

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

# 14th annual Massachusetts Housing Institute Training for local officials



Massachusetts Housing Partnership  
[www.mhp.net](http://www.mhp.net)



Massachusetts Department of Housing and Community Development  
[www.mass.gov/dhcd](http://www.mass.gov/dhcd)



The Mel King Institute for Community Building  
[www.melkinginstitute.org](http://www.melkinginstitute.org)



Citizens' Housing and Planning Association  
[www.chapa.org](http://www.chapa.org)



Metropolitan Area Planning Council  
[www.mapc.org](http://www.mapc.org)



American Planning  
Association—  
Massachusetts Chapter  
[www.apa-ma.org](http://www.apa-ma.org)

	<b>Day One: Eliminating barriers, creating inclusive communities</b>
<b>1:00 PM</b>	<b>Building thriving, inclusive communities</b> Jarred Johnson, Executive Director, TransitMatters; Abundant Housing MA, Board Member  <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>
<b>1:30 PM</b>	<b>Break</b>
<b>1:45 PM</b>	<b>Lowering the barriers CM   1.25</b> 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  <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>
<b>3:00 PM</b>	<b>Break</b>
<b>3:15 PM</b>	<b>Improving access with technology CM   1.25</b> 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  <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>
<b>4:30 PM</b>	<b>Wrap-up Day One</b>

**DAY TWO | Thursday, June 10**

<b>Day Two: Strategies to fix zoning, end segregation</b>	
<b>1:00 PM</b>	<b>How land use decisions affect race and class segregation</b> Dr. Jessica Trounstine, Foundation Board of Trustees Presidential Chair of Political Science, University of California, Merced, Author of "Segregation by Design: Local Politics and Inequality in American Cities"
<b>1:30 PM</b>	<b>Break</b>
<b>1:45 PM</b>	<b>Expanding Housing Choice: legislation and local zoning efforts CM   1.25</b> 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)  <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>
<b>3:00 PM</b>	<b>Break</b>
<b>3:15 PM</b>	<b>Missing middle housing strategies for municipalities CM   1.25</b> Jeremy Lake, AIA, LEED AP, CNU, Senior Associate, Union Studio Nate Kelly, AICP, Principal Planner, Horsley Witten Group  <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>
<b>4:30 PM</b>	<b>Wrap-up Day Two</b>

**DAY THREE | Thursday, June 17**

<b>Day Three: Create complete neighborhoods</b>	
<b>1:00 PM</b>	<b>The case for equity-driven neighborhood development</b> 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>
<b>1:30 PM</b>	<b>Break</b>
<b>1:45 PM</b>	<b>Exploring housing opportunities near transit CM   1.25</b> 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>
<b>3:00 PM</b>	<b>Break</b>
<b>3:15 PM</b>	<b>Complete Neighborhoods CM   1.25</b> 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>
<b>4:30 PM</b>	<b>Housing Institute Adjourn</b>

**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](mailto: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

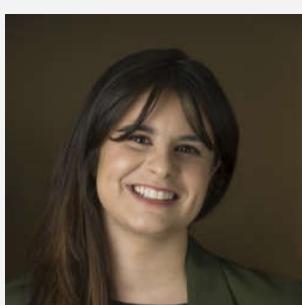
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**Christine Madore, AICP**

Senior Development Manager

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**Katie Bosse**

Program Manager

[kbosse@mhp.net](mailto: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](mailto: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](mailto: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](mailto: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](http://www.housingnavigatorma.org)

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**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.*

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Contact: [courtney@courbanize.com](mailto: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.*

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**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](mailto:aedinberg@town.westborough.ma.us)

**Dr. Jessica Trounstine**

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

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

**Chris Kluchman, FAICP**

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

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

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**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](mailto: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 developing 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](mailto: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.*

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**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 Healthy Neighborhoods: Evidence-based Planning and Design Strategies* (2017), which won the 2018 EDRA Great Places award.*

Contact: [lsmead@town.canton.ma.us](mailto: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](mailto: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.



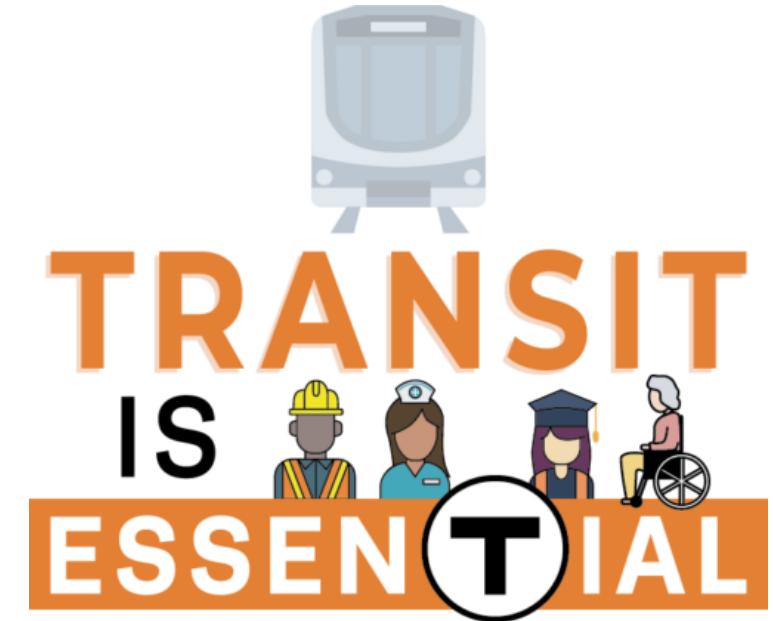
# Transit Justice

- 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 photograph of a subway train in motion, creating a sense of speed. The train is white with orange stripes and has large windows. It is stopped at a platform with a yellow tactile paving strip. In the background, a person is walking away from the camera, and a red sign with the letters "ON" is visible.

# What Is TransitMatters Doing?





# Regional Rail

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



# NextGen Bus

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



# Abundant Housing MA

## OUR MISSION

**We stand up for abundant housing for all in communities across Massachusetts.**

**We drive policy at the state and local level by identifying pro-housing changemakers, building the power of local organizers, and connecting a statewide network.**



# Abundant Housing MA

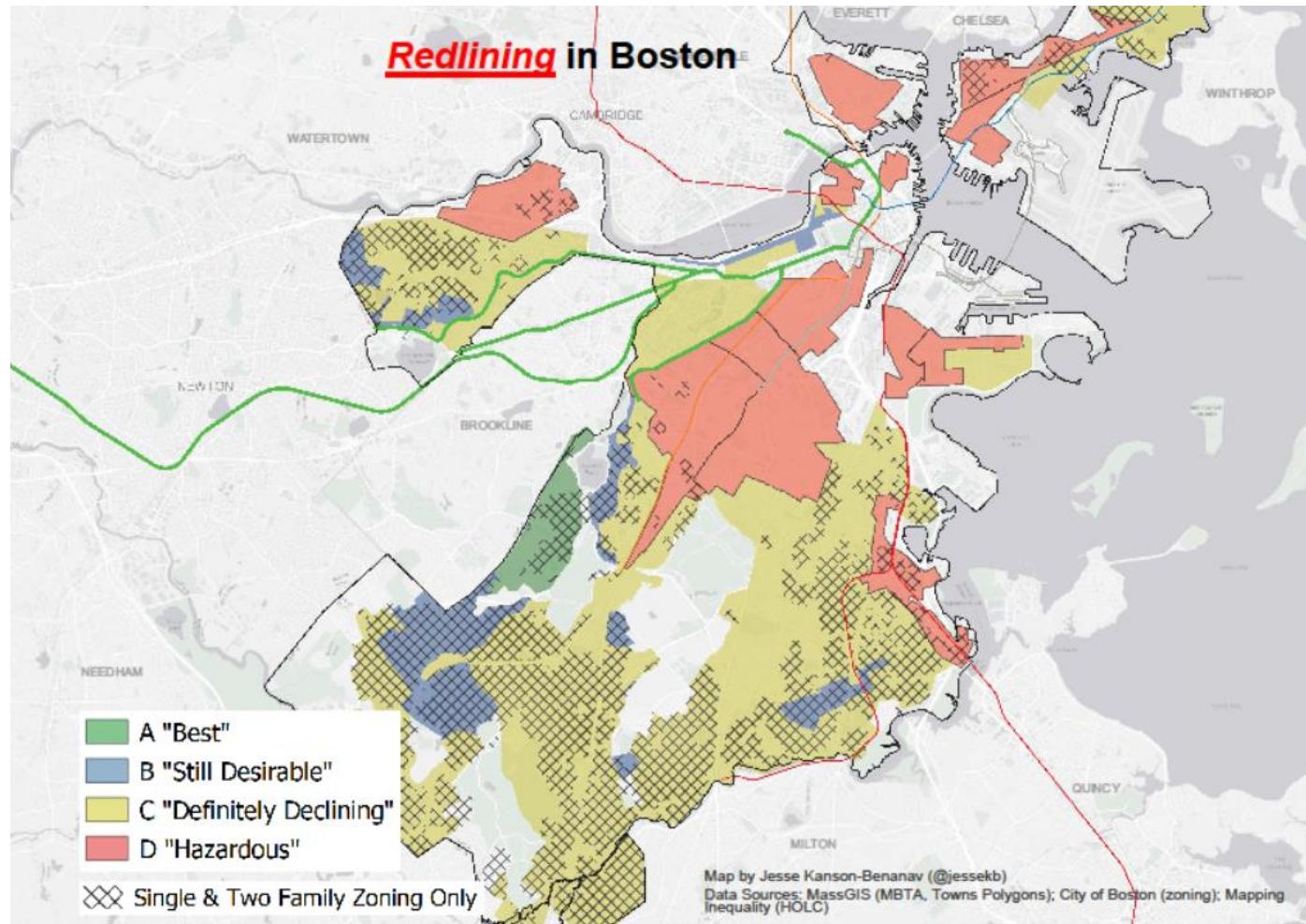
- **Support local pro-housing organizations**
- **Support local and statewide pro-housing candidates and initiatives**
- **Messaging the need for more housing at all levels**



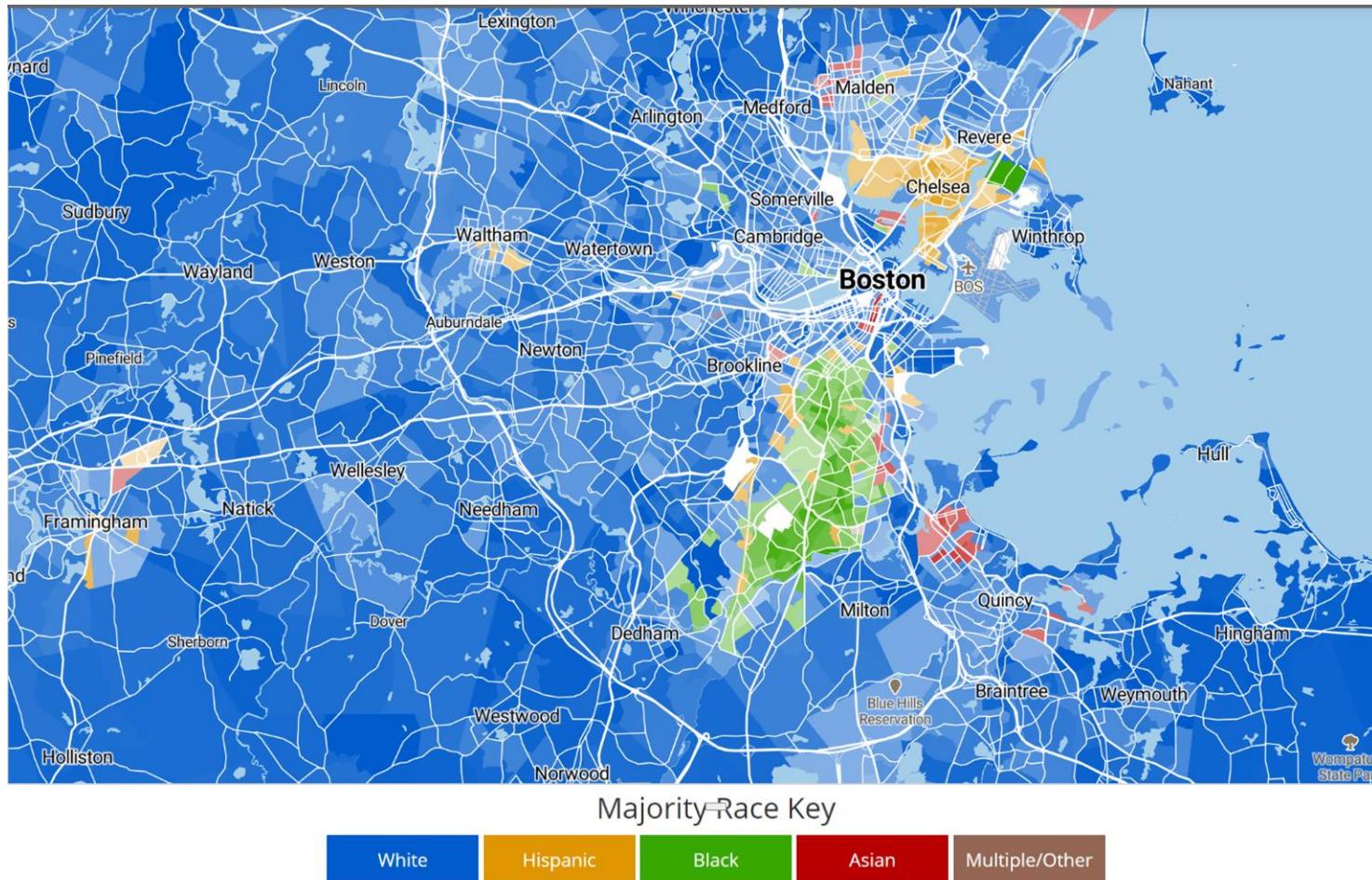
# My Housing Journey



# AFFH



# Redressing Historic Harms



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

# Preventing Harm

**Affirmative Marketing**

**Strong anti-displacement policies**

**Stopping housing discrimination**

**Building all types of  
housing at all income  
levels**

# Abundant Housing

**Reforming parking requirements**

**Abolishing minimum lot sizes &  
single-family zoning**

**Fighting the stigma against sensible  
density**

**Lowering the barriers  
to new housing**

# Abundant Housing

**Affordable Housing is a moral imperative**

**Market rate housing is a key part of the solution**

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

**Housing at all levels and of all types is needed**

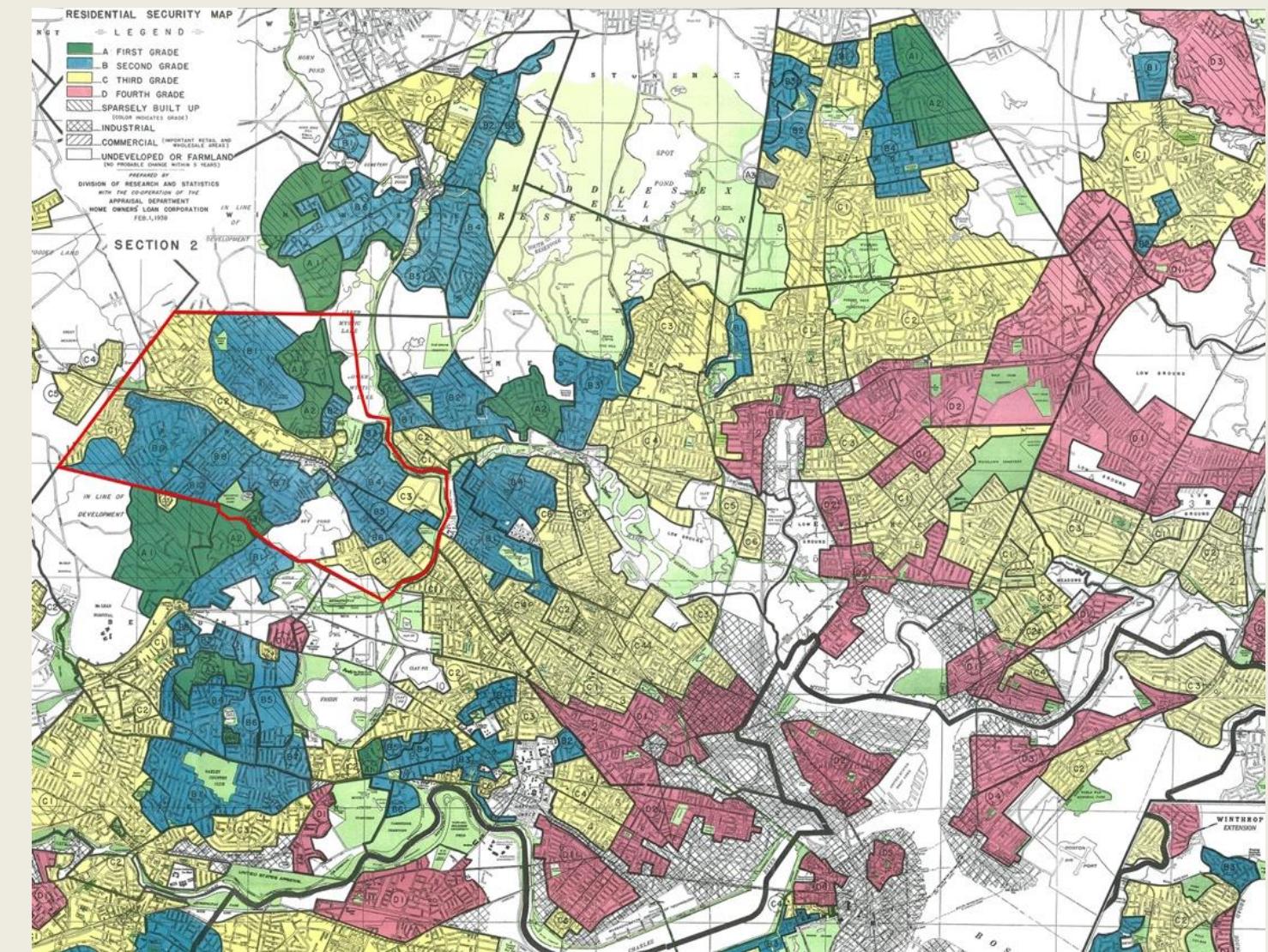
# The Challenge!



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?



01.

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

June 3, 2021 | Massachusetts Housing Institute  
Lowering the barriers to affordable housing



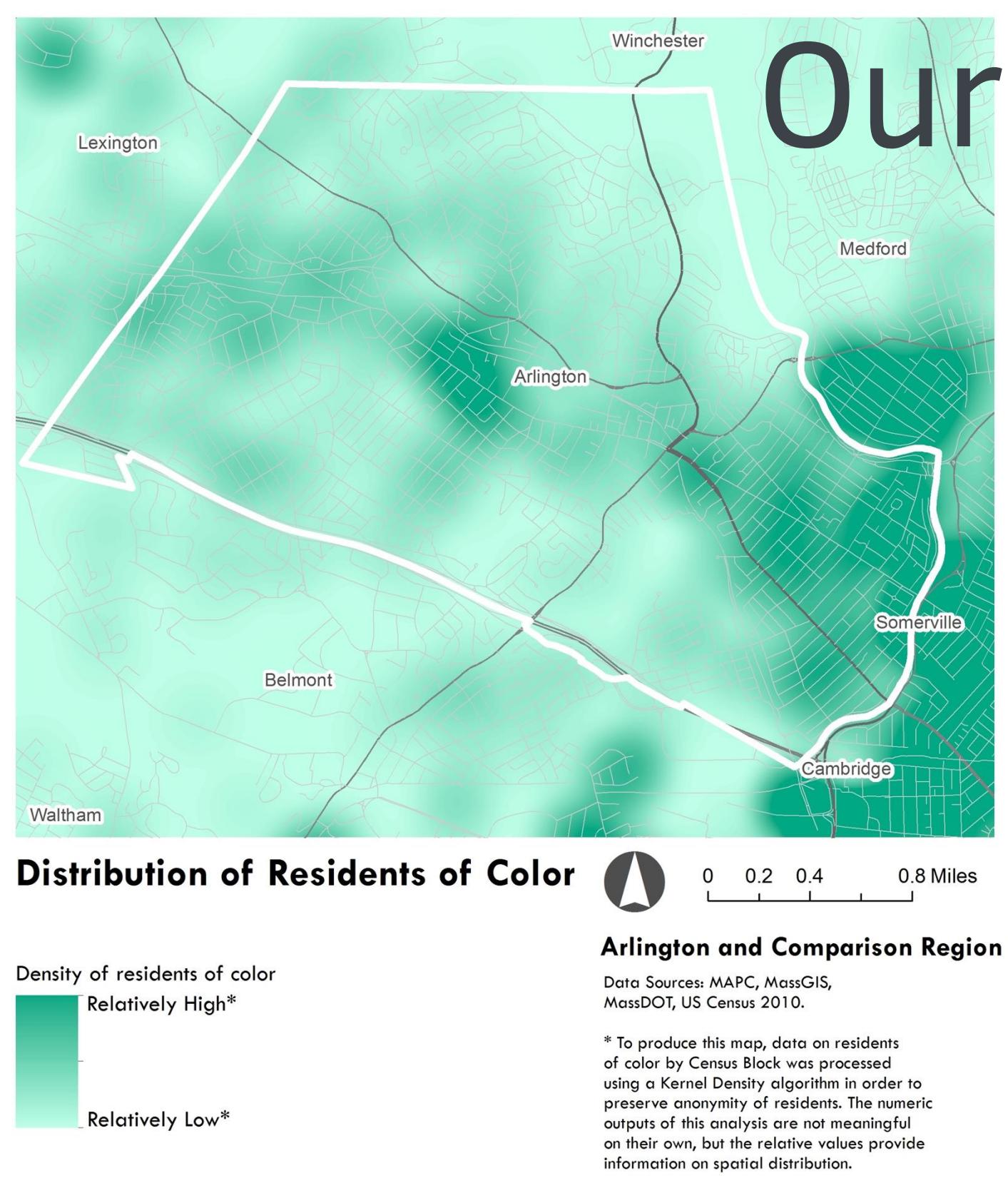
# How can the town advance fair housing choice?

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**

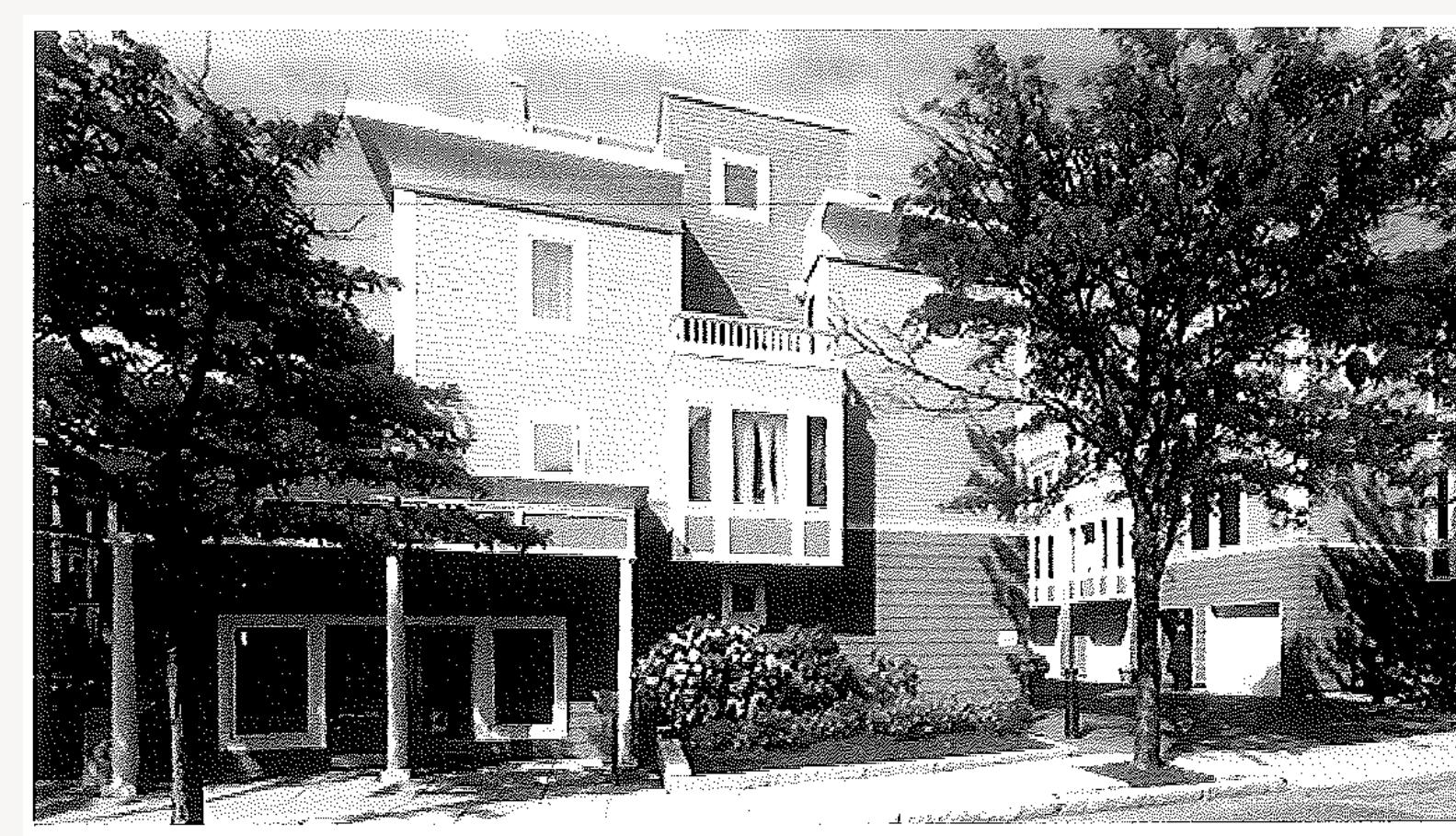
**High-Cost Market/  
Lack of  
Affordability**

**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





Thank you!

