

City of Chelsea Comprehensive Housing Analysis and Strategic Plan

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Table of Contents

1.	OVERVIEW	1
2.	CONTEXT: OPPORTUNITIES AND CHALLENGES IN CHELSEA.....	5
2.1	Introduction	5
2.2	Snapshot: Population and Households.....	6
	<i>Population Growth and Change</i>	6
	<i>Household Trends</i>	7
2.3	Snapshot: City Planning and Housing Policy.....	7
	<i>Fair Housing</i>	7
2.4	Chelsea’s Housing Situation	9
	<i>Housing in Chelsea</i>	10
	<i>A Concerned Community</i>	12
	<i>Measuring “Affordability” in Chelsea Terms</i>	13
3.	RESOURCES AND INPUTS.....	15
3.1	CITY Resources.....	15
3.2	Financial Resources.....	17
3.3	Regulatory Framework	20
3.4	Political Leadership	22
3.5	Supportive Partners	22
4.	STRATEGY AND ACTIVITIES.....	27
4.1	City of Chelsea Strategic Housing Plan Five-Year Action Program	29
4.2	Additional Strategic Plan Resources	39
4.3	Supporting and Strengthening the Affordable Housing Trust	41
5.	OUTCOMES AND PLAN EVALUATION	47
	Appendix A. Glossary.....	49
	Appendix B. Notes on Sources of Information	55
	Appendix C. Sample Indicators Tracking Framework.....	57
	Appendix D. Best Practices Examples	61
	Appendix E. Summary of Community Workshop #1	63
	Appendix F. Summary of Community Workshop #2	79

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1. Overview

In the past decade, Chelsea has witnessed a period of substantial reinvestment and growth, not only for market-rate and affordable housing units, but also for redevelopment for commercial, office, hotel, and industrial uses. Together, regional transportation improvements, Chelsea's proximity to Boston, and the City's own efforts to strengthen its neighborhoods and downtown and invest in infrastructure all make Chelsea attractive to developers. New development has brought benefits and opportunities to Chelsea as well as challenges and inevitable change. Chelsea has clearly become "affordable" and attractive to developers of market-rate housing in the Greater Boston area. Among the future challenges for Chelsea is balancing the continued need for affordable, good-quality housing at prices that are affordable for existing Chelsea residents while still allowing for new investments that will continue to bring higher-priced, higher-income market-rate housing.

In October 2016, the City of Chelsea commissioned a comprehensive housing analysis and strategic plan to assess the City's existing housing and demographic trends and to address affordable housing needs in the community. The overall goal of the housing study was to conduct an independent assessment of housing conditions to help formulate housing priorities, policy options and alternatives, and future land use and zoning decisions, and to provide guidance to help inform the allocation of limited local, state, and federal resources. When the Request for Proposals (RFP) for a housing consultant was issued, the City had recently reconstituted and reorganized the Board of Trustees for its Affordable Housing Trust Fund, and a vote to adopt the Community Preservation Act (CPA) was on the horizon in a matter of weeks. By the time the City had chosen its consultant, Chelsea voters had approved a ballot initiative to adopt the CPA. Among other outcomes, the CPA vote offered some promise that Chelsea would have a new, reasonably predictable funding stream to apply toward the development of affordable housing.

A strategic plan is a blueprint for change. It includes a roadmap for achieving a set of goals or outcomes and a guide for evaluating and tracking progress. The purpose of this Strategic Housing Plan is to help Chelsea plan ahead effectively and creatively, and to offer recommendations to provide quality, affordable rental and homeownership housing for residents whose needs are not met by ordinary operations of the market. The plan emphasizes the importance of focusing human, financial, and regulatory resources on providing incentives and supports to encourage homeownership and increasing the supply of affordable rental housing. These purposes will be achieved through a combination of efforts by city government, partnerships with mission-driven organizations, and building collaborative relationships with market-rate developers.

To guide the City's efforts through this strategic planning process, five housing goals were developed based on identified needs. The goals center around recurring themes that surfaced throughout research, data analysis, and stakeholder engagement. During the course of the plan

preparation, two community workshops (in March and June 2017) were held. Outreach also included in-person and phone interviews with Chelsea stakeholders, a focus group, and an online housing survey conducted in both English and Spanish.

The five housing goals include:

- Retain existing residents through the creation, preservation, and maintenance of affordable housing for Chelsea’s extremely low- to moderate-income families and households, and residents with special needs.
- Support greater pathways to homeownership for Chelsea residents, including buy-up opportunities for existing homeowners.
- Increase the supply and variety of mixed-income housing choices to support Chelsea’s current and future residents, support the creation of neighborhoods where people live by choice, not chance, and encourage socioeconomic, racial, and cultural integration.
- Foster a continuous discussion and collaboration among residents, City officials and departments, non-profit organizations, and developers about the variety and depth of housing needs in Chelsea today, including strategies for attending to these needs in a collective and targeted way.
- Increase the City’s capacity to facilitate housing production by allocating funding, staff, and other resources to implementing this Strategic Housing Plan.

Each goal anticipates one or more desired outcomes, or effects, of strategic plan implementation. The desired outcomes are described in qualitative and quantitative terms in Section 5.

There are important lessons for Chelsea from the experience of other small cities that still struggle with economic and social needs and environmental problems that far surpass the resources available to address them. For decades, Chelsea has sought an equitable share of the Boston region’s burgeoning household wealth and the benefits to residents that accompany growth in consumer spending and tax revenue, and newcomers who demand and will pay for improved goods and services. Through intelligent leadership and passionate advocacy, Chelsea has gained attention and inspired state action to improve the city’s transportation options and infrastructure. Its efforts are paying off. It is a good example of what happens when public investment in the “foundation” elements of economic development begins to generate a return.

Much like Pittsburgh’s Lawrenceville or Seattle’s South Lake Union neighborhood, Chelsea is poised to succeed at balancing community renewal and community preservation because it has almost all the pieces in place to meet many types of housing needs, including inevitable demand that will not go away for higher-end housing. Chelsea also has significant challenges, many of which are described in this plan. It has virtually no vacant land, development is expensive, and brownfield problems complicate the redevelopment of several sites. As a waterfront community, Chelsea also takes coastal flooding and climate change adaption seriously as evidenced in the recently published study entitled *Designing Coastal Community Infrastructure for Climate Change* (January 2017). The City’s small size, fiscal limitations, and sheer volume of development activity all place significant demands on its professional staff and warrant strengthening of existing boards, commissions, and nonprofit

partners. The City also needs to forge new, collaborative partnerships and training opportunities. Its reconstituted Affordable Housing Trust Board will benefit from a guided work plan, training, and support, and the development of a well-crafted plan to harmonize the Trust's work with that of Chelsea's new Community Preservation Committee (CPC). Furthermore, while the City has existing and potential partners for affordable housing, most of them provide housing support services. There are not many non-profit housing *developers* in Chelsea – organizations that can compete for scarce housing dollars and acquire, develop, and manage residential real estate. Against a landscape of dwindling federal and state housing resources, the City should ensure that new collaborations should not be tantamount to a zero-sum game to maximize public benefit. Ultimately, this acknowledged reality has translated into a City government that is willing to cultivate new partnerships but requires a strategic assessment of how such partnerships may be structured and formed.

Chelsea's housing needs are big and complicated, but the city is small. Perhaps the greatest challenges in implementing this strategic plan will be staying focused and recognizing that despite the city's steadfast efforts, some residents of established neighborhoods will be displaced. It would be a mistake to view this or any other strategic housing plan as a failure because implementing it did not accomplish what many want: to save all of Chelsea's long-time, working class people with a stake in the apartment they rent and the neighborhood they love from having to leave the city for more affordable housing somewhere else. It is the goal of this study to develop tools for Chelsea to improve its internal capacity and regulatory framework, align its partners toward a common set of goals, learn from regional experience, and focus on increasing the supply of affordable housing, thus it will be in a position to make an important and long-lasting impact.

2. Context: Opportunities and Challenges in Chelsea

2.1 INTRODUCTION

A renaissance is underway in Chelsea. Long eclipsed from a share of the region's rising household wealth, Chelsea has been discovered. From the opening of Wyndham Hotel in 2001 (now DoubleTree by Hilton) to the new FBI Boston Division Regional Headquarters and the Residence Inn by Marriott on Maple Street, the award-winning 248-unit Box District on Gerrish Avenue, TownePlace Suites by Marriott overlooking the Chelsea Street Bridge, and the "value luxury" apartments at One North of Boston, new development is bringing more residents, jobs, and taxes to Chelsea. Years of effort and strategic thinking by city leaders, non-profit developers, and civic-minded investors have paid off.

Real estate experts often say that what matters most is "location, location, location." Chelsea has a number of key location advantages which many other metro-area communities could only hope for today: a 14-minute train ride to Boston's North Station, the soon-to-be-operating Silver Line Gateway with four new rapid transit bus stations in Chelsea, and a short drive to Logan International Airport. It is a high-density city – second only to Somerville – with an eclectic built fabric and some "good bones," a trait not lost on city planners and elected officials. Its physical form echoes significant natural features, notably Chelsea's waterfront setting and the presence of four hills that have organically ordered the city into recognizable neighborhoods and activity centers. At times, Chelsea's location has worked to its disadvantage, too.

Chelsea is an industrial city flanked by the Chelsea, Mystic, and Island End Rivers. Its buildings reflect early industrial growth and prosperity, along with worker housing that supported the manufacturing of boats, shoes, boots, and paints and stains. Like other north-of-Boston industrial cities, Chelsea served as a mid-nineteenth century gateway for Eastern European, Russian, Irish and other immigrants to the U.S, and immigrant population growth spurred multifamily housing development in most of the city's neighborhoods. Like so many postwar highway projects, construction of the Tobin Bridge spliced the city and decimated neighborhood homes and streets. And, like so many manufacturing communities, Chelsea lost a significant portion of its industrial base after the 1950s. Decades of decline ensued, and ultimately the city was placed in receivership in 1995.

Fast forward 22 years, and Chelsea is a remarkably different place today. Chelsea plays a key but often overlooked role in the Massachusetts economy. Not only is Chelsea host to the regional New England Produce Center, but also its waterfront and businesses in its Designated Port Areas (DPA) provide jet fuel and home heating oil trans-load facilities serving all of New England. Chelsea also hosts the state's primary road salt distribution facility, servicing local municipalities and the

Massachusetts Department of Transportation (DOT). These industries import commodities by ship or barge, relying on trucking for regional export. Additionally, the City is home to a significant Massachusetts state office footprint, as well as a diverse, burgeoning collection of small businesses and independent retailers. More importantly, the City has benefited from sustained advocacy and smart decisions by city leaders. Coupled with investments by federal, state, and non-profit partners, this has positioned Chelsea to prosper from Greater Boston’s booming economy and unstoppable housing market. However, Chelsea’s economic rebirth involves trade-offs that have led, in part, to the need for this strategic housing plan.

2.2 SNAPSHOT: POPULATION AND HOUSEHOLDS¹

Population Growth and Change

- The UMass Donahue Institute predicts that Chelsea’s population will increase 14 percent between 2015 and 2035, from 37,581 to 42,633. The neighboring cities of Everett and Revere are expected to see more significant population growth (45 percent and 43 percent, respectively).
- Chelsea is not immune to the “graying” of the American population. The number of people between 55 to 64 years in Chelsea is expected to increase 75 percent, followed by those 65 years and over, and those age 45 to 54 years.
- Approximately 64 percent of Chelsea’s population is of Hispanic or Latino origin. Chelsea is among the few Massachusetts communities with a minority majority population.
- In Chelsea, the earnings of people who work locally do not match up with the high cost of housing. The average employee in Chelsea can afford to spend \$1,214 per month for rent and basic utilities² – much less than the average monthly rent in Chelsea, which was \$2,387 for a single-family home and \$2,202 for a multifamily residence in 2016.
- Fully employed Chelsea residents struggle to afford housing in the city. A full-time service worker living in Chelsea can afford to spend \$763 per month for rent and basic utilities, *also* much less than the average monthly rent in the city.
- According to the most recent reporting for the McKinney-Vento Homeless Education Assistance Act, 114 students in the Chelsea Public Schools were homeless during the 2016-2017 academic year.

¹ Unless otherwise noted, population and housing estimates and forecasts in this plan are drawn from the U.S. Census American Community Survey (ACS) Five-Year Estimates, 2009-2013 and 2010-2014; the UMass Donahue Institute, State Data Center; and the Metropolitan Area Planning Council, MetroFuture. Since all of these sources rely on sampling, estimates, and modeling, there is going to be some imprecision in the data. Chelsea has a large foreign-born population and its households are overwhelmingly comprised of renters, and these conditions may elevate the risk of error. However, when the risk of sampling error is spread across all communities in a given region or state, it is likely that the *overall patterns* reflected in the data are largely accurate and provide a valid basis for planning. For more information, see Appendix B.

² Executive Office of Labor and Workforce Development, ES-202 Employment and Wages Report, 2015 (source for estimated average local wage. Affordable rent assumes 30 percent of monthly gross income for housing costs).

Household Trends

- Thirty-three percent of Chelsea households are single-parent families, 31 percent are married-couple families, 29 percent are single people living alone, and about 7 percent are non-family households with more than one person.
- About half of Chelsea's owner-occupants are homeowners between 35-54 years, and 22 percent are homeowners 65 years and over.
- By contrast, 44 percent of Chelsea's renters are between 35-54 and about 33 percent are between 15-34, with householders 65 years and over accounting for just under 15 percent.
- Chelsea's median household income of \$47,733 is higher than that of Lynn, but lower than that of East Boston, Revere, and Everett.
- Married-couples without children under age 18 have the highest median family income in Chelsea (\$71,399), and single female householders with children under age 18 have the lowest median family income (\$21,553).
- Approximately 18 percent of Chelsea's families (7,838 families) live below the federal poverty line. The City's poverty rate is greater than that of Boston, Everett, Lynn, and Revere.

2.3 SNAPSHOT: CITY PLANNING AND HOUSING POLICY

Chelsea has taken many steps to study, plan for, and actively address the needs of its neighborhoods and downtown area. Among other outcomes, the City's planning efforts over the past 10+ years formed the basis for its code enforcement program, neighborhood investments, and focus on strengthening Downtown Chelsea as the civic, social, and cultural hub of the community. Past planning efforts included:

- Community Development Strategy (2017)
- Community Development Plan (2004)
- Gerrish Avenue-Bellingham Street Neighborhood Action Plan (2007)
- Addison-Orange Neighborhood Revitalization Plan (2009)
- Broadway Corridor Action Plan (2014)
- Impediments to Fair Housing (2012)

Fair Housing

All communities need to pay attention to fair housing concerns. In July 2015, HUD published the Affirmatively Furthering Fair Housing (AFFH) Final Rule, which requires municipalities that receive federal funds to study their housing development patterns, land use policies, and administrative practices in order to identify potential housing discrimination. The Rule came at the heels of a long-awaited Supreme Court decision regarding the concept of *disparate impact*: when policies and practices that are facially neutral have the effect of denying opportunities to a particular group more than other groups. In *Texas Housing and Community Development v. Inclusive Communities Project, Inc.*, the Court held that disparate impact claims can be made under the federal Fair Housing Act and outlined the proof that would be required in order to document those claims. While the Inclusive

Communities Project lost their appeal, the case led HUD to release the final AFFH rule only weeks later.³

In May 2012, the North Suburban Consortium (NSC), which includes Chelsea, developed an “Analysis of Impediments to Fair Housing.” This plan examined potential fair housing barriers in each community and the region as a whole. It also identified strategies for each community to work on as a way of furthering fair housing outcomes. The NSC consists of Malden, Arlington, Melrose, Chelsea, Everett, Revere, and Winthrop, which have signed a cooperative agreement to gain access to HUD’s HOME Investment Partnership Program funding for rehabilitating, creating, and preserving affordable housing.⁴ For Chelsea, the plan identified three impediments:⁵

- Language and cultural barriers between ethnic groups are affecting people in protected classes from accessing the affordable, decent rental market in Chelsea.
- Vulnerable populations within Chelsea, predominantly families with children, are more likely to live in substandard and overcrowded conditions.
- Chelsea homebuyers are still purchasing properties with higher cost loans than families buying homes throughout the Commonwealth.

Starting in 2018, Chelsea will be working with the other member communities of the North Suburban HOME Consortium to complete a HUD Assessment of Fair Housing (AFH) under the Affirmatively Furthering Fair Housing (AFFH) rule.

o meet the HUD requirements for a new assessment of fair housing.

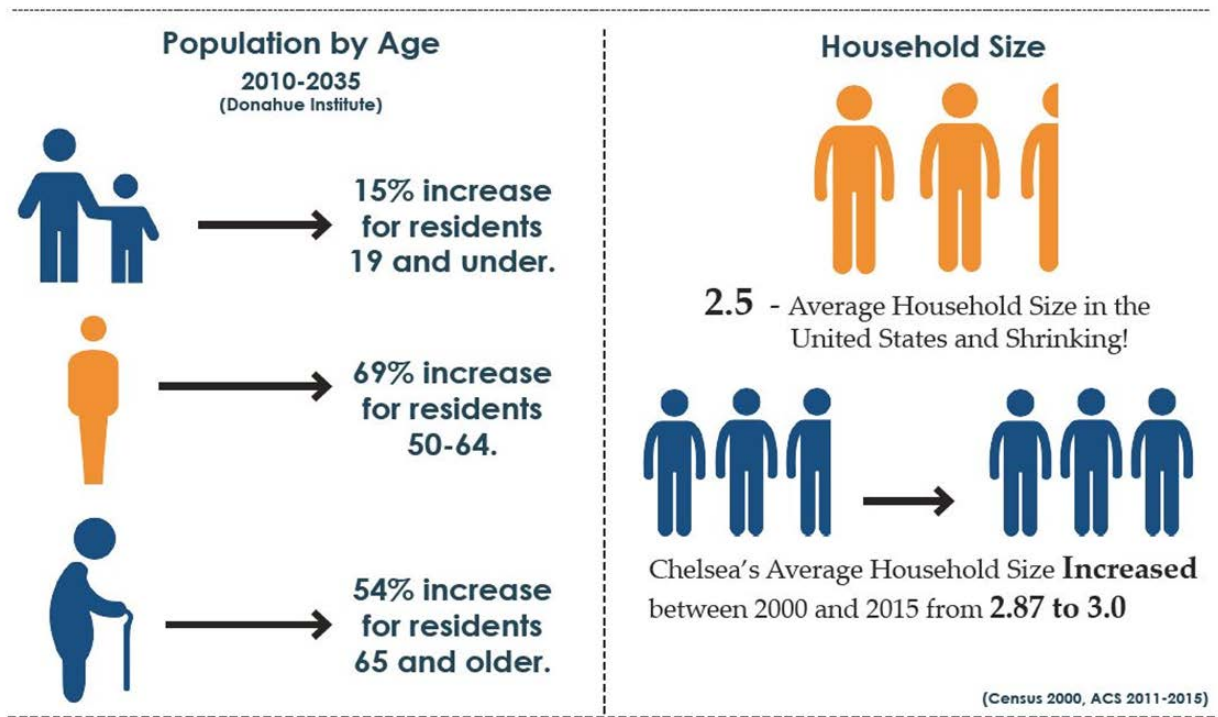
³ “HUD Rule on Affirmatively Furthering Fair Housing,” Office of Policy Development and Research, U.S. Department of Housing and Urban Development, https://www.huduser.gov/portal/affht_pt.html#final-rule.

⁴ North Suburban Consortium (NSC), Malden Redevelopment Authority, <http://maldenredevelopment.com/content/north-suburban-consortium>.

⁵ “Impediments to Fair Housing,” North Suburban Home Consortium (NSC): Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop, MA, prepared by the NSC in association with OKM Associates, Inc., May 15, 2012, page 57.

2.4 CHELSEA’S HOUSING SITUATION

Unlike the nation as a whole, Chelsea is gaining larger households as its population grows, and it is gaining families with children, too. Between 2000 and 2015, the average household size overall in Chelsea increased approximately 4.5 percent and its renter household size, 6 percent. As of 2010 (the most recent decennial census), the average Latino household was larger than that of the city as a whole: 3.72 people per unit.⁶ While family structure and multi-generational living play an important role in the social fabric of Chelsea, overcrowding has become a challenge here. Almost 70 percent of Chelsea’s households rent their housing units, and half of all housing units are in small multi-unit (two to four) buildings. Moreover, 60 percent of all housing units in Chelsea have two bedrooms or less, compared to 43 percent for Massachusetts, so the city’s fairly small units often house relatively large families.



As defined by the Metropolitan Area Planning Council (MAPC), the MetroNorth subregion includes Everett, Malden, Melrose, Medford, Somerville, Revere, Winthrop, Chelsea, and Boston’s Charlestown and East Boston neighborhoods. These close-in, historically working-class communities comprise one of Boston’s multifamily submarkets. In the past, they were relied upon as a source of housing with relatively low rents and home values. Today, the MetroNorth cities house nearly 420,000 residents, and throughout, there is significant pressure for more market-rate housing. MAPC predicts that the Metro North submarket will need as many as 41,000 new housing units by 2035 in

⁶ Unless otherwise cited, population and housing data used in this report are from the U.S. Census Bureau, Census 2010 and the American Community Survey (ACS) Five-Year Estimates, 2011-2015.

order to accommodate population and household growth projections.⁷ Aside from the desire of many young singles to live in or close to Boston, regional housing demand is also being driven by immigrant population growth, a greater tendency of young families to stay in urban areas for longer periods of time, and persistent declines in household size even as household formation rates rise.

