

CHAPA's 2024 Regional Meeting Takeaways

On October 23rd, CHAPA gathered hundreds of advocates across the state for a hybrid regional forum to hear their ideas, challenges, and hopes for the future of housing in Massachusetts.

The call included municipal staff, elected officials, local housing advocates, state policy makers, housing nonprofits, technical assistance providers, and interested residents who are new to housing advocacy. We held conversations across the following regions:

- Berkshires (virtual)
- Cape & Islands (virtual)
- Greater Boston (virtual)
- Greater Boston (in person @ MetroHousing|Boston)
- MetroWest (virtual)
- North Shore/Merrimack Valley (virtual)
- South Shore (virtual)
- Pioneer Valley (virtual)
- Pioneer Valley (in person @ Way Finders)
- Worcester/Central MA (virtual)

Over 400 attendees registered for the in person and virtual sessions from across the Commonwealth to come together and share their experiences and expertise when it comes to housing needs and solutions in Massachusetts. Below please find a summation of the takeaways and common themes that came up. The following is a brief and high-level overview of what we heard from attendees. It is by no means exhaustive, and only represents the opinions of those who were able to attend.

CHAPA will continue to work alongside housing advocates at all levels to ensure that our work is firmly rooted in their expertise and lived experience. Some topics included: homebuyer assistance, lack of diverse housing options, potential policy and funding solutions, and more! If you have any additional feedback on the regional meeting, please let us know.

What are you grappling with in your housing, affordability and advocacy work that needs more attention and support?

- Lack of affordable homeownership opportunities
- Need support for first time home buyers to shepherd them through the process
- Significant increase in the number of unsheltered residents
- Public Housing stock is in very poor condition across many communities
- Continued resident opposition to creating new housing opportunities
- Investors buying up homes, especially in the Inner Core
- High land costs make it challenging to lower home prices
- Not enough family-friendly housing (3+ bedrooms)
- Lack of planning capacity in smaller towns
- Need for advocacy toolkits so that resident advocates don't need to recreate the wheel with each new campaign

- Enforcing Fair Housing laws

What are the biggest funding gaps you are seeing in your work?

- Funding to help low-income residents, especially seniors and people with disabilities, to make necessary repairs to their homes
- In addition to the rising cost of housing, other costs have also increased - utilities, Condo Association fees, etc. We need additional funding to help homeowners with these types of expenses
- Preservation is a huge challenge - some older houses are cheaper to knock down and rebuild than to repair
- Funding for supportive/transitional housing
- Funding for deeply affordable units (under 50% AMI)
- Funding to encourage ADU production
- Some communities are not using their CPA funds for affordable housing
- We need a new line of pre-development funding to enable small developers, especially developers of color, to get a foot in the door

What barriers are you seeing on zoning and production that we can be working to remove?

- We don't do enough regional planning as a state
- The entire planning, permitting, and construction process favors larger scale developments (at least 20+ units), which is a challenge for small developers looking to produce more Missing Middle Housing, and even more so for homeowners looking to add one or two units to their home.
- Lack of sewer infrastructure is a serious barrier to producing more housing in many, many communities across the state
- We need to expand MRWA so all communities can access clean drinking water
- Lack of effective solutions for building housing in more rural areas of the state
- We need an inventory of developable land
- More guidance from the state on ADU regulations
- Title 5 restrictions

What solutions have you found that could be replicated?

- Growing community support for rent stabilization measures, like the Tenant Opportunity to Purchase Act (TOPA)
- Lowering or eliminating parking minimums
- Exploring modular construction
- Municipal voucher program
- Writing Letters to the Editor and Op-Eds in local newspapers
- Loans to build ADUs
- Home Share program for seniors to share living expenses
- Developing housing above libraries
- Permanent supportive housing programs

- Disposition of public land for affordable housing
- Exploring public-private partnerships
- Community Success Stories:
 - Acton loosened their restrictions on ADUs, for example: increasing the allowed size, and creating more flexibility, and saw a direct impact on the number of ADUs being produced
 - Collaboration across neighboring towns on the Cape has been critical

What policy or funding solutions would you like to see CHAPA pursue?

