

Key Findings Summary

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August 2025



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We gratefully acknowledge the advisors highlighted in bold for their leadership in raising funds for this project.

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A message from Keith Fairey, Way Finders' President & CEO

Imagine if the cost of your housing jumped 40% in three years.

How would that change your life? What would you have to give up? Would you have to take on—a second job, a housemate? Would you have to move? Would you face eviction? Homelessness?

For many in western Massachusetts, these are not hypothetical questions. Between 2021 and 2024, rents increased by 35% across the region, and by 40% in Hampden County. For anyone heavily burdened by the cost of housing, the stress it brings can be overwhelming. You may fear the unexpected—car repairs, illness, reduced hours at work. You may face impossible choices—between paying for rent or medication or food—with no good answers.

The solution is clear: Build more housing for all incomes and of all sizes.

To stabilize our housing market, western Massachusetts urgently needs to build tens of thousands of affordable and market rate apartments and homes by 2035. Expanding housing supply will allow people to find housing that fits their budget and will reduce the extreme housing competition that drives up housing costs.

These are but a few data points from our 2025 western Massachusetts housing study—Building Homes, Building Futures—that we created in partnership with the UMass Donahue Institute. It builds on our groundbreaking housing study we instigated together in 2020, which was the first deep dive of our region's housing needs and opportunities.

We have seen firsthand how data can drive change. Such research guides the work we do to close the housing supply gap, both in policies and programs. It elevates conversations and prompts actions. Of note, the 2020 housing study inspired us to convene a regional advocacy effort—the Western Massachusetts Housing Coalition—to foster a unified voice around housing production and preservation. The coalition quickly grew to include nearly 50 organizations, who together spoke up for our region's needs when the legislature and governor drafted what became the state's 2024 [Affordable Homes Act](#), the largest in Massachusetts' history.

Where will this updated housing study take us?

Our greatest hope is for the data and tools to inspire local action! Because while the state can make funding available and drive policy changes, housing action also happens at the local level—at town meetings, planning board meetings, public hearings for zoning changes, and more. Residents like you can show up and say “Yes.” Bring your neighbors! And help us build housing at the speed and scale needed for the strength and vitality of our communities.

For quick access to data about your community, visit the online [Housing Data Explorer dashboards](#) we created to accompany the full report. They can help communities and residents, along with housing advocates and developers, take steps to increase housing.

Introduction

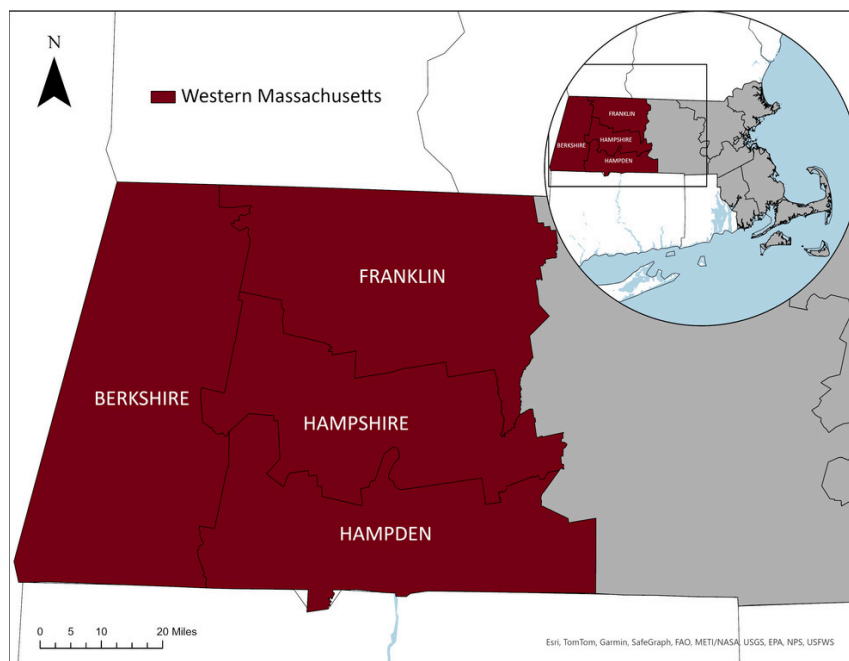
Why housing—and housing data—matters

Right now, communities in western Massachusetts are facing serious housing problems. That's why clear, local housing data is more important than ever. The Building Homes, Building Futures study answers that need by giving an updated, comprehensive look at housing in all four counties—Berkshire, Franklin, Hampden, and Hampshire. It builds on past reports^{1,2} and gives everyone an opportunity to learn about the state of housing across the region and in their community, so that they can make informed decisions and take action to support a local housing vision. This document provides key highlights from the full report.

Housing is the foundation of strong communities and growing local economies.

It shapes how people live, work, learn, and stay healthy. A safe, stable home helps students do better in school, helps adults keep steady jobs, and improves health and well-being. When we build more housing in smart, intentional ways, the whole region benefits. It creates jobs, supports local businesses, and brings in more money for cities and towns. These benefits go beyond one household—they help the whole community grow and succeed.

Here in western Massachusetts, our housing needs are different from other parts of the state. That's why local data is so important. This study shows where we're making progress, where we still have work to do, and how we can build a stronger, more equitable economy for everyone in the region.



This report comes at a critical time.

The housing crisis is growing, with more people looking for homes, rising housing costs, and not enough resources to meet needs. Families and towns are feeling the pressure. At the same time, the state has made housing a top priority—by developing the first statewide housing plan (“[A Home for Everyone](#)”), inviting creative new policy proposals to build more (“[Building for Tomorrow](#)”), and proposing an unprecedented \$5.2 billion through the [Affordable Homes Act](#).

The state can make funding available and create major policy changes. But housing action also happens at the local level. We need to be ready to meet this moment in our communities. This report highlights where we are now and can help support making smart, informed plans for housing solutions that fit your community.

