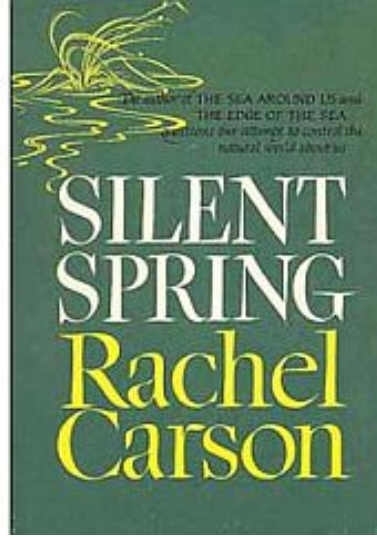


Does your town have room for me?

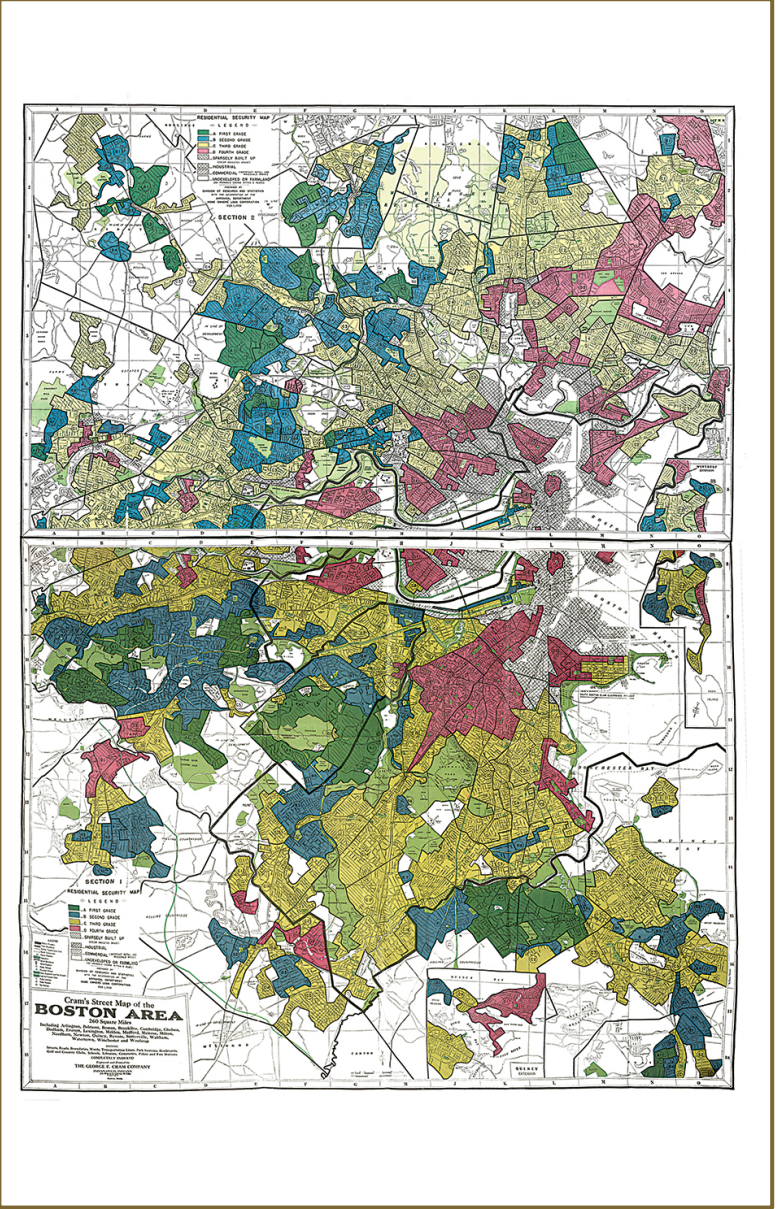
HOUSING EQUITY,
INCLUSION, AND HOME
RULE





Connecting the dots

- Federal Fair Housing Act
- Massachusetts Chapter 40B
- Diversity, Equity, and Inclusion



What can cities & towns do about equity, diversity, and inclusion?



How?