- Rent control
- Rural and small community funding programs
- Local Option Transfer Fee
- Tenant Opportunity to Purchase Act
- Increased funding for CPA matching funds
- Legal support for affordable housing homeowners
- Preservation funding
- Senior rent stabilization state-wide
- Voucher to Homeownership programs
- Statewide multifamily zoning by-right
- Funding sources specifically for small scale developers
- Increased MassDREAMS funding

RAW NOTES - NOT INCLUDED IN FINAL TAKEAWAYS

WORCESTER/CENTRAL MA

What are the biggest gaps (funding, policy, process, etc.) you are seeing in your work?

- Accessible and affordable units.
- Not enough services and resources for people with disabilities, have heard stories of people needing to crawl to the bathroom.
- CBH units: Great program, has not been smooth process to fill units. Residents finding paperwork and compliance CBH process on top of section 8, anything we can do to fix this issue would be helpful. Documents outdated and have to start again. Should be virtual, transportation challenges, not getting to units as fast as they should.

What barriers are you seeing on zoning and production that we can be working to remove?

- Permitting process designed for large developers, difficult for ordinary homeowners to get site plan review, a burden for smaller projects. 100 unit development is being done by professionals with many staff, homeowners wanting to add 1 unit is difficult
- Worcester has embraced inclusionary zoning. Need resources to sustain those properties, such as utilities.
- Some of our communities are limited by sewer capacity imposed by the WasteWater Treatment Plant.
- Funding in bond bill, not seeing it allocated to smaller units and multifamily homes.
- If Central and North-Central Mass are going to be the release valve for the Eastern Mass housing market, the Commonwealth needs to put a lot of money into sewers out here.
- Development subsidies: Affordable housing developers cannot sustain with current operating costs, need to be covered.

VIRTUAL METRO BOSTON

What are things you are grappling with in your housing, affordability and advocacy work that need more attention and support?

- Seeing a lot of homeowners struggling to get home repairs done- difficulty finding a contractor, some are elderly people, unable to maintain homes.
- Need for funding for homeowners who need to fix their homes in distressed condition.
- Legal support for condo associations, estate planning, etc
- Push for changes in RAFT: direct to tenant payments important for immigrant community. Loss of income while people are stabilizing.
- Vast increase in unsheltered homelessness
- Importance of master leasing that allows nonprofits to lease entire building- need funding for this.
- Housing stability in Somerville: people being forced into unsafe situations. Current state sanitary code says landlord has to pay for temp displacement only if buildings are condemned. If tenants are being forced out for other reasons, no funds.

In the past year, what have you seen change in your community? What are you doing locally that could be highlighted and replicated?

- Seeing overwhelming amount of support for rent control. Need to prevent rent increases.
- Tenant organizing infrastructure- seeing through lens of TOPA. Need capacity-building for tenants in addition to TOPA.
- Growing number of small developers, including developers of color, cannot get into affordable housing development- can't access necessary pre-development funding, since it can take 4 years until project comes to fruition. Some professionals may defer their fees for big for profits, but not for nonprofits. Need a new line of predevelopment funding.
- How to get buildings to be permanently affordable- cannot prevent displacement unless buy building. Somerville funds organizing, also need to have ordinance to have landlords required to tell tenants when they list on MLS. She thinks this can be done without state law changes.
- Able to work in Holyoke under a HUD program, side-by-side with developers. Helping them write grants for 7-20 unit projects. Only available for Gateway Cities. New development fund already over-subscribed. Need more people at agencies to facilitate closings. (Someone added that the program described is an MHIC program with MassHousing)

What barriers are you seeing on zoning and production that we can be working to remove?

- Need sewer infrastructure. Current capacity is almost being met. Have succeeded in applying for MassWorks funding, but only goes so far. Need money for added infrastructure.
- Need more penalties on nuisance suits.
- Restrictions on what can be added to a nonconforming lot. Would be easier if State could say that ADUs are not subject to further restrictions on nonconforming lot
- Great if CHAPA to establish tracking of how many ADUs are actually built.
- ADU tool for Kingston, which can help with developing a statewide tracking tool

What else?

