

The logo features a blue outline of a house roof above the text. The word "MELROSE" is in red, "HOUSING" is in blue, and "PRODUCTION PLAN" is in blue and positioned below a horizontal blue line.

MELROSE HOUSING
PRODUCTION PLAN

Fall 2020 Engagement Insights

Appendices

Appendix A: Complete Demographic Results

Open House

Housing Tenure

Tenure	Count	%
I own my home	119	90%
I rent my home	10	8%
Other (please specify in the text box)	3	2%
Tenure – Other (text responses)		
Live with family		
leave with extended family		
I rent a one bedroom apartment.		

Housing Type

Housing Type	Count	%
Single-family home	104	79%
Two-family home / duplex	12	9%
Three-family home / triplex	1	1%
Smaller multifamily (4-9 units, apartments or condos)	5	4%
Larger multifamily (10+ units, apartments or condos)	8	6%
Other (please specify in the text box)	2	2%
Housing Type Other		
A condo		
Two-unit condo		

Respondent Age

Age	Count	%
0-17	0	0%
18-24	0	0%
25-34	12	9%

35-44	40	30%
45-54	40	30%
55-64	23	17%
65-74	17	13%
75-84	2	1%
85+	0	0%

Race and Ethnicity

Race/Ethnicity	Count	%
White	112	85%
Black	1	1%
Asian	6	5%
Latinx	5	4%
Other	2	2%
Multi-racial/Multi-Ethnic (excluding White + Latinx, counted in Latinx)	5	4%
Race/Ethnicity Other		
choose not to answer		
Portuguese		
purple		

Household Size

How many people live in your household?		
1	6	4%
2	46	34%
3	21	16%
4	47	35%
5+	14	10%

Time in Melrose

How long have you lived in Melrose?		
0-2 years	16	12%
3-10 years	41	31%
11-20 years	28	21%
21+ years	49	37%

Neighborhood

Which Melrose neighborhood do you live in?		
	Count	%
Wyoming	18	13%
Downtown	7	5%
East Side	27	20%
Melrose Highlands	30	22%
Cedar Park	13	10%
Hoover School	10	7%
Oak Grove / Pine Banks	8	6%
Mount Hood	4	3%
Horace Mann	13	10%
Lower Washington	1	1%
Other (please specify in the text box)	2	1%
I don't live in Melrose	1	1%
Which Melrose neighborhood do you live in? - Other		
5 blocks west of downtown..does this mean downtown?		
Barrett's Mount		

Webinar

Note: significantly fewer webinar participants responded to demographic questions than those that answered other questions. These figures cannot be assumed to be representative of live poll respondents at the webinar or webinar participants generally.

Housing Tenure

How would you describe your living situation		
	Count	%
I own my home	21	84%
I rent my home	4	16%

Housing Type

What kind of housing do you live in?	Count	%
Single-family home	18	72%
Two-family home / duplex	2	8%
Three-family home / triplex	0	0%
Smaller multifamily (4-9 units, apartments or condos)	2	8%
Larger multifamily (10+ units, apartments or condos)	3	12%
Other	0	0%

Respondent Age

How old are you?	Count	%
0-17	0	0%
18-24	1	4%
25-34	4	16%
35-44	7	28%
45-54	3	12%
55-64	6	24%
65-74	4	16%
85+	0	0%

Race and Ethnicity

Which categories below best describe your racial/ethnic identity?	Count	%
White	21	84%
Black	0	0%
Asian	1	4%
Latinx	0	0%
Other	1	4%
Multi-ethnic / multi-racial (all respondents here selected White,Asian)	2	8%

Household Size

How many people live in your household (including you)?	Count	%
1	2	8%
2	7	28%
3	2	8%
4	12	48%
5+	2	8%

Time in Melrose

How long have you lived in Melrose?	Count	%
0-2 years	2	8%
3-10 years	8	33%
11-20 years	4	17%
21+ years	10	42%

Neighborhood

Which Melrose neighborhood do you live in?	Count	%
Melrose Highlands	4	16%
East Side	8	32%
I don't live in Melrose	1	4%
Downtown	3	12%
Hoover School	1	4%
Horace Mann	2	8%
Mount Hood	1	4%
Wyoming	1	4%
Cedar Park	3	12%
Oak Grove / Pine Banks	1	4%

*Excludes neighborhoods with no respondents

Appendix B: Open House Survey Instrument

(see next page)



MELROSE HOUSING
PRODUCTION PLAN

Melrose HPP | Open House #1 | Fall 2020

Welcome

Welcome

Welcome to the first “online open house” for the Melrose Housing Production Plan (HPP)! This open house is the first part of a public conversation the community will have on the future of housing. This conversation will lead to an actionable plan for the City of Melrose to adopt and implement over the next five years. Learn more about the plan here: www.mapc.ma/melrose-housing

During this activity, you will be presented data on existing conditions in Melrose’s housing, and you will have an opportunity to weigh in on potential goals for the plan. Your responses are confidential, and you will have an opportunity to leave your contact information at the end if you want to be on our distribution list for future engagements.

The open house takes 30-60 minutes to complete if all of the information is carefully reviewed. You can stop and start the activity as you please, your responses will be saved when you return (as long as your web browser has cookies enabled, the default setting for most people). Feel free to use the “Table of Contents” to move around between pages in the open house. The “Table of Contents” can be found on the left side of each page or by pressing the three-line icon at the top left of subsequent pages.

There will be a webinar that accompanies this online open house on Wednesday, December 2, 2020, 7–8:30pm. That webinar will review the information contained in this Open House, ask questions similar to those contained here, and provide space for a questions and answer session with webinar participants. Registration is required. Please register here: www.mapc.ma/melrose-webinar-reg

About this Plan

About this Plan

The Melrose Housing Production Plan (HPP) is a community-driven planning process to set the direction of housing policy and development over the next five years. The City of Melrose is undertaking this plan with the help of the Metropolitan Area Planning Council (MAPC), the regional planning agency for the Greater Boston region. A Housing Production Plan is a specific plan type that is defined under Massachusetts state law and regulated by the state's Department of Housing and Community Development (DHCD). This plan is funded through a [Community Compact](#) Grant and MAPC's [Technical Assistance Program](#).

An HPP helps communities understand their housing needs, set housing goals, and identify strategies to achieve them.



Windsor at Oak Grove

The requirements of an HPP is defined in state law (M.G.L. Chapter 40B). The plan must contain the following elements:

1. Assessment of housing needs and demand
2. Analysis of development constraints
3. Identification of opportunity sites for new housing development
4. Housing goals for the next five years, including numeric targets for new housing production
5. Specific policies and programs that will help achieve housing goals

We need your help to make this plan. Your help is especially important now as we assess housing needs and respond to those needs with housing goals.

At the end of the planning process, we'll have a complete plan with specific actions for the City to implement over the next five years. To go into

effect, the plan must be adopted by the City Council and Planning Board and approved by DHCD.

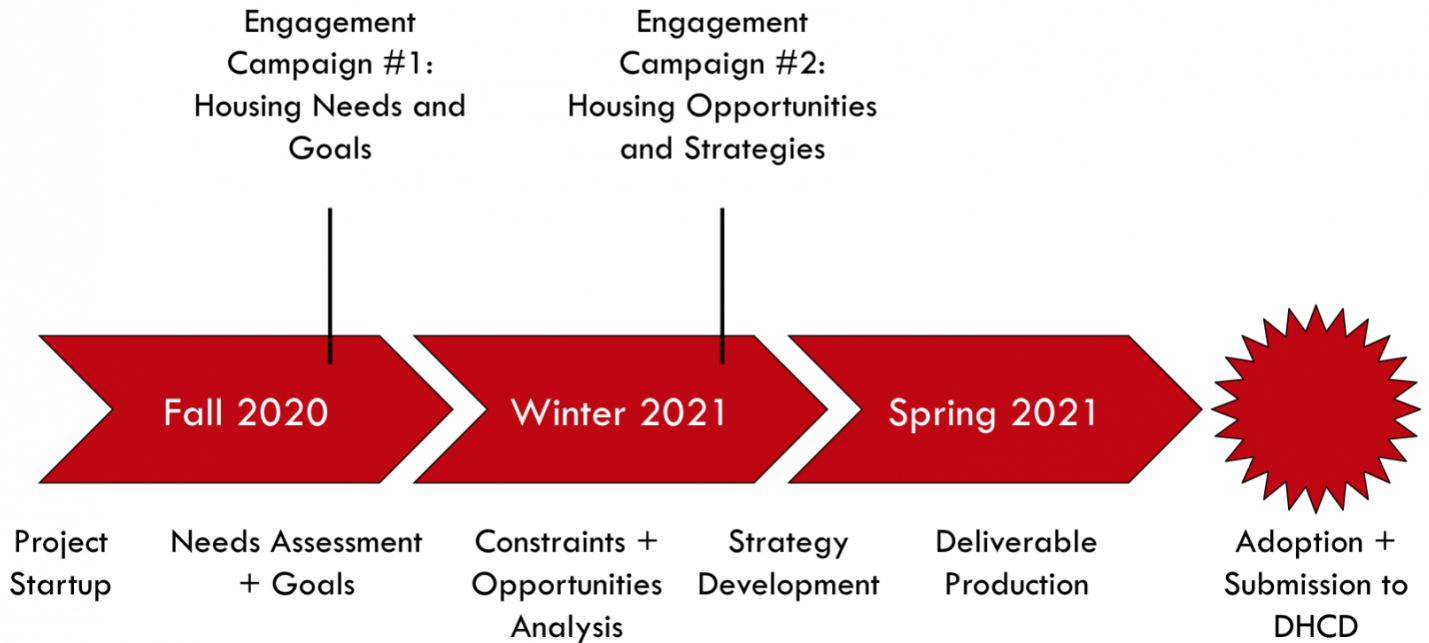
Engagement Opportunities

Due to the ongoing COVID-19 pandemic, the City and MAPC have planned to conduct all engagement virtually to ensure participant safety.

- The plan is structuring most engagement opportunities into two engagement campaigns, the first to understand housing needs and goals felt by the community, and the second to assess potential strategies to achieve housing goals, as well as potential housing development opportunities.
- Each engagement campaign will center on an online open house and a live webinar for public discussion.
- The online open house you're currently participating in is a part of the first engagement campaign.
- In addition to these campaigns, the planning team has convened an advisory committee of residents and stakeholders working in Affordable Housing and related fields. The team is also currently assembling focus groups to better understand housing needs and constraints to achieving housing goals.

The engagement plan is flexible. The planning team will continue to assess our engagement strategy to make sure we can receive the best input possible from you and others in the community.

Timeline



About You

How would you describe your living situation?

I rent my home

I own my home

Other (please specify in the text box)

What kind of housing do you live in?

- Single-family home
- Two-family home / duplex
- Three-family home / triplex
- Smaller multifamily (4-9 units, apartments or condos)
- Larger multifamily (10+ units, apartments or condos)
- Other (please specify in the text box)

How old are you?

- 0-17
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- 75-84
- 85+

Which categories below best describe your racial/ethnic identity? (select all that apply)

- White
- Black
- Latina, Latino, Latinx, or Hispanic
- Asian
- Indigenous or Native American
- Other (please specify in the text box)

How many people live in your household?

- 1
- 2
- 3
- 4
- 5+

How long have you lived in Melrose?

- 0-2 years
- 3-10 years

- 11-20 years
- 21+ years

Which Melrose neighborhood do you live in?

- Downtown
- Melrose Highlands
- Cedar Park
- Wyoming
- Lower Washington
- Oak Grove / Pine Banks
- Mount Hood
- East Side
- Hoover School
- Horace Mann
- I don't live in Melrose
- Other (please specify in the text box)

Population

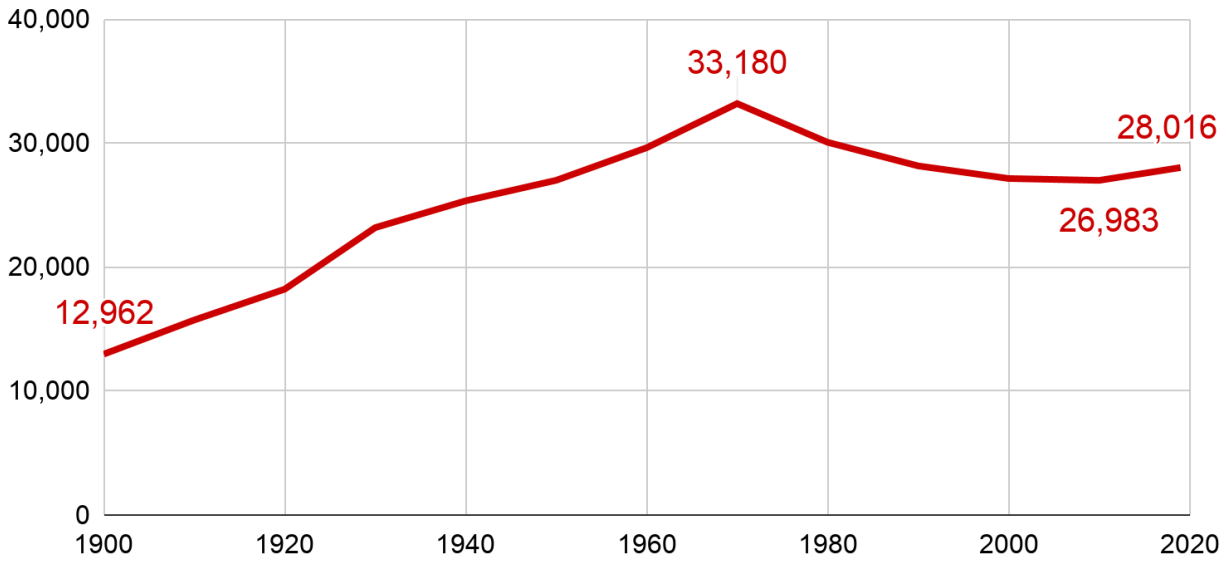
Population Data

Melrose faces a growing population with a variety of housing needs, which can differ depending on age, family status, household size, disability status, cultural requirements, and more. This section discusses the size and characteristics of Melrose's population today.

Population Growth

Melrose has been growing recently, but its population is still less than its 1970 peak, due to today's smaller household sizes. Despite having fewer people, the number of households has increased, meaning there is more demand for housing today than there was in 1970.

Population, 1900-2019



Source: US Census, 1900-2010; Census Population Estimates Program, 2019

Do you find the data above surprising?

Yes, this data is surprising.

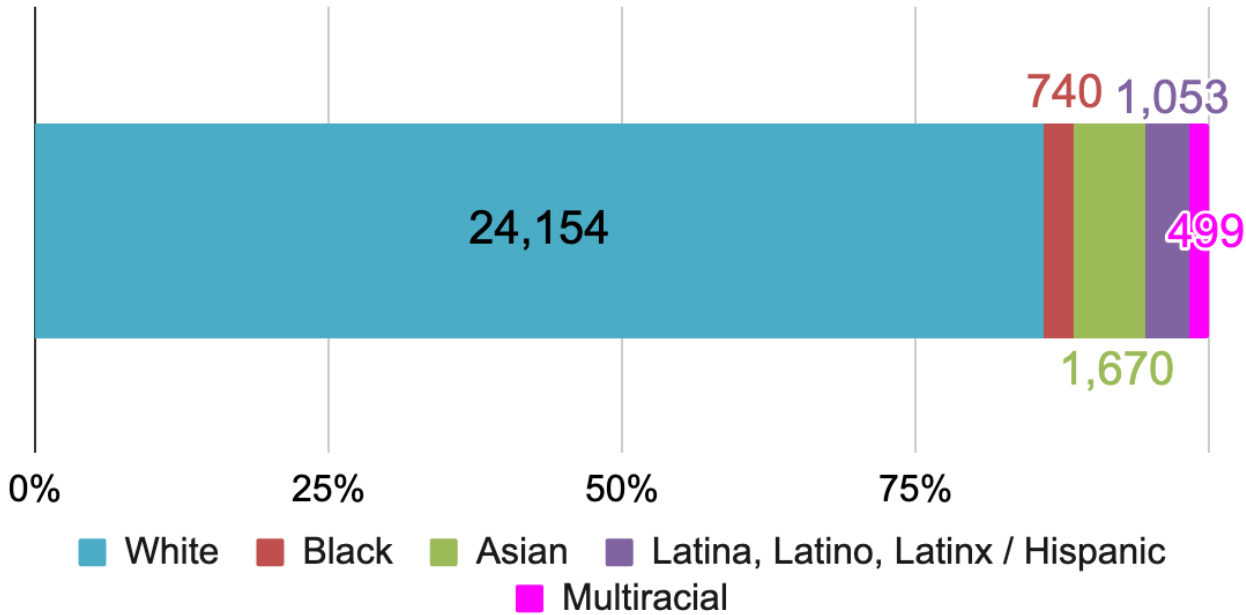
No, it is not surprising.

Use this space to provide further thoughts if needed.

Race and Ethnicity

Melrose is 85% non-Latinx White. The proportion of White people is down from 94% in 2000 and 89% in 2010.

Population by Race/Ethnicity



Source: American Community Survey (ACS), 2014-2018 5-year estimates

Race and housing are tied together in all American cities, including Melrose. Historically, federal government policies (such as redlining) restricted or disincentivized racial and ethnic integration, especially the integration of Black residents into predominantly White communities. Locally, many communities also adopted zoning laws to exclude non-wealthy residents, disproportionately impacting communities of color. The legacy of those policies are still present today, despite anti-discrimination laws like the federal Fair Housing Act that are largely unenforced.

Do you find the data above surprising?

Yes, this data is surprising.

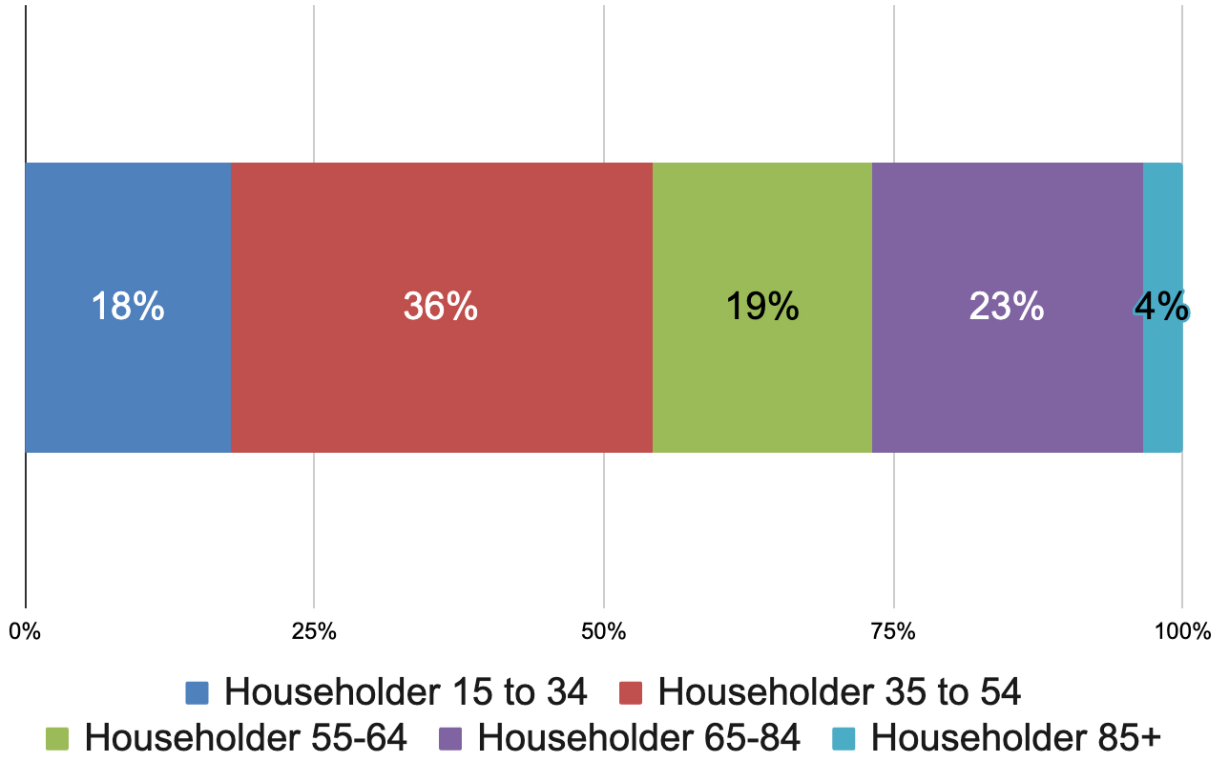
No, it is not surprising.

Use this space to provide further thoughts if needed.

Age

More than a quarter of householders are seniors, and another 19% are between 55 and 64 years old.

