

Analysis of Impediments to Fair Housing Choice

City of Northampton, MA



Massachusetts Fair Housing Center

2012

This 2012 Analysis of Impediments to Fair Housing Choice for the City of Northampton was conducted by the Massachusetts Fair Housing Center, with the help and support of the Department of Community and Economic Development of the City of Northampton and attendees of a focus group convened on June 26, 2012.

Catherine Ady-Bell is the author of this report. In addition to writing the report, Ms. Ady-Bell did the research and analysis underlying the report. MFHC is extremely grateful to Ms. Ady-Bell for her superior work and dedication to this project.

City of Northampton

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CHAPTER ONE: EXECUTIVE SUMMARY

A. Purpose

The City of Northampton has completed this Analysis of Impediments to Fair Housing Report in order to comply with the U.S. Department of Housing and Urban Development's (HUD) mandate that all recipients of Community Development Block Grants (CDBG) work to affirmatively further fair housing. HUD requires its grantees to (1) develop an Analysis of Impediments to Fair Housing Choice; (2) work to reduce or overcome the effects of identified fair housing impediments; and (3) report on the activities intended to reduce or overcome the identified impediments.

B. Findings

1. Members of certain protected classes may be priced out of Northampton.
2. Members of certain protected classes may be unable to find rental housing with enough bedrooms to meet their needs.
3. Transgender and gender identity expression are newly protected classes.
4. A significant majority of the housing stock in Northampton likely contains lead paint.
5. A CORI record allows a landlord to deny an individual an apartment, which disproportionately affects certain protected classes.
6. Individuals living with disabilities face obstacles to fair housing choice from a number of directions.
7. There is no mechanism in place to coordinate between the various fair housing agencies and local community groups.
8. The city's zoning ordinance has the potential to exacerbate existing problems with accessing a diversity of housing options.
9. Local rental advertising contains discriminatory language or seems to indicate a discriminatory motive.

C. Recommendations

- Increase the supply of affordable housing in Northampton and take steps to prevent the loss of affordable units in the city.
- Because Northampton is a desirable place to live, a strategy will need to be employed that ensures members of protected classes (who are disproportionately affected by the high cost of housing in Northampton) are the ones who access newly created affordable units.
- Create an incentive plan for the development of multi-bedroom rental units.
- With a suitable LGBTQ advocacy organization, host an education session with landlords and lenders to inform them about this new protected class status.



- Produce or revise fair housing outreach materials to include transgender and gender identity/expression as a protected class.
- Create a database on the city's website that lists those homes that have been de-lead.
- Provide outreach to landlords and homeowners about the programs and financial assistance available to them to de-lead their homes.
- Host a community meeting to inform members of the public about the recently passed CORI reform law. The goal of such a meeting is (1) to ensure that landlords are following the requirements for CORI checks and adhering to the law when denying housing based on a positive CORI record and (2) to inform renters of their fair housing rights and the ways in which they can seal their CORI records.
- Work with disability rights and disability advocacy groups to host a workshop to help those with disabilities assemble the types of documents and identification papers needed to complete a rental application.
- Examine the types of disability housing discrimination complaints filed over the past few years and look for patterns and opportunities for targeted outreach and education.
- All fair housing agencies that receive housing discrimination complaints will participate in a process of information sharing across agencies while still maintaining client confidentiality.
- Fair housing agencies will work together to better define their respective roles regarding receipt, referral, and investigation of housing discrimination claims.
- The Massachusetts Fair Housing Center (MFHC) will meet regularly with representatives from Northampton's community organizations in order to hear—from the ground up—the challenges to fair housing that their constituents face.
- Consider expanding the "by right" designation to the construction of halfway homes and multi-family dwellings.
- Work with rental housing advertisers to inform them of the fair housing laws in Massachusetts and their obligation not to print discriminatory advertisements.



CHAPTER TWO: INTRODUCTION

A. Introduction

This report analyzes the demographic and housing characteristics of Northampton with an eye for the relationship between protected class status and housing choice. The assessment also considers the various public and private sector policies and programs that impact housing choice in the city. The report concludes with a summary of findings, a list of identified impediments to fair housing, a series of recommendations to address these impediments, and a suggestion of areas for future research.

B. Fair Housing Choice

Federal law prohibits housing discrimination based on race, color, national origin, religion, sex, the presence of children in the household, and disability. Additionally, under Massachusetts law, housing discrimination based on Section 8 or public assistance reciprocity, sexual orientation, marital status, military or veteran status, age, ancestry, or transgender and gender identity expression is prohibited.

C. Methodology

This report utilizes housing and demographic data from the 2000 and 2010 U.S. Census, from a variety of secondary sources, and from one focus group meeting hosted by the MFHC. All source data has been cited with a footnote.

D. Acknowledgements

The structure and methodology of this report has been informed by the excellent Analysis of Impediments to Fair Housing Choice completed by Mullin & Lonergan Associates, Inc. for the Village of Oak Park, IL. Additional gratitude is owed to the City of Northampton's Department of Community Development and Housing and to all of the attendees of the focus group meeting.

E. Limitations

Because of changes to the 2010 Decennial Census and its data release schedule, some of the data used in this report comes from American Community Surveys (ACS). The Decennial Census and the ACS differ in significant ways. The ACS is a continuous demographic survey with a relatively small sample size and larger margins of error. The Decennial Census is a snapshot, real count of the population with a large sample size and smaller margins of error. In this report, some data that was available in the 2000 Census was not yet available in the 2010 Census. Therefore, some of the information derived in this report comes from a comparison of the 2000 Census and the ACS. When such comparisons are made, it is important to keep in mind that each of the data sources has separate sampling errors, each of which influences the outcome of this cross-analysis. That said, statisticians from the U.S. Census have nonetheless determined that in general, the "ACS



estimates are similar to those obtained from past decennial census sample data for most areas and characteristics.”¹

¹ A Compass for Understanding and Using American Community Survey Data: What General Data Users Need to Know, Appendix 4, U.S. Census Bureau, October 2008

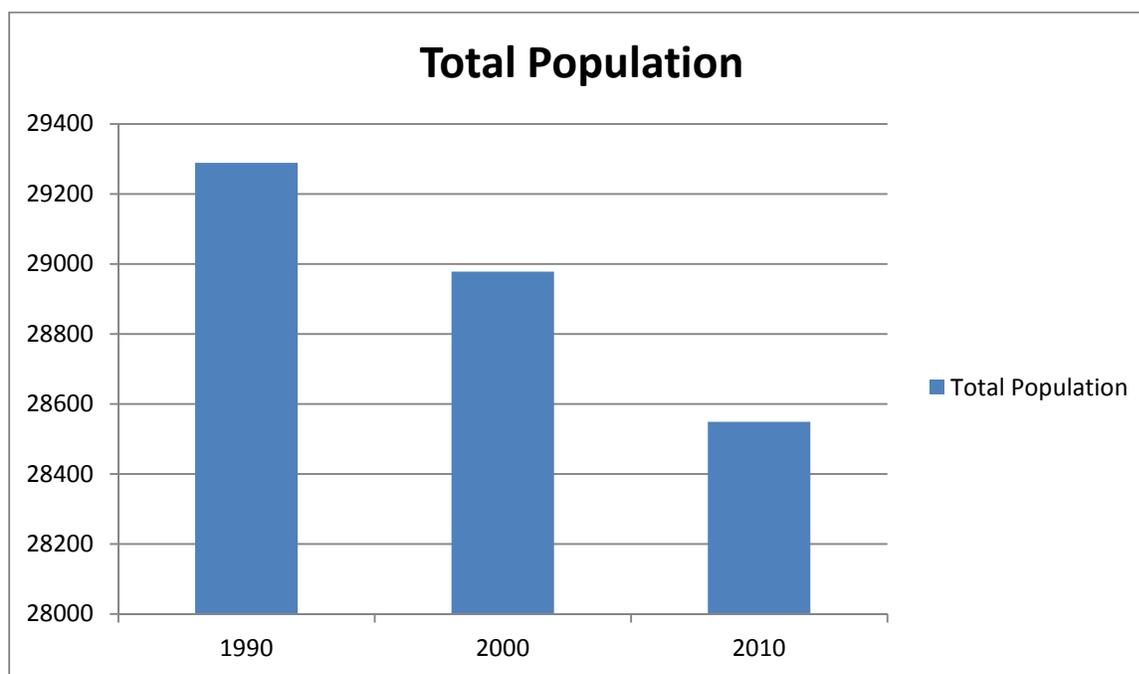


CHAPTER THREE: DEMOGRAPHIC PROFILE

A. General Background Data

1. Population

The population of the City of Northampton has remained relatively stable for the past several decades and now hovers just below 30,000 residents. Each decennial census since 1960 shows a small but steady trend of population loss. According to the 2010 U.S. Census, Northampton's population is now 28,549.² This represents a decrease of 429 residents from the 2000 population of 28,978.³



Northampton is less racially and ethnically diverse than the rest of Massachusetts, but is more racially and ethnically diverse than Hampshire County as a whole. In Northampton, 15.8% of the city's residents identify as a person of color.⁴ This compares to 13.8% in Hampshire County and 23.9% in Massachusetts.⁵ The Latino population in Northampton makes up 6.8% of the population, making it the largest single racial or ethnic group in the city.⁶

Additionally, Northampton has experienced a graying of its population. The chart below shows the change in age distribution in Northampton between 2000 and 2010.

