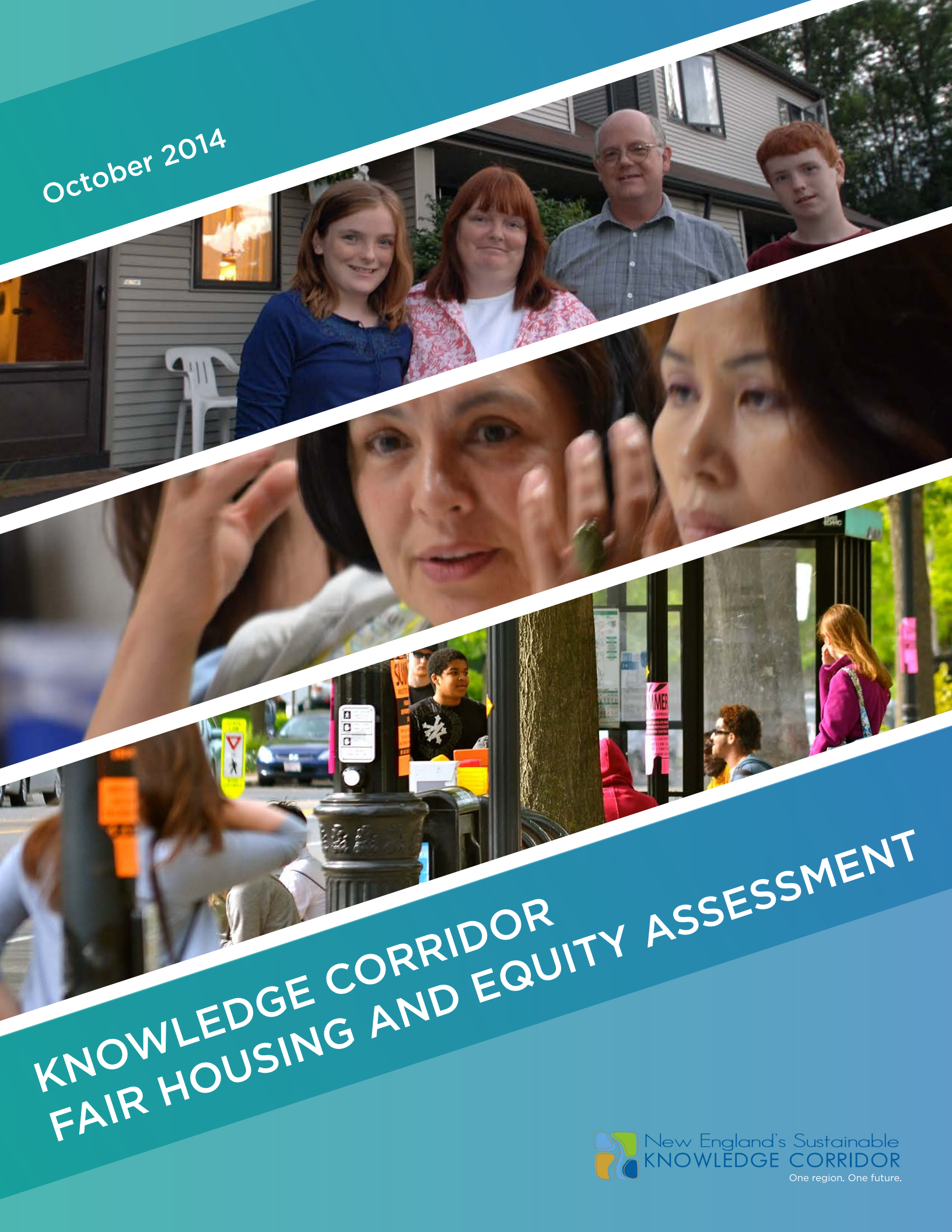October 2014

KNOWLEDGE CORRIDOR FAIR HOUSING AND EQUITY ASSESSMENT

New England's Sustainable
KNOWLEDGE CORRIDOR
One region. One future.

KNOWLEDGE CORRIDOR
FAIR HOUSING AND EQUITY ASSESSMENT

October 2014

Prepared for the

Sustainable Knowledge Corridor Consortium

by the

Capitol Region Council of Governments,
Pioneer Valley Planning Commission, and the
Connecticut Fair Housing Center

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Introduction

A high quality education, a healthy and safe environment, sustainable employment, political empowerment and outlets for wealth-building are the essential opportunities needed to succeed, thrive and excel in our 21st-century society. Although individual characteristics play a role in determining who excels in our society, neighborhood conditions are critical in promoting or impeding people, even the most motivated individuals. The cumulative impact of having access to these levers of opportunity can be profound. Although personal motivation and individual determination can help people transcend the impediments in depressed communities, these strivers are the exception and not the norm. By assuring access to these critical opportunity structures we dramatically increase the likelihood that people can meet their full development potential, benefiting both the individual and society as a whole.[1]

In 2010, the Capitol Region Council of Governments ("CRCOG") and the Pioneer Valley Planning Commission ("PVPC")[2] applied for and received a Sustainable Communities Regional Planning Grant ("SCRPG" or "Sustainable Communities Grant") from the U.S. Department of Housing and Urban Development ("HUD") to create a foundation of opportunity in housing, education, transportation, employment, nutrition, and community resources for those who have been trapped in neighborhoods that have failed to provide it. The grant covers the region anchored by the Springfield MSA[3] in Massachusetts and the Hartford MSA in Connecticut along the I-91 interstate highway known as the Sustainable Knowledge Corridor ("SKC" or "Knowledge Corridor").

Under the grant, the consortium agreed to: (1) update and integrate existing regional plans to form a SKC Detailed Action Plan for a Sustainable Region; (2) build off of major Federal investments in the region in the Springfield-New Haven rail line, CT*fastrak*, and the CRCOG Sustainability Development Guidelines to create energy-efficient, affordable housing opportunities near transit and job centers in well-designed,

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[1] "The Geography of Opportunity: Building Communities of Opportunity in Massachusetts," The Kirwan Institute for the Study of Race and Ethnicity, http://kirwaninstitute.osu.edu/reports/2009/01_2009_GeographyofOpportunityMassachusetts.pdf

[2] The core partners receiving this grant are: **Regional Planning Organizations-**Capitol Region Council of Governments, Pioneer Valley Regional Planning Commission, and Central Connecticut Regional Planning Agency. **Municipalities-**City of Chicopee, MA; Town of Enfield, CT; City of Hartford, CT; City of Holyoke, MA; Town of Manchester, CT; City of Northampton, MA; City of New Britain, CT; City of Springfield, MA; and Town of Windsor, CT. **Educational Institutions-**Central Connecticut State University, Goodwin College, University of Connecticut/CLEAR, University of Hartford, and University of Massachusetts-Amherst. **Community Partners:** Capital Workforce Partners, Community Involved in Sustaining Agriculture (CISA), Connecticut Economic Resource Center, Connecticut Fair Housing Center, Connecticut Housing Coalition, Franklin/ Hampshire Regional Employment Board, Greater Hartford Transit District, HAP Housing, Hartford Springfield Economic Partnership, Holyoke Food and Fitness Policy Council, Journey Home, MetroHartford Alliance, Partners for a Healthier Community, Partnership for Strong Communities, Pioneer Valley Asthma Coalition, Pioneer Valley Joint Transportation Committee, Pioneer Valley Sustainability Network, Pioneer Valley Transit Authority (PVTA), Pioneering Strategies, Plan for Progress Coordinating Committee, Regional Employment Board of Hampden County, Tighe & Bond, Inc., United Way of Hampshire County, United Way of Central and Northeastern Connecticut, United Way of Pioneer Valley, Valley Development Council, and 1,000 Friends of Connecticut. **Advisory State Agencies-**Connecticut Department of Economic and Community Development, Connecticut Department of Transportation, Connecticut Department of Energy and Environmental Protection, Connecticut Housing Finance Authority, Massachusetts Executive Office of Housing and Economic Development, Massachusetts Department of Transportation, and Massachusetts Executive Office of Energy and Environmental Affairs.

[3] Metropolitan statistical areas (MSA) are geographic entities delineated by the Office of Management and Budget (OMB) for use by Federal statistical agencies in collecting, tabulating, and publishing Federal statistics. Metropolitan Statistical Areas have at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.

mixed-use settings; and (3) establish imaginative new efforts such as affordable housing training for zoning commissioners; incentives for density creation in transit-rich locations; studies to help establish pilot feeder bus service to link jobs, housing and transit; a web-based platform to share information on successful land use strategies and progress toward a more sustainable SKC, and studies on how to harvest increased land values near stations and plow it back into affordable housing and transit infrastructure.

What is a Fair Housing and Equity Assessment?

One of the requirements of the SCRPG is the creation of a Fair Housing and Equity Assessment ("FHEA") which requires a regional focus on issues that address equitable access to opportunity. The objective of the FHEA is both to ensure that the regional plans link fair housing considerations with issues of transportation, employment, education, land use planning, and environmental justice and to ensure that affordable housing is located in areas that offer access to opportunity regardless of race, family status, disability, source of income or other personal characteristics protected under federal and state civil rights statutes.

To ensure that that SCRPG grantees look at all issues which affect access to opportunity, the FHEA analyzes the following:

1. Segregated areas and areas of increasing diversity and/or racial/ethnic integration;

2. Racially/ethnically concentrated areas of poverty;

3. Access to existing areas of high opportunity;

4. Major public investments;

5. Fair housing issues, services, and activities.[4]

The Geographic Area Covered by the Sustainable Communities Regional Planning Grant

The geographic areas covered by this grant include the cities of Northampton, Easthampton, Holyoke, Springfield, and the other communities within the Springfield MSA in Massachusetts as well as portions of Tolland County, Hartford, East Hartford, West Hartford, New Britain, and the other communities in the Hartford MSA in Connecticut. Because the grant area covers two states, the data analysis proved challenging. Data available in one state was not always available in the other while other information was available for some municipalities but not for the entire region covered by the grant. However, the information that was available paints a picture of the opportunities and challenges which face the SKC in planning its future.

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[4] See, Program Policy Guidance OSHC-2012-03 at http://portal.hud.gov/hudportal/documents/huddoc?id=OSHC2012-03FHEAss.pdf.

Public Engagement In The Sustainable Knowledge Corridor Project

The Knowledge Corridor FHEA was prepared over a two-year period, concurrent with multiple planning projects being carried out under the Sustainable Knowledge Corridor Regional Planning Grant. This section describes the public engagement process that informed the FHEA, and other planning projects.

The Role of the Sustainable Knowledge Corridor Consortium

The Sustainable Knowledge Corridor Consortium is a partnership of 44 public and private agencies, including regional planning organizations, municipalities, educational institutions, and other community partners. The Consortium was formed to oversee and provide input into the activities of the HUD-funded Sustainable Knowledge Corridor Regional Planning Grant, including the FHEA. Over one-quarter of the agencies that are part of the Consortium were chosen because they provide service to and/or represent constituencies not traditionally engaged during planning processes, specifically low-income people and neighborhoods, and people of color. These agencies are:

- Capital Workforce Partners
- Connecticut Fair Housing Center
- Connecticut Housing Coalition
- Franklin/Hampshire Regional Employment Board
- Regional Employment Board of Hampden County
- Holyoke Food and Fitness Policy Council
- Partners for Healthier Communities
- Partnership for Strong Communities
- Pioneer Valley Asthma Coalition
- United Way Hampshire County
- United Way of Central and Northeastern Connecticut
- United Way of Pioneer Valley

The Consortium provided guidance on development of the FHEA beginning with the September 5, 2012 Sustainable Knowledge Consortium meeting, which was a workshop session on this study. The meeting included overview presentations on opportunity, equity, and fair housing in the bi-state region, and facilitated group discussions of how the Knowledge Corridor can address inequities, and build communities of opportunity. This session laid the groundwork for recommendations included in the FHEA. In addition to Consortium members, regional housing committee members, and state and municipal officials participated in this discussion.

Staff went on to analyze data provided by HUD, and also formed a Consortium Working Group to help draft the FHEA recommendations. Consortium Partner and Subgrantee, the Connecticut Fair Housing Center, was charged with drafting the report. The analysis and drafting of the FHEA was informed by public engagement processes that were proceeding concurrently, and will be described below. The Consortium received a presentation on and discussed the final draft FHEA at its September 10, 2014 meeting, and adopted the document on October 17, 2014.

The Consortium conducted two public workshops on the final draft FHEA on September 26 (Springfield, MA) and October 1, 2014 (Hartford, CT). Each workshop was two hours in length, and was designed as a forum to review and discuss the FHEA findings with interested individuals from throughout the region.

Nearly forty people attended these two meetings, and there was general consensus that the findings and recommendations were valid for our bi-state region. Some minor comments from these meetings were incorporated into the FHEA. Attendees mainly represented municipalities, and non-profit, state, and federal agencies that work on fair housing issues and/or serve low-income people and neighborhoods, and people of color. The audiences were ethnically and racially diverse, and were knowledgeable about fair housing and equity issues facing the bi-state region.

During the time that the FHEA was under development, the Consortium worked from January of 2013 to September of 2014 to draft the bi-state action agenda entitled *One Region, One Future: An Action Agenda for a Connected, Competitive, Vibrant and Green Knowledge Corridor*. The need for greater social equity is a major theme that is woven into the action agenda. The next section of this report will discuss the linkages of the FHEA to the bi-state action agenda.

Public Engagement Initiatives

During the course of the Sustainable Knowledge Corridor project, public or civic engagement was occurring on several different levels through:

- **Advisory committees** created to inform specific planning projects, such as regional plans of conservation and development, the sustainable land use regulation project, and the transit enhancement bus studies.
- **Required public hearings**, which were part of the approval process for regional plans of conservation and development.
- **Informational workshops,** which were important to increasing knowledge of topics covered in the bi-state action agenda, such as affordable housing, transit-oriented development, green infrastructure and low-impact development, and food security.
- **Partnerships with other organizations** working on regional sustainability as it relates to low income neighborhoods and people of color, such as the CRCOG work with the Hartford Advisory Commission on The Environment (ACOTE). CRCOG helped plan for and conduct the October 25, 2012 Environmental Summit, which focused on getting input from various interested groups and Hartford residents regarding action steps toward building a more sustainable Hartford. The Summit also provided neighborhood input on issues addressed in the regional plan update. CRCOG also partnered with ACOTE on a second 2014 earth day event at Hartford's Riverfront Park.
- **The Civic Engagement and Capacity Building Project for the Knowledge Corridor**, which is described in detail below.

Summary of Civic Engagement and Capacity Building Project for the Knowledge Corridor

The Civic Engagement and Capacity Building Project for the Knowledge Corridor, which was led by PVPC and the University of Massachusetts, was the most comprehensive of the Sustainable Knowledge Corridor Grant's public engagement initiatives. This project produced input that informed multiple other planning projects, including the FHEA and the *One Region, One Future Action Agenda*, and will also provide guidance on how Consortium agencies can undertake more effective and inclusive public participation in the future. In seven months of meetings with community groups, responses to how these communities live sustainably were as diverse as building community with neighbors, working to undo institutional racism or adding more community gardens. The project's challenge was to re-establish equity as a key pillar in the understanding of sustainability.

Key community liaisons in the civic engagement process were the local United Way chapters. In collaboration with them, we developed contacts and initiated dialogues with their partner organizations in the area. We recognized that the communities served by these organizations would allow us to achieve our goal of reaching residents and communities not traditionally engaged during planning processes. In order to guide our work as we designed our engagement strategy we created a set of values and goals with which we could measure the success of our evolving approaches. Those values were:

Be Accessible:
Frame/translate the goals and strategies of the SKC planning process so that they are accessible to a wide public audience.

Be Inclusive:
Develop engagement strategies that bring equity and social justice perspectives into the process and engage underrepresented populations who are too often left out of planning processes.

Build Capacity:
Facilitate mutual learning and develop long-term strategies for participants to be active in crafting an authentic, local vision for a healthy and sustainable community and region.

Be Innovative:
Develop new innovative tools to engage underrepresented groups and deliver on the principles outlined.

A key deliverable of this project was a summary of effective civic engagement tools and techniques and a best practices research report (separate product). This research included documents such as the Kirwan Institute's 2011 report, "Growing Together for a Sustainable Future: Strategies and Best Practices for Engaging with Disadvantaged Communities on Issues of Sustainable Development and Regional Planning," and case studies for programs that embodied accessible and inclusive frameworks (Yampa Valley Vision and Heart of Biddeford, Maine), and organizations that use design innovation to build capacity through creative engagement (Center for Urban Pedagogy and IDEO).

Engagement Sessions

A typical engagement session included a lunch or dinner meal that was shared by participants and student facilitators at the start of each session. After the meal, the opening presentation was followed by participant introductions (framed by the question "what does sustainability mean to you?"). The introductions not only increased comfort between the facilitators and participants, but also helped reveal key concerns of the group at large. Following the introductions participants were typically split into two to four groups and asked to prioritize their concerns using the twelve priority cards that were organized around the four themes: "Live," "Connect," "Grow" and "Prosper." Once the top priorities were identified, the top three or four topics were subject to an "Obstacles and Solutions" discussion. Through this activity the major obstacles within the topic were listed and discussed, as well as possible solutions to overcome those identified obstacles. This allowed the community to become more aware of the topics affecting them, to discuss their own personal issues in an open environment, and to work together to brainstorm solutions to these issues. Additionally, by using the priority cards to focus the topic of the community's conversations, it was easier to gather and refine the input for the regional plan. As the conversation was going on, the facilitators took intensive notes both in personal notebooks

as well as charting the obstacles and solutions on a large board for the participants to see and keep themselves on track.

At the end of the "Obstacles and Solutions" exercise, participants were asked to conclude the conversation by identifying single next steps. They also identified if their next steps were happening at one (or all) of three levels: an individual action, through action you take as an individual; community action, through work done by and with a community; and/or finally, policy/political action, action that would require governmental support and policy change. This ended the discussion on an empowering note and led to continued conversations after the session (and we hope, continued action on the project). Finally, all the groups would rejoin and report back to each other on what their priorities were and what their next step would be. The event would conclude with the distribution of the final assessment forms and an invitation to participate in the voluntary "Sustainable Voices" portraits.

Implications and Insights

- Acknowledge the reason why under-represented communities do not typically participate in planning efforts:
  - historic discrimination;
  - language and cultural barriers;
  - poverty/lack of resources, including time. Poor people's time is at a premium as their wages are low which means they have to work more hours to earn as much as a wealthier person who has a higher wage, so consider reimbursing people for their time which might make it possible for them to participate; and
  - lack of knowledge on issues and processes.

- Clarify why you are conducting an engagement process. Be clear on what outcomes participants can expect:
  - Are you providing information/education or do you want specific input?
  - Describe what happens to results and how they are used.

- Identify partners who have complimentary goals so that there is a likelihood of mutual benefit from the effort.

- Balance your needs with the needs of the community partner by demonstrating a willingness to support their goals.

- Flex to meet the logistical and organizational constraints of community partners. Meet them on their terms, whenever possible:
  - second language workshops;
  - peer-to-peer facilitators; and
  - integration to existing programs.

- Interpret the input you gather. Subjective responses may need to be classified and analyzed to meet the input needs of a particular plan/project.

- Assess progress openly and regularly with partners to show progress, revise strategies and gather feedback.

- Sustain relationships beyond the duration of the immediate project. Be aware of opportunities for continued engagement and long-term relationship building.

The Sustainable Knowledge Corridor Community Engagement events have taken place in all regional types of communities such as Urban Core, Small Cities, Valley, and Hilltowns. Despite the differences in regional characteristics and demographics among these diverse communities, the top priorities chosen by participants were relatively consistent. Issues related to affordable housing were the highest priorities, followed by: job, training and education issues; transportation; and access to healthy food. In some of the more affluent communities, the priorities were more focused on global sustainability and resource conservation. In these communities, affordable housing was often regarded as a priority more suitable for urban settings than for small cities or the Hilltowns. In less affluent communities access to health services and combating racism were often part of the discussion. Recommendations on these priorities were integrated into the FHEA, and the *One Region, One Future Action Agenda*. Overall we reached approximately 20 groups and over 200 participants through this civic engagement process.

A graphic summary of the Civic Engagement and Capacity Building Project for the Knowledge Corridor's participants and results follow.
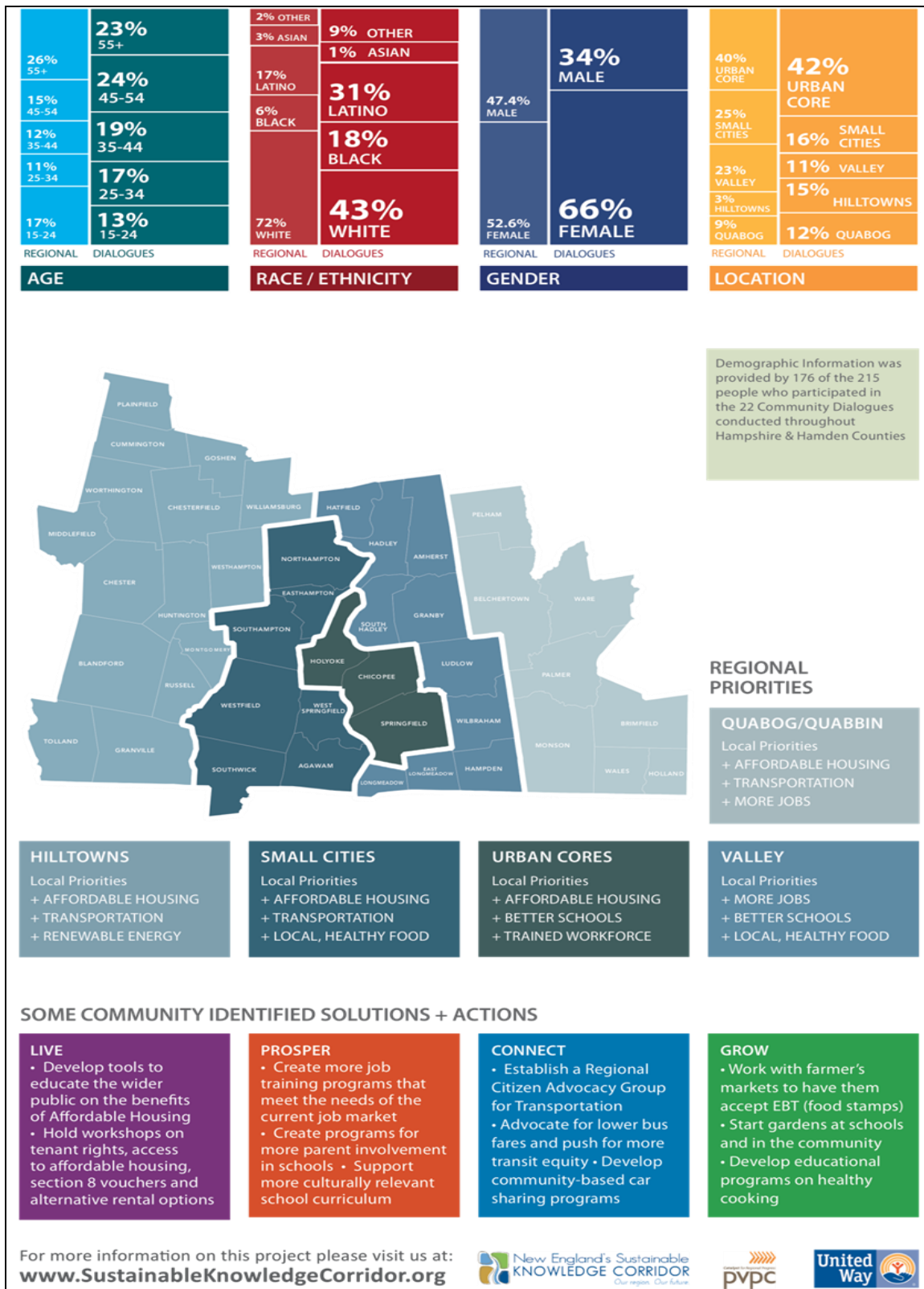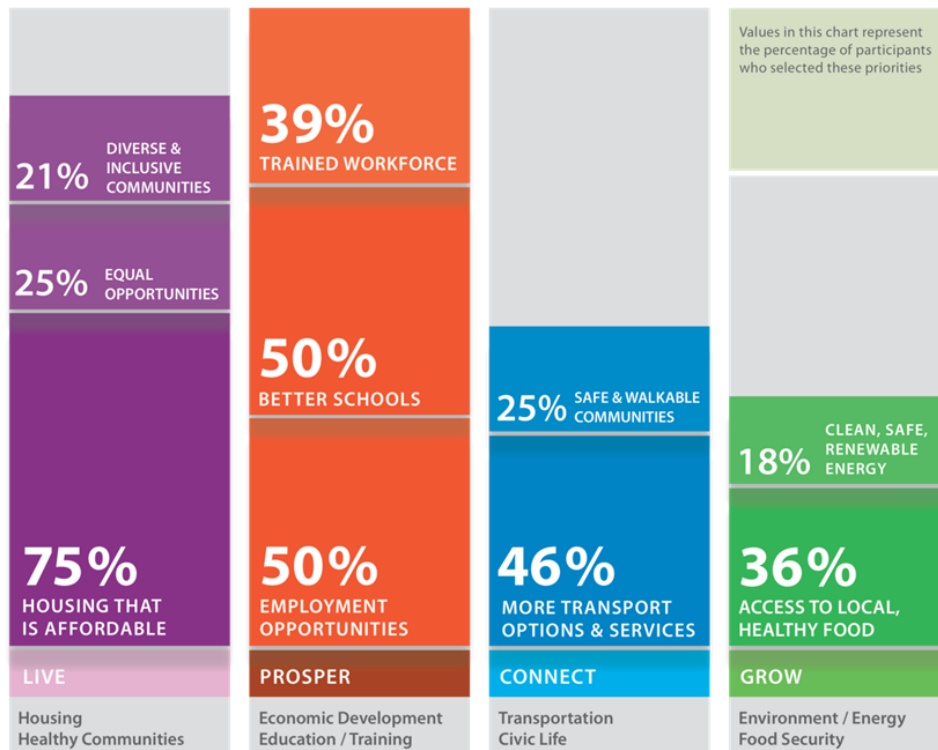
AGE — REGIONAL | DIALOGUES
- 26% 55+ | 23% 55+
- 15% 45-54 | 24% 45-54
- 12% 35-44 | 19% 35-44
- 11% 25-34 | 17% 25-34
- 17% 15-24 | 13% 15-24

RACE / ETHNICITY — REGIONAL | DIALOGUES
- 2% OTHER | 9% OTHER
- 3% ASIAN | 1% ASIAN
- 17% LATINO | 31% LATINO
- 6% BLACK | 18% BLACK
- 72% WHITE | 43% WHITE

GENDER — REGIONAL | DIALOGUES
- 47.4% MALE | 34% MALE
- 52.6% FEMALE | 66% FEMALE

LOCATION — REGIONAL | DIALOGUES
- 40% URBAN CORE | 42% URBAN CORE
- 25% SMALL CITIES | 16% SMALL CITIES
- 23% VALLEY | 11% VALLEY
- 3% HILLTOWNS | 15% HILLTOWNS
- 9% QUABOG | 12% QUABOG

Demographic Information was provided by 176 of the 215 people who participated in the 22 Community Dialogues conducted throughout Hampshire & Hamden Counties

REGIONAL PRIORITIES

QUABOG/QUABBIN
Local Priorities
+ AFFORDABLE HOUSING
+ TRANSPORTATION
+ MORE JOBS

HILLTOWNS
Local Priorities
+ AFFORDABLE HOUSING
+ TRANSPORTATION
+ RENEWABLE ENERGY

SMALL CITIES
Local Priorities
+ AFFORDABLE HOUSING
+ TRANSPORTATION
+ LOCAL, HEALTHY FOOD

URBAN CORES
Local Priorities
+ AFFORDABLE HOUSING
+ BETTER SCHOOLS
+ TRAINED WORKFORCE

VALLEY
Local Priorities
+ MORE JOBS
+ BETTER SCHOOLS
+ LOCAL, HEALTHY FOOD

SOME COMMUNITY IDENTIFIED SOLUTIONS + ACTIONS

LIVE
• Develop tools to educate the wider public on the benefits of Affordable Housing
• Hold workshops on tenant rights, access to affordable housing, section 8 vouchers and alternative rental options

PROSPER
• Create more job training programs that meet the needs of the current job market
• Create programs for more parent involvement in schools • Support more culturally relevant school curriculum

CONNECT
• Establish a Regional Citizen Advocacy Group for Transportation
• Advocate for lower bus fares and push for more transit equity • Develop community-based car sharing programs

GROW
• Work with farmer's markets to have them accept EBT (food stamps)
• Start gardens at schools and in the community
• Develop educational programs on healthy cooking

For more information on this project please visit us at:
www.SustainableKnowledgeCorridor.org

New England's Sustainable KNOWLEDGE CORRIDOR *Our region. Our future.*

pvpc

United Way

Figure 1: The Civic Engagement and Capacity Building Project in the SKC

OUR COMMUNTIES ARE SUSTAINABLE WHEN....