Age of Householder



Source: American Community Survey (ACS), 2014-2018 5-year estimates

As people age, their housing needs often change. Some older households want to downsize from larger to smaller homes, others may seek dedicated senior communities, some seek aging-friendly and accessible homes, and others wish to retrofit their current home to become more aging-friendly. In every case, seniors' housing needs become an important consideration for the community.

Do you find the data above surprising?

Yes, this data is surprising.

No, it is not surprising.

Use this space to provide further thoughts if needed.

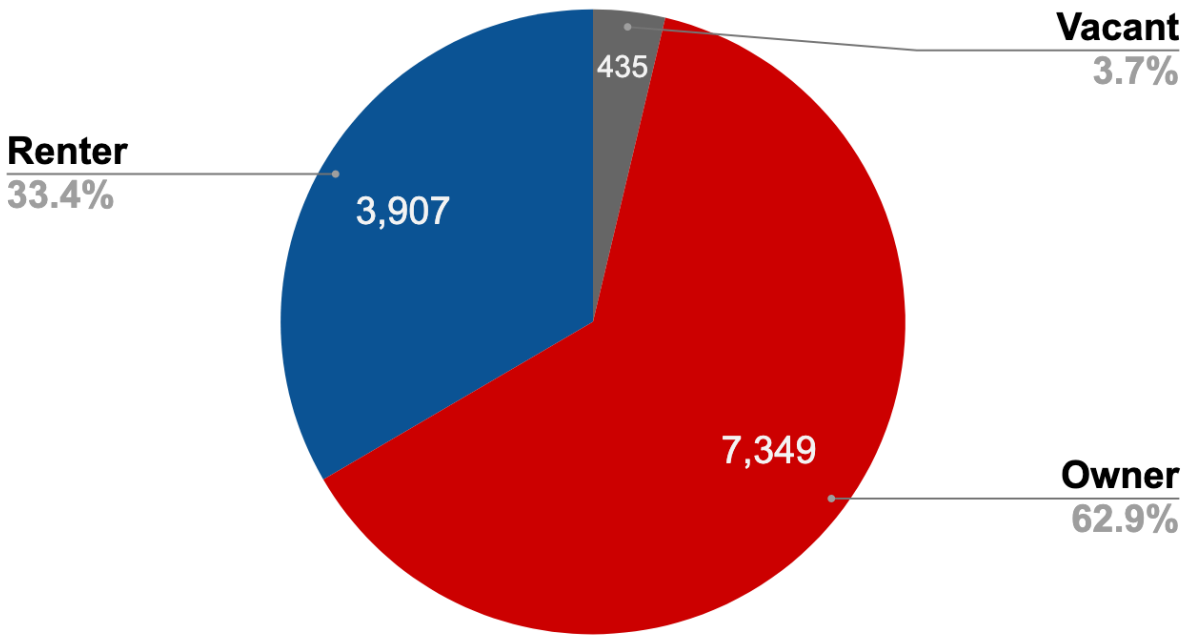


Homeownership and Renting

Most, but not all, Melrose households own their homes. One in three homes is occupied by a household that rents. Renters in Melrose typically have much lower incomes than homeowners (discussed later in the open house), and can face much higher housing insecurity as the housing market changes.

Homeowners and renters are not fixed categories. People may start out by renting in Melrose and eventually purchase a home here, while some homeowners (often downsizing seniors) may sell their home and transition to renting. These processes are natural, and both homeowners and renters are critical to the Melrose community.

Housing Units by Occupancy and Tenure



Source: American Community Survey (ACS), 2014-2018 5-year estimates

Do you find the data above surprising?

Yes, this data is surprising.



No, it is not surprising.

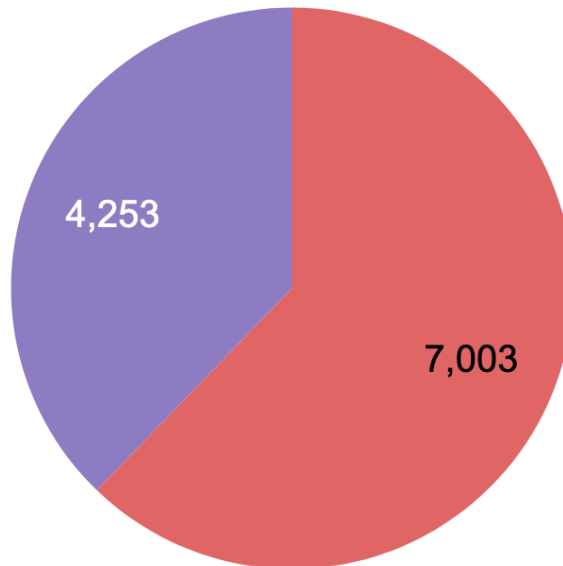


Use this space to provide further thoughts if needed.

Households and Families

A household is one or more people who regularly occupy the same home. Most, but not all, Melrose households are families.

Household Types

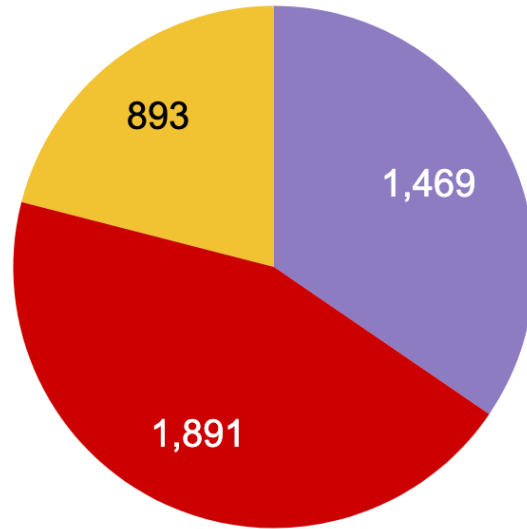


● Family Households ● Non-Family Households

Source: American Community Survey (ACS), 2014-2018 5-year estimates

Of the non-family households, most are people living alone, and 44% of people living alone are seniors.

Non-family households



- Senior Living Alone
- Non-senior Living Alone
- Not Living Alone (Roommates)

Source: American Community Survey (ACS), 2014-2018 5-year estimates

For any given person, their household type will likely change over time, and all households types have a place within the Melrose community.

Do you find the data above surprising?

Yes, this data is surprising.



No, it is not surprising.



Use this space to provide further thoughts if needed.

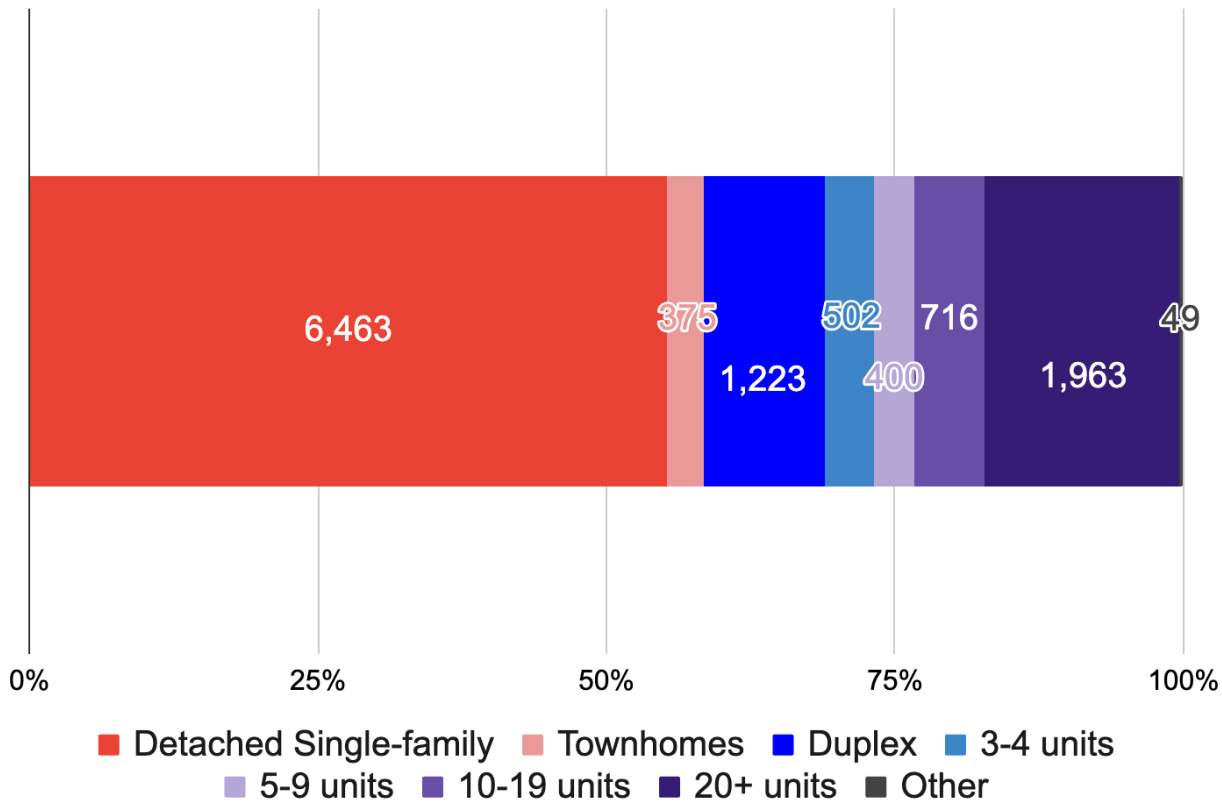
Housing Stock

Housing Stock Data

Type of Housing

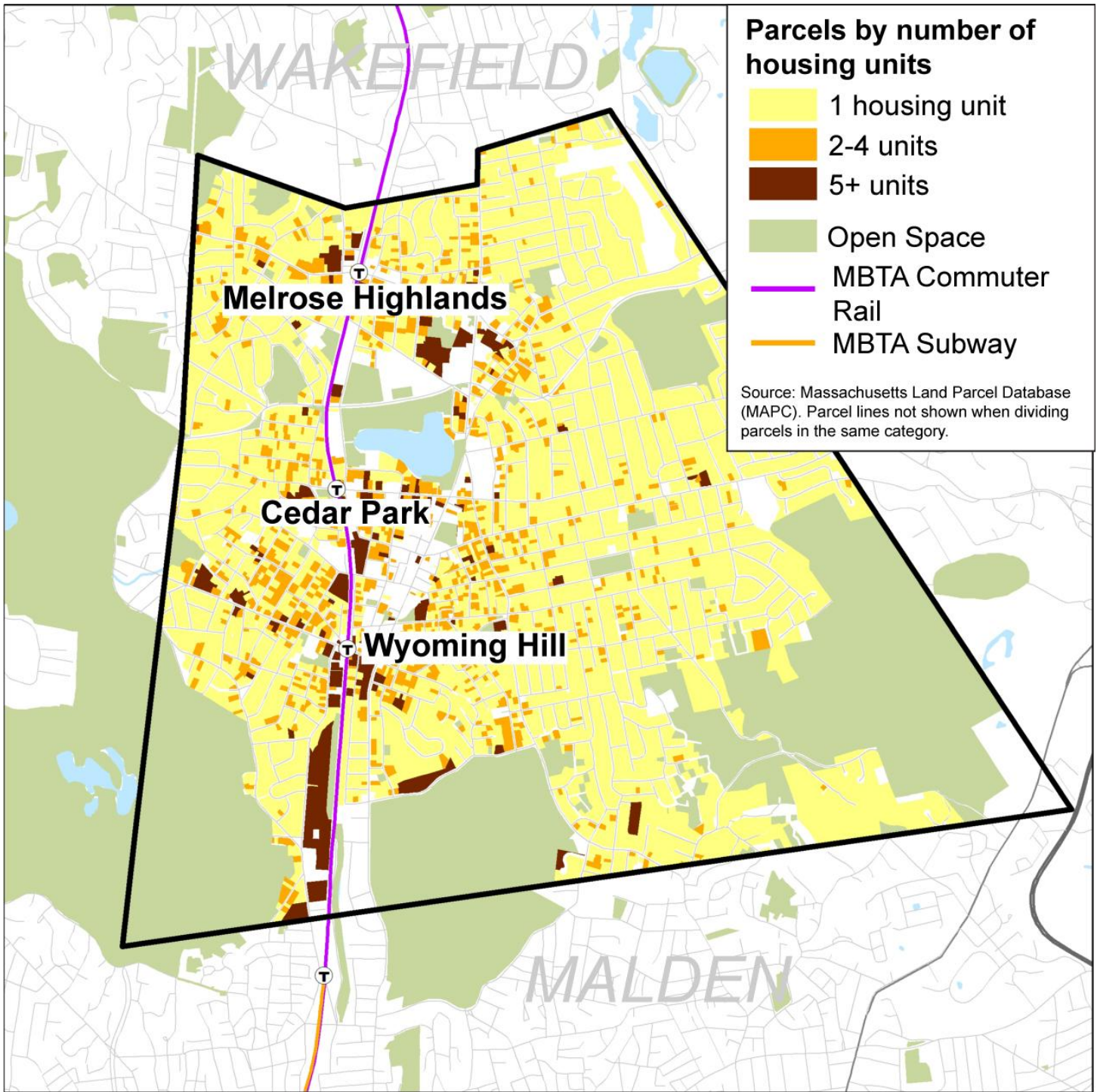
Most housing is detached single-family homes. Duplexes and large buildings are also prominent.

Units by Building Size/Type



Source: American Community Survey, 2014-2018 5-year estimates

Multifamily housing is concentrated in "smart growth areas" near transit stations, businesses, and existing infrastructure, while single-family housing is pervasive across the city.





Traditional mixed-use development with retail on the ground floor and apartments above.

Do you find the data above surprising?

Yes, this data is surprising.



No, it is not surprising.

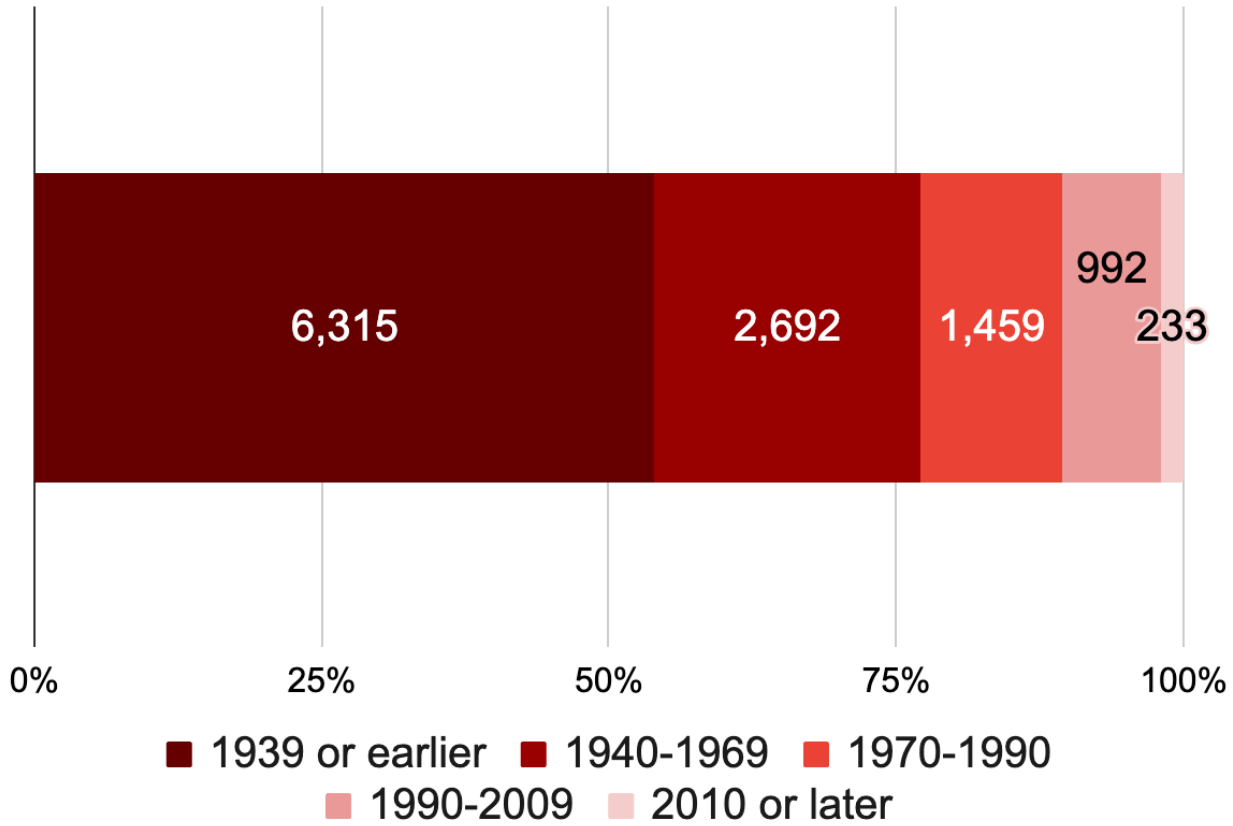


Use this space to provide further thoughts if needed.

Age of Housing

Most housing in Melrose was built before World War II. Another quarter of all housing was built from 1940-1969.

Housing Age (Year Built)



Source: American Community Survey, 2014-2018 5-year estimates



Older single-family housing stock in Melrose. (Photo credit: Jennifer Jameson)

Do you find the data above surprising?

Yes, this data is surprising.

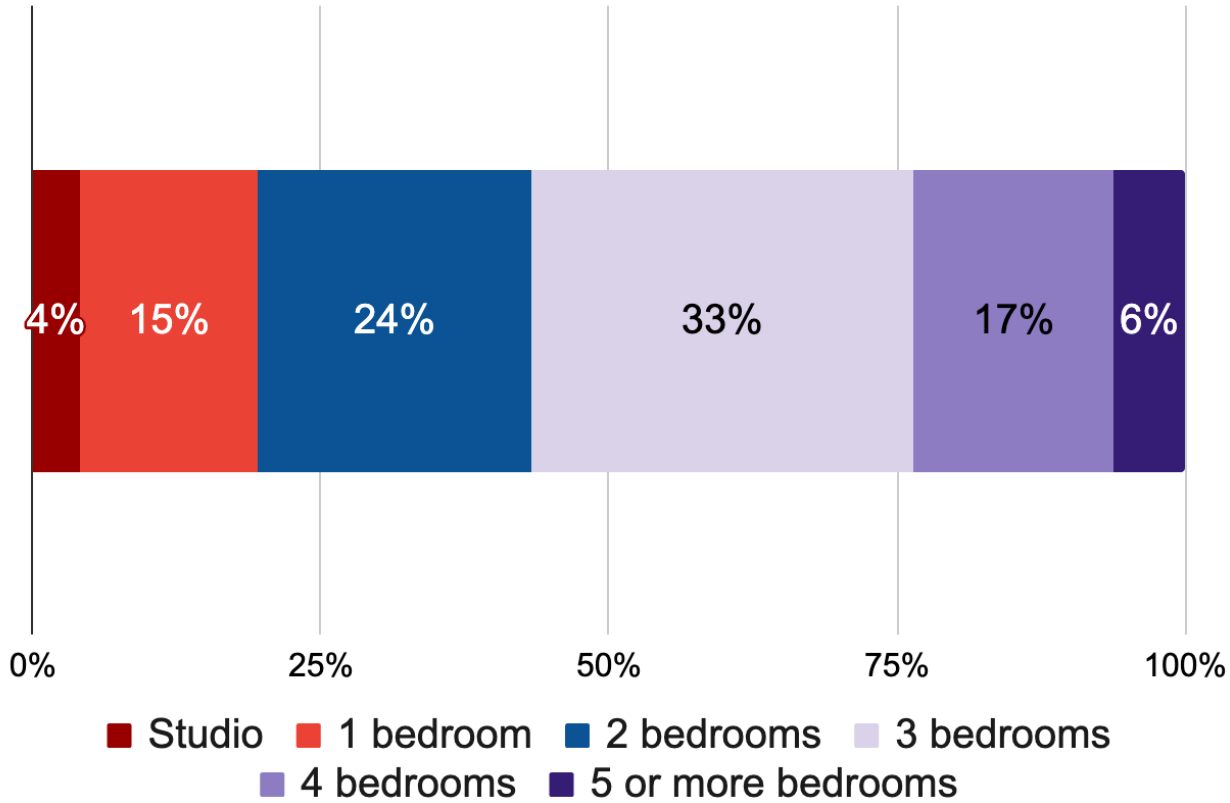
No, it is not surprising.

Use this space to provide further thoughts if needed.

Number of Bedrooms

A slim majority of housing is “family-sized” with three or more beds, but there are also a lot of smaller units, with two or fewer bedrooms.