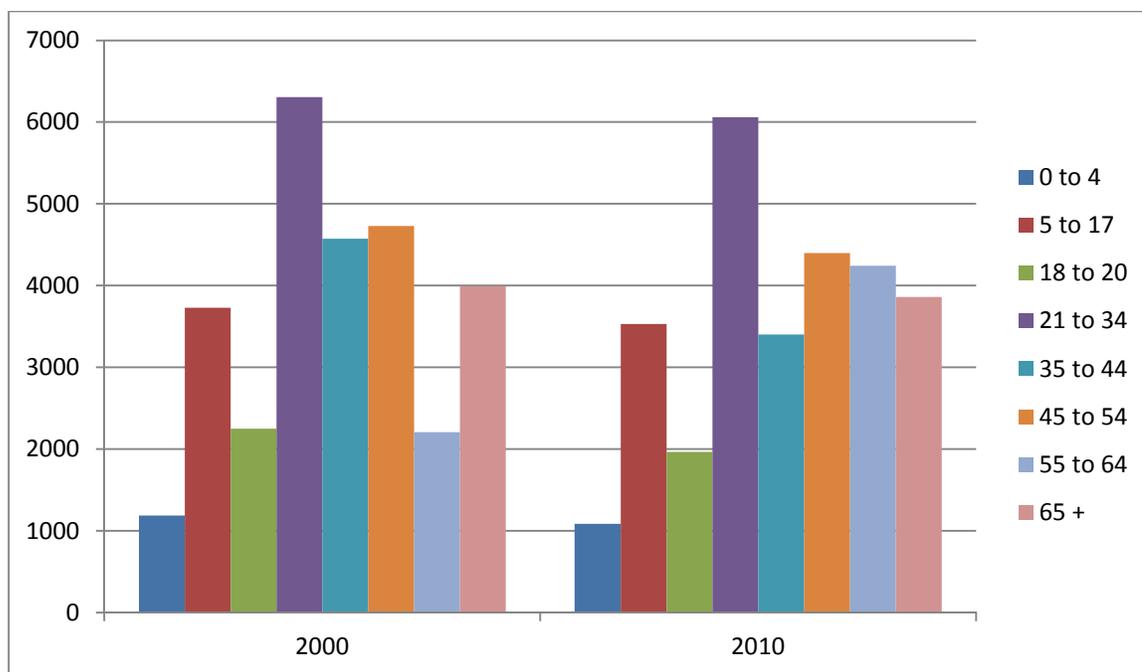
² 2010 U.S. Census: Summary File 1 Table QT-P1

³ 2000 U.S. Census: Summary File 1 Table QT-P1

⁴ In this document, the term "person of color" is used to describe individuals who identify as non-white, as Hispanic/Latino, or both

⁵ 2010 U.S. Census: Summary File 1 Table QT-P6

⁶ 2010 U.S. Census: Summary File 1 Table QT-P4



2. Income and Employment

According to the 3-year American Community Survey, Northampton's median household income was \$54,022.⁷ In Northampton, 13.3% of individuals are living at or below the federal poverty level. This percentage is greater than both the county (11.6%) and the commonwealth (10.8%).⁸ According to the Bureau of Labor Statistics, the unemployment rate in Northampton for 2011 was 5.3%. In 2011, the unemployment rate in the county was 5.9% while across Massachusetts the unemployment rate was 7.4%.

At \$54,022, Northampton's median household income is lower than both the county's (\$59,591) and the commonwealth's (\$63,961).⁹

Income and Benefits (In 2010 Inflation-Adjusted Dollars) ¹⁰	Number	Percentage of Total
Total Households	11,241	100%
Less than \$10,000	815	7.3%
\$10,000 to \$14,999	702	6.2%
\$15,000 to \$24,999	882	7.8%
\$25,000 to \$34,999	1,114	9.9%
\$35,000 to \$49,999	1,672	14.9%
\$50,000 to \$74,999	2,027	18.0%
\$75,000 to \$99,999	1,513	13.5%

⁷ 2008-2010 American Community Survey 3-Year Estimates Table B19013

⁸ 2008-2010 American Community Survey 3-Year Estimates Table S1701

⁹ 2008-2010 American Community Survey 3-Year Estimates Table B19013

¹⁰ 2008-2010 American Community Survey 3-Year Estimates Table DP03



\$100,000 to \$149,999	1,394	12.4%
\$150,000 to \$199,999	570	5.1%
\$200,000 or more	552	4.9%

The Latino community is the largest single minority group in Northampton. The income disparity between Latino households and non-Latino households is stark.¹¹

Race/Ethnicity	Median Household Income ¹²
All households	\$52,868
White/Non-Hispanic or Latino	\$56,007
Hispanic or Latino	\$28,038 (+/- \$11,319)
Black	\$31,210 (+/- \$10,977)
Asian	\$74,167 (+/- \$20,351)

It is estimated that 13.3% of the residents of Northampton live below the poverty line. This amount is higher than both the county (11.6%) and the commonwealth (10.8%). In Northampton, residents of color are more likely to live in poverty than are White non-Latino residents. Only 9.3% of white, non-Latino residents live at or below the poverty line.¹³

Education, healthcare, and social assistance are the largest employment sectors in Northampton, accounting for 46.9% of resident employment. The next largest employment sectors are retail trade at 10.8%; professional, scientific, and management, administrative, and waste management at 8.9%; followed by arts, entertainment, recreation, accommodation and food service at 6.9%. Manufacturing accounts for 6.1% of total employment.¹⁴

3. Household Data

In Northampton, 25.9% of households have one or more children under the age of 18. Households with at least one person over the age of 65 account for 20.6% of all households.¹⁵

Households by Type	Number of Households	Percentage of total
Total households	11,241	100%
Family households	5,368	47.8%
Families with own children under 18	28,154	25.0%
Married-couple family	3,671	32.7%
Married-couple family with own children under 18	1,626	14.5%
Male householder, no wife present family	223	2.0%

¹¹ 2006-2010 American Community Survey 5-Year Estimates Table S1903

¹² Because of data limitations, it should be noted that the margin of error for the Latino median household income is +/- \$11,319; +/- \$10,977 for Blacks; and +/- \$20,351 for Asians

¹³ 2008-2010 American Community Survey 3-Year Estimates Table S1701

¹⁴ American Community Survey 3-Year Estimates Table DP03

¹⁵ 2008-2010 American Community Survey 3-Year Estimates Table DP02



Male householder, no wife present family with own children under 18	130	1.2%
Female householder, no husband present family	1,474	13.1%
Female householder, no husband present family with own children under 18	1,059	9.4%
Nonfamily households¹⁶		
Householder living alone	4,578	40.7%
Householder living alone over 65	1,150	10.2%
Households with one or more people under 18	2,909	25.9%
Households with one or more people 65 and over	2,321	20.6%
Average household size		
Average household size	2.15	n/a
Average family size		
Average family size	3.01	n/a

In Northampton, there is almost an even split between family and non-family households. The majority of Northampton households are small, over 70% of all households contain 2 or fewer individuals. The most common household type is the 1-person household, which makes up 37.2% of all households, followed by the 2-person family household at 23.5% of all households.¹⁷

Household Type by Size	Number	Percentage
All households	12,000	100%
Family Households	5,895	49.1%
2-person household	2,824	23.5%
3-person household	1,435	12.0%
4-person household	1,151	9.6%
5-person or more household	485	4.0%
Non-family Households	6,105	50.9%
1-person household	4,466	37.2%
2-person household	1,317	11.0%
3-person household	199	1.7%
4-person household	95	0.8%
5-person or more household	28	0.2%

¹⁶ The U.S. Census uses the term “nonfamily households” to refer to single-person households, to households made up of unrelated individuals such as unmarried partners and roommates, and to same-sex spousal households where there is no additional household member who is related to the householder.

<http://www.census.gov/prod/cen2010/briefs/c2010br-14.pdf>

¹⁷ 2010 U.S. Census Summary File 1 Table P28



4. Geographic Mobility

In Northampton, 80.7% of the population lived in the same residence now as they did one year before. Of the remaining 19.3% of the population, 7.7% moved to their current residence in Northampton from somewhere else in the same county, which includes people who moved within Northampton. In addition, 3.6% of the current residents moved into Northampton from another county within Massachusetts, 5.8% moved into Northampton from another state, and 2.2% moved into Northampton from abroad.¹⁸ Northampton's newest residents are increasingly low-income. In 2010, it is estimated that close to half of the residents who had moved into or within Northampton were low-income. In 2010, 4,118 people living in Northampton had lived somewhere else one year earlier and of them, 1,660 (40.3%) had incomes below 150% of the federal poverty line.¹⁹

5. Education Levels

Northampton residents possess college or advanced degrees in significantly higher proportions than the county and the commonwealth. In Northampton, 53.6% of the population has a bachelor's degree or higher and 30.6% has a graduate or professional degree. Overall, 91% of Northampton residents have a high school diploma.²⁰

	Northampton	Hampshire County	Massachusetts
% over 25 with no high school diploma	9%	7.4%	11.1%
% with a high school diploma or higher	91%	92.6%	88.9%
% with a bachelor's degree or higher	53.6%	42.4%	38.5%
% with a graduate or professional degree	30.6%	21.1%	16.5%

B. Protected Classes

1. Race, Color, and National Origin

In Northampton, 15.8% of the population identifies as a person of color.²¹ Racially, 87.7% identify as White, 2.7% identify as Black or African-American, 0.3% identify as American Indian or Alaska Native, 4.1% identify as Asian, 2.5% identify as some other race, and 2.7% identify as multi-racial. Ethnically, 6.8% identify as Hispanic or Latino.²² While Northampton remains less ethnically and racially diverse than the rest of the commonwealth, people of color are increasingly calling Northampton home. Although the total numbers remain modest, the percent increase of Blacks, African-Americans, Asians, multi-racial individuals, and Latinos has increased significantly over the last ten years. In contrast, the White non-Latino population has decreased in Northampton at a faster rate than the city's overall population decline.

¹⁸ 2008-2010 American Community Survey 3-Year Estimates Table DP02

¹⁹ 2006-2010 American Community Survey 5-Year Estimates Table B07012

²⁰ 2008-2010 American Community Survey 3-Year Estimates Table DP02

²¹ 2010 U.S. Census: Summary File 1 Table QT-P6

²² 2010 U.S. Census: Summary File 1 Table QT-P3



	2000 Census	2010 Census	Percent Change
Total population	28,978	28,549	-1.5%
White	26,083	25,025	-4.1%
Black or African-American	602	776	+29%
Asian	906	1,162	+28.3%
Two or more races	589	781	+32.6%
Latino of any race	1,518	1,928	+27%

There are eight census tracts in Northampton. An analysis of the census data reveals areas of higher and lower concentration of people of color, disproportionate to the population of the city as a whole. In census tract 8217, only 9% of the population identifies as a person of color, compared to over 15% in the city as a whole. Conversely, over 34% of the residents of tract 8220 and 20.8% of the residents of tract 8216.01 identify as a person of color.²³

	Percentage of People of Color
Northampton	15.8%
Tract 8216.01	20.8%
Tracts 8216.02	14.6%
Tract 8217	9%
Tract 8219.01	13.4%
Tract 8219.03	19.6%
Tract 8219.04	13.1%
Tract 8220	34.1%
Tract 8222	12.3%
Massachusetts	23.9%
Hampshire County	13.8%

In Northampton, it is estimated that 9.9% of the residents are foreign born. Additionally, it is estimated that 3.4% of residents are born in Puerto Rico, the U.S. Islands, or born abroad to American parents.²⁴ The Latino population is the largest ethnic minority in Northampton, comprising 6.8% of the population, an increase from 5.2% in 2000.²⁵ However, the Latino population has increased at a slower rate in Northampton as compared to both the county and the commonwealth.

