

# Springfield's Challenge: *Re-vitalizing A City's Neighborhoods*

Presentation by **HAPHousing**

*Peter A. Gagliardi*

*Executive Director*

at

FedExchange 2010

**“Resurgent Cities and Economic Revitalization:  
*Lessons for Older Industrial Cities*”**

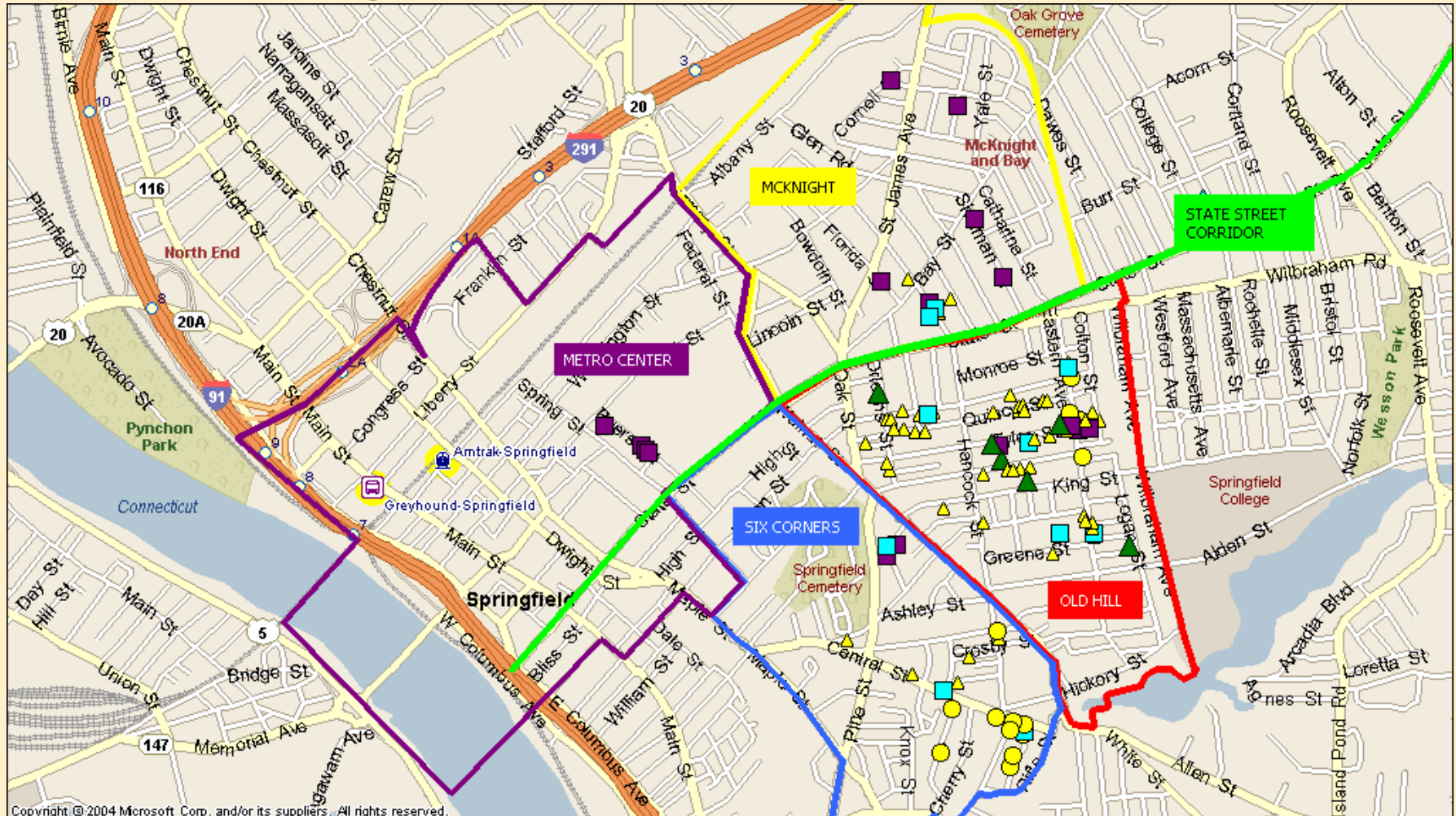
*Hosted by*

Federal Reserve Bank of Boston

June 3, 2010



# Springfield's Neighborhoods



# The Old Hill Neighborhood





# Tyler Street in Old Hill

One of the many vacant lots that had become strewn with litter after being abandoned.

