



**THE CITY OF SPRINGFIELD, MASSACHUSETTS**

**MAYOR DOMENIC J. SARNO**

*HOME OF THE BASKETBALL HALL OF FAME*

January 30, 2026

Jordan Maynard, Chair  
Massachusetts Gaming Commission  
101 Federal St., 12th Floor  
Boston, MA 02110

Dear Chair Maynard:

I wanted to first thank you and the Massachusetts Gaming Commission for your ongoing support of the City of Springfield, as we continue to make great strides in building off of the excitement and significant private investment of MGM Springfield.

Enclosed you will find the city's application to the Community Mitigation Fund Fiscal Year 2027 Program. As per the guidelines we have included project forms for each category.

In addition, we have submitted a waiver form given our significant financial needs as a result of documented impacts as a Host Community and in advancing economic development in the Main Street/Convention Center district, of which MGM Springfield is a key anchor.

As per the guidelines, "if any municipality determines that the proposed grant amount is insufficient to mitigate identified casino related impacts, it may request a waiver for those specific projects." As such, we have compiled all projects of need this year in our application, and realize the need for a financial waiver.

Our attached request from the Community Mitigation Fund totals \$746,594. This total request represents our block grant allotment of \$360,000 as well as a pair of waiver requests totaling \$386,594, an overall request that we believe is in line with the reduced scale of this year's program.


As you know from your work on the Commission, Springfield has made great strides with the assistance of the Community Mitigation Fund, with recent projects including the redevelopment of Court Square Park. In 2026 we expect to break ground on another major project assisted through CMF funding, the new Willow Street Parking Garage, to help support a \$68 million private mixed-use development in the district.

We appreciate MGC's support in recognizing the significant impacts of being a Host Community and partnering to best catalyze positive economic and community development.

We hope you will look favorably on these requests and please feel free to reach out to myself or my Development Division should you have any questions.

Respectfully,

*" Good health & strong warm feet! "*  
*God Bless*

  
Domenic J. Sarno  
Mayor

CC: Tim Sheehan, Chief Development Officer  
Mary Thurlow, Senior Program Manager



## FY 2027 Municipal Community Mitigation Fund Grant Application

### Application Instructions:

- I. All applications must be received by the Massachusetts Gaming Commission by January 31, 2026, at 11:59 p.m. to be considered for funding for the FY 2027 grant round.
- II. Each municipality may only submit **ONE** application as a Word Document.
- III. Each project must have its own form within the appropriate category. Forms can be found below as Parts A-E. If there is more than one project in a category, please copy the form. All attachments should directly follow the relevant project form.
- IV. Be sure to fill in all the information requested on the application. Applications that are left incomplete will not be accepted.
- V. All applications must submit a detailed scope of work and timeline for implementation for all projects identified in the application.
- VI. All applications must contain appropriate backup materials that support the application.
- VII. The Municipal Grant Manager will be the person responsible for compiling the information for the quarterly reports. The application must be signed by the municipal administrator or an individual with signatory authority. Submit this completed form as well as any relevant attachments to [MGCCMF@Massgaming.gov](mailto:MGCCMF@Massgaming.gov) or as a response to the **COMMBUYS Bid BD-26-1068-1068C-1068L-121911**.

For more detailed instructions as well as the full FY 2027 Application Guidelines visit <https://massgaming.com/about/community-mitigation-fund/>

Municipal Grant Manager Information (Person for filing all Quarterly Reports, etc.):
Applicant: City of Springfield
Vendor Code: V6000192140
Name: Brian Connors
Title: Deputy Development Officer
Email Address: <a href="mailto:bconnors@springfieldcityhall.com">bconnors@springfieldcityhall.com</a>
Telephone: 413-787-6664
Address: 70 Tapley Street, Springfield, MA 01104

Grant Budget Summary

Your community’s FY 2027 proposed allocation can be found at <https://massgaming.com/about/community-mitigation-fund/>.

Use the space below to total all requests by category. Please clarify how many discreet projects your community plans to undertake per category.

Total FY 2027 Allocation:		
Application Totals by Category	# of Projects	Requested Amount
A. Community Planning		
B. Public Safety		
C. Transportation	1	\$300,000
D. Gambling Harm Reduction	1	\$60,000
E. Specific Impact ( <i>waiver</i> )	1	\$250,000 (Waiver 1) + \$136,594 (Waiver 2)
TOTAL		<b>\$746,594</b>

**(Applicants should indicate administrative costs by project where necessary and under specific impact when the funds will be directed across multiple projects.)**

Are you requesting a waiver for any program Requirement?

Yes

No

If yes, you must fill out a CMF Municipal Waiver Form. The waiver form can be found as Appendix E to the RFR on COMMBUYS or online at <https://massgaming.com/about/community-mitigation-fund/forms/>.

*Applications without a completed waiver form will not be considered for a waiver.*

**Budget Category Summary**

Use the space below to provide an overview of all projects to be covered by this funding. You may add as many items as is pertinent to your application (you can add rows by right clicking on the row and selecting "add row"). Please provide a category, name, brief description, and amount for each item.

Category	Project Name	Description	Amount
A. Community Planning			
B. Public Safety	SPD Metro Unit enhancements (Waiver No. 2)	Overtime event/traffic coverage and implementation of new drone program with new indoor/outdoor equipment	\$136,594
C. Transportation	District Branding & Signage Implementation	Construction of New "State+Main" District Branding, Banners, Pylons, & Wayfinding Signs	\$300,000
D. Gambling Harm Reduction	Voices On Gambling Harm	Equity-Centered Assessment of Access to Problem Gambling, Education and Treatment Services in Springfield, MA	\$60,000
E. Specific Impact	Retail Recruitment (Waiver No. 1)	Retail Tenant Improvement Fund	\$250,000
<b>TOTAL</b>			<b>\$746,594</b>

Applicant Certification

On behalf of the aforementioned applicant, I hereby certify that the funds that are requested in this application will be used solely for the purposes articulated in this application.



Signature:



Date:

January 30, 2026

Name and Title of Signatory:

Brian Connors

Deputy Development Officer

**Part B- Transportation** The application should include sufficient backup information for the review team to fully understand the project(s). This information could include locus maps, requests for proposals, detailed scopes of work, etc.

<b>Project Name: State+Main District Branding &amp; Wayfinding Signage System Implementation</b>	
Please provide below the contact information for the individual managing this aspect of the grant. If there are multiple people involved in the grants management, please add more lines to accommodate their information.	
<b>Project Contact:</b>	<b>Additional Project Contact (if applicable)</b>
Name: Brian Connors	Name:
Title: Deputy Development Officer	Title:
Department: Planning/Economic Development	Department:
Email Address: bconnors@springfieldcityhall.com	Email Address:
Telephone: 413-787-6663	Telephone:
Address: 70 Tapley Street, Springfield, MA 01104	Address:
<p>I. Please use the space below to identify the impact of the gaming establishment on your municipality. You may use the impacts identified in the FY 2027 Guidelines relevant to this category. If you are using an impact not identified in the guidelines, please use the space below to identify the impact. Please provide documentation or evidence that supports the determination that the operation of the gaming facility causes or is causing the impact (i.e., surveys, data, reports, etc.)</p>	
<p>As described in prior CMF applications and still relevant today, since late 2018 MGM Springfield has attracted an entirely new audience of patrons, tourist and employees to downtown, yet few venture beyond the confines of the Casino itself due in large part to the economically stagnant area around the casino. To counter the negative effects of speculative investors, absentee landlords, and disinvestment unintentionally caused by MGM's inflation of area real estate, the City is proactively implementing a master development plan to stimulate new investment, redevelopment, tourism and public benefits. Funded in part by prior MGC mitigation grants, these have begun to show positive results in terms of generating new development interest, investment and enhancements while also revealing <i>further needs and district opportunities</i>.</p> <p>Specifically, the area around MGM, Court Square and the MassMutual Center lacks a consistent district identity &amp; demarcation, and cohesive signage package to unite the anchors together while providing clear wayfinding throughout and attraction to all the retail, business, and tourism offerings. The ongoing effort will unify the signage in the area offering new identity and district demarcation to seamlessly pair with the planned area wide public realm improvements also under design through a CMF grant. Together they seek to provide a diverse package of branding/wayfinding signs (and now murals &amp; banners), a consistent theme, cohesive Springfield-centric style that builds on the revitalizing historic district emerging around MGM and MassMutual Center.</p> <p>As justified in the prior planning grant, the Pioneer Valley Planning Commission (PVPC) 2021 Rapid Recovery Plan (see insert below), specifically called out that enhanced pedestrian wayfinding, reinvestment in public realm and improved "entrances" to the city were priority initiatives that focus on this exact problem and potential – to unify the public experience, attraction, and repeat visitation to the area to encourage economic stability, new visitors and spending, and sustained growth in the downtown area. The City team continues to work toward advancement and realization of these objectives. While conditions are slowly improving due in great part to the City's persistence and the MGC's support in implementing a number of key strategic</p>	

initiatives from their MSCD Master Development Plan, the area still suffers from a number of impacts.

**Negative Impacts:**

- Continued economically depressed area around casino caused by speculation, disinvestment and resulting economic stagnation stemming from MGM Springfield's overvalued land purchases
- Inflated real estate market created unattainable rents hampering competing retail, restaurant and related services, leading to landlord disinvestment, particularly along Main Street
- Dichotomy of pedestrian experience and disconnection between MGM Springfield's cohesive campus and surrounding area, still exacerbated by the lingering effects of COVID and area disinvestment, including MGM's closed entrances off of Main, South End Market, Plaza, etc.

