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Executive Summary
Introduction

The Melrose Housing Production Plan (HPP) is based on a community-driven planning process to set the direction of housing policy and development in the city over the next five years. The City of Melrose undertook this planning process in partnership with the Metropolitan Area Planning Council (MAPC), the regional planning agency for the Greater Boston region. The plan is grounded in robust technical analysis and local expertise and insight, including active participation from a resident Advisory Committee and community feedback received through multiple forms of engagement. The plan meets the requirements for an HPP defined in M.G.L. Chapter 40B, but perhaps more importantly, it provides an actionable roadmap of steps the City can take to work towards addressing housing goals and needs in the coming years.

M.G.L. Chapter 40B

Massachusetts General Law Chapter 40B is a state statute encouraging cities and towns to maintain a supply of Affordable Housing that amounts to 10% of their total year-round housing stock. For these purposes, Affordable Housing is defined as housing that is deed-restricted to be affordable to eligible low-income residents without paying more than 30% of their annual household income. Affordable units that meet this criteria, as well as market-rate units in mixed-income rental housing developments where 20-25% of units are Affordable Housing, are eligible for inclusion on the Massachusetts Subsidized Housing Inventory (SHI).

Of Melrose’s 11,714 housing units (2010 Census), 934 units—8% of the City’s total housing stock—are included on the SHI. Because Melrose has not met the state’s 10% Affordable Housing target, developers may override local zoning ordinances with a comprehensive permit if at least 20-25% of homes in a development are Affordable Housing. Once a community reaches the 10% threshold, it can claim “safe harbor” and thereby deny a developer a comprehensive permit.

Housing Production Plans

A Housing Production Plan (HPP) is a specific type of plan that is defined under M.G.L. Chapter 40B and approved by the Massachusetts Department of Housing and Community Development (DHCD). Plan requirements include a housing needs and demand assessment, five-year housing goals, analysis of factors affecting development, identification of opportunity sites, numeric production targets, and specific recommendations to achieve housing goals.

HPPs are important planning tools that can help a municipality better understand local housing needs and define where it wants future housing development. A Housing Production Plan can also be used as a vehicle to achieve safe harbor under Chapter 40B. Communities that adopt an HPP and produce sufficient Affordable Housing units over a certain period of time can apply to have their HPP certified by the Department of Housing.
and Community Development, which offers temporary safe harbor from 40B projects lasting one to two years.

### Planning Process

This plan is the result of a robust community process that included:

- **Advisory Committee.** A committee comprised of members of the Melrose community met eight times over the course of the planning process, during which they offered substantive input on the public process, the plan’s goals, potential strategies and actions, and more.

- **Fall Engagement Campaign.** In late 2020, the project team held two events—a live webinar and an asynchronous online open house—to publicly launch the planning process. Hundreds of people participated in these events. Feedback illustrated that the majority of participants wanted Melrose’s housing to promote an inclusive, affordable, and sustainable community.

- **Spring Engagement Campaign.** In June 2021, the project team again hosted a webinar and an online open house, in this case designed to share and collect input on the plan’s potential content. City staff also conducted an in-person “tabling” event in Downtown Melrose. These events were attended by hundreds of people who collectively demonstrated a desire to take steps to address the City’s housing goals, including zoning reforms and programs to address affordable and fair housing.

- **Focus Groups.** The planning team held two focus group meetings with government officials and members of the real estate industry (including local developers, land use lawyers, and brokers) in order to better understand barriers to housing production and potential opportunities in Melrose.

- **Targeted Interviews.** The planning team conducted one-on-one phone interviews to learn about residents’ housing needs and challenges and engage members of the Melrose community that were underrepresented during the public engagement campaigns.

- **City Commissions.** MAPC and OPCD staff attended meetings of the City Council, Historical Commission, and the Human Rights Commission to discuss the plan, its potential recommendations, and how the plan and housing generally could interact with each commission’s operations and priorities.

- **Public Comment Period.** At the end of the planning process, MAPC and OPCD held a public comment period and conducted outreach to gather feedback on the final draft plan.
Due to the COVID-19 pandemic, nearly all of the public process was virtual, conducted online or over the phone.

**Housing Needs and Demand Assessment**

The Housing Needs and Demand chapter of the HPP analyzes quantitative data about the demographics, housing stock, and housing affordability in Melrose. It also highlights qualitative findings about housing needs gleaned from the plan’s public process. Taken together, these two sources provide a picture of housing need in Melrose and ultimately informed the City’s housing goals.

**Melrose is home to a range of household types, sometimes surprisingly so.** Fully one-third of Melrose residents rent their home, a number that was much higher than many engagement participants expected. Additionally, 38% of households in Melrose are comprised of either a single person living alone or with unrelated roommates. Both renters and single-person or non-family households have unique housing needs that must be considered as the City plans for future housing.