Jennifer Raitt

[jraitt@town.arlington.ma.us](mailto:jraitt@town.arlington.ma.us)

[www.linkedin.com/in/jenniferraitt](https://www.linkedin.com/in/jenniferraitt)

[www.twitter.com/JenniferRaitt](https://www.twitter.com/JenniferRaitt)

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

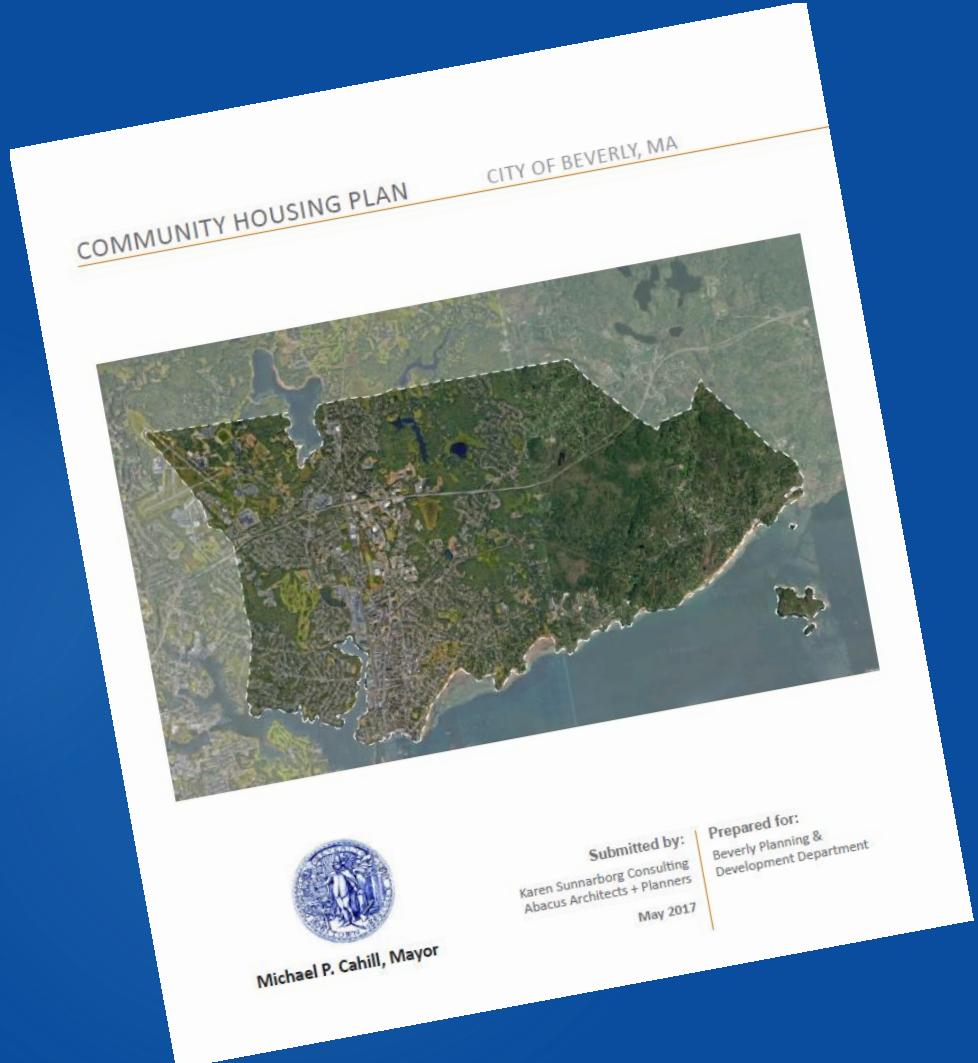
MHP HOUSING INSTITUTE

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

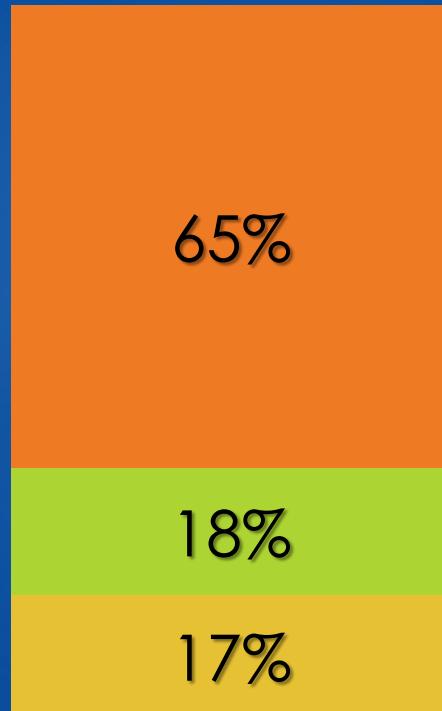
Leverage local resources and work with community partners to create new housing

## STRATEGY:

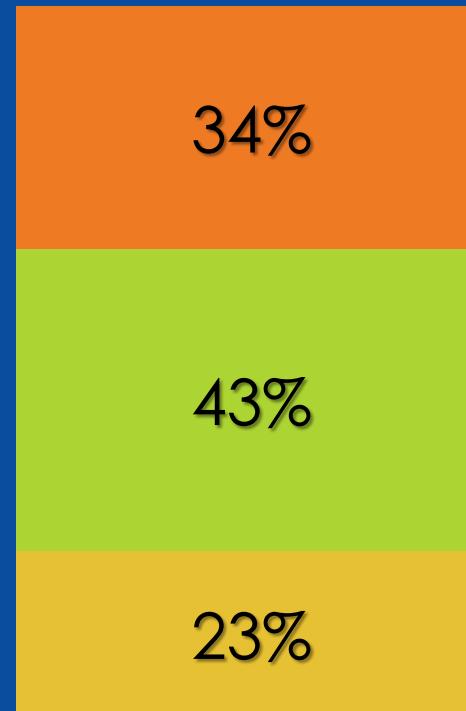
Pursue further opportunities for multi-family housing including mixed-use and TOD.

# Needs Assessment: Housing Cost Burden

INCOME ON HOUSING  
COSTS (%)  
ALL HOUSEHOLDS

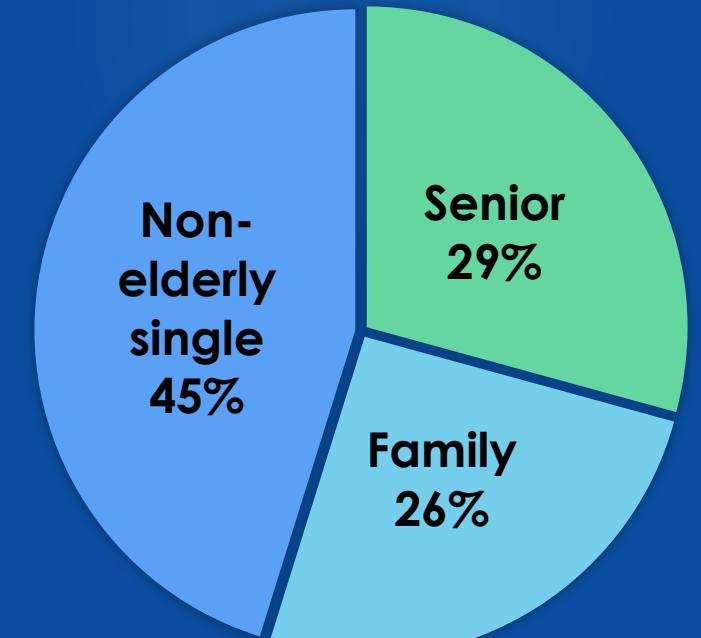


INCOME ON HOUSING  
COSTS (%)  
RENTER HOUSEHOLDS



**2/3**  
Households <80% AMI  
Cost Burdened

SEVERLY 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

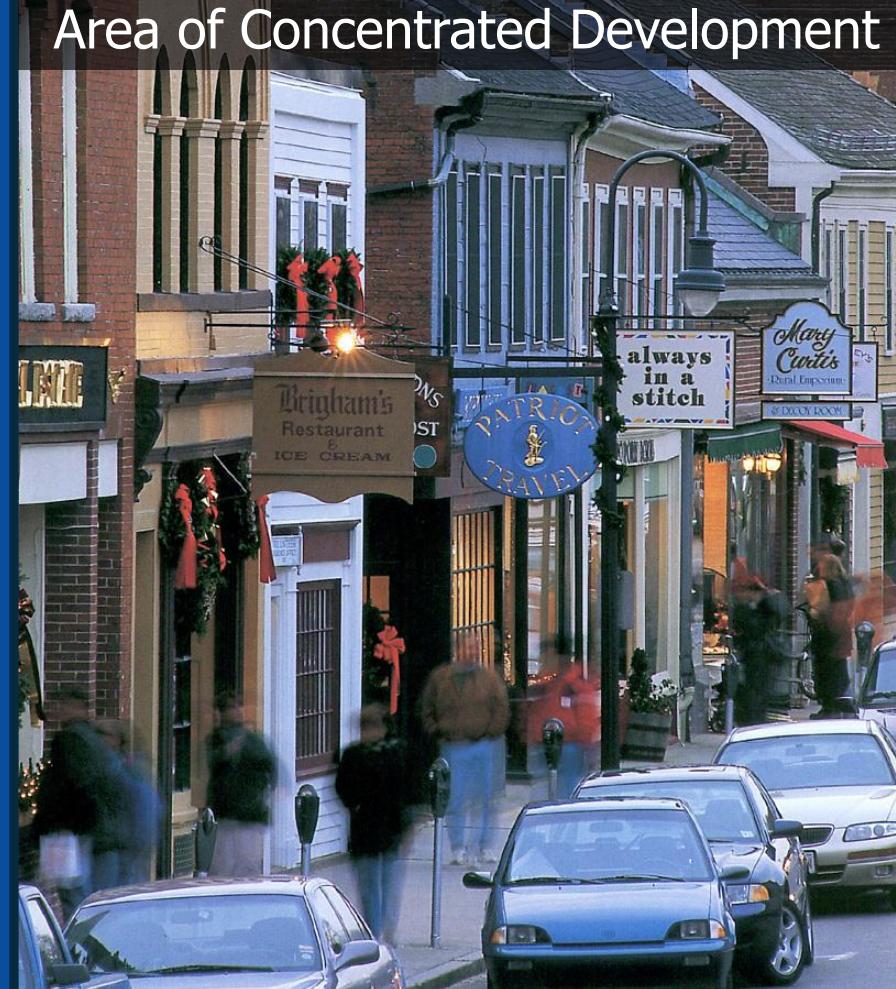
# 40R: Smart Growth Overlay District

## Eligible Locations

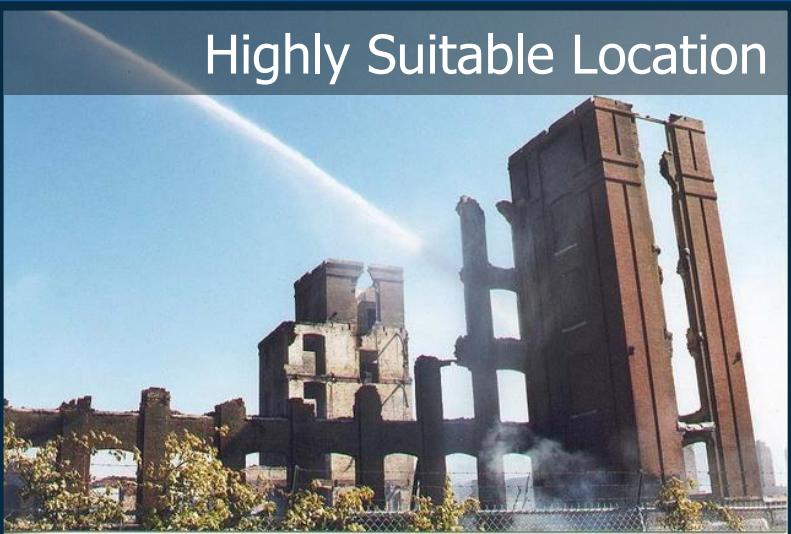
Proximity to Transit



Area of Concentrated Development



Highly Suitable Location



# 40R: Smart Growth Overlay District

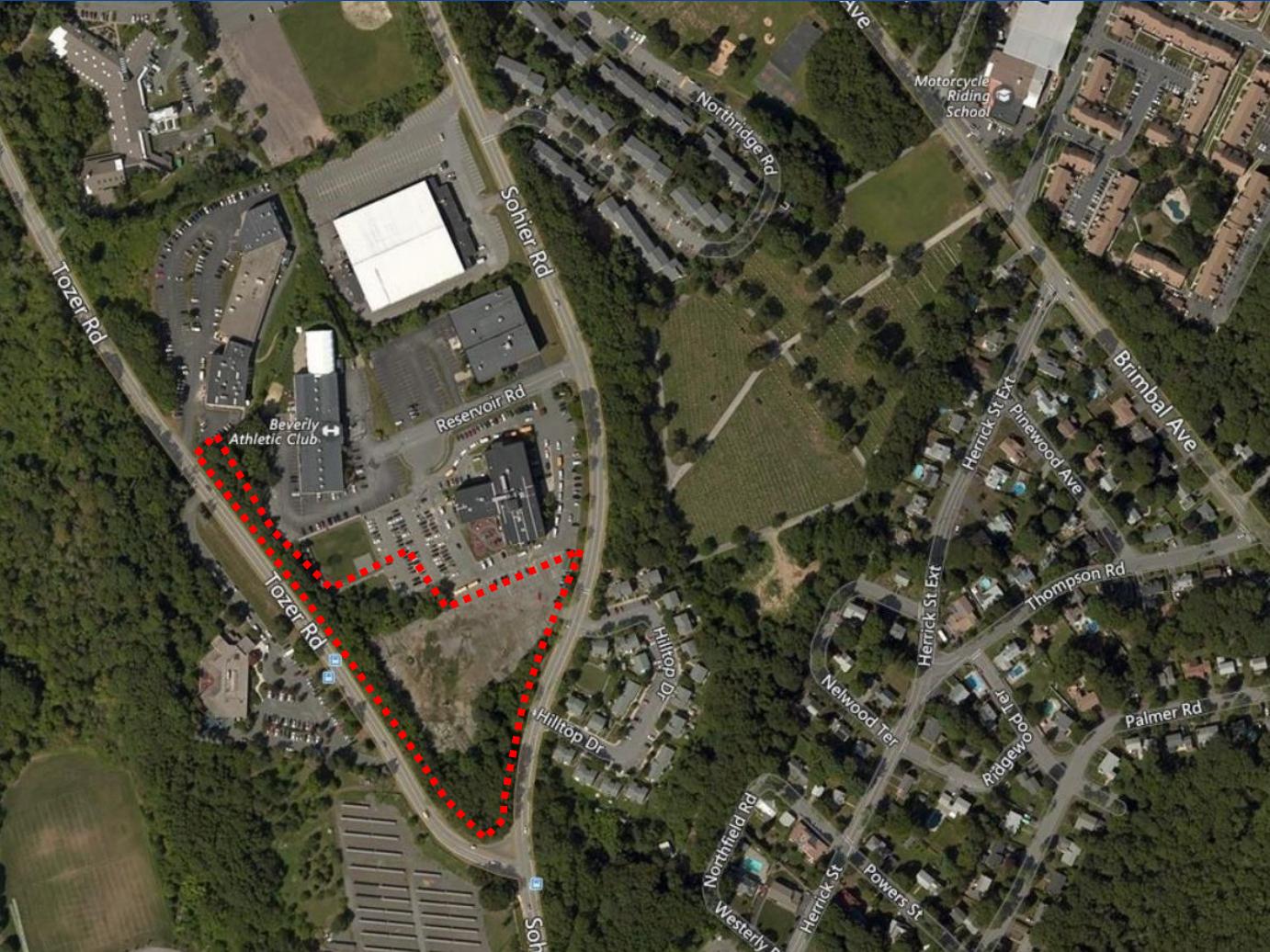
## Zoning Characteristics

- ▶ 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

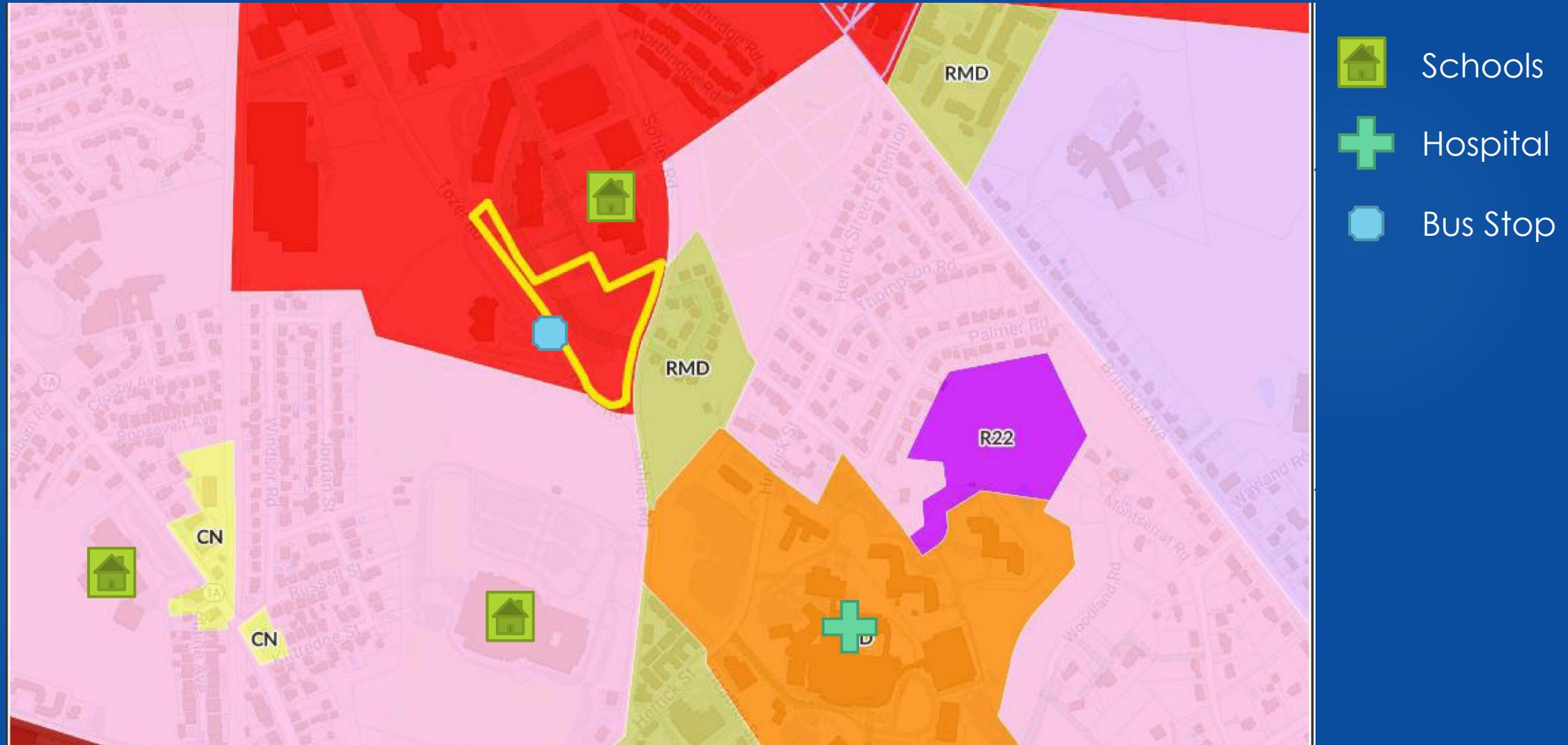


# 40R: Smart Growth Overlay District

- ▶ 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



# 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



Architect: SV Design

Anchor Point Fly-Through

# Impacts Assessment: Projected Students

CITY OF BEVERLY RESIDENTIAL: STUDENT PROJECTION						Total Students			
PROJECT NAME	PROJECT LOCATION	# UNITS PROP.	# UNITS OCCU.	Bedrooms		Students	Elementary	Middle	High
<b>TOTAL SINGLE FAMILY</b>		83		256		20	11	4	6
<b>TOTAL SUBURBAN MULTIFAMILY</b>		700		1291		207	108	39	60
<b>TOTAL TOD Multi-Family</b>		364	19			10	5	2	3
<b>Total School System Impact</b>						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



