial Census, 2010–2020

Housing investment is generally drawn to higher growth areas. For development capital looking for opportunities at the national or state levels, Greater Springfield and South Hadley will not be very attractive. For development capital looking *within* Greater Springfield, South Hadley could prove attractive relative to other towns. Without investment and housing production, South Hadley’s modest growth will continue to place upward pressure on housing costs. According to the University of Massachusetts Donahue Institute, Hampshire County will have a deficit of more than 3,500 housing units by 2025, meaning lower-income and/or housing-insecure households will face cost and displacement pressure.<sup>7</sup>

## Households vs. Group Quarters

South Hadley has roughly 7,000 households. There are 7,439 homes in South Hadley, of which 7,077 were occupied as of the 2020 census.<sup>8</sup> Households (and potential households) are the primary concern of a Housing Production Plan. However, South Hadley has a notable “group quarters” population, with 2,443 people (13% of residents) living in places other than independent housing units.<sup>9</sup> Group quarters are places where people live in a communal setting and the housing and services are provided by an organization. The majority (93%) of South Hadley’s group quarters population (2,287 people) are people in student housing—largely people associated with Mount Holyoke college. Most of the rest live in nursing facilities.

<sup>7</sup> University of Massachusetts Donahue Institute, “Springfield & Pioneer Valley Housing Phase II,” [https://donahue.umass.edu/documents/Springfield\\_Pioneer\\_Valley\\_Phase\\_II\\_Housing\\_Report.pdf](https://donahue.umass.edu/documents/Springfield_Pioneer_Valley_Phase_II_Housing_Report.pdf)

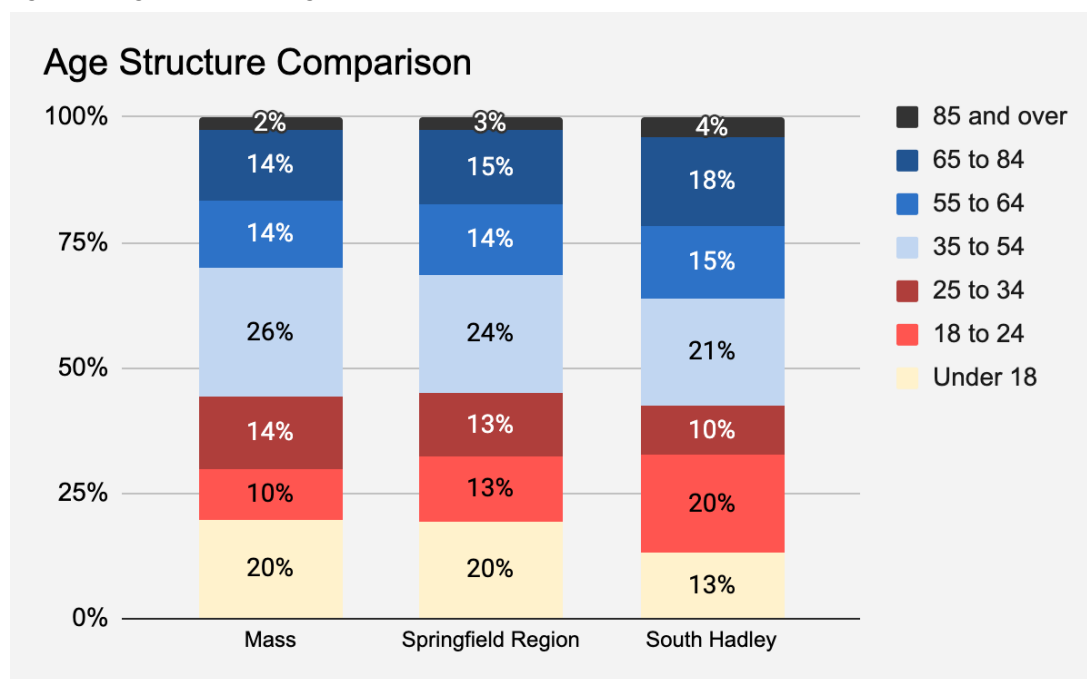
<sup>8</sup> US Decennial Census, 2020

<sup>9</sup> *ibid.*

## Age

South Hadley has an older population than the region or state, as well as a large 18-24 year old population.

Figure 2: Age structure regional and state comparison.



Source: ACS, 2016–2020 5-year estimates

The town's large 18-24 year old population is due to the presence of Mount Holyoke College and its undergraduate population. The presence of Mount Holyoke is relevant to this plan for a number of reasons, but housing the undergraduate population is not one of them. An overwhelming majority of its students (estimated at 97%) live in on-campus housing, typically dormitories. For this reason, the students themselves—and therefore this 18-24 year old cohort—are not significantly impacting the town's housing market.

By contrast, the large senior population plays a major role in the housing market and is a critical consideration for this plan. An estimated 21.6% of South Hadley's population is 65 years or older. An additional 14.5% of the population is between 55 and 64 years old. Beginning at age 55, and ramping up after 65, many people begin to look for housing solutions that will meet their needs as they age. These needs often (though not always) diverge from conventional suburban-style single family homes.

Conventional single-family homes, especially large homes with multiple floors on large isolated parcels, are not always preferred by older people. Many older adults may seek homes that are more accessible for people with disabilities, require less maintenance, have space for family or caretakers, and/or provide opportunities for socialization. Some older people work to retrofit their home (e.g., by adding ramps, consolidating key living spaces on the ground floor, or converting a part of their home to an accessory apartment for a relative/caretaker). Other seniors may look to downsize, or move into a home with common facilities and maintenance. Some seniors prefer to move to age-restricted communities. Other seniors may have no preference for age-restrictions per se, but nonetheless find that age-restricted communities provide the types of housing and amenities they want.

Financial forces can also drive senior housing choices. Older homeowners may want to supplement their retirement funds by selling a family-sized home and moving to a less expensive option, putting that saved equity into savings. Utility bills for large properties or increasing taxes due to increasing home values can also incentivize older adults on fixed incomes to seek new and less expensive housing options.

Seniors may also find their needs and desires change over time. Some people under 75 may be focused on downsizing for financial reasons, without as much consideration paid to accessibility features. People over 75, and especially those over 85, may find a stronger need for caretaker apartments or even assisted living facilities.

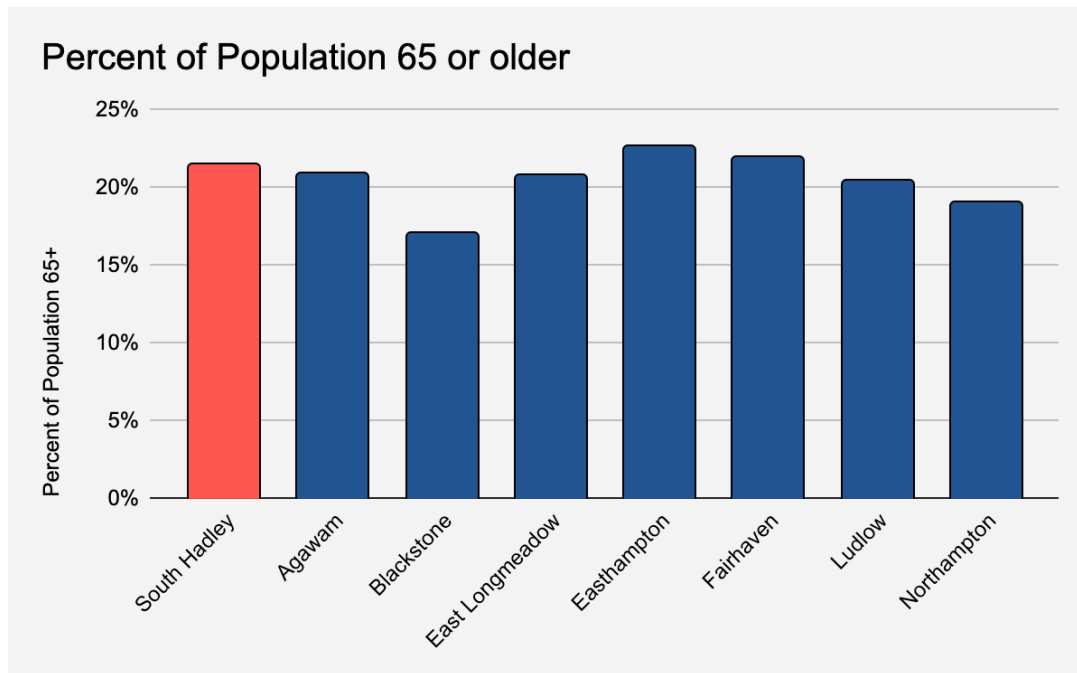
South Hadley's large senior and near-senior populations are not unique, and many of the comparison communities face similar demographic forces. (See Figure 3: Senior population comparison.) Indeed, many communities across the US face similar challenges, and the American Association of Retired Persons (AARP) has taken policy stances advocating for more accessible and affordable housing options for older people.<sup>10</sup>

How should the Town government approach the challenge of adequately, safely, and affordably housing its seniors, especially given the diversity of needs and desires within this group? With such a large senior population, answering that question will be an important part of this HPP.

---

<sup>10</sup> For examples, see AARP Institute's "Livable Communities" policy page for housing: <https://www.aarp.org/ppi/issues/livable-communities/housing/>

Figure 3: Senior population comparison.



Source: ACS, 2016–2020 5-year estimates

## Household Size and Structure

Most of South Hadley’s households (60%) live in families, meaning at least two people related by birth, marriage, or adoption. The rest (40%) are either single people living alone or unrelated people living together (as roommates, etc.). Of the non-family households, more than three-quarters (78%) are single people living alone. That means roughly 2,200 people are living alone in their home in South Hadley. (For reference, there are only 942 homes that are studios or have only one bedroom. See the [“Home Size”](#) section below for more details.)

Other facts about household size and structure in South Hadley that are key to our understanding of housing need:

- 15% of households are couples with children.
- 3% of households are adults without a spouse/partner with children present (i.e., single parents or single caretakers).
- 40% of households are couples without children.
- 33% of households are singles without children.
- 16% of households are single seniors.

- The average household size in South Hadley is 2.13 people.
- The average family size is 2.66 people.

While household size and structure won't determine who occupies every home, these facts are useful in understanding whether the community has the right kinds of homes for its residents overall, and whether there's a mismatch between who lives where.

## Race and Ethnicity

An estimated 81% of South Hadley residents are non-Latino White people.<sup>11,12</sup> People of Latino/a/e and Hispanic origin, regardless of race, are the next largest group, representing 7% of residents. Asian residents are 5%, while Black residents are 2% of the population. People of two or more races are 4% of the population. No other racial group makes up more than 1% of South Hadley residents.

*Table 2: Race and Ethnicity Regional Comparison*

Race / Ethnicity	South Hadley	Greater Springfield Area
White	81%	67%
Latin	7%	20%
Black	2%	6%
Asian	5%	3%
Native American	0%	0%
Native Hawaiian/Pacific Islander	0%	0%
Other	0%	0%
Multiracial	4%	4%

*Source: US Decennial Census, 2020*

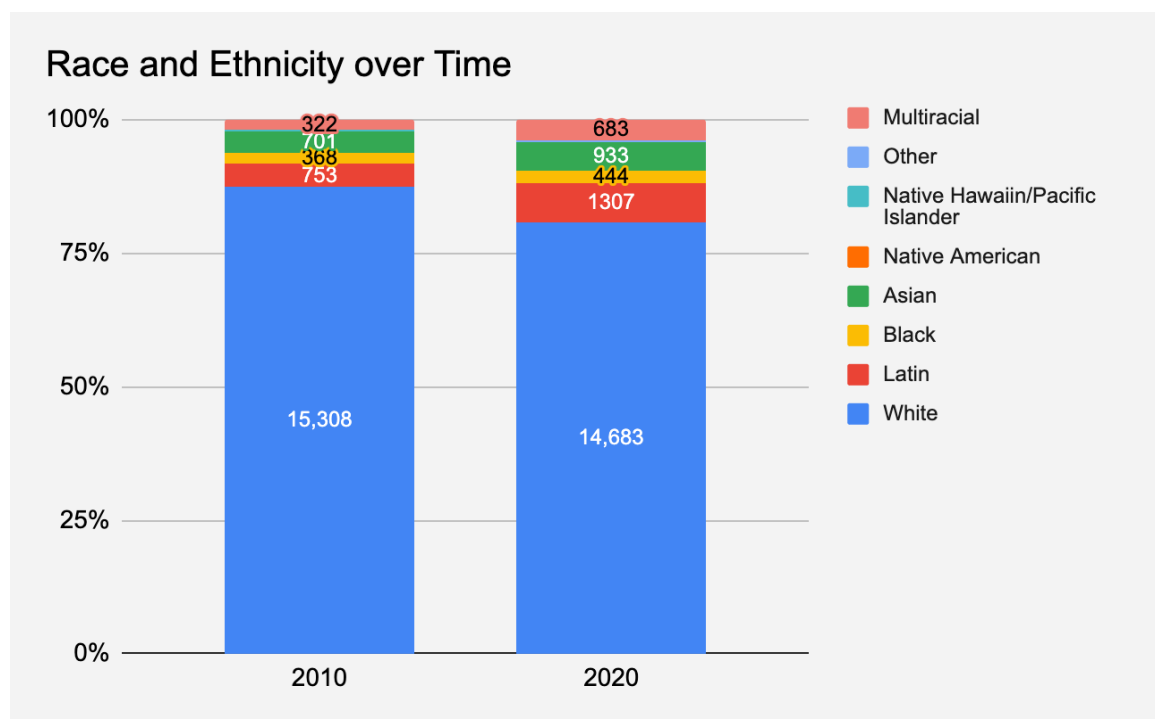
<sup>11</sup> US Decennial Census, 2020

<sup>12</sup> This plan uses Census Bureau racial/ethnic categories to count race and ethnicity, though we use different words for those categories in some cases. For the Census Bureau, there is only one major ethnicity that is reported: Hispanic or Latino, with all other major categories called races. Though self-identifications vary from person to person and racial/ethnic categorization is always fraught, this report attempts to align Census categories with common parlance. We use "Latino" or "Latino/a/e" or English's gender-neutral "Latin" to describe "Hispanic or Latino" people. When reporting on the Census' racial categories, we only include non-Latino people. "White" refers to non-Latino White, "Black" to non-Latino Black or African American, etc. "Native American" is used in place of "American Indian or Alaskan Native," and "Multiracial" is used in place of "Two or more races." Where it is useful, this plan uses the terms "people of color" and "communities of color" to discuss people who are not non-Latino White as a group.

