

June 12 - 13, 2024
AC Hotel Worcester

17th Massachusetts Housing Institute

Training for local officials



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Day One | Wednesday, June 12

AC Hotel Worcester, 125 Front Street, Worcester, MA 01608

8:30 AM **Registration and Continental Breakfast**
Wachusett Room B

9:00 AM **Welcome and Introduction to the Housing Institute**
Clark Ziegler, Massachusetts Housing Partnership (MHP)

9:20 AM **Plenary: Housing for Families** **CM 1.25**

Leslie Reid, Madison Park Development Corporation | **Doug Howgate**, Mass Taxpyers
Jacob Love, Lawyers for Civil Rights | **Cynthia Nina-Soto**, Harborlight Homes

Families are critical to the vitality of Massachusetts. From keeping our schools thriving to supporting our economy by consuming goods and services and participating in the workforce, families are part of the fabric of society. Yet when we talk about housing, families are often spoken of with disdain even in communities with declining school enrollment. What can your community do to make affordable housing more accessible to low- and moderate-income families?

10:35 AM **Break**

10:45 AM **Breakout Sessions**

Track 1: *Wachusett Room B*

Affordable Housing Finance **CM 1.25**

- **Laurie Gould**, VIVA Consulting

An experienced affordable housing development practitioner and consultant will lay out what municipal officials, planners, and non-developers need to know about financing affordable housing, ensuring communities can help drive housing production and avoid creating unintended obstacles.

Track 2: *Wachusett Room C*

Chapter 40B: Looking at the Past and Present **CM 1.25**

- **Clark Ziegler**, MHP
- **Judi Barrett**, Barrett Planning Group

Revisiting the roots of Chapter 40B and why Massachusetts still needs it today!

12:00 PM **Lunch & Fireside Chat**

Jarred Johnson, TransitMatters & **Callie Clark**, MHP

Day One | June 12

Breakout Sessions

1:15 PM

Track 1: Wachusett Room B

Track 2: Wachusett Room C

Identifying and Disposing of Public Land for Affordable Housing **CM 1.25**

- **Charlie Adams**, Pennrose
- **Karmen Cheung**, Pennrose
- **Laura Shufelt**, MHP

So your municipality has surplus land to dispose of for affordable housing? That's great! But hold on; is that parcel really feasible for housing development? Join us in this session to walk through assessing the feasibility of available land for development and prioritizing the best sites to put through a disposition process.

Community Land Trusts: Policy and Practice **CM 1.25**

- **Minnie McMahon**, Dudley Street Neighborhood Initiative (DSNI)
- **Meridith Levy**, Boston Neighborhood Community Land Trust
- **Rob Crowner**, Amherst Community Land Trust

Community Land Trusts have been around for nearly half a century. Their role in creating stable affordable housing in perpetuity has gained some attention in response to the housing crisis. Learn about how CLTs lower the cost of affordable housing development by legally separating ownership of land and the home it is built on, and what the model looks like in practice in rural areas.

2:30 PM

Plenary: Running Effective Municipal Board and Commission Meetings **CM 1.25**

- **Stacie Smith**, Consensus Building Institute

Leading municipal meetings can be challenging in the "best of times," often made more difficult when the topic is (affordable) housing. What can municipal staff, board members and meeting participants do to help discussions be productive and stay on course? This session will offer tools for different stakeholders to use when supporting effective municipal meetings.

3:45 PM

Day One Wrap-Up

4:00 PM

Advance registration required:

Depart for Site Visits - returning to AC Hotel Worcester by 6:30 PM

A Place to Live (38 Lewis Street) is an apartment building with 24 micro-units that serves the chronically homeless, and low-income population in the Worcester area, some of which may have physical or mental disabilities. These are micro-studio apartments that are fully furnished and have WIFI, a security system, card access, a 24-hour Resident Manager, a Case Manager, a Community Room, and Laundry Facilities as well as meeting rooms. **CM 0.75**

District 120 (120 Washington Street) is the former site of Table Talk Pies, an 83-unit mixed-income development in Worcester's Canal District. Nearly two-thirds of the apartment building serves households earning at or below 60% of AMI, which in Worcester is \$53,040 for a household of two. The project is steps away from Polar Park and within ½ mile of Union Station. **CM 0.75**

Day Two | Thursday, June 13

AC Hotel Worcester, 125 Front Street, Worcester, MA 01608

8:30 AM **Registration and Continental Breakfast**
Wachusett Room B

9:00 AM **Welcome and Brief Overview of the Day**
Dana LeWinter, MHP

9:15 AM **Plenary: Using Data to Bolster Your Pro-Housing Message** **CM 1.00**
Tom Hopper, Ellen Marya, and Matija Janković, MHP

The Center for Housing Data team will introduce and demonstrate two of their web-based data tools: DataTown and Residency and highlight some ways data sources like these are being used to drive planning and policy decisions. The team will discuss common pitfalls that arise when using data in the community engagement process and leave you with some tips for bolstering your pro-housing message through the strategic use of data.

10:15 AM **Break**

10:30 AM **Breakout Sessions**

Track 1: *Wachusett Room B*

Tackling the Housing Shortage and Climate Crisis: The Opportunity of Amenity-Oriented Multifamily Developments

CM 1.25

- **Lauren Baumann**, MHP
- **Julie Curti**, Metropolitan Area Planning Council (MAPC)
- **Angela Gile**, WinnCompanies

Massachusetts is facing both a housing shortage and a climate crisis. Thoughtful siting of homes and emissions reduction strategies in multifamily affordable housing can address both. Join us for a deeper discussion around aligning these priorities and the incentives, regulations, initiatives that are promoting these approaches.

Track 2: *Wachusett Room C*

Supportive Housing 101 **CM 1.25**

- **Sarah McKeever**, Community Economic Development Assistance Corporation (CEDAC)
- **Emily Rothschild**, NeighborWorks Housing Solutions

What does it take to develop and manage affordable housing for veterans, seniors, or the disabled? Learn from supportive housing funders and developers.

11:45 AM

Lunch and Housing Hero Awards presented by
Edward M. Augustus Jr., Secretary of Housing and Livable Communities

Day Two | June 13

Breakout Sessions

1:00 PM

Track 1: Wachusett Room B

Track 2: Wachusett Room C

Affirmatively Furthering Fair Housing: What It Means and How Communities Can Support Fair Housing CM 1.25

- **Whitney Demetrius**, Citizens' Housing and Planning Association (CHAPA)
- **Pam Helinek**, Town of Hudson
- **Daniel Messplay**, City of Cambridge
- **Kristen Guichard**, Town of Acton

The federal Fair Housing Act, passed in 1968, requires not only an end to discriminative housing practices, but also active efforts to combat the consequences of past discrimination such as overcoming patterns of segregation, promoting fair housing choice and eliminating disparities in opportunities. Learn some of the ways that communities are affirmatively furthering fair housing in Massachusetts.

Accessory Dwelling Units: Best Practices CM 1.25

- **James Fuccione**, MA Healthy Aging
- **Amy Dain**, Dain Research
- **Christopher Lee**, Backyard ADUs
- **Elliot Schmiedl**, MHP

Accessory Dwelling Units (ADUs) are one way to create naturally occurring affordable housing that could meet the needs across different ages and life stages. In this session, hear from policy experts and ADU builders on the current state of ADUs in Massachusetts and learn about best practices when adopting policies in your own communities.

2:15 PM

Break

2:30 PM

Breakout Sessions

Track 1: Wachusett Room B

Track 2: Wachusett Room C

Myth-busting: Water, Sewer, Wastewater and Housing CM 1.25

- **Erin Bonney Casey**, Ipswich River Watershed Association
- **Joeseeph Peznola**, Hancock Associates
- **Cory Fellows**, POAH

Water, wastewater, and stormwater management are important considerations when it comes to planning for new housing development, but they do not have to be dealbreakers! Join us in this session to learn about common myths associated with water infrastructure and new housing developments, and the role of the municipality in costs and regulations.

Building a Local Housing Coalition CM 1.25

- **Jesse Kanson-Benanav**, Abundant Housing MA
- **Monica Keel**, Citizens' Housing and Planning Association (CHAPA)
- **Monica Gregoire**, Town of Andover

Adopting strong housing policies needs strong advocates. Learn from CHAPA, the Town of Andover, and Abundant Housing MA strategies on building local coalitions that will strengthen your efforts in driving local housing campaigns over the finish line.

3:45 PM

Closing Remarks and Adjourn Housing Institute

MHP's Community Assistance Team



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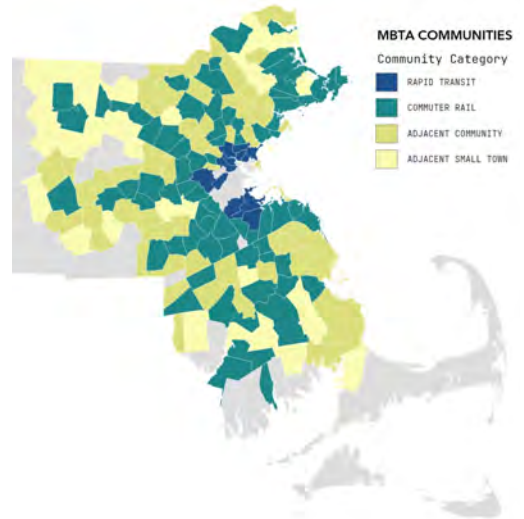


MASSACHUSETTS HOUSING PARTNERSHIP COMMUNITY ASSISTANCE TEAM

MHP's Community Assistance (CA) team strives to support housing policies and programs that increase housing variety and open communities to all people, particularly those of diverse racial and economic backgrounds. Creating meaningful change requires thoughtful engagement in communities, while building common ground to help clear the way for more equitable housing options.

Technical assistance program for MBTA communities (3A-TA)

MHP is accepting applications from the 177 cities and towns subject to the state's multifamily zoning requirement for MBTA Communities (MGL Chapter 40A, Section 3A). To date, MHP's 3A-TA program has provided free, direct technical assistance from prequalified consultants to over 112 communities. Contact Senior Planner, Katy Lacy (klacy@mhp.net) for application information.



WORKSHOPS & TRAININGS

We hold trainings on topics that are of interest to our constituents, often in collaboration with our nonprofit, municipal and state partners.

Past trainings have focused on:

- Chapter 40B
- Affordable housing finance
- Using the Community Preservation Act (CPA) for housing
- Zoning for Housing Diversity and local concerns

We hold annual conferences for Affordable Housing Trusts, as well as our signature event, the Massachusetts Housing Institute, a training series for municipal officials, volunteers and employees. For information on upcoming trainings, visit www.mhp.net/events.

RESOURCES & PUBLICATIONS

HOUSING TOOLBOX FOR MASSACHUSETTS COMMUNITIES: MHP and the Citizens' Housing and Planning Association (CHAPA) produced this website as a one-stop resource for municipalities. It includes information on building community support, updating zoning, Municipal Affordable Housing Trusts, CPA, and navigating the housing development process.

DATATOWN: DataTown is an interactive site created by MHP's Center for Housing Data that allows users to explore municipal-level information for any Massachusetts community. Use DataTown to learn about your community, download the graphics, and use them to have more informed conversations about local housing needs. Check out DataTown at www.mhp.net/datatown.

17th HOUSING INSTITUTE
JUNE 12 & 13, 2024

HOUSING TOOLBOX
for Massachusetts Communities



Ready-made charts
available in DataTown



www.mhp.net

www.housingtoolbox.org

www.mhp.net/DataTown

TECHNICAL ASSISTANCE

Through a variety of programs, we provide direct technical assistance to municipalities, housing authorities, nonprofits and developers to help them develop affordable housing and respond to the housing needs of their communities and the Commonwealth.

40B TECHNICAL ASSISTANCE: MHP's Chapter 40B technical assistance program provides qualified consultants to assist zoning boards of appeal (ZBAs) in their review and permitting of 40B developments. Since 1999, this program has provided help to ZBAs in over 225 communities.

PLANNING FOR AFFORDABILITY: MHP provides grants and direct technical assistance to communities interested in addressing restrictive local regulations. MHP staff or consultants can review existing regulations and facilitate next steps that address a community's full range of housing needs. MHP has worked with communities to adopt zoning for multifamily housing, develop inclusionary zoning programs, and add affordable units using the Local Initiative Program (LIP).

MUNICIPAL AFFORDABLE HOUSING TRUSTS AND CPA: MHP works with communities to create and run effective Municipal Affordable Housing Trusts, and provides assistance on how to use Community Preservation Act funds for affordable housing.

SITE FEASIBILITY REVIEW: Many communities and housing authorities identify properties they think may be suitable for affordable housing. We can support this by providing direct assistance and overseeing small grants for third-party technical assistance. This work ranges from financial feasibility and site analysis to preparing requests for proposals for developers.

STATE OF HOUSING ANALYSIS AND COMMUNITY ENGAGEMENT: MHP also works with communities to move the dialogue around housing production forward. MHP can provide analysis of statewide and local housing needs, along with strategies to facilitate challenging conversations around community change.



CONTACT US

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MHP Resources

Housing Toolbox

The Housing Toolbox website is designed to be a one-stop resource for local boards, committees, planners, municipal staff and volunteers. Developed by MHP and the Citizens' Housing and Planning Association, the website explains how to create and execute an effective affordable housing strategy. The website has a section on each step of the housing development process from beginning to end. The site also has a resource section and users can find recordings of past workshops and conferences. www.housingtoolbox.org.

Residency

It is an interactive web tool that recalibrates how we view housing density in Massachusetts. The tool features a user-friendly map platform that allows you to explore and analyze housing unit counts and residential density for any location in Massachusetts. Residency is built using a unique methodology developed by MHP's Center for Housing Data to estimate the number of homes at the parcel and lot level. www.mhp.net/residency.

Datatown

DataTown is the Center for Housing Data's new interactive website. DataTown compiles community-level information for all 351 Massachusetts cities and towns, and visualizes that data in graphics and charts that are easy to understand, print out and bring to a community discussion. Graphics that compare communities can be created as well. DataTown allows users to download the underlying data as well. www.mhp.net/data.

TODex

MHP's Center for Housing Data has developed a new methodology for estimating the number of homes at the parcel/lot level. This new method employs multiple data sets in order to create a consistent, accurate, and comparable metric that can be used to compare housing patterns across municipal borders. It's short for Transit-Oriented Development Explorer and a user-friendly tool that allows you to review densities at all 261 Greater Boston transit stations and picture the great opportunity we have to build more housing and reduce traffic congestion. www.mhp.net/todex.



Date	Training Title	Link
2020 Western Mass Housing Conference		
9/22/2020	Week 1 - Zoning for Housing Diversity in Small Towns	https://www.youtube.com/watch?v=hnqpM_om_60
9/29/2020	Week 2 - Playbook for Building Community Support	https://www.youtube.com/watch?v=Q1TLRpBEc-s
10/7/2020	Week 3 - Pathways to Homeownership	https://www.youtube.com/watch?v=2SVaoXshS9Q
10/15/2020	Week 4 - Supportive Housing for the Chronically Homeless	https://www.youtube.com/watch?v=4S4aluDI0lo
10/21/2020	Week 5 - Bringing Affordable Senior Housing to Small and Rural Communities	https://www.youtube.com/watch?v=StHIT5t0Vf8
11/5/2020	Week 6 - Distressed and Abandoned Properties	https://www.youtube.com/watch?v=00I60nZFNSE
11/10/2020	Week 7 - Using CDBG for Housing Rehab	https://www.youtube.com/watch?v=DJn_bbeLEJ8
2020 Affordable Housing Trust + CPA Conference		
12/9/2020	Part 1: Overview of Trusts and Working with CPCs	https://www.youtube.com/watch?v=N8T4ztnOWZQ
12/16/2020	Part 2: Affordable Housing Nuts & Bolts	https://www.youtube.com/watch?v=XmMtKAQVpUY
1/27/2021	Part 3: What does a development pro forma look like?	https://www.youtube.com/watch?v=7EK3XMhLSF4
2/3/2021	Part 4: How are communities supporting the development of affordable housing?	https://www.youtube.com/watch?v=hO7JOFgc3uc
2/24/2021	LIP Workshop	https://www.youtube.com/watch?v=qvFUiXhL_CI
4/14/2021	Shared Housing Services Office Workshop	https://www.youtube.com/watch?v=_V9rcDgc_Lk
4/21/2021	40B Workshop	https://www.youtube.com/watch?v=cbQKqYjRIO4
2021 Housing Institute		
6/3/2021	Day 1: Eliminating barriers, creating inclusive communities	https://www.youtube.com/watch?v=Rfgh1k8urs8
6/10/2021	Day 2: Ending segregation, fixing zoning	https://www.youtube.com/watch?v=1NLTRoaGwvo
6/17/2021	Day 3: Create complete neighborhoods	https://www.youtube.com/watch?v=hshmltGJihE
2021 Housing Institute for Gateway Cities		
10/28/2021	Day 1: Housing Production Tools	https://www.youtube.com/watch?v=aVntIA2u5UA
11/4/2021	Day 2: Create Opportunity with Local Assets	https://www.youtube.com/watch?v=bU_am4ezino
11/9/2021	Day 3: Unlocking Local Potential	https://www.youtube.com/watch?v=-mRqVJT-Qg
2022 Affordable Housing Trust + CPA Conference		
3/9/2022	Session 1 - Lotteries, marketing and monitoring: The ins and outs of supporting local affordable housing development	https://www.youtube.com/watch?v=KWsAY-9WLuo
3/16/2022	Session 2: Building your housing infrastructure: Helping multiple housing entities work collaboratively	https://www.youtube.com/watch?v=sVho6Nq4Zuc
3/23/2022	Session 3: Bonding CPA funds to support affordable housing	https://www.youtube.com/watch?v=8L6TbDk7sJ8
3/30/2022	Session 4: Municipal Affordable Housing Trust Fund 101	https://www.youtube.com/watch?v=1pCkbN2-eCs
2022 Housing Institute		
6/7/2022	Day 1: Understanding Intersections of Housing, Health, and the Environment	https://www.youtube.com/watch?v=qjJcDhD3zv8
6/8/2022	Day 2: Building Homes, Infrastructure and Community Engagement	https://www.youtube.com/watch?v=quMRCFQxSjU
2022 MBTA Community Webinar Series		
9/21/2022	Session 1: The Case for Complete Neighborhoods	https://www.youtube.com/watch?v=GSIKrwZoMJE
9/28/2022	Session 2: Water and Wastewater Basics for MBTA Communities	https://www.youtube.com/watch?v=MtVvHwC9jOs
10/5/2022	Session 3: Complete Streets and Neighborhoods for MBTA Communities	https://www.youtube.com/watch?v=eLOMMG-5rMc
10/12/2022	Session 4: Encouraging Family-Friendly Housing in MBTA Districts	https://www.youtube.com/watch?v=5QKOU6Nwr9M
10/19/2022	Session 5: Getting Started for MBTA Communities	https://www.youtube.com/watch?v=hK5LcYtZvkl
10/26/2022	Session 6: Exploring Housing at Different Densities	https://www.youtube.com/watch?v=4sgx_D5NtMo
11/2/2022	Session 7: Siting Your District for Adjacent Communities	https://www.youtube.com/watch?v=tt0jVt326WY
11/9/2022	Session 8: Making the Case for Affordable Housing: Local Engagement and Narrative Change	https://www.youtube.com/watch?v=N2HP-opPdlw
11/16/2022	Session 9: Site Plan Review	https://www.youtube.com/watch?v=QNrRISUVZ3E
11/30/2022	Session 10: Including Affordability in Your MBTA District	https://www.youtube.com/watch?v=zcGNN18HqW8
6/14/2023	2023 Housing Institute, Day 1 recording (<i>Day 2 in person</i>)	https://www.youtube.com/watch?v=67bNwK0hf3E
9/21/2023	2023 Affordable Housing Trust + CPA Conference Tools and Strategies for Explaining MBTA Communities	https://www.youtube.com/watch?v=gW2RDR4fyog
4/26/2024	Zoning	https://www.youtube.com/watch?v=bTqbymXFPnE

Speaker and Panelist Biographies

LAURIE GOULD

Principal, VIVA Consulting

Laurie Gould splits her consulting practice between real estate finance, business and strategic planning for community development organizations, and policy research and teaching on topics related to affordable housing.

Laurie has structured nearly a billion dollars in financing to develop and preserve thousands of affordable units, as well as financing for commercial space and community facilities. She has worked with all types of financing, including Low-Income Housing, Historic and New Markets Tax Credits, bond financing, commercial and FHA-insured debt, and the full range of state and federal grant and soft loan programs. Laurie offers creativity and analytical skill to help developers and owners get the greatest possible value out of available resources. She also brings the communication skills to help decision-makers fully understand the business implications of their financial choices.

Grounded in the operational realities of community development, Laurie works with organizations around the country to develop strategic and business plans that help these groups pursue their goals with clarity and efficiency. Her on-the-ground expertise also informs research on such topics as best practices in affordable homeownership programs and PRI lending to support housing creation and preservation.

LAUREN BAUMANN

Director of Sustainability and Climate Initiatives, MHP

Lauren Baumann joined MHP in 2024. She provides leadership and oversight of climate-related housing initiatives. She represents MHP's climate vision at the state level and positions MHP to best serve its borrowers with technical and financial resources for climate-ready work.

Until 2022, she was vice president at New Ecology, a Boston-based, nonprofit building science firm focused on sustainable community development and affordable housing. In her 17 years there, she led teams providing consulting services to affordable housing owners and developers—including many MHP borrowers—innovated new services and acted as a technical advisor for local municipalities, the state of Massachusetts and national organizations.

She has worked as a consultant, focused primarily on planning and opportunities related to the Inflation Reduction Act of 2022, a landmark federal law which directs funding to make affordable housing more sustainable and climate resilient.

Baumann joined MHP as it addresses housing’s contributions to greenhouse gas emissions, the state’s goal to achieve net zero emissions by 2050 and the opportunities to develop new programs to leverage IRA funding for MHP’s multifamily portfolio and statewide.

JULIE CURTIE

Director of Clean Energy, Metropolitan Area Planning Council (MAPC)

Julie Curti joined MAPC’s Clean Energy Department in December 2019 and has served as the department’s director since July 2022. In this role, she leads a team that supports cities and towns on developing and implementing local clean energy and climate plans, policies, and programs. She oversees projects and guides the team’s work on building an equitable clean energy supply system, supporting the electrification and accessibility of our mobility systems, and ensuring that buildings are electrified, highly energy efficient, and affordable. Ms. Curti also serves on the Global Warming Solutions Act Implementation Advisory Committee and leads the Buildings Working Group.

She previously worked as a climate change and clean energy consultant for local and state governments and nonprofit organizations with Cadmus (formerly Meister Consultants Group) and as Associate Director of the U.S. Department of Agriculture’s Partnerships Center, focusing on increasing food security and building local food systems. While in Washington, Ms. Curti also worked as a legislative correspondent in the U.S. House of Representatives.

Ms. Curti holds a Master’s in City Planning degree from the Massachusetts Institute of Technology, with a certificate in Environmental Policy and Planning, and a B.A. in Geography and Political Science from the University of Wisconsin – Madison, where she was a Truman and a Udall Scholar. She is a trained facilitator and certified mediator in the Commonwealth of Massachusetts.

TOM HOPPER

Director of the Center for Housing Data, Massachusetts Housing Partnership

Tom Hopper joined MHP in 2006 and worked in risk management, operations and analytical development over the next decade. In early 2017 he became Co-Director of MHP’s newly created Center for Housing Data, in 2019 became Director of Research & Analytics, and in 2023 became the Director of the Center for Housing Data.

Hopper has developed database systems, designed metrics, and created data tools and analytical reports that provide insight into project financial performance, credit quality, and risk management. He has led public policy research efforts on topics such as transit-oriented development, housing production, land use, gentrification and housing costs. Tom has a bachelor's degree in economics, a master's degree in city planning from Boston University, and a master's degree in urban informatics from Northeastern University.

ELLEN MARYA

Research Manager, Massachusetts Housing Partnership

Ellen Marya joined MHP in 2024. She brings capacity and expertise to the Center for Housing Data team in terms of analysis, research, writing, and presentations. She provides structure to analytical projects and procedures, oversees management and organization of data resources, and provides project management for the team.

For the past five years she worked as an independent research consultant on public health, education, and housing topics for organizations across the country. Earlier in her career, she worked as a researcher at Harder + Company Community Research focusing on housing and community development. Before that she was a researcher at the Joint Center for Housing Studies at Harvard University.

Ellen has also held positions with the City of Somerville, the Institute for Economic and Racial Equity and the Lurie Institute for Disability Policy at Brandeis University, the Greater Worcester Community Foundation, and Habitat for Humanity. Ellen has authored many policy and research pieces and presented her work to audiences in Massachusetts and across the country.

She earned a BA in political science and economics at Northwestern University and a Master of Public Policy in Social Policy from The Heller School for Social Policy and Management at Brandeis University. Ellen is a member of the Southborough Community Preservation Committee and serves on the Family Support Committee at the MetroWest/Greater Worcester Habitat for Humanity chapter.

MATIJA JANKOVIC

Senior Research Analyst, Massachusetts Housing Partnership

Matija Janković joined MHP in 2021. His responsibilities include providing research and analytical support for the Center for Housing Data. Janković has extensive experience in housing policy, housing case management and data analytics. Most recently he was a rent relief case manager for

Boston's Rental Relief Fund and a housing case manager for Housing Families Inc., of Malden, which provides temporary shelter and affordable housing to homeless and at-risk families.

As a data analysis intern for the state, he developed a portfolio management dataset to assist in the Commonwealth's long-term capital planning efforts. As a research intern, he worked to improve data quality for the state's portfolio of community colleges.

Janković earned his bachelor's degree in urban and regional studies from Cornell University's College of Architecture, Art, and Planning.

A first-generation immigrant from Belgrade, Serbia, who grew up in Massachusetts, Janković is committed to the preservation and development of quality, affordable housing in Massachusetts.

ANGELA GILE

Senior Project Director, WinnCompanies

Angela Gile is a Senior Project Director with WinnDevelopment. As a Senior Project Director, Angela is responsible for coordinating new construction, adaptive re-use, and occupied rehabs in Massachusetts, Rhode Island, and New Hampshire. Recently, Angela has worked on adapting mills in Southbridge and Lawrence, MA utilizing state and federal historic tax credits. Angela has experience with 40B permitting and is interested in meeting energy efficiency and sustainability goals such as achieving Passive House certification.

Before joining WinnDevelopment, Angela worked as the Acquisitions and Development Manager for The Schochet Companies. In this role, Angela managed projects from pre-development construction and into stabilization. Projects included affordable, mixed-income and value add properties throughout New England. She oversaw the development team, working closely with architects, general contractors, consultants, investors, and public and private lenders.

Angela has experience with LIHTC, Federal and State Historic Tax Credits, MassHousing funds, MA EOHLC funds, City of Boston funds, Private Equity funds, Tax exempt bond financing, and HUD 223(f) loans. She has closed affordable and mixed income housing deals totaling over \$238MM.

Angela graduated from the University of Oregon with a B.A. in Planning, Public Policy, and Management. She received a master's in urban planning from the Harvard University Graduate School of Design, where she graduated with Distinction. She lives in Boston with her husband and daughter.

CLARK ZIEGLER

Executive Director, Massachusetts Housing Partnership

Clark Ziegler is Executive Director of the Massachusetts Housing Partnership, a quasi-public state agency that finances affordable rental housing, provides mortgage financing for first-time home buyers, provides technical assistance for housing and neighborhood development, and is a major contributor to state housing policy. He has been with MHP since its inception in 1985 and has been chief executive since 1990. During his tenure MHP has delivered financing or technical assistance in nearly every city and town in the Commonwealth, including financing for more than 31,000 units of affordable rental housing and more than 25,000 affordable homes for low-income first-time buyers. In total MHP has delivered \$6.4 billion in below-market financing either directly or through participating banks.

Between 1976 and 1981, Clark was in Washington, DC as an LBJ Intern, legislative assistant and then administrative assistant (chief of staff) to Massachusetts Congressman Robert Drinan, where he specialized in energy, environmental, budget and tax policy and staffed the House Subcommittee on Environment, Energy and Natural Resources. From 1983 to 1985 he was Deputy Director of Development and Public Affairs at the Massachusetts Bay Transportation Authority.

Clark serves as a governor's appointee on the board of the Community Economic Development Assistance Corporation, which provides financing and technical assistance to community-based nonprofits across Massachusetts. He chairs the board of the Housing Partnership Fund, a federally certified community development financial institution and a lending affiliate of the Housing Partnership Network, an organization that brings together the nation's leading housing and community development nonprofits. For 11 years, he was a director and officer of the National Association of Affordable Housing Lenders before stepping down in 2020. He recently completed four years as a founding board member of Housing Navigator Massachusetts, a nonprofit tech startup that developed a searchable web portal for all subsidized housing units in the Commonwealth and is champion of a universal online application for affordable housing.

As an Ipswich resident, Clark served as chairman and as a 15-year member of the town's Finance Committee, overseeing local spending on municipal government and public education and making recommendations on zoning and all other matters before town meeting. In 2006 he received the Community Service Award from Citizens' Housing and Planning Association and in 2011 the Boston Globe named him one of the top 10 innovators in Massachusetts. Clark has a bachelor's degree from Hampshire College and a master's degree in public policy from the Kennedy School at Harvard University.

MONICA KEEL

Municipal Engagement Program Associate, Citizens' Housing and Planning Association (CHAPA)

Monica C. Keel returned to CHAPA in 2023 as the Municipal Engagement Program Associate after interning for the Municipal Engagement Initiative from 2020-2021. Monica most recently worked as a Community Coordinator for WinnCompanies in their Nuestra Portfolio in Roxbury. She holds a Bachelor of Arts in Spanish and French from Manhattanville College and a Master of Arts in Women's, Gender, and Sexuality Studies from Brandeis University. She related her Master's thesis to housing by creating a space for Black women to reflect on their experiences living in public housing developments in Boston in the 1970s-1980s. They remain passionate about creating equitable and accessible housing for all and maintaining space for those to share their thoughts on housing.

JOSEPH PEZNOLA

Director of Engineering, Hancock Associates

Joesepeh Peznola has almost 35 years of experience in land development projects for Hancock's private sector development clients, non-profit organizations, and municipalities. He has extensive experience with complex, high density commercial and residential developments throughout Massachusetts and New Hampshire. At Hancock Associates, Joe is responsible for managing the 25-person engineering division across Hancock's offices, providing strategic planning and resource coordination, business development and technical quality control and assurance. He has a Bachelor of Science in Civil Engineering from the University of Massachusetts, Lowell.

AMY DAIN

Consultant, Dain Research

Amy Dain is an independent consultant in public policy research and writing. Her focus is on urban and suburban planning and housing policy. She is a frequent presenter at conferences and events.

Her career has been a tour of Massachusetts-based think tanks. She has worked in-house or as a consultant on projects for: Collins Center for Public Management, Pioneer Institute for Public Policy Research, Rappaport Institute for Greater Boston, MassINC, the Massachusetts Smart Growth Alliance, the Jewish Community Relations Council of Greater Boston, and other organizations.

In 2019, she wrote the State of Zoning for Multi-Family Housing in Greater Boston, a survey of zoning and plans in 100 cities and towns of Greater Boston. In 2008, she launched the StatNet

initiative, a community of practice for municipal managers interested in data-driven decision-making. She received her Master in Public Policy from Harvard's Kennedy School. In recent years, she has been on a mission to visit all of the cities and towns in eastern Massachusetts.

CHARLIE ADAMS

Regional Vice President, Pennrose

As Regional Vice President, Charlie Adams is responsible for the execution and continued growth of Pennrose's development pipeline including all aspects of the real estate development process from initial conception through construction, to lease-up and stabilized occupancy or sale within the New England area. Charlie brings more than 20 years of experience to Pennrose in multifamily housing, including the origination, acquisition, financial analysis, underwriting, and syndication of Low Income Housing Tax Credit developments.

Charlie joined Pennrose in 2016 and has significant depth and diverse experience in the multifamily industry with experience working for a housing authority, as a syndicator, and performing development responsibilities.

Charlie served as Town Meeting Member, chaired the Community Planning and Development Commission, and is currently on the board of the Housing Authority in his hometown of Reading, MA. Charlie is also a member of the MassHousing Multi-Family Advisory Committee.

Charlie received his Bachelor of Arts degree from the Princeton School of Public and International Affairs at Princeton University. He also attended Massachusetts Institute of Technology where he earned a Master of Science in Real Estate Development from the Center for Real Estate and a Master of City Planning from the Urban Studies program.

LAURA SHUFELT

Director of Community Assistance, Massachusetts Housing Partnership

Laura Shufelt joined in MHP in 2011 as a community assistance manager. She was promoted to assistant director of MHP's community assistance team in 2017 and was named director in 2020. She is one of the most experienced housing professionals in Massachusetts, knowledgeable on a wide range of issues and practices, including proper and effective use of public funds and land, housing lotteries, fair housing, housing authority development and the state comprehensive land use permit law (Ch. 40B).

Specifically, Shufelt's responsibilities include providing pre-development, development, and strategic planning technical assistance to municipalities, housing authorities and other

appropriate organizations; building relationships and providing training on affordable housing to town officials, volunteer boards, non-profits, and housing professionals; managing MHP's 40B technical assistance program; and representing MHP and its policy agenda on relevant state and regional affordable housing committees.

A native and resident of Cape Cod, Shufelt is a graduate of the University of Rhode Island with a bachelor's degree in elementary education. She began her career as a science teacher. Her path toward affordable housing began when she became a commercial lender and then in affordable housing finance for a consortium of banks. This led to a career as an affordable housing development consultant for housing authorities, towns, and for—and non-profit organizations.

ERIN BONNEY CASEY

Resiliency Program Director, Ipswich River Watershed Association

Erin is a native New Englander and water management professional. After previously engaging in market research in the water sector, she now focuses on implementing river resiliency plans and actions. She holds a BA from Bates College and Masters of Science in Water Science, Policy, and Management from Oxford University. Erin and her family moved to Salem in 2021. She spends her spare time restoring their historic home and exploring outdoor spaces across New England.

JAMES FUCCIONE

Executive Director, Massachusetts Healthy Aging Collaborative

James Fuccione is the Executive Director of the Massachusetts Healthy Aging Collaborative (MHAC), which is a statewide network of more than 100 organizations committed to advancing inclusive age- and dementia-friendly communities. MHAC promotes, supports, coordinates and tracks age-friendly activity throughout Massachusetts and has worked with partners to secure commitments from more than 40 cities and towns to become more age-friendly – a process overseen by AARP and the World Health Organization. With MHAC's support, Massachusetts is also one of only three states in the country designated as age-friendly. Fuccione spent the past eight years as director of legislative and public affairs for the Home Care Alliance of Massachusetts, a nonprofit trade association representing home healthcare agencies and private-pay home care companies. In this role, Fuccione led the organization's government and public affairs strategy on the state and national levels along with managing media communications, often serving as the organization's spokesperson. Fuccione also has experience as an aide for former State Senator Edward M. Augustus, Jr. and received a Master's in public affairs from UMass-Boston.

JUDI BARRETT

Owner and Managing Director, Barrett Planning Group

Judi Barrett is the founding principal and managing director of Barrett Planning Group LLC. She brings 35 years of planning and community development experience as a consultant and community and economic development professional with state and local government. Judi has devoted her career to building the capacity of cities and towns to solve difficult public policy questions and to develop effective leadership and advocacy skills. She has prepared and managed a variety of projects for public and private clients, including comprehensive and strategic plans, zoning revisions, housing studies, and more. She is well known for her work in affordable and fair housing policy and inclusionary zoning. A frequent panelist at regional and national conferences and a guest lecturer for planning programs, Judi is also a technical assistance resource and trainer for city and town officials and non-profit boards.

KARMEN CHEUNG

Senior Developer, Pennrose

As Senior Developer for Pennrose, Karmen Cheung leads and manages the development and completion of a full complement of real estate development projects in the New England region. She is responsible for multiple projects in varying stages of development - overseeing and orchestrating the completion of multiple developments and the activities of the development team. Karmen joined Pennrose in 2017 as Associate Developer after having interned with the company during the Summer of 2016. She was promoted to Developer in 2020 and Senior Developer in 2023. While at Pennrose, she has closed on affordable housing developments totaling over \$150 million and almost 320 units, including the closing and development oversight of The Pryde, Boston's first LGBTQ+ friendly senior housing project totaling more than \$40 million in development cost.

She also led the development and completion of two historic rehabilitation affordable housing developments in Auburn, MA, Julia Bancroft School and Mary D. Stone School, which was the AHF Readers' Choice Historic Rehab and Overall winner in 2022. She also spearheaded the selection of Pennrose for the Horace Strong School in New Haven, CT, and a development in Naugatuck, CT.

Karmen has a Bachelor of Arts in Environmental Studies from Yale University and a Master of City Planning and Master of Science in Real Estate Development, from Massachusetts Institute of Technology. She serves as the Vice President for the Association of Asian American Yale Alumni.

SARACH MCKEEVER

Director of Supportive Housing, Community Economic Development Assistance Corporation (CEDAC)

Sarah McKeever, CEDAC's Director of Supportive Housing, manages the organization's supportive housing programs. These programs, which CEDAC administers on behalf of the Commonwealth, provide soft debt to housing developers through the Housing Innovations Fund, Facilities Consolidation Fund, Community Based Housing, Accessibility Affordable Housing Grant, and ARPA funds. Sarah works directly with non-profit borrowers to provide technical assistance, predevelopment and acquisition lending for affordable and supportive housing projects in all stages of the development from initial feasibility to occupancy.

Sarah joined CEDAC in 2005 and has held many roles. She began her work here on the administrative team, closing acquisition, predevelopment, and child care loans, and also worked on portfolio management issues and overall program support. She also previously co-managed the Home Modification Loan Program, which CEDAC administers on behalf of the Massachusetts Rehabilitation Commission. In that role, she developed and implemented policy and procedural changes and provided training, support and managed contractual obligations with seven regional provider agencies throughout the Commonwealth. Sarah received a Bachelor of Arts in Sociology from Oberlin College.

LESLIE REID

CEO, Madison Park Development Corporation

Leslie Reid has nearly thirty years of affordable housing, commercial, and community development experience in the private, public and non-profit sectors. Currently, she serves as the CEO of Madison Park Development Corporation, one of the largest community development corporations in Massachusetts. Her work has included asset management, acquisition, planning, financial feasibility, financing, design and construction for residential, commercial, and mixed-use properties. Leslie has worked for the Commonwealth of Massachusetts with public housing authorities on mixed-finance, private affordable housing, and non-residential development and also brings housing and commercial lending and investment experience from her work as a loan officer with the Massachusetts Housing Partnership Fund, Community Economic Development Assistance Corporation and as a Principal Consultant at Recap Advisors.

Leslie currently teaches mixed income housing policy and finance at MIT's Center for Real Estate and serves on the board of directors of Citizens' Housing and Planning Association, Massachusetts Association of Community Development Corporations, Massachusetts Housing Investment

Corporation, Children's Investment Fund, the Federal Reserve Bank of Boston New England Community Development Advisory Committee and the loan committees of the Life Initiative and Massachusetts Housing Partnership Fund.

DOUG HOWGATE

President, Massachusetts Taxpayers Foundation

Doug Howgate is President at the Massachusetts Taxpayers Foundation. Doug began as President in January of 2023, after two years as the Foundation's Executive Vice President.

Prior to his time at the Foundation, Doug held a number of policy positions in Massachusetts. He served as Senior Policy Advisor to Senate President Karen Spilka, and Budget Director at the Senate Committee on Ways and Means. He has also served as Deputy Chief of Staff at the Massachusetts Port Authority and as a Senior Researcher at the Massachusetts Budget & Policy Center.

Doug has a B.A. in Political Science from Holy Cross and holds a Master's degree from Georgetown's McCourt School of Public Policy.

DANIEL MESSPLAY

Senior Manager for Zoning & Development, City of Cambridge

Daniel Messplay is the Senior Manager for Zoning & Development in the City of Cambridge, MA Community Development Department. In this role, Daniel oversees development applications that require Planning Board review from pre-application through construction. Daniel also manages proposed amendments to the City's Zoning Map and Zoning Ordinance through the public review process. Prior to Cambridge, Daniel worked in various planning and urban development roles for municipalities in New York, Arkansas and Virginia.

Daniel has a Bachelor of Arts in Historic Preservation from the University of Mary Washington, a Master's in Urban & Regional Planning from Virginia Tech with a Graduate Certificate in Geospatial Information Science, and a Master's in Real Estate from Georgetown University.

JACOB LOVE

Staff Attorney, Lawyers for Civil Rights

Jacob Love joined Lawyers for Civil Rights (LCR) as a Staff Attorney in 2022. In this role, Jacob develops cutting-edge litigation across a wide-range of civil rights issues. He recently filed major lawsuits to enforce the MBTA Communities Zoning Law, and to preserve Massachusetts'

landmark right-to-shelter law. He is litigating LCR's groundbreaking case on behalf of the Martha's Vineyard migrants. Jacob also coordinates the largest and oldest non-partisan Election Protection campaign in New England, training and managing hundreds of volunteers to ensure equal access to the ballot box.

Prior to joining LCR, Jacob worked as a housing attorney at The Legal Aid Society in New York City. There, he successfully litigated cases to improve housing conditions for Bronx tenant associations and collaborated with community groups striving to preserve affordable housing in New York City. Jacob also previously served as a law clerk to the Hon. Eric Neyman of the Massachusetts Appeals Court, and the Hon. George Z. Singal of the U.S. District Court for the District of Maine.

An award-winning attorney, Jake recently received the Boston Bar Association's prestigious President's Award for his groundbreaking work in *Alianza Americas v. DeSantis*, a class action filed in response to the Martha's Vineyard migrant crisis. Jacob earned his J.D., magna cum laude and Order of the Coif, from Boston College Law School and holds a B.A. in political science from the College of the Holy Cross.

PAM HELINEK

Assistant Director of Planning and Community Development & Conservation Agent, Town of Hudson

Pam Helinek is the Assistant Director of Planning and Community Development and the Conservation Agent for the Town of Hudson, where she's worked for over eight years. Her undergraduate degree was in Electrical Engineering from the University of Pennsylvania, and her original career was in software engineering. She became involved in conservation activities as a volunteer, and after serving for 12 years as a Conservation Commissioner in the Town of Framingham, she became interested in professional conservation work and completed a Masters in Sustainability and Environmental Management from the Harvard Extension School.

Ms. Helinek began in Hudson as the Conservation Agent and Environmental Planner, and her role has expanded to include many other Planning and Community Development functions. She became involved with the Affordable Housing Trust at an exciting time, as they embarked on their first major project, converting a municipal property to an affordable housing development. She served as the Town's project leader for this effort, and celebrated its groundbreaking in September 2023.

WHITNEY DEMETRIUS

Director of Fair Housing & Municipal Engagement, Citizens' Housing and Planning Association (CHAPA)

Whitney Demetrius is the Director of Fair Housing and Municipal Engagement at Citizens' Housing and Planning Association (CHAPA) where she has worked for over five years. She previously worked as the Deputy Director of the Fair Housing Center of Greater Boston.

As the Director of Fair Housing and Municipal Engagement, Whitney works with communities, providing technical assistance in their pursuit of affordable housing production and preservation, expanding housing choice, fostering welcoming communities, and bolstering community engagement efforts. In her role, she seeks to impact systemic change through public participation and the creation of local diverse, and sustainable affordable housing coalitions, that work to create healthy, equitable, affordable, and vibrant communities. She seeks to change local conversations, to empower those most impacted by a lack of affordable housing and elevate pro voices within the space.

In addition to the local efforts, she helps to ensure fair housing in all CHAPA's programs, legislative priorities, as well as work in coordination with other agencies in the field. She is responsible for directing CHAPA's Fair Housing Committee to strategically identify areas of statewide policies and practices that promote equal and fair access to housing opportunities. She has a passion for housing and social justice, as her own life experiences have been affected by housing across the spectrum and she brings that intentionality and energy to her work. Whitney serves as a Board Member for the Codman Square Neighborhood Development Corporation as well as Board Member for Metro Housing Boston. In 2023 she was recognized with the Metro Housing Boston 'Rising Star' Housing Champion award for her passion and commitment to housing.

ELLIOT SCHMIEDL

Director of Homeownership, Massachusetts Housing Partnership

Elliot Schmiedl re-joined MHP in March 2016 as the program manager for the Homeownership team and was promoted to director of homeownership in August 2016. He is responsible for advancing homeownership priorities and goals, including our efforts to close the racial homeownership and wealth gaps.

Day-to-day he is focused on strengthening strategic partnerships, marketing the ONE Mortgage and ONE+Boston programs, and managing the homeownership team. In his earlier position at MHP, he

was a senior program associate, working with lenders and non-profit community partners to administer the SoftSecond and ONE Mortgage Programs.

Before his return to MHP in 2016, Schmiedl was family services division director at the South Middlesex Opportunity Council, a community-based social service non-profit organization. In this role he oversaw all facets of the emergency assistance shelter program, HomeBASE, and the Housing Consumer Education Center, including its homelessness prevention, first-time homebuyer, and foreclosure prevention programs.

He holds a bachelor's degree in political science from Northeastern and a master's in public administration from Suffolk University.

EMILY ROTHSCHILD

Director of Housing Development, NeighborWorks Housing Solutions

Over the past 37 years, Emily Rothschild has completed 72 supportive housing projects with 1,294 units of housing within 28 different Massachusetts communities. Her goal is to create high-quality housing, that supports individuals moving out of shelters and institutions and off the streets.

Rothschild operated as a solo consultant from 1993-2021. Three years ago, she joined NeighborWorks Housing Solutions - a regional non-profit housing and service provider based in Southeastern Massachusetts. Since joining the NeighborWorks development team, Rothschild has accelerated her efforts and now has 8 new projects in development with 144 supportive housing units and 173 emergency shelter units.

Through NeighborWorks, Rothschild continues to offer consulting services throughout Southeastern Massachusetts and provides limited services outside the region. She says "it is my hope that we can finally make homelessness a short-term experience and no longer an identity".

CYNTHIA NINA-SOTO

Board of Directors, Harborlight Homes

Cynthia Nina-Soto is a dedicated REALTOR® and influential community advocate based in Salem, Massachusetts. As the Broker and Owner of Nina-Soto Realty, Cynthia leverages her own experiences as an immigrant and her upbringing in Section 8 housing to champion the cause of diverse and equitable homeownership. She understands firsthand the challenges and aspirations tied to the American dream of owning a home, making her a vocal supporter for clients from varied linguistic and cultural backgrounds.

Her professional ethos is rooted in the belief that education and housing are fundamental to building robust communities, which drives her ongoing work with the Salem Redevelopment Authority and her previous leadership as President of the North Shore Realtors®. Cynthia holds several prestigious Realtor designations, including ABR®, AHWD®, C2EX, e-PRO®, MRP, PSA, RENE, and CRB, which underscore her extensive expertise and commitment to professional excellence.

Recognized with the Realtor of the Year Award in 2020 and the Housing Advocate Award in 2021, Cynthia's accomplishments reflect her profound impact on the industry. At Harborlight Homes, where she serves on the Board of Directors, Cynthia is deeply involved in advancing the organization's mission to create, preserve, and operate safe, affordable housing with supportive services, ensuring that all community members have access to a home.

Cynthia's role as a licensed real estate instructor further amplifies her influence, as she educates and empowers a new generation of real estate professionals committed to fairness and social justice in housing.

KRISTEN GUICHARD

Planning Director and Zoning Enforcement Officer, Town of Acton

Kristen Guichard, AICP, is a community planner with 15 years of experience in municipal planning in the Boston Metrowest area. She holds both a Master in Public Administration degree and a B.A. in Sociology from Clark University and a certificate in Project Management from UMass Lowell.

Kristen began working for the Town of Acton in 2012. She now serves as the Planning Director and Zoning Enforcement Officer managing the Planning and Conservation Divisions for the Town. Previous to her employment in Acton, she worked for the Stow Planning Board, Big Brothers Big Sisters of Central Massachusetts and the Main South Community Development Corp. in Worcester.

Kristen is passionate about working collaboratively to advance equity in public participation. She works closely with the Regional Housing Services Office, which assists ten communities, including Acton, with the municipal function of affordable housing. Also in her time working for the Town of Acton she served as local project manager for the Assabet River Rail Trail and the Kelley's Corner Complete Streets project.

STACIE NICOLE SMITH

Managing Director, Consensus Building Institute

Stacie Nicole Smith is Managing Director at the Consensus Building Institute, where she has more than 23 years of experience as a mediator, facilitator, and trainer on a broad range of public issues

in the U.S. and internationally. Her work focuses on designing and implementing processes that allow people to have a constructive voice in decisions that affect them, and helping groups work together, make decisions, and resolve disputes. She brings decades of experience in a wide range of substantive areas, from natural resources, historic and cultural resources, hazard mitigation and recovery, tribal and indigenous peoples, and education. She specializes in facilitating complex and contentious multi-party engagements around challenging technical issues, where identities, values, and interests intertwine. She focuses on both the structure and facilitation of dialogue to ensure that the perspectives of all interested and affected participants are heard and respected.

Stacie is a member of the Environment and Public Policy Section and the Education Section of the Association for Conflict Resolution (ACR) and is listed on the U.S. Institute for Environmental Conflict Resolution's National Roster of Environmental Dispute Resolution and Consensus Building Professionals, as well as the roster of the U.S. Environmental Protection Agency, the U.S. Department of Interior, and the Massachusetts Office of Dispute Resolution. She has served as Adjunct Professor at University of Massachusetts Boston, and guest lectures in courses at Tufts University, Harvard Law School, and for the National Charrette Institute. Stacie holds a B.A. from Brown University and a M.A. from Columbia University Teachers College.

CHRISTOPHER LEE

Head of Design & Development, Backyard ADUs

Chris started developing multi-family homes six years ago and has never strayed from his philosophy, "if my wife and I won't live in it, no one should". In other words, he is passionate about creating high-quality housing that tenants can call home.

He created Backyard ADUs after realizing the best opportunities in real estate were in a homeowner's backyard. Leveraging experience in development projects, working with municipalities, and real estate finance, Chris set up Backyard ADUs to help homeowners benefit from a tight rental market and help solve the housing crisis.

Chris is a Maine native and currently lives in Brunswick, ME with his wife who is a Pediatrician and their running buddy Ellie (a dog). When he is not working, he is doing house projects, vegetable gardening, skiing, surfing, or enjoying a cold beer.

CORY FELLOWS

Vice President, Real Estate Development, Preservation of Affordable Housing

Cory Fellows is Vice President, Real Estate Development who focuses on the acquisition and redevelopment of affordable multifamily properties. His work includes acquisition targeting, feasibility analysis, financial and regulatory structuring, and development oversight.

Cory has more than 20 years of affordable housing experience. He has managed the preservation and revitalization of at-risk housing assets throughout the country, involving a wide array of financing programs and regulatory environments. Prior to joining POAH he worked at the Maine-based Wishcamper Companies, where he directed the recapitalization and renovation of affordable senior and family apartment communities in New England and the Midwest. Before beginning his housing career, Cory coordinated World Bank and USAID-sponsored land use regulatory reform efforts in the former Soviet Union.

He holds a Bachelor's degree from Colgate University and a Master's in City Planning from the Massachusetts Institute of Technology. He chairs the Planning Board and serves on the Long-Range Planning Committee in Scarborough, Maine.

JARRED JOHNSON

Executive Director, TransitMatters

My area of interest is how transit and housing intersect with advocacy and organizing. I stumbled into my love of all things transit on a trip to DC when I was 11 and then again in my early college years. I was amazed at how the subway shaped DC and its suburbs into a radically different city than my hometown of Oklahoma City. And through working with low income communities, I've come to understand just how important access to jobs, walkability, and green forms of transportation can be to raising a community out of poverty and poor health outcomes.

Living in Boston, I've embraced a car free lifestyle and I know how vital the MBTA is to the lives of so many in the region and to the economy. I'm looking forward to working with advocates and allies around the region to embolden the MBTA to consider the bigger picture and make bold, meaningful investments. I'm particularly excited to make Regional Rail a reality. It has the potential to revolutionize how people live, work, and move around the Greater Boston region and lift up our Gateway Cities. Let's make the county's first transit system first class together!

JESSE KANSON-BENANAV

Executive Director, Abundant Housing Massachusetts

Jesse Kanson-Benanav is the Executive Director of Abundant Housing MA (AHMA) where he oversees all aspects of the organization’s mission to build a Massachusetts for Everyone. Jesse has nearly 20 years’ experience in the affordable housing industry where he’s worked as a community organizer, policy consultant, and as a developer of affordable homes at a number of nonprofits in Greater Boston including at The Community Builders, Somerville Community Corporation, and B'nai B'rith Housing. Jesse became active in the grassroots pro-housing movement in 2012 as founder of A Better Cambridge (ABC), a community-based education and advocacy group committed to creating more affordable and sustainable housing, which he served as chair until 2019. Jesse’s work with ABC was recognized as a “Game Changer” in 2016 by the Boston Globe for its positive contributions to the local economy, and he was recognized as recipient of Metro Housing Boston’s Champions of Housing Rising Star Award in 2019. Jesse is a graduate of Oberlin College and has a Master of City Planning Degree from MIT. He lives in Jamaica Plain, Boston, with his wife, toddler, and their two cats.

MERIDITH LEVY

Executive Director, Boston Neighborhood Community Land Trust

Meridith Levy joined Boston Neighborhood Community Land Trust (BNCLT) in January 2020. She has over 20 years of experience from the community development sector, with a background in community organizing and planning, and organizational management, focusing on social and economic equity, anti-displacement, and land use. Meridith began her organizing career in Minnesota using the Community Reinvestment Act to hold banks accountable to family farmers. She led numerous community planning initiatives and organizing campaigns in Fitchburg, MA and Somerville, MA, helping to win passage of Somerville’s Community Preservation Act; increased Inclusionary Zoning to 20%; and establishment of Somerville’s Jobs Linkage Fee. As Deputy Director of Somerville Community Corporation from 2013 to 2020, Meridith helped create and oversee SCC’s First Source Jobs Program and the Social Equity Campaign. Meridith studied emerging approaches to community capital and finance as a LISC Rubinger Fellow in 2018. She is excited to be a part of the BNCLT team to help build grassroots power and explore creative acquisition strategies for housing justice through the community land trust model.

Meridith holds a MA and MS in Urban and Environmental Policy and Agriculture, Food and the Environment from Tufts University.

MINNIE MCMAHON

Coordinator, Greater Boston Community Land Trust Network,

Minnie McMahon is the Coordinator of the Greater Boston Community Land Trust Network, hosted by Dudley Street Neighborhood Initiative (DSNI). She started at DSNI in 2019, acting as the Project and Operations Manager at Dudley Neighbors, Inc., the community land trust. Before that, Minnie worked for small farms in Massachusetts, California and New York, growing flowers, developing systems, and advocating for workers' rights. Shared governance and the role of power in social systems have been throughlines in Minnie's work. Minnie holds a Master of Arts in Urban, Regional and Environmental Policy & Planning from Tufts University.

MONICA GREGOIRE

Associate Planner, Town of Andover

Monica Gregoire joined the Town of Andover in September 2022. She focuses on projects related to MBTA Communities Multifamily Zoning and multi-modal transit. Prior to this role, Monica worked in municipal planning for The Town of North Andover working on permitting for a variety of developments, Brownfield redevelopment at Groundwork USA, and has experience in real estate in both the private and nonprofit sectors.

Passionate about serving her community, Monica served as an elected member of the Chelmsford Planning Board and has served as a local pedestrian advocate working with citizens and officials to improve access to the places people travel. Monica has a BA in Sociology from Tufts University and an MA in Urban Planning from Tufts' Urban and Environmental Policy and Planning program. Outside of work, she enjoys gardening, hiking, and spending time with her family.

ROB CROWNER

Board of Directors, Amherst Community Land Trust

Rob Crowner serves on the Board of Directors of the Amherst Community Land Trust, a private, nonprofit, charitable organization founded in 2014 to address the shortage of affordable housing in Amherst and to strengthen year-round family neighborhoods. Additionally, Rob is a Loan Fund Manager at Equity Trust. A graduate of Amherst College, Rob lives in Amherst, MA where he serves on the Affordable Housing Trust. Rob previously staffed the Holyoke Community Land Trust and managed the Hampshire College Bookstore. He likes to ride his bike in the hills and back roads of the Pioneer Valley.

CALANDRA (CALLIE) CLARK

Director of Policy and Communications, MHP

Calandra (Callie) Clark joined MHP's public affairs staff in 2008 and worked in policy analysis, research, messaging and communication strategy. In early 2017 she became Co-Director of MHP's newly created Center for Housing Data, in 2019 became the Director of Policy, and in 2023 became the Director of Policy and Communications.

Clark has extensive experience in policy analysis and web strategy and in crafting presentations for legislators, local public officials and other public audiences. She has a bachelor's degree in international development from Clark University and a master's degree in urban and regional policy from Northeastern University.

Day One Slides

June 12, 2024



June 12, 2024

Welcome and Introduction



Clark Ziegler
Massachusetts Housing Partnership

Our Challenge and Our Opportunity



Clark Ziegler
MHP Housing Institute
June 12, 2024



WE'RE HERE BECAUSE THERE'S A CRISIS

Not enough housing to go around





Rents and home prices are through the roof

Lots of people with unstable housing or none at all

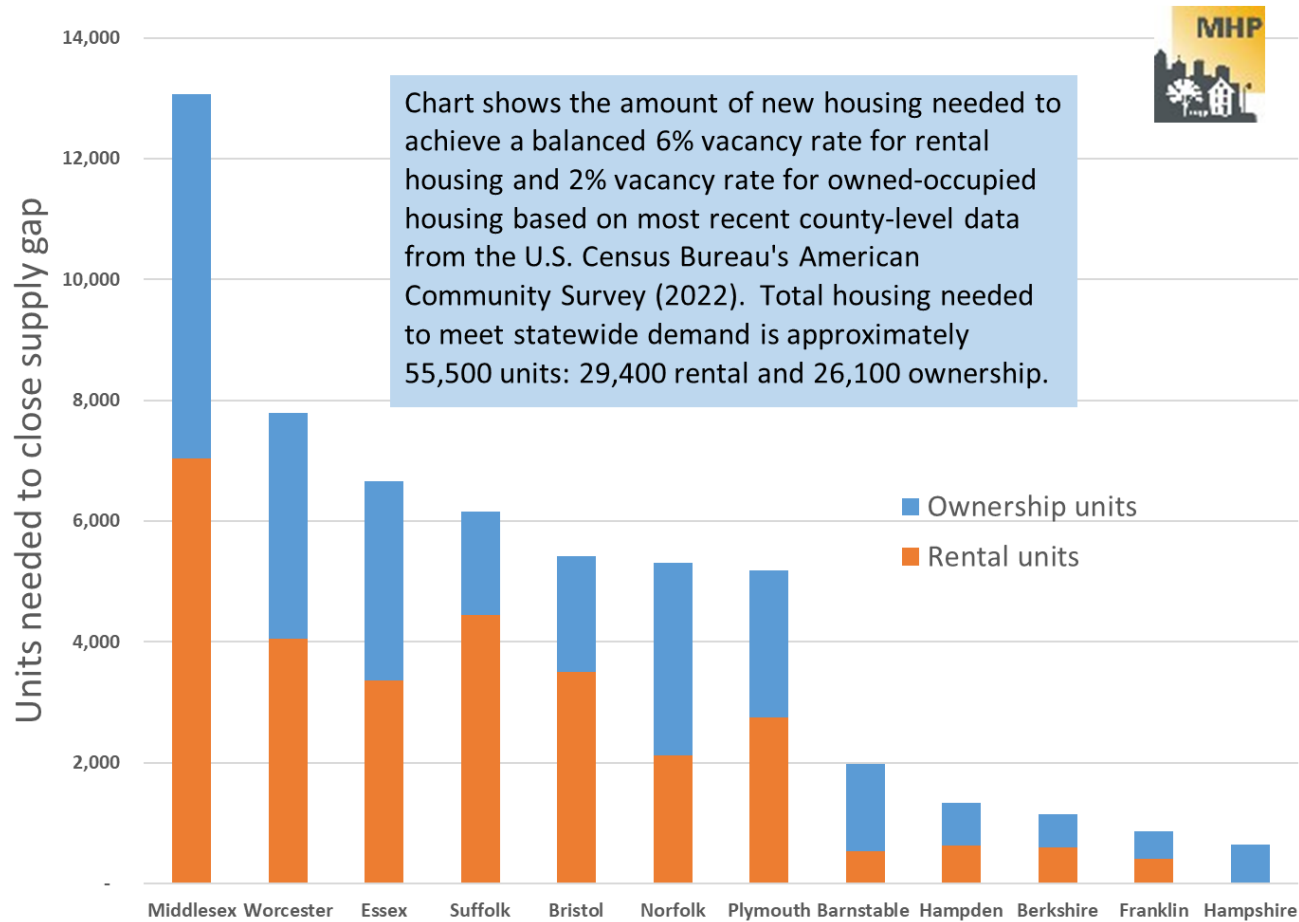
Housing costs are driving people to other states

People in lower-wage jobs never seem to get ahead

DESPITE HAVING SOME OF THE BEST HOUSING RESOURCES IN THE COUNTRY

-  **Robust state capital investment and tax credits**
-  **State public housing and rental assistance**
-  **Excellent delivery system**
-  **Strong legal framework**

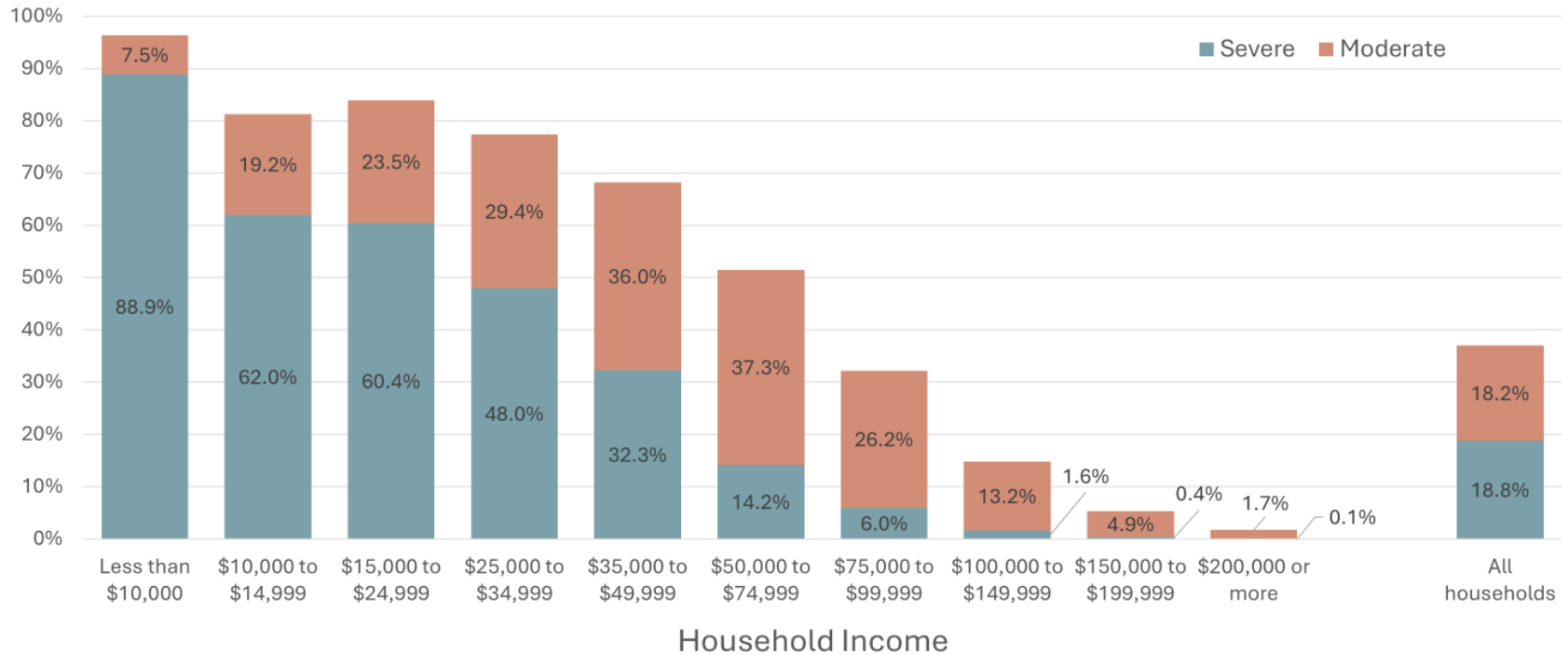
REALITY #1: PRIVATE HOUSING PRODUCTION IS VASTLY BELOW WHAT WE NEED



REALITY #2: LOWER INCOME HOUSEHOLDS BEAR THE BRUNT OF HOUSING SHORTAGES

Nearly four in ten Massachusetts households are housing cost burdened, with dramatically higher rates at lower incomes

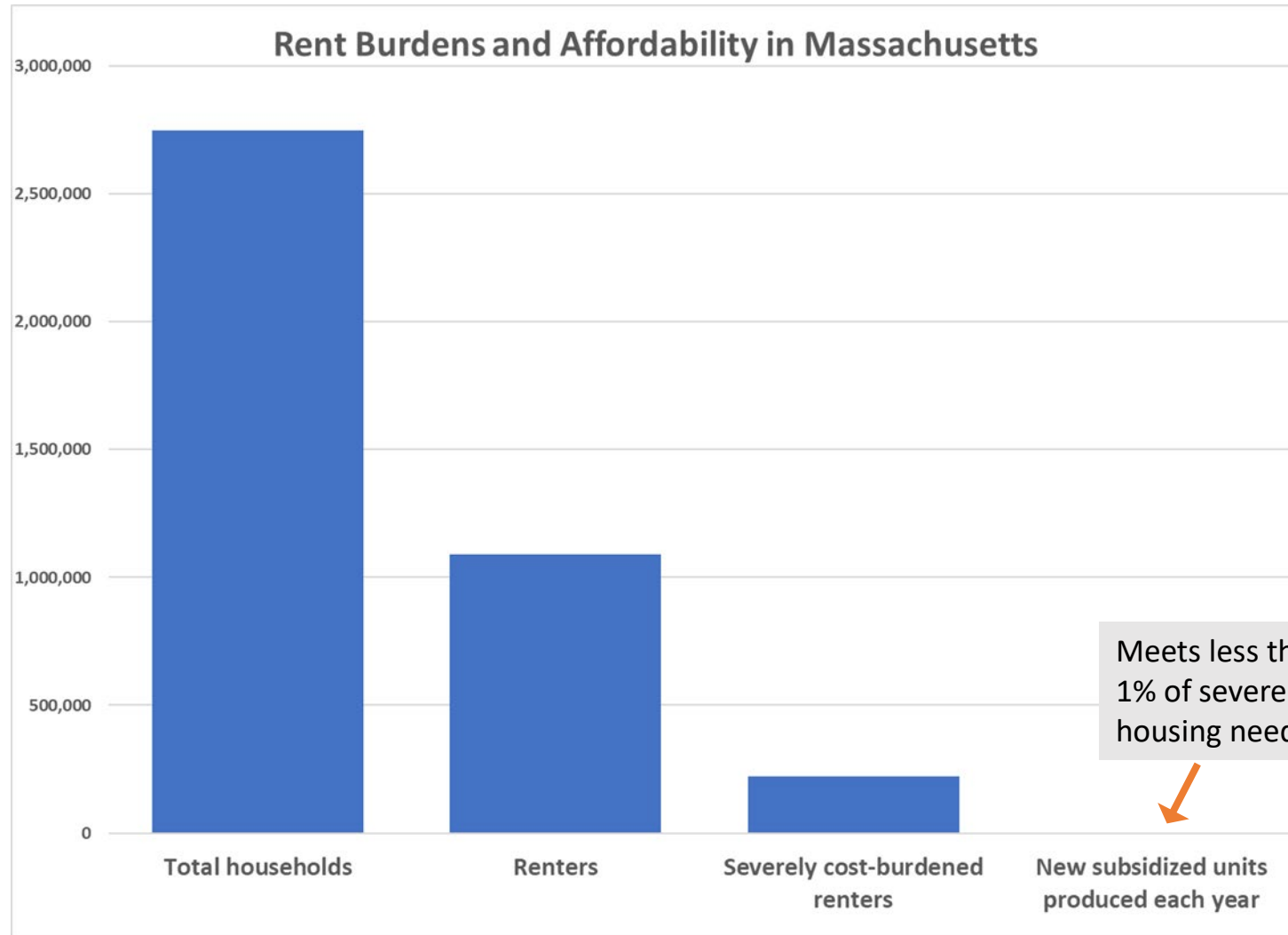
Share of Households



Notes: Moderate burdens are defined as housing costs of more than 30% and up to 50% of household income. Severe burdens are defined as housing costs more than 50% of household income. Households with zero or negative income are assumed to be severely burdened, while renters paying no cash rent are assumed to be unburdened.

Source: MHP tabulations of US Census Bureau, 2022 American Community Survey 1-Year Estimates.

REALITY #3: PUBLIC SUBSIDY ALONE CANNOT BRIDGE THAT GAP





**MOST OF THOSE CHALLENGES
ARE WITHIN OUR CONTROL!**

Housing-friendly zoning mandates
Data-informed state planning
Fair share policies
Local organizing & advocacy
Infrastructure regulation & investment
Innovation in building science
Income supports

Public/institutional land disposition
Regulatory reform (Title 5/wetlands)
Fair housing enforcement
Transit expansion
Appeals reform
Tenant protection
Climate-friendly growth

WHY YOU SHOULD LEAVE THIS YEAR'S HOUSING INSTITUTE HOPEFUL, COMMITTED AND ENERGIZED!

Housing is the state's #1 issue. There's constant press coverage and near-universal recognition of the importance of housing supply and affordability.

We're succeeding today with bold policy advances like the MBTA Communities law that no one thought was even possible just a few years ago

Local housing advocates now feel that they have the law and the state's political and business leadership behind them

A host of potential new reforms are on the horizon to break down barriers to housing supply, reduce costs and promote more affordability

Clark Ziegler, Executive Director
Massachusetts Housing Partnership

cziegler@mhp.net
www.mhp.net

For additional data and housing market analysis visit www.mhp.net/data



June 12, 2024

Plenary Session: Housing for Families



Leslie Reid
Madison Park
Development Corporation



Cynthia Nina-Soto
Harborlight Homes



Doug Howgate
Mass Taxpayers
Foundation



Jacob Love
Lawyers for Civil Rights





Massachusetts
Taxpayers Foundation

Housing and Municipal Finance

June 2024



Recent MTF Research



Housing

- [Affordable Homes Act Bill Summary](#)



Healthcare

- [MTF Summary of PACT Act 3.0](#)



Education

- [How to Capitalize on Minority Serving Institutions in Massachusetts.](#)



Workforce

- [MTF Workforce Primers](#)
- [Massachusetts Workforce Investments: Sector-Based Programs](#)



Federal Funds

- [Capitalizing on Federal Funding Opportunities](#)

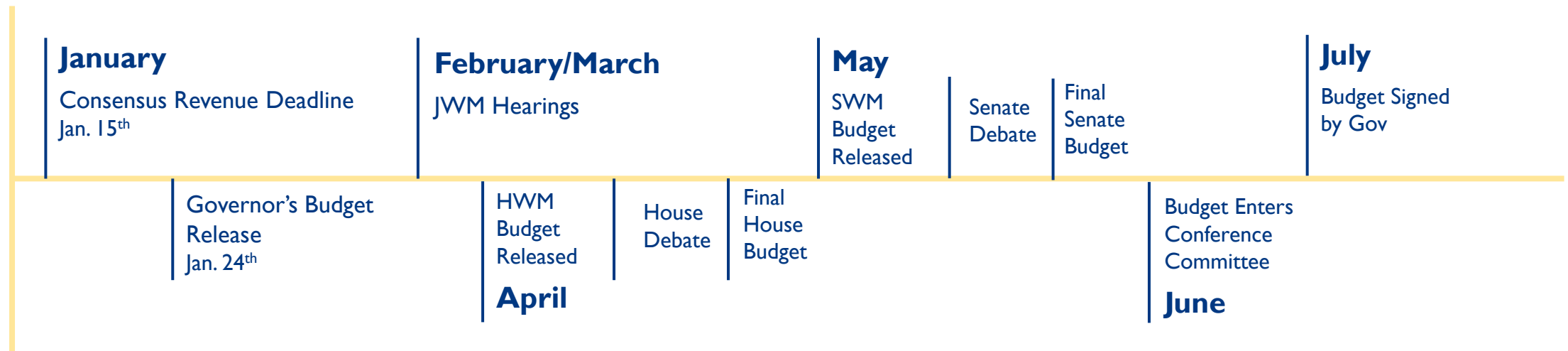


Demographics

- [Urban Economies on the Precipice: A Tale of 6 Cities](#)

MTF Research: State Budget Analysis

Throughout the state budget development process, MTF provides in-time analysis and conducts a range of presentations for members, organizations, and other stakeholders:



- [FY 2024 Tax Revenue Shortfall & Solutions](#)
- [FY 2025 Consensus Revenue Agreement](#)
- [Governor Healey's FY 2025 Budget](#)
- [MTF Closer Look: Local Aid & K-12 Education](#)
- [MTF Closer Look: Surtax Spending](#)



MTF Summary: Affordable Homes Act Summary



In addition to in-time analysis, MTF produces research that aims to share the long-term policy agenda of the state and educate stakeholders on the legislative process.

