

June 5-6, 2019
Devens Common Center
Devens, MA

13th annual Massachusetts Housing Institute

Training for local officials



Massachusetts Housing Partnership
www.mhp.net



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



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



Citizens' Housing and Planning Association
www.chapa.org

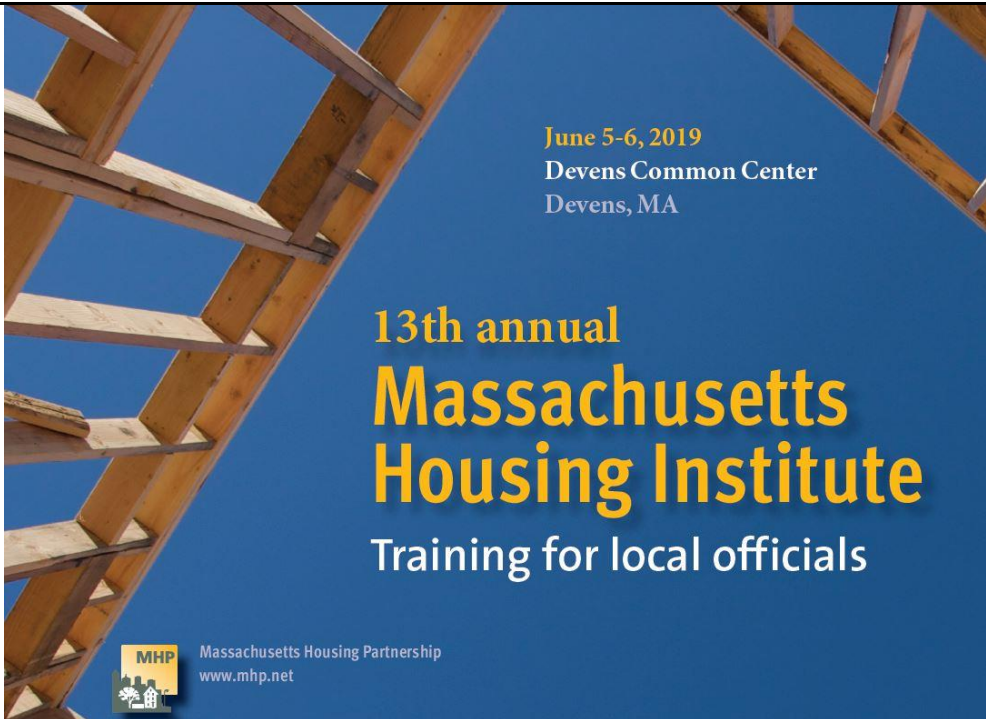


American Planning
Association—
Massachusetts Chapter
www.apa-ma.org

DAY ONE | Wednesday, June 5 13th Annual Housing Institute Agenda

8:00 AM	Registration and Continental Breakfast	
8:30 AM	Welcome and Introduction to the Housing Institute Solarium Ballroom Susan Connelly Director of Community Assistance, Massachusetts Housing Partnership (MHP)	
8:40 AM	Unlock the Commonwealth: The State of Housing Solarium Ballroom Clark Ziegler, Executive Director, Massachusetts Housing Partnership (MHP)	
9:30 AM	State Policy and Legislative Update CM 0.5 Solarium Ballroom Eric Shupin, Director of Public Policy, Citizens’ Housing and Planning Association (CHAPA)	
10:10 AM	Short Break	
10:25 AM	Exclusionary Zoning Through the Lens of Fair Housing CM 1.0 Solarium Ballroom Shelly Goehring, Senior Program Manager, Massachusetts Housing Partnership (MHP) Nate Kelly, AICP, Principal Planner, Horsley Witten Group <i>The Fair Housing Act says “it shall be unlawful... to otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status or national origin.” Courts have deemed “exclusionary zoning” as falling under this edict. How can we encourage more housing diversity in our communities?</i>	
11:40 AM	Lunch – Solarium Ballroom	
12:20 PM	Making the Case for Affordable Housing CM 1.0 Solarium Ballroom Dr. Tiffany Manuel, The Case Made Inc. <i>How do we talk about affordable housing in a way that furthers the movement locally and throughout the Commonwealth? Dr. Manuel offers over 25 years of research and practice in communities across the country to share strategies on elevating the way we frame conversations on equity, housing, and community development. The audience will leave with best practices that local boards, elected officials, municipal staff, and community advocates can implement tomorrow.</i>	
1:30 PM	Break and Network: What Technical Assistance is Available to Your Community? Piano Lounge	
2:00 PM	Affordable Housing 101 CM 1.0 (Track 1) Salon A Anne Lewis, Senior Lending Analyst, MHP <i>This session looks to give attendees a basic understand of how affordable housing is financed and built outside of Chapter 40B.</i>	Navigating the Request for Proposal (RFP) Process CM 1.0 (Track 2) Salon B Maura Camosse Tsongas, Stone Soup Collaborative <i>Participants will learn about the RFP process, common mistakes to be aware of, and how to ensure the town’s goals are met while attracting responses.</i>
3:15 PM	Short Break and Transition	
3:25 PM	Using Data to Spring to Action CM 1.0 (Track 1) Salon A Tom Hopper, Co-Director, Center for Housing Data Callie Clark, Co-Director, Center for Housing Data <i>Join MHP’s Center for Housing Data to learn how to bridge the gap between data and action in your community. This interactive session will include a walk-through of two MHP website resources, Datatown and Housing Toolbox, as well as tips and best practices for using data to enhance housing conversations at the local level.</i>	Regional Strategies for Affordable Housing: From Planning to Stewardship CM 1.0 (Track 2) Salon B Karen Conard, Executive Director, MVRPC Elizabeth Rust, Director, RHSO <i>Learn about Merrimack Valley Planning Commission’s (MVPC) ongoing efforts to create a Regional Housing Production Plan that will meet DHCD’s requirements for all 13 cities and towns in the region. Liz Rust will then share how Regional Housing Services Offices (RHSO) was created and hear their scope of services relative to planning, production, marketing and stewardship of affordable housing.</i>
4:35 PM	Wrap-up Day One, Homework, and Adjourn	


8:00 AM	Registration and Networking Breakfast	
8:30 AM	<p>Introduction & Neighborhood Defenders: Participatory Politics and America’s Housing Crisis Solarium Ballroom</p> <p>Susan Connelly, Director of Community Assistance, Massachusetts Housing Partnership (MHP) David Glick, Associate Professor, Political Science Department, Boston University Katherine Einstein, Assistant Professor, Political Science Department, Boston University Maxwell Palmer, Assistant Professor, Political Science Department, Boston University <i>Who participates in local government and how does local decision making affect what does and does not get built?</i></p>	
9:30 AM	<p>Break and Network: What Technical Assistance is Available to your Community? Piano Lounge</p>	
10:00 AM	<p>Housing Trusts + CPA: Local Resources to Support Affordable Housing CM 1.0 (Track 1) Salon A</p> <p>Shelly Goehring, Senior Program Manager, MHP Darlene Wynne, AICP, Assistant Planning Director, City of Beverly Don Boisvert, CPC Member, Town of Goshen Jennifer Van Campen, Executive Director, Metro West Collaborative Development <i>Ways to use both to support the creation and preservation of affordable housing.</i></p>	<p>Pre-Development Case Study CM 1.0 (Track 2) Salon B</p> <p>Laura Shufelt, Assistant Director of Community Assistance, MHP <i>In this session, the instructor will guide participants through the steps necessary for due diligence for a particular site prior to embarking on the development process, including when to engage consultants, looking at site plans, and issues such as title review and identifying common red flags.</i></p>
11:15 AM	Short Break	
11:20 AM	<p>Making Density Work: Multi-Family Housing That Fits Your Neighborhood CM 1.0 (Track 1) Salon A</p> <p>Greg Watson, AICP, Manager of Planning & Programs, Mass Housing Sarah Raposa, AICP, Town Planner, Town of Medfield Iric Rex, AIA, LEED AP, Principal, Davis Square Architects, Inc. <i>This session will highlight a few case studies describing how small and mid-size multifamily housing was successfully introduced in a single family or village context. Speakers will describe successful design strategies and how planning and public input can be used to positively affect project compatibility.</i></p>	<p>Municipal Finance CM 1.0 (Track 2) Salon B</p> <p>Elise (Korejwa) Rapoza, Senior Research Associate, UMass Dartmouth, Public Policy Center <i>How does municipal finance influence development in communities? Instructors will address school costs, proposition 2 ½, and structural deficit in local communities and the relation to housing production.</i></p>
12:30 PM	<p>Lunch – Housing Heroes Award Ceremony Solarium Ballroom</p>	
2:00 PM	Short Break	
2:10 PM	<p>The Housing Studio: Strategies for Getting the 1st Win CM 1.5 Solarium Ballroom</p> <p><i>The final, interactive session is designed to take what you learned at this year’s Institute and put it to work. The group will be divided based on different issues communities want to workshop. In small groups communities will have a 5 minute pitch prepared (homework from day 1) and will have a chance to receive 10 minutes of feedback while presenter listens, then the community that presented will fill out an action plan template with the help of their peers and various experts in the room. We will fit in as many community pitches as possible. The goal is to leave with clear actions and strategies to move forward. Some notes and asks:</i></p> <ul style="list-style-type: none"> • You are still welcome to come even if you do not wish to participate – you can give feedback or just listen! • Communities stick together – this way can work together on your action plan. • Complete the short survey so we know what problems be addressed in advance, but if you forget to do so just tell a MHP staff at some point during the Housing Institute. 	
3:40 PM	Housing Institute Adjourn	



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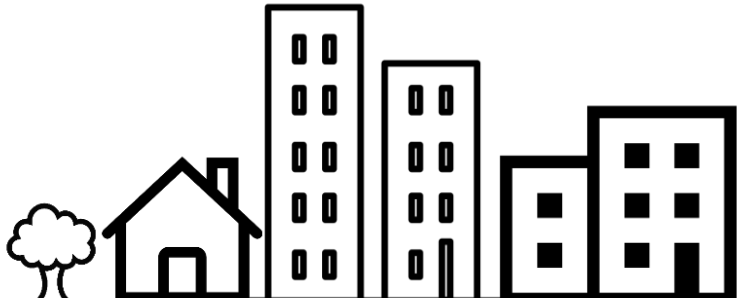


Massachusetts Housing Partnership
www.mhp.net

Massachusetts Housing Partnership



Lending	ONE Mortgage	Community Assistance	Center for Housing Data
<ul style="list-style-type: none">• Over \$1B for over 22,000 units• Affordable rental	<ul style="list-style-type: none">• First time homebuyers• Fixed-rate, 30-year	<ul style="list-style-type: none">• Technical assistance• 40B program	<ul style="list-style-type: none">• Collect, analyze & share info for effective policy creation



Massachusetts Housing Partnership



Mission: MHP works with communities to create innovative policy and financing solutions that provide affordable homes and better lives for the people of Massachusetts.



25,000+ Affordable rental apartments financed



21,000+ Loans to first-time homebuyers



300+ Communities reached

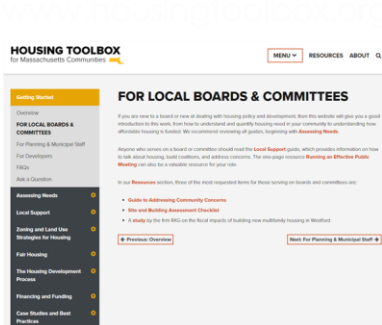


\$5 billion in financing delivered

Resources

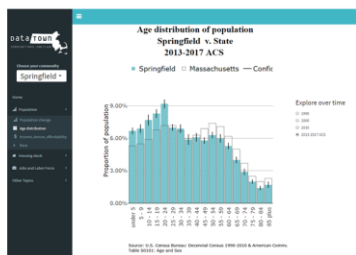


HOUSING TOOLBOX for Massachusetts Communities

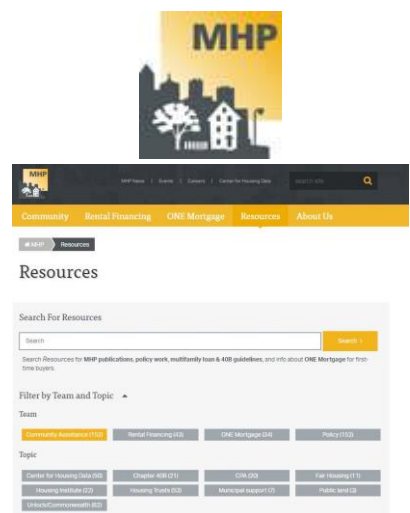


www.housingtoolbox.org

data TOWN COMMUNITY INFO • ONE PLACE



www.mhp.net/DataTown



www.mhp.net/resources

MHP Community Assistance



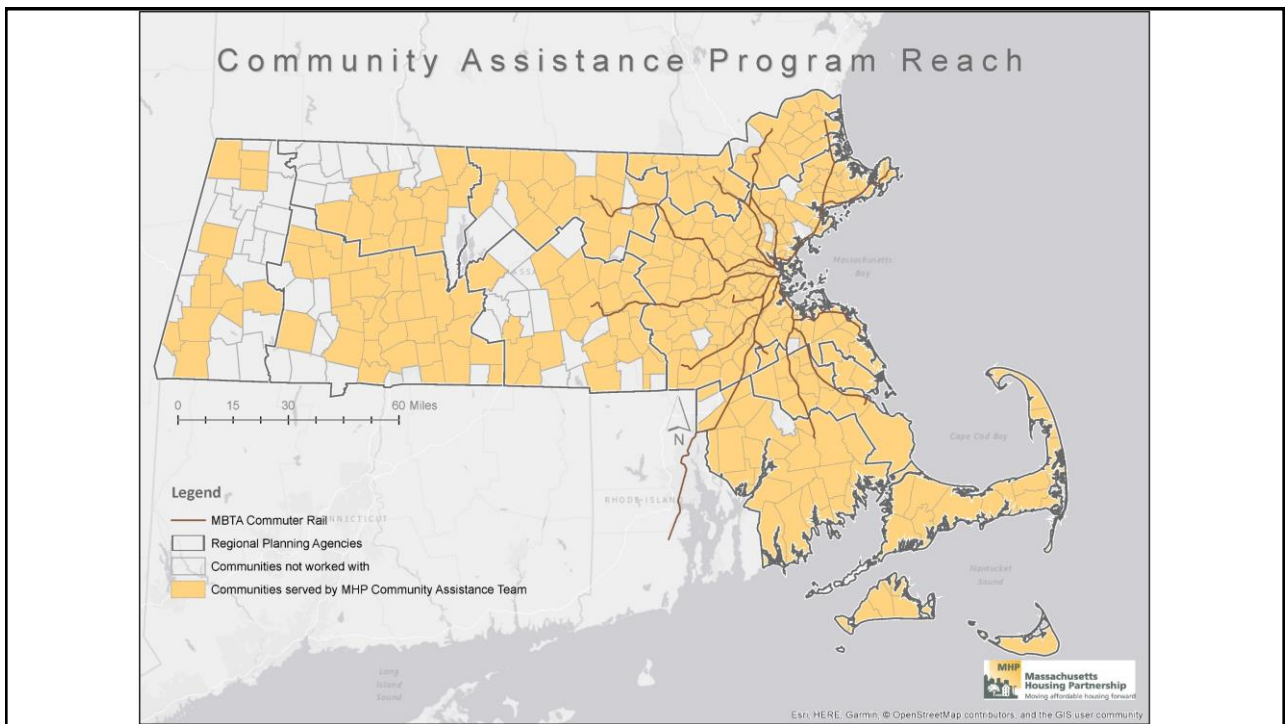
**WORKSHOPS
& TRAININGS**

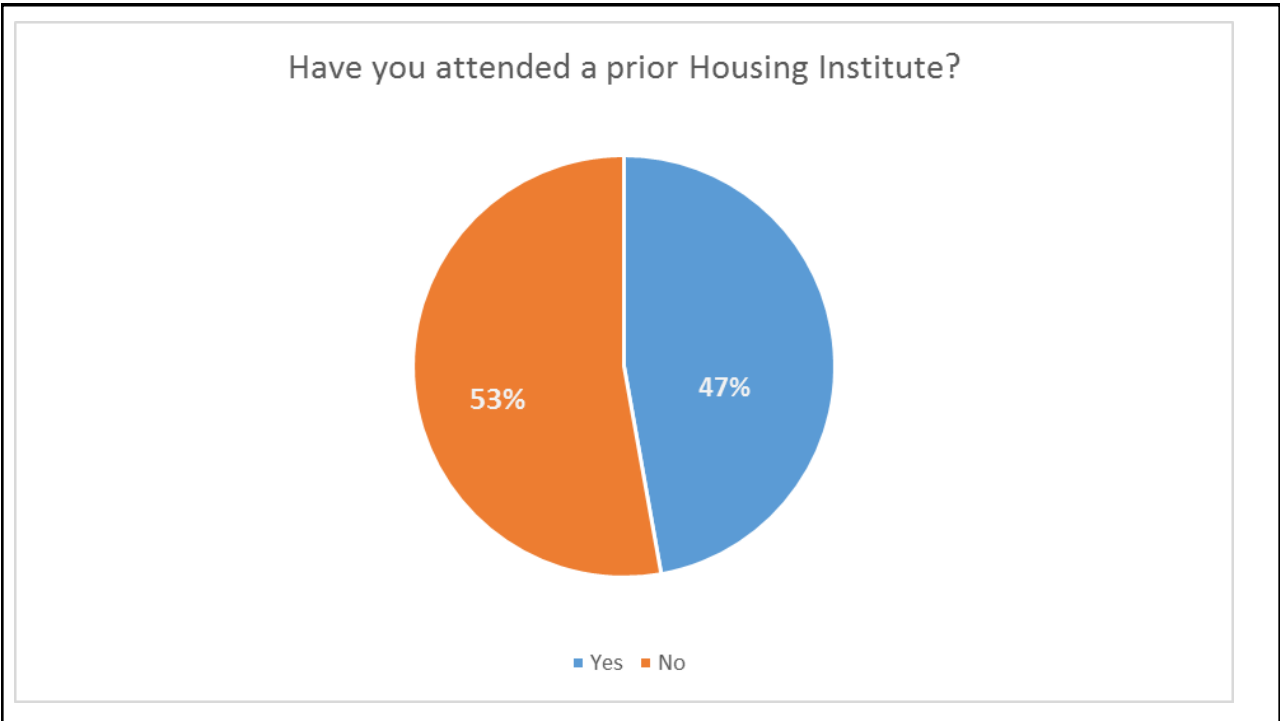
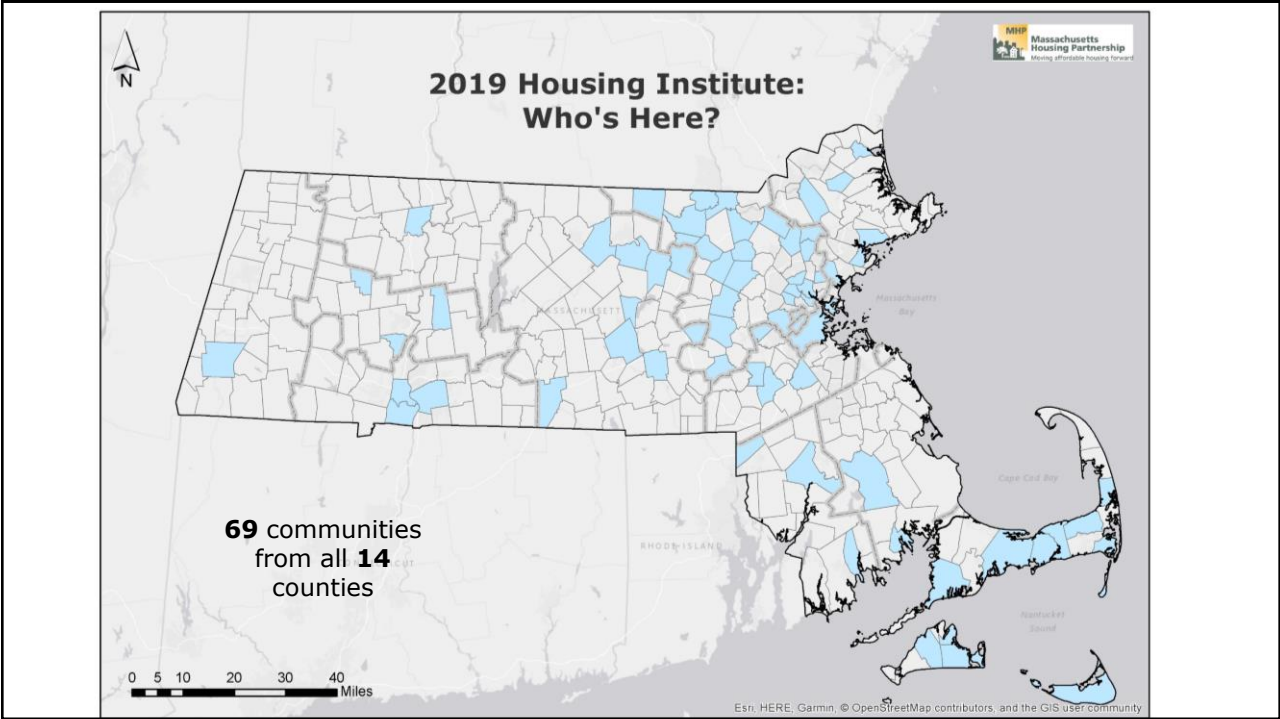


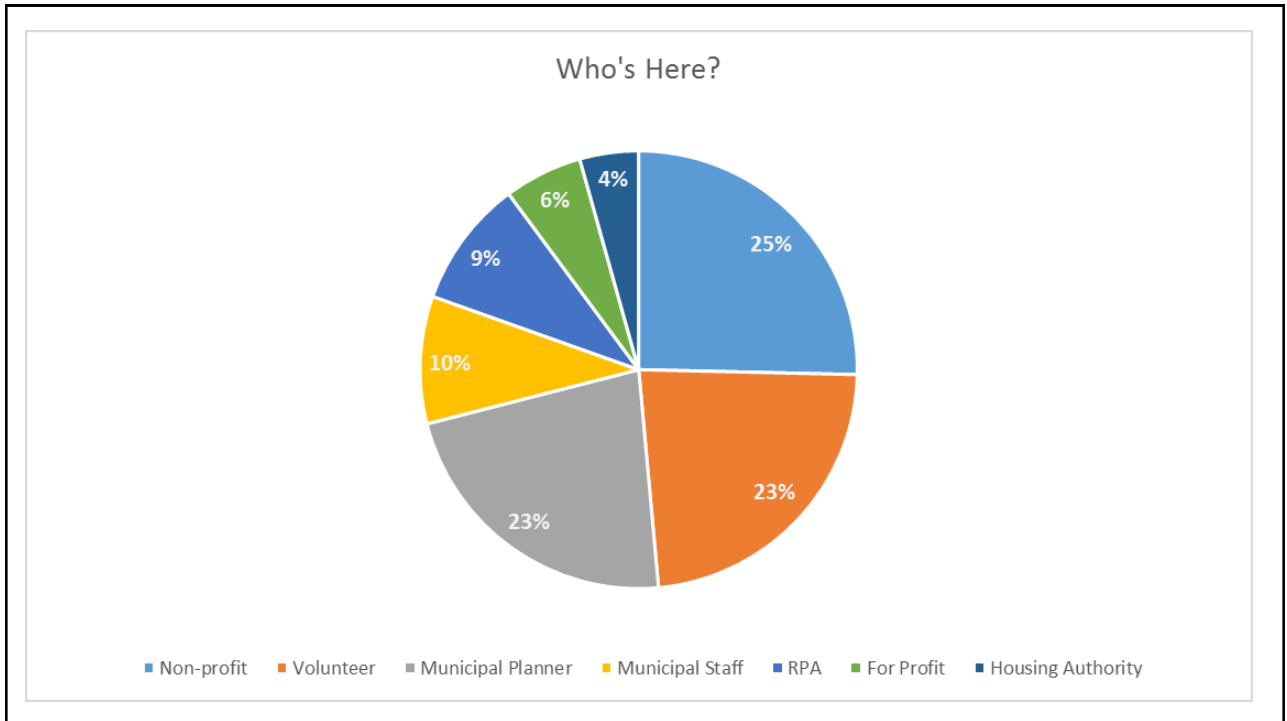
**TECHNICAL
ASSISTANCE**



**RESOURCES &
PUBLICATIONS**







Day 1: Line up

- **Unlock the Commonwealth**
- **State Policy and Legislative Update**
- **Exclusionary Zoning through the Lens of Fair Housing**

Lunch with speaker Dr. Tiffany Manuel

- *Making the Case for Affordable Housing*

***NEW Meet Your Technical Assistance Providers**

BREAK OUT SESSIONS:

**Affordable Housing Financing 101 or
Navigating the RFP Process**

**Using Data to Spring to Action or
Regional Strategies for Affordable Housing**



13th Annual Housing Institute

June 5 and 6, 2019
Devens Common Center

New to Housing Institute - Booths



What?

Networking with Massachusetts technical assistance providers and community resources.

Who?



When?

June 5: 1:30 – 2:00 p.m., June 6: 9:30 – 10:00 a.m.

Where? Piano Lounge



Thank you to our co-sponsors!

UNLOCK THE COMMONWEALTH!

Four Big Housing Challenges That Hold Us Back



Massachusetts Housing Institute

June 5, 2019



➤ AVAILABILITY

How much housing do we need and how much are we actually producing?

➤ AFFORDABILITY

How much does housing cost and how can we relieve the financial burden on lower-income households?

➤ LOCATION AND MOBILITY

Are we building enough housing in smart locations where people can walk, bike or rely on public transit?

➤ EQUITY

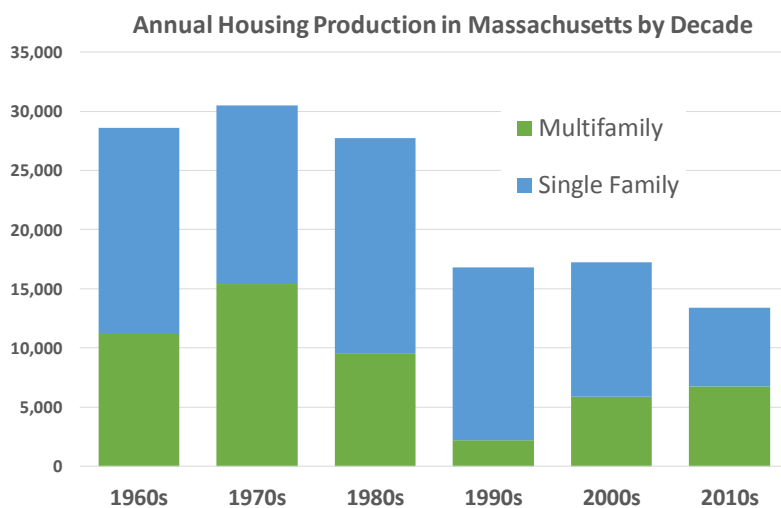
Do people have choices about where to live without facing discrimination or displacement?



HOUSING AVAILABILITY

**How much housing
are we producing
and how much do we need?**

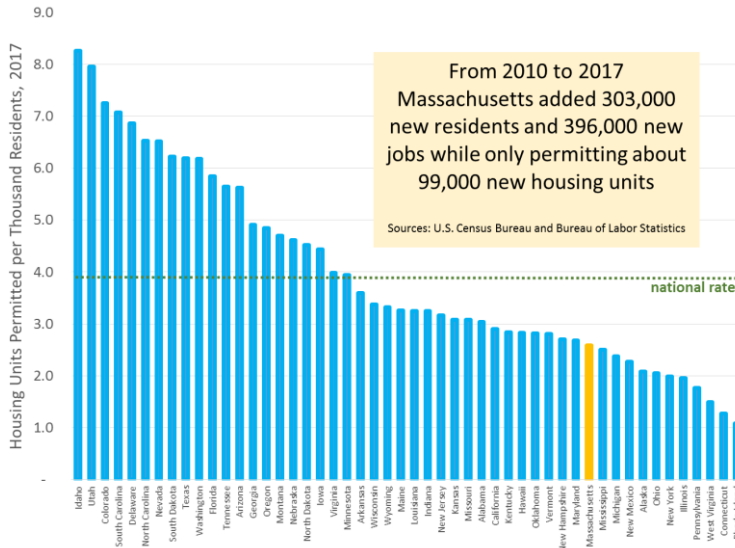
Housing production has sharply declined in Massachusetts despite increases in population and employment



Data from U.S. Census Bureau, Building Permit Survey. Multifamily is defined as a structure with 2+ units.

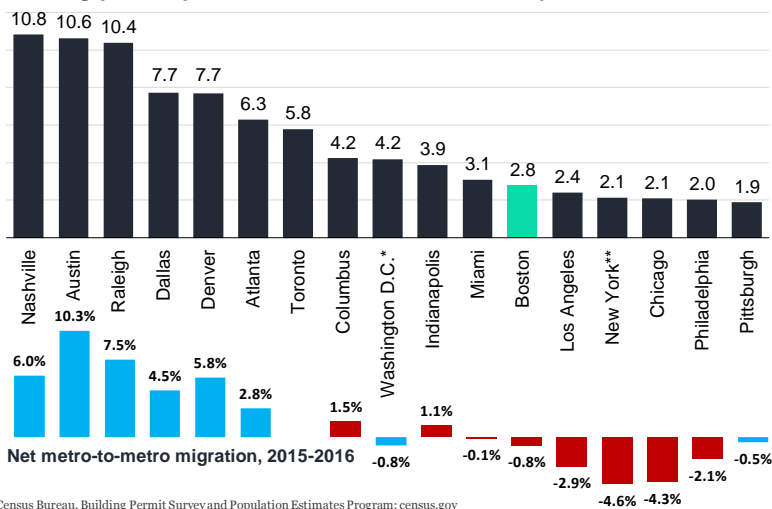


Massachusetts has one of lowest rates of housing production in the U.S. despite increasing population and substantial job growth



Metro areas like Boston that don't build enough housing are losing workers through domestic out-migration

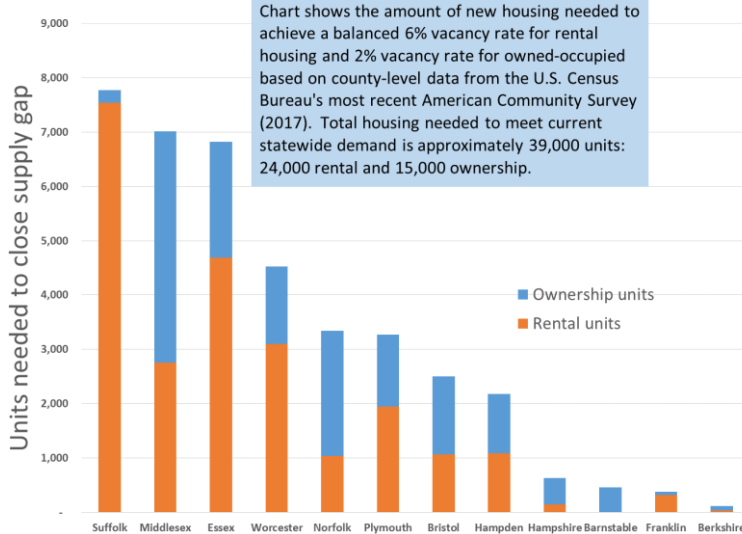
Housing permits per thousand residents, metro competitors 2016



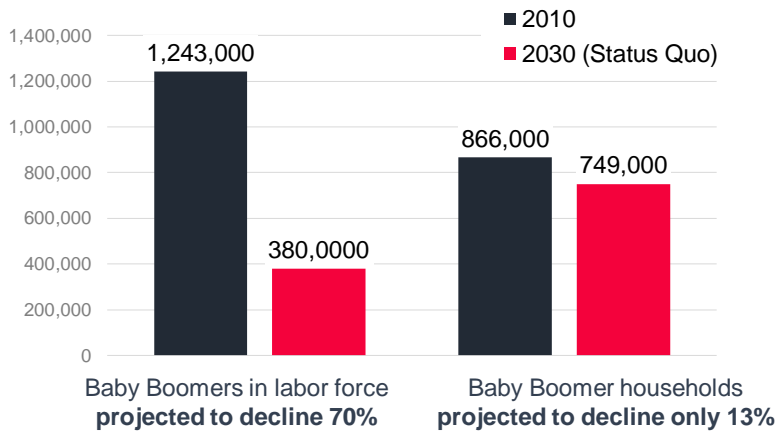
U.S. Census Bureau, Building Permit Survey and Population Estimates Program: census.gov
 Statistics Canada, Building Permits (64-001-X) and Population Estimates and Projections: statcan.gc.ca



Without adding any more jobs or people the state has a housing supply gap of 39,000 units that is heavily concentrated in metro Boston



We are facing a much larger supply gap over the next decade as new workers are needed to fill jobs vacated by Baby Boomers



Data Source: MAPC population and labor force predictions for Greater Boston

Two major drivers behind housing supply gap

ABOVE-AVERAGE CONSTRUCTION COST

Cost per square foot to build multifamily housing in metro Boston is about 20 percent above national average (RS Means data)



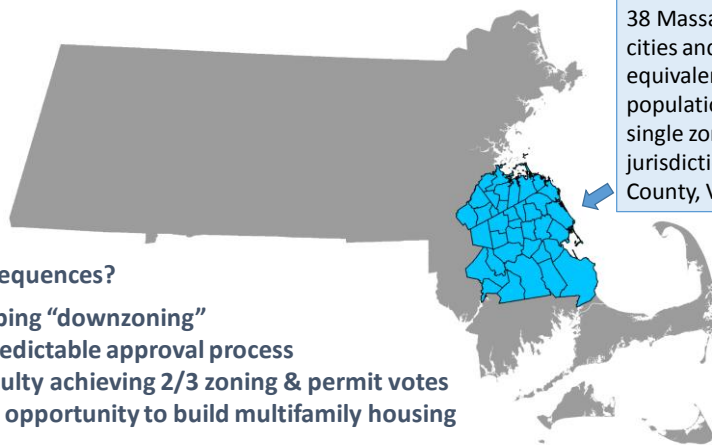
HYPER-LOCAL LAND USE REGULATION

Massachusetts has some of the smallest zoning jurisdictions in the U.S.

Most states regulate land use at the county or regional level



Massachusetts has 351 independent zoning jurisdictions with a median population of 10,000



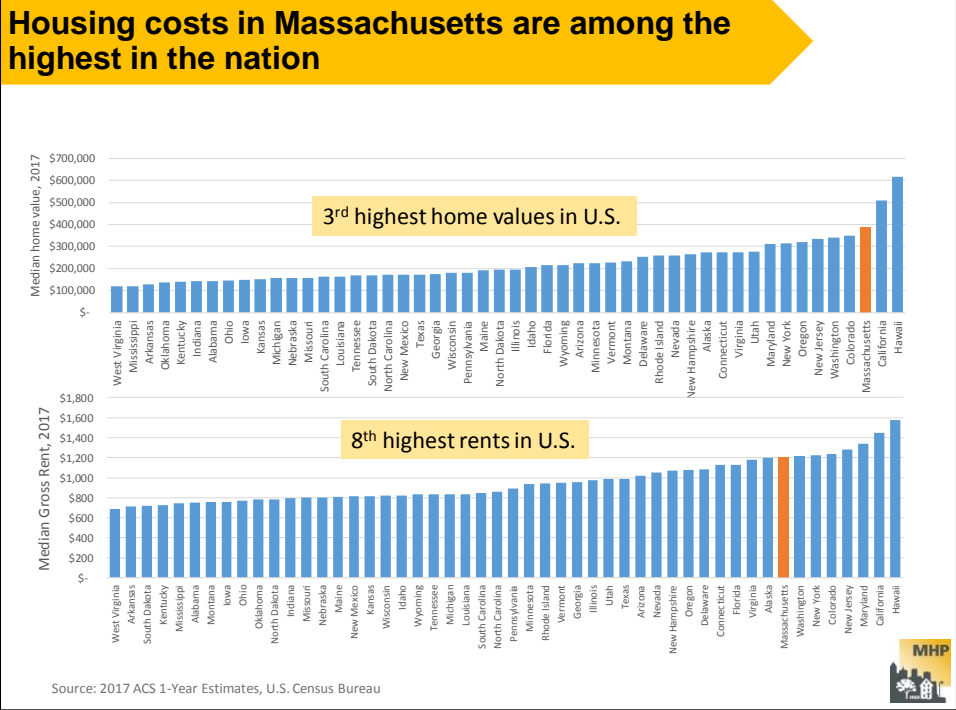
Consequences?

- Ramping “downzoning”
- Unpredictable approval process
- Difficulty achieving 2/3 zoning & permit votes
- Little opportunity to build multifamily housing

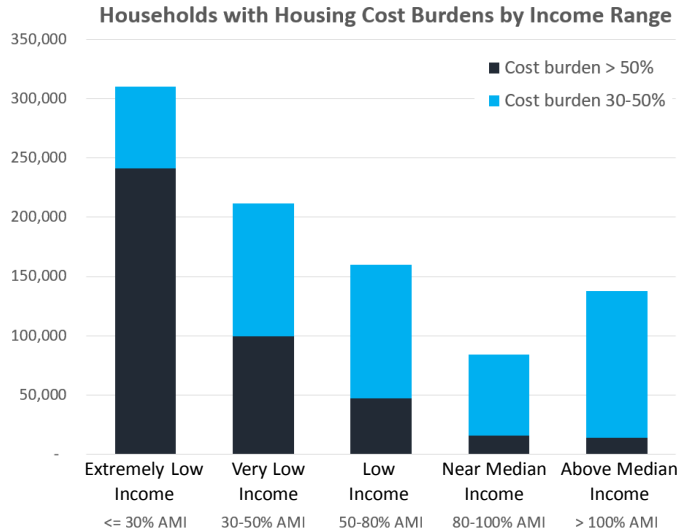
MHP Created by Massachusetts Housing Partnership
Data Source: U.S. Census Bureau

HOUSING AFFORDABILITY

How affordable is Massachusetts compared to other places?



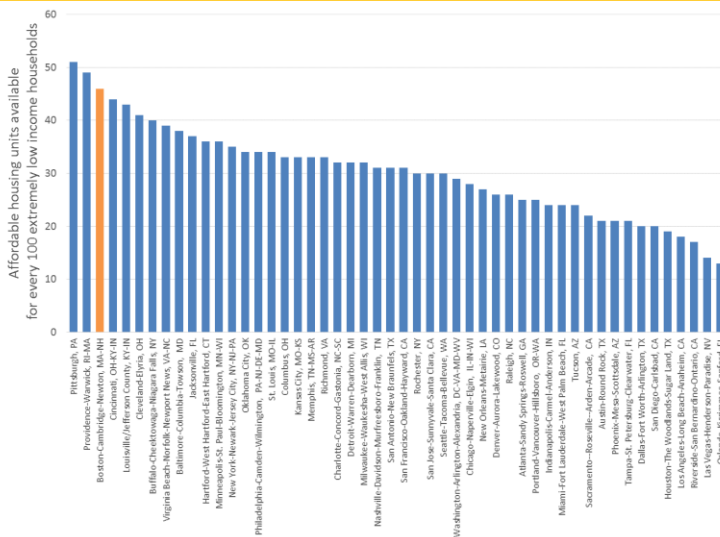
Nearly twenty percent of households are severely cost-burdened and not receiving housing assistance.



Source: CHAS/HUD, 2010-2014



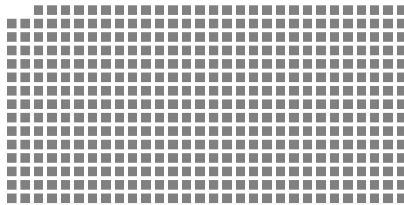
Metro Boston is a national leader on subsidized housing for low-income households and ranks 3rd among the 50 largest metro areas. Mass. ranks 13th among the 50 states.



Source: National Low Income Housing Coalition



Subsidized housing production is critically important but it also has a very limited impact on the housing supply and housing affordability gap



223,845

Low income renter households with severe housing cost burden



7,066

Restricted affordable units produced in the past 5 years

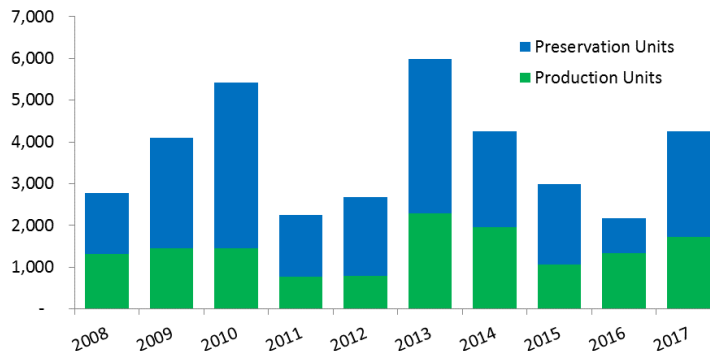
MHP analysis of DHCD and U.S. Census Bureau data



Our capacity to subsidize affordable housing production is limited and has not significantly grown over last decade

Over the past decade state and federal subsidy has supported over 33,000 affordable housing units in Massachusetts, but only about 14,000 (or 1,400/year) were newly-produced units.

Units Produced with State Subsidy Awards



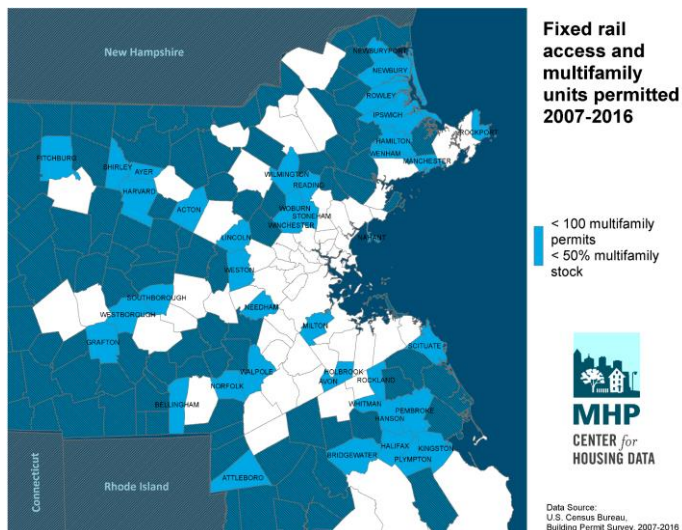
Data from DHCD Subsidized Housing Inventory (as Dec. 2014) and U.S. Census Bureau, 2005-2014 1-Year ACS Estimates



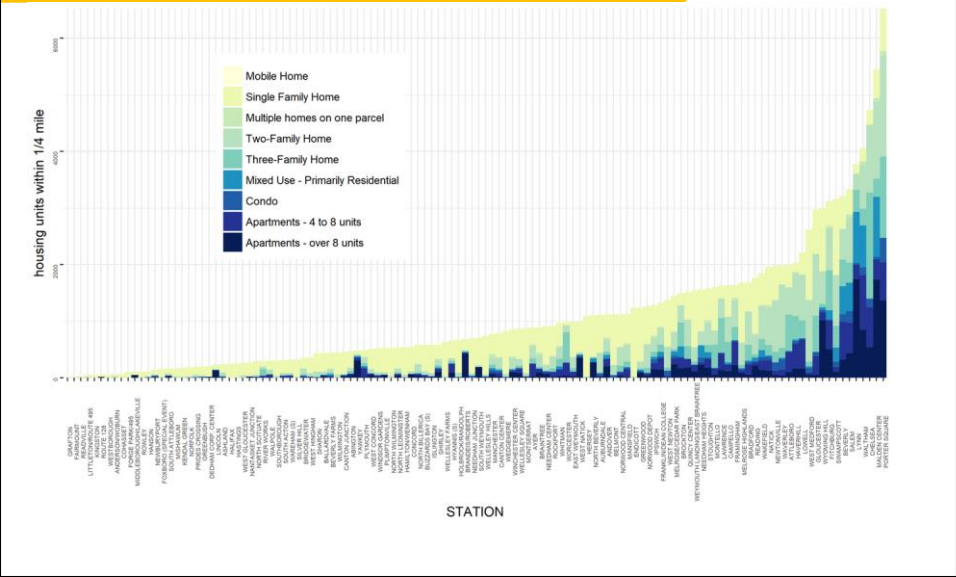
HOUSING LOCATION

How much of our new housing is in “smart” locations?

