



## Housing Production Plan Update 2021-2022

# HOUSING QUINCY

In December 2021 and January 2022, the City of Quincy and the Metropolitan Area Planning Council (MAPC) conducted two virtual engagement events for Housing Quincy, the City's Housing Production Plan update. There was (1) a webinar held via the Zoom platform on December 16, 2021 and (2) an "online open house" held via the web-based Qualtrics software which was open from December 1, 2021 to January 17, 2022. Both activities were held virtually as a public safety measure due to the COVID-19 pandemic.

This memo summarizes the high-level insights from data collected during this engagement, including both quantitative and qualitative responses.

## Overview of Activities

The two activities offered different ways to engage with the same content, including information on the planning process, data on existing conditions, a vision for Quincy's housing future, and potential priorities Housing Quincy could address.

- The webinar was "synchronous," meaning participants and the planning team all engaged at the same time, and information was given through a live presentation and discussion. The webinar was held in English with live Chinese (Mandarin) interpretation available. Participants could interact with the planning team through the Zoom Q&A function, and they answered live polling questions related to the content through Zoom polls. 19 people attended this activity and participated in the live poll. A [video](#) of the webinar was posted online for viewing afterwards, as well as the webinar's [presentation](#).
- The online open house (OOH) was "asynchronous," meaning participants could complete it any time and pace while it was open. The open house was available in both English and Chinese (Simplified). Information was presented in text and images and participants gave input through the web-based survey tool Qualtrics (either via multiple choice or text-based responses). Approximately 174 people participated in this activity, with 128 people responding to at least one question. A PDF version of the OOH survey is included as an appendix to this memo.

The two events provided different formats to accommodate differing needs in the community. While survey/poll questions were substantively similar in each activity, they were phrased differently in order to meet the technical needs of the two activities. Given the low number of attendees in the live webinar, attendance and feedback at that event are not seen as representative of the entire community. As such, feedback from the webinar is briefly summarized below but not described in detail. The focus on this memo is on the online open house feedback.

## Summary of Webinar Feedback

Nineteen members of the Quincy community joined the live webinar on December 16. Comments heard during the webinar that supplemented the poll responses include:

- The Advisory Committee should be broadly representative and include residents
- Variances (to zoning regulations) are granted too frequently
- Developers should be paying a living wage to workers
- It is important to address traffic issues in the city
- There is a need for affordable housing for underserved populations, including extremely low-income individuals, and a more streamlined process for obtaining that housing
- New mixed-use developments are contributing to skyrocketing prices and rents

## Online Open House Results

Members of the Quincy community had the opportunity to participate in a go-at-your-own-pace online open house, which was open from December 1 through January 17. The OOH presented information and solicited feedback in these different sections:

- About You: Participants could choose to provide demographic and housing information about themselves.
- About the Plan: Participants were presented with background information about Housing Production Plans and the process for Housing Quincy.
- Existing Conditions Data: Participants were presented with data points on Quincy's population, housing stock, and housing affordability. After each section of data, participants could say whether that data was surprising or not and provide further feedback. Participants were also asked what housing issues they would like to learn more about and what data points are most important to highlight.
- Vision and Priorities: Participants offered five words that describe their vision for the future of Quincy and were asked how housing could play a role in achieving that vision. Participants then rated 18 potential housing priorities that the plan could address as a low-, medium-, or high-priority. Participants could also suggest additional priorities not included in the list.

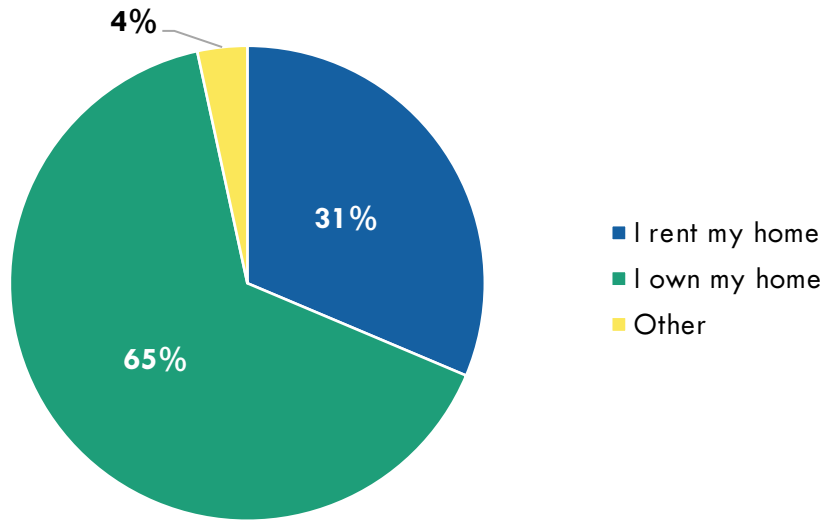
## Participant Profile

Approximately 175 people participated in the OOH, with 128 answering at least one question. Six people completed the survey in Chinese. There were more responses for earlier questions than for later ones, which is often seen in public survey responses.

Participants could choose to answer questions about their demographics and housing situation. Below their answers are roughly compared to Quincy's overall population, though these comparisons are not always direct and should be taken only as illustrative. Participation highlights include:

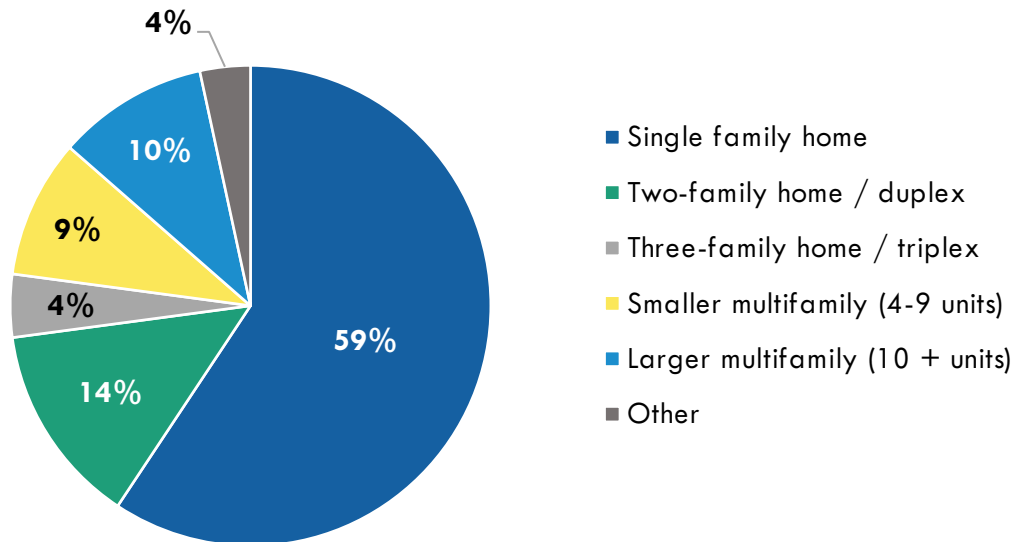
- 31% of OOH participants rent their home, compared to 54% of households that rent their home in Quincy.

**How would you describe your living situation?**



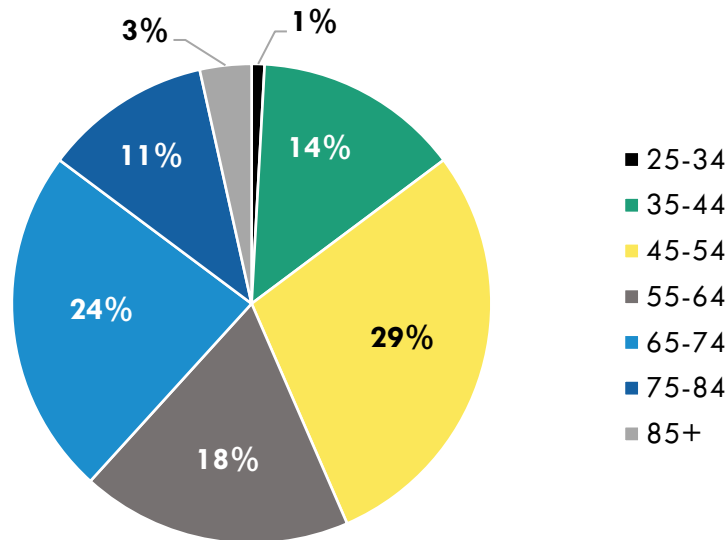
- 59% of participants live in single-family homes, while only 38% of housing units in Quincy are single-family homes. 14% of respondents live in duplexes and another 19% in multifamily properties of 4+ units.

