

MassHousing's Annual Neighborhood Hub Webinar Series

Renew and Repair:

Healthy, Safe, and Affordable Homes in Massachusetts



The Neighborhood Hub



MASSHOUSING



MHP

MASSHOUSING

The Commonwealth of Massachusetts'

The Neighborhood Hub

Francis Jhoan Goyes Flor
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About MassHousing



The Neighborhood Hub



MASSHOUSING

Arlington Point
Lawrence, MA

MassHousing

The Massachusetts Housing Finance Agency

We are an **independent quasi-public agency** created by the Massachusetts Legislature in 1966.

We provide financing for the **creation + preservation** of affordable housing and affordable **home mortgage loans** to homebuyers.



The Neighborhood Hub



About The Neighborhood Hub



The Neighborhood Hub



MASSHOUSING

The Neighborhood Hub

At MassHousing

FY2020 Budget

\$750,000 for neighborhood stabilization TA

2019

Research and Lobbying from MACDC, MassINC, and the Gateway City Caucus

The Neighborhood Hub

Program inception

2020

COVID-19

The Neighborhood Hub

Program launched!

FY2021 & FY 2022 Budget

\$750,000 for neighborhood stabilization TA

The Neighborhood Hub

At MassHousing

Goals:

Support the **revitalization** of neighborhoods with a high rate of **vacant, abandoned, or underused** housing structures.

Provide **equitable technical assistance** for interventions tailored to the needs of local communities.

Encourage **partnerships** between municipalities and their local/regional community organizations.

The Neighborhood Hub

At MassHousing

Program Details:

Length	2 Years
Participants	Municipalities & Local Partners
Grant Amount	Up to \$100,000
Preferences	COVID-19 Impacted Communities 2008 Recession Impacted Communities

MassINC



The Hub
Advisory



The Neighborhood Hub

At MassHousing

Project Themes:

Organizational Improvements

Internal organizational support for municipalities and/or their community partners to address neighborhood stabilization challenges.

Reuse Plans & Strategies

Creation of **plans for specific neighborhoods** or areas that have a high rate of homes that are vacant, abandoned, or in need of other repairs.

Regulations & Incentives

Development of **regulations and/or incentives to mitigate the disrepair of homes** owned by households or landlords.

Property ID & Prioritization

Identification of **private and/or public properties in need of repair**, as well as their prioritization for redevelopment.

The Neighborhood Hub

At MassHousing

Program Components:

- Bi-weekly to monthly one-on-one **check-ins with each city team**
- Bi-monthly **check-ins with all teams**
- **Newsletters** with upcoming opportunities and teams' progress
- **Annual webinar** to showcase neighborhood stabilization efforts in the Commonwealth



The Neighborhood Hub



Housing in the Gateway Cities

Presented by the Neighborhood Hub

The Neighborhood Hub is a multi-agency partnership that includes:

- MassHousing
- MassDevelopment
- Massachusetts Housing Partnership (MHP)
- Massachusetts Association of Community Development Corporations (MACDC)
- Massachusetts Institute for a New Commonwealth (MassInc)
- Department of Housing and Community Development (DHCD)
- In collaboration with the Attorney General's Office



Thank You!!
Gracias!!

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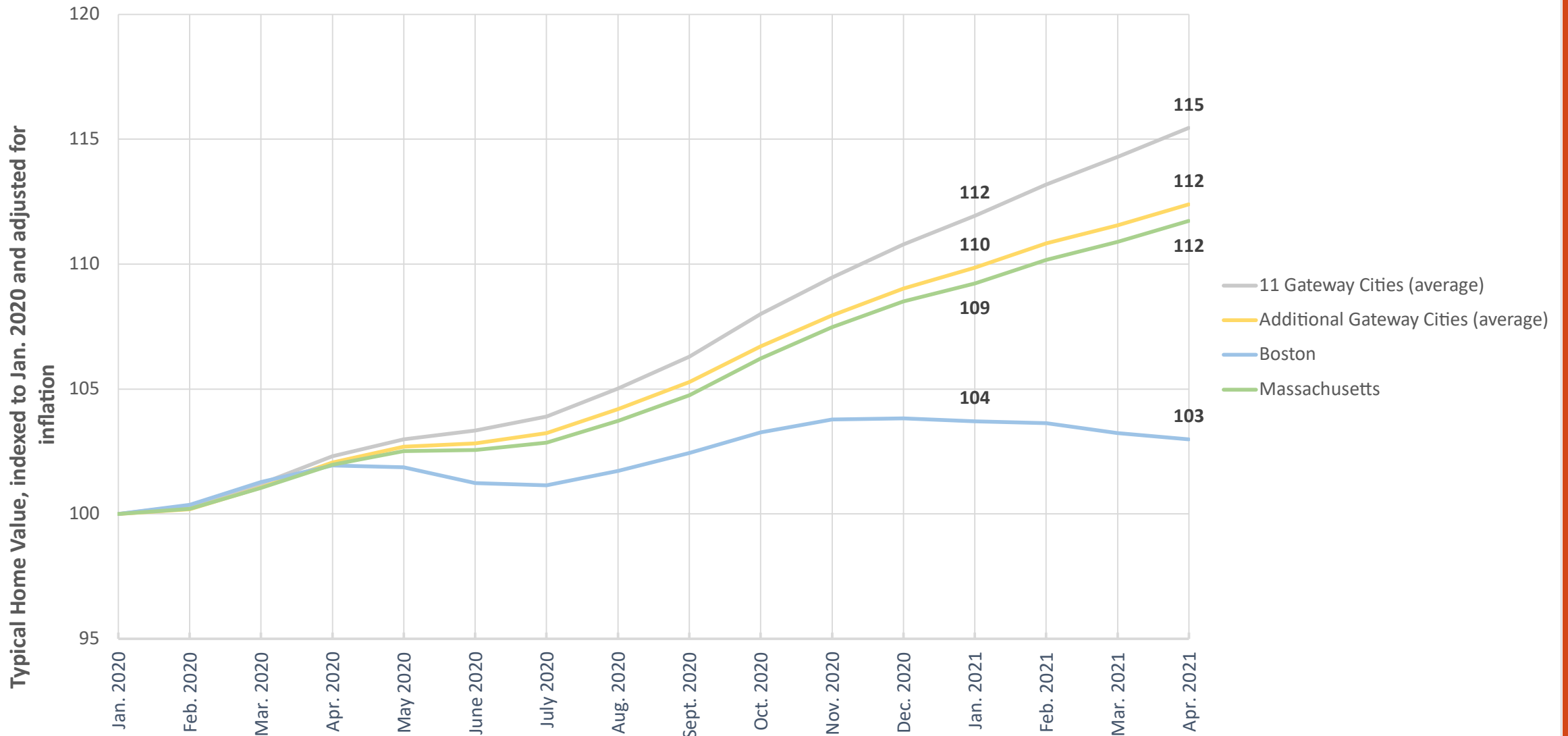
The Neighborhood Hub



