



At Home in Greater Lowell

a housing strategy for the
greater lowell region

Ideas to *Action*
2024 Fall Housing Summit - 11.07.24

tonight's agenda

6:00 pm **Welcome and Introduction**, Jenny Raitt, Executive Director, NMCOG

6:15 pm **Keynote: Ed Augustus**, Secretary of the Massachusetts Executive Office of Housing and Livable Communities.

6:40 pm **Addressing Barriers to Housing**

- Municipal Financial Impacts
Doug Howgate, Massachusetts Taxpayers Foundation
- Effective Communication and Engagement
Whitney Demetrius and Sadé Ratliff, Citizens Housing and Planning Association

7:15 pm **Workshop: Reviewing Strategies and Actions**

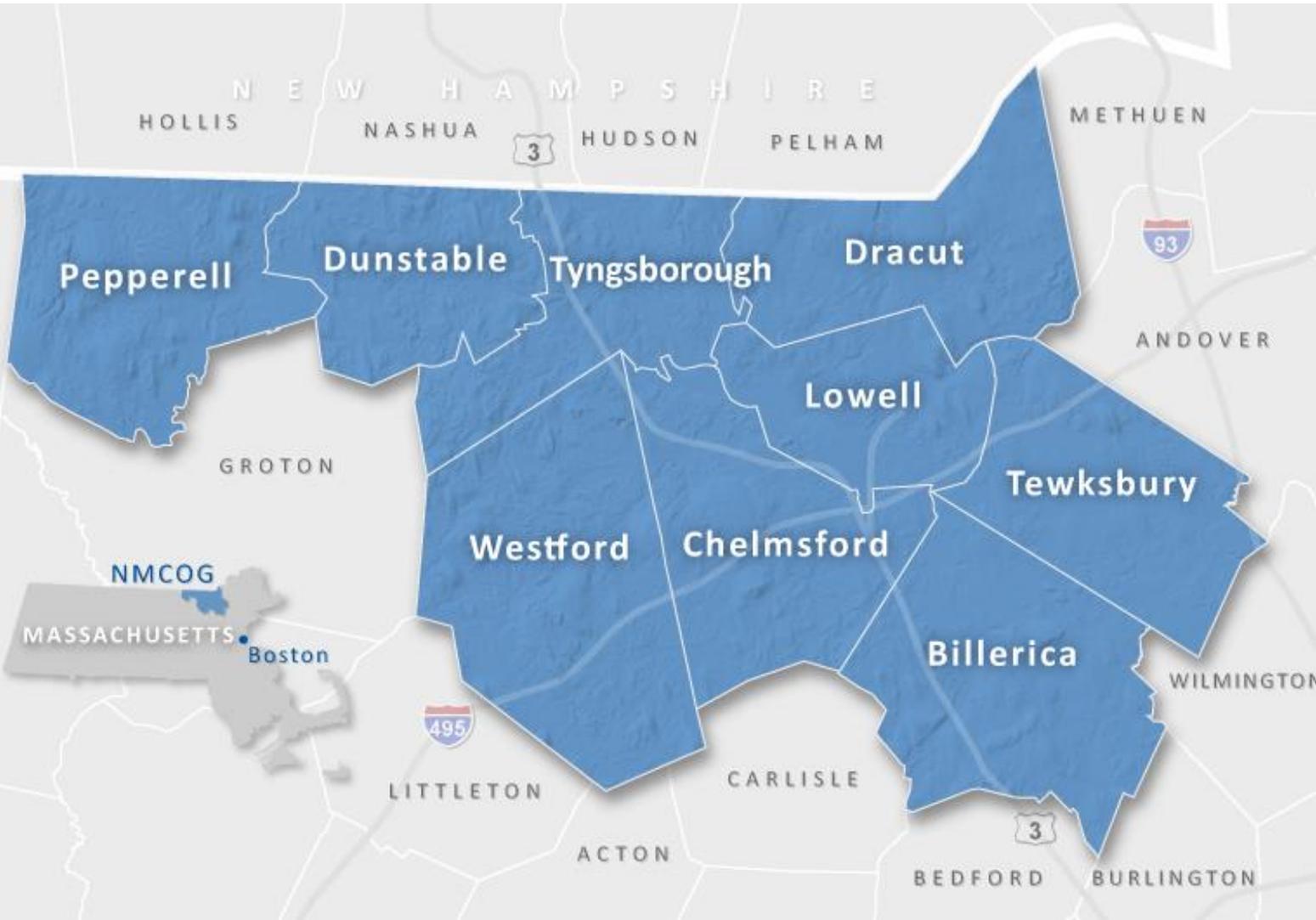
7:45 pm **What's next? Moving Forward Together**



welcome



we're the Northern Middlesex Council of Governments (NMCOG)



- Established in 1963 as a regional planning agency with an 18-member policy board.
- 310,009 population.
- Lowell HUD Metro Fair Market Rent Area minus Groton.
- Agency purpose is to increase the capacity of municipalities and foster regional cooperation and coordination, including providing local and regional planning services to member communities.

Roles

Facilitate community outreach, including stakeholder engagement

Facilitate major summits

Using the results from consultants, develop public education materials and other tools to help implement strategies

NMCOG Board

Billerica

Dina Favreau
Marlies Henderson
Mary McBride - *Clerk*

Chelmsford

Pat Wojtas - *NMMPO Rep.*
Annita Tanini
Douglas Bruce

Dracut

Heather Santiago-Hutchings
Michael Pestana
Phillippe Thibault - *Vice Chair*

Dunstable

Ron Mikol
Jim Wilkie - *Asst. Clerk*
Jason Silva

Lowell

Wayne Genness
Gerard Frechette - *Treasurer*
Alternate - Vacant

Pepperell

Chuck Walkovich - *Asst. Treasurer*
Brian Keating
Stephen Themelis - *Chair*

Tewksbury

Jayne Wellman
James Duffy
Alexandra Lowder

Tyngsborough

Ronald Keohane
Kimberley O'Brien
Michael Moran

Westford

Chris Barrett
Darrin Wizst
James Silva

why did we start this process? housing is a top priority in our region.

It's not just *The Lowell Sun* talking.
Housing emerges as a top issue throughout
our work with each community and regional
discussions.

- Housing Production Plans
- MBTA Communities
- Local and region-wide data
- Municipal staffing shortages
- Regional homelessness
- Envision 2050: Long Range Transportation Plan
- Comprehensive Economic Development Strategy
- Middlesex 3 Coalition

we decided the process would have three major components.