In addition, the Massachusetts economy has recovered and surpassed pre-recession levels of employment. In 2016, the Commonwealth had 11 percent more jobs than in 2005, and unemployment reached a 10-year low of 3.65 percent.⁸ The strengthening of the state's economy put residents back to work and catalyzed in-migration from other parts of the country. As the relentless demand for housing outpaces supply, prices for both for-sale and rental units across the region continue to soar. Still, wages in many industries have not kept pace with growth in housing costs, and this has made housing increasingly unaffordable to a significant portion of the population.

MetroNorth communities have a severely constrained land supply, and Chelsea is no exception. These are built-out cities where housing growth happens through redevelopment of older residential and obsolete industrial properties. As a result, both hard and soft costs tend to run high on a per-unit basis, and this contributes to the high cost of new housing. Land, construction materials, labor, parking, and financing availability all statistically correlate with housing costs. Most new units are priced at the high-end of the market, out of reach (or at least a stretch) for middle-income households and far out of reach for low-income households. All of this creates a quandary for MetroNorth communities and others like them throughout the Northeast. As gentrification draws more household wealth and spending power, a stronger tax base, and economic stability into struggling cities, it gradually squeezes out the renters who historically made up the residents and workers in low-income neighborhoods.

Housing in Chelsea

8% of Chelsea's Housing Units
are Single-Family Homes



50% of Chelsea's Housing Units
are in Buildings with 2-4 Units



17% of Chelsea's Housing Units
are in Buildings with 50+ Units



(ACS 2011-2015)

Chelsea is a city of renters. It has a large inventory of apartments in a variety of buildings, from modest multifamily dwellings to large apartment buildings. The city offers other types of housing, including a small collection of detached single-family dwellings and an assortment of rooming houses, assisted living residences, and long-term care facilities. Two- and three-family homes comprise about 50 percent of the entire housing stock.⁹ Chelsea has seen significant condominium

⁷ Metropolitan Area Planning Council. *Population and Housing Demand Projections for Metro Boston* (December 2013).

⁸ Executive Office of Labor and Workforce Development, ES-202: Chelsea, and Long-Term Trends in Unemployment.

⁹ City of Chelsea Assessor's Database and ACS Five-Year Estimates 2011-2015.

growth over the past fifteen years, with total condominium units increasing by over 700 units – in some cases due to conversion of existing multifamily housing.¹⁰ However, the most conspicuous evidence of Chelsea’s “discovery” is the One North of Boston apartment development (“One North”), where two phases of construction have put almost 500 new apartments in five- and six-story buildings on the city skyline. Overall, Chelsea has gained approximately 1,000 housing units (both market-rate and affordable) since 2010. Chelsea offers temporary or transitional residential options, too, such as group homes for adults with life-long disabilities and housing paired with social services.

To market-rate developers, Chelsea is the next “most affordable” community outside of Boston. Its proximity to Boston, Logan Airport, and upcoming transit availability, its waterfront setting, its investment in its neighborhoods and downtown, and its regionally “affordable” price points offer inviting prospects for multifamily developers, especially as the Downtown Boston and North End markets begin to soften. This has why the city has attracted so much housing growth since 2010. One North is the largest, but it is not the only source of new apartments with rents that run high compared with older and smaller neighborhood-scale buildings. Rent-up in recently completed projects brought new people to Chelsea from other communities – people with higher incomes and job prospects that differ many of the city’s traditional residents. In-migration provides advantages to communities that should not be overlooked, and economic conditions in Chelsea today are what many leaders have hoped and worked for: a greater share of the region’s wealth and economic development. The challenge for Chelsea is balancing the need for more affordable, higher-quality housing options for existing residents against investments in new, higher-priced housing and the nonresidential development it is likely to bring to the city.

While some large-scale housing developments have recently occurred here and potential exists for more in places like the former Chelsea Clock (Fairfield) site and the Forbes site, Chelsea relies on redevelopment and rehabilitation for bringing improved neighborhood-scale product to the housing market. Most incremental housing investments in the City are likely to take place through infill development, teardown/rebuild, or renovation. At the neighborhood level, the city’s small lots make it difficult to build anything of scale without aggregating parcels, and this can be time consuming, unpredictable, and expensive for a developer. The small parcel size in existing neighborhoods also limit the opportunities for off-street parking. These kinds of constraints shed light on the challenges for upgrading and modernizing of Chelsea’s older housing units. According to the American Community Survey (ACS), 65 percent of all units in Chelsea were built before 1939. With rent prices steadily increasing in response to market conditions and a low vacancy rate of about 2.1 percent, some landlords have little incentive to invest in property improvements.

As demand for housing in Chelsea and the MetroNorth sub-region grows, sale prices and rents increase because there is not enough supply to meet demand. People with means can compete in this market; others cannot. The rental market in particular has absorbed substantial price gains over the last several years. Zillow reports that in Chelsea, average monthly rents increased 38 percent, from \$1,599 to \$2,202, between 2011 and 2016, and the median sale price of condominiums increased

¹⁰ Massachusetts Department of Revenue, Division of Local Services, “Parcel Count by Use Code: FY 2003-2017,” Municipal Data Bank.

close to 90 percent in the same period, from \$152,250 to \$285,000. According to the Warren Group, the median sales price of single-family homes in Chelsea increased 52 percent, from \$218,000 to \$332,000, between 2010 and 2016. While these prices remain below pre-recession levels, Chelsea has seen a faster rate of price growth than most of the surrounding communities.

A Concerned Community

As this Strategic Housing Plan evolved, many Chelsea residents, housing organizations, service providers, and City officials weighed in on the City's housing problems and needs. Several themes emerged from community consultation that correlate with available statistical and census data. Comments from community members included:

- Chelsea is a culturally and economically diverse, inclusive, and vibrant urban community that provides a gateway for new immigrants and transplants to the greater Boston region.
- Chelsea is still an affordable option for lower to middle-income households and families, but the cost of housing has skyrocketed in the past several years, creating concerns about overcrowding, unsafe, substandard housing, and impacts on the city's poorest and mostly immigrant residents.
- Immigrants hesitate to seek housing assistance from the city or local service organizations out of fear of being "outed" as undocumented immigrants, intensifying the issue of landlords taking advantage of marginalized communities and tenants.
- As long-time landlords sold their properties and ownership of rental units changed hands across the city, carrying costs rose and naturally occurring affordable housing transitioned to market-rate rental and condos, unaffordable to previous tenants.
- New housing development and the rehabilitation of existing housing favors young, mostly single professionals or small households priced out of Boston, Cambridge and Somerville. They are attracted to Chelsea's convenience and amenities. The housing they want – and the market provides – does not align well with the needs of many existing Chelsea residents.
- The influx of younger, more economically advantaged renters and homebuyers creates an extremely tight, competitive market with declining affordability for current residents. The types and prices of new housing are contributing to an economic and cultural divide.
- Homeownership is a major challenge for many Chelsea residents. The lack of supply of affordable homeownership units in Chelsea, particularly family-size units, exacerbates market competition. Current homeowners in Chelsea are having difficulty finding "buy-up" options they can afford as their family's needs and economic position change.
- The pressure to raise rents to cover maintenance and rehabilitation costs is real, directly affecting Chelsea's lowest income tenants, who are at the highest risk of displacement when unit turnover takes place.
- Housing for Chelsea seniors and people with disabilities is scarce, particularly for households with extremely low incomes. The Chelsea Housing Authority has very long waiting lists both for public housing and rental assistance programs.
- Chelsea has chronically homeless people and households at risk of homelessness because of economic displacement. While permanent and transitional housing for the homeless exists in Chelsea's region, the supply does not meet the need.

- Substance abuse remains a major concern for Chelsea, particularly on its impacts on the quality of life in the downtown and throughout the city. Broadway and other walkable commercial corridors and public spaces feel unsafe and unpleasant to some residents.

Measuring “Affordability” in Chelsea Terms

Chelsea is no stranger to deed restricted affordable housing. According to the Massachusetts Department of Housing and Community Development (DHCD), Chelsea has 2,354 low-income units on the Chapter 40B Subsidized Housing Inventory (SHI), or 18.7 percent of the city’s housing stock.¹¹ This is roughly equal to the number of low- and moderate-income households in Chelsea that the Census Bureau and HUD classify as affordably housed (2,300), i.e., households paying a monthly rent or mortgage payment that does not exceed 30 percent of their monthly gross income.¹² The city also has older housing that would probably qualify for the SHI if all Chapter 40B requirements were met, but there are no verifiable estimates of how many exist. Even if there were, the unrestricted units could not be counted on to remain affordable as the market continues to ramp up in Chelsea. It is important to note that the number of “affordably housed” households reported by HUD represents about 32 percent of all low- and moderate-income households living in Chelsea. This means that 68 percent – almost 5,000 households – are unaffordably housed or *housing cost burdened*.



All available sources of affordable housing policy information define “affordability” by regional family income estimates from the U.S. Department of Housing and Urban Development (HUD), which means the “affordable” supply in Chelsea includes units that may be more affordable to households outside of Chelsea than within the city itself. This is because Chelsea has so many households with incomes well below regional norms for the Boston metro area. While regulatory tools such as Chapter 40B and Chelsea’s new Inclusionary Housing Ordinance set income restrictions for a certain percentage of new units, the income thresholds are too high to help Chelsea households with the greatest need. A comparison of HUD’s Boston Metro income limits with actual household incomes in Chelsea illustrates the problem, as shown below. The chart reports the number of Chelsea households that would be eligible for Boston Metro affordable housing at six income bands, adjusted for household size. Defining “affordable” with Boston Metro income limits means the affordable units cost far more than what most Chelsea households can afford. This problem occurs in communities on the outskirts of the Boston Metro area, too, but as Chelsea’s experience shows, it also exists in Boston’s back yard.

¹¹ Massachusetts Department of Housing and Community Development, Subsidized Housing Inventory, March 22, 2017

¹² HUD, Comprehensive Housing Affordability Strategy (CHAS) Data: Chelsea Profile (city-wide).

Comparing Income Thresholds: Chelsea vs. The Boston Metro HUD Region*

% CMI Threshold	City of Chelsea, Family of 4			Boston Metro HUD Region, Family of 4			
	Income Threshold	Eligible Chelsea HHs	Percent of Chelsea HHs	% AMI Threshold	Income Threshold	Eligible Chelsea HHs	Percent of Chelsea HHs
<=30%	\$15,244	2,199	17.9%	<=30%	\$31,000	4,225	34.4%
<=50%	\$25,423	1,301	10.6%	<=50%	\$51,700	2,284	18.6%
<=80%	\$38,429	1,664	13.5%	<=80%	\$78,150	2,258	18.4%
<=100%	\$50,845	1,265	10.3%	<=100%	\$103,400	1,470	12.0%
<=120%	\$61,014	948	7.7%	<=120%	\$124,080	957	7.8%
>120%	\$61,015	4,913	40.0%	>120%	\$124,081	1,096	8.9%

3. Resources and Inputs

In strategic planning, **resources** and **inputs** are the materials a community uses to carry out, monitor, and refine the plan. The resources that local governments can devote to a strategic plan are almost always existing resources, at least in the earliest stages of plan implementation. As a result, there may have to be a reallocation of resources to align what is available with the community’s priorities. These resources include people, funding and capital improvements, policymaking and regulatory authority, and perhaps most important, political leadership. There are also numerous “partner” organizations that have some degree of involvement with housing in Chelsea. Though not responsible for carrying out the city’s strategic plan, they have knowledge, experience, connections, and information that will help Chelsea meet needs that the city on its own cannot meet.

Allocating existing and new resources to carrying out the plan embraces certain assumptions about community change, i.e., hiring an in-house housing specialist will increase Chelsea’s capacity to monitor its existing affordable housing and negotiate subsidy agreements with developers. These assumptions rest on some other assumptions, notably that monitoring will help to spot early warning signs of problem real estate, and so on. Resources for longer-term strategic plan implementation – that is, new or additional resources – are identified in Section 4 (where applicable).

3.1 CITY RESOURCES

● Department of Planning & Development

The Department of Planning & Development (DPD) is the lead agency for development review and permitting in Chelsea. DPD oversees and administers the city’s plans and policies for physical and economic growth, environmental protection, historic preservation, and housing development. To carry out its responsibilities, DPD provides staff support to several boards and commissions with regulatory or policy making authority, many of which have a direct or an indirect role in shaping the city’s housing future. They include:

- Affordable Housing Trust Fund Board
- Community Preservation Committee
- Conservation Commission
- Economic Development Board
- Historical Commission
- Planning Board
- Zoning Board of Appeals

DPD has six professional planners, including a housing planner, and two administrative staff. The housing planner represents Chelsea on the North Suburban HOME Consortium and oversees the city's housing programs, including those funded by the Community Development Block Grant (CDBG). Close coordination occurs between the housing planner and other city departments, notably Inspectional Services Department (ISD). Staff from both departments work on code enforcement to address problem properties and protect tenants, in collaboration with staff in the Law Department on the City's Problem Properties Task Force. In addition, DPD has a recently appointed Downtown Coordinator who manages Chelsea Prospers, the city's downtown initiative. This position is responsible for facilitating collaboration between the city, the business community, and other local organizations interested in the health and vitality of downtown Chelsea as well as organizing social and community events and programs focused on the downtown.

● Inspectional Services Department

The Inspectional Services Department (ISD) protects public health and safety in Chelsea by overseeing permitting and code compliance, and conducting inspections of residential, commercial, and industrial properties. ISD enforces the State Building Code, the city's Zoning Ordinance, and state and local health and sanitation requirements (including the State Sanitary Code), and serves as sealer of weights and measures. Among its duties, as required by the City's Certificate of Habitability Ordinance, ISD inspects all rental before occupancy by new tenants, and all rental units every five years regardless of occupancy status.

● Other City Agencies

The City has other departments that can assist, directly or indirectly, in supporting a strategic plan for housing. Since they frequently encounter people with chronic or emergency housing problems, they should be tapped for ideas, assistance with data collection, and program evaluation. They include:

- Department of Health and Human Services (HHS), Administration
- HHS Division of Veterans Services
- HHS Division of Elder Affairs
- Chelsea Fire Department
- Chelsea Police Department
- Chelsea Finance Department
- City Assessor
- Chelsea Public Schools

● Trustees of the Chelsea Affordable Housing Trust

The Chelsea Affordable Housing Trust Fund Trustees, also known as the Trust Fund Board, was established in 2005 when the City Council voted to adopt the provisions of G.L. c. 44 § 55C. The Board was revived in the fall of 2016 after being dormant for several years. Its purpose is to manage the Trust Fund and assist in the creation of new affordable housing and the preservation, rehabilitation, and maintenance of existing affordable housing in Chelsea. It includes seven members appointed by the City Manager for two-year terms. By city ordinance, the Trust's membership includes the city

manager or designee and at least four Chelsea residents. It also requires that at least one member will have financial/lending experience and at least one will have housing development experience. (See also, “Financial Resources” below.) The ordinance states that the DPD, Chelsea Finance Department, and ISD provide administrative and technical support to the Trustees. In its early incarnation (2007-2008), the Trustees allocated funds to Spencer Row, a 32-unit affordable housing development at 215 Spencer Avenue.

● City Boards

Two appointed boards in Chelsea with planning and permitting responsibilities have roles to play in helping the city provide safe, decent, affordable housing and new market-rate housing as well.

- The **Chelsea Planning Board**, a nine-member board, provides general planning policy and direction for the city. As such, it has an important role in formulating housing policy and land use regulations that affect housing development. As required by law, the Planning Board can propose zoning changes and it conducts public hearings on zoning amendments proposed by others prior to any vote taken by the City Council. It also provides recommendations to the Zoning Board of Appeals (ZBA) on special permit petitions; reviews applications for Major Site Plan Approval; reviews and approves plans to create new lots or combine and reorganize existing lots.
- The **Zoning Board of Appeals (ZBA)**, a three-member board with two alternate members, is the city’s special permit granting authority under the Chelsea Zoning Ordinance (see also, “Regulatory Framework”). By law, the ZBA has exclusive authority to grant variances, to hear and decide applications to extend or change nonconforming uses and structures, and to handle appeals of actions (or inaction) by other boards and offices with some type of authority under the Zoning Ordinance. Although Chelsea exceeds the 10 percent statutory minimum under Chapter 40B, the city could still grant comprehensive permits, and that responsibility would fall to the ZBA. The City Administrative Code designates the DPD Director as chair of the ZBA. Zoning relief through variances or special permits requires a unanimous vote of the ZBA.

3.2 FINANCIAL RESOURCES

● Community Development Block Grant (CDBG)

Chelsea is a “mini-entitlement” recipient of federal Community Development Block Grants (CDBG) funds administered by the Massachusetts Department of Housing and Community Development (DHCD) under what had, in the past, been known as the Small Cities Program. In federal FY2017, DHCD allocated \$9,075,000 of its approximately \$29.8 million allocation of CDBG funds to the eleven designated Mini-Entitlement Program communities. For the past several years, DHCD had required mini-entitlement communities to develop a comprehensive and integrated approach to the use of CDBG funds, such as by focusing on target areas to maximize the impact and long-term value of CDBG activities. By federal law, at least 70 percent of CDBG funds must provide a measurable benefit to low- and moderate-income people.

In federal FY2016, Chelsea received a mini-entitlement grant award of \$825,000, which includes \$321,000 for the Housing Rehabilitation Loan Program and Targeted Code Enforcement, and housing program administration. Over the past several years, Chelsea has dedicated 30 to 45 percent of its CDBG award to various housing activities. The housing rehabilitation program is targeted to income-eligible owners of 1 to 4-family dwellings in two target areas: Shurtleff-Bellingham and Addison-Orange (Census Tracts 1601, 1602 and 1605) to address health and safety violations.

Several years ago, the City utilized federal FY2011 to FY2013 CDBG funds for its Distressed Properties Initiative. Working with ISD, the Law Department, and other city agencies, DPD sought to identify and address problem buildings (e.g. properties that have received attention from law enforcement, targeted code enforcement, community block organizations, or in other ways are contributing to neighborhood instability) and direct funds to responsible owners to acquire and rehabilitate them. The rehabilitation of 55 Library Street (3 units) and new affordable housing construction at 162 Shawmut Street and 12 Shawmut Street (four units each) was accomplished with CDBG support.

● HOME Investment Partnership Program

The HOME Investment Partnership Program – HOME for short – is the only federal grant program devoted exclusively to helping states and cities and towns address needs for deeply affordable housing for low- and moderate-income people. Established in 1990 under the Cranston-Gonzalez National Affordable Housing Act, HOME is a flexible though regulatory-intensive source of housing dollars. HUD distributes HOME grants to states, large cities (“participating jurisdictions”), and groups of communities that enter into a consortium agreement with one member serving as the administering agency. Chelsea belongs to the North Suburban HOME Consortium, which includes eight communities (Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere and Winthrop). The Malden Redevelopment Authority serves as the administering agency. Since its inception in 1992, the North Suburban Consortium has supported projects with a combined total of 1,811 affordable housing units for low- and moderate-income people. Approximately 48 percent of the HOME funds received have been used to develop rental units, 36 percent to develop homebuyer units, and 16 percent for homeowner rehabilitation projects.

The Consortium makes available HOME funds for First Time Home Buyer (FTHB) Down Payment Assistance loans to income-eligible applicants purchasing a condominium, townhome, or single-family property. The program provides up to \$7,500 for non-subsidized units and up to \$3,000 for HOME subsidized properties in the form of a no-interest loan which will be forgiven after five years if the borrower remains in residence. In addition, the Consortium runs an affordable homeownership unit resale program for units with a HOME-required affordability restriction already in place.

HOME funds help developers create low- and moderate-income rental and for-sale housing. Rental development funds are available for projects in all Consortium member communities and reviewed on a project-by-project basis. The Consortium also uses HOME funds for housing rehabilitation loans to correct health and safety violations. Funds are available only to income-eligible single-family homeowners, or for proposed work in owner-occupied units in a multi-family dwelling. The maximum amount of HOME funds for a single-family or owner-occupied-unit is \$100,000. Housing rehabilitation funds are not programmed to rehabilitate rental units in owner-occupied or investor-owned buildings.

● Community Preservation Act

The Community Preservation Act (CPA) is a state law that allows communities to raise funds above the tax levy to protect open space, preserve historic properties, and produce affordable housing. Cities and towns that adopt CPA collect a surcharge of up to 3 percent of the tax bill from each taxpayer and create a special revenue fund, the Community Preservation Fund, to account for and report CPA expenditures. They also become eligible for a state match of up to 100 percent of the local CPA funds, although recent match levels have been significantly less than 100 percent. In addition, CPA communities are required to create a Community Preservation Committee (CPC) with representatives of various local boards. The CPC recommends to the local legislative body (in Chelsea, the City Council) how CPA funds should be spent. By law, CPA communities must allocate at least 10 percent of each year's CPA funding to each of three categories: open space, historic preservation, and community housing. The law allows flexibility in distributing the remaining funds to any of the three eligible purposes, and to recreation projects.

In November 2016, Chelsea voters adopted the CPA with a 1.5 percent surcharge and exemptions for low- and moderate-income homeowners as well as the first \$100,000 of property value both for residential and commercial properties. The funds will be available for use in FY 2018. A Community Preservation Committee has been established and began meeting in August 2017. CPA is projected to generate roughly \$500,000 annually from the 1.5 percent local surcharge (not including distributions from the statewide Community Preservation Trust Fund).

