

**At Home in  
Greater Lowell**

A HOUSING STRATEGY FOR THE  
GREATER LOWELL REGION

**2025 Greater Lowell  
Annual Housing Summit**

**HOMELESSNESS TO  
HOPEFULNESS**

**December 10, 2025**



**NORTHERN  
MIDDLESEX  
COUNCIL OF  
GOVERNMENTS**  
SERVING THE REGION SINCE 1963

# OPENING REMARKS

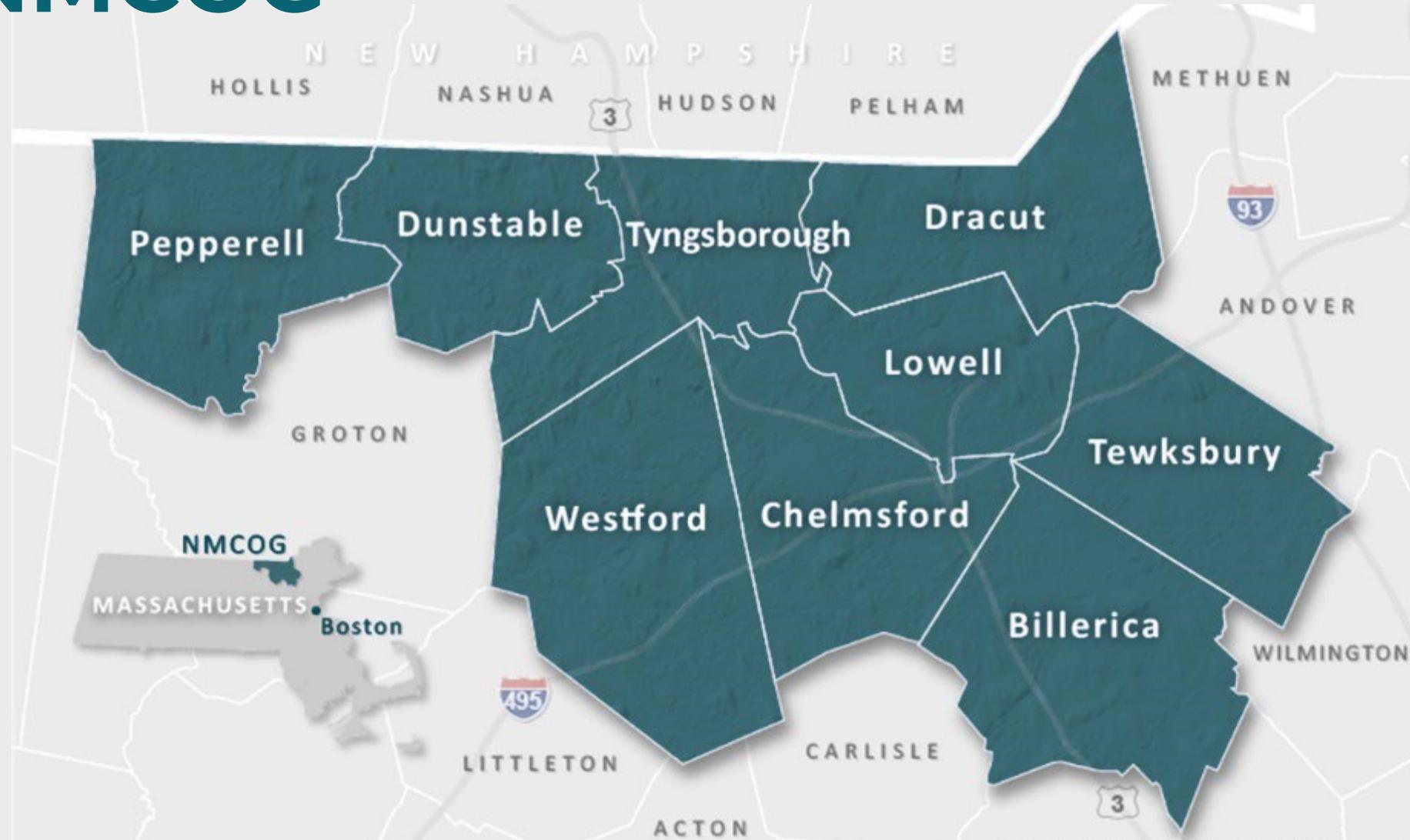


**Jenny Raitt**

Executive Director, Northern  
Middlesex Council of Governments

# ABOUT NMCOG

- Regional planning agency for established in 1963
- 18-member policy board with representatives from nine municipalities in Greater Lowell
- Purpose: to increase the municipal capacity, foster regional cooperation and coordination, including providing local and regional planning services to member communities



The NMCOG region includes the City of Lowell and the Towns of Billerica, Chelmsford, Dracut, Dunstable, Pepperell, Tewksbury, Tyngsborough, and Westford.