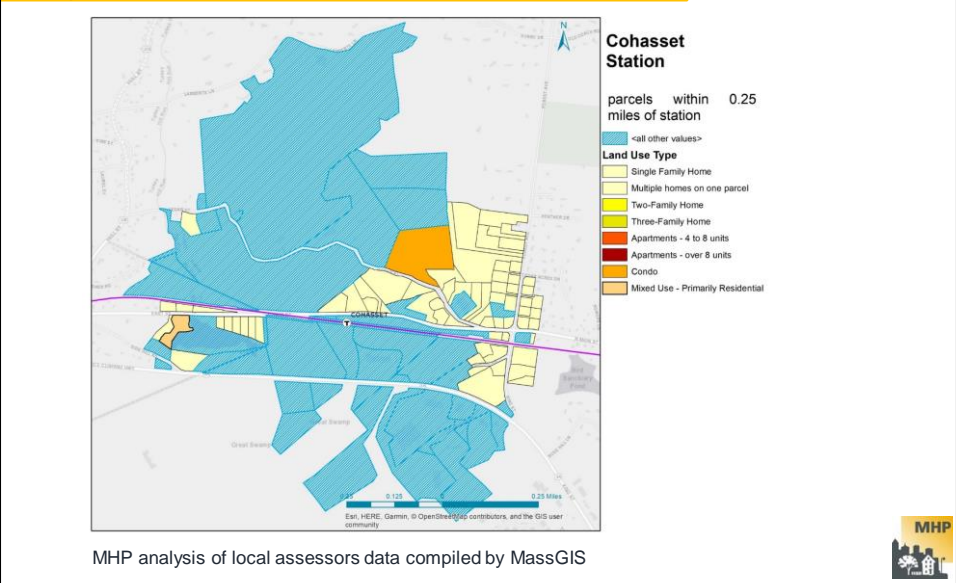
Housing production is not well-aligned with transit, especially commuter rail



Resulting in a median density of less than 6 units per acre within 1/4 mile of commuter rail stations

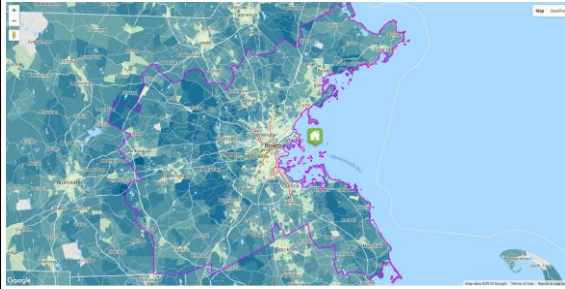


Many commuter rail stations are surrounded by nothing but low-density, single-family homes



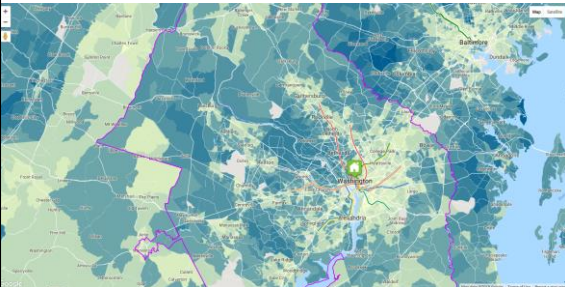
MHP analysis of local assessors data compiled by MassGIS

Our competitor regions do a better job aligning housing and transit



METRO BOSTON (Boston Transportation Planning Region)

- 40% location-efficient neighborhoods
- 14% transit ridership
- 7.8/10 job access compared to other U.S. regions



METRO WASHINGTON, DC (National Capital Transportation Region)

- 60% location-efficient neighborhoods
- 13% transit ridership
- 8.3/10 job access compared to other U.S. regions

Map and data source: Center for Neighborhood Technology (www.cnt.org)



HOUSING EQUITY

What is the geography of housing opportunity in Massachusetts?

Multifamily development is concentrated in just a handful of communities

Half of all MF permits in 2013-2017 were in Boston, Cambridge, Chelsea, Everett and Watertown



Community	Permitted Units 2007-2016	Percentage of statewide permits
Boston	17,426	31.6%
Cambridge	2,909	5.3%
Chelsea	1,598	2.9%
Quincy	1,528	2.8%
Everett	1,510	2.7%
Watertown	1,361	2.5%
North Reading	1,218	2.2%
Randolph	1,176	2.1%
Canton	918	1.7%
Weymouth	770	1.4%
Somerville	769	1.4%
Concord	745	1.3%
Braintree	724	1.3%
Natick	720	1.3%
Arlington	685	1.2%
Saugus	595	1.1%
Middleborough	565	1.0%
Tewksbury	563	1.0%
Burlington	534	1.0%
Stoughton	511	0.9%
Billerica	505	0.9%
Boxborough	488	0.9%
Seekonk	480	0.9%
Hingham	469	0.8%
Wakefield	459	0.8%

Meanwhile, 177 of 351 cities & towns (50%) did not permit any multifamily housing in the past decade

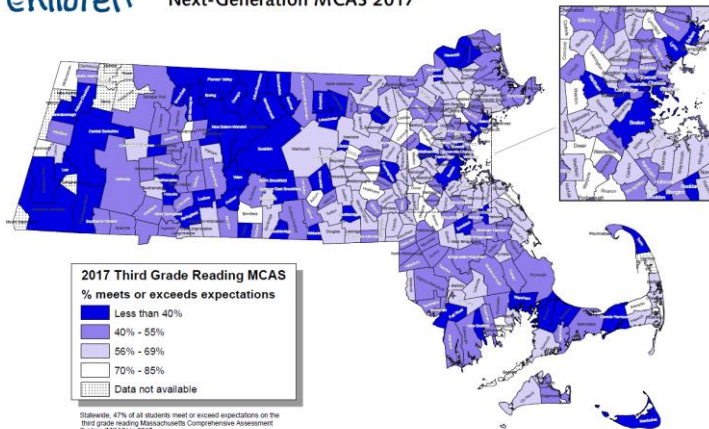
Data from U.S. Census Bureau, Building Permit Survey. Note: in this and in all subsequent graphics, multifamily is defined as a structure with 2+ units and permits are as reported by cities and towns with imputed data by the Census Bureau for communities that fail to report.



Opportunity is widely divergent across city and town borders



Third Grade Reading Proficiency by School District, Next-Generation MCAS 2017



Statewide, 47% of all students meet or exceed expectations on the third grade reading Massachusetts Comprehensive Assessment System (MCAS) in 2017.

Source: Massachusetts Department of Elementary and Secondary Education. For more information: <http://doe.mass.gov/education/>

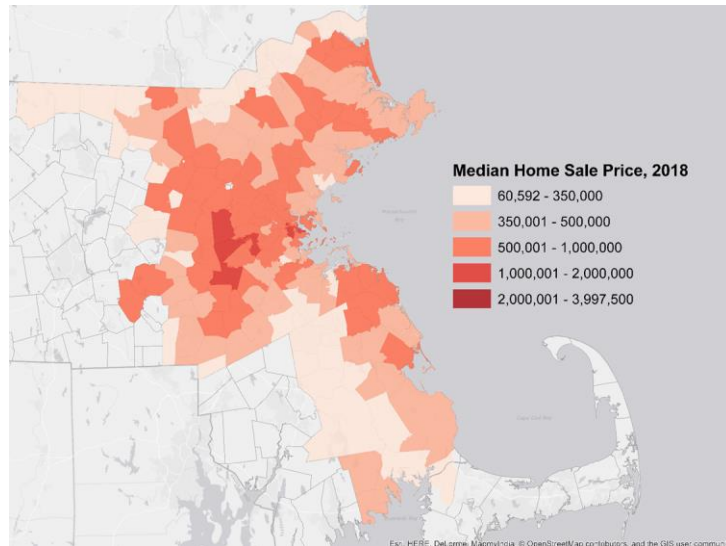
400 Atlantic Avenue
Boston, Massachusetts 02110

www.strategiesforchildren.org
www.earlyeducationforall.org

phone: 617.330.7380
fax: 617.330.7381



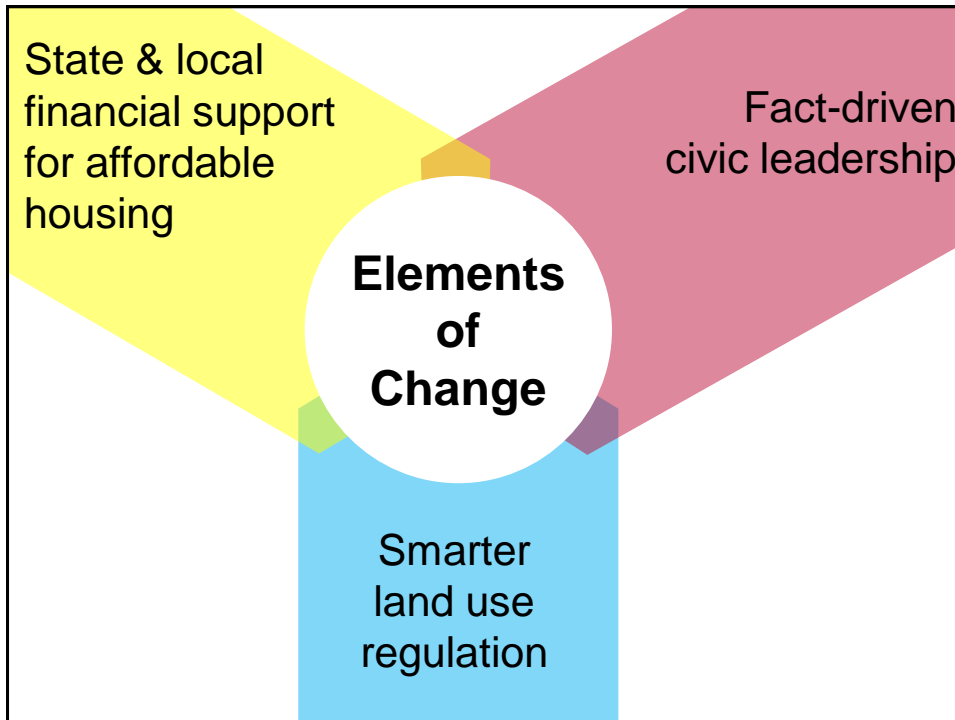
Extreme housing costs make mobility difficult or impossible



MHP analysis of Warren Group data



So where do we go from here?



Serious reform proposals are now before the state legislature

- Reducing local vote needed to approve eight specific smart growth zoning practices from two-thirds to simple majority
- Allowing multifamily housing, cluster development of new homes and accessory dwelling units in existing homes by right in some or all communities
- Increasing local aid for cities and towns that allow smart, affordable housing growth
- Promoting greater regional collaboration
- Requiring state-level planning coordination





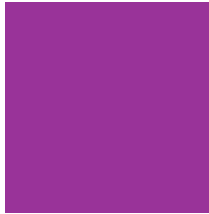
Clark Ziegler, Executive Director
Massachusetts Housing Partnership

chiegler@mhp.net
www.mhp.net

For additional data and housing market analysis visit www.mhp.net/data

State Policy & Legislative Update

MHP Housing Institute



Eric Shupin
Director of Public Policy
eshupin@chapa.org

June 5, 2019



About CHAPA

What Does CHAPA Do?



Advocate for Opportunity



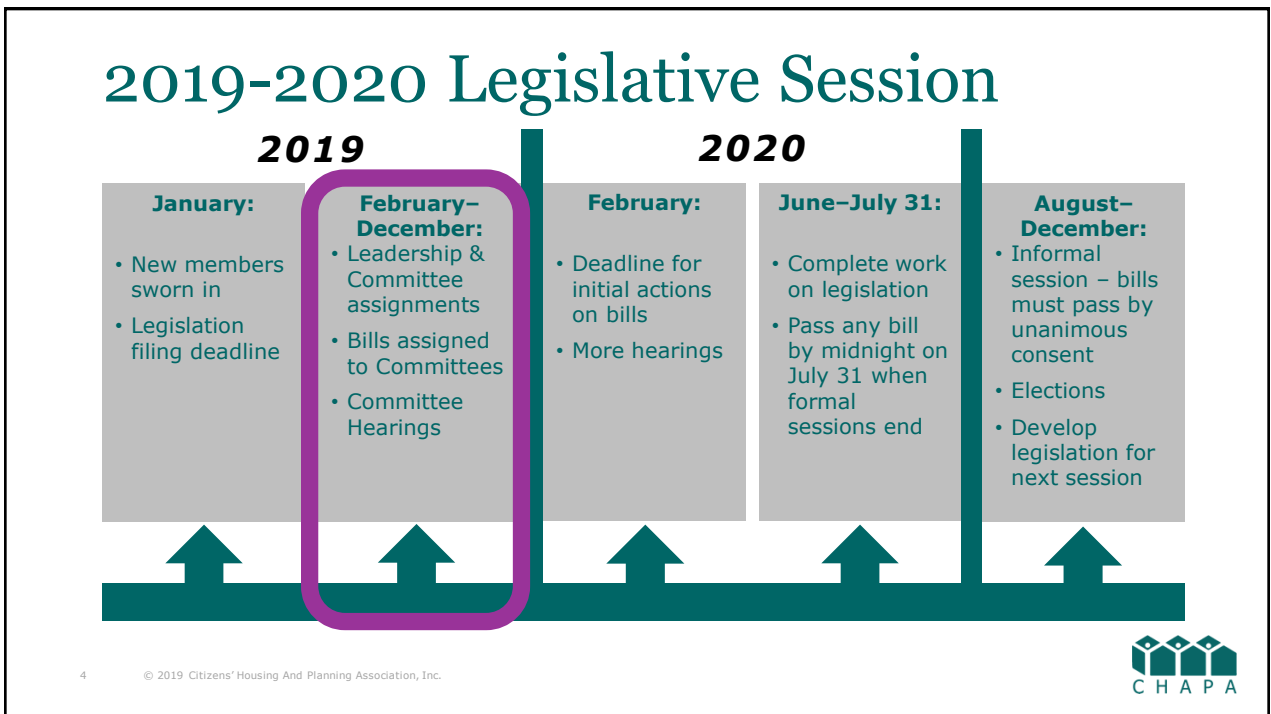
Expand Access to Housing



Develop the Field



State Legislative Updates



Legislative Leadership

WHERE THE POWER LIES – CHAMBER LEADERS



Rep. Robert DeLeo
Speaker of the House



Sen. Karen Spilka
Senate President

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Legislative Leadership

CHAIRS OF THE JOINT COMMITTEE ON HOUSING



Rep. Kevin Honan



Sen. Brendan Crighton

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Baker-Polito Administration



Secretary Michael Kennealy
Executive Office of Housing &
Economic Development



Undersecretary Janelle Chan
Department of Housing &
Community Development

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Emerging Housing Legislation

- Zoning Reforms
 - Housing Choice
 - Housing Production
- New Revenue for Housing
 - Community Preservation Act
 - Transfer Tax
 - Deeds Excise Fee
- Fair Housing
 - Eviction Records Sealing
 - Discriminatory Land Use
- Anti-Displacement
 - Right to Counsel
 - Tenant Opportunity to Purchase
 - Rent Control
- Housing Quality
 - Neighborhood Stabilization

8

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Housing Choice (H.3507)

Governor Baker's bill would change state law to reduce the required vote from a 2/3^{ds} supermajority to a simple majority for certain smart growth zoning changes:

- Adopting mixed-use, multi-family, & 40R zoning in town centers & near transit
- Adopting cluster zoning
- Reducing parking & dimensional requirements, such as minimum lot sizes
- Allowing transfer of development rights
- Allowing accessory dwelling units (ADUs)
- Adopting special permits for mixed-use or transit-oriented affordable housing developments

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Housing Production Bill (H.1288 & S.775)

This legislation incorporates the Housing Choice bill and includes three additional provisions to create more housing, reduce barriers to production, and set affordable housing goals:

- Require municipalities served by the MBTA to allow multifamily zoning around public transportation
- Abutter appeals reform to discourage frivolous lawsuits to stop development
- Setting a statewide affordable housing production goal

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Community Preservation Act (H.2463 & S.1618)

This legislation would increase funding for the statewide Community Preservation Trust Fund by raising the recording fee at the Registries of Deeds to provide a higher state-match to CPA communities.

Language to achieve this through the state budget is also currently pending.

If the budget language passes, the recording fee would increase by \$30, raising an estimated **\$36 million each year for CPA communities** to support affordable housing, open space preservation, and recreation.

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New Revenue for Housing

Transfer Fee Legislation

- There are a variety of bills that would allow municipalities the local option create a transfer fee on real estate transactions
- Any funds raised would be used by the municipality to support affordable housing

Deeds Excise Fee Increase (S.10)

- Legislation filed by Governor Baker to raise the deeds excise fee to fund climate resiliency measures
- Proposed increase from \$2.28 for every \$500 of value to \$3.42 for every \$500
- Estimated to general **\$137 million annually**

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Fair Housing

Eviction Records Sealing (H.3566 & S.824)

- This legislation would seal certain eviction records to protect tenants if they don't have a judgement against them, if they weren't evicted, or if they didn't do anything wrong
- This includes no-fault evictions, if a tenant is seeking repairs, or if an eviction record is more than 3 years old

Prohibiting Discriminatory Land Use (H.1344 & S.781)

- This legislation would prohibit cities and towns from discriminating against a development because it has affordable housing or is suitable for families with children.

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Anti-Displacement Policies

Right to Counsel

- There are several bills that would provide a right to counsel for low-income residents in Housing Court

Tenant Opportunity to Purchase

- There are several pieces of legislation that would allow tenants in a multifamily building a right of first refusal to purchase if the building is put up for sale

Rent Control (H.1316)

- This bill would allow a local option for municipalities to enact rent control

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Neighborhood Stabilization (H.177 & S.1627)

This legislation would assist Gateway Cities and rural towns address distressed vacant housing that continues to deteriorate, cause blight, and further weaken struggling housing markets by:

- Creating a spot blight rehabilitation program
- Establishing a commission on bringing older buildings up to code, cost-effectively, in weak real estate markets
- Requiring EOHED to create a capacity-building program to assist cities and towns initiating new neighborhood stabilization programs and practices

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State Budget Updates



Legislative Leadership

BUDGET LEADERS



Rep. Aaron Michlewitz
House Ways & Means



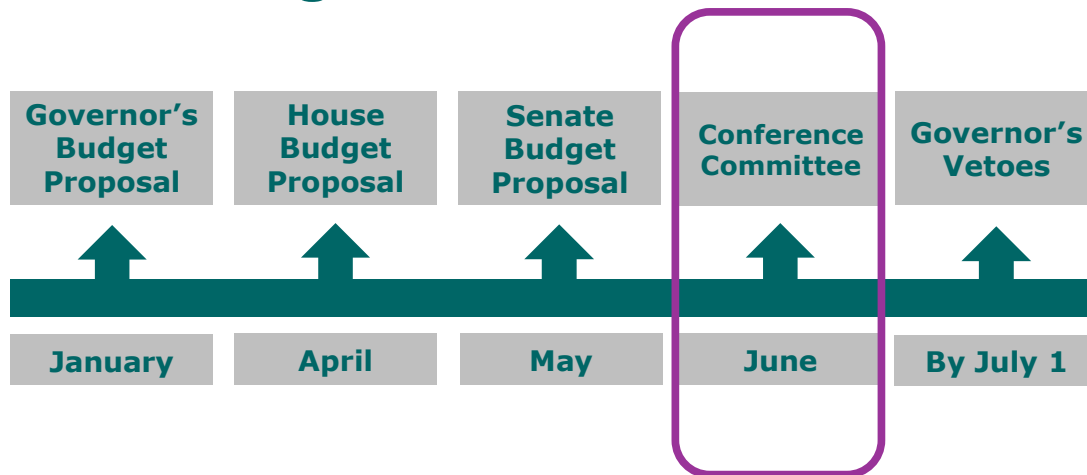
Sen. Michael Rodrigues
Senate Ways & Means

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State Budget Process



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FY2020 State Budget for Affordable Housing

Program	FY20 Request	Senate Ways & Means FY20	House FY20	Gov FY20	FY2019
MRVP	\$130,000,000	\$110,000,000	\$110,000,000	\$100,000,000	\$100,000,000
AHVP	\$8,000,000	\$8,000,000	\$7,550,000	\$6,150,000	\$6,150,000
Public Housing Operating	\$72,000,000	\$72,000,000	\$72,000,000	\$65,500,000	\$65,500,000
Public Housing Reform	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Housing Consumer Ed. Centers	\$4,000,000	\$3,000,000	\$3,750,000	\$3,000,000	\$3,000,000
RAFT	\$27,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000
HomeBASE	\$28,000,000	\$25,825,000	\$25,825,000	\$25,825,000	\$32,000,000
Foreclosure Prevention	\$2,050,000	\$2,050,000	\$2,050,000	\$2,050,000	\$1,550,000
Tenancy Preservation Program	\$1,300,000	\$1,300,000	\$1,300,000	\$1,300,000	\$1,300,000
Housing Choice	\$5,300,000	-	-	\$5,301,159	-

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Questions?



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Thank you!

Stay Engaged with CHAPA!

- Join our Mailing List
- Attend Committee Meetings
- Come to Forums & Events –

*June 12 – Construction & Design
Technology for Today & Tomorrow!*

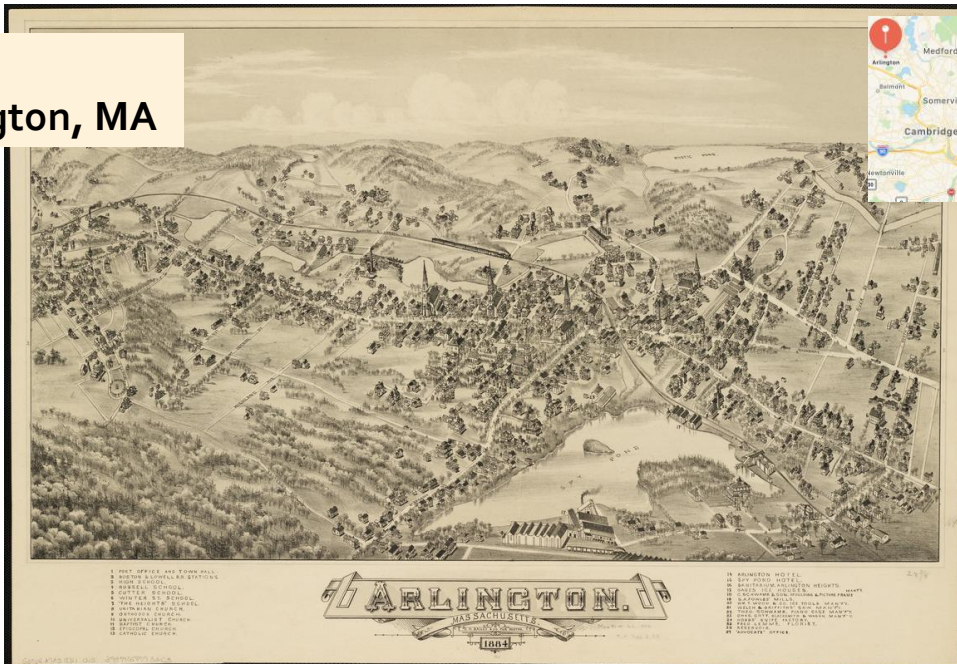
EXCLUSIONARY ZONING

through the lens of Fair Housing

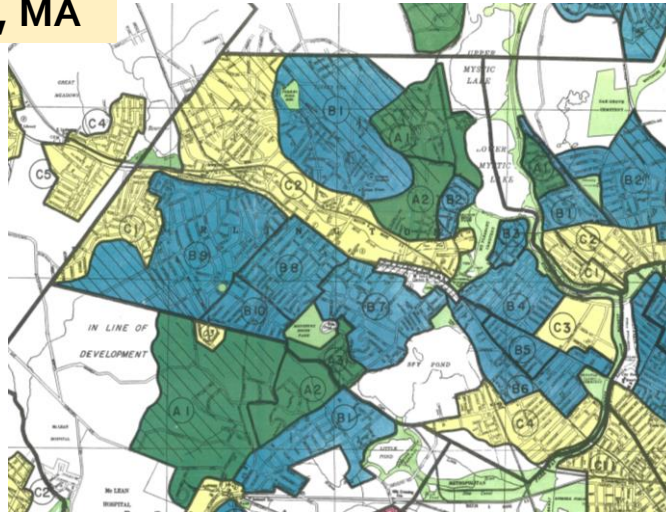
Shelly Goehring
Senior Program Manager



1884
Arlington, MA



1938
Arlington, MA



Home Owners'
Loan Corporation



Arlington district C-2

Why is it "declining?"

• Area Characteristics

- Detrimental Influences: "Obsolescence. Business and housing mixed together. Railroad tracks through neighborhood."
- Trend of desirability next 10-15 years = DOWN

• Inhabitants

- Occupation: clerks –labor
- Estimated annual family income: \$1,500-2,500
- Foreign-born families: Italian
- Infiltration of: Lower class

• Clarifying Remarks

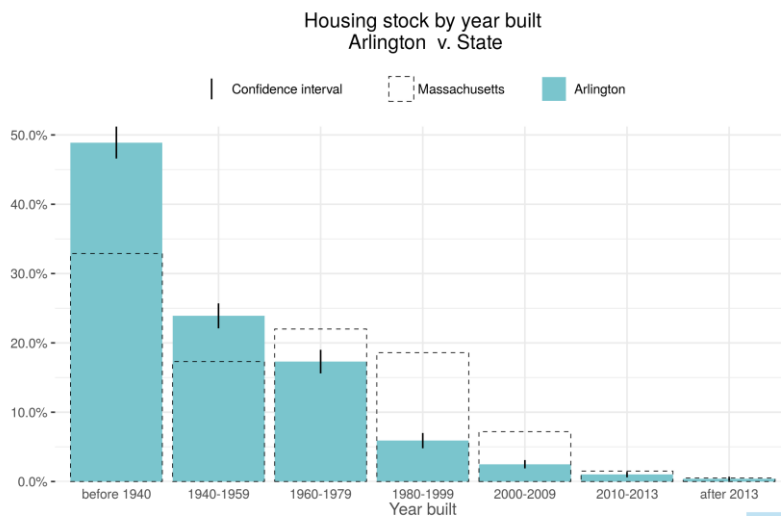
Little possibility of conversion of properties to business use.

Arlington's First Zoning Map - 1924

Yet Arlington remained largely "pro-growth."

1945 – district to allow four stories or 60' height
(10+ more created, largely in NE & 7 blocks along Pleasant)

Von Hoffman, Alexander. "Creating an Anti-Growth Regulatory Regime: A Case from Greater Boston." Joint Center for Housing Studies, Harvard University. Feb. 2006.



Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates
Table S2504: Physical Housing Characteristics for Occupied Housing Units



**Most of
Arlington's
housing was
built before
1980.**

Arlington Single Family Attached Homes

Sunnyside Avenue, Two-Family zoning district

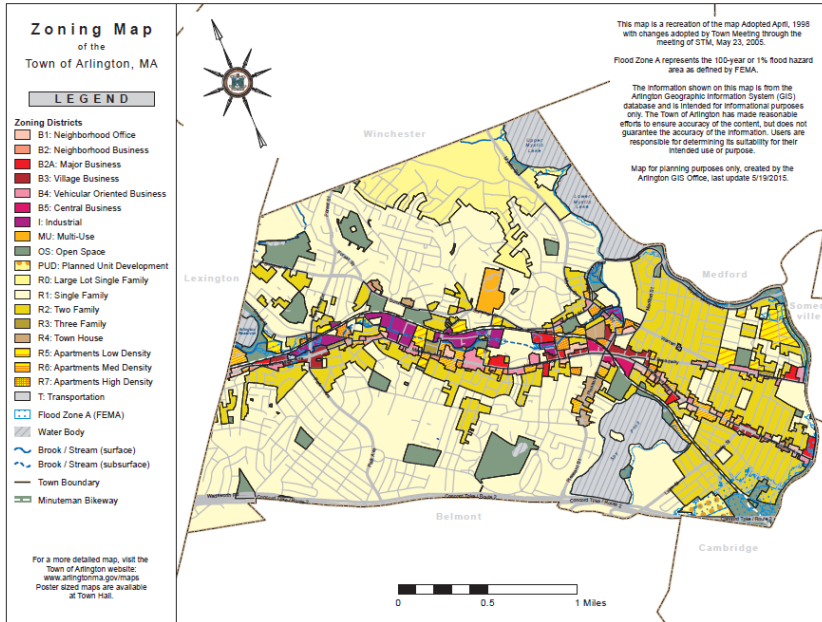
Built in 1948 and sold for \$6,250

\$6,250 = \$65,366 in today's dollars



Source: Town of Arlington, Bureau of Labor Statistics

2015 Arlington, MA Zoning Map



What Changed?

The Arlington "Pillbox"



Conservation and Historic Movements

1960s and 1970s

- **1966 – Arlington Conservation Commission**

Enabled by state legislation – protect and develop the town's natural resources, conduct research, draw plans and recommend actions

- **1970 – Arlington Historical Commission**

Purpose to preserve & protect historic buildings, discourage demolition, advise town building inspector

Von Hoffman, Alexander. "Creating an Anti-Growth Regulatory Regime: A Case from Greater Boston." Joint Center for Housing Studies, Harvard University. Feb. 2006.

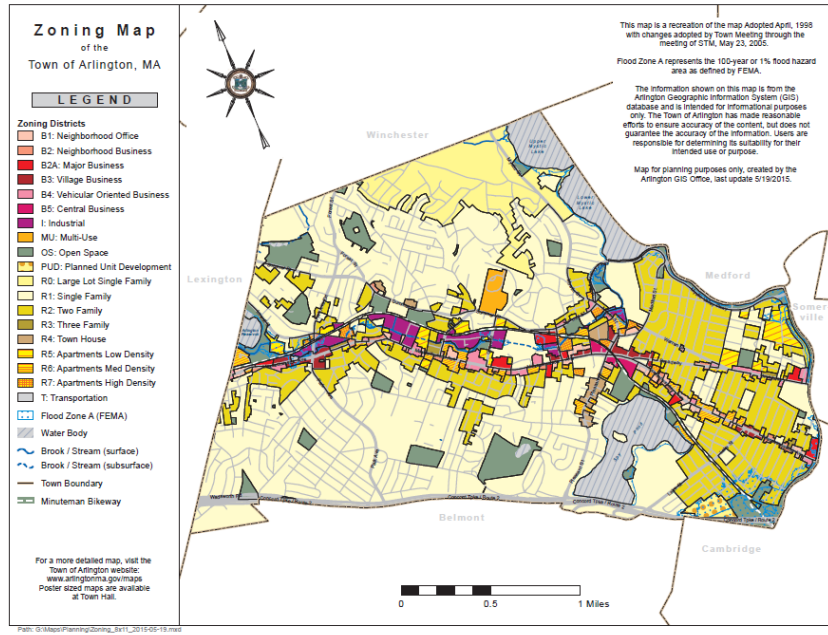
Arlington created a Redevelopment Board

- 1970s as "anti-growth" movement grew
- Reversed town's "pro-growth" policy
- Two-year moratorium on multifamily development (154-17 TM vote)
- New zoning in 1975 – ↑ lot size, ↓ height, ↑ parking, ↑ zoning districts

"Residents should be the ultimate decision makers about how the area they live in should be developed."

Von Hoffman, Alexander. "Creating an Anti-Growth Regulatory Regime: A Case from Greater Boston." Joint Center for Housing Studies, Harvard University. Feb. 2006.

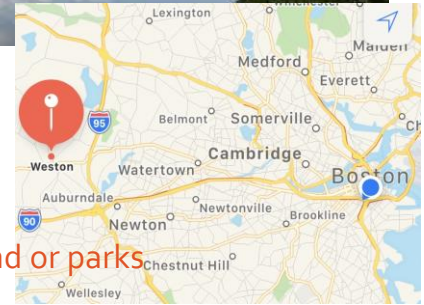
2015 Arlington, MA Zoning Map



Many only develop in Arlington once.

--long-time Arlington real estate lawyer

Weston, MA



- ~15 miles from downtown Boston
- Three commuter rail stops -- Fitchburg line
- Access to 90, 95 and Routes 20, 30 and 117
- Almost 1/5 of land is public forests, conservation land or parks
- Much of the private land is woods, meadows and lawns
- No public sewer

Hastings Organ Factory



Built on farm fields in the Hastings family since the early 19th century. Near the railroad and Stony Brook.



What Changed?

Resident Leadership Changed

- **1820s** Summer residents and gentlemen farmers move in. By late 1880s, began separating from others.
- **1890+** Began suppressing industry to protect scenery.
- **1954** New zoning designed to curb growth by increasing lot size. Remaining developable land put in Residential Class A (minimum 60,000 square feet). **Second growth control measure**, increased buying conservation land.
- **1955-75** Adds **1,300 acres** of open space to the 50 acres owned in 1945. **Almost 12% of Weston's total area.**

www.westonhistory.org and "To Preserve and Protect: Land Use Regulations in Weston, MA" by Alexander von Hoffman.

Weston

Minimum lot sizes

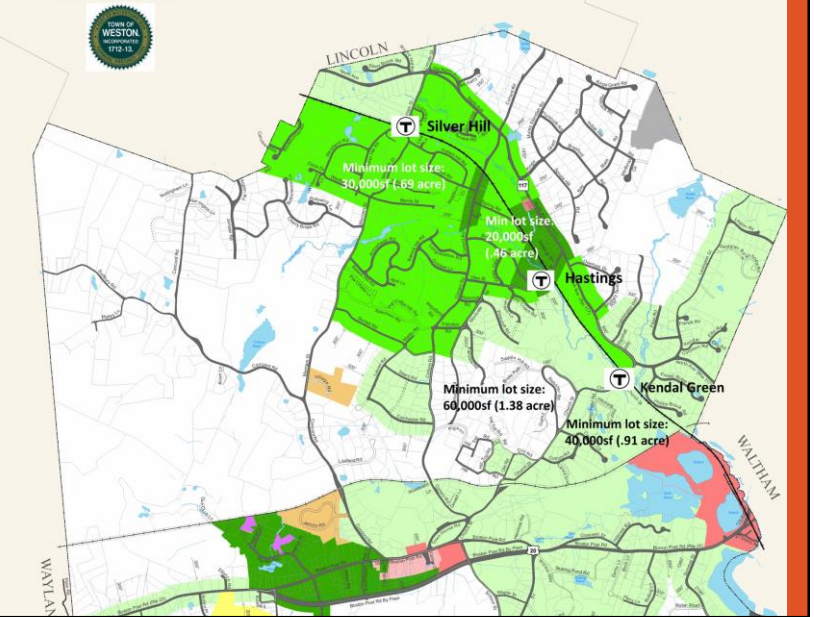
Dark Green = 20,000 square ft
(0.46 acre)

Bright Green = 30,000 square ft
(0.69 acre)

Light Green = 40,000 square ft
(0.91 acre)

White = 60,000 square feet
(1.37 acres)

TOWN OF WESTON Massachusetts ZONING MAP



Stations with the Lowest Utilization

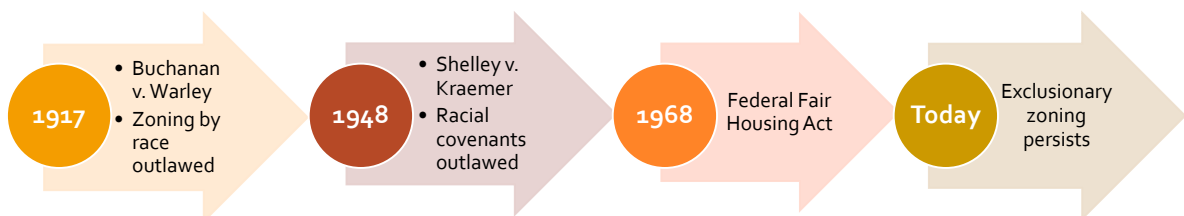
Station	2012	2018	Growth	Percentage
Plimptonville	25	16	(9)	-36.0%
Silver Hill	101	21	(80)	-79.2%
Prides Crossing	28	36	8	28.6%
Plymouth	43	41	(2)	-4.7%
Hastings	38	42	4	10.5%
River Works	129	45	(84)	-65.1%
Mishawum	56	71	15	26.8%
West Gloucester	102	82	(20)	-19.6%
North Wilmington	152	148	(4)	-2.6%
Newmarket	-	163	-	-



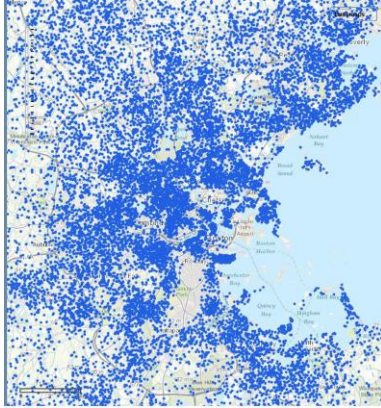
Weston Compared to Neighbors

Community	Total Area (square miles)	Population (est. 2018)	Population per Square Mile	Car Miles to Downtown Boston
Lincoln	14.4	6,797	472	18
Natick	15.1	36,229	2,399	21.1
Newton	18.1	88,904	4,912	9.7
Waltham	12.7	62,962	4,958	11.6
Wayland	15.2	13,882	913	20
Wellesley	10.2	29,673	2,909	16.7
Weston	17.0	12,134	714	15
Boston			14,387	

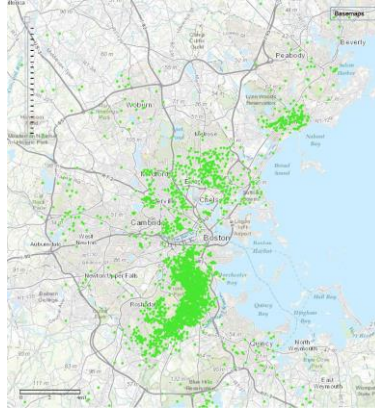
History of Housing Discrimination



Whites



Blacks



Latinos



By 2010 in Massachusetts

Town/City	White (%)	African-American/Black (%)	Asian (%)
MASSACHUSETTS	80.4	6.6	5.3
Arlington	85.7	2.4	8.3
Belmont	83.5	1.8	11.1
Brookline	76.7	3.4	15.6
Canton	84.8	6.3	6.1
Cohasset	97.3	0.3	1.0
Dedham	88.4	5.4	2.6
Hingham	96.2	0.5	1.5
Milton	77.4	14.3	4.1
Needham	90.8	1.0	6.1
Newton	82.3	2.5	11.5
Stow	93.6	0.7	3.3
Sudbury	90.8	0.8	5.9
Weston	85.3	2.0	9.9

2010 Census

Exclusionary Zoning

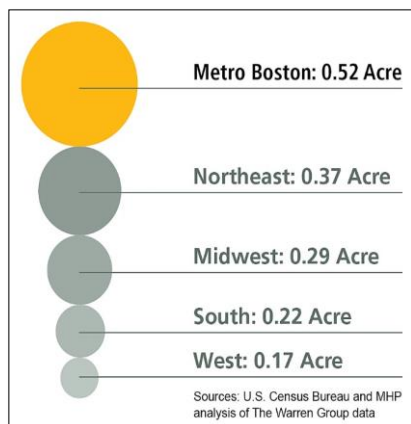
Use of zoning ordinances to exclude certain types of land uses from a given community.

What it looks like:

- Large minimum lot sizes
- Only one home per lot
- Low income housing only in currently low income (or less affluent) neighborhoods

Large lot zoning drives up costs.

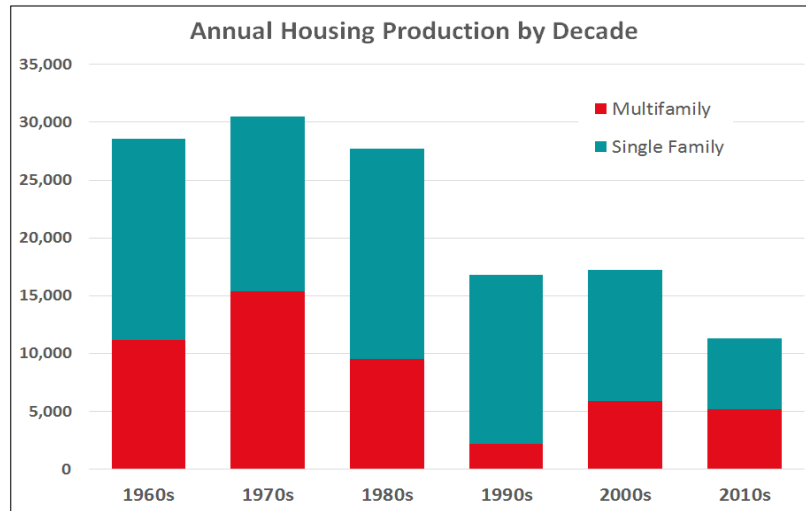
Greater Boston
median lot size:



Greater Boston
average lot size:



Limiting housing production.



These unlawful practices include zoning laws and other housing restrictions that function unfairly to exclude minorities from certain neighborhoods without any sufficient justification. Suits targeting such practices reside at the **heartland of disparate-impact** liability.

-- Justice Kennedy, *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.* (5-4 decision)

“Class” is not a protected class under the Fair Housing Act

Federal (Fair Housing Act)

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Disability

State (M.G.L. c. 151B)

All federal bases plus:

- Ancestry
- Age
- Marital Status
- Source of Income/Public Assistance
- Sexual Orientation
- Gender Identity
- Veteran History/ Military Status
- Genetic Information

But class has racial implications.

Racial Wealth Gap

Homeownership contributes

27% to racial wealth gap

(Single biggest share)

Difference in income contributes

20% to racial wealth gap

Brandeis Institute on Assets & Social Policy, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide."

Homeownership policy

**Homestead
Act**

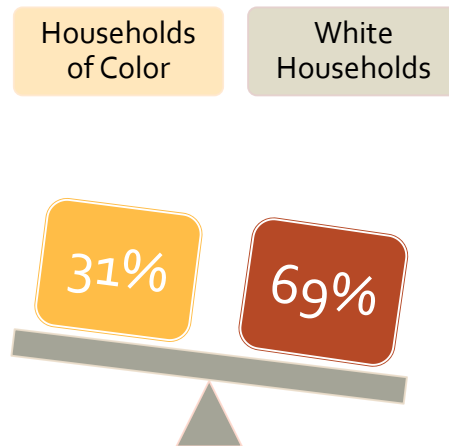
FHA
(redlining)

GI Bill
(post WWs)

**Racial
covenants***
(Levittown)

Massachusetts Homeownership

Racial gap = 49th in nation



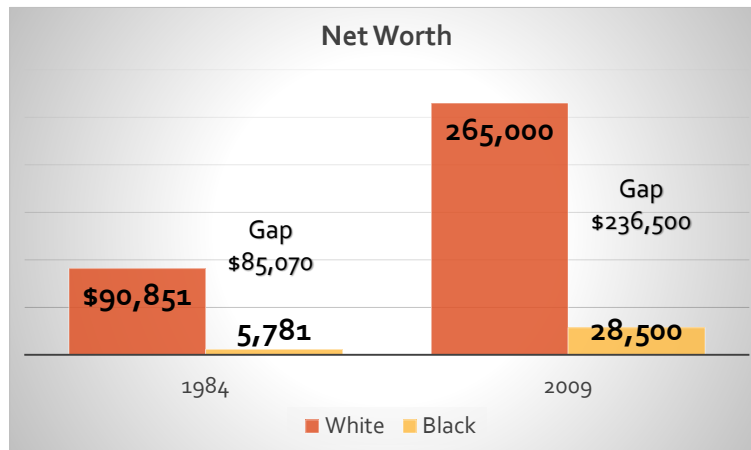
www.scorecard.prosperitynow.org/2016

The Consequences are REAL

- Takes 8 more years for A-A household to buy
 - Lower incomes and less inheritance
- Slower to accumulate equity
- More wealth in home
 - 53% Black vs 39% White
- Greater impact from housing market volatility

Brandeis Institute on Assets & Social Policy, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide."

A Look at Net Worth



Brandeis Institute on Assets & Social Policy, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide."

The Color of Wealth in Boston Federal Reserve Bank of Boston report

Table 9.
Comparison of white and nonwhite household median net worth

	Median net worth	
	Amount (U.S. dollars)	Nonwhite household percentage of white household median net worth
White	247,500	100.0
U.S. Black	8	0.0***
Caribbean Black	12,000	4.8***
Cape Verdean ^b	—	—
Puerto Rican	3,020	1.2***
Dominican	0	0.0***
Other Hispanic	2,700	1.1***
NEC ^a	12,000	4.8***

Source: NASCC survey, authors' calculations

Note: Difference in findings of nonwhite household median or mean net worth values were statistically significant at the ***99 percent level.