● Chelsea Affordable Housing Trust Fund

As of May 2017, Chelsea's Affordable Housing Trust Fund has a current balance of approximately \$1.2 million. The source of funds includes a \$1.11 million housing affordability payment (in lieu of an affordability restriction), required as part of the Land Disposition Agreement with the developers of the One North Boston, LLC, a 222-unit rental development at 150 Heard Street. With the City's adoption of the Community Preservation Act (CPA) and a new Inclusionary Zoning (IZ) ordinance in March 2017, the Trust Fund will likely rely on CPA allocations and payments in-lieu-of affordable units required under the IZ ordinance. However, while CPA funds may be transferred to a municipal housing trust, the law does not require it. The IZ ordinance allows fees-in-lieu of affordable units as an alternative to providing affordable units within a subject development only upon majority vote of the City Council upon a recommendation of the City Manager. The fee is a minimum of \$200,000 per required affordable housing unit not provided within the development.

● Residential Exemption

The "Residential Exemption" can be a powerful tool to encourage year-round homeownership in communities with large numbers of apartments. It is also a tool used in resort towns with many seasonal residents. It is currently in effect in thirteen Massachusetts cities and towns, including Chelsea.¹³ G.L. c. 59, §5C allows communities to exempt a percentage of the assessed value of a home if the owners live in it as their principal residence. This tool benefits owners of lower-value dwellings by effectively transferring the tax burden to higher-value residential properties, owner-

¹³ Massachusetts Department of Revenue, *City and Town*, January 2017.

occupied or not. The benefit is accomplished by exempting from the assessed value of qualifying homes by an amount up to 35 percent of the average value of all residential properties in the city. It does not affect the overall tax levy, but redistributes it. In November 2017, the City Council voted to set the residential exemption at 27.5 percent – up from 25 percent the previous year.

3.3 REGULATORY FRAMEWORK

The City’s regulatory powers can be used as tools to promote the health, safety, and general welfare of residents, to improve neighborhoods, to target different types and patterns of development in specific locations across the city, and generally to improve aesthetic and safety issues commonly associated with distressed properties. The primary regulatory tool that Massachusetts municipalities must work with is zoning. Other tools commonly used in suburbs and small towns, such as the Subdivision Control Law, would rarely apply in Chelsea, however, the Chelsea Planning Board does receive requests for endorsements of Approval Not Required (ANR) plans.

● Zoning Ordinance

The Chelsea Zoning Ordinance determines where residential, industrial, commercial, or recreational uses can be developed and operated. Zoning also regulates the dimensional requirements for parcels of land and buildings. These requirements govern how tall a building can be, how far back it must be set from the street or from the rear of the property, parking requirements, and how much of the parcel can be taken up by the building itself. The administration of zoning, project approval, and changes to zoning language fall under the purview of the Planning Board, Zoning Board of Appeals, and the City Council. DPD staff provide technical and administrative support. By City Administrative Code, the DPD director serves as the Chair of the Zoning Board of Appeals.

In March 2017, the City Council adopted an **Inclusionary Zoning (IZ) Ordinance** that will be an important tool for implementing the strategic plan. The basic features of Chelsea’s IZ Ordinance are as follows:

- The IZ Ordinance applies to any development of ten or more housing units, including substantial improvement of an existing structure where the development or redevelopment will result in ten or more housing units;
- An Affordable Housing Unit is a unit eligible for the Chapter 40B Subsidized Housing Inventory (SHI), which means it must be affordable for a household with income at or below 80 percent of the Boston Metro Area Median Income (AMI);
- At least 15 percent of units in a covered project must be Affordable Housing Units, but the number of units can be reduced in exchange for a mix of affordability for extremely low (30 percent AMI), very low (50 percent AMI), and low income (80 percent AMI) households;
- Affordable units must be indistinguishable from market-rate units and located throughout the development;
- For enforceability, an affordable housing restriction must qualify as a restriction under G.L. 184, §§ 31-33, and be recorded with the Suffolk County Registry of Deeds;

- Affordable units must be offered for sale or lease in accordance with an approved affirmative fair housing marketing plan;
- With City Council approval and a favorable recommendation from the City Manager, the developer can opt to pay a “fee in lieu” to the Affordable Housing Trust equal to \$200,000 per affordable unit.

● Chapter 40R

Chelsea established a Chapter 40R overlay district to facilitate redevelopment of the Box District. The City could use this tool again to encourage mixed-income, mixed-use developments in other eligible locations, particularly near proposed transit services. In exchange for creating a Chapter 40R district, the City gains access to incentive funding from the state – both for establishing a district and later, for each unit built in the district that otherwise would not have been possible.

● Health and Safety Codes

In addition to the Zoning Ordinance, the ISD has tools for protecting the health, safety, and well-being of the occupants of housing by ensuring that units are kept up to state and local standards. The primary means of ensuring habitability of units is done through ISD’s **Certificate of Habitability Ordinance**. ISD may coordinate with the Law Department when court action or receivership is warranted. Further, ISD is responsible for inspecting properties with evidence of neglect, e.g., overgrown vegetation, abandoned vehicles, trash, or general disrepair. The City also has requirements limiting unlicensed vehicle repairs on private property. The City encourages neighborhood residents to report potential code violations by calling ISD or utilizing the “SeeClickFix” application on the city’s website.

● Condominium Conversion Ordinance

Chelsea has a condominium conversion ordinance at Section 6.4 of the Code of Ordinances of the City of Chelsea. The current ordinance, adopted ca. 2007, is primarily a notification tool the City requires to ensure accurate tax assessments, customer accounts for utility services and charges, and recording of municipal liens. In February 2017, however, the Council began the process of considering a new condominium conversion ordinance that would replace Section 6.4 in its entirety. The proposed ordinance, like several others in Massachusetts, aims not only to help the City keep accurate ownership and utility records but also to protect existing tenants from displacement. Toward that end, the proposed ordinance would require multifamily owners with conversion plans to notify their existing tenants of a pending conversion and give them time to move, provide what amounts to a right-of-first-refusal to buy their existing unit, and guarantee payment of reasonable relocation expenses. The minimum tenant notification period is the greater of the duration of an existing lease or one year, except that for low-income renters, seniors, and people with disabilities, it is two years and a commitment to assist with finding comparable replacement housing in Chelsea. These terms largely track the authority laid out in the Commonwealth’s 1983 condominium conversion law.

3.4 POLITICAL LEADERSHIP

Leadership comes both from government officials and community activists, but for a city-administered plan, the focus must be on key elected and appointed officials with authority to direct the use of city resources. In Chelsea, this means the **City Manager** and the eleven-member **City Council**. The Council is a legislative body whose district representatives and at-large members set the city’s policy agenda through deliberations and decisions. It has authority to enact ordinances, vote appropriations and authorize bonds, and make various resolutions. The City Manager, appointed by the City Council, is Chelsea’s Chief Executive Officer with broad responsibility for day-to-day operations in all aspects of city government.

The impact of the City Manager and City Council on affordable and fair housing policy cannot be emphasized enough. People look to the City Manager for guidance and direction, a knowledge base that extends well beyond Chelsea, fair decisions, and policy leadership. The Council plays a decisive role in determining how City funds will be spent and for what purposes. Its authority to enact regulations that affect development permitting and licensing mean its decisions will shape the degree to which Chelsea can successfully address low-income housing needs.

3.5 SUPPORTIVE PARTNERS

There are several entities, including non-profit organizations operating in Chelsea, which have valuable knowledge about the housing needs of residents in the community. Some of these organizations operate and manage affordable housing units in the City. These “partner” organizations can function as a resource to help to identify and address affordable housing needs. While not responsible for implementing the City’s strategic housing plan, their involvement is likely to play a significant role in Chelsea’s success. In some cases, they are or will be users of the City’s financial resources for affordable housing, and for those that seek to develop new housing, they will be required to work within the City’s regulatory framework.

● Chelsea Housing Authority (CHA)

The Chelsea Housing Authority (CHA) was established in 1946 to develop and maintain public housing units. Its original task was to address the needs of Chelsea’s returning veterans and low- and moderate-income residents. Since then, the CHA has both produced and managed low-income subsidized housing in Chelsea under state and federal former and existing funding programs. The CHA manages about 914 units of public housing and administers 584 rental subsidies¹⁴, as follows:

- 266 units of state-aided elder/disabled housing
- 294 units of state-aided family housing
- 61 units with state-aided Massachusetts Rental Vouchers Program (MRVP)/Alternative Housing Voucher Program (AHVP)
- 8 units of Alternative Housing Voucher Program housing for disabled individuals
- 152 units of federal-aided elder/handicapped housing

¹⁴ Chelsea Housing Authority, July 2017.

- 202 units of federal-aided family housing
- 515 units/families certified under HUD Section 8 Housing Choice Voucher Program

The CHA has certain challenges, some unique to Chelsea and others reflective of larger constraints faced by many public housing authorities in Massachusetts and beyond. For example, many of the federally funded public housing units are more than 50 years old and costly to maintain. In addition, demand for public housing in Chelsea far outpaces supply. The CHA reports that it has 1,614 families on the waiting list for its 496 federal and state housing units. Similarly, there are 1,544 households on the waiting list for 418 elderly/disabled units. While the CHA has an Annual Contributions Contract (ACC) with HUD for 515 Section 8 rental vouchers, current funding supports only 490. As of June 2017, the CHA's housing choice voucher waiting list included 2,474 families, with 89 percent having an income at or below 30 percent AMI. The CHA had 261 Section 8 households leasing in Chelsea. No information is available to estimate how many other housing authorities have voucher holders renting in Chelsea.

The CHA is pursuing innovative solutions for creating and modernizing affordable housing. In 2016, it received a planning and pre-development grant from DHCD to partner with Joseph J. Corcoran Co., an affiliate of Corcoran Jennison, to redevelop the Innes Apartments into a new 320-unit mixed-income community. The plan involves replacing on-site the Authority's 96 subsidized units, which serve low-income families, and developing an additional 224 market-rate housing units. As of July 2017, the Authority is working to assemble the required funding.

● **Chelsea Collaborative**

Originally founded in 1988 as the Chelsea Human Services Collaborative, the Chelsea Collaborative is a community organizing and advocacy group that works to enhance Chelsea's social, environmental, and economic health. Over time, it has initiated and supported local programs serving low-income and immigrant populations, developed new parks and community gardens, established youth programs and a cooperative relationship with the School Department, helped struggling homeowners, and promoted voter registration. Specifically, in terms of housing, the Collaborative supports the Chelsea Citywide Tenants Association, which advocates for quality affordable housing and runs campaigns to end predatory lending and area foreclosures. Because of its connections to immigrant organizations, youth groups, and various social service organizations, the Chelsea Collaborative is an important partner for the City because it has funding, community-based knowledge, and access to data it collects through the organization's ongoing programs and activities.

● **Chelsea Restoration Corporation**

The Chelsea Restoration Corporation (CRC) is a non-profit organization that provides homeownership assistance to low- to moderate-income residents of Chelsea, Revere, Saugus, and other nearby communities. Established in 1977, the CRC provides HUD certified homebuyer education, pre-purchase counseling, foreclosure prevention programs, and down payment assistance programs in both English and Spanish to low- and moderate-income people who want to own a home. Since 1993, CRC's Down Payment Assistance program has helped 417 first-time homebuyers with closing costs. Owners who remain in their homes for ten years become eligible for

loan forgiveness. An added benefit of this program is that many of the properties acquired by CRC's clients are multifamily buildings with apartments that rent at affordable or below market rates.

In addition to first-time homebuyer services, CRC helps property owners obtain low interest loans for deleading activities and removal of lead-based paint hazards with funding from the MassHousing's Get the Lead Out program. It also has a Veteran's Initiative to help low-income veterans find permanent, accessible, housing and operates drop-in centers for past clients looking for housing counseling and other homebuyer information. Finally, the CRC runs a Receivership Program to rehabilitate blighted properties and revitalize neighborhoods to reduce abandonment and neglect, and partners with the Attorney General to administer a Demolition Grant Program to remove blighted properties from Chelsea neighborhoods.

● Community Action Programs Inter-City (CAPIC)

The Community Action Programs Inter-City, Inc. (CAPIC), is a private, non-profit anti-poverty organization founded in 1967 under the "Great Society" program. CAPIC is designated by the Massachusetts Department of Housing and Community Development as the official Continuum of Care-Balance of State Homeless Provider for Chelsea, Revere, and Winthrop. In this role as a coordinator of homeless prevention activities in the City, it seeks to connect unsheltered homeless individuals with services, emergency shelter and housing. CAPIC provides programs, health and welfare and housing services, and referrals to very-low-income households in Chelsea, Revere, and Winthrop. Its Head Start program and main offices are in Chelsea. CAPIC's annual budget of over \$14 million comes from local, state, and federal sources as well as private foundations. Every three years, CAPIC completes an area-wide needs assessment to determine problems and priorities facing individuals and families living in poverty in the three communities of Chelsea, Revere, and Winthrop.

● The Neighborhood Developers (TND)

The Neighborhood Developers (TND) is an award-winning community development organization (CDC) that qualifies both as a Community-Based Development Organization (CBDO) and Community Housing Development Organization (CHDO) as defined by the U.S. Department of Housing and Urban Development. As a CHDO, TND has priority access to federal HOME funds. TND has developed 186 homes in the last decade and owns 389 apartments in Chelsea. TND, in a collaborative partnership with Mitchell Properties and the City of Chelsea, was the lead non-profit developer in the transformation of underused industrial buildings and vacant lots in the Box District into a thriving mixed-use development with affordable and market-rate rental units. Public infrastructure and a city park complement the Box District project, which is located near downtown Chelsea, existing bus and commuter rail, and directly adjacent to the right-of-way dedicate to the Silver Line extension into Chelsea.

TND has partnered with five other local agencies for its CONNECT Program, which uses a team approach to pool resources and develop programs which provide financial mobility for low-income residents. The vision of CONNECT is to help people achieve sustainable living wage jobs and financial health and well-being by partnering to provide essential skills, knowledge, and social capital in one central and supportive location. These services are very important in maintaining financial stability for individuals and families in Chelsea. Steady income, financial management, and savings can help

with upward mobility and ensuring Chelsea residents can stay in the community if appropriate housing is available that meets their needs.

● **Just A Start**

Just A Start is a local CDC initially established in Cambridge in 1968 as a community revitalization and youth training program. Over the years, Just A Start has expanded its programming and services to other communities, including Chelsea, where it provides homelessness prevention, housing stabilization, and mediation programs.

● **Mystic Valley Elder Services**

Mystic Valley Elder Services is a regional non-profit organization providing support and assistance to seniors and adults with disabilities in Chelsea, Everett, Malden, Medford, Melrose, North Reading, Reading, Revere, Stoneham, Wakefield, and Winthrop. It delivers information, assistance, and services to elders and disabled people, using a sliding fee scale based on the client's household income. The organization provides a variety of programs including healthy aging workshops and volunteer opportunities.

Of importance to the city's strategic plan and housing delivery in general, Mystic Valley Elder Services runs a Supportive Housing Program that provides on-site coordinators at senior apartments owned by local housing authorities. The Chelsea Supportive Housing Program at the Buckley Apartments, 14 Bloomingdale Street, offers support and services directly to its residents through this program.

● **Soldiers Home**

Since 1882, the Soldiers Home in Chelsea has provided health care services to Massachusetts veterans. Located on Powder Horn Hill, the 174-bed facility currently consists of the Lawrence F. Quigley Memorial Hospital and several dormitory residences, approximately 305 units. On-site facilities include long-term care, skilled nurse care, and an Alzheimer's unit in the hospital as well as an outpatient department and resident programs and services. All services are provided without charge. This is a state-funded facility approved by the Department of Veteran's Affairs and the Department of Public Health.

● **McKinney-Vento Homeless Education Assistance Act Funding**

In Chelsea, the Federal McKinney-Vento Homeless Education Assistance Act is used to ensure that homeless children continue to receive equal access to public schooling and opportunities. The program is available through Chelsea Public Schools. Families who are homeless or at risk or being homeless are encouraged to meet with school program workers to discuss their options.

● **Local Banks**

Several local and regional banks currently operate in Chelsea. Most offer some type of mortgage product tailored to first-time homebuyers, and some provide construction or end (permanent) financing for multifamily rental development. All have obligations under the Community Reinvestment Act (CRA), and at least one – East Cambridge Savings (formerly Chelsea-Provident

Bank) – has earned outstanding CRA ratings in the past.¹⁵ Banks can help implement a strategic housing plan by supporting multifamily investment, providing very-low-interest predevelopment loans or grants to non-profit organizations, providing New Market Tax Credits, serving on a city board such as the Affordable Housing Trust, or helping to market allied services such as the City’s housing rehabilitation program. Banks with offices in Chelsea include but are not limited to:

- Chelsea Bank, a division of East Cambridge Savings Bank
- Eastern Bank
- Century Bank
- Santander Bank
- Citizens Bank
- Metro Credit Union
- People’s United Bank

● Private Foundations

Non-profit foundations are charitable, mission-driven organizations. Many U.S. foundations focus on community development and provide grants for housing, economic development, social justice, and sustainability. Foundations with current or recent community development experience in the Greater Boston Area include but are not limited to:

- Surdna Foundation (New York)
- Roy A. Hunt Foundation (Philadelphia)
- Kresge Foundation (Troy, MI)
- People’s United Community Foundation (Bridgeport, CT)
- The Foundation for Enhancing Communities (Harrisburg, PA)

¹⁵ Federal Financial Institutions Examination Council (FFIEC), Community Reinvestment Act.

4. Strategy and Activities

The heart of this strategic plan is the activities the City will take – the action program – to meet its goals and address affordable and fair housing needs. The five-year action program consists of two parts: a matrix of strategies, actions, responsibilities, and timeframes, and a list and summary-level description of additional resources that should be sought by the City and local partners to maximize the plan’s effectiveness.

The action program is organized under five “umbrella” strategies that reflect an overall approach to meeting the goals of this plan. The strategies include:

- Increase the City’s homeownership rate, especially for moderate- and middle-income families.
- Improve the quality, suitability, and range of choices of affordable housing for low- and moderate-income people.
- Ensure fair and equitable access to housing opportunities and neighborhoods of choice for households at all market levels.
- Create, preserve, and improve deeply affordable rental housing for extremely low-income families, individuals, seniors, and people with disabilities.
- Strengthen and support leadership, staff, and volunteer capacity to address the City’s affordable and fair housing needs.

Actions have been assigned to high, moderate, and low priority categories that reflect relative priority, ease of administration, probability of success, and need. However, not all high-priority actions call for early implementation and not all low-priority actions fall to the end of the five-year cycle. This is because some actions, though relatively time-sensitive, may require more planning and analysis or they cannot launch without other aspects of the plan being put in place. Simple tasks, even if not high priorities, can be addressed in the early years of the action program.

It is important to note that the City already conducts many of the actions in this plan. Between city government and active non-profits, Chelsea has worked hard to address its housing needs and many of the steps it has taken would be part of any responsible plan for affordable and fair housing. These actions need to be memorialized in the plan and not diminished by omitting them.

4.1 CITY OF CHELSEA STRATEGIC HOUSING PLAN FIVE-YEAR ACTION PROGRAM

Strategy and Actions (Summary)	Action Type	Primary Responsibility and Support Roles	City Priority	Approximate Timeline ¹⁶
STRATEGY: Create, preserve, and improve deeply affordable rental housing for extremely low-income families, seniors, and people with disabilities.				
Allocate at least 40 percent of annual CPA funds for affordable housing, with funding incentives for deeply affordable rental housing.	Funding	Primary: CPC Support: City Council, Housing Trust	High	Short-term
Consider policies to geographically focused rental housing, directing resources to leverage funds in CDBG target areas or other locations the City has identified as priorities for infrastructure and facility enhancements.	Funding, Program Design	Primary: DPD Support: Housing Trust, North Suburban HOME Consortium	High	Short-term
Further incentivize the development of units affordable to low- and extremely low-income households (at/below 50 percent AMI) by modifying the IZ ordinance and providing City subsidies to participating developers.	Regulatory, Funding, Planning	Primary: DPD Support: Planning Board, City Council, Housing Trust	High	Short-term

¹⁶ “Short-term” generally means 0-1 or 0-2 years, and may overlap with “medium term,” which generally means 2-3 years. “Longer-term” captures the later years of this plan, and “Phase 2” means an activity, program, or service that will likely require more development beyond this plan’s initial five-year horizon.

