

Housing Working Group #1 Notes | 8/15/2022

Attendees

Working Group Members:

Note: the list below shows all invitees and which were able to attend the meeting.

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|-------------------------------------|------------------|--|
| <input checked="" type="checkbox"/> | Nicole Bell | <i>Living in Freedom Together (LIFT Worcester)</i> |
| <input type="checkbox"/> | Mark Borenstein | <i>Land Use Attorney at Bowditch & Dewey, LLP, Advisory Committee Member</i> |
| <input checked="" type="checkbox"/> | Leah Bradley | <i>Central Massachusetts Housing Alliance</i> |
| <input checked="" type="checkbox"/> | Roberta Brien | <i>Worcester Business Development Corp (WBDC), Advisory Committee Member</i> |
| <input type="checkbox"/> | Lynn Cheney | <i>Business owner, Maker on Main, Advisory Committee Member</i> |
| <input type="checkbox"/> | Germán Chiriboga | <i>UMass Chan Medical School, Advisory Committee Member</i> |
| <input checked="" type="checkbox"/> | Alyssa Corazzini | <i>Advisory Committee Member</i> |
| <input type="checkbox"/> | Alex Corrales | <i>Worcester Housing Authority</i> |
| <input checked="" type="checkbox"/> | Yvette Dyson | <i>Worcester Common Ground</i> |
| <input checked="" type="checkbox"/> | Emily Glaubitz | <i>Central Massachusetts Regional Planning Commission (CMRPC)</i> |
| <input type="checkbox"/> | Amanda Gregoire | <i>Mass Development, Advisory Committee Member</i> |
| <input checked="" type="checkbox"/> | Russ Haims | <i>Developer (Hampton Properties)</i> |
| <input checked="" type="checkbox"/> | Aaron Horne | <i>Trinity</i> |
| <input type="checkbox"/> | Chris Kluchman | <i>Commonwealth of Massachusetts Housing Choice Program</i> |
| <input checked="" type="checkbox"/> | Mary Knittle | <i>Worcester Community Action Council</i> |
| <input type="checkbox"/> | Albert LaValley | <i>Planning Board, Advisory Committee Member</i> |
| <input type="checkbox"/> | Diane Long | <i>Worcester Historical Commission</i> |
| <input checked="" type="checkbox"/> | Joyce Mandell | <i>Urban Planning Partnership, Advisory Committee Member</i> |
| <input checked="" type="checkbox"/> | Rich Mazzocchi | <i>Boston Capital Development, LLC</i> |



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<input checked="" type="checkbox"/>	Nancy McDonald	Commonwealth of Massachusetts Housing Choice Program (MassHousing)
<input checked="" type="checkbox"/>	Maydee Morales	Catholic Charities
<input checked="" type="checkbox"/>	Monica Passeno	Commonwealth of Massachusetts Housing Choice Program (MassHousing)
<input type="checkbox"/>	Kevin Provencher	Worcester Historical Commission
<input checked="" type="checkbox"/>	Doug Quattrochi	Mass Landlords Association
<input checked="" type="checkbox"/>	Penn Ruderman	RISD Architecture Professor, Office of Penn Ruderman Architects
<input checked="" type="checkbox"/>	Jennifer Schanck-Bolwell	Worcester Community Housing Resources
<input type="checkbox"/>	Amie Shei	The Health Foundation of Central Massachusetts, Advisory Committee Member
<input type="checkbox"/>	Casey Starr	Main South CDC, Advisory Committee Member
<input checked="" type="checkbox"/>	Steven Taylor	Worcester Historical Commission
<input type="checkbox"/>	Steve Teasdale	Main South CDC
<input type="checkbox"/>	Donna Warshaw	East Side CDC
<input checked="" type="checkbox"/>	Ulysses Youngblood	Business Owner, Major Bloom, Advisory Committee Member

Public Participants:

Note: the list below shows all registrants and which attended the meeting.