South Hadley is less racially/ethnically diverse than the Greater Springfield area.<sup>13</sup> The town has proportionally more White and Asian residents, and proportionately fewer Latino and Black residents, than the region. It has the same proportion of residents for other Census Bureau categories for race and ethnicity.<sup>14</sup>

While the town may be less diverse than the region, it has become more diverse since 2010.<sup>15</sup> The proportion of White people in the total population dropped six percentage points (87% to 81%) in that decade, while the proportion of Latino, Asian, and Multiracial residents increased between one and three percentage points.<sup>16</sup> Furthermore, the proportional decrease of White residents was not just driven by increases in populations of color, but decreases in the total White population. This phenomenon is largely expected, since the region's White population tends to be older and its people of color tend to be younger.

Figure 4: Race and Ethnicity, 2010–2020



Source: US Decennial Census, 2010–2020

<sup>13</sup> US Decennial Census, 2020

<sup>14</sup> *ibid.*

<sup>15</sup> US Decennial Census, 2010–2020

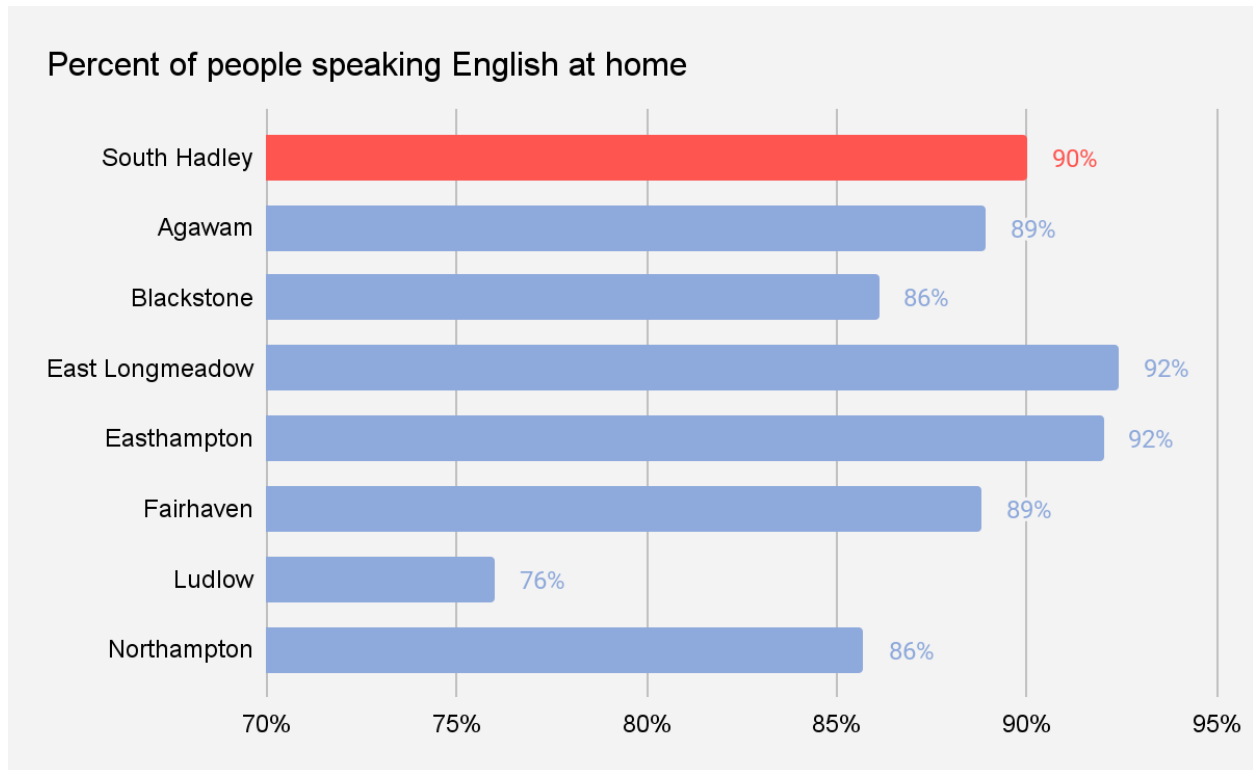
<sup>16</sup> *ibid.*

The 1968 Fair Housing Act made housing discrimination illegal (for race and numerous other demographic categories), and other federal, state, and local laws prohibit various kinds of housing discrimination. Discrimination and disparities nonetheless persist due to intentional and unintentional public and private actions. While this Housing Production Plan is not a Fair Housing Plan, it must (a) recognize the role race and ethnicity play in shaping and distorting private housing markets, in order to both accurately assess this markets and influence housing production, and (b) it must affirmatively further fair housing in accordance with the Fair Housing Act, as all housing actions must.

## Language and Nationality

Roughly 8.5% of South Hadley residents are foreign-born, 60% of whom are naturalized US citizens. 90% of South Hadley households speak English at home. South Hadley's foreign-born residents live across the town, with the largest concentration at Mount Holyoke College.

Figure 5: English spoken at home comparison



Source: ACS, 2016–2020 5-year estimates



## Disability

An estimated 12% of South Hadley residents have a disability, including 15% of people 65- to 74-years-old and 40% of people 75 years and older. South Hadley has proportionally fewer people with disabilities than the Springfield region as a whole, where 15% of all residents have a disability, including half of people 75 and older.

The American Community Survey assesses four types of disabilities: hearing, vision, cognitive, and ambulatory. Cognitive impairments are assessed by asking if residents have “serious difficulty concentrating, remembering, or making decisions.” Ambulatory impairments are assessed by asking if residents have “serious difficulty walking or climbing stairs.”<sup>17</sup>

An estimated 3% of residents have a hearing disability, 1% have a vision disability, 4% with a cognitive disability, and 6% with an ambulatory disability. Roughly 3% of residents have difficulty “dressing or bathing” (called a “Self-Care” difficulty) and 5% have difficulty “doing errands alone such as visiting a doctor’s office or shopping” (called an “Independent Living” difficulty).

*Table 3: Population by disability status*

	<b>South Hadley</b>	<b>South Hadley %</b>	<b>Greater Springfield %</b>
With a Disability	2,047	11.7%	15.0%
Hearing Difficulty	513	2.9%	3.6%
Vision Difficulty	250	1.4%	2.2%
Cognitive Difficulty	690	4.1%	6.5%
Ambulatory Difficulty	973	5.8%	7.6%
Self-Care Difficulty	397	2.4%	3.4%
Independent Living Difficulty	706	4.6%	7.1%

*Source: ACS, 2016–2020 5-year estimates*

<sup>17</sup> ACS Subject Definitions, 2021:

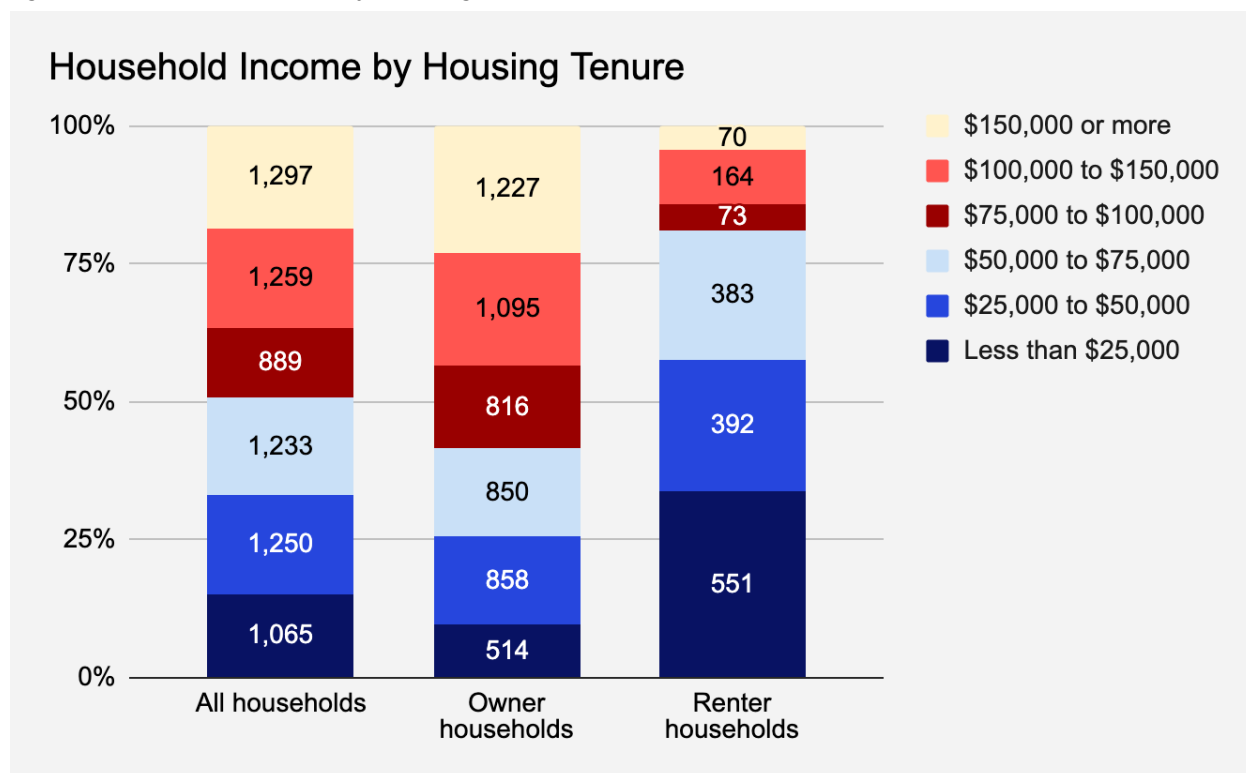
[https://www2.census.gov/programs-surveys/acs/tech\\_docs/subject\\_definitions/2021\\_ACSSubjectDefinitions.pdf](https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2021_ACSSubjectDefinitions.pdf)

Like other demographic categories, people with disabilities are legally guaranteed equal access to housing under Fair Housing and other anti-discrimination laws. Nonetheless, finding adequate accessible housing tends to be more difficult for people with disabilities. The issue is also complexly interwoven with South Hadley's senior population, as aging increases the risk of disability.

## Income

The median household income in South Hadley is \$73,601—roughly \$12,000 more per year than the Greater Springfield area (\$61,360). Homeowner households tend to have higher household incomes, though the distribution of owner incomes is more even than renter households in South Hadley. More than three quarters of renter households earn less than \$75,000.

Figure 6: Household Income by Housing Tenure

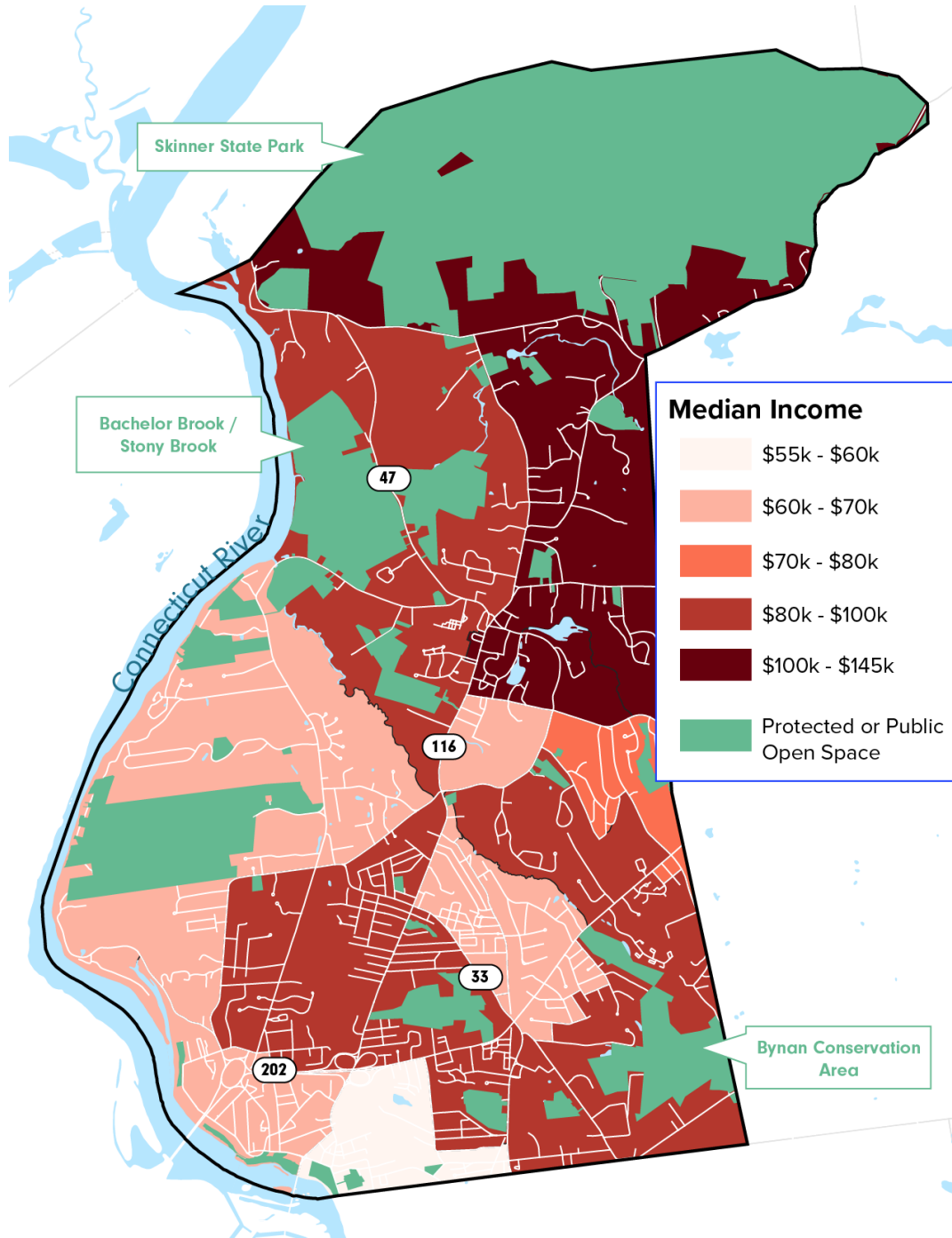


Source: ACS, 2016–2020 5-year estimates

Incomes are not evenly distributed across areas of South Hadley. When looking at the

town by US Census “Block Group,” median household incomes tend to be less in the southern half of town than in the northern half. Median incomes are lowest in South Hadley Falls, and greatest in the northeast corner of the town.