^a The "not elsewhere classified" (NEC) category includes mainly respondents that chose more than one race.

^b Net worth values for Cape Verdeans were not calculated because sample sizes were too small.

"Massachusetts has a history of being a welcoming community for absolutely everyone. We have a chance to once again clearly and loudly proclaim that everyone is welcome here in Massachusetts."

-- MA legislator

FIXING THE EXCLUSIONARY FRAMEWORK

Nate Kelly, AICP
Associate Principal



Start with what you know...



Newburyport



Provincetown

Pittsfield



Rockport

Share what you've learned...



Northampton



Northampton



Northampton

Source: Cape Cod Times



The Pinehills

Source: Cape Cod Times



South County Commons (RI)

Be prepared...



BUDGET



URBANIZATION

The four
pillars of
RESISTANCE



SAFETY



TAKE OVER

Get into the work...



What are your options?

Allowable uses and definitions

What's a "Single-Family Home"?



What's a "Duplex"?



What's "Multi-family"?

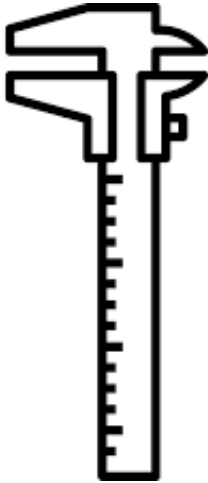




Clarity in zoning makes it easier to permit by-right.

Insert special permits as an alternative to a variance.

Dimensional Mistakes The Sliding Scale "Lot Size"



Zoning standards add square footage to the minimum lot size based on the number of units.

Example: Minimum lot size is 15,000 SF
Add 5,000 SF for every additional housing unit

10-unit family structure:

1 unit = 15,000 SF
9 units = 45,000 SF

New minimum lot size = 60,000 SF

Dimensional Mistakes Measures of Density



Examples:

- 8 units/acre
- 5,000 SF/housing unit

These numbers can get watered down in public discussion.

Adopting a design-based code could help to get rid of this issue.

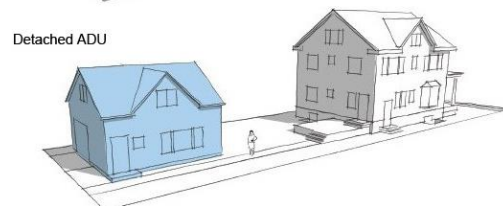
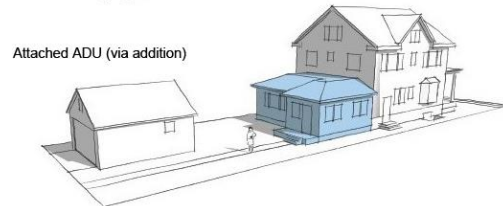
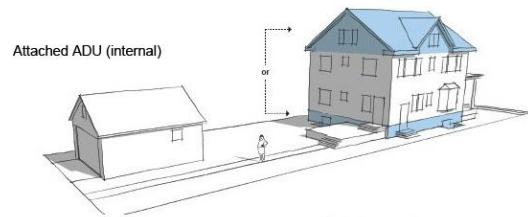
OR

Use them as the platform for an incentive.

Accessory Dwelling Units

Decision Points

- Restricted to Family
- Inside, Attached, and/or Detached
- Deed Restricted

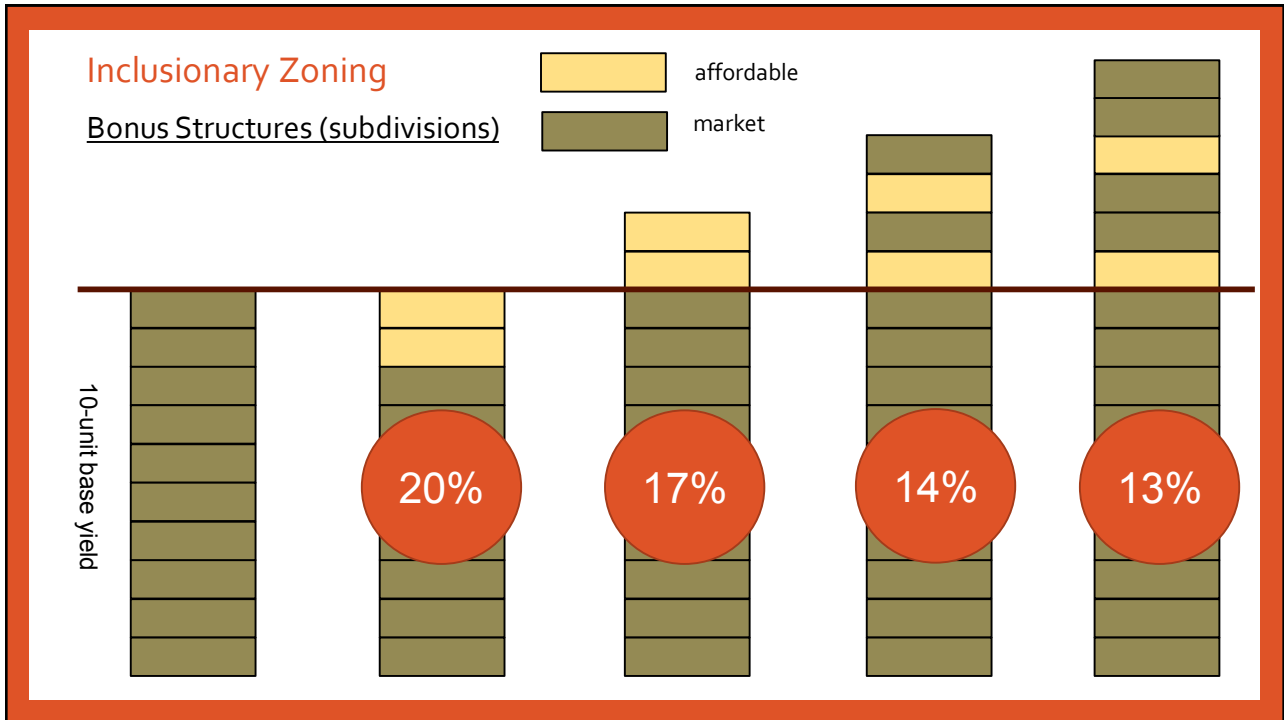


Inclusionary Zoning

Decision Points

- Mandatory vs. Optional
- Percent Set Aside
- Income Target
- What is the bonus?





Inclusionary Zoning...a different angle.



- No-step entry
- One-story living
- Wide doorways
- Wide hallways
- Extra floor space
- Non-slip floors and bathtubs
- Thresholds that are flush
- Lever door handles
- Rocker light switches

TAKE AWAYS

- Consider a bigger, more specific menu of housing types
- Identify more by-right options (use Site Plan Review)
- Multi-unit housing doesn't necessarily need bigger lots
- Try to stay away from density numbers (X units/acre)
- Expand ADU's beyond interior "in-laws"
- Consider Inclusionary Zoning carefully...it needs to work.

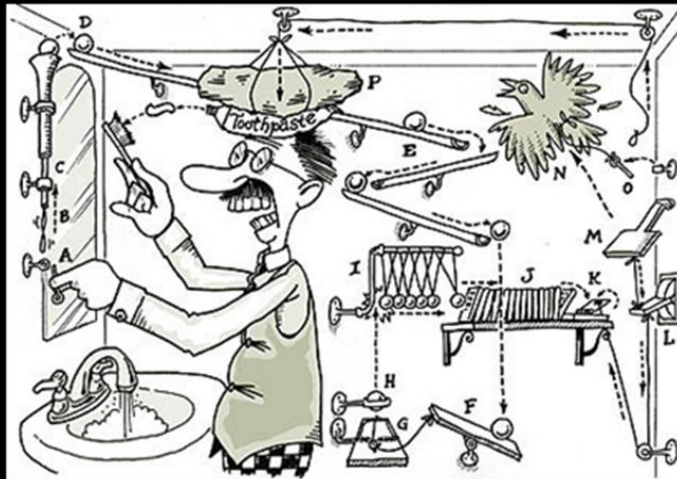



Housing Nuts and Bolts

ANNE LEWIS, SENIOR LENDING ANALYST, MHP



Our Housing Delivery System:
As Simple as Getting Toothpaste on a Brush





The Need for Affordable Housing

“affordable” vs. “Affordable”

Naturally occurring
affordability, with no
restrictions on income or rent


“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 or preserved 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.



Doing the math behind affordable rents

HUD 2019 Income Limits for Boston-Cambridge-Quincy MSA, 1 person

Affordable Housing Income Level Definitions, Area Median Income (AMI)

Low Income (LI): Households earning 80% AMI (\$62,450)

Very Low Income (VLI): Households earning 50% or less than the AMI (\$41,500)

Extremely Low Income (ELI): Households earning 30% or less than the AMI (\$24,900)

**specific to region and number of people in household*

Defining the Need – Housing Cost Burden

Housing Cost-Burden: Households who pay more than 30% of their income for housing

Severe Housing Cost-Burden: Households who pay more than 50% of their income for housing

**does not include other factors that may affect housing affordability, such as its location with respect to jobs, childcare, education, etc.*



Doing the math behind affordable rents

In 2019, for a Very Low Income Household of 4 (earning 50% of AMI):

	Metro Boston	Barnstable County	
Area Median Income (AMI):	\$113,300	\$91,300	
50% of AMI:	\$59,250	\$45,750	<i>(50%*AMI) with Boston adjusted for high housing costs</i>
Monthly Affordable Rent:	\$1,481	\$1,144	<i>(50%*AMI)*(30%)/12</i>

Affordable rents are sized at 30% of a household's income, per month.

If a household is paying more than that, they are housing cost-burdened.

In both regions, fair market rents well exceed what would be affordable:

	Metro Boston	Barnstable County	
Fair Market Rent, 3 BR apt:	\$2,749	\$1,931	<i>~ 40% of gross rents for typical units in local market</i>
<i>vs. Affordable Rent:</i>	<i>\$1,268</i>	<i>\$787</i>	

MHP Analysis of Department of Housing and Urban Development (HUD) income limits for 2019



Project Feasibility: A Balancing Act

- Land Costs
- Construction Costs
- Design Requirements
- Infrastructure
- Site Work
- Legal/Zoning
- Financing Costs
- Operating Expenses
- Debt Payments

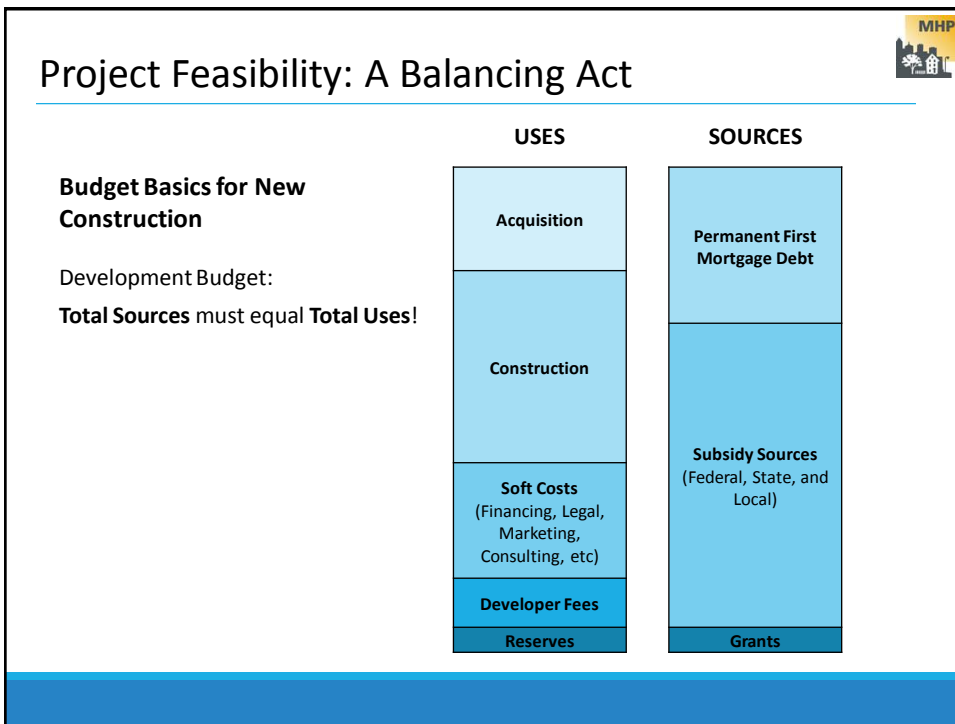
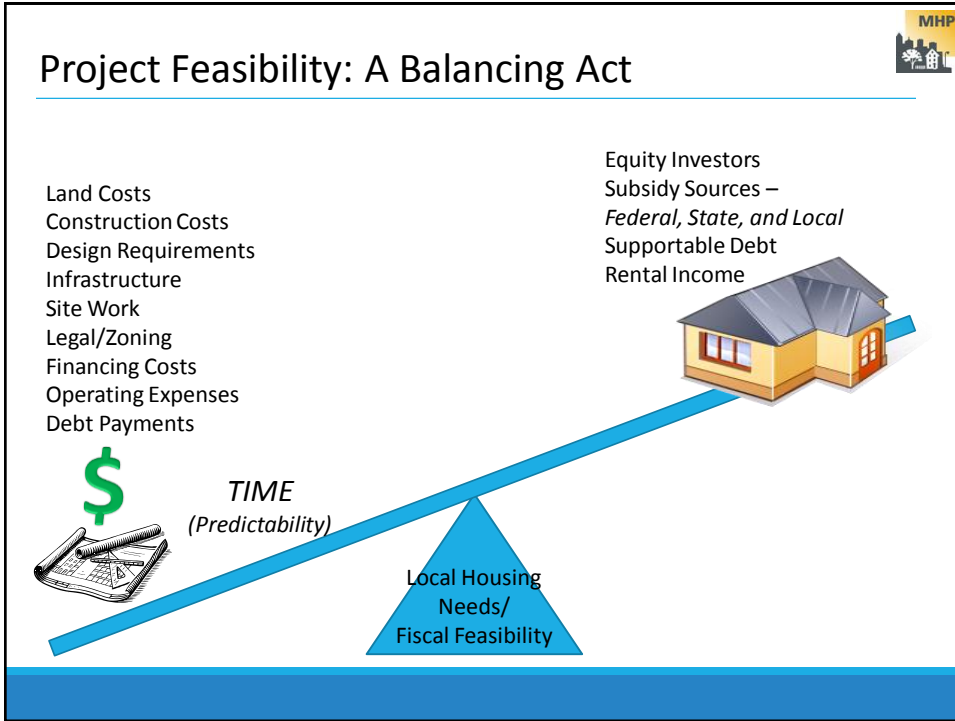


TIME
(Predictability)

- Equity Investors
- Subsidy Sources –
Federal, State, and Local
- Supportable Debt
- Rental Income



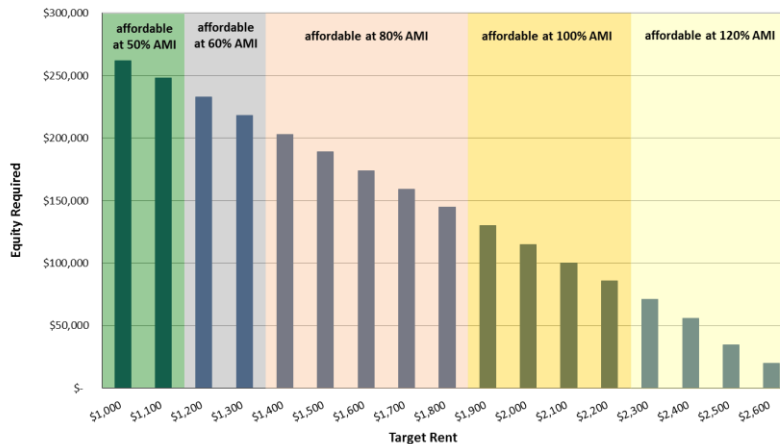
Local Housing
Needs/
Fiscal Feasibility



Project Feasibility: A Balancing Act



Massachusetts: Equity Required to Achieve
Various Rent Levels at TDC of \$300,000
(assuming 80% LTV, 1.20x DSC, 5% vacancy, \$8,500/unit op expenses)



How do subsidy resources get awarded to projects?



FUNDING ROUNDS:

The state's Department of Housing and Community Development holds funding rounds, usually once a year. These rounds are used to award federal and state Low Income Housing Tax Credits, state HOME funds, and most state housing bond funds to eligible affordable, rental housing using project proposals.

SCORING:

Proposals are competitively scored based on the state's priorities outlined in the Qualified Allocation Plan (QAP) each year.

What is a QAP? As the state allocating agency for the Federal LIHTC program, DHCD is required publish a plan describing how it intends to award the credit, including selection criteria and project preferences.

In Massachusetts, the priorities included in the QAP also apply to the state's other housing programs.

Qualified Allocation Plan (QAP): Many Objectives, Competing Priorities



2018-2019 Funding Priority Categories:

1. **Housing for extremely low-income (ELI) households**, including families and seniors
2. **Investment in distressed and at-risk neighborhoods**
3. **Preservation of existing affordable housing**
4. **New production for families in high-opportunity neighborhoods**
5. **New production (family or senior) in communities with affordable housing stock < 12%**

DHCD's QAP can be found online at:

<https://www.mass.gov/files/documents/2018/04/26/20182019QAP.pdf>

<https://www.mass.gov/files/documents/2018/04/26/20182019QAP.pdf>

Affordable Housing Subsidy Sources



State and Federal Resources

Allocated in a competitive process approximately once a year through the Department of Housing and Community Development (DHCD). Currently the state is not providing subsidy for homeownership development.

Federal Resources: *Assigned to DHCD by formula, and awarded to eligible projects*

Federal Low Income Housing Tax Credit (LIHTC) – single largest subsidy for low-income rental housing; grants investors a dollar-to-dollar credit against their tax liability over 10 years

HOME Program – block grant designed to create affordable housing for low-income households

Want to learn more about how LIHTC works? Visit the Financing and Funding section of the Housing Toolbox (www.housingtoolbox.org) or a LIHTC primer published by the accounting firm Novogradac (<https://www.novoco.com/resource-centers/affordable-housing-tax-credits/lihtc-basics/about-lihtc>)

Affordable Housing Subsidy Sources



State and Federal Resources

Allocated in a competitive process approximately once a year through the Department of Housing and Community Development (DHCD). Currently the state is not providing subsidy for homeownership development.

State Resources: *Affordable housing programs funded by the state's Housing Bond (recently recapitalized with the signing of a \$1.8 billion Housing Bond Bill!)*

State LIHTC – structured similarly to the Federal LIHTC, except that investors can reduce their state income tax liability

Affordable Housing Trust Fund (AHTF) – flexible program supporting both new and existing affordable housing

Housing Stabilization Fund (HSF) – acquisition, preservation, and rehabilitation

Housing Innovations Fund (HIF) – affordable housing plus supportive services

Community Based Housing/Facilities Consolidation Fund (CBH/FCF) – development of integrated housing for people with disabilities

Commercial Area Transit Node Housing Program (ATNHP)

Capital Improvement and Preservation Fund (CIPF)

Affordable Housing Subsidy Sources



Local Resources: Vary by community!

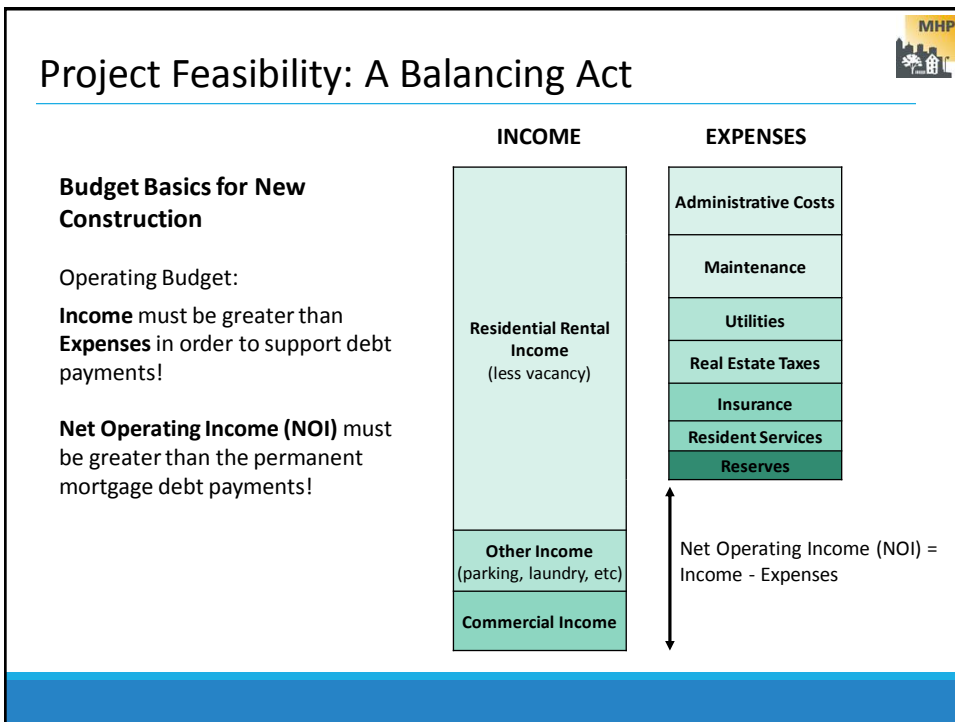
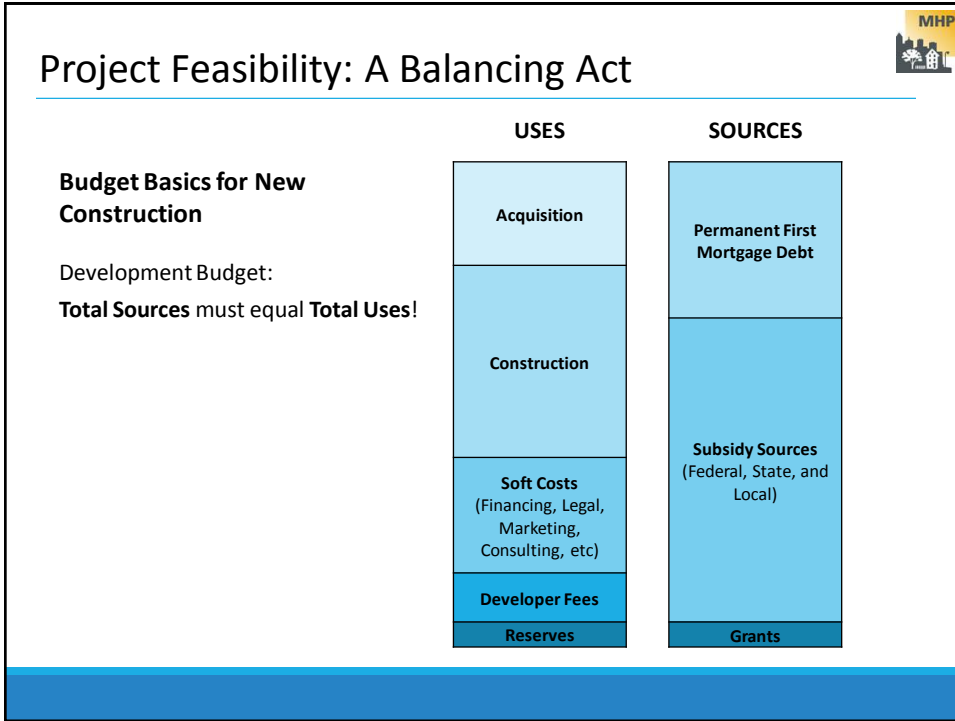
Land – donated or discounted land can significantly affect a project's financial feasibility

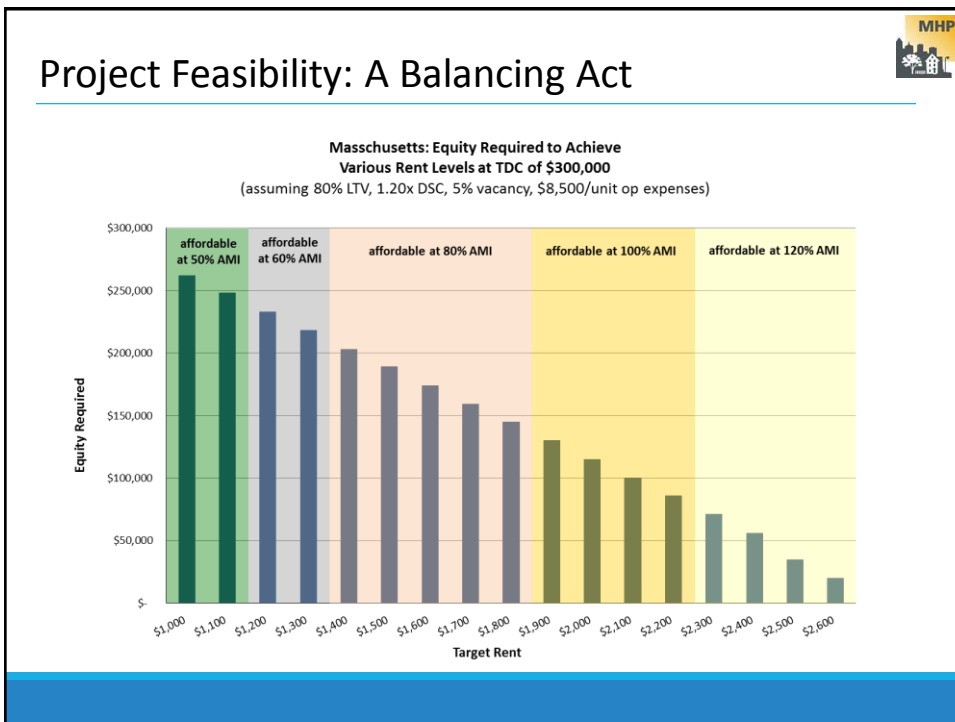
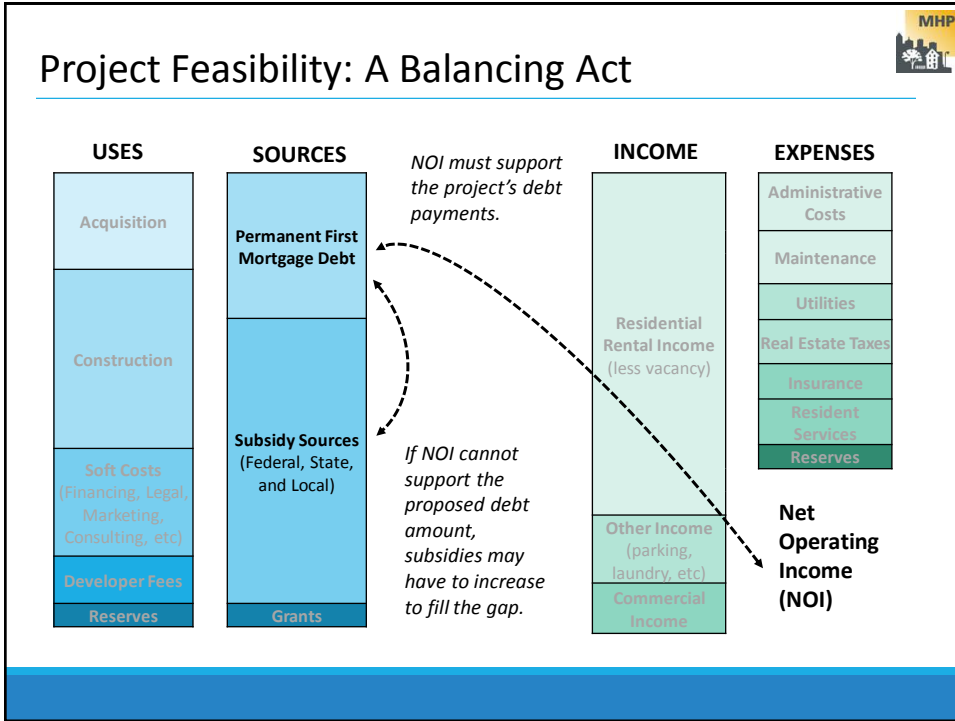
Community Preservation Act (CPA) Funds – must be adopted in a municipality by a ballot referendum, with funds raised through the imposition of a real estate tax surcharge of up to 3%

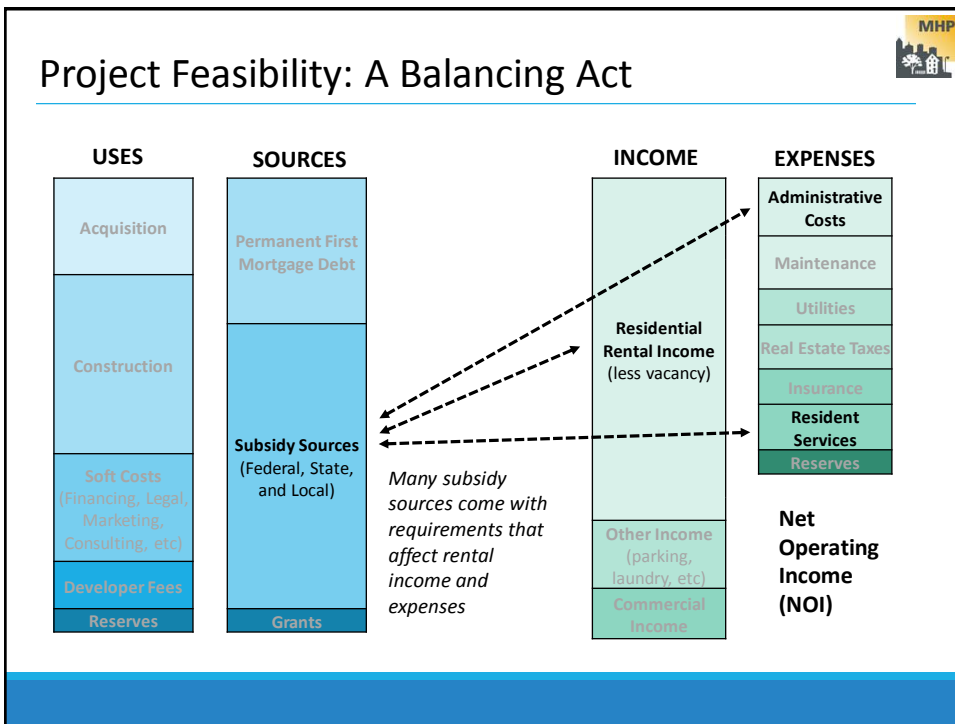
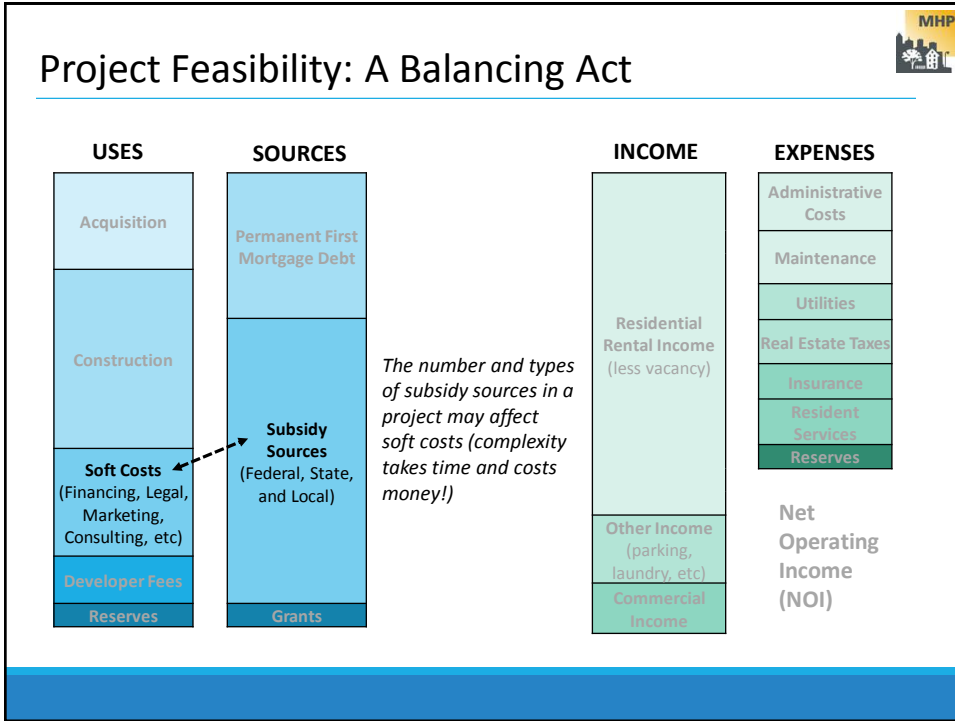
Local HOME/CDBG – independent of state-allocated HOME funds, certain municipalities or consortiums may be eligible for federal block grants to use for affordable housing

Other

****Use restrictions cannot conflict, or be more restrictive than permanent debt underwriting or other public subsidies being used***







Project Example: Balancing the Budget



Proposed Project: Cape Shores in Dennis, MA

- 60-units of affordable, family rental housing
- Mix of 1-, 2-, and 3-bedroom units
- Town-owned land



Project Example: Operating Budget



UNIT MATRIX

	1-BR	2-BR	3-BR	Total	% Total
60% AMI Units	14	30	10	54	90%
30% AMI Units	2	3	1	6	10%
Total	16	33	11	60	100%
% Total	27%	55%	18%		

HOUSEHOLD INCOME LIMITS

	1-BR	2-BR	3-BR
60% AMI Units	\$41,190	\$49,440	\$57,120
30% AMI Units	\$20,625	\$24,750	\$28,810

MONTHLY RENTS

	1-BR	2-BR	3-BR
60% AMI Units	\$1,029	\$1,236	\$1,428
30% AMI Units	\$515	\$618	\$720

Project Example: Operating Budget



MONTHLY RENTS

	1-BR	2-BR	3-BR
60% AMI Units	\$1,029	\$1,236	\$1,428
30% AMI Units	\$515	\$618	\$720

INCOME - DETAIL

	1-BR	2-BR	3-BR	Total	Per Unit
Restricted at 60% Rents	172,872	444,960	171,360	789,192	14,615
<i>Less 5% Vacancy</i>	(8,644)	(22,248)	(8,568)	(39,460)	(731)
Restricted at 30% Rents	12,360	22,248	8,640	43,248	7,208
<i>Less 5% Vacancy</i>	(618)	(1,112)	(432)	(2,162)	(360)
Gross Residential Income	185,232	467,208	180,000	832,440	13,874
<i>Less Total Vacancy</i>	(9,262)	(23,360)	(9,000)	(41,622)	(694)
Net Residential Rental Income	175,970	443,848	171,000	790,818	13,180
Laundry Income				3,600	60
Total Effective Income				794,418	13,240

MHP Analysis of Department of Housing and Urban Development (HUD) income limits for 2019

Project Example: Operating Budget



OPERATING EXPENSES

	Total	Per Unit	% Per Unit
Management Fee	\$25,500	\$425	5%
Administrative	\$153,000	\$2,550	30%
Maintenance	\$127,500	\$2,125	25%
Utilities	\$76,500	\$1,275	15%
Real Estate Taxes	\$51,000	\$850	10%
Insurance	\$51,000	\$850	10%
Replacement Reserves	\$25,500	\$425	5%
Total Expenses	\$510,000	\$8,500	100%



Project Example: Operating Budget

OPERATING INCOME

	Total	Per Unit
Residential Income	\$832,440	\$13,874
<i>Residential Vacancy</i>	<i>-\$41,622</i>	<i>-\$694</i>
Net Residential Income	\$790,818	\$13,180
Laundry Income	\$3,600	\$60
Total Operating Income	\$794,418	\$13,240

Net Operating Income (NOI) = \$284,418
(Income – Expenses)

OPERATING EXPENSES

	Total	Per Unit
Management Fee	\$25,500	\$425
Administrative	\$153,000	\$2,550
Maintenance	\$127,500	\$2,125
Utilities	\$76,500	\$1,275
Real Estate Taxes	\$51,000	\$850
Insurance	\$51,000	\$850
Replacement Reserves	\$25,500	\$425
Total Expenses	\$510,000	\$8,500

Project Example: Development Budget



Proposed Uses:

DEVELOPMENT USES

	Total	Per Unit	
Acquisition	\$6,000	\$100	<i>Assumes minimal acquisition cost</i>
Construction Hard Costs	\$14,100,000	\$235,000	
<i>Direct Construction</i>	<i>\$13,500,000</i>	<i>\$225,000</i>	
<i>Site Costs</i>	<i>\$600,000</i>	<i>\$10,000</i>	
Soft Costs	\$2,244,000	\$37,400	<i>Includes Legal, Financing, Marketing, etc.</i>
Reserves	\$300,000	\$5,000	<i>Required by investor and perm lender</i>
Developer Fee/Overhead	\$1,350,000	\$22,500	<i>Capped by the state</i>
Total Development Cost	\$18,000,000	\$300,000	

Project Example: Development Budget



Proposed Sources:

Permanent Mortgage Debt
Federal LIHTC (9%)
Additional Subsidy Needs

Project Feasibility: A Balancing Act



How much debt can a project support?

Loan-to-Value (LTV) = the ratio of Debt to Property Value


$$LTV = (Debt)/(Property Value)$$

- Value must be supported by an appraisal
- Lenders typically allow an LTV of 80%, although the LTV requirement could be more or less depending on the lender, capital source, and property type

Example: A lender requires 80% LTV.

The property has an appraised value of \$2,500,000.

The mortgage debt cannot exceed 80% of \$2,500,000 - or \$2,000,000



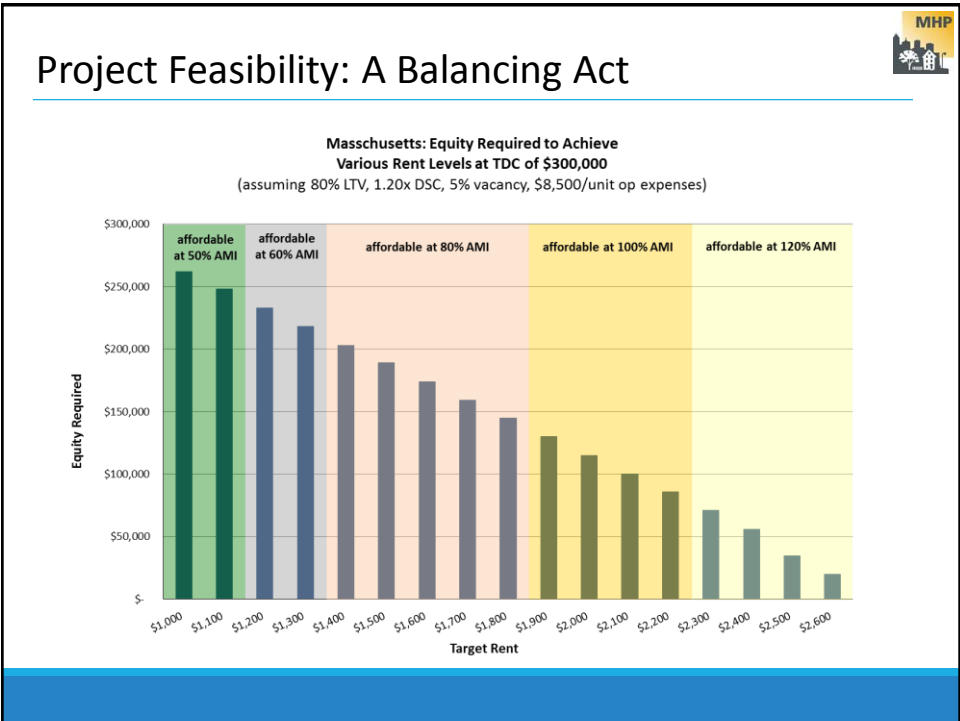
Project Feasibility: A Balancing Act

How much debt can a project support?

Debt Service Coverage Ratio (DSCR) = the ratio of NOI to Debt Service
 $DSCR = (NOI)/(Debt\ Service)$

- Debt service is the total payment due (principal + interest) on the mortgage loan
- Lenders typically require a DSCR of 1.20, although the DSCR requirement could be more or less depending on the lender, capital source, and property type

*Example: A lender requires 1.20 DSCR.
 The property has an annual NOI of \$150,000.
 Annual debt payments cannot exceed \$125,000, or 1.20/\$150,000.
 Assuming an annual interest rate of 5.00% and a 30-year amortization, the maximum total debt is \$1,940,434.*



Project Feasibility: A Balancing Act



How much debt can a project support?

Total debt must satisfy both the LTV and the DSCR requirements.

Example: LTV of 80% limits debt to \$2,000,000.

DSCR of 1.20 limits debt to \$1,940,434

*Debt cannot exceed the **lower** of the two requirements:*

\$1,940,434

Project Example: Development Budget



Proposed Sources:


Permanent Mortgage Debt

Federal LIHTC (9%)

Additional Subsidy Needs

Sizing the Permanent Mortgage Debt:

	Total
NOI	\$284,418
Minimum DSCR	1.20
Maximum Debt Service	\$237,015 <i>(NOI)/(Min. DSCR)</i>



Project Example: Development Budget

Proposed Sources:


- Permanent Mortgage Debt
- Federal LIHTC (9%)
- Additional Subsidy Needs

Sizing the Permanent Mortgage Debt:

	Total	
NOI	\$284,418	
Minimum DSCR	1.20	
Maximum Debt Service	\$237,015	<i>(NOI)/(Min. DSCR)</i>

Debt Terms

Interest Rate	5.00%
Loan Amortization (yrs)	30
Maximum Debt	\$3,679,295



Project Example: Development Budget

Proposed Sources:

- Permanent Mortgage Debt
- Federal LIHTC (9%) equity
- Additional Subsidy Needs

Affordable Housing Subsidy Sources



Low-Income Housing Tax Credit (LIHTC) Basics:

- Indirect federal subsidy used to finance the construction and rehabilitation of affordable rental housing
- Created in 1986 and made permanent in 1993, with guidelines set by the Internal Revenue Service (IRS)
- Investors who receive the credit get a reduction in their federal income tax liability, in exchange for their equity investment in affordable rental housing.

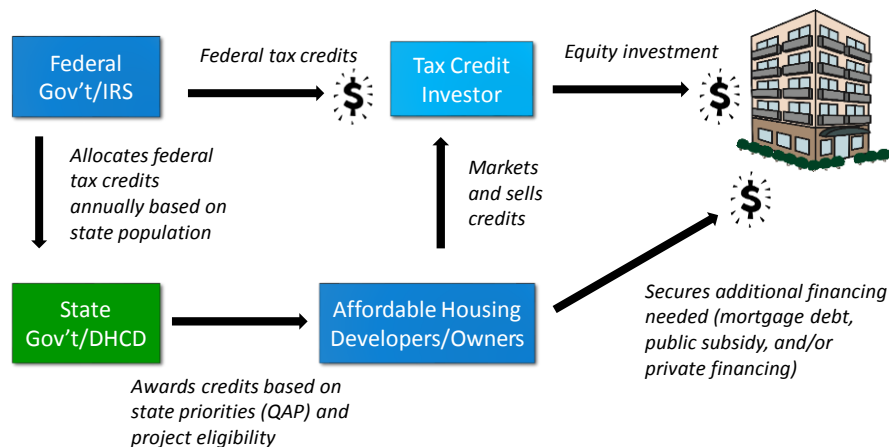
Requirements:

- Projects receiving investments must be affordable for at least 30 years, at minimum affordability levels (40% of the units affordable to households at 60% AMI, or 20% affordable to households at 50% AMI)
- Annual reporting and certification to ensure compliance

Affordable Housing Subsidy Sources



Low-Income Housing Tax Credit (LIHTC) Basics:



Affordable Housing Subsidy Sources



Low-Income Housing Tax Credit (LIHTC) Basics:

Want to learn more about how LIHTC works?

Visit the Financing and Funding section of the Housing Toolbox (www.housingtoolbox.org) or a LIHTC primer published by the accounting firm Novogradac (<https://www.novoco.com/resource-centers/affordable-housing-tax-credits/lihtc-basics/about-lihtc>).