<input type="checkbox"/>	Kevin Aguirre	<input type="checkbox"/>	Robert Huttick
<input type="checkbox"/>	Angel Barbosa	<input type="checkbox"/>	Etel Haxhiaj
<input type="checkbox"/>	Christopher Bates	<input checked="" type="checkbox"/>	Liz Jeru
<input checked="" type="checkbox"/>	James Brooks	<input type="checkbox"/>	Malynda Madison
<input type="checkbox"/>	James Byrnes	<input type="checkbox"/>	Yvette Ocasio
<input checked="" type="checkbox"/>	Ariana Casasanta	<input type="checkbox"/>	Hector Ortiz
<input type="checkbox"/>	Francia De Jesús	<input checked="" type="checkbox"/>	Alex Pichalski



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|---|---|
| <input checked="" type="checkbox"/> Samantha DeLuca | <input type="checkbox"/> Jordan Berg Powers |
| <input type="checkbox"/> Yenni Desroches | <input type="checkbox"/> Tova Reiter |
| <input checked="" type="checkbox"/> Jenn Falcon | <input type="checkbox"/> Collin Reuter |
| <input type="checkbox"/> Myra Guzman | <input checked="" type="checkbox"/> Phoebe Ricker |
| <input type="checkbox"/> Angel Marie Shelton | <input type="checkbox"/> Erin Roach |

City Staff (Worcester Planning & Regulatory Services Division):

- | | |
|--|--|
| <input checked="" type="checkbox"/> Stephen Rolle | <i>Commissioner of the Department of Transportation and Mobility</i> |
| <input checked="" type="checkbox"/> Michelle Smith | <i>Chief Planner</i> |

Consultant Team:

- | | |
|--|--|
| <input checked="" type="checkbox"/> Tim Love (Utile) | <i>Principal-in-Charge</i> |
| <input checked="" type="checkbox"/> Zoë Mueller (Utile) | <i>Project Manager & Urban Planner</i> |
| <input checked="" type="checkbox"/> Kyle Vangel (HR&A) | <i>Principal</i> |
| <input checked="" type="checkbox"/> Guillermo Creamer, Jr. (Utile) | <i>Community Organizer</i> |
| <input checked="" type="checkbox"/> Zada Smith (HR&A) | <i>Research Analyst</i> |
| <input checked="" type="checkbox"/> Rahi Patel (Utile) | <i>Urban Planner</i> |



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Agenda

1. **Introductions**
2. **Project Focus**
 - a. About the Plan
 - b. Project Timeline
 - c. Existing Conditions Overview
3. **Issues and Opportunities Discussion**
 - a. Public Comment Period #1
4. **Growth Framework Feedback**
 - a. Public Comment Period #2
5. **Next Steps & How to Get Involved**

Meeting Notes

I. Introductions

Zoë Mueller, Steven Rolle, and Michelle Smith introduced themselves and the larger project team and thanked the Working Group members for participating. Zoë then provided a description of the Housing Working Group's role within the larger Worcester Now | Next planning process.

After City and consultant team introductions, Working Group members introduced themselves and their affiliations.

II. Project Focus

Zoë introduced the Working Group members to the project, including guiding principles, past plans, core topic areas, a project timeline, and review of public engagement efforts made to date.

Some of the top housing-related themes heard in public engagement so far included:

- Diversifying housing types;
- Improving quality of existing housing;
- Increasing affordable housing; and
- Supporting home ownership.

IV. Issues & Opportunities Discussion

Kyle Vangel summarized the top issues and patterns of note based on analysis so far, along with corresponding prompts for discussion which included:

- **Continued need for protected affordable rental and homeownership:** how can Worcester retain, improve and expand protected affordable rental housing and counteract racial and ethnic disparities in homeownership?



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- **Disconnect between market-rate housing type versus preferences:** how can Worcester encourage private developers to build housing in walkable mixed-use neighborhoods that better serves the needs of commuters and middle-income households?
- **Deferred maintenance and substandard housing:** how can Worcester encourage investment in existing housing to improve its quality without displacing current residents?
- Based on your experience in Worcester, what else would you add to this list of issues and patterns?

