

Policy and Recommendation Ideas

▶ Zoning

- Expand supply, address anti-density zoning to create more inclusive housing landscape
- Change 2/3 threshold for zoning votes, difficult to have housing conversations in town meeting
- Break through supply problem with zoning
- Lower threshold for changing zoning, allow ADUs by right, eliminate single-family zoning. Statewide actions necessary.
- Eminent domain in available land, upzoning commuter rail stops surrounded by single-family homes when a house goes up for sale
- Change zoning and get more houses built in/outside of Boston

▶ Housing Choice/40B

- Housing choice
- Change 40B to make it really affordable – broaden and deepen affordability
- Housing choice, build more in the suburbs, break up 40B's and add more financing on building side. Buy land and housing in ways that compete with private sector

▶ Affordability

- Require affordability in a mix that goes down to lowest-income households
- Expand definition of housing affordability to include missing middle
- More affordable housing in suburban communities, also focus on equitably building and devoting resources to disinvested neighborhoods
- Preserve expiring affordable housing

▶ State/Federal Programming

- Fair share school funding at state level, statewide education funding
- How to address housing as a wealth vehicle or role of public sector?
- Communicate this is a statewide crisis and the reality of the housing market. Generational disconnect between boomers and financial obligations of what it takes to raise a family in MA today – good job on this in Salem
- Federal program to address the missing middle of housing, address housing crisis
- Affirmative program to support regional mobility to help access higher-opportunity neighborhoods, small area fair market rent to make higher-cost neighborhoods more accessible
- More money in public sector, investment in programs we have now. Ex.: purchase triple-deckers in a neighborhood to keep residents there. Need to be mechanisms to buy housing, refinance to keep people there in a stable way
- Capacity to create or preserve de-commodified housing increase at state/local level. Are we putting a band-aid on a wound by putting a lot of our recommendations in market-based solutions?
- Decommodified housing that works outside normal market features – public housing, nonprofit development. Using “decommodified” in a specific way because laws we write about affordable housing need to think about housing as a commodity
- Ramp production in meaningful way at state level
- Change mortgage interest deduction

▶ Racial/social/income equity

- Fair housing analysis in a number of our communities - disparate impacts, who can receive what kind of loan, major implications for POC & biracial households in region
- Evictions and records – impacts access to loans/homes - increase access people can have through legislative change

- Racial equity framework for housing; Change policies in any and every department, infrastructure, company to address embedded racism and inequity
- Do something about income inequality, change zoning and get more houses built in/outside of Boston
- Raise incomes so more of what's being built is naturally affordable, create more of a continuum of housing prices so there's not such a bifurcation of deed-restricted affordable housing and what the market is building
- Market interventions that put more money in the hands of people for social and community good
- Place more ownership in hands of more mission-based orgs (NOAH, CDCs). Ask those orgs to do work of racial equity and look at their organizations, purchasing systems, ecosystems, etc.
- Stop privileging input from homeowners and abutting homeowners, address municipal governance structures that

▶ Homeownership, programs, vouchers, taxes

- Downpayment assistance
- Look at deed-restricted homeownership and build better models for equity-building
- Once people reach a certain age, lower property taxes or flat rate where they're able to stay in their homes if they choose
- Administer a lot of vouchers and aid – eliminate section 8 voucher discrimination
- Expand first time homebuyer products/programs
- Emergency rent relief – focus on female heads-of-household
- Look at homeownership including lending and financing, more focus on deed-restricted homeownership
- Get more money into hands of low-income people, i.e. more section 8 or housing benefits
- Need to incorporate climate resiliency and minimize impact of new housing on climate

Actors

▶ Private Sector

- Private developers aren't really producing affordable housing/increasing affordability across region
- Role of property owners in exacerbating where people with vouchers/people of color can/are allowed to live

▶ Affordable housing developers

- Lots of developers, capacity to create and administer programs, resource scarce to expand beyond communities and program areas

▶ Higher ed

- Universities aren't really providing housing for students, satisfying PILOT requirements
- BU and BC – students are taking units, unavailable for families
- Higher education – brings resources but impacts housing costs

▶ Public sector

- Elect people who will carry this, don't mind ruffling feathers/other institutions impeding affordable housing
- Governance and legal systems – change 2/3 requirement
- Government Alliance on Race and Equity (GARE) – looks at every department in a municipality and their policies and practices, bring people from the community who are served by that department
- Overfunding police and underfunding public housing
- Public sector play a role in housing provision, rather than just requests of private sector

