



At Home in Greater Lowell

a housing strategy for the
greater lowell region

today's agenda

Tuesday, June 4, 2024

3:30 pm Registration and networking

4:00 pm Opening presentation

- Introduction
- What are our region's housing needs?
- *At Home in Greater Lowell* vision and goals

4:30 pm Breakout warmup: confirming the plan's goals

4:40 pm Breakout work session: brainstorming and prioritizing strategies

5:30 pm Report out

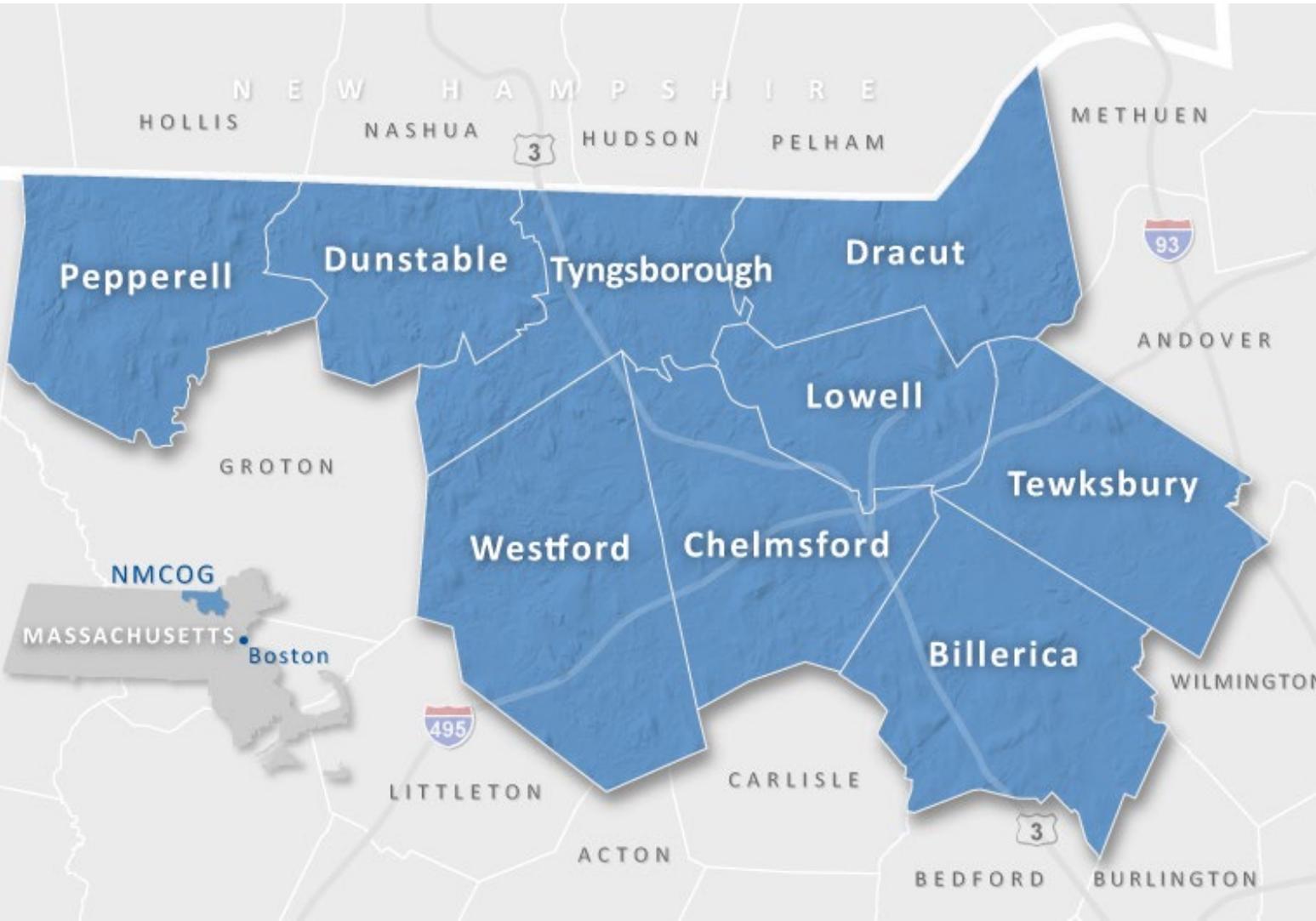
5:55 pm Wrap up and next steps

6:00 pm Adjournment



introduction

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
Chris Tribou - *Assistant Clerk*
Mary McBride - *Clerk*

Chelmsford

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

Dracut

Heather Santiago-Hutchings
Michael Pestana
Phillippe Thibault - *Asst. Treasurer*

Dunstable

Ron Mikol
Jim Wilkie
Jason Silva

Lowell

Wayne Genness
Gerard Frechette - *Treasurer*
Alternate - Vacant

Pepperell

Chuck Walkovich
Planning Board - Vacant
Stephen Themelis - *Vice Chair*

Tewksbury

Jayne Wellman - *Chair*
James Duffy
Alexandra Lowder

Tyngsborough

Ronald Keohane
Kimberley O'Brien
Alternate - Vacant

Westford

Chris Barrett
Darrin Wizst
James Silva

NMCOG Staff

Executive / Administration

Jennifer Raitt
Executive Director

Kelly Lynema, AICP
Deputy Director

Sara Schreiber
Finance and Benefits Manager

Lesley Shahbazian
Executive Assistant

Transportation Planning

Blake Acton
Regional Transit Planner II

Jessica Boulanger
Transportation Mobility Specialist

Austen Torres Davis
Regional Transportation Planner II

Housing, Economic Development, Sustainability, GIS and Data

Christopher Glenn Hayes, AICP
Housing and Economic Development
Program Manager

Michael Asciola, AICP
Senior Planner – Housing and Land Use

Isabel Emmet, AICP
Regional Land Use Planner II

Carlin Andrus, GISP
GIS and Data Program Manager

Meghan Tenhoff, ENV SP
Sustainability Planner II

Weight and Measures Program

Mark Normandin
Sealer of Weights and Measures

Ricardo Machado
Sealer of Weights and Measures

**where are we in this
planning process?**

We're about halfway through the planning process.



So far, we've completed the Kickoff Summit, survey, and phase 1 data analysis



today's meeting objectives

1

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

2

Share **research** results that have been completed so far

3

Confirm the vision and goals the AHGL Team created based on your discussion

4

Brainstorm, develop, and prioritize **strategies** to achieve the vision and goals

What are our region's housing needs?



Kerry Spitzer, PhD MPA

Senior Research Manager, Economic and Public Policy Research
Donahue Institute

There is a housing shortage that is contributing the challenges in the region



High demand and **limited inventories** have **driven up prices** for both purchase and rentals across the Commonwealth.



The NMCOG region has seen **shortages in supply** and **increases in prices** similar to the state, although this varies by municipality.



