Planning for Affordability

What’s Zoning Got to Do With It?

THE ZONING ACT

11-2016
Massachusetts General Laws
Chapter 40A
Land use regulations, including zoning, exist in a moment in time. They should change and reflect how communities, regions and the state are changing and promote growth in ways that support healthy community, and individual, outcomes. Unfortunately in Massachusetts, many municipal planners are put into a position where they are trying to figure out ways to hinder change and growth. In this third session of our three session presentation about housing production and affordability, we discussed the role zoning plays in impacting housing costs. We also discussed the ‘ecosystem’ of land use decisions and the different pressures, influences and changes that are impacting our lives, that should also be impacting land use decisions.

What do Planners do?

Urban planning is a systematic, creative way to influence the future of cities and regions at a variety of scales: neighborhoods, entire communities, metropolitan regions, rural areas, and even the world. Urban and regional planners use their professional skills to serve communities facing social, economic, environmental, and cultural challenges by helping community residents to:

- develop ways to preserve and enhance their quality of life;
- find methods to protect the natural and built environment;
- identify policies to promote equity and equality;
- structure programs to improve services to disadvantaged communities; and
- determine methods to deal effectively with growth and development of all kinds.
What can we learn from other states? Report from California / San Francisco area

... we found that both market-rate and subsidized housing development can reduce displacement pressures, but subsidized housing is twice as effective as market-rate development at the regional level.

On www.housingtoolbox.org you will find more detailed information about how zoning works in Massachusetts and resources about context and thinking about zoning for different market dynamics.
It is true that production effects cost, and it is also true, that at a neighborhood level, production of just market rate housing in high cost areas impacts displacement. There is a need to have both ‘big A and little a’ housing for healthy markets. But there are also other ways that municipalities effect housing cost through zoning: allowable housing types (single, multi); FAR Floor Area Ratio, the ratio of the size of the home to the lot; inclusionary zoning; cluster zoning, starter home zoning through 40R, and many more tools.

“affordable” vs. “Affordable”

Naturally occurring affordability;
  i.e. “Woah I can’t believe what a good deal this apartment is!”
Anyone can live there, as long as you make it past the landlord’s checks.

Built with local, state or federal funds, or uses these funds to operate.
Has restrictions on maximum incomes, and maximum rents.
Only people earning less than a certain max income can qualify to live there.
How zoning and resulting land uses effect cost
FAR, IZ, housing type (single, multi) lot size requirements, set backs, etc.

Existing 1300 sf home
8,000 sf lot
$550,000 (upgrades needed) but no tear down

Tear down site
5,500 sf home
8,700 sf lot
$2,000,000
Cannot build two family as of right

Historic town center area
Multi-family, small lots, larger buildings, single family; variety, moderate land use.
Are we building for the future or the past?

Greater Boston average lot size:

- Metro Boston: 0.52 Acre
- Northeast: 0.37 Acre
- Midwest: 0.29 Acre
- South: 0.22 Acre
- West: 0.17 Acre

What’s Different?

**Demographics:** aging population, living longer, smaller family sizes, increasing diversity, more transient

**Preferences:** increasing preference for walkable communities, decrease car dependency, limit environmental impact, conscious of resiliency needs

**Work:** where we work, how we work, job opportunities; loss of middle income jobs

**Technology:** everything!
Our zoning is old
M.G.L. Chapter 40A- “The Zoning Act,” was enacted in 1975
Replaced Previous Act of 1954, and 1918

Our water & sewer regulations are old, many based on 1978 assumptions such as:

• The decrease in family size
• The use of water conserving fixtures and plumbing, for example a washing machine in 1978 used 40-50 gallons per load, today as little as 17 gallons
**MASSACHUSETTS HOUSING CHALLENGES; MULTI-FACETED AND SOLVABLE (but not easy)**

**INFRASTRUCTURE: THE FOUNDATION UPON WHICH WE THRIVE (OR NOT) a.k.a. PUBLIC INVESTMENT**

**HOUSING SOLUTIONS ARE NEED AND ENVIRONMENT SPECIFIC**

Different community types, need different zoning tools. As communities change, their zoning should change and be related to regional housing and other land use needs.

- Expensive rural second homes
- Struggling rural aging population
- Expensive urban jobs, access, fun, displacement
- Struggling urban poor transit, secondary job markets, lower incomes
- Expensive suburban high ranking public schools, vibrant town centers
- Struggling suburban Sprawl, little or no transit limited local services