Figure 7: Median Income by Block Group



Source: ACS, 2016–2020 5-year estimates.

## Environmental Justice

Environmental Justice (EJ) is a principle that all people have the right to live in a clean, healthy environment, that no community should disproportionately bear the negative consequences of pollution in society, and that communities that have historically borne the brunt of pollution must be restored and protected from further environmental harm. The Commonwealth of Massachusetts recognizes that low-income communities, communities of color, and non-English-speaking communities are more likely to face environmental harm.<sup>18</sup> The state uses demographic data to identify places, called Environmental Justice Neighborhoods, which contain these at-risk groups and which therefore require closer environmental monitoring and planning.<sup>19</sup>

The MA Executive Office of Energy and Environmental Affairs has designated two parts of South Hadley as EJ Neighborhoods<sup>20</sup>: one part of South Hadley falls that qualifies based on income and an area encompassing the core Mount Holyoke College campus and some adjacent parcels that qualifies based on race/ethnicity.

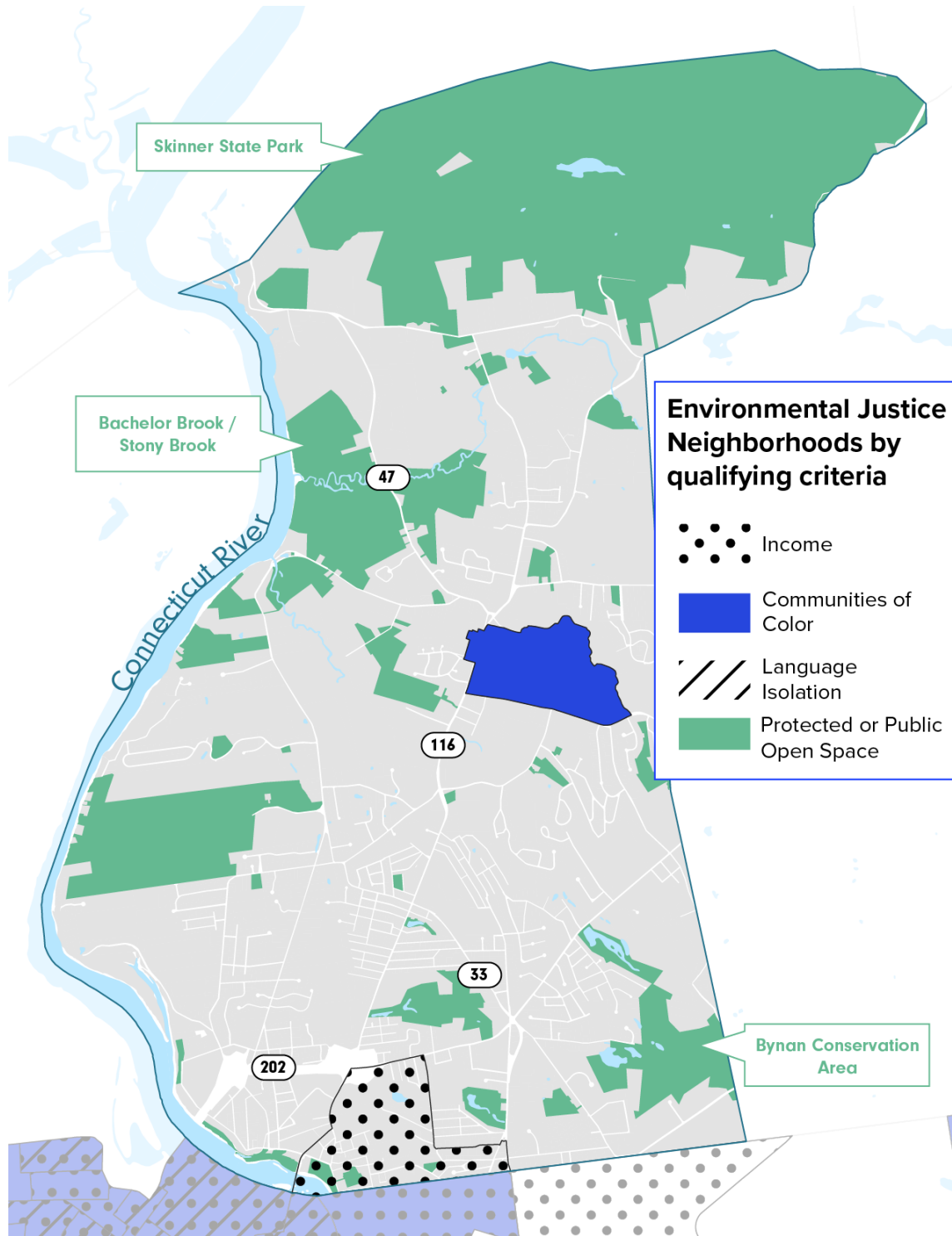
---

<sup>18</sup> MA Executive Office of Energy and Environmental Affairs, “Environmental Justice Populations in Massachusetts,” <https://www.mass.gov/info-details/environmental-justice-populations-in-massachusetts>

<sup>19</sup> To qualify, a census block group must either have (a) 40% of the population are from communities of color (defined as Black, Latino, Asian, Native American, Native Hawaiian/Pacific Islander, another race, or more than one race); (b) 25% of the population are from communities of color and the municipal median income is not more than 150% the statewide median income; (c) median income is less than 65% of the statewide median income; (d) 25% or more households speak English less than “very well.” All data on populations and households are self-reported.

<sup>20</sup> Responding to a 2021 state law, the MA Executive Office of Energy and Environmental Affairs updated the EJ Neighborhood maps in November 2022, based on updated data from the US Census Bureau. South Hadley previously had more EJ Neighborhoods near to the remaining EJ Neighborhoods, and EJ Neighborhoods met different qualifying criteria.

Figure 8: Environmental Justice Neighborhoods



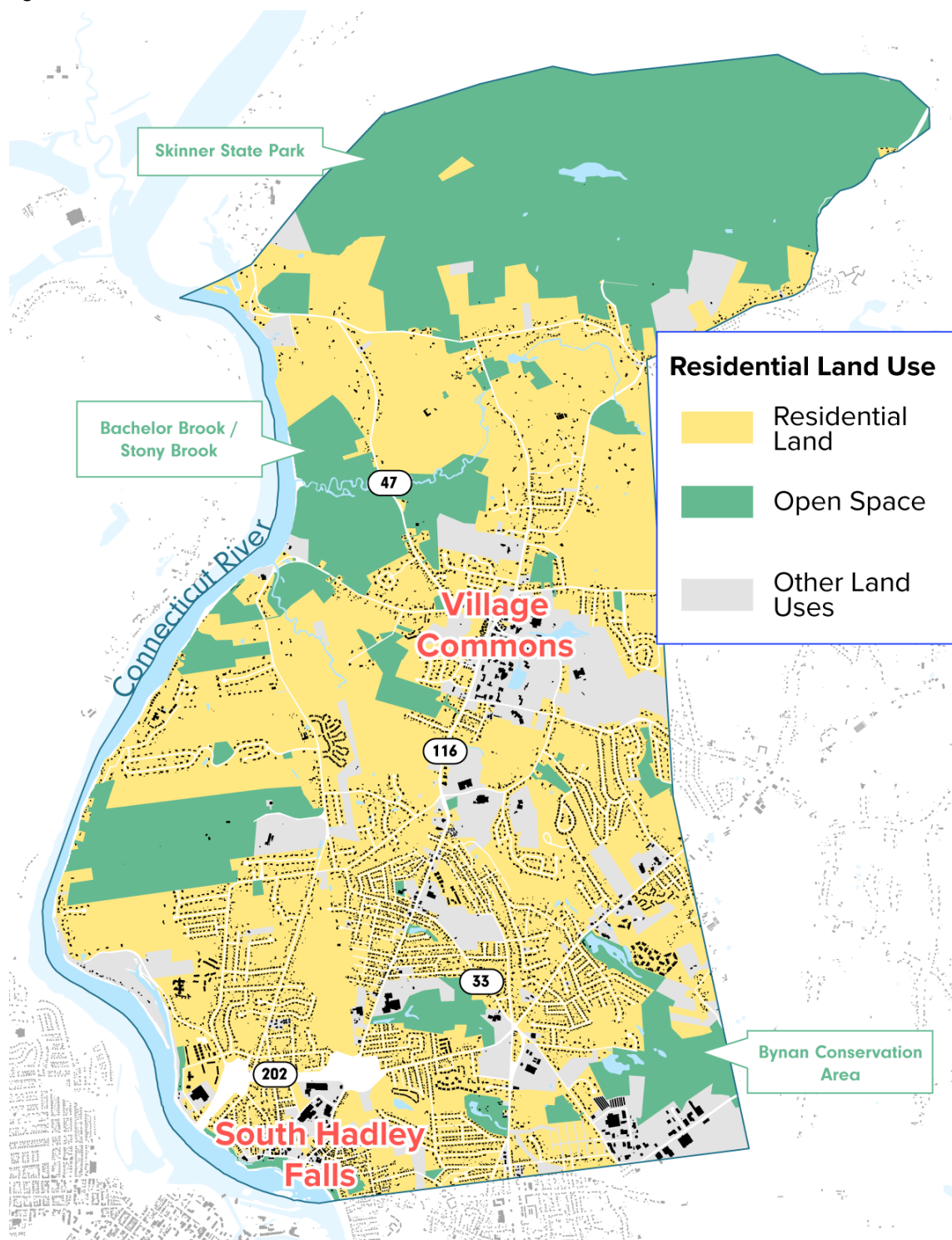
Source: MA Executive Office of Energy and Environmental Affairs, November 2022

# Housing Stock

## Overall Location of Housing

Most of South Hadley's land is used for housing, and though there are few defined neighborhoods, there are areas or corridors where housing is more common. These include South Hadley Falls, the Village Commons, the area along Route 116, along Lathrop/Alvord Streets, along 202, along Woodbridge Street, and beyond. Large open spaces break up these areas of housing, as well as a handful of commercial, industrial, or institutional areas.

Figure 9: Residential Land Use

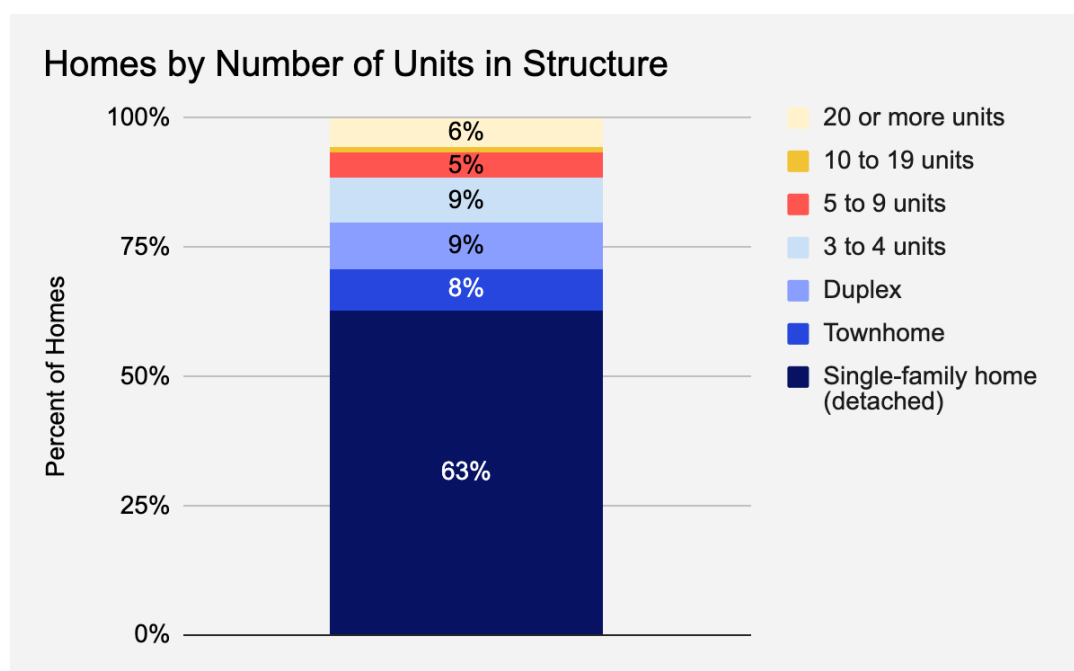


Source: MAPC Land Parcel Database

## Units per Structure

An estimated 63% of South Hadley's homes are detached single-family homes. Another 27% of homes are townhomes (attached single-families), duplexes, or in triplexes/fourplexes (8%, 9%, and 9% of South Hadley homes, respectively). Roughly 5% of homes are in buildings with five to nine units, 1% are in buildings with 10 to 19 units, and 6% in buildings with 20 or more units.

Figure 10: Homes by Units in Structure.



Source: ACS, 2016–2020 5-year estimates

The count of housing units in a building does not solely determine the price, but there is typically a price difference between new/up-to-date detached single-family homes and new/up-to-date homes of other types. This is largely the result of savings on land cost per housing unit and infrastructure costs per housing unit.

