

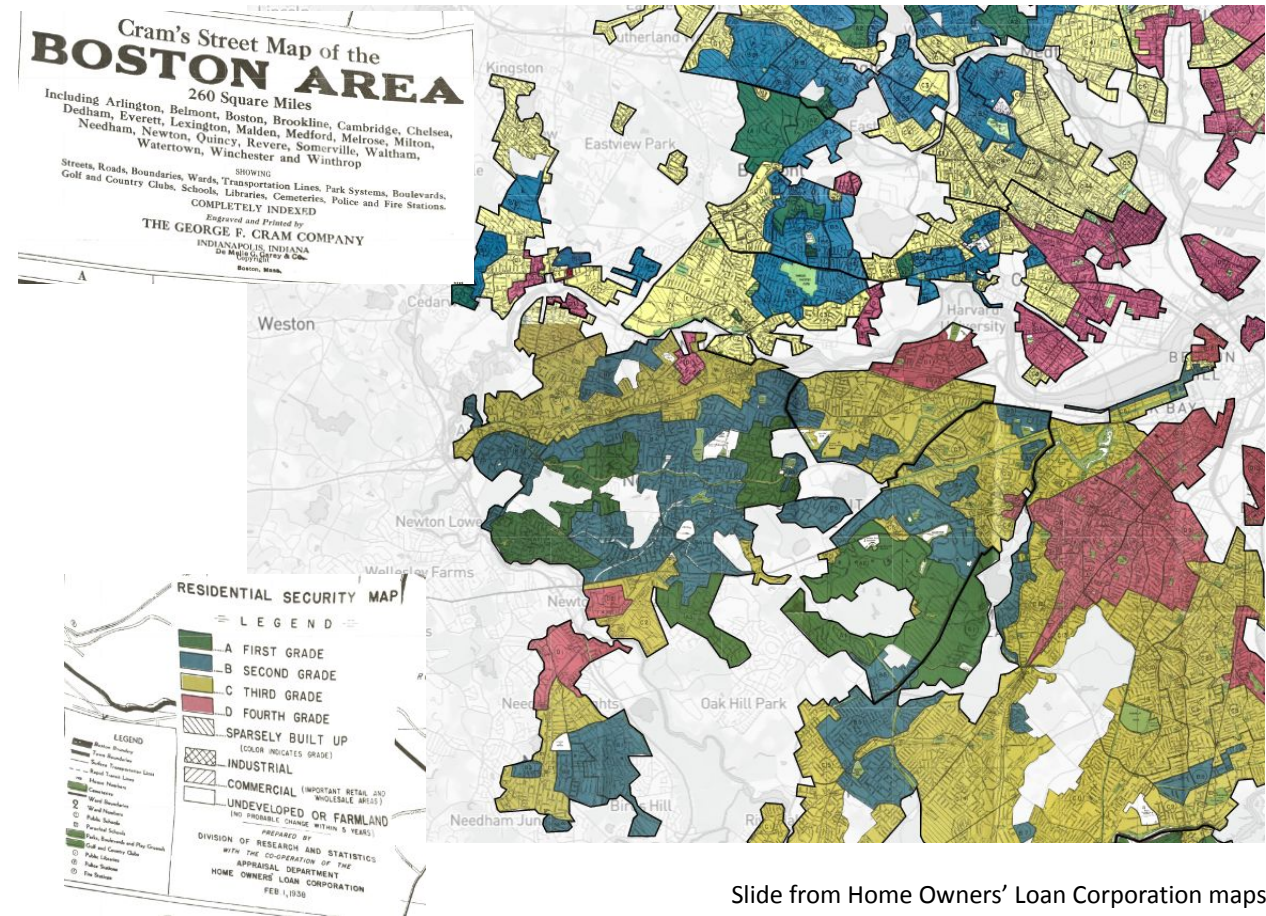
# Getting it Right: How Municipalities Can Achieve Housing Goals

Massachusetts Municipal Association  
Annual Meeting & Trade Show  
January 20, 2023