1

Data and
Strategies

2

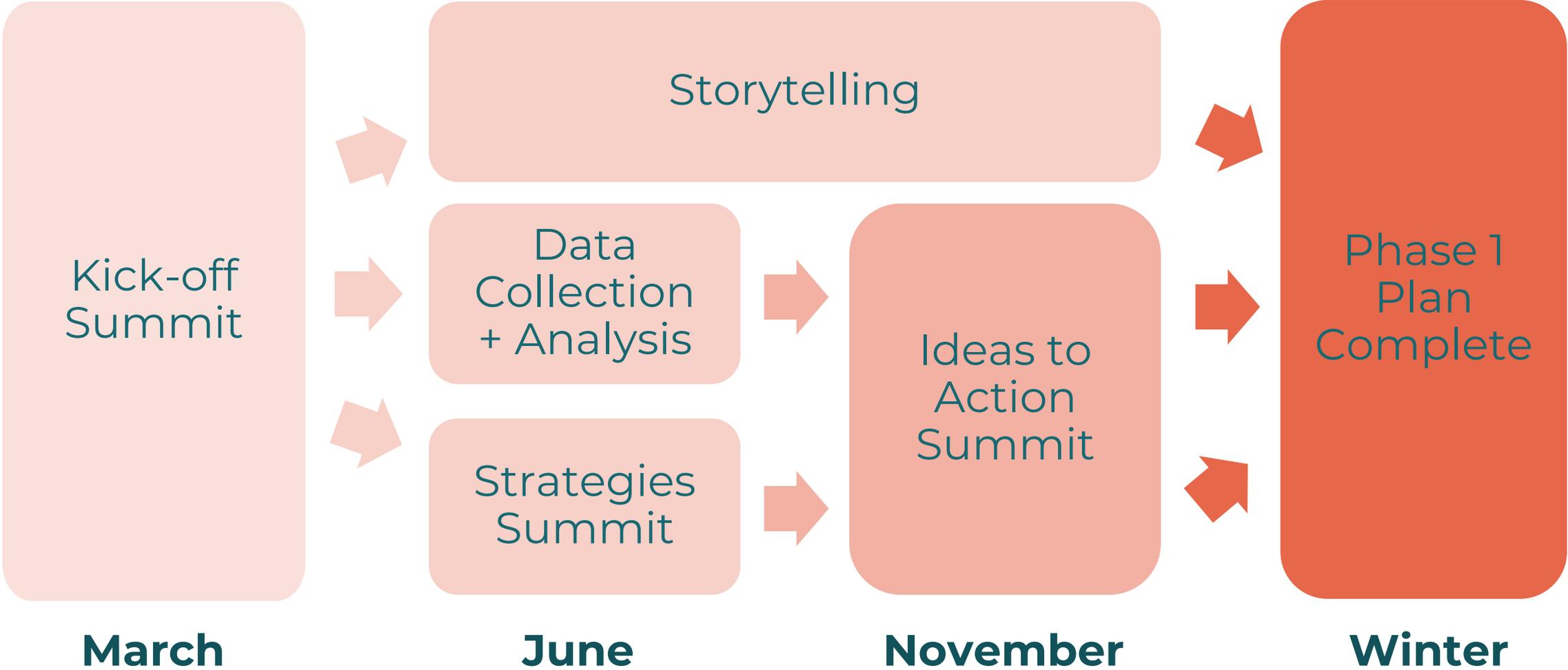
Storytelling
Campaign

3

Municipal
Toolkit

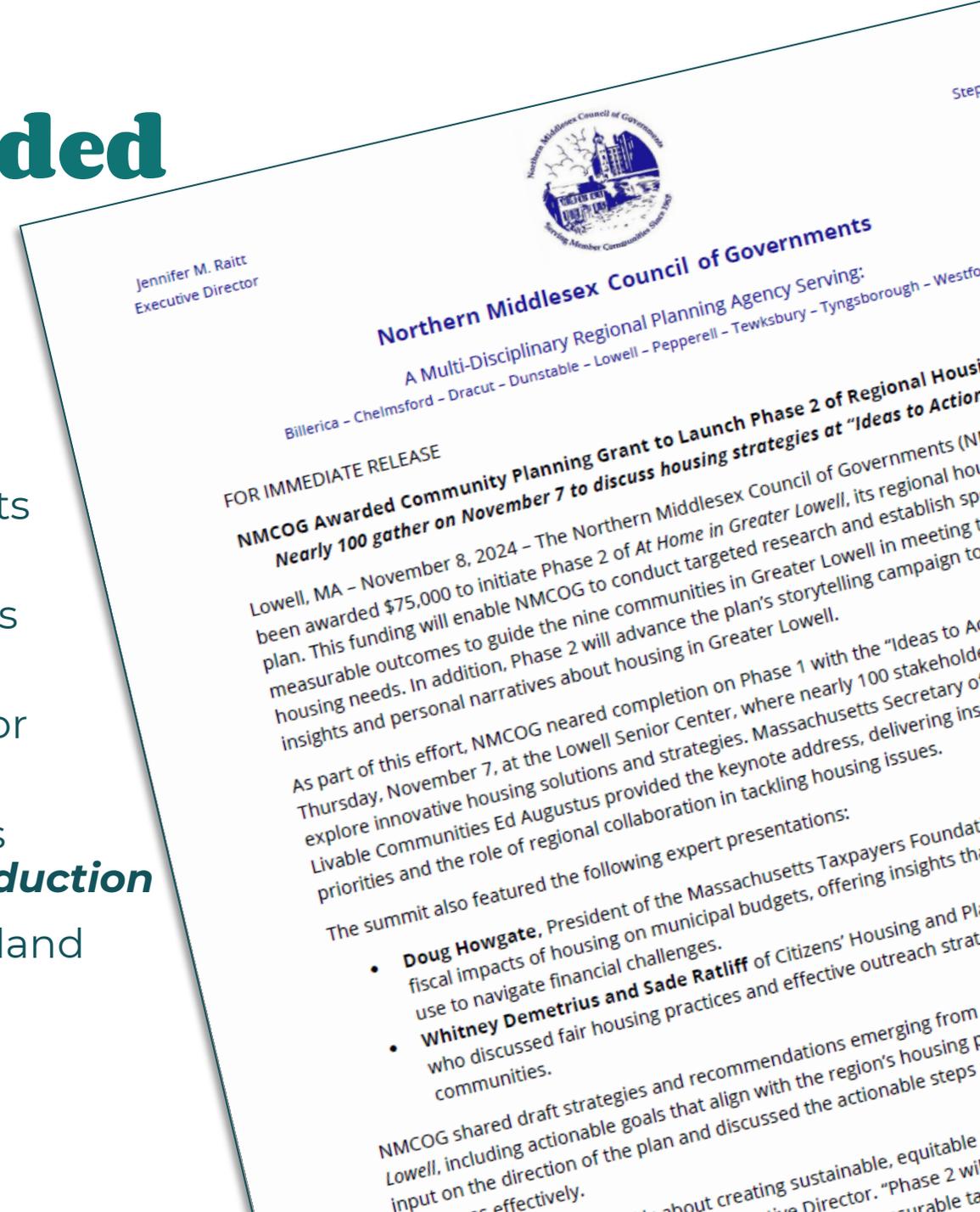
**...pairing faces
and stories with
data and tools.**

we're about halfway through the planning process.



and we were just awarded funding for phase 2!

- scenario planning to select targets for progress measures
- case studies to illustrate strategies
- integrated studies about municipal fiscal impacts of housing and of lack of housing
- evaluation of mobile and project-based vouchers and barriers to use
- focus groups to generate additional strategies for **Goal 4, Housing Security**
- implement development in MBTA Communities zoning districts to advance **Goal 1, Housing Production**
- begin regional adaptive reuse plan and identify land suitable for Permanent Supportive Housing
- additional research and analysis
- **Fall 2025 Housing Summit**



today's meeting objectives

1

Cultivate a **shared commitment** to address our region's housing challenges

2

Provide the information you requested on **municipal financial impacts** and **engaging effectively**

3

Kick off **the storytelling campaign** that will continue through the winter.

4

Discuss how the **draft strategies** would be implemented by your agency or community

Keynote Address



Ed Augustus

Secretary of the Massachusetts Executive Office of
Housing and Livable Communities

addressing barriers to housing



Municipal Financial Impacts



Doug Howgate, President
Massachusetts Taxpayers Foundation

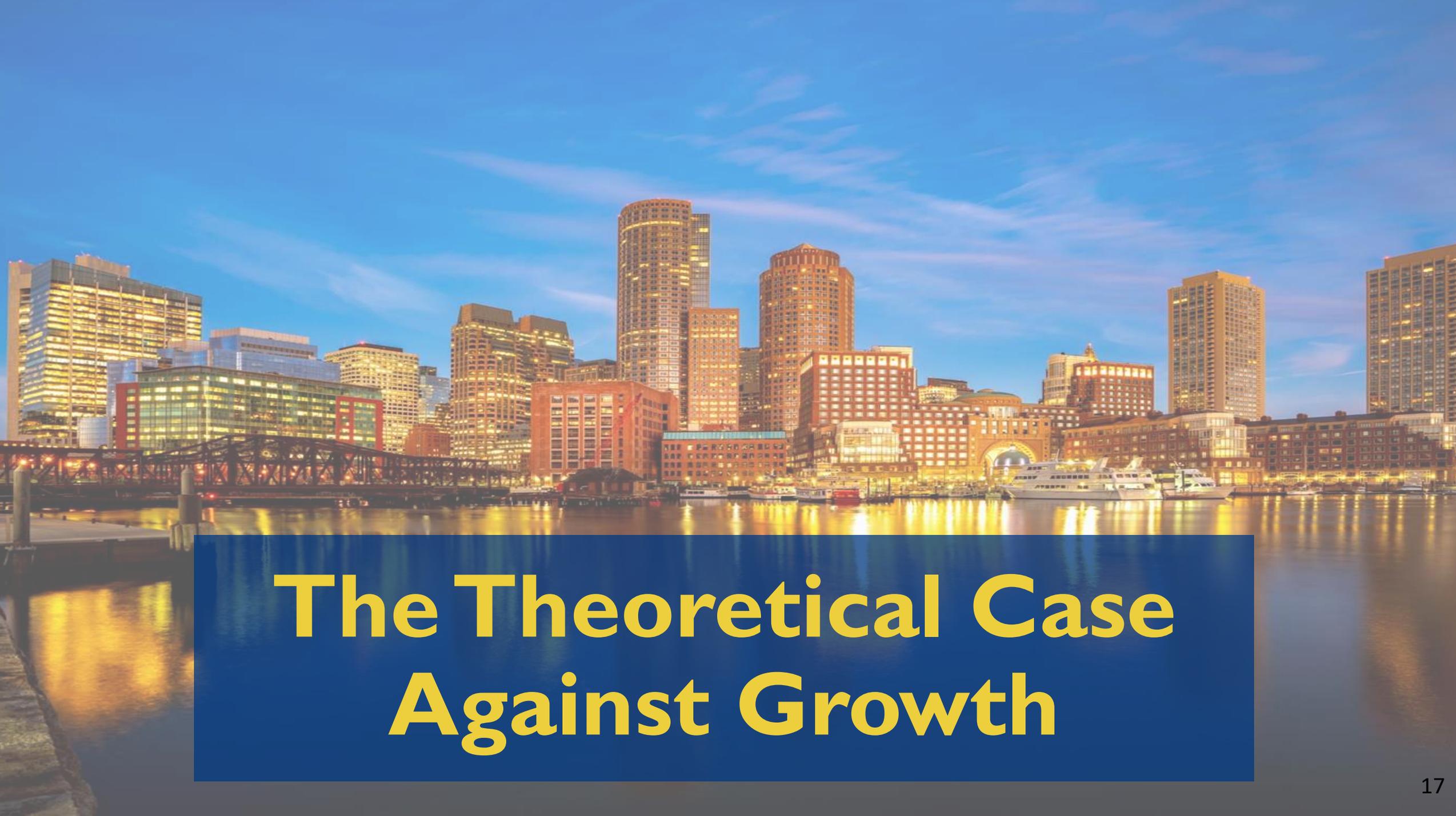


Massachusetts
Taxpayers Foundation

MTF Presentation: At Home in Greater Lowell Fall Summit

November 2024





The Theoretical Case Against Growth

Thinking Through the Property Value Theory

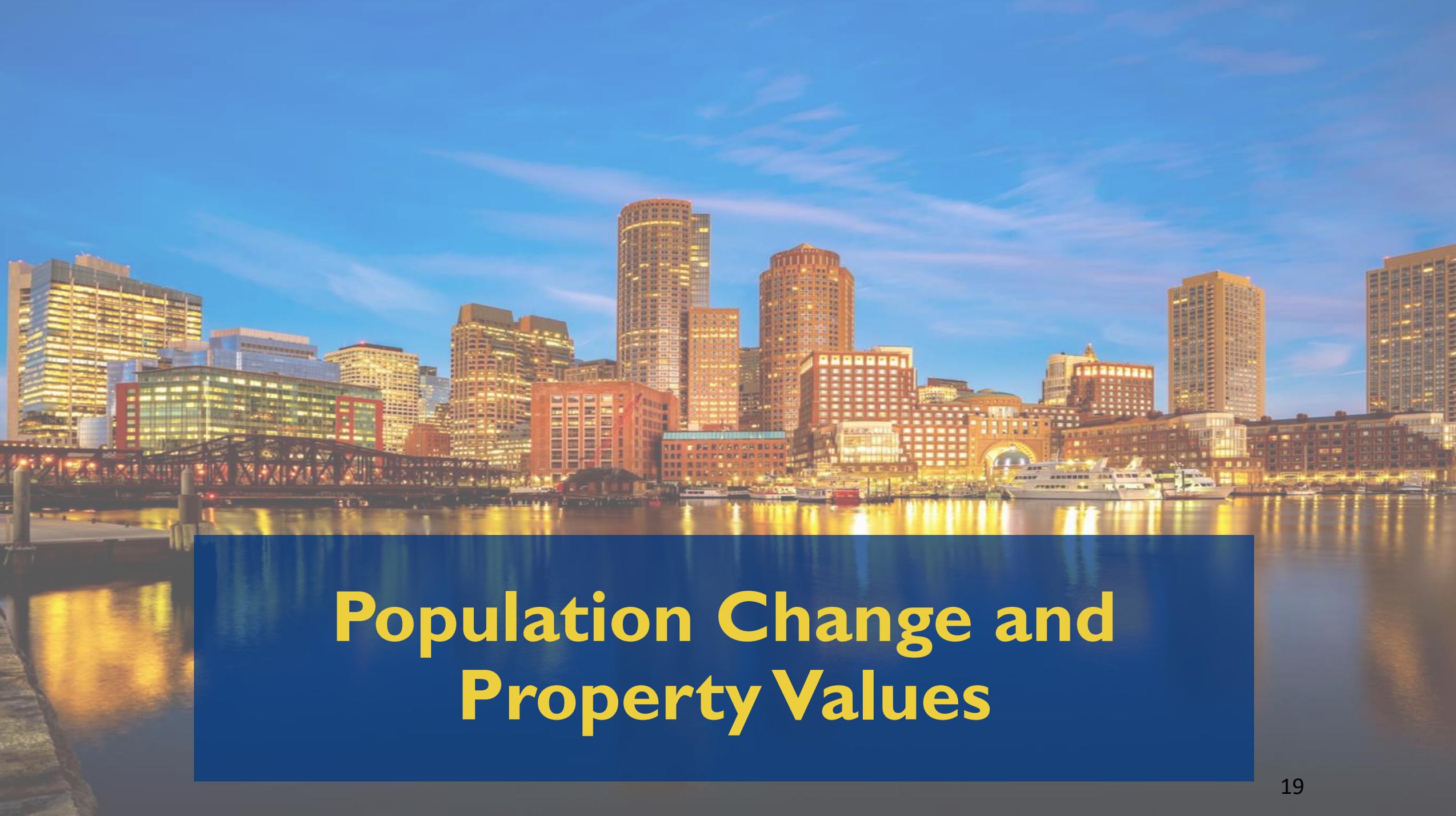
The Theory Against Residential Development:

Adding additional residential development, especially multifamily units, will:

- Negatively impact the property values of current residents;
- Result in local cost growth that outweighs new revenue growth; and
- Put a strain on the school budget.