- We need more TA assistance for ADUs
- Seeing condo fees outpace mortgage. Condo associations not functioning as they should. Not sustainable unless something is done.

Chat:

- working with clients who live in the area who can not afford the properties locally. When they are moving to other areas the downpayment and closing cost assistance does not go as far OR they are ineligible because they are earning more than the 80% AMI.
- On the estate planning issue for ownership, not currently able to put property into a trust as that is not a person.
- when Acton increased the allowed size and allowed for more flexibility for detached/attached we saw an increase in the number of permits for ADUs
- With regard to MBTA communities, I think stigma is a huge barrier and there could be a greater outreach effort to try to change hearts and attitudes toward density and diversity

IN PERSON METRO BOSTON

What are things you are grappling with in your housing, affordability and advocacy work that need more attention and support?

- Volume cap of 4% tax credit.
- Co-living opportunities for transitional housing
- We need a “housing doula”. What resources are there and who can I talk to? Someone who can help with these things. To have someone on your side who knows what is going on.
- Preservation is difficult to finance.
- Various requirements around energy and sustainability.
- Encouraging folks to downsize would be good.
- Seniors own the house and they want to maintain their independence. Need to be creative in working with them.

What have been the impacts and trajectory post COVID in your community? What impacts are you seeing?

- People don't know how to be social anymore, tempers are shorter and less harmony from the isolation.
- Engagement is different. Meetings are more online so miss civility in meetings. Hybrid schedules make connections more difficult. Online, people that are old just send a form instead of filling it out together. Some don't have a computer. Shifting online is not good for some people.

FRANKLIN/HAMPDEN/HAMPSHIRE COUNTY

Biggest barriers/challenges

- Financing for 5-19 unit multifamily. Conventional financing and subsidy financing tends to favor more units (20); conventional favors single and two-family so financing gap for missing middle housing, which we so need
- help with mobile units – manufactured housing. Call bc need something repaired or modified – v difficult to modify or repair, also not deeded to property – don't meet other funding requirements. But need help. Need to trade out or replace with small ADU units
- network partners expressing pressure of rise of homelessness + housing crisis – nowhere to move people that's affordable and available. Problem is increasing with new family shelter limits – access to shelter systems – and rise in individual homelessness, encampments, need for low-threshold PSH. Limits on RAFT and prevention – fueling rise in homelessness – call out chain and how we can't afford to not address homelessness crisis head on as address housing crisis.
- working on designing complete communities, mostly in rural areas. Extremely difficult to get a project to pencil if try to get 20% affordable and 10% deeply affordable. AHA does provide for regional equity – clauses in AHA to provide for that. Would like Western MA to pay attention to that regional equity closely .. Most money goes to the eastern part of the state. Regional equity in how funds are distributed
- The way residents are treated in public housing, the conditions of public housing

Policy Changes

- work in regulatory review and with planning boards on zoning. Often conversations, esp in rural communities, when look at housing – will be issue with ADUs – is being able to meet Title 5 and septic requirements. Franklin Co is looking at policies and trying to work with state on examining how to navigate that. Specific to zoning regs that we have to navigate for housing and NIMBY pressures too.
- need TOPA – otherwise can be sold to anyone before tenants can organize. Lack of that in HBB.
- manufactured home parks and right of first refusal for park residents – hearing nationally about hedge funds and institutional investors buying parks and taking advantage. Is that a policy that we need?
- in MA, required that if manufactured housing community goes up for sale, tenants have right to purchase. Several orgs support tenants in purchasing. Think similar effort for all tenants in state would be good
- TOPA – at what level is it implemented and regulated. TOPA did pass the legislature once but Gov. Baker vetoed it.
- CPA funding – a lot of communities have and aren't using for aff housing. No reprimand for it.
- RE transfer fee – local option. Sen. Comerford was lead sponsor. Had traction but then came up short with RE opposition. Affords local communities option to raise funds for local funds.