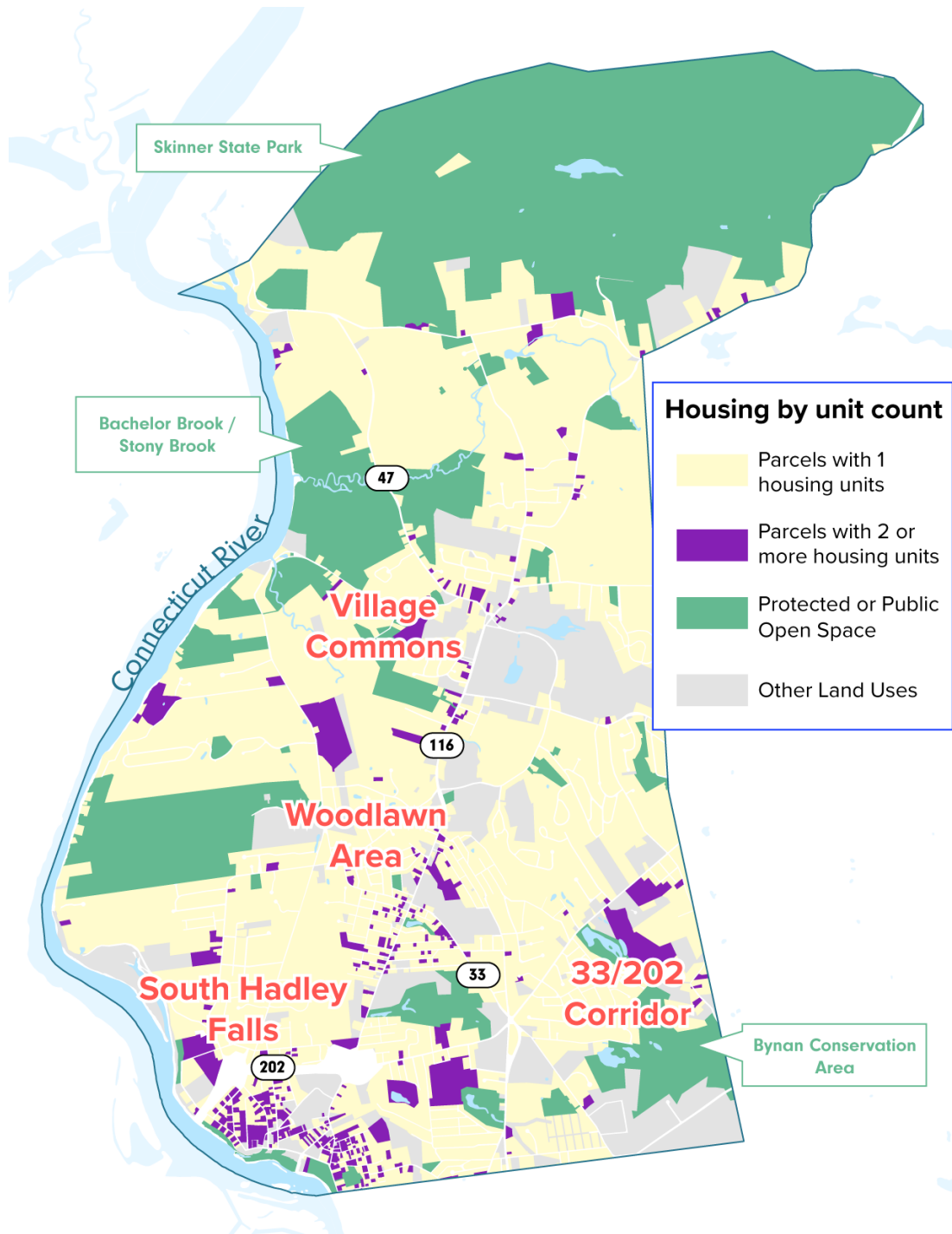
South Hadley's homes that are not detached single-families are mostly small properties with one to four units. Depending on design choices, homes of this size can look like classic Massachusetts urban housing or indistinguishable from suburban single-family homes. Design choices can also optimize for accessibility by seniors and people with disabilities. Incidentally, homebuyers can buy a building of up to four units with a



conventional residential mortgage, meaning they are more accessible to typical residents who may be looking for supplemental income.

Existing parcels with two or more homes are found across town, but they are concentrated in South Hadley Falls and along key corridors—both abutting and nearby the Route 116 corridor, along Route 202 near the Granby border, and on the southern end of Route 47.

Figure 11: Parcels by number of housing units.

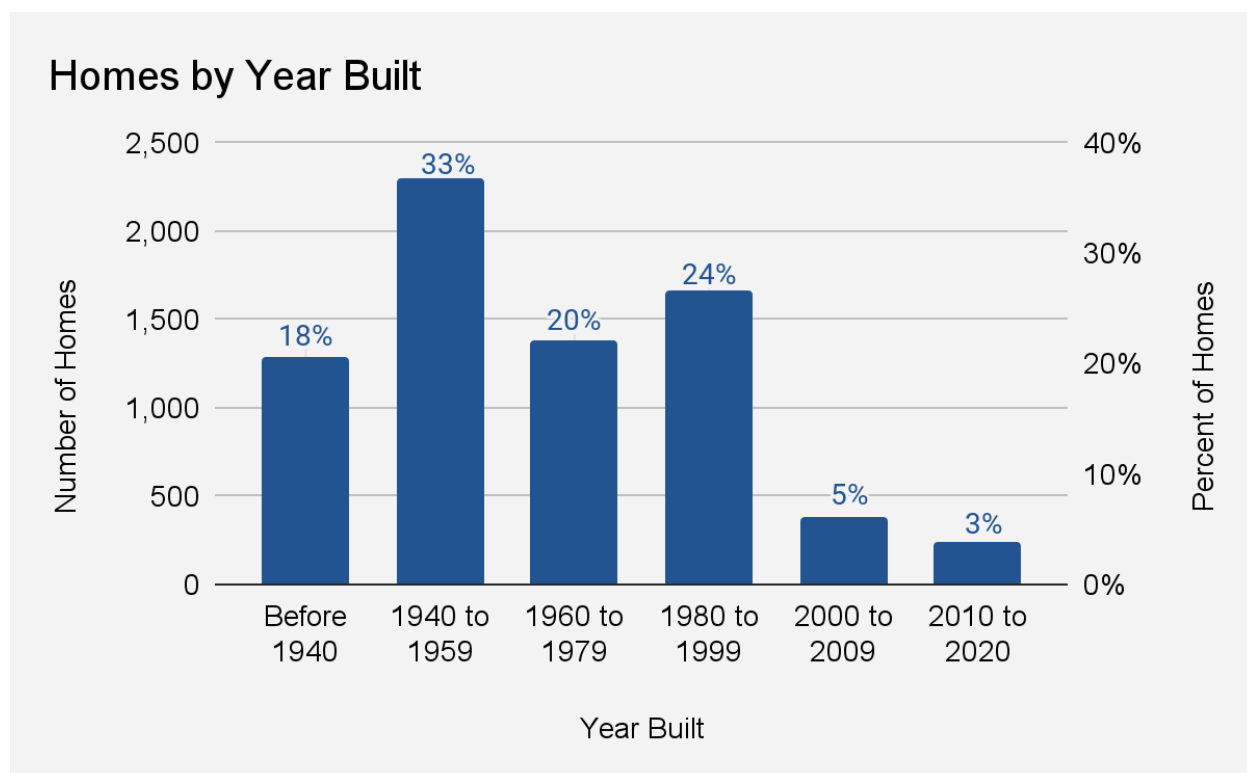


Source: MAPC Land Parcel Database.) Parcels containing two or more units can contain single-family detached homes sold as condominium units and parcels with only one unit can contain townhomes.

## Age and Condition of Housing

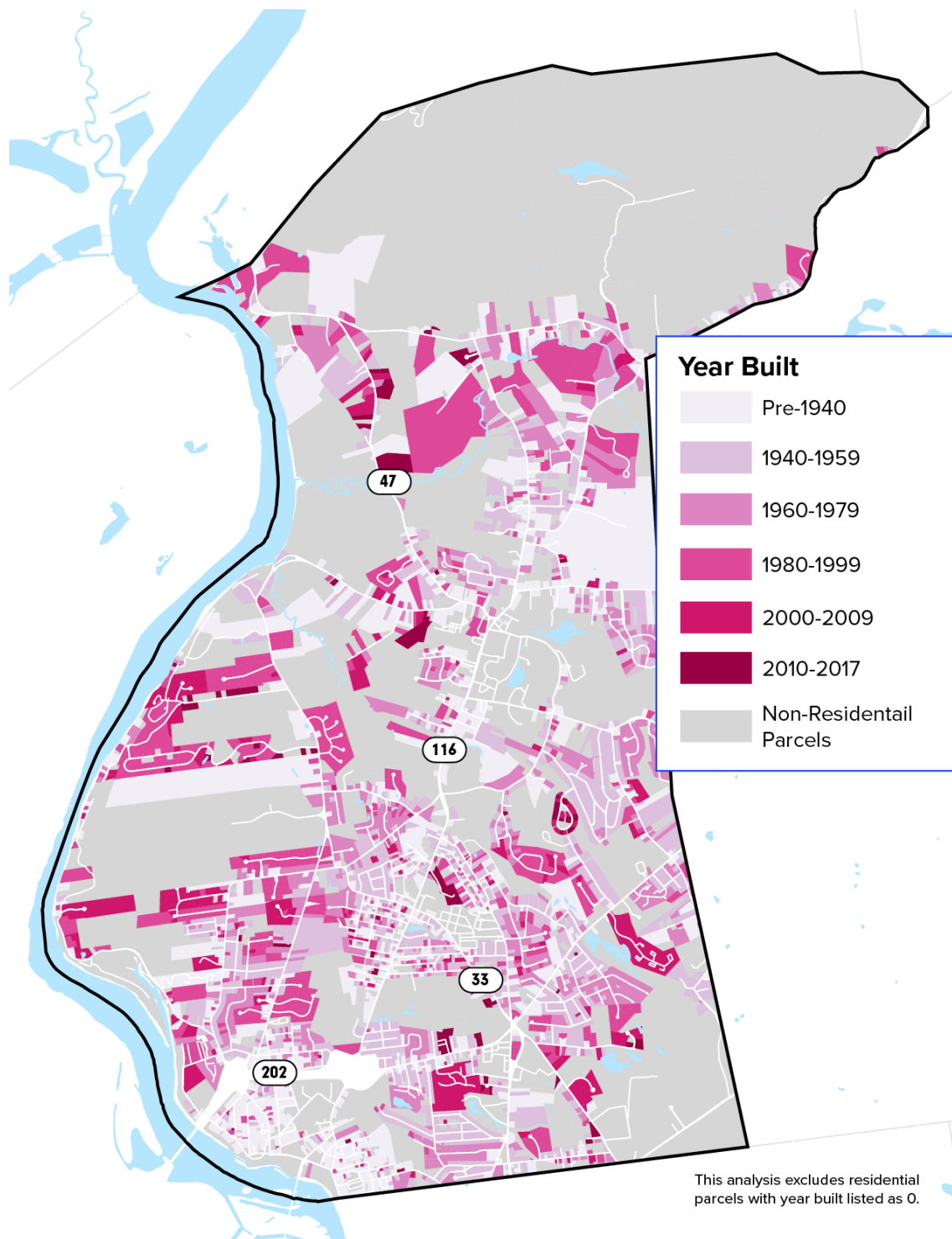
One-third of South Hadley's homes (33%) were built between 1940 and 1959 in the post-WWII wave of suburban home construction. Only 18% of South Hadley homes are pre-war, with the majority of those in the vicinity of South Hadley Falls and the Village Commons. Waves of suburban home-building continued to add housing to South Hadley: 20% of homes were built between 1960 and 1979, and 24% of homes were built between 1980 and 1999. By contrast only 8% of homes were built between 2000 and 2020. Importantly, these figures only discuss the original year built, not any major renovations or rehabilitations.

Figure 12: Homes by Year Built



Source: ACS, 2016–2020 5-year estimates

Figure 13: Residential Parcels by Year Built



Source: MAPC Land Parcel Database

The age of housing has an impact on the lives of residents and on housing production generally. Older homes generally require more maintenance and may need whole system replacements in order to be habitable or saleable. Homes built before 1978 are also more likely to contain lead paint, and therefore pose serious public health risks, especially to children and families. Because South Hadley's population is higher-income overall, many critical repairs and lead paint remediation have likely been taken care of. However, there are likely still important repairs, especially in lower-income areas. Beyond critical system repairs, housing age factors into housing needs and housing production. Older homes tend to be smaller than older homes. This can cut both ways. Smaller homes tend to be less expensive than larger homes, making them more accessible to the community. On the other hand, older homes may lack some of the layouts and amenities desired by people today, causing a disconnect in the homebuying marketplace.

The result of older housing stock, for better or worse, may be a greater home flipping activity to come in South Hadley. On the one hand, flipping can serve an important market function: quickly bringing homes that are not habitable or saleable up to market-readiness. On the other, predatory transactions with flippers can undercut homeseller equity and negligent flippers can sell a home with cosmetic changes without doing critical upgrades.

From a policy perspective, the presence of older homes means that public subsidies for repairs and rehabilitation by homeowners may be necessary to maintain both public health and an equitable housing market. Those subsidies could also keep those homes more affordable in the long-run.