This document provides key takeaways from the full report. It’s organized into three parts:

- An overview of current housing needs and what drives them;
- The current state of housing in western Massachusetts; and
- How housing can have larger impacts on our communities.

We invite you to explore these highlights—and we encourage you to review the [full report](#) in more detail and to use the [interactive data dashboards](#) to find information specific to your community. We hope the study and tools can help community leaders, advocates, and residents make informed housing decisions that match the unique needs of each place.



Parsons Village, Way Finders’ development, Easthampton

The state of housing in western Mass: people

Population and opportunity are closely linked in a feedback loop: Who is here shapes housing needs, and the available housing shapes who can live here. This dynamic is critical to understanding—and planning for—the region’s housing future.

Population and housing

A key factor to understanding housing demand is looking at who already lives here, and how that might change over time: understanding population and population trends. Population projections in western Mass from 2020 to 2035 are expected to show declines across all four counties ([Figure 38](#)).*

| County | Expected decline from 2020 to 2035 |
|-----------|------------------------------------|
| Hampden | -3% |
| Hampshire | -2% |
| Berkshire | -6% |
| Franklin | -6% |

Population growth is important for thriving communities. Many state and federal grant programs are tied to population size, which means communities with shrinking populations may receive fewer resources. Yet in rural areas, infrastructure needs are often higher, not lower. A spread-out geography means longer road networks, greater distances between homes and services, and increased costs for water, sewer, and utilities.

Population decline also affects local economies. A shrinking tax base can limit funding for schools and public services. Meanwhile, slower growth in the working-age population can create labor shortages that strain local employers and hinder economic development.

Demographic shifts are adding complexity. One of the most significant trends is the region’s aging population. Across all four counties, the share of residents aged 65 and older is rising, expected to increase from one in five residents (20%) in 2020 to a projected one in four residents (26%) in 2035. In Franklin County, people over 65 will grow to an estimated one in three residents (32%) by 2035 ([Figure 37](#)). An older population may have different housing needs, including accessibility features and smaller, lower-maintenance homes. Aging in place also affects the housing market by keeping homes for growing families off the market.

**Clicking on a figure or table link opens the full study in a browser window and delivers you to the page that data appears in.*

Paying for housing—the picture for renters

Although housing prices and rents are lower in western Massachusetts compared to eastern Massachusetts, household incomes in the region are also lower, so housing is not necessarily more affordable for the people who live here.

The burden of rising housing costs falls most heavily on renters, and most lower-income households in the region are renters ([Table 2](#)). In 2023, 36% of renters earned less than \$25,000—meaning one in three households can only afford to pay \$625 per month in rent ([Table 2](#)).

Not many apartments are available at that price and many require federal or state rental assistance to stay stably housed. Rents have also increased in the past few years—between January 2021 and October 2024, rents in Berkshire and Hampshire counties increased 35% and rents in Hampden County increased 40% in the Zillow Observed Rent Index ([Figure 8](#)).

As a result, renters in the region are struggling. About half of all renters spend more than 30% of their income on housing costs—rates higher than Massachusetts as a whole—and 24% are severely cost-burdened ([Appendix B, Table 12](#)). Lower-income renters are hit particularly hard—with 78% of renter households earning between \$10,000 and \$19,000 experiencing housing cost burdens, while just 10% of renter households earning more than \$75,000 are cost-burdened ([Appendix B, Table 13](#)).

Understanding cost burden is important, as the more money households spend on housing, the less they have left for other basic needs like food, transportation, healthcare, or savings. This can lead to financial stress, housing instability, and fewer opportunities to build long-term security.

Just as there are uneven impacts across income, there are uneven impacts across race and ethnicity. Black and Hispanic renters are more likely to be housing cost-burdened (52% Black, 50% Hispanic) compared to white renters (47%) ([Table 6](#)).

The mismatch between what a household can pay and the cost of rent has resulted in increased housing instability. The annual number of executed legal evictions has increased from 2021 to 2023 ([Figure 11](#)), with rates in Hampden County and Berkshire County both exceeding the state average ([Figure 10](#)). Experiencing eviction can have lasting, negative impacts for a household, leading to homelessness, financial instability, health or mental health issues, and creating barriers to housing or employment.

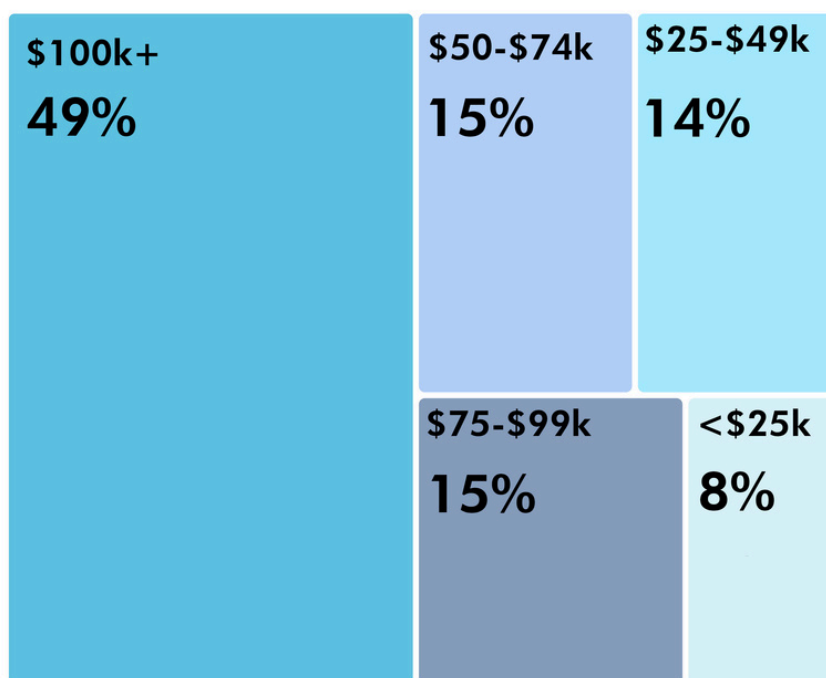
What does “affordable” mean?

