June 3, 10, 17, 2021 Virtual - Zoom Meeting

### 14th annual Massachusetts Housing Institute Training for local officials



Massachusetts Housing Partnership www.mhp.net



Massachusetts Department of Housing and Community Development www.mass.gov/dhcd



The Mel King Institute for Community Building www.melkinginstitute.org



Citizens' Housing and Planning Association www.chapa.org



Metropolitan Area Planning Council www.mapc.org



American Planning Association— Massachusetts Chapter www.apa-ma.org

### DAY ONE | Thursday, June 3 14<sup>th</sup> Annual Housing Institute Agenda

	Day One: Eliminating barriers, creating inclusive communities
	Building thriving, inclusive communities
	Jarred Johnson, Executive Director, TransitMatters; Abundant Housing MA, Board Member
1:00 PM	We have our housing challenges, made even more vivid by COVID-19, but do you have a vision for what our communities could be? Come hear one practitioners take on the future for housing, transportation
4.20.014	and equity.
1:30 PM	Break
	Lowering the barriers CM   1.25
	Jennifer Raitt, Director of Planning and Community Development, City of Arlington
	Darlene Wynne, AICP, Director of Planning and Community Development, City of Beverly
	Isabel Cruz, Program Manager, Massachusetts Housing Partnership's (MHP) ONE Mortgage Team
1:45 PM	Barriers to safe, affordable housing have been baked into our real estate markets, land use planning and public policies. Learn how three municipalities and state agencies are addressing these inequities. Participants will hear from Jennifer Raitt on Arlington's Fair Housing Action Plan, Darlene Wynne will discuss Beverly's 40R district to expand multi-family housing by-right, and Isabel Cruz will talk about
	MHP's ONE program and how ONE Plus Boston is lowering the barriers to homeownership.
3:00 PM	Break
	Improving access with technology CM 1.25
	Jennifer Gilbert, President/Founder, Housing Navigators
	Courtney Porcella, VP of Marketing and Operations, coUrbanize
	Gaetan Daphnis, Account Executive, coUrbanize
	Allen Edinberg, Select Board and Affordable Housing Trust Member, Town of Westborough
3:15 PM	
	Historically it has been challenging for people to search for affordable housing and difficult for municipalities to engage a broad range of folks in local housing efforts. Technology is changing that for
	the better. Jennifer Gilbert will discuss Massachusetts' new Housing Navigator website and what it mean
	for fair housing. Then we will hear how municipalities are using coUbranize for community engagement
4:30 PM	initiatives to reach residents beyond the usual suspects.
4.30 PIVI	Wrap-up Day One

	Day Two: Strategies to fix zoning, end segregation
1:00 PM	How land use decisions affect race and class segregation
	Dr. Jessica Trounstine, Foundation Board of Trustees Presidential Chair of Political Science, University of California, Merced, Author of "Segregation by Design: Local Politics and Inequality in American Cities"
1:30 PM	Break
1:45 PM	Expanding Housing Choice: legislation and local zoning efforts CM 1.25
	Karina Milchman, AICP, Chief of Housing + Neighborhood Development, Metropolitan Area Planning Council (MAPC)
	Chris Kluchman, FAICP, Deputy Director of Community Services Division, Massachusetts Department of Housing and Community Development (DHCD)
	A community's housing dictate who lives there and what opportunities they have access to. This session will cover the benefits of housing diversity, what kinds of housing meet different needs, and what kinds of housing are missing from the Massachusetts landscape. An overview of Changes to 40A will provide
	information on what residential zoning and permitting benefit from a simple majority threshold, as well as other opportunities created by this legislation. Examples of residential zoning efforts across the
	Commonwealth will showcase different housing types and how they've been integrated into
	communities. Discussion will focus on Housing Choice and strategies to successfully rezone to create
2 00 014	greater housing and housing diversity in Massachusetts.
3:00 PM	Break
	Missing middle housing strategies for municipalities CM 1.25 Jeremy Lake, AIA, LEED AP, CNU, Senior Associate, Union Studio
	Nate Kelly, AICP, Principal Planner, Horsley Witten Group
	Nate Keny, Aler, Ennepartianner, Horsley Witten Group
	Across the country, more and more towns find themselves grappling with the interrelated challenges of
	housing affordability, housing choice, and outdated zoning. Many are considering increased levels of
3:15 PM	density as a potential solution, but face push back from communities concerned about the character of
	conventional multi-family development, especially in communities that are predominantly single family in
	scale. One possible solution is "missing middle" housing – a range of building types that slot somewhere
	between the scale of conventional single family detached homes and garden style multi-family
	developments. This session will share recent efforts at educating communities about the option of
	increased densities in forms that are sympathetic to their existing character, and well as some of the challenges, solutions, and approaches for incorporating them into their zoning regulations.
4:30 PM	Chanenges, solutions, and approaches for incorporating them into their zoning regulations. Wrap-up Day Two

### DAY THREE | Thursday, June 17

	Day Three: Create complete neighborhoods
	The case for equity-driven neighborhood development
	Dr. Tracy Corley, Director of Research and Partnerships, Healthy and Resilient Communities Program,
	Conservation Law Foundation (CLF)
1:00 PM	The pandemic has deepened and exposed the systemic injustices that communities were facing long
	before COVID-19. Hear from Dr. Tracy Corley on the importance of centering equity in land use planning
	and development in communities to ensure that people have access to housing, jobs, activities, and
	amenities that lead to strong livelihoods and quality of life.
1:30 PM	Break
	Exploring housing opportunities near transit CM   1.25
	Tom Hopper, Director of Research & Analytics, MHP's Center for Housing Data
	Laura Smead, AICP, Town Planner, Town of Canton
	Catherine Feerick, Economic Development Director, City of Attleboro
1:45 PM	Christine McCall, AICP, Assistant City Manager/DPD Director, City of Lowell
	The benefits of transit oriented development have been well documented. However, the patchwork of
	land use regulations across the greater Boston region has resulted in a wide variety of transit-oriented
	development patterns. Hear from three different communities on their approach and strategies to tackle
	housing, mobility, and climate crises with TOD.
3:00 PM	Break
	Complete Neighborhoods CM 1.25
	Christine Madore, AICP, Senior Development Manager, MHP
3:15 PM	2020: The year that redefined "normal". How will planners and practitioners in the community
3:15 PIVI	development field meet the big challenges of housing, climate, and racial equity without returning to
	business as usual in 2021 and beyond? Learn more about the benefits of creating and supporting
	Complete Neighborhoods, followed by an interactive exercise to help you set ambitious goals or renew
	the sense of purpose in your work.
4:30 PM	Housing Institute Adjourn

**Registration Links:** 

DAY ONE | June 3: <u>https://us02web.zoom.us/meeting/register/tZ0qd-6tqT8rHtwkKwpSrFIG2sEWe1wloFxd</u>

DAY TWO | June 10: <u>https://us02web.zoom.us/meeting/register/tZAvf-</u> GtqD0qE9DrrZaeMdFtt9OiD6tkN233

DAY THREE |June 17: https://us02web.zoom.us/meeting/register/tZ0vdeyppjstGdCwfZLYqrE-KBUil4SwShc1

Note: Registration is free. You must register for each day separately to get the Zoom link for the day's sessions. Please contact MHP's Katie Bosse, <u>kbosse@mhp.net</u>, with any questions.

### **MHP's Community Assistance Team**



Laura Shufelt Director of Community Assistance Ishufelt@mhp.net



Katy Lacy, AICP Senior Planner klacy@mhp.net



Shelly Goehring Senior Program Manager sgoehring@mhp.net



Christine Madore, AICP Senior Development Manager cmadore@mhp.net



Katie Bosse Program Manger kbosse@mhp.net



### 2021 Housing Institute Speaker Bios

(In order of appearance)

#### Jarred Johnson

Executive Director at TransitMatters Board Member at Abundant Housing MA

Jarred has served as the Director and COO of TransitMatters for the past two years and is currently Executive Director. Since starting as the Director, Jarred has overseen the creation of an internship program, the launch of a successful follow-up to the Regional Rail report, and the development of the organization's first strategic plan and equity plan. Jarred was previously a TransitMatters board member for more than 2 years before becoming Executive Director. He is passionate about the intersection of transit, housing, and equity.

He comes to this position following service as a Project Manager for the Codman Square Neighborhood Development Corporation where he managed a variety of complex affordable housing real estate projects and supported organizing efforts for better service on the Fairmount Line. Before that, Jarred helped to start the "Love Your Blok" mini-grant project and helped write the City of Boston's first Volunteer Plan as a part of the Civic Engagement Office. He also has a wealth of grassroots organizing experience working on various presidential, state, and Cherokee tribal races. Jarred joined TransitMatters as a volunteer member in the summer of 2015 and has served on the Board since the fall of that year. Jarred serves on the Executive Committee of the Metropolitan Area Planning Council as a gubernatorial appointee; he also serves as a board member of Abundant Housing Massachusetts.

Jarred is an Oklahoma City native and a graduate of Oklahoma City University (M.A. Mass Communications, 2012). He also holds a Certificate in Nonprofit Practice in collaboration with the Johnathan M. Tisch College of Civic Life at Tufts University. Jarred is currently a Culture of Health Leader through the Robert Wood Johnson Foundation.

### Jennifer Raitt, AICP

Director of Planning and Community Development for City of Arlington

Jennifer Raitt serves as Director of Planning and Community Development for the Town of Arlington, Massachusetts, where she leads housing, economic development, transportation, environmental, and resiliency efforts. Her mission is to work with communities and organizations to create equitable places and to build capacity that makes change possible. She is a Brookline Town Meeting Member and Brookline Housing Advisory Board member. She is also on the boards of TransitMatters, Metropolitan Area Planning Council, and the American Planning Association (APA) Legislative and Policy Committee. Last year, she became a Climate Reality Leader with the Climate Reality Project. Her work has been awarded and recognized by the APA, Massachusetts Municipal Association, Commonwealth of Massachusetts, local and regional organizations.

Contact: <u>dwynne@beverlyma.gov</u>

#### **Darlene Wynne, AICP**

Director of Planning and Community Development for City of Beverly

Darlene Wynne is the Director of Planning & Community Development for the City of Beverly, MA. She has over 18 years of consulting and municipal experience in community planning, consulting and development permitting for private, institutional and public clients. She is certified by the American Institute of Certified Planners (AICP). In Beverly, Darlene leads a staff of seven responsible for all activities related to land use planning, land development, community and economic development, housing, transportation, conservation, historic preservation, open space planning, and harbor and waterfront policy. Darlene supports the Mayor's Office in making critical land use, development, and zoning policy changes. She provides technical support to various City boards including: Planning Board, Parking and Traffic Commission, Economic and Community Development Council, and the Affordable Housing Trust Fund. Darlene spends considerable time on development policy, housing production, arts and culture, and transportation issues. She was the Project Manager for the City's recently completed Comprehensive Master Plan and Community Housing Plan, and leads the implementation.

Contact: <u>dwynne@beverlyma.gov</u>

#### Isabel Cruz

Project Manager on MHP's ONE Mortgage team

Isabel Cruz joined MHP in 2018 as a program analyst and was promoted to program manager in 2020. She is responsible for overseeing MHP's post-purchase counseling and education program (HomeSafe), a key part of MHP's successful ONE Mortgage Program. Since 1990, ONE Mortgage and its predecessor (SoftSecond) have helped 22,000 low- and moderate-income buyers purchase their first home.

In her two years at MHP, Cruz has contributed to all aspects of administering the ONE Mortgage, which is supported by the state, non-profit organizations and over 40 lenders across the Commonwealth. She has guided hundreds of prospective buyers through the home-buying process, organized lender recognition events, created marketing materials and improved web site functionality to help homebuyers find information such as homebuyer classes, down-payment assistance and post-purchase counseling. She has also provided marketing support and data analyses on loan performance to advance initiatives aimed at closing the racial homeownership gap. These initiatives include MHP's decision to change credit scores and the ONE+Boston program.

Cruz came to MHP after completing a dual degree master's program at Clark University, earning master's degrees in business administration and community development. Prior to that, she received a bachelor's degree in sociology from the University of Massachusetts Amherst and worked on education and youth development initiatives as part of a City Year program in San José/Silicon Valley.

Contact: <a href="mailto:icruz@mhp.net">icruz@mhp.net</a>

#### Jennifer Gilbert

President and Founder of the Housing Navigator

Since her first post-college job at a Philadelphia homeless shelter, Jennifer Gilbert, HMNI Founder and Executive Director, has worked to make more housing and make it more accessible. From 2015-2021, she guided the Kuehn Charitable Foundation in its strategic investments in housing production and oversaw the Kuehn Fellowship, supporting the early-stage careers of 25 Fellows in Greater Boston's community development ecosystem. Previously, Jennifer spent 15 years directing complex, mission-driven real estate development, fostering over 1000 units of affordable housing and creating public arts, early education, and health spaces. She holds an M.C.P. from MIT and a B.A. from the University of Pennsylvania. She is a member of the Franklin Square House Foundation Board of Directors and frequently teaches on the real estate development and financing process.

Website: www.housingnavigatorma.org

Contact: jennifergilbert@housingnavigatorma.org

#### **Courtney Porcella**

VP of Marketing & Operations at coUrbanize

*Courtney joined coUrbanize in September of 2019 as VP of Marketing & Operations. Courtney studied Marketing and Public Relations at Suffolk University.* 

Website: <u>www.courbanize.com</u> Contact: courtney@courbanize.com

#### **Gaetan Daphnis**

Account Executive at coUbranize

Gaetan works with our top customers across commercial real estate and affordable housing at coUrbanize, helping them to design solutions that meet the project team and community's needs. Gaetan has extensive real estate experience having previously worked at State Street Corporation, the Boston Redevelopment Authority, and Corcoran Jennison Companies.

Website: <u>www.courbanize.com</u> Contact: <u>gaetan@courbanize.com</u>

#### **Allen Edinberg**

Select Board Member in Town of Westborough

Allen Edinberg is a first term member of the Westborough Select Board, where he currently serves as Chair. He is also a founding Trustee of the Westborough Affordable Housing Trust, serving as the Select Board's appointed representative and as Secretary for the Trust. By day, Allen is a technology geek and owner of a small cloud computing service provider, helping small businesses and schools with IT services.

Contact: <a href="mailto:aedinberg@town.westborough.ma.us">aedinberg@town.westborough.ma.us</a>

#### **Dr. Jessica Trounstine**

Professor and Foundation Board of Trustees Prudential Chair of Political Science at University of California, Merced

Jessica Trounstine earned her Ph.D. in Political Science from UC San Diego in 2004 and now serves as the Foundation Board of Trustees Presidential Chair of Political Science at UC Merced. Before joining UC Merced in 2009, Professor Trounstine served as an Assistant Professor of Politics and Public Policy at Princeton University. She is the author of 19 peer-reviewed articles, 6 book chapters, and two award winning books, Segregation by Design: Local Politics and Inequality in American Cities (Cambridge University Press) and Political Monopolies in American Cities: The Rise and Fall of Bosses and Reformers (University of Chicago Press). Professor Trounstine's work studies the process and quality of representation in American democracy She is focused on the ways in which formal and informal local political institutions generate inequalities. Professor Trounstine's scholarship is mixed-method; reliant on historical analysis, case studies, experiments, and large-n quantitative analyses. She has served as a consultant for the U.S. Department of Justice, city governments, and various community organizations; and serves on numerous editorial and foundation boards. As the 4th political scientists hired at UC Merced, Professor Trounstine has played a crucial role in helping to build the university.

### **Chris Kluchman, FAICP**

Deputy Director of Community Services Division at Massachusetts Department of Housing and Community Development (DHCD)

Chris oversees and coordinates programs in the Community Services Division including land use, community and economic development, and technical assistance functions at the Department of Housing and Community Development. She manages several programs including the Housing Choice Initiative, grants for rural communities and in support of local Planning. Prior to her work for the Commonwealth, she worked for the Town of Westford for 7 years as the Director of Land Use Management and Town Planner. In 2016, Chris was recognized for outstanding contributions to the field of planning as a Fellow of the American Institute of Certified Planners. She worked in Oregon for the first half of her career, including co-founding a planning firm.

#### Contact: <a href="mailto:chris.kluchman@state.ma.us">chris.kluchman@state.ma.us</a>

### Karina Oliver-Milchman, AICP

Chief of Housing + Neighborhood Development at Metropolitan Area Planning Council (MAPC)

Karina Oliver-Milchman is the Chief of Housing + Neighborhood Development at the Metropolitan Area Planning Council, the regional planning agency for Greater Boston. There, she works with cities and towns to develop implementable Housing Production Plans, draft zoning, and otherwise develop implementable strategies to expand housing opportunity. Karina's areas of expertise include barriers to affordability and housing production and displacement risk and mitigation. She has presented on these and other topics at the American Planning Association National Conference, Rail~Volution, Congress for the New Urbanism, YIMBYtown, and other events. Karina is a contributor to the book Affordable New York: The People, Places, and Policies That Transformed a City (Princeton University Press, 2015). She holds a Master in City Planning and Certificate in Urban Design from MIT. She is a Certified Planner through the American Institute of Certified Planners (AICP).

Contact: kmilchman@mapc.org

Jeremy Lake, AIA, LEED, AP, CNU Senior Associate at Union Studio

Jeremy brings nearly 20 years of experience working on architecture and community design projects at a range of scales. At Union Studio his specialty is neighborhood-scale projects, including the design od new neighborhoods, creating vision plans to revitalize existing communities and denerating design guidelines to help guide future development. For these types of projects he often serves as both a designer and project manager, with a talent for serving as a versatile liason between planning and architecture. Jeremy joined Union Studio in 2012 after 11 years at Torti Gallas and Partners where he worked on a variety of market-rate neighborhoods, HOPE VI revitalization projects, and residential architecture projects.

Contact: Jeremy@unionstudioarch.com

### Nathan Kelly, AICP, NCI

Principal Planner at Horsley Witten Group

Nathan is a Principal with HW and directs the firm's Providence, Rhode Island Office. He has 21 years of project management experience, and has provided professional planning, zoning, and facilitation services to more than 50 New England municipalities. Nate's goal for local planning work is to build community through interaction, design, capacity building, and strategic investment. He believes that the ability of a consultant team to help build communities is rooted in intensive engagement, hard listening, and critical thinking that can connect vision to implementation. Nate is a former President of the Rhode Island Chapter of the American Planning Association (APA-RI) and serves on Grow Smart Rhode Island's Training Collaborative. He is one of the primary authors of several state-level guidance documents including the Massachusetts Smart Growth/Smart Energy Toolkit, the Rhode Island Low Impact Development Site Planning and Design Guidance Manual, Policy Guidance for Regulating Solar Facilities (Massachusetts), and Community Guidance to Maintain Working Farms and Forests (Rhode Island). Nate's work has received four APA Chapter Awards and he was recently recognized as a "Friend of the Network" by the Housing Network of Rhode Island for his contributions to ongoing policy reform.

### **Dr. Tracy Corley**

Director of Research and Partnerships, Healthy and Resilient Communities Program at the Conservation Law Foundation (CLF)

Dr. Tracy Corley is the Director of Research and Partnerships at CLF's Healthy and Resilient Communities program, where she supports scientific practices and partnerships across the organization. Tracy identifies areas where research and science can support active advocacy and litigation and also coordinates independent research related to climate change and environmental justice across New England. She brings experience in research, public policy, law, and conservation to her role and thrives on bringing people together to tackle the systemic issues that drive conservation and environmental justice.

Prior to joining CLF, Tracy served as the Transit-Oriented Development Fellow at MassINC, where she conducted research and convened stakeholders to promote equitable development in Massachusetts' Gateway and regional cities. Her time at MassINC followed her mid-career graduate studies, when she researched the economic development potential of New England cities at the Dukakis Center for Urban and Regional Policy then split her time between Boston and the German Rhineland investigating informal work in Germany's skilled trades and crafts sector. She also has lived in Seattle, Washington, where she conducted strategic planning and coordinated a participatory research program for formerly incarcerated workers at Seattle Jobs Initiative; founded two consulting firms that helped advance clean technologies, sustainable development, and energy efficiency; and advocated for inclusive economic development as Vice-Chair of Small Business for the Seattle Chamber of Commerce Board of Trustees. She has also worked as an architect and designer in Washington state and South Carolina.

Tracy holds a B.A. in Architecture from Clemson University and both an M.S. in Public Policy and a Ph.D. in Law and Public Policy from Northeastern University. She grew up on a farm in South Carolina, enjoys being out in nature, and believes that urban places can be regenerative for people and the planet

### **Tom Hopper**

Director of Research & Analytics at MHP's Center for Housing Data

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 and in 2019 became Director of Research & Analytics. 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.

Contact: <a href="mailto:thopper@mhp.net">thopper@mhp.net</a>

#### Laura Smead, AICP

Town Planner for Town of Canton

Laura Smead has been the Canton Town Planner since 2016. In the past five years, she has led the Master Plan update, and 14 other strategic plans, including the Canton Junction Equitable Transit Oriented Development study. Laura has successfully applied for and managed over \$1.5 million worth of grants, and staffed 8 committees of more than 50 volunteers. Prior to working for Canton, Laura was a research associate at Harvard University's Graduate School of Design, where she was involved with extensive research and writing for the Health and Places Initiative and the Waste to Energy Design Lab. Laura co-authored the book Creating Health Neighborhoods: Evidence-based Planning and Design Strategies (2017), which won the 2018 EDRA Great Places award.

Contact: <a href="mailto:lsmead@town.canton.ma.us">lsmead@town.canton.ma.us</a>

#### **Catherine Feerick**

Economic Development Director for City of Attleborough

Catherine Feerick is the Economic Development Director for the City of Attleboro, where she serves as a liaison between the local government and development firms, businesses, and local organizations. Prior to her move to Attleboro, Feerick was the Downtown Revitalization Specialist for the Appalachian Regional Commission, located in Washington, DC. She has public and nonprofit sector experience in economic development at all levels of government, with a passion for small downtowns and Main Streets. She holds a BA from Loyola University Chicago and a Masters in City and Regional Planning from Ohio State.

#### Christine McCall, AICP

Economic Development Director for City of Lowell

McCall is a nationally certified planner through the American Institute of Certified Planners and a graduate of the Lowell Plan's Public Matters program. She is about to complete LEADS (Leaders Engaged and Activated to Drive Systemwide change), an economic and leadership development program offered by Harvard Business School in partnership with the Lowell Plan and other area organizations.

McCall began working for the city in 2015, quickly climbing the ranks of the Division of Development Services. She served initially as an assistant land use planner before being promoted to associate planner and then senior planner within a two-year span. As senior planner, McCall directed a four-person staff responsible for ensuring all development projects comply with city ordinances and demonstrated an ability to manage and implement high-profile projects. She said she prides herself in shaping private development to fit in with its home neighborhood.

#### **Christine Madore, AICP**

Senior Development Manager at MHP

Christine Madore joined MHP in 2021. She has extensive experience in all facets of community development, including relationship building, technical planning and project management. At MHP, Madore's work focuses on helping communities build mobility-friendly neighborhoods and works closely with municipal officials and housing advocates to support the development of affordable housing.

Prior to MHP, she was vice president of real estate services at MassDevelopment, and was responsible for overseeing the real estate technical assistance program to support communities across Massachusetts. In addition, she served as MassDevelopment's real estate services liaison for over 50 communities north of Boston, developed workshop programs to engage communities on economic development issues, and represented MassDevelopment in statewide working groups focused on coordinating programs and policies to promote economic and housing development.

A certified planner, Madore received a bachelor's degree in environmental, earth and ocean sciences from UMass Boston and a master's in urban and environmental policy and planning from Tufts

*University. She began her planning career at the Metropolitan Area Planning Council and oversaw planning projects ranging from downtown to community-wide master plans.* 

A resident of Salem, Madore is active in her region. She has been a city councilor in Salem since 2018 and is also a board member of Harborlight Community Partners, a North Shore-based housing non-profit.

Contact: <u>cmadore@mhp.net</u>

### **Our Mission**

TransitMatters is dedicated to improving transit in and around Boston by offering new perspectives, uniting transit advocates, and informing the public. We utilize a high level of critical analysis to advocate for plans and policies that promote convenient, effective, and equitable transportation for everyone.

TRANSITMAT

# **Transit Justice**

 TransitMatters worked with 14 partners to call for the T to stop busing police & raise to the moment





## **#TransitIsEssential**

More than 60
organizations joined
one of the broadest
coalitions in recent
memory.





### Thinking Beyond The Car

### Guest Column: Electric Cars Won't Save Us

By Jarred Johnson Apr 23, 2021 9 35 COMMENTS



Batteries can't fix this: a midday traffic jam on I-93 in downtown Boston.

8

o meet its climate goals, Massachusetts will need to eliminate gasolinepowered vehicles from the state's roadways within the next 25 years. But the Commonwealth's new decarbonization roadmap aims to accomplish this not with improvements to transit and safer streets, but with widespread subsidies for new electric vehicles.

- Wealth transfer to wealthier communities
- Parking adds 12%-25% to the cost
- Still creates particulate matter and numerous health concerns
- **Doesn't solve traffic**



# What Is TransitMatters Doing?



# **Regional Rail**

- We are working to position Regional Rail as a perfect stimulus initiative- creating lots of jobs
  - Housing
  - Economic Development
  - Workforce Development
  - Accessibility
  - Environment & Air Quality



## NextGen Bus

- Holding the T accountable for getting clean buses into EJ communities first
- E-buses open up new development opportunities
- Enhanced bus service and BRT can form the basis for a new kind of TOD





# **Abundant Housing MA**

### **OUR MISSION**

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.