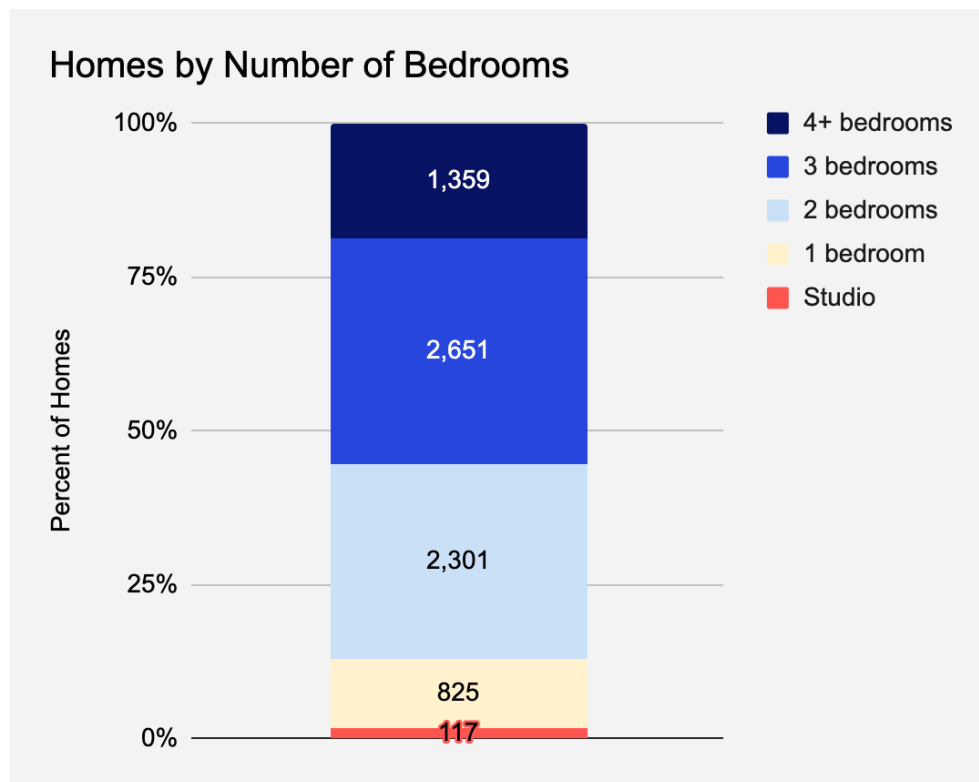
## Home Size

### Bedroom Count

More than half of South Hadley's homes (55%) are "family-sized," meaning they have three or more bedrooms. This figure is large when considering the only 18% of households that have children at home. Only 13% of homes are one-bedrooms or studios, despite 73% of households being either singles or couples living alone. Not everyone must have only the number of bedrooms they require day-to-day for sleeping, of course. Extra bedrooms are also important as guest rooms for visiting adult children, home offices, playrooms for kids, and more. Nonetheless, these mismatches in bedroom count and household size do suggest some dysfunction in the housing market.

Anecdotally, many of these larger homes are occupied by older singles or couples who have lived in the house for years. A portion of those households may want to downsize, but cannot find the right home at the right price in their community. This limits the ability of young families to move to the town, and can create public health problems for the would-be downsizing homeowners.

Figure 14: Homes by Bedroom Count.



Source: ACS, 2016–2020 5-year estimates

### Square Footage and Land Area

The median gross square footage (GFA) for a South Hadley home is roughly 3,100 square feet (sf) per unit, with roughly 1,300 sf of net square footage (NFA) per unit (i.e., finished residential space excluding unfinished basements, garages, etc.).<sup>21</sup> The typical square footage of homes has increased considerably over time. The GFA of homes built from 2010 to 2020 is 70% larger than that of Pre-World War II homes, and the NFA is 50% larger.<sup>22</sup> The era of greatest housing production in South Hadley (the years immediately

<sup>21</sup> MAPC Land Parcel Database; Outwith Studio calculations

<sup>22</sup> *ibid.*

after World War II) brought homes with a median GFA of 2,900 sf and a median NFA of 1,200 sf.<sup>23</sup> Homes of that era are 60% the size of recent homes.

Similarly, South Hadley's median land area per housing unit is roughly 17,300 sf (about 0.4 acres).<sup>24</sup> Median land area per unit has nearly doubled in the last century, with pre-World War II lot size per unit at 12,600 sf (0.3 acres), and housing from 2010 to 2020 with 24,900 sf (0.6 acres).<sup>25</sup> Land area per unit tends to be less in South Hadley Falls and along Rt. 116, where lot areas are often less than 6,000 square feet per unit.<sup>26</sup>

*Table 4: Square footage per unit for housing by year built*

<b>Year Built</b>	<b>Gross Area</b>	<b>Net Area</b>	<b>Land Area</b>
Pre-1940	2,700	1,300	12,600
1940-1959	2,900	1,200	14,500
1960-1979	3,300	1,400	22,800
1980-1999	4,300	2,100	28,200
2000-2009	5,100	2,400	31,700
2010-2020	4,600	2,000	24,900

*Source: MAPC Land Parcel Database, Outwith Studio calculations*

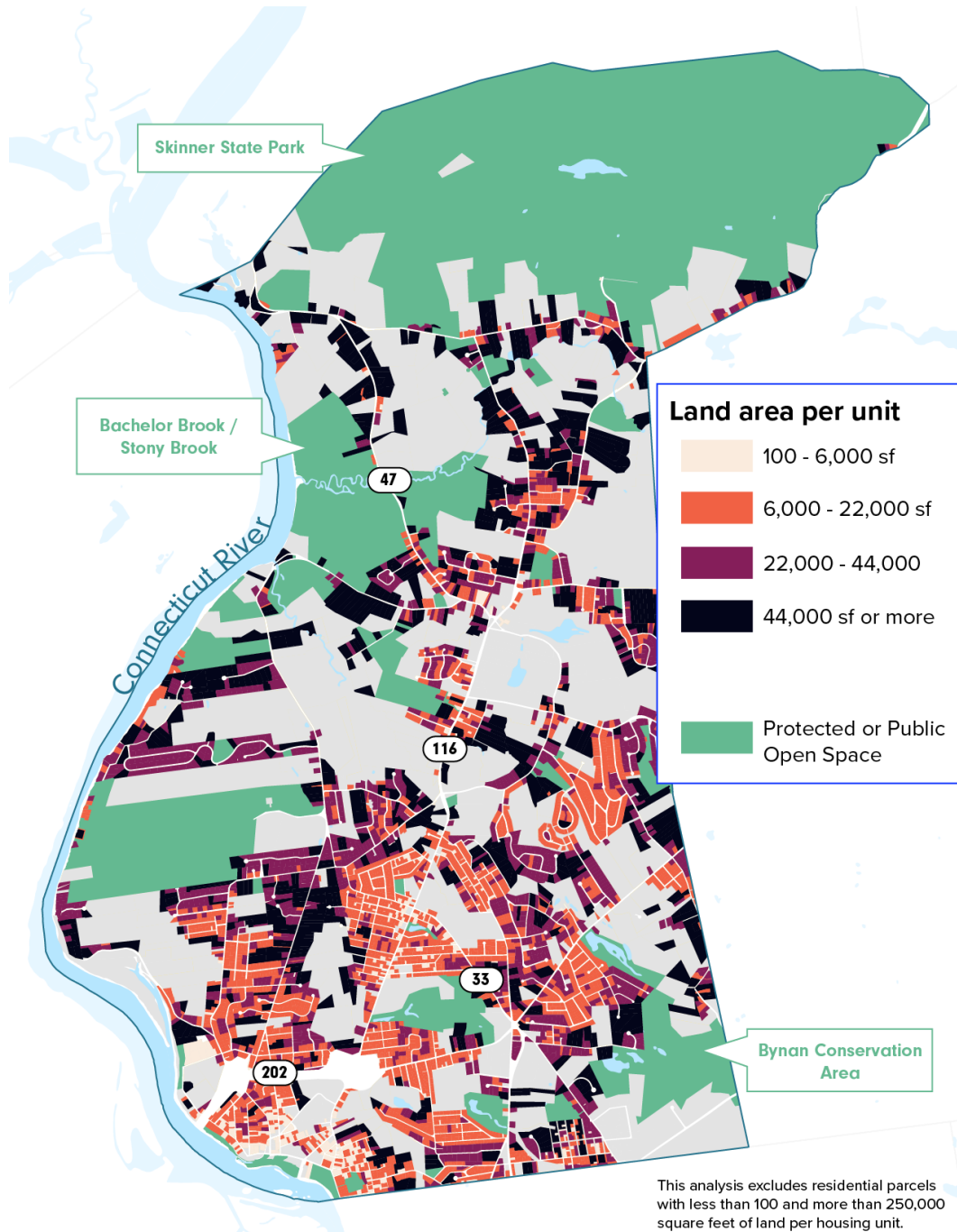
<sup>23</sup> MAPC Land Parcel Database; Outwith Studio calculations

<sup>24</sup> *ibid.*

<sup>25</sup> *ibid.*

<sup>26</sup> *ibid.*

Figure 15: Land Area per Housing Unit



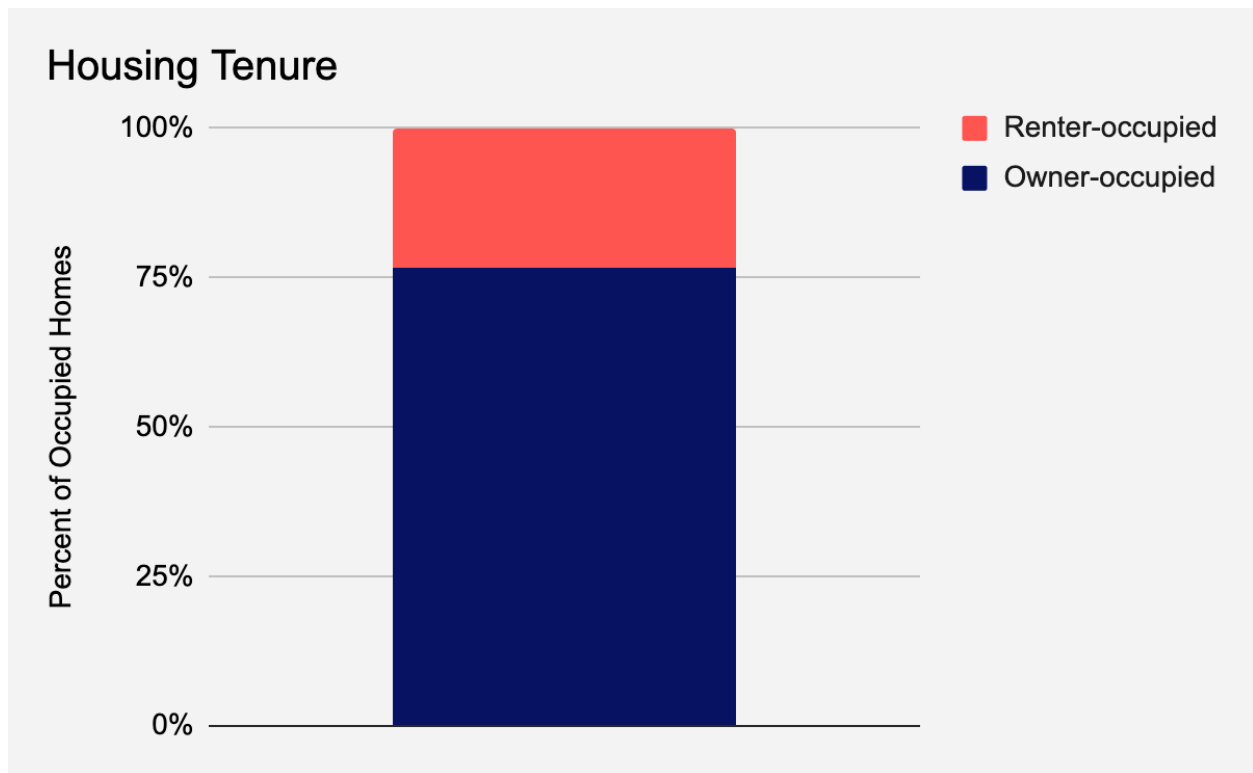
Source: MAPC Land Parcel Database



## Renting vs. Owning

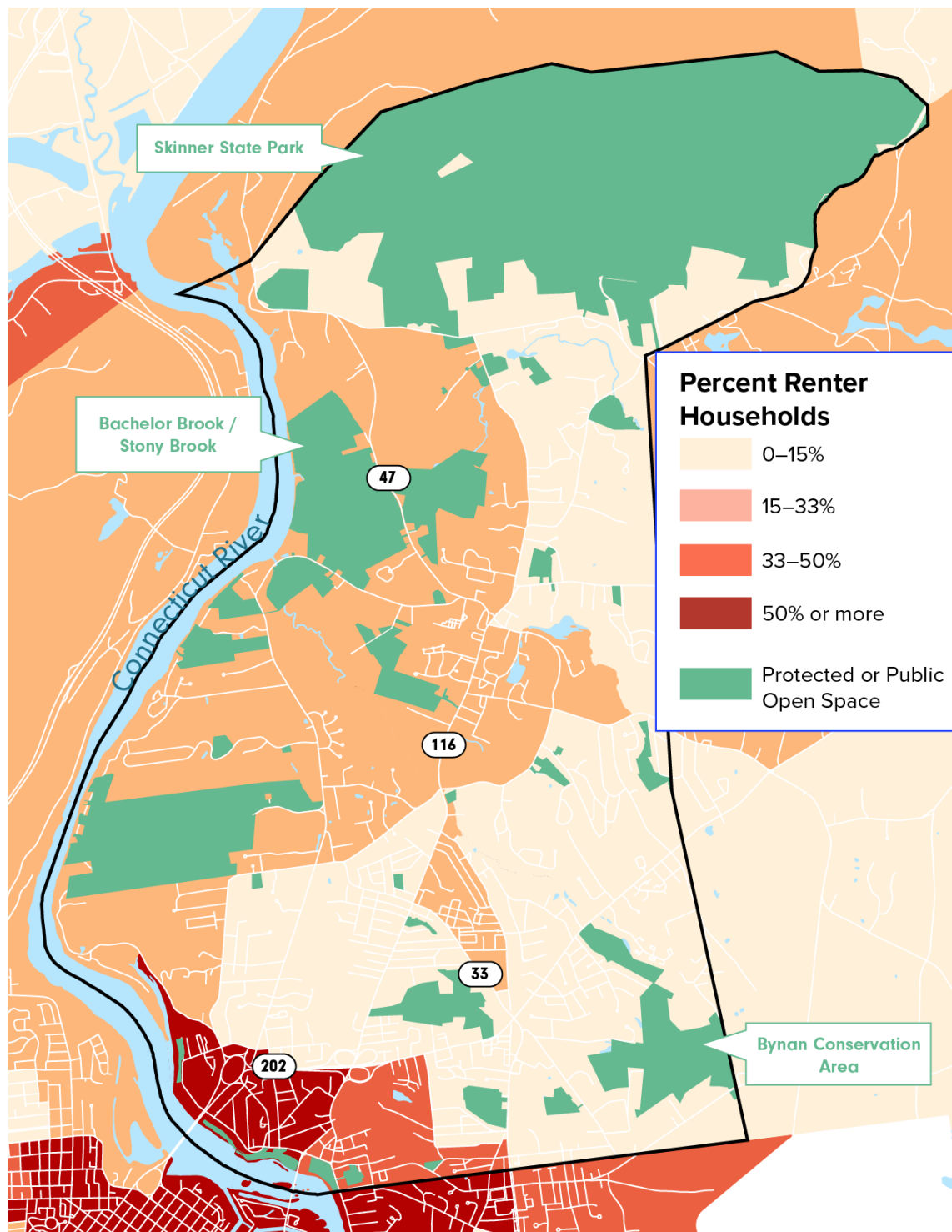
More than three-quarters (77%) of homes in South Hadley are owner-occupied. Renters tend to live in the vicinity of South Hadley Falls and around Mount Holyoke College.