**What kind of housing do you live in?**



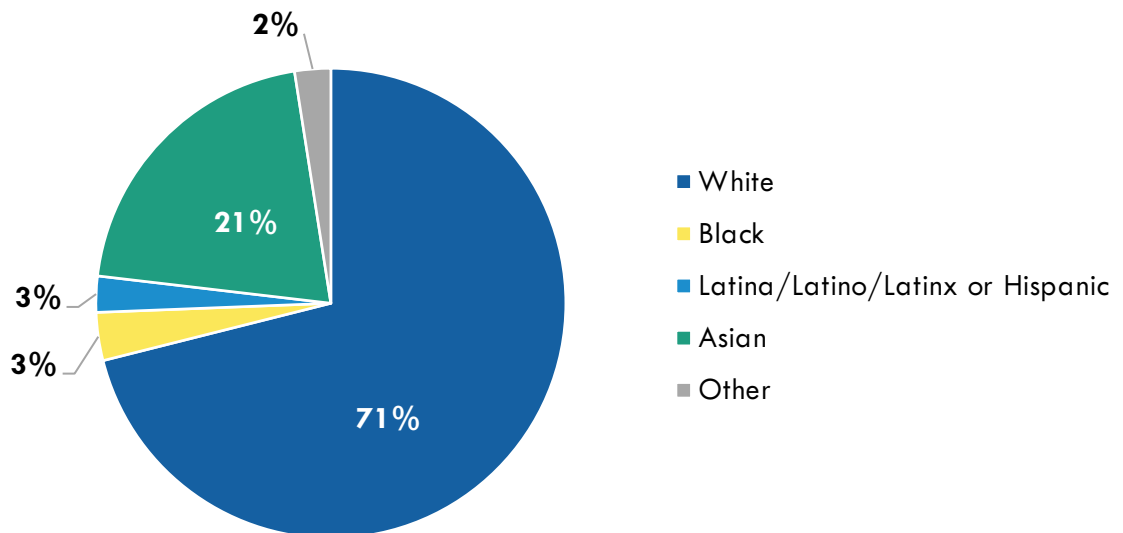
- Respondents reflected a generally even distribution of adults ages 45 to 75. The largest share, 29%, are age 45-54, and 24% are age 65-74. Participation was lacking from seniors (age 75+) and younger adults, who made up just 14% and 15% of respondents, respectively.

**What is your age?**



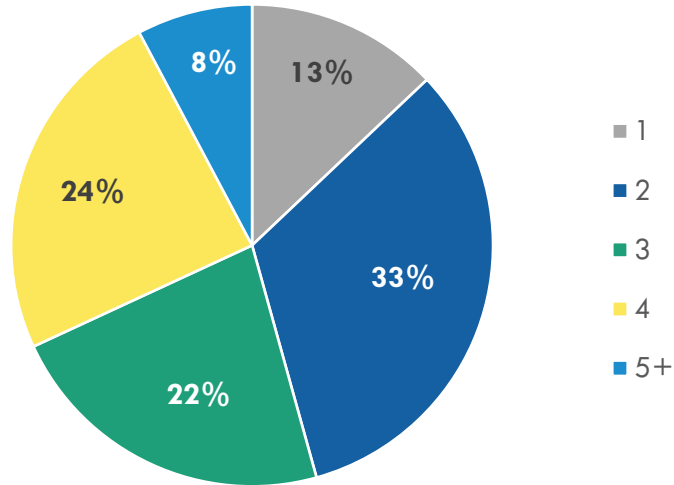
- Participants were given a list of racial and ethnic categories they could identify with, and they could pick more than one category. 71% of participants identify as White alone and 21% identify as Asian. This is an underrepresentation of the Asian community in Quincy, which currently makes up 31% of the total city population. The percentages of respondents who identify as Black, Latinx/Hispanic were also an underrepresentation of the share of those racial groups within Quincy overall.

**What is your racial/ethnic identity?**



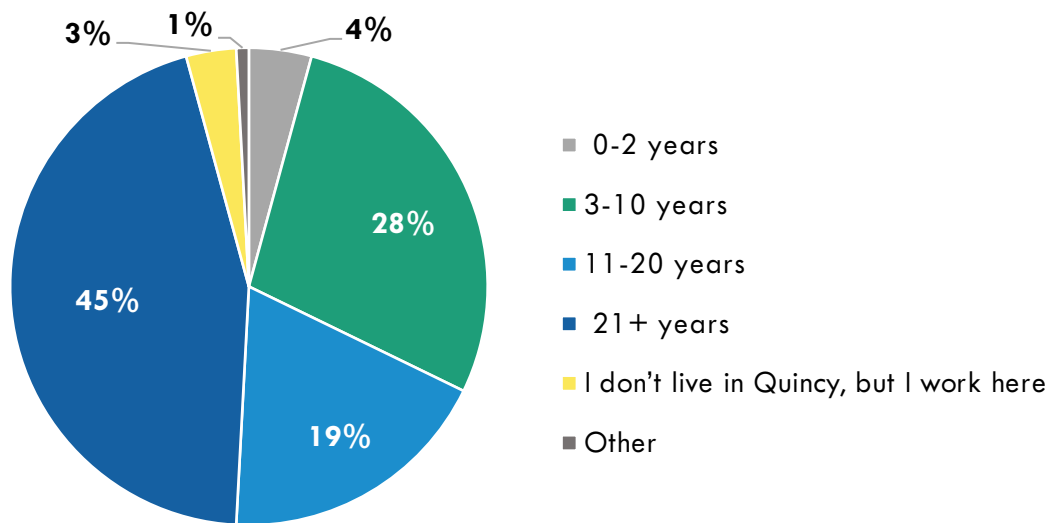
- 33% of participants live in two-person households, 24% in four-person households, and 22% in three-person households. 13% live in one-person households and only 8% in households with five or more people.

**How many people live in your household?**



- Nearly half of respondents (45%) have lived in Quincy for 21 or more years. The next largest share (28%) has lived here for 3-10 years. 19% of respondents have lived here for 11-20 years. Very few respondents have lived in Quincy for under two years.

