

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: Eliminating barriers, creating inclusive communities	
1:00 PM	<p>Building thriving, inclusive communities Jarred Johnson, Executive Director, TransitMatters; Abundant Housing MA, Board Member</p> <p><i>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 and equity.</i></p>
1:30 PM	Break
1:45 PM	<p>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</p> <p><i>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.</i></p>
3:00 PM	Break
3:15 PM	<p>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</p> <p><i>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 means for fair housing. Then we will hear how municipalities are using coUrbanize for community engagement initiatives to reach residents beyond the usual suspects.</i></p>
4:30 PM	Wrap-up Day One

DAY TWO | Thursday, June 10

Day Two: Strategies to fix zoning, end segregation	
1:00 PM	<p>How land use decisions affect race and class segregation Dr. Jessica Trounstein, 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”</p>
1:30 PM	Break
1:45 PM	<p>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)</p> <p><i>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 greater housing and housing diversity in Massachusetts.</i></p>
3:00 PM	Break
3:15 PM	<p>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</p> <p><i>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.</i></p>
4:30 PM	Wrap-up Day Two

DAY THREE | Thursday, June 17

Day Three: Create complete neighborhoods	
1:00 PM	The case for equity-driven neighborhood development Dr. Tracy Corley, Director of Research and Partnerships, Healthy and Resilient Communities Program, Conservation Law Foundation (CLF) <i>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.</i>
1:30 PM	Break
1:45 PM	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 Christine McCall, AICP, Assistant City Manager/DPD Director, City of Lowell <i>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.</i>
3:00 PM	Break
3:15 PM	Complete Neighborhoods CM 1.25 Christine Madore, AICP, Senior Development Manager, MHP <i>2020: The year that redefined "normal". How will planners and practitioners in the community 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.</i>
4:30 PM	Housing Institute Adjourn

Registration Links:

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

DAY TWO | June 10: <https://us02web.zoom.us/meeting/register/tZAvf-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, kbosse@mhp.net, with any questions.

MHP's Community Assistance Team



Laura Shufelt

Director of Community Assistance

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Katy Lacy, AICP

Senior Planner

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Shelly Goehring

Senior Program Manager

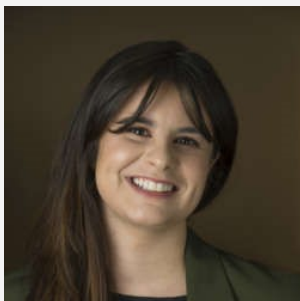
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Christine Madore, AICP

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: dwynne@beverlyma.gov

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: dwynne@beverlyma.gov

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: icruz@mhp.net

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: www.courbanize.com

Contact: courtney@courbanize.com

Gaetan Daphnis

Account Executive at coUrbanize

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: www.courbanize.com

Contact: gaetan@courbanize.com

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: aedinberg@town.westborough.ma.us

Dr. Jessica Trounstone

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

Jessica Trounstone 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 Trounstone 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 Trounstone'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 Trounstone'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 Trounstone 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: chris.kluchman@state.ma.us

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 of new neighborhoods, creating vision plans to revitalize existing communities and generating 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 liaison 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: thopper@mhp.net

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: lsmead@town.canton.ma.us

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: cmadore@mhp.net

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.



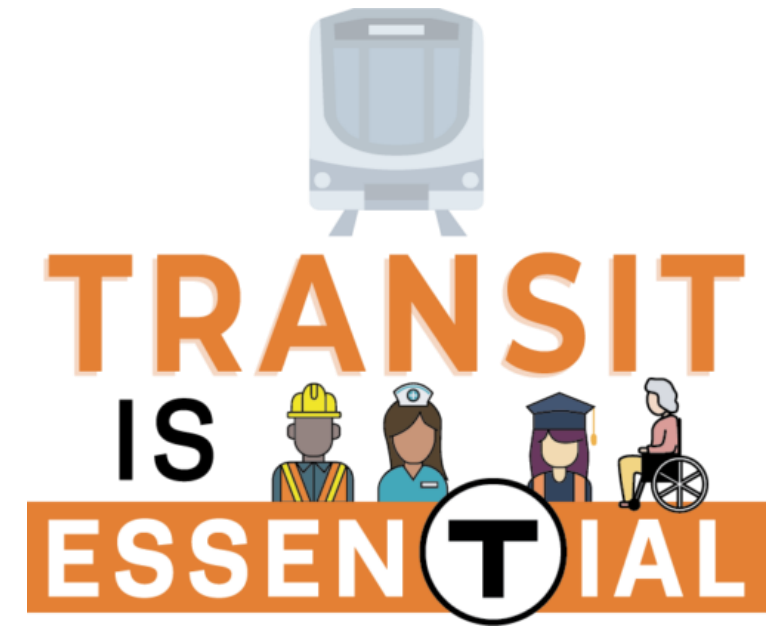
Transit Justice

- **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 | 35 COMMENTS



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

To meet its climate goals, Massachusetts will need to eliminate gasoline-powered 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**

A blurred high-speed train, likely a Shinkansen, is shown in a station platform. The train is orange and white, moving from left to right. The platform is grey with a yellow safety line. The background shows the station structure with concrete beams and a sign that says "ON".

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

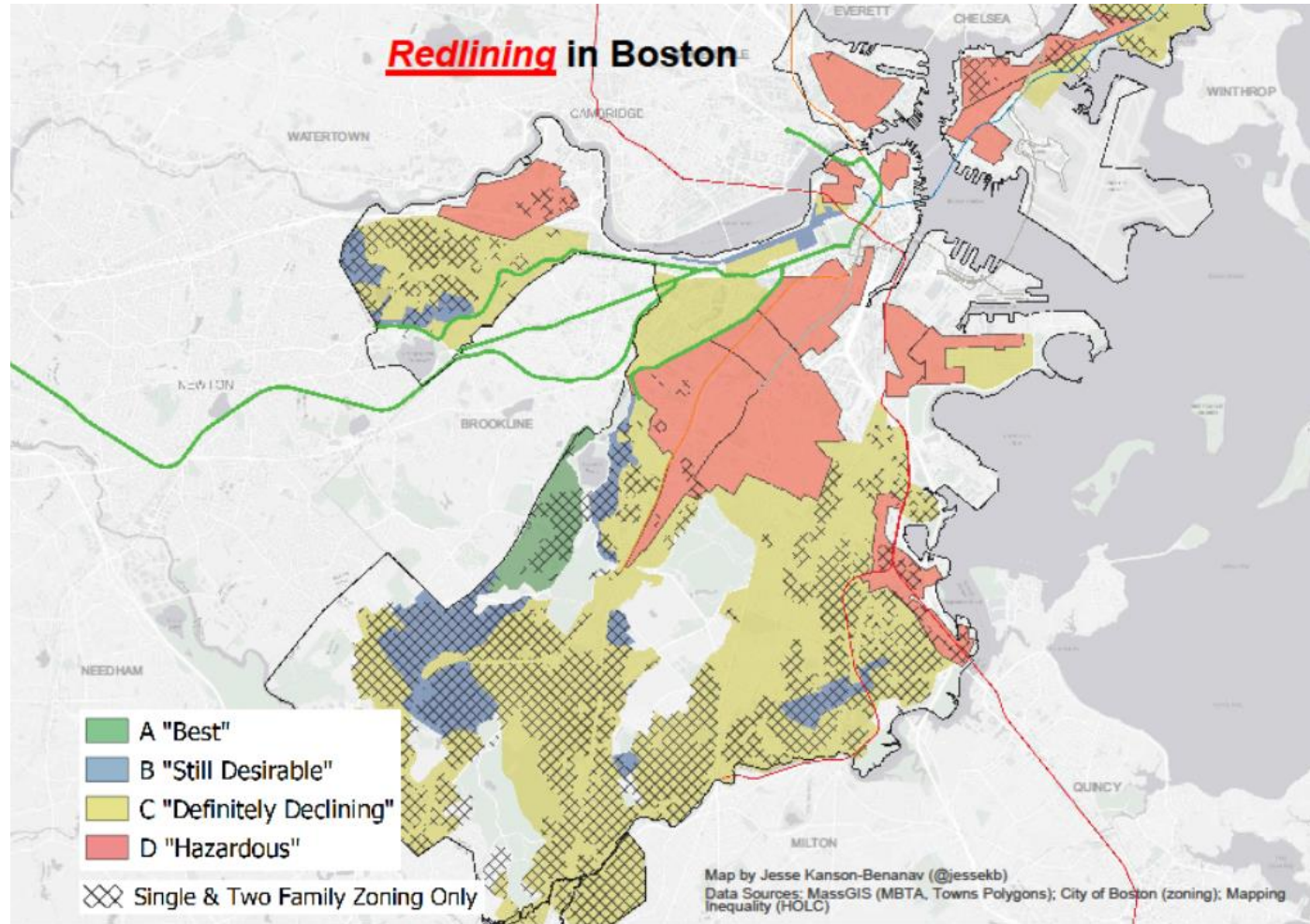
- **Support local pro-housing organizations**
- **Support local and statewide pro-housing candidates and initiatives**
- **Messaging the need for more housing at all levels**



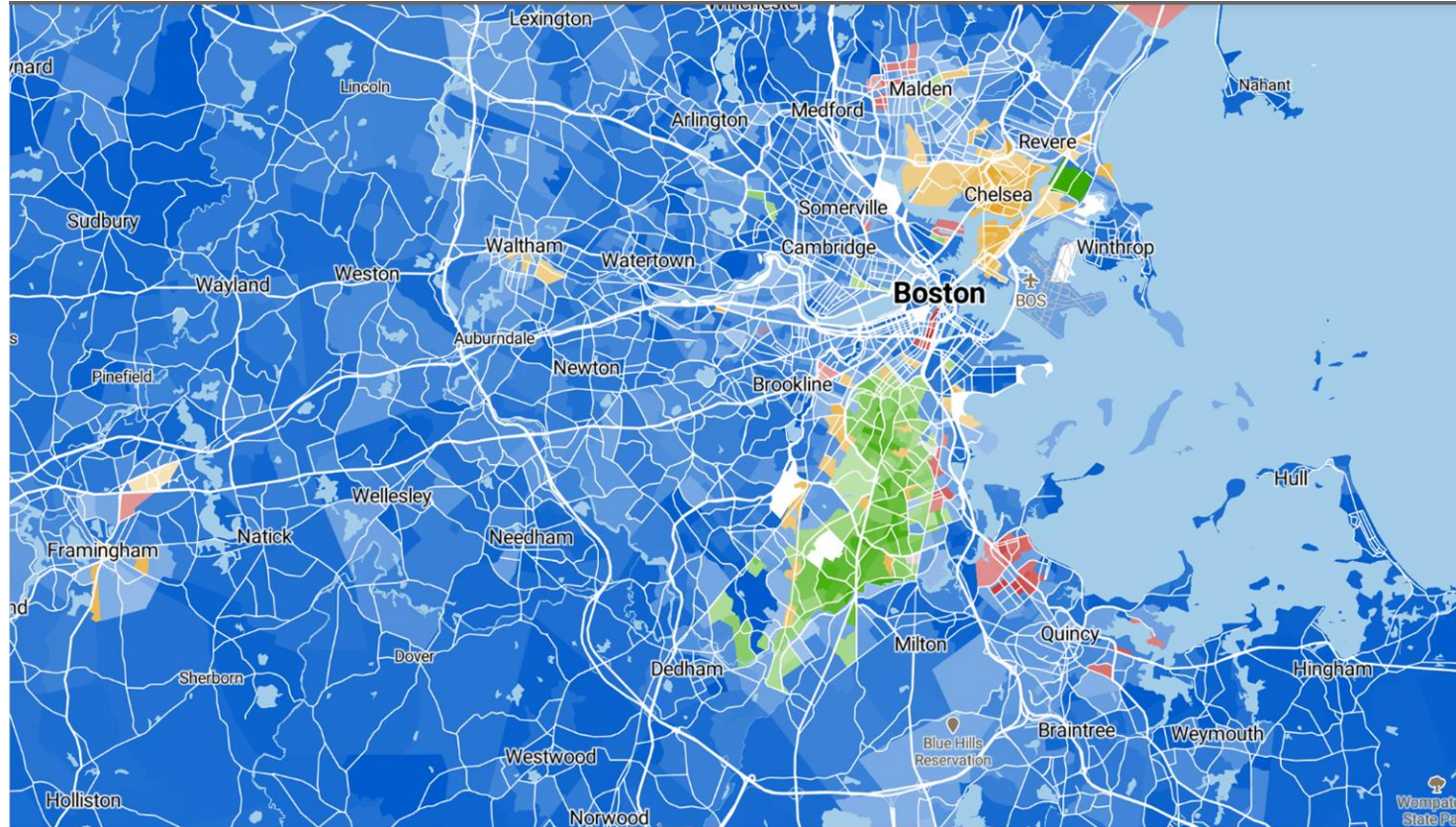
My Housing Journey



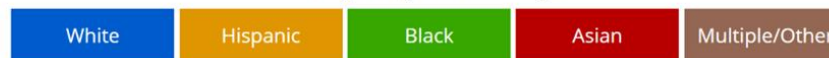
AFFH



Redressing Historic Harms



Majority Race Key



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

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

Housing at all levels and of all types is needed

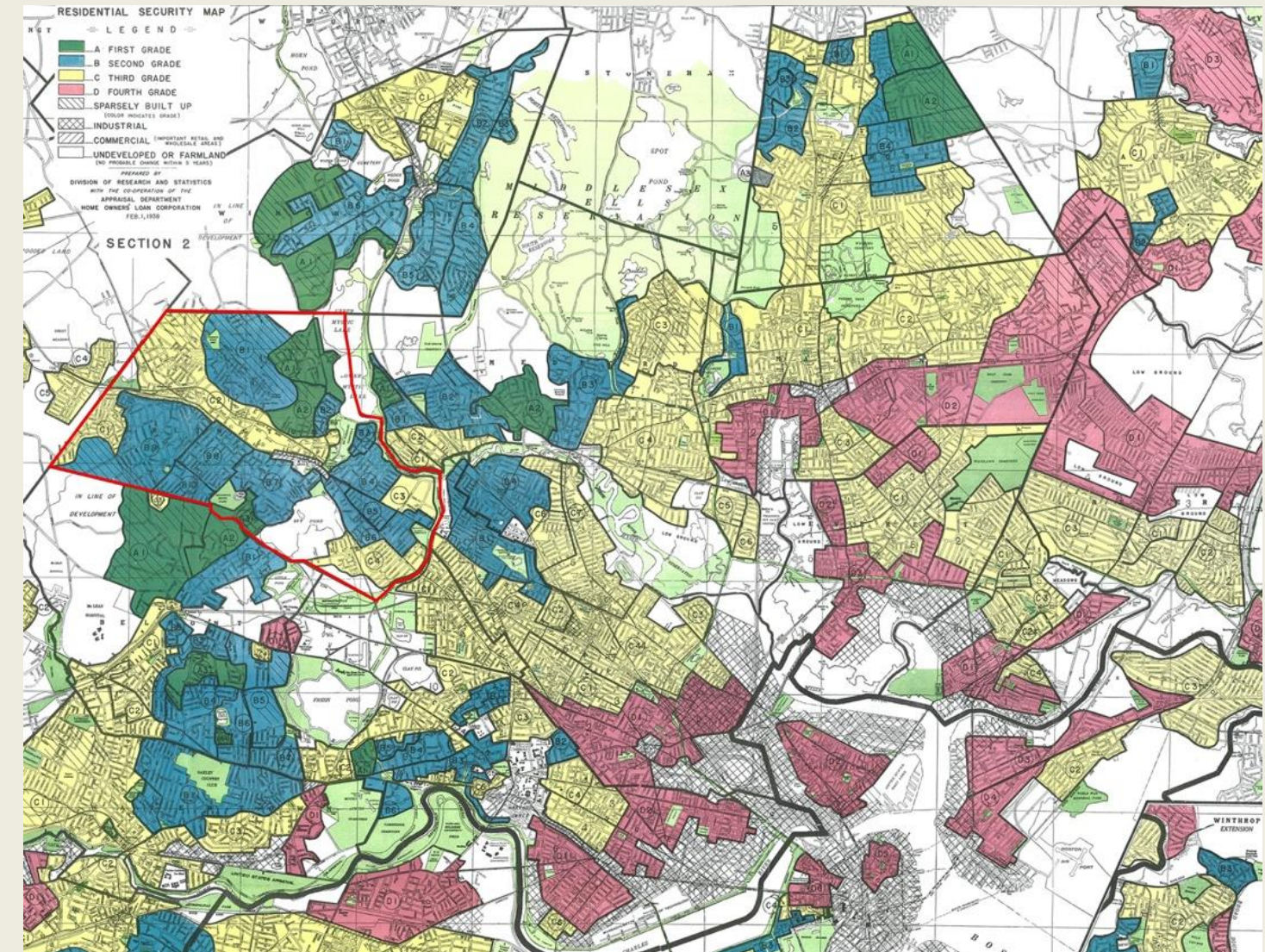
The Challenge!

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

01.

Jennifer Raitt, Director of Planning and Community Development, Town of Arlington



How can the town advance fair housing choice?

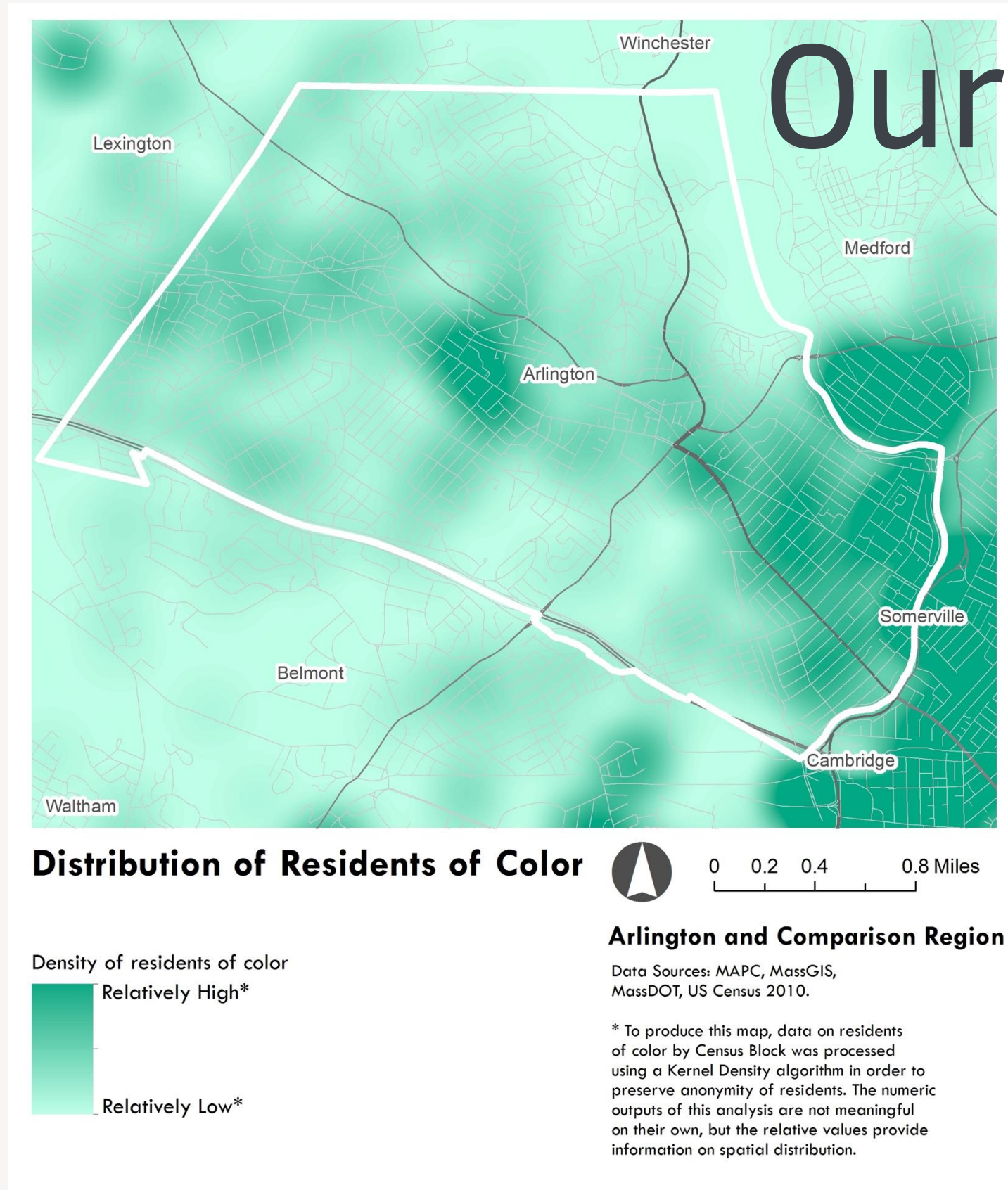
Overarching Action Plan Goal to develop recommendations that serve as the basis for affirmatively furthering fair housing by reducing patterns of segregation, mitigating displacement, addressing disproportionate housing needs, and increasing access to opportunity for members of protected classes.

“AFFH?”

“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.**”

Our history at a glance =

- Zoning + planning imprint
- Restrictive covenants and redlining
- Opposition to apartments and downzoning
- Gentrification/ loss of economic diversity
- Reported discrimination



Key Action Plan Findings =

**Community
Demographics**

**Legacy of
Exclusionary Past**

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

**Fair Housing
Education and
Enforcement**

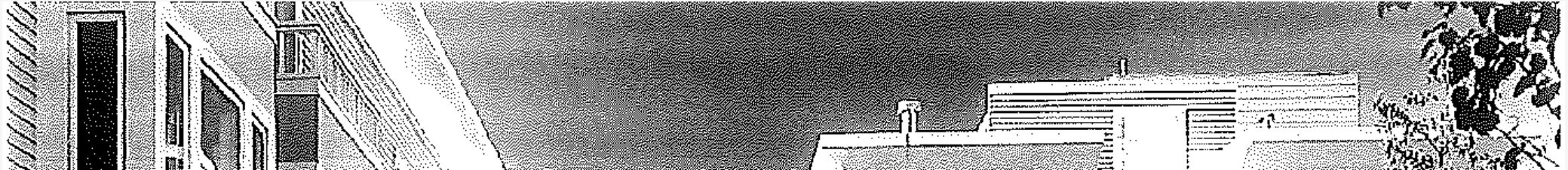
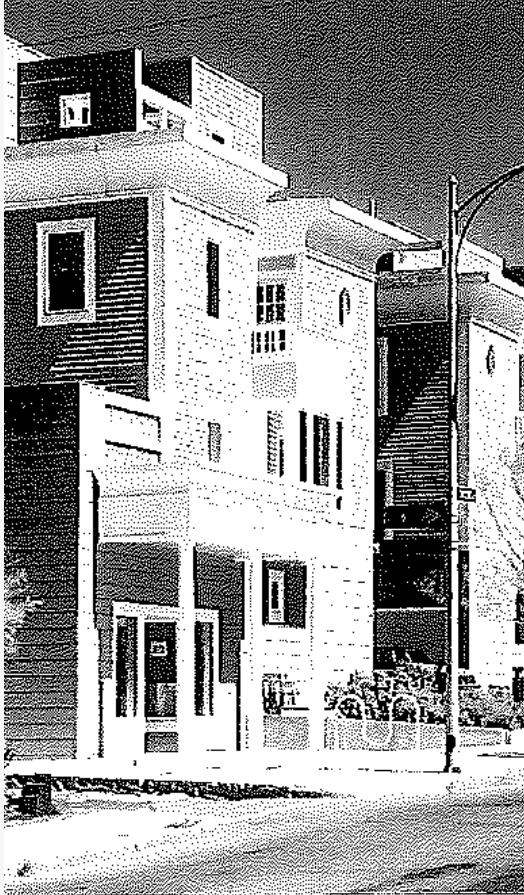
Governance

**Constrained/
Inadequate Public/
Nonprofit Resources**

Project-based and policy-based “...arguments that can lead to anti-development 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



Action Plan = Recommendations

- 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**

Building Support for Housing =



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

The background of the slide is a light beige color with a black line-art map of Arlington, Massachusetts. The map shows various irregular shapes representing buildings, streets, and parks. A white rounded rectangle is centered on the map, containing contact information.

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

MHP HOUSING INSTITUTE

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:

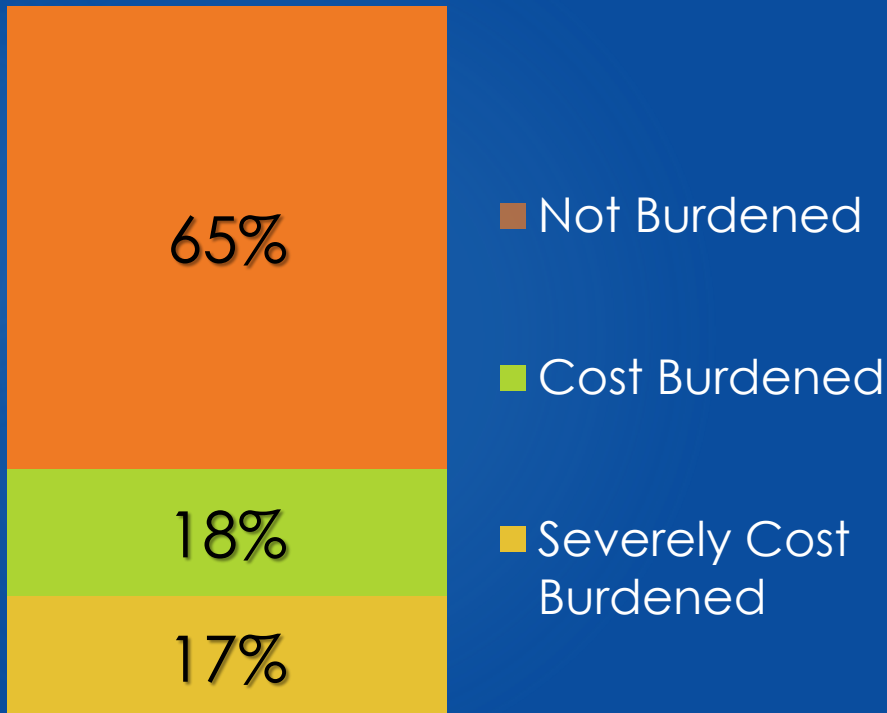
Pursue further opportunities for multi-family housing including mixed-use and TOD.

Needs Assessment: Housing Cost Burden

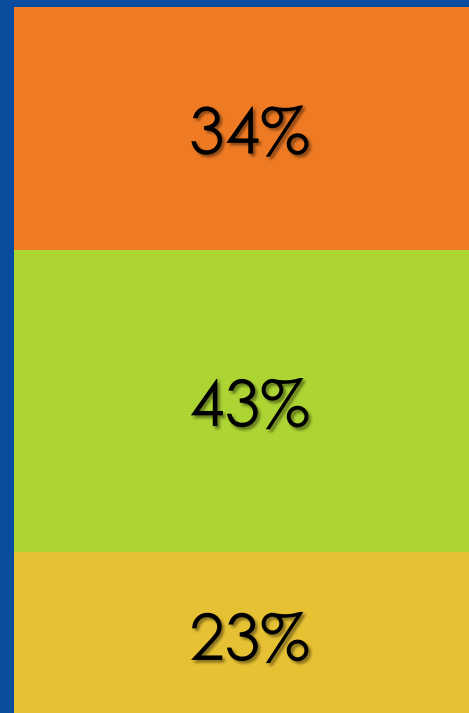
2/3

Households <80% AMI
Cost Burdened

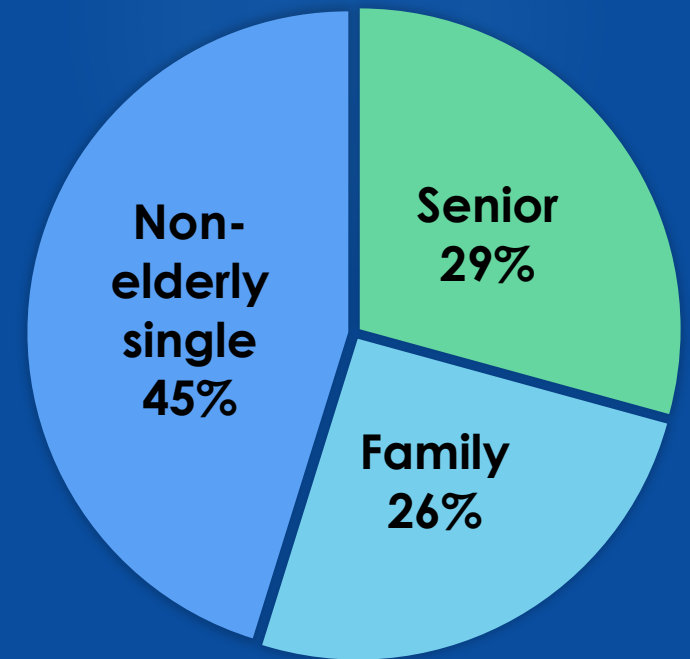
INCOME ON HOUSING
COSTS (%)
ALL HOUSEHOLDS



INCOME ON HOUSING
COSTS (%)
RENTER HOUSEHOLDS



SEVERELY COST-BURDENED
RENTERS



Source: 2016 Housing Plan

40R: Smart Growth Overlay District

Purpose

- ▶ 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

Eligible Locations

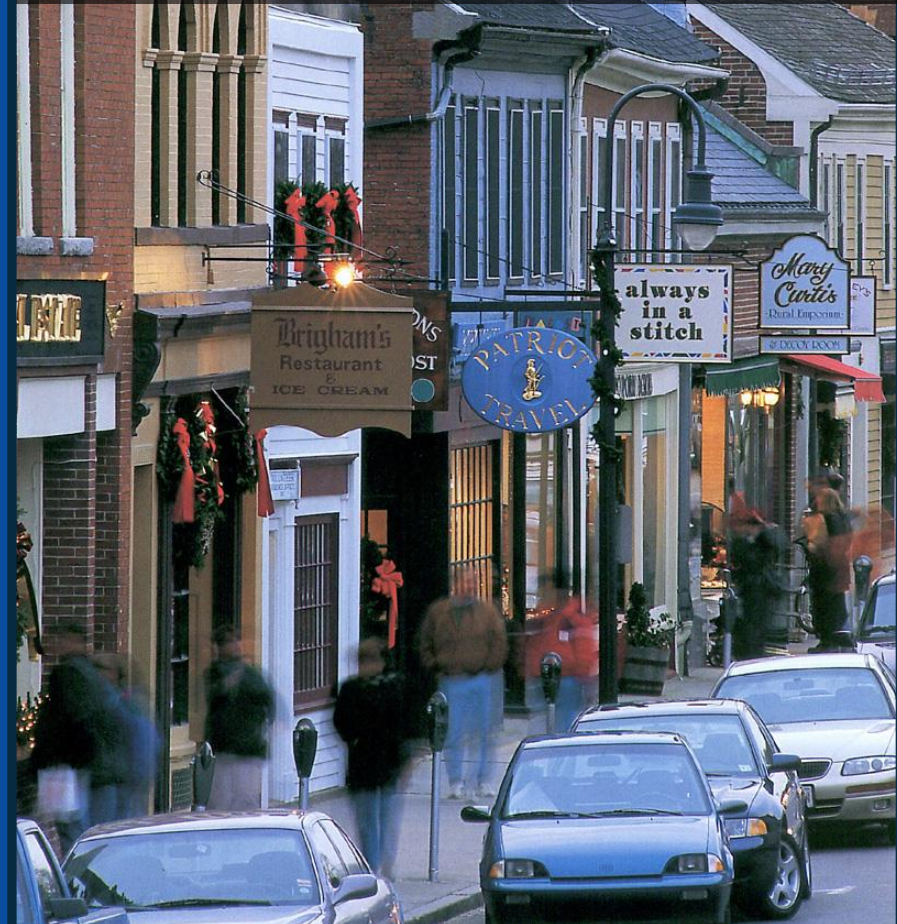
Proximity to Transit



Highly Suitable Location



Area of Concentrated Development



40R: Smart Growth Overlay District

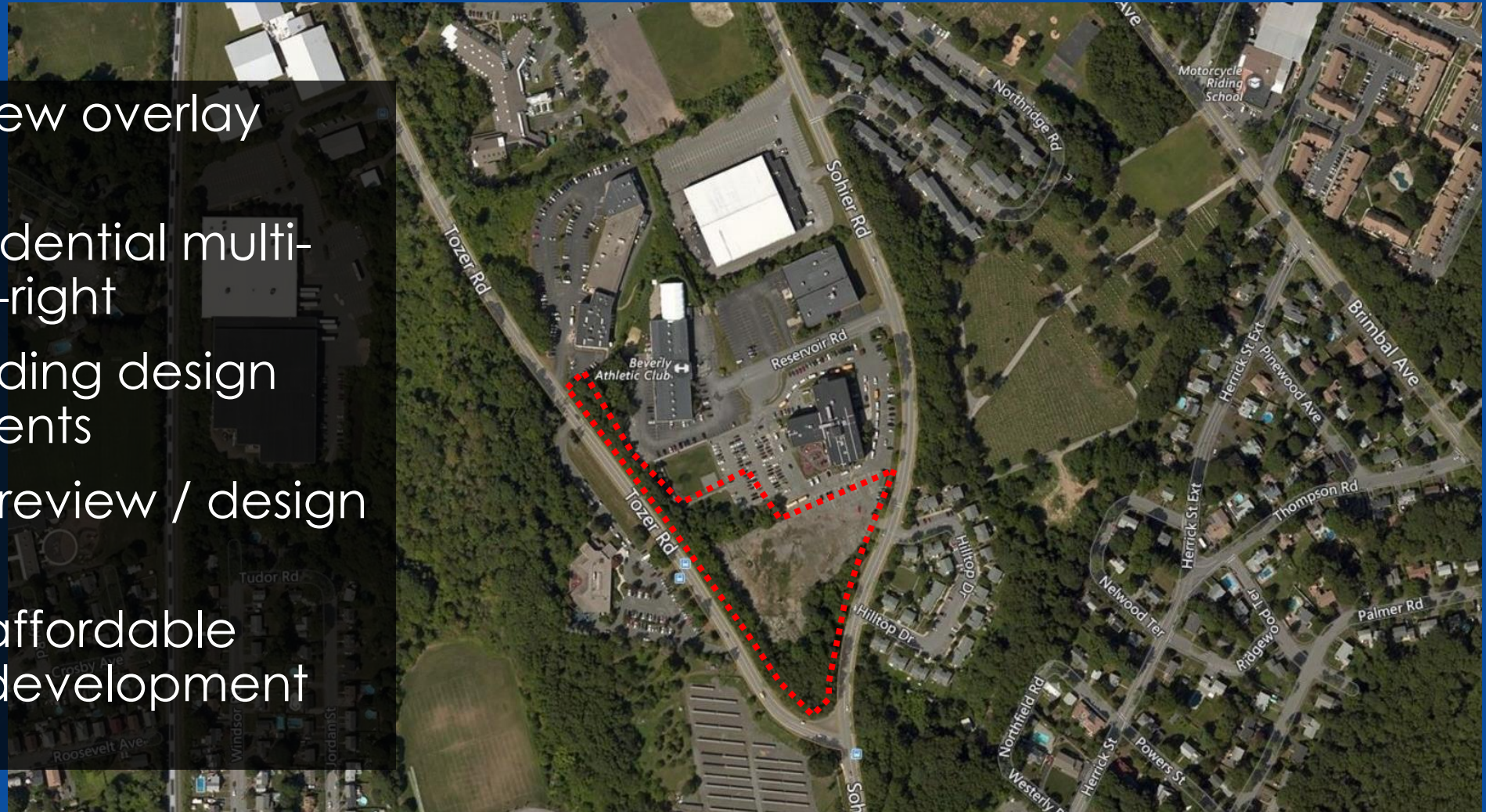
Zoning Characteristics

- ▶ 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

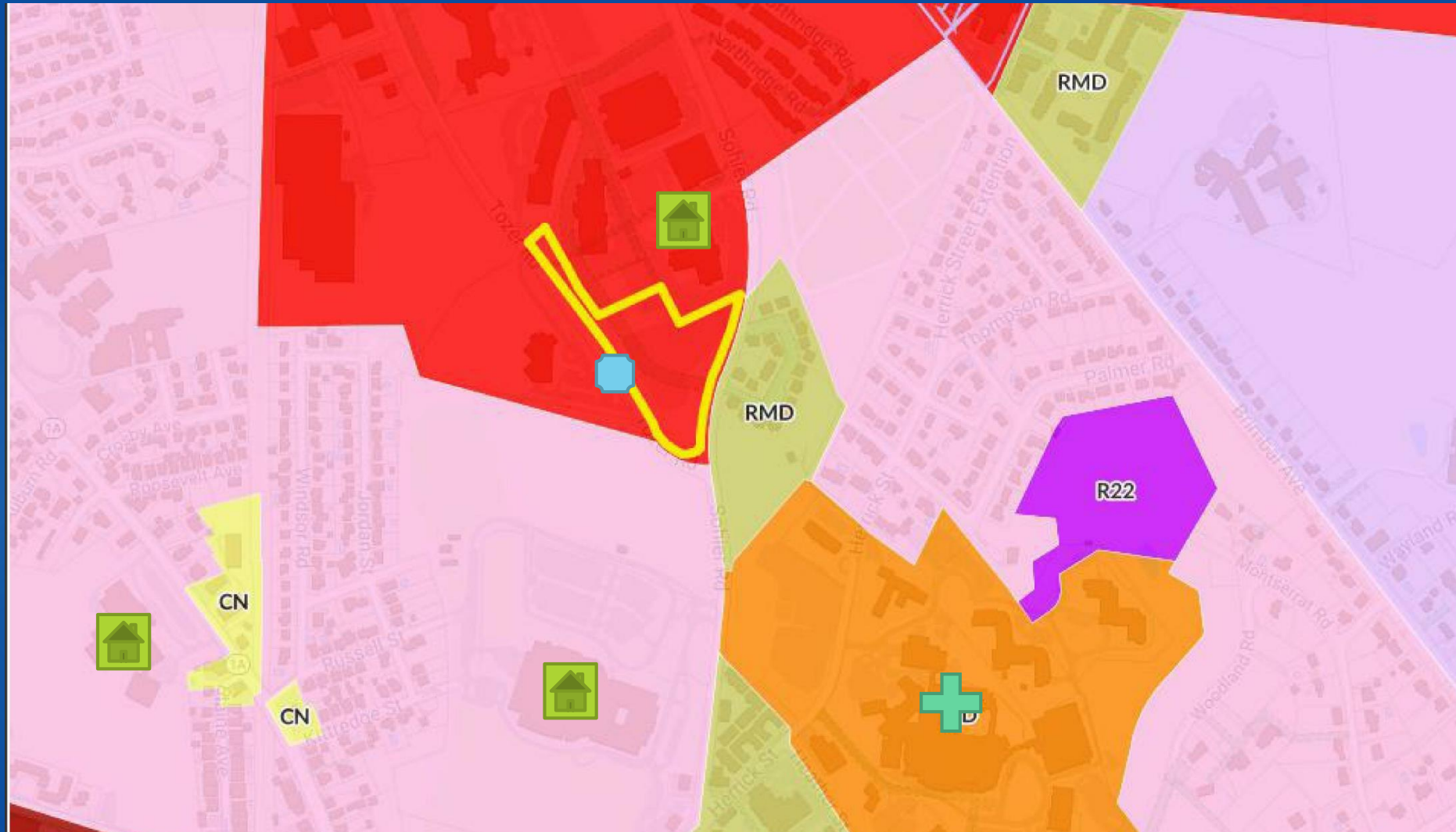


40R: Smart Growth Overlay District

- ▶ Create new overlay district
- ▶ Allow residential multi-family by-right
- ▶ Site / building design requirements
- ▶ Site plan review / design review
- ▶ Support affordable housing development



40R: Smart Growth Overlay District



-  Schools
-  Hospital
-  Bus Stop

Policy Becomes Reality

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

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



Policy Becomes Reality

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



BUILDING A FROM SOHIER ROAD

Architect: SV Design

[Anchor Point Fly-Through](#)

Impacts Assessment: Projected Students



CITY OF BEVERLY RESIDENTIAL: STUDENT PROJECTION									
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 MULTIFAMILY		700		1291	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

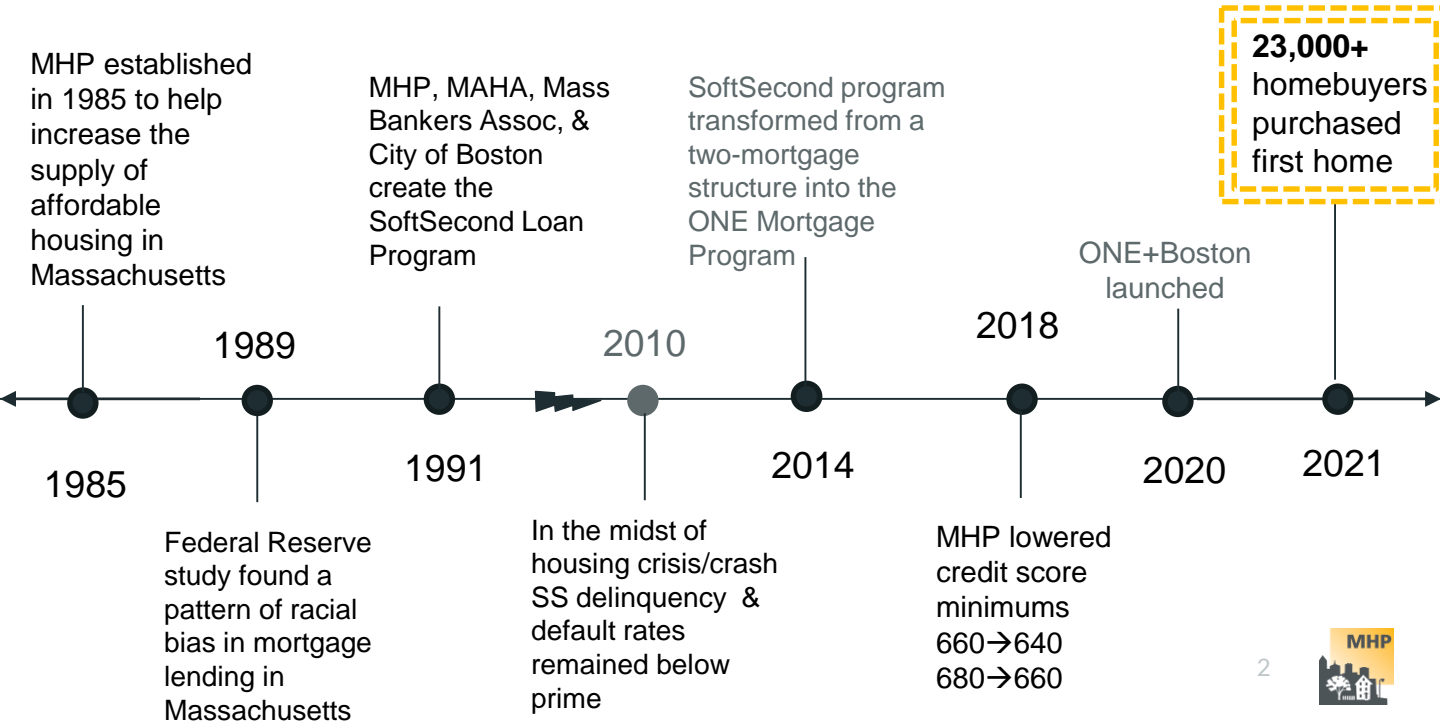
ONE MORTGAGE & ONE+ MODEL

June 3, 2021

one.
For your first home.