ENGAGEMENT SESSIONS' RESULTS

SUSTAINABLE KNOWLEDGE CORRIDOR COMMUNITY PRIORITIES

The **Sustainable Knowledge Corridor** is an exciting project to encourage healthy and sustainable communities. This summary presents the results of a series of community dialogues focused on housing, education, transportation, employment, health, and the environment. This participatory effort aims to create a sustainable future for Hampshire and Hamden counties and throughout the bi-state region.

Values in this chart represent the percentage of participants who selected these priorities

21% DIVERSE & INCLUSIVE COMMUNITIES

25% EQUAL OPPORTUNITIES

75% HOUSING THAT IS AFFORDABLE

LIVE

Housing
Healthy Communities

39% TRAINED WORKFORCE

50% BETTER SCHOOLS

50% EMPLOYMENT OPPORTUNITIES

PROSPER

Economic Development
Education / Training

25% SAFE & WALKABLE COMMUNITIES

46% MORE TRANSPORT OPTIONS & SERVICES

CONNECT

Transportation
Civic Life

18% CLEAN, SAFE, RENEWABLE ENERGY

36% ACCESS TO LOCAL, HEALTHY FOOD

GROW

Environment / Energy
Food Security

OBSERVATIONS + CONNECTIONS

IMPORTANT "WRITE-IN" PRIORITIES

HEALTH SERVICES: Equal access to affordable health care--particularly in local communities

COMMUNITY BUILDING: Connecting with neighbors and families to promote healthy communities

LOCAL CONTROL: Provide more opportunities to participate and contribute to local planning decisions

ADDRESSING RACISM: Develop local strategies to combat racism in all its implicit and explicit forms

LIVE: While "Diverse & Inclusive Communities" was not always selected as a top priority, many participants mentioned that diversity in communities is often dependent on access to affordable housing.

CONNECT: Many people noted how poor bus service was keeping people from accessing jobs and healthy foods. Solving transportation issues are key to improvements in personal health & the local economy.

PROSPER: Nearly everyone saw the issues in this category as connected, explaining that better schools lead to a more trained workforce, which will hopefully mean more people can access good jobs.

GROW: Community gardens and youth development were important parts of the Food Security conversation. Many participants also noted how successes in the other categories would have positve impacts on the environment.

Figure 2: The Elements of Sustainability

Equity and the *One Region, One Future* Action Agenda

As was stated previously, the need for greater social equity is a major theme that is woven into the proposed actions of the **One Region, One Future Action Agenda**. As the **Fair Housing and Equity Assessment** illustrates, the Knowledge Corridor remains a region geographically segregated by race, ethnicity and income. In addition, far too many people lack basic needs: decent housing, a healthy diet, medical care and more. Predominantly poor and minority neighborhoods are home to much more than their fair share of industrial land uses and environmental pollution. Further, underperforming schools, especially in major cities, mean that many of our children are not ready for knowledge-sector jobs. These inequities are the outcomes of long-entrenched racial and economic segregation that, while not unique, is among the most pervasive in the U.S.

The **One Region, One Future Action Agenda** embraces the idea that access to resources is one important key to improving equity for all. The actions proposed in this plan are, either directly or indirectly, geared to make it easier for people of all races and income levels to access education, employment, healthy food, transportation and healthcare. Access is the key to creating a positive, transformative change in communities that so desperately need it today.

The **Knowledge Corridor Fair Housing and Equity Assessment** provides a framework for assessing the equity implications of future implementation actions. The following table summarizes how the **One Region, One Future** priority actions will help build a more equitable Knowledge Corridor. The **One Region, One Future** Implementation Guide Appendix identifies partners who will be working together to implement these actions.

ONE REGION, ONE FUTURE ACTION AGENDA	IMPACT ON EQUITY AND FHEA RECOMMENDATIONS
CONNECTED	
Improve Rail Connections	Improved rail connections will improve access of all people to expanded labor markets, and will support regional economic growth. There are key rail stations in Racially/Ethnically Concentrated Areas of Poverty (RCAP/ECAP) communities.
Create Integrated Bus Systems	RCAP/ECAP communities tend to be more transit-dependent than other communities, and have better access to transit than more affluent areas. Planned improvements to local bus systems, which will now have better connections to the new rail and BRT services, will expand access to region-wide jobs and services for RCAP/ECAP residents. Better-planned bus routes will also reduce travel times for transit-dependent populations.
Adopt a Complete Streets Ethic	Complete streets benefit all people, but especially those that may depend upon walking, biking or taking the bus as their primary mode of transportation. This action would gradually expand the presence of complete streets in the region, as complete streets improvements become a part of routine roadway repair and reconstruction.
Build a Linked Network of Bicycle and Pedestrian Routes and Amenities	Similar to the complete streets action item above, a linked network of bicycle and pedestrian routes and amenities benefit

	all people, but especially those that may depend upon walking, biking or taking the bus as their primary mode of transportation.
Assure Access to High-Speed Internet for All Businesses, Schools, Residences and Local Governments	An expansion of access to high-speed internet is underway in communities throughout CT and MA. These projects will benefit all communities, but especially those who have not had the financial resources to expand services in the past.
COMPETITIVE	
Match Talent Development to Jobs, Through Implementing a Bi-State Talent Development/Retention Strategy	The Bi-State Talent Development and Retention Strategy developed through this project is specifically directed toward ensuring that skills training for the jobs of the future is available to low-income communities and people of color who currently suffer from high unemployment. Multiple agencies—including the regional employment boards, economic development organizations, united way agencies, and educational institutions—are actively engaged in planning and implementation activities related to this action item.
Aggressively Expand Development Near Transit or at Rapid Transit and Rail Stations	Planning for TOD is well underway in the bi-state region. Many of these plans include mixed-income housing, and the newly-created CT TOD Investment Fund will require affordable housing in all projects, except those in low and moderate income census tracts with relatively high amounts of existing affordable housing. The HUD Sustainable Communities Grant funded research that also will help communities guard against gentrification that could harm existing low-income populations.
Ramp-Up Bradley International Airport (BDL) as Western New England's Airport of Choice	This action item is a key part of expanding the regional economy. Access to new jobs through appropriate education and skills training, and transportation, will be essential to ensuring that low-income residents and communities of color share in the benefits of this economic growth.
VIBRANT	
Zone to Promote Compact, Mixed-Use, Mixed-Income Village Centers and Downtowns	Many communities throughout the Knowledge Corridor are already implementing this recommendation. As changes occur in RCAPs/ECAPs, it will be important to ensure that resident populations are not displaced through revitalization efforts. Such efforts may also provide some new affordable housing opportunities in suburban and rural town centers.
Encourage Placemaking and the Programming of Public Spaces to Support Neighborhood Vitality	Enhanced neighborhood vitality is beneficial to all neighborhoods, and can be supportive of revitalization efforts in RCAPs/ECAPs.
Adopt TOD Zoning Districts Around Commuter Rail and Transit Stations or Stops	As was stated previously, planning for TOD is well underway in the bi-state region. Many of these plans include mixed-income housing, and the newly-created CT TOD Investment Fund will require affordable housing in all projects, except those in low and moderate income census tracts with relatively high amounts of existing affordable housing. The HUD Sustainable Communities Grant funded research that also will help

	communities guard against gentrification that could harm existing low-income populations.
Zone to Expand Housing Choice and Support Economic Growth	Multiple agencies in the Knowledge Corridor are assisting municipalities in changing zoning to expand housing choice, but much work remains to be done. The regional planning organizations will track progress in this regard over the coming years. Expanding affordable housing in suburban and rural communities will help reduce patterns of racial, ethnic and income segregation that currently exist in the region.
Support Strategic Collaborative Investments to Strengthen Neighborhoods	These types of investments are needed to improve the livability and environmental quality of RCAPs/ECAPs. Multiple consortium partners are in a position to advocate for these investments, and State, Federal, private and non-profit partners are needed to help fund these improvements. Neighborhood residents need to be involved in project planning. Examples of such collaborative investments are found throughout the Knowledge Corridor.
Revitalize Urban Centers by Attracting Jobs, Market Rate Housing, and Mixed-Use Development	Urbanized areas throughout the Knowledge Corridor are pursuing strategies to attract jobs and market rate housing, while at the same time continuing to invest in neighborhood revitalization. Special development authorities, such as the Capital Region Development Authority (CRDA), have been successful in implementing this strategy in select locations, such as downtown Hartford.
Develop, Adopt and Implement Complete Streets Plans and Policies	As was stated previously, complete streets benefit all people, but especially those that may depend upon walking, biking or taking the bus as their primary mode of transportation. This action would gradually expand the presence of complete streets in the region, as complete streets improvements become a part of routine roadway repair and reconstruction.
Improve Access to Resources that Improve the Health the Region's Residents, including Promoting Food Security for All and Reducing Hunger	Access can be improved by providing a specific product or service at more locations, at a lower cost, or at locations better-served by transit. Agencies within the Knowledge Corridor are working on all three of these components of access. While this plan did not focus on health services, extensive study was devoted to how to improve local and regional food systems to better serve low income residents and communities of color. Multiple projects to improve access to healthy food are already underway in the region.
GREEN	
Institutionalize the Application of Green Infrastructure and Sustainable Design and Development Techniques	Green infrastructure, and sustainable design and development benefit all neighborhoods by improving the environmental quality of air and water resources. The Sustainable Communities Project created many best practices and model regulations that can help communities implement these techniques on a routine basis, creating a healthier environment for all. Since

	RCAPs/ECAPs tend to be in more urbanized environments, they can particularly benefit from these environmentally-friendly development techniques.
Clean Up the Connecticut River and its Tributaries Through Cutting Pollution from Combined Sewer Overflows and Stormwater, and Promoting Green Streets and Developments	The Connecticut River is the largest waterway running through the Knowledge Corridor. All of the region's RCAPs and ECAPs are in municipalities that border the Connecticut River. A cleaner Connecticut River and better access to this natural and recreational resource benefits the entire region, and particularly the residents of nearby neighborhoods.
Revitalize Urban Areas Through Remediating and Reusing Brownfields, Maximizing Access to Parks and Recreational Areas, and Maximizing Access to Local Food Sources	Remediating and reusing brownfields removes health risks and improves the overall environmental quality of urbanized neighborhoods, including those in RCAPs and ECAPs. PVPC and CRCOG both run regional brownfields programs that are addressing this issue, and municipal, State and Federal partners are also helping reclaim contaminated sites. As was noted previously, multiple projects to improve access to healthy food are already underway in the region.
Adopt Municipal Zoning Strategies and Other Policies That will Reduce Our Impact the Environment and Help Reduce Greenhouse Gases	Strategies that minimize development impacts on the environment can also have a positive impact on regional equity. Compact development and energy efficient building can reduce housing costs. Planting and protecting trees can improve the environmental quality of lower-income neighborhoods. A shift from auto to clean-energy bus travel can improve air quality in urban areas.
Adopt Coordinated Climate Adaptation Strategies	This action item focuses on activities to protect against the impacts of severe storm events that impact all communities, including low-income urbanized areas which may require improvements to antiquated storm water management and flood protection systems.
Coordinate Regional Efforts for Land and Water Conservation, and Protection of Key Natural Resource Areas	As was stated previously, the Connecticut River is the largest waterway running through the Knowledge Corridor. All of the region's RCAPs and ECAPs are in municipalities that border the Connecticut River. A cleaner Connecticut River and better access to this natural and recreational resource benefits the entire region, and particularly the residents of nearby neighborhoods.

Fair Housing in the Knowledge Corridor

Overview and Historical Context of the Fair Housing Act

To begin with the first objective of the FHEA, ensuring that the regional plans link fair housing considerations with issues of transportation, employment, education, land use planning, and environmental justice, it is necessary to look at the fair housing laws and how they have affected where people live in the region.

Demographic and geographic data indicates that the SKC is segregated by several different measures. As will be seen below, there is segregation based on race and national origin, segregation based on income, and in neighborhoods where race, national origin, and poverty are combined there is even more extreme levels of segregation. Not all of the segregation which exists in the SKC is the result of intentional acts by individuals, some segregation is the result of individual choice, some was caused by governmental actions, and some was the result of broad long-term policies or practices which had the effect of isolating particular racial and ethnic groups. However, when passing the federal Fair Housing Act ("federal FHA"), the government of the United States made a commitment to erase the housing patterns and practices that keep people locked into neighborhoods they did not choose. With its more recent emphasis on affirmatively furthering fair housing, HUD has begun to look for ways to ensure that all of the nation's communities are places where high quality schools, well-paying jobs, healthy environments, and public transportation are available to everyone.

The Fair Housing Laws

The Federal Fair Housing Laws

To counteract the segregation and discrimination that resulted, in part, from individual and governmental actions, Congress passed the federal FHA in 1968.[5] The federal FHA both prohibits individual acts of discrimination and requires that entities receiving federal funding counteract past systemic discrimination by affirmatively furthering fair housing.

The federal FHA creates protections and prohibits discrimination in housing and related services on the basis of race,[6] color, national origin, religion, physical or mental disability, sex, and familial status. Fair housing laws apply to the occupancy, sale, rental, insuring, or financing of nearly all forms of residential housing including apartments, single-family homes, mobile homes, nursing homes, homeless shelters, homeowners who are selling or renting property,[7] and vacant lots that will be used for housing. The federal FHA exempts some property from the law including the sale or rental of any single family house by an owner, owner-occupied four-family dwellings, elderly housing (exempt from familial status

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[5] 42 U.S.C. §3604*ff.*

[6] Sections 1981 and 1982 of the Civil Rights Act of 1866 provide that all citizens shall have the same right to make and enforce contracts and to inherit, purchase, lease, sell, and convey real property as white citizens. There are no exemptions from this law; all property is covered.

[7] Homeowners who sell or rent single-family homes are exempt so long as they do not own more than three single-family homes at one time and do not use the services of real estate agent or broker. Exemptions are complicated and there may be exceptions to exemptions. For example, discriminatory advertising is illegal even if done by an otherwise exempt owner.

discrimination only), and religious organizations and private clubs. Behavior is prohibited if it results in either *differential treatment* of or *disparate impact* on the members of a protected class. *Differential treatment* is the negative treatment of a person because of his or her membership in a protected class. *Disparate impact* occurs when a policy or system which may have no discriminatory intent nonetheless has a discriminatory effect on members of a protected class.

The Connecticut Fair Housing Laws

In addition to the classes protected under the Federal FHA, Connecticut's fair housing laws ("CT FHA") prohibit discrimination on the basis of marital status, sexual orientation, age, source of Income, and gender identity or expression. The CT FHA also narrows the exemptions from the law to owner-occupied two-families and owner-occupied rooming houses for all protected classes except familial status and sexual orientation.[8]

The Massachusetts Fair Housing Laws

Massachusetts' fair housing law ("MA FHA") found at M.G.L. 151B, §4(10) closely mirrors the federal FHA. However, Chapter 151B expands the classes of individuals protected to include age, marital status, sexual orientation, ancestry, genetic information, gender identity or expression, recipients of public or rental assistance, and military history. The MA FHA applies to all multi-family housing, except owner occupied two-family housing.[9] Finally, Chapter 151B does not apply to dwellings containing three apartments or less if one of the apartments is occupied by an elderly or infirm (disabled or suffering from a chronic illness) person "for whom the presence of children would constitute a hardship." Familial status is also protected under the Massachusetts Lead Paint Law, which prohibits the refusal to rent to families with children under six, or the eviction or refusal to renew the lease of families with children under six, because of lead paint.

Both the CT and MA FHA exempt housing for older persons from the age discrimination provisions of the law where the housing is intended for use as housing for persons 55 years of age or over or 62 years of age or over.

Analyses of Impediments to Fair Housing Choice

In addition to stopping discrimination by individuals, the federal FHA requires recipients of federal housing funding from HUD to affirmatively further fair housing by ensuring that everyone, including people in the classes protected from discrimination, have full and equal access to safe, decent, affordable housing in economically vibrant, diverse communities. Recipients of federal funding must analyze the impediments to fair housing choice (AI) and then take steps to overcome the impediments it identifies as part of its duty to affirmatively further fair housing. Within the SKC, the following communities in Connecticut are recipients of Community Development Block Grant (CDBG) funding from

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[8] Con. Gen. Stat. §46a-64c.

[9] The leasing or rental of units in those two family homes in which the owner occupies one apartment of that home as his residence is not covered unless: (a) The homeseeker or renter is a recipient of public assistance or housing subsidy; or, (b) The leasing or rental process utilized the services of a person or organization whose business includes engaging in residential real estate related transactions; or, (c) The availability of such unit is made known by making, printing, publishing, or causing to be made printed or published any notice, statement, or advertisement with respect to the rental of such a unit that indicates any preference limitation, exclusion or discrimination based upon race, color, religion, sex, sexual orientation, national origin, ancestry, children, marital status, handicap, veteran status, or public assistance or housing subsidy recipient. 804 C.M.R. 02.00(4).

HUD and thus required to do an AI—Bristol, East Hartford, Hartford, Manchester, Middletown, New Britain, and West Hartford. In Massachusetts, recipients of CDBG funding include Springfield, Holyoke, Chicopee, Northampton, and Westfield.

The most common barriers to fair housing choice cited by the region's AIs are:

State and Local Governmental Actions Affecting Fair Housing Choice

- State and local planning documents that do not address fair housing issues or do not affirmatively further fair housing.

- Lack of coordination and funding for programs that promote mobility.

- Too little fair housing enforcement and education to address the discrimination and barriers that limit housing access.

- Too few legislative solutions to overcome impediments to fair housing.

- Lack of collaboration among governmental entities with an obligation to affirmatively further fair housing.

- Zoning regulations that prohibit affordable and multi-family housing and/or make the creation of affordable and multi-family housing prohibitively expensive.

- Lack of data needed to determine if entities receiving federal financing in the region are meeting their goals to affirmatively further fair housing.

Systemic Impediments to Fair Housing Choice:

- Lack of affordable housing in a variety of locations;

- Predatory lending, redlining and other housing discriminatory lending practices, especially against persons of color.

Discrimination by Housing Providers:

- Presence of deteriorated privately-owned properties that are vacant or not actively managed.

- Landlords who refuse to make reasonable accommodations or modifications.

- Landlords who refuse to accept housing subsidies as a source of rental payment.

- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.

- Active steering towards certain areas of a community and/or the region based on race/ethnicity, economic characteristics, and familial status.

- Rental discrimination against families with minor children.

- Rental discrimination against families with young children due to the presence or potential presence of lead-based hazards.

Taken from the PVPC Regional Housing Plan[10] and the draft Connecticut AI.

Fair Housing Capacity in the Region

Both the Connecticut and Massachusetts portions of the SKC have several organizations addressing fair housing issues and monitoring compliance with the fair housing laws.

In Connecticut, HUD and the Commission on Human Rights and Opportunities ("CHRO") are the primary governmental entities charged with accepting and investigating fair housing complaints as well as enforcing the fair housing laws for the federal government and the State respectively.[11] In Massachusetts, the Massachusetts Commission Against Discrimination ("MCAD") is charged with identifying and investigating acts of housing discrimination and enforcing the fair housing laws. Both MCAD and CHRO report all federal fair housing related complaints to HUD as required by law.

In addition to the work of HUD and CHRO, several other Connecticut groups accept and investigate complaints of housing discrimination in Connecticut:

- Legal services organizations, such as Connecticut Legal Services, and Greater Hartford Legal Aid provide fair housing legal representation to income qualified individuals and groups on fair housing issues such as those at issue in the *Derby* and *Sullivan* cases discussed at the end of this chapter.

- The Connecticut Legal Rights Project has staff who represent individuals who believe they are the victims of housing discrimination based on mental disability.

- The Connecticut Office of Protection and Advocacy for Persons with Disabilities, an independent State agency created to safeguard and advance the civil and human rights of people with disabilities in Connecticut, accepts complaints from individuals who believe they were discriminated against based on their disability.[12]

- The Connecticut Fair Housing Center ("CFHC")[13] investigates allegations of discrimination including using fair housing testing and provides free attorneys to represent and advocate for the victims of housing discrimination at HUD and CHRO proceedings or in court.

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[10] http://www.pvpc.org/sites/default/files/PV%20Housing%20Plan.pdf

[11] http://www.ct.gov/chro/lib/chro/Press_Release_HUD_Awards_Grants.pdf. Beginning in 2009, CHRO's fair housing investigative staff had four full-time investigators as well as attorneys who represent the agency in administrative and court hearings. In addition, CHRO recently received additional funding from HUD to hire a part-time investigator to perform fair housing testing. HUD does not devote full-time Fair Housing and Equal Opportunity division staff to Connecticut but relies on its regional intake and investigative staff on an as-needed basis.

[12] There are no staff devoted to handling fair housing complaints on a full-time basis at any of the organizations listed in these bullets.

[13] CFHC receives funding from the State of Connecticut, HUD's FHIP program, private foundations, donations, and attorneys' fees. It has 15 full-time paid staff working on fair housing, fair lending, and homeownership issues. Because HUD, CHRO, and

- The Fair Housing Association of Connecticut[14] offers an annual conference on fair housing issues as well as quarterly meetings that focus on recent changes in the fair housing laws.

In Massachusetts, the Massachusetts Fair Housing Center ("MFHC") was established as the Housing Discrimination Project in 1989 and is the oldest fair housing center in Massachusetts. MFHC serves all of Central and Western Massachusetts with free legal services for individuals who have experienced housing discrimination on the basis of federal and/or state law. In addition to the MFHC, Community Legal Services (formerly Western Massachusetts Legal Services) also provides free legal assistance to the victims of housing discrimination. HAPHousing receives funding from HUD to provide fair housing information and education programs in the Massachusetts SKC region. Finally, for the past six years, Massachusetts Commission Against Discrimination ("MCAD"), MFHC, HAPHousing and the Western New England University School of Law have collaborated to produce an annual Fair Housing and Civil Rights Conference in the City of Springfield. This conference draws approximately 300 participants annually from throughout New England. The conference covers a wide variety of topics relating to fair housing and has become a valuable resource for service providers, landlords, legal professionals and residents in the area.

Fair housing agencies report that fair housing education plays a role in the number of complaints received. A study of national trends in fair housing released by HUD in 2006[15] indicated that almost two-thirds of survey respondents who believed they had experienced discrimination who did not take action believed pursuing it would not have been worth it or would not have helped. The remainder of respondents did not take action for reasons such as not knowing where or how to complain, fear of retaliation, being too busy, fear of costs, and uncertainty as to their fair housing rights.[16]

None of the Connecticut organizations involved in fair housing enforcement have staff devoted solely to fair housing education and outreach and instead rely on other fair housing personnel to do outreach in addition to other duties. While the CFHC reaches more than 10,000 Connecticut residents each year with its in-person trainings, fair housing brochures, and manuals, this activity takes place throughout the State and the majority of the callers to the CFHC are referred by other agencies and are not reached by the organization's outreach efforts.

MFHC engages in extensive educational activities. MFHC conducts outreach to individuals and families at high risk of discrimination to make them aware of the fair housing laws and illegal housing practices. MFHC's staff visit local social service agencies to present workshops on fair housing rights, teach first time homebuyers about their rights, counsel homeowners about their mortgages and publish and distribute informational materials in over 10 languages. MFHC also provides programs for landlords and property managers on the fair housing laws to prevent discrimination before it occurs.

CFHC devote staff exclusively to fair housing complaint intake, investigation, and enforcement, their complaint numbers and outcomes are included in this report. The other agencies mentioned receive a statistically insignificant number of complaints.
[14]FHACT has no paid staff and does not accept fair housing complaints at this time.
[15] HUD has not updated this study since 2006 but it is still relied upon by HUD to determine its education and outreach needs.
[16] *Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law*, U.S. Department of Housing and Urban Development, http://www.huduser.org/portal/publications/hsgfin/FairHsngSurvey.html (the survey was telephonic and consisted of a random digit dial in 48 contiguous states and the District of Columbia; a total of 1,747 persons were interviewed).

Accurate data on the number of fair housing complaints from individuals in the SKC region is difficult to obtain since the SKC crosses so many jurisdictions and the entities which assist the victims of housing discrimination do not keep statistics with regard to the SKC as a stand-alone entity. Looking at the available data however, disability constitutes the highest number of complaints by administrative agencies like CHRO, MCAD, and HUD, as well as by the CFHC and MFHC, followed by lawful source of income or receipt of public assistance. This is similar to trends seen nationwide.[17] HUD reports complaints on disability discrimination have risen as a percentage of the total number of complaints received since at least 2008.[18] It is likely that this trend will continue into the future as the U.S. population ages.

Massachusetts Fair Housing Complaints

Year	Number of Complaints
2000	31
2001	19
2002	1
2003	1
2004	20
2005	23
2006	20
2007	32
2008	28
2009	30
2010	18
Total:	223

Table 1: State-wide MCAD Complaints by Year

Protected Class	# of Cases
Disability	96
Race	54
Children	26
National origin	21
Familial status	16
Public assistance	15
Other	14
Sex	10
Marital status	9
Sexual orientation	7
Lead paint	4
Creed	3
Age	1
Total	276

Table 2: State-wide MCAD Complaints By Protected Class, 2000 -2010

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[17] National Fair Housing Alliance, "Fair Housing Trends Report 2014," http://www.nationalfairhousing.org/Portals/33/2014-08-13_Fair_Housing_Trends_Report_2014.PDF
[18] http://portal.hud.gov/hudportal/documents/huddoc?id=FY2011_annual_rpt_final.pdf.

Protected Class	Total Complaints for Hampden and Hampshire Counties
Disability	288
Other	284
Public Assistance	125
Familial Status	99
National Origin	86
Race	51
Sex	20
Foreclosure	17
Color	10
Marital Status	8
Religion	7
Age	6
Sexual Orientation	5
Military/Veteran Status	4
Genetic Information	1
Ancestry	1
Total	1,012

Table 3: Total MFHC Complaints by Protected Class from 2006 through 2011 [19]

Connecticut Fair Housing Complaints

Bases	Total Cases
Disability	791
Lawful Source of Income	433
Race	296
Familial Status	248
National Origin	142
Sex	44
Age	37
Retaliation	24
Sexual Orientation	22
Color	21
Marital Status	20
Religion	13
Total Cases	2,091

Table 4: State-wide Fair Housing Complaints Received by CHRO, HUD, CFHC—2008-2012

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[19] *Mass Fair Housing Center, 2012.*

Year[20]	HUD	% of Total	CHRO	% of Total	CFHC	% of Total	Total*
2008	30	6%	169	33%	308	61%	507
2009	50	12%	164	38%	212	50%	426
2010	27	6%	118	28%	282	66%	427
2011	27	8%	130	37%	191	55%	348
2012	43	11%	77	20%	256	68%	376
Total	177	8%	658	32%	1249	60%	2084

Table 5: Fair Housing Complaints by Connecticut Entity

*This figure may double-count complaints submitted to multiple organizations by the same person.

Major Successes of Affirmatively Furthering Fair Housing and Other Civil Rights Victories

New Protected Classes

In addition to the legal victories (listed below) which have expanded the protections of the fair housing laws, both Connecticut and Massachusetts recently added additional protected classes. In Massachusetts and Connecticut it is now illegal to discriminate based on gender identity or expression. In addition, Massachusetts has added protections based on genetic information.

Affirmatively Furthering Fair Housing Successes

While there have been no cases brought in the SKC regarding a failure to affirmatively further fair housing, other regions of the country have been active in enforcing this obligation. These cases are instructive in that they make the requirements of the obligation to affirmatively further fair housing clearer. These include:

- *U.S. v. Westchester County, N.Y.*, 668 F.Supp.2d 548 (S.D.N.Y. 2009): The Department of Justice and a private fair housing group challenged Westchester County's repeated assertions that is was affirmatively furthering fair housing. The Federal District Court agreed that the county's failure to consider race-based impediments to fair housing choice constituted a violation of its obligation to AFFH. As a result of the ruling, the County was threatened with the loss of all of its CDBG funding as well as the possibility of having to repay as many as six years of CDBG payments. The parties reached an agreement in which the County agreed to develop $60 million of affordable housing in areas that were majority White and to return $30 million to HUD.

- *Kennedy v. City of Zanesville*, 505 F.Supp.2d 456 (S.D. Oh. 2007):   A group of town residents challenged the City's use of CDBG funding to build a water and sewer system that did not serve the nearly all African-American neighborhood of Coal Run. While the Court did not order the return of the CDBG funding to HUD it did award $11 million in damages to neighborhood residents some of whom never had running water in their homes.

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[20] HUD and CHRO data is based on the fiscal year. The Center's data is based on the calendar year. CHRO's data for 2012 does not contain case information after June 30, 2012.