---

# Meeting the Mission:

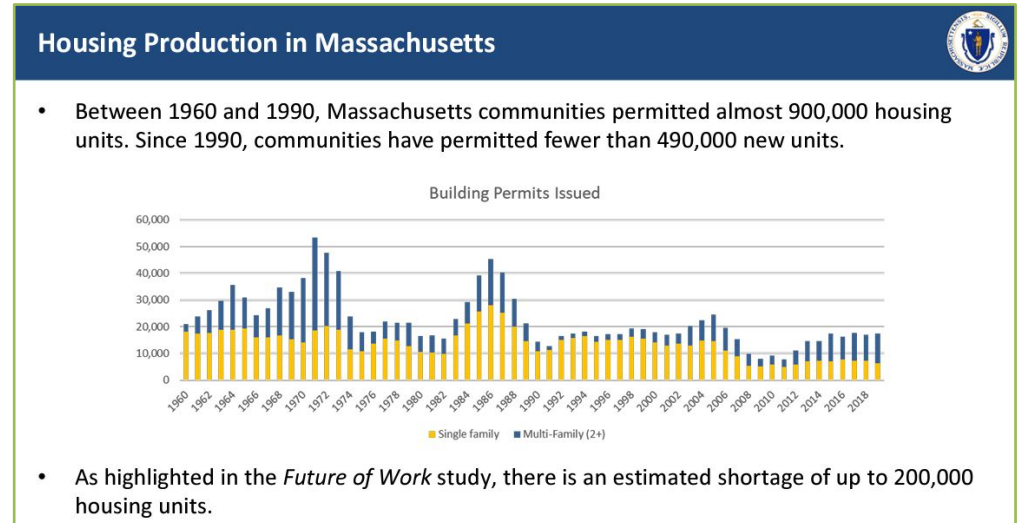
- Center equity in all work
- Eliminate exclusionary zoning
- Sustain opportunities for community to engage in planning decision-making processes
- Build multi-faceted partnerships, deepen engagement
- Increase housing production



Slide from Home Owners' Loan Corporation maps  
Greater Boston 1938 Map  
National Archives and Records Administration  
Mapping Inequality 2020

## Trends:

- Proactive planning to meet statewide housing goals and requirements
- Inclusionary housing, municipal resources, site identification and preparation, rewriting zoning, working with developers to achieve goals
- Combating stereotypes, racism, and myths about housing and people who need housing



Slide from MA Department of Housing and Community Development presentation on MBTA Communities November 2022

## Reality:

- It can be challenging to:
  - Keep up with planning processes that are often strenuous and protracted
  - Deliver consistent messages
  - Stay the course
  - Have courage and courageous conversations