# Union Street and Eastern Avenue Old Hill



# Abandoned Buildings in Old Hill



# Old Hill Neighborhood Planning Study

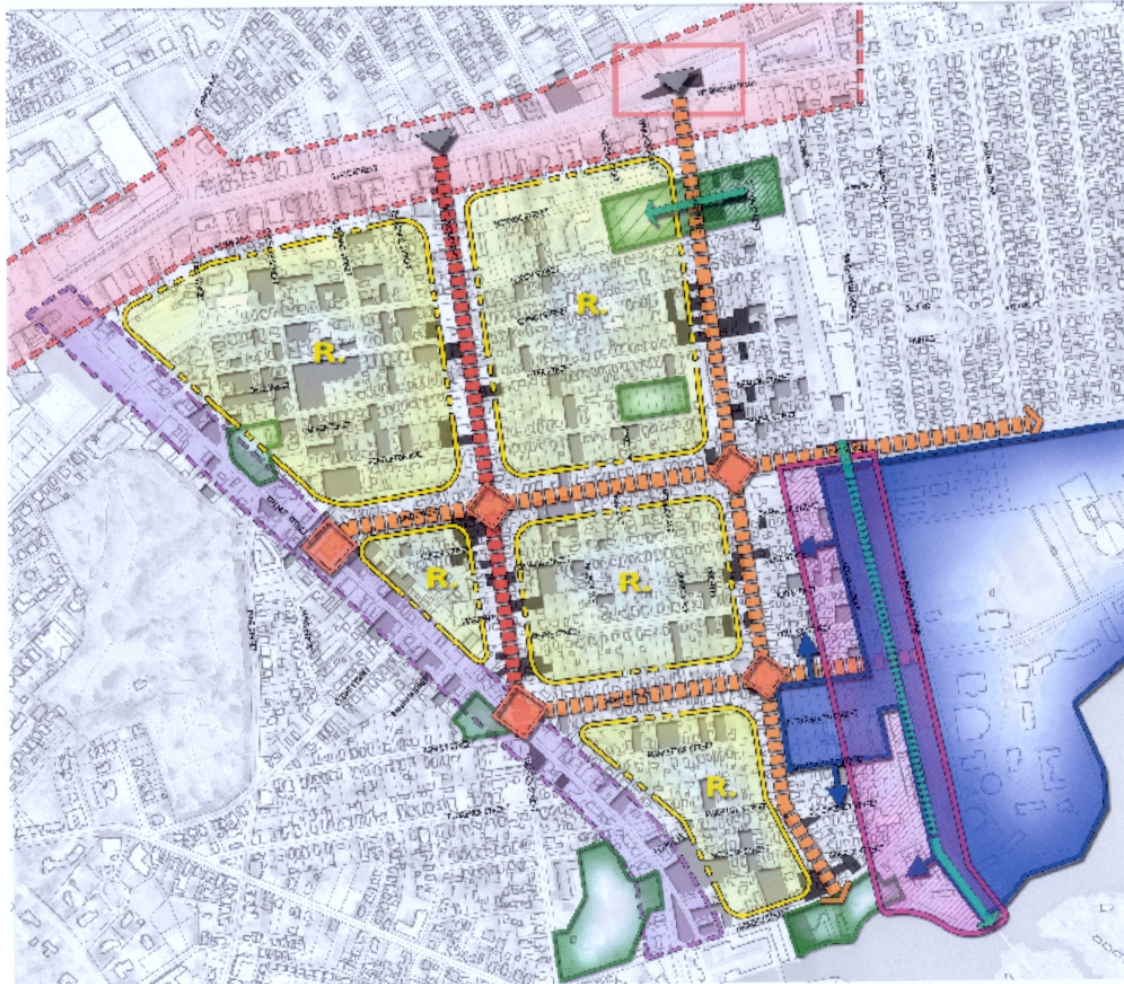
Springfield, Massachusetts



PREPARED FOR:  
OLD HILL NEIGHBORHOOD COUNCIL  
CITY OF SPRINGFIELD  
URBAN LEAGUE OF SPRINGFIELD  
SPRINGFIELD PUBLIC SCHOOLS  
SPRINGFIELD COLLEGE



## PLANNING STRATEGY DIAGRAM



### LEGEND

#### CORRIDORS

KING ST., WILBRAHAM AVE, HANCOCK ST., EASTERN AVE, ALDEN ST.