Latino Population	Population % in 2000	Population % in 2010	Change in %
Northampton	5.2%	6.8%	+23.5%
Hampshire County	3.4%	4.7%	+27.7%
Massachusetts	6.8%	9.6%	+29.2%

²³ 2010 U.S. Census Summary File 1 Table QT-P6

²⁴ 2008-2010 American Community Survey 3-Year Estimates Table DP02

²⁵ 2000 & 2010 U.S. Census Summary File 1 Table DP-1



Racial or ethnic geographic concentrations may indicate the presence of housing discrimination. However, racial or ethnic concentration alone is not proof of any such pattern because other factors such as community cultural resources, cost of housing, household incomes, and housing stock also play a factor. However, it is worthwhile to assess which areas of the city contain either a disproportionate presence or absence of any particular race or ethnic group. Tracts 8216.01, 8219.03, and 8220 contain a disproportionate percentage of the city's residents of color.²⁶ Tract 8219.03 in particular contains nearly double the percentage of Latino residents as may be found across the entire city.²⁷ Tract 8220, however, is the tract with the highest concentration of residents of color. However, this tract is somewhat of an outlier as it is comprised of Smith College's campus and dormitories. Therefore, this tract is actually more so an indicator of the diversity of the college as opposed to an indicator of residential segregation in Northampton. All demographic data related to tract 8220 must be viewed with this fact in mind. Tract 8217, by contrast, is notable for its disproportionately low percentage of residents of color as compared to the city as a whole.²⁸

	City-wide	Tract 8216.01	Tract 8216.02	Tract 8217	Tract 8219.01	Tract 8219.03	Tract 8219.04	Tract 8220	Tract 8222
White	87.7%	83.6%	89.0%	92.7%	88.8%	85.3%	89.6%	69.7%	91.6%
Black	2.7%	3.6%	2.8%	2.0%	2.3%	3.8%	1.6%	7.2%	1.3%
Asian	4.1%	6.5%	1.7%	1.8%	4.3%	2.8%	2.9%	14.9%	3.3%
Other	2.8%	3.6%	3.7%	1.5%	2.0%	5.7%	3.0%	2.4%	1.4%
Multi-racial	2.7%	2.7%	2.8%	2.0%	2.6%	2.4%	2.8%	5.8%	2.4%
Latino	6.8%	9.3%	8.6%	3.0%	3.9%	11.3%	5.3%	7.7%	5.8%
Person of color	15.8%	20.8%	14.6%	9%	13.4%	19.6%	13.1%	34.1%	12.3%
Median household income	\$52,868	\$42,024	\$47,823	\$60,477	\$56,518	\$33,302	\$56,004	\$40,694	\$71,211

There is a relationship between racial and ethnic identity and income level. Typically, Blacks, African-Americans, and Latinos are more likely to have lower incomes than White non-Latinos. This income inequity for members of this protected class has an impact on fair housing choice. Because of problems with affordability, Blacks and Latinos will have fewer options when it comes to obtaining housing, especially in expensive housing markets.

	Median Household Income 2010 ²⁹
All Households	\$52,868
White, Non-Latino	\$56,007
Latino	\$28,038 ³⁰
Black	\$31,210 ³¹

²⁶ 2010 U.S. Census Summary File 3?? Table QT-P6

²⁷ 2010 U.S. Census Summary File 3?? Table QT-P3

²⁸ 2006-2010 American Community Survey 5-Year Estimates Table DP-03

²⁹ 2006-2010 American Community Survey 5-Year Estimates Table S1903

³⁰ This statistic has a margin of error of +/- \$11,319

³¹ This statistic has a margin of error of +/- \$10,977



Of additional concern is the fact that over the past ten years, income inequality has become exacerbated between White non-Latinos as compared to Blacks and Latinos. The median household income of White non-Latinos has increased significantly, while the income of Black and Latino residents has decreased. Because of the relationship between affordable housing and fair housing, this expanding income inequality by race and ethnicity indicates that fair housing choice for Black and Latino residents may be even more of a challenge now than it was a decade ago.

	2000 Median Household Income	2010 Median Household Income	Percent Change
White non-Latino	\$42,265	\$56,007	+32.5%
Black	\$37,917	\$31,210	-17.7%
Latino	\$30,083	\$28,038	-6.8%

2. Sex, Familial Status, and Presence of Children

Northampton has significantly more females (16,237) than males (12,312). Females comprise 56.9% of the population and males, 43.1%.³² However, this difference exists primarily in the 18-24 year old category and is due to the presence of Smith College in the city. Smith College is an all-female liberal arts college located in census tract 8220. In the 18-24 age group, there are only 31.2 males for every 100 females, in contrast to the age group of 0-18, where there are 99.4 males for every 100 females. While not as dramatic, the overrepresentation of females continues in each subsequent age category. Between the ages of 25 and 44, there are 88.3 males for every 100 females. Between the ages of 45 and 64, there are 86.4 males for every 100 females. Over the age of 65, there are 70.2 males for every 100 females. Overall in Northampton, there are 75.8 males for every 100 females, making Northampton unique for its disproportionately high proportion of women.³³

The median age for men is 41.5 and for women it is 38.8. The overall median age is 40. In contrast to the county and the commonwealth, Northampton's median age is slightly older. The median age in Hampshire County is 36.6 and it is 39.1 in the Commonwealth of Massachusetts. In Northampton, 14.4% of the population is between the ages of 18 and 24, as compared to 21.3% in the county and 10.4% in the commonwealth. In Northampton, 13.5% of residents are over the age of 65, as compared to 12.7% in the county and 13.8% in the commonwealth.³⁴ In Northampton, 4.6%, or 1,324 residents are under the age of 6. In total, 16.2%, or 4,616 of residents are under the age of 18.³⁵ As the table below illustrates, the population in Northampton is graying. Between 2000 and 2010, there has been a significant increase in the percentage of residents between the ages of 55 to 64 and a concurrent decrease in the percentage of younger residents.

³² 2010 U.S. Census Summary File 1 Table QTP2

³³ 2010 U.S. Census Summary File 1 Table QTP1

³⁴ 2010 U.S. Census Summary File 1 Table QTP1

³⁵ 2010 U.S. Census Summary File 1 Table QTP2



	2000 Pop.	Percent of Total (2000)	2010 Pop.	Percent of Total (2010)	Change in Percent of Total 2000-2010
Total population ³⁶	28,978	100%	28,549	100%	N/A
Male	12,480	43.1%	12,312	43.1%	0%
Female	16,498	56.9%	16,237	56.9%	0%
Under 5 years	1,189	4.1%	1,086	3.8%	-0.3%
5 to 9 years	1,353	4.7%	1,227	4.3%	-0.4%
10 to 14 years	1,522	5.3%	1,395	4.9%	-0.4%
15 to 19 years	2,331	8.0%	2,202	7.7%	-0.3%
20 to 24 years	2,979	10.3%	2,806	9.8%	-0.5%
25 to 29 years	2,058	7.1%	2,169	7.6%	+0.5%
30 to 34 years	2,040	7.0%	1,756	6.2%	-0.8%
35 to 39 years	2,242	7.7%	1,622	5.7%	-2.0%
40 to 44 years	2,331	8.0%	1,782	6.2%	-1.8%
45 to 49 years	2,487	8.6%	2,162	7.6%	-1.0%
50 to 54 years	2,244	7.7%	2,236	7.8%	+0.1%
55 to 59 years	1,261	4.4%	2,232	7.8%	+3.4%
60 to 64 years	948	3.3%	2,011	7.0%	+3.7%
65 to 69 years	839	2.9%	1,092	3.8%	+0.9%
70 to 74 years	877	3.0%	814	2.9%	-0.1%
75 to 79 years	843	2.9%	635	2.2%	-0.7%
80 to 84 years	752	2.6%	542	1.9%	-0.7%
85 to 89 years	427	1.5%	463	1.6%	+0.1%
90 years and over	255	0.9%	317	1.1%	+0.2%

The average household size in Northampton is decreasing. In 2000 the average household size was 2.14 and by 2010 it was 2.12. Family size has also decreased from 2.87 in 2000 to 2.81 in 2010.³⁷ Hand in hand with the decreasing size of households in Northampton, the cohort of residents between the ages of 45 and 64 increased significantly from 2000 to 2010. The 25 to 44 age group, which is the cohort most likely to be raising children, decreased between these ten years. Unsurprisingly, the cohort of children under the age of 18 decreased as well.³⁸

	Age Cohort as % of Total Population in 2000	Age Cohort as % of Total Population in 2010	% Change
Under 18 years	17%	16.2%	-4.7%
25 to 44 years	29.9%	25.7%	-14.0%
45 to 64 years	23.9%	30.3%	+26.8%
Over 65 years	13.8%	13.5%	-2.2%

³⁶ 2000 and 2010 U.S. Census Summary File 1 Table QT-P1

³⁷ 2000 and 2010 U.S. Census Summary File 1 Table DP-1

³⁸ 2000 and 2010 U.S. Census Summary File Table QT-P1



As household and family sizes shrink in Northampton, it spurs a demand for smaller housing units. Such market pressure can make it less desirable for landlords or developers to maintain or construct dwelling units with larger numbers of bedrooms that accommodate families with children. Fair housing issues arise when the available stock of larger-sized housing units diminishes such that families with children encounter difficulty obtaining housing large enough to accommodate their needs.

Income disparities exist across age cohorts. The wealthiest households are those with a householder who is between the ages of 45 and 64. The poorest households are those with a householder who is younger than 25.³⁹ Individuals between 45 and 64 earn the most because they are at the height of their earning potential in their careers. However, the financial strength of this cohort translates into greater housing choice for those between 45 and 64 than for those who are over 65 or under 45. Because of the close relationship between housing affordability and fair housing choice, such a discrepancy in access to housing must be recognized.

	Median Household Income 2010
All Households	\$54,022
Householder under 25	\$16,528
Householder 25 to 44	\$49,385
Householder 45 to 64	\$68,808
Householder 65 years and over	\$43,310

Families with children often face housing discrimination for a variety of reasons, such as landlord fear that renting to a family may require the de-leading of an older apartment, or concern that children cause too much noise or damage. Compounding these obstacles, a family with children has a smaller housing pool from which to choose since units with more than two bedrooms are relatively scarce in Northampton. Between 2000 and 2010, the percentage of family households with children decreased from 22.9%⁴⁰ to 21.6%.⁴¹ Despite that decrease, the percentage of female-headed households with children increased between those years from 6.2% to 7%.