**Like communities throughout the region, Melrose’s seniors comprise a substantial portion of its population.** More than a quarter of Melrose householders are seniors over the age of 65. These residents are more likely to have changing physical and financial needs that require them to find new housing or make modifications to their existing home. Another 19% of Melrose householders are between 55 and 64 years old and could face similar challenges in the coming years.

**Though Melrose has become more racially diverse in recent years, it remains less racially diverse than the region overall.** Roughly 14% of Melrose residents today are people of color. This represents a substantial increase from roughly 5% people of color in 2000, though Melrose remains less racially diverse than many neighboring municipalities (this disparity is due at least in part to decades of discriminatory policies in the Boston region executed at all levels of government and within the private housing market). Participants in the HPP’s engagement identified increased racial and ethnic integration as one of their top housing priorities.

**Melrose has successfully added multifamily units to its housing stock in recent years, though over half its housing (55%) remains single-family homes.** Between 2013 and the second quarter of 2019, Melrose added 567 net new housing units, roughly 97% of which were in large multifamily buildings. However, the city has added fewer units in small multifamily buildings such as duplexes or triplexes.

**Housing costs in Melrose are high across all housing types, directly impacting many households’ ability to find suitable housing.** Consistent with trends across the region,
Melrose’s home prices have steadily increased since the Great Recession, with the median home value in 2018 reaching $630,000. Asking rents in Melrose are also expensive, averaging more than $2,000 in 2019 for all bedroom counts except studio units. Meanwhile, roughly 29% of Melrose households are housing cost-burdened, meaning that they pay more than 30% of their income towards housing.

Melrose is home to households earning a range of incomes, including a substantial number of low-income households. The median income in Melrose is $103,743. However, this does not tell a complete story. An estimated 36% (3,850) of Melrose households are considered low-income according to federal standards, including 24% of homeowners and 62% of renters. This means more than one in three households in Melrose today could qualify for the most common types of deed-restricted Affordable Housing, numbers which surprised many engagement participants.

Housing Goals

Based on public input received during the fall and spring engagement campaigns, the housing needs and demand assessment, and feedback from the HPP Advisory Committee and City staff, this plan proposes five goals for housing in Melrose:

1. **Housing Mix.** Encourage a range of housing options and types to serve households with a variety of incomes and meet the diverse needs of current and future Melrose residents.

2. **Racial Equity.** Advance racial equity, promote inclusion, encourage wealth creation through housing access for people of color, and enrich the Melrose community through increased diversity.

3. **Affordable Housing.** Expand and preserve deed-restricted and subsidized Affordable Housing opportunities for low- and moderate-income households, including family households.

4. **Enhanced Neighborhoods.** Utilize housing as a tool to enhance existing Melrose neighborhoods, balancing development with other community priorities like open space, historic preservation, economic development, walkability, sustainability, and resilience.

5. **Community Engagement.** Promote an understanding of the role that housing plays in Melrose and the region through ongoing public engagement and discussion.

This HPP also sets a development target of 237-294 new Affordable Housing units over the next five years to increase the City’s share of Affordable Housing to 10% of its total year-round housing stock and achieve “safe harbor” under Chapter 40B. The range describes the required increase according to 2010 Census housing counts and
anticipated 2020 Census housing counts, respectively. Alternatively, after this HPP is adopted by DHCD, the City could seek temporary safe harbor if in one calendar year it produces 59-61 Affordable units (one-year safe harbor) or 117-122 Affordable units (two-year safe harbor).

**Strategies and Actions**

To advance the City’s housing goals, the plan recommends an array of locally specific housing policies and practices. These were selected and refined through an interactive process involving MAPC, City staff, and the project Advisory Committee, and were shared with the public for feedback during the spring engagement campaign.

**High Priority Strategies**

The plan focuses on four high-priority strategies and supporting action items:

**Strategy A: Use zoning and design guidelines to encourage “missing middle” housing that fits into Melrose’s existing context.**

Melrose has always featured a mix of housing types, including duplexes, townhomes, small multifamily buildings, and accessory apartments. However, detached single-family homes still comprise the majority of Melrose’s housing. The actions in this section will encourage production of a more diverse range of housing types where appropriate.

- A1. Allow two-family homes and townhomes in more zoning districts.
- A2. Amend zoning to allow for more forms of accessory dwelling units.
- A3. Propose amendments to dimensional and parking requirements to allow for a range of smaller housing types that match historic development patterns.
- A4. Use density bonuses to incentivize conversion and/or expansion of historic structures to preserve architectural heritage while producing housing.
- A5. Craft design standards for mixed-use and multifamily housing near Downtown and along the rail corridor.
- A6. Craft design guidelines for infill and replacement development in older, mid-density neighborhoods.

