

Building Homes. Building Futures.

The State of Housing in Western Massachusetts

July 2025



UMassAmherst

Donahue Institute
Economic and
Public Policy Research

Western Massachusetts Housing Study

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Executive Summary

Way Finders engaged the UMass Donahue Institute (UMDI) to update its 2021 and 2022 Greater Springfield regional housing studies. At the time those reports were released, the region was still reeling from the COVID-19 pandemic which left many residents worried about their economic and housing security. The federal and state government responded to the crisis by offering unprecedented assistance to residents at risk of losing their housing and employment. While the Massachusetts economy has largely recovered from the 2020 recession brought on by the pandemic, the housing crisis in the commonwealth continues.

In the winter of 2025, Governor Maura Healey released the first Statewide Housing Plan, setting a goal of creating 222,000 housing units by 2035 to ensure that there is adequate housing for all Massachusetts households. Many of these units are needed here in western Massachusetts. In this report UMDI presents a comprehensive picture of housing conditions in the four counties that make up western Massachusetts.

Since the 2022 report, the housing crisis has continued and families and individuals across the region are struggling to make rent or find affordable homeownership opportunities. This leaves vulnerable populations experiencing housing instability and at risk of homelessness. Furthermore, racial inequity persists across the region as Black and Hispanic households are more likely to be cost-burdened and less likely to be homeowners than their white counterparts.

The supply of housing continues to fall short of demand and the region is building fewer housing units per capita than the state and the nation. In addition, residents compete with investors who are interested in generating income through long and short-term rental properties. Addressing the crisis through creating new homes will help to ensure that the region remains a thriving place to live, work, and raise a family. Furthermore, the region may also realize positive impacts as housing construction stimulates the local economy and creates jobs.

This summary highlights key findings of the year-long study, in addition to the full report UMDI has also created a new tool, the **Housing Data Explorer**,¹ to help understand the housing conditions in every town in the region and the potential economic benefits of building new homes.

Limited Supply

Western Massachusetts does not have enough housing supply to meet existing demand. This is exemplified by much lower vacancy rates than are considered healthy in both rental and homeowner markets.

Over the past five years, homeowner vacancy rates have continued to decline. Franklin and Hampshire counties have the lowest vacancy rates, both are lower than the state average and have decreased over

¹ <https://www.wayfinders.org/about/about-us/research-and-reports/housingdataexplorer/>

the previous five-year period (see **Housing Market Trends**). This trend has driven up prices and put homeownership out of reach for many households (see **Homeowner Affordability Gap**).

The rental market has also seen shrinking vacancy rates. As of 2023, Franklin County has the lowest rental vacancy rate and substantial decrease from 2018. Hampden and Berkshire both had rates closer to that of the state, but still indicated a decrease over time.

Affordability Crisis

Renters and homeowners across western Massachusetts are facing a housing affordability crisis as prices continue to rise faster than household incomes. All four counties saw considerable increases in single-family and condominium sales prices in the past decade. Additionally, increased mortgage rates have made the cost of homeownership increasingly prohibitive for middle- and low-income households to afford to buy a home (see **Home Prices**). Rents have increased substantially across the region, with the most dramatic increases seen in Hampden and Berkshire counties (see **Rents**).

These conditions have ultimately led to a housing market in which about one in four western Massachusetts homeowners are spending more than 30 percent of their income on housing (cost burdened), and one in ten homeowners spend more than 50 percent of their income on housing (severely cost burdened). Renter households have even higher rates of cost burden, with around one in two renter households cost burdened, and one in four severely cost burdened (see **Cost Burden**).

Investor Transactions & Short-Term Rentals

Across western Massachusetts counties, investor transactions represented between 18 and 25 percent of all real estate transactions from 2004 to 2019. This is a concern as first-time home buyers are being outcompeted by investors looking to rent or flip properties. Home flipping has the potential of taking affordable homeownership opportunities off of the market by converting them into higher end units, exacerbating the crisis of housing affordability and disrupting the downward filtering process of units getting more affordable over time (see **Investor Transactions** and **Home Flipping**).

Short-term rentals have also become a topic of concern for western Massachusetts municipalities, as the number of listings has increased notably (40%) from 2017 to 2023. This concern is particularly relevant for communities whose communities depend on seasonal tourism. For example, Berkshire County is home to two thirds of short-term rental listings in the region. In our current housing shortage, there is a potential risk of the limited inventory being used for short-term rentals through app-based platforms such as Airbnb or VRBO rather than housing the local population (see **Short-Term Rentals**).

Vulnerable Populations at Risk

The affordability crisis is not felt evenly across western Massachusetts. Income inequality across race and ethnicity persists across the region. BIPOC households have lower incomes, on average, and are less likely to be homeowners. These disparities are largely driven by past and present practices such as redlining, appraisal bias, and other forms of housing discrimination. Consequently, low-income households, renters, and BIPOC households face higher rates of cost burden overall and are at higher risk of eviction and foreclosure (see **Race and Ethnicity**).

Additionally, housing needs in western Massachusetts are shifting as a growing portion of the population is now over the age of 65. Since rates of disability increase with age, there will be increased demand for accessible housing as the population becomes older overall. Moreover, older adults are often on limited or fixed incomes, meaning that meeting the housing needs of low-income elders through additional construction of small, affordable, and accessible units should be a priority (see **Age & Ability**).

Positive Impacts of Building Housing

An essential strategy for improving housing affordability across western Massachusetts is to build additional housing, particularly addressing the shortage of subsidized rental units affordable to the lowest-income households. However, there is also a notable shortage of market-rate and higher-end rental units, resulting in higher-income households competing for less-expensive units. This may be disrupting or reversing the downward filtering process of units historically becoming more affordable over time. Evidence indicates that building additional housing at all price levels will work to restore a healthy vacancy rate and help the market to produce “naturally affordable” housing over time (see **Rental Units Needed by Price**).

Along with the ongoing shortage of units, projections indicate strong housing demand over the next decade, even as population growth is set to slow or decline. Demographic shifts in the region are likely to decrease the size of households; therefore, more housing will be needed to house the same number individuals. UMDI projections show that western Massachusetts is expected to see housing demand rise by one percent between 2025 and 2035. To meet this demand, 16,766 additional housing units would be needed by 2035, requiring new housing to come on-line at a rate that outpaces historic trends (see **Housing Construction & Future Demand**).

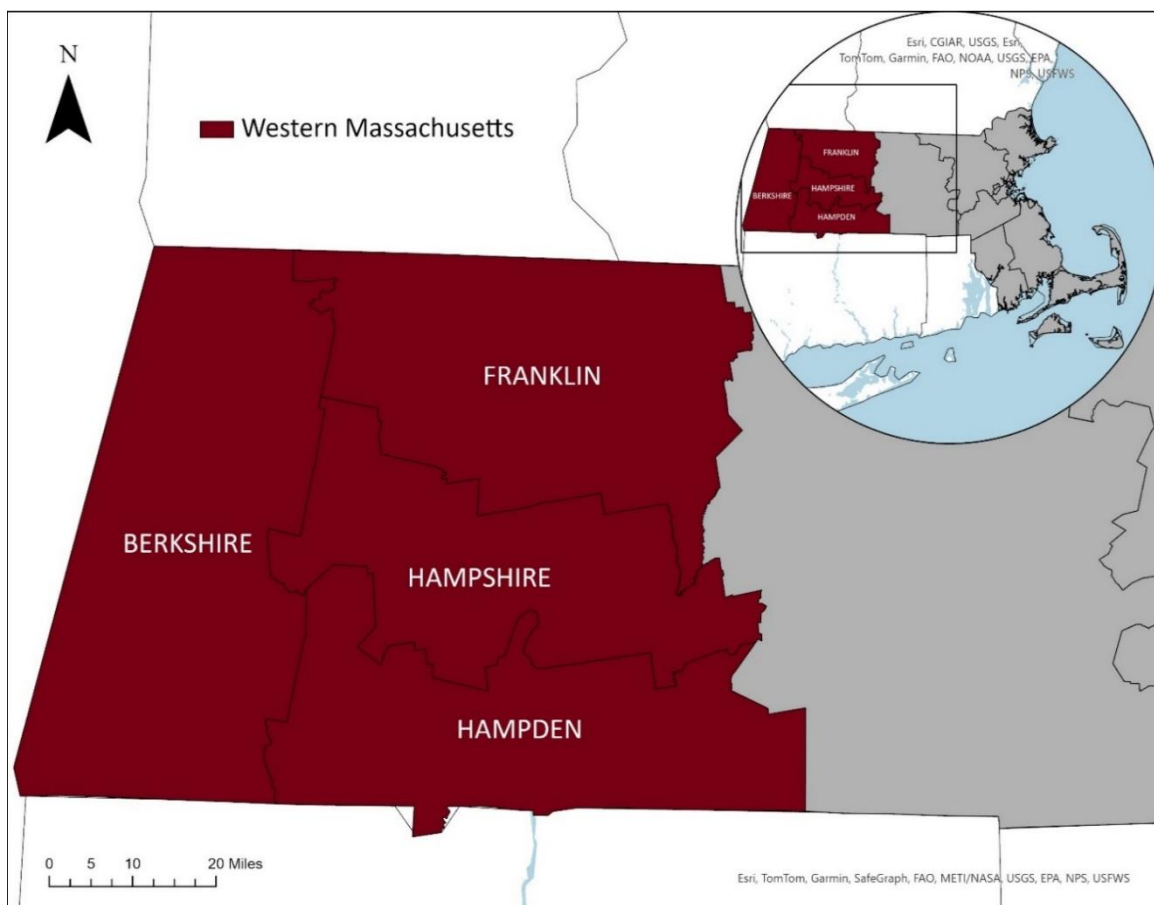
Robust investment in housing construction may also present an opportunity to counteract some of the negative economic impact resulting from slowed population growth. Involving local businesses in the development, design, construction, and furnishing of new homes creates substantial downstream economic activity and tax revenue for the local government. Accordingly, meeting the housing production target set by the state has the potential to create tens of thousands of jobs across western Massachusetts and generate billions in immediate economic activity (see **Housing Production Economic Impacts**).

Introduction

Way Finders engaged the UMass Donahue Institute (UMDI) to update key metrics and trends in the regional housing market for western Massachusetts. The study area for the original report included Franklin, Hampshire, and Hampden Counties, this report includes Berkshire County as well. To accomplish this, UMDI analyzed selected metrics using public and proprietary data, and completed an economic contribution analysis and case studies on a selection of five suburban, urban, and rural communities across the region.

Western Massachusetts is comprised of four counties: Berkshire, Franklin, Hampshire, and Hampden. Berkshire County is known as “the Berkshires” and Franklin, Hampshire, and Hampden County together make up the region commonly referred to as the “Pioneer Valley” (**Figure 1**). The region’s largest city is Springfield, located in Hampden County. Surrounding Springfield and along the Connecticut River and I-91 corridor there is a cluster of urban and suburban communities, particularly in Hampden County. Much of the diversity in housing stock and population is concentrated in this sub-region. Both Hampshire and Berkshire Counties have a mix of rural towns and denser small cities, while Franklin County is comprised entirely of rural municipalities.

Figure 1: Map of Counties in Western Massachusetts



Housing Market Trends

Drawing on public and proprietary data, this section explores housing market trends including sale prices, rent, vacancy, foreclosures, and evictions. It also explores other factors that affect these markets such as real estate investors, home flipping, seasonal vacancy, and short-term rentals. Since the reports in 2021 and 2022, many of the same trends persist.^{2,3} Throughout western Massachusetts, rents and home prices have continued to increase, putting financial pressure on individuals and families across the region. While it is true that housing in western Massachusetts is less expensive on average when compared to the state and the increases in costs have been less drastic, affordability remains a challenge, particularly for lower-income renters.

One of the clearest indicators of market strain is the consistently low vacancy rate across both rental and homeowner markets. In Franklin and Hampshire counties, owner unit vacancy rates sit at just 0.3 percent and 0.4 percent, respectively—lower than the state average of 0.6 percent and well below what is typically considered a healthy vacancy rate (see **Homeownership Vacancy**). Rental vacancy rates are also below a healthy threshold across most of western Massachusetts, explored further in **Rental Vacancy**. This lack of inventory suggests that supply has not kept pace with growing demand, contributing to upward pressure on prices and limiting mobility within the housing market.

Rents have continued to rise sharply. Zillow data show that asking rents increased by approximately 40 percent in Hampden County and by 35 percent in Berkshire and Hampshire counties between 2021 and 2023 (see **Rents**). These increases outpace regional income growth, driving the continued affordability crisis and intensifying competition for limited available units. Statewide data indicate that evictions have also increased in recent years, with western Massachusetts experiencing a noticeable jump (see **Evictions**). Moreover, while foreclosure rates have declined overall compared to during the great recession, Hampden County still records the highest number of foreclosures in the state (see **Foreclosures**).

Investor activity and speculative practices such as home flipping also shape market dynamics. Between 2004 and 2019, one in four home purchases in Hampden County were made by investors—the highest share among the four western counties (see **Investor Transactions**). Investor ownership can contribute to reduced housing availability, particularly when properties are removed from the long-term rental or ownership markets in favor of short-term use.

According to 2023 data from AirDNA, over 2,700 short-term rental units were active in western Massachusetts, with two-thirds of these listings located in Berkshire County. The prominence of short-term rentals reflects demand as a year-round tourist destination but may also limit the number of long-term housing units available to residents (see **Short-Term Rentals**). Seasonal vacancy may also be putting pressure on the year-round housing supply, especially in Berkshire County with more than 10 percent of housing units classified as seasonal homes (see **Seasonal Vacancy**).

² Mark Melnik et al., *Greater Springfield Regional Housing Analysis* (Umass Donahue Institute Economic & Public Policy Research, 2021).

³ *Springfield & Pioneer Valley Housing: Phase II*, with Mark Melnik et al. (Umass Donahue Institute Economic & Public Policy Research, 2022).

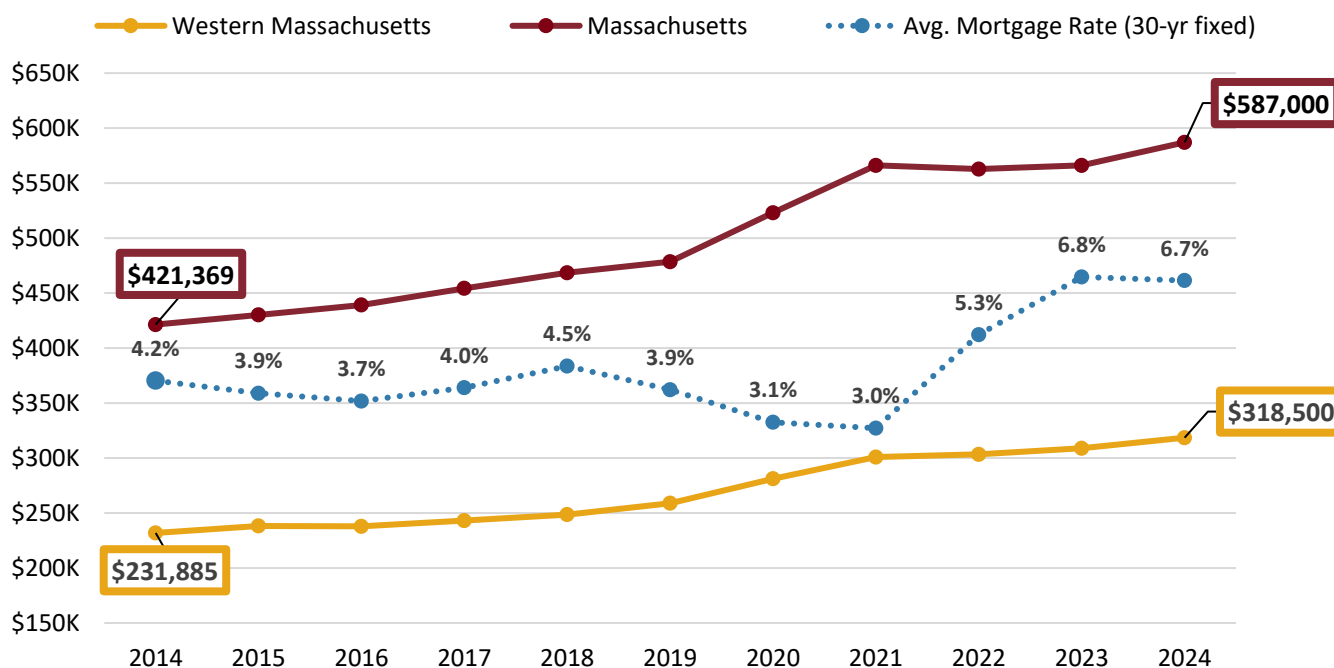
Home Ownership Market Trends

The price of a home in western Massachusetts has continued to increase since 2021, while the vacancy rate has decreased. While homes in the region remain less expensive than the greater Boston region and state overall, housing is prohibitively expensive for many individuals and families in western Massachusetts. The strong housing market has helped to decrease the rate of foreclosures in the region in recent years, even as the moratorium on foreclosures expired. Nonetheless, the foreclosure rates in Springfield and Hampden County remain the highest in the state.

Home Prices

Single family home and condominium prices in western Massachusetts have increased in recent years, hitting their peak in 2024 (**Figure 2**). Prices in the region are consistently lower than the state overall. Hampshire County has the highest home prices in the region and Hampden County the lowest (**Figure 3**). All four counties had considerable increases in sales prices in the past decade with the median sale price in Berkshire, Franklin, and Hampden increasing by about one-third since 2014. Prices grew less quickly in Hampshire County, rising 27 percent in the period. As the county with the highest population and housing units, trends in Hampden County drive the median price of a home in western Massachusetts. In the years since the COVID-19 pandemic, the rise in home prices has coincided with an increase in federal interest rates, which in turn increased the costs of homeownership for new homeowners even more. See **Appendix C, Table 27** for a detailed breakdown by county.

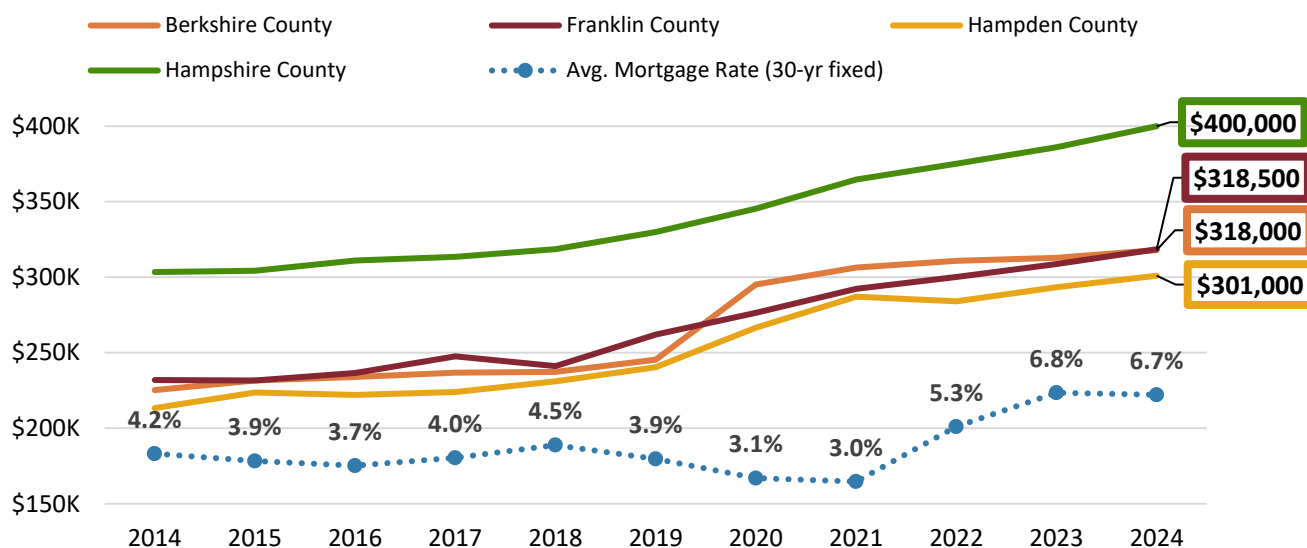
Figure 2: Median Sale Price, Western Massachusetts vs State, Single Family and Condos, 2014-2024



Source: Warren Group Data, Freddie Mac via FRED

Note: Prices are adjusted to 2024 dollars

Figure 3: Median Sale Price, Counties, Single Family and Condos, 2014-2024

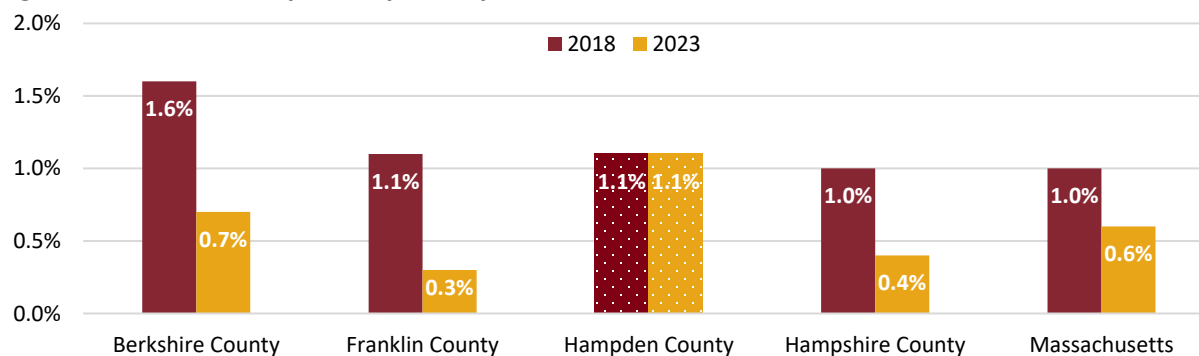


Source: Warren Group Data, Freddie Mac via FRED
 Note: Prices are adjusted to 2024 dollars

Homeownership Vacancy

Homeowner vacancy rates in western Massachusetts remain low and have dropped notably in the past five years (**Figure 4**), consistent with statewide trends. Franklin and Hampshire counties show the lowest vacancy rates at 0.3 percent and 0.4 percent respectively, both of which are notably lower than the state average of 0.6 percent. Vacancy rates in these counties, along with Berkshire County, have decreased over the past five years, indicating the supply has not kept up with the demand for housing. Hampden County has a higher vacancy than the other counties and the state, however, it is still low at 1.1 percent. The state identifies the target vacancy rate for the ownership market to be 1.5 percent.⁴

Figure 4: Owner Vacancy Rate by County, Western Massachusetts, 2018-2023



Source: U.S. Census Bureau, American Community Survey 2014-2018 5-Year Estimates, American Community Survey 2019-2023 5-Year Estimates, DP04. Note: Dotted bars indicate there is no statistical difference between 2018 and 2023.

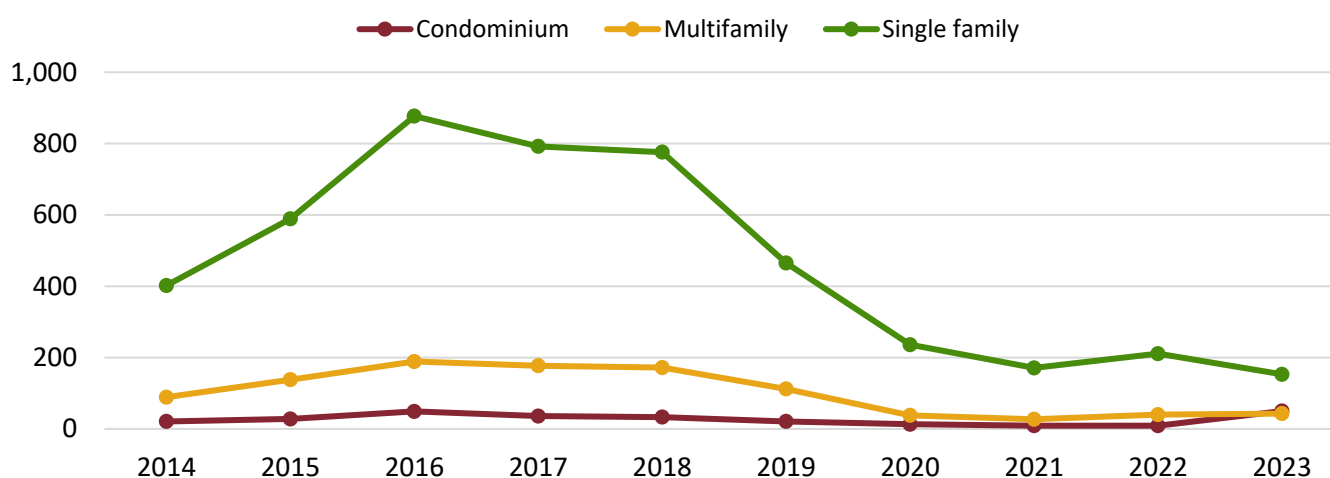
⁴ Executive Office of Housing and Livable Communities, *A Home for Everyone: Statewide Housing Needs Assessment* (2025), 57, <https://www.mass.gov/doc/statewide-housing-needs-assessment/download>.

Declining vacancy rates put a strain on the housing market and contribute to increased prices for the housing that is available. As illustrated by the recent rise in home prices across all four counties, prices have increased in the past few years in the same period that vacancy rates decreased.

Foreclosures

As home prices have remained high, the number of foreclosures in western Massachusetts has decreased in recent years and remained relatively stable. In the period since the Great Recession, foreclosures were highest around 2016, particularly for single-family homes, but have declined since. There were fewer than 200 foreclosures of single-family homes in 2023 compared to almost 900 in 2016 (Figure 5).

Figure 5: Count of Yearly Foreclosure in Western Massachusetts, 2014-2023



Source: Warren Group Data, Note: data represents properties put up for foreclosure sale

Statewide data on foreclosures from the Massachusetts Division of Banks shows that foreclosure in western Massachusetts in 2023 were approximately 15 percent of their 2009 peak, so the count of foreclosures should be understood as low relative to the Great Recession.⁵ However, Hampden County leads the state with the highest rate of foreclosure petitions at 2.4 per 1,000 owner households with the majority of the foreclosures concentrated in Springfield.⁶ Springfield leads all cities in the state with 5.4 foreclosure petitions per 1,000 owner households.⁷

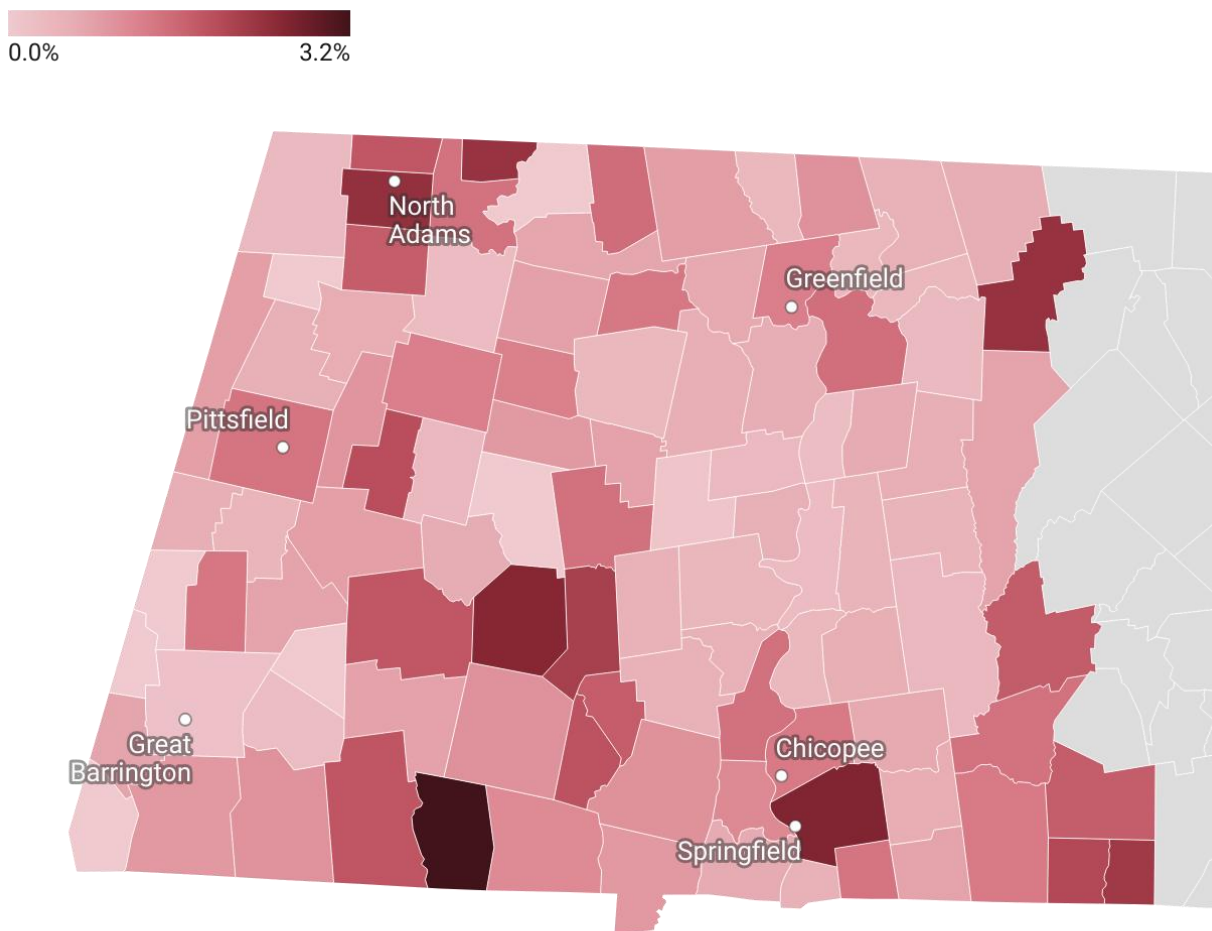
⁵ Arlo Valiela, "2024 Annual Foreclosure Trends Report," Data Dashboard, Tableau Public, April 8, 2025, <https://public.tableau.com/app/profile/arlo.valiela8722/viz/shared/XRC3F9FWN>.

⁶ Matija Jankovic, "HOUSING STABILITY MONITOR: Massachusetts Evictions & Foreclosures," Massachusetts Housing Partnership, February 20, 2025, <https://www.mhp.net/news/2024/housing-stability-monitor>. For the six-month period of April 2024 to September 2024

⁷ Major cities are defined as having greater than 2,500 owner households

Mapping foreclosures as a percentage of owner-occupied housing units at the municipal level also shows which communities are most affected, including Springfield, Pittsfield, North Adams, and Orange (Figure 6). Some communities have many fewer housing units, such as Tolland (bottom center of the map in Figure 6), making them stand out even with small numbers of foreclosures. Some of the other smaller, more rural communities that stand out on foreclosures as a share of total owner units are Chester, Becket, and Huntington. Springfield still has by far the highest number of foreclosures overall.

Figure 6: Map of Foreclosures as a Percentage of Owner Occupied Housing Units , 2018-2023



Source: Warren Group Data on all residential units, U.S. Census Bureau, American Community Survey 2018-2023 5-Year Estimates, B25002, MA GIS, Created with Datawrapper. <https://datawrapper.dwcdn.net/Izg1/7/>

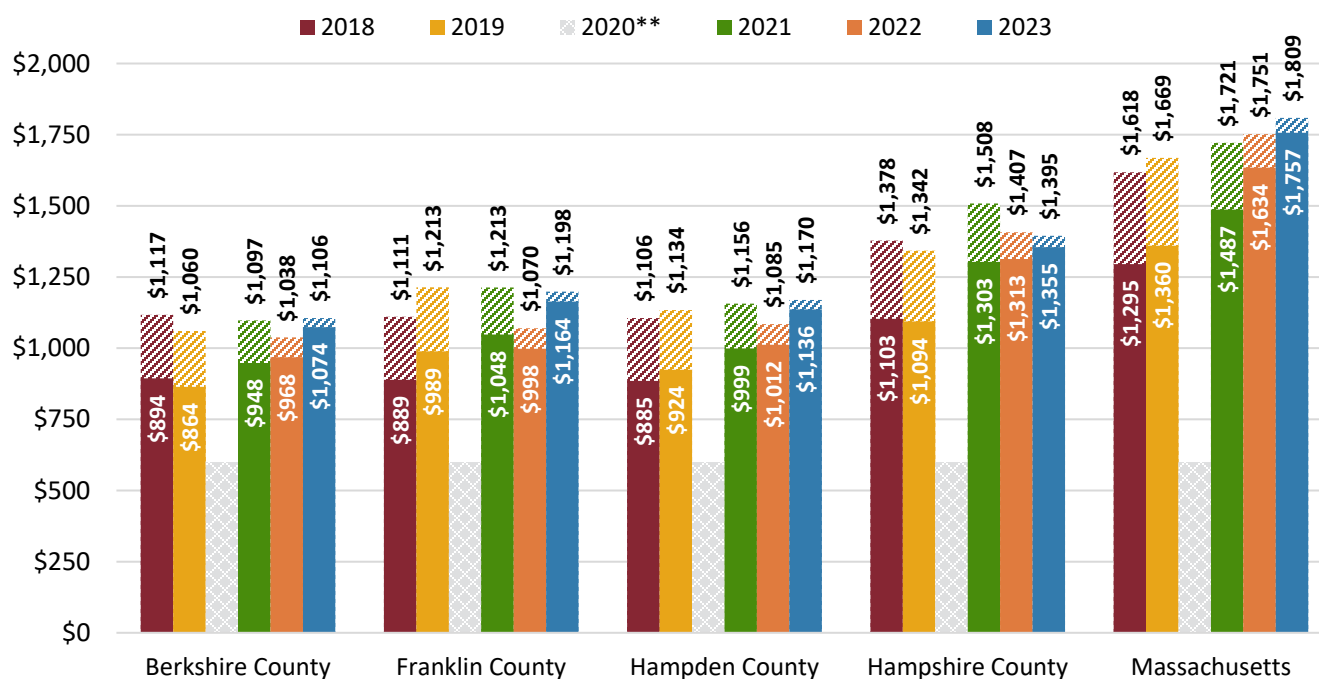
Rental Market Trends

Renters in western Massachusetts face more affordability challenges than homeowners on average. Market-rate rents have increased in recent years along with an increasing number of evictions, putting more residents at risk of homelessness. Evictions are highest in Hampden and Berkshire counties and have increased over time. Additionally, low vacancy rates in the region continue to put strain on the rental market and contribute to continually rising rents.

Rents

To examine trends in rents, the analysis includes two different data sources for rent, the U.S. Census Bureau's American Community Survey (ACS) and Zillow's observed rent index (ZORI). The ACS rent measure reflects the typical rent that renters in a region are paying for currently occupied rental units. The Zillow index more-closely reflects the asking rents that a household would encounter if they were searching online for an apartment or home to rent. Asking rents are usually higher than median rents on average, reflecting the upward price pressure on the rental market and insufficient inventory of units.

Figure 7: Median Gross Rent Time Series 2018-2023 (Nominal and Inflation-adjusted*)



Source: U.S. Census Bureau, American Community Survey 2018-2023 1-Year Estimates, B25064

Notes: Gross rent includes cost of utilities, *Shaded bars & top numbers show inflation-adjusted value in 2024 dollars,

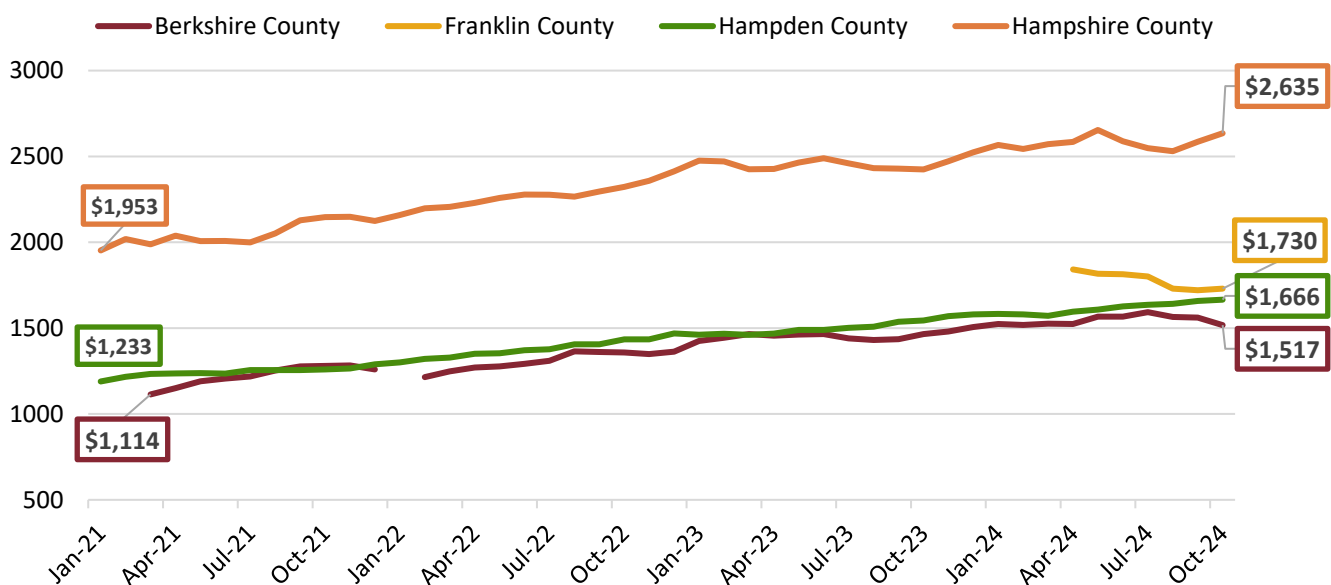
**ACS 1 YR data not available for 2020

ACS estimates show that median rents have increased in Massachusetts (seen in **Figure 7** in the solid bars), however, it shows less change in the counties of western Massachusetts. When accounting for inflation (shaded bars), western Massachusetts saw a slower increase compared to the state, with median rent in Berkshire, Franklin, and Hampden County increasing slightly and Hampshire County staying relatively flat compared to 2018.

The Zillow Observed Rent Index (ZORI) captures advertised rents for listings on Zillow which are then weighted to reflect the housing stock in the local rental market. The Zillow measure suggests that asking rents have increased over time across western Massachusetts (**Figure 8**).⁸ According to ZORI, Hampshire County saw the highest asking rents in the region at just over \$2,600 as of October 2024, a 35 percent increase from January 2021. The ACS median rent in Hampshire County in 2023, the latest available data, was only \$1,355 (**Figure 7**). This demonstrates that the rental units on the market have higher rents than those paid by renters who have not recently moved. The Zillow rents reflect the rents that people are most likely seeing if they are looking for a new rental unit in the region.

The observed rents in Hampden and Berkshire counties also showed substantial increases since 2021. Rents in Hampden County increased by 40 percent to over \$1,600. Rents in Berkshire County are similar and increased by over 35 percent to more than \$1,500. Zillow data for Franklin County is limited due to the small number of rental units, but rents in 2024 are similar to Hampden and just over \$1,700.

Figure 8: Zillow Observed Rent Index (ZORI) January 2021 – October 2024



Source: Zillow

Note: Dollars are chained to the latest date in the dataset

⁸ Joshua Clark, "Methodology: Zillow Observed Rent Index (ZORI)," *Zillow*, September 19, 2022, <https://www.zillow.com/research/methodology-zori-repeat-rent-27092/>.

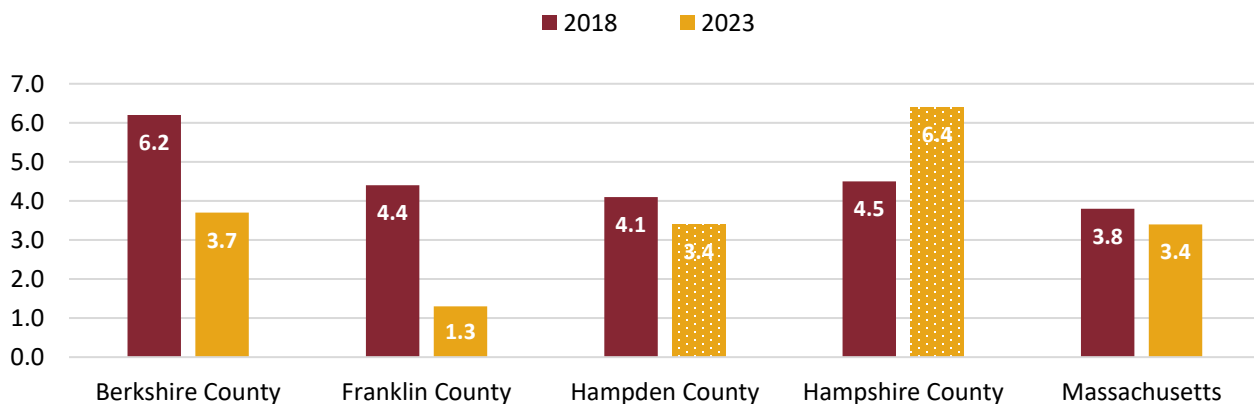
Zillow Observed Rent Index (ZORI): A smoothed measure of the typical observed market rate rent across a given region. ZORI is a repeat-rent index that is weighted to the rental housing stock to ensure representativeness across the entire market, not just those homes currently listed for-rent. The index is dollar-denominated by computing the mean of listed rents that fall into the 35th to 65th percentile range for all homes and apartments in a given region, which is weighted to reflect the rental housing stock. For more detailed information, refer to source.

Rental Vacancy

Rental vacancy rates are low across Franklin, Hampden, and Berkshire counties (**Figure 9**). In Hampshire County, rates are higher but still at or below what is considered healthy for the rental market. Hampden County, which has the highest number of housing units, has a rental vacancy rate the same as the state overall at 3.4 percent. This is still lower than a healthy rental vacancy rate, which is closer to seven percent.⁹ In Berkshire County, the rental vacancy rate is slightly above the state average at 3.7 percent. It is well below a healthy rate and a considerable decrease from 2018, when the vacancy was at a healthier 6.2 percent.

Franklin County has the lowest rental vacancy rate at 1.3 percent, which decreased from 4.4 percent in 2018, indicating a substantial lack of supply in rental units that has not kept up with the demand, explored more in **Rental Units Needed by Price**.

Figure 9: Rental Vacancy Rate by County, Western Massachusetts, 2018-2023



Source: U.S. Census Bureau, American Community Survey 2014-2018 5-Year Estimates, American Community Survey 2019-2023 5-Year Estimates, DP04. Note: Dotted bars indicate lack of statistical difference among county estimates of vacancy rates compared to 2018 estimates.

⁹ Executive Office of Housing and Livable Communities, *A Home for Everyone: Statewide Housing Needs Assessment*, 57. State identifies benchmark vacancy rate at 7.4 percent for rentals and 1.5 percent for ownership.

Evictions

Forced moves can take many forms and contribute to increased risk of homelessness and other negative outcomes. As real estate prices increase, evictions often follow and the data show that evictions have been increasing statewide as pandemic-related eviction protections ended. This is especially true in western Massachusetts. In monitoring housing stability, Massachusetts Housing Partnership (MHP) found that for 19 consecutive months (August 2022 to February 2024), eviction filings in Massachusetts surpassed average pre-pandemic rates, averaging over 3,000 monthly eviction filings compared to a pre-pandemic average of 2,600.¹⁰ The most common cause of these filings is non-payment of rent. MHP reports that renters in western Massachusetts have some of the highest eviction filing rates across the state, making renters in this region more vulnerable. Hampden County has the highest rate of eviction filings with the highest in Springfield, Holyoke, and Chicopee.¹¹ Pittsfield (in Berkshire County) is also among the cities with the highest eviction filing rates.