	2000		2010	
	Number	Percentage	Number	Percentage
Total Households	11,880	100%	12,000	100%
Family households	5,878	49.5%	5,895	49.1%
Husband-Wife family	4,355	36.7%	4,148	34.6%
With children	1,824	15.4%	1,530	12.8%
Male, no wife	323	2.7%	394	3.3%
With children	158	1.3%	212	1.8%
Female, no husband	1,200	10.1%	1,353	11.3%
With children	734	6.2%	835	7.0%
Non-family and 1-person households	6,002	50.5%	6,105	50.9%

³⁹ 2008-2010 American Community Survey 3-Year Estimates Table B19049

⁴⁰ 2000 U.S. Census Summary File 1 Table DP1

⁴¹ 2010 U.S. Census Summary File Table DP1



In addition to the chance that they will be discriminated against on the basis of familial status, female-headed households with children face housing obstacles due to lack of affordability. In Northampton in 2000, 20.3% of female-headed households with children lived at or below the federal poverty line. In contrast, only 5.7% of all the families in Northampton lived at that low of an income level.⁴² In 2010, that percentage remained roughly the same. It is estimated that 20.2% of female-headed households with children are living at or below the federal poverty line, compared to 8.2% of all the families in Northampton.⁴³ Thus, being a single mother is a great predictor of poverty. Among the families living in poverty in 2000, 44.1% of them were female-headed families with children, by contrast, this group accounted for only 10.5% of all families that were not living in poverty.⁴⁴ The data for 2010 is now only a rough estimate, but this trend does appear to continue.⁴⁵

3. Disability

In Northampton, it is estimated that 10.7% of residents are living with a least one type of disability. As might be expected, older residents are more likely than younger ones to have a disability. It is estimated that 4.1% of Northampton children have a disability, 9.8% of adults between the ages of 18 and 64 have a disability, and 28.7% of those over 65 have a disability.⁴⁶

There is a direct correlation between disability and poverty. In Northampton, individuals living with a disability are much more likely to be living in poverty than are individuals without a disability. It is estimated that 41.9% of the residents between the ages of 18 and 64 who have a disability are living at or below the poverty line, compared to only 10.6% of residents between 18 and 64 without a disability are living at or below the poverty line.⁴⁷

4. Sexual Orientation and Gender Identity and Expression

The 2010 Census counted same-sex partners and same-sex spouses. However, this data is not available at the city level. Therefore, it is not possible to know exactly how many members of the LGBTQ community live in Northampton or to do a local analysis of the relationship between protected class status and income. There is research at the nation-wide level on the relationship between poverty and lesbian, gay, or bisexual status. According to the Williams Institute at the UCLA School of Law, gay and lesbian couple families are significantly more likely to live in poverty than are heterosexual married couple families. In particular, lesbian couples and their families are much more likely to be poor than heterosexual couples and their families. Children in gay and lesbian couple households are twice as likely as children in heterosexual married couple households to be poor.⁴⁸

In 2012, transgender and gender identity became a protected class in Massachusetts and therefore a class which receives the protection of fair housing anti-discrimination law. However, data on transgender individuals is difficult to obtain. The 2010 Census, which has been used as a basis for much of the analysis in this report, does not have a mechanism to count transgender

⁴² 2000 U.S. Census Summary File 3 Table QT-P35

⁴³ 2008-2010 American Community Survey 3-Year Estimates Table S1702

⁴⁴ 2000 U.S. Census Summary File 1 Table P090

⁴⁵ 2008-2010 American Community Survey 3-Year Estimates Table B17006

⁴⁶ 2008-2010 American Community Survey 3-Year Estimates Table S1810

⁴⁷ 2008-2010 American Community Survey 3-Year Estimates Table B18130

⁴⁸ Randy Albelda, et al., "Poverty in the Lesbian, Gay, and Bisexual Community," 2009.



individuals. Transgender residents completing the 2010 Census would have selected the sex (male or female) with which they identified. Therefore, it is not possible to know exactly how many transgender individuals live in Northampton or to do a local analysis of the relationship between protected class status and income.

According to HUD, the National Transgender Discrimination Survey showed that 19% of transgender people were refused a home or an apartment because they were transgender and 11% were evicted because of their gender identity or expression. The study also showed that 19% of transgender people were homeless at some point in their lives because they were transgender or gender non-conforming. The study also found that 55% of those trying to access a homeless shelter were harassed and 29% were turned away altogether from accessing shelter services.⁴⁹

While Northampton is recognized for its welcoming attitude towards the LGBTQ community, housing discrimination based on sexual orientation or gender identity and expression may nonetheless exist. Of particular concern may be the experience of the transgender population, particularly since this is a newly created protected class and lenders and landlords may not be educated about their obligations towards members of this class. In addition, because of the high incidence of homelessness experienced by this group, it will be important to inquire with the network of homeless shelters in Northampton as to how they respond to transgender shelter seekers.

5. Veteran Status

There are an estimated 1,513 veterans residing in Northampton, which accounts for approximately 6.5% of the population.⁵⁰ The current data release for the 2010 Census does not contain sufficient demographic and economic data on veterans to analyze the relationship between veteran status and income or poverty. Furthermore, 2000 Census data is inappropriate to use since it does not include information on those veterans who served in the recent wars in Iraq and Afghanistan.

C. Housing Market

1. Housing Inventory

While Northampton's population has decreased between 2000 and 2010, its total number of households has increased. This change represents a shrinking of the average household size over the decade. Between those ten years, the total number of households increased by just 120, yet the total number of housing units increased more than twofold at 323.

Between 2000 and 2010, Northampton's total number of housing units grew by 2.5%. This growth rate is much lower than the housing unit growth rate in both Hampshire County (6.3%) and the Commonwealth of Massachusetts (6.6%) over the same time period.⁵¹ Over those ten years, the percentage of owner-occupied housing increased by 3%, while the share of rental housing decreased by that amount.

⁴⁹ Jamie Grant, et al, "Injustice at Every Turn: A Report of the National Transgender Discrimination Survey," 2011.

⁵⁰ 2008-2010 American Community Survey 3-Year Estimates Table DP02

⁵¹ 2000 and 2010 U.S. Census Summary File Table DP-1



Generally, the housing units in Northampton are dispersed evenly throughout the city's eight census tracts. However, tract 8220 is notable for containing only 1.3% of the city's overall housing units. However, that number is misleading because it does not accurately represent the number of residents living in tract 8220. Tract 8220 covers the Smith College campus and is home to 1,723 people who are residing in group quarters. Tract 8222 is also noteworthy in that it contains nearly 20% of the city's housing units, making it the largest tract in terms of number of housing units.⁵²

	Number of Housing Units	Percentage of Total
Northampton	12,728	100%
8216.01	1,745	13.7%
8216.02	1,831	14.4%
8217	1,563	12.3%
8219.01	1,508	11.8%
8219.03	1,854	14.6%
8219.04	1,542	12.1%
8220	165	1.3%
8222	2,520	19.8%

2. Types of Housing Units

In Northampton in 2000,⁵³ 49.1% of the housing units were 2-family or greater and 51.9% were single-family units.⁵⁴ The tracts with the highest number of multi-family units are tracts 8219.03 and 8219.04.⁵⁵

	Total Units	Single-family units	2	3 to 4	5 to 9	10 to 19	20 or more	Total multi-family
Northampton	12,379	6,297	1,529	1,494	1,243	729	1,087	6,082
8216.01	1,671	911	64	227	139	140	175	745
8216.02	1,849	963	314	112	183	174	97	880
8217	1,473	1,088	142	92	51	68	27	380
8219.01	1,508	733	261	203	225	20	66	775
8219.02	3,418	610	576	678	555	297	703	2,809
8219.03	1,822	423	206	294	405	100	394	1,399
8219.04	1,510	262	513	408	166	112	49	1,248
8220	178	35	8	26	67	30	12	143
8222	2,308	1,957	165	156	23	0	7	351

⁵² 2010 U.S. Census Summary File Table DP-1

⁵³ Census 2000 data has been used for this analysis because the Summary Files for the 2010 Census have not yet been released and the relevant American Community Survey Estimates contain too large of a margin of error to make a confident analysis. However, because of the change from 2000 to 2010 in boundaries and number of census tracts in Northampton, the table below includes ACS data for the city's two newest census tracts (8219.03 and 8219.04), which were created by dividing former Census 2000 tract 8219.02. Hence, the data that follows should be read with these limitations in mind.

⁵⁴ 2000 U.S. Census Summary File 3 Table H030

⁵⁵ 2006-2010 American Community Survey 5-Year Estimates Table B25024



3. Age of Structures

Northampton's housing stock is old. More than 50% of the housing was built before 1950.⁵⁶ The table below shows the numbers of units built by the year the structure were built.

Year Structure Built	Number of units	Percentage of all units
Total Housing Units	12,014	100%
Built 2005 or later	312	2.6%
Built 2000 to 2004	391	3.3%
Built 1990 to 1999	570	4.7%
Built 1980 to 1989	902	7.5%
Built 1970 to 1979	1,482	12.3%
Built 1960 to 1969	957	8%
Built 1950 to 1959	1,310	10.9%
Built 1940 to 1949	566	4.7%
Built 1939 or earlier	5,524	46%

Across the city, the median year built for the housing stock is 1947. However, in most of the city's census tracts, the median year built is even earlier, although there are two tracts which have significantly newer housing stock.⁵⁷ Older homes present hazards that are not present in newer homes, including lead paint. Lead paint poses a serious health risk for young children and pregnant women. A young child exposed to lead paint can suffer permanent cognitive and behavioral problems. In extreme cases, exposure to very high levels of lead paint can be fatal.⁵⁸

Lead was banned in residential paint in 1978. Homes that were built between 1950 and 1978 have some risk of lead paint, but homes built before 1950 pose the highest risk. In the early 1950's the lead paint industry voluntarily reduced to 1% the percentage of lead added to residential paints. However, prior to the 1950's, residential paint contained very high percentages of lead, from 10% to as high as 50%.⁵⁹ Therefore, homes built before 1950 pose the greatest risk for lead paint poisoning. In Northampton, over 51% of all the housing stock was built before 1950 and over 82% was built before 1980.⁶⁰ Census tracts 8216.02, 8219.01, 8219.03, 8219.04, and 8220 contain the oldest housing structures in the city and therefore the homes most likely to contain lead paint.

	Median Year Structures Built
Northampton	1947
8216.01	1972
8216.02	1939 or earlier
8217	1954
8219.01	1939 or earlier
8219.03	1939 or earlier

⁵⁶ 2008-2010 American Community Survey 3-Year Estimates Table B25034

⁵⁷ 2006-2010 American Community Survey 5-Year Estimates Table B25035

⁵⁸ www.mayoclinic.com/health/lead-poisoning/FL00068

⁵⁹ Cushing N. Dolbear and Don Ryan, Getting the Lead Out: Controlling Lead Paint Hazards in Housing, National Housing Institute, September/October 1997

⁶⁰ 2006-2010 American Community Survey 5-Year Estimates Table B25034



8219.04	1939 or earlier
8220	1939 or earlier
8222	1962

Children of color and poor children are disproportionately victims of lead poisoning as a result of lead paint.⁶¹ The following table shows the percentage of people of color, young children, and the median year for the housing structures built by census tract in Northampton.

