



At Home in Greater Lowell
a housing strategy for the greater lowell region

672 Suffolk Street, Suite 100
Lowell, MA 01854
978-454-8021 x 120

Ideas to Action: Fall Housing Summit

November 7, 2024, 5:30 pm to 8:00 pm

Breakout Group Notes

Executive Summary: Key Takeaways

Goal 1

Participants largely discussed barriers to changing zoning and the need for outreach to overcome those barriers. They voiced that data is needed for public education – for example, multifamily impact on school costs, taxes, state aid, affordable housing, and taxes for aging in place. There was support for incorporating this data into public outreach storytelling.

Participants also believed that adjusting regulations to allow modular housing should be a key strategy. They cited Revere as an example. Finally, they listed types of properties for the reuse study, and the Middlesex County Superior Courthouse, now vacant, was specifically cited.

Goal 2

This group focused on transportation and open space needs to enable Transit Oriented Development (TOD), including the need to pair TOD with Commuter Rail improvements. They stated that more open space at TOD locations, including an off-road network of bike trails, is also important.

Goal 3

Participants discussed the need for more support of affordable housing. They stated that developers don't seem to take current incentives, and people find it difficult to utilize vouchers. They noted the need to further market the Housing Navigator. They also raised the issues of modular housing, loosening zoning regulations, and creating income-restricted ADUs.

Goal 4

This group was concerned about previous attempts at coordination among service providers and involvement by neighboring towns. In addition, they cited concern that there isn't enough funding for service organizations, but more discussion is needed to better understand the size of gaps, what could be accomplished with additional funding, and what sources have been identified. In addition, critical entities that were previously operating—including but not limited to the Life Connections Center—were cited as closing.

Finally, the group discussed lack of funding for a sprinkler system for a temporary shelter, the desire for re-use of buildings for permanent supportive housing, and the desire for a law mandating that municipalities must locate permanent supportive housing within their boundaries.



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Goal 5

This group first focused on storytelling – they believe it is critical to have a variety of people, range of stories, and a welcoming community. They stated that building trust can be achieved through compensation and making storytellers feel safe. They also believe training needs include systemic racism and discrimination and knowledge of local community problems. They considered possible utilization of the Executive Office of Housing and Livable Communities (EOHLC) fair housing office. Beyond the listed strategies, they cited a need for a strong vision—perhaps including a champion for that vision—in addition to landlord education and translation.

Goal 6

Participants discussed the need to add a creative financing strategy – perhaps a rent to own program, an employer incentive program, or most promisingly a Vermont-style accelerator that includes a program for banks to provide lower-interest or riskier loans through the provision of guarantee funds financed by impact investment and/or public dollars.

In addition, participants talked about utilizing Cape5 as a successful accelerator model that involves smaller-scale builders. Finally, they suggested an addition to the “education/outreach” goal to include information about how to finance and build ADUs.

Goal 1: Housing Production and Housing Choice

How would these strategies work locally? Barriers?

- Lot sizes – reduce or eliminate min lot size.
 - “We are built out!”
- Parking requirements – lower, also not environmentally sustainable
- Towns have zoned themselves out of the future housing.
- Reduce setbacks.
- Design incentives
 - More units, far for affordable.
 - Height
 - Overlay districts.
- Allow but don't require mixed use in town center.

Challenges to implementation?

- Current homeowners – people buying into these ideas
- Lack of municipal sewer – Westford
 - Real or perceived lack of sewer capacity
 - Increase accessibility of Town meetings

Data Needed:

- School children
- Tax impact



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- State aid
- Who lives in / qualifies for affordable housing?
- Data on adult children from communities
- Taxes for those ageing in place
- Data needed for smaller homes
- Community diversity Storytelling.

What's missing?

- Financing
- Modular housing
- Reinforcing why density is needed.
 - We grow here so we can preserve here.
 - What's in it for current residents
- Research on communities that are open – Revere etc. Local modular incubator
- State properties
- Vacant courthouse
- Old Lowell courthouse
- Old schools (Tyngsborough has a number of historic tax credits)
- Parking lots

Goal 2: Housing Location

- How to build housing without expanding
 - Improve service / runoff – reduce stormwater flow.
- More frequent CR services
- Lower cost CR fares.
- Bring back express CR.
- Non car access to Boston express (last mile)
- More or better, park and ride
- Can walk to reach necessities.
- Near safe open spaces – spaces for families / kids
- Build/promote community gathering spaces in neighborhoods – near walkable.
- Take advantage of high potential areas like vinal sq. with needs – diverse businesses, need econ planners to continue businesses.
- More inclusive outreach/advocacy for bike infra
- Create a region-wide OSRP that includes linear parks / trails – regional network.