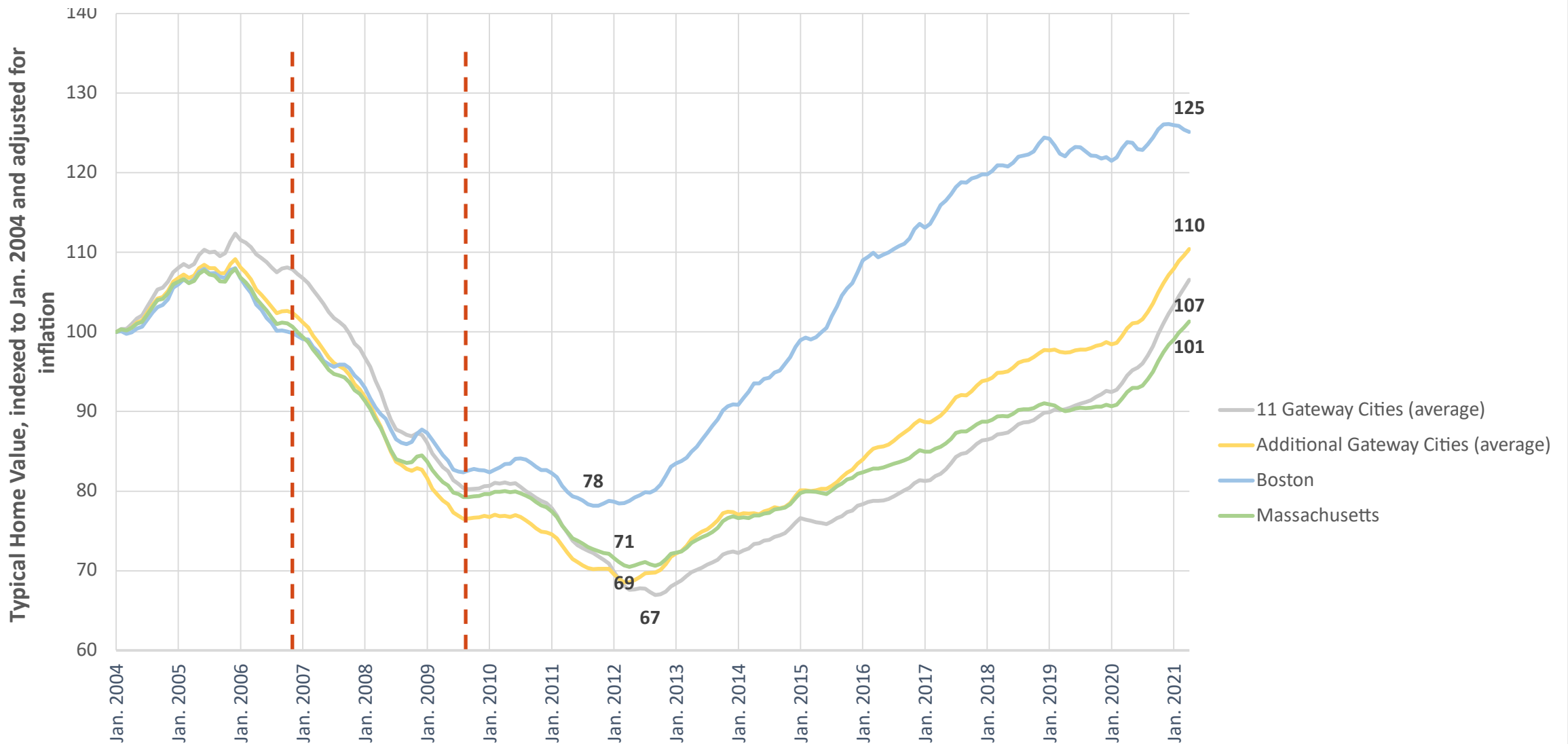
Gateway City Housing Markets

The impact of COVID-19 in the context of long-term trends

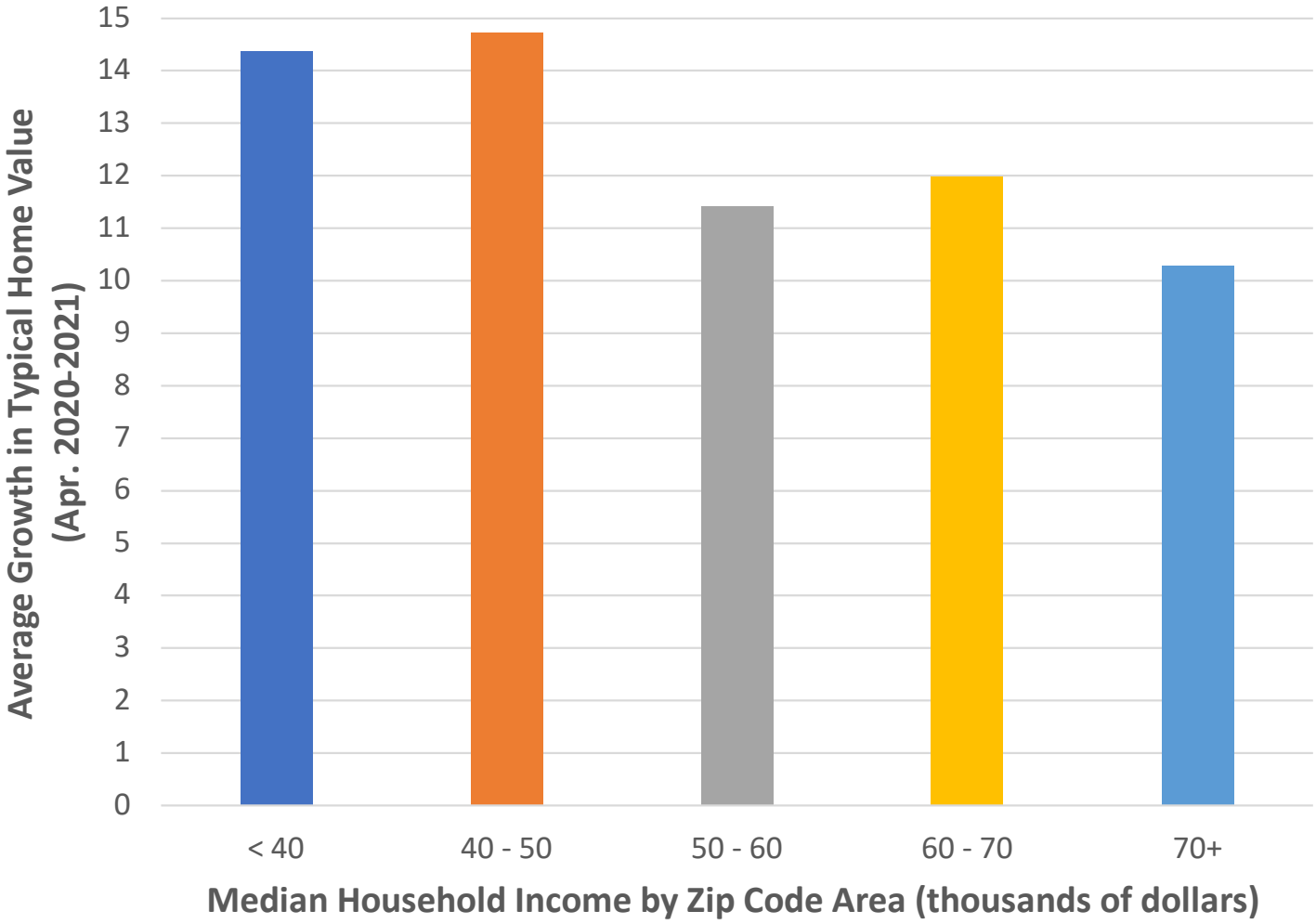
