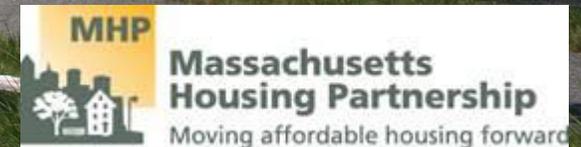


# Using CPA To Create and Preserve Affordable Housing

March 4<sup>th</sup>, 2016

Sponsored by:



# The Community Preservation Coalition

- The Community Preservation Coalition is a non-profit alliance of open space, affordable housing, and historic preservation organizations that helps Massachusetts communities understand, adopt and implement the Community Preservation Act.
- The Coalition also advocates for CPA at the state level, thereby advancing smart growth and sustainable development in communities across Massachusetts.

**<http://www.communitypreservation.org/>**

# Massachusetts Affordable Housing Alliance

MAHA educates and mobilizes individuals and communities to increase affordable and sustainable homeownership across Massachusetts. Since 1985, their work has resulted in:

- affordable mortgages for over 19,000 homebuyers
- over \$9 billion in public and private investment in affordable housing
- comprehensive homebuyer and homeowner education programs have graduated over 25,000 individuals, more than any other organization in the state.
- support and assistance to communities with CPA to advance affordable housing

**<http://www.mahahome.org/>**

# Massachusetts Housing Partnership

Massachusetts Housing Partnership is a quasi-public agency with a mission to bring more affordable housing to Massachusetts through:

- Permanent financing for affordable rental projects
- ONE Mortgage first-time homebuyer program
- Research on housing policy and work on policy initiatives
- **Trainings, Workshops and Technical Assistance to support production and best practices in affordable housing**

# MHP's Community Assistance Team

**OUR MISSION:** To increase the supply of affordable housing by fostering local leadership and providing technical support to municipalities, non-profits and local housing authorities

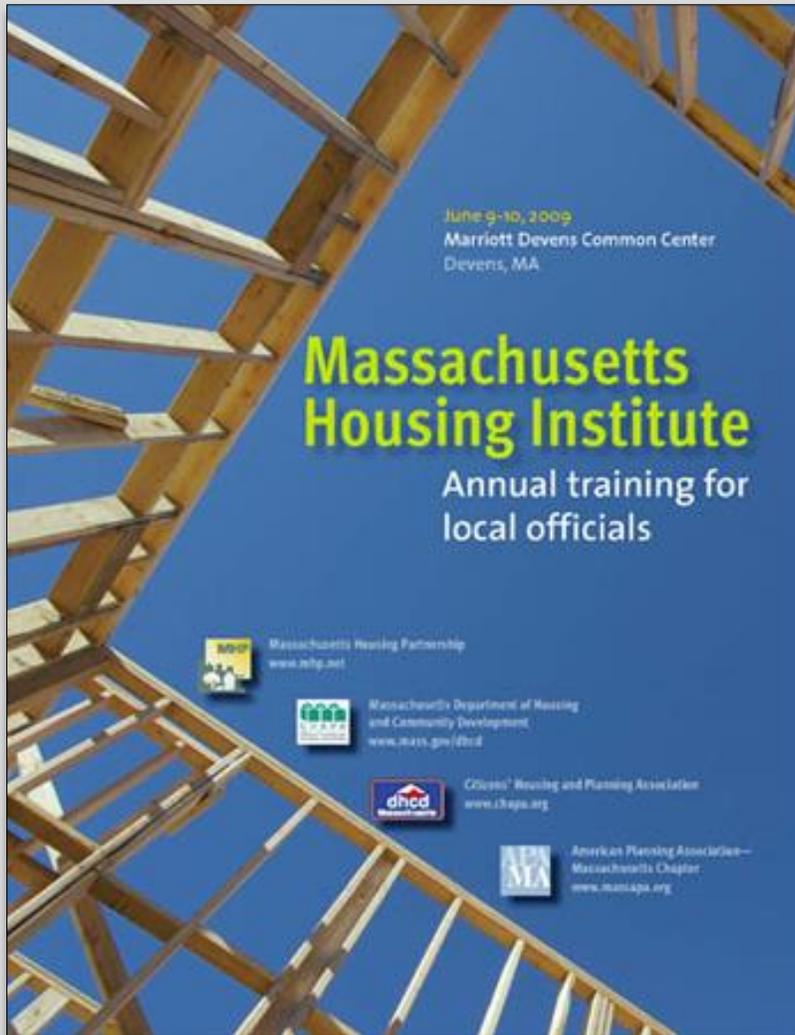
## **OUR WORK:**

- Direct Technical Assistance to municipalities, housing authorities and non-profits
- Grant Programs to support trainings, 3<sup>rd</sup> party technical assistance & non-profit collaboration
- Workshops & Trainings
- 40B Technical Assistance Grants
- Special Initiatives & Policy
- Publications and other online resources:

On our website: <http://www.mhp.net/community/publications-and-materials>



# Workshops and Trainings



## Annual Housing Institute

June 14 and 15, 2016

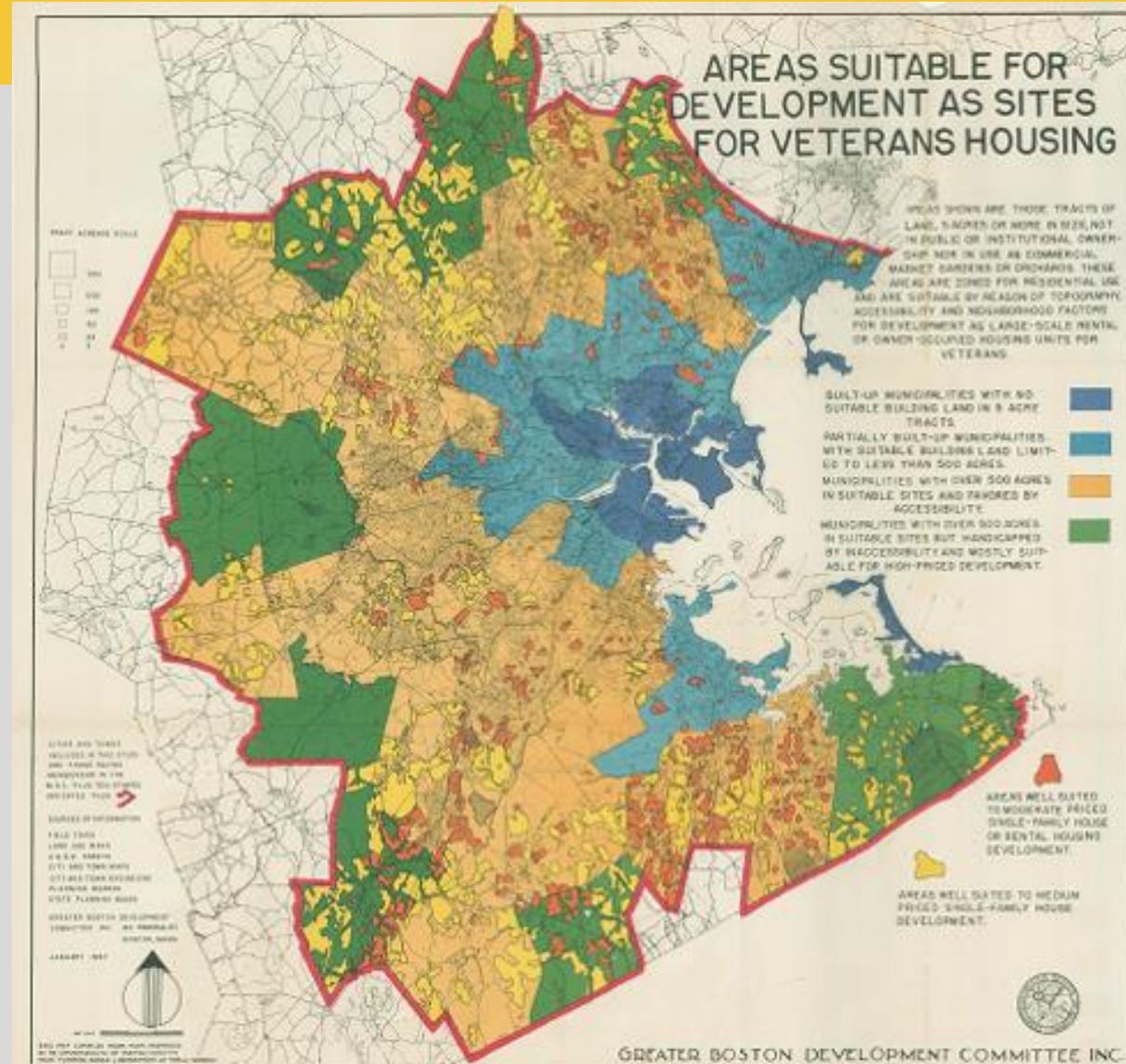
Devens Common Center,  
Devens, MA

### Sessions included:

- State, federal policies and resources
- Design projects to reflect local design
- Understanding development process
- Development finance & finding a site
- Land use and permitting
- Local Strategies that Work

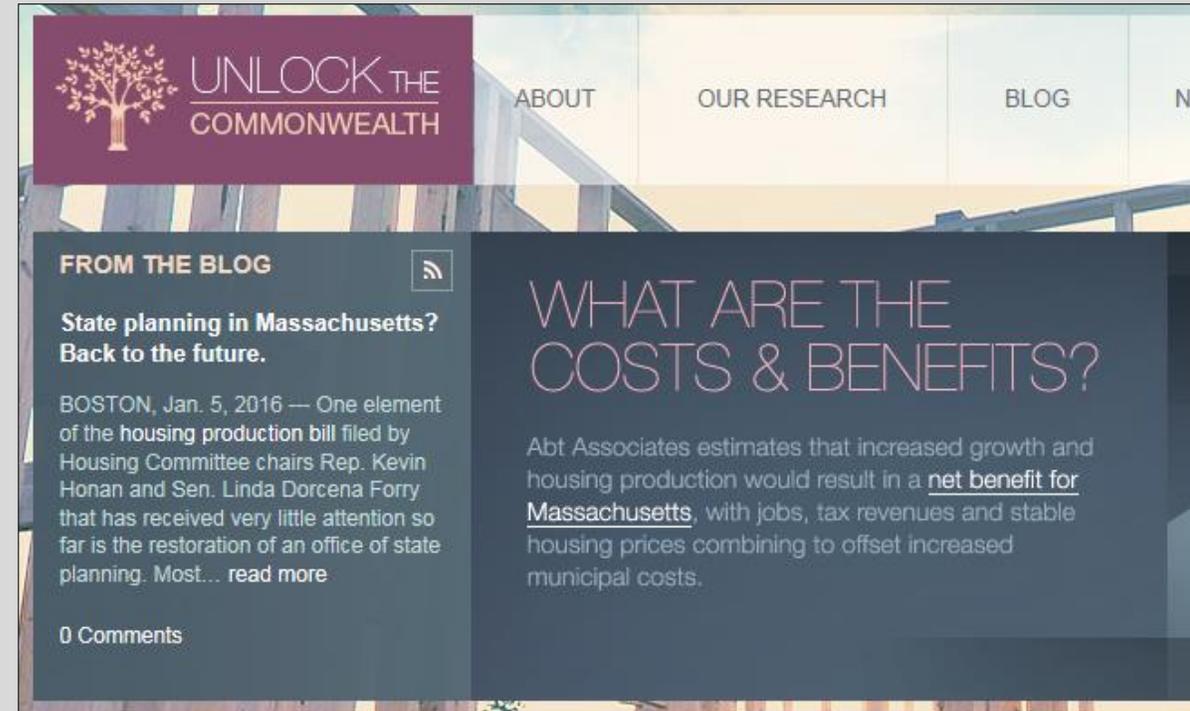
# Housing issues: You are not alone...