**Positive Impacts:**

- Continued visits and growth in attracting groups of patrons, visitors, residents and employees to MGM Springfield and MMC creates opportunity to promote the complete offerings of the broader District and drive markets to alternative businesses in downtown.
- City/SRA's purchase of additional key languishing properties along Main St. has reinforced to the development community their commitment to the redevelopment of this new District while facilitating important site assembly.
- New planned public realm improvements along with continued redevelopment advancement of City purchased/owned real estate (Clocktower, 1163 Main, 11-21 Stockbridge, Colonial buildings, others) creates strong potential to reconnect with the casino, reactivate Main St. and link patrons to other businesses and attractions through carefully planned, comprehensive District identity/wayfinding signage, public realm improvements and new development.

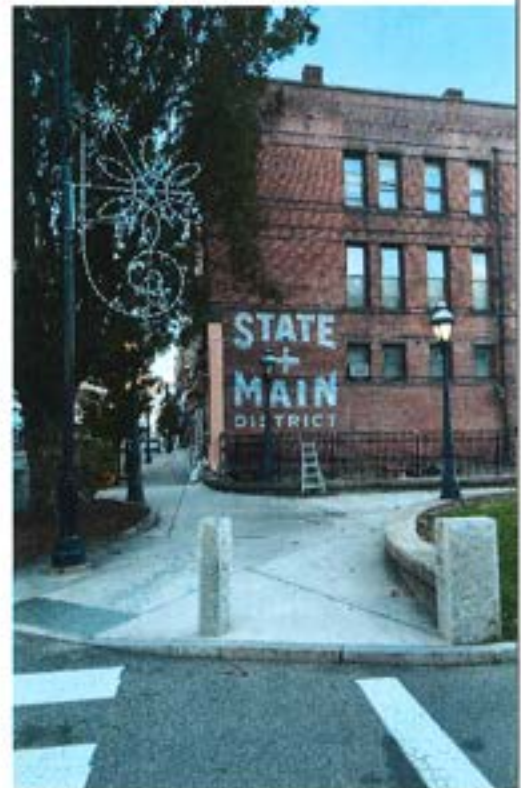
Over the last year plus and funded in part through the 2025 CMF Community Planning grant, the new District identity, branding and wayfinding signage effort has evolved greatly and been more fully advanced into a comprehensive and cohesive "system" of signs focused on a new destination identity, the **"State+Main District."** Further, the graphics and sign design styles for all components have been refined to evoke Springfield's industrial past. The City's first test of the District brand through a strategically placed "ghost" mural painted sign on a building at Cross & Main Streets has been favorably received.

In the Project Summary below the 8 project identifiers represent a balanced combination of initiatives in the Public Realm, the Private Realm, Recreation/Open Cultural Arts, Transit and Administrative Capacity. The projects identified will be funded in part by the City's 2025 CMF Community Planning grant. The City's 2025 CMF Community Planning grant is a funding source for all projects included in this plan. At the end of the planning effort, a survey will be conducted to evaluate the impact of the project on the community. The survey will be used to inform future projects. The top 10 projects have been identified in this table.

**Project Summary**

Project ID	Project Name	Public Realm	Private Realm	Recreation/Open Cultural Arts	Transit	Administrative Capacity
1	Work and Labor Market Business Center Support		✓			✓
2	Improving Business Center Infrastructure with City-owned and Leased Citywide Commercial Property, Branding and Lighting the City's Special Event Permitting Processes					✓
3	Support and Enhance City's existing Transit and Improvement Programs	✓				✓
4	Enhance and Revitalize Public Realm with a new Wayfinding, Signage and Wayfinding (Way-based) (W-based) to guide to public realm			✓		✓
5	Improve Parking Access in Springfield's Downtown	✓	✓			
6	Reinvest in the Private Realm with Creative City Campaign	✓			✓	
7	Springfield Cycling Plan in the Downtown			✓		
8	Reinvest in the Private Realm with Regulated and Regulated Arts and Cultural Projects	✓	✓			✓
9	Connect to and Program with and for District Businesses to encourage visitors and customers to stay in the District longer			✓		✓
10	Small Business Positive Feedback Response (to support) (to support)	✓				✓
11	Improve the "Welcome to the City" as they link location and building as it is a place people's first experience with the city			✓		
12	Art in Public Buildings			✓		✓
13	Engage/Involve (and possibly formally) citizens in development through community conversations					✓
14	Continue Food Recovery Project			✓		✓
15	Activate Block Leader Plan on Main Street and other Street Closures in Jersey Street in Boston	✓	✓			

Springfield Rapid Recovery Plan Key Projects w/PVPC including Wayfinding & Public Realm



New State+Main District "Ghost" Sign Installed in 2025 at Cross St. & Main

II. Please describe the project in detail and how the proposed project will address the impact indicated above. Please include a breakdown of the proposed scope of work, the scope should be sufficiently detailed to allow the review team to understand the steps required for project completion.

The City of Springfield with the assistance of the MGC CMF has made solid strides towards improving the economic health of the area around MGM Springfield. This efforts have been noted in prior applications and include among others, a variety of significant public realm/streetscape improvements (Court Square Park and surrounding area, Pynchon Park, State/Main/Union/Willow area, etc.); the City/SRA's purchase of prime languishing properties; solicitation/securitization of new development interest for their reuse/renovation; and, the advancement of a central garage design to serve, enable and attract new area development, investment, commercial tenants and residents/visitors. The new district signage, brand and wayfinding package will greatly enhance the visual cohesion and definition of the area, promote a much stronger "sense of place" and district brand identity, facilitate linkages and wayfinding among the district offerings throughout, while creating a uniqueness and destination attraction quality to expand the existing and new market draw (and spending) to the area. Collectively all of these efforts by the City are critical to increasing the economic viability and sustainability of the area, reversing the unfortunate decline and disinvestment caused by the casino.

Through the 2025 Community Planning Grant, the City has advanced the preliminary signage package described in prior applications, into a far more robust and comprehensive system of signage around the creation of a newly branded district, the "State+Main District".

This has expanded the network of signs beyond just pylons and wayfinding post, to now include a district-wide street banner program, large scale painted "ghost" sign wall graphics (one of which has been implemented), new lower slung illuminated district brand/identity signs, and potential expansion of the Gobo projector program throughout the district.

This has led to an increase in the overall signage budget which is reflected in this application and deemed critical to maximizing the creation and impact of a comprehensive district. As such, the City/SRA is seeking this Transportation Construction grant separate from last year's Public Realm II grant.

While the City/SRA included mention of the early district signage design in 2025 Public Realm II grant as part of the City's comprehensive District public realm strategy, the two projects are seen as separate and distinct construction projects.

Last year's \$1.5M Transportation Construction grant award will be used entirely toward the construction of the Streetscape/Landscape Public Realm II project (Main/State/Willow/ Union area) whose total magnitude schematic cost estimate is nearly \$20M. If awarded, this year's Transportation Construction grant would be used solely for



District Banner System

Illustration-style "Discover" only messaging



the implementation of the expanded branding & signage package throughout the newly defined **State+Main District**.

The grant will be used toward the bidding/shop drawing, fabrication and installation of the signage system inclusive of the graphics and signage below and phased/sequenced to coordinate with area public realm improvements, the new garage construction, and McCaffery Interests' renovation of the Clocktower, Colonial, and Stockbridge properties. Based on the revised expanded system of signs scope, the new magnitude estimate of costs is approximately \$806,000 and currently includes:

- Primary District ID Pylons (± 6 - 7 pylons)
- Secondary District ID Wayfinding Signs (± 6 - 7 pylon/posts)
- District Identity Signs (± 2 - 3 signs)
- Privacy Screen (±1 screen)
- Pole Banners (± 75 banners, per series)
- Ghost Signs (±3 – 4 locations)

The final signage system package is subject to necessary edits and refinements from the advancing Design Drawing & Construction Document process. For more information on the full breadth of the scope and designs of the new **State+Main District** signage system along with current magnitude cost estimate, *please see Attachment A.*





**Proposed MGC Grant Budget**

Please use the following table to outline the project budget. Please include as an attachment any requests for proposals, quotes, or estimates that would quantify the costs associated with the mitigation.

Description of Purchase/Work	Timeline	QTY	Budget
"State+Main District" Signage, Identity, Wayfinding System Construction	12-24 months (likely multi-phased & coordinated w/Public Realm II & Garage)		\$ 300,000  (toward ±\$800,000 total project)
<i>For more cost detail see Attachment A</i>	<b>TOTAL:</b>		\$ 300,000

**Part D- Gambling Harm Reduction-** The application should include sufficient backup information for the review team to fully understand the project(s). This information could include other relevant research, Requests for Proposals, etc.