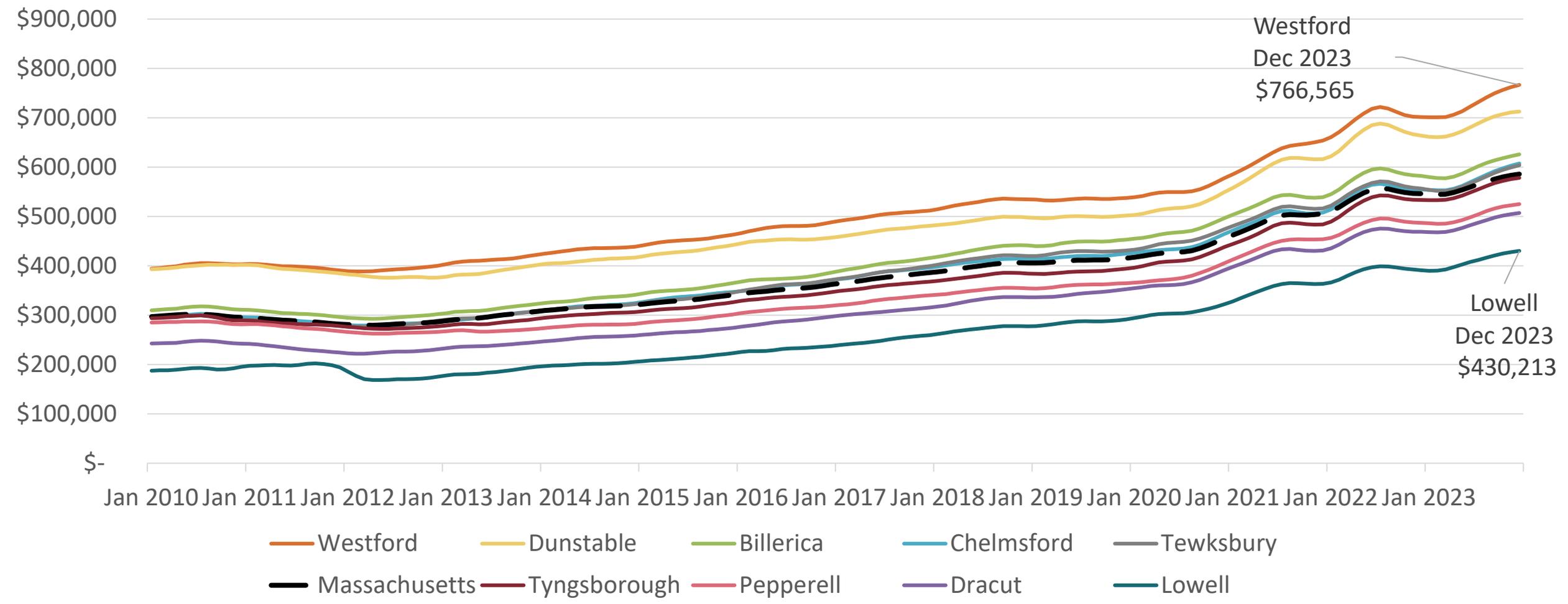
In all towns and cities in the region, the **income required to afford the median home is higher than the median income.**



Homelessness in Massachusetts **increased 23 percent** from 2022-2023 to 19,141 individuals.

Home prices have risen steadily over that past decade

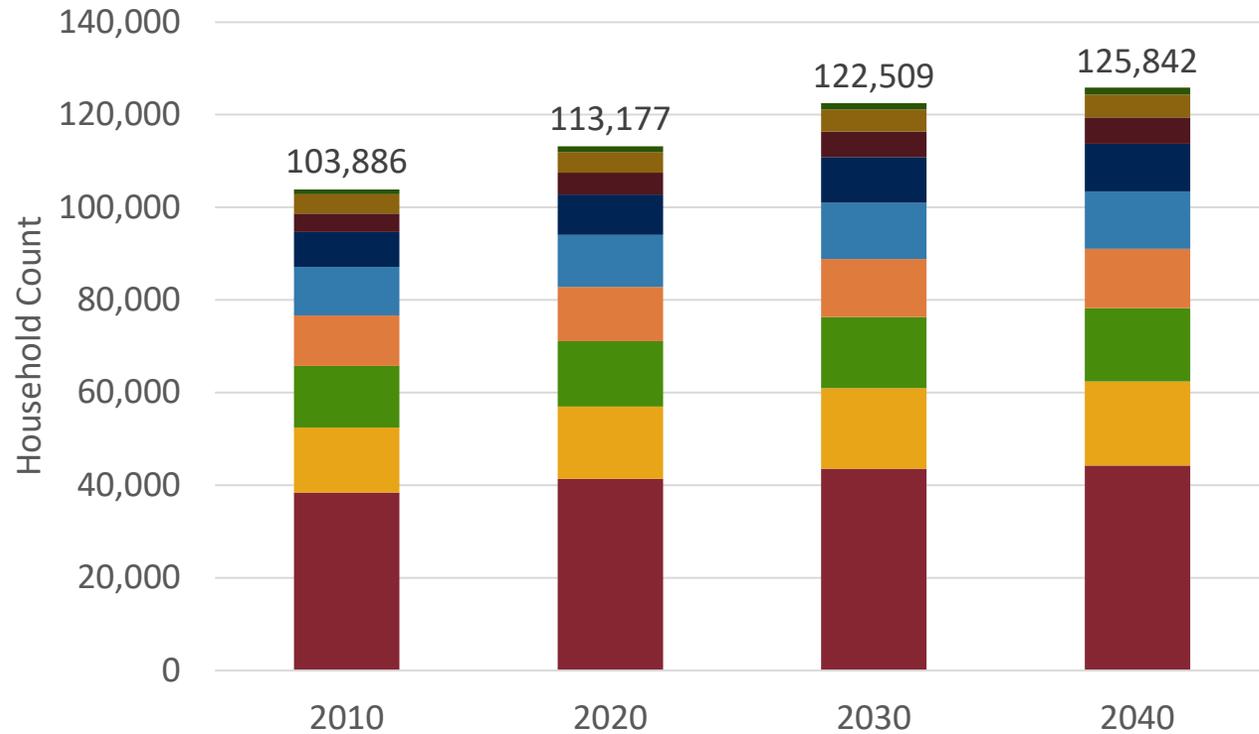
Zillow Home Value Index (ZHVI), 2010-2023



Projections of future households suggest that the challenges will continue through 2040

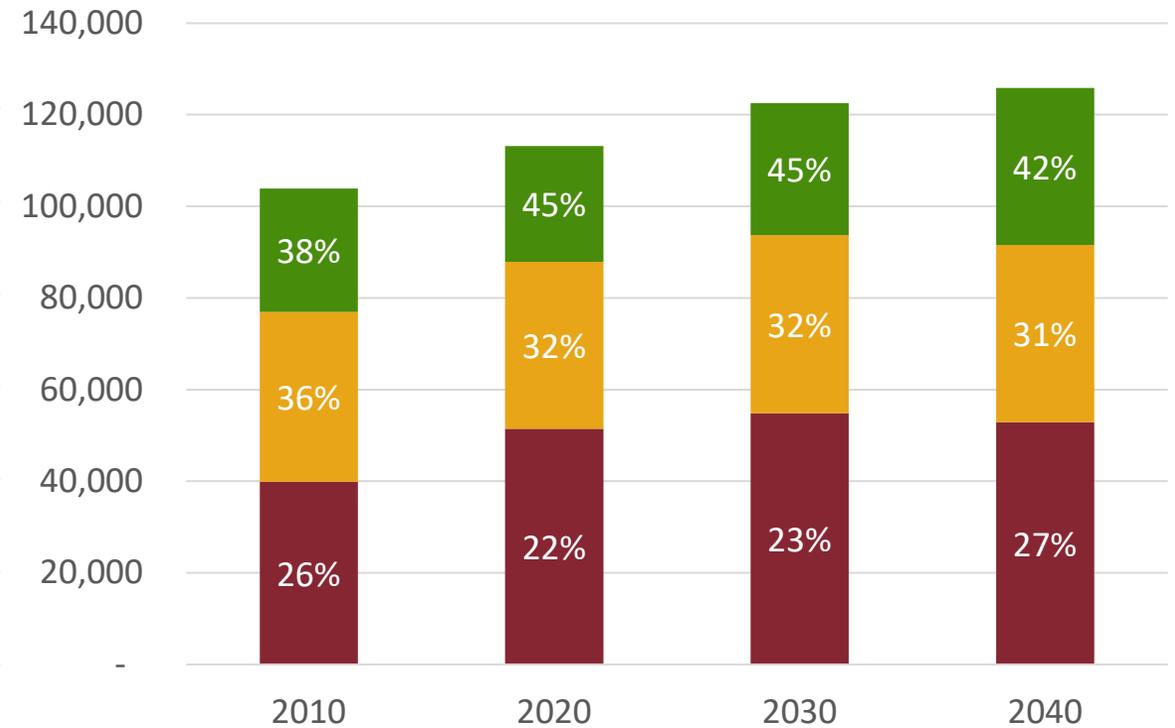
Households by City/Town

■ Lowell
 ■ Billerica
 ■ Chelmsford
 ■ Dracut
 ■ Tewksbury
■ Westford
 ■ Tyngsborough
 ■ Pepperell
 ■ Dunstable