- Massachusetts as home rule state means local decision-making
- What happens in your community is affected by trends and issues at the regional, state, and federal level and vice versa
- Massachusetts used to make decisions, particularly housing planning decisions, more regionally



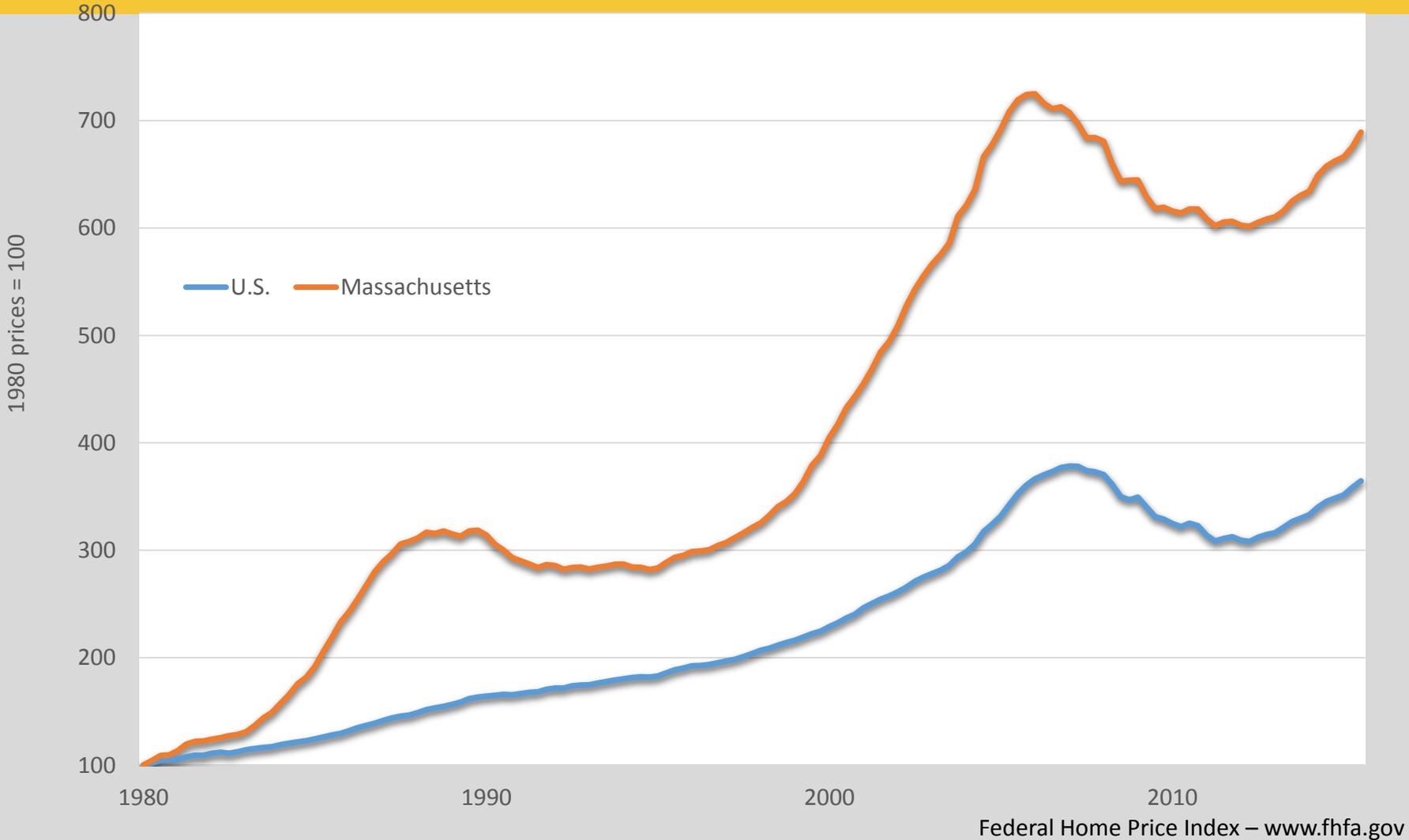
# Current Housing Challenges

- Greater Boston: 4<sup>th</sup> highest housing costs in the country
- Aging population
- Baby boomers leaving the workforce and not enough options to downsize
- Constraints on housing supply and new housing development in many places—restrictive zoning practices
- Low inventory of multi-family housing
- The state is losing young workers and families to other parts of the country