**Strategy B: Encourage the production of deed-restricted Affordable Housing units and create more deeply affordable options.**

Deed restrictions are the only way to ensure some level of affordability in the long-term: a given housing unit may be inexpensive in the present, but market conditions could increase the cost of that housing in the future. The actions in this section will create, as well as guide utilization of, resources to produce deed-restricted units that will protect against rising housing costs and ensure housing stability for vulnerable residents.
• B1. Pass the Community Preservation Act, a property surtax earmarked for Affordable Housing, Historic Preservation, and Open Space.
• B2. Purchase property to develop as Affordable Housing.
• B3. Incentivize deeper levels of affordability in inclusionary zoning units through further density or dimensional relief.
• B4. Enhance the capacity of the Office of Planning and Community Development to conduct housing planning.
• B5. Support “friendly 40B” projects that use the Comprehensive Permit process to build housing, in particular Affordable Housing, where appropriate.

Strategy C: Encourage a fairer, more accessible private housing market.
The vast majority of the housing in Melrose is delivered through the private real estate market. Historically and today, this market has not provided access to housing equally for all; whether intentional or not, discrimination continues to occur. The strategies below will guide the City’s efforts to counteract historic and contemporary housing discrimination in the private market.

• C1. Create a down payment assistance fund for low- and moderate-income households looking to purchase a home in Melrose, and target low homeownership rates among marginalized communities.
• C2. Encourage the adoption of Universal Design standards in new housing construction through the permitting process.
• C3. Explore local requirements for a Notice of Sale and Notice of Rent Increase to Melrose tenants to decrease housing instability.

Strategy D: Encourage sustainable development through the siting and design of new housing.
All communities have a duty to regulate development so that it minimally impacts the natural environment. The actions below will guide Melrose as it pursues better, more sustainable forms of housing development.

• D1. Create baseline requirements for sustainable development, as well as provisions for on-site green infrastructure.
• D2. Promote open space protection and ecologically sensitive development through zoning and subdivision regulations in areas outside of Downtown and the rail corridor.

Best Practices
In addition to the high priority strategies, the plan identifies additional actions that are either relatively easy to implement or are simply best practices for local government.
• BP1. Continue to monitor parking utilization in Downtown and the rail corridor, and "right-size" parking requirements in new developments.
• BP2. Study the need for emergency and transitional housing to address often-unseen homelessness within Melrose.
• BP3. Host regular information sessions on a variety of topics related to housing and equity to promote greater dialogue around and understanding of housing issues.
• BP4. Create an HPP Implementation Committee to oversee implementation and continue public discourse around housing.
Introduction
Overview

The Melrose Housing Production Plan (HPP) is based on a community-driven planning process to set the direction of housing policy and development over the next five years. An HPP helps communities understand their housing needs, set housing goals, and identify strategies to achieve those goals.

The City of Melrose undertook this planning process 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 District and Local Technical Assistance Program.

The plan must be adopted by the City Council and Planning Board and approved by DHCD to go into effect. After the plan is adopted, implementation of each individual recommendation will occur through subsequent planning processes that will entail further vetting, study, public engagement, and debate, in order to determine the specifics of each policy. The majority of strategies and actions put forth in this HPP, such as passing a zoning amendment or allocating municipal funding, will require a vote by the City Council while some recommendations, such passing the Community Preservation Act (CPA), are decided by a community-wide referendum.

What is a Housing Production Plan?

Housing Production Plans (HPPs) help municipalities better understand local housing need, identify development constraints and opportunities, and establish a vision for future housing development. HPPs are typically drafted in accordance with Massachusetts General Law Chapter 40B, a state statute encouraging cities and towns to maintain a supply of Affordable Housing that amounts to 10% of their total year-round housing stock. For this purpose, Affordable Housing is defined as housing that is deed restricted to be affordable to eligible low- and moderate-income residents without paying more than 30% of their annual household income. Affordable units that meet this criteria, as well as market-rate units in mixed-income rental housing developments where 20-25% of units are Affordable Housing, are eligible for inclusion on the Massachusetts Subsidized Housing Inventory (SHI).

In communities where less than 10% of housing units are included on the SHI, developers may petition the local Zoning Board of Appeals (ZBA) for a comprehensive permit for housing developments that do not fully comply with zoning and other local regulations (such as wetlands and historic districts), provided at least 20-25% of homes in the development are Affordable Housing. Under Chapter 40B, the ZBA has limited grounds
for refusal in these cases. Communities that are above 10% on the SHI may claim “safe harbor” and thereby deny a developer a comprehensive permit.