- Leadership
- Advocacy
- Regulatory
- Investment



Select Board Meeting July 2021 to December

JUL '21							AUG '21						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
			7		1	2	1	2					
4	5	6			8	9	10	8	9				
11	12	13	14	15	16	17	15	16					
18	19	20	21	22	23	24	22	23					
25	26	27	28	29	30	31	29	30					
SEP '21							OCT '21						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
5	6	7	8	9	10	11	5	4					
12	13	14	15	16	17	18	10	11					
19	20	21	22	23	24	25	17	18					
26	27	28	29	30			24	25					
							31						
NOV '21							DEC '21						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
7	8	9	10	11	12	13	5	6					
14	15	16	17	18	19	20	12	13					
21	22	23	24	25	26	27	19	20					
28	29	30					26	27					

● = Regularly Scheduled Meetings
Note: Calendar will be updated



LEADERSHIP

Equity Policy Perspective

Where is your City or Town Manager? Mayor or Select Board? Planning Board? Economic Development Commission?

What does your City or Town Master Plan say about where to encourage mixed uses and higher-density housing? Has that plan been implemented? Has it produced affordable housing?

Do your Planning Board, Economic Development Commission, and Housing Trust or Housing Partnership communicate? *Ever?*

Does your Community Preservation Committee have a good working relationship with the Affordable Housing Trust, Conservation Commission, Historical Commission, and Recreation Commission?

LEADERSHIP Equity Policy Perspective

- Where is your community's leadership for equity and affordable housing?
 - Housing insecurity is not evenly distributed across the population. It disproportionately affects people of color, older people, and those living on low incomes.
 - High-quality, stable housing is central to the health and well-being of families. It helps foster relationships and opportunities in communities, limits chronic stress, and reduces food insecurity.

ADVOCACY

Cultivating support for housing equity

- What is your community's official messaging about housing affordability? Multifamily housing? Investing in housing for people who work in your town?
- Does your community have people who will speak at public hearings, town meeting, or town or city council hearings about the need for and benefits of affordable housing?
- Do you welcome group homes for people with disabilities in your town? Sober homes?



HERE'S THE DATA 2020 Occupational Employment and Wage Statistics, 2019 American Community Survey

An **experienced server** in Acton makes an average of **\$36,173** a year.

Without being housing cost burdened, or paying more than 30% of their income on housing and utilities, an **experienced server** in Acton can spend no more than **\$900** per month on housing.

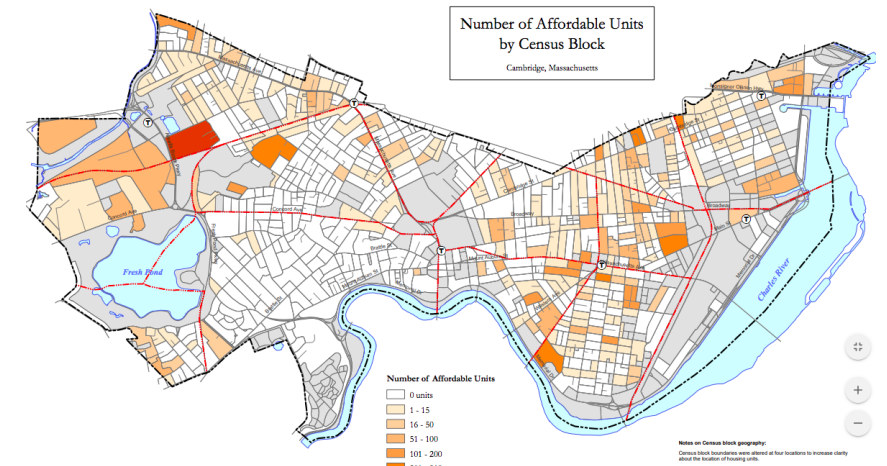
Fewer than 25% of the rental units are at this price range, and the median gross rent in Acton is **\$1,450** per month.

The median price of a house in Acton is **\$581,400**. In order to buy a home in Acton with a **10%** down payment, monthly housing cost would be **\$3,757**, requiring an annual income of **\$150,280**.



Regulating for Housing Equity

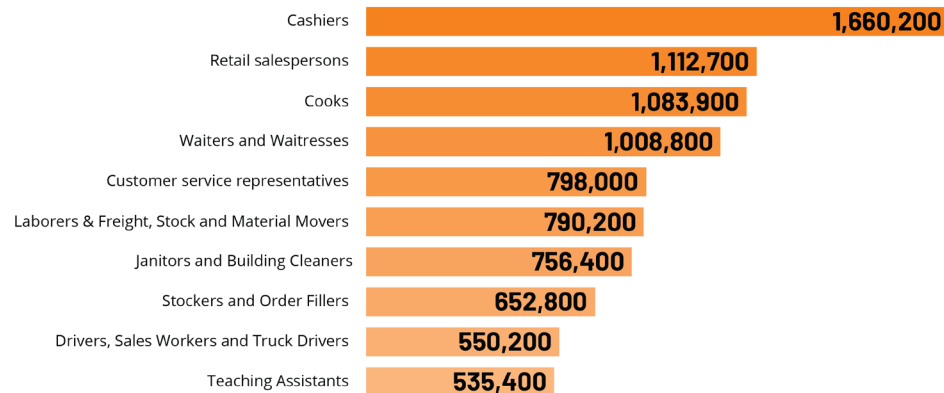
- Inclusionary zoning ... do you have it, and what has it produced?
- Where do you encourage a mix of different types of housing?
- Do you allow multifamily units at a realistic density in your town center? Neighborhood commercial centers?
- If you have *any* public transportation in your community, do you encourage a housing mix, including affordability, within walking distance?
- If you have a train station or commuter ferry, have you created a transit-oriented mixed-use district?