**How long have you lived in Quincy?**



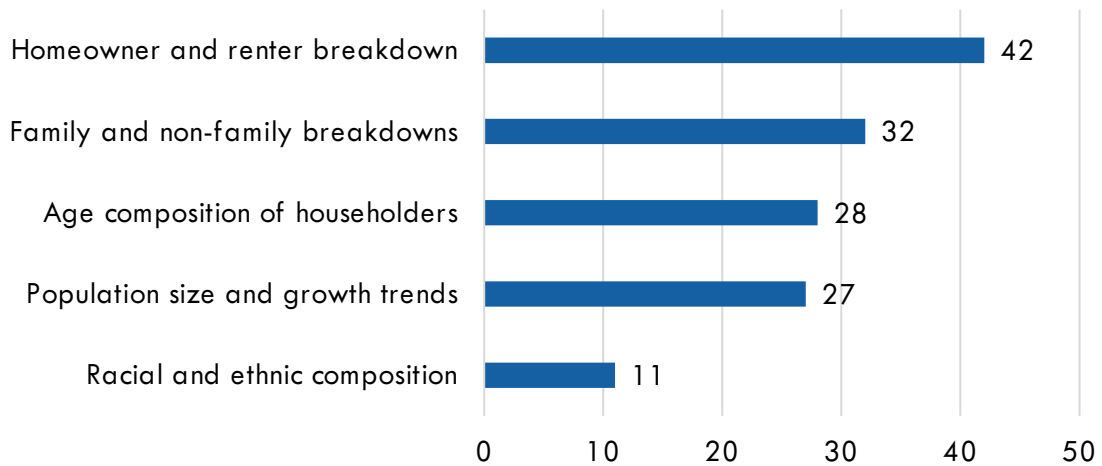
For a number of reasons, participants in urban planning processes tend to be older, whiter, and more likely to be a homeowner than the population as a whole. This was generally the case for the winter public engagement activities associated with Housing Quincy. The composition of participants points to a need for more targeted outreach throughout the rest of this process to demographic groups who historically have not been part of housing planning efforts yet are greatly impacted by housing costs and availability. This includes:

- Renters
- People not living in single-family homes
- Young people
- Racial/ethnic minorities

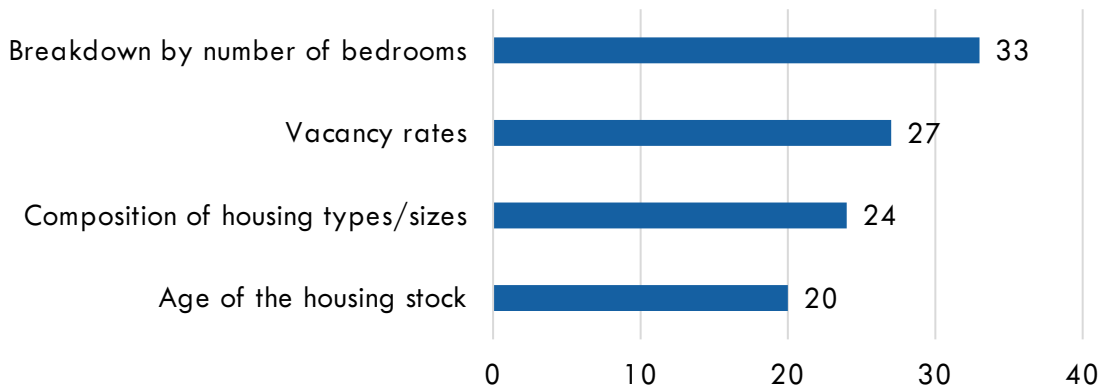
### Responses to Existing Conditions Data

During the OOH, participants reviewed data on Quincy’s population, housing stock, and housing affordability and were asked if each data point was surprising or not. Participants were overall not surprised by the data. The most surprising data points were the percentage of renters, the breakdown of housing stock by number of bedrooms, the amount of Affordable housing and the share of low-income households.

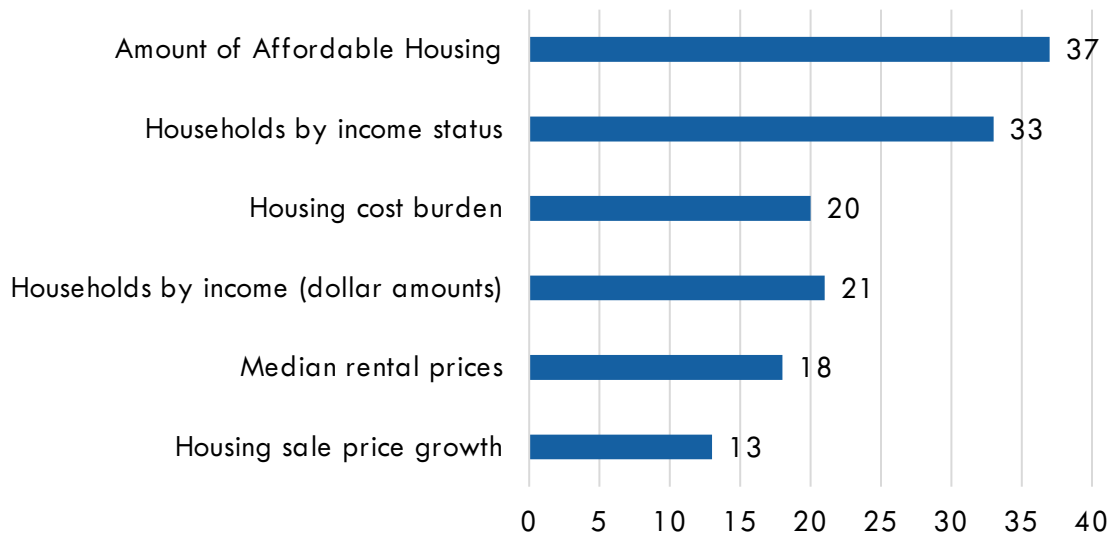
#### What data points about Quincy’s population did you find surprising?



#### What data points about Quincy’s housing stock did you find surprising?



### What data points about Quincy's affordability did you find surprising?



Participants could also suggest additional data that was missing from the presentation, or housing issues they wanted to learn more about. Responses included:

- Accessibility/walkability of units to transit, retail, services
- Frequency/direction of household moves
- Financing for affordable units
- Traffic/parking impacts
- Units vulnerable to flooding
- Benefits for seniors
- Typical length of housing vacancy
- Infrastructure needs
- Investor ownership of buildings
- People renting rooms
- Condition of housing stock
- Workforce housing
- Racial homeownership/rental figures
- Equity disparities for low-income immigrants
- Impacts of redlining
- Tax increases
- Utility types and costs
- Vehicles per household
- Why people like to live in Quincy
- How supply/demand affect housing prices

## Visioning

Housing Quincy will ultimately state a vision for Quincy's housing future. This broad statement of values will provide overall direction to the plan and will be translated into specific housing strategies and actions.

OOH participants were asked to write five words describing their future vision of housing. Words related to affordability were the most common words in the visioning exercise, followed by words related to diversity, safety, and walkability. Words related to sustainability, vibrancy, cleanliness, and green spaces were also common. These popular themes provide an important direction for this process as it begins to define a vision statement, though the process must closely consider less popular themes as well. The word cloud below shows all the words mentioned two or more times.