<b>Project Name:</b> Voices on Gambling Harm: Equity-Centered Assessment of Access to Problem Gambling, Education and Treatment Services in Springfield, MA	
Please provide below the contact information for the individual managing this aspect of the grant	
<b>Project Contact:</b>	<b>Additional Project Contact (if applicable)</b>
Name: Helen Caulton-Harris	Name: Theresa Glenn
Title: Commissioner	Title: Problem Gambling Coordinator
Department: Springfield Department of Health and Human Services (SDHHS)	Department: Springfield Department of Health and Human Services (SDHHS)
Email Address: <a href="mailto:hcaulton@springfieldcityhall.com">hcaulton@springfieldcityhall.com</a>	Email Address: <a href="mailto:tglenn@springfieldcityhall.com">tglenn@springfieldcityhall.com</a>
Telephone: 1-413 787-6456	Telephone: 413 750-2065
Address: 311 State Street, Springfield, MA 01105	Address: 311 State Street, Springfield, MA 01105
<p>I. Please use the space below to identify the impact of the gaming establishment on your municipality. You may use the impacts identified in the FY 2027 Guidelines relevant to this category. If you are using an impact not identified in the guidelines, please use the space below to identify the impact. Please provide documentation or evidence that gives support for the determination that the operation of the gaming facility caused or is causing the impact (i.e., surveys, data, reports, etc.)</p>	
<p><b>Project Overview</b></p> <p>Springfield proposes a community-engaged, equity-centered needs assessment to identify gaps in problem gambling prevention, screening, referral, treatment, and recovery services for adults ages 18 and older. The assessment prioritizes individuals and communities most affected by gambling-related harm, including Black and Latino residents, older adults, people with disabilities, immigrants, and residents experiencing economic and social marginalization.</p> <p>This project centers lived experience as essential evidence. Adults most impacted by gambling exposure and harm will help shape the assessment design, data collection, interpretation of findings, and recommended solutions. The goal is to produce actionable, culturally responsive findings that reflect real barriers to access and inform system-level improvements. The assessment will be guided by a Problem Gambling Coalition that will include members of the community with lived experience as well as mental health clinicians, recovery coaches and representatives of community based organizations.</p> <p>The assessment will also investigate related workforce development issues such as ways to increase number of mental health clinicians and MDPH trained recovery coaches who receive problem gambling counselling certification. This training is currently offered at no charge by the Massachusetts Department of Public Health, Office of Problem Gambling Services.</p>	

**Statement of Need**

Gambling-related harms are a growing public health concern. In Massachusetts, the expansion of legalized gaming has created new social and environmental contexts that are shaping local attitudes and behaviors toward gambling. Since the opening of the MGM Resort Casino in Springfield, Massachusetts in 2018, participation in gambling has risen and statewide surveys show that 1.4% of adults meet criteria for problem gambling and another 8.5% are at risk (Volberg et.al., 2023).

In addition, digital gambling opportunities are increasing in Massachusetts with the launch of iLottery products in summer 2026 and ongoing legislative consideration of iGaming. Evidence from other jurisdictions suggests that expanded digital access can increase frequency of play and exposure to advertising, highlighting the importance of assessing local service readiness as availability expands.

Springfield is a majority-people of color city, with large Black and Latino adult populations. For many residents, economic inequities are pronounced: almost 30% of residents live below the federal poverty line, and the median household income of \$47,101 is less than the state median (US Census, ACS 2023) Limited economic opportunities, together with proximity to regional casinos and widespread online sports betting, create conditions that may intensify gambling exposure adults seeking connection or financial relief. This is true for all age groups, especially young adults. Recent research found that 64% of young adults in Springfield ages 18 – 34 reported gambling in the last year (Volberg. et.al., 2023)

Massachusetts-based research, including the previously mentioned SEIGMA study, indicates that adults who are people of color experience higher rates of gambling-related problems than White adults, even when overall participation levels are similar. These disparities are linked to concentrated gambling availability, targeted marketing, economic stress, and reduced access to culturally responsive prevention and treatment services. Given Springfield's demographic profile and exposure to casino, lottery, and sports betting environments, these statewide patterns raise significant local equity concerns. Additional important considerations include: Springfield residents experience significant exposure to legalized gambling, including lottery sales, casino gambling, sports betting, and digital platforms. Despite this exposure, utilization of gambling harm prevention and treatment services does not reflect the likely level of need, particularly among adults of color, older adults, and individuals facing economic and social inequities.

Structural barriers—including stigma, mistrust of systems, language access challenges, ageism, and service designs that do not reflect lived experience—limit access to care. These barriers contribute to under-identification of gambling-related harm and delayed support, especially among populations already facing health inequities.

Together, these factors indicate elevated risk and underscore the need for an equity-centered, community-engaged assessment focused on adults most impacted.

II. Please describe the project in detail and how the proposed project will address the impact indicated above. Please include a breakdown of the proposed scope of work, the scope should be sufficiently detailed to allow the review team to understand the steps required for project completion.

**Equity Centered Community Needs Assessment**

Springfield will conduct a community-engaged problem gambling services gap assessment to identify where current screening, referral, treatment, and recovery supports are not reaching residents equitably, with specific attention to adults of color, older adults, and the impacts of ageism and structural barriers (language access, transportation, disability access, stigma, and service design). The assessment will produce actionable recommendations for improving local service pathways and reducing gambling-related harms among adults 18+. In addition, it will assess the current number of mental health clinicians and recovery coaches who are certified in problem gambling counseling services as well as identify ways to increase the number of these trained health professionals.

**Key Questions**

1. Who is most exposed to gambling opportunities and harms in Springfield (by neighborhood, race/ethnicity, age, disability, language)?
2. Where do Springfield residents seek help (or avoid seeking help) when gambling becomes harmful?
3. What services exist now, and what are the true barriers to access (not just “availability”)?
4. Where are the equity gaps—high indicators of harm but low service reach/utilization?
5. What system changes (training, outreach, referral pathways, culturally responsive programming) are most feasible in Springfield over the next 12–24 months?

**Community-Engaged Design**

This needs assessment uses a Community Research Fellows model, where residents and community partners co-lead the work. The project will compensate community participants, use trusted settings (senior centers, faith/community orgs, neighborhood associations), and include separate engagement pathways for groups whose experiences are often minimized or excluded—especially Black and Latino adults, older adults, and people with disabilities.

**Data Sources (Mixed-Methods)**

**Quantitative:** Existing Massachusetts/problem-gambling prevalence sources and publicly available indicators

- Administrative signals (e.g., helpline utilization trends if accessible; local referral patterns via partners)
- Springfield neighborhood-level exposure proxies (e.g., lottery retailer density or other available local indicators)
- Partner-reported program touchpoints (how many residents reached; who is reached; who is missing)
- The number of individuals in Springfield who utilize the MDPH Help-Line for assistance with

Problem Gambling

**Qualitative**

- Listening Sessions/Community Conversations (identity/age-specific groups)
- Peer Interviews led by trained Community Research Fellows
- Key Informant Interviews with providers and trusted community gatekeepers
- Service Mapping + Exclusion Mapping
- The assessment will inventory existing services across:
- Prevention/education, screening, brief intervention, referral navigation, treatment, peer recovery supports, financial counseling, family supports, crisis pathways

**Then it will map exclusion factors for each service:**

- Language access, cultural responsiveness, age-friendliness, disability access, transportation, cost/insurance, hours, stigma/privacy, digital access, referral complexity

**Equity and Ageism Lens**

The project will explicitly examine how ageism (minimizing older adult gambling harms as “entertainment,” lack of screening in senior settings, generational stigma, digital exclusion) contributes to unmet need. Findings will be disaggregated by race/ethnicity, age group, language, disability status (as feasible), and neighborhood.

**Deliverables**

- A Springfield service gap report with actionable recommendations
- A provider/referral pathway map and training priorities
- Community-validated findings shared back through a public forum and partner briefings
- A short implementation plan with metrics (reach, equity, system change)

**Guiding Principles:**

- Intentional engagement of adults most impacted by gambling-related harm
- Cultural inclusion and linguistic accessibility
- Recognition of lived experience as expertise
- Anti-ageism and age-inclusive engagement
- Accessibility through trusted, non-clinical community settings
- Action-oriented findings that inform system change

**Problem Gambling Coalition (Advisory Body)**

To oversee the community assessment, process a Problem Gambling Coalition will be convened in September 2026 to guide and advise the needs assessment process. The Coalition will include:

- Community-based organizations
- Behavioral health providers

- Recovery coaches and peer leaders
- Community Health Workers (CHWs)
- Individuals with lived experience

The Problem Gambling Coalition will meet monthly, with additional meetings scheduled during key phases of community engagement, analysis, and validation to ensure timely guidance and accountability.

**Clinical and Workforce Capacity Assessment**

The assessment will include meetings with clinicians from community mental health organizations and local professional groups to assess current MDPH problem gambling certification and interest in training among clinicians, recovery coaches, and CHWs

**Project Scope of Work**

<b>Task</b>	<b>Description</b>	<b>Deliverable</b>
Project Coordination	Coordinate partners and finalize equity-centered engagement tools	Finalized workplan
Community Research Fellows	Recruit and compensate adult residents to support outreach and interpretation	Trained fellows
Listening Sessions	Conduct facilitated listening sessions with priority adult populations	Session summaries
Peer Interviews	Conduct interviews with adults unable to attend group sessions	Interview themes
Service Mapping	Inventory adult-serving gambling harm services and assess access barriers	Service gap matrix
Analysis & Validation	Analyze findings and validate with community participants	Validated findings
Final Report	Produce final report and community-friendly summary	Final needs assessment report

Project Timeline (August 2026 – June 2027)

Timeframe	Component	Activities	Outputs
Aug–Sept 2026	Planning	Finalize tools and outreach	Workplan
Sept 2026	Coalition Formation	Convene advisory coalition Facilitated adult conversations	Coalition established Themes
Oct–Dec 2026	Community Conversations		
Nov 2026–Feb 2027	Service Mapping	Inventory and gap analysis	Gap matrix
Dec 2026–Feb 2027	Workforce Assessment	Clinician and CHW assessment	Capacity findings
Mar–Apr 2027	Analysis	Synthesize findings	Draft report
May 2027	Validation	Community review	Validated findings
June 2027	Reporting	Finalize and disseminate	Final report

**Proposed MGC Grant Budget**

Please use the following table to outline the project budget. Please include as an attachment any requests for proposals, quotes, or estimates that would quantify the costs associated with the mitigation.

Description of Purchase/Work	Timeline	QTY	Budget
Assessment/Research Consultant and Data Analysis	See above Timeline for Details	1	\$15,000
Community Co-Researchers (members of the Community who would assist with		5	\$11,000

recruiting and facilitating community meetings			
Recruitment and Holding Listening Session Facilitators		2	\$4,500
Listening Session Participant Stipends			\$7,500
Accessibility and Language Costs			\$2,500
Programmatic Costs Space/Venue Costs, Food and Hospitality, Transportation Supports, educational materials			\$8,000
Outreach Materials and Printing			\$3,338
Data Collection Tools and Transcription			\$2,500
Community Forum to Share Outcomes			\$2,000
Administrative/Indirect Costs (6.5%)			\$3662
		<b>Total</b>	<b>\$60,000</b>

Budget Emphasis: Budget allocations prioritize direct community engagement and system analysis, ensuring resources are focused on activities most likely to reduce inequities and inform practical system improvements.