Census Tract	Median Year Structure Built	Percentage of Residents Under the Age of 6	Percentage of Residents Identifying as a Person of Color
8216.01	1972	5.8%	20.8%
8216.02	1939 or earlier	6.6%	14.6%
8217	1954	4.1%	9%
8219.01	1939 or earlier	4.3%	13.4%
8219.03	1939 or earlier	4%	19.6%
8219.04	1939 or earlier	4.3%	13.1%
8220	1939 or earlier	0.7%	34.1%
8222	1962	5%	12.3%
Northampton	1947	4.6%	15.8%

This public health issue is also a fair housing issue. Massachusetts General Law Chapter 111 Section 197 mandates that owners of properties in which a child under the age of six resides must abate any lead paint that exists at dangerous levels. This law, which is intended to protect young children from the very real hazard of lead paint poisoning, has had an unintended consequence. Landlords are disinclined to rent to families with young children out of fear of the costs associated with lead paint abatement, which leads to incidents of housing discrimination on the basis of familial status. In a city like Northampton where the vast majority of the housing stock was built before the prohibition of lead in residential paint, discrimination against families with young children because of the landlord's concern that they will be required to abate can seriously limit the housing choices available to families with young children.

4. Vacancy

Northampton has a competitive housing market, especially for rental housing. Between 2000 and 2010, the vacancy rate for owner-occupied housing increased by 1% and is now 1.4%. Over the same span, the vacancy rate for rental housing increased by 0.4% and is now 3.8%.⁶² According to the Boston Foundation, a homeowner vacancy rate of 2% and a rental vacancy rate of 6% are considered “normal.”⁶³ Thus, Northampton saw improvements in both the homeowner and rental vacancy rates, indicating that the housing market in Northampton is not as tight as it was in

⁶¹ Alliance for Healthy Homes, www.afhh.org/chil_ar/chil_ar_disparities.htm

⁶² 2000 and 2010 U.S. Census Summary File Table DP1

⁶³ <http://www.tbf.org/indicators/housing/indicators.asp?id=1206>



2000. However, while the owner-occupied vacancy rate moved significantly closer towards the normal rate of 2%, the rental vacancy rate has remained well below the normal rate of 6%.

Northampton’s vacancy rates increased much less than the vacancy rates for both the county and the commonwealth. Between 2000 and 2010, the rental vacancy rate in Massachusetts increased from 3.5% to 6.5%. In Hampshire County between 2000 and 2010, the rental vacancy rate increased from 2.9% to 4.6%. Northampton’s change in its rental vacancy rate from 3.4% in 2000 to just 3.8% in 2010 demonstrates that Northampton’s rental market remains much tighter and therefore more competitive than the rest of the state and the region’s.⁶⁴

	2000 Census	2010 Census
Population	28,978	28,549
Households	11,880	12,000
Housing Units	12,405	12,728
% Owner occupied	53.5%	56.3%
% Renter occupied	46.5%	43.7%
Homeowner vacancy rate ⁶⁵	0.4%	1.4%
Rental vacancy rate ⁶⁶	3.4%	3.8%

The census tracts with the lowest vacancy rates are 8219.03 (2.6%), 8217 (2.7%), and 8222 (2.7%). However, all of the census tracts, with the exception of tract 8220, are well below the normal vacancy rate of 6%. And, the 8.5% vacancy rate in tract 8220 may be considered an anomaly due to the presence of Smith College in that tract. Regarding the homeownership vacancy rate, only tracts 8216.01, 8216.02, and 8219.01 are at the normal homeownership rate of 2%. Tracts 8220 (0.0%), 8222 (0.8%), and 8217 (1.1%) contain the tightest homeownership markets.⁶⁷ In general, as vacancy rates increase, rent and sales prices will decrease. Therefore, a higher vacancy rate can open up the housing market and make more housing units more affordable to more households. Naturally, the converse is true and lower vacancy rates result in higher sales and rental costs, pricing certain households out of the housing market.

	Homeownership vacancy rate	Rental vacancy rate
Northampton	1.4%	3.8%
8216.01	2.1%	4.8%
8216.02	1.8%	4.1%
8217	1.1%	2.7%
8219.01	2.2%	4.5%
8219.03	1.4%	2.6%
8219.04	1.5%	4.3%
8220	0.0%	8.5%
8222	0.8%	2.7%

⁶⁴ 2010 and 2000 U.S. Census Summary File Table DP-1

⁶⁵ The homeowner vacancy rate is the proportion of the homeowner inventory that is vacant “for sale.”

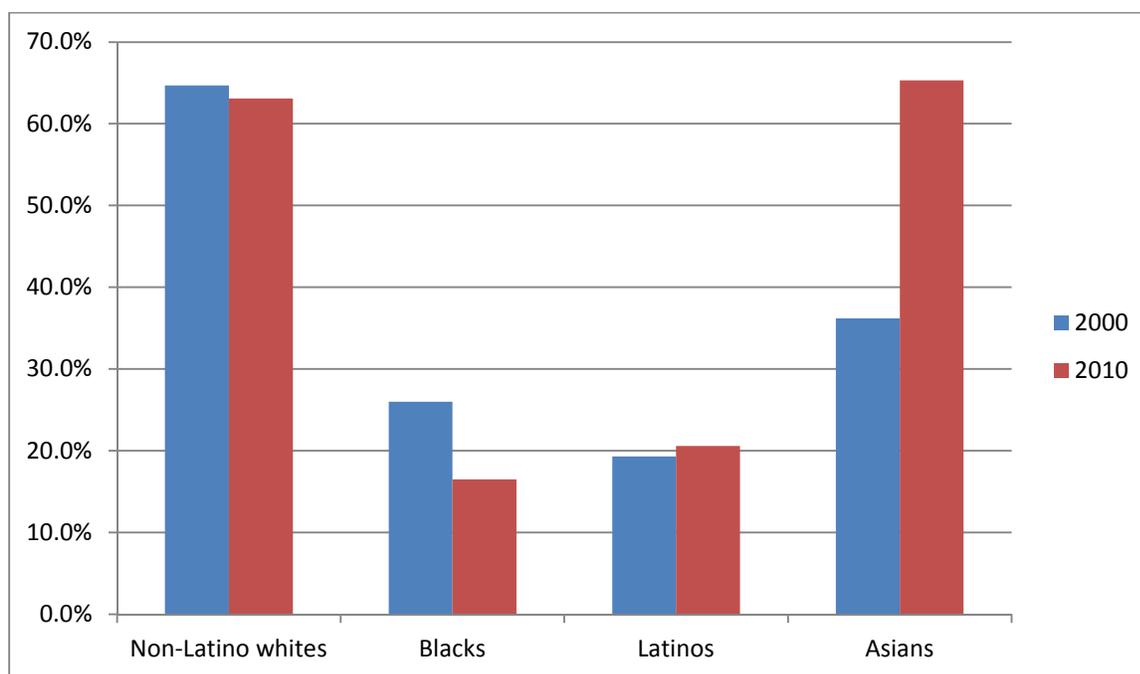
⁶⁶ The rental vacancy rate is the proportion of the rental inventory that is vacant “for rent.”

⁶⁷ 2010 U.S. Census Summary File Table DP-1



5. Homeownership

Access to homeownership in Northampton is not spread equally across racial and ethnic lines in Northampton. However, such a trend is not unique to Northampton. People of color typically have lower homeownership rates than White non-Latinos due to a variety of factors including the racialized nature of poverty and as a result of discriminatory lending practices such as redlining. In Northampton, the homeownership rate in 2000 and in 2010 was over 60% for the city's White residents. Black and Latino residents were much less likely to be homeowners. The rate of homeownership for the city's Black residents dropped from 26% in 2000 to just over 16% by 2010. The Latino rate of homeownership is also very low as compared to the rate for White non-Latinos, but it has remained more stable over the past decade, hovering at just around 20%. The homeownership rate for Asian residents, however, increased from 36% in 2000 to an estimated 65% in 2010.⁶⁸



6. Larger Households

In Northampton, residents of color are more likely than White residents to live in larger families. A larger family requires a housing unit with more bedrooms. In 2000, over 40% of Black and Latino family households had four or more people living together. Over 34% of Asian family households had four or more people living together. In contrast, just 28% of White non-Latino family households were made up of four or more people.⁶⁹

⁶⁸ 2000 U.S. Census Summary File 1 Tables H011B, H011D, H011H, H011I and 2006-2010 American Community Survey 3-Year Estimates Tables B25003B, B25003D, B25003H, and B25003I

⁶⁹ 2000 U.S. Census Summary File 4 Table PCT017



Race/Ethnicity	Percent of Families with 4 or more people
White/non-Latino	28.2%
Black	42.5%
Asian	34.3%
Latino	44.3%

In Northampton, the relationship between protected class status, the low homeownership rate for families of color, and this pattern of larger family sizes can trigger fair housing concerns. In Northampton, the rental housing stock available to accommodate larger families is very limited, as the table below illustrates. Only 16.7% of rental housing contains 3 or more bedrooms as compared to 73.4% of the owner-occupied housing stock.⁷⁰ This lack of supply of large rental units would disproportionately affect member of these protected classes who tend to have larger sized households and tend more to be renters.

Size of Housing Units	Rental Housing Units (2000)		Owner Housing Units (2000)	
	Number	Percent of Total	Number	Percent of Total
1-bedroom or less	2,473	44.8%	211	3.3%
2-bedroom	2,128	38.5%	1,466	23.1%
3 or more bedrooms	924	16.7%	4,678	73.4%

7. Cost of Housing

The lack of affordable housing is not the same as housing discrimination. However, since members of many protected classes are disproportionately low-income or poor, housing affordability is related to fair housing. Using the Consumer Price Index to adjust for inflation, the median cost of rental housing in Northampton increased just 5.9% between 2000 and 2010.⁷¹ In stark contrast, over the same time span, the median value of owner-occupied housing units in Northampton increased 56.7%⁷² while the median household income in Northampton remained unchanged.⁷³

	2000	2010 Estimate	Percent Change 2000-2010
Median Housing Value			
Actual Dollars	\$144,600	\$284,000	96.4%
2010 Dollars	\$181,228	\$284,000	56.7%
Median Gross Rent			
Actual Dollars	\$647	\$859	32.8%

⁷⁰ 2000 U.S. Census Summary File 3 Table H042

⁷¹ 2000 U.S. Census Summary File 3 Table QT-H12 and 2008-2010 American Community Survey 3-Year Estimates Table B25064

⁷² 2000 U.S. Census Summary File 3 Table QT-H14 and 2008-2010 American Community Survey 3-Year Estimates Table B25077

⁷³ 2000 U.S. Census Summary File 3 Table HCT 012 and 2008-2010 American Community Survey 3-Year Estimates Table B19013



2010 Dollars	\$811	\$859	5.9%
Median Household Income			
Actual Dollars	\$41,680	\$54,022	29.6%
2010 Dollars	\$54,014	\$54,022	0.0%