Recently, MTF published an in-depth summary of the Governor's Housing Bond Bill, [the Affordable Homes Act](#). The summary:

- Assesses how the proposed investment level compared to prior bond bills.
- Summarizes major policy proposals & their impact on housing production.
- Evaluates the state and local tax proposals.

Outline

- I. The Theoretical Case Against Growth**
- II. Assessing the Theory – Real Estate Values & Public Finance**
 - I. Dartmouth & Shrewsbury
 - II. Massachusetts' large towns/small cities (20-40K population)
- III. Assessing the Theory – Education Finance**
 - I. Big picture
 - II. Plymouth & Framingham
 - III. Arlington & Braintree



The Theoretical Case Against Growth

Thinking Through the Property Value Theory

The Theory Against Residential Development:

Adding additional residential development, especially multifamily units, will:

- Negatively impact the property values of current residents;
- Result in local cost growth that outweighs new revenue growth; and
- Put a strain on the school budget.

Assessing the Theory:

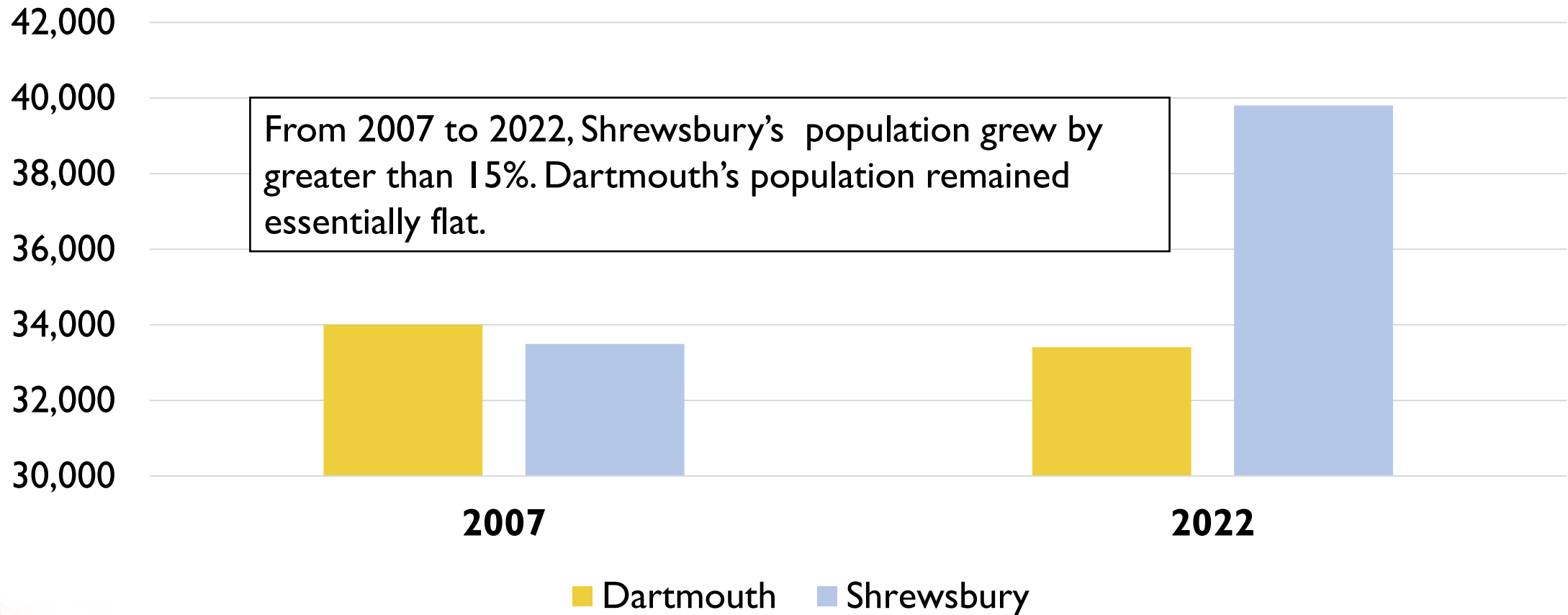
Compare communities that started from similar places, but went in different population and development directions over the last 15 years and look at the impact on the communities.



Population Change and Property Values

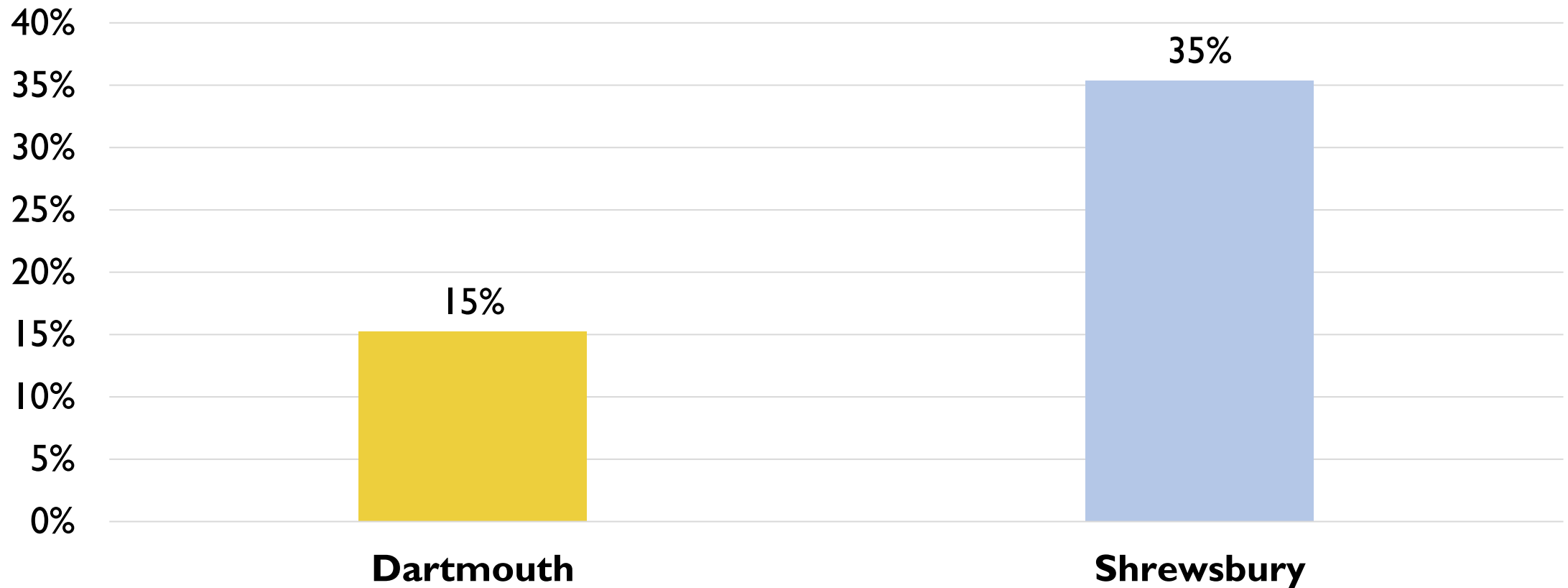
Comparing Two Towns with Different Growth Patterns

Population: 2007 & 2022



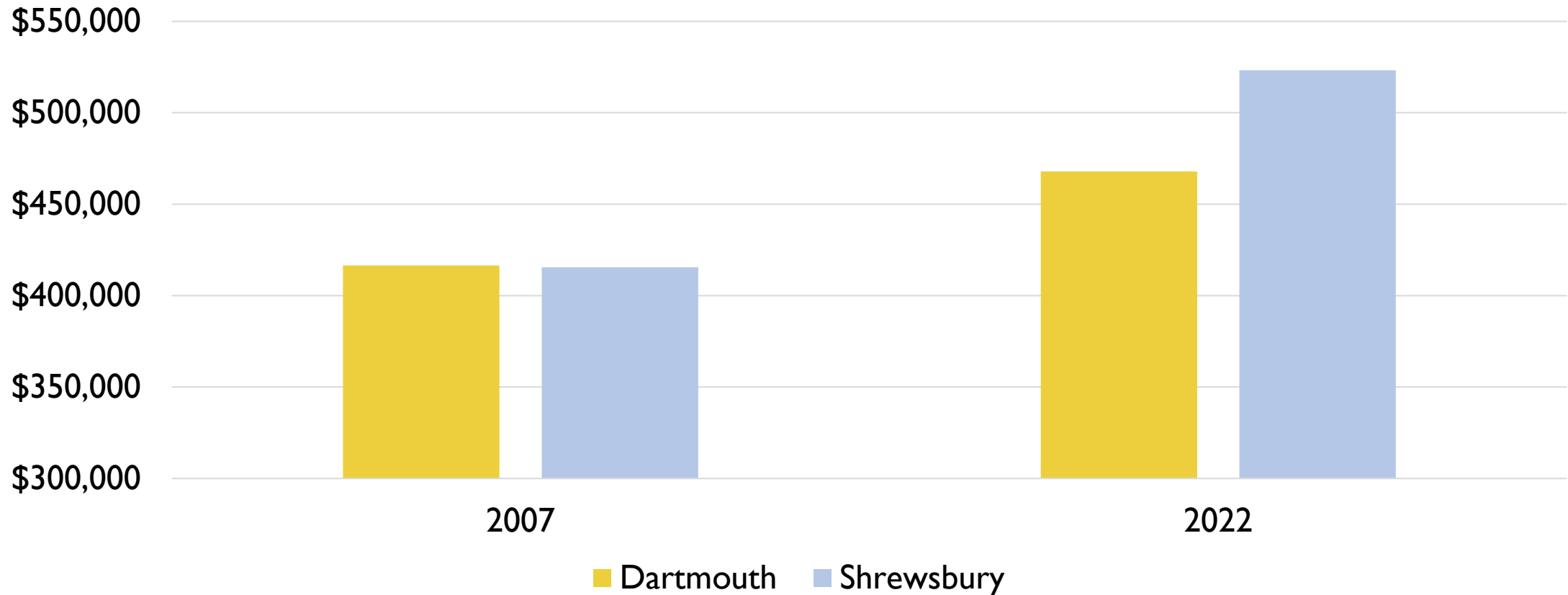
Total Residential Property Value

Total Residential Property Value Change: 2007 to 2022



Assessed Value Per Single Family Home

Average Single Family Home Assessed Value





Looking at Large Towns & Small Cities

Background

To look more deeply into the relationship between growth, public finance, and resident wellbeing, we:

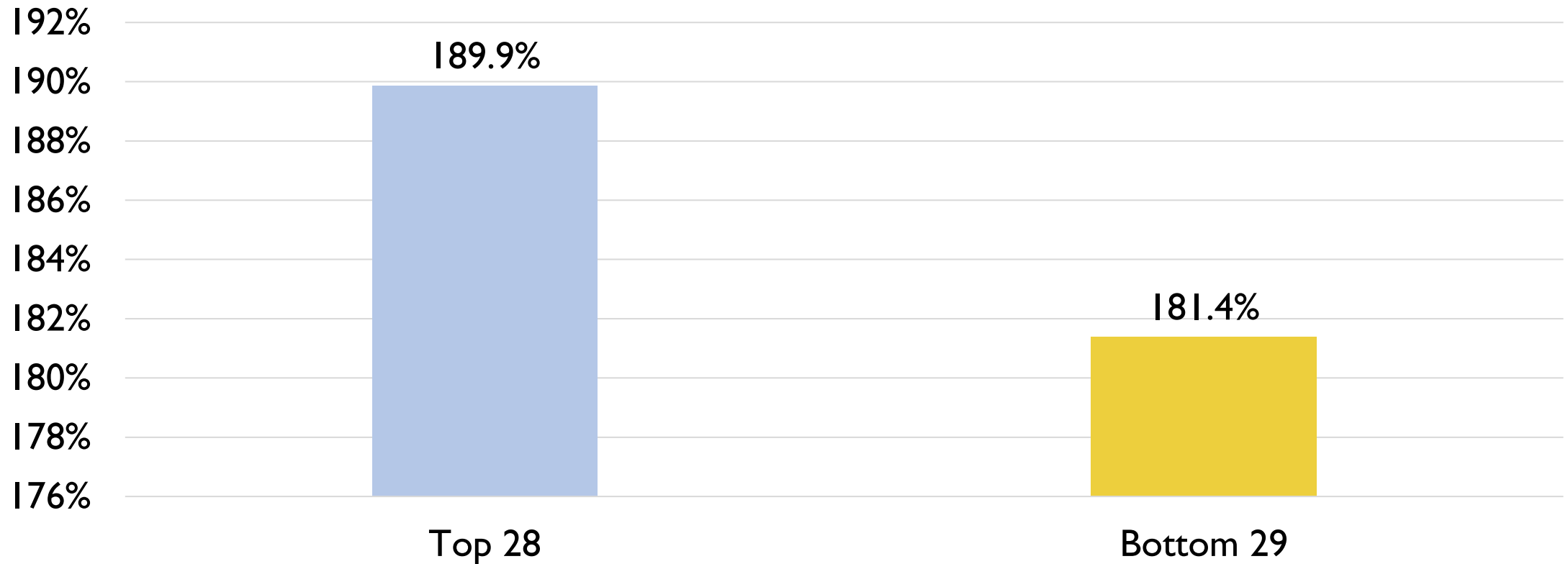
- Identified **57 Massachusetts communities** with a population of between 20-40K in 2007
- Put the half with the largest population growth into one category (top 28)
- Put the half with the smallest growth into another category (bottom 29)

We compared the communities in terms of:

- Tax levy
- Home value
- Taxes as % of income
- Non-property tax revenue sources

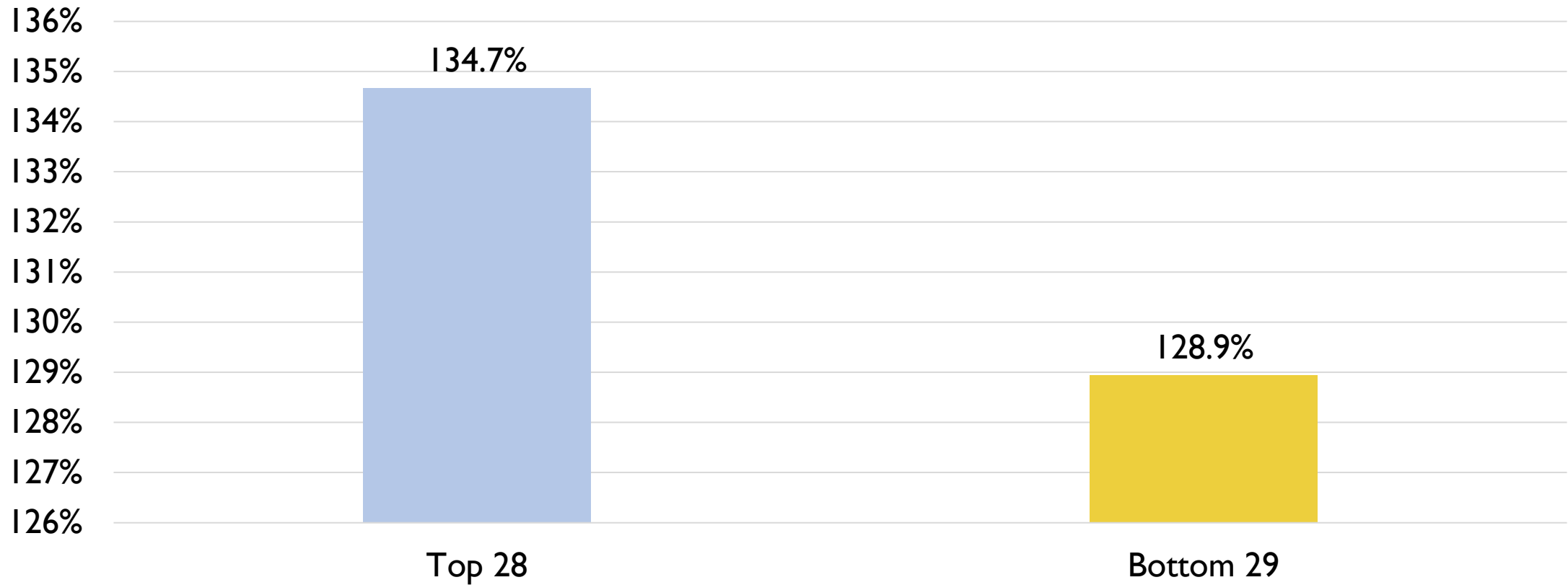
Tax Levy Change, 2007 - 2022

Tax Levy Change

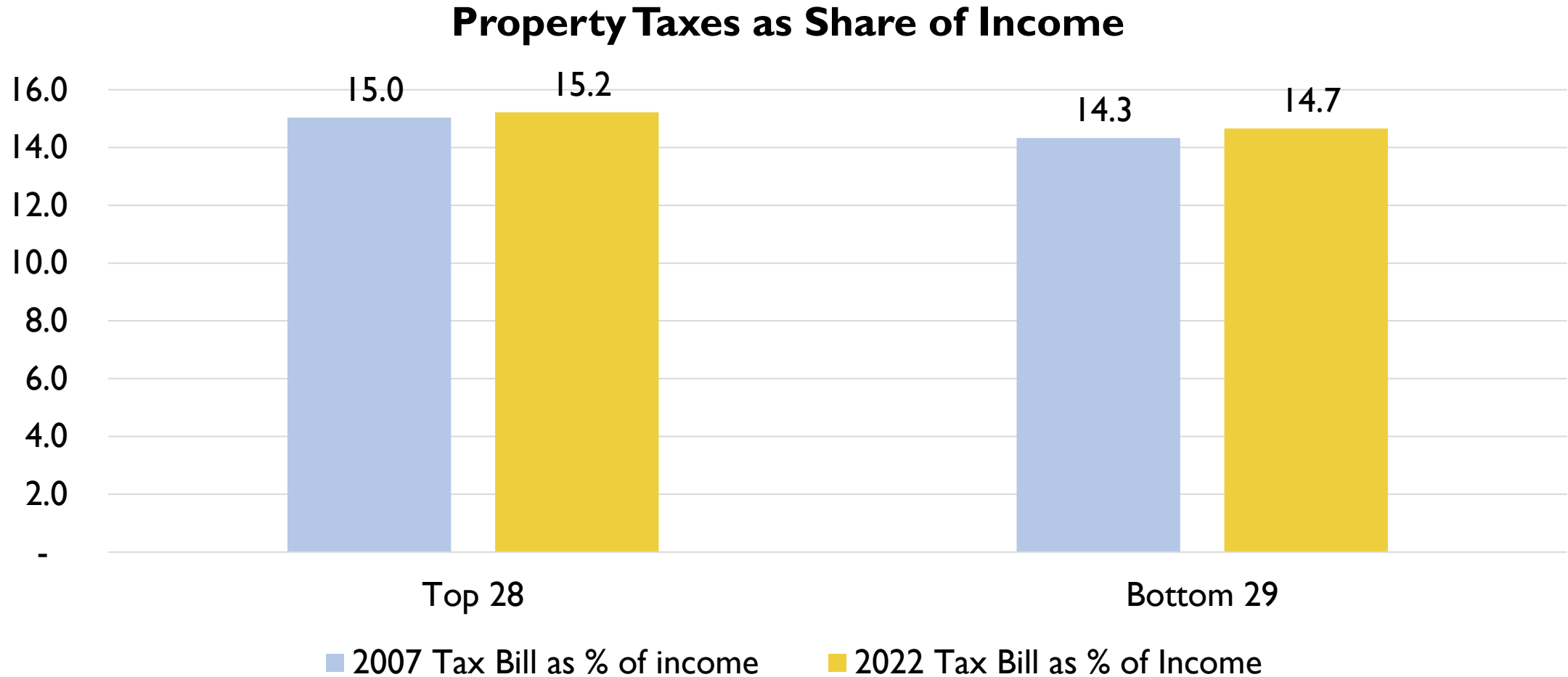


Single Family Home Value Change, 2007 – 2022

Single Family Home Value Change

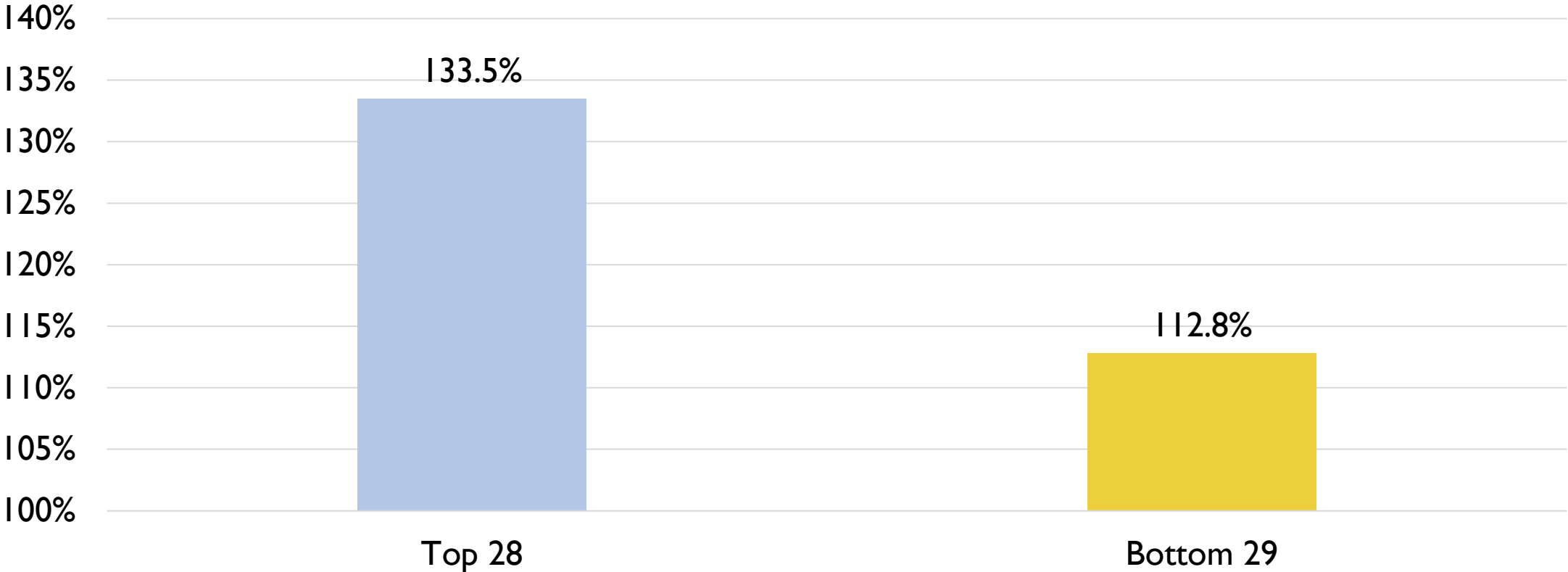


Property Taxes as Share of Income, 2007 & 2022



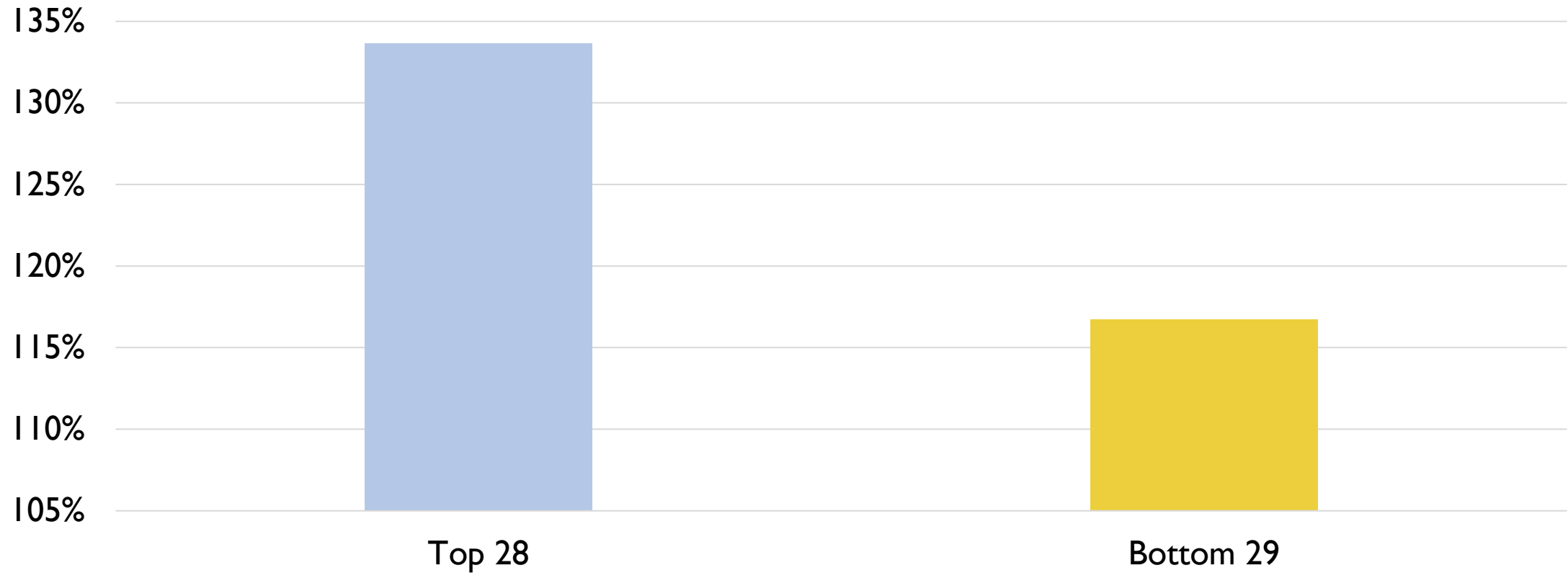
Growth In Local Receipts, 2007 – 2022

Growth in Local Receipts



Growth in State Aid, 2007 - 2022

Growth in State Aid





Enrollment and Education Funding – Big Picture

Education Aid Formula Benefits Enrollment Growth, FY 2024 to FY 205

	Minimum Aid Districts	Non Minimum Aid Districts
Number of districts	212	107
Change in enrollment	-3,888	4,156
Increase in state aid	\$14,359,885	\$249,314,681
Change in required local contribution	\$256,732,771	\$146,140,009

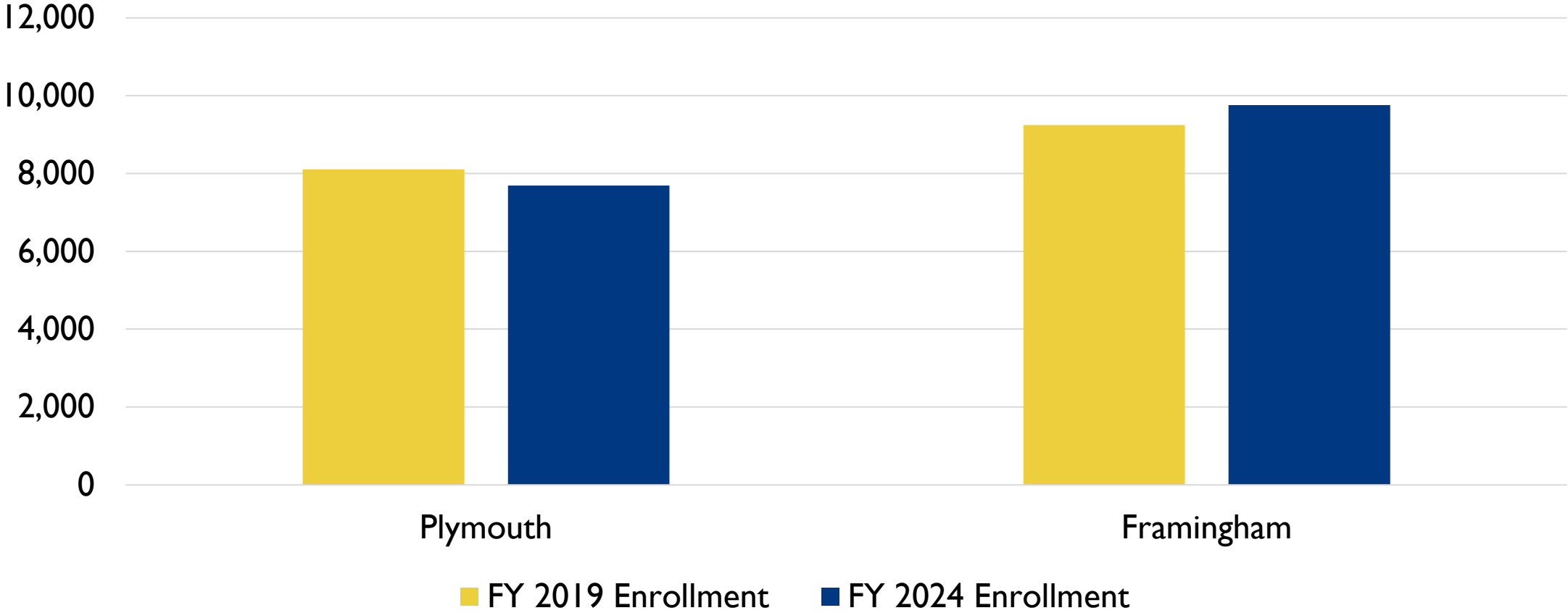




Community Comparison: Plymouth & Framingham

Community Comparison I – Enrollment

Enrollment Change, FY 2019 to FY 2024



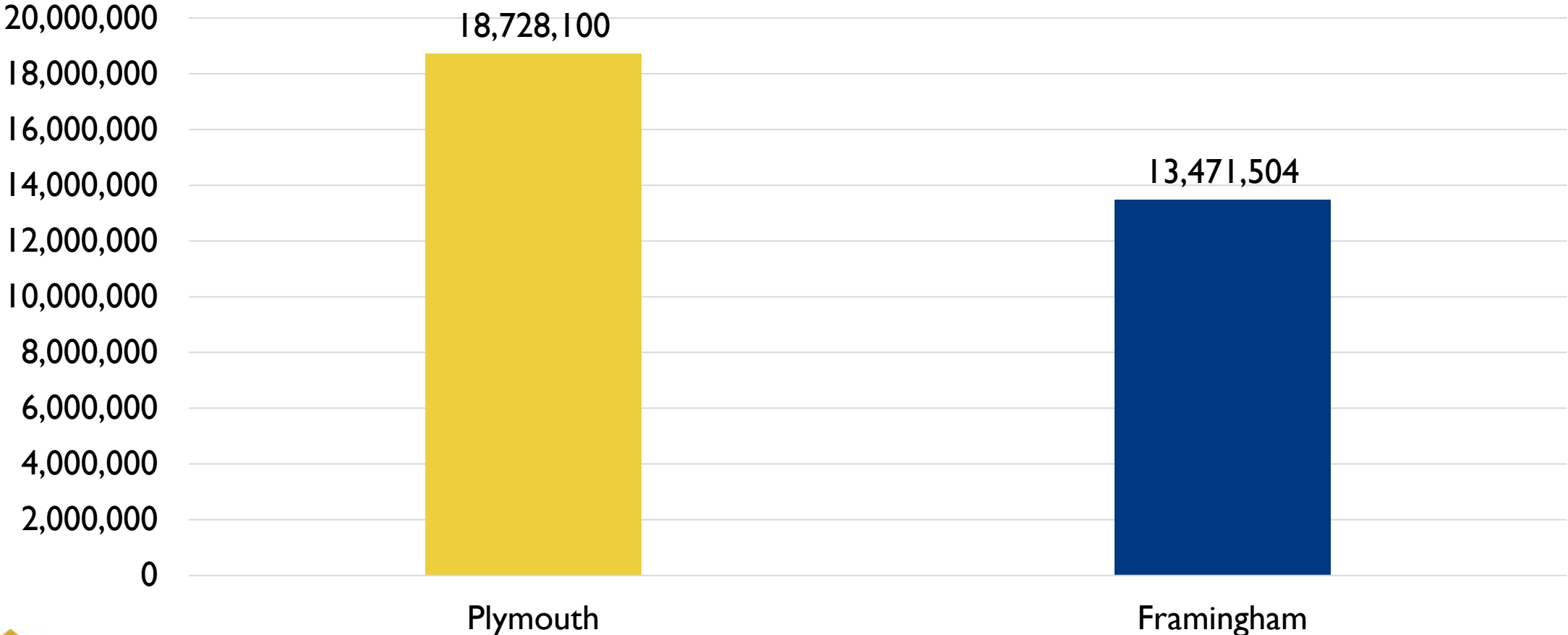
State Aid Change, FY 2019 to FY 2024

Change in State Aid



Required Local Contribution Change, FY 2019 to FY 2024

Change in Required Local Contribution

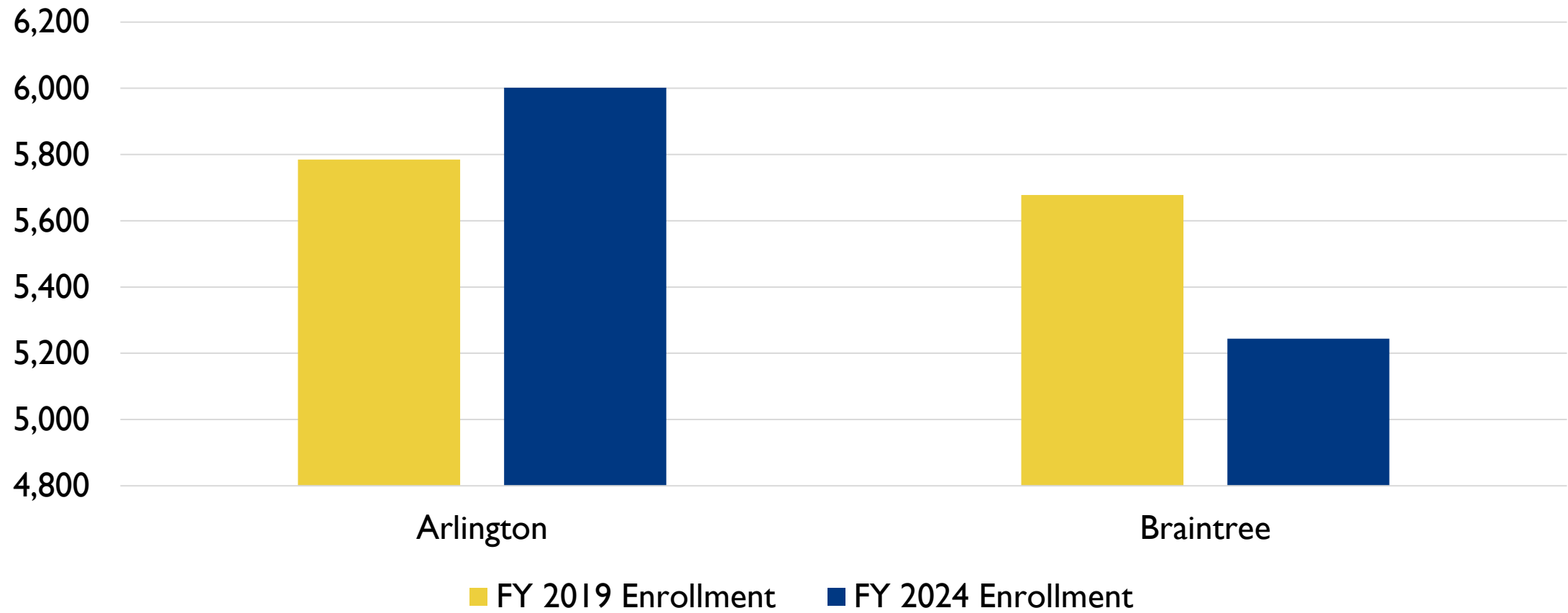




Community Comparison: Arlington & Braintree

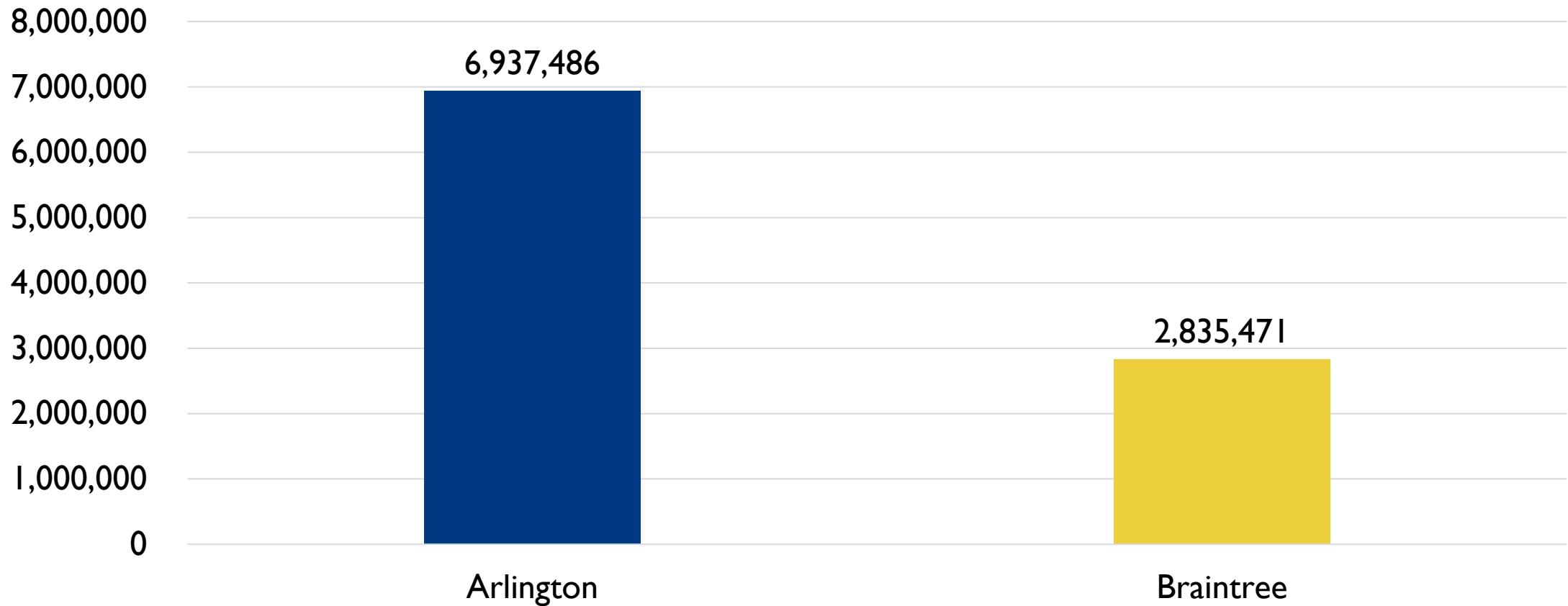
Community Comparison 2 - Enrollment

District Enrollment, FY 2019 & FY 2024



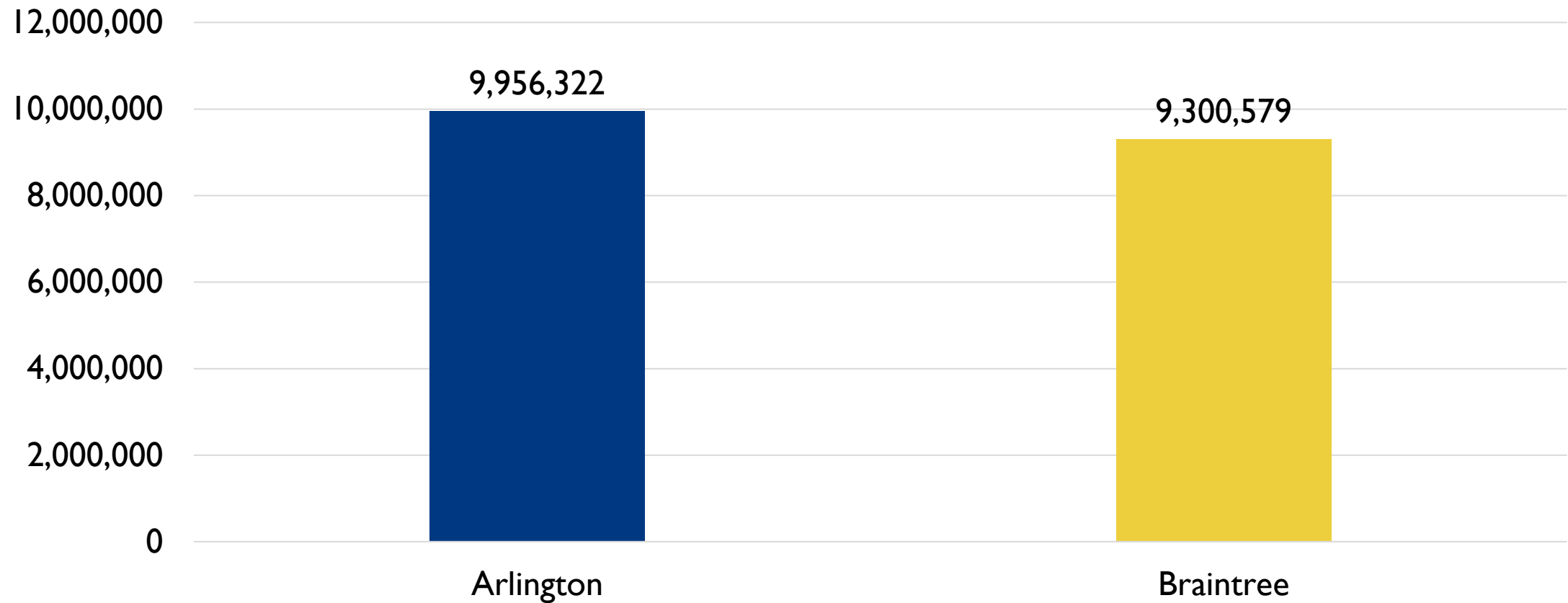
Community Comparison 2 – State Aid

Change in State Aid



Community Comparison 2 – Required Local Contribution

Change in Required Local Contribution



Building Stronger Communities: The Power of Inclusive Housing

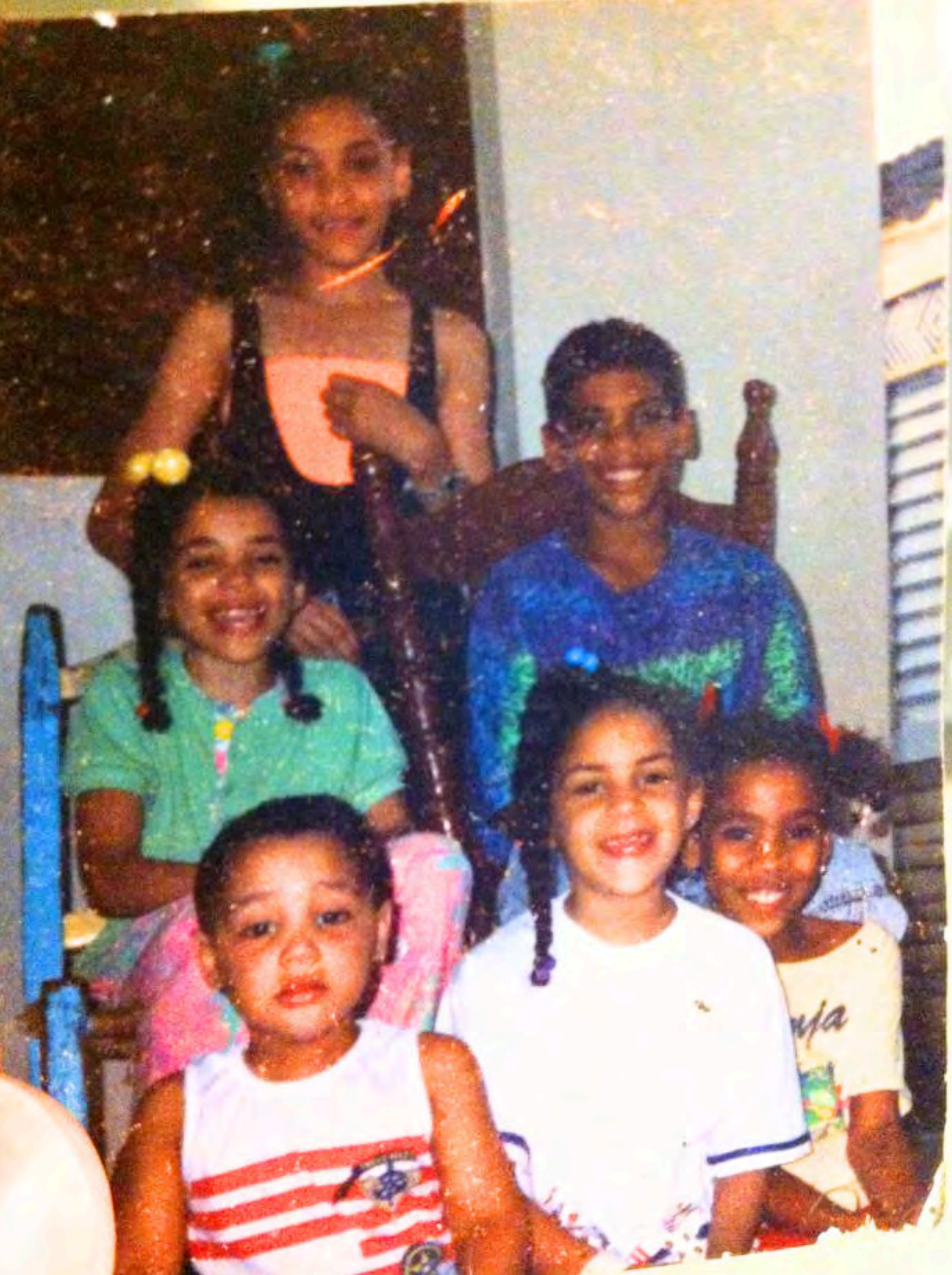


BUILDING STABILITY AND OPPORTUNITY

**HARBORLIGHT
HOMES**









HOUSING

IS A
HUMAN
RIGHT

ENTERING

EST.



1690

ROCKPORT



Welcome to Granite Street Crossing, 5 Granite Street, Rockport, MA

An Intergenerational Community

Seniors 62+ (17 studios) and Families 6 Townhomes (2 & 3 bedrooms)









Н О М М Е S

H

Harmonize Zoning Laws

HO

Outreach and Education

НОММ

Mobilize Community
Engagement

HOME

Economic Incentives for
Developers

HOMMES

Strategic Partnerships



**THERE CAN BE NO KEENER
REVELATION OF A SOCIETY'S
SOUL THAN THE WAY IN WHICH
IT TREATS ITS CHILDREN.**

- NELSON MANDELA -

June 12, 2024

Breakout Session: Affordable Housing Finance



Laurie Gould
VIVA Consulting

Affordable Housing Finance

MHP Housing Institute
June, 2024

A new unit of affordable housing in MA costs \$600,000 or more



Could be lower for a conversion/preservation property, or in less expensive parts of the state

Could be higher in Boston metro, or in properties that require prevailing wages

Where does this money come from?

Conventional real estate: debt and equity

- Conventional real estate, residential or commercial, is financed with owner equity and debt
- Equity + debt = total cost
 - Equity = owner's cash
 - Debt = bank loan (mortgage)
- Debt is paid from project rents
- Owners earn a return on their equity from:
 - Cash flow
 - Resale value
 - Tax benefits



Affordable housing requires subsidy

Rents are lower

- Limited debt capacity
- Limited opportunity for profits from cash flow

Operating expenses can be higher

- Compliance is expensive
- Owners may provide supportive services

Profitable resale is not an option

- Use restrictions are generally long-term

Typical development costs 52-unit new construction

Use	Total	Per unit
Land acquisition	1,600,000	30,769
Construction	23,500,000	451,923
Architecture and engineering	1,470,000	28,269
Other soft costs	2,450,000	47,115
Interest and financing fees (4% LIHTC project)**	2,250,000	43,269
Operating reserves	500,000	9,615
Developer fee	3,000,000	57,692
TOTAL	34,770,000	668,654

High interest/financing costs are a by-product of 4% LIHTC transaction. With 9% credits, per unit total costs would likely drop by \$20K-\$25K.

What's up with developer fee?



Developers of affordable housing get very limited returns from cash flow (rents are low) or resale/appreciation (use restrictions are very long-term)



Developer fee is the main source of profit for affordable housing sponsors

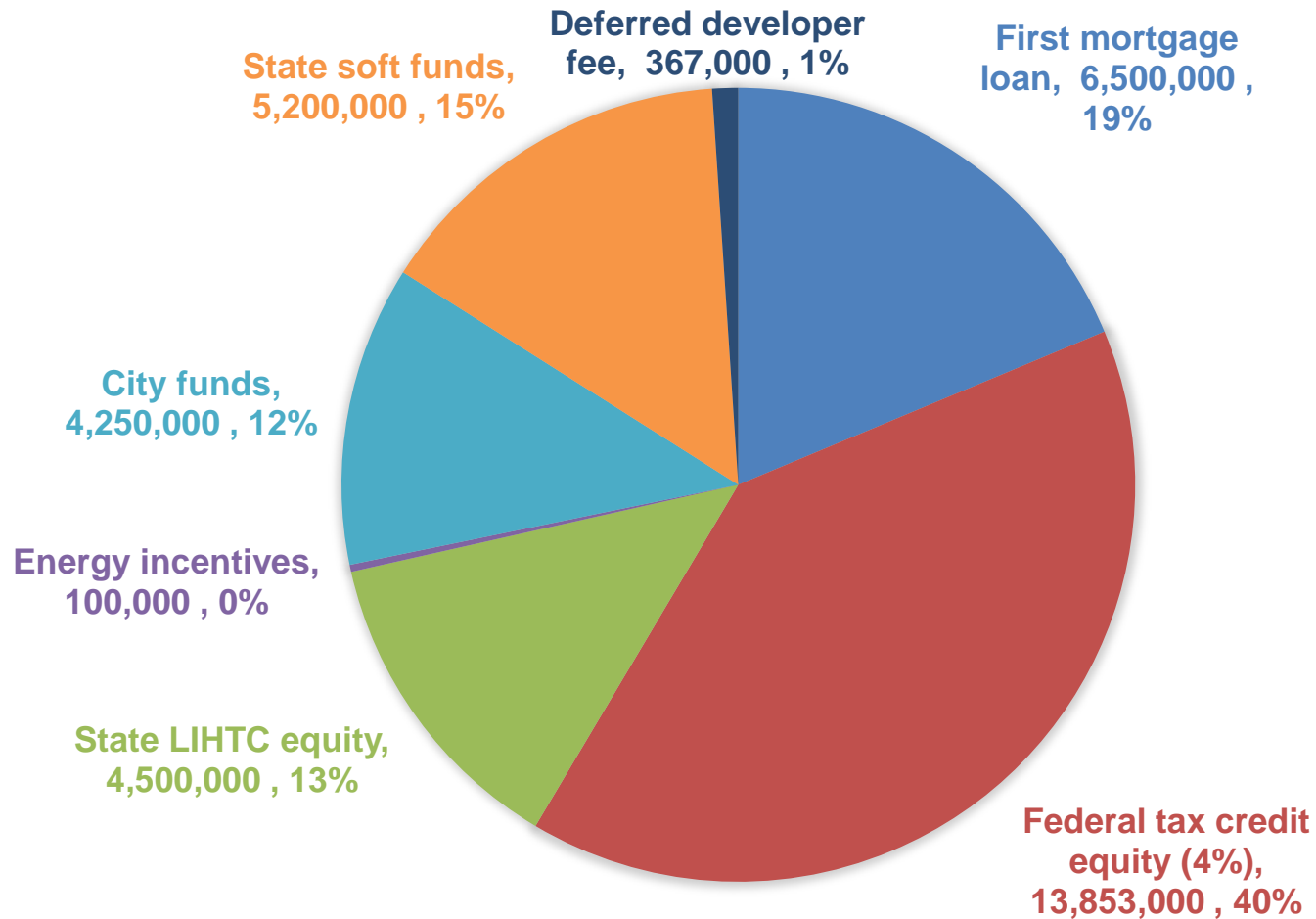


Developer fee is also risk capital: if there are cost overruns, fee will be reduced/deferred



Lenders and investors will require that the budget include enough of a fee to cover their perceived risks

Project sources



Mortgage debt

- The only source that is not drawing on a scarce funding pool
 - Projects are expected to take on as much “hard” debt as they can prudently support
- Can range from \$0 - \$200,000 per unit
 - Very small projects, supportive housing projects are limited in debt capacity
- Factors driving debt capacity
 - Income mix
 - Interest rate and other debt terms
 - Rent subsidies (Section 8, MRVP) can help boost income
 - Operating costs (bigger, newer projects are more efficient to operate)

Federal Low-Income Housing Tax Credits (LIHTC)

- Program created by the Tax Reform Act of 1986
- Biggest housing production program in history: nearly 3.55 million units created through 2021
- Offer investors tax credits in exchange for equity capital to develop housing
 - Investors size their capital contributions so that the tax benefits provide adequate return
- LIHTC developments must provide minimum level of affordability:
 - 20% of units affordable for households at 50% AMI
 - 40% of units affordable for households at 60% AMI
 - OR multiple tiers up to 80% AMI, provided the average is less than 60%
- IRS requires that restrictions remain in place for 15 years
 - Extended use restriction for at least another 15 years (30 total) required in all states since 1990

Two kinds of federal LIHTC

9% credit

- Allocated to states on a per capita basis
 - In 2024, each state gets the greater of \$2.90 per capita or \$3,360,000
 - Reduced in 2022; several legislative proposals could increase again
 - Each state distributes credits per its Qualified Allocation Plan (QAP)
- Cannot be used with federally-subsidized debt
- Minimum level of rehab/construction required
- Highly valuable; highly competitive

4% credit

- Available when used with tax-exempt private activity bonds
 - These bonds are allocated to states on a per capita basis (\$125/per capita in 2024), minimum of \$378,230,000
 - Used for multiple purposes
- 50% or more of project basis must be financed with bonds
 - Can be “temporary” financing, taken out with soft funds
 - May be reduced to 25-30% if Congress passes pending legislation
- Same minimum level of rehab/construction required
- Has grown much more competitive in recent years; now a very scarce resource

Credits are a function of development costs



Total budget for our sample project: \$34,770,000



LIHTC-eligible costs: \$28,800,000



“Difficult Development Areas” and “Qualified Census Tracts” multiply by 130% (“basis boost”)



Multiply by tax credit percentage (4% or 9%)

4% v. 9% credits

9% credits

- Eligible costs:
\$28,800,000
- Multiply by 130% basis boost, and again by 9% credit rate
- Maximum credits:
\$3,369,900
- **HOWEVER:** state policy limits credit awards to a maximum of **\$1,000,000 per project**

4% credits

- Eligible costs:
\$28,800,000
- Multiply by 130% basis boost, and again by 4% credit rate
- Maximum credits:
\$1,497,600
- No limit on credits
- Scarce resource is the bond cap (must finance 50% of the project costs)

Selling the tax credits

- 4% credits: \$1,497,600
- Investors have the right to subtract \$1,497,600 from their tax bill every year for 10 years
- Total tax credits: \$14,976,000
 - Other benefits: depreciation, etc. (“tax losses”)
- Best investor bid: \$.925 per tax credit dollar
- $.925 \times \$14,976,000 = \$13,853,000$ in equity



State LIHTC

- Affordability requirements mirror federal LIHTC
- No fixed formula for credit amounts: EOHLC has flexibility to award the amount a project needs for feasibility
- Credits flow for 5 years; usually sold to a different party than federal LIHTC investors
 - \$1,000,000 credit award x 5 yrs: \$5,000,000 total
 - \$.80 per credit dollar
 - $$.80 \times \$5,000,000 = \$4,000,000$ state LIHTC

State and municipal gap-filling sources (soft loans)

City Sources

- HOME
- CDBG
- ARPA
- Linkage funds
- Community Preservation Act funds
- Local Affordable Housing Trust funds

State sources

- HOME
- ARPA
- Grab-bag of bond-funded programs
 - Affordable Housing Trust
 - Transit-Oriented Development
 - Facilities Consolidation
 - Community-Based Housing
 - And so on....

What's a soft loan?

- “Hard debt” requires payment no matter what, with the risk of foreclosure if payments are not made
- “Soft loans” require payment only to the extent that the property has cash flow available
 - After payment of all operating expenses and reserves, “hard debt,” and some fees to investors and owners
 - Remaining cash flow split with owner, and distributed pro rata among public lenders
- Debt (rather than grant) status serves several functions:
 - Important for tax reasons
 - Mortgage ensures that public lenders can enforce compliance long-term

Real estate is sensitive to economies of scale

Many costs are the same, regardless of the number of units

- Acquisition, demolition, environmental, legal fees, accounting fees, construction inspection costs

Other costs may fall for a smaller building, but not on a fully proportional basis

- Construction costs, financing fees

Economies of scale are equally important in property operating costs

- Larger properties are more efficient to operate, leading to higher cash flow and greater debt capacity per unit

What if our sample project is reduced from 52 to 45 units?

Use	52 units	45 units
Land acquisition	1,600,000	1,600,000
Construction	23,500,000	21,375,000
Architecture and engineering	1,470,000	1,200,000
Other soft costs	2,450,000	2,250,000
Interest and financing fees (4% LIHTC project)**	2,250,000	2,050,000
Operating reserves	500,000	430,000
Developer fee	3,000,000	2,750,000
TOTAL	34,770,000	31,655,000
PER UNIT	668,654	703,444



COMMENTS?



QUESTIONS?

June 12, 2024

Breakout Session: Chapter 40B: Looking at the Past and Present



Judi Barrett
Barrett Planning Group



Clark Ziegler
MHP



June 12, 2024

Lunch & Fireside Chat



Jarred Johnson
TransitMatters



Callie Clark
MHP



June 12, 2024

Breakout Session: Identifying & Disposing of Public Land for Affordable Housing



Karmen Cheung
Pennrose



Charlie Adams
Pennrose



Laura Shufelt
MHP



MHP Housing Institute

Identifying and Disposal of Public Land for Affordable Housing

PENNROSE
Bricks & Mortar | Heart & Soul

June 12, 2024

PENNROSE Bricks & Mortar | Heart & Soul

- Privately held corporation
- Active in 20 states, DC, and USVI, with development offices in:
 - Boston
 - Atlanta
 - Baltimore
 - Cincinnati
 - Dallas
 - Denver
 - New York City
 - Philadelphia

+100
Municipal &
Public Partners

+60
Industry Awards
Won

26
Renewable
Energy
Installations

6
Passive House
Projects in CT

38
Green
Certifications

15
New developments
financially closed per year

20
Financed projects in progress,
+\$1.9 billion in value

PENNROSE

Management Company

- 35+ years of management experience with specialty in affordable and mixed-income multifamily
- Employs 400+ trained professionals
- Manages majority of the Pennrose portfolio
- Portfolio of 140+ properties, 10,500 units, across 15+ states and DC
- Integrated in development process from conceptual design to construction

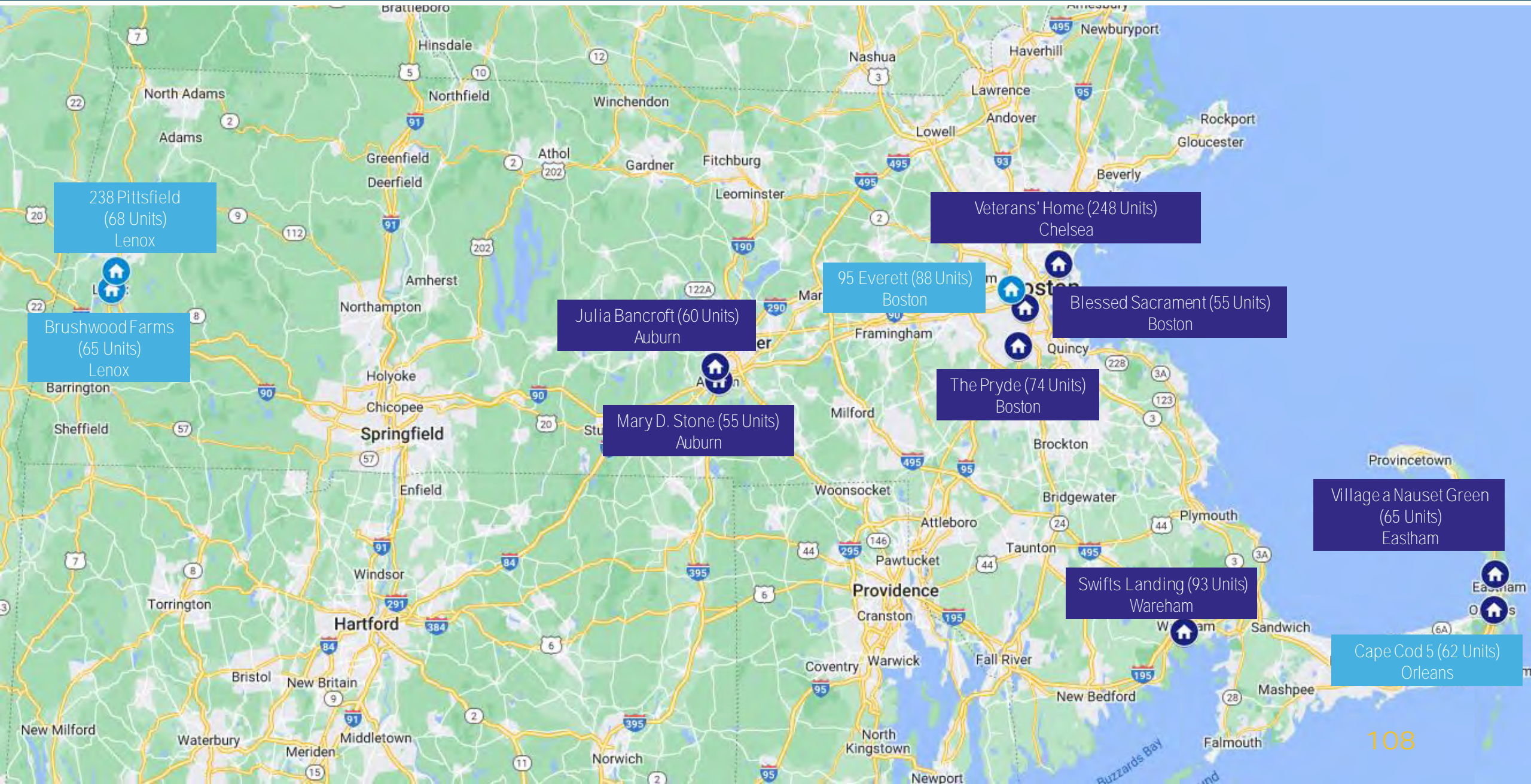
35 years

PMC management
experience

+140

Properties in PMC portfolio
10,500 units, across 15+ states & DC





238 Pittsfield
(68 Units)
Lenox

Brushwood Farms
(65 Units)
Lenox

Veterans' Home (248 Units)
Chelsea

95 Everett (88 Units)
Boston

Blessed Sacrament (55 Units)
Boston

Julia Bancroft (60 Units)
Auburn

The Pryde (74 Units)
Boston

Mary D. Stone (55 Units)
Auburn

Village a Nauset Green
(65 Units)
Eastham

Swifts Landing (93 Units)
Wareham

Cape Cod 5 (62 Units)
Orleans

TODAY'S GOAL

How to set your RFP up for success!



Where to
start?



Engage the community to determine their needs and desires and then work with stakeholders to turn that shared vision into a reality.

What are your
community's
goals for the
parcel?

KEY PARAMETERS TO DEFINE

Use

Ownership vs rental

Mixed-use?

Density / Typology

Affordability levels

Population Served (senior or family)

Preservation goals (if historic)



PREPARING FOR COMMUNITY ENGAGEMENT

Fact Finding As To What Is Feasible

Identify Key Decision Makers &
Roles in Process

Basic Due Diligence

Clear Selection Criteria



FACT FINDING ON WHAT IS FEASIBLE

Get technical assistance from an organization like MHP

IDENTIFY & ENGAGE KEY PLAYERS

City Council or Select Board Members

Zoning Board and/or Planning Board

Affordable Housing Trust or Community Preservation Committee

Secure Town Meeting Approvals prior to RFP

BASIC DUE DILLIGENCE

Availability and capacity of water/sewer

Environmental issues (ESA Phase I)

Wetlands

Flood Zone

Endangered Species

Soil Contamination

Survey of Land

Zoning (if not a 40B Community)

Title





FEMA's National Flood Hazard Layer (NFHL) Viewer

with Web AppBuilder for ArcGIS




Find address or place



NFHL Print Tool

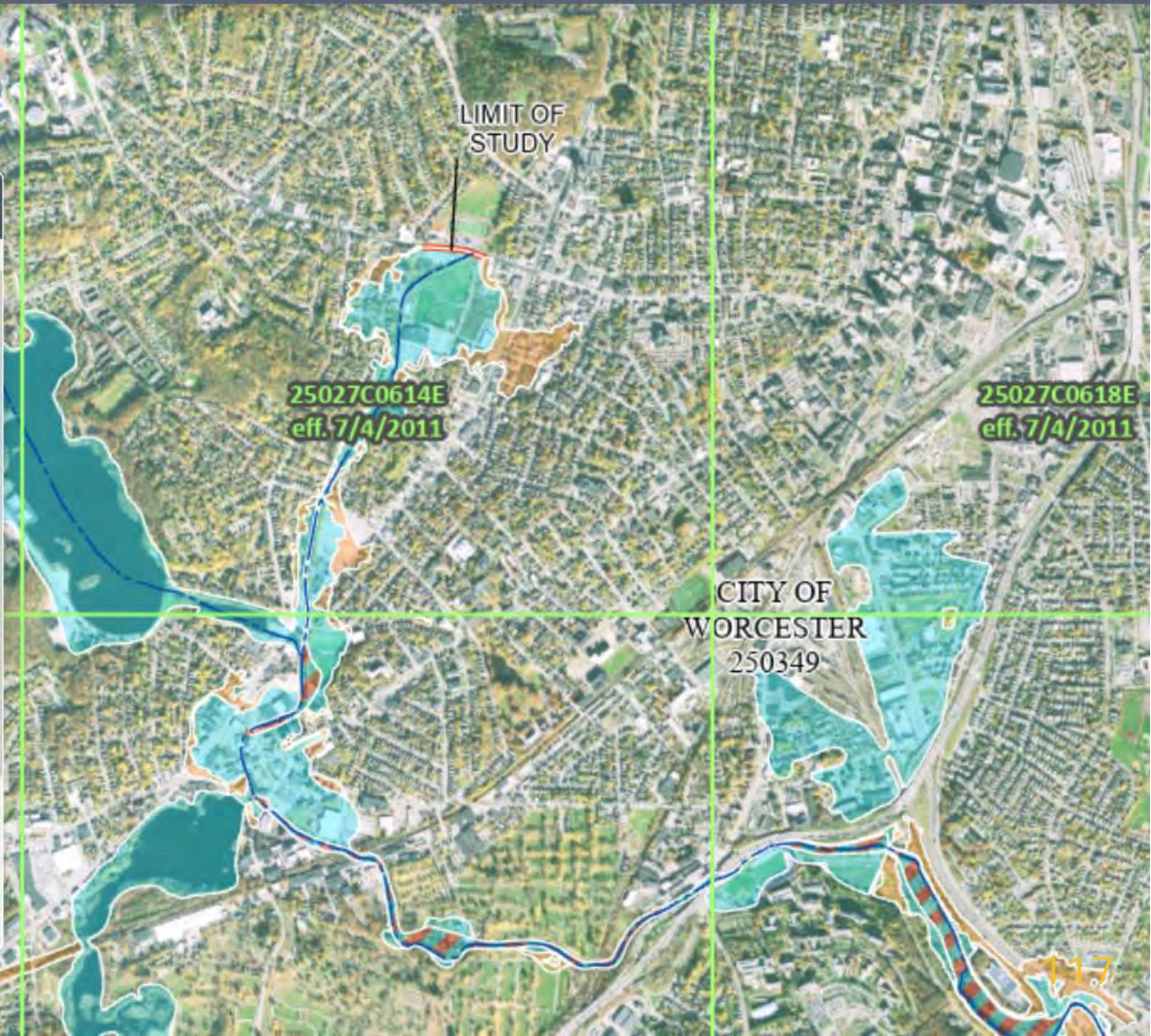
Input Output

To print NFHL FIRMette or Full FIRM:
1) Click the pin tool, and click on the map to place the pin.
2) Choose to create a print-size FIRMette or full-size FIRM.
3) Press "Execute" - The process may take up to 1 minute.*

Size*
FIRMETTE

File Format*



CLEAR SELECTION CRITERIA

	Unacceptable	Advantageous	Highly Advantageous
Developer Experience & Capacity (Team)			
<ul style="list-style-type: none"> • Demonstrated experience in and capability for designing, permitting, developing and managing similar residential projects. • Outcome of comparable projects • Property management experience with similar projects • The quality of the team’s reputation and references, particularly in terms of its regulatory track record and ability to complete projects as proposed • Success in marketing approach, including affirmative fair housing marketing plans and lottery, meeting State requirements • Property management experience with similar projects • Energy Efficient design 	Development team members have only minimal experience in the development of projects with similar scope – including legal, design, development, financing, and management experience with rental housing.	Development team members have significant experience in the development of projects of similar scope – including legal, design, financing, affordable housing management. Significant experience (3 or more projects) Energy efficient buildings part of standard approach.	Development team members have extensive experience in the development of projects of similar scope – including legal, design, financing, affordable housing management. Extensive experience (4 or more projects) with similar projects. Energy efficient design is their standard approach to design and development.