The U.S. Department of Housing and Urban Development defines housing affordability as spending no more than 30% of a household’s gross income on rent or mortgage.³ Households spending more than this are “cost-burdened.” Households who spend more than 50% of their income on housing costs are “severely cost-burdened.” We use the same definitions here.

Paying for housing—the picture for homeowners

Homeowners and prospective homeowners in our region are experiencing challenges as well. While home prices in western Massachusetts are lower than in many other parts of the state, local incomes are lower—across all racial and ethnic groups—making homeownership unaffordable for most residents ([Figure 21](#)). Since 2014, home sale prices have climbed 33% in our region, nearly matching the statewide increase of 34% ([Figure 2](#)). Today, households with incomes of \$100,000 or more own nearly half of all the homes in the region—far beyond the median household incomes of below \$80,000 ([Table 17](#)). Homeownership is simply unattainable for the vast majority of households across all four counties.

Owner households in western Massachusetts by income, 2023



Homeownership can provide housing stability and an opportunity for households to build equity. The ability to purchase a home also results in lower rates of cost burdened owner—26% across all four counties ([Figure 19](#)). Foreclosures have also declined considerably from a peak in 2016, although Hampden County and Springfield still have the highest foreclosure rates in the state ([Figures 5, 6](#)).

Homeownership is especially out of reach for households of color. In Hampden County, 72% of Hispanic households and 56% of Black households rent their homes, compared to 72% of white households who are homeowners ([Table 25](#)).

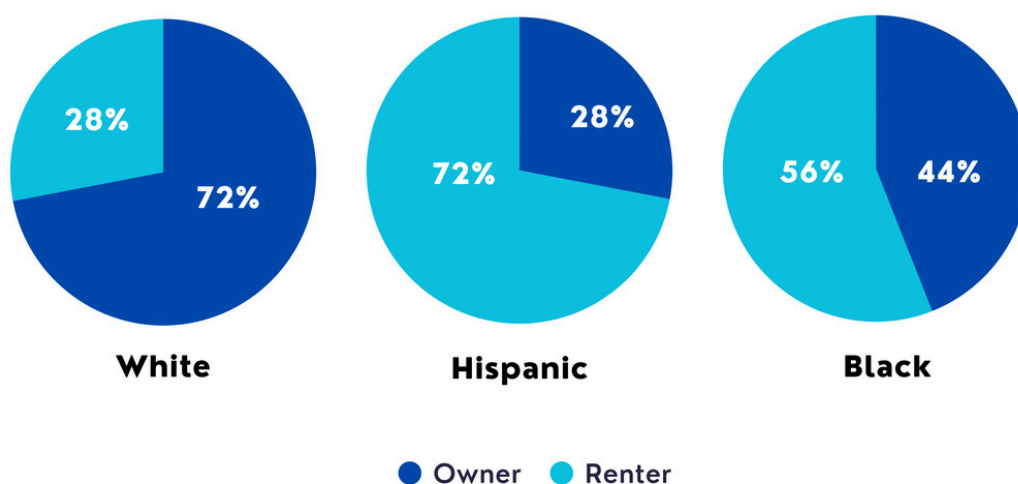
Where people live matters

Housing is not just about units, but about the people who live there—and where people can choose to live.

The Pioneer Valley remains one of the most racially segregated regions in the country. Black and Hispanic residents are often separated from white residents in where they live. Asian residents also experience segregation, though to a lesser extent. In Berkshire County, patterns of segregation are present as well, but generally not as severe ([Figure 36](#)).

Who rents, who owns?

Housing tenure by race, Hampden County 2019–2023



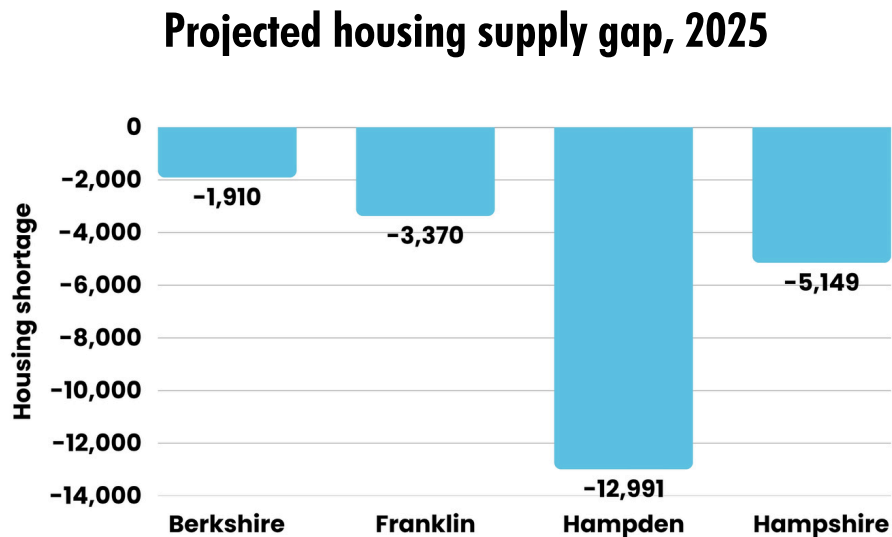
Segregation in housing doesn't happen by accident. It is shaped by a long history of policies and practices that have treated people differently based on race. Redlining—when banks and government programs refused to give loans or insurance in neighborhoods with mostly Black or immigrant residents—is just one example. Even today, people of color often face barriers to safe, affordable, and stable housing as a result of these practices and from discrimination based on race and payment source.⁴ This can be compounded by systemic factors affecting their access to opportunity. Nearly 40% of Hispanic households in western Massachusetts earn \$30,000 or less—more than double the share of white households ([Figure 32](#)).