Rental Housing

At 43.7%, Northampton is estimated to have a higher share of rental housing than the commonwealth (37.7%) or the county (33.6%). The estimated median monthly rent paid for an apartment in Northampton is \$859.⁷⁴ Even though the cost of rent has increased less than 6% from 2000, that information alone is insufficient to determine whether rents in Northampton are affordable. Housing is considered affordable when it accounts for less than 35% of a resident's income. The following table shows the 2010 estimate of gross rent as a percentage of household income. As the table illustrates, rental housing in Northampton is considered unaffordable for over 40% of the population. Most notable is that those renters paying more than 50% of their household income (often categorized as very unaffordable) make up nearly 25% of the population.⁷⁵

	2010 Estimate	Percent
Total renter-occupied housing units	4,598	100%
Paying less than 10%	125	2.7%
10% to 14.9%	322	7.0%
15% to 19.9%	516	11.2%
20% to 24.9%	595	12.9%
25% to 29.9%	544	11.8%
30% to 34.9%	443	9.4%
35% to 39.9%	332	7.2%
40% to 49.9%	453	9.9%
50% or more	1,077	23.4%
Not computed	191	4.2%

Since 2000, rental housing has become increasingly less affordable in Northampton. Most notably, there has been approximately a 10 point decrease in renters living in very affordable housing and a concurrent 10 point increase in renters living in very unaffordable housing.⁷⁶

⁷⁴ 2008-2010 American Community Survey 3-Year Estimates Table DP04

⁷⁵ 2008-2010 American Community Survey 3-Year Estimates Table B25070

⁷⁶ 2000 U.S. Census Summary File 3 Table QT-H13 and 2008-2010 American Community Survey 3-Year Estimates Table B25070



	2000	2010
Very affordable rent (less than 20% of income)	32.8%	21.9%
Affordable rent (20% to 35% of income)	35.3%	35.9%
Unaffordable rent (35% to 50% of income)	12.2%	17.8%
Very unaffordable (More than 50% of income)	14.7%	24.4%

Based on this data, it is not surprising to learn that the overall supply of affordable rental units has decreased significantly since 2000 in Northampton. There has been a dramatic increase in the number of high-rent units (units which cost more than \$1,000) since 2000 and a concurrent dramatic decrease in the number of low-rent units (units which cost less than \$749). The number of high-rent units has increased by 1,118 and the number of low-rent units has decreased by 1,957.⁷⁷

Units renting for:	2000	2010	Change in total	Percent change
Less than \$500	1584	803	-781	-49.3%
\$500 to \$749	1958	782	-1176	-60.1%
\$750 to \$999	1324	1267	-57	-4.3%
\$1,000 or more	454	1572	1,118	246.2%

Although not providing a detailed analysis of the relationship between wages and housing affordability, it is worthwhile to note that a minimum wage earner, working full-time would find the median rent in Northampton of \$859 to be extremely unaffordable. Minimum wage in Massachusetts is \$8.00 per hour. An individual who works 40 hours a week would have to spend 61.9% of their income on housing at the median rent amount.

Sales Housing

At 56.3%, Northampton has a lower homeownership rate than the commonwealth (62.3%) or the county (64.4%). The median sales price for a home in Northampton in 2010 was \$237,250.⁷⁸ For 2010, it is estimated that for homeowners with a mortgage, homeownership was either very affordable, with 35.3% of homeowners with a mortgage paying less than 20% of their household income on housing costs, or it was unaffordable, with another 29.5% of homeowners paying over 35% for their housing.⁷⁹ The following table shows the estimated selected monthly owner cost as a percentage of household income for housing units with a mortgage in 2010.

⁷⁷ 2000 U.S. Census Summary File 3 Table H62 and 2008-2010 American Community Survey 3-Year Estimates Table B25063

⁷⁸ The Warren Group

⁷⁹ 2008-2010 American Community Survey 3-Year Estimates Table DP04



	Number of units	Percentage of all units
Total housing units with a mortgage	4,607	100%
Paying less than 20% of income	1,626	35.3%
20% to 24.9%	572	12.4%
25% to 29.9%	508	11%
30% to 34.9%	544	11.8%
35% and higher	1,357	29.5%

8. Housing Problems

In addition to lead paint hazards associated with older housing, substandard housing is often more prevalent with older housing stock. The following chart shows the estimate of those properties that qualify as substandard.⁸⁰

	Number	Percent
Occupied housing units	11,241	100%
Lacking complete plumbing units	51	0.5%
Lacking complete kitchen facilities	51	0.5%
No telephone service available	217	1.9%

⁸⁰ 2008-2010 American Community Survey 3-Year Estimates Table DP04



CHAPTER FOUR: CURRENT FAIR HOUSING PROFILE

A. Fair Housing Issues Focus Group

In the summer of 2012, the MFHC completed a focus group with community organizations involved with fair housing issues in the city. Focus groups can provide an important, “on the ground” picture of the issue at hand.

There was a wide variety of populations represented at the focus group meeting. The populations represented included veterans services, homeless and supportive housing, elder groups, the HIV/AIDS community, as well as local banks. The most frequently voiced concerns include the barrier that a CORI check can pose, which disproportionately affects certain populations, such as the homeless and the disabled. A CORI check permits the person seeking it to see what criminal or arrest record an individual may have. Private landlords can require a CORI check and the belief is that it is used to screen out potential tenants. This can have a disproportionate effect on certain populations, such as the homeless.

Another issue that the focus group members identified was the high representation of Latinos, African-Americans, and transgender individuals among those who are living with HIV and AIDS and how housing affordability issues can force people to live in housing environments that are unhealthy.

Those who work with the elderly identified that some elderly residents experience bullying, harassment, and intimidation while they live in public housing and that there is a lack of support and acknowledgement of this problem. There is also a problem with accessibility issues for the elderly as they become more frail, their frailty may require reasonable accommodations in their apartment as time goes on, but landlords would rather no longer have an elderly person living there as opposed to meeting the reasonable accommodation request.

The disabled population faces its own unique challenges. It can often be difficult for those with disabilities to meet the requirement that landlords have for CORI background checks, credit histories, and housing history. Those with a disability who receive their income from disability insurance can have a particularly difficult time with the lack of affordable housing. Those living with a disability will often experience accessibility issues and transportation challenges. Individuals who struggle with alcohol and drug addiction are often discriminated against on that basis.

The recent recession and job loss has affected those in their 30's and 40's in particular. Service providers that work with the poor report that for those in that age cohort, public assistance dollars are insufficient to live, which results in problems with housing affordability.

Anecdotally, the focus group attendees reported that lead paint is an issue in Northampton as very few homes have been de-lead. Also, the group reported that there is a need for housing units with more bedrooms in order to accommodate families.

B. Massachusetts Fair Housing Center (MFHC) Housing Discrimination Complaints

Over the past six years, the MFHC has responded to 86 fair housing complaints. In most years, the most common basis for the complaint is a concern about disability discrimination. These complaints were resolved in the following manners.



Basis of Complaint	2006	2007	2008	2009	2010	2011	Totals
Disability	11	6	4	2	6	3	32
Familial Status	4	0	2	0	0	1	7
Race	1	0	1	1	1	1	5
National Origin	3	4	3	0	1	0	11
Public Assistance	4	4	1	2	1	3	15
Sex	1	2	0	0	0	0	3
Other	2	1	3	2	2	3	13
Total	26	17	14	7	11	11	86

The MFHC engages in testing to determine whether housing discrimination may be occurring. The Center completed a total of 27 tests from 2006-2011: 1 in 2006, 1 in 2007, 5 in 2008, 11 in 2009, 6 in 2010, and 3 in 2011. The MFHC also engages in education and outreach sessions. It completed 5 workshops in 2008, 9 in 2009, 4 in 2010, and 1 in 2011. The MFHC provided materials distribution 5 times in 2008, 3 times in 2009, 4 times in 2010, and 6 times in 2011.

C. Northampton Human Rights Commission (NHRC) Housing Discrimination Complaints

Between January 2010 and October 2011, the NNRC handled two housing discrimination complaints.⁸¹ The first complaint was a claim of housing discrimination on the basis of transgender identity and the second was on the basis of gender.

⁸¹ Report to the Northampton City Council Committee on Social Services and Veterans Affairs on Activities of the Northampton Human Rights Commission by Carol Rinehart, October 2011



CHAPTER FIVE: PUBLIC AND PRIVATE SECTOR POLICIES, PROGRAMS, ACTIVITIES, AND RESOURCES

A. Public Sector

1. Municipal Policies

Community Development Block Grants and Community Preservation Act Funds

According to Northampton's 2011-2012 Annual Action Plan, the city directed a significant portion of its CDBG allocation to projects designed to improve housing availability, accessibility, and affordability. In addition, the city funneled a portion of its CPA funds to projects aimed at addressing housing needs. The city used these funds in support of the following organizations and programs in order to achieve a number of housing-related objectives:

- Assisting homeless persons obtain affordable housing
 - Inter-Faith Cot Shelter
 - Grove Street Inn
- Assisting persons at risk of homelessness
 - SRO Outreach
 - Manna Soup Kitchen
 - First Call for Help
 - Survival Center
 - Mass. Fair Housing Center
- Retaining affordable housing stock
 - COA Home Repair Program
 - New South Street Apartments
- Increasing availability and supply of affordable permanent supportive housing and reducing isolation of income groups through housing de-concentration
 - Sober Housing Project/Maple Avenue: 6 new units
- Availability of mortgage financing using non-discriminatory lending practices
 - Mass. Fair Housing Center
 - Valley CDC Homeownership Center

2. Fair Housing Organizations

- **Massachusetts Fair Housing Center**

The MFHC is a full service fair housing agency serving Berkshire, Hampden, Hampshire, Franklin and Worcester counties. MFHC engages in extensive educational and outreach efforts to inform the public about fair housing and housing discrimination. When an individual suspects housing discrimination, MFHC will counsel him or her, investigate the complaint and, in appropriate cases, provide free legal representation.



- **Massachusetts Commission Against Discrimination**
The MCAD enforces the Commonwealth's anti-discrimination laws, including its fair housing laws. Individuals who believe that they have been discriminated against may file complaints in person with the MCAD. The MCAD also provides training and educational programming for the community.
- **Community Legal Aid of Massachusetts**
The CLA provides free legal representation in landlord-tenant cases to low-income residents of Western and Central Massachusetts. In Worcester County, CLA also provides legal services to victims of housing discrimination.
- **Massachusetts Justice Project**
The MJP offers legal advice, brief services, referrals and a limited amount of full representation to poor persons in need of legal assistance. The MJP works closely with the CLA, providing intake and referrals.
- **Northampton Human Rights Commission**
The NHRC was established in 1998 by the Northampton City Council to advocate for the civil rights of all residents and visitors. The NHRC responds to complaints made by persons in the city who feel that their human or civil rights under the law were violated while in Northampton. The NHRC makes referrals to appropriate agencies, such as the MCAD, when necessary. The NHRC also works to raise awareness about human rights issues in the community through educational programming
- **Stavros**
Stavros is a nonprofit advocacy agency for individuals with disabilities. Stavros works to empower individuals living with disabilities to increase their independence. Stavros's Housing Services division disseminates information on accessible housing in the region. Stavros also provides information about modifications and financing possibilities and provides trainings.