Housing Units by Number of Bedrooms



Source: American Community Survey, 2014-2018 5-year estimates

Do you find the data above surprising?

Yes, this data is surprising.

No, it is not surprising.

Use this space to provide further thoughts if needed.

Housing Vacancy

A “healthy” housing vacancy rate indicates that a household seeking housing can easily find it on the market but vacant homes don’t sit empty for unreasonable amounts of time. For homeownership units, the healthy rate is between 2% and 3%. For rental units, the healthy rate is between 5% and 6%.

Vacancy rates have been well below “healthy” rates for some time, and they are continuing to decrease. Too few available homes means that housing costs will rise.

	Homeownership Vacancy	Rental vacancy
2010	1.2%	3.0%
2018	1.1%	2.7%

Source: American Community Survey, 2006-2010 and 2014-2018 5-year estimates



New residential development in Melrose's "Smart Growth" district.

Do you find the data above surprising?

Yes, this data is surprising.

No, it is not surprising.

Use this space to provide further thoughts if needed.

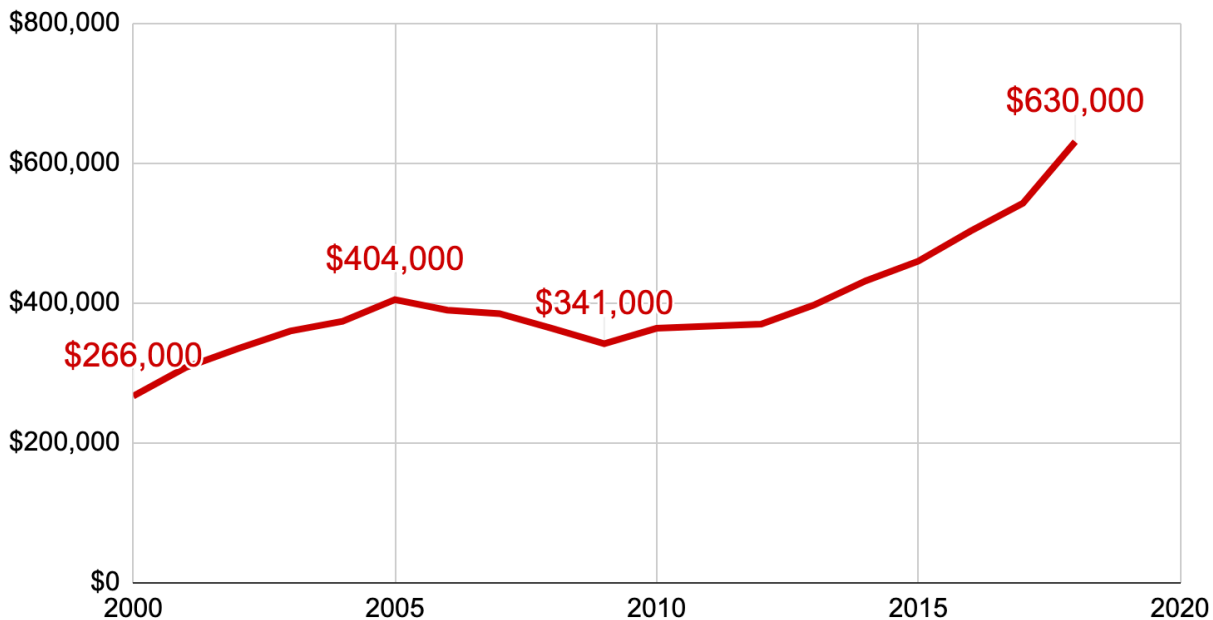
Housing Affordability

Housing Affordability Data

Home Price Growth

Housing prices have more than doubled since 2000, rising 73% between 2010 and 2018. Since the COVID-19 crisis began and fewer homes have come up for sale, prices have increased further. While not reflected on the chart below, the latest data from July to September 2020 shows the median home price at \$747,500, according to real estate data provider MLS Pin.

Average home sale price (single-family homes and condominiums), 2000-2018



Source: The Warren Group, 2000-2018

Do you find the data above surprising?

Yes, this data is surprising.



No, it is not surprising.



Use this space to provide further thoughts if needed.

Average Rents

Average listings for all unit sizes except studios exceed \$2,000 per month.

Bedrooms	Average Listing Price
Studio	\$1,671
1-bed	\$2,028
2-bed	\$2,430
3-bed	\$2,940
4-bed	\$3,008
5-bed	\$3,306

Source: MAPC Rental Listings Database, 2019



Towne Estates, an apartment complex built in the mid-20th Century.

Do you find the data above surprising?

Yes, this data is surprising.

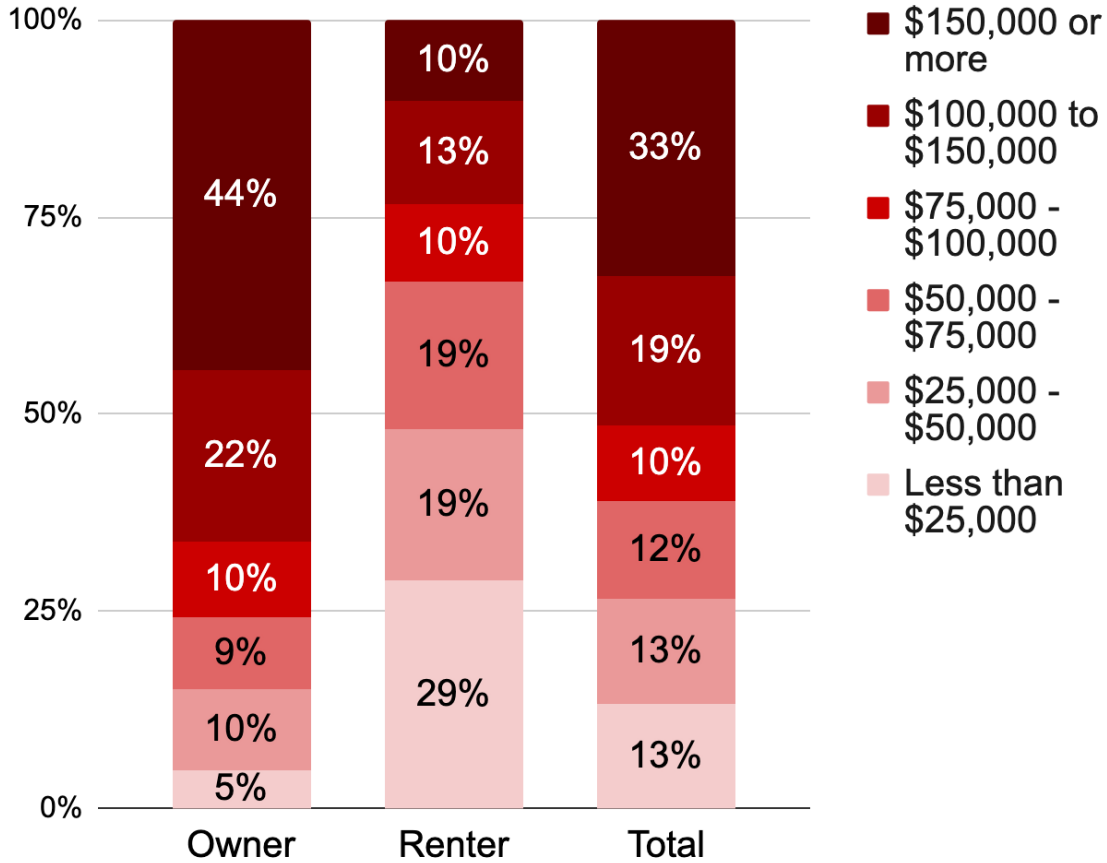
No, it is not surprising.

Use this space to provide further thoughts if needed.

Household Income

Owner household incomes are typically much higher than renter household income.

Households by Income



Source: American Community Survey, 2014-2018 5-year estimates

Do you find the data above surprising?

Yes, this data is surprising.

No, it is not surprising.

Use this space to provide further thoughts if needed.

What is Income Status?

What do we mean when we say a household is “low-income” or “high income” or anything in between? When discussing housing, these phrases

have specific meanings set by the federal government. Income status is determined by comparing a household's total pre-tax income and the number of people in the household with the "Area Median Income" (AMI), which is the median income for households across the Greater Boston metropolitan region, which includes Melrose.

A household is "low-income" if its annual income is 80% or less of the Area Median Income for a household of its size in the region. A household is "moderate-income" if it makes between 80-100% of the AMI, and "middle-income" and "high-income" households make 100% or more of AMI.

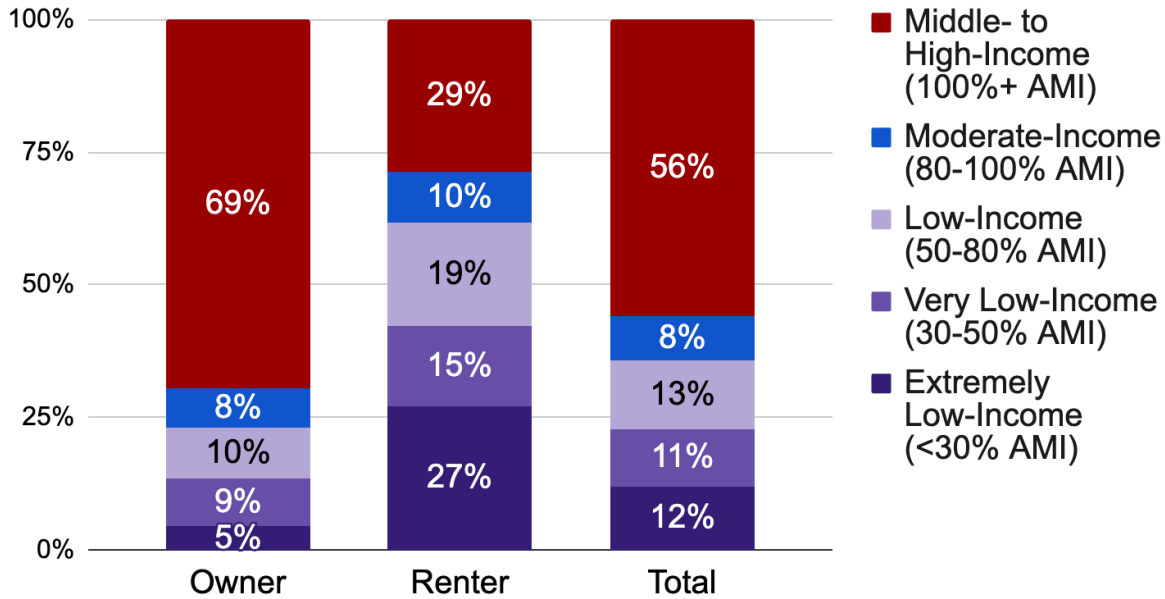
Most Affordable Housing or housing subsidy programs rely on income status to determine eligibility for assistance, so income status is important in housing planning. It is also generally useful as a tool for understanding need in the community.

Household Size	Area Median Income (AMI)	80% AMI (Maximum income for low-income households)
1-person	\$83,300	\$66,650
2-person	\$95,200	\$76,150
3-person	\$107,100	\$86,650
4-person	\$119,000	\$95,200

Households by Income Status

Roughly 61% of renters and 36% of all households are low-income (making less than 80% AMI).

Households by Income Status and Tenure



Source: Comprehensive Housing Affordability Strategy (CHAS) data, 2012-2016

Do you find the data above surprising?

Yes, this data is surprising.



No, it is not surprising.

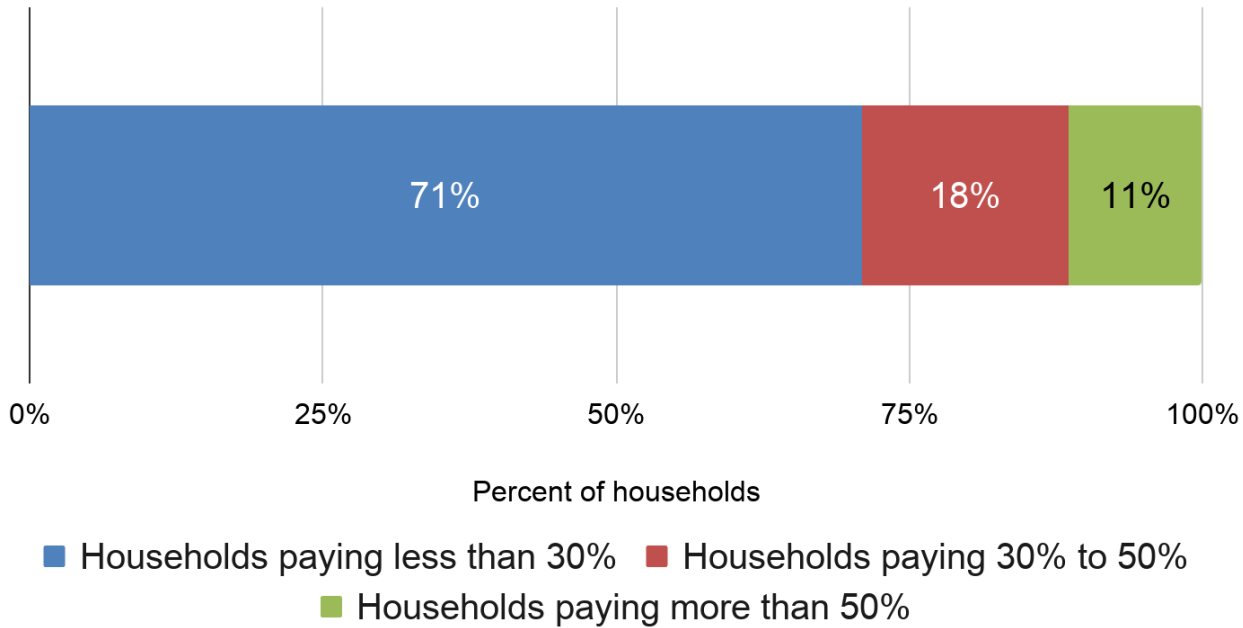


Use this space to provide further thoughts if needed.

Cost Burden

A household is “housing cost-burdened” when it pays 30% or more of its income for housing (such as rent, a mortgage, taxes, insurance, and/or utilities). Paying this much for housing often means a household will face tough financial decisions. Roughly 29% of today’s Melrose residents are housing cost-burdened.

Housing cost burden



Source: Comprehensive Housing Affordability Strategy (CHAS) data, 2012-2016

Do you find the data above surprising?

Yes, this data is surprising.



No, it is not surprising.



Use this space to provide further thoughts if needed.

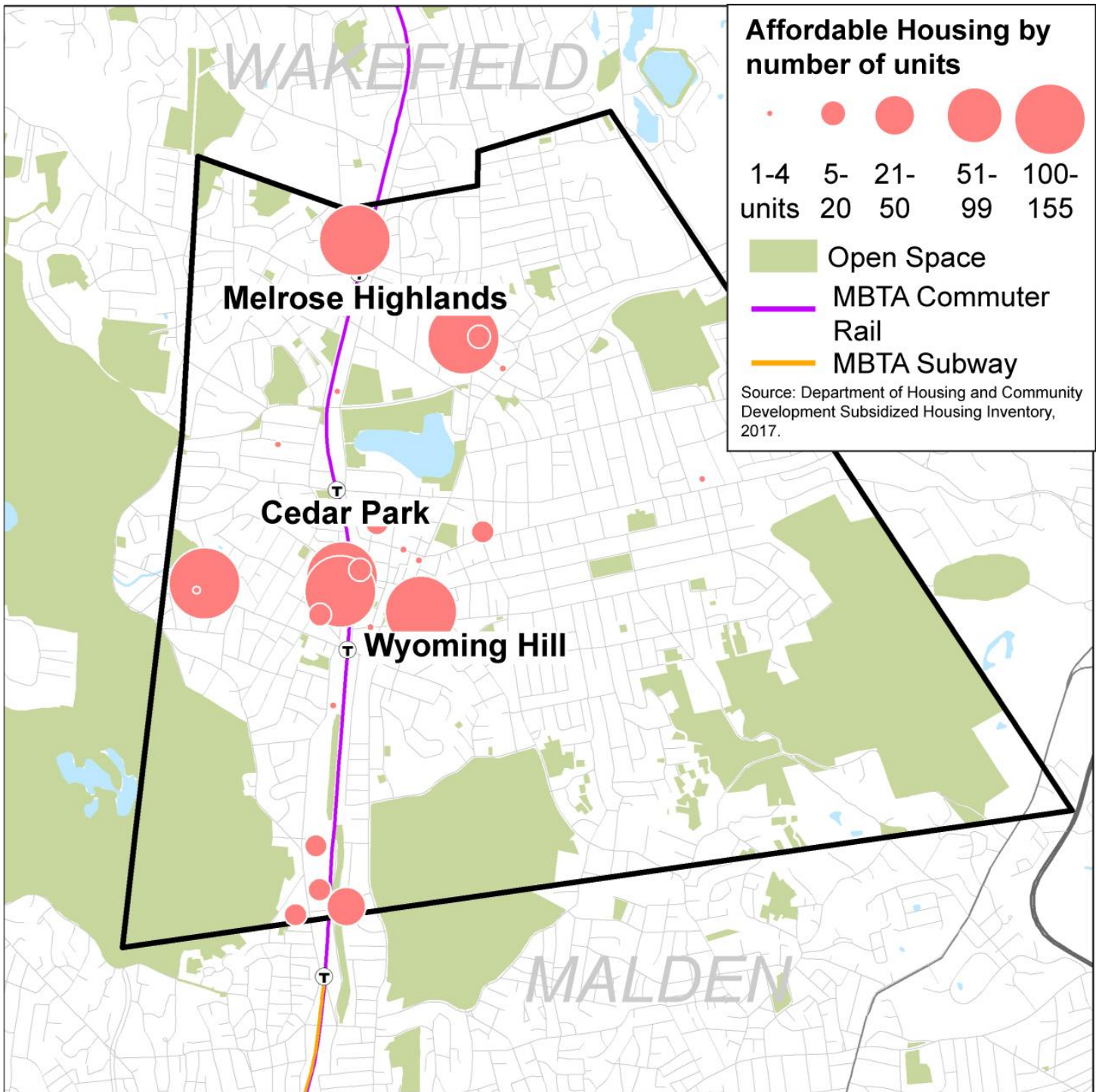
What is Affordable Housing?

When most people talk about housing affordability, they simply mean housing that works within their budget. When housing planners talk about “Affordable Housing” (with a capital “A” and “H”), there is a more specific definition: Affordable Housing must cost 30% or less of a household’s income and may only be rented or sold to income-eligible low- or moderate-income households. Affordable Housing has restrictions on its deed that

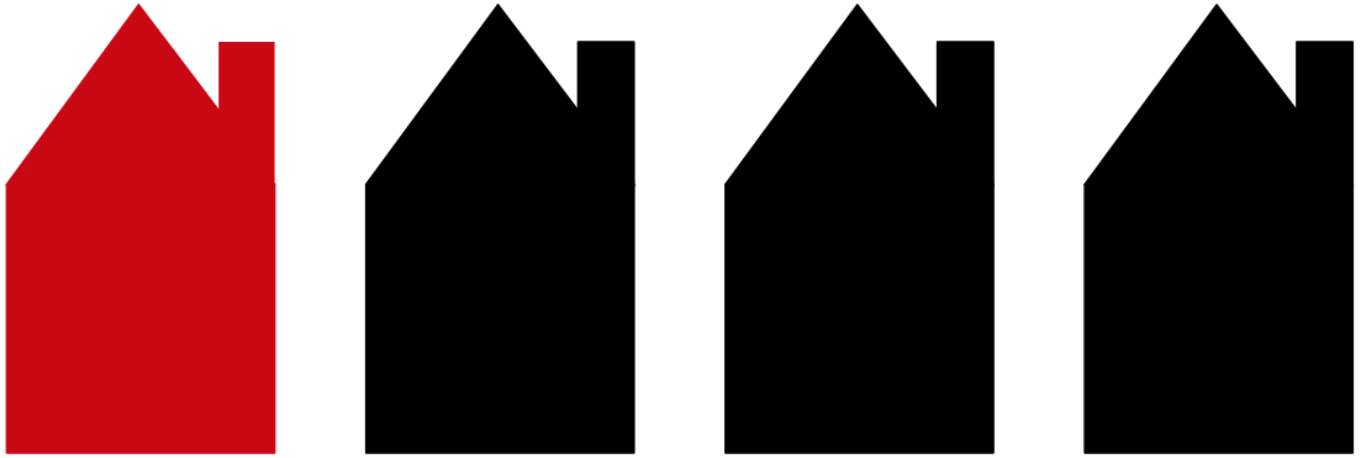
preserve affordability for decades or in perpetuity, ensuring that income-eligible households can stay in their communities. Historically, Affordable Housing was built by the government, but today it is typically built by nonprofit organizations using government subsidies.