Real Growth in Home Values since the Onset of the Pandemic



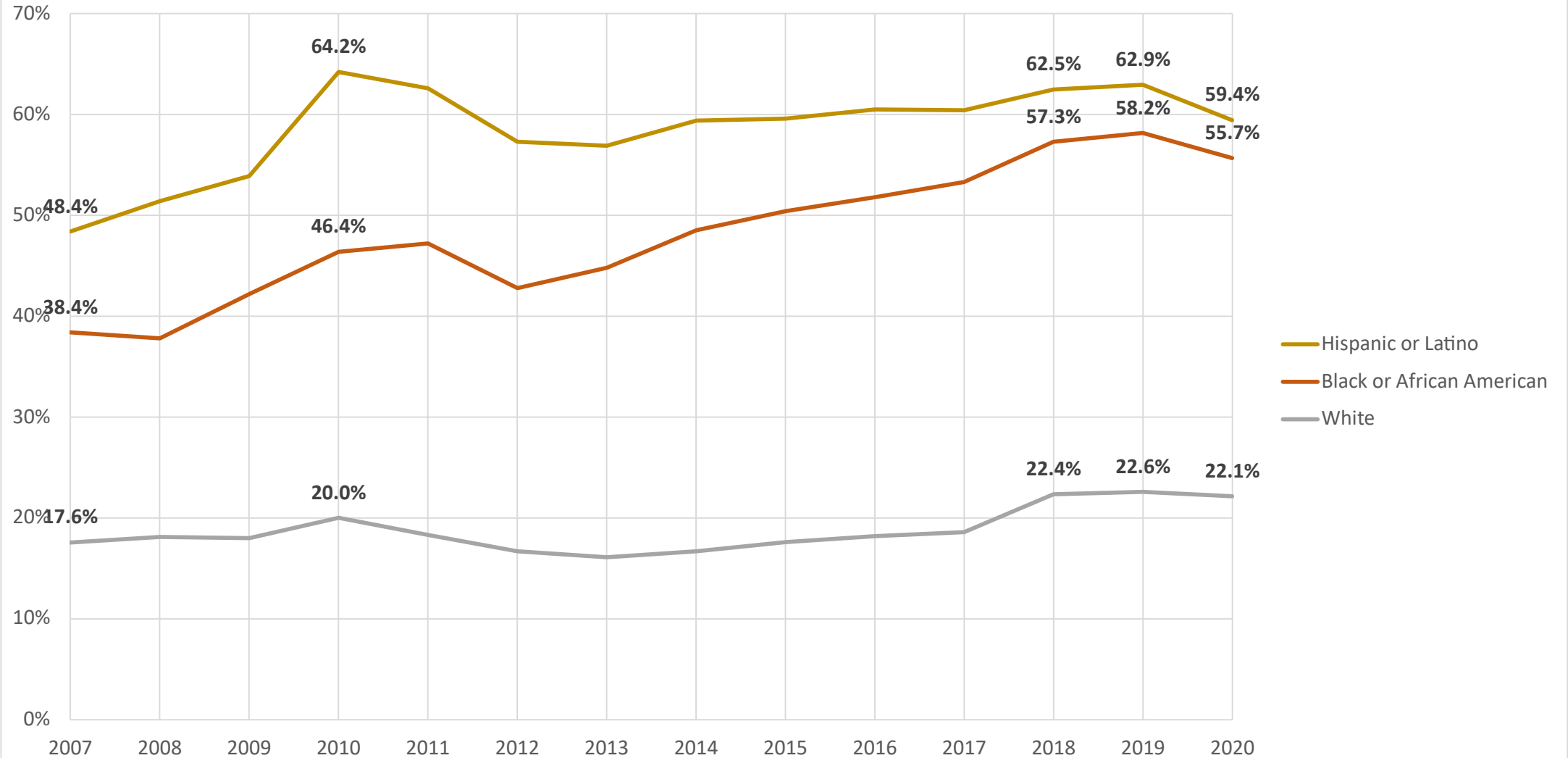
Real Growth in Real Home Values since the Great Recession