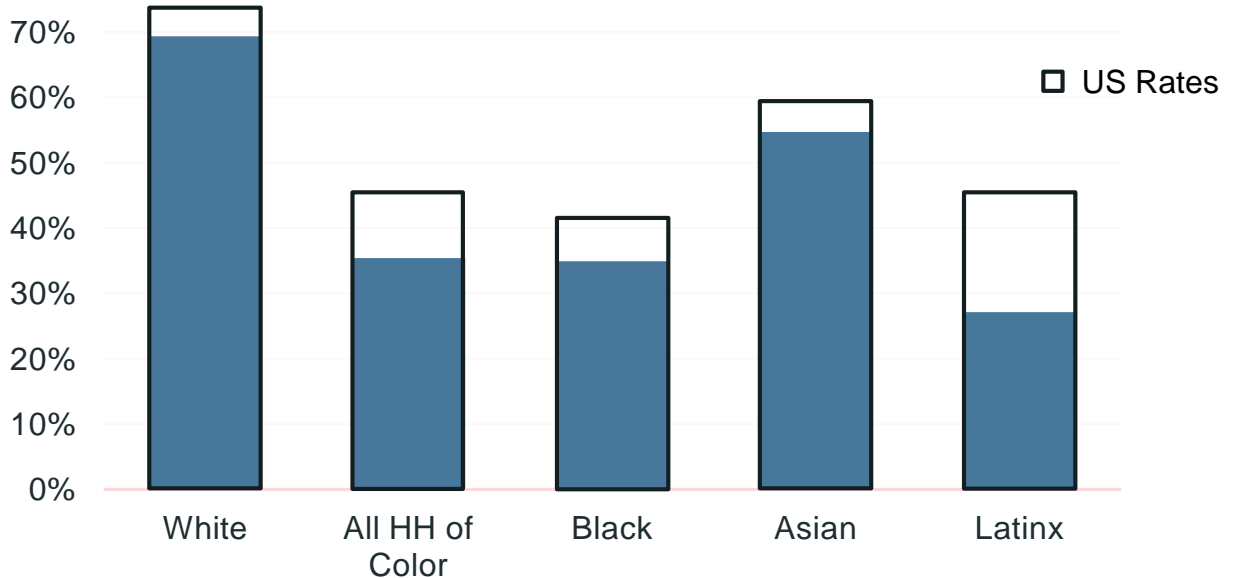


Overview of Program History & Impact



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

MA Homeownership Rates by Race/Ethnicity, 2018

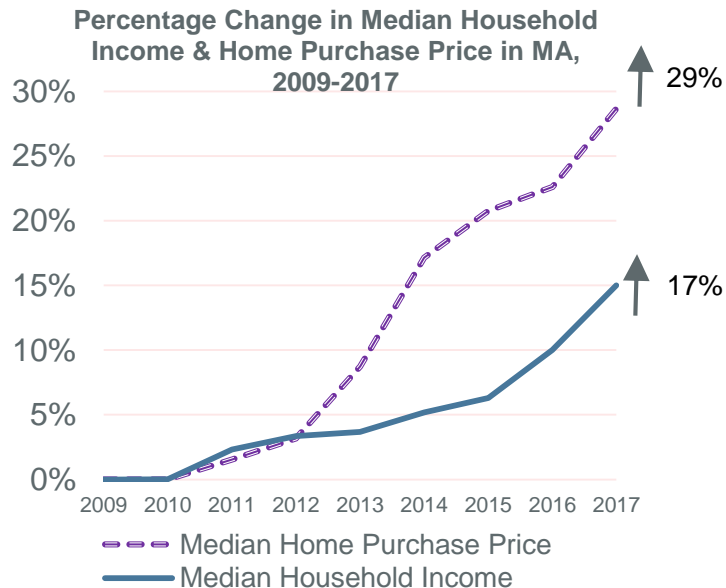


Over half of renters identify saving for a down payment as the primary barrier to homeownership

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 [first-time homebuyer course](#)
- 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



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

2018

- Massachusetts Affordable Housing Alliance and partners apply for **\$3.8M in CPA Funds**

2019

- fmr Mayor Walsh announces \$3.8M funding for ONE+Boston
- Engage stakeholders in program design (City, MAHA, lenders)

2020

- Mayor and Boston City Council support measure to add another \$4 million in CPA funds
- ONE+ launches, first loan closes in Sept. 2020

2021

- \$5M more in CPA funds approved by City Council, totaling **\$8.8M**
- **6** lenders offering ONE+Boston
- **60+** loans closed

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

one.
For your first home.



HOUSING NAVIGATOR MASSACHUSETTS

CONNECTING PEOPLE WITH A
PLACE TO CALL HOME

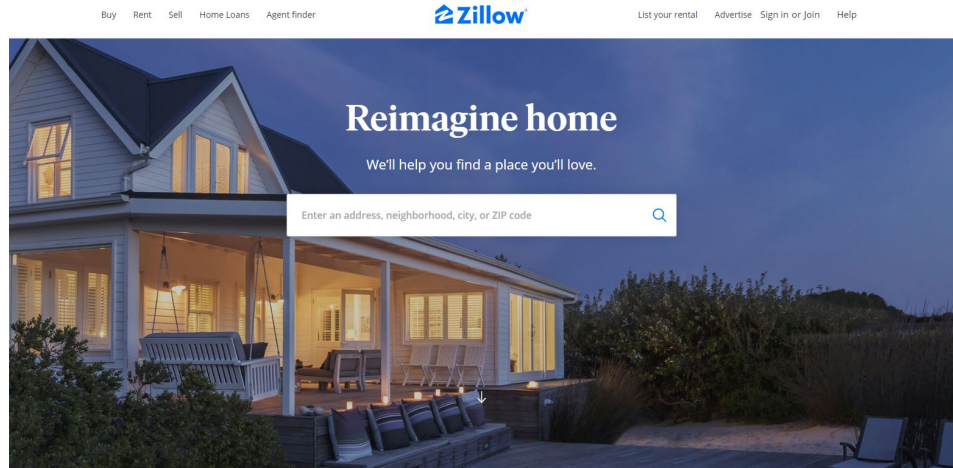
IMPROVING AFFORDABLE
HOUSING ACCESS

2021 VIRTUAL HOUSING INSTITUTE - JUNE
3, 2021



Looking for housing? Where would you turn?

Beautiful photos, abundant details, and lots of options.



...s hurt. "There candidates

LEGAL NOTICES

LEGAL NOTICES


LEGAL

RESERVOIR TOWERS SECTION 8 WAITLIST

Effective Monday, June 3, 2019, beginning at 12 PM, through Friday June 28, 2019, ending at 12 PM, we will be accepting applications for our one bedroom waitlist for elderly persons 62 years of age or older, and for persons 18 or older who are disabled.

Applications are available at the management office at Wingate Management Co., LLC, 1925 Commonwealth Ave., Brighton, MA 02135, or by calling 617-783-1525. Applications are placed on the waitlist according to the date/time received.


Effective June 3, 2019 at 12 PM, we will close our two bedroom waitlist since the anticipated wait for an available apartment is over 2 years. Reservoir Towers is project based Section 8 housing. Rent is based on 30% of adjusted gross income. Income guidelines apply.

 WINGATE MANAGEMENT CO.

The State of Connecticut Department of Environmental Protection is seeking proposals to provide water treatment services to implement the Water Act at Millstone, Connecticut. The Department is seeking proposals with considerable experience to assist the Department in the implementation of the Water Act at Millstone. The request for proposals is available at <https://biznet.ct.gov/SCP> on June 3, 2019 at 12:00 PM.

or from:
Kim Hudak, Assistant Director
Department of Energy and Environmental Affairs
Bureau of Materials Management and Compliance
Water Permitting and Enforcement
79 Elm Street
Hartford, Connecticut 06106-5131
Telephone (860) 424-3396
Fax (860) 424-4074

Deadline for submission of proposals is July 8, 2019 at 4:00 PM.
Deadline for submission of questions is August 19, 2019 at 4:00 PM.
A Proposer's conference will be held on August 19, 2019 at 10:00 AM. Forth in the request for proposals.

boston.com .approved by 



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.

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



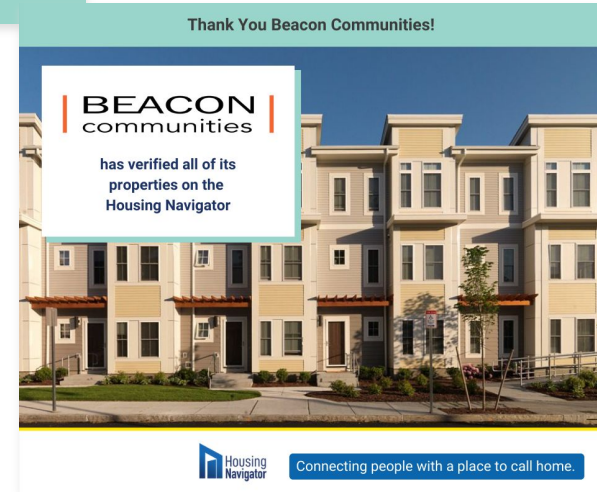
Pain Points for Owners

Great housing goes unnoticed, even by local residents

Robust channel for marketing doesn't exist

Market-rate products aren't tailored to this inventory

Poor turnout for lotteries in some locations and for particular populations (e.g. older adults); astronomical elsewhere




A Quick Tour

The screenshot shows a mobile application interface for 'Housing Navigator MA'. At the top, the status bar indicates 'Mint LTE' and '4:33 PM'. The browser address bar shows 'search.housingnavigatoroma.org'. The app header features the 'Housing Navigator MA' logo and a menu icon. Below the header is a large photograph of the 'Smith House' entrance, which includes a set of stairs and a glass door. A 'Photos' button is overlaid on the bottom right of the image. Underneath the photo, the property name 'Smith House' is displayed in a large font, followed by the address '757 Shawmut Avenue, Boston, MA 02119'. A 'Verified Listing' badge with an information icon is shown on the left, and a 'Share' button is on the right. Below this, there is a 'Property Website' link. A green horizontal line separates this section from the next, which features the heading 'Rent Based on Income' with an information icon. The text below explains that the rent is based on a percentage of the user's anticipated yearly income. At the bottom of the screen, a dark navigation bar contains icons for back, forward, share, bookmark, and refresh.

Mint LTE 4:33 PM

AA search.housingnavigatoroma.org

Housing Navigator MA



Photos

Smith House

757 Shawmut Avenue, Boston, MA 02119

Verified Listing ⓘ

Share

Property Website

Rent Based on Income ⓘ

Rent is based on a percentage of your anticipated yearly income

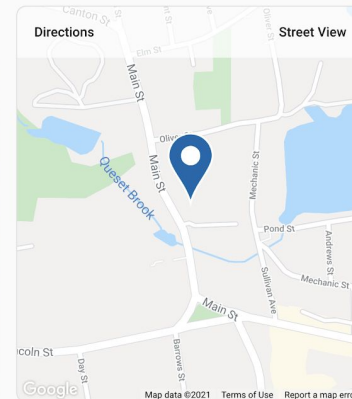
This website is not yet public. Thank you for checking it out during our beta testing.

Ames Shovel Works One

50 Main St., North Easton, MA 02356

Verified Listing ⓘ

[Share Listing](#)



Rent Based on Income ⓘ

Rent is based on a percentage of your anticipated yearly income

Open Waitlist ⓘ



SAMSUNG

9:43

🔊 📶 🔋 77%

Housing Navigator MA ⓘ ☰

Find Housing in Massachusetts

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

Where would you like to search? [Search](#)

Available Soon

Location

Bedrooms

Options

Availability

[Explain Filters](#)

1 - 6 of 6 Results

[Reset Search Filters](#)

Rent Based on Income

[View Listing](#)



Verified

Island Creek Village North (The Bodhi)

24 Post Rd., Duxbury, MA 02332

Rent Based on Income

Age Restricted 55+

Waitlist Open: 1BR, 2BR

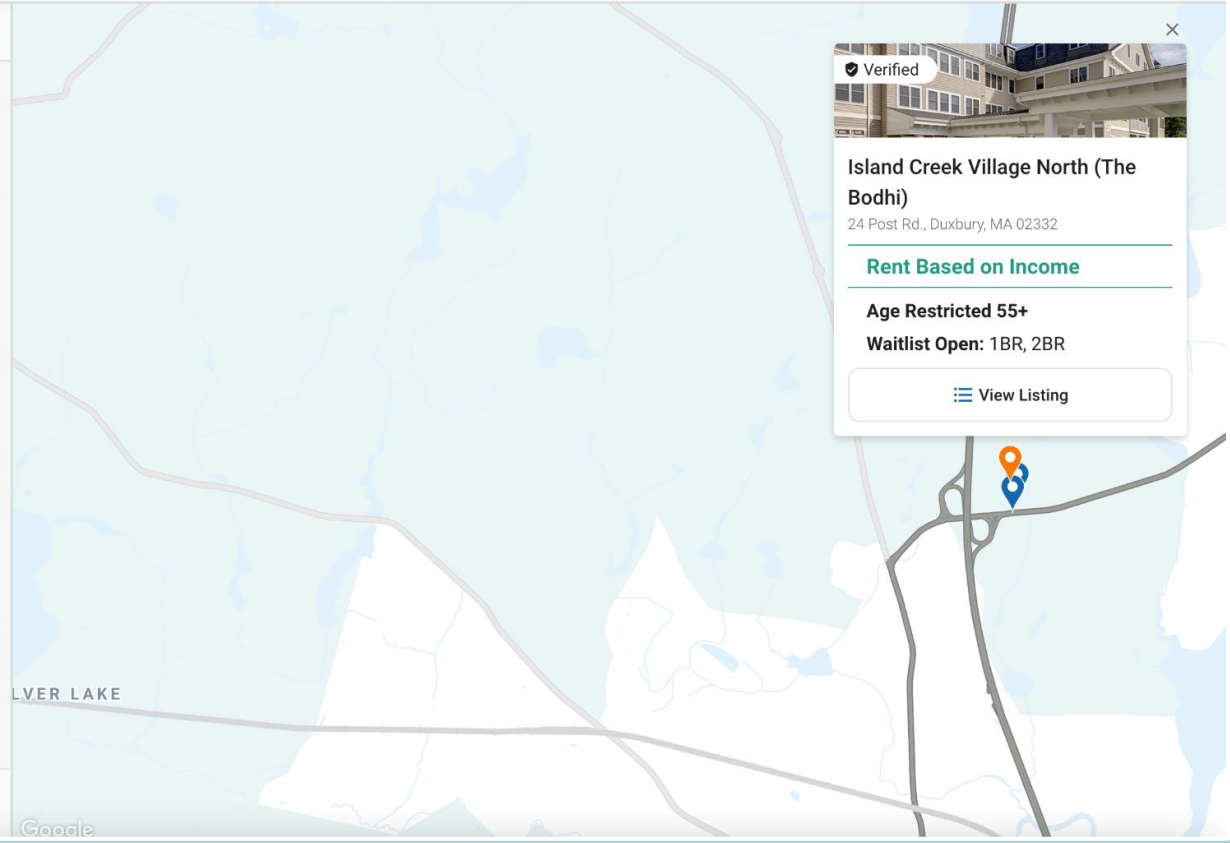
[View Listing](#)



Verified

Island Creek Village North (The Elm)

32 Tremont Street, Duxbury, MA 02332



Verified

Island Creek Village North (The Bodhi)

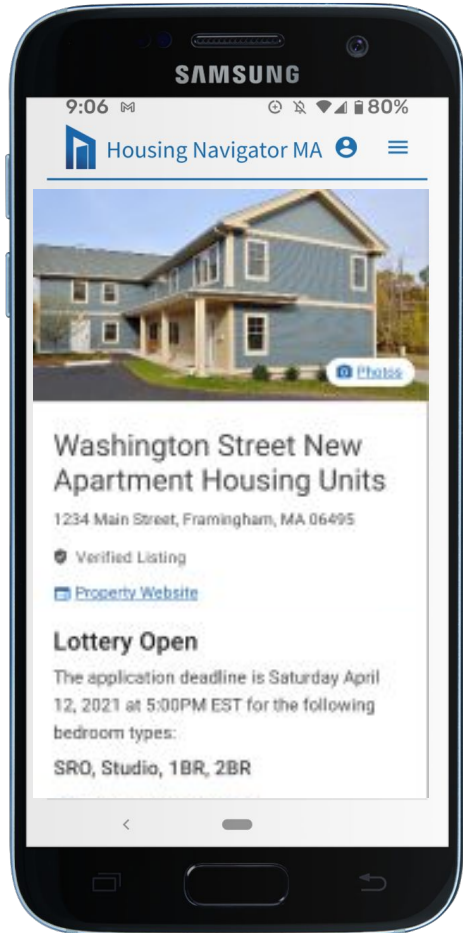
24 Post Rd., Duxbury, MA 02332

Rent Based on Income

Age Restricted 55+

Waitlist Open: 1BR, 2BR

[View Listing](#)



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.housingnavigatoroma.org

Sign up: Owner Overview - June 25 at 930 am
[Register here](#)

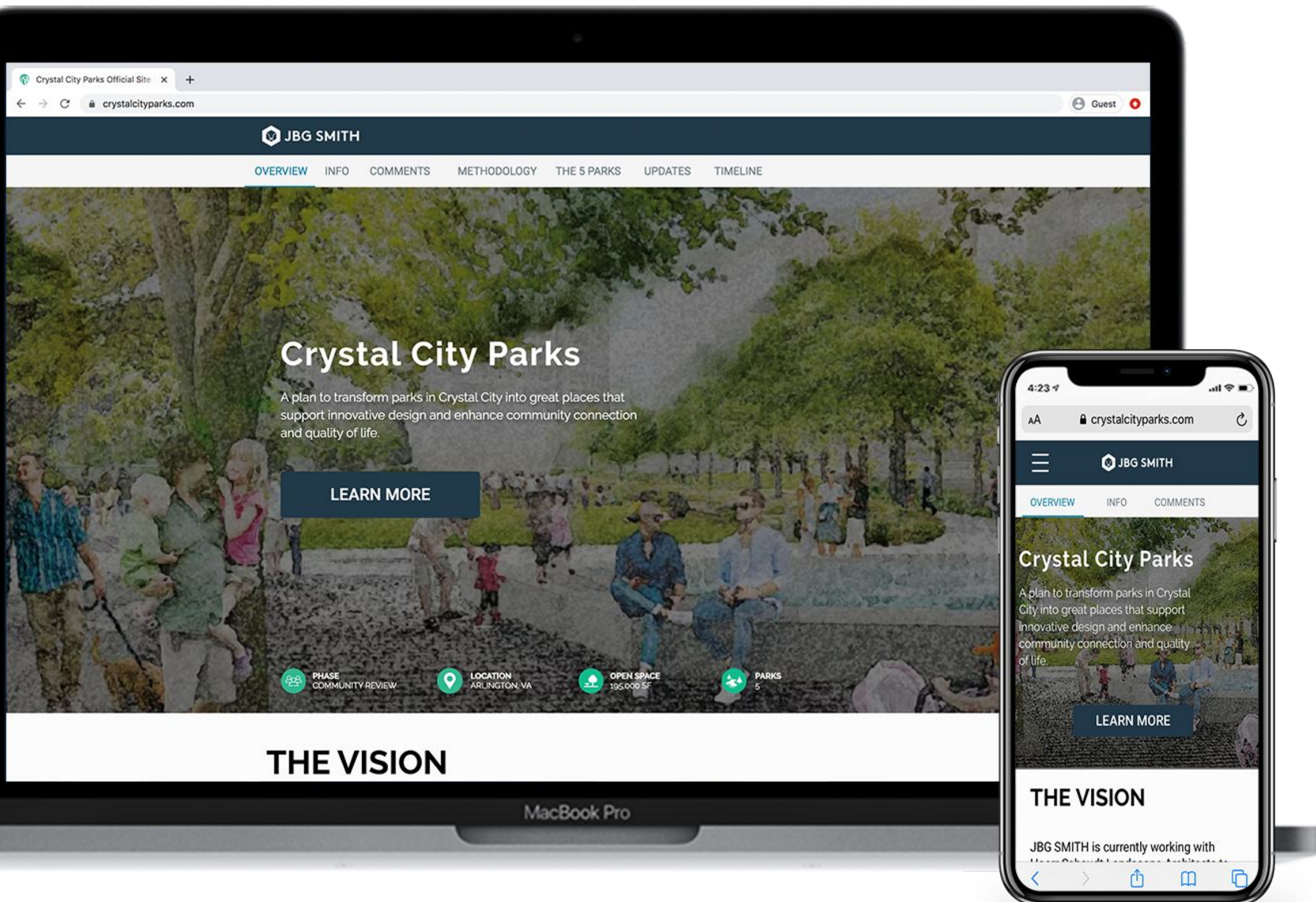
Contact: jennifergilbert@housingnavigatoroma.org



Better community engagement to support affordable housing

JUNE 2021





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.

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.



HUFFPOST

POLITICS

Progressive Boomers Are Making It Impossible For Cities To Fix The Housing Crisis

Residents of wealthy neighborhoods are taking extreme measures to block much-needed housing and transportation projects.

HW

New study shows NIMBYism 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.**

"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

Community-Led Outreach

Driver

Municipal regulations and requirements

An internal commitment to designing for community needs

Timing

Starts when the first project plans are revealed

Begins shortly after acquisition; before plans form

Methods

Revolves around meetings (virtual or in-person)

Meetings + asynchronous channels

Language

English-based

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



ABOUT US

Fifty years after local preservationists & renowned architecture critic & Pulitzer Prize winner Ada Louise 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.

What we're doing differently

Changed our ground rules

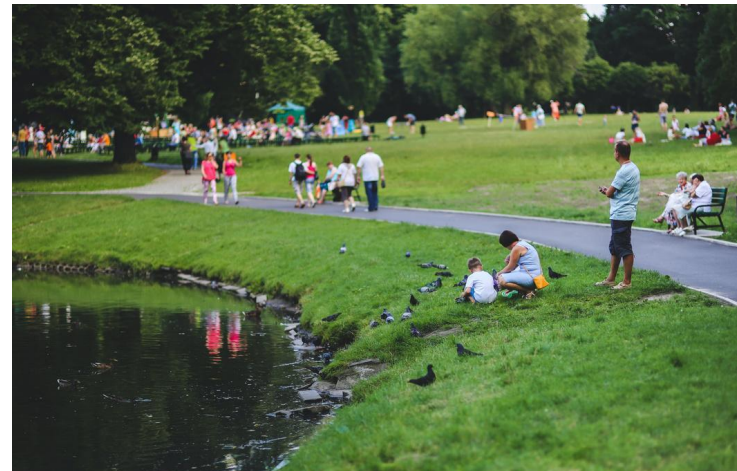
The bar for what's accepted discourse has evolved.

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

What we heard from the community



Suzanne Peterson

Oct 12, 2018

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

 Share



MPZ Development LLC and Capstone Communities Development LLC

Oct 15, 2018

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

 Share

What we heard from the community



Kelsey Keefe

Oct 12, 2018

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

 Share



MPZ Development LLC and Capstone Communities Development LLC

Oct 15, 2018

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

 Share

What we heard from the community



Julie Anne

Oct 14, 2018

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

[Share](#)



MPZ Development LLC and Capstone Communities Development LLC

Oct 15, 2018

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.

[Share](#)

What we heard from the community



Frank Sullivan

Dec 5, 2018

Any other suggestions or questions about the project?

Use historic architecture on the new buildings.

2 SUPPORTERS

 Share

What we heard from the community



Alison Bowden

Mar 1, 2019

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

Maintain exterior appearance

2 SUPPORTERS

 Share

What we heard from the community



Alison Bowden

Mar 1, 2019

Any other suggestions or questions about the project?

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

 Share



OUTREACH, ENGAGEMENT, AND TECHNOLOGY
SUCCESS WITH COURBANIZE

WESTBOROUGH BIG PICTURE



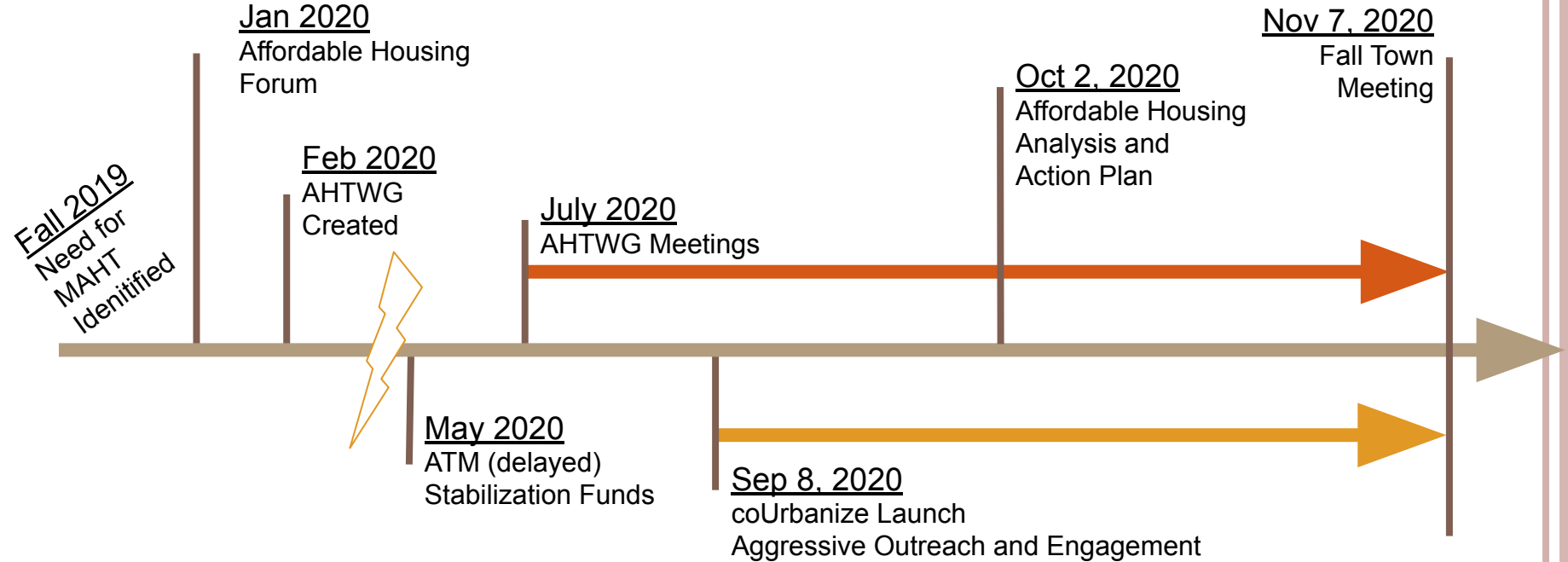
Affordability

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

Opportunity

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

TIMELINE



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
 -

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

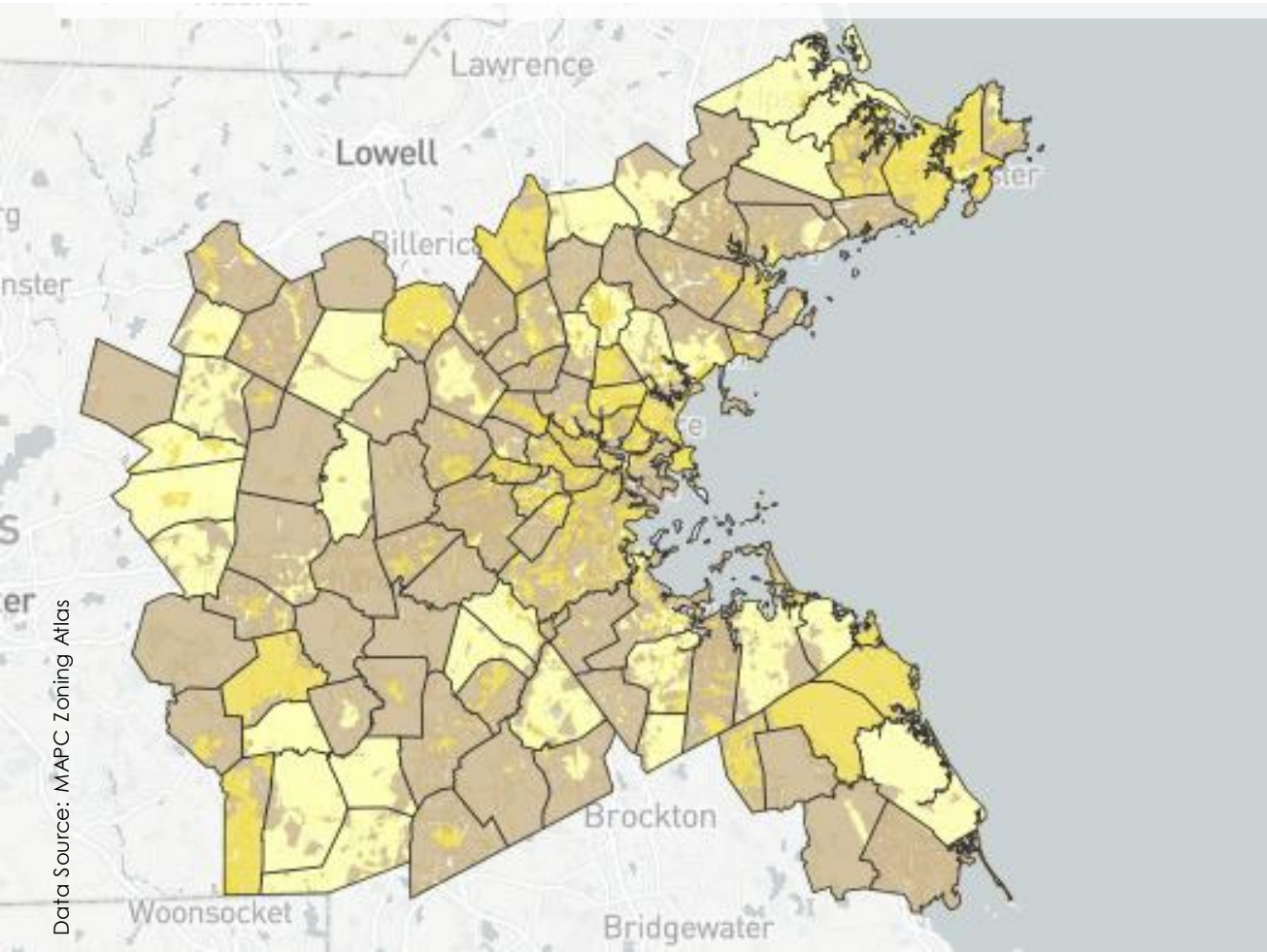


HOUSING DIVERSITY

Housing diversity is . . .



But zoning restricts housing choices in MA . . .



MAPC Zoning Atlas
zoningatlas.mapc.org

Legend ×

Map Layers

- Zone Use Type
- Multifamily Housing (2+ Units)
- Maximum Height
- Maximum Dwelling Units
- Effective Dwelling Units per Acre
- Effective FAR

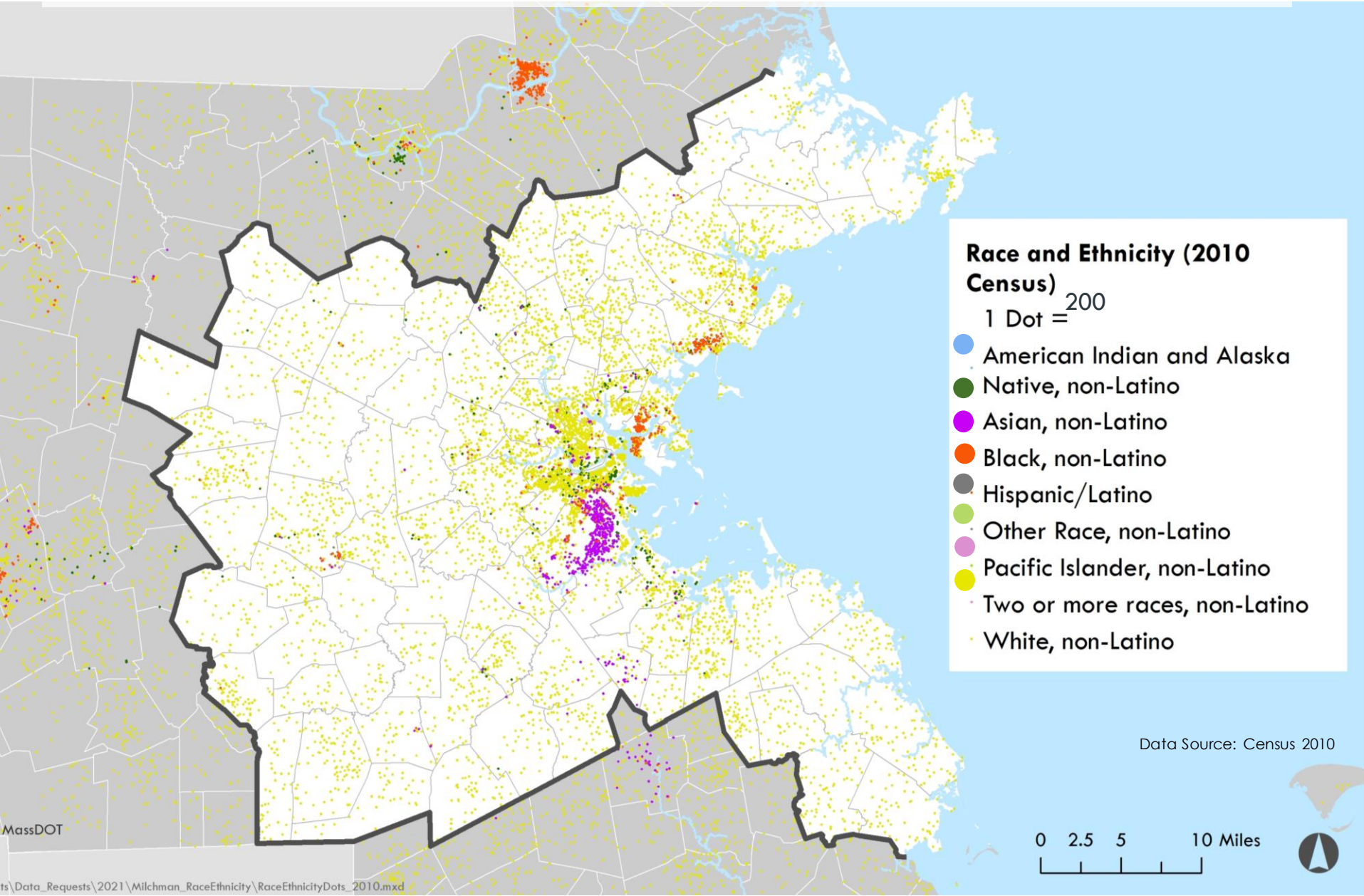
Multifamily Housing (2+ Units)

- By right
- By special permit
- No

Overlay Districts

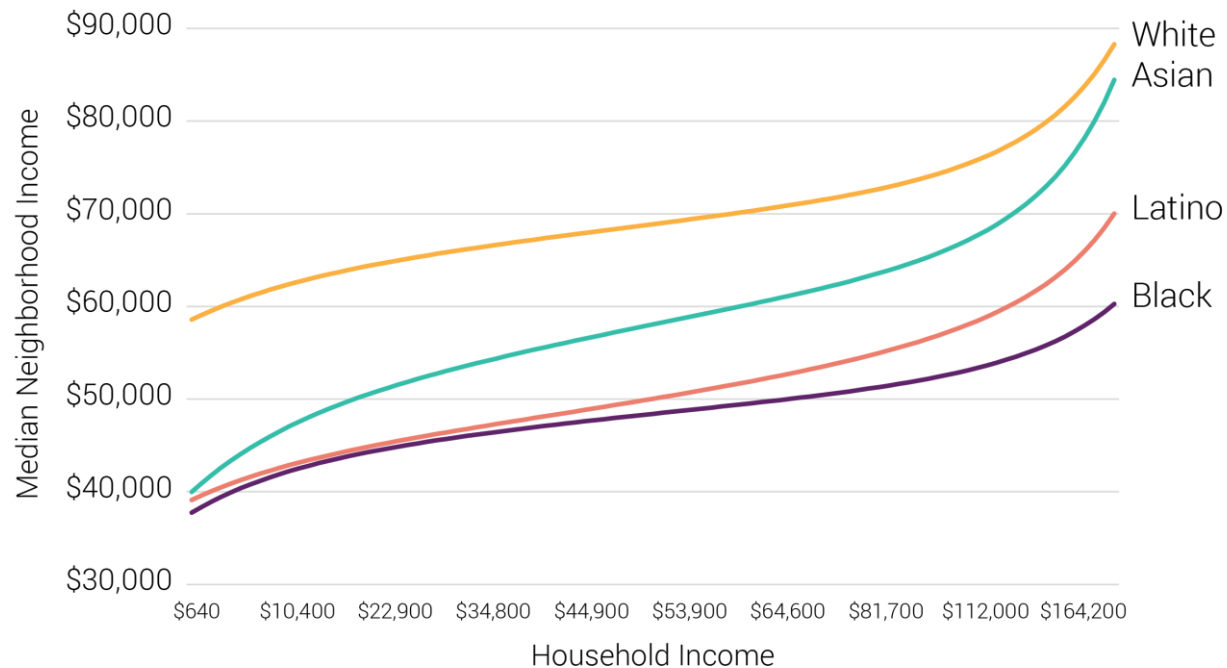
- Overlays with Increased Density
- Overlays with Decreased Density
- Overlays with No Impact on Density

. . . and limits who can live where



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

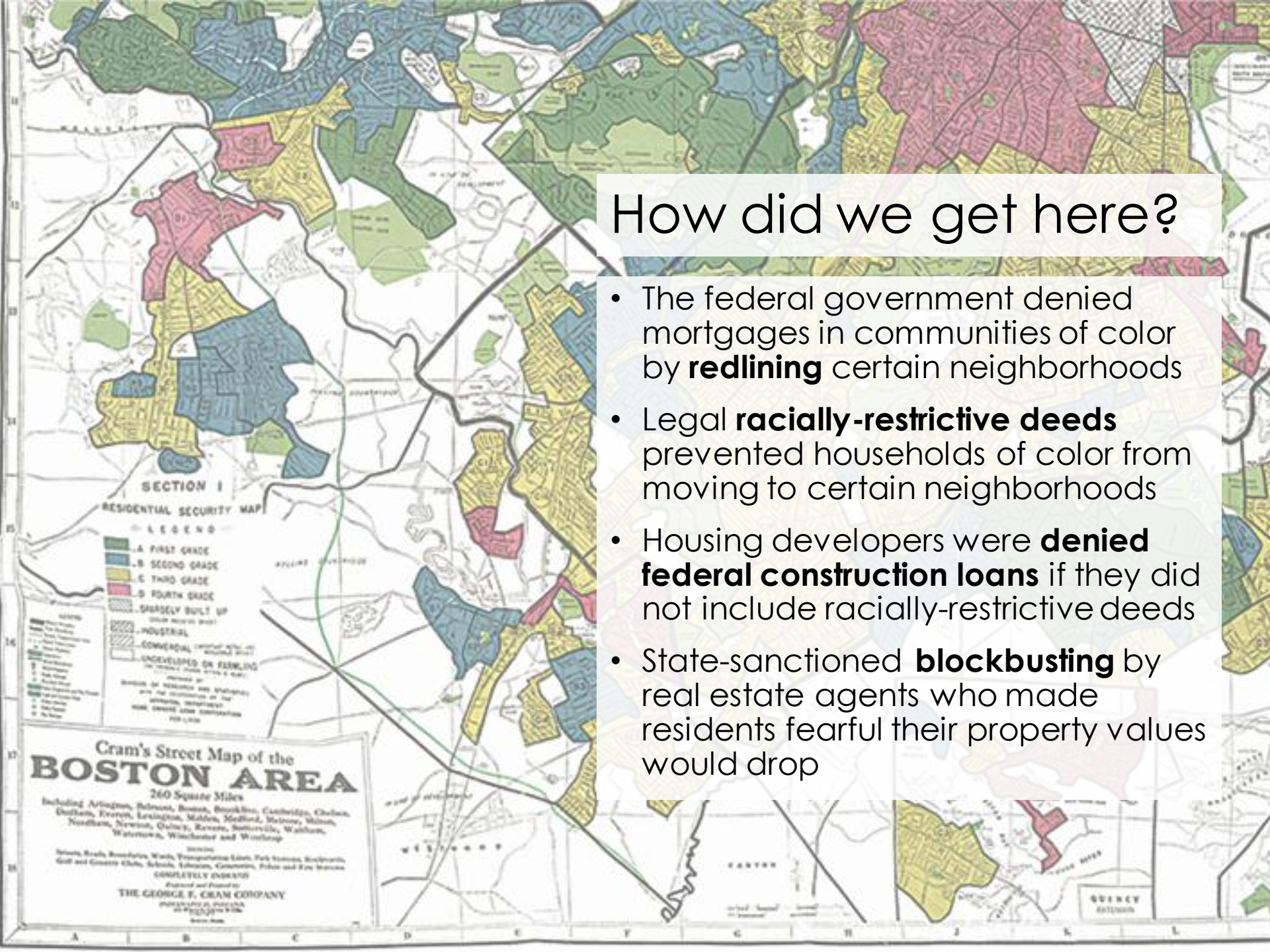
**Neighborhood Median Income by Household Income and Race/Ethnicity
2010-14, Boston-Quincy Metropolitan Division**



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



A Single-family



B Accessory Unit



C Two-family



D Three-family



E Multi-unit House



D Cluster/Cottage



E Townhouse



H Small Multifamily



I Multifamily



J Courtyard



K Conversion



L Mixed-use



M Multifamily Over Parking



N Multifamily Parking Structure



O Mid-rise Multifamily



P High-rise Multifamily

Where should new housing be built?

Residential areas

City/town/village centers

Commercial corridors

Office parks

Industrial areas

Other

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?

