

CHAPA Regional Forum

October 5, 2023



THANK YOU TO OUR 2023 PLATINUM PARTNERS:



The Kuehn Charitable Foundation

THANK YOU TO OUR 2023 GOLD PARTNERS:



Massachusetts
**Housing
Investment**
Corporation

ROCKPORT
MORTGAGE
CORPORATION



Silicon Valley
Bank

A Division of First Citizens Bank

THANK YOU TO OUR 2023 SILVER PARTNERS:

JPMORGAN
CHASE & CO.

 **Maloney**TM
PROPERTIES
Property Management • Realty • Development



**NeighborWorks**[®]
AMERICA

 **WinnCompanies**
Development | Residential | Military

THANK YOU TO OUR 2023 BRONZE PARTNERS:



THANK YOU TO OUR ANNUAL
REGIONAL FORUM SPONSOR:



THANK YOU TO OUR LOCAL PARTICIPATING CO-HOSTS:

[Berkshire County Regional Housing Authority](#)

[Berkshire Housing](#)

[Cape Cod Community Development Partnership](#)

[Central Massachusetts Housing Alliance](#)

[Habitat for Humanity Pioneer Valley](#)

[Harborlight Homes](#)

[Housing Assistance Corporation](#)

[Housing Medford](#)

[Housing Nantucket](#)

[Lawrence Community Works](#)

[Massachusetts Association of Community Development Corporations](#)

[Metro Housing|Boston](#)

[Metro West Collaborative Development](#)

[NeighborWorks Housing Solutions](#)

[New England Rural Health Association](#)

[NewVue Communities](#)

[Northern Middlesex Council of Governments](#)

[North Shore Community Development Corporation](#)

[Pioneer Valley Planning Commission](#)

[RCAP Solutions](#)

[Regional Housing Services Office](#)

[South Middlesex Opportunity Council](#)



About CHAPA

CHAPA's mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development.

What Does CHAPA Do?



Advocate for
Opportunity



Expand Access
to Housing



Develop the
Field

Agenda

- Policy and Budget Updates
- Fair Housing Updates
- MBTA Communities Updates
- Regional Break-out Groups
- Reconvene for Polling and Report Back
- Upcoming Meetings, Events and Stay Connected

pollev.com/mkeel003

Policy Updates

Abhi Kurve and
Matt Noyes



BOLD ACTION FOR BAY STATE FAMILIES



CHAPA has a bold plan to cultivate a stronger housing ecosystem statewide by the end of the decade so that all our people, towns, and neighborhoods and can thrive.

The plan sets a goal of creating 200,000 new homes by 2030.

Our Plan:

$$\begin{array}{ccccccc} \mathbf{200,000} & = & \mathbf{40K} & + & \mathbf{20K} & + & \mathbf{140K} \\ \mathbf{homes} & & \text{affordable} & & \text{deeply} & & \text{market rate} \\ & & \text{homes} & & \text{affordable} & & \text{homes} \\ & & & & \text{homes} & & \end{array}$$

WE NEED BOLD ACTION FOR A STRONG FUTURE



PEOPLE

INVEST IN PEOPLE AND PLACES SO THAT EVERYONE CAN THRIVE IN THE COMMUNITIES THEY CHOOSE



PRODUCTION

CREATE HOMES WE NEED THAT ARE AFFORDABLE TO PEOPLE ACROSS INCOME LEVELS



PLANNING

DESIGN A VIBRANT, AFFORDABLE, INCLUSIVE, & SUSTAINABLE FUTURE FOR THE COMMONWEALTH & OUR COMMUNITIES



PRESERVATION

PRESERVE AFFORDABLE HOUSING & THE ABILITY FOR PEOPLE TO STAY IN THEIR COMMUNITIES

The Goal: 200,000 Homes in Thriving Communities By 2030

WE NEED BOLD ACTION FOR A STRONG FUTURE



PEOPLE

INVEST IN PEOPLE
& THEIR
PROSPERITY

What We'll Gain From This Investment

People drive our work and all our outcomes are intended to benefit people and their prosperity.