Affordability			
Proposal meets a range of incomes. At a minimum 100% units must be restricted to households at or below 80% AMI	Less than 100% of units affordable to households at or below 80% AMI.	All of the units are affordable to households at 80% AMI	All of the units are affordable to households earning between 30% and 80% AMI
Building Design			
<ul style="list-style-type: none"> • Exterior is of high quality, while remaining compatible with local vernacular • Creative design that is cost effective and high quality • Interior layouts meet a variety of household types and mobility needs • Finishes support durability and low-maintenance for tenant and owner 	Design appears incongruous with Quincy architecture; interior layout does not meet a variety of household types and mobility needs.	Design reflects a traditional design and provides layouts for senior households and a variety of mobility needs.	Design proposal articulates a creative development vision with an exceptionally cost-effective, energy efficient, attractive design that reflects the design standards, and provides layouts for senior households and a variety of mobility needs.
Financial Feasibility			
<ul style="list-style-type: none"> • Adequacy of proposed budgets (development and operating) • Appropriateness of rents in relation to the market • Track record of securing proposed financing 	Proposal does not demonstrate an understanding of development costs and operating budgets for affordable housing.	Proposal contains realistic development and operating budgets and evidence of success in securing	Proposal contains realistic development and operating budgets and evidence of a high degree of success in securing necessary financing

Funding Mechanism – “working inside the box”

Rental

- Low Income Housing Tax Credits (9% of 4%) – EOHLC / MassHousing
- Minimum % of ELI units at 30% AMI
- Majority of units at 60% AMI or below (can go up to 80% AMI)
- Local support is required

Ownership

- MassHousing Commonwealth Builders (no double dipping with EOHLC subsidies)
- Target Area Median Income is 70% - 120% AMI
- Local support is required

LIHTC Income Limits for 2024 (Based on 2024 MTSP Income Limits)		60.00%	30.00%	50.00%	80.00%	100.00%	120.00%	140.00%
1 Person	▲	54,000	27,000	45,000	72,000	90,000	108,000	75,600
2 Person	▲	61,740	30,870	51,450	82,320	102,900	123,480	86,436
3 Person	▲	69,480	34,740	57,900	92,640	115,800	138,960	97,272
4 Person	▲	77,220	38,610	64,350	102,960	128,700	154,440	108,108
5 Person	▲	83,400	41,700	69,500	111,200	139,000	166,800	116,760
6 Person	▲	89,580	44,790	74,650	119,440	149,300	179,160	125,412

Sample Rental Capital Stack (for a 65 unit deal)

Funding Source	Amount	%
Federal & State Tax Credit Equity	\$23,500,000	66%
EOHLC Subordinate Funding	\$5,500,000	15%
MassHousing Workforce	\$2,250,000	6%
Permanent First Mortgage	\$3,500,000	10%
Local Support	\$1,000,000	3%
Total	\$35,750,000	

	Request for Qualifications (RFQ)	Request for Proposal (RFP)
DEVELOPER EXPERIENCE	●	●
DEVELOPMENT TEAM	●	●
PROPOSED DESIGN		●
FINANCING		●
SCHEDULE		●

BEFORE

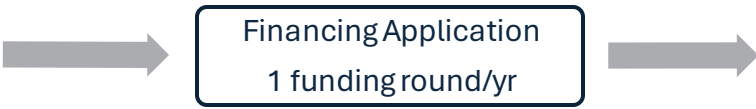
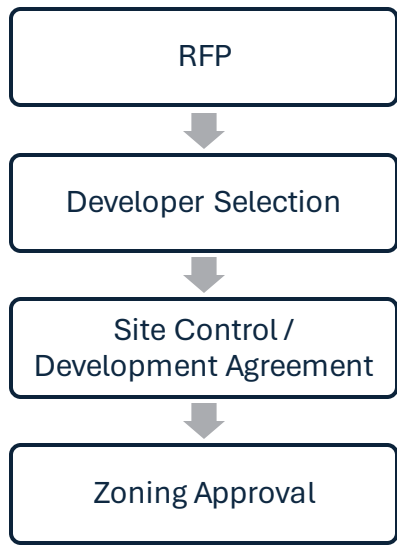


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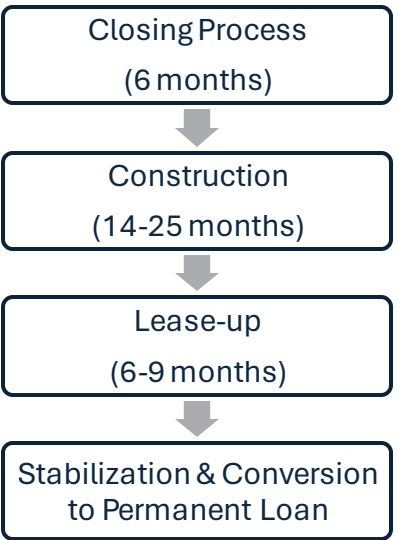


DEVELOPMENT PROCESS

Municipality Shapes Vision

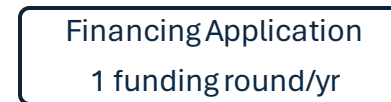
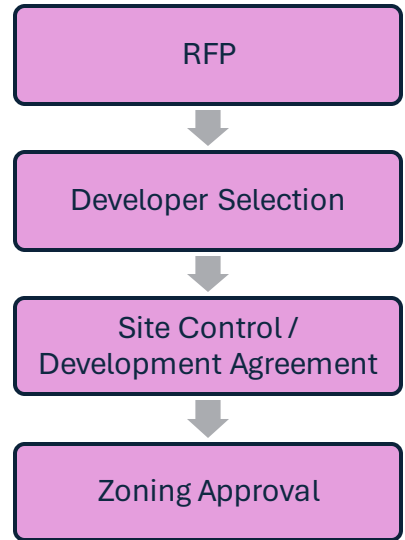


Developer Executes Vision

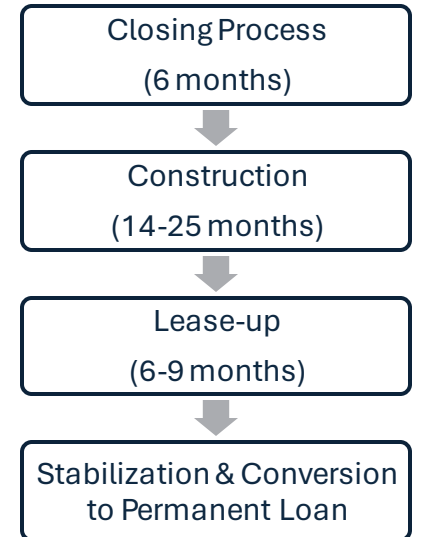


DEVELOPMENT PROCESS

Municipality Shapes Vision

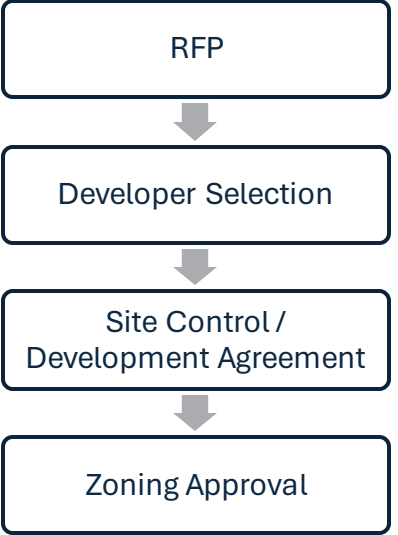


Developer Executes Vision



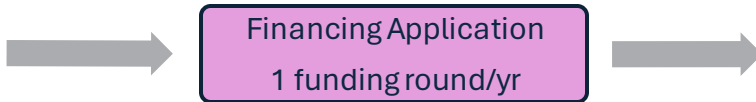
DEVELOPMENT PROCESS

Municipality Shapes Vision

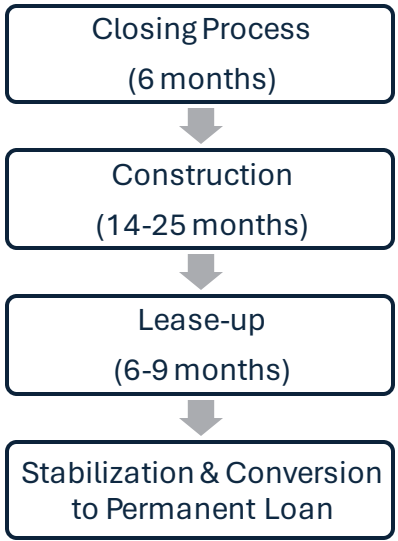


Funding Agency (EOHLC/MassHousing)

Demonstrated Municipal Support

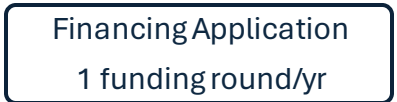
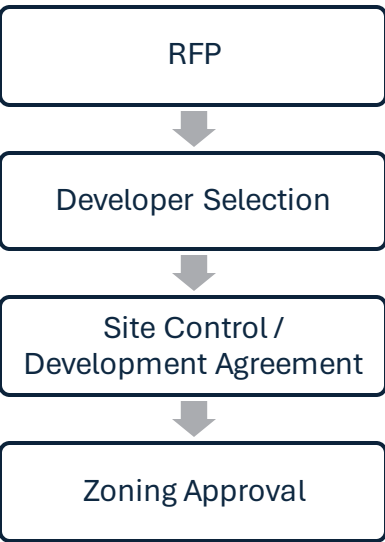


Developer Executes Vision

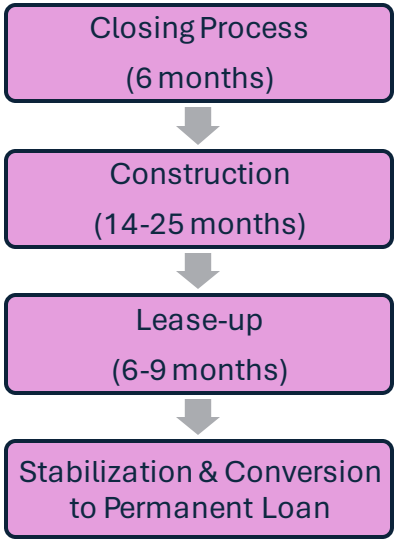


DEVELOPMENT PROCESS

Municipality Shapes Vision



Developer Executes Vision



DO's and DON'Ts

DO'S AND DON'TS

Don't overpromise what can be delivered

Do guide community expectations around what is feasible

Example:

- Community came to believe that a Town owned parcel would become homeownership and senior housing and issued an open RFP.
- No respondents included homeownership in their scheme and no developer was designated.
- A few years later land is still sitting there vacant.

DO'S AND DON'TS

Don't get stuck in analysis paralysis and feel like you need to figure out all the site challenges

Do gain an understanding of what potential issues the developer may face and see if there are ways that the municipality/town can assist

Example:

- For a site on the Cape with no water and sewer, the community decided to limit the density of the site in their RFP to avoid the issue.
- No developer responded.
- The Town secured \$400k to bring water to the site and allowed for higher density and now the site has 65 units of affordable housing constructed.

DO'S AND DON'TS

Don't engage in engineering or designing the site for the future developer

Do engage in determining and funding enabling work for sites that have significant environmental issues or lack infrastructure

Example:

- A former manufacturing site has significant environmental remediation issues and the town wants to redevelop this site
- The Town secures funding to conduct remediation
- RFP is issued making clear that the Town has funds to assist with remediation and the Town and developer work together to do the required targeted remediation based on the proposed site plan

DO'S AND DON'TS

Don't expect that the municipality's role ends after the RFP

Do engage the developer in a partnership to ensure that the redevelopment is positioned to succeed

EOHLC typically wants to see local municipal support through funding (e.g. CPC/HOME), donation of land, and/or tax abatement, etc.

Other Recommendations

- Set appropriate timeframes for responding to RFP (approx. 8 weeks) and RFQ (approx. 3 weeks)
- Establish timeframes for making decisions
- If required, secure Town Meeting approval prior to RFP
- Engage local Housing Trust and Community Preservation Committees to financially support the project
- Don't ask for Acquisition Price

Questions?

Karmen Cheung
kcheung@pennrose.com



Charlie Adams
cadams@pennrose.com



MHP's Community Assistance Team



Workshops & Trainings

- Housing Institute
- Chapter 40B
- Fair Housing
- Gateway Cities



Technical Assistance

- Pre-development
- Site feasibility
- RFPs
- Zoning and 3A Compliance
- Housing Trusts
- Housing Authorities



Online Resources & Publications

- Housing Toolbox
- DataTown
- Chapter 40B Handbook
- Housing Trust Guidebook
- CPA Guidebook

Disposing of Surplus Municipal Land

MHP's Technical Assistance and grant programs can help communities:

1. Identify surplus public land that is potentially suitable for new housing.
2. Conduct due diligence on title history, environmental concerns, wetland and water resources, zoning, and other factors.
3. Draft an RFP for disposition.

Assistance to Local Housing Authorities

Through special funding from EOHLC, MHP provides technical assistance to MA Housing Authorities interested in:

1. Utilizing vacant state public housing land for new affordable housing; or,
2. redeveloping existing state public housing.

Vacant HA Land Planning



Up to **\$35,000** per parcel



Combination of MHP staff time and third-party consultants

- Title Review
- Site Engineering
- Zoning Analysis
- Market Analysis
- Creation of a Request for Proposals (RFP)
- Evaluation of RFP responses

Exploring Redevelopment of Existing State Public Housing



Up to **\$75,000** per project



Combination of MHP staff time and third-party consultants

- Title Review
- Site Engineering
- Zoning Analysis
- Market Analysis
- **Additional Financial Feasibility Analysis**
- Creation of a Request for Proposals (RFP), if needed
- Evaluation of RFP responses

June 12, 2024

Breakout Session: Community Land Trusts: Policy & Practice



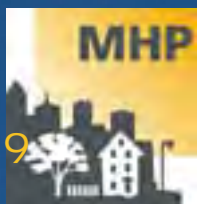
Rob Crouner
Amherst Community Land
Trust



Meredith Levy
Boston Neighborhood
Community Land Trust



Minnie McMahon
Dudley Street Neighborhood
Initiative



What are Community Land Trusts (CLTs)?

Que son fideicomisos comunitarios?

什麼是社區土地信託？

LAND



GOVERNED BY COMMUNITY



FOR COMMUNITY



La tierra

土地

governada por la comunidad

由社區管理

para la comunidad

為社區 140

Roots of the CLT*

社區土地信託的根源

Raíces del CLT

Garden Cities Movement, England (early 20th C.)

Gramdan Movement, India (est. 1950s)

Moshav communities Israel (est. 1920s)

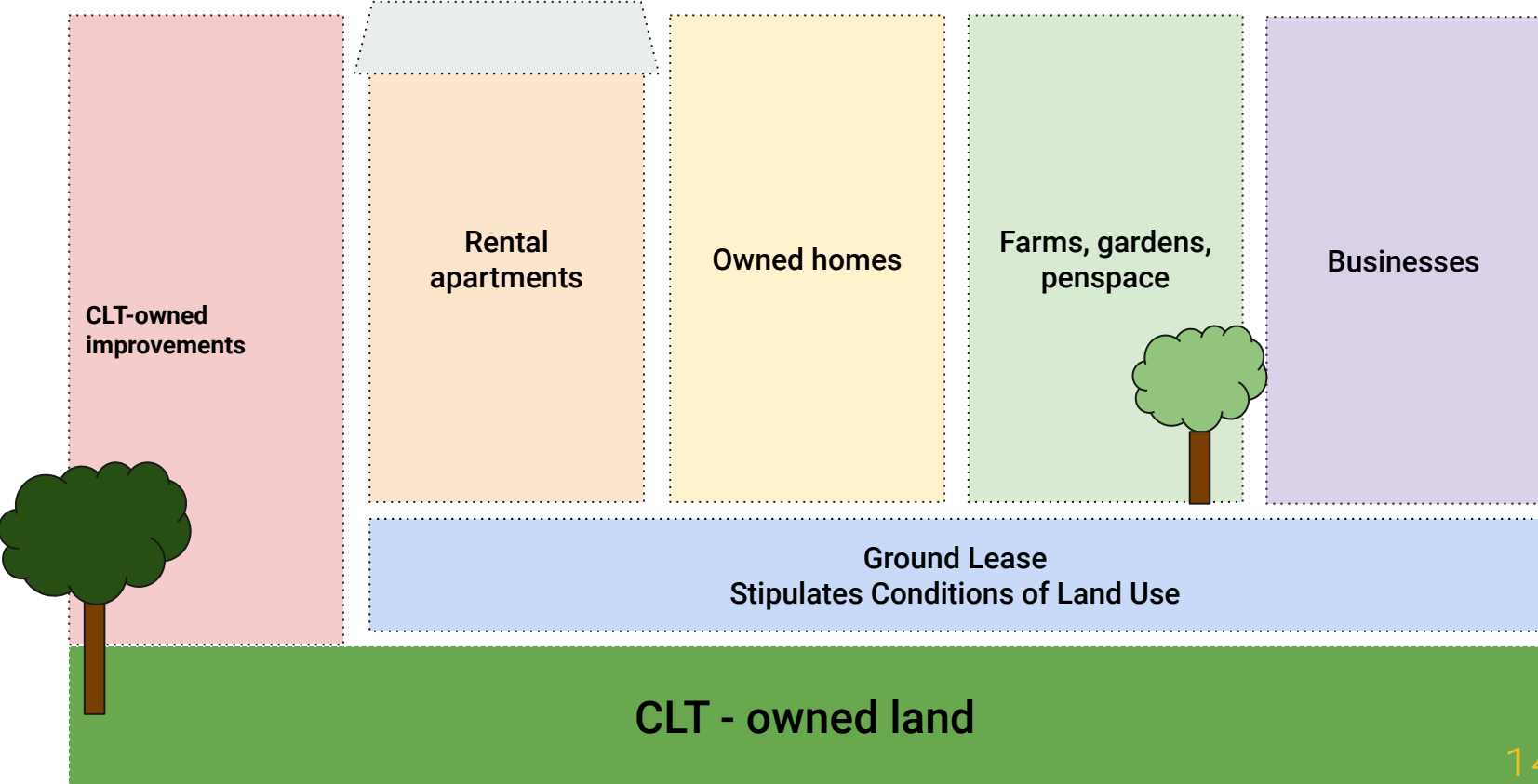
Civil Rights Movement + Black Land Loss



New
Communities
Georgia, 1969



Land Use and Ownership on a CLT



Why CLTs?

Individual-level Benefits

Residential + Commercial Tenants

- Affordable rents
- Ability to save
- Say in use of space

Homeowners

- Affordable purchase and mortgage payments
- Housing security
- Increase wealth: equity, appreciation, savings
- Leverage: tax credits, lines of credit
- Foreclosure defense



Why CLTs?

Community-level Benefits

- Increase supply of permanently affordable land and spaces
- Fight gentrification + displacement
- Support + maintain unique community fabric
- Practice shared governance
- Recycle public subsidy



A Flexible Model

Secure land rights
Asegurar derechos
保障土地的保有權

Rematriation
遣返

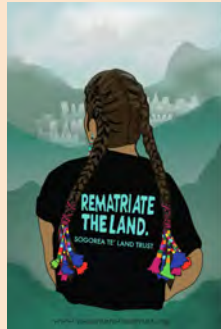
Housing
Alojamiento
住房

Farming + Food
Granjas y comida
農業和食品

Commercial
Negocio
商業的



Cano Martin
Pena CLT, San
Juan, Puerto Rico



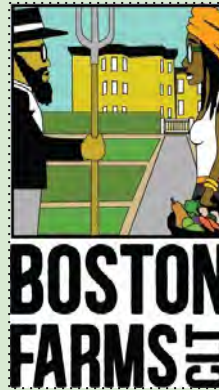
Sogorea Te'
Land Trust, East
Bay, CA

COMUNIDADES
ENRAIZADAS
COMMUNITY
LAND TRUST

Comunidades
Enraizadas CLT,
Chelsea, MA

華埠
China 土
town
地
Community
信
Land
托
Trust
會

Chinatown CLT,
Boston, MA



Boston Farms
CLT



Oak CLT,
Oakland, CA



Rondo CLT,
St. Paul, MN

300 CLTs in US, 600 globally 美國有 300 個社區土地信託, 全球有 600 個

145

Greater
Boston
Community
Land Trust
Network

Policy + Public Support

State

1. Tenant Opportunity to Purchase (TOPA)
2. Small Properties Acquisition Fund
3. Real Estate Transfer Fee
4. Donation Tax Credit
5. Vouchers
6. New Construction Finance for Perm. Affordability



Local

1. Public land disposition + RFP CLT preference
2. Acquisition Programs
3. Land Banking
4. CLT Budget Line: Discretionary, TA
5. Perm. Affordability score or set aside





Boston Neighborhood Community Land Trust

Boston Neighborhood Community Land Trust



BNCLT works to combat displacement and racial injustice by creating permanently affordable, community-controlled housing in the Boston area, with a specific geographic focus on Roxbury, Dorchester, and Mattapan.

We build neighborhood stability, housing equity, and community strength among low- and moderate-income residents most at risk of displacement; and through the collective strength of partners working toward a shared, equitable, and just future.

6 Humphreys Place

- Acquired 6 Family Building
- Residents organized with City Live/Vida Urbana, fought off eviction for 4 years before BNCLT purchased
- BNCLT ownership reflects residents' victory, with strong leaders adding their voices to the CLT community



364 Harvard Street

- New property, scheduled to close end of June
- Obstacles: competing with cash buyers; dealing with chronic building issues; Less public money available
- Key victory for residents

14 Leroy Energy Retrofit

- Received \$500K in grants to support Full Energy Retrofit for Triple Decker Affordable housing
- One of first in State pilot
- Fossil-Free, heat pumps, tight building envelope
- Learning opportunity



Activating Vacant Lots

- Connect our residents with neighbors on the street
- Establish places where people can get to know each other, build community
- Have spaces controlled by residents for anything they choose: gardening, open-mic, Halloween party...



The Big Acquisition Challenge: The GAP



The Capital Stack Example

Total Development Cost: \$1.85M

Senior Debt	Permanent Mortgage/Acquisition Loan	\$905,000
Subordinate Debt	Subordinate Debt: local investors	\$105,000
Soft Debt	City AOP; State: Small Properties Acquisition Fund	\$750,000
Equity	Equity	0
Grants and Gifts	Acquisition Donors	\$90,000

Amherst Community Land Trust



Mission

- **Preserving family housing threatened by market pressures**
- Investors and property management companies outbidding families for homes in established neighborhoods
- During the pandemic, prices shot up as transplants from even higher-cost areas like Boston and New York bought houses with cash

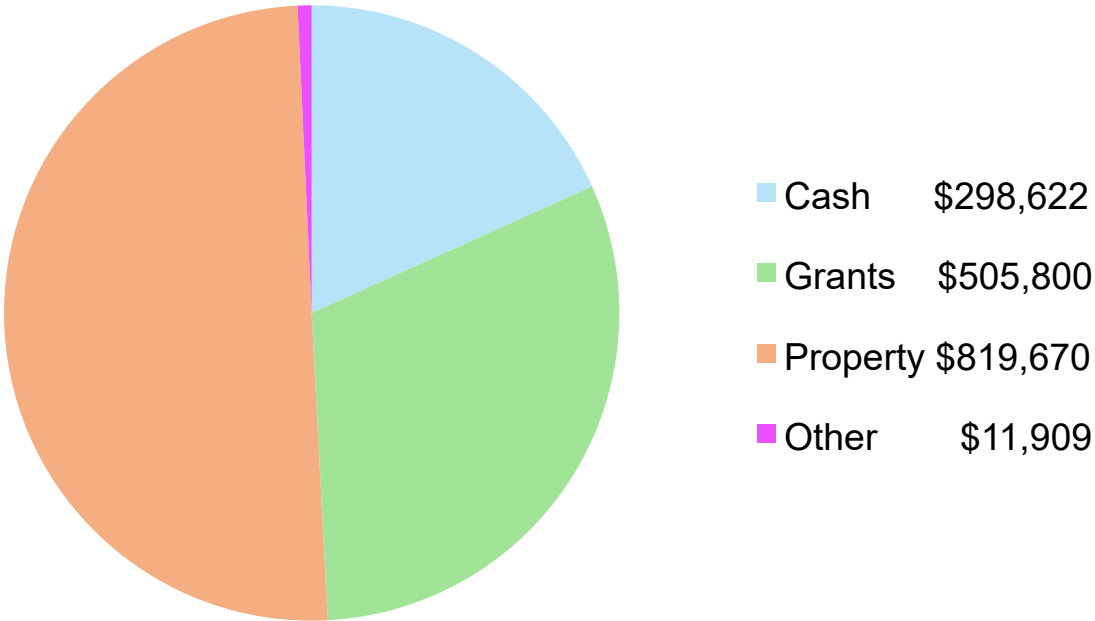
Record

- Incorporated 2014
- First home 2018
- 2024: Six properties, seven affordable homes
- Six of the seven have children living in the home
- Adding about one home per year

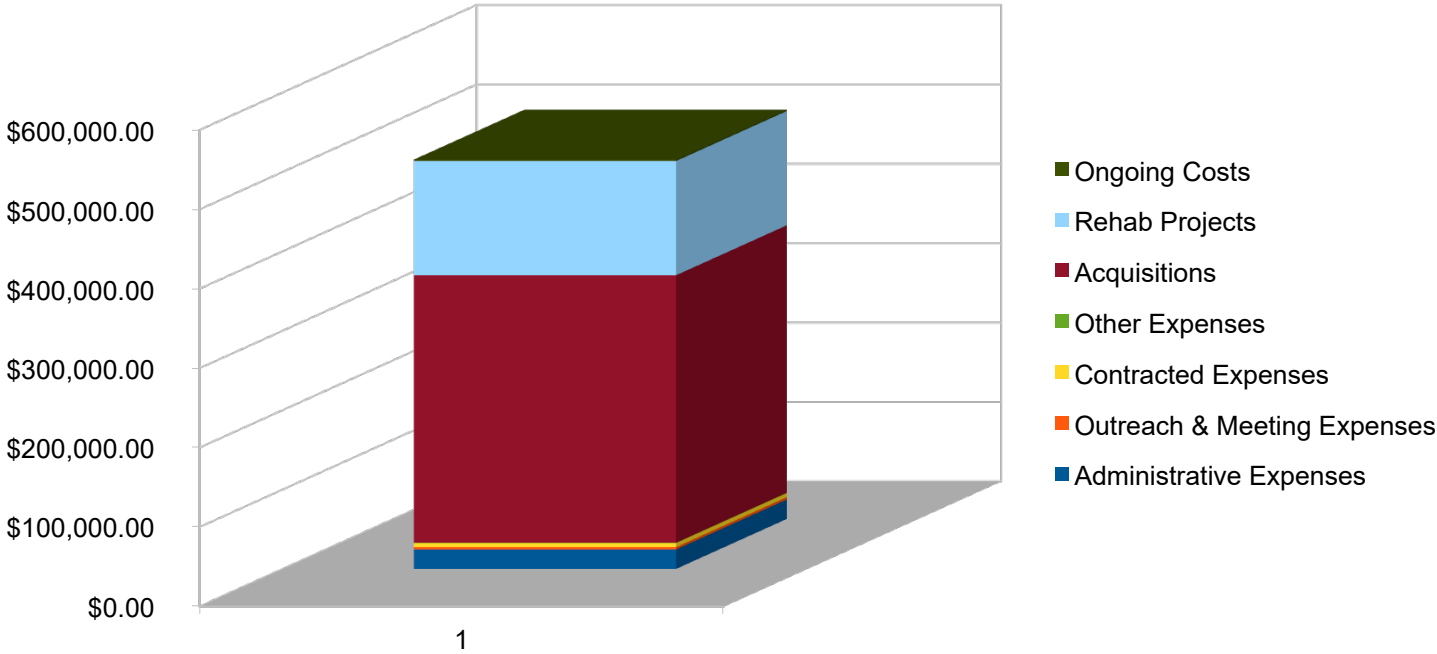
Strategies

- **Municipal grant funding**
 - Community Preservation Act
 - Affordable Housing Trust Fund
- **Donations of property value**
 - Bargain sales
 - Gifts and bequests
- **Partnerships**
 - Town of Amherst
 - Valley Community Development
 - Pioneer Valley Habitat for Humanity
 - North Amherst Community Farm

Cumulative fundraising



Use of funds



Project 1: new construction

- Acquire unused corner of North Amherst Community Farm with CPA funding
- Pioneer Valley Habitat for Humanity builds duplex and identifies buyers (and is the mortgagee)
- Two new homeowners, two permanently affordable homes



Project 2a: joint purchase

- CPA funding to subsidize home purchase
- Home buyer chooses house: \$265,000 sale price
- ACLT brings \$125,000 to closing
- Home buyer cost is \$140,000
- Valley CD performed intake of prospective buyers and conducted lottery



Project 3: bargain sale

- ACLT coordinates sale of home to tenant at affordable price
- Appraised value: \$350,000
- Home buyer cost: \$180,000
- Value of donation to ACLT: \$170,000



Project 4: donated property

- Board member bequeaths house and land to ACLT; appraised value: \$495,000
- ACLT sells house to qualified buyer for \$200,000
- Subsidy value: \$295,000
- Cash from sale available for other projects



Project 5: donated property

- ACLT board member donates land to ACLT and permanently restricts resale price of house by entering into ground lease
- Appraised value: \$425,000
- Resale base price: \$185,000
- Value of donation: \$240,000



Project 2b: joint purchase

- Second home funded by CPA buy-down grant takes longer to find because prices rise out of range of the original subsidy of \$125,000
- ACLT adds \$75,000 from sale of donated property
- Amherst Affordable Housing Trust Fund grants \$25,000
- Home buyer chooses \$410,000 home, pays \$185,000



Challenges

- Home prices rising faster than incomes
- High mortgage interest rate affects affordability
- Individual contributions are not enough to make much of an impact, so we have to rely on grants and property donations
- We're small, and we're all volunteer

Municipal role

- Funding
- Look for opportunities to partner
- Coordinate with state Executive Office of Housing and Livable Communities
- Backstop the affordability restriction
- Property tax relief for homeowner/lessees
- Tripartite CLT board could include representation from town staff or board and committee members

CLT

June 12, 2024

Plenary Session: Running Effective Municipal Board & Commission Meetings



Stacie Smith
Consensus Building Institute





Massachusetts Housing Partnership

Running Effective Municipal Board and Commission Meetings

Stacie Smith, Managing Director, CBI

MHP 2024 Housing Institute
June 12, 2024

Consensus Building Institute



Better negotiations.
Better decision making.
Better results.

Internationally-Recognized
Non-Profit
Since 1993

30+ Practitioners Working Internationally

OFFICES

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New York
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Montreal, Canada

Affiliated with

MIT-Harvard Public Disputes
Program

MIT Department of Urban
Studies and Planning

Expertise

Energy, Environment
& Land Use

International
Development

Social Policy &
Cultural Resources

Corporate
Community
Engagement

Organizational
Governance &
Strategy

Commercial
Agreements

Services

Negotiation Audits

Training &
Coaching

Strategic Advising

Issues &
Stakeholder
Assessment

Process Design

Mediation

Facilitation

Stakeholder
Engagement

Research &
Evaluation

Mission: Empower stakeholders—public and private, government and community—to resolve issues, reach better more durable agreements, and build stronger relationships.

Public Engagement at Board and Committee Meetings

“No zoning ordinance or by-law or amendment thereto shall be adopted until after the planning board in a city or town, and the city council or a committee designated or appointed for the purpose by said council has each held a public hearing thereon, together or separately, at which interested persons shall be given an opportunity to be heard.”

- What is the purpose of public engagement?
- What does successful public engagement look like?
- What does unsuccessful public engagement look like?

Where to focus

Where there is no/less flexibility:

- Zoning Act requirements
- Open Meeting Law requirements
- Format/Structure
 - role of the chair and participants

Where is there is/may be room:

- Preparation
- Outreach
- Agenda construction and clarity
- Ground rules and framing
- When/how to do public input
- Responding to public input

Preparation

- Seek alignment between board and staff on purpose, needs, roles, logistics
- Prepare clear, easy to understand information to be shared
- Engage with stakeholders and public in other (more flexible) forums
- Identify key areas of concern, questions, needs and plan for those in advance

Outreach - Who Participates?

Research* has shown:

- “On average, meeting participants are older, have lived at their residence for longer, and are more likely to be men. Women constitute 51.3% of the voter file, but only 43.3% of the commenters at development meetings.”
- (in sample town) “Homeowners are significantly overrepresented as meeting participants; while 39% of the town rents, renters only comprise 22% of participants.”
- “Sixty-three percent of all comments were in opposition to proposed housing projects, while only 14.6% expressed support; the remaining 22.8% of comments were neutral.” This was true even in places that showed support for affordable housing measures when voting in elections....
- “While voters in these towns supported affordable housing construction in the abstract, a significant majority of those who attended development meetings opposed the development of specific project proposals.”

*Einstein, Katherine Levine, Maxwell Palmer, and David M. Glick..

“Who Participates in Local Government? Evidence from Meeting Minutes.”

Perspectives on Politics. 2018

Outreach Best Practices

- Publicize well in advance
- Work with municipality, partners, “community ambassadors”
- Go beyond the usual channels to get people beyond the usual suspects
- Allow virtual participation
- Share and encourage review of simple and visual background information in advance

Agenda Design and Meeting Procedures

Even within Committee Structure, can still answer key meeting agenda questions:

- **What and why:** what is the purpose and intent of input?
- **Who:** what role do key players have?
- **Where and When:** room set up, in-person v. virtual v. hybrid, times of day
- **Methodology:** ground rules, methods of input, selection of speakers, time limits

Orient and Frame

- Provide context and background information
 - What is the actual topic/proposal on the table?
 - How does this meeting fit into the overall decision-making process?
- Help direct public input to the most constructive places
 - Suggest key questions/areas for input
 - Encourage people to explain why not just what
 - Emphasize the value of well reasoned input
- Describe how input will be used
 - Looking to understand the range of views and perspectives
 - Focus is on substance, not on the quantity of people saying it

Roles in the meeting

- The Chair:
 - Primarily responsible for the meeting conduct
 - Frame the meeting, set the tone, listen for substance, ensure safety
- Committee/Board members:
 - Support the chair, model desired behaviors, serve delegated roles (e.g., time keeper?)
- Staff:
 - Support outreach, provide clear information, manage input process, manage on-line participation, ensure safety
- Public Participants:
 - Share perspectives, be compelling, be constructive, ask for tolerance and respect

Where and When

- **When**

- Time of day (working people, age, childcare, shifts, etc.)
- Time of week (conflicting meetings, school events, tenant meetings)
- Length of meeting (realistic with demand and speaking limits)
- Breaks

- **Where**

- Accessibility (both the building & location)
- Lighting and safety
- Comfort and quality
- Sound (can they hear one another)
- Visual (can they see the project and others)
- Location of mics (safety, convenience)

Security . . . ?

- **What is the risk or threat?**
- **What role might security play?**
 - Direct traffic
 - Project authority and safety
 - Be prepared to address overwhelming disruption
 - Other?
- **Basic Advice**
 - Decide purpose clearly
 - Communicate and partner with security to have a clear plan of if, how, and when to intervene
- **Caution**
 - Security may be perceived in very different ways by different audiences



Methods for input

- Not just oral:
 - write on cards and submit
- Not just now:
 - mail, email, virtual form, polls or surveys afterwards
- All input treated equally regardless of method
- Transparent and fair methods to select speakers:
 - sign up in advance, write name and put in hat, alternate in person with on-line for hybrid meetings

Groundrules

Nothing prevents Boards and Commissions from having Groundrules!

- Clearly state the values we uphold as a community (even if can't enforce) – respectful, constructive, etc...
- Improper, disrespectful, illegal comments will be disregarded
- Passionate, well articulated points will be considered
- Set reasonable time limits (2 minutes too short, 3 enough)
- Use a visible countdown to maintain transparency

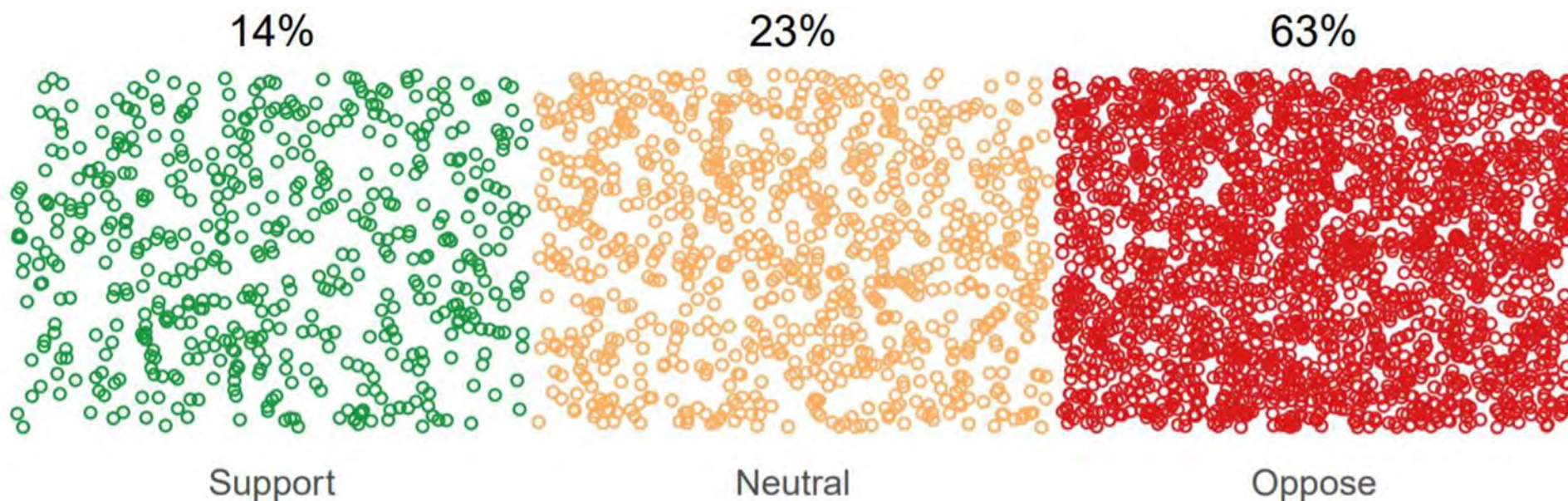
Table Discussions

What outreach, framing, and groundrules
have you seen work well?

What hasn't worked?

Dealing with (difficult) Public Comments

What People Say at Public Meetings About New Housing



Source: https://www.chapa.org/sites/default/files/Katherine%20Levine%20Einstein%20zoning_participation_CHAPA.pdf

Dealing with Anger

Why are people coming to public meetings, public spaces, and public venues angry?

What do people need?

MOST

- Offense as defense
- Release
- Acknowledgement
- Agency and influence
- Sincerity
- A semblance of fairness

AND SOME

- Disruption
- Leverage
- Power

Maxims to Live By

People are doing the best that they can

You don't know the life people bring into the room

You're not responsible for (nor can control) other's emotions & behaviors

You are accountable for your own behaviors

There are multiple ways to interpret a situation

Public service is not servitude

Norms can matter

STRATEGIES



Suspend

Suspend judgment



Look

Look for the valid (emotions, needs, wants)



Listen

Listen for interests and values not positions



Pick

Pick your battles

STRATEGIES



Focus

Keep your eye on the prize



Operate

Operate fairly and transparently



Distinguish

Distinguish IF from HOW



Don't

Don't go into a box canyon without a rope



Take

Take a break

Implicit Bias

Identify



Address



Examples - Implicit Bias

“We need to ensure the safety of our communities”

“We have to consider the impact on property values”

“We need to prevent overcrowding and maintain quality of life”

“We need to ensure our resources are used effectively”

Table Discussions

What is the best advice you have to offer each other on managing difficult public comment?

Questions and Discussion



June 12, 2024

Site Visits

**A Place to Live (38 Lewis Street)
District 120 (120 Washington Street)**

District 120 is a recently completed multifamily building comprised of 83 affordable housing units in Worcester’s Canal District. The location offers excellent access to various amenities including Polar Park (home of the Worcester Red Sox), restaurants, retail shops, and other local businesses within walking distance. Formerly the site of Table Talk Pies’ manufacturing and distribution facility, the development offers affordable housing units in an area that has seen significant redevelopment including numerous luxury market rate apartments.

The development of District 120 includes the re-construction of Spruce Street, which was formerly a City street. The reconstruction and opening of Spruce Street between Washington and Green Streets provides a desirable connection between the Canal District and Polar Park, and also serves to further activate the neighborhood. This street and utility construction was made possible by MassWorks funding.

Amenities include a community room, fitness center, remote workspace, on-site management, bike storage, and landscaped outdoor seating area. The project includes a mix of Studios, 1BR, 2BR, and 3BR units. There are 14 units @ 30% AMI which have project-based rental subsidy (6 PBV and 8 MRVP) and 69 units @ 60% AMI. We have 9 Fully handicap accessible units and 3 sensory accessible units.

The site benefits from close proximity to downtown Worcester (< 1 mile) and surrounding employment centers, providing favorable access to jobs and services. It is also located less than 1 mile from Union Station, a major transportation hub with Amtrak and MBTA commuter rail service. Bus services are available at two bus stops adjacent to the site. The entrance to I-290 North and South is 0.1 miles from the site, which also provides convenient access to the Mass Turnpike (I-90).

Site Information

This is the first phase of a multi-phase project on the former Table Talk Pies site. The District 120 site consists of approximately one acre of the 4-acre parcel. Future phases include mixed-use development comprised of multifamily units and commercial space.

Permitting and Construction

The site is in the BG-6.0 General, 6 to 1 FAR Zoning District. The project was allowed as of right under this zoning district. A site plan approval process through the Planning Board was required. The project started construction in October 2022 and completed in April 2024, about two months behind schedule due to delays with the electrical switchgear, an industry-wide issue.

Financing

Sources	Uses		
Federal LIHTC Equity	\$25,150,197		
State Tax Credit Equity	\$6,225,000		
EOHLC (AHTF, HOME, HSF and CBH)	\$7,500,000		
Worcester – HUD HOME	\$1,250,000		
MassWorks	\$1,250,000	Land	\$2,780,000
Deferred Developer Fee	\$693,592	Soft Costs	\$13,162,455
MHP Permanent Loan	\$7,130,000	Hard Costs	\$33,324,608
Total	\$49,267,063		\$49,267,063

Lease Up Process

Maloney Properties is the property manager. There were over 350 applicants during the pre-leasing period. The lottery was held in January and there have been an additional 400 applicants since that time. We opened for occupancy on May 1st and had 25 move-ins during the month of May. We anticipate being fully occupied by the end of the Summer.

Contact

Rich Mazzocchi

Principal

rmazzocchi@tremontdevelopment.com

617-842-0600

A Place to Live is the first permanent homeless housing facility in Worcester and the first in New England created by a Housing Authority. The building was designed specifically to service the chronically homeless and low-income population in the Worcester area, some of which may have physical or mental disabilities.

A Place to Live supports residents in a variety of ways as they seek to transition from homelessness. The facility can accommodate 24 individuals, each with their own apartment fully equipped with a kitchen and bathroom. These micro-studio apartments that are fully furnished and have WiFi, a security system, card access, a 24-hour Resident Manager, a Case Manager, a Community Room, laundry facilities, community meeting room, and a landscaped outdoor green space.

A Place to Live opened to residents at the end of 2023. At present, 18 of the 24 apartments are occupied. All residents earn at or under 30% of Area Median Income.

Site Information

A Place to Live was constructed on two parcels, 38 and 40 Lewis Street, with a combined area of 13,155 square feet. Both parcels were acquired by City of Worcester through a tax taking between 1987 – 1989.

Permitting and Construction

The site is in the Residence, General (RG-5) Zoning District. The project was developed by WHA and permitted under the Dover Amendment. Zoning relief on density and parking requirements were granted.

Site conditions, including contamination and utility issues, led to several delays and increase in construction costs. The site’s proximity to an active CSX railway line required the project to add sound proofing to its exterior walls and triple-pane windows.

The COVID-19 pandemic and associated supply chain issues added 18 months to the construction timeline, as well as additional costs.

Financing

Sources	Uses		
Worcester Housing Authority – Land	\$136,000		
Worcester Housing Authority	\$500,000		
MHSA HHG Funds	\$361,071		
Worcester – HUD HOME	\$200,000		
Worcester - ARPA Affordable Housing Trust Fund	\$1,856,165		
MA Housing Innovations Fund	\$2,538,577		
MA Housing Stabilization Fund	\$1,306,745		
National Housing Trust Fund	\$1,000,000	Soft Costs	\$1,533,839
Permanent Loan	\$335,000	Hard Costs	\$6,699,719
Total	\$8,233,558		\$8,233,558

Lease Up Process

- WHA works directly with the Worcester County Continuum of Care (CoC) to ensure that the housing at 38 Lewis Street is marketed to all member organizations associated with the chronically homeless population.
- Vacancies are filled by the WHA upon referral by the CoC and in compliance with the Coordinated Entry Plan; that prioritizes the most vulnerable chronically homeless, homeless and disabled individuals.
- COC members, along with WHA staff members, will aid the applicant/client with obtaining necessary eligibility documents. Once an applicant is found eligible by the WHA, the application is submitted to the Administrating Agency, RCAP Solutions to determine final eligibility for the MRVP program.
- Applicants verified as chronically homeless will be identified as Tier 1 applicants, applicants meeting the definition of homeless will be identified as Tier 2 applicants. All other applications on the waiting list will be classified as Tier 3 applicants.
- As part of application process, the WHA VP of Admissions, the Case Manager of 38 Lewis and supervisor all meet with applicants personally to better understand their needs and challenges and determine if 38 Lewis Street is a good fit.
- Some of the residents have adapted well to their new unit while others have struggled. In some cases, some have decided to move out and return to the encampment with their friends.

Contact

Alex Corrales

Chief Executive Officer

Corrales@worcesterha.org

508-635-3161

Peter Proulx

Chief Operating Officer

Proulx@worcesterha.org

508-635-3106

Day Two Slides

June 13, 2024

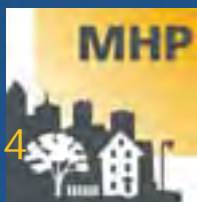


June 13, 2024

Welcome and Overview of Day



Dana LeWinter
MHP



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June 13, 2024

Plenary Session: Using Data to Bolster Your Pro-Housing Message



Tom Hopper
MHP



Ellen Marya
MHP



Matija Janković
MHP

USING DATA TO BOLSTER YOUR PRO-HOUSING MESSAGING

Center for Housing Data
MHP 2024 Housing Institute
June 13, 2024



Tom Hopper	Director
Matija Jankovic	Senior Research Analyst
Ellen Marya	Research Manager

 **RESiDENSiTY**

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MHP's Center for Housing Data



Tom Hopper

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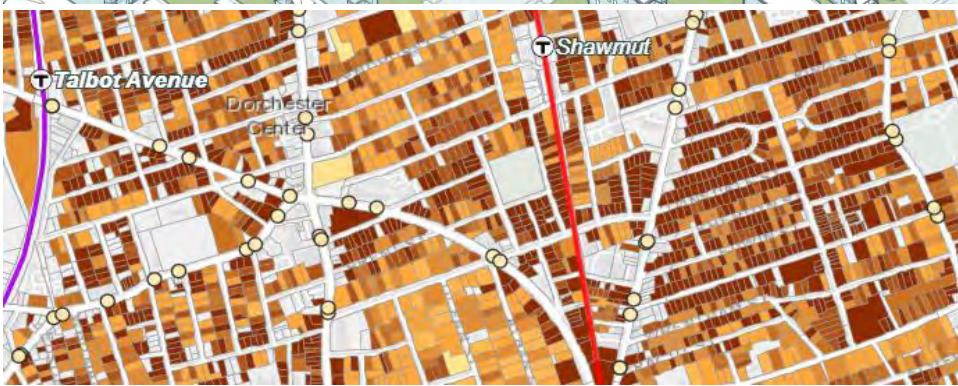
Ellen Marya

Research Manager



CHD collects, analyzes and shares information to drive housing conversations. We publish research, support policy efforts, and develop easy-to-use data tools for the public.

Center for Housing Data: *Our Community Data Goals*



- Conduct research and create tools that lead to better conversations around housing, and ultimately lead to better housing outcomes for Massachusetts residents.
- Work with our community assistance teammates to learn from local experience and use this to drive better research in the future.
- Promote greater data literacy and empower more people to access and use data when discussing housing and other policy topics.

Today's Presentation

- The role of data in effective messaging
- DataTown – Overview & site demo
- Residency – Overview & site demo
- Q&A and data storytelling exercise



+



Municipal leaders have a *critical* role relative to local housing efforts



- Huge regional needs, strong local control
- Solutions to regional needs are often at odds with local perceptions and/or political will
- Finding a way to satisfy local needs and concerns while also meeting regional needs and state expectations is a tough needle to thread. We need to talk to each other about these dynamics.
- Planners, board and committee members, and other local leaders need support, resources, and access to quality information to chart a course for the future and engage meaningfully with community members around that vision.

Data is a tool, and it's not the right one for every job.

I support affordable or multifamily housing, but...

Schools will be overburdened.

We don't have sewer.

Development harms the environment.

The traffic will be horrendous.

Property values will go down.

Can data refute or “myth-bust” these oft-used talking points?

OF COURSE

But...

- Will it convince someone who already believes these things?
- Will it result in a distracting debate that takes time and energy?
- Is this what you really want to talk about?

Use data to support this

And not to fight this

I support multifamily housing because...

Multifamily housing could provide more affordable options for our community members who need it.

Our downtown needs more people in it to support businesses and cultivate a lively public realm.

Denser, walkable neighborhoods, especially when connected to transit, reduce congestion and carbon emissions.

I want our teachers, food service workers, firefighters, municipal staff, and all other members of our community to be able to find homes here.

I don't want to live in a homogenous community. Diverse housing options will help us become a more diverse and complete community.

Building The Will

Pro Tips for Strategic CaseMakers™



The Pivot

With a cool head, a little preparation, and a firm sense of purpose, it's possible to “pivot” away from disruptive, negative comments and steer the conversation toward positive, constructive frames that make the case for the housing outcomes you're pushing for.

Here's how you do it:

Step One

Start a running list of the disruptive comments you encounter when you are out making a case for your work. For example: Some people just want to be homeless. More apartments are going to make our schools too crowded. Taxes are too high already.

Step Two

Find something you can agree with. Agreeing with someone is the single best way to diffuse tension and opposition. Rather than repeating opposing viewpoints, though, relabel them in a positive way through a bridging statement.

Step Three

Confidently return to your message about the better future we'll all achieve by investing in your solution. Even though you may not convince your opponents, **remember that your real audience is often the bystanders who are quietly sizing up how you respond.**



Did You Know?

- **Disruptive comments can also come from your allies and partners.** We are all susceptible to fear and resignation about the possibility of change, and we all need to be reminded sometimes about the better future ahead!
- Misinformation and other disruptive comments are rooted in **fear, fatalism, and deep-seated biases** we may not even know we have. Talking people out of that stuff is a losing proposition. Better to navigate them around it.
- **Never, ever repeat false or disruptive information,** even to refute it. That reinforces the false information in people's minds and puts you even further back than where you started from.

The Case Made, Dr. Tiffany Manuel

https://www.thecasemade.com/_files/ugd/e9f5cd_2b1334504695412aaa49aa8098750fc2.pdf



Home

- I'd like to...
- Explore one community
 - Compare communities

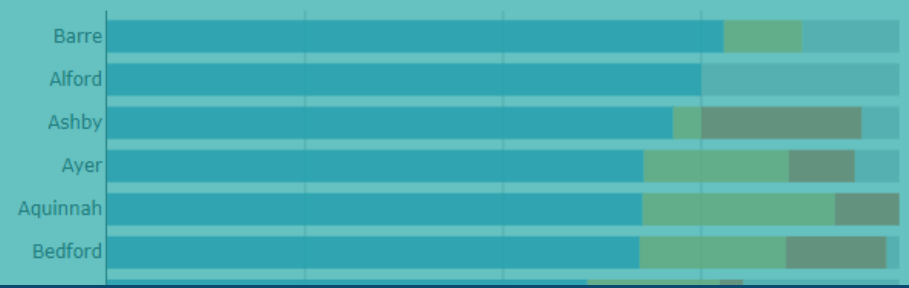
- Abington Acton
- Acushnet Adams
- Alford Agawam

- Attleboro Andover
- Avon Ayer
- Barnstable Barre
- Becket Bedford
- Bellingham

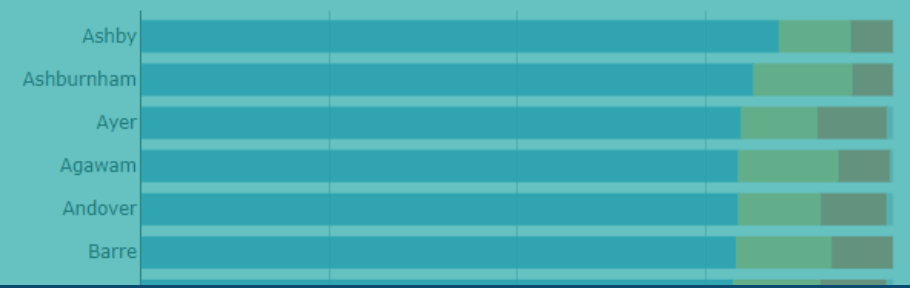
Choose a category <

- >> Population change
- >> Age distribution
- >> Tenure mix
- >> Income by tenure
- >> **Cost burden by Tenure**
- >> Race & ethnicity

Renter households by cost burden

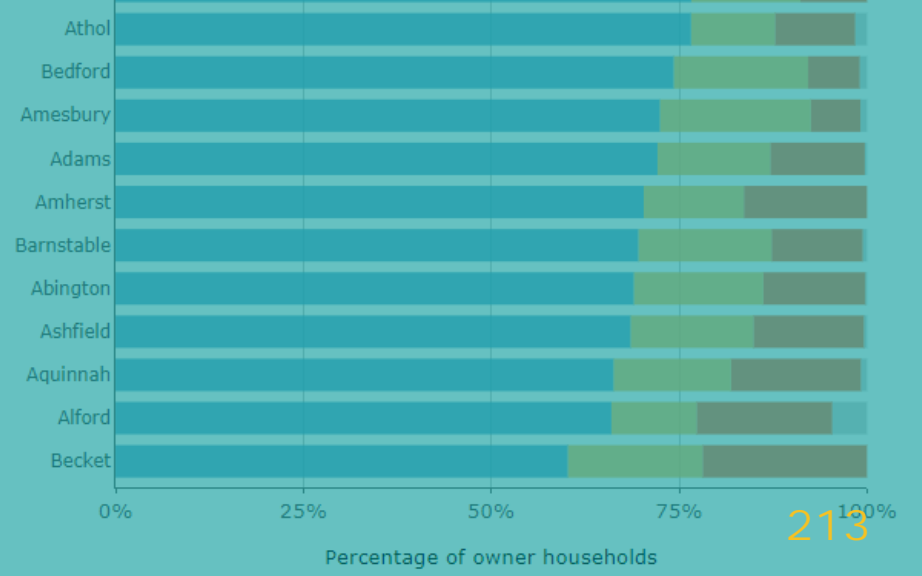
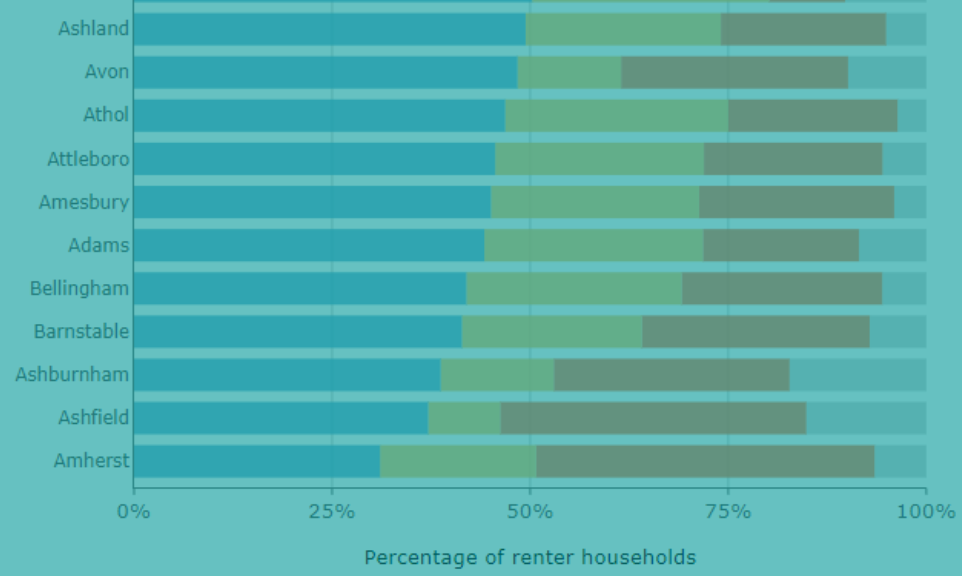


Owner households by cost burden

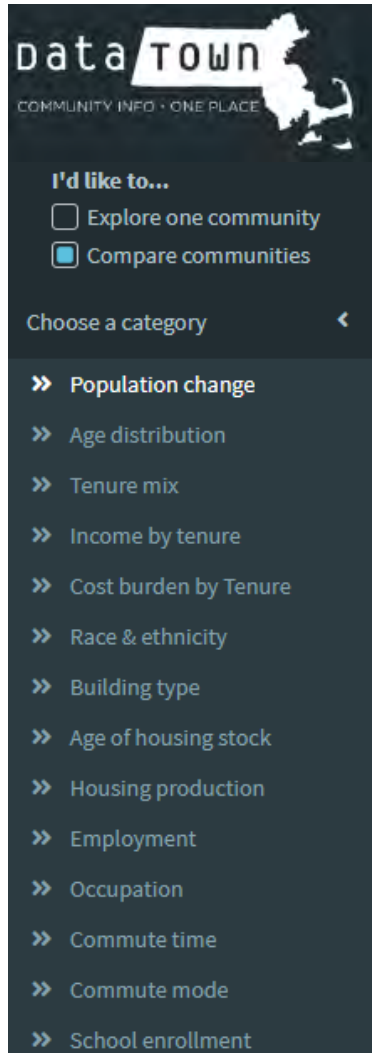


- Not burdened
- Cost burdened
- Severely cost burdened
- Not computed

DataTown



DataTown Features



- Municipal level data from common publicly-available data sources, including the U.S. Census Bureau, MA Division of Local Services, MA Dept of Education, and others (with more content added routinely).
- Cleaned, downloadable data sets at the push of a button for any of the 351 cities and towns in Massachusetts.
- Charts and graphs are generated automatically and include statistical error bars. All visualizations are available for download at the click of a button for inclusion in presentations, reports, and other materials.
- Ability to compare multiple communities on most metrics.
- Coaching text and data source explainers to assist with interpretation.

SITE DEMONSTRATION



Choose your community

Worcester ▾

Home

Population <

Housing stock <

Jobs and Labor Force <

Other Topics <

DataTown

community info · one place

Welcome to DataTown, Massachusetts

A place to explore and learn about your
community

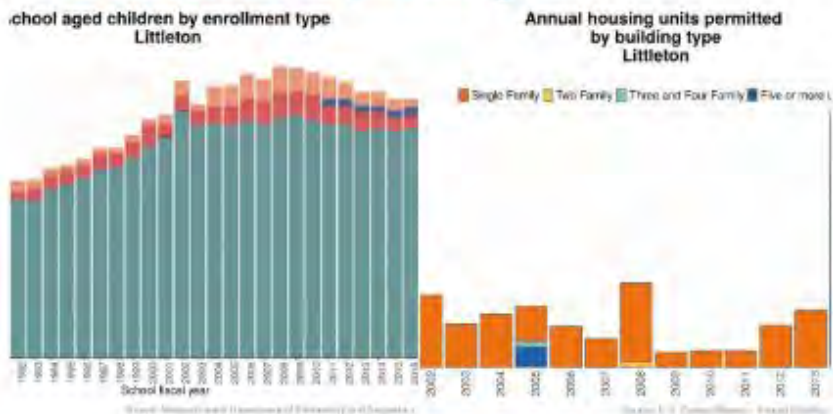
There is a lot of great information out there, but have you ever tried to collect data about your city or town, only to find that you need to go to multiple sites and navigate a multitude of data types that don't quite make sense for Massachusetts? Even if you can find the data you need, do you find yourself spending too much time organizing and visualizing that data?

DataTown is shareable

Cindy Napoli
@Cindy_Napoli

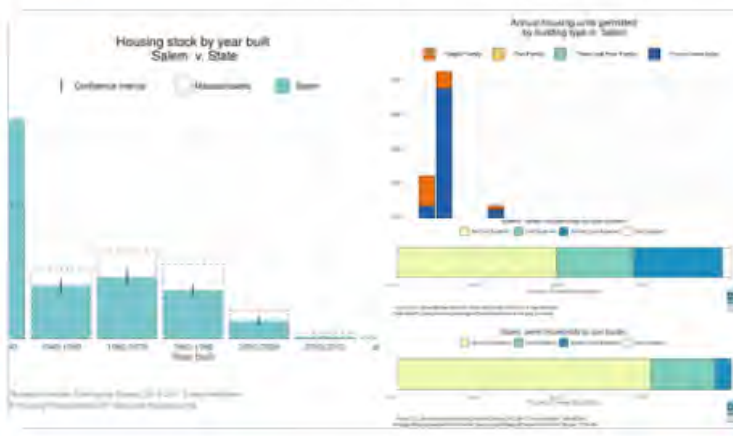
Follow

Found some interesting data in response to concerns about the impact residential growth has on our schools @TownofLittleton thanks to #DataTown #mhphousing.



Kim Driscoll
@MayorDriscoll

Most @CityofSalemMA housing built before 1950. Not enough new housing built in last decade. 50% of renters + 25% of owners struggling w/housing costs. All contributing to need for new housing (market rate + affordable) and why we need to pass @MassGovernor's Housing Choice Bill asap.



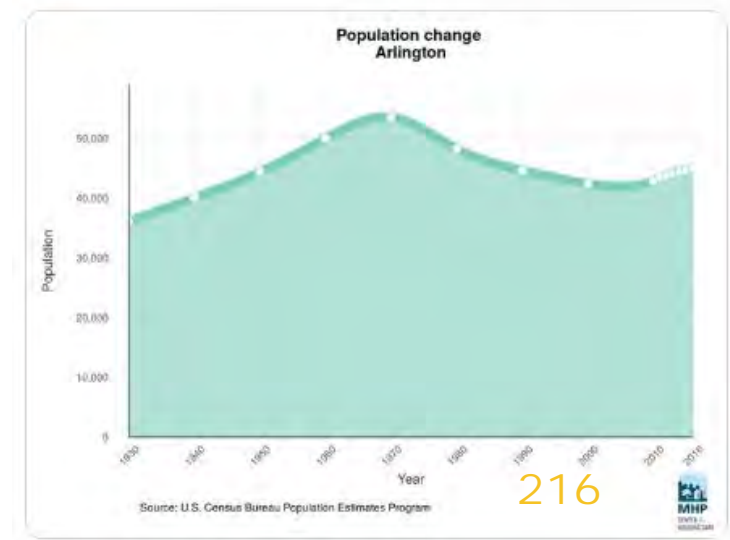
Sean Tierney @SeanFromCambMA · Apr 9
Arlington can't build new housing because it will cause gentrification? But it already happened. In 1990 ~42% of residents had a bachelors degree. Today it's about 75%. At the same time, town population declined from 1990-2010 by 2,000 people and has only recently seen an uptick.



3 7 37

You Retweeted
Sean Tierney @SeanFromCambMA

Here is the Arlington population chart from @mhpdata. Also shout out to @Harvard_JCHS for their Neighborhood Change tool: jchs.harvard.edu/research-areas...



Legend

MBTA Rapid Transit Stations

Commuter Stations

MBTA Rapid Transit Routes

- SILVER
- ORANGE
- GREEN



Residency

Massachusetts Parcel Density

Parcel Density (Units per Acre)

- 30 +
- 20 - 30
- 15 - 20
- 10 - 15
- 5 - 10
- 3 - 5
- 1 - 3
- <1
- 0 or Non-Residential Parcel



Why did we create Residency?



Growing needs to accurately measure residential density



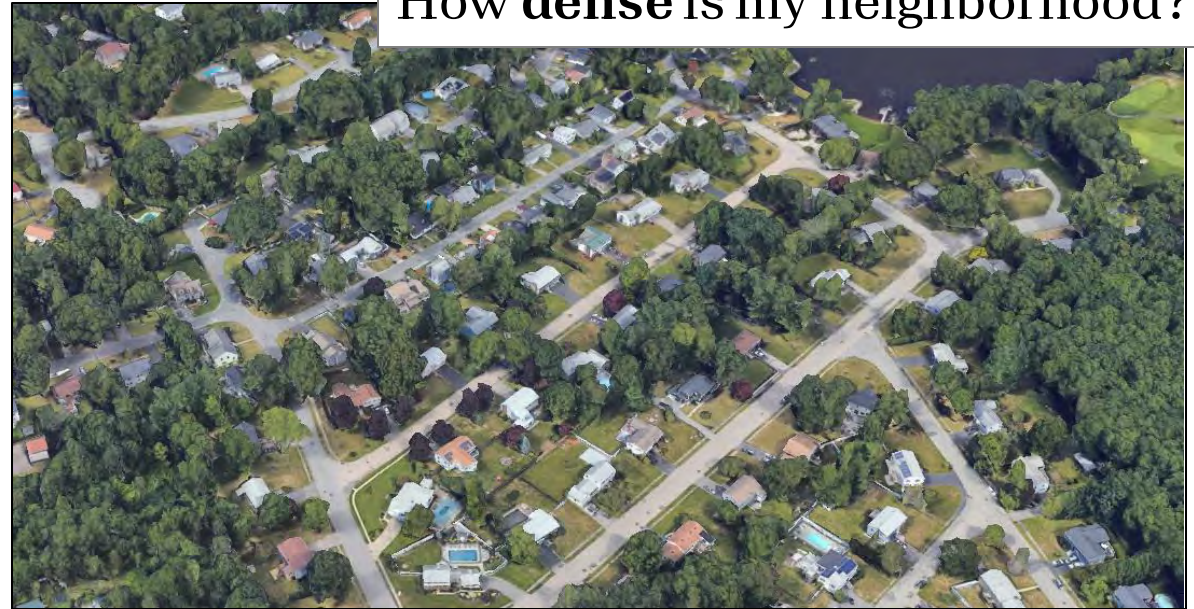
Gaps in evaluating residential density

MBTA Communities Law

(Section 3A of MGL c. 40A)

*“MBTA communities shall have at least one zoning district of reasonable size in which multi-family housing is permitted as of right and meets other criteria set forth in the statute: 1) **Minimum gross density of 15 units per acre**, 2) Located not more than 0.5 miles from a commuter rail station, subway station, ferry terminal or bus station, if applicable, and 3) No age restrictions and suitable for families with children.”*

How **dense** is my neighborhood?



What does Residency do?



Total Residential Units:	2,383 Units
District Area:	137.13 Acres
District Density:	17.38 Units per Acre

- Measures housing units and residential density anywhere in Massachusetts
- Has unit estimates, density calculations, and use descriptions for every land parcel in the state
- Allows users to measure density statistics for any user-defined district (e.g. draw a district of any shape and location on the map and it will calculate the density of that district, both polygonal and circular districts)
- Export custom density maps in PDF format, export shapefiles (geospatial data), and tabular data
- Useful tool to assist communities thinking about implementing the new MBTA Zoning Guidelines for Multifamily Districts

Rebuilding our relationship with density



- A good mix of residential densities has many benefits
 - Variety of housing options
 - More opportunities for affordability/less constrained housing markets
 - More diverse community, more access to families
 - Walkability, transit accessibility, & lower climate impact
- Density shapes places that we love that also meet our daily needs
- Many of our transit-connected communities are lacking residential density, impacting transit outcomes
- Capitalizing on areas in our transit network is a smart next step to alleviating issues caused by our housing crisis

Density isn't one size fits all and most of us don't have a great mental gauge for density

Visual examples and data can help us build understanding of how density shapes the form and function of a neighborhood



10 dwelling units per acre



SITE DEMONSTRATION



RESiDENSiTY

223



Town councilors using Residency data to inform their constituents

Residency as a public tool

How are advocates using Residency to impact local housing outcomes?

BOERICKE Condominiums on Hancock Street
29 units per acre



30 units on 1.03 acres = 29 units per acre
3 stories in front; 2 stories in back

145 Hancock Street
meredithbforbraintree@gmail.com meredithbforbraintree.com 339-235-8807

BOERICKE Apartments in South Braintree Square
60 units per acre



18 units on 0.30 acres = 60 units per acre
Mixed Use: 3 stories residential & commercial

60 Pearl St.
meredithbforbraintree@gmail.com meredithbforbraintree.com 339-235-8807

BOERICKE Apartments in South Braintree Square
42 units per acre



3 units on 0.07 acres = 42 units per acre
Mixed Use: 4 stories residential & commercial

944/948 Washington St.
meredithbforbraintree@gmail.com meredithbforbraintree.com 339-235-8807

BOERICKE Apartments on French Ave.
52 units per acre



13 units on 0.25 acres = 52 units per acre
3 stories

2 French Ave.
meredithbforbraintree@gmail.com meredithbforbraintree.com 339-235-8807



Meredith Boericke

District & Town Councilor, Braintree, MA

Presentation: "MBTA Communities, Explained by Braintree Town Councilor M. Boericke"

Residency as a public tool

How are advocates using Residency to impact local housing outcomes?

Housing advocates sharing residential density analyses with the public



Jonathan Berk – @berkie1

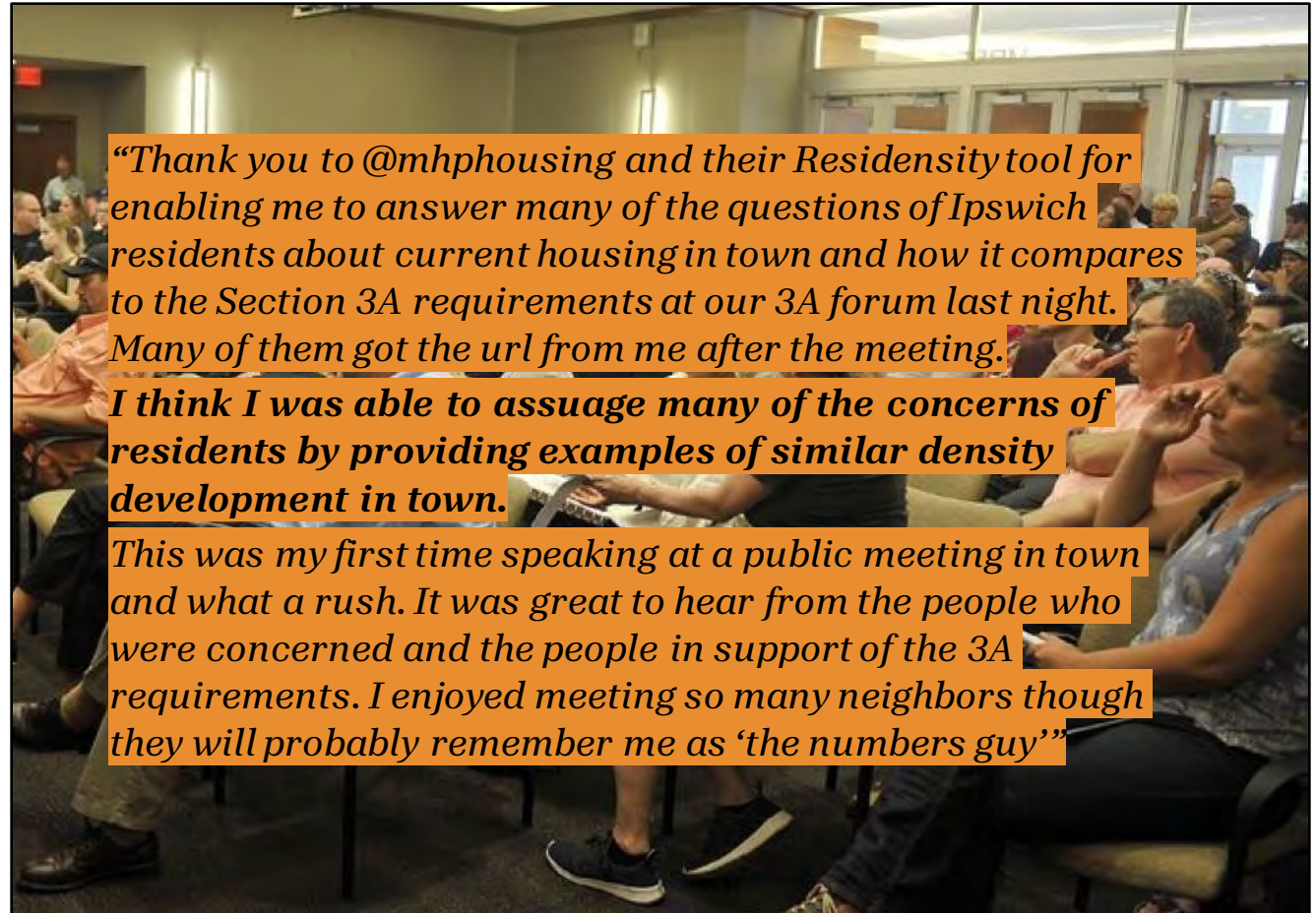
Urbanist, Placemaker, & Real Estate Attorney

From a series of tweets using Residency, posted on Twitter/X on February 25th, 2023

Residency as a public tool

How are advocates using Residency to impact local housing outcomes?

Feedback from one of our users!



@JCrispies

Housing advocate & Ipswich community member

Posted on Twitter/X on March 23rd, 2023

Let's practice the data pivot together!

I support affordable or multifamily housing, but...

Schools will be overburdened.

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I don't want to live in a homogenous community. Diverse housing options will help us become a more diverse and complete community.

