



# 2025 Greater Lowell Annual Housing Summit - Homelessness to Hopefulness

## MEETING SUMMARY

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On December 10, 2025, NMCOG hosted the 2025 Greater Lowell Annual Housing Summit: *Homelessness to Hopefulness*. The event focused on how municipalities, community organizations, and private for-profit entities can work together to increase access to affordable housing and eliminate housing instability and homelessness. Roughly 90 individuals, including elected and appointed officials, municipal and nonprofit staff, businesses along the housing continuum, and community members attended the event in person, and over 300 viewers participated virtually (view the [presentation slides](#) and [meeting recording](#)). Highlights of the presentations, keynote panel, and table talk discussions are included below.

## OPENING PRESENTATION

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### Opening Remarks: Jenny Raitt – Executive Director, NMCOG

NMCOG's Executive Director, Jenny Raitt, opened the summit with remarks highlighting the housing related needs in the region, recent work completed to address the region's housing challenges, and how creating partnerships and strengthening commitment creates a path forward towards eliminating housing instability and homelessness.

- State and municipal leaders, service providers, housing advocates, the housing development community, and other partners are all represented as participants at this year's summit. Addressing housing and homelessness requires cross-sector dialogue and collaboration and a commitment to action between all these groups to make change
- This Summit builds off work completed by a local coalition dedicated to creating housing for the most vulnerable community members, who identified three keys to making progress:
  - Create more funding dedicated to housing production and supportive services
  - Increased speed towards unlocking and utilizing funds
  - Sustained commitment from local, state, and federal partners
- A lesson from serving on the Governor's Unlocking Housing Production Commission is that housing instability and homelessness are a direct consequence of the state's housing production challenges

- An urgent call to action: the region needs to partner together to create durable, long-term systems of support to meet housing production needs and prevent the most vulnerable in our communities from falling through cracks.
- The Summit represents an opportunity for public and private partners to come together, build off momentum to make change in the region, and implement the strategies developed in *At Home in Greater Lowell Part I*.

### **At Home in Greater Lowell Part I: Chris Hayes, Director of Housing and Economic Development, NMCOG**

Chris Hayes, Director of Housing and Economic Development at NMCOG, provided an overview of the Summit agenda and introduced the release of *At Home in Greater Lowell (AHGL) Part I: Data and Strategies*, a 10-year housing strategy to plan for and meet the housing needs of the region.

- AHGL includes six goals and seventeen strategies to be implemented through local action and regional coordination. Several of these goals and strategies seek to specifically address homelessness and housing instability.
- Recently, the data has shown that housing instability and homelessness in Greater Lowell has worsened over time. Key data points include:
  - Evictions and foreclosures are rising post-pandemic.
  - 30% of residents are housing cost burdened; 14% severely cost burdened.
  - Homelessness has tripled since 2007.
- The focus of both AHGL and this year's Summit is to move beyond talking about the issues the region faces and instead, taking immediate and informed action. AHGL proposes several actions for the region to take to strengthen housing security, increase affordable housing opportunities, and advance anti-homelessness efforts that include:
  - Developing a regional housing dashboard.
  - Reducing red tape and identifying funding gaps.
  - Identifying sites for permanent supportive housing in every community.
  - Launching a Housing Supply Accelerator and a regional storytelling initiative.
- These strategies, plus the remaining strategies outlined in AHGL, are intended to help the region move closer towards its broader goal: to restore balance to the housing market by building new units, through coordinated action, that meets evolving needs.

### **KEYNOTE PANEL – HOMELESSNESS TO HOPEFULNESS**

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NMCOG's Deputy Director, Kelly Lynema, moderated a panel discussion that included four leaders whose work spans the full housing continuum. Together, panelists traced the systems and gaps that shape homelessness, underscored the depth of need across both individual and family homelessness, and shared how their organizations are responding. Panelists emphasized the region's responsibility to expand affordable housing, strengthen wraparound supports, and confront the structural conditions that repeatedly push households to the edge.

## Panelists

### Rachel Heller: CEO, Citizens' Housing and Planning Association (CHAPA)

- **“The 5 Ps”:** CHAPA focuses on in their advocacy work across the state: People, Production, Preservation, Planning, Political Will. CHAPA's current advocacy work prioritizes:
  - Developing 222,000 new homes statewide over the next 10 years (as identified in the new statewide housing production plan). Of those new homes, they need to include deeply affordable and supportive housing to meet needs for everyone in the community.
  - Local coalition-building and zoning reform such as MBTA Communities Act and YIMBY/YIGBY legislation.
  - Defending and expanding current housing programs and policies that are successful and are at risk of being cut or eliminated (Rental Assistance, Public Housing, Homelessness Prevention, Housing Choice Voucher, Housing First, etc.).
- **Think Local:** One of the agency's key successes has been working to support local efforts, partnering with housing coalitions, committees, and advocates, to promote consensus building towards saying “yes” to new housing in communities. This includes:
  - Increasing participation at public meetings from community members who are seeking to advocate for housing solutions.
  - Identifying community members are open to sharing their own stories on how access to safe and affordable housing has positively impacted the lives of their employees, family, friends, or personal stories of how their own lives have been impacted.