# Abundant Housing MA

- Support local pro-housing organizations
- Support local and statewide pro-housing candidates and initiatives
- Messaging the need for more housing at all levels

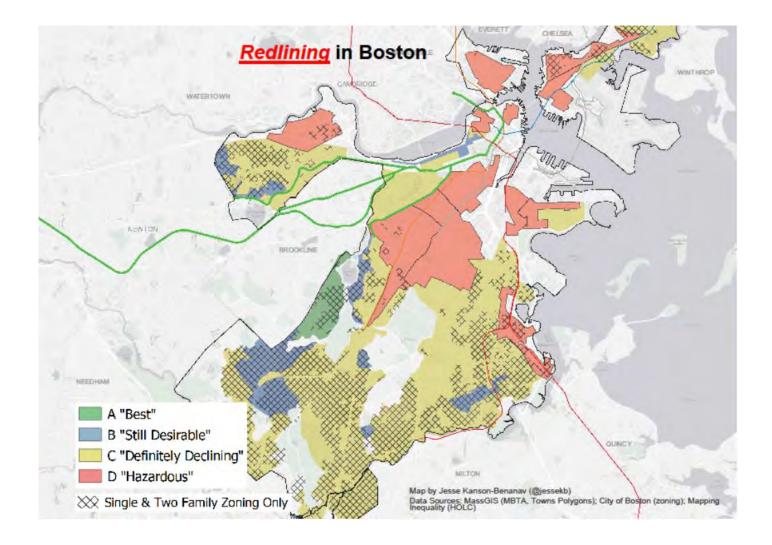


# My Housing Journey

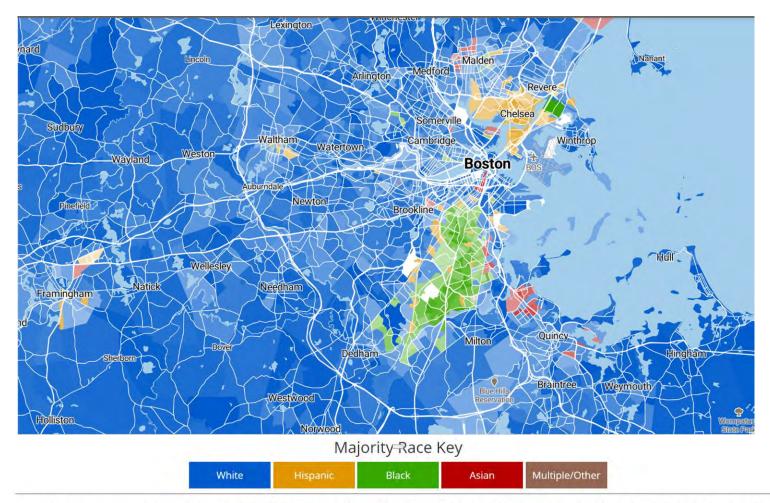




## AFFH



### **Redressing Historic Harms**



Boston is much more diverse than the average US city. The map above shows the majority race in each block for Boston, MA. Darker shades indicate a larger racial majority in that neighborhood. The majority race in Boston overall is white at 43.3% of residents. The next most-common racial group is black at 23.1%. There are more white people in east Boston, while black people are more likely to be living in the southwest. The graph below shows how many people identify themselves as each of the following races:

### **Preventing Harm**

### **Affirmative Marketing**

### **Strong anti-displacement policies**

### **Stopping housing discrimination**

Building all types of housing at all income levels

### **Abundant Housing**

### **Reforming parking requirements**

Abolishing minimum lot sizes & single-family zoning

Fighting the stigma against sensible density

### Lowering the barriers to new housing

### **Abundant Housing**

# Affordable Housing is a moral imperative

# Market rate housing is a key part of the solution

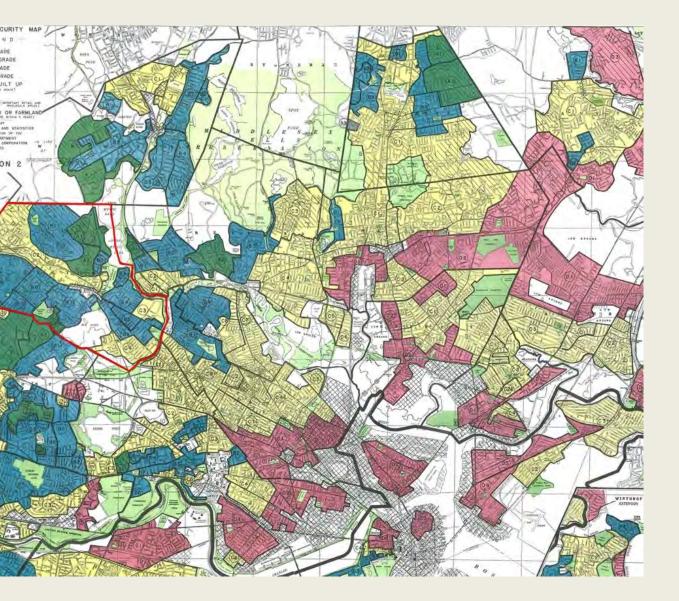
Housing at all levels and of all types is needed

ADUs, SROs, cottage/ tiny homes, housing over retail are all needed

### The Challenge!

Let's create a new vision- where we right the wrongs of the past and prevent future harm, where density isn't a bad word, where we put housing for people ahead of space for cars, and most importantly, where we build for all!

# Arlington's Fair Housing Action Plan What does furthering fair housing look like?



June 3, 2021 | Massachusetts Housing Institute Lowering the barriers to affordable housing Jennifer Raitt, Director of Planning and Community Development, Town of Arlington

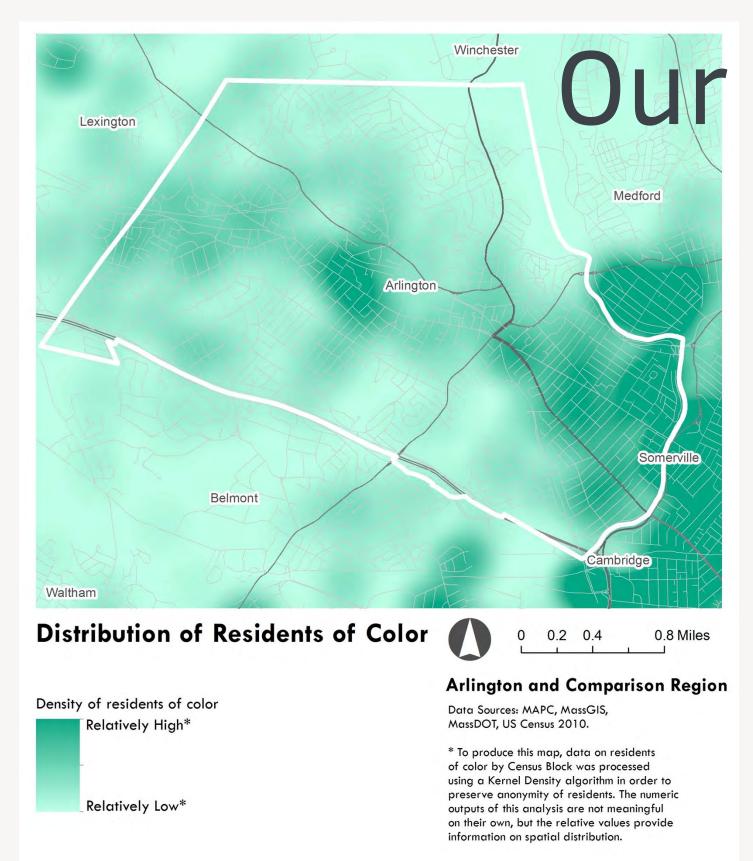
# How can the town advance fair housing choice?

Overarching Action Plan Goal to develop recommendations that serve as the basis for affirmatively furthering fair housing by reducing patterns of segregation, mitigating displacement, addressing disproportionate housing needs, and increasing access to opportunity for members of protected classes.



"Affirmatively Furthering Fair Housing means taking proactive steps beyond simply combating discrimination to foster more inclusive communities...More specifically, it means taking steps proactively to address significant disparities in access to community assets, to overcome segregated living patterns and support and promote integrated communities, to end racially and ethnically concentrated areas of poverty, and to foster and maintain compliance with civil rights and fair housing laws."

# "AFFH?"



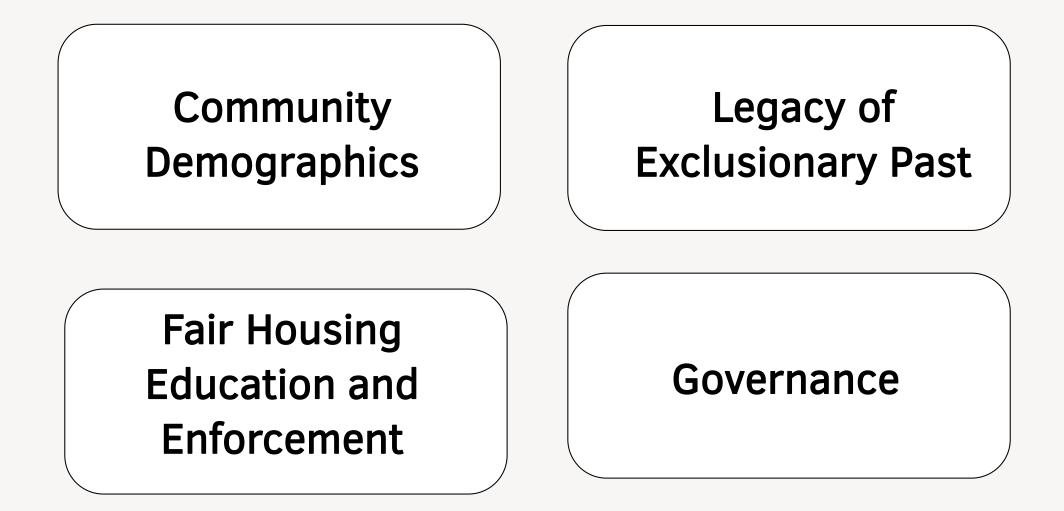
- **Opposition to apartments and** downzoning
- Gentrification/ loss of
  - economic diversity
- Reported discrimination

### 04.

# Our history at a glance =

 Zoning + planning imprint Restrictive covenants and redlining

# Key Action Plan Findings=



**High-Cost Market/** Lack of Affordability

Constrained/ Inadequate Public/ **Nonprofit Resources** 

**Project-based and policy**based "....arguments that can lead to antidevelopment outcomes in Arlington are typically framed in non-housing terms, with the focus put on density, neighborhood character, green space, tree cover, and more. Opposition is often framed as occurring *despite* the opposition's support for housing generally."

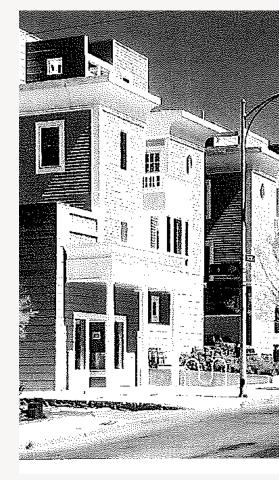








# PUBLIC OPPOSITION TO HOUSING



- **1.** Increase awareness, education, enforcement of Fair Housing laws
- 2. Amend Town Governance structures and processes
- 3. Reform Zoning Bylaw to encourage development to increase Fair Housing choice
- 4. Use non-zoning techniques to encourage development to increase Fair Housing choice
- 5. Use Town resources to create opportunities to meet housing needs
- 6. Amend Arlington Housing Authority policy to increase Fair Housing choice
- 7. Protect tenants in protected classes from displacement
- 8. Encourage access to private housing by protected classes

# Action Plan = Recommendations

ARLINGTON FAIR HOUSING ACTION PLAN | JUNE 2021

# Building Support for Housing =



- processes
- community to engage in planning decision-making partnerships, deepen engagement
- Sustain opportunities for Build multi-faceted Balance inquiry with advocacy • Center equity in all work

ARLINGTON FAIR HOUSING ACTION PLAN | JUNE 2021

Thank you!

Jennifer Raitt jraitt@town.arlington.ma.us www.linkedin.com/in/jenniferraitt www.twitter.com/JenniferRaitt



# Lowering the Barriers to Affordable Housing: Beverly's 40R District

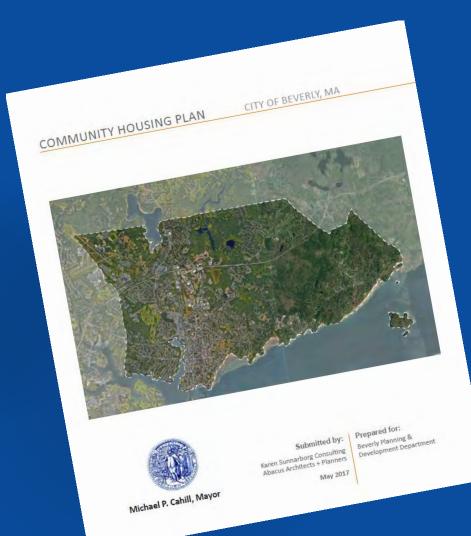
**JUNE 2021** 

Darlene Wynne, AICP Director of Planning &

Community Development



## Policy Background



- Beverly Homeless Task Force
- Regional MOU: Address
   Housing for Homeless
- Beverly Community Housing Plan
- Meeting the regional housing need

# Housing Plan: Relevant Goals and Strategy

Goals Allow / promote housing opportunity for a range of household types and incomes

Preserve strong housing to jobs balance and support economic development strategy

Promote fair and equal access to housing

Encourage new housing in areas well served by public services

Leverage local resources and work with community partners to create new housing

STRATEGY: Pursue further opportunities for multi-family housing including mixeduse and TOD.

		Assessme Cost Bui	2/3 Households <80% AMI Cost Burdened		
INCOME ON HOUSING COSTS (%) ALL HOUSEHOLDS		NCOME ON HOUSING COSTS (%) RENTER HOUSEHOLDS	SEVERLY COST-BURDENED RENTERS		
	65%	Not Burdened	34%	Non- elderly Senior 29%	
		Cost Burdened	43%	single 45% Family 26%	
	18% 17%	Severely Cost Burdened	23%	Source: 2016 Housing Plan	

# 40R: Smart Growth Overlay District

- Mass General Law Chapter 40R: Smart Growth Zoning and Housing Production:
  - MGL 40R passed 2004; 40S in 2005
  - Need to allay increasing housing costs/ and development impact of new housing
  - Housing costs and effect on workforce / Economic Development
  - Incentivize and support housing production / growth mgmt.





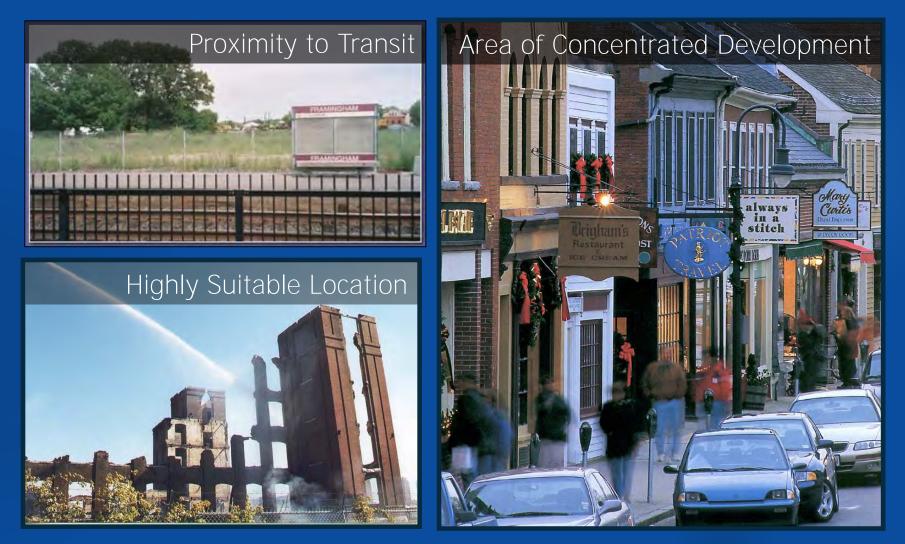


## 40R: Smart Growth Overlay District State Support

Incentive Payment for Adoption (based on potential housing units)

- \$10,000 for up to 20 units
- \$75,000 for 21 100 units
- \$200,000 for 101 200 units
- Bonus Payment: each unit at the time of building permit
  - \$3,000 per unit
- 40S Education Payment
  - The additional (net) cost of education new school age children located in the overlay district

# 40R: Smart Growth Overlay District



# 40R: Smart Growth Overlay District Zoning Characteristics

As-of-Right Zoning for housing:
Single-Family: 8 units / acre
2 - 3 family: 12 units / acre
Multifamily: 20 units / acre
Affordable Housing Component
20% of units affordable at a minimum of 80% AMI

- Design Standards
- No age restrictions



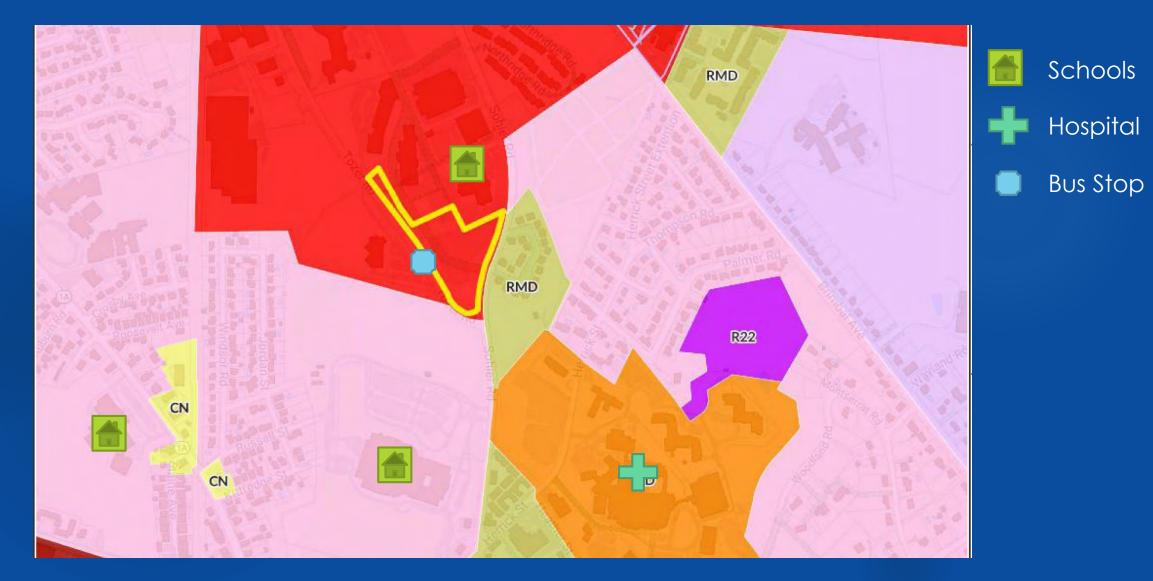


## 40R: Smart Growth Overlay District

Create new overlay district

- Allow residential multifamily by-right
- Site / building design requirements
- Site plan review / design review
- Support affordable housing development

## 40R: Smart Growth Overlay District



# Policy Becomes Reality

Anchor Point I & II – Family Housing & The Lighthouse Center

- 77 two & three-bedroom family apartments
- 100% affordable (must be incomeeligible)
- 15 units reserved for homeless families (20%)
- Robust resident services available onsite
- Case Management on-site
- Will add to the tax base of Beverly



## Policy Becomes Reality Anchor Point I & II – Family Housing & The Lighthouse Center



Architect: SV Design

Anchor Point Fly-Through

# Impacts Assessment: Projected Students

CITY OF BEVERLY F	RESIDENTIAL: STUDEN	T PROJ	ECTION					
PROJECT NAME	PROJECT LOCATION	# UNITS PROP.	# UNITS OCCU.	Bedrooms	Total Students	Elementary	Middle	High
TOTAL SINGLE FAMILY		83		256	20	11	4	6
TOTAL SUBURBAN MULTIFAMIL	Y	700		<mark>1</mark> 291	207	108	39	60
TOTAL TOD Multi-Family		364	19		10	5	2	3
Total School System Impact					238	124	45	69

## Lessons Learned Creating a 40R District to Lower Barriers to Housing

- 1. Plan ahead
- 2. Work with the right people
- 3. Build the case
- 4. Combine resources



Architect: SV Design

#### 2021 HOUSING INSTITUTE

### LOWERING THE BARRIERS TO HOMEOWNERSHIP

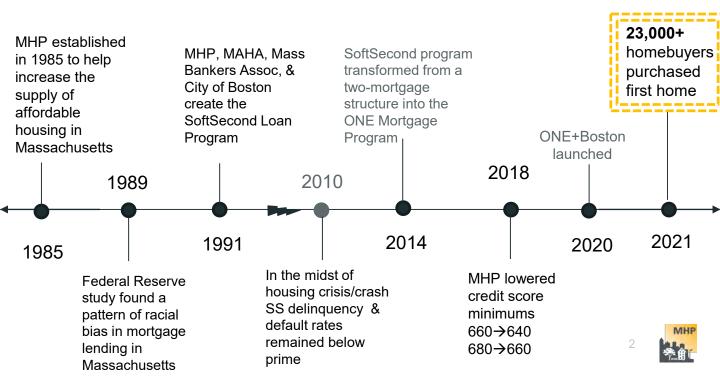
#### ONE MORTGAGE & ONE+ MODEL

June 3, 2021

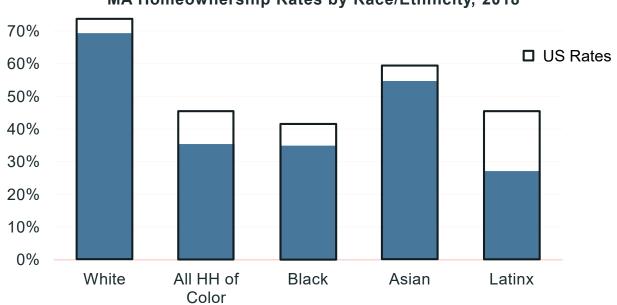




### **Overview of Program History & Impact**



# White households are two times more likely to own a home than households of color in Massachusetts



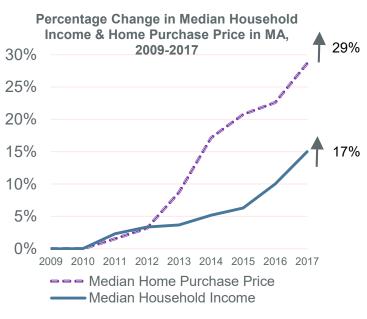
MA Homeownership Rates by Race/Ethnicity, 2018

# Over half of renters identify saving for a down payment as the primary barrier to homeownership

**50%** of renters in MA are cost burdened

• **25%** spend **more than half** of their income on rent

In 2017 the median household income for renters was **\$40,760** whereas the median home sale price was **\$347,833** 



## Key features of the ONE Mortgage

#### Low interest rate

All 40+ of our participating lenders offer buyers a discounted interest rate

#### Down payments as low as 3%

3% down payment for condominiums or one- and two-family properties

5% down payment for a three-family property.

#### Pay no Private Mortgage Insurance

ONE Mortgage borrowers never have to pay Private Mortgage Insurance

#### **Financial assistance**

Based on income, ONE Mortgage borrowers may also qualify for an additional monthly savings during their first seven years of ownership.



## Who is eligible for the ONE Mortgage?

In order to qualify, all household members (those who will live in the home) must:

- Be first-time homebuyers
- Complete a <u>first-time homebuyer course</u>
- Be within the program's income limits for the community where the property is located
- Have less than \$75,000 in total liquid assets
- Meet the credit and underwriting requirements of a participating

#### **ONE Mortgage lender**

Borrowers are required to reside in the property for the duration of the loan





#### ONE+Boston combines CPA funding from the City of Boston to with the affordable features of MHP's ONE Mortgage Program

CPA funds will be used in two ways:

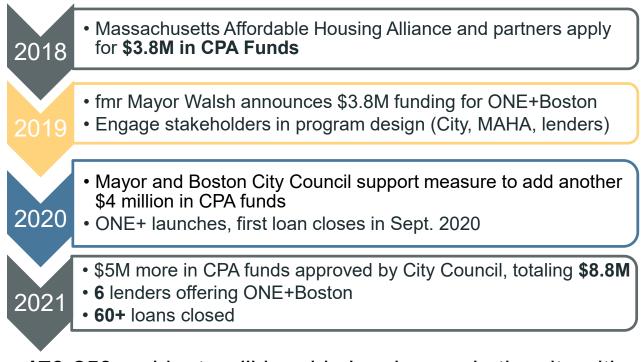
- 1. Deeper interest rate discounts
- 2. Increased financial assistance

Buyers are eligible **up to \$50,000 in assistance** (interest buy-down & financial assistance)

THE ONE+Boston DIFFERENCE								
	\$306K	\$397K	\$450K					
MORTGAGE TYPE	Conventional	ONE Mortgage	ONE+Boston					
Purchase Price	\$306,000	\$397,000	\$450,000					
Your Down Payment Funds	\$15,300	\$5,955	\$6,750					
Interest Rate	3.5%	3%	2%					
Private Mortgage Insurance	\$322	\$0	\$0					
Taxes & Hazard Insurance	\$361	\$467	\$527					
MHP Interest Subsidy	\$0	-\$102	-\$104					
Total Monthly Payment	\$1,989	\$1,989	\$1,989					



## **ONE+Boston program implementation**



**170-250** residents will be able buy homes in the city with ONE+Boston

### ONE+ Program Impact As of May 31, 2021

#### 64 ONE+ loans closed

76% households of color
32% Hispanic/Latinx
39% Black (not Hispanic/Latinx)
5% Asian (not Hispanic/Latinx)
24% white

\$74,000 average household income

\$467,000 average purchase price

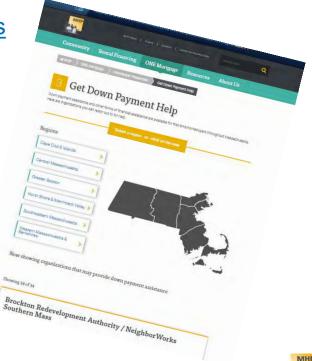
~\$30k CPA funds per loan





## **MHP Website, Online Resources**

- Homebuyer Education Agencies
- Partner Lenders
- Down Payment resources
- ONE Mortgage calculator





## **Questions & Discussion & Thank you!**

Isabel Cruz Program Manager icruz@mhp.net 857-317-8526



Elliot Schmiedl Director of Homeownership eschmiedl@mhp.net

www.mhp.net/onemortgage



## HOUSING NAVIGATOR MASSACHUSETTS

## CONNECTING PEOPLE WITH A PLACE TO CALL HOME

## IMPROVING AFFORDABLE HOUSING ACCESS

2021 VIRTUAL HOUSING INSTITUTE - JUNE 3, 2021







Looking for housing? Where would you turn?

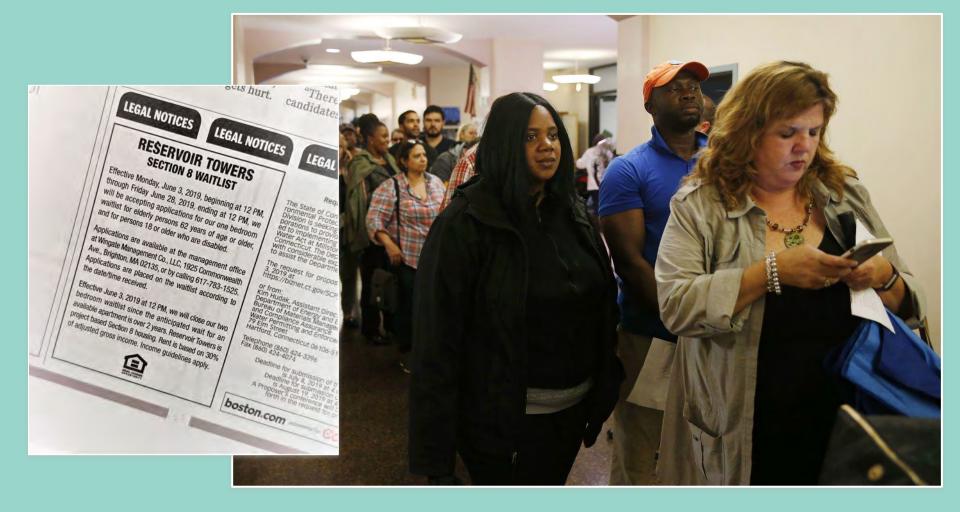
Beautiful photos, abundant details, and lots of options.





trulia

craigslist



#### We connect

people with places to call home.

#### We develop

technology that promotes housing equity.

#### We provide

data that brings transparency to the affordable housing market.



Robust planning process involving 100+ organizations. Consistent user testing



# Partnership; High buy-in for sustainability.

MassHousing

**MassDevelopment** 

Comprehensive information statewide. System for data updating.

### **Pain Points for Renters**

No central, simple & updated resource for the gamut of affordable rental housing

Opportunities go unknown & unexplored

No way to search by own preferences, "comparison shopping"

High confusion around eligibility

Stressful process is even more burdensome

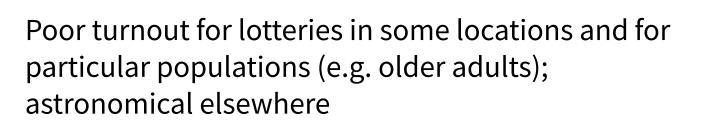


### **Pain Points for Owners**

Great housing goes unnoticed, even by local residents

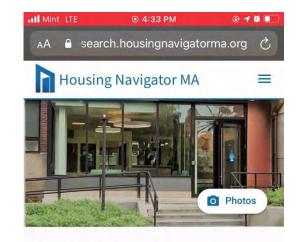
Robust channel for marketing doesn't exist

Market-rate products aren't tailored to this inventory





# A Quick Tour



Smith House 757 Shawmut Avenue, Boston, MA 02119

Property Website

Rent Based on Income (i) Rent is a based on a percentage of your anticipated yearly income

< Share

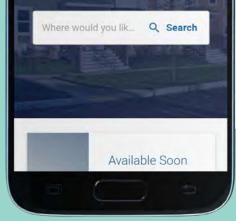
< Share Listing



### 9:43 ⓒ ℵ ♥▲ ₽77% Housing Navigator MA ⊖ ≡

### Find Housing in Massachusetts

Whether you're on a fixed income or make over \$100,000 a year



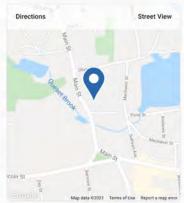
### This website is not yet public. Thank you for checking it out during our beta testing.