Worcester's high share of households living below the federal poverty line and the high rate of cost-burdened households underscores the need for additional affordable housing. Worcester already has a higher share of subsidized housing than its neighboring towns, but these subsidized units are not necessarily located where they are most needed. There is also a large racial disparity between White and non-White rates of homeownership in Worcester.

The housing market overall has become more expensive in Worcester. Average rents per square foot and single-family home values have increased substantially since 2000. Worcester's aging housing stock and high rates of cost-burdened households have contributed to high rates of substandard housing throughout Worcester's neighborhoods.

A. Comments from Working Group Members:

- **Doug Quattrochi:** Data on supply of rental units is likely outdated since it's from 2017. The demand for rental units is probably much higher now.
 - **Planning Team Response:** We agree, demand is likely much higher now than in 2017.
- **Leah Bradley:** What percent of the oldest homes are multifamily vs. single-family? I think there are similar trends with multifamily housing built before 1940.
 - **Planning Team Response:** We would need to break that data out, but expect that if we ran the numbers it would likely confirm your hypothesis based on our knowledge of other similar communities.
- **Aaron Horne:** A lot of the housing stock throughout Massachusetts is multi-family. I'm wondering how that's being taken into account when thinking about homeownership.
 - **Planning Team Response:** That's something this group could weigh in on. We're interested in learning about financial strategies, regulatory strategies, etc. to resolve the challenges we're exploring. In some areas, certain types of housing like condos are more appropriate than others and can also help make homeownership more attainable for a wider variety of households.



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- **Steven Taylor:** I feel that much of this data in a geographic form would be interesting. There's a separation of types of housing throughout Worcester. The most vibrant communities have a mix of housing types, densities, and types of tenure so looking at it from that angle.
- **Mary Knittle:** Is there a specific definition of substandard housing?
 - **Planning Team Response:** For Census data, where our numbers are coming from, substandard housing is defined as housing that lacks proper plumbing or kitchen and has housing costs (rent or homeownership costs) that exceed 30% of the income of the household occupying it.
- **Mary Knittle:** Is demand outpacing the supply for rental or income-eligible properties or is it all levels?
 - **Planning Team Response:** It's across the board at all levels.
- **Joyce Mandell:** I would like to see typologies of housing mapped geographically. I'm hearing that many triple deckers are being bought by outside investors. There used to be a lot of owner-occupied triple-deckers. I would like to see it mapped geographically who is local and who is outside. You can see the data on who pays the property taxes. So seeing owner-occupied v.s. outside investor funded properties.
- **Nancy McDonald:** MassHousing has a new program to direct affordable loans to borrowers of color. We found that borrowers of color are looking to buy in Gateway cities like Worcester. MassHousing has a subsidy program that will buy down the cost of a unit for qualified buyers. MassHousing has no projects in Worcester currently, but are very interested. Projects are deed-restricted for 15 years but after that period, we move quickly to ensure the homeowners are building wealth through their home.
 - **Planning Team Response:** Within the context of a citywide plan, what opportunities could you see for encouraging use of the program in Worcester and pairing it with other forms of assistance?
 - **Nancy:** We have spoken to the City directly. Some of the deals we have in the pipeline mix affordable rental housing with market-rate rental and Commonwealth Builder units. We want to work with developers and help them understand how we can work together to build affordable units.
 - **Penn Ruderman:** I've heard similar things from developers in terms of the numbers not penciling out for affordable units. Can this program reach 50 units? 200 units? What's the scale?
 - **Nancy McDonald:** We were going to get funding in the Economic Development bill that didn't pass. 200 seems high for Worcester at the moment.
 - **Roberta Brien:** What kinds of deals are working? What's the cost to build and number of units? Rent often doesn't cover the cost of construction without subsidy.