You hear this at a community meeting about a new multifamily zoning bylaw:

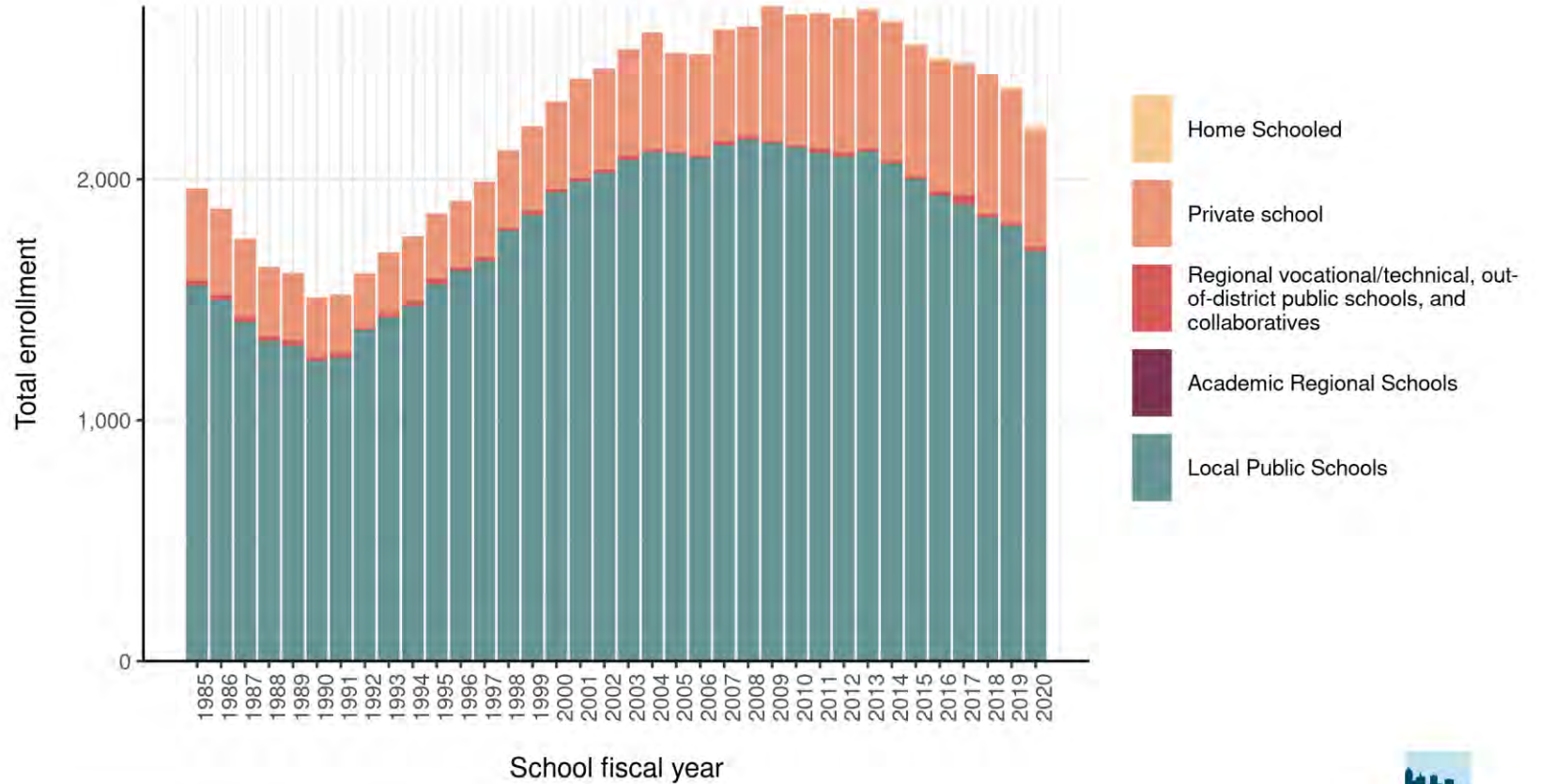
“Multifamily housing will tank our schools and our budgets with all those new kids.”



But you've been to DataTown and done your research and you know:

School enrollment in our town has been declining for many years and enrollment is below peak levels

School aged children by enrollment type
Weston



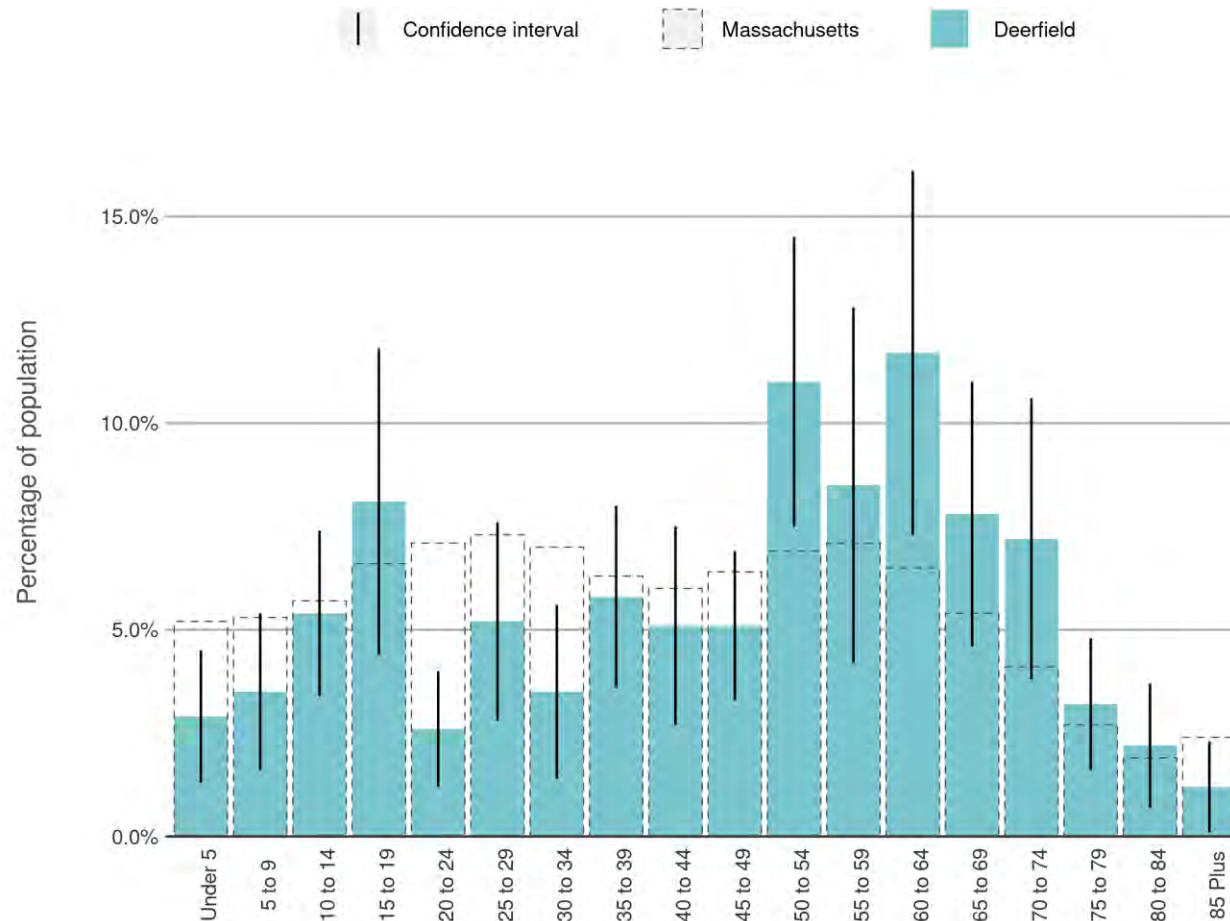
Source: Massachusetts Department of Elementary and Secondary Education



But you've been to DataTown and done your research, and you know:

- We have less than our share of young schoolchildren, compared to the state, and we have a dearth of young adults

Age distribution
Deerfield v. State
2016-2020 ACS

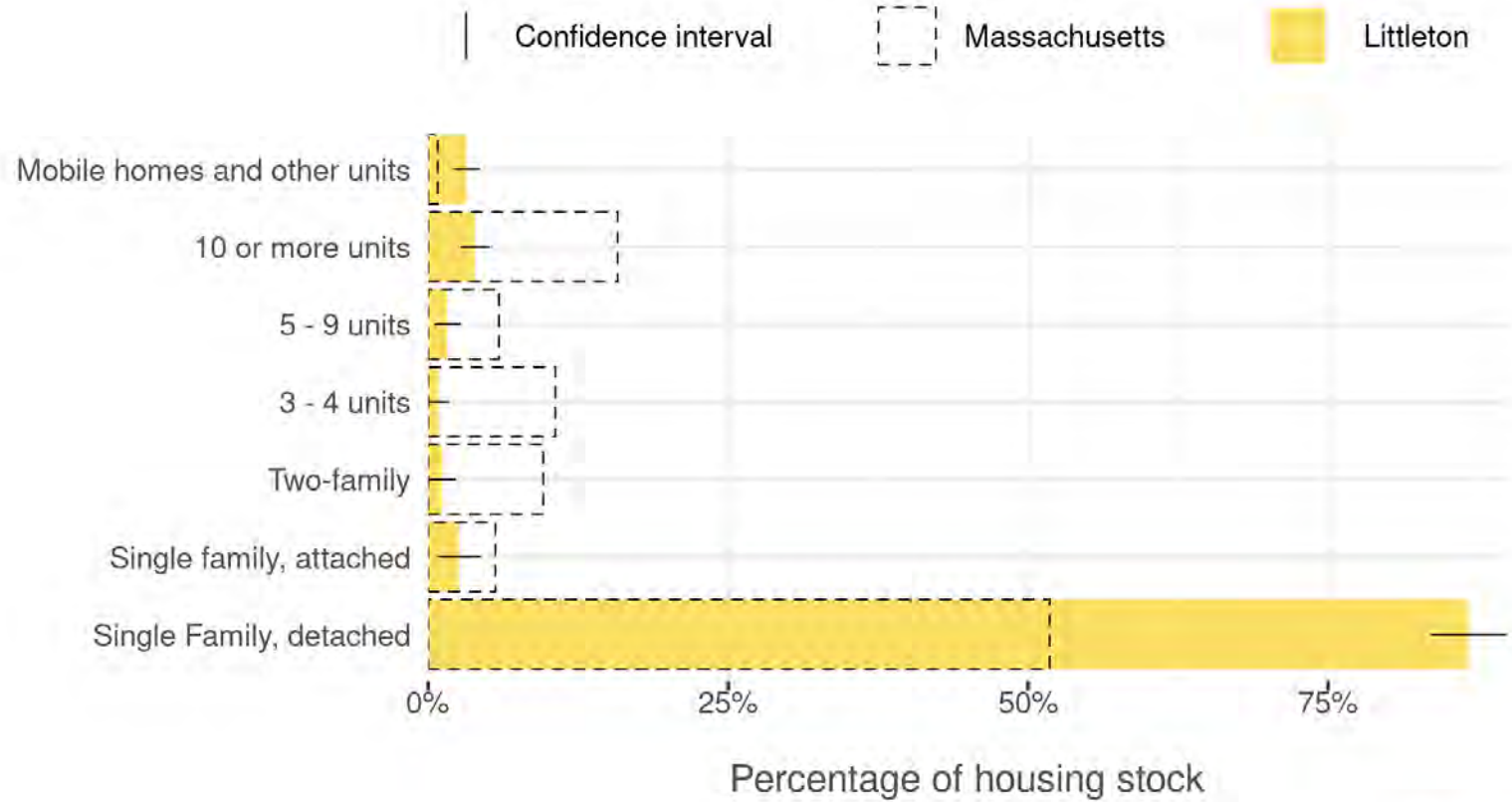


Source: U.S. Census Bureau: Decennial Census 1990-2010 & American Community Survey, 2016-2020 5-year estimates. Table S0101: Age and Sex

But you've been to DataTown and done your research, and you know:

While we do have some multifamily housing, our housing stock is almost entirely comprised of single-family homes. When your community lacks housing diversity, it often lacks demographic diversity. The composition of your housing stock and low availability of relatively more affordable multifamily homes is likely contributing to the lack of young families and school-aged children in your community.

Housing units by building type Littleton v. State



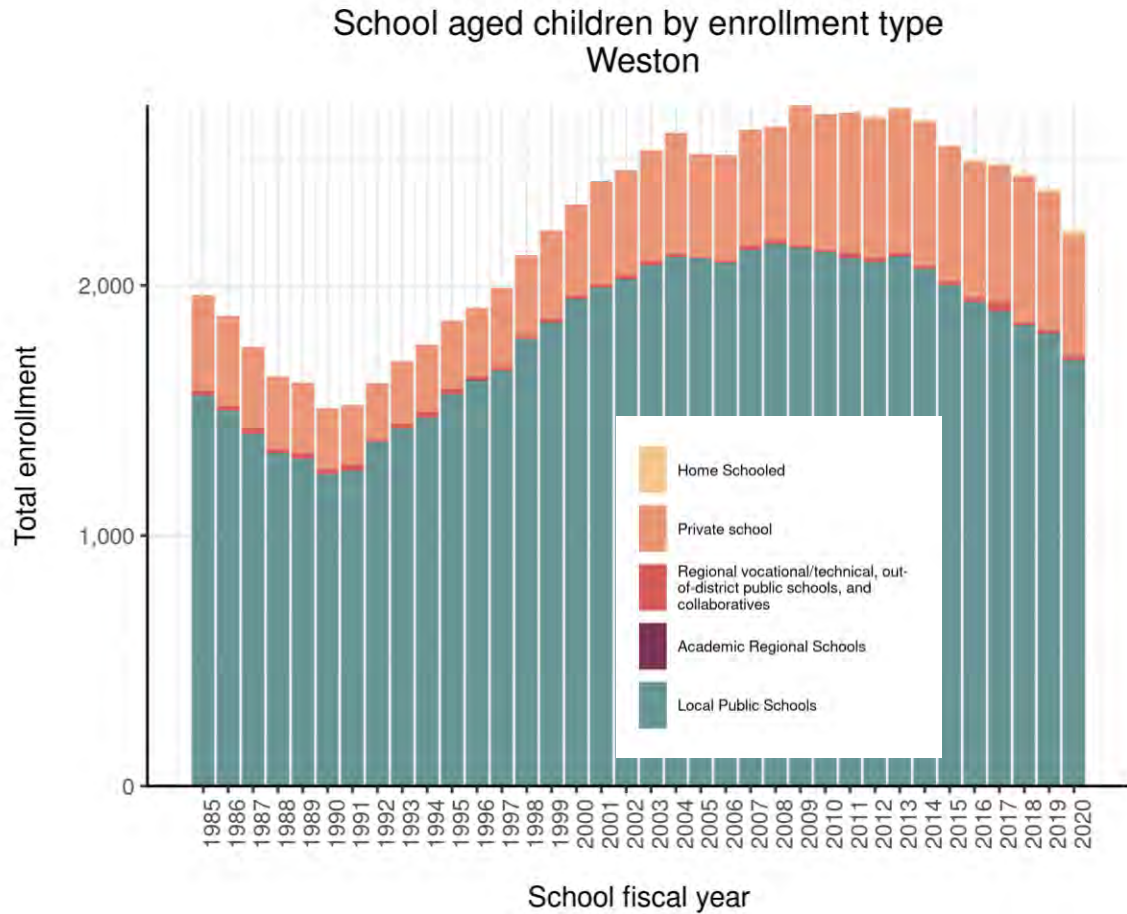
Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates. Table S2504: Physical Housing Characteristics



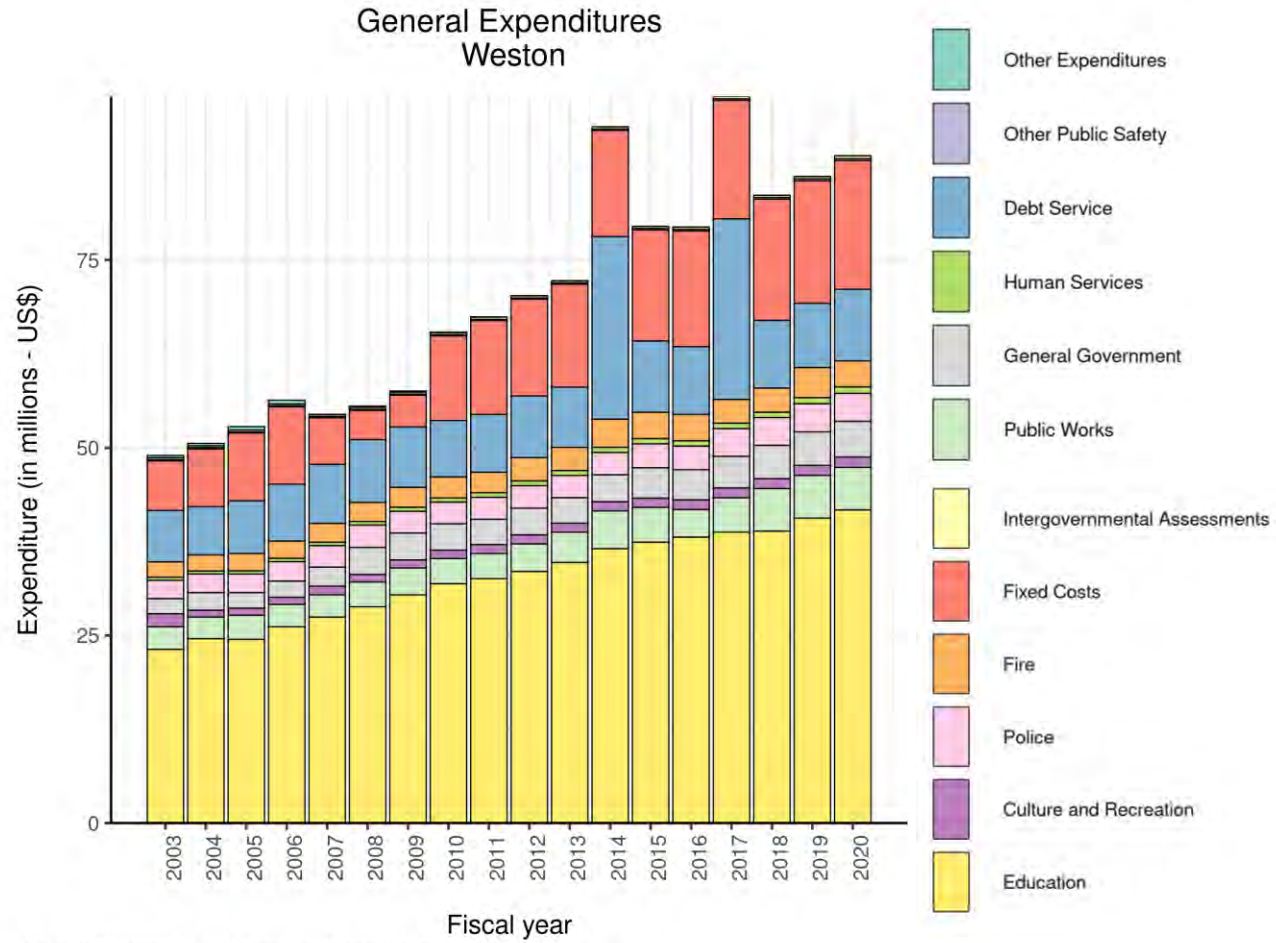
But you've been to DataTown and done your research, and you know:

Despite a drop in enrollment, our school budget continues to increase. It's not new kids, it's other expenditures such as salaries, utilities, insurance, and other escalating costs.

Address facts that might seem "inconvenient" to your advocacy. These are opportunities to see the issue from another perspective and will give you a more solid understanding of the pressures your community faces. This will make you a more effective advocate!



Source: Massachusetts Department of Elementary and Secondary Education



Source: Division of Local Services, Department of Revenue

“Multifamily housing will tank our schools and our budgets with all those new kids.”

Leading with your own values and experience, backed up by the facts, how might you respond?

Step one: Identify the frame being used and read between the lines to find a shared value

Step two: Reaffirm the shared value and restate it in a positive frame.

Step three: Use that frame to return the conversation to your message and sense of purpose.

“Like Billy, I’m also worried about age demographics in our community. We have had trouble bringing in new families, and our school enrollment has dropped as a result. If we can’t regenerate our community with new families and children, we run the risk of becoming an aging community with fewer prospects for the future.”

“We do have great schools and it’s been so important for me to live in a community where children can thrive. My adult child is looking for a home in the community and would love for their own kids to grow up here, but they are unable to find an affordable place to live. I support multifamily housing because my family is important to me and they need different housing options than what we have to offer.”

How else?



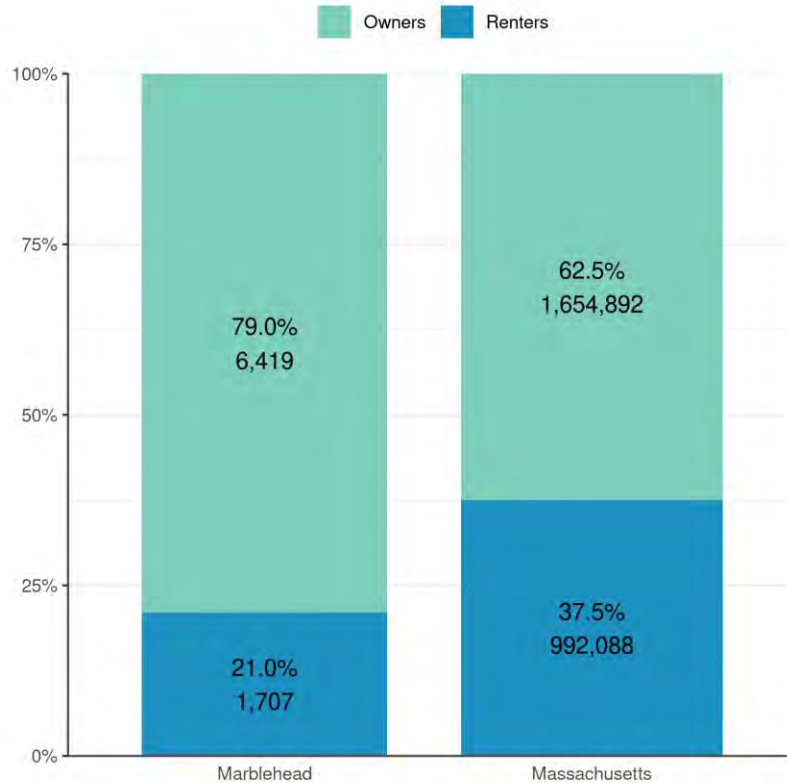
You hear this at a community meeting about a new multifamily zoning bylaw:

“Multifamily housing will destroy our town’s character!”

But you've been to DataTown and done your research, and you know:

Your community's character is composed of its people, and your community is mostly comprised of white people and homeowners.

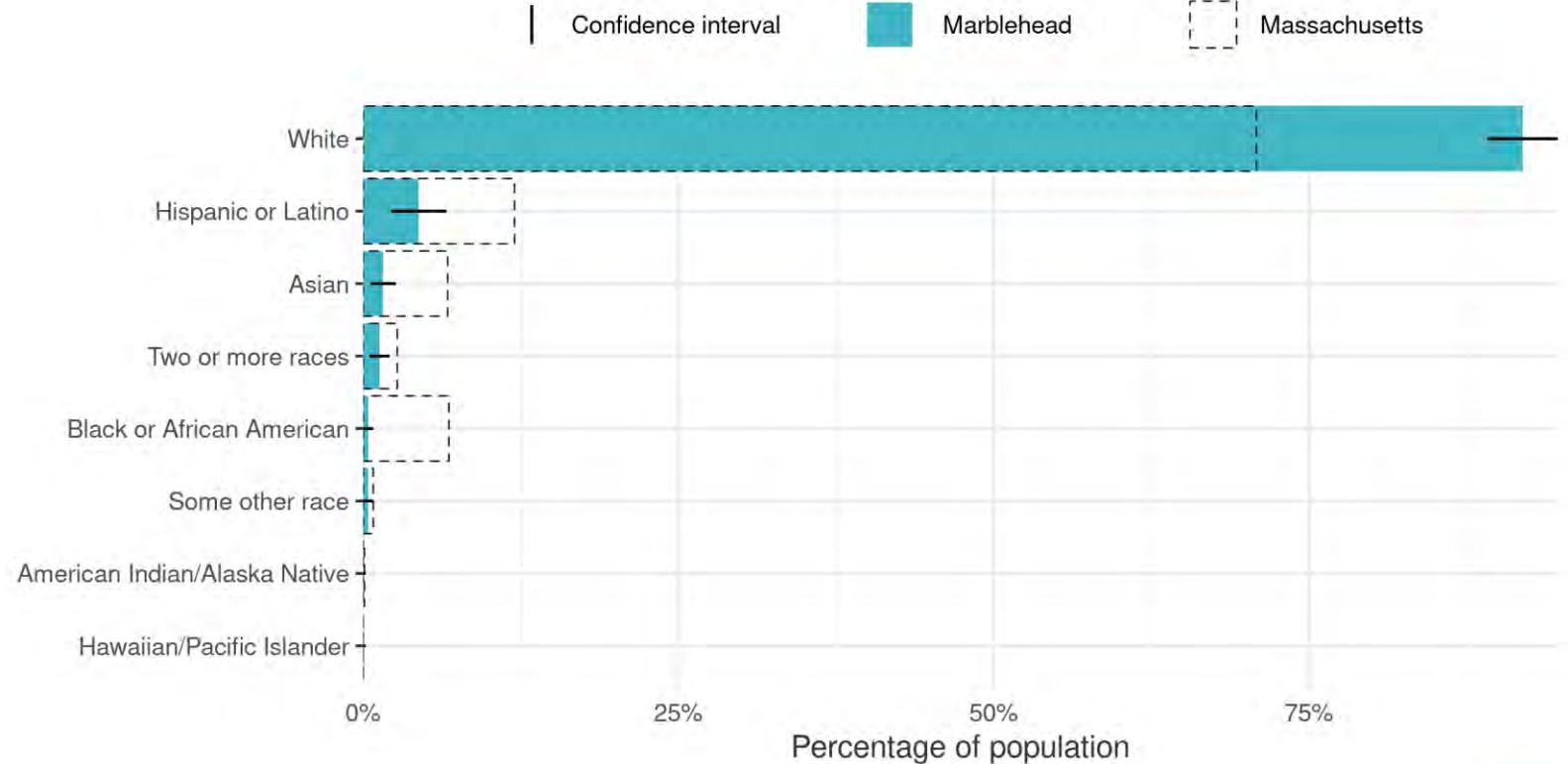
Tenure Mix
Marblehead v. State



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates.
Table DP04: Selected Housing Characteristics



Population by race in Marblehead

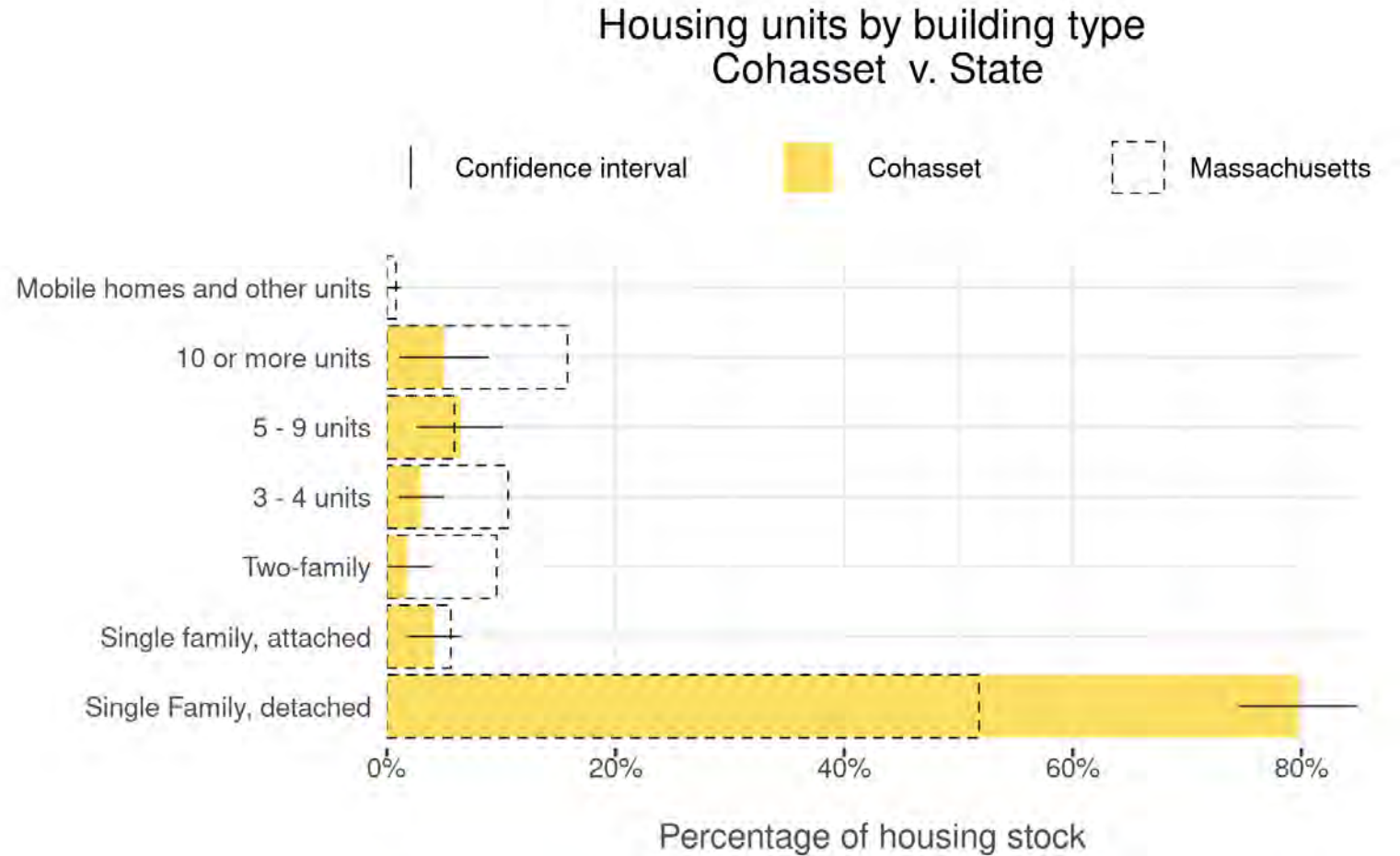


Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates.
Table DP05: Demographic and Housing Estimates



But you've been to DataTown and done your research and you know:

You already have multifamily housing in your town, and it is already part of your "character".



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates. Table S2504: Physical Housing Characteristics

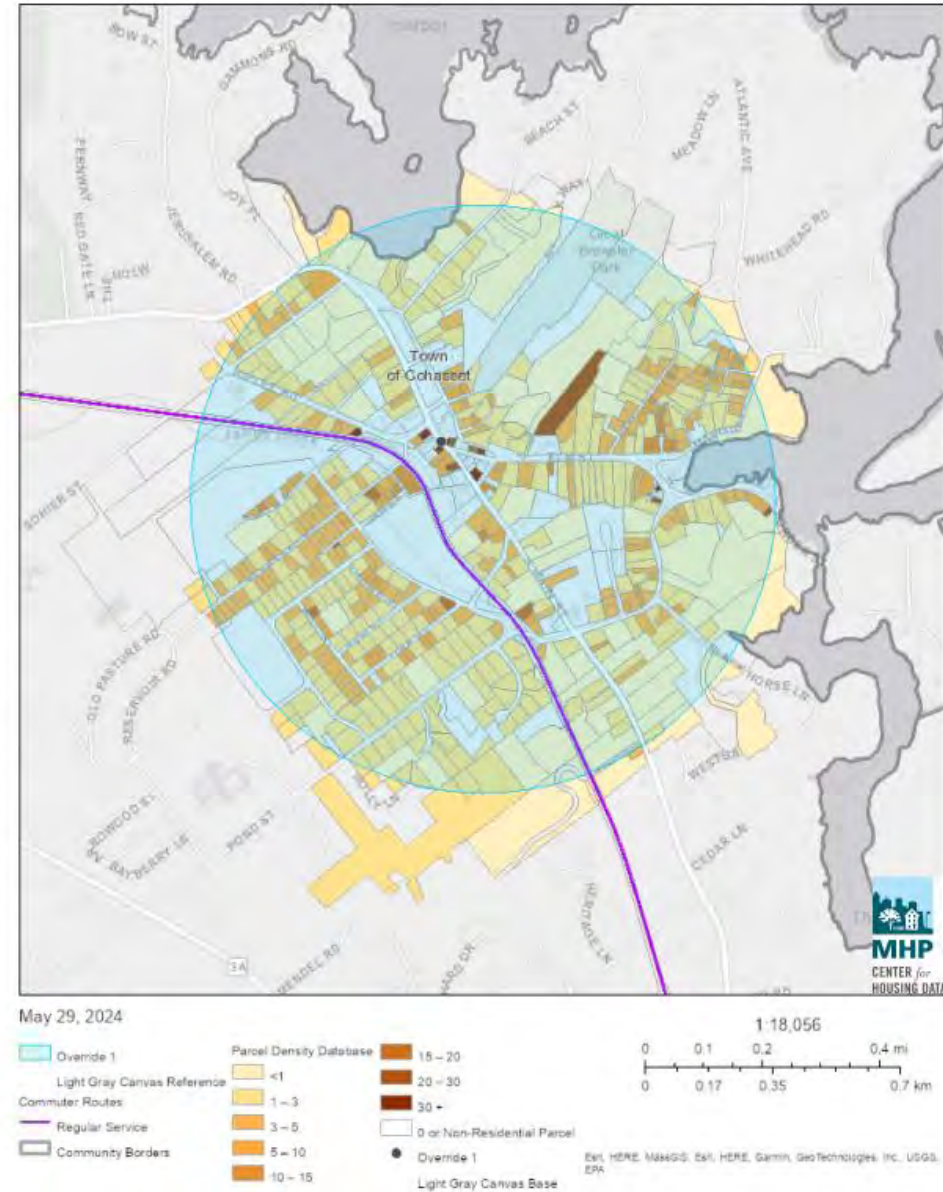


And, you've been to Residency and done your research and you know:

You already have multifamily housing in your town, and it is already part of your "character".

Total Residential Units: 803 Units
Neighborhood Area: 501.74 Acres
Neighborhood Density: 1.60 Units per Acre

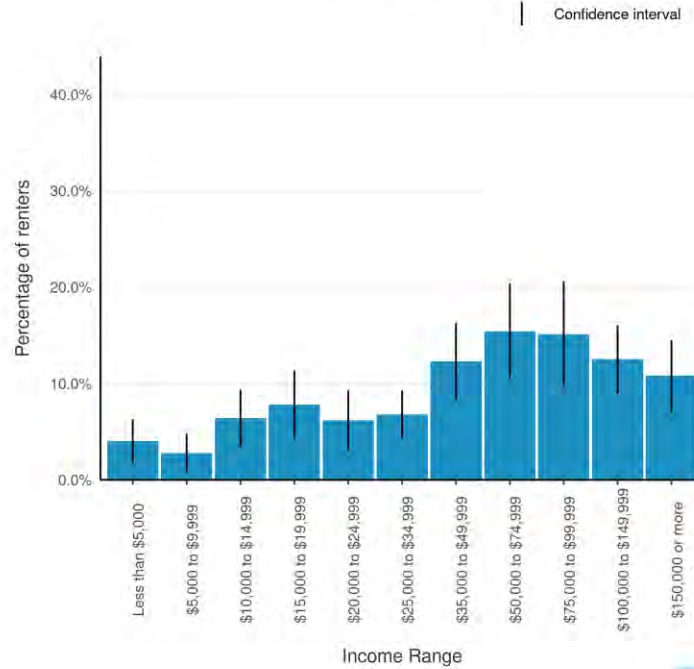
Use Description	Residential Units	Parcel Acres	Avg. Parcel Density
Single-family	478	302.87	1.58
Condominium	82	27.13	3.02
Housing authority	67	3.88	17.28
Two-family	62	21.56	2.88
Mixed-use -- commercial with residential	47	2.26	20.82
Multiple houses on parcel	27	15.62	1.73
Mixed-use -- residential with commercial	15	1.17	12.81
Apartments with four to eight units	15	0.86	17.54
Three-family	6	0.88	6.85
Other exempt housing	4	2.93	1.37
Commercial	0	14.92	0.00
Potentially developable residential land	0	18.62	0.00
Tax-exempt; public; charitable; institutional	0	150.58	0.00
Undevelopable residential land	0	6.61	0.00
Commercial; Tax-exempt; public; charitable; institutional	0	0.47	0.00
Developable residential land	0	3.73	0.00
Accessory land with improvement	0	3.70	0.00



But you've been to DataTown and done your research, and you know:

Your community's character is not defined by buildings, but by its people. And many renters in your community are struggling with housing affordability.

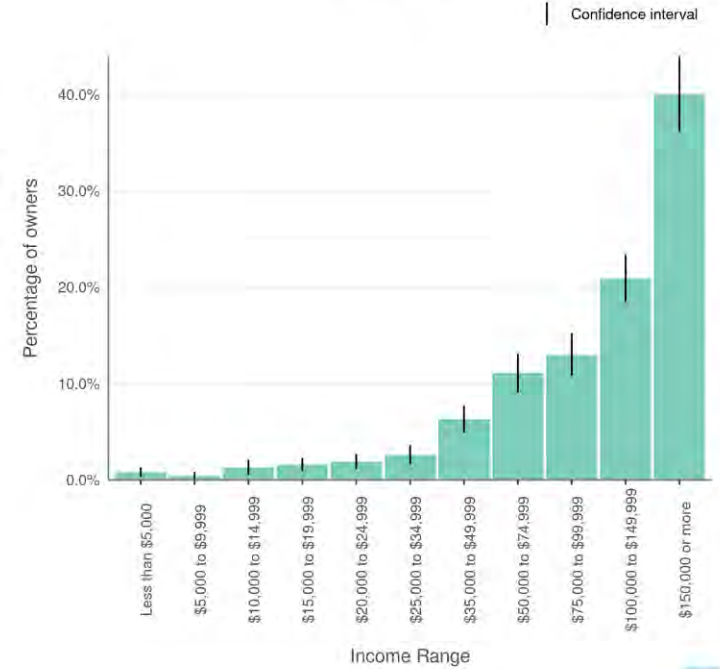
Renter households by income
Braintree



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates, Table S2503: Financial Characteristics



Owner households by income
Braintree



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates, Table S2503: Financial Characteristics



Braintree renter households by cost burden

Not burdened
 Cost burdened
 Severely cost burdened
 Not computed



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates, Table B25070: Gross rent as a percentage of household income in the past 12 months

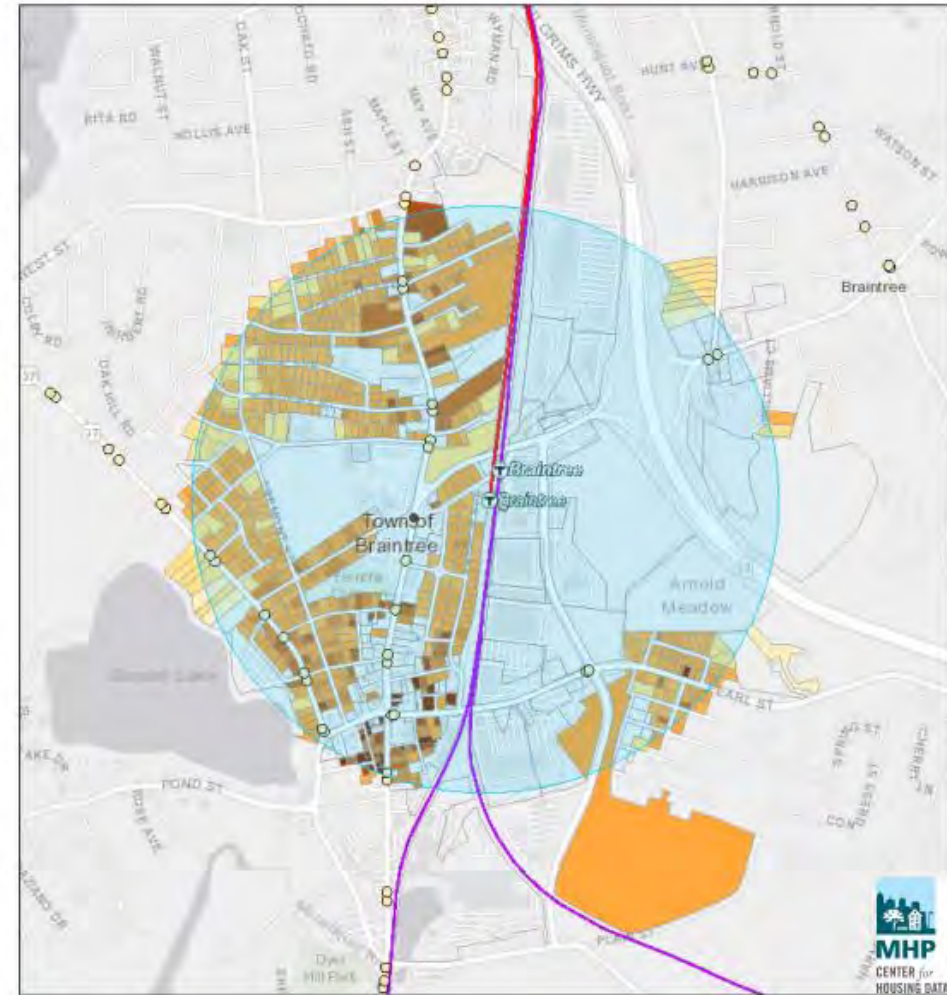


And you've been to Residency and done your research, and you know:

Your community's character is not defined by buildings, but by its people. And many renters in your community are struggling with housing affordability.

Total Residential Units: 1512 Units
Neighborhood Area: 501.74 Acres
Neighborhood Density: 3.01 Units per Acre

Use Description	Residential Units	Parcel Acres	Avg. Parcel Density
Single-family	509	112.73	4.52
Condominium	425	52.54	8.09
Two-family	222	21.35	10.40
Apartments over eight units	108	4.90	22.05
Apartments with four to eight units	71	3.46	20.54
Three-family	54	3.14	17.17
Mixed-use -- commercial with residential	44	2.47	17.82
Mixed-use -- residential with commercial	36	1.01	35.79
Multiple houses on parcel	26	1.77	14.73
Boarding house or other congregate housing	10	0.17	58.03
Mixed-use -- residential with tax-exempt	5	3.17	1.57
Housing authority	2	0.25	7.87
Commercial	0	103.58	0.00
Tax-exempt; public; charitable; institutional	0	152.37	0.00
Developable residential land	0	4.32	0.00
Undevelopable residential land	0	51.52	0.00
Industrial	0	42.78	0.00
Accessory land with improvement	0	0.13	0.00



May 29, 2024



And you've been to Residency and done your research, and you know:

Your community's character is not defined by buildings, but by its people. And many renters in your community are struggling with housing affordability.

**Proposed MBTA Communities Multi-Family Overlay Districts (MCMOD)
Proposed MBTA District 1 – Red Line North**

**District 1
MBTA 1
Red Line North
48.94 Gross Acres**

PARCEL ID	ADDRESS
2019 0 1D	120 UNION ST
1003 0 3	125 UNION ST
2019 4 (Condo's All Units)	200 -500 GROSSMAN DR
2019 0 1P	142 UNION ST
2019 0 1N	100-150 GROSSMAN DR
2019 0 1F	151 GROSSMAN DR

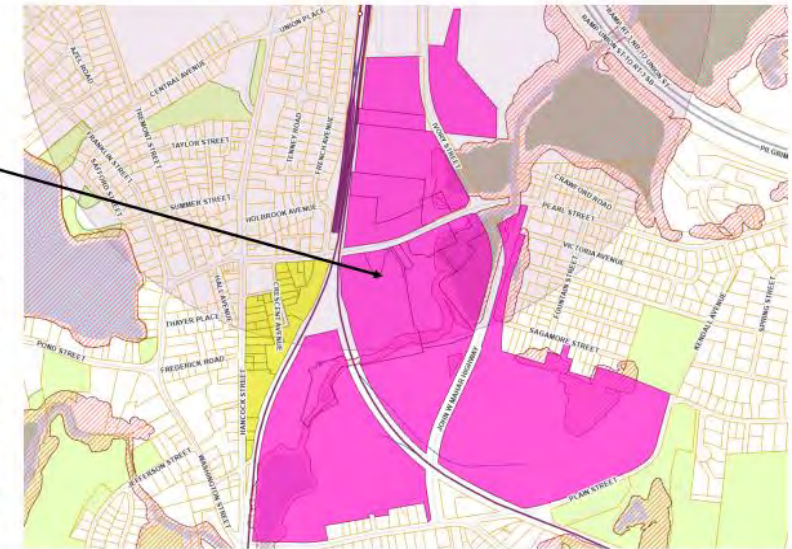


Town of Braintree PCD, RKG Associates & Innes Associates

**Proposed MBTA Communities Multi-Family Overlay Districts (MCMOD)
Proposed MBTA District 2 – Red Line South**

**District 2
MBTA 2
Red Line South
127.02 Gross Acres**

PARCEL ID	ADDRESS
1029 0 15	257 IVORY ST,
1026 10A (Condo's All Units)	414 JOHN MAHAR HWY
1029 0 17	100 PEARL ST
1029 0 16	120 140 PEARL ST,
1029 0 19	170 PEARL ST
1030 0 1C	183 PEARL ST
1030 0 1	0 PEARL ST
1030 0 12	165 PEARL ST
1030 0 7	145 REAR PEARL ST
1030 0 9B	0 PEARL ST
1030 0 8	145 PEARL ST
1030 0 9A	0 PEARL ST
1030 0 9	121 PEARL ST
1030 0 1G	535 JOHN MAHAR HWY
1029 0 4E	280 IVORY ST
1031 0 1	0 OFF HANCOCK ST
1031 0 5	0 HANCOCK AV
1029 0 18	180 PEARL ST
1029 0 4D	240 IVORY ST



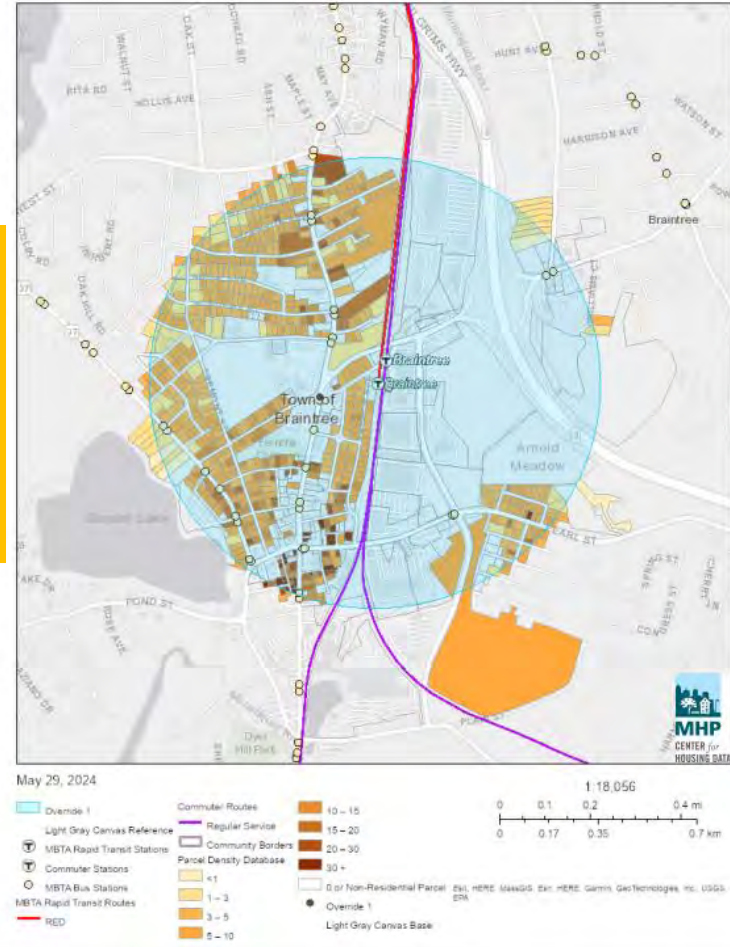
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Three-family	54	3.14	17.17
Mixed-use -- commercial with residential	44	2.47	17.82
Mixed-use -- residential with commercial	36	1.01	35.79
Multiple houses on parcel	26	1.77	14.73
Boarding house or other congregate housing	10	0.17	58.03
Mixed-use -- residential with tax-exempt	5	3.17	1.57
Housing authority	2	0.25	7.87
Commercial	0	103.58	0.00
Tax-exempt; public; charitable; institutional	0	152.37	0.00
Developable residential land	0	4.32	0.00
Undevelopable residential land	0	51.52	0.00
Industrial	0	42.78	0.00
Accessory land with improvement	0	0.13	0.00



**“Multifamily housing will
destroy our town’s character!”**

Leading with your own
values and experience,
backed up by the facts,
how might you respond?

Step one: Identify the frame being used and read between the lines to find a shared value

Step two: Reaffirm the shared value and restate it in a positive frame.

Step three: Use that frame to return the conversation to your message and sense of purpose.

“I care a lot about our community's character too – that's one of the reasons I think it's a great place to live. And it's important to be clear what we each mean when we talk about 'character.'

Right now, one element of our community's character is exclusionary. We are lacking much of the racial and socioeconomic diversity that make communities vibrant and strong, and the renters who are part of our community are too often overburdened by housing costs.

We can make the most of all the positive parts of our local character – like our walkable Main Street, our access to public transit, and our mixed-use areas of housing, shopping, and recreation – to make smart decisions about our future growth and make our community more affordable and accessible to all our residents.”

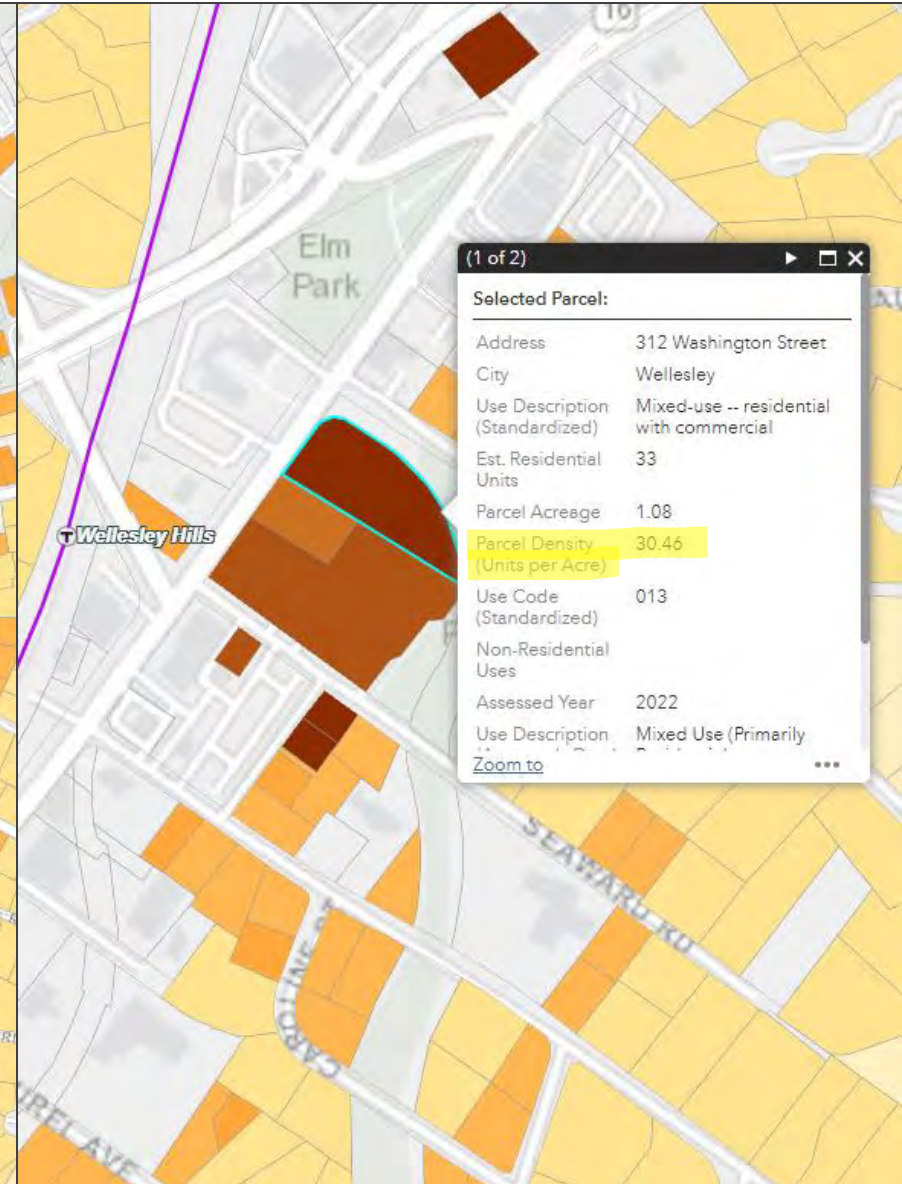
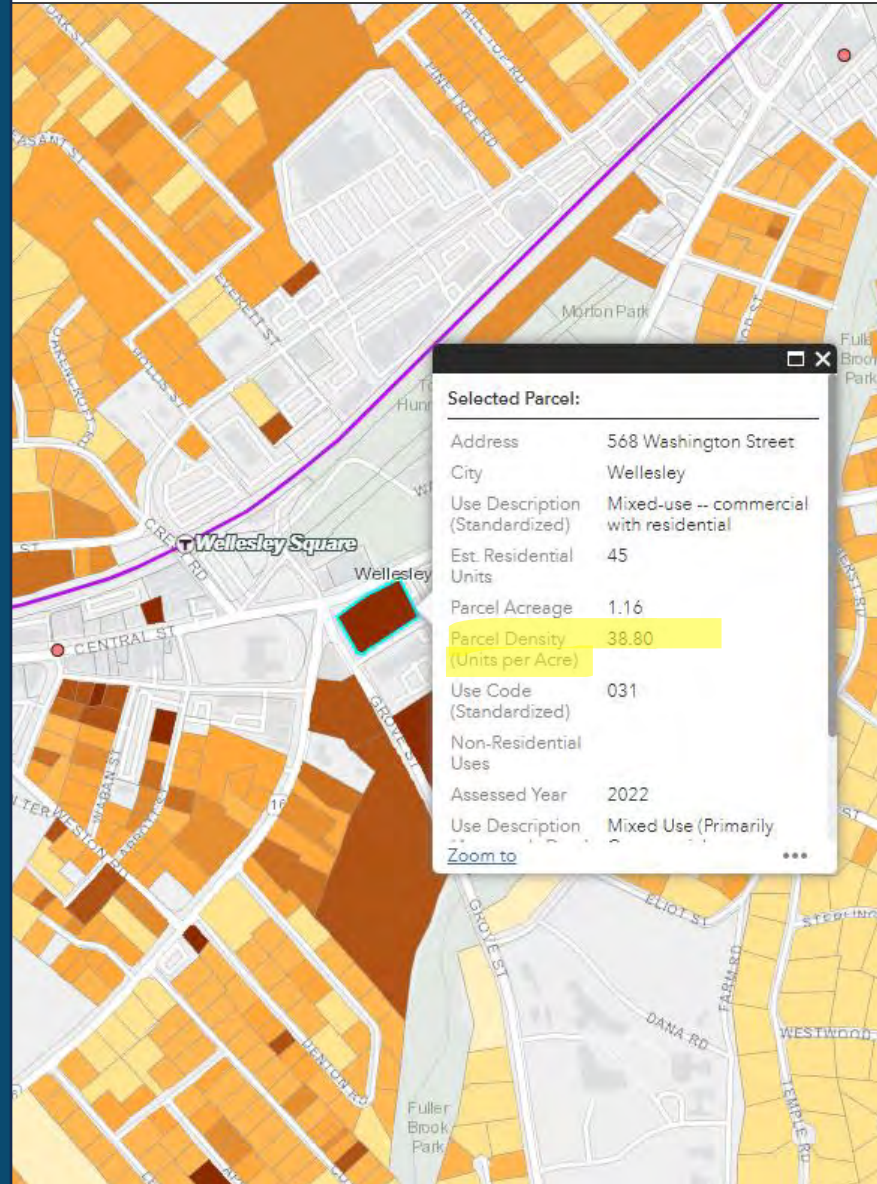
You hear this at a community meeting about a proposed 40 unit-per-acre development near your town's commuter station:

“This development doesn't belong! It's too big and doesn't match our town's character.”



But you've been to Residency and done your research and you know:

Your town already has several developments with similar densities that people are familiar with. They're mixed-use developments near transit that your community enjoys because of the amenities they provide to your town centers.



There are several near-40 unit-per-acre developments in your town that the community enjoys. They're mixed use and near commuter rail stations; even though they're denser than most developments in your town, they don't feel out of place and offer a variety of great amenities to your community while providing much-needed housing.

(Street view images retrieved from Google Maps)



586 Washington Street, Wellesley, MA
45 units on 1.16 acres @ **38.8 units per acre**



312 Washington Street, Wellesley, MA
33 units on 1.08 acres @ **30.5 units per acre**

- Great mixed-use development with a variety of restaurants and local businesses.
- Not a very imposing building, with two floors of residential and ground floor commercial.
- Comfortable & walkable feel.

- Apartment development with a bit of mixed-use.
- Local restaurant with outdoor seating as part of the development.
- Doesn't feel "out of place" while providing 33 residential units on a relatively small parcel of land.

The area near the transit station that the new development is being proposed in lacks a variety of housing options. In fact, single family homes make up the vast majority of housing near the station.

Also, there is quite a bit of commercial development along Washington Street (*the main street near the station*) that may benefit from rezoning to allow for mixed-use development down the line.

Total Residential Units: 930 Units
Neighborhood Area: 501.74 Acres
Neighborhood Density: 1.85 Units per Acre

Use Description	Residential Units	Parcel Acres	Avg. Parcel Density
Single-family	742	324.94	2.28
Apartments over eight units	53	1.90	27.89
Condominium	38	5.73	6.64
Mixed-use -- residential with commercial	35	1.18	29.65
Mixed-use -- commercial with residential	24	0.75	31.83
Two-family	18	2.76	6.52
Apartments with four to eight units	10	0.44	22.83
Multiple houses on parcel	5	3.10	1.61
Three-family	3	0.28	10.82
Other exempt housing	1	1.58	0.63
Boarding house or other congregate housing	1	0.69	1.44
Tax-exempt; public; charitable; institutional	0	199.21	0.00
Commercial	0	16.52	0.00
Accessory land with improvement	0	0.66	0.00
Developable residential land	0	2.08	0.00
Undevelopable residential land	0	0.41	0.00
Potentially developable residential land	0	0.51	0.00
Industrial	0	0.41	0.00



February 6, 2024
 1:18,056
 0 0.1 0.2 0.4 mi
 0 0.17 0.35 0.7 km
 Legend:
 - Light Gray Canvas Reference
 - Community Borders
 - Parcel Density Database
 - Commuter Stations
 - RTA Bus Stations
 - Commuter Routes
 - Regular Service
 - 10-15
 - 15-20
 - 20-30
 - 30+
 - 0 or Non-Residential Parcel
 - Light Gray Canvas Base
 - Esri HERE, MassGIS, Esri HERE, Garmin, GeoTechnologies, Inc., USGS, EPA

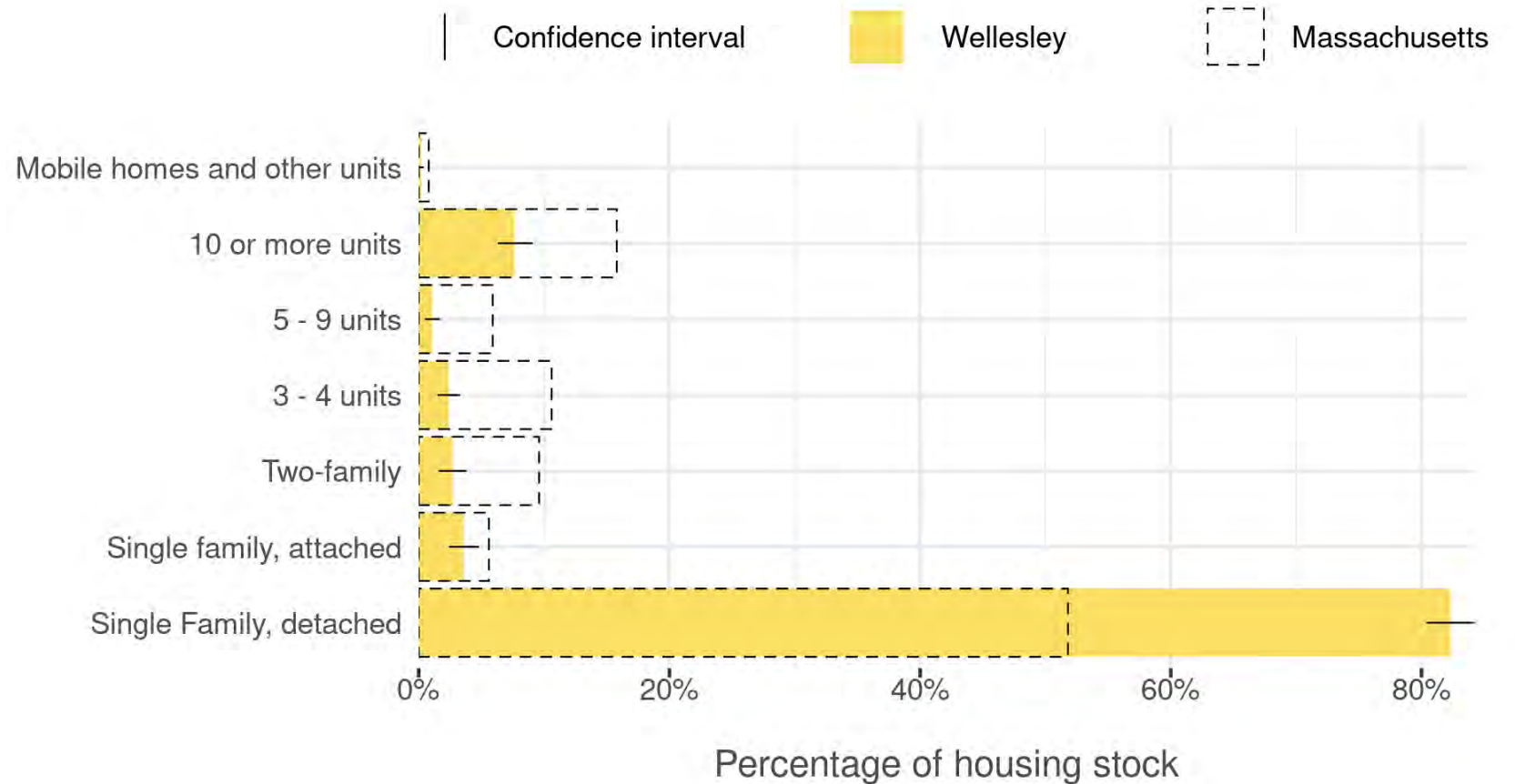
Note: This map was exported straight from Residency!

You've also done your research on DataTown and you know:

Wellesley has a disproportionate amount of single family housing, especially compared to the rest of the state, while simultaneously lacking multifamily developments.

Nonetheless, there are still plenty of higher density developments, particularly 10 or more-unit buildings! Adding more higher density developments to Wellesley could help add some much needed missing middle housing.

Housing units by building type Wellesley v. State



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates. Table S2504: Physical Housing Characteristics

**“This development doesn’t belong!
It’s too big and doesn’t match our
town’s character.”**

**Leading with your own
values and experience,
backed up by the facts,
how might you
respond?**

Step one: Identify the frame being used and read between the lines to find a shared value

Step two: Reaffirm the shared value and restate it in a positive frame.

Step three: Use that frame to return the conversation to your message and sense of purpose.

“Seeing the number of units proposed by the developer also concerned me at first. But we already have several similar developments in our community with even more units and roughly similar densities.

We have a lot of neighbors that live in those buildings – they’re part of our community as well. Our community has been steadily growing over the years and creating more housing near transit could help relieve some of the demand pressure our housing market is experiencing.

Additionally, we can bolster existing commercial developments near the station by allowing mixed-use development, creating more rental units close to transit and bringing more people to patronize local businesses.”

Q&A



+



Thank you!



Helpful links:

Our website:

www.mhp.net/data

Residency:

residency.mhp.net

DataTown: Key housing and demographic data for municipalities

www.mhp.net/DataTown

TODEX: Transit-Oriented Development Explorer

www.mhp.net/TODEX

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@mhpdata

June 13, 2024

Breakout Session: Tackling the Housing Shortage & Climate Crisis: The Opportunity of Amenity-Oriented Multifamily Developments



Angela Gile
WinnCompanies



Lauren Baumann
MHP



Julie Curti
Metropolitan Area
Planning Council



Tackling the Housing Shortage and Climate Crisis:

The Opportunity of Amenity-Oriented Multifamily Developments

Lauren Baumann – MHP, Director of Sustainability and Climate Initiatives

Julie Curti– MAPC, Director of Clean Energy

Angela Gile – WinnCompanies, Senior Project Director

The Climate Crisis



Flash Flood Emergency

Valid Until
10:30 PM EDT Monday
September 11, 2023

Safety Information

- Move immediately to higher ground!
- Avoid walking or driving through flood waters!





Potential Exposure

- Population: 95,857
- Schools: 27
- Hospitals: 2

This is a life threatening situation. Seek higher ground now!



"...most likely and consequential risks to the Commonwealth"

 <p>HUMAN</p>	 <p>INFRASTRUCTURE</p>	 <p>NATURAL ENVIRONMENT</p>	 <p>GOVERNANCE</p>	 <p>ECONOMY</p>
<p>Health and Cognitive Effects from Extreme Heat, including premature death and learning loss in children.</p> <p>Health Effects from Degraded Air Quality, including childhood asthma cases and premature death due to the climate impact on particulate matter and ozone air quality.</p> <p>Emergency Service Response Delays and Evacuation Disruptions from extreme storms, leading to injuries, loss of life, and urgent need for health, safety, and traffic first responders.</p> <p>Loss of life or injury due to high-vulnerability dams, hurricanes, wildfires, extreme flooding, or extreme temperatures.</p> <p>Disproportionate impacts on unhoused populations from extreme temperatures or extreme flooding.</p>	<p>Damage to Inland Buildings from heavy rainfall and overwhelmed drainage systems.</p> <p>Damage to Electric Transmission and Utility Distribution Infrastructure associated with heat stress and extreme events.</p> <p>Damage to Rails and Loss of Rail/Transit Service, including flooding and track buckling during high heat events.</p> <p>Damage or loss of unreinforced masonry buildings due to earthquakes.</p> <p>Damage to infrastructure, utilities, and buildings in liquefaction zones due to earthquakes.</p> <p>Damage or loss to homes and critical facilities in the wildland urban interface.</p>	<p>Freshwater Ecosystem Degradation due to warming waters, drought, and increased runoff.</p> <p>Marine Ecosystem Degradation because of warming, particularly in the Gulf of Maine, and ocean acidification.</p> <p>Coastal Wetland Degradation from sea level rise and storm surge.</p> <p>Forest Health Degradation from warming temperatures, changing precipitation, increasing wildfire frequency, and increasing pest occurrence.</p> <p>Loss of biodiversity, habitats, and native species due to climate change impacts.</p>	<p>Reduction in State and Municipal Revenues, including a reduced property tax base due to coastal and inland flood risk.</p> <p>Increase in Costs of Responding to Climate Migration, including planning for abrupt changes in local populations.</p> <p>Increase in Demand for State and Municipal Government Services, including emergency response, food assistance, and state-sponsored health care.</p> <p>Inability to carry out mission and services due to damage, disruption, or loss of state assets and services.</p>	<p>Reduced Ability to Work, particularly for outdoor workers during extreme heat, as well as commute delays due to damaged infrastructure.</p> <p>Decrease in Marine Fisheries and Aquaculture Productivity from changing ocean temperatures and acidification, which leads to decreased catch and revenues and impacts on related industries.</p> <p>Reduction in the Availability of Affordably Priced Housing from direct damage (e.g. flooding) and the scarcity caused by increased demand.</p> <p>Damage, disruption, or loss of coastal infrastructure such as seaports, airports, and maritime industries.</p>

Recent State-Level Climate Action

2021: An Act Creating a Next-Generation Roadmap for Massachusetts Climate Policy

2022: Clean Energy Climate Plan – Plan for achievement of economy-wide limits emissions reduction and specific limits on major sources limits on GHG emissions for 2025 and 2030

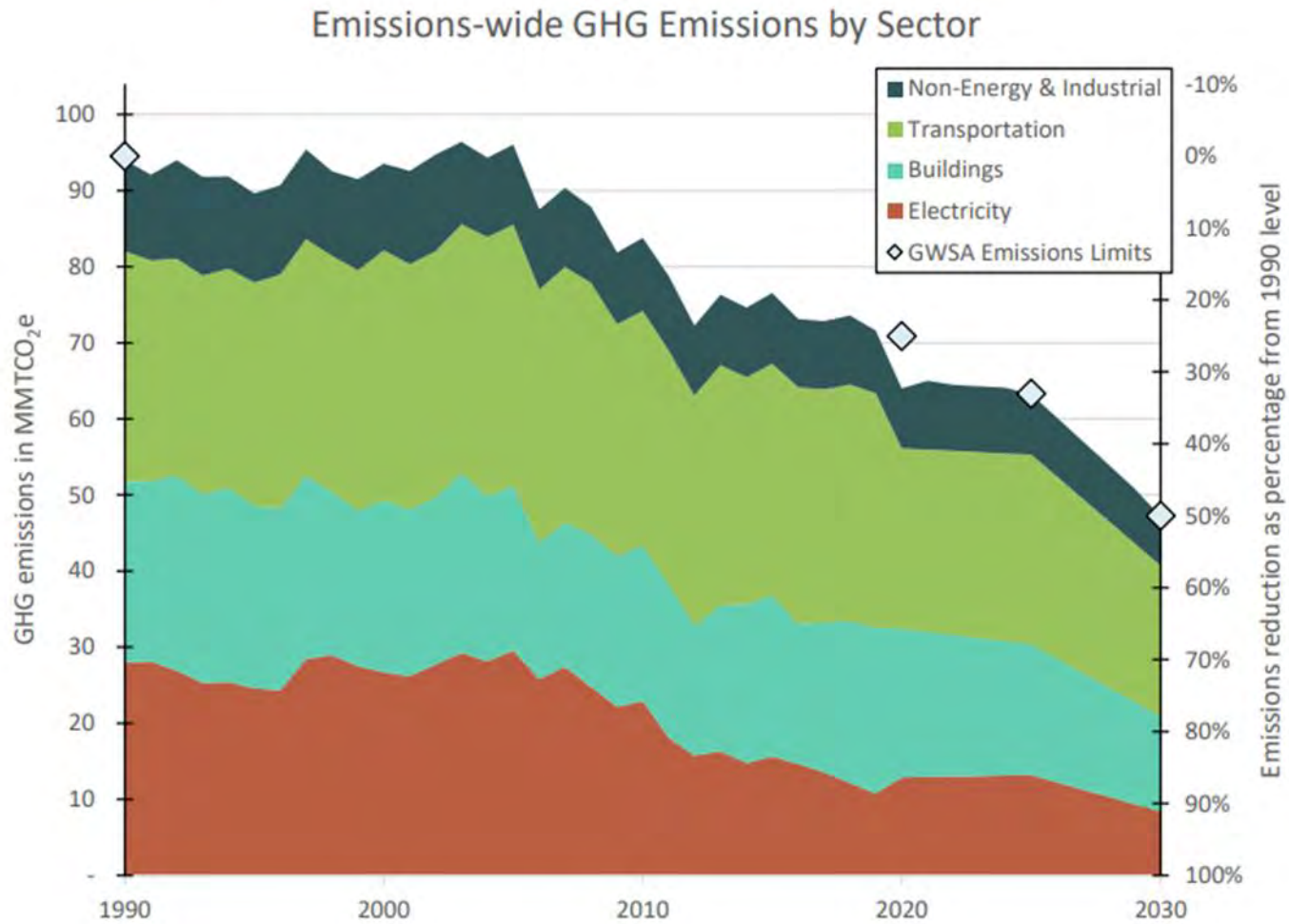
2023: ResilientMass Plan – State hazard mitigation and climate adaptation plan

2023: Climate Chief – Whole of government approach to Climate Change mitigation and adaptation

2023/2024: Updated Energy Codes – Three levels of energy code to move new construction building performance towards alignment with our 2050 emissions reduction requirements

2024: 2025-2027 MassSave Three Year Plan – Draft designed to meet or exceed EEA's GHG goal for the next three years.

