

At Home In Greater Lowell At a Glance



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Process and Outreach

At Home in Greater Lowell is a ten-year regional housing strategy developed by the Northern Middlesex Council of Governments (NMCOG) in collaboration with its nine member municipalities. The planning process began in 2023, following a regional survey conducted as a part of NMCOG's strategic planning initiative. Representatives of the nine communities agreed: tackling the high cost of housing was the top priority.

At the same time, local and regional economic development organizations raised a critical question: what would a coordinated regional approach to housing look like? NMCOG launched At Home in Greater Lowell—a planning process grounded in local data, municipal input, and shared goals—to answer that question.

NMCOG partnered with University of Massachusetts Amherst Donahue Institute

(UMDI) to conduct a comprehensive regional housing needs assessment. At the same time, NMCOG staff conducted interviews with municipal planners, housing providers, and other key stakeholders to assess both housing demand and the region's capacity to respond.

Over the course of 2024, NMCOG hosted a series of three regional housing summits. These convened elected and appointed officials, nonprofit and for-profit housing experts, state agency representatives, and community members to shape the strategy's direction. From those conversations emerged a shared vision, six goals, and a set of 17 priority 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.



Figure 1: The Process Timeline



Kickoff Summit
March, 2024

A gathering of 80 residents and local, regional, state, and federal leaders to establish a vision and preliminary goals for the plan.



Data collection and analysis
Spring, 2024

Completed with our project at the University of Massachusetts Donahue Institute (UMDI). To see a summary of data informing the goals, and strategies of At Home in Greater Lowell, visit www.nmco.org/ahgl

Project Awarded Funding!
October, 2023

Thanks to a Community Planning Grant from the Executive Office of Energy and Environmental Affairs and a grant from the Greater Lowell Community Foundation, the project began in the fall of 2023. Staff met with municipal officials to finalize the project scope and gain regional support.

Image Source: Greater Lowell, City of Lowell

Key Findings

The following insights emerged from the housing needs assessment, stakeholder input, and data analysis conducted for At Home in Greater Lowell:

- **Households are aging and shrinking in size**, which means that even as the population holds steady, demand is rising for different types of housing—especially smaller and more accessible units.
- **Housing production has not kept pace with demand**, resulting in extremely low vacancy rates. This is directly correlated with rising housing costs for both renters and owners.
- **Housing cost burden is widespread**, especially among renters. Those who make the lowest incomes are squeezed the most, and homelessness has been rising across the region.
- **The housing squeeze is harming our local economy**. Young workers are leaving the region in search of affordable options, and those who remain have less disposable income to spend in our local businesses.
- **Municipal fiscal health is impacted more by population aging than housing growth**. As working-age residents decline in population, fixed costs are spread among an aging population and fewer earners.
- **Housing tenure and affordability vary significantly by race and ethnicity** across the Greater Lowell region, highlighting longstanding disparities in access to housing opportunities and financial stability.
- **Strategic development can help improve transportation access and preserve conservation areas**. Many of the 66% of people who commute into Greater Lowell live in or near areas like Nashua or Lawrence, where housing is more affordable. Building homes closer to job centers would reduce commuting pressures.
- **Construction costs and financial feasibility play a critical role** in determining what gets built. The gap between what it cost to build a unit and what developers can expect to earn constrains housing type and affordability.
- **To restore balance to the housing market, the region needs to build between 9,800 and 17,800 new units** over the next ten years across a range of income levels and housing types. This will increase the vacancy rate, slow housing cost increases, and provide more options for young people and elders.
- **Without coordinated action, housing growth will continue—but not in ways that meet our evolving needs**. If the permitting trends of the last five years continue, more than 3,000 units are likely to be built, partly as ADUs and multifamily units, but also as large-lot greenfield developments.

Strategies Summit

June, 2024

An interactive workshop where UMDI presented a summary of the regional housing needs assessment. Participants reviewed At Home in Greater Lowell's six goals, and developed strategies for each goal.



Draft Plan and Research

Late-fall, 2024

NMCOG and UMDI developed the draft of the Phase 1 report, augmenting sections with research into key questions arising during the planning process.

Phase 2

Fall 2025 and 2026

The development of the Toolkit and Implementation Guide begins

Analysis

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Ideas to Action Summit

November, 2024

Together with Secretary Ed Augustus, CHAPA, and the Massachusetts Taxpayer's Association, participants heard responses to key housing questions. In groups, participants applied and revised the 17 housing strategies.

Municipal Meetings

Spring to Summer, 2025

NMCOG has scheduled meetings with elected and appointed boards in each municipality across the region to present goals and strategies and understand what tools can be created to support plan implementation in Phase 2.



Six Goals, Seventeen Strategies

The six goals and seventeen strategies in this plan were developed collaboratively over the course of three regional summits with NMCOG's nine member municipalities. Each goal is supported by data and includes proposed tracking measures to monitor progress. Each strategy outlines recommended local and regional actions aimed at addressing our housing challenges. Full details are provided in Chapter 3 of the plan.

1. Housing Production

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.

- 1.1. Implement zoning changes that encourage the production of housing to meet current and future housing needs
- 1.2. Develop a regional adaptive reuse plan including identification of buildings, marketing, and funding for site readiness
- 1.3. Study barriers to modular or panelized housing, create strategies to overcome them, and advocate for allowing modular housing in state and federal programs

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.