### Marty Martinez: President and CEO, United Way of Massachusetts Bay

- **Cross-sector and Multi-level Methods:** There is a clear link between housing, economic mobility, and basic needs and the agency seeks to address all of these.
  - This is accomplished by mobilizing philanthropy, participating in local partnerships and committees, and advocating to expand housing policies that work, like Housing First.
  - Advocacy takes place at the state and federal level, but the agency places an emphasis on local advocacy work, in town halls and at city councils, where solutions to challenges are addressed and implemented most effectively.
- **Leveraging Crises:** There's a need to respond to immediate crises while maintaining progress toward long-term, systemic change that disrupts the status quo.
  - Reactive efforts to “put out fires” to avoid the loss of funding or vital services can, and should, be leveraged as opportunities to reimagine systems that are more effective and resilient to change.
  - Recent examples: pause on SNAP benefits and criticisms of approaches to providing affordable housing.
  - This approach requires holding government accountable for policy commitments and funding decisions, while mobilizing philanthropy and local partnerships to fill gaps, support innovation, and advance sustainable, community-driven solutions.

### Julie Lemire: Executive Director, House of Hope

- **Focus on Problem-Solving:** House of Hope's priority is to address the most direct and acute challenges to families seeking to access safe and affordable housing such as:
  - Families are struggling to enter shelter due to red tape and logistical hurdles.
  - Generational homelessness (children of served families are re-entering as adults).
  - Need for mental health support, childcare, and case management.
- **PSH and Job Training:** The agency has worked to overcome these challenges through:
  - Developing new Permanent Supportive Housing
  - Job-training internship programs (culinary, retail, maintenance, housekeeping).
  - Continually seeking to develop additional supportive housing units and engage in advocacy with state and local government as need for services has steadily increased.

### Greg Rittchen: Head of Real Estate and CFO, Caritas Communities

- **Know your Focus and Partner Strengths:** Caritas develops affordable and supportive housing for individuals exiting homelessness.
  - The agency is consistently looking to grow and expand their portfolio and has recently developed innovative projects, including a Passive House development.
  - Partnerships with local service provider agencies and other affordable housing developers have been key to success, agencies have expertise and core competencies that work best when together, instead of a single agency tackling all aspects alone.
  - Identify communities with local housing coalitions that are supportive of new developments and are open to working with developers to permit projects
  - Utilize joint ventures with other affordable housing developers.
- **Areas of Advocacy:** Challenges that affect development feasibility Caritas has identified and is working to address in collaboration with housing agencies across the state include:
  - The need to streamline zoning and permitting and reduce red tape.
  - Potential cuts to Housing Choice Voucher funding and funds for supportive services that their development projects rely on and threaten the feasibility of future developments
  - There have been some increases in Low Income Housing Tax credit funding, but more is needed as it is an essential financial tool used to develop affordable housing.

### Questions & Answers

**What first steps can communities take to address homelessness?** Say yes to housing, share data on the impact of solutions that are known to work, humanize homelessness through storytelling, set measurable goals, and support new housing at town meetings.

**How can local agencies work with affordable housing developers who operate outside of the region to expand and build in Greater Lowell?** Initiate the conversation by reaching out to affordable housing developers and determine if they are looking to expand development in new areas. Each developer may have unique challenges (self-managing, small agency, limited awareness of local programs or contacts, etc.) that can be addressed through public / private partnerships. Housing developer collaboration with local providers, supportive services, and municipal partners is key to identifying new development opportunities.

**What strategies can counter misinformation regarding affordable housing and housing production?** Build local coalitions, share real stories, engage directly with residents, and participate in town meetings. Create ongoing messaging regarding the need for housing and the positive impacts the community hopes to see from new developments. Don't only discuss the need for housing when new developments are proposed and opposition to specific projects increases. CHAPA's Housing Leadership Academy is a great resource that gives municipal officials the tools for community engagement and changing the narrative surrounding housing.

**What policies or financial tools would best assist nonprofit developers?** Project-based vouchers (HCV, MRVP, VASH) are among the most effective financial tools for both development and preservation; access should be increased. Tax abatements or additional rental assistance for extended affordability covenants beyond the statutory minimums will increase long-term affordability. Nonprofits also benefit from streamlining affordable and market rate development financing programs, streamlining zoning approvals, simplifying tax credit applications and awards, and expanding development incentive zones. "Unlocking Housing Production" outlines additional recommendations for streamlined processes and development efficiencies.

