

## **Creating More Affordable Housing in Boston**

I had a wonderful visit with the Urban Mechanics Group in Boston this week. We discussed many interesting projects that they are working on <https://www.boston.gov/departments/new-urban-mechanics>

I shared a lot of ideas that were in their beginning stages. After getting suggestions from them, my ideas became a little more refined, so I wanted to share them.

### **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 college students and 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.

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 small units and also large units and homes, as well as for individuals and families.

### **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.

### **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.

### **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.

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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