Priorities include:

- Close the racial homeownership gap
- Homebuyer counseling & education
- First-time home buyer assistance
- Affordable homeownership production, particularly in communities of color
- Fair housing
- Access to counsel in eviction proceedings & eviction record sealing
- Creating matched-savings programs to help increase economic mobility

The Goal: 200,000 Homes in Thriving Communities By 2030

WE NEED BOLD ACTION FOR A STRONG FUTURE



PRODUCTION

**BUILD HOMES
ACROSS ALL
INCOMES**

What We'll Gain From This Investment

To keep our economy strong, we must build homes affordable across all incomes. We must invest our resources to make homes deeply affordable and enact policies to create affordable homes.

Priorities include:

- Increase funding for building more affordable homeownership & rental opportunities
- Increase funding for and strengthen the Massachusetts Rental Voucher Program and Alternative Housing Voucher Program
- Encourage local communities to prioritize funding for affordable housing development
- Increase the capacity to create supportive housing for our most vulnerable residents
- Create new revenue sources to dedicate to affordable housing

The Goal: 200,000 Homes in Thriving Communities By 2030

WE NEED BOLD ACTION FOR A STRONG FUTURE



PLANNING

DESIGN THE
FUTURE WE
WANT

What We'll Harvest From This Investment

We need thoughtful planning at the state and local level to design a vibrant, affordable, inclusive, and sustainable future for the Commonwealth. We'll make sure that we are engaging thoughtfully in planning, to maximize the health and wellbeing of our people and our communities.

Priorities include:

- Set statewide and local housing production goals, including affordable production goals
- Establish multifamily zoning in every MBTA community
- Allow accessory dwelling units (ADUs) to be built by-right in every community
- Protect against exclusionary zoning and land-use practices
- Encourage communities to create inclusionary zoning
- Provide technical assistance to communities in their efforts to plan for more housing

The Goal: 200,000 Homes in Thriving Communities By 2030

WE NEED BOLD ACTION FOR A STRONG FUTURE



PRESERVATION

**PROTECT
CURRENT
RESIDENTS &
HOUSING**

What We'll Gain From This Investment

We must nurture the kids, adults, and seniors who already live in our communities by keeping families in their homes, preserving affordable housing, and ensuring that we don't lose homes to disrepair or foreclosures.

Priorities include:

- Preserve all of our public housing while protecting residents of public housing in redeveloped properties
- Increase funding for long term and emergency rental and mortgage assistance
- Invest in deep energy retrofits for affordable housing and homeowners with low & moderate incomes
- Provide resources to improve the quality of housing and remove hazards like lead paint, mold, or asbestos

The Goal: 200,000 Homes in Thriving Communities By 2030

STATE LEGISLATIVE PRIORITIES



PEOPLE

PEOPLE DRIVE OUR WORK AND ALL OUR OUTCOMES ARE INTENDED TO BENEFIT PEOPLE AND THEIR PROSPERITY

- Office of Fair Housing & Fair Housing Trust Fund (H.1377 & S.866)
- Access to Counsel in Evictions (H.1731 & S.864)
- Eviction Record Sealing (H.1690 & S.956)
- Matched-Savings Program (H.1023 & S.628)



PRODUCTION

CREATE THE HOMES WE NEED THAT ARE AFFORDABLE TO PEOPLE ACROSS ALL INCOME LEVELS

- Housing Bond Bill
- Codifying MRVP (H.1351 & S.888)
- Building Accessible & Affordable Homes (H.1305 & S.884)
- Supportive Housing (H.1354 & S.855)
- New Affordable Housing Revenue:
 - Deeds Excise Increase (H.2894 & S.1799)
 - Transfer Fee Local Option (H.2747 & S.1771)



PLANNING

DESIGN A VIBRANT, AFFORDABLE, INCLUSIVE, & SUSTAINABLE FUTURE FOR THE COMMONWEALTH & OUR COMMUNITIES

- Zoning Reforms to Allow More Homes (H.1379 & S.858)
- Prohibiting Exclusionary Zoning (H.1295 & S.859)