3. Housing Needs Assessment and Strategic Housing Plan

The Housing Plan details housing production goals and strategies for Northampton. The Housing Plan provides guidance to the City on a variety of housing policy decisions. The Plan identified several priority housing needs for the City.

- Homelessness prevention through shelters and rapid re-housing
- Produce and preserve affordable housing
- Rental housing for individuals
- Rental housing for families
- Housing rehabilitation resources
- Affordable homeownership for families
- Housing for at risk and special needs population



- Look beyond traditional housing models
- Create new housing along range of income levels, ownership and rentals
- Preserve and sustain existing affordable housing
- Work to end homelessness

4. Comprehensive Plan

The city's Comprehensive Plan guides land use and planning decisions for the city. In its housing section, the plan sets out several housing goals for the community. Several of the goals and objectives are relevant to fair housing issues.

- Goal H-1: Create new housing
 - Objective 2: Adopt regulations to increase the number of projects involving mixed-income housing that result in housing affordable to all ranges of income, especially in the downtown area.
 - Objective 6: Create new home ownership opportunities and development resources for households with incomes between 80% and 120% of the area median income (AMI)
 - Objective 7: Create home ownership opportunities for households earning at or below 80% of AMI.
 - Objective 8: Create rental housing options especially for households with income at or below 60% of AMI
 - Objective 10: Assess the demand for, and availability of, housing for all sectors of the City's population and respond with appropriate strategies including: 1) Housing that meets the needs of special populations, particularly the disabled and 2) Housing that meets the needs of elderly residents who are not eligible for public housing.
- Goal H-2: Preserve and sustain existing affordable housing
 - Objective 1: Preserve existing rental housing stock to facilitate availability and price stability.
 - Objective 3: Identify the present affordable housing at risk and work with property owners and others to identify and secure funding sources to preserve the units as affordable.
 - Objective 4: Sustain and improve existing SRO units.
 - Objective 5: Develop ways to sustain and build the Affordable Housing Trust Fund.
- Goal H-3: Work to end homelessness
 - Objective 1: Increase focus on prevention to decrease the numbers of those becoming homeless.
 - Objective 2: Increase the supply of affordable, supportive housing to quickly re-house those who do become homeless.

The Comprehensive Plan includes several policies that show an awareness of fair housing issues and the need to sustain diverse and inclusive communities, in particular in its commitment to providing affordable housing.



5. Zoning Ordinance

Northampton is in the process of updating its existing zoning ordinance. However, at the time of writing only the current zoning ordinance was available for review. According to city officials, many of the issues identified with the existing zoning ordinance are addressed in the planned revision. In particular, the City is considering moving towards form-based zoning.

Zoning regulates the types of uses that are allowed by right, permitted with special permission, or prohibited in a community. Zoning regulations can have a significant impact on fair housing in a number of ways. Prohibitions on multi-family dwellings and requirements for large minimum lot sizes can have the effect of limiting the locations within the city where lower-income residents may reside. Since people of color are often disproportionately lower income, this has an impact on protected class' access to housing choice. In addition, large minimum lot sizes have the effect of raising property values and housing costs. Communities that maintain large minimum lot sizes can therefore prevent lower income residents from moving in, which has fair housing ramifications because of the relationship between protected class status and income levels.

There are five residential zoning districts in Northampton: Rural Residential, Suburban Residential, Urban Residential A, Urban Residential B, and Urban Residential C. Multi-family dwelling units are prohibited in all but Urban Residential C and there, only permitted with special permission.

Overlay Districts add an additional zoning classification atop an existing zone. In Northampton there is a Residential Incentive Overlay Zone. In this zone, minimum lot sizes may be reduced by special permission of the Planning Board if at least 33% of the dwelling units are made affordable. The purpose of the overlay district is to provide housing opportunities that are affordable for low and moderate income people. The following table shows the minimum lot size for each of the city's residential districts and the reduced minimum lot size in the Residential Incentive Overlay District.

	Minimum lot size in zone	Minimum lot size in RIO
Rural Residential	40,000 square feet (single family)	5,000 (single family) 7,500 (two-family) 4,000 per unit (3-family & townhouses)
Suburban Residential	30,000 (single family)	5,000 (single family) 7,500 (two-family) 4,000 per unit (3-family & townhouses)
Urban Residential A	12,000 (single family)	N/A
Urban Residential B	8,000 (single family) 12,000 (two-family) 7,000 per unit (multi-family)	N/A
Urban Residential C	6,000 per unit (single family) 6,000 per unit (2 family) 10,000 plus 2,500 per unit	N/A



	(multifamily)	
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Community residences and halfway homes provide housing for the disabled and for others who require some sort of rehabilitative housing for a period of time. The provision of such uses across residential zones decreases the isolation or segregation of these residents, who are often members of a protected class. Community residences and halfway homes are permitted in three of the residential districts (Urban Residential A, Urban Residential B, and Urban Residential C), but only by special permit from the planning board. Such dwelling units are prohibited in the RR and SR districts.

Defining families in overly traditional or restrictive ways can have a disproportionate impact on members of protected classes. The city defines a family as either 1) an individual or a group of two or more persons related by blood, marriage, or legal adoption living together as a single housekeeping unit, including any nurses or servants, or 2) a group of individuals not related in those ways constituting 4 or less members.

Accessory apartments, also referred to as in-law apartments, permit disabled or elderly residents to remain in their homes or to move in with an adult child or other caregiver. In Northampton, the zoning ordinance permits accessory apartments in all residential zones by right.

While the Northampton Zoning Ordinance contains a number of features that recognize the need for inclusive and flexible zoning regulations, such as the Residential Incentive Overlay District and the accessory units allowed by right, a number of the other aspects of the ordinance could be an impediment to fair housing in the city. Uses that are only allowed by special permission of a city board or commission are not guaranteed.

B. Private Sector

1. Banking and Lending Practices

There are numerous banks and lending institutions which grant home mortgage loans in Northampton. The three banks with the largest market share are Florence Savings Bank, which accounts for 21.89% of the institutional market share for home mortgages, followed by Northampton Cooperative Bank at 7.54% of market share, and Easthampton Savings Bank with 7.42% of market share.⁸² As a result of the passage of the 1975 Home Mortgage Disclosure Act, certain financial institutions are required to disclose details about their mortgage lending practices. The following table shows the 2010 disclosure reports for the three largest lending institutions in Northampton.⁸³

⁸² PCi Corporation CRA Wiz, 2010 Peer Mortgage Data (NE)

⁸³ Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Website <http://www.ffiec.gov/hmda/>



	Florence Savings Bank			Easthampton Savings Bank			Northampton Cooperative Bank		
	Loans Originated	Loans Denied	Denial Rate	Loans Originated	Loans Denied	Denial Rate	Loans Originated	Loans Denied	Denial Rate
8216.01	22	7	31.8%	7	1	14.3%	0	1	N/A
8216.02	34	9	26.5%	13	6	46.2%	9	0	0.0%
8217	37	9	24.3%	8	1	12.5%	9	1	11.1%
8219.01	25	4	16.0%	3	1	33.3%	16	2	12.5%
8219.02 ⁸⁴	26	6	23.1%	7	3	42.9%	13	1	7.7%
8220	0	0	N/A	0	0	N/A	0	0	N/A
8222	39	12	30.8%	24	4	16.7%	16	1	6.3%

2. Advertising

While nothing more than a snapshot, a review of one week’s worth of rental listings in Northampton on Craigslist produced 35 apartments for rent.⁸⁵ Out of those 35, 8 of the ads used language that can operate as code for “no children.” Such ads either described the neighborhood or building as “quiet” or “low-traffic” or they indicated that a second bedroom could function as an office. While such descriptions can be legitimate descriptions of a property and nothing more, these descriptions can sometimes indicate housing discrimination based on familial status.

Three of the 35 listings contained clear age discrimination language by using the phrases “no undergrads” or “no students” or other language that strongly indicated that students would be unwelcome.

Out of the 35 apartments listed for rent, almost all of them stated “no pets,” “no dogs,” or “dogs negotiable.” Pet ownership is not a protected class, however, being disabled is and a reasonable accommodation must be made for those who use service animals. The language used in these ads seems to indicate that the landlord may be unaware of his or her obligations to accommodate a service animal. The wording of such ads could discourage renters who use service animals from responding to the advertisement.

⁸⁴ Tract 8219.02 was divided into two tracts (8219.03 and 8219.04) for the 2010 Census. However, the 2010 HMDA Disclosure Reports rely on the 2000 Census tracts

⁸⁵ <http://westernmass.craigslist.org/search/apa?query=northampton&srchType=A&minAsk=&maxAsk=&bedrooms>



CHAPTER SIX: IDENTIFICATION OF IMPEDIMENTS

A. Summary of Findings

1. Members of certain protected classes are disproportionately low-income and poor. Latino and Black residents have lower incomes than their White non-Latino counterparts. Disabled residents are poorer than non-disabled residents. Young adults and senior citizens have lower incomes than middle-aged residents.
2. Northampton's newest residents and those who are moving within Northampton are disproportionately low-income as compared to the city as a whole.
3. The average household size in Northampton is getting smaller.
4. While the percentage of Northampton residents who identify as Latino has increased over the last ten years, the growth rate for Latinos in Northampton has not increased as rapidly in Northampton as it has in the county or in the commonwealth.
5. Residents of color are overrepresented in tracts 8216.01, 8219.03, and 8220 (however, tract 8220 contains Smith College and as such is not representative of the city as a whole.)
6. Residents of color are underrepresented in tract 8217.
7. Over the past ten years Northampton has experienced a graying of its population with a significant increase in the portion of residents between the ages of 45 and 65. Residents of the typical child-rearing years of 25 to 44 have decreased significantly over that same span as well as the portion of children under the age of 18. However, the percentage of female-headed families with children has increased over the past ten years.
8. Female-headed households with children are disproportionately living in poverty.
9. On the national scale, transgender individuals are disproportionately poor and face incidents of housing discrimination at a high rate.
10. More than 50% of the housing stock was built before 1950.
11. With the exception of tract 8216.02, children under the age of 6 are underrepresented in tracts containing the oldest housing stock.
12. Northampton's rental market is competitive.
13. The homeownership rate for Black and Latino residents is much lower than it is for Whites non-Latinos.
14. Residents of color are more likely to live in larger households than White non-Latino residents.
15. There is a limited stock of rental housing able to accommodate large families yet there is an abundant supply of owner housing capable of accommodating larger families.