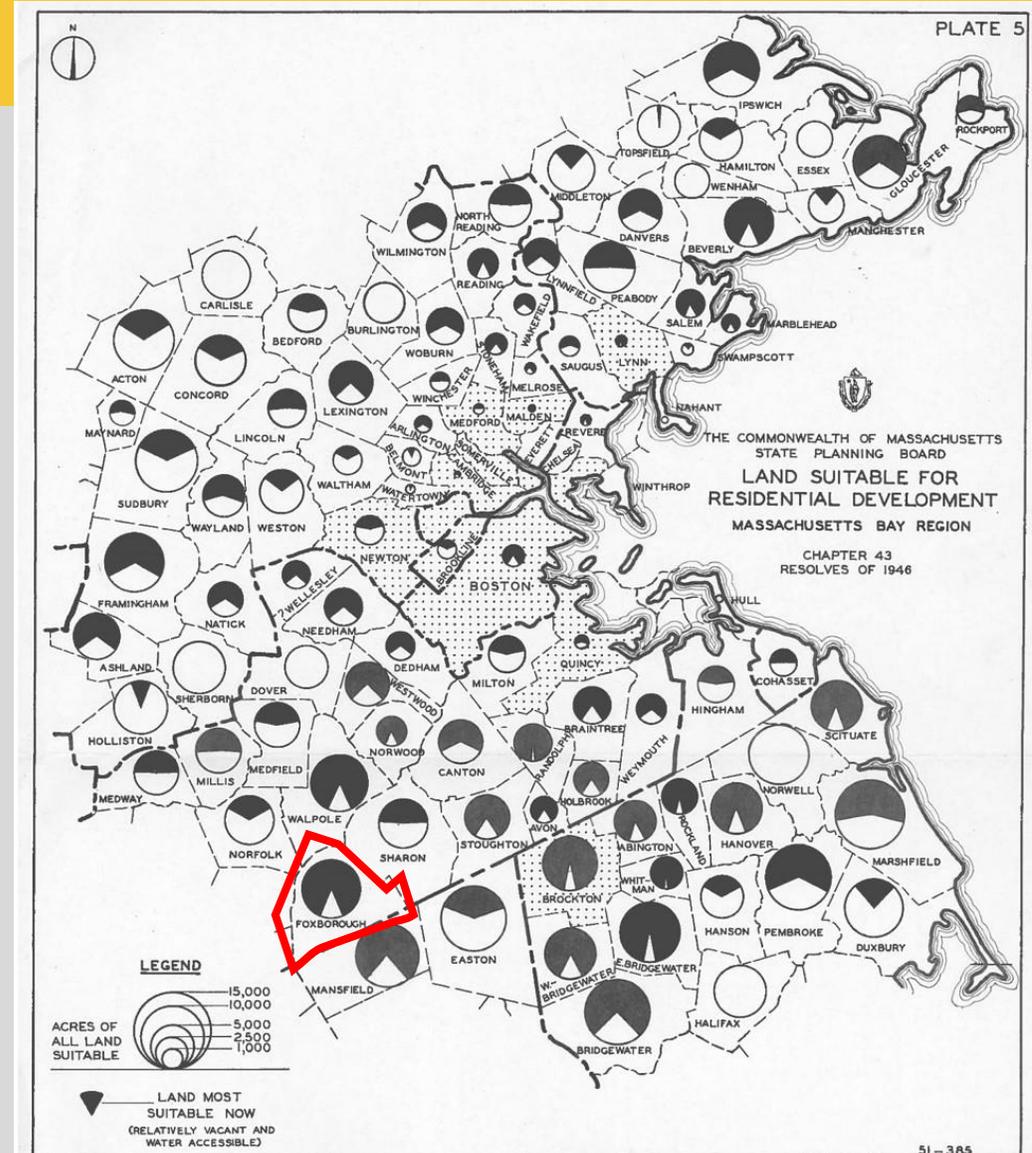
[www.massgrowth.net](http://www.massgrowth.net)