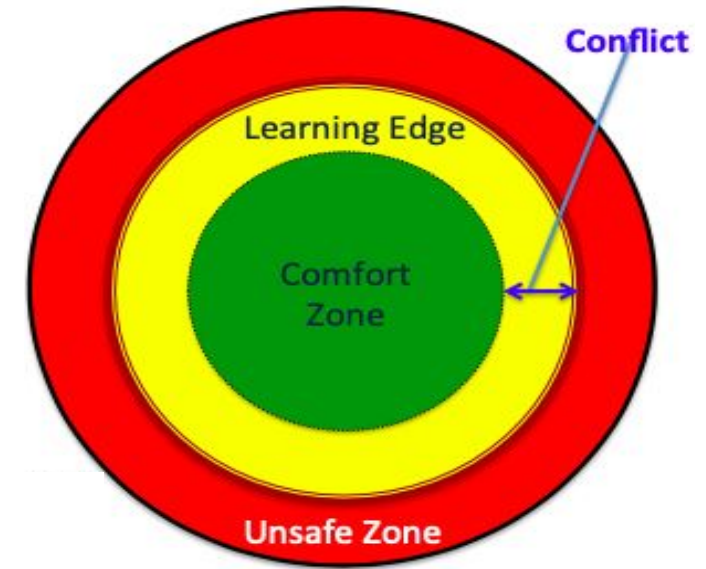


Image from Mel King Institute training presentation  
October 2022

## **Municipal Examples:**

- **Pepperell**
  - **Cambridge**
  - **Salem**
-

# Town of Pepperell

Andrew MacLean, Town Administrator

Jenny Gringas, Town Planner



# Pepperell's Affordable Housing Journey



# How the Journey Started

**2017-2020**

---

- Comprehensive Master Plan

**2021**

---

- Revised Housing Production Plan

**2022**

---

- Created Affordable Housing Trust

**2022**

---

- Adopted Community Preservation Act



## How we explained our Problem



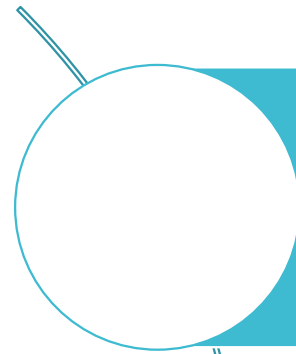
Significant shortage of safe, decent, affordable homes, especially for seniors.

Housing prices are no longer affordable to families with modest incomes.

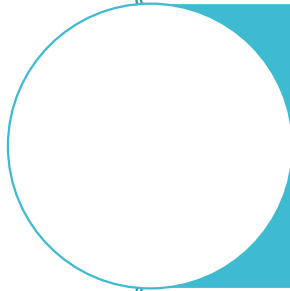
Many older adult households in Pepperell are housing cost burdened.

Pepperell has not updated its zoning to create affordable housing requirements.

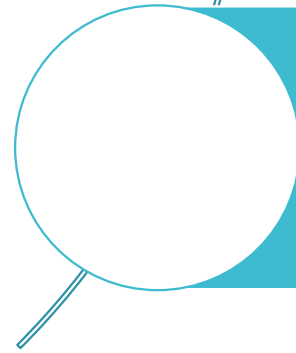
## Trying to state our case...



Only 130 affordable units in Pepperell's housing inventory.



60% of Pepperell households would qualify for affordable housing based on AMI.



The Housing Authority currently has 5,554 total applicants on waiting list.

# What was our process?

Public Information Sessions in  
collaboration with North Middlesex  
Council of Governments (NMCOG).



Public Information Sessions held  
by Affordable Housing Committee  
and Planning Staff



Public Meetings with Affordable  
Housing Committee and Planning  
Board



Numerous opportunities for Public  
Comment



Town Meeting Presentation

## When it started to crash

- Local residents, including some staff, expressed concerns about scope and environmental issues.
- Many of their arguments were ill-informed, not true, and in direct contradiction to our Master Plan.
- The ‘anti’ group held their own public information sessions and created controversy and doubt with the public.
- The Town Moderator allowed a presentation by the ‘anti’ group after our presentation on the zoning article.



# Lessons Learned

- Every predictable negative argument needs to be run to ground.
- The ‘anti’ position is not afraid to lie to get their way and lies are ‘sticky.’
- Collaboration is key – find a way to find common ground and reconcile competing interests.
- Consider conservation objectives along with environmental justice, livability, sustainability, and equity.
- Adapt our land use policies to include these objectives with goal of improving overall sustainability of community.

City of Cambridge

Iram Farooq

Assistant City Manager for Community  
Development

# City of Salem

Christine Madore, Former City Council  
President, Senior Development Manager, MHP