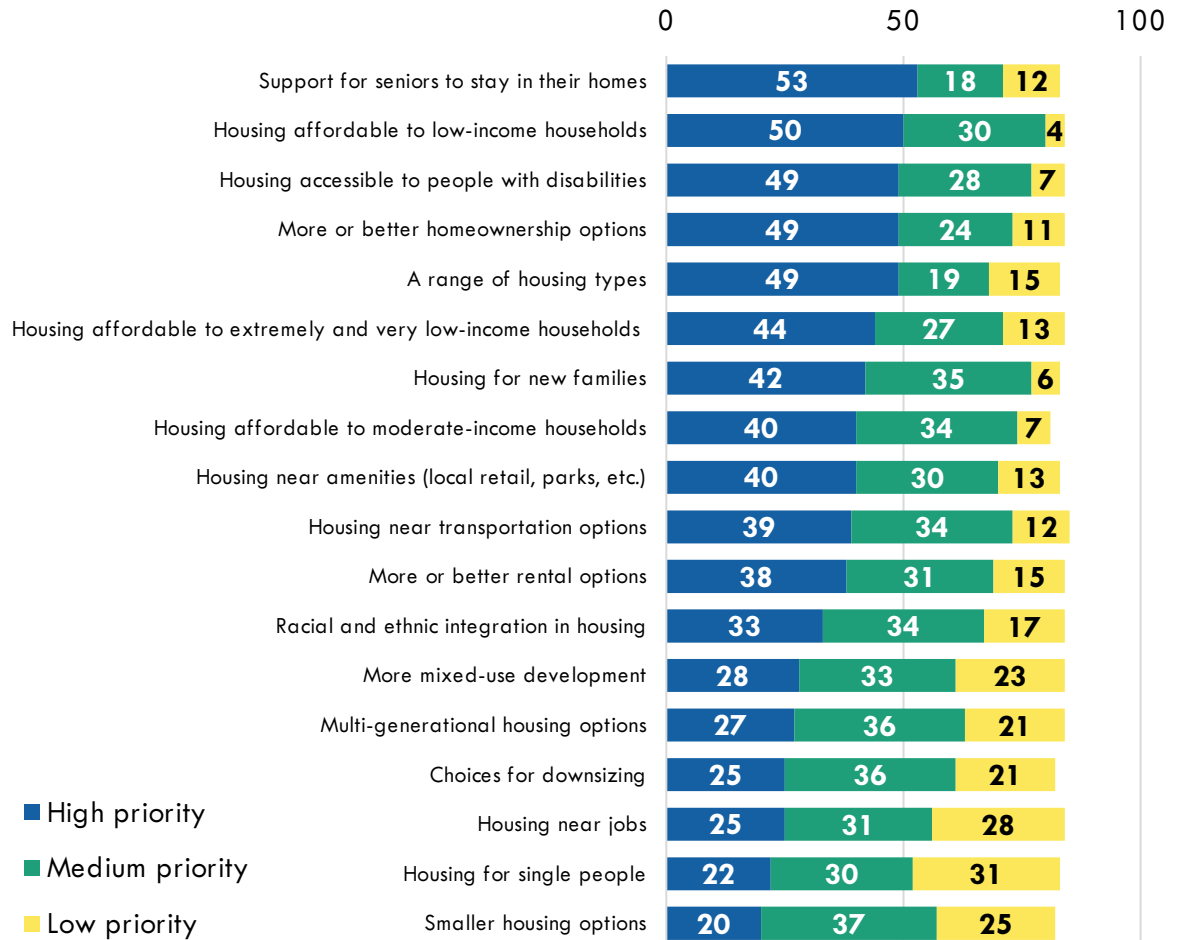
**What five words describe your vision for Quincy's housing future?**





## Potential Priorities

Participants were given a list of 18 potential housing priorities based on common housing needs and goals in the Greater Boston region. Participants rated each item as a low-, medium-, or high-priority, and could add additional comments on each item if necessary. The graph below shows all responses ranked by “high” priority votes.



As shown above, seven items received over 40 high priority votes:

- Support for seniors to stay in their homes: 53 votes
- Housing affordable to low-income households (up to 80% of AMI): 50 votes
- Housing accessible for people with disabilities: 49 votes
- More or better homeownership options: 49 votes
- A range of housing types (such as single-family homes, duplexes, small and/or large multifamily buildings): 49 votes
- Housing affordable to extremely low-income (up to 30% AMI) and very low-income households (30-50% of AMI): 44 votes
- Housing for new families: 42 votes

“Housing for single people,” “smaller housing options,” and “housing near jobs” were the least popular priorities. These three received the least votes for high priority and the most votes for low priority.

Respondents also offered other priorities not included in the list:

- Sustainability/climate resilience
- Stopping new construction
- Making it easier to build new housing and for properties to be maintained or renovated

## Discussion

The winter engagement data provides an important basis for further discussion about the future of Quincy’s housing. These activities gave insight into the needs and desires of the Quincy community, and this section articulates some of those insights that will help guide future engagement and analysis.

### Addressing Housing Misconceptions

While no single data point was rated as surprising by more than a third of open house participants, the following six data points were rated by surprising by more than 30 participants. Participants were most surprised by:

- Households by tenure (homeowner/renter): the high share of renters
- Family and non-family breakdown: the high share of non-family households
- Housing units by number of bedrooms: the lack of family-size units (3+ bedrooms)
- Amount of Affordable Housing: the overall lack of Affordable Housing supply
- Households by income status: the actual dollar amount that qualifies as low-income and the number of households who are low-income

This list of surprising data points could point to some relatively widespread misconceptions or “myths” about housing in Quincy. Moving forward, the plan can look to addressing these myths through further education and public discussion.

### Establishing Plan Priorities

Participants’ feedback on housing priorities shows strong support for many of the possible options provided. Seven items received over 40 high priority votes and another four received over 35 votes.

When considering the ranking of priorities by high and medium votes (combined), six of the seven top priorities remain highly ranked. Though there were some exceptions, the results show general agreement on the top housing priorities in Quincy:

- “Housing for new families,” “housing for moderate-income households (between 80-100% AMI),” and “housing near transportation options” all received some of the most votes as both high and medium priority. This feedback indicates these three topics are generally strong priorities across the community.

- “Housing affordable to low-income households (up to 80% AMI)” and “housing accessible to people with disabilities” received some of the most high priority votes but significantly less medium votes (30 and 28, respectively).
- “A range of housing types” received many high priority votes but much fewer (19) medium votes, perhaps indicating less of a priority for the community.

Respondents’ open-ended responses to the priority options reflect important trends and considerations for Housing Quincy:

- While “support for seniors to stay in their homes” received the most “high priority” votes, some respondents expressed the need for seniors to be able to downsize from large homes that could better serve families. However, “choices for downsizing” ranked near the bottom of the priorities and some respondents commented that they did not know what downsizing meant. Going forward, the project team should be sure to define downsizing and any other terms that the public may not be familiar.
- “Racial and ethnic integration” was a medium-ranked priority. Responses to the visioning questions also reflected divergent opinions on the need to specifically increase racial diversity in Quincy beyond increasing Affordable Housing options generally.
- While “housing near transportation options” was a highly ranked priority, some respondents noted that such housing still needs to be affordable and accessible, and use of public transit needs to be encouraged.
- “More or better rental options” was a medium-ranked priority; many respondents commented that there are already lots of rental options, and the City should prioritize homeownership instead.
- Although “smaller housing options” was a low-ranked priority, many of the open-ended responses indicated a desire for smaller homes or housing typologies (like in-law apartments, starter homes, etc.).

## Disagreement and Consensus

This memo focused on common themes and responses in the engagement data in order to identify actionable insights. These commonalities should not be mistaken for consensus, however. There was disagreement in the community’s vision for the future and on specific priorities. It is important to understand what opinions are popular in the Quincy community, but it is equally important to consider that not all respondents felt the same way. Disagreement is good, as it highlights the diversity of needs experienced in any community. Moving forward, this process will work to accommodate the many voices and views found in Quincy, and ultimately to meet housing needs in line with the community’s vision for its housing future.

## Appendix: Online Open House Activity

### Welcome!

Welcome to the first “online open house” for **Housing Quincy!** This activity is the first part of a community-driven Housing Production Plan (HPP) process to plan for the future of housing in Quincy. Input received throughout this process will lead an actionable plan for the City of Quincy to adopt and implement over the next five years.

Due to the ongoing COVID-19 pandemic, public engagement will be conducted remotely in order to ensure maximum participation as well as safety. Digital engagement activities such as these will replace traditional public forums but are meant to provide the same information and generate substantive feedback from participants.

During this activity, you will be presented with data on existing conditions related to Quincy’s population, housing stock, and affordability, and you will have an opportunity to weigh in on potential goals for the plan.

The online open house takes 30-60 minutes to complete if all the information is carefully reviewed. You can stop and start the activity as you please, and your responses will be saved for when you return (as long as your web browser has cookies enabled, which is 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.

*Quincy has partnered with the Metropolitan Area Planning Council (MAPC) to conduct the HPP process and produce the plan. Visit [mapc.ma/housing-quincy](https://mapc.ma/housing-quincy) for additional information on the planning effort and for ongoing updates on the planning process. You can also sign up for email updates at [mapc.ma/housing-quincy-email](https://mapc.ma/housing-quincy-email).*

## About You

First, we would like to better understand who is participating in this activity. We want to ensure that those we engage throughout this process accurately reflect Quincy's demographics. All questions are optional.

How would you describe your living situation?

- I rent my home
- I own my home
- Other

What kind of housing do you live in?