- In 2009, the Texas Low Income Housing Information Service filed a HUD complaint against the State of Texas alleging that it failed to use its CDBG funds to meet the needs of its very low, low, and moderate income households and had failed to adequately analyze and address the State's impediments to fair housing choice. To settle the issues raised in the complaint, the State of Texas agreed to create a new AI to be approved by HUD, and spend more than $100 million to create and rehabilitate affordable housing.[21]

- *The Anderson Group v. City of Saratoga Springs:* A federal court jury held that the zoning policies used by the City of Saratoga Springs, New York had a discriminatory disparate impact on African Americans and families with children and awarded $1 million to The Anderson Group, an Albany, New York builder that sought to construct a mixed-income housing development in the virtually all-White city. The evidence introduced in the case showed that the City blocked the Anderson's proposed development as part of a continuing discriminatory policy that excluded and segregated African Americans by manipulating its zoning and land use rules to ensure that all affordable housing was contained in a small downtown area.[22]

- The Diamond State Community Land Trust brought suit against Sussex County, Delaware alleging that the county violated the FHA and the obligation to AFFH by denying preliminary site plan review to a homeownership development designed for low- and moderate-income people employed in agricultural, retail and service industries.[23] The complaint alleged that Sussex County discriminated on the basis of race, color, and national origin when it refused to approve the housing development. On November 28, 2012, Sussex County agreed to reconsider the land use denial and pay Diamond State $750,000 in damages and attorney's fees.[24] In addition, the County is required to appoint a fair housing compliance officer, take affirmative steps with respect to promotion of future affordable housing development and provide periodic reports to the public and the Department of Justice.[25] HUD also notified the County that its failure to come into immediate compliance would lead to "further action to suspend or terminate, or refuse to grant or to continue further Federal financial assistance" or an additional referral to DOJ.[26]

Legal Victories to Expand the Reach of the Fair Housing Laws

Connecticut has had several major fair housing legal victories which have significantly expanded the reach of the fair housing laws and affirmatively furthered fair housing. These victories include:

- *Carter v. Housing Authority of the Town of Winchester,* Civil Action No.: 3:12-cv-01108 (WWE)(D. Conn. 2013): Challenge to a residency preference by the housing authority of a majority White town on the basis that it had a disparate impact on people of color. In settlement, housing authority agreed to stop the use of the residency preference as well as other injunctive and monetary relief.

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[21] http://www.glo.texas.gov/GLO/_documents/disaster-recovery/fair-housing-issues/conciliation-agreement.pdf
[22] http://www.timesunion.com/news/article/Spa-City-hit-with-1M-bias-ruling-570623.php
[23] Relman, Dane & Colfax, *Federal Court Consent Decree Clears Way for Delaware Affordable Housing Project*, Dec. 4, 2012, http://www.housingalliancepa.org/node/853.
[24] *Id.*
[25] *Id.*
[26] *Id.*

- *Commission on Human Rights & Opportunities v. Sullivan Associates,* 250 Conn. 763, 776, 739 A.2d 238 (1999) (*Sullivan I*): Expanded the reach of the Connecticut FHA's "lawful source of income" protections to people with housing vouchers.

- *Commission on Human Rights & Opportunities v. Sullivan,* 285 Conn. 208, 222 (2008) (*Sullivan II*): Reaffirmed *Sullivan I* and adopted the mixed motives standard when proving housing discrimination.

- *Commission on Human Rights and Opportunities v. Burkamp*, No. CVH-7749, 2012 WL 6742361 (Conn. Super. Ct. Dec. 20, 2012): Held that refusal to accept a Security Deposit Guarantee (State-sponsored security deposit voucher in lieu of cash) violated Connecticut's prohibition on discrimination on the basis of lawful source of income.

- *Francia v. Mount Vernon Fire Insurance Company*, No. CV084032039S, 2012 WL 1088544 (Conn. Super. Ct. March 6, 2012): The Connecticut FHA's prohibition on housing discrimination applies to the provision of liability insurance to landlords.

- *Gashi v. Grubb and Ellis, et al*, 801 F.Supp. 2nd 12 (D.Conn. 2011): The Connecticut Federal District Court held that a two-person per bedroom occupancy restriction had a disparate impact on families with children.

- *LaFlamme v. New Horizons, Inc.*, No. 3:06cv1809 (JBA), 2009 WL 1505594 (D. Conn. May 27, 2009): The Connecticut Federal District Court found that the landlord's refusal to allow a person with a disability to return to her apartment because of its requirement that all persons had to live independently violated the Fair Housing Act's prohibition on discrimination on the basis of disability.

- *U.S. et al. v. Hylton,* Civil Action No. 3:11-CV-1543 (JCH)(D. Conn., May 1, 2013): Case brought by the Department of Justice on behalf of an inter-racial couple and their proposed subtenant when the owner of the property refused to permit the subtenant to move in because she was African-American. Court awarded damages for loss of housing opportunity.

- *Valley Housing LP v. City of Derby*, 802 F.Supp.2d 359 (D.Conn. 2011): The Connecticut Federal District Court held that the City of Derby discriminated against people with disabilities when they blocked a supportive housing project by refusing to issue zoning certificates of compliance.

In Massachusetts, the following fair housing legal victories have expanded the protections of the fair housing laws to members of the protected classes:

- *United States of America and Kenneth Williams, et. al. v. The City of Agawam, et al.,* No. 02-30149 (D. Mass 2002).   The Department of Justice and intervening farmworkers filed a civil rights action after the City of Agawam refused to grant a building permit to a local farmer, who wanted to build a dormitory for Jamaican and Puerto Rican farmworkers. The parties entered into a Consent Order which required the City to issue a permit for the housing; amend its zoning ordinance to allow housing for farmworkers as a permitted use of right and create a $125,000 fund for attorney's fees and monetary relief for any farmworker harmed by the City's actions.

- *Commonwealth of Massachusetts and Sheila Flynn v. Wahconah Grove Street Realty and Douglas Malins,* No. 05-CV-0375 (Western Division Housing Court 2007)*.* Court held that landlord's policy of refusing to allow children under the age of five to have "extended visits" with his tenants constituted unlawful discrimination based on family status.

Regional Profile

Demographic Overview

In 2000, the Hartford-Springfield Economic Partnership identified their shared cross-border region as one of the leading economic engines in all of New England and launched the SKC as a concept on which bi-state actions for economic development and infrastructure improvements could be focused. The SKC is tied together by a shared economy, history and culture, and by economic and natural assets including Bradley International Airport, rail lines, Interstate 91, many colleges and universities, and the Connecticut River. The region has many strengths, including:

- **A Well-Educated and Skilled Workforce**. The level of educational attainment here has always been a key to region's high ranking in per capita income and economic productivity, when compared to other metropolitan areas across the country. The region has the second highest concentration of colleges and universities in the nation.

- **A Favorable Location in Relation to U.S. and World Markets**. The region's location is another of its competitive advantages. The SKC lies roughly halfway between the two economic centers of New York City and Boston, and at the crossroads of two interstate highways that provide access to the rest of New England and the New York metropolitan area. This geographic location is ideal for participation in inter-regional, interstate, and international commerce.

- **Natural, Historic and Cultural Resources that Enhance Quality of Life**. The region's natural resources include beautiful rivers, landforms unique to New England, some of the most fertile soil in the world and a robust small farm economy, and abundant wildlife. The nationally-recognized Connecticut, Farmington and Westfield Rivers combine with smaller rivers, lakes, ponds and reservoirs to provide varied scenic vistas and opportunities for water-based recreation. Museums and historic sites can be found throughout the region, catering to the varied tastes of residents and visitors alike. Music, theater, and dance are readily available through established arts organizations in the region's cities and towns—and also through outdoor festivals held at venues throughout the SKC. Opportunities for outdoor recreation, from hiking to biking to skiing, are exceptional in this region.

Demographics of People in the Protected Classes

The people living in the region covered by the SKC are predominantly non-Hispanic White (Table 6). Within the SKC, the Hartford MSA is more diverse than the Springfield MSA with more than 74% of all African-Americans in the SKC living in the Hartford MSA compared to 26% of the African-Americans in the region who live in the Springfield MSA. More than 66% of all people of color in the SKC live in the Hartford MSA compared to 34% who live in the Springfield MSA.

	SKC	Springfield MSA[27]	Hartford MSA[28]	Springfield MSA Share	Hartford MSA Share
Total Population	1,905,323	692,942	1,212,381	36%	64%
White	1,494,227	562,069	932,158	38%	62%
Black or African American	178,294	46,365	131,929	26%	74%
Asian	64,537	17,198	47,339	27%	73%
Hispanic/Latino	257,700	106,481	151,219	41%	59%
Households with children under 18 years	231,053	82,237	148,816	36%	64%
Households with persons 65 and over	194,448	70,518	123,930	36%	64%
Disability status	230,374	97,012[29]	133,362[30]	14%	11%

Table 6: Regional Demographics by Protected Class Status
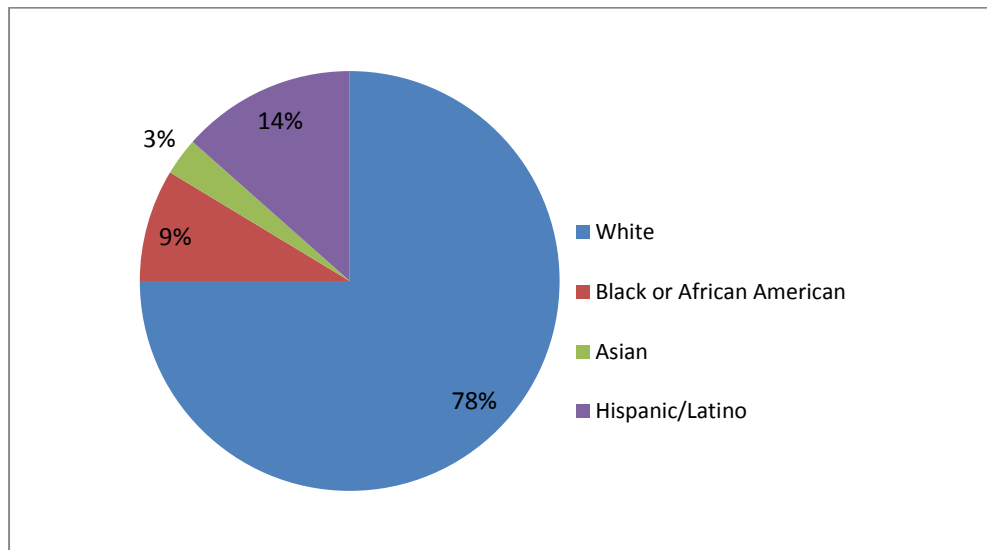
Figure 3: Regional Population by Race/Ethnicity

As illustrated by Table 7, the SKC region is less diverse than the U.S. as a whole with more non-Hispanic Whites and fewer people of color.

	Percentage of US Population	Percentage of the SKC Population
Total Population		
White	72%	78%
Black or African American	12%	9%
Asian	4%	3%
Hispanic/Latino	16%	14%
Households with children under 18 years	33%	12%
Households with persons 65 and over	24%	10%
Disability status	12%[31]	12%

Table 7: The SKC v. the US Population as a Whole (2010)

Changes Over Time—Population Growth, Growing Diversity

While the SKC has seen modest growth in the total population, the number of people of color living in the region has risen dramatically. Between 1980 and 2010, the total population of color rose 179% with Asians having the most dramatic rise in population while the population of non-Hispanic Whites fell 8% from a high of 89% in 1980 to 72% in 2010. The total population of color rose from 11% to 28%.

	Total Population	Non-Hispanic White	Non-Hispanic Black	Hispanic	Asian	Other Races	Total Non-White
1980	1,697,754	1,511,202	101,060	68,977	8,642	7,873	186,552
1990	1,796,648	1,517,615	125,958	122,997	24,998	5,080	279,033
2000	1,828,632	1,431,995	140,666	182,539	38,252	35,180	396,637
2010	1,905,323	1,384,089	161,904	257,700	64,251	37,379	521,234
Change in population 1980 - 2000	207,569	(127,113)	60,844	188,723	55,609	29,506	334,682
Percentage change	12%	-8%	60%	274%	643%	375%	179%

Table 8: Racial and Ethnic Population Data For SKC, 1980 - 2010[32]

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[31] 2012 ACS 3-year estimates.
http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_3YR_NP01&prodType=narrative_profile
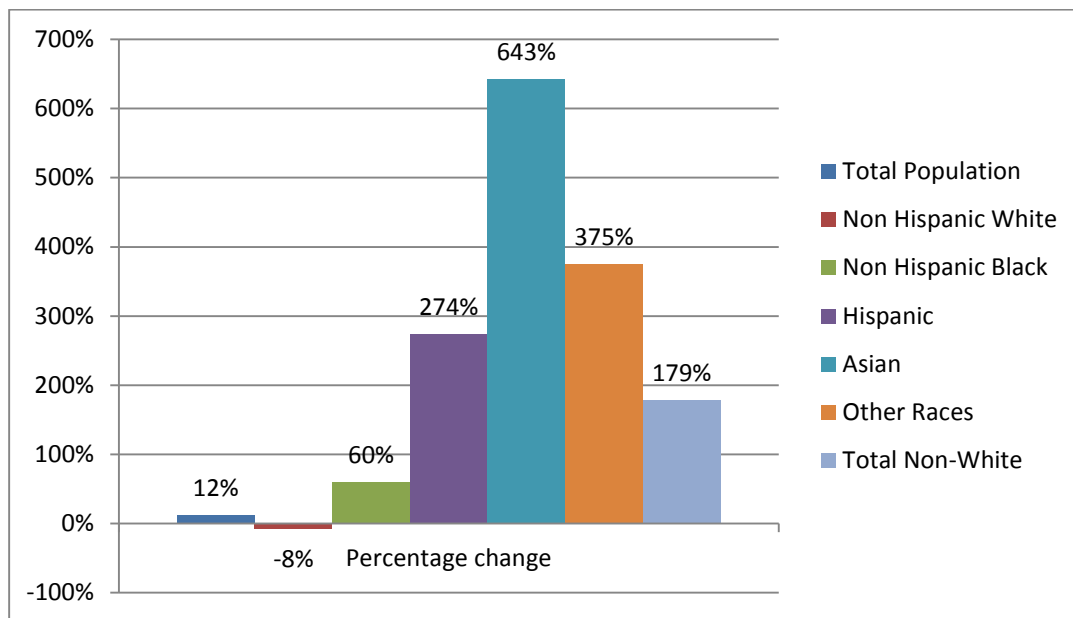[32] http://www.s4.brown.edu/us2010/DiversityPages/DiversityMetro.aspx?msacode=44140;
http://www.s4.brown.edu/us2010/DiversityPages/DiversityMetro.aspx?msacode=25540.

Figure 4: Change in Population between 1980 - 2010[33]

Disability Demographics of the SKC

Obtaining data on the number of people with disabilities and the types of disabilities which people experience is difficult. People may not accurately report their disabilities or may not understand the definitions of disability used in the census. Therefore, the information collected can be inaccurate. The information that is available, however, reveals a need for additional accessible housing especially as the population of the region ages.

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[33] http://www.s4.brown.edu/us2010/DiversityPages/DiversityMetro.aspx?msacode=44140;
http://www.s4.brown.edu/us2010/DiversityPages/DiversityMetro.aspx?msacode=25540

Percentage of People with Disabilities
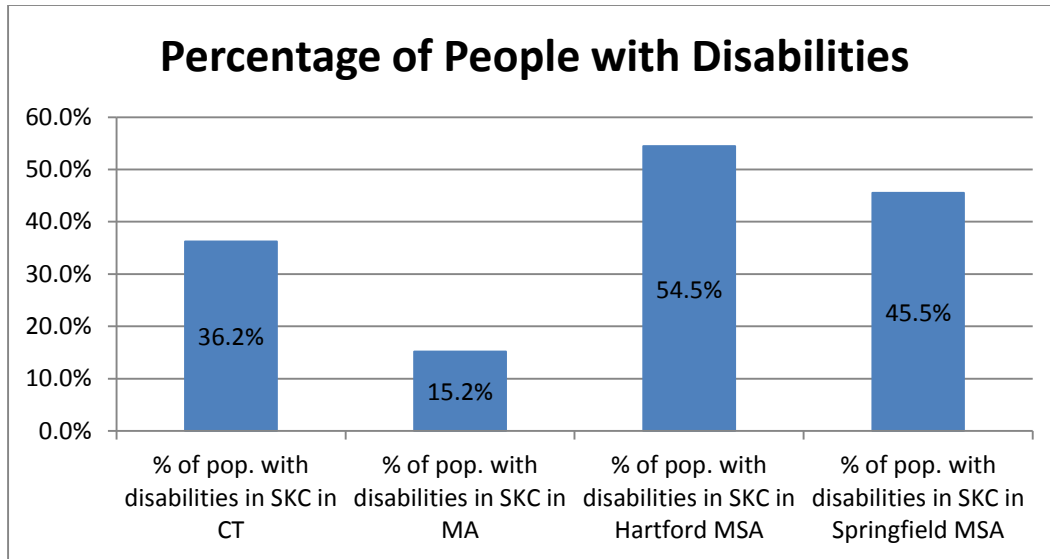
Figure 5: Percentage of People with Disabilities[34]

People in the SKC have a variety of disabilities, but the most common is mobility difficulty.[35] Because more than 50% of the people reporting a disability have mobility difficulties, the availability of housing that can accommodate this group is of critical importance. Second highest is independent living and self-care difficulty experienced by 56% of all people reporting a disability, which may have implications for the need for supportive housing. Third, people over the age of 65 are afflicted with disabilities more frequently than people who are younger. As the population of the SKC ages, the need for supportive and accessible housing in a variety of locations will grow.

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[34] Connecticut data from ACS 1YR S1810
http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_1YR_S1810&prodType=table;
Massachusetts data from ACS 1YR S1810
http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_1YR_S1810&prodType=table.
[35] American Community Survey 2011 1-yr table B18120.

Disability Type by Age
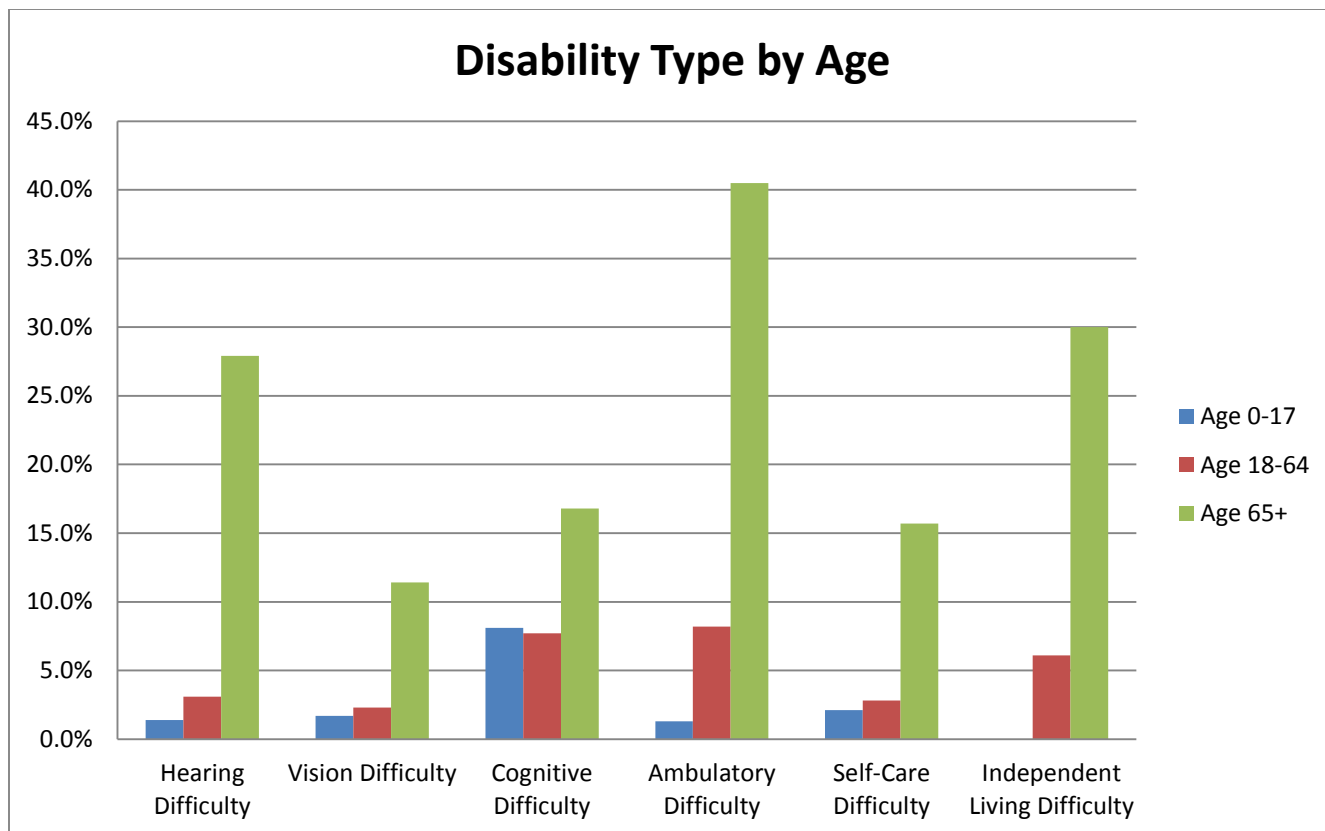
Figure 6: Disability Type by Age in Massachusetts and Connecticut.[36]

Finally, because of privacy concerns it is difficult to get accurate data on the location of people with disabilities. However, since people with disabilities need access to medical care, it is likely that this population is clustered in areas in close proximity to hospitals and doctors.

Historical and Cultural Context for the Current Demographics

Between 1900 and 1970, over six million African-Americans from the South journeyed northward in what is now known as the Great Migration.[37] Some of this population settled in Massachusetts and Connecticut significantly increasing the region's racial diversity. In addition, Massachusetts and Connecticut companies actively recruited Blacks from the South and the West Indies and Hispanics from Puerto Rico to work in factories and on tobacco farms.[38]

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[36] Connecticut Data:
http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_1YR_S1810&prodType=table;
Massachusetts Data:
http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_1YR_S1810&prodType=table;

[37] Isabel Wilkerson, *The Warmth of Other Suns: The Epic Story of America's Great Migration* (New York: Random House, 2010), 9.

[38] Susan Eaton, *The Children in Room E4* (Chapel Hill: Algonquin Books, 2006), 48.

The change in the racial demographics of these cities cannot be attributed solely to an influx of people of color. [39] Concurrently, a process commonly referred to as "White flight" involved tens of thousands of people moving from urban centers to the surrounding suburbs. [40] "White flight" occurred across the Northeast and Midwest. In general, it was fueled by a number of private and public actions, some of which are discussed below. But the data makes it clear that this trend was not limited to the middle of the 20th century. [41] Massachusetts and Connecticut's large municipalities continued to lose non-Hispanic White residents and that loss, coupled with in-migration of other demographic groups, resulted in a greatly reduced non-Hispanic White population as a percentage of total population and, as will be seen below, contributed to the segregation which has become a hallmark of this region.

Conclusion

The SKC region's population of color is increasing while the population of Whites is decreasing. This is in keeping with demographic trends throughout the U.S. The U.S. is projected to have a majority of people of color by 2045 and the SKC should follow that trend. However, the more important issue is not sheer numbers, but where people live and what their neighborhoods can give them in terms of access to opportunities. The next section of this report will review the racial, ethnic and income segregation in the region followed by an examination of the effects that this segregation has on the opportunities available to low-income people and people of color.

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[39] Nor can the change in the White population be attributed to the reclassification from White to non-Hispanic White. Since the median age for the majority of Hispanics in Connecticut is in the low 30s, it is unlikely there was a large Hispanic population in Connecticut prior to 1980.

[40] Douglas S. Massey & Nancy A. Denton, *American Apartheid: Segregation and the Making of the Underclass* (Cambridge: Harvard University Press, 1993), 45. For more information on the "White flight" phenomenon, see Jack Dougherty, *On the Line: How Schooling, Housing, and Civil Rights Shaped Hartford and Its Suburbs*, http://ontheline.trincoll.edu/.

[41] Massey and Denton, *supra* note 4.

Segregation in the Knowledge Corridor

Overview

To understand the factors which influence a region, it is important to understand where people live. Unfortunately, the legacy of the policies and practices that created segregation as well as income disparities among people of color have resulted in high levels of segregation in the SKC. The purpose of this chapter is to assess the levels of racial and ethnic segregation in the SKC based on a series of standard measures. After examining where people live, an explanation of the opportunities available to people based on their location will be reviewed.

What Racial/Ethnic Segregation Looks Like

As can be seen from the map below, the SKC is highly segregated with the majority of people of color concentrated in the region's urban areas with the suburban and rural areas having fewer people of color.
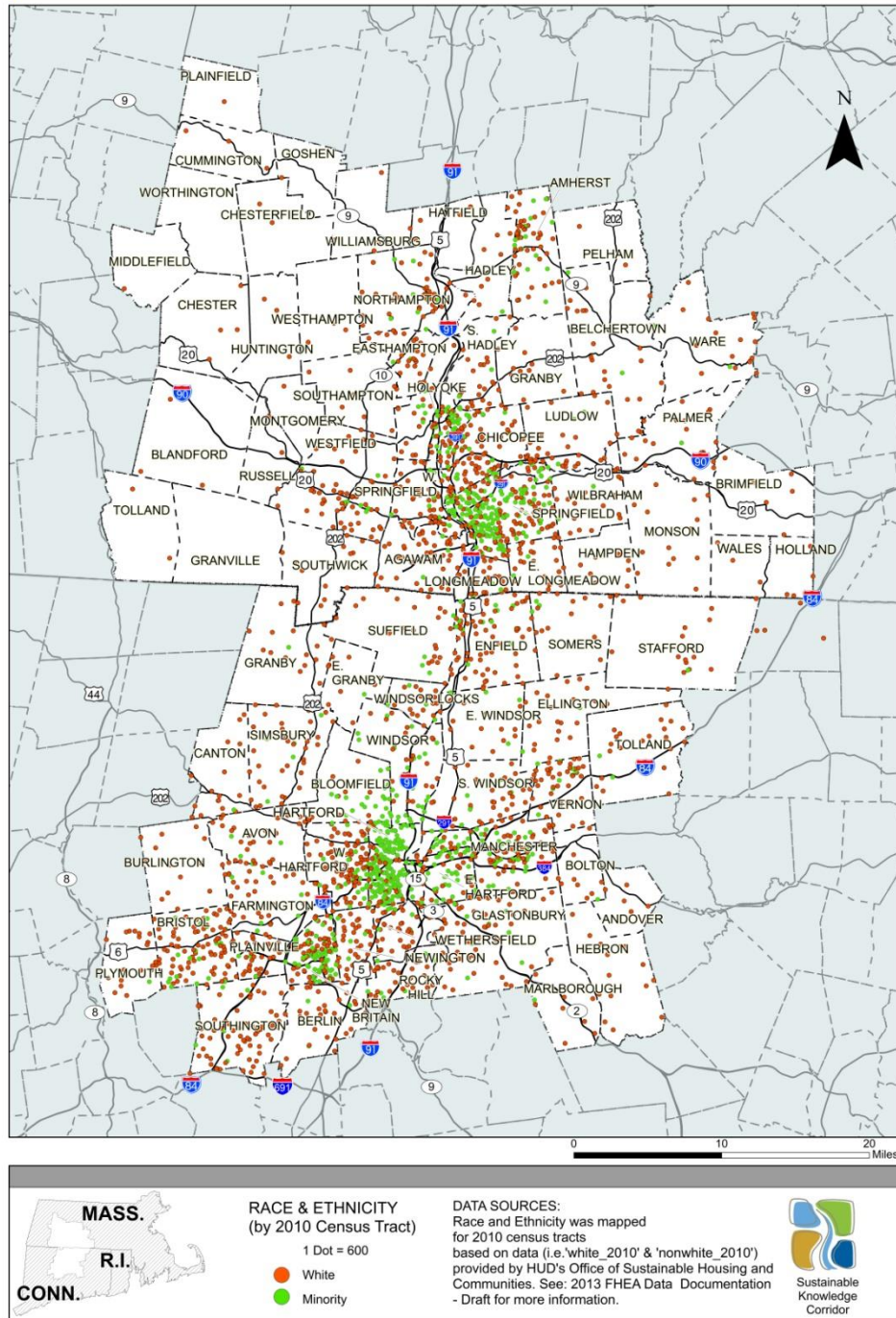
Figure 7: Demographic Map of SKC by Race and Ethnicity

Analysis of Segregation in the SKC

Dissimilarity Index

Although racial segregation can be measured in a number of ways, the "dissimilarity index," which is used by HUD to assess levels of segregation, is the most commonly used measure of segregation between two groups. [42] The dissimilarity index measures whether a racial or ethnic group is distributed across a region in the same way as another racial or ethnic group. A value of "0" reflects absolute integration meaning no one in any group would need to move to achieve an equitable distribution.[43] A value of "1" reflects absolute segregation wherein at least 100% of one of the groups must move to be evenly distributed. HUD considers an area to have a high level of segregation if it has a score of .55 or higher. In that case, 55 of every 100 members (55%) of either group would need to move to achieve an equal distribution. [44]

In the SKC, there are higher levels of dissimilarity when comparing each racial or ethnic group with non-Hispanic Whites. For example, when comparing all non-Hispanic Whites with non-Whites, the dissimilarity index is 58%, a level that HUD would consider a high level of segregation. However, when comparing the dissimilarity index for each racial and ethnic group, the index rises significantly—to 69% for African-American/White and to 64% for Latino/White. Further, while the dissimilarity index for the SKC is somewhat lower for all groups in 2010 when compared with 2000, most racial and ethnic pairings still show high levels of segregation except Asian/White.