Melrose's Affordable Housing

There are 932 deed-restricted Affordable Housing units in Melrose, or roughly 8% of the total housing stock, according to the state's Subsidized Housing Inventory. Most of these units are in relatively large developments owned by the Melrose Housing Authority or local nonprofits. However, since the passage of the City's inclusionary zoning bylaw in 2004, most new Affordable Housing units have been developed as inclusionary units, using private investment in otherwise market-rate developments. Melrose's Affordable Housing is largely located in the city's "smart growth" areas near downtown or the rail corridor.



There is one deed-restricted Affordable Housing unit for every four low-income households in Melrose. Those low-income households not in deed-restricted Affordable Housing either live in an unsubsidized low-cost home, receive a rental subsidy voucher, or simply pay too much for their housing.



932 units on the Subsidized Housing Inventory
vs.
3,850 low-income households

Source: Department of Housing and Community Development Subsidized Housing Inventory, 2017 and Comprehensive Housing Affordability Strategy (CHAS) data, 2012-2016

Do you find the data above surprising?

Yes, this data is surprising.



No, it is not surprising.



Use this space to provide further thoughts if needed.

Further Research

Further research

What issues are missing from this data profile? What housing issues would you like to learn more about?

Which data points do you think are most important to highlight? What feels important in your housing story?

Housing Vision and Priorities

Housing Vision

The first major step in this planning process is to set a vision for the future of housing with goals that will help us realize that vision. In this part of the open house, we'll ask you about your vision for the future of housing and general housing priorities. We'll use these priorities as a starting point to draft vision and goal statements for the plan.

Imagine your ideal version of Melrose in the future. Write down five words that describe this future.

Word 1

Word 2

Word 3

Word 4

Word 5

Thinking about the five words you wrote above, how would you like housing to help achieve your idea of Melrose's future?

Priority Rating

Below are some housing priorities this plan could address. For each potential priority, decide if it is a low, medium, or high priority for Melrose, and place a

check mark in the corresponding box. You can add additional thoughts or questions about that priority in the notes column. Options are in a random order.

	Priority			Further Thoughts
	Low	Medium	High	
A range of housing types (such as single family homes, duplexes, small multifamily buildings, and/or large multifamily buildings)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Housing for extremely low-income households (up to \$25,000 for a single person or about \$36,000 for a family of four)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Housing near transportation options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Age-restricted senior housing (communities with an age minimum, often 55 years old)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Housing for new families	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Support for seniors to stay in their homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Smaller housing options (such as accessory apartments, cottage housing, and other options of 1500 square feet or less)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Multi-generational housing options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Housing for single people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Housing near amenities (local retail, parks, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Housing affordable to moderate-income households (up to about \$83,000 for a single person or \$119,000 for a family of four)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
More or better homeownership options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Racial and ethnic integration in housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Co-housing, co-living, or home-sharing options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Choices for downsizing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Housing accessible to people with disabilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Housing affordable to low-income households (up to about \$67,000 for a single person or \$97,500 for a family of four)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
More or better rental options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Housing near jobs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
More mixed-use development (residential over ground-floor commercial)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>

Other Priorities

Use the space below to list any other housing priorities you would like to be

considered or provide additional thoughts on potential priorities.

Keep Up-to-Date

Keep Up-to-Date

Thanks for participating in the first open house for the Melrose HPP! Our website, www.mapc.ma/melrose-hpp, has more information on the planning process and will be regularly updated with new materials and engagement opportunities.

Sign up for email and/or text updates to learn about new engagement opportunities and to stay current with the planning process.

You are not required to share your name or contact information with the planning team. Whether or not you share your name or contact information, all answers are confidential. Names will not be shared in the plan or other documents intended for public consumption. Any data generated through your participation will be anonymized.

Name (optional)

Email (optional, enter if you want to sign up for our email list)

Mobile phone number (optional, enter if you want to sign up for our text message list)

Next Steps

Next Steps

Thanks again for your participation in this open house! There will be a webinar that accompanies this online open house on Wednesday, December 2, 2020, 7–8:30pm. That webinar will review the information contained in this Open House, ask questions similar to those contained here, and provide space for a questions and answer session with webinar participants. Registration is required. Please register here: www.mapc.ma/melrose-webinar-reg

Over the next few months, the planning team will use your input to drive the next steps in the planning process. We will:

- Complete our housing needs and demand assessment using insights from this open house
- Draft housing goals based on the community's housing priorities and insights from data analysis
- Begin to assess housing development constraints and opportunities
- Collect potential housing strategies (actionable policies and programs) that could help achieve goals

In Winter 2021, we'll have new engagement events focused on potential housing strategies for the City to adopt and potential opportunities for new housing development.



Powered by Qualtrics

Appendix C: Online Open House Qualitative Responses

Existing Conditions Data

Respondents could provide thoughts on each data point presented in the open house.

Population growth
With the number of apartments that I think were built after the 70s, why is it a decrease. I think I am missing information.
our tax systems rewards people who have high mortgages thus promoting bigger houses even though family size is smaller
I didn't realize there were larger buildings in the '70's
have seen it before
It has always been clear to me as there is a stigma those who rent. I notice that several long term families have succeeded in buying property and then renting out those property's at higher and higher rates. . I have noticed an over development of Condo's that undermine the small town and the potential for lower income or retired persons to afford to purchase.
I knew the population has been increasing, but I had not thought about the number of households increasing, which creates higher demand for housing.
Since we need more housing units, and not necessarily huge ones, I'd like to see more apartment buildings. They should be of good quality as to be a real alternative for smaller families. The single family house model for everyone is not sustainable/environmental/economic.
My household truly appreciates that Melrose has retained its wonderful small town, Main Street feeling, despite being a growing city with many of the appealing amenities of a city.
Working in Real Estate here in Melrose, I have seen first hand the tremendous increase in population.
This growth needs to be better accommodated by more multifamily units and rentals.
I was a little surprised until I considered that this City has a large Catholic population and family size was bigger then.
The large number of elementary schools in Melrose (many no longer in use) point to a time when families were much larger.
small number of kids in families
Would have expected population to have grown more rapidly in past decade given what seems to be a steady influx of young families with children.
There is also data that was published that rates Melrose as a "good town" to raise a family. That brought a lot of new buyers that were willing to pay extra to buy a home in Melrose.
I hadn't thought about the household size decreasing.
Having lived here for many years, I am aware of this trend.

Despite local attitudes that Melrose is "full enough" exhibited by residents and even some city council members, anyone who has lived here long enough will remember the population boom of the 70's.
I found this surprising because I just figured that the same rate of population growth of the Boston area would be seen here in Melrose too, but seems like that is not the case.
With school crowding and lack of affordable housing in Melrose one would have thought that we were experiencing a peak population right now, but apparently that is not quite the case.

Population by race and ethnicity
Still seems very white.
i would have found this surprising before 2015 when i started paying attention to whiteness and learned it was not just people wanting to live with their own kind but rather deliberate government policy to keep areas white.
I agree that lack of diversity in Melrose is an issue
relatively fast change in mix -- but not unexpected given how very white and old melrose was
Melrose has allowed its property owners and executive government to turn a blind eye to people of color or with limited income. I personally know a friend that received section 8 housing but had to move out and back to Roxbury because the rent was raised to 1800 for a one bedroom. She worked at MW hospital and now commutes .The school system especially the high school is a reflection of the community. Caucasian staff and students no diversity because your school committees and superintendents have also been white.
Malden is walking distance , they deserve a chance at an education as well in Melrose. The kids in Melrose go on to colleges that are elite . If you are white, athletic and you have parents in Melrose you will be a champion . If MSD placed more money in helping black lives or the disadvantage; millions of dollars would not have been spent on high end athletics fields gymnasiums etc. Every summer before covid you could see the kids coming to practice football. What I find upsetting is the amount of staff hired to train the students. There are always at least 15 men, young and old but all on stipends that cost thousands of dollars.
I thought the white population % is in the mid- to high-90's.
Unfortunately, I have had to educate our community over the years, and must continue to do so as there are still way too much misinformation, to understand the value of all individuals and how powerful it is to grow together to be our very best to benefit everyone. In fact, bringing buyers and renters of diverse backgrounds has exposed minorities to the magnificence Melrose has to offer and, in turn, it has allowed them to adopt and imitate behaviors easily learned. Behaviors, that would not be learned in low-income neighborhoods and those which cannot be learned when not immersed into the daily practices of the same. As a result, these minority families are dramatically changing their choices, lives and; therefore, will inevitably transform the generations that will follow. We need eachother.
Although I do not find this data surprising now, when we were shopping for a home, we were looking primarily in Malden and Medford. It was only after having made an offer on a house in Melrose that I learned that Melrose is whiter than Medford and MUCH whiter than Malden, as well as being whiter than Somerville, which is where we were

<p>moving from having been priced out. I was honestly disappointed to realize we would be moving into a city that was less racially diverse than where we had been living and any of the other places we had been looking.</p>
<p>Melrose desperately needs more affordable and accessible housing options that give access to additional minority and low-income home owners. Again, more attached units and apartments would be a huge benefit to the city.</p>
<p>We have a long way to go to erase the sins of the past. I am interested in making a difference</p>
<p>The termination of the Orange Line in Malden, close to Melrose, but not in the city limits, also contributed to excluding communities of color.</p>
<p>I thought the number of Black residents would have increased more than it did. And also, since I don't have kids in school I am surprised by the higher number of Asians and LatinX residents.</p>
<p>I'm not surprised that outdated laws are still in place.</p>
<p>This statement is not correct: " Locally, many communities also adopted zoning laws to exclude non-wealthy residents, disproportionately impacting communities of color." This is an activist statement being presented as fact. Zoning maintains the housing character of a community, nothing more, nothing less. This is shameful.</p>
<p>not sure i believe that</p>
<p>This is a positive trend</p>
<p>This is a gross understatement of Melrose's participation in redlining. Black homebuyers in Melrose could not get a government-back mortgage to buy a home in Melrose until the Federal Housing Act. Our property taxes and therefore our school funding is a product of systemic racism.</p>
<p>There is a lot of division here.</p>
<p>It is critical to the future of affordable housing, that a clear, informative, non- emotional argument be presented our citizens. Melrose faces the same divide as the rest of the country; that is, many people are afraid and angry at the thought of Black people getting something special.This subject should be approached with skill, not avoiding Race but not dismissing those who do not agree with the policies.</p>
<p>I have personally noticed a growing diversity in Melrose, although that diversity is not at all reflected in city council or the membership of various boards and committees.</p>
<p>I am glad to know the % of non whites is increasing.</p>
<p>I only recently learned about redlining and housing discrimination in seeking to understand racism in America. I do not think most people understand this history and much more education is needed.</p>
<p>I am not surprised at the overwhelming % of white residents, but feel good that the number is decreasing.</p>
<p>Asian are more than Blacks</p>
<p>Are you implying that Melrose is using these racist techniques?</p>
<p>I have neighbors of multiple races right next door to me. I see people who can afford to live in Melrose doing so regardless of race. It's all \$</p>
<p>I really thought Melrose was a far more racially diverse city than these #s indicate.</p>
<p>You've left out some important information here: these policies were not just about segregation but about denial of home loans altogether. This means families of color were</p>

not able to earn equity and build generational wealth.
I'd be interested in the history of zoning laws, blockbusting, restrictive covenants etc. in Melrose in particular, has anyone researched this? I've been told by long-term Melrosians that there was a concerted effort to make sure the orange line stopped at Oak Grove in order to keep out lower-income residents.
Melrose is unfortunately not very diverse
It was surprising when I first read about it.

Age of Householder
Our move to Melrose (from Marlborough) was a downsize. We also wanted to be able to walk everywhere and have public transport to Boston.
at 62, i have been thinking of where i would like to age
I would have thought the older age bands have a higher percentage, based on my perception
Wonder why the age group of 55-64 is represented as only 19%, but it is also the shortest age range.
I have rented here for 11 years, my friends line up to put their papers in for the housing that takes 30% of your income. I deserve better, I deserve the right to live in Melrose and buy a house.
Does this refer to 'head of household'? It doesn't include children under 15. but it's not surprising
We are one of those couples would like to stay in Melrose, maybe a townhouse, rental unit or condo that allowed dogs.
Just a lot more old people than I thought - but totally understandable when you think of the big apartment blocks like between the HS and Whole Foods.
I would add that it seems increasingly common that householders aged 55 and above are supporting multigenerational families in what was once a single family household
Most Melrose seniors were not victims of systemic racism, and in fact, have accrued wealth in the form of rising home prices that were denied to Black homebuyers who could not buy in Melrose. Provide racial justice, then worry about seniors,
I'm surprised that we have so many people 55 plus because I notice a lot of young families in Melrose and assume most people are younger.
I'm not surprised because many homes are clearly not being maintained. The exterior is deteriorating, with obvious signs of neglect. This is not the fault of the owner per se, but rather their circumstances in a city whose cost of living has grown exponentially in a short period of time.
The data looks like I would expect for a community in terms of home ownership. The 18-34 year olds is a little high, given the price point for Melrose (at age 24 when we purchased our home, coming up with the \$350K asking price was tough; my neighbor's house just sold for \$850K, and I am stunned).
How current is this data Seems like lots of young families have moved in within the past 3 years
I am not surprised given the number of young families who have moved to Melrose in recent years. I am concerned that seniors trying to downsize are still priced out of the housing market given the increased demand for younger buyers.

My parents stayed in their home until they died in their 80. Most senior want to stay in their homes and this Pandemic has shown it's a safer place for them. It's also usually less expensive for them and society for them to stay at home.
There does seem to be a generational turn over in the population happening in Melrose now.
Melrose definitely needs more options for seniors who want to downsize but still live within the City. Changing zoning to allow more two-families and accessory dwelling units and encouraging conversions could be part of that solution.

Housing tenure
I strongly feel there should be some sort of occupancy bylaw on the books. We are sandwiched in between 2 houses that are owned but unoccupied. One of the houses, across from Middelsex Auto on Stephens Pl (and I believe owned by that same person) is unoccupied and has fallen in to disrepair. The paint is peeling, there are holes in the windows, the grass is generally overgrown, spraypainting on the fence, abandoned satellite dishes on the roof, no railings on the stairways, mail stuffed in to the mailbox, a huge industrial no parking sign on the front door, cars from the business parked in the driveway. I could go on. It is completely irresponsible on behalf of a Melrose business owner. I am concerned as we paid a lot of money for our beautiful new condo and his property is more than likely decreasing our value. I am also concerned on behalf of Melrose. Our downtown is supposed to be a destination, and this is a huge eyesore. But most importantly, I would think the city would want people living in these houses and spending their hard earned cash at our local businesses.
People in Melrose that own property have owned it via family members. They have enjoyed tax breaks. If they sell it would be to a developers or cash.
Higher % of renters than I thought. This is important demographic information to take into account in policymaking.
More renters than I would have anticipated.
There will always be a higher quality of life in a City/town of higher ownership percentage. Thats a good thing
I didn't realize we had so many vacant units. Do we have many units that are run by unscrupulous landlords? Or condemned properties?
I am surprised the percentage of renters is as high as it is. I wonder if this has changed in the last ten years as more rental housing has been built (Oak Grove Village, etc.)
not sure I believe One in three homes is occupied by a household that rents
While I am not surprised at the data, I am surprised that Melrose's policies continually favor the homeowners, disrespecting renters or rendering them invisible. Case in point: the overnight on-street parking ban.
I am surprised to learn the percentage of homeowners... I thought it was higher. As a result, I am surprised to learn the number of renters is higher than I expected.
I thought we had fewer renters.
I rented several different places before I was able to buy.
A higher % of renters than I would have anticipated, although I don't usually think about those people renting single family homes when I think of renters.
Didn't realize the renter population was as large as it is
More renters than I expected.

I am surprised the renter % is that high, but it makes sense given the recent builds like Oak Grove Village
What is the breakdown of home-ownership by race? I am concerned that renters may be disproportionately BIPOC, a legacy of the redlining mentioned earlier. I would like to see us creating space for BIPOC homeowners.
Interesting, I would have thought the renter proportion was smaller, maybe 25%.
I would have expected fewer renters.
We should make it possible for more renters to live in Melrose
How is 3.7% of housing stock vacant?

Households & Families
i find the term family problematic. i would use Single, group related, group not related. i wonder how many people have others living with them that are not reported- not paying rent or paying rent but not declaring the income
I didn't realize so many non-seniors live alone
Melrose wants to connect to the millennial who is white and commutes to Boston. Those folks will retire someday but because affordable senior housing is not available they will sell at a high price thus continuing the cycle of systemic racism and gentrification.
I'm surprised that there are more non-senior people living alone than seniors living alone.
Based on the acs, you may need to clarify how same sex couples are categorized.
It would have been useful to know what percentage of those living alone were renters v. owners
Again, this data is not surprising, but what is surprising to me is Melrose policy makers seem to have a blind spot when it comes to non-family households -- policies disproportionately favor homeowners and those living in a single family type situation. This needs to change.
I knew we have a lot of seniors living in our community. I didn't realize there were so many.
Surprised by the number of non-seniors living alone
Would have expected a larger % of seniors living alone
I find this surprising mostly because I have not thought about this before. It makes me wonder if this may be part of why we have a smaller population than in 1970 but a bigger need for housing?
Society has changed. In the 70's women couldn't open a bank account or get a credit card without a male relatives approval. Now many own their own homes. There are a few homes on my street owned and occupied by women only who are not even seniors, they just have chosen to live on their own. A freedom not allowed in previous generations.

Type of housing
Mixed use housing as an architectural concept should be better explained to people. It's a wonderful concept and should be encouraged.
There are two auto repair garages back to back on Stephens Pl/Eastman. Right

downtown is not an ideal place for these types of businesses. They are loud, generally operate beyond normal operating times, and the cars spill over on to the street. Would be great if the city could take control of this entire half block and convert it in to a nice parking/retail/restaurant area. We need the parking, and the restaurants could be designed with outside space/seating. It would extend the downtown area by another block and would increase home values and be much more aesthetically pleasing.
"smart growth"?? The new building may have been intentionally placed near transit but the two families either cut up or intentionally built have been here for years.
i find it hard to read the numbers with colors, percentages is easier. i was not sure how many are large buildings versus other.
I think there's a knee-jerk resistance to 'bigger' buildings, but that is the solution to decrease unit cost, revitalize business districts, and make Melrose more walk-friendly. For example, the crumbling buildings of Carusso Pizzeria on Main St, or the commercial buildings around Melrose Highlands train station should be replaced by new, bigger, mixed use buildings.
More multi-family housing than I anticipated.
This is actually more multifamily housing than I thought.
More mixed use buildings would be a huge asset to the community. I would also hope that Melrose could reach at least 50% multi-family units, and ideally many more high density units closer to grocery stores, downtown shops, etc. Separating population centers from these resources detaches those residents from the community and if people have to drive for basic needs anyway, they may end up patronizing stores in other towns in cities instead of shopping locally.
How does the location of multi family housing also relate to redlining maps?
It's surprising that this was the source: "American Community Survey, 2014-2018 5-year estimates" It would seem to me Melrose would have good data on these numbers from the planning and zoning departments.
The downtown area, especially Main Street from Wyoming to Emerson, would seem a prime prospect for development that includes upgraded retail and expanded upper-floor housing.
Your narrative is incorrect -- 2-4 family homes are scattered across the city, not just in "smart growth areas" -- look at the map again. Maybe make those homes a different color from pale yellow, then you will see it. I hope that by seeing it you will understand that Melrose is far more diverse than you think in terms of housing situations. And that you will formulate your policies accordingly.
I wonder how current this data is. Our house is shown as a 2-4 unit house. While it did originally have an apartment or in-law suite, it hasn't for at least the last 10 years. Nor is it set up to be as such. We live in a distinct location so I am quite sure this is our house shown.
It seems that Melrose grew as expected around transit with multi-family units.
Very nice to see it on a map. Thanks for sharing the information!
This is unexpected because the perception of the city is one of detached homes on suburban streets, and that the vast majority of people who live in Melrose live in a typical detached home with a front and back yard.
Please PROTECT what little OPEN SPACE we have.