Where someone lives also determines their access to schools, public safety, health care, job opportunities, and transportation. That's why understanding segregation matters. It helps us see that housing need isn't just about how many homes are available. It's also about who has access to those homes—and whether the system is fair. If we want to build stronger, more connected communities, we need to ensure that the housing we build offers opportunity and choice for everyone.

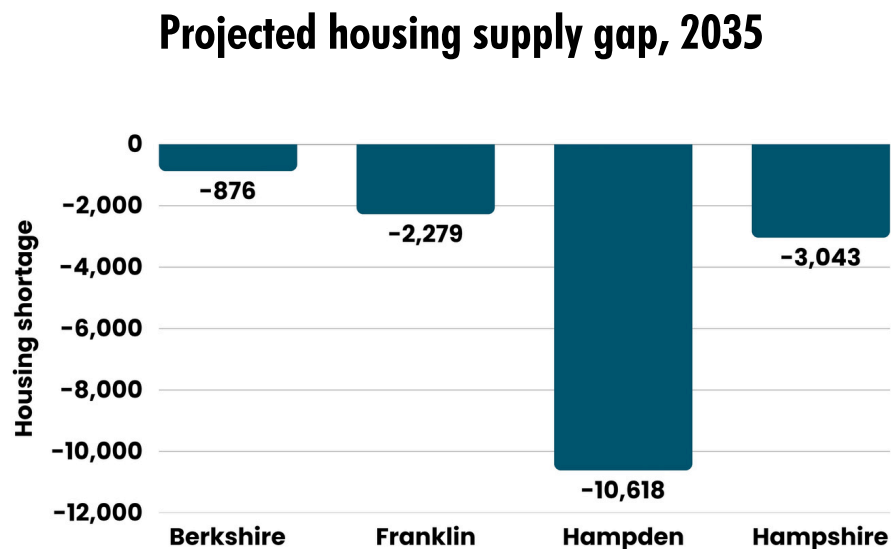
The state of housing in western Mass: communities

The region needs a lot more housing

In 2025, the estimated housing supply gap—or the difference between the number of available housing units and the number of households—is 23,420.



If existing population trends continue and we maintain the current rate of housing construction, the demand for housing will fall somewhat in the next 10 years. However, it still leaves us with a significant gap: 16,766 housing units are needed in western Massachusetts to meet the expected demand in 2035 ([Figure 44](#)).



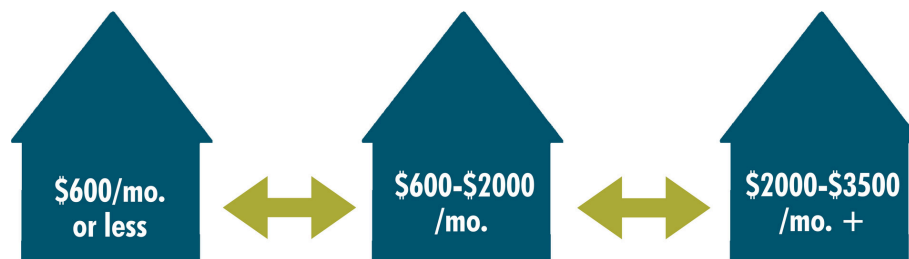
This tells us two important points. First, the current housing crisis is not going away. And second, what we are doing right now is not enough. To meaningfully address the need for housing and to ensure our communities can grow and thrive, we need to build more housing more quickly.

The housing shortage hits lowest-income households the hardest. A low supply creates more competition for existing housing at all price points. This scarcity of affordable housing forces low-income families to make difficult tradeoffs: stretch their incomes to pay more than they can afford for housing, double up with other households, or face heightened risk of eviction and homelessness.

The need here is bigger than in other parts of the state. Western Massachusetts makes up about 10% of the state's population, but 15.9% of the renters with the lowest incomes live here ([Figure 29](#)). That shows just how much poverty is shaping the housing crisis in our region. We must develop policies and funding solutions that encourage the type of housing we need for the people who live here now, and the people who want to live here in the future.

In a healthy housing market there is:

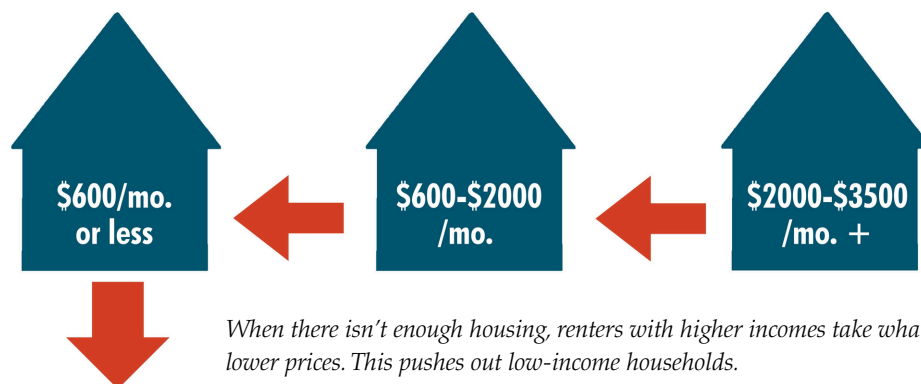
- Adequate vacancy
- Little to no housing shortage
- Housing choice for most



People can find housing that fits their budget. They can move up or down the price scale if their situation changes.

In an unhealthy housing market there is:

- Low vacancy
- Housing shortage
- Housing choice for few



When there isn't enough housing, renters with higher incomes take what's left at lower prices. This pushes out low-income households.