### Ames Shovel Works One

50 Main St., North Easton, MA 02356

Verified Listing ()

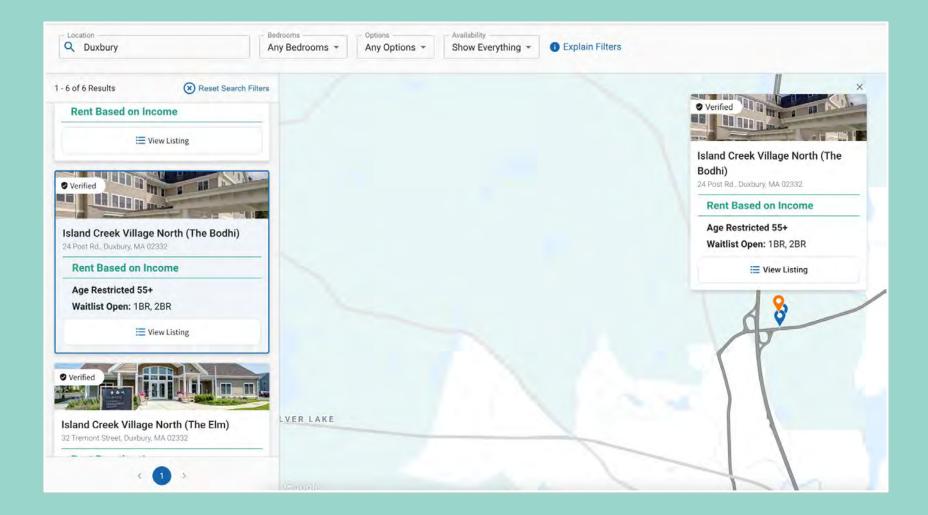




Rent Based on Income 
Rent is a based on a percentage of your anticipated yearly income



Open Waitlist 0





### Washington Street New Apartment Housing Units

1234 Main Street, Framingham, MA 06495

Verified Listing

Broperty Website

### Lottery Open

The application deadline is Saturday April 12, 2021 at 5:00PM EST for the following bedroom types:

SRO, Studio, 1BR, 2BR



### Insert Navigator in the Existing Subsidized Project Development Flow & Make It Easy

Spring, 2020 and forward DHCD NOFA notified applicants of requirement to list on Navigator

MassDocs adapted the Affordable Housing Restriction to require Housing Navigator & add critical information on bedroom mix for ADA units

Participation and sustainability by embedding in closing process - Certificate + Payment of Fee



### Learn More: www.housingnavigatorma.org

### Sign up: Owner Overview - June 25 at 930 am <u>Register here</u>

**Contact:** jennifergilbert@housingnavigatorma.org

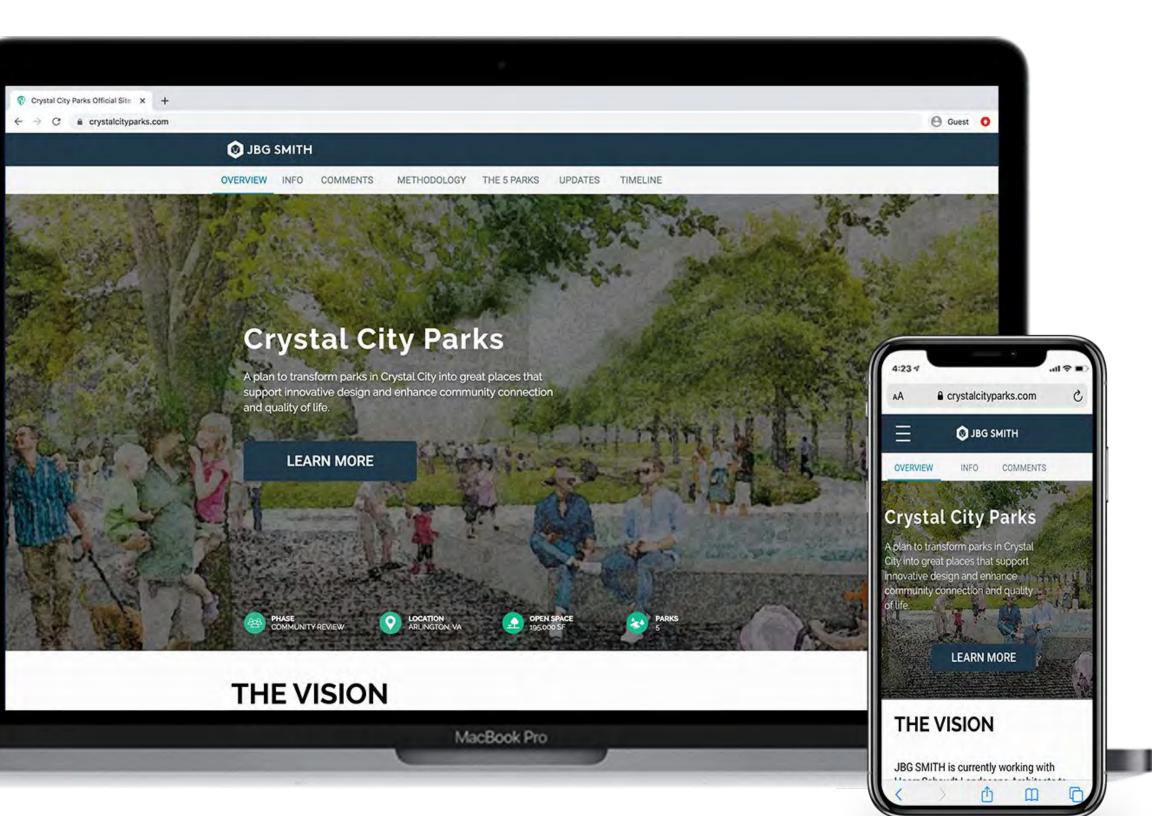


# Better community engagement to support affordable housing

JUNE 2021

Courbanize

Dobror Vitejte come proceso Taves bachtalo



coUrbanize is an online community engagement platform that empowers people to share their feedback – without attending a public meeting.

They can share their questions, comments and support online, by text or voicemail, in any language. According to research from BU, **95%** of the people who show up at public meetings are **whiter, richer and older** than their fellow community members.

And **85% of comments** made at public meetings are in **opposition** to new development.

### This is what the problem looks like.

It's the biggest challenge CRE face today and it's only getting worse.

HW

### The New York Times

### The People vs. Big Development

A growing number of New York neighborhoods have thwarted or stalled redevelopment efforts — and more fights are brewing.



New study shows NIMBY ism is the **biggest multifamily construction** barrier



### The people who don't go to community meetings.

Renters Commuters Parents of school-aged children Single parents People who work 2+ jobs Second or third shift workers Newer community members Non-native English speakers Those eligible for affordable housing Millennials

...In short, most people don't attend these meetings.

# It's time to think differently about how real estate companies **engage and interact** with the communities where **they're building and operating**.

# a'changing are Times

"People are finally making the connections between housing and other social determinants like health, transportation, and racism. Advocates are more boldly connecting opportunity gaps to historical policy and practice.

The pandemic has ingrained technology into our new normal. **These tools have expanded the opportunity for community engagement forever,** removed barriers of engagement, and allowed for more diverse voices at the table."

Whitney Demetrius, CHAPA

# So what does community-driven development look like?

### IT'S PROACTIVE. IT'S TRANSPARENT. IT'S DESIGNED TO WELCOME RATHER THAN AVOID FEEDBACK.

### **Traditional Outreach**

Driver	Municipal regulations and requirements	An inte design
Timing	Starts when the first project plans are revealed	Begins before
Methods	Revolves around meetings (virtual or in-person)	Meeti chann
Language	English-based	Reflec

### **Community-Led Outreach**

- ternal commitment to
- ning for community needs
- ns shortly after acquisition;
- e plans form
- ings + asynchronous nels
- Reflects primary languages spoken in the community



# This spans the development cycle

PRE-DEVELOPMENT How can this project highlight the culture and history of this neighborhood? What do current community members lack easy access to?

CONSTRUCTION Which businesses and materials within a 5-10 radius can we source? How can we make the community more resilient and improve the lives of residents for years to come?

**ACTIVATION & OPERATIONS** How can programming uplift the neighborhood? Can we find Black, women, or minority-owned tenants for our commercial spaces?

# What hasn't changed

The constants we face on nearly every project

- Concerns about affordability
- On both sides of the spectrum the bar is too low or too high

- Density fear
- "This is changing my neighborhood"

Pushback on zoning reform From inclusionary zoning to rezoning technicalities

Affordability, part 2

Will new businesses, community benefits be low-cost or no cost?

### COVID recovery

Economic implications + access to healthcare + new community needs

### Calls for inclusion

How will this project support local, minority-owned businesses?

# What's new

### Growing community

concerns

NIMBYs aren't always who you think they are...it's a little more complicated than that.





## Organized NIMBYs - Not for Sale.m



Fifty years after local preservationists & renowned architecture critic & Pulitzer Prize winner Ada Louis Huxtable saved Salem from the wrecking ball, we are faced with a new threat. Overdevelopment is changing our beautiful, historic coastal city into a congested, faceless place.

Architecture is one of Salem's greatest assets, unique in the world & pivotal to our economic success. And yet, our current administration was the first since urban renewal to support the demolition of antique houses making way for new construction. Historic architecture, brick sidewalks & cobbled streets continue to be degraded. Neighborhoods & small businesses are being swallowed up by huge, uninspired "Stumpies" in a mid-rise apartment boom.

High rents in these buildings are putting pressure on affordable rentals & threaten our collective ability to build equity & attain homeownership. Several development projects are planned on our floodplains & wetlands.

Neighbors vehemently oppose these projects. Municipal boards are not listening to residents & twisting rules to favor developers in order to bring these projects forward. Neighborhoods are fighting back with lawsuits all over the city. Now finally, Salem neighborhoods are combining forces to protect the city America loves.

### **ABOUT US**

# What we're doing differently

Changed our ground rules The bar for what's accepted discourse has evolved.

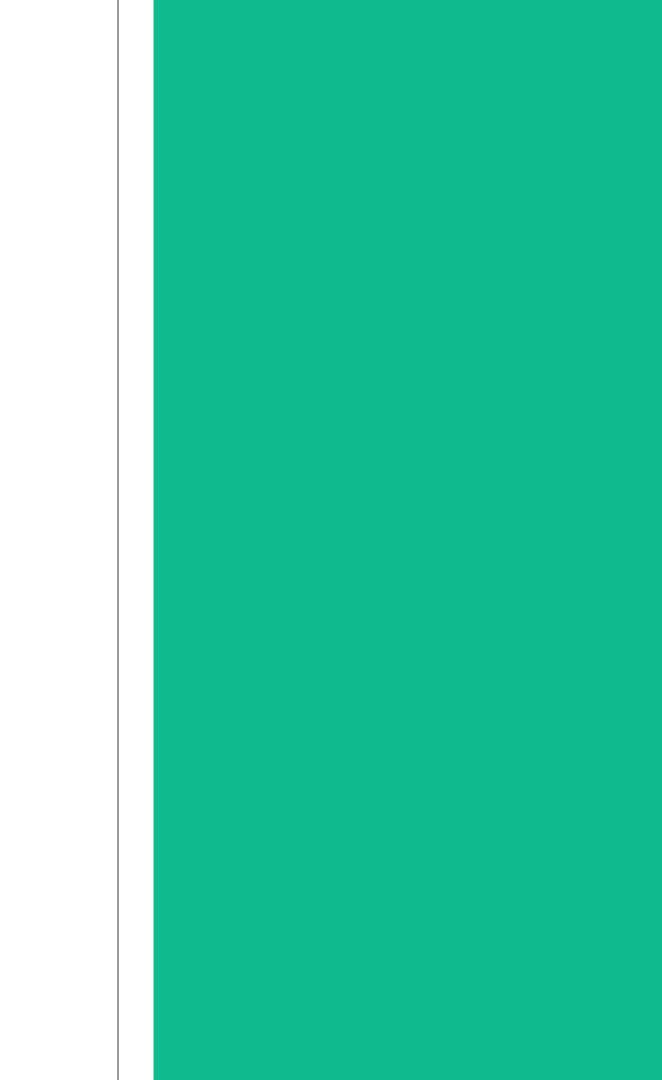
Addressing biased comments head-on The feedback rooted in biases doesn't have a place anymore.



### Focusing on activating voices that go unheard Who don't you hear from in your community?

# McElwain School Apartments

REDEVELOPMENT | BRIDGEWATER



# The redevelopment of a Main Street staple

Adding affordable housing to the community

Preserving the historic structure for future generations Creating new public open space for all to enjoy



### The proposed site plan





# The project vision

Redevelop the existing school building into 16 mixed income apartments and add a new, detached rear building with an additional 38 units.

A mix of one-, two- and three-bedroom apartments affordable to those with 30-60 percent AMI (\$25,000 - \$50,000 for a family of four).

### Why they started a coUrbanize page

1

Have a centralized location online to share project information, keep the community updated

Allow stakeholders to provide representative feedback without needing to attend a community meeting 2

Ensure that they were building with the community and not for the community

Identify key ways to maintain the history and culture of the site & neighborhood 3

Gain approval for a historic redevelopment of the McElwain School and 242 Main Street into Mixed-Income Family Housing that thoroughly considered community ideas & needs

Suzanne Peterson

I support the current proposal because ...

I am a Bridgewater resident and want more housing choices, including affordable options for young professionals, families, and seniors.

**1 SUPPORTER** 

MPZ Development LLC and Capstone Communities Development LLC

Thank you, we agree that this is our target demographic.

Oct 12, 2018

< Share

Oct 15, 2018

< Share



Kelsey Keefe

How can the project honor the Town of Bridgewater's rich history and culture?

Maintaining exterior aesthetic of the school building, and entry way, to reflect buildings origin as an elementary school.

### **2 SUPPORTERS**

MPZ Development LLC and Capstone Communities Development LLC

Thank you for your comment. The redevelopment will be required to comply with the National Park Service's requirements for historic preservation which will be keeping with the original architectural intent for the school building.

**1 SUPPORTER** 

Oct 12, 2018

< Share

Oct 15, 2018





Julie Anne

Any other suggestions or questions about the project?

I am a former resident of Bridgewater. I grew up and lived there my whole life. Even attended school here at one point. I would love to move back but due to the University and high rent amounts, it seems very unlikely. :( How does one go about applying for these units? When are they expected to be done?

### **1 SUPPORTER**

MPZ Development LLC and Capstone Communities Development LLC

Thank you for your comment. We are currently in the process of working with the Town to permit the proposed development, which we hope to complete by the end of the 2018. We will work to raise additional financial resources to build the development through 2019. We plan to start construction in 2020 which will take approximately 18 months. We will start to market the property 6-8 months (winter 2021) prior to completion and take applications during that time. The construction should be complete in the spring/summer of 2021.

Oct 14, 2018

< Share

Oct 15, 2018

< Share

Frank Sullivan

Any other suggestions or questions about the project?

Use historic architecture on the new buildings.

**2 SUPPORTERS** 

### Dec 5, 2018





How can the project honor the Town of Bridgewater's rich history and culture?

Maintain exterior appearance

**2 SUPPORTERS** 

### Mar 1, 2019

### Share



Any other suggestions or questions about the project?

Please come to Holbrook! http://www.holbrookma.gov/Pages/HolbrookMA\_News/026691D8-000F8513

Mar 1, 2019

### < Share



### Outreach, Engagement, and Technology

SUCCESS WITH COURBANIZE

### Westborough Big Picture



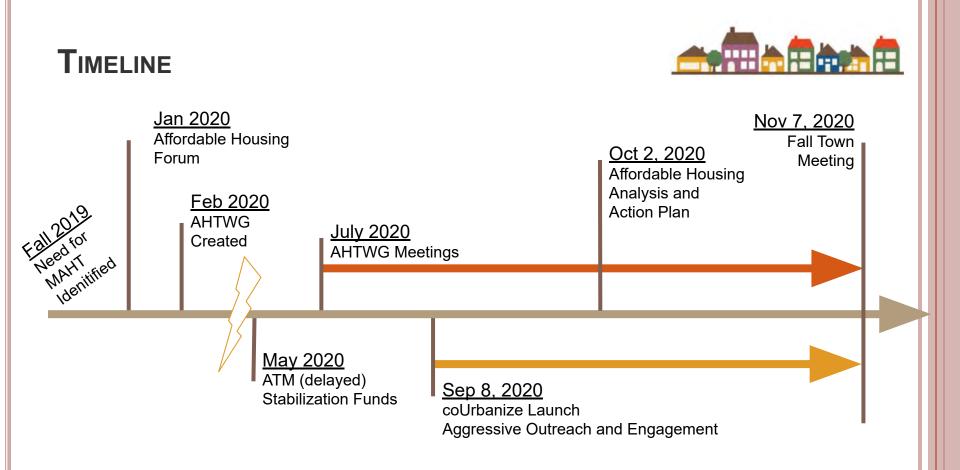
### Affordability

### Opportunity

- SHI > 13%
  - But trending down
- Cost Burden
  - 16.4% of Owners
  - 42.7% of Renters
- #2 Priority in 2018 Strategic Plan

- Inclusionary Zoning Funds

   \$1.4MM
- Mitigation via ZBA decision
- Structure needed for funds





### OBJECTIVES FOR COURBANIZE

### • Educate

- Housing Affordability vs Affordable Housing
- What is a Municipal Affordable Housing Trust
- Westborough's Need and Scope
- Myth-busting

### • Feedback

- Concerns
- 0

### Using coUrbanize



### Educate

- Affordability vs Affordable
- What is a MAHT?
- Myth-busting
- Westborough Need/Scope
- More myth-busting
- Parallel with Master Plan effort

### Engage

- Get the "pulse"
- Address concerns
- Feedback at every step
- Gather ideas
- Establish Priorities
- Create Operating Guidelines

### EXPANDING HOUSING CHOICE: LEGISLATION + DEVELOPMENT

### MASSACHUSETTS HOUSING PARTNERSHIP HOUSING INSTITUTE THURSDAY, JUNE 10, 2021

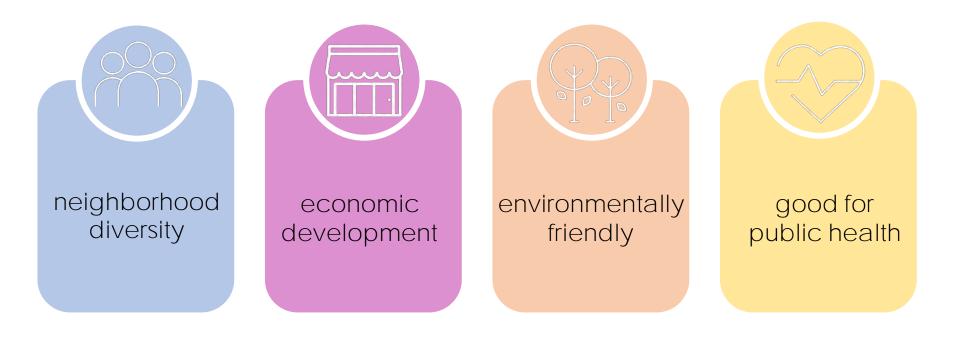
Chris Kluchman, Deputy Director, Community Services MA Department of Housing + Community Development

Karina Oliver-Milchman, Chief of Housing + Neighborhood Development Metropolitan Area Planning Council

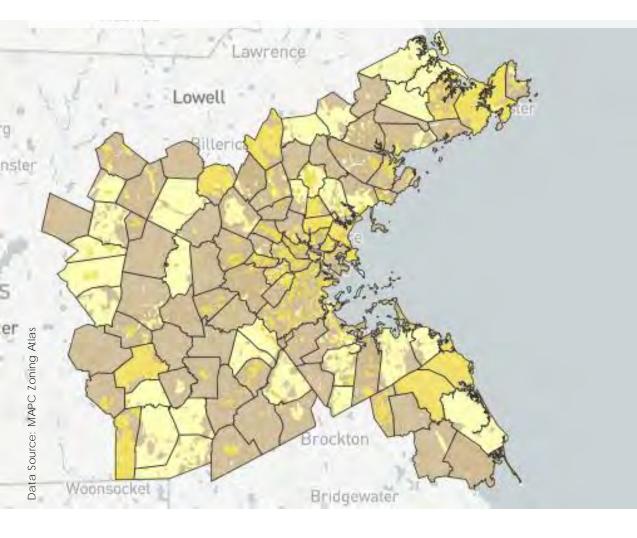


# HOUSING DIVERSITY

#### Housing diversity is . . .



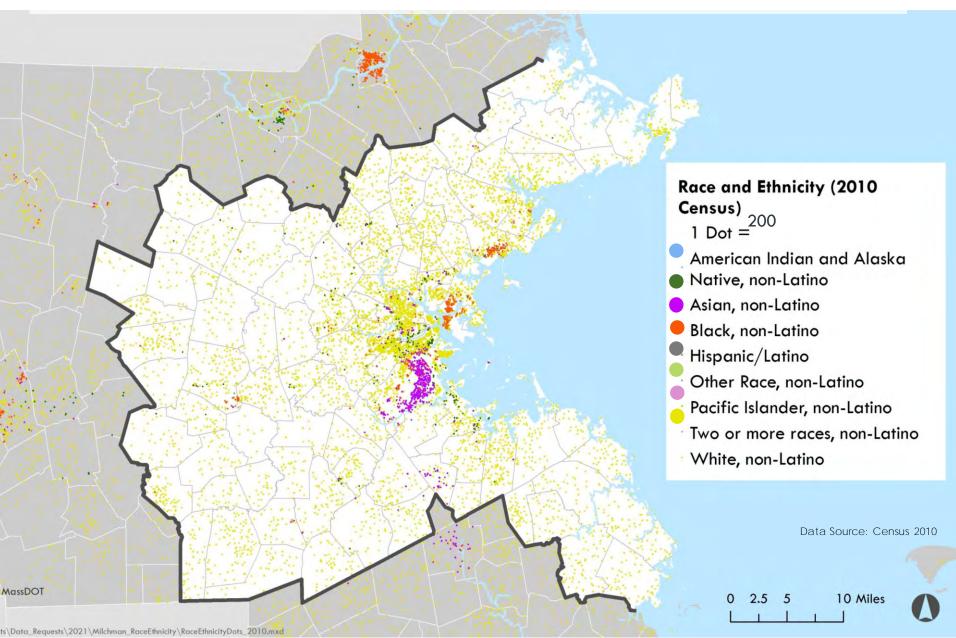
## But zoning restricts housing choices in MA . . .



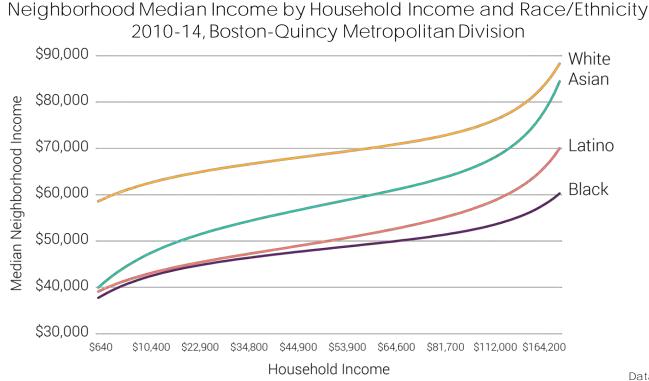
#### MAPC Zoning Atlas zoningatlas.mapc.org

Map Layers	
0	Zone Use Type
0	Multifamily Housing (2+ Units)
0	Maximum Height
0	Maximum Dwelling Units
0	Effective Dwelling Units per Acre
0	Effective FAR
M	ultifamily Housing (2+ Units)
•	Byright
	By special permit
6	No
à	Overlay Districts
•	Overlays with Increased Density
	Overlays with Decreased Density
0	Overlays with No Impact on Density
-	Reset map settings

#### . . . and limits who can live where



# In addition to segregation by race and ethnicity, neighborhood income diversity is decreasing



Data Source: Stanford Center for Education Policy Analysis



## How did we get here?

- The federal government denied mortgages in communities of color by redlining certain neighborhoods
- Legal racially-restrictive deeds prevented households of color from moving to certain neighborhoods
- Housing developers were denied federal construction loans if they did not include racially-restrictive deeds
- State-sanctioned blockbusting by real estate agents who made residents fearful their property values would drop

#### Fostering inclusivity through housing choice

#### "Zoning is the most

effective way to segregate and discriminate...

So we took zoning to be the most effective way to **do just the opposite.**"

- Boston City Councilor Lydia Edwards on the new Fair Housing requirements in the zoning code

## A complete landscape of housing types



## Where should new housing be built?

**Residential areas** 

City/town/village centers

**Commercial corridors** 

Office parks

Industrial areas

Other

Start the presentation to see live content. For screen share software, share the entire screen. Get help at pollev.com/app

#### Where should housing be built?

## Smart Growth







Images: Salem, top left; Reading, top right; Lexington, bottom left; Stoneham, bottom right



#### Where should housing be built?



Left: Stuyvesant Town and Peter Cooper Village, NYC, bottom; Pruitt-Igoe, Missouri, top

Right: The Ledges, Ashland, top; Nightingale Senior Living, Austin, bottom

# What determines what housing types make sense where?

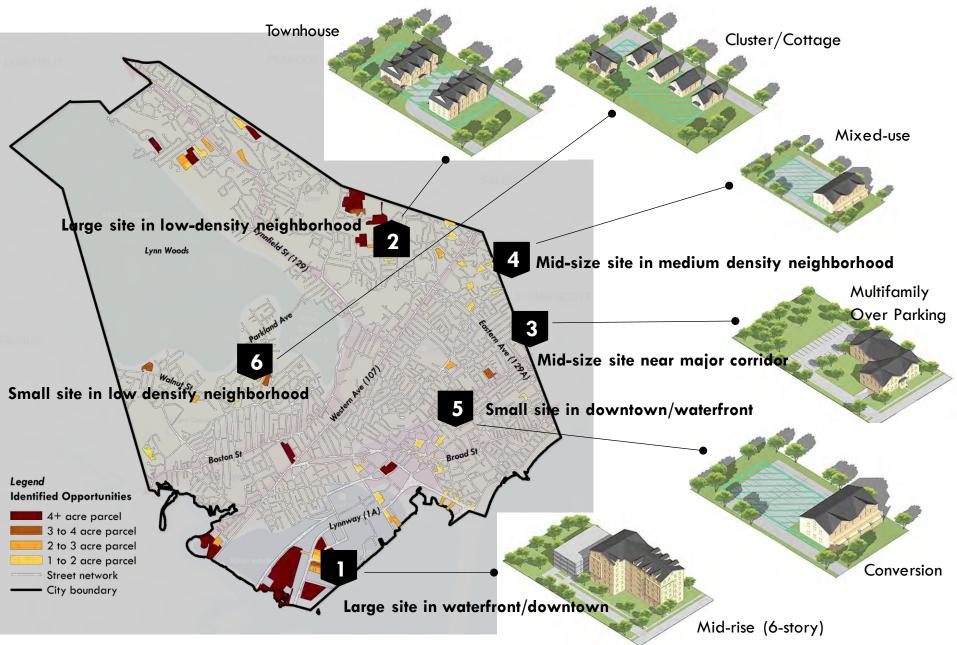


understanding place context and site



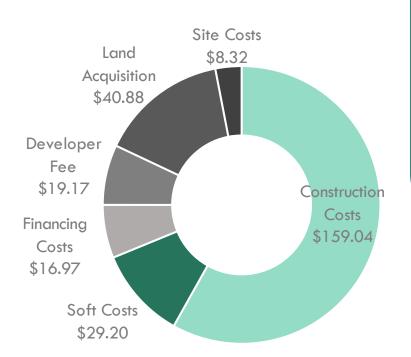
understanding people need and demand

## Matching place types and housing types



## Why is it so hard to create housing diversity?

• Land and development costs make it hard to create lower-cost housing



- Unpredictable permitting and restrictive zoning limits the range of housing types allowed
- A small subset of the community can oppose and even stop a given development

Respond at **pollev.com/mapcpoll** Text **MAPCPOLL** to **22333** once to join, then **A**, **B**, **C**, **D**, **E**...