Project Example: Development Budget



Proposed Sources:

Permanent Mortgage Debt
 Federal LIHTC (9%) equity
 Additional Subsidy Needs

Sizing the Federal LIHTC equity:

Federal LIHTC Terms

Eligible Basis	\$15,783,000	100% construction, 75% soft costs are eligible; land acquisition excluded
Applicable Fraction	100%	100% of the units are affordable at 60% AMI or less
Application Percentage	9.00%	
Annual Credit Amount	\$1,420,470	$(\text{Eligible Basis}) * (100\% \text{ of units}) * (9\%)$
Syndication Yield	0.90	Investor agrees to pay \$0.90 for \$1.00 of tax credits
Number of Years of Credit	10	Investor claims tax credit annually over 10 years
Total LIHTC Equity	\$12,784,230	$(\text{Annual Credit Amount}) * (\text{Yield}) * (\text{Years})$

Project Example: Development Budget



Proposed Sources:

Permanent Mortgage Debt
Federal LIHTC (9%) equity
Additional Subsidy Needs

Sizing additional subsidy needs: Is there a gap between the project's sources and uses?

DEVELOPMENT USES

	Total	Per Unit
Acquisition	\$6,000	\$100
Construction Hard Costs	\$14,100,000	\$235,000
<i>Direct Construction</i>	\$13,500,000	\$225,000
<i>Site Costs</i>	\$600,000	\$10,000
Soft Costs	\$2,244,000	\$37,400
Reserves	\$300,000	\$5,000
Developer Fee/Overhead	\$1,350,000	\$22,500
Total Development Cost	\$18,000,000	\$300,000

DEVELOPMENT SOURCES

	Total	Per Unit
Permanent Mortgage Debt	\$3,679,295	\$61,322
Federal LIHTC (9%) equity	\$12,784,230	\$213,071
Gap	\$1,536,475	\$25,608
Total Sources	\$18,000,000	\$300,000

Project Example: Development Budget



Proposed Sources:

Permanent Mortgage Debt
Federal LIHTC (9%) equity
Additional Subsidy Needs

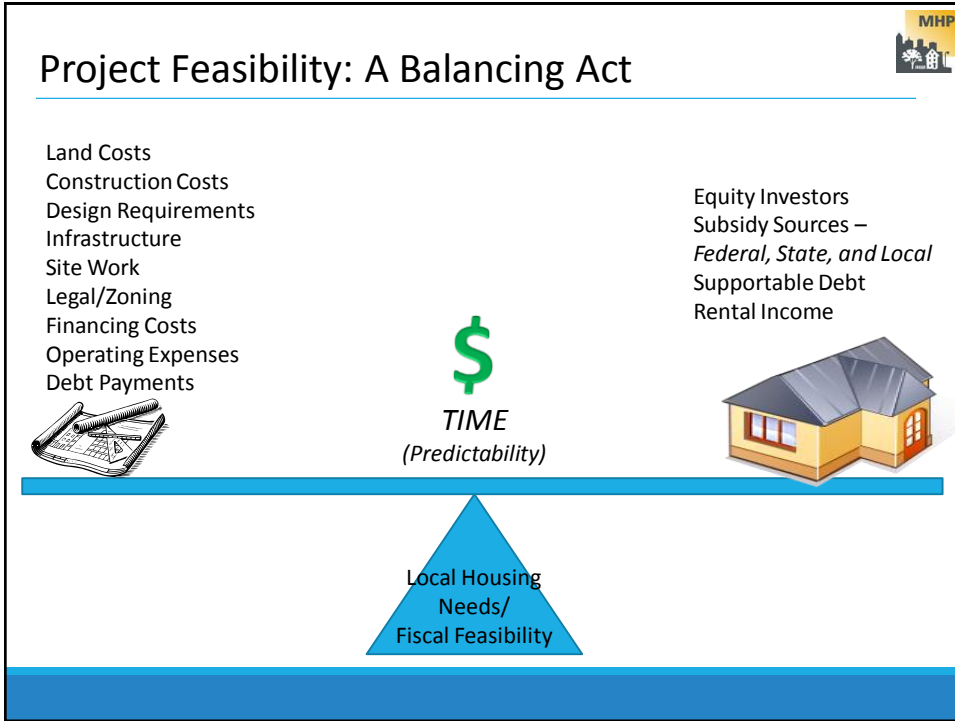
Sizing additional subsidy needs: Is there a gap between the project's sources and uses?

DEVELOPMENT USES

	Total	Per Unit
Acquisition	\$6,000	\$100
Construction Hard Costs	\$14,100,000	\$235,000
<i>Direct Construction</i>	\$13,500,000	\$225,000
<i>Site Costs</i>	\$600,000	\$10,000
Soft Costs	\$2,244,000	\$37,400
Reserves	\$300,000	\$5,000
Developer Fee/Overhead	\$1,350,000	\$22,500
Total Development Cost	\$18,000,000	\$300,000

DEVELOPMENT SOURCES

	Total	Per Unit
Permanent Mortgage Debt	\$3,679,295	\$61,322
Federal LIHTC (9%) equity	\$12,784,230	\$213,071
Local CPA Funds	\$500,000	\$8,333
AHTF (State Subsidy)	\$1,036,475	\$17,275
Total Sources	\$18,000,000	\$300,000



Project Example: Keeping the Balance

A group of abutters requests that the project size be reduced from 60 units to 40 units. **What are the financial ramifications?**

UNIT MATRIX

	1-BR	2-BR	3-BR	Total	% Total
60% AMI Units	14	30	10	54	90%
30% AMI Units	2	3	1	6	10%
Total	16	33	11	60	100%
% Total	27%	55%	18%		

↓

UNIT MATRIX

	1-BR	2-BR	3-BR	Total	% Total
60% AMI Units	10	20	6	36	90%
30% AMI Units	1	2	1	4	10%
Total	11	22	7	40	100%
% Total	28%	55%	18%		

Project Example: Keeping the Balance



OPERATING INCOME

	Total	Per Unit
Residential Income	\$832,440	\$13,874
Residential Vacancy	-\$41,622	-\$694
Net Residential Income	\$790,818	\$13,180
Laundry Income	\$3,600	\$60
Total Operating Income	\$794,418	\$13,240



OPERATING INCOME

	Total	Per Unit
Residential Income	\$552,588	\$13,815
Residential Vacancy	-\$27,629	-\$691
Net Residential Income	\$524,959	\$13,124
Laundry Income	\$2,400	\$60
Total Operating Income	\$527,359	\$13,184

Total Operating Income reduced by \$267,059

Project Example: Keeping the Balance



OPERATING EXPENSES

	Total	Per Unit
Management Fee	\$25,500	\$425
Administrative	\$153,000	\$2,550
Maintenance	\$127,500	\$2,125
Utilities	\$76,500	\$1,275
Real Estate Taxes	\$51,000	\$850
Insurance	\$51,000	\$850
Replacement Reserves	\$25,500	\$425
Total Expenses	\$510,000	\$8,500



OPERATING EXPENSES

	Total	Per Unit
Management Fee	\$17,000	\$425
Administrative	\$153,000	\$3,825
Maintenance	\$127,500	\$3,188
Utilities	\$51,000	\$1,275
Real Estate Taxes	\$34,000	\$850
Insurance	\$34,000	\$850
Replacement Reserves	\$17,000	\$425
Total Expenses	\$433,500	\$10,838

Not all operating expenses will scale down with a decrease in units!

Total Operating Expenses reduced by \$76,500

Net Operating Income (NOI) reduced by \$190,559



Project Example: Keeping the Balance

Not all development costs will scale down with a decrease in units!

DEVELOPMENT USES

	Total	Per Unit
Acquisition	\$6,000	\$150
Construction Hard Costs	\$9,600,000	\$240,000
<i>Direct Construction</i>	\$9,000,000	\$225,000
<i>Site Costs</i>	\$600,000	\$15,000
Soft Costs	\$2,244,000	\$56,100
Reserves	\$200,000	\$5,000
Developer Fee/Overhead	\$900,000	\$22,500
Total Development Cost	\$12,950,000	\$323,750

Although total costs are lower, the per unit cost is now higher.



Project Example: Keeping the Balance

Federal LIHTC equity will scale down with lower construction costs, and, with lower NOI, the project can support less debt.

The funding gap has now grown by over \$1 million!

60-unit project:

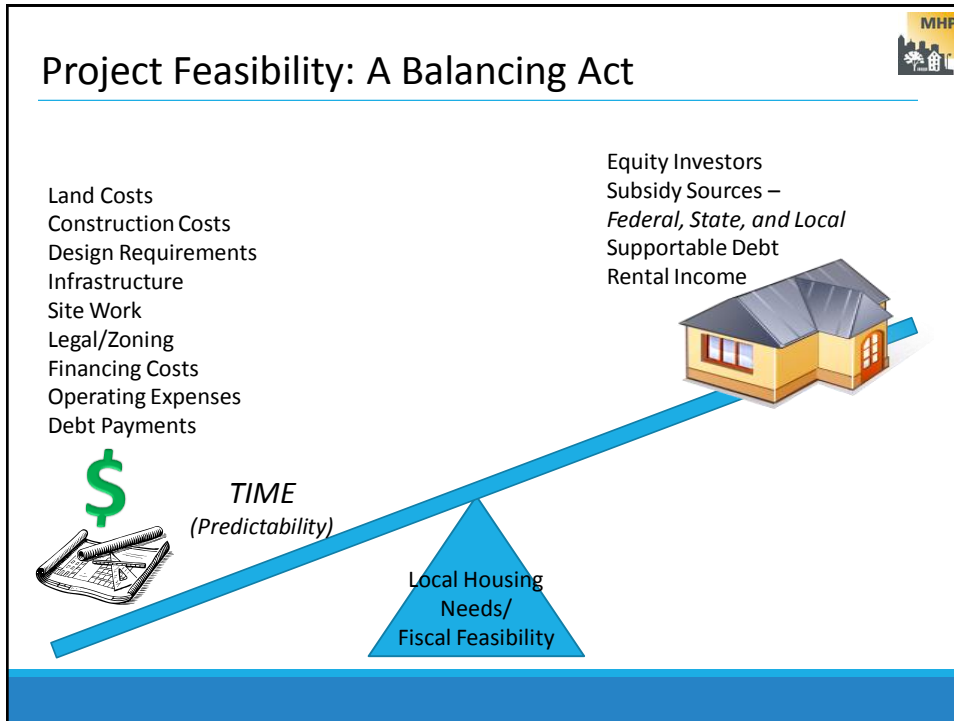
DEVELOPMENT SOURCES

	Total	Per Unit
Permanent Mortgage Debt	\$3,679,295	\$61,322
Federal LIHTC (9%) equity	\$12,784,230	\$213,071
Gap	\$1,536,475	\$25,608
Total Sources	\$18,000,000	\$300,000

40-unit project:

DEVELOPMENT SOURCES

	Total	Per Unit
Permanent Mortgage Debt	\$1,214,176	\$30,354
Federal LIHTC (9%) equity	\$9,139,230	\$228,481
Gap	\$2,596,594	\$64,915
Total Sources	\$12,950,000	\$323,750



Questions??

Contact:

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857-317-8554

Susan Connelly, Director of Community Assistance
Sconnelly@mhp.net
857-327-8580

Chapter 30B Making It Work For You – Understanding the Law



MHP Housing Institute
June 2019

Stone Soup Collaborative LLC

- ▶ Experienced Development Consultant (rural and urban)
- ▶ Have developed mixed use, mixed affordability and mixed ownership developments



What is M.G.L. Chapter 30?

State's procurement statute overseen by the Inspector General's (IG) office. It applies to:

Acquisition of:

- goods and services
- real property

Disposition of:

- real property
- surplus supplies

Who needs to comply with M.G.L. c. 30B?

All public entities including:

- Cities and towns
- Housing authorities (including affiliated non-profits)
- Municipal boards, commissions, agencies, authorities and departments including municipal housing trusts

Goods and Services

Goods and Services

- Supplies: office, janitorial, raw materials, etc.
- Services: consultants, engineers, architects, housing coordinator contractors, lottery agent, etc.



Supplies and Services Thresholds

Procurement Amount	Action Required
• Less than \$10,000	• “Sound business practices”
• Between \$10,000 and \$50,000	• 3 <u>written</u> * quotes
• \$50,000 or more	• Competitive sealed bids or proposals; must be advertised 2X in newspapers, Central Register and COMMBUYS.com*

* effective November 2016

“Sound business practice”

- What does that mean?
 - In practice, if repeat purchases periodically solicit quotes.
 - If one-time purchases, get two or more oral quotes.
 - The procurement officer must ensure that the goods and services purchased are of needed quality and at a reasonable cost.



Section 16: Real Property Acquisition and Disposition

Acquisition

- Must solicit proposals to acquire by lease or purchase if \$35,000 or more
- Determine what you need
- Develop solicitation including description and evaluation criteria
- Advertise and Distribute
- Open, evaluate, and award



Section 16: Real Property Acquisition and Disposition

Acquisition Exceptions

“Unique” acquisitions: jurisdiction does not have to solicit if it needs a particular piece of property because of its unique qualities or location

Emergencies: if not enough time to advertise or there would be health or safety of people or their property then it can be waived

Community Preservation Funds: If 100% of the acquisition is funded by CPA funds then the purchase is exempt from Ch. 30B

Real Property Acquisition and Disposition

Disposition

- Declare property surplus and identify reuse restrictions
- Develop solicitation (RFP or ITB) if value is \$35,000 or more
 - Property description
 - Use restrictions
 - Evaluation criteria
 - Submission requirements
 - Contract term and conditions

RFP Requirements

- Must have a Chief Procurement Officer (CPO) or person with Delegated Authority identified in RFP
- Document in writing the reason for issuing an RFP
- Advertise RFP:
 - 2X in newspapers
 - Central Register (deadline for proposals must be at least 30 days after advertisement)



RFP Features

- Includes Ranking Categories (typically Not Advantageous, Advantageous, and Highly Advantageous)
- Evaluation process is longer and more complicated
- Award contract to the “responsive” and “responsible” proposer offering the most advantageous proposal



Disposition of Public Property

Why dispose of the property?

- Lack of staff capacity
- Financial risk
- Complexity of financing and public construction
- Political implications
- Management of “private housing”



Stony Brook, Westford
Disposition by Westford Housing Authority

Do Your Homework.....

The Chapter 30B Manual: Procuring Supplies, Services and Real Property

- Legal Requirements
- Recommended Practices
- Sources of Assistance



Commonwealth of Massachusetts
Office of the Inspector General

Glenn A. Cunha
Inspector General

November 2016

Common RFP Mistakes

1. Unrealistic time schedule
2. Inadequate or too specific Developer Qualifications
3. Goals and Guidelines not specific enough or too prescriptive
4. Limited site information
5. Excessive submission requirements
6. Evaluation criteria unclear and subjective
7. Mandated design (w/out designer selection or public construction)
8. Approvals by public entity post developer selection e.g. construction or management oversight

Main St., Amherst

Sponsor: Valley CDC

Manager: Amherst Housing Authority



- 11 Rental Units
- Infill Development
- Approx. 4 acres
- Allowed under zoning

Lombard Farm

Sponsors: Housing Assistance Corp. & POAH

Manager: POAH



- 12 Rental Units
- Age restricted 60+
- Approx. 2.5 acres
- 40B
- Town supported
- Private water & septic

West Barnstable



Maura Camosse Tsongas
mtsongas@stonesouphousing.com

Get your facts straight



MHP Housing Institute
June 5, 2019



MHP Center for Housing Data

**Collect, analyze and
share information to drive
better conversations
around housing policy**





In Massachusetts, there's a lot of discussion around housing

Housing a concern for rising senior population in Easthampton

In Quincy, demand for affordable housing exceeds supply in midst of luxury building boom

More than half of middle-income seniors will lack resources for housing and care, study says

Housing crisis fuels homelessness in Massachusetts


Our View: Even fewer choices for affordable housing
Apr 4, 2019

The rising cost of living in Lawrence
Demand for housing climbs as population - and rents - surge



5 tips for
using data
to have
conversations
about housing

• • • • •



1 Start with people



Cindy Napoli @Cindy_Napoli Follow

Found some interesting data in response to concerns about the impact residential growth has on our schools @TownofLittleton thanks to #DataTown #mhphousing.

school aged children by enrollment type Littleton

Source: Massachusetts Department of Elementary and Secondary

Annual housing units permitted by building type Littleton

Source: U.S. Census Bureau - Annual Building

9:34 PM - 23 Jan 2019

1 Retweet 6 Likes

🗨️ 🔄 1 ❤️ 6 ✉️

2

Take stock

Kim Driscoll
@MayorDriscoll

Most @CityofSalemMA housing built before 1950. Not enough new housing built in last decade. 50% of renters + 25% of owners struggling w/housing costs. All contributing to need for new housing (market rate + affordable) and why we need to pass @MassGovernor's Housing Choice Bill asap.

1:31 PM · Mar 30, 2019 · Twitter Web Client

19 Retweets 50 Likes

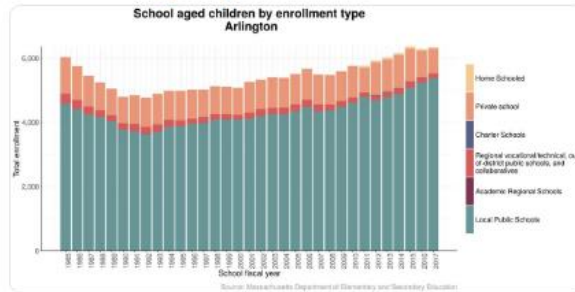
3 Identify Patterns

Understand how your town has changed, how it is likely to change in the future, and use that information proactively.

How will housing be a part of your plan?

 **Lucas Munson**
@LucasMMunson

These school trends in my hometown of [#ArlingtonMA](#) are impressive: since I started kindergarten in 2000, public school enrollment is up 1,300 while private school enrollment is down. I remember graduating Pierce Elem. w/ 29 kids in the whole grade [#DataTown @mhpdata](#)



4

Know the facts



MHP Data
@mhpdata

Following

2/ In 1990, ~7% of Sudbury's population was 65+. According to the 2017 5 year ACS estimate, number is now estimated to be >15%. Changing demographics = changing housing needs. @bbhousing mhp.net/datatown

Age distribution of population Sudbury v. State 1990

Legend: Massachusetts (dotted line), Confidence Interval (dashed line), Sudbury (solid teal bars)

Age Group	Massachusetts (%)	Sudbury (%)
Under 5	~7.5	~7.5
5-9	~7.5	~7.5
10-14	~7.5	~7.5
15-19	~7.5	~7.5
20-24	~7.5	~7.5
25-29	~7.5	~7.5
30-34	~7.5	~7.5
35-39	~7.5	~7.5
40-44	~7.5	~7.5
45-49	~7.5	~7.5
50-54	~7.5	~7.5
55-59	~7.5	~7.5
60-64	~7.5	~7.5
65-69	~7.5	~7.5
70-74	~7.5	~7.5
75-79	~7.5	~7.5
80-84	~7.5	~7.5
85-89	~7.5	~7.5
90-94	~7.5	~7.5
95+	~7.5	~7.5

Source: U.S. Census Bureau, Current Population Reports, 1990-2018 & American Community Survey, 2013-2017 5-year estimates, Table S0101: Age and Sex

5 Learn from others

Sean Tierney @SeanFromCambMA · Apr 9
Arlington can't build new housing because it will cause gentrification? But it already happened. In 1990 ~42% of residents had a bachelor's degree. Today it's about 73%. At the same time, town population declined from 1990-2010 by 2,000 people and has only recently seen an uptick.

Sean Tierney @SeanFromCambMA
Here is the Arlington population chart from @mhpdata. Also shout out to @Harvard_JCHS for their Neighborhood Change tool: jchs.harvard.edu/research-areas...

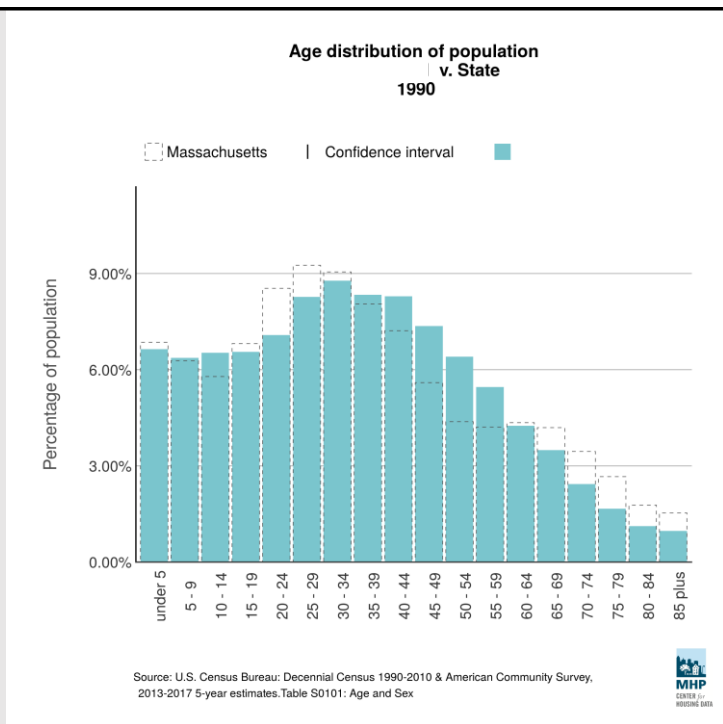
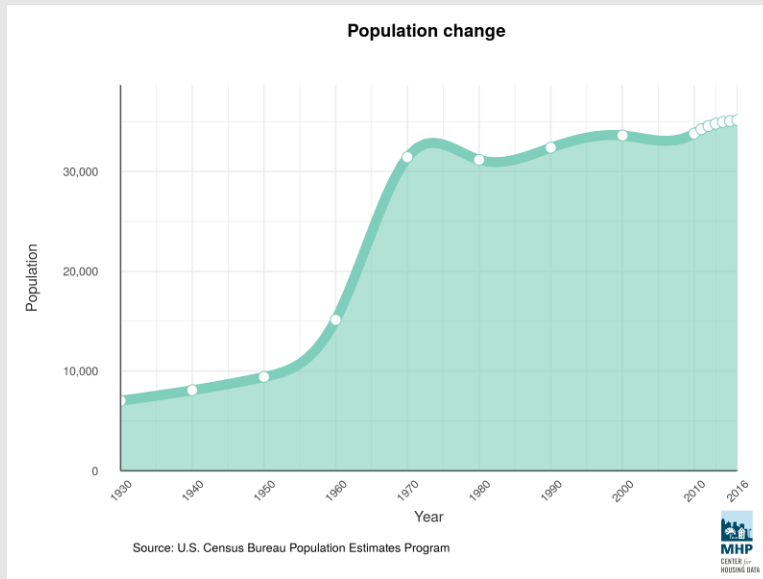
Category	Share
0%	0%
10%	2%
20%	6%
30%	14%
40%	20%
50%	28%
60%	34%
70%	39%
80%	42%
90%	44%
100%	45%

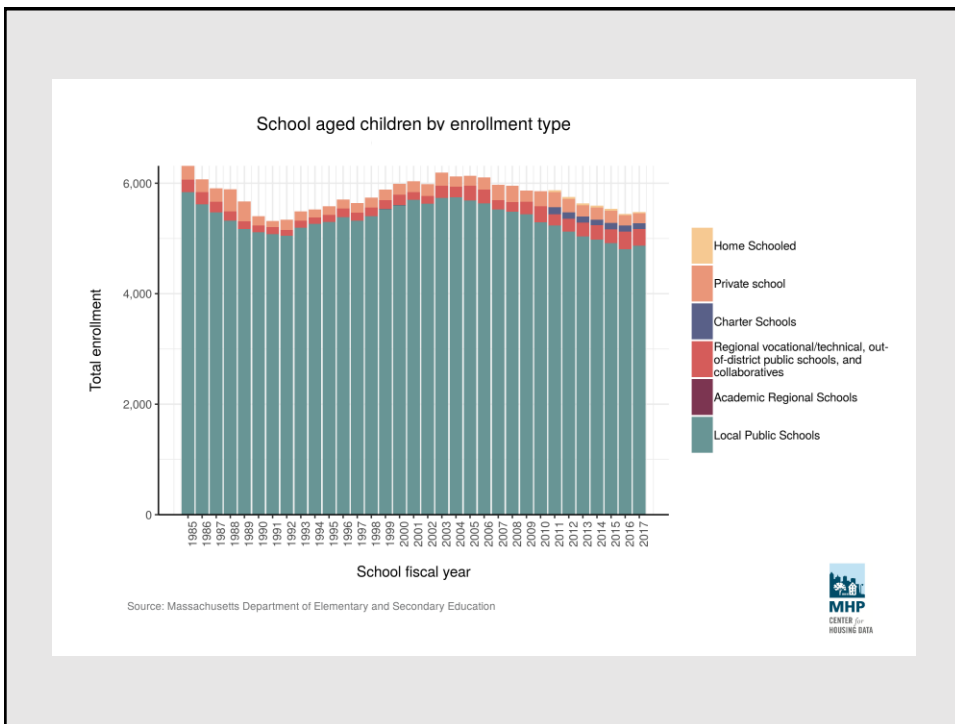
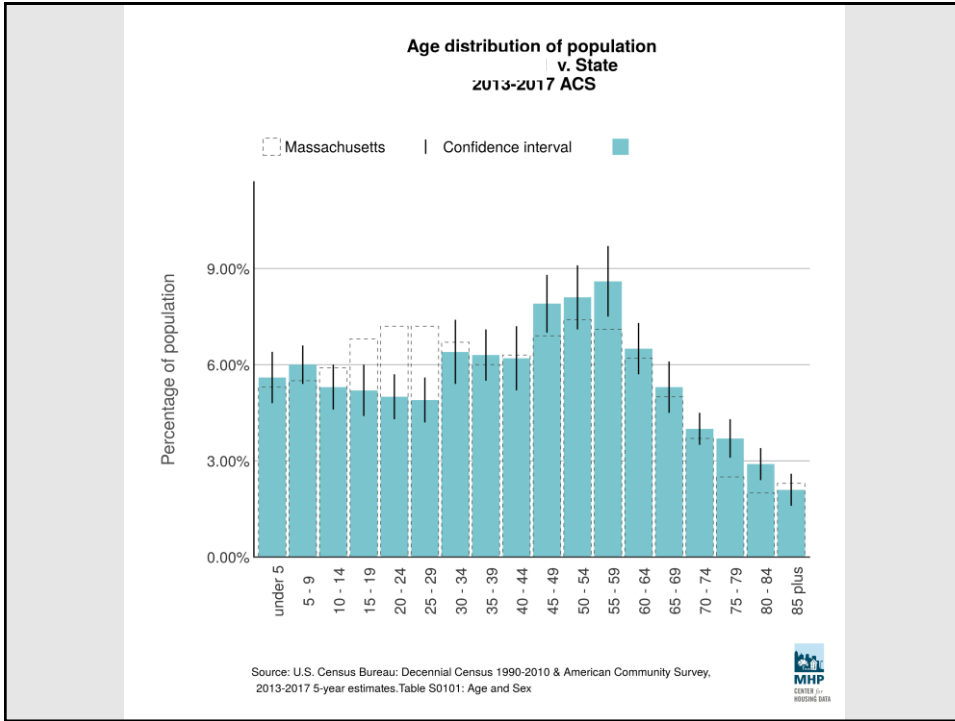
Category	Share
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20%	0%
30%	0%
40%	0%
50%	0%
60%	0%
70%	0%
80%	0%
90%	0%
100%	73%

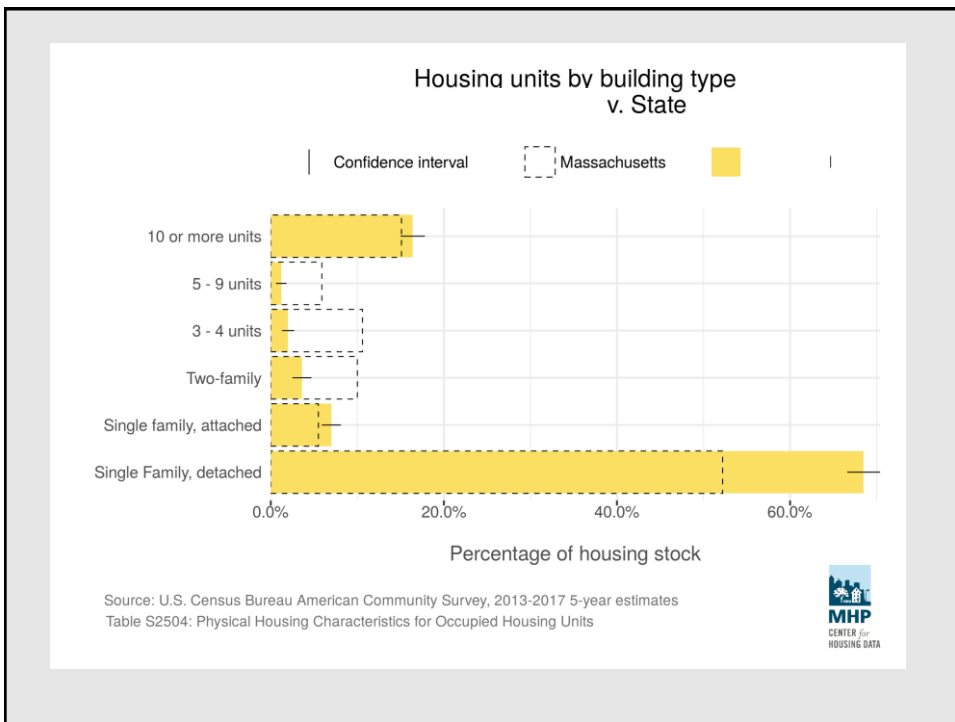
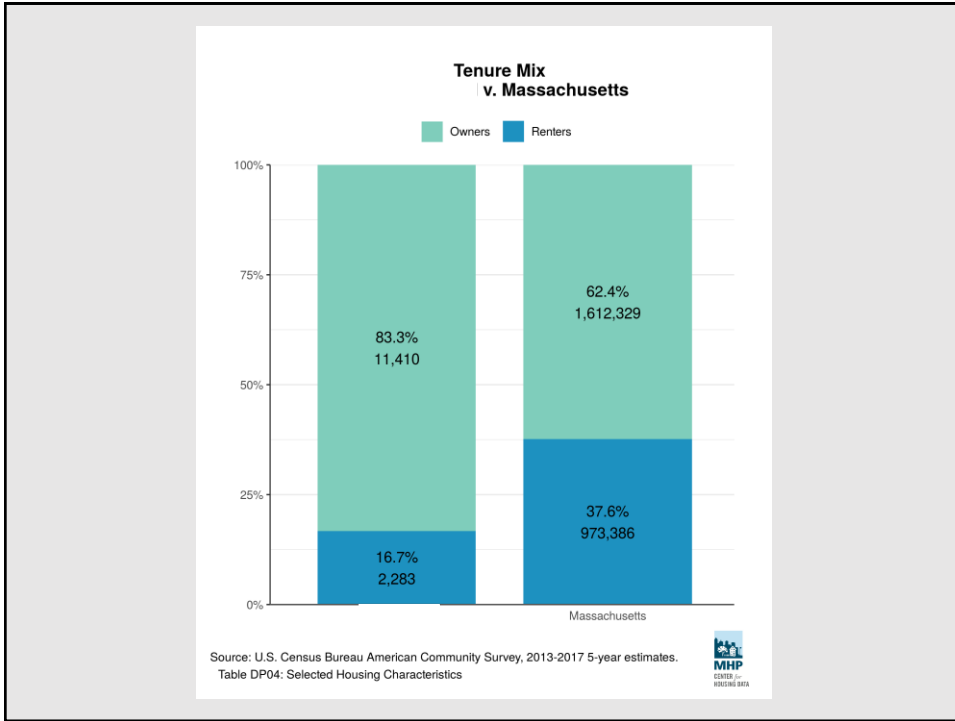
Year	Population
1990	45,000
1995	48,000
2000	52,000
2005	50,000
2010	48,000
2015	49,000
2018	50,000

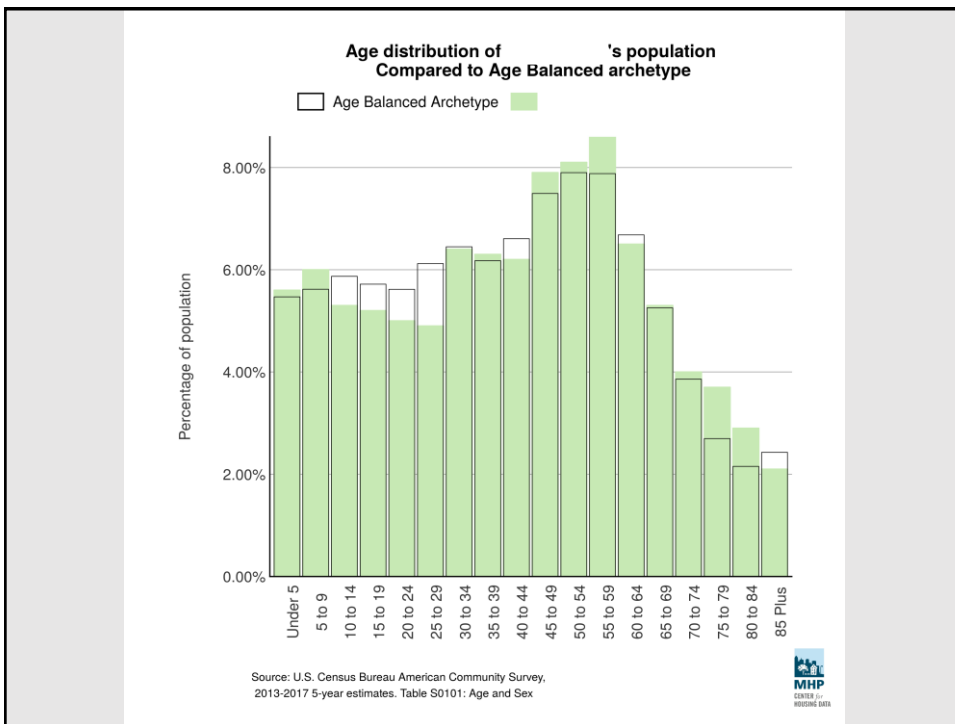
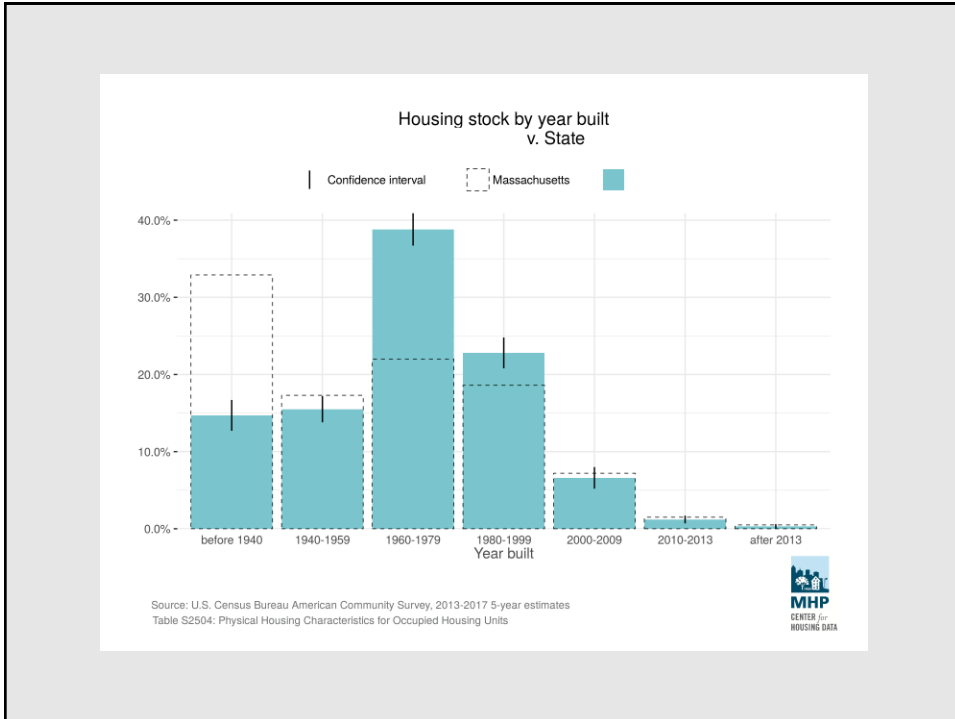


Welcome to MysteryTown, MA









What's the story, MysteryTown?

- MysteryTown's population growth has stagnated and residents are aging. With a decreasing student population and increasing senior population, **will the housing stock accurately reflect the demographic needs of Mysterytown?**
- MysteryTown's population and housing stock boomed in the 1960s. How is that demographic peak reflected in the town's housing stock today? Is there a need to update the housing stock or increase housing diversity today?

www.mhp.net/datatown

data town
community info • one place

Choose your community
Ayer

Home

- Population
- Population change
- Age distribution
- Income, taxes, affordability
- Race
- Housing stock**
- Housing inventory
- Housing Production
- Jobs and Labor Force
- Employment
- Occupations and industries
- Commuting
- Other topics

Welcome to DataTown, Massachusetts

A place to explore and learn about your community

There is a lot of great information out there, but have you ever tried to collect data about your city or town, only to find that you need to go to multiple sites and navigate a multitude of data types that don't quite make sense for Massachusetts? Even if you can find the data you need, do you find yourself spending too much time organizing and visualizing that data?

Us too.

That's why we created DataTown. We wanted a site that not only compiles community-level information from the various available data sources, but also visualizes that data so it's easy to digest. Hopefully this helps you spend less time collecting data so you can spend more time addressing the housing needs of your community.

WHAT'S NEW?

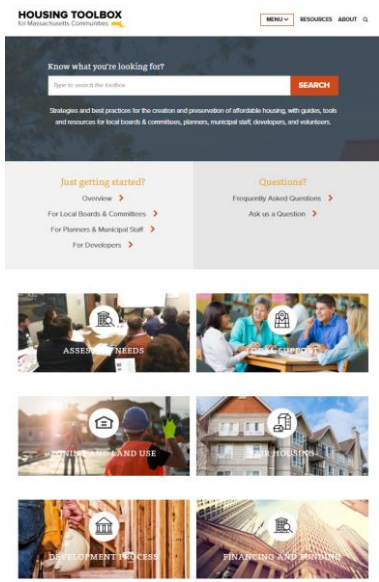
- Improved chart design (Dimensions & MHP logo on chart downloads - Thanks Clark Z. for the feedback)
- Fixed download error on race chart - Thanks Sarah B. for the feedback!
- Download communities by Age Type (log) - Thanks Katie B. for the feedback!

UPCOMING DATA SETS AND FUNCTIONS:

- 2010 Decennial Census comparison options
- Bureau of Labor Statistics
- County level comparisons
- Returns to top of page on tab click
- Additional improvements for mobile users

QUESTIONS? COMMENTS? CONTACT US!
TELL US WHAT YOU'D LIKE TO SEE ON THE SITE NEXT!
Lucas Munson

www.housingtoolbox.org



- ▶ Assessing needs
- ▶ Local tools (NEW)
- ▶ Local support
- ▶ Zoning and land use
- ▶ Fair housing
- ▶ Housing development process
- ▶ Financing and funding
- ▶ Case studies & best practices (NEW)
- ▶ Resources

Questions and discussion

Callie Clark, Co-Director
Center for Housing Data
cclark@mhp.net

Tom Hopper, Co-Director
Center for Housing Data
thopper@mhp.net

www.mhp.net/data
[@mhpdata](https://twitter.com/mhpdata)





Merrimack Valley
Planning Commission
*plan * develop * promote*

mvpcc.org

Merrimack Valley Regional Housing Plan



Project Goal

Develop the first Regional Housing Plan for the Merrimack Valley that identifies strategies for developing housing in the region.

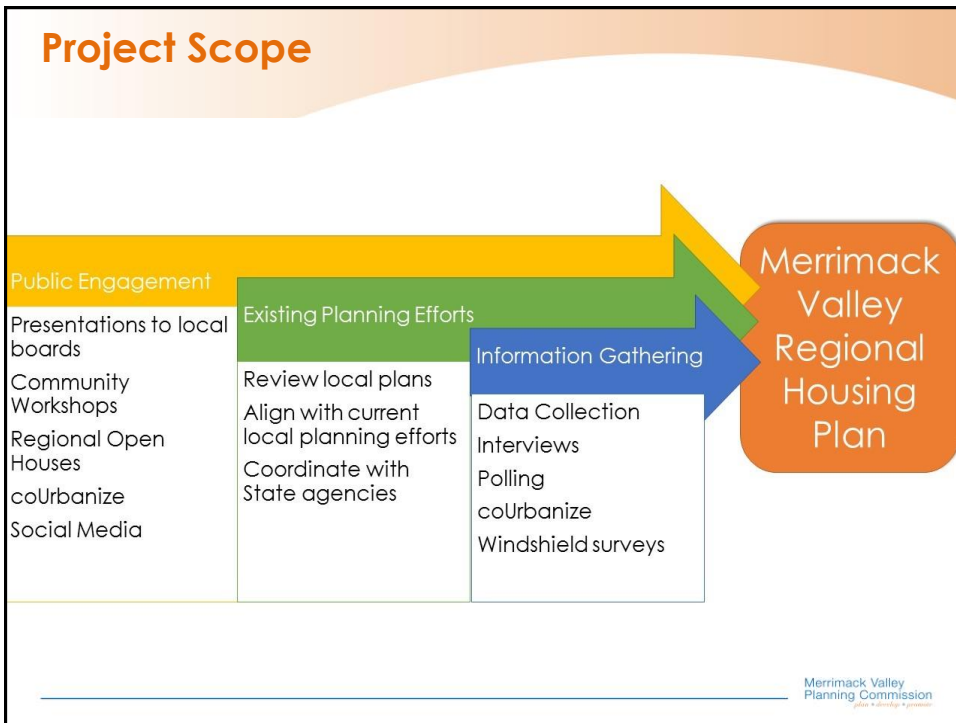


Merrimack Valley
Planning Commission
*plan * develop * promote*

Project Overview

- \$150,000 from Community Compact, MassHousing and District Local Technical Assistance (DLT)
- 18 month project
- Multi-stakeholder process
- **No** cost to communities

Outcome: individual Housing Production Plans & regional housing strategy



Project Accomplishments

Community Workshops = 38

People engaged = 450+

Data compiled 43 data sets x 14 communities.
Many sources consulted

Housing Production Plans = 14

Housing Production Plans Adopted = 14

Merrimack Valley
Planning Commission
Working with you to plan for the future





bread & roses

Merrimack Valley **Habitat for Humanity** 30 YEARS

BETHANY COMMUNITIES

NILP Peer2Peer Resources for People with Disabilities
NORTHEAST INDEPENDENT LIVING PROGRAM INC

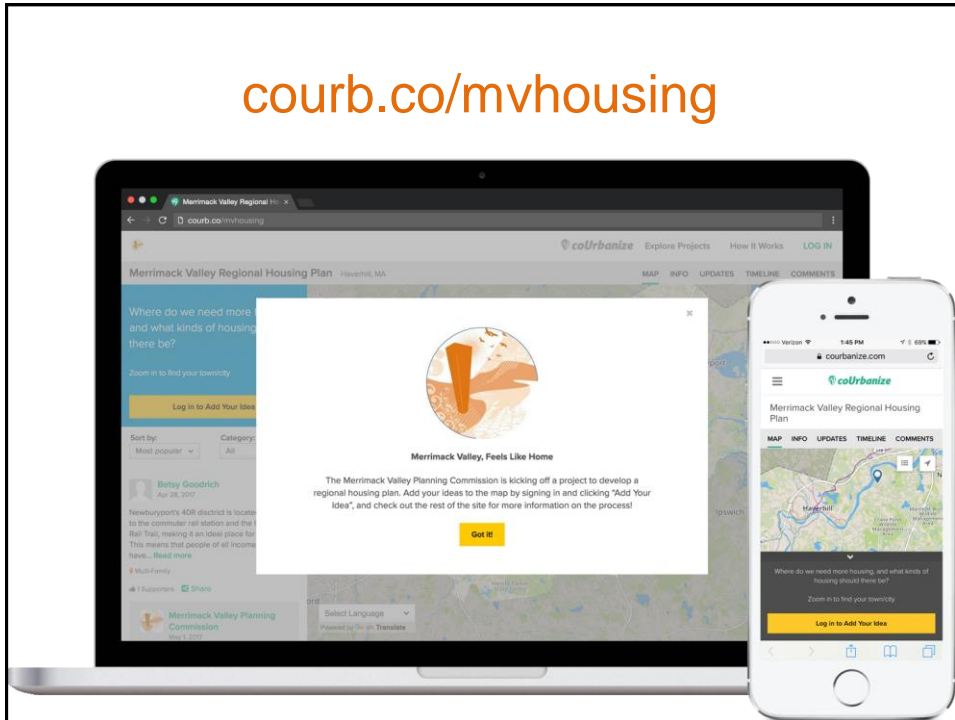
Emmaus
"Where everybody matters"

Elder Services of the Merrimack Valley, Inc.
Choices for a life-long journey

THE PETTENGILL HOUSE, INC.
Children & Family Services
Amesbury, Byfield, Groveland, Merrimac, Newbury, Newburyport, Rowley, Salisbury and West Newbury, Massachusetts.