Assessing the Theory:

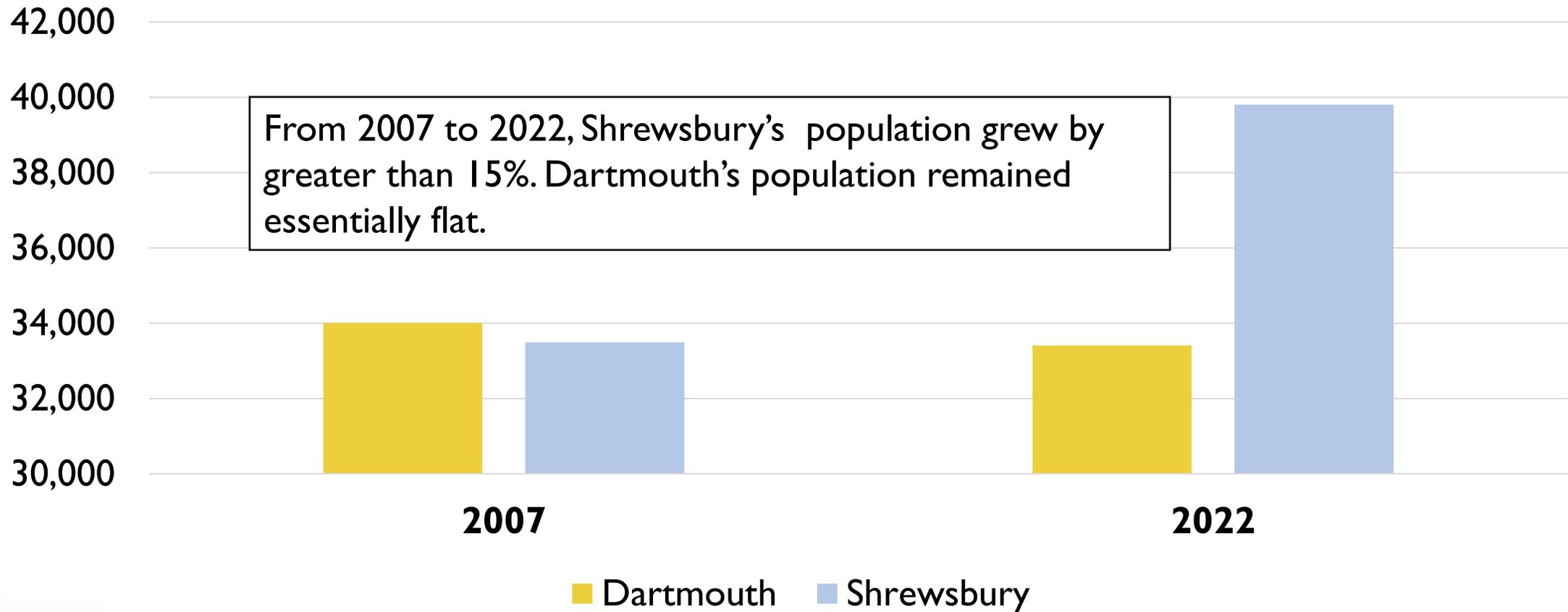
Compare communities that started from similar places, but went in different population and development directions over the last 15 years and look at the impact on the communities.



Population Change and Property Values

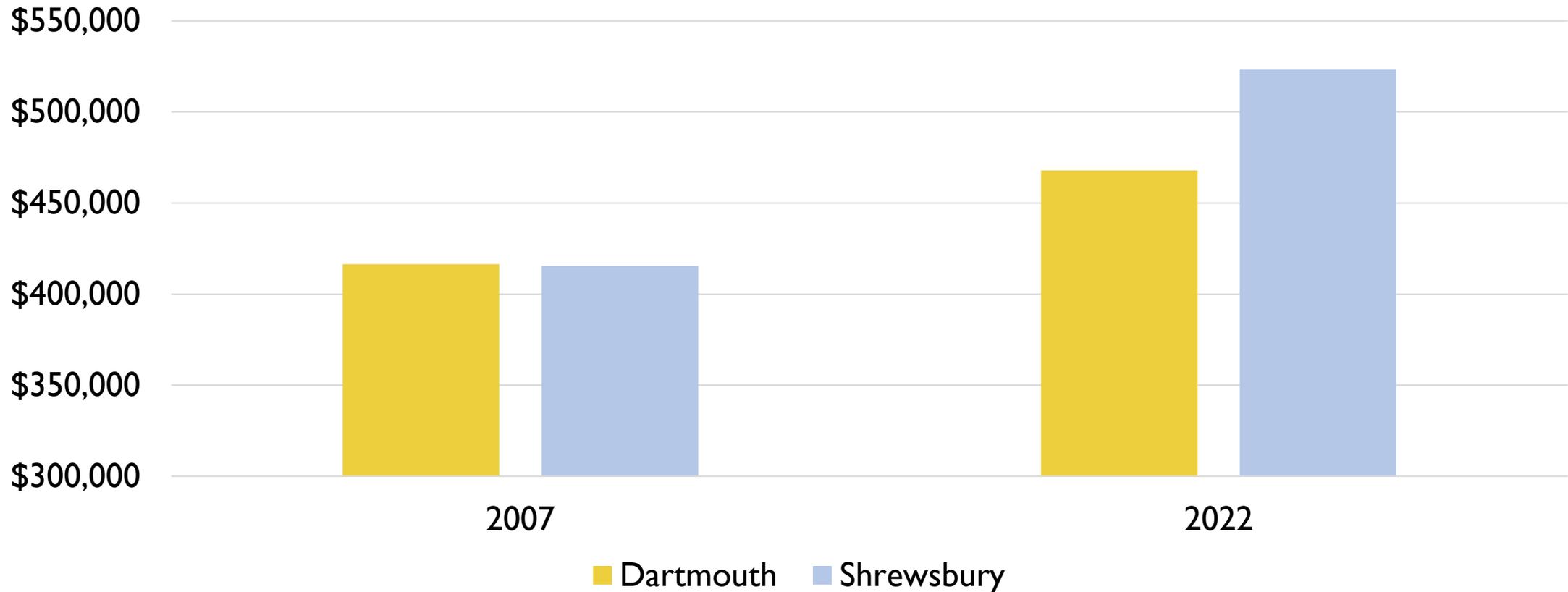
Comparing Two Towns with Different Growth Patterns

Population: 2007 & 2022



Assessed Value Per Single Family Home

Average Single Family Home Assessed Value





Looking at Large Towns & Small Cities

Background

To look more deeply into the relationship between growth, public finance, and resident wellbeing, we:

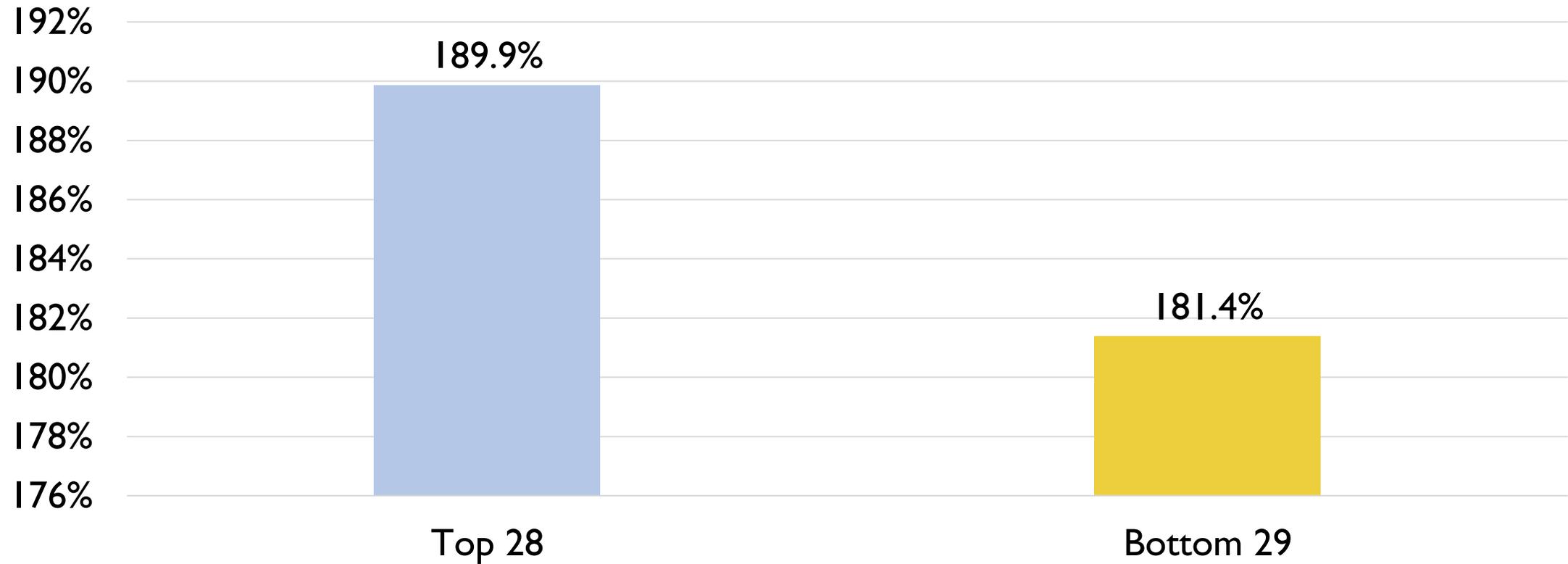
- Identified **57 Massachusetts communities** with a population of between 20-40K in 2007
- Put the half with the largest population growth into one category (top 28)
- Put the half with the smallest growth into another category (bottom 29)

We compared the communities in terms of:

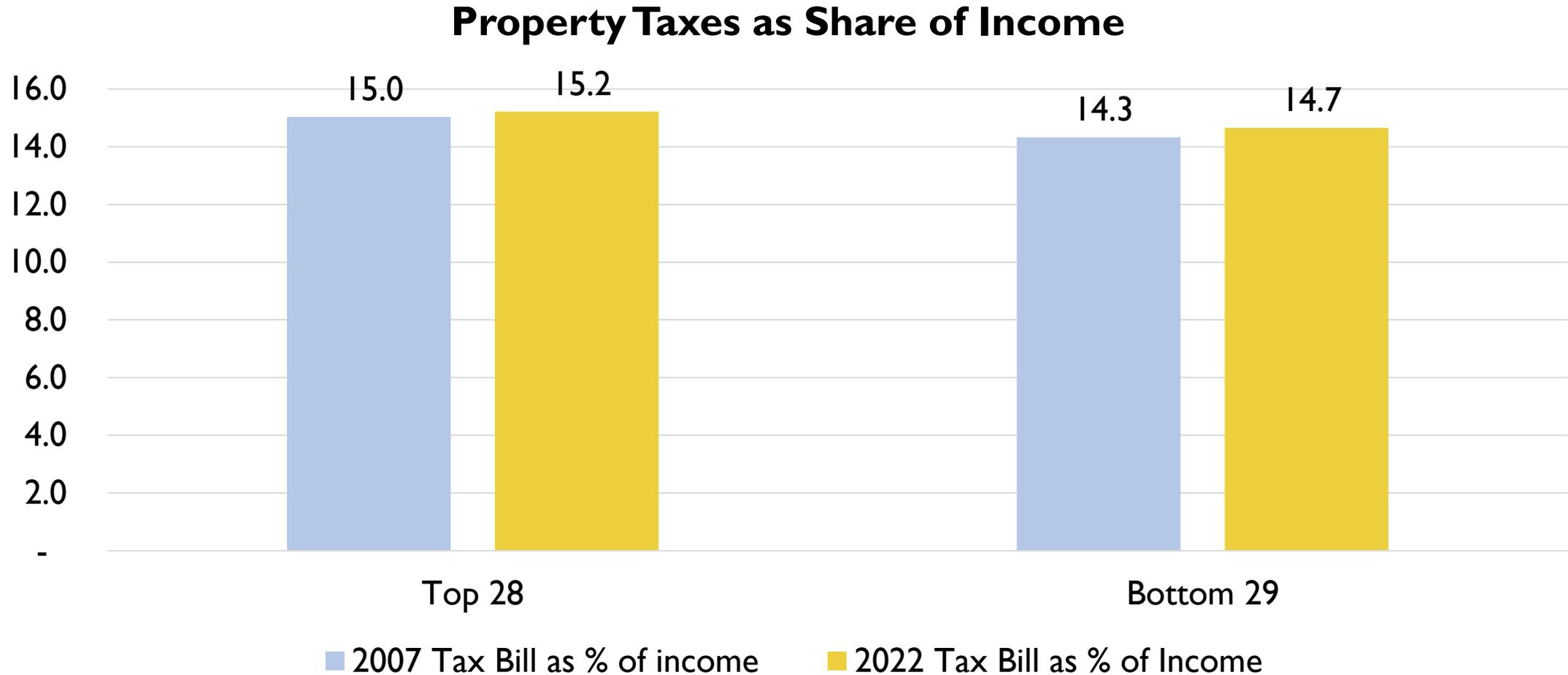
- Tax levy
- Home value
- Taxes as % of income
- Non-property tax revenue sources

Tax Levy Change, 2007 - 2022

Tax Levy Change

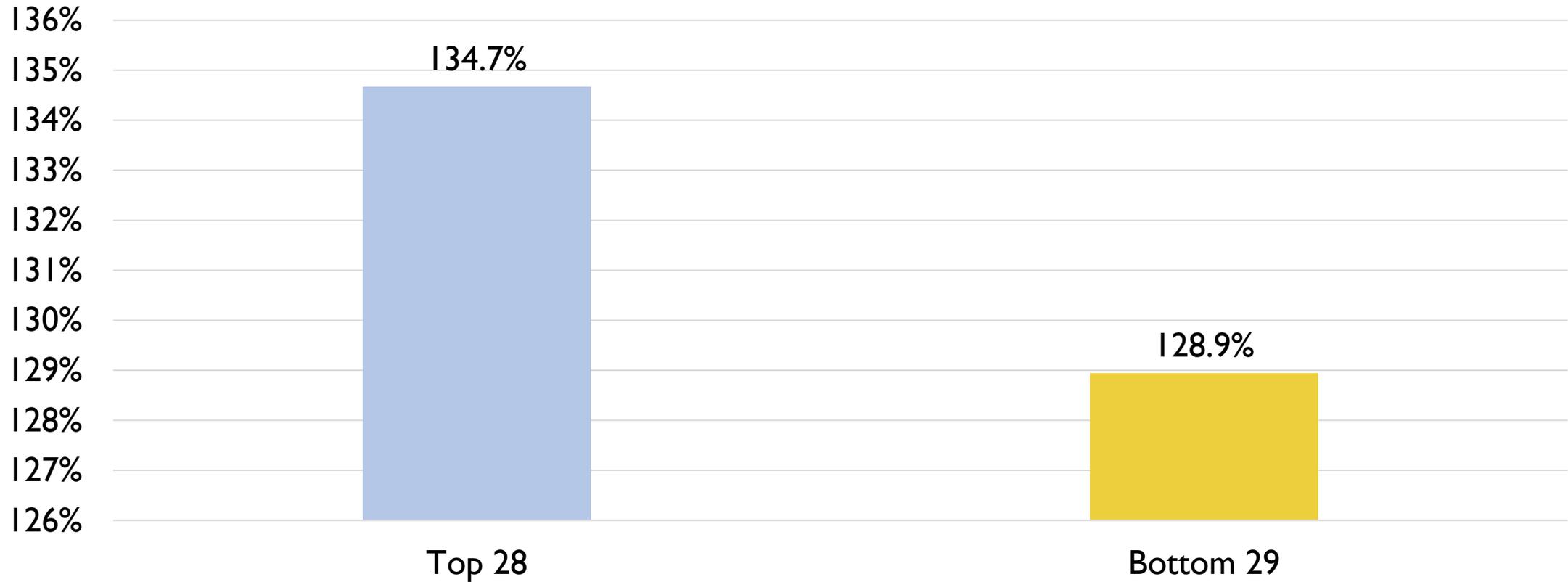


Property Taxes as Share of Income, 2007 & 2022



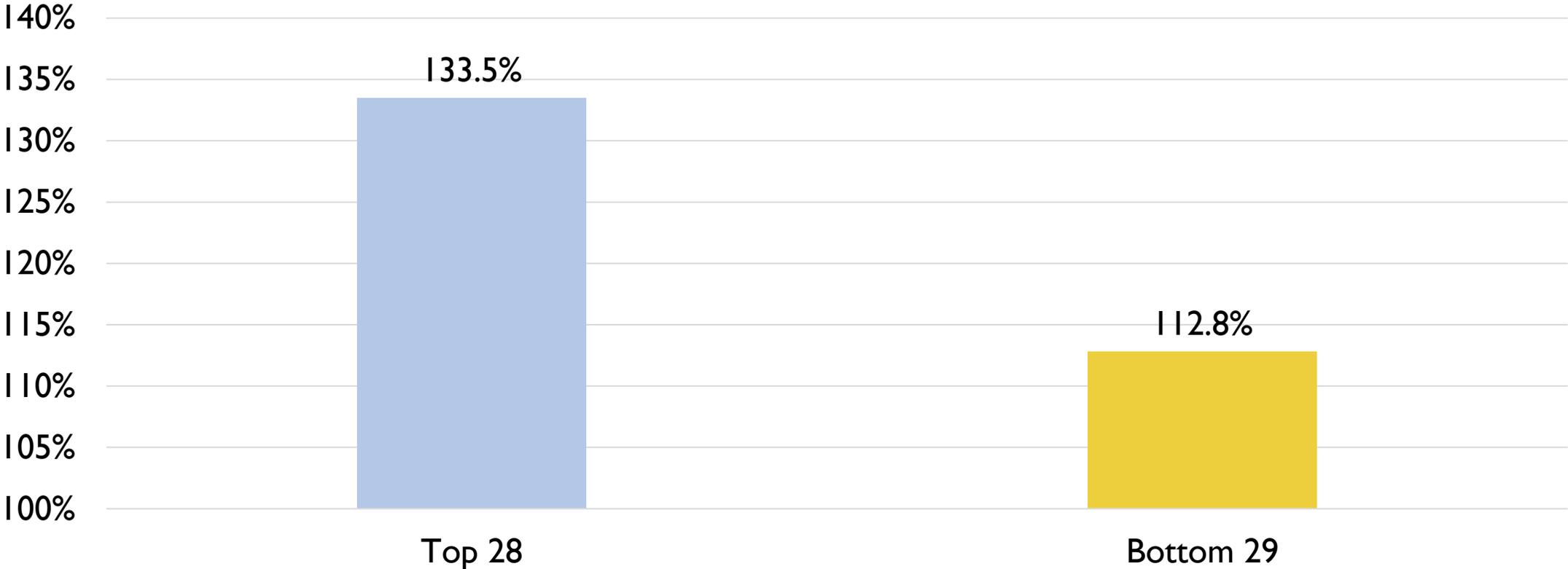
Single Family Home Value Change, 2007 – 2022