#### What does your zoning allow?

Single-family only (typically 4-5 units/acre)	A
Accessory Dwelling Units (can increase density up to 8-10 units/acre)	в
2-3-family (typically 8-25 units/acre)	с
Townhomes (typically 10-20 units/acre)	D
Cottage cluster (typically 10-25 units/acre)	E
Small multifamily, 5-9 units (15-35 units/acre)	F
Multifamily, 10+ units (typically 15-35 units/acre)	G
Multifamily, 20+ units (20-50 units/acre)	H
Mixed-use development (15-45 units/acre)	I,

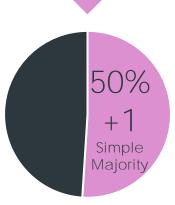
Start the presentation to see live content. For screen share software, share the entire screen. Get help at pollev.com/app

CHANGES TO 40A

#### Housing Choice Legislation Simple Majority Zoning Amendments

- Targeted changes to MGL Chapter 40A reducing the threshold of votes needed to adopt certain zoning measures that promote housing production from 2/3rds to simple majority
  - These changes apply to all cities and towns in MA, except the City of Boston (which has its own zoning enabling act)
  - o There is no "opt in"
- The goal is to make it easier for local governments to approve housing-supportive zoning and development
- The new law outlines a series of housing best practices that can be enacted by simple majority vote (e.g. reducing residential dimensional requirements, adopting 40R Smart Growth or Starter Home zoning, allowing accessory dwelling units or "in law" units by right, etc.)





#### Housing Choice Legislation Simple Majority Zoning Amendments

#### Zoning that allows for certain kinds of housing developments "as of right"

- Multi-family (3 or more units) and Mixed Use in an Eligible Location
- Accessory Dwelling Units
- Open Space and Residential Development (OSRD)

Zoning that allows for certain kinds of housing developments by Special Permit

- Multi-family and Mixed Use in an Eligible Location
- Accessory Dwelling Units that are not attached to the primary home
- Allows an increase in the number of units on property if the Special Permit is approved in accordance with c40A Section 9
- Reduction of parking requirements for residential or mixed-use development

#### Zoning that allows for. . .

- Changes to dimensional standards that allow for additional units
- Creating a c.40R Smart Growth or Starter home district
- Natural resource protection zoning (similar to Open Space Residential Development)
- Transfer of development rights

## Housing Choice Legislation

#### Revenue Sharing Agreements

Allows municipalities to enter into revenue sharing agreements for sites affecting more than one local government by a simple majority vote.

#### **Bonding Provision**

A court, in its discretion, may require a plaintiff appealing a decision to approve a special permit, variance or site plan to post a surety or cash bond in an amount *up to* \$50,000 if the court finds that the harm to the defendant or to the public interest caused by the appeal outweighs the financial burden of the surety or cash bond on the plaintiffs.

## Housing Choice Legislation

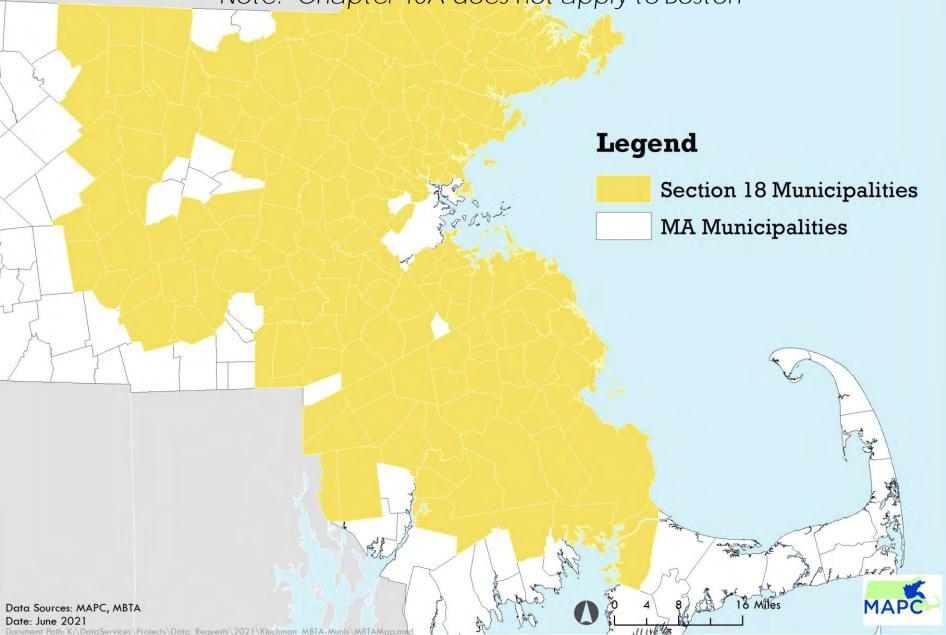
#### MBTA Communities - 175 Communities served by MBTA OR adjacent

Each MBTA community "shall have a zoning ordinance or by-law that provides for at least 1 district of reasonable size in which multi-family housing is permitted as of right."

DHCD/EOHED to develop guidance

- "Reasonable size" within a 0.5 mile of a transit station
- Minimum density of 15 units/acre
- No age restriction/must be suitable for families with children
- Failure to comply means the municipality is ineligible for certain state funding (Housing Choice Captial grants, Local Capital Projects Funds, MassWorks Infrastructure Development Program)

#### MBTA Communities Note: Chapter 40A does not apply to Boston



#### 15 units per acre





All photos by Amy Dain, Dain Research

# RESIDENTIAL DEVELOPMENT CASE STUDIES

Attached ADUs

- Carve-out or conversion of existing living area
  - Finishing an existing basement or attic

Detached ADUs

- Addition to an existing structure, such as a garage
  - A new free-standing structure

#### Jamaica Plain, Boston



Newbury



Lexington

- Pedestrian-friendly collection of smaller single- or twofamily homes, townhouses, or even apartment buildings
  - Often with shared green spaces and detached common parking

#### Cottages in the Woods, Westford



#### Cottages in the Woods, Westford



#### Cottages in the Woods, Westford



#### Rivers Edge, West Newbury



#### Rivers Edge, West Newbury



#### Rivers Edge, West Newbury



#### Abbey Road, Sherborn



#### Abbey Road, Sherborn



- Smaller side by side attached homes with multiple floors
  - Private entrance and no common spaces
    - Typically facing a street or courtyard

#### HIGHLAND ST Co Kan FRONT YARDS SOLAR PV ARRAY 2) MARCELLA ST PARKING PERVIOUS PAVING FULDA ST OR KS RDS

#### 226-232 Highland Street, Roxbury, Boston

#### Highland Street, Roxbury, Boston





#### Southfield Development, Weymouth MA



#### 1983 Central Street, Stoughton



• Development that blends two or more residential, commercial, cultural, institutional, or other uses within the same building

 Often takes the form of multistory development with more public uses on the first floor, such as ground-floor retail, and private uses above, such as residential

Can work at various scales and densities

10-12 Summer Street, Manchester by the Sea



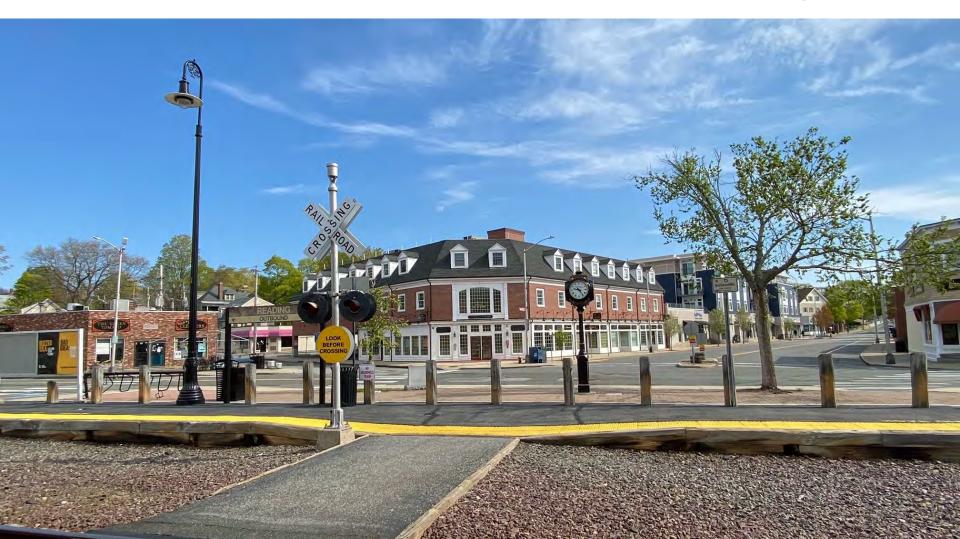
10-12 Summer Street, Manchester by the Sea



10-12 Summer Street, Manchester by the Sea



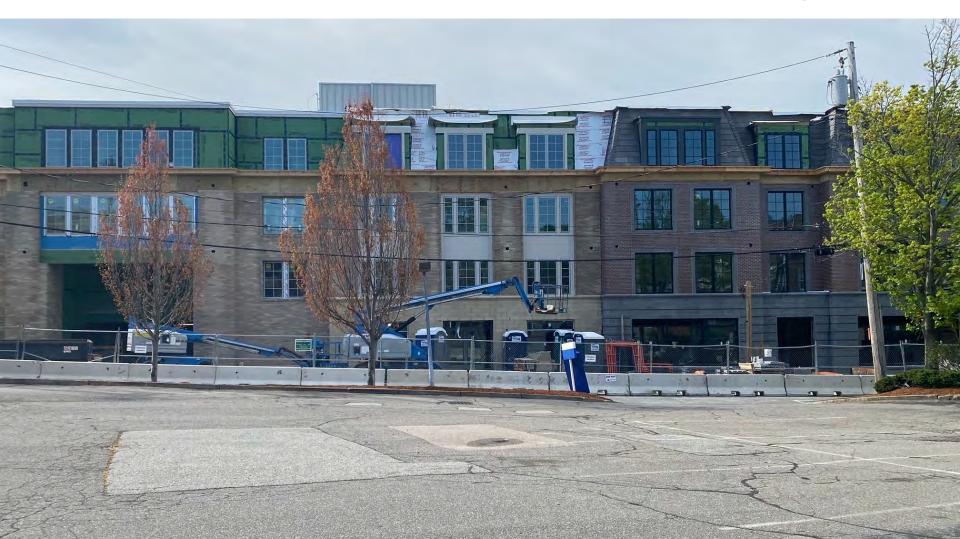
#### 2 Haven Street, Reading 40R SGOD



#### The MET, Reading 40R SGOD



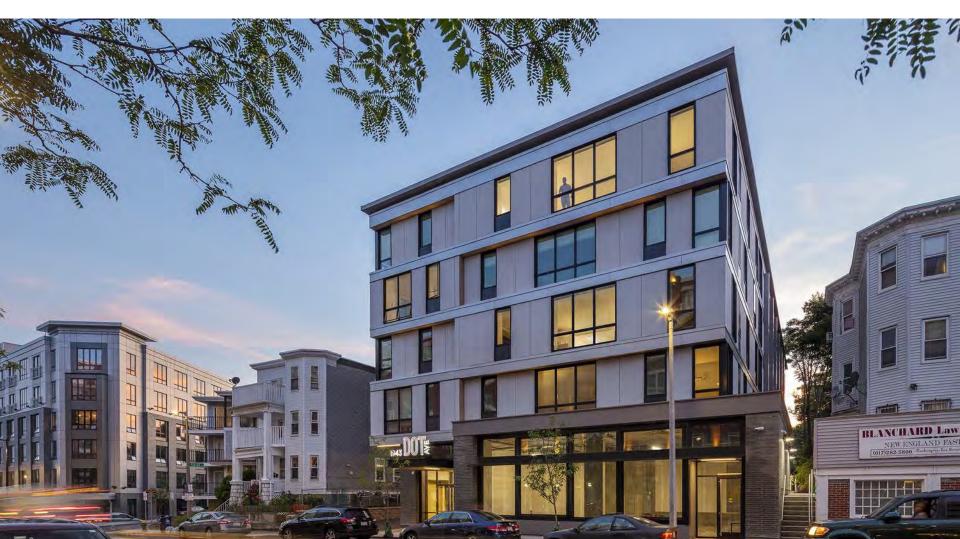
#### 24 Gould Street, Reading 40R SGOD



#### 1943 Dot Ave, Boston



#### 1943 Dot Ave, Boston



#### 1943 Dot Ave, Boston



#### 130 Cabot Street, Beverly



#### 130 Cabot Street, Beverly



- Multiple separate housing units within a single building or building complex, including side-by-side configurations or vertical configurations
  - The Census defines it as more than 5 units, but it can be various scales and densities
    - Can be rental or homeownership

#### 79 Call Street, Jamaica Plain, Boston



#### 79 Call Street, Jamaica Plain, Boston



#### 79 Call Street, Jamaica Plain, Boston



#### Janus Highlands, Chelsea







#### Frost Terrace, Cambridge



DISCUSSION

# THANK YOU

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Missing Middle Housing Strategies for Municipalities

Jeremy Lake, Union Studio Architecture & Community Design

Nathan Kelly, Horsley Witten Group

JUNE 10, 2021 MHP HOUSING INSTITUTE 2021

## SESSION OVERVIEW

Across the country, more and more towns find themselves grappling with the interrelated challenges of housing affordability, housing choice, and outdated zoning. Many are considering increased levels of density as a potential solution, but face push back from communities concerned about the character of conventional multi-family development, especially in communities that are predominantly single family in scale. One possible solution is "missing middle" housing – a range of building types that slot somewhere between the scale of conventional single family detached homes and garden style multi-family developments. This session will share recent efforts at educating communities about the option of increased densities in forms that are sympathetic to their existing character, and well as some of the challenges, solutions, and approaches for incorporating them into their zoning regulations.

#### INTRODUCTION



Jeremy R. Lake, AIA, CNU, LEED AP Senior Associate Union Studio Architecture and Community Design



UNION STUDIO



Nathan Kelly, AICP Principal Horsley Witten Group, Inc.



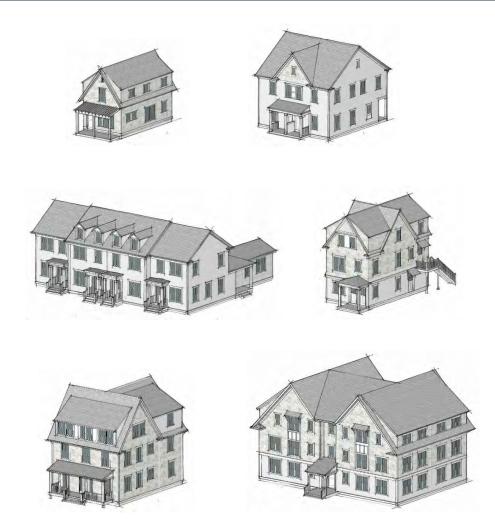
#### OUTLINE

Missing Middle Education Community Resiliency by Design Case Study

Missing Middle Regulation Context in Massachusetts South Kingstown Case Study

*Takeaways Zoning Tips and Pitfalls Resources* 

Discussion

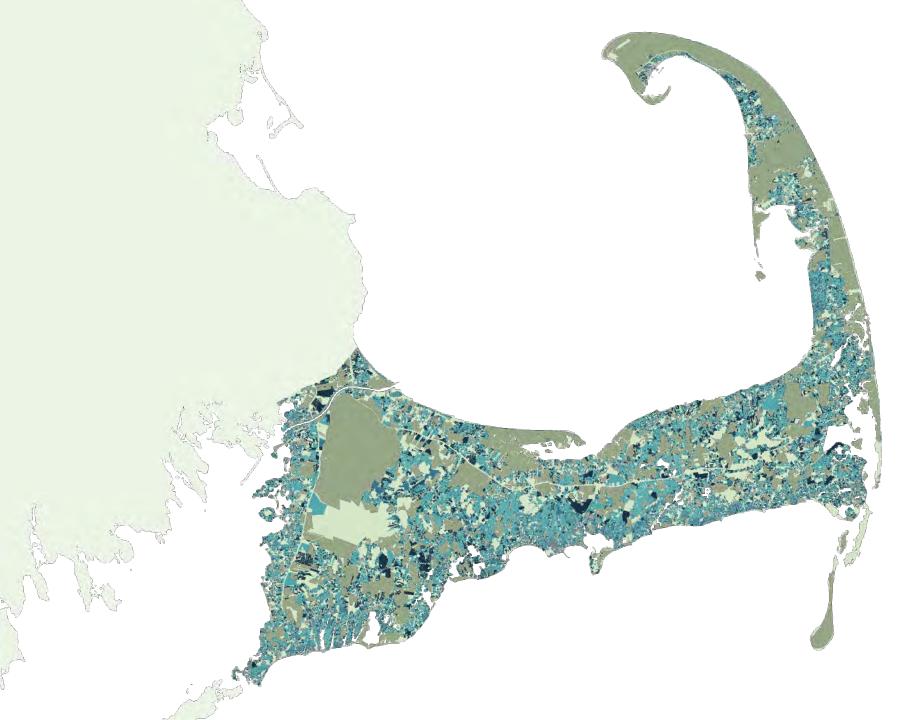


Missing Middle Education: Community Resiliency by Design Case Study

# CAPE COD REGIONAL POLICY PLAN

#### FRAMING THE FUTURE

CAPE COD COMMISSION | 2018



# 86%

of the region's land is already developed or protected

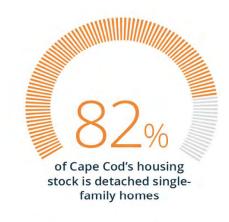
- Little land left for future growth
- High demand means increased land cost
- Stressed infrastructure

#### FRAMING THE HOUSING CONTEXT ON CAPE COD

The 2018 Cape Cod Regional Policy Plan (RPP) has identified housing affordability and choice as one of the most significant challenges facing our region.



of Massachusetts' housing stock is detached single-family homes



Source: 2012-2016 American Community Survey



# REGIONAL POLICY PLAN Housing Goals and Objectives

**HOUSING GOAL**: To promote the production of an adequate supply of ownership and rental housing that is safe, healthy, and attainable for people with different income levels and diverse needs.

- Objective HOU1 Promote an increase in housing diversity and choice
- Objective HOU<sub>2</sub> Promote an increase in **year-round housing supply**
- Objective HOU<sub>3</sub> Protect and **improve existing housing stock**
- Objective HOU<sub>4</sub> Increase **housing affordability**

# PROJECT OBJECTIVE

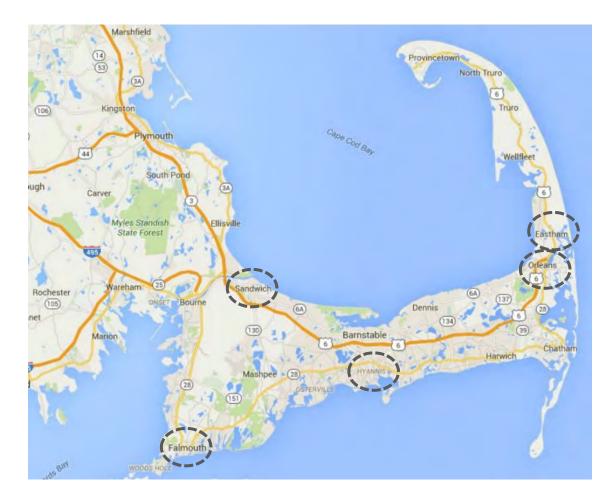
*To begin community conversations around strategies and techniques for meeting the increasing demand for housing on Cape Cod...* 



*...and to get input from the communities on ways to do this that will enhance and support their existing character (not detract from it).* 

#### CRBD COMMUNITIES

## Where have we been



*So far, we've worked with 5 communities that have a cross section of conditions found elsewhere on Cape Cod.* 

#### CRBD COMMUNITIES

## Where have we been

*First Public Presentations Eastham/Orleans 6/19/18 Falmouth 6/20/18* 

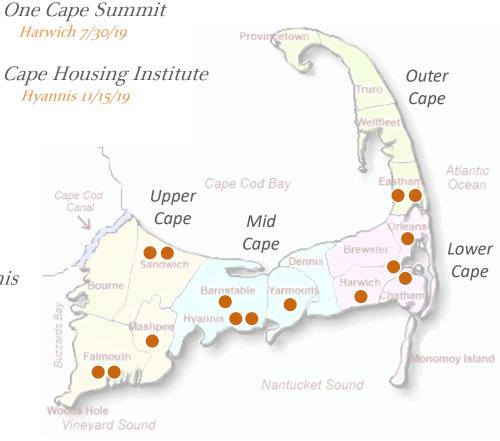
One Cape Summit Harwich 8/17/18

Cape Housing Institute Harwich 10/31/18 Eastham 10/31/18 Yarmouth 11/1/18 Mashpee 11/1/18

Second Public Presentations Falmouth 10/23/18 Orleans/Eastham 11/8/18

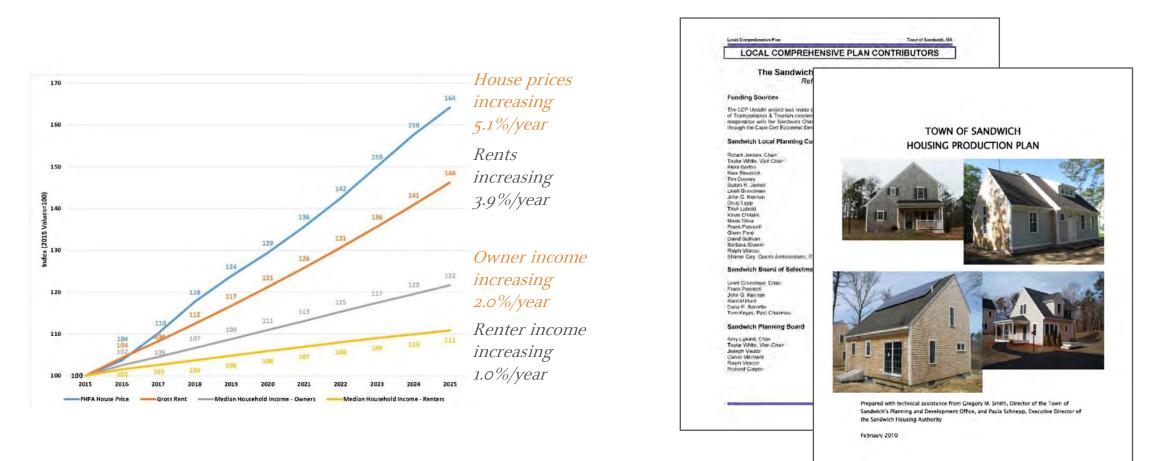
Additional Communities - Hyannis First Presentation 12/18/18 Second Presentation 2/19/19

Additional Communities - Sandwich First Presentation 6/17/19 Second Presentation 9/23/19

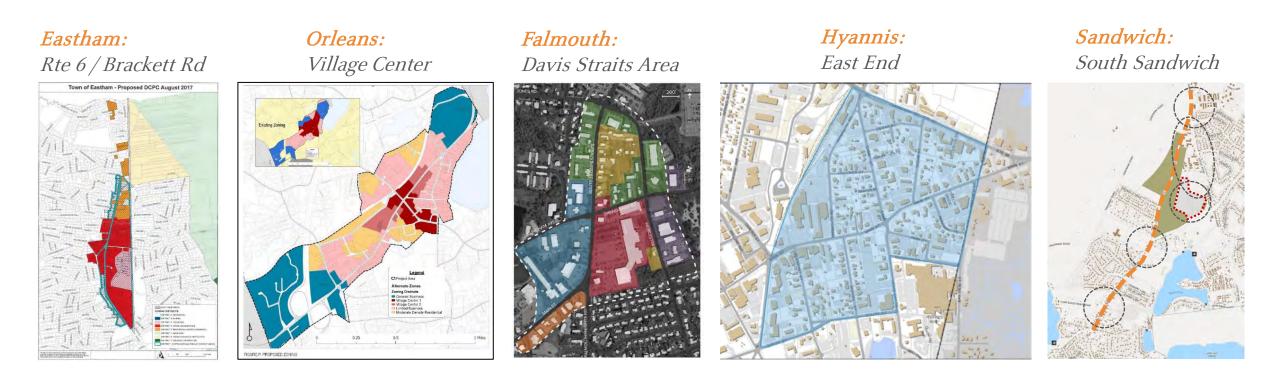


## The Need for Density

Population continues to grow but limited supply of housing is driving costs up at rates greater than household incomes, and with 82% of housing in single family detached homes, choices are limited for large segments of the population of Cape Cod.



## Study Areas



For each community, a study area was identified where additional density might be appropriate: core areas missing a transition from commercial uses to single family neighbors, historic infill zones, and/or areas with infrastructure improvements in the works.

## Density can take many forms







## Which one has a higher density?



Manor House West Falmouth Highway, Falmouth

5 units on 0.5 acres = 10 du/ac Typical Single Family Home Cape Cod

> 1 unit on 0.25 - 0.5 acre = 2 - 4 du/ac





Cedar Village Condominiums Cedar Street, Hyannis

15 units on 0.89 acres = 17 du/ac 57 School Street School Street, Hyannis

> 4 units on 0.22 acres = 18 du/ac





Mansion Apartments West Falmouth Highway, Falmouth

5 units on 0.5 acres = 10 du/ac 57 School Street School Street, Hyannis

> 4 units on 0.22 acres = 18 du/ac





63 Pleasant Street Pleasant Street, Hyannis

7 units on 0.27 acres = 26 du/ac

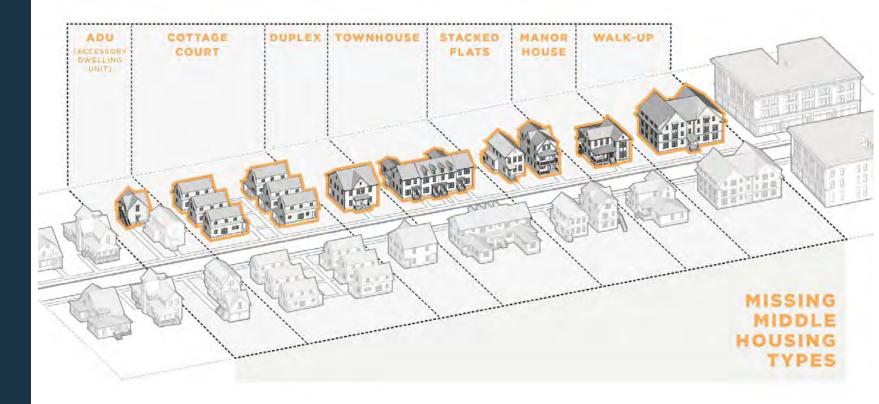
#### 57 School Street

School Street, Hyannis

4 units on 0.22 acres = 18 du/ac



### MISSING MIDDLE



There are a whole range of building types that have been largely underutilized that scale between single family and the commercial core: what some have called the "Missing Middle".

## Cottages: Small scale single family detached units



833



- Typically 1 2 Stories
- May be attached, but typically detached
- Density achieved by arranging cottages in clusters, or "cottage courts"
- 8 15 dwelling units per acre

Chases Ocean Grove Old Wharf Road, Dennisport

55 units on 3.6 acres = 15 du/ac









Pleasant Street, Sandwich



Canary Street, Sandwich

State Street, Sandwich



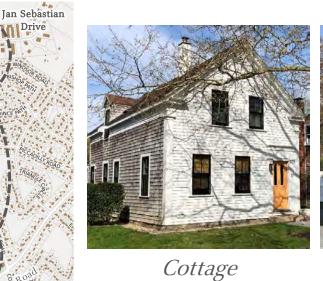


Which image feels more appropriate here?