# ABOUT TODAY



## Christopher Glenn Hayes

Director of Housing and Economic Development,  
Northern Middlesex Council of Governments

# SUMMIT LOGISTICS

# WHAT DOES “HOME” MEAN?



## Join our quick check-in:

1. Scan the QR code or visit:  
<https://pollev.com/erikag888>
2. Submit 1–2 words for the prompt.
3. Watch the word cloud form in real time.

When you hear the word *home*, what comes to mind?



# SUMMIT AGENDA

- 1 **Opening Remarks**
- 2 From Homelessness to Hopefulness: **Keynote Panel**
- 3 **Table Talk** Discussion and Report Out
- 4 The **Storytelling** Program
- 5 **Wrap-Up Statement:** Moving Forward Together

# WHAT IS AT HOME IN GREATER LOWELL?

# A YEAR-LONG PROCESS

## Kickoff Summit & Survey

*~80 participants + 68 surveys*

- Created and refined vision
- Identified stakeholders
- Created six goals

## Municipal Planner Interviews & Strategies Summit

*~70 participants + 8 municipalities*

- Refined goals
- Brainstormed strategies

## Ideas to Action Summit & Municipal Presentations

*~90 participants + 9 municipalities*

- Refined strategies



# A TEN-YEAR HOUSING STRATEGY



A ten-year regional housing strategy developed by the Northern Middlesex Council of Governments (NMCOG) in collaboration with its nine member municipalities.