Andover Community Trust

Regional Housing Entities



Overall Regional Housing Needs

Despite diversity of types of communities, there are common regional housing needs:

- Support for seniors to age in place and age in community
- More rental housing
- Greater diversity of housing options, including multi-family, congregate, transitional, and accessible housing
- Housing rehab for older housing stock
- Affordable homeownership options

Community Housing Themes

- Population and households increasing
- Composition of households changed: household size down, more single-person households
- Elderly (65+) population is estimated to grow by 50% by 2035. Younger population declining
- More owners than renters
- Affordability gap on single-family housing

Regional Housing Plan Elements

Why are we doing this?

- Equal footing for all communities
- Develop needs assessment data and strategies
- Engage stakeholders region-wide
- Promote the production of housing units

28 Regional Housing Strategies!

Planning and Policies: Capacity-building strategies, zoning changes and updates municipal policies.

Production: How can the community produce units to achieve 10%?

Preservation: Tactics necessary to keep those existing and future housing units affordable.

Regional Housing Implementation Plan

- Takes the 28 strategies and puts them into context, makes them actionable
- Highlights and identifies potential funding sources
- Offers tangible examples of where a particular strategy has been successfully implemented

Next Steps

- Hold a celebration event with the Baker/Polito Administration
- Create a Regional Housing Coordinator position here at MVPC
- Develop and maintain a database of Subsidized Housing Inventory (SHI) units
- Interact with all municipal staff to assist with the implementation of each individual Housing Production Plan

REGIONAL HOUSING SERVICES OFFICE

Housing Institute: June 5, 2019



*Regional Agreement between Acton, Bedford, Burlington, Concord,
Lexington, Sudbury, Wayland and Weston*



Regional Housing Services Office

RHSO – A regional collaboration that works

- Started by Town Managers/Administrators,
with assistance from MAPS
- Crafted to bring value and be **useful**
- Innovative approach
 - Awarded the MMA Innovation Award in 2011

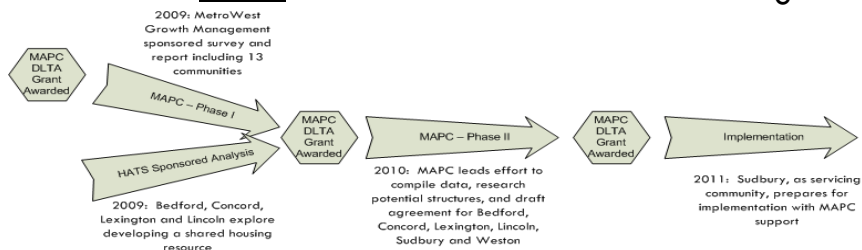
2019 Housing Institute: RHSO, June 5 2019



RHSO Implementation

Facilitated by MAPC, implemented in 2011

- ▣ Awarded **THREE** District Local Technical Assistance grants



Into 8th Year – Sustainable Model

- ▣ Two communities added, two withdrew, switched lead community, staffing changes and growth

2019 Housing Institute: RHSO, June 5 2019




RHSO Benefits

Moves housing forward!


1. Provides technical expertise to municipal staff
2. Spreads technical housing expense
3. Reduces dependence on single housing consultant
4. Shares housing best practices

2019 Housing Institute: RHSO, June 5 2019




1. What services will be provided?
 - ▣ Baseline, Optional
2. Who will host?
 - ▣ On Site, Off site
3. Which communities will participate?
 - ▣ Source of funding

2019 Housing Institute: RHSO, June 5 2019




REGIONAL HOUSING SERVICES OFFICE, ESTABLISHED 2011


ACTON




BEDFORD




BURLINGTON




CONCORD




LEXINGTON




SUDBURY



WAYLAND




WESTON



Member Towns receive housing services for an annual fee per Inter- Municipal Agreement:

- Monitoring
- Inventory Management
- Program Development and Administration
- Assessment Valuations
- Local Support (Studies, analysis, feasibility, project review
- RHSO Website
- Regional Collaboration



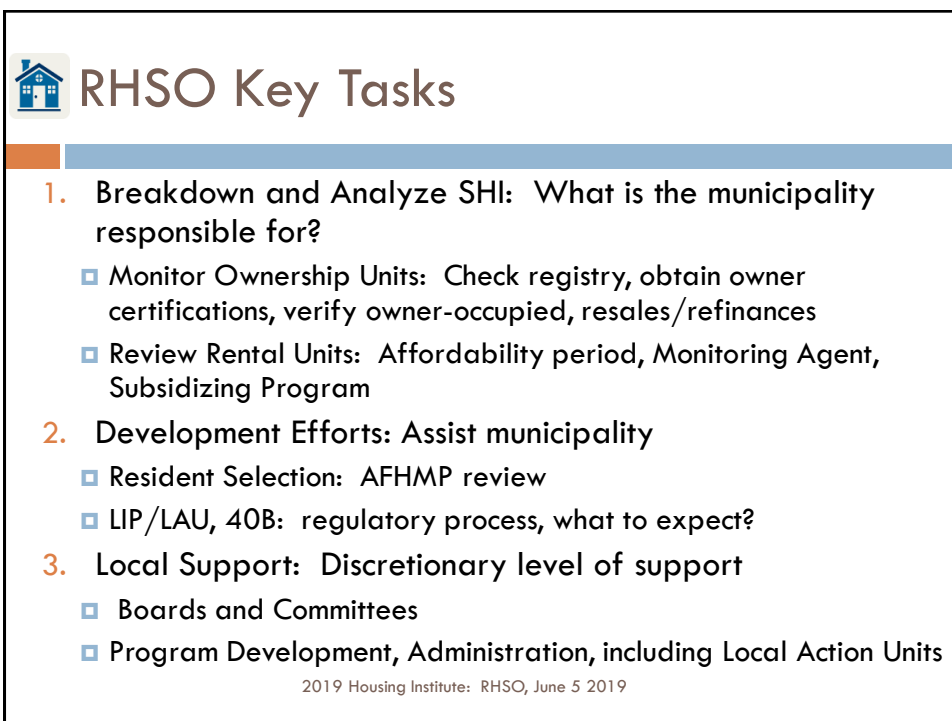
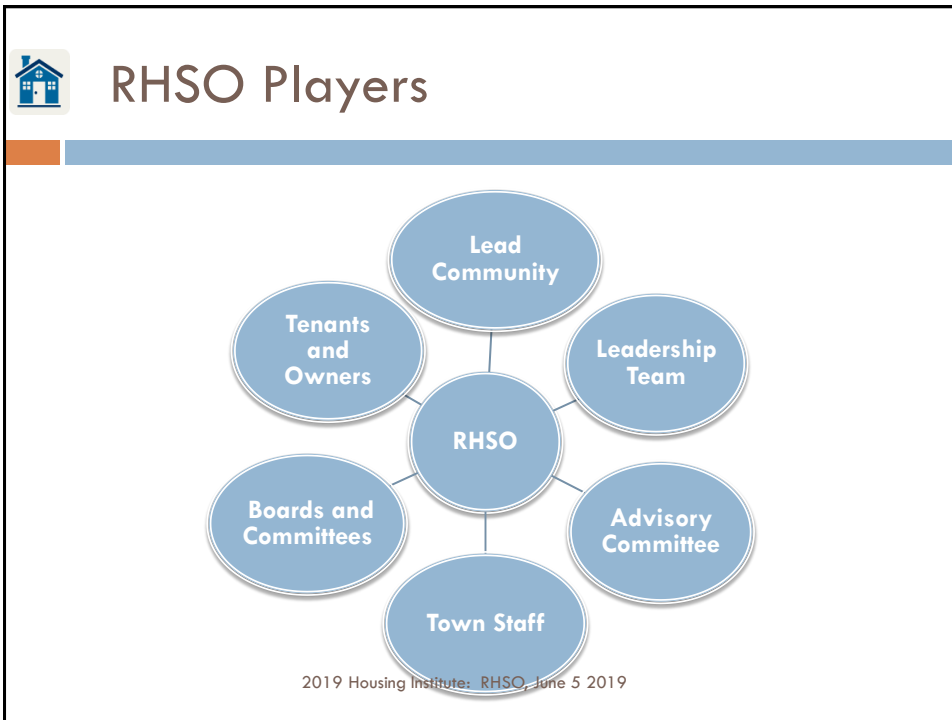
Town of Concord
Lead Community

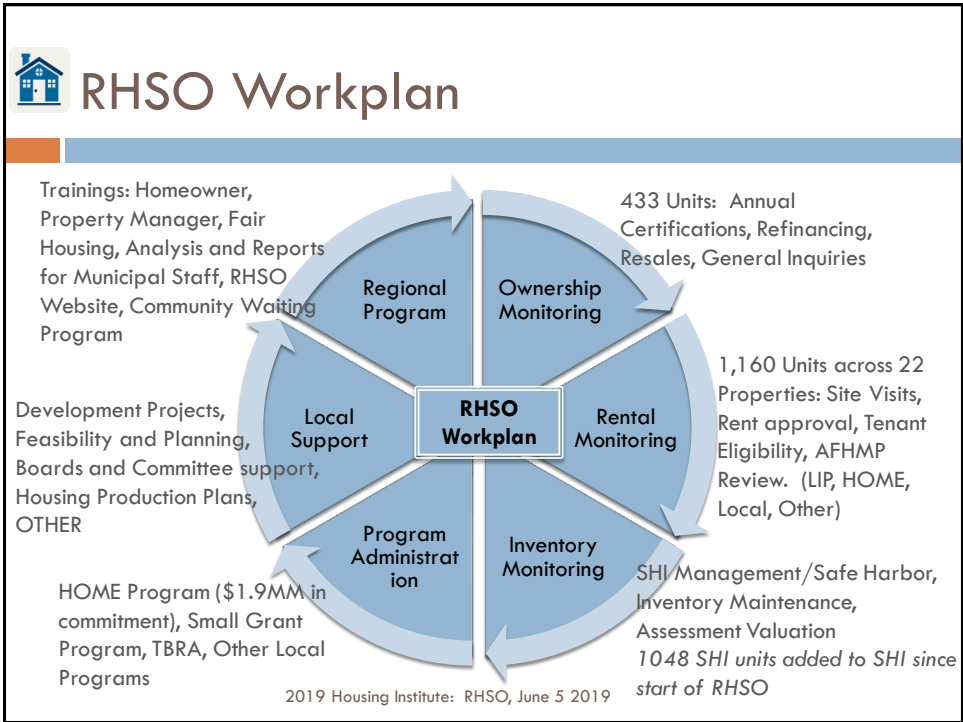
RHSO Personnel deliver services through Lead Community.

Membership Fee covers all staffing, and administrative expenses, such as accounting, office support, mail, technology, etc

Member Town Statistics (FY19)				
	Housing Units	Restricted/SHU Units	Restricted Ownership	SHU%
Acton	8,475	569	69	6.71%
Bedford	5,322	974	54	18.30%
Burlington	9,627	1283	27	13.33%
Concord	6,852	721	71	10.52%
Lexington	11,946	1327	93	11.11%
Sudbury	5,921	664	37	11.21%
Wayland	4,957	317	57	6.39%
Weston	3,952	149	11	3.77%
	57,052	6,004	419	10.52%

2019 Housing Institute: RHSO, June 5 2019





RHSO Website

Resource for municipalities, residents, housing seekers

- Detailed inventory and property information, referrals for residents, available properties for seekers

The screenshot shows a web browser displaying the RHSO website. The navigation menu includes: Home, About RHSO, Member Towns, Resident Services, Affordable Housing Opportunities, FAQs, Contact Us, Documents, and How Do I... The mission statement reads: "The Regional Housing Services Office provides the member communities of Acton, Bedford, Burlington, Concord, Lexington, Quabury, Weyland and Weston with affordable housing support and information." A photo shows a group of people, with a caption: "Bedford Receives Housing Hero Award - June 2017".

2019 Housing Institute: RHSO, June 5 2019



RHSO Summary

- RHSO successfully completing 8 years of operation

Proactive Compliance Monitoring

- Preserve Units
- Maintain Housing Inventory

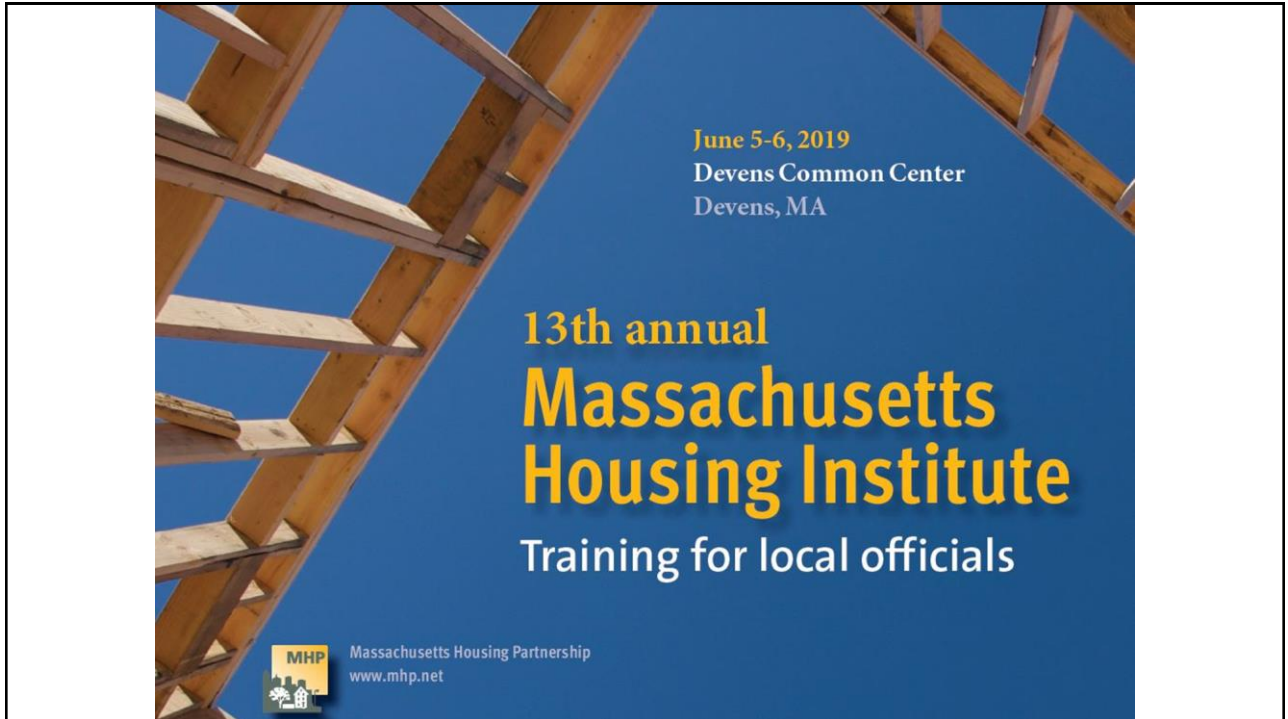
Resource Efficiency

- Centralize Information for existing and prospective residents
- Leverage Resources, Resource Continuity

Regional Approach


- Common Solutions for Common Challenges
- Enhance Municipal Services

2019 Housing Institute: RHSO, June 5 2019



June 5-6, 2019
Devens Common Center
Devens, MA

**13th annual
Massachusetts
Housing Institute**
Training for local officials

 Massachusetts Housing Partnership
www.mhp.net

Welcome Back



- What was the most useful thing you learned yesterday?
- Any surprises?
- What are you looking forward to today?



Day 2: Line Up

- **Neighborhood Defenders:** Who participates in public processes?
Presentation and discussion

Technical Assistance Booths

- **Break Out Sessions:**
 - Trusts and CPA: Best Practices **or**
 - Pre-development Case Study
- Making Density Work **or**
- Municipal Finance

Housing Heroes Lunch

***NEW: The Housing Studio**



13th Annual Housing Institute

June 5 and 6, 2019
Devens Common Center

Housing Studio

- Share a specific community challenge
- Get feedback from others
- Create first steps of action plan
- Identify small funding needs (ex. color flyers, food for public engagement meeting)



NEIGHBORHOOD DEFENDERS

PARTICIPATORY POLITICS AND AMERICA'S HOUSING CRISIS

Katherine Levine Einstein

Maxwell Palmer

David M. Glick

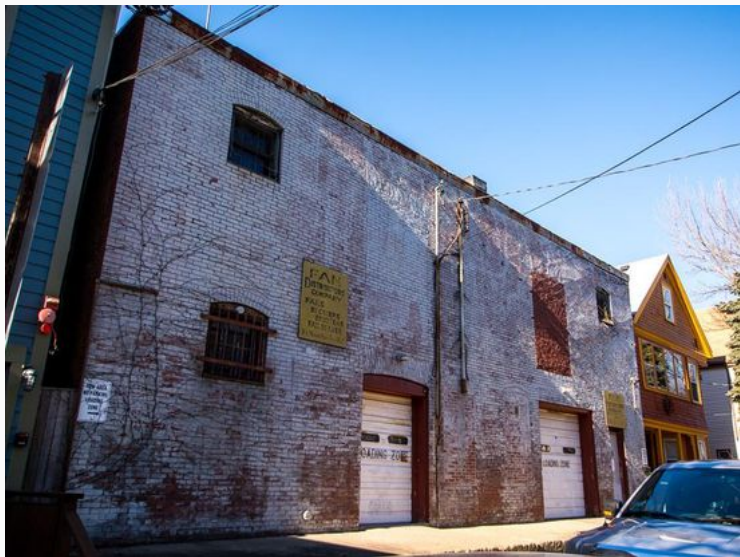
Boston University

www.housingpolitics.com

13th Annual Housing Institute

June 6, 2019

55 REGENT ST



55 REGENT STREET: THE RESPONSE

- There are a variety of concerns among various neighbors, but I'll just speak to mine which are the density. I feel is very high....I feel that having four units in that building with one parking space each is insufficient and that's my objection.

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- It's cost us over \$100,000 to have this work done [on my house]. My concern is that....demolition is going to affect all the work we've done....That's our biggest concern.

PUBLIC PARTICIPATION IN HOUSING POLICY

- Accumulation of land use regulations means that projects involving the development of more than one housing unit frequently have to go through multiple Planning/Zoning Board meetings

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- Meetings typically solicit input from public, especially abutters
- Creates multiple potential veto points where citizen objections can stop or delay the development of new housing
- Veto points could be a good thing if they empower neighborhoods against developer excess

- Unintended consequences for democratic representativeness

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- Central question: who participates at community meetings and what are their views?

MEETING MINUTES

- Downloaded all Planning Board and Zoning Board meeting minutes from 2015-2017 for 97 cities/towns in MA

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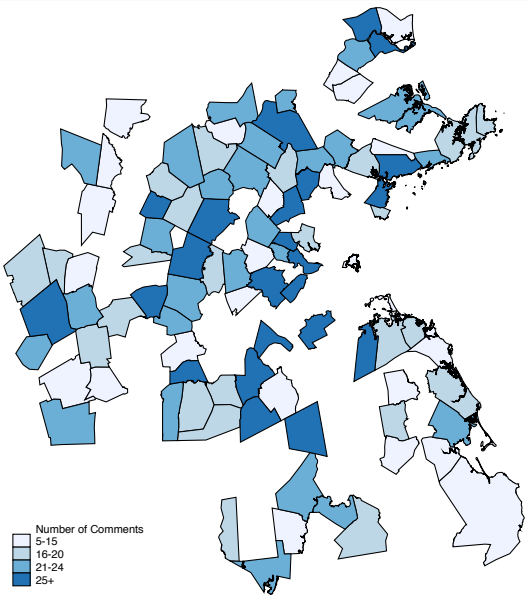
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- In some cases, minutes also included reasons given for this positions
- $N = 3,327$ commenters and $N = 4,268$ comments

TOWNS WITH PUBLIC COMMENTS



Christine Gilbert of 56 Westminster Ave. thanked the board for their efforts and expressed hope for a compromise between the project and the neighbors. She also expressed concerns about traffic and pedestrian safety. Ed Temblay of 76 Wright Street expressed concern about parking and snow removal. Gary Kalajian of 24 Nourse Street is concerned about the height of the building. John Leonard, Town Meeting Member, Precinct 17, 26 Grove Street asked about Deed Restrictions for affordable housing, dumpster location and trash pick-up. Pam Hallett responded that there will be a deed restriction ensuring the units will be affordable to low and moderate income households in perpetuity. Lisa Heinz of Sunset Rd. expressed concern about curb elevation. Bob Levane of 26 Lantern Ln. spoke in support of the project. Michael Vest shared his experience as a tenant with HCA and expressed his support. John Guist, Town Meeting Member, and Neal Mongold, 12 Brattle Place, shared their support for HCA and the project. Dave Berggren of 2 Reservoir Rd. expressed concern about shadow impacts and flooding. Chris Loreti of 56 Adams Street inquired about setbacks, the parking reduction zoning bylaw, and whether the project would go to the Conservation Commission. Jenny Raitt replied that it would. William Thorndike of 1165R Mass Ave spoke in support of the project. Kate Casa of 62 Wollaston Rd. and Patricia O'Connor Prindle of 13 Newport Street supported the project. Tami Kalajian expressed concern about flooding, pedestrian safety and the size of the project. Tom Nee of 76 River Street supported the project. Suzanne McLeod of 61 Mountain Ave. supported the projected but preferred a more unique design. Linnea Berggren of 2 Reservoir Rd. expressed concern about parking overflow on adjacent streets. Tom Mansfield of 11 Lowell Street Place expressed concern about the project size and its shadow impact.

Atty. Nelson said it will be for speculation. It will be a high quality house for the neighborhood.

Frances Hanson, 42 Shannon Road asked, what type of house will be built there?

Atty. Nelson said he is not sure at this time.

Ms. Hanson asked, if they will be required to finish the road there?

Mr. Colantuoni said they will be required to comply with the Department of Public Works road requirements.

Alfred Franca, 38 Shannon Road asked, if this house will have a basement, as he has drainage concerns regarding that property?

MEETING MINUTES

- We identify positions taken and reasons given from meeting minutes.

MEETING MINUTES

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- Names and addresses allow for merge with MA voter file and CoreLogic Property Records

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MEETING MINUTES

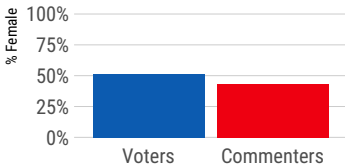
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 - Vote history

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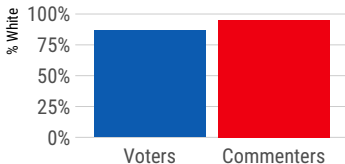
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 - Homeownership
 - Age
 - Party ID
 - Length of registration at address (proxy for length of residence)
 - Vote history
 - Race (Name matching algorithm)

RESULTS: PARTICIPANTS COMPARED TO VOTER FILE

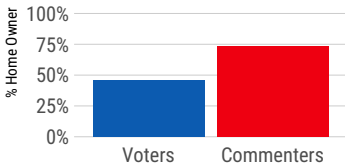
Gender



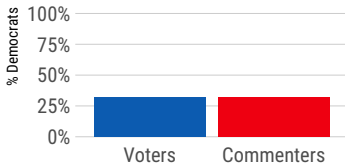
Race



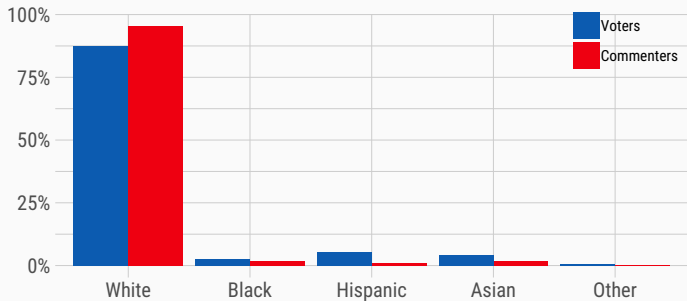
Home Owners



Democrats



RESULTS: PARTICIPANTS COMPARED TO VOTER FILE BY RACE



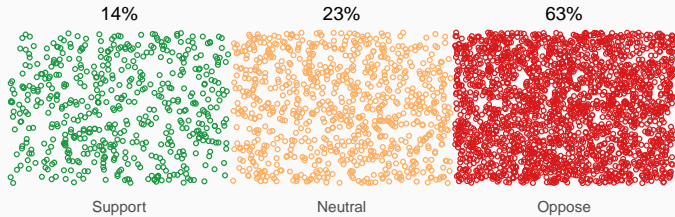
LATINO SURNAMES

- 3 of 313 commenters in towns that were >10% Latino had a Latino surname

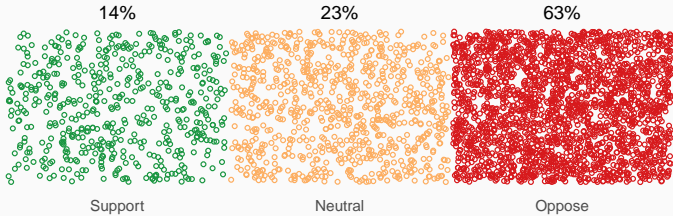
LATINO SURNAMES

- 3 of 313 commenters in towns that were >10% Latino had a Latino surname
- 1 of 42 commenters in Lawrence, MA (75% Latino) had a Latino surname

RESULTS: PARTICIPANTS' POSITIONS

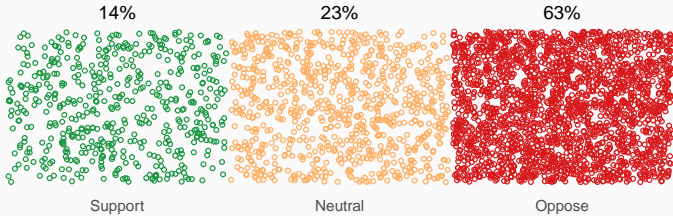


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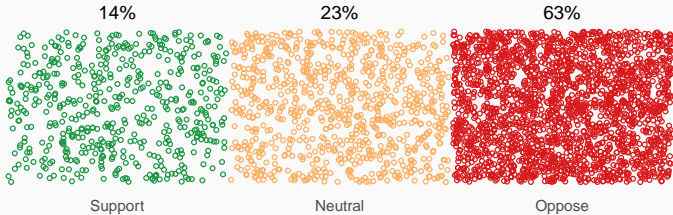
- Predictors of opposition

RESULTS: PARTICIPANTS' POSITIONS



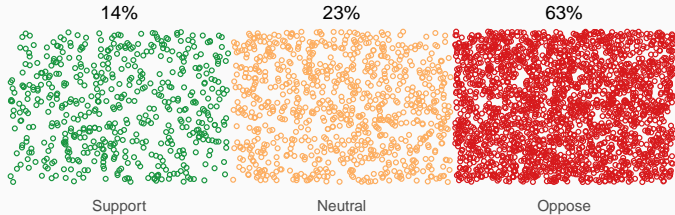
- Predictors of opposition
 - White

RESULTS: PARTICIPANTS' POSITIONS



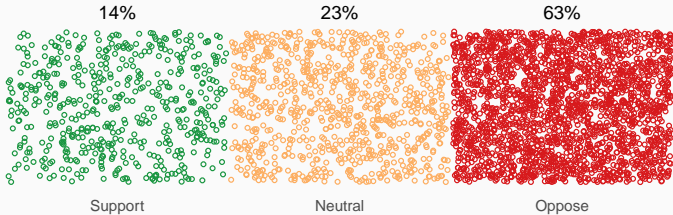
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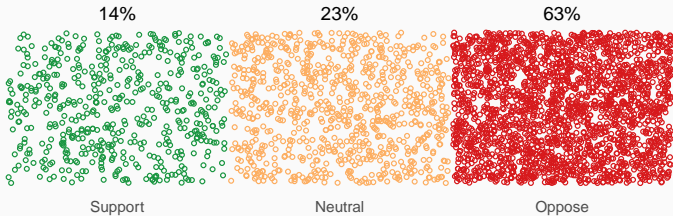
- Predictors of opposition
 - White
 - Homeowner
 - Republican

RESULTS: PARTICIPANTS' POSITIONS



- Predictors of opposition
 - White
 - Homeowner
 - Republican
 - Number of comments

RESULTS: PARTICIPANTS' POSITIONS

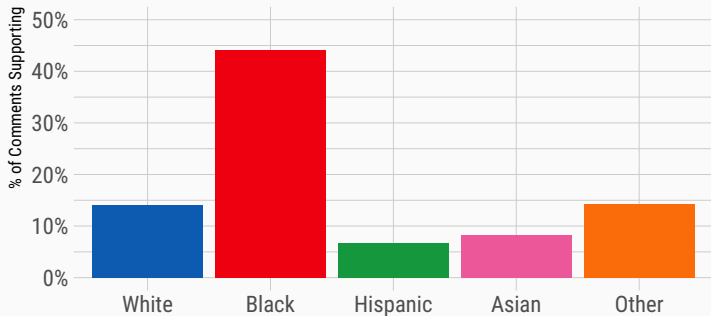


- Predictors of opposition
 - White
 - Homeowner
 - Republican
 - Number of comments
 - Infrequent voting

BLACK VOTERS ARE MORE LIKELY TO SPEAK IN SUPPORT OF DEVELOPMENT

Comments Supporting Housing Development

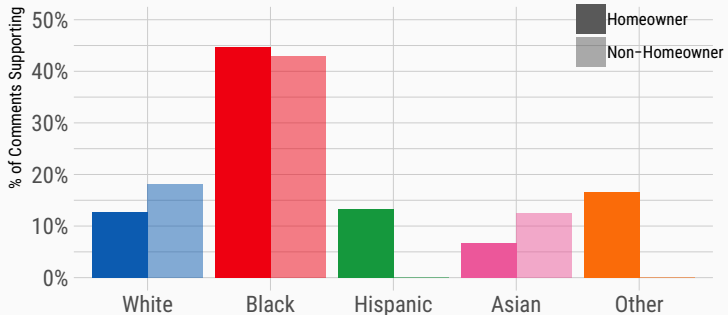
by Commenter Race



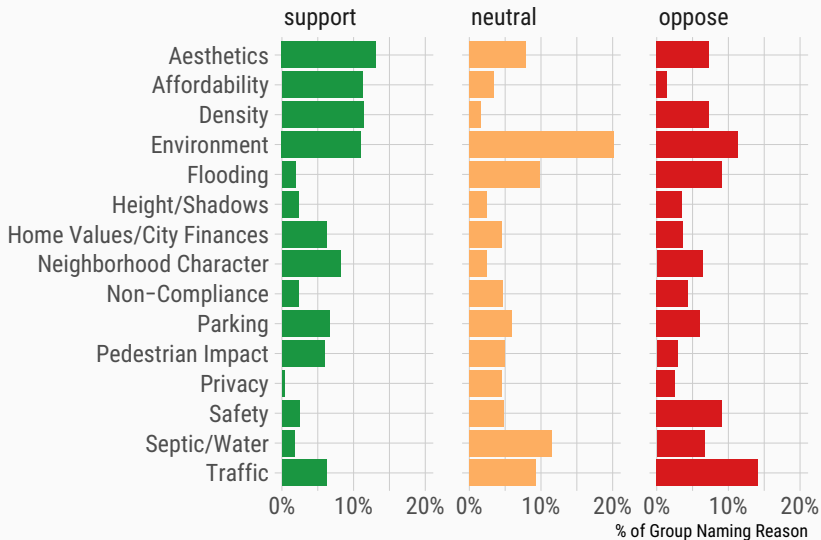
BLACK VOTERS ARE MORE LIKELY TO SPEAK IN SUPPORT OF DEVELOPMENT...EVEN AFTER ACCOUNTING FOR HOMEOWNERSHIP

Comments Supporting Housing Development

by Commenter Race and Homeownership



TOP 10 REASONS GIVEN BY POSITION TAKEN



- High level of expertise (e.g., “He stated that as an engineer he knows what kinds of games can be played with numbers. He gives no credibility to these counts. He added that Merrimack College traffic is not de minimus....He asked for a written report from the DPW on the impacts of proceeding with the facility.”)

- Comments can directly persuade local officials not to approve a project

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- Citizen willingness to pursue legal challenges
 - Multiple individuals in our data attended meetings with lawyers and identified themselves as lawyers
 - A few could be linked with lawsuits filed in MA courts on the development in question
 - Quantitative analysis correlated lawsuits with lower levels of housing permitting

- Can we change the composition of meeting attendees?

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- Can we change the composition of meeting attendees?
- Evidence from GOTV operations
 - Effect sizes usually fairly modest from very expensive interventions
 - Mobilization efforts may exacerbate rather than address participatory disparities
- Concentrated costs and diffuse benefits of housing developments make it difficult to attract more attitudinally and demographically representative commenters

- Waiting period on decision-making

- Waiting period on decision-making
- Pre-register clear guidelines

- Waiting period on decision-making
- Pre-register clear guidelines
- Encourage public input on zoning, but then allow developers to build up to the limits of city/town zoning

THANK YOU!

www.housingpolitics.com



Housing Trusts + CPA

LOCAL RESOURCES TO SUPPORT AFFORDABLE HOUSING

Agenda June 6, 2019



Overview of trusts
and CPA

Goshen: Putting
CPA funds to work



Beverly: Getting a
trust up and
running

The Non-profit
Developer
Perspective



What is a Municipal Affordable Housing Trust (MAHT)?

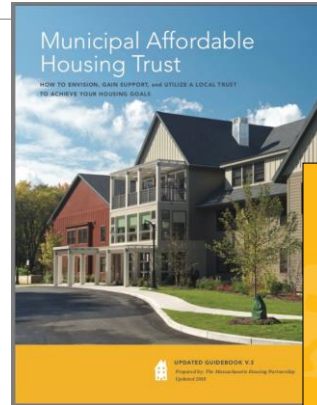
Public entity

Created by local legislative body

Create & preserve affordable housing

Led by Board of Trustees

Subject to public procurement, designer selection, conflict of interest and public meeting laws



Trust Statute – MGL Ch.44, Sec 55c

PURPOSE

“...to provide for the creation and preservation of affordable housing in municipalities for the benefit of low and moderate income households...”

Limited scope

Low and moderate income only

Changes to Statute – H. 4565

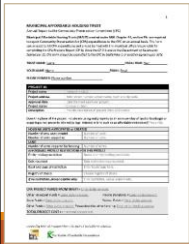
in effect since November 2016

1. Expands allowable activities for MAHTs to match those of community housing as defined by CPA.

2. Clarifies that all rules and restrictions of CPA (Ch.44b) remain in force after transfer to MAHT.

3. Requires trusts to track CPA funds separately and annually account for funds in CP-3 report to DOR.

4. Authorizes MAHTs to execute grant agreements.



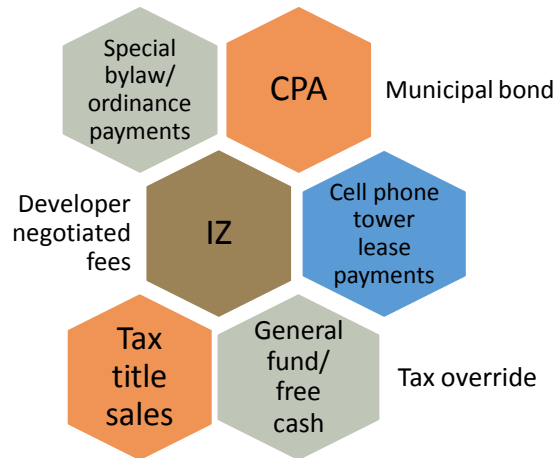
What can a housing trust do?

Broadly

- Address affordable housing needs
- Support local control of housing initiatives
- Engage in real estate activity
- Make timely decisions
- Collect \$ from variety of sources



What funds can be used?



CPA Statute

	Open Space	Historic	Recreation	Housing
Acquire	YES	YES	YES	YES
Create	YES	NO	YES	YES
Preserve	YES	YES	YES	YES
Support	NO	NO	NO	YES
Rehabilitate and/or Restore	YES (if acquired or created with CPA funds)	YES	YES (new 7/8/2012)	YES (if acquired or created with CPA funds)

Acquire

Cromwell Court Apartments -- Barnstable



- 124 units of (mostly) affordable family rental housing
- Built in 1973. Acquired and rehabilitated in 2011.
- \$500,000 CPA funds

Create

Not defined
in the
statute.



What does “preserve” mean?

“Protection of personal or real property from injury, harm or destruction.”

That’s not rehab!

“...for the rehabilitation or restoration of open space and community housing that is acquired or created as provided by this section...” Section 5, CPA.



Commonwealth of Massachusetts
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT

David L. Parks, Director • Timothy P. Murphy, Jr., Executive Director • Robert P. O'Connell, Deputy Director

PUBLIC HOUSING NOTICE 2013-14

To: All Local Housing Authorities
From: Lizabeth Hyatt, Associate Director
Division of Public Housing and Rental Assistance
Re: Utilization of CPA Funds for Preservation of Existing Public Housing Units
Date: May 30, 2013

Many Housing Authorities have inquired about the potential for using Community Preservation Act (“CPA”) funding for work on existing public housing units, and some confusion on this topic exists among municipalities. DHCDC has reviewed the CPA statute as it applies to such work and is providing this notice to help clarify the type of activities that it believes would be appropriate for CPA funding and those activities that would not be appropriate. Please note that this guidance is advisory in nature and is not binding on your community.

Section 5B(2) of the Community Preservation Act, MGL chapter 40B, provides that community preservation funds may be utilized “for the acquisition, creation, preservation and support of community housing ... provided, however, that funds expended pursuant to this chapter shall not be used for maintenance.” State public housing meets the definition of “community housing,” namely, “low and moderate income housing for individuals and families, including low or moderate income senior housing.”

It is important to note that both the recreational use and historic preservation provisions of the CPA provide for “rehabilitation” of these resources with CPA funds, the former through a CPA amendment signed into law in 2012. However, “rehabilitation” of “community housing” is not a permitted use of CPA funds. The legislature’s original intent for CPA was to spur the creation of additional affordable housing units in the Commonwealth, and with that in mind, CPA was passed with a specific prohibition on rehabilitation activities on existing community housing units (unless those units were acquired or created with CPA funds).

While activities classified as “rehabilitation” are not allowed, “preservation” work on existing community housing resources is allowed. In general, work that protects the housing structure (not residents) from future injury, harm or destruction is permitted under CPA.

100 Cambridge Street, Suite 700
Boston, Massachusetts 02114



www.mass.gov/doh
617.375.1100

Bedford

Bedford Village apartments preserved



96 units of non-age restricted rental in 10 buildings

Purchased by POAH in 2018, restrictions were set to expire

Bonded \$3 million of CPA funds

Photos by POAH

Gloucester Housing Authority

Sheedy building

- Requested \$86,000 in CPA to supplement state modernization formula funding (\$196,000)
- Replace 30+ year old roof (single-ply rubber to cold-applied bitumen)
- One unit had been shuttered and more were at risk



Support



**Pre-
develop-
ment**

**Housing plans
and needs
assessments**

**Rental
Assistance**

What does “support” mean?

Language added in 2012

“...shall include, but not be limited to, programs that provide grants, loans, rental assistance, security deposits, interest-rate write downs or other forms of assistance directly to individuals and families who are eligible for community housing or to an entity that owns, operates or manages such housing, **for the purpose of making housing affordable.**”

That’s not social services!

Comparison

AFFORDABLE HOUSING TRUSTS

- 111 affordable housing trusts (98 MAHT/13 non-MAHT)
- **Focus:** Exclusively low and moderate income housing
- 80% of housing trusts are in CPA communities

COMMUNITY PRESERVATION COMMITTEES

- 175 CPA communities
- **Focus:** Low and moderate income housing, historic preservation, open space & recreation
- 50% of CPA communities have a housing trust

Questions?

Massachusetts Housing Partnership

www.mhp.net

Shelly Goehring

Senior Program Manager

sgoehring@mhp.net

Direct line: 857-317-8525

LOCAL RESOURCES TO SUPPORT HOUSING: HOUSING TRUSTS

DARLENE WYNNE, AICP
ASSISTANT PLANNING DIRECTOR

MHP HOUSING INSTITUTE
JUNE 6, 2019

BEVERLY'S TOOLBOX

- 2007 • Inclusionary Zoning
- 2012 • Community Preservation Act
- 2015 • Community Compact
- 2016 • Housing Needs Analysis & Plan
- 2017 • Affordable Housing Trust
- 2017 • 40R District
- 2018 • Housing Choice Initiative

“One way to understand Beverly is to imagine if the city were a carpenter, then it would show up at a job with every tool in the toolbox. You name it, Beverly's got it. Inclusionary zoning, CPA, and Affordable Housing Trust just to name a few.”

– Rus Lodi, MHP

WHY CREATE A TRUST

- Municipal Affordable Housing Trust Fund Act (2005)
- Inclusionary Housing Ordinance (2007)
 - Establishes a process for fee-in-lieu Special Permit
 - Contemplates an AHT vehicle
- Community Housing Plan (2016)
 - Detailed Housing & Demographic Conditions
 - Demonstrated Need for All Household Types
 - Policy Recommendations

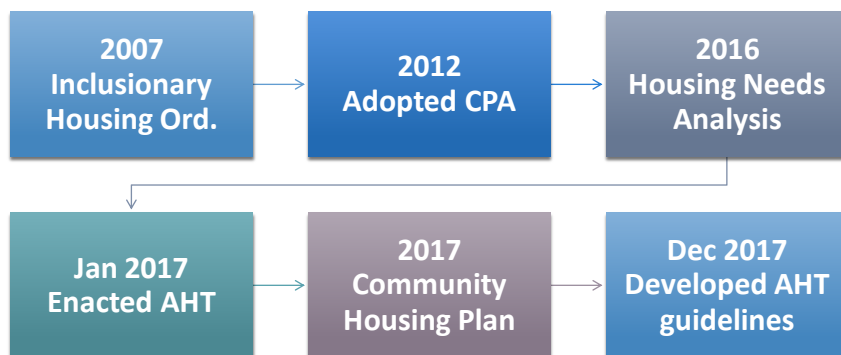
WHY WE CREATED A TRUST



WHY WE CREATED A TRUST

Project	Date Approved	Tenure	# of Units	Committed Fee-in-Lieu	PAID (11/2016)
Essex Crossing	2014	owner	16	\$208,652	\$104,326
Elliott Landing	2015	owner	67	\$556,605	\$556,605
Congress Street	2016	rental	62	\$385,000	\$ -
TOTALS:				\$1,150,257	\$660,931

HOW WE GOT THERE



GETTING IT UP & RUNNING

- Request to Council – November 2016
- City Council Adoption – January 2017
- Appoint Trustees – Spring 2017
 - 5-member body appointed by the Mayor
 - Mayor serves on the AHT (by statute)
- Organize the Trust – May 2017

GETTING IT UP & RUNNING

- Planning & Education
 - Presentations from MHP
 - Overview of Community Housing Plan
 - Discussion of Roles & Responsibilities
 - Examples from other communities
 - Meet with local affordable housing providers
- Establish Mission, Priorities & Guidelines
 - 6-month process

AWARDING FUNDS

- Call for Projects January 2018
 - Received 3 Letters of Interest
- Received 3 Applications
- Committed funds to 3 projects

AWARDING FUNDS

- 2 Hardy Street – Harborlight Community Partners
 - 6-units of affordable housing (50% and 30%)
 - Local Funding Support (CPA, Trust, HOME)
 - Awarded: \$200,000



AWARDING FUNDS

- Anchor Point - Harborlight Community Partners
 - 40R District
 - Affordable Family Housing – 75 units
 - Phase I – 38 units
 - (8@30% / 30@50%)
 - Local Funding Support (CPA, Trust, HOME)
 - Awarded: \$250,000



AWARDING FUNDS

- Cabot House Rehabilitation - YMCA of the North Shore
 - 45 SRO Units Rehabbed / 24 New Units
 - Onsite support services
 - Local Funding Support (CPA, Trust, HOME)
 - Awarded: \$250,000



FUTURE FUNDS

- \$385,000 additional funds from remaining fee-in-lieu
- No pending fee-in-lieu applications
- Community Preservation Act



Goshen: The road to community housing

Don Boisvert
Goshen CPC member



Passed
Community
Preservation
Act (CPA) in
2008



Creating an Infrastructure

Local funds and motivated volunteers are instrumental



Senior housing needs identified

Formed Elder Housing Committee (2010)



Procured Senior Housing study (2012)



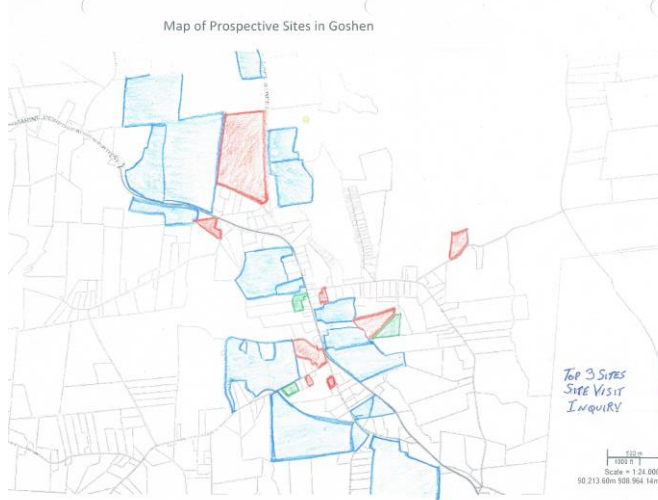
Engaged Non-Profit Developer



Founded in 1981.
Extensive experience in the region.