Figure ES.1. Historical and Modeled GHG Emissions and Statutorily Required Emissions Reduction

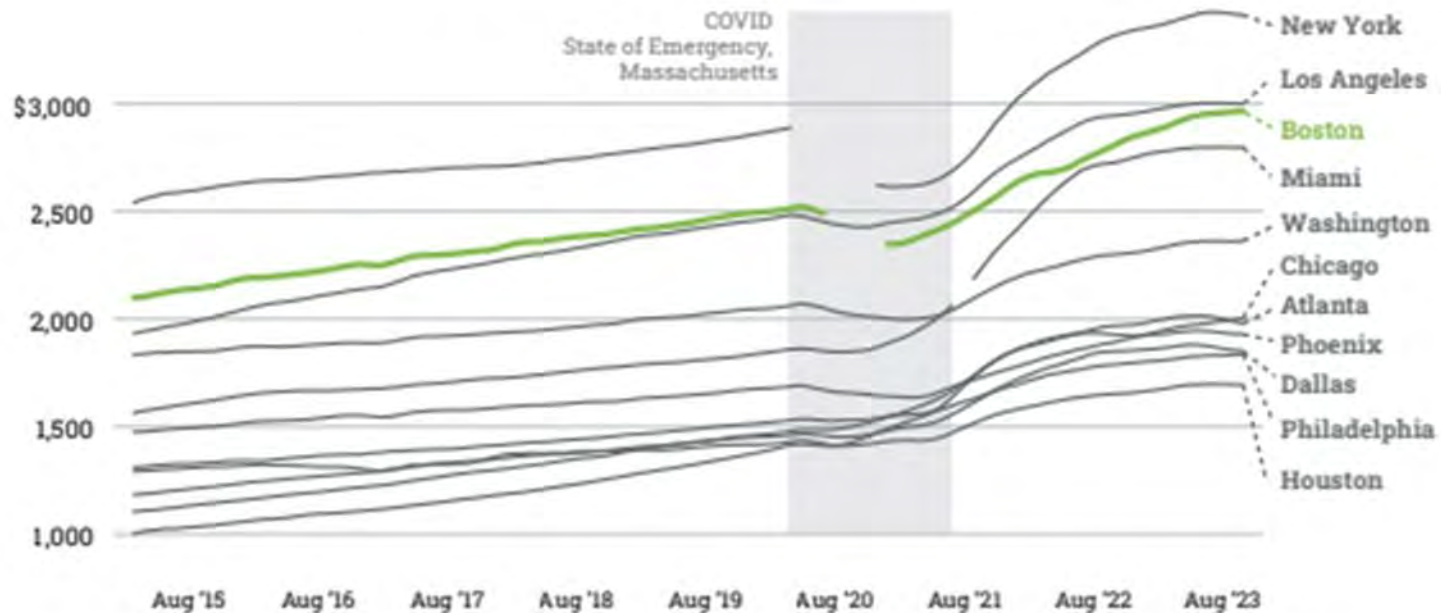


The Housing Shortage

FIGURE 26

Among the 11 largest MSAs in the nation, Boston has the 3rd highest average rent.

Zillow Observed Rent Index (Smoothed) All Homes Plus Multifamily Time Series data for the 11 largest metro areas, according to 2022 Census estimates. Overall rents, regardless of bedroom numbers.



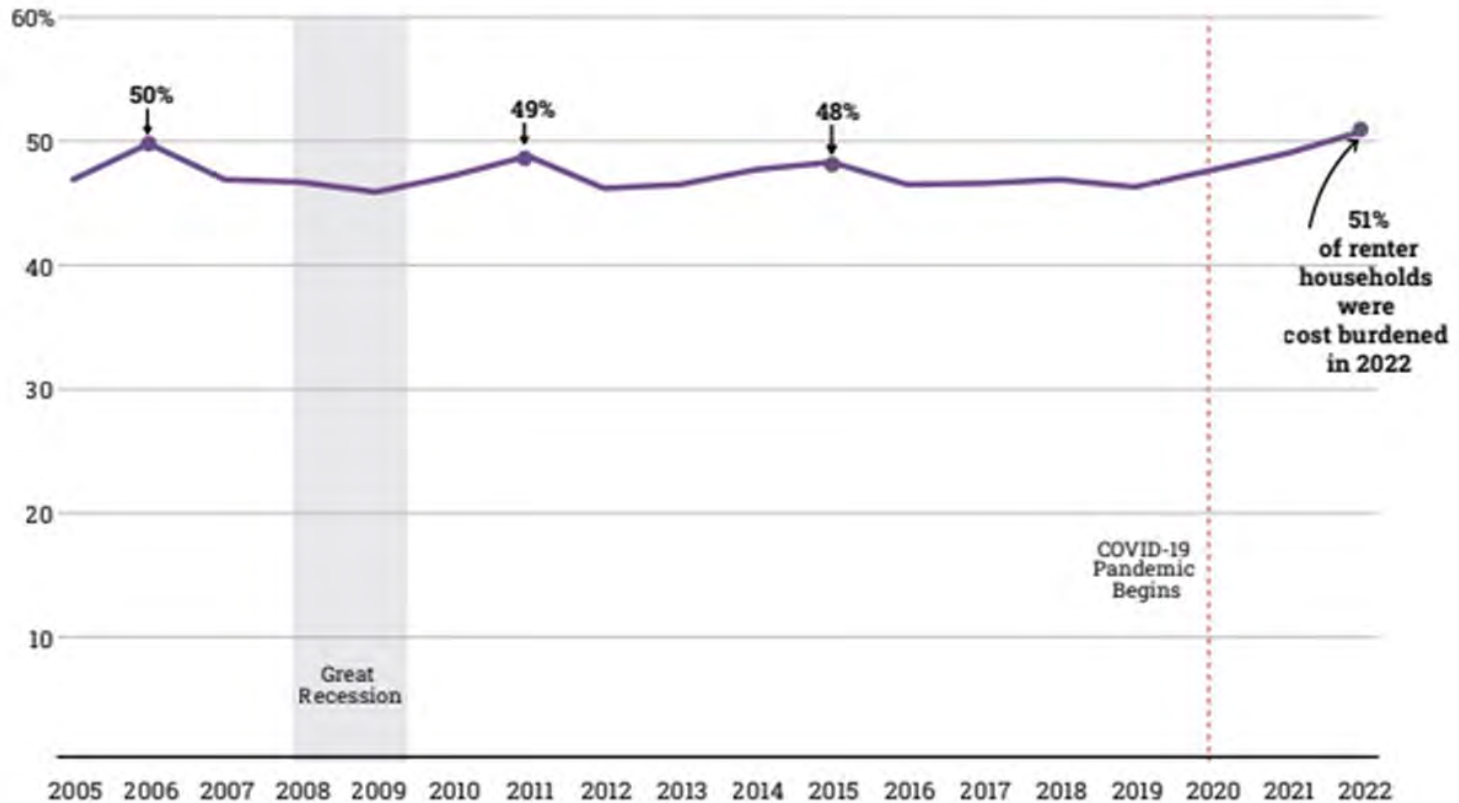
Note: ZORI is missing June-October 2020 estimates for Boston, March-September 2020 estimates for New York, and June 2021 estimates for Miami.

Source: Zillow Observed Rent Index

FIGURE 31

More renter households are cost burdened now than at any point in the last 17 years.

Share of renter households paying more than 30 percent of their income on rent. Greater Boston.

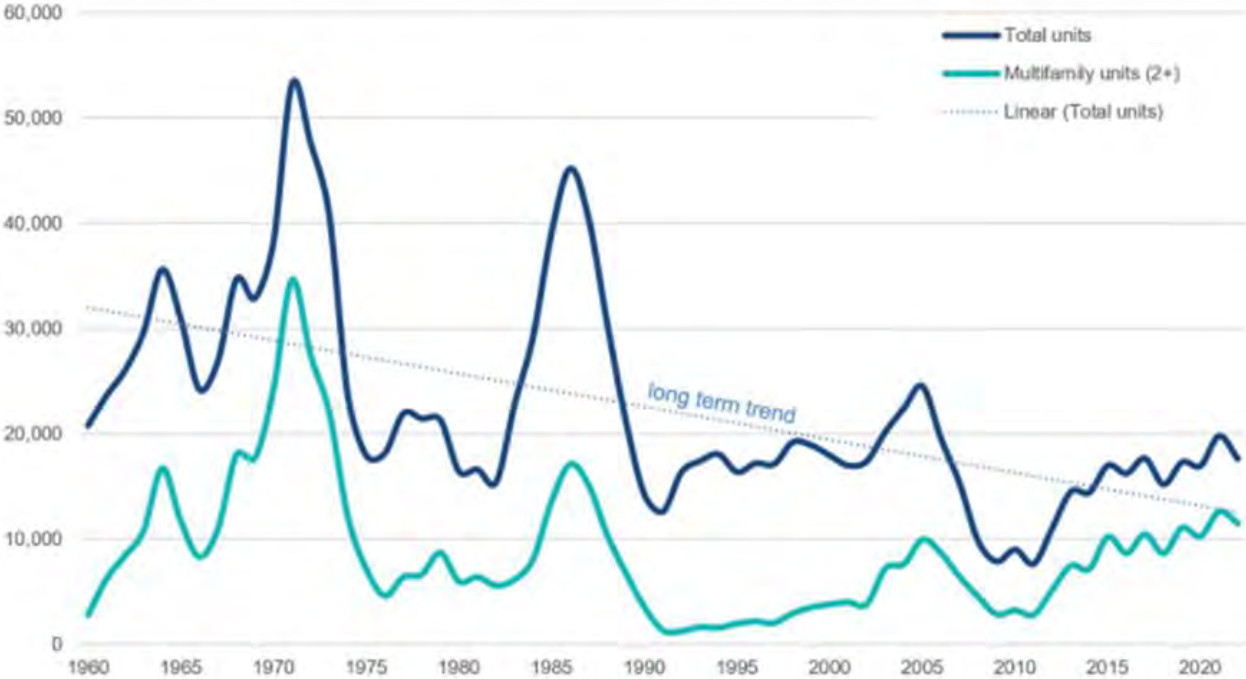


Note: We exclude 2020 1-yr data here due to pandemic data limitations.

Source: 2005-2022 1-Yr American Community Survey

Massachusetts just experienced 10 years of growth in housing production, but it still remains far below historic levels. Over the last year, production has once again slowed significantly.

New Housing Units Permitted Annually in Massachusetts, 1960 to present



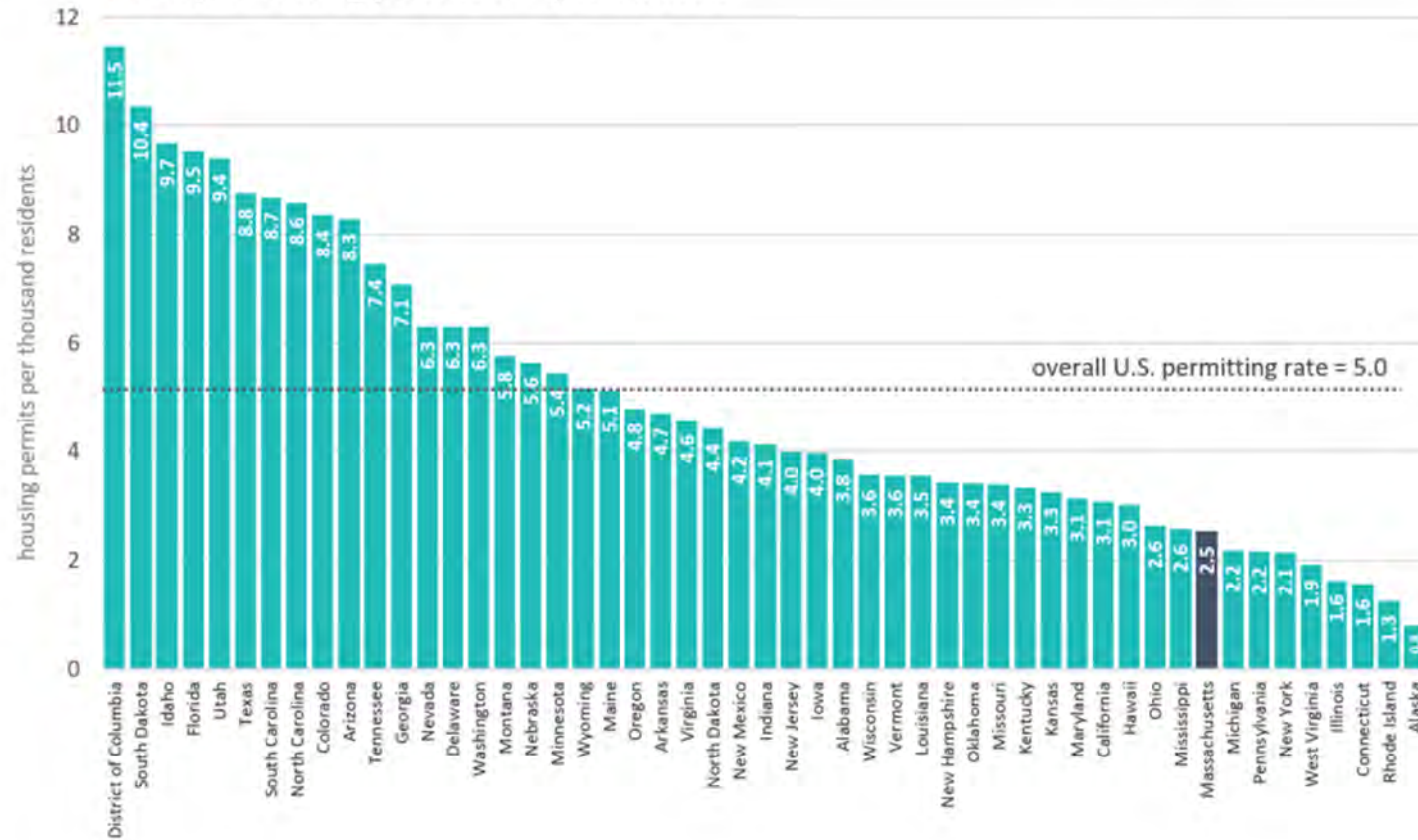
Sources: U.S. Census Bureau Annual Building Permit Survey

Building Momentum, 2023
Massachusetts Housing Partnership



Most states build substantially more housing per capita than Massachusetts. As a result, our home prices and rents remain among the highest in the U.S.

Per capita housing production by state, 2022



Sources: U.S. Census Bureau Annual Building Permit Survey & U.S. Census Bureau Annual Estimates of the Resident Population for the United States, Regions, States, District of Columbia, and Puerto Rico

Recent State-Level Housing Action

2020: Economic Development Bill

- Housing Choice Legislation – 2/3 to simple majority to adopt zoning measures for housing production.
- MBTA Communities Act –177 cities and towns to zone for multifamily housing.

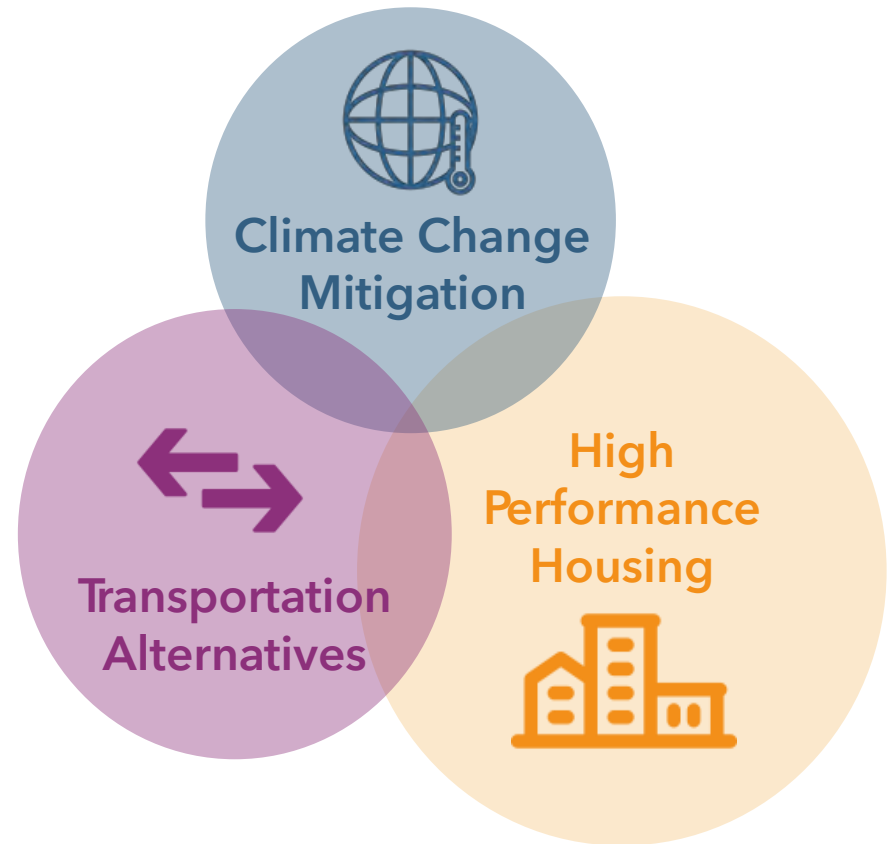
2023: Creation of Executive Office of Housing and Livable Communities

2023/2024: Housing Bond Bill

- \$4.1B in housing investments (2X 2018 Housing Bond Bill)
- Executive Orders for 1) creation of statewide housing plan, 2) creation of a Commission to Unlock Housing Production, and 3) identifying surplus public land for housing.
- Range of Zoning Reforms and other Proposals
 - Optional local real estate transfer tax to fund local affordable housing development
 - Legalization of ADU's by right in all single-family zoning districts
 - Resources for state-funded affordable housing (with a strong focus on high performance housing)

2024-2028: 5-Year Capital Investment Plan – \$1.5B committed to housing initiatives and a strong focus on complementary transportation and climate initiatives.

The Opportunity of Complete Neighborhoods





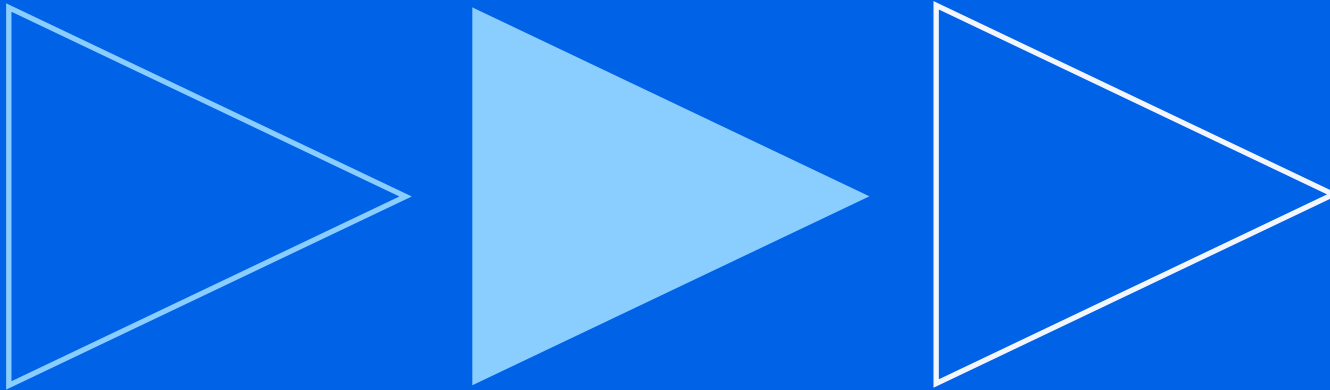
How Healthy Homes are Tackling the Housing and Climate Crises

MHP Housing Institute

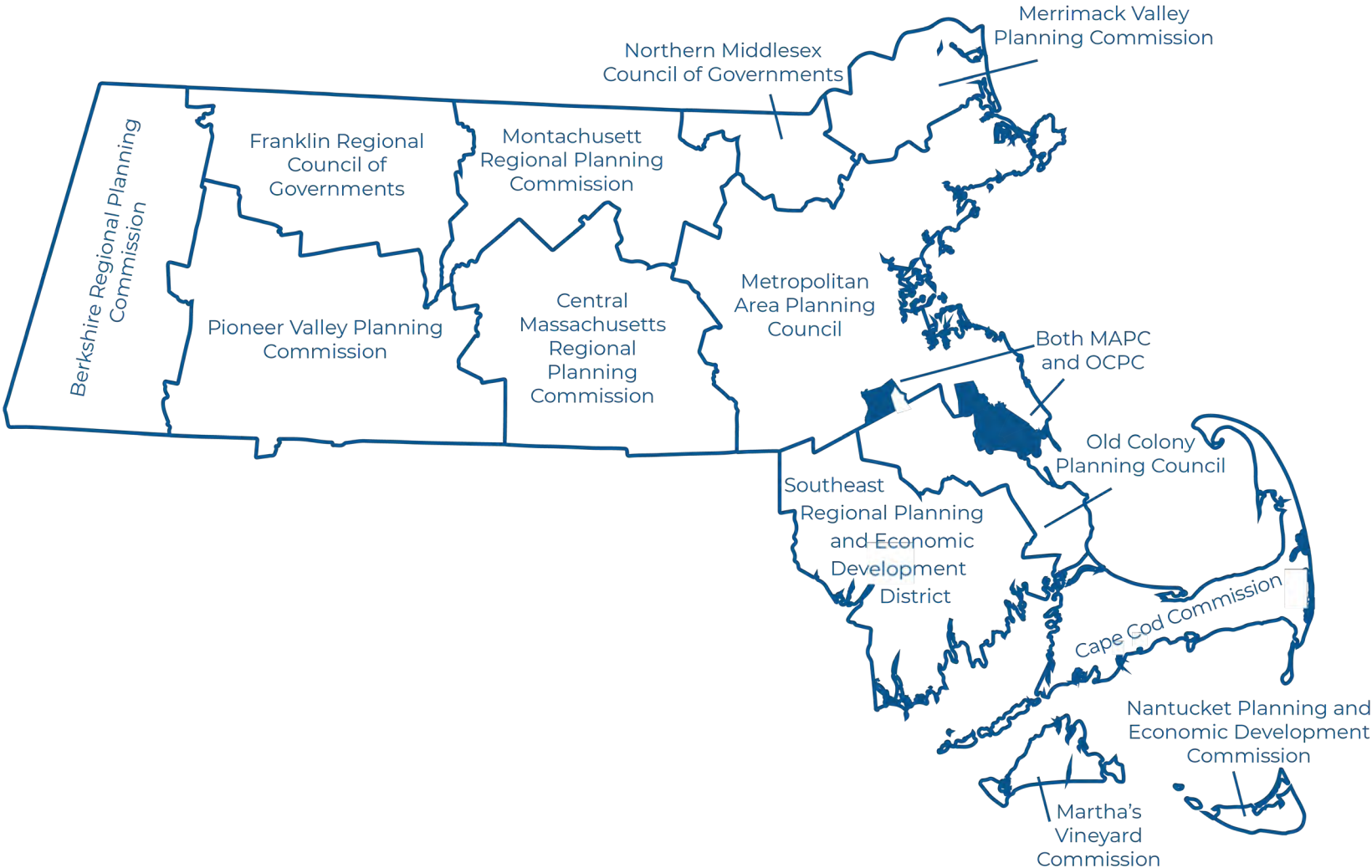
June 13, 2024

Takeaways:

- Housing & climate are connected crises – we need solutions for both
- Energy codes & local housing policy should be considered simultaneously
- Dense + transit-oriented + high-efficiency = green & affordable!



MA Regional Planning Agencies



Climate Change Adaptation & Mitigation: The Vision



A Healthy Environment

Greater Boston’s air, water, land, and other natural resources are clean and protected—for us and for the rest of the ecosystem.



A Net Zero Carbon Region

The Metro Boston region is highly energy efficient and has reduced its greenhouse gas (GHG) emissions to net zero.



A Climate-Resilient Region

Metro Boston is prepared for—and resilient to—the impacts of climate change.



MetroCommon × 2050

Homes for Everyone: The Vision



Homes for All

All residents of Metro Boston have places to live that meet their needs, and that they can afford.

All residents will have homes that are...

- Safe and comfortable
- Affordable
- In the community of their choosing
- Meet their needs
- Advance household goals
- Energy efficient



Why this work?

- MAPC values: housing and climate goals are mutually beneficial
- Understanding two changing fields
- Response to current legislation



Shared definitions

- **Affordable Housing:** Deed-restricted housing for very low income (at or below 30% or 50% area median income), low- income (at or below 80% AMI) or moderate-income (80% to 100% AMI) households at a cost that does not exceed 30% of monthly gross income.
- **Stretch Code:** Code that communities can opt into that emphasizes energy performance and is designed to result in energy efficient, cost-effective construction.
- **Specialized Code:** Code that communities can opt into that includes additional efficiency requirements above the stretch code, including Passive House for multi-family buildings.
- **Passive House:** A rigorous, voluntary standard for energy efficiency in a building, which reduces the building's ecological footprint and results in ultra-low energy buildings.
- **Net Zero Energy Building:** A building that produces as much renewable energy as it uses over the course of a year.
- **Fossil Fuel Free Building:** A building that uses no fossil fuels like oil or gas for heating, cooking, or other purposes.



Work to date

- Codes for Climate (2019-2023)
- Health, Housing, Energy, Equity Training Series (2021)
- Housing developer engagement and interviews (Spring 2022, Summer 2023)



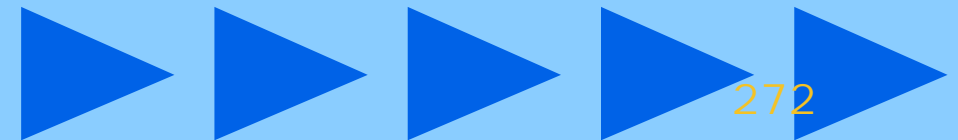
Key findings:

- Can't meet climate goals without building decarbonization
 - And it's possible without making housing cost-prohibitive!
- Affordable Housing is leading on efficiency
- Communities can use new building codes to align requirements for affordable and market-rate housing
- Focus on building envelope performance and Passive House certification that provide multiple benefits



Key findings:

- The price premium associated with Passive House construction impacts affordable and market-rate housing differently.
- Concerns remain about the availability, reliability, and costs of certain technologies (e.g. hot water).
- Regulatory shifts toward clean energy must coincide with broader shifts in resources and expectations across the field.

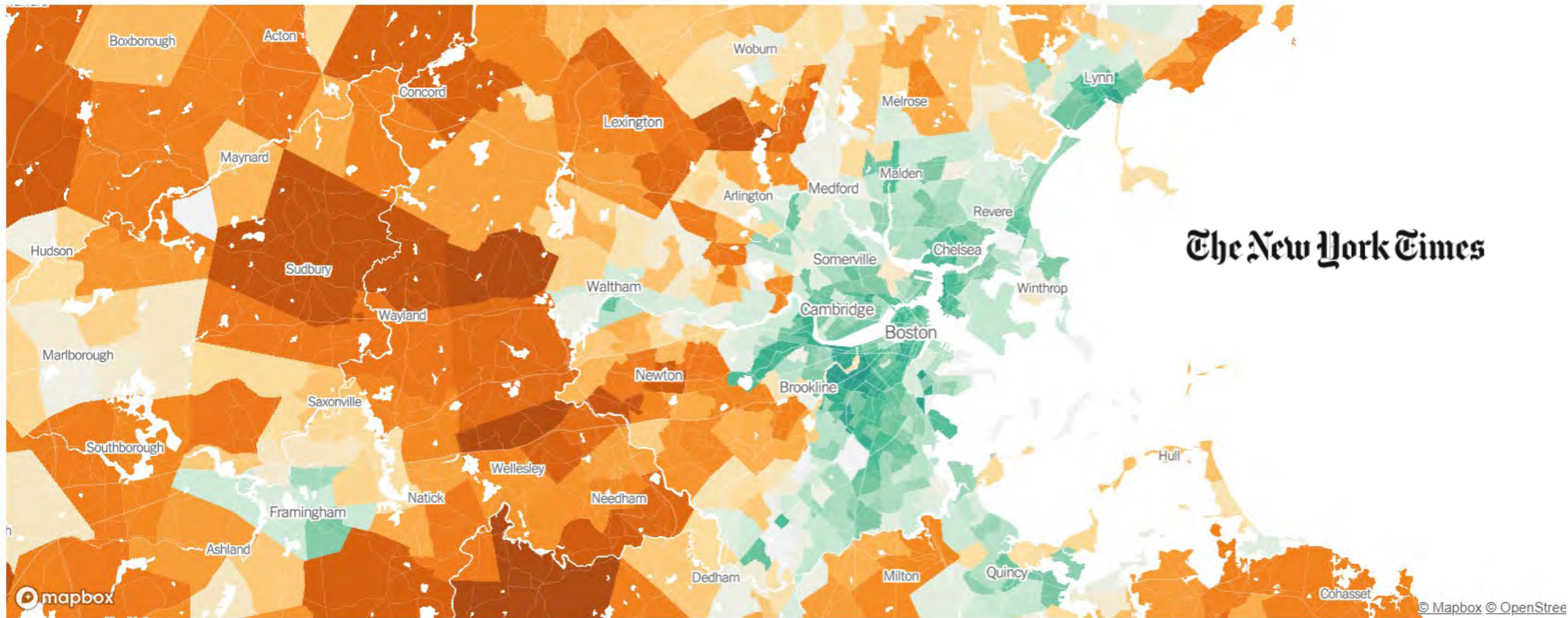


Key findings:

- Communities should adopt the specialized stretch code while also taking steps to make affordable housing development easier and more financially viable
- Dense, transit-oriented development is a win-win for housing and climate goals!



Dense + transit-oriented + high-efficiency = sustainable & affordable



Source: <https://www.nytimes.com/interactive/2022/12/13/climate/climate-footprint-map-neighborhood.html> 274

Goals of New Building Energy Codes

- Prioritize low-cost GHG emissions reductions
 - Start with energy efficiency
 - Incentivize electrification of remaining heating load
 - Mitigate peak electric loads to minimize grid infrastructure costs
- Plan for future infrastructure needs
 - EV ready and solar ready across all energy codes
 - All-electric ready pre-wiring in the Specialized code
- Allow Cities and Towns to adopt on their timeline
 - Base, Stretch and Specialized codes – 3 options for municipalities
 - Separate 10 community fossil-fuel free demonstration program

Base Code

Stretch Code

Specialized Code

Recommendations for municipal actions:



Invest in housing planning and production tools that respond to local housing needs & address climate goals

- **Housing Production and Climate Plans that prioritize both climate and housing**
- **Adopt the Stretch or Specialized Code**
- **Expedited permitting**
- **Improved FAR or height bonuses**
- **Lessen parking requirements**
- **Adopt and/or strengthen Inclusionary Zoning policies**

Leverage financial resources

- **Local funding (CPA)**
- **State funding (DOER, EEA)**
- **Federal funding sources (IRA, BIL)**

Shared resources:

Julie Curti
Director of Clean Energy
MAPC
jcurti@mapc.org

- [MAPC Codes for Climate Resources](#)
 - [Webinar: Specialized Stretch Code and Municipal Adoption](#)
 - [How Healthy Homes are Tackling the Housing and Climate Crises](#)
- [Health, Housing, Energy, Equity Training Series](#)
- DOER: [Stretch Code analysis and resources](#)
- DHCD: [2022 – 2023 QAP](#)
- Mass CEC
 - [Home | MassCEC](#)
 - [Passive House Design Challenge](#)
- ACEEE: [Pathways to Healthy, Affordable, Decarbonized Housing: A State Scorecard](#)
- Built Environment Plus: Making ‘Cents’ of Incentives webinar
 - [Slides](#)
 - [Recording](#)
 - [\(builtenvironmentplus.org\)](http://builtenvironmentplus.org)
- LISC Boston [Green Homes Initiative](#)



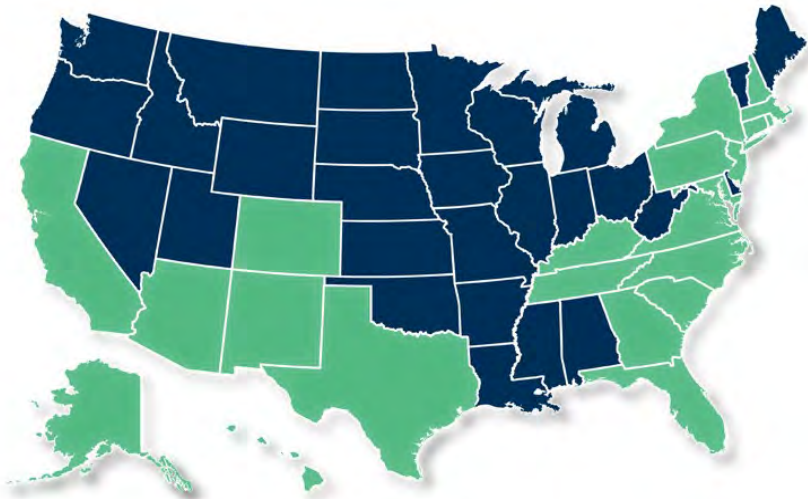
Tackling the Housing Shortage and Climate Crisis: The Opportunity of Amenity-Oriented Multifamily Developments

Angela Gile, Senior Project Director
agile@winnc.com | 617-239-4438



WinnCompanies Introduction

- 2nd largest **affordable** housing manager in the U.S.
- Completed over **30 historic adaptive reuse**
- Numerous **TOD projects** completed or in pipeline
- Long term **commitment to sustainability**



We manage 702 communities nationwide and own 131 of those, totaling 15,737 units



Affordable Housing, Energy Efficiency & Sustainability

- Accelerating trends toward accomplishing energy efficiency and sustainability goals through the rehabilitation and production of affordable and mixed income housing

Recommendations → Requirements

- Federal, state and local policies
 - Building codes (*stretch code*)
 - Zoning codes (*Special TOD districts, MBTA Communities Act*)
 - Funding regulations (*QAP*)
 - Utility considerations (*natural gas moratorium*)

Affordable Housing, Energy Efficiency & Sustainability

Federal Policy:

MINIMUM ENERGY STANDARDS

Adoption of Energy Efficiency Standards for New Construction of HUD- and USDA-Financed Housing – Final Determination

On April 26, 2024, HUD published the final energy standards determination in the [Federal Register](#). With this Notice, HUD and USDA adopt the 2021 IECC and ASHRAE 90.1-2019 as the minimum energy efficiency standards for covered programs.

State LIHTC QAPs:

ADAPTIVE REUSE PROJECTS:

Baseline Requirements:

- A. **All Electric:** All projects must utilize high-performance all-electric heating/cooling and domestic hot water equipment and other in-unit or shared appliances such as dryers and cooktops, ovens or ranges, and;
- B. **Third-party Standard Certification:** Select one of the following third-party certification programs to certify the project to:

Electrification:



SERVICES

In January 2019, HG&E was forced to impose a natural gas moratorium on all requests for new or increased natural gas service. Regionally, demand for natural gas is outpacing supply, which has led to several local utilities imposing moratoriums.

Affordable Housing, Energy Efficiency & Sustainability

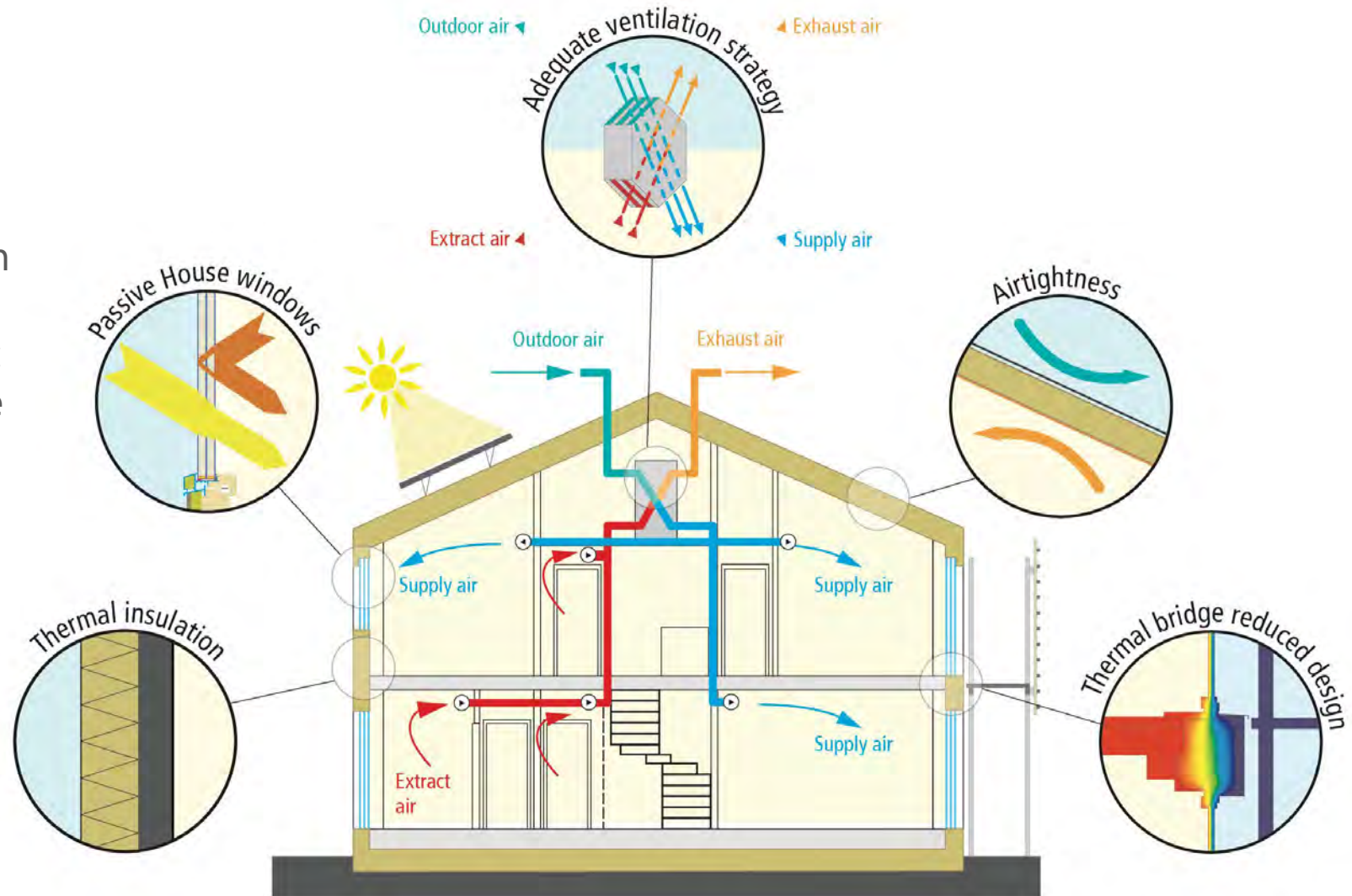
- New funding sources
 - CATNHP → TOD Funds
 - LISC TOD Fund
 - LISC Climate Ready Housing Program
 - Massachusetts Community Climate Bank™
 - Federal Green and Resilient Retrofit Program
 - MassSave Passive House New Construction Incentives
 - LEAN Deep Energy Retrofit Incentives
 - DOER
 - Boston Mayor's Office of Housing
 - Much more...

Affordable Housing & High Performance Design

Passive House is a building standard that is truly energy efficient, **comfortable** and **affordable** at the same time. Passive House is not a brand name, but rather a construction concept.

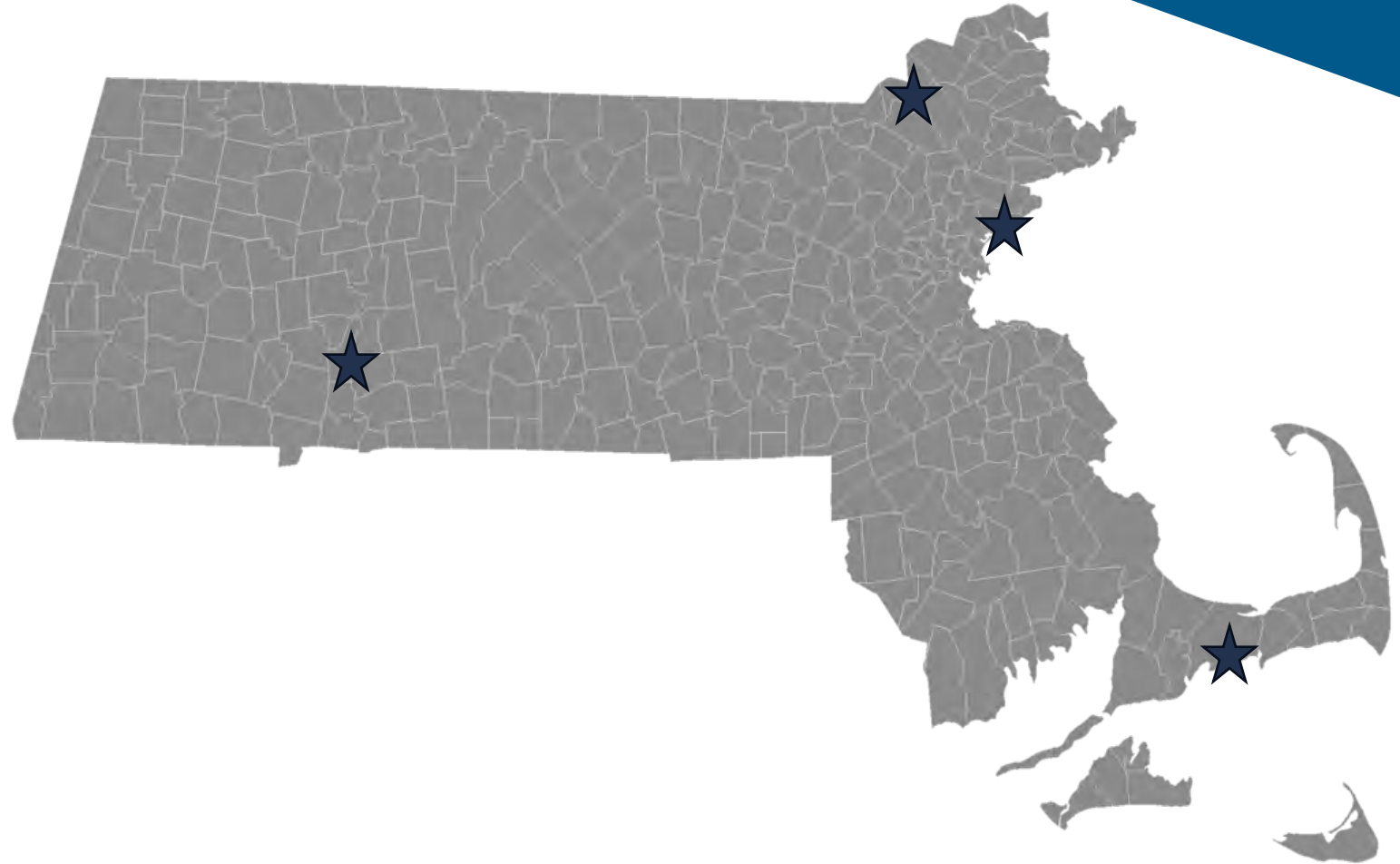
Commonly you achieve this by:

- Tight building envelope
- Building insulation
- Double or triple paned windows; casement or awning windows
- Encouragement of all electric/no fossil fuels
- Modern building systems



Project Examples

- How did the opportunity come about?
- Specifically what role did the Town play to help support the project?
- What are the energy efficiency goals?
- What key things made the project possible?
- What were the challenges?
- Lessons Learned



Project Examples



Holyoke, MA
Adaptive Reuse
Amenity Oriented
Development

Hyannis, MA
New Construction
Amenity Oriented
Development

Lawrence, MA
Adaptive Reuse
TOD

Swampscott, MA
New Construction
TOD

Senior, Affordable

Mixed Income

Mixed Income

Mixed Income

All electric
84 Walk Score

Passive House
91 Walk Score
0.5mi to Hyannis
Ferry Terminal

All electric
84 Walk Score
0.5mi to MBTA
Commuter Rail
Station

Passive House
82 Walk Score
Block away from
Commuter Rail Station

Project Examples - Holyoke, MA – Adaptive Reuse

- Opportunity
 - City took property (2010s) → Redevelopment Authority → RFP
- Town Support
 - Patience
 - CPA Funding
 - Joint applications for some funding sources
- Energy Efficiency
 - All electric (Holyoke Natural Gas Moratorium)
- Key project aspects
 - Phasing
 - Historic tax credits
- Challenges
 - Railroad & canal adjacency



Project Examples - Holyoke, MA – Adaptive Reuse



Project Examples - Holyoke, MA – Adaptive Reuse

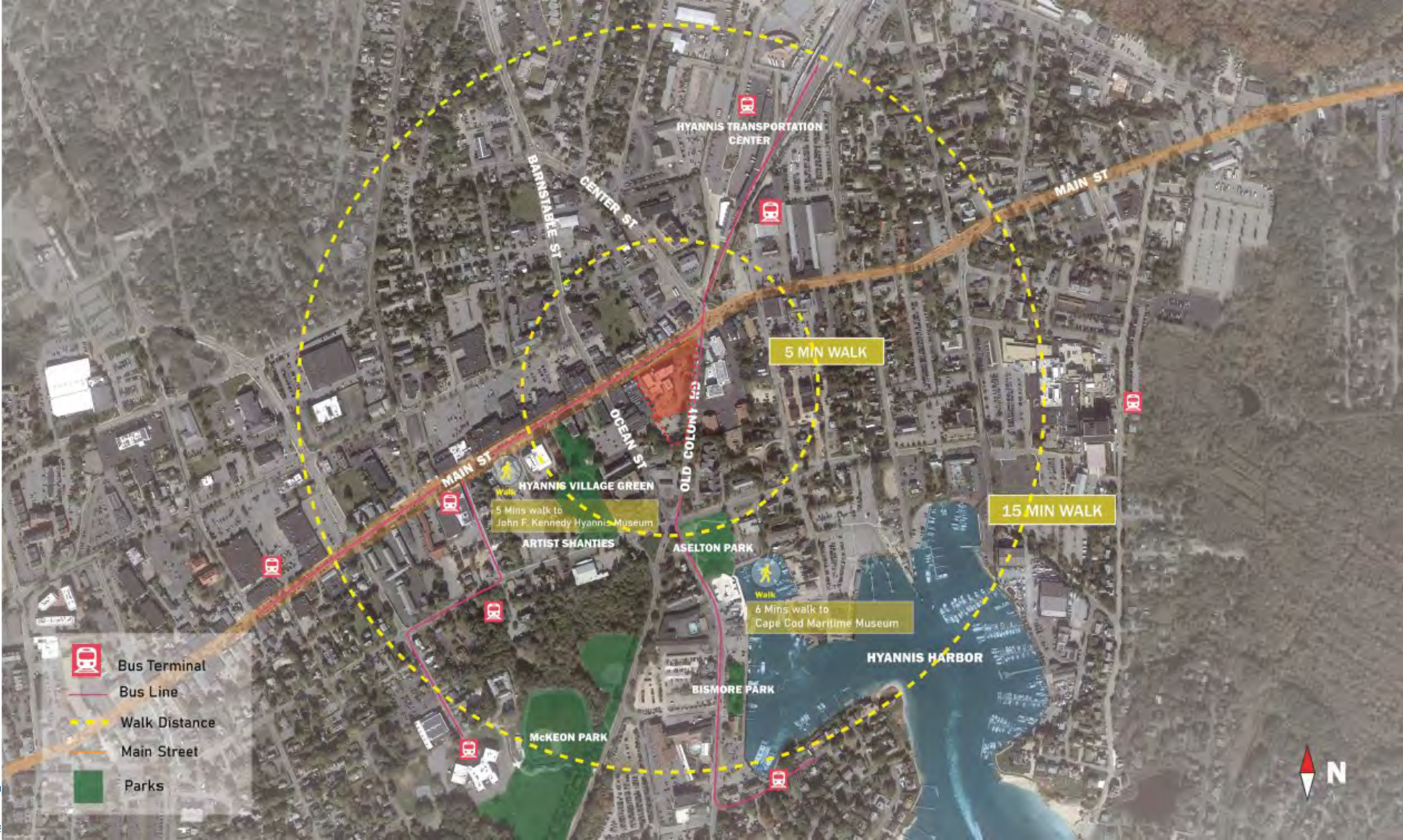


Project Examples - Hyannis, MA – New Construction

- Opportunity
 - Re-envisioning existing commercial & parking site into housing
- Town Support
 - New zoning overlay
 - Local funding
 - Moving quickly
- Energy Efficiency
 - Passive House
- Key project aspects
 - 1:1 parking (zoning)
- Challenges
 - Lack of public support
 - Need to fit some parking in first floor



Project Examples - Hyannis, MA – New Construction



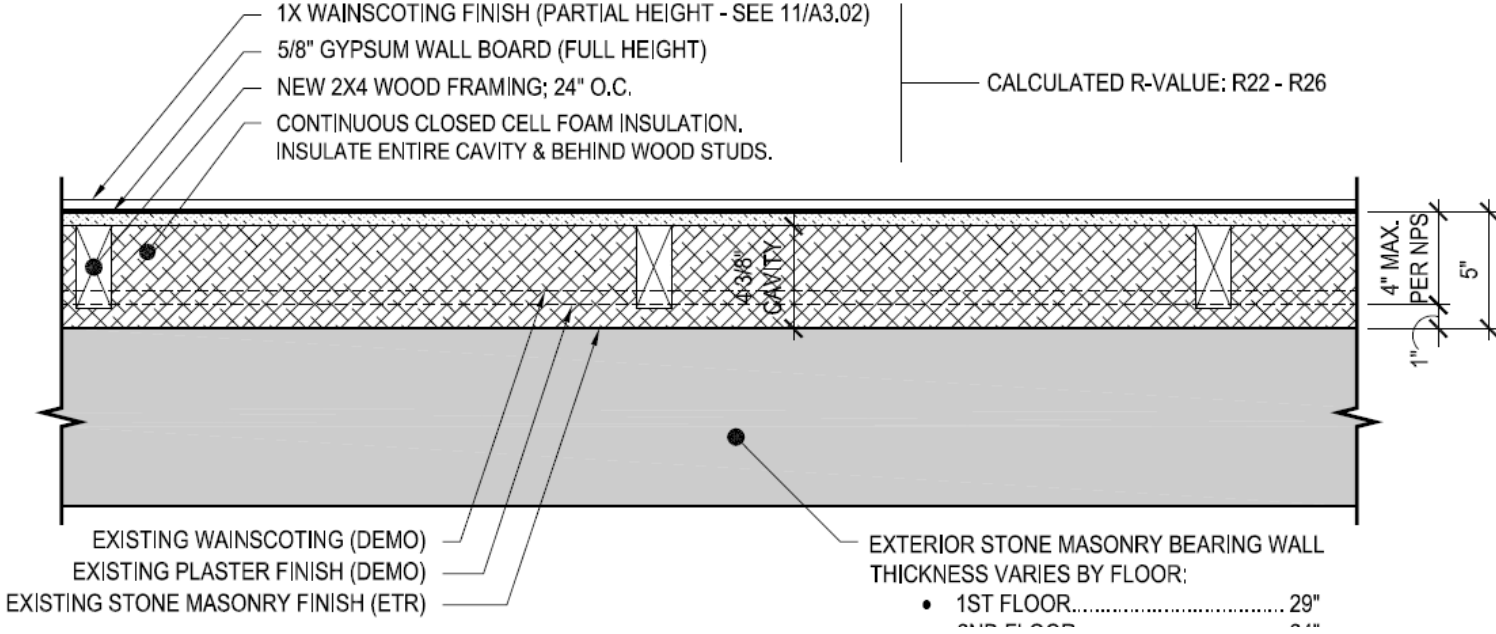
Project Examples - Lawrence, MA – Adaptive Reuse

- Opportunity
 - National Grid & DOER
- Town Support
 - 40R Smart Growth District
 - HOME Funds
- Energy Efficiency
 - All electric
 - Building specific goals from DOER
- Key Project Aspects
 - Residential only
- What were the challenges?
 - Historic Tax Credits and energy efficiency requirements can be at odds
 - Windows
 - Building Systems – duct work, building penetrations
 - Insulation covering masonry walls
 - Flood zone



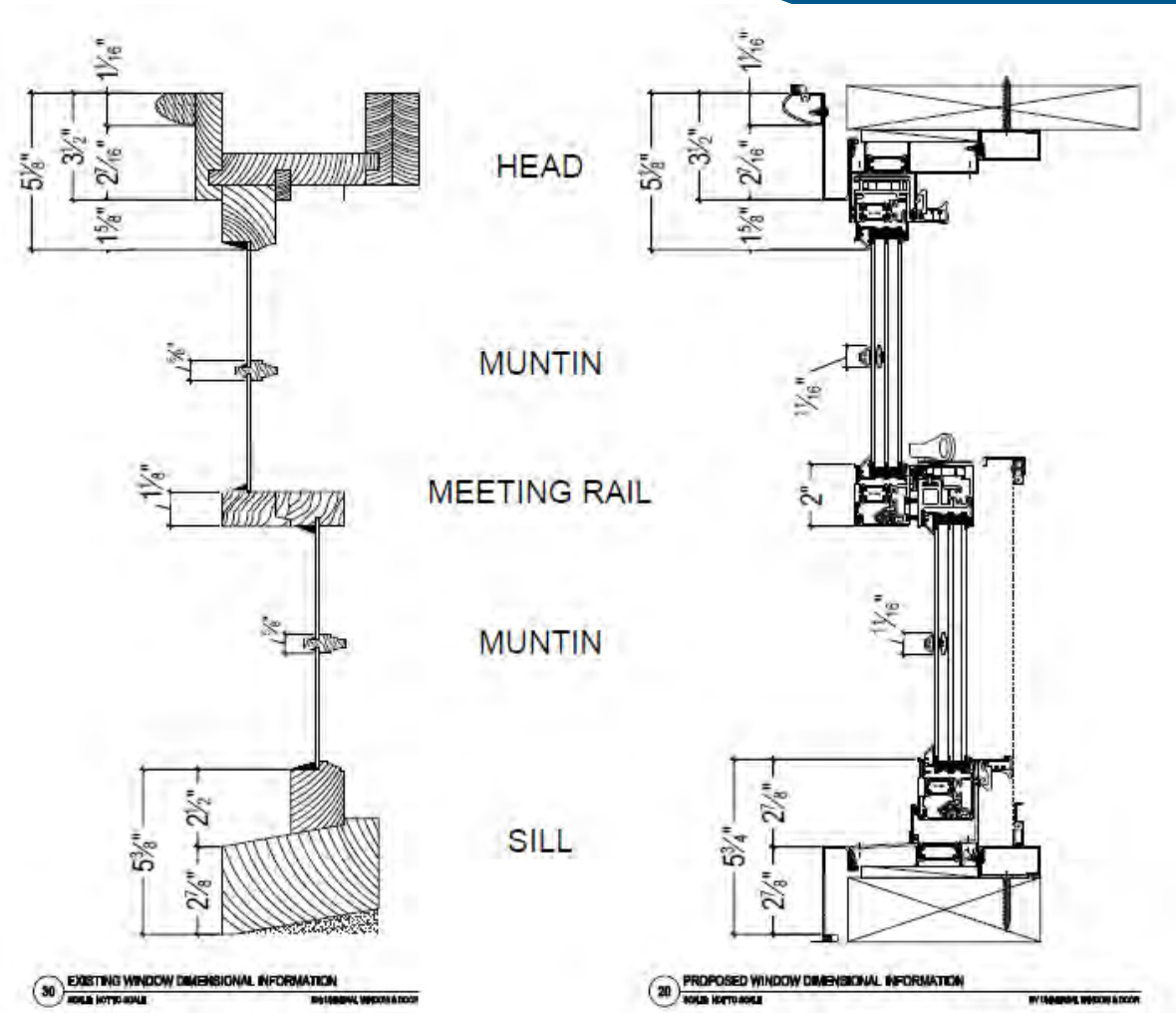
Exterior Wall Detail

- 4" spray foam insulation
- Spray foam doubles as air seal
- Wood Studs Limit Thermal Bridging
- ~ R-22 performance



Window Openings

- Challenging dimensions to match
- Thermal Performance and Air Infiltration
 - Goal = Simulated Double Hung Casement, for better air seal
 - Actual = Single Hung, triple pane aluminum frame
 - U-0.28

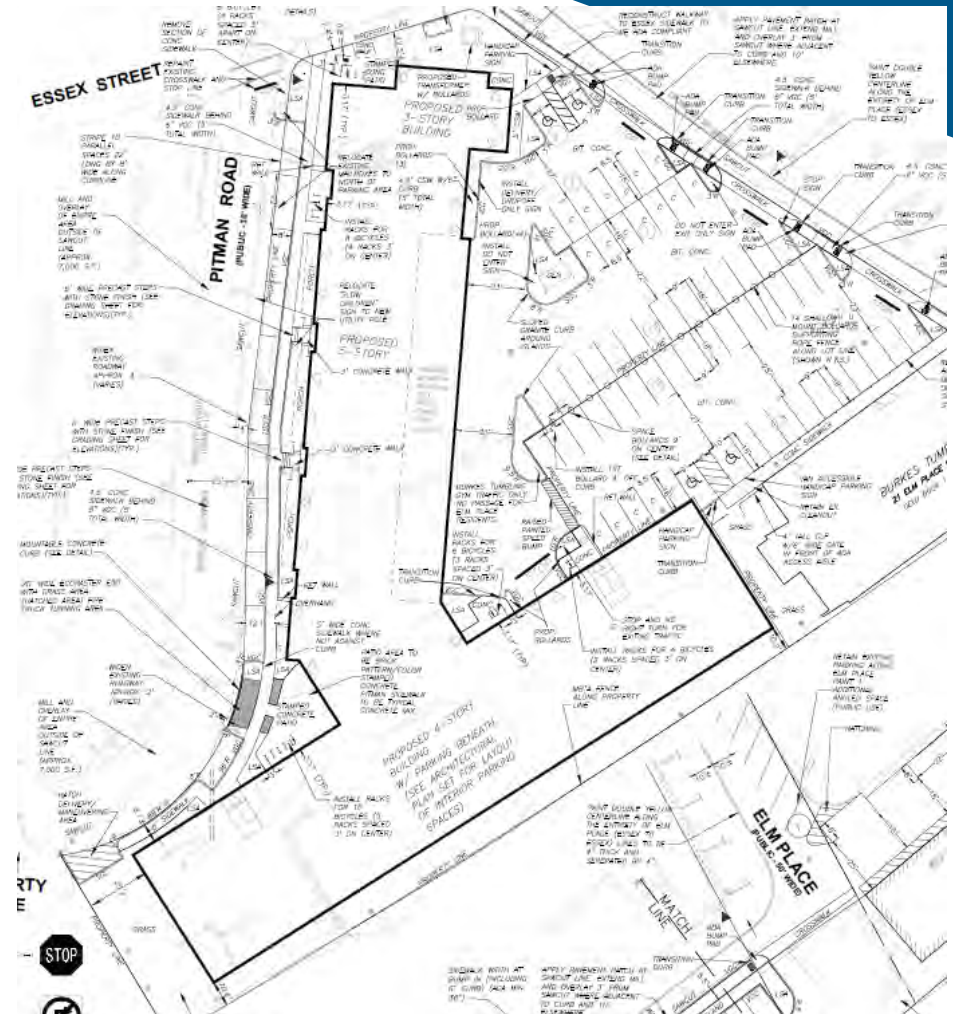
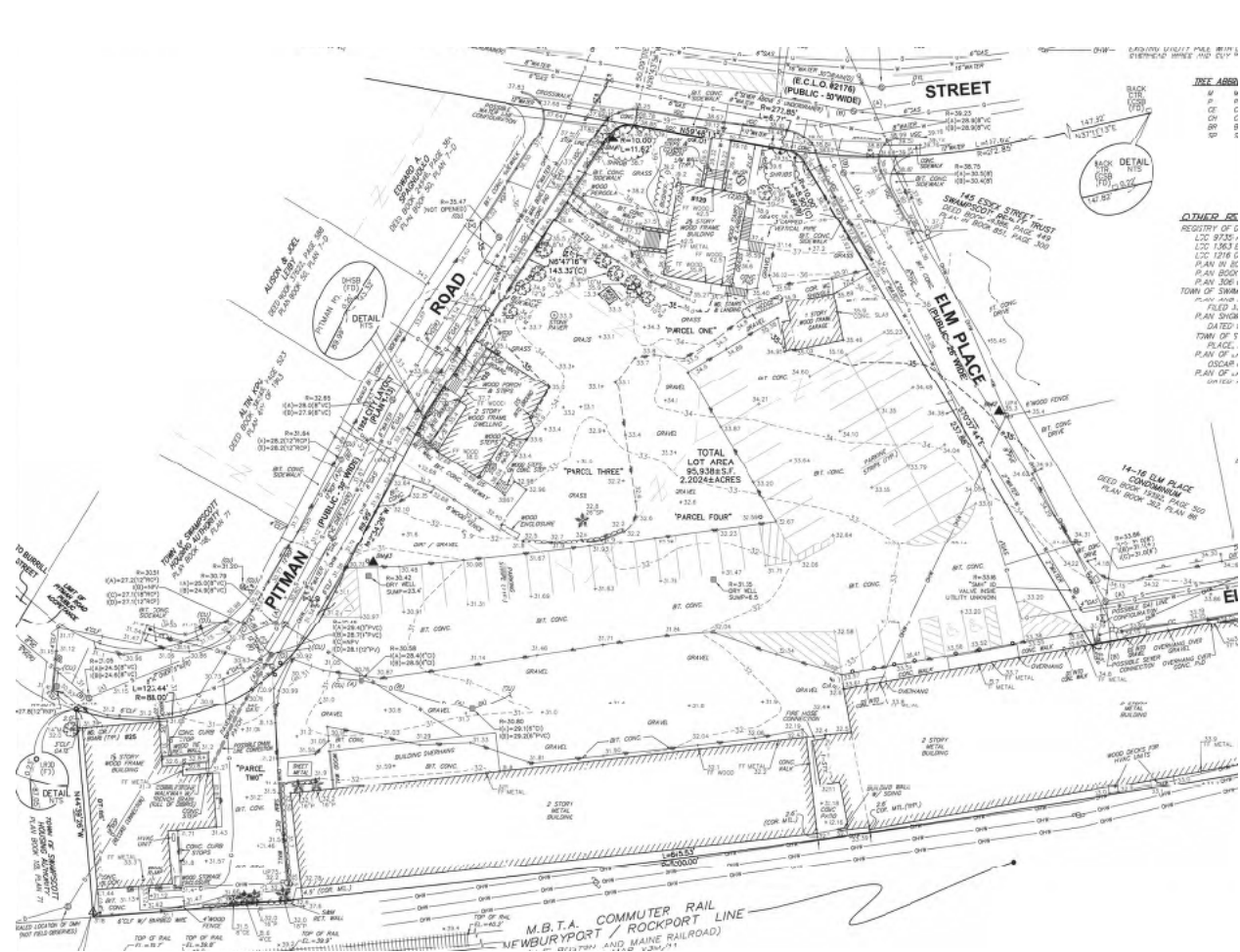


Project Examples - Swampscott, MA – New Construction

- Opportunity
 - Land assembly over years
- Town Support
 - Affordable Housing Trust Funds
- Energy Efficiency
 - Passive House
- Key project aspects
 - Zoning – 40B
- Challenges
 - Parking
 - Proximity to rail
 - Utility coordination



Project Examples - Swampscott, MA – New Construction





Thank you! Any questions?

Angela Gile, Senior Project Director
agile@winnco.com | 617-239-4438



June 13, 2024

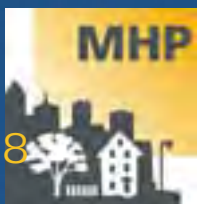
Breakout Session: Supportive Housing 101



Sarah McKeever
Community Economic Development
Assistance Corporation



Emily Rothschild
NeighborWorks Housing
Solutions



CEDAC

Community Economic Development
Assistance Corporation

CEDAC

CEDAC is a quasi public agency that provides:

- Financing and technical assistance to nonprofit housing developers
- Predevelopment/ acquisition lending
- Manage state bond funds for supportive housing
- Housing preservation
- Sister agency: Children's Investment Fund helps non-profit, community-based child care providers develop high quality early care and education and out-of-school time learning space.

Early Stage Lending

CEDAC provides loans to nonprofits organizations:

- Acquisition loans to purchase sites
- Predevelopment loans to pay early development costs like legal, architectural, development consulting, environmental testing, etc.
- Volume to date: \$611,433,332 to 1400 projects with 53,153 units produced/preserved

Early Stage Underwriting

- Capacity: track record of developer, partner, team, development consultant
- Financial capacity of developer/partner
- Project feasibility: permitting, financing et al
- Appraised value (for acquisition loans)

SUPPORTIVE HOUSING

WHAT IS SUPPORTIVE HOUSING?

- Supportive Housing: affordable housing with supportive services available to residents.
- Examples of supportive housing projects: housing for seniors, veterans, unaccompanied youth, survivors of domestic violence, households that have experienced homelessness, and/or people with disabilities.
- Supportive Housing includes entire projects dedicated to one population or integrated units designated for a special population in a larger affordable housing project.

Financing Supportive Housing

Three legs of the stool:

- Capital – how are will the project pay the cost to build/renovate?
- Operating – how will the project pay ongoing costs of operation, i.e. insurance, taxes, utilities, etc.
- Services – how will the project pay for services?

Capital financing

CEDAC serves as the Executive Office of Housing & Livable Communities (EOHLC) underwriting agent for multiple state loan programs that provide deferred-payment, zero interest, subordinated permanent mortgage financing to help meet the costs of producing supportive housing.

These funds include HIF, FCF, CBH, HPSTF, AAHG and ARPA-SH. CEDAC and EOHLC underwrite the entire project looking at readiness and project feasibility

EOHLC has several additional programs that are affordable housing funds that are not specifically dedicated to supportive housing but are frequently awarded to supportive housing projects.

<https://www.mass.gov/housing-development-programs>

CEDAC Supportive Housing Programs (as of 5/24)

Housing Innovations Fund (HIF): 1988; \$387 million; 589 projects; 17,627 units. Vets, elders, homeless, SRO.

Facilities Consolidation Fund (FCF): 1993; \$212 million, 526 projects; 2,859 units. Chronic mental illness (DMH), developmental disability (DDS).

Community Based Housing (CBH): 2004; \$98.5 million; 185 projects; 586 units. Physical/sensory disability; enhanced design (MRC).

Housing Preservation and Stabilization Trust Fund (HPSTF): 2012; \$28.5 million; 34 projects; 638 units. Similar to HIF.

American Rescue Plan Act-Supportive Housing (ARPA-SH): 2021; \$57.8 million, 18 projects, 296 units. Similar to HIF.

Accessibility Affordable Housing Grant (AAHG): 2020; \$4.6 million, 14 units, 20 projects. tenants with a disability under 60.

Operating

Supportive Housing tenants are typically very low income. They often receive income and/or disability benefits.

Project-based rental assistance from Local Housing Authorities and/or EOHLC can help the project sustain operations over the long-term and earn market rent, while a tenant pays only a portion of their income towards rent.

Examples of rental assistance include:

- Section 8
- Massachusetts Rental Voucher Program (MRVP)
- 811
- Veteran Affairs Supportive Housing (VASH)

Supportive Services Funding

- Project operating income
- Many services providers have state contracts for services through Executive Office of Health & Human Services agencies.
- Veteran services providers may have contracts with the Executive Office of Veterans Services
- If a project is serving seniors, there are various local and regional service providers dedicated to seniors.
- Other sources such as Massachusetts Housing & Shelter Alliance's Home & Health for Good (HHG) program or MassHealth's Community Support Program for Homeless Individuals (CSP-HI, formerly CSPECH).
- Fundraising

Supportive Services Plans & Budgets

A developer will need to prepare a supportive services plan/narrative and budget.

Important things to keep in mind:

- Track record
- Partnerships
- Documentation
- Supportive services income and expenses

EOHLC Funding Rounds

EOHLC hosts three competitive funding rounds a year: Winter Rental Round, Mini-Round and Supportive Housing for Vulnerable Populations Round.

These rounds include a preapplication process, with projects that demonstrate readiness invited to submit full applications.

A supportive housing project can apply through any of these rounds – however, smaller projects for highly vulnerable populations are encouraged to come in through the Supportive Housing Round. MRVPs awarded in this round, include a supportive services stipend of \$1500/unit annually.

Final Thoughts

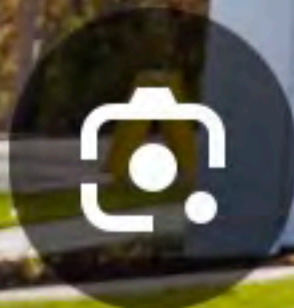
- Partnerships and development consultants
- MHP is a great resource!
- My contact information:

Sarah McKeever
Director of Supportive Housing
CEDAC
smckeever@cedac.org
617-727-5944



Thank You,
Marshfield Firefighters!
Veterans' Home
Opening Veterans Day 2021

NeighborWorks
HOUSING SOLUTIONS



Pleasant Street Housing

NeighborWorks Housing Solutions

150 Pleasant Street, Attleboro, MA





314



Yawkey
Housing Resource Center



Key take aways for communities interested in fostering Supportive Housing:

1. We have a collective responsibility to care for the most vulnerable and disabled among us. This is the fundamental principle of all supportive housing.
2. The needs of the target population impact siting and design.
3. Balancing the needs of target population and the local community impact siting and design.
4. An experienced team of professionals is critical - both real estate experts and service provider experts.
5. Be flexible and consider modifications to your original concept, when necessary.
6. The project must be fundable – a project that cannot be funded, will not be developed.

June 13, 2024

Lunch & Housing Hero Award Presentation



Edward M. Augustus
Massachusetts Secretary of Housing
and Livable Communities



June 13, 2024

Breakout Session: Affirmatively Furthering Fair Housing: What it Means and How Communities Can Support Fair Housing



Whitney Demetrius
Citizens' Housing and
Planning Association
(CHAPA)



Pam Helinek
Town of Hudson



Daniel Messplay
City of Cambridge



Kristen Guichard
Town of Acton



MHP Housing Institute

Affirmatively Furthering Fair Housing session

Whitney Demetrius,
Director of Fair Housing and
Municipal Engagement

Equity-Access- and Inclusion

HOUSING CHOICE...CAN YOU AFFORD TO LIVE HERE?

Equity- ACCESS- INCLUSION in all areas of life

- Health
- Education
- Jobs
- Healthy foods
- Housing

Inequities are a result of a series of deliberate **and intentional realities...**

Zoning, restrictive covenants, segregation, Jim Crow laws, redlining, Exclusionary zoning, overt discrimination

Reversing the impacts must be deliberate and intentional- re-examining local preference, affirmative marketing plans, housing as reparations, moratorium, inclusionary Zoning, local fair housing committees, fair housing plans, analysis of impediments, diversifying housing stock to bring more diversity in homes, welcoming communities

Fair Housing Act

- ▶ Title VIII of the Civil Rights Act of 1968, known as the Fair Housing Act was signed by President Johnson 7 days after the assassination of Dr. Martin Luther King Jr.
- ▶ The FHA of 1968 prohibits discrimination specific to the sale, rental and financing of housing based on race, religion and national origin
- ▶ The Fair Housing Act was passed to expand previous acts to include federal enforcement provisions
- ▶ Gender was added in 1974
- ▶ Protections for persons with disabilities and families with children were added in 1988

Housing Matters

FHA 1968 AS AMENDED IN 1988



Protected Classes

Federal Fair Housing Act:

- ▶ Race
- ▶ Color
- ▶ National Origin
- ▶ Religion
- ▶ Sex
- ▶ Handicap/Disability
- ▶ Familial Status

Massachusetts Fair Housing Act (151B)

- ▶ Ancestry
- ▶ Age
- ▶ Marital Status
- ▶ Source of Income (public assistance or subsidy)
- ▶ Sexual Orientation
- ▶ Veteran History/Military Status
- ▶ Genetic Information
- ▶ Transgender/Gender Nonconforming (some cities)

Affirmatively Furthering Fair Housing

This obligation is required for HUD funding recipients – including states, localities, counties, and housing authorities

“Affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.”