## Could any (or all) of these types work in your community?



- Sandwich Industrial Park
- South Sandwich Village Center
- Along Route 130



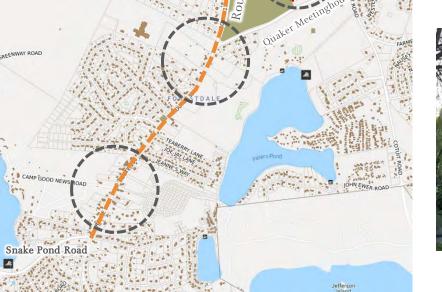
Drive



Duplex



Townhouse





*Double Decker* 



Manor House



Walk-ups

## Visual Preference Survey



As part of the Community Resiliency by Design project, we created an online visual preference survey to gauge local preferences for building forms, scale, height and styles. Do you think a building of this scale would be a good fit within the study area?



Question 2	Falmouth (261)	Orleans (84)	Eastham (105)	Hyannis (143)	Sandwich (90)
Definitely a good fit	13%	8%	31%	26%	22%
Could be a good fit	26%	32%	43%	38%	46%
Probably not a good fit	31%	32%	15%	21%	23%
Definitely not a good fit	31%	27%	12%	15%	9%



Question 3	Falmouth (254)	Orleans (84)	Eastham (105)	Hyannis (138)	Sandwich (91)
Definitely a good fit	20%	26%	41%	45%	44%
Could be a good fit	47%	46%	46%	36%	46%
Probably not a good fit	19%	13%	8%	12%	7%
Definitely not a good fit	14%	14%	6%	7%	3%

#### Do you think a building of this scale would be a good fit within the study area?



Question 4	Falmouth (258)	Orleans (86)	Eastham (105)	Hyannis (141)	Sandwich (91)
Definitely a good fit	28%	24%	16%	33%	23%
Could be a good fit	55%	52%	40%	41%	40%
Probably not a good fit	10%	17%	32%	15%	24%
Definitely not a good fit	7%	6%	11%	11%	13%



Question 5	Falmouth (259)	Orleans (85)	Eastham (104)	Hyannis (139)	Sandwich (90)
Definitely a good fit	19%	14%	8%	17%	9%
Could be a good fit	35%	34%	18%	22%	23%
Probably not a good fit	25%	27%	29%	30%	28%
Definitely not a good fit	21%	25%	45%	31%	40%

#### Do you think a building of this **style** would be a good fit within the study area?



Question 27	Falmouth (227)	Orleans (74)	Eastham (96)	Hyannis (128)	Sandwich (83)
Definitely a good fit	14%	12%	17%	16%	19%
Could be a good fit	28%	47%	63%	45%	42%
Probably not a good fit	29%	24%	9%	23%	20%
Definitely not a good fit	29%	16%	11%	16%	18%



Question 21	Falmouth (227)	Orleans (75)	Eastham (96)	Hyannis (126)	Sandwich (81)
Definitely a good fit	34%	35%	44%	49%	48%
Could be a good fit	47%	49%	51%	42%	44%
Probably not a good fit	13%	13%	1%	6%	4%
Definitely not a good fit	6%	3%	4%	3%	4%

#### Do you think a building of this **style** would be a good fit within the study area?



Question 18	Falmouth (225)	Orleans (70)	Eastham (95)	Hyannis (123)	Sandwich (82)
Definitely a good fit	14%	21%	35%	23%	29%
Could be a good fit	29%	33%	51%	30%	38%
Probably not a good fit	25%	26%	9%	26%	24%
Definitely not a good fit	32%	20%	5%	21%	9%



Question 24	Falmouth (225)	Orleans (74)	Eastham (95)	Hyannis (127)	Sandwich (82)
Definitely a good fit	4%	1%	6%	2%	6%
Could be a good fit	12%	20%	28%	19%	20%
Probably not a good fit	28%	30%	25%	25%	26%
Definitely not a good fit	56%	49%	40%	54%	49%

## Visual Preference Survey Results

As it relates to **scale**, respondents in Falmouth, Orleans, Hyannis, and Sandwich seem most comfortable in the 1.5-2.5 story range, whereas respondents in Eastham preferred a range from 1 to 2 stories.

As for **style**, respondents in all five communities showed the strongest preference for traditional buildings with simple detailing, and in all five communities, respondents were least receptive to very contemporary buildings.

The only town that showed some interest in slightly more contemporary styles was Eastham, although this dropped off as buildings grew in scale (likely due to respondents' strong scale bias).

#### PROPOSED BUILDING TYPES

The Community Resiliency by Design project engaged stakeholders across all participating communities in order to incorporate feedback regarding the development of model housing designs for compact development







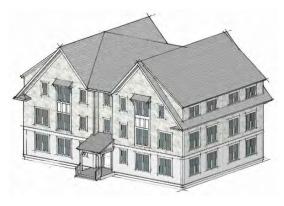
Cottage

Duplex

Townhouse





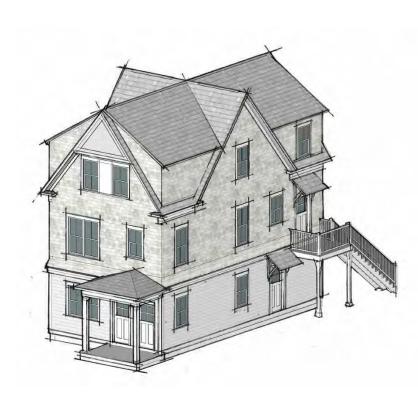


Double Decker

Manor House

Walk-ups

### Double Decker: Stacked Duplex

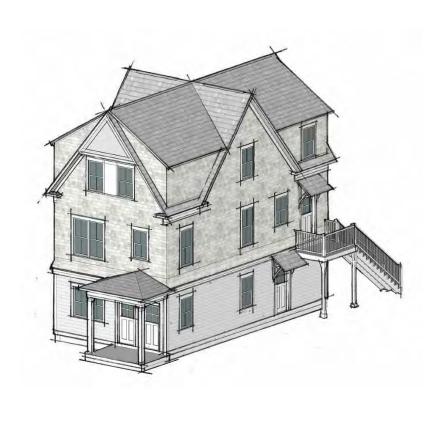


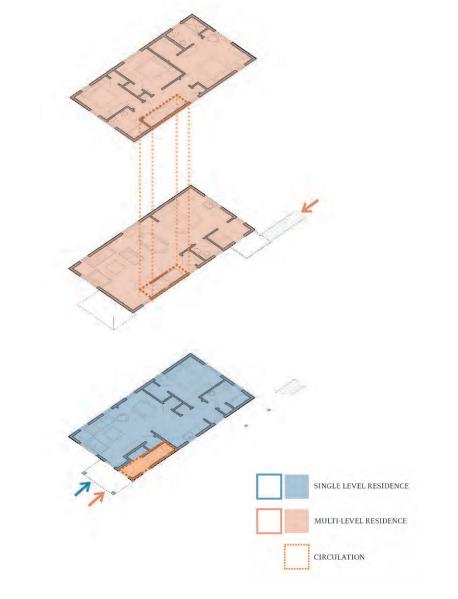




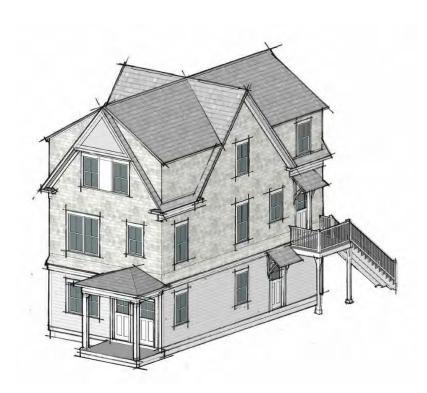
- *Typically 2 or 3 stories*
- *First floor flat with single story flat or two story townhouse above*
- *Can be designed with individual entries*
- 10 15 dwelling units per acre

### Double Decker: Stacked Duplex





## Double Decker: Stacked Duplex











## ILLUSTRATIVE CASE STUDIES



### Illustrative Case Studies: Falmouth, Eastham, and Orleans

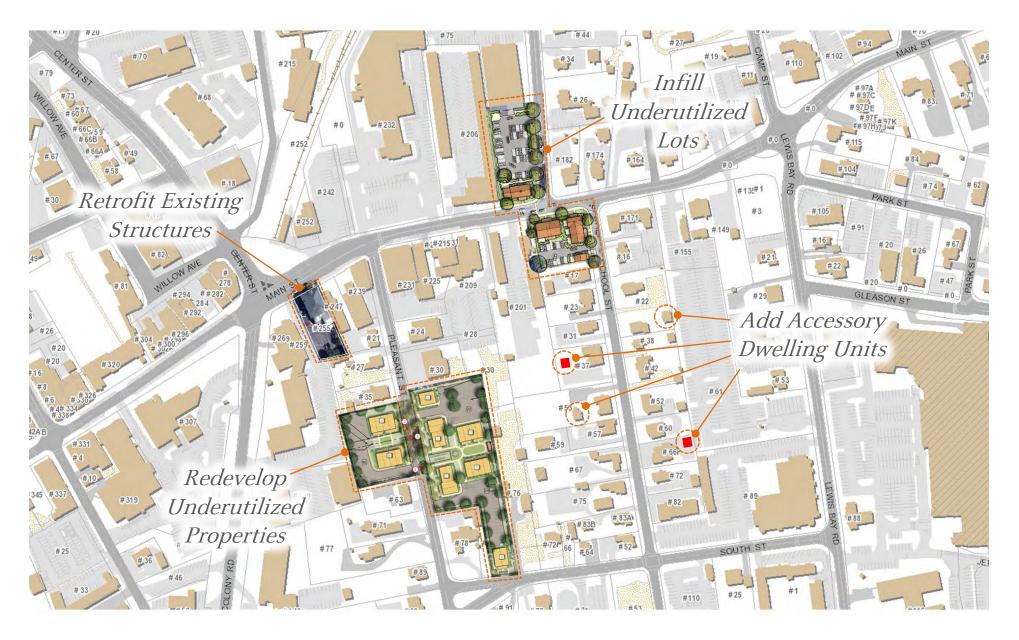


*20 du/acre* 

14 du/acre

10 du/acre

### Illustrative Case Studies: Hyannis



### Illustrative Case Studies: South Sandwich

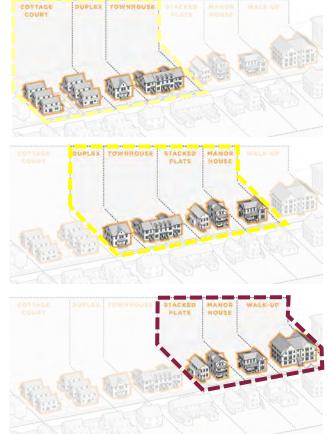


*Single family types at edge: Combined Density of 5 - 10 du/acre = 150 units +/-*

*Mid-range types in the middle: Combined Density of 10 - 15 du/acre* = 165 units +/-

*Denser multi-unit types at core: Combined Density of 15 - 20 du/acre* 

= 85 units +/-Mixed-use types at project entry: Combined Density of 10 - 15 du/acre = 40 units +/-





### *Illustrative Case Studies:* South Sandwich



#### *440 units +/-*

*ON 42 acres = 10.5 du/acre (7.5 du/acre for 59 acres)* 

Versus

*63 units +/if 1.5 du/acre on same 42 acres* 



#### FORM-BASED CODE FRAMEWORK



https://www.capecodcommission.org/our-work/crbd/

Missing Middle Regulation: Context in Massachusetts

### CHAPTER 40R

- Eligibility/ compliance is measured in "units per acre."
- 4 (starter home)
- 8,12 & 20 (original 40R)
- www.mass.gov/serv ice-details/chapter-40r

## Density as compliance/eligibility

#### APPROVED SMART GROWTH DISTRICTS (AS OF DECEMBER 31, 2017)

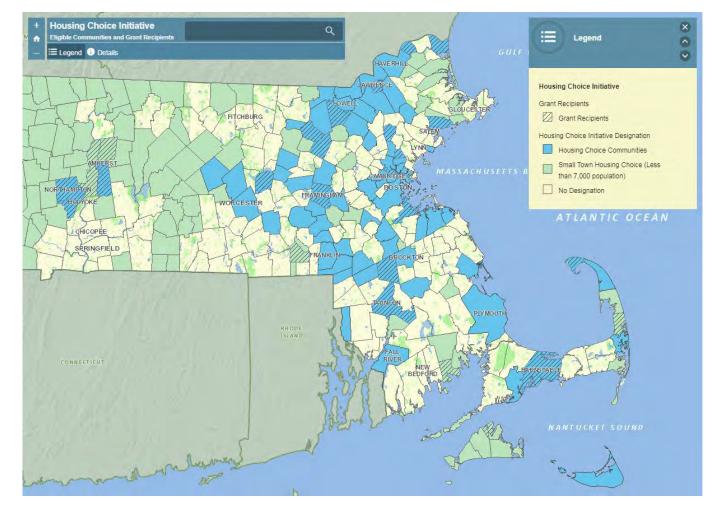


Many potential case studies!

# HOUSING CHOICE

- 'MBTA Communities' must allow housing at a specific density
- Lower voting threshold for housing related zoning, including Chapter 40R

## Density as compliance/eligibility



Regulatory reform is part of a larger incentive program.

Missing Middle Regulation: South Kingstown Case Study 2 6

#### DENSITY: SOUTH KINGSTOWN, RI CASE STUDY



## Density: Messaging

The project kicked off much in the same way as other work we've discussed...a strong, well-documented need for housing diversity was at the heart of the discussion.

#### WHY IS IT IMPORTANT TO HAVE A DIVERSITY OF HOMES?

South Kingstown's residents are a diverse group of people. We have old and young, small families, large families, and people who live alone. We have people who don't want to or aren't ready to buy a home and need homes to rent. We have wealthy people and families of modest means. We have young professionals not ready to settle down and elderly folks who need help day to day. We have hopeful young families looking to buy their first homes.

We also have a diversity of places. South Kingstown prides itself on maintaining a distinction between our central villages, our farms and forests, and our coastal areas.

This diversity is at the core of what makes South Kingstown so special. A diverse group of residents and a diverse array of places require diverse choices for homes. The more we can support all these needs and preferences in our housing stock, the better we can sustain our vitality into the future.





#### WELCOME TO SOUTH KINGSTOWN'S

'Home Style SK' Initiative

#### Start here! Click for an overview of the project

This website will serve as your one-stop shop for information about this ongoing project. We invite you to take a look around and share your thoughts on how South Kingstown can enhance our Central Villages and improve quality of life for everyone in town by encouraging the development of the types of homes we need. Please check back often for updates on the process and to review draft documents.

WHAT ARE WE DOING AND WHY? MAKING TRADEOFFS - HOW DO WE BALANCE OUR RESOURCES? WHY UPDATE THE ZONING ORDINANCE?

#### QUESTIONS OR COMMENTS?

In the meantime, do you have questions about this housing project? Do you want to receive notices about upcoming events?

CLICK HERE to sign up for alerts and to send a question or comment.







# Density: Homework on the "numbers"

*In the background, our team has been doing homework, including some very basic pro forma analyses.* 

- What are the target price points for ownership and rental? (\$275K and \$1,100)
- Can developers achieve this...and how?
- Back of the envelope calculations show traditional single-family homes can't reach that price, no matter how much we shrink the lots.
- *Townhomes and multi-family condos CAN hit that mark.*
- *Rentals* cannot hit the mark and require a significant subsidy.

	Single-Family Home		Townh	ouse	Multifamily Apartment	
	Amount	Percent	Amount	Percent	Amount	Percent
Minimum Subsidy Required (if Land Cost is \$0)	\$966	47%	\$600	35%	\$600	35%
Subsidy Required at Median	\$1,000 to	50% to	\$625 to	35% to	\$625 to	35% to
Land Cost*	\$1,500	70%	\$800	40%	\$700	38%

Range provided varies based on development density.

Minimum Financially Feasibl	e Pri	ce Points, Lo	wei	Density Le	vel	
	Single-Family		Townhouse		Multifamily	
Dwelling Units per Acre		0.25		8		8
Land Cost per Acre	\$	135,000	\$	135,000	\$	135,000
Land Cost per Unit	\$	540,000	\$	16,875	\$	16,875
Construction Cost per Unit	\$	218,750	\$	180,000	\$	162,000
Total Development Cost per Unit	\$	758,750	\$	196,875	\$	178,875
Minimum Rental Price Point (\$/month)	\$	7,168	\$	1,860	\$	1,770
Minimum For-Sale Price Point	\$	1,011,667	\$	262,500	\$	249,868

Source: Camoin 310, National Association of Homebuilders, RealtyRates.com, CBRE

## Density: Homework on the housing types



Cottage



Duplex



Townhouse



Stacked Flat



Manor House





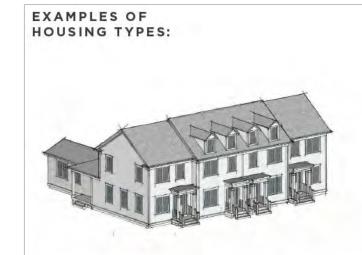
Multifamily



Mixed-Use

## Density: Homework on the housing types

- Accessory Dwelling Units
- Cottages
- Duplex
- Townhouses
- Stacked Flats
- Manor House
- Walk Up
- Mixed Use



#### Townhouse

Townhouses are single-family attached units which are arranged in a series and share multiple common "party walls",

- Typical Size: Usually 1 2 stories
- Site Plan: Usually groups of attached units as part of a larger development
- Considerations: Sometimes 3 stories if garage is on ground floor with living above.
- Density: Typically 3 to 6 units per structure, Ranges from 5 to 12 units per acre

Single Level Residence Mutti Level Residence Circulation









# COMMUNITY Density: Homework on the perceptions

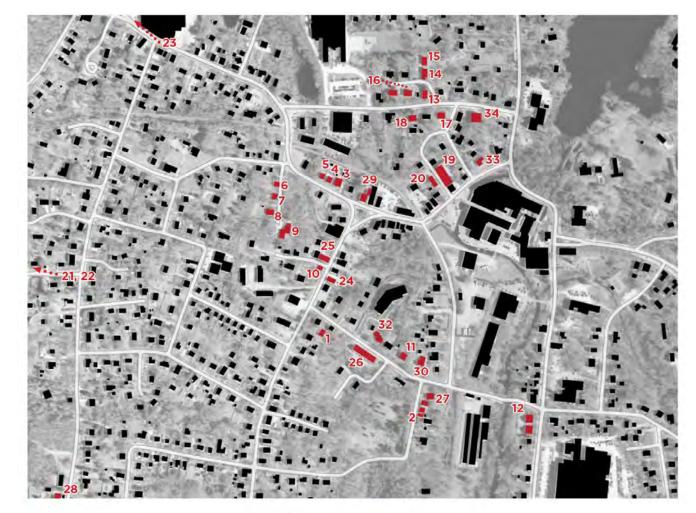
## Try to get a feel for what you're getting into.

Test your own assumptions.

Test your previous plans.

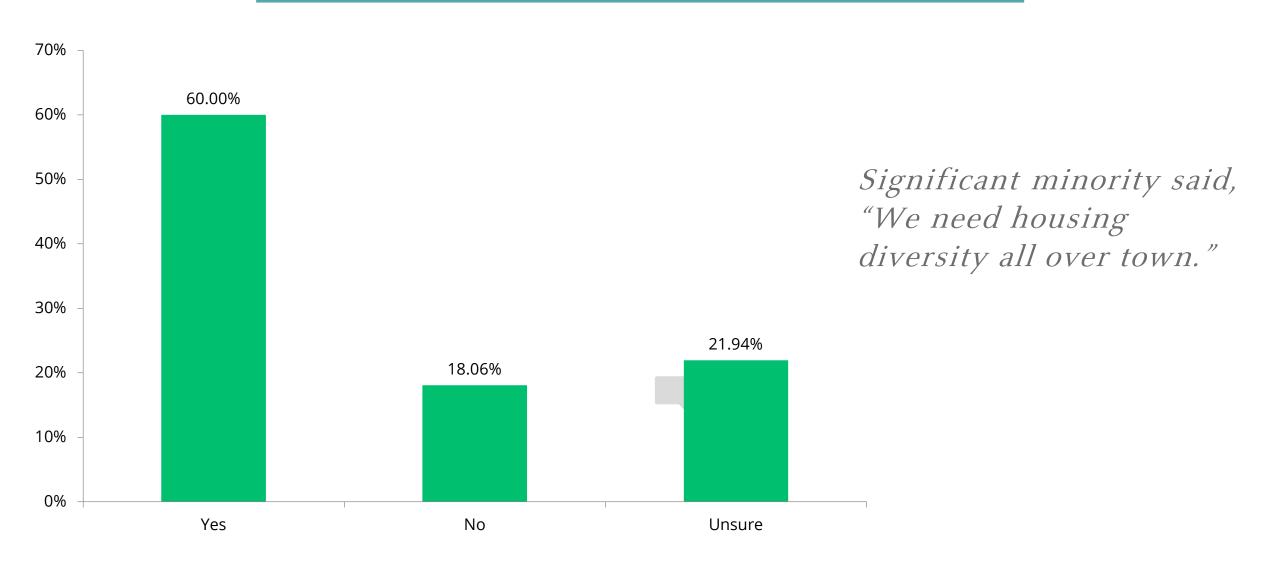
Test your community's knowledge.

## SURVEY RESULTS

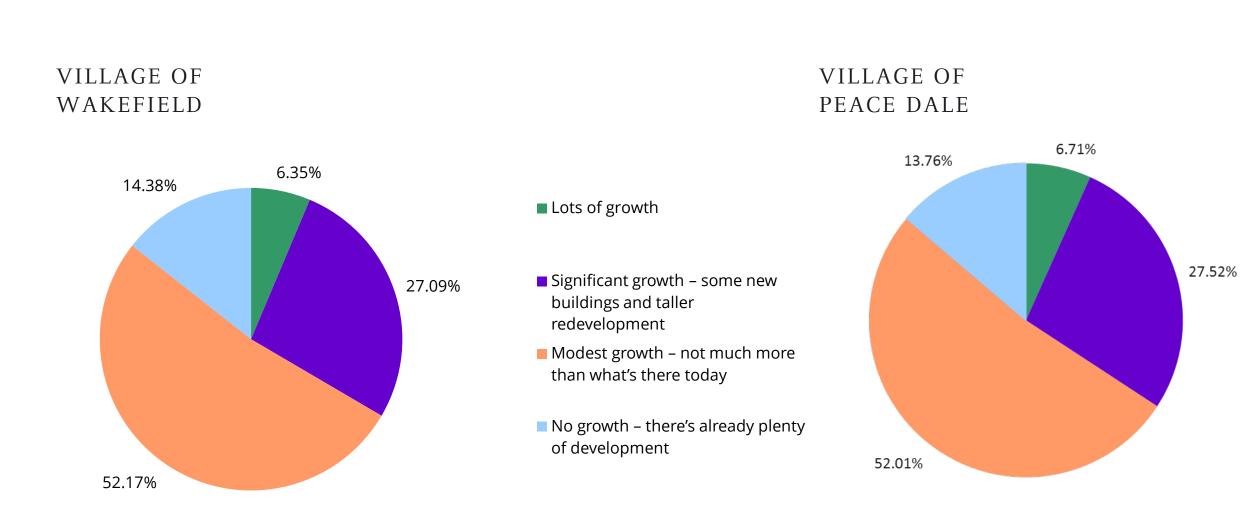


Village of Peace Dale

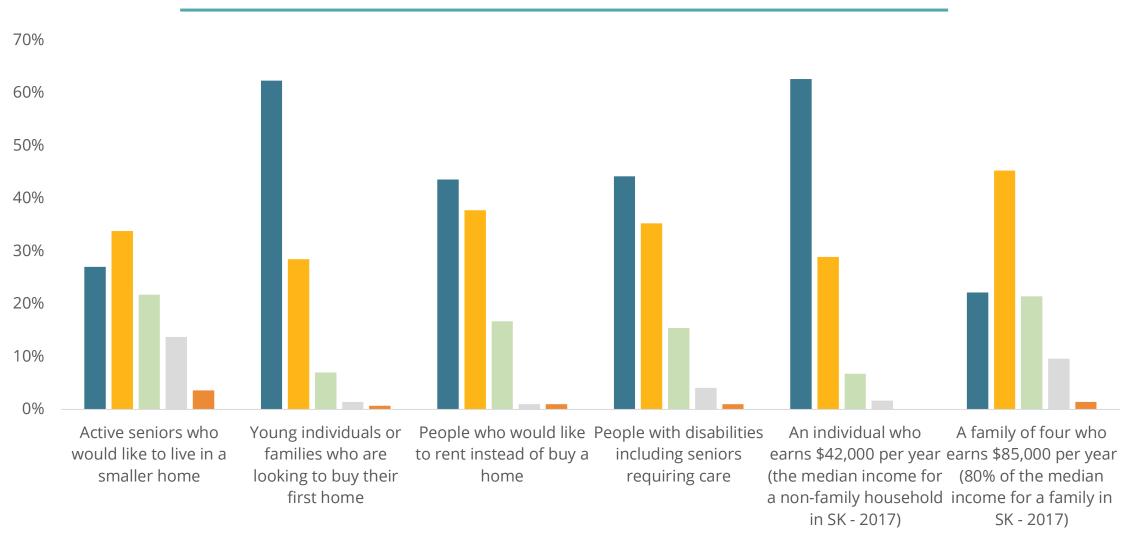
### Should new housing be focused on the primary villages?



### How much growth?



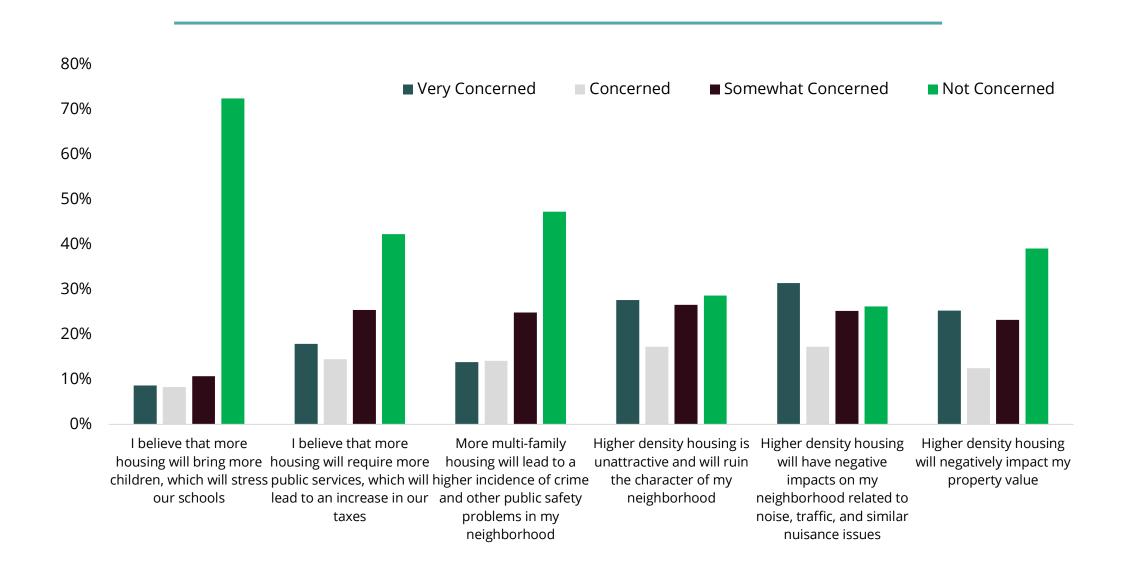
### How difficult is it for different groups to find a home?