In examining data on executed evictions, not just filings but the evictions that were carried out, there are similar patterns. The executed eviction rate in western Massachusetts is higher than the state overall and highest in Hampden County, followed by Berkshire County. Both of these counties have higher eviction rates than the state, based on the number of evictions executed per 1,000 renter households in 2023 (**Figure 10**). Franklin and Hampshire counties both have rates lower than the state average. The number of executed evictions has increased across the state in the past few years as the pandemic moratoriums and policies that helped prevent evictions expired and rents continued to increase. Executed evictions increased in each county of western Massachusetts, and in the state, in 2022 and again in 2023 (**Figure 10, Figure 11**). Hampden County had more than 1,000 executed evictions in 2023, which is over a 100 percent increase from 2022 (**Figure 11**).

MHP's analysis points to changes in state policies that correspond with the increase in filings. October 2020 was the end of the state moratorium on evictions and August 2021 was the end of the federal moratorium. Then, in April 2022 the state's federally funded Emergency Rental Assistance Program (ERAP) ended and in August 2022, the "Notice to Quit" requirement was reinstated for RAFT applications.¹² A notice to quit is a written notice that a landlord provides to the tenant that they intend to end their tenancy, and the requirement for RAFT applications is an added barrier to access those funds. MHP notes that the timing of these policy changes coincides with the increases in evictions.

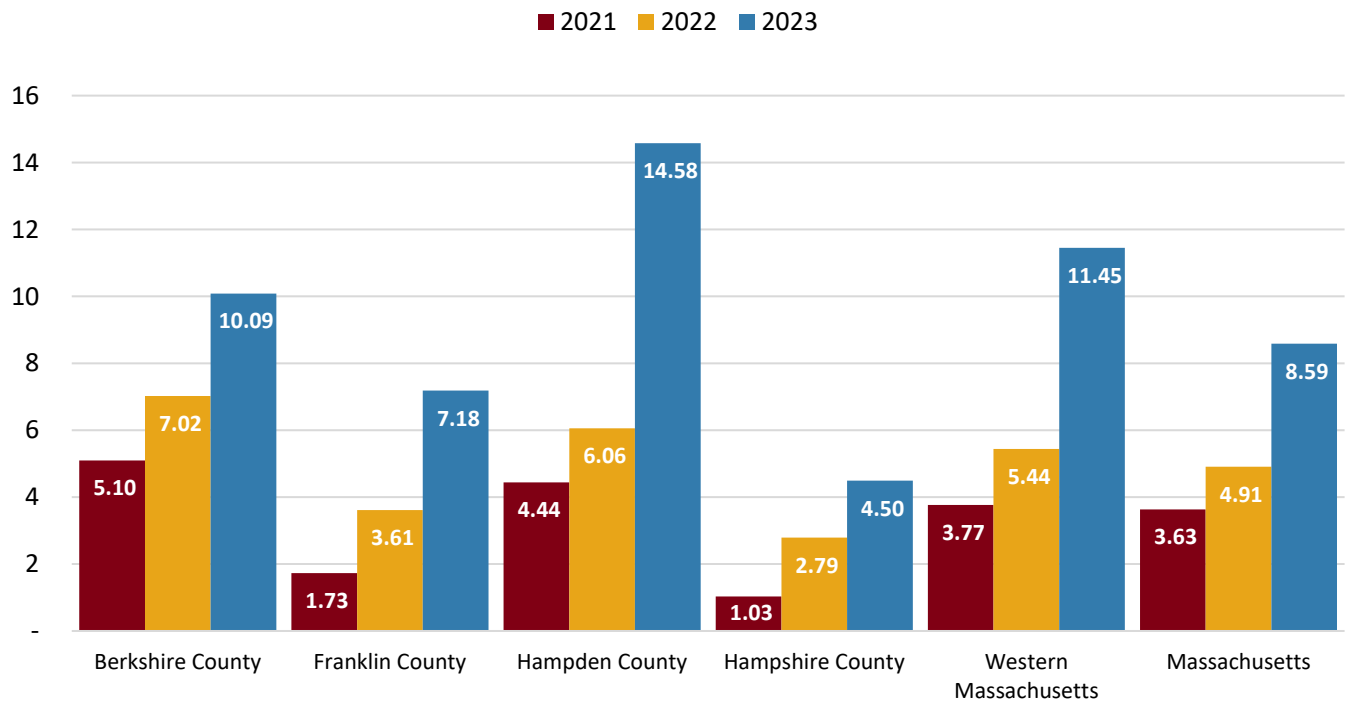
The increase in evictions since RAFT's notice to quit requirement was reinstated suggests that many evictions are not properly documented. Therefore, not all evictions are captured in this data. The eviction process can be time-consuming and costly for both tenants and landlords and often landlords, especially smaller landlords, may use other tactics to avoid eviction, in some cases working with tenants to help keep them in their apartments, or in others using tactics such as "cash for keys" (where a tenant accepts a cash payment to vacate) to encourage tenants to give up their apartment without a formal eviction filing. Thus, filings and formal evictions are often understate the true number of forced moves.

¹⁰ Matija Jankovic, "Massachusetts Evictions & Foreclosures."

¹¹ Matija Jankovic, "Massachusetts Evictions & Foreclosures."

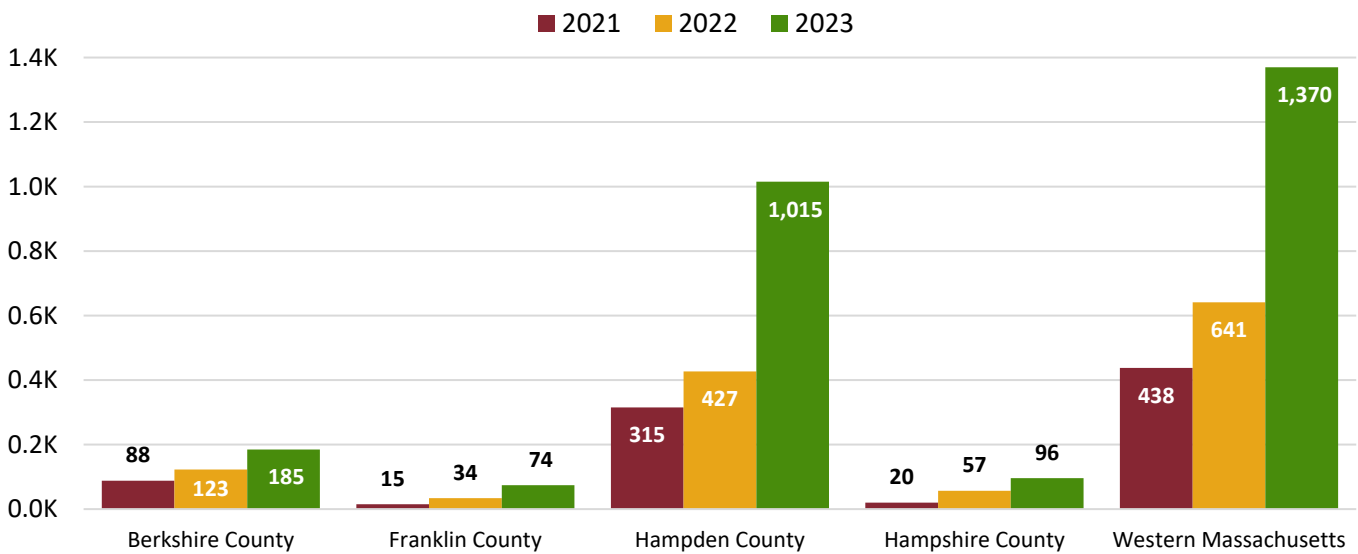
¹² "Apply for RAFT (Emergency Help for Housing Costs)," Mass.Gov, accessed June 20, 2025, <https://www.mass.gov/how-to/apply-for-raft-emergency-help-for-housing-costs>. Residential Assistance for Families in Transition (RAFT): RAFT provides up to \$7,000 per 12-month period so families can stay in their current home or move to a new one. The money can be used for rent, utilities, moving costs, and mortgage payments.

Figure 10: Executed Evictions per 1,000 Renter Households, Western Massachusetts, 2021-2023



Source: MA Trial Courts, U.S. Census Bureau, American Community Survey 1-Year Estimates, B25003

Figure 11: Number of Evictions Executed in Western Massachusetts, 2021 to 2023



Source: MA Trial Courts

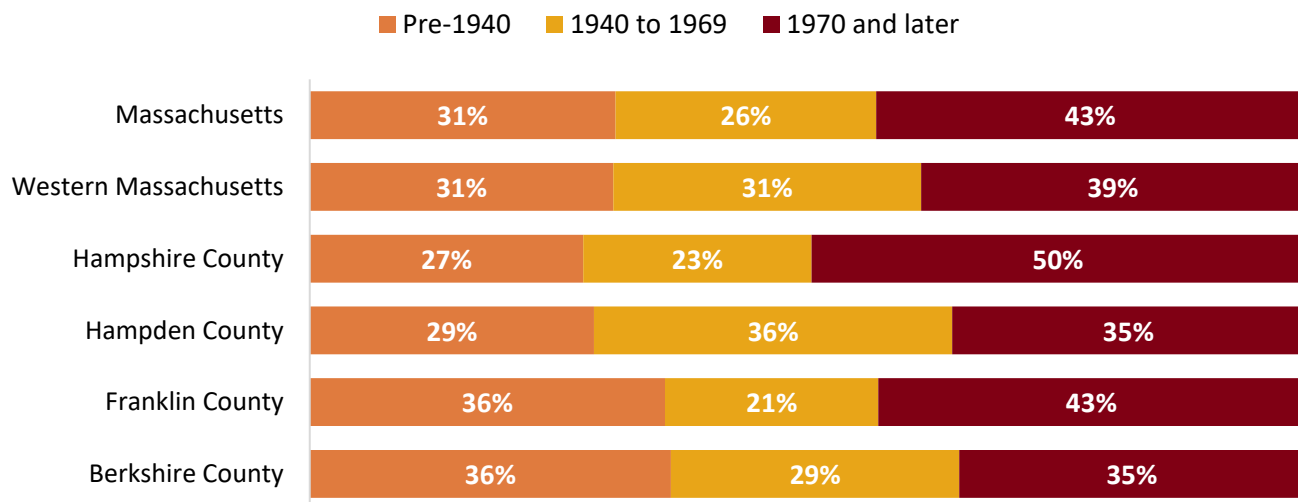
Housing Inventory

As is true across New England, the housing stock in western Massachusetts is generally older. Without investment, older housing stock can fall into disrepair. Furthermore, older housing may present accessibility challenges, contain hazards such as lead, and be less energy efficient. Investing in the maintenance and repair of the existing housing stock in western Massachusetts is essential to help maintain and grow the supply of housing in the region and provide safe, efficient, and accessible housing for all residents.

Conditions

The housing stock in western Massachusetts is also a bit older than the state overall, but that varies by county. Hampshire County has a higher share of newer housing than the rest of the state: fifty percent of housing units were built in 1970 or later compared to only 43 percent in the state and 39 percent in western Massachusetts as shown in **Figure 12**. However, the other counties in western Massachusetts have not experienced as much recent growth in their housing supply as in Hampshire County. Almost two-thirds (65%) of the housing in Berkshire and Hampden counties was built before 1970, which is a higher share than the state overall. In Franklin County, the housing stock is a little bit newer with only 57 percent built before 1970, which is the same share as the state. However, in both Franklin and Berkshire counties 36 percent of housing is even older and was built before 1940, which is a higher share than the state and the other counties. Areas with older housing stock face more issues with housing conditions and are more likely to be coping with losing long-ago habitable units at a faster rate than places with more recently built units. Most notably, this data shows that the housing stock in Franklin and Berkshire County are more likely to have been built before 1940 and potentially in need of investment.

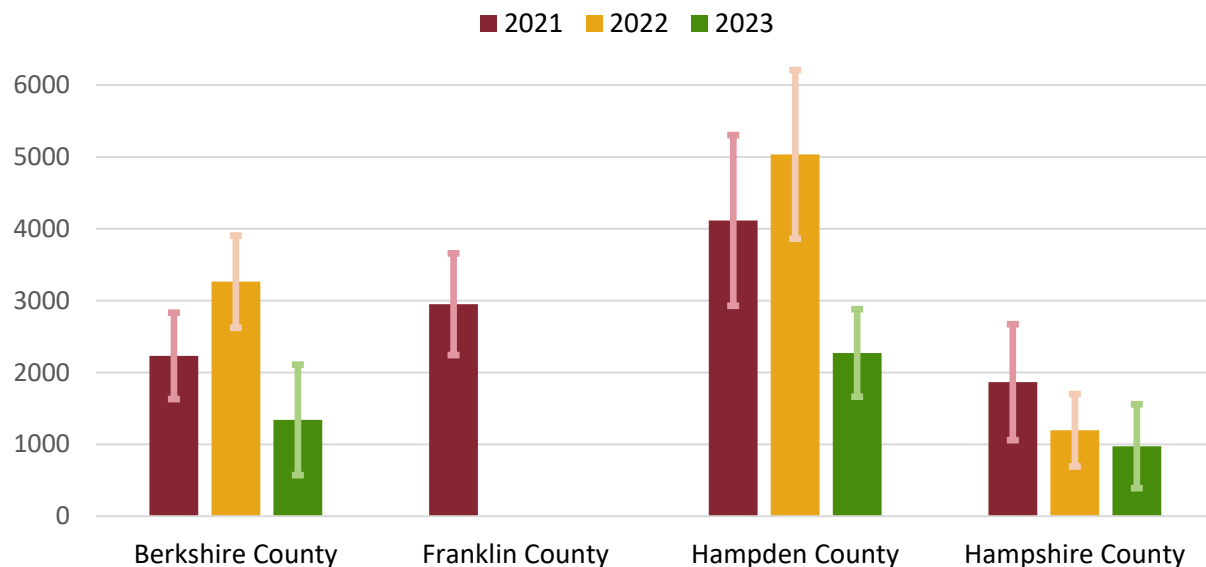
Figure 12: Share of Housing by Year of Construction



Source: U.S. Census Bureau, American Community Survey 2018-2023 5-Year Estimates, B25034

Inventory Trends

Figure 13: Number of Housing Units Vacant for 24 Months or More



Source: U.S. Census Bureau, American Community Survey 2021, 2022, 2023 1-Year Estimates, B25131

Note: Franklin County data not available for 2022 or 2023

Another indicator of the state of housing conditions is the number of housing units that are vacant for extended periods of time. Long-term vacancy in a neighborhood can be associated with negative outcomes as vacant homes remove potential eyes on the street from the neighborhood. Long-term vacancy can also indicate a weak housing market where the supply of housing is greater than the demand. In western Massachusetts the number of long-term vacant units has declined over the past three years that this measure has been available (**Figure 13**). The decline in the number of long-term vacant units in Berkshire and Hampden County mirrors other indicators showing that the housing market has been increasingly tight. Census estimates suggest that there remain over 4,000 units in the region that have been vacant for over 24 months and may need significant investment and renovation in order to be occupied again.

Investment Activity and Short-Term Rentals

Investor Transactions

The prior discussion on the housing market focused on recent trends in home prices and rents. These factors are driven by supply and demand. Typically, we consider the needs of residents living in a community as the primary source of demand for housing, however, individuals and families looking to buy into the western Massachusetts housing market are not only competing for a limited stock of housing with other households, but also with real estate investors. An analysis conducted in 2023 by the Metropolitan Area Planning Council (MAPC) identified that between 2004 and 2019, 21 percent of real estate transactions statewide were conducted by real estate “investors.” In western Massachusetts that share was 23 percent.¹³

MAPC Defines an investor as:

- Those who purchased more than three residential properties within any five-year window in the study period;
- LLC investors, who purchased any residential property through an LLC;
- Building investors, who purchased any residential building with four or more units; or
- Value investors, who spent at least \$3.45 million on residential properties over the 23-year period, or an average of at least \$150,000 annually throughout the period.

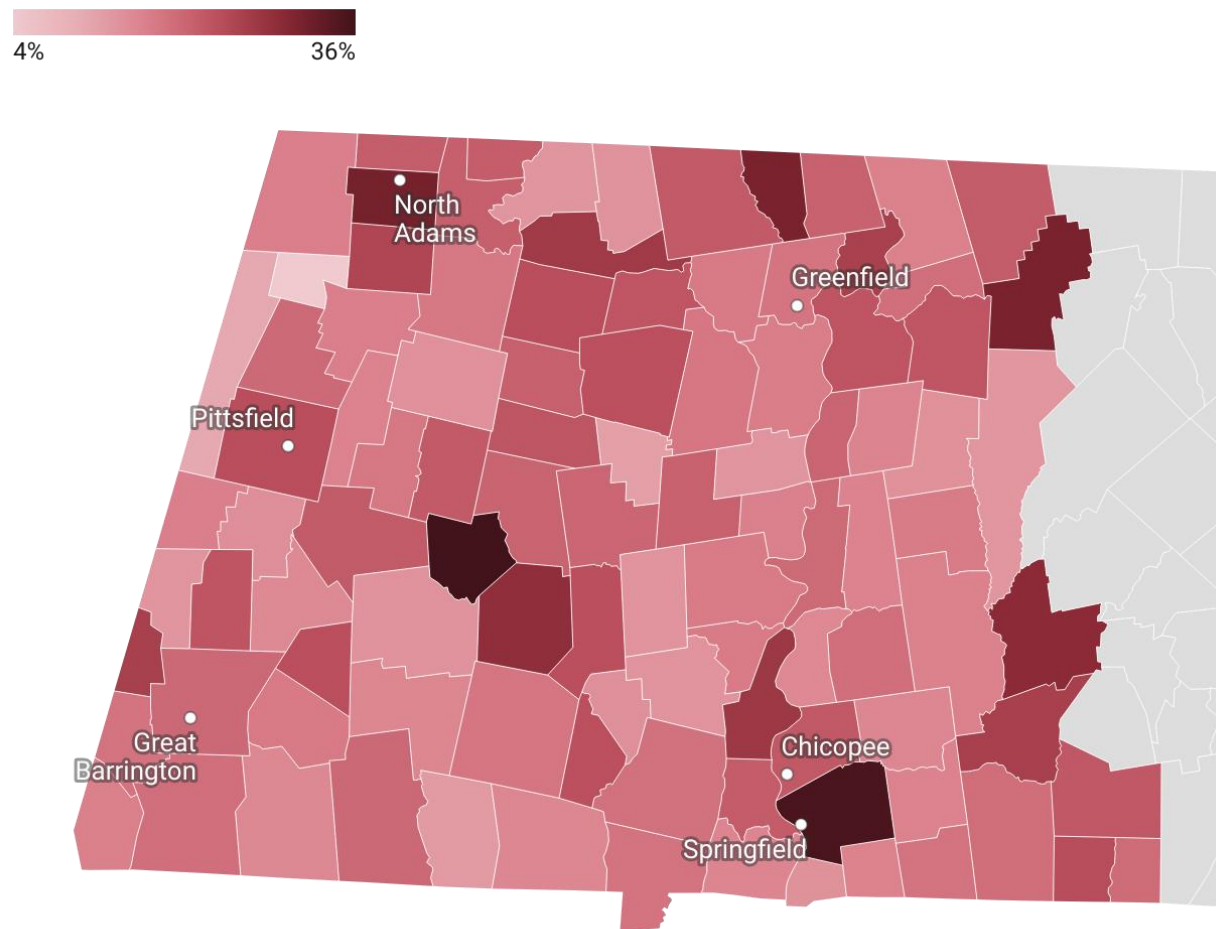
MAPC explains these definitions are not mutually exclusive, and investors can be classified as multiple investor types. MAPC also investigated property flippers, defined in the dataset as any property sold within two years of its most recent purchase date, with exceptions for foreclosures and same-day sales.

Investor purchases are relevant to the discussion on housing affordability for a number of reasons. First, they compete for properties, making it more difficult for households to purchase the housing they want or need. In a period of limited inventories and high prices this alone can be burdensome on Massachusetts residents. Second, investors are seeking a return on their investment, which could mean purchasing an owned property and converting it to rentals or raising the rent on existing rental properties. The MAPC report notes that in Greater Boston, rent increases of as much as 70 percent were observed after LLC purchases of properties. Third, investors have stronger buying positions than the typical buyer. During the study period, MAPC estimated that more than half of condominium purchases and 43 percent of single-family purchases were done in cash. Cash is appealing to sellers as they ensure full payment, promptly, without the risk of a buyer being denied a mortgage. With median home prices exceeding \$300,000 in parts of western Massachusetts, few households have enough cash on hand to complete a home purchase and must depend on a mortgage from a bank. Investors, leveraging income from a variety of properties, from other investors, or from cashing in equity from other properties, can bid on properties much more aggressively than the typical buyer.¹⁴

¹³ Jessie Partridge Guerrero et al., *Homes for Profit: Speculation and Investment in Greater Boston* (Metropolitan Area Planning Council, 2023), <https://speculative-investment-report-238dd5ba1fdb.herokuapp.com/report>.

¹⁴ Jessie Partridge Guerrero et al., *Homes for Profit: Speculation and Investment in Greater Boston*, 4.

Figure 14: Share of Real Estate Transactions by Investors, 2004-2019



Source: MAPC Homes for Profit dataset, MA GIS, Created with Datawrapper

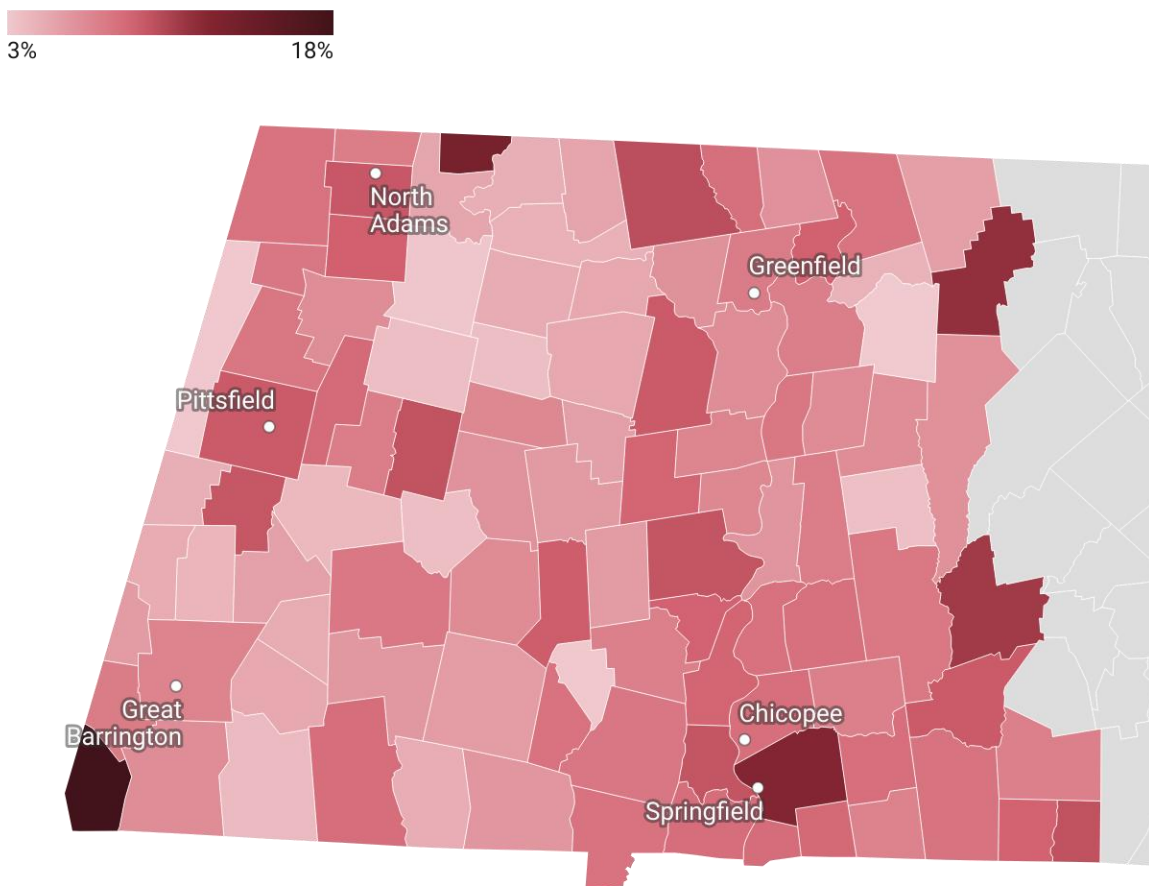
Investor transactions vary in concentration throughout the region. Just over one in four real estate transactions in Hampden County between 2004 and 2019 were by investors, the highest rate of all counties in western Massachusetts (**Appendix C, Table 29**). Hampshire County had the lowest rate at 18 percent while Franklin and Berkshire Counties were tied at 21 percent. Springfield (35%), Holyoke (27%) and North Adams (31%) are notable urban areas with high rates of investor transactions. Investing may therefore be a larger issue in urban areas with large rental markets. However, small towns like Middlefield (36%), located nearly at the center of the map above, also have high rates of investor transactions. These more rural towns have far fewer transactions, with Middlefield having 140 transactions in the period compared to over 37,000 in Springfield. MAPC's analysis found that investor transactions were common in high-density urban areas of Greater Boston, which happen to have larger BIPOC and immigrant communities.¹⁵ A similar pattern may be occurring in western Massachusetts with

¹⁵ Jessie Partridge Guerrero et al., *Homes for Profit: Speculation and Investment in Greater Boston*.

urban centers such as Holyoke experiencing elevated rates of investor transactions while also having large immigrant and BIPOC communities. Often investors look for undervalued property or distressed properties, such as foreclosures, thus it is not surprising that the concentration of foreclosures in Hampden County correlates with the concentration of investor activity.

Home Flipping

Figure 15: Percentage of Homes Flipped, 2002-2021



Source: MAPC Homes for Profit dataset, MA GIS, Created with Datawrapper

MAPC also investigated “flipping” of residential homes, using a dataset covering the period 2002 to 2021. When an investor purchases a home to “flip” it, they often buy a heavily-used home at a lower price, renovate it and then return it to the market at a higher price. In western Massachusetts, nine percent of all sales in the period 2002 to 2021 were flips.

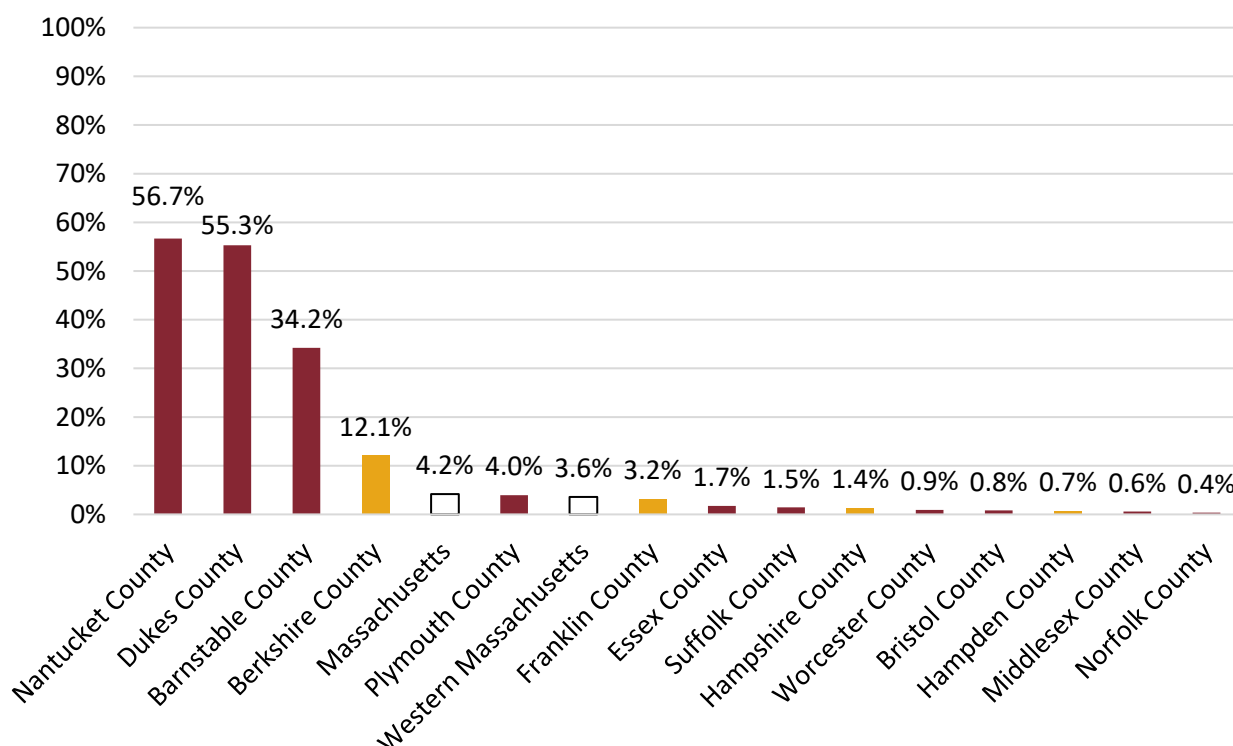
Hampden county had the highest rate of flips at 10 percent compared to eight percent in each of the three other counties (**Appendix C, Table 30**). MAPC found that large investors and institutions were most likely to purchase homes to flip, flipping homes at rates much higher than the typical buyer. Home flipping was most concentrated in Springfield (12%) and in more rural towns of western Massachusetts such as Mount Washington (17%) and Monroe (13%).

Flipping of homes can put pressure on the housing market by taking homes that may be affordable “fixer-uppers” and tacking on additional value to them that may put them out of the affordability range of local buyers. Investor transactions may also result in the conversion of homes to short-term rentals.

Seasonal Vacancy

The Census defines seasonally vacant units as vacant units “...used or intended for use only in certain seasons or for weekends or other occasional use throughout the year.”¹⁶ The count of seasonally vacant properties is one way of estimating the number of second homes and short-term rentals in an area. Berkshire County is a major regional tourist destination, clearly reflected in the share of housing units that are for seasonal use as shown in **Figure 16**.

Figure 16: Share of All Housing Units that are Seasonally Vacant



Source: U.S. Census Bureau, American Community Survey 2023 5-Year Estimates, B25001 and B25004

While seasonal-use homes are a much smaller share of the housing stock than on the Cape and Islands, more than one in every 10 housing units in the Berkshires are vacant except for seasonal uses. The other three western Massachusetts counties have much lower rates of seasonal vacancy, with Hampden County having the third lowest rate of all Massachusetts counties.

¹⁶ “Code Lists, Definitions, and Accuracy,” U.S. Census Bureau, 2023, <https://www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html>.

The Census does not collect detailed information on the exact use of seasonally vacant units. Some are second homes primarily used by owners or by family and friends during the peak season. Others are rented out for short periods to strangers for all or part of the year. The latter type of unit is also known as a short-term rental. Not all short-term rentals are in seasonally vacant units, a year-round resident could rent out their unit for a few weeks a year while they are out of town, for example, but analysis by the UMass Donahue Institute suggests that the number of short-term rentals positively correlates with the number of seasonally vacant units in a community.

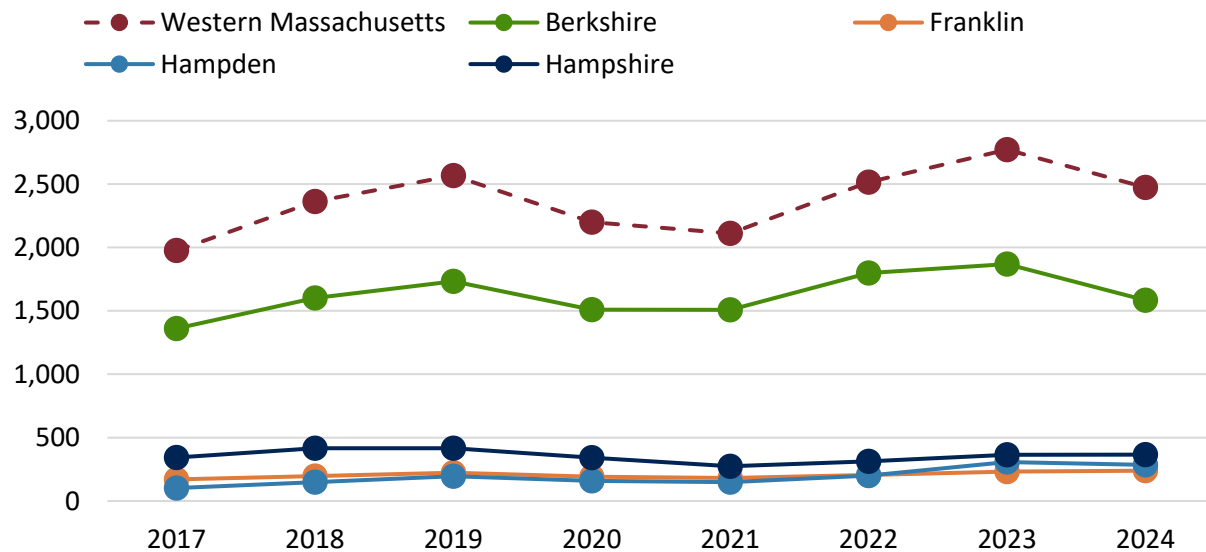
SHORT-TERM RENTALS

Short-term rentals have been a fixture of vacation communities for decades, but in recent years have received new attention due to the rise of app-based services. Short-term rentals are housing units used for short stays, less than 31 days. Often used by tourists, short-term rentals can range from a single room in a home to a large vacation home. In the past, vacation rentals were often handled by real estate agents or word of mouth. With the introduction of various app-based services, such as Airbnb or VRBO, it has become easier for homeowners and investors to generate income through renting out their property. In some instances, the host is an individual, supplementing their income or using the income to cover the cost of owning a second home and they also use the property for personal use. In other instances, an investor or short-term rental network may own one or more properties that are used exclusively as rental properties. Concern over short-term rentals has increased as the housing crisis has deepened because when a property is used exclusively as a short-term rental it is no longer available to year-round residents and it lowers the supply of housing in a community. This puts pressure on the remaining housing stock in an area. Short-term rentals are a less common use in western Massachusetts compared to many other parts of the state but there are communities where they are concentrated and impacting the local housing market.

In 2018 Governor Baker signed into law a statewide 5.7 percent lodging tax on short-term units rented for periods of 31 days or less. The Department of Revenue (DOR) collects the tax and maintains a registry of short-term rentals as the law requires that short-term rentals of all kinds be registered with the state along with hotels and bed and breakfasts.¹⁷ In western Massachusetts, DOR registered short-term rentals are one percent of total housing stock, similar to the statewide rate (1.4%).

¹⁷ "Room Occupancy Excise Tax," Mass.Gov, April 30, 2024, <https://www.mass.gov/info-details/room-occupancy-excise-tax>.

Figure 17. Active Short-Term Rental Properties, 2017-2024



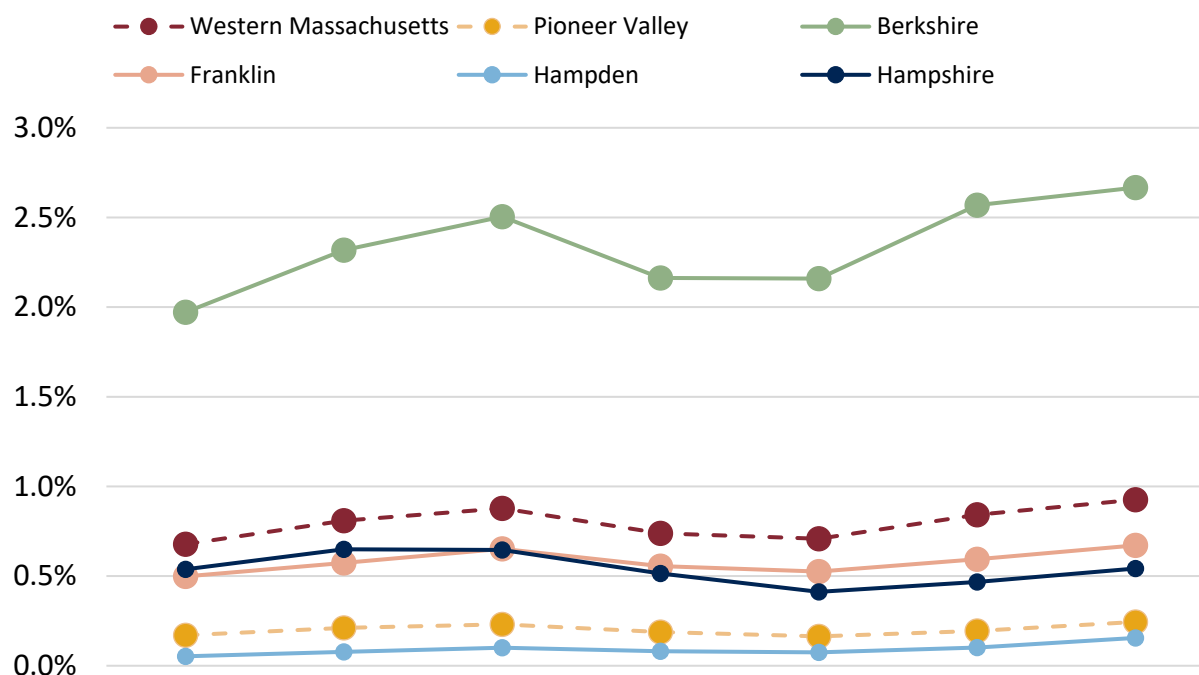
Source: AirDNA Note: Data is through July 2024.

The registry provides a source of data on the number and location of short-term rentals in a community and the revenue generated by the tax. An additional data source is AirDNA which is a proprietary dataset which collects data from the Airbnb and VRBO services. AirDNA is the source for estimates on the daily rates charged by short-term rentals and the intensity of use over time.

In 2023 there were over 2,700 short-term rentals active in western Massachusetts on the Airbnb and VRBO services according to AirDNA (**Figure 17**). Two-thirds of these units are in Berkshire County, which is a popular year-round tourism destination. A considerably smaller number are found in the other three western Massachusetts counties, with Hampshire County having the most.

Between 2017 and 2023, the total number of these units increased 40 percent in western Massachusetts, increasing by nearly 800 units. That growth is centered on Berkshire County, which added 500 units in the period. Franklin County has experienced a similar rate of growth, while only adding 62 units. Hampden County has seen a tripling of the number of short-term rentals in the period, growing from just over 100 in 2017 to over 300 in 2023. Hampshire county has seen much less growth, experiencing six percent growth in short-term rentals, adding just 21 units. Short-term rentals were severely impacted by the COVID-19 Pandemic, reflected in a dip in the number of units in the 2020-2021 period.

Figure 18: Short Term Rental Units as Share of Housing Units, 2017-2023



Source: AirDNA and U.S. Census Bureau Housing Unit Estimates

As a share of housing stock, these units are a small part of the local housing economy, about 0.9 percent of the region's housing stock in 2023 (**Figure 18**). In Berkshire County, they are just under three percent of total housing stock and in Hampden, despite a high rate of growth in the number of Airbnb's they are less than half a percent of local housing stock. Compared to more tourist intensive regions of the state such as Cape Cod, western Massachusetts's short-term rental activity is comparatively low. Out of all short-term rental units in the AirDNA dataset for 2023, only 10 percent were in western Massachusetts, while nearly half could be found in the Cape and Islands counties (**Table 1**).

Table 1: Short-Term Rental Rates versus Median Gross Rent, 2023

County	STR Average Daily Rate	Median Gross Monthly Rent (Includes Utilities)	Days to Earn the Equivalent of single month of full time, gross rent	Median Reservation Days
Nantucket	\$1,117	\$2,131	1.9	2.0
Dukes	\$674	\$1,411	2.1	2.2
Berkshire	\$329	\$1,073	3.3	3.5
Barnstable	\$412	\$1,643	4.0	4.2
Bristol	\$272	\$1,216	4.5	4.7
Plymouth	\$364	\$1,704	4.7	5.0
Essex	\$331	\$1,722	5.2	5.5
Franklin	\$215	\$1,203	5.6	5.9
Hampden	\$193	\$1,138	5.9	6.3
Worcester	\$208	\$1,387	6.7	7.1
Hampshire	\$204	\$1,371	6.7	7.1
Suffolk	\$274	\$2,130	7.8	8.2
Norfolk	\$252	\$2,133	8.5	9.0
Middlesex	\$249	\$2,189	8.8	9.3
Statewide	\$360	\$1,737	4.8	5.1

Source: AirDNA 2023 and American Community Survey 2019-2023 5-Year Estimates B25031

Note: Prices are adjusted to 2024 dollars.

Short-term rentals are popular among owners because they offer several benefits over traditional, long-term rental agreements. They allow for more flexible use of a property, a short-term rental can be rented out for one month out of the year or less, which allows the owner to use the property for the remaining 11 months. If the property is being used as an investment, it can be quickly put on the market if the owner decides they would rather sell. This means a house can both generate income and remain an asset that can easily be sold if the market or personal financial conditions shift. Most importantly, short-term rentals can charge a substantial amount for a relatively short stay compared to prevailing long-term rents. Analyzing data on the average daily rate charged by these services identifies that in areas with the highest short-term rental activity, a similar amount of money to the typical monthly rent, can be collected in less than a week. In Berkshire County in 2023, the median short-term rental could earn as much as a month of Census reported monthly rent in as little as four days (**Table 1**).

This analysis is based on short-term rental rates across an entire year, which may be higher in peak tourism months such as the fall season in the Berkshires. Given the lucrative nature of these short-term rentals, it is understandable why they have grown in popularity. However, there is substantial uncertainty with operating a short-term rental with demand fluctuating year to year and a need to actively compete for guests. In 2023, supply outstripped demand nationally,¹⁸ and in Massachusetts,

¹⁸ Jill Terreri Ramos, "S'mores Kits? Saunas? Short-Term Rental Hosts Scramble to Stand Out.," Real Estate, *The New York Times*, April 14, 2024, <https://www.nytimes.com/2024/04/14/realestate/airbnb-vrbo-rentals-hosts-guests.html>.

short-term rental rates were flat over the year. Additionally, these services take a cut, around 15 percent in the case of Airbnb, usually split between guests and the host, which can cut into the margins on these properties.¹⁹ Short-term rentals are a relatively small share of the western Massachusetts housing market but should be monitored for growth that may put excessive burden on the remaining stock of year-round rental housing. Some communities in western Massachusetts, such as Great Barrington, have implemented restrictions on these units for housing and quality of life purposes in the town. Great Barrington's policy restricts owners to one short-term rental property and caps the number of rental days if the unit is not owner-occupied.²⁰

¹⁹ "How Much Does Airbnb Charge Hosts?," Blog, AirDNA, October 28, 2024, <https://www.airdna.co/blog/how-much-does-airbnb-charge-hosts>.

²⁰ Town of Great Barrington, "Article 25: Short Term Rental Bylaw & Summary," accessed January 30, 2025, <https://www.townofgb.org/home/pages/article-25-short-term-rental-bylaw-summary>.

Housing Affordability

The **Housing Market Trends** outlined in the previous section—including increasingly limited supply and rising prices—have created a longstanding housing affordability crisis across western Massachusetts. Housing affordability can be measured in several different ways, usually a function of the relationship between the direct costs of housing relative to individual or family income. In this section, housing affordability is analyzed using data such as housing cost burden and comparison of the ratio between median income, home prices, rent prices, and move-in costs (estimated first, last, and security deposit payments) for each western Massachusetts county and municipality.

Notably, about a quarter of homeowners in western Massachusetts are *cost burdened*, spending more than 30 percent their income on housing, and approximately one in ten homeowners are *severely cost burdened*, spending more than 50 percent of their income on housing costs. This crisis is even more widespread for renter households. More than half of renters in Berkshire, Franklin, and Hampden counties and a little less than half of renters in Hampshire County are *cost burdened*, and quarter of all renters across the region are *severely cost burdened*. This is described in detail in the section on **Cost Burden**. These challenges disproportionately affect vulnerable populations, as BIPOC owner and renter households face higher rates of cost burden than white households, in line with similar patterns statewide.