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[42] For calculation, see *Residential Segregation Measurement Project*, http://enceladus.isr.umich.edu/race/calculate.html. Hispanic Whites are counted as minorities. *Housing Patterns Appendix B*, U.S. Census Bureau, http://www.census.gov/hhes/www/housing/resseg/app_b.html

[43] See *Residential Segregation,* Brown University, http://www.s4.brown.edu/us2010/segregation2010/Default.aspx.

[44] The HUD thresholds for measuring segregation were obtained from *PD&R Fair Housing and Equity Analysis Data Documentation*. Other sources use 60% as the threshold for high segregation and 30% for low segregation.

	Share of Population		Dissimilarity Index[45]	
	Program Participant Area (2000)	Program Participant Area (2010)	Program Participant Area (2000)	Program Participant Area (2010)
	(1)	**(2)**	**(3)**	**(4)**
Non-White/White	25%	31%	0.62	0.58
Black-African American/White	9%	10%	0.71	0.69
Hispanic/White	11%	15%	0.68	0.64
Asian/White	2%	4%	0.42	0.43

Table 9: Dissimilarity Index[46]

Colors: Red = high segregation
Orange = moderate segregation
Yellow= low segregation

While the dissimilarity index for the SKC region is not the highest among those regions receiving an SCRPG, aggregating the information for the region as a whole masks several important if unfortunate distinctions. The Springfield MSA has the third highest dissimilarity index in the country when considering White/Latino segregation while the Hartford MSA ranks number 12.[47] The two MSAs which have greater White/Latino segregation than Springfield are the Reading PA MSA and the Peabody MA MSA. The only MSA in Connecticut which ranks ahead of Hartford with regard to White/Latino segregation is the Bridgeport MSA which ranks 10th.[48]

Finally, it appears that both the Springfield and Hartford MSA are becoming more integrated. In the Springfield MSA, the dissimilarity index for White/Latinos fell from a high of .671 in 1980 to .634 in 2010 a difference of 5.5%. The Hartford MSA started at the same level in 1980 (.671) but fell farther to .581, a difference of 12.9%.[49] Given the increase in the Latino population during this same period (a rise of 274%) it is likely the decreasing dissimilarity index is the result of a growing Latino population rather than a decrease in segregation. With regard to White/Black segregation, the Hartford MSA started with a dissimilarity index of .713 in 1980 and ended with a dissimilarity index of .623 in 2010, a fall of 12.6%. The Springfield MSA began with a dissimilarity index of .721 in 1980 and ended with a dissimilarity index

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[45] Values in column (1) and (2) are the share of racial/ethnic groups in the participant geography in years 2000 and 2010, respectively. Columns (3) and (4) are the dissimilarity index for years 2000 and 2010. The index compares the spatial distribution of the two groups identified in the left-hand column, summarizing neighborhood differences over a larger geography (program participant geography or metro). Higher values of dissimilarity imply higher residential segregation.

[46] This index is calculated using block group 100% count data from the 2000 and 2010 Decennial Census SF1.

[47] http://www.s4.brown.edu/us2010/SegSorting/Default.aspx. This study assigns a dissimilarity value for all MSAs in the country. The University of Michigan, Population Studies Center analyzed the MSAs with more than 500,000 people and ranked the Springfield MSA as the most segregated MSA in the country when considering White-Latino segregation with Hartford ranking 7th. http://www.psc.isr.umich.edu/dis/census/segregation2010.html.

[48] With regard to Black/White segregation, the Hartford MSA ranks 41st in the country while the Springfield MSA ranks 44th. http://www.s4.brown.edu/us2010/SegSorting/Default.aspx.

[49] http://www.s4.brown.edu/us2010/SegSorting/Default.aspx.

of .616 in 2010, a fall of 14.5%.[50] It should be noted, however, that all of the dissimilarity scores for the SKC are significantly above the .55 mark HUD considers severely segregated.

Exposure Index

Another measure of segregation is generally referred to as the "exposure index." [51]   This index measures the levels of "isolation" and "interaction" among majority and minority groups. The isolation index measures the extent to which minority members are exposed only to one another and is computed as the minority-weighted average of the minority proportion in each area. [52] Higher values of isolation indicate higher levels of segregation meaning that people in the minority group are exposed only to one another and much less to the majority group. It is important to note that this index is greatly affected by the size of the group. For example, the smaller the group the more likely it is to be less isolated from other groups and the more likely it will have a low isolation index. As with the dissimilarity index, higher values imply higher levels of segregation.

Because the racial and ethnic groups in the SKC are significantly smaller than the non-Hispanic White population, comparing non-Hispanic Whites with non-Whites shows the highest degree of isolation. People of color in 2010 are slightly less isolated than in 2000 but this may be because the number of people of color has gone up rather than an increase in the exposure of people of color to non-Whites. The isolation index is highly correlated with the dissimilarity index, and conceptually very similar, but it tends to provide a better characterization of residential segregation when minority populations are extremely small.

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[50] http://www.s4.brown.edu/us2010/SegSorting/Default.aspx.

[51]*Housing Patterns Appendix B*, U.S. Census Bureau, http://www.census.gov/hhes/www/housing/resseg/app_b.html

[52] Massey and Denton, p. 288.

	Share of Population		Isolation Index	
	Program Participant Area (2000)	Program Participant Area (2010)	Program Participant Area (2000)	Program Participant Area (2010)
	(1)	(2)	(3)	(4)
Non-White/White	25%	31%	0.33	0.28
Black-African American/White	9%	10%	0.31	0.26
Hispanic/White	11%	15%	0.29	0.26
Asian/White	2%	4%	0.03	0.06

Table 10: Isolation Index

To put this information in context, of the 110 communities awarded SCRPG Grants, the SKC's isolation index for Non-White/White ranks as the 4th highest of the grantees with Merrimack Valley in Massachusetts (.32) ranking ahead of it, and the Central Naugatuck Valley in Connecticut ranking below (.24).

Predicted Racial/Ethnic Distribution v. Actual Distribution

The segregation in the SKC is the result of several forces. Certainly, income and the availability of affordable housing play a role. However, income and the availability of affordable housing do not fully explain the high levels of segregation present in the region. Using a simple non-parametric prediction based on the jurisdiction's distribution of household income and the regional distribution of race/ethnicity by household income, it is possible to predict the racial and ethnic composition of a particular community. For very small communities, there are generally too few census block-groups or minorities for statistical metrics such as a dissimilarity index or even the isolation index to be particularly informative. Instead, for these communities, HUD's Office of Policy and Development Research ("PD&R") calculated a predicted value for the racial/ethnic minority share for a jurisdiction and compared this to the actual composition. Predicted values are based on an area's income distribution by race and ethnicity. For a jurisdiction, the metro-level racial share for each income category is multiplied by the number of households the jurisdiction has in that category. The totals are summed to determine the predicted number of minorities in a jurisdiction. This total is then compared with the actual number of minorities in a community by calculating a ratio of actual to predicted.[53]

HUD calculated the predicted racial and ethnic population for all 98 communities[54] contained within the SKC. Of those communities, 11% have more than the predicted number of people of color. The other 89% have fewer than the predicted people of color. Only 1 community has a value that is close to 1 and that is Manchester, CT which has a value of .99.

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[53] Predicted values are based on an area's income distribution by race and ethnicity. For a jurisdiction, the metro-level racial share for each income category is multiplied by the number of households the jurisdiction has in that category. The totals are summed to determine the predicted number of minorities in a jurisdiction. This total is then compared with the actual number of minorities in a community by calculating a ratio of actual to predicted.

[54] This number includes identifiable neighborhoods, like the Blue Hills neighborhood in Hartford, as well as municipalities.

	Actual Share	Predicted Share	Actual/Predicted
	(1)	**(2)**	**(3)**
Black-African American	9.1%	9.0%	1.01
Hispanic or Latino	10.5%	11.5%	0.92
Asian	2.4%	2.6%	0.93
Non-White	23.7%	23.9%	0.99

Table 11: Manchester CDP, Manchester town, Hartford County, Connecticut [55]

The only community in Massachusetts that is close to fully integrated is North Amherst with a ratio of 1.04, although it has a much higher than predicted number of Asians, presumably because of the presence of the University of Massachusetts and its student population.

	Actual Share	Predicted Share	Actual/Predicted
	(1)	**(2)**	**(3)**
Black-African American	2.6%	10.0%	0.26
Hispanic or Latino	7.3%	14.7%	0.50
Asian	17.6%	2.5%	7.11
Non-White	29.0%	27.9%	1.04

Table 12: North Amherst CDP, Amherst town, Hampshire County, Massachusetts[56]

Brimfield, MA has the lowest ratio of actual to predicted share of people of color with a score of .03 while the Blue Hills community in Hartford has the highest ratio with a score of 3.78. The other communities with higher than predicted numbers of people of color are:

[55] Column (1) is the share of households, by race/ethnicity of the householder for the chosen community, in this case, Manchester, CT. Column (2) is the predicted share for each group, rounded to the nearest integer. Column (3) is the ratio of column (1) to column (2). Values near 1 suggest that a community is near the predicted racial/ethnic composition based on its existing income distribution. Values below 1 are below predicted, conversely, values above 1 imply higher than predicted levels.
[56] Column (1) is the share of households, by race/ethnicity of the householder for the chosen community, in this case, Manchester, CT. Column (2) is the predicted share for each group, rounded to the nearest integer. Column (3) is the ratio of column (1) to column (2). Values near 1 suggest that a community is near the predicted racial/ethnic composition based on its existing income distribution. Values below 1 are below predicted, conversely, values above 1 imply higher than predicted levels.

South Amherst Massachusetts (1.12)
New Britain, Connecticut (1.47)
Holyoke, Massachusetts (1.52)
Windsor, Connecticut (1.77)
East Hartford, Connecticut (1.82)
Springfield city, Massachusetts (1.88)
Hartford, Connecticut (2.61)

One failing of the actual/predicted ratio is that it does not address whether people of color are segregated within the municipality itself. For example, although Manchester has a ratio of .99, meaning its ratio, or actual to predicted number of people of color, shows it is close to integrated, of the 13 census tracts that make up Manchester, none is less than 60% non-Hispanic White and 7 are more than 75% non-Hispanic White.
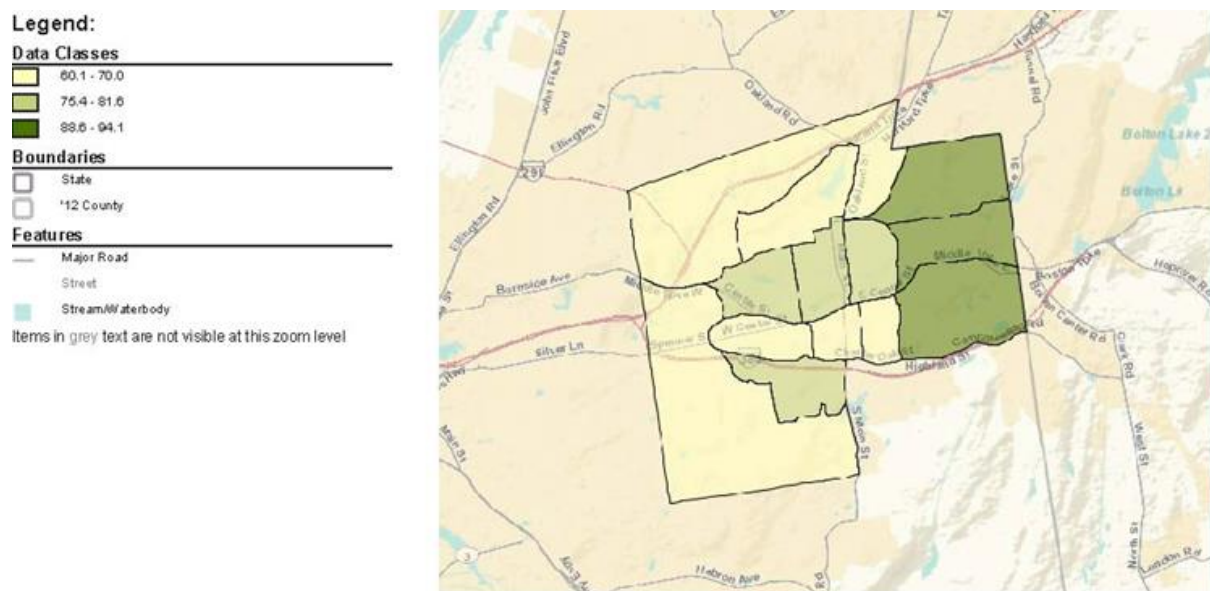
Figure 8: Map of Non-Hispanic White Population, Manchester, CT

Contributors to Segregation

There are a variety of factors that have created or perpetuated segregation in the SKC.

Placement of Public and Subsidized Housing

The loss of tax base resulting from the loss of middle class residents from cities during the latter half of the 20th century made it difficult for many cities to provide basic services to the increasingly low-income

migrants from the South, the Caribbean, Latin America, Asia and, especially in Massachusetts and Connecticut, Puerto Rico.[57]

In response to this influx of low-income residents, many cities requested assistance from the federal government and received money for urban renewal endeavors in response.[58] These renewal efforts often involved the disruption of neighborhoods and brought legal requirements for the replacement of affordable housing. Cities fulfilled these obligations through the construction of public housing in areas that were racially and poverty-concentrated.[59]

From the mid-1940s until the 1960s, federal affordable housing was constructed initially for moderate income households and only later became the residence of low and very low income households. Some federal public housing built directly after WW II was intended to serve returning veterans.

In his book, *Charter Oak Terrace: Life, Death and Rebirth of a Public Housing Project*, David Radcliffe documents the conversion, over many decades, of Charter Oak Terrace in Hartford from majority White war industry housing to public housing increasingly occupied by people of color.[60] Through the 1950s and 1960s, additional federal public housing was added in Hartford.[61] It is believed that the Hartford Housing Authority used a system of 'controlled integration,' common in many public housing authorities in the 1950s and 1960s. This approach forced many black families, living in slum conditions, to wait until a unit reserved for minorities became available, even if other 'White' units sat vacant.[62]

During this same time period, Connecticut created the state-funded Moderate Rental program, primarily to house families. Even though moderate rental housing was in many cases constructed to house veterans, it was later converted to public housing available to anyone who met the income qualifications. Today, 73% of moderate rental units are in towns that have a higher minority population than the state as a whole.[63]

By the 1960s, the federal government recognized that this pattern of housing development contributed to unequal access to employment and educational opportunities. In response to race riots around the nation in 1967, President Johnson established the Kerner Commission to investigate their cause and recommend solutions. The Commission concluded that the civil unrest resulted from:

- *"Pervasive discrimination and segregation in employment, education and housing, which have resulted in the continuing exclusion of great numbers of Negroes from the benefits of economic progress.*

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[57] See Eaton, *supra* note 37.

[58] Massey and Denton, *supra* note 4.

[59] For a full discussion of the role of public housing and urban renewal in the creation of segregation, see Massey and Denton, *supra* note 4, at 42-57. See also James Carr and Nandinee Kutty, eds.: *Segregation: The Rising Costs for America* (London: Routledge, 2008), 75-77.

[60] David Radcliffe, *Charter Oak Terrace: Life, Death and Rebirth of a Public Housing Project* (Hartford: Southside Media, 1998) 56.

[61] *Id.*

[62] Radcliffe, *supra* note 11, at 72. See also, Nancy O. Albert, *A Tale of Two Cities: the Rise and Fall of Public Housing,* Hog River Journal, http://www.hogriver.org/issues/v01n02/two_cities.htm.

[63] *Id*. This calculation also includes those moderate rental program properties for which first occupancy date is not available.

- Black in-migration and White exodus, which have produced the massive and growing concentrations of impoverished Negroes in our major cities, creating a growing crisis of deteriorating facilities and services and unmet human needs.

- The black ghettos where segregation and poverty converge on the young to destroy opportunity and enforce failure. Crime, drug addiction, dependency on welfare, and bitterness and resentment against society in general and non-Hispanic White society in particular are the result."[64]

The Commission's now famous conclusion that "our nation is moving toward two societies, one black, one White – separate and unequal"[65] was accompanied by a recommendation that,

> *Federal housing programs must be given a new thrust aimed at overcoming the prevailing pattern of racial segregation. If this is not done, those programs will continue to concentrate the most impoverished and dependent segments of the population into central city ghettos, where there is already a critical gap between the needs of the population and the public resources to deal with them.[66]*

For the most part, however, public housing was not placed in a way that overcame the "prevailing patterns of racial segregation." For a longer discussion on the placement of subsidized and its impact on segregation, see below.

Redlining

Redlining was another government sponsored (or government sanctioned) policy that contributed greatly to segregation. Starting in the 1930s the Federal Home Owners' Loan Corporation and private lenders created a rating system to assess mortgage risk by neighborhoods.[67] Now known as redlining, the rating system used a coding structure wherein areas shaded green were deemed most stable and areas shaded red were designated least stable.[68] The goal of the system was to identify unstable neighborhoods where it would be less advantageous to make home loans. [69]

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[64] The Kerner Report, The 1968 Report of the National Advisory Commission on Civil Disorders (Pantheon, 1988), http://www.eisenhowerfoundation.org/docs/kerner.pdf.

[65] *Id*.

[66] *Id*. at 28.

[67] Massey and Denton, *supra* note 4, at 51.
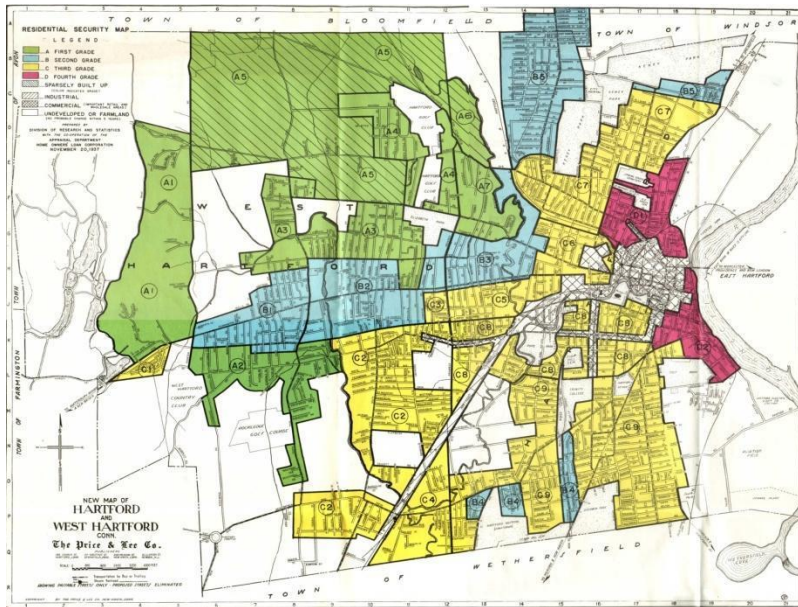
[68] *Id*.

[69] *Id*.

Figure 9: Redlining Map, Hartford CT

Unfortunately, the system explicitly used the presence of people of color and certain foreign groups as a strong indicator of instability.[70] As a result of redlining and similar practices, between 1934 and 1968, 98% of loans approved by the federal government were made to non-Hispanic White borrowers regardless of where they wanted to buy.[71] Figure 7 shows redlined areas in the city of Hartford.[72] Not surprisingly, the neighborhoods deemed least desirable for capital for investment and reinvestment in 1937 and that were denied capital, are areas that are minority and poverty-concentrated today.[73]

Restrictive Covenants

Racial covenants are contractual agreements that bar certain groups of people from ever occupying a specific property.[74] Historically, racial covenants have banned African-Americans, Latinos, Jews, and other groups from owning properties located in certain neighborhoods.[75] In the 1948 case of *Shelley v. Kraemer,* the U.S. Supreme Court held that, while such covenants were not illegal, state courts were prohibited from enforcing them under the 14th Amendment's Equal Protection Clause.[76] The standard

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[70] Carr and Kutty, *supra* note 10, at 69.

[71] See Lisa Rice (contributor), *The Future of Fair Housing: A Report of the National Commission on Fair Housing and Equal Opportunity*,
http://www.nationalfairhousing.org/NationalCommission/FutureofFairHousingHowWeGotHere/tabid/3385/Default.aspx.

[72] Jack Dougherty, *On The Line: How Schooling, Housing, and Civil Rights Shaped Hartford and Its Suburbs*,
http://ontheline.trincoll.edu/.

[73] Jason Reece, "People, Place and Opportunity: Mapping Communities of Opportunity in Connecticut," *Kirwan Institute*, 2009, 15-16, http://kirwaninstitute.osu.edu/docs/CTMaps/connecticut_opportunity_mapping_report.pdf (finding 100% of areas redlined in 1937 were "lower opportunity" areas in 2009).

[74] Massey and Denton, *supra* note 4, at 36.

[75] Catherine Silva, *Racial Restrictive Covenants: Enforcing Neighborhood Segregation in Seattle*,
http://depts.washington.edu/civilr/covenants_report.htm#_ednref15.

[76] Shelley v. Kraemer, 334 U.S. 1 (1948).

language used is illustrated by this excerpt from a 1940 deed for a collection of properties called "High Ledge Homes" in West Hartford:[77]

> *No persons of any race except the white race shall use or occupy any building on any lot except that this covenant shall not prevent occupancy by domestic servants of a different race employed by an owner or tenant.*

Deed restrictions such as these did not technically become illegal until the passage of the federal FHA in 1968.[78]

Exclusionary Zoning

In 1917, the U.S. Supreme Court held that Blacks could not be banned from living in certain parts of a town through zoning provisions.[79] However, nine years later in *Euclid v. Ambler Realty Co*., the U.S. Supreme Court allowed towns to promulgate zoning regulations that designated zones for certain types of buildings and dictated restrictions on lot and building sizes.[80] As a result of *Euclid v. Ambler Realty Co*., such zoning became known as "Euclidian" zoning and was widely adopted across the nation.[81] Such zoning has had the effect, often deliberately, of severely limiting the ability of many people of color, who are disproportionately lower income, to move out of poverty concentrated areas.[82]

Upon closer inspection it becomes clear that the segregating effect of "Euclidian" zoning was fully understood at the time the case was brought. The U.S. District Court in the Euclid case unabashedly stated that,

> *The blighting of property values and the congesting of population whenever the colored or certain foreign races invade a residential section are so well known as to be within the judicial cognizance.[83]*

In examining housing patterns in the region served by the PVPC,[84] the Regional Housing Plan[85] identified zoning as one of the region's primary impediments to fair housing choice. Over 40 percent of the municipalities in the region (19 communities) have zoning regulations that prohibit multi-family housing. Many of these same communities also have large minimum lot sizes that further limit housing choices.

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[77] Professor Jack Dougherty and his students at Trinity College researched racial covenants were in fact used in the Hartford area and discovered many still on the land records. See Jack Dougherty, *On the Line: How Schooling, Housing, and Civil Rights Shaped Hartford and its Suburbs*, http://ontheline.trincoll.edu/.

[78] See Silva, *supra* note 30.

[79] Buchanan v. Warley, 245 U.S. 60 (1917).

[80] Village of Euclid, Ohio v. Ambler Realty Co., 272 U.S. 365 (1926).

[81] See Eliza Hall, *Divide and Sprawl, Decline and Fall: A Comparative Critique of Euclidian Zoning*, 68 U. Pitt. L. Rev. 915, 923 (2007), http://lawreview.law.pitt.edu/ojs/index.php/lawreview/article/view/77/77.

[82] *Id*. at 196.

[83] *Village of Euclid, Ohio v. Ambler Realty Co.* 297 F. 307 (1924).

[84] The region served by the Pioneer Valley Planning Commission is very similar to the Massachusetts region included in the SKC. Where the SKC includes 27 communities in Massachusetts, the PVPC serves 43 communities.

[85] http://www.pvpc.org/sites/default/files/PV%20Housing%20Plan.pdf

The City of Springfield is bordered by 8 municipalities, four of which have the most exclusive zoning in the entire Pioneer Valley region. [86]

The Connecticut zoning picture is not quite as stark as that of Massachusetts. Only two municipalities in the SKC have zoning regulations that prohibit multi-family housing. However, 12% of the Connecticut SKC communities require minimum lot sizes of one or two acre lots for single family housing while 29% require at least a two-acre lot for multifamily housing; three of these communities require 10 acre lots for multifamily housing while requiring only a one-acre lot for single family housing.[87]

While regulations regarding minimum lot sizes, etc. are not in violation of the fair housing laws and can be well intentioned, they potentially also have the effect of disproportionately reducing housing choices for the middle class, poor, minorities, families with children and other protected classes. Exclusionary zoning practices, which limit mobility, have helped to maintain the dominant spatial pattern of economic and racial segregation found in the SKC as well as in most metropolitan areas of the United States. It has also been identified as one of the causes of the region's affordable housing crisis because restrictive zoning in suburbs coupled with little vacant land in larger cities can limit housing supply relative to demand and therefore raise land and development costs.

Segregation of People with Disabilities

Partly due to the severity of racial and ethnic segregation in the SKC and the availability of historical research, the discussion of segregation focuses on policies affecting segregation and discrimination based on race and ethnicity. However, there is a long history of government policies that promoted differential treatment of other groups protected by the federal FHA. For example, illegal occupancy restrictions prevented families with children from living in certain areas, and restrictions on government mortgages disadvantaged pregnant women trying to purchase homes.[88]

People with disabilities experienced a range of discriminatory behavior that denied them housing choice and promoted segregation.[89] A longstanding government policy promoting the institutionalization of people with disabilities kept this population isolated for decades.[90] A deinstitutionalization movement began in the 1960's that advocated closing institutions and promoted integration into society.[91] Unfortunately, after deinstitutionalization many people with disabilities were unable to find housing or assistance with necessary social and therapeutic services, pushing them into homeless shelters or the

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[86] "The Pioneer Valley Regional Housing Plan" at 38-39.
http://pvpc.org/resources/landuse/2014/Pioneer%20Valley%20Housing%20Plan_lowresolution.pdf
[87]https://commons.trincoll.edu/cssp/zoning/.

[88] Department of Housing and Urban Development, *Waterstone Mortgage Agrees to Pay $27,000 to Settle Maternity Discrimination Claims over Round Rock Home*, http://portal.hud.gov/hudportal/HUD?src=/states/texas/news/HUDNo.2012-08-01 (Lender alleges Fannie Mae underwriting guidelines prohibit lending based on maternity pay).

[89] See Bonnie Milstein, Beth Pepper and Leonard Rubenstein, "The Fair Housing Act Amendment of 1988: What It Means for People with Mental Disabilities," Clearinghouse Review, June 1989, http://www.bazelon.org/LinkClick.aspx?fileticket=q9IAbIH1juI%3D&tabid=222.

[90]For an excellent overview of the history of discrimination and segregation of people with disabilities, go to http://dredf.org/publications/ada_history.shtml.

[91] Christina Kubiak, *Everyone Deserves a Decent Place to Live: Why the Disabled are Systematically Denied Fair Housing Despite Federal Legislation*, 5 RUTGERS J.L. & PUB. POL'Y 561, 565 (2008).

criminal justice system.[92] With its 1999 decision in *Olmstead v. L.C. and E.W.,* the U.S. Supreme Court confirmed that the Americans with Disabilities Act included an "integration mandate."[93]

Conclusions

While some data may show that there are municipalities in the SKC that are integrated (Manchester, CT and North Amherst, MA) or in the process of integrating, an examination of all of the data and the actual housing patterns paints a far more bleak picture. The SKC is segregated and this segregation, as will be seen below, has resulted in people of color having limited access to jobs, healthy living environments, quality healthcare, and high performing schools. The challenge to the SKC region is to create more equitable access to opportunity.

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[92] *Id.*
[93] *Olmstead v. L.C.,* 527 U.S. 581, 582 (1999).

Racially and Ethnically Concentrated Areas of Poverty

Overview

Sustainability also means creating "geographies of opportunity," places that effectively connect people to jobs, quality public schools, and other amenities. Today, too many HUD assisted families are stuck in neighborhoods of concentrated poverty and segregation where one's zip code predicts poor education, employment, and even health outcomes. These neighborhoods are not sustainable in their present state.

—HUD Secretary Shaun Donovan, February 23, 2010

HUD created a new tool to assist in analyzing the interplay of race, poverty, and housing called racially and ethnically concentrated areas of poverty, RCAP/ECAP. RCAP/ECAPs are Census tracts with both high minority concentrations and high rates of household poverty. To assist communities in identifying RCAPs/ECAPs, HUD's definition involves a racial/ethnic concentration threshold and a poverty test. Because overall poverty levels are much lower in many parts of the country, HUD supplemented this with an alternate criterion. Thus, a neighborhood can be an RCAP/ECAP if it has a poverty rate that exceeds 40% or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. Census tracts with this extreme poverty that satisfy the racial/ethnic concentration threshold are deemed RCAPs/ECAPs.[94]

HUD defines an RCAP/ECAP as a census tract with

- A family poverty rate >= 40%; or

- A family poverty rate >= 300% of the metro tract average (whichever is lower);

- AND a majority non-white population (>50%).