Towers in the park



Edge development



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

Townhouse

Cluster/Cottage

Mixed-use

Large site in low-density neighborhood

Mid-size site in medium density neighborhood

Mid-size site near major corridor

Multifamily
Over Parking

Small site in low density neighborhood

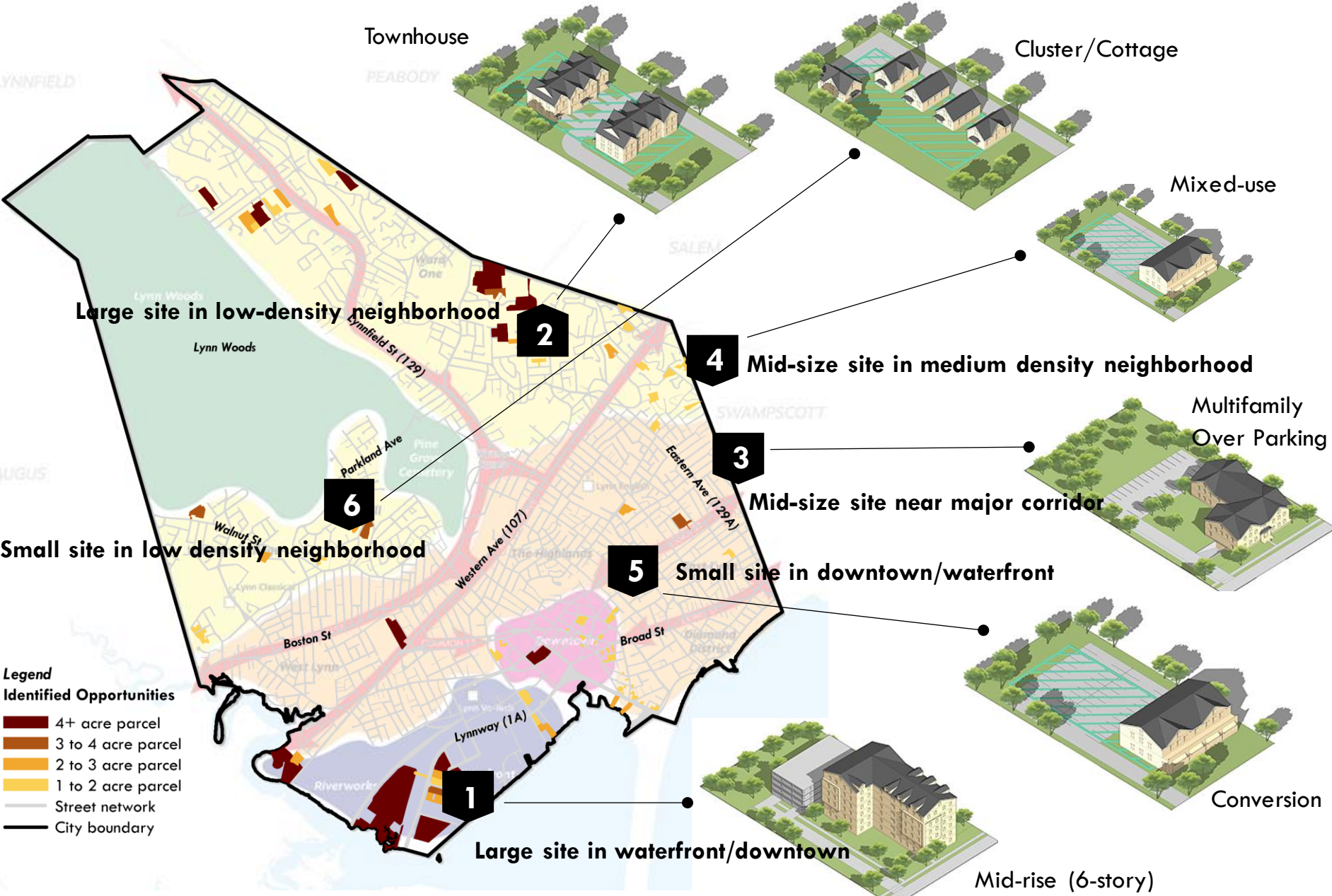
Small site in downtown/waterfront

Conversion

Large site in waterfront/downtown

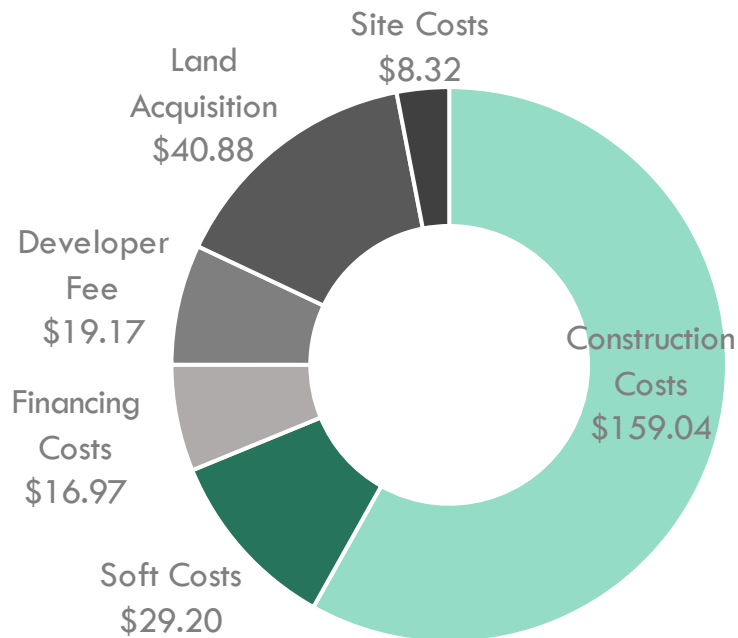
Mid-rise (6-story)

- Legend**
Identified Opportunities
- 4+ acre parcel
 - 3 to 4 acre parcel
 - 2 to 3 acre parcel
 - 1 to 2 acre parcel
 - Street network
 - City boundary



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) **B**

2-3-family (typically 8-25 units/acre) **C**

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**

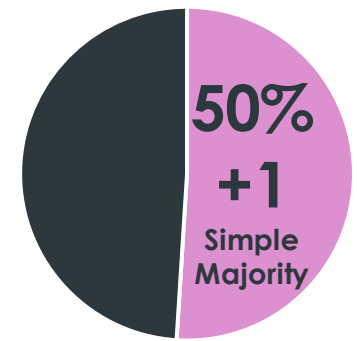
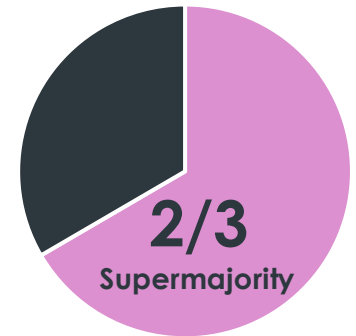
Mixed-use development (15-45 units/acre) **I**

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)
 - 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

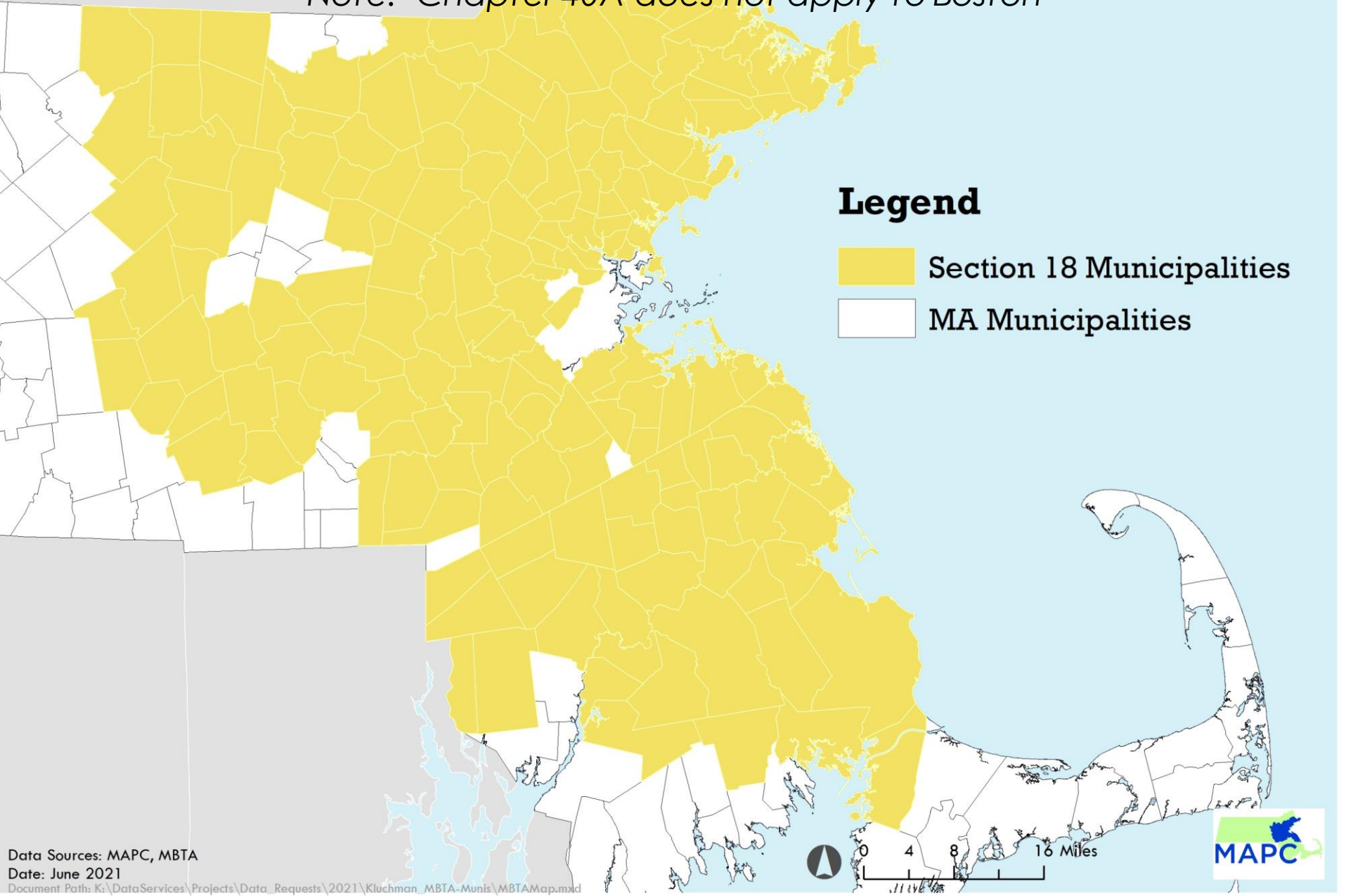
Each MBTA community “shall have a zoning ordinance or by-law that provides for at least 1 district of reasonable size in which multi-family housing is permitted as of right.”

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 Capital grants, Local Capital Projects Funds, MassWorks Infrastructure Development Program)

MBTA Communities

Note: Chapter 40A does not apply to Boston



15 units per acre



**RESIDENTIAL
DEVELOPMENT
CASE STUDIES**

Accessory Dwelling Units

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

Accessory Dwelling Units

Jamaica Plain, Boston



Accessory Dwelling Units

Newbury



Accessory Dwelling Units

Lexington

Cottage Cluster

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

Cottage Cluster

Cottages in the Woods, Westford



Cottage Cluster

Cottages in the Woods, Westford



Cottage Cluster

Cottages in the Woods, Westford



Cottage Cluster

Rivers Edge, West Newbury



Cottage Cluster

Rivers Edge, West Newbury



Cottage Cluster

Rivers Edge, West Newbury



Cottage Cluster

Abbey Road, Sherborn



Cottage Cluster

Abbey Road, Sherborn



Townhomes

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

Townhomes

226-232 Highland Street, Roxbury, Boston



Townhomes

Highland Street, Roxbury, Boston



Townhomes



Townhomes

Southfield Development, Weymouth MA



Townhomes

1983 Central Street, Stoughton



Mixed-use Development

- 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

Mixed-use Development

10-12 Summer Street, Manchester by the Sea



Mixed-use Development

10-12 Summer Street, Manchester by the Sea



Mixed-use Development

10-12 Summer Street, Manchester by the Sea



Mixed-use Development

2 Haven Street, Reading 40R SGOD



Mixed-use Development

The MET, Reading 40R SGOD



Mixed-use Development

24 Gould Street, Reading 40R SGOD



Mixed-use Development

1943 Dot Ave, Boston



Mixed-use Development

1943 Dot Ave, Boston



Mixed-use Development

1943 Dot Ave, Boston



Mixed-use Development

130 Cabot Street, Beverly



Mixed-use Development

130 Cabot Street, Beverly

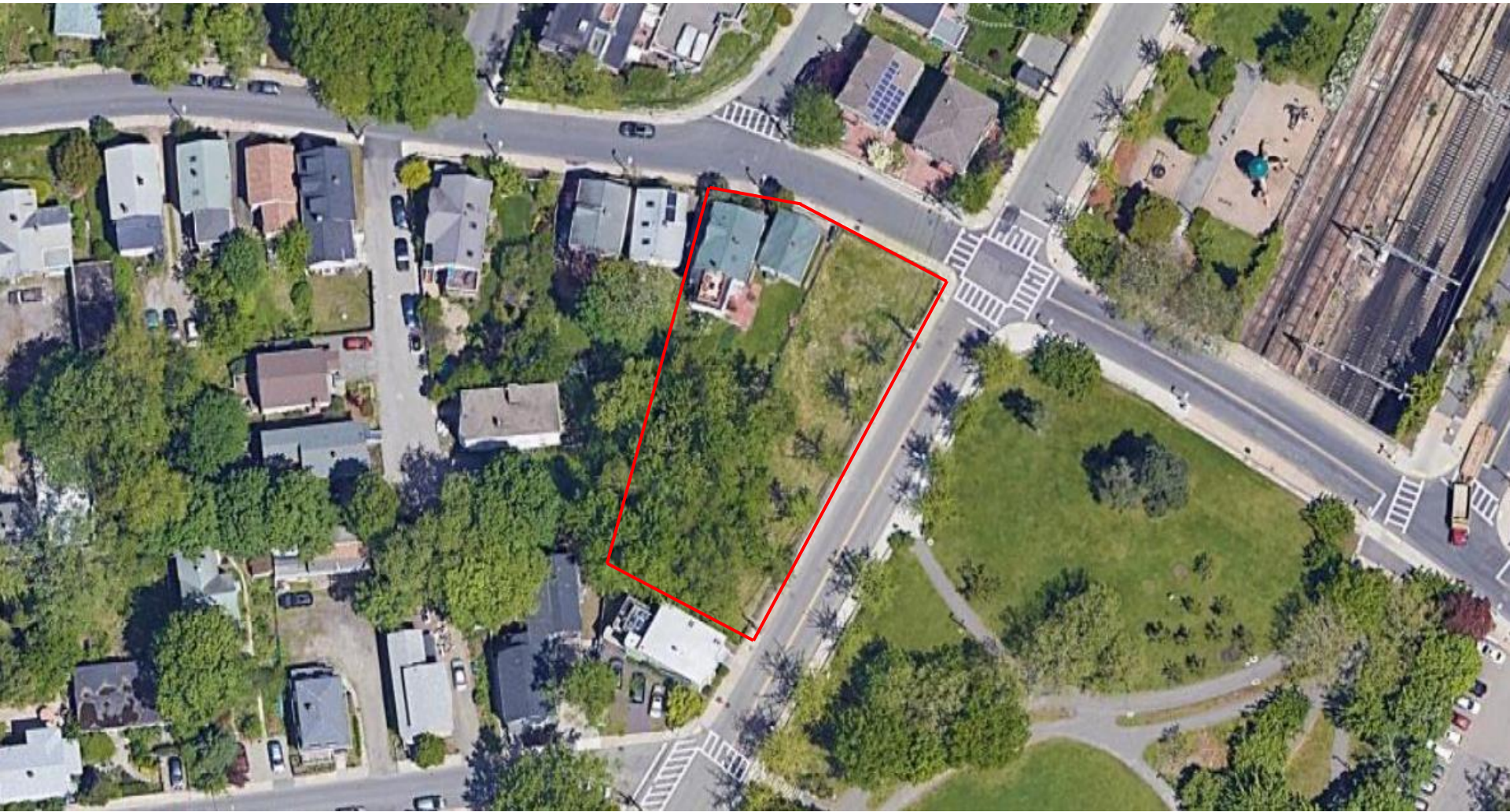


Multifamily Development

- 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

Multifamily Development

79 Call Street, Jamaica Plain, Boston



Multifamily Development

79 Call Street, Jamaica Plain, Boston



Multifamily Development

79 Call Street, Jamaica Plain, Boston



Multifamily Development

Janus Highlands, Chelsea





Frost Terrace, Cambridge



DISCUSSION

THANK YOU

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MA DEPARTMENT OF HOUSING + COMMUNITY DEVELOPMENT

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METROPOLITAN AREA PLANNING COUNCIL

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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
ARCHITECTURE & COMMUNITY DESIGN



Nathan Kelly, AICP
Principal
Horsley Witten Group, Inc.



OUTLINE

*Missing Middle Education
Community Resiliency by Design Case Study*

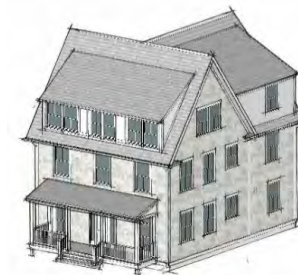


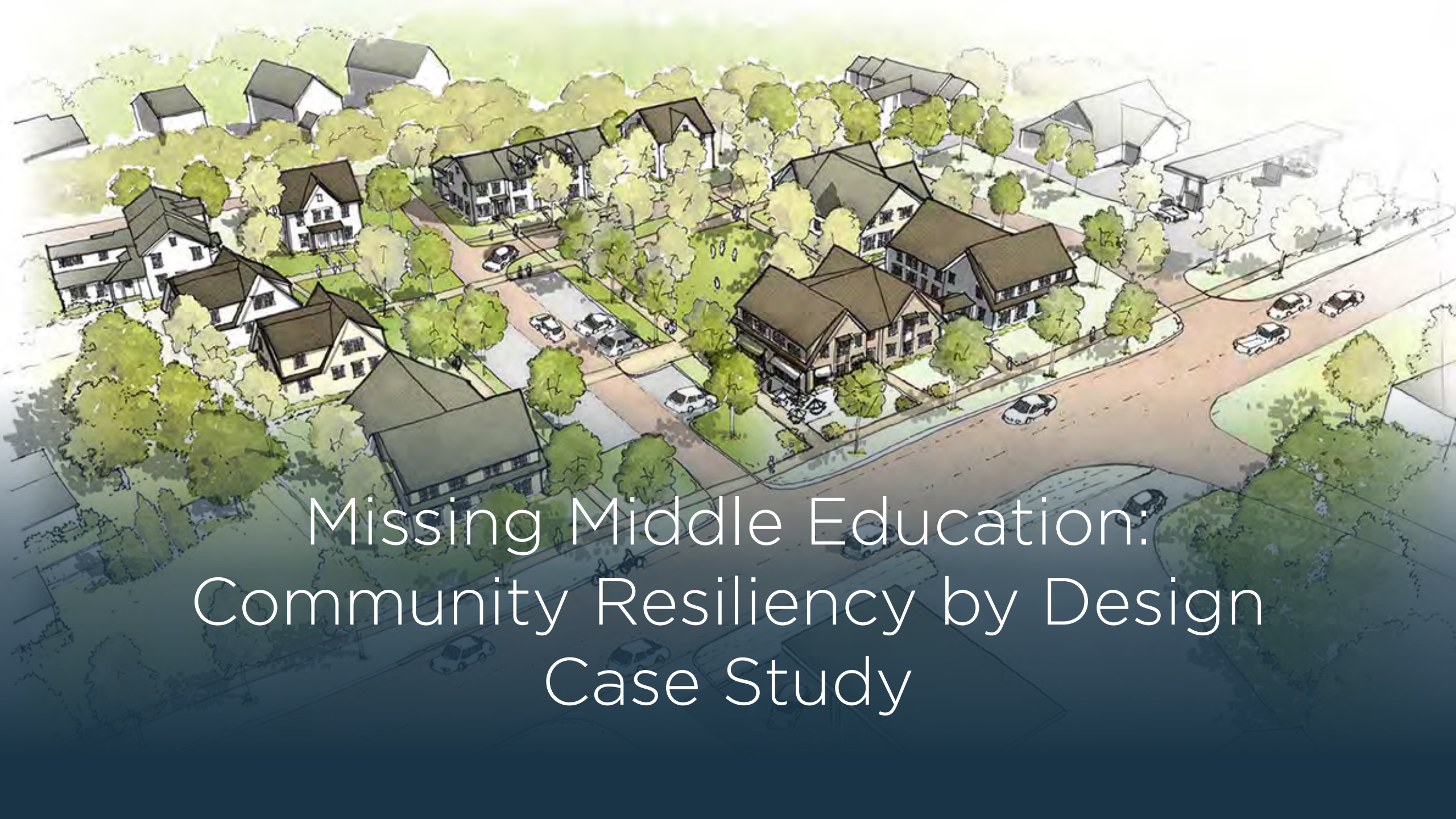
*Missing Middle Regulation
Context in Massachusetts
South Kingstown Case Study*



*Takeaways
Zoning Tips and Pitfalls
Resources*

Discussion



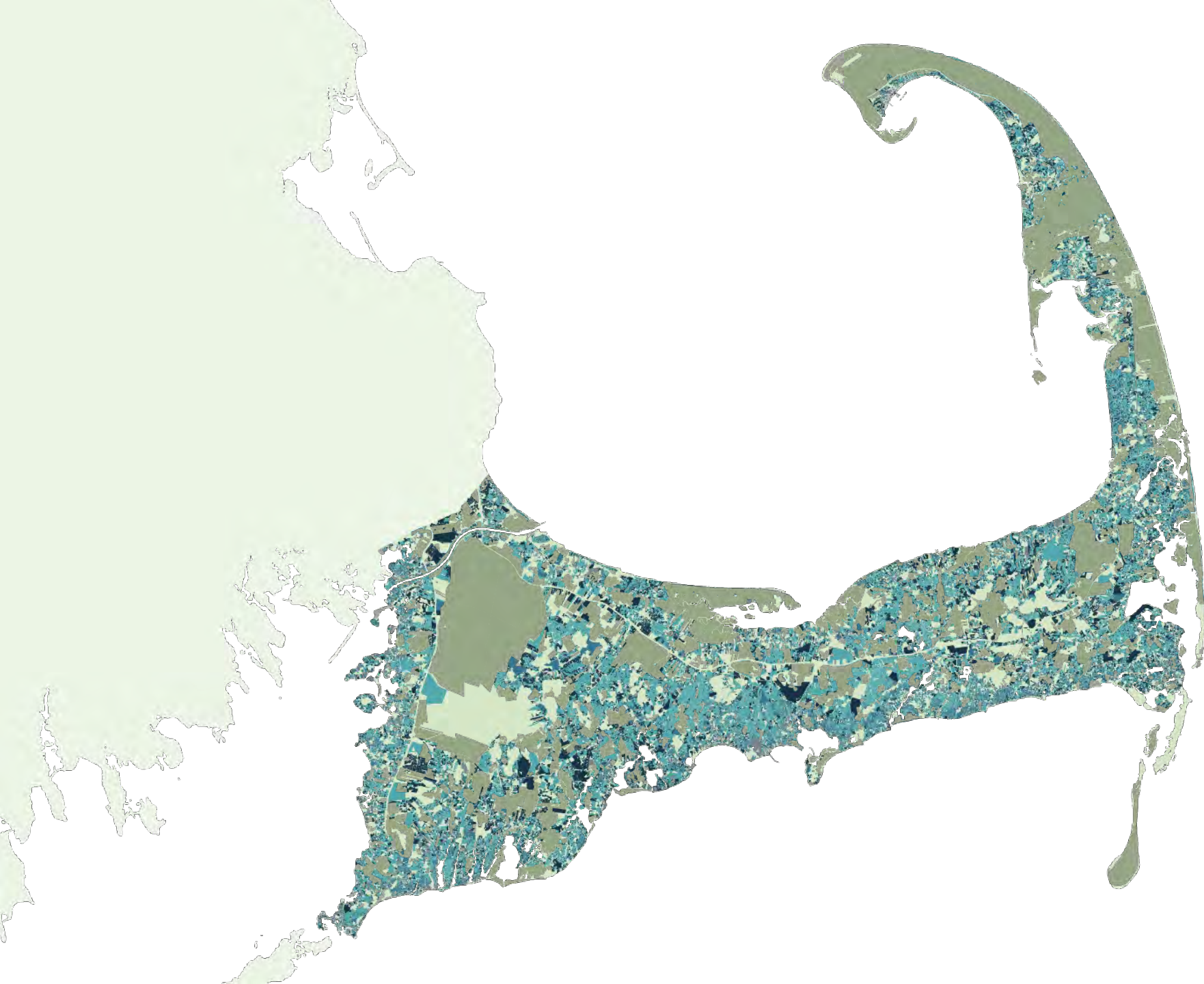


Missing Middle Education:
Community Resiliency by Design
Case Study

C A P E C O D
REGIONAL
P O L I C Y P L A N

F R A M I N G T H E F U T U R E

CAPE COD COMMISSION | 2018



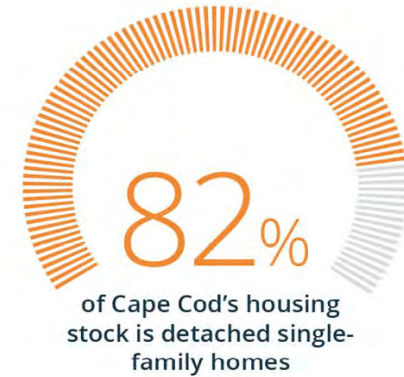
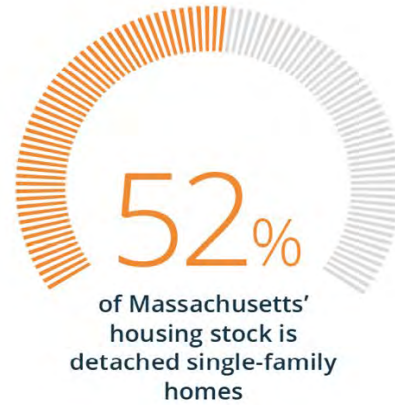
86%

of the region's land
is already developed
or protected

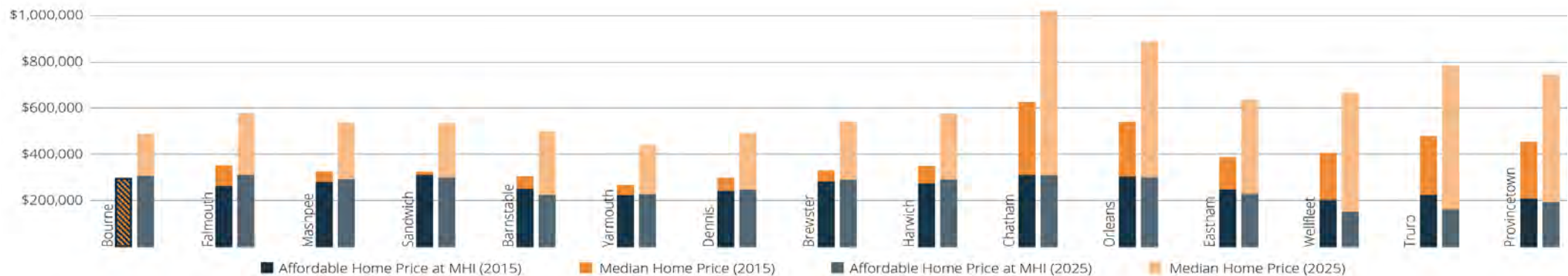
- Little land left for future growth
- High demand means increased land cost
- Stressed infrastructure

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.



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 HOU₂ – Promote an increase in **year-round housing supply**
 - Objective HOU₃ – Protect and **improve existing housing stock**
 - Objective HOU₄ – Increase **housing affordability**
-

PROJECT OBJECTIVE

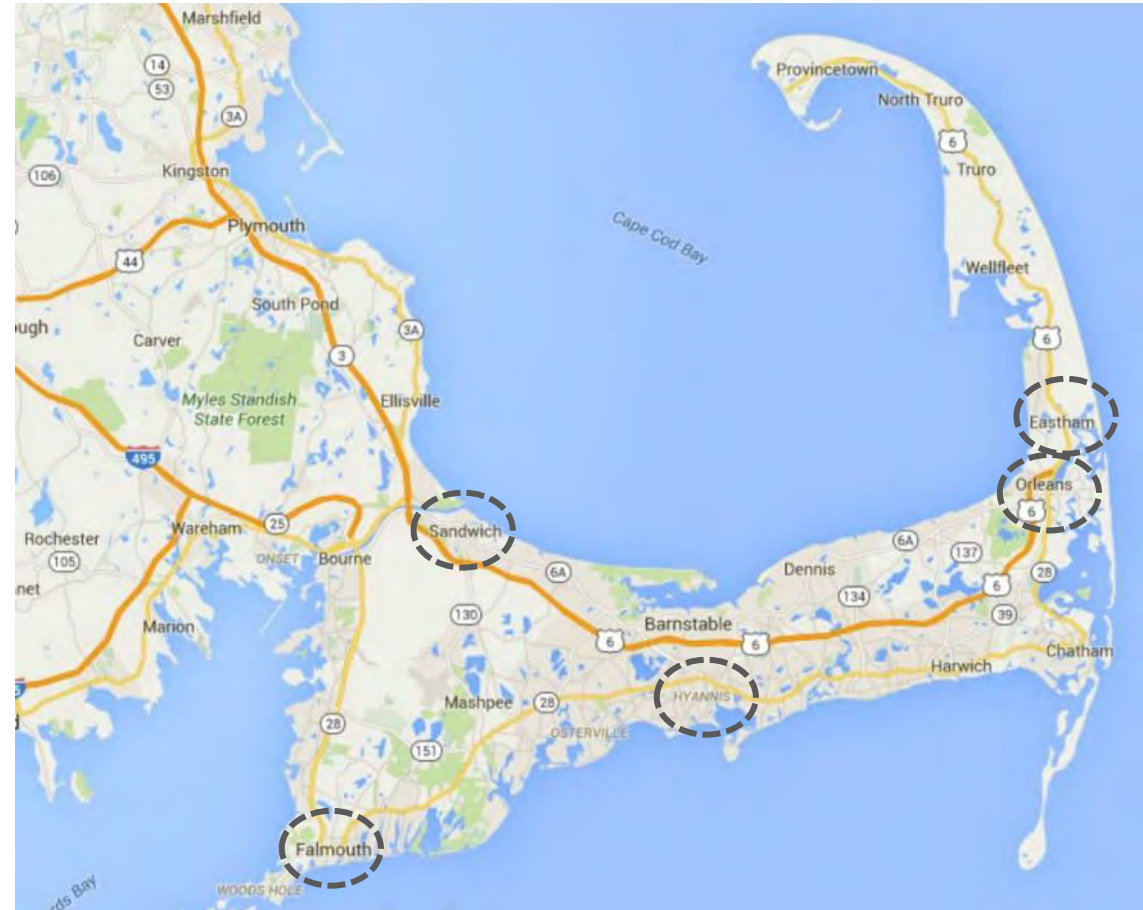
To begin community conversations around strategies and techniques for meeting the increasing demand for housing on Cape Cod...



...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

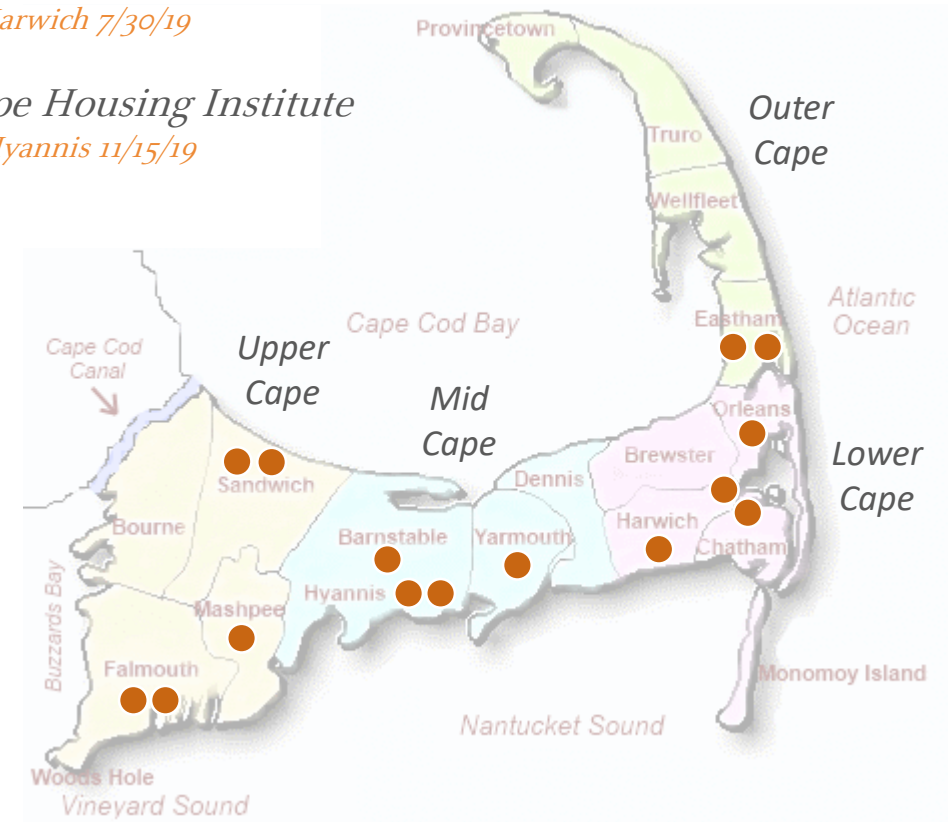
Second Presentation 9/23/19

One Cape Summit

Harwich 7/30/19

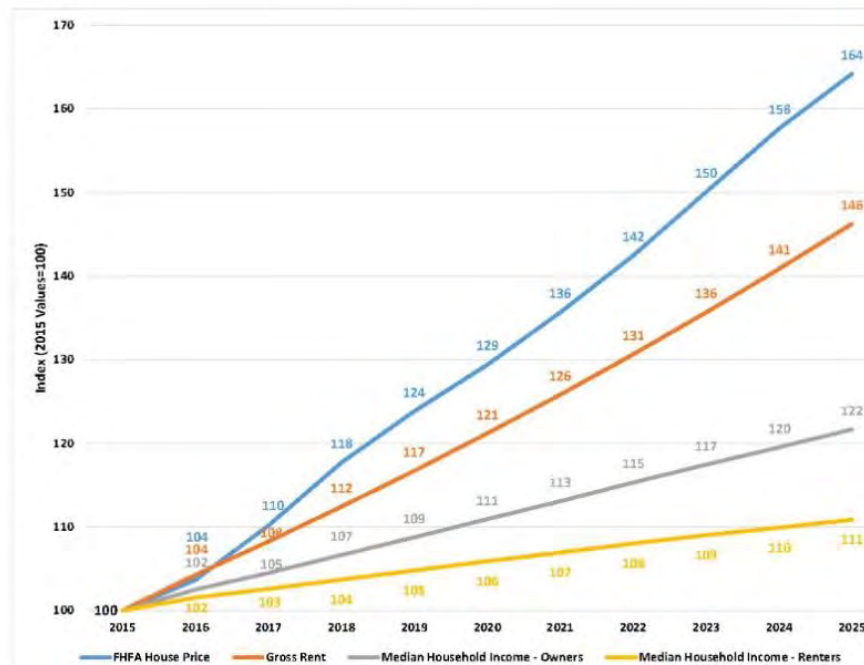
Cape Housing Institute

Hyannis 11/15/19



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.



House prices increasing 5.1%/year

Rents increasing 3.9%/year

Owner income increasing 2.0%/year

Renter income increasing 1.0%/year

Local Comprehensive Plan
Town of Sandwich, MA

LOCAL COMPREHENSIVE PLAN CONTRIBUTORS

The Sandwich Ref...

Funding Sources

The LCP Update project was made possible through the cooperation of Transportation & Tourism money, in cooperation with the Sandwich Chamber through the Cape Cod Economic Dev...

Sandwich Local Planning Co...

- Robert Jensen, Chair
- Taylor White, Vice Chair
- Alex Boffo
- Kate Bevilacqua
- Tina Conway
- Justin R. Janelle
- Livell Grinneman
- John G. Kennish
- Doug Lapp
- Trish Lubick
- Kevin O'Hara
- Maria Owa
- Frank Pannofili
- Glenn Park
- David Sullivan
- Barbara Shamer
- Ralph Vacco
- Sharon Gay, Grants Administrator, B...

Sandwich Board of Selectme...

- Livell Grinneman, Chair
- Frank Pannofili
- John G. Kennish
- Hansell Harit
- Dave R. Savage
- Tom Keyes, Past Chairman

Sandwich Planning Board

- Amy Lipkind, Chair
- Taylor White, Vice Chair
- Joseph Vaudo
- Daniel Winstler
- Ralph Vacco
- Richard Clayton

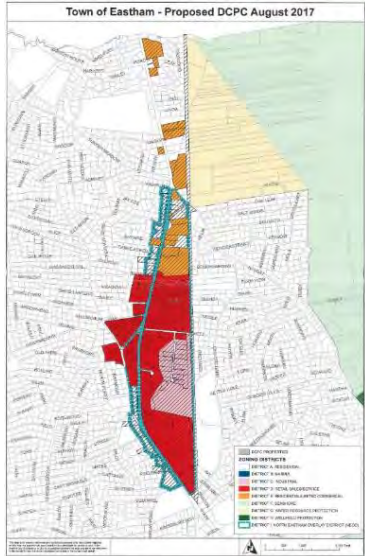
**TOWN OF SANDWICH
HOUSING PRODUCTION PLAN**

Prepared with technical assistance from Gregory M. Smith, Director of the Town of Sandwich's Planning and Development Office, and Paula Schnepf, Executive Director of the Sandwich Housing Authority

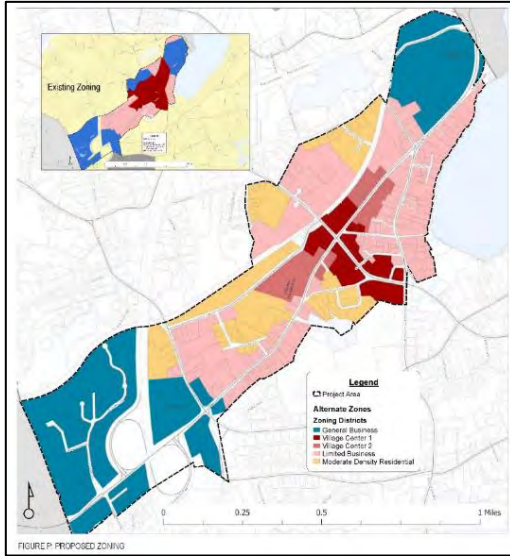
February 2010

Study Areas

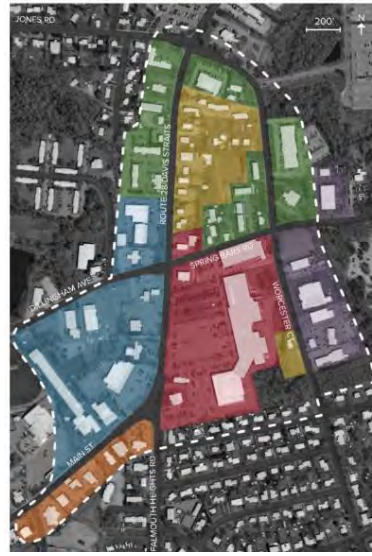
Eastham:
Rte 6 / Brackett Rd



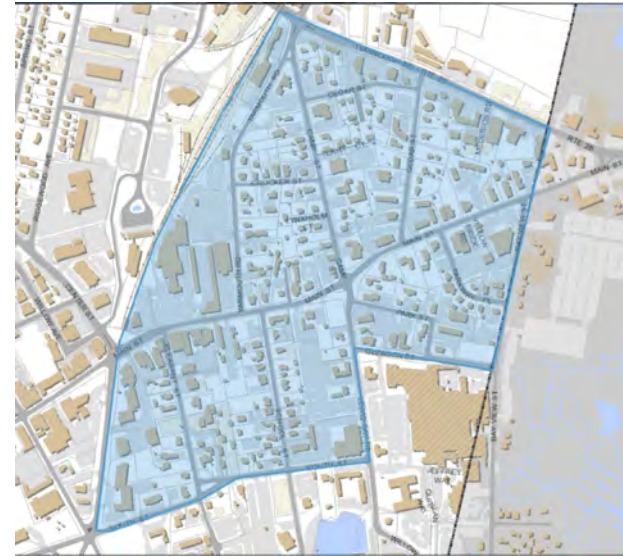
Orleans:
Village Center



Falmouth:
Davis Straits Area



Hyannis:
East End



Sandwich:
South Sandwich



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

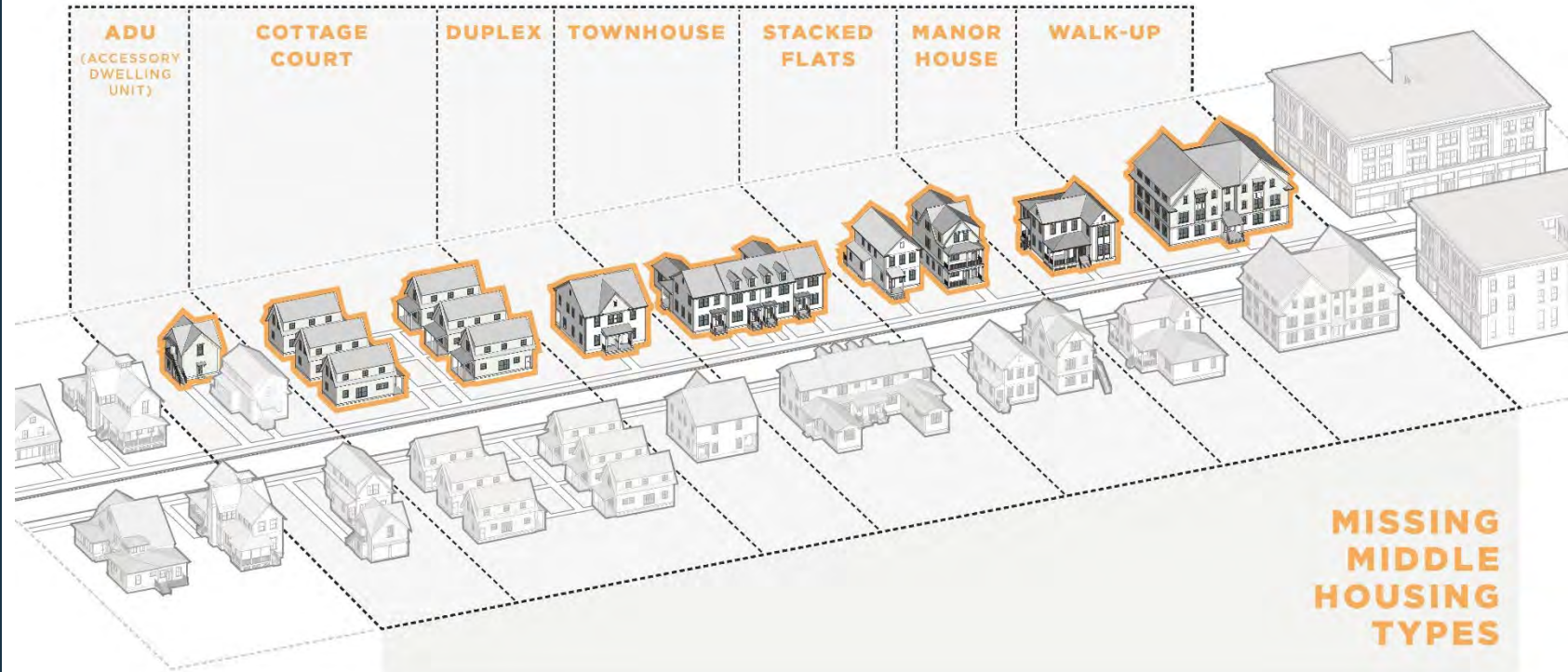
57 School Street

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



- 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



Summer 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?

