

Creating More Affordable Housing in Boston

Lisa Jeanne Graf, Written May, 2019

Creating more equity for low income residents

1. Have a building set up in a boarding house style with individual rooms that could be purchased. This could be a mixed income property. A percentage could be offered to artists.
2. Have a mixed income development consist of primarily tiny units (essentially the size of tiny houses).
3. Allow for zoning for tiny house on tiny lots in Boston. Restrictions could be that only residents could live in the properties - they couldn't be rented out- they couldn't be an investment property. The one exception would be if the land was purchased as investment property for a large group of low income investors that would then rent the land to tiny house owners for a low monthly rent.

One big issue for mixed income developments is that lower income residents or owners can not gain equity any more than the rate of inflation. I think that this should change so that the units increase either the rate of inflation or the rate that real estate has gained in value in that neighborhood or city. Then residents of all incomes get equal equity in investing in real estate. This could work with land, small units and large units and homes, as well as for individuals, families, and groups.

More Ownership Options in the City

A wonderful idea would be to take mixed income rental properties owned by the city and offer them as rent to own properties. That way more individuals could get equity from home ownership. For those with section 8 housing, ideally those subsidies could go towards mortgage payments instead of rental costs. If a person no longer qualified for section 8, they would not lose their home, they would simply have to pay the monthly mortgage themselves.

Rentals do not offer the same benefits to communities as does home ownership. People are more invested, and their needs are better met as well.

Having Developers provide more Affordable Units in More Neighborhoods

In Boston developers must either provide a certain percentage of affordable units in a development they are proposing or give money so that affordable units can be created at another location, possibly in another neighborhood. I learned that this policy was created by the Boston Planning & Development Agency. Therefore, they could change it. I would recommend changing it so that developers must provide affordable units in the development they are building. No other option would be possible. This would create affordable housing in all neighborhoods and at more equal amounts.

I would recommend that all neighborhoods have the same percentage of mixed income housing. Having some neighborhoods have primarily low income units available, and other neighborhoods primarily offering middle income units (and calling this affordable housing) is not equitable and might be a form of redlining. Researching if these policies are in violation of the fair housing act is something worth pursuing.

Micro investments in real estate

Inspired by a program in Oregon and a program in California I have the beginning of an idea.

One possibility would be for several community investors to buy a small lot as an investment. Perhaps there could be 50 investors so that the mortgage could be paid off with a 15-year loan. With that many people invested there could be sweat equity to landscape the land quickly. Then the land could be rented at a very low rate to residents (of 5 years) who want to purchase a tiny home. Perhaps three tiny homes could go on a site. Low income housing funds could initially set up electricity, water and sewer.

This approach could allow for residents with a very low income to gain equity with real estate. It would also allow for other residents to gain equity from purchasing a tiny home and have a place to affordably park it within the city. Land in Boston is currently being sold by the city so that developers can create more middle-income units. Tiny houses could work for that income group. Some additional pluses would be:

- More green space could be saved by having tiny homes fit on a landscaped lot.
- There would be only a moderate expense to bring housing to the space.
- Because the housing is brought in by tiny home owners property maintenance would be the responsibility of those owners.
- Housing could be created quickly which is ideal for this city's housing crisis
- There would be the potential to create community gardens that renters, and investors, and community members could use.
- This would not increase the gentrification of the community and would strengthen the community as well.
- It would also increase the affordable housing stock in the city.
- If there was a desire for the neighborhood to have more parkland in the future the lot could still be used for that purpose.

Other properties, big and small, residential and for businesses, could also be invested in by residents of various income levels. The main goal would be for the investments to be on a micro level so that residents could easily have some tie to their neighborhood and also build equity.

A Low-Income Rental Option

Since vacant stores are an issue, allow for some properties to have their zoning changed to allow for mixed use. A small business owner could have a store front and a small space for a bedroom. This model could also work well for artists as they would have a live/work space and the great bonus of having a gallery space as well. This approach could help some small business owners and artists more easily afford to invest in their careers, as well as helping with creating more housing stock in Boston.

Also a similar option could be allowable for owning property as well.

Committee on Housing & Community Development

There was a city council meeting in the city of Boston on Aug 7th, 2018 chaired by Annissa Essaibi George and Lydia Edwards regarding affordable housing units and improving access to those units in the City of Boston.

<https://www.youtube.com/watch?v=dXGfvvtz5ek&t=10019s>

There was some consensus among the speakers on what would be useful moving forward.

- Several speakers agreed that a single simple application process for various housing opportunities was a good idea
- Having a fuller range of income groups in all mixed income developments is important for financial stability and building a strong community. Just like a single application process is useful for streamlining the application process it would be great if all developments included the same income groups, and a full range of income groups as well. My co-op the Fensgate in the Fenway neighborhood has low income, moderate, middle, and market units. That works well.
- Taxes from luxury units could help pay for more affordable housing.

Below are my impressions and thoughts:

- Lotteries take a lot of time and energy to set up. I suggest that a single application could include lotteries as well so that families can apply for all city opportunities at once. This would also speed up the process of getting residents into housing
- In thinking about income diversity it would be ideal for all neighborhoods to have a full range of incomes. That way all neighborhoods would be more welcome to all residents regardless of their income.

Problem: Middle Income and a small number of low income families have some access to home ownership help in Boston. Moderate and Low Income families have more access to rental options. This is not equitable

Possible Solution: Have developer “low income” units be marketed to the public to a range of incomes, from middle income to moderate to actual low income. Then have the units that are actual low income subsidized by rental subsidies. Then families with lower incomes would be able to afford more of those units. If money is going to help families rent why can't it be put towards home ownership instead if residents would prefer that option?

Problem

Many neighborhoods are not diverse racially or economically. This then causes schools to become more segregated if the Boston Public Schools moves more towards neighborhood schools.

Possible Solution

Target BPS families for help with housing with an eye on moving the city towards more diversity. If a family preferred to stay in their neighborhood as a homeowner then they would strengthen their community and possibly their children's educational outcomes. Diversity within the city is important, but so is strengthening neighborhoods. Both have value.

Problem

Most affordable housing is available for smaller households.

Possible Solution

Allow for more than one apartment or condo unit or coop unit for larger families. This solution would allow for current layouts to be used in the future for both large and smaller households. It could also be a way to adjust the living space of a family already in affordable housing to any changes in household size.

Problem

Artists need housing that allow for them to both be artists and raise a family.

Possible Solution

Allow for an additional bedroom for each artist in the home. If the family is large then an additional unit could be allowed as well.

References

[New Urban Mechanics](#)

They helped me develop some of the ideas above. Thanks!

California

<http://www.wbur.org/hereandnow/2018/08/08/yimby-bay-area-housing-regulations>

Oregon

<https://nextcity.org/daily/entry/how-these-portland-residents-got-to-own-a-piece-of-their-neighborhood>

Fair Housing Law

https://www.hud.gov/program_offices/fair_housing_equal_opp/FHLaws

Redlining

<https://en.wikipedia.org/wiki/Redlining>

Contact:

Please let me know how these ideas could be fine-tuned or if I should add any to this beginning list. Thanks-

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