Racially/Ethnically Concentrated Areas of Poverty (RCAP/ECAP) in the SKC

The SKC is home to 44 census tracts designated as RCAP/ECAP. This is 13.5% of all census tracts in the region, one of the highest percentages of all of the communities receiving an SCRPG grant with only five communities ranking ahead of the SKC. Two of the communities with a higher percentage of RCAP/ECAPs are on Indian Reservations and two, the Council of Governments of Central Naugatuck Valley (Connecticut) and the Merrimack Valley Regional Planning Commission (Massachusetts) are in close proximity to the SKC.

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[94] http://egis.hud.gov/ArcGIS/rest/services/oshc/Fhea/MapServer
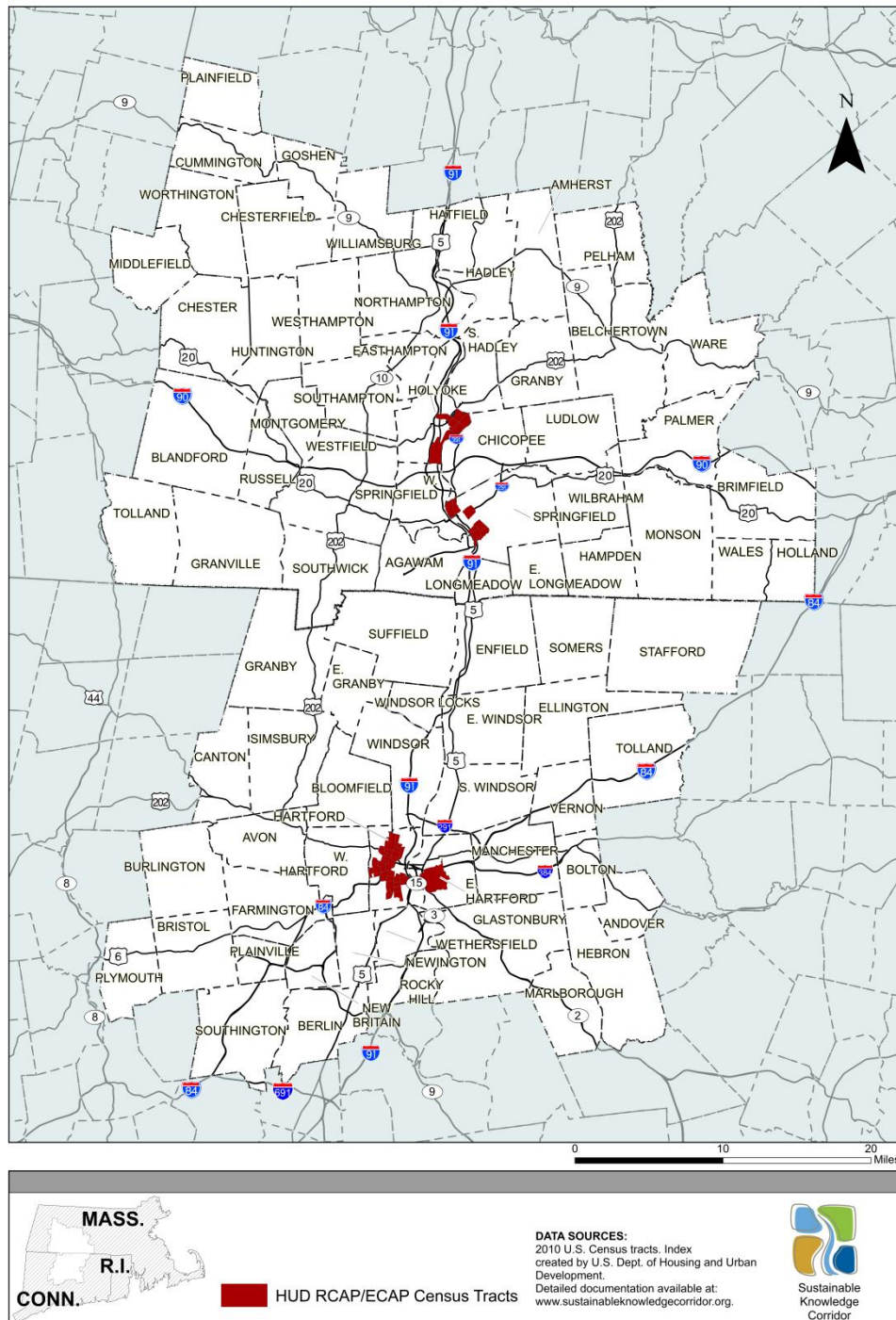
HUD RCAP/ECAP Census Tracts

Figure 10: RCAP/ECAP Map of SKC

Analysis of Racially and Ethnically Concentrated Areas of Poverty

RCAP/ECAP tracts are home to 9.5% of the total population living in the SKC. However, people of color are more concentrated in RCAPs/ECAPs with 25.1% of African-Americans and 34.3% of Latinos living in an RCAP/ECAP. In total, 26.3% or more than 1 in 4 of the region's non-White population lives in an RCAP/ECAP. More importantly, RCAP/ECAPs are segregated by race and ethnicity. More than 87% of the people living in an RCAP/ECAP are non-White. As a result of the intersection of race, ethnicity and poverty illustrated by this analysis, people in the 44 census tracts identified as RCAP/ECAP have a disproportionate need for affordable housing. The majority of the affordable housing in this region is located in RCAP/ECAP tracts, resulting in limited access to opportunity for the people living in these census tracts, and the promotion of segregation.

	Number	% of Group	RCAP/ECAP Population by Race/Ethnicity
Total Tracts	327	100%	
RCAP/ECAP Tracts	44	13.5%	
Non-RCAP/ECAP Tracts	283	86.5%	
In RCAP/ECAP Tracts:			
Total Population:	130,478[95]	9.5%[96]	
Non-White :	112,870	26.3%	87%
Black/African-American	35,394	25.1%	27%
Hispanic/Latino	71,548	34.3%	63%
Asian	2,926	5.7%	8%
Native-American	301	14.4%	0%
Pacific-Islander	22	6.9%	1%

Table 13: RCAP /ECAP - Race & Ethnicity Summary

RCAPs/ECAPs and Access to Opportunity

The second prong of the FHEA mandate requires grantees to ensure that there is equitable access to opportunity regardless of membership in the protected classes. In the SKC, there is a disparity in access to quality housing, high performing schools, jobs, public transportation, healthy living environments, and neighborhoods with low concentrations of poverty as a result of the intersection of race, ethnicity and poverty. Many low income people are deprived of these essential elements needed to promote advancement and success in our society. To remain economically vibrant, competitive and healthy, the SKC must nurture and develop its most important asset, namely its people and human capital. The region cannot achieve this goal unless it confronts these barriers to opportunity, which impede the success and development of so many of its residents. Currently low-income, African-American and Latino residents in the SKC are forced to choose between living in a neighborhood where opportunity is scarce or moving to a new community that is rich in opportunity but poor in more intangible community

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[95] Number of people living in RCAP/ECAPS.
[96] Percentage of the regional population living in an RCAP/ECAP by race and ethnicity.

assets like access to ethnic grocery stores, people who speak their language, and family. As will be seen below, Whites are much less likely to face this dilemma.

The Kirwan Institute for the Study of Race and Ethnicity pulled together data on education, economics, employment, mobility, housing, and neighborhood factors in order to create a geographic analysis of neighborhood conditions of opportunity. The elements of the analysis included information on the following:

Educational Opportunity	Economic Opportunity	Neighborhood/Housing Quality
Students Passing Math Test scores	Unemployment Rates	Neighborhood Vacancy Rate
Students Passing Reading Test scores	Population on Public Assistance	Crime Index or Crime Rate
Educational attainment	Economic Climate(Job Trends)	Neighborhood Poverty Rate
	Mean Commute Time	Home Ownership Rate

This model was then analyzed in conjunction with other factors such as race, location of subsidized housing, the credit and foreclosure market, along with historical factors such as redlining practices in an effort to determine if there was a disparity in access to opportunity based on race, ethnicity or income. The following maps were prepared by the Kirwan Institute and rate the communities in the SKG on a scale from "high opportunity" to "low opportunity." Areas of greater opportunity (darker colors) are generally located outside urban areas with higher concentrations non-Hispanic Whites. In Massachusetts, the areas of high opportunity surrounding Springfield include Longmeadow, East Longmeadow, Hampden, Monson, Westfield, and Wilbraham. In Hampshire County, the cities of Northampton, Amherst, Belchertown, Pelham and South Hadley are the areas of highest opportunity.
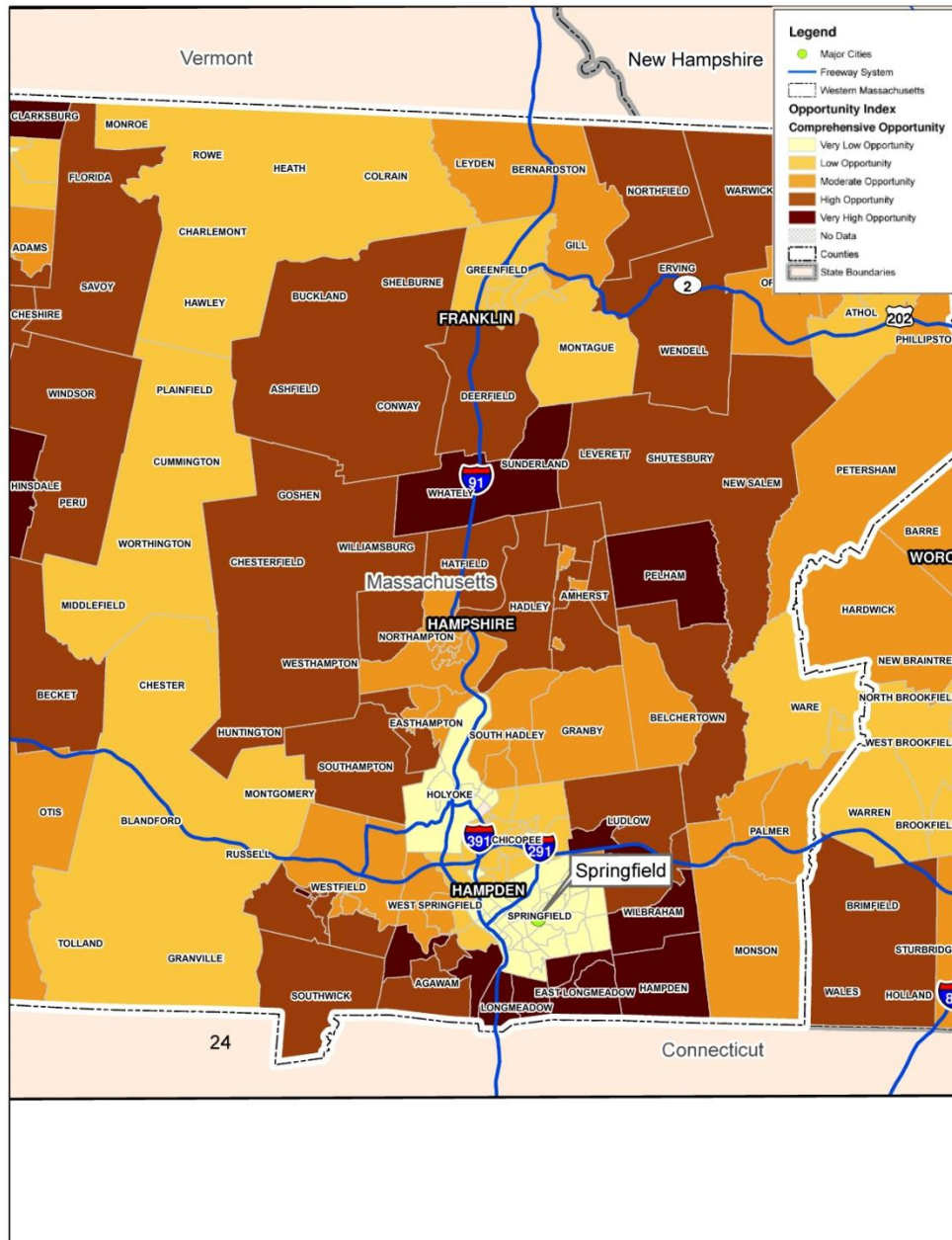
Figure 11: Opportunity Map of the Springfield MSA.[97]

In Connecticut, as in Massachusetts, the areas of highest opportunity lie outside the major urban areas of Hartford and East Hartford in the communities with the fewest number of people of color.

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[97] Produced by the Kirwan Institute using U.S. Census 2000, Mass. State Police 2008 and U.S. Dept. of Housing and Urban Development 2008 data.
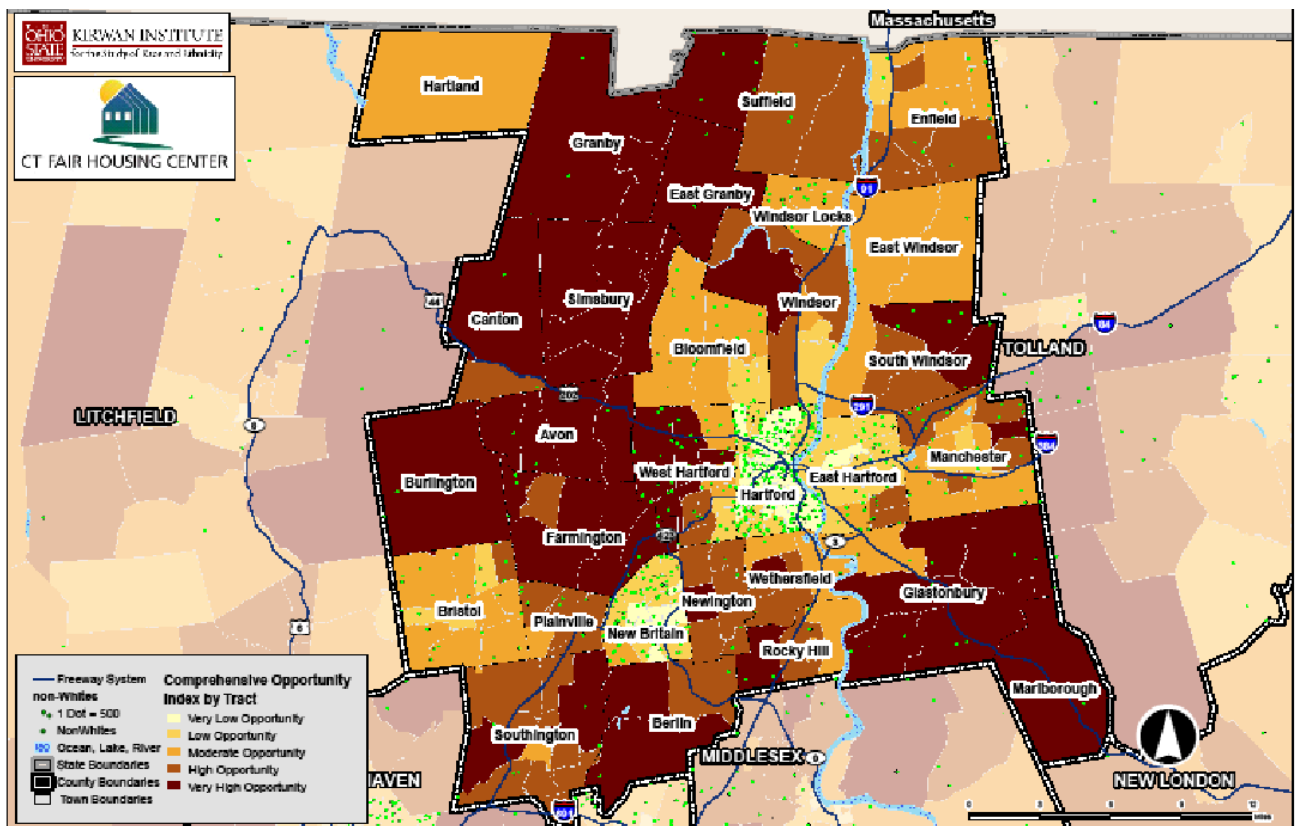
Figure 12: Opportunity Map of the Hartford MSA[98]

Disparities in Access to Opportunity For All Persons

Similarly, HUD also considers opportunity a multi-dimensional idea. To focus the analysis, HUD developed methods to quantify a selected number of the important stressors and assets in every neighborhood. These dimensions were selected because existing research suggests they have a bearing on a range of individual outcomes. To determine if there is equity in access to opportunity, HUD developed a two-stage process for analyzing disparities. The first stage involves quantifying the degree to which a neighborhood offers features commonly associated with opportunity. This stage uses metrics that rank each neighborhood along a set of key dimensions. In the second stage, HUD combines these dimension rankings with data on where people in particular subgroups live to develop a measure of that group's general access or exposure to each opportunity dimension. These summary measures can then be compared across subgroups to characterize disparities in access to opportunity. The six dimensions HUD selected to analyze are:

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[98]http://kirwaninstitute.osu.edu/pdfs/CTMaps/connecticut_opportunity_mapping_report.pdf.

- Neighborhood School Proficiency[99]

- Poverty[100]

- Labor Market Engagement[101]

- Job Accessibility[102]

- Health Hazards Exposure[103]

- Transit Access[104]

Therefore, while the Kirwan maps give the overall picture of access to opportunity in the SKC region, the charts and maps below demonstrate the difference in access to opportunity among demographic groups and correlates that with income levels.

Figure 13 presents the levels of access to opportunity for all Whites, African-Americans, Latinos, and Asians based on the HUD provided data. As a point of comparison the distribution of access to opportunity across the total population is also given. Higher values reflect more favorable average neighborhood characteristics irrespective of the dimension being an asset (proficient schools) or a stressor (poverty). The access index data shows that Whites have better access to opportunities than African-Americans and Latinos while Asians have similar access to opportunities to people who are White. In general, Whites live in neighborhoods with less poverty, attend schools with higher proficiency scores, have higher labor market engagement, and less exposure to health hazards than African-Americans and Latinos.

One important difference to note is in the job access index. The job access index summarizes the accessibility of a residential neighborhood as a function of its distance to all job locations, higher numbers mean greater access to job locations. Since Hartford and Springfield house the majority of jobs in the region and Hartford and Springfield have high populations of color, the job access index for African-Americans and Latinos is higher than for people who are White.   Asians have the highest job access index indicating that their housing is located in the closest proximity to large job centers.

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[99] The neighborhood school proficiency index uses school-level data on the performance of students on state exams to describe which neighborhoods have high-performing elementary schools and which have lower performing elementary schools. High numbers equal high performing schools.

[100] HUD created a simple poverty index to capture the depth and intensity of poverty in a given neighborhood. The index combines family poverty rates and public assistance receipt in creating the index. Higher numbers indicate lower levels of poverty in a neighborhood.

[101] The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation and educational attainment in that neighborhood. High numbers here indicate that the neighborhood has high levels of educational attainment and high levels of labor force participation.

[102] The job access index summarizes the accessibility of a given residential neighborhood as a function of its distance to all job locations, with distance to larger employment centers weighted more heavily. High numbers mean greater distance from large employment centers.

[103] HUD constructed a health hazards exposure index to summarize potential exposure to harmful toxins at a neighborhood level. High numbers correlate with healthy neighborhoods and low levels of exposure to health hazards.

[104] HUD has constructed a transit access index that includes the number of public transit stops in a given census tract. Higher numbers equal greater access to public transit.
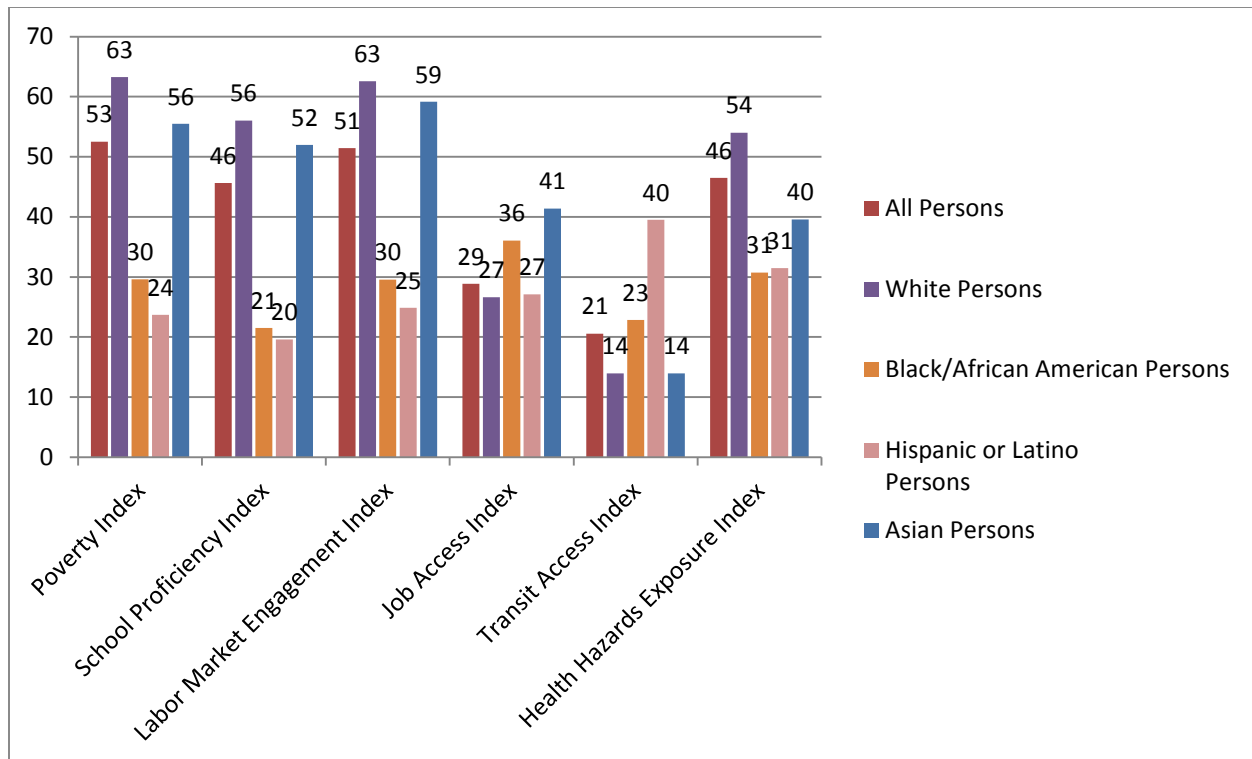
Figure 13: Access to Opportunity, All Persons
(NB: Higher values reflect more favorable average neighborhood characteristics irrespective of the dimension being an asset (proficient schools) or a stressor (poverty).)

The differences in access to opportunities is more evident when comparing the access of Whites to the access of people of color and is particularly acute when comparing poor Whites and poor people of color. The following chart compares the differences across average neighborhood conditions between whites and the group indicated in the legend. Positive values imply that whites are in a differentially higher ranking neighborhood on average than the particular group for the given dimension. Negative values imply the reverse, that the given racial/ethnic group is in a differentially higher ranking neighborhood relative to whites along the given dimension.
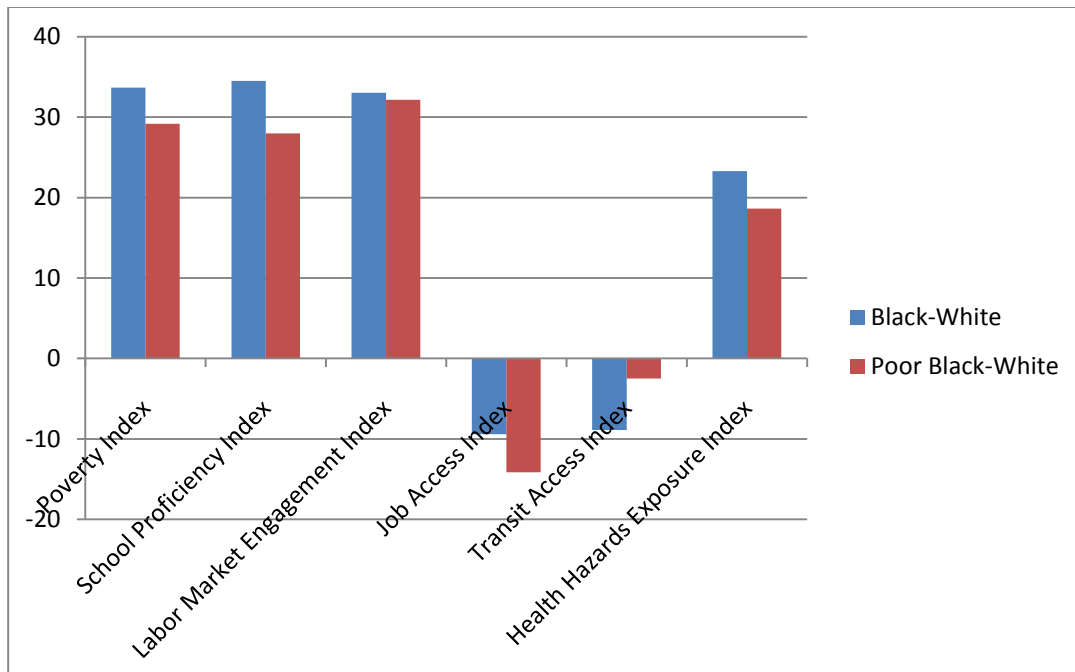
Figure 14: Disparities in Access to Opportunity, White v. Black
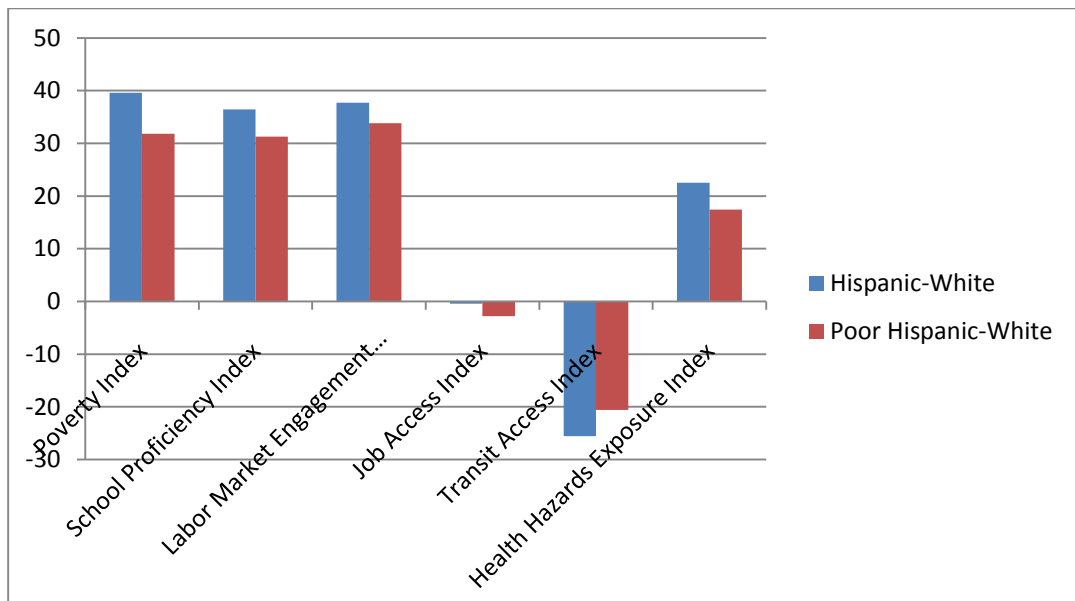
Figure 15: Disparities in Access to Opportunity, Hispanic v. White

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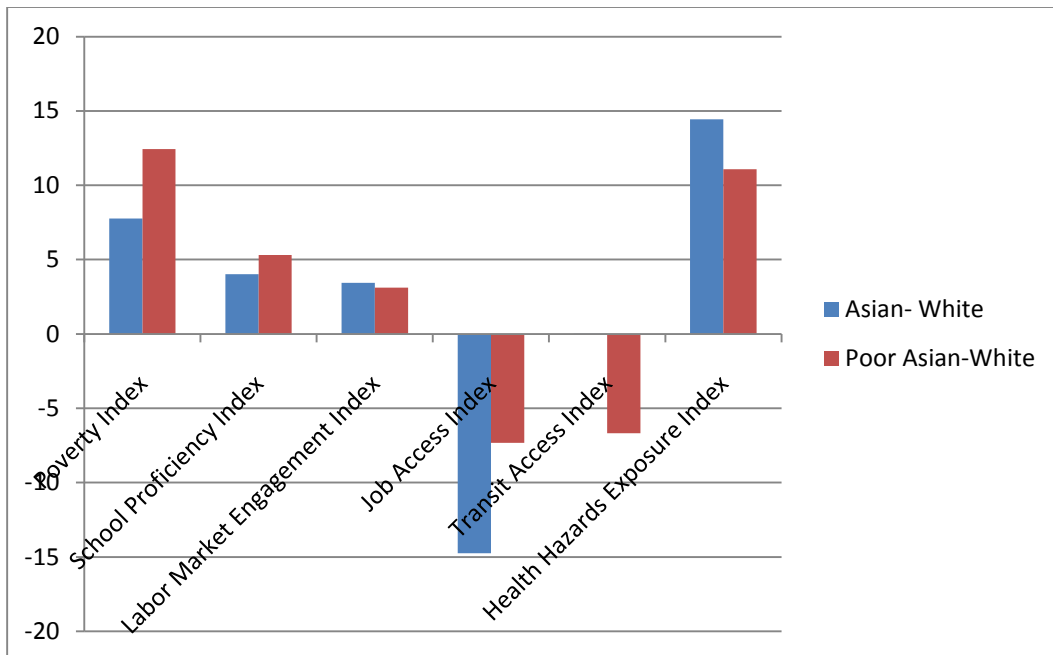
Figure 16: Disparities in Access to Opportunity, Whites v. Asians

The following maps provide a visual representation of the access to opportunity in the SKC region. Figure 17 illustrates the areas of the SKC with high levels of poverty. Given the prevalence of RCAP/ECAPs in Springfield, Holyoke, Hartford, and East Hartford, it is not surprising to see high levels of poverty in these areas. However, the SKC also has high poverty levels outside of areas where people of color live. Bristol, Vernon, and Enfield, CT are not RCAP/ECAPs but still show high levels of poverty. In Massachusetts, the highest levels of poverty are in RCAP/ECAPs with less urban areas such as Ware and West Springfield showing higher levels of poverty.