- Single-family home
- Two-family home/duplex
- Three-family home/triplex
- Smaller multifamily (4-9 units)
- Larger multifamily (10+ units)
- Other

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

How many people live in your household?

- 1
- 2
- 3
- 4
- 5+

How long have you lived in Quincy?

- 0-2 years
- 3-10 years
- 11-20 years
- 21+ years
- I don't live in Quincy, but I work here
- Other

*The next part of the online open house provides some background information on what a Housing Production Plan (HPP) is.*

## About this Plan

**Housing Quincy** is a community-driven process to set the direction of housing policy and development over the next five years. This project is an update to the last Housing Production Plan (HPP), which was completed in 2016. The City is undertaking this plan with the help of the Metropolitan Area Planning Council (MAPC), the regional planning agency for the Greater Boston region. Housing Production Plans are a specific plan type defined under Massachusetts state law and regulated by the state's Department of Housing and Community Development (DHCD).

HPPs help communities **understand their housing needs, set housing goals, and identify strategies to achieve them.**

The requirements for HPPs are 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.**

By the end of the **Housing Quincy** process, we will have a complete Housing Production Plan. To go into effect, the plan must be adopted by the City Council and Planning Board and approved by DHCD.

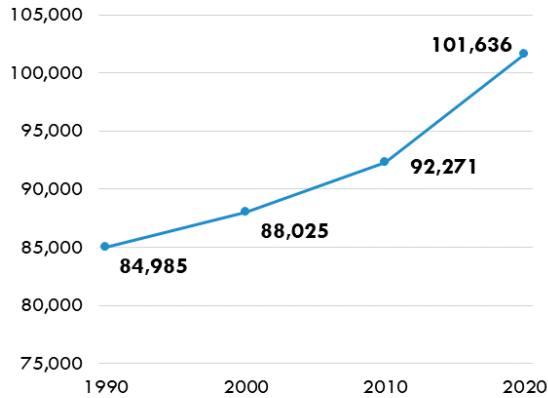
*The next part of the online open house reviews the data on Quincy's population, housing stock, and housing affordability using the most recent and best available data.*

# Population

## Population Growth

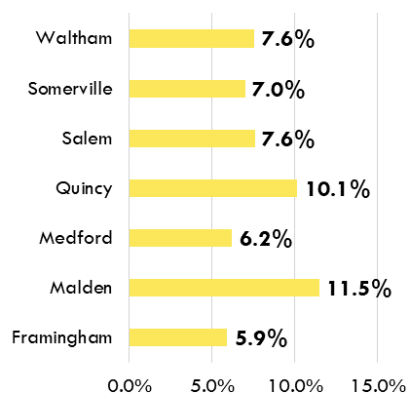
Quincy's population is the highest it has ever been and it continues to grow, with an increase of over 10% between 2010 and 2020. Compared to similar context communities\*, Quincy experienced the highest growth rate of all cities other than Malden.

Population, 1990 to 2020



Source: US Census, 1990 to 2020

Percent Change, 2010-2020



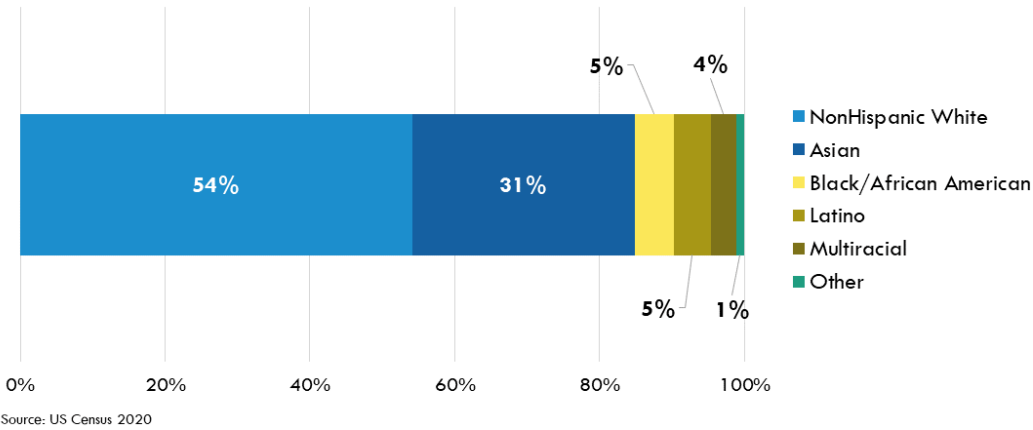
*\*In order to understand Quincy's housing and demographic data in context and how it compares to other municipalities in the Boston region, the project team selected a list of "context communities." These cities were chosen based on their similarity to Quincy across a large set of quantitative data as well as on their usefulness for comparison to Quincy. This includes communities like Medford that share many traits with Quincy, as well as communities like Somerville, which are more dissimilar but illustrate the effects of even greater housing demand.*

## Race and Ethnicity

Quincy's population continues to become more racially diverse. The proportion of residents who identify as Non-Hispanic White is down from 67% in 2010 to 54% as of 2020. Residents who are Asian make up 31% of the total population, an increase of almost 50% since the last HPP.



### Proportion of Population by Race

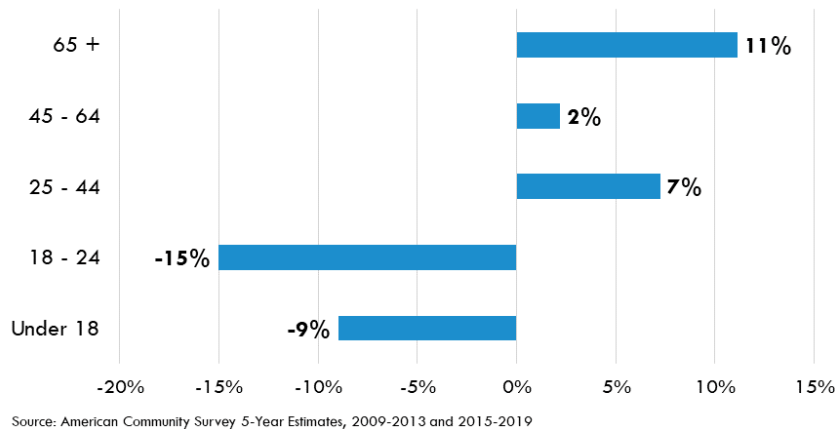


### Age

Due to rising life expectancy and declining fertility rates, communities across the Commonwealth are aging and Quincy is no exception. Since the last HPP, the number of residents in the 65+ demographic grew the most (+11%) while the number of residents in the 18-24 demographic experienced the greatest decrease (-15%).

As people age, their housing needs often change. Some older households want to downsize from larger to smaller homes and some may seek dedicated senior communities. Others may seek aging-friendly and accessible homes or wish to retrofit their current home to become more aging-friendly. With a growing senior population, their housing needs will continue to be an important consideration for the community.

### Percent Change in Population by Age, 2013 to 2019

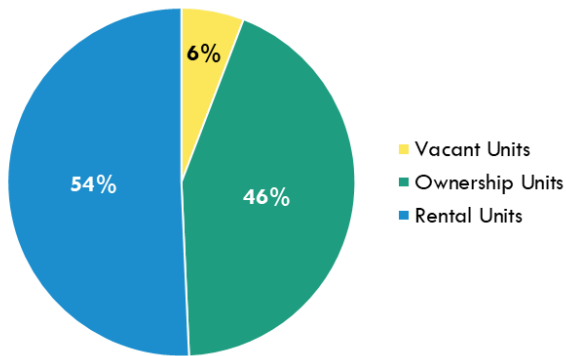


### Renting and Homeownership

A small majority of Quincy householders are renters. Compared to context communities, Quincy has a lower proportion of rental units than Somerville and Malden, but higher than Framingham,

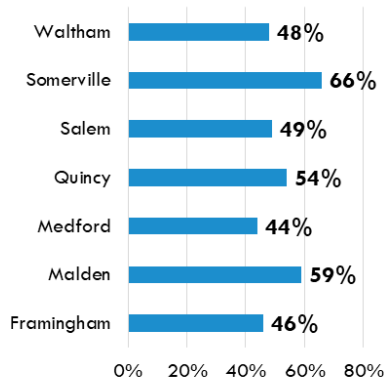
Medford, Salem, and Waltham. Renting can be a less stable housing option and renters can face much higher housing insecurity than homeowners as the housing market changes. However, homeowners and renters are not fixed categories. People may start out by renting in Quincy and eventually purchase a home 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 Quincy community.

