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Basis for Eligibility for Future EPA Equity and Environmental Justice Funding February 27, 2024

The City of Holyoke requests that this profile be included as an attachment to the Final NPDES issued Permit. This list is a compilation of facts that were developed using the EPA's 'Environmental Justice Screening Tool' and the Tighe&Bond 2019 Report included with the City's CSO Consent Decree.

The first compilation of data is the Population Profile. Holyoke has steadily lost population since 1990. The population went from 43,704 residents to 38,754 residents in 2020. That is an aggregate reduction of 11.33 % of the population. The reality is that this percentage correlates to the reduction in wastewater division revenue that must be picked up by the remainder of the rate payers.

(Population Diversity) are the demographic realities in Holyoke. Every tract in the proper of Holyoke is disadvantaged. Holyoke has a majority, minority population. Also, Holyoke is the 4th poorest City in the entire State of Massachusetts. The median household income (\$45,045) is slightly over half the average income of the State of Massachusetts (\$89,026 Holyoke, MA - Profile data - Census Reporter). The Tighe&Bond 2019 Report submitted with the CSO Consent Decree demonstrates well that the economic situation in Holyoke has not improved over the past four years.

Using these population decline numbers it is easy to approximate the continued reduction in population in Holyoke. By the year 2030 an estimated population of 36,819 residents will contribute on the revenue side while there is a loss of another estimated 4.42% of the population. This brings total population loss from 1990 to 15.75% of the population. The population profile demonstrates the population could further decline to 34,884 in 2040 and 30,034 in 2050 for a net loss of 24.61% of the population since the 1990 census (should the trend continue as currently experienced).

It is evident in the northeast that there is a net migration of residents to warmer climates and there is social-economic evidence that this trend will continue well into the future. The EPA expects, as outlined in Footnote eight, "Future conditions" refers to projected flood elevations using one of two approaches: a) Climate Informed Science Approach (CISA): The elevation and flood hazard area that result from using the best-available, actionable hydrologic and hydraulic data and methods that integrate current and future changes in flooding based on climate science. These shall include both short term (10-25 years forward-looking)

and long term (25-70 years forward-looking) relative to the baseline conditions and must include projections of flooding due to major storm and flood events using federal, state and local data, where available; b) Freeboard Value and 500-year floodplain Approach: The flood elevations that result from adding an additional 2 feet to the 100-year flood elevation for non-critical actions and by adding an additional 3 feet to the 100-year flood elevation for critical actions compared to the flood elevations that result from 500-year flood (the 0.2% -annual-chance flood) and selecting the higher of the two flood elevations. that by the year 2050, the city will have completed the flood hazard mitigation of the short-term forward-looking plan and be starting the long-term forward-looking plan for flood hazard mitigation.

Holyoke, Ma Population Profile

Housing Data Profile: Holyoke

Housing Holyoke MA

Size in 2000

Housing Data Tre	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Population				
		Loss per		Year	Holyoke	
Year	Holyoke	Decade		Age	Holyoke	
Population in 1990	43,704			Projected Population for Ages 5-19 in 2020	7,884	
Population in 2000	39,838	-8.85%		Projected Population for Ages 5-19 in 2030	6,826	-1,058
Population in 2010	39,880	-8.75%		Projected Population for Ages 20-34 in 2020	8,293	
Projected Population in 2020	38,754	-11.33%		Projected Population for Ages 20-34 in 2030	7,543	-750
Projected Population in 2030	36,819	-15.75%		Projected Population for Ages 35-64 in 2020	13,865	
Estimated Population 2040	34,884	20.18%		Projected Population for Ages 35-64 in 2030	12,781	-1,084
Estimated Population 2050	30,034	24.61%		Projected Population for Ages 65 and over in 2020	6,202	
				Projected Population for Ages 65 and over in 2030	7,361	1,159
Year	Holyoke	Subsidized Units	Holyoke			
Households in 2000	14,967	Number of subsidized housing Units	3,373			
Households in 2010	15,361	% of Total Units that are subsidized housing	20.67			
Average Household	2.57					

The subsidized housing unit needs will increase based on the projected population profile for the year 2030 (7,631 residents compared to the 2020 population of 6,202. Tighe&Bond had subsidized housing at 21%. Note above the anticipated elderly population increases by 1,159 people with a decreasing population of 1,935. The subsidized housing units needed will increase over the next 10 years as the ability to pay decreases.

The implementation of this NPDES Permit, as currently proposed, will certainly increase the severity of the category of disadvantaged community designation. It will also increase the environmental justice inequities by not approving pollutant parameters to the greatest extent practicable and permitted by law. The residents will struggle with costs for health care, the purchasing of nutritional food, and moving away from sub-standard housing directly due to the crushing impacts the permit capital outlays place on the rate payer for increased costs that are not mostly grant funded.

The Holyoke Population Diversity chart listed below demonstrates the severity of Holyoke as a disadvantaged community.