Strategy and Actions (Summary)	Action Type	Primary Responsibility and Support Roles	City Priority	Approximate Timeline ¹⁶
Modify the IZ Ordinance to reduce the required percentage of affordable units or provide a generous density bonus for projects that include 3-bedroom units.	Regulatory	DPD, Planning Board, City Council	Moderate	Short-term
Explore a housing information partnership with the Senior Center and other community partners.	Collaboration	Primary: DPD Support: CHA, Elder Affairs, CRC	Low	Medium-term
Strengthen and incentivize housing rehabilitation loans and grants for investor-owners with extremely low-income tenants, e.g., by providing no-interest loans or grants and providing for loan forgiveness.	Funding, Program Design	Primary: DPD	Moderate	Medium-term
Obtain program design consultation and technical assistance from The Center for Social and Demographic Research on Aging and target resources for housing with supportive services for aging in Chelsea.	Funding, Planning, Program Design	Primary: DPD Support: Housing Trust, Elder Affairs, Mystic Valley Elder Services, TND	Moderate	Longer-term
Explore partnerships to develop and expand service-enriched permanent and transitional housing.	Collaboration	CHA, Elder Affairs	Low	Longer-term
Create more supportive housing and programs for seniors and people with disabilities.	Planning, Program Development	Primary: CHA Support: Division of Elder Affairs, TND	Moderate	Phase 2

Strategy and Actions (Summary)	Action Type	Primary Responsibility and Support Roles	City Priority	Approximate Timeline ¹⁶
Engage in annual discussion with the Chelsea Housing Authority regarding long-term affordability of units and quality of public housing.	Collaboration, Planning	Primary: DPD, CHA	Low	Medium-term
Identify measures to obtain sources of rental assistance subsidies for extremely low-income households in cooperation with other community partners.	Funding	Primary: DPD Support: Housing Trust, CPC, CHA	High	Ongoing
STRATEGY: Increase the City’s homeownership rate, especially for moderate- and middle-income families.				
Engage with multifamily building owners with condominium conversion plans to identify existing moderate-income renters who may be able to purchase their units with downpayment assistance or buydown grants.	Planning, Program Design, Regulatory Framework	Primary: DPD Support: ISD, CRC	Moderate	Medium-term
Explore opportunities to identify and acquire existing two-family or three-family homes, rehabilitate them, and sell to low-income homebuyers.	Data Analysis, Funding, Partnerships	Primary: CRC Support: Housing Trust, Greater Boston Habitat for Humanity , TND	Moderate	Medium-term
Support, design and promote first-time homebuyer assistance programs to help eligible buyers acquire single-family, two-family, or three-family homes.	Program Design, Funding	Primary: DPD Support: CRC, North Suburban HOME Consortium	Moderate	Medium-term

Strategy and Actions (Summary)	Action Type	Primary Responsibility and Support Roles	City Priority	Approximate Timeline ¹⁶
Evaluate innovative homeownership programs from other parts of the country, such as the Napa County Homeownership and Workforce Housing programs. (See Appendix D)	Planning, Program Design	Housing Trust	Moderate	Longer-term
Explore creating a Community Land Trust (CLT).	Planning	Primary: DPD Support: City Manager; possibly through creation of a CLT Study Task Force	Low	Phase 2
Continue to support and evaluate homeownership programs, including down payment assistance, buy-down assistance, and housing rehabilitation; modify program designs as needed based on evaluation.	Planning, Program Evaluation, Funding	Primary: DPD Support: Housing Trust, CRC, North Suburban HOME Consortium	Moderate	Ongoing
Subsidize the creation of affordable ownership units for families.	Program Design, Funding	Primary: Housing Trust Support: CRC, North Suburban HOME Consortium	Moderate	Ongoing
STRATEGY: Improve the quality, suitability, and range of choices of affordable housing for low- and moderate-income people.				
Update City planning documents as needed to reflect the goals and action program of this Strategic Housing Plan.	Planning	DPD, Planning Board	Moderate	Short-term
Modify the IZ Ordinance by limiting the fee in lieu option to small	Regulatory	DPD, Planning Board, City Council	High	Longer-term

Strategy and Actions (Summary)	Action Type	Primary Responsibility and Support Roles	City Priority	Approximate Timeline ¹⁶
<p>developments, e.g., less than 20 units, recognizing that developers of larger projects have the knowledge, capacity, and advantages of scale to create affordable units on site in their developments while often, the developers of small-scale projects do not.</p>				
<p>Look for opportunities to co-locate new affordable housing with City-owned or other governmental public facilities</p>	<p>Planning, Collaboration</p>	<p>Primary: DPD Support: City Manager</p>	<p>Low</p>	<p>Medium-term</p>
<p>Analyze and review multifamily parking supply and demand, and modify off-street parking requirements as appropriate. Consider eliminating the “penalty” for family-size units (requiring 0.5 additional spaces per bedroom more than two).</p>	<p>Funding, Purchase of Services</p>	<p>Primary: DPD Support: City Council, Planning Board</p>	<p>Moderate</p>	<p>Medium-term</p>
<p>Explore establishing a replacement housing ordinance that applies to projects involving demolition of unrestricted affordable housing and replacement with higher-cost units.</p>	<p>Planning, Program Design</p>	<p>DPD, ISD</p>	<p>Moderate</p>	<p>Longer-term</p>
<p>Provide funds or explore funding sources for “best practices” training for homeowners to maintain residential</p>	<p>Funding, Contracting, Capacity Building</p>	<p>Primary: Housing Trust (through contract with outside entities)</p>	<p>Low</p>	<p>Phase 2</p>

Strategy and Actions (Summary)	Action Type	Primary Responsibility and Support Roles	City Priority	Approximate Timeline ¹⁶
buildings while reducing operating costs.				
Seek special legislation to grant special assessments or tax exemptions to owner-occupants of two- to four-unit buildings with low-income tenants.	Legislation	Primary: City Manager, Support: Assessor, City Council	Low	Phase 2
Continue to support housing safety, habitability, and suitability through code enforcement, and coordination with community partners on eviction prevention and homeless diversion programs, and transitional housing.	Funding, Personnel	ISD, DPD	High	Ongoing
Work with owners of existing affordable rental housing to renew affordability restrictions.	Technical Assistance, Funding	DPD, Housing Trust; Outside Resources (See Section 4.2)	High	Ongoing
STRATEGY: Ensure fair and equitable access to housing opportunities and neighborhoods of choice for households at all market levels.				
Support the work of tenant advocates to ensure access to decent housing for protected classes.	Collaboration	Chelsea Collaborative, Fair Housing Center of Greater Boston, CAPIC	High	Short-term
Complete a fair housing assessment that conforms with HUD’s Affirmatively Further Fair Housing regulations.	Planning	DPD, CHA; North Suburban HOME Consortium	Moderate	Short-term
Prepare a city-wide master plan.	Planning	DPD, Planning Board	High	Longer-term

Strategy and Actions (Summary)	Action Type	Primary Responsibility and Support Roles	City Priority	Approximate Timeline ¹⁶
Strengthen and continue fair housing outreach, education, and cultural competency counseling to realtors, property owners, and tenants.	Education, Community Outreach, Technical Assistance	DPD, Fair Housing Center of Greater Boston, CAPIC, Suffolk Univ. Law School	Moderate	Ongoing
Continue to work with social service providers and other organizations around fair and open access to housing.	Collaboration	DPD, CHA, Chelsea Collaborative, CAPIC	Moderate	Ongoing
Continue to review fair housing marketing plans for outreach to protected classes.	Planning, Technical Assistance	DPD	High	Ongoing
Continue to staff a cross-departmental, targeted code enforcement program to address substandard and overcrowded housing.	Program Design, Administration	ISD, DPD	High	Ongoing
Provide multilingual first-time homebuyer classes and publicize availability.	Collaboration, Program Design	CRC Support: DPD, CHAPA	Low	Ongoing
STRATEGY: Strengthen and support leadership, staff, and volunteer capacity to address the City's affordable and fair housing needs.				
Establish processes to oversee implementation and annual evaluation of this plan, and plan amendments as necessary.	Planning, Collaboration	City Manager, DPD	High	Short-term
Gather and organize housing indicators data (for guidance, see Appendix C).	Data collection, Statistics	DPD	High	Short-term

Strategy and Actions (Summary)	Action Type	Primary Responsibility and Support Roles	City Priority	Approximate Timeline¹⁶
Provide staff and department resources to the Affordable Housing Trust in roles and responsibilities and operational effectiveness.	Capacity building	City Manager, DPD, ISD	High	Short-term
Encourage the Community Preservation Committee (CPC) to have the Affordable Housing Trust Fund Board direct CPA funds for affordable housing.	Collaboration, Resource Sharing	City Manager, CPC, Housing Trust, DPD	Moderate	Medium-term
Assist the Affordable Housing Trust with creating a Housing Trust Action Plan, Housing Trust Funding Guidelines, and a business plan for the Trust Fund.	Capacity building	City Manager, DPD	High	Short-term
Support the efforts of City staff to protect the affordable housing inventory by providing adequate resources to monitor and enforce use restrictions.	Personnel, Funding	City Manager	Moderate	Longer-term
Work with other Boston-area small cities to secure passage of legislation authorizing jobs-housing impact fees.	Collaboration, Legislation	City Manager, DPD	Low	Phase 2
Enlist broad-based support from City departments to assist with implementing this plan.	Collaboration, Program Design	City Manager	High	Ongoing
Track housing need indicators.	Data Collection and Analysis	DPD (may also include Housing Trust staff support)	Low	Ongoing

4.2 ADDITIONAL STRATEGIC PLAN RESOURCES

The resources listed here include funding for affordable housing, technical assistance, and capacity building that Chelsea can explore in order to implement this plan. The City is familiar with most of these programs and organizations.

● Community Economic Development Assistance Corporation (CEDAC)

The Community Economic Development Assistance Corporation (CEDAC) provides financial resources and technical expertise to community based and nonprofit organizations working on community development in Massachusetts. The organization is a public-private community development financial institution which supports what they consider to be the three building blocks of community development: affordable housing, workforce development, and early childcare and education. The CEDAC has been in operation for over 35 years and annually loans approximately \$20 million in patient capital to fifty affordable housing developments producing or preserving over 2,400 units each year. CEDAC housing funds can be used for both affordable and supportive housing developments as well as for the preservation of existing units.

● MAPC District Local Technical Assistance Program (DLTAP)

MAPC provides grant funding to communities in the Greater Boston area to access technical assistance in promoting affordable housing and other land use planning programs. The grant funds and technical assistance tend to be for smaller projects ranging in value of as little as \$5,000 to \$75,000. Some funding programs offered by MAPC may have dollar values above or below the range listed here, but most are within that parameter. Funding can be used for a single community or on a regional basis. In 2015, Chelsea partnered with Everett, Medford, Melrose and Somerville to use the program's Regional Collaboration and Shared Services funds to complete a Regional 911 Project Management Plan.

● Economic Development Fund (EDF) and Section 108

DHCD provides funding through its Economic Development Fund for projects and programs that retain or create jobs, improve the local or regional tax base, or improve the quality of life in the community. Funding amounts are based on the type of project and grantee. For example, grants can range from \$100,000 to \$750,000 to rehabilitate buildings and up to \$50,000 is available for planning or predevelopment funds.

In addition, DHCD offers access to CDBG Section 108 Loan Guarantees, which can provide up to \$5 million for large-scale economic development projects. Section 108 allows eligible communities to access federal loan funds to carry out revenue-producing development activities. The Massachusetts program provides communities with a source of loan financing for a specific range of community and economic development activities. Funding is provided to the community to loan to a business or other entity. Loan guarantees are available to support the rehabilitation of, or conversion to, mixed-use or investor owner-residential buildings (five or more units) located in downtown or commercial center areas. Residential projects have to include mixed-income, affordable and market rate units.

Section 108 loans may also assist public facilities/infrastructure improvements that generate sufficient revenues and support downtown mixed-use or investor-owned, mixed-income residential projects.

● Gateway City-Housing Development Incentive Program (HDIP)

Under G.L. c. 23A § 3A, Chelsea is one of the Commonwealth's designated Gateway Cities. A Gateway City is one with a population greater than 35,000 and less than 250,000, a median household income below the state average, and a rate of educational attainment of a bachelor's degree or higher below the state average. As a Gateway City, Chelsea was one of the first communities to take advantage of the Gateway City-Housing Development Incentive Program. It provides a development tool to increase residential growth, expand diversity of housing stock, support economic development, and promote neighborhood stabilization in designated areas. This program provides two tax incentives for developers to undertake substantial rehabilitation of properties for lease or sale as multi-unit market rate housing:

- A local-option real estate tax exemption on all or part of the increased property value resulting from improvements (the increment); and,
- State tax credits for Qualified Substantial Rehabilitation Expenditures (QSREs) that are awarded through a rolling application process.

Gateway Cities that want to participate in the HDIP must propose HD Zones where they want to encourage redevelopment and revitalization, and prepare HD Zone Plans for promoting market rate housing development in these designated areas for DHCD approval.

The HDIP has an annual cap of \$10 million. Developers may apply to DHCD for HD Tax Credits of up to \$2 million for QSREs on the market rate units. Funds may be used for the substantial rehabilitation of a property that will result in multi-unit housing development containing a minimum of 80 percent market rate units. There are no restrictions on the size of projects, which may be comprised of one or more buildings on one or more contiguous parcels of land, provided they are permitted and financed as a single undertaking. Eligible construction activities include:

- Major redevelopment, repair and renovation of properties; and,
- Limited new construction such as construction of upper stories, expansion of a building's footprint, and redevelopment of a site after demolition

Eligible development costs include both hard and soft construction costs associated with the development of the market rate units. Acquisition costs are not eligible.

● Other Potential Resources

The following list identifies other agencies and potential partners the City could work with to implement this plan:

- **Massachusetts Housing Investment Corporation (MHIC)** is a syndicator of Low Income Housing Tax Credits (LIHTC) and provides acquisition and construction lending for rental housing development.

- **MassDevelopment** issues bonds and provides grants to Gateway Cities for the Transformative Development Initiative (TDI), brownfields program, 4 percent LIHTC, Housing Main Streets loans, and technical assistance grants to municipalities for a variety of planning, development, and economic projects.
- **Massachusetts Housing Partnership (MHP)** provides loans for affordable rental development and a highly respected Community Assistance Program that has helped numerous communities with planning, program design, and predevelopment support.
- **MassHousing** is the state's leading housing finance agency. It provides home mortgages and housing rehabilitation and lead paint abatement loans, and administers the Priority Development Fund and Affordable Housing Trust Fund. MassHousing has worked with HUD and many communities and owners of expiring use properties to preserve long-term affordability.
- **CLF Ventures** is a Conservation Law Foundation partnership with MHIC on the Healthy Neighborhood Equity Fund, which provides patient capital to new development in early to mid-stages of transformation.
- **Local Initiative Support Corporation (LISC)** is a nationally renowned technical assistance, training, and funding resource. Among other services, LISC supports transit-oriented development initiatives in struggling markets by providing predevelopment and acquisition funding.

4.3 SUPPORTING AND STRENGTHENING THE AFFORDABLE HOUSING TRUST

As this strategic plan for the City was being developed, the Chelsea Affordable Housing Trust Fund Board met for two work sessions (2/21/17 and 4/25/17) and a discussion meeting (9/27/17) to clarify the Board's priorities, establish common goals, and identify challenges and opportunities to achieve them. The recommendations below supplement the capacity building components of the Action Program and are intended to help the Board play a strong role in the City's efforts to meet local housing needs. However, it is important to note that the City's strategic plan for housing is not a Housing Trust Action Plan. Without the Action Plan, it will be difficult for the Housing Trust to be a credible, effective agent of affordable housing preservation and development in Chelsea.

The Housing Trust Board recognizes that the City's political climate supports affordable housing initiatives and that this political support, in addition to two new Trust revenue sources (Community Preservation Act funds and Inclusionary Zoning payments), are positive factors that can help ensure long-term sustainability and effectiveness of the Trust. It will be important that the Trust have reliable revenue sources, adequate professional support, and an active Board to ensure its effectiveness, as well as clear goals and operating approach.

● CPA & the Housing Trust

To reinforce the sustainability and effectiveness of the Trust, the Board should work closely with City officials and the CPC to advocate for the use of Model #1 (below), with the Trust as the housing arm of the City's CPA program. All CPA housing funds would be allocated to the Trust annually and the

Trust would review all housing requests for the CPA funds. In addition, the City should consider appointing a member of the CPC to sit on the Trust Board.

● Housing Trust Staff Support

The Board has professional planning support from DPD. However, the six professional planners in the department also staff a variety of other boards and commissions, in addition to the Department's overall planning, development, and project management charge and overseeing its other housing programs. The Board should evaluate the level of staffing support needed to effectively accomplish its goals and determine if the current staffing support will be adequate. An effective trust has strong leadership and strikes a balance between use of board and staff skills/time. Staff can provide technical assistance, lend continuity to trust initiatives, complete administrative tasks, and communicate with other city staff and administrators. Trust funds can be allocated to support increased staff capacity beyond what is currently available. The Board could have staff support with CPC using the 5 percent available for administration.

● Housing Trust Action Plan

The Board could benefit from creating a Housing Trust Action Plan that engages city officials and other local stakeholders to help the Board identify goals and priority initiatives, based on Chelsea's greatest housing needs and desired outcomes identified through this Strategic Housing Plan. A Housing Trust Action Plan can organize and guide the Board's efforts to best achieve priority initiatives and would include an implementation plan and a multi-year budget. Such a plan, which typically has a five-year horizon, would help the Board set direction and focus the Board's efforts in the coming years.

● Determining the Board's Approach

Through the Action Plan process, the Board should also determine its operating and funding approach. The Board anticipates that it will move to a quarterly meeting schedule at some point in the future. Given the limited time that Board members anticipate meeting and limitations to work in between meetings, it will be critical to focus on executable actions in addition to having adequate staff capacity. Given this, it makes sense for the Trust's approach to be that of a funder rather than an initiator. In addition, the Board should consider meeting on a more frequent schedule – perhaps in alignment with its funding-round schedule.

As a funder, the Board would issue a Notice of Fund Availability (NOFA) or Request for Proposals (RFP) to solicit proposals and would meet to determine if funding will be awarded. As the CPA-housing arm, the Board should consider aligning its schedule to solicit funding requests with the CPC's application schedule. The Board could fund a wide variety of initiatives, as described below (Eligible Uses of Trust Funds & Legal Considerations).

It would also be important to establish funding thresholds and underwriting criteria to ensure that its limited resources are utilized in the most effective manner possible. The purpose of funding thresholds is to guide the Board's evaluation of potential initiatives to fund and help in its deliberations, and to ensure consistency with the City's housing goals. The Board should also adopt underwriting criteria for trust-funded initiatives to ensure the Board appropriately fulfills its fiduciary

responsibility as trustees of the trust. Standard underwriting criteria includes: maximum award amounts, approval of permits and any other government approvals, award terms, maximum developer and contractor profits and overhead, etc.

● Eligible Uses of Trust Funds & Legal Considerations

Uses of Trust funds must comply with the statutory purpose of the Trust – the creation and preservation of affordable housing for the benefit of low- and moderate-income households. The following briefly summarizes eligible activities for creation and preservation – for a more detailed description and examples, please refer to the Massachusetts Housing Partnership’s *Municipal Affordable Housing Trust Operations Manual* (MHP Manual).

Creation

Activities to create, or produce, affordable housing include the following:

- New construction of affordable housing
- Rehabilitation of existing buildings to convert to affordable housing (could include conversion of surplus City buildings, such as surplus schools or libraries, or privately-owned buildings, such as former churches)
- Acquisition of existing market-rate residential units or properties that can be obtained through tax title, rehabilitation if necessary for health and safety purposes, and resale as affordable housing
- Acquisition of property as part of a Chapter 40Q development district initiative
- Purchase of nonresidential properties for conversion to affordable or mixed-income housing
- Establishment of a homebuyer assistance program to convert market-rate units to affordable units
- Homebuyer assistance, buydown loans, and other funding mechanisms that are customized to help tenants acquire their unit in a multi-unit rental building that will be converted to condos

Preservation

Preservation of affordable units refers to initiatives to perpetuate existing affordable units in light of restrictions that would otherwise expire. Preservation is sometimes also described as physically preserving the condition of existing affordable units, but it is unclear if this is the intent of the statute. Note that CPA funds cannot be used for rehabilitation unless the property was previously acquired or created using CPA funds.

Low- and Moderate-Income

Since the Trust statute doesn’t offer a definition of the term “low- and moderate-income” the *MHP Manual* advises Boards to use their judgment and consult other definitions commonly used in state and federal programs. It may be wise to consult with municipal counsel if the Board chooses a definition that is not commonly used in state and federal programs.

● Community Preservation Act

The Community Preservation Act (CPA) is so new in Chelsea that a model for allocating CPA funds to the Trust has not yet been established. There are three primary models for CPA allocations to housing trusts in Massachusetts, as described below.

Model #1. Trust as Housing Arm of the CPC

All annual CPA funds allocated for housing are transferred in the annual budget to the Housing Trust. No annual application is necessary. CPC and Trust membership may overlap, which can increase regular communication and collaboration. This model has an expectation of standard designated percentage allocation of CPA funds to the Trust annually, which would consist of all intended CPA housing funds. Housing applicants would apply solely to the Trust.

Model #2. Hybrid – Standard Percentage Allocation and Ability for Additional Allocations

The Trust is budgeted to receive a standard percent and applies for additional funding on as-need basis based on anticipated projects or programs, but does not necessarily receive all of the CPA funds for housing. CPC and Trust membership may or may not overlap in this model. Somerville is an example of this model where their CPC and Trust membership does not overlap, but the Trust receives a percentage (roughly 45 percent) of CPA funds and the Trust may request additional allocations, as needed.

Model #3. Trust as Applicant for CPA Funds

The Housing Trust submits an application to the CPC for CPA funds based on a specific project or program or an annual Trust budget that includes general Trust-initiatives anticipated. This model is most typical in smaller communities where housing activity is low. Developers can apply separately to the CPC and the Trust for local housing funds (with possibly little or no coordination between the CPC and Trust in reviewing the separate applications). Trust cannot rely on CPA funds as a consistent revenue stream, which creates uncertainty year-to-year.

Which is the best model? It depends.

- Model #1 is the strongest model because it gives the Trust the maximum predictable funding source and funnels all CPA housing requests to the Trust.
- Model #2 is beneficial because the Trust can count on a minimum percentage of CPA funds and has flexibility to request more, as needed, but municipal priorities may be at odds with developers going to multiple city entities to request funding.
- Model #3 is the most common and weakest situation for the Trust.