## REFERENCES

Massachusetts Lottery. (2024, July 29). iLottery authorized in Massachusetts as Governor Healey signs FY2025 state budget. <https://www.masslottery.com/about/news/ilottery-authorized-in-massachusetts>

Massachusetts Department of Public Health. (2023). Problem Gambling Prevention and Treatment Program overview. <https://www.mass.gov/orgs/problem-gambling-prevention-and-treatment-program>

National Academies of Sciences, Engineering, and Medicine. (2019). Gambling-related harms: Measurement, prevention, and policy implications. National Academies Press. <https://doi.org/10.17226/25704>

Substance Abuse and Mental Health Services Administration. (2023). Behavioral health equity framework. <https://www.samhsa.gov/about-us/behavioral-health-equity>

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Deborah Hunt Prevention and Education Drop-In Center  
34 Catherine Street  
Springfield, MA 01109

January 16, 2026

Commissioner Helen Caulton-Harris  
Springfield Department of Health and Human Services  
1600 East Columbus Avenue  
Springfield, MA 01105

Dear Commissioner Caulton-Harris,

I am pleased to write in strong support of the City of Springfield's application to the Massachusetts Gaming Commission's Community Mitigation Fund for the project titled \*Springfield Voices on Gambling Harm: A Community-Engaged Adult Needs Assessment\*. As Director of the Deborah Hunt Prevention and Education Drop-In Center, I work closely with adults navigating complex behavioral health, substance use, and recovery pathways, and I see firsthand how gambling-related harms can co-occur with and exacerbate other health challenges.

It is especially important that this assessment include the voices of recovery coaches. Recovery coaches bring lived experience and trusted relationships that are essential to understanding how gambling harms intersect with recovery journeys, relapse risk, financial instability, and mental health stressors. Their perspectives help illuminate barriers to help-seeking and the realities faced by individuals who may not otherwise engage with formal treatment systems.

Including recovery coaches, alongside clinicians and community representatives, will strengthen the assessment by capturing the full continuum of need and resilience within Springfield. Recovery coaches are uniquely positioned to identify gaps in prevention, screening, referral, and recovery supports, particularly for adults experiencing stigma, economic hardship, and co-occurring conditions.

The equity-centered and community-engaged approach proposed in this assessment aligns closely with the mission of the Deborah Hunt Prevention and Education Drop-In Center. We are prepared to support this effort through outreach, engagement, and collaboration, and we commend the City of Springfield for prioritizing inclusive and culturally responsive

strategies to address gambling-related harms.

Thank you for your consideration.

Sincerely,

*Richard Johnson*

Richard Johnson

Director

Deborah Hunt Prevention and Education Drop-In Center  
Springfield, MA

Hispanic-American Library  
55 Frank B. Murray Street  
Springfield, MA 01103

January 16, 2026

Commissioner Helen Caulton-Harris  
Springfield Department of Health and Human Services  
1600 East Columbus Avenue  
Springfield, MA 01105

Dear Commissioner Caulton-Harris,

I am writing to express my strong support for the City of Springfield's application to the Massachusetts Gaming Commission's Community Mitigation Fund for the project titled \*Springfield Voices on Gambling Harm: A Community-Engaged Adult Needs Assessment\*. As Director of the Hispanic-American Library in Springfield, I have witnessed firsthand how structural inequities affect access to health education and services for Latino and other historically marginalized communities, including those impacted by gambling-related harms.

Springfield's residents experience high exposure to legalized gambling, including casino gambling, lottery sales, sports betting, and an expanding digital gambling environment. Statewide research demonstrates that adults of color experience higher rates of gambling-related problems, even when participation levels are similar across racial groups. These disparities are shaped by economic stress, targeted advertising, and limited access to culturally responsive prevention and treatment services. Given Springfield's demographic profile and proximity to a major destination casino, an equity-centered local assessment is both timely and necessary.

The proposed assessment's emphasis on community engagement, cultural inclusion, and equity aligns closely with the mission of the Hispanic-American Library. The use of Community Conversations, the formation of a Problem Gambling Coalition, and the inclusion of clinicians, Community Health Workers, and recovery coaches in workforce capacity assessments demonstrate a thoughtful and comprehensive approach to understanding local service gaps.

The Hispanic-American Library is prepared to support this effort through outreach, community engagement, and collaboration to help amplify the voices of adults in Springfield

who are often underrepresented in public health planning. I strongly encourage the Springfield Department of Health and Human Services to advance this application and commend the City for its leadership in addressing gambling-related harms through an equity-centered lens.

Thank you for your consideration.

Sincerely,

Juan Falcon  
Director  
Hispanic-American Library  
Springfield, MA



**APPENDIX E – BD-26-1068-1068C-1068L-121911.  
MUNICIPAL BLOCK GRANT FY 2027 WAIVER FORM**

Applicants may request a waiver of a condition set forth in the Application for the Commission’s consideration. All requests for waivers or variances shall be submitted with the Application. The Commission may in its discretion waive or grant a variance from any provision or requirement contained in the FY 2027 Guidelines.

<b>Applicant:</b> City of Springfield (WAIVER NUMBER 1 of 2)
<b>Program Manager:</b> Brian Connors
<b>Email:</b> bconnors@springfieldcityhall.com
<b>Telephone:</b> 413-787-6664
<b>Address:</b> 70 Tapley Street, Springfield, MA 01104
<p><b>I. Financial Variance Request:</b>  <i>If your municipality’s proposed allocation is insufficient to mitigate identified casino related impacts, you may use the space below to request additional funds. Municipal waivers will be evaluated on a case-by-case basis and award decisions will be based on available funding.</i></p> <p><b>Please Note:</b> The intent of this waiver is not to fund routine expenses but to fund significant projects that would not otherwise be able to be funded under a municipality’s annual CMF allocation.</p> <p><b>CMF Designated FY 2027 Grant Amount:</b> \$360,000  <b>Requested Amount Over Designated:</b> \$250,000 (Waiver No. 1) + \$136,594 (Waiver No. 2) = \$386,594 (Total)</p> <p><b>Basis of Waiver Request:</b>  The City continues to have great need due to identified impacts, and with the reduction in designated amount we are requesting consideration for multiple waivers should funding become available. We are hopeful that in this time of reduced resources prioritization of any remaining funding will be made for the host communities that clearly have the majority of local impacts.</p> <p>As per the guidance, the <b>Main Street/Convention District Retail Recruitment Program</b> is a transformative project in the district that would otherwise not be funded by our annual allocation as it would significantly impact other block grant needs. The Springfield Redevelopment Authority has made a significant investment around planning for this project, and seeks funding for implementation. This funding request would be utilized by the SRA to improve retail viability for publicly owned properties in the district, and this request is being made after having already made a significant commitment to planning for the activity.</p>
<p><b>II. Programmatic Requirement Variance Request:</b>  <i>A municipality may request a waiver from any application requirement. Municipal waivers will be evaluated on a case-by-case basis, and applicants will be notified of the Commission’s decision.</i></p>

**Basis of Waiver Request:**

As has been described in past applications, several properties around MGM Springfield suffered impacts from real estate speculation and stagnation after the casino opened. Retail storefronts that lined both sides of Main Street prior to the casino's location have become a series of vacant storefronts on the East side of Main Street, and the MGM Springfield storefronts on the West side of Main Street that have become more inward-facing since the impacts of Covid.

Several of these properties around MGM Springfield ended up in bank foreclosure, for which the Springfield Redevelopment Authority (SRA) took action to acquire the properties out of foreclosure and reposition them for development. Additional properties that had suffered disinvestment have also been acquired by the SRA. The SRA has identified a national developer for four of the properties and will seek a developer for the remaining properties in 2026. The SRA continues to maintain ownership of these properties as developments are finalized and complete financing and site preparation.

In 2025, in order to address significant ground floor retail vacancy and underutilization in the district, the SRA put out a Request For Proposals (RFP) for qualified companies to provide retail recruitment services. The SRA received four proposals, and selected The Retail Coach (Tupelo, MS) in August, 2025. The scope of work includes data compilation, development of a retail recruitment plan, input on district branding, review and recommendations on incentives, working with existing stakeholders and property owners, and outreach to retailers.

Currently, the Retail Coach has compiled much of the data dashboard that will serve as the basis of the plan, and begun initial outreach to retailers. In the Spring, the plan will be fully developed and lead up to a shared presence with the City/SRA at the ICSC national conference, the largest conference in the world for retail and real estate, to conduct meetings with interested retailers.

With the planning work, outreach, and targeted retailer list in progress and nearing completion, the last phase of this work is implementation. The implementation funding requested in this waiver will be utilized to prepare publicly owned ground-floor spaces to attract retailers in locating in the corridor to activate these vacancies and address this casino impact. Funding would not be provided directly to retailers, however projects may be matched by City of Springfield CDBG Small Business assistance to assist retailers directly. The goal of the project would be to place a minimum of five (5) new retailers in the district in spaces that were assisted via this fund.