Comp Plan Growth Centers:

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



Cottage



Duplex



Townhouse



Double Decker



Manor House



Walk-ups

COMMUNITY ENGAGEMENT

Visual Preference Survey

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

Traditional ←-----→ Contemporary

Single Family



Townhouse



Multi-Family



UNION STUDIO
ARCHITECTURE & COMMUNITY DESIGN

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

Shortest ←-----→ Tallest

Single Family



Townhouse



Multi-Family



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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



Cottage



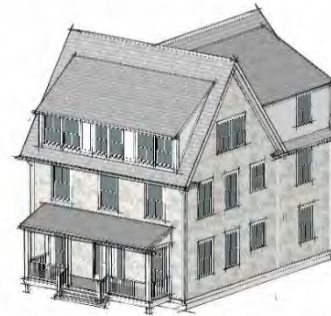
Duplex



Townhouse



Double Decker



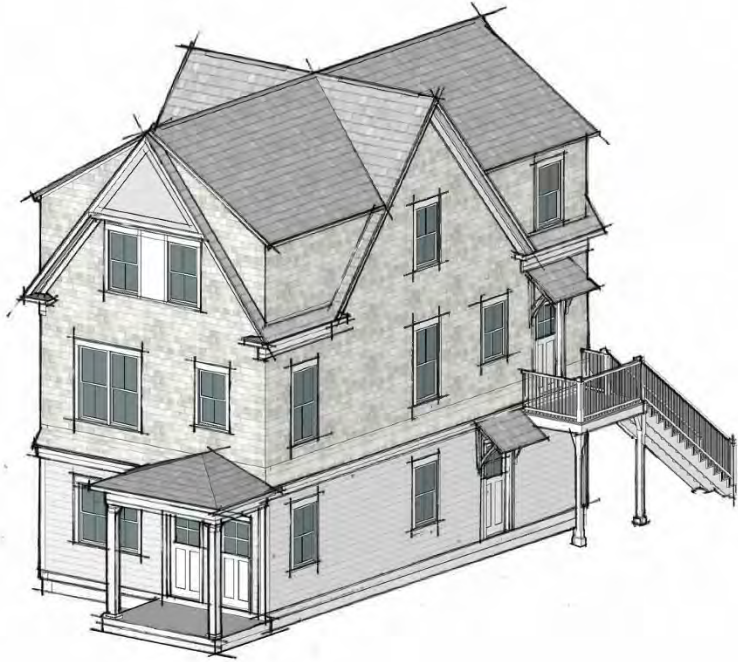
Manor House



Walk-ups

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

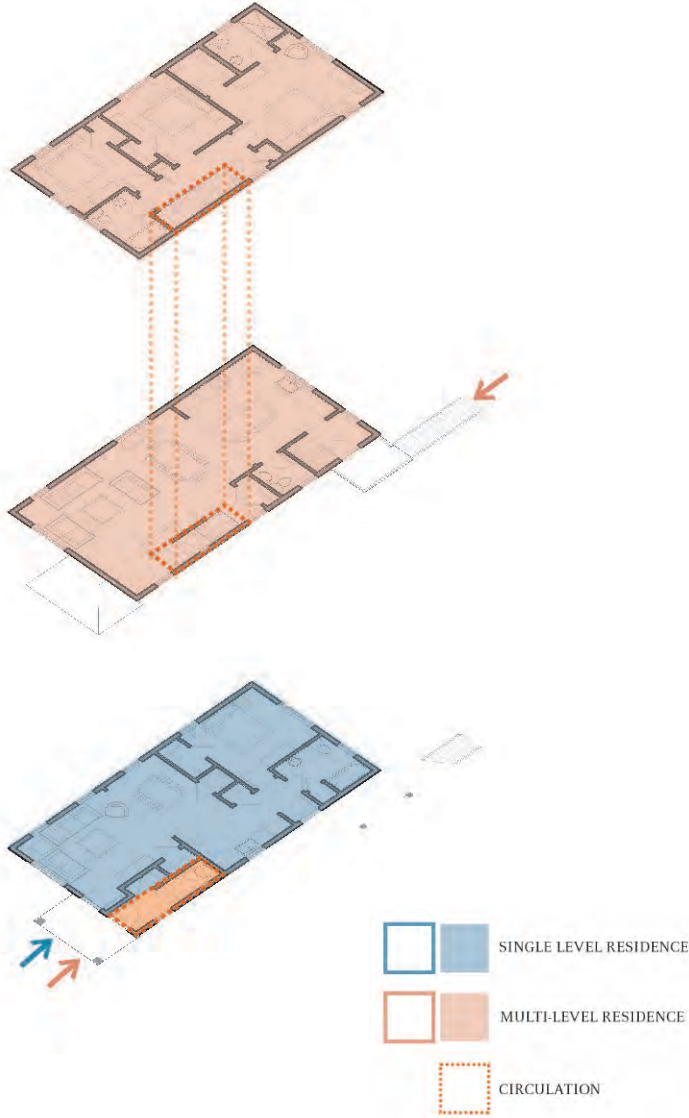
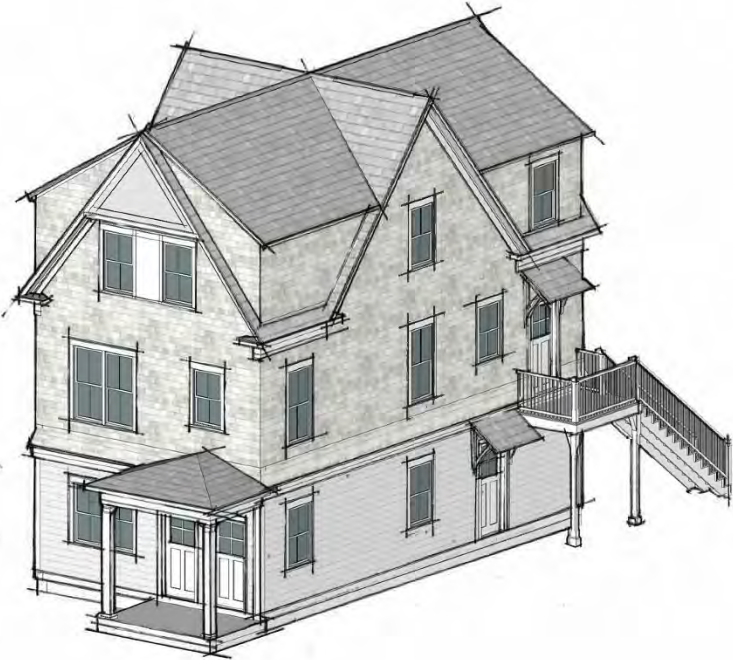
Double Decker: Stacked Duplex



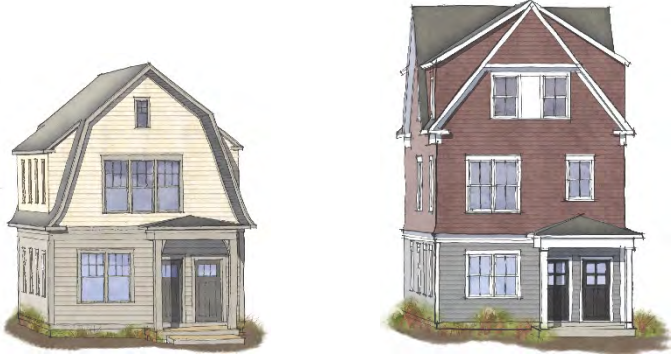
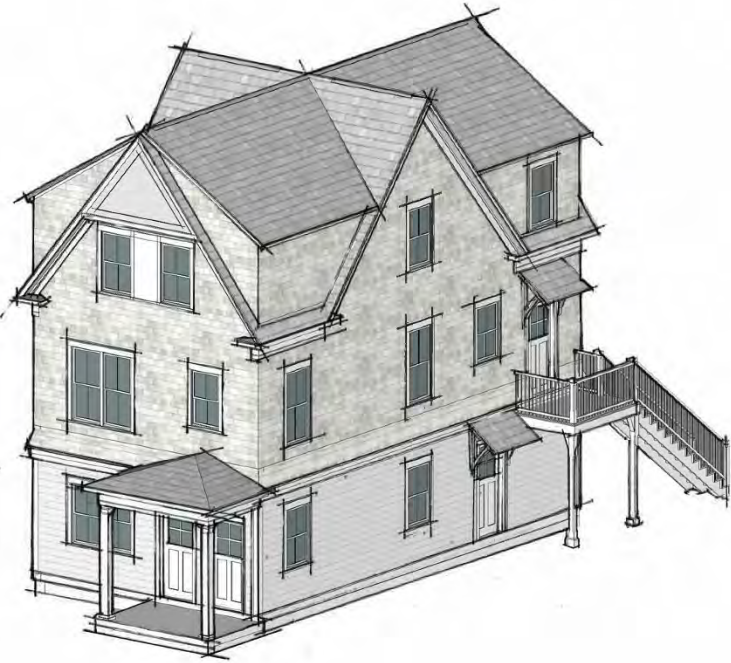
- *Typically 2 or 3 stories*
- *First floor flat with single story flat or two story townhouse above*
- *Can be designed with individual entries*
- *10 – 15 dwelling units per acre*



Double Decker: Stacked Duplex



Double Decker: Stacked Duplex



ILLUSTRATIVE CASE STUDIES



Illustrative Case Studies: Falmouth, Eastham, and Orleans



20 du/acre

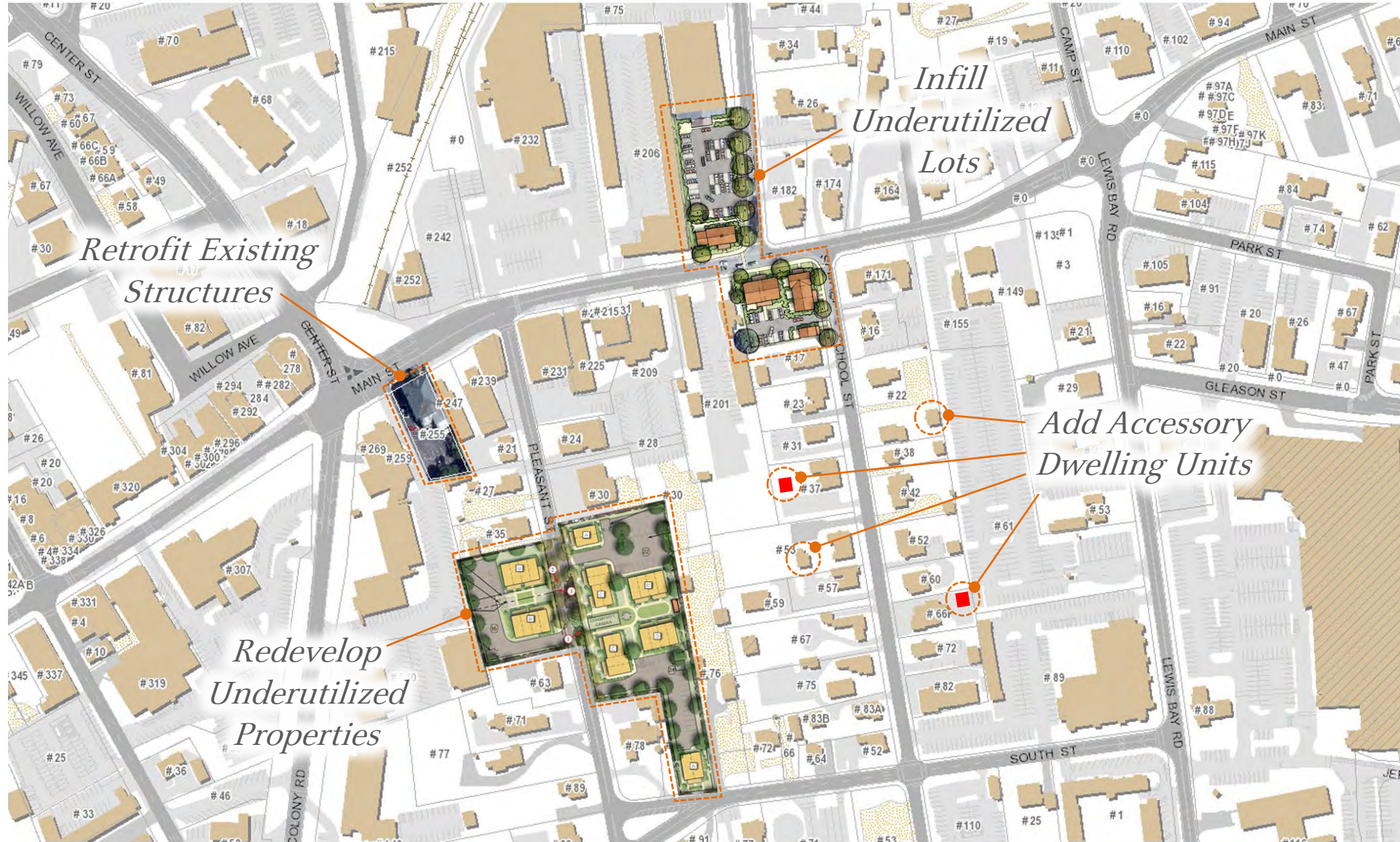


14 du/acre



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

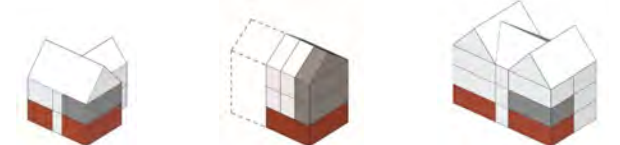
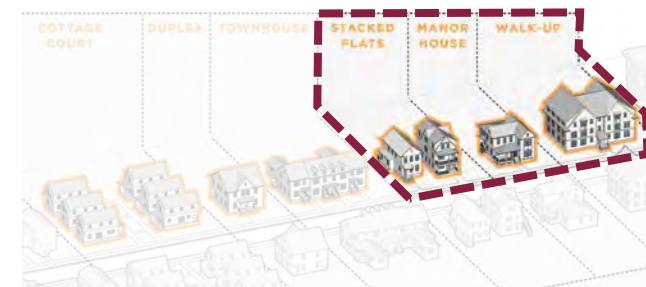
du/acre

= 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/>



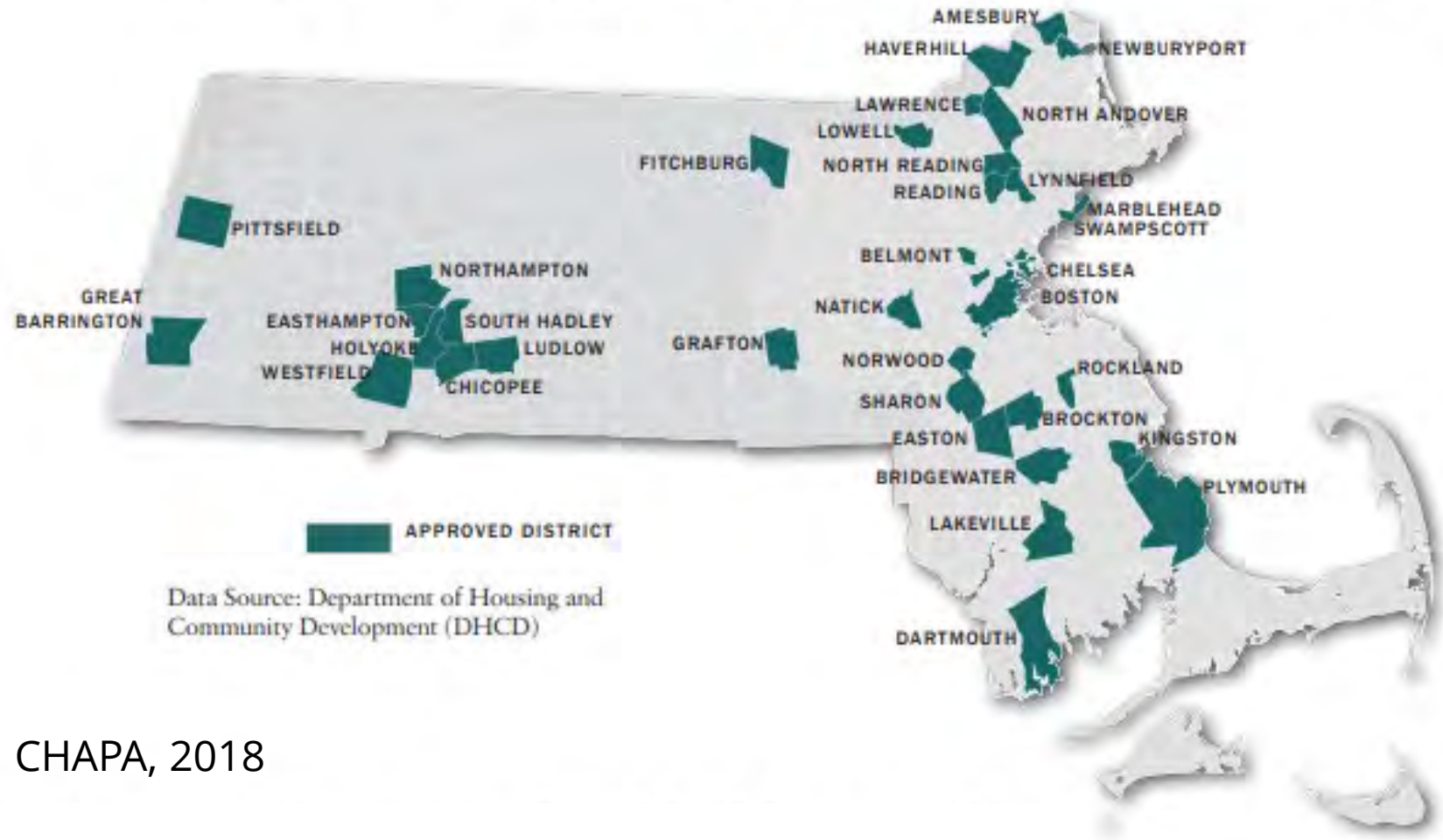
Missing Middle Regulation: Context in Massachusetts

Density as compliance/eligibility

CHAPTER 40R

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

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



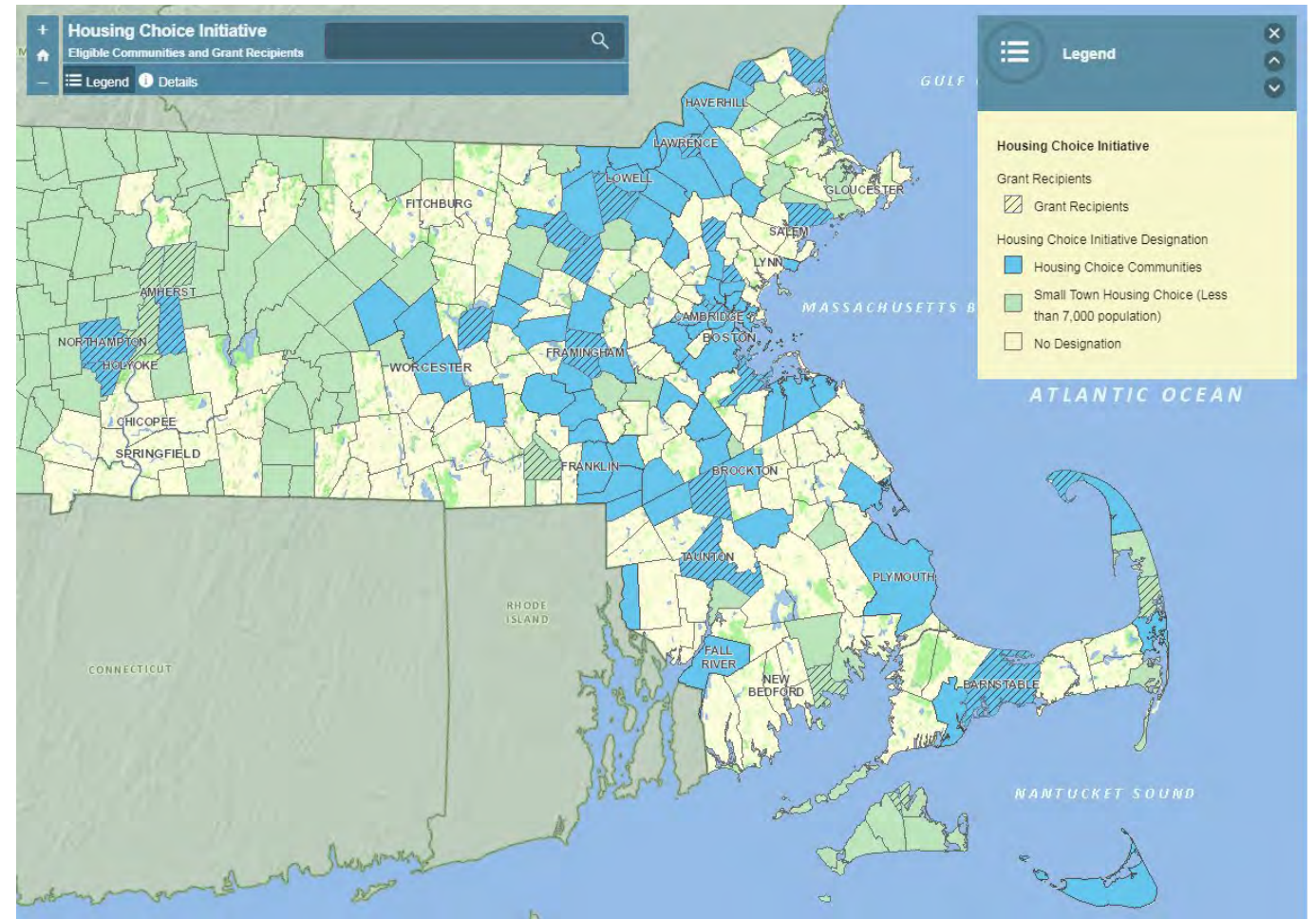
CHAPA, 2018

Many potential case studies!

Density as compliance/eligibility

HOUSING CHOICE INITIATIVE

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

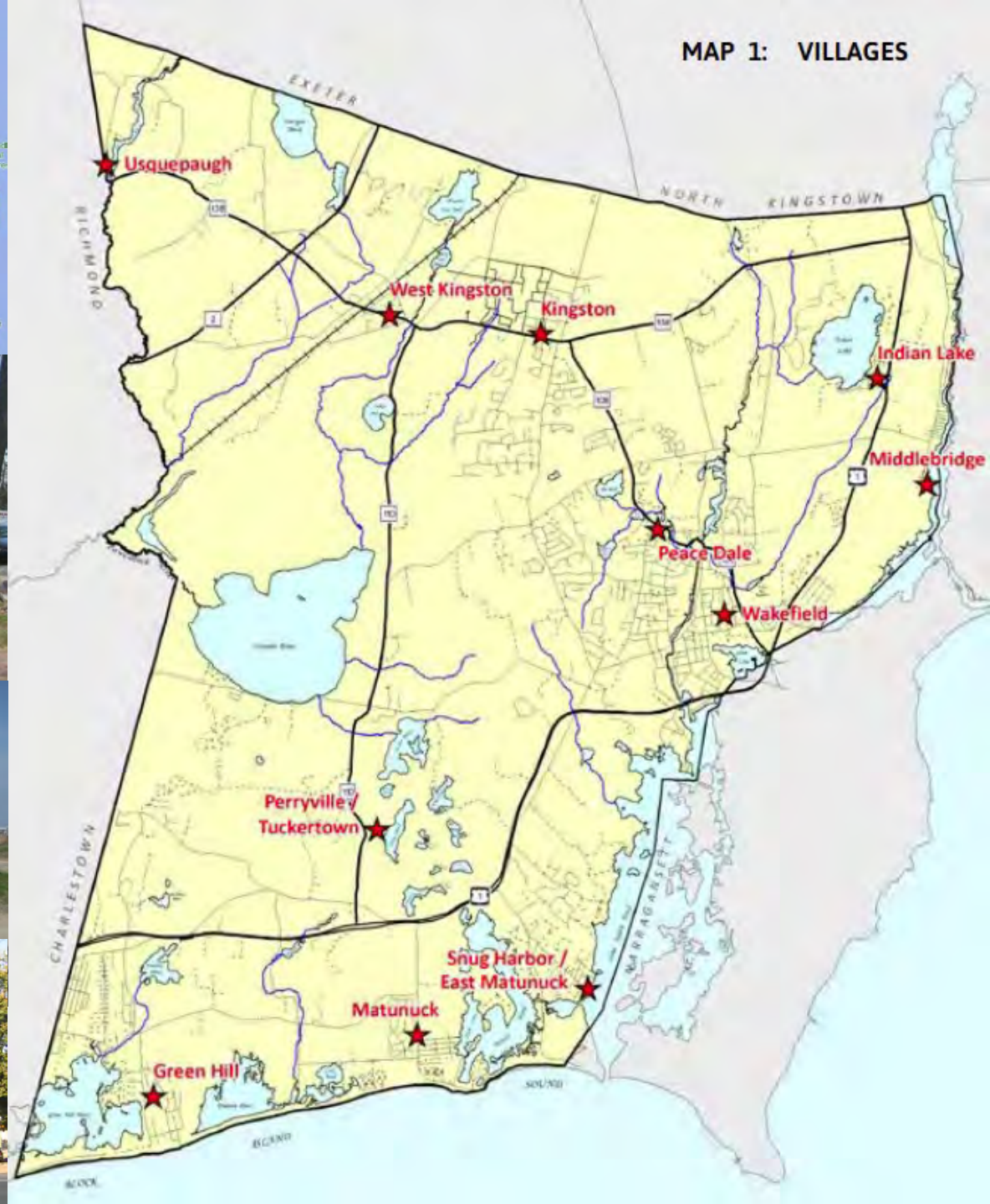
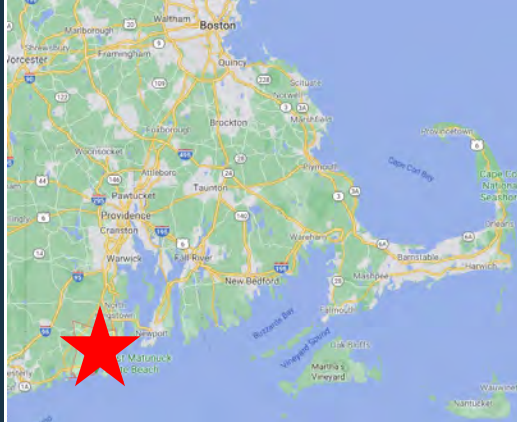


Regulatory reform is part of a larger incentive program.



Missing Middle Regulation: South Kingstown Case Study

DENSITY: SOUTH KINGSTOWN, RI CASE STUDY



*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?](#)

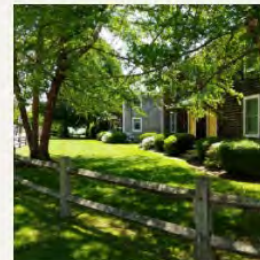
[MAKING TRADEOFFS - HOW DO WE BALANCE OUR RESOURCES?](#)

[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.*

Monthly Subsidy Required to Achieve \$1,100 Monthly Rent						
	Single-Family Home		Townhouse		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 Land Cost*	\$1,000 to \$1,500	50% to 70%	\$625 to \$800	35% to 40%	\$625 to \$700	35% to 38%

*Range provided varies based on development density.

Minimum Financially Feasible Price Points, Lower Density Level			
	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



Walk-Up



Multifamily



Mixed-Use

Density: Homework on the housing types

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

EXAMPLES OF HOUSING TYPES:



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
Multi Level Residence
Circulation



Figure 10. 255 Willard Avenue

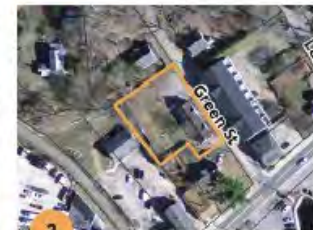


Figure 11. 12-18 Green Street

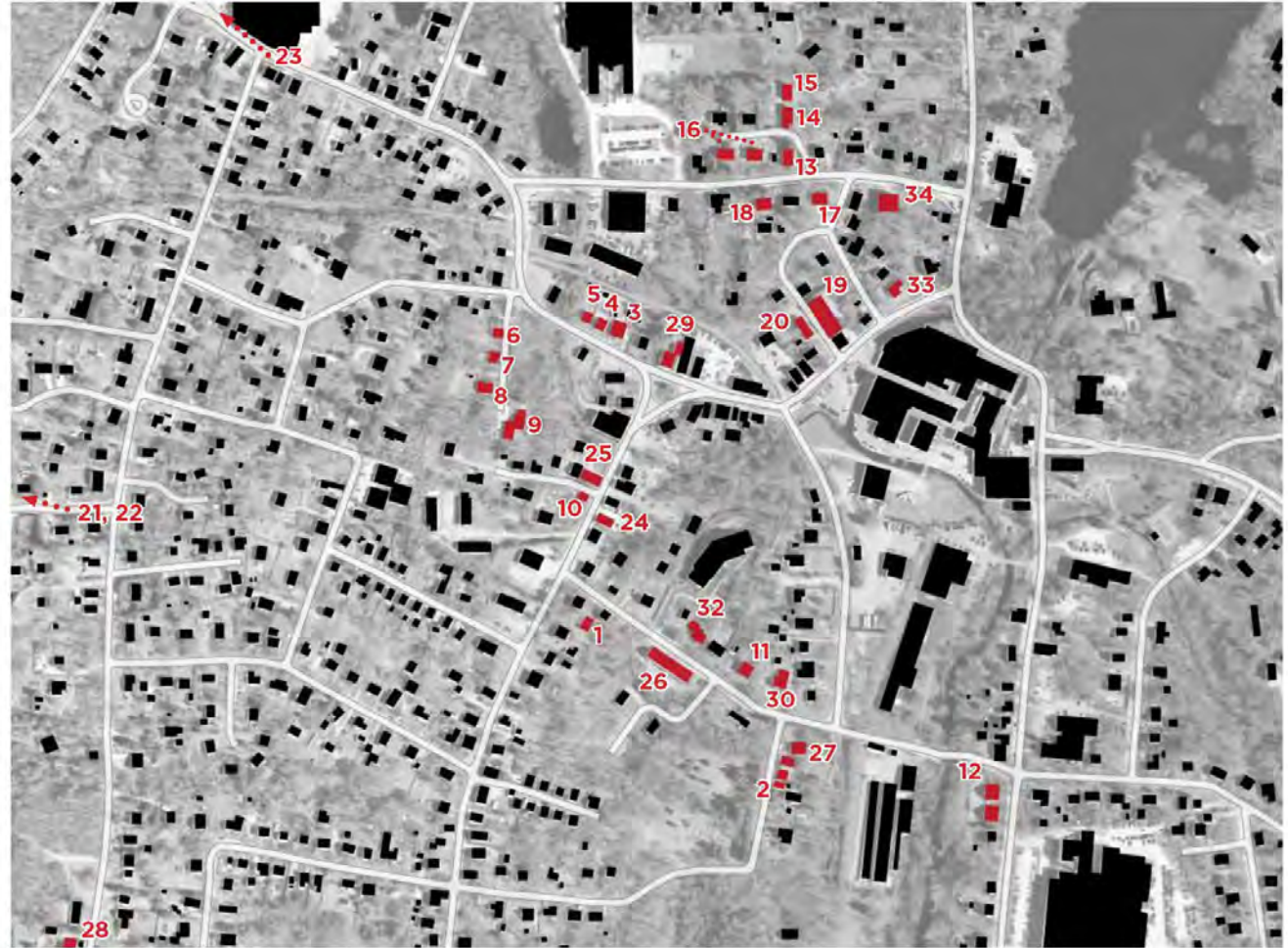
Try to get a feel for what you're getting into.

Test your own assumptions.

Test your previous plans.

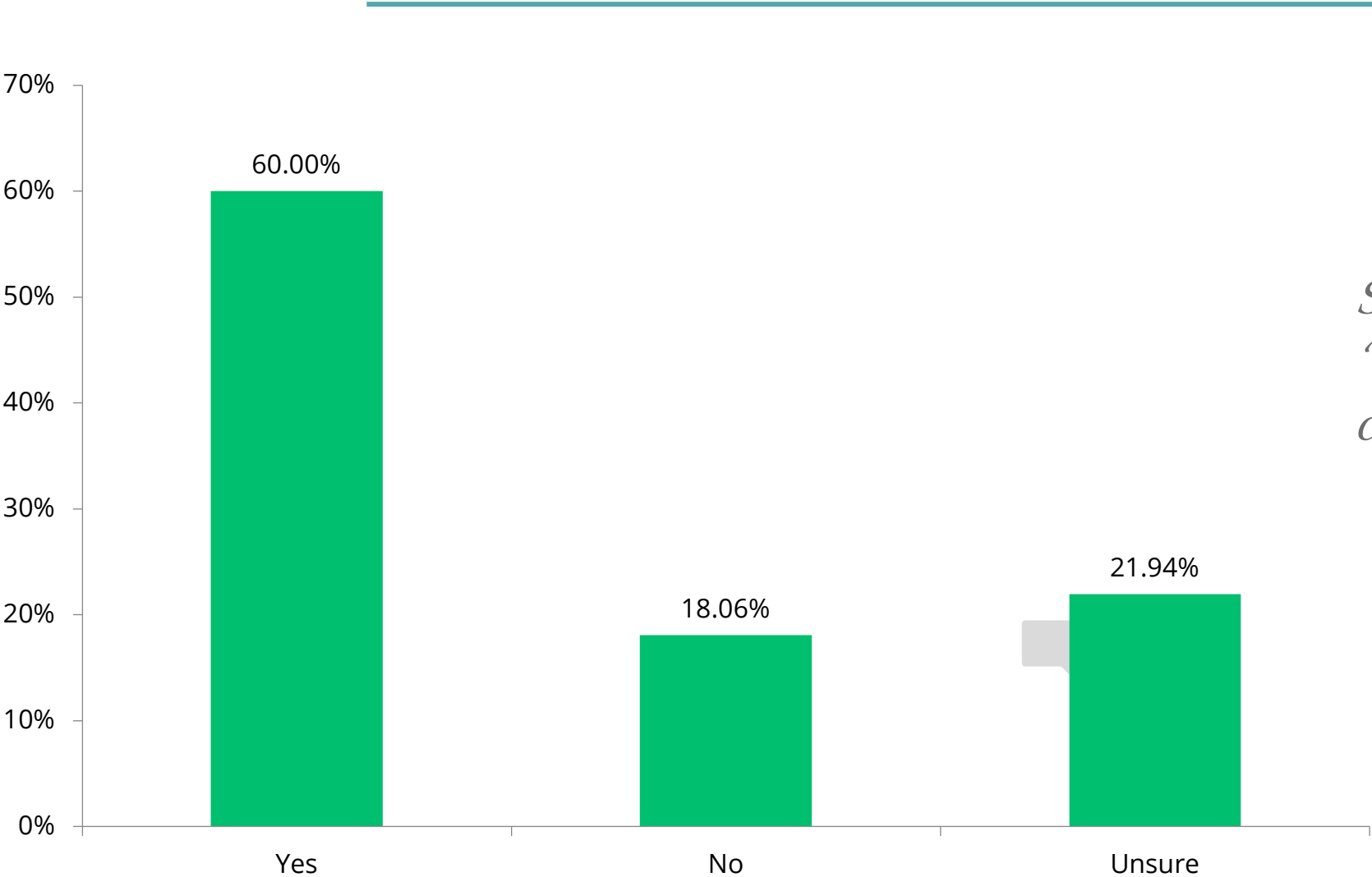
Test your community's knowledge.

SURVEY RESULTS



Village of Peace Dale

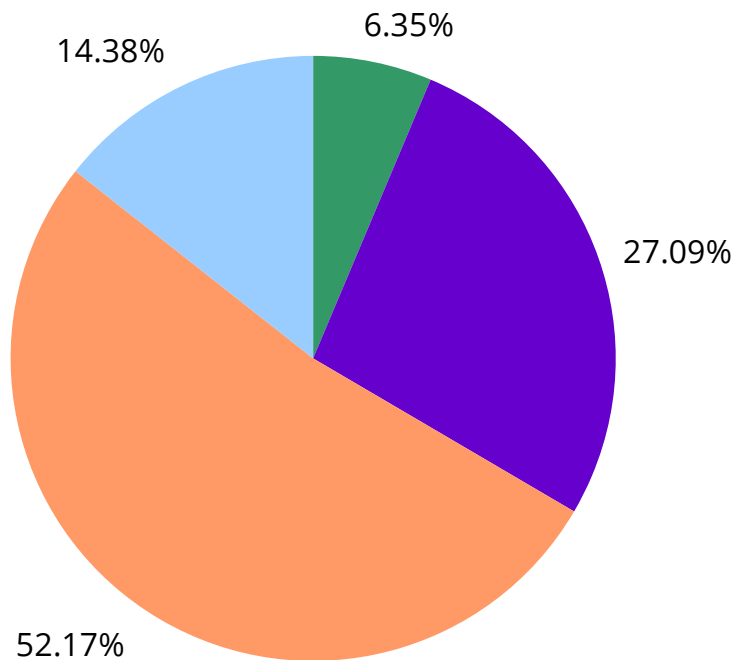
Should new housing be focused on the primary villages?



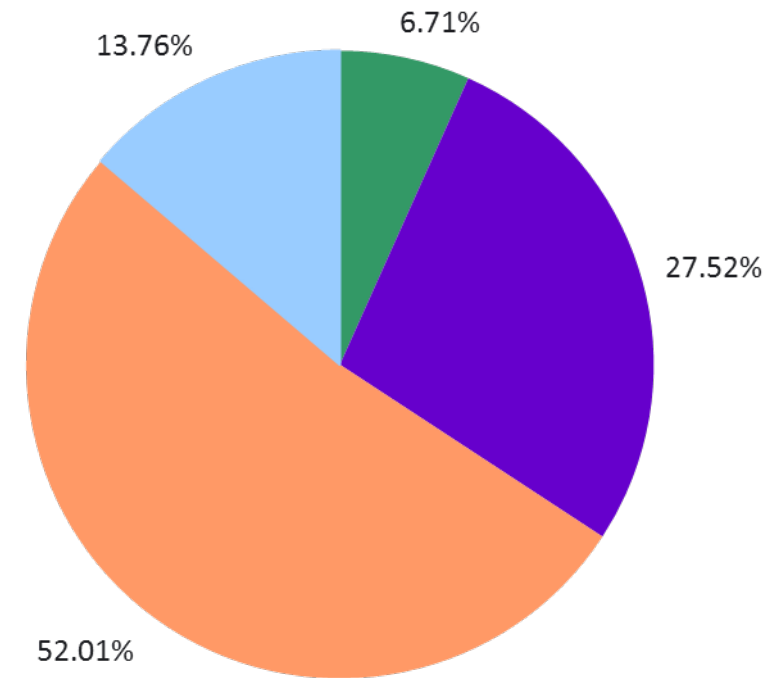
*Significant minority said,
“We need housing
diversity all over town.”*

How much growth?