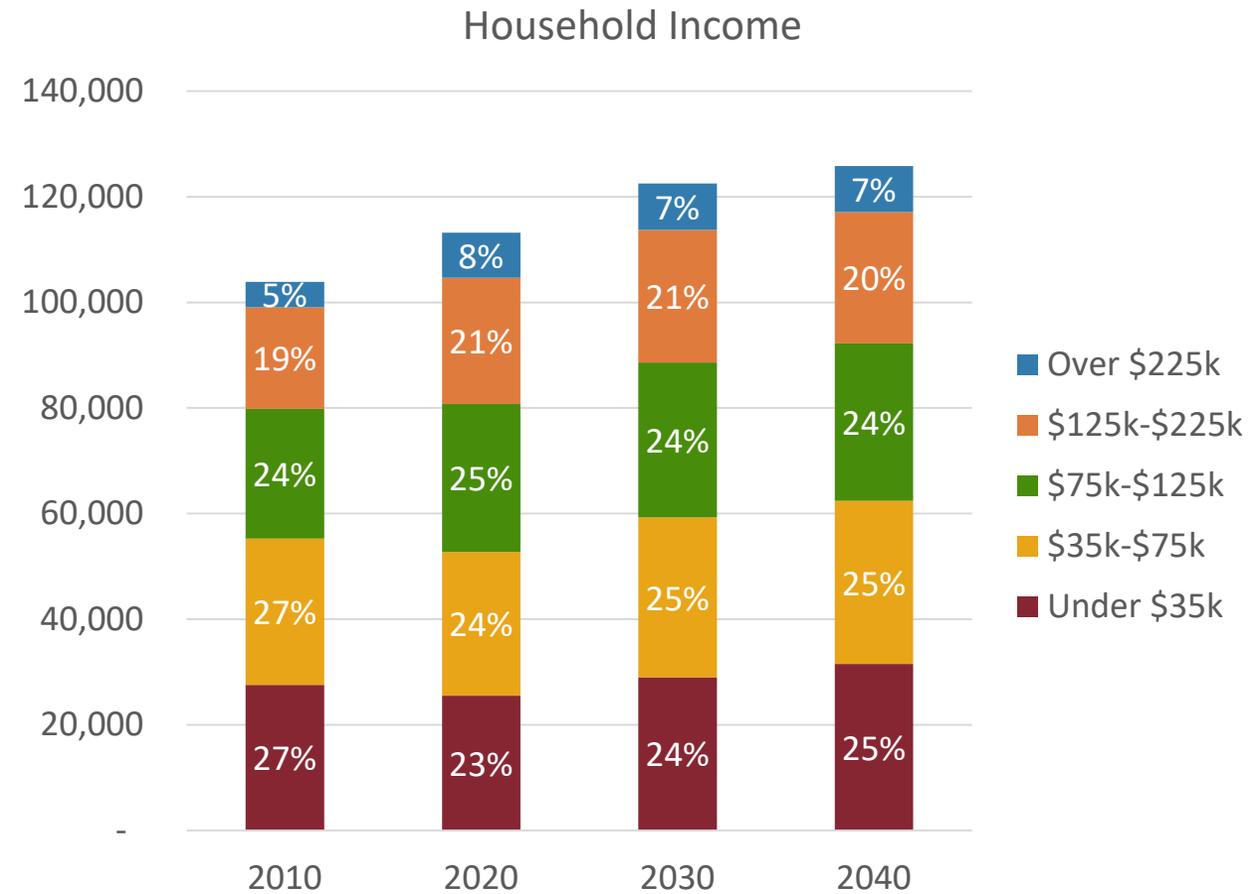
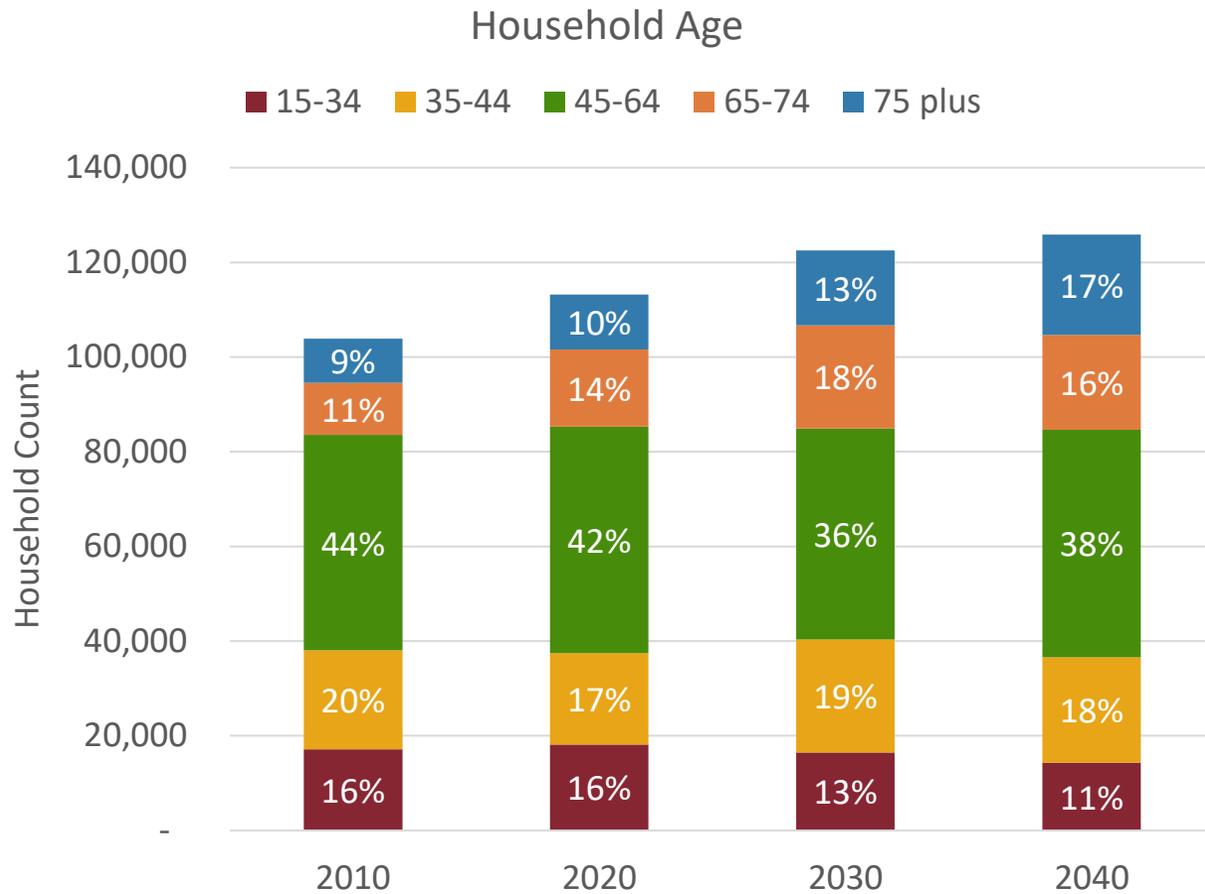