This report also quantifies the gaps in the current rental market in western Massachusetts, highlighting the need for rental units by rent price (for households to avoid housing cost burden). Displayed in **Figure 24** and **Table 5** in **Rental Units Needed by Price**, there is a shortage of over 21,000 units renting for less than \$600/month across western Massachusetts —approximately 15 percent of the need statewide for units at this price. This includes both ‘naturally affordable’ market-rate units as well as housing subsidized through state and federal programs such as the Low-Income Housing Tax Credit (LIHTC) or rental vouchers administered in Massachusetts by the Executive Office of Housing and Livable Communities (EOHLC).

Unfortunately, the current inventory of subsidized housing across the state is insufficient to meet the demand of affordable units. The *Data Opens Doors* report published in early 2025 by the Metropolitan Area Planning Council and Massachusetts Housing Navigator sheds light on this mismatch between the housing needs of low-income households and the characteristics of the current housing inventory. One of the key findings is that the state only has enough affordable housing for 32 percent of low-income households, leaving around 441,000 low-income households across the state (44% of which are considered extremely low-income) without access to a subsidized affordable unit.²¹ The future demand for affordable housing is projected to remain the largest for small households as they make up the largest share of low-income households statewide. Particularly relevant for western Massachusetts,

²¹ *Data Opens Doors: Measuring the Affordable Housing Gap in Massachusetts* (Housing Navigator MA and Metropolitan Area Planning Council, 2025), 22, <https://storymaps.arcgis.com/stories/288e6cedbd714c34b3d253c09f19704e>.

there is also a projected increase in senior households, which are also disproportionately represented among lowest-income households.²²

UMDI analysis also estimates a shortage of over 16,500 units renting at \$2,000/month or more, indicating there may be a number of households spending less than 30 percent of monthly income on housing that could afford to move into more expensive units (renting for >\$2,000/month) instead of competing for those units with monthly rent between \$600 and \$2,000. This lack of housing diversity could be artificially inflating rents for older units—limiting the process that serves as the primary source for ‘naturally’ (non-subsidized) affordable housing as units age and new ones are built. This process, known as “filtering”, occurs over time as new units come online, allowing higher-income households to move into the new units, freeing up the older units for lower-income households,

A number of studies have examined the impacts and effectiveness of filtering in housing markets over time and across differing market conditions. A 2020 study published by the National Multifamily Housing Council (NMHC) argues that filtering is most effective when markets are adding units through new construction, and that the decline in inventory since the Great Recession has led to “negative” or upward filtering of prices as the housing inventory remains extremely limited.²³ This supports the strategy of building housing at all price points (in addition to a robust investment in additional subsidized units) in order to expand housing inventory and diversity in housing options for both renters and potential homebuyers. This is discussed further in **Rental Units Needed by Price**.

This pressure on both sides of the rental market is also exacerbated by the increasing unaffordability of homeownership, with more and more middle-income potential home buyers priced out of the ownership market due to low inventory, rising prices, and increased borrowing costs. As shown previously in **Investment Activity and Short-Term Rentals** there are also concerns of investor activity (and home-flipping) in the market driving up prices. Seasonal vacancy and short-term rentals also pose potential inventory challenges, particularly in seasonal communities or those close to tourist destinations like many towns in Berkshire County.

To help lower-income households at risk of short-term housing insecurity, the state provides rental assistance programs, such as RAFT and HomeBASE, as upstream interventions to prevent homelessness or longer-term reliance on state and federal rental voucher programs.²⁴ Given the longstanding affordability crisis, many individuals and families across the western Massachusetts region have sought out these resources through tools like 413Cares and applied for direct financial support for housing (RAFT) administered by community organizations such as Way Finders. Explored further in the section on **Subsidized Housing**.

²² *Data Opens Doors*, 20.

²³ Dowell Myers and JungHo Park, *Filtering of Apartment Housing between 1980 and 2018* (National Multifamily Housing Council, 2020), 33, <https://www.nmhc.org/globalassets/research--insight/research-reports/filtering-data/nmhc-research-foundation-filtering-2020-final.pdf>.

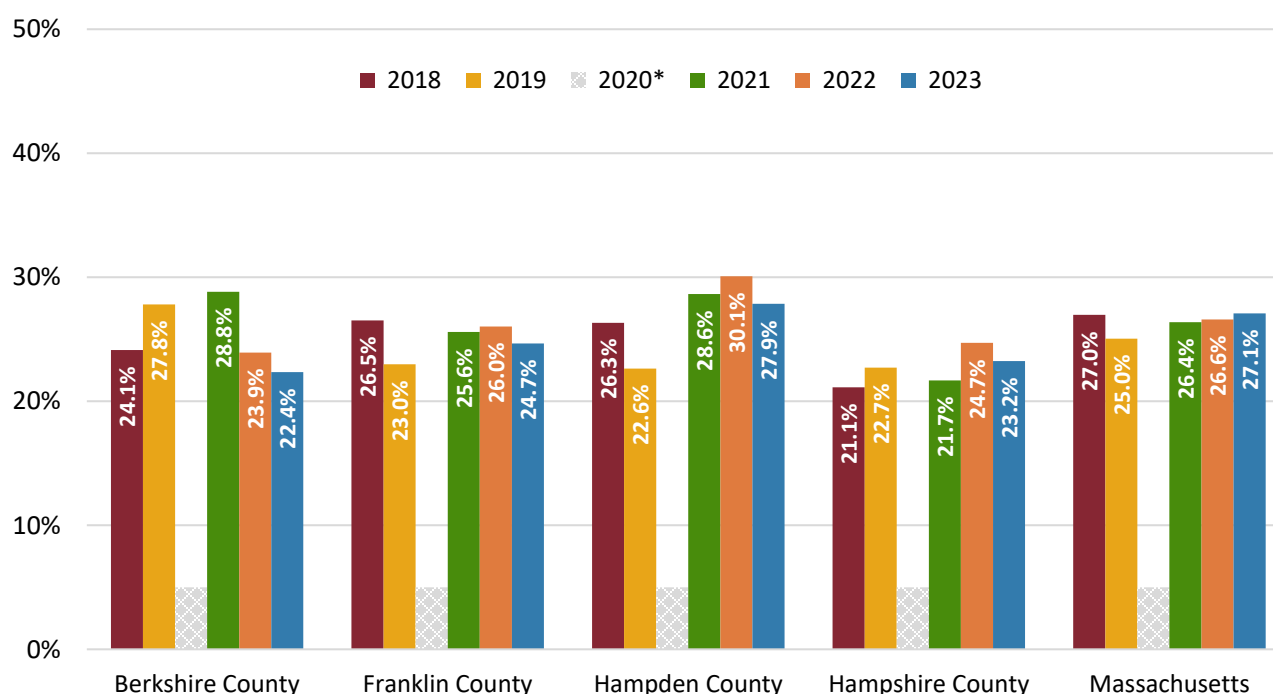
²⁴ Executive Office of Housing and Livable Communities, *A Home for Everyone: Statewide Housing Needs Assessment*, 40.

Cost Burden

Cost burden is a widely used measure of housing affordability that assumes a household should not spend more than 30 percent of its income on housing costs, making room to afford other essentials, such as food, childcare, clothing, and transportation. When households are *cost burdened* (spending more than 30%) or *severely cost burdened* (spending more than 50%), they often have no option but to forgo these other necessary expenses (and saving for things like education & homeownership) to avoid housing insecurity or homelessness.²⁵

Shown below in **Figure 19**, about a quarter of homeowners in western Massachusetts are cost burdened—spending more than 30 percent of their income on housing. Although there are some regional differences and variation over time: Hampden County has the highest owner cost burden at 28 percent, and Berkshire the lowest at 22 percent. Approximately 10 percent of homeowners are severely cost burdened and spend more than 50 percent of their income on housing. However, this share is lower in Hampshire County (see severe cost burden detail in **Appendix B, Table 11**).

Figure 19: Percentage of Owners Cost Burdened 2018 - 2023



Source: U.S. Census Bureau, American Community Survey 2018-2023 1-Year Estimates, B25091

*ACS 1 YR data not available for 2020

Berkshire, Franklin, and Hampshire counties all have slightly lower owner cost burden than the state overall, while Hampden is slightly above the state.

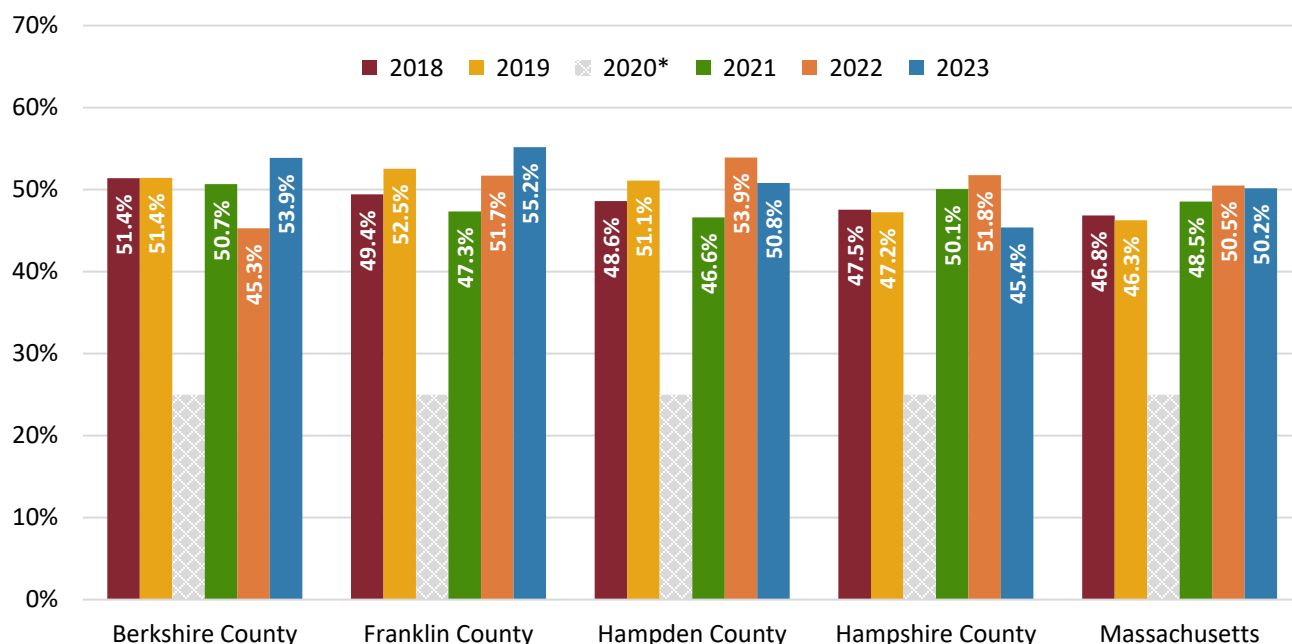
²⁵ Executive Office of Housing and Livable Communities, *A Home for Everyone: Statewide Housing Needs Assessment*, 41.

The Census data on housing cost burden also differentiates between owners with and without a mortgage, showing that those without a mortgage, are less likely to be cost burdened (17% in western Massachusetts) than those with a mortgage (28%).

The greatest rates of cost burden are seen in renter households, with double the rates of cost burden than homeowners. More than half of renters in Berkshire, Franklin, and Hampden counties are cost burdened and a little less than half of renters in Hampshire County are cost burdened (**Figure 20**). About half of these cost burdened renters, or a quarter of all renters, are severely cost burdened (see on severe cost burden in **Appendix B, Table 12**).

Only Hampshire County has a lower renter cost burden for renters than the state overall. The cost burden in the other three counties suggests that income is not growing at the same rate as rent prices.

Figure 20: Percentage of Renters Cost Burdened 2018 - 2023



Source: U.S. Census Bureau, American Community Survey 2018-2023 1-Year Estimates, B25070

*ACS 1 YR data not available for 2020

The renter cost burden is also higher among lower-income groups; 78 percent of renter households with incomes between \$10,000 to \$19,999 are cost burdened in western Massachusetts. See **Appendix B, Table 12** for full detail by county on the share of renter cost burden by income group.

The gap between renter and owner households reflects a pattern of socioeconomic differences by housing tenure. Homeowners tend to be older, with higher incomes, and higher education levels than renters.²⁶ Furthermore, homeowners are often more insulated from market fluctuations, which may

²⁶ Phil Thompson, "From Size of Homes to Rental Costs, Census Data Provide Economic and Lifestyle Profile of U.S. Housing," U.S. Census Bureau, June 29, 2023, <https://www.census.gov/library/stories/2023/06/owning-or-renting-the-american-dream.html>.

lead to rent increases and contribute to renters experiencing housing cost burden. Depending on when they purchased their homes, homeowners may have home equity and relatively low monthly housing payments. When homeowners who have seen significant appreciation in home value move, they can leverage their home's equity to bring down the amount of purchase price that needs to be financed. This makes it harder for renters and first-time home buyers to compete in a tight housing market.

Data from the National Association of Realtors (NAR) suggests that home buyers are older than ever. The median age of a homebuyer nationwide reached 56 years in November of 2024, a record high going back to the start of the NAR dataset in 1981. A historically high median age of 38 years was also reached among first-time home buyers.²⁷ If these trends continue, it may exacerbate the housing cost burden difference between owners and renters.

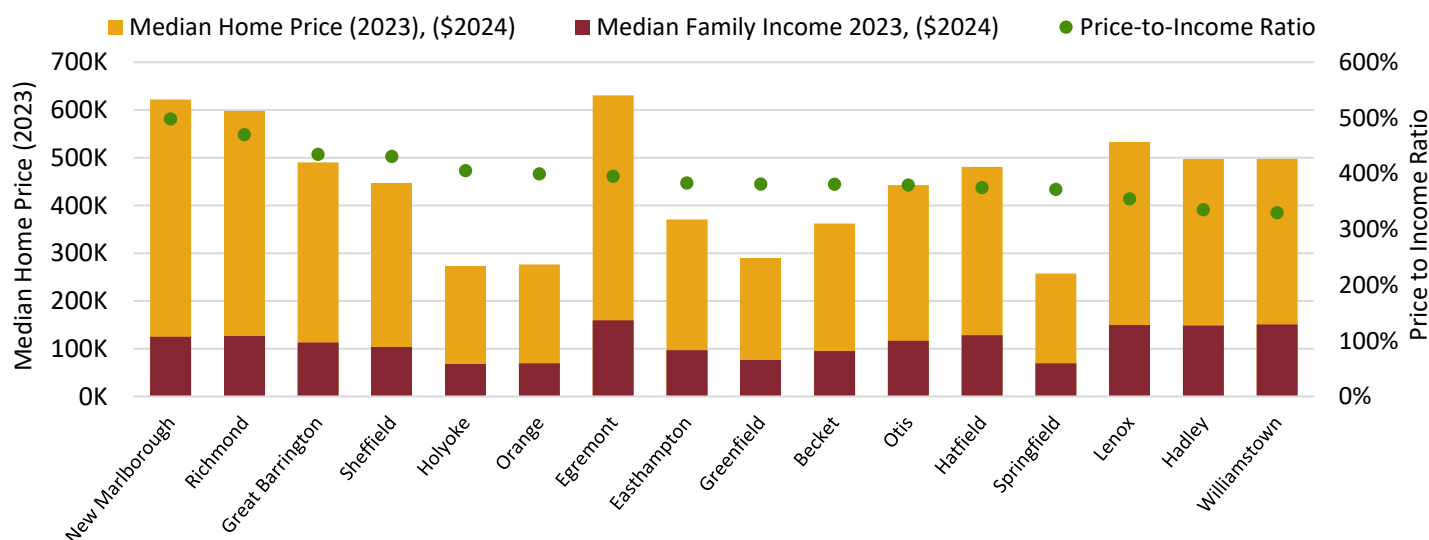
When households are cost burdened, they consequently have less money to spend on other essentials such as food, transportation, and childcare. This has been a continued problem for households across the region, and disproportionately impacts BIPOC households, explored in **Cost Burden by Race and Ethnicity**.

²⁷ National Association of Realtors, "Highlights From the Profile of Home Buyers and Sellers," November 4, 2024, <https://www.nar.realtor/research-and-statistics/research-reports/highlights-from-the-profile-of-home-buyers-and-sellers#homebuyers>.

Homeowner Affordability Gap

Affordability is an issue across western Massachusetts. In both high-and-low-price home ownership markets, incomes are out of proportion with the available housing inventory. This is shown below in **Figure 21**, comparing the highest median price-to-income ratios across municipalities in the region. While this ratio alone does not provide a complete picture of affordability, it does suggest a housing market that is very difficult to buy into with typical wages and salaries, absent help from family or equity from a prior home.

Figure 21: Median Home Price vs Median Family Income, Top 15 Municipalities



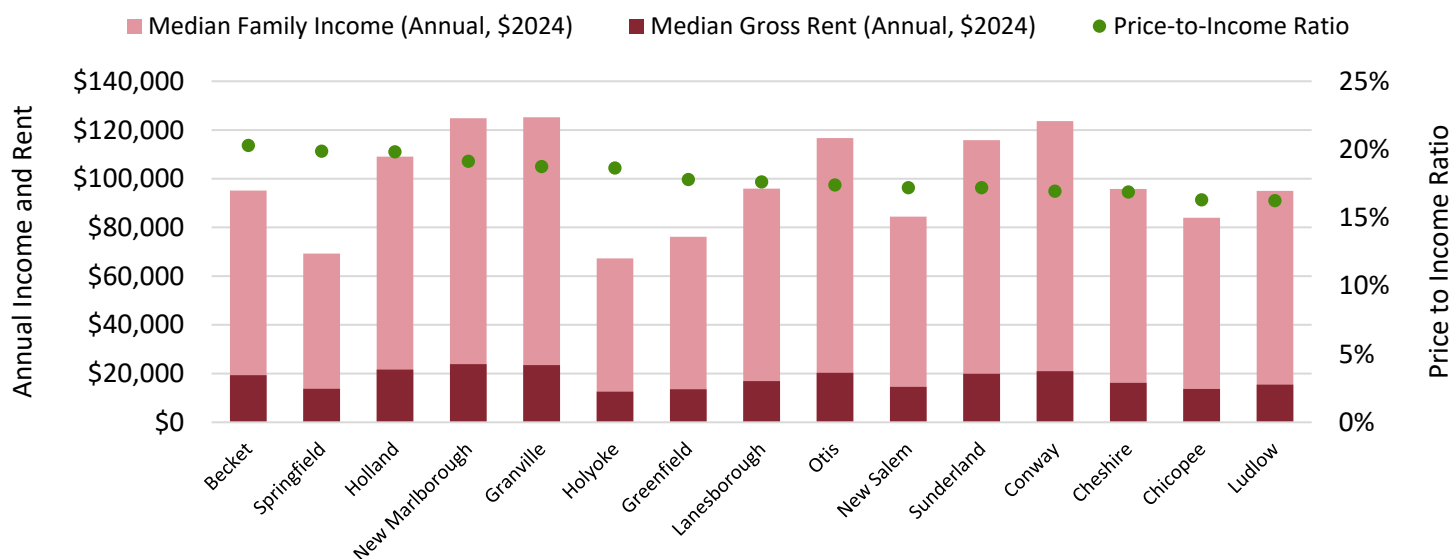
Source: Warren Group Data and U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B19113, Notes: Bars shown have more than 25 closed home sales in 2023, home price reflects condominiums and single-family homes.

Among the top 15 communities in western Massachusetts, higher home prices tend to correlate with higher incomes. Egremont on the New York border in Western Berkshire County has a median home price of over \$600,000. Despite a high median family income of nearly \$160,000, Egremont still has one of the highest price-to-income ratios in western Massachusetts. The median home costs four times the typical median family income. Notably, case study towns Great Barrington, Easthampton and Holyoke are also among the top 15 municipalities by price-to-income ratio in the region (see **Case Studies** for more detail).

Rental Affordability Gap

While the gap between typical incomes and home prices increases the barriers to entry for homeownership, renting can often provide a less-expensive alternative in some communities. However, this varies by municipality. On average, family households have higher incomes than non-family households overall, reflected in annual rent being around 20 percent or less of their incomes in western Massachusetts towns. These family households, who may prefer to become homeowners but lack the resources needed, compete with individuals and non-family households for scarce housing stock, contributing to rising housing prices. The top 15 municipalities by price to family income ratio are shown in the following **Figure 22**.

Figure 22: Median Rent Price vs Median Income, Top 15 Municipalities

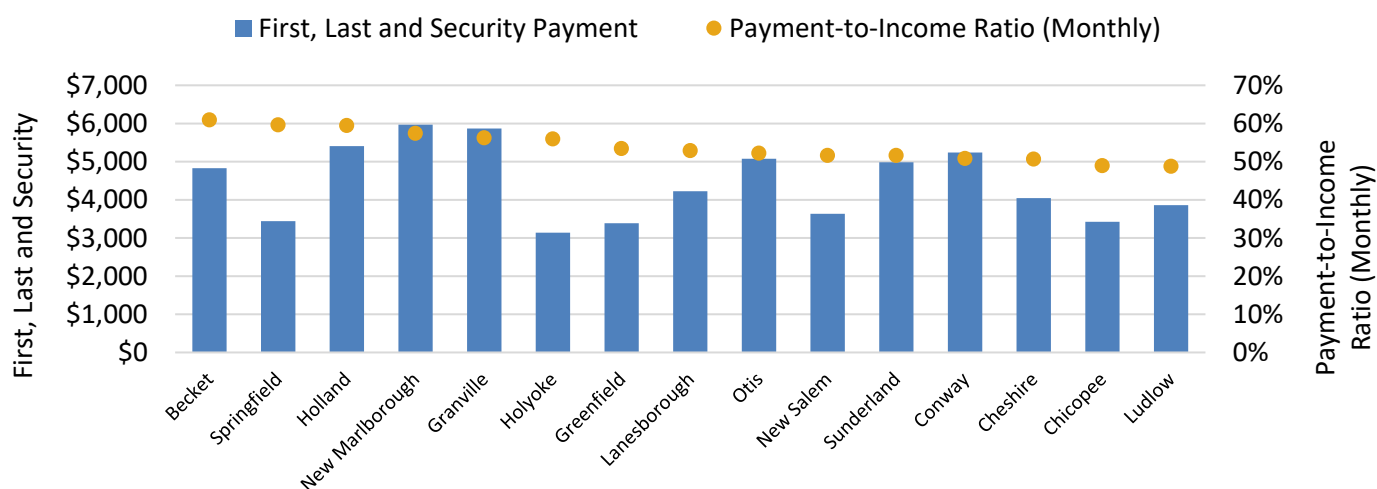


Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25064 and B19113

Note: Only municipalities with over 1,000 residents are shown.

Unlike purchasing a home, renting does not require a mortgage down payment, however, tenants are often asked for upfront payments in the form of first and last months rental fees and a security deposit, usually equivalent to an additional month's rent. This can be a prohibitive cost barrier, particularly for lower-income households. These payments can be the equivalent of up to 60 percent or more of monthly earnings for some communities in western Massachusetts. The top 15 municipalities by payment-to-family-income ratio are shown in the following **Figure 23**.

Figure 23: First, Last, and Security vs Median Income, Top 15 Municipalities



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25064 and B19113

Notes: Family income is shown. Only municipalities with over 1,000 residents are shown.

Upfront costs of rentals are out of line with family incomes in many parts of western Massachusetts. This is a serious issue in urban areas including Springfield and Greenfield where these costs can be more than half of a household's monthly income.

RENTAL UNITS NEEDED BY PRICE

While incomes and housing prices are misaligned in many places, individuals and families still need to find housing in their communities. This can lead to households renting or purchasing housing at higher cost than is considered affordable based on their income, in other words, a shortage of affordable housing results in more households becoming housing cost burdened—spending more than 30 percent of their income on housing.

In a tight housing market, both low- and high-income households are competing for the same, limited pool of units. With limited options, a high-income household will rent whatever unit becomes available, even if it lacks amenities or is older. Older, lower amenity units are typically cheaper, which could mean the high-income household is now in a unit that is well-below their 30 percent affordability threshold. This means that if a lower-income household moves to the area, that cheaper unit is now off the market. The low-income household will also need to rent whatever is available, even if it is a more expensive unit, that would be a better fit for the high-income household. Over time, through filtering, new units come online, high-income households may move on to the new units, freeing up the older units for lower-income households, but until that happens, low-income households can be stuck in housing that is unaffordable.

For the rental market, the need for housing at different price points can be identified by taking the difference between the number of units that exist at rent prices affordable for each income category compared to the number of households in that income category. Affordability is determined as rent that is less than 30 percent of a household's monthly income.

To determine the number of rental units needed, the number of renter households was calculated by income brackets using U.S. Census ACS 5 year estimates, including lowest-income, low-income, middle-income, high-income, and highest-income, seen in **Table 2** below. In all four counties, the lowest-income group had the greatest number of renter households.

Table 2: Number of Renter Households by Income Bracket, 2023

Income Bracket	Berkshire County	Franklin County	Hampden County	Hampshire County	Western Massachusetts
Lowest-Income <i>Less than \$25,000</i>	5,910	3,364	26,503	5,770	41,547
Low-Income <i>Between \$25,000 and \$50,000</i>	4,400	2,485	17,488	4,871	29,244
Middle-Income <i>Between \$50,000 and \$75,000</i>	3,004	1,595	11,263	3,576	19,438
High-Income <i>Between \$75,000 and \$150,000</i>	2,801	1,976	11,702	3,618	20,097
Highest-Income <i>Greater than \$150,000</i>	860	428	2,640	1,446	5,374

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25118

After calculating the number of renter households by income, the maximum affordable rent for each of those income groups was determined by calculating 30 percent of the monthly income for the top and bottom of the ranges. For the low-income group, 30 percent of the monthly income for households making \$25,000 is \$625 and for households making \$50,000 it is \$1,250. So, the affordable rent for the low-income group would be between \$625 and \$1,250. Note that the census table of existing rental units only breaks in \$50 or \$100 increments, so the \$625 was rounded down to \$600 and the affordable rent for low-income households was determined to be \$600 to \$1,250 (**Table 3**).

Table 3: Affordable Rent for Income Groups

Household Income Group	Affordable Rent (30% of income)
Lowest Income (less than \$25,000)	Less than \$600
Low Income (\$25,000 to \$50,000)	\$600 to \$1,250
Middle Income (\$50,000 to \$75,000)	\$1,250 to \$2,000
High Income (\$75,000 to \$150,000)	\$2,000 to \$3,500
Highest Income (greater than \$150,000)	\$3,500 and over

Source: UMDI Analysis

Next, the number of existing rental units affordable to each income group was tabulated for each county in the region, displayed in the following **Table 4**.

Table 4: Number of Existing Rental Units by Price, 2023

Affordable Rent <i>(30% of income)</i>	Berkshire County	Franklin County	Hampden County	Hampshire County	Western Massachusetts
Less than \$600	2,824	1,576	13,826	2,308	20,534
\$600 to \$1,250	7,855	3,643	27,213	5,894	44,605
\$1,250 to \$2,000	3,739	3,469	22,274	7,149	36,631
\$2,000 to \$3,500	1,430	543	3,092	2,783	7,848
\$3,500 and over	182	76	440	325	1,023

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25063

To quantify the gap in units, the number of renter households in each income group was subtracted from the number of existing rental units in their affordable price range. For example, Hampden County has 26,503 renter households in the lowest-income group (**Table 2**), but only has 13,826 rental units that are less than \$600, the affordable rent for lowest-income households (**Table 4**). Therefore, there is a shortage of 12,677 rental units in the less than \$600 range in Hampden County (**Table 5** and **Figure 24**).

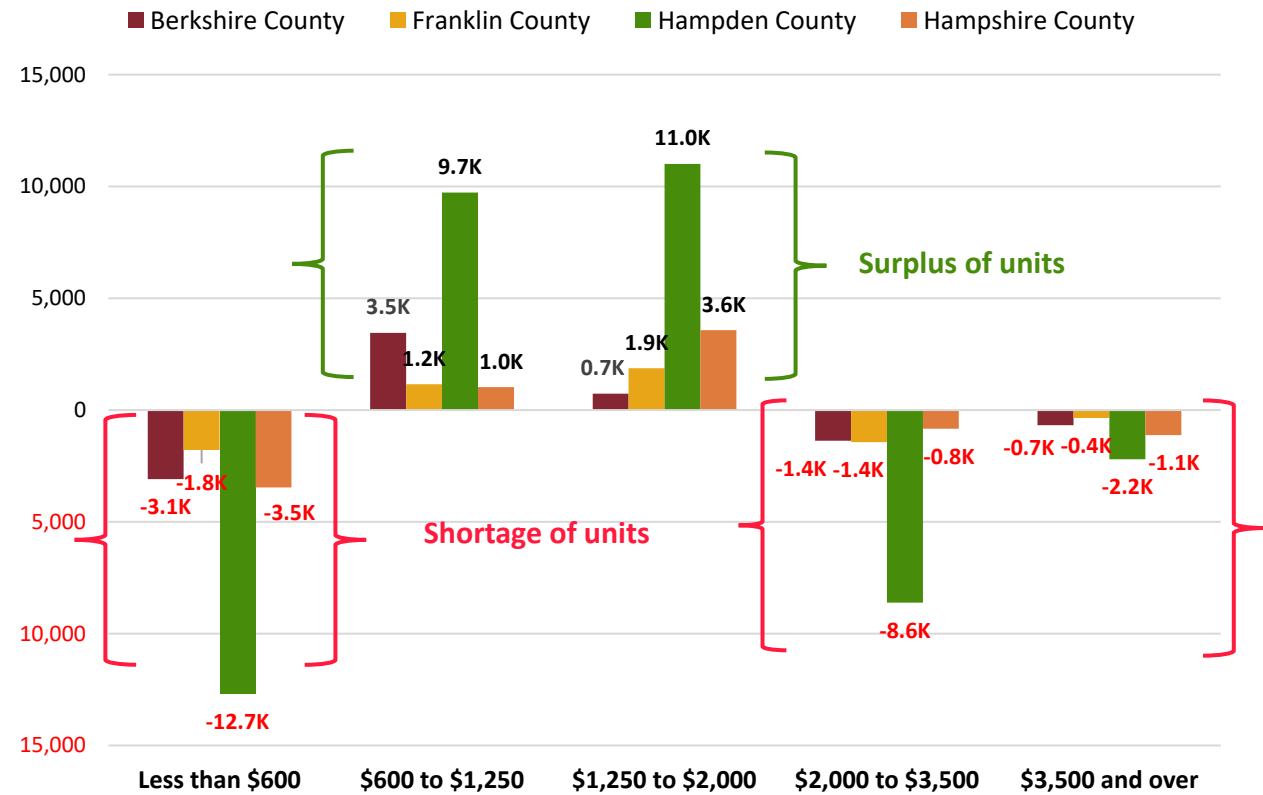
Table 5: Rental Unit Supply Mismatch by Price

	Berkshire County	Franklin County	Hampden County	Hampshire County	Western Massachusetts
Less than \$600*	3,086	1,788	12,677	3,462	21,013
\$600 to \$1,250	3,455	1,158	9,725	1,023	15,361
\$1,250 to \$2,000	735	1,874	11,011	3,573	17,193
\$2,000 to \$3,500	1,371	1,433	8,610	835	12,249
\$3,500 and over	678	352	2,200	1,121	4,351

Note: that units less than \$600 would most likely need to be subsidized units

Looking at western Massachusetts as a whole, there are around 21,000 rental units with rents less than \$600, but there are around 41,000 renter households that earn less than \$25,000 and would need a rent of less than \$600 to not be cost burdened (**Figure 25**).

Figure 24: Net Number of Rental Units Needed by Rent Price, Western Massachusetts Counties

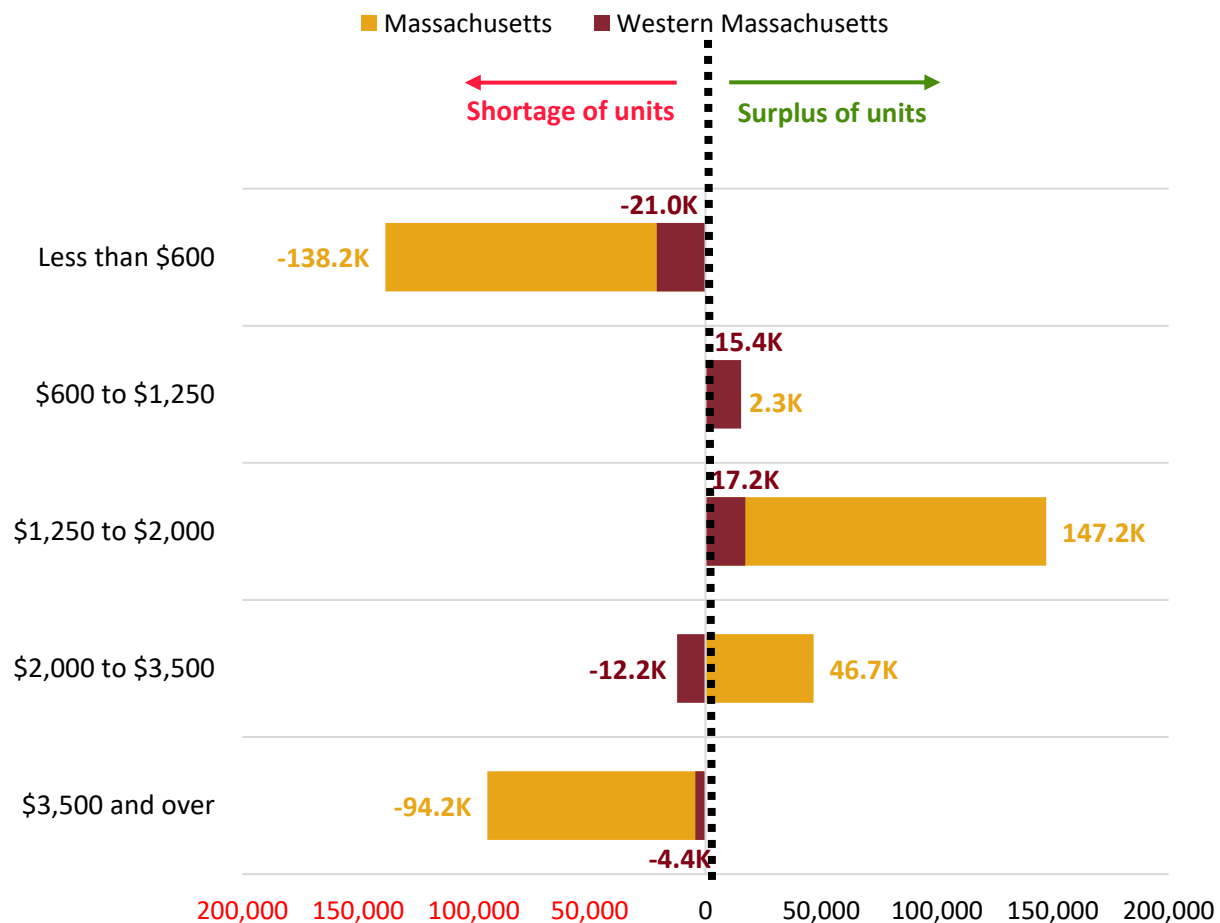


Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates S2503, S1901, B25063
Note: Analysis is based on household incomes rather than family incomes

This data also shows that there is a surplus of units in the \$600 to \$2,000 range, meaning there are more units in these price ranges than there are households who make the income needed for it to be affordable. This suggests that households that find the \$600 to \$2,000 monthly rent to be unaffordable may be forced to rent in that price range anyways, as there is a lack of cheaper units. However, this can also mean households in high income renter households are paying less than they could afford and occupying cheaper renter units. Especially considering there is a shortage of units \$2,000 and over. Despite the high- and highest-income groups having the least number of renter households, there are still not enough higher-end rental units available to those households—likely due to lack of enough new housing development overall.

As shown in Figure 25, statewide rental housing faces a similar issue with an abundance of units available in excess of \$1,250 despite incomes requiring lower prices to achieve affordability. There is a need for an estimated 21,000 units of rental housing at less than \$600 per unit in western Massachusetts, which accounts for approximately 15 percent of the need statewide for units at this price.

Figure 25: Net Number of Rental Units Needed by Rent Price, Western Massachusetts vs. State



Source: U.S. Census Bureau, American Community Survey 2019–2023 5-Year Estimates S2503, S1901, B25063

Note: Analysis is based on household incomes rather than family incomes

The imbalance between incomes and prices worsens the housing crisis by forcing households at a range of income levels to compete for the same pool of units. Research suggests that this disrupts the pattern of units becoming “naturally” affordable over time, through filtering.²⁸

The process of filtering, where housing units serve different income groups over time, has historically been a primary source of lower cost units in the United States. The previously referenced 2020 NMHC study found that filtering is most effective when markets are adding units through new construction, and that the decline in inventory since the Great Recession has led to “negative” or upward filtering of prices as the housing inventory remains extremely limited.²⁹

²⁸ Jonathan Spader, “Has Housing Filtering Stalled? Heterogeneous Outcomes in the American Housing Survey, 1985–2021,” *Housing Policy Debate* 35, no. 1 (2025): 3–25, <https://doi.org/10.1080/10511482.2023.2298256>.

²⁹ Myers and Park, *Filtering of Apartment Housing between 1980 and 2018*, 33.

A regional housing market can be described as a group of interrelated submarkets each with distinct pattern of inventory, demand, and price. The inventory of units in a region filters between these submarkets to serve different income groups over time. Households with higher incomes may be willing to spend more on rental housing, perhaps renting a unit with a better location, additional amenities, or more space. However, as limited housing inventory becomes more expensive in pricier submarkets, these higher-income households will either leave the community or rent a less expensive unit in a less-expensive submarket—increasing competition for housing affordable to lower-income households.³⁰

As mentioned, a reverse filtering effect has been observed in tighter housing markets, finding that that high prices drive homeowners to invest more money into their existing units, which they can then sell or rent at the higher market rates, potentially delaying or reversing the filtering process and making housing less affordable for lower-income households.³¹

The data for western Massachusetts (**Figure 24**) shows a surplus of units in the middle submarkets and a need for units in both the upper and lower submarkets, suggesting that building housing across many submarkets (including higher-end market-rate housing) could allow for those units to filter down and become more affordable.

There is some skepticism, however, about the efficacy of new housing construction in addressing the affordability crisis. Common misconceptions surrounding new housing construction, including that building market-rate units cannot reduce housing prices, have become more widespread as the housing crisis worsens. However, evidence supports the argument that without construction of housing at all levels (higher-end units in addition to units affordable to middle- and lower-income households), there is an unmet demand incentivizing the upward filtering of units in lower-cost submarkets to higher-cost submarkets, seen particularly in communities with low inventory and rising prices.

Upward filtering could be slowed or halted by increasing inventory at all price points, reducing competition for more affordable housing by giving higher-income renters more options in their submarket. With an adequate supply across submarkets, down-filtering could then provide more “naturally” affordable units over time.³² However, given the depth of the affordability crisis, government intervention (through building more subsidized affordable housing) is critical to ensuring an adequate supply of units for low- and moderate-income households.

³⁰ Vicki Been et al., “Supply Skepticism: Housing Supply and Affordability,” *Housing Policy Debate* 29, no. 1 (2019): 6, <https://doi.org/10.1080/10511482.2018.1476899>.

³¹ Been et al., “Supply Skepticism,” 6.

³² Been et al., “Supply Skepticism,” 7.

SUBSIDIZED HOUSING

The State of Massachusetts subsidizes affordable housing in two primary ways, by incentivizing the construction of fixed below-market rent (FBMR) “Capital A” Affordable housing units through the federally-funded Low-Income Housing Tax Credit (LIHTC)³³ and providing housing voucher programs such as the Section 8 Housing Choice Voucher Program (HCVP)³⁴ or the Massachusetts Rental Voucher Program (MVRP) that allow households to rent based on income (RBI), including mobile vouchers and project-based vouchers tied to specific units.³⁵ These housing subsidies serve thousands of income-eligible households across western Massachusetts and hundreds of thousands across the state, however, the inventory of these subsidized FBMR affordable units is insufficient, and the funding for housing vouchers is limited, extremely competitive, and facing uncertainty due to potential federal funding cuts.³⁶

The *Data Opens Doors* report published in early 2025 by the Metropolitan Area Planning Council and Massachusetts Housing Navigator quantifies this mismatch between the housing needs of low-income households and the current subsidized housing inventory. They found that the current supply of subsidized housing is only enough to serve 32 percent of the low-income renter households in need, meaning about 441,000 of 652,000 low-income households across the state must turn to the private market to find housing. This gap is especially evident for the lowest-income households, with 194,000 Extremely Low-Income Households (earning less than 30% of the area median income) without access to an affordable unit for which they would otherwise be eligible if supply were sufficient.³⁷

The report also breaks down this estimated shortage of subsidized units by regional planning area, identifying that in western Massachusetts, there is a gap of 39,406 subsidized units across Hampden and Hampshire Counties, 8,636 units in Franklin County, and 7,772 in Berkshire County.³⁸ Note that this assumes all households eligible for affordable housing are not able to find an affordable unit in the private rental market affordable to them, not accounting for “naturally” affordable housing that has filtered down over time.

³³ “Low Income Housing Tax Credit (LIHTC),” Mass.Gov, accessed June 20, 2025, <https://www.mass.gov/info-details/low-income-housing-tax-credit-lihtc>.

³⁴ “Apply for the Section 8 Housing Choice Vouchers Program (HCVP),” Mass.Gov, accessed June 20, 2025, <https://www.mass.gov/how-to/apply-for-the-section-8-housing-choice-vouchers-program-hcvp>.

³⁵ “Apply for the Massachusetts Rental Voucher Program (MRVP),” Mass.Gov, accessed June 20, 2025, <https://www.mass.gov/how-to/apply-for-the-massachusetts-rental-voucher-program-mrvp>.

³⁶ Jennifer Ludden, “Trump Budget Would Slash Rental Aid by 40% -- and Let States Fill the Gap If They Want,” National, *NPR*, May 2, 2025, <https://www.npr.org/2025/05/02/nx-s1-5374077/trump-budget-housing-rental-aid-hud-homelessness-funding>.

³⁷ *Data Opens Doors*, 10.

³⁸ Metropolitan Area Planning Council and Housing Navigator MA, “Data Opens Doors Storymap,” May 1, 2025, <https://storymaps.arcgis.com/stories/288e6cedbd714c34b3d253c09f19704e>.

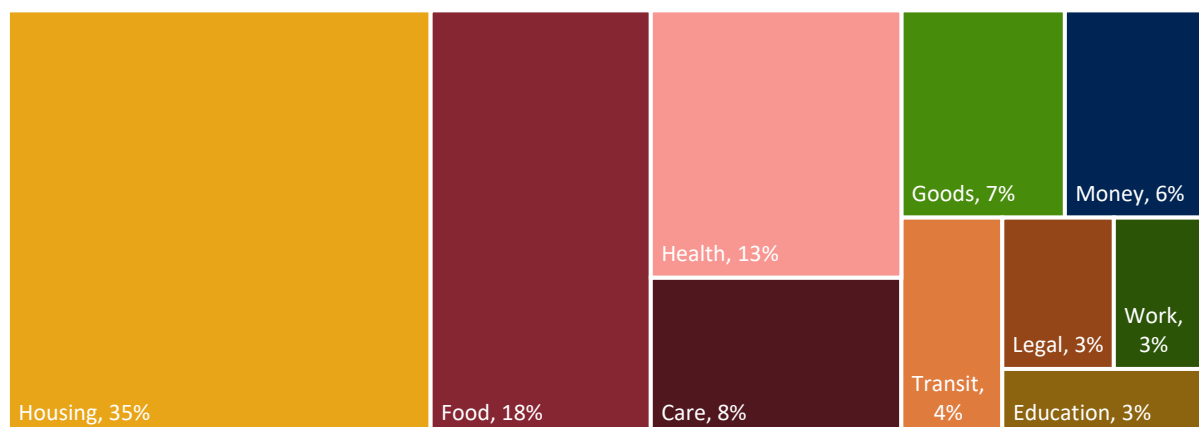
Housing Insecurity and Rental Assistance

SEARCHES FOR HOUSING RESOURCES

The overall lack of affordable options and high rates of rental cost burden lead many residents to seek out resources to assist in paying for housing. One widely used platform to find support, [413Cares](#), is a free community resource directory that helps to find and connect individuals and families to free and low-cost social care services.