16. Over the past ten years, the cost of homeownership in Northampton has risen dramatically while the median income has stayed flat.
17. The median rent in Northampton is considered unaffordable to over 40% of the households in Northampton and is extremely unaffordable to almost 25% of households.
18. Over the past ten years, while the amount of households paying affordable rent has stayed roughly the same, the amount of households that were paying very affordable rent has decreased by more than 10 percentage points, the amount of households paying unaffordable rent has increased by more than 5 percentage points, and the amount of households paying very unaffordable rent has increased nearly 10 percentage points.
19. Over the past ten years, there has been a loss in the number of low-rent apartments and an increase in the number of high-rent apartments.
20. There is a polarization of affordable homeownership in Northampton. For more than half of the mortgaged homes, the owner's housing cost was either extremely affordable or else it was unaffordable.

(Findings #21-26 were reported during a focus group meeting hosted by MFHC)

21. Members of certain protected classes may be denied housing based on their CORI records. This may have a discriminatory effect based on race, national origin, and disability.
22. Residents living with AIDS and HIV reported experiencing housing discrimination because of their HIV/AIDS status.
23. There is a high representation of Latinos, African-Americans, and transgender people in the HIV/AIDS community.
24. Some elderly residents residing in public housing experience bullying and intimidation.
25. Some landlords are resistant to accommodating the needs of elderly tenants as they become frailer and in need of modifications to their apartment.
26. Homeless and disabled individuals often face challenges trying to meet the requirements that landlords have when securing a new apartment such as credit checks, references, etc.
27. Discrimination based on disability was the most commonly stated reason for a housing discrimination complaint over the past six years.
28. There are a number of agencies operating in Northampton and the region that are charged with handling claims of housing discrimination.
29. The City has used its CDBG allocation to support numerous agencies and programs involved in housing issues.
30. There are several municipal boards and commissions which have the opportunity to address fair housing matters.



31. The city's Housing Plan recognizes the need to provide a range of housing choices for its residents.
32. The city's zoning ordinance includes an overlay district designed to encourage affordable housing in its suburban and rural residential zones.
33. Multi-family dwellings are not permitted as of right in any residential zone in the city.
34. Community residences or halfway homes are not permitted by right in any of the city's residential zones.
35. Accessory apartments are permitted by right in all residential zones.
36. Many of the city's more flexible and diverse uses are only permitted by the special permission of a city board.
37. There are numerous community organizations in the city designed to empower or advocate for members of a variety of protected classes.
38. Local rental housing advertisements frequently state "no pets."
39. Some local rental housing advertisements state that students are prohibited from renting.
40. Some local rental housing advertisements seem to indicate an unwillingness to rent to families with children.

B. Impediments to Fair Housing

1. Members of certain protected classes may be priced out of Northampton.

Black, Latino, disabled, and female-headed households with children are disproportionately low-income and poor. Homeownership is often out of reach for these residents due to the increasing value of homes in Northampton, which has increased at a rate greater than incomes. Northampton's high rents and tight rental housing market has the biggest impact on low-income and poor residents, who are disproportionately members of protected classes.

2. Members of certain protected classes may be unable to find rental housing with enough bedrooms to meet their needs.

Residents of color disproportionately live in larger-sized families. Northampton has a limited supply of rental housing with 3 or more bedrooms. A scarcity in the number of rental units with 3 or more bedrooms will have a bigger impact on residents of color by squeezing them out of the city.

3. Transgender and gender identity expression are newly protected classes.

Since transgender and gender identity are relatively new protected classes in Massachusetts, there will naturally be a need to educate and inform landlords and lenders about their responsibilities towards individuals identifying in this manner.



4. A significant majority of the housing stock in Northampton likely contains lead paint.

The presence of lead paint in a home may have the dual effect of causing landlords to not want to rent to families with young children and cause families with young children to be discouraged from renting in older homes.

5. A CORI record may allow a landlord to deny an individual an apartment, which disproportionately affects certain protected classes.

As a general rule, a landlord is permitted to look at a rental applicant's CORI record and reject their application on the basis of a positive CORI check. However, this policy might be found to have a disparate impact on protected classes based on race, national origin and disability.

6. Individuals living with disabilities face obstacles to fair housing choice from a number of directions.

A significant percentage of Northampton's population is living with at least one type of disability. Disability-related claims are the most common type of housing discrimination complaint. The existence of a disability often overlaps with other protected class statuses such as being a veteran. Individuals living with a disability face serious housing affordability challenges as they disproportionately live in poverty.

7. There is no mechanism in place to coordinate between the various fair housing agencies and local community groups.

Across Northampton there are several agencies that receive housing discrimination complaints, including MFHC, MCAD, the Northampton Commission on Human Rights, and HUD. In addition, there is a vibrant network of community-based organizations that provide support for housing matters. However, without a coordination and information sharing plan across these agencies, it will be difficult to fully assess the patterns of housing discrimination in the city.

8. The city's zoning ordinance has the potential to exacerbate existing problems with accessing a diversity of housing options.

Multi-family dwellings are often more affordable than single-family dwellings. Greater affordability in housing benefits members of protected classes. The zoning ordinance does not permit the construction of multi-family dwelling units by right in any residential zone. In order to build a multi-family unit, a developer must first receive a special permit. Furthermore, the city's flexible and positive Residential Incentive Overlay District also requires the special permission of the planning board to operate. In addition, halfway houses and community residences, which often serve individuals from protected classes are also not permitted by right in any residential zone as a special permit is required. Uses that are not allowed by right and are required to seek a special permit are at risk of not-in-my-backyard attitudes on the part of neighbors.



9. Local rental advertising contains discriminatory language or seems to indicate a discriminatory impulse.

Ads for rental properties in Northampton often prohibit pets, but do not exclude service animals from that prohibition. Some ads clearly state that they discriminate against students. Other ads seem to hint that children may not be welcome in an apartment.



CHAPTER SEVEN: RECOMMENDATIONS

Action Plan 1a) Increase the supply of affordable housing in Northampton and take steps to prevent the loss of affordable units in the city.

Action Plan 1b) Because Northampton is a desirable place to live, a strategy will need to be employed that ensures that members of protected classes who are disproportionately affected by the high cost of housing in Northampton are the ones who access newly created affordable units.

Action Plan 2a) Create an incentive plan for the development of multi-bedroom rental units.

Action Plan 3a) With a suitable LGBT advocacy organization, host an education session with landlords and lenders to inform them about this new protected class status.

Action Plan 3b) Produce or revise fair housing outreach materials to include this protected class.

Action Plan 4a) Create a database on the city's website that lists those homes that have been de-leaded.

Action Plan 4b) Provide outreach to landlords and homeowners about the programs and financial assistance available to them to de-lead their homes.

Action Plan 5a) Host a community meeting to inform members of the public about the recently passed CORI reform law to ensure that landlords are following the requirements for CORI checks and denials based on a CORI record and to inform renters of the ways in which they can seal their CORI records.

Action Plan 6a) Work with disability rights and disability advocacy groups to host a workshop to help those with disabilities assemble the types of documents and identification papers needed to complete a rental application.

Action Plan 6b) Examine the types of disability housing discrimination complaints filed over the past few years and look for patterns and opportunities for targeted outreach and education.

Action Plan 7a) All agencies that receive housing discrimination complaints will participate in a process of information sharing across agencies while still maintaining client confidentiality.

Action Plan 7b) Fair housing agencies will work together to better define their respective roles regarding receipt, referral, and investigation of housing discrimination claims.

Action Plan 7c) The MFHC will meet regularly with representatives from Northampton's community organizations in order to hear, from the ground up, the challenges to fair housing that their constituents face.



Action Plan 8a) Consider expanding the “by right” designation to the construction of halfway homes and multi-family dwellings.

Action Plan 9a) Work with rental housing advertisers to inform them of the fair housing laws in Massachusetts and their obligation not to print discriminatory ads.



CHAPTER EIGHT: AREAS OF FUTURE RESEARCH

- Update U.S. Census data as additional 2010 Summary Files are released.
- Gather details about housing discrimination complaints at MCAD, Northampton Human Rights Commission, and HUD.
- Include GIS-based maps as appropriate.
- Consider excluding census tract 8220 (Smith College) from data analysis in order to obtain a more accurate picture of the relationship between housing and demographics.
- Calculate a more accurate assessment of the cost of homeownership in the city by including property tax information.
- Gather data on the homeless population of Northampton and assess the relationship between homelessness and protected class status.
- Consider proposing homelessness as an additional protected class in Northampton as the State of Rhode Island has.
- Include information on public assistance reciprocity, including information from the Housing Authority related to housing vouchers and subsidized housing in the city.
- Investigate the relationship between religious affiliation and housing discrimination. The nationwide rise in Islamophobia over the past decade has been well documented. The U.S. Census estimates that across the county, the number of people who self-identify as Muslim has increased 22.2% between 2001 and 2008.⁸⁶ While Northampton is known for its tolerance, the issue of whether members of the Muslim faith face housing discrimination because of their religion is a valid area for future research. Because it is not possible to get local census data on religious affiliation, an interview with the imam from the Hampshire Mosque in Amherst may be the best source for this data.
- Analyze the amount of gross rent by bedroom once the 2010 Census releases this data. Such an analysis will determine the relationship between lack of affordability based on size of housing units and the impact any lack of affordability might have on members of protected classes.
- Complete an analysis based on race and ethnicity in order to determine the affordable sales cost for a home in Northampton based on these protected classes.
- Include an analysis of HUD's CHAS data to assess the relationship between housing problems and protected class status.
- Assess the impact the recent foreclosure crisis has had on protected classes in the city.
- Host additional focus groups that delve more deeply into the various fair housing impediments identified.
- Summarize the findings of the MFHC housing discrimination tests.
- Examine any current fair housing lawsuits or complaints fielded by MFHC, MCAD, HUD, the Northampton Human Rights Commission, and Community Legal Aid.
- Report the composition of each fair housing-related board or commission in the city, specifically whether they contain representatives of members of protected class.
- Assess the city's approval and denial rates for multi-family dwellings and halfway homes.
- Assess the size and scale of the city's Residential Incentive Overlay District in order to better understand whether this overlay district is an asset to improving fair housing choice in the city.

⁸⁶ 2012 U.S. Census Statistical Abstract Table 75 – Self-Described Religious Identification of Adult Population



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- Consider whether the public transit system is effective in serving and meeting the needs of members of protected classes.
 - Future areas of research should include the mortgage lending by race and ethnicity, by sex, by income, and the history of sub-prime lending in Northampton to determine whether there is an issue with discriminatory lending practices.
 - Areas of future research should include a more detailed investigation into the language used in rental ads on both Craigslist and in local newspapers.