Figure 18 represents the access to high performing schools in the SKC region with the red dots representing schools that are the lowest performing and the dark blue representing schools that are highest performing. When compared with Figure 7, the demographic map of the SKC, and Figure 17, the poverty map of the region, it is clear that the lowest performing schools are located in the areas where poor people of color live.

Figure 19 is a visual representation of the region by employment, participation in the labor market, and educational attainment with the higher numbers representing higher rates of employment, participation in the labor market, and education attainment. Once again, the areas with the lowest number of people employed, participating in the labor market, and education attainment are in the areas that are RCAPs/ECAPs.

Figure 20 represents the exposure to environmental hazards of people living in the region. The red dots on the map represent a high degree of exposure to environmental hazards such as chemicals released into air and the green dots represent low degrees of exposure. The SKC is fortunate to have very few areas with high degrees of environmental hazards. However, what few areas exist are located in areas with high numbers of people of color and people with low incomes.

Finally, Figure 21, the map representing access to transit, reverses the trend seen in the other opportunity indicators in the SKC. The main public transportation routes run through RCAP/ECAP areas with less access to such transportation in the suburbs. The region is making an effort to change this through the addition of additional bus routes, the revitalization of the New Haven-Hartford-Springfield-Vermonter Rail line, and other TOD developments listed in the next chapter. As a result, the region should have greater access to a variety of modes of transportation in the future. However, the region must also continue to analyze ease of access to transportation routes. Bus or train service which results in passengers spending a large portion of each day traveling to and from work is little better than no bus service at all. CRCOG is in the process of analyzing this type of data in the greater Hartford region.

HUD Poverty Index

HUD Poverty Index

●	81 - 100
●	61 - 80
●	41 - 60
●	21 - 40
●	0 - 20

HUD Poverty Index
Dots are shown in the center of each block group area. Higher index numbers (tan) indicate less family poverty and a lower proportion of households receiving public assistance. Lower index numbers (red and orange) indicate more family poverty and a greater proportion of households receiving public assistance.

DATA SOURCES:
2010 U.S. Census block groups. Index created by U.S. Dept. of Housing and Urban Development. The Poverty Index is a combination of family poverty rates and public assistance receipts.
Detailed documentation available at:
www.sustainableknowledgecorridor.org.

Sustainable Knowledge Corridor

Figure 17: HUD Poverty Index

HUD School Proficiency Index

HUD School Proficiency Index
- 80.1 - 100.0
- 60.1 - 80.0
- 40.1 - 60.0
- 20.1 - 40.0
- 0.0 - 20.0

HUD School Proficiency Index
Dots are shown in the center of each block group area. Higher index numbers (blue and gray) indicate higher-performing elementary schools. Lower index numbers (red and orange) indicate lower performing elementary schools.

DATA SOURCES:
2010 U.S. Census block groups. Index created by U.S. Dept. of Housing and Urban Development. The proficiency index is a function of the percent of students proficient in reading and math on state test scores.
Detailed documentation available at: www.sustainableknowledgecorridor.org.

Sustainable Knowledge Corridor

Figure 18: School Proficiency Index

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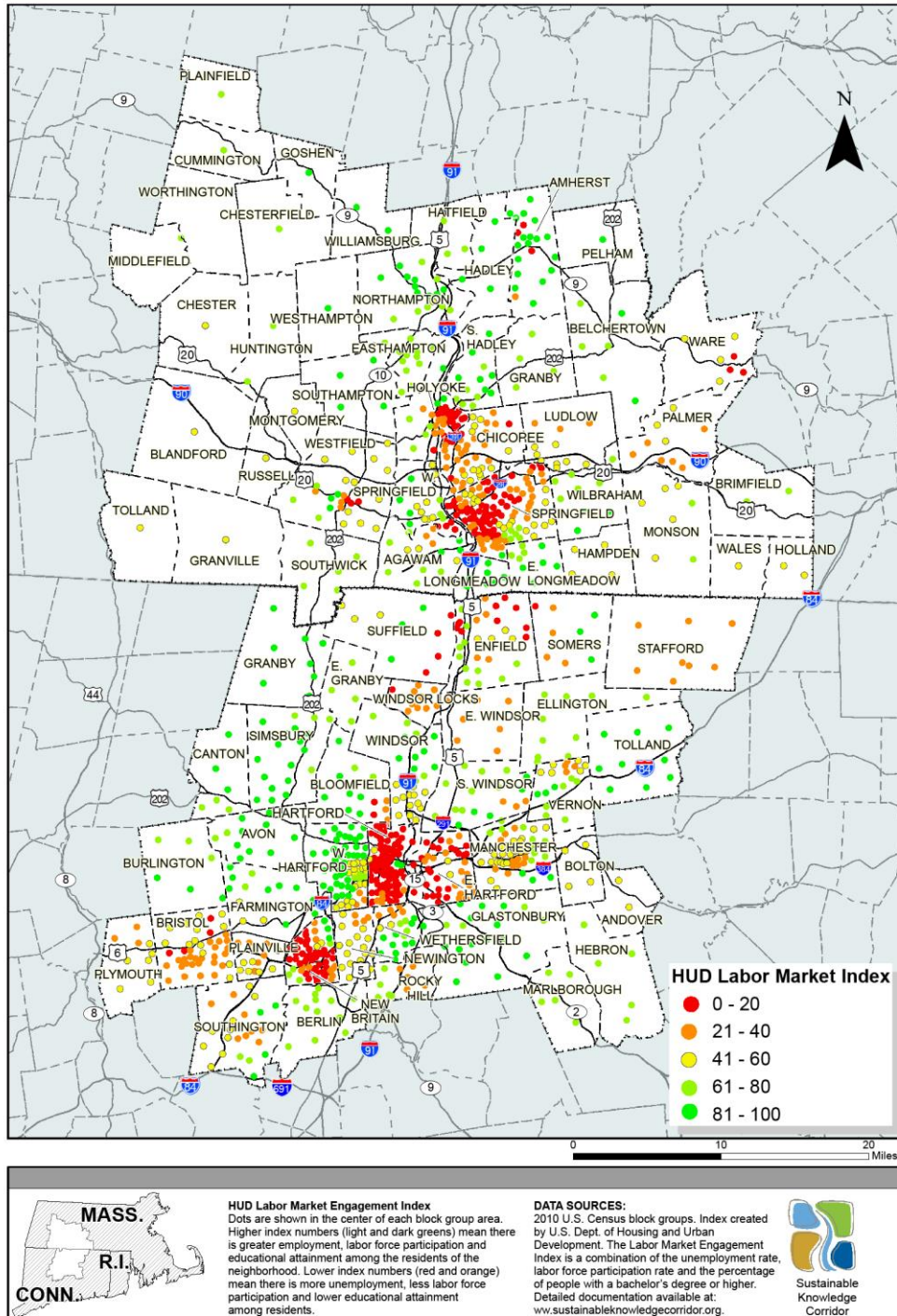
Figure 19: Labor Market Engagement Index

HUD Environmental Hazard Index

Environmental Index
- 🔴 0 - 20
- 🟠 21 - 40
- 🟡 41 - 60
- 🟢 61 - 80
- 🟢 81 - 100

HUD Environmental Hazard Index
Dots are shown in the center of each block group area. Higher index numbers (light and dark greens) mean there have been smaller quantities of hazardous materials with less chemical toxicity released in and near the neighborhood. Lower index numbers (red and orange) mean there have been greater quantities of hazardous materials with greater chemical toxicity released in and near the neighborhood.

DATA SOURCES:
2010 U.S. Census block groups. Index created by U.S. Dept. of Housing and Urban Development. The Environmental Health Hazard Index is a combination of the volume of toxic industrial releases recorded by EPA, the toxicity of the chemical(s) released and the distance to the location where the release/spill occurred. Detailed documentation available at: www.sustainableknowledgecorridor.org.

Sustainable Knowledge Corridor

Figure 20: Environmental Hazard Index

Figure 21: RCAP/ECAP Transit Access

Opportunity and Poverty

To understand the role that income plays in access to opportunity in the SKG, Figure 22 presents the level of access to opportunity for poor[105] Whites, African-Americans, Latinos, and Asians. As a point of comparison the distribution of access to opportunity across the total poor population is also given.
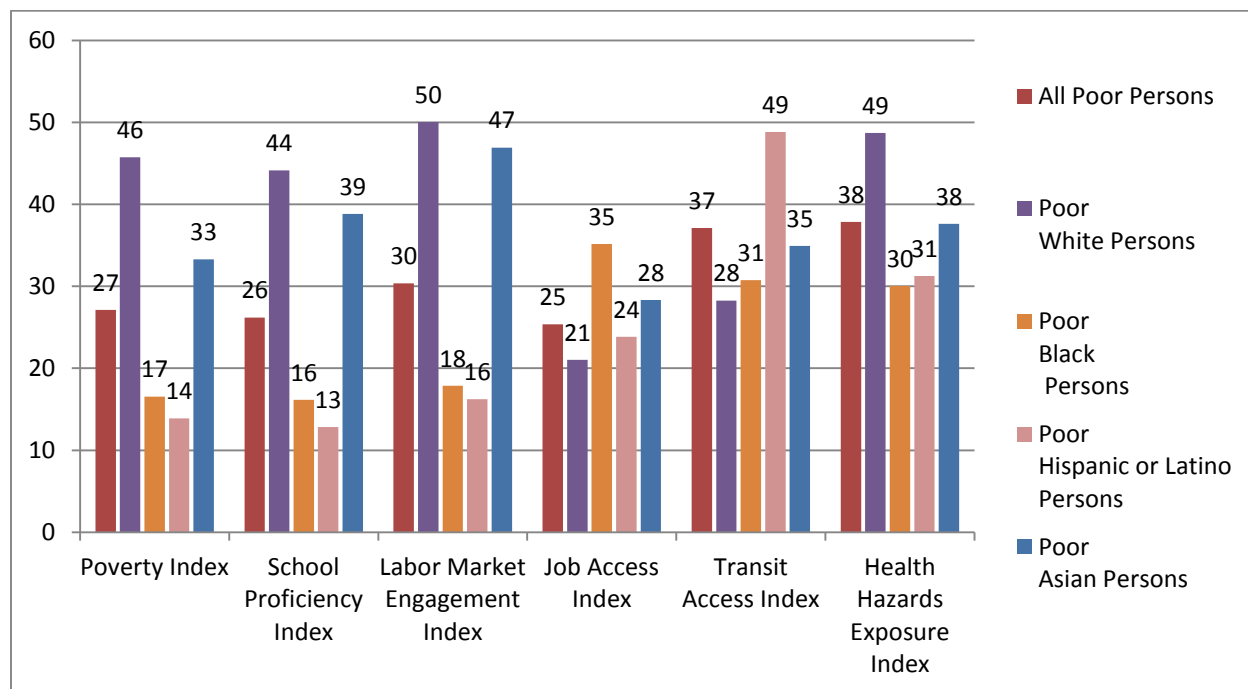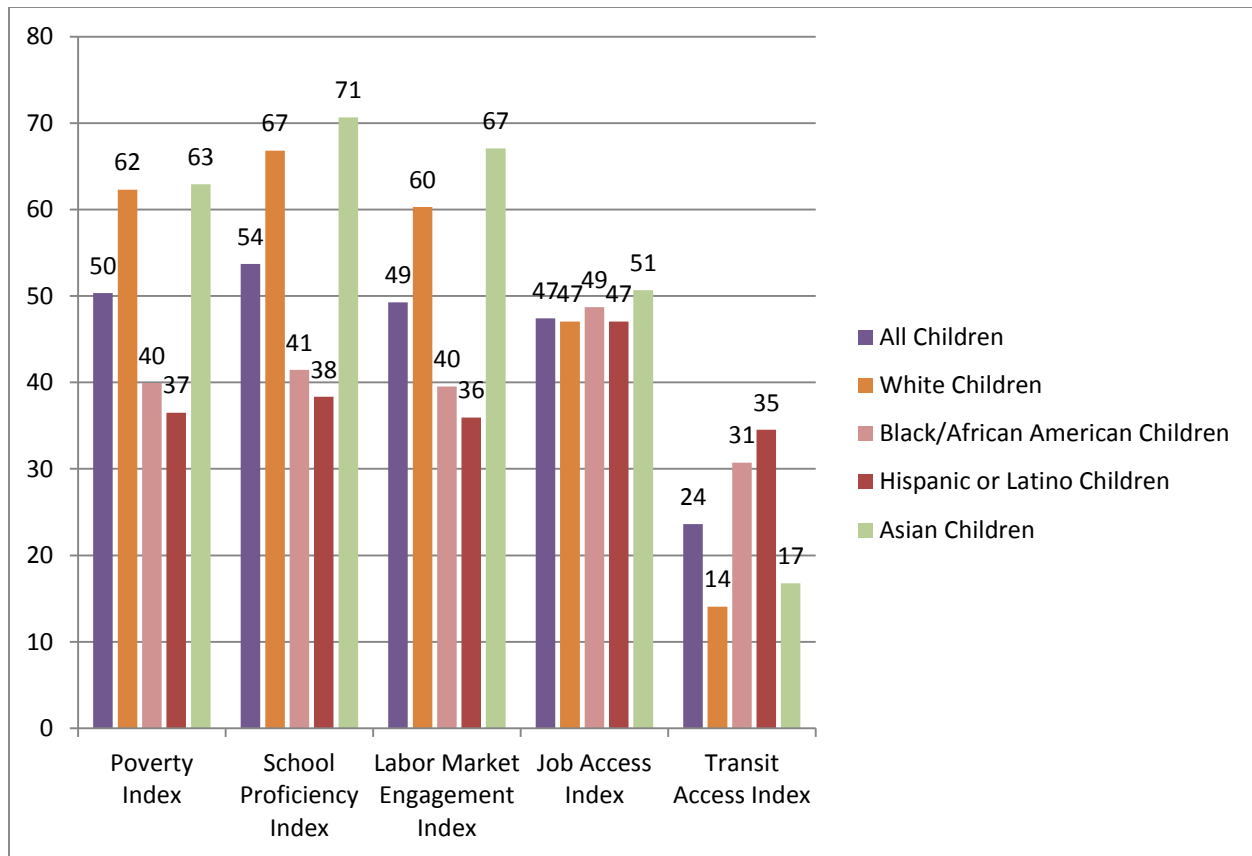

Figure 22: Access to Opportunity, Poor People

(NB: Higher values reflect more favorable average neighborhood characteristics irrespective of the dimension being an asset (proficient schools) or a stressor (poverty).)

While access to opportunity declines for all poor people, the effect on people of color is particularly dramatic. When looking at access to opportunities of lower income households, poor Whites' access to higher opportunities was 22% lower than all whites, while access to higher opportunities for poor African-Americans was 28% lower than all African-Americans, and poor Latinos' access was 30% lower than all Latinos.

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[105]"Poor" indicates the household lives below the federal poverty level for the region. The federal poverty level can be found at http://aspe.hhs.gov/poverty/14poverty.cfm.

	White	Black/African American	Latino	Asian
Poverty Index	28%	44%	41%	40%
School Proficiency Index	21%	25%	34%	25%
Labor Market Engagement Index	20%	40%	35%	21%
Job Access Index	21%	3%	12%	32%
Transit Access Index	-102%	-34%	-24%	-150%
Health Hazards Exposure Index	10%	2%	1%	5%

Table 14: Percentage Decrease in Access to Opportunity, Poor Population v. Total Population

Disparities in Access to Opportunity for Children

The following charts breaks out the access to opportunity of children as a subset of all persons. The first chart looks at access to opportunity for all children based on race and national origin. As with the charts for all people, White children have better access to opportunities than children of color, excluding Asian children who show levels of access to opportunity similar to or higher than Whites. Of particular importance is the access of children to high performing schools. Asian children have the greatest access to high performing schools with Latino children having the least access.
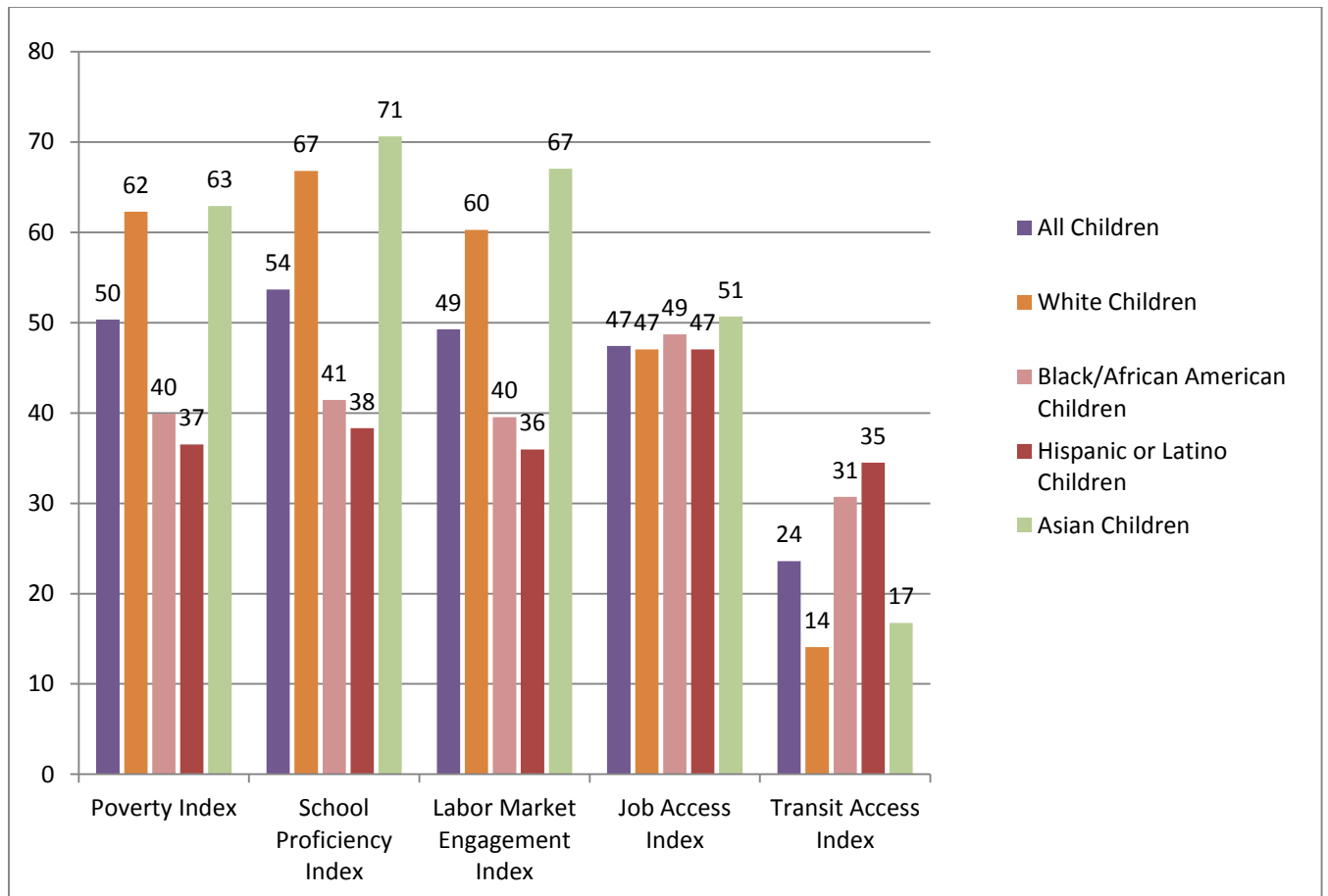
Figure 23: Access to Opportunity, All Children

(NB: Higher values reflect more favorable average neighborhood characteristics irrespective of the dimension being an asset (proficient schools) or a stressor (poverty).)

The next chart looks at the access to opportunity for poor children based on race and ethnicity.

Figure 24: Access to Opportunity, Poor Children

(NB: Higher values reflect more favorable average neighborhood characteristics irrespective of the dimension being an asset (proficient schools) or a stressor (poverty).)

While poor White children's access to higher opportunities was an average of 19% lower than all White children, poor African-American children's access to higher opportunities was on average 24% lower than all African-American children, and poor Latino children's access was on average 22% lower than all Latino children.

	All Children	White Children	Black/African American Children	Hispanic or Latino Children	Asian Children
Poverty Index	42%	21%	38%	31%	20%
School Proficiency Index	32%	14%	14%	17%	11%
Labor Market Engagement Index	35%	23%	22%	20%	15%
Job Access Index	-3%	6%	-8%	-5%	-3%
Transit Access Index	-92%	-47%	-64%	-45%	-64%

Table 15: Percentage Decrease in Access to Opportunity, Poor Children v. All Children

Disparities in Access to Housing

Where a household lives influences nearly every aspect of their life from the schools children attend to access to food to access to employment. If a household's choice of housing is curtailed by income, their access to these important assets are also limited. As will be seen below, low income households in the SKC have little access to the high opportunity areas that have the assets which mean success.

Of the 37 communities in the SKC in Connecticut, the largest number (18 communities or 49%) have between 5 – 9% of their municipal housing stock classified as affordable. Just two communities, Hartford and New Britain, have more than 20% of the affordable housing in Connecticut.[106] Of the 42 communities in the SKC located in Massachusetts, 4 have no affordable housing and 12 or 29% have between 1 – 4% affordable housing. The places in both Massachusetts and Connecticut with less than 5% affordable housing are areas rated the highest in access to neighborhoods with low poverty rates, high performing schools, high labor market engagement and little environmental hazards.

Connecticut Affordable Housing Data			
	Number of Communities in CT	% of total in CT	% of total in SKC
Total Communities	37		
over 20% affordable	2	5%	3%
10 - 19% affordable	7	19%	9%
5 - 9% affordable	18	49%	23%
1 - 4% affordable	10	27%	13%
0% affordable	0	0	0
Massachusetts Affordable Housing Data			
	Number of Communities in MA	% of total in MA	% of total in SKC
Total Communities	42		
over 20% affordable	2	5%	3%
10 - 19% affordable	6	14%	8%
5 - 9% affordable	18	43%	23%
1 - 4% affordable	12	29%	15%
0% affordable	4	10%	5%
Total communities in SKC	79		

Table 16: Affordable Housing in the SKC

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[106] Data taken from the Connecticut Department of Economic and Community Development, Connecticut Department of Housing, and the Connecticut Affordable Housing Land Appeals 2011.
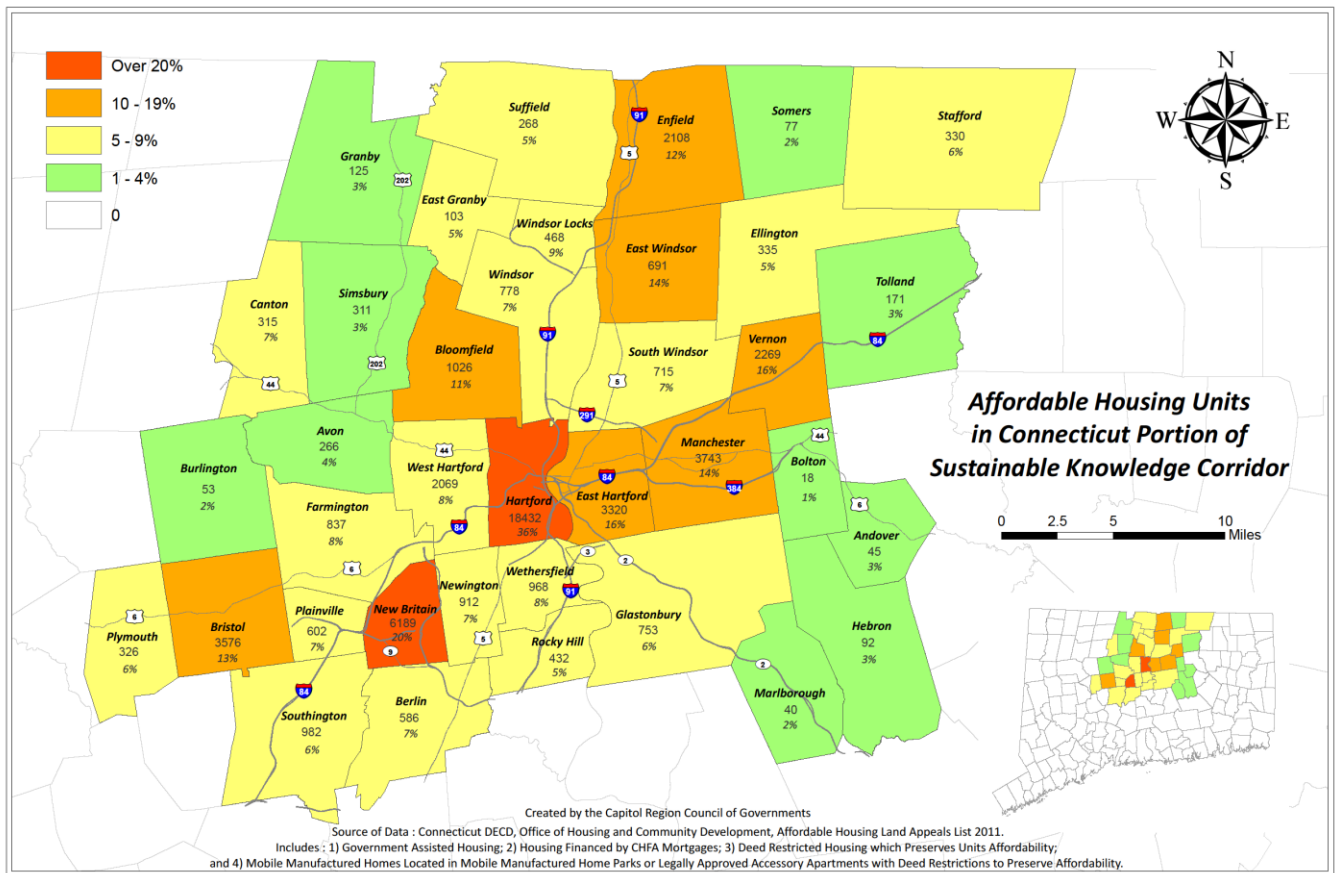
Figure 25: Affordable Housing Units in CT

HOUSEHOLDS
with
HOUSING SUBSIDIES

	Over 20%
	10 - 19%
	5 - 9%
	1 - 4%
	0

Source: Households with housing subsidies includes households living in income-restricted housing and households with Section 8, MRVP, and VASH vouchers. Data reported to the PVPC by Mass DHCD and local voucher administrators; Data from 2011 to 2012. Map prepared by the Pioneer Valley Planning Commission
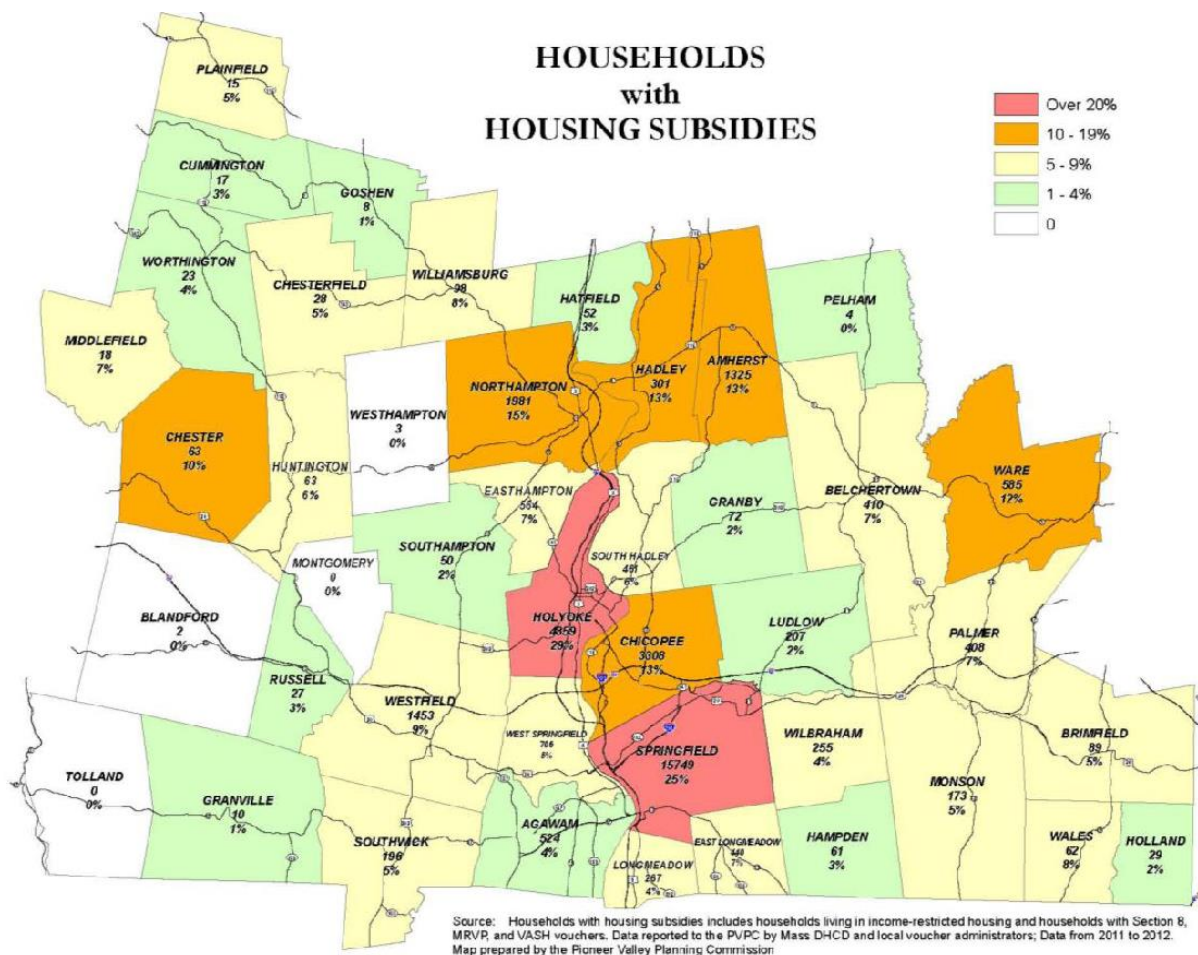
Figure 26: Households with Housing Subsidies in the Massachusetts portion of the SKC, 2012[107]

Consequences of living in an RCAP/ECAP

Extensive research demonstrates that people residing in neighborhoods of concentrated poverty have poor health outcomes, lower levels of educational achievement, higher rates of unemployment, and greater exposure to crime than that experienced by people in higher income areas.[108] Racial and ethnic

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[107] Pioneer Valley Planning Commission 2012 analysis of DHCD's Subsidized Housing Unit Inventory and of where voucher Households resided using data from all public housing authorities in the region that administer vouchers as well as **HAP**Housing. Note: This map provides shows the total spatial distribution of households with housing subsidies in the region. This analysis considered a "household with a housing subsidy" to be a household with a rental voucher or a household living in an income-restricted unit that is counted on the state's Subsidized Housing Inventory. The total of these two are divided by the total number of occupied housing units in the community to determine the percentage of households with housing subsidies in the community.