413Cares is managed by the Public Health Institute of Western MA and supported by an Advisory Committee of organizations across the region. In addition to connecting to thousands of resources listed on the “find help” online platform, 413Cares has developed and organized a homepage to help residents and professionals navigate to key resources in their local communities on topics that are most searched for (Food, Housing, Mental Health, Substance Use, Legal, etc.). They also provide support to organizations and individuals in using the platform.

Figure 26: Percent of 413Cares Searches by Category 2021-2024



Source: Public Health Institute of Western Massachusetts (PHIWM) & 413Cares Data

Ever since launching in 2021, housing has been a consistent theme for users of the 413Cares platform. Shown in **Figure 26** above, searches for housing services have consistently made up the largest share of queries (greater than 30% of all searches). Top search keywords include: “help find housing”, “help pay for housing”, “help pay for utilities”, and “temporary shelter.”

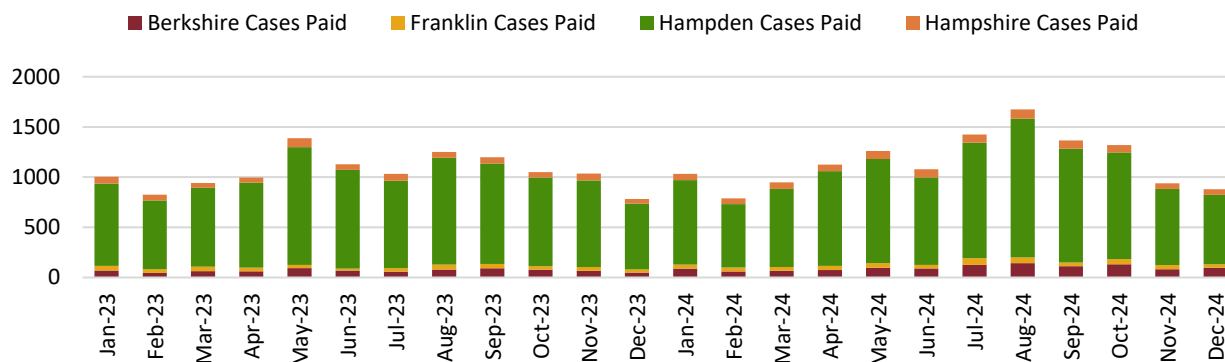
The top housing-related programs users are referred to through 413Cares include fuel assistance (through LIHEAP) administered by the Valley Opportunity Council, the Healthy Homes Asthma Program administered through Revitalize CDC, rental assistance administered by the Catholic Charities Agency of Springfield, Residential Assistance for Families in Transition (RAFT) administered by Way Finders, and discounted utilities through the National Grid. The clear demand for access to housing resources has led 413Cares to implement a dedicated [housing resource page](#) in early 2023, allowing platform users to quickly find local housing resources without needing to use the search function.³⁹

³⁹ “Housing Resources,” 413Cares, accessed July 10, 2025, <https://www.413cares.org/housing>.

EMERGENCY HOUSING ASSISTANCE (RAFT)

Income-eligible households in Massachusetts at risk of homelessness or losing housing are eligible for the state funded Residential Assistance for Families in Transition (RAFT) program, which provides up to \$7,000 per 12-month period for households to cover rent, utilities, moving costs, and mortgage payments.⁴⁰ Cases are administered by regional agencies like Way Finders that handle applications and distribute housing assistance funds. The following **Figure 27** and **Figure 28** display the number of RAFT cases fully paid out and the total amount of funding distributed for each month over 2023 and 2024.

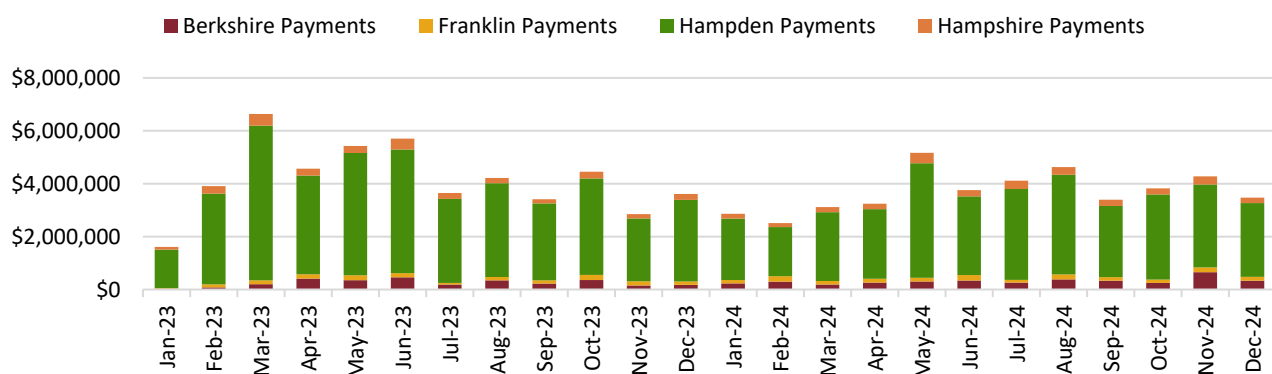
Figure 27: Monthly Housing Assistance (RAFT) Cases Paid by County, 2023-2024



Source: Way Finders

The significant majority of RAFT funding in the 2023-2024 period was distributed to Hampden County. As shown previously in **Table 2** and in the following **Figure 28**, Hampden County is the most populated and home to most of the lowest-income renter households in the region, which may explain much of the concentrated need for housing assistance funding.

Figure 28: Housing Assistance (RAFT) Payments Distributed by County, 2023-2024



Source: Way Finders

⁴⁰ Mass.Gov, "Apply for RAFT (Emergency Help for Housing Costs)."

Demographics

Western Massachusetts maintains a predominantly rural development pattern but is also home to several regional population and employment centers, such as Springfield, Holyoke, and Pittsfield. These gateway cities developed rapidly during industrialization and remain distinct in terms of population density and development from surrounding communities.

Excluding Hampden County, western Massachusetts has a smaller share of BIPOC residents than the state overall. Hampden County gateway cities include Chicopee, Holyoke, Springfield and Westfield. As is true throughout the commonwealth, gateway cities in western Massachusetts have a diverse population. The gateway cities are home to a substantial share of the regions Black population and Hispanic and Latino residents. The population of western Massachusetts is increasingly diverse, through segregation is persistent.

While several of the rural communities in western Massachusetts saw an increase in population during the COVID-19 pandemic, long-term population trends for the region are of slow growth or decline. Additionally, western Massachusetts region has an older population than the rest of state, and it is getting older. The data show an increased proportion of individuals over the age of 65, particularly in Franklin and Hampshire Counties. The decline in population does not translate into an equal decline in demand for housing as households are smaller and therefore even as the population is projected to decline, demand for housing remains strong as the number households are anticipated to increase. These smaller and older households will need smaller and more accessible units than have traditionally been constructed, especially in rural areas where older, single-family homes dominate.

Further explored in the following sections, these demographic shifts have implications on the current and future housing market and present opportunities to address historic inequities through regional housing policy and plan for changes in the population, especially as the population in the region ages.

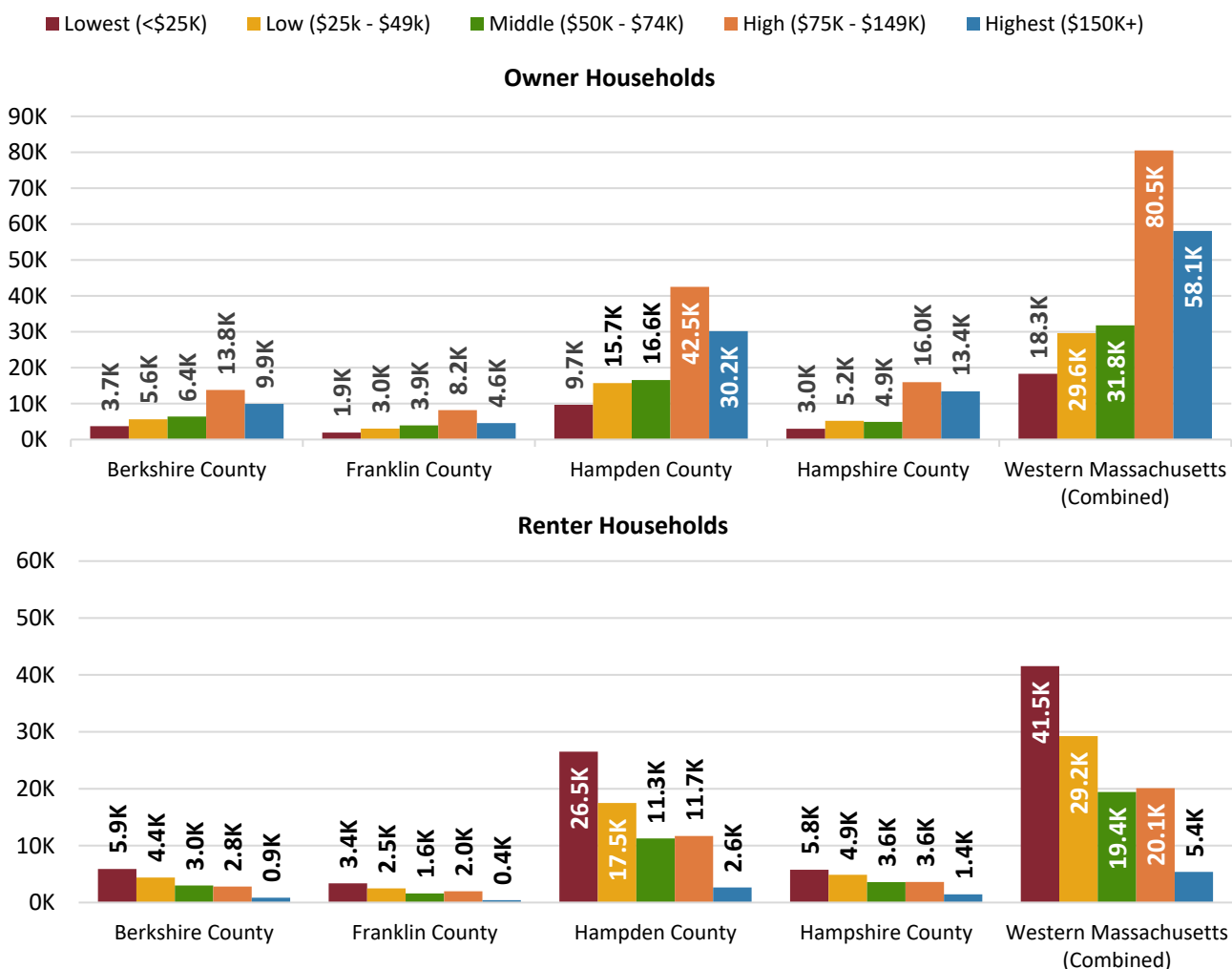
Income

Massachusetts has the distinction of having some of the highest incomes in the nation. In 2024, Massachusetts had the highest real per capita personal income in the nation, excluding the District of Columbia. In 2024, the state's real per capita income was almost \$94,000 compared to approximately \$88,000 in New England and just over \$72,000 in the U.S.⁴¹ Along with higher incomes, the state is also known for having a high cost of living, driven in large part by housing. While housing costs are highest in eastern Massachusetts, it is also true that many of the highest paying jobs are centered in the greater Boston area and incomes in western Massachusetts are, on average, lower. Just as incomes vary across the state, there is also significant variation within western Massachusetts.

As is true across the commonwealth, in western Massachusetts households with higher incomes are more likely to own their homes and renters are more likely to have low incomes. The majority of homeowners, over 80,000, have incomes between \$75,000 and \$149,000 and another 58,100 earn more than \$150,000 a year. In contrast, the majority of renter households in the region earn less than \$49,000 annually (**Figure 29**). Given the high cost of housing in the region, low- and moderate-income households often struggle to find housing. The state's household median income is nearly \$100,000, while all four western Massachusetts counties have lower median household incomes. Hampshire County has the highest median household income of all western Massachusetts counties, at approximately \$80,000, while Hampden County has the lowest at around \$67,000 (See **Appendix B, Table 21**). In 2023, 36 percent of renters earned less than \$25,000. Applying a 30 percent affordability threshold, this indicates one in three households can only afford to pay \$625 per month in rent (**Table 2**).

⁴¹ "Personal Income by State," U.S. Bureau of Economic Analysis (BEA), accessed May 15, 2025, <https://www.bea.gov/data/income-saving/personal-income-by-state>.

Figure 29: Number of Households by Income by County, 2023



Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25118

Race and Ethnicity

Much of the racial and ethnic diversity in Massachusetts is concentrated in its urban centers and gateway cities. This remains true in western Massachusetts. Hampden County, which is home to Springfield and Holyoke and a handful of other gateway cities, is the most diverse area in the region. In contrast, Berkshire and Franklin counties, which are predominantly rural, are less diverse in terms of race and ethnicity.⁴²

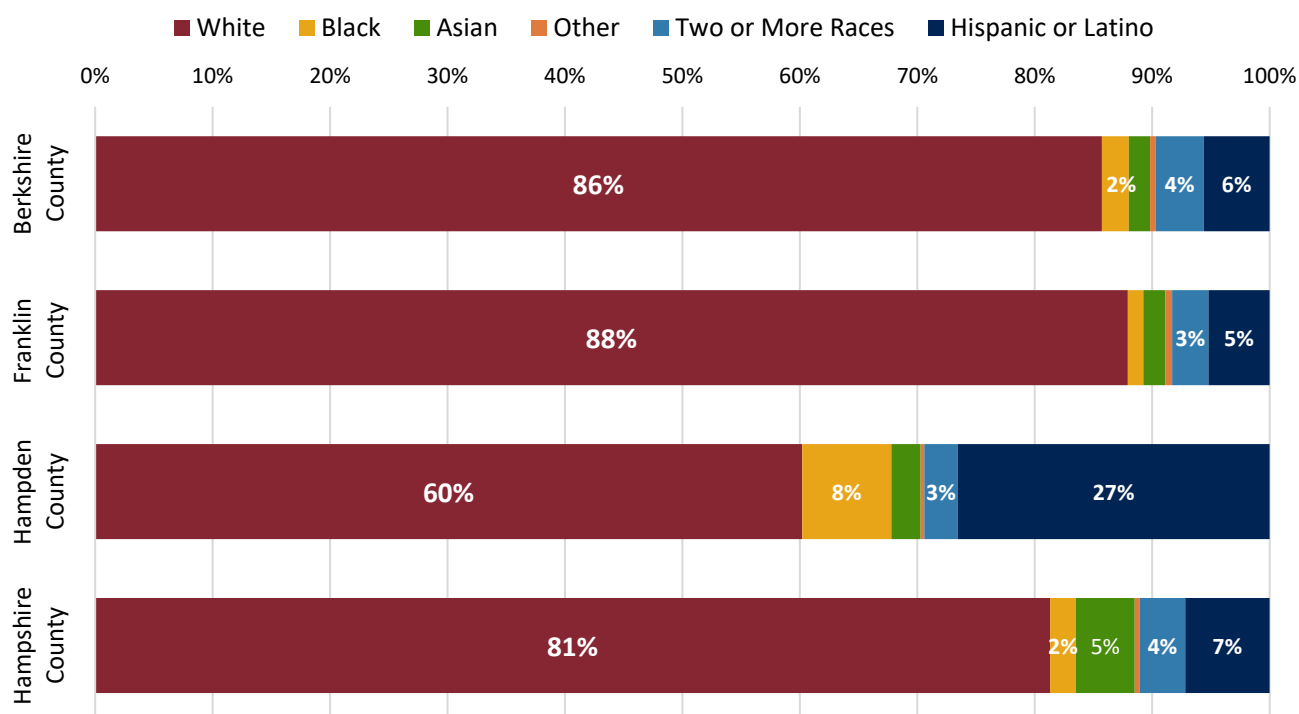
Hampden County is the most diverse county in the region. Eight percent of residents identify as Black or African American and it has a large Hispanic and Latino population (**Figure 30**), making up 27 percent of its total population— a much higher share than the state overall (13%). Within the county there are

⁴² Note: Data on race groups in this report may include Hispanic or Latino persons and Hispanic or Latino persons may be of any race, unless otherwise noted.

areas of even greater diversity, for example, Holyoke, which has a vibrant Puerto Rican community and the highest concentration of Puerto Rican residents in the nation, outside of Puerto Rico.⁴³ The gateway cities in the region are home to immigrants from across the globe.

The entire region has seen an increase in diversity (**Figure 31**). While there has been slow growth or decline in the total population in all four counties since 2000, there have been notable shifts in the racial and ethnic demographics of the region. In all four western Massachusetts counties, the white population has decreased since 2000. Thus, population growth has been driven primarily by other racial and ethnic groups. In part this reflects the role immigration plays in sustaining the Massachusetts population. It also reflects changes in the way people identify, and the U.S. Census bureau asks about race and ethnicity.⁴⁴ The largest population increase has been in individuals who identify as either “Two or More Races” or “Hispanic or Latino.” There has also been growth in the populations identifying as “Asian,” “Black,” and “Other.”

Figure 30: Share of Race and Ethnicity by County in Western Massachusetts, 2023



Source: U.S. Census Bureau, American Community Survey 2018-2023 5-Year Estimates, B03002

Note: Race groups are non-Hispanic or Latino, Hispanic or Latino may be of any race.

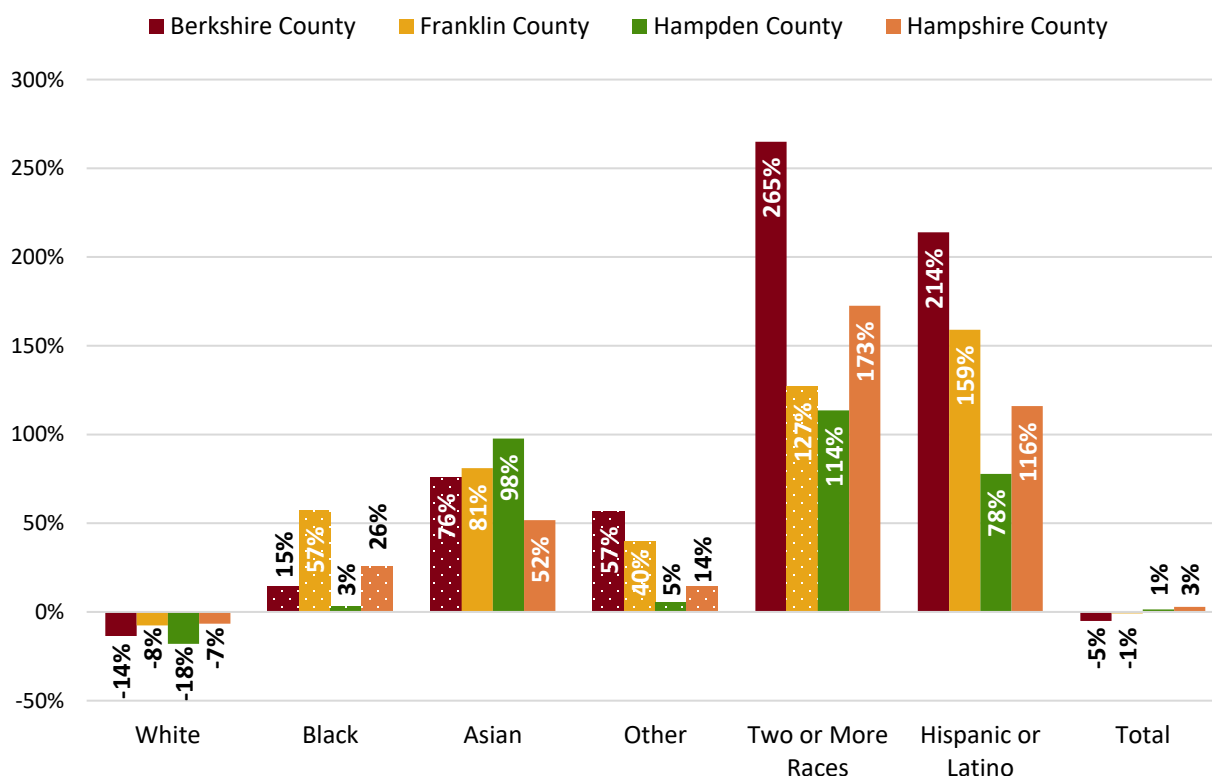
⁴³ Carlos Vargas-Ramos and Charles Venator-Santiago, “Anticipated Vulnerabilities: Displacement and Migration in the Age of Climate Change,” *CUNY Centro, The Center for Puerto Rican Studies*, September 1, 2019, https://academicworks.cuny.edu/cpr_pubs/23.

⁴⁴ Brittany Rico et al., “2020 Census Shows Increase in Multiracial Population in All Age Categories,” *Census.gov*, June 1, 2023, <https://www.census.gov/library/stories/2023/06/nearly-a-third-reporting-two-or-more-races-under-18-in-2020.html>. The U.S. Census Bureau says comparisons with the 2020 Census “should be made with caution, taking into account improvements the U.S. Census Bureau made to the Hispanic or Latino origin and race questions and the ways we code what people tell us.”

Exploring the breakdown of these demographic changes within the region since 2000 (illustrated by Error! Reference source not found.), Berkshire County has seen the highest percentage increases in individuals identifying as “Two or More Races” (265%) and “Hispanic or Latino”(214%). Hampshire and Franklin County also increased by over 100 percent in both of those populations as well.

Hampden County has continued to see growth in individuals identifying as “Hispanic or Latino” (78%) as well along with high growth in individuals identifying as “Two or More Races” (114%) and “Asian” (98%).

Figure 31: Change in Population by Race and Ethnicity by County, 2000 - 2023



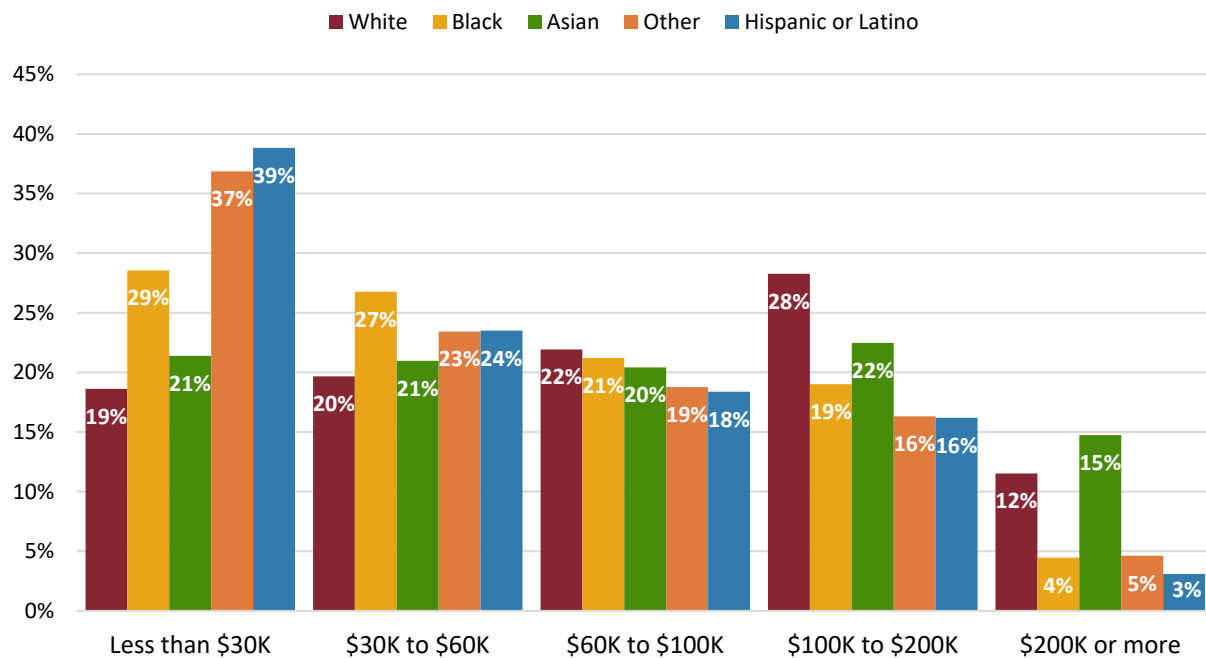
Source: U.S. Census Bureau, Decennial Census (2000, 2010), American Community Survey 2014-2018 5-Year Estimates and 2019-2023 5-Year Estimates, B03002, Note: Bars shown with dots have margins of error higher than 20 percent of the estimated change.

The relatively small populations in Berkshire, Franklin, and Hampshire counties lead to a relatively large shift in proportion (or share % of population), while the actual number of individuals is small in comparison to the change in Hampden County. For example, Hampden County added around 54,000 individuals identifying as “Hispanic or Latino,” compared to between 2,000 and 6,000 for each of the other western Massachusetts counties. The breakdown by county can be found in **Appendix B, Table 10**.

INCOME BY RACE AND ETHNICITY

Income inequality across race and ethnicity persists across the region. White and Asian households are more likely to have higher incomes than Hispanic or Latino households, Black or other racially-identifying households, who are more likely to earn lower incomes (\$60k or less annually) (**Figure 32**).

Figure 32: Household Income by Race and Ethnicity, Western Massachusetts, 2023



Source: U.S. Census Bureau, American Community Survey 2014-2018 5-Year Estimates and 2018-2023 5-Year Estimates, B19001

Hispanic or Latino households are most likely to earn less than \$30,000 a year. Over a third of households who identify as Hispanic or Latino are in this group and nearly two thirds earn less than \$60,000. On average, Black households are also struggling financially, more than half of the Black households earn incomes of \$60k or less.⁴⁵ Likewise, those who are Hispanic or Latino or other race have the highest concentrations in the less than \$30k group. Almost 40 percent of households in these populations have an annual income of less than \$30k.⁴⁶

Income stratification along race and ethnicity can also be seen in other income measures, such as median family income. Throughout western Massachusetts, median family income is highest for white families, followed by Asian families (**Figure 33**). Like household income, median family incomes for Black and Hispanic or Latino families are generally lower than white and Asian families, statewide and in western Massachusetts. While these median incomes highlight the persistent inequality in income across race and ethnicity, it is also important to note that families and households of all racial background struggle to earn enough income to cover necessities. In western Massachusetts, nearly one in five households earns less than \$30,000.

Since 2018, however, there has been an increase in Black and Latino median family incomes. In Hampden County, the Hispanic or Latino median family income increased from \$36k to \$50k, which is a

⁴⁵ Note that the Black population is small in Berkshire, Franklin, and Hampshire counties; around 86% of the Black population in Western Massachusetts lives in Hampden County.

⁴⁶ The individual county-level data can be seen in **Appendix B, Table 21**, however, due to the small racial and ethnic populations in some of the counties, there are higher margins of error.

40 percent increase.⁴⁷ This is a faster rate than the white median family income in the county, which grew by 17 percent in the same period. The Hispanic or Latino median family income in Berkshire County also increased, by over 40 percent from \$54k to \$76k, which again is a faster rate than the increase for white families, which only had a three percent increase over this period in Berkshire County. This follows trends in the greater economy where tight labor markets during and after the COVID-19 led to real wage gains, especially for workers in lower-wage jobs.⁴⁸

Also notable, there was no change in median family income between for Asian families in Hampden County from 2018 and 2023. In the state overall, Asian families have the highest median family income, but in Hampden County, Asian families' incomes do not keep up with white families.⁴⁹

Overall, in western Massachusetts, the largest increases in median family income have been for Hispanic or Latino families in Hampden and Berkshire counties. However, while the white median family income has increased at a slower rate, it remains higher than other racial and ethnic groups. In Hampden County, the white median family income is still more than double the income of Hispanic or Latino families. While the gap may be decreasing, there are still sizable income differences among the different racial and ethnic groups across the state. This can be seen in Hampden County, and to some extent in the other counties, however, the margins of error make it difficult to fully examine this trend in the other counties and region.⁵⁰

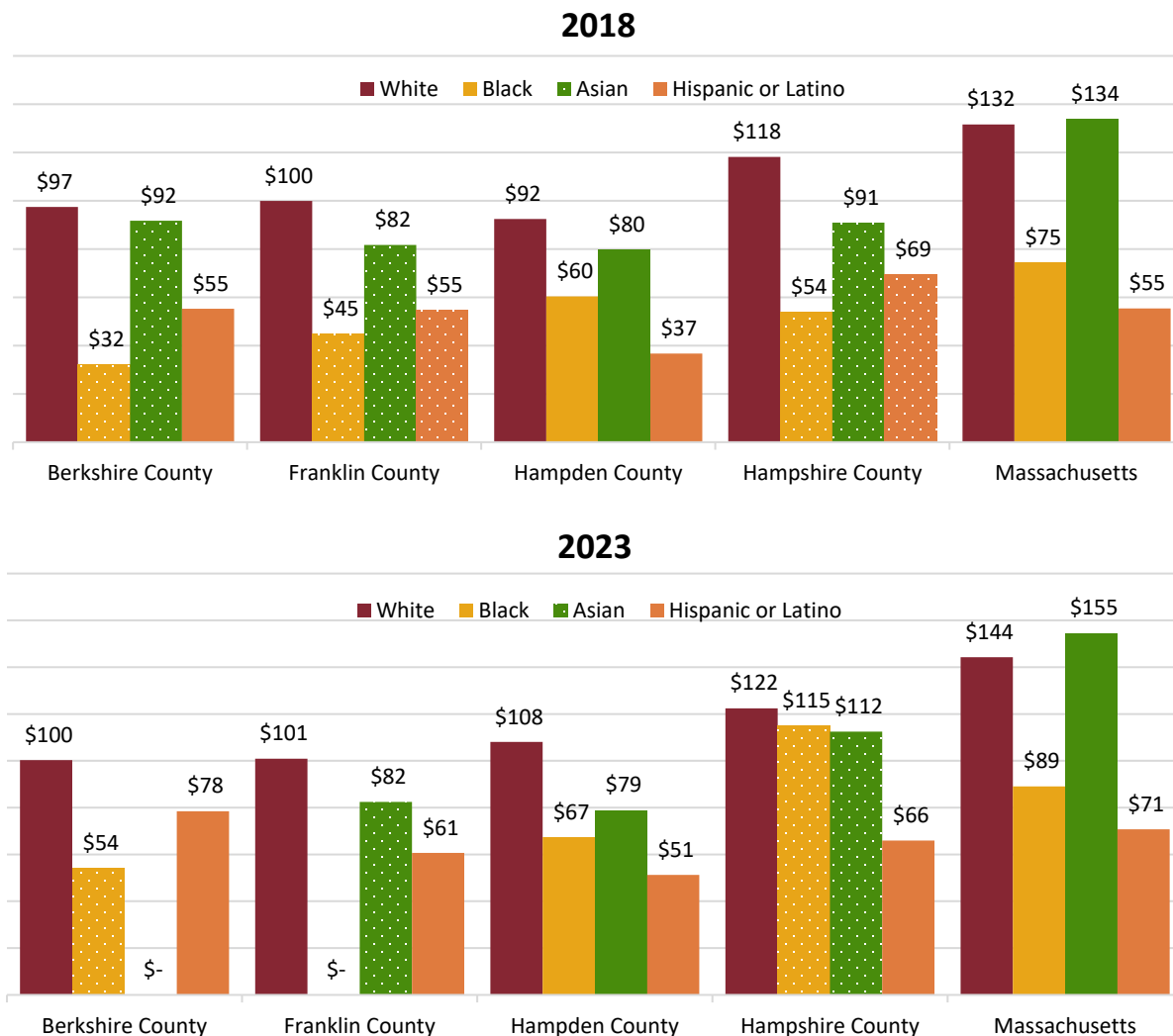
⁴⁷ 2018 data is inflation-adjusted to 2023 dollars.

⁴⁸ Note that due to the small size of some of the racial and ethnic groups in Berkshire, Franklin, and Hampshire counties the Census estimates have higher margins of error, due to the smaller sample size— seen in Figure 5. For example, the estimates show a large increase in Black family median income in Hampshire County from 2018 to 2023, but when the margin of error is considered, the 2023 estimate of \$113k could actually be anywhere in between \$61k and \$163k. It is difficult to draw conclusions on these data given this high margin of error.

⁴⁹ Note that due to the large margin of errors it is possible that the true family incomes for Asian and white families overlap in the other three counties.

⁵⁰ The high margins of error make it difficult to fully examine income trends by race and ethnicity in the smaller counties of Western Massachusetts.

Figure 33: Median Family Income by Race and Ethnicity, 2018 and 2023



Source: U.S. Census Bureau, American Community Survey 2018 & 2023 5-Year Estimates, B19113

Note: Bars shown with dots have margins of error higher than 20 percent of the estimate. Missing bars for populations that do not have a large enough sample. 2018 data is inflation-adjusted to 2024 dollars.

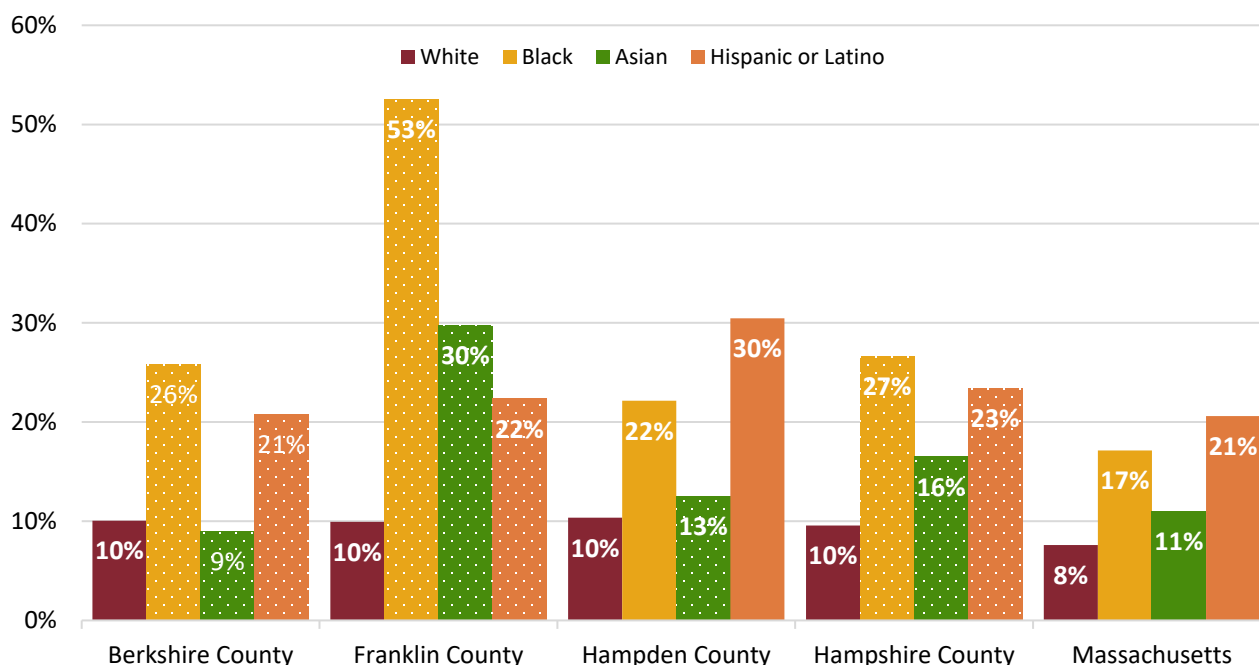
Another measure of economic wellbeing is the federal poverty rate, which considers household size. Analysis of the poverty rate in western Massachusetts counties also shows racial and ethnic disparities. The federal poverty line is intended to reflect the income a household needs to afford a basic set of goods and is adjusted by household size. However, it is consistent across the nation and is not adjusted to reflect changes in the cost of living. For example, in 2023 the federal poverty line was \$14,850 for a one-person household and \$30,000 for a family of four.

Residents of western Massachusetts are more likely to be living below the federal poverty line compared to other residents of the state (**Figure 34**). Across the region, ten percent of the white population has an income below the poverty level, which is slightly higher than the eight percent for the white population statewide. The greatest differences are seen in Hampden County, where 30 percent of Hispanic or Latino residents are living below the poverty line and 22 percent of the Black residents is

below poverty. These are both higher rates than the state (21% for Hispanic or Latino and 17% for Black). They are also notably higher than the percentage of the white population.

Across the region, Black residents are more likely to be living below the poverty line than their peers outside the region.⁵¹ Rates of poverty for Hispanic or Latino residents are closer to state averages outside Hampden County. Still, even with high margins or error, the poverty rates for the Hispanic or Latino population in the region are higher than that of the white population.

Figure 34: Percent Below Poverty by Race and Ethnicity, 2023



Source: U.S. Census Bureau, American Community Survey 2023 5-Year Estimates B17001A – I

Note: Bars shown with dots have margins of error higher than 20 percent of the estimate. Percent below poverty is based on income in the past 12 months below poverty level.

COST BURDEN BY RACE AND ETHNICITY

As described previously in **Cost Burden**, a household is cost burdened when it spends more than 30 percent of its income on housing expenses, such as rent, mortgage, or utilities.⁵² Alongside disparities

⁵¹ The small sample sizes and large margins of error in the smaller counties or Western Massachusetts must be considered for this data in these counties. However, even with the margins of error in Franklin County, the share of the Black population below poverty is still higher than the state. The Black poverty rate could be between 32 percent and 73 percent for Franklin County. Even at 32 percent, this is a higher rate than the state's 17 percent. Similarly, in Hampshire County, the Black percent below poverty is between 19 and 35 percent with the margins of error, which is also still a higher rate than the state. The Berkshire County estimate with margins of error could be below or above the state level.

⁵² "Nearly Half of Renter Households Are Cost-Burdened, Proportions Differ by Race," U.S. Census Bureau, September 12, 2024, <https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html>. The U.S. Census bureau produced a detailed table of housing cost burden by race starting with the 2024 American Community Survey. Previously this table was only available in a special tabulation available from HUD itself.

between renter and owner households, housing cost burden also varies by race and ethnicity of the head of household, impacting BIPOC households disproportionately, displayed in the following **Table 6**.

Black, and Hispanic or Latino households are more likely to be housing cost burdened compared to white households. While 23 percent of white homeowners in western Massachusetts are cost-burdened, nearly a third of Black, and Hispanic or Latino homeowners are cost burdened. These rates of housing cost-burden mirror the state rates, even though single-family home prices in western Massachusetts are typically lower than the state averages.

Table 6: Housing Cost Burden by Race

Share of Households with a Housing Cost Burden Greater than 30 Percent, 2019-2023		
Owners	Western Massachusetts	Massachusetts
Total	24.0%	24.7%
White	22.9%	23.8%
Black	31.7%	33.7%
Asian	35.1%*	24.1%
Hispanic or Latino, any race	33.0%	32.0%
Renters	Western Massachusetts	Massachusetts
Total	47.9%	46.0%
White	46.5%	43.6%
Black	52.1%	52.2%
Asian	47.2%*	38.8%
Hispanic or Latino, any race	50.2%	51.6%

Source: ACS 5YR 2019–2023, B25140, B25140A, B, D and I

Note: Owners includes those with and without a mortgage. White, Black and Asian categories may include hispanic households. Values with an asterisk (*) have a margin of error greater than 20 percent of the estimate.

Black and, Hispanic or Latino renter households in western Massachusetts are also more likely to be cost burdened than white renter households. Over half of Black, and Hispanic or Latino renter households are cost burdened compared to 47 percent of white renter households. Again these rates and disparities largely mirror the state, though rates of cost burden overall are slightly higher among renters in western Massachusetts even though rents are generally lower. These patterns of racial disparities reflect historic discrimination and continuing inequities in access to housing and economic opportunity. These disparities also drive rates of home ownership and renting, which vary by race and ethnicity.

TENURE BY RACE AND ETHNICITY

Across western Massachusetts, white households are more likely to be homeowners, and Black, and Hispanic or Latino households are more likely to be renters. These disparities in access to homeownership are driven by historical policies and practices such as redlining, which have limited access to homeownership for Black, and Hispanic or Latino households which in turn shut out generations of western Massachusetts residents from the potential to build wealth and have access to

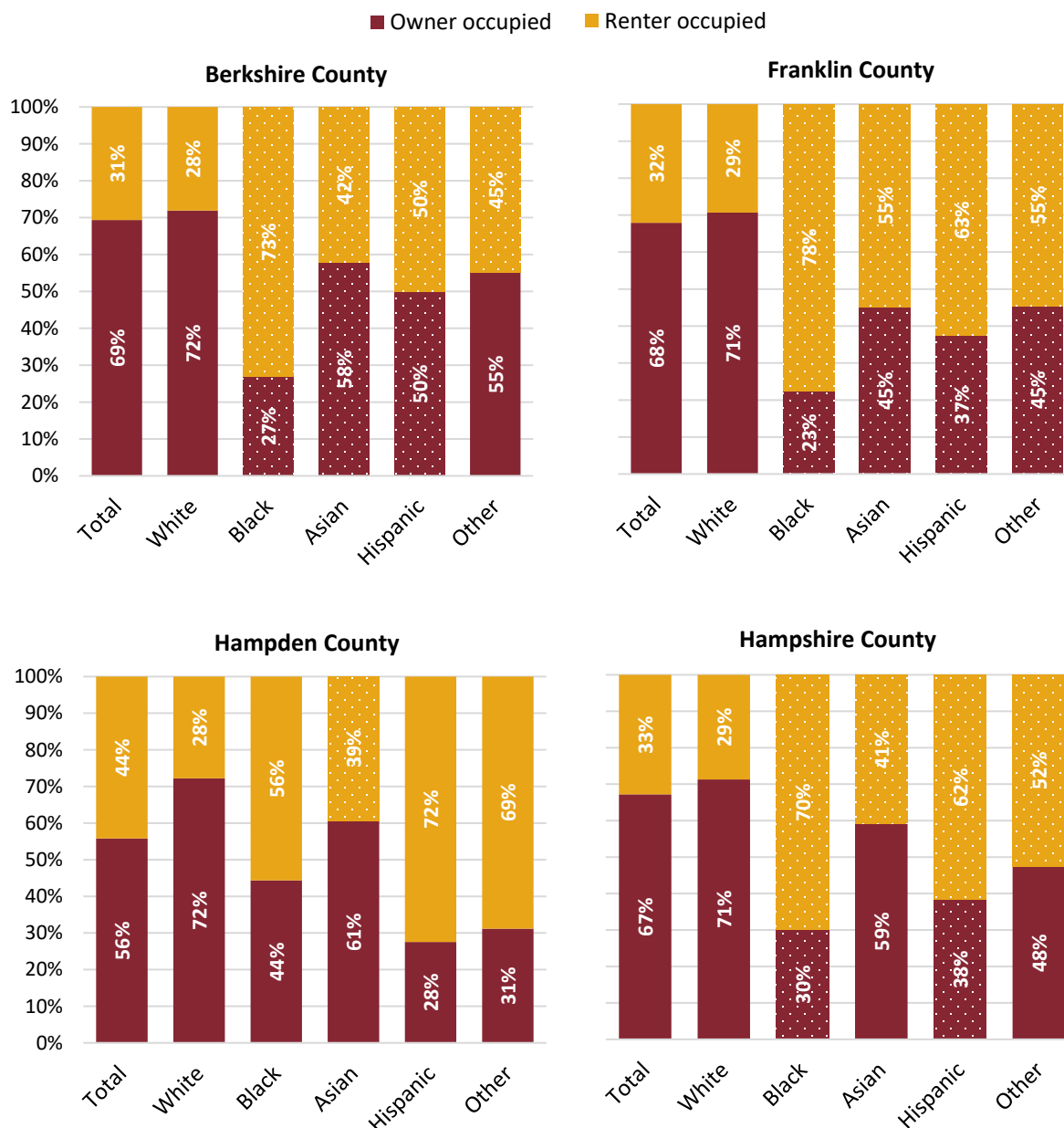
opportunity in largely single-family communities. These patterns also contributed to segregation that still exists today and is explored in the next section.