I think people assume that so much of Melrose is single family, but so many units are not - and we should be ok with more multi-family housing in Melrose
We need more apartment buildings with at least 8 units, preferably more to reduce housing costs

Age of housing
would like to see a breakdown of housing in last 10 years and what has been built
That's why this City has character. Apartment buildings don't. Let's not not build new junk
Many of Melrose's older buildings give the city character and are well maintained, I don't think there's a serious need to replace older homes, but to strategically replace low density homes in highly walkable areas of the city.
There is very little empty space in Melrose right now.
The older single family homes are part of Melrose's charm & character. Would hate to see it turn into a concrete jungle like somerville & cambridge!
The housing stock in Melrose is, by observation, in need of dramatic upgrade. Many existing, older homes are prime candidates for "tear-down" rebuilds. Reasonable planning steps to ensure that new construction and significant renovations are neighborhood friendly are not always evident in decisions made by the planning board(s)
Given limited development opportunities, this is not particularly surprising. I am wondering if this data reflects redevelopments/condo conversions as new construction.
Our home was built in the 1880s, so I am not surprised that the majority was built in the eras listed.
This is an older established city. Of course the stock of homes would be older and single family - reflective of housing patterns when built.
Not surprised at the age of homes given the limited amount of space for building new homes.
Something to note on age of homes is the age of plumbing and sewer lines! Melrose sewer infrastructure is very old. Having learned first hand about 100+ year old sewer pipe cracks, the repairman that fixed mine noted Melrose has very old sewage lines.
We are not building much more new housing - but we need new housing in the region.
I'll just also note that the single family housing stock in Melrose is significantly older than this depiction (which is of households so heavily influenced by relatively new multifamily buildings). I did some quick calcs using tyhe 2013 assessor database (obtained for the 2013 GHG inventory) and found the median age of single family houses in Melrose was 1926 and 90% were built before 1960.

Number of bedrooms
i would find the housing data more useful if it was divided by apartment versus houses. i would have expected a higher one bedroom number
There is more of a even split of housing units by bedroom than I would have expected. I thought there would be more housing units with 3+ bedrooms.
That's a lot of 2 bedroom units, I wonder how many are single-family

I thought more houses were larger
I would have thought the percentage of 3+ bdrms is higher.
Based on the fact that most stock was built before WWII, I expected that the 3-bedroom size was most prevalent.
The proportion of units with few rooms is higher than I expected.
I'm surprised "family sized" is defined as 3 or more bedrooms, when there are many families that are 2 adults and a single child. Also why is the definition of family housing assume that every child has their own bed? There are many families where children share bedrooms. This also supports revising down the definition of "family-sized" housing. If you modified the definition - even assuming that only a portion of 2 bedroom units would be sufficient, you'd still now have ~60-65%+ of family house.
I think this data would be dramatically different if it could be captured based upon what is actually happening within each household--meaning that I believe lots of homes are functioning with more bedrooms than captured by the data.
I surprised to learn that only 33% of housing units have 3 bedrooms.
I would have thought a greater proportion of the housing is 3+ bedrooms.
I thought it would be a higher percentage that is family sized.
Fewer 4-bedroom homes than I thought. More affordable 4-bedroom stock seems key to allow for multi-generational living if the entire family is not already living in Melrose.
I would not have thought there were so many 2-unit homes
When we were looking to move from a two bedroom home in Melrose to a four bedroom home we were surprised by how few four bedroom houses there were. This is also surprising because families were bigger when the bulk of the homes were built in Melrose. The way we live has changed.
Would have expected a larger percentage family-sized units.
1 Bedroom Apartments are extremely hard to find, and when one becomes available the expectation is the renter pays a monthly mortgage amount.
We need more condo and less new apartments so that we have starter homes options.
Surprised there are so many 2-bedroom housing units. Are these mostly apartments?

Vacancy
Housing prices are ridiculous. What we paid for 936 sq. feet and the taxes we pay, may force us to move.
i found my current apt in 2015, the market was crazy
It seems obvious, but people want to remain in Melrose, even as their household changes, but there are not enough options for them to move to, so they remain in place, creating low inventory for both rental and ownership.
Why is melrose building developments for commuters
Strong evidence of the need to increase inventory. This needs to be tied to the city's budget - We went through the tax override process recently, and that was driven by demographic change (younger families with kids replacing empty nesters in the same units) which meant increase in school-age population without an increase in the tax base.

We'd be better off with a smart increase in the number of housing units.
the value of my home rose \$280,000 over 5 years. Why wouldn't I want that? Do you want me to cut that down by \$100k so I can give it to a renter.
The housing shortage is a crisis both in Melrose and nationwide, especially in many of the most affluent cities.
Well, we keep hearing the market in Melrose is hot, so it's not all that surprising.
For me, these rates are not healthy because Melrose prices are no longer affordable for new people to move in or for current residents to move within the city itself.
No surprise that Melrose has an inadequate supply of housing of all kinds. Thus need to consider best way for the city to add--and that is unlikely to be in the single-family market
Melrose has been a "sellers' market" for years -- people selling their homes can set their asking prices extraordinarily high. This is unhealthy for many reasons and I hope that we can find a way to make our housing more affordable.
I'm not surprised because I follow house sales and see how quickly they go off the market
I am surprised the vacancy rate is at a "healthy" rate - wondering what the affordability is for rentals in Melrose
We remodeled our kitchen, added a bathroom, and built a new deck in the last 3 years. We explored moving to an already finished home within Melrose (our 2nd floor is still dated, though perfectly fine), but there was/is no inventory, and while we would make a lot of money by selling, we couldn't afford to buy a comparable house that wasn't a fixer-upper. It made more sense to just fix up the home we bought in 2003.
I have been witnessing this happening in the city for many years.
Melrose has so much going for it- great downtown, good schools and lots of public transportation- am not surprised the market is tight.
I'm a realtor so this is not surprising to me.
Housing demand in Melrose and the area is very strong.
This indicates that we need more dense housing to meet demand
I'm not sure if I understand how turnover is taken into account for this metric. How long does a unit have to be vacant to be considered vacant? It's probably not really surprising, the term vacant just makes it sound like it's unoccupied for a long period of time.

Price Growth
This has changed who can afford to live in Melrose. I guess there are lots of families with the income to support this but you must have to make a lot of money to buy in Melrose now.
Way too high!!
The chart lists AVERAGE price, yet in the paragraph above you mention the latest MEDIAN price. PLEASE PLEASE PLEASE do not mix these terms; horrible habit when talking numbers.
No, because Melrose is a highly desirable and valued place because it is what it is. Why do you want to change it?
This increase in price is appalling and unsustainable. We moved to Melrose after being priced out of Somerville (when we first moved there, median family home price in our zip

code was about \$450k and when we left it was nearing \$1,000,000). Now we are watching same thing happen in Melrose.
There's nothing wrong with growing home values unless that growth is due to housing shortages, which is generally true of Greater Boston. Melrose should work to keep at least some units accessible to lower income groups.
This seems so high. I imagine older folks feel the need to stay in there homes b/c the couldn't live cheaper anywhere else
Is it not the same as most suburban areas near Economically stable/growing cities?
Housing is too expensive
Housing prices have been up for a while now
It continues to shock but is no longer surprising.
I purchased a small condo in 2015 as a starter home and wish to move into something bigger for my growing family. I've been on the market for 6 months now, so these insane rates do not surprise me at all. It is incredibly frustrating when my 900k budget only affords a fixer upper. That 630k 'average' represents a home that needs a lot of TLC from my experience, and thus does not really capture just how desperate the housing situation really is.
While the rising tide lifts current homeowners, it presents insurmountable obstacles for anyone not already living in Melrose to access the community as homeowners. This also limits our community's ability to maintain economic diversity and achieve racial diversity.
We've had two neighbors with houses on the market in the last few months. One was in move-in condition, and sold for \$850K (a ton above asking) and the other was a complete remodel (our elderly neighbor moved into assisted living), and the home sold for \$450K, and the contractor who bought it has been working daily since April to flip it. The didn't salvage anything from the original house.
Not surprised as I follow the real estate market in Melrose and have watched prices soar over the last few years. I don't know how young families are affording these home prices !!
I do pay attention to local residential real estate trends so what surprises me is that there is NOT more recent data -- through 2019...and I expect when new data is reported the average home sale price will be even higher.
I don't understand how young families starting out in the Boston area can afford safe and decent housing in recent years.
Yikes! The recent median price of \$747,500 takes my breath away! Oh wait. The graph shows the average (mean), not the median. I guess I'd be interested in knowing the average for July to September 2020, so I could understand whether that indicates a true spike.

Average Rents
Heartbreaking
I see landlords squeezing the last dollar out of tenants.
Looks unaffordable to rent an apartment if you have only modest income!
Let the market determine pricing - not government!

It is what it is
Didn't realize the rents were so high
We need lower cost rentals throughout Greater Boston, Melrose should do what it can to support that within it's resources.
Our son pays less in Somerville for a 2-bedroom than the avg price here!
I knew rents are high, but it's still shocking to see it in print.
I imagine the boom of new condos, like near Oak Grove, have increased these prices. Our downstairs apartment is only 1400 - seemed like a reasonable amount to me!
Makes me very anxious about our future.
I didn't think Melrose rentals were so expensive.
Amazing that renting a 1 br is comparable to the mortgage of my 3br home !
Again, supply and demand have driven the increase in costs.
It is increasingly difficult to pay rent in Melrose especially when the Landlord raises the rent \$50.00 every year.
Real Estate market currently is very high all around due to shortage of for sale on existing home and not enough being built.
A little, I knew the new apartment where high. Thought the older apartments would be more reasonable
I never see ads for apartments in those price ranges, but maybe I'm looking in the wrong places.
Pretty crazy rental costs. How does a young or low income family manage?

Household Income (\$)
I have often stated that a major roadblock to home ownership is a down payment. I would support other options.
Surprisingly low income profile for renters
I would imagine that most if not all of the 56% of homeowners making under \$150K don't have a mortgage and/or have been in their house a long time. The housing prices are so high, that I would imagine it's near impossible to buy a house without having an income much higher.
It surprises me that the income level for the majority of renters is so low, particularly relative to the average rents. Are units in senior housing skewing this lower income percentage of renters?
Did not realize there is such a difference between the two groups.
Duh!
Considering so many folks in Melrose are older, I am surprised the annual household income is so high, at over \$150,000.
Again, an unhealthy imbalance for our community. But we MUST pay attention to renters' rights. Starting now!
Only that if there are so many seniors living in Melrose, how is their income that high.
I'm surprised by how low income renters are.
There is a lot of money moving into melrose, so the high income does not surprise me. But

an important point is that those falling into the lower tier of the maximum bracket (\$150k) will not be able to afford a single family in this town unless they have significant savings and zero debt.
Higher earning households make up a larger share of the owner population than I would have imagined. Perhaps this is driving the high prices of smaller homes.
To afford to buy in Melrose, one needs a substantial income.
Thought the data would skew wealthier, lingo u hi I guess it's old acs data
Natural progression is usually to rent when younger (or older and downsizing) and purchase in late 20s early 30s when incomes are increasing and becoming steady. Trade-up purchases also often take place during 30s to 60s and then we often see downsizing occurring.
I am surprised at the high number of low income renters, given the current rental rates noted earlier in this survey.
Demand will continue to drive housing valuations with little that is affordable. Not everyone should be a homeowner but there should be more programs to promote affordable first-time home ownership for those with steady incomes.
It's like we have two different demographics between our renters and our owners. They live in separate worlds but in the same community. I didn't know that our homeowners were so wealthy - relative to state and national medians, Melrose owners are very well off, in general. Renters reflect income diversity.
Well, I'd say it's an eye-opener. Maybe the fact that we (2 adults) are very comfortable in the bottom 1/3 of owners, and the bottom 1/2 of total is due to the fact that we are retired with no kids at home.

Household Income Status
I had no idea that AMI was that high.
At least it's somewhat adjusted for the area.
i found the low income household data surprising
We live in a high-income area though, so we should present this using more categories than the federal government uses. Perhaps some subcategories within middle-high
I am actually surprised by the high number of low income renters, given the high housing costs.
More residents are low income than realized
I am sad that 33% of folks here are very low or extremely low income.
The only surprising part of these statistics is that extremely low-income households can afford to live in Melrose at all.
But it is surprising to me the way that AMI is defined. This entire analysis is meaningfully affected by how you draw the boundaries to determine AMI.
a lot more low income than I expected.
What is the data source for the ami? The 80% doesn't look like the hud 2020 numbers.
I am a little surprised at the percentage of low income renters. Again, this data stratified by age would have been helpful. For example, are most low income renters seniors, or younger adults?
I'm surprised by how low income renters are.

How are lower income households able to own? Are these properties passed down from parents/grandparents? Income restricted homes sold via lottery?
More LMI than I expected.
it is a bit surprising re homeowners but not renters As for owners, the increased purchase price for new young families and the % of seniors living on their own is likely putting them in the low income category
Surprising high level of extremely low income. Probably elderly subsidized housing units.
Two different worlds: majority of homeowners are high income, majority of renters are low income. But, some people will use this to stereotype people in our community - yet there is still a lot of diversity in this data.
Now you're getting to what I have been thinking about: the way the legacy of redlining defines who can own a home in this city today.
I look at this as meaning Melrosians are slightly better off than the Greater Boston metro region as a whole; in the region 50% are low or moderate income (because it is defined in terms of the median income); whereas in Melrose it is 44%. Seems about right.
I know we live in an expensive area but sad to see 95k considered low income for a 4 person family. Feels like we should have another category for people with lower incomes than that

Cost burden
Wages cannot keep up with housing prices. Transfer is wealth from one generation to another is class based.
I'm astounded that so many are paying less than 30%. I don't know how that is possible.
I think that the 30% cost burden number is out-dated. Most conventional mortgage lenders use a significantly higher percentage of income for loan qualification, and yet loan delinquency and default numbers have not risen. Renters are accustomed to paying nearly 50% of income toward housing in this area - it doesn't mean it's not a burden, but it is not reasonable to expect to pay only 30% (or less) of income particularly compared to the minimum wage.
More than expected are housing-burdened.
Again - let the market determine pricing of homes - not the government
It is surprising that households with a high housing cost burden can find housing in Melrose. The cost of housing has risen steadily in the time I have lived here.
I have been unaware of the percentage of people with low incomes living in Melrose.
When buying a home, many people make a conscious choice to pay more than 30% of their income toward housing because they love the home or area. Then they hope for the best. If all works well, great. If not, time to cut back on non-essentials that we all have.
Don't you think that some households are burdening themselves to be in Melrose?
Would be useful to know if the "burdened" portion of the population is mostly newer residents, those who have moved into Melrose as the housing market has surged in terms of price.
Not surprising, especially because taxes have increased, as well as water and sewer rates, which is a tremendous burden on those in lower paying jobs, or those on fixed

income.
I thought a higher percentage would be cost-burdened.
i would be curious about this cost burden broken down as owning a home vs renting and also how that overlays with newer residents to Melrose vs folks who bought or started renting 5-10 years ago
I suspect the housing-cost burdened group will grow significantly over the next ten years. For example, the \$630k median house price will realistically afford a condo, not a single family (unless the owner is willing to do ~100k in renovations, but that is beyond the point). Making the middle-high to high income, at the lower level, equates to \$150k. So an individual moving to Melrose who is by all means considered high income, will now need to expend 27% of income on housing (assuming 20% down and excellent credit with current market rate of ~3% interest). While this is perfectly within their comfortable affordability, this limits the person to condos and means those who fall below the \$150k salary will miss out or bite off more than they can chew - thereby pushing those numbers further into the red and green.
Would have expected a higher percentage of cost-burdened and wonder if inherited property combined with high incomes is a slice of this.
For buyers new to Melrose, it is extremely costly, so it makes sense their housing cost burdens are so high.
I would have thought this number would be higher
Thought it'd be a higher burden
I am surprised by the number of households paying less than 30%
Good news!
I just never understand how someone can pay 50% or more for housing. I know it happens, but it's always surprising.

Melrose's Affordable Housing
The Federal Government has been out of the Affordable Housing picture for quite sometime.
I would like to see MORE truly affordable housing built. With realistic guidelines for affordability. Not the minimum but more units. I think it's supposed to be 10% and Melrose isn't even there. It should be higher than that and previous decisions did not care about affordability.
It seems like too little and too concentrated. I wonder why we can't have any affordable units in the cedar park and downtown areas? Also in the east. I don't know much about this, but I would think it would benefit the city to have more, smaller, affordable housing units spread across different neighborhoods.
disappointing, but not surprising. 30% of income for the definition of affordable may be un-reasonably low and should be adjusted. What might these numbers look like at 36% of income, or even 40%?
Your figures do not seem accurate there is no affordable housing in Melrose.
Housing costs in the metro Boston area are high, and having mostly single-family houses doesn't help. contrasted with the 'low-income' definition of 80% it's not surprising. ps -It makes little sense to consider anyone making >100% of average as 'high income'.

'Moderate' should extend to above 100% of average.
More. Affordable. Housing. I don't actually believe in affordable housing long term, but Melrose will never be able to solve Greater Boston's housing shortage on its own, so if we want our community to be accessible to everyone and to have the diversity of backgrounds and economic classes that will enrich the city's culture, schools, and institutions, then affordable units are critical. The city should also advocate for more construction of market rate units throughout Greater Boston, pass pre-approval zoning laws, and reduce zoning restrictions, as well as allow in-law suites and other small density gains without extensive community review to make construction projects more affordable for developers and home owners, allowing lower prices to be offered to buyers and renters, and making Melrose a more attractive place for development.
Shame on us. I believe we need more affordable housing options. The kind that Just-A-Start or Homeowner's Rehab have in the Cambridge-Somerville area. How much does the City of Melrose spend annually on helping nonprofits like these build/develop affordable sites?
This is unsurprising, but still gut-wrenching.
Again I was unaware of the number of low-income households.
Is there any estimated data on how Covid has impacted these numbers? The gap is probably greater know between the availability of subsidized housing vs the number of households in need.
Biggest concern from this and other data is that lower income young adults who want to live in Melrose are going to find it increasingly difficult to stay here, given the absence of affordable housing and upward pressure on rental costs
I would like more information about the city's "inclusionary zoning bylaw" and what "inclusionary investment" means and what "using private investment in otherwise market-rate developments" means. This all seems like coded language for something and I don't know what that is.
I would like to be added to a list that does not include a 30 year wait list.
There are not enough affordable housing opportunities available (deed restricted or otherwise)
And sadly so...
I wonder why this page doesn't talk about the % of affordable housing Melrose should have? Aren't we falling short of our goals? And isn't that a problem in that Melrose loses some autonomy to make decisions about development? Is it true that developers can pay a fee instead of building affordable units? And is it also true that those fees won't begin to cover the costs of actual housing? I am not certain about these things, but I have a sense that Melrose has not demonstrated that we care deeply about housing low income people.
My eyes are starting to blur and my brain is starting to fog. I need to print all of this to absorb any more.
We need to increase the amount of Affordable Housing in Melrose. I believe Cambridge has recently made great strides in rezoning to do this

What issues are missing from this data profile? What housing issues would you like to learn more about?

Population size, housing units in melrose including condo and apartments, how many units have been added since 1980,

How to increase affordable housing. What are the roadblocks?

A semi or partially supported independent living situation for individuals with developmental disabilities. This is a growing and underrepresented segment of our population that typically lives with family members for their lives. There is so much more value that they bring and so much more robustness that can be brought to their lives with the right independent (or partially independent) living opportunity

Traffic. Loss of open space and trees. Melrose is a small city in a very large metropolitan area. We could cram in 1000 new units based on "community needs" and they would be immediately filled. The MAPC has an agenda - to build housing. Preferably in the inner suburbs. A little disingenuous to cast this around "community needs".

More information about housing and family size; how that has changed over time; what the impacts are on student population and schools; how new housing impacts schools

auxiliary units how are the counted? how to encourage congregate living

It would be interesting to know how many in-law apartments and air bnbs are in the City. Melrose does a better job than most suburbs in allowing for the missing middle housing types. Highlighting and expanding upon this is important.

Adding accessory units to existing single family homes

I think we really need to facilitate and advertise a track for seniors to transition to facilities with amenities that would entice them to join. I wonder how much space is not being utilized. Everyone has a right to do what they want of course, but I see a lot of seniors in mostly empty houses and I don't think that helps the community.

Typical lot size and street frontage for Melrose. Are there more opportunities for additional development if lots could be legally subdivided?

geographic distribution and flow over time in profile -- families with children, elderly, etc

Developers should be made to include many units to buy affordably , and also better communication to people who would be interested in owning a home.

Age profile of low-mod income households and household size to understand services needed.

Technology - How do we build structures that actually make housing cheaper, environmentally friendly, and mesh with other design goals such as reducing car traffic. I think Oak Grove for example is a good developemnt, but it is land-hungry because of low height limits.

Is it possible to re-zone existing single family neighborhoods to allow for homes to be converted to 2 family? The prohibition of overnight parking on city streets can be a hardship on renters. Can city parking lots as well as commercial parking lots be opened up for overnight parking?

I need as much information as possible to provide guidance and support to more families by learning what opportunities we have to offer, what benefits and funds are available to help them with rentals and/or first-time home buying options.