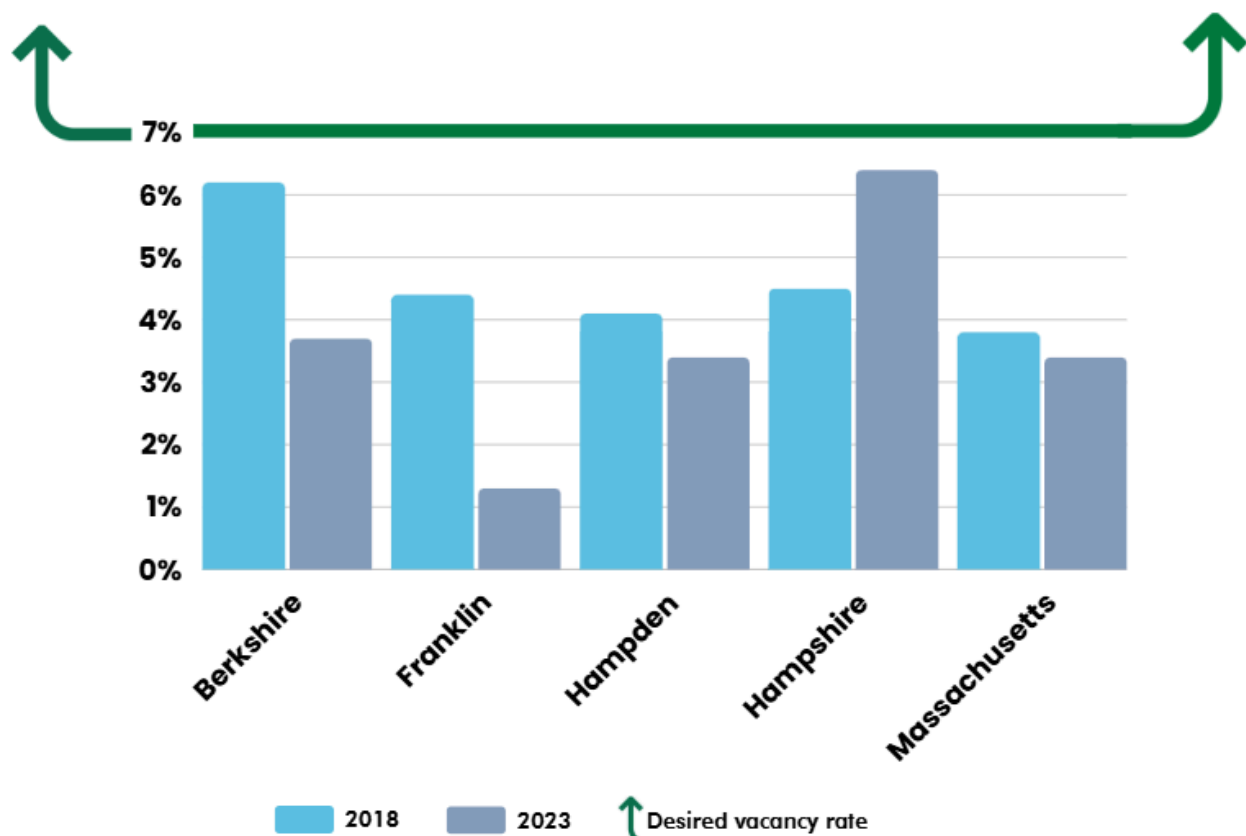
Library Commons,
a Way Finders'
development,
Holyoke



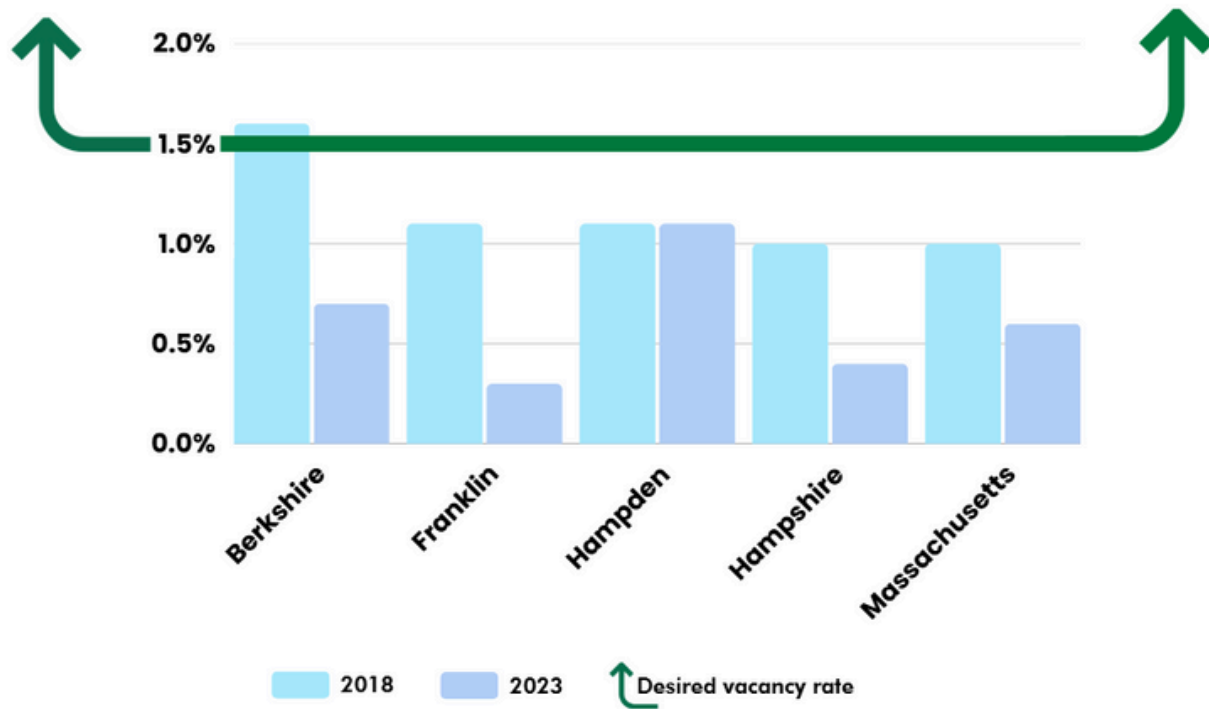
What's happening in the housing market?