**Housing Units by Tenure and Vacancy**



Source: American Community Survey 5-Year Estimates, 2015-2019

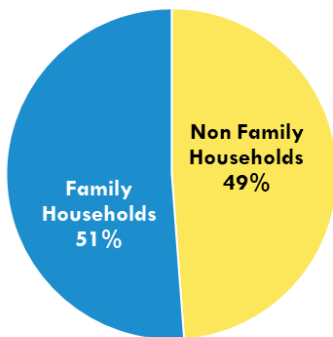
**Percent Rental Housing**



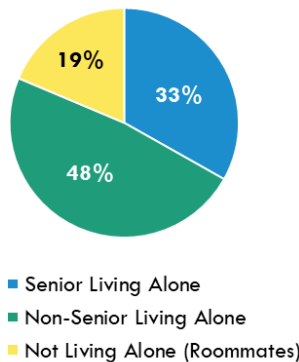
### Households and Families

A household is one or more people who regularly occupy the same home. Just over half of Quincy households are families. Of the non-family households, most are people living alone. A third of non-family households are seniors living alone. For any given person, their household type will likely change over time, and all household types have a place within the Quincy community.

**Household Types**



**Non-Family Households**

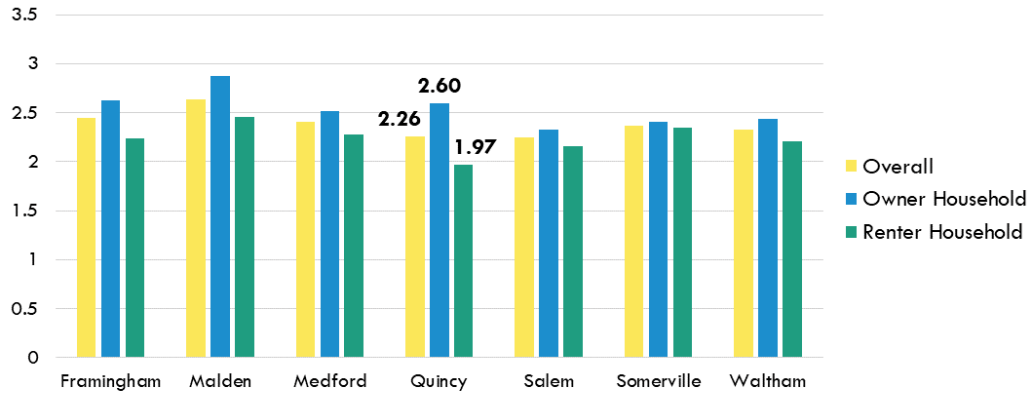


Source: American Community Survey 5-Year Estimates, 2015-2019

Despite a large increase in population (+10.1%) over the last decade, the number of households in Quincy has grown at a much smaller rate (+1.3%). A growing population with stagnant

households signals an increasing number of small households. The average household size in Quincy (2.26) is the second lowest of all context communities. Within Quincy, the average renter household size is much smaller (1.97) than owner household size (2.6). The prevalence of single-person households likely drives this particularly low average renter household size.

**Average Household Size by Tenancy**



Source: American Community Survey 5-Year Estimates, 2015-2019

What data points about Quincy’s population did you find surprising? Check all that apply.

- Population size and growth trends
- Racial and ethnic composition
- Age composition of householders
- Homeowner and renter breakdown
- Family and non-family breakdowns

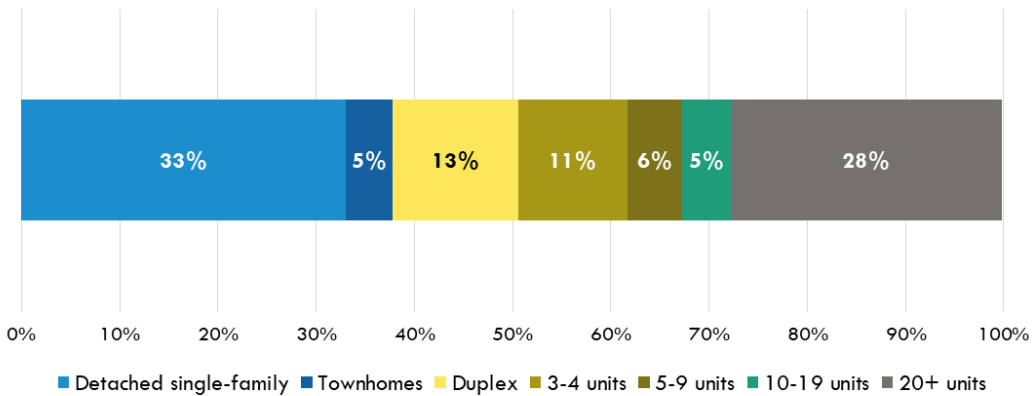
What about this data surprised you?

# Housing Stock

## Type of Housing

There is a wide distribution of housing types in Quincy, with the most common types on both ends of the density spectrum. A third of housing units consist of detached single-family homes and 28% are multifamily and mixed-use buildings with 20 or more units. The next most common housing types are duplexes and small buildings with three to four units.

Housing Units by Type

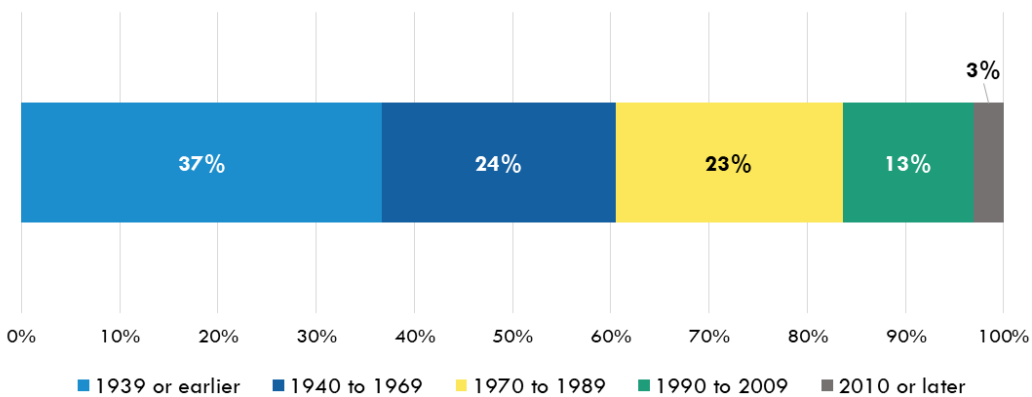


Source: American Community Survey 5-Year Estimates, 2015-2019

## Age of Housing

Most housing in Quincy was built after 1940, reflecting the post-World War II economic boom that brought large increases in housing production to the communities on the South Shore. The only context communities with newer housing stocks overall are Framingham and Waltham. Over half off all housing units in Malden, Medford, Salem, and Somerville were built in 1939 or earlier.