Single Family Home Value Change



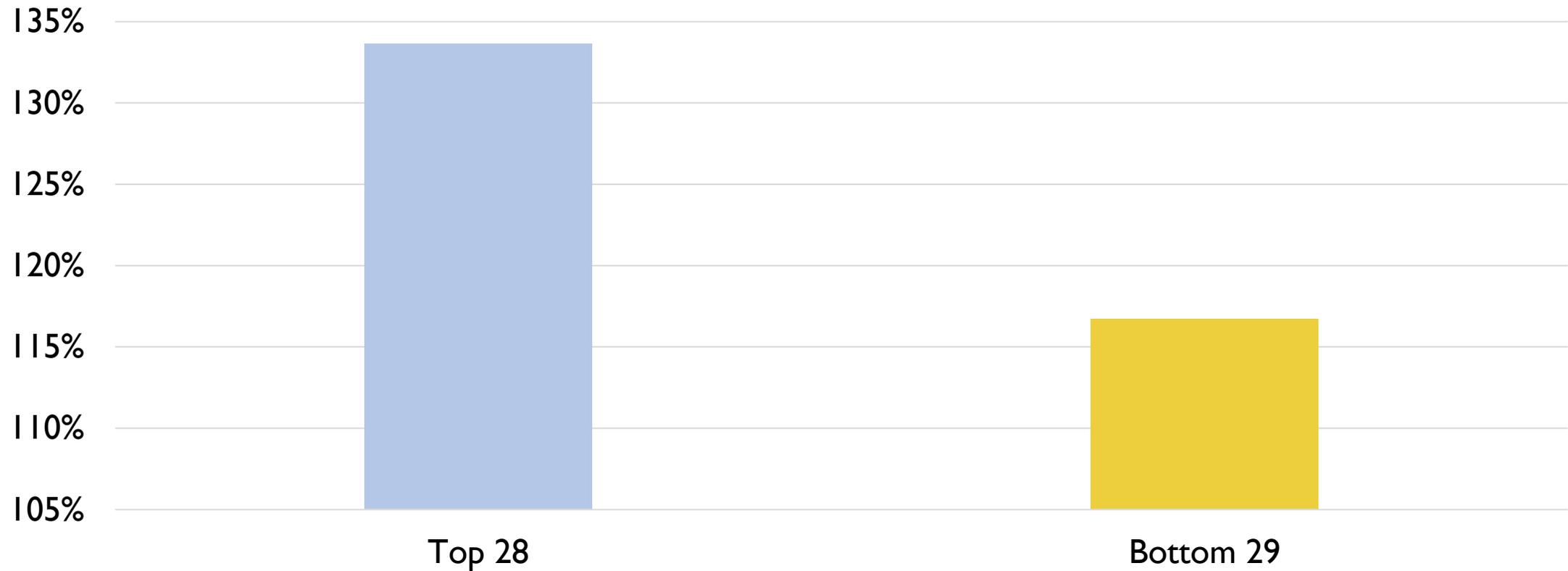
Growth In Local Receipts, 2007 – 2022

Growth in Local Receipts



Growth in State Aid, 2007 - 2022

Growth in State Aid





Enrollment and Education Funding – Big Picture

Education Aid Formula Benefits Enrollment Growth, FY 2024 to FY 205

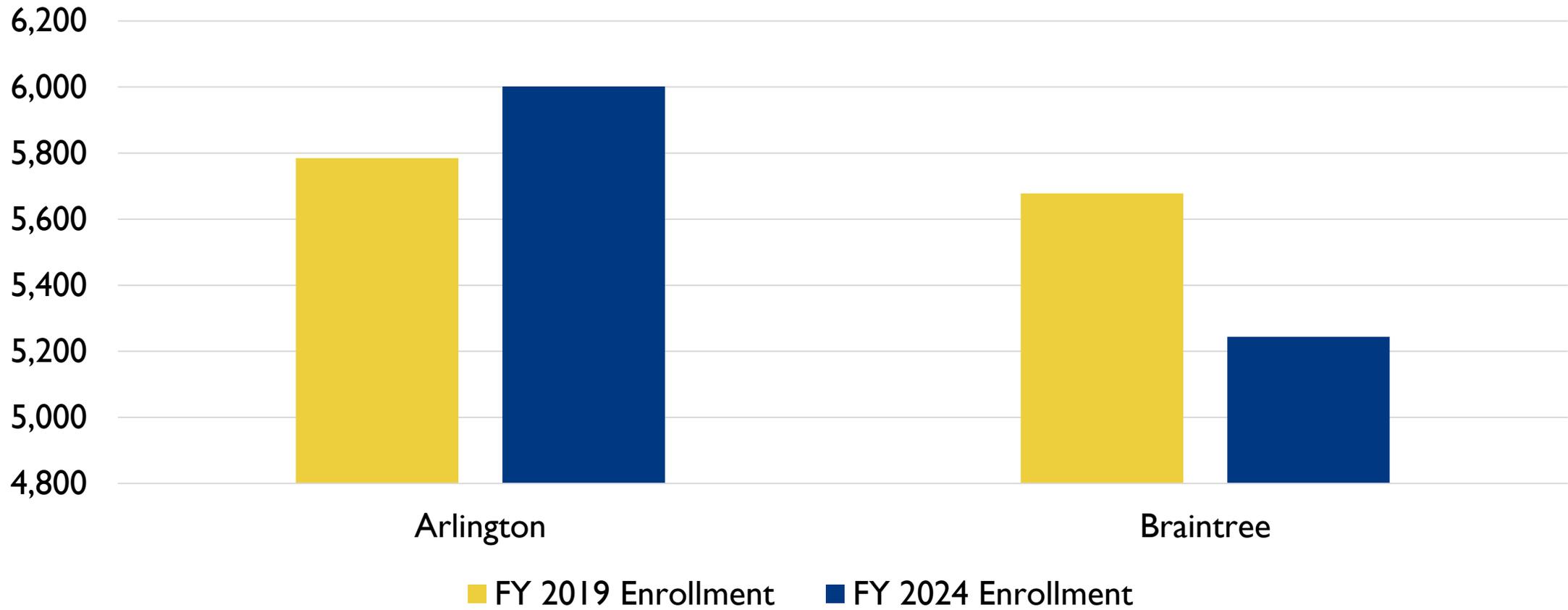
	Minimum Aid Districts	Non Minimum Aid Districts
Number of districts	212	107
Change in enrollment	-3,888	4,156
Increase in state aid	\$14,359,885	\$249,314,681
Change in required local contribution	\$256,732,771	\$146,140,009