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- **Nancy McDonald:** I can certainly find some examples that show the numbers.
- **Doug Quattrochi:** I want to talk about closing the Black-White wealth gap. The most direct way to do that would be a formal reparations program. That's outside the mainstream in Massachusetts, but Worcester is diverse and perhaps it could get some traction. I believe my members would want me to express the option for a formal reparations program.
- **Nancy McDonald:** We totally agree. We require developers to demonstrate how they will market to borrowers of color.
- **Leah Bradley:** One thing that's been effective is Housing First Coordinating Council's target for the number of units helps keep the plan on track. There are zoning limitations to where multifamily housing can be built. If we look where all the single-family homes are, that's what's allowable by right in much of the city. So expanding the opportunities for multifamily housing outside the urban center is important.
- **Doug Quattrochi:** Every program we have housing related should, at minimum, be translated to the languages used in Worcester Public Schools. Even more languages would be great.
 - **Planning Team Response:** Absolutely. We see in our work that having a good program is only half the battle. The programs have to be accessible.
- **Kyle Vangel:** When we talk about different levels of Area Median Income (AMI) are there specific income levels that are missing in Worcester?
 - **Yvette Dyson:** We're trying to reach people below 80% AMI but really even further (\$52k-\$56k) because those lowest income folks are those who may not ever have the opportunity to own a home. One of the ways we do this is through the NSP program which allows us to use grant funds to help pay costs of a duplex and then we put together funds through other sources. It's important to do it volume. So we can do these small projects but we just can't meet the demand for affordable housing. It would be great if we could provide opportunities to developers who understand the need to provide housing without the need for such high development fees. A lot of MassHousing's programs will be very helpful.
 - **Leah Bradley:** We pulled data for all homeless programs in the County. We saw a 50% increase in homelessness between March of 2021 and March 2022. A lot of those folks are working full-time. I think there will always be more difficulty in subsidizing as low as 30% AMI. The level of subsidy needed is large and the way funding programs are structured makes it difficult to get that level of funding. So we need solutions that address AMIs as low as 30%-50% is crucial.



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- **Monica Passeno:** NSP from MassHousing (Neighborhood Stability Program) provides capital funding for rehabilitation of existing substandard structures. We define it differently than the Census, but it needs to have coding violations and it's for the housing most in need of substantial rehab. It's more targeted to smaller sized developments (caps on number of units).
- **Doug Quattrochi:** In eviction data, we see $\frac{2}{3}$ of evictions are single adults head of household. What we see in Worcester over the last five decades, it's been hard to sustain safe rooming houses and small bedrooms. The city has focused a lot on relationships of people inside buildings like requiring people to be related within a unit, etc. Units need to be safe, of course, but requiring familial relations between people forecloses the opportunity for small boarding houses.
- **Russ Haims:** A lot of talk has referenced substandard housing. I'm amazed at the appalling conditions of many properties in Worcester. There are a lot of owners who don't care. They take advantage of people. We need to make sure that owners are required to maintain their properties. We need to make sure enforcement is talked about.
- **Doug Quattrochi:** MassLandlords is trying to address this with a certification program. Landlords take an online test. If there is a market where renters have few options, it's hard to incentivize that.
- **Doug Quattrochi:** It is hard to make substantial improvements to properties while people are living there, especially structural issues. Perhaps there needs to be a program to fund temporary relocation of tenants while rehabilitation happens. We want to prevent permanent displacement.
- **Roberta Brien:** Some tenants also contribute to unsafe behavior. Things like removing fire alarms and blocking staircases. There should be a balance of consequences for tenants too.
- **Steven Taylor:** The simple answer is that it needs to be easier to do what you want people to do.
- **Joyce Mandell:** Housing in walkable, mixed-use neighborhoods is being built, but it's too expensive. There have been discussions about an inclusionary zoning ordinance.
- **Leah Bradley:** A lot of folks who need ADA units are also on fixed incomes, which are hard to come by even at market rate. So we need to address the intersection of those types of issues.
- **Penn Ruderman:** How can we get new housing to create public space? Recent development in Worcester tend to be insular. There isn't an expanded benefit to the community from many investments. Perhaps there could be some program that incentivizes placemaking.