VILLAGE OF WAKEFIELD

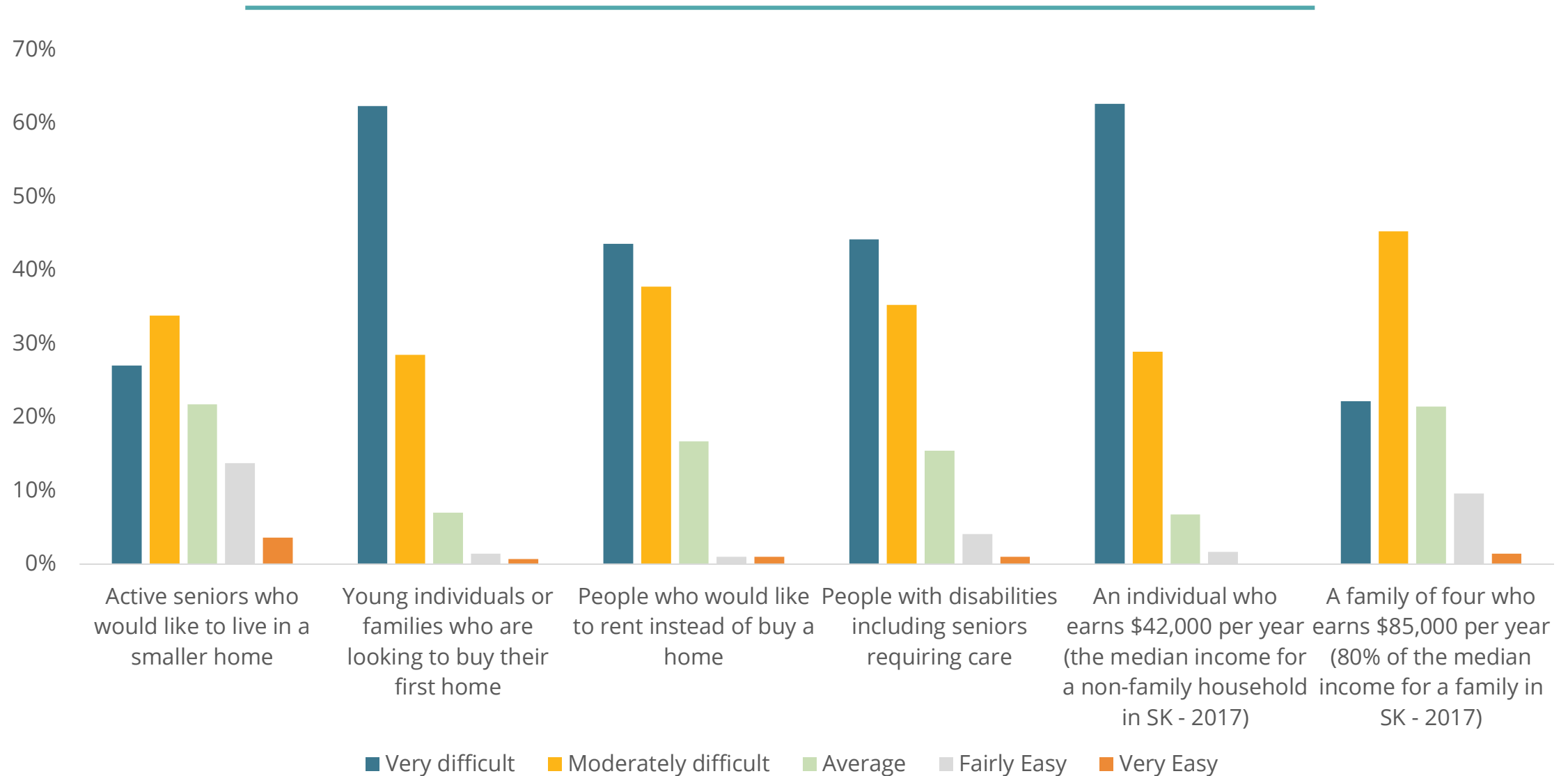


VILLAGE OF PEACE DALE

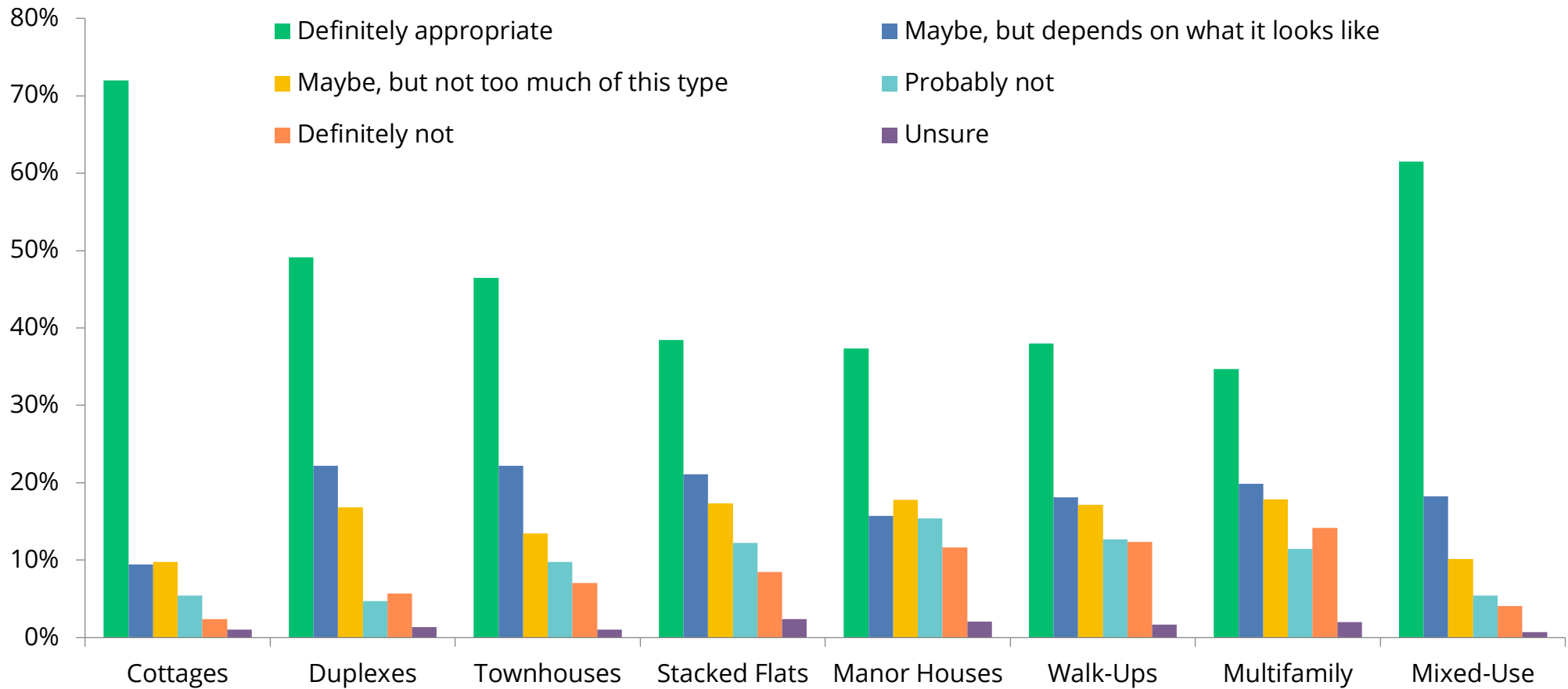


- Lots of growth
- Significant growth - some new buildings and taller redevelopment
- Modest growth - not much more than what's there today
- No growth - there's already plenty of development

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



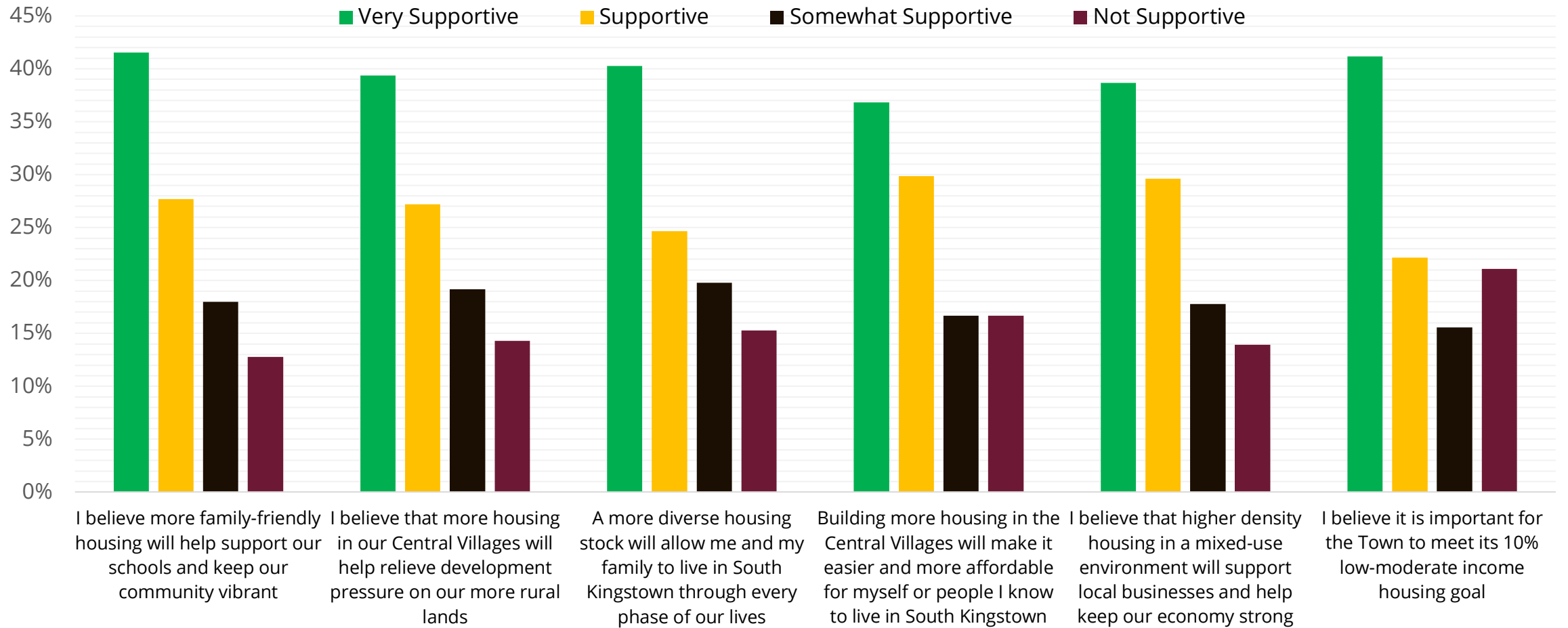
Appropriateness of Housing Types



Concerns about housing diversity



What excites you about housing diversity?



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

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:



Above: Townhouses at Sweetbriar in Barrington, RI.

Right: Townhouses in the Village of Kingston, RI.



CONFIGURATION:

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

TRANSITION ZONES:

Semi-private planting areas between the entry and edge of the street, sidewalk, or open space provide a buffer between public and private zones, enhance privacy, and define outdoor spaces.

DIMENSIONAL REQUIREMENTS:

Note: Diagrams are for illustrative purposes only.



Building:

Dwelling Units per Building	2 - 6 units
Overall Height (max)	2.5 Stories
	40 ft
Unit Area (max)	2,000 sf
Frontage per unit (min/max)	16 ft / 30 ft
Dormer Roof Pitch (min)	4:12
Roof Span (max)	45 ft
Dormer Length (max)	50% of Roof Length

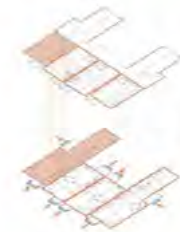
All primary entries must include a covered porch or stoop to comply with the following dimensional requirements:

Covered Front Porch

Area (min)	60 sf
Width or Length (min)	6 ft

Stoop:

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



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.



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



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



Takeaways

Density: Zoning tips and pitfalls

(back to Massachusetts)

Remember that 40R is an overlay and is “by-right.”

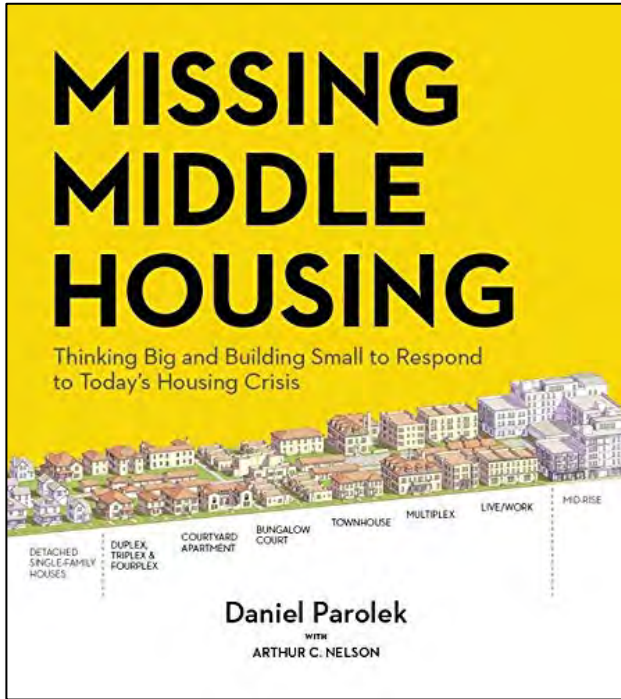
Don’t forget your density compliance/eligibility numbers (40R, etc.)

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.



Massachusetts Housing Choice Initiative

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

Massachusetts 40R

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

South Kingstown "Homestyle"

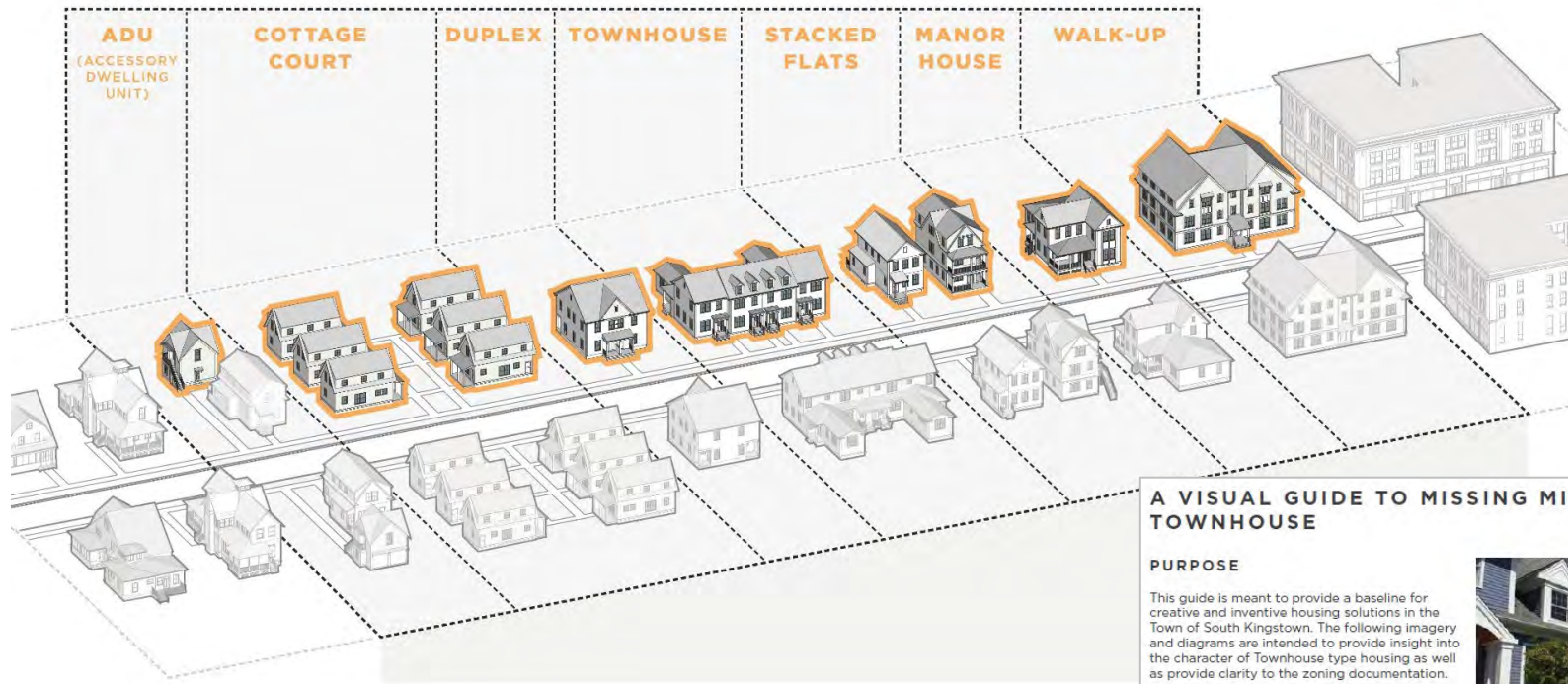
<http://www.plansouthkingstown.com/homestyle>

Community Resiliency by Design

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



Discussion

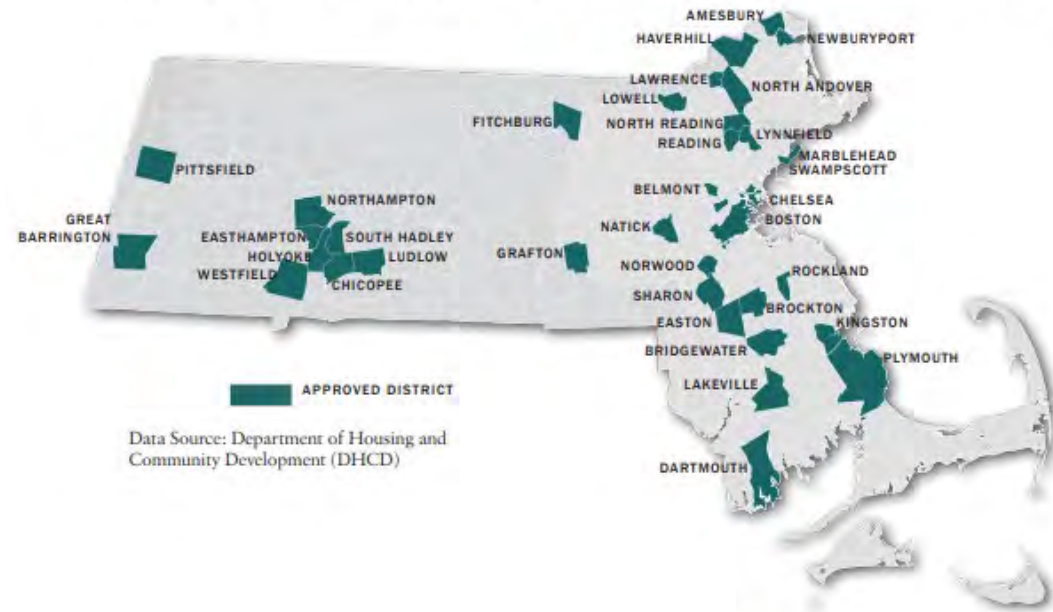


Do you think a building of this style would be a good fit within the study area?



UNION STUDIO
ARCHITECTURE & COMMUNITY DESIGN

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



A VISUAL GUIDE TO MISSING MIDDLE HOUSING: TOWNHOUSE

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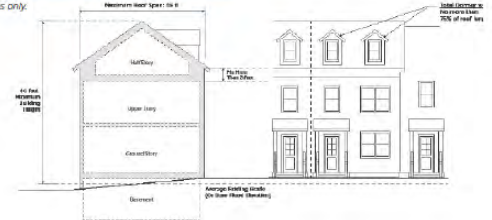
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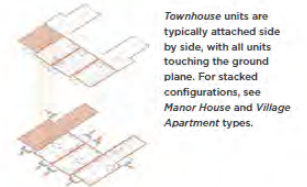


Building:	Requirement
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Roof Span (max)	45 ft
Dormer Length (max)	50% of Roof Length

All primary entries must include a covered porch or stoop to comply with the following dimensional requirements:

Covered Front Porch	Requirement
Area (min)	60 sf
Width or Length (min)	6 ft

Stoop:	Requirement
Width or Length (min/max)	4 ft / 6 ft

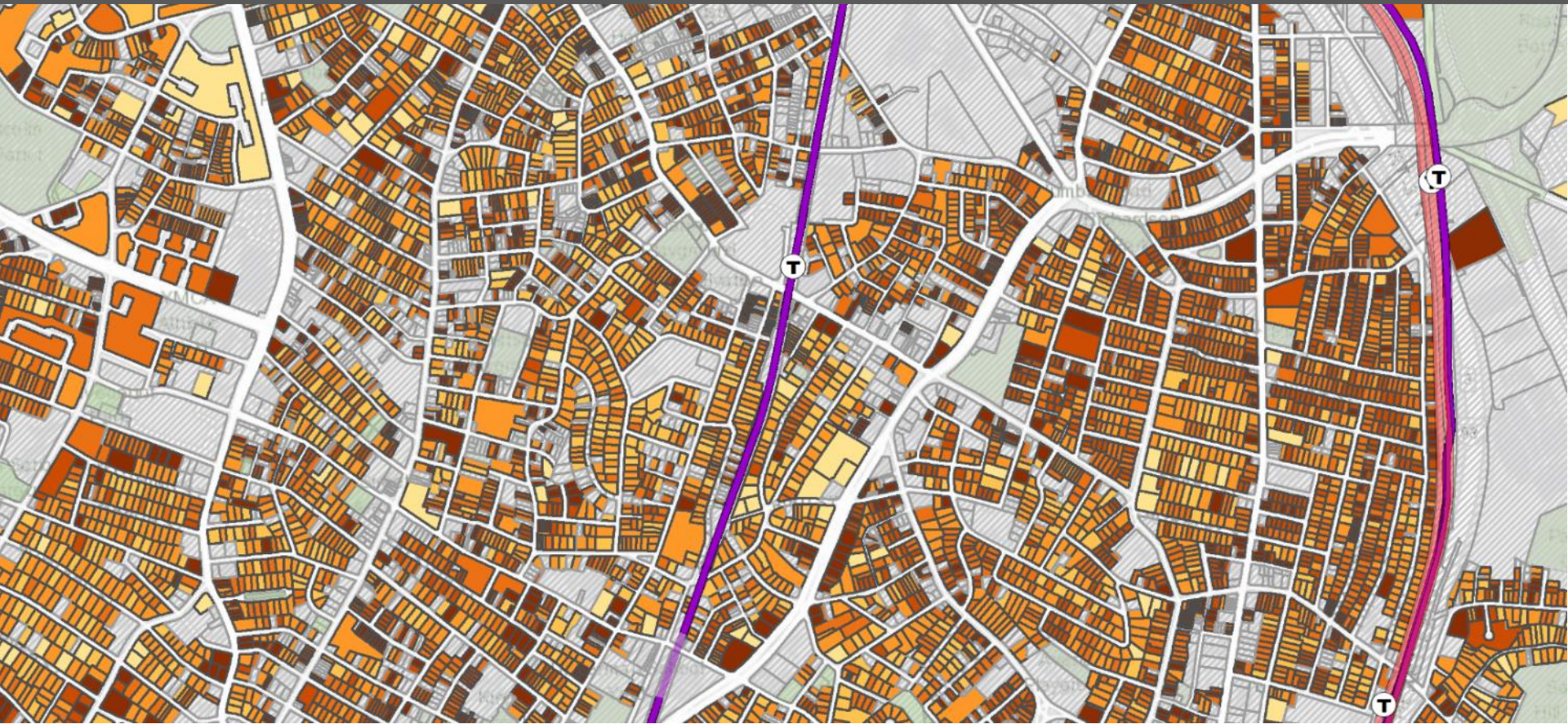


Example of a 2 story duplex in East Greenwich, RI with side by side entries. The lighting, swing, and detailing provide interest on a simple facade.



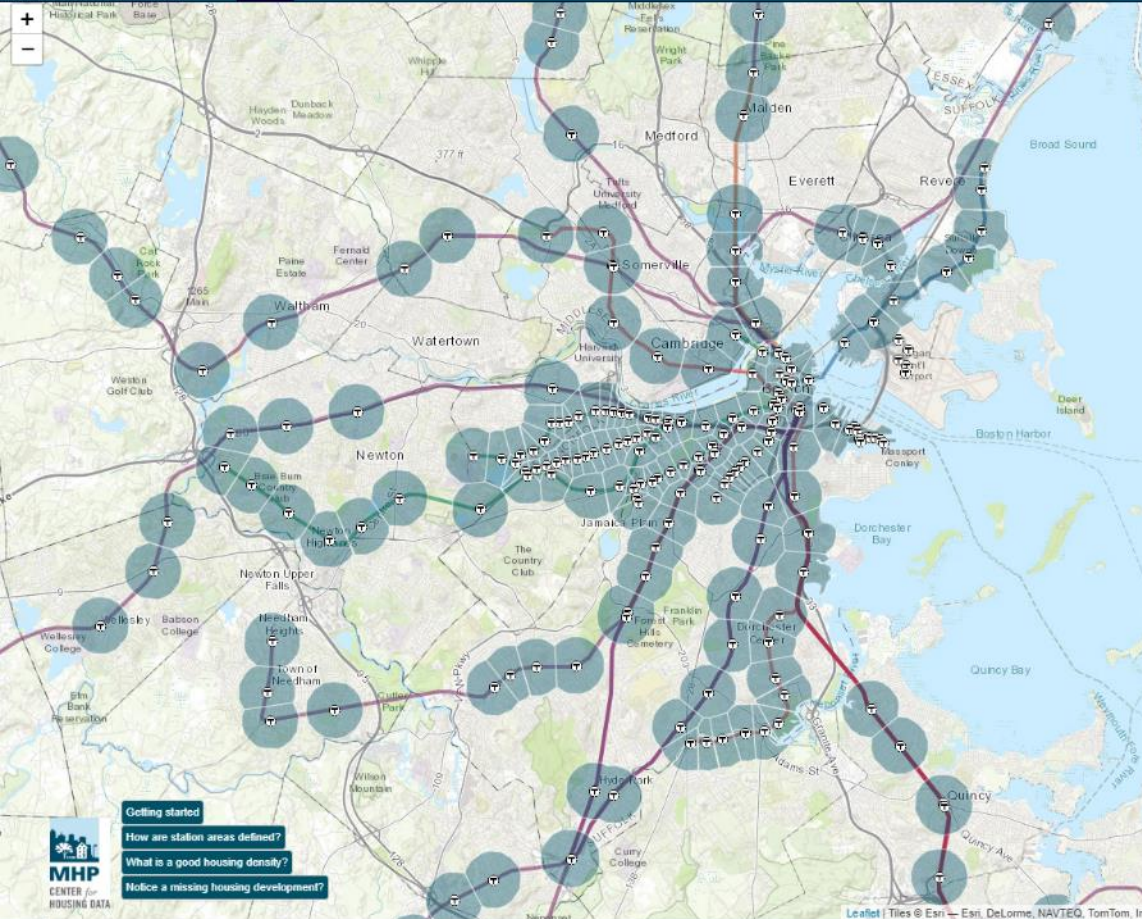
Example of a single-family house converted into a duplex. A single porch helps blend seamlessly into an existing single family neighborhood.

Visualizing residential density



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





Station Map | Station Graph

Welcome to TODEX, a Transit-Oriented Development Explorer for Massachusetts

We believe that good transit policy requires good land use and housing policy, and we've created this site to share our ongoing research on development patterns around transit stations in Greater Boston. Massachusetts Housing Partnership's Center for Housing Data has started this effort by estimating the number and concentration of homes near every rapid transit and commuter rail station in the system. Make sure to check out the "Research Brief" for a policy discussion and to read about our plans for future research. If you're curious about how our analysis is conducted, check out the "Methodology" tab to learn more and even access GIS files to explore or use the data in your own work.

If you're looking to jump right in, start by clicking any station area on the map and a graphic showing the number of homes and residential density for every parcel in the chosen area will appear here. To look at totals and compare across station areas, head to the "Data" tab to sort, filter and download the summary data. As you explore, if you have any questions, notice anything missing, or have suggestions for how we can improve this work, please reach out using the contact button in the navigation bar. Your input improves the quality of the data and the strength of our research, so we would love to hear from you.

Thanks for visiting!

[← Click on any station area to start exploring](#)

[Download image](#)

Getting started

- How are station areas defined?
- What is a good housing density?
- Notice a missing housing development?

MHP CENTER FOR HOUSING DATA

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

High residential density, mixed uses



Figure 1 Malden Center



Figure 2 Porter Square

Moderate residential density



Figure 3 West Medford

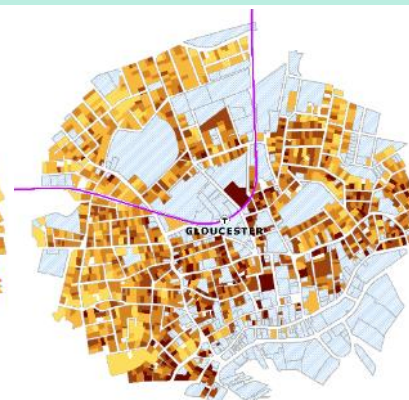


Figure 4 Gloucester

Mostly non-residential uses



Figure 5 Dedham Corp. Center station

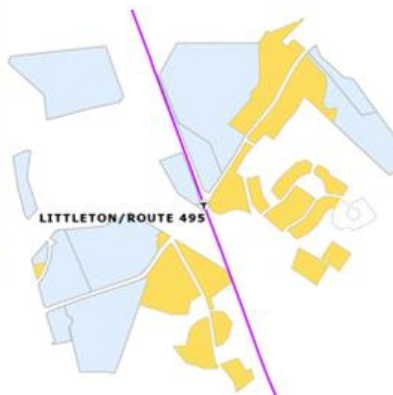


Figure 6 Littleton/Route 495 station

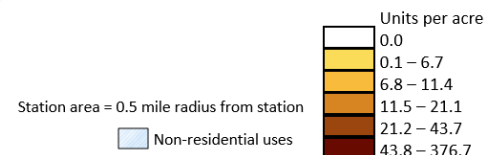
Low density residential, few other uses



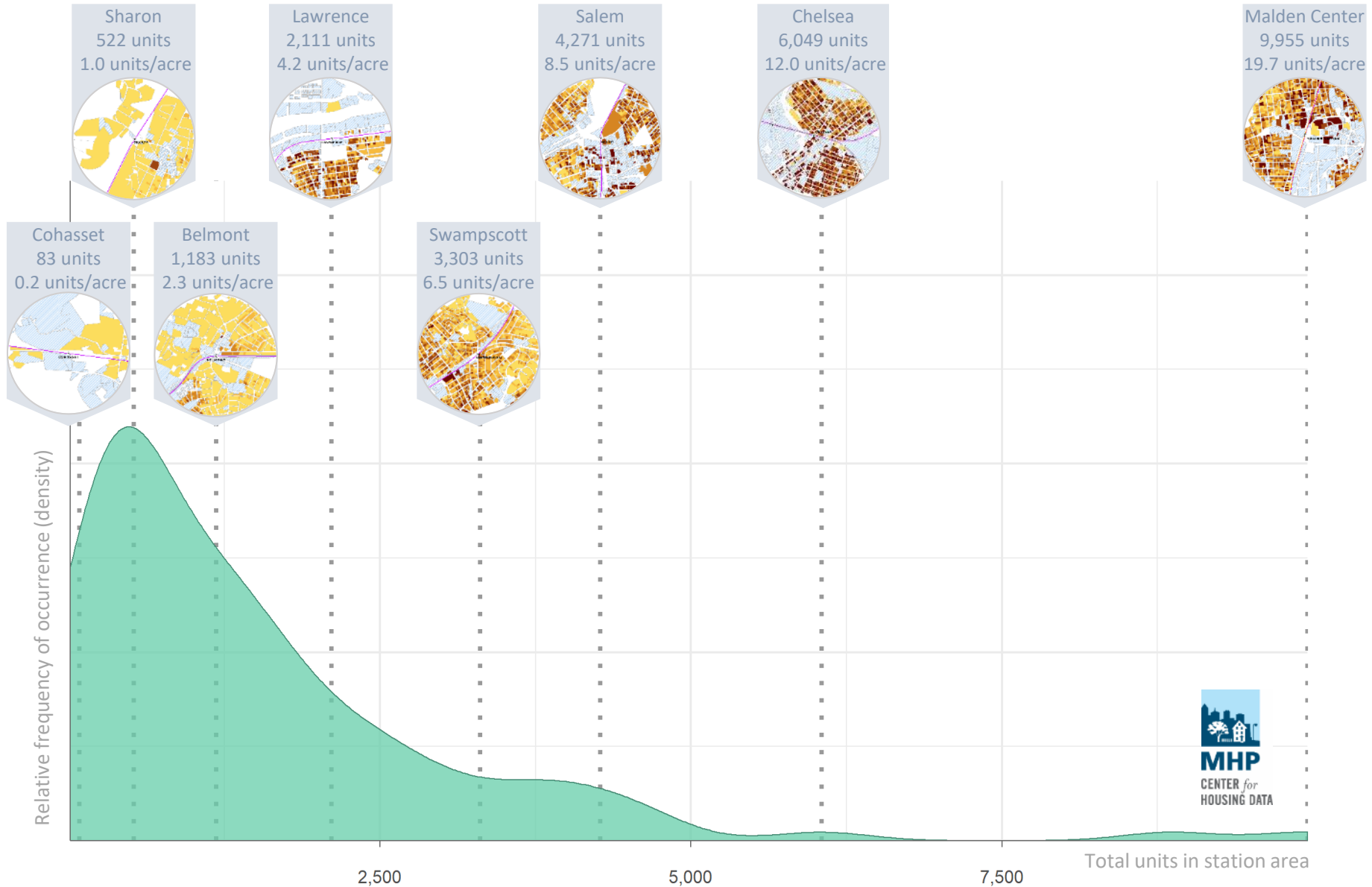
Figure 7 Silver Hill station, Weston

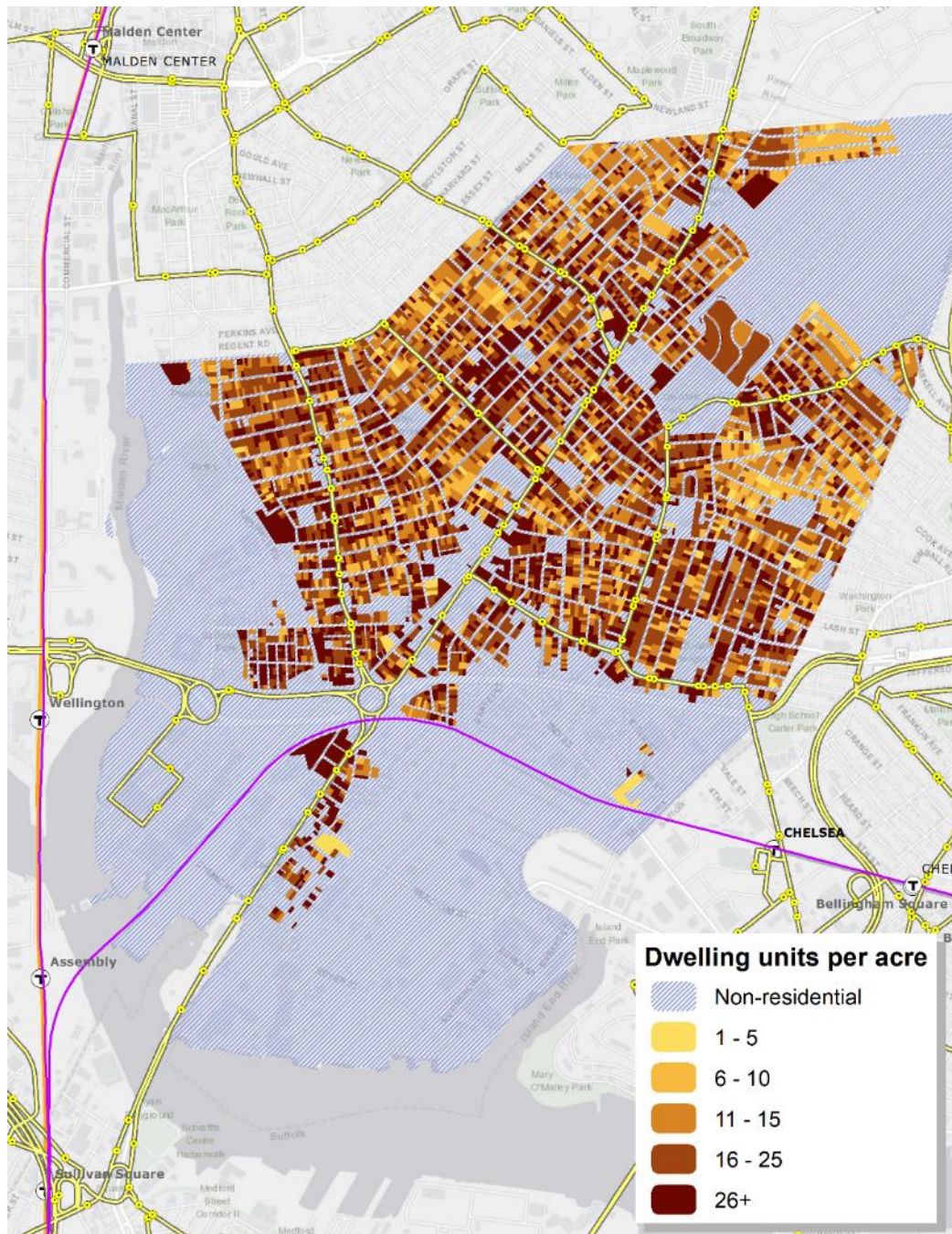


Figure 8 Wellesley Farms station



Most commuter rail station areas have low levels of residential density



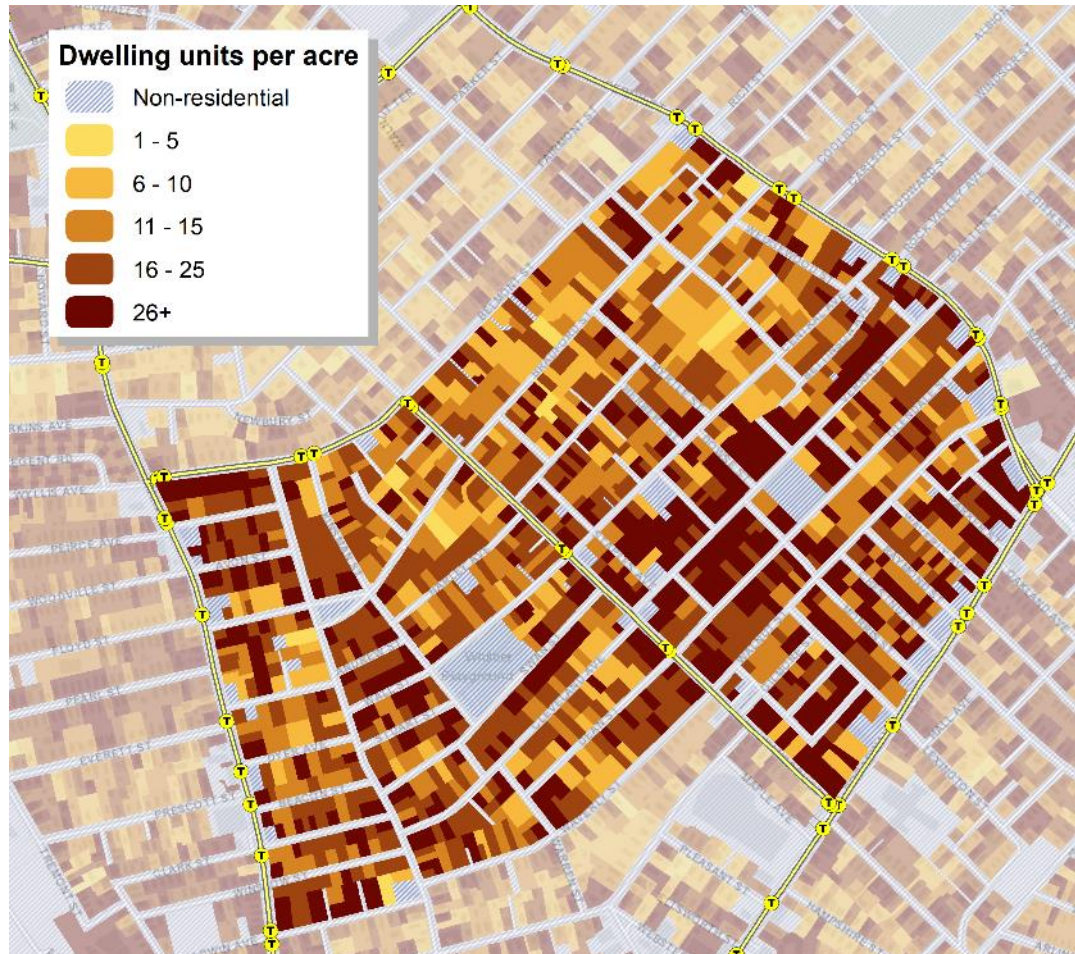


Everett

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.



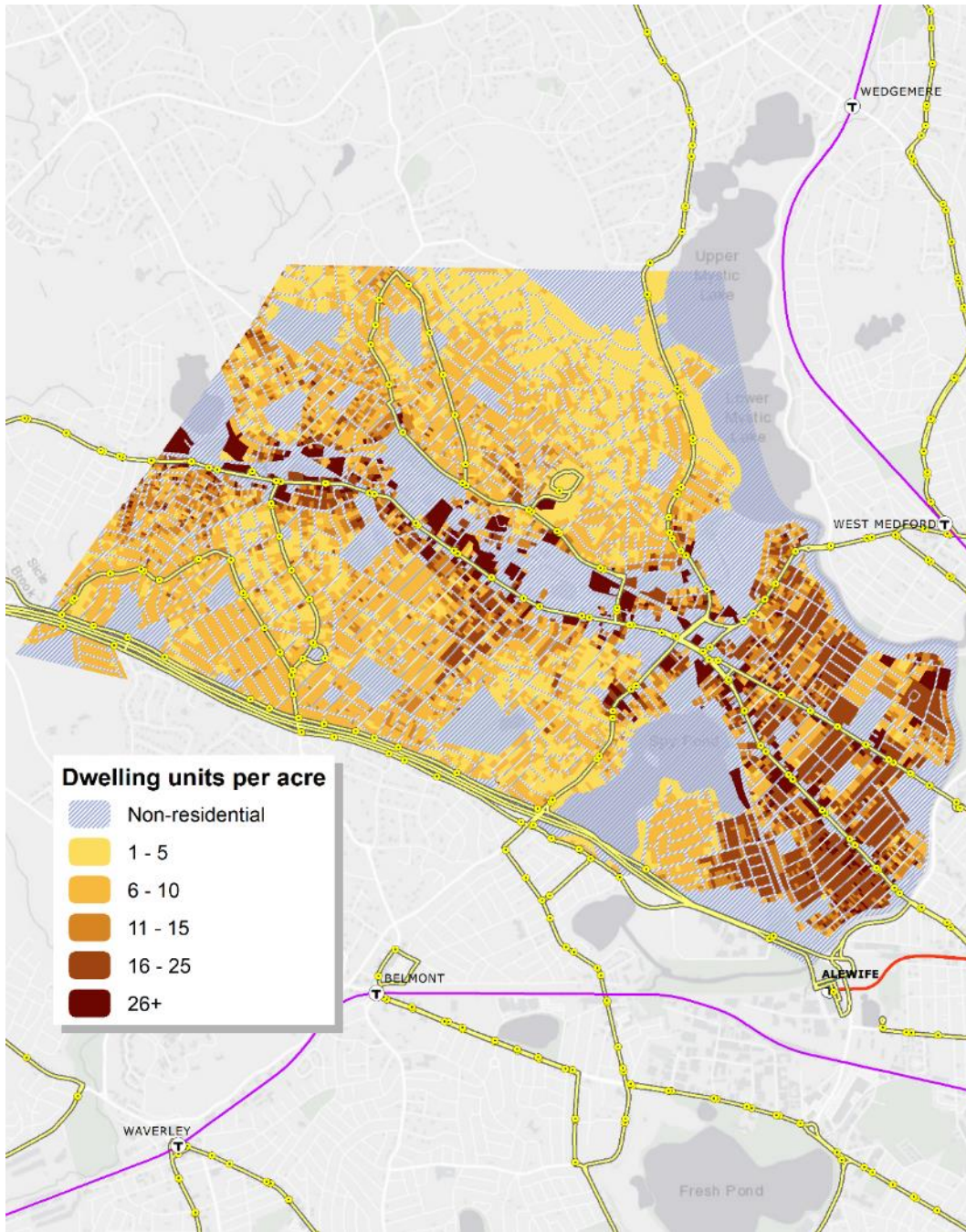
Broadway



Dedicated bus lane



Typical side street

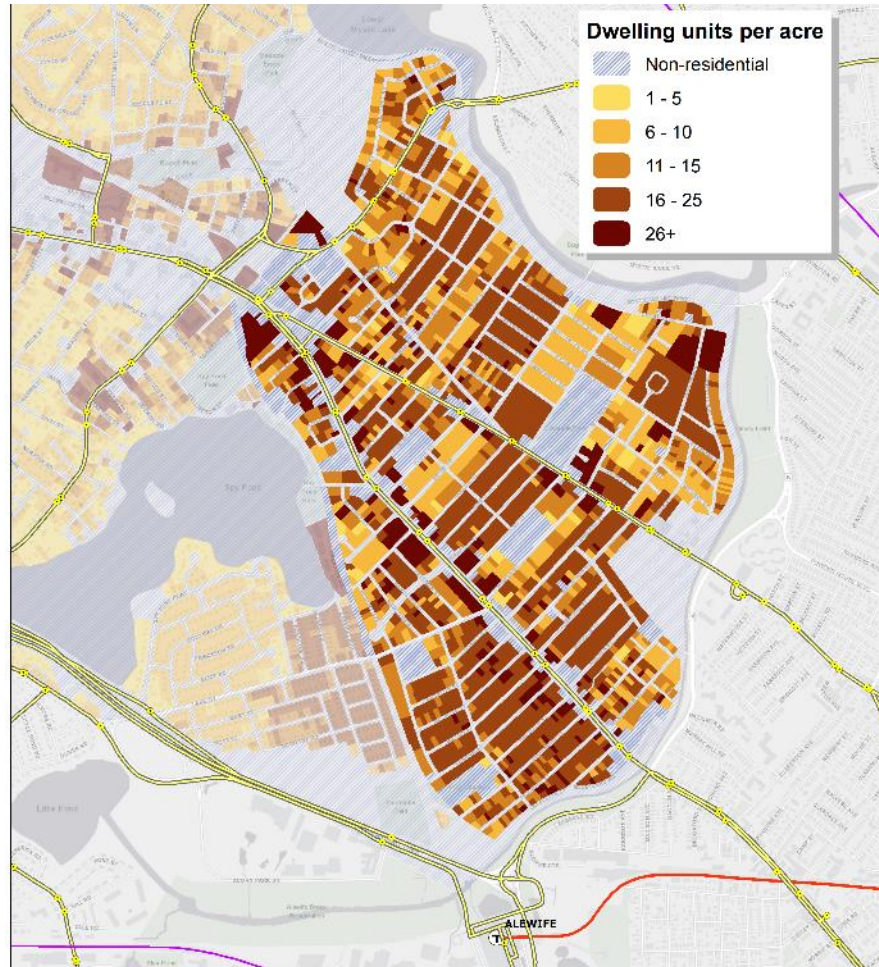


Arlington

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.