An HPP is a useful plan in itself, as it helps communities define what they want from their housing and creates a plan to pursue those goals. An HPP can also be used as a vehicle to achieve safe harbor under Chapter 40B. Communities that adopt an HPP and produce sufficient Affordable Housing units over a certain period of time can apply to have their HPP certified by the Department of Housing and Community Development, which offers temporary safe harbor lasting one to two years.

To meet the requirements of an HPP defined in state law (M.G.L. Chapter 40B), the Melrose Housing Production Plan contains the following elements:

- Housing needs and demand assessment
- Housing goals for the next five years
- Analysis of factors affecting development
- A development framework and identification of opportunity sites
- Numeric production targets
- Specific action recommendations for the city to achieve its housing goals

**Melrose Forward**

In June of 2017 the Melrose Planning Board adopted Melrose Forward: A Community Vision and Master Plan. The Plan identified our community’s needs and wishes for the coming decade. Melrose Forward serves as a guiding policy document for all future decisions on growth and preservation in the City. The plan includes goals, strategies and actions around many topics including housing. Since the adoption of the Plan the following actions related to housing have been accomplished:

- Action 1.2.1: Revise the Affordable Housing Incentive Program Ordinance to increase the stock of deed restricted affordable housing in Melrose.
- Action 1.2.2: Prepare a Housing Production Plan to identify locations ideal for new housing development and include annual affordable housing production metrics for the City to target.
- Action 1.3.2: Establish an Affordable Housing Trust Fund.
- Although not specifically listed as an action in the Master Plan, in 2021 the City created incentive zoning in the BA districts to allow for increased density in projects that provide community benefits and green, efficient buildings. This zoning amendment meets several goals of the Plan.

Additionally, the following housing related actions that are in the Master Plan, have been further vetted through the creation of the HPP and are included within the strategies and actions of this Plan:
• Action 1.1.1: Consider amending the Zoning Ordinance to decrease restrictions on in-law apartments.
• Action 1.1.2: Consider amending the Zoning Ordinance to regulate accessory dwelling units.
• Action 1.2.4: Adopt the Community Preservation Act.
• Action 1.2.5: Explore opportunities for a “friendly 40B” – a housing development project that meets MGL Chapter 40B Comprehensive Permit Law requirements for development with a maximum of 25% affordable units, built by a private developer in cooperation with the City of Melrose.
• Action 1.3.1: Continue to proactively participate as a member of the North Suburban Consortium to obtain funding for affordable housing initiatives.
• Action 1.4.1: Connect eligible first-time homebuyers with the First Time Homebuyer Program provided by the North Suburban Consortium.
• Action 1.4.2: Develop a process to make tax lien properties available for purchase by nonprofit developers and/or the Melrose Affordable Housing Corporation first, before market-driven developers
• Action 2.2.2: Continue to support the Melrose Housing Authority and the Melrose Affordable Housing Corporation in their efforts to develop and maintain low-income housing.
• Action 2.2.3: Continue strict adherence to State and Federal Fair Housing laws.

Finally, the remaining actions related to housing in the Master Plan did not emerge as top priorities in the HPP; however, they remain considerations in the City’s efforts to achieve our housing goals.

About Melrose

The land occupied by Melrose was once home to the Massachusett and Pawtucket peoples indigenous to the region. The first European colonial settlement at Melrose was established in 1628. The settlement was incorporated as a section of Charlestown, then a section of Malden, before incorporating as an independent town in 1850. The Boston and Maine Railroad was built through Melrose in the 1840s, and soon the community began to grow from a small farming settlement to an established city. Melrose re-incorporated as a city in 1900, and continued to see waves of development. Before World War II, housing development was focused on the areas nearest to Downtown and the rail corridor, often in ornate Victorian styles. After World War II and mass adoption of the automobile, suburban economic development brought more employment opportunities in the Route 128 technology corridor, and the eastern areas of Melrose saw increased residential development in midcentury ranch and Cape styles.
Main Street looking north, circa 1910. Source: Melrose Public Library

Main Street apartment houses near Wyoming Avenue. Source: Melrose Public Library
As suburbs began to develop further away from Boston’s inner core and household sizes began to shrink, Melrose’s population declined, a trend that continued through 2010. In the late 1970s, the City began a concerted effort to revitalize Downtown Melrose and parts of Downtown became a local historic district in 1979 and a national historic district in 1982. By the early 2000s, the Melrose community began transforming previously-industrial areas along the rail corridor into a residential mixed-use area, taking advantage of the City’s existing infrastructural, retail, and architectural amenities. During the 2010s, Melrose had its first decade of population growth since 1960.

Planning Process

This plan is the result of a robust community process to guide the future of housing in Melrose. The process was managed by MAPC and City of Melrose staff and guided by the input of the plan’s Advisory Committee. The process kicked off in September 2020, with substantive public engagement beginning in November 2020. The public process continued through Fall 2021. Due to the COVID-19 pandemic, nearly all of the public process was virtual, conducted online or over the phone.