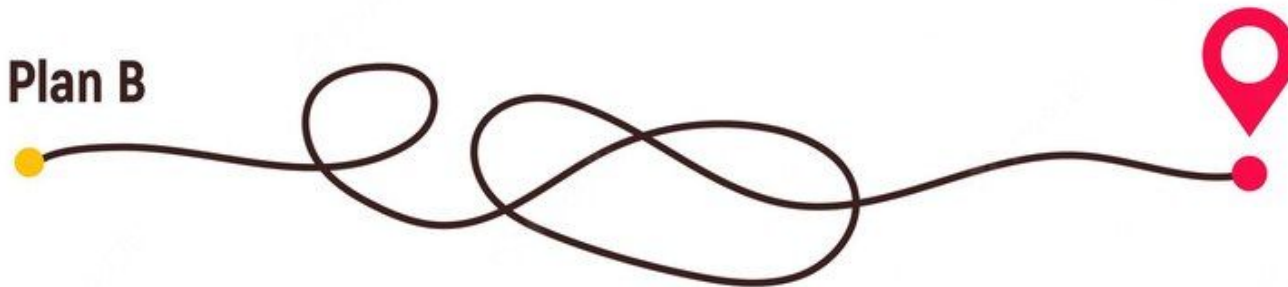
# GETTING TO YES

Housing Policy in Salem, MA

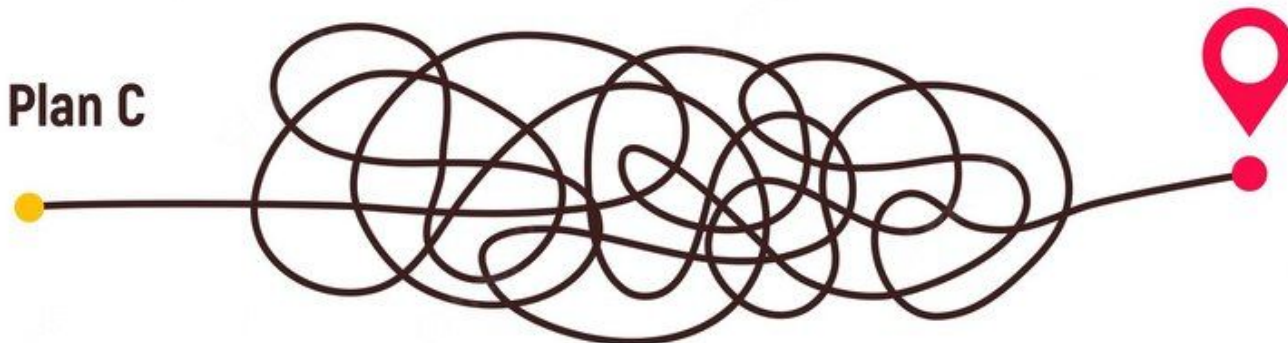
Plan A



Plan B



Plan C





# Imagine Salem

Vibrant  
Welcoming all  
connected

Imagine 2026  
Vibrant  
Diverse  
Connected

2018

When you imagine how Salem could be in 2026, what three words come to mind?

Unidad (more unity)  
& Igualdad (more equity)  
Companion (Bigger Sense of Community)

2026, what three words come to mind?

Quando se imagina cómo podría ser Salem en 2026, ¿qué tres palabras le vienen a la mente?

Education

Development

Organization

When you imagine how Salem could be in 2026, what three words come to mind?

Quando se imagina cómo podría ser Salem en 2026, ¿qué tres palabras le vienen a la mente?

Unión familiar

Unión entre todos

Mejorando

What do you love about Salem?

¿Qué le gusta a usted de Salem?

McIndoe Mill - historical site  
Presidents - family  
Peachy Cove - beautiful view  
Downtown - fun  
So much to do, plus you're here

When you imagine how Salem could be in 2026, what three words come to mind?

Quando se imagina cómo podría ser Salem en 2026, ¿qué tres palabras le vienen a la mente?

pe to see the blue line from  
land to Salem in the future.  
a better Community Services.

Imagine Salem

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

INCLUSIVE  
THRIVING  
SUSTAINABLE

Imagine Salem

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Affordable Housing  
Citywide  
Communication  
transportation

Quando usted piensa acerca del futuro de Salem, ¿qué cambiaría en...

Vivienda (cantidad de viviendas, tipos de casas/apartamentos, costo, etc.)

More affordable housing

Empleos (experiencia/educación requerida, tipo de industria, nivel de pago, etc.)

More jobs

Transporte (cantidad de transporte a través de la ciudad, transporte, bicicletas, etc.)

ya que me transporta

Imagine Salem

Imagine Salem

Mark a place on the map you would like to see improved.

Marka el lugar en el mapa que le gustaría mejorar.

Mark a place on the map you would like to see improved.

Marka el lugar en el mapa que le gustaría mejorar.

Mark a place on the map you would like to see improved.

Marka el lugar en el mapa que le gustaría mejorar.