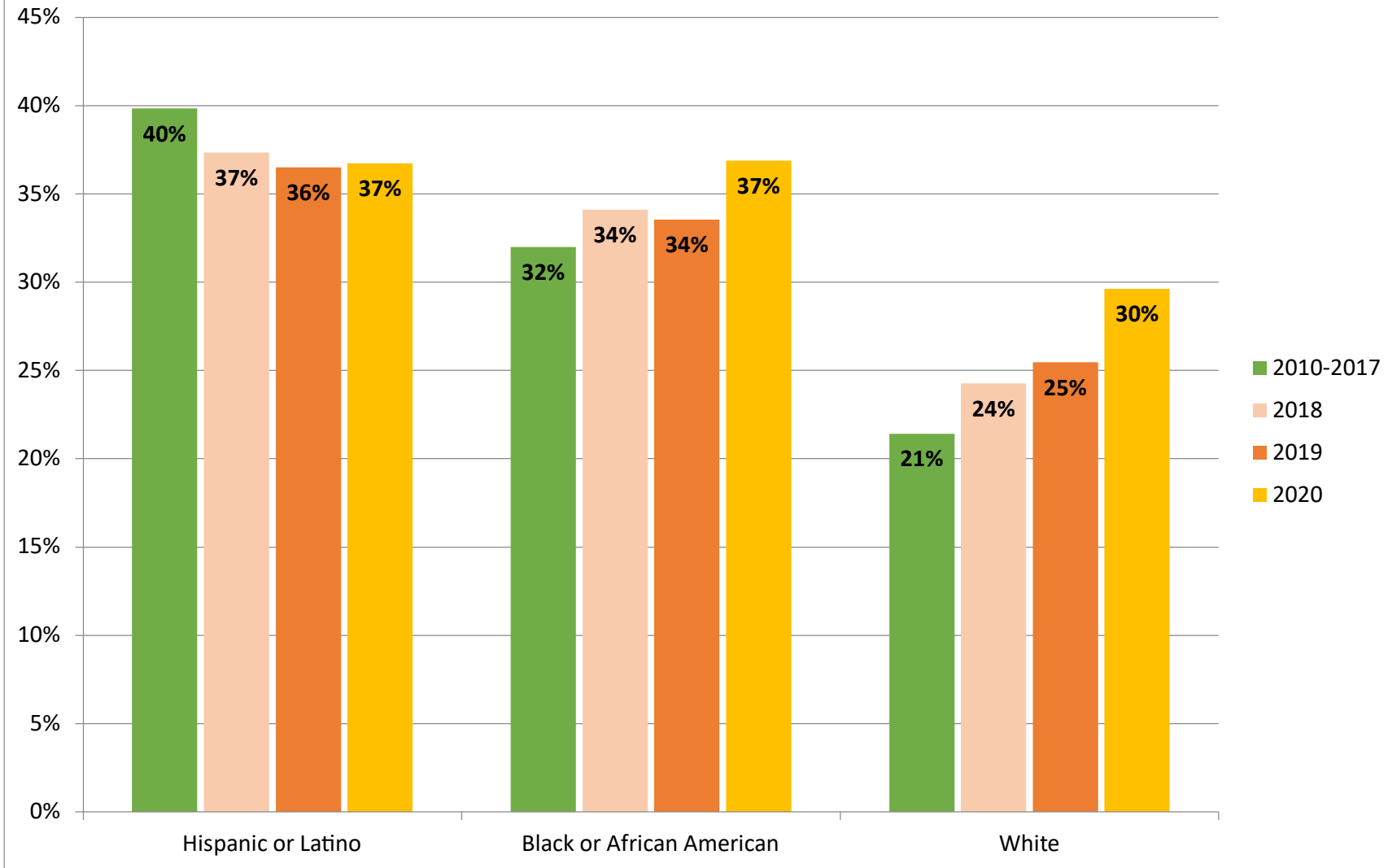
Real Growth in Gateway City Home Values since the Onset of the Pandemic by Neighborhood Income Levels