Household Type

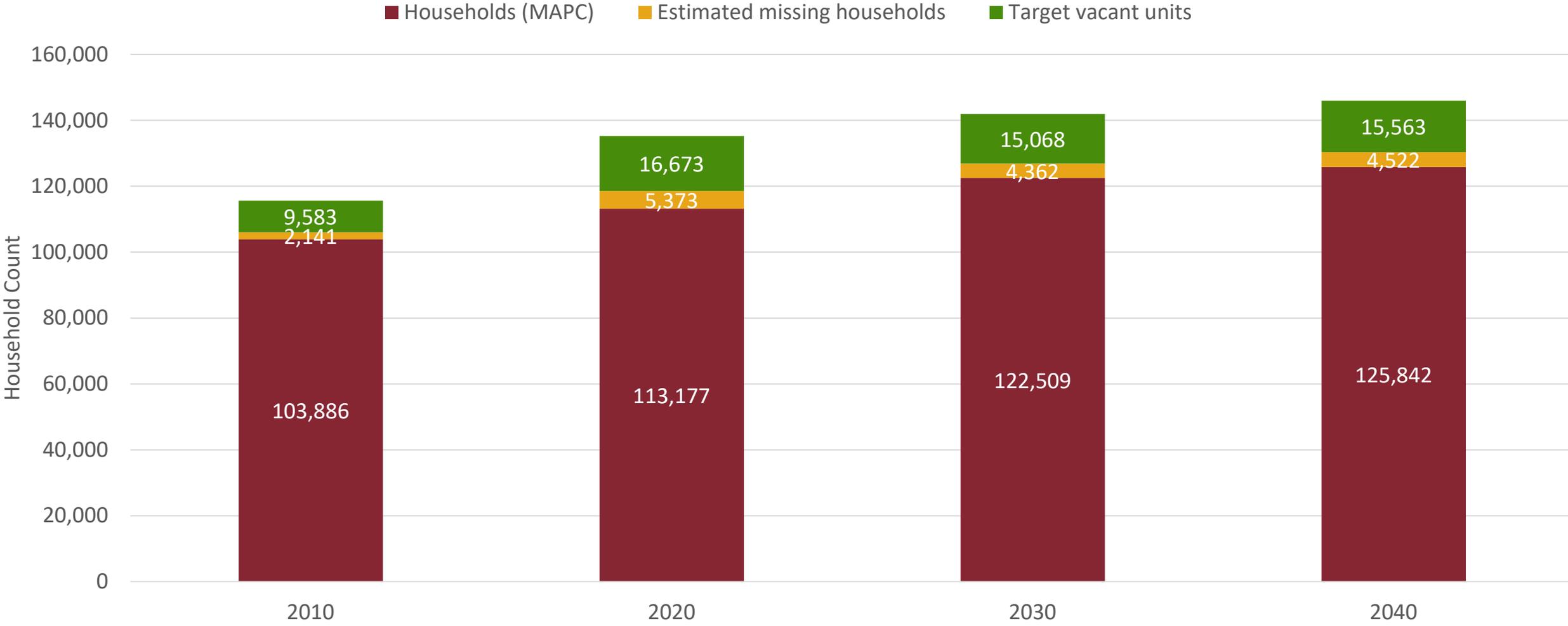
■ 2+ Adults, No Children
 ■ Households with Children
 ■ Living Alone



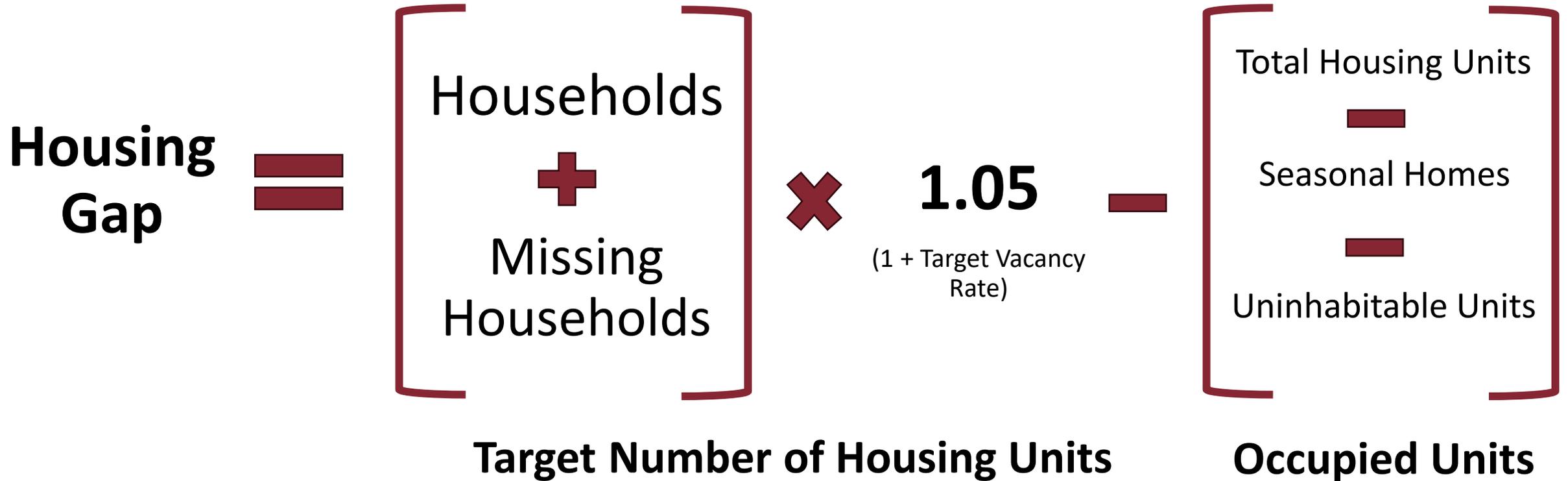
Projections of future households suggest that the challenges will continue through 2040