● Framework for Trust Operating Approach

Municipal Affordable Housing Trusts can operate as an active initiator, a more-passive funder, or a combination of both. As an initiator, a trust would utilize its funding or property to foster specific projects or programs, such as an affordable housing development or a program that offers direct housing assistance. As a funder, a trust could operate as a funding source – calling for and reviewing applications or proposals from private or public entities to create or preserve affordable housing. A

trust does not have to choose one approach over another, but could operate as a mixture of both initiator and funder.

5. Outcomes and Plan Evaluation

Measures taken to monitor, evaluate, and update are critical components of strategic planning. With limited staff and financial resources, the City will need to consider adopting a simple set of **housing indicators** that relate to the goals of this plan and can be tracked with available data. The following are suggested indicators for which data should be gathered and organized in a five-year tracking matrix. Good strategic plan indicators have to be evaluated and refined over time, and sometimes the indicators a community chooses at the outset prove to be less useful than expected. The goal here is to move the City toward a system of indicators that add value to the plan evaluation process without imposing a significant new workload on City staff and volunteers. See Appendix C for sample framework that could be used to gather and organize data and calculate the required statistics.

- **Retain existing residents through the creation, preservation, and maintenance of affordable housing for Chelsea’s extremely low- to moderate-income families and households, and for residents with special needs.**

Indicators (Tracked Annually):

- Number of households living in the same rental unit for five or more years (Source: ACS Five-Year Estimates), percent of all renter-occupied units in Chelsea.
 - Net change in total number of deed restricted (SHI-Eligible) affordable units. (Source: DPD, DHCD)
 - Number of new affordable units created under the IZ Ordinance as a percentage of all new residential construction units in a given year. (Source: ISD, DPD)
 - Number of multifamily rental units rehabilitated and preserved as affordable housing with federal funds (Source: DPD/CDBG, North Suburban HOME Consortium)
 - Number of multifamily units requiring upgrade(s) in order to qualify for a Certificate of Habitability as a percentage of all units inspected in a given calendar year (Source: ISD)
 - Percentage of cost burdened and severely cost-burdened households by income group (Source: CHAS).
- **Support greater pathways to homeownership for Chelsea residents, including buy-up opportunities for existing homeowners.**

Indicators:

- Number of Chelsea homeowners buying and relocating to a higher-value homeownership unit in Chelsea. (Source: City Assessor)

- Number of Chelsea renters qualifying for a mortgage and purchasing a unit in Chelsea within 12-18 months of completing a homeownership education program (Sources: North Suburban HOME Consortium, CRC).
- **Increase the supply and variety of mixed-income housing choices to support Chelsea's current and future residents, create neighborhoods of choice, and encourage socioeconomic, racial, and cultural integration.**
 - Number of minority and foreign-born homebuyers as a percentage of all homebuyers in Chelsea in a given calendar year. (Source: Home Mortgage Disclosure Act, Federal Financial Institutions Examination Council).
 - Number of new affordable units created in City-designated CDBG target areas as a percentage of all units created in a given calendar year. (Sources: DPD, ISD, City Assessor)
 - Number of new three-bedroom rental units created in projects requiring Special Permits (Source: ZBA records)
- **Foster a continuous discussion and collaboration among residents, City officials and departments, non-profit organizations, and developers about the variety and depth of housing needs in Chelsea today, including strategies for attending to these needs in a collective and targeted way.**

Indicators:

- Number of housing summit or other gatherings of housing organizations and developers conducted for the purpose of addressing shared concerns, planning, sharing data, advising the City, and so forth.
- Number of planning, needs assessment, and priority settings meetings hosted by the Housing Trust with housing organizations active in Chelsea
- **Increase the City's capacity to facilitate housing production by allocating funding, staff, and other resources to implementing this Strategic Housing Plan.**

Indicators:

- Hiring and retention of a full-time professional housing planner with experience in housing development and housing finance to assist CPC and support the Housing Trust.
- Percentage of annual CPA funds committed to creating or preserving affordable units.
- Housing Trust dollars (including CPA) committed to new affordable housing development, expressed as Trust Fund cost per unit by unit affordability (extremely low, very low, or low income).

Appendix A. Glossary

Affirmative Fair Housing Marketing Plan (AFHMP). A plan that meets the fair housing and non-discrimination requirements of the Department of Housing and Community Development (DHCD) for marketing affordable housing units. The plan typically provides for a lottery and outreach to populations protected under the federal Fair Housing Act of 1968, as amended. The plan must be designed to prevent housing discrimination on the basis of race, creed, color, national origin, sex, age, disability, familial status, sexual orientation, gender identity, or any other legally protected class under state or federal law.

Affirmatively Furthering Fair Housing (AFFH). AFFH is a legal requirement that federal agencies and federal grantees further the purposes of the Fair Housing Act. This obligation to affirmatively further fair housing has been in the Fair Housing Act since 1968 (for further information see Title VIII of the Civil Rights Act of 1968, 42 U.S.C. 3608 and Executive Order 12892). HUD's AFFH rule provides an effective planning approach to aid program participants in taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. As provided in the rule, AFFH means "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics."

Affordable Housing. As used in this report, "affordable housing" is synonymous with low- or moderate-income housing, i.e., housing available to households with income that does not exceed 80 percent of area median income and at a cost that does not exceed 30 percent of their monthly gross income.

Affordable Housing Restriction. A contract, mortgage agreement, rental agreement, deed restriction or other legal instrument, acceptable in form and substance to the City or Town, that effectively restricts occupancy of an affordable housing unit to a qualified purchaser or renter, and which provides for administration, monitoring, and enforcement of the restriction during the term of affordability. An affordable housing restriction runs with the land in perpetuity or for the maximum period allowed by law or established by the subsidizing agency. It should be entered into and made enforceable under the provisions of G.L. c. 184, §§ 31-33 or other equivalent state law.

Affordable Housing Trust. The mechanism used to account for and report revenues and expenditures for affordable housing, including but not limited to Community Preservation Act (CPA) receipts and other affordable housing funding sources.

Area Median Income (AMI). The median family income, adjusted for household size, within a given metropolitan or non-metropolitan area, updated annually by HUD and used to determine eligibility for most housing assistance programs. For Chelsea, the HUD Area Median Family Income (HAMFI) is based on the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area Median Income (\$103,400).

Community Economic Development Assistance Corporation (CEDAC). CEDAC is a public-private community development finance institution that provides financial resources and technical expertise for community-based and other non-profit organizations engaged in effective community development in Massachusetts.

Chapter 40A. G.L. c. 40A, the state Zoning Act. The current version of the Zoning Act was adopted in 1975 (1975 Mass. Acts 808).

Chapter 40B. G.L. c. 40B, § 20-23 (1969 Mass. Acts 774). The state law administered locally by the Zoning Board of Appeals in order to create affordable housing. It provides eligible developers with a unified permitting process that subsumes most permits normally issued by multiple city or town boards. Chapter 40B establishes a basic presumption at least 10 percent of the housing in each city and town should be affordable to low- or moderate-income households. In communities below the 10 percent statutory minimum, affordable housing developers aggrieved by a decision of the Board of Appeals can appeal to the state Housing Appeals Committee, which in turn has authority to uphold or reverse the Board's decision.

Chapter 40R. G.L. c. 40R (2004 Mass. Acts 149, s. 92). A state law that provides for overlay districts with variable densities for residential development and multifamily housing by right (subject to site plan review). At least 25 percent of the units in a Chapter 40R district have to be affordable to low- or moderate-income people.

Chapter 44B. G.L. c. 44B (2000 Mass. Acts 267). The Community Preservation Act, allows communities to establish a Community Preservation Fund for open space, historic preservation, and community housing by imposing a surcharge of up to 3 percent on local property tax bills. The state provides matching funds (or a partial match) from the Community Preservation Trust Fund, generated from Registry of Deeds fees.

Community Development Block Grant (CDBG). Under the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5300 et seq.), the U.S. Department of Housing and Urban Development (HUD) makes funds available each year for large cities ("entitlement communities") and each of the fifty states (the Small Cities or "non-entitlement" program). CDBG can be used to support a variety of housing and community development activities provided they meet one of three "national objectives" established by Congress. Housing activities are usually designed to meet the national objective of providing benefits to low- or moderate-income people. Funds may be used for housing rehabilitation, redevelopment of existing properties for residential purposes (in some cases), making site improvements to publicly owned land in order to support the construction of new housing, interest rate and mortgage principal subsidies, and downpayment and closing cost assistance. The city's CDBG program prioritizes infrastructure and affordable housing rehabilitation projects, as well as projects that assist low and moderate income persons in gaining access to social services and programs. The City of Chelsea received \$825,000 in CDBG funding in FY2016.

Community Housing. As defined under Chapter 44B, "community housing" includes housing affordable and available to (a) households with incomes at or below 80 percent AMI and (b) between 81 percent and 100 percent AMI.

Community Preservation Act. See Chapter 44B (above).

Comprehensive Permit. The unified permit authorized by Chapter 40B for affordable housing development.

Department of Housing and Community Development (DHCD), Massachusetts. The state's lead housing agency. DHCD oversees state-funded public housing and administers rental assistance programs, the state allocation of CDBG and HOME funds, various state-funded affordable housing development programs, and the Community Services Block Grant (CSBG) Program. DHCD also oversees the administration of Chapter 40B and the Subsidized Housing Inventory (SHI).

Extremely Low Income. As used in this report, extremely low income is a household income at or below 30 percent of AMI. In some housing programs, a household with income at or below 30 percent of AMI is called very low income.

Fair Housing Act (Federal). Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), sexual orientation, gender identity, and disability.

Fair Housing Law, Massachusetts. G.L. c. 151B (1946). The state Fair Housing Act prohibits housing discrimination on the basis of race, color religious creed, national origin, sex, sexual orientation, age, children, ancestry, marital status, veteran history, public assistance reciprocity, or physical or mental disability.

Fair Market Rent (FMR). A mechanism used by HUD to control costs in the Section 8 rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas. The FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market. (See 24 CFR 888.)

Family. Under the Federal Fair Housing Act (FFHA), family includes any of the following:

- (1) A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or
- (2) A group of persons residing together, and such group includes, but is not limited to:
 - (a) A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);
 - (b) An elderly family;
 - (c) A near-elderly family;
 - (d) A disabled family;
 - (e) A displaced family; and

(f) The remaining members of a tenant family.

Gross Rent. Gross rent is the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services but not telephone service. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

Group Home. A type of congregate housing for people with disabilities; usually a single-family home.

Household. One or more people forming a single housekeeping unit and occupying the same housing unit.

Householder. Refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded. The number of householders is equal to the number of households. Also, the number of family householders is equal to the number of families.

Housing Authority. Authorized under G.L. 121B, a public agency that develops and operates rental housing for very-low and low-income households.

Housing Cost, Monthly. For homeowners, monthly housing cost is the sum of principal and interest payments, property taxes, and insurance, and where applicable, homeowners association or condominium fees. For renters, monthly housing cost includes rent and basic utilities (oil/gas, electricity).

HUD. See U.S. Department of Housing and Urban Development.

Inclusionary Zoning. A zoning ordinance or bylaw that encourages or requires developers to build affordable housing in their developments or provide a comparable public benefit, such as providing affordable units in other locations ("off-site units") or paying fees in lieu of units to an affordable housing trust fund.

Infill Development. Construction on vacant lots or underutilized land in established neighborhoods and commercial centers.

Labor Force. The civilian non-institutionalized population 16 years and over, either employed or looking for work.

Labor Force Participation Rate. The percentage of the civilian non-institutionalized population 16 years and over that is in the labor force.

Local Initiative Program (LIP). A program administered by DHCD that encourages communities to create Chapter 40B-eligible housing without a comprehensive permit, e.g., through inclusionary zoning, purchase price buydowns, a Chapter 40R overlay district, and so forth. LIP grew out of recommendations from the Special Commission Relative to the Implementation of Low or Moderate Income Housing Provisions in 1989. The Commission

- prepared a comprehensive assessment of Chapter 40B and recommended new, more flexible ways to create affordable housing without dependence on financial subsidies.
- Low Income.** As used in this report, low income means a household income at or below 50 percent of AMI. It includes the household income subset known as extremely low-income or very low-income.
- Low-Income Housing Tax Credits (LIHTC).** Created by the Tax Reform Act of 1986, the LIHTC program gives State and local LIHTC-allocating agencies the equivalent of nearly \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.
- Massachusetts Housing Partnership (MHP).** A public non-profit affordable housing organization established by the legislature in 1985. MHP provides technical assistance to cities and towns, permanent financing for rental housing, and mortgage assistance for first-time homebuyers.
- MassHousing.** The quasi-public state agency that provides financing for affordable housing.
- Mixed-Income Development.** A residential development that includes market-rate and affordable housing.
- Mixed-Use Development.** A development with more than one use on a single lot. The uses may be contained within a single building ("vertical mixed use") or divided among two or more buildings ("horizontal mixed use").
- Moderate Income.** As used in this report, moderate income means a household income between 51 and 80 percent of AMI.
- Overlay District.** A zoning district that covers all or portions of basic use districts and imposes additional (more restrictive) requirements or offers additional (less restrictive) opportunities for the use of land.
- Recovery Housing.** Refers to a range of housing models that create mutually-supportive communities where individuals improve their physical, mental, spiritual, and social well-being and gain skills and resources to sustain their recovery from addiction to alcohol and other drugs. Recovery housing is a part of the larger continuum of housing and treatment options available to individuals in recovery from addiction.
- Regulatory Agreement.** An affordable housing restriction, recorded with the Registry of Deeds or the Land Court, outlining the developer's responsibilities and rights.
- Save Haven.** As defined in the HUD Supportive Housing Program, a form of supportive housing that serves hard-to-reach homeless persons with severe mental illness who come primarily from the streets and have been unable or unwilling to participate in housing or supportive services.
- Section 8.** A HUD-administered rental assistance program that subsidizes "mobile" certificates and vouchers to help very-low and low-income households pay for private housing. Tenants pay 30 percent (sometimes as high as 40 percent) of their income for rent and basic utilities, and

the Section 8 subsidy pays the balance of the rent. Section 8 also can be used as a subsidy for eligible rental developments, known as Section 8 Project-Based Vouchers (PBV), which are not "mobile" because they are attached to specific units.

Shared Equity Homeownership. Owner-occupied affordable housing units that remain affordable over time due to a deed restriction that controls resale prices, thereby retaining the benefits of the initial subsidy for future moderate-income homebuyers.

Single Room Occupancy (SRO). A building that includes single rooms for occupancy by individuals and usually includes common cooking and bathroom facilities shared by the occupants.

Subsidized Housing Inventory (SHI). A list of housing units that "count" toward a community's 10 percent statutory minimum under Chapter 40B.

SHI-Eligible Unit. A housing unit that DHCD finds eligible for the Subsidized Housing Inventory because its affordability is secured by a long-term use restriction and the unit is made available to low- or moderate-income households through an approved affirmative marketing plan.

Subsidy. Financial or other assistance to make housing affordable to low- or moderate-income people.

Typical, Non-standard Rental Units. A term that defines the types of rental units that HUD includes and excludes in establishing the FMR for each housing market area. The term excludes: public housing units, rental units built in the last two years, rental units with housing quality problems, seasonal rentals, and rental units on ten or more acres.

U.S. Department of Housing and Urban Development (HUD). The lead federal agency for financing affordable housing development and administering the Fair Housing Act.

Very Low Income. As used in this report, very low income is a household income at or below 30 percent of AMI. In some housing programs, a household with income at or below 30 percent of AMI is called extremely low income.

Workforce. People who work or who are available for work, either in a defined geographic area or a specific industry.

Workforce Housing. There is no single industry standard that defines "workforce housing." HUD defines it as housing affordable to households earning between 80 and 120 percent of AMI. The Urban Land Institute has traditionally used the term "workforce housing" to describe units affordable to households with incomes between 60 and 100 percent AMI. In general, workforce housing is housing for people who work in a community and the pricing methodology should account for wages paid by local employers.

Appendix B. Notes on Sources of Information

Information for the Strategic Housing Plan comes from a variety of sources, including the City, previous plans and studies, state agencies, proprietary data, the U.S. Department of Housing and Urban Development, and Bureau of the Census. Since “the Census” encompasses different surveys and datasets, information has been drawn from more than one census-generated product:

- **The Census of Population and Housing** (decennial census): mainly Census 2010, though some tables and charts in the plan draw from earlier decades.
- The **American Community Survey (ACS)**, which provides demographic and housing estimates for large and small geographic areas every year. Although the estimates are based on a small population sample, a new survey is collected each month, and the results are aggregated to provide a similar, “rolling” dataset on a wide variety of topics. In most cases, data labeled “ACS” in this plan are taken from the most recent five-year tabulation: 2011-2015 inclusive. It is important to point out that population and household estimates from the ACS may not align well with local census data collected by the City. However, to allow for a consistent basis of comparison between Chelsea and other communities, this plan relies on ACS estimates.
- **HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) Data.** Created through a combined effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau, this dataset is a “special tabulation” of ACS data. According to the HUD guidance, “these special tabulation data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers.” The most recent CHAS Data are based on the ACS 2009-2013 estimates. The CHAS is the only source of systematically collected data for measuring “affordability mismatch,” or the condition that exists when affordably priced housing is occupied by people who can afford higher-cost housing, thereby reducing the supply that is available to lower-income households.

Both the ACS and CHAS data contain samples collected during the Great Depression. These data sets are highly likely to be strongly biased to showing conditions much worse than they presently are.

In addition, these sources have helped to put Chelsea’s population, demographic, and housing conditions in a sub-regional and regional context:

- **Zillow and The Warren Group** for local and regional housing market statistics;
- **The Metropolitan Area Planning Council’s MetroFuture** databases for population and household projections;
- The **Massachusetts State Data Center**, for long-term trends in residential construction;
- The **Massachusetts Department of Elementary and Secondary Education (DESE)**, for school enrollment trends and school demographics;
- The **Massachusetts Department of Revenue (DOR)** for local property assessment and tax base trends.

The City provided several data sources as well:

- The assessor's database;
- Geographic Information System (GIS) databases;
- List of existing rooming houses;
- Previously completed housing and neighborhood revitalization plans;
- K-12 enrollment projections prepared by the New England School Development Council (NESDC).

Appendix C. Sample Indicators Tracking Framework

The table in this Appendix is designed to help City staff and others track readily available information that may help to illustrate the effects of implementing the strategic plan. The table is an *example* provided as guidance, and it illustrates how to arrive at the indicators for the two of the five desired outcomes presented in Section 5.

Unless otherwise noted, the information required to maintain the table should be tracked once a year. Of course, the information can be added to the table at any time during a given calendar year. Where the indicator measures year-over-year change, data from the previous year can simply be transferred to the current year table so all information required to calculate an indicator will be easy to find.

Other models of tracking housing goals and plan performance indicators can be found in the City of Arlington, VA, (<https://housing.arlingtonva.us/>) and Denver, CO (<http://www.denvergov.org/content/denvergov/en/community-planning-and-development.html>). However, they are considerably larger than Chelsea, so they track a more elaborate set of indicators than the types called for in this strategic plan.

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Calendar Year Report:	
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Desired Outcome: Retain existing residents through the creation, preservation, and maintenance of affordable housing for Chelsea’s extremely low- to moderate-income families and households, and for residents with special needs.

	Information Needed	Source(s)	Data	Indicator
1	Number of renter-occupied units; total	ACS 5-Year Estimates Table B25003		
	Number of renters in same unit for 5+ years	ACS 5-Year Estimates B25038		
	Percent renters in place 5+ years			
2	Number of affordable units listed on SHI (previous year)	DHCD Subsidized Housing Inventory		
	Number of affordable units listed on SHI (current year)			
	Percent change SHI units			
3	Number of affordable units created under IZ ordinance (current year)	ISD: building permits DPD: IZ unit affordable housing restrictions		
	Total number of new residential units permitted (current year)	ISD annual building permits report		

Information Needed		Source(s)	Data	Indicator
IZ units as percentage of all units				
4	Number of investor-owned rental rehabilitation units protected as affordable housing with financing from HOME or CDBG (current year)	DPD: CDBG performance reports HOME Consortium: HOME Project Completion Reports		
	Number of investor-owned rental rehabilitation units protected as affordable housing with financing from HOME or CDBG (previous year)	Previous year tracking report		
Percent change number of HOME/CDBG rental units				
5	Total number of Certificate of Habitability units (current year)	ISD		
	Number of inspected units requiring upgrades prior to issuance of Certificate of Habitability (current year)	ISD/Code Enforcement		
Percent Certificate units requiring upgrades				
6	Total number of households at/below 50% AMI	HUD/PD&R: Comprehensive Housing Affordability Strategy (CHAS) Data		
	Number of cost burdened households at/below 50% AMI			
	Number of severely cost-burdened households at/below 50% AMI			
Cost burdened households as percentage of all households under 50% AMI				
Severely cost burdened households as percentage of all households under 50% AMI				

Desired Outcome: Support greater pathways to homeownership for Chelsea residents, including buy-up opportunities for existing homeowners.

Information Needed		Source(s)	Data	Indicator
1	Number of Chelsea homeowners buying and relocating to a higher-	Assessor’s Database: arm’s-length sales, number of sales		

	Information Needed	Source(s)	Data	Indicator
	value homeownership unit in Chelsea (current year)	where buyer had an existing Chelsea address (101, 102, 104, and 105 LUCs)		
	Total number of housing sales to homebuyers (excluding investment acquisitions; current year)	Assessor's Database*		
	Percentage of home sales involving "buy-up" by existing homeowners			
2	Number of Chelsea renters completing a homeownership education program (current year)	HOME Consortium, Chelsea Restoration Corp., NOAH (DPD to request voluntary reporting from programs).		
	Number of Chelsea renters purchasing a unit in Chelsea within 12-18 months of completing the program			
	Percentage of renters completing the program and buying a unit in Chelsea			

*Data from the Warren Group "Town Stats" could be used, but the Town Stats database reports only single-family and condo sales, so sales statistics for two-family and small multi-unit buildings would not be included.