PRESERVATION

PRESERVE AFFORDABLE HOUSING & THE ABILITY FOR PEOPLE TO STAY IN THEIR COMMUNITIES

- Protecting the Rights of Public Housing Tenants (H.1340 & S.857)
- Zero Carbon Renovation Fund (H.3232 & S.2365)
- Massachusetts Healthy Homes Program (H.1307 & S.881)

The Goal: 200,000 Homes in Thriving Communities By 2030

WE NEED BOLD ACTION FOR A STRONG FUTURE – LEGISLATION

- Bold investments through a **HOUSING BOND BILL** will help build the deeply affordable homes we need while preserving our public housing.
- **EXPANDING AND IMPROVING OUR STATE RENTAL VOUCHER PROGRAMS MRVP AND AHVP** to create more deeply affordable and accessible homes while helping people struggling to pay rent.
- **REDUCING ZONING BARRIERS** to allow for smart growth and keep the economy strong.
- **PRESERVING THE RIGHTS OF PUBLIC HOUSING RESIDENTS** in redeveloped properties is essential for housing stability for current and future tenants.
- Establishing a **STATEWIDE OFFICE OF FAIR HOUSING** to help prevent housing discrimination while ensuring everyone is doing their part to affirmatively further fair housing.

The Goal: 200,000 Homes in Thriving Communities By 2030

WE NEED BOLD ACTION FOR A STRONG FUTURE – BUDGET

- Invest **\$250 MILLION IN MASSACHUSETTS RENTAL VOUCHER PROGRAM (MRVP)** to create 6,000 new vouchers and allow Small Area Fair Market Rents (SAFMRs) to make the vouchers more flexible to use for renting.
- Expand **ALTERNATIVE HOUSING VOUCHER PROGRAM (AHVP) WITH \$26 MILLION** investment and allow project basing of AHVP to create more deeply affordable and accessible homes for people with disabilities.
- Preserve **PUBLIC HOUSING WITH \$184 MILLION** in operating subsidy to ensure housing stability for current and future public housing tenants.
- Restore **RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION (RAFT) WITH \$250 MILLION** allocation to allow \$10,000 annual benefit and removing burdensome requirement of Notice to Quit for accessing RAFT.
- Fund a **STATEWIDE OFFICE OF FAIR HOUSING WITH \$1.5 MILLION** to help prevent housing discrimination while ensuring everyone is doing their part to affirmatively further fair housing.

The Goal: 200,000 Homes in Thriving Communities By 2030

FY2024 STATE BUDGET PRIORITIES

Line-Item	Program	FY2024 Requests	FY24 Final Budget	FY23 Budget
7004-9024	Mass. Rental Voucher Program	\$250,000,000	\$179,597,023*	\$154,000,000
7004-9030	Alternative Housing Voucher Program	\$26,000,000	\$16,863,078*	\$13,685,355
7004-9316	Residential Assistance for Families in Transition	\$250,000,000	\$190,000,000	\$150,000,000
7004-9005	Public Housing Operating	\$184,000,000	\$107,000,000	\$92,000,000
7004-3036	Housing Consumer Education Centers	\$10,185,000	\$9,700,000**	\$9,700,000
7004-9007	Public Housing Reform	\$7,700,000	\$1,315,000	\$1,000,000
7004-0104	Home & Healthy for Good	\$8,390,000	\$6,390,000**	\$6,390,000
7004-0108	HomeBASE	\$60,000,000	\$37,070,445	\$59,411,201
7006-0011	Foreclosure & Housing Counseling	\$3,050,000	\$1,550,000**	\$3,050,000
7004-3045	Tenancy Preservation Program	\$2,000,000	\$2,042,755	\$1,800,000

*Does not include unspent FY2023 funds that will be carried over to FY2024

** Line Items Vetoes by the Governor were overridden by the House

Fair Housing Initiatives

Whitney Demetrius



Everyone has the right to choose where they want to live, free from discrimination.

CHAPA believes this intentional work is essential to achieve our collective mission and redress housing discrimination impacts.