B. Public Comments



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- **Jenn Falcon:** The building I lived in was owned by an elderly woman. The elderly woman sold the property to a tenant on the condition that she could stay. She eventually left and other tenants moved in. A company bought up a lot of units on Bell Hill. My neighbors couldn't stand up for themselves- many of them didn't know English. The developers cut down the trees around the building. They gave us 6 months to move out. My neighbors moved into a smaller unit. The unit may have been more up to code, but it was much smaller than their previous unit. Developers converted to the type of housing where everyone has a room and everyone shares a bathroom. But the people who moved in were certainly well-off and not homeless. There needs to be emphasis on smaller landlords instead of outside investors.
- **Phoebe Ricker:** I am here to represent the Worcester County Youth Action Board. We are made up of youth with lived experiences with homelessness and housing insecurity. There are a lot more youth facing this issue in Worcester than it first appears. Those people are coming from a wide variety of experiences. I faced housing insecurity while I was a student at Clark University. I know a lot of people who want to stay in Worcester but are being priced out of downtown due to gentrification around Polar Park. There are a lot of people who have grown up here and want to stay here but aren't being given the resources to do so.

V. Growth Framework Feedback

Kyle introduced the Place Types Map, which is an initial interpretation of current development patterns in Worcester (land use and urban form). This map will be used as a tool to think about ways to shape growth in Worcester using the zoning code and other policy and programmatic tools.

A. Comments from Working Group Members:

- **Doug:** Global efforts to mitigate climate change may not be successful. A lot of coastal residents could be displaced in the coming decades. Worcester is well poised to receive a lot of people from these demographic shifts. I think density should be considered in every light blue (low-density corridor) area.
- **Russ Haims:** In Elm Park, we're converting properties from commercial back to residential. They're going back to being single-family homes in a very desirable neighborhood. There is opportunity for properties going vacant- as many offices might be empty- to add a lot of housing stock. There has to be some program that's user-friendly for the developer and public-private partnerships can have great results.
- **Yvette Dyson:** Our infrastructure makes me nervous. It seems like every road is ripped up every week, but there needs to be long term planning with sewer and water infrastructure.
- **Leah Bradley:** We see a gap in the number of rental units. We shouldn't limit the conversation to just these areas that are highlighted on the



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map. We should think more broadly about where we can put multifamily housing.

- **Doug Quattrochi:** If Worcester could do something like get rid of single-family zoning and allow even duplexes on every lot, we could see a lot of impact.
- **Joyce Mandell:** I support a diversity of housing types throughout Worcester. We should also think about what walkability means. You should be able to walk everywhere, not just downtown. Main South has a high potential to be gentrified and we need to make sure people don't get displaced.
- **Steven Taylor:** We shouldn't be too constrained by what is. We should think about what we want to be. What do we really want it to look like?
- **Russ Haims:** Public safety is an important aspect of walkability. If there are issues that affect a person's ability to feel comfortable in their neighborhood, they're not going to want to spend time there. It's quite prevalent in a lot of Worcester- people don't feel safe walking in their neighborhood.

B. Public Comments

- **Jenn Falcon:** The character of the buildings that were taken down also changed the neighborhood. The woodwork was lost. I'm not sure if that relates to safety. Even crossing the street is dangerous. Speeding is a big public safety issue.
- **Phoebe Ricker:** I'd like to echo what the other person (Jenn Falcon) was saying. Focusing on keeping and building more triple-deckers would be the best way to go. The triple-deckers are iconic and unique to the city. They can allow a lot of people to live very close together. That could be a sustainable option for having a wide range of homes. Investing more in public transportation and resources would help. Keeping housing affordable while supplying those resources would be a good direction for Worcester to go in.

IV. Next Steps & How to Get Involved

The final two slides provided an overview of the next steps in the process for Working Group Members and for the planning process overall. Working Group members were encouraged to stay involved and support the Planning Team in reaching more members of the Worcester community.