Advisory Committee

The Melrose Office of Planning and Community Development (OPCD), Mayor Brodeur’s office, and MAPC assembled an Advisory Committee to guide the plan. The committee is comprised of members of the Melrose community who offer insights into local housing needs and well as housing tools that could be used to address those needs. The Advisory Committee met eight times over the course of the planning process. During these meetings, Advisory Committee members offered substantive input on the public process, the plan’s goals, potential strategies and actions, and more. Members of the committee included:

- City Councilor Jack Eccles
- Gregory Sampson, Melrose Planning Board
- Ellen Connolly, Melrose Housing Authority and Melrose Affordable Housing Corporation
- Thais DeMarco, LGBT Chamber of Commerce, formerly of the Massachusetts Housing Partnership and Somerville Community Corporation
- Jaron Green, Melrose Human Rights Commission and Union Baptist Church of Cambridge
- Charlie Harak, Melrose Housing Authority
- Deepak Karamcheti, MassHousing
- Seamus Kelley, Massachusetts Health Connector, formerly of the Executive Office of Housing and Economic Development
- Dana LeWinter, Citizens Housing and Planning Association
- Gina Martinez, Beacon Communities
Fall Engagement Campaign
In November and December 2020, the planning team held two public events to begin the community engagement process in earnest. The first event was a live webinar held via Zoom. During this event, MAPC and City staff outlined the planning process, shared data about demographics and housing in Melrose, and solicited feedback about the public’s vision for Melrose’s future, and discussed potential housing priorities. The second “event” was an asynchronous “online open house” that took place over four weeks. The open house content and questions were roughly the same as those covered in the webinar, but it allowed participants to access this content in different way.

Hundreds of people participated in the webinar and online open house. The Fall Engagement Campaign illustrated that the majority of participants want Melrose’s housing to promote an inclusive, affordable, and sustainable community. This engagement helped to inform the rest of the planning process, especially the plan’s overall goals.

Spring Engagement Campaign
In June 2021, the planning team again held two public events to collect public input—this time on the plan’s potential content and recommendations. In a second webinar and online open house, the planning team presented draft goals and potential strategies and actions that could address those goals. Participants were also asked to share their opinions about the location and type of future housing development in Melrose. In addition to these virtual engagement opportunities, City staff conducted a live “tabling” event on June 12 in Downtown Melrose. During this event, participants were offered a pared down version of the online open house content and were asked their opinions via a live survey. Participants were also directed to the online resources.

As with the Fall Engagement Campaign, hundreds of people participated in these events. While opinions on the policy specifics were not monolithic, the Spring Engagement Campaign revealed a desire to take steps to address the City’s housing goals, including zoning reforms and programs to proactively address affordable and fair housing.

For both the Fall and Spring Engagement Campaigns, residents were invited to participate via the City’s website, social media, email blasts, promotion in the local papers, and by hanging flyers in the windows of local businesses and at other key locations such as City Hall, the Library, and the Commuter Rail Stations. Advisory Committee members were also instrumental in spreading the word about this process and engagement opportunities through their networks.

Focus Groups
The planning team held two focus group meetings, one with government officials and another with members of the real estate industry, including local developers, land use lawyers, and brokers. Both these groups have a strong understanding of the Melrose
community and its housing market, as well as the specifics of the local development review and permitting process, and they can speak directly to barriers limiting housing production. The discussions focused on constraints, including infrastructure, zoning, and permitting/approvals, along with opportunities for new development, including specific sites and policy changes that can lead to an expanded and more diverse housing stock.

**Targeted Interviews**

The format of urban planning engagement processes has historically favored input from people with relatively high resources and access to decisionmakers. People of color, renters, young people, and low-income people are among the most consistently underrepresented. During the COVID-19 crisis, throughout which engagement activities have been conducted primarily online, seniors (especially lower-income seniors) have also been relatively excluded. Despite efforts to advertise engagement opportunities to all members and potential members of the Melrose community, this planning process also saw gaps in participant demographics.

To correct these issues, the planning team conducted targeted phone interviews with people in underrepresented demographics. These interviews asked about participants’ “housing stories,” their housing needs, and the challenges they face finding appropriate housing in Melrose. Compared to the engagement campaigns, these interviews allowed for a more granular, qualitative understanding of housing needs. Insights from these interviews helped to inform the plan’s goals and its strategies and actions. Interview excerpts are highlighted throughout this plan.

**City Commissions**

MAPC and OPCD staff attended meetings of the Historical Commission and the Human Rights Commission to discuss the plan, its potential recommendations, and how the plan and housing generally could interact with each commission’s operations and priorities. These meetings materially framed the list of potential recommendations assessed by the public at large.