Identified possible development sites



Highland Village Circle



Photo courtesy of Austin Design





10 units of senior rental housing

- Developed by Hilltown CDC
- CEDAC land acquisition loan
- \$130,000 CPA funds

Photo courtesy of Austin Design



Questions?



HOW TOWNS CAN PAVE THE WAY

OR NOT

Jennifer Van Campen
Executive Director, Metro West Collaborative Development

HERRING BROOK HILL, NORWELL – 18 RENTAL



HERRING BROOK HILL, NORWELL – 18 RENTAL



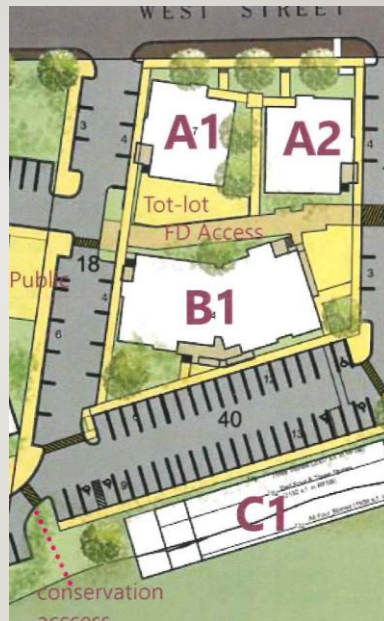
HERRING BROOK HILL, NORWELL – 18 RENTAL

- Town Meeting Vote
- CPA allocation
- Municipal RFP (emphasis on affordable housing)
- Comprehensive Permit
- Support of DHCD/other funding request
- Endless conversations about “Program” and Budget

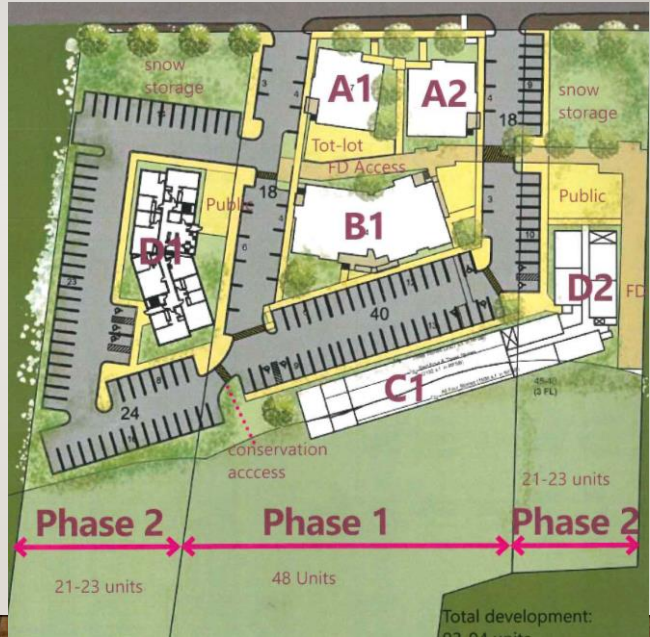
GLEN BROOK WAY, MEDWAY – 44 RENTAL UNITS



GLEN BROOK WAY, MEDWAY – 44 RENTAL UNITS



GLEN BROOK WAY, MEDWAY – 44 + 48 RENTAL UNITS



GLEN BROOK WAY, MEDWAY – 44 + 48 RENTAL UNITS



GLEN BROOK WAY, MEDWAY – 44 + 48 RENTAL UNITS

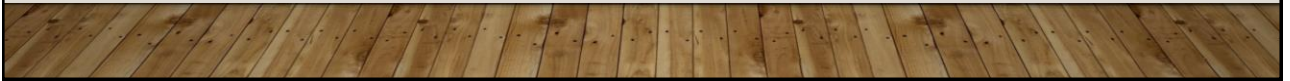
- Vision to Get to 10%
- Political Leadership (“our” project)
- Town Meeting for CPA funding
- Comprehensive Permit
- Repeat for Phase II
- Value of Safe Harbor

OTHER IMPORTANT CONSIDERATIONS

- Join MassDOCS
- Fees, fees, fees
- Taxes → PILOTs
- For-profit or Non-profit
- Precious Resources → MAXIMIZE them for the public good!

QUESTIONS?

Jennifer Van Campen
Executive Director
Metro West Collaborative Development
617-923-3505



A Case Study on Pre-Development



Massachusetts
Housing
Partnership

LAURA SHUFELT

MHP'S HOUSING INSTITUTE

2019

So what's the goal?

Learning objectives:

- Know what pre-development tasks are, what resources may be available to fund them, and which tasks should be prioritized
- Understand minimum due diligence necessary to create an effective Request for Proposals (RFP)

The Goals of Pre-Development

1. Site Feasibility



2. Financial Feasibility



What questions might you need to answer?

A

E

I

B

F

J

C

G

K

D

H

L

Financial Feasibility: When?

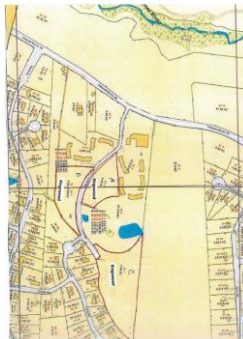
Financial Feasibility should be tested as you begin to answer your site feasibility questions and continue to be tested as more questions are answered.



Now to put it into action!

The case study and assessor's map- in your binder

CASE STUDY
Kingwood Town of Waterfall
 This is a member of the regional affordable housing trust. The Trust has been offered three parcels of government and, known as Regional, located within 0.5 miles of the Town Center. The Kingwood parcels are adjacent to two subdivisions developments, each having a residential neighborhood.
 The financial feasibility study is studying the potential to build community housing on the combined parcels of land totaling 2.233 acres. Based on the analysis, the Community Preservation Committee (CPC) may request a special and, additional, incentives to "own" housing units to further the redevelopment of the parcel. The Chair of the CPC has asked the Waterfall Affordable Housing Trust to report back to the Committee within 90 days, after some due diligence regarding market feasibility and a dollar amount to be requested.
 The total cost of construction of the full amount from building cost has very small financial return, \$25,000. Of this, \$10,000 is available for pay from staff and other services covered by the Trust. Further, the Trust is exploring the range of affordable housing opportunities to work. The Housing Trust, has \$20,000 available to complete the Kingwood acquisition analysis.
 The following documents are available to you: (Waterfall Assessor's Map, Property Description)
Case Study Question 1:
 With \$10,000 and volunteer time and energy to consult with human resources, what are the first actions you will take to make the project?
Case Study Question 2:
 With a \$25,000 Grant of \$25,000, how would you spend this money to support the initial feasibility analysis?
Case Study Question 3:
 What are the main points you hope to communicate to the CPC to support additional funding?



Activity cards

Provider: Civil Engineer
Scope of Work: Land Yield Analysis
Cost: \$2,500
Description: The Land Yield Analysis will tell you the maximum number of bedrooms that the land can support, given existing conditions and infrastructure (water and sewer). It will also identify potential barriers to development such as endangered species mapping of the site, wetlands, and evidence of ledge.

Now to put it into action!

1. Everyone reads the Case Study (5 minutes)
2. Laura will present three scenario questions, one at a time
3. Each group will have 10 minutes to come up with answer(s) to each question
4. Laura will give each group answer cards after each scenario

Ready, set... go!



Case Study Scenario Question #1

You have **\$25,000** available from the CPC.

Choosing from your activity cards, how would you spend the money?

Facilitators will give you result cards for each activity you selected.

Case Study Scenario Question #2

The CPC has an additional **\$25,000** to award.

Knowing what you know now, how you would spend this money?

Case Study Question #3:

Would you recommend funds from the CPC to develop an RFP this project?

Yes

No

Maybe, but need more info

Contact Information

Laura Shufelt

Assistant Director Community Assistance

lshufelt@mhp.net

857-317-8582



Planning for Design

MHP Housing Institute

June 5-6, 2019



40B's Relationship to Planning

- Chapter **40B** balances the regional need for affordable housing development against local needs to promote public health, public safety, sound design, and environmental welfare.
- **40B** regulations allow towns that achieve certain affordable housing production targets to approve, modify, or reject 40B proposals as they see fit.
- **40B** subsidizing agencies have discretion to support local affordable housing planning efforts, by rejecting 40B proposals that are inconsistent with local planning.

Good Design Begins with a Strong Concept



“That the conceptual project design is generally appropriate for the site on which it is located . . .”

(Comprehensive Permit Regulations 56.04(4)(b))

Contextual Design

8 units on 20,310 ± s.f. = 16 units/acre
13 garage parking spaces



Ocean Watch, Swampscott

“ . . . the manner in which the buildings relate to adjacent streets is critically important. Massing should take into account the pattern of the existing street frontage as well as maintain a human scale by reasonably relating the height of buildings to the width of the public way.”

(Comprehensive Permit Guidelines Part IV A.3)

Design May Mitigate a Building's Impact



Creative Design takes cues from existing structures to inform the Project's exterior elevations. Architectural treatments may help breakdown height and massing.

Good Design Through Review



Stearns Road, Wellesley **Before**



Stearns Road, Wellesley **After**

Good Design Through Review

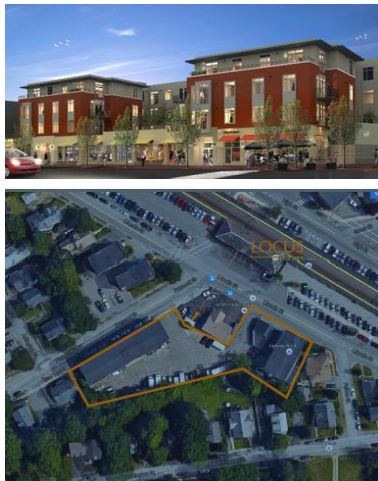
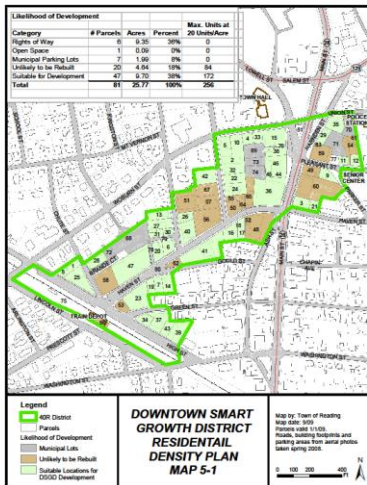


Babcock Place, Brookline **Before**



Babcock Place, Brookline **After**

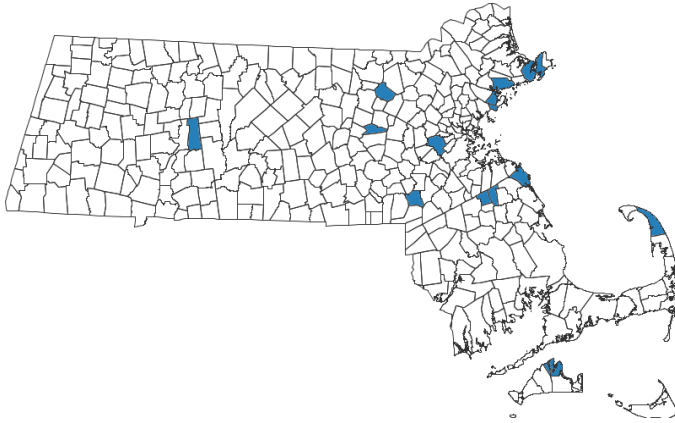
Prior Municipal Action



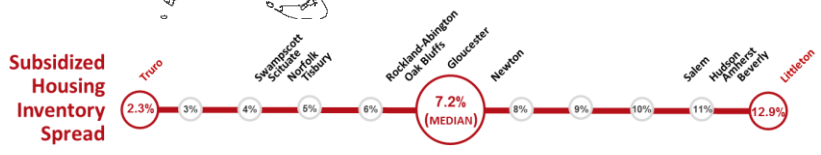
“that the site of the proposed Project is generally appropriate for residential development, **taking into consideration information provided by the municipality or other parties regarding municipal actions previously taken to meet affordable housing needs**, such as inclusionary zoning, multifamily districts adopted under M.G.L. c.40A, and overlay districts adopted under M.G.L. c.40R, (such finding, with supporting reasoning, to be set forth in reasonable detail);”

(Comprehensive Permit Regulations 56.04(4)(b))

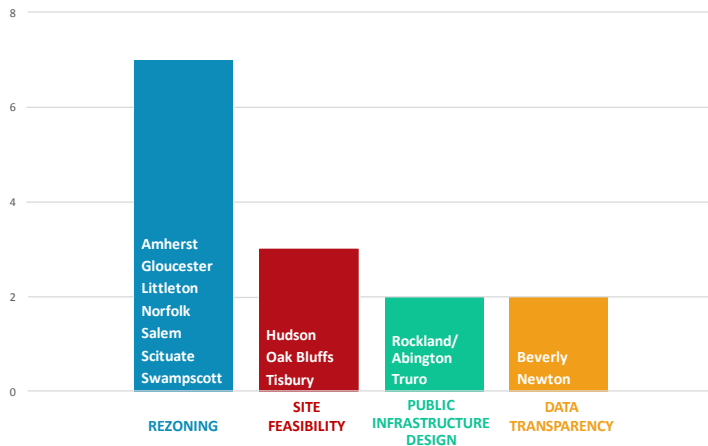
Planning for Housing Production



14
AWARDS



Planning for Housing Production



14
AWARDS



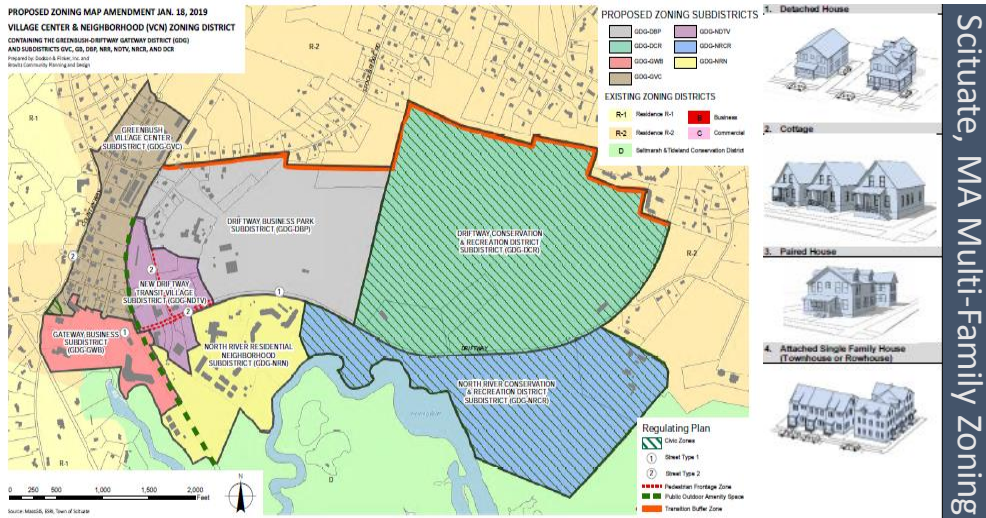
Planning for Housing Production



Swampscott Charette

- Design Charette with local officials to envision opportunities for a 40R District adjacent to Commuter Rail.
- Consulting Team presented design themes that allowed the local officials to offer input about how to locate density sufficient to leverage development within neighborhood context

Planning for Housing Production



Questions?

Contact:

Gregory P. Watson, AICP
MassHousing
One Beacon Street
Boston, MA 02108
gwatson@masshousing.com
(617) 854-1880





MAKING DENSITY WORK

Iric Rex, Davis Square Architects



MHP Housing Institute | June 5, 2019

THE AFFORDABLE HOUSING CRISIS

For over 35 years, Davis Square Architects has been working to address the affordable housing crisis, helping our clients to create change in communities across the Commonwealth.



How we're solving the problem:

- **Introducing housing** to suburban/rural areas in need, increasing affordability while remaining appropriate in size and context
- **Maximizing** available space when limited
- **Working closely** with communities unfamiliar or new to affordable housing for best possible outcomes



DESIGNING FOR ZONING APPROVAL

Richardson Street | Somerville



- Adding buildings or units to an existing site
- Striking a balance so that both neighbors and developers are happy
- Navigating the zoning process



DESIGNING FOR ZONING APPROVAL

Little's Court | Merrimac



DESIGNING FOR ZONING APPROVAL

Welcome Home Apartments | Haverhill



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DESIGNING FOR ZONING APPROVAL

Rosemont Square Apartments | Randolph



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6

DESIGNING FOR ZONING APPROVAL

Lupine Road Project | Andover



Colin Smith Architecture



Colin Smith Architecture



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7

TRANSIT-ORIENTED



Summer Street Condos | Manchester-by-the-Sea

- Mixed-income development next to the MBTA Commuter Rail
- 18 units
- Began as slightly contentious 40B, but evolved into successful project through personalized community site visits and meetings



Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

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TRANSIT-ORIENTED

Summer Street Condos | Manchester-by-the-Sea



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9

TRANSIT-ORIENTED



Downing Square/117 Broadway | Arlington

- Mixed-use, affordable residential next to the Minuteman Bikeway
- 3 buildings, 34 units
- Great example of taking an underused parcel and transforming it into much-needed housing in a convenient, accessible location



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TRANSIT-ORIENTED

Downing Square/117 Broadway | Arlington



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ADAPTIVE REUSE



Glen Street Condos | Somerville

- Former trade school converted to mixed-income condos, near proposed Green Line stop
- 11 units
- Repurposing an underutilized building to provide affordability while keeping scale intact



Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

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ADAPTIVE REUSE

Glen Street Condos | Somerville



Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

13

ADAPTIVE REUSE



Lincoln School | Brockton

- Former historic school converted to affordable senior housing
- 39 units
- Reviving and restoring a neighborhood jewel into productive use while also creating much-needed senior housing

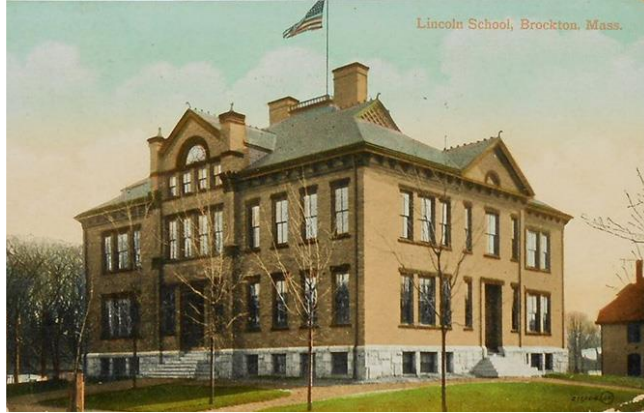


Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

14

ADAPTIVE REUSE

Lincoln School | Brockton



Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

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HOUSING FOR EVERYBODY



CHOICE Center at North Village | Chelmsford

- Age-restricted affordable housing
- 37 units
- Owner's rigorous management and maintenance of development helped alleviate neighborhood concerns



Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

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HOUSING FOR EVERYBODY

CHOICE Center at North Village | Chelmsford



Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

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HOUSING FOR EVERYBODY



CHOICE O'Neil Veterans' Housing | Chelmsford

- Veterans' housing
- 8 SRO units
- Relatively smooth community process enabled by options, and building resembling single-family home that blends into existing fabric



Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

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HOUSING FOR EVERYBODY

CHOICE O'Neil Veterans' Housing | Chelmsford



Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

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HOUSING FOR EVERYBODY



CHOICE Westford Veterans' Housing | Westford

- Veterans' housing
- 5 family units
- Formerly a nightclub, was adapted into a family-friendly development through meetings with abutters



Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

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HOUSING FOR EVERYBODY

CHOICE Westford Veterans' Housing | Westford



Making Density Work | MHP Housing Institute | Iric Rex, Davis Square Architects | June 5, 2019

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MAKING DENSITY WORK: MEDFIELD CASE STUDY

Sarah L. Raposa, AICP
Town Planner, Medfield, MA

Massachusetts Housing Partnership
2019 Housing Institute, Devens, MA



Notes from a Small-Town Municipal Planner

2



- Evolution from chaotic and reactive to rational and proactive
- How projects sink or swim based on locally defined processes
 - Education
 - Planning
 - Articulate what you want & where you want it
 - Define processes
 - Decision making

Medfield, MA

3



Source: Justin H. Petrasek
https://commons.wikimedia.org/wiki/File:Medfield_ma_Highlight.png

- Population ~ 12,000
- 95% Residential
- 4,220 Total Housing Units
- 7.77% SHI



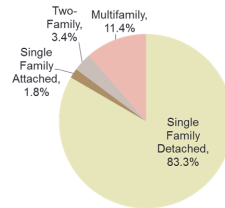
MEMO - Medfield Employers and Merchants Organization
 Photo credit: Neal O'Connor



Source: Colleen Sullivan

Housing Stock

4



Affordable Housing Stock

5

- Tilden Village
 - 1974
 - 30 Pound Street
 - 60 Rental Units
 - Senior
 - Disabled Persons
 - Perpetual Affordability
- Wilkins Glen
 - 1974, 2012 rehab
 - Off Brook Street
 - 102 Rental Units
 - non-age-restricted
 - all affordable
 - 30-year Affordability



Affordable Housing Stock

6

- Allendale
 - 1991
 - Dale Street
 - 17 Ownership Units
 - non-age-restricted
 - all affordable
 - Perpetual Affordability
- Turtle Brook
 - 1999
 - Dale Street
 - 17 Ownership Units
 - Senior
 - 6 affordable units
 - Perpetual Affordability



Affordable Housing Stock

7

- Parc at Medfield
 - 2012
 - West Street
 - 92 Rental Units
 - non-age-restricted
 - all affordable
- Country Estates aka Chapel Hill Landing
 - 2017
 - Hospital Road
 - 49 Ownership Units
 - non-age-restricted
 - 13 affordable
 - Perpetual Affordability



Chaos (2016)

8

- Proposal: 200 units on 6 acres bisected by Rte. 27



From Chaotic and Reactive to Rational and Proactive in Five Years or Less

9

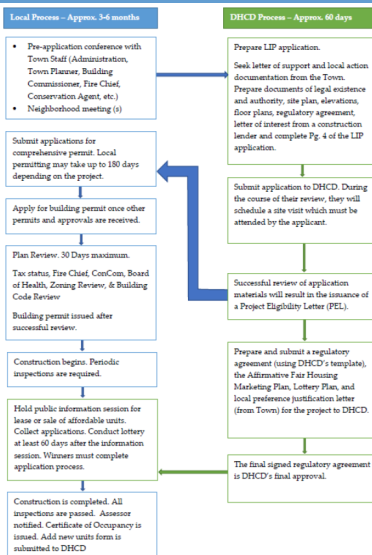
- Understand your community’s culture
- Have conversations to develop common understandings
- Be prepared to present (and re-present) info in multiple ways
- Provide technical support and educational opportunities for Board members and community members
- Be open about what is happening and why
- Have a timeline
- Have patience

Goals Summary

- Facilitate the creation of at least 21-23 SHI-eligible housing units each year.
- Increase the diversity of housing options to serve housing needs of Medfield residents.
- Encourage consistency with goals to preserve community character, environmental quality, and fiscal sustainability.

Establish Local Permitting Process

10



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding ("MOU") executed upon the dates set forth below, is a binding agreement by and between the Town of Medfield, acting by and through its Board of Selectmen, having a usual address of 459 Main Street, Medfield, Massachusetts, 02052 ("Medfield" or the "Town"), and Medfield Meadows, LLC, a Massachusetts limited liability company and its principal, John Kelly, individually, of 18 Forest Street, Shorborn, MA 01770, and Karina Corrigan, individually, of 25 Haven St, Dover, MA 02030 (collectively "Developer"):

WHEREAS, Developer is in the business of developing residential properties and has proposed a twelve (12) unit multi-family ownership development and a twenty-four (24) unit rental development (the "Project") to be located on a parcel of land measuring approximately 2.93 Acres situated at 41 Dale Street, off North Meadows Road / Rte. 27 in Medfield, as depicted on a certain plan prepared by Winslow Architects Inc., entitled "Medfield Green" and dated March 28, 2018 (the "Plan");

WHEREAS, Developer proposes to develop the Project under the Commonwealth's affordable housing statute G.L. c. 40B, §§20-23 and more particularly through the Local Initiative Program ("LIP") administered by the Commonwealth of Massachusetts Department of Housing and Community Development ("DHCD");

WHEREAS, in order to be eligible for the LIP, the Town must affirmatively endorse the Project before it may be submitted to the Medfield Zoning Board of Appeals under an application for a so-called "Comprehensive Permit" under c. 40B;

WHEREAS, the Town is willing to consider a LIP endorsement of the Project if the Applicant agrees to implement the terms and conditions of this MOU;

WHEREAS, Developer is amenable to implementing the terms and conditions hereof in exchange for the Town's consideration of a LIP endorsement;

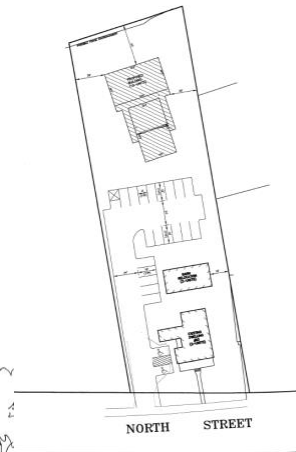
NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged the parties hereby agree as follows:

1. Developer represents that John Kelly and Karina Corrigan are the sole owners of Medfield Meadows LLC and no other person has a financial interest, direct or indirect, in the Project.
2. By July 1, 2018, Developer will complete and present for the Town's review, a LIP Application for the Project as depicted in the Plan and as contemplated hereunder.
3. The Town will execute the LIP application for the rental and ownership portions of the Project simultaneously, subject to any proposed revisions thereto that are

Some Projects Sink or Swim

13

- 93-95 North Street (2017)
 - Existing two-family
 - Historic Home
 - 38,000 sf lot
 - Proposed 12 additional units



New Affordable Housing

14

- 67 & 71 North Street
 - 2017 & 2018
 - 16 Rental Units
 - non-age-restricted
 - 4 affordable
 - Perpetual Affordability



New Affordable Housing

15

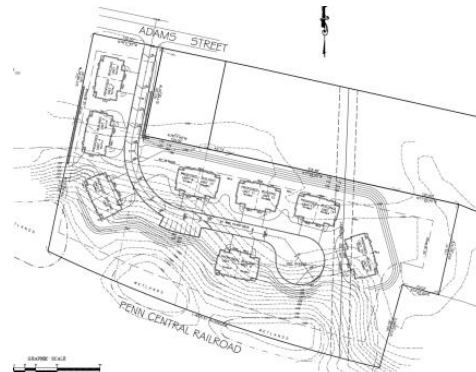
- Hillside Village
 - 2018
 - North Meadows Road
 - 16 Rental Units
 - non-age-restricted
 - 4 affordable
 - Perpetual Affordability

LEFT ELEVATION
05/12/18FRONT ELEVATION
05/12/18

Some Projects Sink or Swim

16

- 97 Adams Street
(2018)
 - 5.82 acres
 - 8 duplexes with garages (16 units)
 - First floor masters
 - Recommended by ATH
 - Denied by BoS



Some Projects Sink or Swim

17

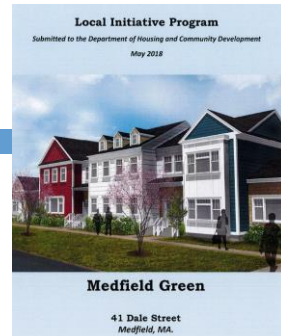
- “Expansion” of Housing Authority (2018/19)



Have Patience

18

- 41 Dale Street (2019)
 - 2.94 acres
 - 12 condos with garages
 - 24 rental apartments
- Across 27 to be developed with 4 single family homes



Links

19

- **Medfield Housing Production Plan (2016-2021)**

- <http://ma-medfield.civicplus.com/DocumentCenter/View/342/Medfield-Affordable-Housing-Production-Plan--PDF>

- **MAHT Action Plan and Guidelines (2018-2020)**

- <http://ma-medfield.civicplus.com/DocumentCenter/View/1653/MAHT-Action-Plan---Approved-04-03-18-PDF>

- **Potential Project Tracking & Projections**

- <http://ma-medfield.civicplus.com/DocumentCenter/View/2751/SHI-and-Project-Planning-and-Projections--04-01-19-PDF>

- **Connect**

Sarah L. Raposa, AICP
(508) 906-3027

sraposa@medfield.net





Fiscal Costs and Benefits of New Housing Production

Work in Progress – Not For Citation or Distribution

Conducted by:

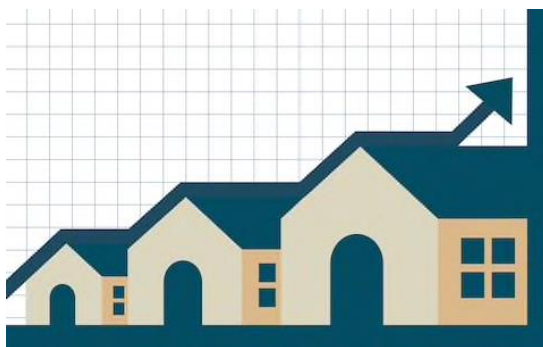
The Public Policy Center at UMass Dartmouth

Elise Korejwa, MS, MPP; Michael Goodman, Ph.D.; David Borges, MPA; and
Undergraduate Research Assistants Robert Stickles and Nathaniel Roberts

June 6, 2019



Methodological Overview





Revenue Calculations

- State revenue calculated as the sum of direct income taxes paid and the economic impact of new spending
 - Reduced this in proportion to the percent of people moving into a new unit from out of state (43%)
- Municipal revenue calculated as the sum of property and excise taxes



Cost Calculations

- Focused on MassHealth and K-12 school expenditures, since these are the largest population-driven state and local expenditures
 - Surveyed all school districts in the sample to determine the actual number of students residing in the developments by cost category



Net Effect

- **In the aggregate**, the net effect of new housing development in the sample is positive for both municipalities and the state
 - \$15.6 million in net new revenue for the state = \$2,562 per unit
 - \$7.7 million in net new revenue for municipalities = \$1,273 per unit
- Individual developments can still present a net fiscal loss
 - 12 of the 42 (29%) developments had net negative fiscal impacts on the municipality
 - 6 of the 42 (14%) were net negative fiscal contributors to the state
- In total, municipalities that experienced a net loss were out \$3.1 million = 20 percent of net new state revenue



Breakeven Analysis

- Local property tax payments are considered “breakeven” if they exceed average per unit town expenditures, less transfer payments from state government and other sources of municipal revenue.
- By that standard, only 45 percent of existing housing units in our sample communities are at or above breakeven.
- Among the sampled developments, 18 percent are at or above breakeven. While affordability status matters, unit density may also explain much of this discrepancy.
- However, it is important to keep in mind that the majority of all residential property owners do not meet this standard.



Analysis of Policy Options to Incent Housing Production



Fully-Fund and Expand Eligibility to Ch. 40R and 40S

- Ch. 40R was designed to incent municipalities to establish Smart Growth Overlay Districts to zone for high-density residential development.
- Ch. 40S promises insurance against increasing school costs associated with new development within 40R districts, by reimbursing the net new cost to the municipality, after considering Ch. 70 aid.
- As currently written, these laws do not guarantee funding and historically the State has not lived up to its full 40S commitment.



Fully-Fund and Expand Eligibility to Ch. 40R and 40S

- As an upper-end estimate, calculated the cost of expanding eligibility to all new housing.
- On a per unit basis, the total cost of expanding and fully-funding 40R in this way is estimated to be \$4,139.
- The average cost of Ch. 40S for each unit of new housing production (including all units in sample, not just those that are eligible for 40S funding) was calculated to be \$794 annually.



Fully-Fund and Expand Eligibility to Ch. 40R and 40S

- The total cost of Ch. 40R and 40S is \$4,933 per unit the first year, and the \$794 each year after that.
 - Remember that we find that each new unit produces \$2,562 in net new revenue to the state annually.
- It would take about two years for the state to break even and then approximately 70 percent of the net new revenue in all subsequent years.



Fix Ch. 70 School Aid

- Foundation Budget Review Commission (FRBC) found that the Ch. 70 formula does not reflect the true cost of funding public school.
- Analyzed whether implementing FRBC's recommendations would be enough to remove the fiscal burden of new housing.
- Based our calculations on MassBudget's cost estimations of implementing these recommendations, which uses various reform scenarios.



Fix Ch. 70 School Aid

- While it would provide some relief, we find that implementing these recommendations would not be sufficient.
 - Only one of the twelve communities would experience a total reversal from a fiscal loss to a fiscal gain.
 - Overall, losses would be reduced by 1.2 to 5.8 percent, depending on the scenario.



Support Local Capital Investment

- Could use a portion of the net new state revenue to fund debt service payments for a competitive municipal capital projects program accessible to communities that took direct action to increase the supply of needed housing.
 - Using the municipal debt service calculator developed by the Division of Local Services at the Massachusetts Department of Revenue, we then used prevailing interest rates and terms of the most recent state General Obligation Bond Issuances to estimate the amount of borrowing that could be supported.



Support Local Capital Investment


- We find that each dollar in net new state revenue could support \$9.37 in capital investments.
 - If all net new state revenues were used to support debt service payments, \$12,000 would be available per unit built.
 - If only half of these new revenues were made available, \$6,000 would be available per unit built.

Contents of Appendix Section:

MHP Resources Slide Show
Data Slide Show
Housing Advocacy and Messaging Slide Show
Budget Priorities with Housing Budget FY2020
Neighborhood Defenders Handout
Housing Studio Action Plan
Technical Assistance Programs
Booth Bios
Presenter Bios
Glossaries
Attendee List

June 5-6, 2019
Devens Common Center
Devens, MA

**13th annual
Massachusetts
Housing Institute**
Training for local officials

 Massachusetts Housing Partnership
www.mhp.net

**86 Dummer Street,
Brookline, MA**

**32 rental units, all 60% AMI
Developer: Brookline Housing Authority**



**Melpet Farms,
Dennis, MA**

**27 rental units, all 60% AMI
Developer: POAH & HAC Inc.**



**Benfield Farms,
Carlisle, MA**

**26 rental units, 22 units 60% AMI
Developer: NOAH**



**Main Street Apartments,
Amherst, MA**

**11 units all at 60% AMI
Developer: Valley CDC**



**The Lynn Marcella Residences,
Chelmsford, MA**

**5 two-bedroom townhouse rentals,
All 50% AMI for formerly homeless
Developer: CHOICE, INC.**



**135 Lafayette,
Salem, MA**

**51 rental units, all 60% AMI
Developer: Planning office for Urban Affairs (POU)**



**Paradise Pond Apartments,
Northampton, MA**

**12 rental units, 7 at 50% AMI, 5 at 30% AMI
Former Northampton Housing Authority land
Developer: HAP, Inc.**



**Southgate Place,
Worcester, MA**

**25 units, all at 60% AMI
Developer: SWNIC**



**Bliss School Apartments
Attleboro**

**38 units, all at 60% AMI
Developer: Great Bridge Properties**



**Campus of Hope
Springfield, MA**

**28 units, all 60% AMI
Developer: YWCA of Greater Springfield**



**Province Landing,
Provincetown, MA**

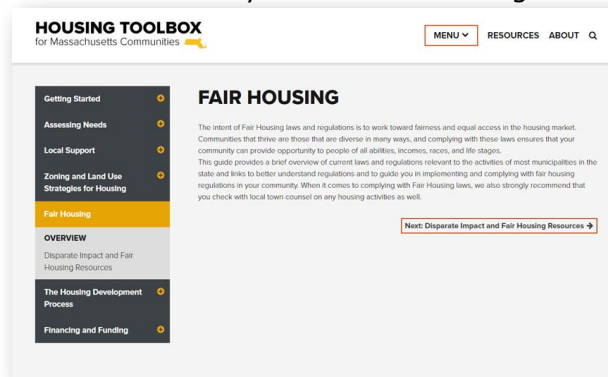
**50 rental units
All at 80% AMI
Developer: The Community Builders**



**Residences at Mill 10, 75 seniors rental units, 66 units at 60% AMI
Ludlow, MA Developer: WinnCompanies**

Questions about Fair Housing?

The Housing Toolbox provides materials to help your municipality better understand how to affirmatively further fair housing.

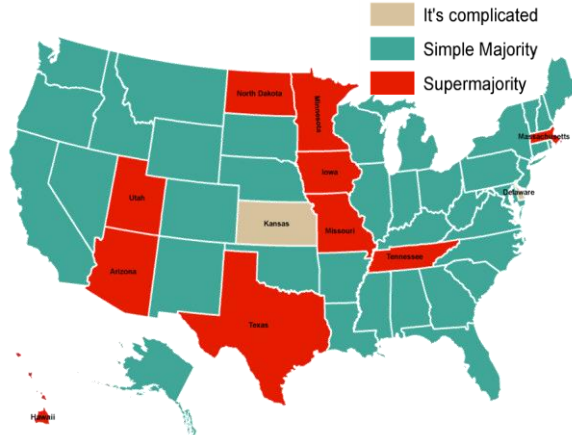


www.housingtoolbox.org

Did you know?

Massachusetts is a national outlier for requiring a supermajority vote to amend, modify, or adopt zoning ordinances or bylaws.

- **Massachusetts is one of only 10 states in the country that requires a supermajority to change local zoning.** It is the only state in New England with a supermajority requirement.
- **This causes problems when local governments want to change zoning.**
- Especially in Towns, where **Town Meeting must approve zoning amendments, the 2/3 voting threshold** can be a barrier to new zoning that would allow for increased housing pro



New to Housing Toolbox: CPA and Housing Trust

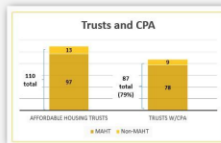
HOUSING TOOLBOX
for Massachusetts Communities

MENU RESOURCES ABOUT Q

- Getting Started
- Assessing Needs
- Local Tools**
 - Overview
 - Community Preservation Act
- HOUSING TRUST FUNDS**
 - Creating a Housing Trust Fund
 - Getting Up and Running
 - Sustaining the Effort
 - Trust Funded Activities
- Local Support
- Zoning and Land Use Strategies for Housing
- Fair Housing
- The Housing Development Process
- Financing and Funding
- Case Studies and Best Practices

HOUSING TRUST FUNDS

Housing trust funds were first developed in the 1970s and became more common in the 1980s and 1990s. In Massachusetts, it was after the passage of the **Municipal Affordable Housing Trust (MAHT) statute, M.G.L. Chapter 44, Section 55C**, in 2005 that cities and towns began to more actively create housing trust funds. Today over 100 communities in the state have a local affordable housing trust fund.



MI-EP's count of affordable housing trusts and CPAs as of January 2019.

The popularity of housing trust funds has coincided with the local passage of the Community Preservation Act (CPA). Almost 80% of communities that have created a housing trust fund have also adopted CPA. Locally, the housing trust fund and community preservation committee (CPC) work collaboratively, along with other boards and departments, to address local affordable housing needs.

Most housing trust funds in Massachusetts are municipal entities focused on creating and preserving affordable housing, generally described as housing for household earning up to 100% of the area median income (AMI). Commonly referred to as "housing trusts," these entities are similar in structure with some variation in powers granted and trustees appointed to manage the fund.

www.housingtoolbox.org

Thank you to our co-sponsors!



13th Annual Massachusetts Housing Institute
June 5 – 6, 2019

ONE Mortgage Program



MHP's ONE Mortgage is the state's most affordable mortgage program for low- and moderate-income first-time homebuyers.

Like ONE Mortgage on Facebook!
www.facebook.com/ONEMortgageProgram


Here is why you should consider ONE Mortgage:

- Get a low, fixed interest rate
- Put down as little as 3%
- Pay no Private Mortgage Insurance (PMI)
- Get financial assistance if you qualify

This combination of factors ensures that ONE borrowers get the lowest total monthly payment available to homebuyers – it's the best deal for you!


Massachusetts Housing Partnership
160 Federal Street, 2nd Floor
Boston, MA 02110
617-330-9955 or
Toll free 800-752-7131
www.mhp.net/onemortgage

one.
For your first home.



June 5-6, 2019
Devens Common Center
Devens, MA

**13th annual
Massachusetts
Housing Institute**
Training for local officials

 Massachusetts Housing Partnership
www.mhp.net

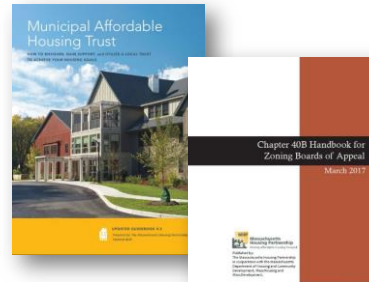
MHP's Community Assistance



**WORKSHOPS &
TRAININGS**



**RESOURCES &
PUBLICATIONS**



**TECHNICAL
ASSISTANCE**

www.mhp.net/community

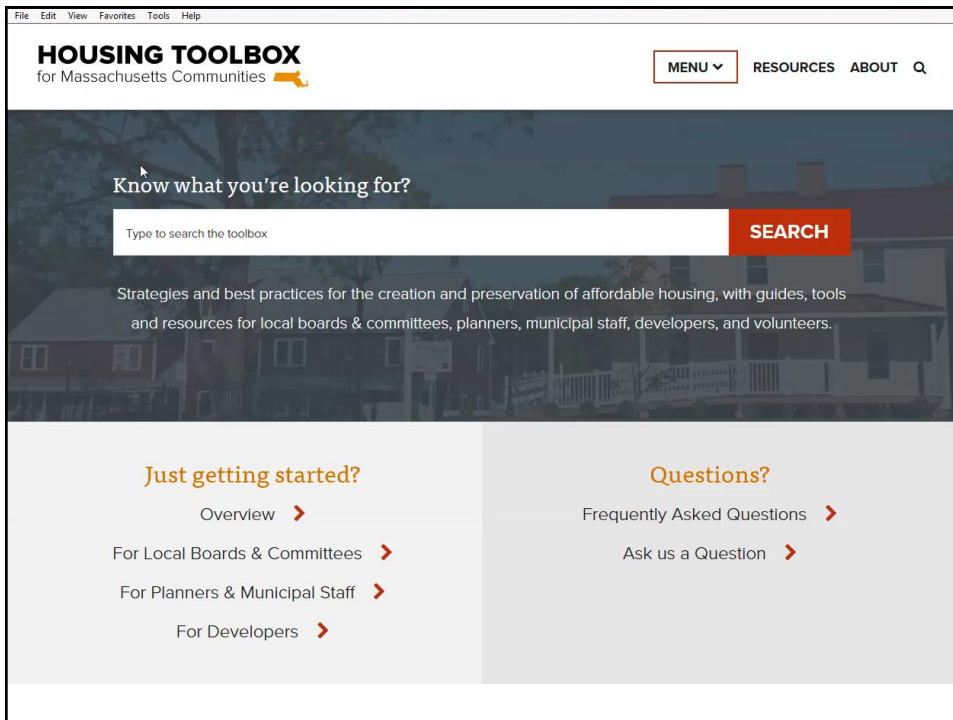
40B Technical Assistance

MHP will hire a third-party consultant to help your Zoning Board of Appeals

- Understand the process
- Recognize key issues
- Identify development issues and impacts
- Facilitate discussions with developer

Contact **Laura Shufelt**: 857-317-8582
or lshufelt@mhp.net

www.mhp.net/technical-support



Center for Housing Data's Datatown is here!