Appendix D. Best Practices Examples

Below is a selected list of cities and counties with “best practices” for affordable housing plan implementation and local housing initiatives.

● First-Time Homebuyer Programs

Napa County Proximity Housing Assistance Program
<http://www.countyofnapa.org/ceo/affordablehousing/>

Washington Area Housing Partnership Home Purchase Assistance
<http://www.wahpdc.org/homepurchase.html>

Yarmouth Buydown Program, Yarmouth, MA
<https://www.yarmouth.ma.us/227/Community-Housing>

● Housing Trust Fund Guidelines

Cambridge Affordable Housing Trust, Cambridge, MA
www.cambridgema.gov/CDD/housing/housingtrust

Somerville Affordable Housing Trust Fund, Somerville, MA
<https://www.somervillema.gov/departments/affordable-housing-trust-fund>

● Housing Trusts as Source of Development Financing

Housing Endowment and Regional Trust (HEART), San Mateo County, CA
<http://heartofsmc.org/>

A Regional Coalition for Housing (ARCH) in East King County, WA
<http://www.archhousing.org/>

Somerville Affordable Housing Trust Fund, Somerville, MA
<https://www.somervillema.gov/departments/affordable-housing-trust-fund>

Affordable Housing Trust Fund Underwriting Standards
www.minneapolismn.gov/www/groups/public/@cped/documents/webcontent/wcms1p-108489.pdf

● Tax Incentives for Creating and Preserving Affordable Housing

J51 Exemption and Abatement, New York, NY
<http://www1.nyc.gov/site/finance/benefits/benefits-j51.page>

Amherst Tax Incentives for Affordable Housing Development, Amherst, MA
<https://www.amherstma.gov/>
www.mma.org/amherst-ok%E2%80%99s-first-project-new-affordable-housing-tax-break

Limited Tax Exemption Program, Portland OR
<https://www.portlandoregon.gov/phb/72626>

● **Community Land Trusts**

Community Wealth

<https://community-wealth.org/strategies/panel/clts/index.html>

Alternatives for Community and Environment (ACE), Boston, MA

www.ace-ej.org/

Dudley Neighbors Incorporated

www.dudleyneighbors.org/land-trust-101.html

Appendix E. Summary of Community Workshop #1

The workshop took place in the Music Room of Chelsea's Williams Middle School, 180 Walnut Street, on Monday, March 21 from 6:00 pm to 8:00 pm. Thirty-seven people attended. The workshop was interactive and informative, with nine tables set up to facilitate conversations between attendees, including one Spanish language table assisted by a translator. Judi Barrett of RKG Associates, Inc. gave a presentation on Chelsea's existing housing profile and demographics, as well as the purpose of this plan, and Jennifer Goldson of JM Goldson community preservation + planning presented the group exercises and oversaw community comments. Attendees participated in two exercises that involved interaction with others at the table and the recording of ideas and concerns.

The purpose of this community workshop was to provide information about the housing needs analysis and strategic plan for Chelsea, to solicit input from the community on existing housing issues and to develop a set of draft goals to complete Chelsea's Strategic Housing Plan. Attendees of this community meeting offered thoughtful insights about defining and meeting the community's housing needs.

● Workshop Themes

There were several themes that came up in the small group discussion that seem to interest the community members attending:

- **Housing affordable to Chelsea residents.** Nearly everyone present expressed concern with the rising price of housing in Chelsea and the changes it was having on the community. Participants were also concerned that this issue be addressed not in general terms, but in relation to what existing Chelsea residents can afford.
- **Retaining existing residents in the community.** Time and again the discussion returned to the question of how the rising cost of housing in Chelsea was forcing longtime residents out and changing the very nature of the City in the process. Participants expressed strong support for programs that focused on retaining existing residents in a variety of ways, including affordable rents, homeownership programs, and/or incentive programs for local landlords.
- **Offering a variety of housing options.** Chelsea was repeatedly noted to be a city of renters, and participants saw a need for a wider variety of housing options which could accommodate households as they grow and change over time.
- **Developing homeownership programs.** Homeownership was considered to be a solution both to rapidly rising rents and the need to retain and develop active members of the community. Participants suggested a wide variety of programs to transition renters into homeownership opportunities, as well as to assist existing homeowners to remain in their homes.

● Small Group Exercise Discussion

Participants were given forty-five minutes to complete the four questions in Exercise 2, following the presentations on Chelsea’s existing housing profile and demographics. Each table was asked to work as a group to complete the questions on the provided sheet. At the end of the forty-five minutes, Ms. Goldson led a discussion on the results for each question for the remainder of the meeting.

Question1: Based on your first-hand knowledge and experience as a community member (and your take-aways from the presentation), what population groups do you think are most in need of suitable housing or housing assistance in Chelsea?

What rings through all these answers is a clear feeling that Chelsea has a basic need for affordable housing which must be addressed if it wants to retain its existing community and general character.

- Nearly every table felt that the focus should be on very low/low/moderate income households who are having difficulty staying in the community due to rising rental costs.
- Another trend in the answers to this question involved developing a program to help Chelsea residents stay in the city.
- Lastly, several tables also noted a need for programs that assisted the homeless, with one table focusing their concerns specifically on homeless high school students.

Question 2: What types of homes, if any, do you wish were more available in Chelsea (e.g. apartments, condos, single family houses, affordable homes, accessible homes, micro-units, larger family sized units, duplexes, triple-deckers, permanent or transitional housing for formerly homeless, safe houses, sober houses, group homes for people with physical or cognitive disabilities, etc.)? Identify any obstacles and/or opportunities to providing these types of homes in Chelsea.

Affordable housing, housing variety, and sober/transitional housing were the top three needs recognized. Many of the obstacles expressed by participants focused on the lack of funding for affordable housing.

Types of homes:

- The most common answer to this question voiced at nearly every table was the need for affordable housing of all types.
- There was no one type of unit or size of development mentioned, with the exception that several participants noted a need for affordable units that could be set aside or designated for existing Chelsea residents.
- The second most common response was the need for a variety of housing – participants were interested in seeing a wide range of housing types including two- and three-families, apartment buildings, family housing, or even co-operative developments.
- Family housing was specifically noted by several tables, who pointed out that there was a need for larger units and were open to creative solutions using land trust and other models.
- Participants also noted a need for sober housing and transitional housing for the homeless.

- Other ideas expressed included handicap accessible units, green housing, and the idea of having “Rent to Own” units to provide more opportunities for existing residents to remain in the community.
- Alternatively, at least two tables floated the idea that there was already plenty of housing in Chelsea and that the real need was to improve the existing housing stock and/or find creative ways to create additional affordable units in existing structures.

Obstacles:

- Participants expressed the concern that there is little support amongst state and federal lenders for affordable housing development and explained that it was often difficult for low and moderate income families to get loans to buy or improve properties.
- It was suggested that Chelsea is essentially a “Renter’s World” and needs more homeownership opportunities to help retain its residents, character, and affordability.
- Participants noted that the increasing price of rental units is making Chelsea unaffordable to its existing population and that the demand for units has been known to cause bidding wars which further increase the price of available units.
- Participants noted that developers building in Chelsea are focused only on young professionals; that land in Chelsea is scarce, and therefore expensive, adding to the difficulties of creating affordable units; and that there is an increasing lack of parking.
- Several tables noted opportunities as well. Participants recognized the fact that the current City administration is receptive to these issues as a positive factor for future affordable housing. Other tables pointed to the close-knit community and Chelsea’s status as a sanctuary city as opportunities for affordable housing programs in the future.

Question 3: What types of housing assistance, if any, do you think should be more available in Chelsea (e.g. rehabilitation loans, rental assistance, homebuyer assistance, homeless prevention)? Identify any obstacles and/or opportunities to providing these types of assistance in Chelsea.

The types of housing assistance recommended fell broadly into three categories – rental assistance, homebuyer/homeowner assistance, and community preservation assistance. Funding was believed to be the main obstacle to providing this assistance.

Types of Housing Assistance:

- As noted above, a large percentage of Chelsea’s housing stock is in rental units and several tables reported the need for assistance to renters in meeting the increasing costs of area rents.
- Homeownership was seen by many participants as the solution to Chelsea’s rising rental prices.
- Participants encouraged the creation of a “housing hub” to gather information in one place for potential buyers, and agreed that a housing resource person could be an asset to the community and help residents to identify and qualify for housing programs.
- Participants voiced a strong wish for a residential preference that focused on finding home buying opportunities for existing Chelsea residents.

- Those ideas which fell into the community preservation category certainly dealt with the rental and homeowner needs of the community, but also looked broadly for solutions which could benefit residents in both categories.

Obstacles:

- Funding was the main obstacle to this task.
- Participants noted that federal budgets were uncertain, that there were few loan programs available for affordable housing, and that there is currently little support for more.
- Participants felt that there was no political interest in addressing these issues and some had found prior community assistance programs to be ineffectual.
- On the other hand, some participants noted that these programs provided opportunities to retain invested community members and to provide an uplift to the community.

Question 4: What question do you wish we had asked? How would you answer these questions?

- One of the most interesting questions involved the definition of affordable and low income housing. Several tables raised this question during the workshop, noting that further education was needed in the community to better understand these terms and what they meant for Chelsea.
- Several tables asked questions concerning how Chelsea should, or could, deal with the existing development boom. Participants asked how Chelsea could retain its “roots” and how to preserve what is local.
- There were also questions on how the city could slow the gentrification of the area, or if that was not possible, find a way to assimilate these new upscale developments into the community rather than the other way around.
- Another vein of questions more directly addressed the need for housing affordable to Chelsea’s existing residents. Participants asked why the city was allowing further development that was not affordable to long term residents and answered the question with a reiterated first preference for Chelsea residents.
- Participants raised the question of how they could become active in advocating for affordable housing.
- Participants suggested asking whether attendees were interested in joining groups for residents and homeowners, and for more information on what groups were already in existence. They also asked how they could take part in the Affordable Housing Trust’s decision process for prioritizing funding.

● Exercise #1 - Interviews

The following questions were asked by one person to another, and the answers recorded are transcribed below.

How long have you lived in Chelsea?

- Less than one year
- 3+ years (with breaks)
- 4 years

- 8 years
- 12 years
- 13 years
- 20 years (2)
- 21 years
- 25 years
- Whole life (2)
- Many years (2)
- None, I work here (4) 5 years, 10 years, 12 years

What types of housing have you lived in here?

- Two and three family buildings (2 owner)
- Condos
- Apartments (5) rent
- Single-family (4)
- Single Family – in process of buying after living in apartment for 20 years
- Single family homeowner, previous rented for 12 year in Chelsea
- 2/5 single family; 2/5 three family; 1/5 two family
- Two-family, then single family (own)

Has Chelsea changed since you've known the City?

- Yes, (19)
- Not Really

What changes have you noticed?

- Crime
- Gentrification
- Threat of Gentrification
- Increase in Public Participation
- Challenge for approvals for affordable housing developments
- Increase in Unaffordable Housing
- Little Cleaner, more trash receptacles
- More traffic, less parking
- New Establishments
- Increase in Displacement
- Decrease in Crime
- Good Police Presence
- Drugs
- Rent pressures
- Rising prices – used to be cheaper in Chelsea than Dorchester
- More expensive – few affordable places left here
- Increased Development (3)

- No more vacant lots
- Silver Line bus service
- Positive changes – physically, more businesses, new places, hotels, FBI
- Downtown is busier with more pedestrians and traffic
- Better Infrastructure
- More police and safety
- More tranquility – sanctuary city a great idea
- Needs more snow removal
- Needs better garbage collection
- Litter a problem

How do you feel about the changes you've noticed?

- Unsafe
- Not comfortable
- Depends – worse for renters because of rent pressure

What do you believe are the primary housing issues in Chelsea that you hope this planning effort will help to address?

- Elderly/Senior housing
- Affordable housing list
- Expensive affordable housing
- Maintenance on Apartments (Landlord lives elsewhere and does not maintain/respond to tenant concerns)
- Gentrification pressure – higher taxes put pressure on owners to raise rents even if they want to keep their rents affordable
- Gentrification
- Lack of affordable housing stock (2)
- Lack of funding for affordable housing
- The definitions of “affordable” and “low income”
- Development prioritization versus securing and advancing housing
- Mitigating displacement
- Lack of Affordability
- Overcrowding (3)
- Create healthy units
- Cost of housing
- Condition of housing stock
- Affordability of housing stock – purchased first apartment for \$40,000 and gentrification is now huge
- Why are markets defined by highest bidder? Highest income?
- How is affordability defined?
- How is “demand” defined? Effective demand or housing at different incomes demand?
- Should the highest “Economic Rent” define the type of housing?

● Exercise #2 - Small Group Exercises

Participants were given forty-five minutes to complete the four questions in Exercise 2, following the presentations on Chelsea's existing housing profile and demographics. Each table was asked to work as a group to complete the questions on the provided sheet. At the end of the forty-five minutes, Ms. Goldson led a discussion on the results for each question for the remainder of the meeting.

EXERCISE #2 TRANSCRIPTION

Table A

1. **Based on your first-hand knowledge and experience as a community member (and your take-aways from the presentation), what population groups do you think are most in need of suitable housing or housing assistance in Chelsea?**
 - Very low income and disabled seniors (60+)
 - Seniors
 - Single Mothers
 - For People who have been raised in or living in the community for many years – they should be able to continue to afford their rents and not be put out of the community
 - Basic need for affordable housing in the City for our community
2. **What types of homes, if any, do you wish were more available in Chelsea (e.g. apartments, condos, single family houses, affordable homes, accessible homes, micro-units, larger family sized units, duplexes, triple-deckers, permanent or transitional housing for formerly homeless, safe houses, sober houses, group homes for people with physical or cognitive disabilities, etc.)? Identify any obstacles and/or opportunities to providing these types of homes in Chelsea**
 - Permanent or transitional housing for homeless residents
 - Affordable townhouses
3. **What types of housing assistance, if any, do you think should be more available in Chelsea (e.g. rehabilitation loans, rental assistance, homebuyer assistance, homeless prevention)? Identify any obstacles and/or opportunities to providing these types of assistance in Chelsea.**
 - Rental control or Rent assistance
 - Rents are larger than mortgages so need program to assist residents to buy
4. **What question do you wish we had asked? How would you answer these questions?**
 - Why are all these building going up if not affordable for the community's long term residents? Let these new buildings have a first preference for Chelsea's long term residents and be affordable

Table B

1. **Based on your first-hand knowledge and experience as a community member (and your take-aways from the presentation), what population groups do you think are most in need of suitable housing or housing assistance in Chelsea?**

- Ones with less income – because they are constantly looking for housing. But focus should be equal for all the subgroups. (i.e. mod. Income, low income, extremely low income)
 - People move a lot to keep getting affordable rents
 - Should be more paths to ownership for people of all income brackets
 - Give assistance to potential homeowners as opposed to continual rental assistance
 - Help for those of lowest means
 - Continual rental assistance because rules discourage participants from making money (due to threat of loss of subsidy). Perhaps restructuring of how rental subsidies are administered.
 - There was no consensus at table – split between help for low income renters and help for homeowners
2. **What types of homes, if any, do you wish were more available in Chelsea (e.g. apartments, condos, single family houses, affordable homes, accessible homes, micro-units, larger family sized units, duplexes, triple-deckers, permanent or transitional housing for formerly homeless, safe houses, sober houses, group homes for people with physical or cognitive disabilities, etc.)? Identify any obstacles and/or opportunities to providing these types of homes in Chelsea.**
- We need more affordable units. The pressure is building so much that people need housing
 - Build more, but make them affordable. City is very dense, but they should anticipate that no parking closer to their properties
 - Chelsea has plenty of space to build and we can accommodate various income groups.
 - Build transitional housing
 - More housing for families
 - More handicap accessible units
 - Rent to Own
3. **What types of housing assistance, if any, do you think should be more available in Chelsea (e.g. rehabilitation loans, rental assistance, homebuyer assistance, homeless prevention)? Identify any obstacles and/or opportunities to providing these types of assistance in Chelsea.**
- Housing assistance for those with the average monthly income;
 - Homeowners - better program to support families on fixed incomes
 - Make rents more affordable for renters
 - Tenants and landlord assistance to help everyone understand their rights, their possibilities in what to buy and how to sustain their property
 - School system - introduce at early age homeownership and finances
 - Housing rehab money more at reach and qualifications more accessible – City’s spend some of their discretionary income for housing rehab money
 - Rent control
 - Introduce local monetary incentive to maintain rents as affordable
 - Cultivate a homebuyer program to make tenants move forward to succeed in ownership
 - Rent to Own

4. What question do you wish we had asked? How would you answer these questions?

- We are tenant focused – how can we help landlords? Especially if they want to do right by their tenants? Answer: Potential Incentives
- What type of community is Chelsea? What type of community would you like to live in? Answer: Chelsea has everything you need for your future
- What is Chelsea’s Narrative? Chelsea is the starting point for your future
- Are you interested in joining a housing committee for homeowners? Answer: yes – it was mentioned that there are already groups working on this – beautification committee, community enhancement team

Table C

1. **Based on your first-hand knowledge and experience as a community member (and your take-aways from the presentation), what population groups do you think are most in need of suitable housing or housing assistance in Chelsea?**
 - Immigrants and refugees
 - Low and moderate incomes
 - Young homeless high school students
2. **What types of homes, if any, do you wish were more available in Chelsea (e.g. apartments, condos, single family houses, affordable homes, accessible homes, micro-units, larger family sized units, duplexes, triple-deckers, permanent or transitional housing for formerly homeless, safe houses, sober houses, group homes for people with physical or cognitive disabilities, etc.)? Identify any obstacles and/or opportunities to providing these types of homes in Chelsea.**
 - Large family homes
 - Affordable homes
 - Apartments/duplexes/triple-deckers
 - Obstacle – the lack of rehabilitation and new development for affordable homes/houses
3. **What types of housing assistance, if any, do you think should be more available in Chelsea (e.g. rehabilitation loans, rental assistance, homebuyer assistance, homeless prevention)? Identify any obstacles and/or opportunities to providing these types of assistance in Chelsea.**
 - Rehabilitation loans
 - Homebuyer Assistance

Obstacle:

 - Unavailability of loans; lack of city support for loan programs
 - Lack of support from our state/federal leaders
 - Developers single focus on units for young professionals
4. **What question do you wish we had asked? How would you answer these questions?**
 - How can we as a city slow down gentrification in our city? Or,

- How do we give the city time to digest the upscale development(s) that are currently happening in our city?
- I think as a City we should concentrate more on our local business owners to help them with their day to day business operations.
- I think the Planning and Development Department should temporarily suspend development of upscale units.

Table D

- 1. Based on your first-hand knowledge and experience as a community member (and your take-aways from the presentation), what population groups do you think are most in need of suitable housing or housing assistance in Chelsea?**
 - Latinos – maybe the neediest but need to give back because they are also the largest population group
 - Lower Income
 - Large families
 - Housing needs cut across the gamut- all races, family sizes and ethnicities
 - Single parents
- 2. What types of homes, if any, do you wish were more available in Chelsea (e.g. apartments, condos, single family houses, affordable homes, accessible homes, micro-units, larger family sized units, duplexes, triple-deckers, permanent or transitional housing for formerly homeless, safe houses, sober houses, group homes for people with physical or cognitive disabilities, etc.)? Identify any obstacles and/or opportunities to providing these types of homes in Chelsea.**
 - More than enough housing is available – need to improve what they have
 - Build more home that are affordable (townhouses, smaller apartment buildings (30-45 unit)

Obstacles:

 - Cost of Construction outweighs income received
 - Population presently in Chelsea cannot afford the present available housing
 - Number of people outbidding each other for available housing
- 3. What types of housing assistance, if any, do you think should be more available in Chelsea (e.g. rehabilitation loans, rental assistance, homebuyer assistance, homeless prevention)? Identify any Obstacles: and/or opportunities to providing these types of assistance in Chelsea.**
 - More Section 8 rental assistance for more citizens
 - Short term, low cost rental that would allow Chelsea residents to save and move on to purchase a home
 - Homebuyer assistance
 - Affordable rental development that would help builders build cheaper and sell to or rent to Chelsea citizens at lower price

Obstacles:

- Federal cut backs

4. What question do you wish we had asked? How would you answer these questions?

- How can you (as the consulting firm) reach out to more Chelsea residents, etc.?
- How can we promote within the City of Chelsea more opportunity for our Chelsea citizens?
Job training and education

Table E

- 1. Based on your first-hand knowledge and experience as a community member (and your take-aways from the presentation), what population groups do you think are most in need of suitable housing or housing assistance in Chelsea?**
 - Undocumented people not addressed
 - Single (one income)
 - Homeless
 - Elders
- 2. What types of homes, if any, do you wish were more available in Chelsea (e.g. apartments, condos, single family houses, affordable homes, accessible homes, micro-units, larger family sized units, duplexes, triple-deckers, permanent or transitional housing for formerly homeless, safe houses, sober houses, group homes for people with physical or cognitive disabilities, etc.)? Identify any Obstacles: and/or opportunities to providing these types of homes in Chelsea.**
 - Handicap assistance
 - Not sober house
 - Green house
 - Parking under bridge
- 3. What types of housing assistance, if any, do you think should be more available in Chelsea (e.g. rehabilitation loans, rental assistance, homebuyer assistance, homeless prevention)? Identify any obstacles and/or opportunities to providing these types of assistance in Chelsea.**
 - Have undocumented workers approached through schools – Kindergarten and First Grade in the first month of school to help them
 - T passes for folks
 - WEEK (Food stamps)
 - Immigration issues
- 4. What question do you wish we had asked? How would you answer these questions?**
 - Undocumented workers
 - Schools – new residents impact
 - Commercial development – Resident prices raise so do commercial
 - Parking
 - Statistics cannot tell whole story – need to chat with the community
 - Need new building for K – 8 school

- Charter schools
- Useable Green Space
- Resources for better sports
- Sea Rise
- Review FEMA plan for ferry
- Crime
- “Roots”
- Forbes land

Table F

1. Based on your first-hand knowledge and experience as a community member (and your take-aways from the presentation), what population groups do you think are most in need of suitable housing or housing assistance in Chelsea?