We work with other agencies in the field to pass [fair housing legislation](#) and, through our [Fair Housing Committee](#), collaboratively identify best practices that promote equal and fair access to housing opportunities on the federal, state, and local levels.

2022 – 2023 Fair Housing CHAPA Legislative Agenda

AN ACT PROMOTING FAIR HOUSING BY PREVENTING DISCRIMINATION AGAINST AFFORDABLE HOUSING (H.1295 & S.859) SPONSORS: REPRESENTATIVE CHRISTINE BARBER & SENATOR JULIAN CYR Prohibitive local zoning and permitting decisions have perpetuated segregation based on race, socioeconomic, and familial status in Massachusetts over decades. For example, creating only studio apartments or age-restricted homes lead to exclusion of families with children, people with low incomes, and people of color. This legislation will prohibit discrimination through zoning, permitting, or other actions to limit or exclude affordable housing under the state’s fair housing law Chapter 151B. This would strengthen our fair housing law and foster communities that are more inclusive

AN ACT TO ESTABLISH AN OFFICE OF FAIR HOUSING & FAIR HOUSING TRUST FUND (H.1377 & S.866) SPONSORS: REPRESENTATIVES CHYNAH TYLER & DAVE ROGERS & SENATOR LYDIA EDWARDS Housing discrimination can occur in many forms leading to unequal treatment of minority home seekers and renters. This legislation would help in combating housing discrimination at all levels, including development, sales, lending, appraisals, marketing, tenant selection, applications, and zoning. An Office of Fair Housing and Fair Housing Trust Fund will help ensure Massachusetts has an institution and the resources needed to create, coordinate, and enforce equitable housing policy and practices across all communities and state agencies.



CHAPA Fair Housing Committee



The Fair Housing Committee meets periodically, bringing together diverse stakeholders from across the state to intentionally advance fair housing and serve as a place to share information, work on legislation, coordinate efforts, and educate ourselves.

What can we be doing to further fair housing?

- Coalition Building
- Lowering Local Preference threshold in historically exclusionary communities
- Elevating the voice for those who **want** to live in the community
- Fostering open and welcoming communities
- Establish and Revitalize Fair Housing Committees/Commissions
- Conduct local Fair Housing Plans
- Expand protected basis within municipalities
- Follow lead of City of Boston's AFFH *Zoning Ordinance*
- Conduct Audit Based Research testing studies
- Become fair housing testers
- Document local histories
- Address Home Appraisal discrimination
- Deeper affordability paired with Housing Subsidy
- Affirmative Marketing Plans
- Budgetary priorities
- Address Income inequities
- Diversifying Housing stock to achieve housing diversity
- Racial Homeownership wealth gap efforts
- Address Home Appraisal Discrimination
- Restrictive Covenants
- Participate in conversations about redress
- Engage with DEI Officers on the Municipal level

What we have today is 'by design' so to change that we must see needs to be intentional



What Can You Do NOW?



- JOIN LOCAL EFFORT
- REVITALIZE LOCAL FAIR HOUSING COMMITTEES/COMMISSIONS ETC.
- CONTACT YOUR LOCAL MUNICIPAL OFFICIALS & DECISION MAKERS
- ADVOCATE - BE ENGAGED, OFFER INPUT, CONNECT MEMBERS OF THE COMMUNITY
- CONTACT YOUR STATE LEGISLATOR!
- ADVOCATE FOR FAIR HOUSING LEGISLATION
- JOIN CHAPA FAIR HOUSING COMMITTEE
- JOIN THE 'CONFRONTING THE HISTORY OF HOUSING DISCRIMINATION' SESSION

Municipal Engagement Initiative

Monica Keel



Community support can make or break housing development at local level, BUT many communities have no strategy or coalition to build local support.





Project Details

- Awardee: Citizens' Housing and Planning Association
- PSE Funding Stream
- Social Determinants of Health Impact in Housing

We believe that housing is at the center of the hub of work needed to create **healthy, equitable, affordable, and vibrant communities.**

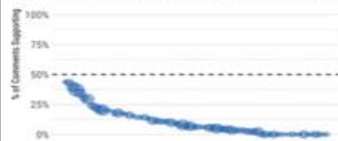


MEI coverage is broad!