Community Comparison: Arlington & Braintree

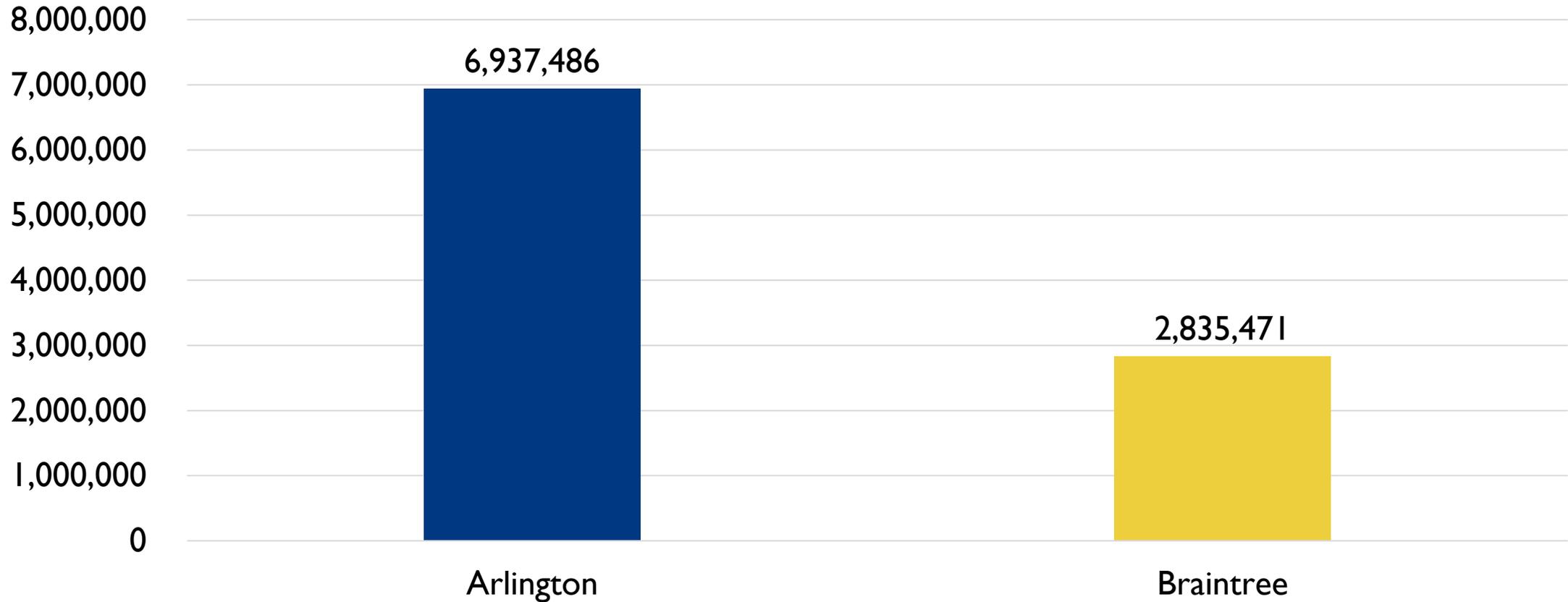
Community Comparison 2 - Enrollment

District Enrollment, FY 2019 & FY 2024



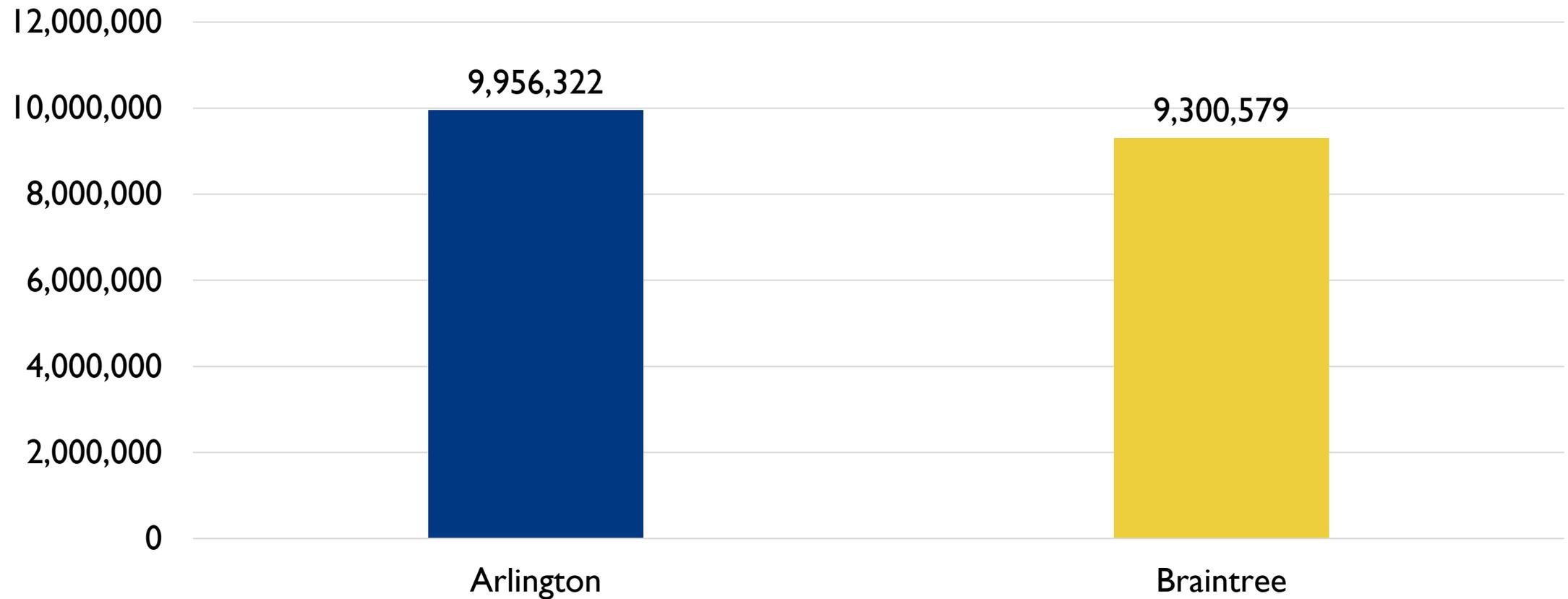
Community Comparison 2 – State Aid

Change in State Aid



Community Comparison 2 – Required Local Contribution

Change in Required Local Contribution

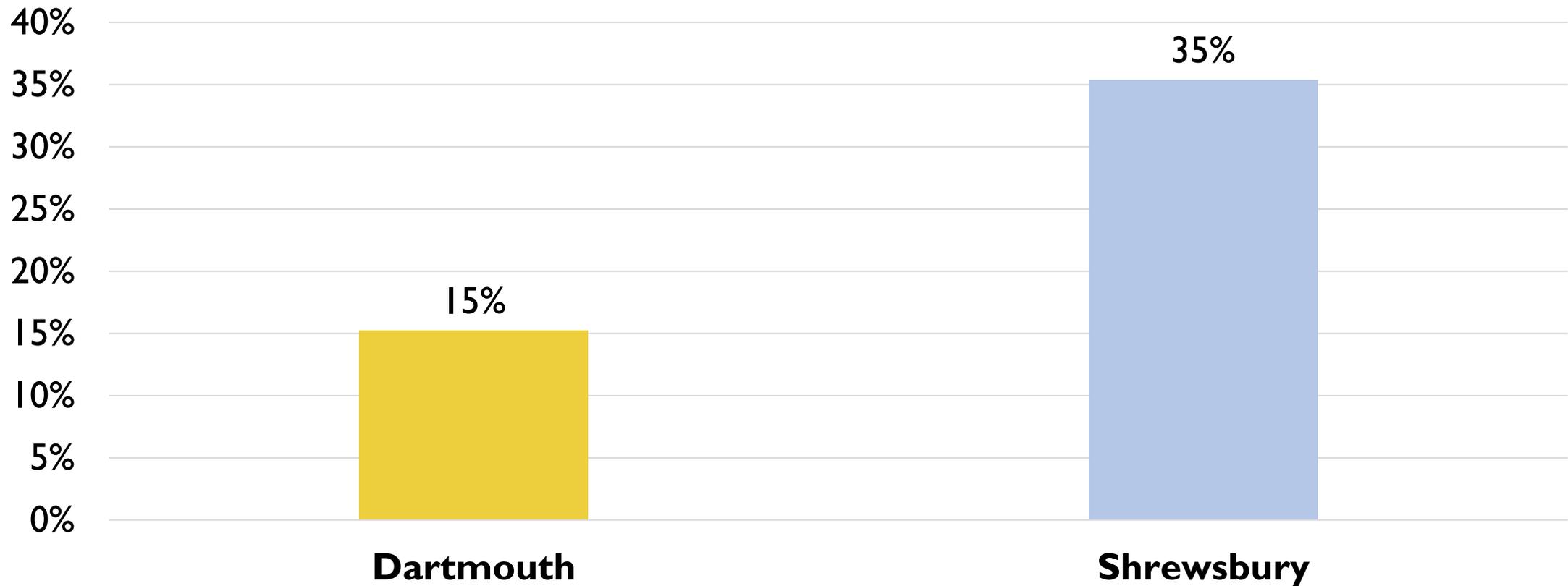




Appendix

Total Residential Property Value

Total Residential Property Value Change: 2007 to 2022

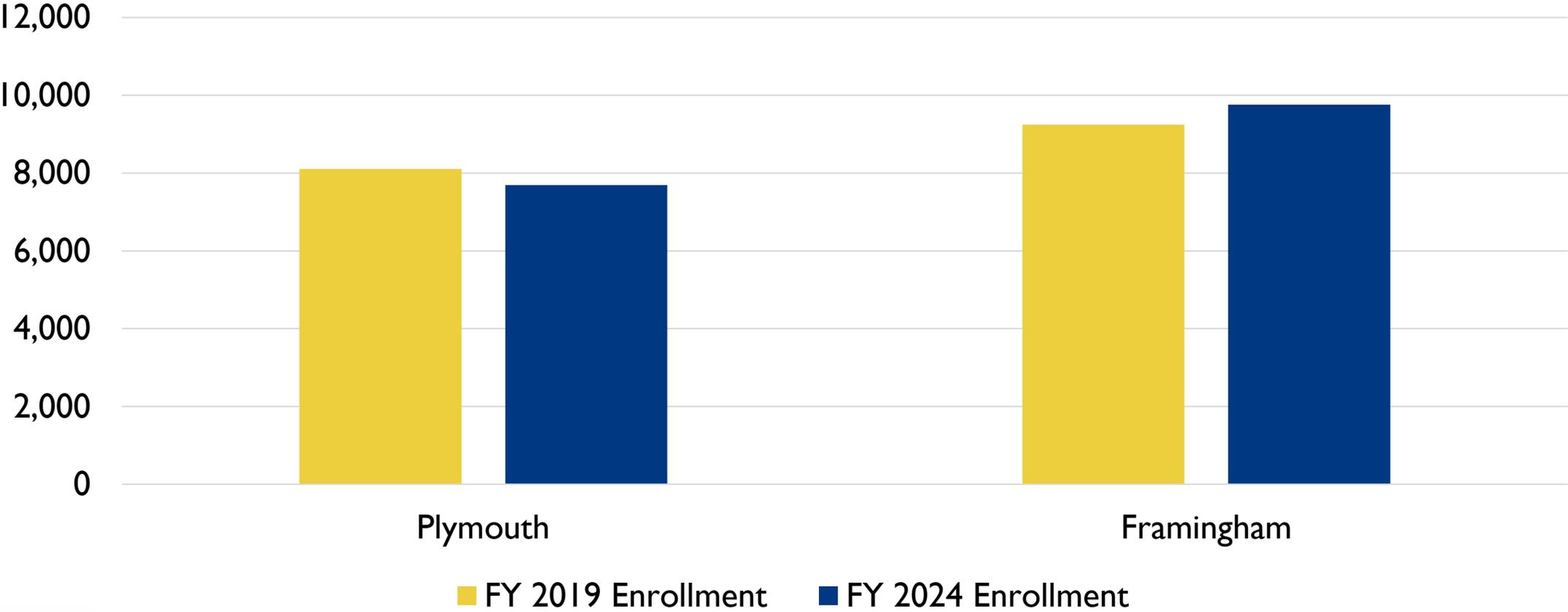




**Community
Comparison: Plymouth
& Framingham**

Community Comparison I – Enrollment

Enrollment Change, FY 2019 to FY 2024



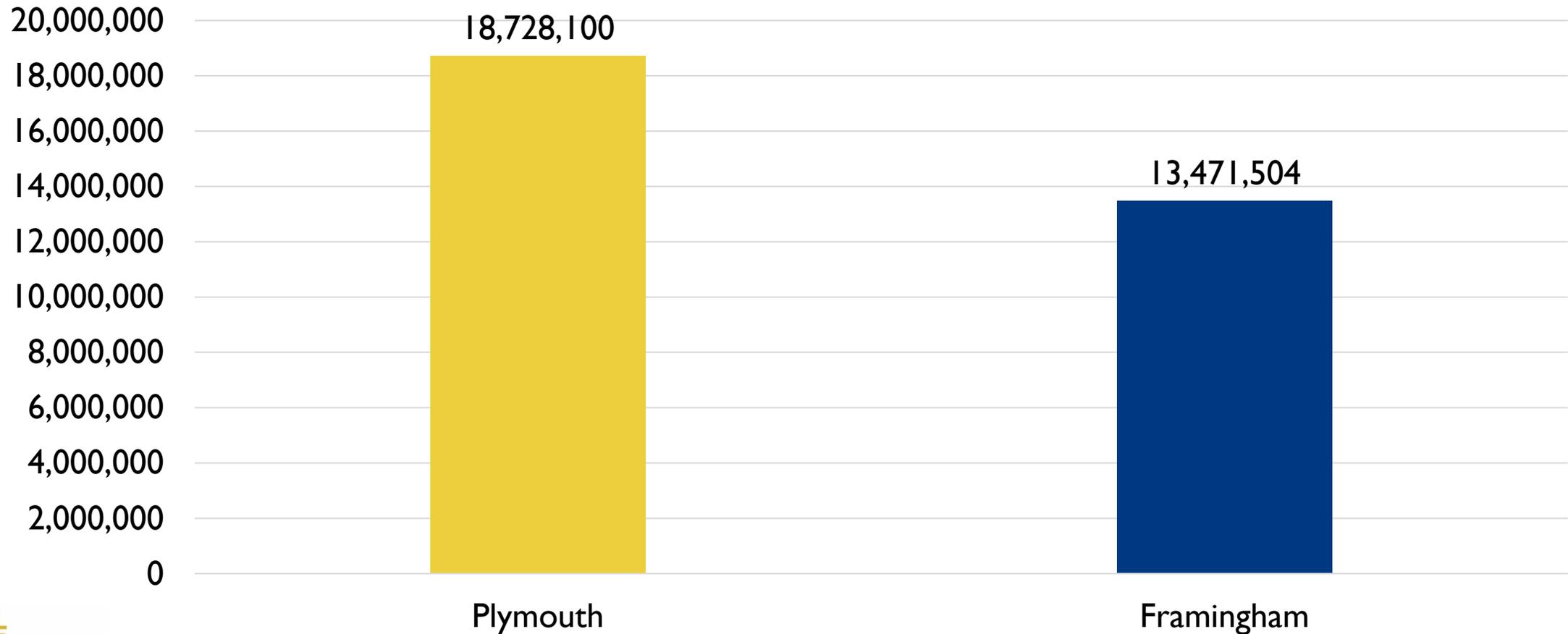
State Aid Change, FY 2019 to FY 2024

Change in State Aid



Required Local Contribution Change, FY 2019 to FY 2024

Change in Required Local Contribution



Effective Communication and Engagement



Whitney Demetrius, Director of Fair Housing and Municipal
Engagement

Sadé Ratliff, MEI and Fair Housing Associate
Citizens Housing and Planning Association (CHAPA)

Coalition Building and Effective Messaging



Sade Ratliff, Municipal Engagement and Fair Housing Program Associate,
sratliff@chapa.org

Whitney Demetrius, Director of Fair Housing and Engagement,
wdemetrius@chapa.org

About CHAPA

CHAPA's mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development.

What Does CHAPA Do?



Advocate for
Opportunity



Expand Access
to Housing



Develop the
Field

Municipal Engagement Initiative

Local support can make or break new housing development. Yet many communities in Massachusetts lack a strong pro-housing advocacy group.

Founded in 2018, MEI works with residents on the ground to change the conversation and support existing local efforts in favor of more affordable housing.

Each city or town has its unique housing challenges, so we focus on bringing together big tent coalitions to support affordable housing production.



Building a Big Tent Coalition

- Municipal Staff
- Housing Advocates
- Housing Authority
- Planning Board
- Town/City Council Member
- Environmentalist Groups
- Religious Leaders
- School Representative
- Council on Aging
- Veterans Agency
- Transit Advocates
- Walk/Bike Advocates
- Commission on Disabilities
- Fair Housing groups
- Private Developers
- Non-profit housing developers
- Social Services
- Civic Groups (i.e. League of Women Voters)
- Interfaith Organizations
- Cultural Groups
- Residents (particularly active ones)
- Tenant Advocates
- Chamber of Commerce or other Business Leaders
- Racial Justice Advocates

Knowing Our Roles

Understanding what role you play in the housing justice landscape allows for incremental change to happen.

Housing Advocates

- Educate Residents
- Communicate Community Needs
- Recommend Reform

Residents and Constituents

- Exercise Policy
- Communicate Effectiveness of Programs

Residents and Constituents

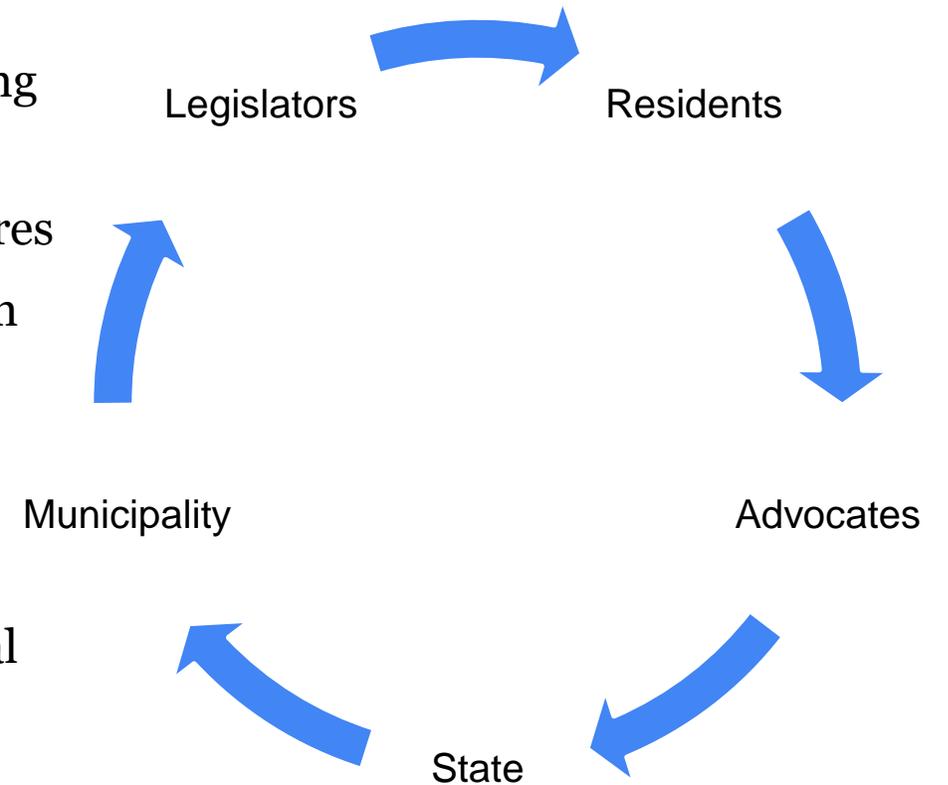
- Ensure Implementation
- Manage Funding
- Communicate Needs