Goal 3: Housing Affordability

- Vouchers provide steady stream of income – good incentive for landlord.
- Solutions for now while waiting on data and studies, what do people do right now?
- People who provide services/work in affordable housing also need housing that is affordable.
- Regional survey to find out barriers and why people oppose multi-family/affordable housing.
- Lack of affordable units is a major issue, really low vacancy.
- Rents in affordable units are still too high.
- Even w/voucher it's hard to find a unit.
 - Run credit reports still on project-based vouchers.
- Developers are not interested in current incentives.
 - Like the idea of regional database for affordable housing and voucher – accepting places.
 - Question on who can access it, is it accessible to everyone?
- Housing navigator already exists.
 - Market existing resources, outreach
- For communities outside of Lowell, find out what would incentivize building affordable units?
- What appeals to them? Besides age-restricted and disability restricted.
- Because of high construction costs, incentives usually are not enough. Prevailing wage regs
 - Subsidized units are more expensive to build.
 - Modular can improve construction costs and fit in the neighborhood.
- Removing certain regulations could make projects more feasible.
 - Ex. Restrictions on height, 3 story buildings etc.
- Make ADU's income – restricted, so the people who need it get those new units.



Goal 4: Housing Security

[How could regional coordination among service providers help address housing insecurity? What types of preventative services, such as eviction prevention, are most needed locally?]

- Attempted – but not successful.
- Legal Service eviction support who?
- Lack of resources – affordable
- Interest – but no resources
- Services have shut down / or community leaders have left.
- Question: Has NMCOG sat down with town management regarding this concern?

[Would a regional dashboard that tracks unsheltered and sheltered individuals help support local or regional planning? What data would be most beneficial?]

- Directory by name, locale organization come together to help.
- Shelter beds?
- MBTA for homeless – add if not enough resources.
- Every community should have services.

Life Connections Center

- In house
- How to keep clean / safe
- Shower
- Clean bedding

[What are the challenges or opportunities in identifying and securing land for Permanent Supportive Housing? Are there existing resources or partnerships that could support PSH development?]

- Questions: What do we benefit from National Park – Lowell specifically?
- Energy code, renovation costs

Barriers

- Funding, staffing, resources, advocate, city, taxpayer\$\$ homeless?
- More state funding!
- More vouchers – landowners
 - Incentive program for low income?
- More Money to fund agencies.
- Section 8 voucher program
- Guarantee income program. How does this work?
- How to introduce homelessness w/homeowner – get that human contact – what’s the story?
- Humanize the data.
- Small home initiative
- Mobile home
- True cost of homelessness
- Long term vs. short term
- Medical data vs homelessness
- Will the Federal government step in? Needed!!!
- Lowell, ok? Town not really!



Goal 5: Fair Housing and Engagement

- Sharing stories – understanding the who
- Homelessness
- Variety of People
- Range of stories
- Create a welcoming community.
- Desensitize
- It's All of us.
- How profits to reach community as whole
- Form coalition and partners.
- Build trust with storytellers.
 - Compensate
 - Make feel safe.
- Good stories find ways to spread.
- Develop a vision.

Fair Housing Training for Land base boards:

- Lack of knowledge of community problems by volunteer boards
- Understanding systematic racism and discrimination with current system
- Need funding.
- Need mandate.
- Weed case law knowledge and fed/state housing law.
- Developers need training too.
- Laymen's
- Work with new EOHLC fair housing office to develop.
- Make available to the public.
- Barriers to expanding FH and Engagement
- Top-down alignment of vision
- Landlord Edu. Program to combat missing information
- Language and translation
- Data and research – community stories and needs
 - Policy change



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Goal 6: Funding Sources and Partnerships

Creative Financing

- Rent to own.
- Good for starting out.
- Modular housing
- CRA banks like CPFI's could help.
- Could make pro-housing decisions.
- Employers housing incentives

Coalition – Building for accelerator.

Solid Partnerships

- Philanthropy, Impact investing, guarantee funds, more incentives.
- Programs in the pipeline need to get moving.
- Many banks CU and CDFIS
- Guarantee funds are a great way.
- Education, explain funding sources for things like ADUs.
- Reduce influence of homelessness on regulatory boards
- VT has an all-in-one accelerator, banks, developers...
- TPI fellows on the cape Cape5, includes banks, architects, builders housing, buying, managing land and houses.

Barriers

- Zoning
- Building requirements
- Lack of regional thinking
- Fear of density
- Fear that every pro-housing change will be dramatic.
- Nimbyism
- Fear of change
- Lack of data on where housing gaps are (low vacancy)
- Regional data needed on these gaps.
- Lot size minimums
 - 2 acres in Dunstable.
 - 1 acre in other towns
- Not everyone at the table!
 - Need for conversations to hash out differences
- Protective of home, of "territory"
- Funding has strict requirements and timing, especially federal.
 - Hard to access, long waits to learn if a credit is received.
 - Rent to own can provide a revenue stream for a city or non-profit.
 - Non predatory lending and renting