# As a result, our home prices are now among the highest in the U.S.

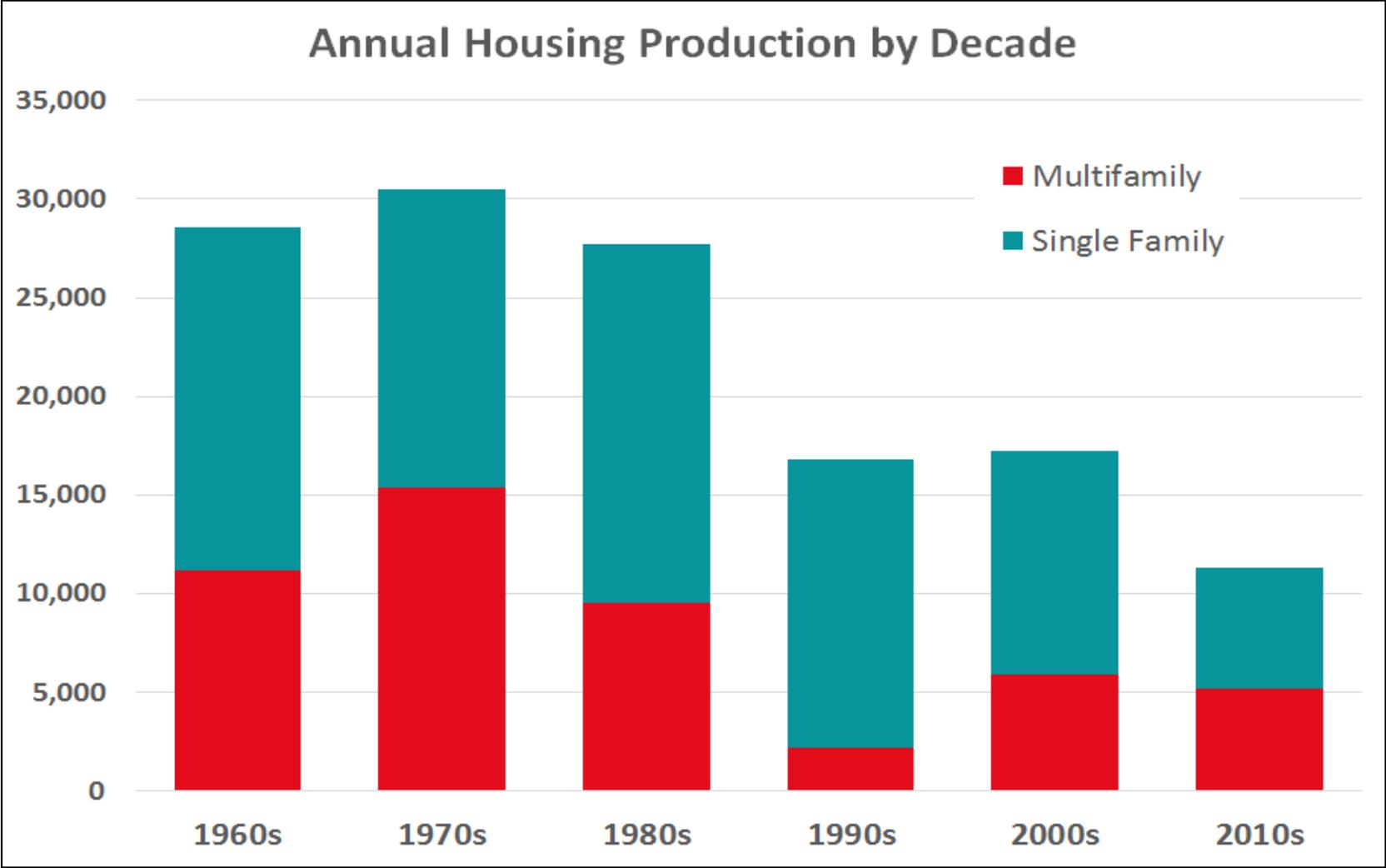


# We haven't always been this way...

- Regional planning was a vital part of the government of Boston and Greater Boston, as well as the state in the 1930s, 40s, and 50s
- The State Office of Planning and the Greater Boston Development Committee looked at the region as a whole to determine how best to address housing problems

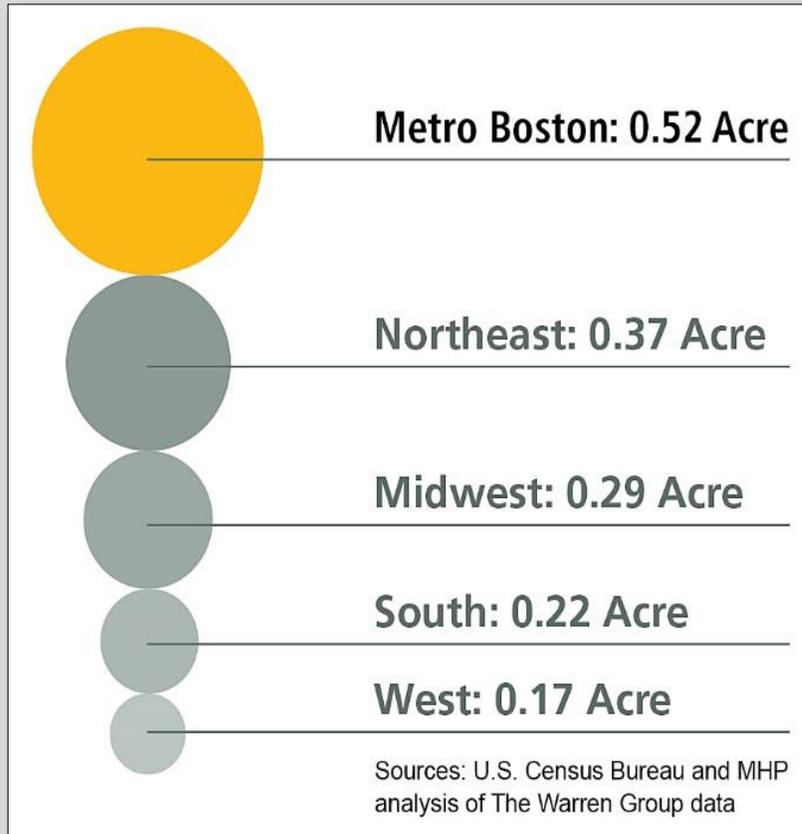


# We are allowing less housing production now than at almost any point in recent history.



# Zoning rules and local approval process often make it difficult to build the housing we need.

Greater Boston median lot size:

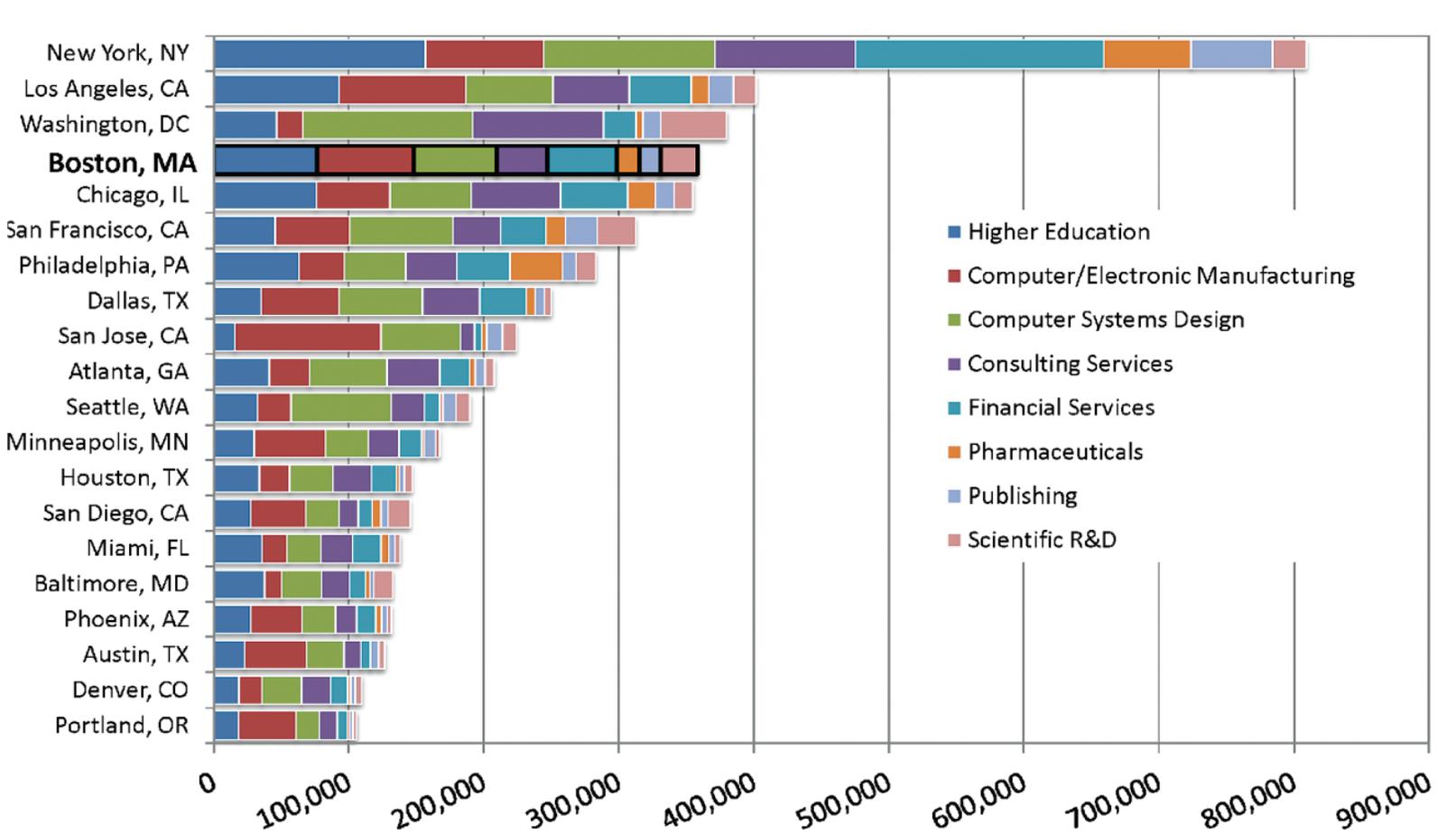


Greater Boston average lot size:



# Our innovation economy is strong and diverse, but not unique

## Top 20 U.S. Metropolitan Regions for Innovation Industry Employment, 2012

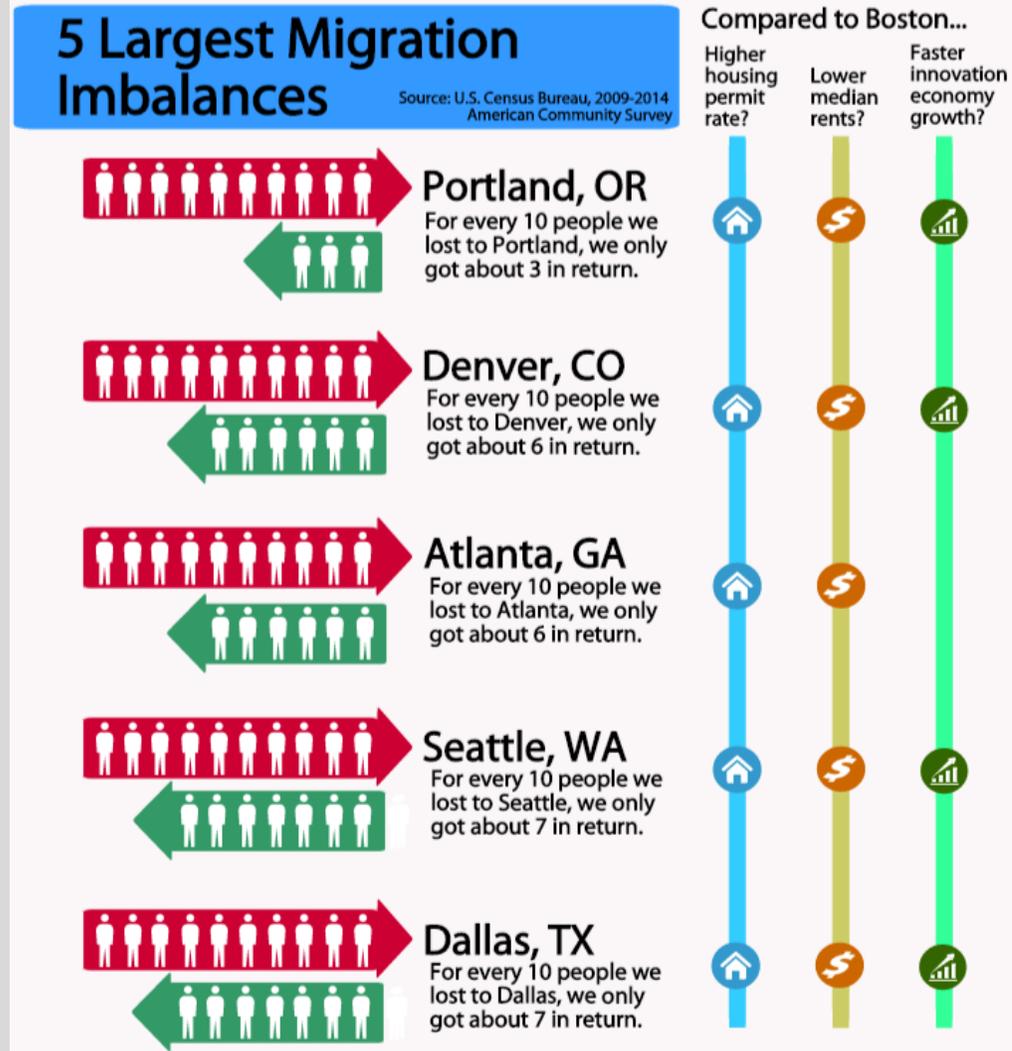


Data Source: 2012 American Community Survey 1-Year Estimates, Public Use Files  
Geographic Unit of Analysis: U.S. Census Bureau's Core Based Statistical Area (CBSA). A CBSA is a geographical area defined by an urban center of at least 10,000 people and adjacent areas related to the urban area by commuting patterns. For Boston, this area includes Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties, as well as the New Hampshire counties of Rockingham and Stafford.



# Other states are doing a better job of attracting and retaining domestic innovation workers.

## Net In-Migration of Innovation Workers Relative to Massachusetts:



# Shifting Demographics and Housing

Menu



Metro

SUBSCRIBE NOW



Get unlimited access to Globe.com for only 99¢

Su  
Startin

## Baby boomer retirements may slow Mass. economic growth

- Baby Boomers comprise 49% of labor force\*
- One million workers born before 1970 will retire by 2030 (39% of labor force)\*
- Many are choosing to age in place, or may be downsizing but want to stay in their community
- Where will the younger replacement workers that we need live?

# What is your role as CPC members?

Local Community Preservation Committees are able to:

- Support local control of housing initiatives
- Start and engage in conversation about housing needs and how to address them
- Keep funds and decisions part of local government
- Work with other government partners, like Municipal Affordable Housing Trusts, to actively address affordable housing needs

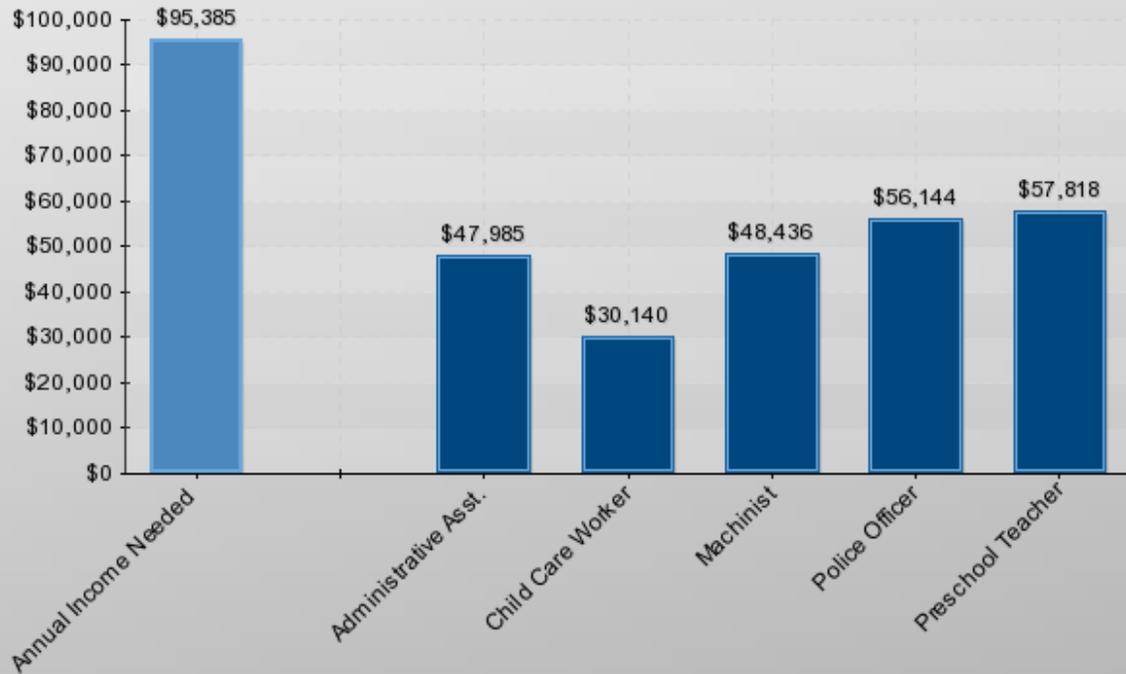


# What does affordability look like?

Paycheck to Paycheck  
2015 First Quarter Findings  
Announced on September 29, 2015