COMMUNITY BUILDING

Architect: SV Design

2021 HOUSING INSTITUTE

# LOWERING THE BARRIERS TO HOME OWNERSHIP

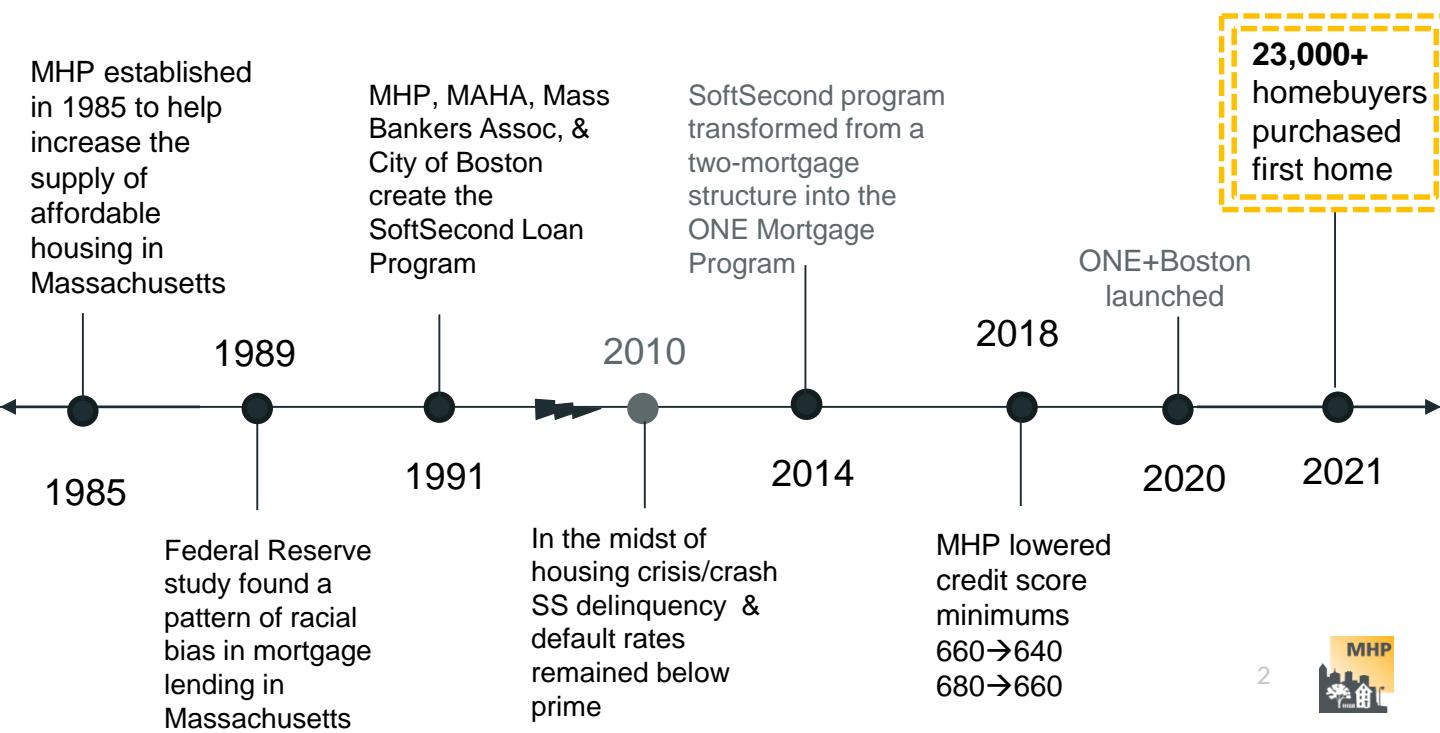
ONE MORTGAGE & ONE+ MODEL

June 3, 2021

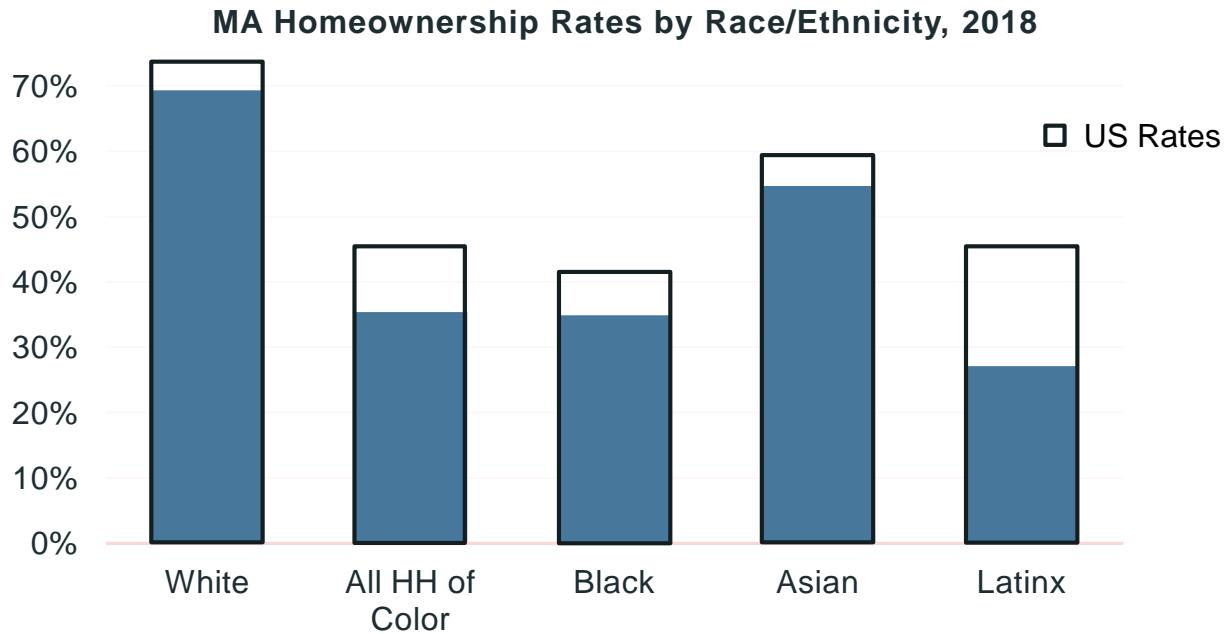
**one.**  
For your first home.



# Overview of Program History & Impact



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



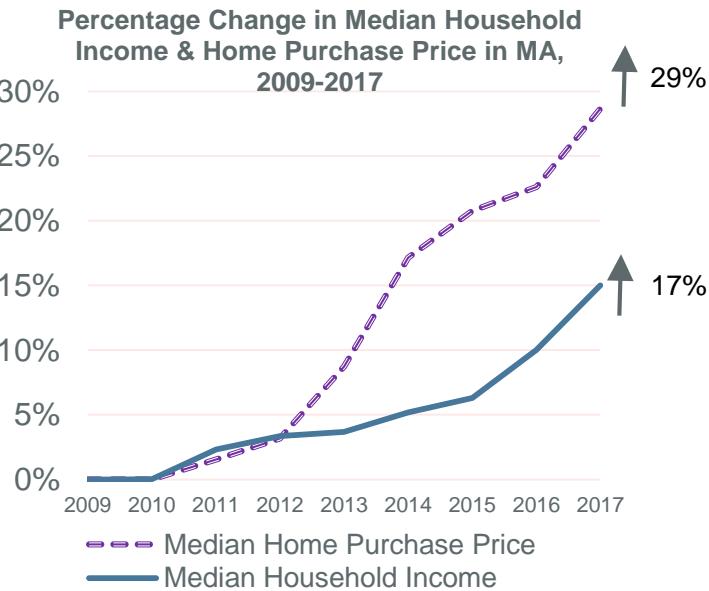
Source: Prosperity Now, American Community Survey, 2018

# 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

The screenshot shows the 'Community' section of the MHP website. A prominent yellow button labeled 'Get Down Payment Help' is centered. Below it, a map of Massachusetts highlights various regions with callout boxes. One box for 'Cape Cod & Islands' is visible. Another box for 'Western Massachusetts & Berkshires' is partially visible at the bottom. A yellow arrow points from the 'Get Down Payment Help' button to the map. The text 'Select a region - or click on the map' is displayed above the map. At the bottom, a callout box for 'Brockton Redevelopment Authority / NeighborWorks' is shown, with the text 'Showing 34 of 34' above it. The MHP logo is in the bottom right corner.

# Questions & Discussion & Thank you!

**Isabel Cruz**  
Program Manager  
[icruz@mhp.net](mailto:icruz@mhp.net)  
857-317-8526

**one.**  
For your first home.

**Elliot Schmiedl**  
Director of Homeownership  
[eschmiedl@mhp.net](mailto:eschmiedl@mhp.net)

[www.mhp.net/onemortgage](http://www.mhp.net/onemortgage)



# **HOUSING NAVIGATOR MASSACHUSETTS**

**CONNECTING PEOPLE WITH A  
PLACE TO CALL HOME**

**IMPROVING AFFORDABLE  
HOUSING ACCESS**

2021 VIRTUAL HOUSING INSTITUTE - JUNE  
3, 2021



**Looking for housing? Where  
would you turn?**

**Beautiful photos,  
abundant details, and lots  
of options.**

Buy Rent Sell Home Loans Agent finder

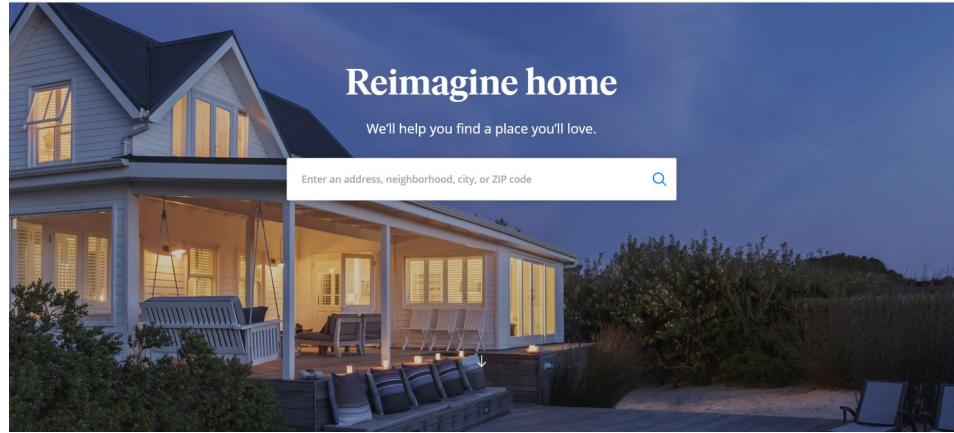


List your rental Advertise Sign in or Join Help

**Reimagine home**

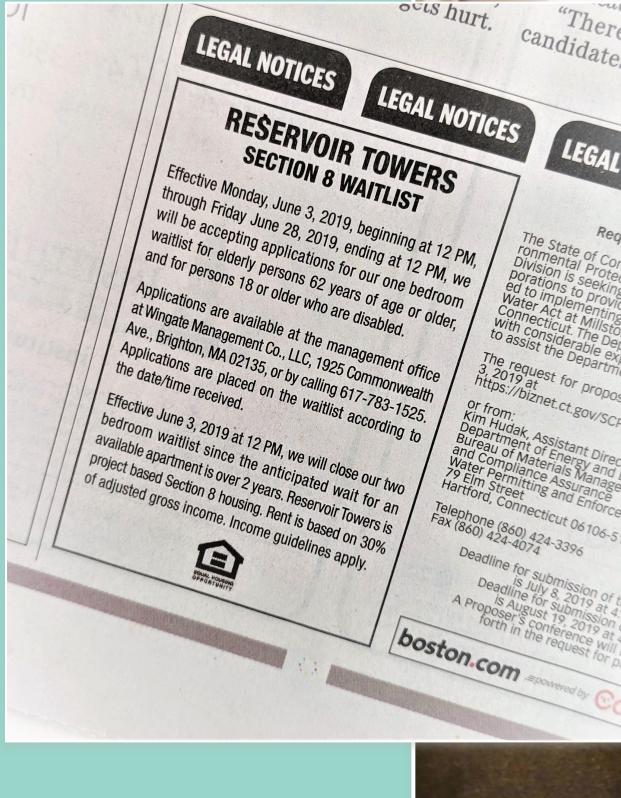
We'll help you find a place you'll love.

Enter an address, neighborhood, city, or ZIP code



**trulia**

**craigslist**



## We connect

people with places to call home.

## We develop

technology that promotes  
housing equity.

## We provide

data that brings transparency to  
the affordable housing market.



Robust planning process  
involving 100+ organizations.  
Consistent user testing



Comprehensive information  
statewide. System for data  
updating.

Partnership; High buy-in for  
sustainability.



# Pain Points for Renters

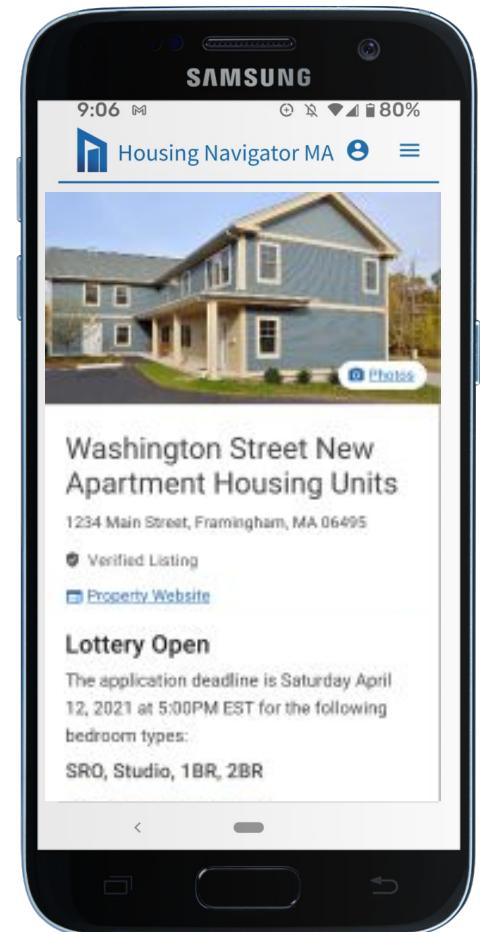
No central, simple & updated resource for the gamut of affordable rental housing

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

Thank You Beacon Communities!



# A Quick Tour

Mint LTE 4:33 PM

AA search.housingnavigatorma.org

Housing Navigator MA

☰



Photos

## Smith House

757 Shawmut Avenue, Boston, MA 02119

Verified Listing ⓘ

Share

Property Website

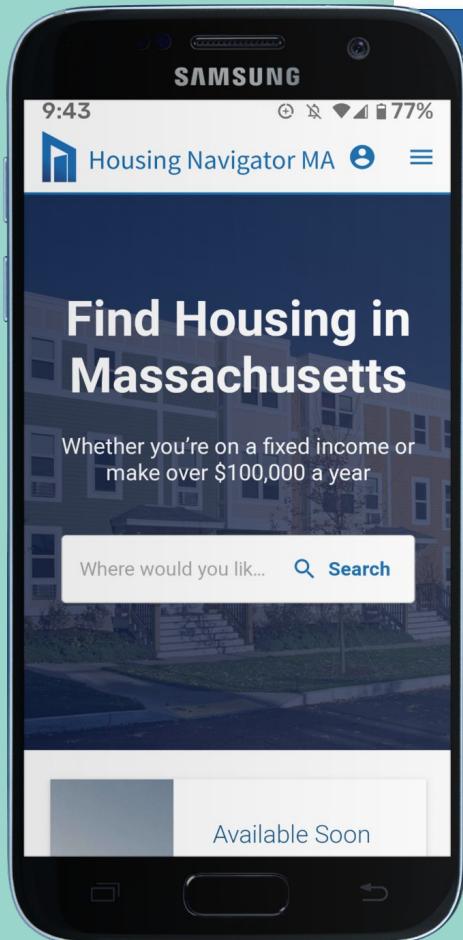
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Rent Based on Income ⓘ

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.

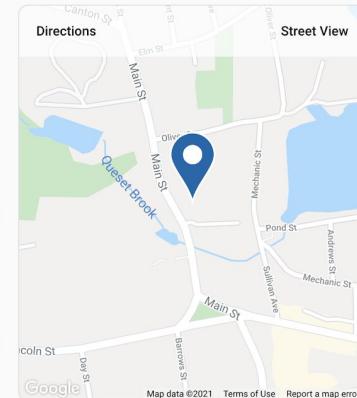


## Ames Shovel Works One

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



Location  
 Duxbury

Bedrooms  
Any Bedrooms ▾

Options  
Any Options ▾

Availability  
Show Everything ▾

 Explain Filters

1 - 6 of 6 Results

 Reset Search Filters

### Rent Based on Income

 View Listing



#### 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



#### Island Creek Village North (The Elm)

32 Tremont Street, Duxbury, MA 02332



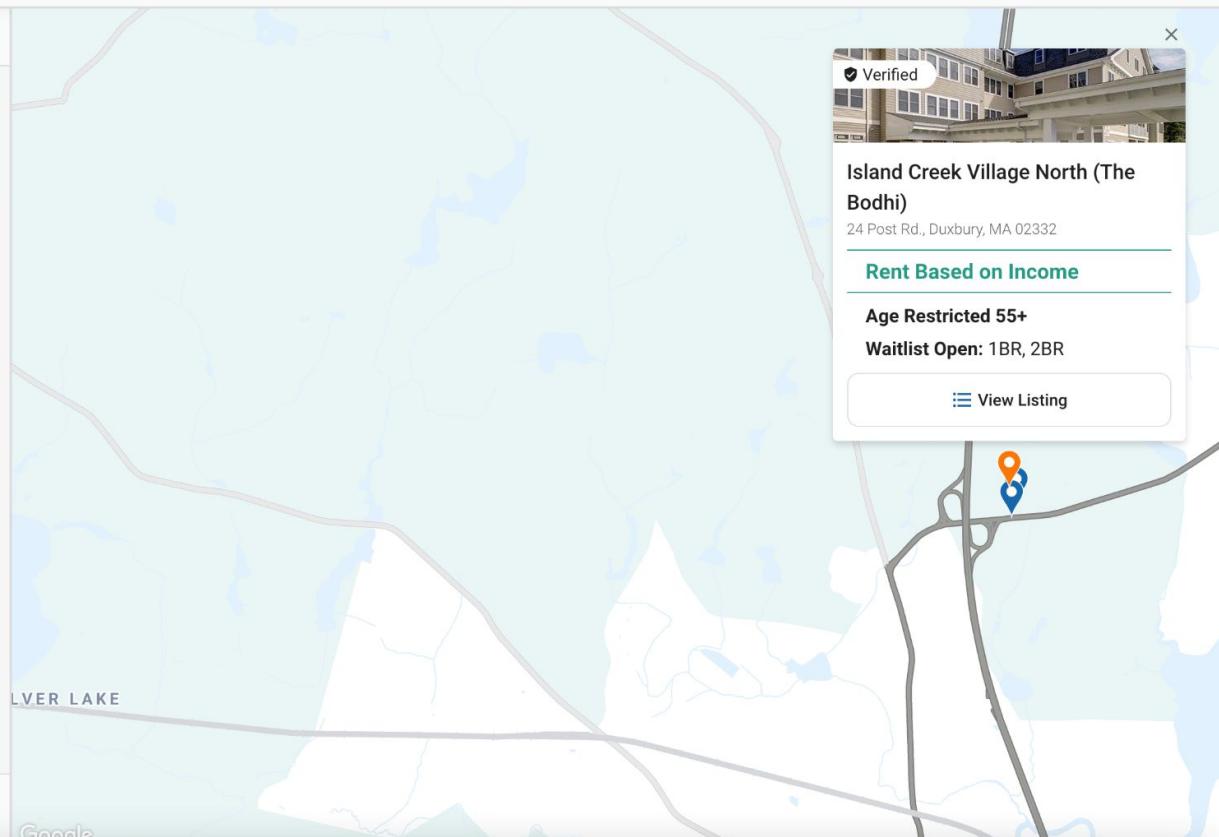
#### Island Creek Village North (The Bodhi)

24 Post Rd., Duxbury, MA 02332

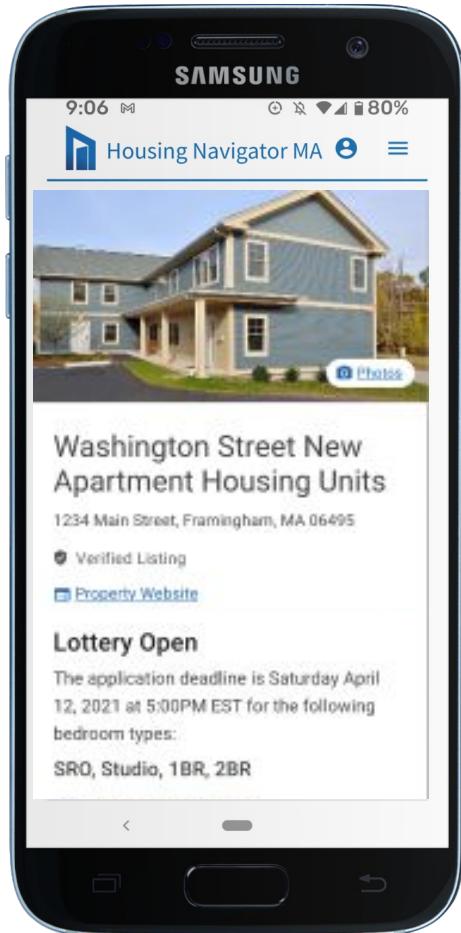
### Rent Based on Income

**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.housingnavigatorma.org](http://www.housingnavigatorma.org)

**Sign up:** Owner Overview - June 25 at 930 am

[Register here](#)

**Contact:** [jennifergilbert@housingnavigatorma.org](mailto:jennifergilbert@housingnavigatorma.org)

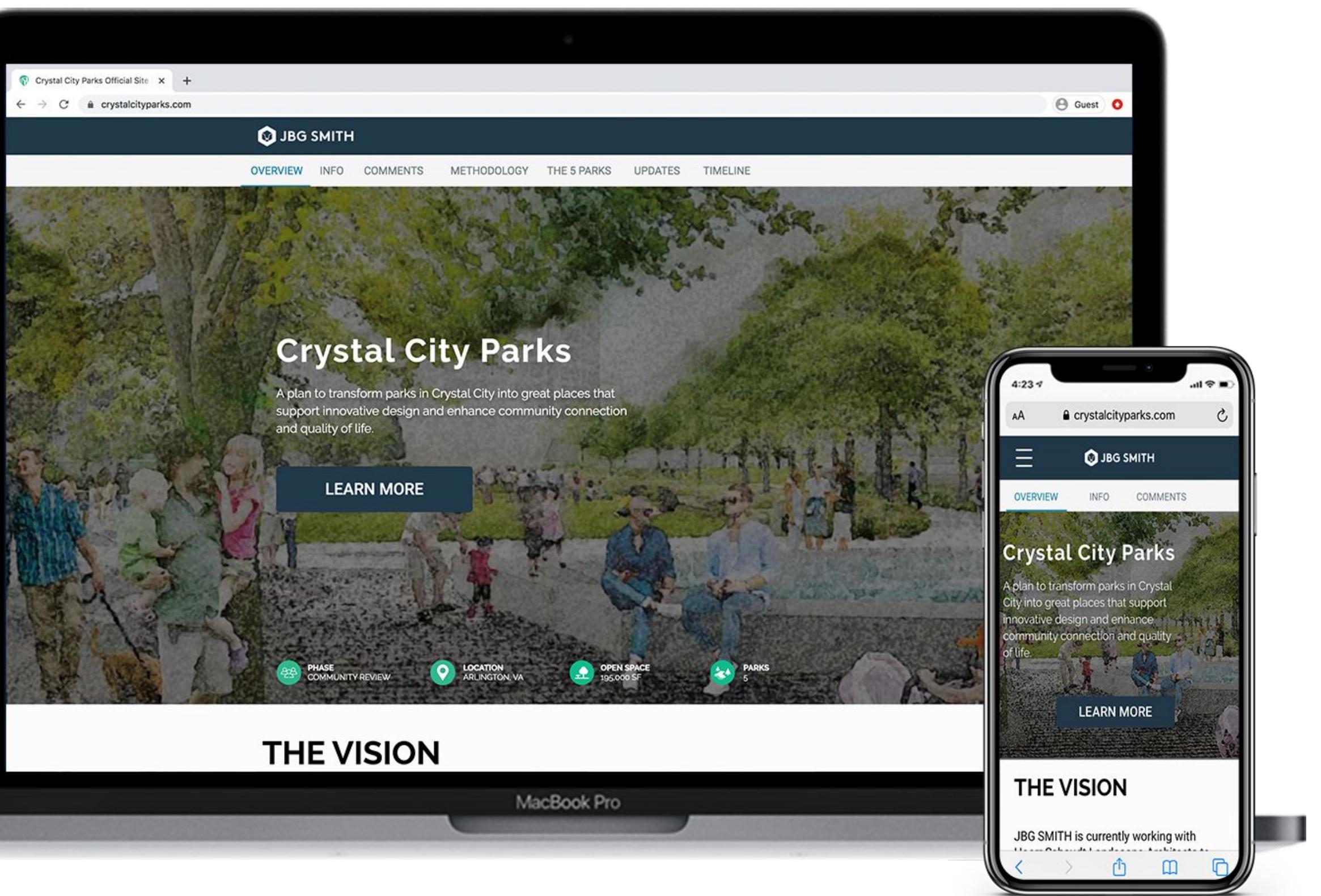


# Better community engagement to support affordable housing

JUNE 2021

 **coUrbanize**





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.



HW

**New study shows NIMBYism is the  
biggest multifamily construction  
barrier**



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.