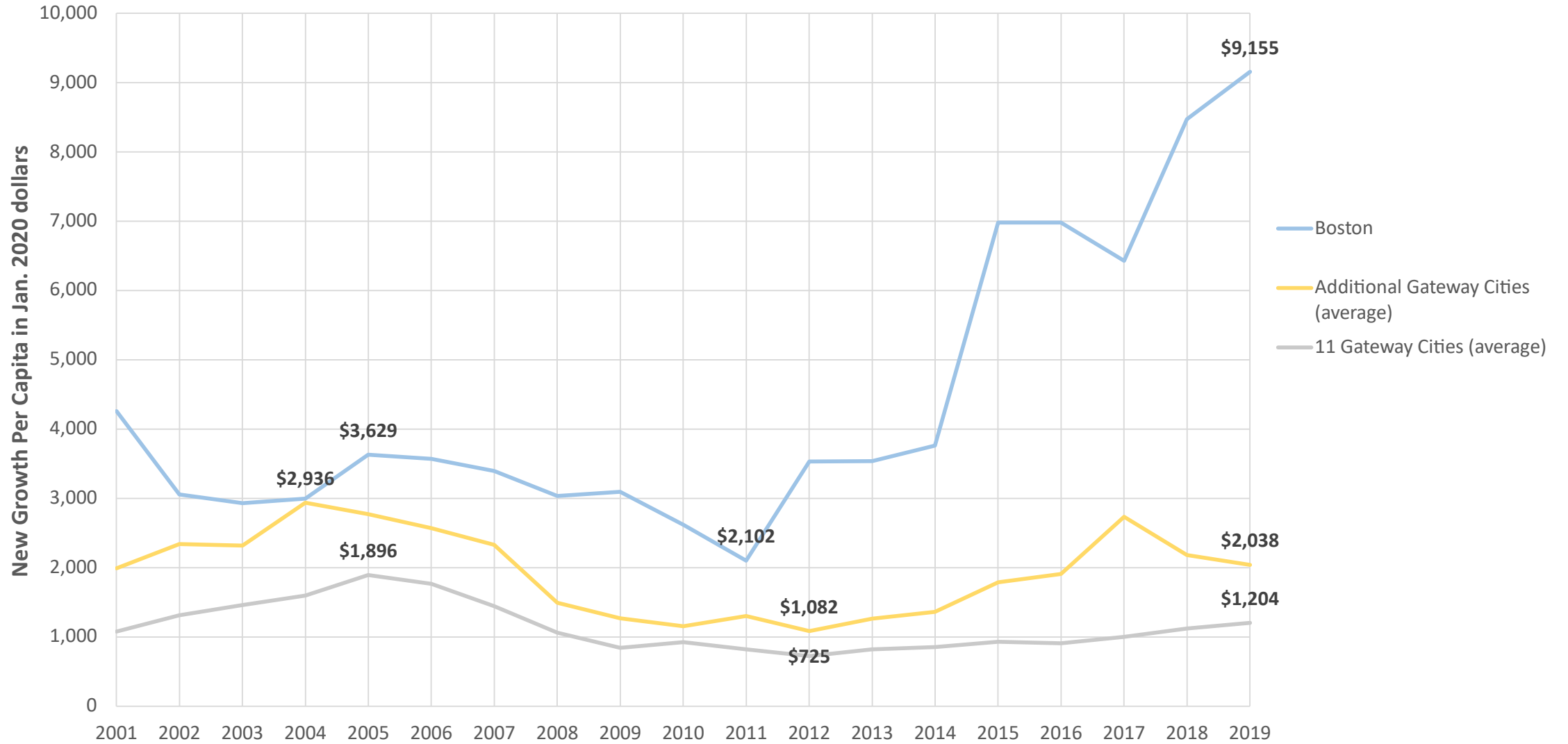
Share of Massachusetts Mortgage Originations to Gateway City Buyers by Race and Ethnicity



Share of Gateway City Mortgage Originations to Homebuyers in Unstable Census Tracts by Race and Ethnicity



New Residential Growth Per Capita





CO-CREATING BOSTON'S FUTURE-DECKER

Development Ideas for Small Lots

MassHousing: Renew and Repair: Healthy, safe, and affordable homes in Massachusetts.

September 16, 2021

Multifamily Housing in Boston

What does it look like?



Row-houses



"Two-Family" Home



Triple-Decker

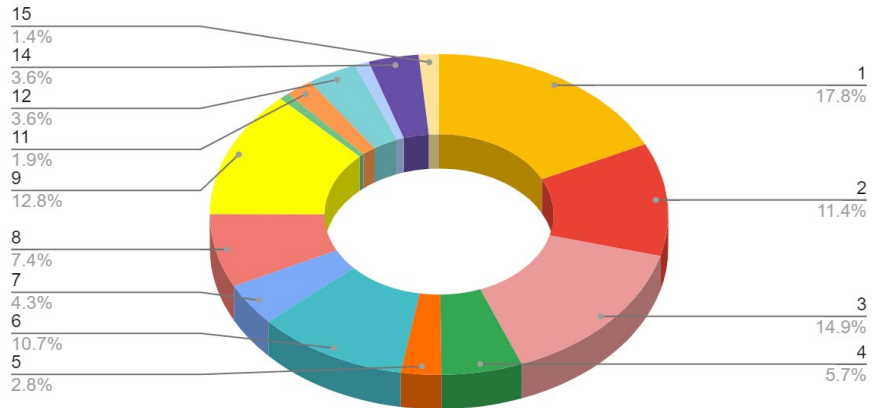


"12-Packs"