Local Staff and Elected

- Create Policies and Funding Locally
- Maintain Existing Structures
- Apply State Initiatives with Local Consideration

Legislators

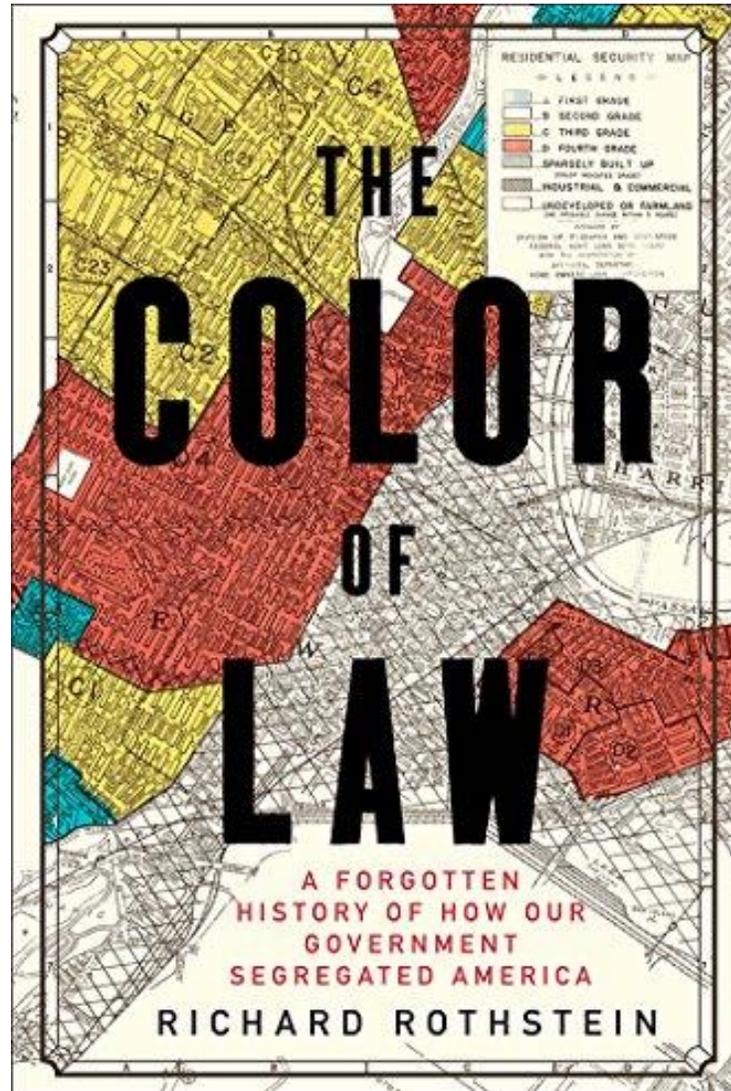
- Create and Amend Policy
- Communicate with Federal Actors
- Enforcement Agency
- Fund the work



Building Political Will

*Educating, listening, empowering, building trust, and
collective shared responsibility*

Every Legislator to Receive a copy



Neighborhood Defenders

Research by Katherine Einstein, David Glick and Maxwell Palmer

- Observed 1000s of hours of public meetings on housing in MA
- Attendees do not represent the community as a whole
- Overwhelmingly older, white, male homeowners there to oppose new developments
- Trends persist in both high and low-cost cities
- Opposition in wealthier neighborhoods pushes development into lower-income neighborhoods, exacerbating gentrification and displacement
- housingpolitics.com

Who is missing? Why?



- Who are the stakeholders? Who are the experts? Expand a more collaborative approach to allies with an equity lens.
- Go beyond the minimum threshold to create a welcoming environment.
 - Underrepresented voices
 - Access
 - Food. Timing. Translations. Digital Divide

“Strategic CaseMaking is not about preaching to the converted; it is about aligning and mobilizing diverse groups of institutions, residents, agencies, corporations and groups who are working toward better outcomes for all of us”

~ Dr.Tiffany Manuel, author

Local Strategy



Supporting the efforts in each community to build a culture that welcomes housing, including affordable housing.

Bolstering efforts to expand housing opportunities in these communities.

Growing the number of people supporting housing production in each community.

Inspiring a Shared and Collective Responsibility: Our stakeholders should see the resolution of this issue as inextricably connected to their own social and economic wellbeing



**How can you use stories in
your community engagement
process?**

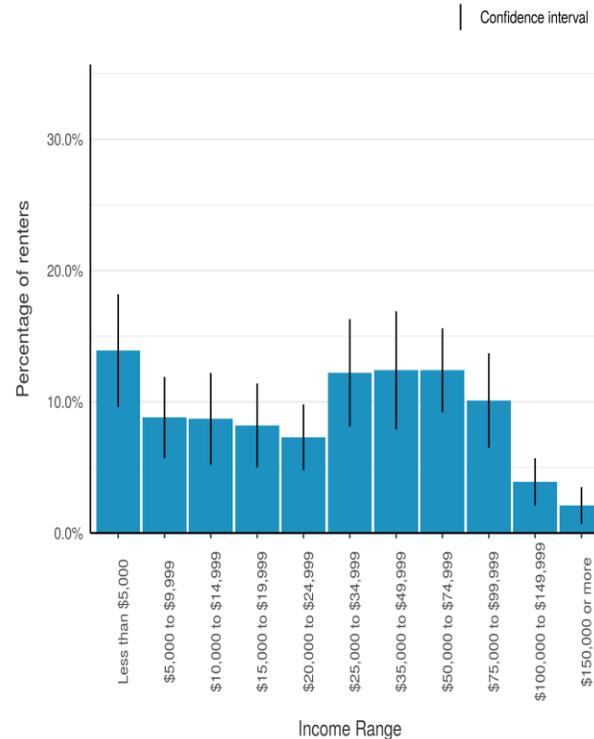
Utilizing Stories for Public Engagement

- Build a strong ‘we’ (CaseMaking Principle #1)
 - Center those with lived experience
 - In focus groups or other small workshop events, ask participants to share their housing stories
 - Life Cycle of Housing
 - How have rising home costs impacted you?
 - For larger events, provide prompts on large poster boards with sticky notes for responses
 - Utilize local and social media to share your story

Utilizing Stories for Public Engagement

- Use data to support what you know not to make claims
- Put data into context by sharing stories in presentations
- Use CaseMaking Practices to center positive data
- Shift the focus to solutions

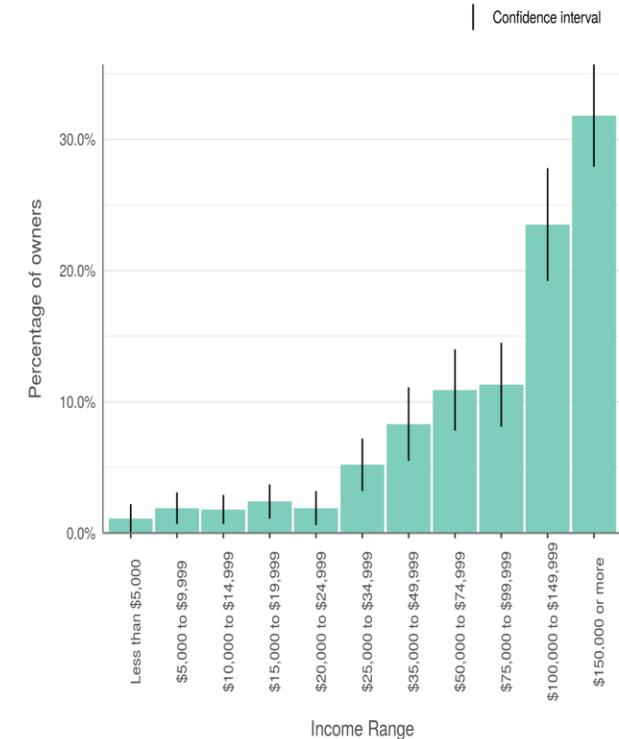
Renter households by income
Amherst



Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates:
Table B25118: Tenure by household income in the past 12 months



Owner households by income
Amherst



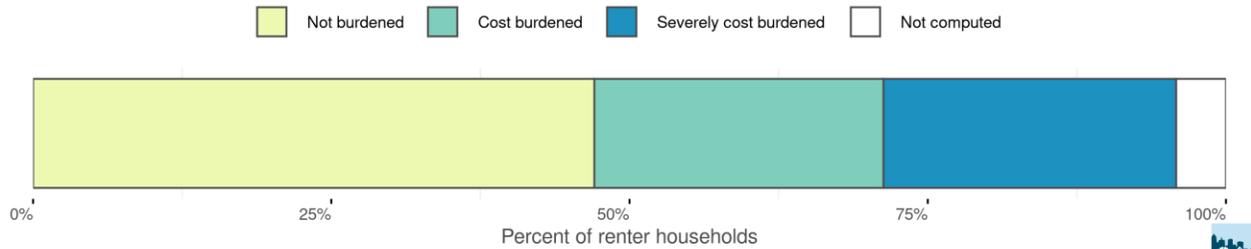
Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates:
Table B25118: Tenure by household income in the past 12 months



Let's try a Local Example

- What story does this data tell?

Lowell renter households by cost burden



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates. Table B25070: Gross rent as a percentage of household income in the past 12 months



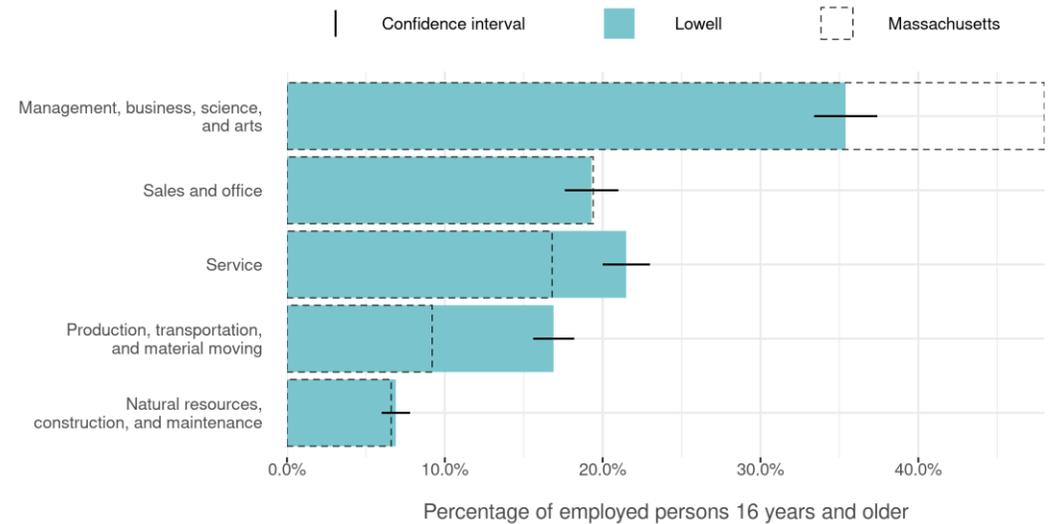
Lowell owner households by cost burden



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates. Table B25091: Mortgage Status by selected monthly owner costs as a percentage of household income in the past 12 months