# 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

### Driver

Municipal regulations and requirements

### Timing

Starts when the first project plans are revealed

### Methods

Revolves around meetings (virtual or in-person)

### Language

English-based

## Community-Led Outreach

An internal commitment to designing for community needs

Begins shortly after acquisition; before plans form

Meetings + asynchronous channels

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 Louis Huxtable saved Salem from the wrecking ball, we are faced with a new threat. Overdevelopment is changing our beautiful, historic coastal city into a congested, faceless place.

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

High rents in these buildings are putting pressure on affordable rentals & threaten our collective ability to build equity & attain homeownership.

Several development projects are planned on our floodplains & wetlands.

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

# 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



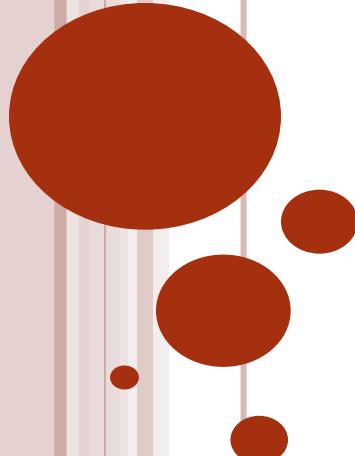
Alison Bowden

Mar 1, 2019

**Any other suggestions or questions about the project?**

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

 Share



## *OUTREACH, ENGAGEMENT, AND TECHNOLOGY SUCCESS WITH coURBANIZE*

The screenshot shows a community engagement site for the Westborough Affordable Housing Trust. At the top, there's a navigation bar with icons of houses, a 'LOG IN' button, and links for 'INFO', 'UPDATES 12', 'TIMELINE', 'FEEDBACK 156', 'HOUSING AFFORDABILITY', and 'FAQS'. Below the navigation is a title section with the text 'Affordable Housing Trust Working Group' in a large, bold, dark red font. Underneath the title is a horizontal row of colorful, stylized house icons in various colors like yellow, purple, green, and blue. To the right of the houses is a logo for 'MHP' (Massachusetts Housing Partnership) featuring a small house icon and the letters 'MHP' in a bold font. Below the house icons, a message reads 'This community engagement site is provided by the Massachusetts Housing Partnership'. At the bottom of the page is a dark footer bar with a left arrow, a right arrow, and the text 'Welcome! Please click through the images to learn more..'. There are also small icons for a magnifying glass and a person.

# WESTBOROUGH BIG PICTURE



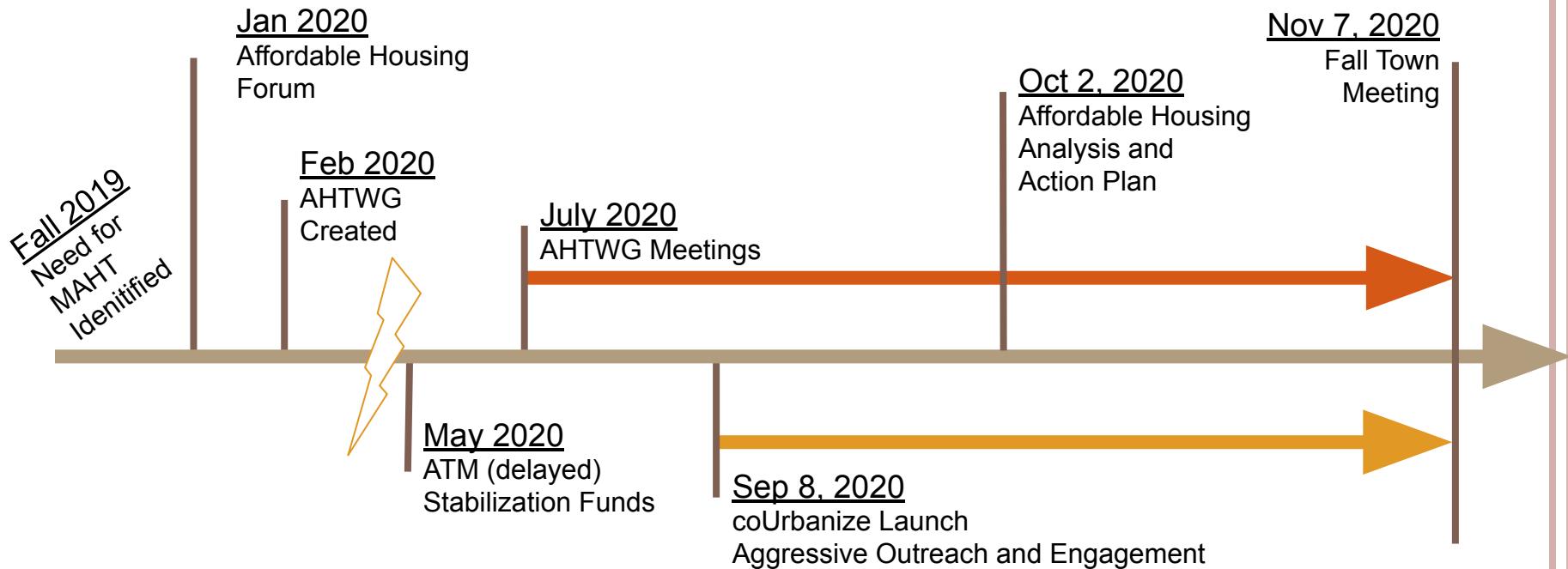
## Affordability

- 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 . . .



**neighborhood  
diversity**



**economic  
development**



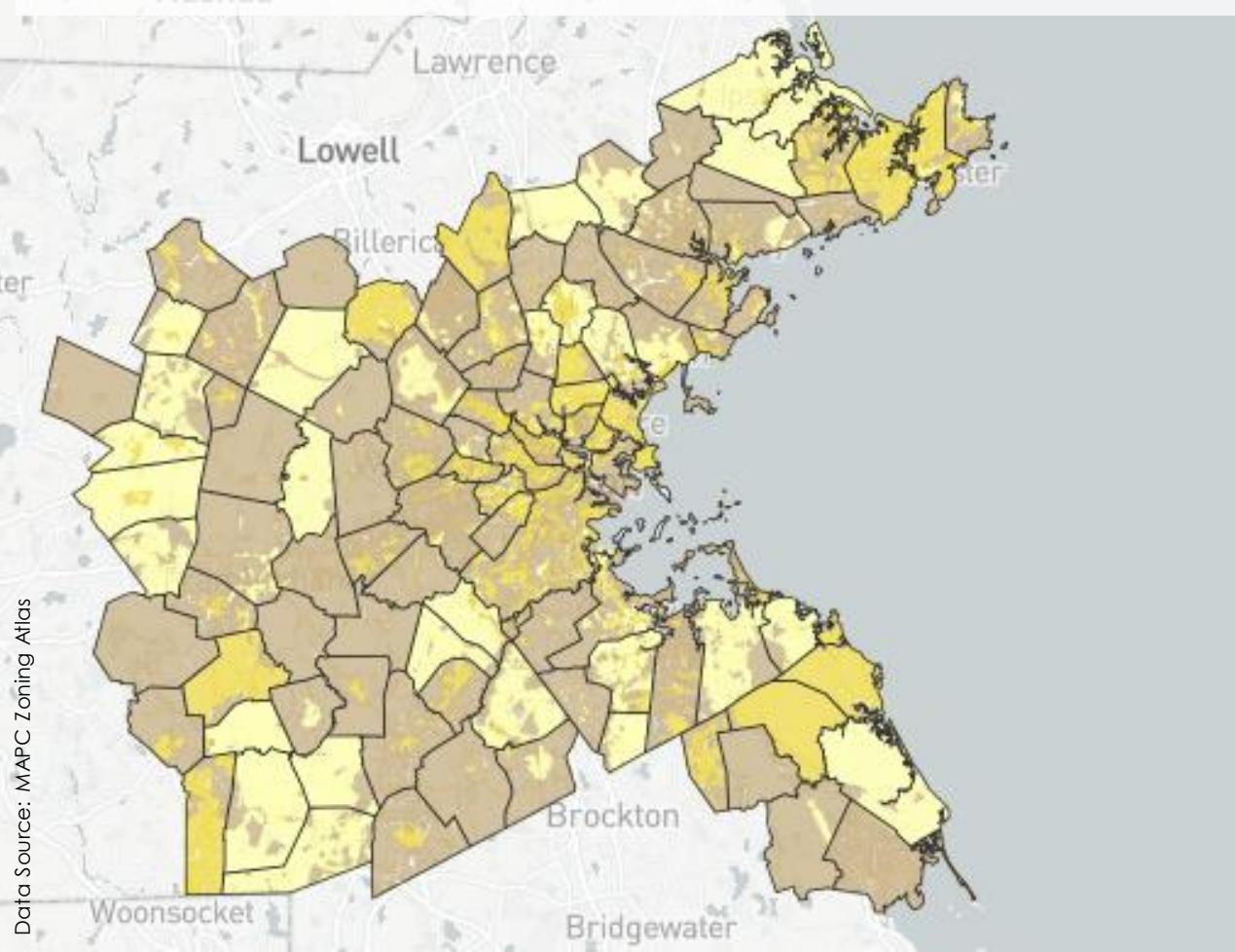
**environmentally  
friendly**



**good for  
public health**

# But zoning restricts housing choices in MA . . .

Data Source: MAPC Zoning Atlas



MAPC Zoning Atlas  
[zoningatlas.mapc.org](http://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)**

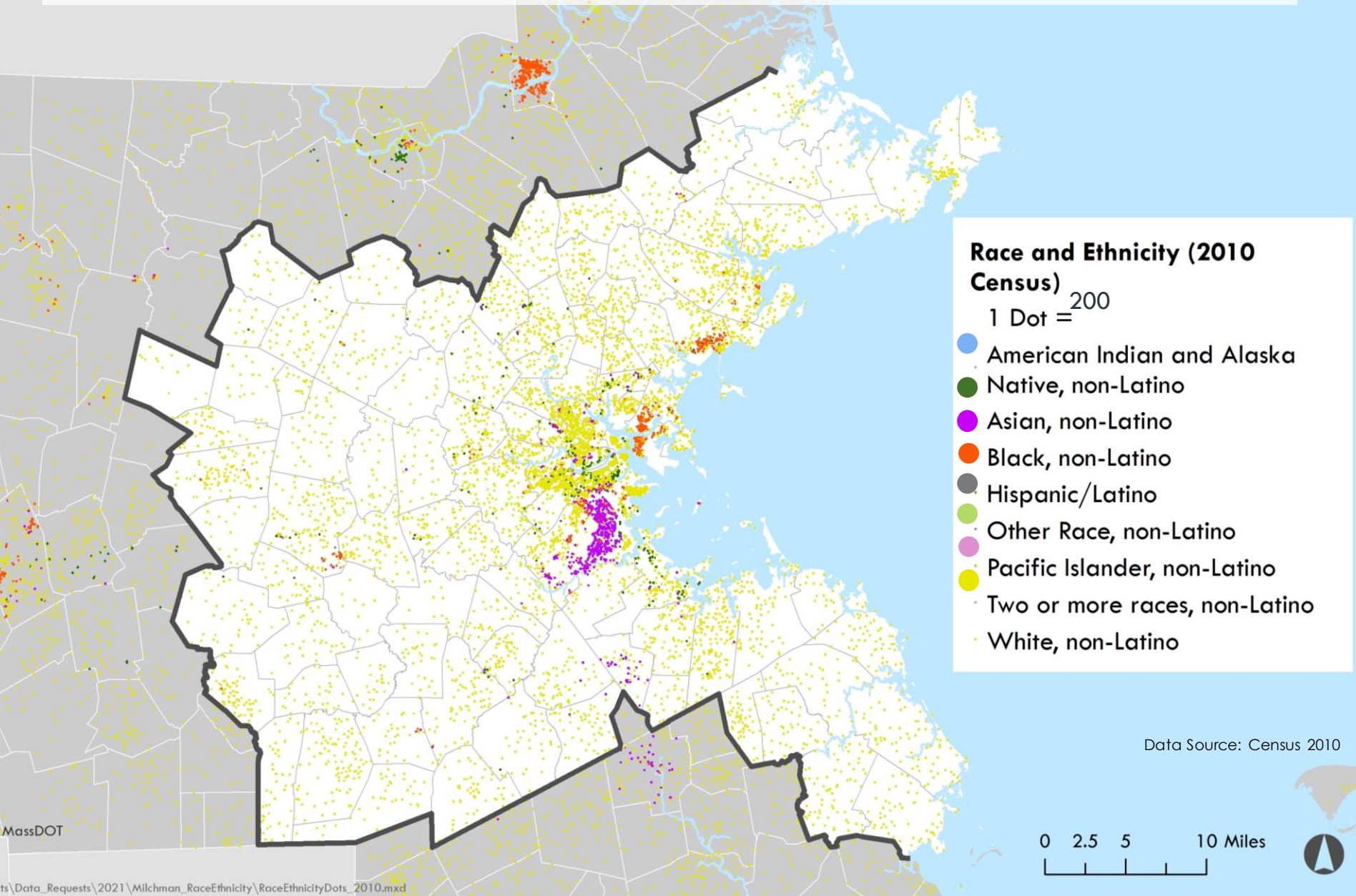
- By right
- By special permit
- No

**Overlay Districts**

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

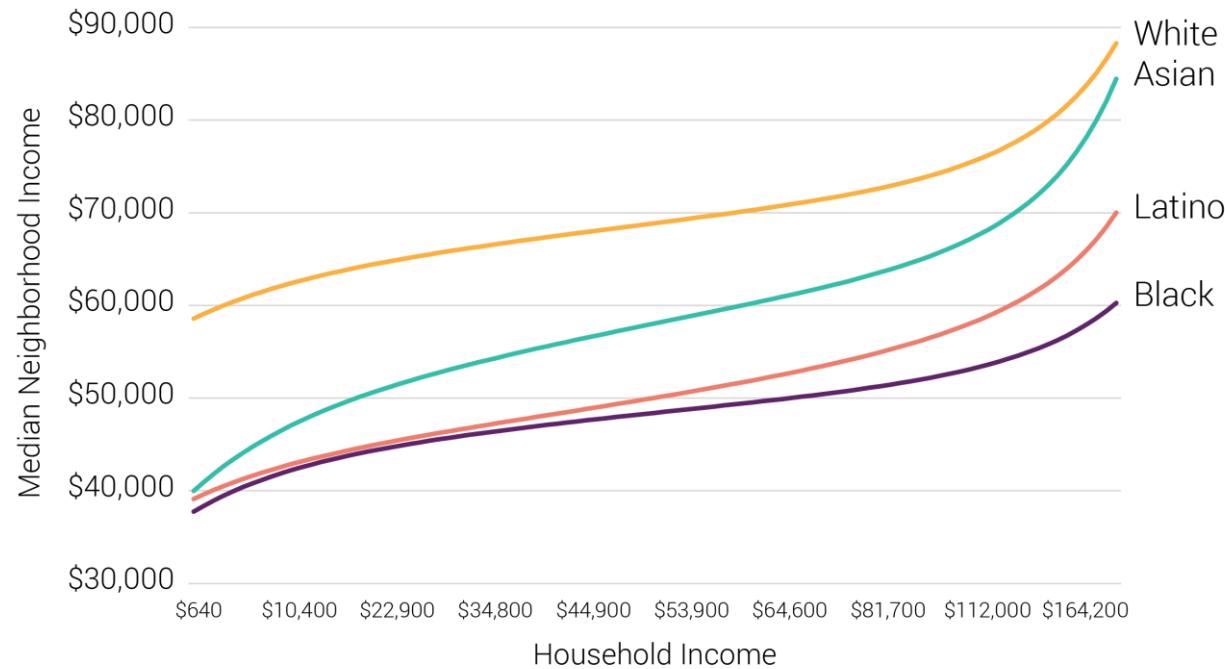
Reset map settings

... and limits who can live where

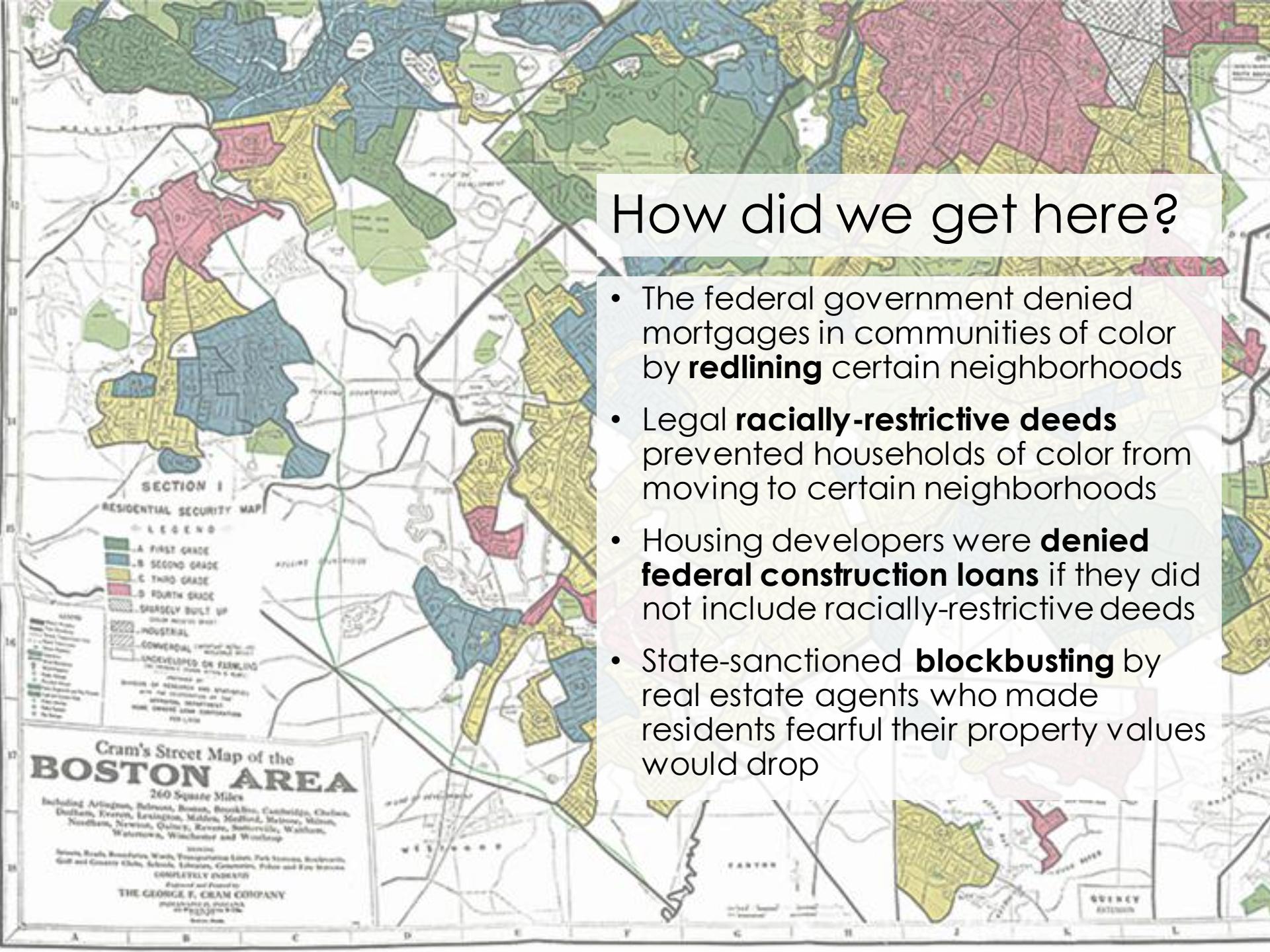


In addition to segregation by race and ethnicity, neighborhood income diversity is decreasing

**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

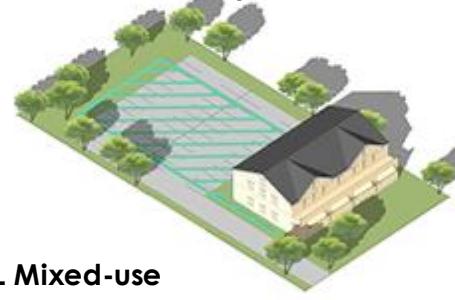
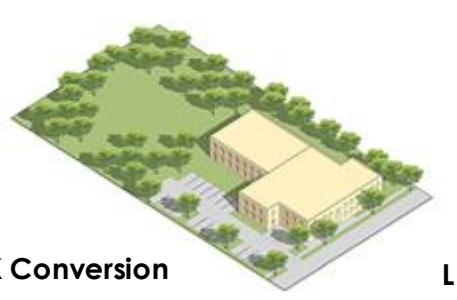
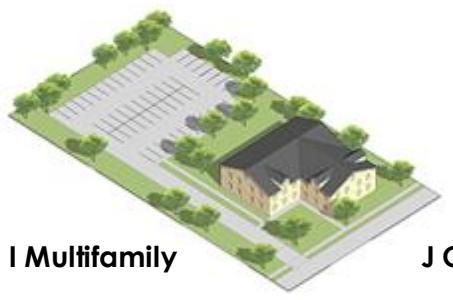
***“Zoning is the most effective way to segregate and discriminate...”***