Figure 16: Occupied Homes by Housing Tenure.



Source: ACS, 2016–2020 5-year estimates

Figure 17: Percent of Households that Rent their Homes



Source: ACS, 2016–2020 5-year estimates

## Vacancy

Vacancy rates in South Hadley are very low. An estimated 0.4% of ownership units are vacant. For a housing market to function well, that figure should be between 2% and 4%. With rates as low as South Hadley's, people seeking a home will face difficulty, pay more than they can afford, and/or be forced to live in a home that does not meet their needs.

The situation for South Hadley's rental units is similar: the estimated vacancy rate is 4.2%, where a well-functioning market should have between 5% and 7% vacant units. Because renters have less housing security than homeowners (landlords can end leases, raise rents, and control property maintenance, etc.), current renters who cannot find a home they can pay for that meets their needs may also be forced into substandard housing, overcrowding, or homelessness (including less visible forms of homelessness like couchsurfing or families doubling up).

**0.4%**

Ownership  
housing vacancy  
(should be 2-4%)

**4.2%**

Rental housing  
vacancy  
(should be 5-7%)

## Short-Term Rentals

Short-term rental (STR) housing has recently emerged as a concern for some South Hadley residents. These are normal housing units (homes, apartments, or condominiums) rented for periods shorter than a standard lease, acting as vacation rentals, corporate housing, or similar. STRs have recently been facilitated by online platforms (e.g. AirBNB and VRBO), which has led to growth in the STR industry. Some markets—especially urban markets like Boston and popular vacation destinations like Great Barrington—have seen aggressive conversion of the existing long-term housing to STRs, cutting into housing supply at the margin and potentially increasing housing costs. As of January 2023, six full-unit homes were advertised on AirBNB for the coming 12 months.<sup>27</sup> Like other communities, South Hadley has been explicit in its intent to regulate STRs, and STRs here may only operate as bed and breakfast uses under zoning and with a Special Permit.

---

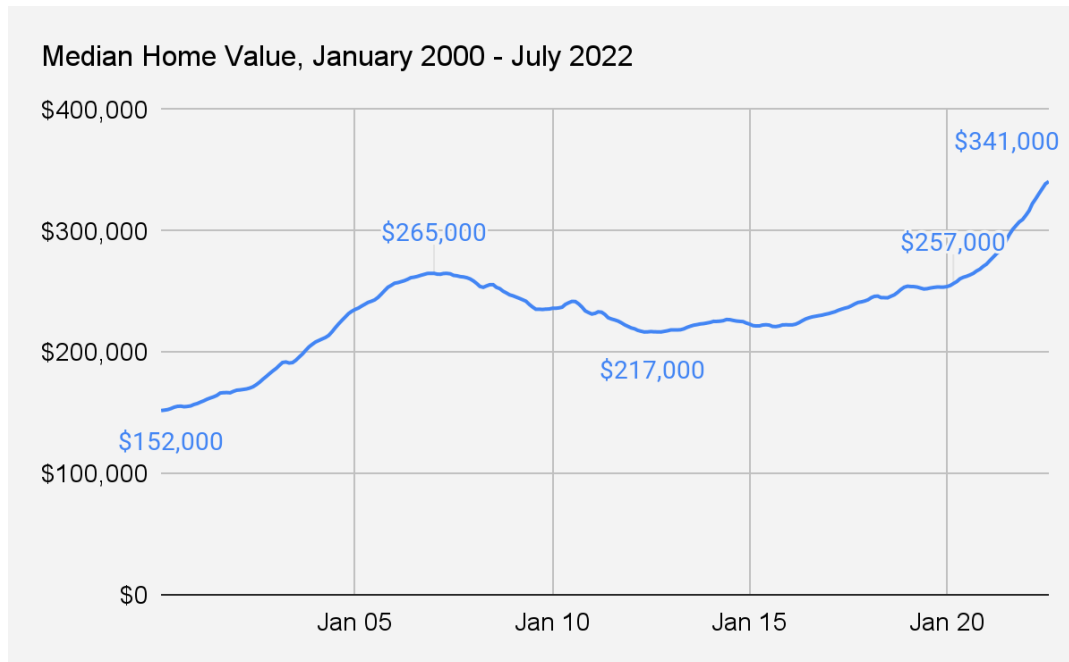
<sup>27</sup> AirBNB.com, accessed January 2023

# Affordability

## Home Values

Between January 2000 and July 2022, estimated home values in South Hadley increased from roughly \$152,000 to roughly \$341,000.<sup>28</sup> (Home values here are an estimate that reflects the change in estimated value for *all homes*, based on recent sales and the similarity of all homes to sold homes.) Home values rapidly grew 74% from 2000 to 2006, during the early 2000s housing bubble. After the crash, values dropped steadily until 2012, 18% from their 2006 peak. Values did not recover until the summer of 2020. Between February 2020 and July 2022, values jumped 33% (29% above their previous 2006 peak). South Hadley's change in home values from 2000 to 2022 represents nominal growth of 124% (28% adjusted for inflation) or an annual nominal compounding growth rate of 3.74% (1.12% adjusted for inflation).<sup>29</sup>

Figure 18: Estimated home value growth, 2000–2022



Source: Zillow Home Value Index, 2000–2022

<sup>28</sup> Zillow Home Value Index

<sup>29</sup> Inflation adjustment is based on the Consumer Price Index, using the federal government's inflation adjustment calculator. [https://www.bls.gov/data/inflation\\_calculator.htm](https://www.bls.gov/data/inflation_calculator.htm)

*Table 5: Home Value Growth Comparison*

<b>Community</b>	<b>Value Growth Jan '00-Jan '22</b>
South Hadley	124%
Agawam	130%
Blackstone	138%
East Longmeadow	119%
Easthampton	151%
Fairhaven	189%
Ludlow	94%
Northampton	150%

*Source: Zillow Home Value Index, 2000–2022*

Estimated home values paint a varied picture: On the one hand, they show the extent of home value growth in “hot” periods, including recent steep increases. Increased home values and resulting unrealized gains are typically good for incumbent property owners. Higher values can, however, translate to difficult tax bills for people on fixed incomes. Rising home values also pose a barrier for new homebuyers, cutting off potential community members or returning community members from living in South Hadley.

On the other hand, home value growth has been tepid over the last 22 years, with a 3.74% nominal compounding growth rate.<sup>30</sup> When viewed as a financial asset (disregarding the homeowner’s need for shelter), the median home was a bad investment, underperforming the stock market and concentrating risk. This is not unique to South Hadley but has been a feature of the US housing market for a long time. Housing’s financial performance is markedly better when accounting for the financial leverage most homeowners use through their mortgage and the savings through principal payments that would otherwise go to a landlord. Even though the picture isn’t quite as bleak as that 3.74% nominal growth rate implies, it is important to remember when public discussions of home values arise: personal homes should not be viewed primarily as a financial asset, since they’re a relatively poor one to begin with.

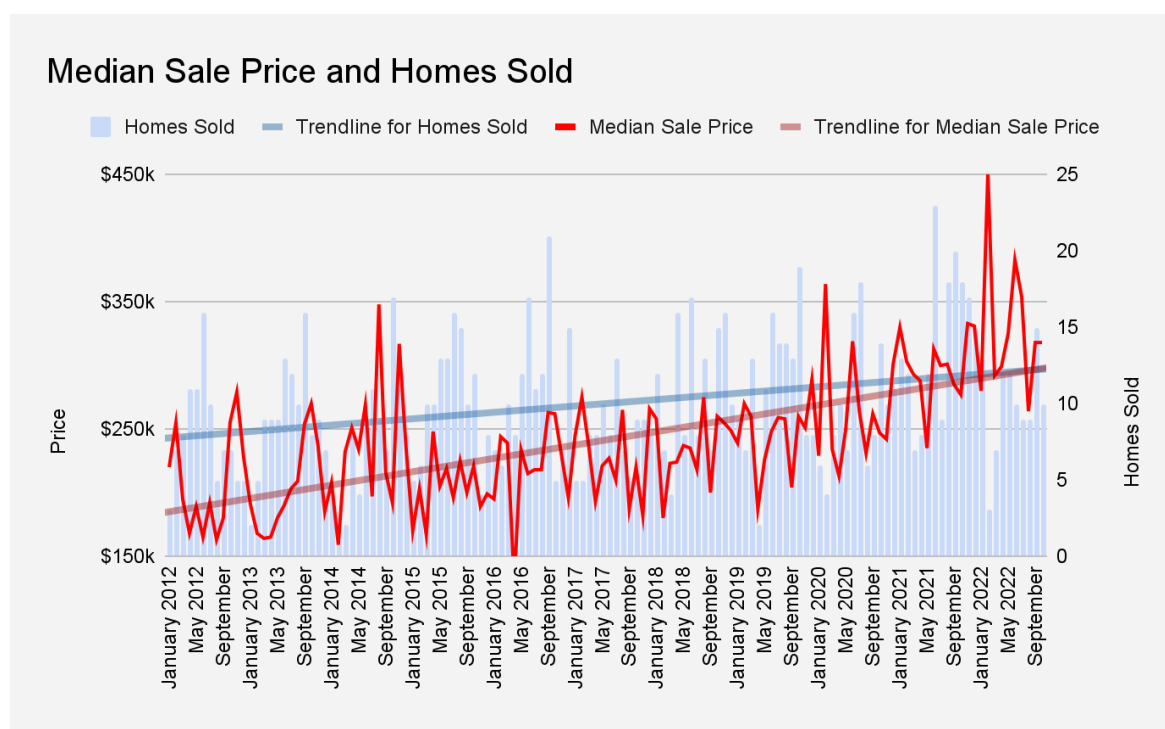
---

<sup>30</sup> Zillow Home Value Index; Outwith Studio calculation

## Home Sales

Median home sale prices and sale volumes both trended upwards between 2012 and 2022, with prices increasing at a faster pace than volumes.<sup>31</sup> In 2012, median prices did not break above \$250,000, except for seasonal price spikes. In 2021 and through October 2022, median prices only broke below \$250,000 in one month. Since 2020, between 10 and 15 home sales have been executed in most months, with some seasonal dips and spikes.

Figure 19: Median Sale Price and Sales Volumes, 2012–2022



Source: Redfin

Competition for housing has been heating up. Inventories (the number of homes actively for sale) fell from 77 homes in October 2012 to 25 homes in October 2022.<sup>32</sup> Likewise, days on market (the number of days between a home going on market and a contract for sale being signed) have trended down, from 155 days in October 2012 to 20 days in October 2022.<sup>33</sup> Reflecting this competition, prospective buyers are bidding up prices. Between January 2012 and April 2019, the average homes sold below the asking price