Lessons Learned

- Every community is unique
- Make space for joy and connection
- Stipend leadership roles are critical
- It's never too early to start and it's never too late to join
- Never stop asking, "Who is Missing?"
- Don't be afraid to change the narrative
- Peer to peer learning is vital

Majorities Oppose Multifamily Housing in Every Town



NEIGHBORHOOD DEFENDERS: Participatory Politics and America's Housing Crisis
Katherine Eisen, David Glick and Maxwell Palmer

Most communities lack support for affordable housing and new development



Partnering to provide educational opportunities to increase engagement and focus on equity



Local Coalitions implement CaseMaking principles



Revere Housing Coalition shows up to City Council to successfully advocate for creation of Affordable Housing Trust

Theory of Change

GOALS

- Change the conversation
- Empower those most impacted
- Elevate pro-housing voices
- Seed diverse, sustainable local coalitions



Partners

But most importantly, Local Municipalities and Advocates!

Contact and Further Info

Whitney Demetrius, Director of Fair Housing and Municipal Engagement
wdemetrius@chapa.org

Multi-family Zoning for MBTA Communities

Lily Linke



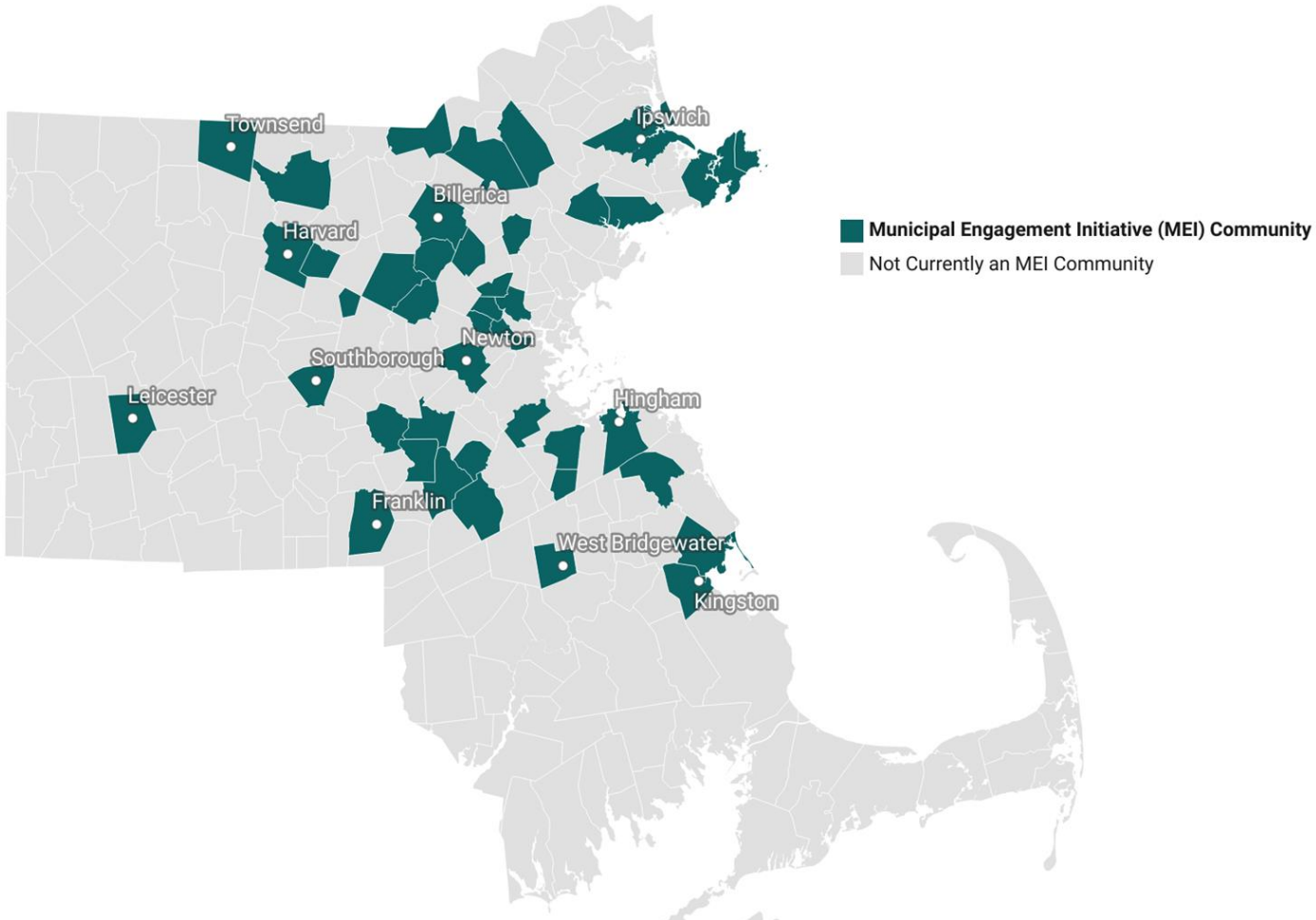
What does the MBTA Communities Act (Section 3A) do?

