

Planning for Affordability



Commonwealth of Massachusetts
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT
Charles D. Baker, Governor ♦ Karyn E. Polito, Lt. Governor ♦ Chrystal Komegyi, Undersecretary

THE ZONING ACT

What's Zoning Got to Do With It?

11-2016
Massachusetts General Laws
Chapter 40A

MHP Legislative Presentation Part 3 July 31, 2019



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.



Housing Production, Filtering and Displacement: Untangling the Relationships

Miriam Zuk
Karen Chapple



EXECUTIVE SUMMARY:

Research Implies the Importance of Increasing Production of Subsidized and Market-Rate Housing

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.

MHP



resentation Part 3 July 31, 2019

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.

Mass Benchmarks

THE JOURNAL OF THE MASSACHUSETTS ECONOMY

Looming Challenges Accompany Statewide Prosperity

Growing and Preserving Affordable Housing for Extremely Low-Income Households in Massachusetts

The Fiscal Impact of New Housing Production in Massachusetts

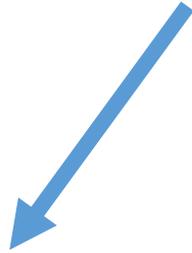
Housing Challenges in a Local, Tourist-Focused Setting

Massachusetts Housing: A Three-Pronged Crisis

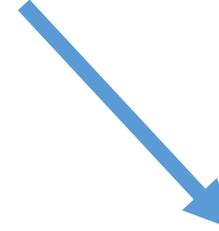


It is true that production effects cost, and it is also true, that at a neighborhood level, production of just market rate housing in high cost areas impacts displacement. There is a need to have both 'big A and little a' housing for healthy markets. But there are also other ways that municipalities 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.

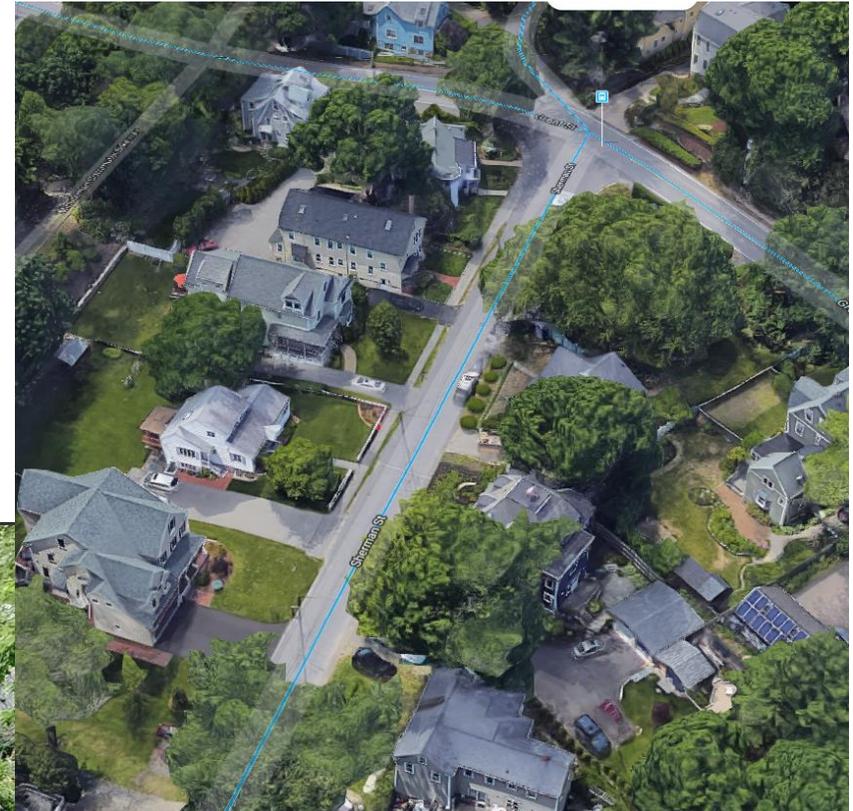


How zoning and resulting land uses effect cost

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



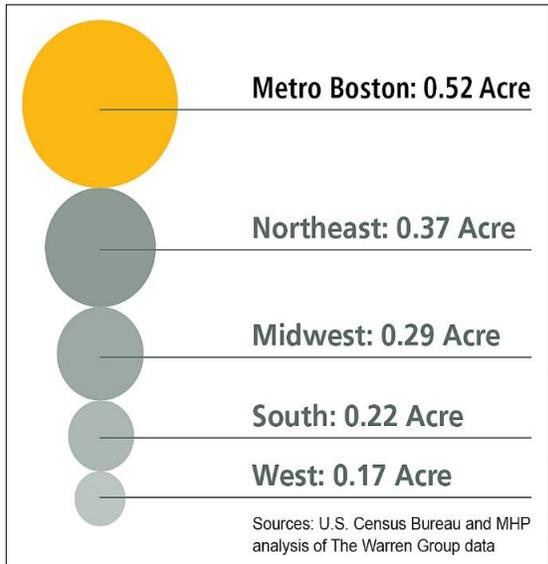
Tear down site
5,500 sf home
8,700 sf lot
\$2,000,000
Cannot build two
family as of right



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:



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!



Massachusetts Zoning and other Land Use Regulations

Our zoning is old

M.G.L. Chapter 40A- “The Zoning Act,” was enacted in 1975
Replaced Previous Act of 1954, and 1918

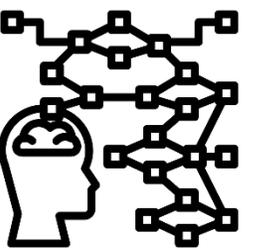
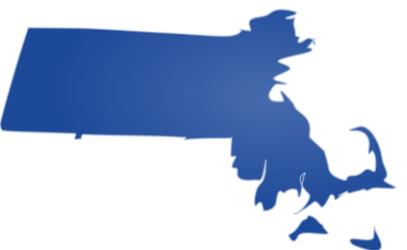


Our water & sewer regulations are old, many based on 1978 assumptions such as:

- 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)



HOUSING SOLUTIONS ARE NEED AND ENVIRONMENT SPECIFIC

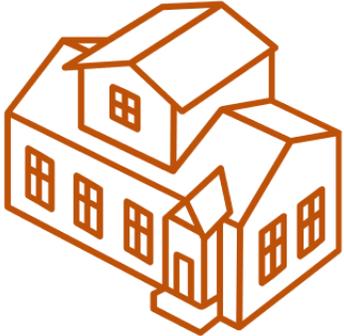
Different community types, need different zoning tools. As communities change, their zoning should change and be related to regional housing and other land use needs.



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

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



technology



water & sewer



transportation



education



housing