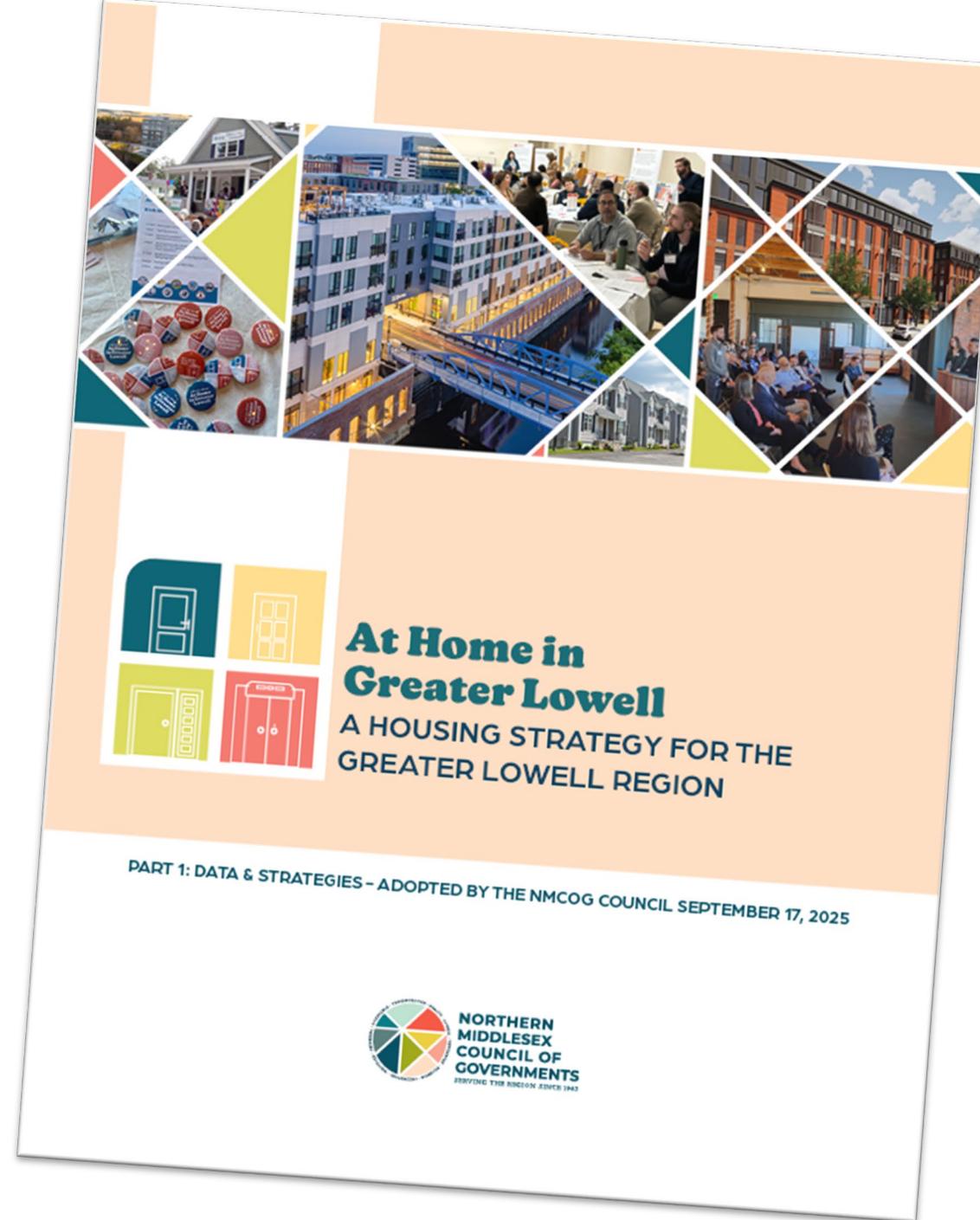
6

Goals

17

Strategies

The strategies are envisioned as “big swings”: major programs or plans that could, over the course of ten years, make considerable progress on the region’s most pressing housing challenges.