Liveable  
Beautiful  
Varied  
Transportation

When you think about Salem's future, what would you change about...

Housing (amount of housing, types of housing/apartments, cost, etc.)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

When you imagine how Salem could be in 2026, what three words come to mind?

Quando se imagina cómo podría ser Salem en 2026, ¿qué tres palabras le vienen a la mente?

inclusive  
Accessible  
Affordable

When you think about Salem's future, what would you change about...

Housing (amount of housing, types of housing/apartments, cost, etc.)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Mark a place on the map you love.

Marka el lugar en el mapa que le encanta.

Any further thoughts or notes you would like to share?

Any further thoughts or notes you would like to share?

Any further thoughts or notes you would like to share?

Any further thoughts or notes you would like to share?

Any further thoughts or notes you would like to share?

Imagine Salem

Mark a place on the map you would like to see improved.

Marka el lugar en el mapa que le gustaría mejorar.

Mark a place on the map you would like to see improved.

Marka el lugar en el mapa que le gustaría mejorar.

Mark a place on the map you would like to see improved.

Marka el lugar en el mapa que le gustaría mejorar.

When you imagine how Salem could be in 2026, what three words come to mind?

Quando se imagina cómo podría ser Salem en 2026, ¿qué tres palabras le vienen a la mente?

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)

MARK AFFORDABLE HOUSING OPTIONS - ALL LEVELS (cheap, mid-range, high-end units)




**MARCH 2019**





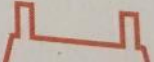
Dear Christine Madore  
My name is Jordan. I am a homeowner/  
renter and have lived in Salem for 8 years.  
I think Salem needs more housing because more  
people should experience all the  
city has to offer. More housing development  
will bring new families to the North Shore.

**Homes for Salem!**



Dear Christine  
My name is Kerry Murphy. I am a homeowner/  
renter and have lived in Salem for 18 years.  
I think Salem needs more housing because too  
many families are spending a  
disproportionate amount of their  
income on housing.

**Homes for Salem!**



Dear City Council  
Christine Madore  
Salem needs more housing for everyone  
seniors  
empty nesters  
young adults because  
this city is so amazing and so  
many people want to live here -  
as a transplant or carrying on the  
family lineage. Also people are work  
hard / the best they can + should  
be able to afford a place to live!  
+ experience + enjoy + contribute  
our community!  
**Homes for Salem!** All Lear!



# Homes for Salem!

Responding to concerns about new housing development.



## Concern

Salem has enough people

New housing just brings in  
more people from Boston and  
Somerville



are all luxury units  
Salem residents can't even  
afford



## Concern

Our schools are at capacity so  
we can't add more housing for  
families

## Responses

The City continually advances initiatives to support economic development, including small business loans and working with the state on economic incentive programs. Meeting the housing needs of residents is another worthy endeavor the City is pursuing, and one that is compatible with improved economic development.

New mixed-use development combines residential and commercial space. In the right areas, there's market demand for shops and storefronts on the ground floor and housing above. The housing provides a steady customer base, and the shops can provide an activated and vibrant street level.

Businesses need customers and workers, who need a place to live. Without housing that's affordable to employees, employers may need to relocate to areas with more housing opportunity. Many workers in Salem cannot afford to live in the city: Over 63% of employees in Salem work in health care, social assistance, education, accommodation, food services, and retail (NAICS 2017). The average income for these professions range from \$1,784 for those in the accommodation and food services to \$4,444 for those in health care and social assistance (NAICS 2017). One of these workers would struggle to afford a 1-bedroom Salem rental unit, which costs \$1,675 a month, or between 38% of their monthly income (MAPC Rental Listings Database). Unless they're part of a two-person household, these valuable members of Salem's community would need to commute into the

## Concern

## Responses

Salem's housing prices are rising because demand exceeds supply. The 2017 median home price was \$350,000, up from \$268,399 in 2012 (Warren Group). Meanwhile, 39% of homes are cost burdened, meaning they already pay more for housing than they can afford. While homeowners looking to sell can benefit from rising home values, those that don't sell their homes face higher property taxes, and residents hoping to buy a home or do so in a hard time finding housing they can afford. Rents have also risen: the median monthly rent for a 2-bedroom unit in Salem in 2017 was \$1,970, compared to \$1,770 in 2013 (Zillow Rental Listings Database).

