

Zoning for Affordability

Incentives for smart growth and housing production in Massachusetts



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Out of reach



Massachusetts has some of the highest housing costs in the nation:

- 3 of top 5 biggest price increases 1980-2004 (behind Nassau-Suffolk, NY and ahead of Salinas, CA) (Office of Federal Housing Enterprise Oversight)
- Median house price in Greater Boston is \$430,900 (National Association of Realtors)

As a result:

- Population decrease
- Business: employees can't afford a home

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Towns limit housing



A "homevoter" dynamic

- Dependence on property tax, with Proposition 2 ½ limitation
- Cost of services, schools outstrip tax revenue
- Large lot zoning, strengthened wetlands, septic rules
- Seniors-only housing; kids need not apply
- Multi-family prohibited
- Fewer new permits

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Response: dispersal



- With the gates up in close-in suburbs, homebuyers head north, south and west
- Single-family subdivisions predominant
- "Approval not required" lots
- Long commutes and local traffic congestion
- Farmland, open space diminished
- Smart Growth America: Worcester County 25th most sprawling in US

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And: Chapter 40B



- Passed in 1969, the "anti snob zoning law"
- Fast-tracks development where less than 10 percent of housing stock is affordable
- Projects must be 25% affordable to those making no more than 80 percent median income; the rest, market rate
- "Only way to get anything built"
- Epic battles

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A third way

- Governor Mitt Romney: increase housing production, but in the smart places
- Office for Commonwealth Development: housing, environment, transportation & energy
- Help towns achieve more efficient, fiscally stable growth
- Town centers and downtowns
- Transit-oriented development

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40R & 40S



- Establish district downtown, town center, near transit, or on industrial land
- Density of 8/acre for single-family, 12/acre for 2 or 3-family structures, 20/acre for condos and apartments
- Mixed use encouraged
- Streamlined permitting process
- In return: \$4,000 to \$600,000 per unit in new state funding, plus reimbursement for any increased school costs

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A big toolbox



- Commonwealth Capital
Scorecard steers funding to communities that do smart growth
- Transit-oriented development
\$25 million to facilitate projects, bike and pedestrian amenities
- Smart growth grants
- Technical assistance

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12 techniques



- Inclusionary zoning
- Accessory dwelling units
- Traditional neighborhood design
- Transfer of development rights

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Models abound



- South Weymouth Naval Air Station
- Assembly Square, Somerville
- North Point, Cambridge
- Westwood Station, Westwood
- Wonderland, Revere
- Westborough transit village
- Wellington Circle, Medford
- Attleborough downtown master plan
- Northampton zoning changes

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