Affirmatively Furthering Fair Housing locally

- Locally driven Fair Housing outcomes are based on local makeup, circumstances, and resources.
- The Rule is designed to empower and mandate meaningful community engagement
- Requires development of local goals to proactively achieve goals of **“integrated living patterns, overcome historic and existing patterns of segregation, reduce racial and ethnic concentrations of poverty, increase access to homeownership, and ensure realistic and truly equal access to opportunity and community assets”**.

Implementation of the AFFH duty on municipal level

- Land Use - municipal land for affordable housing
- Developing fair housing review policies and practices
- Use of local zoning
- Local Fair Housing Committees
- Local Fair Housing Plans
- Prohibiting Exclusionary Zoning
- Promoting Equal Access to Homeownership
- Local Protected Classes
- Voucher Programs
- Fair Allocation and creation of Affordable and subsidized housing
- Preventing Displacement
- Documenting local history of housing discrimination
- Much more

Larger context of racial equity

- Pathways for transportation
- Pathways for schools
- Equity in Urban planning
- Gateway to wealth
- Access to adequate health care
- Access to healthy foods
- Environmental justice
- Access to jobs
- Economic growth and development

Whitney Demetrius
Director of Fair Housing and
Municipal Engagement
wdemetrius@chapa.org

617-631-8562

www.chapa.org



Converting Municipal Property to Affordable Housing

62 Packard Street, Hudson



Hudson Municipal Affordable Housing Trust

HUDSON MASSACHUSETTS

Select Language Search

Powered by Google Translate

Departments Boards & Committees Residents Businesses Visitors Quick Links

62 Packard Street Affordable Housing
62 Packard Street Affordable Housing Project Press Release
Declaration Amendment
Declaration of Trust
Hudson Housing Production Plan
Marlborough Affordable Housing Opportunity: The Burrow
Metro West Collaborative Development
Questions about Affordable Housing

Contact Info

Phone:
(978) 562-2948

Fax:
(978) 568-9641

Address:
Affordable Housing Trust

Home » Boards & Committees

Affordable Housing Trust

About Us

The Affordable Housing Trust (AHT) was formed to preserve & create affordable housing units. The Trust was established through an affirmative Town Meeting vote at the May 2006 Annual Town Meeting (Article 13). The Declaration of Trust was recorded at the Registry of Deeds in September 2010. The AHT amended its Declaration of Trust in July 2012 to allow for additional members, from a maximum of 7 to a maximum of 9. The AHT must have a minimum of 5 members, one of which must be a member of the Select Board.

The AHT receives funding through a CPA appropriation at Town Meeting. A Trust allows the Town of Hudson to act quickly to purchase property, to prevent an affordable unit from being sold at market rate or from going into foreclosure. Otherwise, the Town would need Town Meeting action, which only happens twice per year. The AHT meets on an as needed basis.

Staff Contacts

Name	Phone
Pam Helinek	978-562-2948

News

- November 2023 Special Town Meeting Warrant
- 2022 Annual Reports
- Hudson Adopts "Next Generation" Board Management Technology
- Candidate Night 2024
- 2024 May Town Meeting Warrant

[View all](#)

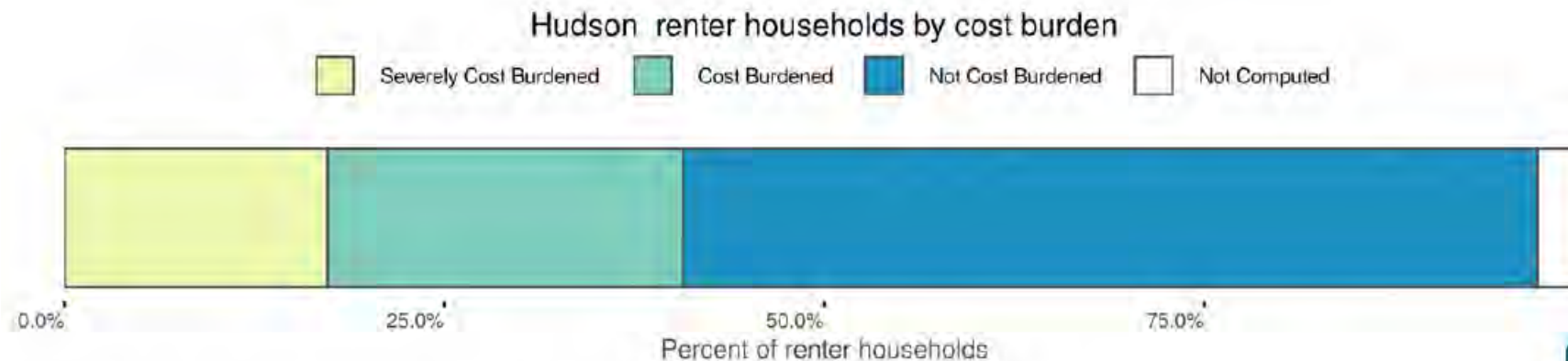
Affordable Housing Trust Calendar

April						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

All upcoming events

Need for Affordable Housing in Hudson

- Housing costs have increased approx. 30% since 2010
- 40% of Hudson renters are cost burdened
- Rents in 40B projects are out of reach for many renters
- Existing housing stock is aging; lack of apartments with elevators and other accessibility features



Source: U.S. Census Bureau American Community Survey, 2014-2018 5-year estimates.
Table B25070: Gross rent as a percentage of household income in the past 12 months.

Potential Municipal Sites for Reuse as Affordable Housing

155 Apsley Street – School Administration Building



62 Packard Street – Former Police Station



Planning for Housing Production Grant Program



Planning for Housing Production Success Stories

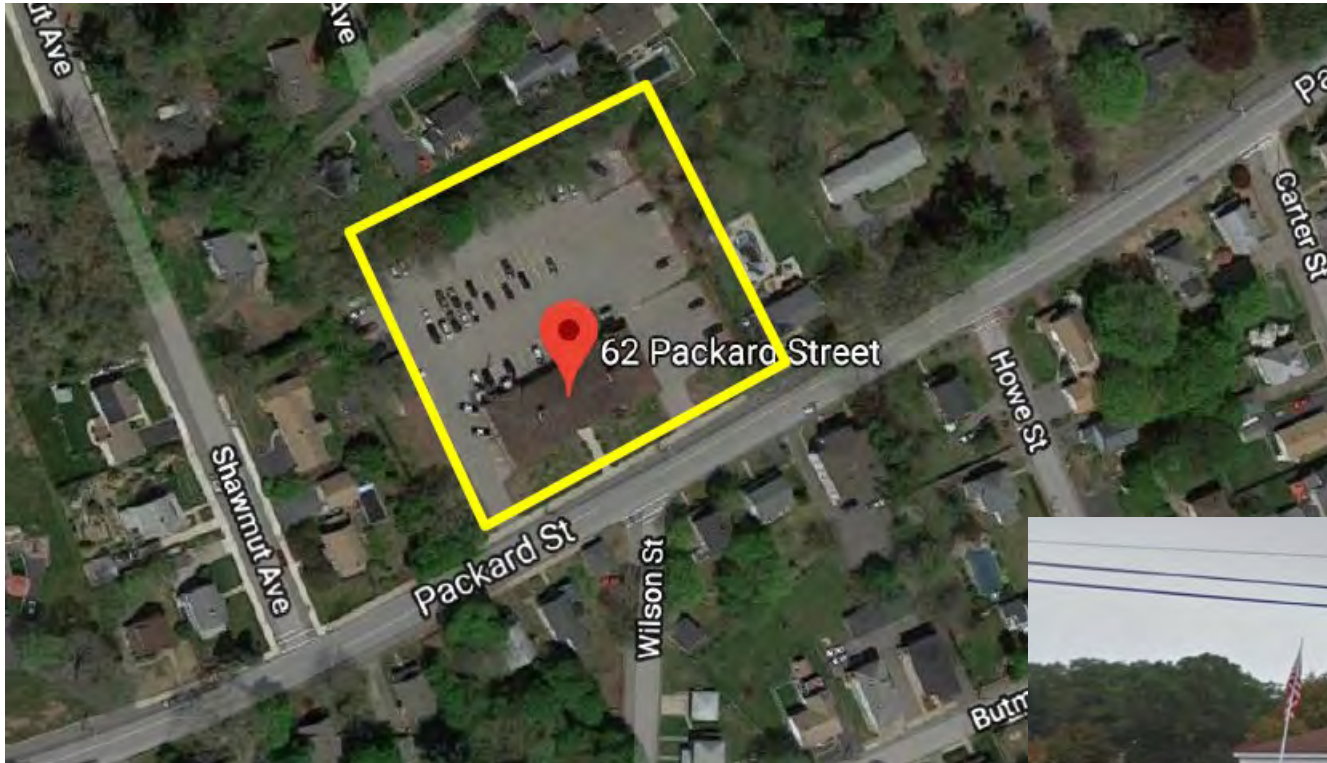
Look at the some of the great work made possible through MassHousing's technical assistance:



Hudson

Due to downtown revitalization, the Town of Hudson has an increased demand for housing. The Town identified surplus municipal land for redevelopment as affordable housing. MassHousing's consultant met with town officials, interviewed stakeholders and ran test-fit scenarios to maximize the development opportunity. MassHousing's consultant worked with the Town to develop an RFP. The Town designated a developer through the RFP process and the developer received its comprehensive permit from the Town. The development was awarded LIHTC and anticipates construction starting in 2023.

62 Packard Street Property



- 1.9 acres
- 320 feet of frontage
- Residential zoning
- Neighborhood of mostly single-family houses
- Public Water and Sewer



Packard Street Neighborhood

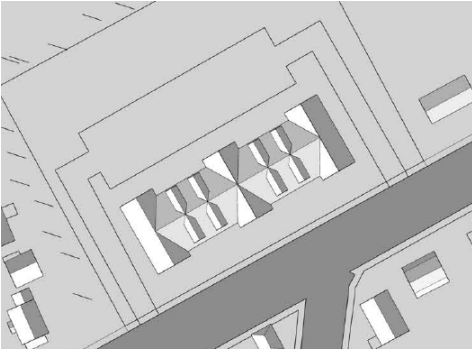


62 Packard Street Re-Use Committee Concerns

- Impact on property values
- Overflow parking on street
- Impact on schools
- Respect for neighborhood context
- Setbacks and Buffering



Site Plan Options



- Single apartment building sited along Packard Street
 - 35% 1BR, 55% 2BR, 10% 3BR
 - Elevator building – all units accessible
 - More efficient building, lower cost to build



- Small apartment building and Townhouse-style buildings
 - 25% 1BR, 50% 2BR, 25% 3BR
 - Elevator in apartment building only
 - Higher cost to build



- Townhouse-style buildings only
 - 15% 1BR, 45% 2BR, 40% 3BR
 - No elevator, only accessible units on ground floors
 - Highest cost to build

Development Guidelines

Project Size and Program

- Approximately 40 units (needed for financing, cost efficiency and operations)
- Mix of unit types (smaller units and family-sized units)
- Priority for units served by an elevator to promote accessibility

Siting and Scale

- Preference for multiple, smaller buildings vs one larger building
- Building height limited to 3 stories; strong preference for pitched roofs
- Break up building massing along Packard Street
- Setbacks and buffers to mitigate impact on neighbors
- Creation of open space for use by project's residents

Parking

- Project should provide sufficient parking ratio; may include compact-sized spaces

Design Features

- Design should be respectful of neighborhood context
- Building(s) should have varied massing, architectural detail, color and materials

Affordability Analysis

Project: Packard Street, Hudson

Date: 8.9.20

Rents and AMI

Source: Boston-Cambridge-Quincy MSA

Year: 2020

DHCD Funding Programs (incl tax credits) 40B Program

HH Size	30% AMI	50% AMI	60% AMI	80% AMI
1 person	24,900	44,800	53,760	62,450
2 person	28,450	51,200	61,440	71,400
3 person	32,000	57,600	69,120	80,300
4 person	35,550	63,950	76,740	89,200
5 person	34,800	69,100	82,920	96,350

Rents	30% AMI	50% AMI	60% AMI	80% AMI
Studio	671	1,120	1,334	1,685
1BR	719	1,200	1,440	1,805
2BR	863	1,440	1,728	2,166
3BR	997	1,663	1,995	2,502

Program Assumptions

DHCD Min %:

No. of Units 40

13%

		Units	30% AMI	60% AMI
1 Bedroom	35%	14	2	12
2 Bedroom	55%	22	3	19
3 Bedroom	10%	4	1	3
		40	6	34

Operating Income

		Units	Monthly Rent (2020 AMI)	Annual Rental Income
1 Bedroom	30% AMI	2	\$ 719.00	\$ 17,256
2 Bedroom	30% AMI	3	\$ 863.00	\$ 31,068
3 Bedroom	30% AMI	1	\$ 997.00	\$ 11,964
1 Bedroom	60% AMI	12	\$ 1,440.00	\$ 207,360
2 Bedroom	60% AMI	19	\$ 1,728.00	\$ 393,984
3 Bedroom	60% AMI	3	\$ 1,995.00	\$ 71,820
Total		40		\$ 733,452



Please Join the Affordable Housing Trust
In a Public Forum Via Zoom Webinar
To Learn About a Proposal to
Develop High Quality Affordable Housing at 62 Packard Street
Wednesday October 14, 2020 at 7:00 PM
**We encourage you to submit questions in advance to
phelinek@townofhudson.org**

Please use the link below to join the webinar:

<https://us02web.zoom.us/j/85089102239>

Or iPhone one-tap :

US: +13126266799,,85089102239# or +19292056099,,85089102239#

Or Telephone:

Dial(for higher quality, dial a number based on your current location):

US: +1 312 626 6799 or +1 929 205 6099 or +1 301 715 8592 or +1 346 248 7799 or +1
669 900 6833 or +1 253 215 8782

Webinar ID: 850 8910 2239

International numbers available: <https://us02web.zoom.us/j/85089102239>

For more information call 978-562-2948 x1 or email phelinek@townofhudson.org



Background

In May 2018, the Town of Hudson Affordable Housing Trust received a grant from MassHousing that provided the services of a housing consultant to aid in exploring options for re-purposing Town-Owned properties for affordable housing. The site of the former Police Station located at 62 Packard Street was identified for this purpose, and a special Packard Street Re-Use Committee was formed to develop a plan for moving forward. The Committee included leadership from the Affordable Housing Trust, a member of the Housing Authority, and several residents of the Packard Street neighborhood. The Committee has spent many hours in meetings with the consultant to understand the options for the property; address the concerns of the neighborhood, and recommend guidelines for the site's development.

FAQ

- **Why is this important?** Property values in Hudson have been rising rapidly, making it difficult for current residents to stay in the town and for others to afford to move into the community. This development will also help the Town of Hudson increase its percentage of affordable housing units required by the Commonwealth.
- **What is the definition of affordable housing?** Rental units targeted to households earning at or below 80 % of the Boston metropolitan area's median income (set by the U.S. Department of housing and Urban Development).
- **How many units will be on the property?** Approximately 40 units with a mix of 1-, 2-, and 3-bedroom units
- **What will the site look like?** The Committee discussed site design alternatives and recommends two smaller buildings, neither surpassing 2.5 stories. The Committee also developed design guidelines to help direct a developer with respect to building siting and scale, buffering, setbacks, landscaping, architectural design, and parking.
- **How will this impact the schools?** It is estimated that these units will generate approximately 15 new students.
- **How will this impact my property value?** Research has shown that affordable housing development does not negatively impact the property values, or sales price of nearby homes.
- **Where are the funds coming from to pay for this development?** The development of affordable housing at this location will require capital support from the State's Department of Housing and Community Development to allow rents to be set below market rates, so they are affordable to income-eligible households. Local Community Preservation Act funds which have been targeted for affordable housing will also be used to support the development of this project.

Next Steps

1. To maximize efficiency, an article has been submitted to be included on the November 16, 2020 Fall Town Meeting warrant to transfer the property to the Affordable Housing Trust.
2. The Affordable Housing Trust and the Town of Hudson Planning and Community Development will select a developer who specializes in developing and financing high-quality affordable housing projects. Prospective developers will be evaluated based on their experience developing and financing similar projects. The town will also be involved in vetting and choosing an appropriate property management company.
3. Once a developer has been selected, this project will need to go through a local permitting process with the Zoning Board of Appeals

RFP Scope of Work

- Re-Use Committee Design Guidelines
- At least 10% 3BR units
- Maximum 60% AMI
- Energy efficiency
- Long-term Management plan

The Hudson Municipal Affordable Housing Trust



Request for Proposals

Sale of land located at 62 Packard Street
Hudson, MA 01749

Due Date: March 31, 2021

Due Time: 12:00 PM EST



62 PACKARD STREET HOUSING

THE HUDSON MUNICIPAL AFFORDABLE HOUSING TRUST

APRIL 12, 2021

REQUEST FOR PROPOSALS



CONTACT

Jennifer Van Campen

ADDRESS

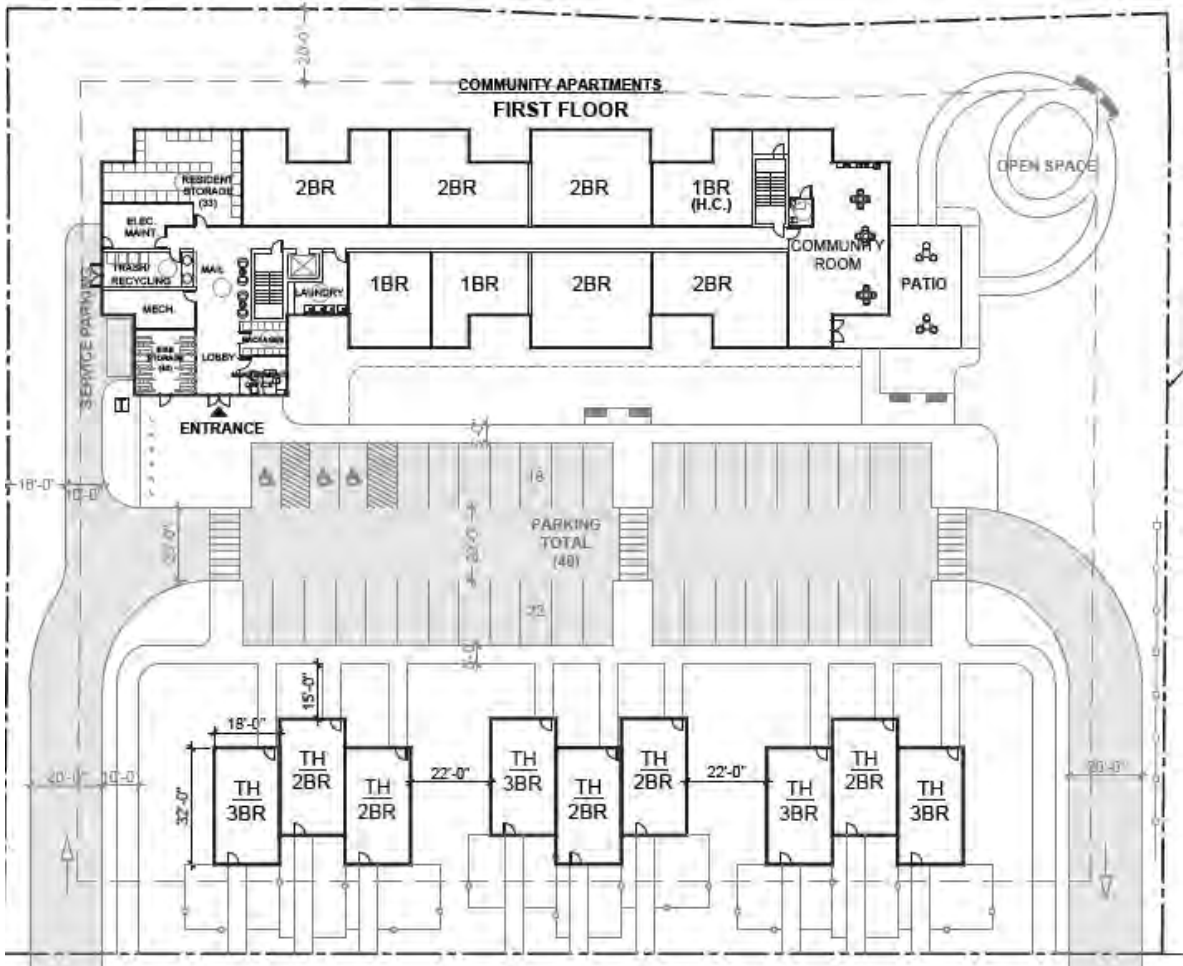
Metro West Collaborative Development
79-B Chapel Street | Newton, MA 02458

E: jvc@metrowestcd.org

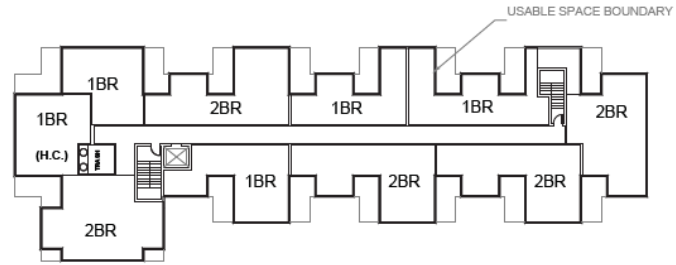
T: (617) 923-3505

WEBSITE

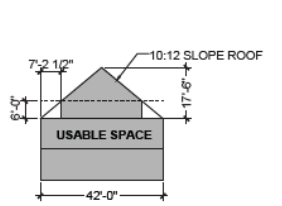
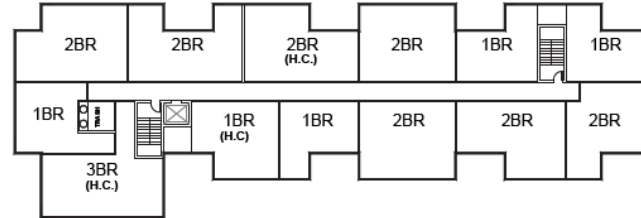
<https://metrowestcd.org/>



COMMUNITY APARTMENTS
THIRD FLOOR



COMMUNITY APARTMENTS
SECOND FLOOR



COMMUNITY APARTMENTS



TOWNHOUSES



Proposed Funding

- Tax Credits
- Loans

Contributions

- Land Donation
- Affordable Housing Trust Funds
- MassHousing grant



Meet the Developer Open Houses



DHCD DECISION



- DHCD Decisions Released 12/8/22 – Funding Award!



You are cordially invited to join the Baker-Polito Administration for a

Housing Roundtable Discussion & Celebration

Thursday, December 08, 2022 | 10:00 AM
UMass Lowell Haverhill Campus
2 Merrimack Street, Haverhill MA

Please join Governor Baker, Lt. Governor Polito, Secretary Kennealy, and Haverhill Mayor Fiorentini for a roundtable discussion on the state's housing achievements over the past eight years and future housing landscape, as well as a celebration of new affordable housing rental round awardees.

Invited guests include developers, housing advocates, state legislators, municipal officials, and local business and community leaders.

Please RSVP to Victoria.s.grimes2@mass.gov

Final Design and Program Features

- 40 Units – 13 1BR, 22 2BR, 5 3BR
- 56 Parking Spaces
- 70% Local Preference
- Affordability for 30%, 50%, and 60% AMI
- Sustainability
 - All electric utilities
 - Meets LEED for Homes v4 Silver Requirements
 - Apartment building meets Passive House Requirements



Ground Breaking – September 27, 2023



Construction Underway



Timeline

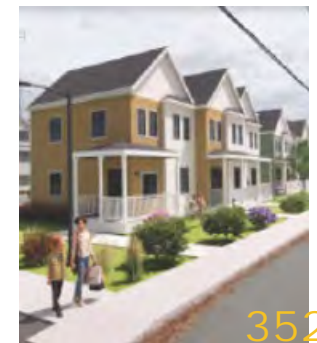
- May 2018 – Received MassHousing PHP Grant
- Apr 2020 – Formed Packard Street Reuse Committee
- April 2021 – MWCD selected as developer
- Dec 2021 – Comprehensive Permit issued
- Jan 2022 - Submitted First Funding Application to EOHLC
- Sept 2022 – Submitted Funding Application to EOHLC Mini-Round
- Dec 2022 – Approved for EOHLC Funding
- August 2023 – Closing (Property Transfer)
- September 2023 – Construction Begins
- Jan 2025 – Projected Construction Complete
- Jul 2025 – Projected Full Occupancy





Factors in the Project's Success

- CPA funds pre-approved for Trust to spend on affordable housing
- Motivated Affordable Housing Trust with money in the bank
- MassHousing grants providing:
 - Consultant for Feasibility studies and Consensus building
 - Funding for Predevelopment Costs
- Vacant Town property
- Supportive Neighborhood, Select Board and Town Meeting
- Close partnership between Trust, Town staff, and Developer
- Aggressive schedule and early funding





COMMUNITY APARTMENTS



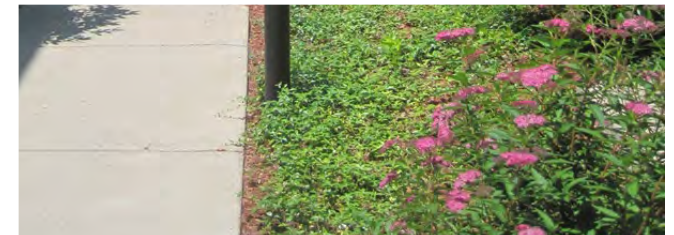
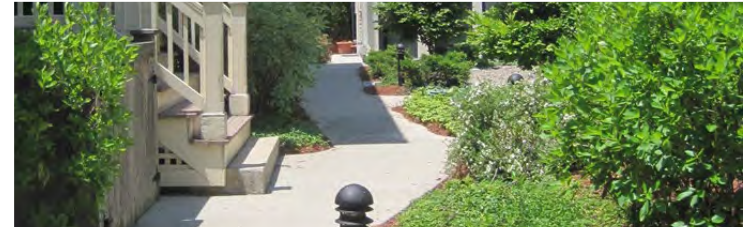
TOWNHOUSES



**City of Cambridge
Community Development Department**

Affordable Housing Overlay

Massachusetts Housing Partnership
June 2024



Columbia Court Apartments: 100% affordable development which involved a combination of new construction and historic preservation

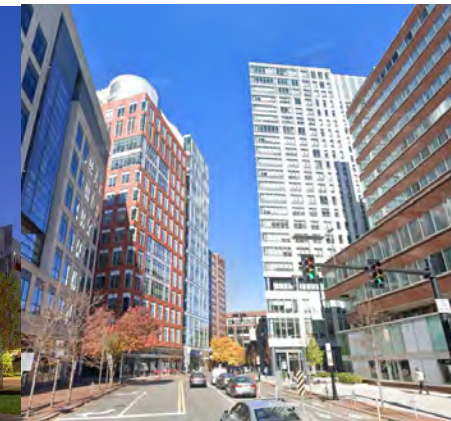


Cambridge Context

Demographics

Built Context

- Home of MIT, Harvard, & Lesley University
- 5 MBTA Red-Line Stations
- Nodes & Clusters style development
- Variety of housing types and scales
- Big commercial/life science tax base



- Approximately 15% subject to long-term or permanent, deed-restricted affordability

- Condo - \$898,000
- Single Family - \$1,925,000
- Two Family - \$1,630,000
- Three Family - \$2,075,000

- 1 Bedroom - \$2,688
- 2 Bedroom - \$3,350
- 3 Bedroom - \$3,363

Top Tier Needs

- Affordable Housing and Homelessness
- Financial Security
- Mental Health: Behavioral Health and Substance Abuse

Middle Tier Needs

- Food
- Civic Engagement and Social Capital
- Education
- Employment

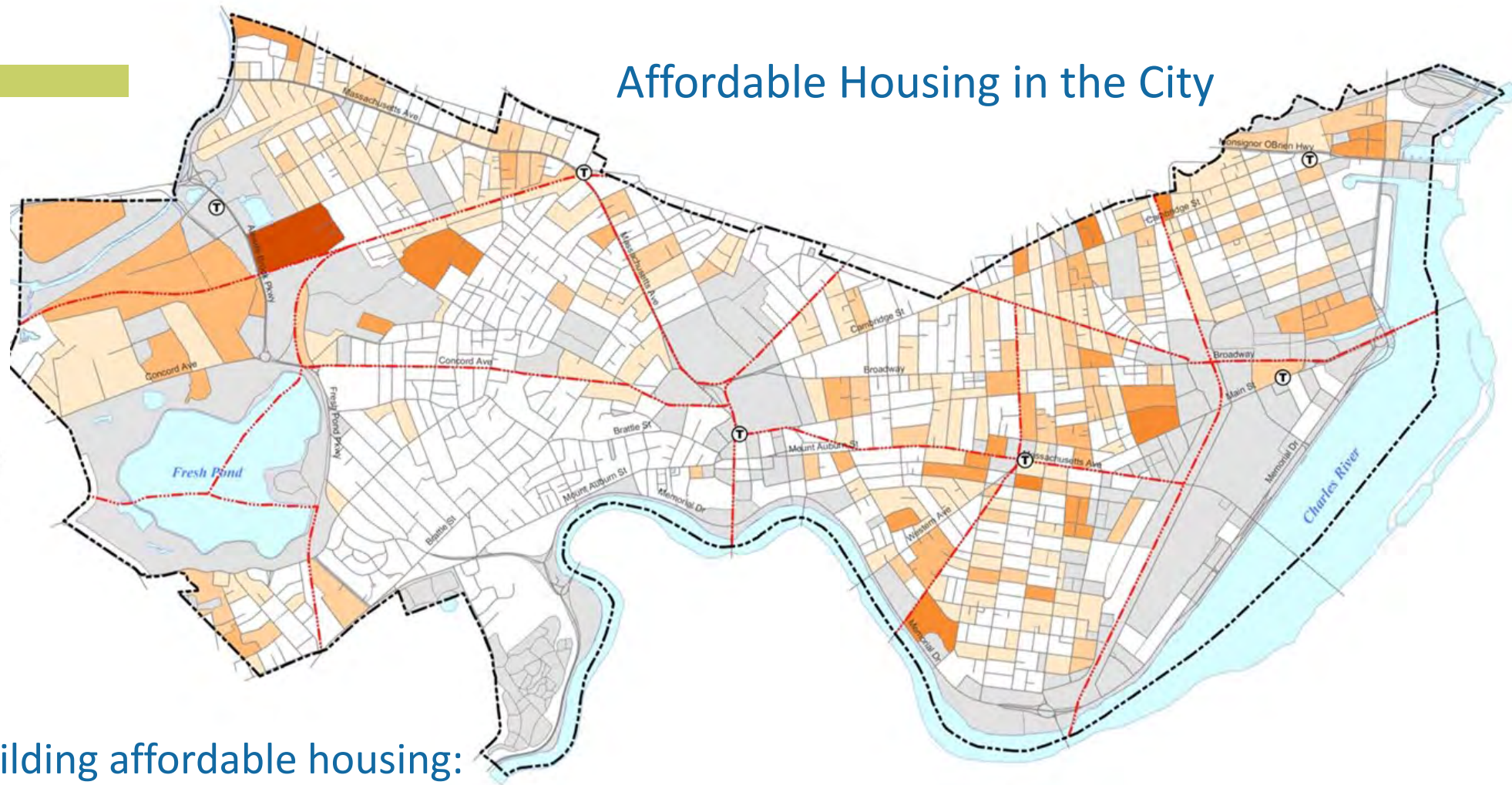
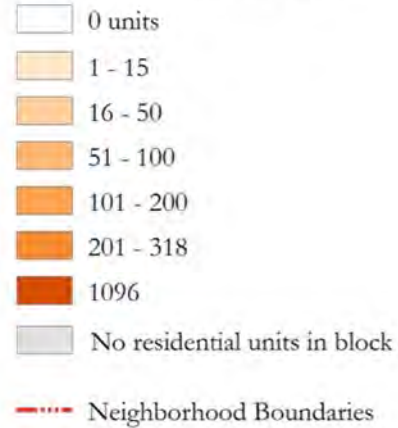
Lower Tier Needs

- Safety
- Transportation
- Arts, Culture, and Recreation
- Health
- Built and Natural Environment

Cambridge, MA Needs Assessment Final Report (2017)


Affordable Housing in the City

Number of Affordable Units



Challenges to building affordable housing:

- High land costs and competition from market-rate developers
- Appeal of discretionary approvals can add significant cost, long delays, and significant risk to affordable housing developers.
- More difficult to build affordable housing in some areas of the city given zoning limitations

- 
- Has contributed to the creation of over 1,100 permanently affordable rental and ownership units
 - State statute that allows affordable housing development to obtain zoning relief through a “comprehensive permit”
 - Can be appealed

 - 9-member Board consisting of housing finance, policy, development, and planning experts.
 - Chaired by City Manager
 - Administered over \$250 million to date
 - Funding sources include Community Preservation Act (CPA) funds; Incentive Zoning contributions; City tax dollars from a % of building permit fees
 - Can fund site acquisition, pre-development, construction and permanent financing, new construction, preservation, and assistance to homebuyers.



AHO Background

Planning Rationale - Affordable Housing Goals & Strategies

- January 2015 – City Council policy order regarding feasibility of the City committing to creating 1,000 new affordable units by 2020
- Actions & strategies identified by CDD in 2015 to advance this goal include:

Action / Strategy	Status
Maintain maximum commitment of CPA funds to affordable housing	Ongoing
Adopt recommended changes to Incentive Zoning Ordinance	Adopted 2020
Identify new City funding for affordable housing	City funds included in budget beginning FY2017; have increased annually since
Adopt recommended changes to Inclusionary Housing provisions	Adopted 2017
Create new zoning standards or an overlay for affordable housing development which would allow additional development density, reduced parking and other relaxed dimensional standards to affordable housing developers	AHO
Create streamlined process for the permitting of new affordable housing developments to allow predictable as-of-right permitting for affordable housing	AHO

Goals of Affordable Housing Overlay



Trolley Square: new construction of 40 affordable units in mixed-use development on former City-owned property; created prior to AHO

- Help affordable housing providers have more success in purchasing sites to create new affordable housing;
- Foster equitable distribution of affordable housing citywide by expanding the viability of affordable housing in areas where there are fewer affordable units;
- Create opportunities in all neighborhoods for residents of all incomes;
- Make it easier to permit 100% affordable housing developments so that affordable housing developers can build needed housing more quickly; and
- Help reduce costs of building new affordable housing to accomplish more City with affordable housing funds.

Zoning Process

Discussed in City Council Housing Committee as early as 2015

Hundreds of community meetings/open houses/focus group discussions leading to drafting of original AHO.

2019

- 5-4 City Council vote (needed 6 to pass)

2020

- Adopted on 7-2 City Council vote

2023

- City Council passes zoning language to update the AHO
- Goal to improve the competitiveness of the original AHO because of additional citywide zoning changes since 2020
 - E.g., elimination of minimum off-street parking requirements citywide

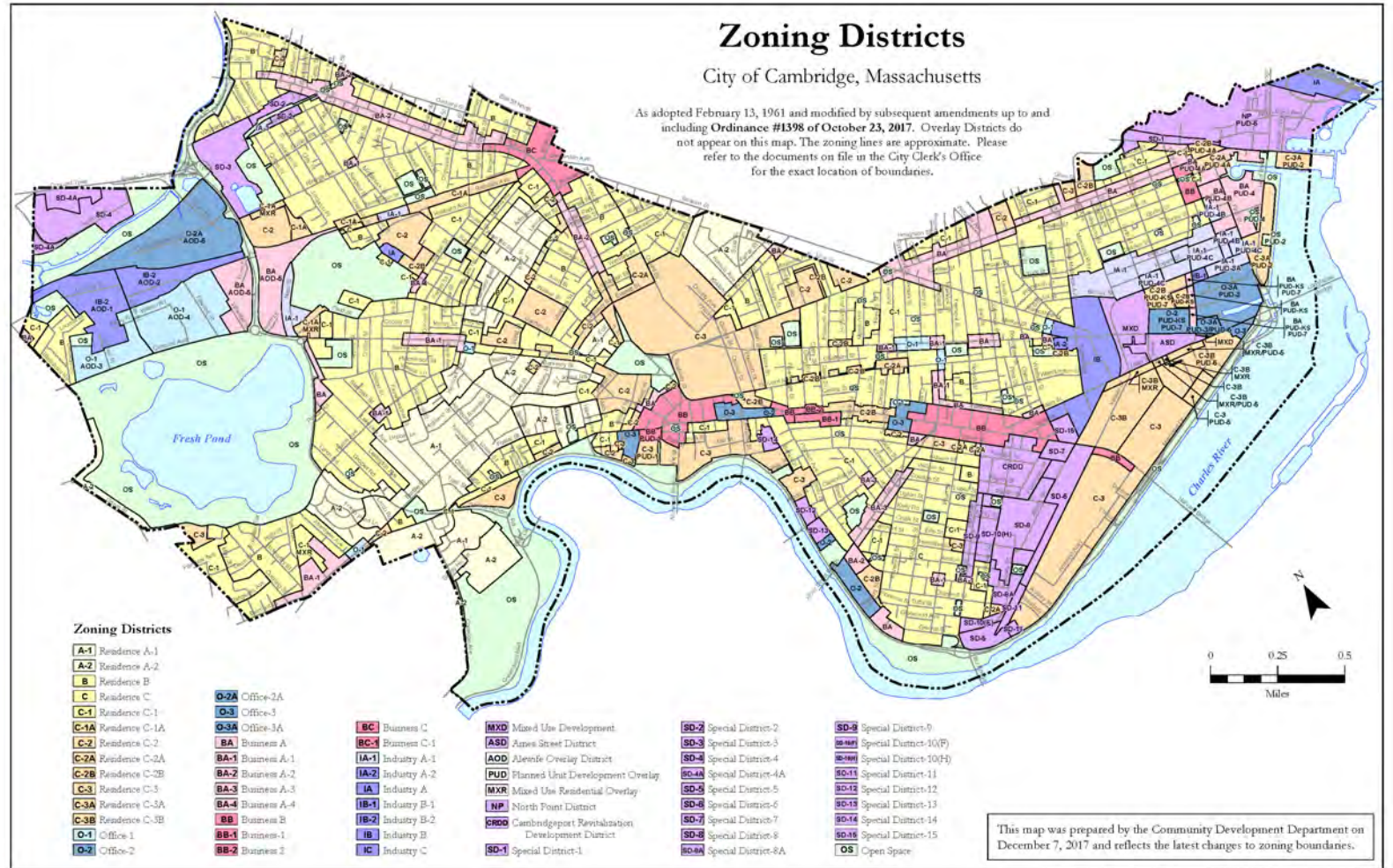




AHO Zoning Overview

Our Current Zoning

- Cambridge's zoning is a Euclidean/Traditional-based zoning system
- Some districts more restrictive than others
- Most districts allow multifamily housing; some only allow single-family or two-family homes
- Many existing buildings don't conform to current standards (e.g. setbacks, parking)
- Special permit review processes and variances are typical





Temple Place: the comprehensive permit for this 40-unit affordable development was appealed, delaying the project for almost 3 years, and forcing a re-design of the building which resulted in the reduction of family-size units and the loss of 2 units

Affordable Housing Overlay Overall Approach

The intent of an Affordable Housing Overlay is to create clear and predictable requirements for affordable housing projects as an alternative to the comprehensive permit (40B) process.

- Less restrictive standards to enable 100%-affordable housing projects to be competitive with market housing
- More predictable review and permitting process
- Standards applied citywide to enable affordable housing in areas where it has not been created in the past



Affordable Housing Zoning Sections

1. Purpose and Intent
2. Applicability
- 3. Standards for Eligibility, Rent, and Initial Sales Price**
- 4. Use**
- 5. Development Standards**
- 6. Parking and Bicycle Parking**
- 7. Building and Site Design Standards**
- 8. Advisory Design Consultation Procedure**
9. Implementation
10. Enforcement



Putnam Green Apartments: 40-unit affordable development approved by a special permit by the Planning Board

Household Size	80% AMI	100% AMI
1 person	\$67,400	\$83,300
2 persons	\$77,000	\$95,200
3 persons	\$86,650	\$107,100
4 persons	\$96,250	\$119,000

3. Standards for Eligibility, Rent, and Initial Sale Price

- **All units** rented or sold to income-eligible households at affordable amounts
- Permanent affordability by covenant
- Rental units:
 - At least 80% of units affordable to households earning up to 80% of Area Median Income (AMI)
 - Rest may be affordable to households earning up to up to 100% of AMI
- Homeownership units:
 - At least 50% of units affordable to households earning up to up to 80% of AMI
 - Rest may be affordable to households earning up to up to 100% of AMI

4. Use

- Single-family, two-family, townhouse, or multifamily allowed as-of-right
- Active non-residential use allowed on ground floor if permitted in base zoning district



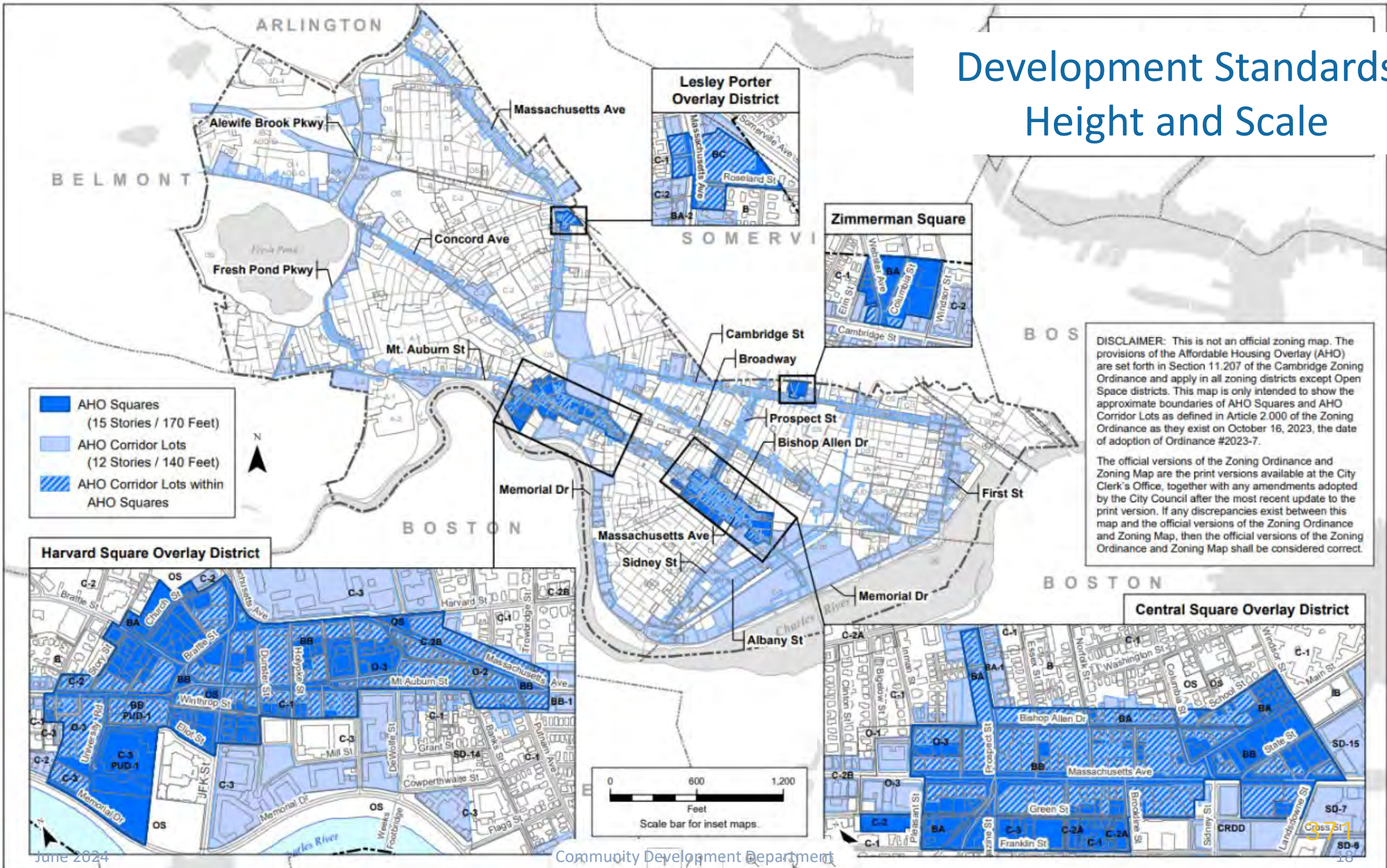
The conversion of a historic building on Bigelow Street into 10 studio and 1-bedroom affordable apartments was approved via a comprehensive permit

Height and Scale – Affordable Housing Overlay

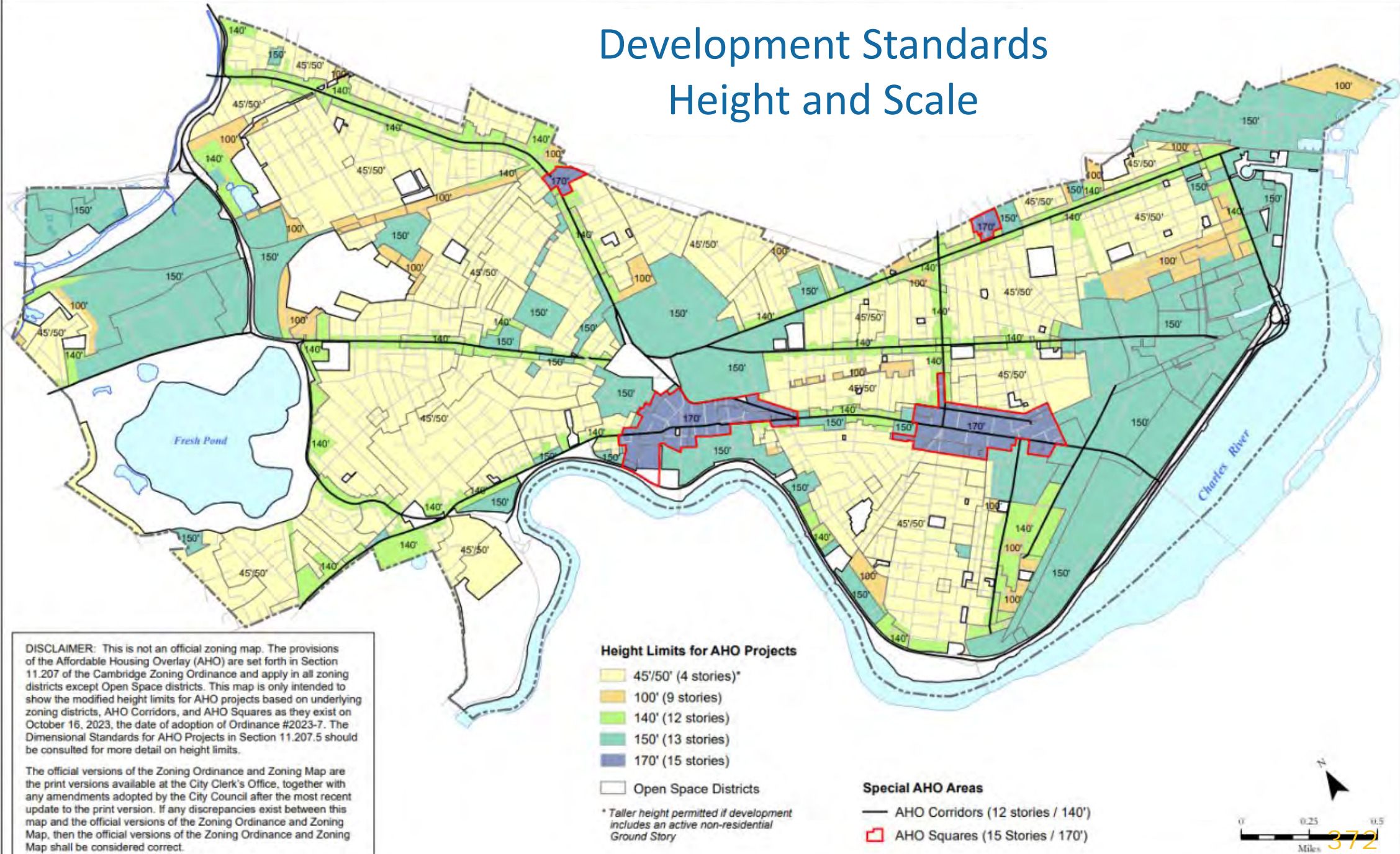
If the district allows:	100% Affordable Housing can be up to:	Maximum FAR: 2.00
➤ 40 feet or less	➤ 4 stories and 45 feet max. / 50 feet with active ground floor	
➤ 45' – 65' in height	➤ 9 stories and 100 feet max.	
➤ More than 50 feet	➤ 13 stories and 150 feet max.	



Development Standards Height and Scale



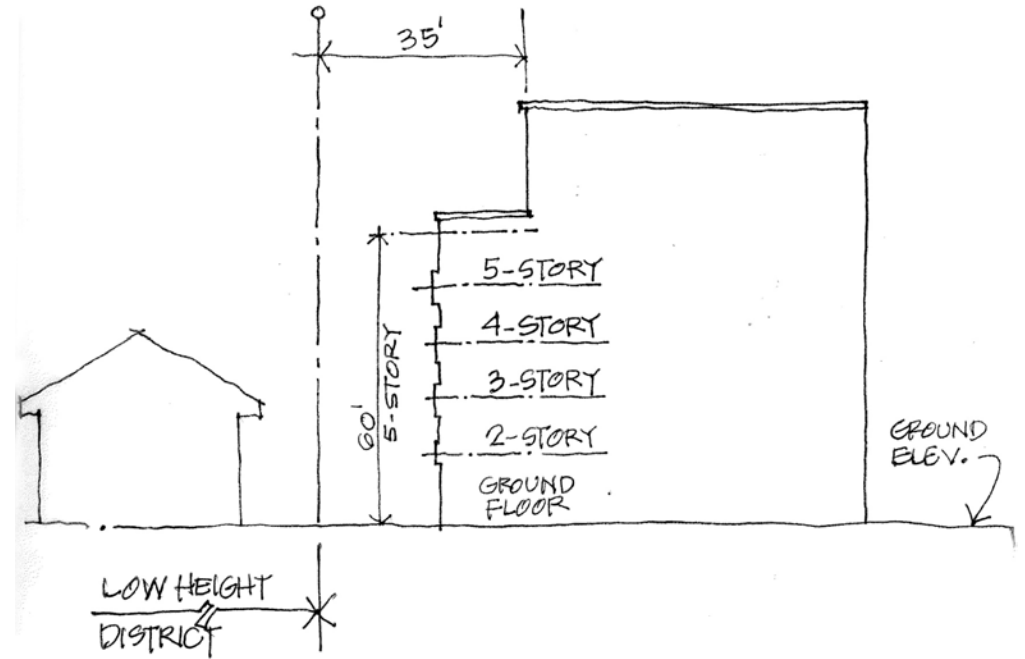
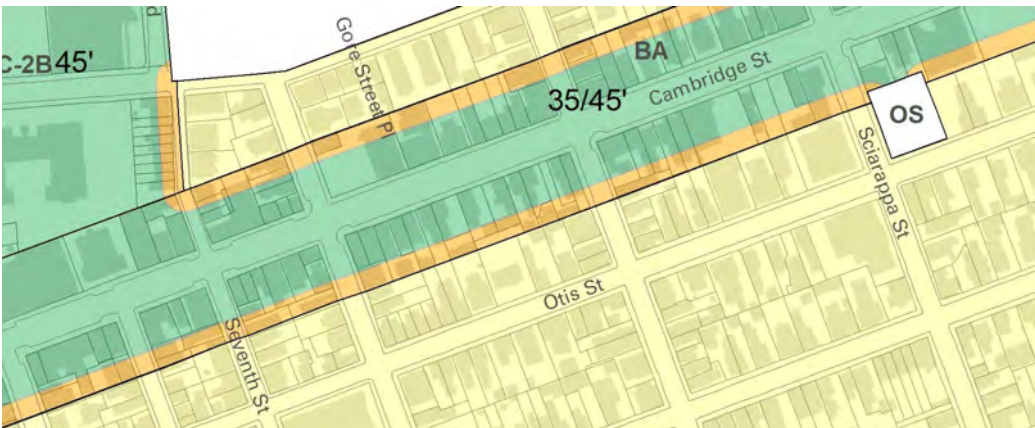
Development Standards Height and Scale



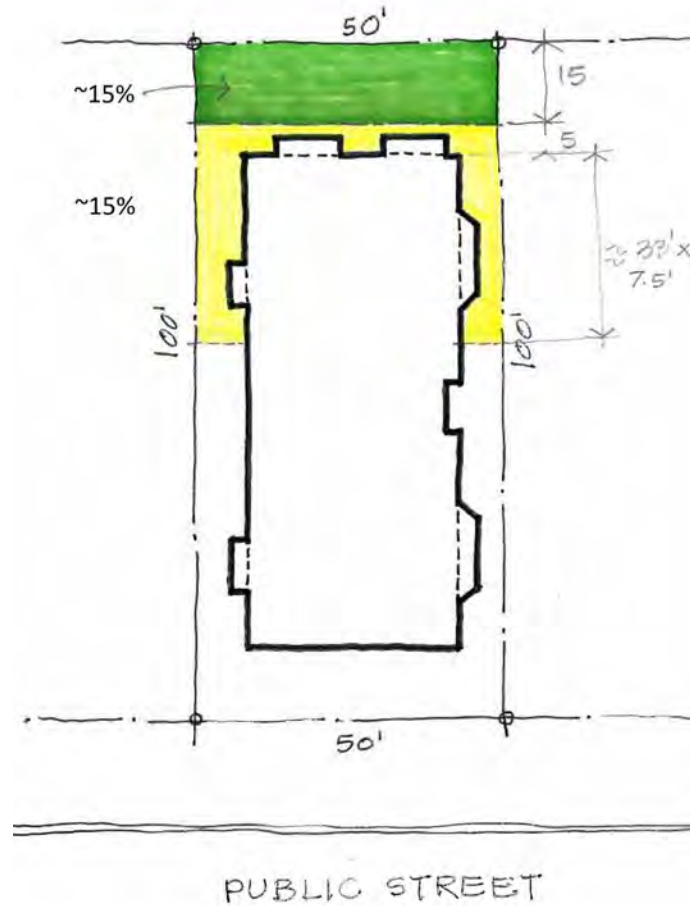
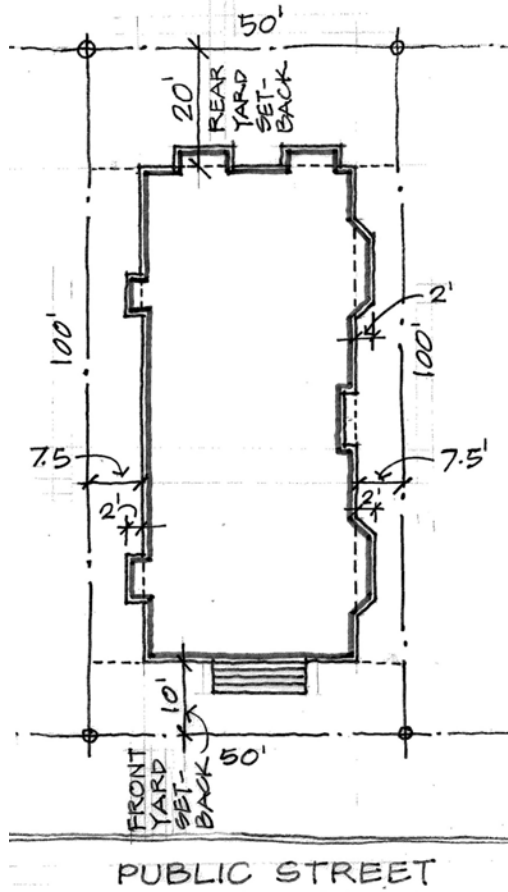
Development Standards

Transition Buffers

- Step-down where taller height districts abut a residential use
- 13 → 5 stories and 9 → 4 stories within 35' of an abutting district line
- Creates a “sky plane” – closer to the building, the top stories become less visible



Development Standards Setbacks and Open Space



Yard Setbacks

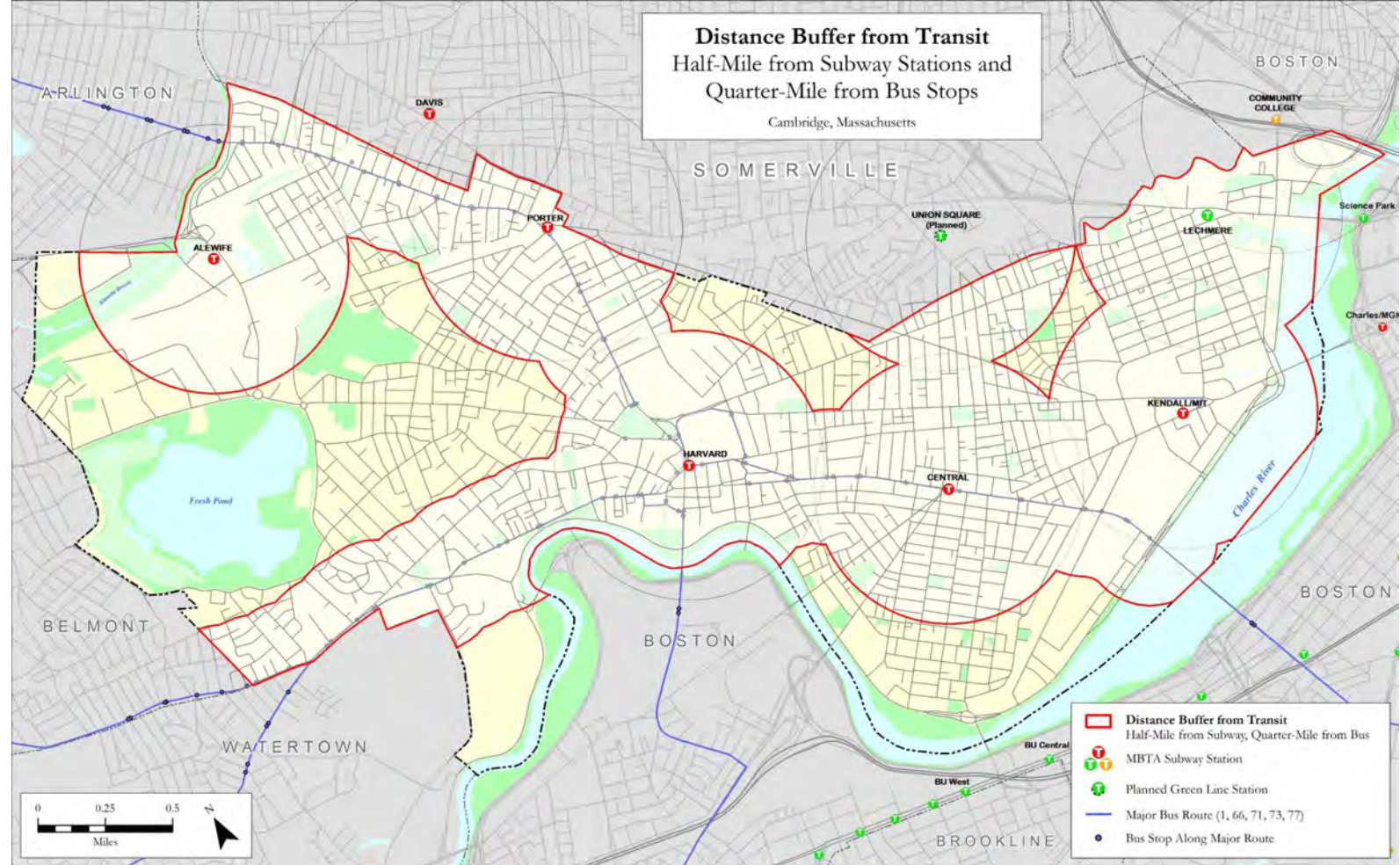
- Front Yard: None
- Side Yard: None
- Rear Yard: 15'

Open Space

- Min. 30% private open space (or underlying district, if less)
- Reduction to 15% allowed for:
 - Providing surface parking
 - Preserving historic building

6. Parking

- No minimum required
- Transportation Demand Management (TDM) if providing less than 0.4 space/DU – transit and/or Bluebikes subsidy
- Off-site parking within 1,000 feet
- Flexibility for tandem parking, shared driveways, layout/location
- Bicycle parking provided, flexibility in location
 - Reduction for Bluebikes
 - Waiver for existing buildings



Parking utilization survey for affordable housing

Properties	24	
Units	1,076	
Spaces provided	623	0.58 space/unit
Cars Parked	425	0.39 car/unit

375



Main and Cherry Condos: 10 affordable units approved by comprehensive permit

7. Building and Site Design Standards

- Site design
 - Front yards, pedestrian entrances
 - Breaking of long building footprints
- Building façades
 - Transparency (20-30% windows)
 - Surface relief
 - Mandatory façade recesses (15x15) for longer facades
- Ground floors
 - Grade level or above
 - Parking screened
 - Limit on “blank walls”
 - Additional height, depth, transparency for active uses
 - Active uses required in Business Districts with existing retail on site and abutting site

Mechanicals, Refuse, Loading

- Setbacks
- Screening
- Noise compliance

Incentive for Preserving Existing Buildings

Current zoning complicates reuse in various ways:	Affordable Housing Overlay can provide flexibility:
Adding to the interior could require variance for added density (FAR, dwelling units)	Form-based approach would allow greater density inside the existing envelope
Additions and exterior alterations to a non-conforming building could require special permit or variance	Allow additions and alterations as-of-right within form-based limitations
Conversion of non-residential building creates setback, open space issues even if structure not changed	Existing setbacks and open space allowed to be maintained, with flexibility for minor alterations
Meeting parking requirements can require significant site alterations	Parking waived when existing building is reused

Additional flexibility means:

- Economics can make reuse preferable where feasible
- Options to develop while preserving significant buildings

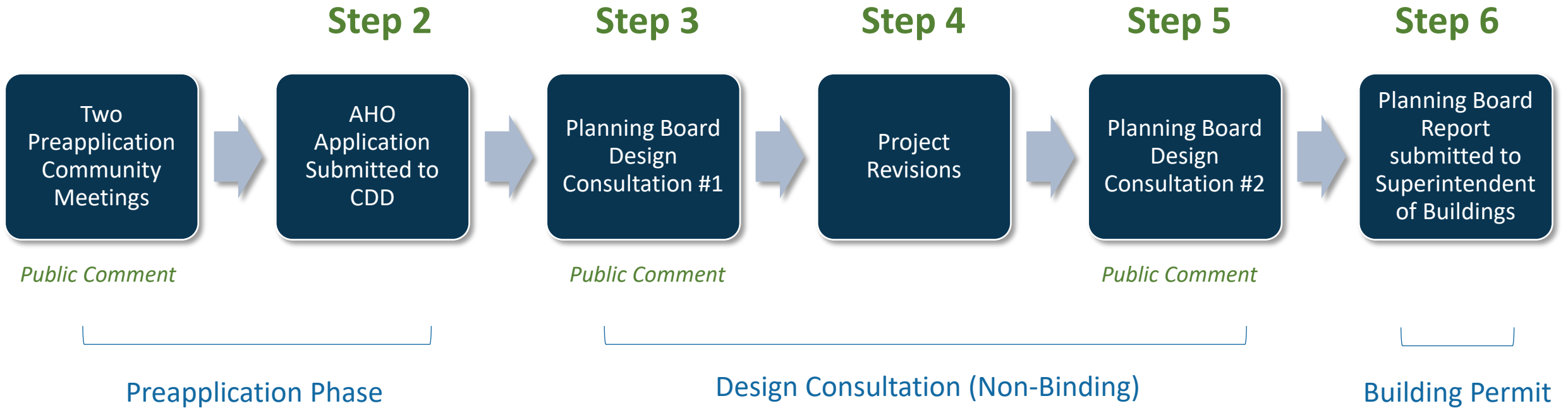


Environmental Performance Standards

- Green Building Requirements apply
- Climate Resilience Requirements apply (Flood Resilience standards, Green Factor standards)
- Lighting shielded
- Other environmental laws/ordinances apply



Rendering of Concord Highlands Apartments, a 98-unit affordable development approved by comprehensive permit and currently under construction



AHO Design Guidelines

- Additional nuances for the design and development of AHO projects detailed in a supplemental design guidelines document
- Guidelines used as a reference tool for Applicants and Planning Board during Advisory Design Consultation process.
- Includes elements such as open space, circulation, parking, utilities and services, outdoor lighting, public art, massing, façades, architectural details, materials, color, building interiors and sustainable design

3. ARCHITECTURAL DETAILS, MATERIALS, COLOR, AND FINISHES

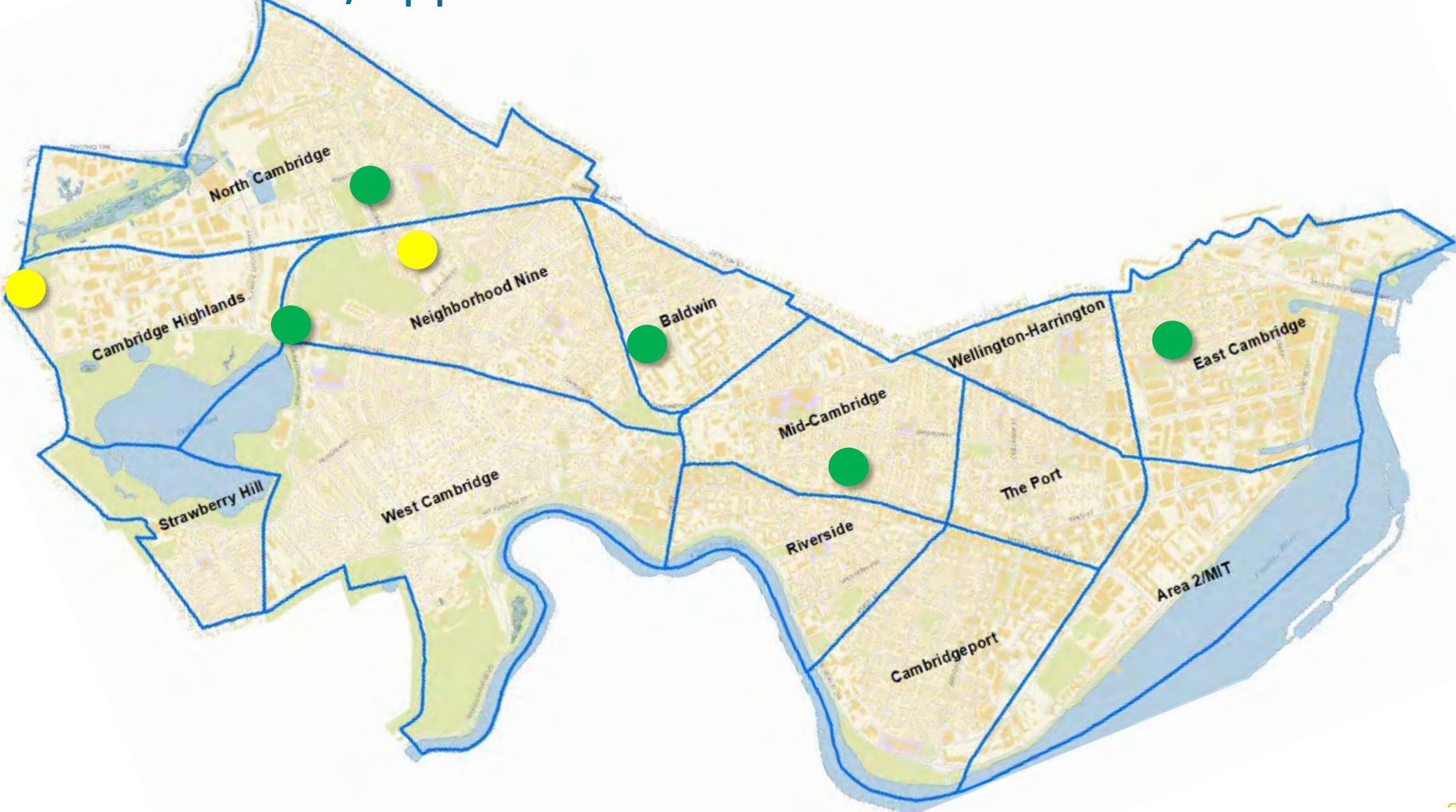
OBJECTIVE	GUIDELINES
<p>Use materials that are warm, inviting, and compatible with surrounding existing buildings and the neighborhood context. Develop building facades of high-quality, durable materials and with colors, finishes, and textures appropriate to building contexts.</p>	<p>3.1 While it is not required that materials match those of adjacent buildings, select their general color and scale in response to the neighborhood character.</p> <p>3.2 Use high-quality and durable construction materials with proven records of long life-cycle and low environmental impacts.</p>
<p style="color: #c00000; font-size: small;">MATERIALS, COLORS, AND DETAILS - RELATING TO NEIGHBORHOOD BUILDINGS</p> 	
<p>36 28 July 2020</p>	<p>DESIGN GUIDELINES - AFFORDABLE HOUSING OVERLAY</p>

<p>3.3 Natural and durable materials such as brick, concrete masonry, and stone are preferred. Other optional materials include pre-manufactured panels of cementitious, concrete, or composite materials.</p> <p>3.4 Use materials with colors appropriate to the immediate context and that are commonly used in the area. Avoid the use of garish colors that are not relevant to the architectural vocabulary found in the neighborhood context.</p>	<p>3.5 Avoid reflective facade materials.</p> <p>3.6 Glass should be transparent, untinted, and have low reflectivity.</p> <p>3.7 For residential units, strive for divided light or multiple pane windows. Avoid plate glass and single light windows.</p> <p>3.8 Consider vegetated facade systems.</p>
<p style="color: #c00000; font-size: small;">MATERIALS, COLORS, AND DETAILS - RELATING TO NEIGHBORHOOD BUILDINGS</p> 	
<p>BUILDING DESIGN</p>	<p>37</p>



Progress to Date

What's Been Built/Approved?



What's Been Built/Approved?

- 521 total units
- New construction; adaptive reuse; renovation/additions

- 205 total units



Lessons Learned

All About the 100% Affordable Housing Overlay (AHO)

What is the AHO?
The AHO, Section 11.207 of the Cambridge Zoning Ordinance, was adopted by the City Council in 2020. It creates a special set of rules to make it easier to create new housing where all of the homes are permanently affordable.

What development is allowed under the AHO?
The homes can be either for-sale or rental housing, but all of the homes must meet minimum affordability requirements to qualify as an AHO Project. If they meet those requirements, the buildings can be larger than development that would otherwise be allowed by zoning. For example, buildings could be one or two stories taller than other buildings allowed in that district. Parking buildings allowed in that district. Other requirements, such as setbacks and open space, depend on the zoning district.

Who can build an AHO development?
While most 100% affordable buildings are built by non-profits, any developer can submit an AHO proposal, as long as it meets the affordability and other zoning requirements. All units must be made affordable through a permanent deed restriction that would apply to the building's developer and future owners.

What does "As-of-Right" mean?
"As-of-Right" means that if a proposal meets all of the zoning requirements, it can get a building permit without needing a special permit or variance from the Planning Board or Board of Zoning Appeal. An AHO Project can be built as-of-right, but must go through an advisory design review process where the public can make comments (see next page).

Where Can I Learn More?
To read more about the Affordable Housing Overlay, visit the City of Cambridge AHO webpage at: <https://www.cambridgema.gov/AHO>

The Affordable Housing Overlay (AHO) Process

Step 1: Community Outreach
Developer must hold at least two community meetings in the area of the new development. The first meeting is early in the process to talk with neighbors about the project, the context, and other issues that will affect the proposal. A second meeting will be held to describe the proposal to community members, answer questions, and get direct feedback outside the meetings. The developer will provide an e-mail/telephone point of contact for the project. The developer will get notices of these community meetings. The City posts notices on the City's web page (see below). The developer is encouraged to reach out to community organizations and neighbors.

Step 2: Planning Board Design Review
The developer sends a set of project plans and materials to the City to be reviewed by the Planning Board. The Planning Board will hold two advisory design review meetings on the proposal. The developer presents the design and materials to the public and the Planning Board. The developer responds to the public and the Planning Board and presents any design changes. The Planning Board makes comments and recommendations but does not approve or deny the proposal. The final report will be sent to the Inspectional Engineering Department and the Cambridge Affordable Housing Trust.