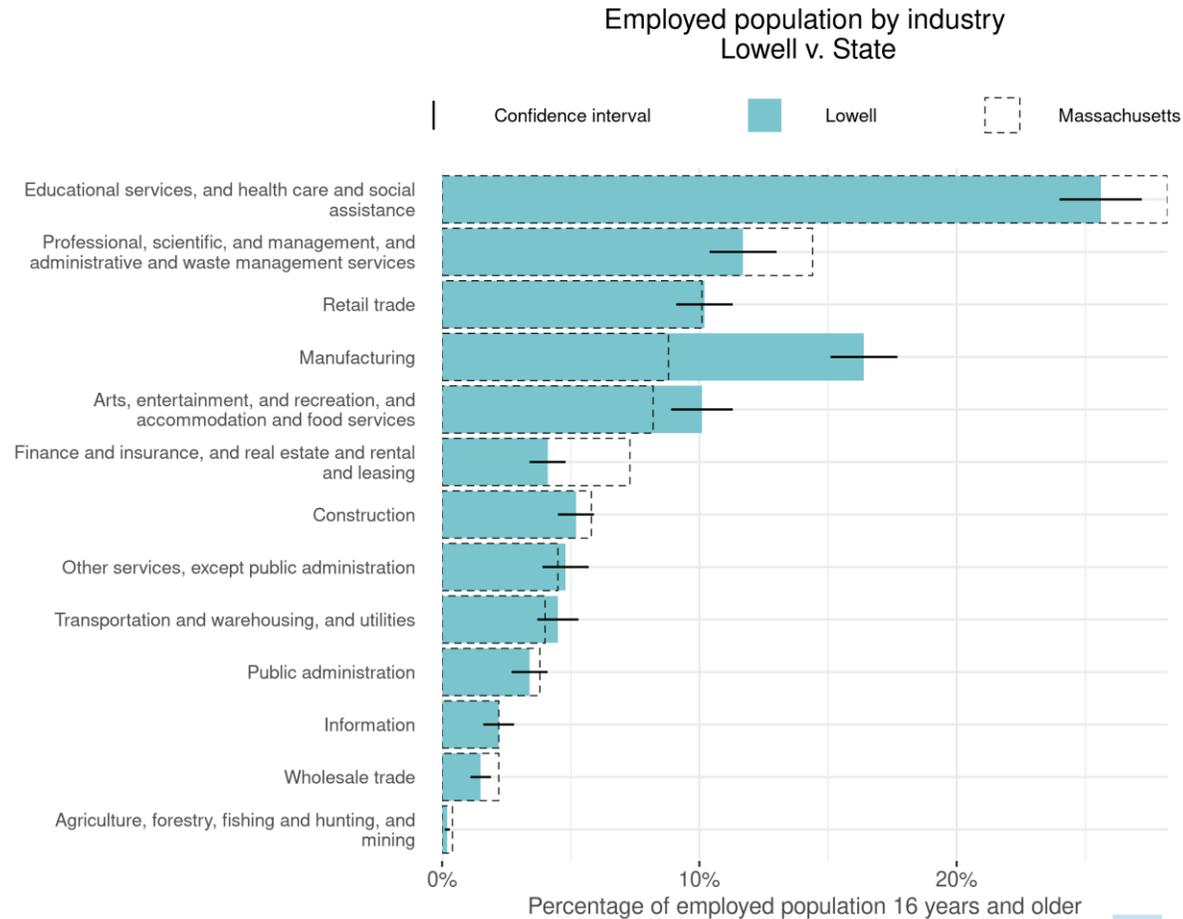
Employed population by occupation
Lowell v. State



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates. Table DP03: Selected Economic Characteristics



Let's try a Local Example



- This data shows that an overwhelming majority of Lowell's employed population work in education or social services, manufacturing, retail and other mid to low range earning roles.

Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates. Table DP03: Selected Economic Characteristics



Let's try a Local Example

This data shows that over 50% of renters and close to 30% of homeowners in Lowell are cost-burdened or severely cost-burdened.

Lowell renter households by cost burden

Not burdened Cost burdened Severely cost burdened Not computed



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates. Table B25070: Gross rent as a percentage of household income in the past 12 months



Lowell owner households by cost burden

Not computed Severely cost burdened Cost burdened Not burdened



Source: U.S. Census Bureau American Community Survey, 2016-2020 5-year estimates. Table B25091: Mortgage Status by selected monthly owner costs as a percentage of household income in the past 12 months



Let's try a Local Example

- When put together,
 - “these two graphs show that our community is made up of community members who work countless hours to serve the needs of our families, businesses, and social services. These vital community members are also those spending the most on housing. Our continued advocacy for affordable housing options will ensure that Lowell is able to retain these residents and make our town a place where families do not have to decide between housing affordability and other basic costs.”
 - Use real-life examples



Mythbusting in Practice

Common Housing Misconceptions

- **Affordability/Multifamily Housing will be a net drain on the town's fiscal resources.**
- **My town has enough people.** Why do we want to attract more people by building more housing?
- **New housing will harm the environment and reduce our open space.**
- **New housing development will change the character of our community.**
- **We do not have the infrastructure** to support more housing (ex. Sewer or water)

Common Housing Misconceptions

- If misconceptions present themselves at a Public Meeting, Coalition Convening, or small group you can:
 - Listen
 - Humanize the problem through rephrasing
 - Pivot the energy stating data and/or relevant information
 - Frame the pivot in a way that identifies with your audience using case making and community organizing skills

Common Housing Misconceptions

- New housing development will **change the character of our community**.
 - Listen:
 - This speaker is concerned about their community becoming unrecognizable and is therefore apprehensive to change.
 - Humanize the problem through rephrasing:
 - “What I am hearing you say is that the character of our community is important to you, could you tell me what specifically you mean?”
 - Pivot the energy stating data and/or relevant information:
 - "This new inclusionary zoning change will allow us as residents to have a hand in reshaping the future of our community."
 - Frame the pivot in a way that identifies with your audience using case-making and community-organizing skills:
 - "Our parents moved into neighborhoods with character much different than their previous homes. Through our advocacy for inclusionary change we are extending that same opportunity to our children, and families like ours who seek to become a part of our community."

Confronting Misconceptions on Social Media

- Decide when to engage and when to scroll away
- If you decide to engage...
 - Refrain from repeating erroneous or negative narratives
 - Help illuminate facts, lived experiences, and use your facing misconception tools
 - Shift towards a more positive outlook
 - Take it case by case



Opportunity for Advocacy: MBTA Communities Act

Why was Section 3A passed and how will it benefit communities?

- A healthy regional economy requires housing at a variety of scales and price points
- State Legislature passed Section 3A near unanimously in 2020 as part of an Economic Development Bond Bill, Governor Baker signed in 2021
- This legislation requires 177 communities to create a zoning district where multifamily housing is allowed by right
- 3A encourages the production of "Missing Middle Housing", like triple-deckers and townhomes, near transit and local businesses
- More housing options = greater access and affordability
 - Older adults can downsize and stay near their grandchildren
 - Renters become homeowners
 - Teachers, firefighters, and other public servants can afford to live in the towns they serve
 - Small businesses thrive
 - We all benefit!

MBTA Communities in Your Region

- Dracut (Open Town Meeting on 11/18)
- Tewksbury (voted down in the spring, waiting to see outcome of Milton lawsuit)
- Billerica (potential Open Town Meeting on 12/12)
- Lowell (passed)
- Chelmsford (passed)
- Westford (passed)
- Tyngsborough (passed)

Connect with us!

CHAPA's MBTA Technical Assistance providers have resources for advocates

- Overview of the law
- Toolkits with talking points about community benefits
- Guidance on crafting an effective public comment
- Connecting you with other advocates, both locally and in the region

We are hosting a **Regional Organizing Call** on Tuesday November 12th, at 7:30pm:

- Billerica
- Lynnfield
- Wakefield
- Wilmington

Connect with CHAPA staff to learn more:

Lily Linke, llinke@chapa.org

Will Rhatigan, wrhatigan@chapa.org



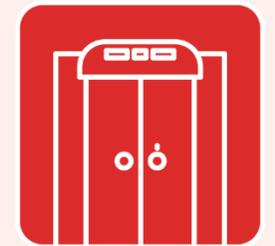
Thank You!

Sade Ratliff, Municipal Engagement and Fair Housing Program Associate,
sratliff@chapa.org

Whitney Demetrius, Director of Fair Housing and Engagement,
wdemetrius@chapa.org

workshop: strategies and actions

30 minutes



what the data is telling us

1

If current conditions continue, we'll see an **aging population** needing smaller units.

2

New units will be needed at **both ends of the income spectrum** to accommodate the anticipated growth.

3

We'll begin to see more **re-development** needs as homes age, especially in Lowell and Chelmsford.

4

Disparities in income, especially among Hispanic/Latino households, create **fair housing** concerns.

groups based on goals

1. Housing production & choice

Increase the total number and type of safe, healthy, and environmentally-friendly homes so that people at any stage of life and income will be able to find a place to live while meeting the projected need of 19,250 new homes by 2035.

2. Housing location

Increase the number of homes in places that are climate-resilient with access to public transportation, employment, basic services, and amenities essential for daily life.

3. Subsidized housing & stability

Provide housing stability for current and future residents by creating and maintaining homes that affordably meet their needs, therefore ensuring access and ability to stay within communities of opportunity.

4. Housing security

Eliminate housing insecurity through the strengthening of diversion and emergency shelter systems and the long-term creation and preservation of homes appropriate for chronically unhoused residents and individuals.

5. Fair housing & engagement

Foster inclusive communities and affirmatively further fair housing in every neighborhood in our region while communicating equitably and effectively across the region.

6. Funding sources & partnerships

Create and sustain long-term funding sources and partnerships—across agencies, municipalities, organizations, and advocates—to advance the other goals of this plan, reduce barriers to housing production, and support region-wide coordination on local housing policies.

discussion rules

- **Respect Your Turn** - Wait for the facilitator to give you the floor.
- **Step Up, Step Back** - Make room for others, share your opinion.
- **Open Mind** - We welcome a diversity of ideas and input.
- **Center the People** - Our focus is to repair systems, not place blame.
- **We'll Take Action** - Our goal is to identify and take proactive steps

5 minute warning!



what's next? moving forward together



our next step is to complete phase 1.



phase 2 Activities

- Scenario planning to assist in selecting targets for each “progress measure”
- Document case studies to illustrate strategies’ functions in peer regions
- Integrate studies on municipal fiscal impacts and of lack of housing
- Analyze housing needs by income, workforce housing needs, and construction costs and interventions related to construction costs
- Implementation steering committee to guide Phase 2 and beyond
- **2025 Housing Summit on Implementation!**
- **Goal 1: Housing Production** – Implement new housing production in multifamily districts that comply with MBTA communities
- **Goal 3: Subsidized Housing and Stability:** study use of mobile and project-based vouchers and determine barriers to use
- **Goal 4: Housing Security** – undertake focus groups or other planning to generate additional strategies
- **Goal 1 and 4** – evaluate vacant and underutilized land to support regional adaptive reuse plan and/or identification of land suitable for Permanent Supportive Housing



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