The project team also attended a meeting of the Melrose City Council at the end of the Fall Engagement Campaign to summarize the community engagement process, discuss next steps for the plan, and answer any questions they had.

**Public Comment Period**

Residents, Boards, and the City Council were invited to provide comments on the final draft of the Housing Production Plan via social media, the website, the local newspaper, and the Mayor’s Blog. Approximately 70 people provided feedback during the public comment period.
Data Sources and Analysis

A number of quantitative data sources were used for this plan: the US Census, including Decennial Census, American Community Survey (ACS), Population Estimates Program, and Comprehensive Housing Affordability Strategy (CHAS) data; City data; and industry real estate property and transaction databases. The City of Melrose provided support in understanding data estimates from ACS, which can be less precise since they are estimates rather than counts but which are more recent than Decennial Census data. Unless otherwise stated, data appearing in text can be attributed to the 2014-2018 ACS. In some cases, data is pulled from other years due to data consistency or availability. Below is a brief explanation of the US Census data sources used for this plan.

- **Census of Population and Housing (decennial census):** Demographic and housing counts. This report uses data from the 2000 and 2010 Census.
- **American Community Survey (ACS):** 5-year demographic and housing estimates for large and small geographic areas based on monthly surveys. Estimates are based on a small population sample, but results of each monthly survey are aggregated to provide a larger dataset. This plan primarily uses data from the 2014-2018 ACS survey, the most recent available data at the beginning of the HPP planning process. Following best practice, percentages are used in lieu of numbers for most estimates to avoid sharing numbers that, as sample-based estimates, may not be as precise as the decennial census data.
- **Population Estimates Program:** Annual population estimates based on the 2010 Census. This plan uses the 2018 estimates.
- **U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy Data (CHAS):** Custom tabulations of ACS data that demonstrate the extent of housing problems and housing need, particularly for low-income households. This plan uses the most recent available CHAS data from 2012-2016.

Context Communities

How can we understand Melrose’s housing and demographic data in context? How does Melrose compare to other similar communities? How does it compare to communities facing even more acute symptoms of the housing crisis? To aid in this plan’s understanding of Melrose within a broader context, the planning team created a list of “context communities.”

First, the team pulled quantitative data on select housing and demographic metrics for Melrose and a large universe of nearby communities. Other communities were scored on their similarity to Melrose for each metric, and the list of potential context communities was narrowed to the most similar municipalities according to this data. Finally, the planning team selected communities from that narrowed list that would be useful comparisons to Melrose. This includes communities like Beverly that share many traits
with Melrose, as well as communities like Somerville, which are more dissimilar but illustrate the effects of even greater housing demand. Though the quantitative aspects of context community selection provide some framework for selection, the choices were necessarily subjective.

The final list of context communities used in this plan is:

- Arlington
- Beverly
- Malden
- Medford
- Norwood
- Somerville
- Wakefield
- Wilmington
- Winchester

A full accounting of the context community selection process can be found in Appendix A: Context Community Selection Methodology.
Housing Needs and Demand Assessment
Overview

This chapter of the plan assesses housing needs and demand, which will inform the City’s housing goals. The chapter will analyze quantitative data about the demographics, housing stock, and housing affordability in Melrose. The next chapter will summarize qualitative findings about housing needs gleaned from the plan’s public process.

Direct quotes from Melrose residents are interspersed throughout the quantitative analysis to contextualize the data with real housing stories.

Demographics

Population Growth

Melrose’s population has grown in recent years but is still much lower than its 1970 peak. In 1950, Melrose was home to roughly 27,000 people. Its population continued to grow toward a peak of more than 33,000 people in 1970, before declining to 27,000 in 2010. The 2010s saw the first decade of population growth in Melrose in 40 years when the City grew by roughly 1,000 people. Melrose’s population growth between 2010 and 2018 (roughly 4.5%) was significant, but this rate of growth was consistent with similar communities. Six of those communities (Arlington, Beverly, Somerville, Wakefield, Wilmington, and Winchester) grew at faster rates than Melrose (all with growth rates more than 5%), while three (Malden, Medford, and Norwood) grew at slower rates.

Figure 1: Population growth in Melrose, 1900-2019

Source: US Decennial Census, 1900–2010; Population Estimates Program, 2019
Race and Ethnicity

The racial and ethnic composition of a community is determined in part by the historical and current characteristics of its housing market. Local, state, and federal housing policies have been used for more than 100 years to construct a system of racial segregation in neighborhoods across the country, which was perpetuated by actions of the private housing market. The federal Fair Housing Act in 1968 formally outlawed segregation and discriminatory housing practices, but regardless, the US is more segregated today than it was in the 1960s. This is explained in part by the deployment of exclusionary zoning practices that disproportionately impact people of color, such as large minimum lot sizes, as well as a lack of adequate fair housing law enforcement.