- Primarily low income people of color
- Elderly
- Moderate income (Working class, family households)
- Preference for current residents

2. What types of homes, if any, do you wish were more available in Chelsea (e.g. apartments, condos, single family houses, affordable homes, accessible homes, micro-units, larger family sized units, duplexes, triple-deckers, permanent or transitional housing for formerly homeless, safe houses, sober houses, group homes for people with physical or cognitive disabilities, etc.)? Identify any obstacles and/or opportunities to providing these types of homes in Chelsea.

- More transitional- drug free recovery – formerly homeless, displaced, safe house
- More “Affordable” 3-bedroom units
- More creative use of space to maximize occupancy for affordable units
- Improving existing stock of affordable units.

Obstacles:

- Political interest
- Federal Funding

Opportunities:

- More receptive City administration

3. What types of housing assistance, if any, do you think should be more available in Chelsea (e.g. rehabilitation loans, rental assistance, homebuyer assistance, homeless prevention)? Identify any obstacles and/or opportunities to providing these types of assistance in Chelsea.

- Some form of rent control
- Tiered rental assistance
- First time homebuyer assistance and continued financial counseling with preference for current residents

- Student assistance
- Housing coordinator to educate residents on housing opportunities/availability

Obstacles:

- Political interest
- Federal funding

Opportunities:

- Retain invested community members
- Uplift community

4. What question do you wish we had asked? How would you answer these questions?

- How do we preserve local culture while developing on all levels? Invest in your people
- Do you know anyone who has been displaced by rising rents? Yes, many have relocated to Lynn which will lead to a spatial mismatch for homes/work
- More people who work outside Boston, presumably for higher wages
- If you lower the “low income” definition, people who make more will no longer qualify, which is an issue

Table G

1. **Based on your first-hand knowledge and experience as a community member (and your take-aways from the presentation), what population groups do you think are most in need of suitable housing or housing assistance in Chelsea?**
 - Young families / New to the country with few resources are vulnerable to being housed in substandard housing
 - Slumlords taking advantage/absentee landlords/ “housing predators”
 - Existing homeowners who are at risk of losing their housing – both family and elderly
 - Elderly homeowner with three family/property conditions need rehabilitation/older population that will be selling their homes and will the houses remain in an affordable rent range. From the sales of these triple-deckers there will be gentrification. African American and Latino lifelong residents will be displaced because of rents that are not affordable.
 - As property value increases, the fixed income residents are being home burdened and are at risk of losing their homes (retirees)
 - Section 8 certificate holder that are living in triple-deckers are vulnerable
2. **What types of homes, if any, do you wish were more available in Chelsea (e.g. apartments, condos, single family houses, affordable homes, accessible homes, micro-units, larger family sized units, duplexes, triple-deckers, permanent or transitional housing for formerly homeless, safe houses, sober houses, group homes for people with physical or cognitive disabilities, etc.)? Identify any obstacles and/or opportunities to providing these types of homes in Chelsea.**
 - Affordable homes for residents who live in Chelsea
 - Define affordable/low income

- Less economic segregation/socio economically diverse/ multifamily purpose
- Inclusionary housing is only 15% of units – that is not enough
- Sober/Transitional housing/rehab/larger family units are needed to buy or rent based on demographics
- More creative use of space to provide affordable units
- Housing for families or housing cooperatives
- Rent to Own Homes
- Chelsea is a renter’s world – more homeownership would help

Obstacles:

- Not enough money to rehabilitate existing units
- Land is scarce

3. What types of housing assistance, if any, do you think should be more available in Chelsea (e.g. rehabilitation loans, rental assistance, homebuyer assistance, homeless prevention)? Identify any obstacles and/or opportunities to providing these types of assistance in Chelsea.

- All families are housed in safe, legal apartments
- Habitable housing unit
- Ensuring through building increase staff to supervise the housing being provided
- Inspections to make sure that slum lords are not taking advantage of most vulnerable
- Housing Hub or clearing house with a resource person
- Housing resource person who advises both homeowners and renters on their rights and programs that are available
- Should be able to have the resources necessary for moving or first and last month’s rent
- Educational classes on budget management/rents/resources.
- Making developers commit a percentage of their new units to low and moderate income households that are new to the market
- Tax breaks for homeowners who rent to Section 8 certificate holders or moderate income
- Homeless prevention
- A funding source to prevent homelessness
- A Resident Preference for affordable housing for City of Chelsea existing residents
- Homebuyer assistance fund with an education program

4. What question do you wish we had asked? How would you answer these questions?

- What is the definition of affordable? Education on what affordable housing is/what is considered affordable from the City of Chelsea
- How many Chelsea residents are currently living in a rented unit with a section 8 certificate – this is a huge number than needs to be identified. They too are at risk of losing their housing through gentrification
- How do we prioritize how the Affordable Housing Trust Funds will be distributed?

Table H

Table H attendees were divided between other tables for Exercise 2

Table I

1. **Based on your first-hand knowledge and experience as a community member (and your take-aways from the presentation), what population groups do you think are most in need of suitable housing or housing assistance in Chelsea?**
 - Everyone, but particularly low income and working poor (predominantly Latino).
 - There is a pressing need for reasonably priced home ownership opportunities.
 - The reason it's a renter's world in Chelsea is because families can't afford Chelsea.
 - Children are alone because parents must be at work. They live in fear of what will happen if the rent goes up.
2. **What types of homes, if any, do you wish were more available in Chelsea (e.g. apartments, condos, single family houses, affordable homes, accessible homes, micro-units, larger family sized units, duplexes, triple-deckers, permanent or transitional housing for formerly homeless, safe houses, sober houses, group homes for people with physical or cognitive disabilities, etc.)? Identify any obstacles and/or opportunities to providing these types of homes in Chelsea.**
 - We would like to see funding for cooperative and land trusts – Chelsea should explore this.
 - We need a range of housing types in Chelsea

Positives:

 - Chelsea is small and close knit, crime is way down, Chelsea is a Sanctuary City
3. **What types of housing assistance, if any, do you think should be more available in Chelsea (e.g. rehabilitation loans, rental assistance, homebuyer assistance, homeless prevention)? Identify any obstacles and/or opportunities to providing these types of assistance in Chelsea.**
 - Homebuyer assistance – everyone needs a place to live. Housing is a necessity not a luxury. You cannot spend the winter outside in New England.
 - Community assistance programs are ineffective or non-existent (Chelsea Restoration and The Neighborhood Developers)
 - Rent to Own
4. **What question do you wish we had asked? How would you answer these questions?**
 - Housing monopoly in Chelsea (three very large landowners control rents, do not reside in Chelsea)
 - Chelsea needs a Housing Court
 - What other strategies are available to increase housing affordability?

Appendix F. Summary of Community Workshop #2



The purpose of the Community Workshop #2, held on Thursday, June 22, 2017, was to present key findings from the needs assessment and survey of residents and to solicit input from the Chelsea community on a set of draft goals and strategies to be included in the housing plan. The workshop took place in the Chelsea Senior Center from 6:00 to 8:00 pm. Fifty-six (56) people attended. The workshop began with an open house for participants on the five draft goals of the housing plan. Following this was a presentation from representatives of the project team. After the presentation, participants provided input on the strategies presented through a second open house with stations set up around the room for review and voting on each of the project strategies.

After signing in, participants reviewed several boards with general information about the findings to date for the housing plan. After reviewing these informational boards, participants received a handout on five proposed goals for housing in Chelsea, along with dot stickers and post it notes. Five boards were placed around the room, one for each goal. After reviewing the handout, participants used their stickers to vote on whether each goal was very important, somewhat important, or not important to them, and provided comments on the goals using their post it notes.

Once most of the participants had completed the goal-voting process, participants were welcomed to the meeting by Assistant Planning Director Maggie Schmitt, who then introduced the consultant team. At the end of the consultant's presentation, the presenters explained how six stations were set up around the room with proposed strategies for meeting Chelsea's housing goals, including one station for any other strategy ideas or comments participants wanted to share.

A consultant was available at each station to answer questions and participants were asked to vote at each station on whether they agreed, somewhat agreed, or did not agree with the proposed strategy. Participants were also encouraged to provide comments on each strategy. Participants moved freely between the stations during this portion of the meeting, after which they sat down again to listen to a summary of the comments and discussions held at each station.

All exhibit boards, including informational materials, goals and strategies, were bilingual (English and Spanish). Also, the City and consultant team provided Spanish translation services during the workshop.

Guide to Symbols	
	Goals/strategies that received the most support by workshop participants.
	Goals/strategies that received a moderate level of support but could be refined to better reflect the workshop participant's perspectives.

Participants were generally very supportive of the goals, all of which were voted to be very important by ninety percent or more of those participating in the event. The voting on the draft strategies was more varied. Participants rated most of the strategies with high or moderately high

levels of agreement, but two strategies for “Leveraging City Regulations to Promote Affordable Housing Creation” received less support. For some of the strategies, participants offered specific comments and suggested refinements to address their concerns.

● Main Takeaways

- Many participants stated the importance of viewing Chelsea as a vibrant, diverse community and not as a place for investment.
- Participants felt that maintaining existing affordable units is important, but also that expanding the supply of affordable units is a good goal.
- Many participants expressed disdain for the rising rental costs set by property owners and asked about possible options to control how much rent can rise.
- It was widely agreed that programs which reduce the barriers to buying a home are necessary for more residents to become homeowners.
- Participants agreed that reaching residents from all different walks of life and collaborating on the goals and strategies is the best way to achieve change in the city.

● Goals Open House

The first open house exercise introduced Chelsea residents to a series of five draft goals and requested input on each one. Participants were asked to vote on whether they felt the goal was important, somewhat important, or not important. Participants could also comment on the strengths and weaknesses of each goal, along with any opportunities for implementation and potential concerns.



Goal 1: Retain existing residents through the creation, preservation, and maintenance of affordable housing for Chelsea’s extremely low- to moderate-income families and households, as well as those residents with special needs.


Ninety-seven percent of participants found this goal to be Very Important and the remaining three percent (3%) voted that it was Somewhat Important to them. Supporters of this goal commented that it was very important, especially for low income families in Chelsea, and would be consistent with Chelsea’s mission that everyone is welcome to the city. Another commenter stated that retaining residents would help preserve housing units by preventing new buyers from increasing rents and driving residents out. One commenter emphasized the importance of valuing the community in this goal – making sure that Chelsea is viewed as a home, not an investment. Many people expressed concerns about increasing home values and the increasing rents that result from them.




Goal 2: Support greater pathways to homeownership for existing Chelsea residents.

Ninety percent (90%) of participants agreed that this goal was very important and another ten percent (10%) found it to be Somewhat Important. Commenters stated that restricting outside buyers from purchasing properties for investment purposes was one opportunity for achieving this goal. Participants are wary of large increases in rent and low opportunity for home ownership among residents of the city. Supporters of this goal stated that by becoming homeowners, the population

of Chelsea will develop roots and make the city more than a place to just pass through or a place of investment.

 **Goal 3: Increase the supply and variety of mixed-income housing choices to support Chelsea's current and future populations, and encourage the socioeconomic integration of these populations through this mixed-income development.**

Ninety-six percent (96%) of participants voted that this goal was Very Important to them, while four percent (4%) voted that it was Not Important. Supporters of this goal remarked that more housing choices will help contribute to a diverse community, and that it is important to gather many perspectives in implementing this goal. One commenter expressed the concern that mixed income housing could put too much pressure on the poor to conform to middle-class lifestyles.

 **Goal 4: Foster discussion and collaboration amongst residents, City officials and departments, non-profit organizations, and developers about the variety and depth of housing needs in Chelsea today, including strategies for attending to these needs in a collective and targeted way.**

Ninety-three percent (93%) of participants felt this goal was Very Important and seven percent (7%) thought that it was Somewhat Important. Supporters of this goal emphasized the importance of reaching out to everyone in Chelsea to facilitate a wide-ranging collaboration. Many commenters expressed the desire to be included in decision-making. Others emphasized that the type of change needed will only take place if a collective of residents gather and work together.


 **Goal 5: Increase City capacity to facilitate housing production by allocating funding, staff, and other resources to relevant activities.**


Ninety-three percent of participants voted that this goal was Very Important and the remaining seven percent (7%) voted that it was Somewhat Important. Supporters of this goal commented that it is very important for the city to allocate funds to help families in need and to support other resources for the residents of Chelsea. One commenter expressed disdain for the rapid development in the city, and another expressed concern that government has been negligent in addressing problems in the past.

Strategies Open House

Following the presentations, participants were welcomed to move between a series of stations with proposed strategies for accomplishing Chelsea's housing goals. A staff person was available at each station to address questions, and participants were asked at each station to vote on whether they agreed, somewhat agreed or disagreed with the strategy and to provide any comments that they might have on the strategies proposed or other potential alternatives.

Expanding Homeownership Opportunities:

 **Strategy 1: Support homeownership assistance programs, including down payment assistance for first-time Chelsea homebuyers, buy-down programs, foreclosure prevention programs, and housing rehabilitation programs.**

 **Strategy 2: Explore the potential of creating a local Community Land Trust (CLT), where low- to moderate-income residents buy an affordable home, but rent the land beneath it from the CLT on a 99-year renewable ground lease. This structure allows the CLT to maintain control of the land, provides affordable homeownership opportunities for Chelsea residents, and ensures the long-term affordability of the home. CLT could potentially be housed under the Affordable Housing Trust Fund Board.**

 **Strategy 3: Subsidize the creation of affordable ownership units for small and large families with moderate- to middle-incomes (between 80 to 120 percent of AMI).**


Participants generally agreed with all three of the strategies proposed in this station, with ninety-two percent (92%) of all responses at this statement in agreement with the strategies proposed. Strategy 1 participants voted ninety-eight percent (98%) in agreement and two percent (2%) in somewhat agreement with no votes disagreeing with the strategy.


Strategy 2 received ninety percent (90%) agreement, with six percent (6%) somewhat agreeing and four percent (4%) disagreeing with the proposed strategy.


Ninety percent (90%) of participants also agreed with Strategy 3, with eight percent (8%) somewhat agreeing and two percent (2%) disagreeing with the suggested strategy.

Comments received on all three of this station's strategies emphasized that the long-term affordability of homes is very important, and that these strategies could help residents become first-time homeowners in Chelsea. One commenter noted that it was important to make sure that any down payment assistance is open to non-citizen residents of Chelsea.


Housing Chelsea's Lowest-Income Residents:

 **Strategy 1: Expand and support existing rental assistance programs (emergency and longer-term) for Chelsea's extremely low-income households.**

 **Strategy 2: Continue to ensure and support the safety, habitability and suitability of Chelsea's housing stock through code enforcement, couples with eviction prevention and homeless diversion programs that help Chelsea tenants access rental assistance programs to prevent homelessness, as well as transitional housing.**

 **Strategy 3: Seek special legislation to provide tax exemptions to property owners of two- and three-family buildings, wherein one of the units is the owner's primary residence, and the other units are rented to extremely low- to moderate-income residents.**

Suggested refinement for further consideration: Examine if there are other ways to use tax exemptions to encourage more low/moderate-income owner-occupied properties in one- to four-family dwellings and discourage investment properties.

 **Strategy 4: Explore partnerships to develop and expand service-enriched permanent and transitional housing for homeless individuals and families in Chelsea.**

Overall, eighty-nine percent (89%) of participants agreed with the strategies proposed at this station. More specifically, ninety-one percent (91%) of participants agreed with Strategy 1, while the remaining nine percent (9%) somewhat agreed and no one voted in disagreement. Some comments regarding Strategy 1 include that it is important to continue the existing resources for low-income

families and to increase awareness of these resources in the community. Others commented that this strategy works well with good management and a focus on serving those in need. During discussions with the consultant, participants also asked questions about who would receive a rental subsidy, the tenant or the landlord, and mentioned how important it was that these programs were managed with integrity. One participant had asked about the possibility of capping the number of Section 8 vouchers in Chelsea, expressing concern that these were leading to the rise in rental costs.

Ninety-three percent (93%) of the participants responding to Strategy 2 agreed with this strategy and seven percent (7%) somewhat agreed. No one disagreed with this strategy and there were no specific comments written down for this station. However, in discussions with the consultant, a participant suggested that the project should look at the Metropolitan Boston Housing Partnership's RAFT program (Rental Assistance for Families in Transition), which provides families with funds to deal with a housing-related crisis.

For Strategy 3, eighty-three (83%) of participants agreed, fourteen percent (14%) somewhat agreed, and three percent (3%) disagreed with the statement. Commenters on Strategy 3 noted that they would find it helpful for an agency to coordinate tenant placement and provide support to the owner, that the strategy should extend to single family homes, and that the strategy encourages higher-income and lower-income residents to live near each other and increase affordable housing stock. In addition, several participants spoke to the consultant about how they would like to see this exemption applied towards extremely low- to moderate-income owners of single-family homes in addition to the owners of two- and three-family buildings. One participant thought that there was potential in this strategy as it encouraged mixed income development and community inclusivity while also discouraging absentee landlords. Capping property taxes and preventing investment property purchase were also discussed at this station.

Lastly, Strategy 4 received ninety percent (90%) agreement and ten percent (10%) somewhat agreement from participants responding to this statement, with no one in disagreement. Comments on Strategy 4 remarked on the homeless individuals, particularly students who live in shelters, which could benefit from a program for more dignified housing.

Other general comments raised during discussing with the consultant at this station included the idea of creating high quality single-room occupancy units (SRO's) to house Chelsea's lowest-income populations and relieve housing pressure in a community. Participants also expressed concern that undocumented residents were not mentioned in the strategies and did not want to see them ignored by this process. Lastly, participants asked about the possibility of instituting rent control or freezing rents to deal with rising prices.

Leveraging City Regulations to Promote Affordable Housing Creation:



Strategy 1: Amend the recently-passed Inclusionary Zoning Ordinance to more strongly incentivize a mix of affordable units for Chelsea's extremely low-income households to middle-income households, especially family-size units.

Suggested refinement for further consideration: Consider if there are ways to incorporate more specific incentives in the Inclusionary Zoning Ordinance that directly address the needs of Chelsea's existing population – for example, by increasing the percentage of affordable units required; promoting neighborhood preservation and the retention of Chelsea's existing residents; and

encouraging the creation of a wider diversity of unit types to meet the needs of families, seniors, disabled individuals, and single-person households. Consider focusing efforts on potential Inclusionary Zoning amendments at a later date, rather than immediately, and study potential market effects of possible amendments.



Strategy 2: Conduct a zoning audit to provide effective incentives to create a range of affordable housing types at varying densities and scale, e.g. replace special permits with performance standards for multifamily dwellings by right and realistic density standards.



Strategy 3: Conduct a city-wide master plan to ensure that city-wide goals are in alignment with the housing strategies presented in this Strategic Housing Plan.



Strategy 4: Conduct a city-wide parking study to determine parking supply and demand throughout Chelsea to reduce any potential barriers that parking may have on affordable housing development.

Suggested refinement for further consideration: Consider widening the scope of this strategy to identify ways to encourage more alternative forms of transportation and consider creative options for reducing residents' dependence on cars and need for additional parking.

Seventy-six percent (76%) of participants agreed with these strategies. For Strategy 1, participants voted fifty-eight percent (58%) in agreement, thirty-three percent (33%) in somewhat agreement, and eight percent (8%) in disagreement with the strategy. The lower percentage of participants in agreement suggests that this strategy could be strengthened to better address the concerns of those attending this meeting. Further refinements to focus this strategy on more specific development incentives are suggested to help the public better identify with this strategy.

Strategy 2 received stronger support, with ninety-five percent (95%) of participants voting in agreement, five percent (5%) somewhat agreeing, and no votes disagreeing with the strategy.

Strategy 3 was also strongly supported, with one hundred percent (100%) of participants voting in favor of the strategy.

Participants voting on Strategy 4 were again more mixed, however, with only sixty-one percent (61%) agreeing, seventeen percent (17%) somewhat agreeing, and twenty-two percent (22%) disagreeing with the strategy as proposed. The lower percentage of participants in agreement suggests that this strategy could be strengthened to better address the concerns of those attending this meeting. Further refinements are suggested to broaden the scope of this strategy and help the public better identify with this strategy.

Comments made at this station were not specific to any one strategy. Supporters suggested creating housing that is flexible to changing populations (e.g. aging households, single-parent households), readjusting parking in the city based on the number of family members, and considering a bike share program. Concerns raised at this station center on the quality of construction and level of scrutiny necessary to build good quality homes, the possibility of gentrification and the loss of the spaces that the community uses and appreciates, and the fear of developers who build only the minimal amounts of affordable units required in developments with many market rate units that draw in outside renters. The responses to Strategies 1 and 4 reflect concern for the level of change already experienced by the community and its fears for future developments.