Components of Housing Unit Targets

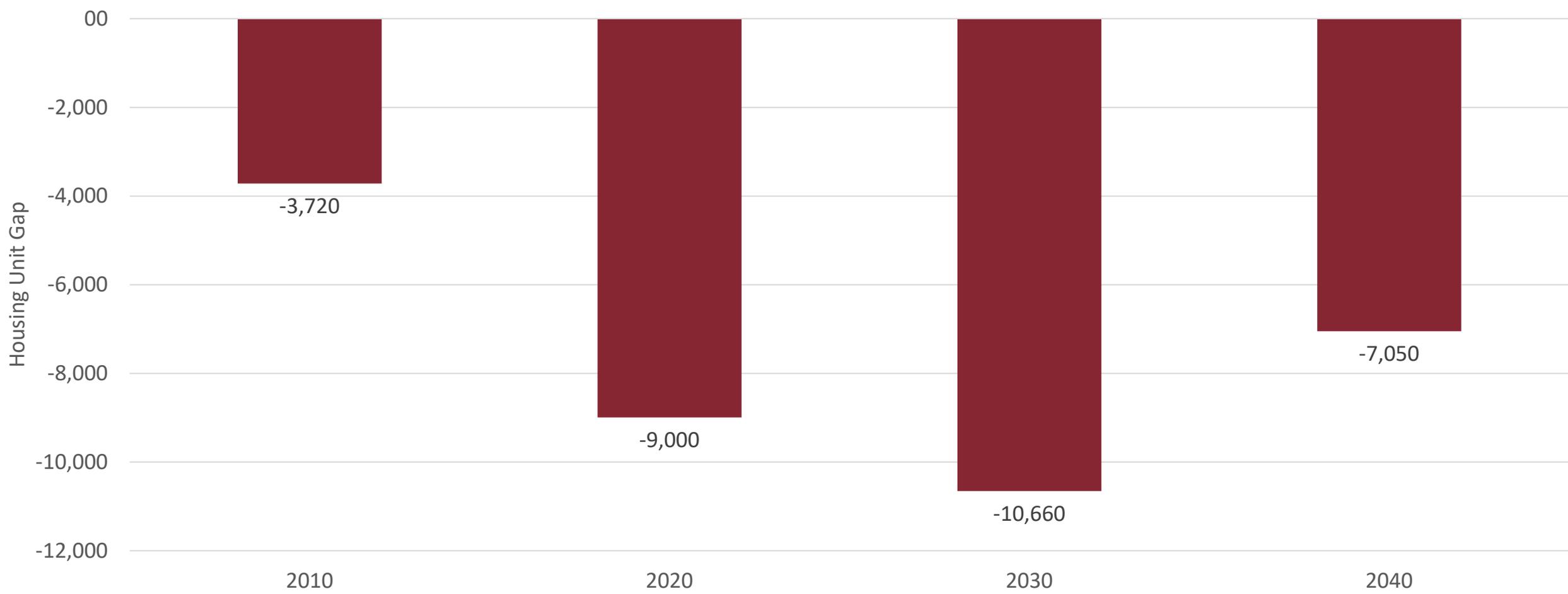


Estimating housing supply and future housing need



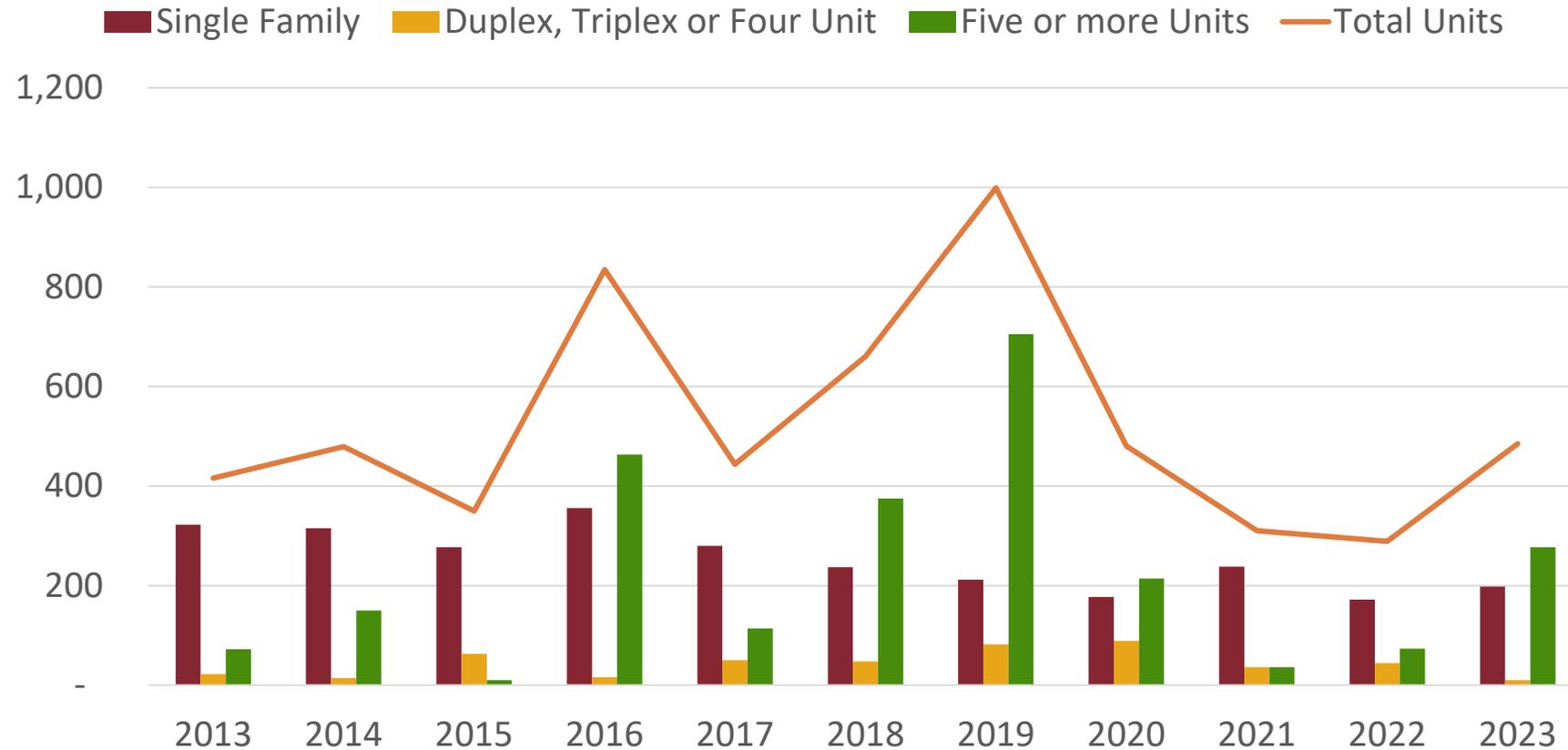
Source: Kingsella, M., & MacArthur, L. (2022). *2022 Housing Underproduction™ in the U.S.* Up For Growth. <https://upforgrowth.org/apply-the-vision/housing-underproduction/>

There is a consistent gap between the number of units available and the number of units needed



Construction remains focused on single family homes

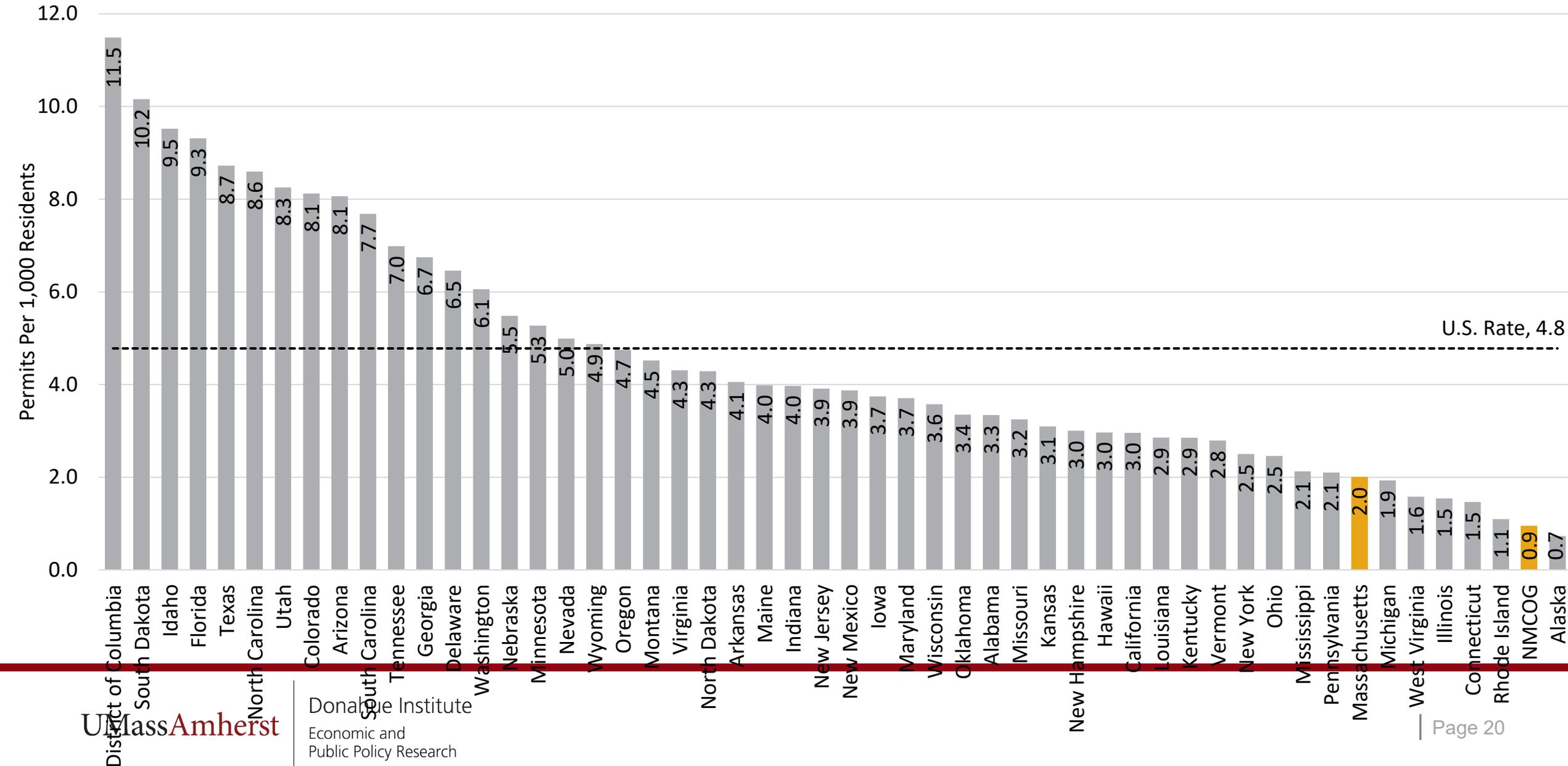
Counts of permitted housing units in the NMCOG Region, by type of housing