Limiting Salem's housing supply so that it cannot meet demand contributes to rising prices and increases the risk of displacement to Salem residents. Demand for housing in Boston is high, but the supply is limited. Increased competition for housing in Boston leads to bidding wars and increased sales prices. Higher prices in Boston leads to the cost of lower-cost housing increases. The cost of a 2-bedroom unit in Boston has gone up from \$268,399 in 2012 (Warren Group) to \$350,000 in 2017.





Homes for Salem, Part IV: Spreading the Word



City of Salem  
36 subscribers

Subscribe

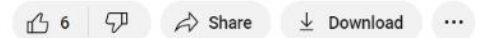


Homes for Salem, Part IV: Spreading the Word



City of Salem  
36 subscribers

Subscribe





APRIL 2019

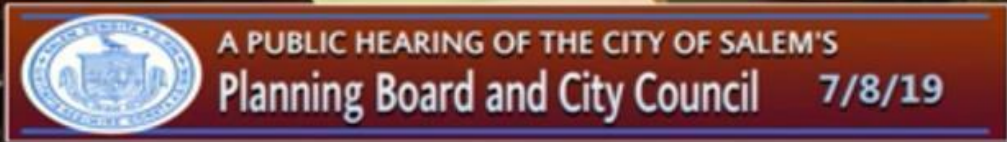




"70% of our employees live in Salem and walk to work. They won't have the ability to move to another community if they get priced out."

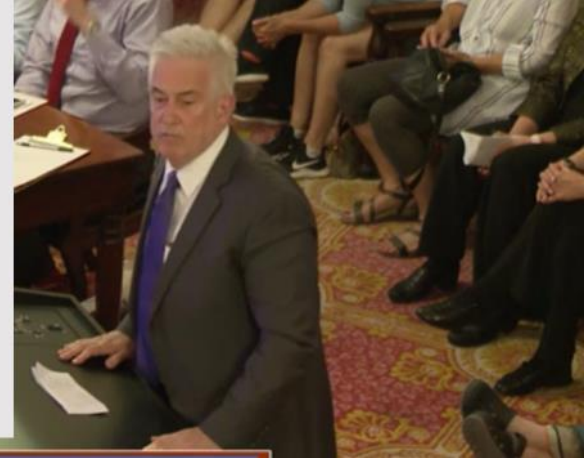
We recently had an employee who was priced out of her home in Salem after giving birth to a baby. True story. There are many stories like these."

Claire Kallelis  
General Manager  
Hawthorne Hotel

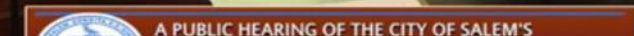


"We are more attractive as a banking alternative as a community bank when we have people who live and work in the community that they serve. We're more attractive to the community and as a place where people want to work. For most of our employees, that option of living and working in Salem is no longer the reality. [The ADU Ordinance] isn't a panacea, but it's part of the solution."

Joe Riley  
Head of Consumer Banking  
Salem Five



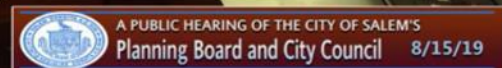
Chair of Salem of All Ages testified about how ADUs have helped her and her family provide the means to afford different homes through several phases of her lives: as a young teacher, a retiree, and a widow. ADUs also provide companionship and sense of community.



"As an employer who has been doing business in Salem for 20 years, most of my employees lived in Salem but it's no longer the case. Many of them are driving from other towns and adding traffic to our streets."

This could help seniors stay in their homes and help the younger generation who is losing hope. Doing nothing will not help. We are in a crisis."