Transit-oriented housing. How many households in Melrose have/do not have a car? What is Melrose doing to prioritize pedestrian/bicycle/mass transit use?

It's important that our city's citizens know WHY these trends are the way they are. Much of Melrose is/was zoned in ways that intentionally excluded lower income and minority residents, and we should be clear that adjusting these rules to better match our community's values is important to defining the character and growth of our community.
Does Melrose have a housing Trust? What nonprofits are developing units here?
Perhaps for a different section, but the large increase in 1 and 2-bedroom units which will not house families is important if goals of diversity and equity are important.
What areas of Melrose were red-lined during the 20th century?
How many children in Melrose are eligible for free and reduced meals in school.
Of the 'low income' housing, what is the racial make-up?
How have other similar communities created more affordable housing?
There is no breakdown of single parents (often mothers) who have dependent children.
I'm concerned that Melrose will become overdeveloped and congested.
Fair housing
Where the resources for subsidized for affordable housing is from and how much is available versus the need. Also, who is using public transportation in our town and its connection to housing. Affordable housing for seniors and tax burdens.
How school are effected with all the new buildings
There is a total absence of information about the relationship between the housing profile (housing stock and utilization thereof) and the city services that must be in place to efficiently support that enterprise. This ranges from the expertise of the local planning boards and committees to the effectiveness of departments like Public Works to sustain the existing housing. I think there is much work to be done in both areas in Melrose.
How do we encourage more people of color and low income working families to move into our community? It seems that most of the affordable housing units currently go to seniors.
Why does Melrose Housing Authority use inmate labor to renovate its houses?
How can we change zoning laws to allow owners to add rental units? Like repurposed garages or basement units?
I am curious to learn about the number of children in the households. That will help with projections for the future given that most houses only have two bedrooms.
I'd like to learn more about the demographics of our SHI units.
How much capital does one need to get into the market? ie. downpayment for a buyer; first/last/security for a renter?
Zoning for affordable housing units in current green space
what buildable space is available
I'd be curious how many Affordable units have been produced in Melrose since the new bylaw; and how long the Waiting List is at the PHA
The quality of homes at the median sales price are in complete disarray. While \$630k median value is perfectly affordable by those in the high income category, they will need a substantial down payment to compete against other bids, will need excellent credit, and will need to be ready to invest a lot of money in repairing the 'average' melrose home.
It would be helpful to get a breakdown of the low income families and their housing needs, in particular.

<p>% of inherited property would be interesting. One thing I hope the plan focuses on is land use generally, for example the Melrose subdivision zoning regulations force developers to subdivide lots into parcels 2 or 3 times the size of the average Melrose parcel, which leads to large "mcmansion" properties that sell in the millions of dollars and drive single family home costs higher.</p>
<p>General information on why it's so difficult to build affordable housing, why it's important to have diverse housing options</p>
<p>There is no information about how the city spends money to support housing issues.</p>
<p>I am curious to know about how local zoning policies suppress housing production, particularly with multi-family housing; how both off and on-street (i.e Overnight permit) parking policies suppress housing production; what the city is doing to build a more transit-oriented community, particularly as the Rail Vision work is well underway at the MBTA</p>
<p>Section 8 Housing</p>
<p>How redlining and lack of affordable housing concentrates resources such as education and transportation in the hands of predominantly wealthy white families.</p>
<p>how we can build more for those 80% of mean income</p>
<p>I think it would be helpful to show comparative data from Boston and some other neighboring cities. The housing situation in Melrose is very much connected to the cities around us so I think it's worth including some additional data to provide context. Also I think you should include an average monthly payment that homeowners make vs. renters (you could just use an average mortgage + taxes + utilities etc.). It's generally more expensive per month to rent than to own (if you can successfully have your offer accepted which often includes a large downpayment).</p>
<p>I would like to apply to live in a affordable housing 1 bedroom apartment.</p>
<p>Availability of land for possible development & what parameters are being considered for smaller parcels</p>
<p>mbta services, lgbt issues are not identified</p>
<p>None</p>
<p>What is the percentage of seniors renting that are moderate to low AMI?</p>
<p>I think it would be helpful to know more about the low income population that is not able to obtain affordable housing. Are these seniors waiting for a spot in designated senior housing vs young families. Also it seems like Melrose has a good number of Senior Housing units. I would be interested in know how much of the low-income housing is dedicated to seniors.</p>
<p>Aging infrastructure and cost to own. Buying 100+ year old homes requires additional capital to maintain. Building new developments/condos provides buyers with options that have a lower cost of ownership.</p>
<p>Affordable mixed community developments</p>
<p>Senior housing and space per person in rental housing. Are there children in low income families that pay too much for housing?</p>
<p>How can we make housing more affordable for low income residents</p>
<p>The fastest growing group over the next decade will be seniors. I believe there will eventually be more seniors then children under 18. That it is better for them to remain in their homes and communities. That families do not have to include children, that their are many people without children that strugg and often ignored but their plight is just as real.</p>

The city should tie together data on racial diversity and housing affordability, housing prices, housing availability. For example, how do prices and availability contribute to the lack of racial diversity in Melrose.

Turnover of home sales...and demographic info other than race and income.

Multigenerational housing solutions - kids can not afford to move out.

Clearly a decision was made in this presentation to disassociate race from income although they are highly correlated as a result of federal, state, and local policy and practice. We need to acknowledge that who lives here and who can own a home here is a result of public policy decisions and take authentic steps to correct it. We need housing reparations.

More on zoning, especially with recent moves towards eliminating single family only zoning it would be good to note the extent of that in Melrose. Restrictions on accessory dwelling units and requirements for MF would be interesting. And developable area should be mentioned. Is there a buildout analysis?

The people who have input into this issue and who block Affordable Housing are wealthier people. How do we get around these blocks?

It seems like there should be some level of outreach to communities that were historically created as a result of housing discrimination (i.e. red-lined communities) to promote any opportunities for affordable housing in Melrose. I understand that the need in our community is already vastly greater than our supply, but this seems like a universal issue as opposed to an issue unique to Melrose.

Which data points do you think are most important to highlight? What feels important in your housing story?

Population over the years. Housing over the years

How to age in my home.

Eliminate unoccupied owned homes in the city

Individuals with developmental disabilities who are otherwise very capable are extremely underrepresented as independent members of our community. As we are looking at housing initiatives and goals, I'd really like to see some focus on this. There are ways that independence can be achieved while providing some minor or moderate level of support for these citizens. This will bring a whole new level of achievement to this population, which will only serve to enhance our city.

That the people who bought here years ago are a different crowd than those buying today but these are the same people that made Melrose the desirable community that people want to move to today.

Affordability and racial imbalance

what role can the govt play in keeping rents from going up on people who are not in Affordable Housing

Highlighting housing affordability is important. Also, the expense of fixing/restoring an old housing stock is key. Teardowns for new housing should be discouraged. Creating opportunities for senior living communities is critical to improving the quality of life for seniors and providing them with an alternative that will free up single-family houses.

I'm in the working family bracket, so I'm also interested in how many of the households have school aged children and how much that is changing from the past. I also am curious to know how Melrose compares in these metrics with surrounding communities and some success stories learned from other cities and towns..

Length of residence perhaps? what is our goal? to attract families? to ensure people who want to stay can?

racism

Same as above

More affordable housing

Seniors should NOT be forced out of their home ownership because of state or city laws that favor low income housing. This is unfair to home owners who have spent their lives and resources on their homes .

Demographic demands mean Melrose needs more units. Land is limited and precious. We need to erase the 'stigma' of bigger developments. In NYC, Paris etc. high income families live in big apartments buildings. These provide better quality at lower cost compared with single family houses.

Wider distribution of multi-family housing throughout the commercial zones of the city - can this be done in exchange for more buildable FAR or reduced property taxes?

Melrose's small town feel and retention of green space was important to our household's decision to live here.

I'd like to know ways in which we can connect with the diverse cultures so that we create more community and bring people together who would otherwise feel alone in the city.

Affordability.

We clearly don't meet the 10% requirement. Maybe we need to get a good nonprofit developer in to build units. After all, they won't need any approval if I read the law correctly.
The number of low-income families versus the number of available affordable housing units.
Of the 'low income' housing, what is the percent who are getting SNAP benefits?
What percentage of home owners were assisted in their purchase by parents who have been increasing their wealth for generations by the lucky stroke of being white and generally intelligent enough to make a decent living?
An additional data point might be to document who receives family help - which elevates their annual income.
Varying sizes of housing is important as everyone goes thru life stages.
Its important to note that a high percentage of Melrose is primarily single family and is exclusionary to begin with. How does the hop plan to address that in real actionable strategies? Also how will the new census data be used to develop production goals?
The amount of low income homes ,,, the amount of renters in Melrose
My wife and I are retired, and "downsized" from Belmont to Melrose about three years ago. I suspect we are not alone in that Melrose is uniquely situated to allow for a move to a less expensive location while still staying in the Greater Boston area. We also bring higher expectations regarding city services than Melrose seems to have provided to date. We live in a neighborhood where there are multiple unaddressed areas of concern regarding many of the homes in the area (water managment, yard waste management, on-street overnight parking management, unsightly and/or unhealthy property management, etc). Melrose will not thrive at the upper-end of the housing market if reasonable regulations do not exist and/or are not enforced
That map highlighting the 2-4 family units -- you'll see that they are spread across the city. We need to rethink our overnight parking ban, first, and second, we need to start thinking of our town as a mix of multi-family homes as well as single-family homes. Let's start seeing renters!!
You should show the map of the Home Owners Lon Corporation for Melrose (redlining map).
I think without some major intervention increasing costs are going to continue.
How can we have a diverse and inclusive community in Melrose? Homes are very expensive and renting is also expensive in this community. What feels important is how to support families that have been living in town for years to become home owners. Is it possible? How expensive are homes and how expensive renting is in Melrose.
Not so much data as anecdotes. How did people manage to buy in this market? How many of our city employees (including teachers) can afford to live here based on their salaries?
Affordable housing should be near transit and shops etc
the struggle single family homeowners went through to get where they are
I think providing education, data and information to minimize NIMBYism would be wonderful - when Affordable Housing is discussed most folks picture large scale public housing, increase in crime, etc. an effort to stay ahead of that misguided narrative will hopefully diminish NIMBY attitudes
How many family sized households are occupied by 2 or less people?

The lack of 4-bedroom stock, and low vacancy rates make me feel like we will never be able to afford or find a suitable home in Melrose for a family of 4 with a possible elderly parent moving in.
Lack of new development, cost burden on households
% of low income residents in the city; % of seniors living alone; % of deedrestricted units
The lack of affordable housing really stood out for me - the number of subsidized units compared to the number of low-income households.
housing burdened data
I think the data you highlighted is great.
Percentage of seniors living alone who are low income as well as cost of housing exceeding 30% causing families to also be low income
gender by age
Affordability
Number of cars being added to the community for each multi family housing complex.
Definitely would be interested in knowing if the dedicated low income housing is serving mostly seniors or young families.
Melrose and the overall region is unaffordable due to an overall shortage in housing supply. Efforts to increase inventory through smart development are paramount. Smart homes/condos built with sustainability and efficiency in mind. Building in a sustainable way should be a requirement when developments are being considered.
Importance of expanding number of affordable housing units.
Parking in transportation and dense zones. We need a big garage for commuters
1 in 4 low income residents are not in Affordable housing
I've seen many communities encouraging 55+ housing such as Winchester, Andover and Methuen. It's away to address housing needs without over burdening schools. It's a group our city has left out. Constantly the only thing we hear from and about the city is it's a great place to raise kids. Generation Z is now reaching adulthood and they are projected to be the first generation where over 50% do not have children. Adulthood and societally norms are changing and Melrose needs to be welcoming and inclusive to families without children.
Lack of housing availability means home/rent prices are high. This means both low income and young professionals/families cannot afford to live in Melrose. These are the groups that will help keep the city alive and are needed to offset the aging population.
How much our house has appreciated and the turnover I see in our neighborhood--older people selling; younger families moving in. But the prices of homes are unbelievable.
I believe that when Melrose created the city plan there were focus groups with seniors and realtors. That is disgraceful. I wonder who the focus groups for this study will include and exclude? I hope it will include BIPOC people and renters.
How do we get around nimbyism?
The rising cost of housing (both rental and owned) is a huge issue. It is stopping people from getting into Melrose.

Visioning

Imagine your ideal version of Melrose in the future. Write down five words that describe this future.				
Suburb	Quaint	Comfortable	Middle class	Affordable
Walkable	Increase in mixed use housing	Appropriate housing for all age groups	Affordable	More diversity
Walkable	Family-friendly	Orange Line	Retail	Events
Community	Supports	Socialization	Independence	Access
Less traffic	More open space	The wealthy metro west communities doing their share	City government less dominated by the real estate industry	More trees
True affordability				
affordable	diverse	walkable	sustainable	quality
affordable	diverse	sustainable	community	quiet
Close-knit community	Beautiful housing stock	Affordable	Walkable	Sustainable - energy, economy, social
Diverse	Educated	Self-sufficient	Welcoming	Satisfying
Diverse	Walkable	Bikeable	Welcoming	Innovative
Diverse	Convenient	Thriving	Connected	Progress
Vibrant	One-stop	Inclusive	Inviting	Diverse
vibrant	invested	aspirational	fun	healthy
Inclusive	Welcoming	Fair	Educated	Employed
Diverse	Inclusive	compassionate	Green	Affordable
appropriate to neighborhood	sustainable (green practices)	supported by community		
Community	Diverse	All-ages	Walkable	Friendly
More affordable				

Growth	Parking	Replacements	Open-spaces	Commercial spaces
Open to all.	Environmentally friendly	Healthy	Vibrant	Investing in schools
Inclusive	Opportunity	Affordable	Welcoming	Diverse
Energy sustaining	Bicycle-pedestrian oriented	Cradle-to-cradle recycling	Great schools	Complements the natural environment
Green	Accessible	Affordable	Friendly	Walkable
"to all" be generous	open	mentorship	welcoming	adopting
Diverse	families	affordable	vibrant	businesses
NO	BIG	HIGH	DENSITY	DEVELOPMENT
Affordable	Transit-oriented	Safe	Attractive	Sustainable
Inclusion	Availability	Stability	Affordable	Priority
Affordible	Diverse	Walkable	Mixed income	Welcoming
Racially diverse	Economically diverse	GREEN	Strong schools	Greater opps for exercise
Historic	Proportioned	Subjective	Democratic	Inclusive
Families	inclusive	diverse	person-centered	arts
Diverse	Community	Secure	Integrated	
inclusive	diverse	thriving	green	neighborly
Multi-modal	Multi-cultural/racial	Ease vehicle parking requirements on housing	Mixed-use buildings	
racial diversity	inclusivity	support	sharing	small business
Affordable	Racially Integrated	Accessible	Welcoming	Intentional
Single families	Senior housing	Apartments	Not congested	Not overcrowded
Equitable	Welcoming	Opportunities	Strategic	
Vibrant	Busy	Family	Friendly	Fun

Walking	Biking	Green	Mixed-Use	Quiet
Upscale	Expensive	Increase value		
Affordable	Green	Community	Supportive	Great Schools
Affordable	Senior-Friendly	Efficient	Diverse	Planned
Green	Safe	Restaurants	Attractive	Happy
Smart	Sustainable	Accesible	Beautiful	Ammeneties
SLOW down	smaller buildings	open process		
affordable	attractive	well-managed	integrated	diverse
Include Working Families	Include BIPOC (Black Indigenous People of Color)	Give Renters a voice and a seat at the table	Have a social worker on staff at City Hall	
Transit	Convenient	Car-free	Accessory Dwelling Units	Energy efficient
racial justice	Constitutional	well-funded affordable housing agencies	fund to protect green spaces	walkable
Granny-flats	Density	Transit-adjacent	Triple-deckers	Diversity
Inclusion	Diversity	Affordable	Equity	One community for all
homeownership	affordable	diversity	transit	seniors
income diversity	variety	transit	family	options
open space	updated	clean	preservation	walkable
Affordable	Diverse	Mixed-Use	Walkable	Community
Thriving	Peaceful	Spirited	Diverse	Resilient
Affordable	houses	for	new	residents
accessible	diverse	preserving open space	affordable	
Diversity	Equity	Access	Affordability	Growth
Affordable	Smart	Inclusive	Kind	

Safe	Clean	Diversity	Children-friendly	
Diverse	Vibrant	Bustling	Friendly	Caring
Walkable	Community	Diverse Housing Stock	Vibrant Downton	Equality
community	culture	safe	open	accessible
Racially Diverse	Accessible	Community-minded	Thriving	Green
Diverse	Equitable	Communal	Walkable	Environmentally friendly
Accessible	Affordable	Safe	Green	Preserved
Dense	Transit-oriented	Affordable	Green	Walkable
Affordable	Clean	Safe		
diverse	younger	more transit availability		
Vibrant	Diverse	Accessible	Welcoming	Thriving
Included	Diverse	Affordable	Remaining walkable	No open space lost to developers
pedestrian friendly	development	zoning	diversity	affordability
expensive	white	excluve	snobby	unaffordable
Affordable	Inclusive	Community	Volunteerism	Preservation
Diverse	Affordable	Walkable	Families	Welcoming
Sustainable	Affordable	Inclusive	Safe	Community
Affordable	Anti-discriminatory	Diverse	Multigenerational	Open
Community	Walkable	Affordable	Diverse	Seniors
back yard	garden	single family home	fire place	sun room
affordable	sustainable	inclusive	diverse	
Affordable	Diversity	Mixed use developments	Developments with public outdoor spaces	Single level living options for seniors
diverse	affordable	environmentally friendly	accessible	busy

Walkable	Bike paths not lanes	Community gardens throughout city	Neighborhood schools	
racially diverse	inclusive	interconnected community		
Open	Vibrant	Welcoming	Inclusive	Smart
Cozy	Main street	Parks	Shops	Restaurants
diverse	walkable	lifelong	affordable	green
Racially diverse	Economically diverse	Accessible	Affordable	Antiracist
Fair	Maintainable (retain value)	Preserve character	Welcoming	Diverse
Inclusive	Net-zero	Walk/bike-dominant	Diverse	Family-oriented
Dense	Walkable	Diverse	Sustainable	Affordable
More Walkable	Energy efficient	Equality	Lot more People of color	Healthy outdoor activities

Thinking about the five words you wrote above, how would you like housing to help achieve your idea of Melrose's future?

No more building more homes, condos, or apartments. Keep green space. Keep Melrose a middle class suburb.

Many of these issues require both state and federal aid, because as housing prices continue to increase, the city will lose people who either cannot afford to remain here or cannot move here.

Include some kind of cooperative housing for individuals with disabilities, with an inclusion component so that there are mixed presentations as well as typical neighbors. Provide built in socialization and community engagement opportunities; provide a moderate level of support if needed. If done well, there is a great opportunity to add depth and compassionate inclusivity to this segment of our community. The schools do a wonderful job of this, but when the students in question are done with the school district, they are cast adrift without the built in inclusive community and peer interaction that school provided. As a community, we should include this in our planning so that transitioning young adults have a next step after the school district.

Continue to focus on creating housing near downtown and near transit. Promote smaller housing units for downsizing and smaller households/renters. Encourage high quality design consistent with distinct architectural heritage of existing housing stock in Melrose and emphasis on sustainable design features.

i'd like to see more housing options- tiny houses, auxiliary units, co-op living (small units with communal space) accessible to public transit. new and old buildings environmentally friendly,

I would like for there to be more housing types at a range of price points. Existing housing would be restored and new housing built in all forms - accessory units, duplexes, townhouses, multi-family, and independent senior living communities. Housing should not replace all of the commercial and industrial land, which is already not abundant, to keep some jobs, services and space for the creative economy in the City. Infill development could allow for these uses to co-exist.

Higher taxes for a higher caliber school system

Increase supply of rental and multi-family housing to improve affordability and allow more diverse population. Discourage auto-oriented development in favor of denser development close to business districts and public transportation. Encourage multi-use development with retail/business on ground floor and housing above. Make it easier to add accessory (In-law) apartments to single families in all parts of the city.

I would like to find ways for Melrose to be more accessible and more diverse. We love Melrose and are probably going to move in the next couple of years since we can't find an affordable house that gives us more space as a growing family. I wish there were ways to increase the inventory on the market and make it easier for families to stay here. I live in Wyoming and look around the neighborhood and it just seems unbalanced - there are so many small homes and so few larger ones. It will be important to revisit zoning restrictions too because I was surprised at how little we could even renovate our house substantively.

More intentionally mixed-income housing. Consider inviting Co-Housing models (intentional communities, not communes, where mixed generations, incomes, cultures own/rent units and actively participate in their building management - see new development "Baystate Commons" in Malden.)