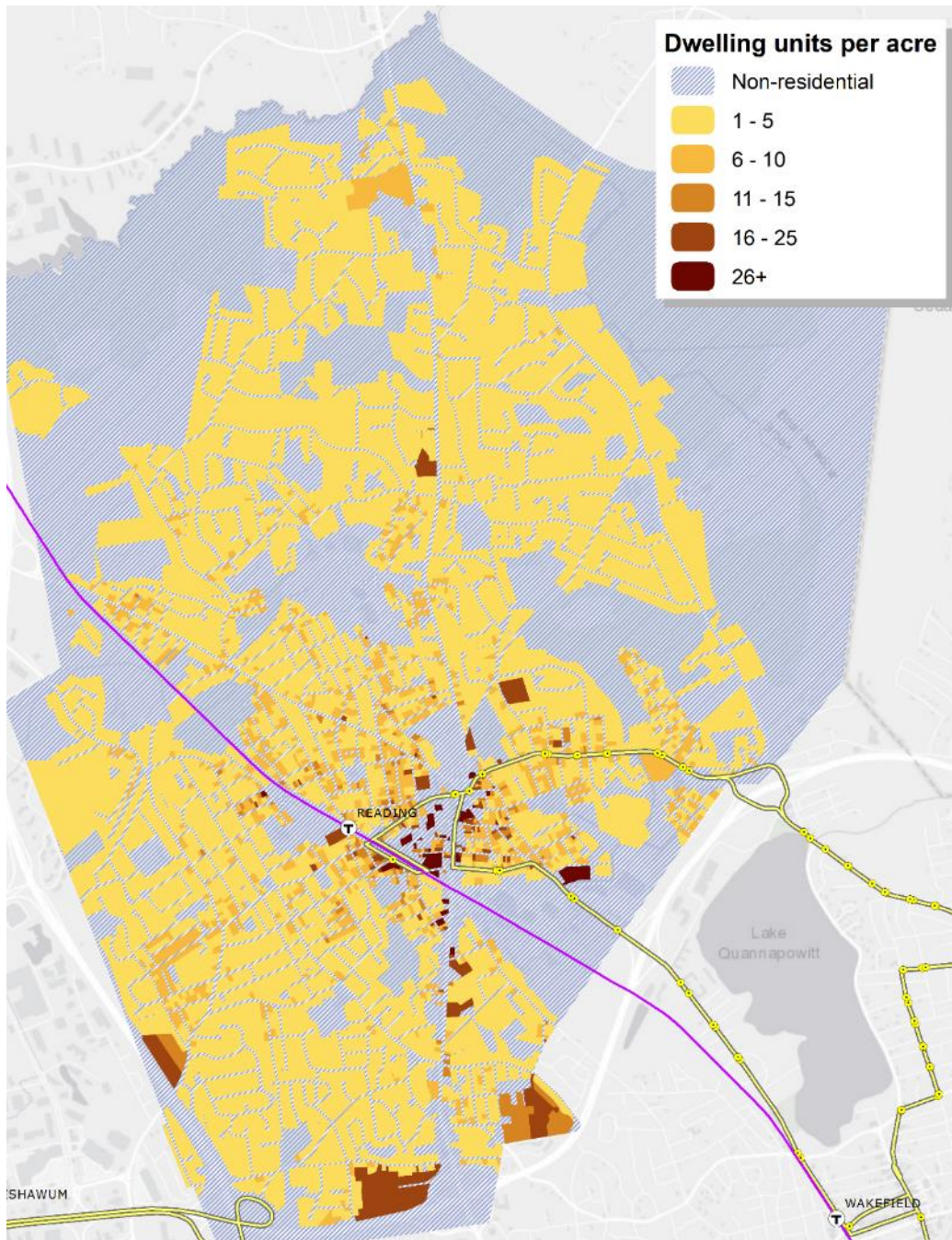
East Arlington, moderate, consistent density



Priority bus lane (pilot now over), Mass Ave



Typical side street

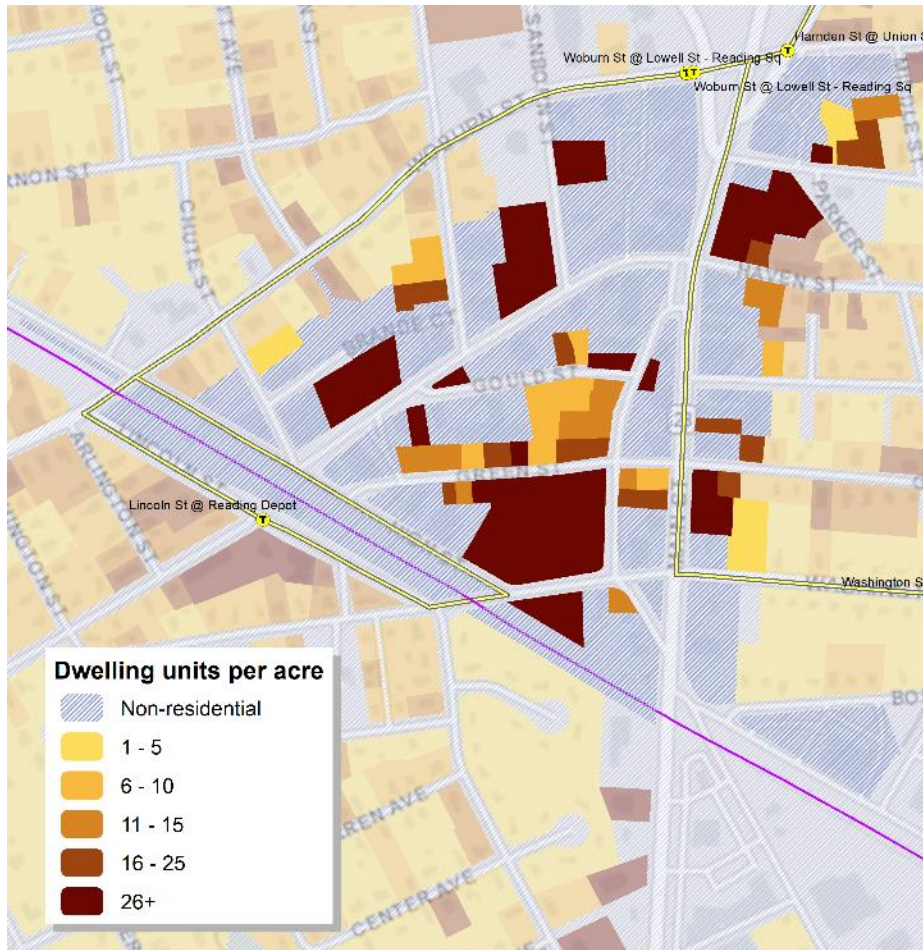


Reading

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

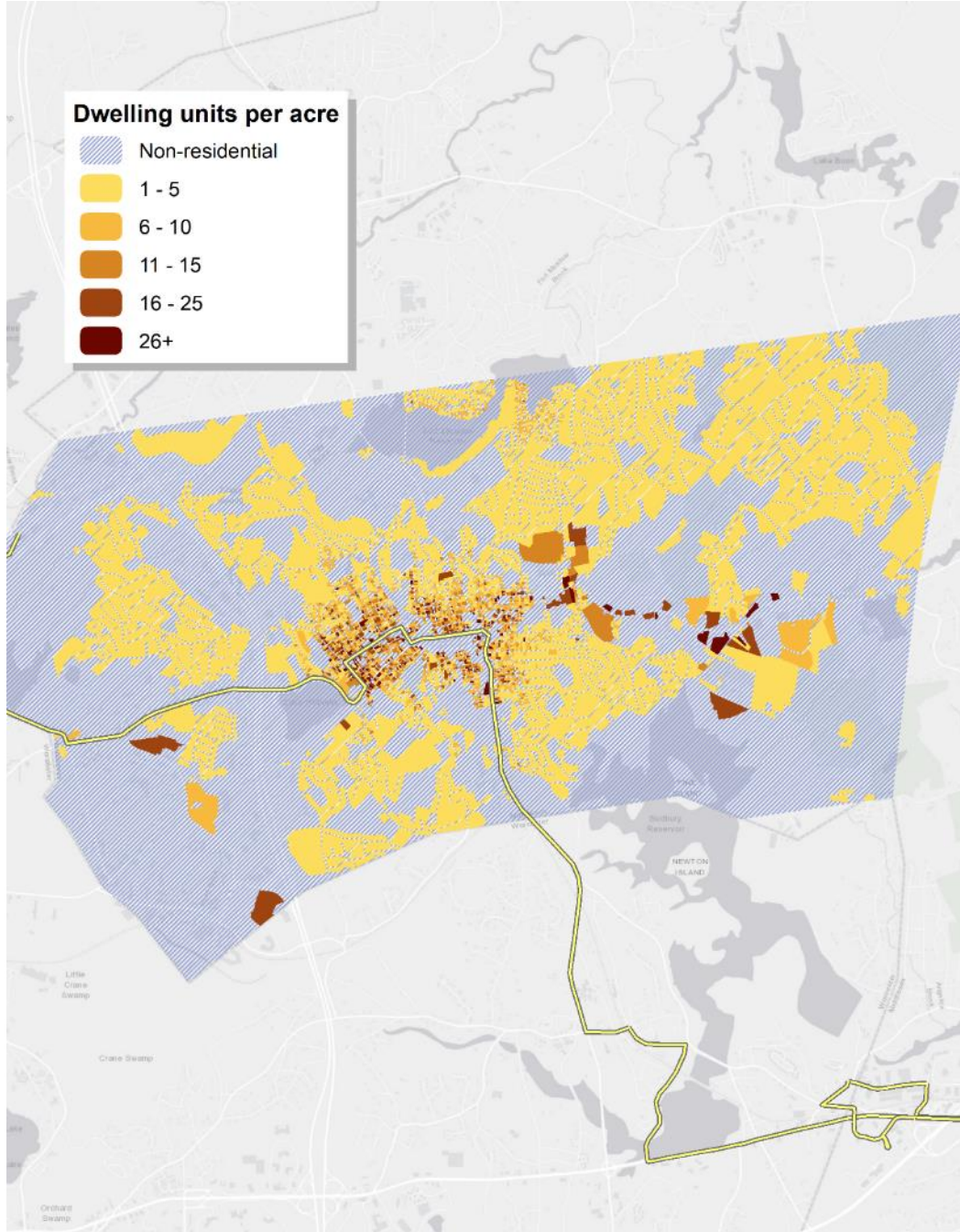
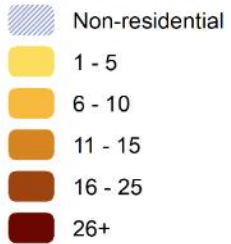


Multifamily and mixed use along Main St



Multifamily and parking at small commuter rail station

Dwelling units per acre

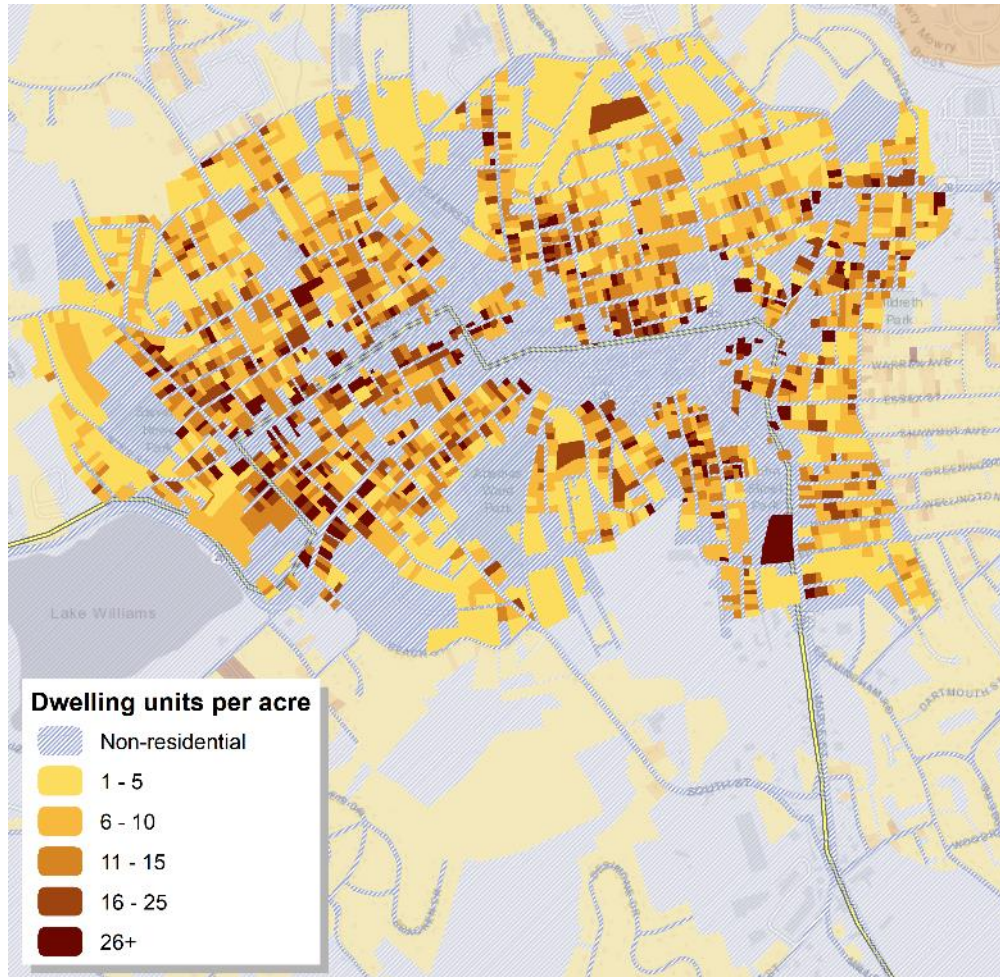


Marlborough

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.



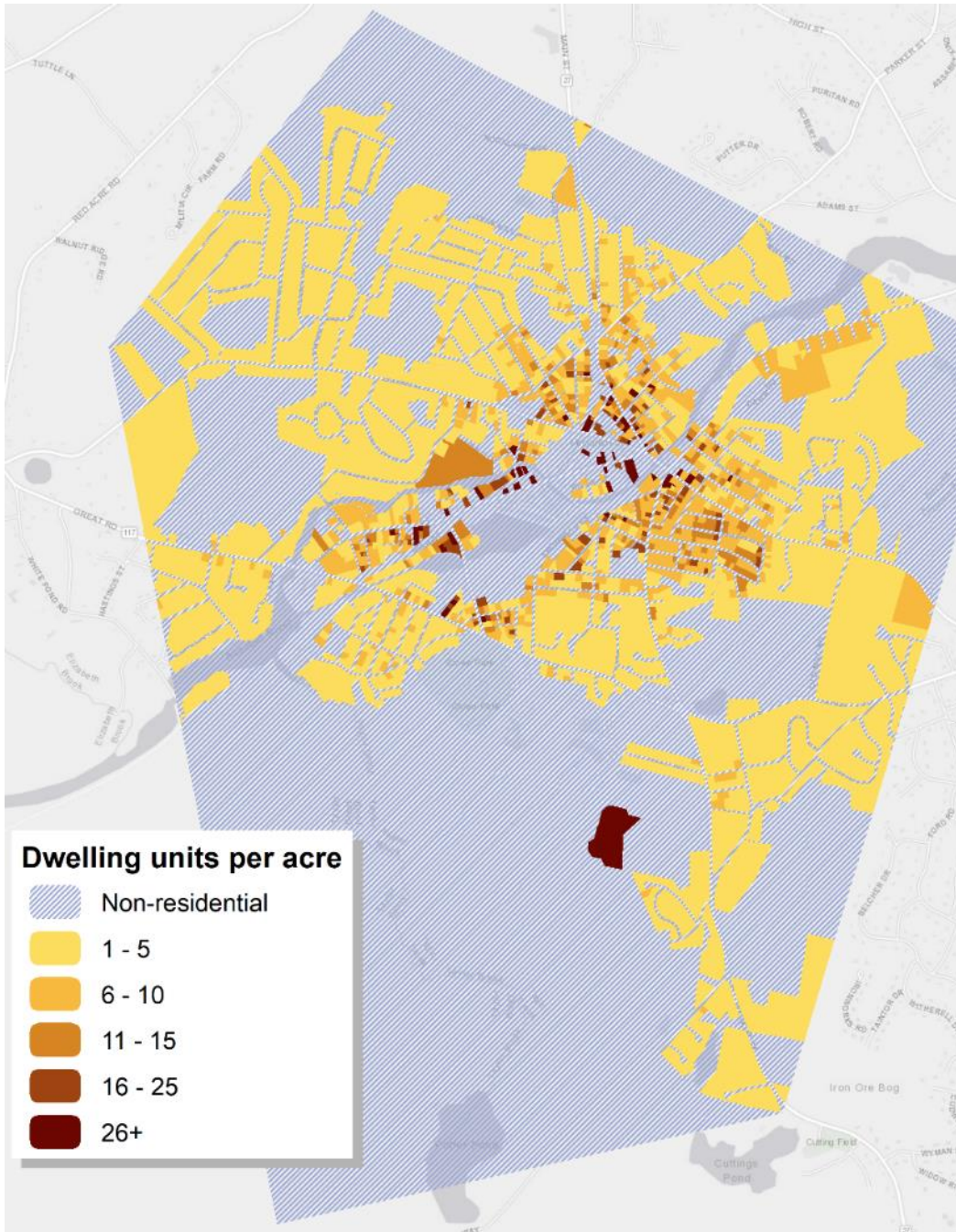
Mixed use town center



Mixed use and multifamily along major corridors



Typical side street

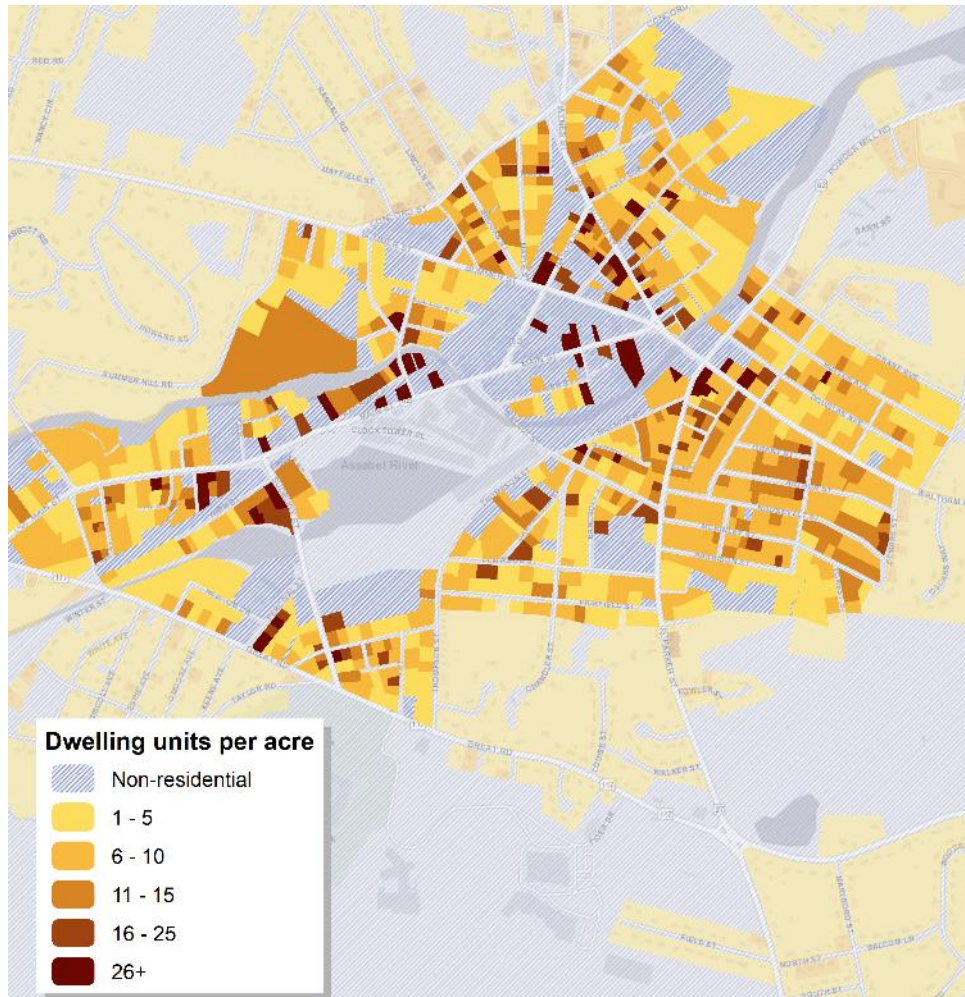


Maynard

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

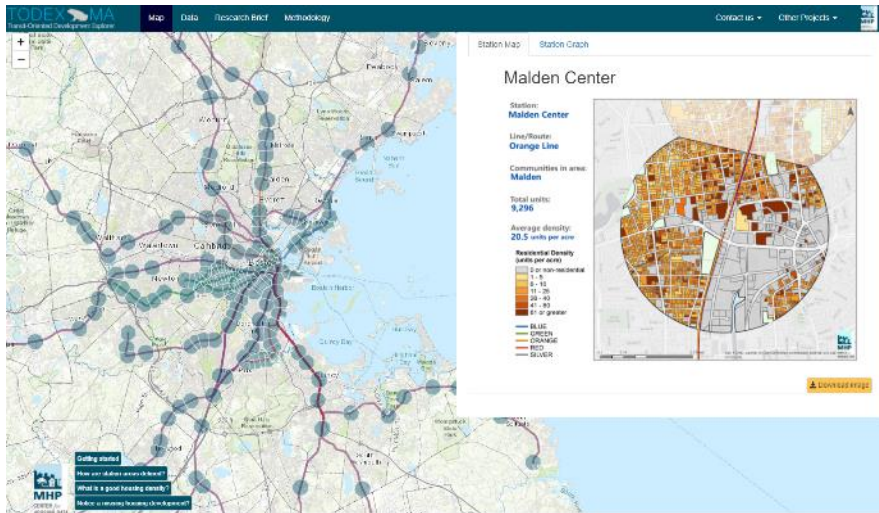


Maynard Crossing, mixed use development

Thank you!

Explore Center for Housing Data resources:

TODEX www.mhp.net/todex



DataTown www.mhp.net/datatown



The data, explained:

The data on this page comes from two different Census tables. The renter data comes from Table H250/D: Gross rent as a percentage of household income in the past 12 months. Because the 2015-2019 5-year survey is an estimate, the data contains margins of error, which were deliberately omitted for representative purposes. The data is therefore shown to depict trends and actual figures may differ. The owner data comes from Table O25091: Mortgage Status by selected monthly owner costs as a percentage of household income in the past 12 months.



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TRANSIT-ORIENTED DEVELOPMENT

CANTON, MA



Regional Context

Location

- 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

Highway

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

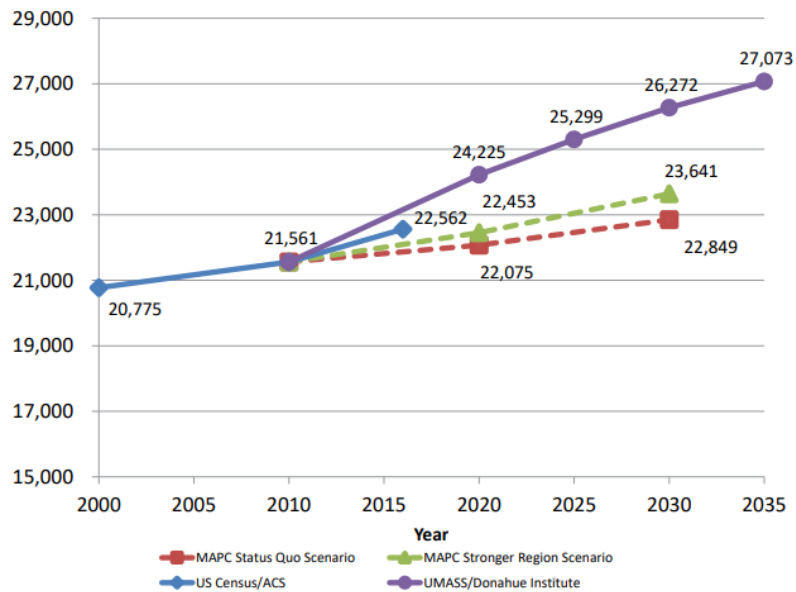
Commuter Rail

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

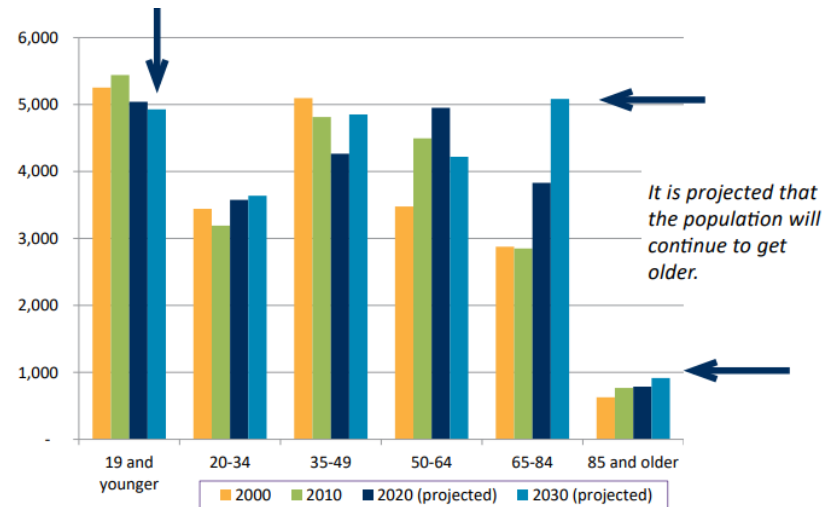
Source: Google Maps

People

Population



Age



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

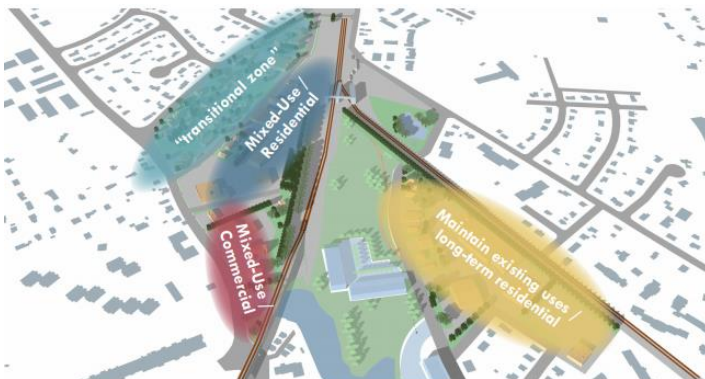
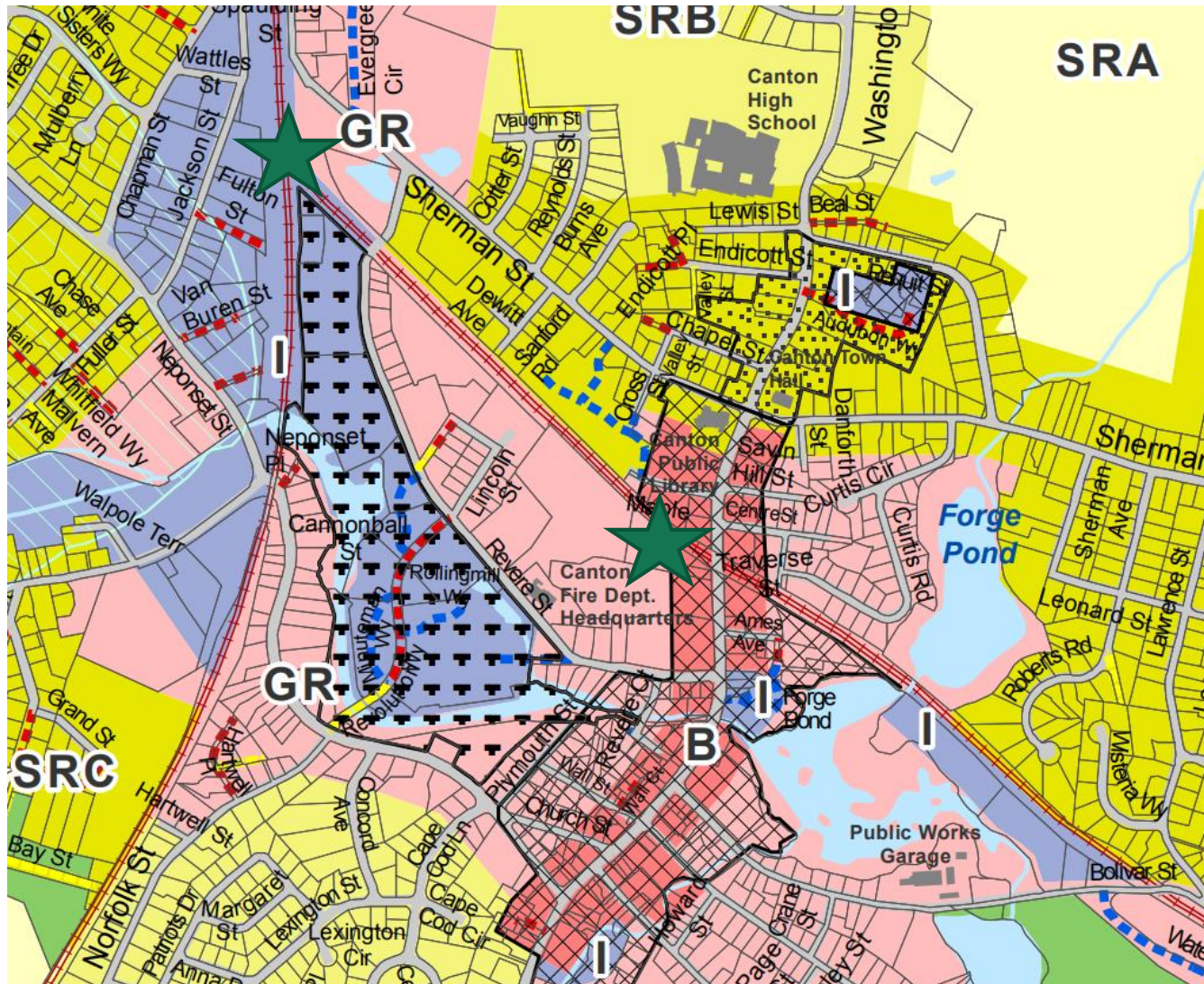


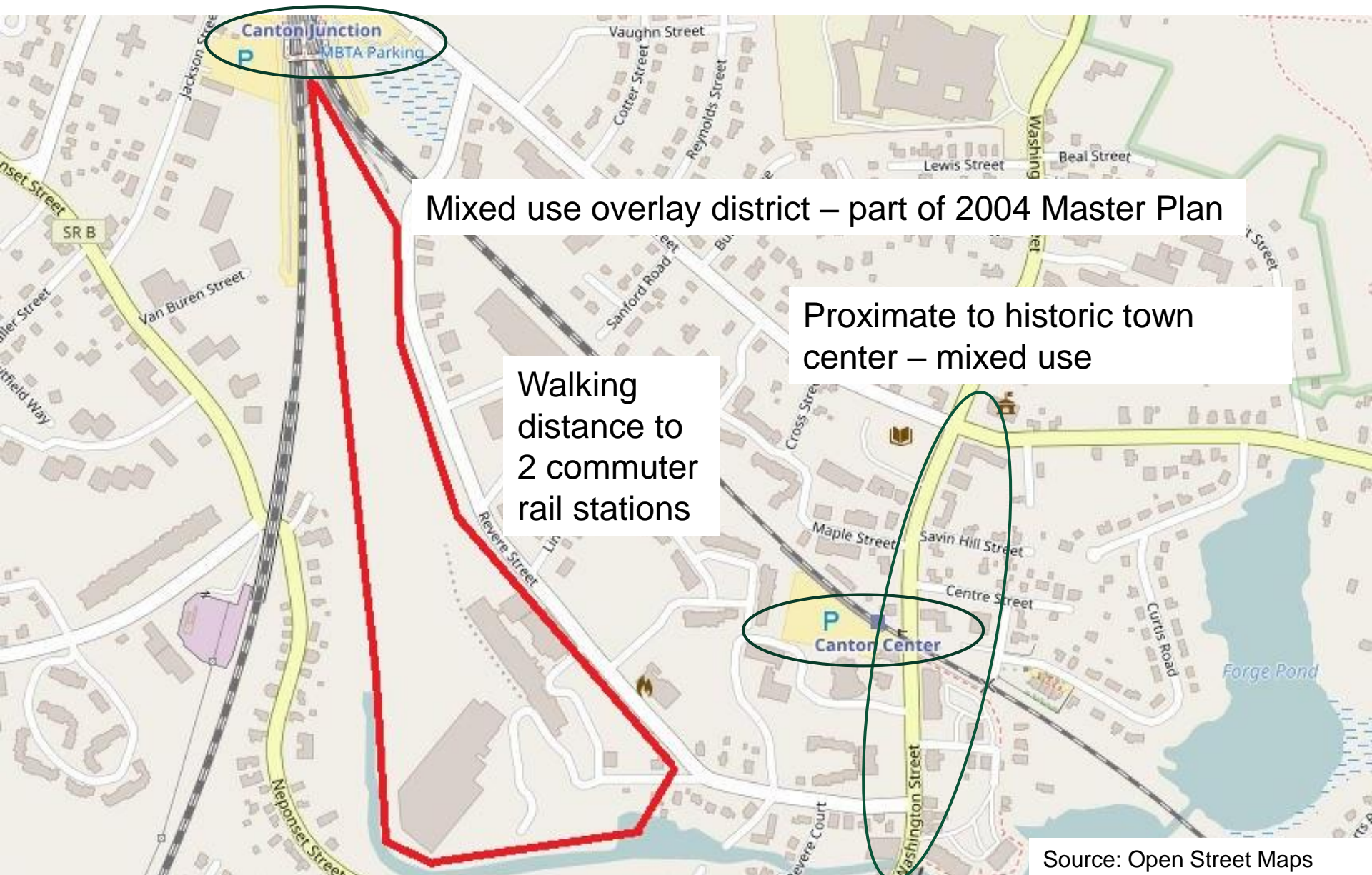
Figure 25. Canton Junction land use framework

Canton Junction Area

Zoning and Transit



Paul Revere Heritage Site: History



Canton Junction
P MBTA Parking

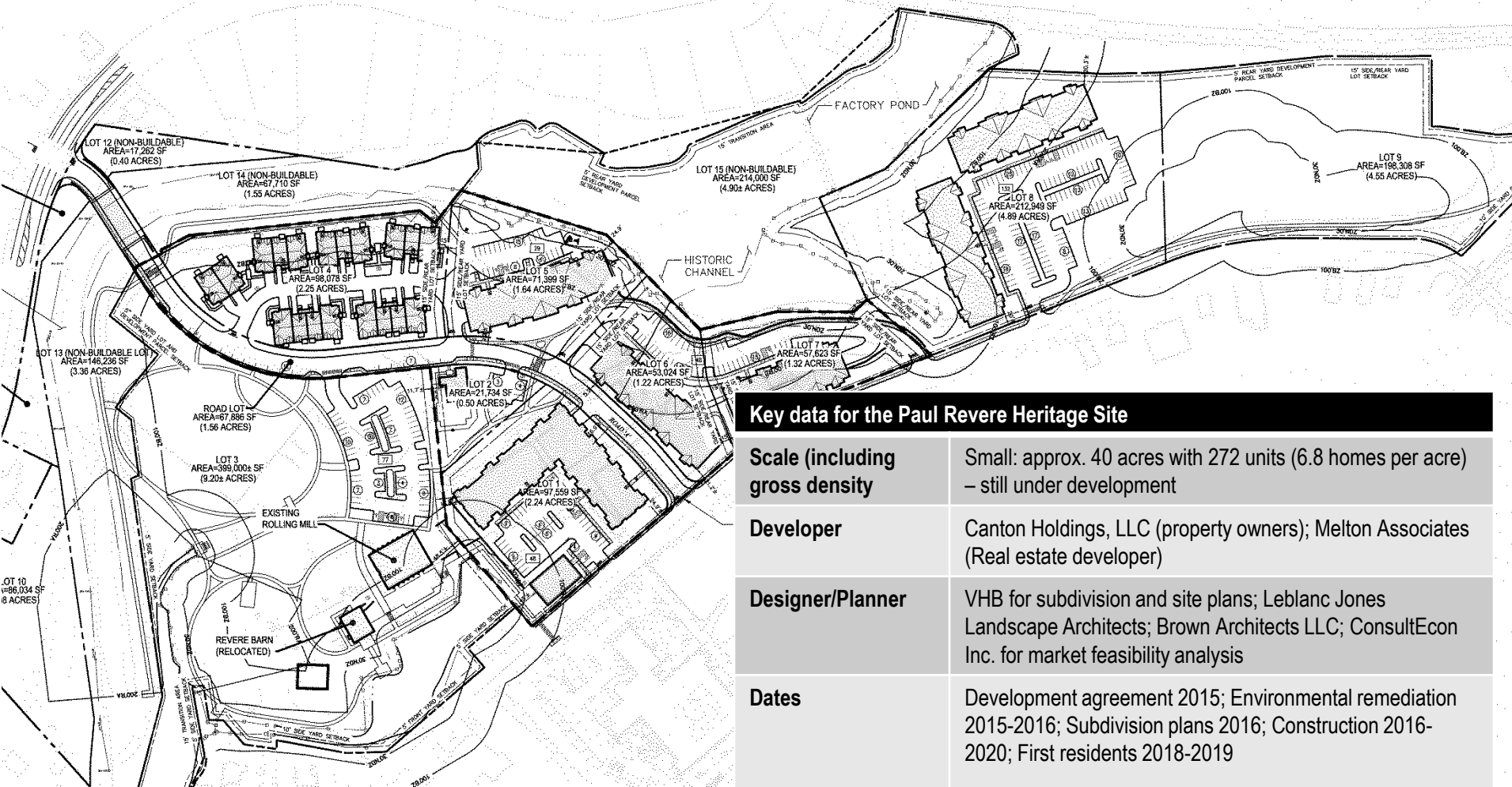
Mixed use overlay district – part of 2004 Master Plan

Proximate to historic town center – mixed use

Walking distance to 2 commuter rail stations

P Canton Center

Paul Revere Heritage Site: Key Data



Key data for the Paul Revere Heritage Site	
Scale (including gross density)	Small: approx. 40 acres with 272 units (6.8 homes per acre) – still under development
Developer	Canton Holdings, LLC (property owners); Melton Associates (Real estate developer)
Designer/Planner	VHB for subdivision and site plans; Leblanc Jones Landscape Architects; Brown Architects LLC; ConsultEcon Inc. for market feasibility analysis
Dates	Development agreement 2015; Environmental remediation 2015-2016; Subdivision plans 2016; Construction 2016-2020; First residents 2018-2019

Source: VHB, Town of Canton

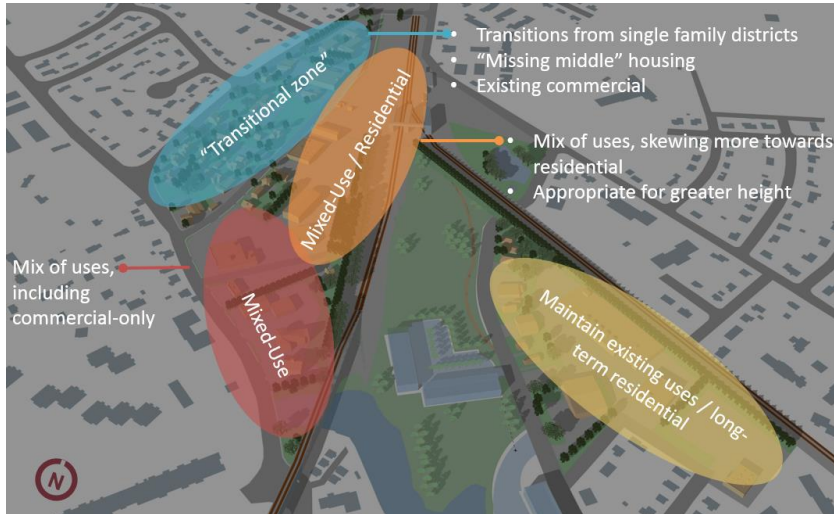
Paul Revere Heritage Site: Previous Conditions



Paul Revere Heritage Site: Existing Conditions



Canton E-TOD Study



Expanding Housing Choice and Increasing Capacity

Canton

Profile of a Housing Choice Community

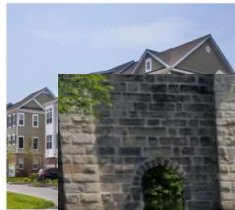


Best Practices

- Planned proactively for smart growth development:
- Adopted Mixed Use Zoning Overlay District
- Mixed Use and Multi-Family in Canton Center includes affordable housing provisions
- Adopted Community Preservation Act (CPA) in 2012
- Over 10% on the Subsidized Housing Inventory (SHI)



Production 2013 to 2017



- Grant Envir...
- planni...
- feasib...
- redeve...
- Drape...
- Create Plan in Metro...
- (MAP...