Low rates of homes available for sale or rent further compound the challenge. A healthy rental market typically has a vacancy rate of at least 7%,⁵ and a healthy home ownership vacancy rate is about 1.5%.⁶ All four counties in western Massachusetts have vacancy rates well below these thresholds, with Franklin County experiencing the lowest total vacancy rate in the region ([Figures 4, 9](#)).

Rental housing vacancy rates, 2018 and 2023



Owner housing vacancy rates, 2018 and 2023



These tight conditions limit the ability of people to move where they want to live and make it difficult for residents to find housing that fits their needs and budgets. Developing local strategies to increase vacancy rates builds economic opportunities for everyone.

Our existing housing is aging

Western Massachusetts has a greater share of older homes—built before 1970—than statewide ([Figure 12](#)). Older homes can cost more to maintain. It can be a housing choice issue for families with children if there is lead paint present or there are health risks related to mold or asbestos. New roofs, siding, windows, boilers, and other improvements are needed to keep housing safe and available.

This is particularly a challenge in Gateway Cities where vacant and condemned buildings are torn down, leaving vacant lots and brownfields. Preserving and improving existing housing is one of the most cost-effective ways to protect affordability.

The number of homes sitting empty for more than two years is going down, which shows there is more demand for housing. The U.S. Census estimates that over 4,000 homes in the region have been vacant this long ([Figure 13](#)). These homes might need major repairs before people can live in them again, but fixing them up could cost less than building new homes. This gives communities a chance to add more housing by reusing what already exists, without starting from scratch.

New housing market pressures

Investor-related real estate activity⁷ has increased housing demand, creating a new source of competition for housing in the region. For this data, investors are entities that purchase multiple residential properties over a period of time, purchase through a Limited Liability Company (LLC), or purchase more than four units. This competition is particularly evident in Pittsfield, North Adams, Holyoke, and Springfield, which have the highest rates of investor transactions ([Figure 14](#)). Although investors can vary by size, management approach and intent, investor activity can be concerning as some may flip properties or increase rents, adding to general housing instability.

| Share of real estate transactions by investors, 2004–2019 | | |
|-----------------------------------------------------------|---------------------------------|----------------------------------|
| City | Number of investor transactions | Percentage of total transactions |
| Pittsfield | 2,608 | 23.5% |
| North Adams | 932 | 31.6% |
| Holyoke | 1,617 | 27.1% |
| Springfield | 13,329 | 35.7% |

Another dynamic present in the region is the use of housing as short-term rentals (STR). Short-term rentals as a share of housing in the Pioneer Valley are low, at about 1% of all housing units. However, this is a growing segment in Berkshire County, at nearly 3%, with higher rates in the southern part of the county ([Figure 18](#)).

The rapid growth of short-term rentals adds another layer of pressure to communities, as units once available for long-term rental are being converted into short-term listings. STR owners in the Berkshires can earn the equivalent of a month’s rent in just three nights ([Table 1](#)). This trend mirrors patterns in high-demand tourism markets like Cape Cod and the Islands—and it further reduces the number of homes available to year-round residents.

Not all housing investment has a negative impact, but towns should consider their impact on the community and the availability of housing.

Building the future

There are some important takeaways from Building Homes, Building Futures: The State of Housing in Western Massachusetts report that can help local communities develop effective housing strategies.

- Most people who live in western Massachusetts are struggling to afford housing here. Renters cannot afford the rent, and homeownership is out of reach.
- There is not enough housing in the region, and not enough available at prices that people living here can afford.
- The regional population is declining, aging, and growing more diverse in some places.

What can we do to address these challenges? Build more housing for all incomes and of all sizes.

How much are we building?

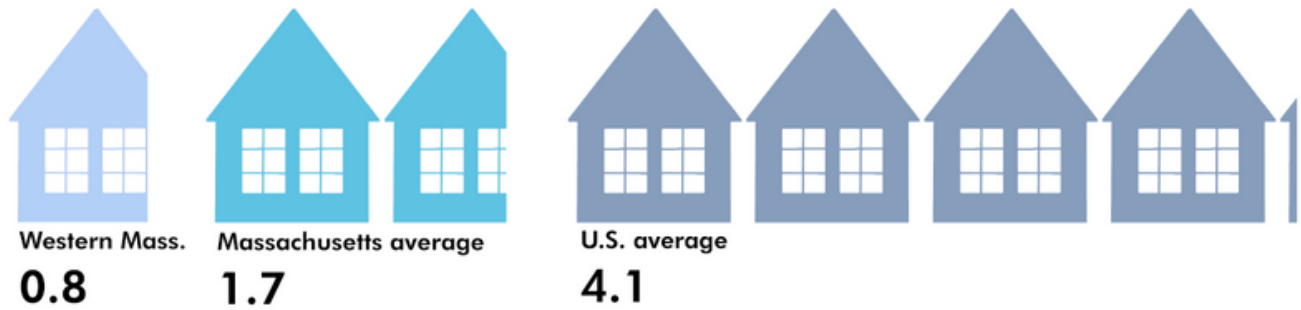
Communities across western Massachusetts are building new housing—but not fast enough to meet needs. The Western Mass Housing Coalition, made up of 50 public and nonprofit housing developers, cities and towns, regional organizations, and housing advocates, reports over 1,150 affordable housing units in the development pipeline across the four counties. While this is a step in the right direction, it still falls far short of the **16,766 units** the region needs by 2035.