Assist in developing more ownership units available for seniors to move to that are single level living, elevator access, enclosed parking. Perhaps an "over 55 development" to open existing housing stock to new families and allow empty nesters to remain in Melrose.

Good place for families and for people who will be melrose-focused -- not just a bedroom community for commuters. Make it possible for people to afford to raise a family here is they want -- maybe more family-friendly multi-bedroom apartments buildings with shared space like playgrounds -- in theory more affordable than single family. Allow seniors to be engaged rather than warehousing -- locate senior housing near vibrant areas with shared outdoor space.

Maintain the character of Melrose. Commit to sustainable practices. Envision long-term impacts of development(s) in terms of neighborhood character.

Allow people of all ages, races and income to live throughout Melrose in all styles of housing, not just in multi-family buildings that are somewhat separated from downtown business areas.

Put a moratorium on the conversion of single family homes into multiple family homes outside of downtown area.

Add more parking in the downtown area.

Replace old and dilapidated fire and police stations.

Increase accessibility of open green areas for seniors.

Encouragement development of commercial businesses in the downtown area.

Melrose should attract new residents by offering a good quality of life. Green spaces, proximity to Boston, a nice and vibrant downtown, and good housing options are all part of this.

Technologically, we should envision a model where more families can afford good quality housing, and the solution has to include more bigger multi-family and mix-use structures.

I want to see more housing opportunities for a range of people. I would like to see more diversity of housing stock, including more rentals and multi-family units. I would like to see more resources put towards affordable housing, particularly for very low income households and new opportunities for First Time Homebuyers.

Allowances for more housing should include:

- mixed-use multi-family developments (developments near Oak Grove are a good example, similar developments near commuter rail stops should be considered),
- zoning revisions that allow conversion of existing single-family to two family homes,
- parking space requirements should consider accommodations to other transportation including mass transit and bicycles
- bonuses such as increased FAR limits or reduced property taxes for developments that meet design guidelines benefiting Melrose

It would be my preference for Melrose to retain and promote its green space, parks, and public gardens. Melrose's walkability and small town feeling is also very attractive to my household. It was also extremely important to our decision to live here that the Commuter Rail, Bus, and Subway are all accessible which provide easy access for our M-F jobs in Boston. I also think it is important for Melrose to remain accessible for elders and households with disabilities.

We'd need a movement to spread the vision and make it so the inspiration from welcoming to our city new qualities that will implement our own. This will become contagious and will, hopefully, be adopted by our surrounding cities. Opening our hearts and doors "to all" does not mean we relinquish any control or lose what we know. Once we are open to a paradigm shift, we can embrace the opportunity to implement our extraordinary generosity and outstanding standards of living through the skill of mentoring one another.

Have a range of sizes and types of housing that are options for different households, generational mixes, families and singles. Seniors in large homes makes no sense, and mixed households make sense for community purposes, sociability and economic reasons. Housing that does not create more parking, traffic and paving is preferable--encouraging public transit, walking, bicycles. Housing near downtown would support small businesses and make the center vibrant. Housing near parks is desirable for families and pets and recreation.

Follow the 5 words

I would like to see Melrose prioritize housing near transit, including multi-unit housing that is also designed to suit the visual character of the surrounding area. For example, higher-density housing near Cedar Park and the downtown area that doesn't not seem visually incongruous with the charm of Main Street. I think this is possible with good design and creativity. I would also like the city work to conserve and protect its existing green spaces, and to find ways to make the city safer for pedestrians and cyclists.

To make available, affordable housing for all. To make a priority to include all households in need of a stable living environment.

By giving access to the city to more people, encouraging a more vibrant downtown (already an asset of the city), and supporting an equitable community. That is, housing should be easier to build, denser, mixed-use, in walkable areas, and open to everyone.

Take a look at the Finch House on Concord Ave, Cambridge that Homeowner's Rehab built with 9% LIHTC credits. It is a fully-passive home. Gorgeous. And has a lot of units. That is something to emulate. That space we have near the old Marty's should be dedicated to just such a development. Put together properly, it could help so many folks. I am surprised we don't have more project based Section-8 options here. We have a lot of work to do.

I would like a development process that is open and transparent from the moment a developer begins verbal negotiations with city hall rather than something the public only finds out about when it reaches the Planning Board. Such a process would ensure that the planning process would only allow developments that were properly *proportioned* based on the *subjective* criteria particular to each neighborhood, rather than tied to the impersonal metrics that are so often the obsession of city planners. That process would be more *democratic* than the top-down approach that is the long practice at city hall, and by its nature more *inclusive.* Such a process would likewise be more attuned to the *historic* and aesthetic personae of buildings, which cannot be given their proper weight through standard city planning metrics.

More 3 and 4 bedroom units. Maintain and design open spaces for passive recreation and active arts use--outdoor concert venues. Prioritize walking and biking over car-centered development.

I've noticed from volunteering on political campaigns that it's very hard to reach out to renters, especially in many-unit buildings, and I feel that municipal politicians don't keep them in mind. I'd like to see renters welcomed to have a larger role in community life. I'd like to see more integration, both ethnically and economically: as a home owner, I see few renters in my immediate area on a daily basis, on walks, etc.

Since many people of color fall into the lower income categories, affordable housing is important to diversifying Melrose. Familiarity with people who are different from us helps to reduce stereotypes about the "other" and, hence, racism.

If supply is greater than demand for a limited resource, then prices will go up. Therefore the only way to improve the availability of housing, and more affordable housing, is to increase the supply. And if you want more *affordable* new supply in particular, then you need to make it *affordable* to build. Which means reducing all of the hurdles and bureaucratic costs that are a part of building new housing. A *perfect* example of this was the recent attempt to tear-down and redevelop the property across from the post-office downtown, that was blocked. This was insanity. You cannot talk about the dire need for new housing and then block a project like that. And even if it was approved, the fact that the property had to go through that laborious and bureaucratic process meant the cost of the project went up, which meant the price of the final units would have to go up as well - and if you can't see that as a *critical* issue to the very problem that you're talking about, then that's "something I find surprising" and a real problem. This survey and open house series will produce a bunch of data and commentary, and you can analyze that all the different ways you want - but the single most impactful thing that can be done to make a real dent against this problem is to let people build, and have the town get out of their way.

Review zoning requirements. Do we need to have off-street, overnight parking everywhere/anywhere? Must we rely on cars for a future that we will see fewer cars due to better multi-modal transportation incorporated into the infrastructure as well as self-driving cars?

Review banks' lending practices. Is it equal for everyone? What are the statics for lending to different demographics for the current housing stock? Who was not given a loan and what were the criteria for rejection?

It may be harder to know what the private rental choices were by the renters. Has there been anything that stopped one demographic of individuals over another when the income levels were identical from one renter to another?

We simply need more affordable housing.

There should be efforts to make neighborhoods in Melrose welcoming and appealing to a diverse and broad group of individuals and families. Housing, were there affordable opportunities, would be available to all ranges of income and to people from all racial backgrounds.

Contractors / developers shouldn't be allowed to buy an area that once housed a single family with a yard to then build a monster building with 16 tiny units and no parking. Don't let them turn Melrose into a concrete jungle, they are looking out for themselves, not the well-being of the city.

Increase density, walkability and transit oriented nature of the city to bring about a large, engaged population keeping local businesses busy and neighborhoods close

Melrose is small. We have parks, we have amenities, we have transit -- we have all the pieces. This should be the most walkable small city in America. But our zoning doesn't reflect it. Parking minimums persist throughout most of the city, there are outrageous minimum lot sizes overlaid in our SR districts, we have an embarrassingly Historic District Commission that has the ability to block mixed-use housing for arbitrary reasons. We need to produce housing policies that are consistent with that vision and we need leaders who understand the vision and can execute on it. The old conservative suburban mindset needs to fall. Transit-oriented mixed-use housing needs to take its place.

I'd like Melrose to grow the price of housing, not lower it

Community starts in the home.

Create an environment that benefits those starting out with their first homes and those seniors that want to remain in their homes or downsize.

Given the old housing stock I think it's important that the city focus on energy efficiency programs/standards. Particularly with low income housing. Often it's the lower income housing that doesn't invest in energy efficient upgrades that would save the occupant more money in the long run.

First priority is to determine how to increase existing supply of housing, and to do so in a way that has broad appeal socioeconomically (meaning that there is a "new" place in Melrose for people of all ethnic backgrounds and income levels). Recognizing that there is very limited opportunity for new single family homes, the development of multi-level rental and owned housing as part of a downtown revitalization plan would seem a primary option. In addition, much greater oversight is needed as the aging housing stock in Melrose is increasingly changed (rebuilt or renovated). The current process seems way too haphazard. And, finally, if Melrose wants to continue to be a destination of choice, its community services (police, public works, planning, etc) need to

be invested in the safety, ambience and attractiveness of the city's living spaces.

We need more diverse voices in government--in leadership positions. At present, those who we allow to speak, those who are listened to are all homeowners and the more affluent residents. Do you ever hear from renters? Do you know who they are? Do you ever hear from residents of color? Do you listen to our Black and brown residents? Do you respond to them in a way that is respectful and validating? I see a lot of handwringing about how we need to be more diverse and inclusive but that should not be the end goal. We need to strive to put Black and brown community members and lower income community members and renters in positions of leadership. They need to be part of our policy- decision-making process. That's what inclusion means.

Through updated zoning rules the city could encourage higher density. Decoupling parking spaces with rentals / condos would also help.

It seems that the city and affordable housing agencies have little to no money to buy houses. The affordable housing fees that the city has collected from developers (approx. \$250K) is not enough to buy a house in Melrose. So, we need more funding for affordable housing. We also need a vision to redevelop commercial districts into residential districts. I think Tremont Street should be given over to high-density developments. I can get my car washed or detailed on Route 1, or somewhere else.

Housing is the key element to make all the above words become a reality. I think this project is a great start and this survey is important. I will be happy to support these efforts in any way I can.

I'd like to see it as a place where we can have a more diverse city. Where we can take advantage of transit. And that we don't leave behind seniors.

Good housing policy is multi-faceted. It considers transportation needs, environmental concerns, economic development, and arts & culture. The future of Melrose is in increasing the variety of housing options available to the community at all levels of income. It recognizes that income diversity is part of a strong and growing economy and community. Mixed use development and transit-oriented development is the future of our city.

Providing a range of housing options in regards to style of home, affordability and location. Melrose has beautiful housing stock that while older, is still lovely - it would be nice if newer developments or rehabs integrated with the "look" of the housing stock already in Melrose. Our community is strengthened by the local business community and retail development should be supported at our transit "hubs" alongside development of affordable units ensuring that folks have access to transportation and retail within striking distance of their home

Our housing stock needs to be able to meet the needs of the people who want to live in Melrose and be a part of our community.

Melrose needs fixes to housing problems at both ends of the market. We need to provide a better safety net for fixed-income and low-income households, by increasing housing density downtown, allowing more duplexes and triplexes in the neighborhoods, and especially building out along all transit corridors whether bus or rail. There should be no one-story buildings on Main street in Melrose. On the other end of that spectrum, we also need to encourage the construction of new single-family homes in the 3-4 bedroom space by reforming zoning laws around subdivisions and single family housing to increase stock of correctly-sized and affordable 3 and 4 bedroom homes, and permit fewer (or no) multi-million dollar mega-mansions on the little undeveloped land we have left.

By having more affordable housing, I hope that we can attract a more diverse population to our community.

New housing should be created with the idea of increasing diversity top of mind.

Keep current residents make affordable

I would like to live in a city that cares for our neighbors, and provides diverse housing types for diverse neighbors. A place that leverages its proximity to transit to develop denser Smart Growth building a more thriving and walkable/bikeable downtown.

Encourage more multifamily development in appropriate areas of the City which will bring additional affordable units to the City. Possibly look at allowing new construction, "all affordable" projects.

The current housing environment makes it harder for anyone to get in or move within Melrose. Giving more affordable housing options will open up the community to the growing culture.

I immediately think of the Swains Pond development currently under way and how Melrose was unable to protect that green space and that this luxury development is not providing true affordable housing. I would like Melrose to be in a position where we can say what kinds of development we want in our town and not be at the mercy of developers. If we are able to be intentional in how we grow we can make sure that housing can create a more racially diverse, community-minded, thriving, climate-conscious housing. We should not be at the mercy of developers, we should determine how we grow and who is welcomed here, Swains Pond is a perfect example of how not meeting our affordable housing requirements is not only hurting low-income people and families it is hurting all of us. I also think it is important to consider mixed use development in order to create a sustainable tax revenue for the additional residents who come with new more densely concentrated housing. One of the barriers to getting people on board with affordable housing is that our schools become more crowded but our budget remains the same. If we can bring in more business with the developments such as in Oak Grove there would be more willingness. Finally I think there needs to be education around housing and its impacts both positive and negative. This Open House is a GREAT start! Thank you!

More programs to allow working class families to buy and rent homes here, mixed residential-business buildings/zoning, incentives for green energy (like solar panels), housing planned with communal areas surrounding, walkable access to amenities and trails.

Intensify development of high and medium density mixed-income housing around transit stations. Creation of walkable and bike-friendly neighborhoods should be priority.

Help those who want to own their home a reality rather than a pipe dream

We need more affordable housing in order to achieve this future. Ideally it should be

transit oriented development.

I truly desire to be a Melrose homeowner and not be forced to leave the place I have called home since 2007.

Re-development of existing commercial parcels to create mixed use housing in pedestrian friendly areas in areas outside of downtown
Consideration of zoning changes that allow large single family homes to be converted to multi family condos or in law apartments Also maybe changing zoning requirements for splitting large single family parcels to create " tiny houses" for seniors or single family households thus creating more affordable & diverse housing

think of ways to keep city vibrant

Create a thoughtful plan to encourage sustainable growth and development in Melrose. Incentivize building/permitting/zoning to increase density and cater to the needs of the varying demographics of the community and folks that want to live here. Maintain and encourage alternative transportation throughout Melrose by maintaining safe streets that are pedestrian friendly and bike friendly (see Livable Streets). Provide education/outreach/resources to folks looking to improve/maintain their old homes (Mass Save).

The only way to make Melrose a community open to all is to practice what it preaches in creating more affordable non discriminatory housing and insuring that non discriminatory practices are monitored and enforced in existing housing.

More small houses or condos for seniors and first time buyers

I would like to see a focus on affordable housing so that living in this city, whose the economic diversity that I saw when I moved here a decade ago was a factor in me moving here, does not become out of reach for many people. I'd also like to see a focus on new housing being built with sustainability and energy efficiency in mind. New buildings will be here for a long time, so it is an opportunity to impact the future of the city.

Support diversification of housing options that are affordable and suitable for all ages, life stages from young adults with lower incomes and seniors on fixed incomes. New developments should include more affordable units, including mixed use, public access spaces on the street levels and outdoor spaces that welcome the public and foster neighborhood feel. Artists often have limited incomes and can use industrial type developments as studio/work-housing (ie: Washington St.). Also, detached smaller dwellings, apartments for seniors that are one level, in mixed use developments. New developments should include public access features, not fortified and set apart from the rest of the community.

More affordable housing units; this needs to include accessible and affordable transportation to attract a variety of income levels; I know this is pie in the sky, but it would be incredible if the city could pay the MBTA a set amount of money every year that would make the busses free for anyone getting on the bus in Melrose. I would also love for no parking on main street and, instead, have safe bike lanes. I also think all new apartment buildings must be required to provide level 2 chargers for residents with electric vehicles.

I would like more corner stores as we had when I was a child here. We lost a lot of business when Marty's furniture building was turned over to apartment build. We have so little outside of Main St and we are giving it away to in walkable living only apartments. Mixed use housing should either include mixed use or not be built at all. If there is nothing to walk to, then a city isn't really walkable.

Neighborhood schools, fake school choice has ruined the neighborhood community. The children on my street all go to different schools. Before we walked to and from school as we where all going the same place. Kids then came home and played together as the kids in their class all lived near each other. I see kids all playing by themselves as their school mates live across town.

I want Adult only activities to ensure we are included. To often even events that should be for adults (alcohol is present) encourage parents to bring the kids. Heaven forbidden we should have activities geared to adults only, mind you we have many children only activities which is fine. The city should have activities for all groups, that means some for just the kids and some for just adults so each group has things geared to them. People without children often have more money to spend so let's encourage them to spend it in Melrose.

The space at the schools should be reserved for school use for whatever is best for the kids, it's their space. Kids at the Hoover lost their garden to modular classroom. There is a small community garden at Franklin park. We should however have another community garden or multiple ones as food is another security issue and Melrose had 2 food pantries.

Stop the bike lanes and widen sidewalks marking part of them for bikes as other cities have and are doing. It's safer for all.

Better options for affordable housing with easy accessibility to public transit;
Overhauling older homes to be more energy efficient and have modern amenities that are attractive to younger buyers/renters

More mixed use affordable housing adjacent to transit (which actually is pretty much anywhere in Melrose) but with a real appreciation for preserving what little open space Melrose has.

More mix-use buildings along the Main street.

Housing in Melrose should allow people at different periods in their life to find housing that works for them, from young singles to elderly and families. Graduates from Melrose schools should be able to stay in the community without struggling to stay here. We should continue welcoming more diversity. Part of the way that we prove that black lives really matter is by encouraging more diversity in housing types. More housing, more smaller units, less parking, less paving, more green and better access to transit.

We need to be honest about having intentionally created a dominantly white space here in Melrose, through public policy. Home ownership was subsidized for white families, while Black families were divested of wealth and opportunity. I would like to see us acknowledge and correct those wrongs. I would like to see us prioritize home ownership for BIPOC, with a focus on Black families. I would like to see us prioritize affordable housing; would like to see us acknowledge falling short of those goals and exceeding them. I would like us to talk about how our schools are funded through the

tax base, and that therefore our children's good education is the result of racist housing policy. We can't correct what we have done until we are honest about it. I would like to see us cultivate in ourselves and our children the idea that our humanity is tied up with others.

Housing is essential to Melrose's future. We need more and we need it to be smaller footprint (both in construction impact and in avoid mansionization) and accessible to transit and services. Transit oriented development is great but there is also huge potential to increase housing through two-family conversions and accessory dwelling units that are currently barred by zoning - most of Melrose is walkable to transit (or a short EV drive away). And how do we encourage diversity in new homeowners when sellers each individually might rationally choose a cash-only buyer and lock out eligible but less privileged buyers?

More multifamily housing in areas close to transit and amenities. Melrose is still too car-centric given all of its positive attributes. Main Street still has far too many open parking lots and one-story retail.

I would like to have much more Affordable Housing than we do today and to have it quickly. I would like to see more POC represented across city government, employees and schools.

Work needs to be done to ensure that the entire Melrose community can thrive here. While personally I value a single family home, I think that multifamily homes or small condos can be very helpful in allowing for more affordable housing, not taking up green space, and encouraging community.

I'm pretty sure you know more about this than I do. It's an impossible weighing of density vs. community spaces. Affordability vs. desirability.

Priorities

Housing for new families
No more buildin
I don't even know what this means. There are plenty of new families in Melrose already.
Remove restrictions and let people build what the market wants.
New families are typically younger and bring many years of future spending into the town.
it looks like we have that given average age or buyer
Allow multi unit condo developments
We already market almost exclusively towards families with children while turning a cold shoulder to all other groups

Housing for single people
A range of housing types will have this option.
Because I'm single and can't afford my own apartment, I care about this a lot.
Most od the recent large projects have been smaller units
Remove restrictions and let people build what the market wants.

Housing affordable to low-income households (up to about \$67,000 for a sing... - Housing affordable to low-income households (up to about \$67,000 for a single person or \$97,500 for a family of four)
Remove restrictions and let people build what the market wants.
Use a sliding scale for those of us that have never been fortunate enough to earn that dollar amount for income.
More density

Housing affordable to moderate-income households (up to about \$83,000 for a... - Housing affordable to moderate-income households (up to about \$83,000 for a single person or \$119,000 for a family of four)
Remove restrictions and let people build what the market wants.