STREETScape TREATMENT

STATE STREET CORRIDOR STUDY COMMUNICATION

RECOMMEND WALNUT STREET CORRIDOR STUDY

#### LINKAGES

NEIGHBORHOOD, INSTITUTIONS, GATEWAYS



CORRIDOR GATEWAY

PARK CONNECTION

#### NEIGHBORHOOD COHESION

EDGE, INFILL, OWNERSHIP



PRIORITY HOUSING

HOUSING INFILL FOCUS

COLLEGE EDGE CONDITION AND GROWTH PRESSURE

KEY INTERSECTIONS: IMPROVED USES

#### CLEAN ENVIRONMENT

SAFETY, ATTRACTIVENESS, PROGRAMS



PARKS AND OPEN SPACE

#### STEP BY STEP IMPLEMENTATION

CATALYSTS, MULTIPROXIED ATTACK, STRATEGY



OPPORTUNITIES FOR INSTITUTIONAL COOPERATION

RE-ENERGIZE MASON SQUARE

The Cecil Group with Tai Soo Kim Partners





PARTNERSHIP FOR THE  
RENEWAL OF OLD HILL

## Partnership Includes:

Old Hill Neighborhood Council,  
City of Springfield,  
Springfield College,  
Springfield Neighborhood Housing Services,  
Greater Springfield Habitat for Humanity,  
Mason Square Weed and Seed Coalition,  
**HAPHousing**,  
and many other community institutions.





# Orleans Street in Old Hill



# Success Looks Like This...

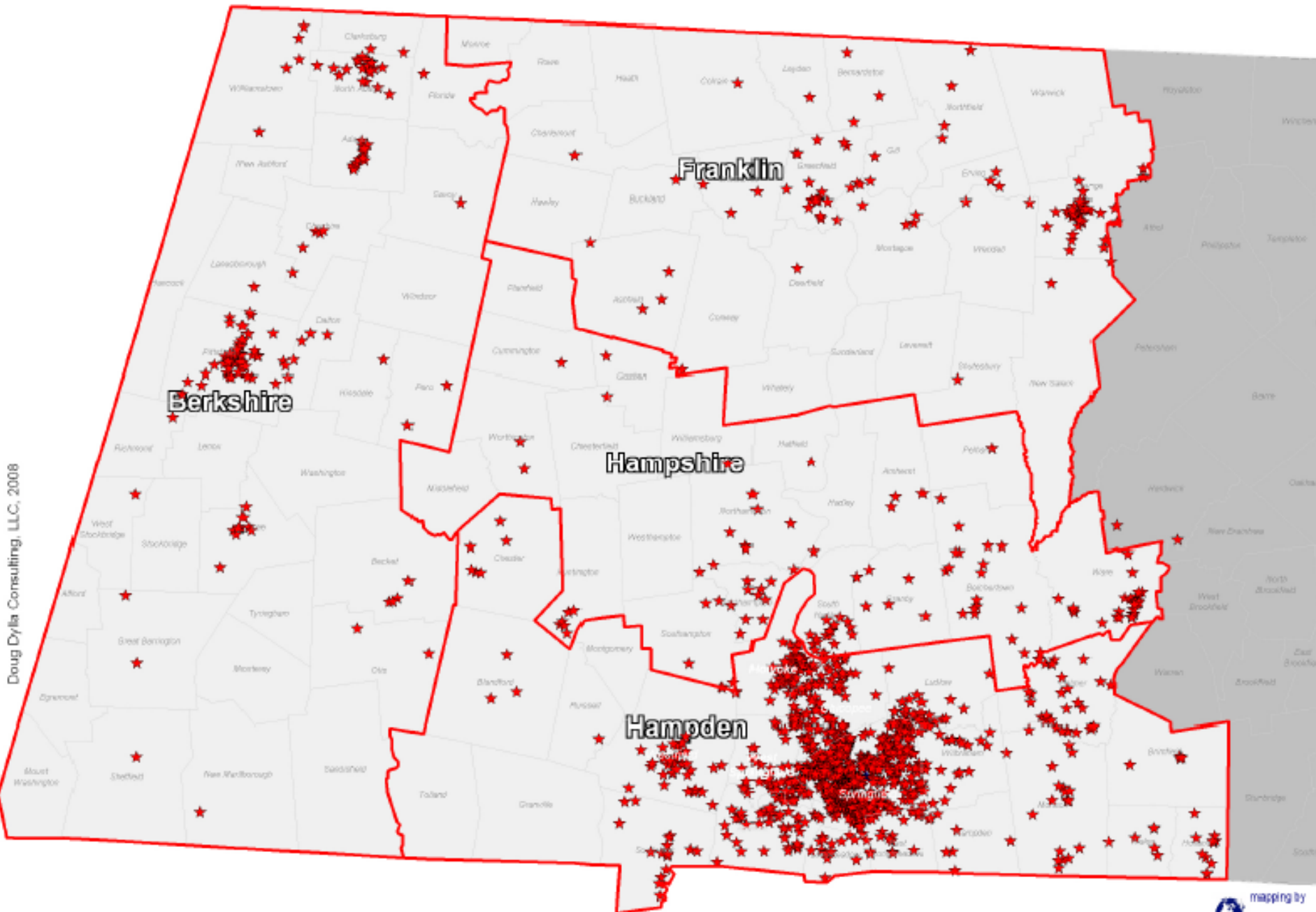
Providing safe, affordable housing is about more than bricks and mortar. It is about families and children. It is about revitalizing our neighborhoods. It is about restoring a lost sense of community and hope.