[108] *See e.g.* R. Hayeman and B. Wolfe, *Succeeding Generations: On the Effects of Investments in Children.* (Russell Sage Foundation, 1994); J. Brooks-Gunn, G. Duncan, and J. Aber (Eds.), *Neighborhood Poverty: vol. 1 Context and Consequences for Children*. (Russell Sage Foundation, 1997); I. Ellen and M. Turner, "Does Neighborhood Matter? Assessing Recent Evidence," *Housing Policy Debate* 8, 833-866 (1997); I. Ellen and M. Turner, "Do Neighborhoods Matter and Why?," 313-338 in J. Goering, J. and J. Feins, eds., *Choosing a Better Life? Evaluating the Moving To Opportunity Experiment.* (Urban Institute Press 2003); F.

segregation also concentrates poverty because of income gaps. In today's world poverty and racial and ethnic segregation are linked and the face of poverty is also the face of segregation.

In summary:

- Children who grow up in densely poor neighborhoods and attend low-income schools face many barriers to academic and occupational achievement. Studies show they are more likely than children in mixed-income schools and communities to drop out of high school or become pregnant as teenagers.

- Neighborhoods with concentrated poverty have very high crime rates, often many times higher than suburban violent crime rates.

- They also have huge health disparities resulting from the concentration of environmental hazards, stress, inadequate health care facilities, and poor quality food.

- These disparities continue and worsen in subsequent generations.

- The whole community suffers as a result.

Furstenburg, T. Cook, J. Eccles, G. Elder, and A. Sameroff, *Managing to Make It: Urban Families and Adolescent Success*. (The University of Chicago Press, 1999); T. Leventhal and J. Brooks-Gunn, "The Neighborhoods They Live In," *Psychological Bulletin* 126(2), pp. 309-337 (2000); R. Sampson, S. Raudenbush, and F. Earls, "Neighborhoods and Violent Crime: A Multilevel Study of Collective Efficacy." *Science 277*, 918-924 (1997); R. Dietz, "The Estimation of Neighborhood Effects in the Social Sciences," *Social Science Research* 31, 539-575 (2002); R. Lupton, "*'Neighbourhood Effects': Can We Measure Them and Does It Matter?,"* Centre for Analysis of Social Exclusion, London School of Economics, Case paper 73, Sept. (2003). George C. Galster, Jackie M. Cutsinger and Ron Malega, *The Social Costs of Concentrated Poverty: Externalities to Neighboring Households and Property Owners and the Dynamics of Decline*, Prepared for Revisiting Rental Housing: A National Policy Summit November, Joint Center for Housing Studies, Harvard University (March 2007), http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/rr07-4_galster.pdf.

Promoting Integration and Creating Access to Opportunity

Overview

Changing access to opportunity in a region requires more than just good intentions. Some portions of the SKC are already high in opportunities but low in diversity in terms of race, ethnicity, and income. These areas need interventions that promote affordable housing, overcome systemic issues such as zoning codes that prohibit multifamily housing, and combat individual acts of housing discrimination. RCAPs/ECAPs require investments that will increase the opportunities available in those communities while at the same time protecting current residents who desire to stay. This chapter examines major infrastructure, economic development, and housing investments already planned or underway in the SKC and analyzes whether they are likely to create access to opportunity.

Major Infrastructure Investments

Investments in infrastructure, such as rapid transit systems, rail service, highway maintenance, bike and pedestrian facilities, broadband service, and water and sewage treatment facilities can improve the quality of life of the region's residents, and make the Knowledge Corridor more economically competitive. Infrastructure investments in RCAP/ECAP communities can result in raising the level of opportunity in those areas from low opportunity to moderate or high opportunity. In addition, some types of infrastructure investments in areas with the lowest ratio of actual to predicted share of people of color may increase the population of color living in that region and thus decrease the levels of segregation.

In the SKC, the more than 16 major infrastructure investments are planned or underway. Of these investments, 13 are in RCAP/ECAPs. Their impact on segregation and access to opportunity is analyzed in the table below.

Infrastructure Investment—Including Transportation, Water, Sewer, Data Transmission (Key Implementers and Estimated Cost)	Location	In a Racially/Ethnically Concentrated Area of Poverty? (Y/N)	In a High Opportunity Area? (Y/N)	Likely or projected impact of investment on the place and the current residents of these places?
Federal Rail Administration Grant to Rebuild the CT River North-South Rail Corridor (FRA, MassDOT & PanAm Rail--$73 million)	Pioneer Valley, Massachusetts	Y but also outside of R/ECAPs	In both high and low opportunity areas	Improved rail service will expand mobility of region's residents and improve access to jobs. Potential opportunities provided by TOD is discussed in the Economic Development Investment Section.
New Haven-Hartford-Springfield Rail Project (CTDOT--$447 million)	SKC stations in Berlin, Newington, West Hartford, Hartford, Windsor, Windsor Locks, and Enfield, CT and Springfield, MA	Y but also outside of R/ECAPs	In both high and low opportunity areas	Improved rail service will expand mobility of region's residents and improve access to jobs. Potential opportunities provided by TOD is discussed in the Economic Development Investment Section.
CT*fastrak* Bus Rapid Transit (CTDOT--$567 million)	Stations in New Britain, Newington, West Hartford, and Hartford	Y but also outside of R/ECAPs	In both high and low opportunity areas	New bus rapid transit service will expand mobility of region's residents and improve access to jobs. Potential opportunities provided by TOD is discussed in the Economic Dev. Invest. Section.
Union Station Regional Intermodal Transportation Center, Phase I (City of Springfield, MassDOT, and FTA--$65 million)	City of Springfield, MA	Y	N	Improved rail/transit connections will expand the mobility of Springfield residents and others using the system.
I-91 Viaduct Reconstruction, Springfield (MassDOT--$265 million)	Springfield, MA	Y, but also outside of R/ECAPs	In both high and low opportunity areas	
I-84 Viaduct Reconstruction, Hartford	Hartford, CT	Y	N	Redesign is providing an opportunity to improve

Infrastructure Investment—Including Transportation, Water, Sewer, Data Transmission (Key Implementers and Estimated Cost)	Location	In a Racially/Ethnically Concentrated Area of Poverty? (Y/N)	In a High Opportunity Area? (Y/N)	Likely or projected impact of investment on the place and the current residents of these places?
(CTDOT—$1-2 billion based on CTDOT Draft Capital Plan, funding not yet committed)				connection between City neighborhoods separated by the highway, and open up new land for redevelopment.
Hartford TIGER, a street rebuilding project that is improving pedestrian, car and bus connections in downtown (City of Hartford--$21.1 million)	Hartford, CT	Y	N	Will benefit all users of downtown parks, cultural facilities, and transit network, including R/ECAP residents.
Putnam Bridge Rehabilitation (CTDOT--$33 million)	Wethersfield to Glastonbury CT	N	Y	Addition of bike and pedestrian pathway will expand bike/ped Connecticut River crossings
Extension of Charter Oak Greenway (Town of East Hartford, CTDOT--$9.7 million)	East Hartford and Manchester CT	Y but also outside of R/ECAPs	In both high and low opportunity areas	Critical link in regional bike/pedestrian trail network
Gulfstream Aerospace Maintenance Facility (Gulfstream Aerospace/ Barnes Regional Airport--$23 million)	Westfield, MA	N	N	The facility has provided 100 new full-time jobs in the region
Connecticut River CSO Clean-up Project (Cities of Springfield, Holyoke and Chicopee--$438 million over 20 years)	Cities of Springfield, Holyoke & Chicopee, MA	Y	N	CSO clean-up will improve environmental quality for residents of City and region, and open up opportunities for expanded recreational use of Connecticut River.
MDC Clean Water and Sewer Infrastructure Improvement Project-Phases I and II (MDC--$2.1 billion)	Hartford Area Metropolitan District, CT (eight municipalities	Y but also outside of R/ECAPs	In both high and low opportunity areas	CSO clean-up and related work will improve environmental quality for residents of City and region, and open up opportunities for

Infrastructure Investment—Including Transportation, Water, Sewer, Data Transmission (Key Implementers and Estimated Cost)	Location	In a Racially/Ethnically Concentrated Area of Poverty? (Y/N)	In a High Opportunity Area? (Y/N)	Likely or projected impact of investment on the place and the current residents of these places?
	including Hartford)			expanded recreational use of Connecticut River.
MBI/Federal Broadband Middle Mile Deployment Project (MBI--$71.6 million)	Springfield MSA	Y but also outside of R/ECAPs	In both high and low opportunity areas	Expanding broadband access in region will benefit residents, municipalities and businesses through providing high-speed access to information.
Expansion of Access to Nutmeg Broadband Fiber Network (CEN, CT OPM, CRCOG, CCM, Municipalities)	Connecticut Municipalities	Y but also outside of R/ECAPs	In both high and low opportunity areas	Expanding broadband access in region will benefit residents, municipalities, and businesses through providing high-speed access to information.
WMECo/NU Greater Springfield Reliability Project (WMECo/ Northeast Utilities--$800 million)	Springfield, MA	Y but also outside of R/ECAPs	In both high and low opportunity areas	More reliable electricity service will benefit greater Springfield residents.
Massachusetts Green High Performance Computing Center (MIT, Harvard, UMass, Boston University, Northeastern University, EOH & EA--$168 million)	Holyoke, MA	Y	N	The Center anchors a new Innovation District that will foster economic development in downtown Holyoke.

Major Economic Development Investments

Economic development investments including tax breaks for companies bringing jobs to the region and subsidies for new companies are designed to increase the number of jobs and promote the economic health of a region. These efforts will change the demographics of the SKC and provide greater access to opportunity if the jobs brought in or created offer a living wage with appropriate benefits, increase employment opportunities for low-income communities and communities of color, are located in areas easily accessible by public transportation, do not displace residents from low-income communities or communities of color, and do not contribute to suburban sprawl. The SKC has 13 planned economic development investments including building new transit stations, relocation or expansion of health

centers, and brownfield remediation estimated to bring in hundreds of new jobs, 11 of the proposed investments are located in whole or in part in RCAP/ECAPs.

Following is a summary of major economic development investments planned or underway in the region. Positively, most of the major economic development projects being permitted or planned in the SKC region are occurring in R/ECAPS and will likely have a positive impact in the sense that these investments will contribute to revitalization of the areas and job creation.

One of the primary economic development strategies being pursued in conjunction with expansion of bus rapid transit and rail service in the region is the promotion of transit-oriented development in station areas. As illustrated by Figure 27 below, the revitalization of the New Haven-Hartford-Springfield-Vermonter Rail Corridor has increased access to anchor institutions, created new areas for housing development, and expanded the number of places eligible for economic development.
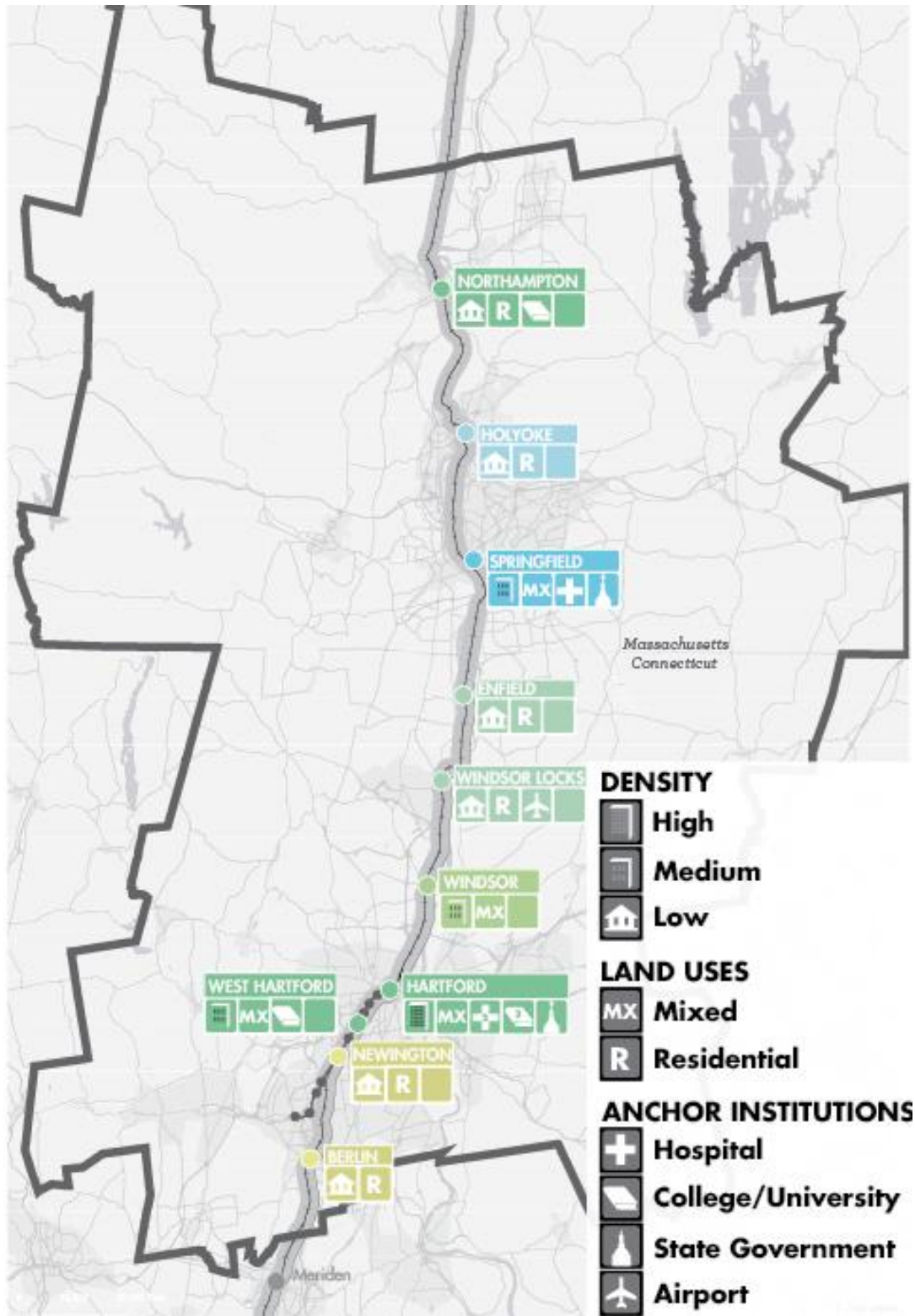
Figure 27: New Haven-Hartford-Springfield Rail Corridor

Many of the CT*fastrak* and rail stations are in RCAP/ECAP areas, which will improve the access of residents to jobs and services. Communities are also planning for station area development that will bring new housing and jobs to existing neighborhoods. Work completed under the Knowledge Corridor's HUD Sustainable Communities Regional Planning Grant is helping the region plan for equitable transit-oriented development. A recent study conducted under the HUD grant, *Making it Happen: Opportunities and Strategies for Transit Oriented Development in the Knowledge Corridor (2013)* has identified brownfields cleanup, acquisition of vacant/blighted properties, and the creation of affordable and mixed-use housing as key neighborhood revitalization strategies suitable for multiple station areas. A second study, *Capturing the Value of Transit, Harnessing Connecticut's Future for Healthy Transit Neighborhood*s *(2013)* provides further guidance on how to develop in station areas while maintaining housing affordability and limiting displacement of existing residents. These studies also outline the role that anchor institutions, such as hospitals, colleges and universities, and large employers can plan in catalyzing transit-oriented development.
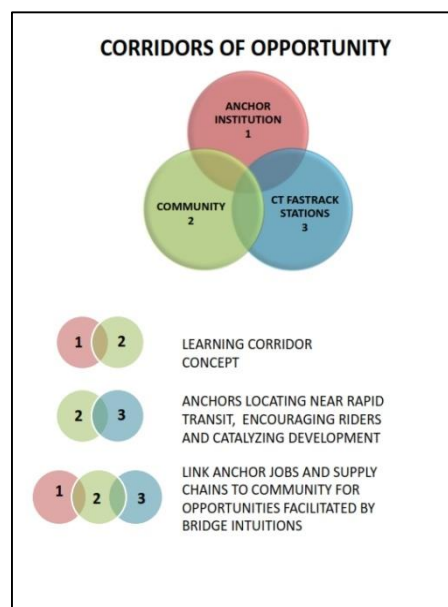
Figure 28: Corridors of Opportunity, Connecticut

In Connecticut, a collaboration which currently includes CRCOG, Capital Workforce Partners, the United Way of North Central Connecticut, LISC, Southend Institutions Neighborhood Alliance, and other partners is working on the formulation of a *Corridors of Opportunity* initiative for the CT*fastrak* corridor. This initiative seeks to link low and moderate income populations to new employment opportunities, and is based on similar initiatives in other U.S. cities.   The goal is to support partnerships, investments, and projects which will ensure that the opportunities generated by the new transit investment benefit not just the affluent, but also extend to those most in need.

Figure 29 below shows the location of the region's major anchor institutions, which are expected to play a key role in station area development. In Massachusetts, the majority of the anchor institutions are located in RCAP/ECAPs which can lead to an increase in labor market engagement and an increase in the opportunities overall. In Connecticut, some of the anchor institutions are located outside of RCAP/ECAPs making transportation to existing institutions, institutional expansion into RCAP/ECAP station areas, and/or the development of affordable housing close to new job opportunities important

to increasing opportunities for the region's low-income residents. The ***Corridors of Opportunity*** initiative discussed above will help address some of these issues. Circulator bus service that is already planned from CT*fastrak* to major anchor institutions and employers will also help expand the access of lower income residents to existing and new jobs.
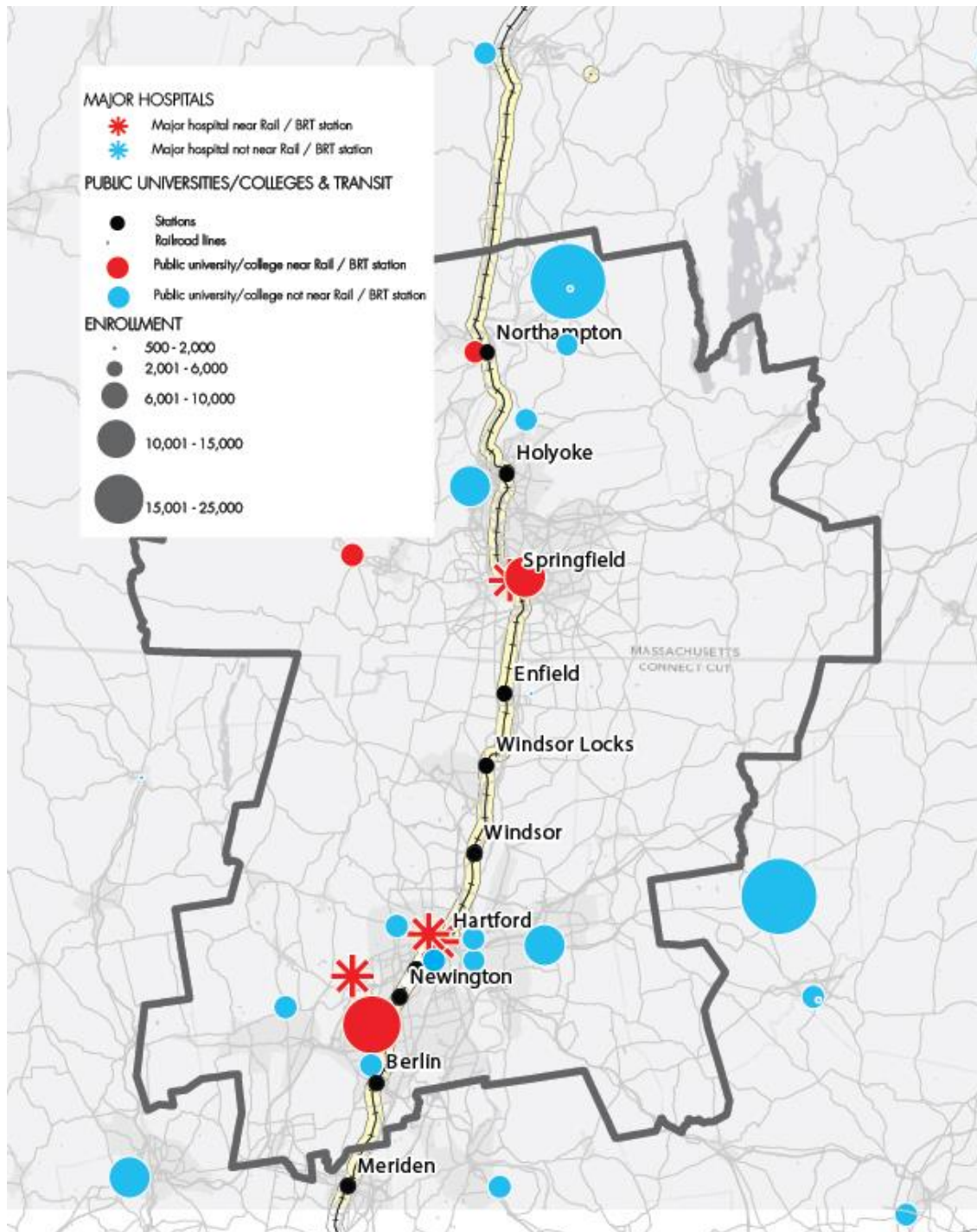

Figure 29: Anchor Institutions in the SKC

Economic Development Investment—Including TOD, Business Investment, and Brownfields Remediation	Location	In a Racially/Ethnically Concentrated Area of Poverty? (Y/N)	In a High Opportunity Area? (Y/N)	Likely or projected impact of investment on the place and the current residents of these places?
TOD Planning and Development in New Haven-Hartford-Springfield Rail Project Station Areas (CTDOT, Municipalities, CRCOG, PVPC)	SKC stations in Berlin, Newington, West Hartford, Hartford, Windsor, Windsor Locks, and Enfield, CT and Springfield, MA	Y but also outside of R/ECAPs	In both high and low opportunity areas	TOD development will revitalize urban neighborhoods, provide low-income residents with new job and affordable housing opportunities close to commuter rail service, and remediate and reuse brownfields.
TOD Planning and Development in CT*fastrak* Bus Rapid Transit Station Areas (CTDOT, Municipalities, CRCOG)	Stations in New Britain, Newington, West Hartford, and Hartford	Y but also outside of R/ECAPs	In both high and low opportunity areas	TOD development will revitalize urban neighborhoods, provide low-income residents with new job and affordable housing opportunities close to bus rapid transit service, and remediate and reuse brownfields.
Massachusetts State Data Center (State of MA--$110 million)	Springfield, MA	Y	N	The data center has provided 100 new jobs and will assist communities with IT support.
Caring Health Center (Caring Health Center--$20 million)	Springfield	Y	N	The Center is the only community health center in the City of Springfield and provides services to immigrant and other low-income populations.
Baystate Medical Center Expansion (Baystate Medical Center--$296 million)	Springfield	Y	N	The hospital expansion has provided new jobs as well as new and expanded emergency and medical facilities available to all residents
MassMutual Expansion (MassMutual Financial Group--$59 million)	Springfield, MA	Y	N	The expansion created 250 new jobs.

Economic Development Investment—Including TOD, Business Investment, and Brownfields Remediation	Location	In a Racially/Ethnically Concentrated Area of Poverty? (Y/N)	In a High Opportunity Area? (Y/N)	Likely or projected impact of investment on the place and the current residents of these places?
MGM Springfield (MGM Resorts International--$800 million)	Springfield, MA	Y	N	The proposed casino resort would provide 2-3,000 new jobs at a range of skill levels.
Village Hill Northampton (City of Northampton and private partners--$75 million)	Northampton, MA	N	N	This residential, commercial and light industrial project has resulted in construction jobs, permanent light industrial jobs, and a mix of affordable and market rate housing.
Roger L. Putnam Vocational-Technical Academy (City of Springfield/State of MA--$114 million)	Springfield, MA	Y	N	This new school provides low-income students with updated vocational-technical facilities for career and job training.
Jackson Laboratory, UConn Health Center (Jackson Laboratory/ State of CT--$1 billion, of which $291 million is state dollars)	Farmington, CT	N	Y	CT*fastrak* will run a circulator bus to this facility, expanding jobs access from region's lower income neighborhoods. Also new affordable housing is planned for Farmington (see next section).
UConn Hartford Campus (UConn)	Hartford, CT	Y	N	Relocation of UConn Hartford Campus from West Hartford to Downtown Hartford will improve access for lower income City Residents, and support downtown revitalization.
Connecticut TOD Pre-Development and Acquisition Fund (Partnership of State of Connecticut, Connecticut Housing Finance Authority and LISC--$15 million)	Stations in Berlin, New Britain, Newington, West Hartford, Hartford, Windsor,	Y but also outside of R/ECAPs	In both high and low opportunity areas	Fund will catalyze TOD development, which will revitalize urban neighborhoods, provide low-income residents with new job and affordable housing

Economic Development Investment—Including TOD, Business Investment, and Brownfields Remediation	Location	In a Racially/Ethnically Concentrated Area of Poverty? (Y/N)	In a High Opportunity Area? (Y/N)	Likely or projected impact of investment on the place and the current residents of these places?
	Windsor Locks, and Enfield, CT			opportunities close to commuter rail service, and remediate and reuse brownfields.
MetroHartford Brownfields Program (CRCOG, EPA, CT DECD--$1.55 million)	Capitol Region of CT with focus on NHHS Rail and CT*fastrak* Corridors	Y but also outside of R/ECAPs	In both high and low opportunity areas	Site assessment and remediation will support clean-up and redevelopment of contaminated sites, many of which are in low-income neighborhoods

Major Housing Investments

Because of the intersection of race, ethnicity and poverty, creation of affordable housing is likely to have the greatest impact on access to opportunity and eradication of segregation in the SKC. In Connecticut, for example, of the municipalities that have not met the 10% affordable threshold required by the State's Affordable Housing Appeals Act,[109] 98% (136 of 169) are municipalities that are disproportionately non-Hispanic White compared to the state as a whole (i.e. greater than 71% non-Hispanic White).[110] Adding affordable housing in the communities with disproportionately non-Hispanic White will promote integration and give greater access to opportunity.