In Hampden County, which has the largest Hispanic or Latino population in western Massachusetts, only 28 percent of Hispanic or Latino households are homeowners, and 72 percent are renters (**Figure 35**).⁵³ This is the inverse of white households in Hampden County where 72 percent are owners and 28 percent are renters. Black, and Other households also have lower rates of homeownership; 56 percent of Black households are renters and 69 percent of Other race households are renters.

Disparities in home ownership reflect current disparities in access to capital financing (wealth) which is vital to buying a home. As shown in **Figure 33**, white families, on average, have higher median incomes than Hispanic or Latino families statewide and in all western Massachusetts counties. The median family income of Hispanic and Latino households is less than half that of white households in Hampden County and that contributes to lower rates of homeownership. However, current economic disparities have grown out of historical patterns of segregation and a lack of access to opportunity.

⁵³ Note the U.S Census reports the numbers of households in “owner occupied” and renter occupied” housing units. Here we refer to households in “owner occupied” units as homeowners and those in “renter occupied” units as renters.

Figure 35: Tenure by Race by County, 2023



Source: U.S. Census Bureau, American Community Survey 2023 5-Year Estimates, B25003A - B25003I

Note: Bars shown with dots have margins of error higher than 20 percent of the estimate.

Discriminatory practices such as redlining have negatively impacted the region's communities of color and prevented access to homeownership, which has been one of the primary avenues for building generational wealth in the U.S. over the past several decades. Redlining is well documented in western Massachusetts communities including Holyoke, Chicopee, Springfield and Pittsfield and was likely more

widespread throughout the region.⁵⁴ Under redlining, residents of communities that were labelled red on lender-produced mortgage risk maps were unable to receive home financing. The lenders which produced or commissioned the redlining maps often gave communities of color worse ratings, preventing residents from getting loans to become homeowners either in their current community or in surrounding neighborhoods. This unevenly prevented access to an important source of capital and has helped perpetuate inequalities between racial and ethnic groups today. Redlining was made formally illegal under the Fair Housing Act of 1968, but the impacts linger. Redlining was not the only method of housing market discrimination, for example, explicit policies such as racial covenants were placed on properties, explicitly forbidding people of color from owning certain parcels of land. These worked alongside more covert discrimination such as realtors “steering” homebuyers away from properties in white neighborhoods or underwriting and appraisal bias which is still documented today in parts of Massachusetts.^{55,56} Only recently has work begun to identify and grapple with the full extent and legacy of these practices across the region.⁵⁷

⁵⁴ Robert Nelson et al., “Mapping Inequality,” American Panorama, accessed August 31, 2023, <https://dsl.richmond.edu/panorama/redlining/#loc=12/42.264/-71.074&city=quincy-ma&text=downloads>.

⁵⁵ Julian E.J. Sorapuru, “Why Appraisal Bias Lingers in Black Neighborhoods, Even as Boston Outperforms Most of the Country - The Boston Globe,” BostonGlobe.Com, accessed June 27, 2025, <https://www.bostonglobe.com/2024/05/05/metro/appraisal-bias-boston/>.

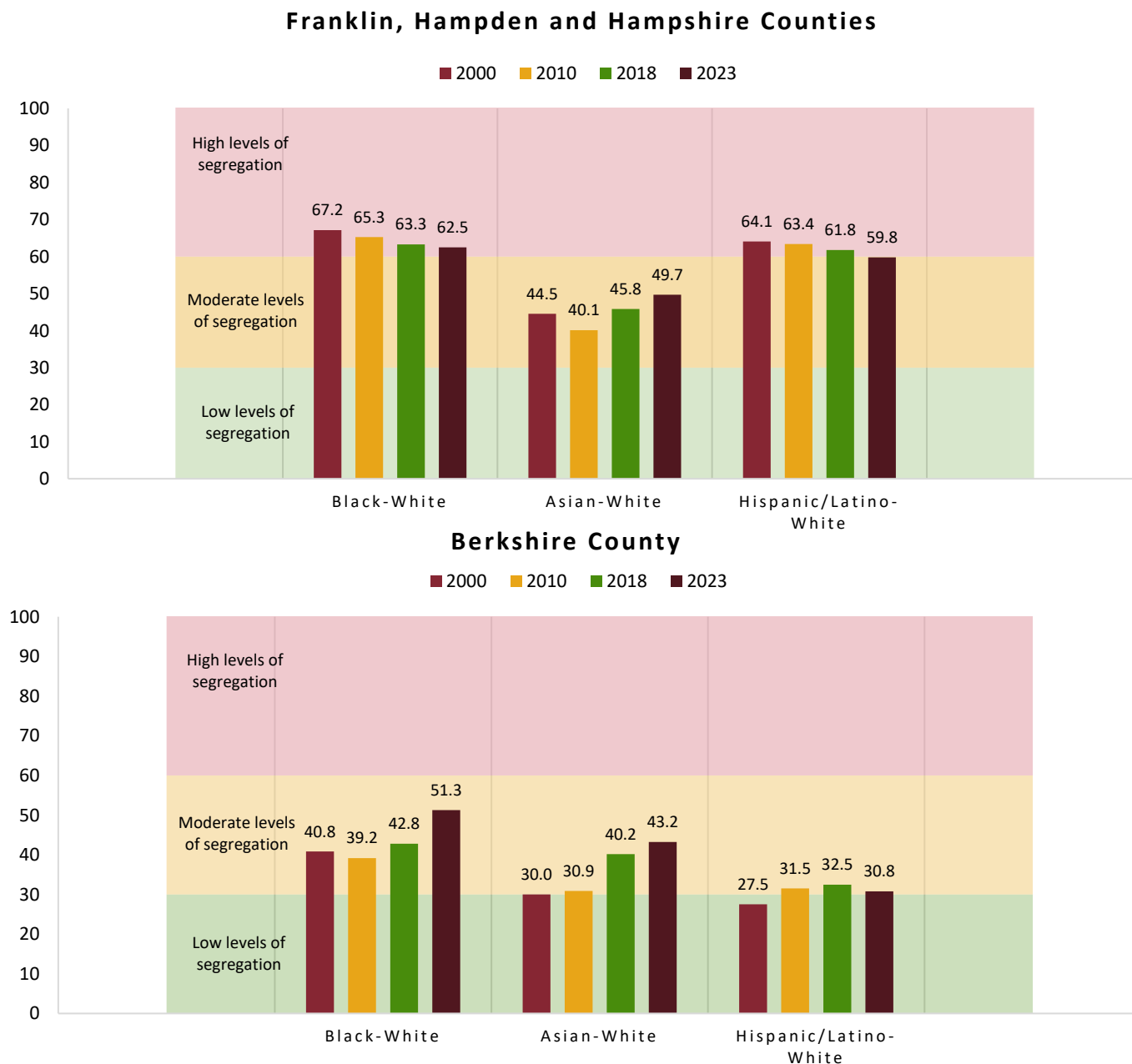
⁵⁶ “AG Campbell Issues Consumer Guide on Appraisal Discrimination to Protect Homebuyers and Homeowners,” Mass.Gov, accessed June 23, 2025, <https://www.mass.gov/news/ag-campbell-issues-consumer-guide-on-appraisal-discrimination-to-protect-homebuyers-and-homeowners>.

⁵⁷ “Northampton Reparations Study Commission,” City of Northampton, accessed July 10, 2025, <https://northamptonma.gov/2508/Northampton-Reparations-Study-Commission>.

SEGREGATION AND DISSIMILARITY INDEX

Diverging rates of homeownership between BIPOC and white residents of western Massachusetts have also led to segregation. Due to the persistence of single-family zoning, rental housing is largely concentrated in the urban centers of western Massachusetts. Thus, a household that cannot afford to buy a large single-family home will likely have to move to or remain in the region's denser urban areas.

Figure 36: Dissimilarity Index, Western Massachusetts Counties, 2000-2023



Source: U.S. Census Bureau, American Community Survey 2023 5-Year Estimates, B03002, Census 2000 SF1 P008 and SF1 P005

Note: Black and Asian are non-Hispanic or Latino, Hispanic or Latino may be of any race.

BIPOC households are disproportionately represented among renters and, as a result, are more likely to live in urban areas. These patterns, combined with the history of racist housing discrimination have led to a highly segregated region.

One measure of segregation is the dissimilarity index. The dissimilarity index ranges from 0-100, where a value of 100 means that two racial groups reside in separate census tracts⁵⁸ (i.e., complete segregation), and a value of 0 indicates that they are distributed exactly the same way across tracts (i.e., complete integration). This index can also be interpreted as a percentage of people from that race or ethnic group that would have to move to achieve an even distribution (based on distribution across the county).

The dissimilarity data suggest growing segregation in the Berkshires between 2018 and 2023 between Black and white communities and Asian and white communities. In contrast, dissimilarity between Hispanic or Latino and white residents of the Berkshires has fallen. For all combinations of racial and ethnic groups, there are moderate levels of segregation in Berkshire County. Compared to the Franklin, Hampshire and Hampden region, Berkshire County has lower levels of segregation overall.

The three-county region's higher levels of segregation are driven by the very high concentration of Hispanic or Latino, and Black non-Hispanic or Latino residents in urban centers in the region, particularly Springfield and Holyoke in Hampden County. Outside of these areas, white residents make up larger shares of the population with 88 percent of Franklin County and 81 percent Hampshire County being white, compared to 60 percent of Hampden County (Error! Reference source not found.). The heavy concentrations of BIPOC residents in only a small area of the region, push the area into high levels of segregation. Dissimilarity is trending downwards for Black and white households as well as Hispanic and white households. In contrast, dissimilarity is increasing between Asian and white households. The region's Asian residents are most heavily concentrated in Hampshire County (5%). In Hampden and Franklin counties, Asian residents makeup approximately two percent of the population.

Age & Ability

Like the state, the population in western Massachusetts has become considerably older over the past decade. Between 2010 and 2023, the 65 and over population in Franklin County increased by 56 percent. In Hampshire County, which has a younger population overall due to the presence of the Five Colleges, saw a 51 percent increase in adults 65 and over. Both counties are aging faster than the state, which had a 35 percent increase in adults 65 and over. Berkshire and Hampden County had smaller increases of 29 and 26 percent, respectively. These counties are not aging as fast as the state or as the other counties in western Massachusetts, but they are still seeing increases in the 65 and over population. See detailed age data in **Appendix B, Table 9**.

The aging of the population has highlighted the need for accessible housing. There is a growing shortage of accessible housing in the state and the region, and as the population ages, demand for accessible

⁵⁸ "Glossary," U.S. Census Bureau, accessed July 21, 2025, <https://www.census.gov/programs-surveys/geography/about/glossary.html>. A Census tract is a delineated geographic area containing between 1,200 and 8,000 people.

units will increase. Studies show rates of disability increase with age. For example, over half of adults over 85 have serious difficulty walking or climbing stairs.⁵⁹

To enable older adults to remain in their homes as they age will require home modifications that can range from devices such as grab bars in showers, to handrails along steps to assist with mobility. Other modifications could include interventions that assist people with sensory impairments, such as flashing alarms and tactile cues in the home. National data suggests that there is an extreme shortage of accessible housing. NYU researchers reported that: “Fewer than four percent [of homes] could be considered livable by people with moderate mobility difficulties, and only a tiny fraction of one percent of homes are wheelchair accessible. Even when we use a far less stringent definition of accessibility—potentially modifiable—only one third of units meet the limited criteria.”⁶⁰

Because households headed by older adults tend to be smaller, with only one or two individuals, a growing senior population will increase demand for smaller, more affordable units.⁶¹ Many older households are *over-housed*, occupying housing units with more bedrooms than needed. This is often a result of adult children moving out coinciding with limited feasible options for downsizing. Noted in the statewide housing plan “A Home for Everyone,” across Massachusetts, only 38 percent of homes with three or more bedrooms are occupied by families with children and 14 percent are occupied by individuals living alone. It is also underscored that meeting the housing needs of low-income seniors is a critical priority over the next decade to address the broader challenges in the statewide housing market.⁶² Creating smaller and more accessible housing units could help to increase choice for older adults and reduce costs associated with institutional long-term care.⁶³ Accessory dwelling units have also been framed as an opportunity to house older adults closer to family by enabling a parent to move to the home of family member, or enabling a caregiver to live with an individual who needs assistance with daily living and health care.

⁵⁹ Sewin Chan and Ingrid Gould Ellen, “Housing for an Aging Population,” *Housing Policy Debate* 27, no. 2 (2017): 168, <https://doi.org/10.1080/10511482.2016.1184696>.

⁶⁰ Chan and Ellen, “Housing for an Aging Population.”

⁶¹ Erika Zelaya, “How to Meet the Housing Needs of Older Adults Aging in Place,” *Housing Matters*, May 17, 2023, <https://housingmatters.urban.org/articles/how-meet-housing-needs-older-adults-aging-place>.

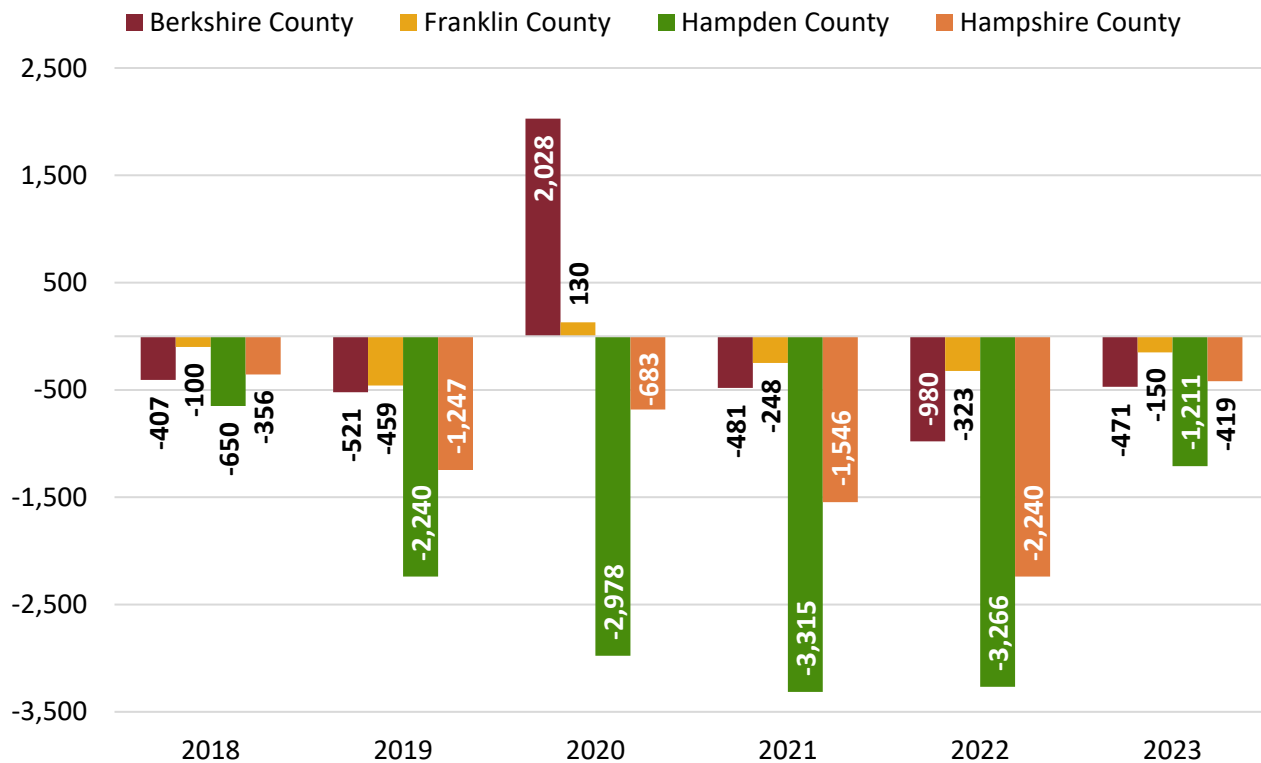
⁶² Executive Office of Housing and Livable Communities, *A Home for Everyone: A Comprehensive Housing Plan for Massachusetts* (Commonwealth of Massachusetts, 2025).

⁶³ Chan and Ellen, “Housing for an Aging Population,” 168.

Movers and Migration

Apart from 2020, more residents have moved out of the region than moved in (**Figure 37**). Massachusetts experienced a spike in domestic out-migration in the years directly following the pandemic. There is evidence that much of this outmigration was driven by the shift to remote and hybrid work that allowed professional workers to move further from their places of employment. Rural communities, such as the Berkshires and Franklin County, benefited from the influx of remote workers. However, levels of outmigration in the state and western Massachusetts region have returned to pre-pandemic levels.

Figure 37: USPS Net In-Movers, Pioneer Valley Counties, 2018-2023



Source: USPS FOIA Data

Note: Data is based on Zip Codes, aggregated to counties. People moving between western Massachusetts counties are reflected in the net counts of movers.

Domestic migration is only one part of the population change. In western Massachusetts, the aging population has contributed to slowing population growth. The most recent population estimates released by the Census in 2025 show that more deaths are occurring than births.⁶⁴

⁶⁴ Shannon Sabo et al., "Births Now Outpacing Deaths in Over Half the States," U.S. Census Bureau, December 19, 2023, <https://www.census.gov/library/stories/2023/12/state-population-estimates.html>.

International migration also contributed to population change from July 2023 to July 2024 the more rural communities of Berkshire and Franklin County both saw increases in population as both domestic migration and international migration were positive. Hampden and Hampshire County both lost residents to domestic out-migration, but these losses were offset by international migration.

As the state and region age, domestic migration and lower fertility rates contribute to a decline in the number of young people living in the state. Over the past decade, net domestic outmigration for residents aged 25- 54 amounted to a net loss of between 20,000 – 30,000 people annually. In 2022 alone, Massachusetts lost 24,000 working age adults to other states.⁶⁵

The high cost of housing statewide is a factor, as young people move to states with lower costs of living. The loss of working-age people combines with increased retirement in the Baby Boomer population, decreasing the size of the state's labor force. This is projected to continue given the current status quo of limited population growth and has the potential to hamper economic growth.

Population Projections

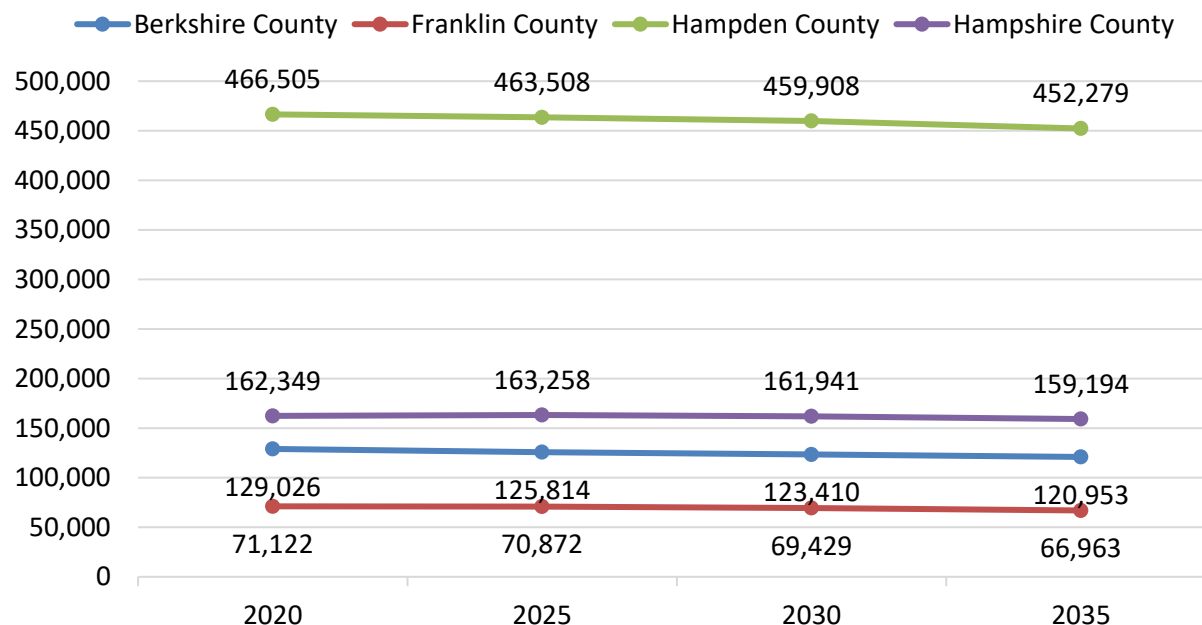
With a growing share of the population that is elderly, and a reduction in the number of young families, the state is dependent on in-migration to maintain a stable population. Using available public data, the future of population growth in the state can be estimated. Current and future demographics shape the need for housing statewide, as the primary source of demand is the number of people and households living in an area. In assessing the future housing needs of a region, understanding how the population of that region might change is an important first step.

The Population Estimates Program at the UMass Donahue Institute produces population projections that extrapolate recent trends in population (births, deaths, and migration) forward to estimate future population, assuming recent trends hold into the future. It is important to note that recent changes in the factors affecting population change, including changes in the housing market, could cause future population trends to diverge from those of the past.

As of UMDI's 2024 population projections, population is expected to decline in all four western Massachusetts counties between 2020 (the last decennial Census year) and 2035. In terms of percentage change, the decline in population ranges between 1.9 percent (Hampshire County) and 6.3 percent (Berkshire County).

⁶⁵ Executive Office of Housing and Livable Communities, *A Home for Everyone: A Comprehensive Housing Plan for Massachusetts*, 40.

Figure 38: Projected Western Massachusetts Population Growth by County

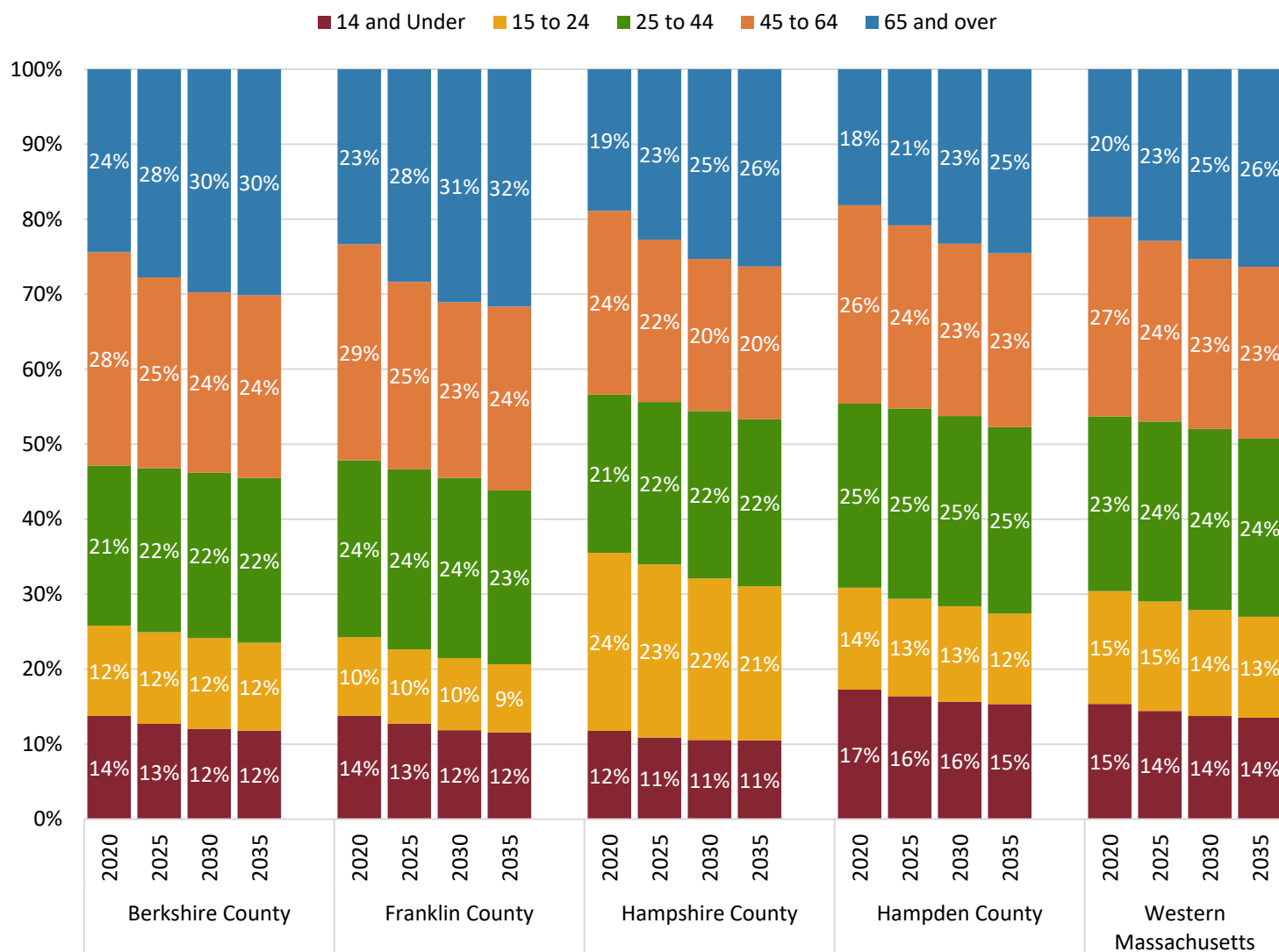


Source: UMDI Population Estimates V2024

One reason population does not perfectly correlate with housing demand is that different people seek out different housing arrangements. In particular, people tend to live in different types of households at different points in their lives. For this reason, it is important to understand how the age composition of western Massachusetts is expected to change over time.

Overall, the population of western Massachusetts is expected to continue to get older, with the share of people over 65 growing, and the shares of people under 14 and between 15 and 24 shrinking, in all four counties. This has implications for the housing market because children and young adults often live with their parents and do not require their own housing units, while older people are more likely to live in smaller households. As a result, an older western Massachusetts will likely require more housing units per capita to house its population.

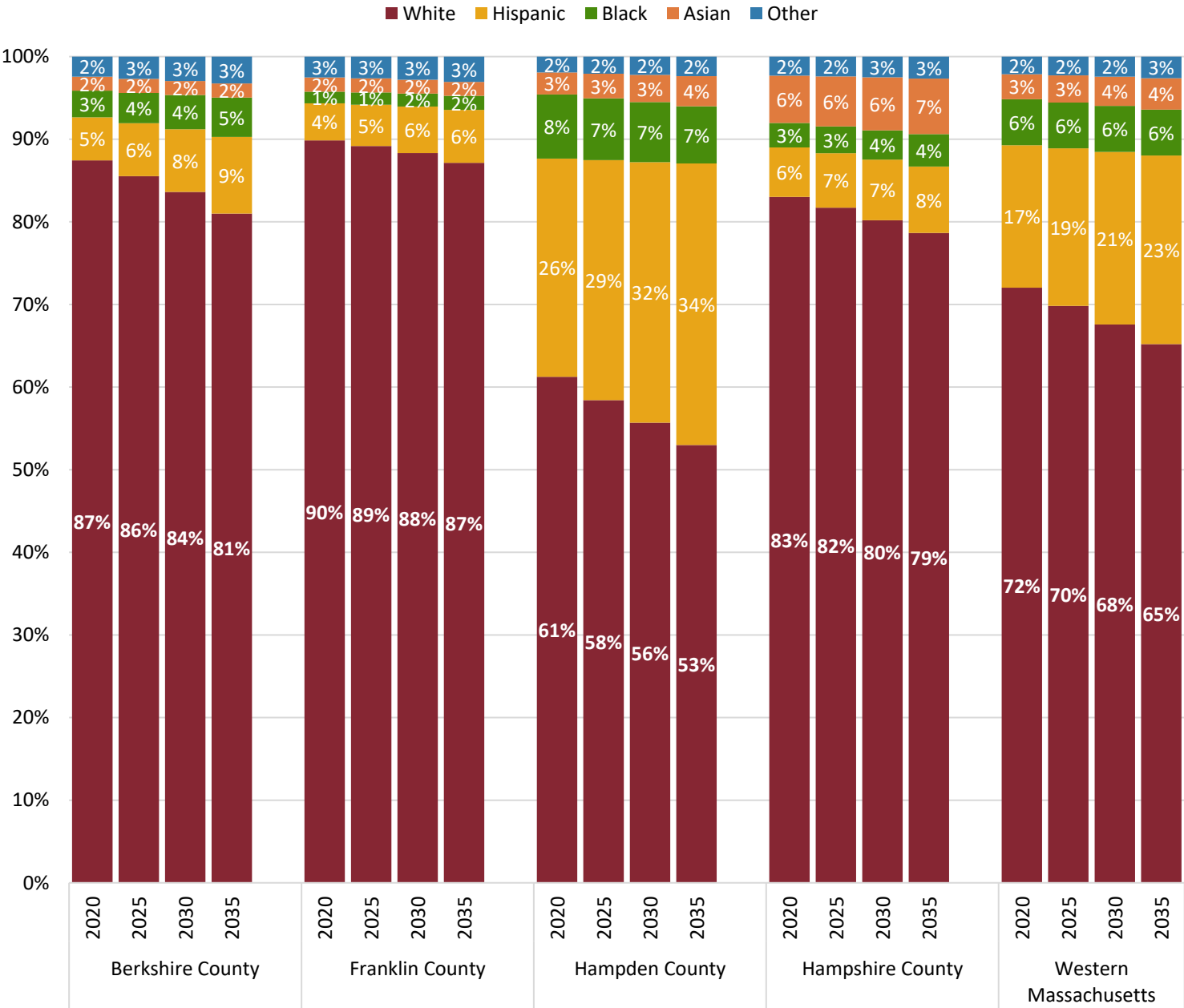
Figure 39: Projected Western Massachusetts Population by Age



Source: UMDI Population Estimates v2024

Western Massachusetts is also projected to become more ethnically diverse over the next decade. In particular, the share of residents who are Hispanic or Latino is expected to increase, while the number who are white and not Hispanic is projected to decrease. Most, of the growth in the Hispanic or Latino population is projected to occur in Hampden County, which is currently the most ethnically diverse county in western Massachusetts in addition to being the largest. The share of the population which is Black, Asian, or of some other race or ethnicity is expected to stay largely the same.

Figure 40: Projected Western MA Population Growth by Ethnicity



Source: UMDI Population Estimates V2024

Housing Construction & Future Demand

Even though the state is expected to experience little to no population growth, demand for housing is expected to continue to outpace the supply. In early 2025, the Governor Healey announced a goal of building or rehabilitating 222,000 new housing units by 2035. Meeting the goal of 222,000 new housing units over ten years will require a focused effort to build, rehabilitate, and preserve housing throughout the commonwealth. It is important to recognize that meeting the goal will involve all types of housing, from traditional single-family homes to multi-family condominium and rental housing developments to accessory dwelling units or granny flats. The form and location of new housing will be shaped by the needs and conditions in each community. The case studies in the next section highlight the variety of communities across the western Massachusetts region.

In western Massachusetts, estimates of housing demand and supply produced for this study show that housing demand will also remain strong over the next ten years, even as population growth slows or declines. UMDI estimates that by 2035 the western Massachusetts region will need over 16,700 units of housing, even as population estimates suggest that the overall population is declining in the region. The ongoing demand for new housing is driven by several factors. First, due to long-term underproduction of housing in the region, there is an existing gap of over 23,000 units. Second, demographic shifts in the region are likely to decrease the size of households, thus even as the population declines, more housing will be needed to house the same number individuals. The slowdown in population growth is driven by declines in fertility rates and the aging of the population, which is not unique to western Massachusetts.

It is important to keep in mind that trends may shift in unexpected ways into the future, but the current unmet need and potential future demand highlight that housing needs to be constructed or rehabilitated throughout western Massachusetts.

Residential Permitting & Development Pipeline

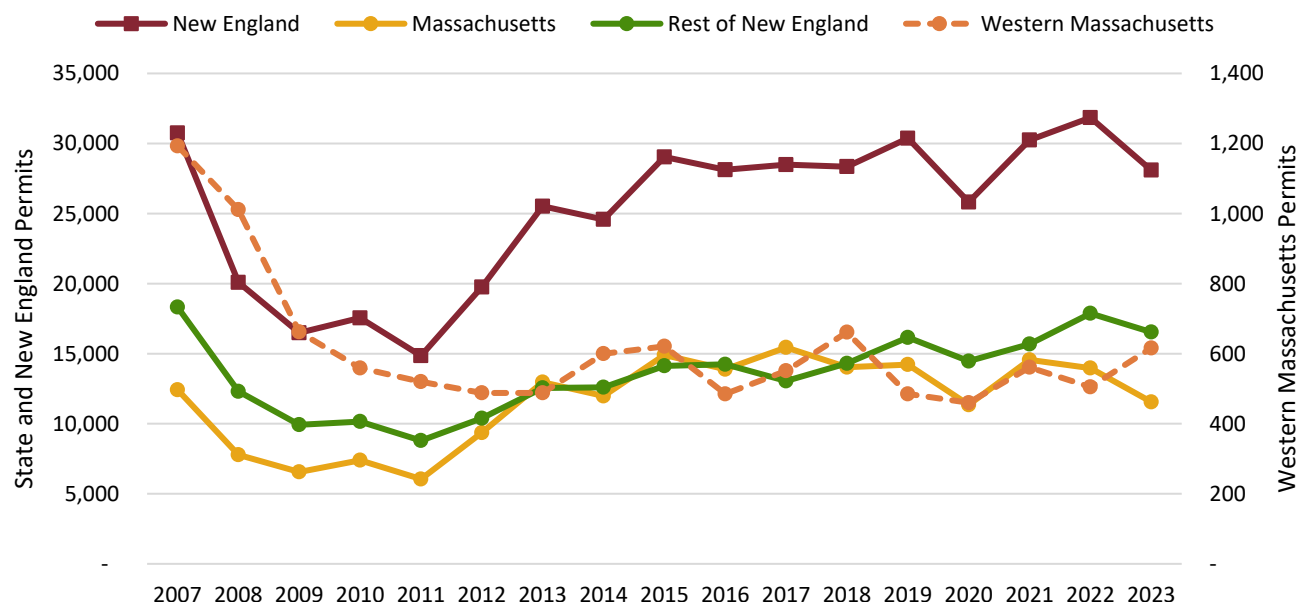
In the wake of the foreclosure crisis and the Great Recession, housing construction and building permits in Massachusetts and New England declined significantly. A glut of housing on the market due to foreclosures and tightened lending restrictions, reduced demand for new construction through the end of the 2000s. Construction and permitting began to increase again in the early 2010's (**Figure 41**). Residential construction permit data provides one view of building trends in western Massachusetts. The Census Bureau collects data from individual municipalities on the number of reported building permits annually. While this data captures most construction in a given geography, it leaves out some forms of new construction, and municipalities do not always report their permits every year to the voluntary survey.⁶⁶

After 2015, permitting levelled off before dipping in 2020 when the COVID-19 pandemic impacted supply chains and labor. Since 2020, the number of permits in New England and Massachusetts reached a post-great recession high, before declining again in 2023. The trends in Massachusetts' building

⁶⁶ "Building Permits Survey Methodology," U.S. Census Bureau, accessed July 10, 2025, <https://www.census.gov/construction/bps/methodology.html>.

permits largely follow those in New England. Western Massachusetts municipalities accounted for between three and 13 percent of all Massachusetts building permits between 2007 and 2023. In 2023, western Massachusetts accounted for five percent of the state’s residential building permits.

Figure 41: Number of Reported Residential Permits, New England States



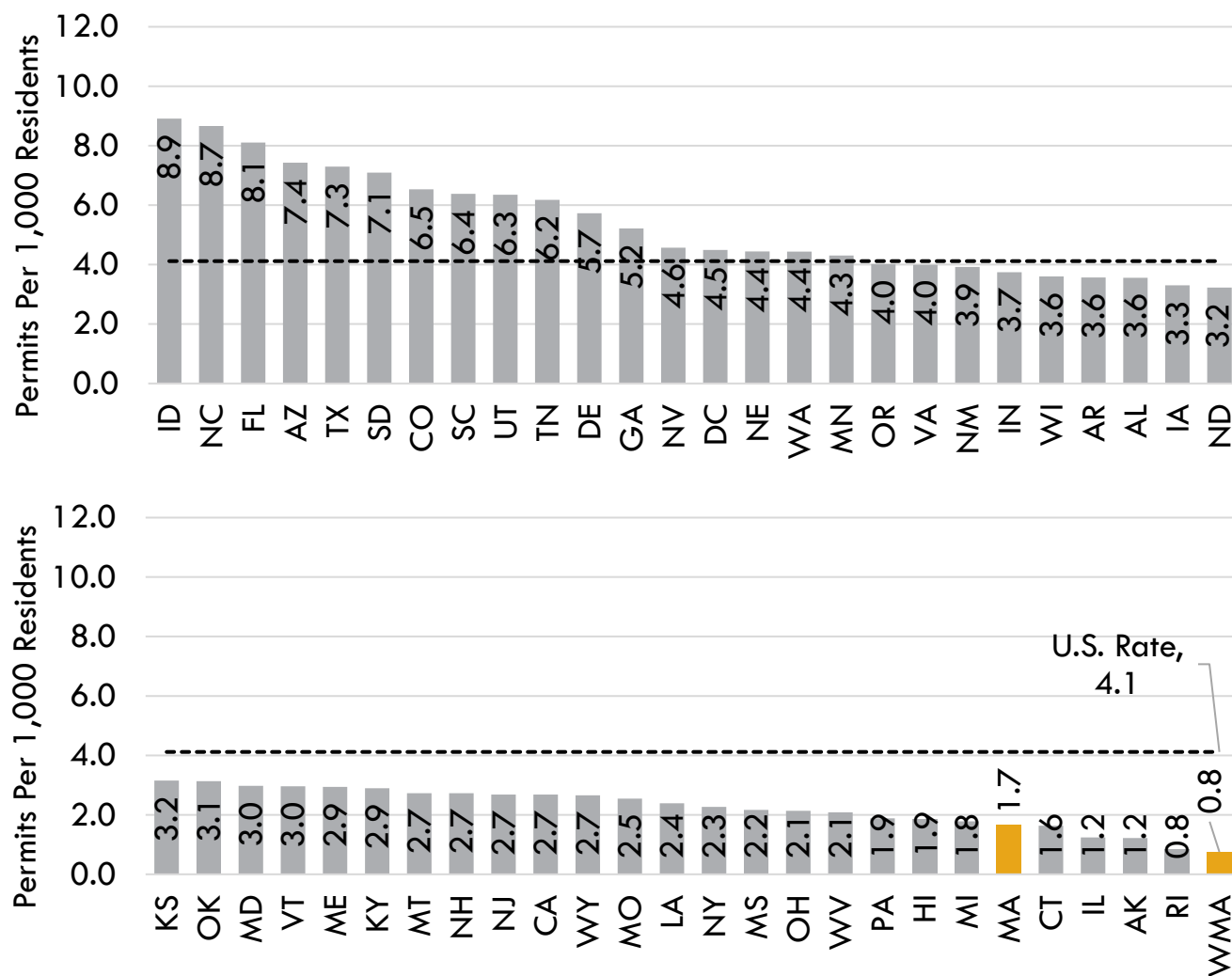
Source: U.S. Census Bureau, Building Permit Survey

When compared to the nation, Massachusetts and New England are building far fewer units per capita. A 2025 study of housing permitting by the Federal Reserve Bank of Boston identified that Massachusetts has recently been building at a slower pace than the nation, “Permitting in Massachusetts nearly matched the national pace from 2010 to 2015, but since then, it has increasingly lagged the national average.”⁶⁷ This is reflected in **Figure 42**, which shows that proportional to population, Massachusetts is one of the slowest permitting states in the nation. Western Massachusetts builds at an even slower rate than the state. A 2019 study found that places with higher home prices tended to issue more permits, but that when adjusted for population, lower prices were associated with higher rates of permitting.⁶⁸ The state’s low rate of permitting new home construction limits the supply of housing and contributes to the state’s high home prices.

⁶⁷ Sam Shampine, *New England’s Housing Markets: Supply and Demand Factors Affecting Housing Prices across the Region* (New England Public Policy Center, 2025).

⁶⁸ Shampine, *New England’s Housing Markets: Supply and Demand Factors Affecting Housing Prices across the Region*, 6.

Figure 42: Reported Building Permits per 1,000 Residents, States vs. Western Massachusetts, 2024



Source: U.S. Census Bureau, American Community Survey 2023 5-Year Estimates, B01001 and B01003, and Building Permit Survey

AFFORDABLE HOUSING DEVELOPMENT PIPELINE

Residential construction in western Massachusetts is shaped by the efforts of housing developers, cities and towns, regional organizations, and housing advocates, including both public and private entities. A group of 50 of these organizations formed the Western Massachusetts Housing Coalition, including Way Finders, the sponsor of this report. These organizations develop, manage and advocate for housing throughout the region. Since 2022, nearly 60 housing projects have been completed by member organizations and at the time of this report there are more than 20 additional projects planned. In total these future projects will provide over 1,000 new or rehabilitated housing units across the region.

Table 7. Nonprofit Development Pipeline Units by Area Median Income (AMI)

	Berkshire	Franklin	Hampden	Hampshire	Western Massachusetts
<30% AMI	36	28	125	162	351
30% to 60% AMI	28	56	236	156	476
60% to 80% AMI	20	10	19	42	91
80% to 120% AMI	0	0	25	42	67
Market Rate	0	0	3	103	106
Total	84	94	408	505	1091

Source: Western Massachusetts Housing Coalition

The housing developed by this coalition covers a mix of affordability levels, shown in **Table 7**. Most units being constructed in western Massachusetts are targeted at 60 percent of area median income (AMI) or less, with a total of 827 units in the pipeline. There are 158 units being developed to rent to households above 60 percent AMI (between 60-120%), along with 106 market-rate units open to all income levels.

Despite this substantial amount of construction, in-development non-profit housing projects are only a small part of overall need. These organizations work hard to expand access to affordable housing in the region but cannot solve the housing crisis on their own. As the next section will explore, the need for housing in western Massachusetts is shaped by several factors. The housing need in western Massachusetts requires a broad coalition of actors working towards the construction of new housing.