Total Units Permitted 2013-2023		
Unit Type	Units Permitted	Share of Total
Single Family	2,784	48%
Duplex, Triplex or Four Unit	474	8%
Five or more units	2,489	43%
Total Units	5,747	100%

Source: American Community Survey, 5-Year, 2018-2022 and Census Building Permit Survey

Reported Building Permits Per 1,000 Residents by State, 2022

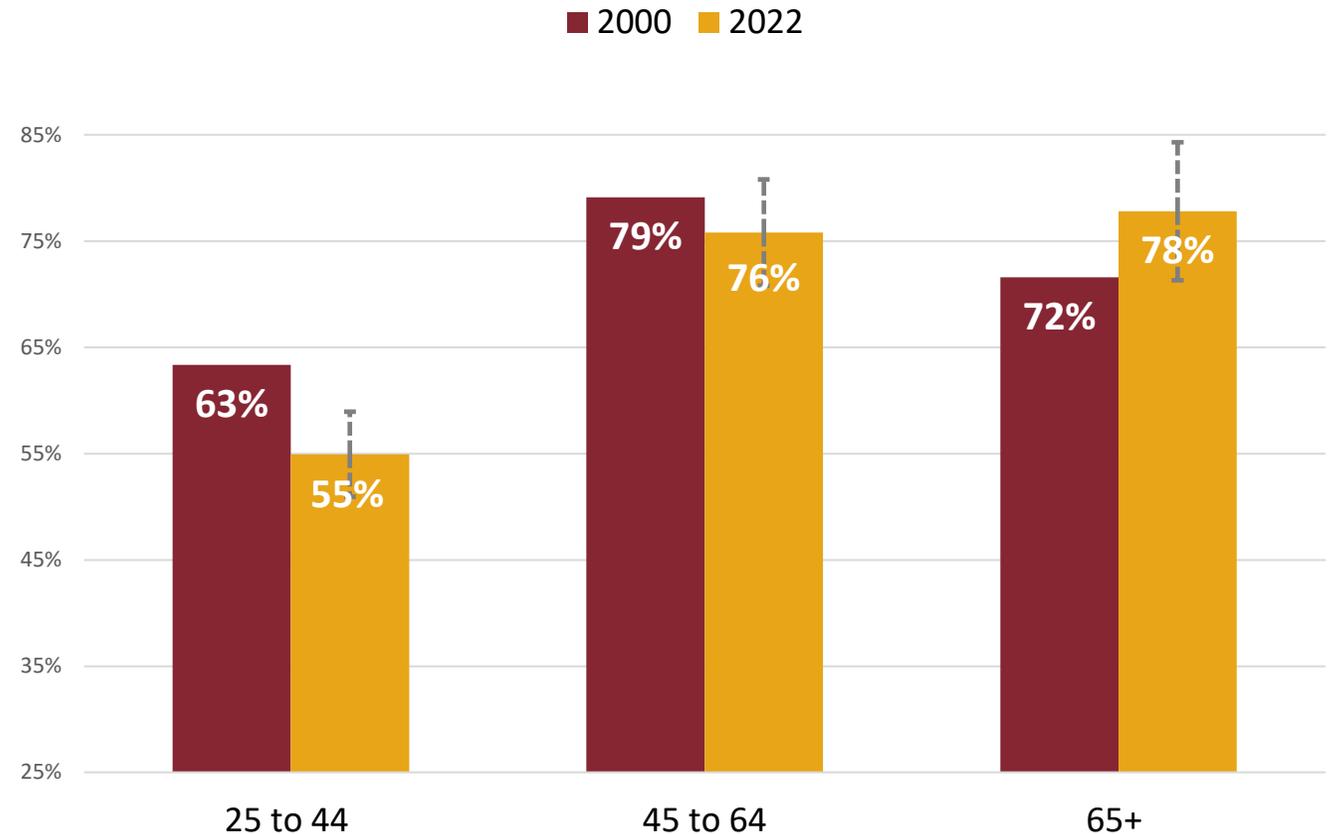


Source: American Community Survey, 5-Year, 2018-2022 and Census Building Permit Survey, Permit data for Dunstable was unavailable for 2022

The share of homeowners in the age group 25 to 44 has decreased since 2000

- In the same period, the share of homeowners 65+ increased
- 55% of households in between the ages 25 to 44 are homeowners, compared to 78% of households age 65+

Share of NMCOG households who are homeowners by age

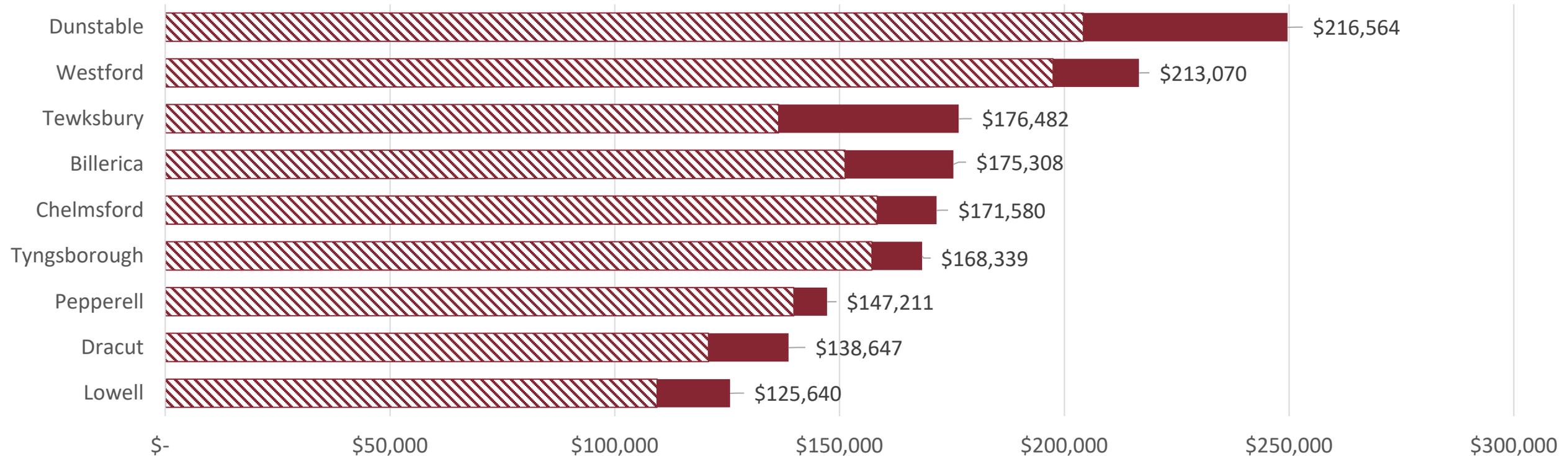


Source: American Community Survey, 5-Year, 2018-2022 and Decennial Census 2000

Owner incomes are below the 30 percent affordability threshold in all NMCOCG towns

Income Required to Purchase Median Home, 2023 (\$2023)