- 2.1. Develop TOD master plans around current or future commuter rail stations, including advocacy for expanded service and feasibility studies
- 2.2. Develop a competitive "Traditional Complete Neighborhood" technical assistance program for neighborhoods that could support pedestrians, bicycles, and/or bus transit

3. Housing Stability and Subsidized Housing

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.

- 3.1. Develop a region-wide Housing Services Office to inventory, evaluate, and communicate actual affordable housing inventory and anti-displacement programs
- 3.2. Complete market studies to evaluate and create or update Inclusionary Zoning or Incentive Zoning sections
- 3.3. Work with state and federal partners to create low- or no-interest mortgages and expand first-time homebuying programs (including rent-to-own programs)

4. Housing Security and Anti-Homelessness

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.

- 4.1. Create and maintain a data dashboard
- 4.2. Collaboratively develop proposals to reduce red tape, identify funding gaps, and request additional funding
- 4.3. Identify sites for permanent supportive housing in each community and connect those with providers, funding, and zoning relief

5. Fair Housing and Engagement

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

- 5.1. Advance a region-wide storytelling program to combat misinformation and raise awareness for both housing challenges and well-researched solutions
- 5.2. Develop a regional fair housing training program and require participation for all land use boards and committee members (planning boards and zoning boards)
- 5.3. Create or expand programs to provide housing counseling, financial literacy education, and housing readiness for residents and those seeking to live in the region

6. Funding and Partnerships:

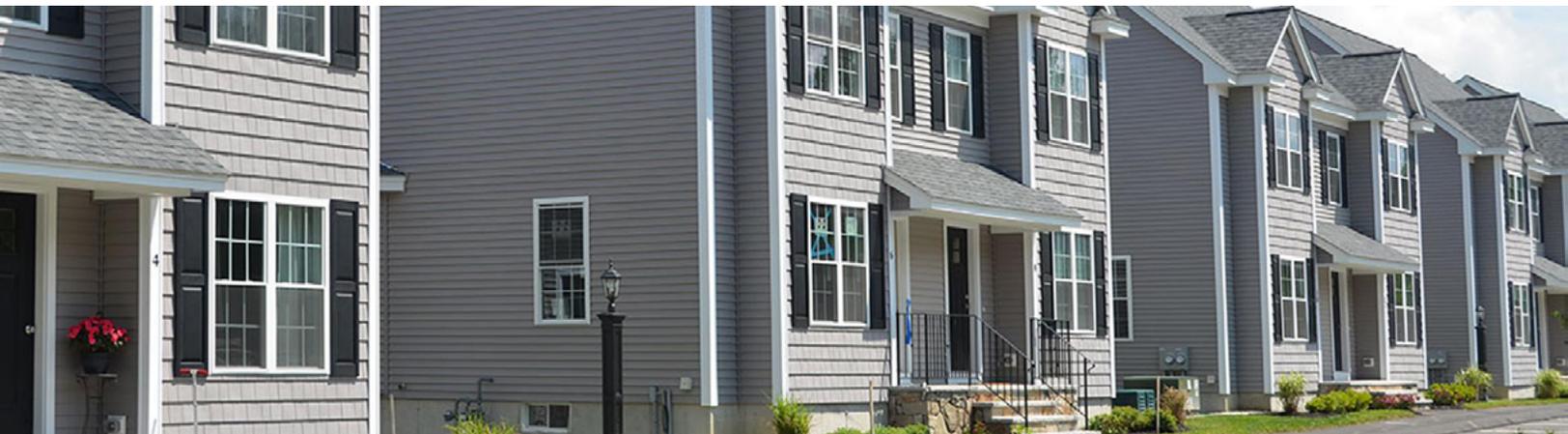
Create and sustain long-term funding sources and partnerships – across agencies, municipalities, organizations, and advocates – to advance the other goals of this plan, reduce barriers to housing production including infrastructure, and support region-wide coordination on local housing policies.

- 6.1. Create a Greater Lowell Housing Supply Accelerator
- 6.2. Create a new guarantee program leveraging support from local and regional financial institutions
- 6.3. Conduct a study, and complete and implement a plan to expand small-scale or regional sewer capacity

About the Strategies

These strategies will be further refined in Phase 2, which will take place throughout 2026. Some strategies may be ready for immediate implementation, while others will require time to seek and secure a funding source, implementation partners, and local capacity. It's important to note that each municipality will approach these strategies differently: what makes sense for a small, rural community may look very different from how the City chooses to act. Flexibility and local context will be key to successful implementation.

Image Source: Merrimac Commons, Tyngsborough, MA, Housing Navigator



Next Steps

This report is only Part 1 of *At Home in Greater Lowell*. Part 2 will take the form of a Toolkit and Implementation Guide. As part of this next phase NMCOG will convene a Housing Accelerator ("[Strategy 6.1](#)" on page 55) which will serve as an implementation steering committee comprised of policymakers, nonprofit leaders, financiers, and builder/developers to refine and prioritize the strategies, identify funding sources, and create practical toolkits to support action at the local level.

Concurrently, NMCOG will launch a storytelling program ("[Strategy 5.1](#)" on page 51) to communicate how housing policies affect people they are meant to serve, build understanding, and foster support for implementation. Together, these efforts will culminate in a Part 2 report that provides the tools, guidance, and community-tested strategies to help NMCOG and its nine municipalities bring this regional housing vision to life.