George Carey  
Salem Resident  
Owner of local restaurants

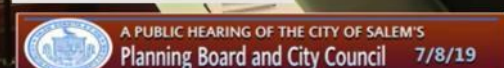
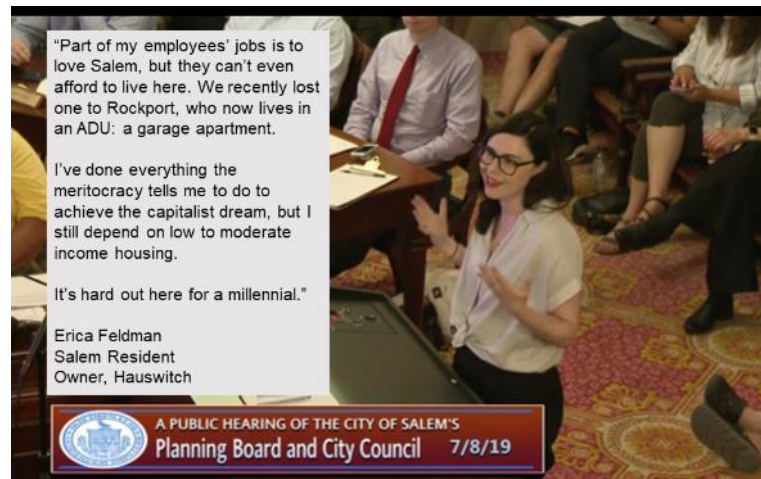


"Part of my employees' jobs is to love Salem, but they can't even afford to live here. We recently lost one to Rockport, who now lives in an ADU: a garage apartment."

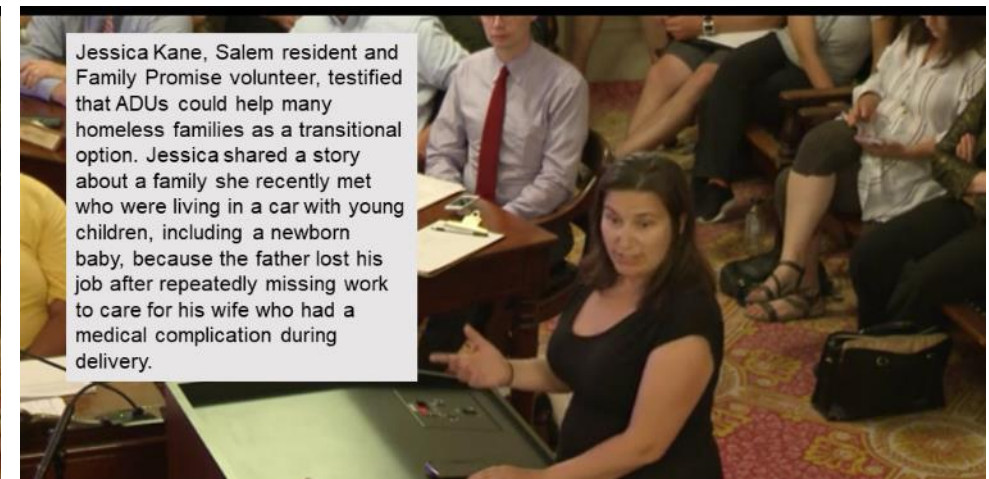
I've done everything the meritocracy tells me to do to achieve the capitalist dream, but I still depend on low to moderate income housing.

It's hard out here for a millennial."

Erica Feldman  
Salem Resident  
Owner, Hauswitch



Jessica Kane, Salem resident and Family Promise volunteer, testified that ADUs could help many homeless families as a transitional option. Jessica shared a story about a family she recently met who were living in a car with young children, including a newborn baby, because the father lost his job after repeatedly missing work to care for his wife who had a medical complication during delivery.





after.



**We live.  
We work.  
We care. Here.**



Experience the difference—here and through the broadest network of hospitals and specialists.

[C3aco.org/MassHealth](http://C3aco.org/MassHealth)



**JULY 2019**





# SALEM, MA IS CLOSED

OCTOBER 23-25 & OCTOBER 30-NOVEMBER 1



Due to public health guidelines and restrictions to stop the spread of COVID-19, all October events for Salem's Haunted Happenings have been cancelled.