Step 3: Building Permit Application
After the Planning Board makes comments and recommendations, the developer can apply for a building permit, which must meet the zoning requirements as well as building code and other requirements. The Cambridge Affordable Housing Trust is kept apprised of developments proposed under the AHO. The Trust is apprised of developments proposed under the AHO from the Planning Board. For information, visit the City's AHO webpage at <https://www.cambridgema.gov/AHO>.

GET INVOLVED:
Attend the meetings to learn more about the proposal and share comments, or reach out to the affordable housing developer directly.

GET INVOLVED:
Send written comments to the Planning Board in advance of the meeting, or in real time during the public comment portion of the meeting.



Thank You

Affirmatively Furthering Fair Housing in Acton



MHP Housing Institute June 13, 2024
Kristen Guichard, AICP

Instituting an internal process to affirmatively further fair housing

- Staff initiated
- Support from RHSO
- Relatively small effort to start

Fair Housing Review



Klein Hornig LLP

1. Consult with civil rights attorney to estimate number of reviews and extent of potential bylaws
2. Advocate for increase in departmental operating budget for professional services each year
3. Rely on existing community goals (HPP, Comprehensive Community Plans, Select Board goals etc.)

Review Process for Citizens Petitions

(Town Meeting form of Government)

Non-Binding

- Conference Call
- Internal Memo

Binding

- Conference Call
- Fast turn around required
- Review and Formal Memo prior to Planning Board Public Hearing

Review Process for Larger Re-zoning Efforts

Initial Review

Review project scope with the civil rights attorney to determine when check-ins are most appropriate.

Mid Project Check-in

Email or phone call for a mid-project check-in to discuss any issues you may have identified and need reviewed.

Mid Project Review

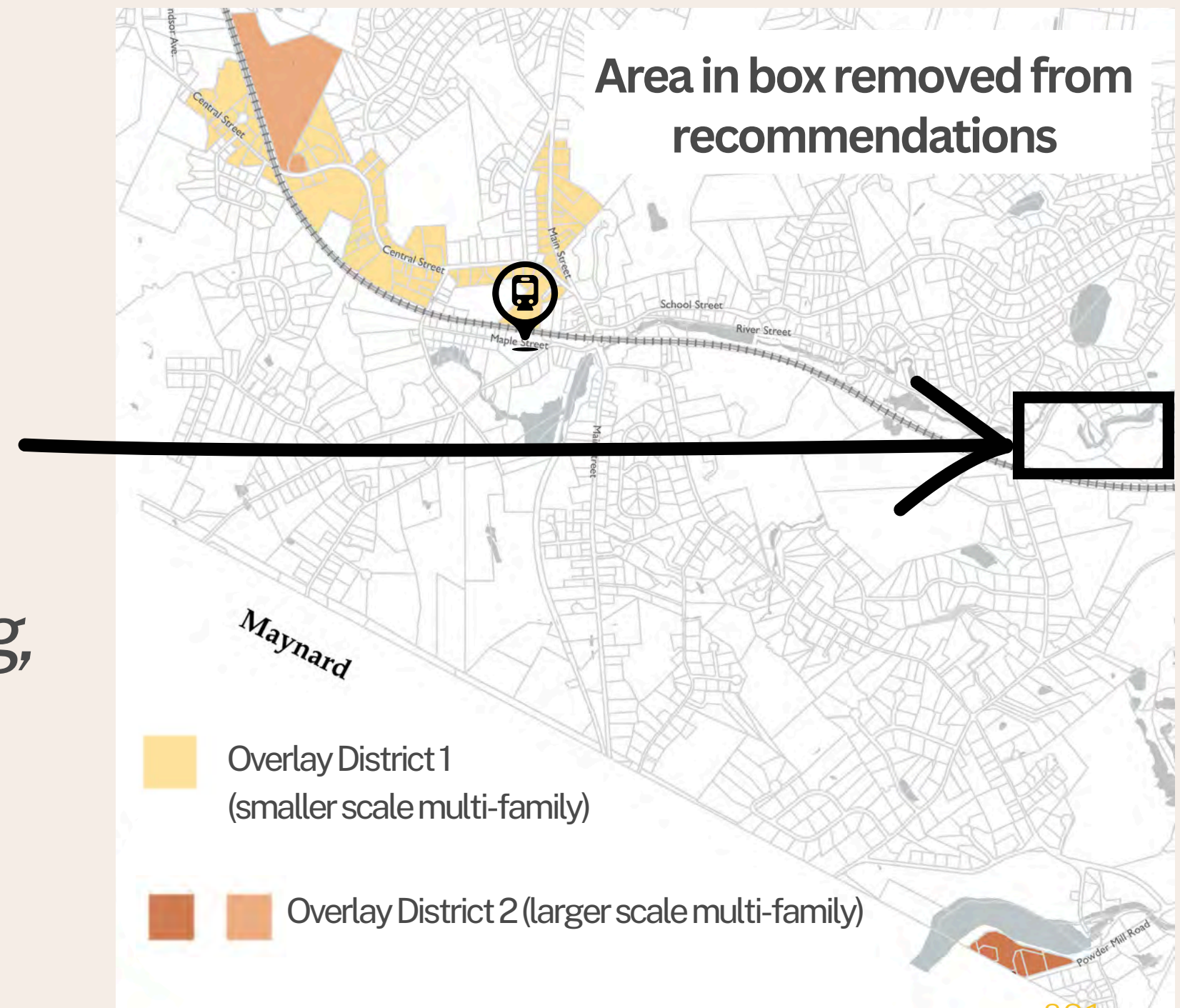
As community feedback and recommendations start to emerge, send a request for a mid-project review prior to releasing recommendations to the public to identify any issues.

Final Review and Formal Memo

Send final recommendations for a formal review and memo for Zoning Public Hearing.

Example of how review impacted recommended locations for MBTA Zoning

*“However, Acton may also be vulnerable to the perception that it is proposing to site its densest multifamily housing in areas that are **disproportionately affected** by environmental nuisances (e.g., the W.R. Grace superfund site) or that already contained or were slated to contain the town’s existing pockets of affordable housing, **thereby failing to foster** socioeconomic integration in other neighborhoods.”*



Final Review and Findings

*“It concludes that the SAV Plan accords with Acton’s goal of **supporting diversity and inclusion** through housing integration.*

*Specifically, our analysis finds that the SAV Plan **does not have a disparate impact** on protected classes, does promote integration and combat segregation of protected classes, and does increase access to opportunity areas.”*

Key Takeaways & Considerations

- Strengthens public awareness about fair housing
- Checking in with the civil rights attorney at certain intervals is essential
- Make sure you evaluate your anticipated budget each year depending on your yearly work plan
- Public Engagement is essential



Kristen Guichard, AICP
kguichard@actonma.gov

June 13, 2024

Breakout Session: Accessory Dwelling Units: Best Practices



Amy Dain
Dain Research



James Fuccione
MA Healthy Aging



Christopher Lee
Backyard ADUs



Elliot Schmiedt
MHP



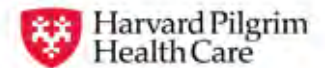


MHP 2024 Housing Institute

James Fuccione, MHAC Executive Director

June 2024

The work of the Massachusetts Healthy Aging Collaborative is supported in part by:

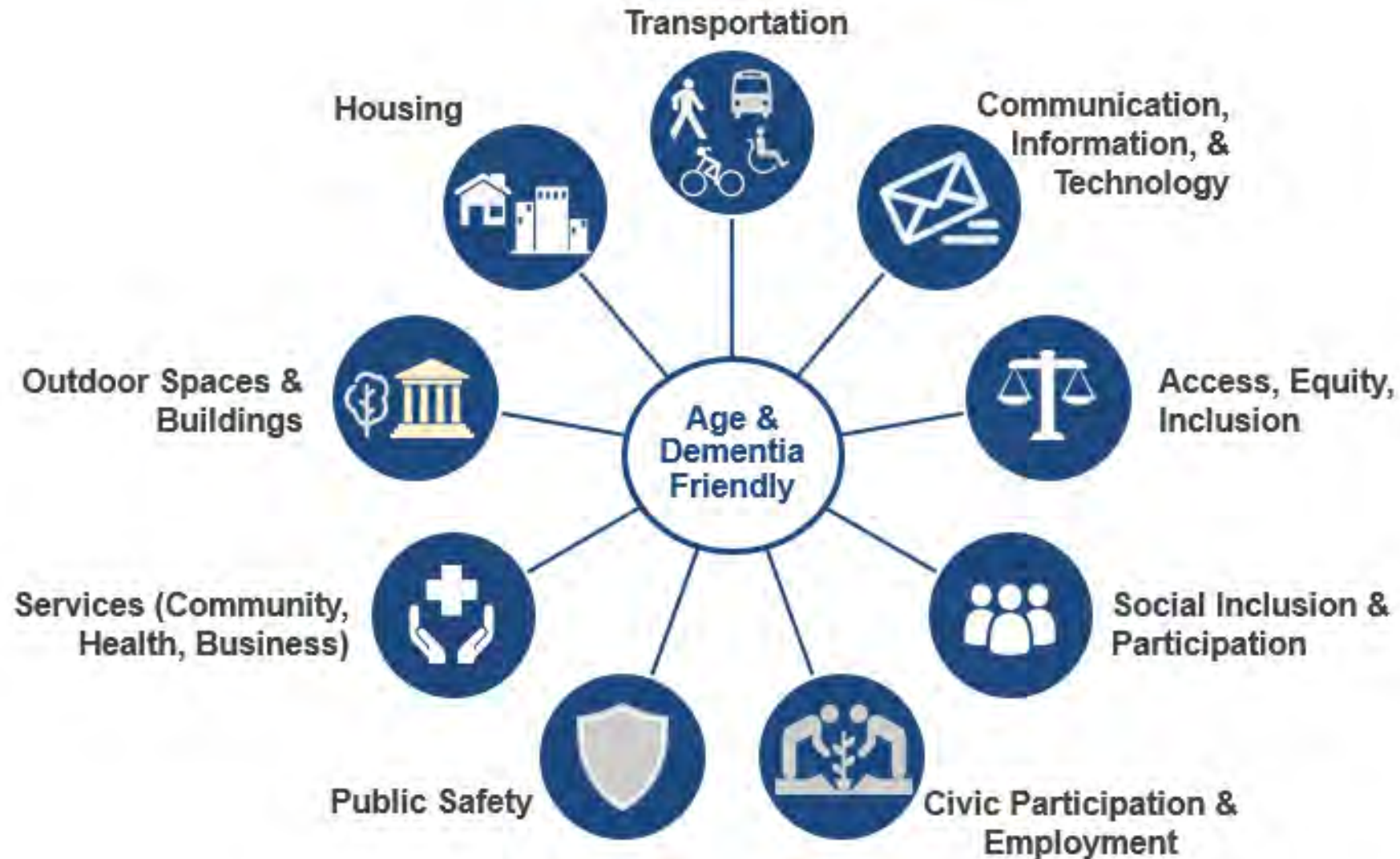




World Health
Organization

AARP®

- ✓ Age-friendly environments foster health and well-being and the participation of people as they age. **They are accessible, equitable, inclusive, safe and secure, and supportive.**
- ✓ Without age-friendly environments, health for all cannot be achieved.
- ✓ Creating barrier-free and affordable housing, accessible public spaces, and transportation enable people to stay independent and participate in community life.
- ✓ **Older people play a crucial role in their communities** – they engage in paid or volunteering work, transmit experience and knowledge, and help their families with caring responsibilities.
- ✓ ...These contributions can only be ensured if societies foster their health and participation.





The screenshot shows the top portion of a web page. At the top left is the Mass.gov logo. To its right is a search bar with the text "Search Mass.gov" and a magnifying glass icon. Below the search bar is a breadcrumb trail: "Home > Continuing Education > Councils on Aging & Senior Centers > Alzheimer's Disease and Related Dementias". Underneath is the text "OFFERED BY Executive Office of Elder Affairs". The main content area has a dark blue background on the left with the word "HANDBOOK" in white, followed by the title "Massachusetts Age- and Dementia Friendly Integration Toolkit" in large white font. Below the title is the subtitle "Resources for integrating age- and dementia friendly activities in your community." To the right of the text is a photograph of a city street with multi-story buildings. A vertical "Feedback" button is located on the right edge of the image area.

View resources by focus area

Directs you to guidance on integrating age- and dementia friendly work in your community.

TABLE OF CONTENTS

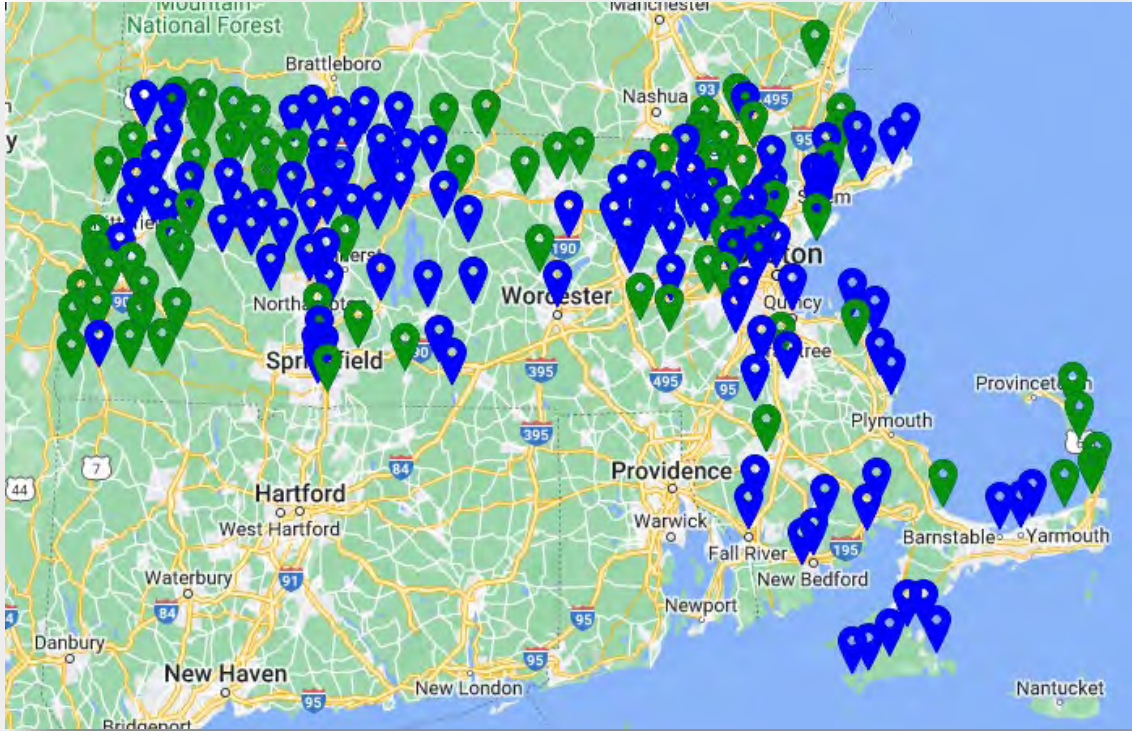
- ✓ [1. Access, Equity, and Cultural Inclusion](#)
- ✓ [2. Outdoor Spaces and Buildings](#)
- ✓ [3. Housing](#)
- ✓ [4. Social Inclusion and Participation](#)
- ✓ [5. Transportation](#)
- ✓ [6. Civic Participation and Employment](#)
- ✓ [7. Communication and Technology](#)
- ✓ [8. Services \(Business, Health and Community\)](#)
- ✓ [9. Public Safety](#)

Housing

Housing policy & planning

- (AF)* [AARP – Housing That Works for People of All Ages](#)
- (AF) [AARP - Roadmap to Livability: Housing Workbook \(PDF\)](#)
- (AF) [AARP - Housing - Best Practices & Examples](#)
- (AF) [AARP - Housing Archive](#)
- (AF) [AARP – 6 Creative Housing Options](#)
- (AF) [Salem: Age-Friendly Action Plan \(For Housing Page 9-12\)](#)
- (AF) [Rhode Island: Building an Age-Friendly Community \(For Housing Page 18-21\)](#)
- (AF) [AARP - The ABCs of Accessory Dwelling Units](#)
- (AF) [AARP - Make Room for Making Room](#)

Age and Dementia Friendly Communities



Statewide Activity

230+ communities working to become more age- and dementia friendly

60% of engaged communities are both AF/DF

150+ communities covered by age-friendly regions

Statewide commitment: “ReiMAGine Aging”



AGE & DEMENTIA FRIENDLY CAPE ANN
Gloucester • Rockport • Essex • Manchester By-The-Sea



Age Friendly Pioneer Valley Communities





Regional Action Plan
2024-2028

Action Step 2: Advocate for zoning that supports more affordable and accessible housing options (e.g., accessory dwelling units, multiple units, conversion of large single-family to duplex or multi-family).

AGE+

Age Strong
Commission

ADDITIONAL DWELLING UNIT PROGRAM

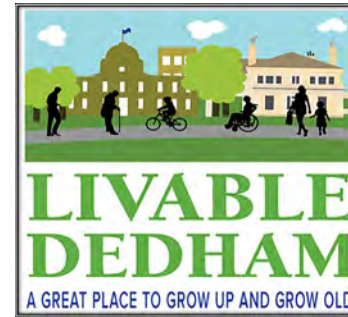
Learn how to move forward with the process of adding an additional dwelling unit (ADU) to your property. You can also apply for a 0% loan to build your approved design.



AGE & DEMENTIA FRIENDLY CAPE ANN

Gloucester • Rockport • Essex • Manchester By-The-Sea

- **Action Item 3:** Research innovative housing models and financing options that may improve housing on Cape Ann Investigate viability of “creative” options to address needs such as intergenerational roommates, tiny homes, and the Village model.



Action Item B: Advocate for more flexible zoning laws to include accessory dwelling units in Dedham.

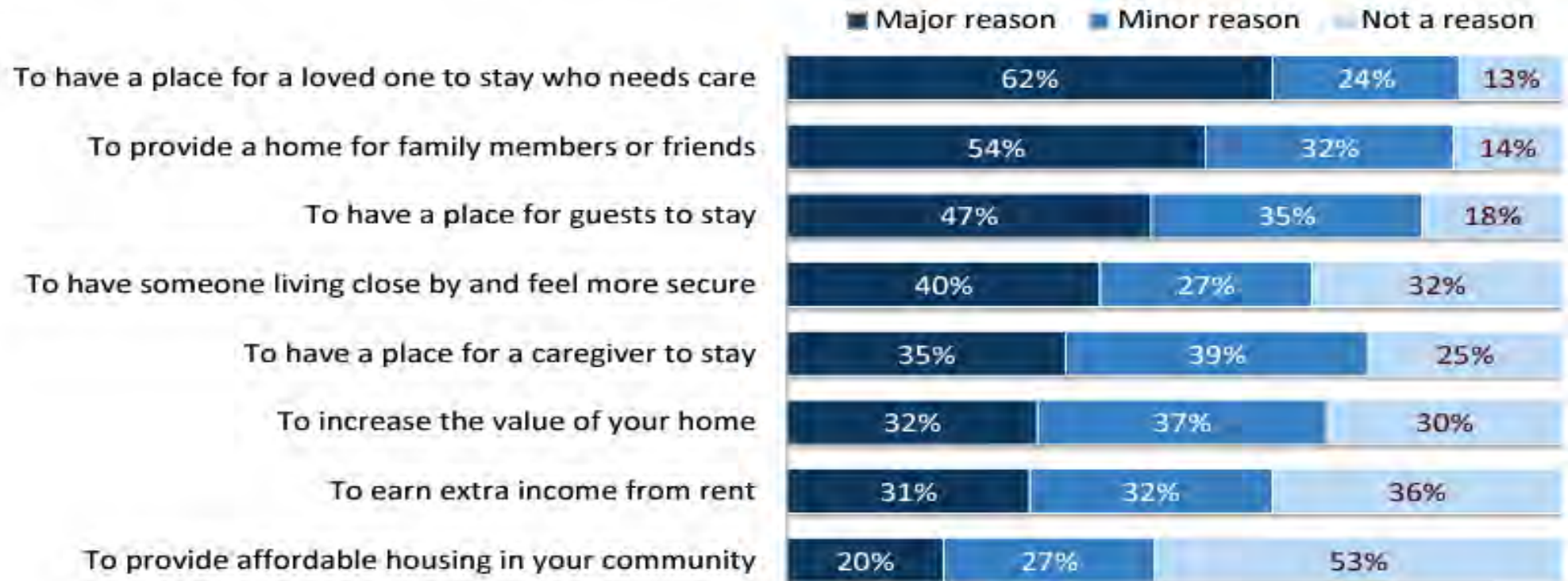
Review the list of Massachusetts towns that allow accessory dwelling units, such as in-law apartments and/or modular homes.²⁴ See Scituate, MA for an example.²⁵ **Engage Master Plan Committee and Planning Board for future town meeting vote.**

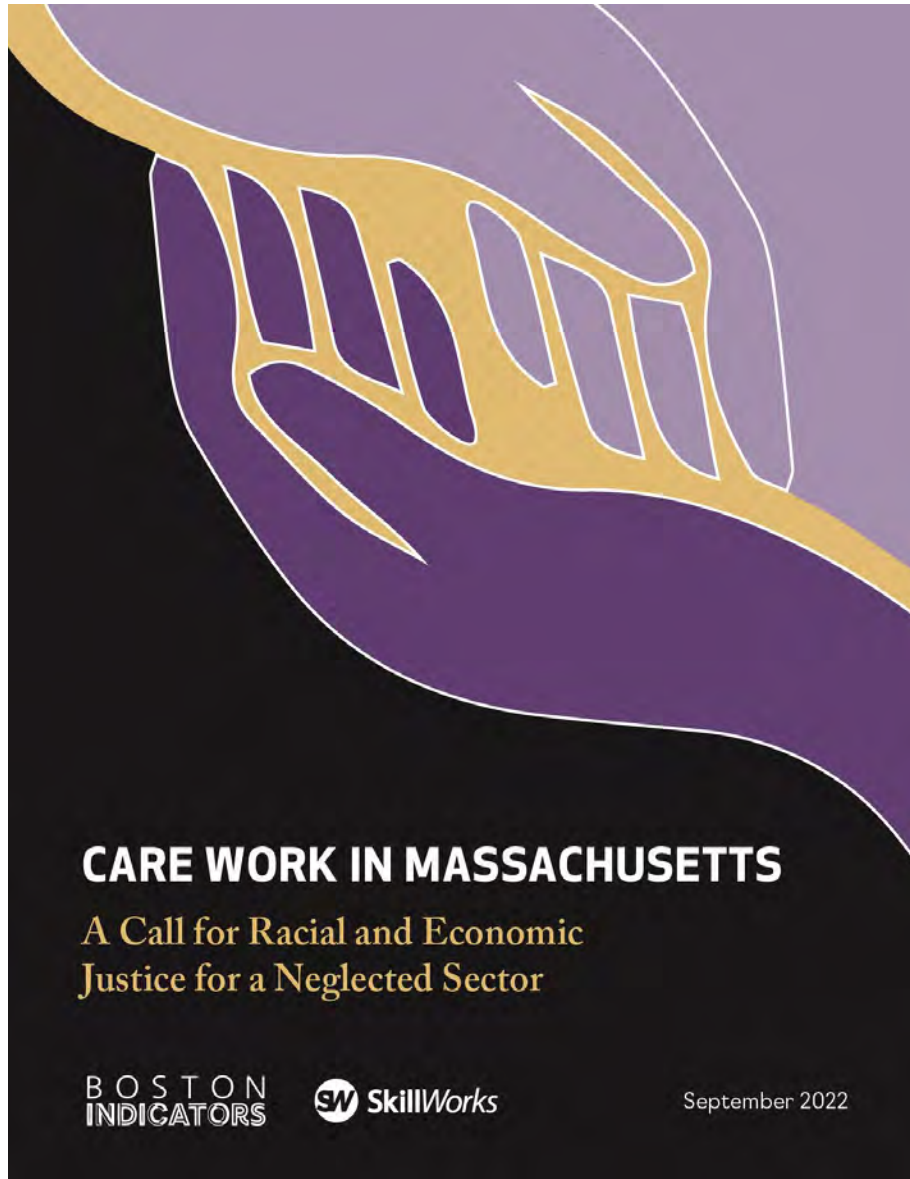


- **88% of adults age 50-80** feel it's important to remain at home for as long as possible (*UM National Poll on Healthy Aging, 2022*)
- **67% of all adults** and **79% of those age 50+** want to stay in community and and **44%** want to be in communities/neighborhoods with people of all ages (*AARP Research*)
- U.S population in **multigenerational households has quadrupled** since 1971 (*Pew Research Center, 2022*)
- Households headed by someone in their 80s will **double by 2040** (*JCHS at Harvard, 2023*)



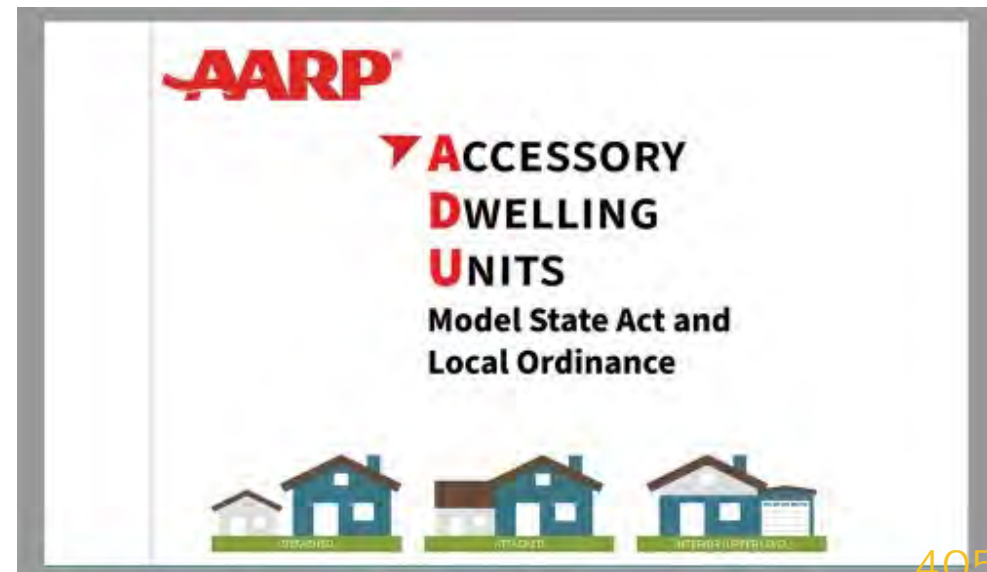
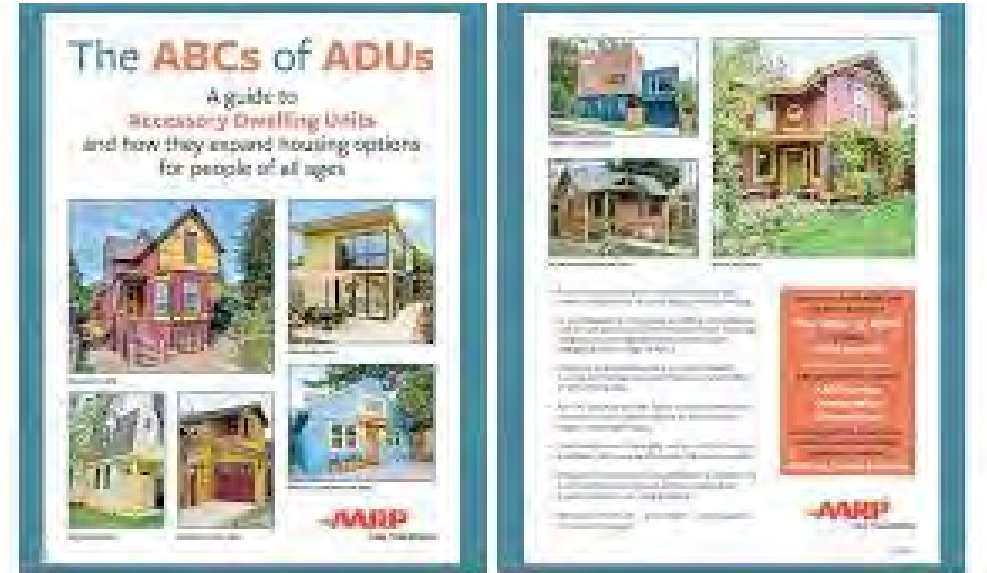
Adults who have or would consider building an ADU are most willing to do so to provide space for those they care about





The issues may seem beyond the scope of the specific problem at hand—improving care jobs—but on the contrary could be among the most life-changing solutions for beleaguered care workers.

The high cost of living in Massachusetts impacts all workers but is especially hard for care workers whose low wages make it difficult to afford housing where demand for their services is often highest.



Contact:

James Fuccione – Mass. Healthy Aging Collaborative (MHAC)

James.Fuccione@mahealthyaging.org

617-717-9493

Our Supporters:



Point32Health
Foundation



Harvard Pilgrim
Health Care



TUFTS
Health Plan



Massachusetts
Councils On Aging



Executive Office
Of Elder Affairs



AgeSpan
Choices for Life's Journey

Zoning for Accessory Dwelling Units

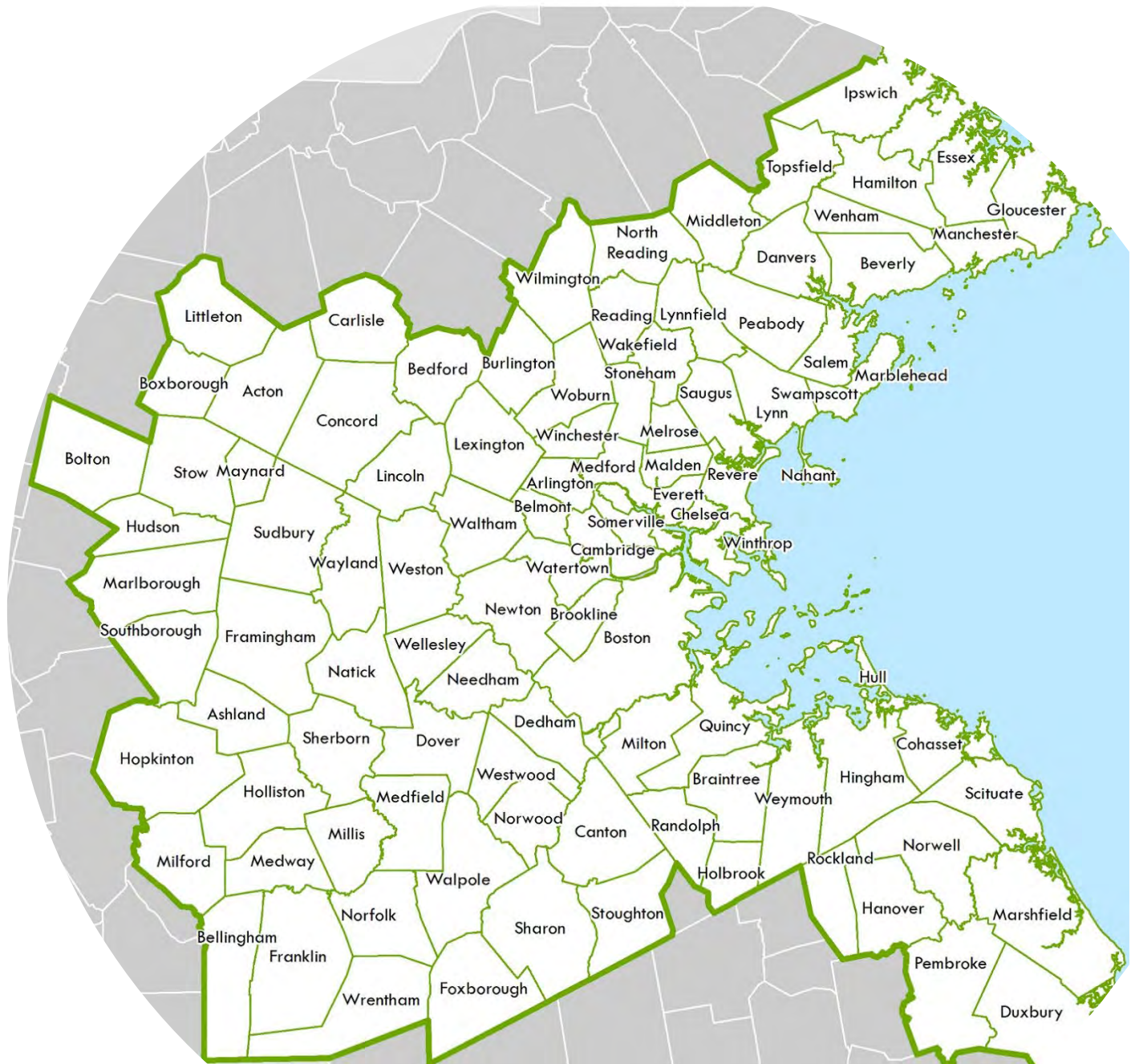
In 100 Cities and Towns in Greater Boston

Amy Dain

2024

@amydain 

www.dainresearch.com



*Two studies of local ADU zoning:
2004
2018*

2018

Allow ADUs

68 cities/towns*

*31 restrict residency

Do not zone for ADUs

32 cities/towns

37 municipalities let homeowners rent out ADUs

2018

Allow ADUs

68 cities/towns*

*31 restrict residency

Do not zone for ADUs

32 cities/towns

37 municipalities let homeowners rent out ADUs

In **Weston**, ADUs can be added to homes that have at least 3,000 square feet of floor area.

In **Manchester-by-the-Sea**, ADUs can go on lots that are twice the minimum lot size for the zoning district.

In **Medfield**, ADUs can be added to houses built before 1938 that are at least 2,000 square feet.

In **Hudson** (and a lot of towns),
ADUs have to have two off-street
parking spaces.

In **Duxbury**, the primary house cannot be expanded to accommodate an ADU, there can be no exterior changes.

In **Hamilton**, an ADU can take up no more than 15% of the gross floor area of a home.

In **Westwood**, the number of permitted ADUs cannot exceed 2% of the number of single family and two-family homes in town.

In **Belmont**, ADUs *were** allowed only to preserve historic accessory buildings, like carriage houses.

They were not allowed within houses.

*I think Belmont has changed this rule.

ADU Regulations

*Age of house

*Minimum floor area of house

*Lot size

*Caps on ADU production townwide

*Parking

*Bedrooms

*Number of occupants

*Maximum floor area of ADU

*Percent of floor area

*Expansion of house

*Detached/attached ADUs

*By right/By special permit

Detached ADUs

“Backyard Cottages”

Allowed in (as of 2018):

1. Acton
2. Belmont
3. Canton
4. Carlisle
5. Dedham
6. Hamilton
7. Hudson
8. Ipswich
9. Lexington
10. Littleton
11. Newton
12. Scituate
13. Stow
14. Sudbury
15. Wenham
16. Weston

Takeaway:

Local ADU regulations, across the region, highly limit the number of qualifying homes, and discourage people from adding ADUs.

ADU Regulations Revised or Adopted, 2007 - 2017

2007:	Gloucester, Hudson
2009:	Belmont, Foxborough, Sudbury, Swampscott
2010:	Wilmington
2012:	Ipswich
2014:	Brookline, Medfield
2015:	Boxborough, Rockland
2016:	Lexington, Medway
2017:	Newton, Reading, Cambridge, Lincoln, Littleton, Westwood, Carlisle, Concord

More recent: Everett, Needham, Arlington, Belmont, Wellesley, Winchester...

How many ADUs have been permitted ‘in the last three years’ (2018)?

Acton	*,*,1	(only had data for one year)
Ashland	0,1,0	
Bedford	1,2,0	
Bellingham	3,4,18	(includes renewals)
Belmont	1,1,0	
Beverly	0,0,0	
Boxborough	0,0,0	
Concord:	5,2,5	
Dedham		(2-5 per year)
Dover	0,0,0	
Foxborough	2,2,5	
Franklin	5,5,5	
Halifax	3,3,1	
Hamilton	0,0,2	
Holliston	1,1,0	
Hopkinton	2,3,1	
Hudson	0,1,3	

Ipswich	5,12,6	
Lexington	3,5,6	(“approximately”)
Lincoln	0,2,1	
Littleton	1,2,2	
Manchester	0,0,0	
Marshfield		(“We average about fifteen per year”)
Maynard		(“Maybe two units every three years”)
Medfield		(“Maybe six units in the last three years”)
Medway	4,2,1	
Melrose	1,2,2	
Norwell		(“My guess is one, if that”)
Stoneham	1,5,6	
Swampscott	1,0,0	
Wenham	0,2,3	
Wilmington	12,6,0	

How many ADUs have been permitted, altogether (2018)?

Bedford	56
Beverly	"I would guess fewer than 25"
Boxborough	4
Carlisle	24
Dedham	"If I were to guess, 25 to 30"
Manchester	"Very rare"
Dover	"Very few"
Holliston	"Fewer than 30?" Yes.
Swampscott	Approximately 5 - 10
Melrose	20
Wenham	24, according to housing production plan in 2008
Hopkinton	In the range of 30 - 100? "I guess"
Foxborough	45
Franklin	Approximately 45
Halifax	Approximately 46

Westwood	At least 45
Stoneham	Approximately 50 - 60
Lincoln	Approximately 57 - 67
Bellingham	60
Scituate	98
Ipswich	101
Lexington	Fewer than a hundred
Littleton	67 (31 expired)
Marshfield	"We're probably in the 150 range."
Medway	27
Melrose	20
Newton	44 confirmed

“The building inspector will inspect abandoned accessory living areas without the need of a warrant by providing reasonable notice to the owner occupied applicant, **on a yearly basis**, to make sure they stay discontinued.”

Amy Dain

Dain Research

Check out my website:
www.dainresearch.com

Follow me on IG:
@amydain





Backyard ADUs
Build Smart. Build Small.



Agenda (15min)

1. ADUs Should be a Priority
2. Existing & Emerging Barriers



Are ADUs Worth Subsidizing?

Three Test

1

Can ADU construction scale enough to justify the effort to create the program?

2

Are ADUs a housing type we want (size, location, rents, ownership)?

3

How do construction costs compare?



Scalability

ADUs ***will be*** the most scalable housing type in Massachusetts, ***post Affordable Homes Act.***

WHY?

An ADU can be planned and then built in <12 months due to:

- By Right Permitting
(No PB, ZBA, etc)
- Fastest permitting/planning
timeline of any housing type
- Simple architecture concerns
- Lowest soft cost of any housing
type
- No land acquisition





Scalability

1,371,236 shovel-ready build sites

For space conversions and new DADUs

Rural and Urban Sites

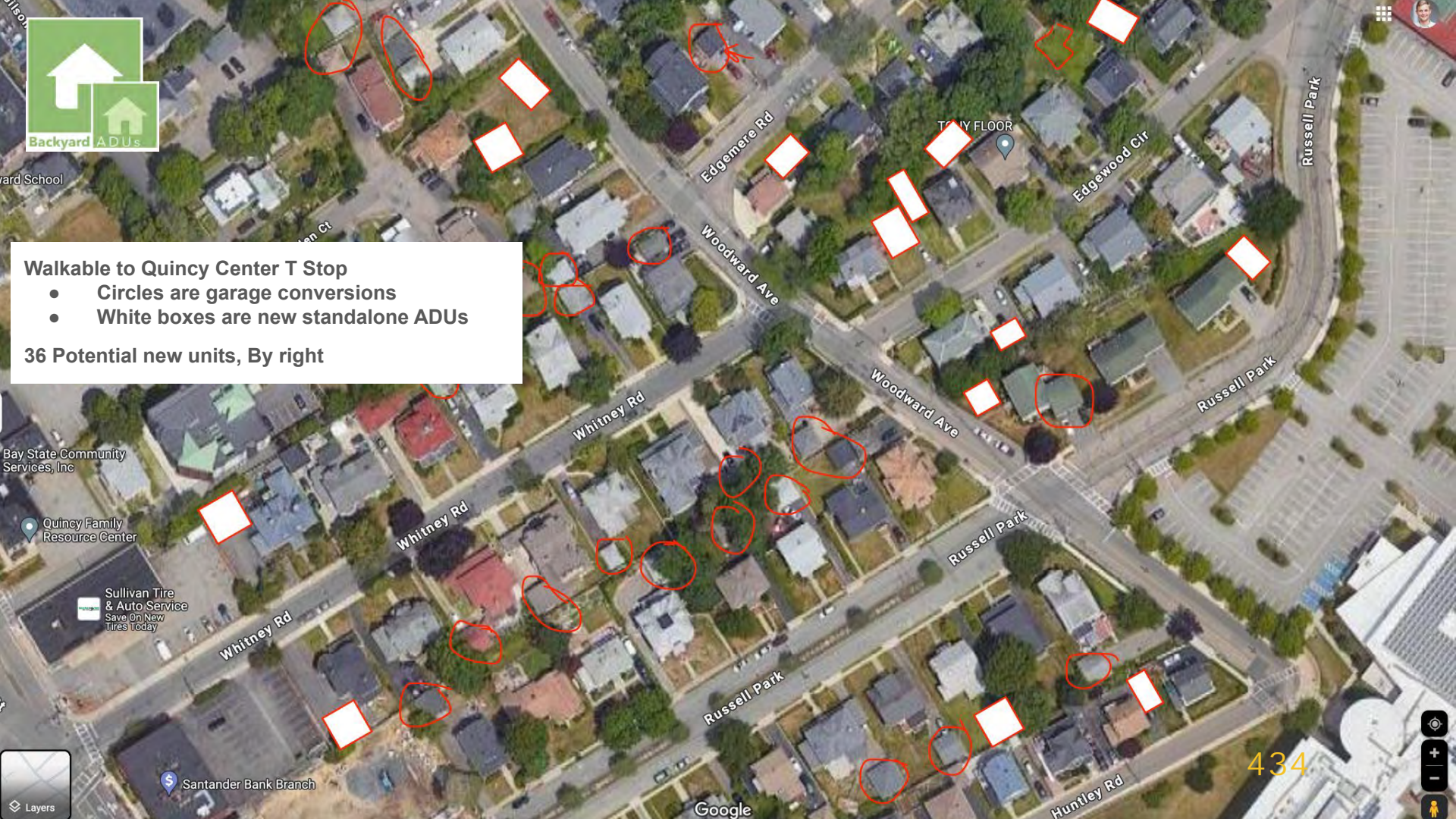




Walkable to Quincy Center T Stop

- Circles are garage conversions
- White boxes are new standalone ADUs

36 Potential new units, By right



434



YES, THESE ARE BY RIGHT

From the Quincy Zoning Bylaw

Section 3.4.5. Nonconforming single- and two-family residential structures.

Nonconforming single- and two-family residential structures may be reconstructed, extended, altered, or structurally changed upon a determination by the Director of Inspectional Services that such proposed reconstruction, extension, alteration, or change does not increase the nonconforming nature of said structure. The following circumstances shall not be deemed to increase the nonconforming nature of said structure:

1. Horizontal extensions. Horizontal extensions may be authorized by the Director of Inspectional Services subject to the following conditions:
 - a. The proposed extension follows in line with the existing nonconforming structure where such structure is encroaching on a required rear or side yard setback.
 - b. The proposed extension does not encroach any further forward in a required front yard.
 - c. The proposed extension complies with all other provisions of this chapter.
2. Vertical extensions. Vertical extensions may be authorized by the Director of Inspectional Services subject to the following conditions:
 - a. Reconstructed structures shall be built on the original footprint.
 - b. The height restriction of the respective areas in which these structures are located will be observed.

District	Max. Floor Area Ratio	Min. Lot Area (sq. ft.)	Min. Lot Area Per D.U. (sq. ft.)	Min. Yard (ft.)			Min. Lot Front-age and Lot Width (ft.)	Green Area Open Space Per D.U. (sq. ft.)	Max. Number Stories
				Front	Side	Rear			
Res. A	None	7,650	7,650	25 ¹	13	20	85	None	2.5



Are ADUs Homes That We Want?

Some ADU Benefits To Consider:

Smaller 800SF is the sweet spot

Accessible Often single-story when space allows

Infill ADUs' enhance existing residential properties

Energy-Efficient ~\$8k makes them all-electric and zero-energy ready

Reuses Infrastructure Use existing water/sewer/electric/parking

Gently Increases Density ADUs are usually added a few per street/neighborhood





Are ADUs homes that we want?

ADUs Can Be Controlled by Homeowners

- **Small scale landlords** naturally charge affordable rents. This includes ADUs, 2- family, 4 families, and landlords with <50 units.
- **Land lease programs** allow Homeowner/Developer/Employer partnerships and new financing opportunities
- **Units built for aging family** ease pressure on existing accessible units and on health care services
- **Non Speculative** due to owner occupancy requirements



ADUs are Cheaper to Build

**New Freestanding,
800 SF ADU**

\$270,000 – \$310,000

**New 800 SF Single
Family Home**

\$350,000 – \$550,000

**New Apartments
800 SF**

\$450,000 – \$650,000





How to Make Building ADUs Even Easier and Avoid Future Over-Regulation



Pass the Affordable Homes Act

That's all we need— By right ADUs in all communities with basic minimum requirements.

It's OK if municipalities add some requirements to preserve what they feel makes their locality unique.



Photo Credit: <https://www.mass.gov/info-details/the-affordable-homes-act-smart-housing-livable-communities>



Keep DPWs in Check

Every DPW has different Best Practices, ALL OF WHICH are bad for ADUs and add little value to public good

Concord requires:

- Separate water/sewer with detailed requirements
- Water service lines cannot be older than 50 years
- Meter pits in front yard

+\$20,000 - \$40,000

Lexington requires:

- Shared Water & Sewer

+\$0 - \$10,000

Northampton requires:

- Separate water meters, 1 service from street
- Water service line to meter Type K CU

+\$1,200 - \$5,000



Standardize Storm Water

Newton requires a Title 5 level Soil Analysis and stamped storm water plans to add a 600 SF ADU.

Adds \$10,000 - \$15,000 & 3 months of planning

Stormwater concerns are real. However, small projects NEED a prescriptive, standardized approach to designing stormwater catchment systems.

Easy example: Stormwater catches must hold 2” of stormwater from new roof area & be transported to the catch via underground pipe unless a smaller system is approved by a licensed engineer.



Be Thoughtful About Fire Safety

In most circumstances, New ADUs should not be sprinklered

Adds \$15,000 - \$35,000

Sprinklers DO increase the chance of surviving a potentially fatal fire by 50 to 97%.

However, fatal-level fires are very rare:

- The probability of a 1 or 2 family home burning each year is **.0015%**.
- When you focus on newly constructed, all-electric, super tight homes, the chances of a fatal fire drop even lower.



Create a Financing Program

Key Program Aspects:

- Deferred, 0% loan to ease impact on State budget
- Forgiveness if certain criteria is met (*e.g. rented affordable*)
- Don't deed restrict (*no one will impair their largest asset*)
- Easy application process



Use the **Home Modification Loan Program, Vermont** or **New York's program** as a framework.

Consider **Salem's ADU Grant** as a model for setting requirements to receive funds.

Deferred loan amount needs to be at least \$75k due to current construction costs in order to have impact.



Level of Subsidy

A 50k forgivable loan unlocks an employer/homeowner land lease partnership (thousands of units per year)

A 100k forgivable loan unlocks ADUs for family use by middle income families (90-160% AMI)

A 150k forgivable loan would encourage thousands of homeowners to independently build an ADU as an affordable rental.



ADUs are easy to build!
Build more ADUs!



June 13, 2024

Breakout Session: Building a Local Housing Coalition



Monica Keel
Citizens' Housing and
Planning Association
(CHAPA)



Jesse Kanson-Benanav
Abundant Housing MA
(AHMA)



Monica Gregoire
Town of Andover



**MASSACHUSETTS
IS FOR EVERYONE**



**ABUNDANT
HOUSING
MASSACHUSETTS**



MHP Institute: Building A Local Housing Coalition

What is Abundant Housing Massachusetts?

- ✓ We stand up for abundant housing for all in communities across Massachusetts.
- ✓ We drive policy at the state and local level by identifying pro-housing changemakers, building the power of local organizers, and connecting a statewide network.



Our Network

We are growing the pro-housing movement in MA...

- ✓ 400+ individual members across state
- ✓ 15+ affiliated organizations across Eastern MA
- ✓ Allied Partners across the state



Organizing for MBTA Communities

Massachusetts enacted its most ambitious housing law in decades. Now the hard part is enforcing it.

By [Andrew Brinker](#) Globe Staff, Updated December 4, 2022, 4:35 p.m.



The threat of budget cuts is just one piece of a multipronged approach supporters of the law are taking to bring communities on board. Local advocacy groups — including Abundant Housing Massachusetts, bolstered by a \$500,000 grant from the Barr Foundation — are ramping up an organizing campaign they hope will help convince skeptical residents of the law’s importance.



We focus on the supply crisis

Home // Local Coverage

Report: Mass. building 100,000 fewer homes than needed each year

July 15, 2022

By [Simón Ríos](#)



Jesse Kanson-Benanav, executive director of the nonprofit Abundant Housing Massachusetts, said zoning laws are a key problem today.

"They affect the vast majority of Massachusetts towns use to make it impossible for anyone who cannot afford large, luxury single families homes from living in their community," Kanson-Benanav said in a press release.



AHMA'S Vision

Abundant Housing Massachusetts wants to create...

- ✓ Abundant housing for all
- ✓ A housing market that lets people move when they want, where they want, not when they have to
- ✓ Communities with racially and economically diverse residents
- ✓ Development patterns that facilitate low/no-carbon lifestyles
- ✓ Education on effective organizing tools to address our history of racial segregation



The Problem and Solution

Massachusetts has a severe housing shortage. We aren't building enough homes to keep pace with demand.

We advocate for:

- ✓ More housing near transit and jobs
- ✓ Robust tenant protections to prevent displacement
- ✓ Reform of exclusionary zoning rules
- ✓ Sustainable development practices and communities
- ✓ Robust funding of social and subsidized housing



Our MBTA Campaigns

1. Leadership development for existing pro-housing network
 - a. Financial stipends to local groups (for things like organizing materials and events)
 - b. Training Series in partnership with JALSA
2. Seed the launch of new pro-housing org/network (*if needed – or bolster existing group*)
3. Craft website or landing pages/online messaging
4. Build base of existing network via community organizing- goal of building public support for law
 - a. Using community specific strategies- canvassing, phone banking, public educational events (in partnership with orgs. Like Progressive MA)
 - b. Digital Organizing tools- EveryAction (All in 1: Email Marketing, MiniVan/Voter Records, etc.)
5. Inform bylaws towards implementation
 - a. Partnering with the city planning dept.
 - b. *Some* lobbying



Our Organizing Philosophy

- We build **RELATIONSHIPS** and **COMMUNITY**
- Our job is to build up a pro housing group that can function without us. We work to put ourselves out of a job!
- We constantly see how we can bring each advocate to the next step of leadership.
- We listen, listen, listen. It is a gift to be heard! Each person we meet is valued and cherished.



AHMA Organizing Tactics

- Supporter one on ones
- House parties
- Persuasion/educational workshop trainings (JALSA)
- Tabling at community events
- Door-knocking, phone/text banking, use of digital organizing tools like VAN/voter file
- Petition drives/letter writing campaigns
- Launch events
- Celebrations and community building



Framework for Launching a new group

1. Establish core group/steering committee
2. Establish shared organizational structure, vision/goals and core activities. (this is ongoing & iterative*)
3. Public Launch
4. Conduct Core activities & Build relationships
5. Reflect & Measure Success



Case Study: Franklin



**Dream
Play
Build!!!**



Franklin: From one to BEN



**The Birth of BEN 4
Franklin!**
<https://ben4franklin.org/>

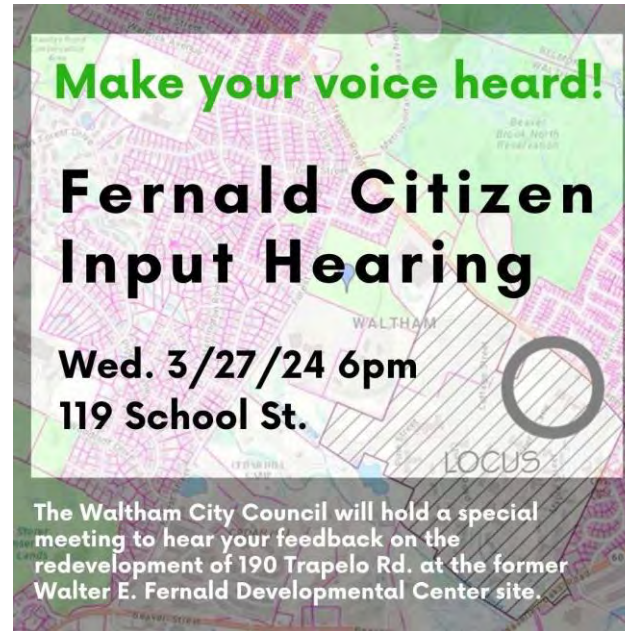


Boston



Waltham Inclusive Neighborhoods

AHMA helped start Waltham Inclusive Neighborhoods (WIN) with a 5 advocate steering committee, which has grown into at least a dozen active members and an 80+ person mailing list. WIN advocates have shown up at many public meetings in Waltham. Some examples: WIN members advocated for a Housing Rights Notification Ordinance, they advocated for new housing at the site of the abandoned Fernald school, and have attended many city council meetings. They also have arranged one on ones with many city councilors to inform them about the MBTA Communities Act. They also host meetings about MBTACA once a month and have started hosting monthly socials, both of which have engaged new members. They organize alongside the local CDC (WatchCDC) and a group of unhoused advocates called Waltham Community Leadership Group. They also have an active social media presence and have a fairly significant following for a new group.



Case Study: Milton



Join us!



www.abundanthousingma.org



@AbundantHomesMA



abundant-housing-ma



@AbundantHousingMA

Sliding Scale Memberships

Our goal is to empower you to be the most effective advocate you can be!

Contact Me:

jesse@

AbundantHousingMa.org





Municipal Engagement Initiative & Coalition Building

Monica C. Keel, Municipal Engagement Program
Associate
mkeel@chapa.org

About CHAPA

CHAPA's mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development.

What Does CHAPA Do?



Advocate for
Opportunity



Expand Access
to Housing



Develop the
Field

Why are we so behind?

Neighborhood Defenders: Participatory Politics and America's Housing Crisis

Researchers observed and reviewed thousands of hours of public meetings and examined who was making comments on housing projects. Compared with the general population, commenters were disproportionately white, male, older, and homeowners, and they showed up overwhelmingly to oppose new housing developments.

These comments have successfully stopped the creation of thousands of homes for Massachusetts residents. Additionally, resistance from high income neighbors pushes development into less affluent communities, leading to gentrification and displacement.



Municipal Engagement Initiative

As laid out in the "Neighborhood Defenders" report, local support can make or break new housing development. Yet many communities in Massachusetts lack a strong pro-housing advocacy group.

Founded in 2018, MEI works with residents on the ground to change the conversation and support existing local efforts in favor of more affordable housing.

Each city or town has its unique housing challenges, so we focus on bringing together big tent coalitions to support affordable housing production.

Building a Big Tent Coalition

- Municipal Staff
- Housing Advocates
- Housing Authority
- Planning Board
- Town/City Council Member
- Environmentalist Groups
- Religious Leaders
- School Representative
- Council on Aging
- Veterans Agency
- Transit Advocates
- Walk/Bike Advocates
- Commission on Disabilities
- Fair Housing groups
- Private Developers
- Non-profit housing developers
- Social Services
- Civic Groups (i.e. League of Women Voters)
- Interfaith Organizations
- Cultural Groups
- Residents (particularly active ones)
- Tenant Advocates
- Chamber of Commerce or other Business Leaders
- Racial Justice Advocates

Municipal Engagement Initiative (MEI) Community

- Year-long intensive collaboration between the municipality, CHAPA, and the emerging stakeholder group
- Collaborate with an initial steering committee to create a list of stakeholders
- Host launch meeting with stakeholders: data sharing, identifying key barriers and opportunities, group discussion and brainstorming
- Monthly meetings (virtual or in-person)
- Meeting with the steering committee to plan monthly meetings
- Community drives the mission and agenda, CHAPA supports through capacity building
- CHAPA provides support through technical expertise, education and outreach, practical hands-on training, connecting with comparable communities, social media, and whatever else is needed!

Municipal Engagement Initiative (MEI) Lite

- Many communities need help getting their efforts launched without requiring ongoing, long-term assistance
- Intended for community groups that are already underway and require additional support
- CHAPA helps each partner community to
 - Create a stakeholder list
 - Begin outreach
 - Hold and facilitate a coalition launch meeting
 - Provide some ideas of next steps as the coalition grows and evolves
- Typically 2-3 months of more intensive support, at which point the community “graduates”
- We continue to support nearly all of our MEI Lite communities in some capacity or another



What does success look like?

Franklin County Community Land Trust was able to secure grant funding to be a fiscal sponsor of a 3-county Housing Justice & Land Justice Collaborative retreat.

Housing Medford **supported the creation of Medford's first Inclusionary Zoning Ordinance** and is elevating concerns about housing in local elections.

Amherst Affordable Housing Coalition successfully advocated for allocation of CPA funds to support new affordable housing by Valley CDC.

Greater Newburyport Housing Choice Coalition has successfully advocated for MBTA Community districts to pass Town Meeting in Newbury & Salisbury thus far. And more to come!

Lynn Housing Coalition successfully pushed to pass the Housing Production Plan after months of stalling, and supported the election of a pro-housing Mayor through their candidate questionnaire.

Other Ways to Measure Success

- Member retention
- Involvement of members
- Local zoning changes
- Overall attitude changes in conversations about housing
- Andover Housing Coalition- had a base to tap into to advocate for their MBTA Communities zoning district



Lessons Learned

- Start engagement process as soon as possible- incorporate the community into planning
- Build off of momentum
- Take time for self-care before burning out
- Talk about timeframes for engagement
- Be open to last minute changes to your agenda
- Focus on values and goals, not numbers
- Who are we as a community? What do we believe?
- Provide images and metaphors to help people visualize
- **Don't overestimate how much people know**- do not make assumptions
- **Don't waste time trying to convince the invincible**

How else can you connect with us?

Office Hours

- I have Office Hours: calendly.com/meiofficehours
- But you should feel free to schedule a meeting with me anytime! mkeel@chapa.org

Free and open webinars

- Affordable Housing 101
- Confronting the History of Housing Discrimination
- Visit chapa.org/events to register!

MBTA Communities Multi-family Zoning

MHP Housing Institute



June 13, 2024

Andover Housing for All



Vote YES for the Multifamily Overlay District!
Article 1 at Andover Special Town Meeting, April 30th

Why is housing in Massachusetts *so expensive*? Because restrictive zoning has prevented us from building the homes we need!

Andover's Multifamily Overlay District will streamline the process to build housing near public transportation and local businesses.
This zoning bylaw will support:

- ✓ Housing Affordability
- ✓ Walkable Neighborhoods
- ✓ Sustainable Growth
- ✓ Strong Municipal Finances
- ✓ Economic Development

By enabling a wide range of housing options at a variety of price points, we can keep Andover a place where ...

Older adults can downsize and stay in their community
College graduates can come home and rent their first apartment
Young couples can become homeowners
Small businesses can retain employees
Grandparents can stay close to their grandchildren
Families can find stability and build wealth

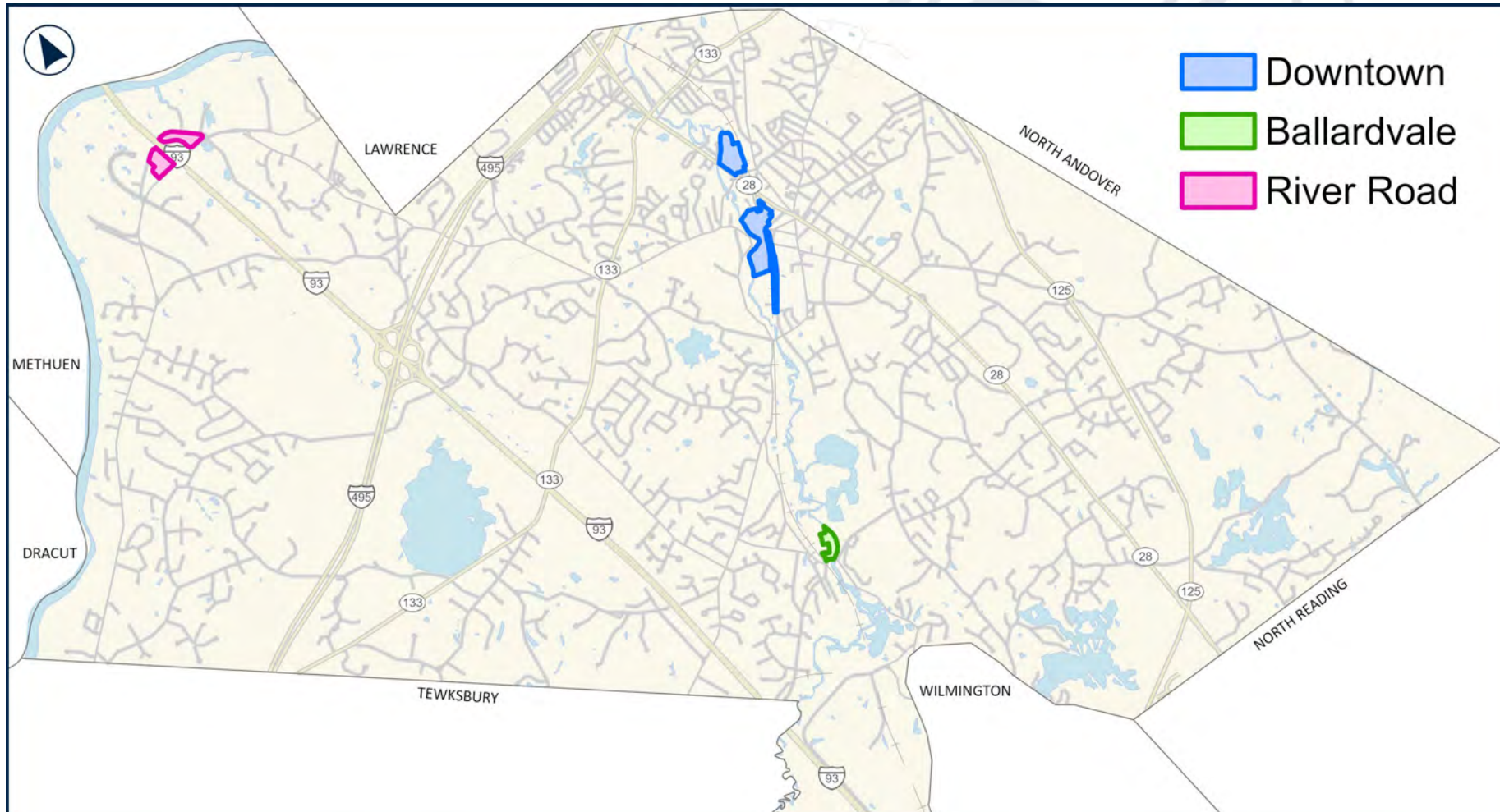
We all can thrive!