Melrose is roughly 86% White, 6% Asian, 4% Latinx, 3% Black, and 2% multiracial.¹ According to Census Bureau estimates, there are no Native American people, Native Hawaiian/Pacific Islander people, or people of other races. The proportion of Melrose residents of color has increased from roughly 5% in 2000 to 14% today. However, the city has a higher share of White residents than each of the context communities except Beverly, Wilmington, and Wakefield.

¹ This section of the plan uses racial and ethnic categories based on US Census Bureau data, though they are always controversial and are considered inadequate by some communities. In the Census Bureau’s schema, people can identify as one or more race, as well as one or more ethnicities. Latina, Latino, Latinx, and Hispanic identity is considered an ethnicity, and people of Latin ethnicity can be of any race. This plan reports Latinx people as one racial/ethnic category regardless of race, and racial categories in this plan do not include people of Latin ethnicity. This plan also uses short-hand text descriptions for racial and ethnic categories, such as “White” instead of “non-Latinx White or Caucasian.”
“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 [Black and Indigenous people of color], with a focus on Black families.”
Melrose is more racially diverse than communities to the north but has a higher proportion of White people than communities to the south and east. The western portions of Melrose are proportionally less White than the eastern portions.

Figure 5: Regional distribution of White residents, 2016

Source: ACS 5-year estimates, 2012-2016
Age

Household age patterns impact the size, type, and accessibility of the housing stock needed in a community. Younger householders can often live in more compact housing, while middle-aged householders are more likely to need space for multigenerational households. Like their younger counterparts, senior householders may want to live in more compact households, but they are also more likely to need housing that is accessible to people with disabilities. Age also impacts the amount that a household can pay for housing. Younger adult and senior householders tend to have less income than middle-aged householders in their prime earning years.

More than a quarter of Melrose householders are seniors over the age of 65; these residents are more likely to have changing needs that require them to find new housing or make modifications to their existing home. Another 19% of Melrose householders are between 55 and 64 years old, meaning they may face similar challenges soon, and will be more likely to experience decreased incomes and ability to pay housing costs. Roughly 18% of Melrose householders are under the age of 35. These figures are generally consistent with context communities, with the main exception being Somerville, where a high proportion of householders are under the age of 35.

Figure 6: Age of householder by context community, 2018

“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.”
Housing Tenure

Roughly 63% of Melrose homes (7,349 homes) are occupied by their owner, while 33% (3,907) are renter-occupied. About 4% (435) of homes are vacant, a topic discussed later in this chapter. Some respondents in this plan’s public engagement effort found the proportion of renters surprising, having assumed this figure to be lower. Across context communities, only Wakefield, Wilmington, and Winchester have higher rates of owner occupancy.

Figure 7: Melrose housing units by occupancy and tenure, 2018

Source: ACS 5-year estimates, 2014-2018

“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.”
Household Type

Household composition is another important factor in determining what type of housing is needed in a community. An estimated 62% of Melrose households are family households, meaning there is more than one person in the household and at least two people are related by birth, adoption, or marriage. Roughly 87% of those families include a married couple, while 13% are other types of families. An estimated 38% of Melrose households are non-family households, meaning they are either a single person living alone or they are a household of unrelated people (i.e., roommates). Of those non-family households, 35% (1,469) are single seniors living alone, 44% (1,891) are non-seniors living alone, and 21% (893) are roommate households.

“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.”
Figure 9: Melrose households by household type, 2018

Source: ACS 5-year estimates, 2014-2018

Figure 10: Melrose family households by family household type, 2018

Source: ACS 5-year estimates, 2014-2018
Housing Stock

Housing Type
The majority of Melrose’s housing (55%) is detached single-family homes. The next most common housing type (16% of units) is within multifamily structures of 20 or more units. Duplexes or two-family homes make up 11% of housing units. Townhomes, buildings with three to four units, buildings with five to nine units, and buildings with 10 to 19 units each make up less than 10% of Melrose’s housing stock. Of the context communities, only Wakefield, Winchester, and Wilmington have a higher proportion of single-family homes than Melrose.