The recently launched Massachusetts Rural Housing Initiative seeks to improve and create housing opportunities in rural communities—which includes more than half of the communities in the Pioneer Valley region under their definition of rural—by identifying policy, program, and legislative barriers. The Initiative hopes to release a white paper with recommendations and hold a regional forum in late 2014.

Similarly, the SKC region's central cities need more middle-to-upper income households to achieve the economic diversity necessary to stabilize the housing market in many of their neighborhoods. Currently, a high percentage of the public funds made available from the State of Connecticut, Massachusetts or HUD for neighborhood revitalization and housing developments require income-restricted housing as a condition of receipt of these funds or entail other restrictions that are good practice in many instances. However, in the central cities of this region they serve as one more barrier to attracting an economically diverse population to urban neighborhoods and to increasing home-ownership rates. Creating housing opportunities for middle-to-upper income households in certain targeted areas of the SKC's central cities, such as areas of economic distress, should be considered as offering the same public benefit as creating income-restricted housing in "areas of opportunity" outside of our central cities.

In the Pioneer Valley, approximately half of the planned housing investments will be built in areas of opportunity and away from racially and ethnically areas of concentrated poverty. Because these

[109]C.G.S. § 8-30g
[110] Data on race from household population Census 2010 SF2 PCT5.

investments either consist of mixed income or affordable housing, they will have a positive impact on equity. While the planned housing investments for existing areas of racially and ethnically concentrated areas of poverty mostly consist of mixed income or affordable housing, they are expected to have a positive effect on these areas due to the quality and resultant management of these projects. The Cities of Chicopee, Holyoke, and Springfield all desire more housing investments in the form of market rate housing but the weak housing markets in these communities act as a barrier for private market investment. Affordable housing or, to some extent, mixed income housing is currently the only financially feasible form of housing investment in the Pioneer Valley's largest cities unless the state and federal government provide more funding opportunities for market-rate development.

The Connecticut portion of the SKC plans to develop more than 2,500 units of housing during the next several years. The majority of the affordable housing will be built in Hartford, a city that is home to several RCAP/ECAP neighborhoods. Nearly 1,000 new units are planned in downtown Hartford alone. Apartments are considered key to revitalizing downtown Hartford, and several of Hartford's projects will be mixed-income. For example, three projects accounting for 775 units will be an 80% market rate/20% affordable mix. The approximately 1,500 apartments planned for suburban communities will help expand housing type diversity in communities that are still largely single-family, bedroom communities. However, it is unclear how many of these units will actually serve households earning below 80% AMI. Affirmative steps to adopt inclusionary zoning regulations, such as those being developed in several suburban communities under the HOMEConnecticut Program, will be necessary to provide for a greater mix of housing costs in higher opportunity areas.

Connecticut Summary

Housing Investment (Project Name, Developer(s), and Estimated Cost)	Location	In a Racially/Ethnically Concentrated Area of Poverty? (Y/N)	In a High Opportunity Area? (Y/N)	Likely or projected impact of investment on the place and the current residents of these places?
Liberty Gardens--10 apartments for child-welfare involved families as well as office space and activity rooms on first floor (Chrysalis Center, State of CT, City of Hartford--$4.4 million)	Hartford, CT	Y	N	Will support neighborhood revitalization and stabilization of families
Center Street Apartments II, Manchester, 10 units of supportive housing and first floor office space (CHR Capital Inc.--$7.6 million)	Manchester, CT	Y	N	Will support neighborhood revitalization and provide housing for people with special needs and veterans
HOMEConnecticut Planning Grants to help communities create Incentive Housing Zones for Affordable Housing(CT OPM and Municipalities-$60,000--$20,000 per municipality)	Andover, Enfield, and Windsor Locks CT	Y but also outside of R/ECAPs	In both high and low opportunity areas	Will create zoning regulations that permit affordable housing development
Heritage Glen, renovation of an existing mixed-income multifamily property, 68 units with 31 reserved for families at 60%	Farmington, CT	N	Y	Project important to maintaining existing affordable housing in higher-income suburban location

Housing Investment (Project Name, Developer(s), and Estimated Cost)	Location	In a Racially/Ethnically Concentrated Area of Poverty? (Y/N)	In a High Opportunity Area? (Y/N)	Likely or projected impact of investment on the place and the current residents of these places?
AMI (Metro Realty Group, State of CT-$1.4 million from State and $1.7 from developer)				
390 Capitol Avenue, Hartford, renovation of former office building to 112 units with 23 reserved for households at 60% of AMI (Dakota Partner, State of CT--$5 million from State and $18 million in non-state funds)	Hartford CT	Y	N	Project will create transit-oriented, mixed income housing opportunities near Union Station, terminus of CT*fastrak* bus rapid transit, supporting revitalization of the Frog Hollow neighborhood
Sheldon Wyllys, Hartford , rehabilitation of 107 affordable units for families at 60% AMI (Sheldon Oak Central, State of CT--$4.613 million from State and $1.66 million in non-state funds)	Harford CT	Y	N	Project will preserve affordable housing in proximity to downtown Hartford and walkable to the downtown Hartford employment center and transit services, supporting stabilization of the Sheldon/Charter Oak neighborhood

Following is a summary of rent ranges for planned projects, as compared to estimated affordable rents in the host community.

Summary of Planned Apartments in High Opportunity Municipalities in Connecticut[111]					
				Est. Affordable Rent[112]	
Municipality	Name of Project	# of Units	Rent Range	80% AMI 2BR-3BR	60% AMI 2BR-3BR
Windsor	2000 Day Hill Road	320	TBD	$1,404-1,748	$1,157-1,337
Windsor	Olde Windsor Station	130	$975-$2,300 (Studio-3BR)	$1,404-1,748	$1,157-1,337
Glastonbury	Flanagan's Landing	250	$1,000-$2,400 (Studio-3BR)	$1,404-1,748	$1,157-1,337
Simsbury	Eastpointe at Dorset Crossing	168	$1,350-$1,950 (Studio-2BR)	$1,404-1,748	$1,157-1,337
Simsbury	Simsbury Specialty Housing (subsidized for people with MS and the disabled)	48	starting at $988	$1,404-1,748	$1,157-1,337
Rocky Hill	Alterra	144	$1,375-$1,745 (1BR-2BR)	$1,404-1,748	$1,157-1,337
Bloomfield	Mallory Ridge	78	$1,300-$2,200 (1BR-3BR)	$1,404-1,748	$1,157-1,337
West Hartford	2432 at Bishops Corner	64	$1,260-$2,160 (Studio-2BR)	$1,404-1,748	$1,157-1,337
West Hartford Housing Authority	The Goodwin	47	starting at $1500 (1BR-3BR)	$1,404-1,748	$1,157-1,337
West Hartford	TBD--24 N. Main St.	18	TBD	$1,404-1,748	$1,157-1,337

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[111] Source of Data on Apartment Developments: "Tenants Welcome: Hartford, Suburbs Headed for Apartment Building Boom," The Hartford Courant, March 9, 2014.
[112] Connecticut Housing Coalition/CRCOG calculations based on Sec. 8-30g Connecticut General Statutes Guidelines

Massachusetts Summary

Housing Investment	Location	In a Racially/Ethnically Concentrated Area of Poverty? (Y/N)	In a High Opportunity Area? (Y/N)	Likely or projected impact of investment on the place and the current residents of these places?
Gordon H. Mansfield Veterans Village – 54 units of affordable rentals for veterans (Soldier On)	Agawam	N	Y	Will provide affordable housing option for veterans
Olympia Oaks – 42 units of affordable rental housing (HAP Housing)	Amherst	N	Y	Providing affordable units for families in a suburban high opportunity community.
Ames Privilege – 40 units of mixed income rentals	Chicopee	Y	N	
Chapin School- 43 units of new rental apartments for formerly homeless veterans	Chicopee	Y	N	
Kendall House – 38 Single Room Occupancy units	Chicopee	Y	N	
Cottage Square Apartments—50 affordable units (Arch Street Development)	Easthampton, MA	N	In both high and low opportunity areas	Will help maintain affordability of this growing community
Parsons Village – 38 units of affordable rentals	Easthampton	N	Y	

Windfields Family Apartments—80 units (Amhad Development Co.)	Hadley, MA	N	Y	Will provide affordable housing for families in a higher-income rural location
Library Commons – 55-unit complex that will be across street from Holyoke Public Library, with 19 market rate units and 36 low and moderate income units	Holyoke	Y	N	Will support downtown revitalization and provide housing for low to moderate income residents
Chestnut Park Apartments - Redevelopment of former Holyoke Catholic High School campus in downtown Holyoke into 55 affordable units (Chestnut Park LLC - $19 million)	Holyoke, MA	Y	N	Will support downtown revitalization and provide housing for low to moderate income residents
Stevens Memorial Senior Housing – 28 affordable units for seniors, with 4 fully accessible apartments (HAP Housing)	Ludlow	N	Y	Will provide housing for seniors in a downtown setting in a renovated historic building close to many services
Ludlow Mills Elderly Housing – 83 units for seniors (Winn Development)	Ludlow	N	Y	Will provide affordable housing for seniors in revitalized mill complex
Former Northampton Lumber Yard (256 Pleasant Street) – 50 new units (8 at	Northampton	N	Y	Create new family affordable housing, leverage downtown development, add commercial space and

30% AMI, 2 at 50% AMI, 40 at 60% AMI)				life to a key Northampton gateway and the Amtrak-oriented TOD.
129 Pleasant Street – 80 new units (16 at 30% AMI, 8 at 50% AMI, 24 at 60% AMI and 22 market rate) replacing 58 currently on-site	Northampton	N	Y	Replace decrepit SRO units with enhanced SROs, create additional low income and market rate micro-units, add commercial space and life to a key Northampton gateway and the Amtrak-oriented TOD.
Village Hill Northampton - 73 units (approximately 75% affordable) part of larger planned project of 207 units	Northampton	N	Y	Serve as the anchor for the redevelopment of a former state hospital in walking distance of downtown, create a mixed income and mixed-use neighborhood with some of highest ranges of housing, from homeless shelter to affordable apartments to high end housing.
Christopher Heights – 83 assisted living residence units (17 at 30% AMI, 26 at 50 or 60% AMI)	Northampton (Leeds)	N	Y	Desperately needed lower end market (50%) and affordable (50%) assisted living residence at Village Hill (see description above).
Leeds Veterans Housing Cooperative –44 new units (all affordable)	Northampton (Leeds)	N	Y	Serves veterans at risk of homelessness and adds more life to the US Veterans Administration Medical Center.

Concord Heights—104 rental units (First Resources Development Company)	Springfield, MA	Y	N	Will provide housing for low to moderate income residents near downtown Springfield
City View Commons II—144 Rental Units (First Resources Development Company)	Springfield, MA	Y	N	Will provide housing for low to moderate income residents near downtown Springfield
Cumberland Homes Apartments—76 Rental Units (Beacon Communities)	Springfield, MA	Y	N	Will provide housing for low to moderate income residents near downtown Springfield
Outing Park II – 114 apartments	Springfield	Y	N	Rehabilitation of existing apartments
Hunter Place Apartments – 80 apartments	Springfield	Y	N	Rehabilitation of existing apartments
Memorial Square Apartments – 56 apartments	Springfield	Y	N	Rehabilitation of existing apartments
Magazine St. Apts – 16 apartments	Springfield	Y	N	Will replace housing destroyed by 2011 tornado
Hill Homes Cooperative - # of units TBD	Springfield	Y	N	Will replace housing destroyed by 2011 tornado
The Quadrangle and Kenwyn – 60 units	Springfield	Y	N	Rehabilitation of existing apartments
Old Hill/Six Corners Homeownership Initiative, Springfield – Goal of 100 or more affordable	Springfield	Y	N	

homeownership units			
Brightside Campus for Elderly Housing – up to 80 units of affordable rentals	West Springfield	N	Y
Westhampton Woods Senior Housing – 8 units of affordable rental units for elderly (Hilltown CDC)	Westhampton	N	Y

Conclusions (Findings and Strategies)

Summary of Findings
The analysis above leads to the following conclusions:

The State and Federal Fair Housing laws provide protections and require affirmative actions to create access to all neighborhoods.
- Despite protections in the State and Federal housing laws, illegal housing discrimination remains a barrier to access to housing in a variety of locations.
- Discrimination complaints to both public and private entities reveal that disability and lawful source income are the two highest protected bases on which people are rejected from housing.
- In addition to individual acts of discrimination, systemic issues such as zoning, placement of public and subsidized housing, and the lasting effects of redlining in the mortgage market prevent access to areas of opportunity and prevent areas that are lower in opportunity from increasing their opportunity level.

The demographics of the SKC region reveal an expanding population of color, a decreasing White population, and the likelihood of a growing number of people with disabilities as the population ages.
- Between 1980 and 2010, the total population of color in the SKC rose 179% with Asians having the most dramatic rise in population while the population of non-Hispanic Whites fell by 8%. The total population of color rose from 11% to just over 27%.

- The number of people with disabilities increases as the population gets older with more people over the age of 65 reporting disabilities than people under the age of 65.

- The most frequent type of disabilities reported are mobility impairments followed by independent living and self-care impairments.

As a result of many factors, the SKC is severely segregated.
- The majority of people of color are concentrated in the region's urban areas with the suburban and rural areas having fewer people of color.
- The Springfield MSA has the third highest dissimilarity index in the country when considering White/Latino segregation while the Hartford MSA ranks number 12.
- People of color are severely isolated from one another and from Whites. Of the 110 communities awarded SCRPG Grants, the SKC's isolation index for Non-White/White ranks as the 4th highest of the grantees with Merrimack Valley in Massachusetts (.32) ranking ahead of it, and the Central Naugatuck Valley in Connecticut ranking below (.24).
- In the SKC, 11% of the communities have more than the predicted number of people of color. The other 89% have fewer than the predicted people of color. Only one community in the SKC has a value that is close to 1 and that is Manchester, CT which has a value of .99 The only community in Massachusetts that is close to fully integrated is North Amherst with a ratio of

1.04, although it has a much higher than predicted number of Asians, presumably because of the presence of the University of Massachusetts and its student population.

- Because of privacy concerns, it is difficult to determine if people with disabilities are segregated in the SKC. However, given that this population needs greater access to health care, it is likely that a large majority are living in Racially and Ethnically Concentrated Areas of Poverty (RCAP/ECAPs) near medical institutions.

As a result of the SKC region's segregation, African-Americans and Latinos have lower access to areas of opportunity than Whites.

- The SKC is home to 44 census tracts designated as Racially and Ethnically Concentrated Areas of Poverty (RCAP/ECAP). This is 13.5% of all census tracts in the region, one of the highest percentages of all of the communities receiving an SCRPG grant with only five communities ranking ahead of the SKC.
- RCAP/ECAP tracts are home to 9.5% of the total population living in the SKC. However, people of color are overwhelmingly concentrated in RCAPs/ECAPs with 25.1% of African-Americans and 34.3% of Latinos living in an RCAP/ECAP. In total, 26.3% or more than 1 in 4 of the region's non-White population lives in an RCAP/ECAP.
- Whites have greater access to high performing schools, neighborhoods with high labor market engagement, jobs, and healthy environments than African-Americans and Latinos without regard to income.
- White children have better access to opportunities than children of color, excluding Asian children who show levels of access to opportunity similar to or higher than Whites.
- Of particular importance is the access of children to high performing schools. Asian children have the greatest access to high performing schools with Latino children having the least access.

Poor African-Americans and poor Latinos have the least access to areas of opportunity.

- When looking at the access to opportunities of lower income households, poor Whites' access to higher opportunities was 22% lower than all Whites, while access to higher opportunities for poor African-Americans was 28% lower than all African-Americans and poor Latinos' access was 30% lower than all Latinos.
- While poor White children's access to higher opportunities was on average 19% lower than all White children, poor African American children's access was 24% lower than all African American children and poor Latino children's access was 22% lower than all Latino children in these categories.

Segregation and inequities in access to opportunities are exacerbated by the current placement of public and subsidized housing.

- Affordable housing units are disproportionately located in RCAPs/ECAPS.

Investments in infrastructure, housing, transportation, and economic development can ameliorate the unequal access to opportunity that exists in the SKC.

- Investments in infrastructure, such as rapid transit systems, rail service, highway maintenance, bike and pedestrian facilities, broadband service, and water and sewage treatment facilities can

improve the quality of life of the region's residents, promote integration, and make the SKC more economically competitive.

- Infrastructure investments in RCAP/ECAP communities can result in raising the level of opportunity in those areas from low opportunity to moderate or high opportunity. In addition, some types of infrastructure investments in areas with the lowest ratio of actual to predicted share of people of color may increase the population of color living in that region and thus decrease the levels of segregation.
- Economic development investments will change the demographics of the SKC and provide greater access to opportunity if the jobs brought in or created offer a living wage with appropriate benefits, increase employment and job training opportunities for low-income communities and communities of color, are located in areas easily accessible by public transportation, do not displace residents from low-income communities or communities of color, and do not contribute to urban sprawl.
- Because of the intersection of race, ethnicity and poverty, creation of affordable housing is likely to have the greatest impact on access to opportunity and eradication of segregation in the SKC.
- As a result, the SKC region's central cities need more middle-to-upper income households to achieve the economic diversity necessary to stabilize the housing market in many of their neighborhoods. Creating housing opportunities for middle-to-upper income households in certain targeted areas of the SKC's central cities, such as areas of economic distress, should be considered as offering the same public benefit as a creating income-restricted housing in "areas of opportunity" outside of our central cities.

Strategies to Create Access to Existing Areas of Opportunity

In **Massachusetts**, the areas of highest opportunity are: Amherst, Belchertown, East Longmeadow, Hadley, Hamden, Longmeadow, Monson, Northampton, Pelham, South Hadley, Westfield, Wilbraham.
In **Connecticut**, the areas of highest opportunity are: Avon, Berlin, Burlington, Canton, East Granby, Farmington, Glastonbury, Granby, Marlborough, Rocky Hill (parts), Simsbury, South Windsor (parts), Southington (parts), and Windsor (parts).   There are several obstacles that prevent access to these existing areas of opportunity. The following table summarizes the obstacles to access to existing areas of opportunity as well as strategies to overcome these obstacles. The strategies listed below depend on adequate financial resources and the commitment and cooperation of local, regional, and state officials to address the issues raised here. Without financial resources and the commitment and cooperation of the people and institutions listed below, all of the people living in the SKC will not have equitable access to opportunity and the region's demographics will show little change.

Obstacles to Access to Existing Area of Opportunity	Strategies to Overcome Obstacles	Responsible Party
Land or development cost	- Amend local zoning laws to allow multifamily housing by-right or by special permit.	- Municipalities
Zoning/land use	- Provide targeted funding to regional planning agencies (RPO's) for housing planning activities to enhance their ability to provide technical assistance to their member communities. - Identify technical assistance gaps and provide needed housing information to municipal staff, elected officials and residents. - Hold regional workshops and trainings on affordable and fair housing topics. - Provide technical assistance and educational/outreach assistance on multi-family zoning. - Provide zoning incentives to developers who include a percentage of accessible units within their proposed residential developments. - Develop or mandate the inclusion of a certain percentage of accessible units. - Amend local zoning to allow multifamily housing by-right or by special permit.	- State and federal agencies - RPOs - Municipalities
Lack of affordable housing	- Advocate to ensure all planning documents in the SKC address fair housing issues and affirmatively further fair housing. - RPO's will promote fair housing planning in all municipal and regional level plans subject to their review and will assess whether proposed policies and programs will have a disproportionate impact on protected classes. - Local and regional non-profit fair housing agencies will review all municipal and regional level plans and review whether proposed policies and programs will have a disproportionate impact on protected classes.	- Municipalities - Non-profit fair housing agencies - State and federal agencies - State legislators - RPOs

Obstacles to Access to Existing Area of Opportunity	Strategies to Overcome Obstacles	Responsible Party
Lack of affordable family housing	- Same strategies as above. - Require all affordable housing managers and developers to keep data on location of housing and tenant demographics. - Use incentives to encourage developers to create affordable housing for families in areas of higher opportunity. - Create additional safe and affordable housing for families that is lead safe by fully funding lead abatement programs.	- State and federal agencies
Community opposition to affordable housing and housing for people with disabilities	- Ongoing training for municipalities, elected officials and key stakeholders on legality of rejecting affordable housing and housing for people with disabilities based on community opposition. - Explain economic benefits of housing diversity in public outreach efforts. - Increase funding for fair housing non-profits and government agencies to support their advocacy efforts to ensure access to affordable housing in higher opportunity areas.	- Nonprofit fair housing agencies - Municipalities - State and Federal Agencies
Mobility of potential residents	- Regional transportation planning that gives people greater access to areas of opportunity and fully integrates the basic principles of environmental justice into all MPO planning programs and activities. - Mobility counseling of residents who wish to move. - Create community supports and networks that assist new residents in connecting to their new communities. - Affirmative fair housing marketing. - Provide ongoing counseling to residents who have moved out of low opportunity areas.	- Non-profit fair housing agencies - RPOs

Obstacles to Access to Existing Area of Opportunity	Strategies to Overcome Obstacles	Responsible Party
	- Financially support efforts by area fair housing and affordable housing non-profits to educate renters and homebuyers on their fair housing rights.	
Lack of access to public transportation	- Regional transportation planning that gives people greater access to areas of opportunity. - Create criteria for TOD housing development that does not displace current residents while at the same time promoting integration.	- Municipalities - State and federal agencies - RPOs
Private discrimination, such as steering/lending discrimination	- Ongoing outreach to local landlord associations to seek their input and involvement in fair housing education activities. - Financially support efforts by area fair housing and affordable housing non-profits to educate renters and homebuyers on their fair housing rights. - Promote legislation that would require area lenders to ensure that first-time buyers of rental property take a landlord workshop. - Ongoing training for municipalities, elected officials and key stakeholders on common/egregious fair housing violations, such as landlords refusing to rent to housing choice voucher holders or families with children. - Ongoing outreach to local landlord associations to seek their input and involvement in fair housing education activities. - Ongoing outreach to real estate agents as well as local and regional real estate associations to seek their input and involvement in fair housing education activities. - Increase funding for fair housing non-profits and government agencies to support their advocacy efforts as well as for monitoring and reporting fair	- Non-profit fair housing agencies - State and federal agencies - State legislators

Obstacles to Access to Existing Area of Opportunity	Strategies to Overcome Obstacles	Responsible Party
	housing violations, such as through their testing programs.	
Residency preferences	- Require housing providers to review all municipal and regional level plans and review whether proposed residency preferences will have a disproportionate impact on protected classes. - Require affirmative fair housing marketing.	- Non-profit fair housing agencies - State and federal agencies - State legislators
Lack of accessible housing	- Ensure that developers and builders of new multifamily housing meet the State and Federal FHA's requirements regarding the inclusion of accessible units. - Provide mobility counseling to people needing accessible housing on options that may be available. - Create public transportation that gives access to medical facilities and social services.	- State and federal agencies - Municipalities - Nonprofit fair housing agencies
Lack of supportive housing	- Provide funding and incentives for supportive housing in higher opportunity communities; - Provide mobility counseling to people needing supportive housing on options that may be available. - Create public transportation that gives access to medical facilities and social services.	- Non-profit fair housing agencies - State and federal agencies - State legislators

Goals and Strategies for RCAPs/ECAPs

In **Massachusetts**, RCAPs/ECAPs are located in Springfield, Holyoke, Chicopee (parts) and West Springfield (parts). In Connecticut, RCAPs/ECAPs are located in Hartford, East Hartford, New Britain, Bristol, Manchester, Bloomfield (parts) and Enfield (parts). The following tables summarizes the conditions that create a lack of opportunity and strategies to overcome these conditions.

Conditions Creating Lack of Opportunity	Strategies to Overcome Conditions	Responsible Party
High concentrations of people in poverty	- Ensure all planning documents in the SKC address fair housing issues and affirmatively further fair housing.	- Non-profit fair housing agencies

Conditions Creating Lack of Opportunity	Strategies to Overcome Conditions	Responsible Party
	- RPO's will promote fair housing planning in all municipal and regional level plans subject to their review and will assess whether policies and programs will alleviate racial, ethnic, and economic segregation.	- State and federal agencies - State legislators - RPOs
Segregation	- Ensure all planning documents in the SKC address fair housing issues and affirmatively further fair housing. - RPO's will promote fair housing planning in all municipal and regional level plans subject to their review and will assess whether proposed policies and programs will alleviate racial, ethnic, and economic segregation.	- Non-profit fair housing agencies - State and federal agencies - State legislators - RPOs
Poor performing schools	- Increase resources, affordability and availability of high quality early childhood programs and teachers, including pre-kindergarten and programs for infants and children ages 0-3 in the Knowledge Corridor. - Ensure that early childhood education is seen as a vital part of a sustainable, long-term workforce and economic strategy for the region. Ultimately, ensure universal pre-kindergarten and widespread access to programs for infants and children ages 0 – 3.	- State and federal agencies - State legislators - Municipalities
Inadequate access to jobs that pay a living wage	- Regional transportation planning that ensures greater access of people living in RCAP/ECAPs to sustainable employment. - Increase attainment of degrees and stackable credentials to increase graduates' work readiness, job placement and earnings. - Increase alignment of educational and workforce training programs with manufacturing's specific needs, while ensuring that workers have flexible skills and training that allow them to adapt with a changing industry. - Increase graduates' work readiness through both soft skill improvement	- Municipalities - State and federal agencies - State legislators - RPOs - Regional employment and workforce boards

Conditions Creating Lack of Opportunity	Strategies to Overcome Conditions	Responsible Party
	and industry-specific training. Improve coordination of manufacturing-specific workforce and business support initiatives across the region to expand effective initiatives, minimize redundancy and make the most of available resources. - Increase alignment of educational and workforce training programs with health care employers' specific needs, while ensuring that workers have flexible skills and training that allow them to adapt with a changing industry.	
Lack of labor market engagement	- Same as above. - Do a detailed employment analysis in planned station areas to identify major employers, journey to work patterns of existing employees, and potential for job expansion. - Create a detailed analysis of the role that the region's anchor institutions can play in leading transit oriented development through expansion/relocation of facilities into station areas, creation of new partnerships between research hospitals and universities, and analysis of supply chains to determine opportunities for location/expansion of supportive businesses in the corridors. - Analyze public transit access to needed services like day care, health care, and social services.	- Municipalities - State and federal agencies - State legislators - RPOs - Regional employment and workforce boards
Unhealthy living environments including food desserts, lead paint in housing, and poor living conditions	- Include access to healthy food outlets in all planning documents including economic developments. - Fully fund lead paint abatement programs. - Increase inspections and monitoring of housing to ensure safe living conditions.	- Municipalities - State and federal agencies - State legislators - RPOs - Nonprofits focused on food security

Conditions Creating Lack of Opportunity	Strategies to Overcome Conditions	Responsible Party
	- Licensing of landlords to ensure that they know and understand their duties and obligations under the landlord/tenant and fair housing laws.	
High concentrations of affordable housing with little market rate housing	- Leverage major public and private investments to create market rate housing opportunities. - Fund programs that aim to attract middle to upper income households to targeted areas. - Research and implement as appropriate various tax, incentive and financing strategies to revitalize housing markets. - Identify and map major assets (cultural, historical, recreational), major employment centers, and anchor institutions within one-half mile of public transit stations. - Create criteria for TOD housing development that does not displace current residents while at the same time promoting integration.	- Municipalities - State and federal agencies - State legislators - RPOs - For-profit and nonprofit developers
Old or inadequately maintained infrastructure	- Develop equity criteria for funding allocations and investments for both public and private projects in concert with RCAP/ECAPs to ensure that their priorities are addressed. - Prioritize infrastructure projects that will increase access, affordability, mobility, and employment opportunities for low-income communities and communities of color. - Establish performance measures to ensure that new infrastructure projects are targeting areas with the poorest quality infrastructure (a scoring system of current infrastructure may help make these decisions). - Work with community groups and local governments to develop leadership capacity of representatives	- Municipalities - State and federal agencies - State legislators - RPOs

Conditions Creating Lack of Opportunity	Strategies to Overcome Conditions	Responsible Party
	from communities of color and low-income communities to serve on boards, commissions.	
Private discrimination, such as steering/lending	- Ongoing outreach to local landlord associations to seek their input and involvement in fair housing education activities. - Financially support efforts by area fair housing and affordable housing non-profits to educate renters and homebuyers on their fair housing rights. - Ongoing training for municipalities, elected officials and key stakeholders on common/egregious fair housing violations, such as landlords steering housing choice voucher holders or families with children. - Ongoing outreach to local landlord associations to seek their input and involvement in fair housing education activities. - Increase funding for fair housing non-profits and government agencies to support their advocacy efforts as well as for monitoring and reporting fair housing violations, such as through their testing programs. - Increase mobility counseling for residents of RCAPs/ECAPs who wish to move to higher opportunity areas.	- Non-profit fair housing agencies - State and federal agencies - State legislators - RPOs

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