Peter Gaglione, Executive Director

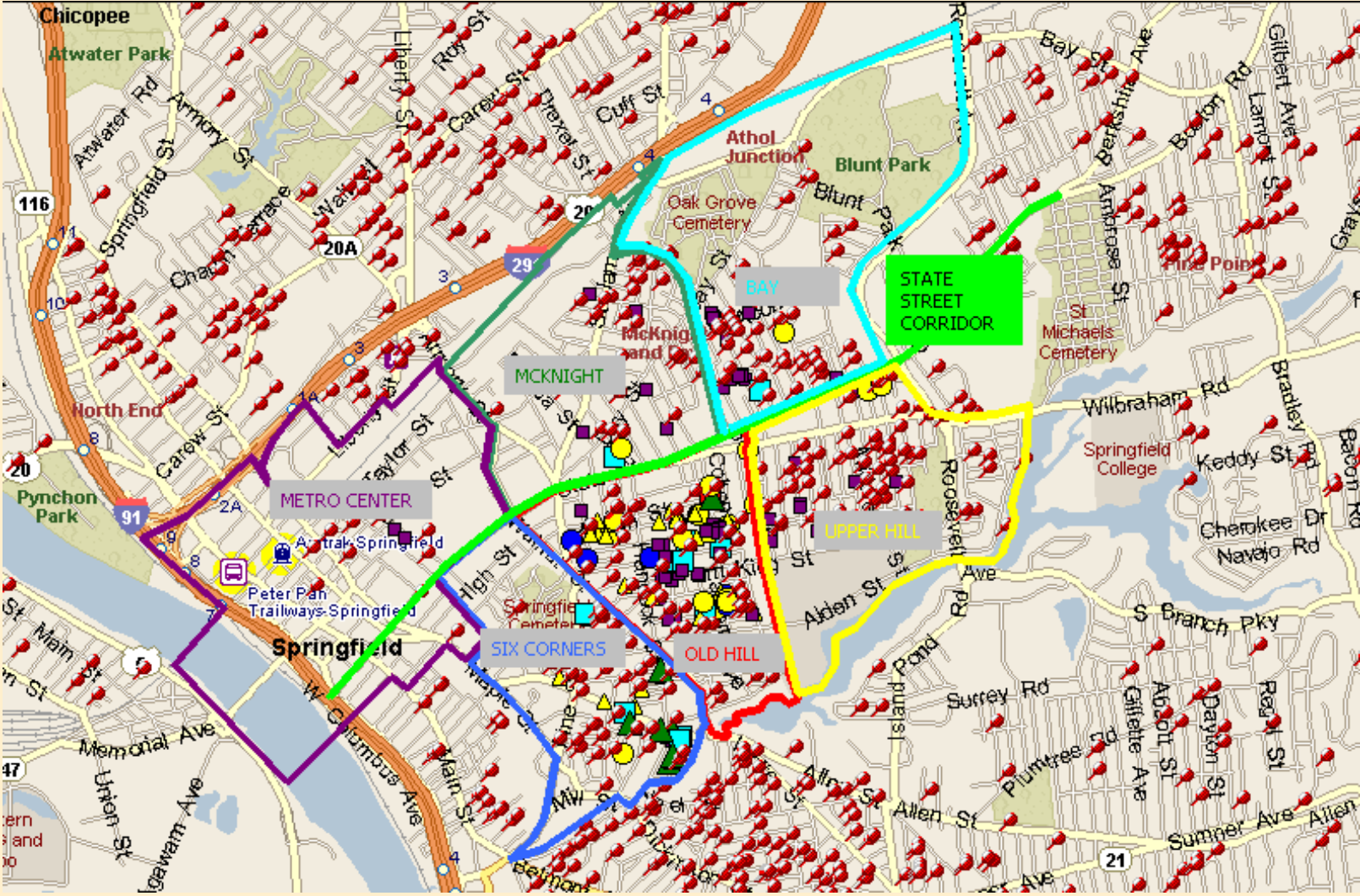


# 2007 Foreclosure Locations - Western Massachusetts

Doug Dylla Consulting, LLC, 2008



# Springfield, MA Foreclosures 2007





# Preventing Foreclosures

There's Hope. Avoid Foreclosure.

## Western Massachusetts Foreclosure Prevention Center:

**Fund: State**  
set to assist  
homeowners

*Continued from Page A1*

"When a home is foreclosed in a neighborhood, and it is boarded up, then it affects the property values, the whole quality of life in that particular neighborhood and it usually causes an erosion in that particular street," Swan said.

Nearly 3,000 Massachusetts homeowners had their property foreclosed in the first quarter of 2008, according to a study released last month by the Warren Group, a provider of real-estate data for New England.

The regional foreclosure prevention center is primarily funded by a \$195,600 state grant, and serves all four counties in the region. The funds were approved by the governor and state Legislature and made available through the state Division of Banks and the Department of Housing and Community Development.

The primary sponsors are HAP Inc., the city of Springfield and the Massachusetts Fair Housing Center, and there are 13 collaborating partners from the region.

Other partner agencies in the Western Massachusetts Foreclosure Prevention Center include: Acorn Housing; Chicopee Neighborhood Development Corp.; Franklin County Housing and Redevelopment Authority; Ailtown Community Development Corp.; Holyoke Housing Authority; Hungry Hill Community Development Corp.; Springfield Partners for Community Action; and Valley Community Development Corp.



# Stimulating the Market

A6

The Republican, Wednesday, April 7, 2011

LOCAL, NATION

## Teacher 100th in home-buying program

By MICHAEL MCAULIFFE  
mmcauliffe@repub.com

SPRINGFIELD - High school teacher Erin T. Welby was recognized Tuesday afternoon as the 100th resident to buy a home through the city's Buy Springfield Now program.

Welby bought a three-bedroom, one-bathroom home on Denver Street off Boston Road. She moved into the home in December, but Mayor Domenic J. Sarno and others went to the home Tuesday to recognize Welby.