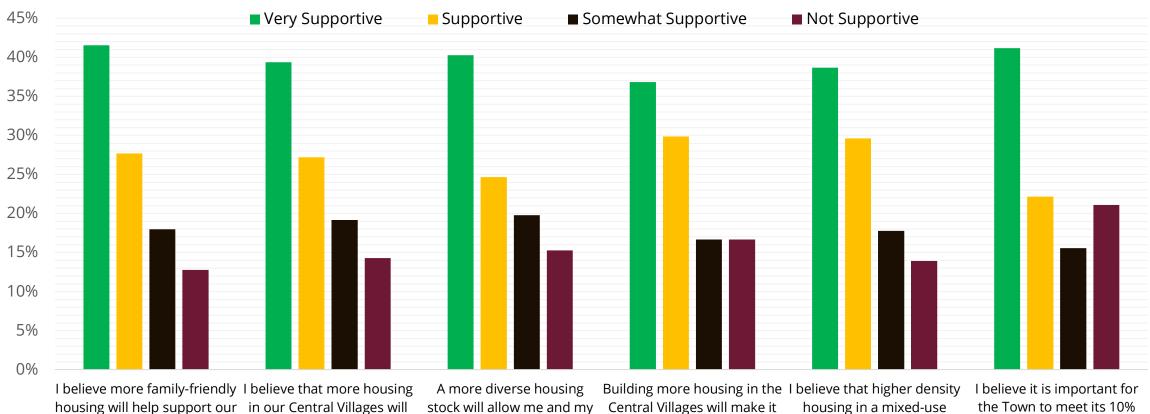
### Appropriateness of Housing Types



### Concerns about housing diversity



### What excites you about housing diversity?



using will help support our in our C schools and keep our help reli community vibrant pressure

in our Central Villages will help relieve development pressure on our more rural lands help relieve development phase of our lives

using Building more housing in the and my Central Villages will make it easier and more affordable every for myself or people I know to live in South Kingstown

it housing in a mixed-use environment will support local businesses and help keep our economy strong I believe it is important for the Town to meet its 10% low-moderate income housing goal

### COMMUNITY ENGAGEMENT

### Density: Analysis

At this point in the process, we've started putting some essential numbers on paper, primarily to address dimensional requirements and elements of form.

*Get these right! Spend time with the Planning Board here so these numbers aren't debated while drafting.* 

#### A VISUAL GUIDE TO MISSING MIDDLE HOUSING: TOWNHOUSE

#### PURPOSE

Above: Townhouses at

Sweetbriar in

Barrington, RI.

Right: Townhouses in

the Village of Kingston, RI.

This guide is meant to provide a baseline for creative and inventive housing solutions in the Town of South Kingstown. The following imagery and diagrams are intended to provide insight into the character of Townhouse type housing as well as provide clarity to the zoning documentation.

Right: Townhouses in the Red Mill Village community use variations in height, dormers, color, and type to provide visual interest and break up the larger structure. Units are designed to look like a series of attached single units.

#### TOWNHOUSE DESIGN STANDARDS

In addition to dimensional regulations in Article 4 of the Town of South Kingstown Zoning Ordinance, the following regulations apply:



Bullding:

requirements:

Stoop:

**Covered Front Porch** 

Dwelling Units per Building 2 - 6 units

Frontage per unit (min/max) 16 ft / 30 ft

Roof Span (max) 45 ft

Area (min) 60 sf

Dormer Length (max) 50% of

All primary entries must include a covered porch

Width or Length (min) 6 ft

Width or Length (min/max) 4 ft / 6 ft

or stoop to comply with the following dimensiona

Dormer Roof Pitch (min) 4:12

Overall Height (max) 2.5 Stories

Unit Area (max) 2,000 sf

40 ft

Roof Length

Units can be composed as a single larger structure, or a series of attached single units, or some combination of the these two options.

PRIMARY ENTRIES: Each unit has its own individual entry that is visible to the primary public way. Up to two entries can be adjacent to each other to provide variation to the facade. Secondary entries to the side or rear is allowed for ease of access.



# DIMENSIONAL REQUIREMENTS:

Ascrope Fateling Statio (Colliner Flored Chevality



Townhouse units are typically attached side by side, with all units touching the ground plane. For stacked configurations, see Manor House and Village Apartment types.

Total Domer & No more Live 75% of real larg



Example of a 2 story duplex in East Greenwich, RI with E side by side entries. The lighting, awning, and detailing A provide interest on a simple facade. Si

Example of a single-family house converted into a duplex. A single porch heips biend seamlessly into an existing single family neighborhood.

# Takeaways

Carl Carl

### REGULATORY REFORM

### Density: Zoning tips and pitfalls

(back to Massachusetts)

### Remember that 40R is an overlay and is "by-right."

Don't forget your density compliance/eligibility numbers (40R, etc.)

Get early 'buy in' on height if possible.

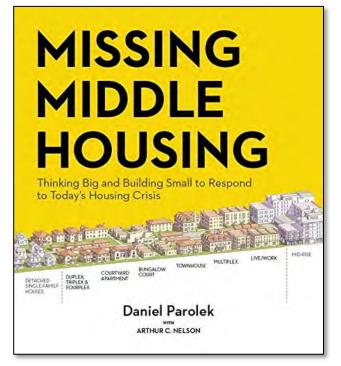
It's time to move past age restrictions.

Parking: "Yes, there are many families who will only have one car."

Cottage Communities: The "gateway" of missing middle housing.

### REGULATORY REFORM

### Resources...



*Massachusetts Housing Choice Initiative* <u>http://www.mapc.org/wp-content/uploads/2018/05/Housing-</u> <u>Choice-handouts.pdf</u>

*Massachusetts 40R* <u>https://www.mass.gov/doc/guidance-for-mgl-c-40r-and-760-cmr-</u> <u>5900smart-growth-zoning-and-starter-home-zoning/download</u> <u>https://www.mass.gov/service-details/chapter-40r</u>

> *South Kingstown "Homestyle"* <u>http://www.plansouthkingstown.com/homestyle</u>

*Community Resiliency by Design* <u>https://www.capecodcommission.org/our-work/crbd/</u>

## Discussion



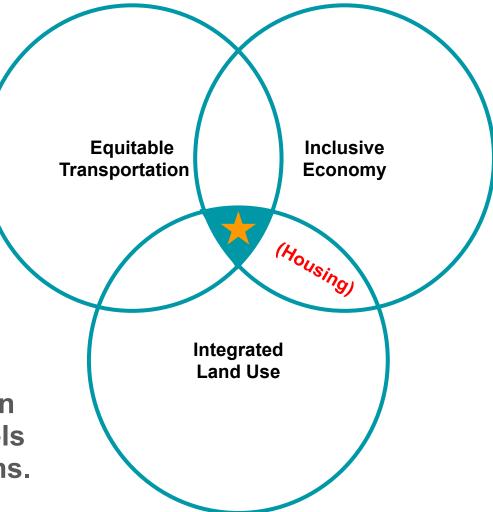
## **Beyond Affordable Housing**

The Case for Equity-Driven Neighborhood Development Presented on June 17, 2021 by Dr. Tracy Corley, <u>tcorley@clf.org</u>

### But what is TOD?



Disregarding the interconnections between policies and practices fuels TOD's inequities and harms.





Severin Street, Cologne

TIM

Lothar Street, Duisburg

Stärker. Weniger Bürokratie. Mehr Arbeitsplätze.

VW, RAG, ... Umweltverbrecher strafrechtlich verfolgen!

MLPD COS

Sea .

Konsequent.

----

Shared street design with bike lane (red), bus stop, and car areas

One-way auto traffic with two-way bike lane and sidewalks

5 frei

Pedestrian and respectful biking zone

#### Protected bikeway

Volksbank Veerbusch eG

Bike lane across high-capacity street



### Neighborhood changes affect lives and outcomes.

Photo by Project 290 on Unsplas

### **Question everything.**

Are we measuring the right things? Are we making the right assumptions? Are we controlling for the very factors that drive inequities? Are our methods only telling part of the story or hiding the truth?

For whom is the story true?

"State-imposed eviction moratoriums have allowed tenants to stay in their rentals for nearly a year now, whether or not they are paying the rent. This is helpful for renters struggling with income loss, but definitely a disruption of the natural eviction cycle. Units that would historically become available if a tenant could no longer afford the rent are now remaining occupied, having a cascading effect that lowers vacancy rates dramatically. Even the most qualified renters are struggling to find vacant rentals."

-- "Council Post: Three Predictions For The Rental And Housing Market In 2021" from Nathan Miller, Founder and CEO of Rentec Direct and Forbes Real Estate Council Member, on <u>Forbes.com</u>

# Is improving walkability and creating more open space always "good"?

Photo by T. A. Corley



Transformative change requires transformative development.

# BUS

Father Griffin Road, Gallway, Ireland

153

This Galway-area development (above; building 1 of 3) in a middle class suburban neighborhood was abandoned for 12 years because of the recession. Development has restarted for social (affordable) housing.

Prioritize the people who are most vulnerable and have experienced the greatest harms.





### "It's not, 'we can end homelessness." We are gonna end homelessness."

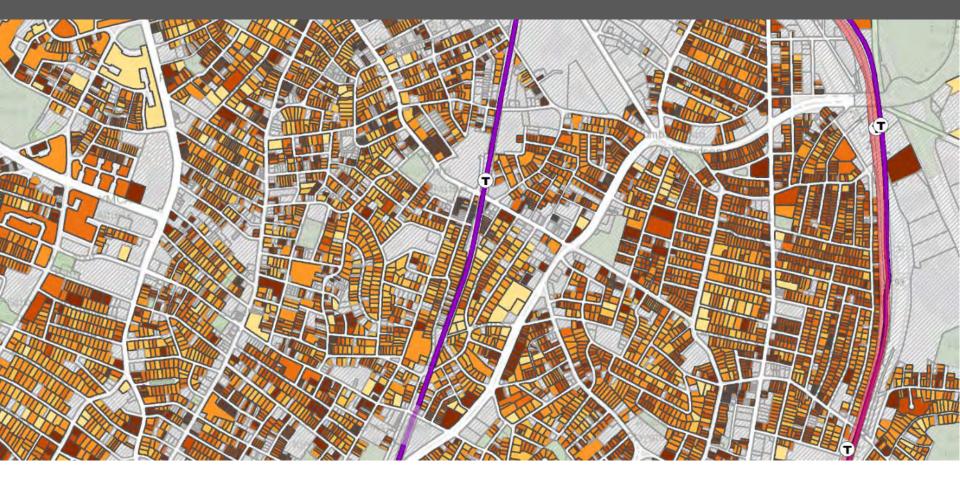


Barb Oliver, Sound Foundations NW's "The Hope Factory" in <u>Seattle Times</u>, June 5, 2021 at 6:00 am



"You shouldn't have to leave your neighborhood to live in a better one." Majora Carter

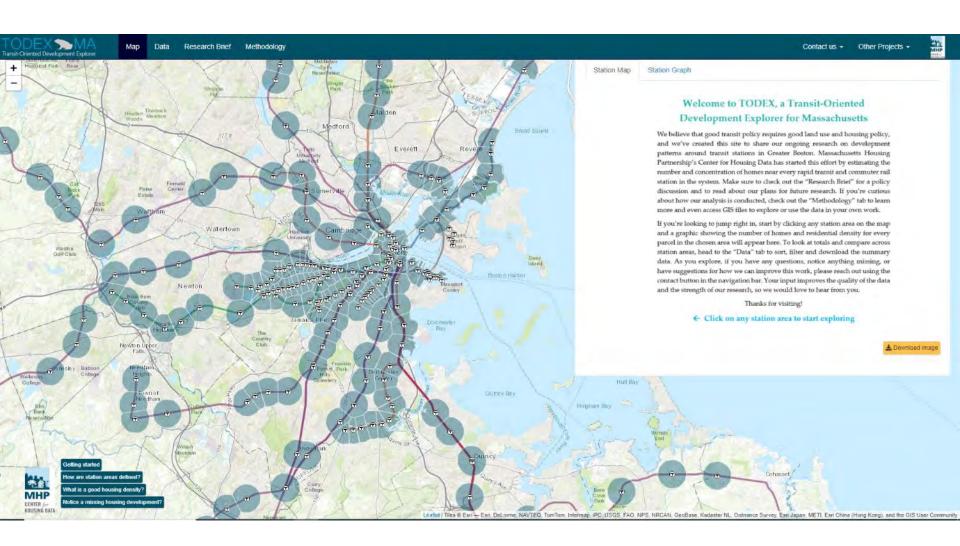
### Visualizing residential density



Tom Hopper Director of Research & Analytics MHP Center for Housing Data 2021 Housing Institute June 17, 2021



### www.mhp.net/todex



# Wide range of land use intensity/mix in neighborhoods served by transit



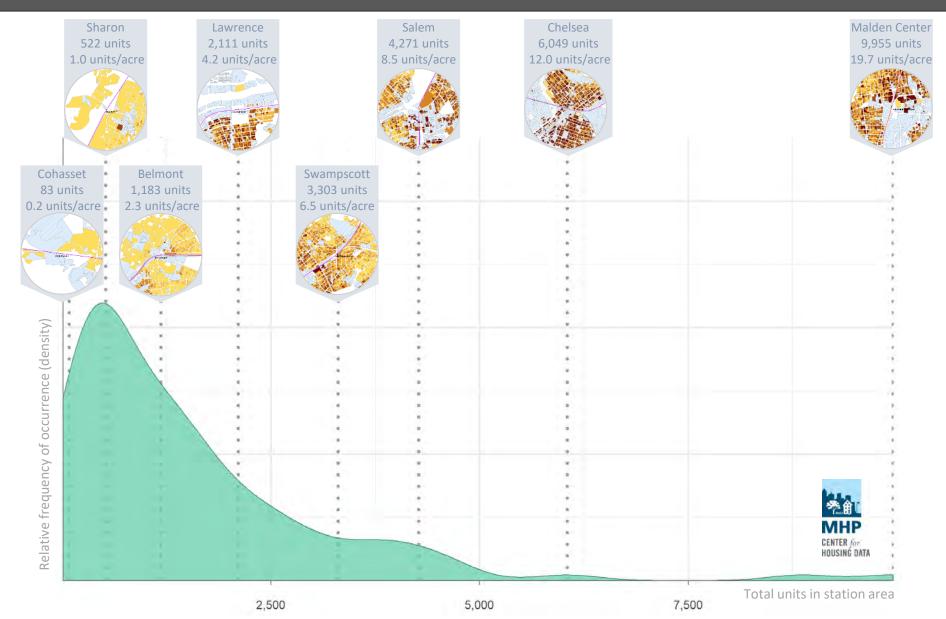
CENTER for

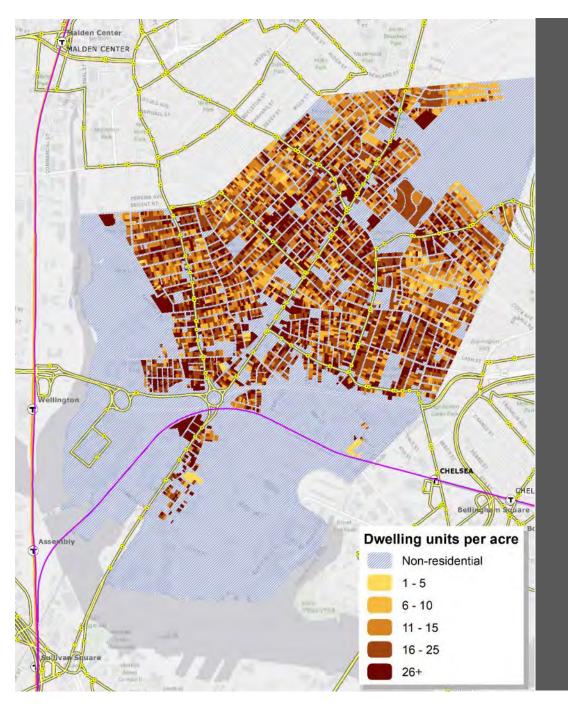
HOUSING DATA

21.2 - 43.7

43.8 - 376.7

# Most commuter rail station areas have low levels of residential density



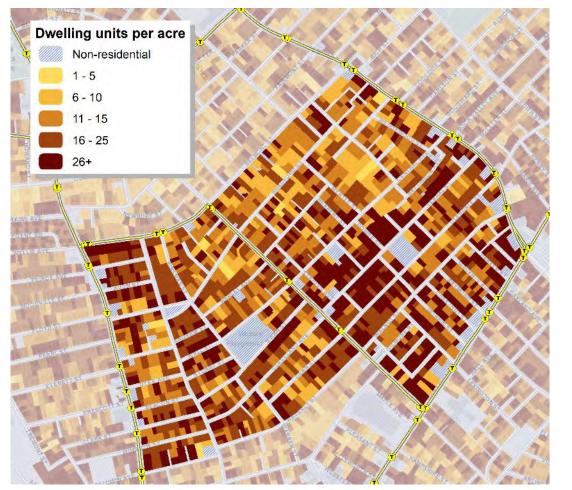


### **Everett**

#### West Everett and Ferry/Broadway

#### Gross average residential density = 15.7 units per acre

Mostly small multifamily housing on small lots coupled with prioritized bus service along Broadway that connects with multiple rapid transit nodes.





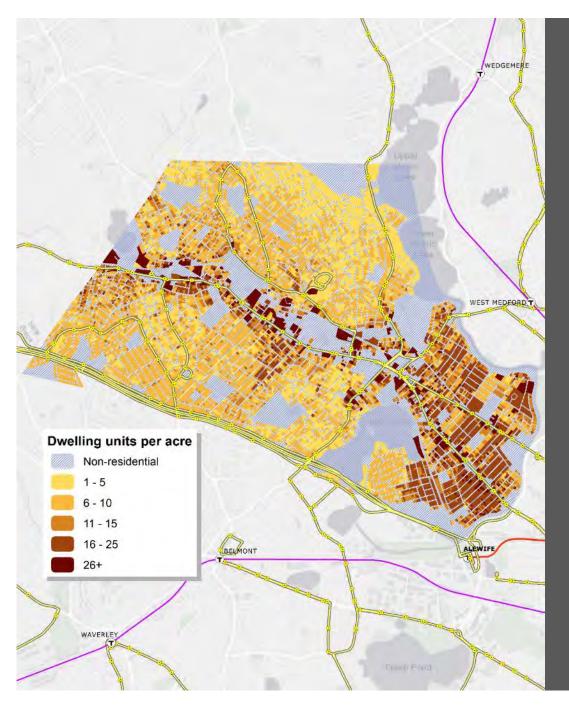
Broadway



Dedicated bus lane



Typical side street

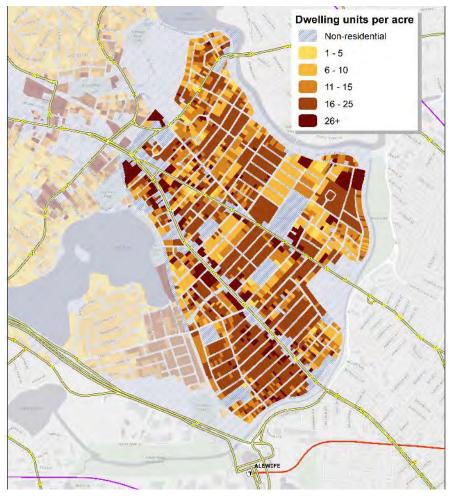


## Arlington

#### **East Arlington**

#### Gross average residential density = 11.8 units per acre

Mostly two- and three-family housing on small lots coupled with bus service along Mass Ave leading to Alewife station on the red line.





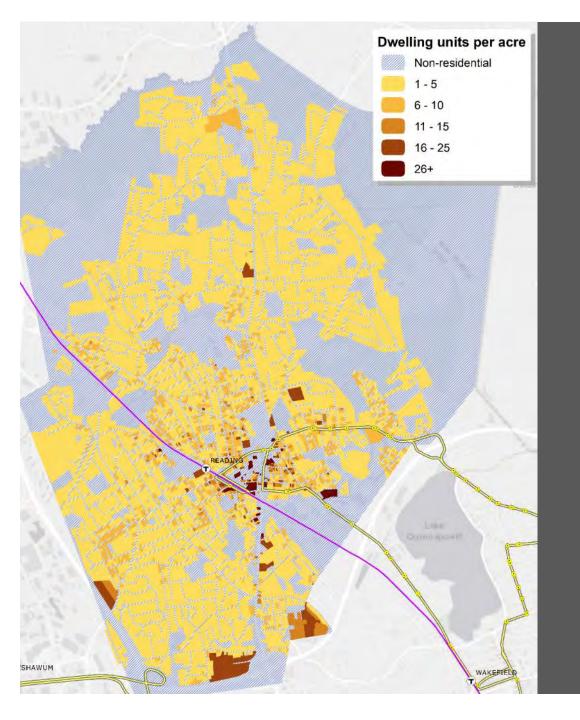
East Arlington, moderate, consistent density



Priority bus lane (pilot now over), Mass Ave



Typical side street

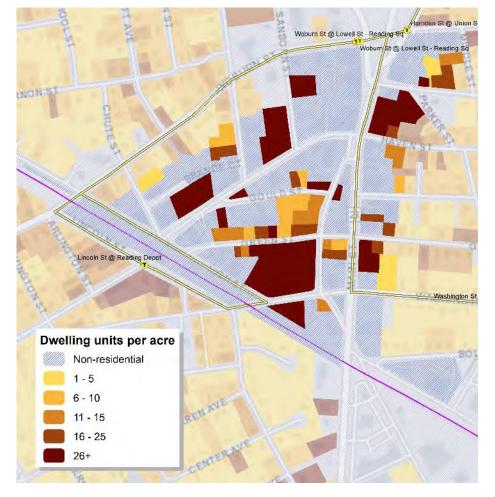


### Reading

#### **Reading 40R District**

#### Gross average residential density = 8.4 units per acre

Commuter rail and bus service, Some light town center mixed use density, a mix of multifamily of different sizes. District bridges commuter rail station and town center.





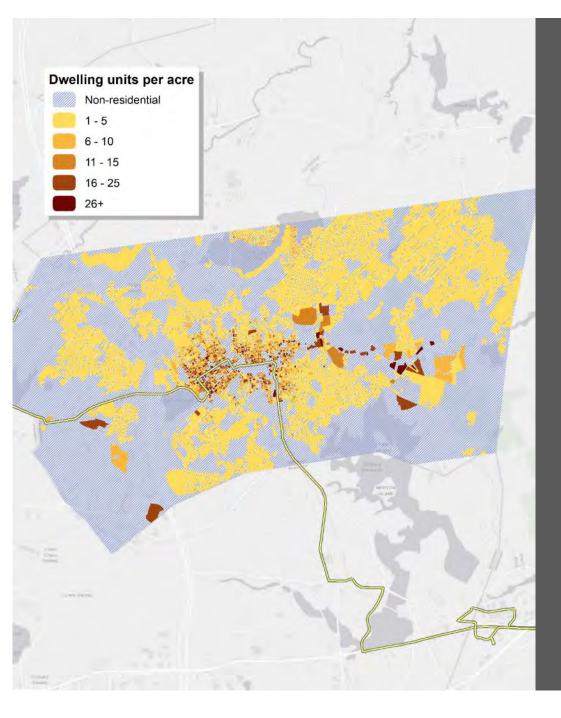
Multifamily and mixed use along Haven St



Multifamily and mixed use along Main St



Multifamily and parking at small commuter rail station

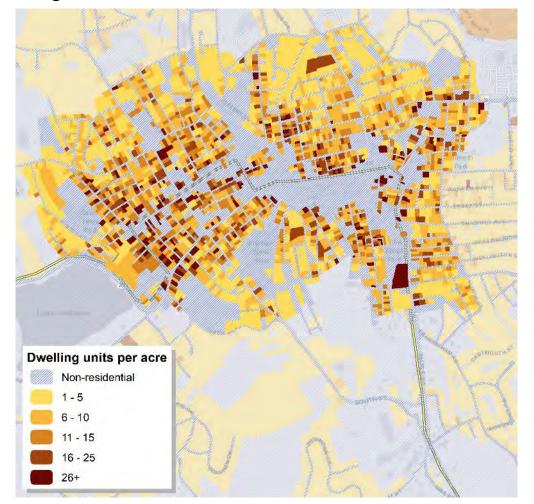


### Marlborough

#### **Marlborough Center**

#### Gross average residential density = 5.3 units per acre

Regional Transit Authority bus service through town center and higher density neighborhoods. Some mixed use development and small multifamily development along bus route and main corridors.





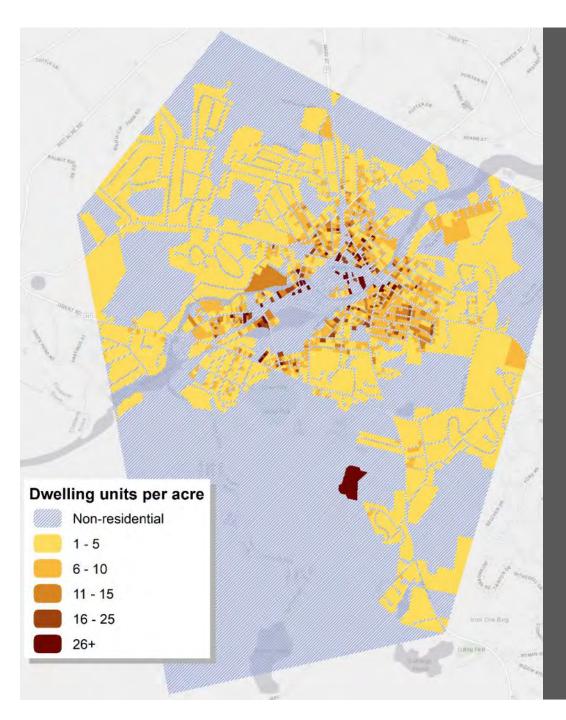
Mixed use town center



Mixed use and multifamily along major corridors



Typical side street

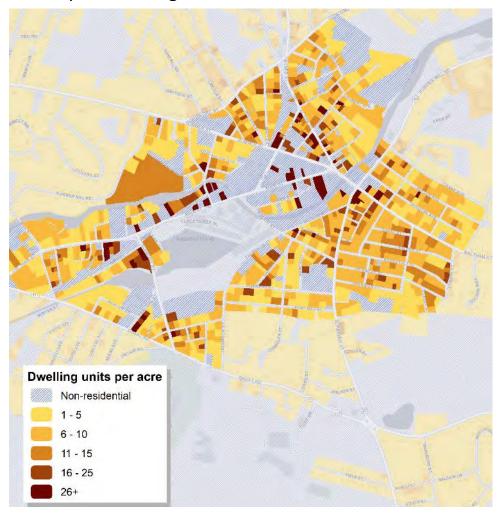


### Maynard

#### **Maynard Center**

#### Gross average residential density = 4.9 units per acre

No direct transit service, though commuter shuttle service and bike path connect to commuter rail. Some mixed use development and small multifamily development along main corridors.





Maynard Town Center



Assabet bike trail



Maynard Crossing, mixed use development

#### Thank you!

#### **Explore Center for Housing Data resources:**

#### TODEX <a href="http://www.mhp.net/todex">www.mhp.net/todex</a>



#### DataTown ww

#### www.mhp.net/datatown



The data as this page comes from two different Census tables 12 the rester data comes from Table 826/00 Grade rent as a particular of household income in the past 12 metrix. However, the 2015 2015 5 years survey is an estimate, the table contains mergings of error which were debined by omitted for representative paraseses. The data is therefore shown to depict fromts and actual figures may differ. The bener table comes from Table D25091. Montage Status by selected monthly owner costs as a percentage of household income the past 12 mentals.