Holyoke Population Diversity

	Tract		Low Income	Proximity to	Linguistic	Less Edu than
Disadvantaged YES	Number 25013811800 White Black Hispanic Other	Population 4,085 33% 2% 64% 1%	Percentile 87th	Haz Waste 73rd	Isolation 87th	HS 19%
YES	25013812002 White Black Hispanic Other	4,590 43% 4% 49% 3%	71st	78th	83rd	13%
YES	25013812001 White Black Hispanic Other	3,370 35% 9% 56% <1%	95th	82nd	94th	22%
YES	<u>25013811700</u> White	2,217 18%	94th	77th	99th	38%

	Black Hispanic Other	0% 78% 4%				
YES	25013811600 White Black Hispanic Other	3,952 7% 6% 89% 8%	96th	86th	98th	40%
YES	25013811400 White Black Hispanic Other	2,335 3% 4% 93% <1%	98th	78th	98th	33%
YES	25013811500 White Black Hispanic Other	2,197 4% 7% 88% 1%	99th	86th	97th	44%
YES	25013812103 White Black Hispanic Other	3,932 34% 8% 57% 1%	84th	89th	89th	24%

Explore the map - Climate & Economic Justice Screening Tool (geoplatform.gov)

Justice40 suggests that 40% of all funding go towards disadvantaged communities. Further, in §1302a(e)(1) a grant under the Infrastructure Act can be up to 75%. Holyoke would also be able to claim exceptions under the same section (2)(A)(ii) as the community would be eligible under 1383(j)(2) for up to an additional 25% funding. This could bring the community of Holyoke back to the initial funding days of 75% federal, 20% state and 5% local.

The City requests this brief be included as an appendix or attachment to the Final NPDES Permit to establish the extent of Holyoke as a disadvantaged community. Also, this provides an outline of how the Federal/State governments can assist Holyoke with grants for these capital projects at the time of issuance of the Final NPDES Permit. The Tighe&Bond Report, the wording in the CSO Consent Order that \$27 million dollars' worth of improvements must be completed with or without grants and funding and now mandating the mitigation of findings in the 100-year Climate Study will further disadvantage the community of Holyoke. Holyoke cannot accept these conditions as currently outlined in the NPDES

Draft Permit and will respond as necessary to lack of equity and environmental justice mandated on a highly disadvantaged community. EPA has committed to and should provide a detailed breakdown of the disadvantaged community and how the EPA plans to assist the community in attaining the goals in Section C rather than mandating a significant amount of study.

Current Federal Funding Opportunities

§1302a. Clean water infrastructure resiliency and sustainability program

(e) Grant amount and other Federal requirements

(1) Cost share

Except as provided in paragraph (2), a grant under the program shall not exceed 75 percent of the total cost of the proposed project.

(2) Exception

(A) In general

Except as provided in subparagraph (B), a grant under the program shall not exceed 90 percent of the total cost of the proposed project if the project serves a community that-

- (i) has a population of fewer than 10,000 individuals; or
- (ii) meets the affordability criteria established by the State in which the community is located under section 1383(i)(2) of this title.

§1383. Water pollution control revolving loan funds

(i) Additional subsidization

(1) In general

- (ii) does not meet the affordability criteria of the State if the recipient-
- (I) seeks additional subsidization to benefit individual ratepayers in the residential user rate class;
- (II) demonstrates to the State that such ratepayers will experience a significant hardship from the increase in rates necessary to finance the project or activity for which assistance is sought; and
- (III) ensures, as part of an assistance agreement between the State and the recipient, that the additional subsidization provided under this paragraph is directed through a user charge rate system (or other appropriate method) to such ratepayers; or

(2) Affordability criteria

(A) Establishment

(i) In general

Not later than September 30, 2015, and after providing notice and an opportunity for public comment, a State shall establish affordability criteria to assist in identifying municipalities that

would experience a significant hardship raising the revenue necessary to finance a project or activity eligible for assistance under subsection (c)(1) if additional subsidization is not provided.

(ii) Contents

The criteria under clause (i) shall be based on income and unemployment data, population trends, and other data determined relevant by the State, including whether the project or activity is to be carried out in an economically distressed area, as described in section 3161 of title 42.

(B) Existing criteria

If a State has previously established, after providing notice and an opportunity for public comment, affordability criteria that meet the requirements of subparagraph (A)-

- (i) the State may use the criteria for the purposes of this subsection; and
- (ii) those criteria shall be treated as affordability criteria established under this paragraph.

(C) Information to assist States

The Administrator may publish information to assist States in establishing affordability criteria under subparagraph (A).

(j) Definition of eligible individual

In subsection (c)(12), the term "eligible individual" means a member of a household, the members of which have a combined income (for the most recent 12-month period for which information is available) equal to not more than 50 percent of the median nonmetropolitan household income for the State in which the household is located, according to the most recent decennial census.