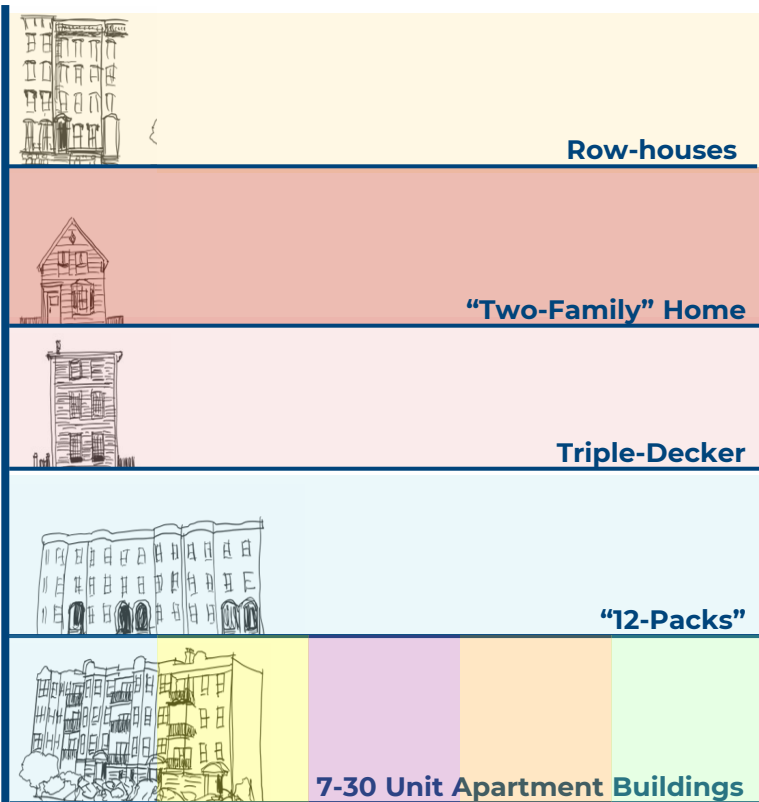
7-30 Unit Apartment Buildings

Percentage of Permitted Building Types 2011-2020

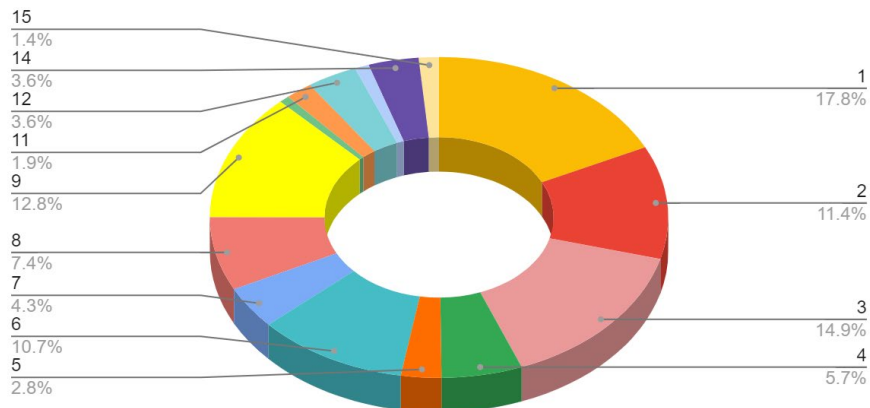


Multifamily Housing in Boston

What does it look like?



Percentage of Permitted Building Types 2011-2020



Single-, three-, and 9 unit buildings are among the top permitted building types in Boston.

Followed by "two-family" homes

Key Takeaways

- There is room for further innovation in housing at the scale of **7-30 units**.
- There is an opportunity to define and promote Boston's **missing middle**, a range of “house-scale buildings with multiple units—compatible in scale and form with detached single-family homes.”



Triple-Decker

Multifamily Housing in Boston



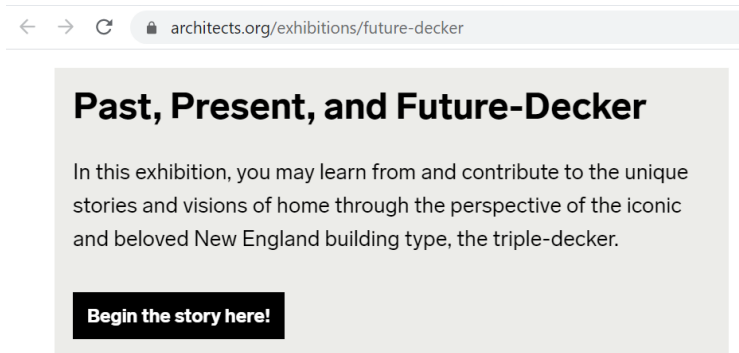
A Collaborative Exploration (2020)

TRIPLE DECKER THURSDAYS

Every Thursday from 2-4pm
From 4/30 To 5/28

At the start of this year we began holding community conversations centered around people's experiences with triple deckers, which included a collaborative envisioning of Future Deckers: a new rendition of this iconic building type that would directly address today's needs of residents in the City of Boston. Triple deckers are found in almost every neighborhood in the City and are a building type that have for over a century provided opportunities for many generations of residents, renters or homeowners, to call Boston home.

To continue these conversations during this unprecedented time, while lending listening ears to those willing to share personal stories, memories, and future visions of triple deckers, we are holding 30-minute calls for 4 weeks, both over the phone and with video, for residents who would want to participate in this new adaptation of this initiative.



Can you remember the first time you encountered a triple-decker? Maybe you saw them on Savin Hill Avenue in Dorchester while walking out of the train station, or noticed the ones in East Boston on your way to and from Logan Airport, or maybe you visited one, that of a close family member or friend. Whether you have lived in one or not, if you're familiar with the Boston and New England area, you likely already have a personal connection with a triple-decker, or three-decker.