Housing Demand Gap Projections

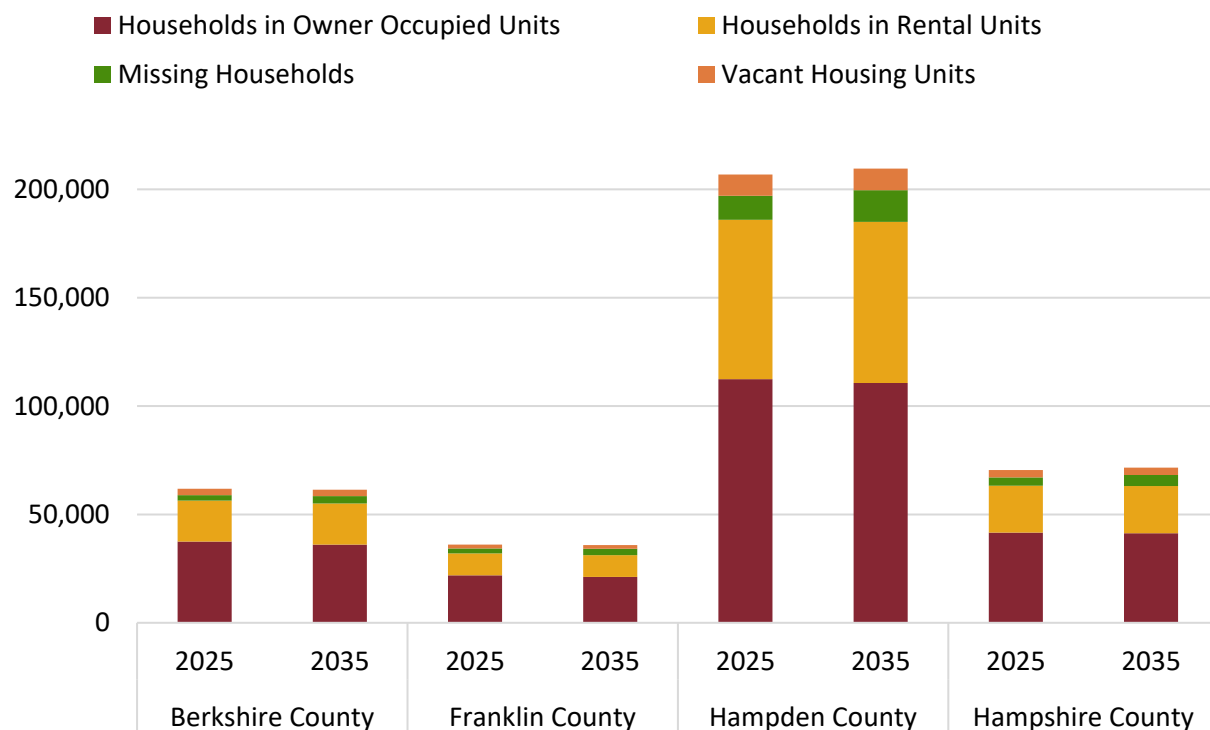
Demand for housing is determined by several factors. In order to estimate future demand for housing in the region, UMDI started with its vintage 2024 population projections. The population projections were the basis for household projections that assumed that trends in household formation follow historic trends.

To acknowledge the role of a tight housing market in dampening household formation, for example, by encouraging adults to have roommates for longer than preferred or for families to double-up in order to afford housing, we estimated the number of missing households, those households that would form if there were an adequate supply of housing at a price that was affordable.

To do this we estimate how many additional households would be formed if household formation rates were at 2000 levels. In addition, we set a target vacancy rate of five percent across western Massachusetts. This is a blended rate of rental and homeownership market targets. Target rates for homeownership markets are much lower, between one and two percent, whereas rental market target vacancy rates are often closer to seven percent. Applying a blended rate results in slightly higher housing unit production targets than other approaches that preserve historic patterns of housing development to set the target rate and assume that the mix of rental and homeownership units that exist in a community will persist into the future. Such an approach results in higher production targets in places with more rental housing and lower targets in communities that are primarily single-family residential.

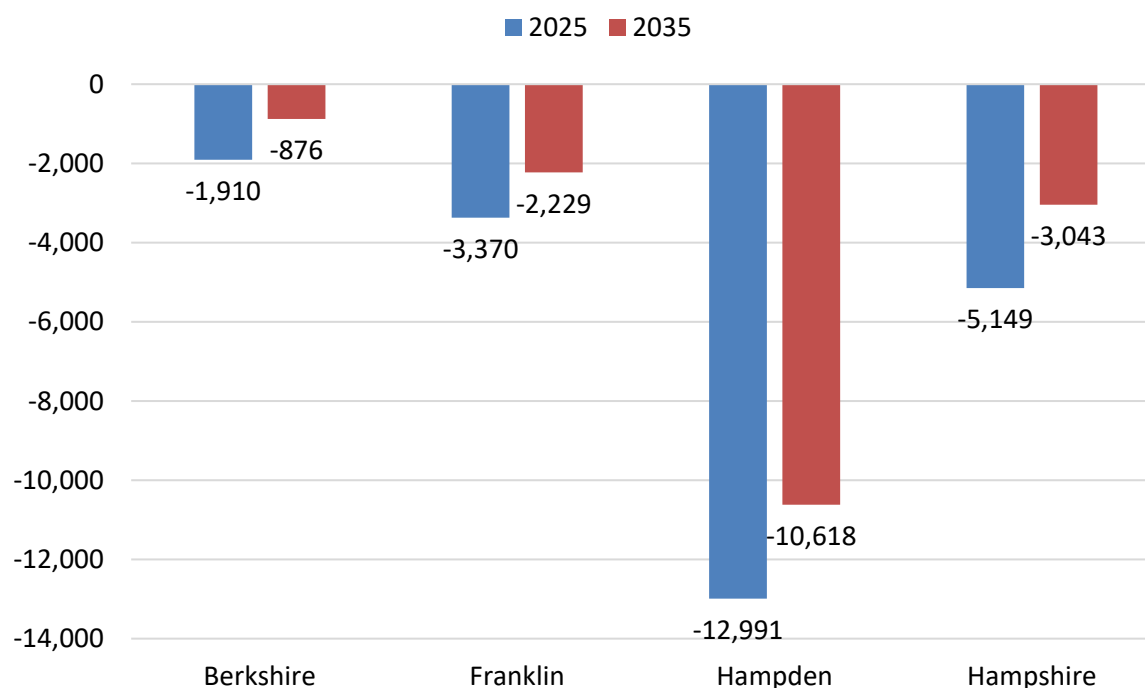
As the population declines and household formation pattern shift, the level of housing demand in western Massachusetts is projected to remain fairly consistent over the next decade. Demand for housing is projected to rise in Hampshire and Hampden Counties, and to fall slightly in Franklin and Berkshire County. Taken as a whole, western Massachusetts is expected to see housing demand rise by one percent between 2025 and 2035. To meet this demand, new housing will need to come on-line at a rate that outpaces historic trends.

Figure 43: Projected Housing Unit Demand, 2025-2035



Source: UMDI Analysis

Figure 44: Projected Housing Supply Gap, 2025-2035



Source: UMDI Analysis

If existing patterns continue, the gap between housing supply and housing demand in western Massachusetts will fall only slightly between 2025 and 2035. If housing construction and demographic trends continue, the gap is projected to continue to outstrip supply across western Massachusetts. In total, when pent-up demand and the increase demand for housing units over the next decade is accounted for, 16,766 housing units are needed to meet the need in 2035 (see **Appendix C, Table 31** for a breakdown by county).

Housing Production Economic Impacts

The construction of new housing units can have a positive economic impact on the local economy by involving local businesses in development, design, construction, and furnishing of new homes, and creating tax revenue for the local government. Construction also generates benefits after completion, bringing new residents to a town who spend their income and invest in the community. Analysis of the effects of actual housing developments have identified positive tax impacts.⁶⁹

The production of a new housing unit can create full-time jobs as new spending requires that firms increase employment to meet the increase in demand for their services. Employment is created at firms that build the housing and their suppliers, which also hire their own workers. Those workers then spend their incomes in the region creating an additional induced impact as their spending leads to more economic activity and hiring.

⁶⁹ Carrie Bernstein et al., *Economic Impacts of the Affordable Homes Act* (UMass Donahue Institute Economic & Public Policy Research, 2024), 4.

An estimate of the impact of new housing was created using the impact analysis tool IMPLAN. IMPLAN models how spending money in one part of the economy can translate to larger effects in the rest of the economy. The IMPLAN Analysis for this study was conducted at the county level. The estimates use a per-unit cost estimate of \$450,000 in 2025 dollars (note that this cost does not include land). Additionally, the analysis reflects the single-family versus multi-family unit mix of a region which may make data on counties with more single-family homes (e.g. Franklin and Berkshire) have higher, per-unit impacts. The impact reflects a one-time event in 2025 dollars, and is broken into the following categories:

Economic Activity (output): Total cost of materials and services (e.g. lumber, excavation services) plus payroll, taxes and profit generated by home building.

Net New Economic Activity (GDP): the difference between an industry's total output and the cost of its intermediate inputs (such as lumber).

State and Local taxes: IMPLAN models a variety of tax types. This is not just property tax but also sales, payroll and any other tax caused by the construction of housing.

A full methodology is available at the end of the report. Based on the number of units needed, by county in our estimates, economic impacts are calculated and shown in **Table 8**.

Table 8: Economic Impacts of New Housing by County

Impact	Employment	Net New Economic Activity (GDP)	Economic Activity (output)	Local Taxes	State Taxes
Berkshire County	4,390	\$444M	\$838M	\$12.8M	\$21.0M
Franklin County	15,537	\$1,443M	\$2,818M	\$54.5M	\$64.7M
Hampden County	44,072	\$4,458M	\$7,873M	\$123.8M	\$208.4M
Hampshire County	12,742	\$1,194M	\$2,165M	\$37.5M	\$53.2M
Western Massachusetts	76,741	\$7,538M	\$13,694M	\$228.5M	\$347.3M

Source: IMPLAN

Meeting the production goals for 2035 could generate \$7.5 billion dollars in new economic activity and approximately 77,000 jobs across the region. The impacts outlined above are also one time, any new housing unit built would have an annual tax impact and an annual impact from the occupants who live and work locally.

A challenge worth noting is that building the housing the region needs may require a sizable residential construction workforce. MassINC estimates that meeting the goal set by the State and producing 222,000 units in the commonwealth “will require approximately 3,152 full-time equivalent workers each year over the next decade, with the effort spread relatively evenly across the occupations.”⁷⁰ The construction work force is also being called upon to help the commonwealth meet its climate and energy goals. Furthermore, the workforce faces challenges as many workers are foreign born and may choose or be forced to work elsewhere due to changes in federal immigration policy. On response to these challenges may be to embrace more off-site construction or modular construction of housing.

⁷⁰ Ben Forman et al., *Constructing the Future: Strategies to Help Massachusetts Meet Its Clean Energy and Housing Goals* (MassINC, 2025), <https://massinc.org/research/constructing-the-future-strategies-to-help-massachusetts-meet-its-clean-energy-and-housing-goals/>.

Case Studies

Introduction

Five cities and towns across western Massachusetts were selected as case studies in order to show the texture of the housing crisis in the region and the issues that often come up when new housing development is proposed. Massachusetts is a commonwealth of unique and independent communities and understanding the local context of housing development is important. Much of this study relies on presenting typical values for the region. Anyone who works in real estate knows that location matters. Here we dive into factors that matter at the town level, one could also zoom into the neighborhood level to get a more granular understanding of local housing markets and factors that shape them. These case studies incorporate findings from interviews with municipal officials in each community (see **Acknowledgments**), as well as analysis of secondary data.

Demographics shape demand and the local housing market shapes affordability and the availability housing. Therefore, in each case study we start by providing basic demographics on the town's population, rents⁷¹, and housing affordability using U.S. Census Bureau's American Community Survey (ACS) data. This data is available for all towns in the region on the [Housing Data Explorer](#). Next, we consider the towns' zoning and land use patterns, the mix of housing, units, short-term rentals, and housing permitting and construction data. Much of this data is also available on the [Housing Data Explorer](#).

Short-term rentals are gaining attention as potentially contributing to year-round residents' affordability challenges. In the case studies we use Massachusetts Department of Revenue (DOR) data and AirDNA data to capture information on properties listed on Airbnb and VRBO.⁷² We also use US Census data to estimate the count of seasonally vacant units.⁷³

New housing produces a positive economic impact for communities that build it; however, the exact impact depends on local conditions that modelling tools cannot entirely capture or measure. Therefore, components of each case study also identify basic consideration when considering a community's capacity to grow and develop additional housing units. The construction of new housing units can have a positive economic impact on the local economy by involving local businesses in construction, creating tax revenue for the local government, and after completion, bringing new residents to a town who spend their income and invest their resources into a community. We estimate the economic impact of new housing in each county (See **Economic Impact** for more information) and the case studies highlight that impact. In addition, the [Housing Data Explorer](#) provides local information relevant to considering

⁷¹ Note that Census rent estimates reflect what renters are currently paying, including people who have lived in the same units for many years, so it does not reflect what a new unit might rent for. Median gross rent also incorporates the typical cost of utilities for a housing unit, including heat and electricity.

⁷² Short-term rental operators are required to register with DOR, though the DOR dataset does not track activity each year.

⁷³ Previously mentioned as part of housing stock, these units may include some number of short-term rentals registered with services such as Airbnb, but they may also reflect second homes that are not rented out but instead remain empty when the owner is not using the property.

the local impacts of new housing, such as public-school student enrollment and water and sewer infrastructure.

The infrastructure and services within each community both shape the demand and the supply of housing. Often existing residents are concerned that new housing development can drive up demand for services or put a strain on limited resources. In interviews we heard that in many cases, new housing could help spread the cost of needed improvements to services and infrastructure. For example, operating school buildings often have high fixed costs that are paid regardless of enrollment, particularly heating, cooling and general maintenance. With a larger tax base from more households across the city, these fixed costs can be defrayed. Transportation is an important consideration when determining where to develop new housing, so we provide basic information on the main arteries and availability of public transit in the case studies.

Housing and health are linked in important ways; therefore, the case studies report on health care facilities in communities. Housing is a social determinant of health, meaning those with stable housing that fits their needs tend to have better health outcomes.⁷⁴ This is especially important when a community wants to help their unhoused community. Providing adequate housing can be a vital first step in improving other aspects of a person's life, including their physical and mental health. Additionally, Massachusetts is an older state and is aging rapidly. Western Massachusetts is following this trend with increases of over 25 percent in the 65 and older population in all four western Massachusetts counties since 2010 (See **Age & Ability**). As this population grows, they will need access to medical services of all kinds. Communities with access to such services are well-suited for future housing development. Furthermore, the staff to provide both municipal and health care services and must be able to find housing that is affordable to them based on their salaries. The salaries available to essential workers throughout the region struggle make it difficult to find affordable housing.

The hope is that these case studies will help to illustrate important ways in which communities are similar and different throughout the region and how these variations shape the potential for new housing development and rehabilitation.

⁷⁴ The Lancet, "Housing: An Overlooked Social Determinant of Health," *The Lancet* 403, no. 10438 (2024): 1723, [https://doi.org/10.1016/S0140-6736\(24\)00914-0](https://doi.org/10.1016/S0140-6736(24)00914-0).

Easthampton

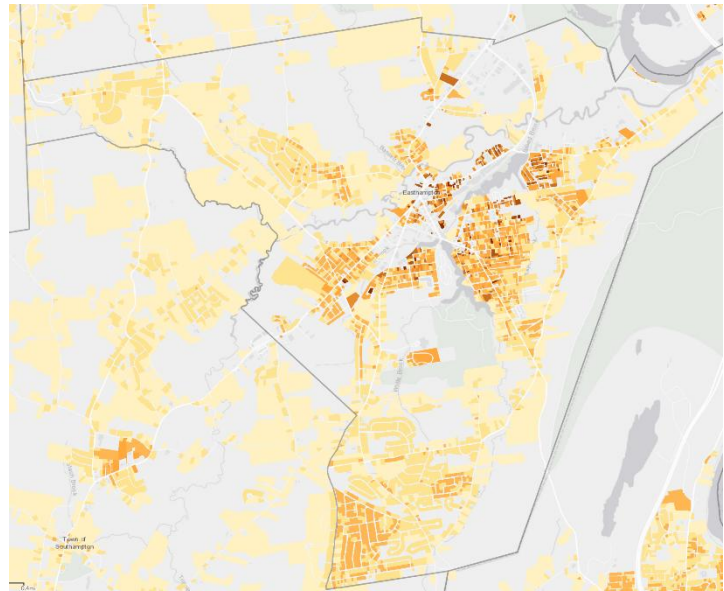
Key Information

Easthampton is a small historic mill city in Hampshire County with an established urban center and surrounding suburban neighborhoods and small farms. The city is bordered by Holyoke and Southamptton to the south as well as Westhampton and Northampton to the north.

Demographics & Aging

POPULATION

According to 2023 Census American Community Survey (ACS) 5-year estimates, the population of Easthampton was around 16,103 people. This has remained relatively stable over the past decade, with the earlier 2013 ACS estimating a population of 16,036 people.



Source: Massachusetts Housing Partnership Residency

MEDIAN AGE

According to 2023 ACS 5-year estimates, the median age in Easthampton was 47 years old (compared to the state median of 40), up from 42.8 in 2013—a nearly 10 percent increase over ten years. An older population is more likely to face mobility challenges and disability, potentially changing the housing needs of the community as demand shifts to smaller, more accessible housing for a growing number of seniors and single-person households. Older homeowners may also need viable options for downsizing and selling their homes to families and larger households that need additional space.

MEDIAN INCOME

The median income in Easthampton, according to the 2023 5-year ACS, is estimated to be about \$75,000 (lower than the state median of around \$101,000). When adjusting for inflation, median income has declined three percent in Easthampton over the past decade, down from about \$77,500 in 2013 (in 2024 dollars).

Housing Affordability

MEDIAN GROSS RENT

The nominal median rent in Easthampton was \$1,192 according to 2023 ACS 5-year estimates. Rents have increased approximately five percent in real terms since 2013, rising from \$1,130 in 2013 (2024 dollars) to \$1,227 in 2023.

COST BURDEN

In 2023, the 5-year ACS estimates that 1,376 renters (43%) in Easthampton were ‘cost burdened’—paying more than 30 percent of their income on housing each month. This has increased from the estimated 39 percent of renters cost burdened in 2013. People who own their homes are less burdened with 30 percent (1,153) of homeowners being cost burdened in 2023.

Housing Market & Development

NEIGHBORHOODS & ZONING / LAND USE

Easthampton has an industrial and manufacturing history which built much of the physical infrastructure and set up the pattern of land use the city relies on today. The dense downtown and surrounding areas feature historic mill buildings which once served as the economic engine for the community. The downtown core of the city is located along the intersection of Rt.10 and Highway 141, with the Cottage Street Cultural District and revitalized New City Mill District within walking distance, partially connected by the Manhan pedestrian trail which runs between the Northeast and Southwest corners of the city.

Much of the land close to downtown was developed earlier as dense urban single-family homes and duplexes. Neighborhoods surrounding the mill districts are primarily comprised of duplexes and other smaller multi-families that once served as housing for mill workers. These areas face the challenge of aging housing stock and finding opportunities for infill development close to the downtown core. Newer neighborhoods developed since the mid-20th century have a much more suburban land use pattern, with larger homes spread out on larger lots. These areas face the challenge of costs of suburban sprawl such as maintaining road and water infrastructure that serves a relatively spread-out population.

Given the lack of many undeveloped parcels, additional densification is being encouraged downtown, while smaller infill developments and ADUs have been more feasible in the predominantly suburban neighborhoods.

HOUSING UNITS & VACANCY

There were around 8,485 total housing units in Easthampton according to 2023 ACS 5-year estimates. Of those, 7,924 of those units were estimated to be occupied while 561 were vacant (a 7% total vacancy rate). 4,745 units (56%) were owner occupied, and 3,179 units (37%) were renter occupied. Out of the vacant units, 260 were estimated to be available for rent, none for sale, 16 were seasonally vacant, and 285 were listed as ‘other vacant’.

SHORT TERM RENTALS

As in many communities across the state, short term rentals through web platforms such as Airbnb and VRBO have become more common in Easthampton. This has the potential in some communities to remove much needed year-round rental inventory from the market, as often property owners can earn more by renting short-term. However, in Easthampton the number of short-term rentals is relatively low. According to AirDNA data which collects data from the Airbnb and VRBO platforms, Easthampton was home to 23 active short-term rental properties in 2023 (less than one percent of all housing in the city). The state registry of short-term rentals reports 45 registered short-term rentals in the city as of 2024.

HOUSING PERMITTING/CONSTRUCTION

Housing construction has not kept pace with the changing needs of Easthampton. While the population has remained relatively stable (an estimated increase of less than 100 people over ten years), the number of households (occupied housing units) is estimated to have grown by over 600 between 2013 and 2023 according to ACS 5-year estimates. In that decade, the average number of new residential units permitted was just 17 per year (a total of 185 units over ten years). Just over a third of the new units were in five-or-more-unit buildings and a third were in single-family homes. The remaining units were mostly part of duplex projects with three-to-four-unit buildings being the smallest source of units in Easthampton.

The permit data suggests new construction is insufficient to house the increase in households, but is not a complete picture of new housing units in Easthampton. New households can move into existing vacant units or into converted or subdivided housing. For example, Easthampton's Cottage Square development was a 2013 adaptive reuse project of a historic mill building into 50 units of affordable housing. Additionally, former single-family homes may be converted into multi-family housing. In most cases, this kind of transformational renovation of existing residential or nonresidential structures would not be counted as new construction.⁷⁵

Easthampton has three ongoing housing developments in the pipeline, totaling just over 170 units. Of those, 83 units are affordable, and the remaining 87 are market-rate. The projects are a mix of rehab of existing units and new construction. According to the state Subsidized Housing Inventory (SHI), seven percent of Easthampton's current housing stock is subsidized. The addition of these affordable housing projects will move the city closer to the ten percent subsidized affordable housing target set by M.G.L. Chapter 40B.

Economic Impact

The estimated financial impact of a new housing unit in Hampshire County is around \$711,000 in additional economic activity and \$12,000 in local taxes and the equivalent of four full-time jobs. This includes the economic activity to build the unit as well as the secondary impacts of additional housing as discussed above in the section on the economic impacts of new housing.

Easthampton would economically benefit from the development of new units and captured in the economic benefits are new residents moving to Easthampton contributing to positive population growth in a city which has had no meaningful population growth over the last decade.

Infrastructure

WATER & SEWER

In Easthampton, about 92 percent of residential parcels are connected to the municipal water system, and 87 percent were connected to the municipal sewer system according to data provided by the Massachusetts Housing Partnership (MHP). Since much of the system was set up to support the mills

⁷⁵ "Building Permits Survey Definitions," U.S. Census Bureau, accessed July 21, 2025, <https://www.census.gov/construction/bps/definitions.html>.

when they were in operation, capacity is not a concern if new housing is built. However, according to discussions with municipal staff, additional housing could allow the city to more efficiently spread the fixed costs of needed repairs across a larger pool of ratepayers.

Easthampton depends on the Barnes Aquifer as the sole source of municipal water. This groundwater resource extends below the surrounding communities of Holyoke, Southampton, and Westfield. There are several development (zoning) restrictions on the identified water recharge zones and areas surrounding municipal wells, including restrictions on density, harmful waste disposal, storage of hazardous materials, and limits on impervious surface coverage.

ROADS & TRAFFIC

The downtown core of the city is located along the intersection of Rt.10 and Highway 141, with the Cottage Street Cultural District and revitalized New City Mill District within walking distance, partially connected by the Manhan pedestrian trail which runs between the Northeast and Southwest corners of the city. The city master plan identifies a goal of increasing density along the downtown corridor to provide additional housing nearby to public transportation and businesses.

PUBLIC TRANSPORTATION

Easthampton is served in a limited capacity by the PVRTA regional bus service which provides connections to Northampton, Amherst, and Holyoke. Residents can access a Flex/Van service through PVRTA called the Nashawannuck Express, which has stops in suburban neighborhoods and can be called on-demand. The city is not serviced by an Amtrak line but has access to rail via neighboring Northampton and Holyoke. Limited public transit can make Easthampton a difficult place for those without vehicles of their own, or who may be unable to operate a vehicle such as elderly residents. Future housing development should emphasize proximity to public transit that does exist, and the city should look to expand access to these transit services.

Municipal & Regional Services

PUBLIC SAFETY (POLICE, FIRE, & EMT)

The city of Easthampton employs a total of 37 police personnel, including 30 full-time officers, four part time officers, one civilian office manager, and two mental/behavioral health co-responders. The total FY23 budget for the Easthampton Police Department was about \$3.14 million, of which 98 percent was spent on personnel costs, including overtime, education incentives, training, and uniforms.⁷⁶ To determine staffing needs, the Easthampton Police Department evaluates call volumes and capacity, requesting additional personnel funding as needed.⁷⁷

The Easthampton Fire Department (handling both fire and emergency medical services for the city) employs a total of 38 personnel, including the fire chief, deputy, six fire captains, an administrative

⁷⁶ "FY2025 Approved Budget," City of Easthampton, April 17, 2024, <https://easthamptonma.gov/Archive.aspx?ADID=4334>.

⁷⁷ "Easthampton Police Department 2024 Annual Report," City of Easthampton, 2024, <https://www.easthamptonma.gov/DocumentCenter/View/8729/2024-Easthampton-Police-Department-Annual-Report>.

assistant, and 29 firefighters (many of which are trained EMTs and paramedics).⁷⁸ In FY2023, the total budget for fire and ambulance was about \$3.3 million, with 92 percent allocated for personnel costs. The city also provides its own dispatch services, which is budgeted at just under \$340,000 for FY2023.⁷⁹

SCHOOL ENROLLMENT & FUNDING

Easthampton has a public school district with one K-8 elementary/middle school (Mountain View School [MVS]) and one high school (Easthampton High School [EHS]). It is also home to the Williston-Northampton School, a private 7-12 college-preparatory academy, the Hilltown Cooperative Charter Public School (K-8) and the NEARI School (ages 7-22), a specialized private school.

The total foundation enrollment⁸⁰ in Easthampton schools was 1,608 students in October of 2023, a total decrease of 205 students (-11%) from 2013. Per-pupil spending was \$15,147.46 in FY23 (\$24,357,108 for 1,608 students) in 2024 dollars, a nine percent increase from \$13,949 in FY13 (\$25,289,125 for 1,813 students). As enrollment has declined, the percentage of spending covered by state Ch. 70 aid⁸¹ has declined as well—from 42 percent of total school spending in 2013 to just 38 percent in 2023.⁸² Easthampton’s declining school population and increasing per-pupil costs could be counterbalanced by more households contributing to the tax base⁸³.

HEALTH CARE FACILITIES

Easthampton does not have its own hospital but has access to Cooley Dickinson Hospital in Northampton to the north, and Holyoke Medical Center to the south. These two facilities provide essential emergency medical services for Easthampton and the surrounding region, making the city an attractive place, particularly for elderly residents who would like to age in place. These facilities also depend on their staff being able to affordably live in the region, additional housing construction could make it easier for the facilities to hire and retain workers.

⁷⁸ “Easthampton Fire Department 2024 Annual Report,” City of Easthampton, January 14, 2025, <https://easthamptonma.gov/DocumentCenter/View/8291/2024-Annual-Report>.

⁷⁹ “FY2025 Approved Budget.”

⁸⁰ Foundation enrollment refers to the total number of students enrolled in public schools in that district, including students in charter and vocational schools.

⁸¹ Ch.70 aid is calculated for each district and determines the amount of school spending (set on a per-student basis) is covered by the state. The maximum is 82.5% covered by the municipality but is reduced based on the “ability to pay” determined by the state using a formula.

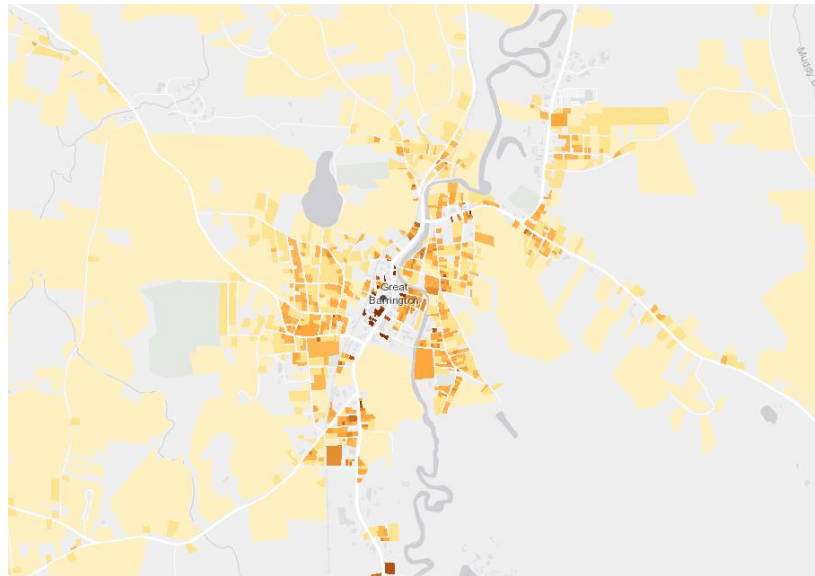
⁸² “School and District Profiles,” Massachusetts Department of Elementary and Secondary Education, accessed May 22, 2025, <https://profiles.doe.mass.edu/>.

⁸³ Department of Elementary and Secondary Education and Sec, “Chapter 70 Program - School Finance - School Profiles,” accessed July 29, 2025, <https://www.doe.mass.edu/finance/chapter70/>.

Great Barrington

Key Information

Great Barrington is a small historic industrial town in Berkshire County known for its great natural beauty. It is a popular summer destination and home to the Butternut ski resort. In addition to its natural beauty, it has a lively downtown area with locally owned restaurants and retailers. The nearest city is Pittsfield to the north, and it is directly bordered by Stockbridge to the north and Sheffield to the south.



Source: Massachusetts Housing Partnership Residency

Demographics & Aging

POPULATION

According to the 2023 American Community Survey (ACS) 5-year estimates, the population of Great Barrington was roughly 7,184 people. Great Barrington experienced a slight fall and recovery in its population over the last ten years. The 2013 population estimate was 7,052, and the 2018 estimate was 6,894. This dip in population helps explain some of the key trends over the last ten years. The increase in population since 2018 was driven by pandemic-era growth as residents of more urban areas moved to rural communities, like the Berkshires.

MEDIAN AGE

The median age in Great Barrington was 46.7 in 2023, notably higher than the state average (40), but slightly lower than the Berkshire County average of 48. An aging population benefits from accessible housing into which they can downsize. Even though the town's population remains relatively unchanged, this aging shapes the housing needs of residents. A healthy housing stock should allow people to downsize while aging in town, while younger residents move into the larger homes the aging residents move out of.

MEDIAN INCOME

The nominal median income in Great Barrington, according to ACS 5-year estimates, was \$82,000 in 2023. When adjusted for inflation, the median income rose 26 percent between 2013 and 2023. This is an increase from \$67,512 in 2013, adjusted for inflation to 2024 dollars.

Housing Affordability

MEDIAN GROSS RENT

Nominal median rent in Great Barrington was estimated to be \$1,243 in 2023. When adjusted for inflation, median gross rent fell and then recovered over the last ten years. The 2013 estimate was \$1,266, adjusted for inflation to 2024 dollars, rising one percent over the following decade.

COST BURDEN

Someone is considered cost burdened when more than 30 percent of their income is spent on housing. Out of 2,099 owner occupied homes, 670 (32%) of them are cost burdened. Of 844 renter occupied homes, 407 (48%) are cost burdened. The share of renters who are cost burdened has increased from 44 percent in 2013. Median gross rent has changed little over the last 10 years in real terms, which prevents cost burdened renters from being relieved.

Housing Market & Development

NEIGHBORHOODS & ZONING / LAND USE

Great Barrington has two village centers and a dense commercial core enclosed by residential neighborhoods which are surrounded by open space.⁸⁴ The two village centers are alongside the Housatonic River and are connected by railroad and Route 7 (main street). Historically, commercial and industrial uses developed along the river and these two transportation routes.

Over the past several decades housing development has sprawled away from the city core. This has occurred primarily through large lot residential development outside of the core areas. New residences are occupying more land to house fewer people. This is partly due to the nationwide trend of household shrinkage. Over the last 50 years the average number of people per household has dropped from 3.57 to 2.⁸⁵

There has been growth in the hospitality, health care, and entertainment sectors, but it has not been as pronounced as the contraction of industrial and commercial uses. There are some mixed-use developments planned for former industrial and school sites. The former Bard College campus, Simons Rock, is an example of a school site in Great Barrington that is now being planned for mixed-use zoning and development.⁸⁶ Both infill development and reuse of existing buildings and infrastructure have been utilized to some success in combating and reversing urban sprawl. These strategies also return unused properties to tax rolls which reduces the incentive of developing new lands.

HOUSING UNITS & VACANCY

As of 2023 Great Barrington has roughly 3,607 total housing units. 2,943 of them are occupied and 664 of them are vacant (18%). More than half (367) of the vacant homes are “seasonally vacant” meaning the home is only occupied during part of the year. Great Barrington is especially popular with second homeowners and investors because it is home to the Butternut ski resort, has an active downtown, and has beautiful scenery and outdoor activities that make it a popular destination year-round. Because of these attractions, Great Barrington has a much higher proportion of seasonally vacant homes to non-seasonally vacant homes. However, this proportion has been decreasing over the last ten years. In 2013, there were about four seasonally vacant homes for every individual non-seasonally vacant home. By

⁸⁴ “Community Master Plan,” Town of Great Barrington, MA, October 10, 2013, <https://www.townofgbma.gov/DocumentCenter/View/707/Master-Plan-Volume-1-PDF>.

⁸⁵ “Community Master Plan.”

⁸⁶ Shaw Israel Izikson, “Proposed Great Barrington Zoning Amendment Would Allow Town to Set Conditions of Use for Bard College at Simon’s Rock Property,” *The Berkshire Edge*, February 11, 2025, <https://theberkshireedge.com/proposed-great-barrington-zoning-amendment-would-allow-town-to-set-conditions-of-use-for-bard-college-at-simons-rock-property/>.

2018, that ratio had dropped to 2.4 to 1, and by 2023, it was down to 1.6 to 1. Possible explanations for this trend could be the implementation of short-term rental regulations and the conversion of seasonal housing to year-round in the wake of the pandemic. This large share of seasonal homes puts pressure on the remaining homes in the area to provide housing for residents who want to live in Great Barrington year-round.

Of the non-seasonally vacant housing units, an additional 231 were vacant for other reasons, 41 were vacant for rent, and 25 were sold awaiting occupancy.

SHORT TERM RENTALS

Great Barrington had approximately 236 short term rentals in 2023. This estimate comes from AirDNA data which measures data from Airbnb and VRBO. The current estimate of short-term rentals is about 6.5 percent of the total housing stock.

While short-term rentals help to contribute to the local tourism economy it is also true that the high share of the housing stock used as short-term rentals is a concern because it reduces the quantity of long-term housing, which is already in short supply. A member of Great Barrington town staff stated some regulations were being implemented to try to discourage short-term rentals. Firstly, registration of short-term rentals properties is required. Secondly, if the owner is not on site, then there is a limit to the number of nights per year that can be rented out. This second measure targets investors who may buy property to rent out, but do not plan to live there themselves. The town staff member said that it was hard to say whether the regulations have been successful in reducing short-term rentals as the regulation has only been in place for a limited time. The state registry of short-term rentals shows a higher count of short-term rentals, 362 units, but this reflects registrations before the regulations were implemented, as well as units that were registered in the past but are no longer operating.

HOUSING PERMITTING/CONSTRUCTION

The population in Great Barrington increased from 7,052 to 7,184 from 2013 to 2023. The number of housing units increased from 3,241 to 3,607 (an increase of 366 units). Faced with the high cost of housing and a lack of affordable or attractive options for many households, Great Barrington took several steps to combat these problems. On average 27 new building permits were issued each year over the last ten years for a total of 271 permits. In the last few years, a 30-unit senior housing development was built, as well as 49-unit and 45-unit low-income family housing developments. These developments have helped alleviate some of the housing supply issues, but there is still much room for further development.

Currently, 10.5 percent of housing in Great Barrington is subsidized affordability, with the recent completion of these projects pushing the town over the state's ten percent affordability threshold. Achieving this rate gives the town more control over future development and indicates the city has worked hard to achieve a basic level of affordability.

Economic Impact

There are a variety of ways in which building new housing units can have a positive impact on the local economy. The first mechanism is through increased tax revenue. As the number of housing units increases, the tax base for the town can grow, providing the local government with more funds. Great

Barrington has built two new low-income family housing projects in the last few years. A town staff member said that both projects have seen an increase in tax revenue as a result.

Another way that building more housing will help the local economy is by bringing much needed labor to the town. Local businesses need more workers. An interview with a city official identified that while walking the streets of Great Barrington, lots of “help wanted” signs can be spotted. Construction of new housing enables more people to move to the area, which can help to alleviate the labor shortage, and help the local economy prosper.

The estimated financial impact of a new housing unit in Berkshire County is around \$506,000 in additional net economic activity, \$15,000 in local taxes and five full-time jobs. This includes the economic activity to build the unit as well as the secondary impacts of additional housing as discussed above in the section on the economic impacts of new housing. Great Barrington would economically benefit from the development of new units.

Infrastructure

WATER & SEWER

Data from the Massachusetts Housing Partnership (MHP) identified that 68 percent of Great Barrington is on public water and 57 percent is on public sewer. Great Barrington’s water supply is provided by Great Barrington Fire District (GBFD) and by Housatonic Water Works (HWW). GBFD is independent from the local town government and sets its own rate at its users’ annual meeting. It draws its water supply from gravel packed wells from beneath Great Barrington. HWW is a privately owned company, and it obtains its water supply from Long Pond Reservoir.

Great Barrington’s sewer system was developed for an industrial past, so there is more than enough sewer capacity to support housing. Building new houses and adding them to the existing system would incur little to no additional cost while reducing sprawl. Therefore, it would benefit current ratepayers by distributing the system's cost among a larger group, resulting in a lower price per individual

ROADS & TRAFFIC

US Route 7 is the primary street in Great Barrington. The town is about seven miles south of I-90 and the Massachusetts Turnpike. Traffic can be heavy, particularly during the summer and on weekends, especially due to tourist traffic.

PUBLIC TRANSPORTATION

Great Barrington's public transportation options include bus services operated by the Berkshire Regional Transit Authority (BRTA). BRTA Bus Services has three routes through Great Barrington. Most importantly Route 921 provides an express route between Pittsfield and Great Barrington, connecting to Pittsfield’s Intermodal Center.

Municipal & Regional Services

POLICE, FIRE, & EMT

Emergency services are an important factor to consider when building new housing. The capacity of emergency services may need to be increased when constructing new housing units to accommodate a larger population served. Specifically in Great Barrington, the police station is understaffed and has been relying on overtime to keep up. According to an interview with a town official, the construction of two new low-income housing units in the last few years has increased the demand for emergency services. Additional housing development may require additional law enforcement capacity and require increased funding to ensure the police force can adequately serve the growing community, but the tax funding and economic activity brought by that new housing helps offset this cost.

Great Barrington employs 17 police personnel and has a proposed FY25 budget of \$2.1 million.^{87,88} This is roughly an eight percent increase from FY24. This increase is driven mostly by the need to increase salary lines to cover necessary overtime and remain competitive with other Berkshire towns. There are no new hires being proposed this year.

The Great Barrington Fire Department personnel includes a chief, five full-time firefighters/EMTs, and 18 dedicated on-call firefighters.⁸⁹ The department has a proposed budget of \$898,477 for FY25, representing approximately a seven percent increase from FY24. Most of this increase is in salaries and vehicle and equipment maintenance. The maintenance/repairs line has been underfunded for several years. There are no new hires being proposed this year.⁹⁰

SCHOOL ENROLLMENT & FUNDING

Great Barrington is part of a unified school district called Berkshire Hills with Stockbridge and West Stockbridge. Berkshire Hills has FY2023 foundation enrollment of 934 total students enrolled across all types of schools in town, public and private. This is a reduction of 130 students since FY2013, or a decrease of 12 percent. The district also serves students from other area cities and towns through tuition agreements or school choice. Berkshire Hills per-pupil cost was \$29,429 in 2023 (\$27,487,142 for 934 students), an increase of 36 percent from 2013's per pupil cost of \$21,659 (\$23,045,135 for 1,064 students), adjusted for inflation to 2024 dollars. Spending covered by state aid has declined with enrollment, from 27 percent in FY2013 to 23 percent in 2023⁹¹.

Great Barrington's estimated assessment of their share of the Regional School District Budget is \$21 million, representing a roughly 3.5 percent increase relative to FY24 and 46 percent of the overall budget.⁹² Berkshire Hills has the highest per pupil costs of any case study community, reflecting the high fixed costs of operating schools. Costs such as heating, cooling and maintenance are largely the same regardless of the number of students in the building. In rural areas, these costs are spread across a

⁸⁷ "Roster," Great Barrington Police Department, February 22, 2018, <https://greatbarringtonpolice.com/about-us/roster/>.

⁸⁸ "FY2025 Municipal Budget," Town of Great Barrington, MA, February 6, 2024, https://www.townofgb.org/sites/g/files/vyhlif636/f/news/fy25_proposed_budget.pdf.

⁸⁹ "Fire Department," Town of Great Barrington, accessed January 15, 2025, <https://www.townofgb.org/332/Fire-Department>.

⁹⁰ "FY2025 Municipal Budget," 5, 28.

⁹¹ Department of Elementary and Secondary Education and Sec, "Chapter 70 Program - School Finance - School Profiles."

⁹² "FY2025 Municipal Budget," 4, 7.

smaller number of pupils. Additional housing which contributes positively to the tax base will help support schooling in Great Barrington.

According to a town official, school enrollment has declined over the past two decades but has stabilized in recent years. School capacity is another key factor to keep in mind when building new housing units, but this is not an issue for Great Barrington since there are still many empty seats in classrooms. Additionally, if classrooms begin to reach capacity, the district could reduce enrollment of out-of-district students and give priority to students residing within the district.

HEALTHCARE FACILITIES

Great Barrington has several healthcare facilities, including a hospital, rehabilitation centers, and community health centers. Fairview Hospital is a 25-bed Critical Access Hospital, a community hospital providing a range of inpatient and outpatient services. For more advanced and emergency medical needs Great Barrington has access to Berkshire Medical Center in Pittsfield.

Holyoke

Key Information

Holyoke is a gateway city and a former mill town. The city is unique among western Massachusetts communities for having a majority of residents who are Hispanic or Latino (52%). This is driven by the city's large Puerto Rican population. The city sits along the west bank of the Connecticut River. Holyoke was the first planned industrial city in the United States, and its three-tiered canal system provided power for the city's mills.

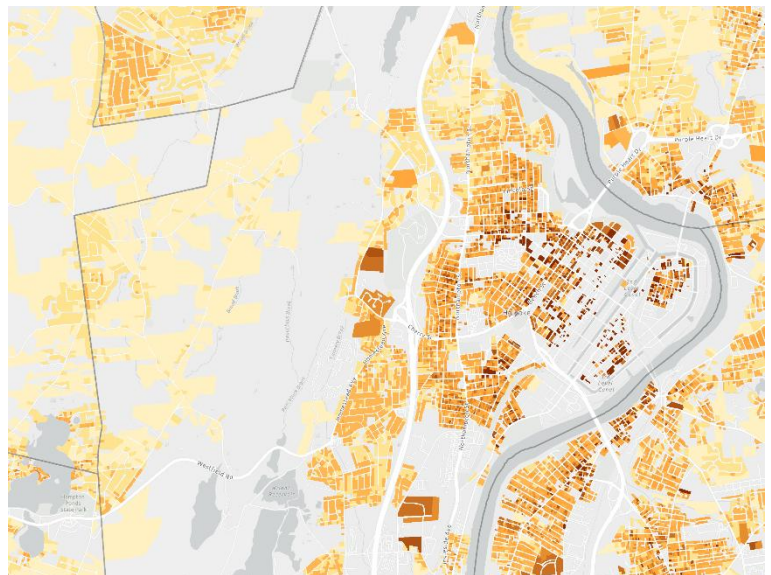
Demographics & Aging

POPULATION

According to the 2023 Census American Community Survey (ACS) 5-year estimates, the population of Holyoke was around 37,949 people. The city's population has declined over the last decade, falling five percent since 2013. Members of city staff feel that the city's population is not accurately reflected in available Census data and is undercounted.