Welby said she looked at about 50 houses before buying the Denver Street property, and she said the "major incentive" in the purchase was the price: \$87,000.

But Welby, who teaches biology, anatomy and physiology

at Roger L. Putnam Vocational Technical High School, also pointed out she is very close to the school.

"I'm able to walk ... to the place where I work, which is lovely," she said. The house was built in 1923,

and includes a good-sized front porch and a big back yard.

"I was able to get my dream



Staff photo by MICHAEL S. GORDON

Erin T. Welby, center, is congratulated on Tuesday, from left, by Donald E. Thompson, past president of the Realtor Association of Pioneer Valley, Springfield Mayor Domenic J. Sarno, Rosemary Morin, a vice president at Hampden Bank, Anderson Green, coordinator of the Buy Springfield Now program, Robert J. Michel, Hampden Bank senior vice president, and Thomas R. Burton, president and CEO of Hampden Bank.

home, essentially," the 26-year-old said. Sarno called Welby's purchase of the bungalow-style home a "historic mark" in the program, in which public and private interests work in a co-ordinated effort to present potential home buyers with information on the city's housing market. Participating lenders and others also charge reduced fees in working with potential buyers.

"This strengthens our neighborhoods," Sarno said, adding, "Erin is our 100th of hopefully many more to come."

Hampden Bank worked with Welby on the purchase of the home, including providing a credit toward the closing costs.

"We're very pleased with the program, and it's gaining

more and more momentum," said Rosemary Morin, a bank vice president.

"Erin, I think you picked a great time" to buy, said bank President Thomas R. Burton.

The program had its official launch in May, and Donald E. Thompson, co-chairman of the program steering committee, said there have now been more than 100 home buyers.

Thompson, past president of the Realtor Association of Pioneer Valley, said Tuesday afternoon he did not know the exact number of home buyers.