- Legalize multifamily housing near transit “as of right”
- Impacts all 177 MBTA Communities
 - Rapid Transit
 - Commuter Rail
 - Adjacent Community
 - Adjacent Small Town
- Minimum allowance of 15 units/acre by right
- Zone must be of “reasonable size”
- No age restrictions, must be suitable for families
- Certain % must be within 0.5 miles of transit station, if applicable

MBTA Community Engagement Technical Assistance

CHAPA's Municipal Engagement Team is now offering Community Engagement Technical Assistance to all interested MBTA Communities! We are currently supporting 44 communities across the region.

- Small community cohorts
 - 7 cohorts of comparable communities
- Monthly Learning Sessions
 - Community Engagement 101, Storytelling for Change, Missing Middle Housing, Water Neutral Growth, School Enrollment and Housing Production, Facilitating Difficult Meetings, etc
- Direct one-on-one support
 - Presenting at community meetings, guidance on community engagement strategies, developing universal resources, 3A Resource Hub



Making the Case for MBTA Communities

While opponents may frame Section 3A as “punishment from the state”, we believe that 3A is an **opportunity** to create thriving communities and a sustainable regional economy. Preparing for these changes requires meaningful conversations with a wide array of stakeholders about the future of our communities.

What do we want our community to look like in 10, 20, 30 years? Who should be able to live, work and play there?

When we talk about these potential zoning changes (or any changes!), we must focus on all of the benefits that transit-oriented development has to offer! While there are plenty of “sticks” for non-compliance, our messaging should always start with the “why”?

Making the Case for MBTA Communities

Setting the table for productive conversation

- What is zoning? Why does it matter?
- How did our zoning become this way?
- What are the consequences of restrictive zoning?
- What are the benefits of creating more housing choice?
- Why was Section 3A passed?
- What does 15 units per acre look like?
- What could this look like in your community?
- How does this align with recent planning processes?
- What opportunities do residents have to make their voices heard?

What are the benefits of multifamily housing?

- More housing options = more access + greater affordability
 - Older adults can downsize
 - College kids can come home and rent their first apartment
 - Young couples can become homeowners
 - Low income families can find housing stability
 - Middle income families have greater mobility
 - Small businesses can retain employees
 - Grandparents can stay close to their grandchildren
 - We all benefit!

What are the benefits of multifamily housing near transit?

Climate benefits:

- Reducing car reliance leads to reduced emissions
- Every year, Americans take over 22 billion driving trips that are *under a mile*
- Switching even half of these to walking trips would be the equivalent of taking 1 million cars off the road entirely

Wealth:

- Neighborhood walkability and proximity to transit is positively correlated with higher home values. Walkable communities economically out-perform car-centric communities
- Households in walkable communities spend 50% less on transportation, on average

Health:

- Walkable communities lead to fewer traffic deaths and reduced illness from pollution
- People who live in walkable neighborhoods are less likely to be obese, even considering other socio-economic factors such as age, gender, and income

What are the benefits of multifamily housing near transit?