***“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



# 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?

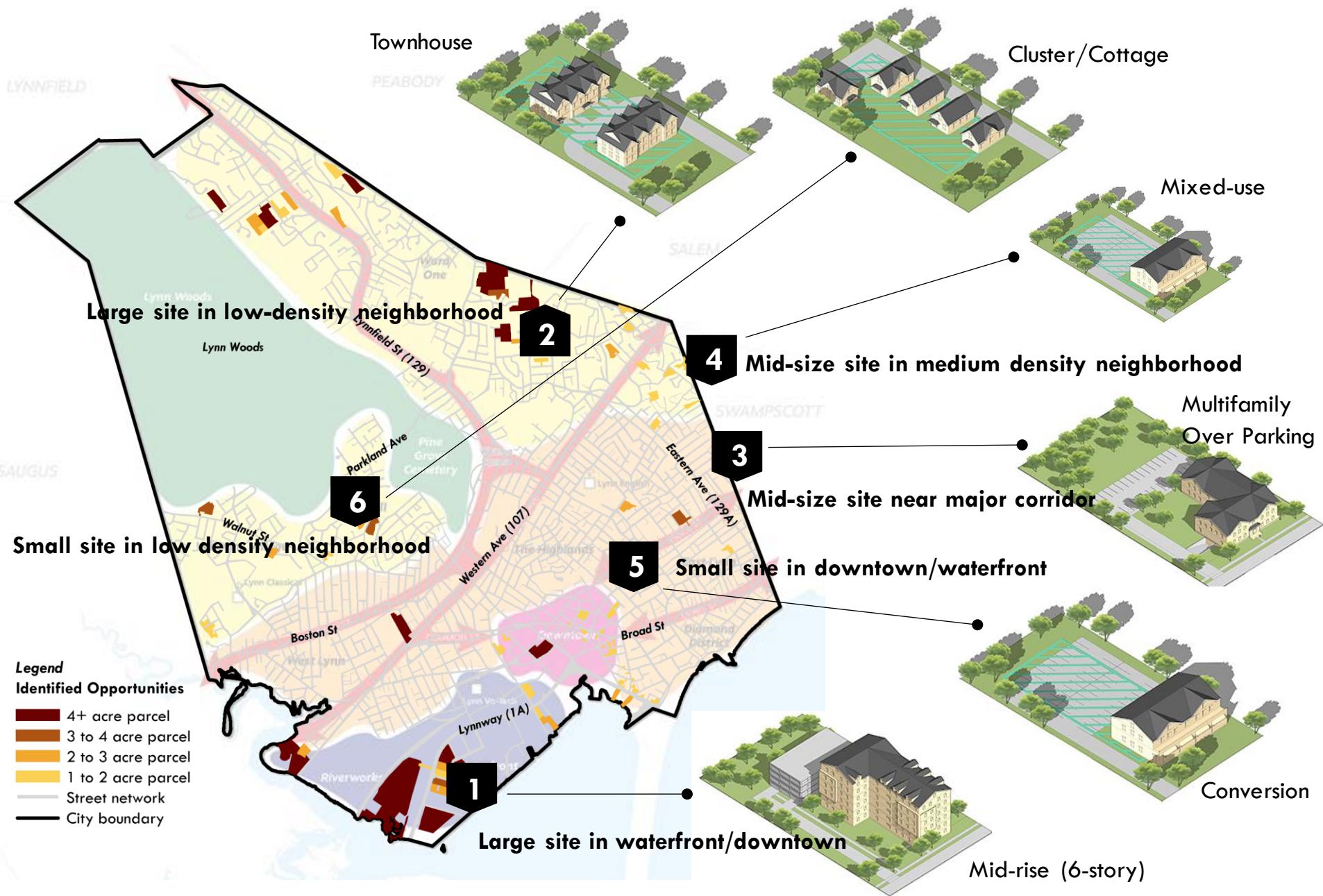


**understanding place**  
context and site

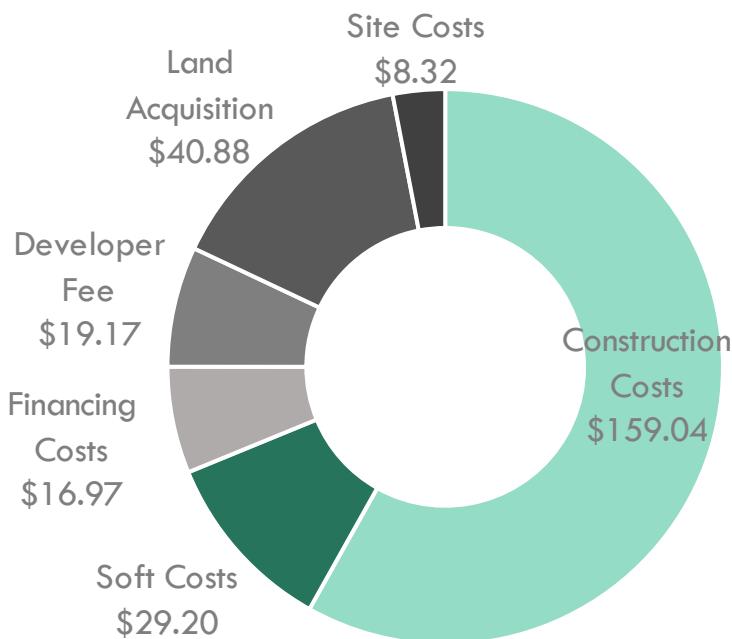


**understanding people**  
need and demand

# Matching place types and housing types



# 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)

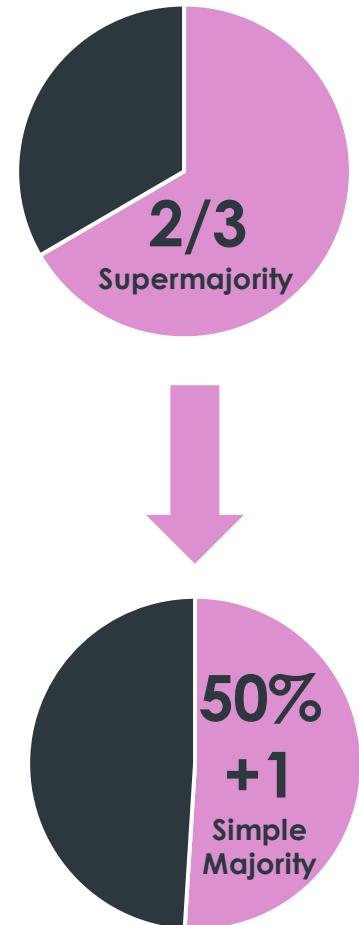
**I**

# **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**

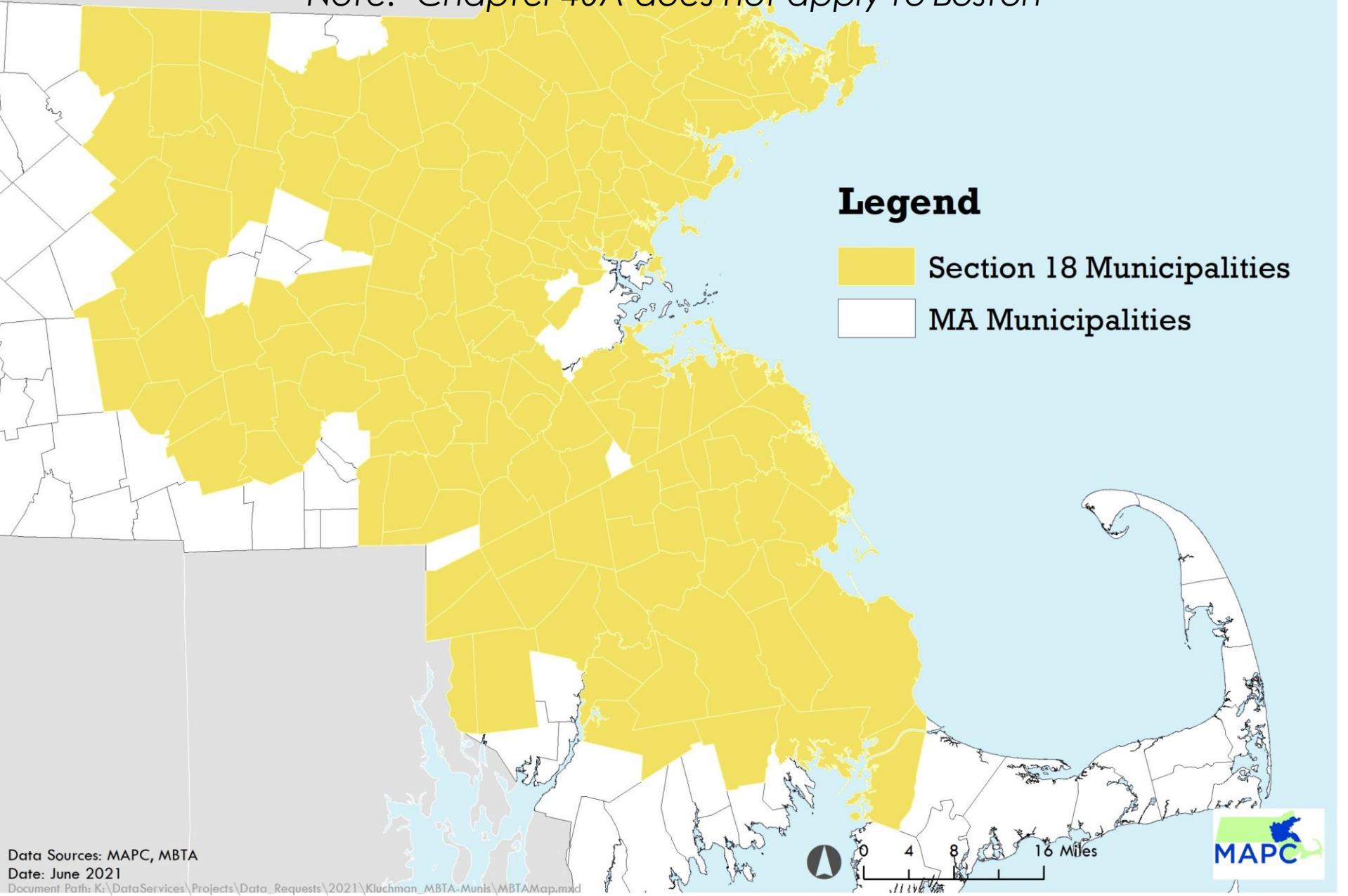
Each MBTA community “shall have a zoning ordinance or by-law that provides for at least 1 district of reasonable size in which multi-family housing is permitted as of right.”

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

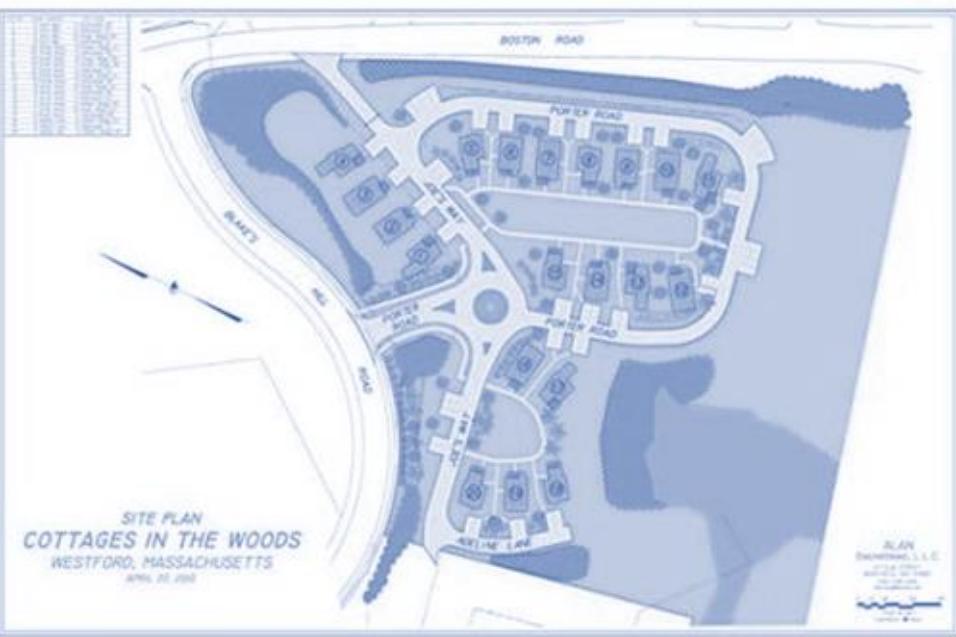
**Lexington**

# 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**

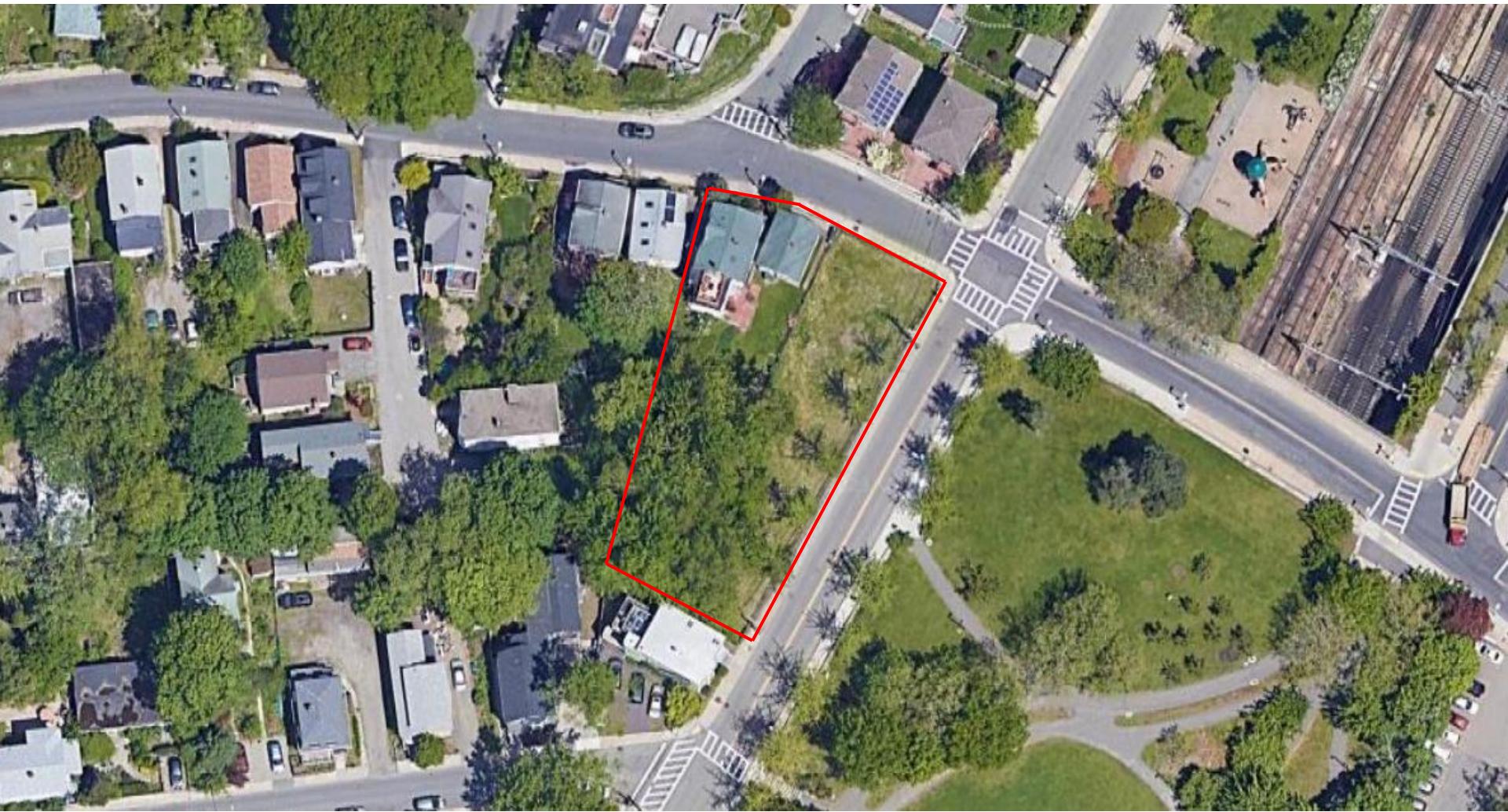


# Multifamily Development

- 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

**CHRIS KLUCHMAN**

DEPUTY DIRECTOR, COMMUNITY SERVICES

MA DEPARTMENT OF HOUSING + COMMUNITY DEVELOPMENT

[chris.kluchman@state.ma.us](mailto:chris.kluchman@state.ma.us)



**KARINA OLIVER-MILCHMAN, AICP**

CHIEF OF HOUSING + NEIGHBORHOOD DEVELOPMENT

METROPOLITAN AREA PLANNING COUNCIL

[kmilchman@mapc.org](mailto:kmilchman@mapc.org)





# 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

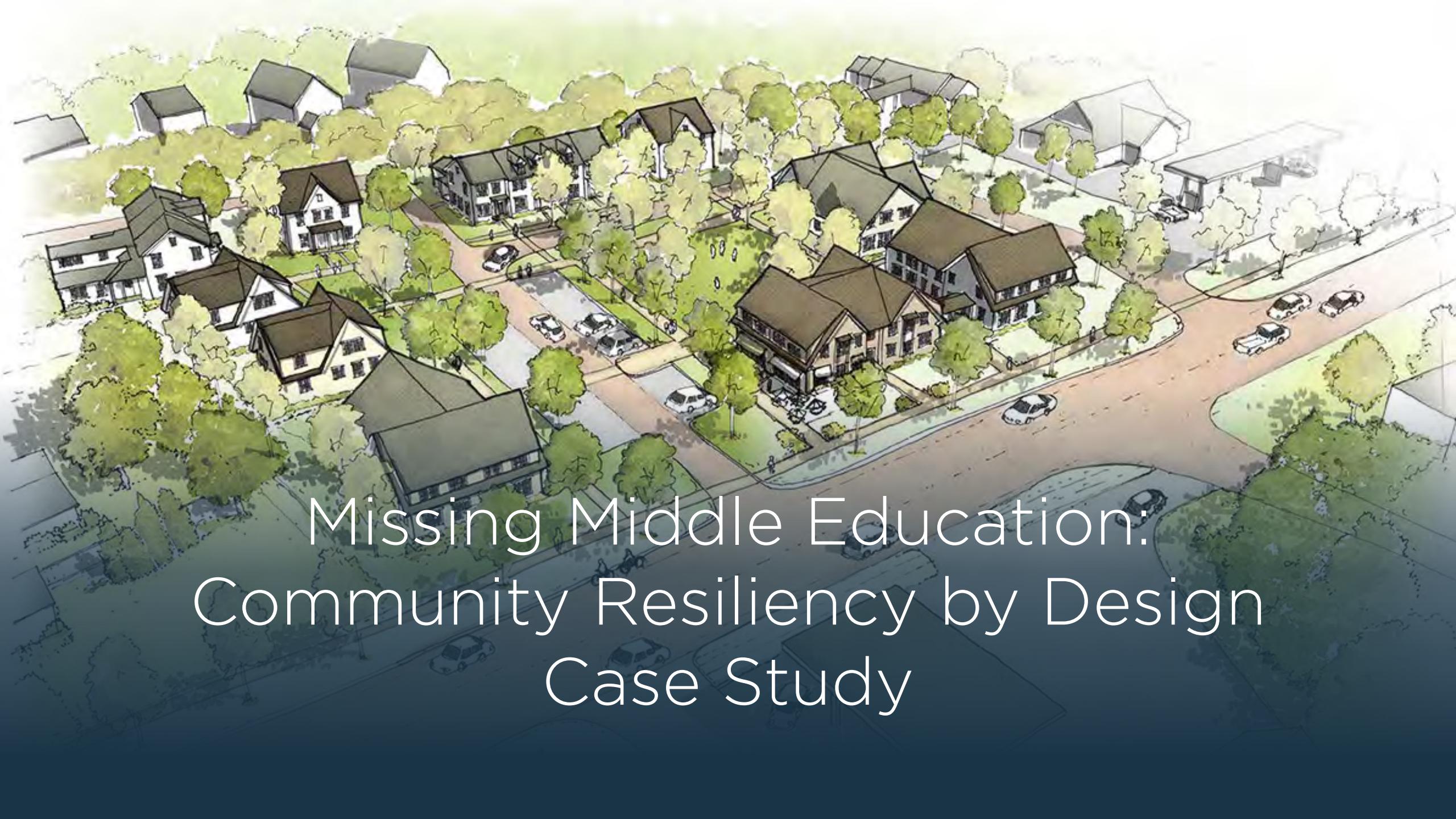
*Missing Middle Education  
Community Resiliency by Design Case Study*

*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

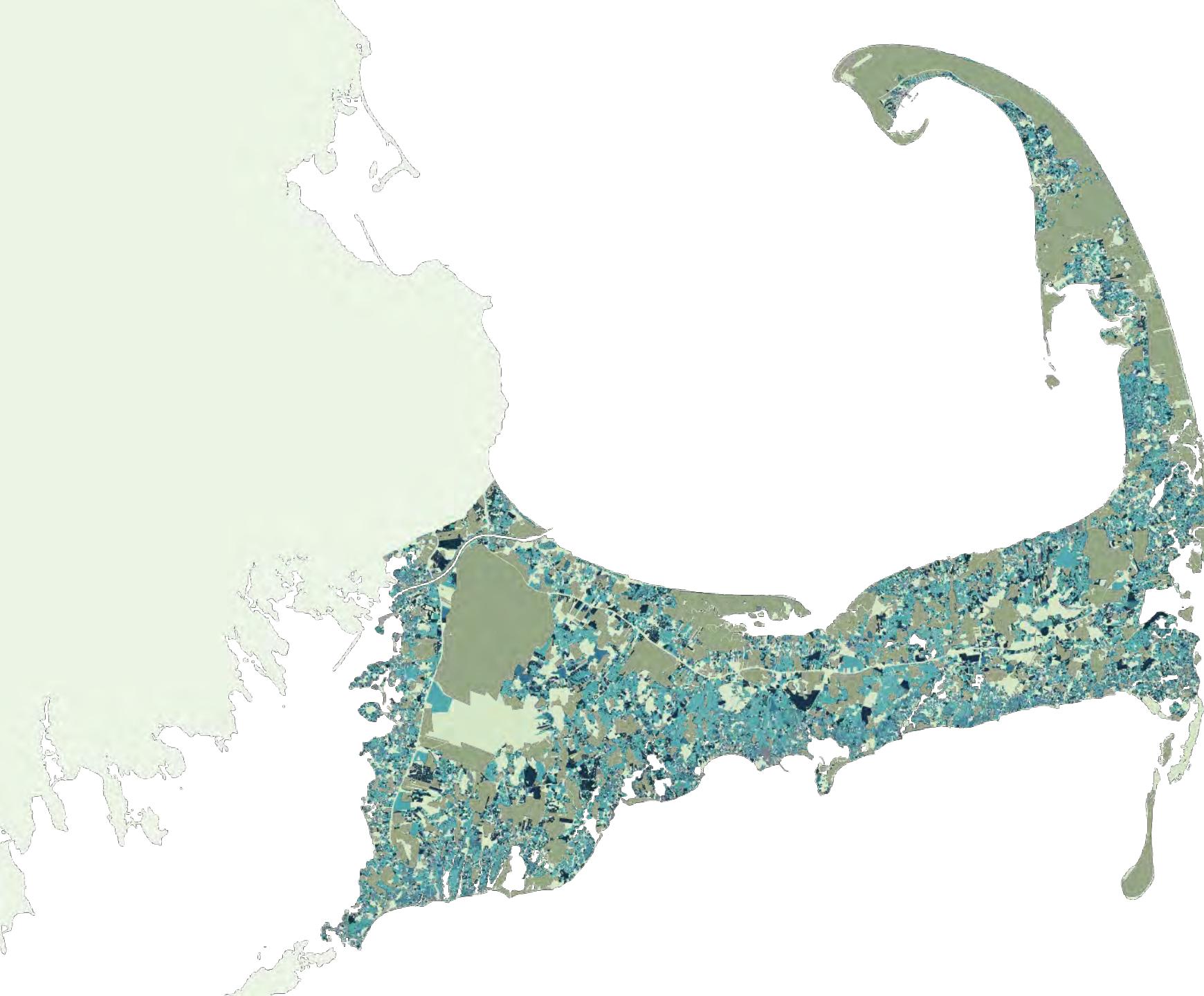


R E G I O N A L

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



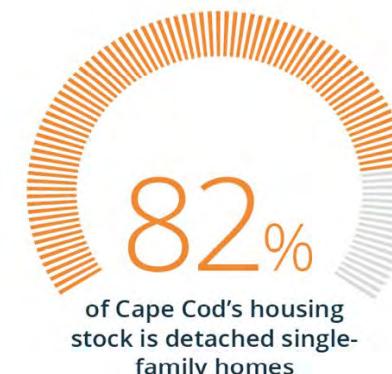
86%

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

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

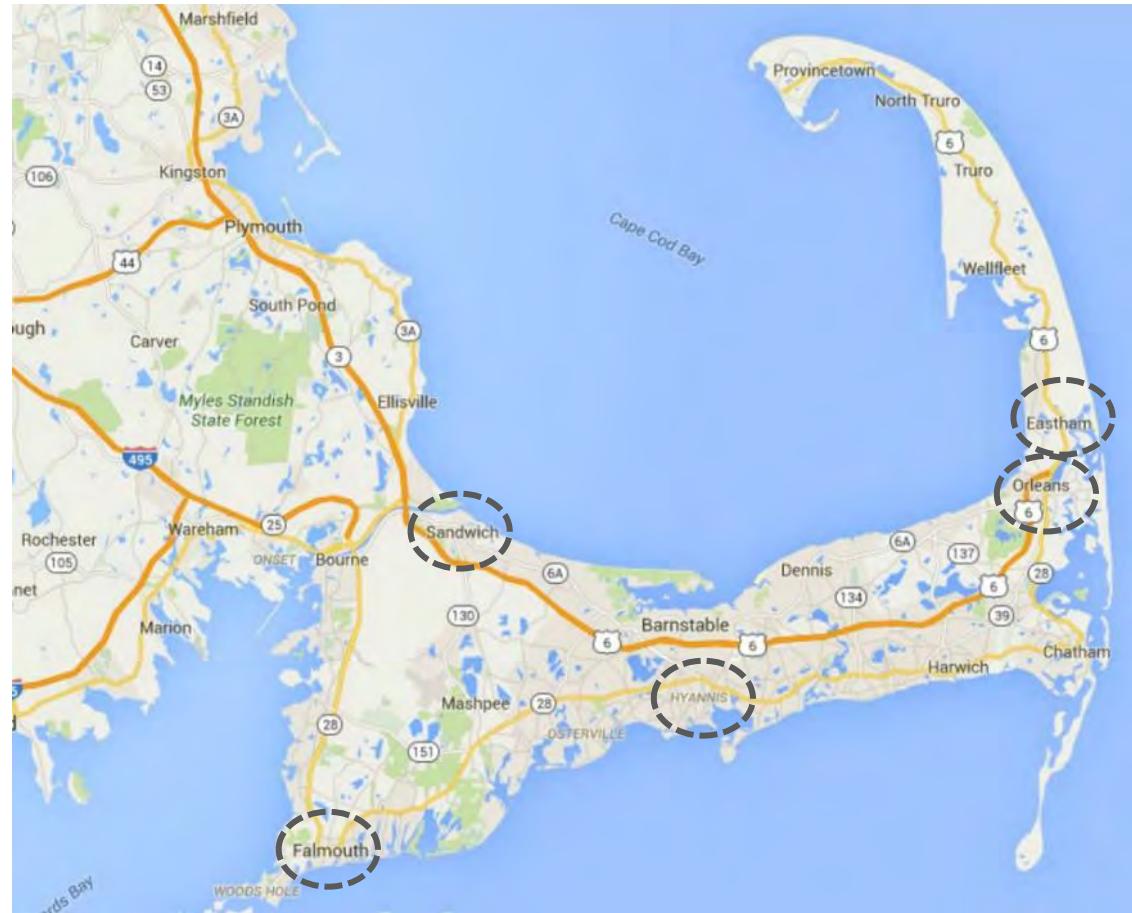


*...and to get input from the communities on ways to do this that will enhance and support their existing character (not detract from it).*