Regulating for Housing Equity

Top 10 Occupations Among Low-Wage Workers, 2018

Number of low-wage workers, by select occupations:



- Have you taken the time to study wage levels and housing prices in your community? What is the impact of housing costs on local workers? Where do they commute from?
- Have you talked to local workers? Local business owners (the business tenants, not just the property owners)?
- Do you have opportunities to use proven tools like Chapter 40R or Chapter 40B to increase your housing supply?
- What is the demographic make-up of your community? How does it compare to the region?
- Has your community done a racial impact study to evaluate whether current rules disproportionately affect Black people and people of color?

What is low income?

(FY20 HUD Income Limits, Boston Metro Area)

Household Size	Very Low Income (50%)	Extremely Low Income (30%)	Low Income (80%)
1	\$44,800	\$26,850	\$67,400
2	\$51,200	\$30,700	\$77,000
3	\$57,600	\$34,550	\$86,650
4	\$63,950	\$38,350	\$96,250
5	\$69,100	\$41,450	\$103,950
6	\$74,200	\$44,500	\$111,650

Management Analyst or Paralegal

School Bus Monitor, Fast-Food Cook

Fitness Studies Teacher, Accountant



What can they afford?

(FY20 HUD Income Limits, Boston Metro Area)

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Household Size	Very Low Income (50%)	Extremely Low Income (30%)	Low Income (80%)
1	\$1,120	\$671	\$1,685
2	\$1,280	\$768	\$1,925
3	\$1,440	\$864	\$2,166
4	\$1,599	\$959	\$2,406
5	\$1,728	\$1,036	\$2,599
6	\$1,855	\$1,113	\$2,791

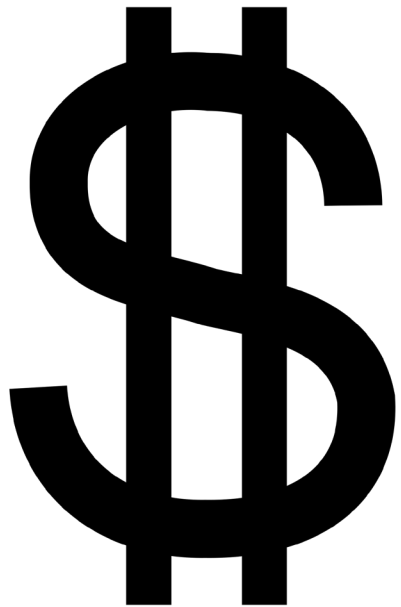
Management Analyst or Paralegal

School Bus Monitor, Fast-Food Cook

Fitness Studies Teacher, Accountant



Investments in Equity



- What does your City or Town Master Plan, or any neighborhood plans, say about targeting development?
- Where are your opportunity nodes?
- Have you aligned your capital spending commitments with your planning goals?
- Is your capital plan a “sidebar” to the annual budget cycle, or does your Planning Department, Economic Development Commission, Housing Partnership, and Finance or Advisory Committee work together to develop your five-year capital plan? (**Do you have a five-year capital plan?**)
- Have you funded a full-time Economic Development Director? Municipal **Housing Director**? Or a **Regional Housing Coordinator** shared with nearby towns?

Investments in Equity

- Does your Community Preservation Committee work closely with your Affordable Housing Trust? Does your community automatically transfer its CPA housing funds to the Affordable Housing Trust and let the AHT decide how best to invest those dollars?
- Does your City Council or Town Meeting make non-CPA resources available for affordable housing development?
- Has your community prepared a municipal land study and identified potential locations for affordable housing?
- Have you invested in a comprehensive housing strategy for your town?
- Does your community pay for training each year for your Planning Board, ZBA, other boards, and municipal staff?

You have choices!

HOUSING EQUITY, INCLUSION, AND HOME RULE