### Buy Springfield Now

Your "keys" to home ownership in Springfield, Massachusetts

# Stabilizing Neighborhoods



**Ashley Street**

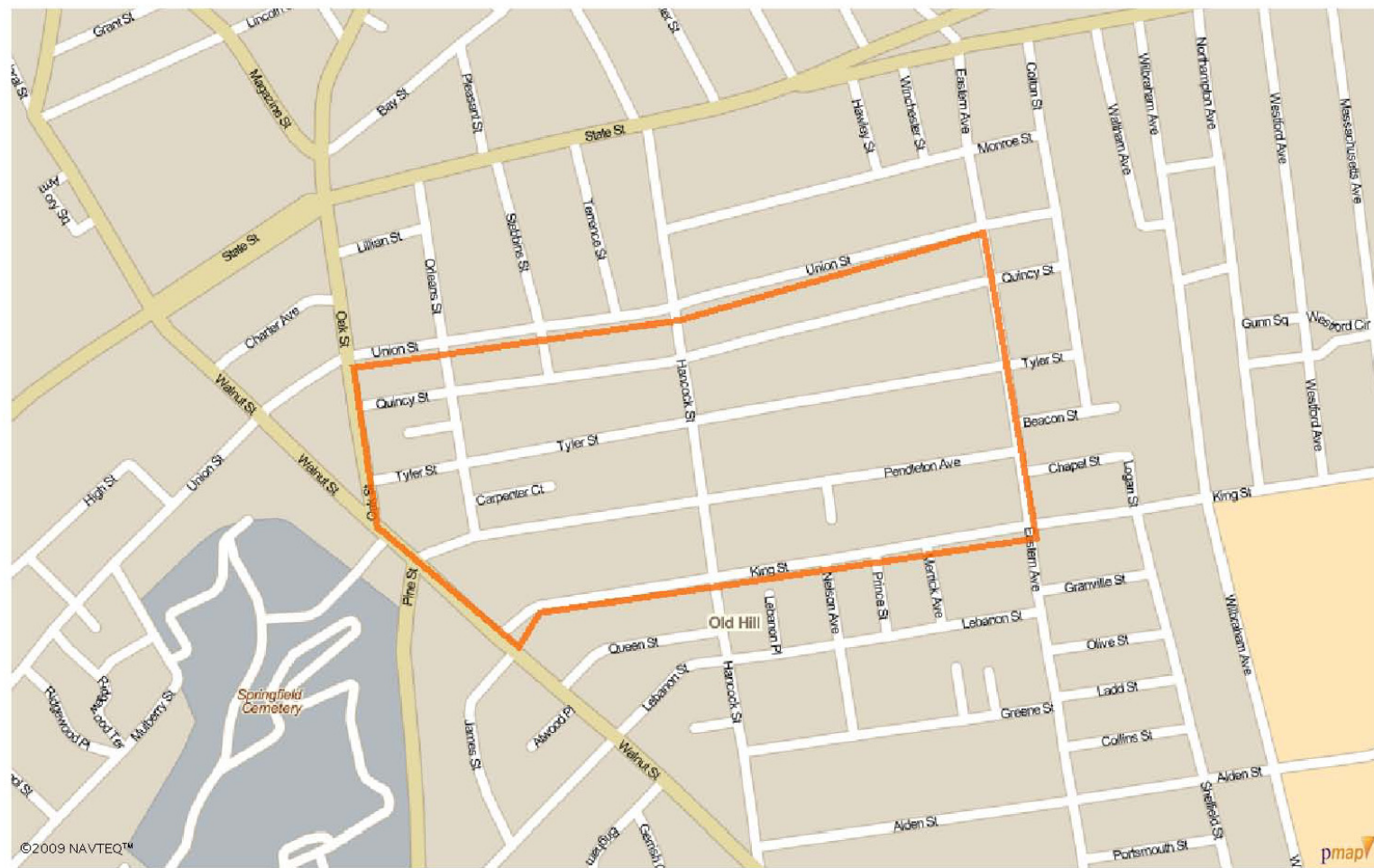
# Protecting the City

## Receivership Program:





# Targeted Neighborhood Stabilization



# Key Roles for Lenders

- Leadership
- Support for First Time Homebuyer Programs and Buy Springfield Now
- Grants support for the operation of revitalization programs
- Investments to enhance non profit working capital
- Strategic transfer of REO properties

# Finding Business Opportunities

- Lending for revitalization
  - Loans for acquisition and construction
  - Loans for working capital
  - Mortgage lending
- Investing in Tax Credits for strategic multi-family revitalization

# Thank you!