Equity:

- Walkable and transit accessible communities provide opportunities more equitably, for those who don't or can't drive, and provide autonomy for kids and older adults
- Children raised in walkable communities have greater upward economic mobility

Community:

- Walkable communities build social capital
- Research has shown that residents on streets with lower traffic are more likely to know their neighbors
- Walkable communities are positively associated with higher rates of civic engagement through voting and volunteering

How can you help?

- Familiarize yourself with the details of the law
- Make your voice heard at public events and hearings
- Write Op-Eds and Letters to the Editor, especially in local publications!
- Join your community's MBTA Working Group/Task Force (if applicable)
- Gather images of existing multifamily housing in your community to share with your neighbors (use residency.mhp.net to find parcels with a density of 15 units/acre!)
- Have conversations with key stakeholders - business owners, abutters, current residents of multifamily housing, teachers who can't afford to live in town, older adults looking to downsize. Find out their perspective, learn about their concerns, and share your perspective!
- If you live in an MBTA Community and are not already engaged in the conversation, reach out to me!

Regional Break-out Groups



Regional Discussion Questions

- What are things you are grappling with in your housing, affordability and advocacy work that need more attention and support?
- What does it mean for our communities to be welcoming? How do we maintain that space? How are you addressing Diversity, Equity and Inclusion in your housing work?
- What are the biggest gaps you are seeing?
- Are the state and federal resources helping your community address housing needs as planned? (ARPA funds)
- In the past year what have you seen change in your community? What are you doing locally that could be highlighted and replicated?
 - How is your community dealing with the Emergency shelter crisis and are there any best practices you see that can help families facing homelessness move towards housing stabilization?

Regional Discussion Questions

- What are some potential policies or funding sources that could solve issues your community/region are facing?
- What has been your community's response to the Multi-family Zoning Requirements for MBTA Communities? What is your own response?
 - For non MBTA Communities, do you think this bylaw would work as a model for how to build communities around public transit? or other transient orientated development? Is there an equivalent that we should exploring?
- What barriers are you seeing on zoning and production that we can be working to remove? ADUs, state land, etc.
- Does your community have a Community Preservation Act? How are you using that money?
- How have spiraling development costs affected your community, and how are you addressing gap funding? What would be helpful to fill those gaps?
- What are you hearing on rent increases locally? What are you seeing in the way of displacement? What are you seeing on evictions and other disruptions? What are you seeing for housing quality and rehab needs?

Regional Discussion Questions

- Are there any program changes you want to see in any housing programs?
- Have you seen examples of creative/successful solutions? Who has inspired you in this work in the past year? What are you doing locally that can be highlighted and replicated?
- How are Airbnbs and short-term rentals impacting year-round housing in your community?
- How can we bring regional issues to the state more effectively?
- How has your community's status on the Subsidized Housing Inventory changed over the past year? Is that reflective of how affordable the community truly is?
- How do you remain hopeful while doing this work?
- What have been the impacts and trajectory post COVID in your community?

Report Back

- Key points from each region
 - What did you hear that you think others would want to know?
 - What innovative solutions do you want to share?
 - What new concerns popped up?
- Poll Everywhere: pollev.com/mkeel003
- Aha! Moments

Go to CHAPA.org to:

- Register for upcoming events
- Sign-up to receive monthly housing briefs
- Become a CHAPA member

Join a CHAPA Committee!

- Housing Stability & Economic Mobility
- Production and Preservation
- Public Housing
- Rental Assistance
- Building Blocks Coalition
- Fair Housing Committee

Engage with the Municipal Engagement Initiative

- [Confronting the History of Housing Discrimination](#) in partnership with JALSA
- [Affordable Housing 101](#)
- [MEI Office Hours](#) with Monica Keel, Program Associate
- [Share Your Local Wins](#)
- Tell Us Where You Live