## 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

---

## *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*

# *Where have we been*

## *Additional Communities - Sandwich*

*First Presentation 6/17/19*

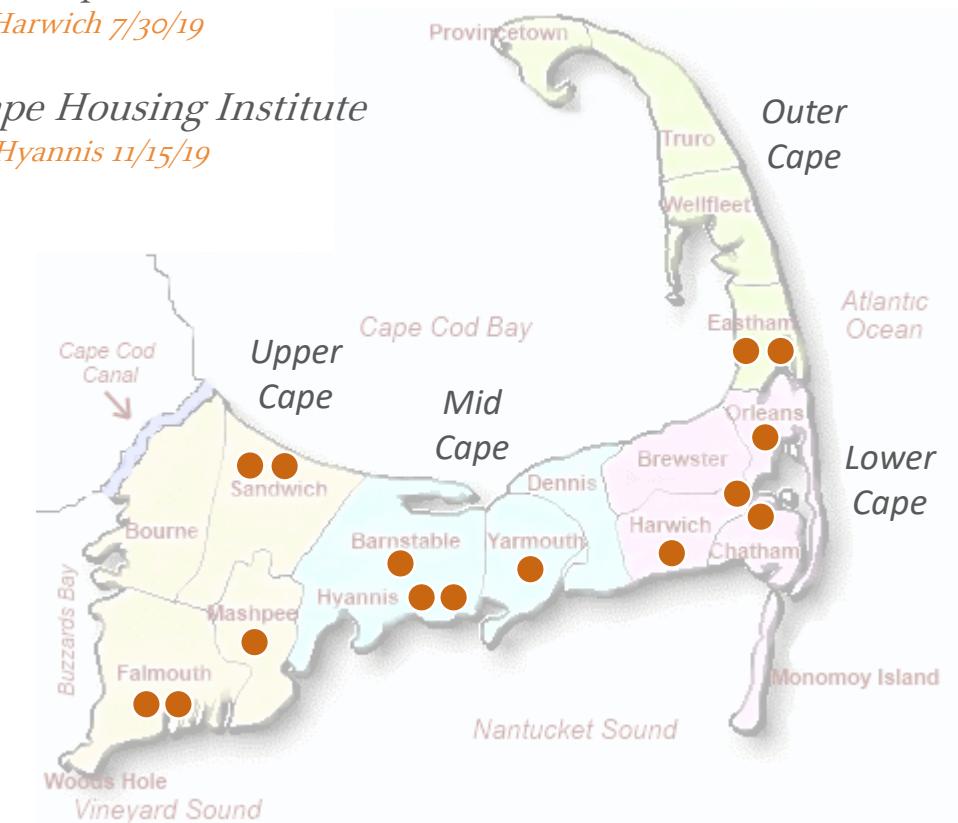
*Second Presentation 9/23/19*

## *One Cape Summit*

*Harwich 7/30/19*

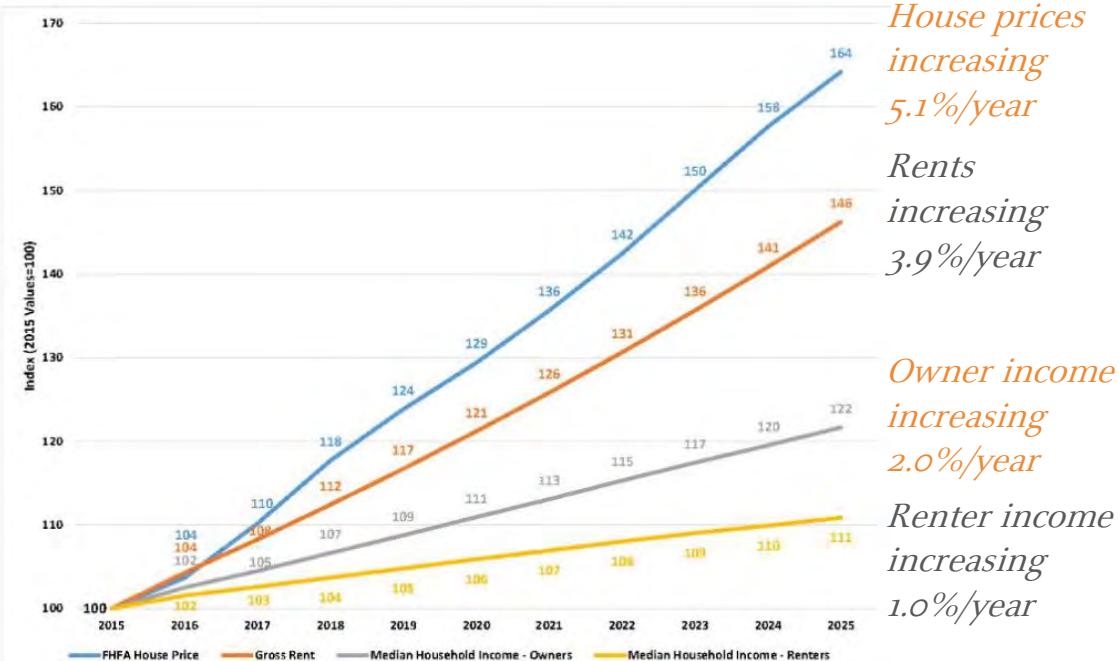
## *Cape Housing Institute*

*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.*



**Local Comprehensive Plan**  
Town of Sandwich, MA

### LOCAL COMPREHENSIVE PLAN CONTRIBUTORS

**The Sandwich Board of Selectmen**

Robert Jensen, Chair  
Taylor White, Vice Chair  
Kerry Bartko  
Kate Bavelos  
Tim Conroy  
Brett Doherty, Staff  
Linda Grindner  
John G. Kenney  
Doug Lipp  
Trish Lubold  
Kevin O'Meara  
Marie Oliva  
Pamela Pfeiffer  
Glen Park  
David Sullivan  
Barbara Sharer  
Ralph Vitacco  
Sharon Gay, Grants Administrator, BOS

**Funding Sources**

The LCP Update project was made possible by a grant from the Massachusetts Department of Transportation & Tourism in cooperation with the Sandwich Chamber of Commerce through the Cape Cod Economic Development Fund.

**Sandwich Local Planning Committee**

Robert Jensen, Chair  
Taylor White, Vice Chair  
Kerry Bartko  
Kate Bavelos  
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David Sullivan  
Barbara Sharer  
Ralph Vitacco  
Sharon Gay, Grants Administrator, BOS

**TOWN OF SANDWICH HOUSING PRODUCTION PLAN**

**Sandwich Board of Selectmen**

Urell Grinnon, Chair  
Frank Pannone  
John G. Kenney  
Randall Hall  
Doris P. Banville  
Tom Keyes, Past Chairman

**Sandwich Planning Board**

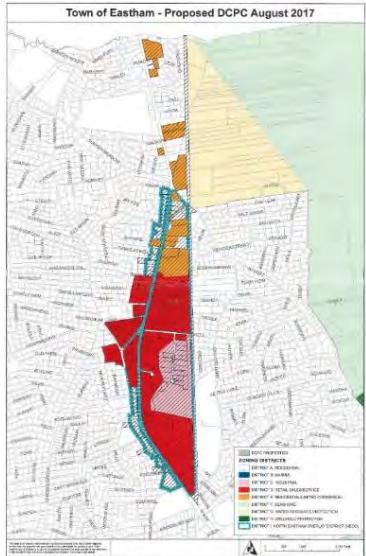
Amy Lipinski, Chair  
Taylor White, Vice-Chair  
Jessech Vastola  
Daniel Minsker  
Ralph Vitacco  
Richard Clayton

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

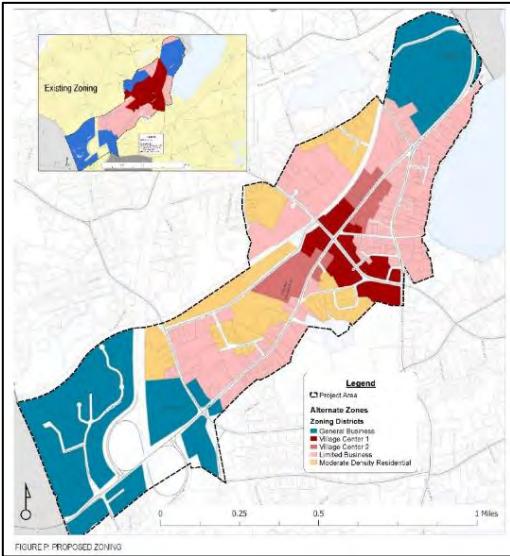
February 2010

# Study Areas

*Eastham:*  
Rte 6 / Brackett Rd



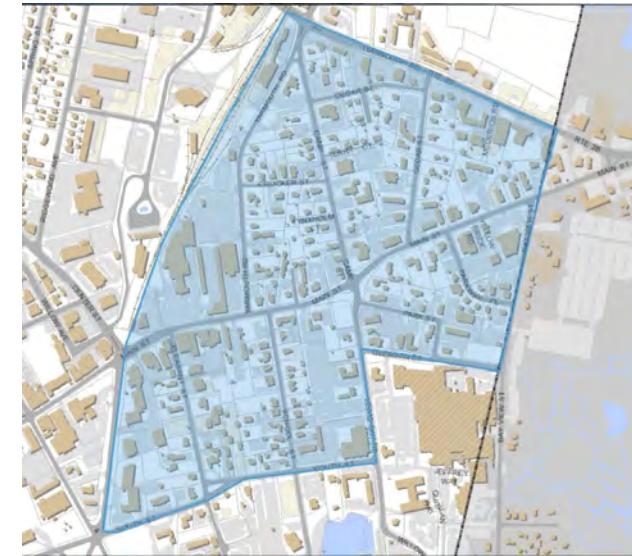
*Orleans:*  
Village Center



*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

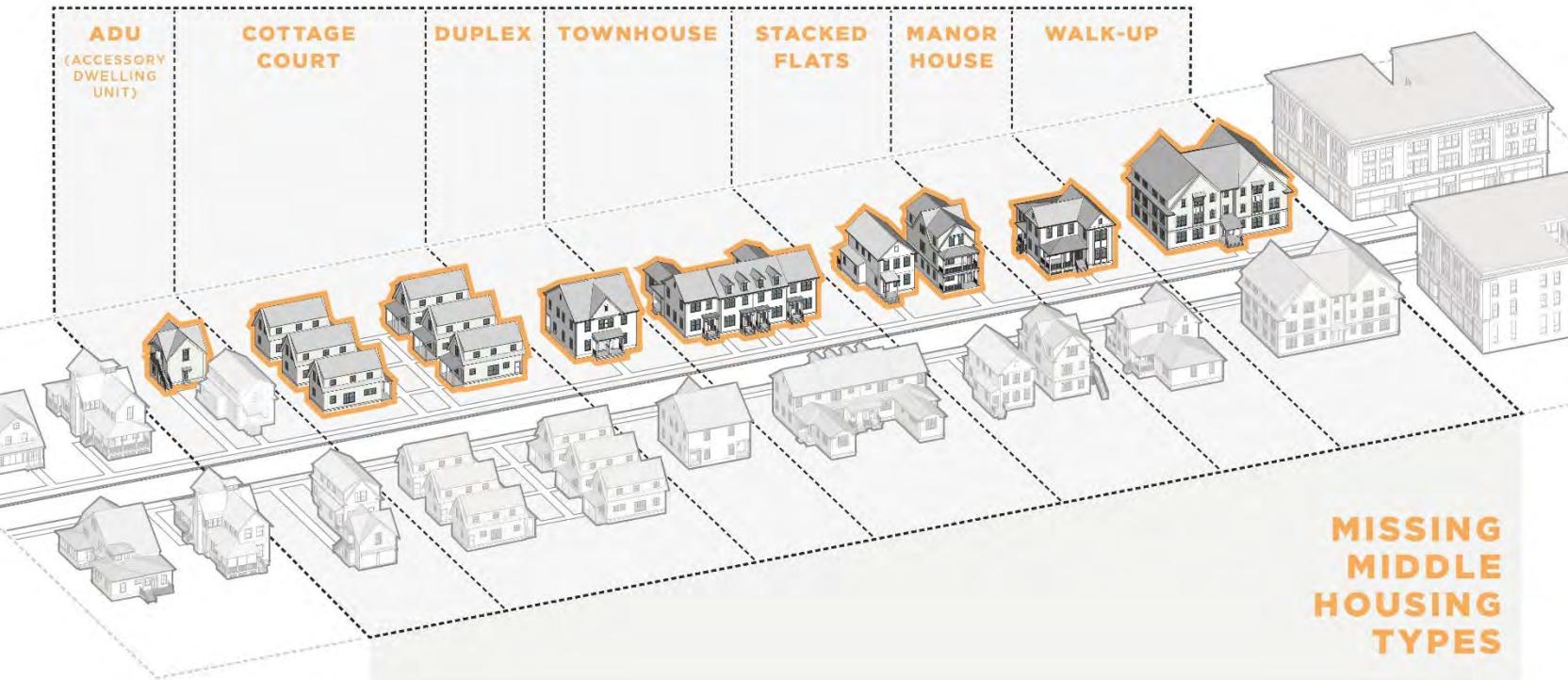


**57 School Street**

School Street, Hyannis

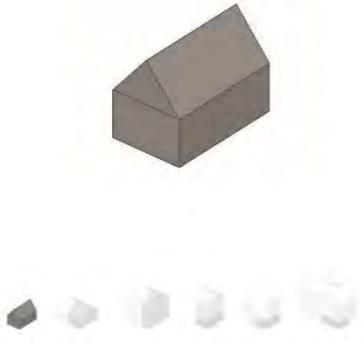
4 units on 0.22 acres =  
18 du/ac

## 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



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

Shortest ← → Tallest

Single Family



Townhouse



Multi-Family



*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%	<b>32%</b>	<b>43%</b>	<b>38%</b>	<b>46%</b>
Probably not a good fit	<b>31%</b>	<b>32%</b>	15%	21%	23%
Definitely not a good fit	<b>31%</b>	27%	12%	15%	9%



Question 3	Falmouth (254)	Orleans (84)	Eastham (105)	Hyannis (138)	Sandwich (91)
Definitely a good fit	20%	26%	41%	<b>45%</b>	44%
Could be a good fit	<b>47%</b>	<b>46%</b>	<b>46%</b>	36%	<b>46%</b>
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	<b>55%</b>	<b>52%</b>	<b>40%</b>	<b>41%</b>	<b>40%</b>
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	<b>35%</b>	<b>34%</b>	18%	22%	23%
Probably not a good fit	25%	27%	29%	<b>30%</b>	28%
Definitely not a good fit	21%	25%	<b>45%</b>	<b>31%</b>	<b>40%</b>

*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	<b>28%</b>	<b>47%</b>	<b>63%</b>	<b>45%</b>	<b>42%</b>
Probably not a good fit	<b>29%</b>	24%	9%	23%	20%
Definitely not a good fit	<b>29%</b>	16%	11%	16%	18%



Question 21	Falmouth (227)	Orleans (75)	Eastham (96)	Hyannis (126)	Sandwich (81)
Definitely a good fit	34%	35%	44%	<b>49%</b>	<b>48%</b>
Could be a good fit	<b>47%</b>	<b>49%</b>	<b>51%</b>	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	<b>32%</b>	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	<b>56%</b>	<b>49%</b>	<b>40%</b>	<b>54%</b>	<b>49%</b>

## 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**.*

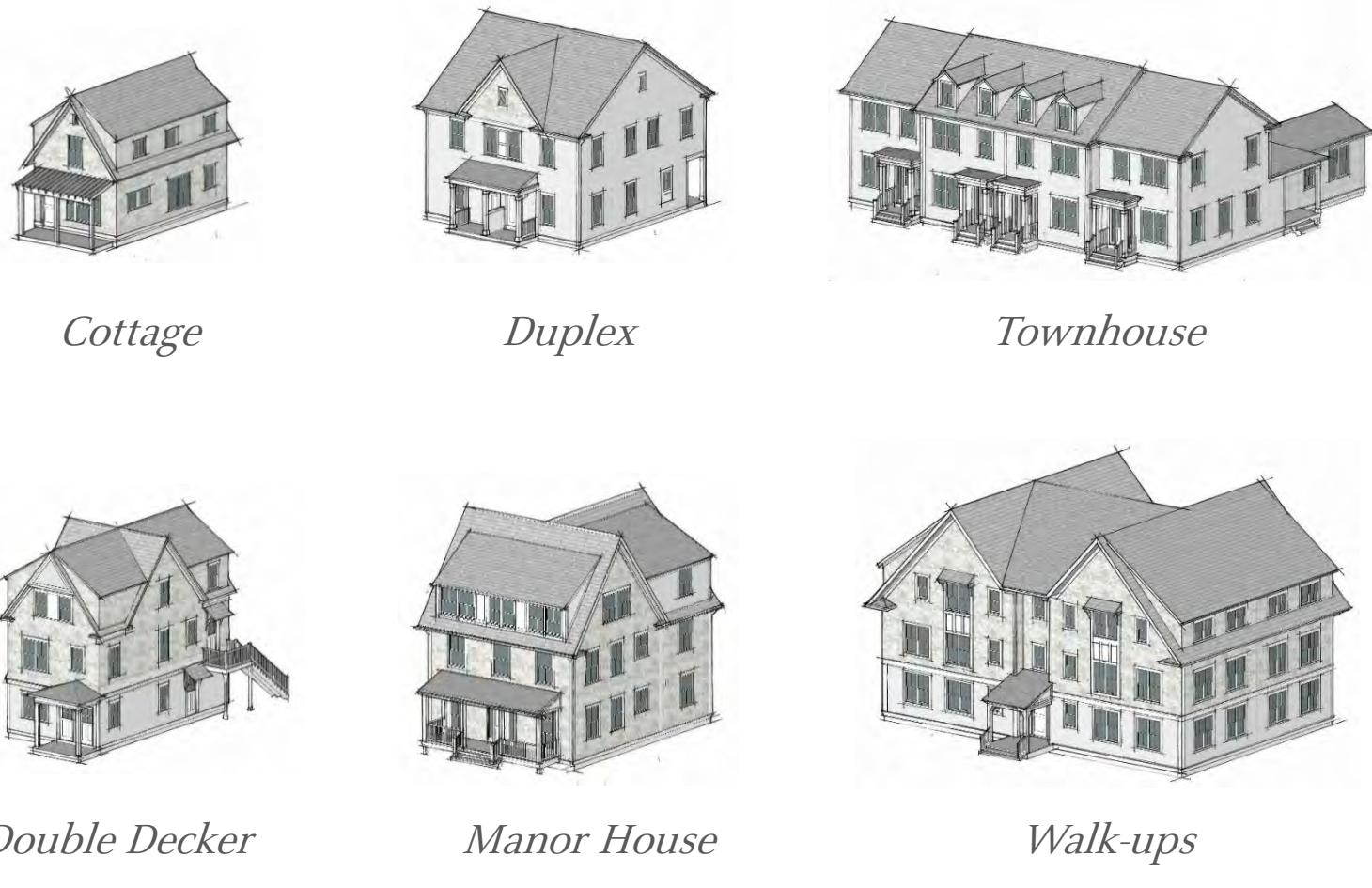
*As for **style**, respondents in **all five** communities showed the strongest preference for **traditional buildings with simple detailing**, and in all five communities, respondents were **least receptive to very contemporary buildings**.*

*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).*

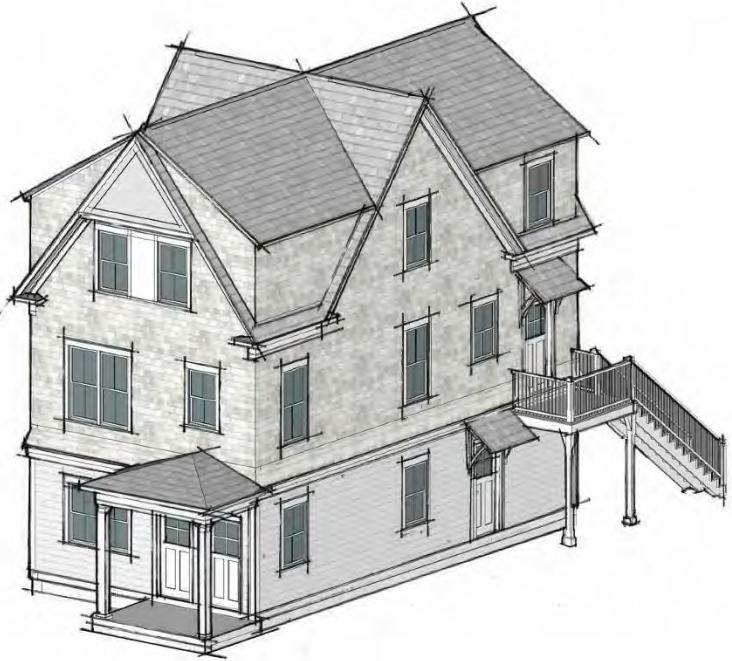
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## PROPOSED BUILDING TYPES

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

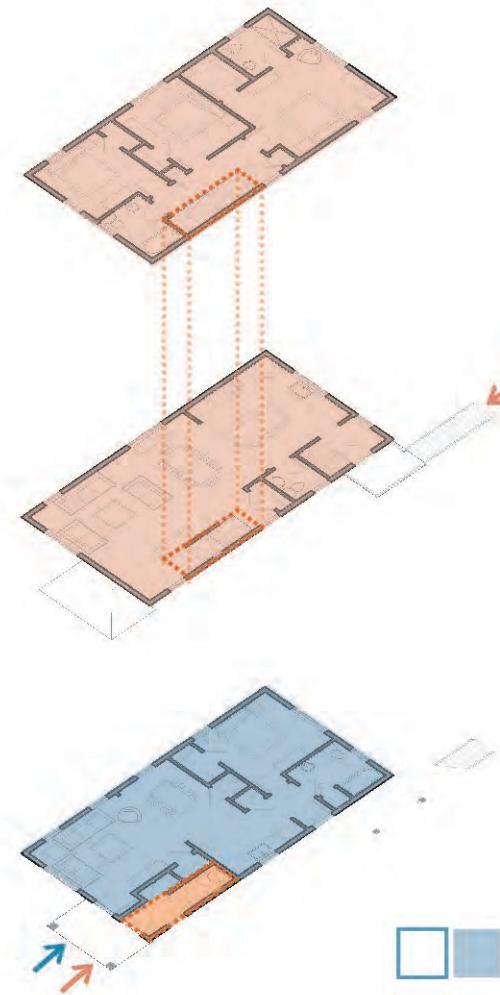


## *Double Decker: Stacked Duplex*



- *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*



SINGLE LEVEL RESIDENCE  
 MULTI-LEVEL RESIDENCE  
 CIRCULATION

## *Double Decker: Stacked Duplex*



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## ILLUSTRATIVE CASE STUDIES