Past, Present, Future-Decker [Virtual Exhibition](#)

But, **how** can we support more multifamily
opportunities?
Where can we turn to?

What are the challenges?

- Cost of land
- Construction costs
- Site limitations
- Lack of predictability for communities and developers

What are the benefits?

- Promoting responsible and sustainable uses of urban space
- Addressing the need for more housing options for residents (multifam demand)
- Creating development opportunities for smaller scale actors (contractors, builders, emerging firms, etc.)

Can we test **innovative approaches** to housing development
(and reimagine the obstacles) on small sites?

Housing Innovation Competition



“Co-Creating Boston’s Future-Decker”

CREATE IMPACT

*Design and build
competition*

*New affordable units are
created as a result of the
competition*

GENERATES NEW IDEAS

*Tackles complex
development challenges
that we cannot solve in
house*

*New partnerships and
collaborations formed
through process*

REPLICABLE MODELS

*Sites chosen are
representative of other
city parcels, not unique
cases*

*Demonstrates feasibility
of new ideas*



Housing Innovation Competition



“Co-Creating Boston’s Future-Decker”

Process

Two-phased competition that begins with a **city-wide call for ideas**

Phase I

Request for Ideas (RFI)

Participants share ideas, through 2 tracks, for housing that can be built on 13 small lots and identify barriers

Mid-Point

Showcasing the Ideas

Submitted ideas are shared and showcased to a larger audience

Phase II

Request for Proposals

A Request for Proposals is collaboratively crafted and later released with the goal of developing housing on a city-owned parcel

The Responses

THEMES	DESCRIPTION
ADAPTABILITY AND FLEXIBILITY	Future-Decker imagines a flexible floorplan, which would have the ability to change or grow over time.
LIVING TOGETHER	The importance of living communally and how housing must be built to become a part of a broader, supportive neighborhood.
MATERIALS AND CONSTRUCTION	Introducing alternative methods of construction to offer replicability, ease future adaptation, and even help build resilience to flooding.
SUSTAINABILITY AND BUILDING PERFORMANCE	How design, materials, and construction can respond to the urgent need to curb carbon emissions from buildings.
AFFORDABILITY	Create affordable homes and economic opportunities that consider affordability in a holistic manner.

Lessons Learned



- The RFI is a model that can be replicated to help inform future development processes.
- A reminder that how we engage and collaborate with others is just as important as what we create.
- We are not the sole ideators in our city, nor should we be.



THANK YOU

To learn more about the Housing Innovation Competition visit: boston.gov/future-deckers,

architects.org/housing-innovation

Contact: future-deckers@boston.gov
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617-635-0259

City of Champions
Brockton, MA

The Neighborhood Hub
Project Progress

Robert Jenkins
Executive Director
Brockton Redevelopment Authority
September 16, 2021



Brockton Revitalization Corporation

MGL Chapter 121A Corporation
Brockton Revitalization Corporation (BRC) an NHS subsidiary

Mission: Rehabilitate and Stabilize vacant, abandon, and distress properties. Brockton Revitalization Corporation (BRC) promotes home ownership for low-to-moderate income residents of Brockton and surrounding communities. BRC works with state, municipal, and private partners to rehabilitate properties and increase the stock of affordable housing. Our vision is for every local resident who wants to own a home to achieve that desire through educational and sound financial budgeting knowledge of homeownership.

Brockton
Redevelopment
Authority

NeighborWorks
Housing
Solutions

Brockton
Board of
Health

Brockton Law
Department

Brockton
Planning
Department

Mayor's Office

City of Brockton
Quality of Life
Task Force

Brockton
Housing
Partnership
(local community
leaders)

Construction
Trade Unions

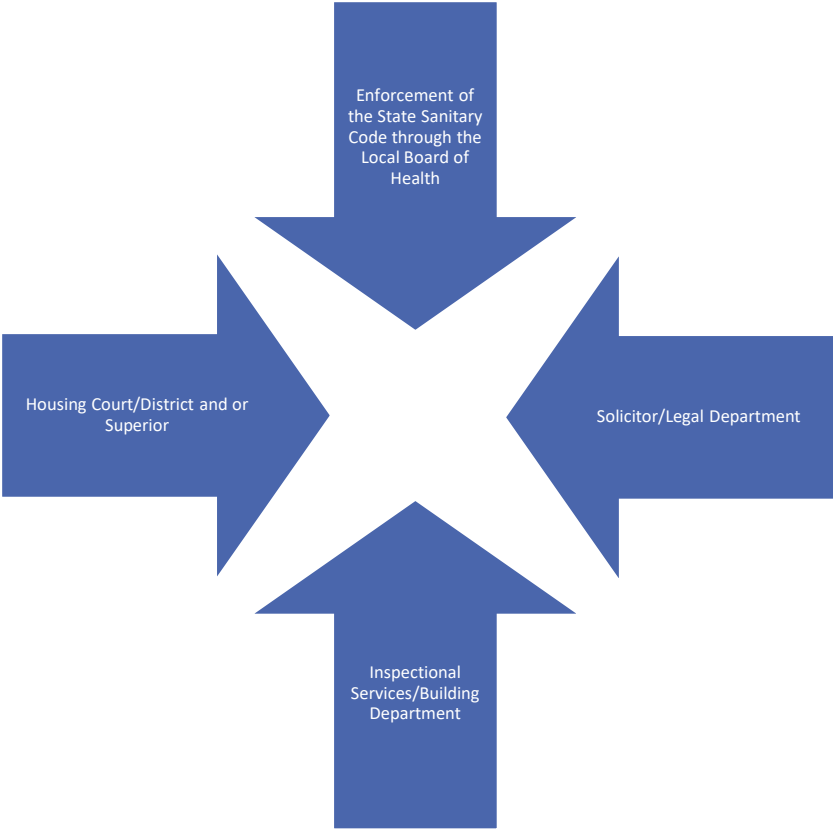
City of Brockton will be hiring a Consultant to establish a 121A organization.