# AVAILABLE ONLINE NOW

**AHGL: Part 1 is complete and published on the NMCOG website**



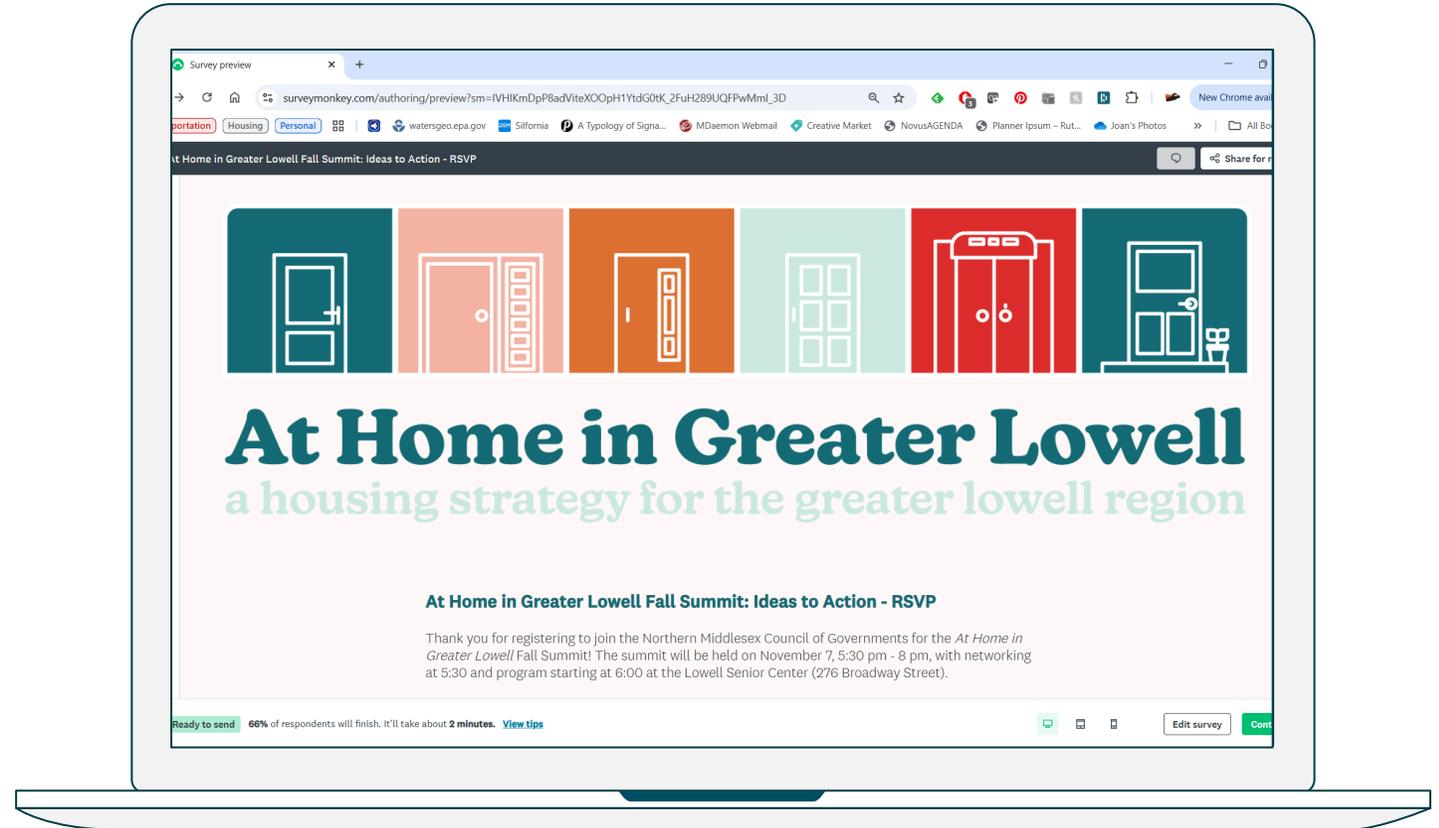
Ten Key Findings



A full-page feature and description for each goal and strategy



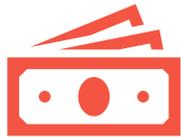
Data and analysis from the complete housing needs assessment



# **FOCUSING ON HOMELESSNESS AND HOUSING INSECURITY**

# 2023 REGIONAL MEETING ON HOMELESSNESS

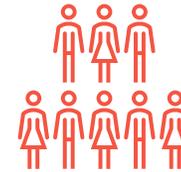
We heard what the region needs to address homelessness...



Access to Funds



Policy Changes



Commitment to Action

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...and discussed next steps that have been incorporated into AHGL



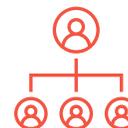
Seek state-level involvement



Develop a toolkit of materials for service providers to utilize



Broaden the tent with more participants involved in finding solutions



Create subgroups to focus on specific issues

# HOUSING INSECURITY

## Eviction Rates

continue to rise and now exceed pre-pandemic levels. Non-payment is the most common cause for eviction.

## Foreclosure Activity

has steadily increased post-pandemic since the foreclosure moratorium ended, and the state's assistance fund ended.

## Housing Cost Burden

30% of Greater Lowell residents are housing cost burdened and 14% are severely housing cost burdened.

# HOMELESSNESS IN GREATER LOWELL

The number of people experiencing homelessness **has tripled** since 2007.



*2007-2019 includes data from the Lowell CoC PIT count. 2020 - 2024 includes data provided by EOHLC titled "HIC and PIT for Lowell and surrounding communities. Project Type PSH/RRH/OPH are excluded from the count to determine the total number of sheltered individuals*

# HOW AHGL ADDRESSES HOMELESSNESS AND HOUSING INSECURITY

Goal #3: Housing Stability and Subsidized Housing		Goal #4: Housing Security and Anti-Homelessness	
Strategy 3.1	Develop a region-wide Housing Services Office to inventory, evaluate, and communicate actual affordable housing inventory and anti-displacement programs	Strategy 4.1	Create and maintain a data dashboard
Strategy 3.2	Work with state and federal partners to create low- or no-interest mortgages and expand first-time homebuying programs	Strategy 4.2	Collaboratively develop proposals to reduce red tape, identify funding gaps, and request additional funding
Strategy 3.3	Complete market studies to evaluate and create or update Inclusionary Zoning or Incentive Zoning sections	Strategy 4.3	Identify sites for permanent supportive housing in each community and connect those with providers, funding, and zoning relief

**To restore balance to the housing market, the region needs to build new units, through coordinated action, that meets evolving needs.**

# Now it's time to implement the local and regional actions we have developed!

Phase 1:  
Data & Strategies  
COMPLETE!



**Data and Strategies**



**Municipal Toolkit**



**Storytelling Program**



**Housing Supply Accelerator**

Phase 2:  
Implementation of  
Six Goals, Seventeen Strategies

Model Policies

Step-by-Step Guides

Public Education Materials

Website to Share Stories

Featured Stories

Social Media

Local & State Officials

For-Profit Experts

Community Based Organizations

# KEYNOTE PANEL

## HOMELESSNESS TO HOPEFULNESS



**Rachel Heller**

CEO, Citizens' Housing and Planning Association (CHAPA)



**Marty Martinez**

President & CEO, United Way of Massachusetts Bay



**Julie Lemire**

Executive Director, House of Hope



**Greg Rittchen**

Head of Real Estate & CFO, Caritas Communities

# TABLE TALK

## BUILDING OUR COMMITMENT

- What has changed in two years and what has stayed the same?
- Thinking about the AHGL strategies, what should be the first step in reducing housing insecurity?
- What role can you/your agency play in implementing the strategies?
- What role could a housing accelerator play in supporting you/your agency?