The**Retail**Coach®

# RETAIL TRADE AREA DEMOGRAPHIC PROFILE

MAIN STREET/CONVENTION DISTRICT, SPRINGFIELD, MASSACHUSETTS

PREPARED FOR SPRINGFIELD REDEVELOPMENT AGENCY, SPRINGFIELD, MA  
SEPTEMBER 2025

# Retail Trade Area — Springfield, Massachusetts

## DEMOGRAPHIC SNAPSHOT



Springfield Redevelopment Agency  
 Springfield, MA  
 70 Tapley Street,  
 Springfield, Massachusetts 01104  
[www.Springfield-MA.gov](http://www.Springfield-MA.gov)



**Population**  
 463,691

**Households**  
 184,716

**Age**

0-9 Years	10.60%
10 - 17 Years	9.45%
18 - 24 Years	10.20%
25 - 34 Years	13.27%
35 - 44 Years	13.08%
45 - 54 Years	11.53%
55 - 64 Years	12.61%
65 and Older	19.26%
Median Age	39.88
Average Age	41.06

**Educational Attainment (%)**

Graduate or Professional Degree	12.00%
Bachelors Degree	17.89%
Associate Degree	9.68%
Some College	18.50%
High School Graduate (GED)	29.19%
Some High School, No Degree	7.44%
Less than 9th Grade	5.31%

**Income**

Average HH	\$91,550
Median HH	\$65,231
Per Capita	\$38,008

**Race Distribution**

White	60.50%
Black/African American	10.25%
American Indian/Alaskan	0.53%
Asian	3.06%
Native Hawaiian/Islander	0.07%
Other Race	14.24%
Two or More Races	11.36%
Hispanic	29.08%
Non-Hispanic	70.92%

# DEMOGRAPHIC PROFILE

DESCRIPTION	DATA	%
<b>Population</b>		
2025 Estimate	463,691	
<b>2025 Est. Population by Single-Classification Race</b>	<b>463,691</b>	
White Alone	280,541	60.50%
Black or African American Alone	47,523	10.25%
Amer. Indian and Alaska Native Alone	2,476	0.53%
Asian Alone	14,164	3.06%
Native Hawaiian and Other Pacific Island Alone	323	0.07%
Some Other Race Alone	66,009	14.24%
Two or More Races	52,655	11.36%
<b>2025 Est. Population by Hispanic or Latino Origin</b>	<b>463,691</b>	
Not Hispanic or Latino	328,857	70.92%
Hispanic or Latino	134,834	29.08%
Mexican	4,353	3.23%
Puerto Rican	108,500	80.47%
Cuban	980	0.73%
All Other Hispanic or Latino	21,001	15.58%
<b>2025 Est. Hisp. or Latino Pop by Single-Class. Race</b>	<b>134,834</b>	
White Alone	26,270	19.48%
Black or African American Alone	6,054	4.49%
American Indian and Alaska Native Alone	1,845	1.37%
Asian Alone	270	0.20%
Native Hawaiian and Other Pacific Islander Alone	113	0.08%
Some Other Race Alone	64,090	47.53%
Two or More Races	36,191	26.84%
<b>2025 Est. Pop by Race, Asian Alone, by Category</b>	<b>14,164</b>	
Chinese, except Taiwanese	2,337	16.50%
Filipino	671	4.74%
Japanese	221	1.56%
Asian Indian	2,308	16.30%
Korean	503	3.55%
Vietnamese	1,804	12.74%
Cambodian	1,224	8.64%
Hmong	19	0.13%
Laotian	281	1.98%
Thai	176	1.24%
All Other Asian Races Including 2+ Category	4,619	32.61%

DESCRIPTION	DATA	%
<b>2025 Est. Population by Ancestry</b>	<b>463,691</b>	
Arab	2,852	0.62%
Czech	654	0.14%
Danish	335	0.07%
Dutch	1,278	0.28%
English	22,392	4.83%
French (except Basque)	29,825	6.43%
French Canadian	16,677	3.60%
German	16,403	3.54%
Greek	3,135	0.68%
Hungarian	574	0.12%
Irish	49,282	10.63%
Italian	34,042	7.34%
Lithuanian	1,369	0.30%
United States or American	19,952	4.30%
Norwegian	774	0.17%
Polish	27,855	6.01%
Portuguese	6,455	1.39%
Russian	4,120	0.89%
Scottish	4,858	1.05%
Scotch-Irish	1,337	0.29%
Slovak	334	0.07%
Subsaharan African	3,610	0.78%
Swedish	2,826	0.61%
Swiss	360	0.08%
Ukrainian	2,539	0.55%
Welsh	967	0.21%
West Indian (except Hisp. groups)	5,688	1.23%
Other ancestries	129,502	27.93%
Ancestry Unclassified	73,694	15.89%
<b>2025 Est. Pop Age 5+ by Language Spoken At Home</b>		
Speak Only English at Home	323,311	73.52%
Speak Asian/Pacific Island Language at Home	6,231	1.42%
Speak IndoEuropean Language at Home	23,460	5.33%
Speak Spanish at Home	82,335	18.72%
Speak Other Language at Home	2,576	0.59%

# DEMOGRAPHIC PROFILE

DESCRIPTION	DATA	%	DESCRIPTION	DATA	%
<b>2025 Est. Population by Age</b>	<b>463,691</b>		<b>2025 Est. Pop Age 15+ by Marital Status</b>		
Age 0 - 4	23,931	5.16%	Total, Never Married	165,490	42.68%
Age 5 - 9	25,214	5.44%	Males, Never Married	85,806	22.13%
Age 10 - 14	26,839	5.79%	Females, Never Married	79,684	20.55%
Age 15 - 17	16,971	3.66%	Married, Spouse present	145,990	37.66%
Age 18 - 20	21,463	4.63%	Married, Spouse absent	14,530	3.75%
Age 21 - 24	25,842	5.57%	Widowed	23,042	5.94%
Age 25 - 34	61,509	13.27%	Males Widowed	5,461	1.41%
Age 35 - 44	60,648	13.08%	Females Widowed	17,581	4.54%
Age 45 - 54	53,477	11.53%	Divorced	38,655	9.97%
Age 55 - 64	58,486	12.61%	Males Divorced	15,860	4.09%
Age 65 - 74	50,494	10.89%	Females Divorced	22,795	5.88%
Age 75 - 84	27,989	6.04%			
Age 85 and over	10,828	2.33%	<b>2025 Est. Pop Age 25+ by Edu. Attainment</b>		
Age 16 and over	382,068	82.40%	Less than 9th grade	17,164	5.31%
Age 18 and over	370,737	79.95%	Some High School, no diploma	24,075	7.44%
Age 21 and over	349,273	75.32%	High School Graduate (or GED)	94,399	29.19%
Age 65 and over	89,311	19.26%	Some College, no degree	59,828	18.50%
2025 Est. Median Age		39.88	Associate Degree	31,310	9.68%
2025 Est. Average Age		41.06	Bachelor's Degree	57,851	17.89%
			Master's Degree	29,022	8.97%
			Professional School Degree	5,811	1.80%
			Doctorate Degree	3,970	1.23%
<b>2025 Est. Population by Sex</b>	<b>463,691</b>		<b>2025 Est. Pop Age 25+ by Edu. Attain., Hisp./Lat.</b>		
Male	226,244	48.79%	No High School Diploma	23,363	29.69%
Female	237,447	51.21%	High School Graduate	25,046	31.83%
			Some College or Associate's Degree	21,615	27.47%
			Bachelor's Degree or Higher	8,673	11.02%
<b>2025 Est. Male Population by Age</b>	<b>226,244</b>		<b>Households</b>		
Age 0 - 4	12,262	5.42%	2025 Estimate	184,716	
Age 5 - 9	12,972	5.73%			
Age 10 - 14	13,881	6.13%	<b>2025 Est. Households by Household Type</b>	<b>184,716</b>	
Age 15 - 17	8,792	3.89%	Family Households	114,561	62.02%
Age 18 - 20	10,333	4.57%	Nonfamily Households	70,155	37.98%
Age 21 - 24	12,950	5.72%			
Age 25 - 34	31,687	14.01%	2025 Est. Group Quarters Population	18,761	
Age 35 - 44	30,309	13.40%	2025 Households by Ethnicity, Hispanic/Latino	45,377	
Age 45 - 54	25,877	11.44%			
Age 55 - 64	28,104	12.42%			
Age 65 - 74	23,648	10.45%			
Age 75 - 84	11,909	5.26%			
Age 85 and over	3,521	1.56%			
2025 Est. Median Age, Male		38.29			
2025 Est. Average Age, Male		39.68			
<b>2025 Est. Female Population by Age</b>	<b>237,447</b>				
Age 0 - 4	11,669	4.91%			
Age 5 - 9	12,242	5.16%			
Age 10 - 14	12,958	5.46%			
Age 15 - 17	8,179	3.44%			
Age 18 - 20	11,130	4.69%			
Age 21 - 24	12,892	5.43%			
Age 25 - 34	29,822	12.56%			
Age 35 - 44	30,339	12.78%			
Age 45 - 54	27,600	11.62%			
Age 55 - 64	30,382	12.80%			
Age 65 - 74	26,846	11.31%			
Age 75 - 84	16,080	6.77%			
Age 85 and over	7,307	3.08%			
2025 Est. Median Age, Female		41.48			
2025 Est. Average Age, Female		42.39			