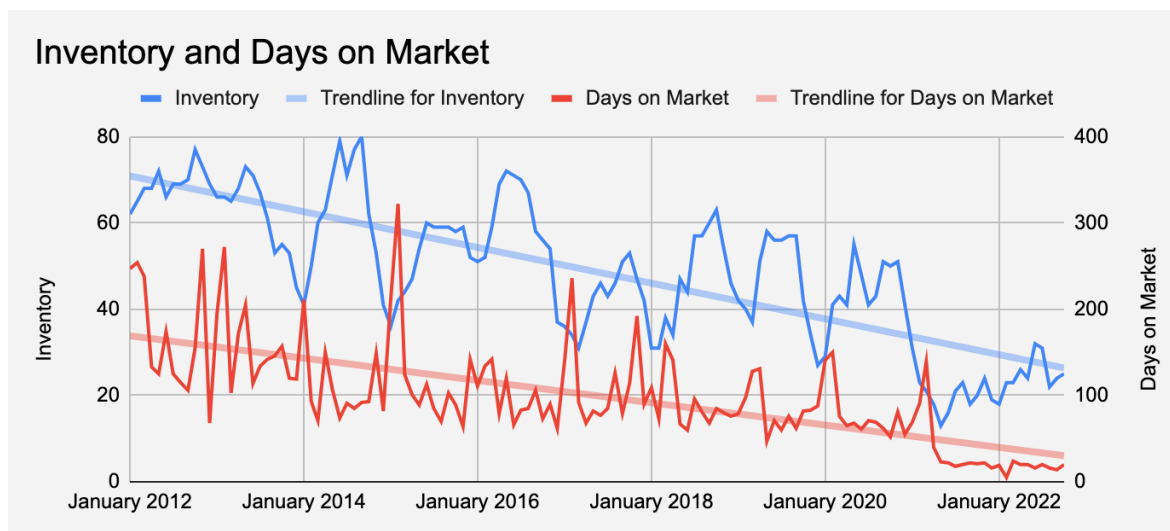
<sup>31</sup> Redfin

<sup>32</sup> *ibid.*

<sup>33</sup> *ibid.*

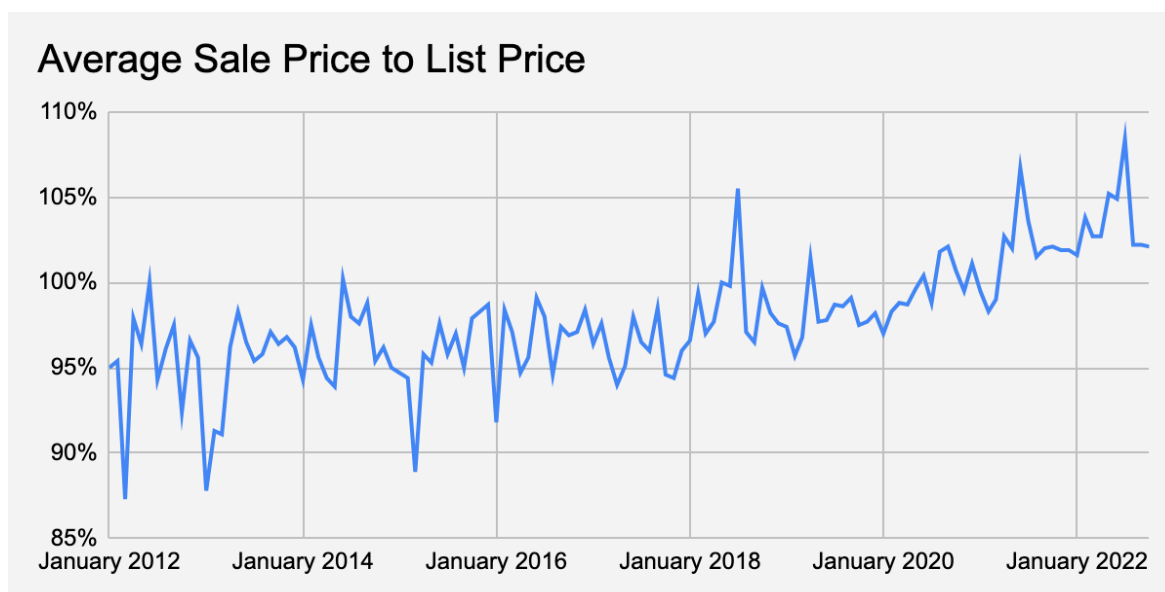
(the sale-to-list-price was 100% or less). Between April 2021 and October 2022, meaning (winning) buyers typically bid above the ask price (sale-to-list was greater than 100%).<sup>34</sup> Most likely, recent home sales have all included a bidding war between homebuyers.

Figure 20: Inventory and Average Days on Market, 2012–2022



Source: Redfin

Figure 21: Average Sale Price to List Price, 2012–2022



Source: Redfin

<sup>34</sup> Redfin

## Mortgage Lending

Between 2019 and 2021, there were 1,098 applications for home purchases in South Hadley.<sup>35</sup> For applications where racial and ethnic data could be determined, White applicants made the most applications (81%), roughly in line with present breakdown of White residents and residents of color.<sup>36</sup> That said, White applicants were approved at a higher rate (78%) than other racial/ethnic groups applying alone.<sup>37</sup>

*Table 6: Mortgage applications for home purchases in South Hadley*

Race/ Ethnicity	Percent of Applications	Percent of Applications Approved	Percent of All Approvals
White	81%	78%	72%
Latino/a/e	6%	64%	4%
Black	3%	61%	2%
Asian	4%	74%	4%
Joint	6%	79%	10%

*Source: HMDA, 2019–2021*

## Rental Options and Rents

According to Rentometer.com (a site that collects proprietary rental data), average asking rents for all bedroom-counts in South Hadley were greater than \$1,000 per month.<sup>38</sup> The volume of rentals in this analysis is very low, however, with only 54 rentals assessed over two years. This is considerably fewer than nearby communities with more active rental housing markets. These rent averages are roughly in line with spot checks on public rental listing websites between August and December 2022.<sup>39</sup>

<sup>35</sup> Home Mortgage Disclosure Act data, 2019–2021,  
<https://www.consumerfinance.gov/data-research/hmda/>

<sup>36</sup> *ibid.*

<sup>37</sup> *ibid.*

<sup>38</sup> Rentometer.com

<sup>39</sup> Outwith Studio spot-checks on Zillow.com, Trulia.com, and Craigslist.org



*Table 7: Average Rents in South Hadley, December 2020–December 2022*

Bedroom Count	Average Rent	Number of Rentals
1-bedroom	\$1,200	20
2-bedroom	\$1,450	22
3-bedroom	\$1,800	6
4-bedroom	\$2,050	6

*Source: Rentometer.com, December 2022*

Of course, current asking rents are not indicative of overall rents. The estimated median rent in South Hadley, according to the American Community Survey (ACS), is \$969 per month.<sup>40</sup> This estimate is lower than asking rents for several potential reasons:

- Asking rents may exceed contract rents.
- ACS data used in this analysis includes listing from seven to five years ago. There is only one-month overlap between the ACS and Rentometer.com data collection periods.
- Existing and ongoing tenancies are likely to be at below-market rents.
- ACS data includes non-market rents in deed-restricted Affordable Housing. Given South Hadley's small private for-profit rental market, these below-market units are likely drawing the ACS median rent estimate down.

## Income Status

Raw household incomes (discussed [above](#)) are useful and intuitive, but they are not used to assess income-based housing need. For the purposes of housing planning, income status is used instead. Most housing assistance programs target households with “low-income” status. “Low-income” status is defined by the US Department of Housing and Urban Development (HUD). This definition is based on the “Area Median Income” (AMI), which is defined regionally.

For South Hadley, that region includes Hampshire and Hampden counties. Households who earn 80% of AMI or less are considered low-income, and low-income status varies by household size to adjust for overall household costs. A single-person household in

<sup>40</sup> ACS, 2016-2020 5-year estimates

South Hadley earning up to \$52,750 is low-income, a family of four earning up to \$75,300 is low-income, and so on.<sup>41</sup>

Housing plans often speak of more specific income levels within low-income status. “Very low-income” households earn 50% or less of AMI. “Extremely low-income” households earn 30% or less of AMI. There are also “moderate-income” households, sometimes defined as earning 80%-100% of AMI, and “middle- to high-income” households earning 100% or more of AMI.<sup>42</sup>

*Table 8: Maximum household incomes that qualify as “low-income” by household size.*

		Household Size					
		1	2	3	4	5	6
Percent of Area Median Income	80%	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350
	50%	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600
	30%	\$19,800	\$22,600	\$25,450	\$28,250	\$32,470	\$37,190

Source: US Department of Housing and Urban Development, <https://www.huduser.gov/portal/datasets/il.html>, 2022

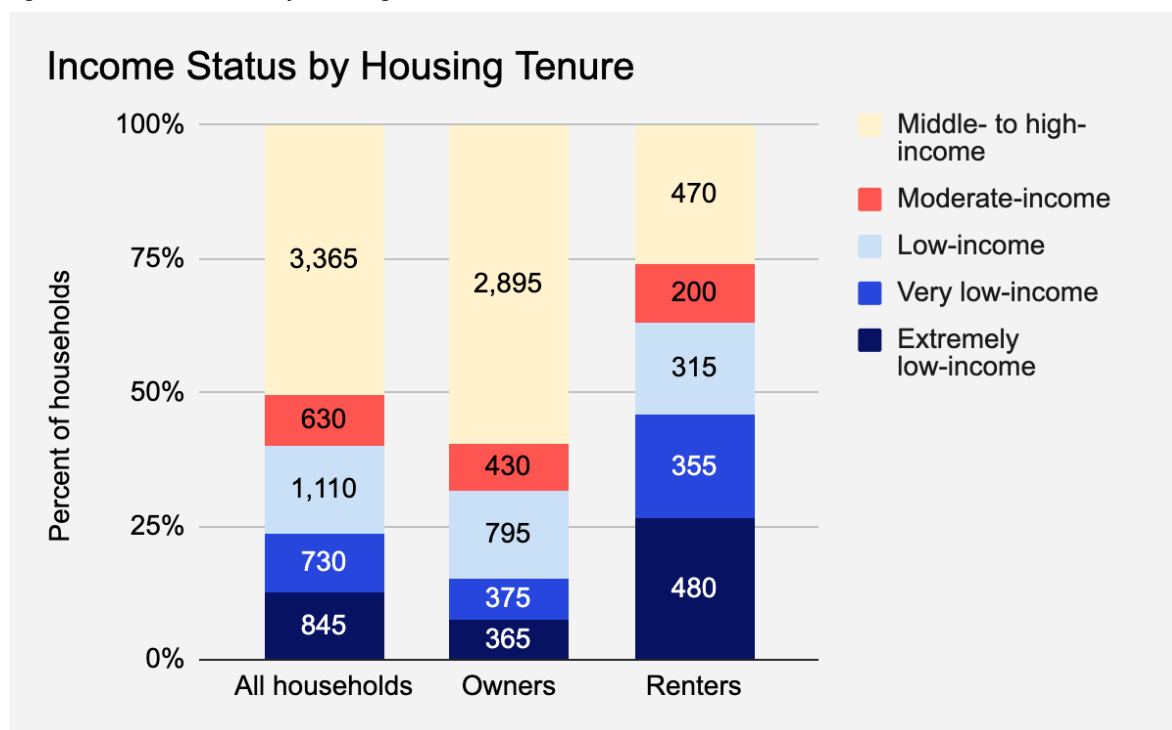
Under these definitions, an estimated 40% of South Hadley households are low-income.<sup>43</sup> This figure does not include students living in dormitories or the elderly living in assisted living facilities. Many of these households are seniors living on fixed incomes. These households qualify for many housing assistance programs, including the ability to rent or buy deed-restricted Affordable Housing, if that assistance was available.

<sup>41</sup> US Department of Housing and Urban Development, <https://www.huduser.gov/portal/datasets/il.html>

<sup>42</sup> Some government programs use different names to describe the same income thresholds. For example, HUD’s Community Development Block Grant uses 50% of AMI as the maximum for “low-income,” and 80% of AMI as the maximum for “moderate-income.” This plan is using the above set of definitions, since most housing programs use the 80% threshold for “low-income” status.

<sup>43</sup> Comprehensive Housing and Affordability Strategy (CHAS), 2015–2019 5-year estimates

Figure 22: Income Status by Housing Tenure



Source: CHAS, 2015–2019 5-year estimates

An estimated 30% of homeowners (1,535 households) are low-income, while 63% of renters (1,150 households) are low-income.<sup>44</sup> Though the proportion of low-income households is much greater for renters than owners, more owners in aggregate are low-income than renters. Low-income households, therefore, should not be seen as purely renters. Income-based need is present across housing tenure.

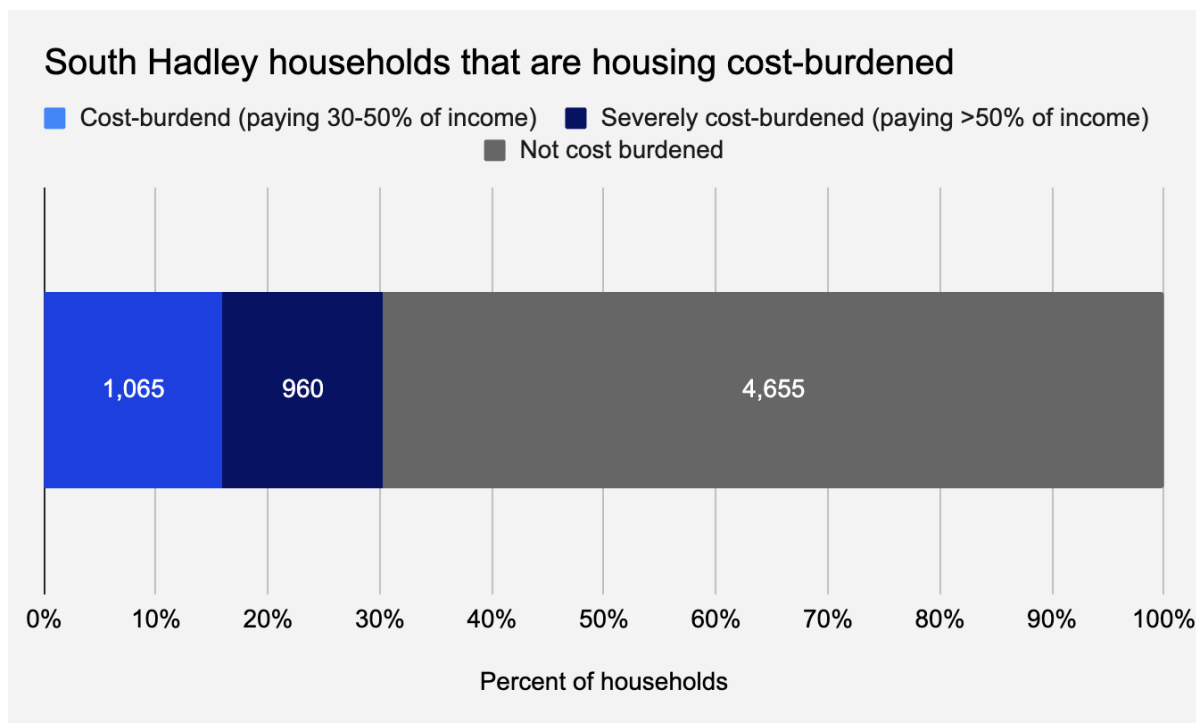
## Housing Cost-Burden

According to the federal government, a household is "housing cost-burdened" when they pay more than 30% of their income on housing costs, and they are "severely housing cost-burdened" when they pay more than half their income to housing. When housing costs get this high, they can force people to skimp on other necessities, like food and prescriptions, or get into dangerous cycles of debt.