Many of the projects in the pipeline include affordable units, driven by available state and federal financing programs. In addition to affordable projects, market-rate rental developments are important, to take pressure off the middle-range affordability of the housing market. All types of housing are important. But without more public and private investment and planning, we won't build at the scale or speed needed to close the gap.

Creating new housing takes resources and support from federal, state, and local levels. Local action is also critical. One way to measure whether we're keeping up with housing demand is to look at building permits: how many new homes communities approve and get underway. And the numbers show that we're falling far short.

In 2023 western Massachusetts cities and towns issued 0.8 building permits per 1,000 residents ([Figure 42](#)). That's less than half of the statewide rate of 1.7—and dramatically below the national average of 4.1 per thousand residents. Simply put, we are not building enough homes to keep up with demand.

Building permits issued per 1,000 residents in 2023



This shortage helps explain why housing prices have gone up so much—and why many families are having a hard time finding a place they can afford. On top of that, a lot of our current homes are old and need repairs. If we don't act soon, we could end up not only failing to build enough new homes but also losing the ones we already have.

Local towns can identify ways to expand housing development through zoning reforms, streamlining permitting processes, and identifying public property for development.

Monique Lawson, first-time homebuyer, Springfield



Economic opportunity and housing impacts

A strong, thriving economy can draw people who want to live here, and having enough housing is key to supporting a vibrant economy. Western Massachusetts is home to a strong higher education sector, which graduates young people who are educated and ready to work. The region is also working to invest in key sectors to drive innovation and economic activity, particularly in the areas of food science, advanced manufacturing, and clean energy⁸. Communities that adapt their housing strategies to these demographic and economic trends—by diversifying housing types, improving infrastructure, and planning for intergenerational needs—can position themselves for long-term resilience.

When comparing the cost of building a housing unit with the number of construction jobs, new economic activity from the residents who move in, as well as a variety of taxes, it's clear there is an economic benefit. If the region created all the housing it needs, we would generate nearly \$7.5B in one-time economic activity including approximately 76,000 jobs across the region ([Table 8](#)). Additionally, the people who live in that housing would contribute additional economic activity in their community.

Economic impacts of new housing by county

| Region | Employment | Net new economic activity (GDP) | Economic activity (outputs) | Local taxes | State taxes |
|------------------------------|---------------|---------------------------------|-----------------------------|-----------------|-----------------|
| Berkshire | 4,390 | \$444M | \$838M | \$12.8M | \$21.0M |
| Franklin | 15,537 | \$1.4B | \$2.8B | \$54.5M | \$64.7M |
| Hampden | 44,072 | \$4.5B | \$7.9B | \$123.8M | \$208.4M |
| Hampshire | 12,742 | \$1.2B | \$2.2B | \$37.5M | \$53.2M |
| Western Massachusetts | 76,741 | \$7.5B | \$13.7B | \$228.5M | \$347.3M |



How housing impacts communities

We know that building more housing is not just about the number of homes. It's also about how housing can affect the local community.

The act of building housing brings immediate economic benefits to communities. Local businesses and workers are hired to build it. Local governments receive new property tax revenue. Local communities get new residents who spend money locally in restaurants and stores.

At the same time, we know communities may wonder about the impact of housing on local services such as school enrollment, infrastructure, and emergency services, which make up the largest portions of their budgets.

- In most western Massachusetts communities, school enrollments have been declining for over a decade. In places with declining enrollment (57 out of 64 school districts), adding housing may result in more students—which could benefit local public schools, because state school funding formulas are directly linked to enrollment⁹.
- According to research conducted by the Massachusetts Housing Partnership, 66% of parcels in western Massachusetts are on municipal water and 57% are on municipal sewer¹⁰. Knowing whether developable land has access to these services can impact development costs or allow for the development of more units per project. Lack of these services can limit development size or add municipal services costs.
- The addition of new housing units may require hiring more emergency personnel in some places, while for others, it may fit into the existing emergency services capacity. New housing can also house emergency workers.

Turning data into action

The housing challenges in western Massachusetts are real—and they are growing. But we also have the tools, data, and community power to make a difference. This report shows where we are today and what needs to change to build a stronger, more stable housing future for everyone. Whether you're a local leader, planner, advocate, or a concerned resident, you can be part of the solution.

Every town is different. That's why we created online data dashboards to accompany the full report, to help communities, advocates, developers, and residents ask these questions and find local answers.

We invite you to use the online Housing Data Explorer dashboards to better understand your own community. These resources can help you plan smarter, act faster, and push for policies that build and preserve the housing we need. Together, we can make sure that every community in western Massachusetts has the homes, resources, and opportunities it needs to thrive.

The Housing Impact Explorer

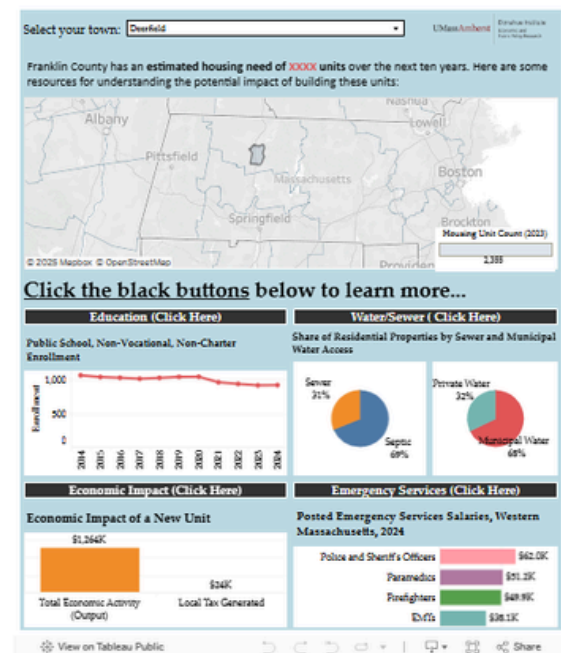
Use our online [Housing Data Explorer](#) to learn the estimated housing need for your community and learn more about:

- School enrollment trends
- Water and sewer access
- Economic impact of new housing development
- Impact on emergency services

You can also use these tools to compare your community to others in the region. The information can be easily downloaded and printed for you to share with others as your community plans how to address housing locally.