# DEMOGRAPHIC PROFILE

DESCRIPTION	DATA	%	DESCRIPTION	DATA	%
<b>2025 Est. Households by Household Income</b>	<b>184,716</b>		<b>2025 Est. Households by Household Size</b>	<b>184,716</b>	
Income < \$15,000	25,605	13.86%	1-person	57,852	31.32%
Income \$15,000 - \$24,999	15,509	8.40%	2-person	57,675	31.22%
Income \$25,000 - \$34,999	14,015	7.59%	3-person	29,981	16.23%
Income \$35,000 - \$49,999	19,638	10.63%	4-person	22,955	12.43%
Income \$50,000 - \$74,999	27,797	15.05%	5-person	9,835	5.32%
Income \$75,000 - \$99,999	22,706	12.29%	6-person	4,033	2.18%
Income \$100,000 - \$124,999	18,252	9.88%	7-or-more-person	2,384	1.29%
Income \$125,000 - \$149,999	12,814	6.94%			
Income \$150,000 - \$199,999	12,996	7.04%	2025 Est. Average Household Size		2.41
Income \$200,000 - \$249,999	5,375	2.91%			
Income \$250,000 - \$499,999	6,934	3.75%	<b>2025 Est. Households by Number of Vehicles</b>	<b>184,716</b>	
Income \$500,000+	3,073	1.66%	No Vehicles	24,476	13.25%
			1 Vehicle	69,679	37.72%
2025 Est. Average Household Income	\$91,550		2 Vehicles	63,039	34.13%
2025 Est. Median Household Income	\$65,231		3 Vehicles	20,132	10.90%
			4 Vehicles	5,442	2.95%
<b>2025 Median HH Inc. by Single-Class. Race or Eth.</b>			5 or more Vehicles	1,947	1.05%
White Alone	\$77,208		2025 Est. Average Number of Vehicles		1.6
Black or African American Alone	\$53,621				
American Indian and Alaska Native Alone	\$33,474		<b>Family Households</b>		
Asian Alone	\$71,043		2025 Estimate	114,561	
Native Hawaiian and Other Pacific Islander Alone	\$110,631				
Some Other Race Alone	\$43,837		<b>2025 Est. Families by Poverty Status</b>	<b>114,561</b>	
Two or More Races	\$39,360		2025 Families at or Above Poverty	100,406	87.64%
Hispanic or Latino	\$37,039		2025 Families at or Above Poverty with Children	40,772	35.59%
Not Hispanic or Latino	\$75,530				
			2025 Families Below Poverty	14,154	12.36%
<b>2025 Est. HH by Type and Presence of Own Child.</b>	<b>184,716</b>		2025 Families Below Poverty with Children	10,070	8.79%
Family Households with Children	45,507	24.64%			
Family Households without Children	139,209	75.36%	<b>2025 Est. Pop 16+ by Employment Status</b>		
<b>Married-Couple Families</b>	<b>72,656</b>	<b>39.33%</b>	Civilian Labor Force, Employed	215,247	56.34%
Married-Couple Family, own children	24,863	13.46%	Civilian Labor Force, Unemployed	12,589	3.29%
Married-Couple Family, no own children	47,792	25.87%	Armed Forces	617	0.16%
<b>Cohabiting-Couple Families</b>	<b>16,082</b>	<b>8.71%</b>	Not in Labor Force	153,615	40.21%
Cohabiting-Couple Family, own children	5,462	2.96%			
Cohabiting-Couple Family, no own children	10,619	5.75%	<b>2025 Est. Civ. Employed Pop 16+ by Class of Worker</b>		
<b>Male Householder Families</b>	<b>35,479</b>	<b>19.21%</b>	For-Profit Private Workers	137,189	63.77%
Male Householder, own children	1,881	1.02%	Non-Profit Private Workers	26,177	12.17%
Male Householder, no own children	5,251	2.84%	Local Government Workers	5,419	2.52%
Male Householder, only Nonrelatives	1,684	0.91%	State Government Workers	10,204	4.74%
Male Householder, Living Alone	26,663	14.44%	Federal Government Workers	19,685	9.15%
<b>Female Householder Families</b>	<b>60,499</b>	<b>32.75%</b>	Self-Employed Workers	16,188	7.53%
Female Householder, own children	13,300	7.20%	Unpaid Family Workers	261	0.12%
Female Householder, no own children	11,942	6.46%			
Female Householder, only Nonrelatives	1,488	0.81%			
Female Householder, Living Alone	33,769	18.28%			

# DEMOGRAPHIC PROFILE

DESCRIPTION	DATA	%	DESCRIPTION	DATA	%
<b>2025 Est. Civ. Employed Pop 16+ by Occupation</b>			<b>2025 Est. Owner-Occupied Housing Units by Value</b>	110,022	
Architect/Engineer	4,317	2.01%	Value Less than \$20,000	1,485	1.35%
Arts/Entertainment/Sports	4,150	1.93%	Value \$20,000 - \$39,999	1,576	1.43%
Building Grounds Maintenance	7,780	3.62%	Value \$40,000 - \$59,999	392	0.36%
Business/Financial Operations	10,083	4.69%	Value \$60,000 - \$79,999	473	0.43%
Community/Social Services	7,304	3.39%	Value \$80,000 - \$99,999	904	0.82%
Computer/Mathematical	5,499	2.56%	Value \$100,000 - \$149,999	4,655	4.23%
Construction/Extraction	8,254	3.84%	Value \$150,000 - \$199,999	8,554	7.78%
Education/Training/Library	15,123	7.03%	Value \$200,000 - \$299,999	33,422	30.38%
Farming/Fishing/Forestry	854	0.40%	Value \$300,000 - \$399,999	27,111	24.64%
Food Prep/Serving	10,781	5.01%	Value \$400,000 - \$499,999	15,374	13.97%
Health Practitioner/Technician	13,895	6.46%	Value \$500,000 - \$749,999	10,719	9.74%
Healthcare Support	12,215	5.68%	Value \$750,000 - \$999,999	3,760	3.42%
Maintenance Repair	6,443	3.00%	Value \$1,000,000 or \$1,499,999	1,088	0.99%
Legal	2,653	1.23%	Value \$1,500,000 or \$1,999,999	118	0.11%
Life/Physical/Social Science	2,526	1.17%	Value \$2,000,000+	392	0.36%
Management	20,261	9.42%			
Office/Admin. Support	23,754	11.04%	2025 Est. Median All Owner-Occupied Housing Value		\$311,577
Production	14,677	6.82%			
Protective Services	5,065	2.35%	<b>2025 Est. Housing Units by Units in Structure</b>		
Sales/Related	17,521	8.15%	1 Unit Detached	107,160	54.47%
Personal Care/Service	5,893	2.74%	1 Unit Attached	9,925	5.04%
Transportation/Moving	16,076	7.47%	2 Units	23,617	12.00%
			3 or 4 Units	16,848	8.56%
<b>2025 Est. Pop 16+ by Occupation Classification</b>			5 to 19 Units	19,871	10.10%
White Collar	127,086	59.08%	20 to 49 Units	7,331	3.73%
Blue Collar	45,450	21.13%	50 or More Units	9,807	4.99%
Service and Farm	42,589	19.80%	Mobile Home or Trailer	2,167	1.10%
			Boat, RV, Van, etc.	20	0.01%
<b>2025 Est. Workers Age 16+ by Transp. to Work</b>					
Drove Alone	160,633	75.88%	<b>2025 Est. Housing Units by Year Structure Built</b>		
Car Pooled	19,115	9.03%	Housing Units Built 2020 or later	1,239	0.63%
Public Transportation	3,245	1.53%	Housing Units Built 2010 to 2019	4,318	2.19%
Walked	4,994	2.36%	Housing Units Built 2000 to 2009	7,895	4.01%
Bicycle	300	0.14%	Housing Units Built 1990 to 1999	12,071	6.13%
Other Means	2,712	1.28%	Housing Units Built 1980 to 1989	19,481	9.90%
Worked at Home	20,697	9.78%	Housing Units Built 1970 to 1979	22,636	11.51%
			Housing Units Built 1960 to 1969	23,827	12.11%
<b>2025 Est. Workers Age 16+ by Travel Time to Work</b>			Housing Units Built 1950 to 1959	35,764	18.18%
Less than 15 Minutes	59,403		Housing Units Built 1940 to 1949	14,922	7.58%
15 - 29 Minutes	84,476		Housing Unit Built 1939 or Earlier	54,593	27.75%
30 - 44 Minutes	34,231				
45 - 59 Minutes	7,381		2025 Est. Median Year Structure Built		1958
60 or more Minutes	7,188				
2025 Est. Avg Travel Time to Work in Minutes		24			
<b>2025 Est. Occupied Housing Units by Tenure</b>	184,716				
Owner Occupied	110,022	59.56%			
Renter Occupied	74,694	40.44%			
2025 Owner Occ. HUs: Avg. Length of Residence		19.56'			
2025 Renter Occ. HUs: Avg. Length of Residence		9.01'			



The**Retail**Coach<sup>®</sup>

# RETAIL TRADE AREA PSYCHOGRAPHIC PROFILE

SPRINGFIELD, MASSACHUSETTS

PREPARED FOR SPRINGFIELD REDEVELOPMENT AUTHORITY  
SEPTEMBER 2025

# Retail Trade Area — Springfield, Massachusetts

## DEMOGRAPHIC SNAPSHOT



**Springfield Redevelopment Agency**  
 Springfield, MA  
 70 Tapley Street,  
 Springfield, Massachusetts 01104  
[www.Springfield-MA.gov](http://www.Springfield-MA.gov)



**Population**  
 463,691

**Households**  
 184,716

**Age**

0-9 Years	10.60%
10 - 17 Years	9.45%
18 - 24 Years	10.20%
25 - 34 Years	13.27%
35 - 44 Years	13.08%
45 - 54 Years	11.53%
55 - 64 Years	12.61%
65 and Older	19.26%
Median Age	39.88
Average Age	41.06

**Educational Attainment (%)**

Graduate or Professional Degree	12.00%
Bachelors Degree	17.89%
Associate Degree	9.68%
Some College	18.50%
High School Graduate (GED)	29.19%
Some High School, No Degree	7.44%
Less than 9th Grade	5.31%