- State – support regional mobility to help people access higher opportunity neighborhoods, affirmative program to address segregation, downpayment assistance
- Public sector – more money to invest in programs and homes, refinancing to keep people there

► **Community-based organizations**

- Bring together non-NIMBYs
- Community organizing to put pressure on select board, organize coalitions and collaborations of existing groups
- MACDC – tools to advocate
- How do we get people in housing crisis to advocate within the system?
- Existing decision-makers – those who can't access housing in a town don't have a say
- Local theaters – equity issues of being all-white
- Lots of orgs working to build supportive housing orgs in communities, trying to organize the organizers

► **Media**

- Use film/media to get people to organize

Challenges and Opportunities

| Challenges | Opportunities |
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| Racism, fear of others, selfish approaches, easy to prioritize homeowners who have made their largest investments in their homes | Communicate reality of housing market as a statewide crisis |
| Lots of places development hungry without demand, other places demand with pushback – Newton and other western suburbs | Federal action on housing crisis |
| Shortage of supply, high land costs, uncertain and lengthy permitting and development, affordable housing shortage, housing as wealth generation, reduced public sector responsibility, fear of pie being too small to share | More policy around homeownership, including lending and financing |
| Racial, ethnic, and economic prejudice – people get treated differently. Acknowledge it | Take another look at homeownership, including lending and financing |
| Lack of rental housing | MassHousing/MHP first time homebuyer products and programs |
| Displacement, fear of growing displacement, people who have built community are being pushed out | Community organizing to build political will |
| Preparing for next recession, strategic approach | Lots of Non-NIMBYs out there, bring together more progressive stakeholders |
| Prices further out of reach, income inequality | Lots of affordable housing developers and capacity to create and administer programs |
| Gap between what people can pay and cost of housing | Hopefully younger people will raise kids who are more educated and will vote in a direction that moves |

Challenges and Opportunities

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| Property taxes, especially for low-income people | Identifying opportunities to remedy inequity |
| Section 8 isn't high enough priority for development, can't assume people with vouchers are taken care of | |
| Governance and legal system, 2/3 zoning requirement | |
| Overfunding of policy, underfunding public housing | |
| High demand, universities not providing enough housing | |
| Lack of wage growth | |
| 40B too broad, not specific enough, sustainability issues | |
| Need a better understanding and acknowledgement of race history around housing | |
| Home rule, allows NIMBYism | |
| American narrative of the "individual" and "self-made man" | |
| Yankee mentality and approach to governance – leaders shy to do anything for fear of backlash | |
| Social reality of whiteness as a construct, how it makes these conversations harder | |
| Virtually zero resources for organizing | |
| Outlying communities don't have infrastructure, capacity to address housing issues. Lack of relationships with service providers (emergency rental assistance programs, programs for people experiencing homelessness) and affordable housing developers means even with funding, couldn't necessarily implement programming | |
| Resource scarce for affordable housing developers, they can't expand beyond existing communities | |
| Lack of funding and resources compounded by income inequality | |
| Communities increasingly specializing in homes for folks who are retired, or who move to town just while kids in school then leave – expected to move to a community whose housing supply matches your need | |
| Housing model isn't set up for people who just need to rent a room, like young adults | |
| Too many housing decisions driven by fear – neighborhoods changing, fear of other, fear of displacement | |
| Instability of housing market to meet all housing need on its own | |
| Never going to produce equity | |

Challenges and Opportunities

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| Acknowledge there's an issue, acknowledge tradeoff at individual level – if you live in a pristine suburb, acknowledge you might have to drive by an apartment building on your way to work – tradeoffs | |
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Long-Term Issues, Big Questions, and Root Causes

- How can we change structures of system, like housing as wealth generator rather than shelter, big government versus small government – see public sector play much larger role in housing provision like in other countries that suffer fewer housing crises. Big, bold program would be interesting to see if we could create passion and momentum – maybe pandemic is enough to tilt scales beyond traditional crisis discussion that has been met with requests of private sector to respond
- Economic inequality/living wages
- Racial equity framework for housing
- Social cohesion and economic justice, attitudes moving us in that direction
- Policy changes in every infrastructure, department, company for racism/inequity