Distressed, Abandon Projects as defined by MGL Chapter 121A

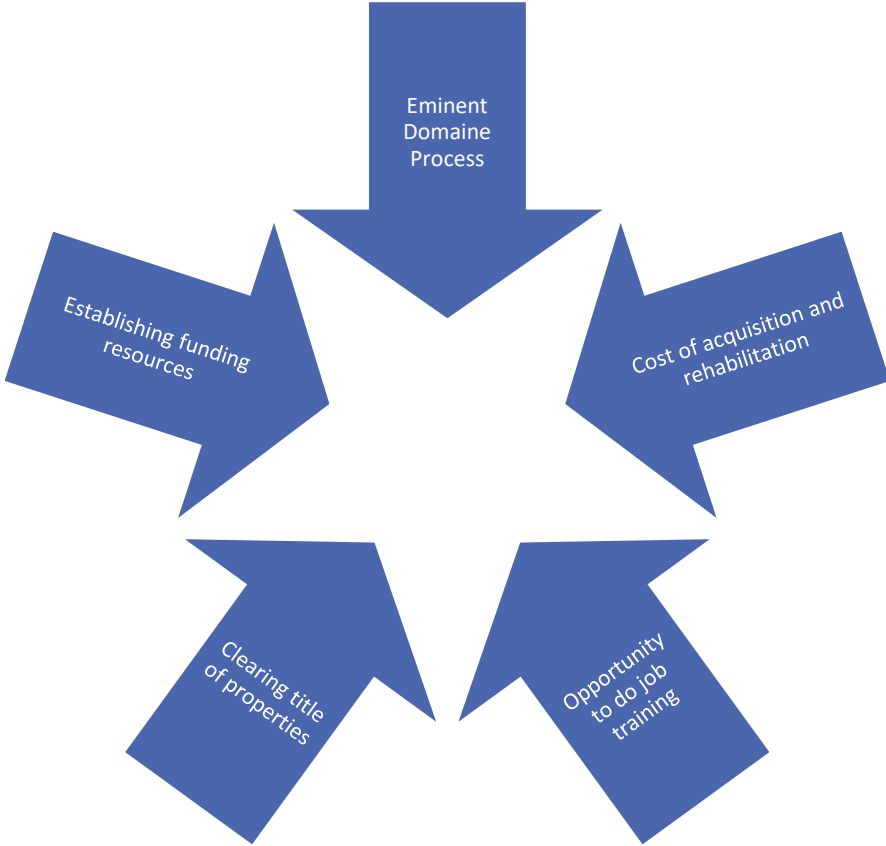
- MGL Chapter 121A allow us to create a local not-for-profit urban renewal corporation that can leverage private capital as well as nonconventional funding.



Common challenges or task with MGL Chapter 111, section 1271



Common challenges or task with MGL Chapter 121A



Before



After



Before



After





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The City of
WORCESTER

Utilizing underused lots to develop Affordable Housing

James Brooks

Housing Development Director

City of Worcester

September 16, 2021

Focus Upon Low Homeownership Census Tracts

Worcester has 17 Census Tracts below 30% homeownership

Census Tract	Owner Occupied %	Rental %
7320.01	2%	98%
7316	9%	91%
7314	10%	90%
7317	10%	90%
7325	11%	89%
7318	13%	87%
7327	13%	87%
7312.03	14%	86%
7315	16%	84%
7313	16%	84%
7312.04	20%	80%
7326	20%	80%
7319	21%	79%
7330	22%	78%
7324	22%	78%
7304.01	23%	77%
7305	24%	76%
7329.01	35%	65%
7322.01	38%	62%
7322.03	38%	62%
7323.02	41%	59%
7320.02	45%	55%
7311.01	46%	54%
7310.02	48%	52%
7303	50%	50%
7311.02	51%	49%
7304.02	51%	49%
7322.02	53%	47%
7308.02	58%	42%
7331.02	59%	41%
7328.02	65%	35%
7328.01	65%	35%
7309.01	68%	32%
7306	69%	31%
7323.01	70%	30%
7310.01	70%	30%
7301	74%	26%
7309.02	75%	25%
7302	76%	24%
7307	78%	22%
7331.01	78%	22%
7308.01	82%	18%
<u>Citywide</u>	41%	59%

Identification of potential properties

- City owned parcels from tax title and other resources
 - 131 potential lots- many with zoning/ wetland/ other issues
 - 38 met basic zoning review
 - 13 located in high priority Census Tracts
- Chapter 139 Process- [Chapter 139 \(malegislature.gov\)](http://malegislature.gov)
 - Hearings held monthly
 - Track potential lots and/or rehabilitation for affordable housing



Project Identification

- RFP City owned lots with restriction of affordable housing development
- Work with non-profit developers with lots identified in Chapter 139 process
- Utilize project clustering in neighborhoods with multiple properties cited in Chapter 139



Project Example

Lot- Frequent trash dumping



Project Example

Lot- Frequent trash dumping



Current Site- 1 homeownership unit



Funding Sources

- HUD- CDBG, HOME
- American Rescue Plan Act (ARPA)
- Affordable Housing Trust Fund
- Private Sources (CDC funders, bank loans, etc.)





The City of
WORCESTER

James Brooks

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Executive Office of Economic Development

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