Adopted April 1, 2020



ROAD MAP

Municipal Affordable Housing Trust

HOW TO ENVISION, GAIN SUPPORT, and UTILIZE A LOCAL TRUST TO ACHIEVE YOUR HOUSING GOALS

UPDATED GUIDEBOOK V.3
Prepared by: The Massachusetts Housing Partnership
Updated 2018

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 stock
- More inclusive community and civic engagement



TRANSIT-ORIENTED DEVELOPMENT

CANTON, MA



City of Attleboro Transit-Oriented Development District

MASSACHUSETTS HOUSING PARTNERSHIP

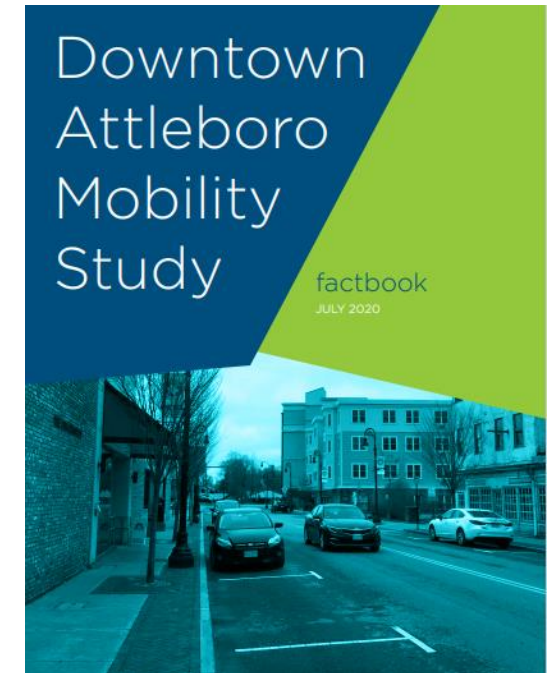
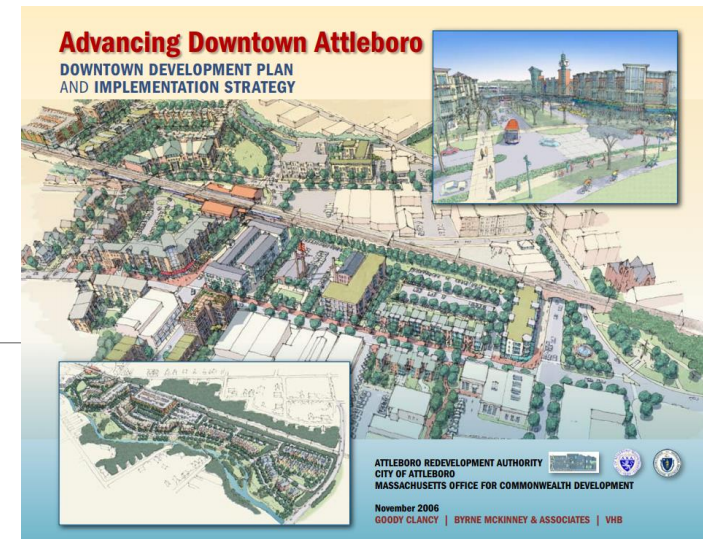
JUNE 17, 2021

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



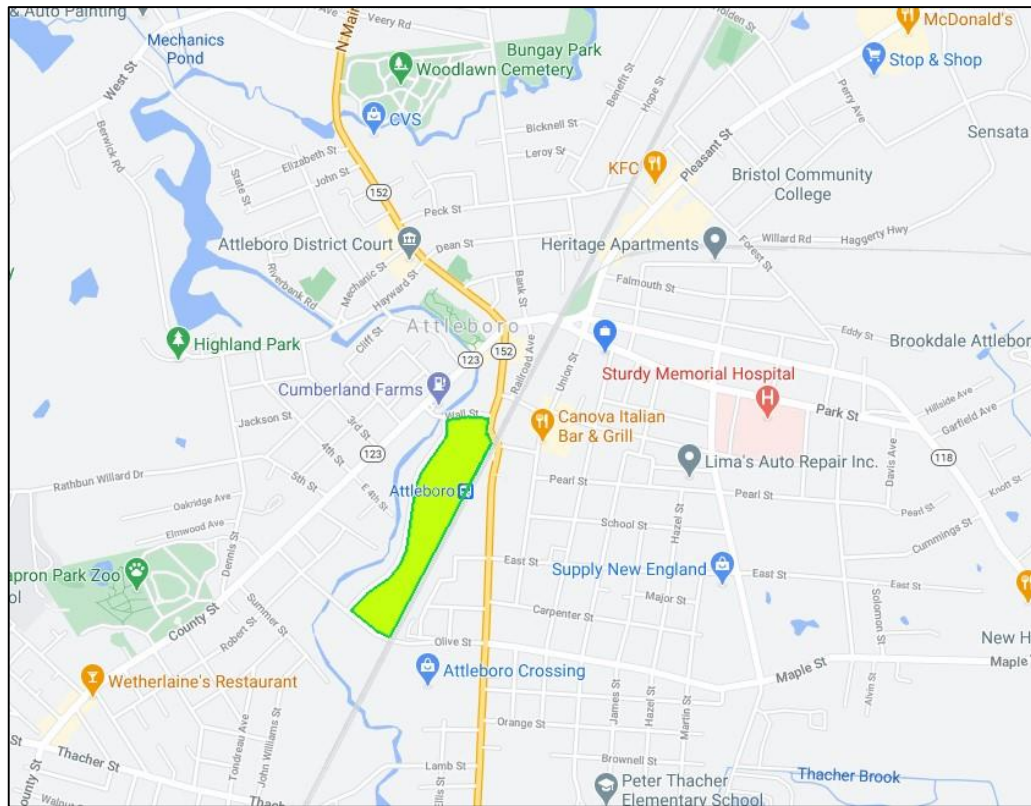
Priority Goals for Housing

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

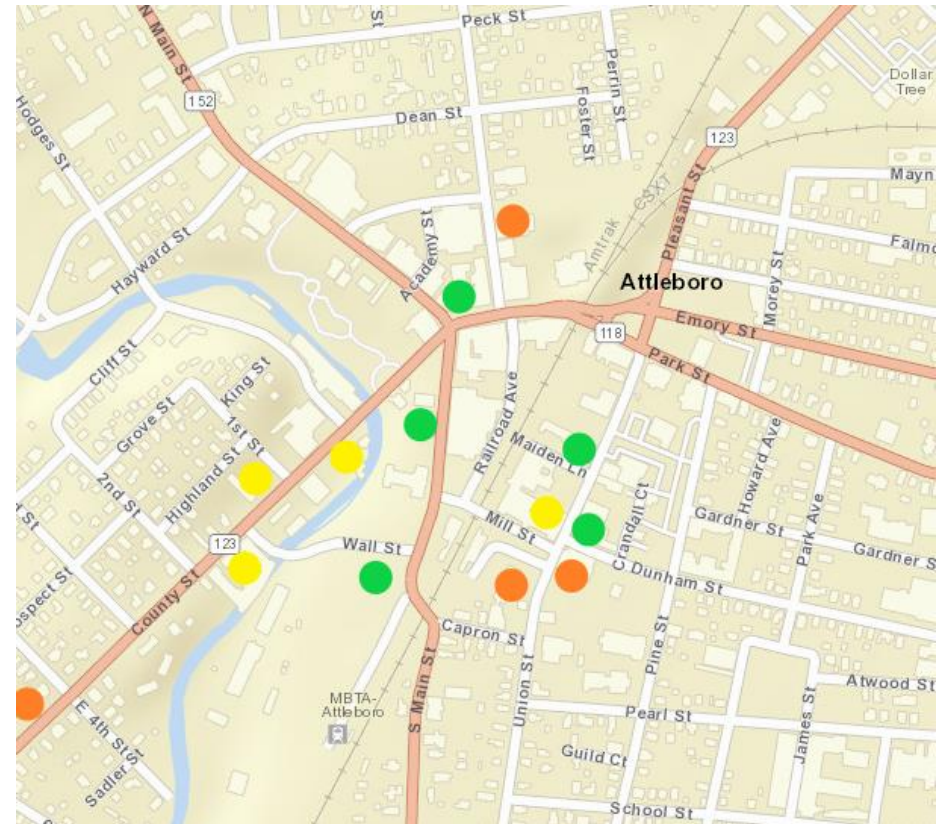
Spring 2022: Generate RFP for redevelopment of ARA and (portion of) MBTA land

Summer/Fall 2022: Release RFP and select development team

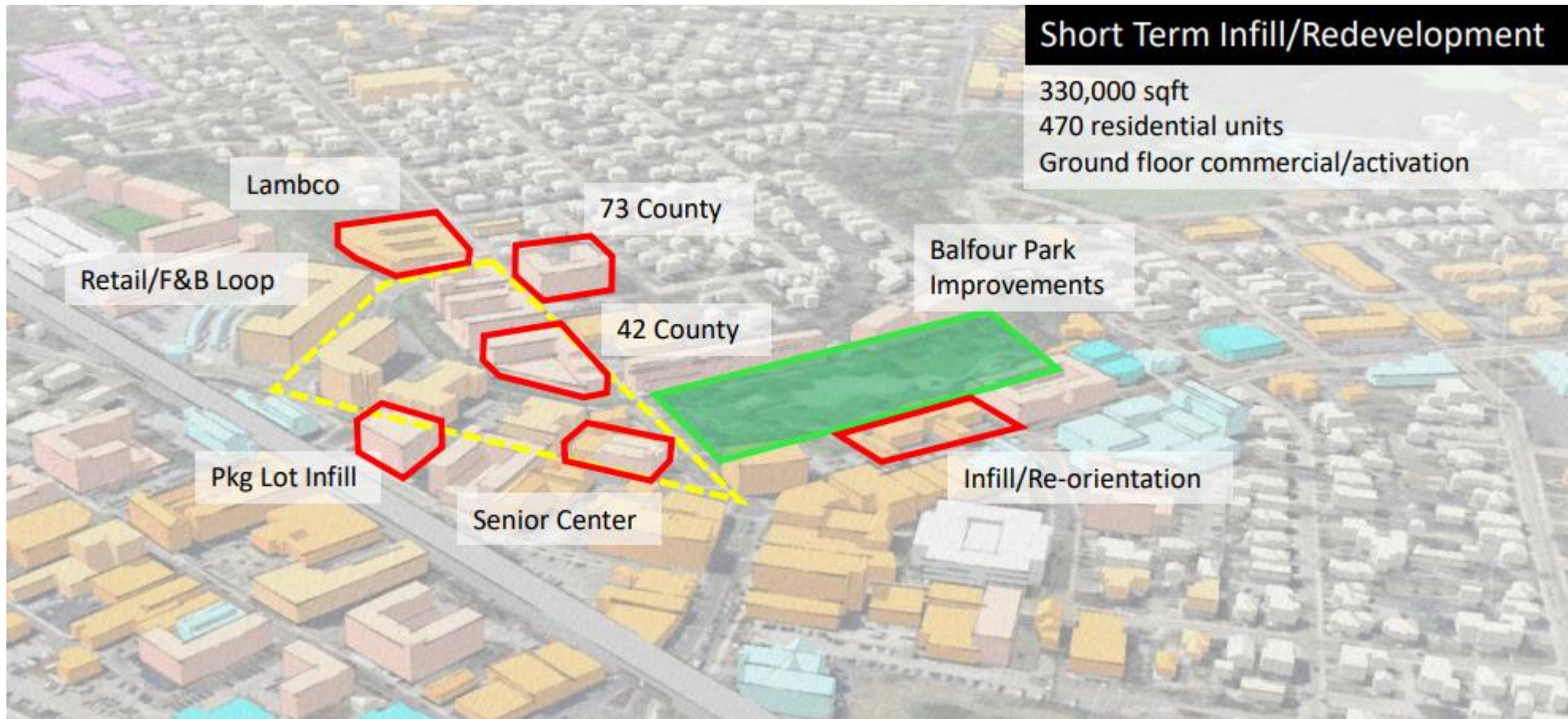
After decades of work, this is now a near-term development opportunity.

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



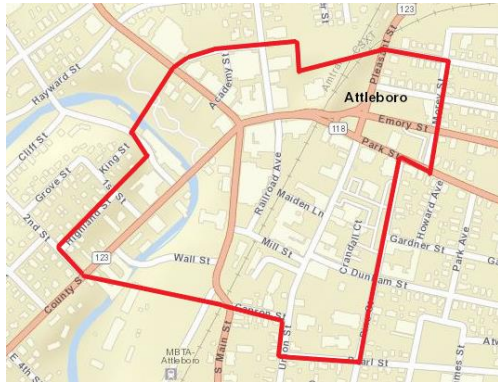
Attleboro works closely with SRPEDD and GATRA to monitor traffic flows and accidents, and SRPEDD produced a TOD plan incorporating development assumptions (shown left).

- 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

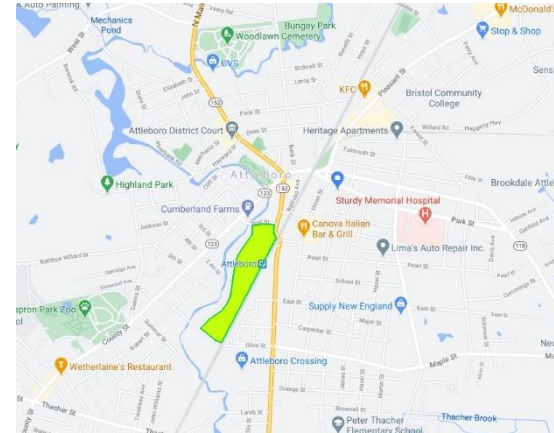
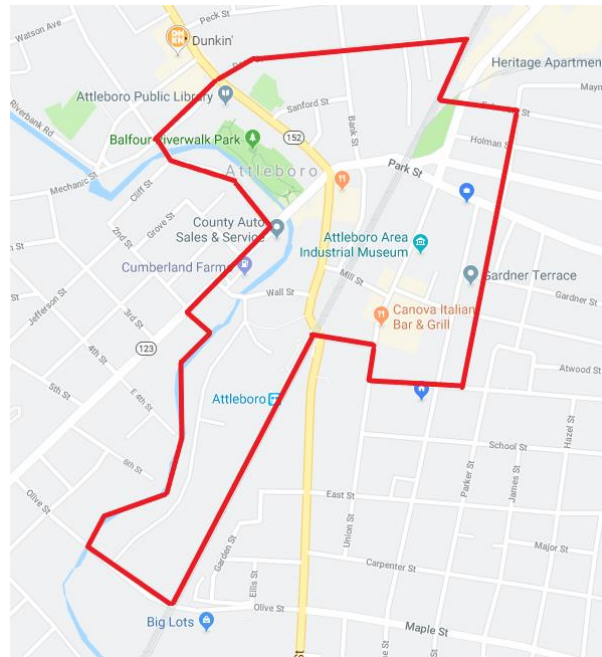
Brownfields Financing

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

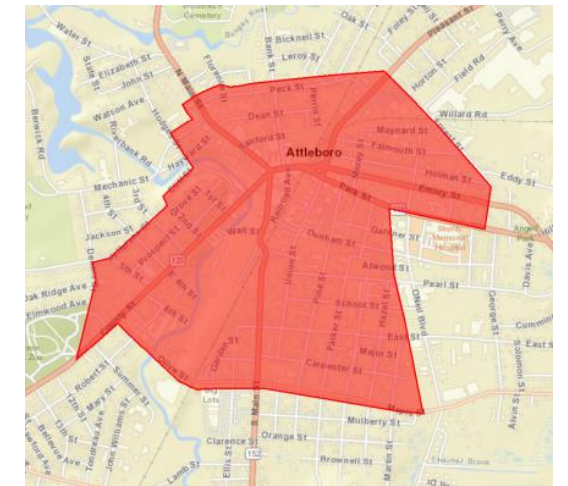
Property Assessed Clean Energy

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

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#LOWELL

**THERE'S
A LOT TO *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: 40 minutes by car
 - Manchester: 30 minutes by car

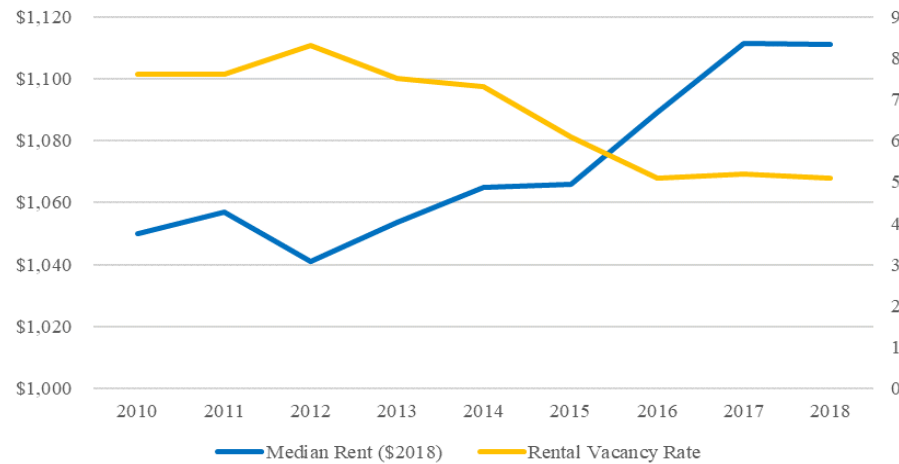


LOWELL

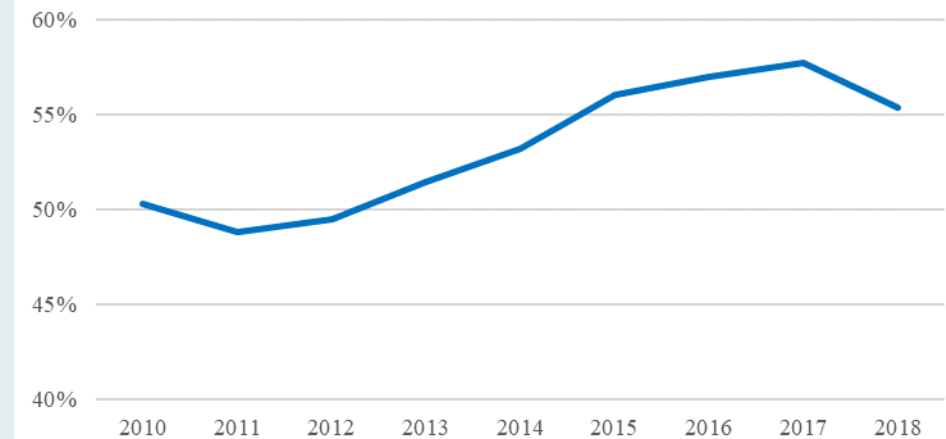
POPULATION

2010	2020
106, 519	110,997

Inflation-Adjusted Median Rents vs. Rental Vacancy Rate in Lowell (2010-2018)

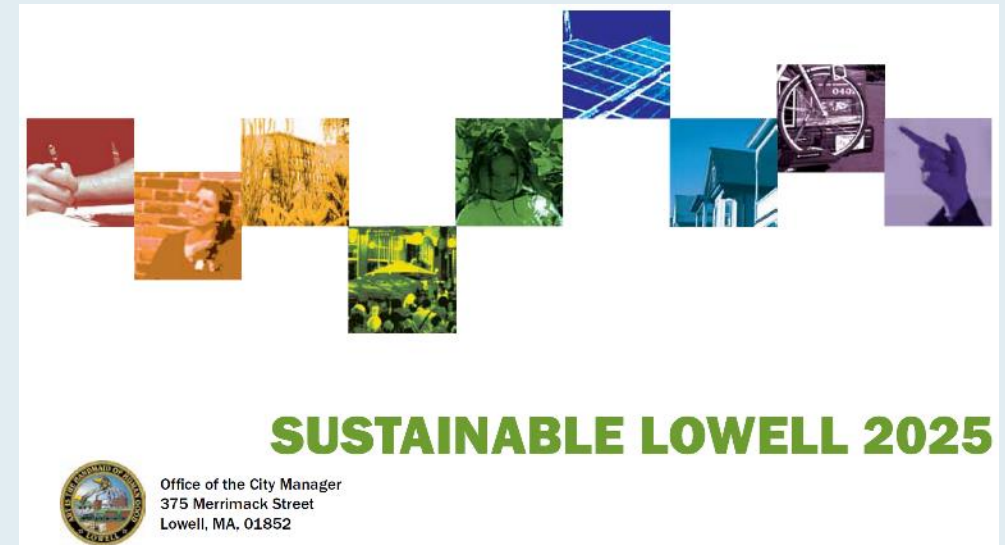


Rent Burdened Households in Lowell (2010-2018)



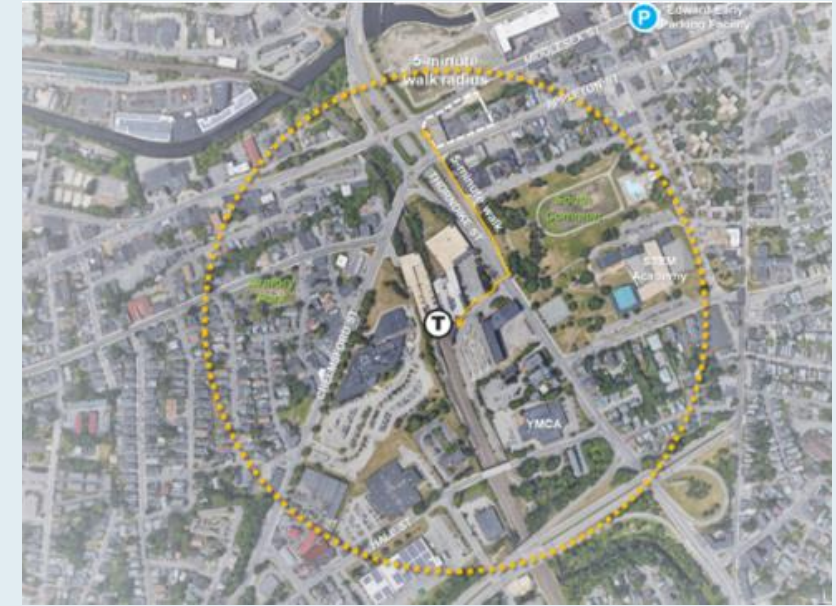
COMMUNITY VISION

- 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

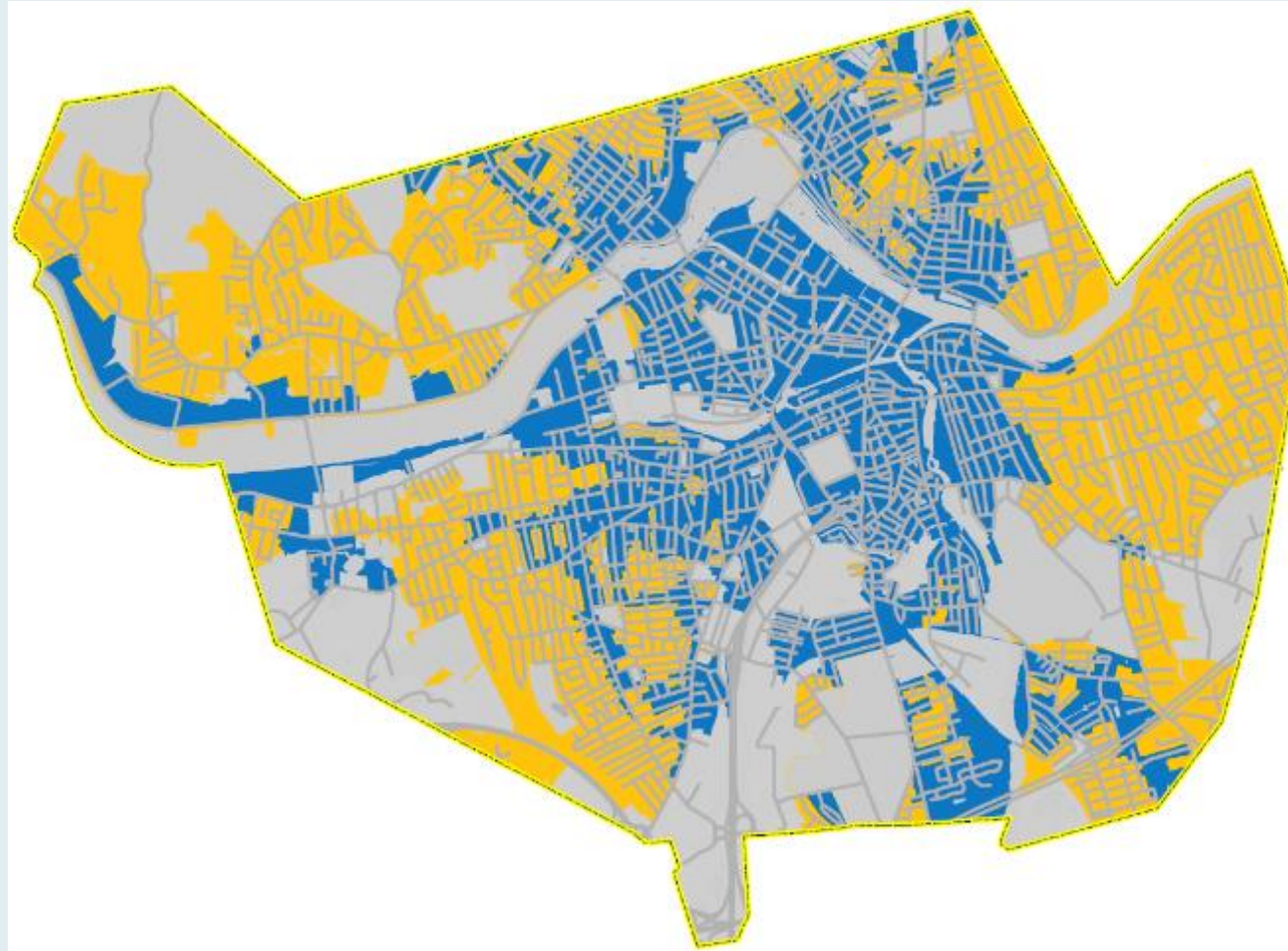


RECENT PLANNING EFFORTS

- 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

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)
- \$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



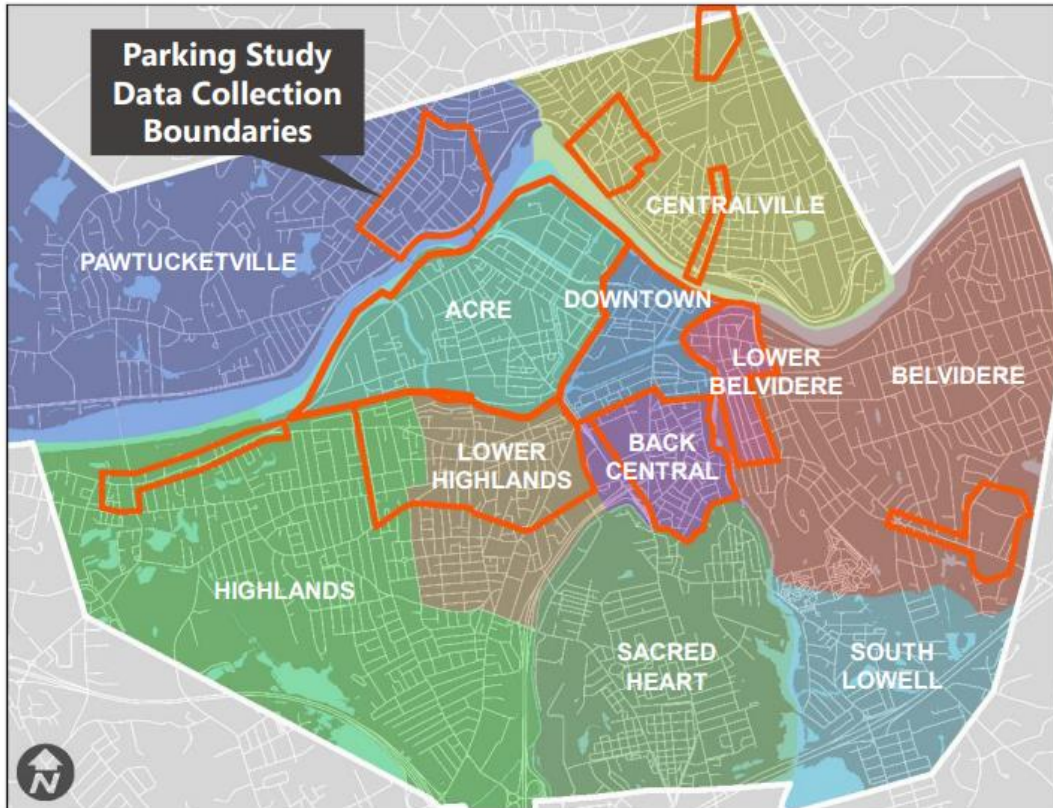
Anticipated Start Date: Fall 2019
Project Cost: \$19 Million

Anticipated Completion Date: Summer 2022
Source of Funds: State


PARKING STUDY




Citywide Study Area




Align parking standards with economic development goals


Improve the parking experience


Adjust parking pricing to better manage demand and system costs


Incentivize greater use of City's parking garages


Update parking system to reflect citywide goals


Reduce parking congestion and promote parking availability


Streamline the City's residential parking programs


Determine future parking needs to support growth in Downtown

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

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:

- 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.
- Develop, implement and identify 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.
- 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

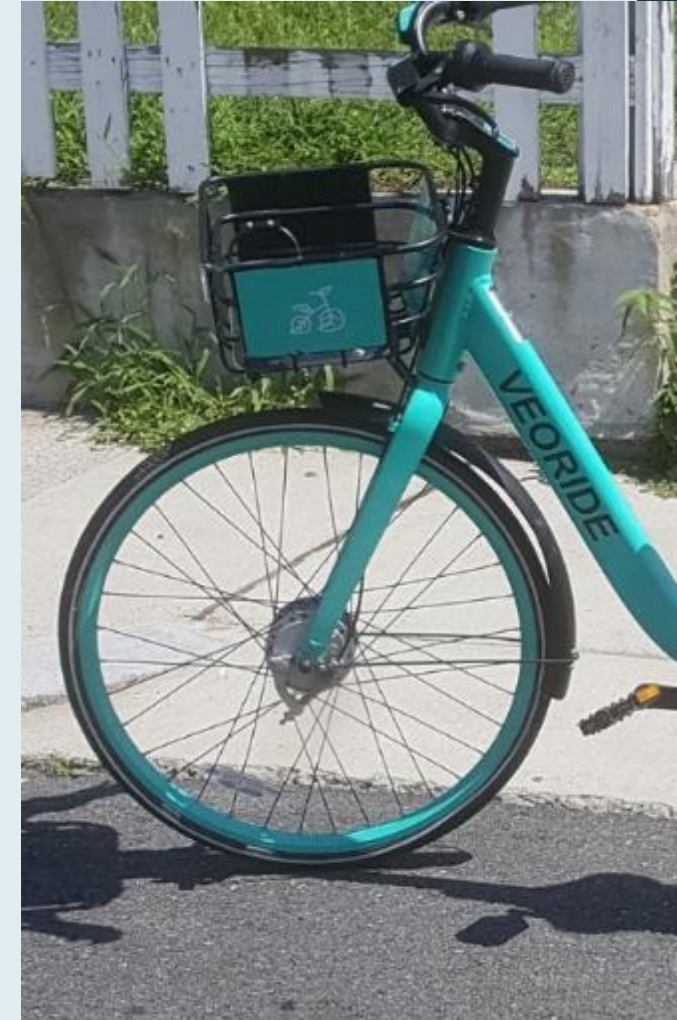
- Goals, level of traffic stress analysis, and equity analysis

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

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A LOT TO *like.***

THANK YOU!

Complete Neighborhoods

A model for recovery



**Massachusetts
Housing Partnership**

Moving affordable housing forward

**14th Annual Housing Institute
June 17th, 2021**

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

Session Agenda



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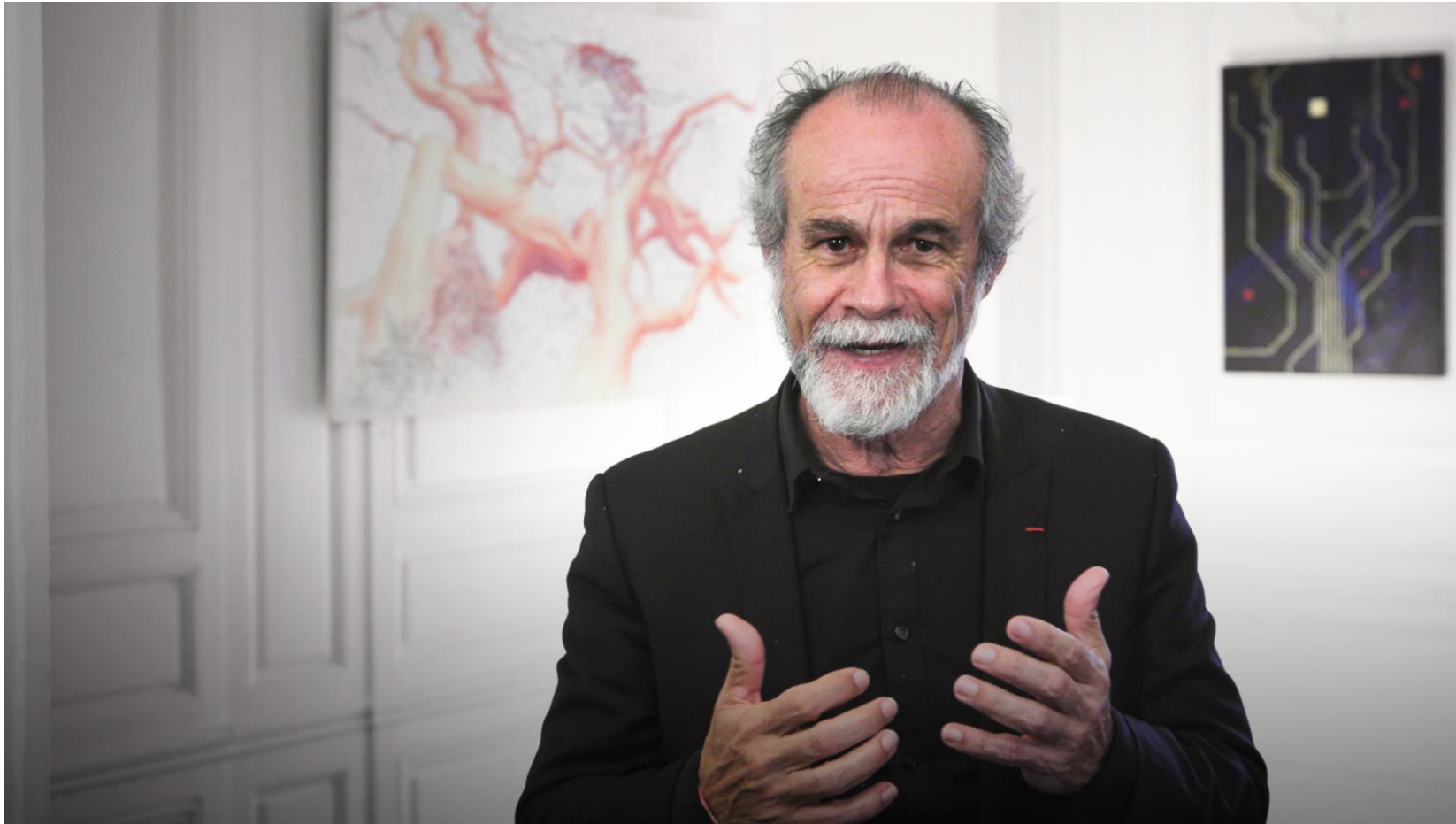


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**What is a
Complete Neighborhood?**



Carlos Moreno

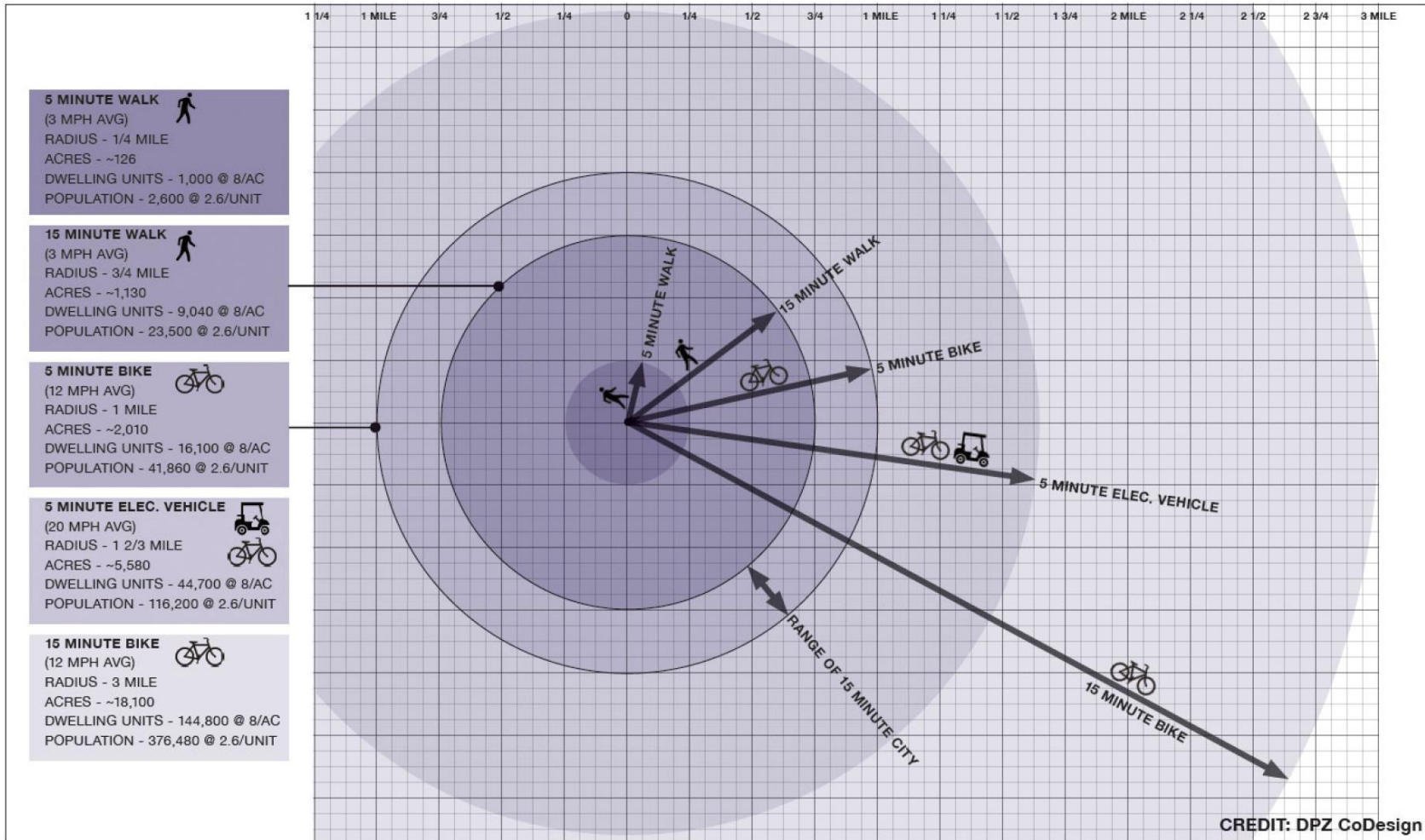
French-Colombian scientist who introduced the concept of 15-minute cities with 3 key features:

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](#)

What is a Complete Neighborhood?



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.

	PROJECT NAME 15 MINUTE CITY	MAP DIAGRAM 2	ORIENTATION 	SCALE
	ID 2	DATE 02/05/2021	<small>The above drawings, ideas and designs are the property of DPZ Partners. No part thereof shall be copied, disclosed to others, or used in connection with any work other than for the specific project for which they have been prepared without the written consent of the architect/engineer/planner. Furthermore this is a conceptual drawing not to be used for engineering, surveying, or construction.</small>	

Credit: DPZ CoDesign

What is a Complete Neighborhood?



Plan Melbourne 2015-2050



Portland Plan, 2013 www.pdxplan.com

What is a Complete Neighborhood?

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

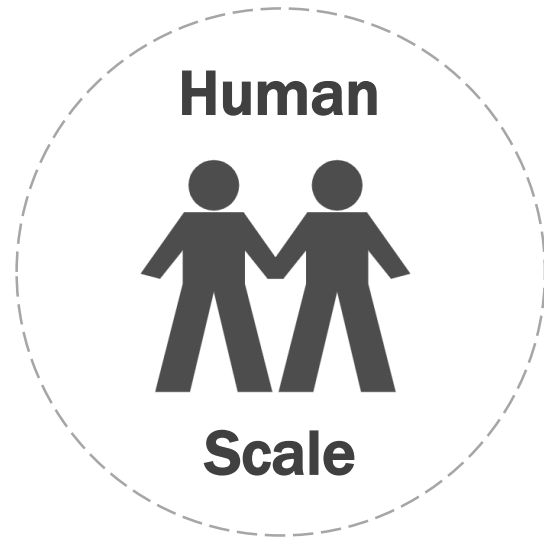
Caveats



Access to opportunities



Mobility



Human

Scale



Community empowerment



Proximity to needs and amenities

What is a Complete Neighborhood?

Access to housing opportunities

- Diverse housing types
- Housing cost
- Housing size
- Subsidized housing
- Homeownership

Access to employment opportunities

- Jobs for diverse wage and skill levels
- Vocational opportunities

Social & cultural capital

- Active, long-term engagement and empowerment of local stakeholders in the face of changing needs
- Responsive to neighborhood needs
- Community-driven planning

Proximity to essential services

- Quality education
- Childcare and early education
- Healthcare
- Internet service
- Financial services
- Government services

Proximity to essential amenities

- Parks & open space
- Community space (e.g. libraries, third places)
- Arts and cultural spaces
- Places of worship

Mobility

- Proximity to transit node
- Walkability
- Bikeability
- First/last mile solutions
- Regional connectivity

Proximity to essential goods

- Fresh food & grocery
- Pharmacies



What is a Complete Neighborhood?

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.



What is a Complete Neighborhood?



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



Salem
SKIPPER

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.

What is a Complete Neighborhood?