▨ Median Household Income for Homeowners ■ Required Annual Income to Afford Home

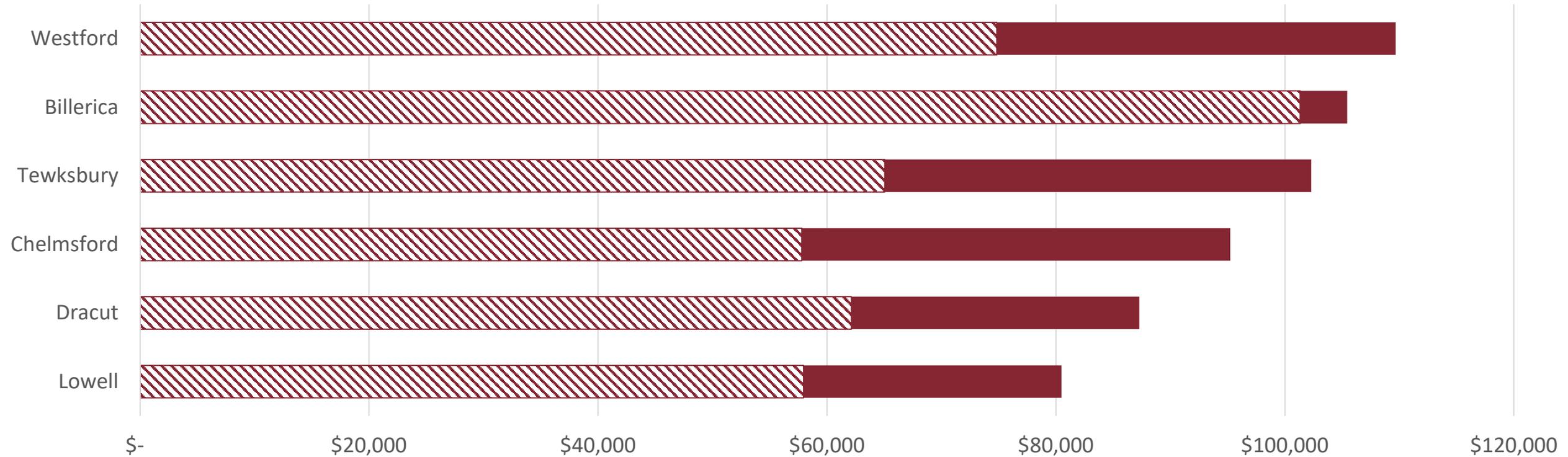


Source: MA Realtor Association, Median Home Price, December 2023 YTD, ACS 5-year 2018-2022, UMDI Analysis

Renter incomes are also below median rental prices in NMCOG towns

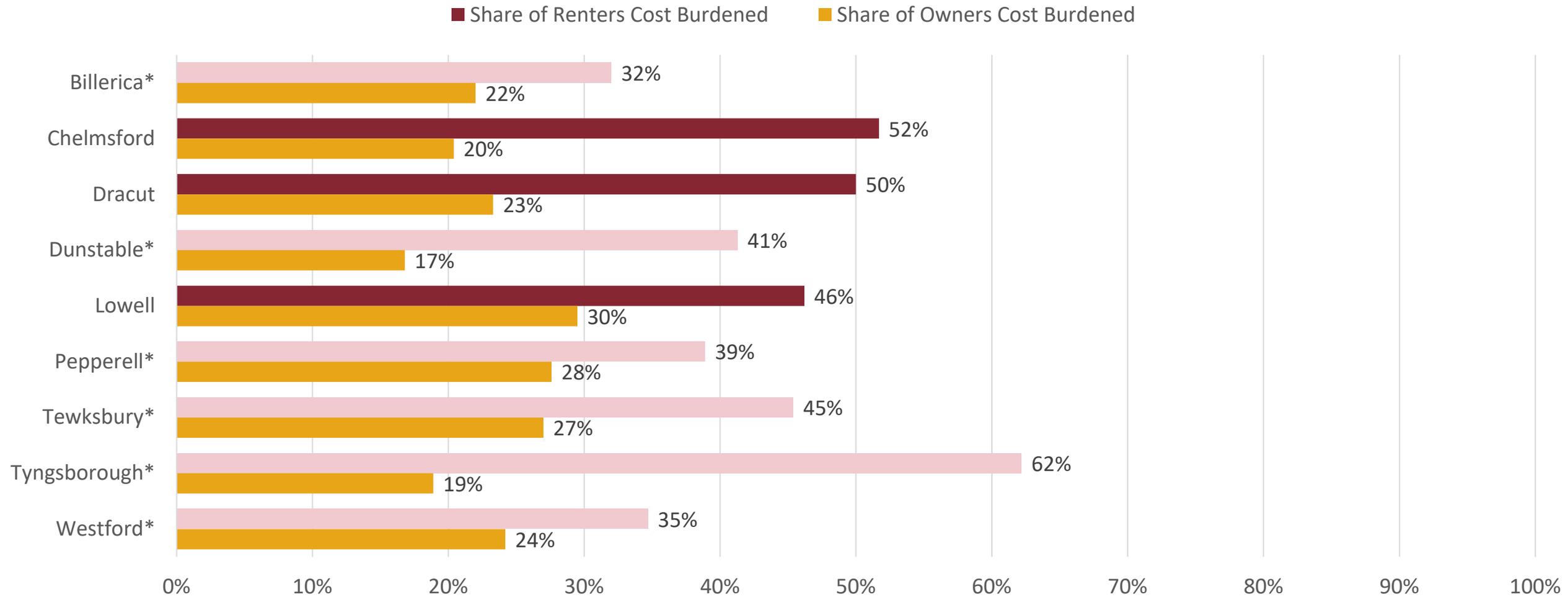
Income Required to Rent Typical Market Rate Home, December 2023 (\$2023)

▨ Median Household Income for Renters ■ Required Annual Income to Afford Rental



Source: ACS 5-year 2018-2022, UMDI Analysis and Zillow Observed Rent Index. Note: Zillow data was unavailable for Dunstable, Pepperell and Tyngsborough.

In every community renters are more cost-burdened than owners



Source: American Community Survey, 5-Year, 2018-2022, Note: Places with an * have high error on their renter cost burden estimate

The NMCOG region has more out-commuters than in-commuters

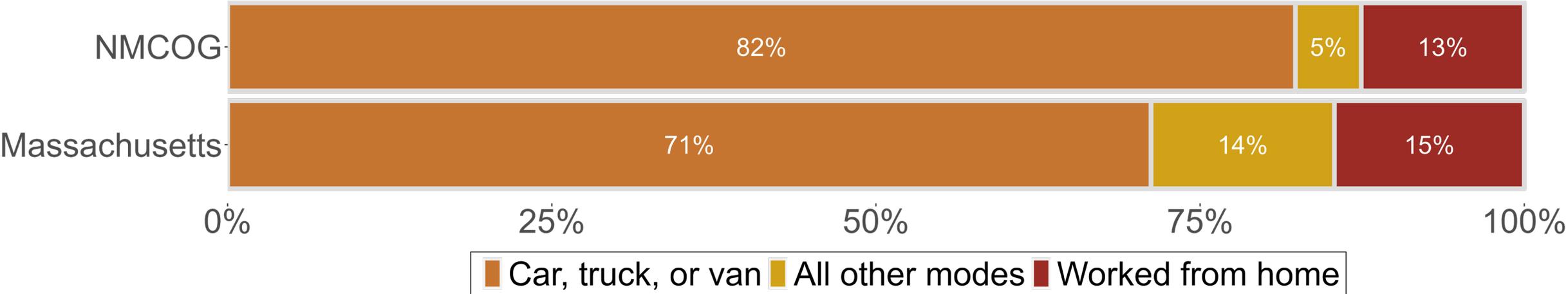
- 70% of workers living in the NMCOG region are employed outside of the region. The top destination for these workers is Boston.
- 64% of employees in the NMCOG region live outside of the region. The top origin of commuters is Nashua, NH.
- Generally, the communities closer to Boston have higher home prices than the state overall including Billerica, Chelmsford, Westford, Tewksbury.