Barriers to production?

- more staff at HLC to avoid backlogs

- AHA has high dollar authorization but also new programs and policies – need staff to implement at HLC and quasis like MassHousing.
- rethinking zoning and subdivision reqs – decouple parking reqs from housing. But would require rezoning of downtown centers to be more walkable. Tempe AZ has one of first car free communities – like big culdesac. What could implementing that in downtowns look like? When remove parking – initially housing prices go down but then go back up as neighborhood becomes more desirable
- Single-stair case requirements. Requirement in MA but not in other places
- easier to develop multi-fam in general – single family duplex requires special permit. Things like that should be looked at. WA and MN eliminated single family housing district.
- Aimee: in Springfield, can't do duplex – have to create condex – 2 person condo unit – which increases insurance cost for families.

Addressing affordability

- Attention to modular housing. Somerville HA doing modular construction. Eventually, volumetric modular construction will allow significant reduction in construction costs. don't think there yet, especially in NE where need to bring in construction supply. Should concentrate on doing more.
 - Keith: NYT article recently on history of modular

Other solutions:

In HLC listening sessions, great turn out in W MA. Lots of local people who didn't working in housing already – local elected official or starting local advocacy. A lot of willingness but a lot of need for MEI support.

Help us think about what our version of “MBTA Communities” – starting that convo today. What are things that can make a difference. Some similarity to parts of central MA, esp N Central – not alone in terms of needs.

More education out this way. Affordable housing in Springfield – people don't know about deed restrictions. Have preconceived ideas about deed restrictions – may be good to help people understand what that means. Something to think about – educating the community in general about CHAPA, these properties available that have these restrictions. (Gemini Homes in Springfield – can't get FHA mortgages which limits)

Is there inventory or resources to identify land and properties, buildings – seems like it takes a lot of effort.

Way Finders and WMHC working in the last few years. Working with MHP. Nearing completion on developable land database for W MA. Bringing together a wide range of datasets to more easily search.

BERKSHIRES IN PERSON

What are the highlights of the things needed for the Berkshire region?

- Gaps in funding and need for smaller scale projects.
- Senior increase to taxes is making home ownership unaffordable.
- Inventory issue, bringing housing that is “offline” or needs to be preserved up to code for it to be a resource for housing stock.
- Resources are “stretched”, capacity (staffing, education, etc.) is needed to be able to take on the opportunities that are presented at the state and federal level. More municipal capacity.
- Berkshires need the support associated with a community like MBTA , we have very little public transportation and do not factor in the cost of this for individuals and families for basic and necessary transportation in the affordability calculation.

How do we stay hopeful?

- Hearthway has 41 units coming on in next few months, and another over 100 units in the next year and a half.
- Supportive housing units are included in the units coming on and this has been shown to be needed through all facets of the housing experience. From consumers, applicants, participants, residents, etc.
- Increased collaboration and working together on the housing crisis. Berkshires turned out more of an audience for the listening sessions than anywhere else in the state.
- So many people are paying attention to housing concerns and impacts.

What are our policy concerns?

- The QAP process is complicated, time consuming, and rigorous. This creates a significant barrier to obtaining funding.
- To move the Affordable Housing Act forward, the state needs more capacity if we want to realize the opportunity that the act affords.
- State government starts in Boston and does not always make it to Western MA

What are the challenges of DEI in the Berkshires specifically?

- Influx in diverse language speakers and cultures. Need to be working mindfully in every interaction and be educated to do so.
- Working intentionally with a mindset of equity and not assuming. Again, education to do this and ongoing opportunities to develop skills for this.
- Put documents like the Language Access Plan into action.

SOUTH SHORE/SOUTH EAST/SOUTH COAST

What are things you are grappling with in your housing, affordability and advocacy work that need more attention and support?

- Family homelessness
- seniors experiencing housing instability

- lack of access to programs and services for individuals
- community silos (work together more)
- find developers to work with communities
- stop hedge funds from buying housing
- Bill H.4830, gov't level reps need to support initiatives, Large hedge fund buyers controlling markets – creating scarcity and price increases. People renting rooms/ underhoused creates safety issues. SRO's needed.