# Illustrative Case Studies: Falmouth, Eastham, and Orleans

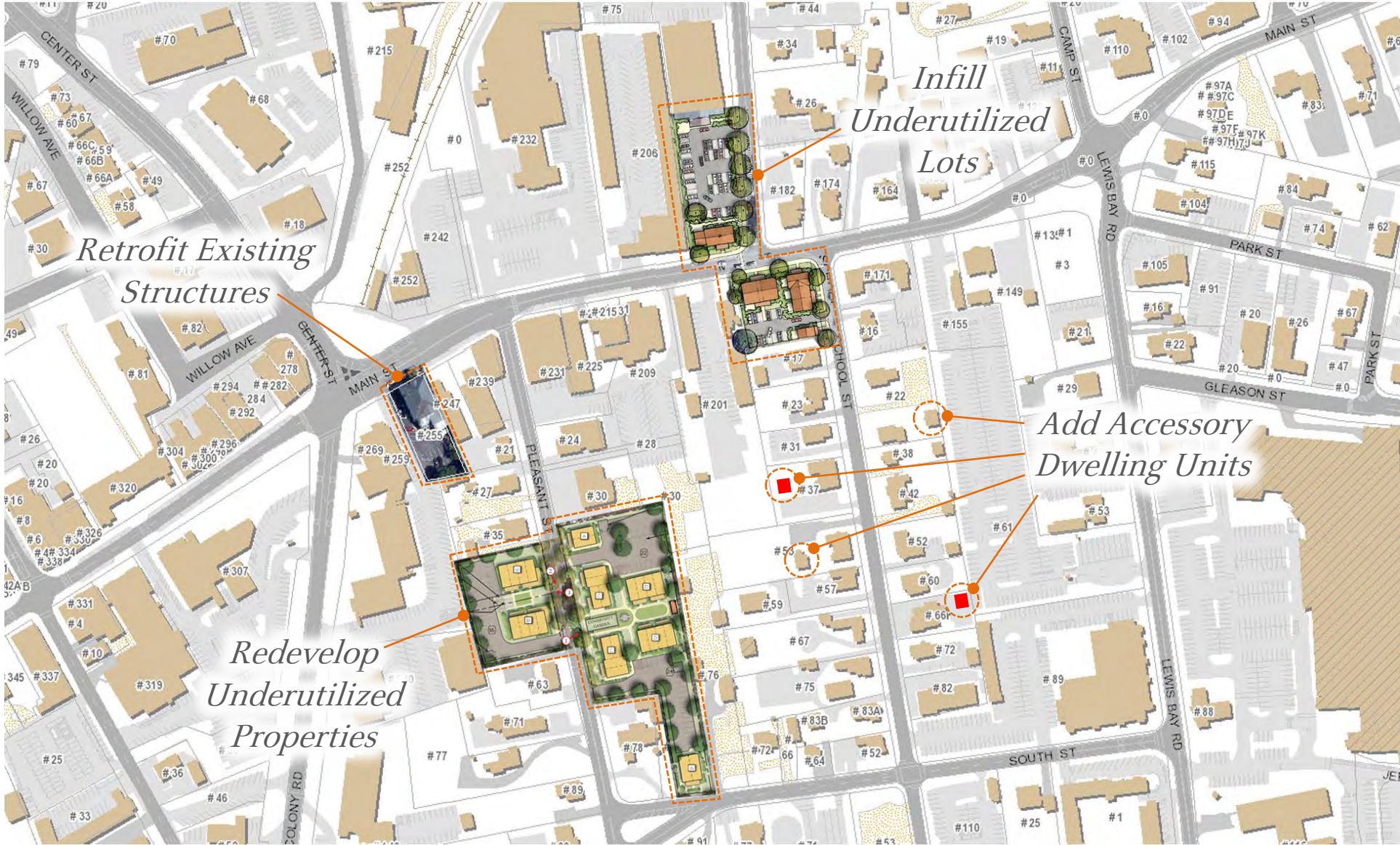


14 du/acre



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:

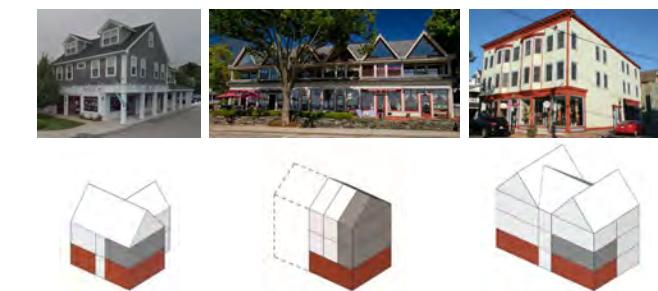
Combined Density of 15 - 20  
du/acre

= 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/crbdf/>



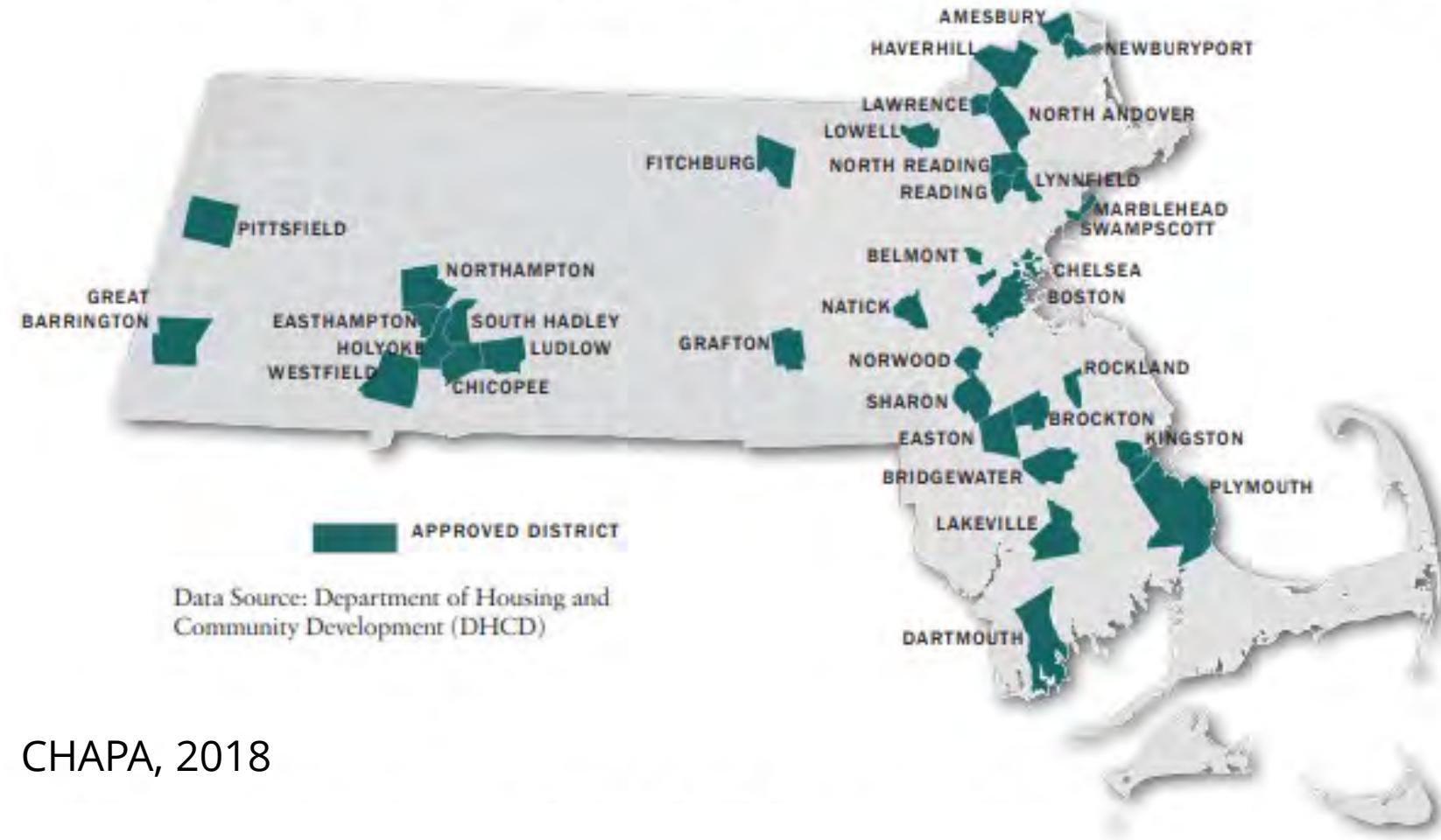
# Missing Middle Regulation: Context in Massachusetts

## CHAPTER 40R

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

## *Density as compliance/eligibility*

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

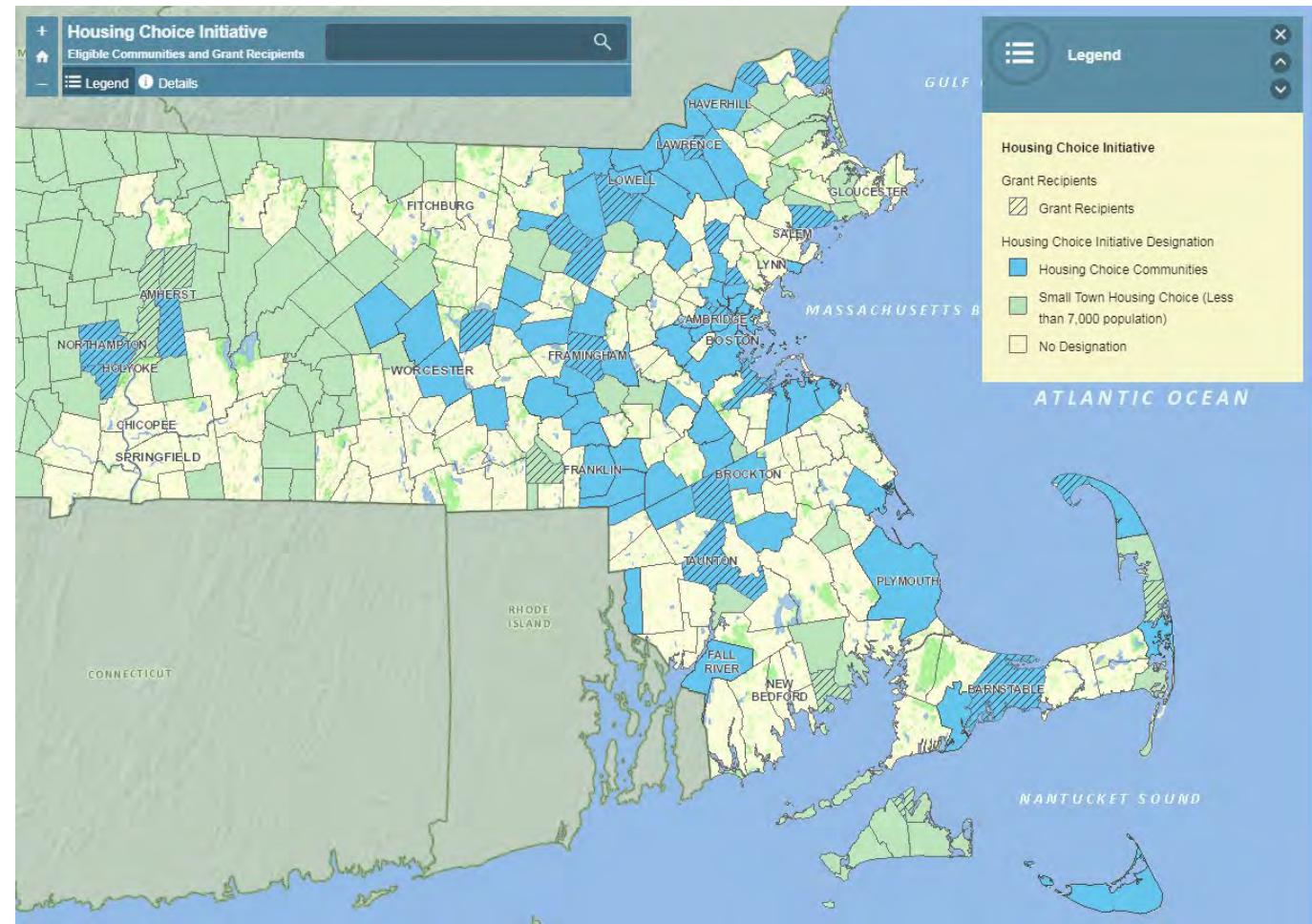


*Many potential case studies!*

## HOUSING CHOICE INITIATIVE

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

*Density as compliance/eligibility*



*Regulatory reform is part of a larger incentive program.*

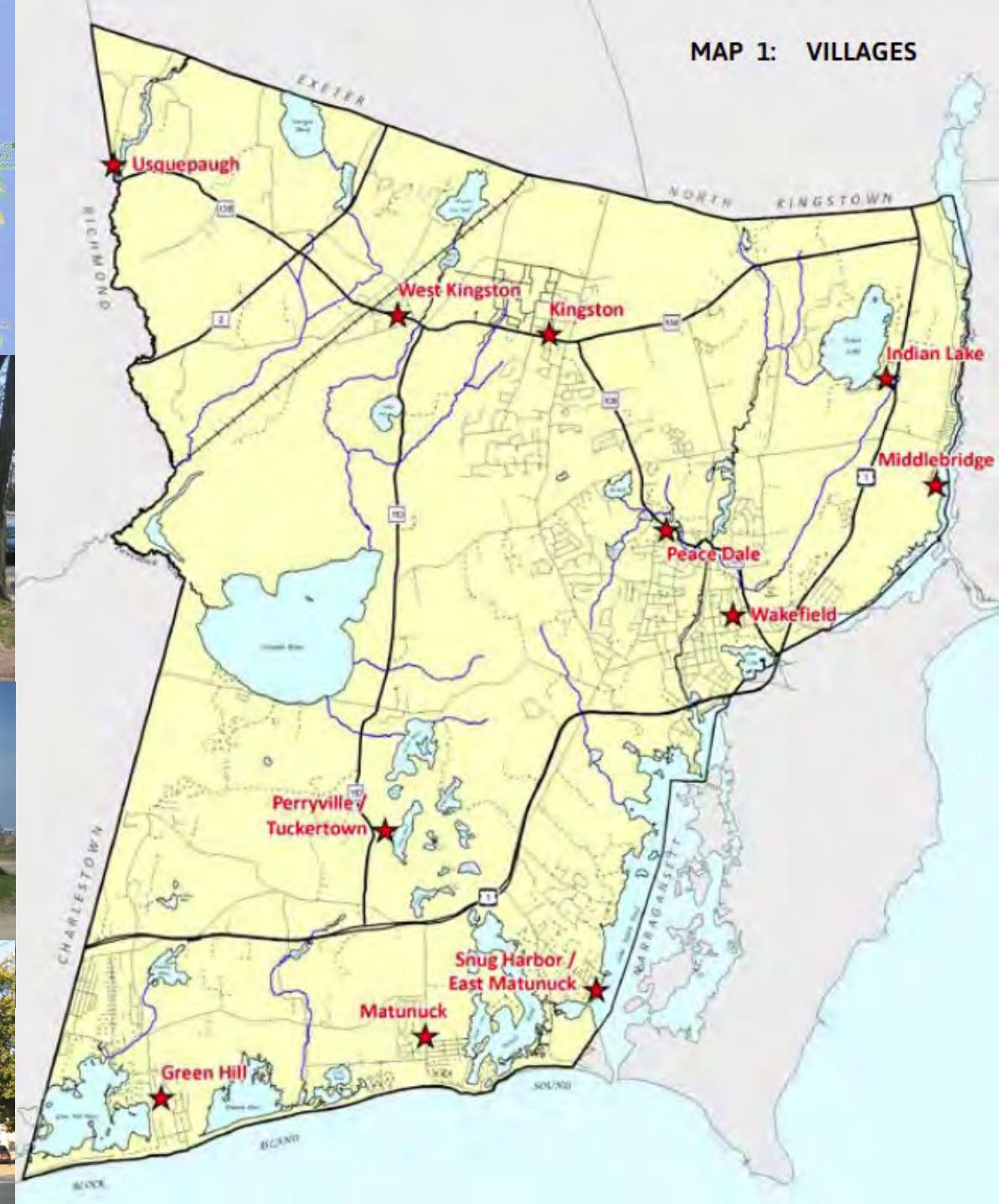


# Missing Middle Regulation: South Kingstown Case Study

# DENSITY: SOUTH KINGSTOWN, RI CASE STUDY



MAP 1: VILLAGES



## COMMUNITY ENGAGEMENT

# Density: Messaging

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

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

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

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

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



### WELCOME TO SOUTH KINGSTOWN'S

### 'Home Style SK' Initiative

### [Start here! Click for an overview of the project](#)

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

### [WHAT ARE WE DOING AND WHY?](#)

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

### [WHY UPDATE THE ZONING ORDINANCE?](#)

### [QUESTIONS OR COMMENTS?](#)

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

[CLICK HERE](#) to sign up for alerts and to send a question or comment.



## COMMUNITY ENGAGEMENT

# 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

## COMMUNITY ENGAGEMENT

# Density: Homework on the housing types



Cottage



Duplex



Townhouse



Stacked Flat



Manor House



Walk-Up



Multifamily



Mixed-Use

# COMMUNITY ENGAGEMENT

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

## Density: Homework on the housing types

### 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

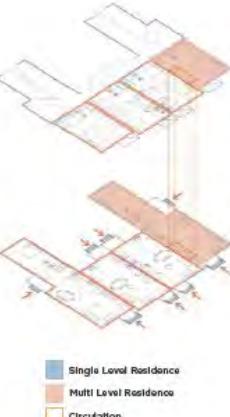


Figure 10. 255 Willard Avenue

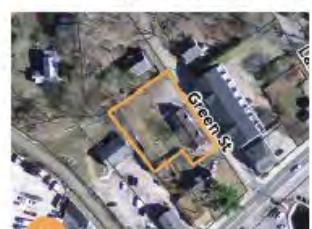


Figure 11. 12-18 Green Street

## Density: Homework on the perceptions

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

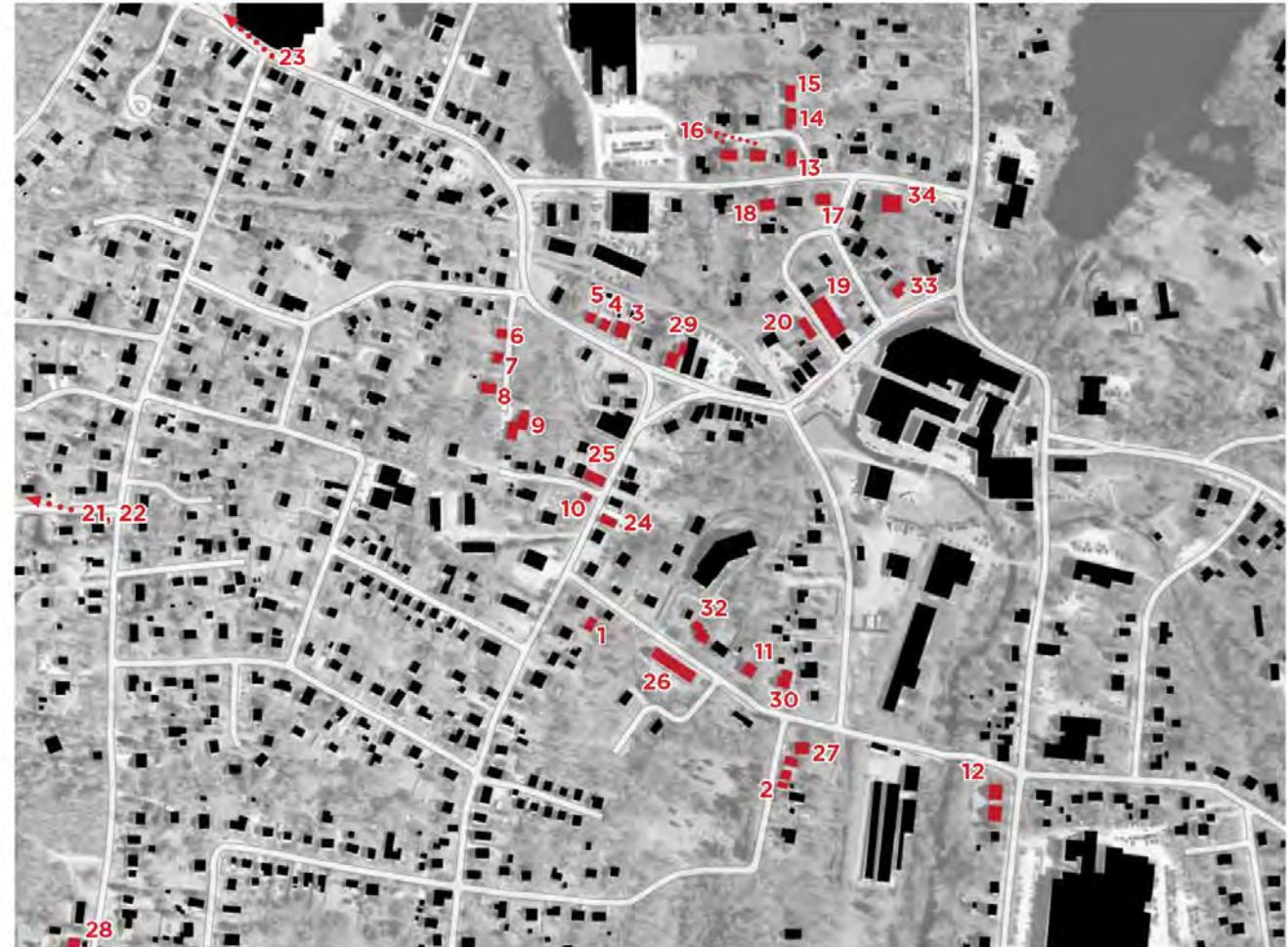
*Test your own assumptions.*

*Test your previous plans.*

*Test your community's knowledge.*

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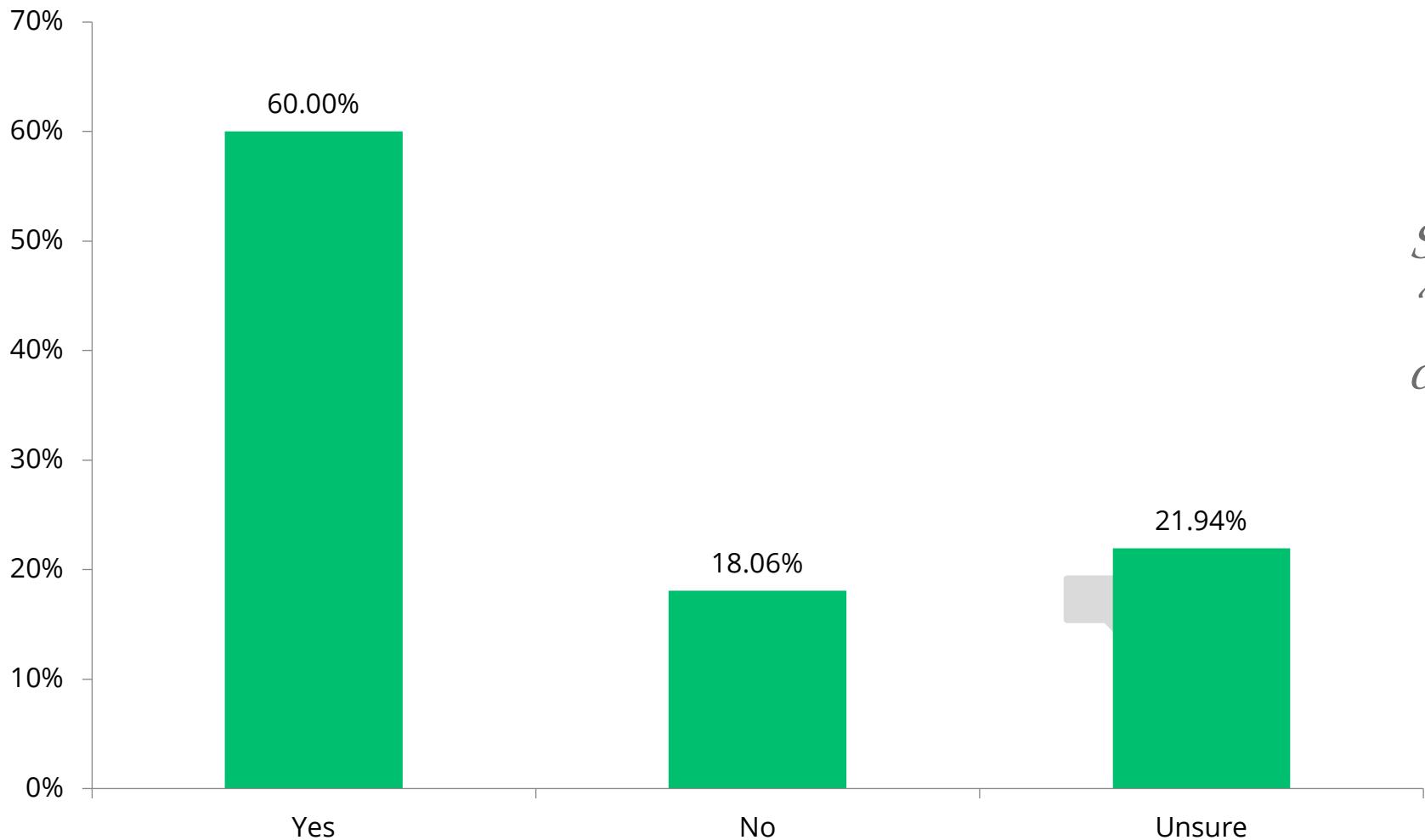
## SURVEY RESULTS