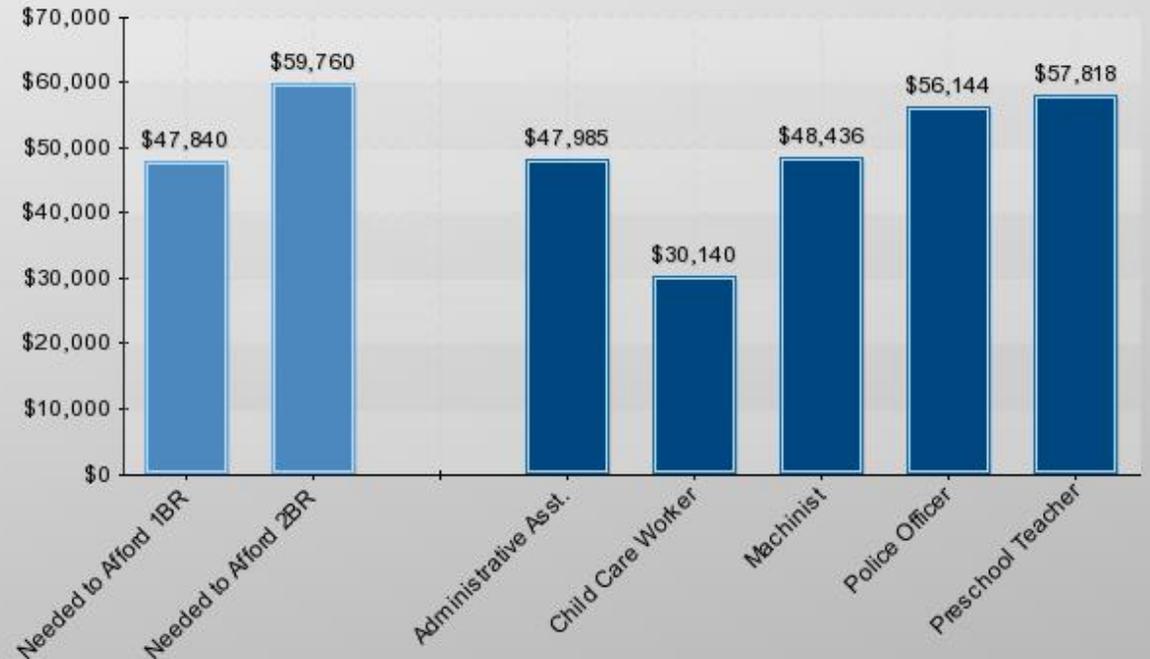
Paycheck to Paycheck: Boston, MA metro area  
First Quarter 2015 Homeownership Market

2015 Median Home Price: \$350,000



Paycheck to Paycheck: Boston, MA metro area  
First Quarter 2015 Rental Market

2015 Fair Market Rent: 1BR \$1,196/month, 2BR \$1,494/month



# Learn about your community's housing needs

- National Housing Conference  
“Paycheck to Paycheck” Database for Metro Areas:  
<http://www.nhc.org/#!/paycheck-to-paycheck/w6q4m>
- Metropolitan Area Planning Council's Housing Data Portal:  
[www.housing.ma](http://www.housing.ma)
  - Access to data on demographics, housing affordability, and projections for all 351 communities in the state



**Housing MA**

The Massachusetts Housing Data Portal

# The Community Preservation Act 16 Years Later

- CPA was signed into law on Sept 14, 2000
- It took several years, collaboration and hard work from many different partners, including Bob Kuehn to get the law passed



**Create, preserve,  
support**

*Using Community Preservation Act funds  
to foster local housing initiatives*

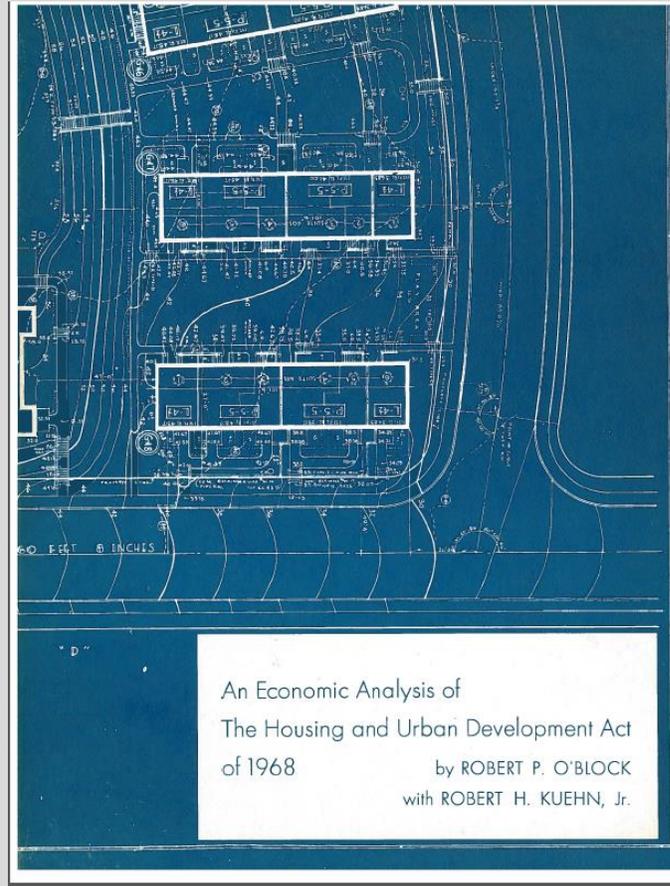
Prepared by:  
The Massachusetts Housing Partnership  
March, 2016

# Bob Kuehn and Keen Development

**Battle Road Farm, Lincoln:**  
affordable housing and  
open space



**Economic Analysis of  
the HUD Act of 1968**



**Midway Artist Studios, Boston:**  
affordable housing and  
historic preservation



# The Kuehn Foundation

*The Kuehn Foundation is a charitable trust set up from Bob's estate.*



What's next: CPA and Municipal Affordable Housing Trusts

- MAHTs are an important tool for ensuring CPA housing funds are used efficiently and appropriately
- MHP has been awarded three-year grant to help and support municipal affordable housing trusts in their efforts through research, outreach, and education