DataTown
community info · one place

Welcome to DataTown, Massachusetts
A place to explore and learn about your community

There is a lot of great information out there, but have you ever tried to collect data about your city or town, only to find that you need to go to multiple sites and navigate a multitude of data types that don't quite make sense for Massachusetts? Even if you can find the data you need, do you find yourself spending too much time organizing and visualizing that data?

Us too.

That's why we created DataTown. We wanted a site that not only compiles community-level information from the various available data sources, but also visualizes that data so it's easy to digest. Hopefully this helps you spend less time collecting data so you can spend more time addressing the housing needs of your community.

Great conversations about housing and community needs begin with a baseline understanding of facts. We want you to use this site to gather information about your community, and leverage that knowledge to talk about changing housing needs.

Who lives in your community? Who doesn't? What is the composition of your housing

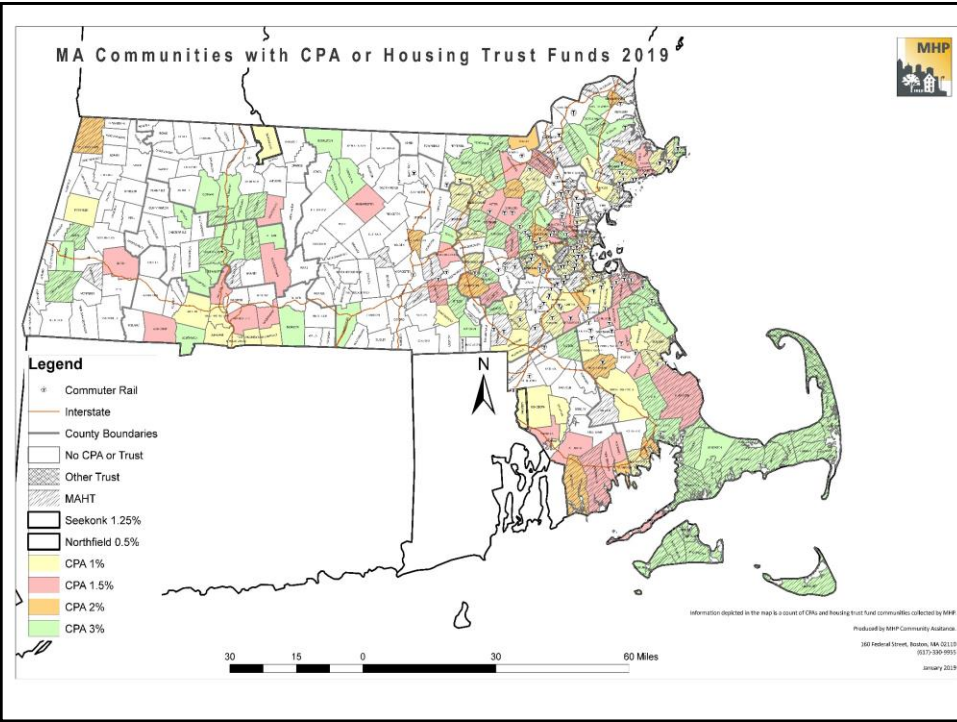
WHAT'S NEW?
 - Improved chart design/dimensions & MHP logo on chart downloads - Thanks Clark Z. for the feedback!
 - Fixed download error on race chart - Thanks Sarah B. for the feedback!
 - Download communities by Age Typology - Thanks Kalle B. for the feedback!

UPDATING DATA SETS AND FUNCTIONS:
 - 2018 Residential Census comparison options
 - Bureau of Labor Statistics
 - County-level comparison
 - Return to top of page on tab click
 - Additional improvements for mobile users

QUESTION? COMMENTS?
 CONTACT US:
 TELL US WHAT YOU'D LIKE TO SEE ON THE SITE NEXT!
Lucas Munson
 Data & Communications Analyst - MHP Center for Housing Data

FOLLOW US TO LEARN MORE
 Twitter
 Facebook

www.mhp.net/datatown



Green & Healthy Housing Programs

3 new initiatives from MHP to incentivize investment in increased energy efficiency & healthy building design

1. Green Building Certification Financing (GBC)

Reduced interest rates, commissioning reimbursements, & free energy performance benchmarking services for existing multifamily projects

2. Green Retrofit Financing (GRF)

Free energy audits, reduced interest rates, & free energy performance benchmarking services for multifamily projects that reduce energy and water consumption by at least 30 percent

3. Healthy Housing Financing (HHF)

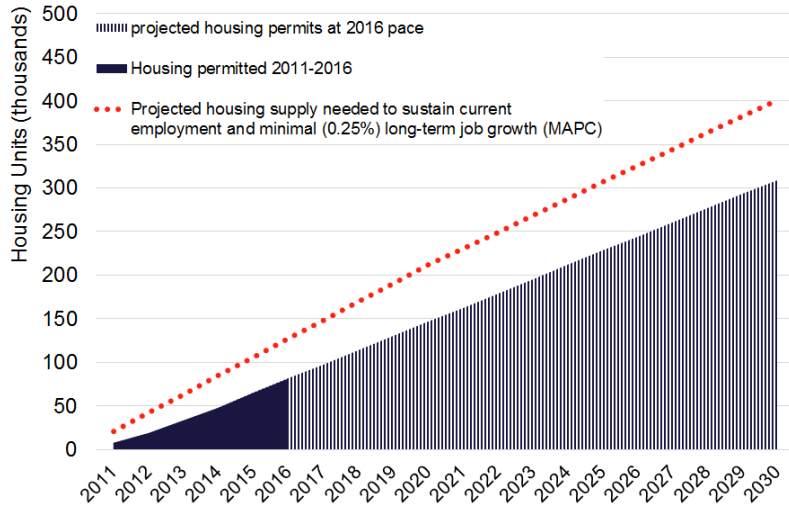
Reduced interest rates and reimbursements for costs of obtaining healthy housing certification from Fitwel® multifamily certification program

For more information about these new programs, contact David Rockwell at 857-317-8550 or drockwell@mhp.net



We are not on track to meet the state's projected housing demand

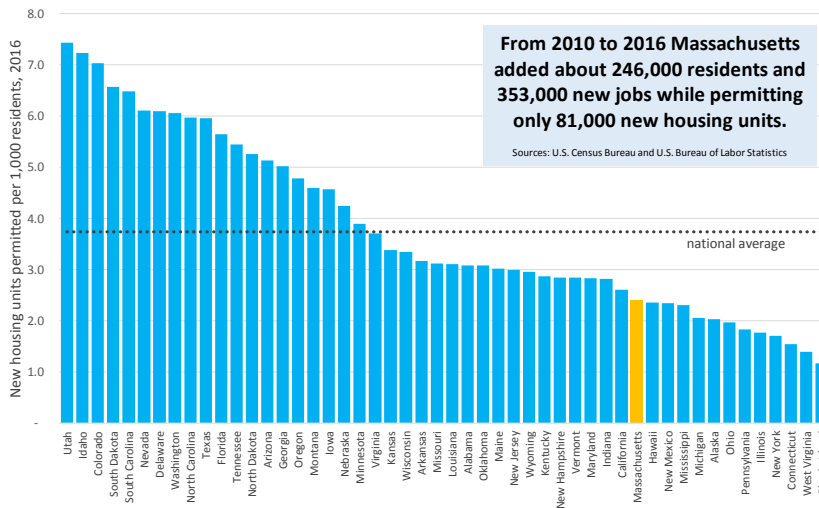
MA Housing Production Compared to Projected Demand 2011-2016



Data Sources: Metropolitan Area Planning Council & U.S. Census Bureau Housing Permits Survey



Massachusetts now has one of the lowest rates of housing production in the U.S. despite increasing population and employment



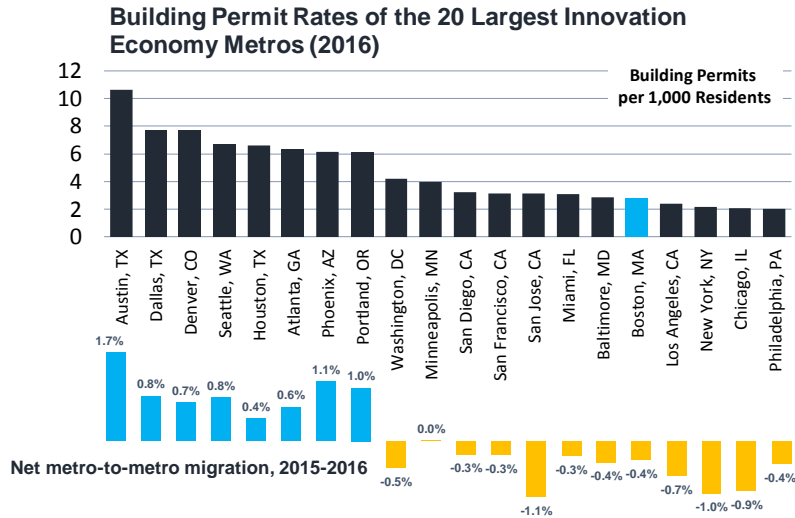
From 2010 to 2016 Massachusetts added about 246,000 residents and 353,000 new jobs while permitting only 81,000 new housing units.

Sources: U.S. Census Bureau and U.S. Bureau of Labor Statistics

Data from U.S. Census Bureau, 2016 Building Permit Survey.

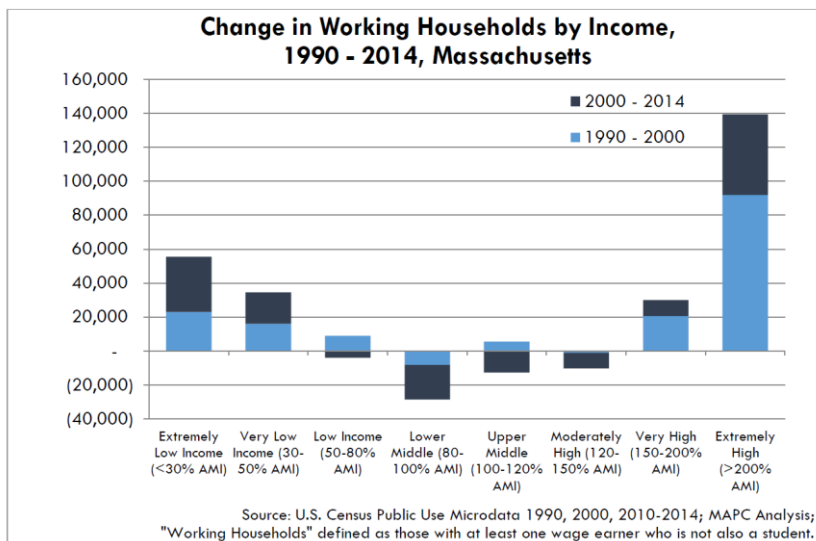


Other metros are producing more housing... and getting results

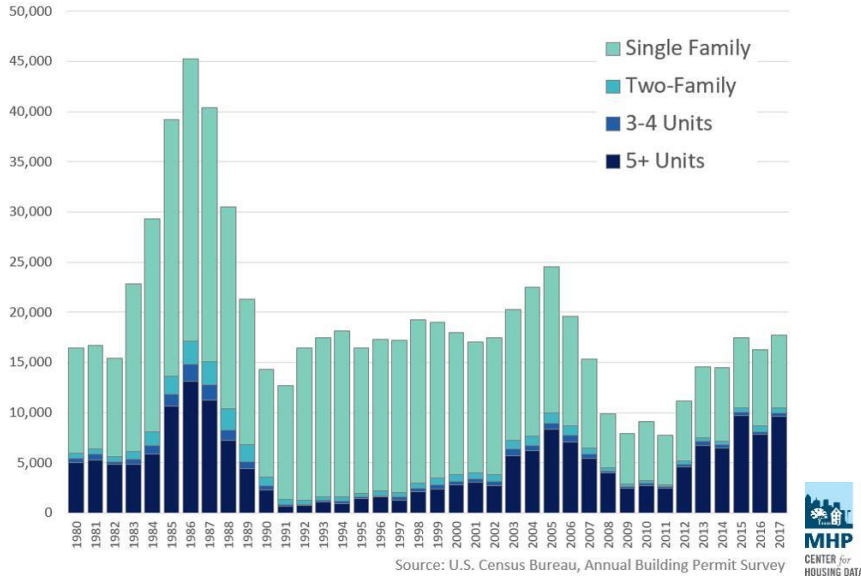


Source: U.S. Census Bureau, 2016 Building Permits Survey and 2016 Population Estimates

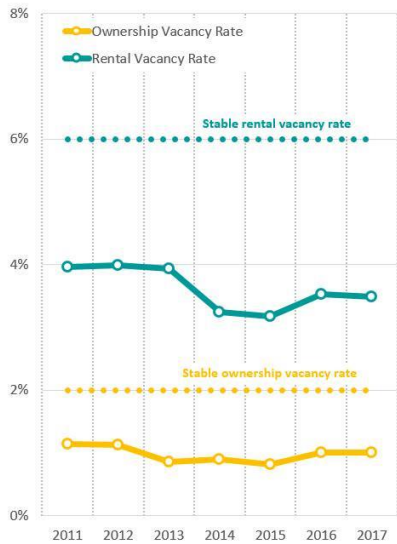
Who can afford what?



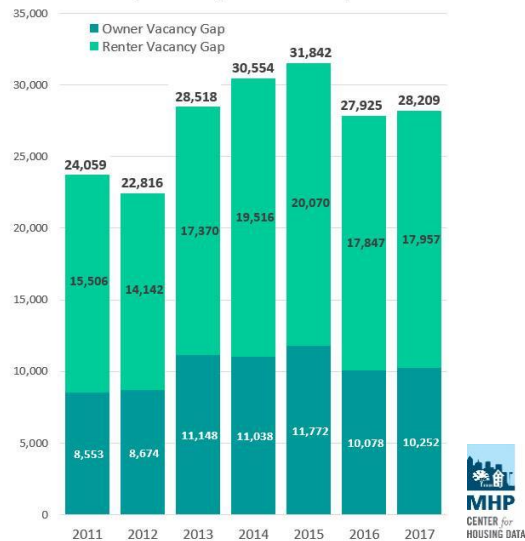
Units permitted by building type Massachusetts, statewide 1980-2017



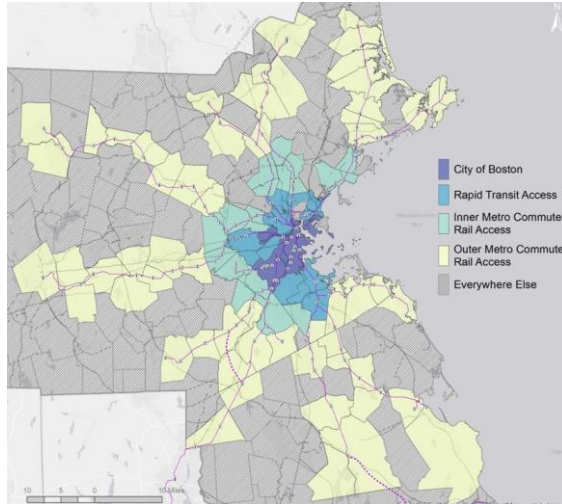
Vacancy rates by tenure over time Five-county Greater Boston region (Essex, Norfolk, Middlesex, Suffolk, Plymouth)



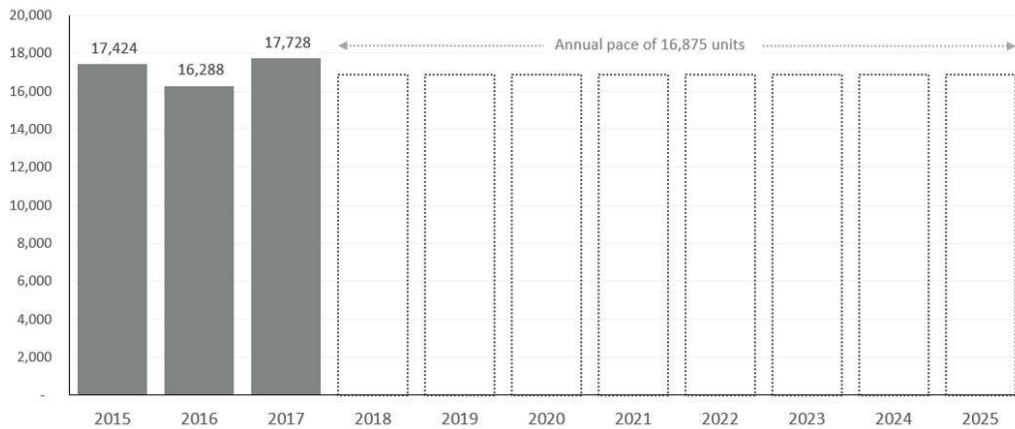
Additional units needed to achieve healthy vacancy rates (without any new households)



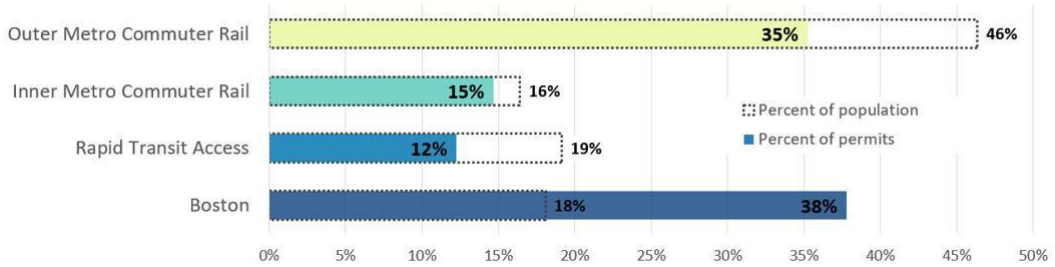
Transit-connected communities



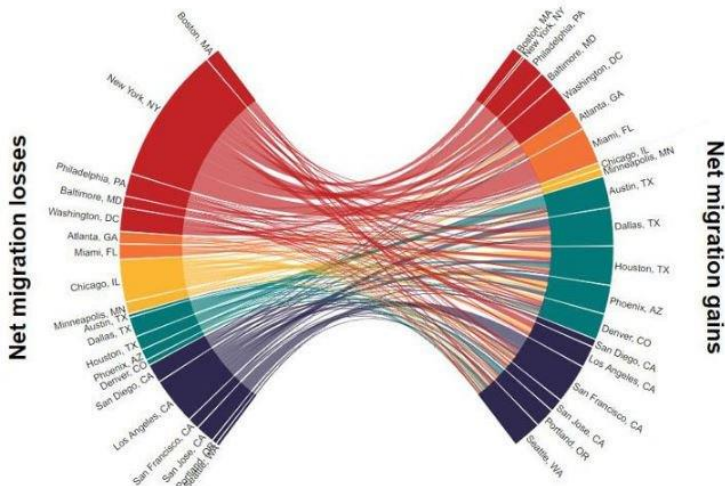
Past Permitting (Statewide 2015-2016)
with Housing Choice Goal (Statewide 2018-2025)
135,000 net new units from 2018-2025 (8 year goal)



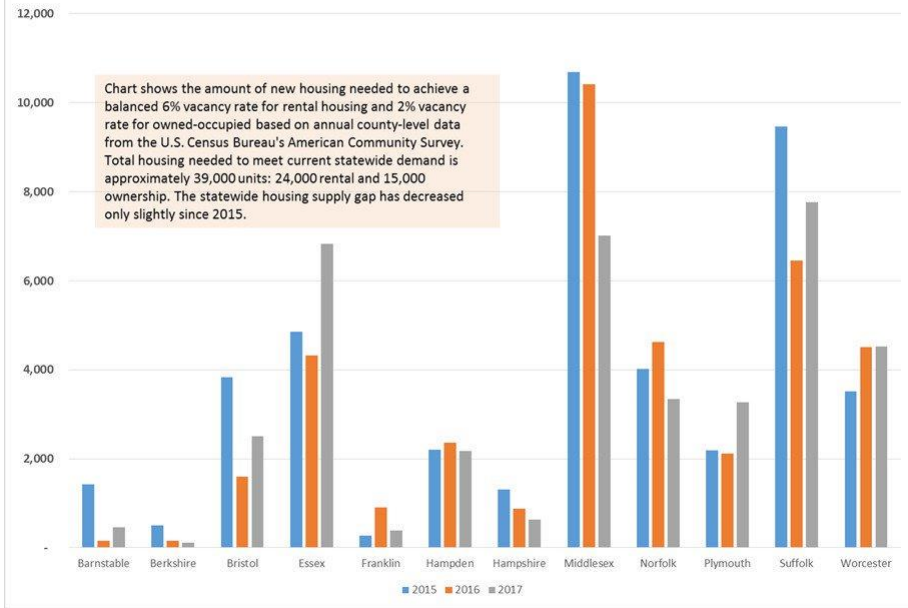
Transit-accessible communities
Share of permits and population - 2013-2017



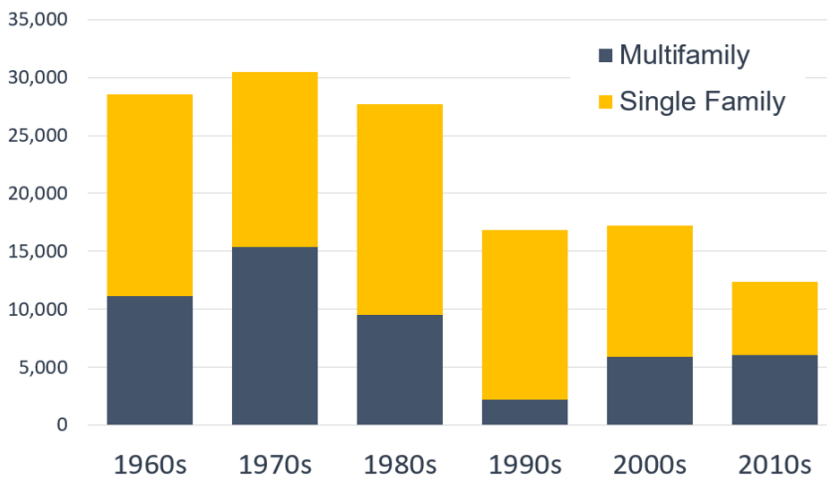
Migration patterns across 20 largest metros



Changes in Housing Supply Gap by County, 2015-2017

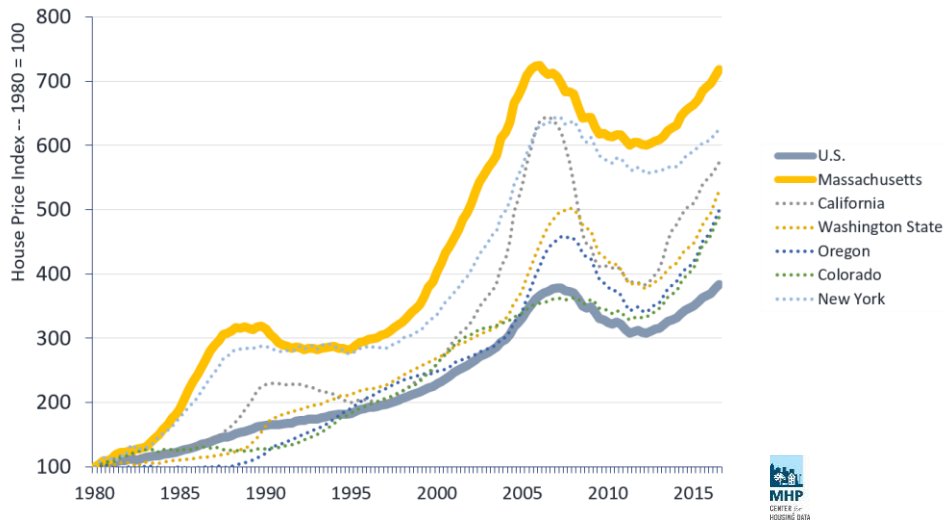


Average annual housing permits by decade in Massachusetts



Median Home Sales Price

Comparing MA to selected states



Green & Healthy Housing Programs

3 new initiatives from MHP to incentivize investment in increased energy efficiency & healthy building design

- 1. Green Building Certification Financing (GBC)**
Reduced interest rates, commissioning reimbursements, & free energy performance benchmarking services for existing multifamily projects
- 2. Green Retrofit Financing (GRF)**
Free energy audits, reduced interest rates, & free energy performance benchmarking services for multifamily projects that reduce energy and water consumption by at least 30 percent
- 3. Healthy Housing Financing (HHF)**
Reduced interest rates and reimbursements for costs of obtaining healthy housing certification from Fitwel® multifamily certification program

For more information about these new programs, contact David Rockwell at 857-317-8550 or drockwell@mhp.net



How can you promote affordable housing in your community?

We can't afford to lose the people who can't afford to live here.



Alexis Muthison
Teacher/Sailing Coach
Nauset Regional High School

Alexis graduated from a local high school with 243 other kids. Today, only 15 still live here. Why? It's too hard to pay the rent—even as a full-time teacher at Nauset Regional High School and as the Assistant Director at Nauset Beach in the summer. Alexis often wonders if she'll have more or like her classmates.

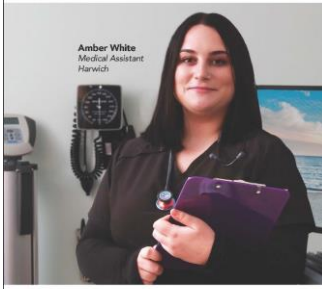
At the Community Development Partnership, we are advocating for more accessible and affordable housing options. The voice and votes of community residents are the most effective way to influence town housing policies. Use your voice and your vote, because our communities are better and stronger with people like Alexis.



community development partnership
www.capecdp.org

Campaign sponsored by
The Cooperative Bank of Cape Cod


We can't afford to lose the people who can't afford to live here.



Amber White
Medical Assistant
Harwich

Although Amber works 40 hours a week, it's difficult for her to find a rental that's affordable and also cover basic living expenses. So, she lives with her parents, trying to pay other student loans and hoping she won't be forced to move from the area.

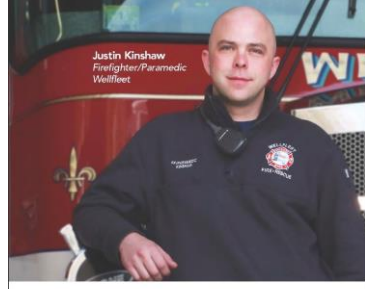
At the Community Development Partnership, we are advocating for more accessible and affordable housing options. The voice and votes of community residents are the most effective way to influence town housing policies. Use your voice and your vote, because our communities are better and stronger with people like Amber.



community development partnership
www.capecdp.org

Campaign sponsored by
The Cooperative Bank of Cape Cod


We can't afford to lose the people who can't afford to live here.



Justin Kinshaw
Firefighter/Paramedic
Wellfleet

Justin is a lifelong Cape resident. He dreams of giving his daughter a stable place to call home without having to move frequently. But it's hard because the cost of housing here is often more than even a firefighter can afford.

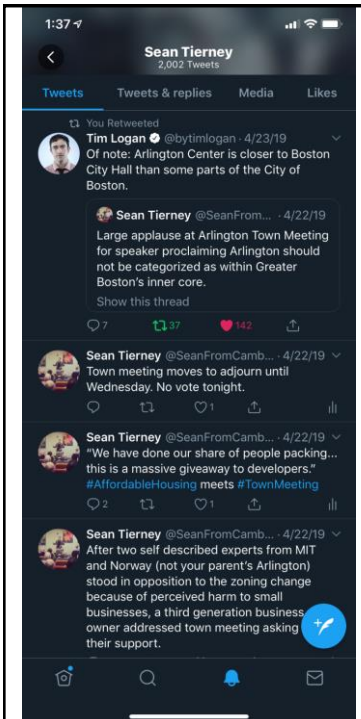
At the Community Development Partnership, we are advocating for more accessible and affordable housing options. The voice and votes of community residents are the most effective way to influence town housing policies. Use your voice and your vote, because our communities are better and stronger with people like Justin.



community development partnership
www.capecdp.org

Campaign sponsored by
The Cooperative Bank of Cape Cod

Cape Community Led Housing Advocacy



1:37

Sean Tierney
2,002 Tweets

Tweets Tweets & replies Media Likes

You Retweeted
Tim Logan @bytimlogan · 4/23/19
Of note: Arlington Center is closer to Boston City Hall than some parts of the City of Boston.

Sean Tierney @SeanFrom... · 4/22/19
Large applause at Arlington Town Meeting for speaker proclaiming Arlington should not be categorized as within Greater Boston's inner core.

Sean Tierney @SeanFromCamb... · 4/22/19
Town meeting moves to adjourn until Wednesday. No vote tonight.

Sean Tierney @SeanFromCamb... · 4/22/19
"We have done our share of people packing... this is a massive giveaway to developers." #AffordableHousing meets #TownMeeting

Sean Tierney @SeanFromCamb... · 4/22/19
After two self described experts from MIT and Norway (not your parent's Arlington) stood in opposition to the zoning change because of perceived harm to small businesses, a third generation business owner addressed town meeting asking their support.



1:37

Sean Tierney
2,002 Tweets

Tweets Tweets & replies Media Likes

arlington.wickedlocal.com

2 3

Show this thread

You Retweeted
Ari Ofsevit @ofsevit · 4/23/19
Replying to @bytimlogan
The closest part of Arlington is 4.75 mi from City Hall.
The furthest part 8.25 mi.

Also in that range (or further):
All of Rozzie, Mattapan, Hyde Park, Westie, and parts of JP, Dorchester and Brighton.



Sean Tierney @SeanFromCamb... · 4/22/19
Large applause at Arlington Town Meeting for speaker proclaiming Arlington should not be categorized as within Greater Boston's inner core.

Sean Tierney @SeanFromCamb... · 4/23/19



1:36

Sean Tierney
2,002 Tweets

Tweets Tweets & replies Media Likes

You Retweeted
Kim Driscoll @MayorDriscoll · 4/25/19
Why we need housing choice legislation...even though a 62% majority of town meeting members supported allowing in-law type units in single-family homes, it requires a two-thirds majority under existing MA laws...meaning this pro-housing provision fails in Arlington

Sean Tierney @SeanFrom... · 4/24/19
#AnotherOne Arlington, Mass: Zoning change to allow ADUs within owner-occupied single family homes FAILS with strong majority support. #MAPoli

You Retweeted
Katherine Einstein @katherinee... · 4/25/19
Replying to @SeanFromCambMA
So frustrating! I was on the committee that developed this article. State law makes it near impossible to reform zoning even in relatively progressive communities.

Sean Tierney @SeanFromCamb... · 4/24/19
#AnotherOne Arlington, Mass: Zoning change to allow ADUs within owner-occupied single family homes FAILS with strong majority support. #MAPoli

Arlington Town Mtg @Art... · 4/24/19


Advocacy & engagement via Twitter



How can you promote affordable housing in your community?

CONCORD HAS DIVERSE HOUSING NEEDS

MORE THAN ONE IN FIVE HOUSEHOLDS QUALIFY AS LOW-INCOME




21% of all households have low incomes
Low income varies by household size. For a household of 2, low income is \$62,550.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2010-2014


NEARLY HALF OF RENTER-OCCUPIED HOUSEHOLDS LIVE ALONE

OWNER-OCCUPIED



16% households that contain only one person

RENTER-OCCUPIED



44%

Source: 2012-2016 American Community Survey

THE POPULATION OF OLDER RESIDENTS IS INCREASING. THESE RESIDENTS ARE MORE LIKELY TO HAVE LOW INCOMES.

The senior population (65+) is expected to increase by 74%.

Year	Seniors	% of Total Population
2010	3,546	20%
2020	6,181	34%

Source: 2010 U.S. Census and MAPC projections

Although Concord's median household income is \$138,661, senior households earn less. More than one-third of senior households have incomes less than \$60,000 and 42% of senior households earn less than \$75,000.

Concord's Median Household Income: \$138,661

Senior Median Income: \$100,000

Source: 2012-2016 American Community Survey

There are 143 applicants on the wait list for senior/disabled public housing in Concord as of January 2018. 20 of these applicants have local preference. There is approximately a 2-3-year wait for a senior with local preference to be placed in public housing.

(The CHA housed 24 seniors from their waitlist in 2013 when the renovated Peter Bulkeley re-opened. This significantly reduced the wait time for public housing for seniors.)

Source: Concord Housing Authority

info@RHSHousing.org
February 2018

RHSO – Concord Housing Advocacy

How can you promote affordable housing in your community?

WHO'S SAVING YOUR LIFE?

No one, without more year round housing.





WORKFORCE HOUSING PARTNERSHIP
on ISLAND HOUSING TRUST initiative
Learn more. Become a Partner. ihtmv.org
Ad sponsored by Workforce Housing Partners



ISLAND SOURCE



FEINER REAL ESTATE



EDGARTOWN NATIONAL BANK
your island bank

Community Led Housing Advocacy

How can you promote affordable housing in your community?

WHO'S TEACHING YOUR KIDS?

photo: Randi Bard

No one, without more year round housing.



ih WORKFORCE HOUSING PARTNERSHIP
an ISLAND HOUSING TRUST initiative
Learn more. Become a Partner. ihtmv.org
Ad sponsored by Workforce Housing Partners



Community Led Housing Advocacy

How can you promote affordable housing in your community?

WHO'S COOKING YOUR FOOD?

photo: Randi Bard

No one, without more year round housing.



ih WORKFORCE HOUSING PARTNERSHIP
an ISLAND HOUSING TRUST initiative
Learn more. Become a Partner. ihtmv.org
Ad sponsored by Workforce Housing Partners



Community Led Housing Advocacy

How can you promote affordable housing in your community?

"The success of every business depends on the ability to attract and retain qualified employees. The lack of adequate housing is a growing challenge to our economic wellbeing and we're proud to support the Chamber's efforts in bringing all the stakeholders together to resolve this issue."

Christopher Oddleifson, CEO, Rockland Trust



"With the new residents and new restaurants, there's been a huge change in the last five years in the Weymouth & Braintree Landing. It's vibrant and you can feel the excitement. Of course, endless parking would be nice, but the growth is bringing the Landing back to what it used to be."

Kay Young, Craft Beer Cellar

South Shore Chamber

Housing Metro Boston

15 cities and towns united in a landmark regional commitment to housing production.



THE TASK FORCE



For more information:
<https://housingtaskforce.mapc.org/>




Berkshire Housing Advocacy



Working with CHAPA's Municipal Engagement Initiative (MEI), The Housing Medford Coalition uses Facebook to engage with residents on housing issues and solutions in the town.

For more information on the Municipal Engagement Initiative, contact Whitney Demetrius at wdemetrius@chapa.org or visit the booth today.

Community Led Housing Advocacy



Tuesday, July 24, 2018
7:30 PM - 9:00 PM

Acton Town Hall, Room 204

Learn about regional and local housing needs

Discuss strategies to meet the need

Learn about upcoming projects and proposals

JULY 24, 2018
MAKING ACTON A PLACE TO CALL HOME: HOUSING NEEDS AND CHOICES IN ACTON

Join the Acton Community Housing Corporation for a Forum on Housing in Acton. Learn about housing needs in Acton and the Greater Boston region, housing options in Acton, strategies for meeting the housing needs of Acton residents, and upcoming projects and proposals.

Speakers will include:
Chris Kluchman, Massachusetts Housing Choice Program
Judi Barrett, Barrett Planning Group, LLC
Kelley Cronin, Acton Housing Authority
Nancy Tavernier, Acton Community Housing Corporation

Moderated by: Dana LeWinter, Citizens' Housing and Planning Association

FOR MORE INFORMATION PLEASE CONTACT
 Nancy Tavernier, Acton Community Housing Corporation
 978-262-9611
 ActC@acton-ma.gov

For more information on the Municipal Engagement Initiative, contact Whitney Demetrius at wdemetrius@chapa.org or visit the booth today.

Community Led Housing Advocacy

Housing for All Urges Your Support for an Inclusive Acton
Vote Yes on Articles 11, 13 and 30

Housing for All is newly formed housing advocacy coalition in Acton. Housing for All believes that Acton can and should be an inclusive community with housing options to meet the needs of people of different incomes, abilities, household types, and stages of life.

We ask your support for the following warrant articles at Acton Town Meeting spring 2019.

Article 11: Community Preservation Program.

Specifically, we urge support for Items E1 and E2 and Item F to support affordable housing in Acton.



Item E1 and E2 support the work of the Acton Community Housing Corporation to enable low income home ownership initiatives and support non-profit affordable housing development efforts.

Item F supports the maintenance of existing Acton Housing Authority units.

Article 13: Disposition of Real Property 348-364 Main Street

This article would authorize the Board of Selectmen to proceed with sale of the property to the Acton Housing Authority for the development of 31 rental apartments for elderly and handicapped households. The Acton Housing Authority proposes to pay the town \$1 million for the site.

The Acton Housing Authority presented their plan to the public and received overwhelming support in a public forum including from a group of abutting residents. The town has a demonstrated need for new elderly housing. The Acton Housing Authority currently has a lengthy waiting list with 95 Acton residents in line for its existing elderly apartments.

Images: Renderings of the AHA proposal for 348-364 Main Street

Continued on Back of Page

1

For more information on the Municipal Engagement Initiative, contact Whitney Demetrius at wdemetrius@chapa.org or visit the booth today.

How can you promote affordable housing in your community?

Homes for Salem!
Responding to concerns about new housing development.

¡Viviendas para Salem!
Respondiendo a inquietudes sobre el fomento de nuevas viviendas.

MAPC City of Salem Imagine Salem

Salem Myth Busting

Concern

Salem has too much Affordable Housing already | **We already do our part**

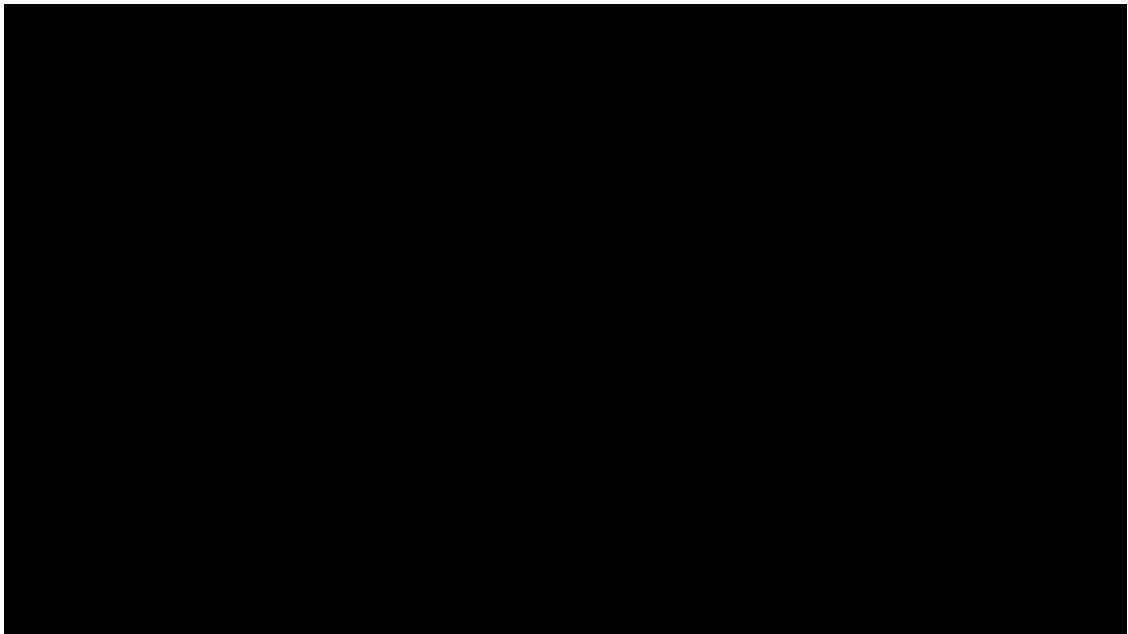
Responses

- 1. Salem's supply of Affordable Housing does not meet local need**
Salem has only 1 deed-restricted Affordable Housing unit for every 4 low-income households
- 2. About 10.5% of Salem's housing stock is Affordable, but ~244 of those 2,032 units could expire by 2030**
- 3. More than two-thirds of Salem's low-income households are cost burdened, meaning they pay more than 30% of income on housing costs**
These 6,070 households may have to compromise on other basic necessities in order to cover housing costs
- 4. Qualifying folks of all ages, including those 60 years and older, spend over three years on the wait list for Salem Housing Authority Affordable units**
The waitlist for a housing voucher, which can be used to subsidize market-rate unit costs, is ten years

Salem Myth Busting

Concern**New housing makes traffic even worse****Responses**

1. New housing is not the main contributor to traffic in an area
Lack of transit options, drivers looking for parking, and inefficient roadway design, also impact traffic
2. The scale of development and parking requirements are rarely high enough to impact traffic flows in a given area
3. Housing development can be paired with strategies to promote alternatives to single-occupancy vehicles, such as improved transit service
Salem is exploring strategies to increase resident mobility, including a 2nd commuter station, intra-city shuttle, and complete streets.
4. Transit Demand Management – A strategy to reduce traffic congestion, solve parking problems, and make alternative transportation more affordable housing

Salem Myth Busting**Salem Housing Advocacy**

Affordable Housing Pins

The Amherst Affordable Housing Coalition, supported by CHAPA's Municipal Engagement Initiative, created pins to wear to meetings and around Amherst as an effort to create solidarity and spark conversations about affordable housing.



For more information on the Municipal Engagement Initiative, contact Whitney Demetrius at wdemetrius@chapa.org or visit the booth today.

Housing info at your fingertips

The Massachusetts Housing Partnership has built two great web sites to help your community build effective housing strategies.



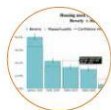
www.mhp.net/datatown



www.housingtoolbox.org



Demographics, housing, labor force & more



Data visualizations for all 351 MA cities and towns



Easy-to-download graphics or the raw data



One-stop resource for municipalities



Learn how to assess needs, build support



Zoning, fair housing, development basics

*Built in partnership with the Citizens' Housing and Planning Association



Use DataTown + Housing Toolbox today!

For information about MHP technical assistance: info@mhp.net or 857-317-8523

Massachusetts Housing Partnership 160 Federal Street, Boston, MA 02110 www.mhp.net





CHAPA'S FY2020 BUDGET PRIORITIES

FOR AFFORDABLE HOUSING, HOMELESSNESS PREVENTION & COMMUNITY DEVELOPMENT PROGRAMS

LINE ITEM	PROGRAM	FY20 REQUEST	HOUSE FY20 BUDGET	GOV FY20 BUDGET	FY19 BUDGET
7004-9024	Mass. Rental Voucher Program (MRVP)	\$130,000,000	\$110,000,000	\$100,000,000	\$100,000,000
7004-9030	Alternative Housing Voucher Program (AHVP)	\$8,000,000	\$7,550,000	\$6,150,000	\$6,150,000
7004-9005	Public Housing Operating Subsidy	\$72,000,000	\$72,000,000	\$65,500,000	\$65,500,000
7004-9007	Public Housing Reform	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
7004-3036	Housing Consumer Education Centers	\$4,000,000	\$3,750,000	\$3,000,000	\$3,000,000
7004-9316	Residential Assistance for Families in Transition (RAFT)	\$27,000,000	\$20,000,000	\$20,000,000	\$20,000,000
7004-0108	HomeBASE	\$28,000,000	\$25,825,000	\$25,825,000	\$32,000,000
7006-0011	Foreclosure Prevention & Housing Counseling	\$2,050,000	\$2,050,000	\$2,050,000	\$1,550,000
7004-3045	Tenancy Preservation Program (TPP)	\$1,300,000	\$1,300,000	\$1,300,000	\$1,300,000
7004-0104	Home & Healthy for Good	\$2,390,000	\$2,390,000	\$2,390,000	\$2,390,000
4120-4001	Mass. Accessible Housing Registry (MassAccess)	\$80,000	\$80,000	\$80,000	\$80,000
4000-0007	Unaccompanied Homeless Youth	\$5,000,000	\$3,300,000	\$3,300,000	\$3,300,000
7004-0106	New Lease for Homeless Families	\$250,000	\$250,000	\$250,000	\$250,000
NEW	Housing Choice	\$5,300,000	-	-	-



FOR MORE INFORMATION:

ERIC SHUPIN
 DIRECTOR OF PUBLIC POLICY
 ESHUPIN@CHAPA.ORG
 (617) 682-9712



Flip for more in-depth information on each budget item:

MASSACHUSETTS RENTAL VOUCHER PROGRAM (MRVP) 7004-9024

FY20 REQUEST: **\$130 MILLION**

MRVP is the most effective tool to immediately help people who are homeless or at-risk of homelessness find homes they can afford by providing a combination of tenant- and project-based rental vouchers. \$130 million will increase the number of new vouchers available, help preserve affordable housing developments, and make programmatic fixes that will make vouchers more usable and reduce lengthy lease up times.