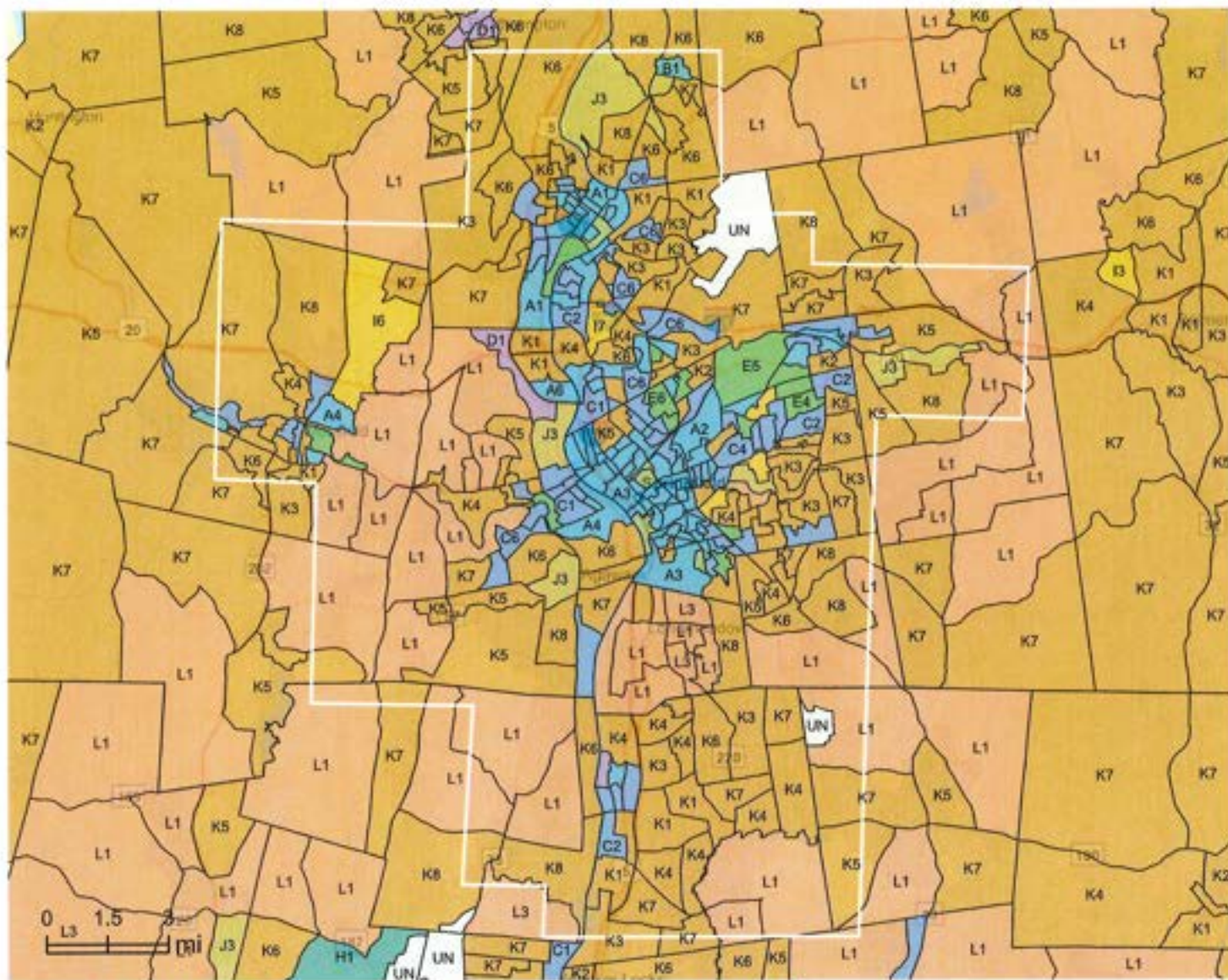
**Income**

Average HH	\$91,550
Median HH	\$65,231
Per Capita	\$38,008

**Race Distribution**

White	60.50%
Black/African American	10.25%
American Indian/Alaskan	0.53%
Asian	3.06%
Native Hawaiian/Islander	0.07%
Other Race	14.24%
Two or More Races	11.36%
Hispanic	29.08%
Non-Hispanic	_nonHispanic

# PSYCHOGRAPHIC PROFILE



**+ A: URBAN THREADS**

This group mainly consists of individuals in their 30s, including many recent immigrants, single parents, and families with young children.

**+ B: BOOKS AND BOOTS**

This group consists largely of individuals in their early to mid-20s, including college students and full-time military families.

**+ C: METRO VIBES**

This group consists of a mix of families and individuals in their 30s, and there is a notable presence of recent immigrants. Employment is primarily in health care, retail, and food services.

**+ D: TECH TRAILBLAZERS**

This group consists of working professionals in their mid-30s, many of whom were born outside the U.S.

**+ E: COMMUNITY CONNECTIONS**

This group consists of a range of households that are often multigenerational, including married couples with or without children, single-parent families, and single individuals living alone.

**+ F: URBAN HARMONY**

This group consists of households that are often multigenerational and center around married couples with or without children.

**+ G: FAMILY FABRIC**

This group mainly consists of multigenerational families with children, and household sizes often exceed three members.

**+ H: FAMILY PROSPERITY**

This group mainly consists of married couples with or without children.

**+ I: COUNTRYSAPES**

This group consists of families and residents aged 55 and older.

**+ J: MATURE REFLECTIONS**

This group consists of typically retired residents aged 55 and older.

**+ K: SUBURBAN SHINE**

This group consists of residents aged 45 years and older.

**+ L: PREMIER ESTATES**

This group consists of residents aged 45-64, and many households consist of families.

# PSYCHOGRAPHIC PROFILE

LIFEMODE GROUP	LIFEMODE GROUP NAME	OVERVIEW
Group A	Urban Threads	This group mainly consists of individuals in their 30s, including many recent immigrants, single parents, and families with young children. This community also has the largest population of children under 5. Residents live primarily in rental housing in urban centers and suburbs, often in close proximity to jobs, community centers, and public transportation.
Group B	Books and Boots	This group consists largely of individuals in their early to mid-20s, including college students and full-time military families. Mostly unmarried, they often work part-time jobs while pursuing degrees. They typically live in rental housing near college campuses or military bases and move frequently.
Group C	Metro Vibes	This group consists of a mix of families and individuals in their 30s, and there is a notable presence of recent immigrants. Employment is primarily in health care, retail, and food services. Residents typically live in urban rental housing, and some own single-family homes. Home values and rents tend to be below the national average.
Group D	Tech Trailblazers	This group consists of working professionals in their mid-30s, many of whom were born outside the U.S. They live primarily in urban areas, renting multifamily housing in major metropolitan cities. Residents tend to commute using public transportation or have access to remote work options.
Group E	Community Connections	This group consists of a range of households that are often multi-generational, including married couples with or without children, single-parent families, and single individuals living alone. They live in and around urban areas and in the suburbs, often in single-family detached units. Rental prices are among the lowest compared to other groups.
Group F	Urban Harmony	This group consists of households that are often multi-generational and center around married couples with or without children. Neighborhoods tend to be located in and around urban centers. Residents spend a substantial portion of their income on rent or home ownership, and they frequently use public transportation for commuting, running errands, and dining out.
Group G	Family Fabric	This group mainly consists of multi-generational families with children, and household sizes often exceed three members. Marriage rates are lower than average, with many single-parent households or cohabiting families. These residents live primarily in suburban areas with low vacancy rates and limited access to public transportation.
Group H	Family Prosperity	This group mainly consists of married couples with or without children. They live primarily in single-family homes in newer suburban developments, and households typically own multiple vehicles for commuting and accessing entertainment and amenities. Incomes often exceed the national average by a significant margin.
Group I	Countryscapes	This group consists of families and residents aged 55 and older. Typically, individuals are retired, approaching retirement, or working in industries such as manufacturing, construction, and agriculture, and they tend to have long commute times. Housing in this group consists of single-family homes, and there are high rates of vacancy and seasonal living in some communities.
Group J	Mature Reflections	This group consists of residents aged 55 and older. Residents are typically retired and are supported by social security, public assistance, and retirement income. This group primarily consists of single-family homes and assisted living facilities. There is a high prevalence of seasonal living with homes remaining vacant during off seasons.
Group K	Suburban Shine	This group consists of residents aged 45 years and older. Housing is predominantly single-family detached homes built before 2000, and home values tend to be above the national average. Labor force participation is high, with most households earning middle-tier incomes in professions such as social work, skilled trades, health care, and manufacturing. Residents commute alone by car.
Group L	Premier Estates	This group consists of residents aged 45-64, and many households consist of families. Residents are often retired or work from home and are employed in management, finance, technology, and engineering. Net worth is high, and most residents hold a bachelor's or graduate degree. These neighborhoods tend to consist of newly constructed, single-family homes.