Preserving and Maintaining Existing Affordable Housing:



Strategy 1: Work in Partnership with the Chelsea Housing Authority to ensure the long-term sustainability of its 900-plus public housing units that serve some of Chelsea's lowest-income households, and support the redevelopment of units where appropriate through political, regulatory and financial assistance.



Strategy 2: Work with owners of existing affordable units to extend the affordability of these units as subsidies expire, and to improve the quality and habitability of the units as necessary.



Strategy 3: Increase the city's capacity, including increased funding sources, to allow for the ongoing monitoring of the financial performance, physical health, and regulatory compliance of new and existing affordable units in Chelsea.



Strategy 4: Strengthen and support housing rehabilitation programs for landlords renting to extremely low- to moderate-income households and support training on best practices for maintaining their residential buildings in safe and habitable conditions, and ways to improve building performance and reduce operating costs.

Ninety-four percent (94%) of participants agreed with these strategies. For Strategy 1, eighty-six percent (86%) of participants agreed with the strategy while seven percent (7%) somewhat agreed and the remaining seven percent (7%) disagreed. Commenters on Strategy 1 recommended thinking of other alternatives, maybe in the private sector, and noted that while funding to maintain units is fine, there might be more need now for building new units than for maintaining existing ones.

Ninety-six percent (96%) of participants agreed with Strategy 2, with four percent (4%) somewhat agreeing and no one disagreeing with the strategy. One commenter on Strategy 2 agreed with the strategy, noting that owners of rental housing should continue to extend the livability of their units while maintaining its affordability.

Strategy 3 had ninety-two percent (92%) of participants voting in agreement with the strategy, eight percent (8%) somewhat agreeing, and no one disagreeing with it. Commenters on Strategy 3 expressed concern that the funding not be used to create a lot of market rate rental units with only a few affordable ones mixed in.

On Strategy 4, one hundred percent (100%) of participants agreed with the statement. Several people mentioned that homeowner's education programs could be very valuable and that more support for both owners and tenants is necessary. Participants also discussed the need for improved education about these programs for both tenants and owners.

In additional comments raised directly with the consultant, participants suggested that additional Housing Authority funds go towards funding all their programs, particularly Section 8 vouchers, and not just to its existing housing units. Several participants thought that the Housing Authority did not have enough existing units available to meet the community's needs. One participant who disagreed with the Strategy 1 explained that she works with low income residents to find housing and had never seen a vacant unit available with the Housing Authority. Another participant felt that there was enough monitoring underway in Chelsea already, and that existing programs should instead work

together to avoid duplicating efforts. The money saved from duplicate monitoring could then be used to fund other housing programs.

Housing Chelsea's Seniors and Disabled Population:



Strategy 1: Assess what types of supportive housing and programs are needed for Chelsea's seniors and people with physical and cognitive disabilities and take steps to facilitate their development, including intergenerational housing, independent and assisted living facilities, service-enriched housing for special needs residents, and congregate housing, to name a few.

Suggested refinement for further consideration: Consider recognizing independent seniors as well in this strategy and provide options for their support; consider wider array of housing options (including inter-generational housing).



Strategy 2: Explore a partnership with the Senior Center to maximize and expand resources and services that enable seniors to continue to live in the community and housing of their choice as they age, including housing rehabilitation programs for extremely low- to moderate-income senior homeowners, in-home caretaker matching programs, a volunteer handyman program, and affordable transportation services for Chelsea's seniors.

Suggested refinement for further consideration: Consider if there are ways to provide additional support to help address senior housing needs, such as identifying resources or sharing housing assistance information.

Eighty percent (80%) of participants agreed with these strategies. Strategy 1 received votes of agreement from eighty percent (80%) of participants, with the remaining twenty percent (20%) somewhat agreeing with the statement. Comments on Strategy 1 include that assisted living is a good, cost effective option for the elder population, and that independent living is a viable option for many senior citizens.

Strategy 2 also received eighty percent (80%) of participant votes in agreement, as well as twelve percent (12%) somewhat in agreement and eight percent (8%) disagreeing with the statement. Several comments on Strategy 2 stated that expanding transportation for Chelsea's seniors is a key step to enabling housing choice.

Additional comments were also provided during participant discussions with the consultant. The senior center was discussed as a potential location which could connect people in need of affordable housing to affordable housing options. It was suggested that the senior center could have an enhanced role in the community and participants suggested that it could be more engaged in housing issues, even though this subject is not necessarily in its mission. Along with this suggestion, participants also discussed the idea of increasing funding and resources for the senior center.

Other Strategies:

When asked to think of other ideas for Chelsea's housing plan, participants had a few come to mind. Some suggestions/observations offered:

- With regards to undocumented families living in Chelsea, transitional housing availability, affordable housing creation, and the possibility of “starter homes” development were all mentioned as possible solutions to the lack of housing for this population.
- Another idea was community building and mindset shifting – offering more information and education on the needs of the lower income residents of Chelsea.
- Some participants noted that homeowners focus only on the positive aspects of rising home values and do not consider the negative impacts it has on lower income households and the nature of the community as a whole; indicating need for more outreach/information and mindset shifting.
- Finally, a common theme in the responses was the high rental and housing prices charged all over the city and the need to control how much these prices can rise.

● Goals Open House - Transcription

Goal 1: Retain existing residents through the creation, preservation, and maintenance of affordable housing for Chelsea’s extremely low- to moderate-income families and households, as well as those residents with special needs.

Response to Voting:

- Very Important: 32
- Somewhat Important: 1
- Not Important: 0

Comments:

- Very important. Especially for low income families in Chelsea
- To be consistent with our mission for everyone is welcome to our city, we should consider the preservation of affordable housing of Chelsea’s low to moderate income families and households and special needs
- Retaining existing residents would help preserve housing units and at the same time prevent building buyers from evicting current residents or increasing their rents by 40%
- This is what is most needed!
- Broadway Glen – help it upgrade without losing affordable status
- Don’t know how to change the problem
- I’ve heard a lot of excitement about Chelsea as this new “Hot Neighborhood” and rising home prices. I don’t hear as much enthusiasm for valuing the community. It’s important that Chelsea is viewed as a home, not an investment
- Gentrification makes this increasingly difficult
- What about current homeowners and their tax increases
- Owners like to up the rent as often as they can without proper maintenance, as people age things become more difficult and their needs are not met.
- It is necessary to redefine the income measures in Chelsea, since those that are stated are not completely real
- If you want, you can, and if housing is taken as a human right and not as another commodity.

Goal 2: Support greater pathways to homeownership for existing Chelsea residents.

Response to Voting:

- Very Important: 27
- Somewhat Important: 3
- Not Important: 0

Comments:

- Restrict outsiders from buying just for investment, make arrangements with banks for longer terms and lower rates maybe some subsidy from the city
- This is a way to go about and give residents the opportunity or the chance to stay home
- Stop people from buying multiple homes and charging too much rent
- People who buy houses with help from the government should not be charging outrageous rents to other tenants
- Resident homeownership prevents outside buyers to come and support the eviction of tenants
- New homeowners need support this is great for Chelsea families
- Fear of sub-prime effect of returning
- Fee simple homeownership or some variation that provides security and ability to build assets – but at affordable and safe price
- Need to stop luxury home development
- Homeowners may need training and support in how to become great landlords to the contributors to the city
- By becoming “owners” of housing, the population will develop its roots and make the city of Chelsea more than a hotel or is a place of investment

Goal 3: Increase the supply and variety of mixed-income housing choices to support Chelsea’s current and future populations, and encourage the socioeconomic integration of these populations through this mixed-income development.

Response to Voting:

- Very Important: 25
- Somewhat Important: 0
- Not Important: 1

Comments:

- Yes, different family households need support that fulfill their needs. More choices for a diverse community
- This research is one example on the importance of having all parties interested collaborating. Goals cannot be set until all perspectives are heard
- This will be helpful to apply this goal to increase the supplements to different income homes to help benefit different integration of populations
- Good if allows for more than a token increase in affordable units

- “mixed” means too much pressure on poor to conform to middle class ideas/ example: music played in yards
- Can’t add too many market rate units – keeping % of affordable rental units too low.
- People need it now not in the future
- The owners (who are few) of Chelsea will oppose, but we are more than that are in favor, than those against
- We all deserve to have a place to live and feel welcome and protected

Goal 4: Foster discussion and collaboration amongst residents, City officials and departments, non-profit organizations, and developers about the variety and depth of housing needs in Chelsea today, including strategies for attending to these needs in a collective and targeted way.

Response to Voting:

- Very Important: 25
- Somewhat Important: 2
- Not Important: 0

Comments:

- It’s important to encourage many organizations, residents, etc. about this topic to help educate the changes or occurring’s that are happening
- Talk to the people in the streets. Listen to their voices, see what they show you
- All voices should be heard
- People can work together – it’s good
- I believe that the whole community should be involved and we should all be educated and included to support our clients
- Only the union has the force and if we all act to make housing a human right we will achieve
- Some people are skeptical, and do not believe in equal rights and opportunities
- Lack of awareness and humanity
- There are many restrictions for non-profit organizations to rent local venues, please improve

Goal 5: Increase City capacity to facilitate housing production by allocating funding, staff, and other resources to relevant activities.

Response to Voting:

- Very Important: 27
- Somewhat Important: 2
- Not Important: 0

Comments:

- This will increase the changes to create more resources and production and housing
- The need for funding will be needed to support tenancy and homeownership
- We cannot keep packing in the building. Say NO to some of these developers – they don’t care.

- I believe it is extremely important for our city to allocate funds to help families in need and other resources, workshops, agencies that can support our residents!
- There is enough staff already
- The negligence, the laziness, and the indifference of the world, especially government and entities or authorities
- We need a housing court
- A housing cooperative, and this requires our union and solidarity

🕒 Strategies Open House - Transcription

Expanding Homeownership Opportunities:

Strategy 1: Support homeownership assistance programs, including down payment assistance for first-time Chelsea homebuyers, buy-down programs, foreclosure prevention programs, and housing rehabilitation programs.

Response to Voting:

- Agree: 42
- Somewhat Agree: 1
- Disagree: 0

Strategy 2: Explore the potential of creating a local Community Land Trust (CLT), where low- to moderate-income residents buy an affordable home, but rent the land beneath it from the CLT on a 99-year renewable ground lease. This structure allows the CLT to maintain control of the land, provides affordable homeownership opportunities for Chelsea residents, and ensures the long-term affordability of the home. CLT could potentially be housed under the Affordable Housing Trust Fund Board.

Response to Voting:

- Agree: 46
- Somewhat Agree: 3
- Disagree: 2

Strategy 3: Subsidize the creation of affordable ownership units for small and large families with moderate- to middle-incomes (between 80 to 120 percent of AMI).

Response to Voting:

- Agree: 35
- Somewhat Agree: 3
- Disagree: 1

Comments:

- Help develop financial programs/workshops in the city to pre-screen people for buying a home
- I somewhat agree on the strategy 2 for homeownership opportunities because the 99-year portion makes it seem like the house may never be paid. Is this option offered for flexibility?

- #1 – fear of sub-prime type of results: foreclosures.
- Agree - #2, ensuring long term affordability is key
- Find a financial institution to finance for a longer term at a fixed rate, even if subsidized by the city
- Lower taxes to help homeowners
- Where are the taxes going from the city? What about schools?
- CLT: #2 strongly agree. Focus on triple-deckers. Must have long term affordability.
- Remember 2008! Not everybody can sustain this burden
- If I had the assist be great to buy affordable home
- Families that are interested in owning a home for the 1st time will break the barriers of wanting an affordable home.
- Make sure that down payment assistance is available to Chelsea non-citizen residents. Legally here, but only have temp or permanent status.
- A program is needed to be the owner of the apartment or house
- A rental program, and a portion is going to being an owner someday

Housing Chelsea's Lowest-Income Residents:

Strategy 1: Expand and support existing rental assistance programs (emergency and longer-term) for Chelsea's extremely low-income households.

Response to Voting:

- Agree: 29
- Somewhat Agree: 3
- Disagree: 0

Strategy 2: Continue to ensure and support the safety, habitability and suitability of Chelsea's housing stock through code enforcement, couples with eviction prevention and homeless diversion programs that help Chelsea tenants access rental assistance programs to prevent homelessness, as well as transitional housing.

Response to Voting:

- Agree: 25
- Somewhat Agree: 2
- Disagree: 0

Strategy 3: Seek special legislation to provide tax exemptions to property owners of two- and three-family buildings, wherein one of the units is the owner's primary residence, and the other units are rented to extremely low- to moderate-income residents.

Response to Voting:

- Agree: 29
- Somewhat Agree: 5
- Disagree: 1

Strategy 4: Explore partnerships to develop and expand service-enriched permanent and transitional housing for homeless individuals and families in Chelsea.

Response to Voting:

- Agree: 27
- Somewhat Agree: 3
- Disagree: 0

Comments:

- Strategy 1: It's important to continue the existing resources or programs for low-income families but to all have the families be aware that there is support.
- For strategy 3 it might help if an agency could coordinate tenant placement and provide support to the owner
- #3 – maybe not limiting it to 2-3 family buildings, perhaps excluding single and multi-family
- #3 – specify owner to be low income homes and should extend to single family homes
- #1: with good management and ways of serving those in true need, high integrity
- I think more support existing rental programs. I have low-income housing - without support for rent I would be homeless.
- #4 – dignity of residents
- Please more resources for everyone regardless of immigration status.
- What shelters/housing programs are available for family members with no status? No one is legal status not even children?
- Strategy 2: housing need. More code informant.
- Chelsea needs more development for homeless people
- Strategy 3: I don't own my own home. Need to explore the strategy.
- What about the undocumented who live with family members? How can we help those who are not a menace to society, well intended yet do not have status but live here?
- Strategy 4: for homeless individuals and families esp. the 161 students in CPS who live in shelters in other cities but lost their homes in Chelsea should be able to come back to housing here
- I love strategy 3! It encourages higher-income and lower-income residents to live in close proximity and increases affordable housing stock

Leveraging City Regulations to Promote Affordable Housing Creation:

Strategy 1: Amend the recently-passed Inclusionary Zoning Ordinance to more strongly incentivize a mix of affordable units for Chelsea's extremely low-income households to middle-income households, especially family-size units.

Response to Voting:

- Agree: 14
- Somewhat Agree: 8
- Disagree: 2

Strategy 2: Conduct a zoning audit to provide effective incentives to create a range of affordable housing types at varying densities and scale, e.g. replace special permits with performance standards for multifamily dwellings by right and realistic density standards.

Response to Voting:

- Agree: 20
- Somewhat Agree: 1
- Disagree: 0

Strategy 3: Conduct a city-wide master plan to ensure that city-wide goals are in alignment with the housing strategies presented in this Strategic Housing Plan.

Response to Voting:

- Agree: 17
- Somewhat Agree: 0
- Disagree: 0

Strategy 4: Conduct a city-wide parking study to determine parking supply and demand throughout Chelsea to reduce any potential barriers that parking may have on affordable housing development.

Response to Voting:

- Agree: 14
- Somewhat Agree: 4
- Disagree: 5

Comments:

- Create housing that is flexible and malleable to changing populations (for example, aging, single-parent households, sustainable)
- I put somewhat agree on #1 only because council just approved, so they may not have appetite for change until a little time has passed
- Strategy #4 – existing housing parking not reduced but readjusted per #family members. New developments create parking formula per unit
- Learn from London fire! Materials used—quality of construction needs scrutiny
- That seems like gentrification and loss of spaces that work for us
- Disagree if more developers will come to have 85% of their units at market rent value and 15% available to low income. This will create an imbalance of the goal. Making property taxes go up. Outside renters compete with market renters.
- Parking is very scarce in Chelsea and renter bikes should be encouraged

Preserving and Maintaining Existing Affordable Housing:

Strategy 1: Work in Partnership with the Chelsea Housing Authority to ensure the long-term sustainability of its 900-plus public housing units that serve some of Chelsea's lowest-income households, and support the redevelopment of units where appropriate through political, regulatory and financial assistance.

Response to Voting:

- Agree: 24
- Somewhat Agree: 2
- Disagree: 2

Strategy 2: Work with owners of existing affordable units to extend the affordability of these units as subsidies expire, and to improve the quality and habitability of the units as necessary.

Response to Voting:

- Agree: 27
- Somewhat Agree: 1
- Disagree: 0

Strategy 3: Increase the city's capacity, including increased funding sources, to allow for the ongoing monitoring of the financial performance, physical health, and regulatory compliance of new and existing affordable units in Chelsea.

Response to Voting:

- Agree: 23
- Somewhat Agree: 2
- Disagree: 0

Strategy 4: Strengthen and support housing rehabilitation programs for landlords renting to extremely low- to moderate-income households and support training on best practices for maintaining their residential buildings in safe and habitable conditions, and ways to improve building performance and reduce operating costs.

Response to Voting:

- Agree: 28
- Somewhat Agree: 0
- Disagree: 0

Comments:

- Need checks and balances with landlord and tenant
- Need improvement in quality housing
- #3 Somewhat – agree if the funding won't create come units to be rented at high market value and just few to low rent
- #1 disagree – CHA has been in recovery 3x so far. Think of other alternatives – perhaps in private sector
- #1 disagree – funding to keep Chelsea housing units is ok. However, there is more need in building new housing buildings than maintaining what they have.
- Seek other models
- For strategy 1 would it assist in making “affordable” housing more available?
- #1 agree – not only CHA but other section 8 buildings in Chelsea

- Have landlords be aware on the conditions in creating a safe household for tenants.
- #4 – I believe that homeowner’s education as well as tenants for the “know your rights” trainings can help rehabilitate housing conditions
- Strategy 2: agree. Be aware that owners should continue the extension of the quality of living without creating or disobeying their actions towards the affordability of the units.
- Strategy 1 – we need sustainability, low income housing
- Strategy 3 – although there are existing resources it’s important to keep in mind on how those resources are being represented to the public in Chelsea
- Support for owners of units that their subsidies expire. What can they do to renew? How can they get trained/supported on this?
- Creating new apartment in connection w Chelsea housing a lot of people are on their waiting list and a lot of people are homeless and they are starting to leave the city
- Tenant and landlord programs – more are needed
- Urge legislation to maintain a limit on the price of houses and sales. Thus, respecting the right to a home at an acceptable price.

Housing Chelsea’s Seniors and Disabled Population:

Strategy 1: Assess what types of supportive housing and programs are needed for Chelsea’s seniors and people with physical and cognitive disabilities and take steps to facilitate their development, including intergenerational housing, independent and assisted living facilities, service-enriched housing for special needs residents, and congregate housing, to name a few.

Response to Voting:

- Agree: 16
- Somewhat Agree: 4
- Disagree: 0

Strategy 2: Explore a partnership with the Senior Center to maximize and expand resources and services that enable seniors to continue to live in the community and housing of their choice as they age, including housing rehabilitation programs for extremely low- to moderate-income senior homeowners, in-home caretaker matching programs, a volunteer handyman program, and affordable transportation services for Chelsea’s seniors.

Response to Voting:

- Agree: 21
- Somewhat Agree: 3
- Disagree: 2

Comments:

- Agree #1 – assisted living low cost, not expensive as most are
- Be careful of politics
- Does cognitive disability include mental health issues as well?

- #1 – include a co-housing option, in which younger and/or able-bodied residents live with older and/or residents with disabilities. The younger residents assist with co-housing in return for reduced rent.
- Housing seniors #2 – expand the role of senior centers for those who are not as mobile in living their homes
- Strategy 2 – I’m a low income renter and I think expanding affordable housing, transportation
- #2 needs transportation
- #1 I think seniors should have support in independent living
- Some seniors are glad to be independent and autonomous. The issue is to not assume that all elders are the same
- It would be excellent to create housing for single people who cannot afford to pay high prices because they enter into subleases which are extremely expensive

Other Strategies

Comments:

- Transitional housing for our undocumented families
- #6 other: education and economic development for Chelsea residents to increase average family/household income thereby increasing homeownership and decreasing families who are rent challenged
- #6 Supportive services for working families who receive subsidies like work force development, budget classes, etc.
- Community building and mindset-shifting: I often hear higher-income residents express excitement about rising property values, but I don’t hear much concern for lower income residents who are often negatively affected
- Class lines might help increase support for affordable housing initiatives
- Help build more shelters in Chelsea/church’s open lands. Also more single families/single individuals room-renting
- Create affordable shelters or housing for families that are undocumented. These families should be given the same right as the families with documentation
- Have space (free space landmarks in Chelsea) for individuals to live on family/vans/camping tents as a strategy to reduce homelessness.
- To have more shelters for people who are evicted and left in streets or to fend on their own. More agencies.
- A “starter homes” development for newly arriving immigrants that provides safe, sanitary alternatives to very overcrowded substandard conditions; very modest size and finishes to control cost. Probably could not use traditional subsidies because of regulatory constraints
- Start some sort of campaign to better educate the larger public that cities such as Chelsea are worth investing in. Change the perception that Chelsea is not a city of criminals or lazy bums
- Define affordable for the real needy people of Chelsea not for your local CDC

- Landlords are charging too much upfront for rentals. 1st, last, security, and finder's fee, sometimes deposit for key
- Families are drowned by high rental prices and housing costs, they are destroying us as a community
- For the owners of houses, who are people with economic needs, there should be relief or tax breaks and other strategies to be able to keep their property
- There is an urgent need to limit the prices of houses and sales. Legally, with municipal and state orders
- We need support to be homeowners through cooperatives
- The model of "Caritas" (Note: reference to <https://caritascommunities.org/>)
- Gender based housing