ALTERNATIVE HOUSING VOUCHER PROGRAM (AHVP) 7004-9030

FY20 REQUEST: **\$8 MILLION**

AHVP provides rental assistance to over 500 very low-income households with persons with disabilities. This program provides persons with disabilities choices to live in community-based housing and avoid more costly institutions or homelessness. \$8 million will provide rental assistance to approximately 800 people, the number of vouchers originally supported by the program in 1995.

PUBLIC HOUSING OPERATING SUBSIDY 7004-9005

FY20 REQUEST: **\$72 MILLION**

This program supports more than 45,000 state public housing units in Massachusetts. Over three-quarters of public housing residents are elderly or persons with disabilities. Unfortunately, years of underfunding have left many housing authorities struggling to operate and keep apartments in good repair. The additional funds will help housing authorities operate and preserve this valuable resource.

PUBLIC HOUSING REFORM 7004-9007

FY20 REQUEST: **\$1 MILLION**

This program funds the implementation of public housing reform, passed in 2014. These reforms improve governance and operation of local housing authorities by assisting with capital improvements, management, and creating a centralized waitlist. The reforms also increase tenant participation and resident organizing at their housing authorities.

HOUSING CONSUMER EDUCATION CENTERS (HCECs) 7004-3036

FY20 REQUEST: **\$4 MILLION**

This program supports regional housing organizations that offer anyone in the Commonwealth a wide range of resources, including housing search assistance, eviction prevention, and homebuyer and foreclosure counseling. HCECs are also essential to delivering other housing and homelessness prevention resources, including rental vouchers, RAFT and HomeBASE. \$4 million will allow HCECs to serve even more households facing housing instability or homelessness.

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION (RAFT) 7004-9316

FY20 REQUEST: **\$27 MILLION**

RAFT is a homelessness prevention program for households with very low incomes experiencing a housing crisis. Eligible households receive up to \$4,000 to help retain their housing, obtain new housing, or otherwise avoid becoming homeless. An additional \$7 million for RAFT will help create a rent arrearage pilot program to provide a resource to help households who have fallen behind on rent before they face an eviction.

HomeBASE 7004-0108

FY20 REQUEST: **\$28 MILLION**

HomeBASE offers families an alternative to emergency shelter by providing stabilization services and up to \$10,000 to pay rent, utilities, security deposits, and other expenses that would allow them to stay in their homes or move out of emergency shelter. In addition to the funding, we also request that families be allowed to renew HomeBASE if they remain very low-income and continue to face housing instability. This will help prevent these families from becoming homeless again.

FORECLOSURE PREVENTION & HOUSING COUNSELING 7006-0011

FY20 REQUEST: \$2.05 MILLION

This line item, funded through retained revenue from licensing fees for mortgage loan originators, supports foreclosure prevention and housing counseling across the Commonwealth. By allowing the Division of Banks to retain more revenue, it can support more foreclosure and housing counseling.

TENANCY PRESERVATION PROGRAM (TPP) 7004-3045

FY20 REQUEST: \$1.3 MILLION

TPP is a homelessness prevention program that works with households with disabilities facing eviction because of behavior related to that disability. In consultation with the Housing Court, TPP works with landlords and tenants to determine if the disability can be reasonably accommodated and the tenancy preserved. In FY17, the program stabilized 93% of households served by preventing an eviction.

HOME & HEALTHY FOR GOOD (HHG) 7004-0104

FY20 REQUEST: \$2.39 MILLION

HHG provides housing and support services to chronically homeless individuals through a housing first model that is less costly and more effective than managing residents' homelessness and health problems on the street or in shelter. Annually the program saves the state an estimated \$11,700 per housed tenant because of a decreased reliance on other expensive public services once an individual is in permanent supportive housing.

MASSACHUSETTS ACCESSIBLE HOUSING REGISTRY (MASSACCESS) 4120-4001

FY20 REQUEST: \$80,000

MassAccess (www.massaccesshousingregistry.org) helps people find affordable rental and homeownership opportunities in Massachusetts through its online listings. A key feature of the registry is to highlight homes for people with disabilities who need accessible or barrier-free housing.

UNACCOMPANIED HOMELESS YOUTH 4000-0007

FY20 REQUEST: \$5 MILLION

This program helps meet the housing and support service needs of unaccompanied youth and young adults, ages 24 or younger, who are experiencing homelessness. Additional funds will provide much-needed resources to further bolster a systematic, effective response to unaccompanied youth and young adult homelessness across Massachusetts.

NEW LEASE FOR HOMELESS FAMILIES 7004-0106

FY20 REQUEST: \$250,000

New Lease helps find homes for families living in shelters by implementing a preference for these families in affordable housing developments across the state. Through New Lease, homeless families can live in desirable and affordable communities with the supports they need to achieve successful tenancies. The funding will help New Lease to continue serving the nearly 300 families they work with to help find and maintain homes.

HOUSING CHOICE *NEW*

FY20 REQUEST: \$5.3 MILLION

This new line item, proposed by the Governor as part of his Housing Choice Initiative, would support a capital grant program open to municipalities that have achieved the Housing Choice Designation. Grants fund affordable housing, infrastructure improvements, and other projects in those communities that have demonstrated housing production and the adoption of smart growth practices. The program will also include a grant program to support housing best practices in small towns.



NEIGHBORHOOD DEFENDERS: Participatory Politics and America's Housing Crisis

Katherine Einstein
David Glick
Maxwell Palmer

PUBLIC MEETINGS

The Boston metropolitan area—like many across the country—is not producing enough housing to meet demand. This insufficient supply has led to exploding housing costs, pricing out middle- and lower-class homebuyers and renters from many neighborhoods. Economists blame land use regulations, while public opinion researchers focus on not-in-my-backyard (NIMBY) sentiments. Our research shows that a combination of the two is to blame: land use institutions amplify the voices of an unrepresentative group of community residents, who in turn diminish the supply of housing in places that need it.

Land use regulations frequently require multi-unit housing developments to go through multiple planning/zoning board meetings. These meetings typically solicit input from the public, especially abutters.

To study public meeting participation, we collected data on public meeting commenters from 97 towns in eastern Massachusetts and compared them to registered voters.

NEIGHBORHOOD DEFENDERS

Public meetings offer opportunities for neighborhood defenders to obstruct or delay unwanted projects by voicing concerns they might have about a development. Largely motivated by the concentrated costs of proposed housing development, these individuals are unrepresentative of their broader communities.

- Compared with voters, commenters were disproportionately white, male, older, and homeowners.
- These trends persist in high- and low-cost cities, and contribute to an inadequate housing supply in highly desirable neighborhoods.
- Neighborhood defense in advantaged neighborhoods pushes development into less affluent communities, leading to gentrification and displacement.

MAJORITY OPPOSITION

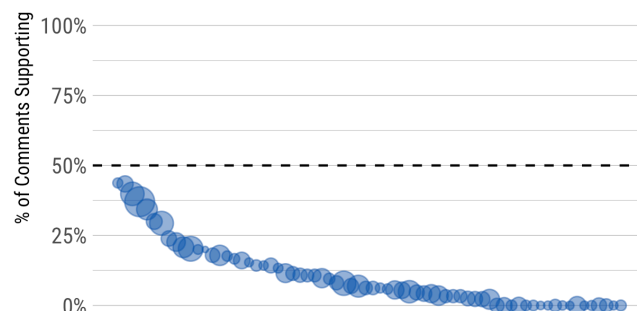
In every town we studied, the majority of comments were in opposition to new housing.

- Through expertise, persuasion, and threat of legal action, neighborhood defenders stop or delay unwanted housing developments.

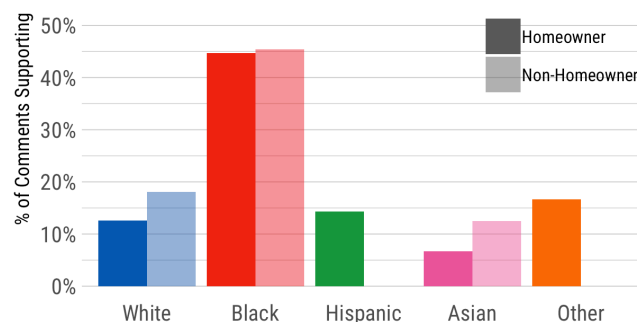
Differences Between Commenters & Voters

	Commenters	Voters	Diff.
Women	43.3%	51.3%	-8.0%
Whites	95.0%	86.7%	+8.2%
Age > 50	75.0%	52.6%	+22.4%
Homeowners	73.4%	45.6%	+27.8%

Majorities Oppose Multifamily Housing in Every Town



Differences in Support by Race and Homeownership





The Housing Studio: Strategies for Getting the First Win

ACTION PLAN

Define the Goal

- *What is the community trying to accomplish?*
- *Why does it need to be addressed? How will accomplishing this further the Community's housing needs/goals?*
- *What is the specific preferred outcome of this effort?*

Identify Actors

- *Identify a point person or lead proponents*
- *Who are the logical partners for this effort?*
- *Who are your supporters?*
- *Who are the opponents, and why?*

Identify Barriers *(lack of resources, skills, or knowledge; community opposition, technical challenges, etc.)*

Action Steps/Time frame

- What needs to be done right away?
- What can be done later?
- What represents completion for this project?

Resources Needed (funding, technical assistance, property, skills?)

Comparable Communities

Are there other communities that have accomplished this goal? How did they do it?

Thank you for participating in the Housing Studio

Please submit action plan by June 15 to be qualified for grant to Katie Bosse at Kbosse@mhp.net

PROGRAM NAME	AGENCY or ORGANIZATION	PROGRAM MGR CONTACT INFO	Website	WHO IS ELIGIBLE	WHEN AVAIL	WHO DOES WORK / RESOURCE	ELIGIBLE SCOPE/ACTIVITIES
40B Assistance	Massachusetts Housing Partnership (MHP)	Kate Bosse 857-317-8517 kbosse@mhp.net	https://www.mhp.net/community/technical-support	Municipalities	Rolling	Pre-approved consultant list: muni selects & manages	Help in evaluating 40B proposal
ADA Planning and Project Grants (ADA Self Assessment and Transition Plans)	Massachusetts Office of Disability	Jeffrey Dougan, Assistant Director of Community Services (800) 322-2020 ext. 27316 jeff.dougan@mass.gov	https://www.mass.gov/municipal-americans-with-disabilities-act-grant	Municipalities	Annually	Mass Office of Disabilities staff, funds for consultants and capital projects	This grant program is aimed at supporting capital improvements specifically dedicated to improving access for persons with disabilities cities and towns throughout the Commonwealth. Project Grants of up to \$250,000 will be awarded to remove barriers and to create and improve accessible features for persons with disabilities. Planning Grants assist applicants creating or updating a Self-Evaluation or Transition Plan required under Title II of the ADA. Examples of eligible projects include the addition of features such as ramps, elevators, power lifts and limited Use/Limited Application (LULAs), signage, communication access devices, and curb cuts.
Community Assistance	MHP	Kate Bosse 857-317-8517 kbosse@mhp.net	https://www.mhp.net/community/technical-support	Municipalities/ housing authorities / non-profits	Rolling	MHP staff and third party consultants, MHP selects & manages	Zoning, pre-development, demographic research, public procurement and disposition, site-specific due diligence, community education
Community Compact Cabinet	Department of Revenue (DOR)/Local Government Services (LGS)	Sean Cronin 617-626-1381	https://www.mass.gov/orgs/community-compact-cabinet	Municipalities	Rolling (every 2 years)	Varies - RPAs, state agencies, consultants	Municipalities develop best practices and submit request for assistance and/or funding
Community Development Block Grant Programs (DHCD)	Department of Housing and Community Development (DHCD)	Mark Southard 617-573-1436 mark.southard@mass.gov	https://www.mass.gov/service-details/community-development-block-grant-cdbgr	Non entitlement Municipalities	July	Pre-approved consultant list: DHCD selects & muni manages	Planning can either be folded into an award to meet housing, infrastructure, downtown revitalization or public social service needs OR can be a stand-alone planning study
District Local Technical Assistance	DHCD to Regional Planning Agencies (RPAs)	Elaine Wijnja 617-573-1360 elaine.wijnja@mass.gov	Contact RPA or DHCD staff	Municipalities (through RPA with Regional Planning Agency)	Annually (by calendar year)	Regional Planning Agency staff	Any scope w/in priorities (planning ahead for housing/economic growth, or municipal services)
EFA Planning Grants	Executive Office of Environmental Affairs (EEA)	Kurt Gaertner 617-626-1154 kurt.gaertner@mass.gov	https://www.mass.gov/service-details/planning-assistance-grants	Municipalities and Regional Planning Agencies (RPAs)	Check web site	Grant funds	Variety of planning processes to leverage state land disposal, planning for housing, HPPs, and zoning changes
Housing Choice Grants: Housing Choice Community Capital Grants Housing Choice Small Town Capital Grants	DHCD	Chris Kluchman 617-573-1167 chris.kluchman@mass.gov	https://edit.mass.gov/orgs/housing-choice-initiative	Housing Choice Designated Municipalities and towns with less than 7,000 population	Annual grant rounds and annual designation of Housing Choice Communities	Capital Grant funds	Two grant types: Housing Choice communities are eligible to compete for larger capital grants while Towns with less than 7,000 population (2017 population estimates) are eligible for Small Town capital grants.
Mass Downtown Initiative	DHCD	Emmy Hahn 617-573-1364 elizabeth.hahn@mass.gov	https://www.mass.gov/service-details/massachusetts-downtown-initiative.md	Non entitlement Municipalities	February	Pre-approved consultant list: DHCD selects & muni manages	Study--downtown scope--7 study types (one is housing)
MassDevelopment Real Estate Services Technical Assistance	MassDevelopment	Amanda Chisholm AChisholm@massdevelopment.com	https://www.massdevelopment.com/what-we-offer/real-estate-services/	Municipalities	Annual round and Rolling	"House doctor" consultants/MassDev house management & support	Any development scope, with specific activities negotiated with community. Eligible activities include downtown/district plans, site feasibility/market studies.*
Municipal Engagement	CHA PA	Dana LeWinter dlewinter@chapa.org 617-701-7479	https://www.chapa.org/about-us/chapa-programs/municipal-engagement-initiative	Municipalities and Community Partners	Rolling, start mid 2018	CHAPA staff	Engagement with the municipality and residents/partners to elevate the municipal and community conversation about housing in general, and affordable housing in particular, to a more informed level.
Municipal Vulnerability Planning	EFA	https://www.mass.gov/municipal-preparedness-mvp-program	https://www.mass.gov/municipal-vulnerability-preparedness-mvp-program	Municipalities	Annually	Grant Funds	Planning and assessment of climate change vulnerability
Opportunity Fund	MassHousing	Paul McMorrow pnmorrow@masshousing.com	Contact staff	Agencies, Municipalities, Non-profits, RPAs	2017-18	Agencies, Municipalities, NGOs, RPAs	Variety of planning processes to leverage state land disposal, planning for housing, and zoning changes
Planning for Housing Production	MassHousing	Greg Watson 617-854-1880 gwatson@masshousing.com	https://www.masshousing.com/portal/services/community/planning_programs/2017/planning_for_housing_production	Municipalities with SHI <13%	2018 was first year	Pre-approved Consultants	Planning for housing production, feasibility, engineering, fiscal review
Transformative Development Initiatives Local Technical Assistance	MassDevelopment	Amanda Chisholm AChisholm@massdevelopment.com	https://www.massdevelopment.com/what-we-offer/key-initiatives/gateway-cities/tdi-assistance	Gateway Cities	See guidelines on website	MassDevelopment resources	TDI is a program for Gateway Cities designed to accelerate economic growth within focused districts, which looks to strengthen cross sector partnerships to further community driven development. The Initiative uses the resources of MassDevelopment, including Technical Assistance, which offers city-building expertise to address long-standing challenges to development in the district.
Urban Land Institute Technical Assistance Program	MassDevelopment	Amanda Chisholm AChisholm@massdevelopment.com	https://www.massdevelopment.com/what-we-offer/real-estate-services/technical-assistance/	Municipalities	Rolling 4-5 year	Multi-disciplinary Panel	Quick analysis/report--any development scope



13th ANNUAL MASSACHUSETTS HOUSING INSTITUTE

June 5-6, 2019

Technical Assistance Booths

Location: Piano Lounge

(Listed in alphabetical order)

CHAPA Municipal Engagement Initiative

CHAPA's Municipal Engagement Initiative seeks to build support for affordable housing production in communities across the Commonwealth. CHAPA staff will work with community groups and municipalities to conduct public education efforts in support of housing production, with an emphasis on affordable housing. Staff will work with communities to develop strategies that work within the context of each community. This initiative will also work in concert with efforts of other organizations providing technical assistance and other support to communities.

While all communities will benefit from public education and community discussions about the need for housing development and how it benefits communities economically, each community is unique in its character, land, zoning, and housing stock. CHAPA will work to implement a community engagement strategy in each individual community that works within each unique environment. CHAPA's community engagement strategy will be based on the collaborative model CHAPA uses at the state level, focusing on building coalitions that work together to address each community's housing challenges. Coalition building will bring together community stakeholders representing local businesses, civic groups, houses of worship, and other groups and individuals that are active in each community.

coUrbanize

Founded in 2013, coUrbanize is an online community engagement solution for real estate developers and municipal planners. It helps them gain more control of the process and avoid surprises and miscommunication that lead to costly delays. Using the coUrbanize solution alongside more traditional mechanisms for interacting with the community, developers and planners can ensure more open, accurate, and transparent communication and broader participation. Unlike static web pages or social media sites, the coUrbanize solution is built specifically to manage community engagement for real estate development projects. It verifies all participants, supports two-way communication, and automatically generates comprehensive reports. The coUrbanize solution is built and supported by experts in real estate development and community engagement, and it has been proven in hundreds of projects across the U.S.

Housing Choice

The Housing Choice Initiative (HCI) rewards municipalities that have produced certain rates or amounts of new housing units in the last five years and that adopted best practices related to housing production to sustain a 21st century workforce and increase access to opportunity for Massachusetts residents. Communities that achieve the two-year Housing Choice designation have exclusive access to apply for the Housing Choice Capital Grant Program and receive bonus points or other considerations for certain state grant programs. In addition to the Housing Choice Designation and the Housing Choice Grant program, we recognize that many small towns face different challenges. Therefore, the HCI includes funding for a Small Town Housing Choice competitive capital grant program exclusively for towns with population under 7,000 (per 2017 US Census population estimates). Small Towns can also apply for Housing Choice Designation. The HCI provides direct technical assistance and convenes other state programs with technical assistance and grant programs related to housing or planning for housing to leverage those opportunities and promote such programs to all Massachusetts communities. Another component of the HCI is legislation; Governor Baker filed "An Act to Promote Housing Choices" (H. 3507) in February 2019. The bill proposes to remove the structural barrier of the supermajority vote required for zoning changes related to housing production by dropping the voting threshold from 67% to a simple majority.

MassDevelopment

MassDevelopment helps cities and towns revitalize, develop, and transform. Our finance programs range from predevelopment to permanent financing. With our extensive real estate planning and development expertise, we can help with your most challenging projects. MassDevelopment's Transformative Development Initiative (TDI) is a program for Gateway Cities designed to accelerate economic growth within focused districts. The program works with cross-sector partnerships to engage community members in actionable planning, implement local economic development initiatives, and spur further public and private investment.

MassHousing

MassHousing's Planning for Housing Production Program builds on local affordable housing planning, by providing cities and towns with additional technical capacity to implement their own housing production goals, and deliver new mixed-income housing. Successful applicants will identify housing development opportunities and barriers preventing the realization of local housing planning strategies, and will demonstrate a commitment to working collaboratively to deliver on their housing goals.

By assisting municipalities in progressing toward, achieving and exceeding Chapter 40B's 10 percent affordable housing goal, MassHousing's Planning for Housing Production Program will help reset the way cities and towns interact with Chapter 40B, and forge new partnerships between MassHousing and participating municipalities to meet the Commonwealth's housing challenges.

Massachusetts Smart Growth Alliance

The Massachusetts Smart Growth Alliance (MSGA) promotes healthy and diverse communities, protects critical environmental resources and working landscapes, advocates for housing and transportation choices, and supports equitable community development and reinvestment.

Mel King Institute

Mel King Institute (MKI) brings professionals and volunteers working on community development the skills, information, and innovation they need to be effective in their positions. We focus both on individual skill and organizational capacity building in order to strengthen the field of community development. MKI sponsors learning opportunities to expand access to high quality education opportunities, including national programs, and create programs to meet specific needs here in Massachusetts.

Urban Land Institute (ULI)

Downtown revitalization and economic development, river walks, hundreds of housing units, hidden parking and improved transportation stations — these are just a few of the recommendations resulting from ULI Boston/New England Technical Assistance Panels. Charged with moving specific projects forward, a group of ULI real estate professionals bring their expertise into local communities through a one-day, low-cost consultation service. TAPs are organized for qualifying non-profits and local governments that may not have the resources to find solutions to development roadblocks. During this one-day program, a panel of six to twelve ULI members provide local stakeholders with the information and tools needed to move projects from the backburner to full steam ahead. Master plans, placemaking, achieving a broader tax base, market feasibility, and financial structuring are just a few examples of how a TAP can help a community tackle land use issues.

Panel member expertise includes developers and owners, investors, designers, engineers, and executives from some of Boston's largest banks and commercial real estate firms. From Central Square in Lynn to Haverhill and Dedham Square, ULI continues its mission to facilitate decision-making and idea generation at the local level.



13th ANNUAL MASSACHUSETTS HOUSING INSTITUTE

June 5-6, 2019

Presenter Biographies

(Listed in alphabetical order by last name)

Don Boisvert

CPC Committee, Town of Goshen

Don has held various positions in Goshen, including being on the Select Board and being involved with various building projects i.e. the New Hingham Elementary School, Hampshire Regional Middle and High School, the Highland Ambulance facility, and most recently this Senior Housing project called Highland Village Circle. Don serves on the Goshen's CPC committee and is the current president of Highland Ambulance EMS, a non-profit serving six of the hilltowns including Goshen. Don is currently retired.

Callie Clark

Co-Director, Center for Housing Data, MHP

Calandra (Callie) Clark joined MHP's public affairs staff in 2008 and was promoted to Special Assistant for Policy and Communications. In early 2017 she became Co-Director of MHP's newly created Center for Housing Data. Callie has extensive experience in policy analysis and web strategy and in crafting presentations for legislators, local public officials and other public audiences. She has a bachelor's degree in international development from Clark University and a master's degree in urban and regional policy from Northeastern University.

Karen Conard

Executive Director, Merrimack Valley Planning Commission

Karen is the Executive Director of the Merrimack Valley Planning Commission, one of 13 Regional Planning Agencies in the Commonwealth. She has 30 years of experience in the public sector and an extensive knowledge of state and local government. She has previously served as the Director of Community Development and Planning for the Cities of Peabody and Methuen, in several leadership positions at MassDevelopment, the Office of Governor Bill Weld and her first job out of college with State Senator Paul Cellucci. Karen received her Bachelor of Arts in Political Science and French from Duke University. She is a Director and Charitable Foundation Member at The Savings Bank, a Director and Chairman of the Board at First Financial Trust, President of the Board at Housing Support, Inc. and Chairperson of the Gaming Policy Advisory Committee. In 2018, she served on Governor Baker's Commission on the Future of Transportation in the Commonwealth.

Susan Connelly

Director, Community Assistance Team, MHP

Susan Connelly joined the Massachusetts Housing Partnership in 2004 after 17 years in real estate development and management. As the Director of MHP's Community Assistance Team, she is responsible for overseeing MHP's support of municipalities, community-based non-profits, and public housing authorities in their efforts to build and maintain affordable housing.

Before coming to MHP, Connelly was development project manager for Keen Development Corporation, Cambridge, MA. Prior to that, she worked for 14 years at Corcoran Jennison Companies, a national real estate development and management company. At both companies, her development work focused on affordable housing. Connelly is a graduate of the University of Vermont. She serves on the Cambridge Housing Authority Board of Commissioners.

Whitney Demetrius

Municipal Engagement Associate, CHAPA

Whitney Demetrius joins CHAPA after previously working as the Deputy Director of the Fair Housing Center of Greater Boston where she worked for eight years. She holds a Bachelor's Degree from Boston College and is pursuing a Master's in Legal Studies from Northeastern University School of Law. She has a passion for housing and social justice.

As the Municipal Engagement Program Associate, she has been brought on to work with communities providing technical assistance in their pursuit of affordable housing production efforts.

Katherine Einstein

Assistant Professor of Political Science, Boston University

Katherine Einstein joined the department in 2012 after receiving my Ph.D. in Government and Social Policy at Harvard University. Her research and teaching interests broadly include local politics and policy, racial and ethnic politics, and American public policy. Her forthcoming book (with David Glick and Maxwell Palmer) *Neighborhood Defenders: Participatory Politics and America's Housing Crisis* (Cambridge University Press) explores the politics of housing development.

Katherine's work has been published or is forthcoming in the American Journal of Political Science, American Politics Research, British Journal of Political Science, Perspectives on Politics, Political Behavior, Presidential Studies Quarterly, and Urban Affairs Review, as well as several edited volumes. Katherine is also currently the co-principal investigator of the Menino Survey of Mayors, a multi-year data set of survey-interviews of U.S. mayors exploring a wide variety of political and policy issues.

David Glick

Associate Profess of Political Science, Boston University

David Glick's primary research and teaching interests include political institutions – especially courts, public opinion about institutions, policy diffusion, law, and urban politics. David also studies housing and development, with colleagues Katie Einstein and Maxwell Palmer. Their forthcoming book, *Neighborhood Defenders: Participatory Politics and America's Housing Crisis* (Cambridge University Press) explores the politics of housing development. He is also a co-principal investigator of the Menino Survey of Mayors.

Shelly Goehring

Senior Program Manager, MHP

Shelly Goehring joined MHP's Community Assistance team to provide support to Municipal Affordable Housing Trusts (MAHT) and communities interested in establishing a Trust. Shelly comes to MHP from the Massachusetts Affordable Housing Alliance where she provided technical assistance and organizing support to CPA communities interested in using local funds for affordable housing, but struggling to get started. Prior to joining MAHA's staff, she served as a volunteer for the organization for 12 years, six on the Board of Directors. Shelly also served as the founding executive director of Four Corners Main Street, a non-profit organization in Dorchester focused on commercial revitalization and small business development. Shelly has an MBA from Babson College, Master's degree in Economic Development from Eastern University and a Bachelor's degree in Political Science and Sociology from UC Davis.

Tom Hopper

Co-Director, Center for Housing Data, MHP

Tom Hopper joined MHP's portfolio management team in 2006 and was promoted to Senior Operations & Analytics Manager. In early 2017 he became Co-Director of MHP's newly created Center for Housing Data. Tom led the development of an information management system to upload, track and analyze data on projects in MHP's multifamily loan portfolio. He has also developed metrics, data tools and analytical reports that provide insight into project financial performance, credit quality, and risk management. Tom has a bachelor's degree in economics and a master's degree in city planning from Boston University.

Nate Kelly, AICP, NCI

Principal Planner, Horsley Witten Group

Nate is a Senior Planner and directs the firm's Providence, Rhode Island Office. Nate has more than 10 years of experience, and has provided professional planning, zoning and facilitation services to more than 30 New England municipalities. His work ranges from comprehensive zoning revision projects to the development of affordable housing, open space, rural land preservation and economic development studies. Many of his projects include extensive public outreach in the form of charrettes, public forums, community work sessions, and public hearings. Nate is a member of the Rhode Island and Massachusetts Chapters of the American Planning Association and serves on Grow Smart Rhode Island's Advisory Council. He is one of the primary authors of the Massachusetts Smart Growth/Smart Energy Toolkit, a lead facilitator for the Rhode Island KeepSpace program, and his work in Rhode Island has received three awards from the state APA Chapter. Nate received his Masters Degree in Urban and Environmental Policy from Tufts University and currently resides in Providence, RI.

Elise Korejwa

Senior Research Associate, UMass Dartmouth Public Policy Center

Elise specializes in statistical analysis and other applied social science research methods. An experienced policy analyst who has worked with state and local government and non-profit agencies, Elise plays an integral role in the PPC's economic impact and industry cluster studies, program evaluations, and other empirical research involving primary and secondary data analysis. A native of the Southcoast, Elise earned a B.S. in Quantitative Public Policy Analysis at UMass Dartmouth, and an M.S. in Statistics and M.P.P. at Oregon State University.

Anne Lewis

Senior Lending Analyst, MHP

Anne Lewis is a Senior Lending Analyst at the Massachusetts Housing Partnership, where she is involved in a range of policy and programmatic initiatives relating to MHP's multifamily financing programs. In this role, Anne is responsible for the development of MHP's financing models and data tools, as well as analyses of MHP's lending activities and policies related to affordable housing finance, and provides support in the implementation of MHP's strategic plan. Anne holds a master's degree in urban and regional planning from the University of Michigan and a bachelor's degree in physics and political science from Williams College.

Dana LeWinter

Municipal Engagement Director, Citizens' Housing and Planning Association (CHAPA)

Dana LeWinter returned to CHAPA in 2018 as the Municipal Engagement Director. Dana previously worked as the Executive Director of the Massachusetts Community & Banking Council and served as the Housing Director for City of Somerville. She worked for CHAPA from 2009-2011 as a Program Manager, working on 40B and Homeownership Collaborative programs. She holds a Bachelor of Arts in Sociology from Brandeis University and a Masters in Urban and Environmental Policy and Planning from Tufts University.

Dr. Tiffany Manuel, Keynote Speaker

President and CEO of The Case Made, Inc.

Dr. Tiffany Manuel is the President and CEO of TheCaseMade, a public benefit corporation dedicated to helping leaders powerfully and intentionally make the case for systems change. In this role, Dr. Manuel works with hundreds of passionate social change leaders, changemakers and innovators around the United States who are building better, stronger communities that are diverse, equitable and inclusive. By aligning their community stakeholders around the kind of deep systems changes that can improve population outcomes, these leaders are able to grow their impact, scale their programs, and harness the investments they need to improve their communities. Dr. Manuel is a dynamic speaker, thought leader, and writer on the issues of community development, social change and cross-sector partnerships. Trained as a social scientist, she is committed to building the capacity of changemakers and leaders to grow their social impact. She has worked to expand opportunity for low-income workers, families and communities through 25+ years of professional and volunteer experience spanning the private and non-profit sectors, government and academia. She is the primary architect of the Opportunity360 platform, with more than 100k+ users in the community development field, it remains the most comprehensive data platform for practitioners looking to advance systems change and population outcomes. Tiffany is passionate about translating the insights harvested from this work to increase opportunities for public deliberation and public will-building around the issues of poverty, inequality and social exclusion. Dr. Manuel holds doctorate and master's degrees in public policy from the University of Massachusetts Boston, a master's degree in political science from Purdue University and a bachelor's degree from the University of Chicago.

Maxwell Palmer

Assistant Professor of Political Science, Boston University

Maxwell Palmer studies American political institutions, including Congress, electoral institutions, and local political institutions. I am particularly interested in how rules shape individual decision making and on the effects of political time on institutional outcomes. His work has appeared or is forthcoming in the American Political Science Review, the Journal of Politics, Perspectives on Politics, and the Journal of Empirical Legal Studies. Maxwell's forthcoming book (with Katherine Einstein and David Glick), *Neighborhood Defenders: Participatory Politics and America's Housing Crisis* (Cambridge University Press) explores the politics of housing development. He is also a co-principal investigator of the Menino Survey of Mayors.

Sarah Raposa

Town Planner, Town of Medfield

Sarah Raposa, AICP, serves as Town Planner for the Town of Medfield (MA) and holds a master's degree in Regional Planning from UMass Amherst and a certificate in Local Government Leadership & Management from the Massachusetts Municipal Association and Suffolk University. She is the point of contact for public outreach and community development and provides professional support for the Planning Board, ZBA, and several other town committees. She co-authored the article "Urbanization and Watershed Sustainability: Collaborative Simulation Modeling of Future Development States" (Journal of Hydrology September, 2014) based on her graduate research.

Eric Rex

Principal, Davis Square Architects

Eric Rex is a Principal at Davis Square Architects with over 20 years of professional experience in architecture and planning. He leads project teams for a wide range of affordable, green residential and mixed-use developments, community facilities, and adaptive reuse projects. Specializing in detailed building analysis and consulting to public agencies regarding multi-family housing and smart growth, he has extensive experience with the requirements of public and private funders, regulators, neighborhood groups, and historic preservation programs. Eric focuses on designing innovative buildings and landscapes that achieve high environmental performance through dramatic energy savings and renewable energy integration. He has presented at conferences and workshops including NAHRO, The National Housing Conference, MIT's Regional Sustainable Development Forum, and others

Elizabeth Rust

Director, Regional Housing Services Office

Has over fifteen years' experience with Massachusetts affordable housing programs and regulations from many aspects and a current focus on the municipal perspective. Elizabeth directs innovative Regional Housing Services Office, an inter-municipal collaborative between Acton, Bedford, Burlington, Concord, Lexington, Sudbury, Wayland and Weston. The RHSO provides administrative housing services to these towns, assisting them with proactive monitoring, project technical support and affordable housing expertise, including affordable unit valuations for the municipal assessors. Resources for current and prospective residents can be found on their website at www.rhsohousing.org

Elizabeth is also an approved lottery and monitoring agent, and administers lotteries for both ownership and rental projects, qualifies applicants for income eligibility, and performs resale agent services for the Sudbury Housing Trust. The Sudbury Housing Trust has assisted hundreds of households move into affordable housing working with all affordable housing programs. Additionally, Elizabeth assists other municipalities in affordable housing planning and monitoring efforts as an independent contractor.

Laura Shufelt

Assistant Director of Community Assistance, Massachusetts Housing Partnership

A native Cape Codder, Laura Shufelt came to MHP in 2011 after working in affordable housing finance, development and technical assistance on Cape Cod since 1991. She provides technical assistance to municipalities, housing authorities, and non-profit developers regarding affordable housing development and policy. Prior to 1991, Laura was a commercial loan officer primarily financing residential construction projects. She began her career as a middle school science teacher. Laura is active in town government and non-profit boards. She is a member of the Barnstable Municipal Affordable Housing Trust, Vice-Chair of the Community Preservation Committee and town representative to the Barnstable County HOME Consortium. She serves on the Board of CHAPA, is the Co-Chair of CHAPA's Public Housing Committee, and is President of the Board of Founders Court Corporation.

Eric Shupin

Director of Public Policy, Citizens' Housing and Planning Association

Eric Shupin joined CHAPA in 2013, and became the Director of Public Policy in 2016. He is responsible for directing CHAPA's state policy advocacy agenda. Prior to coming to CHAPA, Eric was a student-attorney at legal clinics in Washington, DC, where he represented clients in Housing Court. Eric has worked with many housing and community development nonprofit organizations while serving for two years as an AmeriCorps National Civilian Community Corps member and team leader. Eric has a B.A. and J.D. from The George Washington University and is a member of the Massachusetts Bar.

Maura Camosse Tsongas

Director of Real Estate Development, Neighborhood of Affordable Housing (NOAH)

Maura comes to NOAH with extensive experience in community development and in working in Boston neighborhoods. She started her career as an instructor and later program director at Thompson Island Outward Bound in Boston Harbor where she worked for ten years facilitating groups. Maura later earned her master's degree in Urban and Regional Policy from Northeastern University and spent seven years working at the Women's Institute for Housing and Economic Development in communities throughout Massachusetts to develop affordable housing. Her work at NOAH has been focused on housing and community development throughout East Boston.

Greg Watson

Manager of Planning and Programs, MassHousing

Greg joined MassHousing in June 2008 to lead a new Department that is responsible for coordinating all Comprehensive Permit programs, municipal engagement and planning issues for the agency. He has over 23 years of municipal planning, community development and affordable housing experience, most recently having served as the Director of Community Development & Planning in Watertown, MA. Greg graduated from Clemson University with a BS in History & Political Science & obtained a MPA degree from Clemson University & the University of South Carolina jointly.

Darlene Wynne, AICP

Assistant Planning Director, City of Beverly

Currently the Assistant Planning Director in Beverly, MA, Darlene Wynne has over 15 years of consulting and municipal experience in community planning and zoning, land-use economics, and development permitting. In Beverly, Darlene is primarily responsible for development review and supports the Planning Board, the Open Space and Recreation Committee, and the Affordable Housing Trust Fund. Her long-range planning focus in Beverly includes housing production and diversity, arts and culture as economic development, and transit-oriented development. Prior to joining Beverly, Darlene served as a consultant for a land-use economics firm, where she conducted socio-economic, real estate supply/demand, and revenue generation analysis in support of long-range planning and revitalization efforts. She serves as the Professional Development Officer for the APA-MA Chapter. Darlene earned her Master of City Planning (Environmental Planning focus) from the Massachusetts Institute of Technology and a BA (Architectural Studies) from Connecticut College and is certified by the American Institute of Certified Planners (AICP).

Jennifer Van Campen

Executive Director, Metro West Collaborative Development

Jennifer has over 25 years of experience working in community development having begun her career as a Community Organizer in New Britain, Connecticut and later working in affordable housing development at the Pittsburgh Housing Authority. She has been with Metro West Collaborative Development for twelve years and has helped grow the organization into a regional affordable housing developer and services provider.

Clark Ziegler

Executive Director, Massachusetts Housing Partnership

Clark Ziegler is Executive Director of the Massachusetts Housing Partnership, a quasi-public state agency that finances affordable rental housing, provides mortgage financing for first-time home buyers, provides technical assistance for housing and neighborhood development, and is a major contributor to state housing policy. He has been with MHP since its inception in 1985 and has been chief executive since 1990. During his tenure MHP has delivered financing or technical assistance in 325 cities and towns, including financing for more than 22,000 units of affordable rental housing and more than 19,000 affordable homes for low-income first-time buyers. In total MHP has delivered \$4.5 billion in below-market financing either directly or through participating banks.

Between 1976 and 1981, Mr. Ziegler was in Washington, DC as an LBJ Intern, legislative assistant and then administrative assistant (chief of staff) to Massachusetts Congressman Robert Drinan, where he specialized in energy, environmental, budget and tax policy and staffed the House Subcommittee on Environment, Energy and Natural Resources. From 1983 to 1985 he was Deputy Director of Development and Public Affairs at the Massachusetts Bay Transportation Authority.

Mr. Ziegler serves as a governor's appointee on the board of the Community Economic Development Assistance Corporation, which provides financing and technical assistance to community-based nonprofits across Massachusetts. He chairs the loan committee for the Housing Partnership Network, which brings together the nation's leading housing and community development nonprofits, and serves on the board of HPN's investment and lending affiliates. He also serves as a director and officer of the National Association of Affordable Housing Lenders, which represents leading banks and nonprofit loan funds across the U.S. engaged in community development lending.

As an Ipswich resident Mr. Ziegler served as chairman and as a 15-year member of the town's Finance Committee, overseeing local spending on municipal government and public education and making recommendations on zoning and all other matters before town meeting. In 2006 he received the Community Service Award from Citizens Housing and Planning Association and in 2011 the Boston Globe named him one of the top ten innovators in Massachusetts. He has a bachelor's degree from Hampshire College and a master's degree in public policy from the Kennedy School at Harvard University.

GLOSSARY OF AFFORDABLE HOUSING TERMS

Accessory Dwelling Unit (ADU)

A secondary dwelling unit created within or as an extension of an existing dwelling that contains separate bath and kitchen facilities.

ACS US Census Bureau's American Community Survey

Adaptive Reuse

The conversion of nonresidential properties such as mills, schools, hospitals, military bases, motels, warehouses, office buildings, etc. into residential or mixed uses.

AFHMP (Affirmative Fair Housing Marketing Plan)

A plan for the marketing of SHI Eligible Housing, including provisions for a lottery or other resident selection process, consistent with guidelines adopted by the Department, and providing effective outreach to protected groups underrepresented in the municipality.

Area Median Income (AMI)

The estimated median income, adjusted for family size, by metropolitan area (or county, in non-metropolitan areas). AMI is updated annually by the US Department of Housing and Urban Development (HUD) and used as the basis of eligibility for most housing assistance programs. See: www.huduser.org

Acquisition – Land and Building

Costs associated with purchasing the development site.

Baby Boomers

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

CHAPA (Citizens' Housing & Planning Association)

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

Chapter 30B

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

Chapter 40B

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

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

Chapter 40R

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

Community Development Block Grant (CDBG)

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

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

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

www.cedac.org

Community Preservation Act (CPA)/ Chapter 44B

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

www.communitypreservation.org

Conservation Easement

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

Contingency

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

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

DataTown

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

Debt

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

Debt = Loans

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

-*Soft debt*: terms for repayment are lenient

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

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

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

type of deferred loan in order to be feasible.

Department of Housing and Community Development (DHCD)

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

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

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

www.mass.gov/hed

Department of Housing and Urban Development (HUD)

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

Disability

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

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

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

Expiring Use Restrictions

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

Equity

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

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

Extremely Low income (ELI)

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

Fair Housing Act/MA Fair Housing Act

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

Fair Market Rents (FMRs)

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

Family

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

Federal Home Loan Bank of Boston (FHLBB)

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

Federal Home Loan Mortgage Corporation (FHLMC) or Freddie Mac

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

Federal National Mortgage Association (FNMA of Fannie Mae)

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

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

HOME Investment Partnership Program (HOME)

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

Housing Appeals Committee (HAC)

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

Housing Choice Initiative

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

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

Housing Stabilization Fund (HSF)

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

Housing Toolbox

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

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

Housing Unit

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

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

Inclusionary Zoning

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

Infill Development

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

Limited Equity Homeownership

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

Loan to Value (LTV)

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

Local and Regional Housing Authorities (LHAs)

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

Local Action Units (LAUs)

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

Local Initiative Program (LIP)

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

Low Income Housing Tax Credit (LIHTC)

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

Median Age

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

Median Income

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

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

Mortgage

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

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

Municipal Affordable Housing Trust (MAHT)

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

Regional Planning Agency (RPA)

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

Reserves; Lease-Up and Operating

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

Poverty

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

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

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

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

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

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

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

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

Zoning

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

GLOSSARY OF COMMON ACRONYMS AND TERMS

ACRONYMS

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

DEFINITIONS

Baby Boomers

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

Cost Burdened

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

Disability

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

Extremely Low Income

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

Family

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

Household

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

Median Age

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

Median Income

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

Millennials

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

Housing Unit

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

Protected Classes

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

Poverty

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

GLOSSARY OF FINANCE TERMS

Sources of funds

Debt

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

Debt = Loans

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

-*Soft debt*: terms for repayment are lenient

Equity

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

Low Income Housing Tax Credit (LIHTC)

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

Grant

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

1st Mortgage

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

2nd Mortgage, 3rd Mortgage, etc

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

Uses of funds

Acquisition – Land and Building

Costs associated with purchasing the development site.

Site Work

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

Construction Costs

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

Contingency

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

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

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

Developer Fee and Overhead

Maximum developer fees are established by DHCD.

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

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

Construction Loan Costs, Permanent Loan Costs, Bridge Loan Fees

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

Consultant Fee

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

Reserves; Lease-Up and Operating

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

Explanation of Operating Budgets

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

Net Operating Income

Operating income less operating expenses

Net Cash Flow

Net operating income less debt and reserve payments

Operating Income

Gross Rental Income

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

Laundry Income

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

Vacancy

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

Operating expenses

Operating Expenses

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

Real Estate Taxes

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

Insurance

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

Utilities – Common Area

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

Water/Sewer

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

Maintenance/Repairs/Decorating

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

Administration

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

Legal

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

Snow Removal/Landscaping

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

Trash Removal

Usually a third-party contract

Management Fee

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

Audit & Tax Return

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

Asset Management

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

Debt service**Debt Coverage Ratio**

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

Replacement/Equipment Reserve

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

Net Cash Flow

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

Reserves

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

Loan to Value

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

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