MEDIAN AGE

Holyoke's median age is 39, rising from 36 over the past decade, a 10 percent increase, but still lower than the statewide median age of 40. While the city is younger than most places in the commonwealth, the increase in median age still poses challenges. Housing demand will continue to shift to smaller, more accessible housing for a growing population of older adults and single-person households. Older homeowners need a viable option for downsizing and selling their homes to younger families and larger households that can use additional space. Active development of housing for older residents is ongoing.



Source: Massachusetts Housing Partnership Residency

Developments include the 216 Appleton Mill building which will contain 86 units of affordable housing for residents age 55 and older, opening in September 2025.

MEDIAN INCOME

The median income in Holyoke, according to the 2023 5-year ACS, is estimated to be about \$53,000 in 2024 dollars (lower than the state median of around \$101,000). Median income has grown considerably, nearly 25 percent, in Holyoke over the past decade, from just under \$43,000 in 2013 (inflation adjusted to 2024 dollars).

Housing Affordability

MEDIAN GROSS RENT

The median gross rent in Holyoke was \$1,046 in 2024 dollars according to 2023 ACS 5-year estimates. While Holyoke has some of the lowest rents in western Massachusetts, the city's lower household income means that many residents still have affordability problems. Holyoke rents have increased 18 percent since 2013, when adjusted for inflation to 2024 dollars.

COST BURDEN

In 2023, the 5-year ACS estimates that 9,073 renters (47%) in Holyoke were 'cost burdened'—paying more than 30 percent of their income on housing each month. This has decreased from the estimated 53 percent of renters cost burdened in 2013. Despite improvements in cost burden, with nearly half of all renters in the city considered cost burdened, additional housing stock could help residents by providing more housing options at different price levels.

Owners have a lower cost burden in Holyoke than renters. In 2023, 25 percent of homeowners were cost burdened across Holyoke, 1,587 owners in total.

Housing Market & Development

NEIGHBORHOODS & ZONING / LAND USE

The city's northernmost point is within the neighborhood of Smith's Ferry. This area is primarily residential, characterized by single family homes. Just south of Smith's Ferry, the neighborhoods of Highland Park and the Highlands also contain many single-family residential homes. The neighborhood of the Highlands is home to many historic Victorian homes.

The city is bordered by the Connecticut River on its east side and the city's developed area is most heavily concentrated near the river, on the city's east side. To the southeast of the Highlands neighborhood is the city's downtown. This area is a high density, mixed-use commercial and residential zone. Holyoke's industrial past is reflected in the abundance of mill buildings and canals near the city center. Some mills have been renovated and now contain apartments and commercial businesses. To the south and east of downtown, the neighborhoods of South Holyoke and the Flats are bounded by the river and the city's canals. This area continues to have a substantial amount of industrial activity, intermixed with residential and some commercial businesses.

Holyoke is divided, east from west, by Route 5 and Interstate 91. West of Interstate 91 is predominantly residential, with many single-family homes, with the westernmost area of the city being the

neighborhood of Rock Valley. As Interstate 91 leaves Holyoke heading south, it goes between the neighborhoods of Homestead Avenue and Ingleside. Ingleside contains residential homes as well as commercial businesses in the vicinity of the Holyoke Mall.

Today, despite redlining being made illegal as a practice, large disparities exist between neighborhoods designated as desirable or hazardous during the time in which redlining was practiced. Historic banking maps illustrate how Holyoke was “redlined” along with neighboring Chicopee and Springfield.⁹³ The practice of redlining prevented residents of certain neighborhoods from investing in their communities by purchasing a home with a mortgage. For example, Holyoke’s Flats neighborhood, the eastern side of the city’s downtown and South Holyoke were labelled “hazardous” on redlining maps from the early 20th century. In contrast, the redlining maps designated the area of the Highlands neighborhood as “best” and “still desirable” which enabled banks to lend in this area. The Flats and South Holyoke continue to have higher poverty rates than the Highlands as shown in American Community Survey Data at the Census tract level.⁹⁴ These disparities are connected to inadequate investment and a lack of opportunity that can be traced back to historic racist policies and lending practices. In the absence of redlining, residents may still experience discrimination through practices such as steering, appraisal bias and landlords who refuse to rent to certain groups such as low-income people, women with children and BIPOC residents.

HOUSING UNITS & VACANCY

There were around 17,057 total housing units in Holyoke according to 2023 ACS 5-year estimates. Of those, 15,500 units were estimated to be occupied while 1,533 were vacant (a 9% total vacancy rate) this is a percentage point higher than the state total vacancy rate. Approximately 6,451 units (42%) were owner occupied, and 9,073 units (58%) were renter occupied. Additionally, 1,079 housing units (70% of all vacant units) were listed as ‘other vacant.’ These units could be vacant for a variety of reasons.⁹⁵ Holyoke’s older housing stock and long industrial history may contribute to many “other vacant” units. Detailed data on the nature of this vacancy status is unavailable at the town or even county level, but the Census does report that in 2023 across all of Massachusetts, the most common type of ‘other vacancy’ was for personal or family reasons (25%), followed closely by active repairs or renovations (22%) and then preparing to rent or sell (14%). It is likely that most of the ‘other vacant’ unit in Holyoke and other case study towns, fall into one of these three categories.

SHORT TERM RENTALS

As in many communities across the state, short term rentals through web platforms such as Airbnb and VRBO have become more common in Holyoke, but they are a very small part of overall housing stock (less than one percent). This has the potential to remove much needed year-round rental inventory from the market, as often property owners can earn more by renting short-term. According to AirDNA data, Holyoke was home to 26 active short-term rental properties in 2023. It is unlikely that short-term

⁹³ Robert K. Nelson, “Mapping Inequality: Redlining in New Deal America,” 2023, <https://dsl.richmond.edu/panorama/redlining/>.

⁹⁴ U.S. Census Bureau, “S1701: Population for Whom Poverty Status Is Determined,” Data.Census.Gov, 2023, <https://data.census.gov/map/>.

⁹⁵ *American Community Survey and Puerto Rico Community Survey 2023 Subject Definitions*, n.d. Possible reasons include: foreclosure, if an owner is in assisted living, due to legal proceedings, units that are under repair or awaiting repair, among other reasons.

rentals are putting pressure on the housing market in Holyoke, but their level should be monitored to ensure they do not become an issue for the city.

HOUSING PERMITTING/CONSTRUCTION

Holyoke's population has declined between 2013 and 2023, falling five percent. The number of households (occupied housing units) fell two percent in that same period according to ACS 5-year estimates. In that decade, the average number of new residential unit construction permits was just six units per year (A total of 66 permitted units).

Holyoke's declining population may also be a function of reduced construction. A member of City staff identified that finding sufficient housing for workers was a problem for some employers and that additional market-rate housing could address this issue. Holyoke residents also are challenged by a lack of units into which they can grow. While there are many small, starter apartments, there is a lack of larger, higher quality units available in the city. Holyoke's housing stock is old, with 45 percent of housing built before 1940 compared to 31 percent statewide and in western Massachusetts. New housing as well as rehabilitation of some existing units, could revitalize the local housing market and provide a greater variety of housing options. Residents may want to stay in the city, but instead must move to neighboring communities where there is more housing that meets their needs, in size or amenities. Market rate rental housing developments in Holyoke have found success, one example is the Cubit building along the Holyoke Canals. Cubit's 18 loft units have been fully occupied since completion. Construction of new market rate housing may encourage more residents to stay in the city and projects like Cubit provide an example for future developers to follow.

Additionally, there are two planned affordable housing developments in the pipeline in Holyoke. Combined, the two projects will provide 49 units of housing, one project is eight units for households earning less than 30 percent of area median income. The other provides 41 units of affordable housing. This housing is a mix of units available to those making less than 30 percent of area median income (18 units) or between 30 and 60 percent (23 units). In total, 19.3 percent of the city of Holyoke's housing stock is subsidized affordable, the highest rate of any municipality in the state. Despite being well over the state's 10 percent threshold, affordable housing continues to be developed in the city, providing stable housing for many residents.

Economic Impact

The construction of new housing units can have a positive economic impact on the local economy by involving local businesses in construction, creating tax revenue for the local government, and after completion, bringing new residents to a city who spend their income and invest their resources into a community.

The estimated financial impact of a new housing unit in Hampden County is around \$420,000 in additional net economic activity and \$12,000 in local taxes. This includes the economic activity to build the unit as well as the secondary impacts of additional housing as mentioned.

Infrastructure

WATER & SEWER

In Holyoke, about 89 percent of residential parcels are connected to the municipal water system, and 87 percent were connected to the municipal sewer system according to 2023 data from the Massachusetts Housing Partnership. Since much of the system was set up to support the mills when they were in operation, capacity is not a concern if new housing is built, an interview with a city official identified that the city is at half capacity or less for its water and sewer system. Holyoke has infrastructure capacity for many more residents than it currently has, making it practical for future housing development.

Holyoke's water department, the Holyoke Water Works, identified that the city's primary reservoir is the Tighe-Carmody, in the neighboring town of Southamptton. Within the city's boundaries, the McLean reservoir acts as a backup, while the Ashley and Whiting Street Reservoirs are for emergency water needs. Along with these reservoirs are thousands of acres of conserved watershed to protect the quality of the water supply, for example, the Tighe-Carmody reservoir's drainage area includes nearly 5,000 acres of land owned by the city.⁹⁶ The City withdrew water from the Barnes Aquifer in the past, but surface reservoirs have replaced the need to do so in recent years to supply the municipal water system. This water system ensures clean water for the City of the Holyoke well into the future and provides capacity for future population growth.

ROADS & TRAFFIC

Holyoke is divided from North to South by Route 5 which connects Holyoke to neighboring Northampton in the north, West Springfield to the south, and beyond. Interstate 91 runs parallel to Route 5. Route 202 divides the city, going roughly east to west.

On the west side of the city, the Connecticut River is crossed by four road bridges and a rail bridge. The Joseph E. Muller Bridge connects Holyoke's downtown to neighboring South Hadley via Route 202, the Vietnam Veteran's Memorial Bridges connects the flats to South Hadley's Falls neighborhood. The Willimansett Bridge connects South Holyoke to Chicopee and parallels a rail bridge. Finally, Route 391 crosses the Connecticut river between South Holyoke and Chicopee.

Holyoke's urban center is highly walkable including Downtown, South Holyoke and the Flats. To encourage foot traffic, the City has developed a canal walk in Downtown, which follows parts of the city's historic canals. The neighborhoods of Ingleside and Rock Valley are more car-centric. The city also hosts several Valley Bike Share stations, allowing access to rentable e-bikes at a low cost.

PUBLIC TRANSPORTATION

Holyoke is serviced by a number of PVRTA routes, connecting the city with surrounding areas and circulating residents around Holyoke itself. The city also has a renovated rail depot in the Flats with Amtrak Service going North and South including the Vermonter and Valley Flyer train services. These Amtrak trains connect the city to stops as far north as Burlington, Vermont, as well as to Hartford and

⁹⁶ Holyoke Water Works, "The Water System," City of Holyoke, 2025, <https://www.holyoke.org/hww-the-water-system/>.

New Haven, Connecticut and New York City to the South. Holyoke's access to major transit routes including roads and public transit is a major convenience to current and future residents.

Municipal & Regional Services

POLICE, FIRE, & EMT

The City of Holyoke employs a total of 190 police personnel, including 95 patrol officers, 35 reserve or special officers, and a number of specialty and administrative officers. The total FY24 budget for the Holyoke Police Department was about \$14 million in FY2024 of which 94 percent was spent on personnel costs, including overtime, education incentives, training, and uniforms.

In FY24 the City of Holyoke budgeted \$11 million for the fire department. The Holyoke fire department has 131 personnel, including 82 firefighters.⁹⁷

Most of Holyoke's new development is in currently developed areas of the city, this helps emergency services cover the area because the developments already sit along existing patrol routes. Additionally, vacant industrial, commercial and residential property presents fire and safety hazards. The fire department for example, must monitor vacant properties in case of a fire and must inspect buildings regularly. If these properties can be redeveloped into housing and occupied, it makes it easier to monitor the properties as there are now eyes on the property at most times.

SCHOOL ENROLLMENT & FUNDING

Holyoke's public school district includes four secondary education institutions (including high schools and continuing education institutions), four middle schools, and six elementary schools.⁹⁸ Across the district, total foundation enrollment was 6,033 students in October of 2023 a decrease of 10 percent from 2013 (a reduction of 694 students). Per-pupil spending was \$17,227 per pupil in FY2023 in 2024 dollars (\$103,931,748 for 6,033 students), an eight percent increase since 2013 (\$106,961,561 for 6,727 students). The Holyoke School District receives substantial state aid, Chapter 70 state aid has remained relatively constant remaining at 88 percent of spending since FY2013.⁹⁹

The Holyoke School District has faced challenges but has recently exited State receivership as the system has improved in key areas. Growing the city's population and increasing the number of households who pay into the city's tax base, could help support further improvements to the Holyoke school system.

HEALTHCARE FACILITIES

Holyoke is home to several primary, behavioral, and outpatient private medical facilities and practitioners, such as the Mont Marie Rehabilitation and Health Care Center. For advanced and emergency healthcare needs, the city has access to Holyoke Medical Center. The city is also home to the Holyoke Soldier Home, a long-term health care facility which houses military veterans and provides

⁹⁷ City of Holyoke, *FY2025 Adopted Budget*, July 8, 2024, <https://www.holyoke.org/documents/fy2025-adopted-budget/>.

⁹⁸ Holyoke Public School District, "Our Schools," Holyoke Public Schools, 2025, <https://www.hps.holyoke.ma.us/o/hps/page/our-schools>.

⁹⁹ Department of Elementary and Secondary Education and Sec, "Chapter 70 Program - School Finance - School Profiles."

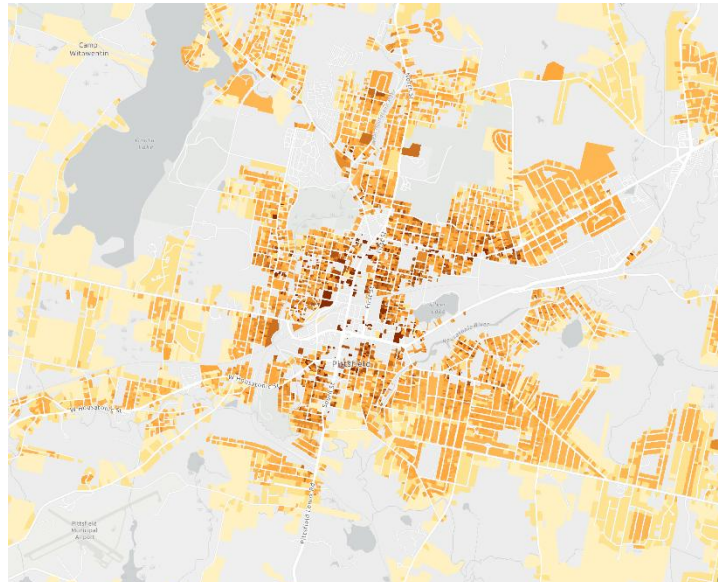
medical care. The Soldier Home is currently undergoing a \$480 million dollar redevelopment which will provide capacity for 234 residents and 40 daytime care slots for veterans who live elsewhere.¹⁰⁰

Proximity to healthcare assets like these is a major benefit for residents of the City of Holyoke. These facilities are a vital source of healthcare as well as employment locally. Over a third of the city's employment is in the Health Care and Social Assistance industry. As an industry, healthcare employs people at a wide range of income levels. To house these workers, a variety of housing options are needed. Additional housing construction that attracts residents will make it easier for these important local healthcare facilities to hire people and maintain or improve their level of services.

Pittsfield

Key Information

As the largest city in Berkshire County, Pittsfield is the urban and cultural center of the Berkshires. Pittsfield is the third largest city in western Massachusetts, behind only Springfield and Chicopee. The city falls in the center of Berkshire County and is close to the New York state border. Pittsfield is a historical manufacturing center that is now considered a “Gateway City” in Massachusetts, which are defined as “midsize urban centers that anchor regional economies.”¹⁰¹



Source: Massachusetts Housing Partnership Residency

In recent decades, Pittsfield has shifted from a manufacturing center to an arts and cultural center and a more tourism-based economy.¹⁰² The city has a creative zoning district that promotes art-based development and the creative economy. Pittsfield's downtown is known as the Upstreet Cultural District, which is described by the downtown organization as having “a lively roster of music, dance, theatre, community festivals, and celebrations, including two highly acclaimed professional theatres – the Colonial Theatre, part of Berkshire Theatre Group, and Barrington Stage Company.”¹⁰³ In addition, public art, studios, and various arts and cultural events draw in tourists and residents from across the region.

¹⁰⁰ Adam Frenier, “Work Progresses on \$480M Holyoke Veterans’ Home,” Regional News, *New England Public Media*, April 2, 2024, <https://www.nepm.org/regional-news/2024-04-02/work-progresses-on-new-holyoke-veterans-home>.

¹⁰¹ “About the Gateway Cities,” MassINC Policy Center, accessed June 26, 2025, <https://massinc.org/policy-center/gateway-cities/about-the-gateway-cities/>.

¹⁰² Pittsfield Zoning Districts. <https://ecode360.com/attachment/PI1888/ZONING-SECTION%203.pdf>.

¹⁰³ “Welcome to Downtown Pittsfield, Massachusetts!,” Downtown Pittsfield, Inc., March 2, 2018, <https://downtownpittsfield.com/>.

As part of the downtown’s transformation to a creative and cultural center, more housing has been added to downtown, including many adaptive reuse projects, converting non-residential buildings like churches into new housing units. Bringing in more density and housing to the downtown helps to improve affordability and the city’s overall economic vitality. Still, Pittsfield deals with housing affordability issues like the rest of the region. Much of its available housing stock is not affordable for the residents that need it and homelessness is an issue. However, there have been three new affordable housing projects, which added 78 permanent supportive housing units in Pittsfield. Adding density and new units (both affordable and market-rate) through adaptive reuse and new construction is setting Pittsfield on the right track to address issues with housing affordability and homelessness.

Demographics & Aging

POPULATION

As of 2023, Pittsfield has a population of 43,559.¹⁰⁴ The city has had a steadily declining population since its height in the 1960s and 1970s.¹⁰⁵ There has been more minimal change in recent years, but between 2013 and 2023, the population decreased by two percent.

MEDIAN AGE

The median age in Pittsfield is 43.2, which is a little higher than the median age in the state overall (40). However, Pittsfield is younger than most other communities in the Berkshires as the median age for all of Berkshire County is 48.

Still, there is an aging population in Pittsfield which poses challenges to the housing market as the demand shifts to smaller, more accessible housing for a growing population of seniors and single-person households. Older homeowners need a viable option for downsizing and selling their homes to families and larger households that can use the additional space.

MEDIAN INCOME

The median household income in Pittsfield is \$70,403, which is much lower than the state median household income of around \$101,000.¹⁰⁶ This is a regional trend as western Massachusetts generally has lower incomes than the eastern part of the state. Incomes have increased in Pittsfield, however. The 2023 median household income reflects an increase of 24 percent since 2013 when adjusted for inflation into 2024 dollars. In 2013 the median household income was \$56,709 in 2024 dollars.

¹⁰⁴ U.S. Census Bureau, American Community Survey (ACS) 2019-2023 5YR Estimates.

¹⁰⁵ U.S. Census Bureau, 1960 Decennial Census.

¹⁰⁶ Incomes are inflation adjusted to 2024 dollars.

Housing Affordability

MEDIAN GROSS RENT

According to ACS data, the median gross rent in Pittsfield is \$1,126, which is a nine percent increase from 2013.¹⁰⁷ The median gross rent is similar to western Massachusetts's larger cities of Springfield and Chicopee.

COST BURDEN

In Pittsfield, 52 percent of renters are cost burdened, spending at least 30 percent of their income on housing, which mirrors the rate in Massachusetts overall. This trend of high rent cost burden is seen throughout the region.

Owner cost burden is much lower than renter cost burden across Massachusetts. In Pittsfield, 22 percent of owners are cost burdened, which is on the lower side of owner cost burden in the region and is lower than the owner cost burden in the state (27%). Pittsfield's owner cost burden is also lower than Springfield and Chicopee.

Housing Market & Development

NEIGHBORHOODS & ZONING / LAND USE

Pittsfield encourages residential density in its downtown core while it preserves single-family zoning outside of downtown. Pittsfield has implemented modern zoning districts to encourage denser housing development, but still has a lot of single-family zoning, which restricts how many housing units can be built.

Pittsfield's urban downtown core is zoned as "Downtown Creative District", which was "established to modernize the City's land use regulations" and "to enhance vitality in downtown by fostering a mix of uses through increasing downtown housing opportunities and fostering business growth, while acknowledging arts-related development and the creative economy."¹⁰⁸

The City also has a "smart growth district overlay", which was created "to foster a range of diverse housing opportunities in the urban center of the city for households of all incomes, ages and sizes."¹⁰⁹

Pittsfield also has residential zoning districts for one-and-two family, medium density, and high density. The medium density provides higher density than the one-and-two family zoning but still has more open space than high density areas. The density decreases as it gets further out from the downtown core.

While the medium density zoning exists in Pittsfield, it is used minimally, and the majority of the residential land area appears to be single-family zoning.¹¹⁰ Adopting these more flexible zoning types in

¹⁰⁷ Rent is inflation adjusted to 2024 dollars.

¹⁰⁸ Pittsfield Zoning Districts.

¹⁰⁹ Pittsfield Zoning Districts.

¹¹⁰ "City of Pittsfield Zoning Map," MapGeo, accessed June 27, 2025, <https://pittsfieldma.mapgeo.io/datasets/properties?abuttersDistance=300&latlng=42.449811%2C-73.264975&panel=themes&themes=%5B%22zoning%22%5D&zoom=13>.

more neighborhoods could help increase the number of housing units and therefore increase affordability of housing.

Additionally, like many other cities in the region, Pittsfield has a history of redlining and discrimination in housing and zoning¹¹¹.

HOUSING UNITS & VACANCY

Pittsfield has 21,500 total housing units and around 2,000 (9%) are vacant units. However, most of those vacant units are considered “other vacant” and only around 250 units are available for rent or for sale.¹¹² This means the vacancy rate for available housing units is only one percent, and most of those are rentals, not units for sale. Out of the vacant units, 207 were available for rent, 35 for sale, 196 were rented or sold but not currently occupied and 419 were seasonally vacant. An estimate 1,166 were listed as ‘other vacant’. Similar to Holyoke, these “other vacant” units may be unoccupied for a number of reasons and may reflect the city’s vast stock of older homes, many in need of repairs or maintenance before they can be reoccupied.

Pittsfield municipal staff said there is low homeownership in the area and there are not many affordable options for buying a home other than some single-family homes from Habitat for Humanity. This information from the City would suggest that the homes that are available for sale are not affordable for many residents and homeownership is unattainable for many people. The available housing stock may not be meeting the needs of lower-income residents. While the City noted that there is low homeownership in the area, the homeownership is higher than in Springfield, Chicopee, Holyoke, and some other cities in the region.

Seasonally vacant units do not take up a large share of the housing stock in Pittsfield; there are 419 seasonally vacant units, which makes up two percent of all housing units. This is a lower share than many other communities in the Berkshires that have more vacation homes and short-term rentals and fewer housing units overall.

Still, like the rest of the region, Pittsfield is dealing with a limited housing supply, which contributes to the high costs of housing, and because Pittsfield has an old housing stock, there is a risk of losing housing units over the coming years.

SHORT TERM RENTALS

Pittsfield has 114 short-term rentals as of 2023, according to data from AirDNA. This is almost a 50 percent increase from the number of STRs in Pittsfield in 2018. Still, the number of short-term rental units is less than one percent of the total housing stock. The statewide short-term rental registry contains 225 units. There are other smaller communities in the Berkshires with higher shares of short-term rental units.

¹¹¹ Robert K. Nelson, “Mapping Inequality: Redlining in New Deal America.”

¹¹² Other vacant units are year-round vacant units that are vacant for other reasons besides being on the market or vacant for seasonal use. Some reasons for being other vacant include personal/family reasons, being used as storage, currently being repaired or renovated, abandoned, or foreclosure, among other reasons.

HOUSING PERMITTING/CONSTRUCTION

Pittsfield, like the rest of the state, is behind in construction and adding enough new units to meet demand. However, they have been proactive in adding more units recently, especially affordable units. According to the municipal staff, they have been adding housing through adaptive reuse projects, as in converting spaces that were not originally housing. For example, a few churches have been transformed into housing units. The city says they have added 168 housing units through conversions of other spaces. Permit data is an incomplete picture of housing construction but does provide a point of comparison with other communities. The data suggests that construction has been slow, with the city averaging just over six permits per year on average between 2013 and 2023, for a total of 68 units.

Because Pittsfield has an old housing stock (39% of units built before 1940), adding new units is especially important so they do not lose housing units to lack of maintenance. Municipal staff said Pittsfield has had capacity issues with building new units due to the capacity of contractors and they are limited in the construction of large projects. The municipal staff also mentioned that local employers want more market-rate rentals for the young workforce, but again, there have been capacity constraints in building these larger projects.

The Subsidized Housing Inventory in Pittsfield is just under nine percent of total housing stock, as of June 2023.¹¹³ This is slightly below the state goal of having 10 percent of the housing stock as subsidized housing. However, Pittsfield has had three recent affordable housing projects that will add a total of 78 new units, so this percentage will increase. These three projects include a new construction development, West Housatonic Apartments, and two adaptive reuse projects, First Street Apartments and Terrace 592 (formerly White Terrace).

Hearthway (formerly Berkshire Housing Development Corp) is developing the West Housatonic Apartments, a new 28-unit LIHTC project, and re-developing First Street Apartments, which will have nine units on the second floor of Zion Lutheran Church's hall.¹¹⁴ These are both permanent supportive housing projects for people coming out of homelessness and are also funded by some of the City's American Rescue Plan Act (ARPA) funds. Additionally, there will be a housing resource center on the first floor of the church (First Street Apartments) to provide supportive services beyond just a housing unit.

Terrace 592 is a 41-unit LIHTC affordable housing project that was recently completed and restored a historic, blighted building that had suffered fire damage.¹¹⁵ Regan Development Corp re-developed this property with some of the City's ARPA funds as well as Community Development Block Grants. Larry Regan, the president of Regan Development Corp, said the most challenging part of this development was figuring out the funding because the project feasibility relied on gap funding (ARPA, CBDG, LIHTC,

¹¹³ "Chapter 40B Subsidized Housing Inventory (SHI)," Massachusetts Executive Office of Housing and Livable Communities, June 29, 2023, <https://www.mass.gov/doc/subsidized-housing-inventory-2/download>.

¹¹⁴ Brittany Polito, "Permanent Supportive Housing Coming to Pittsfield Soon," *iBerkshires*, April 5, 2024, <https://www.iberkshires.com/story/74956/Permanent-Supportive-Housing-Coming-to-Pittsfield-Soon.html>.

¹¹⁵ LIHTC is a Low-Income Housing Tax Credit

etc.) due to charging below-market rents.¹¹⁶ This type of redevelopment project requires a community-minded investor or developer who is passionate about the cause and not just the return on investment.

In an article for iBerkshires.com, Regan emphasized the importance of community and said, “We like to come into communities such as Pittsfield that are looking to sort of revitalize themselves and have areas that need assistance, and we consider ourselves a niche affordable housing development firm.”¹¹⁷ Regan Development Corp is a for-profit company, but they focused on the community not just profits. Pittsfield and other communities looking to do these types of housing projects will need to find a community-minded developer or investor who is passionate about the community.

As of March 2025, between 400 and 700 applications had already been received for the 41 units at Terrace 592.¹¹⁸ There is clearly demand and an unmet need for more affordable units. The city is making progress, but they still have to catch up on the supply of affordable units.

Economic Impact

The construction of new housing units can have a positive economic impact on the local economy by involving local businesses in construction, creating tax revenue for the local government, and after completion, bringing new residents to a town who spend their income and invest their resources into a community.

The estimated financial impact of a new housing unit in Berkshire County is around \$506,000 in additional net economic activity, \$15,000 in local taxes, and five full-time jobs. This includes the economic activity to build the unit as well as the secondary impacts of additional housing (UMDI IMPLAN Analysis).

Infrastructure

WATER & SEWER

In Pittsfield, 95 percent of residents are on public water and 93 percent are on public sewer according to data from the Massachusetts Housing Partnership. This is a much higher share compared to more rural towns in the region. Additionally, the City says that they have lost population but have infrastructure for a larger population already in place so there are no water and sewer capacity constraints with building more housing in Pittsfield.

Water and sewer are funded through a dedicated enterprise fund. Costs have steadily increased over the past few years. For FY 2024, water rates increased 10 percent and sewer rates increased 24 percent (compared to 10% and 12% respective increases the prior year).¹¹⁹ These rate increases were driven by

¹¹⁶ Brittany Polito, “Terrace 592 Brings Affordable Housing to Former Blight,” *iBerkshires*, March 25, 2025, <https://www.iberkshires.com/story/78423/Terrace-592-Brings-Affordable-Housing-to-Former-Blight.html>.

¹¹⁷ Polito, “Terrace 592 Brings Affordable Housing to Former Blight.”

¹¹⁸ Ibid.

¹¹⁹ Meg Britton-Mehlis, “Pittsfield Water and Sewer Bills Might Be on the Brink of a Big Rise — Again,” *The Berkshire Eagle*, May 8, 2023, https://www.berkshireeagle.com/news/central_berkshires/pittsfield-officials-talk-raising-water-sewer-rates-bills-2024/article_cccc2872-ed4-11ed-8b2e-f3597ace8350.html.

rising maintenance costs, investments in improvements and deferred rate increases due to the COVID pandemic.¹²⁰

ROADS & TRAFFIC

Pittsfield is at the intersection of Route 7 and Route 20. It is also close to I-90, about a 20-minute drive north of the major interstate.

PUBLIC TRANSPORTATION

Pittsfield is the center of public transportation for the Berkshires and home to the Intermodal Transportation Center, which has access to Berkshire Regional Transit Authority (BRTA) , Peter Pan Bus, Greyhound Bus, and Amtrak Rail. The BRTA serves 30 communities, and Pittsfield is at the center of most routes and is therefore well connected to the rest of the County. The Amtrak rail station also provides broader regional connectivity as the train accesses other major cities including direct service to New York City through the seasonal Berkshire Flyer train. These transit connections make Pittsfield an attractive place for residents without a car of their own.

Municipal & Regional Services

POLICE, FIRE, & EMT

Municipal staff said that Pittsfield has had some public safety concerns around the unhoused population who has encampments in public parks, but they have not had issues with additional housing adding costs to fire, police, etc. Generally, the city was not concerned about new housing adding to these emergency service costs. In fact, building more housing could help improve public safety by adding more affordable housing to help address the homelessness issues.

Pittsfield's police department had an operating budget of approximately \$15 million dollars in FY2024, a 14 percent increase from the prior year. The department has over 100 personnel including 65 patrol officers, 12 emergency dispatchers, a number of civilian staff, specialists, and officers.

Pittsfield's fire department had an operating budget of approximately \$10 million dollars in FY2024. The fire department includes around 90 personnel, including 57 firefighters, four civilian staff and miscellaneous inspectors, officers and training personnel.

SCHOOL ENROLLMENT & FUNDING

Pittsfield's foundation enrollment in 2023 is 5,618 students, down from 6,205 in 2013. This represents a nine percent decrease in school foundation enrollment between 2013 and 2024, which represents a loss of 587 students. Per pupil costs have risen 18 percent in that period from \$15,635 per pupil in 2013 (\$97,012,639 for 6,205 students) to \$18,485 in 2023 (\$103,848,158 for 5,618 students) in 2024 dollars.

¹²⁰ Matt Martinez, "The Pittsfield City Council Has Voted to Approve Steep Hikes in Water and Sewer Rates. Here's How It Will Affect Your Bill," *The Berkshire Eagle*, June 9, 2023, https://www.berkshireeagle.com/news/central_berkshires/pittsfield-city-council-votes-to-approve-water-and-sewer-rates/article_222471f4-0667-11ee-a449-e7809e5e0cd6.html.

Chapter 70 state aid has risen from 58 percent of spending to 64 percent between FY2013 and FY2023¹²¹.

The City said that they have too many schools for the number of children, so school capacity is not an issue in terms of building more housing. The city would like more students in the local school district. Building new units could help with school enrollment as well. The FY 2025 budget includes funding cuts to Pittsfield Public Schools and uses \$2.5M of free cash flow for tax cuts in fall 2024.

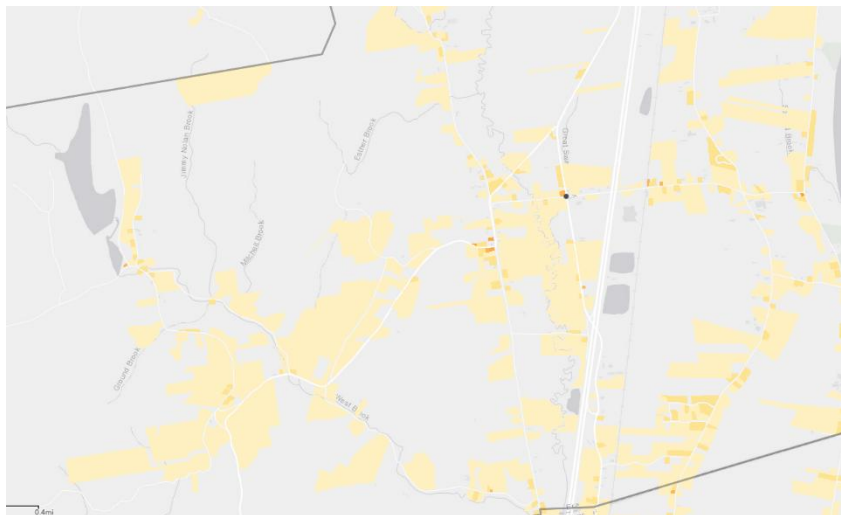
HEALTHCARE FACILITIES

Berkshire Medical Center is a hospital located in Pittsfield which provides medical services to the surrounding community and for the rest of Berkshire County. The hospital is a major provider of local employment as well as healthcare for residents of the city.

Whately

Key Information

Whately is a small historic mill and agricultural town in Franklin County with a primarily rural character. The town is bordered by Conway and Deerfield to the north, Sunderland to the east, Hatfield to the south, and Williamsburg to the West. Whately is the smallest town by population of our selected case studies.



Source: Massachusetts Housing Partnership Residency

Population & Aging

POPULATION

According to the 2023 Census American Community Survey (ACS) 5-year estimates, the population of Whately was around 1,521 people, growing 11 percent from an estimate of 1,366 in 2013.

MEDIAN AGE

The median age in Whately was 51.6 in 2024, a small increase from 50.5 in 2013, and 26 percent of the population is 65 years or older. This is notably higher than the state median age of 40.

An older population is more likely to face mobility challenges and disability, potentially changing the housing needs of the community as demand shifts to smaller, more accessible housing for a growing number of seniors and single-person households. Older homeowners may also need viable options for downsizing and selling their homes to families and larger households that need the additional space.

¹²¹ Department of Elementary and Secondary Education and Sec, "Chapter 70 Program - School Finance - School Profiles."

Whately's high median age and substantial 65 plus population suggests that they could benefit from the development of more senior appropriate housing.

MEDIAN INCOME

The median income in Whately, according to the 2023 5-year ACS, is estimated to be about \$106,000 (higher than the state median of around \$101,000). When adjusting for inflation, median income has declined two percent in Whately over the past ten years, down from about \$108,000 in 2013 (in 2024 dollars). Whately's median income is higher than the four other communities in our case study analysis.

Housing Affordability

MEDIAN GROSS RENT

Unlike the other case study towns, rental units are a small share of rural Whately's housing stock, about 14 percent of housing units. The median rent in Whately was \$1,622 according to 2023 ACS 5-year estimates. Rents have increased six percent, from \$1,573 in 2013 to \$1,670 in 2023 (adjusted for inflation to 2024 dollars.)

COST BURDEN

In 2023, the 5-year ACS estimates that 28 renters (29%) in Whately were cost burdened. The number of cost burdened renters has stayed relatively stable, but the share of total rental households that are cost burdened has decreased from the estimated 51 percent of renters cost burdened in 2013 as the community has added renter households during that time. Due to the small population size of Whately, this estimate of renter cost burden should be taken with a grain of salt, as the Census reports a high margin of error around small-population estimates. However, these burden estimates are in line with other communities in the region.

Housing Market & Development

NEIGHBORHOODS & ZONING / LAND USE

Whately has a rich history of agriculture which shapes the current geography and land use today. The town consists of mostly single-family homes and large tracts of farmland. There were also several mills that began operating in the 18th and 19th century, taking advantage of the abundant streams.¹²² Whately is also home to a considerable amount of conservation land, including the Whately Wildlife Management Area, Mount Esther Wildlife Management Area, and the Great Swamp Wildlife Management Area.

Maintaining a rural character and honoring the community history is a priority for Whately in its land use planning. The town website states that *"Whately retains much of its rural character, scenic landscapes, and abundant natural resources, as well as its historic character. The town is working to keep these cherished elements of the past as it strides into its fifth century"*¹²³

¹²² "Whately History," Town of Whately, MA, accessed May 20, 2025, <https://www.whately.org/about-whately/pages/whately-history>.

¹²³ Town of Whately, MA, "Whately History."

Adding additional housing is challenging to balance with the traditional land use pattern of rural communities, however, smaller, lower-impact development spread out across the residential areas may allow for gradual growth that aligns with the community's priorities.

HOUSING UNITS & VACANCY

There were around 715 total housing units in Whately according to 2023 ACS 5-year estimates. Of those, 659 of those units were estimated to be occupied while 56 were vacant (an 8% total vacancy rate). 561 units (78%) were owner occupied, and 98 units (14%) were renter occupied. Out of the vacant units, six were estimated to be available for rent, two for sale, none were estimated as seasonally vacant, and 48 were listed as 'other vacant'.

SHORT TERM RENTALS

As mentioned, many communities are seeing a sharp rise in short term rentals using web platforms such as Airbnb and VRBO. In 2024, Whately was home to just five active short-term rental properties, which is slightly less than one percent of the total housing stock (According to AirDNA data). The statewide short-term rental registry shows just three units registered¹²⁴.

HOUSING PERMITTING/CONSTRUCTION

Housing construction in Whately over the past ten years has exceeded the overall increase in population and households. Where there was an 11 percent increase in population, there was a 13 percent (83 unit) estimated increase in total housing units between 2013 and 2023 according to ACS 5-year estimates. The average number of new residential construction permits was just under six per year (with a total of 61 additional units permitted, all of which being single-family homes). Whately has no ongoing affordable housing construction and the state Subsidized Housing Inventory reports that less than one percent of total housing stock is subsidized affordable. Whately could benefit from having a small stock of housing that is designated affordable. While housing stock has grown with the town's population, there may be current residents who would qualify for affordable units. Those residents may be paying a large percentage of their income on housing at market-rates and affordable housing could stabilize their ability to live, work and grow in the community.

Economic Impact

The construction of new housing units can have a positive economic impact on the local economy by involving local businesses in construction, creating tax revenue for the local government, and after completion, bringing new residents to a town who spend their income and invest their resources into a community.

The estimated financial impact of a new housing unit in Franklin County is around \$1,264,000 in additional net economic activity and \$24,000 in local taxes. This includes the economic activity to build the unit as well as the secondary impacts of additional housing as mentioned (UMDI IMPLAN Analysis).

¹²⁴ This may reflect that active short-term rental units in town have not yet been registered with the state. In cases of low-intensity uses, renting 14 days or less in a year, tax is not owed to the state but owners are still required to register, not all owners are aware of this requirement and may be delayed in registering.

Infrastructure

WATER & SEWER

In Whately, about 58 percent of residential parcels are connected to municipal water, and just one percent are connected to the limited municipal sewer system, with virtually all residential wastewater (99%) handled through private septic systems according to data from the Massachusetts Housing Partnership. Of those that are connected to municipal water, most are serviced by the Whately Water Department and a small portion is serviced by the South Deerfield Water Supply District.

Whately is home to several streams and reservoirs, some of which have become vital sources of drinking water to the town as well as surrounding communities. The City of Northampton draws water from the Ryan Reservoir and West Whately Reservoir, and the Town of South Deerfield draws from the Whately Glen reservoir.^{125 126}

ROADS & TRAFFIC

Whately is divided east from west by Interstate 91 and State Route 5. These roadways provide vital links to the rest of the region and beyond. The western edge of town is less dense and serviced by a small number of roads that traverse areas of conservation land and connect scattered residential homes and farm land. Route 5 and 91 make it practical for residents to commute to work and services in neighboring communities. These routes may have influenced the increase in population in the area over the last ten years. Additional housing development would be attractive to new arrivals because of this proximity and ease of access to recreational, commercial and work activities.

PUBLIC TRANSPORTATION

Public transit in Whately is provided by the Franklin Regional Transit Authority (FRTA) by bus and paratransit. The primary bus route is the Route 31 which connects Northampton and Greenfield along Route 5 with a major stop at the Whately Park and Ride at the Northeast corner of the town along the Deerfield border. The park and ride provides connections to neighboring Pioneer Valley Transit Authority routes as well. Limited public transport options can make it difficult for residents without vehicles, especially elderly residents, from getting where they need to. FRTA also provides demand response services for elderly residents and veterans with disabilities but hours are limited and rides must be pre-arranged. These public transit limitations may prevent elderly residents from aging in place, or for new residents from moving to Whately. Future housing development could connect to existing transit routes to ensure residents will be able to get where they need to go regardless of their ownership of an automobile.

¹²⁵ "Watershed," City of Northampton, accessed May 22, 2025, <https://northamptonma.gov/1400/Watershed>.

¹²⁶ "South Deerfield Water Supply District," Town of Deerfield, accessed May 22, 2025, <https://deerfieldma.us/321/South-Deerfield-Water-Supply-District>.

Municipal & Regional Services

POLICE, FIRE, & EMT

The FY23 operating budget for the Whately Police Department was \$262,979, and the budget for the Whately Fire Department was \$74,771.¹²⁷ According to the town website, the Whately Police Department employs 11 personnel, including the chief, two full-time officers, and eight part-time officers. The fire department and first responders were not listed.¹²⁸

SCHOOL ENROLLMENT & FUNDING

Whately public schools are part of two regional districts: Union 38 School District (pre-kindergarten – grade 6) and Frontier Regional School District (grades 7–12). Other towns comprising these districts include Conway, Deerfield, and Sunderland. In the operating budget for 2023, Whately allocated funding for the Whately Elementary School (~\$1.9 million), Frontier Regional School (~\$1 million), and Franklin County Technical School (~\$230 thousand).¹²⁹

The total foundation enrollment in Whately schools was 77 students in October of 2023, a total decrease of 18 students (-19%) from FY2013. Per-student spending was \$30,953 in FY23 (\$2,383,395 for 77 students), a 12 percent increase from \$27,589 in FY13 (\$2,620,981 for 95 students) in 2024 dollars.¹³⁰ Whately has higher per pupil costs than the other case study towns except Great Barrington reflecting high fixed costs of education and a smaller enrolled student population. Whately's share of school spending supported by Chapter 70 state aid has remained constant at 28 percent between FY2013 and FY2023.¹³¹

HEALTH CARE FACILITIES

Whately can access emergency medical care at Cooley Dickinson Hospital to the south, in the city of Northampton. Whately also has access to Baystate Franklin Medical Center, slightly farther to the north in the city of Greenfield. As resident of Whately age, their ability to access medical care will become increasingly important. Whately is an attractive place for residents in part because it offers rural living with proximity to vital health services such as these two hospitals.