Housing for extremely low-income households (up to \$25,000 for a single person... - Housing for extremely low-income households (up to \$25,000 for a single person or about \$36,000 for a family of four)
Extremely low-income households would be best served with access to support services, so if the city prioritizes this type of housing, it would also need to prioritize the social, medical, and other services to support this community.
In general, I don't think Melrose should be dictating what gets built
The only reason I don't include this as a high priority is because I do not think Melrose has the resources or infrastructure in place to meet the needs of families/people in this group.
Important if we are truly going to be considered "open to all"
Melrose is so expensive to build or own, this will be challenging.
We need to include single people, brochures should even include single person or older couple without children to make it clear that families come in all sizes and types

Age-restricted senior housing (communities with an age minimum, often 55 ye... - Age-restricted senior housing (communities with an age minimum, often 55 years old)
This age needs to be raised to 60 or 62.
Though I am over 65, I do not approve of housing by age. We need each other.
All housing should be as senior friendly as possible, but seniors will contribute more to the community the more they interact with it outside their age group, which would be encouraged through age-diverse housing.
I don't know enough about this.
Such a high percentage of available homes belong to seniors. As stated several times above, offering a housing option to this group seems worthwhile. This would allow them to shed the burden of maintaining an older and larger home, while allowing young families to move.
Melrose has several options for senior housing. This is the bulk of our affordable housing I think. While we should make sure we have affordable housing for seniors we need to think more broadly about affordable housing for families.
not restricted but perhaps incentivized
It can bring in more money without putting pressure on classroom size
For a small town Melrose has enough senior housing

Choices for downsizing
Downsizing is possible with a range of housing types
my gut says this, not sure how many hh consider their house to big
And incentives to downsize
I don't know what these means
Affordable choices as the cost of condos is out of control
This would be helpful for seniors, and relieve them of the burden of maintaining giant, older homes.
Providing downsizing options would open up more homes and could bring down prices
Condos are nice for this
I feel this option pushes seniors out of their homes in favor of families with children

Support for seniors to stay in their homes
Support should come from alternate housing options, not keeping people "overf-housed"
support to move on
I think this is a good goal but would prefer downsizing options to open up larger units for familysized households.
PACE would be a great model for this. I think support for seniors to stay in their homes is a tremendously important priority for Melrose. Thank you for looking at this!
This is a massive need that goes beyond housing to also include in-home support services and caregiving.
If seniors can't afford their rent, then the government should subsidize their rent - or let people build new supply.
The homes here are too large to maintain for seniors, and utilities must be through the roof. I believe it would be helpful to have senior living facilities where independent living can be achieved, affordably. This would allow more families to enter Melrose, and relieve seniors of the burden of maintaining their family home, if they so choose.
I am not sure this is realistic
Taxes are rising and they are more likely to move
It's better and less expensive for all
more worried about keeping seniors IN the community than IN their own homes in the community

A range of housing types (such as single family homes, duplexes, small mult... - A range of housing types (such as single family homes, duplexes, small multifamily buildings, and/or large multifamily buildings)
With affordability options
Remove restrictions and let people build what the market wants.
No more large multi family
The more density, the better.

More or better homeownership options
Not downpayment assistance, unless for deed-restricted unit or guaranteed repayment
what does it mean?
This is WAY beyond Melrose. The town of Melrose should not go anywhere near this. This is so far beyond Melrose, I have serious concerns if the town is considering any type of action here.
Down payment assistance for diverse buyers, 1st generation buyers
More options
More new constructions.

More or better rental options
more family sized units
Remove restrictions and let people build what the market wants.
Allow more multifamily development

More mixed-use development (residential over ground-floor commercial)
I think mixed-use development can add housing units in places like downtown if done in a way that's in character with the feel of the city (which is totally possible!)
Remove restrictions and let people build what the market wants.
Important to increase the tax base in Melrose
Not sure about this
Any area zoned for mixed use must include no living on first floor business or retail only. This creates clustered committed and strong neighborhoods

Housing near amenities (local retail, parks, etc.)
N/A
Very important
reduce dependence on cars
Remove restrictions and let people build what the market wants.
Everyone wants access to parks and green space
Parks very important
Parks & transportation near housing.

Housing near transportation options
Affordable housing near transportation
Remove restrictions and let people build what the market wants.
Already do this well
we pretty much have this already
Almost all Melrose is but it needs parking
All Melrose housing is close to some transportation option
I would rephrase that to 'Transportation options near housing.'

Housing near jobs
N/A
I don't know what these means. Near jobs in Melrose? Do most people work in Melrose?
The Pandemic is changing this...it's difficult to know how this will play out. But it seems that working from home has expanded exponentially.
With access to transit nearby this seems to exist naturally
Housing near transit is housing near jobs
near/accessible public transportation

Housing accessible to people with disabilities
This would even allow my son to live independently
This should only be NEW housing. Renovating older houses to meet these codes can be prohibitively expensive - which means they don't get done, and then properties decline.

Racial and ethnic integration in housing
I don't think there should be barriers or policies that prevent anyone from moving to melrose
Melrose should not be involved in this at all
we have an obligation to correct racist actions of the past
Melrose needs more diversity
First time homebuyer resources to a diverse group of buyers
Monetary need not race
I am not sure what this means

Smaller housing options (such as accessory apartments, cottage housing, and... - Smaller housing options (such as accessory apartments, cottage housing, and other options of 1500 square feet or less)
Large houses are a waste of resources.
1500 is even large - consider micro units, too.
Could this address many of the needs? Need more data
Remove restrictions and let people build what the market wants.
would love to see a tiny house subset community
We are a family of 4 living in a 1,000 sq ft 2 bedroom home and we would be thrilled to move up to a "smaller" housing unit of 1500 feet
Tiny houses!
Great for downsizing seniors
Smart homes with efficient layouts can provide density needed
We have plenty of apartments, we need condos to replace the small starter homes of the 60's
Houses in Melrose are mostly small.

Multi-generational housing options
Isn't this a regular house?
Remove restrictions and let people build what the market wants.
Allow easier in law zoning/additions
Yes. Don't isolate

Co-housing, co-living, or home-sharing options
Strongly support
Wonderful to have a co-housing opportunity but they are often expensive to buy into.
Remove restrictions and let people build what the market wants.
This does not seem to me like a housing option that most people who would be attracted to Melrose would be interested in. I think of this type of housing more for students or younger, single people.
Not sure what this means
Pre covid this was gaining steam, less so now
People already to it
Home sharing could help with affordability

Other Priorities - Use the space below to list any other housing priorities you would like to be considered or provide additional thoughts on potential priorities.
I've noticed a number of single family homes in disrepair as I walk through Melrose. Are there any assistance program?
Relaxing the city's silly restaurant and retail liquor policies, as well as providing outside seating is a key factor in attracting the younger crowds to purchase and settle down here. As well as a more diverse offering (how many salons and pizza shops do we need?)
Seems like Melrose has a large number of abandoned homes/retail maybe the city could force these owners to sell or rent out these places
Relief of parking requirements to reduce housing costs
Ideally we could make it attractive for people to give up larger homes they no longer need. Need more zoning flexibility for multi-generational living.
They all seem very important! Provide broad variety of housing options so people in all types of living situations can live here and thrive!
As more housing is considered I would like the city to retain its smaller/shorter story buildings because that is important for the character of the city. I would also like the city to retain and protect its green spaces and parks, and to retain and improve its accessible (wheelchair/baby carriage) sidewalks, etc. Thank you for looking into these important issues.
financial assistance to jumpstart people's chances of ownership
The use of the historic fabric of existing structures rather than demolition, which on the whole is better for quality of life and for the environment.
Melrose has always been a family-oriented community. More 3 and 4-bedroom apartments and condos would allow a greater diversity of families to move to Melrose and would reclaim some of the socio-economic diversity from the 90's and before that we have lost. Greater racial diversity should be a goal as well. The fear of larger units, that they will over-burden the school system, should be investigated from a data-driven approach. In fact, Melrose has seen a large increase in school population in recent years. Building family-sized rental units could help stabilize those demographic swings, thus benefiting the schools from a budget standpoint.

I believe any large multi-household buildings must also be considered for aesthetics. It needs to fit into the context of a neighborhood. Large institutional buildings for the sake of low-income housing would not fit my vision of what Melrose should be. I think there needs to be creativity as well as the City's oversight and community input on new developments.
Melrose's smaller size & main street home town feel is what drew us to Melrose. Let's not become a concrete jungle. If housing can become more affordable with varying size options, great but don't keep building.
Funding! Unless the city is going to put budget toward housing development the city needs a revenue stream. The CPA is long overdue, but there are other options like marijuana tax, real estate transfer, wireless fees, etc. We cannot rely on the private market to provide new housing.
End parking minimums.
Housing options for individuals with disabilities under 65 and very important more funding
Energy Efficient Housing
Focus groups need to be more representative than last time, where there were two groups, one for seniors and one for real estate agents.
Aging in place.
How can we be mindful of welcoming a diverse population as we work on all the above?
It would be great to see active transportation planning and energy-based climate goals reflected in this plan.
We need to consider transportation planning with housing planning to make sure that by adding additional people to Melrose that we don't create traffic issues. New units should be added near public transportation and near grocery stores so that people can reduce the amount they need to drive (or reduce the number of cars).
Decrease the the Melrose Housing wait time on the list kept at 910 Main Street for those of us trying to improve our situations.
Addressing the impact on traffic when new multi family housing constructions are added.
Address aging sewer infrastructure, remove height restrictions, ease zoning to allow density, keep streets safe, educate low and moderate income buyers on how to approach the market, condos are ok
Can we bring in more businesses to offset housing taxes
Access to wealth building home ownership opportunities for less privileged buyers (e.g. not permanently price-limited through deed restrictions), maybe a down payment support program for current residents who rent? Anti-mansionization (teardown restrictions); change the horrible current subdivision regulations to allow for/encourage low impact development when there is development; do a buildout analysis and include analysis of impacts of reducing zoning limitations on housing creation
Energy considerations like solar roofs for new construction and EV charging

Appendix D: Webinar Qualitative Responses

Existing Conditions Data

What housing issues would you like to learn more about?
How much housing has been permitted in Melrose over the last several decades?,How long households have lived in Melrose? Is new opportunity available?,What resources we have at our disposal to meet our needs?
Potential zoning changes to accommodate seniors
How do we get to 10%
"soft" parcels sqft available for future development within 1/2 mile of rail transit
Affordable housing for young residents and first time home buyers.
How the city plans to protect our green space while growing affordable housing to meet 10%
Upzoning in neighborhoods to take better advantage of large parcels outside of rail districts?,How do we right-size our bedroom stock to create a pipeline for growing/multi-generational housing
How many first time Melrose home buyers were renting in Melrose first?
How does affordable housing in Melrose relate to housing issues in neighboring cities?
The number of "family sized" housing units being occupied by 2 or less people
How many homes owned by seniors are deferring tax payments?
Barriers to entry i.e. for renters - monthly rent vs first, last, security; for buyers/owners - monthly mortgage payment vs downpayment
Is there value in creating affordable housing across the city, or just continuing to concentrate in existing areas (i.e. near public transport)?
What tools does MAPC have to help a community like Melrose rectify the discriminatory effects of red-lining
The impact of Air BnBs in Melrose on the housing market.
Potential locations for large-scale affordable development
Increasing density around transit nodes
Affordability. Being able to go from being a renter to an owner.

Visioning

Imagine your ideal version of Melrose in the future. Send five words that describe this future.							
Welcoming	inclusive	opportunity	diversity	15-minute city			
Income Diversity	Racial diversity	NET ZERO					
Bars	Bikes	Blacks	Walking	Age-in-place	Bars	Bars	Burger

affordable	accessible	equitable	exciting	inclusive			
inclusive	affordable	open	diverse	modern			
Riding my bike everywhere	bikelanes	parklets	bikes	trails			
accessible							
inclusive	diverse	walkable	bikeable				
Diverse	vibrant	accessible	welcoming	inclusive			
thriving	resilient	diverse	vibrant				
Green	diverse	mixed-use	thriving	sustainable			
equitable	green	income diverse	family-accessible	education			
diverse							
diverse	thriving	vibrant	family-oriented	arts-loving			
Healthy	walkable	equitable	green	inclusive			
Accessible	affordable	new	diverse	multi-family			
sustainable	walkable	amenity rich					
more restaurants	outside dining	less liquor restrictions					
Diverse	Vibrant	Green					
Diversity of income	race culture						
Dense	family-sized	Bikes					
Green space	inclusive	affordable	safer for bikes				
Affordable	Welcoming						
Extend T							

Priorities

What other housing priorities should we address?
reduced parking, simpler to go from single to two-family, More \$ for housing needs
Zoning changes to allow smaller lots for smaller units
Transit oriented development
Granny flats, Reduced multifamily conversion restrictions
accessory dwelling units
end single story retail
accessory dwelling units
incentivizing bike pedestrians and fewer cars

accessory housing units, veteran housing
Ending parking minimums
Accessory dwelling units, access to capital
Historical housing discrimination
Missing middle housing
Access to refinancing options
Rental rooms with shared living space
Transit oriented development
green space

Appendix E: Webinar Chat Log

19:02:30 From John McCartin (MAPC) : <https://pollev.com/mapcpoll>

19:09:11 From Martha Grover : Can you please put a link to the poll in the chat?
Thanks.

19:09:21 From Emma Schnur Battaglia : <https://pollev.com/mapcpoll>

19:09:24 From John McCartin (MAPC) : <https://pollev.com/mapcpoll>

19:14:23 From Tuggelin Yourgrau : What is the definition of "affordable housing?"

19:15:03 From Gina Martinez : Typically as 80% of the Area Median Income

19:15:20 From Tuggelin Yourgrau : Thanks. Very helpful.

19:15:41 From Gina Martinez : ...or less. You're welcome

19:21:47 From Jim Holt : Housing is typically affordable if the household pays less than 30% of its monthly income to secure the housing. as Gina stated, households earn no more than 80% AML.

19:24:57 From Liz Foulser : Are you having success reaching under-served populations in Melrose?

19:26:03 From Denise Gaffey : We are just starting that work. Please share any suggestions you may have.

19:26:12 From Tuggelin Yourgrau : Thank you, Jim.

19:26:40 From Gina Martinez : That's right - I misread the question. Low income is typically defined as at or below 80% Area Median Income. Your housing cost is considered affordable if you pay more than 30% of your income toward housing (rent, mortgage...), as Jim said.

19:26:47 From John McCartin (MAPC) : <http://mapc.ma/melrose-hpp-open-house>

19:27:22 From Emma Schnur Battaglia : <http://mapc.ma/melrose-hpp-open-house>

19:28:19 From Sanaa Ait aakki : thank you so much for this webinar

19:28:23 From Keith Lovett : I've got to head out. Thanks for hosting folks.

19:28:40 From Emma Schnur Battaglia : Your welcome!

19:29:31 From Sanaa Ait aakki : do you will have any opportunity fo affordable housing

19:34:22 From Elizabeth Keeley : What is Melrose's goal above 10% for mixed and affordable housing?

19:34:46 From Ryan Williams : Are we considering direct mail outreach on the survey/webinars to renters or multi-family properties to reach people outside the usual networks in Melrose? Something like the Heat/Cool Smart effort?

19:36:42 From Liz Foulser : Is there an explicit diversity, equity and inclusion goal in our current plan?

19:37:31 From Liz Foulser : ...or in this process?

19:39:26 From Jennifer Grigoraitis : I have to jump off for my little one's bedtime. Thank you to MAPC and our superstar planning staff and HPP advisory comm for all your work to date.

19:47:00 From Jonah Chiarenza : do you have delta numbers for age range, rent/own, etc. by decade? Would be curious about trends as you noted about % white

19:48:38 From Ellen Connolly : are the seniors living in our "senior Living buildings part of those seniors living alone

19:50:13 From Cheryl Ringen : what was the text number again?

19:50:39 From Paul Brodeur : If you have already taken the survey, should you complete the poll?

19:50:44 From Denise Gaffey : text 22333 mapcpoll

19:52:12 From Jacinta Reilly : But one has to give a name to participate in the poll

19:52:22 From Jacinta Reilly : so it can be tracked

19:54:48 From joseph russo : can you be more specific on what you mean by affordable housing?

19:55:47 From Ellen Connolly : the buildings like the housing authority buildings is what I was wondering about

19:55:58 From Emma Schnur Battaglia : those would be included

19:57:05 From Kate Lipper-Garabedin : Apologies if you already shared this - Are the slides available now/after the presentation?

19:58:30 From Emma Schnur Battaglia : Both slides and the recording of this presentation will be available after

19:58:41 From Tuggelin Yourgrau : Thank you so much for this. I have to jump to another webinar but I will look for the recording to follow up.

20:02:57 From Temesgen Teklu : I have to jump off thank you!

20:03:04 From Emma Schnur Battaglia : Thanks everyone!

20:06:10 From Hal Waterman : You mention an unhealthy vacancy rate (not enough homes for the demand). I've seen several owned but unoccupied homes in the city (people own but have kept empty for years for some reason). Is this concerning to the city? Making these available for buyers would help with this problem. Right?

20:06:48 From Hal Waterman : buyers who want to live in the home

20:10:33 From Emma Schnur Battaglia : Hi Hal, that is interesting. We haven't been hearing about that but will definitely look into it

20:12:30 From Dan P : How many developers have recently submitted project proposals that take advantage of Chapter 40b?

20:13:05 From joseph russo : is this section 8?

20:13:50 From Jim Holt : correct

20:13:56 From Denise Gaffey : 40B developments have been rare in Melrose. There is one in the pipeline that I am currently aware of

20:15:47 From Ellen Katz : what is age breakdown of low income households

20:16:51 From Mary Beth McAteer-Margolis to John McCartin (MAPC) (Privately) : is sect 8; developers inclusionary AH & Melrose house authority units all included in our 8% AH senior housing

20:17:43 From Mary Beth McAteer-Margolis to John McCartin (MAPC) (Privately) : senior housing like congregational housing like cochran house

20:18:54 From Ellen Katz : seems important to understand housing needs. thanks

20:30:15 From Jeremy Garczynski : is age discrimination based on age legal? (55+)

20:30:42 From Jim Holt : I'm going jump off now. If I can be of assistance to anyone. I can be reached at the Melrose Housing Authority. Thanks all.

20:31:16 From Gregory Sampson : yes - age-restrictions can be legal if set up correctly

20:32:39 From Martha Grover : I hate to give any kudos to COVID but I find this format to be as engaging and perhaps even more productive than in-person forums

20:32:51 From Craig Molway : Thank you to MAPC and the planning staff and HPP advisory committee for their hard work! It was very instructional!

20:33:17 From Craig Molway : I hope these online forums outlive COVID

20:33:22 From Taylor Rubbins : This has been wonderful. Thank you so much for all this great information. I learned so many things.

20:33:30 From Leila Migliorelli : This was super helpful - thanks so much MAPC, Planning Dept, & Advisory Committee looking forward to this project!

20:33:42 From Gina Martinez : Thank you to you, our friends and neighbors, for participating. Spread the word!

20:34:00 From Mary Beth McAteer-Margolis : I agree Martha Grover Thanks to John Denise Emma & everyone great presentation & questions!

20:34:06 From William Nikolic : how will the slides be made available to us?

20:35:12 From Emma Schnur Battaglia : <https://www.cityofmelrose.org/office-planning-and-community-development/pages/housing-production-plan>

20:35:13 From William Nikolic : thank you for the very informative session!

20:35:39 From Emma Schnur Battaglia : Your welcome!

20:35:48 From Kate Lipper-Garabedin : Thanks very much! Very informative.

20:35:55 From Brian Gregory : Thank you, appreciate the information and especially the data.

20:35:57 From Jonah Chiarenza : where is the survey link?

20:36:10 From John McCartin (MAPC) to Mary Beth McAteer-Margolis (Privately) : <http://www.mapc.ma/melrose-hpp-open-house>

20:36:11 From Martha Grover : Maybe post-COVID we can all sit in a room with our laptops and participate in public forums.

20:36:20 From Emma Schnur Battaglia : <http://mapc.ma/melrose-hpp-open-house>

20:36:21 From Liz Foulser : <http://mapc.ma/melrose-hpp-open-house>

20:36:21 From Dana LeWinter : I believe there is an affordable homeownership unit currently available in Melrose. Can someone share that info in case folks are interested?

20:36:26 From Ellen Katz : Very well done - live and the virtual one. very engaging. thank you!

20:36:45 From Liz Foulser : Thanks for a great session.

20:36:57 From Mary Beth McAteer-Margolis : thanks Mayor!

20:37:01 From Emma Schnur Battaglia : <https://www.cityofmelrose.org/office-planning-and-community-development/news/affordable-home-ownership-opportunity-8-greenleaf>

20:37:04 From Dana LeWinter : Thanks!

20:37:35 From Lihlani Nelson : thanks everyone, this was great!

20:37:53 From Emma Schnur Battaglia : eschnur@cityofmelrose.org

20:37:54 From Dan Krechmer : Thank you! Great work!

20:37:57 From Dana LeWinter to John McCartin (MAPC) (Privately) : Great job John. Thanks!

20:37:59 From Karen Smolens : thank you

20:38:24 From Karen Smolens : thank you very helpful.

20:38:59 From Tracy Wong : Thank you everyone, that's very helpful.