Source: U.S. Census Bureau, OnTheMap
Note: Arrows do not indicate direction of commuters.
The selection area is the boundary of the NMCOG region.

NMCOG residents are more likely to drive to work than residents statewide

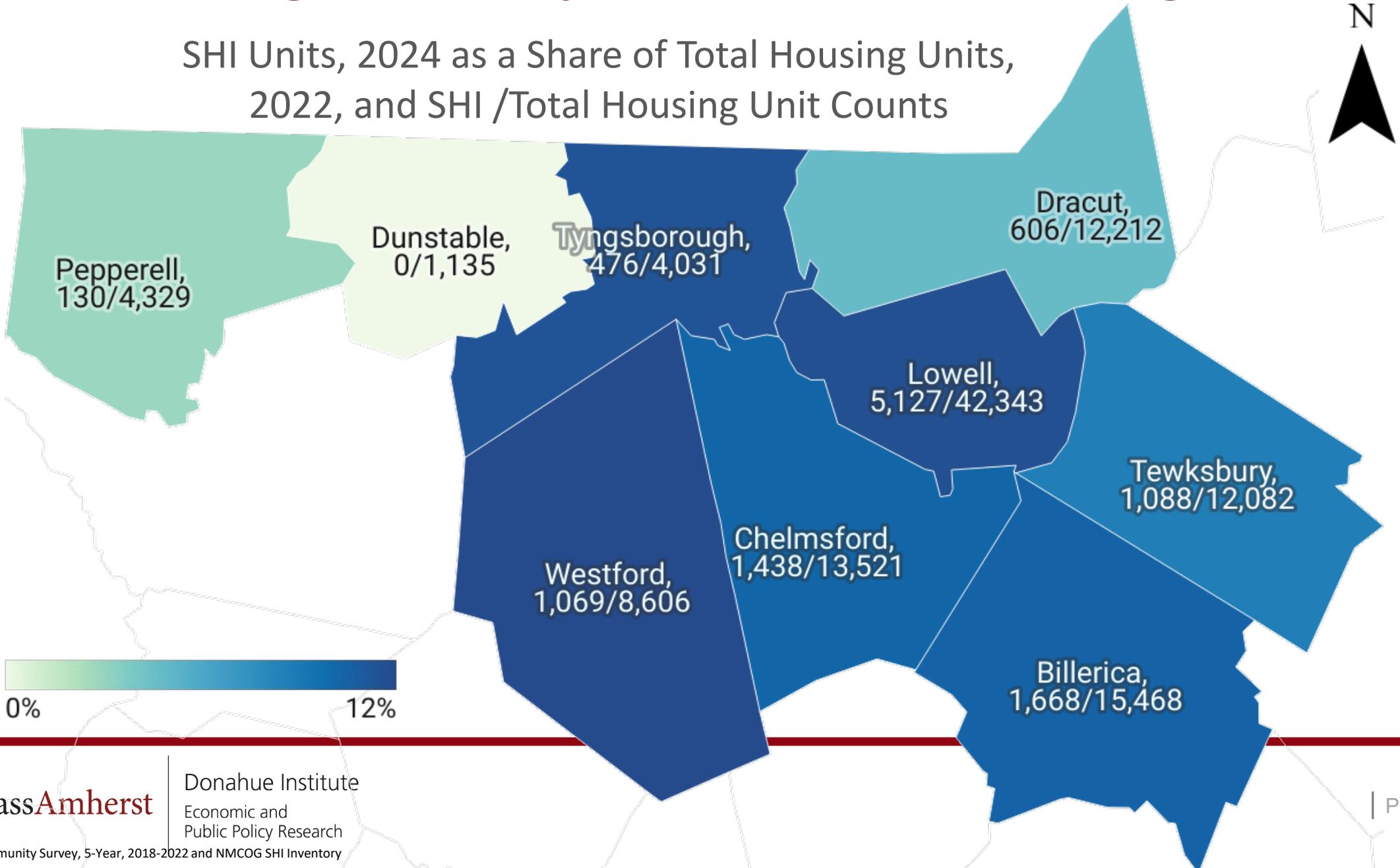
Means of Transportation to Work, NMCOG Region and Massachusetts, 2022



Source: American Community Survey, 5-Year, 2018-2022

Subsidized housing is unevenly distributed across the region

SHI Units, 2024 as a Share of Total Housing Units, 2022, and SHI /Total Housing Unit Counts



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University *of*
Massachusetts
Amherst

What are *At Home in Greater Lowell's* **Housing Goals?**



Jennifer Raitt

Executive Director, Northern Middlesex Council of Governments

a vision of success for the region

Greater Lowell will be a place where all people have a place to call home due to a range of affordable, available, and attainable housing choices. These choices will support physical and mental well-being for people at all stages of life. By 2035, the region will be prosperous and healthy through achievement of our six housing goals.

At Home in Greater Lowell Goals

1. Housing production and housing choice
2. Housing location
3. Subsidized housing and stability
4. Housing security
5. Fair housing and engagement
6. Funding sources and partnerships

Pre-meeting feedback

- 95% of respondents stated they “strongly agree” or “somewhat agree” with the six goals.
- Additional comments:
 - Wanting more information about actions or strategies for each goal
 - Desire to incorporate sustainability / climate resilience into a goal
 - Concern about lack of public transportation in some municipalities
 - Need for improved state and federal partnerships to advance goals

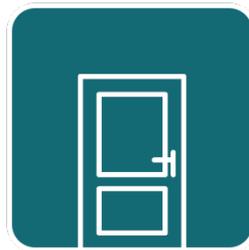
Breakout groups

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

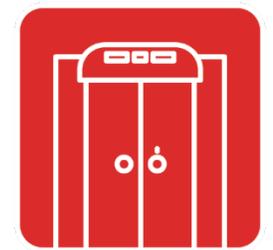
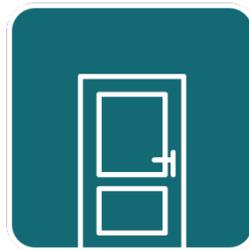
Review and Confirm Goals

10 minutes



Brainstorm & Prioritize Strategies to Advance Goals

45 minutes



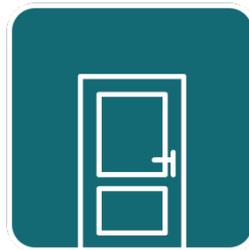
5 minute warning!

report out at 5:30



Report Out

25 minutes



next steps

Ways you can engage in your community

- **Dracut:** Currently doing outreach on compliance with MBTA Communities Law; working on Housing Production Plan update with the Affordable Housing Partnership Committee
- **Lowell:** The Lowell Housing Production Plan (an element of Lowell Forward) will be brought to the City Council and Planning Board this summer
- **Tyngsborough:** Kicked off their Housing Production Plan in May; public forum anticipated for July
- **Chelmsford:** Actively working on Housing Production Plan Update; Open Space and Recreation Plan Open House on 6/20 from 5-7pm
- Anything else?

Dracut: <https://www.dracutma.gov/836/MBTA-Communities-Zoning>, <https://www.dracutma.gov/501/Affordable-Housing-Partnership-Committee>
Tyngsborough Affordable Housing Trust: <https://www.tyngsboroughfire.com/323/Affordable-Housing>
Chelmsford Housing Advisory Board: <https://www.chelmsfordma.gov/341/Housing-Advisory-Board>; Open Space and Recreation Plan Open House: <https://www.chelmsfordma.gov/civicalerts.aspx?aid=2081>

Storytelling Socials

- Awaiting a date from Cheryl – will delete if I can't get confirmation by noon
- Notify us of your community event if you'd like storytelling training on your agenda!

Storytelling socials this summer, final summit in October



goals and strategies survey

Have additional thoughts on At Home in Greater Lowell goals? Additional strategies to contribute? Take the Goals and Strategies Survey!

www.surveymonkey.com/r/AHGLStrategies





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