#### Contact us:

**Tom Hopper**, Director of Research & Analytics thopper@mhp.net @DataHopper Callie Clark, Director of Policy cclark@mhp.net @CalClark17

#### mhp.net/data

Follow us: @mhphousing @mhpdata



# TRANSIT-ORIENTED DEVELOPMENT CANTON, MA

### **Regional Context**

#### Location

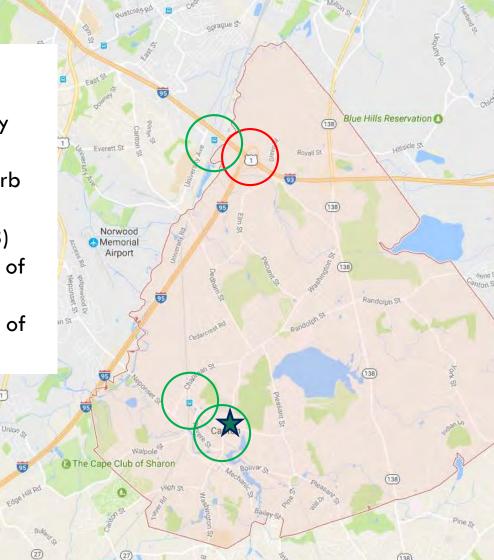
le Reservation O

- Canton, MA in Norfolk County
- Small town -Maturing suburb
- Population of 23,629 (2018)
- 20 miles south of Boston, MA
- 30 miles north of
   Providence, RI

10 CT

95

EAST WALPOLE



#### Highway

- Interstates 93 and 95
- US Highway 1
- MA Route 128

#### **Commuter Rail**

- 3 commuter rail stations
- 2 rail stations within walking distance of downtown

South Sh olf Cours 37) nservatio Area 139

Source: Google Maps

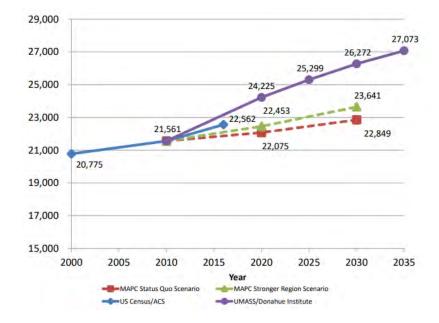
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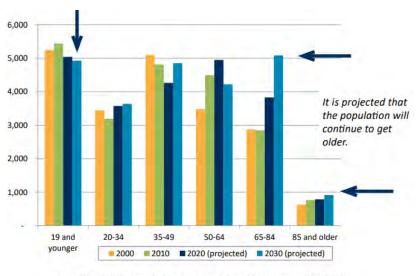
(139)

### People

#### Population







Source: 2000 and 2010 US Census, 2016 American Community Survey 5-Year Estimates, and MAPC (2014)

### **Community Vision and Goals**

"Canton will have homes for residents at all stages of life and with diverse incomes."

- Maintain an inventory of deed restricted affordable housing beyond 10%
- Capture housing opportunities unique to specific areas of Town
- Expand housing choice throughout the community
- Increase capacity to implement housing strategies

### Strategies: Maintain SHI beyond 10%

- Update Housing Action Plan or create a Housing Production
   Plan (CPA funded \$50k toward this at Town Meeting 2021)
- Continue to support the maintenance and possible expansion of existing Housing Authority properties (CPA funded \$ in '21)
- Use comprehensive permit applications strategically to permit individual projects that are consistent with the Town's needs (Exploring a municipal property for a LAU project with MHP)
- Work to preserve the deed restrictions on affordable units that are set to expire in the future (initial contact with Community Economic Development Assistance Corporation, formation of Housing Trust in 2021)

# Strategies: Capture housing opportunities unique to specific areas of town



#### **Canton Center**

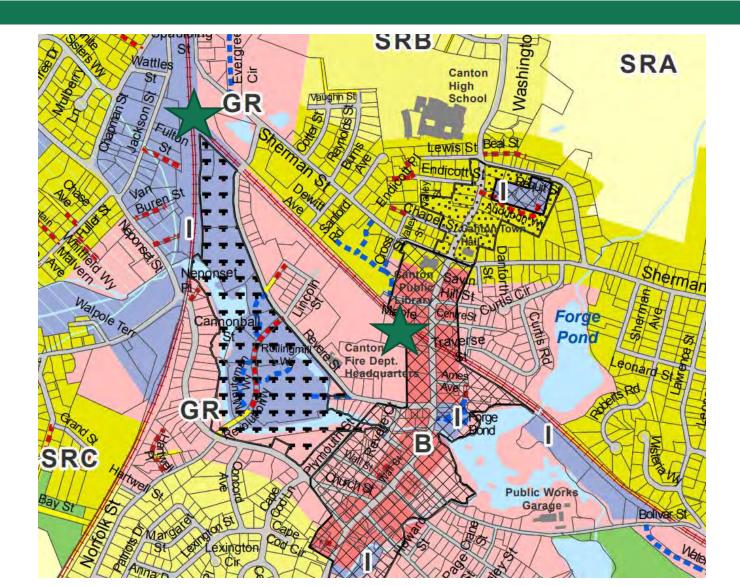




Paul Revere Heritage Site

**Canton Junction Area** 

### **Zoning and Transit**



### **Paul Revere Heritage Site: History**

Mixed use overlay district – part of 2004 Master Plan

Maple Street

**Cantor** Center

Walking distance to 2 commuter rail stations

Canton Junction

Buren Stre

Proximate to historic town center – mixed use

Savin Hill Str

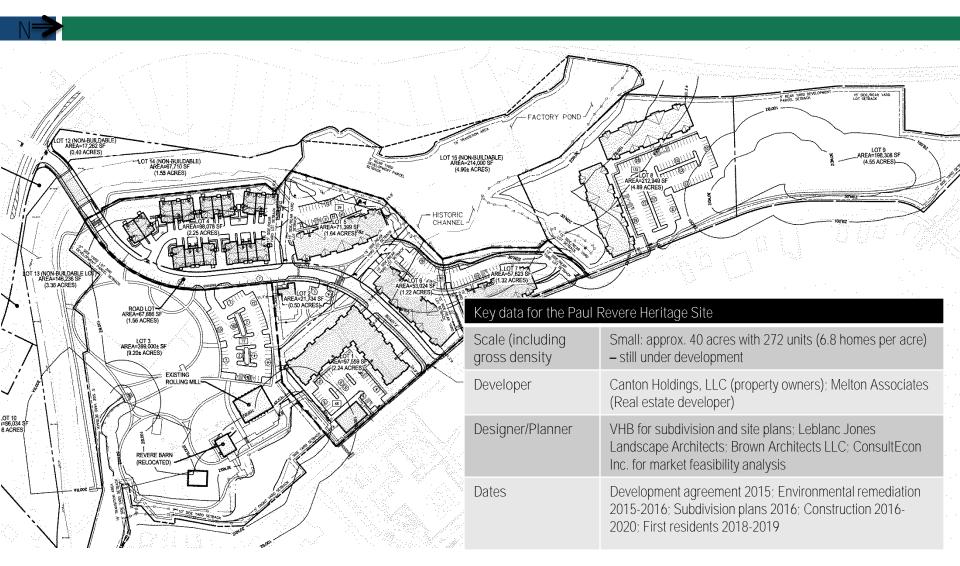
Centre

Street

Source: Open Street Maps

0.5 171

#### Paul Revere Heritage Site: Key Data



#### Source: VHB, Town of Canton

#### **Paul Revere Heritage Site: Previous Conditions**



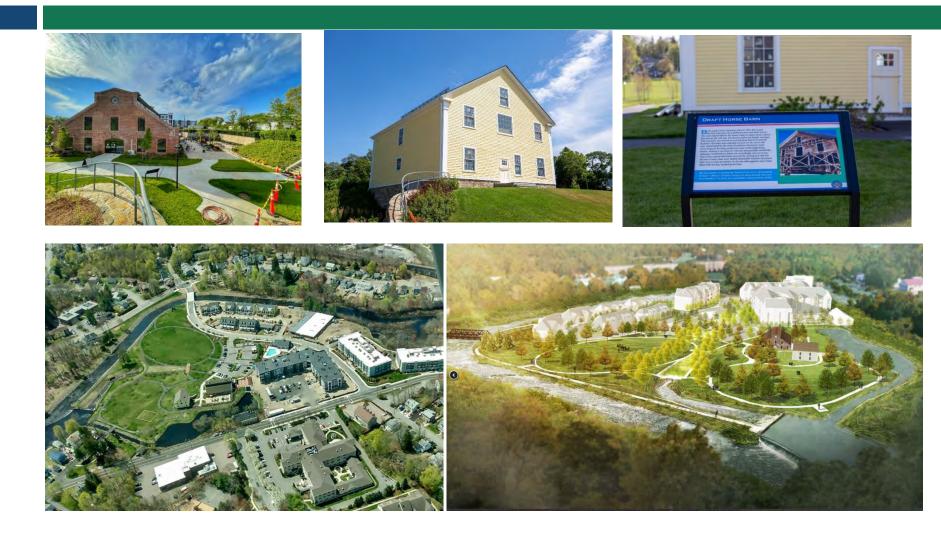






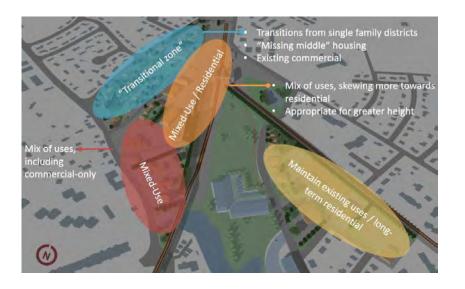
Source: Paul Revere Heritage Commission

#### **Paul Revere Heritage Site: Existing Conditions**



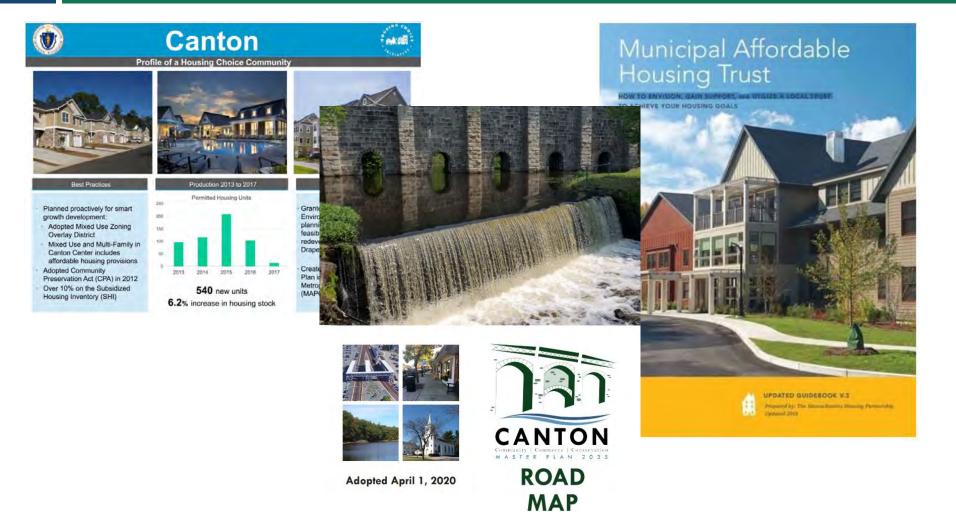
Source: Paul Revere Heritage Commission

#### **Canton E-TOD Study**





### Expanding Housing Choice and Increasing Capacity



#### **Equitable and Inclusive Development**

- Already allow for multi-family housing as a right, mixed-use zones, inclusionary zoning, and accessory dwelling units
- Room for improvement: introduce the concept of missing middle housing options where would they go?
- Amend Zoning to remove impediments to multi-family housing models where already allowed
- Review and amend bylaws to allow for more diverse housing stuck
- □ More inclusive community and civic engagement



# TRANSIT-ORIENTED DEVELOPMENT CANTON, MA

# City of Attleboro Transit-Oriented Development District

MASSACHUSETTS HOUSING PARTNERSHIP

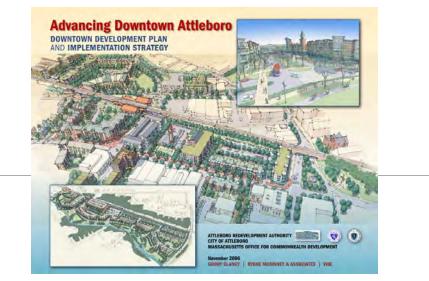
JUNE 17, 2021

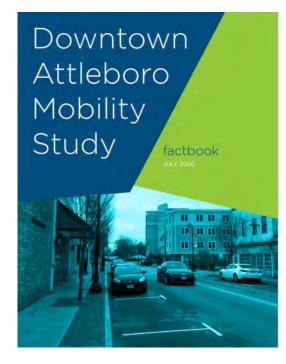
# City of Attleboro: Background

- Small city with a population approaching 45,000 as of 2019 ACS (increase of 1,500 since 2010)
- Average household size 2.51 (down from 2.61 in 2010)
- Median income \$74,962 (up from \$64,634 in 2010); 6.3% of families below the poverty level
- 31.6% hold a bachelor's degree or higher; 9.2% hold less than a high school diploma
- Over 14% speak a language other than English at home
- 39 miles southwest of Boston, 10 miles north of Providence
- I-95 and Commuter Rail connections
- 69% owner-occupied housing units in 2019 (69.9% in 2010); 31% renter-occupied (30.1%)
- Rental vacancy rate 2.3% in February 2020 (Co-Star)

# Plans, Studies, Tools

- 2006 Downtown Development Plan
- 2015 TOD Zoning Specifications
- 2020 Downtown Mobility Study (Nelson/Nygaard)
- 2021 District Improvement Financing Master Plan (Camoin310)
- 2021 Local Rapid Response Plan (McCabe Enterprises)
- 2021 Downtown Action Plan (Stantec)
- 2021 TOD Parking Garage Feasibility Study and Economic Impact Analysis
- 2021 Housing Needs Assessment
- Future: TOD Vision and Plan, Wayfinding Strategy





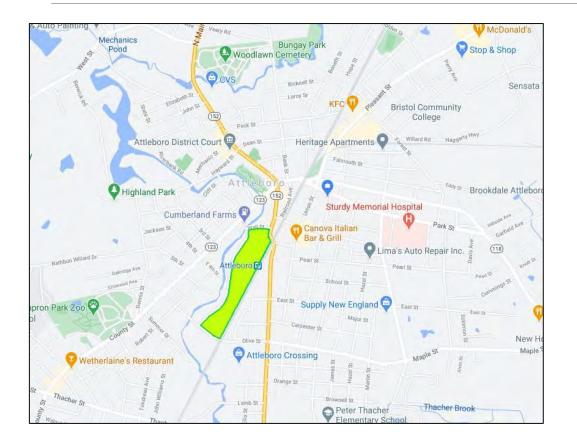
# Priority Goals for Housing

From previous plans and studies, a few overarching goals have emerged:

- Support the remediation and redevelopment of former vacant and underutilized mill buildings in Downtown Attleboro into multifamily housing.
- Encourage a mix of market rate and mixed income housing projects within the downtown core.
- Leverage downtown's proximity to the Commuter Rail Station to attract new residents and job opportunities for existing residents.
- Invest in infrastructure to support a greater density of residential uses within downtown.

The City has identified a need to further concentrate efforts on housing through a pending Housing Needs Assessment – this is scheduled to launch in autumn of 2021.

### Transit-Oriented Development District



- Nearly 20 acres of land located directly west of the Attleboro Commuter Rail Station
- Located under 0.5 miles from the busiest intersection in Downtown Attleboro
- Land owned by Attleboro Redevelopment Authority, MBTA, and now, One Wall Street
- Environmental remediation
- Special zoning district flexibility, density
- District Improvement Financing
- Two decades of plans/studies/negotiations

### First TOD Project



#### One Wall Street

- 136 units of market-rate housing
- Approx. 5,000 square feet of retail opening onto the Intermodal Transportation Center
- Within very short (under 5 minutes) walk to primary downtown intersection
- \$10 Million at time of permitting; likely \$35 Million by completion due to escalating costs
- Only subsidy was land acquisition and environmental remediation by the ARA

# Future of the TOD

Summer 2021: Completion of TOD Parking Structure Feasibility Study and Economic Impact Analysis (CBRE Heery)

Autumn 2021: Launch TOD Vision and Plan; negotiate MOA with MBTA

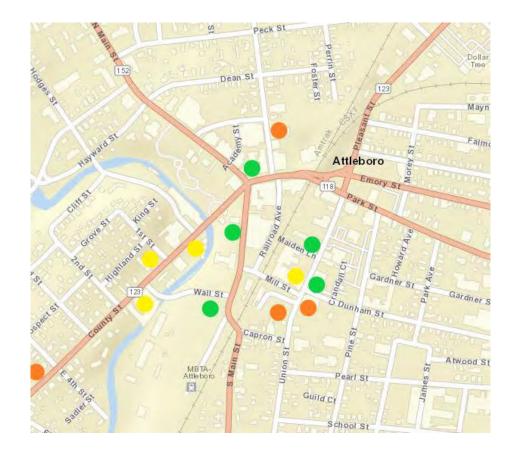
Spring 2022: Generate RFP for redevelopment of ARA and (portion of) MBTA land

Summer/Fall 2022: Release RFP and select development team

After decades of work, this is now a near-term development opportunity.

# Other Housing Development Projects

- One Wall Street: 136 market rate units and approximately 5,000 square feet of retail.
- 37 and 62 Union Street: Approximately 109 mixed income units (59 in phase 1) – adaptive reuse projects.
- 54 Union: 43 units of market rate housing adaptive reuse project.
- 27-39 South Main: 46 units of market rate housing; one floor fully accessible.
- Future prospects under P&S or site control include 3 mixed income projects and 1 market rate project. All but one will include a retail component.



### Future Prospects – Ongoing Study



# Strategies for Success

- 1. Zone for the future, not the present: If you have a receding industrial sector, school buildings approaching capacity/functional obsolescence, or large tracts of agricultural land/golf courses/etc., it makes sense to look beyond the present use to make future development or redevelopment within your vision easier.
- 2. Ensure adequate infrastructure: Work with regional partners to model how development may affect traffic counts and safety. Ensure water, wastewater, and electrical systems have capacity for additional users. Consider creative approaches to parking capacity.
- **3.** Harness your community's assets: This can include transportation hubs, but also amenities like parks and schools, main streets, or other physical, year-round soft infrastructure.
- 4. Layer incentives and districts: Support both market rate and affordable housing development in a target district this will allow a broader segment of developers to enter your market. Look especially to any districts where federal incentives may apply, including NMTC or OZ.

# Zone for the Future

**Highland Country Club** – Zoned for single family residential, this former golf course was about to be acquired and developed. City purchased the land and instead created a park – however now there needs to be a rezoning to allow for a context-appropriate redevelopment of the clubhouse.

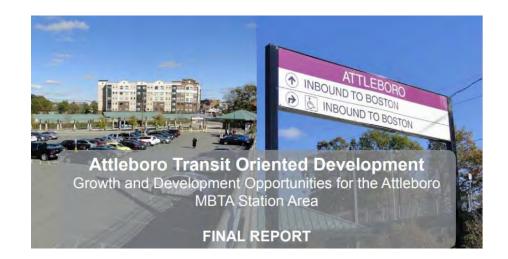
**Brennan High School** – This legacy structure is within a General Residential District and can accommodate redevelopment into sufficiently dense housing by right.

**HDIP Overlay** – A special overlay district will apply to the footprint of Attleboro's Housing Development Zone. This zone includes viable industrial uses, brownfields, deteriorating mixed use structures, and a variety of single and multifamily housing.



#### Plan for both growth and decline in segments of the local economy

## Adequate Infrastructure



Attleboro works closely with SRPEDD and GATRA to monitor traffic flows and accidents, and SRPEDD produced a TOD plan incorporating development assumptions (shown left).

- A manufacturer in our downtown has faced recurring brown-outs due to the growing demand on electricity for residential uses. Finding a solution involved intensive advocacy with the utility and will likely require a significant investment in new electrical infrastructure downtown.
- The City's Wastewater Superintendent urged caution regarding pipe leakage downtown, spurring investment in a non-invasive, affordable sealant project to increase system capacity and protect public health.

## Asset-Based Development

- Transit-Oriented Development is one option to drive private investment and build vibrant local economies. Even with the widespread adoption of work-from-home during the pandemic, people will use trains, buses, ferries and automobiles for future conferences/meetings, to visit relatives in other communities, and for recreation.
- Tourism In Attleboro, La Salette draws tens of thousands of visitors each year. Wayfinding strategies and complementary local efforts can "capture" these visitors for a longer stay, supporting local businesses and restaurants.
- Parks and schools can add or detract from the surrounding context, depending how you plan for them. Sightlines, lighting, pedestrian infrastructure, and activation techniques can leverage parks and schools as an asset to encourage private development.

# Layer Incentives and Districts



Massachusetts Vacant Storefront District

**Brownfields Financing** 

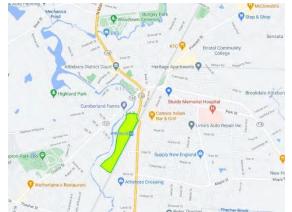
**Opportunity Zone** 

Historic Rehabilitation Tax Credit

Community Development Block Grant

Transformative Development Initiative District





TOD District and DIF District

Low Income Housing Tax Credit Parking Benefits District Property Assessed Clean Energy NMTC Qualified Census Tract

**Community Preservation Act** 

40B and 40R

#### Housing Development Zone



# Looking Ahead to Housing

Attleboro has not yet begun work on a housing needs assessment, but this is an identified, funded priority and will launch this summer or autumn.

From this assessment, Attleboro will begin to proactively target development that meets the needs of existing residents and accounts for ongoing trends.

The current approach is to balance mixed income and market rate projects, along with adaptive reuse and infill development, with a concentration of dense housing within the downtown.

We still have questions as a City:

- Is a 50/50 ratio ideal?
- How concentrated or distributed should affordable vs. market rate units be, both internally and within the context of the City?
- How will ongoing projects affect the "market rate" (but deeply affordable) 4-8 unit buildings nearby?
- Will the current boom in demand extend for years or even out quickly?



# Thank you!

CATHERINE FEERICK, ECONOMIC DEVELOPMENT DIRECTOR

CITY OF ATTLEBORO

774.362.0024 | CATHERINEFEERICK@CITYOFATTLEBORO.US

# # LOWELL THERE'S Like.

TRANSIT-ORIENTED DEVELOPMENT HOUSING OPPORTUNITIES JUNE 17, 2021

# LOWELL

# Location / Access:

- Situated at the intersection of Routes 3 and 495; also proximate to Route 93
- MBTA rail access to North Station (Boston)
   40-45 minute ride from Lowell
- Easy access to Boston Logan Intl. and Manchester-Boston Regional Airports

Logan: Manchester: 40 minutes by car 30 minutes by car



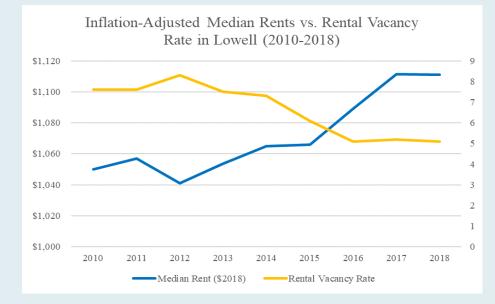


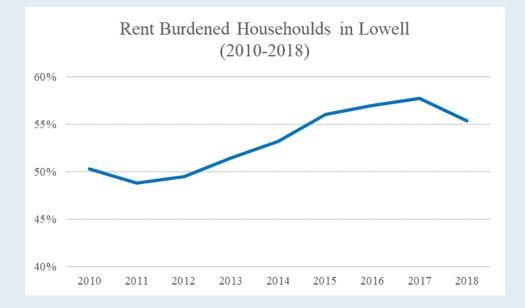


# LOWELL

#### POPULATION

2010	2020
106, 519	110,997





#### #LOWELL

## COMMUNITY VISION

- Provide a range of safe, fair, high quality, and affordable housing opportunities for residents of all backgrounds in an effort to achieve the level of diversity that will germinate both prosperity and innovation.
  - Lower development costs
  - Create affordable housing opportunities
  - Increase foot traffic
  - Enable use of alternative transportation options





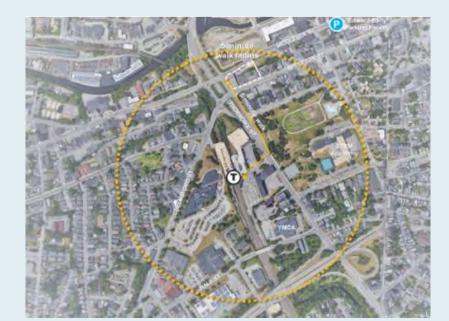




Office of the City Manager 375 Merrimack Street .owell, MA, 01852

#### RECENT PLANNING EFFORTS

- Housing Report
- Go Lowell
- Citywide Parking Study
- Lowell Gallagher Terminal TOD Study





#### MAP OF HOUSING TYPES IN LOWELL



Single-family Districts Multi-Family (2+) Districts No Housing Permitted



#### #LOWELL

#### HOUSING DEVELOPMENT INCENTIVE PROGRAM (HDIP)

The Economic Development Office handles all HDIP coordination between the City, State, and project proponents:

By the numbers:

Five projects -

The Edge (1 Merrimack), Thorndike Exchange (165 Thorndike), Adden Bldg. Redevelopment (71 Jackson), 24 Merrimack St, and Waterhead Mill (850 Lawrence St):

- \$143.5M in private investment
- 401 new housing units
- \$4,536,000 in projected net new taxes to the City



#### RESIDENTIAL CONSTRUCTION IN LOWELL



Thorndike Exchange – Lupoli Companies - \$50M mixed-use – Phase 1: 65 market rate units, 15,000 sf of commercial office space, and ground floor retail and restaurants.

WinnDevelopment - 150 unit residential project with ground floor commercial space - located on parcels 8 and 9 in the Hamilton Canal Innovation District (next to 110 Canal Street) – will provide a mix of market-rate, workforce, and affordable housing.



# HCID TRANSPORTATION IMPROVEMENTS



\$7.6M: HCID Infrastructure (MassWorks, EDA)

•

 \$20M: Lord Overpass (City and MassDOT)

#LOWELL

THERE'S **like**.

- \$4.3M: Gallagher Terminal (LRTA/MBTA)
- \$2M Thorndike Street Widening (MassWorks)
- \$2.2M Design; \$35.4M Construction: City Garage (Parking Enterprise)
- \$1.1M South Common (PARC/City/Complete Streets)
- \$2M Lowell Connector (TIP)

# LORD OVERPASS REDESIGN

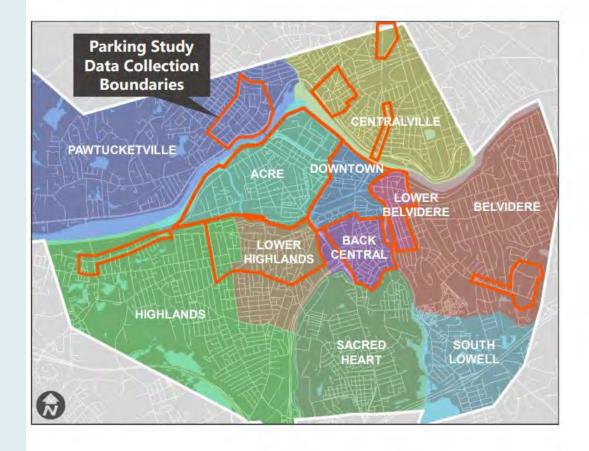


Anticipated Start Date: Fall 2019 Project Cost: \$19 Million Anticipated Completion Date: Summer 2022 Source of Funds: State



# PARKING STUDY

#### Citywide Study Area





# Parking system evaluated citywide

Data collection carried out in within sub-districts shown by orange boxes:

- Downtown
- Neighborhoods
  - Acre
  - Back Central
  - Centralville
  - Lower Belvidere
  - Lower Highlands
  - Pawtucketville
- Other Commercial Corridors
  - Bridge Street North
  - Bridge Street South
  - Middlesex Street
  - Rogers Street

#### #LOWELL

# GOLOWELL

- Lowell has a low rate of alternative transportation use and the people using those modes often use them because they have no other choice
- Public has voiced a desire for better multimodal infrastructure in previous planning sessions
- GoLowell will take previous public input and new input to make specific recommendations about projects to prioritize
- Some funding for certain types of projects is already available and can start design next year! (Transit/bus stops constructed in '21, cycling and pedestrian will be a longer term plan)

Resident mode of transportation to work in Lowell, 2013-18 American Community Survey



GoLowell addresses many Sustainable Lowell 2025 actions, not limited to: 
Develop, implement and identify funding

- Develop, implement and identity funding to maintain a citywide Bicycle Plan that continues to build upon the existing network of bike lanes, sharrows (shared use lanes), storage racks, and signage, in addition to self-service stations, guides and maps to display bike-friendly routes, and other relevant amenities for cyclists.
- Prioritize multi-modal and vehicular improvements to the Gallagher Terminal from nearby neighborhoods and the Downtown.
- Utilize interactive technologies, publicize scheduling information, and provide free Wi-Fi on public transit.
- Require traffic impact study and transportation demand management plans be submitted as part of Site Plan Review for larger projects.
- The City should lead by example in transportation demand management planning, and support UMass Lowell, the School Department, and other public and private entities to adopt similar programs.