# PSYCHOGRAPHIC PROFILE

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	TAPESTRY SEGMENTATION	HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	US HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	INDEX
1	Fresh Ambitions (A4)	13.1%	13.1%	0.7%	0.7%	1,837
2	Savvy Suburbanites (L1)	9.1%	22.2%	4.5%	5.2%	201
3	Legacy Hills (K1)	7.0%	29.2%	1.7%	7.0%	405
4	Moderate Metros (C6)	6.7%	35.9%	2.3%	9.2%	293
5	Loyal Locals (K3)	6.7%	42.6%	2.8%	12.1%	237
	Subtotal	42.6%		12.1%		
6	City Greens (K6)	6.1%	48.7%	2.6%	14.6%	236
7	Classic Comfort (K4)	5.9%	54.6%	2.9%	17.6%	202
8	Room to Roam (K7)	5.2%	59.8%	3.9%	21.5%	132
9	Independent Cityscapes (A1)	4.7%	64.6%	0.7%	22.2%	690
10	Burbs and Beyond (K8)	4.6%	69.2%	2.8%	25.0%	162
	Subtotal	26.6%		13.0%		
11	Kids and Kin (C2)	4.5%	73.7%	1.2%	26.2%	378
12	Dreambelt (K5)	4.0%	77.6%	3.0%	29.2%	134
13	Single Thrifties (C1)	2.4%	80.1%	1.3%	30.5%	189
14	Retirement Communities (J3)	2.2%	82.3%	1.7%	32.2%	130
15	Middle Ground (K2)	2.0%	84.3%	2.3%	34.5%	90
	Subtotal	15.2%		9.4%		
16	Family Bonds (E6)	2.0%	86.3%	1.5%	36.0%	132
17	City Commons (A2)	1.9%	88.2%	0.6%	36.5%	350
18	Family Foundations (C4)	1.8%	90.0%	1.1%	37.6%	163
19	Hometown Charm (E3)	1.6%	91.6%	1.5%	39.1%	110
20	Diverse Horizons (C5)	1.5%	93.2%	1.6%	40.6%	98
	Subtotal	8.8%		6.2%		
	Total	93.2%				



**APPENDIX E – BD-26-1068-1068C-1068L-121911.  
MUNICIPAL BLOCK GRANT FY 2027 WAIVER FORM**

Applicants may request a waiver of a condition set forth in the Application for the Commission’s consideration. All requests for waivers or variances shall be submitted with the Application. The Commission may in its discretion waive or grant a variance from any provision or requirement contained in the FY 2027 Guidelines.

<b>Applicant:</b> City of Springfield (WAIVER NUMBER 2 of 2)
<b>Program Manager:</b> Kyla Raimer
<b>Email:</b> kraimer@springfieldpolice.net
<b>Telephone:</b> 413-787-6831
<b>Address:</b> 130 Pearl Street, Springfield MA 01105
<p><b>I. Financial Variance Request:</b>  <i>If your municipality’s proposed allocation is insufficient to mitigate identified casino related impacts, you may use the space below to request additional funds. Municipal waivers will be evaluated on a case-by-case basis and award decisions will be based on available funding.</i></p> <p><b>Please Note:</b> The intent of this waiver is not to fund routine expenses but to fund significant projects that would not otherwise be able to be funded under a municipality’s annual CMF allocation.</p>
<b>CMF Designated FY 2027 Grant Amount:</b> \$360,000
<b>Requested Amount Over Designated:</b> \$250,000 (Waiver No. 1) + \$136,594 (Waiver No. 2) = \$386,594 (Total)
<p><b>Basis of Waiver Request:</b></p> <p>The City continues to have great need due to identified impacts, and with the reduction in designated amount we are requesting consideration for multiple waivers should funding become available. We are hopeful that in this time of reduced resources prioritization of any remaining funding will be made for the host communities that clearly have the majority of local impacts.</p> <p>The Commission has identified public safety related impacts associated with the gaming establishments, which municipalities may cite in their applications. There may be other impacts that have not been identified by the Commission that could be eligible for grant funds. If a municipality has identified additional impacts to be addressed, the applications must identify the impact and provide sufficient evidence that the impact is caused or is associated with a gaming establishment.</p> <ul style="list-style-type: none"> <li>Increased visitation and employment due to the casino will likely increase the interaction between public safety personnel and casino patrons and employees.</li> </ul>

- It is recognized by law enforcement and the casino industry that casinos and other hospitality related businesses may attract certain types of crime including but not limited to human trafficking, money laundering, and drug trafficking. Other crimes that may be attributable to casinos include increased assaults, fraud, and property crimes.
- The presence of casinos has been demonstrated to cause an increase in cases of operating under the influence.
- Increases in traffic can cause increases in congestion, accidents, and vehicular/bicycle /pedestrian conflicts.
- The influx of visitors to a casino can result in an increase in calls for service and put pressure on local emergency services including emergency responders like fire departments and EMS. This could lead to increased needs for mutual aid.

### **SPD Metro Event Traffic Deployments**

Since the reopening of the MGM Casino in Springfield post COVID, the Springfield Police Department Metro Unit traffic deployments remain a high priority of the Metro Unit in support of medium and large size events that draw thousands of visitors to the Metro/Downtown area.

Since the grand opening of MGM in August of 2018, we have learned that there are two distinct traffic patterns in the downtown area. Direct casino related traffic and non-casino related traffic generated by the business community, downtown residents, a new charter high school and restaurant patrons.

MGM has become the epicenter of concerts, live sporting events, shows of every kind, and is now a burgeoning convention center and sports betting destination. Predictably, nights and weekends are particularly busy. We have found that on the nights where there are multiple, high profile events such as a Thunderbirds game in the MassMutual Center and a televised high profile MMA fight, for example, it is necessary to deploy officers to key intersections to ensure the steady flow of vehicle and pedestrian traffic.

The parking garage located at MGM often fills to capacity with casino patrons at peak times. From day one, MGM's business model promotes "free parking" for patrons. MGM extends the offer of duty free parking to anyone who has business downtown and needs a parking space.

To address the public safety issues that accompany high traffic and pedestrian periods, we utilize mitigation funding to deploy uniformed officers to key intersections. We have successfully developed detailed public safety plans that coordinates the movement of vehicle and pedestrian traffic.

Our focus continues to be primary streets and high volume intersections that provide ingress and egress to the MGM facility as well as access to Interstate 91 and the Main Street corridor. Intersections including Union St. & East Columbus, State St. & East Columbus, Main St. @ State St. and the rear exit from the MGM parking Garage consistently present as high volume points of congestion which effectively snarls traffic to a standstill. Through trial and error, we have identified effective strategies to remediate traffic congestion often associated with post event / outbound

traffic. Posting officers with marked vehicles at key intersections to “hand pull” and redirect traffic has proven to be very effective strategy to regain traffic status quo.

Pedestrian traffic negatively impacts the overall traffic flow, particularly post show. A minimum of (2) officers are required at State & Main Streets. Typically, (1) officer manages the Main Street and Bruce Landon Way intersection. Without support, Main Street and State Street, Union Street and East Columbus Avenue and State Street and East Columbus often grid-lock. Deploying a marked cruiser with a uniformed officer in unison with other officers managing high volume/pressure intersections ensures that pedestrian and vehicle traffic generated by surge events are safely and efficiently managed.

Mitigation funds will only be utilized during peak periods where the casino traffic and non-casino traffic are at peak status. Venues such as the MassMutual Center or Symphony hall, for example will continue to be responsible for hiring police details to support their specific events. This includes MGM.

### **SPD Metro Unit Drone Program**

There are approximately 1,400 police departments in the United States using drones. The Springfield Police Department is now one of the 1,400 departments. The SPD Traffic Unit began our drone program in 2022. Utilizing FY 2024 Mitigation funding, the SPD drone program expanded to the Metro/Downtown area of Springfield in 2023 with purchase of one drone that now bases out of the SPD Metro office.

From search and rescue to crime scene investigation, drone utilization is now a significant component of our response continuum. We have found that drones are a capable, efficient and cost-effective way to keep officers safe and save lives.

For the downtown Metro area, we find that the drone is a force multiplier. SPD has a total of (4) drone pilots, two of which are sergeants assigned to the Metro office. Because our substation is located in the downtown area, one block north east of the casino property, we can rapidly deploy our current drone from our office location. As our Metro drone program is new, much of our initial drone utilization has been in the area of situational awareness. Over watch drone deployments provide real-time video feed which aids in supervisory deployment decisions for our Metro personnel.

We have responded to a number of calls for service at or proximate to the casino involving armed subjects, suicidal individuals, two instances where we exchanged gunfire with the individuals resulting in the death of one. As the presence of the casino normalizes and the newness fades away, we are finding that the calls for service involving acts of violence, or the potential thereof is on the rise.

As mentioned in the traffic deployment narrative, getting in and out of the casino can be challenging, particularly on busy nights when we do not deploy a mitigation traffic detail. The casino garage often gridlocks when comedy or music shows let out. Special giveaways, sporting events, and busy weekend nights often create traffic snarls in the parking garage leading to hot tempers and sometimes a fist fight or two. There have been many occasions where responding officers cannot

drive their cruiser into the garage when responding to that call for service due to gridlock. Our current drone is available to support our response outside of the casino and parking garage. Flying the drone inside is not an option due to the open propeller array.

As the drone pilots hone their flying skills, we are finding more ways to include our drones when responding tactically to calls in the downtown area involving guns, knives and related dangerous situations where real-time information is critical. Because the casino attacks all types of people, the potential for someone to engage in an act of violence on the casino floor, and/or somewhere inside of the casino building is a growing reality.

Our current drone is adversely affected by moisture. In other words, we cannot fly the drone in the rain. We also found that we cannot fly the drone indoors for safety purposes. As we now regularly fly our drone in support of daily operations, we are now at the point where we need to expand our program to include equipment that can be flown safely indoors and in rainy conditions.

We have identified the DJI M30T Drone as the next generation of drone technology that will fly in wet/moist conditions. For indoors drone support, we have identified the DJI Avata 2 drone that is built specifically to be flown indoors.

The addition of these two drone platforms will specifically address the identified gaps of the casino garage and casino floor, ensuring a seamless, enhanced, and modern law enforcement response.

**Proposed MGC Grant Budget**

Please use the following table to outline the project budget. Please include as an attachment any requests for proposals, quotes, or estimates that would quantify the costs associated with the mitigation.

Description of Purchase/Work	Timeline	QTY	Budget
Traffic Overtime	ASAP		99,635.00
Drones	ASAP	2	36,959.00
	<b>TOTAL:</b>		\$136,594.00

**II. Programmatic Requirement Variance Request:**

*A municipality may request a waiver from any application requirement. Municipal waivers will be evaluated on a case-by-case basis, and applicants will be notified of the Commission's decision.*

**Basis of Waiver Request:**

N/A