MBTA Community Working Group

- 15 Resident Working Group
 - Planning Board
 - School Committee
 - Housing Advocates



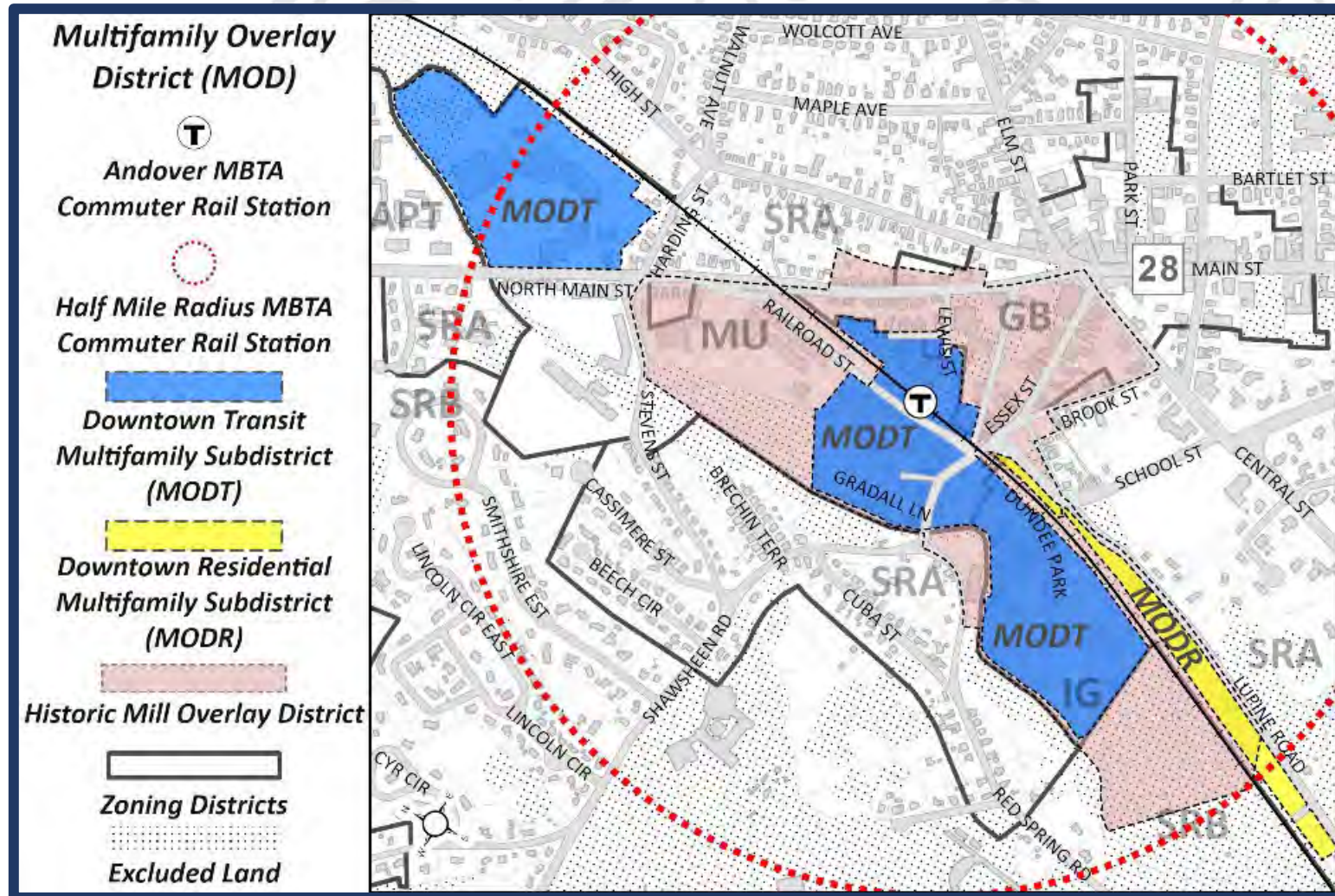
District Location Map



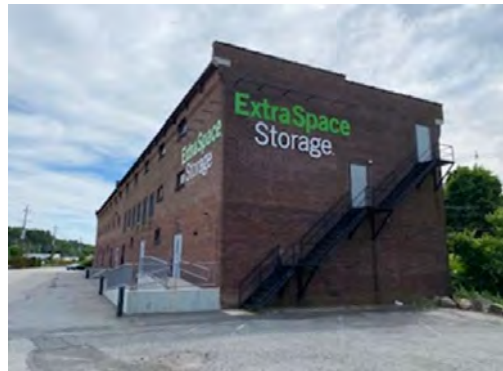
Downtown Districts

Benefits:

- Near Transit
- Complements existing vision for area
- Benefits from Historic Mill District studies



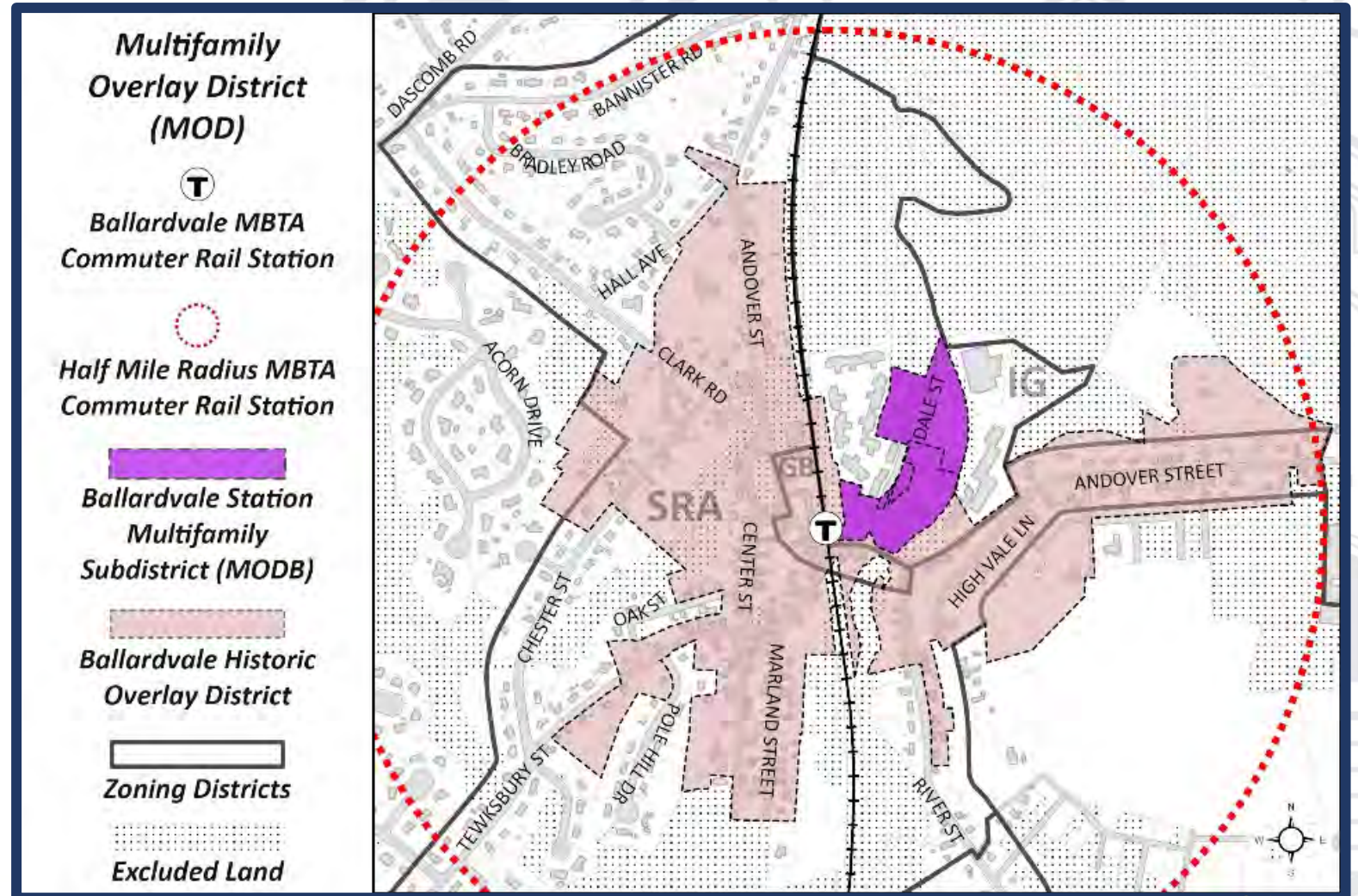
Downtown District



Ballardvale District

Benefits:

- Near Transit
- Complements existing village
- Encourages re-investment



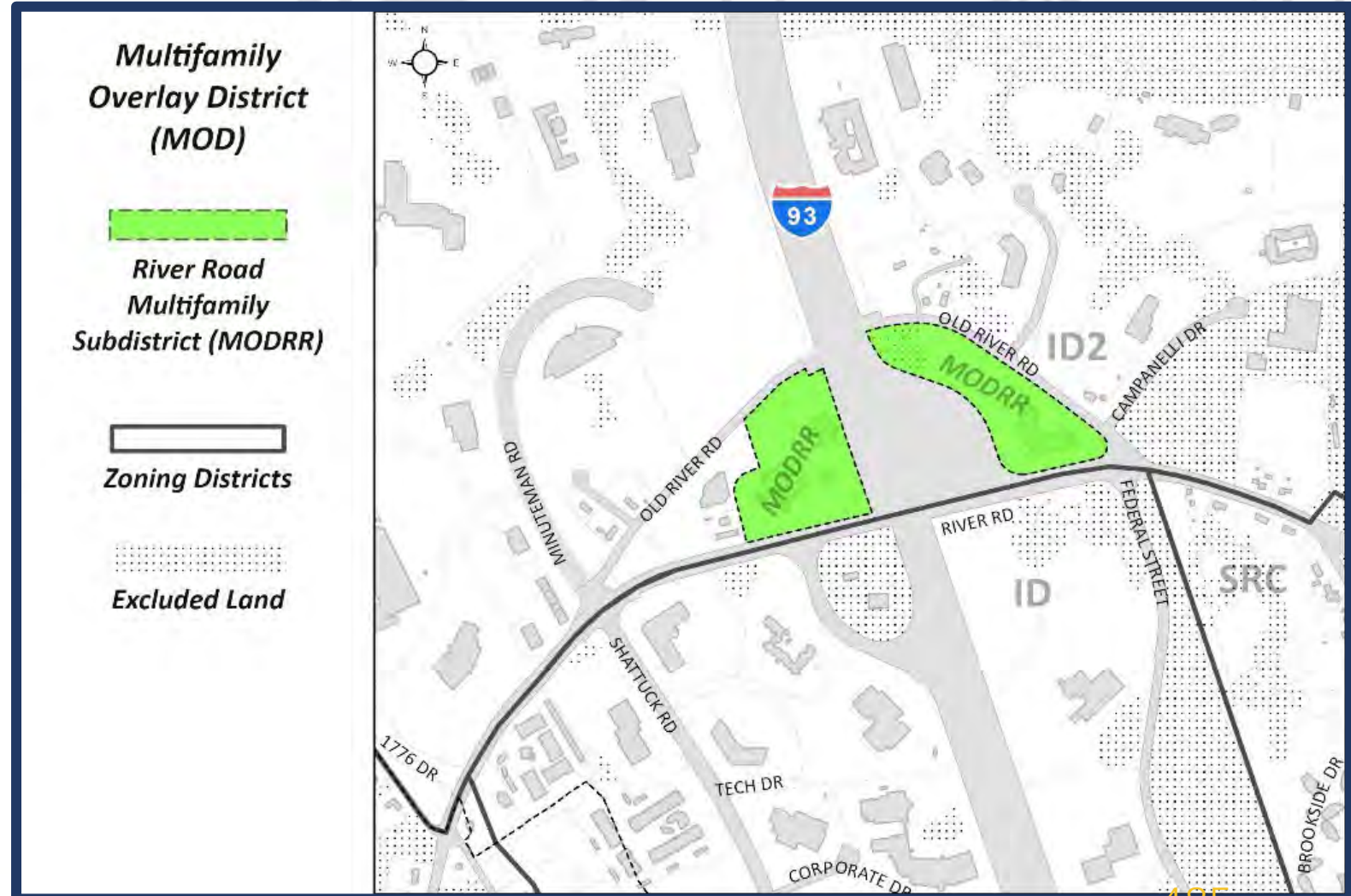
Ballardvale District



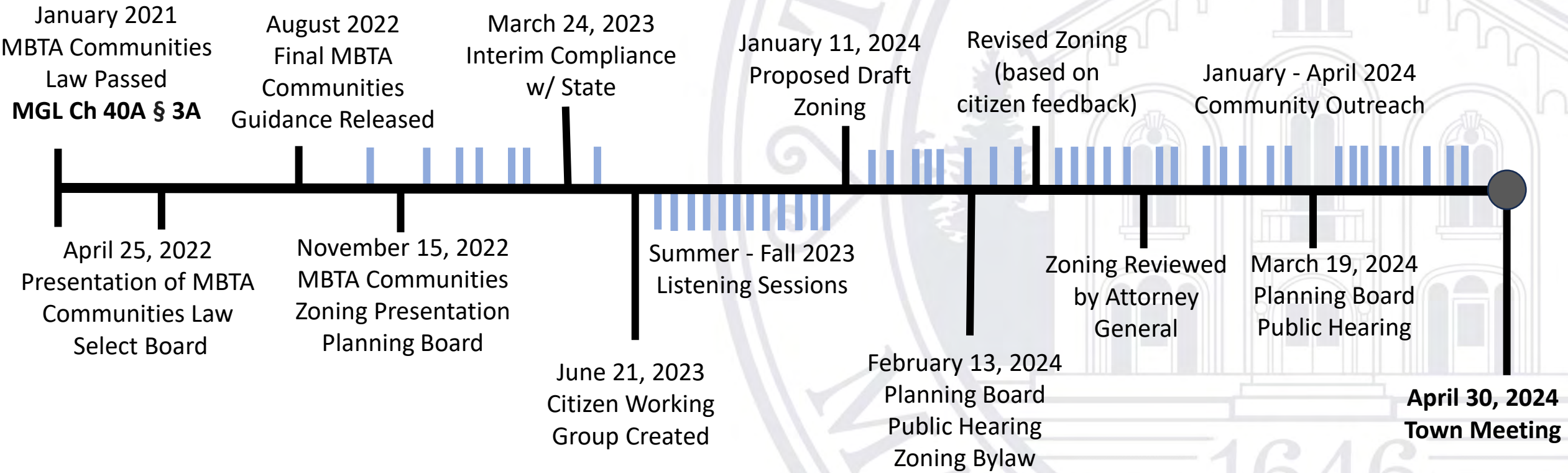
River Road District

Benefits:

- Near large employment centers
- Served by various modes of transport
- Allows for amenities/mixed use



Community Process



75 Public Listening Events ~ Tours, Workshops, Information Sessions, Public Meetings

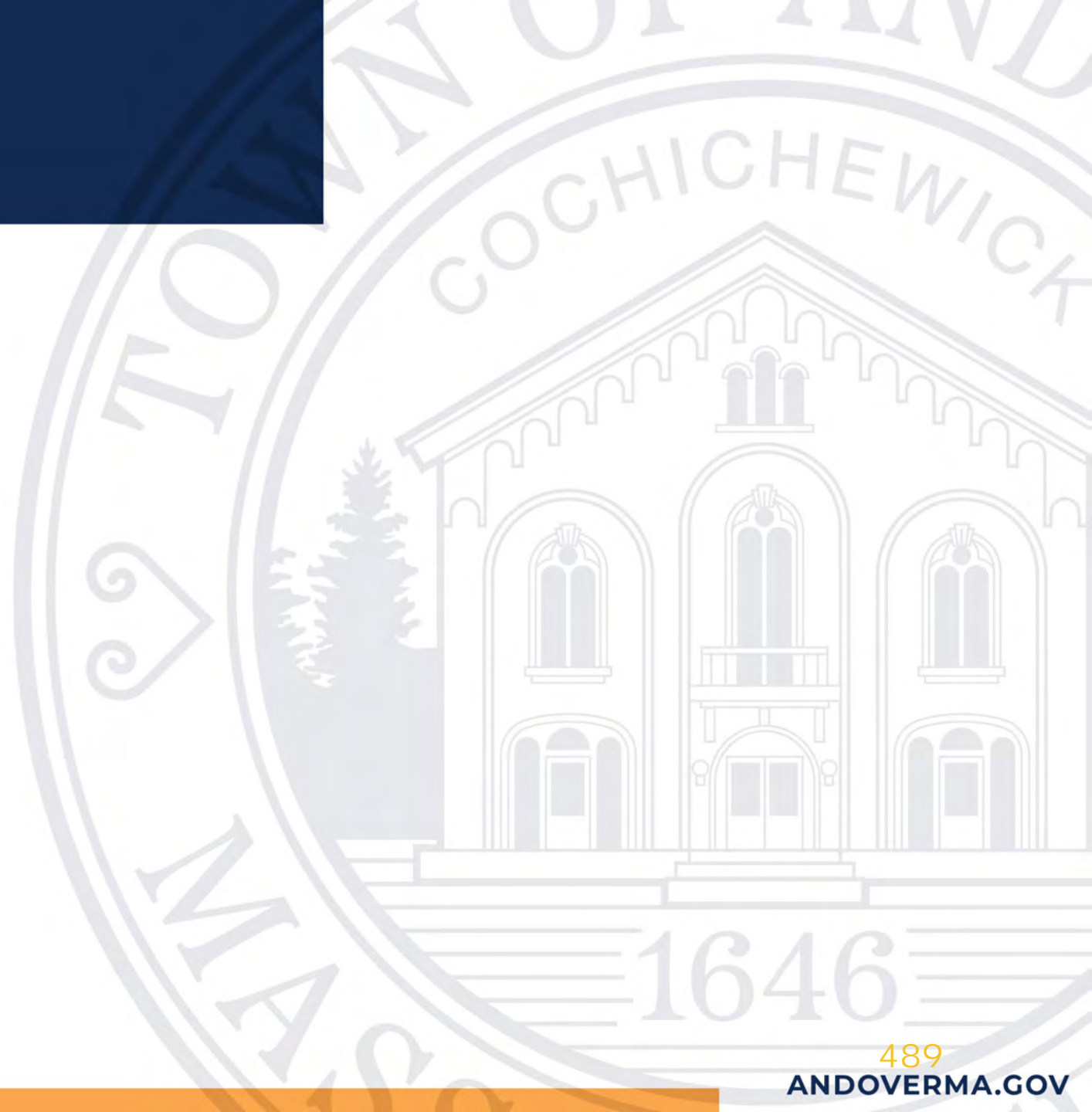


Community Engagement

Date	Event	Date	Event	Date	Event	Date	Event	Date	Event	Date	Event
4/25/2022	MBTA Communities Zoning Presentation to the Select Board	4/26/2023	Coffee With A Planner (Robb Center)	10/6/2023	MBTA Communities Focus Group	1/22/2024	Select Board	3/20/2024	Coffee with a Planner	4/22/2024	Library Pop up
8/10/2022	DHCD (now EOHL) issued the final guidelines to determine compliance.	Monthly Updates	EDC	10/10/2023	DEI Commission	2/13/2024	Planning Board	3/26/2024	Robb Center Pop up	4/24/2024	Old Town Hall
9/9/2022	Housing Coalition Meeting	5/24/2023	Published in Andover Dispatch	10/10/2023	Preservation Commission	2/27/2024	Planning Board	3/26/2024	Library Pop up	4/24/2024	Commission on Disabilities
10/26/2022	Disability Commission	6/7/2023	Community Conversation Visioning Session 1	10/12/2023	Community Conversation: Community Update	2/28/2024	Andover Green Advisory Board	3/26/2024	Conversation with a Planner	4/24/2024	Andover Green Advisory Board
11/23/2022	DHCD (now EOHL) Released Compliance Model	6/21/2023	MBTA Communities Working Group Announced	10/26/2023	Halloween Tabling	3/6/2024	Planning Board	4/1/2024	Andover Chamber	4/25/2023	Andover Station Pop up
11/15/2022	MBTA Communities Zoning Presentation of the Planning Board	8/18/2023	Library Pop up	11/15/2023	Library Pop up	3/12/2024	Planning Board	4/3/2024	Conversation with a Planner	4/25/2023	Ballardvale Station Pop up
11/29/2022	There is Something About Andover	8/31/2023	Library Pop up			3/13/2024	Finance Committee	4/4/2024	School Committee		
1/6/2023	DEI Commission	8/31/2023	Published in Andover Dispatch	11/29/2023	AGAB Update	3/18/2024	WalkBike Andover	4/8/2024	Coffee Shop Pop up		
1/25/2023	Coffee With A Planner	9/7/2023	Library Pop up	12/12/2023	Historic Commission Update	3/18/2024	Select Board	4/10/2024	Coffee with a Planner		
1/31/2023	Action Plan Submitted to DHCD (now EOHL)	9/13/2023	Robb Center Health Fair	12/12/2023	Planning Board Update	3/13/2024	Finance Committee	4/10/2024	Coffee Shop Pop up		
2/13/2023	Select Board	9/15/2023	Town wide PTO	12/16/2023	Ballardvale Site Walk	3/18/2024	WalkBike Andover	4/17/2024	Ballardvale Station		
3/1/2023	MBTA Community Conversation: Into to MBTA Communities Law	9/22/2023	Rotary Club	1/5/2024	Rotary Update	3/18/2024	Select Board	4/17/2024	Old Town Hall		
4/19/2023	Andover Preservation Committee	9/30/2023	Andover Days	1/9/2024	Planning Board Update	3/19/2024	Small Business Meeting	4/17/2024	Ballardvale Station		

Next Steps

- Accessory Dwelling Units
- Tax Title Properties



Thank you!

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Town of Andover Community Development
& Planning

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Email: Monica.Gregoire@andoverma.us

June 13, 2024

Breakout Session: Myth-busting: Water, Sewer, Wastewater and Housing



Erin Bonney Casey
Ipswich River
Watershed Association



Joseph Peznola
Hancock Associates



Cory Fellows
Preservation of Affordable
Housing (POAH)

Water Neutral Growth: A Recipe for Resiliency

Erin Bonney Casey
Resiliency Program Director
Ipswich River Watershed Association



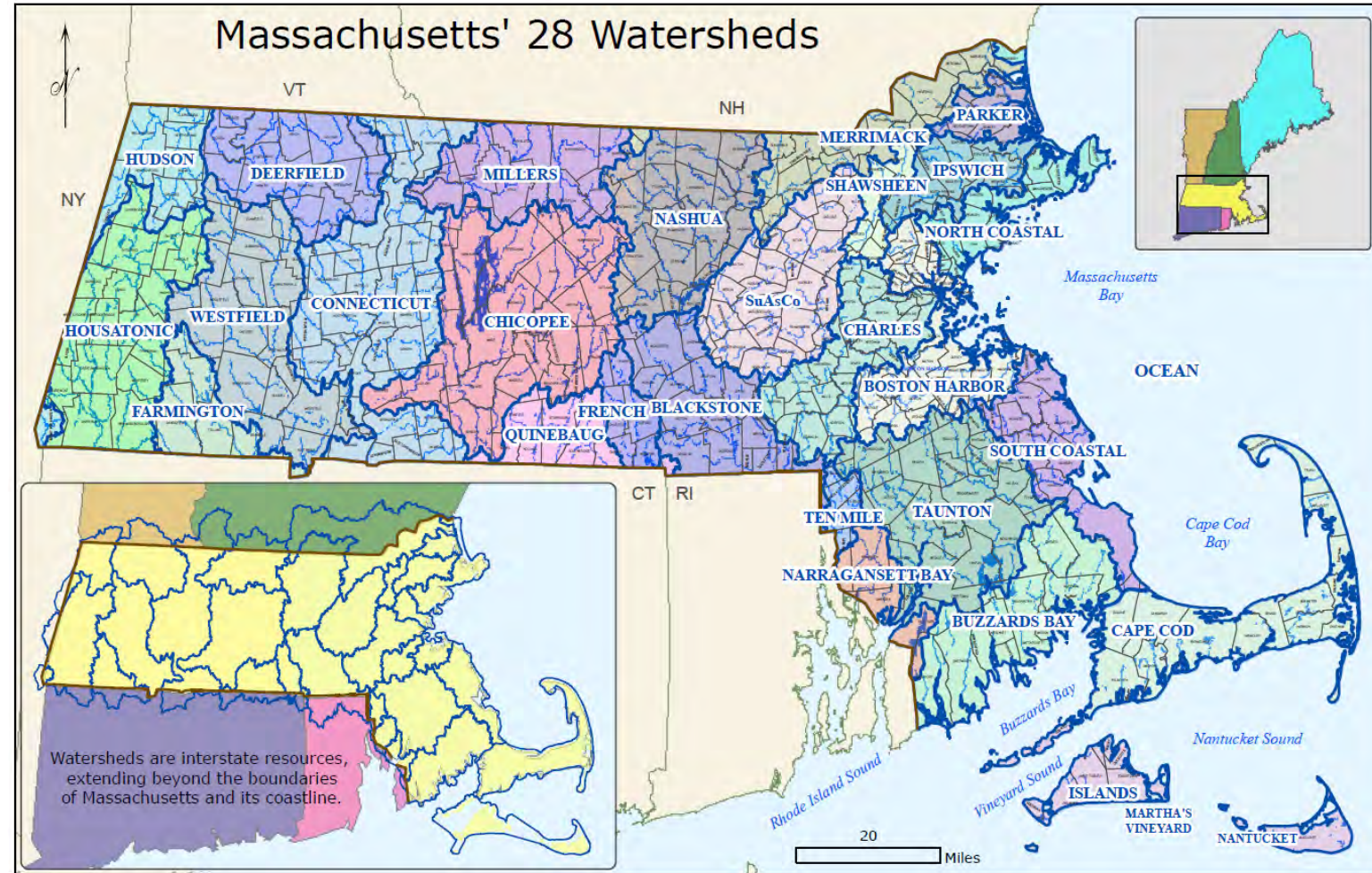
IPSWICH RIVER
WATERSHED ASSOCIATION



IPSWICH RIVER
WATERSHED ASSOCIATION

is a group of citizens, scientists, businesses and communities concerned about the health of the Ipswich River and its watershed. Our aim is to protect nature and make sure there is enough clean, safe, reliable water for people and wildlife.

Watershed Associations Across Massachusetts



Using water conservation as a tool to make our communities more resilient

Resilient communities are those that are prepared to face the challenges of an uncertain future.



Climate Change & Changing Weather



Development



Securing Future Supplies

With water conservation...

- We can reduce the need to seek additional supplies in the future.
- Our communities are insulated from some of the water supply risks associated with changing weather patterns, i.e. drought.

How do we choose between growth and water conservation?

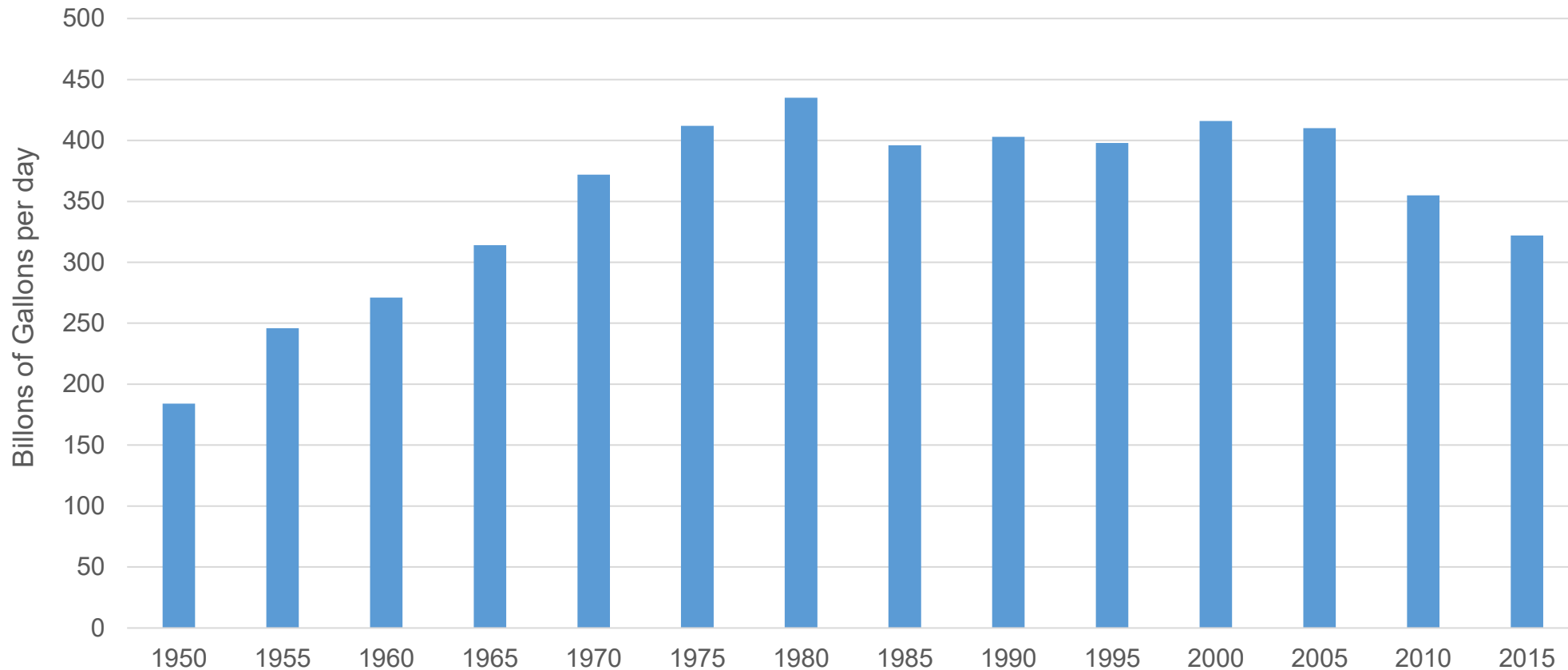


~~OR~~
AND



Growth and water conservation simultaneously IS POSSIBLE

Total Water Withdrawals in the U.S.



Source: USGS

The Numbers: How Much Water *Should* We be Using?

65

Residential Gallons per
Capita Day (RGPCD)

Massachusetts DEP Standard

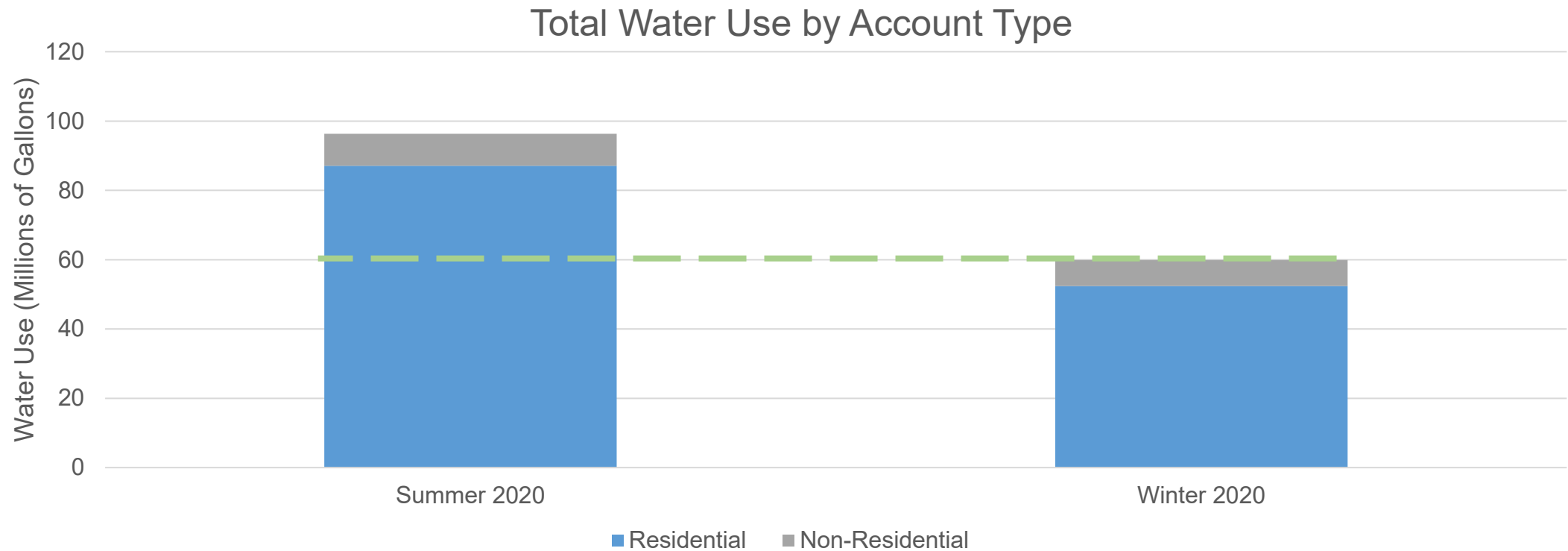
40

Residential Gallons per
Capita Day (RGPCD)

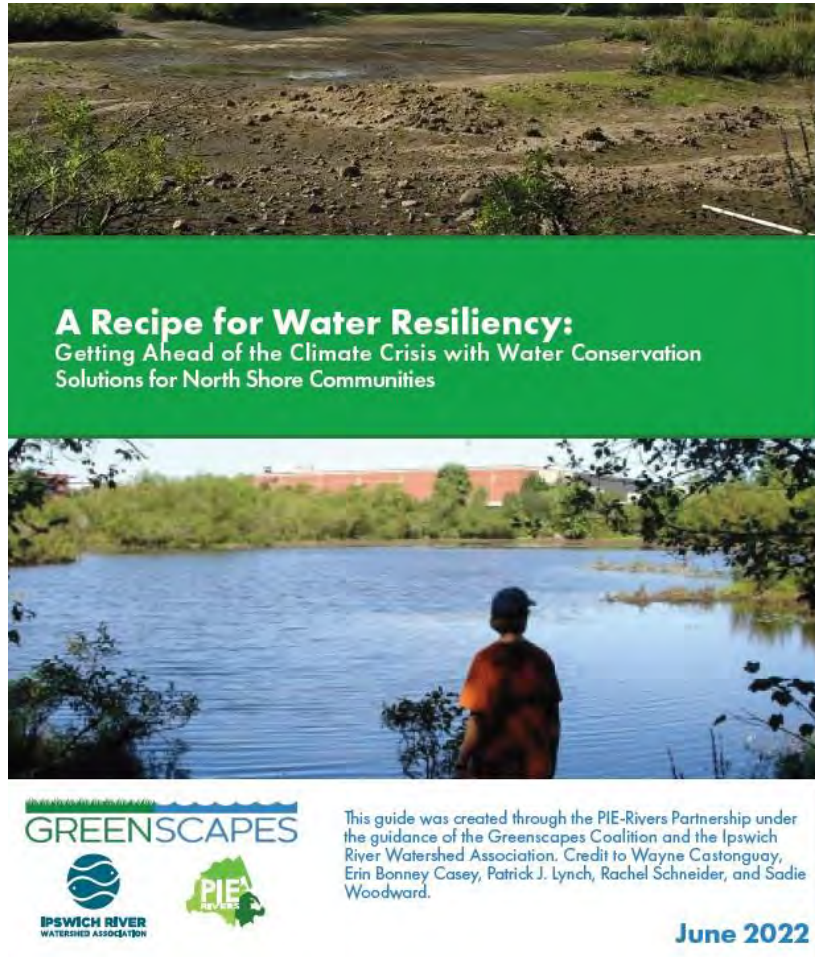
Ipswich River Watershed Association Target

Water Demand Throughout the Year

Water use peaks in the summer months in our region. We are using close to **DOUBLE** the amount of water in the summer as we are in the winter.



A Recipe for Water Resiliency



A Recipe for Water Resiliency: Getting Ahead of the Climate Crisis with Water Conservation Solutions for North Shore Communities

This is an enhanced water conservation program, consisting of a series of actions that towns and cities can take to reduce water use.

Implementing the full recipe for water resiliency would save communities between 30% and 40% of current water use.

Water Neutral Growth

We can grow our communities without increasing water demand.

1. Promote conservation for existing residents.
2. Require new developments to be as water efficient as possible.
 - We already have a model for this with the way the state and cities/towns have approached energy efficiency in new buildings with Green Building Codes.
3. Offset increased demand from new residents and businesses by saving water elsewhere, using a Water Bank to pay for these efficiency improvements.

How do you maximize water efficiencies in new buildings?

The Water Efficiency category in LEED v4.1

The WE prerequisites and credits in LEED v4.1 BD+C include the following priorities:

- Installation of permanent water meters that measure the total [potable water](#) use for the project; teams are also encouraged to submeter water subsystems.
- Irrigation of outdoor spaces must be shown to either be unnecessary or to be reduced by at least 30% from typical figures, through the selection of native or adapted plants for landscaping, alternative water sources for irrigation or irrigation efficiency measures.
- Using appliances with certain efficiency standards is mandatory, as is the installation of WaterSense-certified, low-flow fixtures, to reduce indoor water use.
- A new option in the former Cooling Tower Water Use credit addresses water used for mechanical processes. This credit encourages the recycling and reuse of nonpotable water for cooling and mechanical building needs.



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What kinds of projects can a water bank fund?

Rebate Programs for Water Efficient Appliances or Rain Barrels



Leak Detection Programs for Distribution Pipes



Staff Time for Water Conservation Outreach and Enforcement



Water Banks

Also called Water Use Mitigation Program (WUMP)

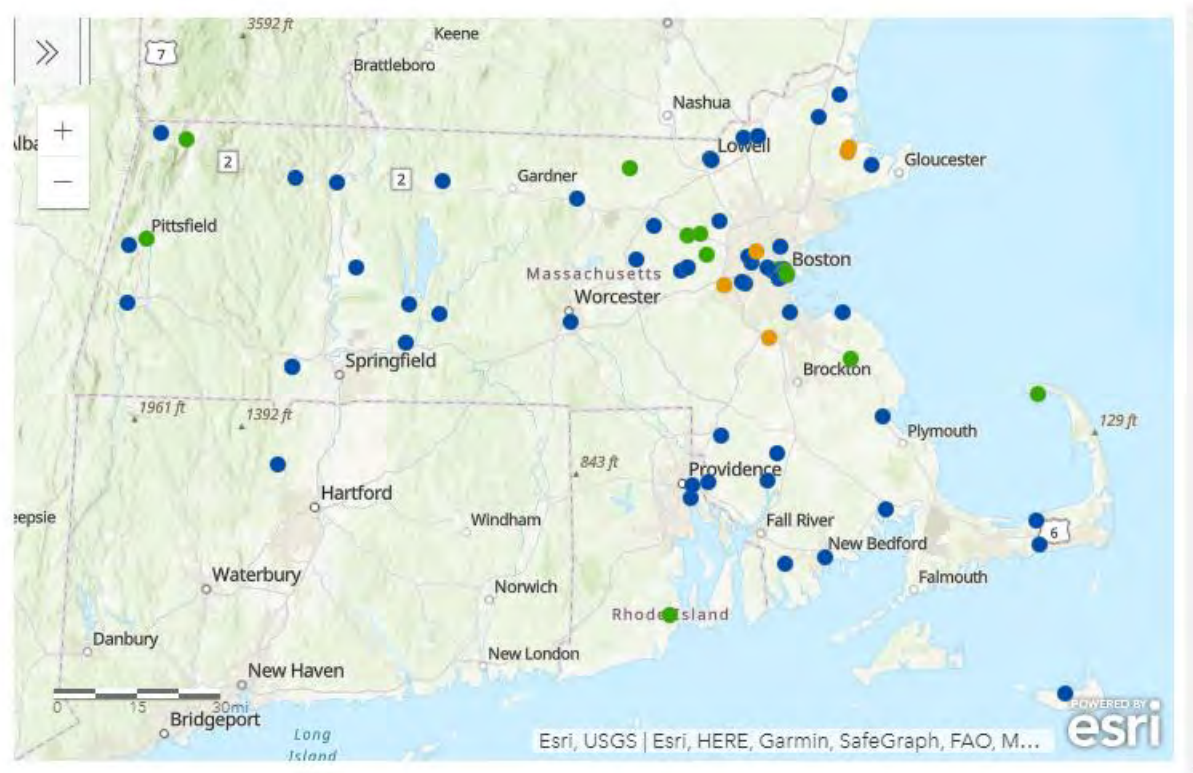
A WUMP requires project developers to pay a fee into a fund corresponding to the net increase in new water demand after they have minimized use to the extent possible on the new development. The fund is then used to finance other water-saving projects and activities elsewhere in your community.

WUMPs are analogous to the affordable housing in-lieu fee programs that already exist in many communities, which require developers to pay a fee if their projects do not increase the amount of affordable housing.



Resources to help your community

<https://www.massriversalliance.org/members-orgs>





Erin Bonney Casey

Resiliency Program Director
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HANCOCK

ASSOCIATES



June 2024

MHP Housing Institute
Myth Busting
Water, Sewer, Wastewater and Housing

Joseph D. Peznola, P.E.
Director of Engineering

Outline

- Title 5 Overview
- Local Septic Regulations
- Density Defined
- What Impacts Density
- Building Types
- Wastewater Treatment Option
- Water Supply
- Real World Examples
- Questions?



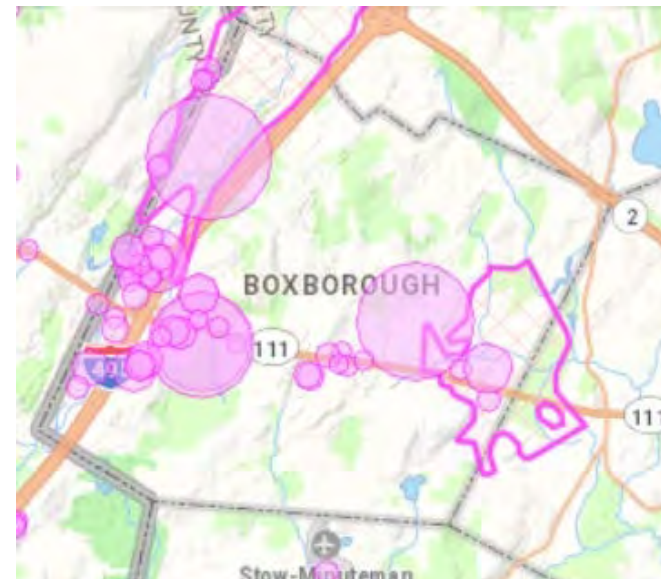
Massachusetts Sanitary Code

- The Regulation 310 CMR 15.00.
- Title 5 requires the proper siting, construction, and maintenance of all on-site wastewater disposal systems.
- 110 gallons per bedroom per day. Not updated since 1978 despite changes to family demographics or more efficient plumbing fixtures.
- Soil based sizing of soil absorption system (SAS) Long-term Acceptance Rates.
- Maximum 10,000 gallons per day or 90 bedrooms.



Density Restrictions

- The only density restriction within Title 5 is within nitrogen sensitive areas where a limitation of 440 gallons per day per acre is imposed. In accordance with 310 CMR 15.215.
- Wellhead Protection Areas
- Nitrogen Sensitive Embayments
- These are not suitable for higher density housing.



Add-on Requirements

- The Massachusetts Home Rule Amendment (Article 89), the right to self-governance.
- 109 communities have local septic rules (Pioneer Institute 2005 study).
- Increased offset to seasonal high groundwater
- Increased design flow per bedroom above 110 GPD
- Increased setbacks to property lines, wetlands and wells.
- All leading to larger more expensive systems.

Housing Type Impact on Density

Building Type

Type	Density with Septic	Density with Sewer
Single Family Home	6 units/usable ac.	10 units/usable ac.
Duplex	8 units/usable ac.	12 units/usable ac.
Townhouse	12 units/usable ac.	18 units/usable ac.
Garden Style (3 story surface parking)	20 units/usable ac.	28 units/usable ac.
Mid Rise (w/structured parking)	Not Applicable as would likely exceed 10,000 GPD	Up to 100 units/usable acre



Greater Than 10,000 gallons per day

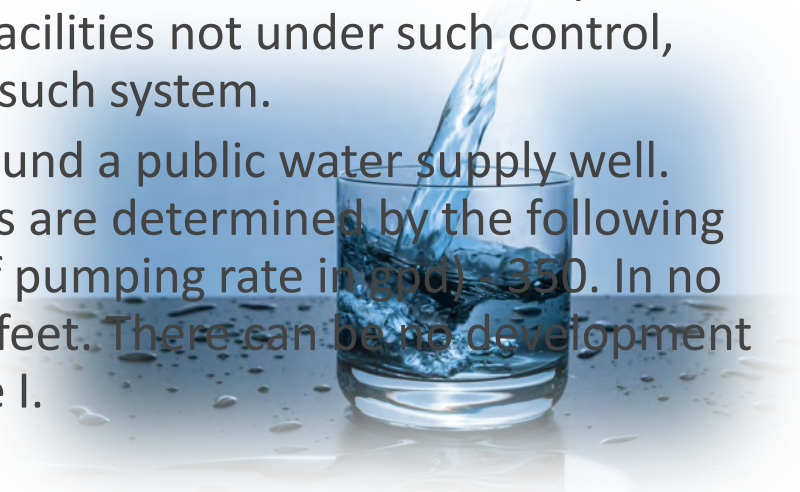
- Regulations Groundwater Discharge (314 CMR 5.0). Administered by MassDEP.
- Requires comprehensive hydrogeologic study and six to twelve month permitting process.
- Can be cost prohibitive at minimum \$2M in initial construction and start up costs
- Annual operation, monitoring, testing, reporting and maintenance costs can approach \$100,000.
- Effluent Fields are smaller as much as 1/3 size of a comparable Title 5 system, leaving more land to develop units.
- Developers believe project size needs to be 300-400 bedroom to absorb these costs.

Gap in Project Size

- Title 5 limits septic system to no more than 10,000 gallons per day. This equates to 90 bedrooms at 110 gallons per day/bedroom
- Beyond 10,000 gallons per day, a project would have to implement wastewater treatment at a significant cost to build and operate.
- Developers therefore have to increase project size and type to absorb the costs of such a system to more than 150 units.
- These results in a gap in project sizes between 90 bedrooms and 300-to-400-bedroom rental apartment projects.
- The commonwealth has considered something between a Title 5 septic system and a wastewater treatment facility that would fill the gap in project size while providing the necessary oversight, monitoring and environmental control but has yet to advance the regulatory changes required.

Drinking Water Regulations (301 CMR 22.0)

- In communities without public water, projects must provide water through on-site wells. For projects with more than about 8 units. These wells are considered Public Water Supplies (PWS).
- Public Water System means a system for the provision to the public of water for human consumption, through pipes or other constructed conveyances, if such system has at least 15 service connections or regularly serves an average of at least 25 individuals daily at least 60 days of the year. Such term includes any collection, treatment, storage, and distribution facilities under control of the operator of such a system and used primarily in connection with such system, and any collection or pretreatment storage facilities not under such control, which are used primarily in connection with such system.
- A Zone I is the protective radius required around a public water supply well. Protective radii for Public Water System wells are determined by the following equation: Zone I radius in feet = $(150 \times \log \text{ of pumping rate in gpd}) - 350$. In no case shall the Zone I radius be less than 100 feet. There can be no development unrelated to the well system within the Zone I.

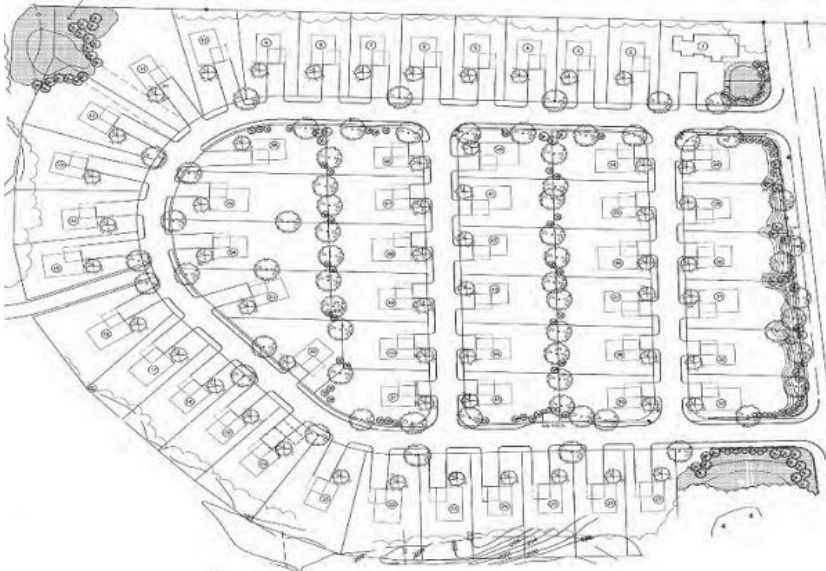


Drinking Water Regulations (continued)

- A Zone II is that area of an aquifer that contributes water to a well under the most severe pumping and recharge. The Zone II extends upgradient to its point of intersection with prevailing hydrogeologic boundaries. The Zone II must include the entire Zone I area.
- Interim Wellhead Protection Area (IWPA) is that for public water systems using wells lack a Department-approved Zone II. This Interim Wellhead Protection Area is a radius is proportional to the approved pumping rate which is calculated as radius in feet = $(32 \times \text{pumping rate in gallons per minute}) + 400$.
- The Zone II and/or IWPA is considered a nitrogen sensitive area and any septic system loading is limited to 440 gallons per day per acre within a lot.
- Public Water Supply Wells are permitted through MassDEP and take upwards of a year to permit. Test wells must be installed to confirm yield and water quality.

Emerson Village Pepperell

- 56 single family homes with on individual site septic systems. Lots as small at 7,000 square feet.
- Large wetland open space lot donated for municipal well. Open space used to meet 440 gallons per day per acre.
- No HOA. Roadways turned over to town as public roads.



Coolidge at Sudbury

- 120 units of age restricted rental housing built in two phases by B'nai B'rith Housing on two lots totaling 5.5 acres (22 units/ac.)
- Each lot has a Title 5 septic system. Lots are held in separate ownership.
- Town water supply.



Any Questions?

Please use the Chat Box



THANK YOU!

HANCOCK
ASSOCIATES

Affordable Multifamily Housing on the Cape – *Watershed* Moments


Cory Fellows

Preservation of Affordable Housing



Title 5 Changes effective July 7, 2023

1. **any watershed** to an embayment or sub-embayment that on July 7, 2023 is the subject of a nitrogen Total Maximum Daily Load (**TMDL**) approved by the EPA and an Area Wide Water Quality Management Plan approved by the EPA for Cape Cod in 2015 pursuant to **Section 208** of the Federal Clean Water Act, 33 U.S.C. § 1251 *et. Seq.* (“208 Plan”), addressing nitrogen pollution. For any such watershed that is subject to an approved nitrogen TMDL and an approved 208 Plan as of July 7, 2023, the effective date of designation is July 7, 2023. A Nitrogen Sensitive Area designation for watersheds subject to the 208 Plan that receive an EPA-approved TMDL after July 7, 2023 becomes effective on the date EPA approves the TMDL.



Wellfleet Harbor Targeted Watershed Management Plan • GOALS

- Restoration of Ecosystems & Water Quality
- Compliance with Clean Water Act
- Quicker Results (emphasizing in-water and near-water practices)
- Focus on Non-Traditional or Nature-Based Solutions
- Reduced Costs
- Promote Affordable Housing (including accessory dwelling units (ADUs) supported by enhanced I&A septics)
- Maximize Local Co-Benefits (including jobs)
- Minimize Climate Impacts



Residences at Lawrence Road / Wellfleet (46 units – breaking ground soon)





IA wastewater system to serve:

New Housing



Fire Station



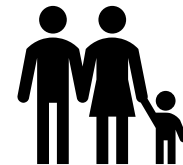
Police Station



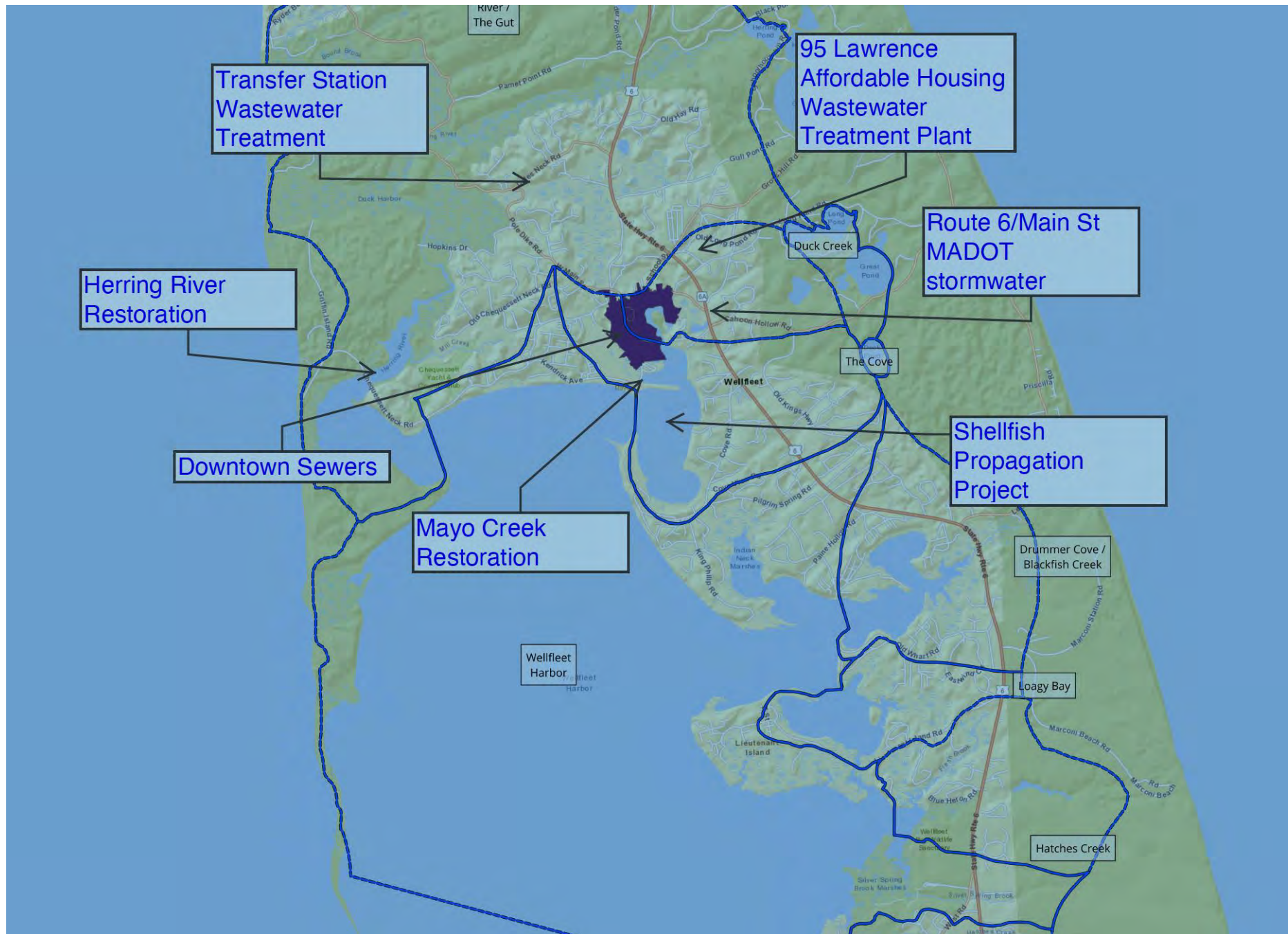
Elementary School



25+ single family-homes



527



Wellfleet Harbor Targeted Watershed Management Plan

Hybrid Features:

- conventional sewers
- enhanced IA septic systems
- ecological restoration
- stormwater management

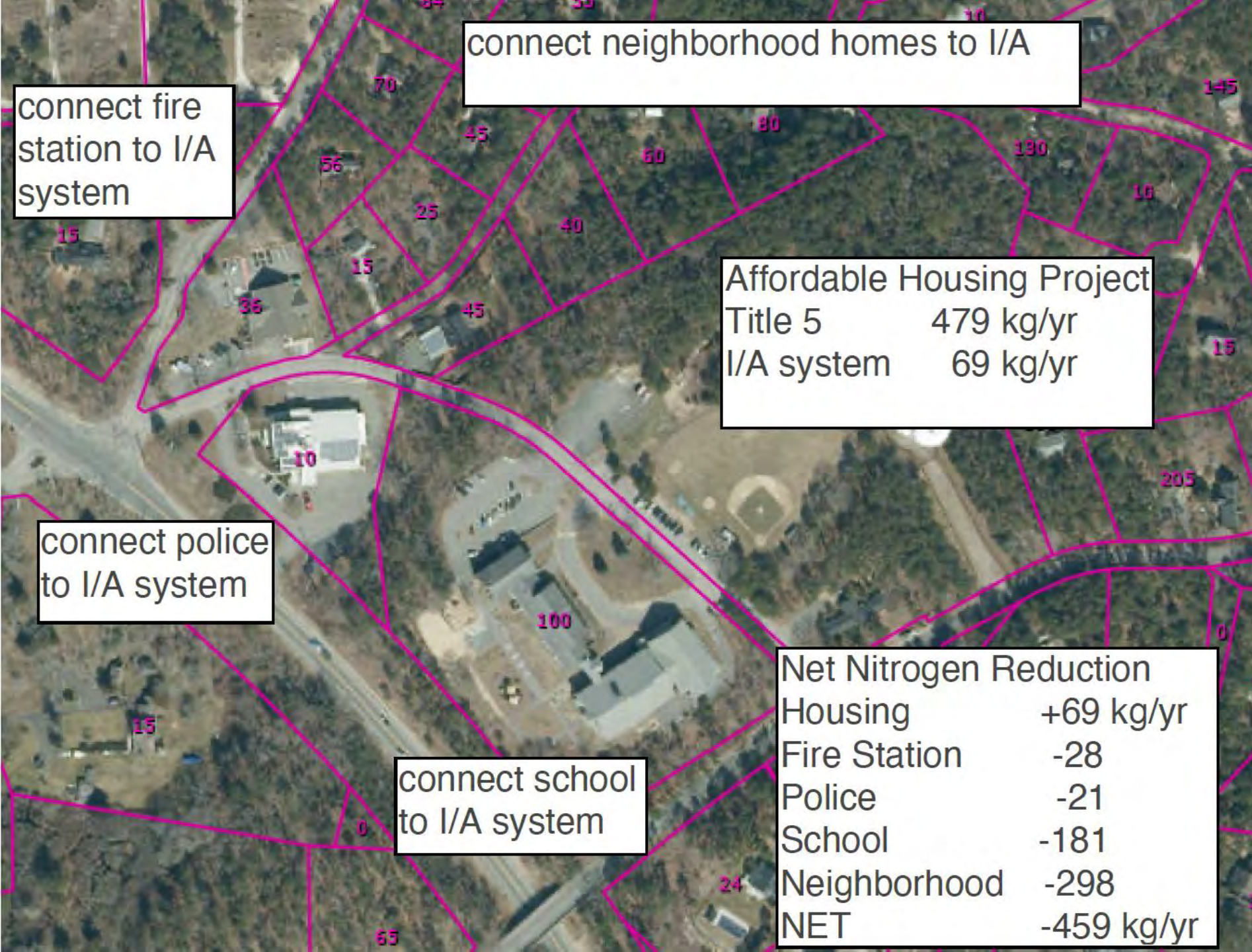


FIGURE 16
 SCENARIO #2 - SEWAGE COLLECTION SYSTEM SCHEMATIC

35 LAWRENCE ROAD
 WELLFLEET, MASSACHUSETTS

329

PREPARED BY



Nitrogen Loading Reductions

Neighborhood Cluster System

Connecting adjoining properties to the affordable housing I/A system



Brewster Woods / Brewster (30 Units – Completed in 2022)

- MassWorks-financed septic system
 - Also financed roads, sidewalks & utilities for access road

Cape View Way / Bourne (42 units – under construction)

MassWorks-financed offsite
water main upgrades to serve
Cape View + neighbors





Questions?

Cory Fellows –
cfellows@poah.org

GLOSSARY OF AFFORDABLE HOUSING TERMS

Accessory Dwelling Unit (ADU)

A secondary dwelling unit created within or as an extension of an existing dwelling that contains separate bath and kitchen facilities.

ACS US Census Bureau's American Community Survey

Adaptive Reuse

The conversion of nonresidential properties such as mills, schools, hospitals, military bases, motels, warehouses, office buildings, etc. into residential or mixed uses.

AFHMP (Affirmative Fair Housing Marketing Plan)

A plan for the marketing of SHI Eligible Housing, including provisions for a lottery or other resident selection process, consistent with guidelines adopted by the Department, and providing effective outreach to protected groups underrepresented in the municipality.

Area Median Income (AMI)

The estimated median income, adjusted for family size, by metropolitan area (or county, in non-metropolitan areas). AMI is updated annually by the US Department of Housing and Urban Development (HUD) and used as the basis of eligibility for most housing assistance programs. See: www.huduser.org

Acquisition – Land and Building

Costs associated with purchasing the development site.

Baby Boomers

The demographic cohort born between 1947 and 1964. (Harvard Joint Center for Housing Studies (JCHS). *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.)

CHAPA (Citizens' Housing & Planning Association)

Established in 1967, CHAPA is a statewide non-profit umbrella organization for affordable housing and community development activities. CHAPA's mission is to encourage the production and preservation of housing affordable to low-income families and individuals. www.CHAPA.org

Chapter 30B

Chapter 30B of the Massachusetts General Laws, the Uniform Procurement Act, establishes uniform procedures for local governments to use when buying or disposing of supplies, services or real property.

Chapter 40B

The state's Comprehensive Permit law, enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic and the state can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23).

www.mass.gov/hed/community/40b-plan

Chapter 40R

The Smart Growth Zoning Overlay District Act, Chapter 149 of the Acts of 2004, codified as M.G.L. chapter 40R (the Act), encourages communities to create dense residential or mixed-use smart growth zoning districts, including a high percentage of affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable locations. <https://www.mass.gov/service-details/chapter-40r>

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a federal program that provides communities with resources to address a wide range of unique community development needs. The Department of Housing and Urban Development (HUD) provides funding either directly to larger municipalities designated as entitlement communities or through the Massachusetts Department of Housing and Community Development's CDBG program.

www.mass.gov/hed/community/funding/community-development-block-grant

Community Economic Development Assistance Corporation (CEDAC) A quasi-public agency created by the Legislature in 1978 to provide development assistance to nonprofit developers in order to increase the supply of affordable housing and help revitalize chronically distressed areas. By statute, it can only provide services to nonprofit corporations. CEDAC maintains a database on their website of over 1,400 properties statewide at risk of losing their affordability.

www.cedac.org

Community Preservation Act (CPA)/ Chapter 44B

The Community Preservation Act Enabling Legislation (Chapter 267 of the Acts of 2000). Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deed's fees. The Community Preservation Coalition (CPC) works with communities, and advocates and supports the passage of CPA.

www.communitypreservation.org

Conservation Easement

A legal agreement, often used to preserve rural areas or greenfields, in which a government or nonprofit can purchase a property in return for the guarantee of preserving it from development.

Contingency

This is generally figured as a percentage – often 5 to 10 percent – of the construction (hard) costs and/or other costs associated with development (soft costs). The contingency accounts for uncertainty at various stages of development and construction.

Cost Burdened Households who pay more than 30 percent of their income for housing.

DataTown

An interactive web site compiles community-level information from various available data sources for all 351 Massachusetts cities and towns, and visualizes that data in graphics and charts so it's easy to understand, print out and bring to a community discussion. www.mhp.net/datatown.

Debt

Money owed. Under debt financing the lender is generally secured by the property and is reimbursed according to a payment schedule determined by the amount of net income generated by the property and the interest rate set at the time the loan is made.

Debt = Loans

-*Hard debt*: require payment over time, with interest

-*Soft debt*: terms for repayment are lenient

Deferred loan (a.k.a. deferred payment second mortgage or soft debt)

Debt (borrowed money), often from a public or charitable source, repayment of which may be postponed for a specified period of time, indefinitely, or forgiven entirely, if the property maintains

certain levels of affordability for a defined time period. Most deeply affordable housing needs some

type of deferred loan in order to be feasible.

Department of Housing and Community Development (DHCD)

Massachusetts DHCD is the state's lead agency for housing and community development programs and

policy. It oversees the state-funded public housing, administers rental assistance programs, including tax

credits, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing.

www.mass.gov/hed

Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development's mission is to create strong, sustainable communities and quality affordable homes. HUD administers hundreds of programs targeting communities from urban to rural. www.hud.gov

Disability

The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Extremely Low Income (ELI) A family whose income does not exceed 30% AMI.

Entitlement Community A city or urban county of at least 50,000 in population making it eligible for Community Development Block Grant (CDBG) funds directly from HUD.

Expiring Use Restrictions

Refers to affordable housing where the restrictions on rents and/or incomes of occupants could or will expire in the near future if owners prepay their publicly assisted mortgages and convert the units to market rate housing. The units were built with federal and/or state subsidies (such as low cost mortgages, interest subsidies, rent subsidies and loan guarantees). While mortgages and other assistance often had terms as long as 30-40 years, many gave owners the option to prepay the mortgage after 20 years and thus remove use restrictions on the property. *Also see CEDAC.*

Equity

Cash investment in a project. Under equity financing, the investor obtains an ownership interest in the property and can participate in the property's cash flow, as well as in its appreciation at the time of sale. Equity investors take the risk that they will get a return on their equity contributions, and will look for ways to mitigate that risk, including through ensuring adequate asset management systems are in place for the project.

Exclusionary Zoning The practice of using zoning ordinances to exclude certain types of land uses from a given community. When this practice excludes apartments and other forms of multi-family housing, this can create a disparate impact on protected classes of people.

Extremely Low income (ELI)

Typically refers to families whose income is less than 30% of the Area Median Income. (AMI)

Fair Housing Act/MA Fair Housing Act

Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. The law prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Fair Market Rents (FMRs)

FMRs are established by HUD and used to determine **rental** voucher amounts for government assistance housing programs such as Section 8 (Housing Choice Voucher Program).

Family

A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Federal Home Loan Bank of Boston (FHLBB)

One of the 12 district banks, the FHLBB covers the 6 New England states and is owned by more than 460 New England financial institutions. A wholesale bank (a bank for banks), it provides access to credit for its members and administers several grant and loan programs to promote community development and expand affordable housing.

Federal Home Loan Mortgage Corporation (FHLMC) or Freddie Mac

Congressionally chartered agency established in 1970 (and privatized in 1989) to buy qualifying residential mortgages from originating lenders. The loans are either kept in portfolio or packaged and sold as securities. Freddie Mac also offers programs with more flexible underwriting guidelines for lower income homebuyers. With Fannie Mae, the corporation's activity has helped to create an enormous secondary mortgage market.

Federal National Mortgage Association (FNMA of Fannie Mae)

Created in 1938 to purchase FHA, and later VA and conventional mortgages, Fannie Mae is now privately owned and managed, federally chartered corporation, the largest source of home mortgage funds in the United States. It buys qualifying residential mortgages from originating lenders and either keeps them in portfolio or packages and sells them as securities. Fannie Mae also offers programs with more flexible underwriting guidelines for lower income homebuyers.

Grant While a grant can feel like equity, the grantor does not have an "interest" in property, and does not expect a financial return, but does expect that the purpose for making the grant is met (i.e.: the project serves a certain population, helps achieve identified outcomes, or other purpose). Sometimes soft secondary financing is structured into a project as a grant.

HOME Investment Partnership Program (HOME)

A federal program run by HUD which provides annual grants on an entitlement basis to states, large cities and consortia of smaller communities for affordable housing activities, including homeownership, rent subsidies, housing development and rehabilitation. Similar to CDBG funds, some communities are part of a consortium and receive HOME funds directly from HUD and distribute in their communities. DHCD administers HOME funds at the state level.

Housing Appeals Committee (HAC)

A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal.

Housing Choice Initiative

In 2017 the Baker-Polito Administration developed the Housing Choice Initiative to offer a combination of incentives, legislation, technical assistance and new capital grant funding to facilitate community-led housing production across the Commonwealth. A key component of the HCI entails legislation currently proposed by the Governor (*An Act to Promote Housing Choices*) that will enable cities and towns to adopt certain zoning best practices related to housing development by a simple majority vote, rather than the current two-thirds supermajority.

Housing Production Plan An affordable housing plan adopted by a Municipality and approved by DHCD, defining certain annual increases in its number of SHI-eligible Housing Units as described in the 40B Guidelines.

Housing Stabilization Fund (HSF)

The Housing Stabilization Fund (HSF) is a program available through DHCD to support comprehensive neighborhood redevelopment efforts and to help developers and municipalities acquire, preserve and rehabilitate affordable housing. The state legislature placed a special emphasis on reusing foreclosed and distressed properties and on creating affordable homeownership opportunities.

Housing Toolbox

An on-line resource developed by MHP including strategies and best practices for the creation and preservation of affordable housing, with guides, tools and resources for local boards & committees, planners, municipal staff, developers, and volunteers.

<https://www.housingtoolbox.org/>

Housing Unit

A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

HUD The U.S. Department of Housing and Urban Development

Inclusionary Zoning

A local zoning ordinance that either requires or encourages a developer to include affordable housing as part of a development, or contribute to a fund for such housing. The bylaw may provide incentives such as increased density, reduced parking requirements, or expedited permitting in exchange for the affordable housing.

Infill Development

The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Promotes compact development.

Limited Equity Homeownership

Ownership housing where resale values are restricted in order to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance in order to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land). Can take the form of a cooperative, a condominium or fee simple ownership.

Loan to Value (LTV)

The ratio of the loan amount to the value of the completed property per an appraisal. Lenders will only loan up to a certain percentage of the property value.

Local and Regional Housing Authorities (LHAs)

A housing authority set up by a city or town, or group of towns, in accordance with state law, M.G.L. Ch. 149 to provide low-income family or elderly housing.

Local Action Units (LAUs)

Local Action Units (LAUs) are affordable housing units created as a result of an intentional action taken by a community, such as the adoption of Inclusionary Zoning or the use of municipal funds or property, without a comprehensive permit, and which meet the requirements for inclusion on the Subsidized Housing Inventory (SHI).

Local Initiative Program (LIP)

A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory (SHI). LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments, that do not require other financial subsidies, to qualify for inclusion on the Subsidized Housing Inventory. The LIP Program administers both LIP 40B developments (sometimes referred to as “Friendly 40Bs) and Local Action Units (LAUs).

Low Income Housing Tax Credit (LIHTC)

The LIHTC program, which is based on Section 42 of the Internal Revenue Code, was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise **equity** for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents. The state’s Department of Housing and Community Development oversees the competitive allocation of tax credits.

Median Age

The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income

Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Millennials The demographic cohort following Generation X born between 1985 and 2004. (JCHS)

Mortgage

1st Mortgage This is usually, though not always, a commercial loan requiring monthly payments of principle and interest during the operating life of the project. The amount of the mortgage is limited by the value of the property and the net operating income of the project (income less operating expenses).

2nd Mortgage, 3rd Mortgage, etc Affordable housing developments often include grant or low-interest or no-interest loan financing, including local and state public funds, as well as private funds. Repayment requirements vary ranging from payment of principle and interest, through whole or partial interest payments, to deferral of principal and interest payments for a number of years or no repayment as long as the property serves the population the money was committed to support.

Municipal Affordable Housing Trust (MAHT)

A locally created municipal board, enabled by M.G.L. Chapter 44, Section 55c, to provide for the creation and preservation of affordable housing for the benefit of low and moderate income households.

Regional Planning Agency (RPA)

RPAs are public organizations established by the state legislature that encompass a multi-jurisdictional regional area serving local governments and citizens in the region by dealing with issues and needs that cross city, town, county and even state boundaries through communication, planning, policymaking, coordination, advocacy and technical assistance. There are thirteen RPAs in Massachusetts-for more information see <http://www.massmarpa.org/>

Reserves; Lease-Up and Operating

Accounts established from sources of financing to cover possible shortfalls during the operation of the project. A lease-up reserve is intended to cover operating losses during the earliest phase of operations while initially renting up the project, while an operating reserve is meant to cover longer-term contingencies.

Poverty

Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Thresholds by year and households size are found at this link:

<https://www.census.gov/hhes/www/poverty/data/threshld/>.

Section 8 (Also known as Housing the Choice Voucher (HCV) Program)

Section 8 of the Housing Act of 1937 (42 U.S.C. § 1437f) is the federal government's major program for assisting very low-income families, elders, and people with disabilities to afford housing in the private market. The voucher provides rental assistance to households with low income, elders, and persons with disabilities. The voucher holder is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. HCVs are administered locally by Public Housing Authorities (PHAs).

Subsidized Housing Inventory (SHI) – means the list compiled by DHCD containing the count of Low or Moderate Income Housing units by city or town.

Subsidizing Agency – means any agency of state or federal government that provides for, or acts on behalf of a provider for, a Subsidy for the construction or substantial rehabilitation of Low or Moderate Income Housing. Massachusetts Subsidizing Agencies include DHCD, MassHousing, MassDevelopment, and MHP.

Total Development Costs (TDC) The total cost of construction including land or property acquisition, soft costs (permitting, legal, etc.), site work, materials, and labor.

Use Restriction – means a deed restriction, regulatory agreement or other legally binding instrument which runs with the land and is recorded with the registry of deeds or land court registry district, and which effectively restricts the occupancy of a Low or Moderate Income Housing unit to Income Eligible Households during the term of affordability.

Zoning

Ordinances and by-laws adopted by cities and towns to regulate the use of land, buildings and structures to the full extent of the independent constitutional powers of cities and towns

GLOSSARY OF COMMON ACRONYMS AND TERMS

ACRONYMS

ACS	US Census Bureau’s American Community Survey
AMI	Area Median Income
CHAS	Comprehensive Housing Affordability Strategy
DHCD	MA Department of Housing and Community Development
ELI	Extremely Low Income
GIS	Geographic Information System
MOE	Margins of Error

DEFINITIONS

Baby Boomers

The demographic cohort born between 1947 and 1964. (Harvard Joint Center for Housing Studies (JCHS). *America’s Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.)

Cost Burdened

Households who pay more than 30 percent of their income for housing.

Disability

The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Extremely Low Income

A family whose income does not exceed 30% AMI. (Mass Housing, Piltch Associates)

Family

A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Household

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of the households excludes group quarters.

Median Age

The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income

Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Millennials

The demographic cohort following Generation X born between 1985 and 2004. (JCHS)

Housing Unit

A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

Protected Classes

Demographic groups that it is unlawful to discriminate against. In Massachusetts Fair Housing law, the protected classes are race, color, national origin, religion, sex, familial status (i.e. children), disability, source of income (i.e. section 8 voucher), sexual orientation, gender identify, age, marital status, veteran or active military status, and genetic information.

Poverty

Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps).

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GLOSSARY OF FINANCE TERMS

Sources of funds

Debt

Money owed. Under debt financing the lender is generally secured by the property and is reimbursed according to a payment schedule determined by the amount of net income generated by the property and the interest rate set at the time the loan is made.

Debt = Loans

-*Hard debt*: require payment over time, with interest

-*Soft debt*: terms for repayment are lenient

Equity

Cash investment in a project. Under equity financing, the investor obtains an ownership interest in the property and can participate in the property's cash flow, as well as in its appreciation at the time of sale. Equity investors take the risk that they will get a return on their equity contributions, and will look for ways to mitigate that risk, including through ensuring adequate asset management systems are in place for the project.

Low Income Housing Tax Credit (LIHTC)

The LIHTC program, which is based on Section 42 of the Internal Revenue Code, was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise **equity** for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents. The state's Department of Housing and Community Development oversees the competitive allocation of tax credits.

Grant

While a grant can feel like equity, the grantor does not have an "interest" in property, and does not expect a financial return, but does expect that the purpose for making the grant is met (i.e.: the project serves a certain population, helps achieve identified outcomes, or other purpose). Sometimes soft secondary financing is structured into a project as a grant.

1st Mortgage

This is usually, though not always, a commercial loan requiring monthly payments of principal and interest during the operating life of the project. The amount of the mortgage is limited by the value of the property and the net operating income of the project (income less operating expenses).

2nd Mortgage, 3rd Mortgage, etc

Affordable housing developments often include grant or low-interest or no-interest loan financing, including local and state public funds, as well as private funds. Repayment requirements vary ranging from payment of principal and interest, through whole or partial interest payments, to deferral of principal and interest payments for a number of years or no repayment as long as the property serves the population the money was committed to support.

Uses of funds

Acquisition – Land and Building

Costs associated with purchasing the development site.

Site Work

On-site development costs such as grading, running utility lines, storm water management, water, sewer/septic, entry roads, etc. Costs associated with making the site ready for building construction.

Construction Costs

The direct cost of building construction, including foundation work. State agencies expect to see contractor profit and overhead broken out separately as well as the contractor's general conditions, which include the contractor's costs for such items as setting up an on-site office, winter conditions, and police details.

Contingency

This is generally figured as a percentage – often 5 to 10 percent – of the construction (hard) costs and/or other costs associated with development (soft costs). The contingency accounts for uncertainty at various stages of development and construction.

Architect/Engineer, Environmental Study, Appraisal, Survey & Soil Tests, Title & Recording, Sponsor & Local Legal Costs, Lender's Legal, Audit, Cost Certification, Market Study

These reflect the costs of contracts with various professionals essential to the completion of the development.

Developer Fee and Overhead

Maximum developer fees are established by DHCD.

Real Estate Taxes, Insurance, Construction Loan Interest, Bridge and/or Acquisition Loan Interest

These are the primary costs of holding land during the development and construction processes. The longer the development process the higher the cost.

Construction Loan Costs, Permanent Loan Costs, Bridge Loan Fees

Fees, beyond interest, charged by lenders for various loans on the project.

Consultant Fee

Developers may engage various types of consultants to assist them in the project.

Reserves; Lease-Up and Operating

Accounts established from sources of financing to cover possible shortfalls during the operation of the project. A lease-up reserve is intended to cover operating losses during the earliest phase of operations while initially renting up the project, while an operating reserve is meant to cover longer-term contingencies.

Explanation of Operating Budgets

A project's operating budget consists of three main parts: operating income, operating expenses and debt service and reserve payments.

Net Operating Income

Operating income less operating expenses

Net Cash Flow

Net operating income less debt and reserve payments

Operating Income

Gross Rental Income

This is the income potential of the project, before deducting an assumed vacancy percentage. It increases annually by the income inflation assumption allowed by the lender.

Laundry Income

In projects with a coin laundry, the anticipated income is entered here.

Vacancy

This is the percentage of rents that the project will not receive, because of either vacancy or nonpayment by tenants of occupied units. Typically, the percentage is higher in the first year of operation because of a lag between units coming online and tenants taking occupancy. Lenders have requirements for what this number should be.

Operating expenses

Operating Expenses

Shows the actual anticipated expense for that year that the project will be in operation. Expenses are increased each year thereafter according to the expense inflation assumption often dictated by the lender.

Real Estate Taxes

Taxes vary widely between localities. Often municipalities will offer a PILOT program 'Payment In Lieu of Taxes' for affordable housing which is a fixed annual amount.

Insurance

The cost of property and liability insurance. Lenders and investors will usually require minimum coverage amounts.

Utilities – Common Area

This includes the cost of lighting and heating unleased areas, such as hallways and parking lots. In cases where the owner of the project is paying utilities they will be included in a separate line item.

Water/Sewer

In many projects the owner pays for water and sewer service. These costs can be substantial, especially if the project includes water-using amenities, such as in-unit washers or hookups and dishwashers.

Maintenance/Repairs/Decorating

This line item includes the costs of all repairs including 'turning over' a unit when vacated. It does not include replacement of major capital items (such as roofs and furnaces) which is funded from the replacement reserve.

Administration

This item generally includes the cost of management staff and the direct expenses of property manager on the project.

Legal

Legal costs during operations to cover evictions or other management issues.

Snow Removal/Landscaping

These may be third-party contracts or the cost of staff and equipment and materials.

Trash Removal

Usually a third-party contract

Management Fee

Usually property managers are paid a percentage of collected rents, in addition to allowable pass-through expenses. (Because LIHTC rents are often lower than market rents, this percentage may be higher for these types of projects). In some cases, owners and managers have negotiated per-unit fees rather than a percentage of rents. In either case, the payment should be based on actual payments (collected rents on occupied and paying units).

Audit & Tax Return

Tax credit partnerships must file an annual tax return. Investors require an annual audit, as well.

Asset Management

This fee may be paid either to the general partner or to a party designated by the limited-partner investors to pay for the extra costs of record-keeping and reporting to investors on the performance of an LIHTC project.

Debt service**Debt Coverage Ratio**

This shows, year by year, the projected ratio of net operating income to the required debt service on the first mortgage loan. Lenders set minimum debt coverage ratios they expect to see in projections once the project has reached full occupancy, generally in the second calendar year of operations.

Replacement/Equipment Reserve

Lenders and investors will require that the project make minimum contributions to a reserve for replacement of major capital items. This amount is based on the number of dwelling units.

Net Cash Flow

This is the amount remaining from operating income after all operating costs, debt service payments, and replacement reserve contributions have been paid.

Reserves

These are lender required contributions to a capital reserve to fund operating deficits or investor perceived risks.

Loan to Value

The ratio of the loan amount to the value of the completed property per an appraisal. Lenders will only loan up to a certain percentage of the property value.