# TRANSIT

#### Bus route analysis and feasibility

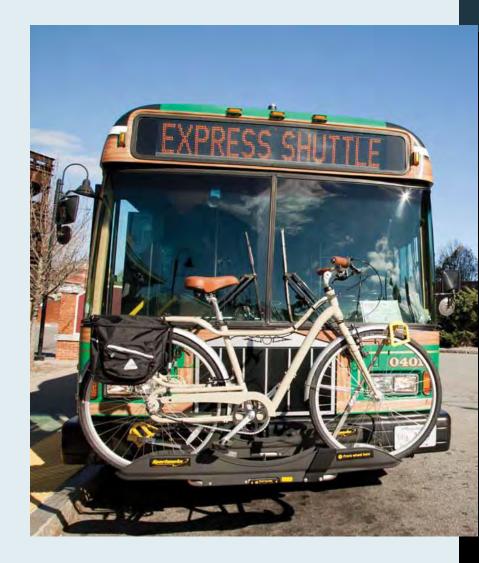
• A pilot bus route or pilot realignment focused on downtown and Gallagher Terminal

#### Identification and Feasibility of Multimodal Program Improvements

• An overview of multimodal options in Lowell and Transit Demand Management documentation

#### Identification and Conceptual Design of Multimodal Infrastructure Improvements

- Schematic design of bus shelters, transit lanes, other transit enhancements, and improvements at Gallagher Terminal
- What can we build for \$1m to support the pilot bus route?



# BICYCLES

#### **Equity Based Bicycle Network Analysis**

• Goals, level of traffic stress analysis, and equity analysis

#### **Bicycle Origin-Destination Study and Route Analysis**

 Creating a network based on public feedback and the above analysis, prioritizing routes that will be successful, i.e., high amount of demand

#### **Create Bicycle Objectives**

 Including generalized design standards that could be used when restriping streets, other recommendations such as parking and education, and cost estimates for an annual work plan to implement priority projects



# #LOWELL THERE'S Like.

# THANK YOU!

# Complete Neighborhoods

A model for recovery



Massachusetts Housing Partnership Moving affordable housing forward

14<sup>th</sup> Annual Housing Institute June 17<sup>th</sup>, 2021

#### 1. Introductions

- 2. What is a Complete Neighborhood?
- 3. The Case for Complete Neighborhoods
- 4. Breakout discussion

## **Session Agenda**



**Christine Madore, AICP** Senior Development Manager cmadore@mhp.net



Laura Shufelt Director of Community Assistance Ishufelt@mhp.net



Katy Lacy, AICP Senior Planner klacy@mhp.net



Katie Bosse Program Manger kbosse@mhp.net

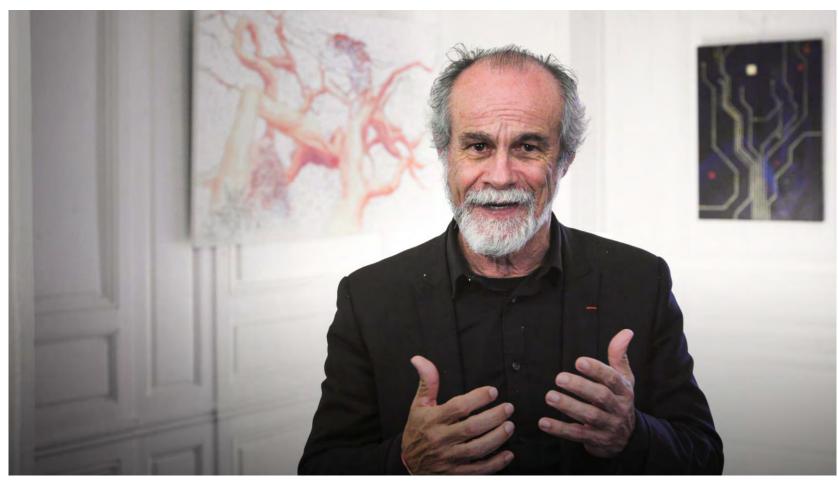


Shelly Goehring Senior Program Manager sgoehring@mhp.net



Tom Hopper Director of Research & Analytics thopper@mhp.net

#### **MHP** Team



#### **Carlos Moreno**

French-Colombian scientist who introduced the concept of 15-minute cities with 3 key features:

- 1. Rhythm of the city should follow humans, not cars
- 2. Spaces should serve multiple purposes
- 3. Neighborhoods should be designed so we can live, work, and thrive in them without constantly commuting elsewhere

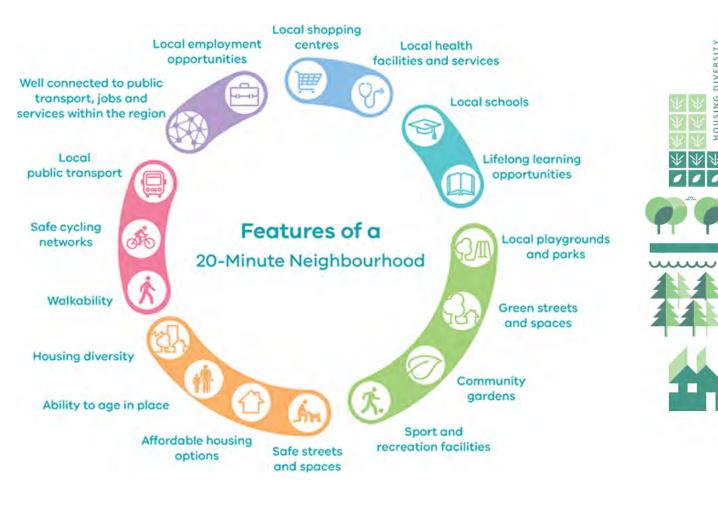
Popularized by Mayor Anne Hidalgo of Paris as the priority platform for her re-election in 2020.

Carlos Moreno TED Talk



# **15-minute cities by mobility sheds**

An ideal geography where most human needs and many desires are located within a travel distance of 15 minutes. The scale and urban form cannot be determined by automobiles.



Plan Melbourne 2015-2050



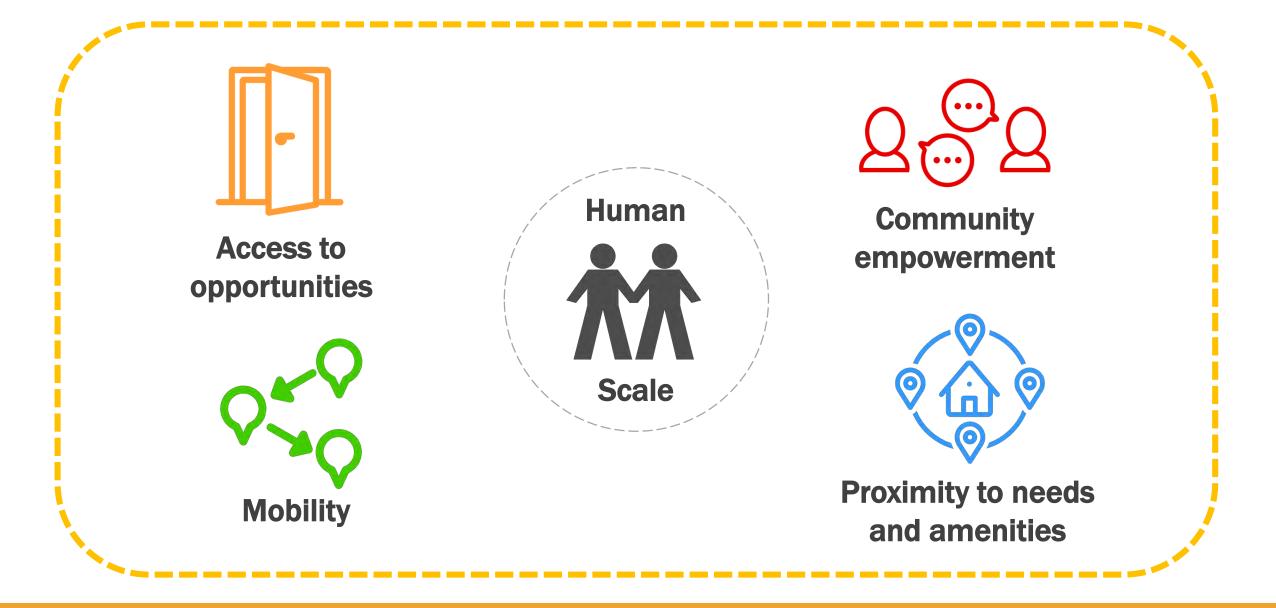
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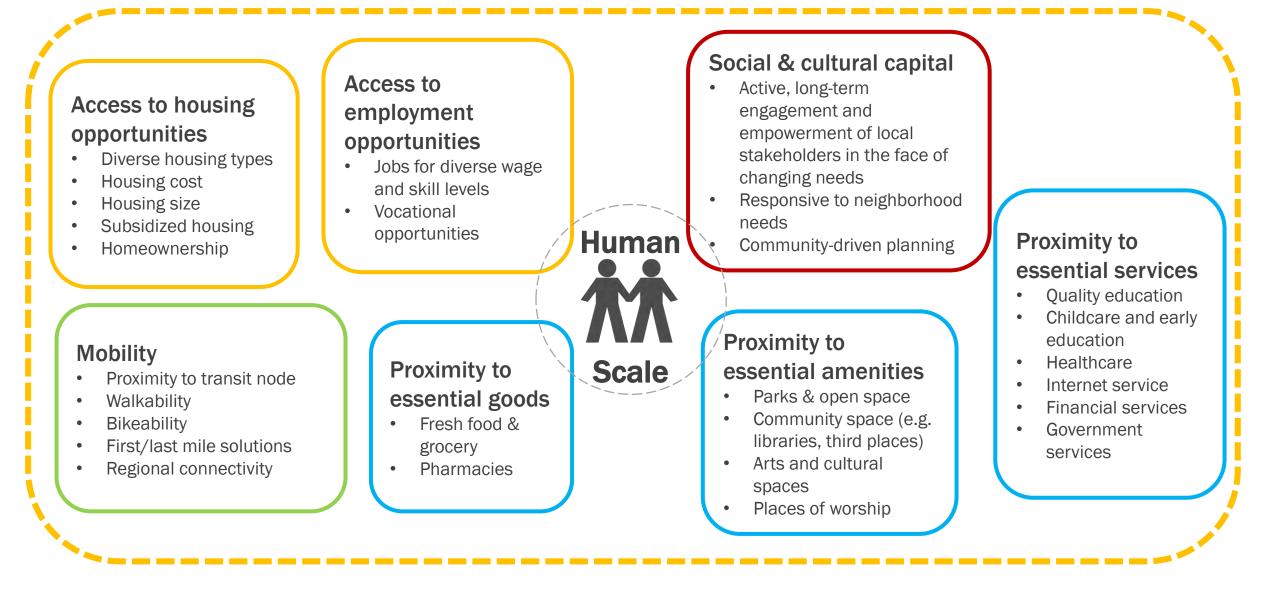
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Portland Plan, 2013 www.pdxplan.com

- Can essential goods, services, and amenities be provided within different mobility sheds?
- Is there enough residential density to support services and amenities?
- <u>Who</u> are these neighborhoods built for?

Caveats





#### **Stronger Regions**

- Every neighborhood should serve as origins and destinations, connected by public transportation, safe bicycling and pedestrian infrastructure.
- Strengthening regional centers that have transit hubs will benefit neighboring communities, expanding economic opportunity in the region.
- Investments near transit can serve as catalyst for regional mobility.













Regional Memorandum of Understanding on housing: commitment to plan for and support affordable housing production, with priority for vulnerable populations

Low cost, on-demand intra-city minibus service seeking expansion to neighboring communities to fill gaps in regional mobility



Regional planning effort to address climate resiliency through development, mobility, infrastructure, etc.

# Hudson, MA

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# Great Barrington, MA

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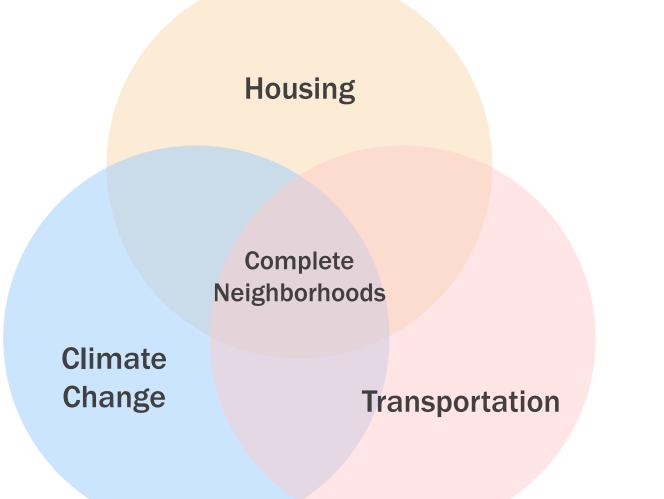
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# The Case for Complete Neighborhoods



# A systems approach for cumulative outcomes

- Development patterns that are driven by human scale to reduce autodependency
- Increase economic opportunity for disadvantaged populations
- Access to homes, jobs, essential needs and services at human scale
- Reduce traffic congestion and greenhouse gas emissions

#### The case for Complete Neighborhoods

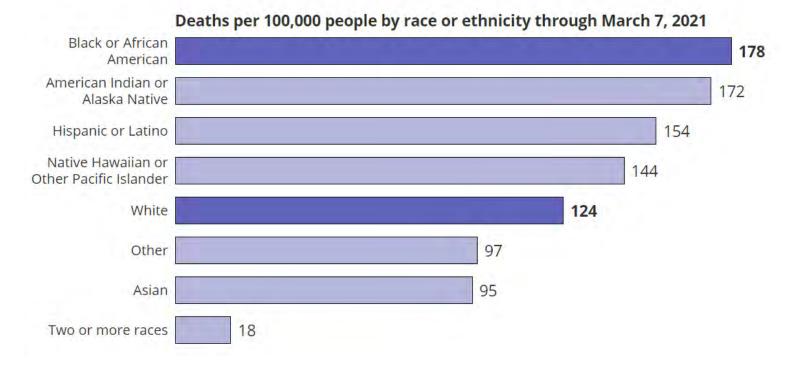
# **Equity**:

Just and fair inclusion into a society in which all can participate, prosper, and reach their full potential. Unlocking the promise of the nation by unleashing the promise in us all.

American Planning Association
 Planning for Equity Policy Guide

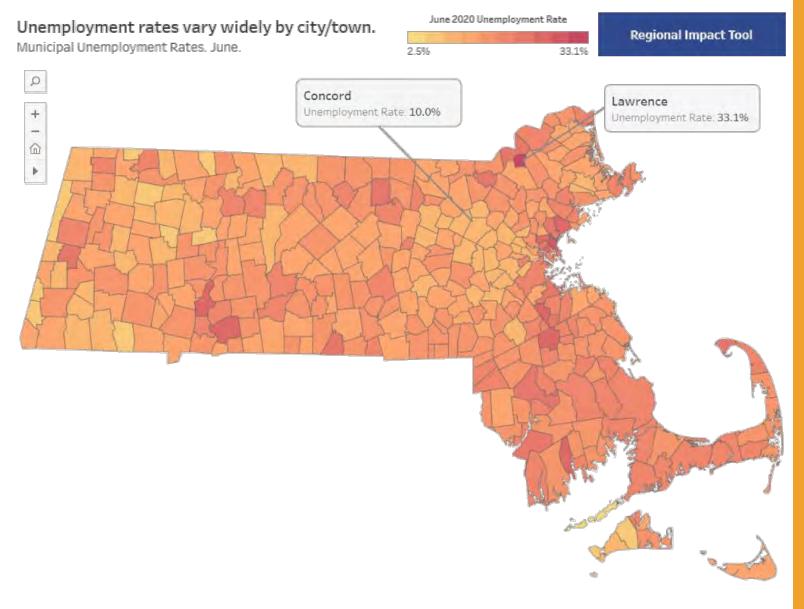
2020: The year of reckoning

# Nationwide, Black people have died at 1.4 times the rate of white people.



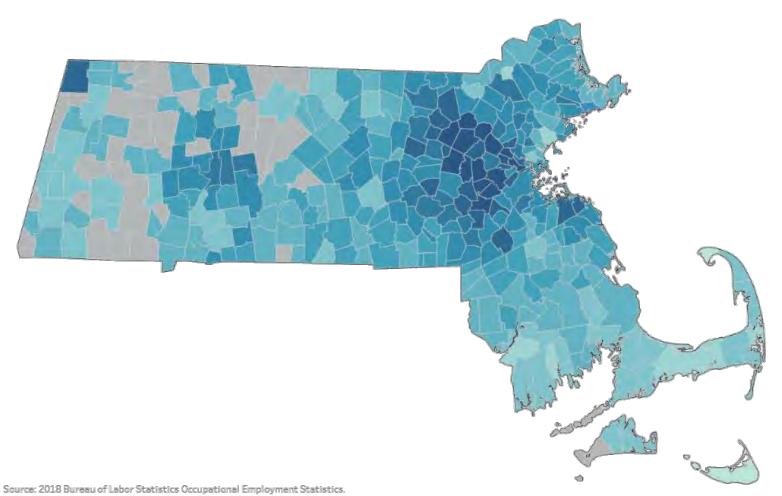
Disparate impact has been deepened by the pandemic.

Source: COVID Racial Data Tracker



Lower-income and communities of color are more likely to have higher rates of unemployment. Boston's suburbs have a high share of workers capable of working from home. Share of telework capable workers by municipality. 2017.



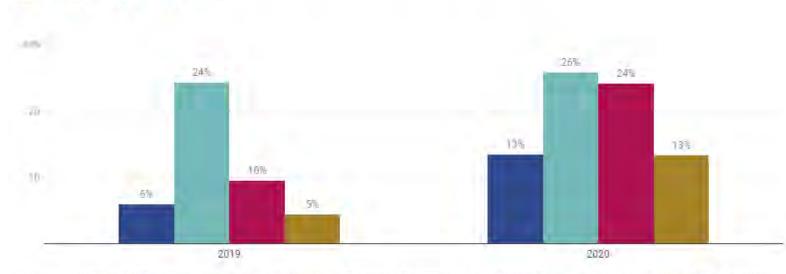


Source: 2018 Bureau of Labor Statistics Occupational Employment Statistics. 2017 LEHD Origin-Destination Employment Statistics. Note: Methodology courtesy of Dingel & Neiman, and Veuger, Brooks & Begley. Lower-income and communities of color are more likely to have larger shares of frontline workers or employed in positions where remote work is not possible.

Food insecurity has been concentrated in Latinx and Black communities, who have been hardest hit by the pandemic.

Share of the population 18+ indicating low or very low food security by race/ethnicity, Massachusetts.

White 🔳 Latinx 🔜 Black 🔛 Asian



Lower-income and communities of color are more likely to have higher rates of financial insecurity and demand for social assistance.

Data are sourced from the Current Population Survey (CPS) Food Security Supplement for 2019 and from the Census Bureau Household Pulse Survey for 2020. To increase sample size and reduce margins of error, 5 years of CPS data are pooled, so that 2019 denotes years 2015-2019. Census Bureau Household Pulse Survey data, used to produce 2020 data, represent the first 12 weeks of the survey data pooled together, or all of survey phase one. Races/ethnicities not displayed (e.g. Native American) did not have sufficient data for analysis.

Chart Boston Indicators - Source: Current Fepulation Survey Food Security Supplement and Census Bureau Household Pulse Survey - Get the data - Created with Datawrapper

MBTA Blue Line and buses have maintained the highest share of riders during the pandemic.

Weekly ridership percent change from pre-pandemic baseline (Week of March 2, 2020)

🛥 Blue Line 🛥 Green Line 👄 Orange Line 🛥 Red Line 👄 Silver Line 👄 Bus

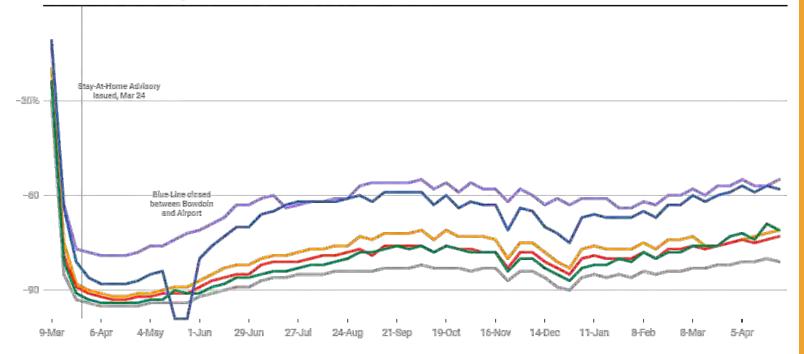
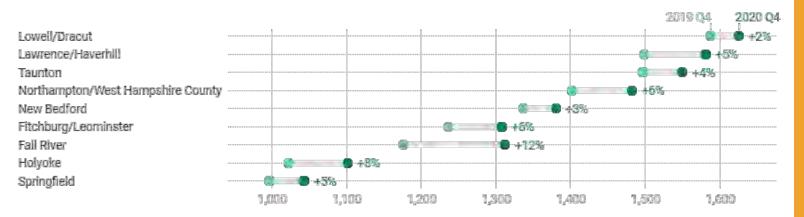


Chart: Center for Housing Data • Source: MBTA • Get the data • Created with Datawrapper

Transit that serve lower-income and communities of color sustained the highest ridership through the pandemic.

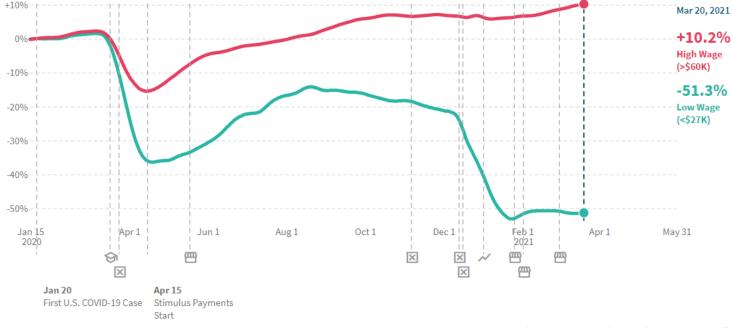
## Asking rents in lower-cost markets have increased

Outside the Boston inner core, upward pressure on rents remains high, particularly in Gateway cities across the state. Graph shows change in average asking rent in multifamily properties between Q4 2019 and Q4 2020.



Source: CoStar Group - Get the data - Created with Datawrapper

Increased pressure in housing demand during the pandemic will continue to contribute to housing instability and deepen segregation. In **Massachusetts**, as of March 20 2021, employment rates among workers in the bottom wage quartile decreased by **51.3%** compared to January 2020 (not seasonally adjusted).



Recession has nearly ended for high-wage workers, but job losses persist for low-wage workers.

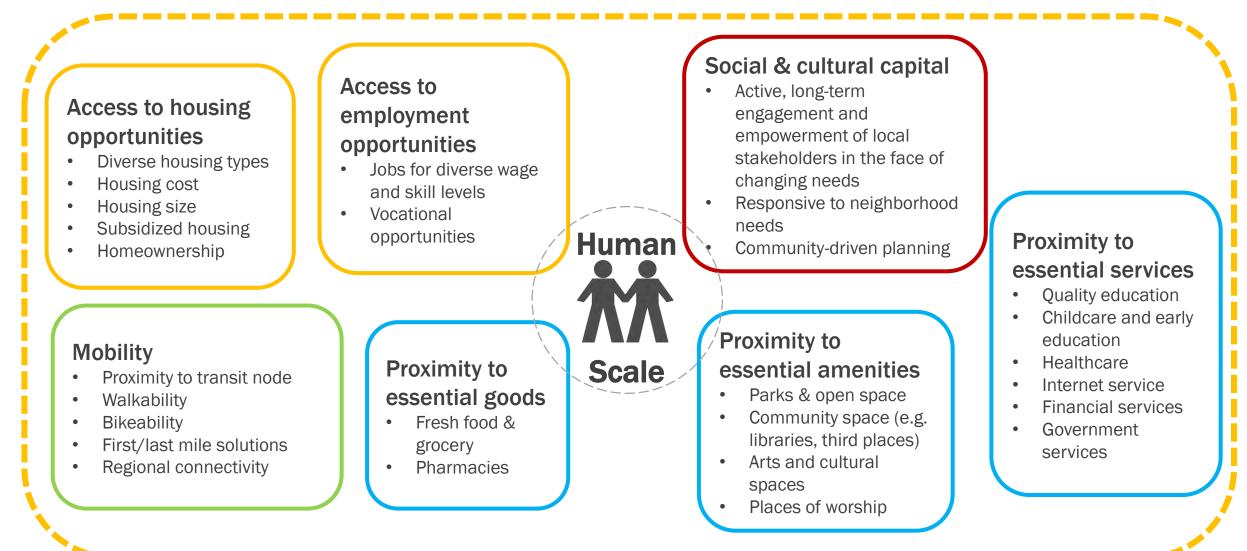
data source: Earnin, Intuit, Kronos, Paychex

- Active & sustained engagement of disadvantaged populations in transformation of their neighborhoods
- Prioritize investments in neighborhoods where racial disparities are widest for socioeconomic indicators of wealth and health
- Minimize residential, commercial, and cultural displacement

Centering equity in planning and development

# Breakout: Is your neighborhood "complete"?

- **1.** Which of these places are missing in your neighborhood/region?
- 2. What are the barriers to establishing them in your neighborhood/region?
- 3. Do you think your neighbors would agree with your assessment? Why or why not?
- 4. How can your neighborhood/region evolve to become more "complete"?



# **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 recording to past workshops and conferences.

www.housingtoolbox.org

### 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. DataTown allows users to download the underlying data as well. Center for Housing Data also added a new feature recently - the ability to create graphics that compare communities!

## 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



#### **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 nonmetropolitan 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: <u>www.huduser.org</u>

#### 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. <u>www.CHAPA.org</u>

#### 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. <u>https://www.mass.gov/service-details/chapter-40r</u>

#### **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, of 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. <u>www.hud.gov</u>

#### 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 multifamily 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, of 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 of 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 except 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

**1<sup>st</sup> 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).

2<sup>nd</sup> Mortgage, 3<sup>rd</sup> 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 multijurisdictional 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 <u>http://www.massmarpa.org/</u>

#### **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). Thresholds by year and households size are found at this link: https://www.census.gov/hhes/www/poverty/data/threshld/.

## **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 except 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.

#### 1<sup>st</sup> 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).

#### 2<sup>nd</sup> Mortgage, 3<sup>rd</sup> 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 <u>not</u> 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 then marker 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 limitedpartner 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.