¹²⁷ "FY2024 Approved Budget," Town of Whately, May 23, 2023, https://www.whately.org/sites/g/files/vyhlf5211/f/uploads/website_version_-_fy24_operating_budget.pdf.

¹²⁸ "Department Personnel," Town of Whately, MA, accessed May 22, 2025, <https://www.whately.org/police-department/pages/departments-personnel>.

¹²⁹ "FY2024 Approved Budget."

¹³⁰ Massachusetts Department of Elementary and Secondary Education, "School and District Profiles."

¹³¹ Department of Elementary and Secondary Education and Sec, "Chapter 70 Program - School Finance - School Profiles."

Conclusion

Western Massachusetts faces a number of housing challenges. Lack of new construction and a shortage of available housing have driven up home sale prices and led to a shortage of housing affordable to residents, especially renters. Increased investor activity in the home ownership market as well as increasing short-term rentals could also contribute to this shortage of available housing inventory.

Incomes have not kept up with increased housing costs, leading to a widespread affordability crisis. An increasing share of households are cost burdened, spending more than 30 percent of their income on housing. Due to systemic discrimination and structural barriers, the impacts of this affordability crisis are not felt evenly across the region, with low-income households, renters, and BIPOC households facing higher rates of cost burden overall.

Housing needs in western Massachusetts are shifting as population growth slows and residents become older overall. This drives demand for accessible, affordable housing, especially for seniors with disabilities and fixed incomes. Despite the projected plateau in population, housing demand in western Massachusetts is projected to remain strong, requiring an accelerated rate of construction.

Housing construction may also present an opportunity to counteract some of the negative economic impact resulting from slowed population growth. Meeting the production targets set by the state has the potential to create tens of thousands of jobs across western Massachusetts and generate billions in economic activity.

The findings in this report suggest that without significant increases in housing production, particularly at lower price points, existing disparities in access and affordability are likely to persist or worsen. Coordinated efforts across the region to expand the housing supply will be crucial in addressing the housing affordability crisis and meeting the shifting needs brought on by demographic change.

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Methodology

Housing Construction Economic Impact Analysis

The economic impacts produced for this study use the IMPLAN economic impact model. Its regions include ZIP codes, MSAs, congressional districts, and counties. Input values are at the town level, which is not an available regional option. The team considered disaggregating the town data into ZIP codes but ultimately decided to aggregate the data up to the county level. We made this choice because the data on the economic structure and cross-border trading relationships is significantly better at the county level compared to the ZIP code level, resulting in more robust findings.

The economic impact analysis began with the team's estimate of total units needed in 2035 by town. Each town assigned its proper county, yielding total units needed by county. Because IMPLAN has two relevant construction sectors (single-family and multi-family residential construction), the total units needed to be divided into two batches. To do this, we used 2023 five-year ACS data for units in structures by county. We used the share of single-family detached homes to allocate units to single-family residential construction and the share of all other homes to allocate units to multi-family residential construction. Mobile homes, boats, RVs, vans, and so forth were excluded from the calculations.

The final step in preparing the IMPLAN inputs was to derive an estimate of the cost per unit. The team chose \$450,000 in 2025 dollars, which is the same value we derived for a study on behalf of the Executive Office of Housing and Livable Communities using detailed construction data on thousands of units across the state from EOHLC's database. This amount was multiplied by the total number of units per county to produce the final input values for IMPLAN.

The inputs for all counties were run simultaneously using IMPLAN's multi-region input-output framework. This option captures the benefits of intrastate economic linkages where economic activity in one county will produce benefits in others due to trade and commuting. IMPLAN produces estimates of direct, indirect, and induced employment, labor income, value added, and output. Furthermore, it produces estimates of local, state, and federal taxes.

County-level results we allocated to the individual towns by using each town's share of the county total units needed by 2035. This process was repeated for all cities and towns. Results are available as both totals and calculated in terms of impacts per unit built.

Appendix A: Population and Household Projection Methodology

Population Projection

Population projections used in this report were created using two sets of projections created by the UMass Donahue Institute's Population Projection Program. The first one was the vintage 2024 population projections, which are the most recent population projections produced by the Donahue Institute. These projections have historical details for 2010 and 2020, plus population projections in 5-year intervals from 2025 to 2050. They are presented at the city/town level with demographic detail on age (in 5-year age cohorts ranging from age zero to four to age 85 and over) and sex.

While the 2024 projections are the most current, they do not include data on race or ethnicity. To add this level of detail, we incorporated our most recent projections to include that level of detail. These projections, which include all the demographic detail that are included in the v2024 projections, plus a field for race/ethnicity, use a cohort change ratio model to distribute age/sex/municipality projections to race/ethnicity groups. Importantly, the source of these data are the vintage 2019 estimates output from UMDI and the Massachusetts Department of Public Health and are not controlled to Census 2020 counts. The 2019 estimates use a 2000-2010 CCR to project 2010 base (Census count) to 2020, interpolating results for single years. The by-year age/sex/race/ethnicity/municipality estimates were then controlled to the Census Bureau's V2019 county-level estimates of population by age/sex/race/ethnicity.

This second set of projections includes a race/ethnicity column, where the categories are White, Black, American Indian or Alaskan Native, Asian, Native Hawaiian or Other Pacific Islander, Two or More Races, and Hispanic or Latino. For each group other than Hispanic or Latino, these race groups include only non-Hispanic or Latino members of those race groups. The Hispanic or Latino category contains Hispanic or Latino people of all race groups.

In merging these projections, UMDI calculated each race group's share of its respective age/sex/municipality cohort. We then multiplied those shares by the vintage 2024 population estimates for the corresponding age/sex/municipality, so that the sum of all race group estimates for each age/sex/municipality cohort adds up to the vintage 2024 estimate.

Housing Demand Projections

Historical headship rates are calculated using Decennial Census data on households and population. The formula is:

$$\text{Householders}_{MYAT} / \text{Population}_{MYA}$$

Where:

M is a municipality
 Y is the year of the observation (2000, 2010, or 2020);
 A is the age cohort; and
 T is the tenure type (owner- or renter-occupied)

Headship rates are projected forward using a set of simple linear regressions, one for each municipality/age/tenure combination with the form:

$$Headship_{MYAT} = \beta_0 + \beta_1 * Year$$

Our initial household estimates can then be derived by applying these headship rates to the Population Estimates Programs v2024 population projections.

$$Households_{MYAT} = Headship_{MYAT} * Population_{MYA}$$

To make final adjustments, we estimate missing households by comparing headship rates from 2000 to headship rates in the projected year:

$$Missing_{MYAT} = Population_{MYA} * (Headship_{MYAT} - Headship_{M2000AT})$$

Missing households are then aggregated across tenures and zeroed out where the sum of missing households is less than zero, such that:

$$Missing_{MYA} = Missing_{MYA,Owner} + Missing_{MYA,Renter}$$

Where:

$$Missing_{MYA,Owner} + Missing_{MYA,Renter} \geq 0$$

And 0 otherwise.

We then calculate target vacant households as five percent of projected households plus missing households.

$$Vacant_{MYA} = (Households_{MYA} + Missing_{MYA}) * 0.05$$

Housing targets are created by aggregating projected and missing housing units and target vacant households across age cohorts.

$$Target_{MY} = \sum_{a=1}^n Households_{MY} + Missing_{MY} + Vacant_{MY}$$

Supply Projections

Housing units are projected forward using a set of simple linear regressions, one for each municipality with the form:

$$Units_{MY} = \beta_0 + \beta_1 * Year$$

Finally, the gap between the target and the projected units is calculated as:

$$Gap_{MY} = Target_{MY} - Units_{MY}$$

Appendix B: Census Data Tables

Table 9: Population by Age, 2000 to 2023

	2000	2010	2018	2023
Berkshire County				
14 and under	24,455	20,263	17,703	16,810
15-24	17,127	17,707	16,679	15,474
25-54	55,615	49,372	44,288	43,351
55-64	13,533	19,491	20,594	20,885
65+	24,223	24,386	28,064	31,527
Franklin County				
14 and under	13,593	11,353	10,191	9,667
15-24	8,806	8,600	7,534	7,093
25-54	32,522	28,663	26,490	25,865
55-64	6,434	11,878	12,355	11,324
65+	10,180	10,878	14,365	16,973
Hampden County				
14 and under	98,538	88,690	83,906	79,373
15-24	62,088	70,099	68,898	63,602
25-54	190,560	182,165	177,630	174,002
55-64	38,791	56,791	63,453	63,358
65+	66,251	65,745	75,229	82,518
Hampshire County				
14 and under	24,209	21,462	19,392	18,552
15-24	35,013	38,936	42,390	38,051
25-54	63,116	56,688	52,187	48,836
55-64	11,586	20,972	21,480	20,885
65+	18,327	20,022	25,710	30,271
Pioneer Valley				
14 and under	136,340	121,505	113,489	107,592
15-24	105,907	117,635	118,822	108,746
25-54	286,198	267,516	256,307	248,703
55-64	56,811	89,641	97,288	95,567
65+	94,758	96,645	115,304	129,762
Massachusetts				
14 and under	1,259,376	1,158,387	1,129,528	1,116,593
15-24	820,016	938,424	951,870	930,172
25-54	2,863,136	2,744,725	2,755,124	2,761,903
55-64	546,407	803,369	915,447	962,378
65+	860,162	902,724	1,078,224	1,221,349

Source: Decennial Census 2000, 2010, ACS 5YR 2018, ACS 5YR 2023, B01001

Table 10: Population by Race and Ethnicity, 2000 to 2023

	2000	2010	2018	2023
Berkshire County				
White	126,961	118,926	112,631	109,751
Black	2,570	3,334	3,489	2,945
Asian	1,312	1,602	2,169	2,305
Other	378	459	662	593
Two or More Races	1,446	2,368	2,538	5,277
Hispanic or Latino	2,286	4,530	5,839	7,176
Total	134,953	131,219	127,328	128,047
Franklin County				
White	67,518	65,978	64,415	62,358
Black	594	703	934	933
Asian	734	887	1,138	1,329
Other	298	283	364	416
Two or More Races	966	1,271	1,318	2,195
Hispanic or Latino	1,425	2,250	2,766	3,691
Total	71,535	71,372	70,935	70,922
Hampden County				
White	339,625	313,846	296,865	278,624
Black	34,034	35,692	36,369	35,131
Asian	5,835	8,937	10,748	11,534
Other	1,417	1,419	1,600	1,492
Two or More Races	6,120	6,820	8,055	13,071
Hispanic or Latino	69,197	96,776	115,479	123,001
Total	456,228	463,490	469,116	462,853
Hampshire County				
White	136,319	136,249	135,333	127,318
Black	2,740	3,547	4,334	3,449
Asian	5,158	7,123	8,408	7,826
Other	599	626	436	685
Two or More Races	2,223	3,080	3,766	6,058
Hispanic or Latino	5,212	7,455	8,882	11,259
Total	152,251	158,080	161,159	156,595
Pioneer Valley				
White	543,462	516,073	496,613	468,300
Black	37,368	39,942	41,637	39,513
Asian	11,727	16,947	20,294	20,689
Other	2314	2328	2400	2593
Two or More Races	9,309	11,171	13,139	21,324
Hispanic or Latino	75,834	106,481	127,127	137,951
Total	680,014	692,942	701,210	690,370
Massachusetts				
White	5,198,359	4,984,800	4,930,412	4,738,848
Black	318,329	391,693	463,796	455,145
Asian	236,786	347,495	440,336	491,861
Other	56,556	73,792	63,856	87,935
Two or More Races	110,338	122,195	142,666	313,927
Hispanic or Latino	428,729	627,654	789,127	904,679
Total	6,349,097	6,547,629	6,830,193	6,992,395

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B03002

Note: Race groups are non-hispanic, Hispanic or Latino persons may be of any race.

Table 11: Owner Cost Burden and Severe Cost Burden, 2023

	Berkshire County	Franklin County	Hampden County	Hampshire County	Massachusetts
Owner-occupied housing units	39,542	21,650	114,621	42,489	1,728,986
Severely Cost Burdened	10.4%	10.4%	10.6%	8.3%	10.7%
Cost Burdened	13.3%	13.5%	14.3%	13.7%	14.0%
Not Burdened	76.2%	76.1%	75.2%	77.9%	75.3%

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25140

Note: Cost burden represents households spending more than 30 percent of their income on housing, severe cost burden represents more than 50 percent of income spent on housing.

Table 12: Renter Cost Burden and Severe Cost Burden, 2023

	Berkshire County	Franklin County	Hampden County	Hampshire County	Massachusetts
Renter-occupied housing units	16,975	9,848	69,596	19,281	1,033,084
Severely Cost Burdened	23.8%	27.1%	24.2%	24.7%	23.8%
Cost Burdened	25.5%	22.8%	23.4%	21.8%	22.2%
Not Burdened	50.7%	50.1%	52.4%	53.5%	54.0%

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25140

Note: Cost burden represents households spending more than 30 percent of their income on housing, severe cost burden represents more than 50 percent of income spent on housing.

Table 13: Percentage of Cost Burdened Renter Households by Income Bracket

	Berkshire County	Franklin County	Hampden County	Hampshire County	Western Massachusetts
Less than \$10,000*	70%	82%	71%	56%	69%
\$10,000 to \$19,999	93%	80%	74%	79%	78%
\$20,000 to \$34,999	60%	77%	68%	61%	66%
\$35,000 to \$49,999	52%	67%	56%	40%	55%
\$50,000 to \$74,999	43%	44%	38%	40%	40%
\$75,000 or more	20%	7%	7%	10%	10%

Source: U.S. Census Bureau, American Community Survey 2023 1-Year Estimates, C25074

*Note that there is a higher share of households in this category that were not computed: 29% of households with incomes less than \$10,000 were not computed. For comparison, only 3% of households were not computed in the next income group of \$10,000 to \$19,999.

Table 14: Share of Households with a Cost Burden Greater than 30 Percent, 2019-2023

Owners	Berkshire County	Franklin County	Hampden County	Hampshire County	Pioneer Valley	Massachusetts
Total	23.8%	23.9%	24.8%	22.1%	24.1%	24.7%
White alone	23.2%	23.8%	23.0%	21.8%	22.8%	23.8%
Black or African-American alone	33.4%*		32.2%	25.6%*	31.6%	33.7%
Asian alone	32.5%*	11.9%*	36.1%*	41.5%*	35.5%*	24.1%
Hispanic, any race	42.0%*	37.1%*	48.7%	23.4%*	32.4%	32.0%
Renters	Berkshire County	Franklin County	Hampden County	Hampshire County	Pioneer Valley	Massachusetts
Total	49.3%	49.9%	47.6%	47.6%	47.6%	46.0%
White alone	50.7%	49.4%	44.1%	44.1%	45.5%	43.6%
Black or African-American alone	50.2%*	30.4%*	52.5%	52.5%*	52.3%	52.2%
Asian alone	37.9%*	67.5%*	49.8%*	49.8%*	48.4%*	38.8%
Hispanic, any race	38.0%*	85.9%*	50.8%	50.8%*	50.6%	51.6%

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25140A-I

Note: * Indicates Margin of Error is over 20% of the estimate. Data was unavailable on Black Homeowners in Franklin County.

Table 15: Household Income by Race, 2018 to 2023

Race/Ethnicity	Income Group	Berkshire County		Franklin County		Hampden County		Hampshire County		Pioneer Valley		Massachusetts	
		2018	2023	2018	2023	2018	2023	2018	2023	2018	2023	2018	2023
White	Less than \$30K	13,667	10,620	7,138	5,473	41,455	25,094	11,837	8,794	60,430	39,361	409,912	297,240
White	\$30K to \$60K	12,976	10,766	7,221	6,753	36,269	24,996	12,372	10,244	55,862	41,993	402,004	297,906
White	\$60K to \$100K	11,766	11,727	7,301	6,639	33,381	28,871	12,028	11,569	52,710	47,079	446,168	379,609
White	\$100K to \$200K	10,788	12,871	5,973	8,162	32,131	37,641	13,948	17,171	52,052	62,974	614,048	643,276
White	\$200K or more	2,933	5,747	1,305	2,299	7,628	15,243	4,021	7,642	12,954	25,184	273,844	474,780
Black	Less than \$30K	857	437	124	182	5,357	3,859	495	471	5,976	4,512	55,279	40,993
Black	\$30K to \$60K	219	268	48	10	4,345	4,276	388	86	4,781	4,372	42,945	33,244
Black	\$60K to \$100K	142	260	26	28	2,148	3,276	253	113	2,427	3,417	33,581	35,227
Black	\$100K to \$200K	62	128	39	29	2,034	2,853	120	285	2,193	3,167	29,921	41,358
Black	\$200K or more	0	10	0	31	365	678	33	56	398	765	7,652	18,335
Asian	Less than \$30K	178	132	84	179	742	742	564	277	1,390	1,198	28,886	25,797
Asian	\$30K to \$60K	78	194	122	49	790	796	371	265	1,283	1,110	21,137	17,755
Asian	\$60K to \$100K	100	89	142	151	783	850	370	180	1,295	1,181	26,160	26,305
Asian	\$100K to \$200K	115	135	47	116	596	878	385	268	1,028	1,262	41,467	50,587
Asian	\$200K or more	51	186	0	43	202	470	172	218	374	731	24,137	51,786
Other	Less than \$30K	406	451	245	489	5,679	13,346	403	1,239	6,327	15,074	50,879	81,050
Other	\$30K to \$60K	386	707	287	204	2,906	8,156	323	801	3,516	9,161	35,235	65,018
Other	\$60K to \$100K	220	841	145	329	1,223	5,921	241	818	1,609	7,068	28,983	64,844
Other	\$100K to \$200K	216	734	81	268	916	4,965	294	907	1,291	6,140	23,629	79,318
Other	\$200K or more	7	214	0	64	93	1,306	47	366	140	1,736	6,047	37,642
Hispanic	Less than \$30K	600	403	318	300	20,466	16,730	609	1,155	21,393	18,185	92,605	79,077
Hispanic	\$30K to \$60K	387	337	278	130	8,603	10,276	616	509	9,497	10,915	56,245	57,093
Hispanic	\$60K to \$100K	232	577	161	180	4,924	7,298	607	745	5,692	8,223	43,616	55,282
Hispanic	\$100K to \$200K	315	435	78	200	2,544	6,523	337	595	2,959	7,318	34,009	66,559
Hispanic	\$200K or more	41	117	13	34	448	991	122	340	583	1,365	9,914	26,695

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B19001A to B19001I

Table 16: Housing Age, 2023

	Berkshire County	Franklin County	Hampden County	Hampshire County	Pioneer Valley	Massachusetts
Total Housing Units	69,861	34,424	197,210	66,490	298,124	3,014,657
1970 and later	34.7%	42.8%	35.4%	49.6%	39.4%	43.0%
1940 to 1969	29.0%	21.4%	36.0%	23.0%	31.4%	26.2%
Pre-1940	36.3%	35.7%	28.6%	27.5%	29.2%	30.7%

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25034

Table 17: Income by Tenure, 2018 to 2023

	Berkshire County		Franklin County		Hampden County		Hampshire County		Pioneer Valley		Massachusetts	
	2018	2023	2018	2023	2018	2023	2018	2023	2018	2023	2018	2023
Occupied housing units	55,167	56,517	30,328	31,498	179,043	184,217	58,665	61,770	268,036	277,485	2,601,914	2,762,070
Owner occupied:	37,994	39,542	21,028	21,650	108,938	114,621	38,587	42,489	168,553	178,760	1,621,053	1,728,986
Less than \$5,000	833	642	180	246	1,576	1,734	444	528	2,200	2,508	20,633	23,346
\$5,000 to \$9,999	420	544	262	168	1,374	1,074	411	448	2,047	1,690	13,364	12,844
\$10,000 to \$14,999	1,003	565	510	387	2,406	2,009	732	484	3,648	2,880	27,652	18,327
\$15,000 to \$19,999	1,158	924	628	475	2,967	2,254	860	494	4,455	3,223	32,739	22,810
\$20,000 to \$24,999	1,328	1,065	870	643	3,618	2,590	1,097	1,029	5,585	4,262	38,655	27,716
\$25,000 to \$34,999	3,261	2,270	1,520	1,287	7,745	6,146	2,692	1,800	11,957	9,233	81,000	60,673
\$35,000 to \$49,999	4,400	3,365	2,457	1,753	13,039	9,586	3,612	3,421	19,108	14,760	128,163	99,391
\$50,000 to \$74,999	7,027	6,413	4,296	3,922	19,767	16,550	6,041	4,896	30,104	25,368	227,116	181,363
\$75,000 to \$99,999	5,719	5,969	3,511	3,106	16,977	16,810	5,710	5,767	26,198	25,683	213,406	187,752
\$100,000 to \$149,999	7,267	7,850	3,937	5,074	22,033	25,708	8,725	10,207	34,695	40,989	352,072	344,004
\$150,000 or more	5,578	9,935	2,857	4,589	17,436	30,160	8,263	13,415	28,556	48,164	486,253	750,760
Renter occupied:	17,173	16,975	9,300	9,848	70,105	69,596	20,078	19,281	99,483	98,725	980,861	1,033,084
Less than \$5,000	938	771	400	591	4,072	4,245	1,255	1,214	5,727	6,050	52,900	51,776
\$5,000 to \$9,999	1,128	713	475	402	6,393	2,880	1,404	448	8,272	3,730	54,768	31,135
\$10,000 to \$14,999	1,786	1,626	1,134	789	9,202	9,734	2,050	1,724	12,386	12,247	89,443	79,116
\$15,000 to \$19,999	1,876	1,380	1,068	759	7,777	5,256	1,204	1,162	10,049	7,177	67,228	55,163
\$20,000 to \$24,999	1,448	1,420	805	823	5,041	4,388	1,186	1,222	7,032	6,433	57,384	49,828
\$25,000 to \$34,999	2,303	1,908	1,162	913	10,063	6,693	2,809	2,250	14,034	9,856	102,088	80,748
\$35,000 to \$49,999	2,958	2,492	1,375	1,572	9,442	10,795	2,906	2,621	13,723	14,988	121,244	112,908
\$50,000 to \$74,999	2,386	3,004	1,433	1,595	9,338	11,263	3,039	3,576	13,810	16,434	155,172	154,620
\$75,000 to \$99,999	1,023	1,421	797	1,055	4,281	6,176	2,193	1,773	7,271	9,004	98,214	115,472
\$100,000 to \$149,999	1,017	1,380	442	921	3,254	5,526	1,497	1,845	5,193	8,292	109,778	144,471
\$150,000 or more	310	860	209	428	1,242	2,640	535	1,446	1,986	4,514	72,642	157,847

Source: U.S. Census Bureau, American Community Survey 2013-2018 and 2019-2023 5-Year Estimates, B25118

Table 18: Median Family Income by Race, 2018 to 2023

Race	Nominal		Real \$2024	
	2018	2023	2018	2023
Berkshire County				
White	\$78,007	\$97,415	\$97,448	\$100,288
Black	\$25,789	\$52,656	\$32,216	\$54,209
Asian	\$73,438		\$91,741	
Hispanic	\$44,242	\$76,220	\$55,268	\$78,468
Total	\$76,199	\$95,050	\$95,190	\$97,853
Franklin County				
White	\$80,017	\$97,992	\$99,959	\$100,882
Black	\$36,012		\$44,987	
Asian	\$65,427	\$80,066	\$81,733	\$82,427
Hispanic	\$43,750	\$58,942	\$54,654	\$60,680
Total	\$78,263	\$96,152	\$97,768	\$98,988
Hampden County				
White	\$73,996	\$104,955	\$92,438	\$108,051
Black	\$48,331	\$65,519	\$60,376	\$67,451
Asian	\$63,654	\$76,688	\$79,518	\$78,950
Hispanic	\$29,409	\$49,821	\$36,738	\$51,290
Total	\$68,728	\$89,744	\$85,857	\$92,391
Hampshire County				
White	\$94,608	\$118,912	\$118,187	\$122,419
Black	\$43,194	\$111,736	\$53,959	\$115,032
Asian	\$72,784	\$109,267	\$90,924	\$112,490
Hispanic	\$55,625	\$64,024	\$69,488	\$65,912
Total	\$93,139	\$116,070	\$116,352	\$119,493
Massachusetts				
White	\$105,352	\$140,137	\$131,608	\$144,270
Black	\$59,676	\$86,521	\$74,549	\$89,073
Asian	\$107,276	\$150,201	\$134,012	\$154,631
Hispanic	\$44,374	\$68,688	\$55,433	\$70,714
Total	\$98,625	\$128,134	\$123,205	\$131,913

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B19113A to B19113I

Table 19: Median Gross Rent, 2018 to 2023

	Nominal		Real \$2024	
	2018	2023	2018	2023
Berkshire County	\$836	\$1,042	\$1,044	\$1,073
Franklin County	\$926	\$1,169	\$1,157	\$1,203
Hampden County	\$885	\$1,105	\$1,106	\$1,138
Hampshire County	\$1,083	\$1,332	\$1,353	\$1,371
Massachusetts	\$1,225	\$1,687	\$1,530	\$1,737

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25064,: U.S. Census Bureau, American Community Survey 2013-2018 5-Year Estimates, B25064

Note: dollar values are adjusted to 2024 Dollars.

Table 20: Population

Population, 2023	
Berkshire County	128,047
Franklin County	70,922
Hampden County	462,853
Hampshire County	156,595
Pioneer Valley	690,370
Massachusetts	6,992,395

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B01003

Table 21: Median Household Income in the Past 12 Months (in 2024 Inflation-Adjusted Dollars)

	2023	Real \$2024
Berkshire County	\$77,498	\$79,784
Franklin County	\$71,296	\$73,399
Hampden County	\$66,997	\$68,973
Hampshire County	\$79,969	\$82,328
Massachusetts	\$99,858	\$102,803

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B19013

Note: Dollar values are adjusted to 2024 dollars.

Table 22: Poverty Status in the Past 12 Months

	Berkshire County	Franklin County	Hampden County	Hampshire County	Pioneer Valley	Massachusetts
Population	122,620	69,982	450,453	135,322	655,757	6,777,241
Share of Population At or Above Poverty Level:	89.0%	87.8%	84.3%	89.1%	85.7%	90.0%
Share of Population Below Poverty Level:	11.0%	12.2%	15.7%	10.9%	14.3%	10.0%

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B17001

Table 23: Poverty Status in the Past 12 Months by Race

Race		Berkshire County	Franklin County	Hampden County	Hampshire County	Pioneer Valley	Massachusetts
White	Population	107,733	62,684	302,108	117,271	482,063	4,802,198
White	At or Above Poverty Level:	89.9%	90.1%	89.6%	90.4%	89.9%	92.4%
White	Below Poverty Level:	10.1%	9.9%	10.4%	9.6%	10.1%	7.6%
Black	Population	2,803	902	39,467	2,468	42,837	468,967
Black	At or Above Poverty Level:	74.2%	47.5%	77.9%	73.4%	77.0%	82.9%
Black	Below Poverty Level:	25.8%	52.5%	22.1%	26.6%	23.0%	17.1%
Asian	Population	1,964	1,311	11,693	3,208	16,212	471,235
Asian	At or Above Poverty Level:	91.0%	70.3%	87.5%	83.5%	85.3%	89.0%
Asian	Below Poverty Level:	9.0%	29.7%	12.5%	16.5%	14.7%	11.0%
Hispanic	Population	6,627	3,604	121,293	9,674	134,571	880,522
Hispanic	At or Above Poverty Level:	79.2%	77.7%	69.5%	76.6%	70.3%	79.4%
Hispanic	Below Poverty Level:	20.8%	22.3%	30.5%	23.4%	29.7%	20.6%
Other	Population	10,120	5,085	97,185	12,375	114,645	1,034,841
Other	At or Above Poverty Level:	82.7%	72.2%	69.9%	81.1%	71.2%	82.7%
Other	Below Poverty Level:	17.3%	27.8%	30.1%	18.9%	28.8%	17.3%

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B17001

Note: Race groups contain Hispanic or Latino persons, Hispanic or Latino may be of any race. Other contains American Indian And Alaskan Native, Native Hawaiian and Other Pacific Islander, Some Other

Table 24: Population by Race, 2023

	Berkshire County	Franklin County	Hampden County	Hampshire County	Pioneer Valley	Massachu setts
Population	128,047	70,922	462,853	156,595	690,370	6,992,395
White	85.7%	87.9%	60.2%	81.3%	67.8%	67.8%
Black	2.3%	1.3%	7.6%	2.2%	5.7%	6.5%
Asian	1.8%	1.9%	2.5%	5.0%	3.0%	7.0%
Other	0.5%	0.6%	0.3%	0.4%	0.4%	1.3%
Two or more races	4.1%	3.1%	2.8%	3.9%	3.1%	4.5%
Hispanic or Latino	5.6%	5.2%	26.6%	7.2%	20.0%	12.9%

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B03002

Table 25: Tenure by Race, 2023

Race	Tenure	Berkshire County	Franklin County	Hampden County	Hampshire County	Pioneer Valley	Massachusetts
White	Owner	71.9%	70.7%	72.2%	71.3%	71.8%	69.2%
White	Renter	28.1%	29.3%	27.8%	28.7%	28.2%	30.8%
Black	Owner	26.8%	22.5%	44.4%	30.2%	43.1%	37.0%
Black	Renter	73.2%	77.5%	55.7%	69.8%	56.9%	63.0%
Asian	Owner	57.7%	45.2%	60.6%	59.2%	58.8%	56.8%
Asian	Renter	42.3%	54.8%	39.4%	40.8%	41.2%	43.2%
Hispanic	Owner	49.9%	37.4%	27.6%	38.4%	28.5%	32.1%
Hispanic	Renter	50.1%	62.6%	72.4%	61.6%	71.5%	67.9%
Other	Owner	55.1%	45.4%	31.2%	47.5%	33.4%	36.6%
Other	Renter	44.9%	54.6%	68.8%	52.5%	66.6%	63.4%

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25003

Note: Race groups contain Hispanic or Latino persons, Hispanic or Latino may be of any race. Other contains American Indian And Alaskan Native, Native Hawaiian and Other Pacific Islander, Some Other

Table 26: Occupied and Vacant Housing Units

	Berkshire County	Franklin County	Hampden County	Hampshire County	Pioneer Valley	Massachus etts
Housing Units	69,861	34,424	197,210	66,490	298,124	3,014,657
Occupied	80.9%	91.5%	93.4%	92.9%	93.1%	91.6%
Vacant	19.1%	8.5%	6.6%	7.1%	6.9%	8.4%

Source: U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B25002

Appendix C: Real Estate Data

Table 27: Median Sale Price, Counties vs. State, Single Family and Condominiums, 2014-2024

Region	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Berkshire	\$225,260	\$231,610	\$233,953	\$236,751	\$237,353	\$245,398	\$295,131	\$306,431	\$310,843	\$312,863	\$318,000
Franklin	\$231,885	\$231,610	\$236,567	\$247,629	\$241,100	\$261,963	\$276,375	\$292,307	\$300,124	\$308,745	\$318,500
Hampden	\$213,334	\$223,669	\$222,059	\$223,954	\$231,107	\$240,368	\$266,527	\$287,098	\$284,046	\$293,406	\$301,000
Hampshire	\$303,438	\$304,270	\$311,066	\$313,535	\$318,552	\$329,907	\$345,431	\$364,660	\$375,156	\$386,060	\$400,000
Western Massachusetts	\$231,885	\$238,228	\$237,874	\$243,150	\$248,596	\$258,895	\$281,163	\$300,874	\$303,340	\$308,848	\$318,500
Massachusetts	\$421,369	\$430,133	\$439,152	\$454,306	\$468,459	\$478,527	\$522,995	\$566,092	\$562,733	\$566,119	\$587,000

Source: Warren Group Data

Note: Prices are adjusted to 2024 dollars

Table 28: Development Pipeline Units by Area Median Income

	Berkshire	Franklin	Hampden	Hampshire	Pioneer Valley
<30% AMI	0	94	407	455	956
30% to 60% AMI	0	28	125	162	315
60% to 80% AMI	0	56	235	156	447
80% to 120% AMI	0	10	19	42	71
Total	0	0	25	42	67
Market Rate	0	0	0	53	53

Source: Way Finders

Table 29: Real Estate Transactions by Investors, 2004-2019

Region	Real Estate Transactions	Investor Transactions	Share
Berkshire	33,228	6,938	20.9%
Franklin	15,736	3,276	20.8%
Hampden	102,392	26,075	25.5%
Hampshire	31,378	5,569	17.7%
Western Massachusetts	182,734	41,858	22.9%
Massachusetts	1,539,891	326,163	21.2%

Source: MAPC Investor Database

Table 30: Real Estate Transactions For Flips, 2002-2021

Region	Real Estate Transactions	Flip Transactions	Share
Berkshire	43,466	3,473	8.0%
Franklin	20,253	1,542	7.6%
Hampden	132,684	12,829	9.7%
Hampshire	40,061	3,305	8.2%
Western Massachusetts	236,464	21,149	8.9%
Massachusetts	1,962,734	170,507	8.7%

Source: MAPC Investor Database

Table 31: Projected Housing Unit Gap by County, 2035

	Demand	Supply	Gap
Berkshire	61,380	60,504	876
Franklin	35,899	33,670	2,229
Hampden	209,595	198,978	10,618
Hampshire	71,633	68,590	3,043
Western Massachusetts	378,507	361,741	16,766

Source: UMDI Calculations

Appendix D: Owner Affordability Gap Detailed Figures

Figure 45: Median Home Sale Price vs Median Family Income by Municipality - Berkshire County

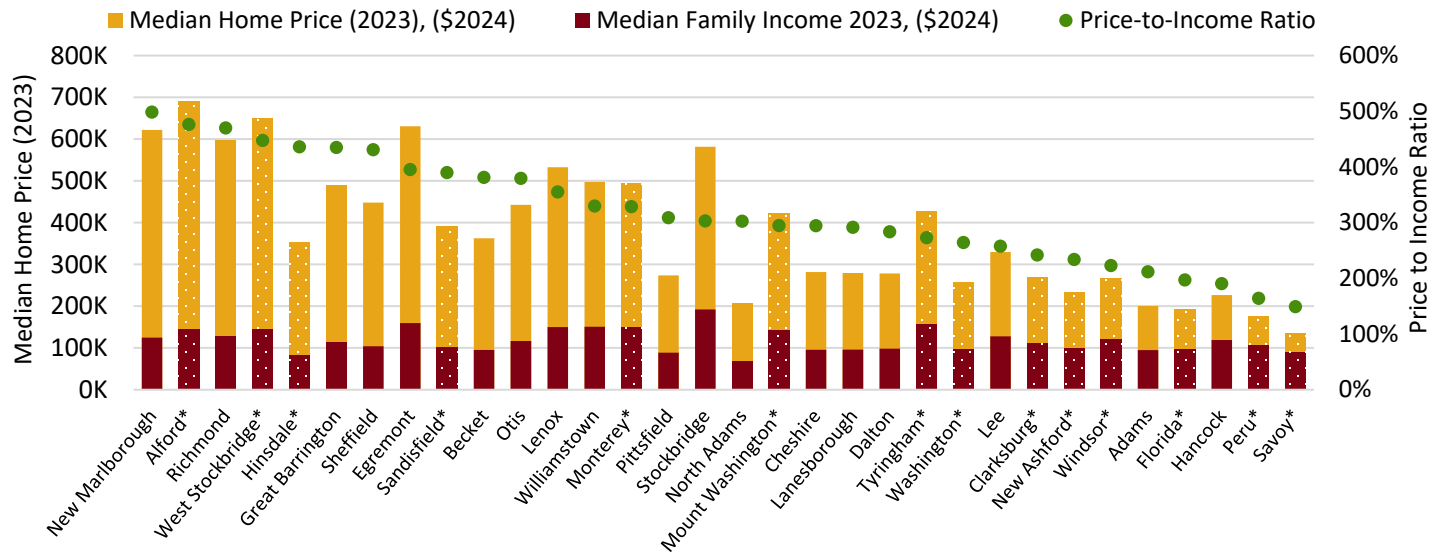


Figure 46: Median Home Sale Price vs Median Family Income by Municipality - Franklin County

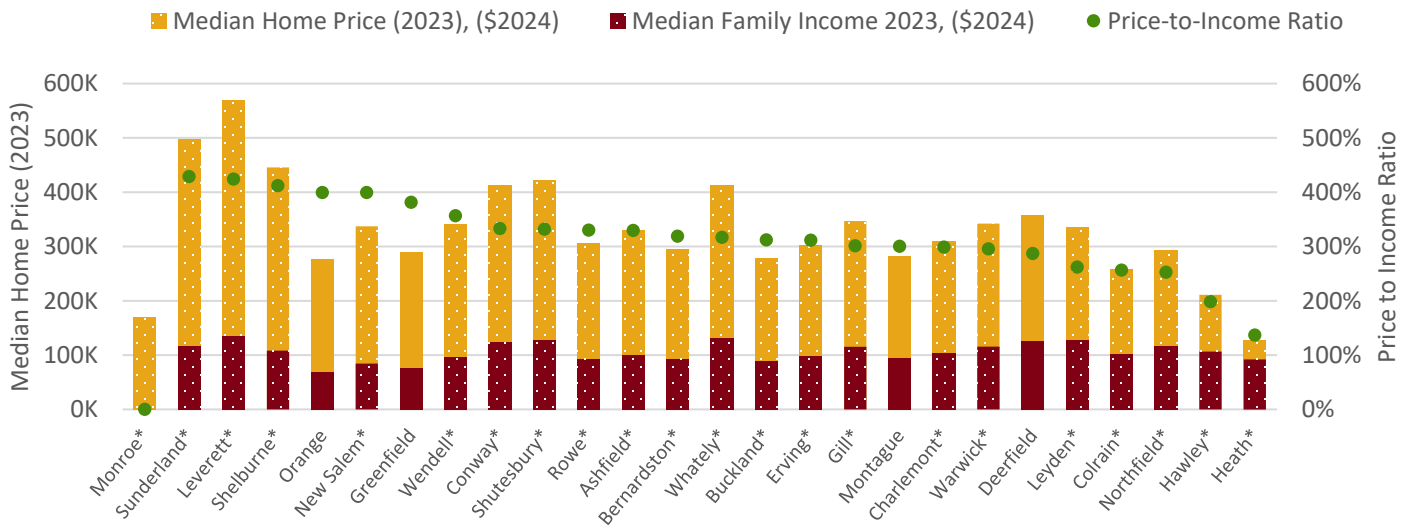
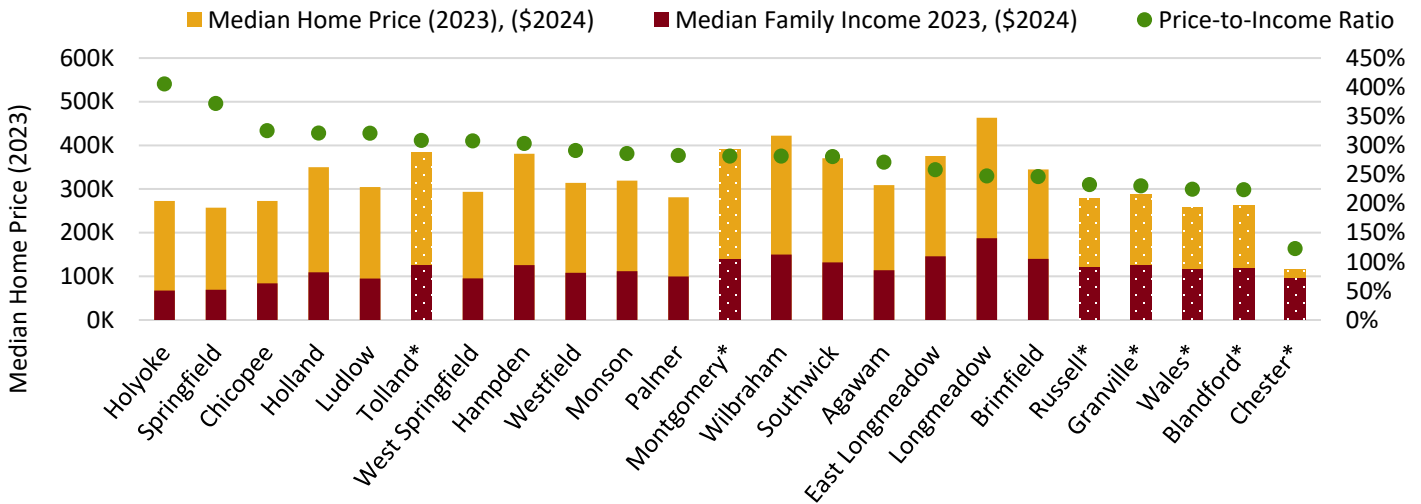
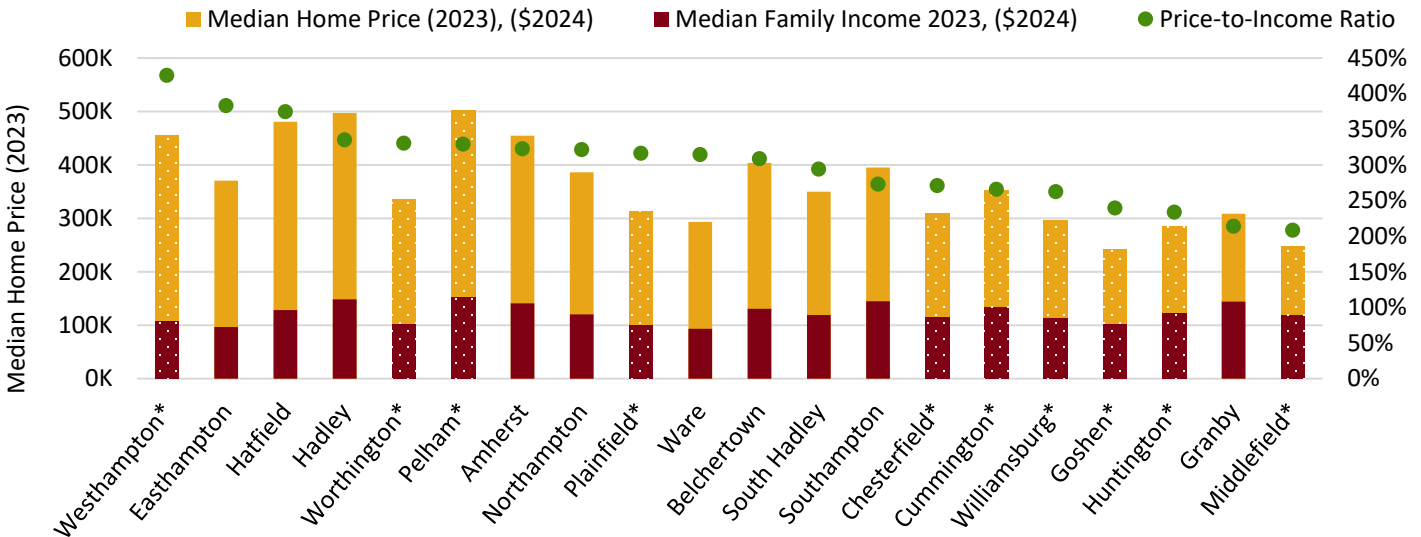


Figure 47: Median Home Sale Price vs Median Family Income by Municipality - Hampden County



Source: Warren Group Data and U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B19113,
Notes: Bars shown with dots have 25 or fewer home sales

Figure 48: Median Home Sale Price vs Median Family Income by Municipality - Hampshire County



Source: Warren Group Data and U.S. Census Bureau, American Community Survey 2019-2023 5-Year Estimates, B19113,
Notes: Bars shown with dots have 25 or fewer home sales