Housing Units by Year Built

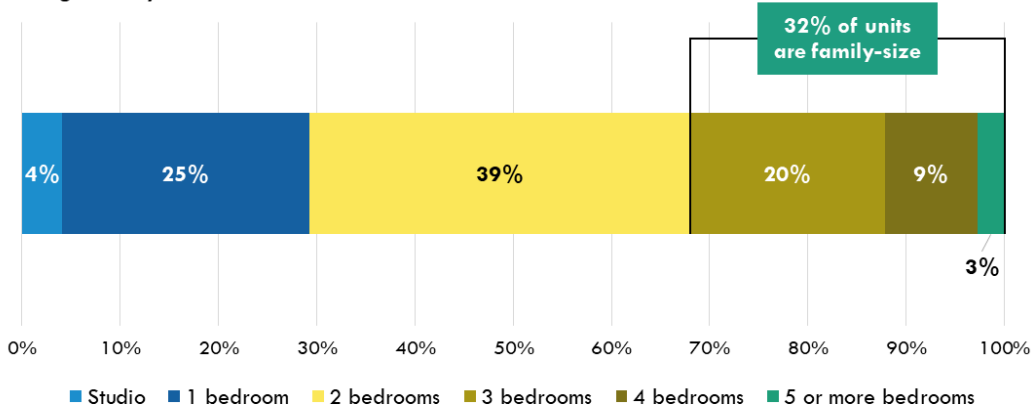


Source: American Community Survey 5-Year Estimates, 2015-2019

## Number of Bedrooms

The majority of housing units in Quincy have one or two bedrooms. Less than a third of units are considered “family-size,” meaning they contain three or more bedrooms. Given the relative lack of larger units, it may be difficult for families with children or multigenerational households to find appropriate housing in Quincy. This can also lead to high housing prices for those units if there is there is high demand and a low supply.

Housing Units by Number of Bedrooms

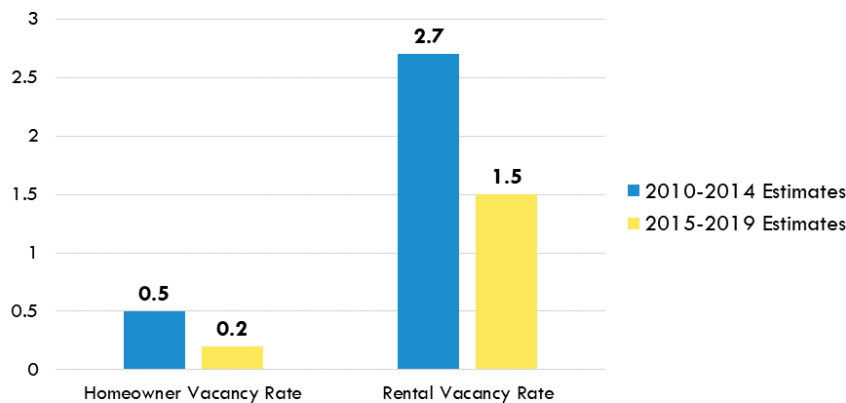


Source: American Community Survey 5-Year Estimates, 2015-2019

## Housing Vacancy

A “healthy” housing vacancy rate\* indicates that a household seeking housing can easily find it on the market but vacant homes do not 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.

Vacancy Rates, 2014 and 2019



Source: American Community Survey 5-Year Estimates, 2010-2014 and 2015-2019

*\*Vacancy rate is a calculation which measures the proportion of the housing inventory which is vacant and for rent or sale. It assumes that not all vacant units will be rented or sold at any one time, as some landlords or owners will choose to hold onto empty units.*

What data points about Quincy's housing stock did you find surprising? Check all that apply.

- Composition of housing types/sizes
- Age of the housing stock
- Breakdown by number of bedrooms
- Vacancy rates

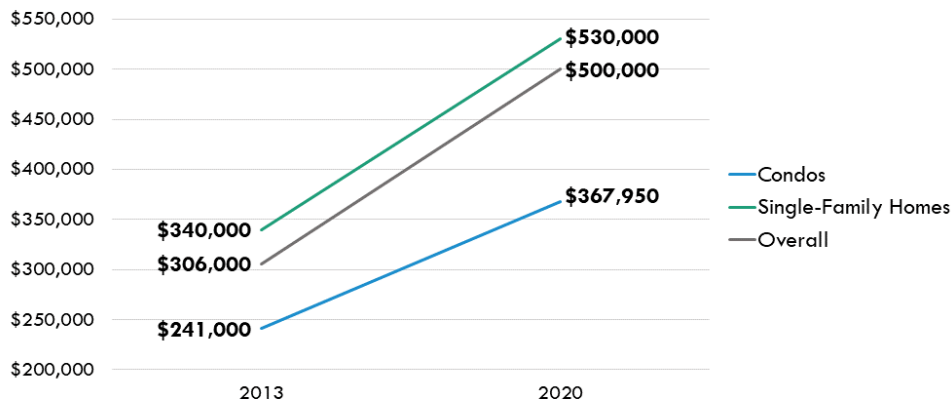
What about this data surprised you?

# Affordability

## Sale Prices

Median sales prices for condos and single-family homes have increased significantly since the last HPP was produced, with prices for both rising more than 50% since 2013. These increases in sale prices make homeownership further out of reach for many residents of Quincy who cannot afford a large down payment.

Median Sale Price, 2013 and 2020

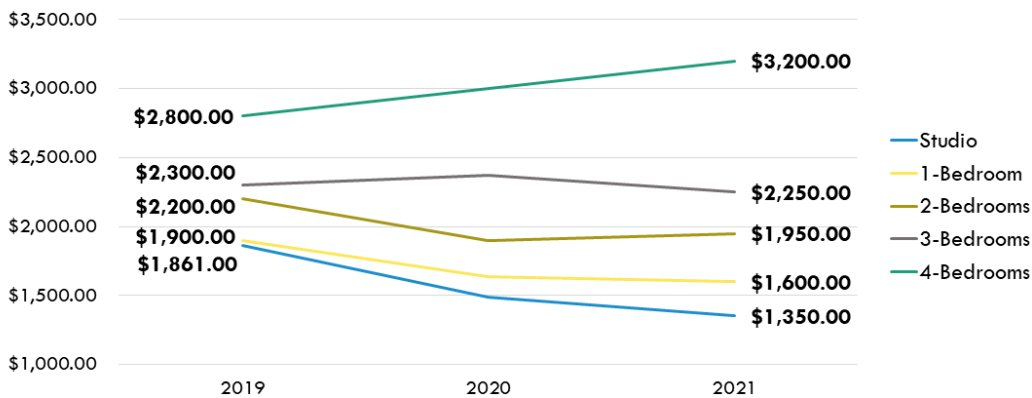


Source: Warren Group, 2013 and 2020

## Rents

Median asking rents in Quincy for 2021 range from \$1,350 a month for a studio to \$3,200 a month for a four-bedroom apartment. While there has been a slight decline in overall rents since the start of the pandemic, rents are still much higher than many can afford. Four-bedroom units are the only apartment size that has continued to increase in cost throughout the pandemic, likely due the limited inventory and high demand for these units.

Median Asking Rents, 2019 to 2021

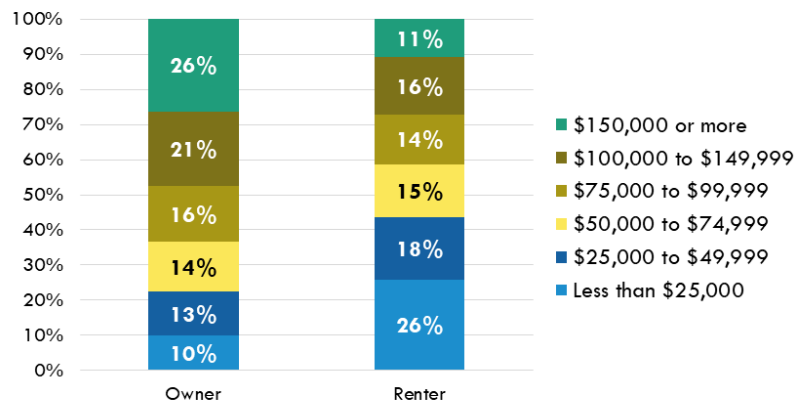


Source: MAPC Rental Listings Database, 2019-2021

## Household Income

Renter household incomes are typically much lower than owner household incomes. Over a quarter of Quincy renters have incomes less than \$25,000 a year, which is just under the poverty income level in Massachusetts for a family of four. On the other hand, over a quarter of Quincy owner households make more than \$150,000 a year.