# Village of Peace Dale

# Should new housing be focused on the primary villages?

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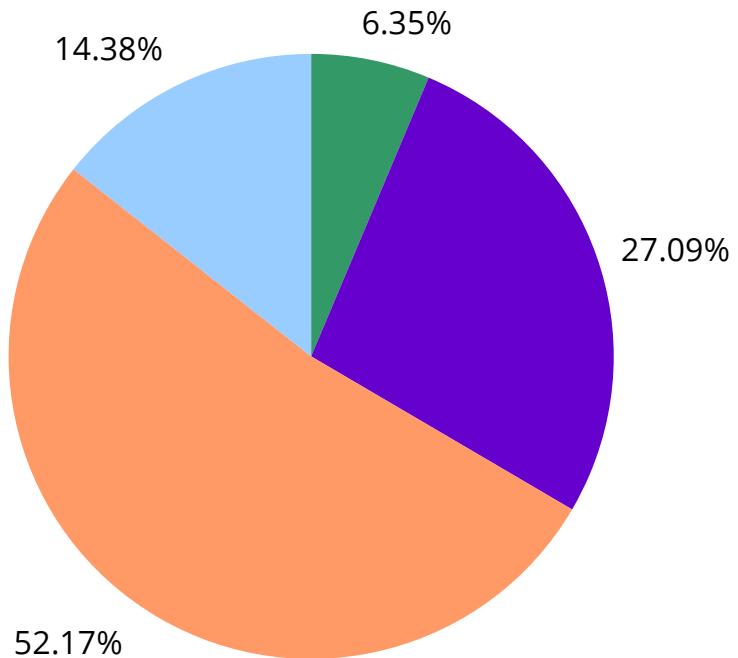


*Significant minority said,  
“We need housing  
diversity all over town.”*

# How much growth?

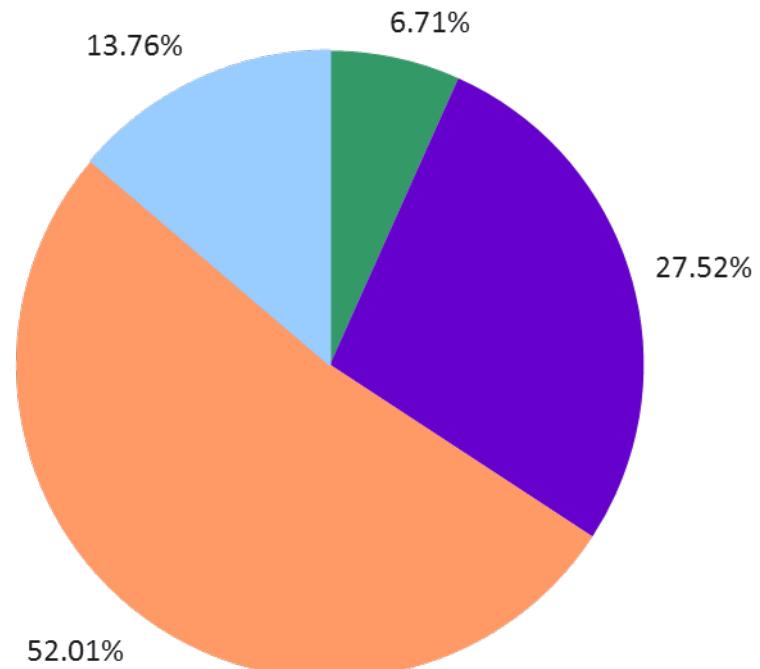
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VILLAGE OF  
WAKEFIELD

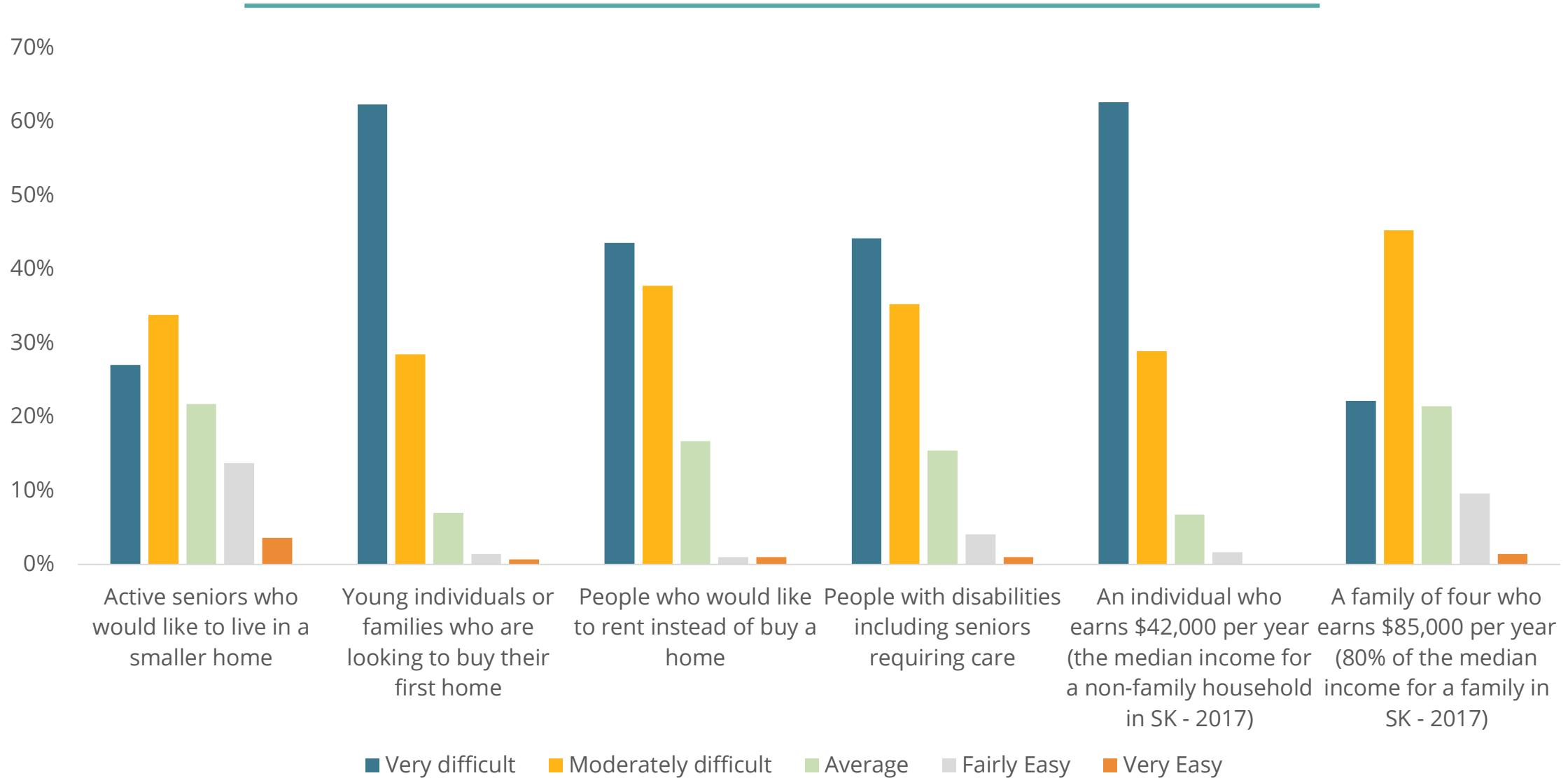


VILLAGE OF  
PEACE DALE

- 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



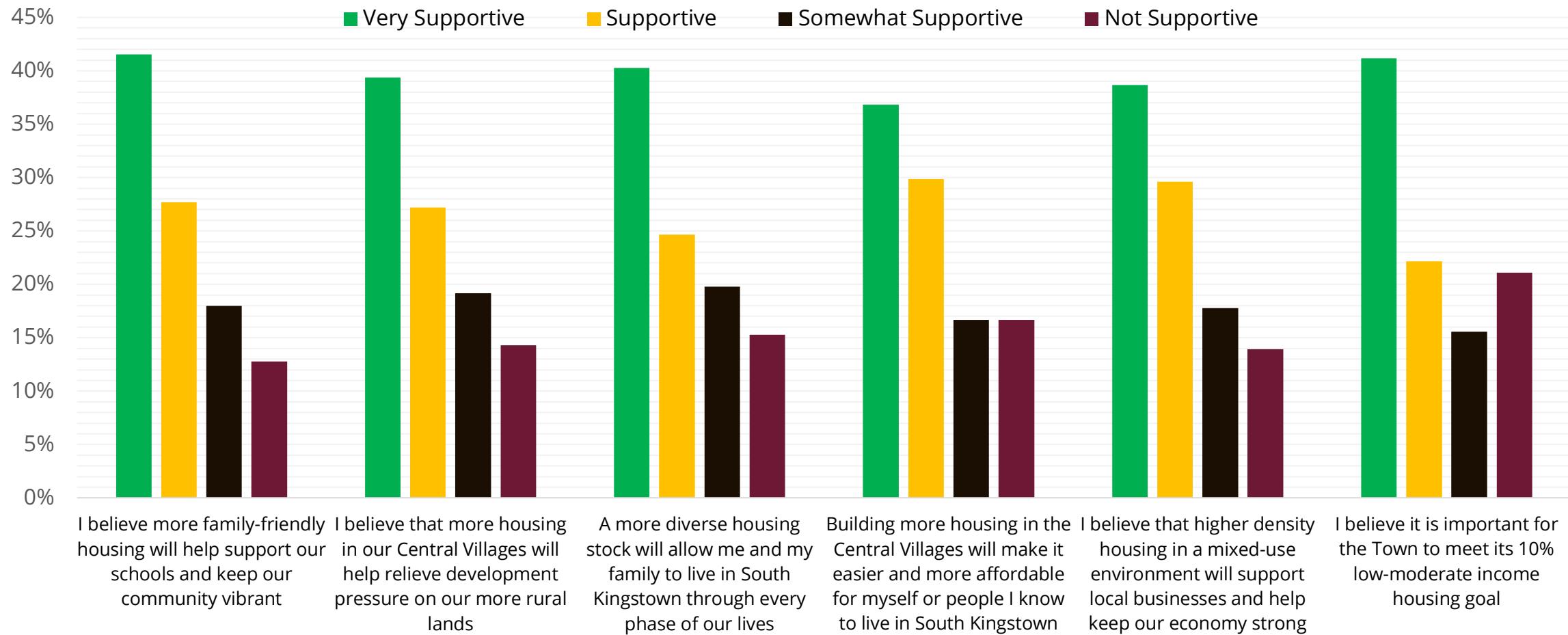
# Concerns about housing diversity

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# What excites you about housing diversity?

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# COMMUNITY ENGAGEMENT

*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.*

## Density: Analysis

### 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 the these two options.

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

**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

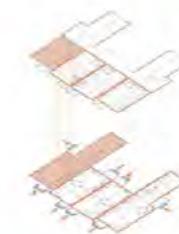
Area (min)	60 sf
Width or Length (min)	6 ft

#### 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 4oR is an overlay and is “by-right.”*

*Don’t forget your density compliance/eligibility numbers (4oR, etc.)*

*Get early ‘buy in’ on height if possible.*

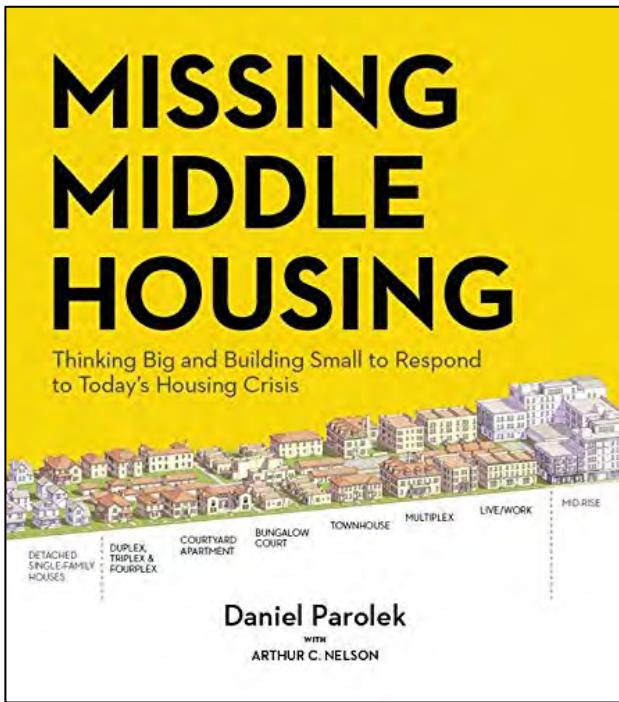
*It’s time to move past age restrictions.*

*Parking: “Yes, there are many families who will only have one car.”*

*Cottage Communities: The “gateway” of missing middle housing.*

# REGULATORY REFORM

## Resources...



### *Massachusetts Housing Choice Initiative*

<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"*

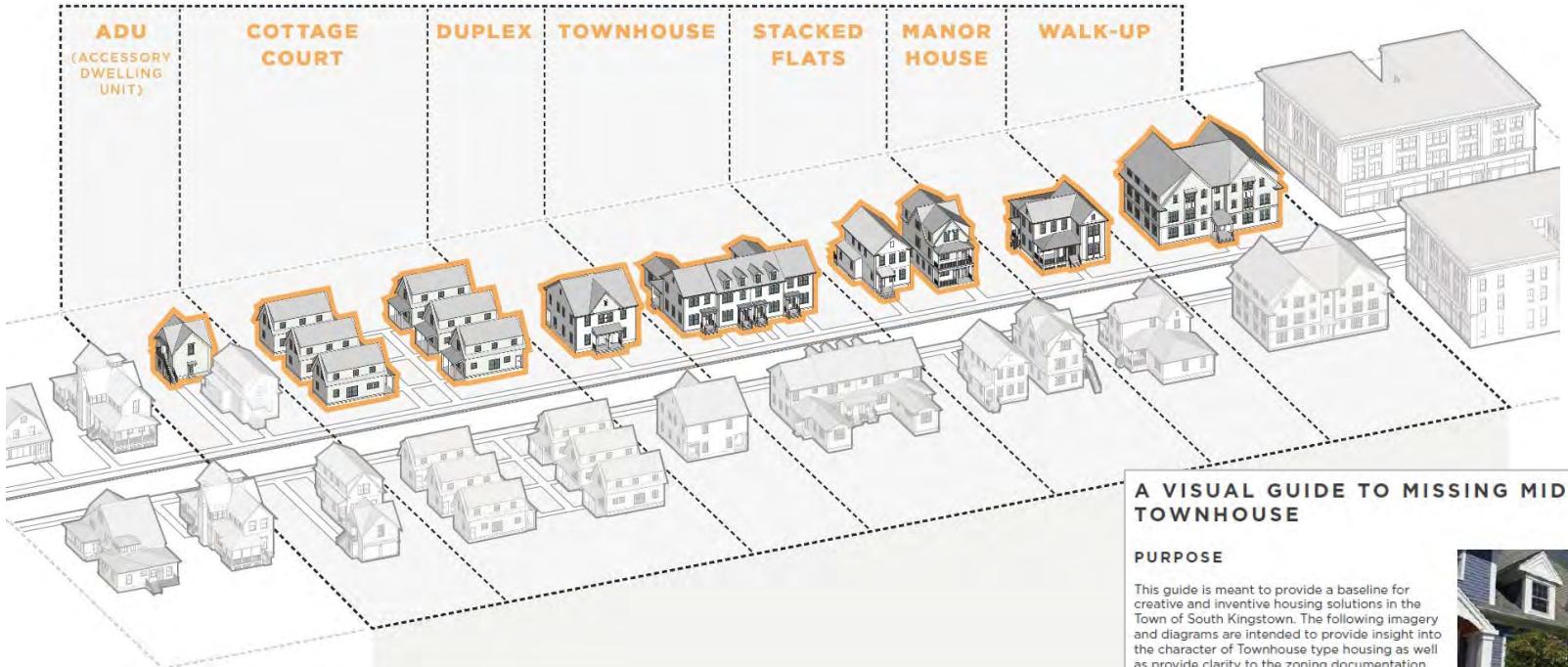
<http://www.plansouthkingstown.com/homestyle>

### *Community Resiliency by Design*

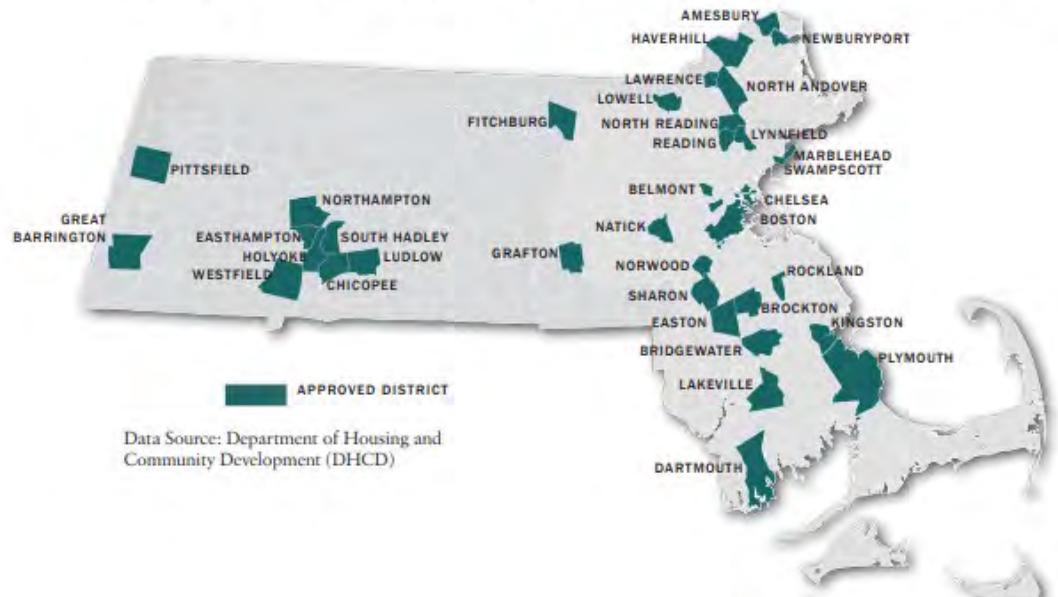
<https://www.capecodcommission.org/our-work/crbd/>



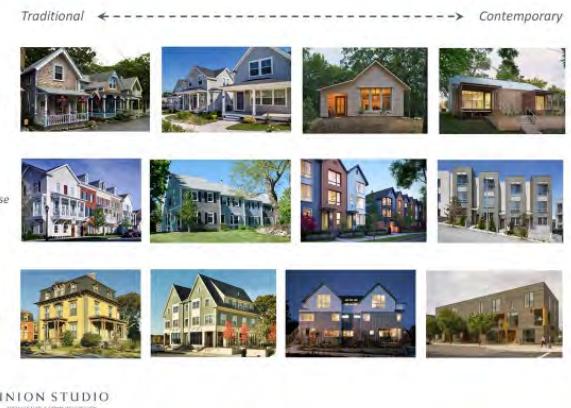
# Discussion



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



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



## 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.*



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**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.

**Covered Front Porch**

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

**Stoop:**

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

**Diagrams:**

- Left:** A technical diagram of a townhouse unit showing dimensions: Minimum Rear Setback 10 ft, 4 ft Front Porch, Average Building Height 9 ft (from roof line), Maximum Building Height 16 ft (from roof line), and Maximum Overall Height 25 ft.
- Middle:** A 3D perspective drawing of a row of townhouses labeled "PUBLIC WAY" and "Residential Street".
- Bottom:** Two photographs of townhouses. The left one is a 2-story duplex in East Greenwich, RI, and the right one is a single-family house converted into a duplex in Kingston, RI.

**Notes:**

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

# 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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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.

## **Epiring 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 except that the purpose for making the grant is met (i.e.: the project serves a certain population, helps achieve identified outcomes, or other purpose). Sometimes soft secondary financing is structured into a project as a grant.

### **HOME Investment Partnership Program (HOME)**

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

### **Housing Appeals Committee (HAC)**

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

### **Housing Choice Initiative**

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

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

### **Housing Stabilization Fund (HSF)**

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

### **Housing Toolbox**

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

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

### **Housing Unit**

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

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

### **Inclusionary Zoning**

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

### **Infill Development**

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

### **Limited Equity Homeownership**

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

### **Loan to Value (LTV)**

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

### **Local and Regional Housing Authorities (LHAs)**

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

### **Local Action Units (LAUs)**

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

### **Local Initiative Program (LIP)**

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

### **Low Income Housing Tax Credit (LIHTC)**

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

**Median Age**

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

**Median Income**

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

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

**Mortgage**

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

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

**Municipal Affordable Housing Trust (MAHT)**

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

**Regional Planning Agency (RPA)**

RPAs are public organizations established by the state legislature that encompass a 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

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

### DEFINITIONS

#### **Baby Boomers**

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

#### **Cost Burdened**

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

#### **Disability**

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

#### **Extremely Low Income**

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

#### **Family**

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

#### **Household**

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

#### **Median Age**

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

#### **Median Income**

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

#### **Millennials**

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

### **Housing Unit**

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

### **Protected Classes**

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

### **Poverty**

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

# GLOSSARY OF FINANCE TERMS

## Sources of funds

### **Debt**

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

Debt = Loans

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

-*Soft debt*: terms for repayment are lenient

### **Equity**

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

### **Low Income Housing Tax Credit (LIHTC)**

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

### **Grant**

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

### **1<sup>st</sup> Mortgage**

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

### **2<sup>nd</sup> Mortgage, 3<sup>rd</sup> Mortgage, etc**

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

## **Uses of funds**

### **Acquisition – Land and Building**

Costs associated with purchasing the development site.

### **Site Work**

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

### **Construction Costs**

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

### **Contingency**

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

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

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

### **Developer Fee and Overhead**

Maximum developer fees are established by DHCD.

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

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

### **Construction Loan Costs, Permanent Loan Costs, Bridge Loan Fees**

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

### **Consultant Fee**

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

### **Reserves; Lease-Up and Operating**

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

## **Explanation of Operating Budgets**

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

### **Net Operating Income**

Operating income less operating expenses

### **Net Cash Flow**

Net operating income less debt and reserve payments

## **Operating Income**

### **Gross Rental Income**

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

### **Laundry Income**

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

### **Vacancy**

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

## **Operating expenses**

### **Operating Expenses**

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

### **Real Estate Taxes**

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

### **Insurance**

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

### **Utilities – Common Area**

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

### **Water/Sewer**

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

### **Maintenance/Repairs/Decorating**

This line item includes the costs of all repairs including 'turning over' a unit when vacated. It does 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.