### Key Takeaways from Panel Discussion

- **Collaboration is key:** Eliminating homelessness and housing insecurity are too complex to be solved without strategic partnerships and coordination between agencies and across sectors:
  - Coalition and consensus building to increase support for housing initiatives and participation at public engagement events.
  - Public – Private partnerships to increase housing development feasibility.
  - Strategic philanthropic collaborations to act swiftly when policy changes occur and access to funds are limited.
  - Partnering with agencies, rather than competing, to bolster advocacy efforts and opportunities to expand efforts and impact.
- **Pursue advocacy at all levels of government with an emphasis on working locally:**
  - Increasing program funding to scale up and adequately meet the needs of the region.
  - Sharing successes by presenting data and humanizing impacts through storytelling.
  - Showing up at local planning opportunities and town meetings to ensure support for housing programs and policies are represented.
  - Consistently engaging in housing related conversations and messaging to assist in changing the housing narrative and addressing misinformation that can fuel opposition.
- **Streamline processes and increase operational efficiency:** This is a vital part of creating resilient programs and processes that maximize impact. Opportunities include:
  - Advocating for updates to current federal and state level housing financing programs while increasing access and availability of programs that are most effective.
  - Implementing zoning changes and developer incentives that support housing production.
  - Re-imagining current systems and programs that require operational improvements to increase impacts and are vulnerable to high level policy changes.

- Improving coordination between service providers through data sharing efforts and process improvements.

## TABLE TALK – BUILDING OUR COMMITMENT

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Following the panel discussion, Summit participants broke out into table discussion groups to reflect on the panel discussion and explore the roles they personally and professionally can play in strengthening housing stability. Below is a summary of the discussion, themes, and takeaways:

### What should be the first step in reducing housing insecurity?

- **Increase support and investment in solutions that work:** Several groups echoed the idea that there are programs that work well but need more support and funding to continue operating and expand. Starting at the local level first, building consensus and partnerships before advocating at higher levels of government was suggested as a strategy. A potential first step discussed was to approach local Affordable Housing Trusts and other housing advocacy boards. Increasing support for successful programs includes engaging in storytelling campaigns that humanize impacts and changing the narrative regarding misinformation on the impacts of affordable housing development and supportive services. An emphasis on increasing the availability of resources dedicated to homelessness prevention was also identified as a priority.
- **Identify individuals and families that are the most vulnerable and ensure they receive housing and supports services:** This can involve a focus on improved service coordination between agencies, ensuring accurate data captures current service and program capacity, finding innovative ways to swiftly increase of the availability of acute services, and scaling up programs that are already successful in providing these services but lack resources to expand.
- **Increase access to available resources:** Many groups identified that while many programs exist that assist community members experiencing homelessness and housing insecurity, there are times when information on what these services are and how to access them is not readily available. A common recommendation as a first step to improving housing insecurity is to ensure all available resources are compiled, accurate, and available through as many media channels, community spaces, and languages as possible. This will ensure all community members and service providers have the most accurate information, can act quickly to receive support, and coordinate services most effectively.

### What role can I / my agency plays in implementing the strategies

- **Be an advocate and build consensus:** Housing providers, trusts, coalitions, and other advocacy groups play an important role in advocating for more of their community to say “yes” to housing. This involves ensuring community members know when and where to participate and advocate for housing solutions. Additionally, it involves playing a role in local initiatives aimed at changing narratives, increasing participation, and providing educational opportunities. Consider utilizing funds from Affordable Housing Trusts to advance these efforts.
- **Ensure resources are available, accessible, and updated:** Municipal staff, boards, trusts, nonprofits, and housing providers all identified their role in working to ensure their communities

are informed of the resources that are available to their residents. Taking inventory of all available resources will help identify gaps in services.

- **Partner with housing developers:** Another role municipal staff and housing advocacy groups identified is to create partnerships with developers who may be interested in producing housing in their communities. By identifying any potential barriers to development that currently exists, communities can create development incentives to increase project feasibility.

### **Recent changes that have impacted housing instability and homelessness:**

Groups also discussed recent changes and related impacts that are important to consider when implementing new strategies, including:

- Due to increases in cost of living, more people need access to shelter and access to rental assistance to avoid eviction.
- Increases to funding for programs that provide vital housing stability and homeless services have not kept up with the increase in demand for services.
- New policies have been implemented that have made meaningful changes to increase housing production while also increasing opposition to housing efforts (ADU, MBTA).
- There has been some improvement in service coordination, but structural barriers continue to drive housing insecurity.
- New housing is being developed but not enough of it is affordable.
- Stigma and misinformation surrounding homelessness has worsened. This has simultaneously brought in more opposition and support to policy solutions.

## **WHAT'S NEXT?**

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### **Storytelling Campaign**

NMCOG is working with Health Resources in Action (HRiA) to develop the Greater Lowell Storytelling Project, seeking to balance data with narrative and providing public educational tools that communities can use to talk about housing policy and zoning. It will include a website for the public to share stories along with featured stories from across the housing spectrum. Ben Wood from HRiA shared progress that has been completed to date, including three story frames specific to Greater Lowell based on their initial research (view the [presentation materials](#)).

### **Municipal Toolkit**

NMCOG is also working to initiate a project to develop a municipal strategy implementation toolkit. The toolkit is designed to give municipalities a head start in implementing the AHGL strategies by providing policy models and step-by-step guides.

### **Housing Supply Accelerator**

A third project underway is the Greater Lowell Housing Supply Accelerator. The project will convene a cross-sector task force including officials from the public and private sectors that will work to identify, prioritize, and implement the policies and programs that will advance the AHGL strategies. They might include people from state and local government; housing-aligned business such as finance, real estate, and construction; and community-based organizations.