Hudson, MA



SoCo
creamery

Michael's

GB9

VAULT
STUDIO
← UPSTAIRS

VAULT

GREENSBORO
FINE ARTS
13
13
13

HOOPOINT
GATSBYS

MARIO'S
TUSCANY GRILL & BAR

Great Barrington, MA



Winchester, MA

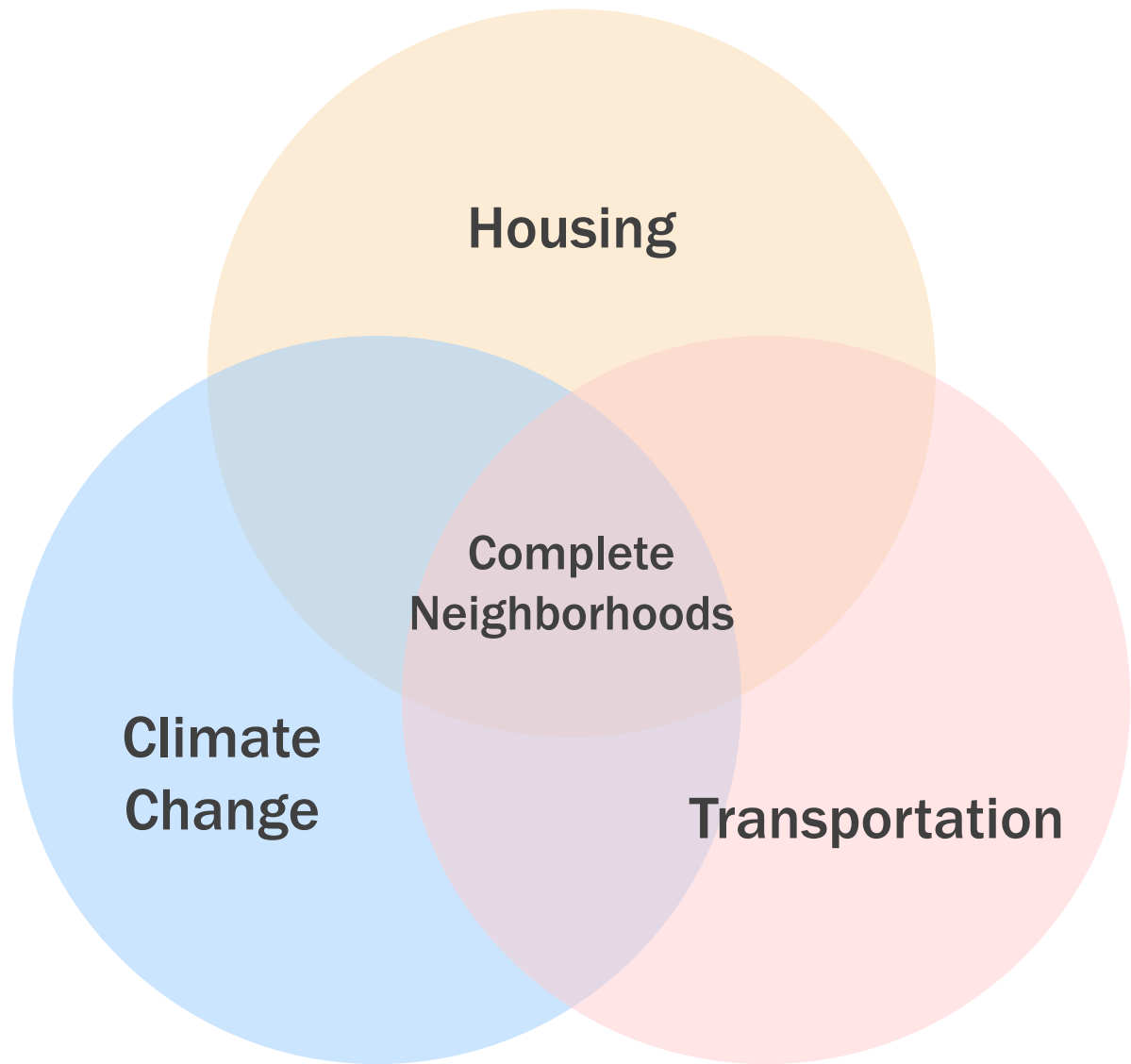


Stoneham, MA



Norwood, MA

The Case for Complete Neighborhoods



A systems approach for cumulative outcomes

- Development patterns that are driven by human scale to reduce auto-dependency
- 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

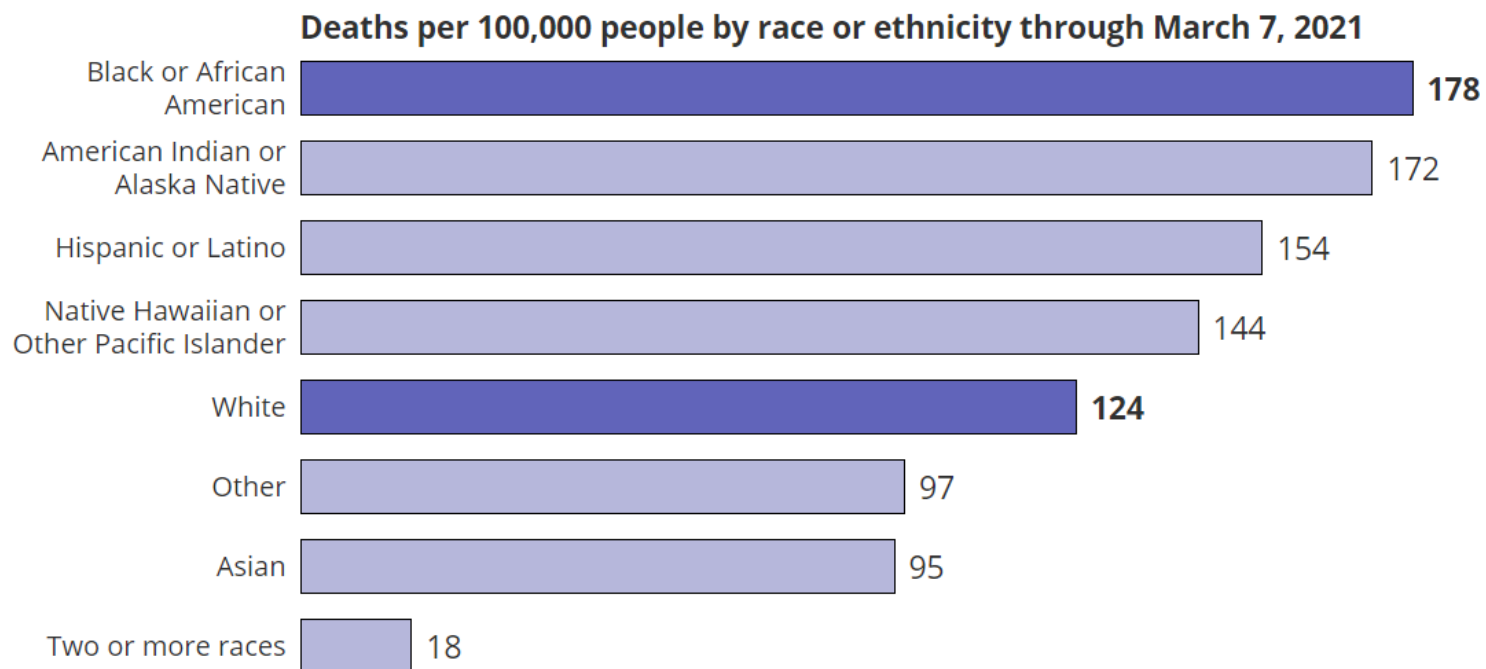
Equity:

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.



Source: COVID Racial Data Tracker

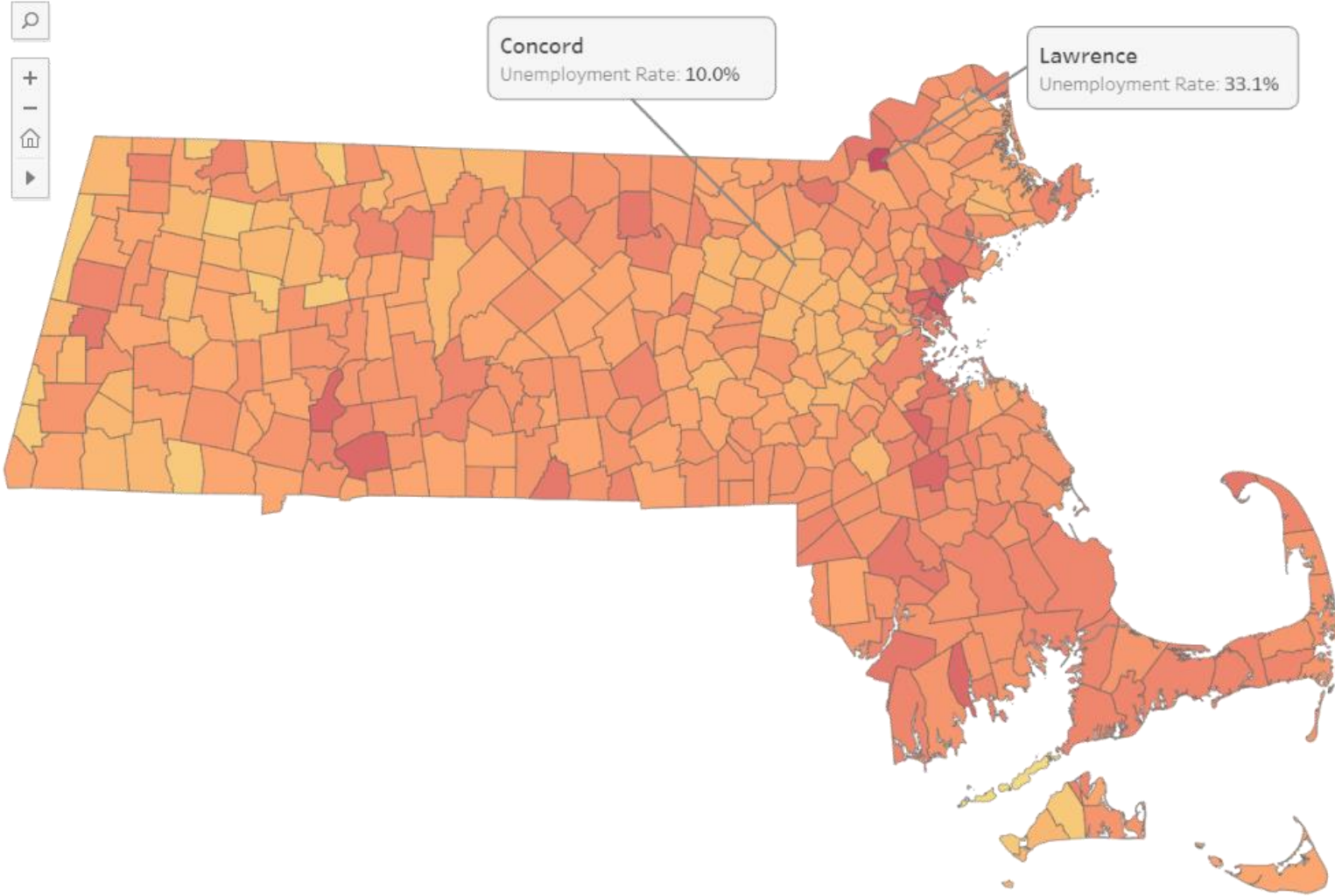
Disparate impact has been deepened by the pandemic.

Unemployment rates vary widely by city/town.

Municipal Unemployment Rates. June.



Regional Impact Tool



Lower-income and communities of color are more likely to have higher rates of unemployment.

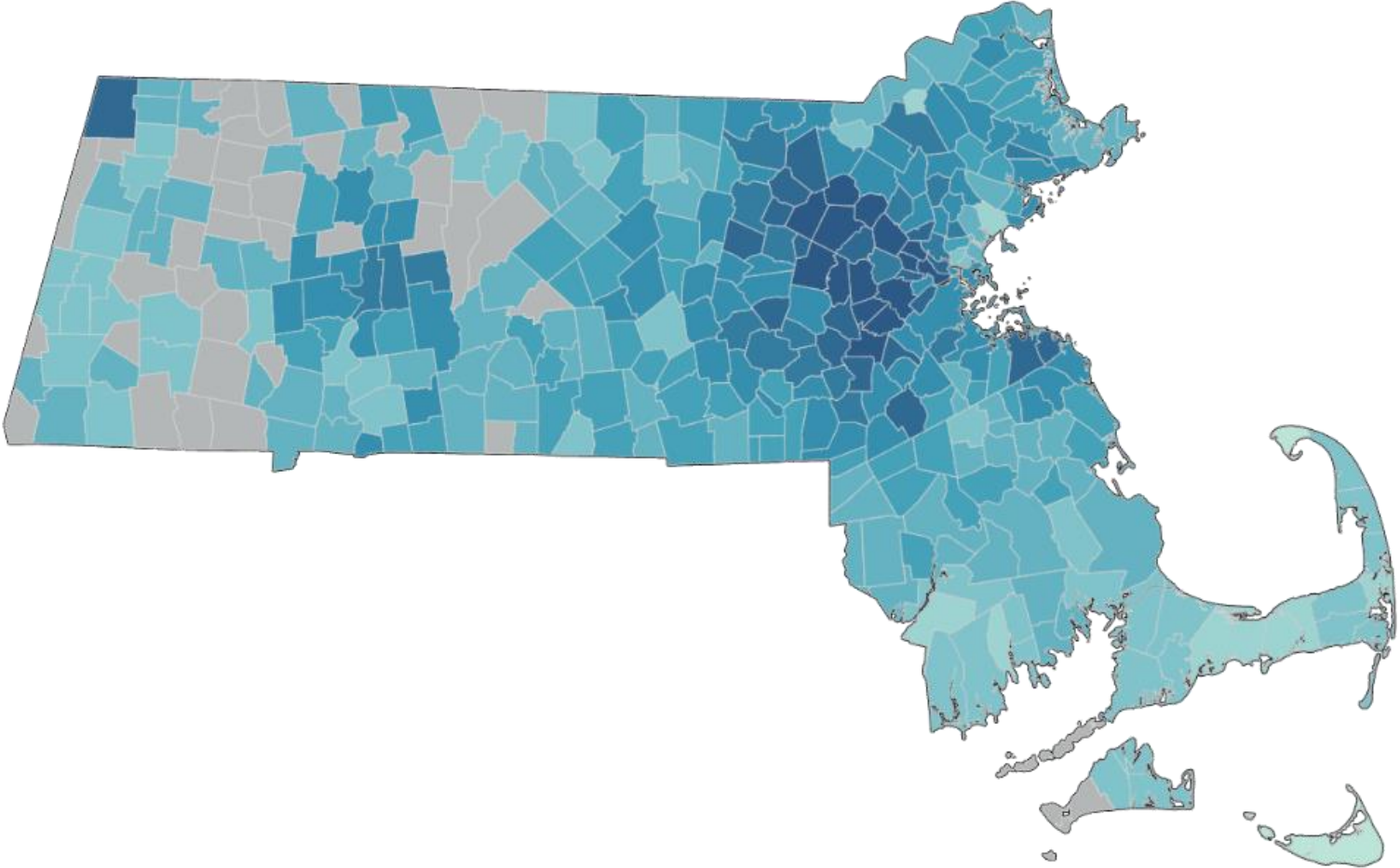
Source: Massachusetts Department of Unemployment Assistance

Boston's suburbs have a high share of workers capable of working from home.

Share of telework capable workers by municipality. 2017.



Regional Impact Tool



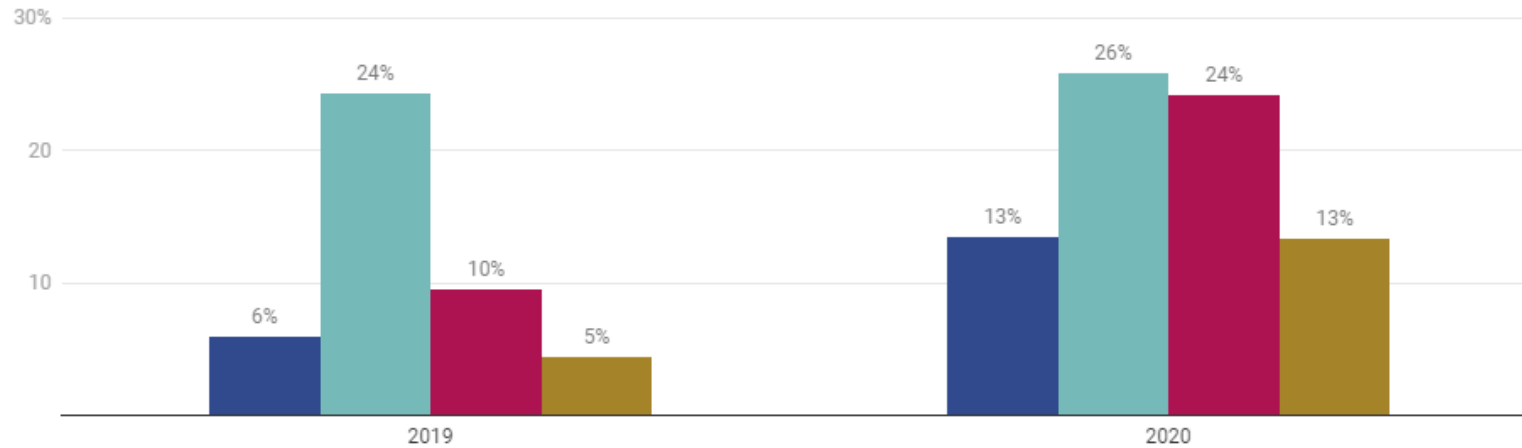
Lower-income and communities of color are more likely to have larger shares of frontline workers or employed in positions where remote work is not possible.

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.

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



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 Population Survey Food Security Supplement and Census Bureau Household Pulse Survey • [Get the data](#) • Created with [Datawrapper](#)

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

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)

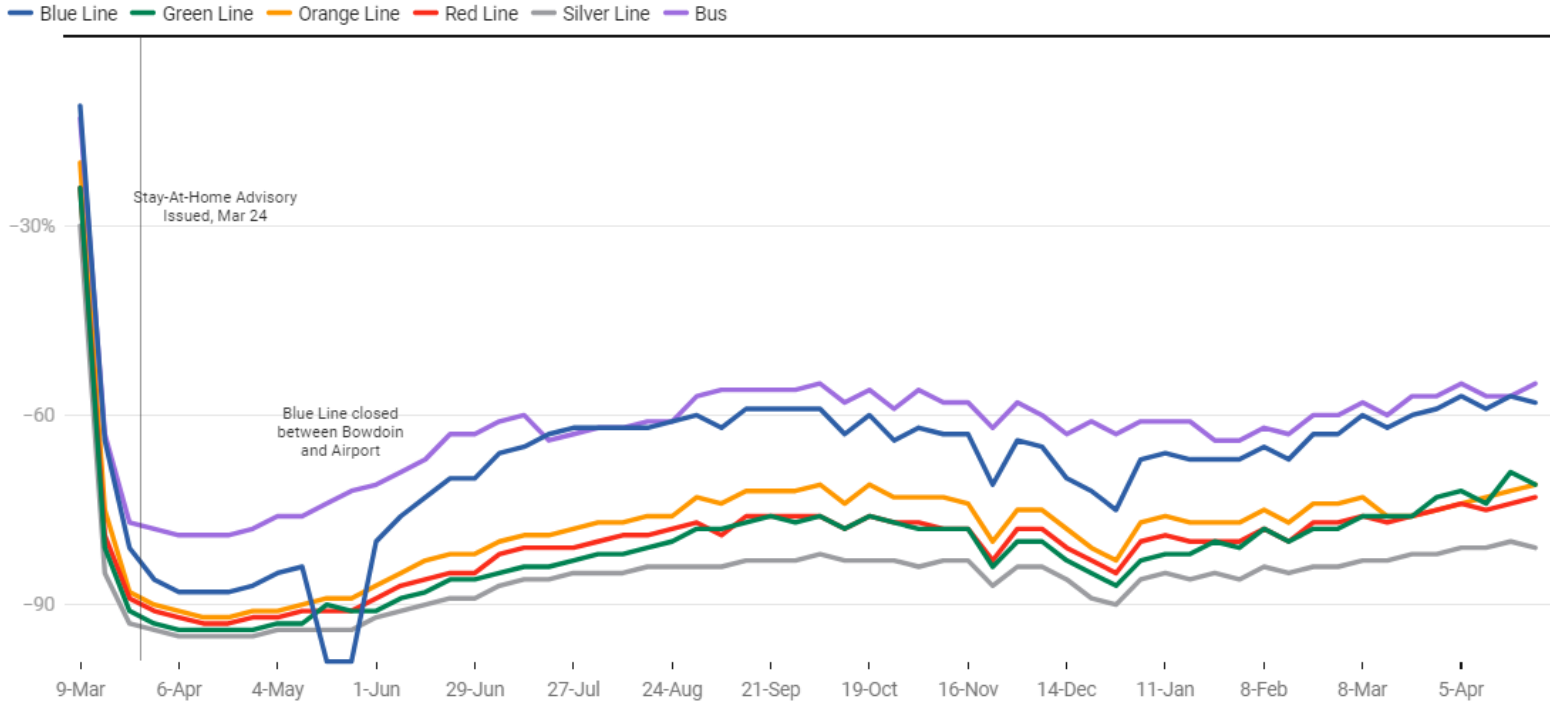
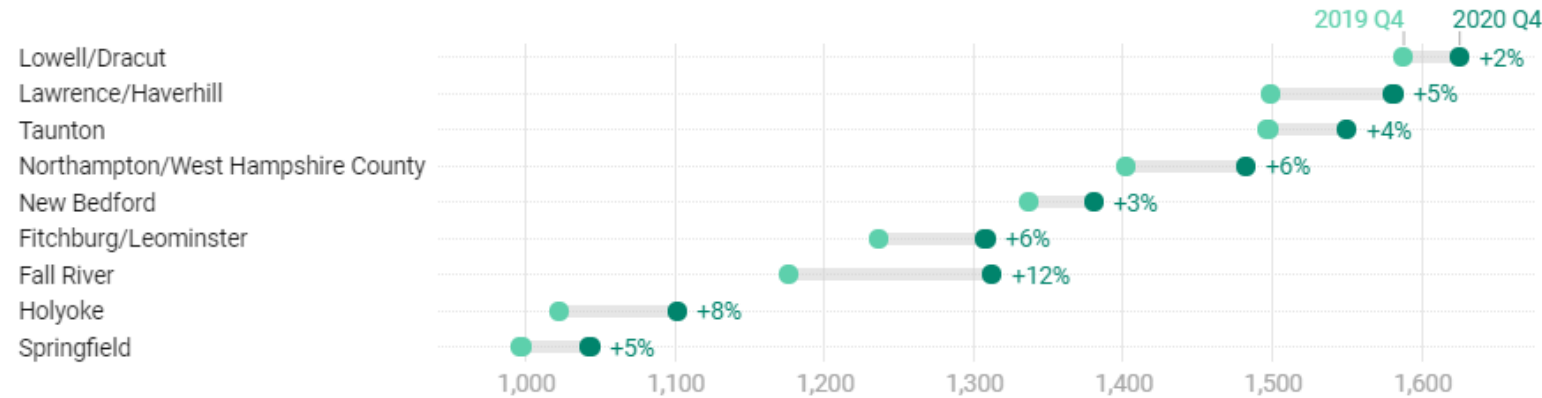


Chart: Center for Housing Data • Source: MBTA • Get the data • Created with Datawrapper

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

Asking rents in lower-cost markets have increased

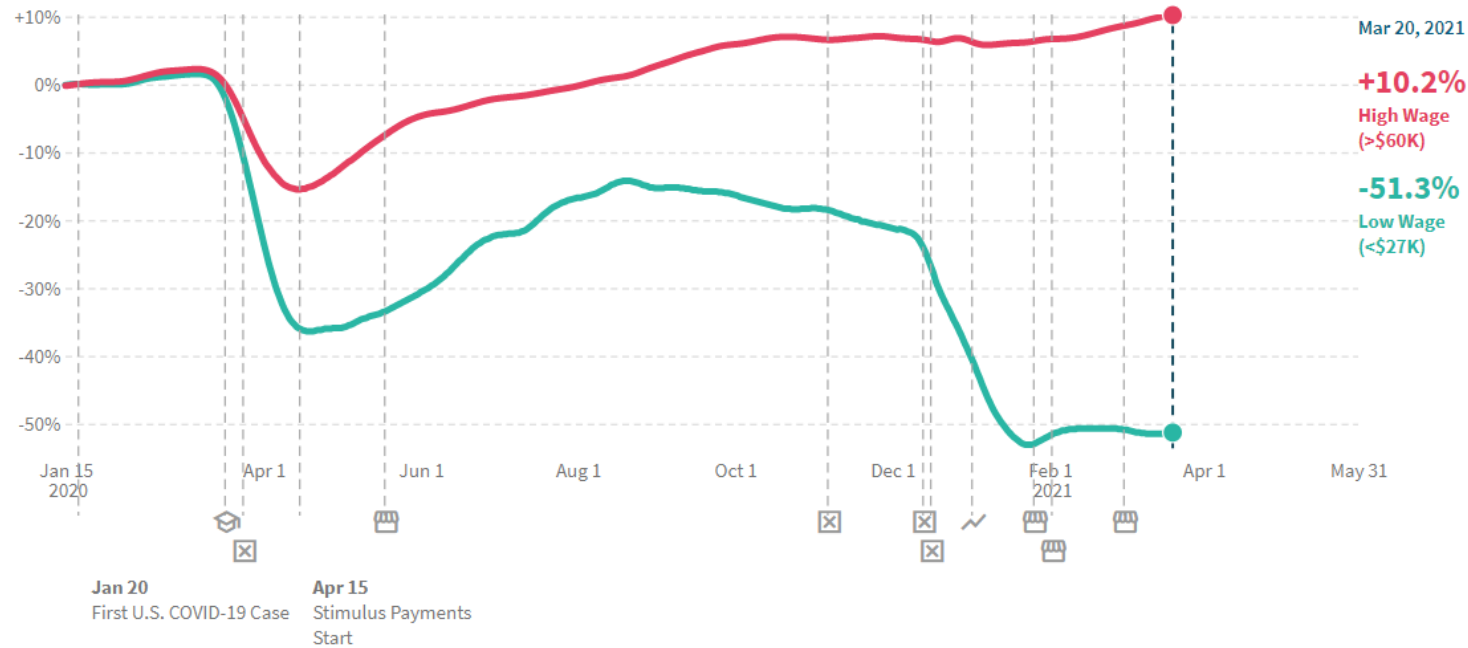
Outside the Boston inner core, upward pressure on rents remains high, particularly in Gateway cities across the state. Graph shows change in average asking rent in multifamily properties between Q4 2019 and Q4 2020.



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).



data source: **Earnin, Intuit, Kronos, Paychex**

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

Centering equity in planning and development

- 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

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”?

Access to housing opportunities

- Diverse housing types
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- Housing size
- Subsidized housing
- Homeownership

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- First/last mile solutions
- Regional connectivity

Proximity to essential goods

- Fresh food & grocery
- Pharmacies

Human

Scale

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 non-metropolitan areas). AMI is updated annually by the US Department of Housing and Urban Development (HUD) and used as the basis of eligibility for most housing assistance programs. See: www.huduser.org

Acquisition – Land and Building

Costs associated with purchasing the development site.

Baby Boomers

The demographic cohort born between 1947 and 1964. (Harvard Joint Center for Housing Studies (JCHS). *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.)

CHAPA (Citizens' Housing & Planning Association)

Established in 1967, CHAPA is a statewide non-profit umbrella organization for affordable housing and community development activities. CHAPA's mission is to encourage the production and preservation of housing affordable to low-income families and individuals. www.CHAPA.org

Chapter 30B

Chapter 30B of the Massachusetts General Laws, the Uniform Procurement Act, establishes uniform procedures for local governments to use when buying or disposing of supplies, services or real property.

Chapter 40B

The state's Comprehensive Permit law, enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic and the state can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23).

www.mass.gov/hed/community/40b-plan

Chapter 40R

The Smart Growth Zoning Overlay District Act, Chapter 149 of the Acts of 2004, codified as M.G.L. chapter 40R (the Act), encourages communities to create dense residential or mixed-use smart growth zoning districts, including a high percentage of affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable locations. <https://www.mass.gov/service-details/chapter-40r>

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a federal program that provides communities with resources to address a wide range of unique community development needs. The Department of Housing and Urban Development (HUD) provides funding either directly to larger municipalities designated as entitlement communities or through the Massachusetts Department of Housing and Community Development's CDBG program.

www.mass.gov/hed/community/funding/community-development-block-grant

Community Economic Development Assistance Corporation (CEDAC) A quasi-public agency created by the Legislature in 1978 to provide development assistance to nonprofit developers in order to increase the supply of affordable housing and help revitalize chronically distressed areas. By statute, it can only provide services to nonprofit corporations. CEDAC maintains a database on their website of over 1,400 properties statewide at risk of losing their affordability.

www.cedac.org

Community Preservation Act (CPA)/ Chapter 44B

The Community Preservation Act Enabling Legislation (Chapter 267 of the Acts of 2000). Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deed's fees. The Community Preservation Coalition (CPC) works with communities, and advocates and supports the passage of CPA.

www.communitypreservation.org

Conservation Easement

A legal agreement, often used to preserve rural areas or greenfields, in which a government or nonprofit can purchase a property in return for the guarantee of preserving it from development.

Contingency

This is generally figured as a percentage – often 5 to 10 percent – of the construction (hard) costs and/or other costs associated with development (soft costs). The contingency accounts for uncertainty at various stages of development and construction.

Cost Burdened Households who pay more than 30 percent of their income for housing.

DataTown

An interactive web site compiles community-level information from various available data sources for all 351 Massachusetts cities and towns, and visualizes that data in graphics and charts so it's easy to understand, print out and bring to a community discussion. www.mhp.net/datatown.

Debt

Money owed. Under debt financing the lender is generally secured by the property and is reimbursed according to a payment schedule determined by the amount of net income generated by the property and the interest rate set at the time the loan is made.

Debt = Loans

-*Hard debt*: require payment over time, with interest

-*Soft debt*: terms for repayment are lenient

Deferred loan (a.k.a. deferred payment second mortgage or soft debt)

Debt (borrowed money), often from a public or charitable source, repayment of which may be postponed for a specified period of time, indefinitely, or forgiven entirely, if the property maintains

certain levels of affordability for a defined time period. Most deeply affordable housing needs some

type of deferred loan in order to be feasible.

Department of Housing and Community Development (DHCD)

Massachusetts DHCD is the state's lead agency for housing and community development programs and

policy. It oversees the state-funded public housing, administers rental assistance programs, including tax

credits, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing.

www.mass.gov/hed

Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development's mission is to create strong, sustainable communities and quality affordable homes. HUD administers hundreds of programs targeting communities from urban to rural. www.hud.gov

Disability

The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Extremely Low Income (ELI) A family whose income does not exceed 30% AMI.

Entitlement Community A city or urban county of at least 50,000 in population making it eligible for Community Development Block Grant (CDBG) funds directly from HUD.

Expiring Use Restrictions

Refers to affordable housing where the restrictions on rents and/or incomes of occupants could or will expire in the near future if owners prepay their publicly assisted mortgages and convert the units to market rate housing. The units were built with federal and/or state subsidies (such as low cost mortgages, interest subsidies, rent subsidies and loan guarantees). While mortgages and other assistance often had terms as long as 30-40 years, many gave owners the option to prepay the mortgage after 20 years and thus remove use restrictions on the property. *Also see CEDAC.*

Equity

Cash investment in a project. Under equity financing, the investor obtains an ownership interest in the property and can participate in the property's cash flow, as well as in its appreciation at the time of sale. Equity investors take the risk that they will get a return on their equity contributions, and will look for ways to mitigate that risk, including through ensuring adequate asset management systems are in place for the project.

Exclusionary Zoning The practice of using zoning ordinances to exclude certain types of land uses from a given community. When this practice excludes apartments and other forms of multi-family housing, this can create a disparate impact on protected classes of people.

Extremely Low income (ELI)

Typically refers to families whose income is less than 30% of the Area Median Income. (AMI)

Fair Housing Act/MA Fair Housing Act

Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. The law prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Fair Market Rents (FMRs)

FMRs are established by HUD and used to determine **rental** voucher amounts for government assistance housing programs such as Section 8 (Housing Choice Voucher Program).

Family

A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Federal Home Loan Bank of Boston (FHLBB)

One of the 12 district banks, the FHLBB covers the 6 New England states and is owned by more than 460 New England financial institutions. A wholesale bank (a bank for banks), it provides access to credit for its members and administers several grant and loan programs to promote community development and expand affordable housing.

Federal Home Loan Mortgage Corporation (FHLMC) or Freddie Mac

Congressionally chartered agency established in 1970 (and privatized in 1989) to buy qualifying residential mortgages from originating lenders. The loans are either kept in portfolio or packaged and sold as securities. Freddie Mac also offers programs with more flexible underwriting guidelines for lower income homebuyers. With Fannie Mae, the corporation's activity has helped to create an enormous secondary mortgage market.

Federal National Mortgage Association (FNMA of Fannie Mae)

Created in 1938 to purchase FHA, and later VA and conventional mortgages, Fannie Mae is now privately owned and managed, federally chartered corporation, the largest source of home mortgage funds in the United States. It buys qualifying residential mortgages from originating lenders and either keeps them in portfolio or packages and sells them as securities. Fannie Mae also offers programs with more flexible underwriting guidelines for lower income homebuyers.

Grant While a grant can feel like equity, the grantor does not have an "interest" in property, and does not expect a financial return, but does expect that the purpose for making the grant is met (i.e.: the project serves a certain population, helps achieve identified outcomes, or other purpose). Sometimes soft secondary financing is structured into a project as a grant.

HOME Investment Partnership Program (HOME)

A federal program run by HUD which provides annual grants on an entitlement basis to states, large cities and consortia of smaller communities for affordable housing activities, including homeownership, rent subsidies, housing development and rehabilitation. Similar to CDBG funds, some communities are part of a consortium and receive HOME funds directly from HUD and distribute in their communities. DHCD administers HOME funds at the state level.

Housing Appeals Committee (HAC)

A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal.

Housing Choice Initiative

In 2017 the Baker-Polito Administration developed the Housing Choice Initiative to offer a combination of incentives, legislation, technical assistance and new capital grant funding to facilitate community-led housing production across the Commonwealth. A key component of the HCI entails legislation currently proposed by the Governor (*An Act to Promote Housing Choices*) that will enable cities and towns to adopt certain zoning best practices related to housing development by a simple majority vote, rather than the current two-thirds supermajority.

Housing Production Plan An affordable housing plan adopted by a Municipality and approved by DHCD, defining certain annual increases in its number of SHI-eligible Housing Units as described in the 40B Guidelines.

Housing Stabilization Fund (HSF)

The Housing Stabilization Fund (HSF) is a program available through DHCD to support comprehensive neighborhood redevelopment efforts and to help developers and municipalities acquire, preserve and rehabilitate affordable housing. The state legislature placed a special emphasis on reusing foreclosed and distressed properties and on creating affordable homeownership opportunities.

Housing Toolbox

An on-line resource developed by MHP including strategies and best practices for the creation and preservation of affordable housing, with guides, tools and resources for local boards & committees, planners, municipal staff, developers, and volunteers.

<https://www.housingtoolbox.org/>

Housing Unit

A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

HUD The U.S. Department of Housing and Urban Development

Inclusionary Zoning

A local zoning ordinance that either requires or encourages a developer to include affordable housing as part of a development, or contribute to a fund for such housing. The bylaw may provide incentives such as increased density, reduced parking requirements, or expedited permitting in exchange for the affordable housing.

Infill Development

The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Promotes compact development.

Limited Equity Homeownership

Ownership housing where resale values are restricted in order to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance in order to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land). Can take the form of a cooperative, a condominium or fee simple ownership.

Loan to Value (LTV)

The ratio of the loan amount to the value of the completed property per an appraisal. Lenders will only loan up to a certain percentage of the property value.

Local and Regional Housing Authorities (LHAs)

A housing authority set up by a city or town, or group of towns, in accordance with state law, M.G.L. Ch. 149 to provide low-income family or elderly housing.

Local Action Units (LAUs)

Local Action Units (LAUs) are affordable housing units created as a result of an intentional action taken by a community, such as the adoption of Inclusionary Zoning or the use of municipal funds or property, without a comprehensive permit, and which meet the requirements for inclusion on the Subsidized Housing Inventory (SHI).

Local Initiative Program (LIP)

A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory (SHI). LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments, that do not require other financial subsidies, to qualify for inclusion on the Subsidized Housing Inventory. The LIP Program administers both LIP 40B developments (sometimes referred to as "Friendly 40Bs) and Local Action Units (LAUs).

Low Income Housing Tax Credit (LIHTC)

The LIHTC program, which is based on Section 42 of the Internal Revenue Code, was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise **equity** for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents. The state's Department of Housing and Community Development oversees the competitive allocation of tax credits.

Median Age

The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income

Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Millennials The demographic cohort following Generation X born between 1985 and 2004. (JCHS)

Mortgage

1st Mortgage This is usually, though not always, a commercial loan requiring monthly payments of principle and interest during the operating life of the project. The amount of the mortgage is limited by the value of the property and the net operating income of the project (income less operating expenses).

2nd Mortgage, 3rd Mortgage, etc Affordable housing developments often include grant or low-interest or no-interest loan financing, including local and state public funds, as well as private funds. Repayment requirements vary ranging from payment of principle and interest, through whole or partial interest payments, to deferral of principal and interest payments for a number of years or no repayment as long as the property serves the population the money was committed to support.

Municipal Affordable Housing Trust (MAHT)

A locally created municipal board, enabled by M.G.L. Chapter 44, Section 55c, to provide for the creation and preservation of affordable housing for the benefit of low and moderate income households.

Regional Planning Agency (RPA)

RPAs are public organizations established by the state legislature that encompass a multi-jurisdictional regional area serving local governments and citizens in the region by dealing with issues and needs that cross city, town, county and even state boundaries through communication, planning, policymaking, coordination, advocacy and technical assistance. There are thirteen RPAs in Massachusetts-for more information see <http://www.massmarpa.org/>

Reserves; Lease-Up and Operating

Accounts established from sources of financing to cover possible shortfalls during the operation of the project. A lease-up reserve is intended to cover operating losses during the earliest phase of operations while initially renting up the project, while an operating reserve is meant to cover longer-term contingencies.

Poverty

Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Thresholds by year and households size are found at this link:

<https://www.census.gov/hhes/www/poverty/data/threshld/>.

Section 8 (Also known as Housing the Choice Voucher (HCV) Program)

Section 8 of the Housing Act of 1937 (42 U.S.C. § 1437f) is the federal government's major program for assisting very low-income families, elders, and people with disabilities to afford housing in the private market. The voucher provides rental assistance to households with low income, elders, and persons with disabilities. The voucher holder is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. HCVs are administered locally by Public Housing Authorities (PHAs).

Subsidized Housing Inventory (SHI) – means the list compiled by DHCD containing the count of Low or Moderate Income Housing units by city or town.

Subsidizing Agency – means any agency of state or federal government that provides for, or acts on behalf of a provider for, a Subsidy for the construction or substantial rehabilitation of Low or Moderate Income Housing. Massachusetts Subsidizing Agencies include DHCD, MassHousing, MassDevelopment, and MHP.

Total Development Costs (TDC) The total cost of construction including land or property acquisition, soft costs (permitting, legal, etc.), site work, materials, and labor.

Use Restriction – means a deed restriction, regulatory agreement or other legally binding instrument which runs with the land and is recorded with the registry of deeds or land court registry district, and which effectively restricts the occupancy of a Low or Moderate Income Housing unit to Income Eligible Households during the term of affordability.

Zoning

Ordinances and by-laws adopted by cities and towns to regulate the use of land, buildings and structures to the full extent of the independent constitutional powers of cities and towns

GLOSSARY OF COMMON ACRONYMS AND TERMS

ACRONYMS

ACS	US Census Bureau's American Community Survey
AMI	Area Median Income
CHAS	Comprehensive Housing Affordability Strategy
DHCD	MA Department of Housing and Community Development
ELI	Extremely Low Income
GIS	Geographic Information System
MOE	Margins of Error

DEFINITIONS

Baby Boomers

The demographic cohort born between 1947 and 1964. (Harvard Joint Center for Housing Studies (JCHS). *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.)

Cost Burdened

Households who pay more than 30 percent of their income for housing.

Disability

The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Extremely Low Income

A family whose income does not exceed 30% AMI. (Mass Housing, Piltch Associates)

Family

A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Household

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of the households excludes group quarters.

Median Age

The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income

Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Millennials

The demographic cohort following Generation X born between 1985 and 2004. (JCHS)

Housing Unit

A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

Protected Classes

Demographic groups that it is unlawful to discriminate against. In Massachusetts Fair Housing law, the protected classes are race, color, national origin, religion, sex, familial status (i.e. children), disability, source of income (i.e. section 8 voucher), sexual orientation, gender identify, age, marital status, veteran or active military status, and genetic information.

Poverty

Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). 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 expect that the purpose for making the grant is met (i.e.: the project serves a certain population, helps achieve identified outcomes, or other purpose). Sometimes soft secondary financing is structured into a project as a grant.

1st Mortgage

This is usually, though not always, a commercial loan requiring monthly payments of principal and interest during the operating life of the project. The amount of the mortgage is limited by the value of the property and the net operating income of the project (income less operating expenses).

2nd Mortgage, 3rd Mortgage, etc

Affordable housing developments often include grant or low-interest or no-interest loan financing, including local and state public funds, as well as private funds. Repayment requirements vary ranging from payment of principal and interest, through whole or partial interest payments, to deferral of principal and interest payments for a number of years or no repayment as long as the property serves the population the money was committed to support.

Uses of funds

Acquisition – Land and Building

Costs associated with purchasing the development site.

Site Work

On-site development costs such as grading, running utility lines, storm water management, water, sewer/septic, entry roads, etc. Costs associated with making the site ready for building construction.

Construction Costs

The direct cost of building construction, including foundation work. State agencies expect to see contractor profit and overhead broken out separately as well as the contractor's general conditions, which include the contractor's costs for such items as setting up an on-site office, winter conditions, and police details.

Contingency

This is generally figured as a percentage – often 5 to 10 percent – of the construction (hard) costs and/or other costs associated with development (soft costs). The contingency accounts for uncertainty at various stages of development and construction.

Architect/Engineer, Environmental Study, Appraisal, Survey & Soil Tests, Title & Recording, Sponsor & Local Legal Costs, Lender's Legal, Audit, Cost Certification, Market Study

These reflect the costs of contracts with various professionals essential to the completion of the development.

Developer Fee and Overhead

Maximum developer fees are established by DHCD.

Real Estate Taxes, Insurance, Construction Loan Interest, Bridge and/or Acquisition Loan Interest

These are the primary costs of holding land during the development and construction processes. The longer the development process the higher the cost.

Construction Loan Costs, Permanent Loan Costs, Bridge Loan Fees

Fees, beyond interest, charged by lenders for various loans on the project.

Consultant Fee

Developers may engage various types of consultants to assist them in the project.

Reserves; Lease-Up and Operating

Accounts established from sources of financing to cover possible shortfalls during the operation of the project. A lease-up reserve is intended to cover operating losses during the earliest phase of operations while initially renting up the project, while an operating reserve is meant to cover longer-term contingencies.

Explanation of Operating Budgets

A project's operating budget consists of three main parts: operating income, operating expenses and debt service and reserve payments.

Net Operating Income

Operating income less operating expenses

Net Cash Flow

Net operating income less debt and reserve payments

Operating Income

Gross Rental Income

This is the income potential of the project, before deducting an assumed vacancy percentage. It increases annually by the income inflation assumption allowed by the lender.

Laundry Income

In projects with a coin laundry, the anticipated income is entered here.

Vacancy

This is the percentage of rents that the project will not receive, because of either vacancy or nonpayment by tenants of occupied units. Typically, the percentage is higher in the first year of operation because of a lag between units coming online and tenants taking occupancy. Lenders have requirements for what this number should be.

Operating expenses

Operating Expenses

Shows the actual anticipated expense for that year that the project will be in operation. Expenses are increased each year thereafter according to the expense inflation assumption often dictated by the lender.

Real Estate Taxes

Taxes vary widely between localities. Often municipalities will offer a PILOT program 'Payment In Lieu of Taxes' for affordable housing which is a fixed annual amount.

Insurance

The cost of property and liability insurance. Lenders and investors will usually require minimum coverage amounts.

Utilities – Common Area

This includes the cost of lighting and heating unleased areas, such as hallways and parking lots. In cases where the owner of the project is paying utilities they will be included in a separate line item.

Water/Sewer

In many projects the owner pays for water and sewer service. These costs can be substantial, especially if the project includes water-using amenities, such as in-unit washers or hookups and dishwashers.

Maintenance/Repairs/Decorating

This line item includes the costs of all repairs including 'turning over' a unit when vacated. It does not include replacement of major capital items (such as roofs and furnaces) which is funded from the replacement reserve.

Administration

This item generally includes the cost of management staff and the direct expenses of property manager on the project.

Legal

Legal costs during operations to cover evictions or other management issues.

Snow Removal/Landscaping

These may be third-party contracts or the cost of staff and equipment and materials.

Trash Removal

Usually a third-party contract

Management Fee

Usually property managers are paid a percentage of collected rents, in addition to allowable pass-through expenses. (Because LIHTC rents are often lower than market rents, this percentage may be higher for these types of projects). In some cases, owners and managers have negotiated per-unit fees rather than a percentage of rents. In either case, the payment should be based on actual payments (collected rents on occupied and paying units).

Audit & Tax Return

Tax credit partnerships must file an annual tax return. Investors require an annual audit, as well.

Asset Management

This fee may be paid either to the general partner or to a party designated by the limited-partner investors to pay for the extra costs of record-keeping and reporting to investors on the performance of an LIHTC project.

Debt service**Debt Coverage Ratio**

This shows, year by year, the projected ratio of net operating income to the required debt service on the first mortgage loan. Lenders set minimum debt coverage ratios they expect to see in projections once the project has reached full occupancy, generally in the second calendar year of operations.

Replacement/Equipment Reserve

Lenders and investors will require that the project make minimum contributions to a reserve for replacement of major capital items. This amount is based on the number of dwelling units.

Net Cash Flow

This is the amount remaining from operating income after all operating costs, debt service payments, and replacement reserve contributions have been paid.

Reserves

These are lender required contributions to a capital reserve to fund operating deficits or investor perceived risks.

Loan to Value

The ratio of the loan amount to the value of the completed property per an appraisal. Lenders will only loan up to a certain percentage of the property value.