Public safety measures are in place to reduce downtown crowding:

- ❌ Parking lots and garages close early
- ❌ MBTA train service curtailed
- ❌ Businesses closing early

Visitors should follow these guidelines to help reduce the spread of COVID-19:

Salem will still be here after the coronavirus c



SALEM

April 22, 2021

# Councilors OK new in-law apartment rules

BY DUSTIN LUCA

Staff Writer

SALEM — It took three years and dozens of meetings, but the City Council has finally approved new rules governing in-law apartments.

The new rules allow anyone

---

*The new in-law apartment rules have been a contentious issue since 2019, when the idea was first discussed at a housing forum. majority requirement in place at the time.*

---

and towns in Massachusetts.

“A lot of the regional burden for providing affordable housing has been put on cities like Salem, Peabody, Beverly and Lynn,” Sargent continued. “We’re doing a lot of building here, but we just can’t accommodate every person who wants to live in Salem.”

SALEM

## Homeowners can get tax break for accessory dwelling units

By John Laidler Globe Correspondent, Updated October 4, 2022, 1:35 a.m.



# LESSONS LEARNED



## ORGANIZE:

Build your coalition first.



## STRATEGIZE:

Identify core issue(s) and actionable steps. Develop tools for your advocates.



## MOBILIZE:

Activate coalition members advocacy opportunities arise.



## HOUSING STRATEGIES



### CONDOMINIUM CONVERSIONS

Mar 7, 2022

A condominium conversion is when a multi-family residential unit is converted from an apartment into an ownership unit.

The condo conversion ordinance proposes a permitting path for conversions that will ensure tenants will remain housed.

[Learn more.](#)



### ACCESSORY DWELLING UNITS

Mar 7, 2022

An accessory dwelling unit is an independent residential living area that is on the same property as a larger, primary dwelling.

[Learn more.](#)



### INCLUSIONARY ZONING

Sep 24, 2019

Inclusionary zoning relies on private developers to create affordable housing. It requires a percent of units in new housing developments to be set aside for households who earn less than the area median income.

[Learn more.](#)



### LEVERAGE PUBLICLY OWNED LAND

Sep 24, 2019

The Affordable Housing Trust Fund Board works with the City to identify City-owned properties that may be feasible land for new housing.

[Learn more.](#)

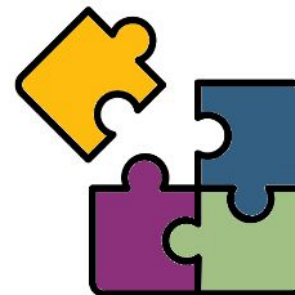


### HOUSING DEVELOPMENT INCENTIVE PROGRAM

Mar 7, 2022

The Housing Development Incentive Program provides Gateway Cities like Salem with a tool to develop market rate housing by providing tax incentives.

[Learn more.](#)



MHP works with communities to create innovative policy and financing solutions that provide affordable homes and better lives for the people of MA.

### Community Assistance

- Technical assistance
- 40B
- Trainings

### Lending

- Financing for affordable rental projects
- Over \$1.4B for over 27,000 units

### ONE Mortgage

- First time homebuyers
- Fixed-rate, 30-year
- No PMI

### Center for Housing Data

- Collect, analyze & share info for effective policy creation



**Christine Madore**  
Senior Development Manager  
cmadore@mhp.net  
857-317-8538

THANK YOU!

Jennifer Raitt, Executive Director  
Northern Middlesex Council of Governments  
[jraitt@nmcog.org](mailto:jraitt@nmcog.org)



Andrew MacLean, Town Administrator  
Town of Pepperell  
[AMacLean@town.pepperell.ma.us](mailto:AMacLean@town.pepperell.ma.us)

Jenny Gingras, Town Planner  
Town of Pepperell  
[JGingras@town.pepperell.ma.us](mailto:JGingras@town.pepperell.ma.us)

Iram Farooq, Assistant City Manager for Community  
Development  
City of Cambridge  
[ifarooq@cambridgema.gov](mailto:ifarooq@cambridgema.gov)

Christine Madore, Senior Development Manager  
Massachusetts Housing Partnership  
[cmadore@mhp.net](mailto:cmadore@mhp.net)