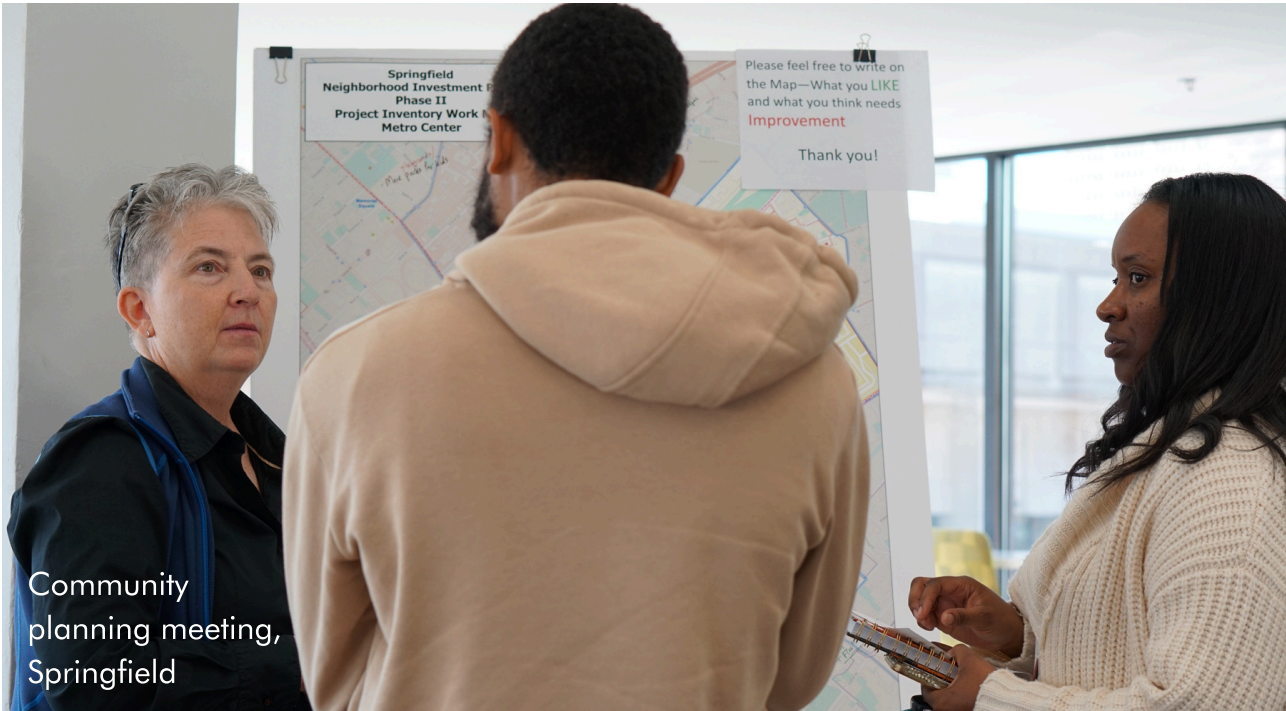
Explore the housing data for your town

Introductory text



Where communities can start

| Local officials | Residents/Advocates |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Examine zoning for ways to facilitate housing production. | Talk to your friends and neighbors about local housing needs and why change is needed. |
| Create a Housing Plan or Comprehensive Plan. | Speak up for new housing at local meetings such as town zoning, planning boards, and CPA meetings. |
| Consider passing Community Preservation Act (CPA). | Combat myths about affordable housing (see “Turning data into action,” above). |
| Create a Housing Committee or Housing Advocacy Group to mobilize residents. | Support diverse housing types and the reuse of vacant property so your community can benefit from a mix of housing options. |



Endnotes

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10. This number is from an analysis using the Western Mass Parcel Explorer from Massachusetts Housing Partnership. “Understanding Development Opportunities in Western Massachusetts - Massachusetts Housing Partnership.” Mhp.net, 2 July 2025, www.mhp.net/news/2025/western-mass-development-opportunities.

Established in 1971, the UMass Donahue Institute is a public service, research, and economic development arm of the University of Massachusetts. Its mission is to foster healthy communities and support economies that alleviate poverty and promote opportunity. In collaboration with partner organizations and clients, it carries out its mission through research, education and training, capacity building, and direct services to strengthen collective impact. They serve clients in the public, non-profit, and private sectors in the commonwealth and throughout the nation and the world. For more information, [visit their website](#).

The Institute's Economic & Public Policy Research (EPPR) group provides clients in Massachusetts, New England, and beyond with impartial analyses on economic and other policy matters. EPPR is at the front lines of action-oriented public policy research examining the social determinants of health and work, as well as broad issues of economic opportunity, community vitality, inequality, and upward mobility. Featuring mixed methods research approaches including economic modeling, population projections, geospatial analysis, surveys, interviews, focus groups, and secondary data analysis, EPPR helps clients make informed decisions about strategic policy, planning, and investment priorities. Since 2003, EPPR has been the officially designated State Data Center for Massachusetts and serves as the state's liaison to the Population Division of the U.S. Census Bureau.



Way Finders is a nonprofit community development corporation, headquartered in Springfield, MA, working to strengthen housing stability and economic mobility and build thriving neighborhoods throughout western Massachusetts.

Way Finders is the largest nonprofit housing developer in the region and has created over 900 units of affordable housing in Hampden and Hampshire counties.

Way Finders also offers first-time homebuyer classes, resident leadership training, family homeless shelters, employment support services, and much more. Visit wayfinders.org to learn more.