In the past year, what have you seen change in your community? What are you doing locally that could be highlighted and replicated?

- There are a number of projects for seniors that are in process in parts of the region. It seems like there are models there that should be replicated.

What is a question or topic we did not bring up today that you would like to discuss?

- Could CHAPA look into water issues – expand MRWA so all communities can access clean drinking water. Unused state-owned land-could this be used for housing? (abandoned buildings?)
- Also, people felt there was value in having regional meetings; would have liked more time for folks in the region to connect together.

How can we bring regional issues to the state more effectively?

- Collaboration as a region- agency to agency.
- Zoning important in SS communities too, not just in Boston.
- Making sure that the community is invited to community forums – and make it accessible. Folks have to have direct access to change makers, and understand the needs in their own language- so they can get support.

NORTH SHORE/MERRIMACK VALLEY

What are things you are grappling with in your housing, affordability and advocacy work that need more attention and support?

- Fair Housing remains a serious issue. The relationship between public housing management and tenants remains contentious, often resulting in incidents of prejudice or malpractice against the tenants. More oversight over public housing authorities could be helpful.
- Homelessness in Lowell seems to be increasing and understated by the data, and the city is facing a pending public tenting ban while shelters are at capacity.
- In communities surrounding Boston and especially the Northshore, the issue of AMI categories price families out. AMI gets dragged upward and it makes all types of housing more unaffordable when compared to incomes.

- CHAPA needs funds; some of the Housing Bond Bill or just more state funding in general should go to the housing advocates themselves. Paid advocate staff in the nonprofit sector with the goal of amplifying and organizing.
- We need more funding for critical home repairs for low-income homeowners

What are the biggest gaps (funding, policy, process, etc.) you are seeing in your work?

- No affordable housing available for those with severe chemical sensitivity
- Funding for an affordable housing toolkit or some form of a regional housing commission for municipalities that may not have the capacity, like Beverly, is to tackle this issue adequately.
- Funding for more ADUs, as a means of developing more housing without necessarily building on new land.
- HLC needs to update their regulations on who ADUs can be rented out too, their needs to be a Fair Housing Marketing plan. ADUs should be listed on a subsidized housing inventory, and should be an area CHAPA should get involved in.
- Rent Control- We have to grapple with this as a state. We can tackle this while being conscious of small landlords and those trying to generate wealth, while still addressing the serious abuses and price gouging.

METROWEST

What are things you are grappling with in your housing, affordability and advocacy work that need more attention and support?

- Funding for affordable housing - cash is what we need most
- Concord and other communities have petitioned legislature unsuccessfully for transfer fee - we are organized, we have plans for things we want to do, but need money
- Beginning of 10-15 year plan to upgrade aging housing - Needham Housing Authority - have found a good path on federal side by going through re-positioning, but heavy lift for state-housing units which are all elderly and very small studio apartments - not something we can renovate or sustain - preservation being one of the watch words, these can't really be preserved other than redeveloping them - figured out how to redevelop 1/2 of them, still have 80 units where we have no reasonable expectation of a funding path to tear down and redevelop - would like to add a few more - to the states advantage if they could assist us down this road, but nothing there yet
- Advocacy and education at the state level to combat NIMBYism - all the supporting and advocacy at local level is important, MEI at CHAPA is a great start
- Fair Housing continues to be a big issue - 30% evidence in discrimination in the testing we are doing out here
- continual need for advocacy and education that is burdened on the local communities - it's hard for every local community to come up with this and advocacy by themselves - just saw a friendly 40B get denied

What are you doing locally that could be highlighted and replicated?

- Assabet Regional Housing Consortium helps the smaller towns pull resources
- This year we were successful in limiting rent increase to 5% even though reg agreements allowed for higher increases - once municipalities pushed back on this - in LIP Program - municipalities do have a voice in partnership with HLC
- When you help people apply for affordable housing - the many places you can apply - you can't find out if there is anything actually available, can't get an application until you fill out a pre-form - needs to be some sort of standardization where all the apartment complexes can give their information to - more transparency needed - so someone can better plan (people don't know where they are on the lottery system) - to have to fill out multiple applications with same information is problematic - can't call Housing Navigator

Are you hearing anything about ADUs? Interest? Lack of understanding?