<sup>44</sup> CHAS, 2015–2019

In South Hadley, 2,025 households are housing cost-burdened.<sup>45</sup> An estimated 960 (47%) are severely housing cost-burdened, paying more than half their income for shelter. 1,785 of cost-burdened households (88%) are low-income.<sup>46</sup>

Figure 23: Housing Cost-Burden by Severity

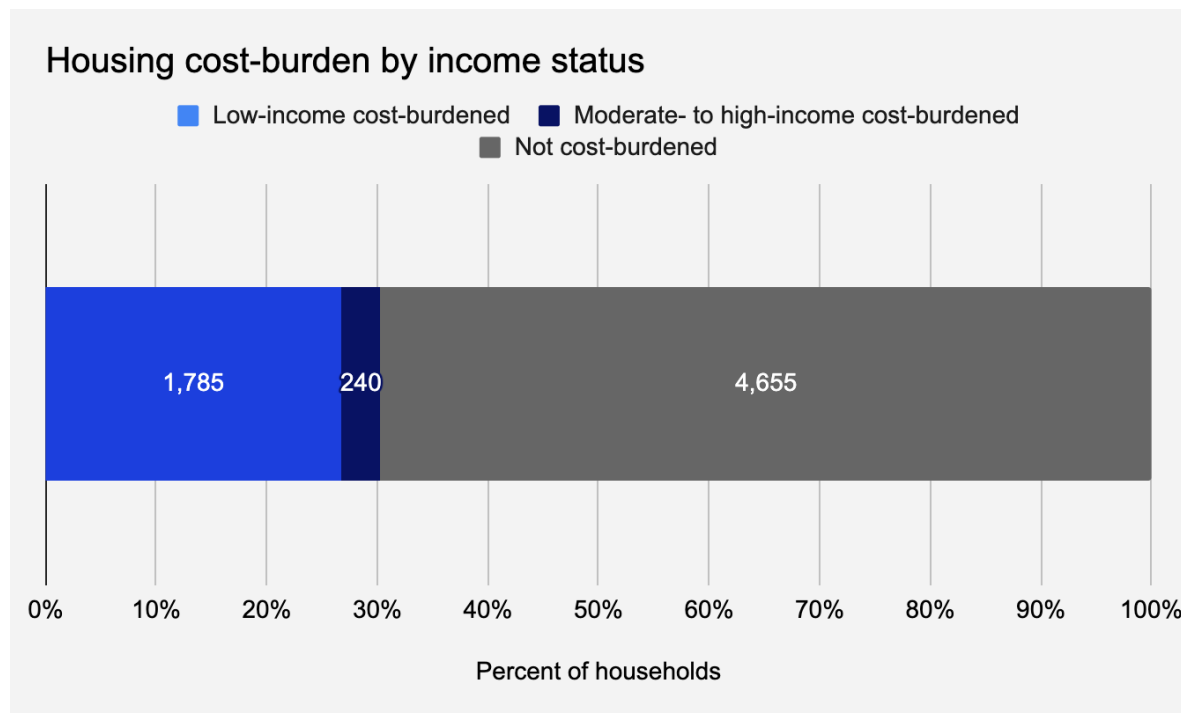


Source: CHAS, 2006–2019 5-year estimates

<sup>45</sup> CHAS, 2015–2019 5-year estimates

<sup>46</sup> *ibid.*

Figure 24: Housing Cost-Burden by Income-Status



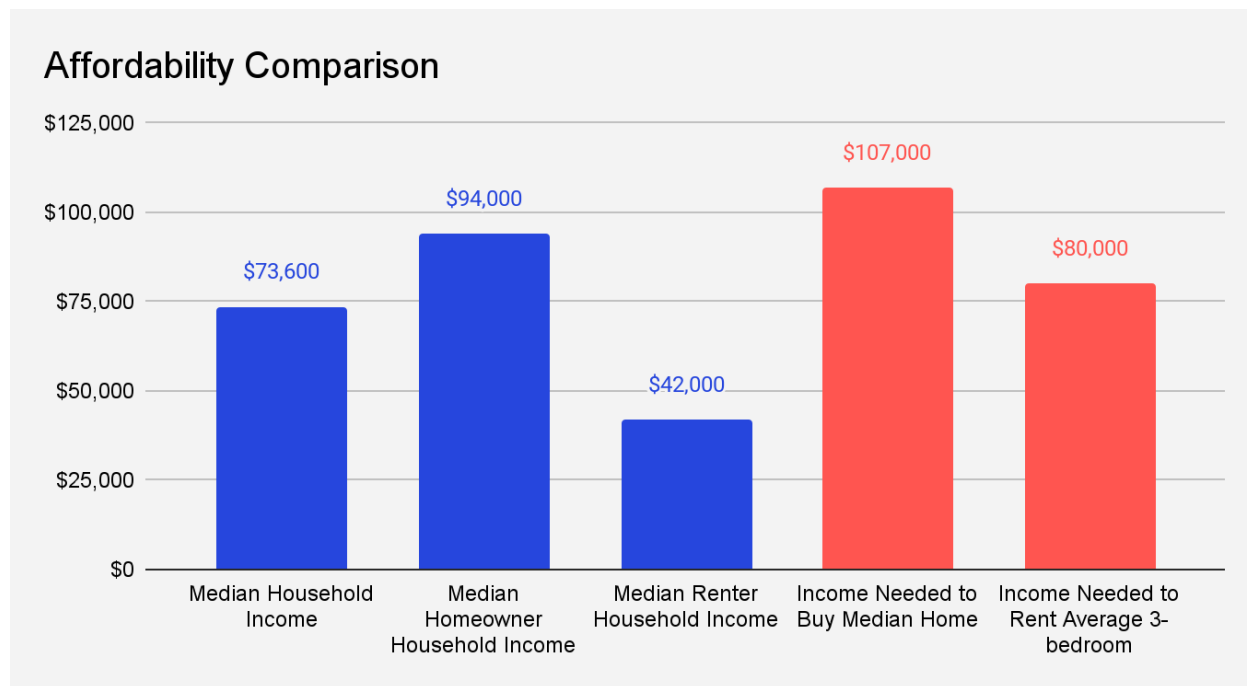
Source: CHAS, 2006–2019 5-year estimates

## Affordability Gap

The affordability gap is the difference between a typical household income and typical housing costs. For South Hadley residents, the median household could not afford to rent nor purchase the typical home at recent prices/rents. The median homeowner household has an income of roughly \$94,000 per year, but to affordably purchase the median home on today's market, they would need to earn \$107,000 per year.<sup>47</sup> Similarly, the median renter household earns roughly \$42,000 annually, but they would need an annual income of \$80,000 to affordably rent the average rental home on the market.

<sup>47</sup> Source: Outwith Studio calculations based on Redfin and Rentometer median sale and average rent estimates. Assumes \$200 in monthly utilities for renters and owners. For owners, assumes a 5% downpayment, \$1,200 annual insurance, PMI of .75%, and a tax rate of \$19.75 per \$1,000 of assessed value, given an assessment at the sale price.

Figure 25: Affordability gap analysis



Source: Outwith Studio calculations based on Redfin and Rentometer median sale and average rent estimates. Assumes \$200 in monthly utilities for renters and owners. For owners, assumes a 5% downpayment, \$1,200 annual insurance, PMI of .75%, and a tax rate of \$19.75 per \$1,000 of assessed value, given an assessment at the sale price.

Of course, affordability gap analyses use a lot of assumptions about housing costs, and these gap estimates might fluctuate if those assumptions change. These figures also obscure structure in the market: not all households are going after the median home; lower income households seek lower cost housing, higher income households seek higher cost housing, etc. Plus, the typical household does not always need new housing today. It might be more relevant to look at the financial profile of the typical homebuyer, rather than the typical homeowner.

Despite these qualifications, though, it is clear there is a mismatch in the marketplace between today's South Hadley community and the affordability to that community moving forward.

## Affordable Housing

South Hadley has 744 deed-restricted Affordable Housing units on its Subsidized Housing Inventory (SHI), spread across seven developments.<sup>48</sup> All of South Hadley's affordable homes are rental units.

- Most of the developments are owned by the South Hadley Housing Authority (though only 37% of the units) and the Housing Authority also played a role in developing supportive senior housing with WestMass Elder Care.
  - A small portion of the Housing Authority's homes (but all of its family units) used a Chapter 40B Comprehensive Permit process to be permitted.
- In 1984, Chapter 40B was also used to build a private mixed-income development, comprising 40% (170) of the SHI's affordable units.
- The last 52 units (12%) are in DDS Group Homes, providing homes to those with intellectual and developmental disabilities.

Most of the SHI units are deed-restricted as affordable in perpetuity. The affordability restrictions on the supportive senior housing at Hubert Place (44 units) expire in 2048.

An Affordable Housing development was permitted for the old Big Y site on Newton Street in 2021, but has faced viability concerns due to increases in construction costs.

---

<sup>48</sup> MA DHCD, Subsidized Housing Inventory, January 2021, <https://www.mass.gov/service-details/subsidized-housing-inventory-shi>

Table 9: Subsidized Housing Inventory for South Hadley

Development	Parties	Units	Category	40B?
Lathrop Village	SHHA	96	Elderly/Disabled Low-Income	
Newton Manor	SHHA	40	Elderly/Disabled Low-Income	
Abbey Lane / Abbey Road	SHHA	20	Family Low-Income	Yes
2 North Street	SHHA (formerly HCRHA)	2	Unknown	
Hubert Place	WestMass Elder Care, SHHA	44	Elderly Low-Income, Supportive	
Riverboat Village	Rosenthal Organization	170	Mixed-Income	Yes
DDS Group Home	DDS	52	*	

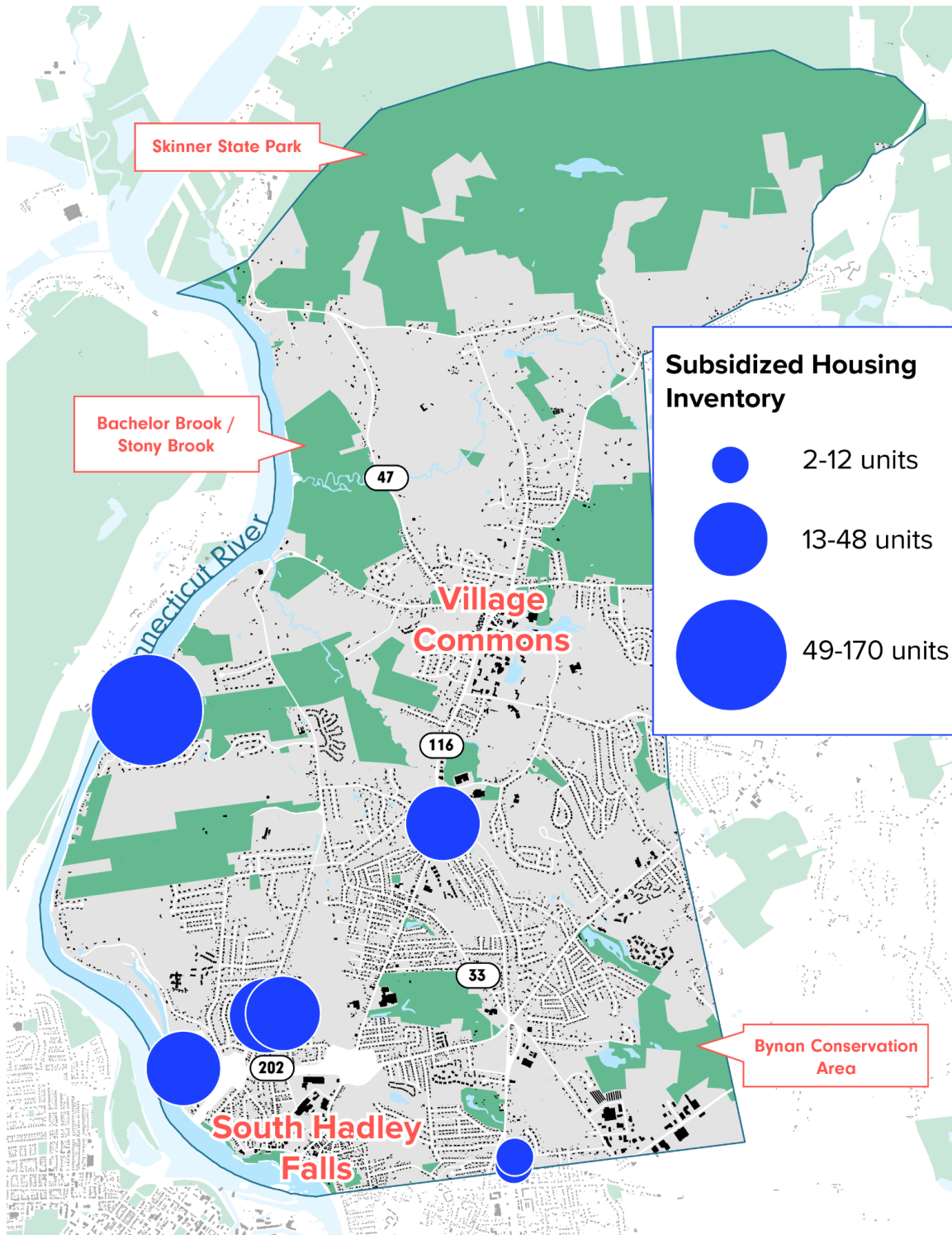
Source: MA DHCD, Subsidized Housing Inventory

Most of South Hadley's deed-restricted Affordable Housing is located in the southern portion of Town.<sup>49</sup>

<sup>49</sup> The location of DDS's group homes are confidential. Insights about Affordable Housing locations do not pertain to these homes.



Figure 26: Subsidized Housing Inventory properties by number of units



Source: MA DHCD, Subsidized Housing Inventory

## Conclusion

This Housing Needs and Demand Assessment has shed light on important issues related to housing in South Hadley. These include an aging population, the need for appropriate and accessible housing options, a potential mismatch of housing types and sizes with housing needs, a potential opportunity for alternative small housing options and a return to traditional smaller housing footprints, a high number of low-income and housing cost-burdened households, and a mismatch between the character of the current residents and their ability to afford the current market.

In the full Housing Production Plan, these quantitatively derived insights will be supplemented, amended, and/or challenged by qualitative information collected through the HPP's public engagement process. The HPP will also include an analysis of development constraints and opportunities, housing goals and strategies for South Hadley, and Affordable Housing development targets. For more information and to stay up-to-date with the process, visit [www.shhousingplan.org](http://www.shhousingplan.org).