



Northern Middlesex Council of Governments

October 11, 2023

A Multi-Disciplinary Regional Planning Agency Serving: Testimony of Jennifer M. Raitt, Executive Director, Northern Middlesex Council of Governments

Regional Planning

Agency Serving:

Before the Joint Committee on Revenue hearing on an act granting a local option for a real estate transfer fee to fund affordable housing - H.2747/S.1771 (filed by Representative Connolly and Senator Comerford) and an act providing for climate change adaptation infrastructure and affordable housing investments in the Commonwealth.

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Chairs Cusack and Moran, and members of the Committee:

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Thank you for the opportunity to provide testimony on these bills. I am writing as the Executive Director of the North Middlesex Council of Governments, or NMCOG, the regional planning agency for Greater Lowell, and also as a member of the Massachusetts Association of Regional Planning Agencies. This testimony is in support of H.2894/S.1799 filed by Representative Montano and Senator Eldridge, and H.2747/S.1771 filed by Representative Connolly and Senator Comerford. I previously provided testimony in support of these bills in the 2021 legislative session.

Andrew N. Deslaurier
Chair

Housing is the top issue that each one of the nine communities in the NMCOG region are facing from the smallest community of Dunstable to our largest of Lowell. It is universal that people want homes to be available, affordable, and attainable. We agree that we want to ensure that our workforce has housing stability and our families and older adults are strengthened by high quality, healthy places to live.

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There is a reason why housing is the top issue in Greater Lowell. While \$86,613 is the annual household income needed to afford a two-bedroom rental home at a Fair Market Rent, the average annual household income of one person working full time (40 hours per week) is \$31,200. The market is tight. Thousands of individuals and families are on local waiting lists for affordable housing hoping to win a lottery. There are 300 shelter units for people experiencing homelessness in Greater Lowell. Community Teamwork, Inc., a regional nonprofit housing agency, assists in addressing these issues. Their most recent Needs Assessment documented a steep rise in both individual and youth homelessness across the region.

Our region's housing issues intersect with many other issues, including transportation, workforce, land use/ zoning, and climate resiliency. Those who feel these pains acutely are the several vulnerable and historically marginalized, and environmental justice communities in Greater Lowell who are living at risk of severe weather and climate events, including flooding, extreme heat, and related vulnerabilities due to inadequate housing.



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While the Commonwealth's recent definition and prioritization of "environmental justice communities" represents an enormous step in the right direction in achieving climate justice, environmental justice communities will continue to struggle if more resources are not dedicated to addressing the challenges they face, particularly where people call home. A significant resiliency challenge in Greater Lowell is in financing improvements to address climate vulnerabilities and resiliency. More tools are needed to address the more expansive and interrelated issues which have a direct impact on climate resiliency. The added revenue that H.2894/S.1799 would generate could help projects like protecting and replacing tree canopy in Lowell and Chelmsford and improvements to Railroad Square in Pepperell.

Similarly, while Gateway Cities like Lowell have historically been affordable places to live, our housing crisis is rapidly changing who can afford to live here, and we need more resources to stem this tide. Addressing housing stability needs and also producing new housing requires the financial support and revenue that would be generated by these bills. At a recent summit on regional homelessness led by the City of Lowell and NMCOG, a key barrier to addressing the issue was the need for rapid dispersal of funds for housing supports and creation.

H.2894/S.1799 would generate revenue to the local level which other sources cannot readily provide and local municipalities cannot readily generate through Municipal Affordable Housing Trusts or Community Preservation Act dollars alone. In Greater Lowell, this would particularly help to advance housing development opportunities by local and regional affordable housing developers who are working hard to integrate healthy homes and resiliency into their work but lacking the resources to create and sustain this opportunities.

While no community in our region has yet filed a home rule petition, it is becoming increasingly clear that they will soon need tools like a transfer fee to ensure stable, affordable housing for residents. The significant pipeline of private and nonprofit and even local government projects cannot wait.

With these twin crises are deepening daily, every day we wait to make these resources available, is another day those resources will not be at work in our communities.

I strongly urge you to report favorably on H.2894/S.1799 and H.2747/S.1771 to provide these urgently needed resources to communities across the Commonwealth, so they can begin putting them to work to keep our residents safe, healthy, and housed.



Northern Middlesex Council of Governments

I urge you to vote favorably for this bill, to move it out of committee and get it passed.

Thank you for your time and consideration.

A Multi-Disciplinary
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Sincerely,

Jennifer M. Raitt

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