Households by Income



Source: MAPC Rental Listings Database, 2019-2021

## Income Status

What do we mean when we say a household is “low-income,” “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 to the “Area Median Income” (AMI), which is the median income for households across the Greater Boston region, including Quincy.

A household is “low-income” if its annual income is 80% or less of the AMI 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. A household falling under the umbrella of “low-income” can also be “very-low income” or “extremely low-income” if it makes between 30-50% of the AMI or less than 30% of the AMI, respectively.

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

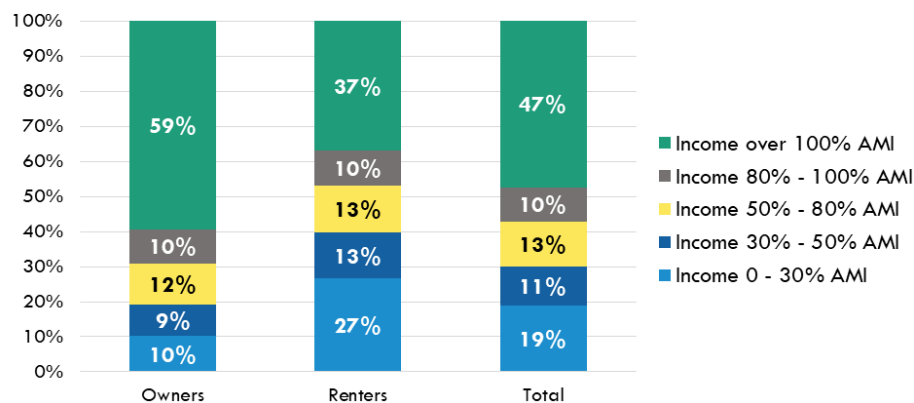


Household Size	Area Median Income (AMI)	80% AMI (Low-Income)	50% AMI (Very Low-Income)	30% AMI (Extremely Low-Income)
1-person	\$88,450	\$70,750	\$47,000	\$28,200
2-person	\$101,100	\$80,850	\$53,700	\$32,200
3-person	\$113,700	\$90,950	\$60,400	\$36,250
4-person	\$126,350	\$101,050	\$67,100	\$40,250

Source: HUD FY 2021 Income Limits

More than half (53%) of all renters in Quincy are considered low-income and would qualify for most forms of subsidized housing. Further, over a quarter (27%) of renters are considered extremely low-income. In comparison, less than a third (31%) of owners are considered low-income.

#### Household Income Distribution

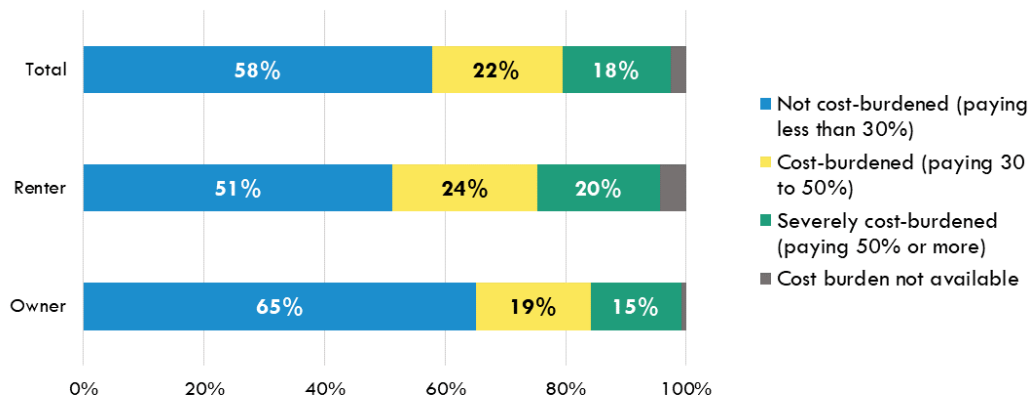


Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2014-2018

#### 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 and may not be able to afford other necessities such as food, medicine, and transportation. At least 40% of all Quincy households are cost-burdened, with renters facing higher rates of cost-burden. About 18% of households are severely cost-burdened, meaning that more than half of their income goes to housing costs.

### Cost Burden by Tenancy

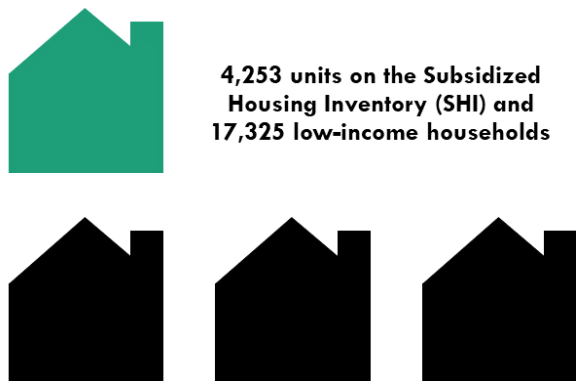


Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2014-2018

### Affordable Housing

When most people talk about housing affordability, they usually are referring to housing that works within their budget. When housing planners talk about “Affordable Housing” (with a capital “A” and “H”), they are referring to housing that by law can only be rented or sold to low-income households, and moderate-income households in some cases, without these households paying more than 30% of their income. 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. Market-rate developers also produce Affordable Housing units as required by local inclusionary zoning policies.

There are 4,253 deed-restricted Affordable Housing units in Quincy, 10% of the total year-round housing stock, according to the state’s Subsidized Housing Inventory. With 17,325 low-income households, there is one Affordable Housing unit for every four low-income households in Quincy. Low-income households not living in deed-restricted Affordable Housing either live in an unsubsidized low-cost home, receive a rental subsidy voucher to live in a market-rate unit, or simply pay too much for their housing.



Source: Subsidized Housing Inventory 2021; American Community Survey 5-Year Estimates, 2015-2019

What data points about Quincy's affordability did you find surprising? Check all that apply.

- Housing sale price growth
- Median rental prices
- Households by income (dollar amounts)
- Households by income status (low-income vs. moderate-income, etc.)
- Housing cost burden
- Amount of Affordable Housing

What about this data surprised you?

## 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

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

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

## Housing Priorities

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

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

- Housing for new families
- Housing for single people
- Housing affordable to low-income households (up to 80% AMI)
- Housing affordable to extremely low-income and very low-income households (up to 30% and 50% AMI, respectively)
- Housing affordable to moderate-income households (80-100% AMI)
- Choices for downsizing
- Support for seniors to stay in their homes
- A range of housing types (such as single-family homes, duplexes, small multifamily buildings, and/or large multifamily buildings)
- More or better homeownership options
- More or better rental options
- More mixed-use development
- Housing near amenities (local retail, parks, etc.)
- Housing near transportation options
- Housing near jobs
- Housing accessible to people with disabilities
- Racial and ethnic integration in housing
- Smaller housing options
- Multi-generational housing options

Use the space below to list any other housing priorities you would like to be considered or provide additional thoughts on potential priorities.

## Stay Up-to-Date!

**Thanks for participating in the first open house for Housing Quincy!** Our website, [www.mapc.org/housing-quincy](http://www.mapc.org/housing-quincy), has more information on the planning process and will be regularly updated with new materials and engagement opportunities.

Sign up for email updates to learn about new engagement opportunities and to stay current with the planning process (optional).

- Name
- Email (to sign up for our mailing list)

**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.**

### Next Steps

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 data from the housing needs and demand assessment
- Begin to assess housing development constraints and opportunities
- Collect potential housing strategies (actionable policies and programs) that could help achieve goals

In late winter 2022, we will have another round of digital engagement events focused on potential housing strategies for the City to adopt and opportunities for new housing development.