- Needham - we already passed an ADU bylaw a few years ago, so this is something that has been in place, the challenge is then getting people to actually use the ADU - just doing the zoning doesn't do the trick in our town - there needs to be an incentive to get people to actually put in an ADU
- Sudbury - I don't think people are aware of the statewide as-of-right is coming down the pike - more education needed
- MetroWest Partnership - Hudson is working to come into compliance, but they received pushback - seeing some pockets of resistance
- Hard to get a list of the ADU's - every assessor is identifying them differently - no consistency
- And they are expensive to build - and unclear what they do to the value of the property - really need to have some need to do this kind of construction
- If we want to do things, we have to make the case to people - we don't have any outcomes to make the case that we want to make - getting that info out to people to encourage them would be helpful

What does it mean for our communities to be welcoming? How do we maintain that space and encourage a sense of belonging for new residents? How are you incorporating Diversity, Equity, and Inclusion into your housing work?

- Different for every community - I don't think we do enough, we verbalize that we want to do, but we need to have all the services and amenities that make it a good place to live, but these need to be affordable to people living in low-income housing
- LEP - good services now - take this out of fair housing and more into "mainstream" housing - an essential part of how we deliver - meet people where their language is
- Physical accessibility - as part of CPA process
- Building design is a way to make a community welcoming - residents to interact with one another and their neighbors

What is a question or topic we did not bring up today that you would like to discuss?

- How did CHAPA come up with the 200,000 homes needed number and the break-out of Low income vs. market rate?

- More info regionally on the cost per unit

CAPE AND ISLANDS

Changes in the Community and Local Highlights:

- Dennis: Positive momentum with a 4.9% affordable housing bylaw. New conversions and developments are adding affordable units.
- Cape Communities: Issues with minority participation in housing lotteries and a need for fair housing offices to address the lack of diversity.
- Yarmouth: Progress in housing development tied to the wastewater infrastructure project along Route 20. Concerns about balancing environmental cleanup with residential growth.
- Wellfleet: Exciting developments in affordable housing but a lack of professional staff is hindering progress. Volunteers are overextended.
- Falmouth: Innovating by buying market-rate homes, reselling them with deed restrictions, and partnering with land trusts for housing and open space development.

Affordable Homes Act – Opportunities and Gaps:

- The Act offers an opportunity to build more affordable units, but gaps remain, such as funding limitations, staffing challenges, and the slow pace of regulatory processes.
- Concerns about how to use the Act's provisions to benefit high-income earners who are not typically served by affordable housing programs.

Office of Fair Housing and Fair Housing Trust Fund Impact:

- Potential impact in Cape towns includes addressing racial disparities in housing lotteries, promoting diversity, and ensuring fairer housing practices.
- The need for proactive measures to engage minorities and younger demographics in housing discussions and opportunities.

ADU (Accessory Dwelling Units) Interest:

- Some communities show growing interest in ADUs as a housing solution. However, issues around wastewater management and alternative septic systems create challenges.
- Truro is exploring alternative technologies for ADU-related infrastructure, while some towns are hesitant due to environmental concerns.

Replicable Initiatives and Coordination:

- Collaboration between towns is highlighted as key to breaking down silos and addressing housing needs collectively.
- Examples from Provincetown (housing roundtables) and Orleans (board chair meetings) serve as replicable models for other towns to follow.
- Fearlessness in confronting NIMBYism and fostering collaboration across different towns and boards is crucial for long-term success.

POLLEV

What is your role?

- Municipal Staff or Elected Official (29)
- Local Housing Advocate (20)
- State Policy Maker or Elected Official (2)
- Housing Nonprofit Staff (61)
- Housing Technical Assistance Provider (11)
- Motivated/Interested Resident (4)
- Other (17)