In Melrose, land parcels with five or more housing units tend to be found in Downtown, along Main Street, or along the rail corridor. Parcels with two- to four-unit buildings are more widely distributed but are still primarily found in the parts of the city with older development located adjacent to Downtown and the rail corridor. Single-family parcels are located in virtually all parts of Melrose.
Figure 12: Melrose housing units by building type, 2018

<table>
<thead>
<tr>
<th>Building Type</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detached Single-family</td>
<td>6,463</td>
<td>99%</td>
</tr>
<tr>
<td>Duplex</td>
<td>1,223</td>
<td>19%</td>
</tr>
<tr>
<td>Townhomes</td>
<td>400</td>
<td>5%</td>
</tr>
<tr>
<td>3-4 units</td>
<td>375</td>
<td>5%</td>
</tr>
<tr>
<td>5-9 units</td>
<td>502</td>
<td>8%</td>
</tr>
<tr>
<td>10-19 units</td>
<td>716</td>
<td>11%</td>
</tr>
<tr>
<td>20+ units</td>
<td>49</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>1,963</td>
<td>30%</td>
</tr>
</tbody>
</table>

Source: ACS 5-year estimates, 2014-2018

Figure 13: Percent single-family homes by context community, 2018

<table>
<thead>
<tr>
<th>Community</th>
<th>Single-family Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arlington</td>
<td>38%</td>
</tr>
<tr>
<td>Beverly</td>
<td>51%</td>
</tr>
<tr>
<td>Malden</td>
<td>26%</td>
</tr>
<tr>
<td>Medford</td>
<td>33%</td>
</tr>
<tr>
<td>Melrose</td>
<td>55%</td>
</tr>
<tr>
<td>Norwood</td>
<td>48%</td>
</tr>
<tr>
<td>Somerville</td>
<td>10%</td>
</tr>
<tr>
<td>Wakefield</td>
<td>59%</td>
</tr>
<tr>
<td>Wilmington</td>
<td>85%</td>
</tr>
<tr>
<td>Winchester</td>
<td>72%</td>
</tr>
</tbody>
</table>

Source: ACS 5-year estimates, 2014-2018
Figure 14: Parcels with single family homes in Melrose, 2019

Source: MAPC land parcel database
Figure 15: Parcels with two- to four-unit buildings in Melrose, 2019

Source: MAPC land parcel database
Figure 16: Parcels with buildings with five or more units in Melrose, 2019

Source: MAPC land parcel database
Housing Age

Over half of housing units in Melrose were built before the start of World War II. Another quarter of all housing was built from 1940-1969. This is consistent with the development of Melrose as a community that initially grew with the railroad and then experienced a wave of suburban-style development. The city’s historic housing provides a diverse range of housing sizes and types as well as a shared architectural heritage. Nonetheless, older homes do carry certain liabilities. They can be expensive to maintain and retrofit for accessibility, and homes built before 1978 may contain lead-based paint, which is a powerful neurotoxin that can severely impair children’s development.

Figure 17: Melrose housing units by year built, 2018

![Bar chart showing distribution of housing units by year built]


“Honestly, they need to go into low-income housing, and really look. If they came into my apartment, I have a leak in my ceiling, I have mice, I can feel the wind blowing through my apartment right now. I am not asking for a luxury apartment at all. I am just asking for a safe space.”

---

ACS data often undercounts the production of new housing units due to the way local building departments report their data to the Census. The ACS figure for units produced after 2010 (233) is an undercount as Metro Mayors permit tracking data shows that Melrose added 567 net new housing units between 2013 and the second quarter of 2019 alone.
Number of Bedrooms

The majority of housing in Melrose is “family-sized” (three or more bedrooms), but there is a significant number of smaller units ranging from studios to two-bedroom units. Smaller units are well suited to single-person households, couples, roommates, young people, seniors, and others who may not need or desire large homes.

Figure 18: Melrose housing units by number of bedrooms

![Bar chart showing number of bedrooms distribution]

Source: ACS 5-year estimates, 2014-2018

“If there were certain tools that the City of Melrose could use, I think making more one- and two-bedroom units available would be huge. Maybe like making additions to existing multifamily units would be ideal.”

Vacancy

A certain level of housing vacancy is a normal part of any community and is necessary for a well-functioning housing market. Homes are most often vacant while they are awaiting new occupants during the selling or leasing process. A stable vacancy rate is considered to be around 3% in the homeownership market and around 6% in the rental market. Melrose’s vacancy rates are well below these levels, and they have been declining, inasmuch as rates this low can decline. From 2010 to 2018, the ownership vacancy rate declined from 1.2% to 1.1%. The rental vacancy rate declined from 3.0% to 2.7% in that period. These low vacancy rates mean that people have fewer options for homes when they need to find one. Further exacerbating the issue, when available housing supply is low, costs of housing increase. This problem is even more pronounced for people with physical disabilities who face fewer options to begin with.
Recent Development

In the last real estate cycle, Melrose successfully increased its supply of homes in large multifamily buildings, while seeing on only modest increases in other home types. Between 2013 and the second quarter of 2019, Melrose added 567 net new housing units. Roughly 97% of those new units were in multifamily buildings, including 85% in buildings with 20 or more units and 11% in buildings with 5 to 19 units. One percent of new units were accessory apartments and 1% were in two-family buildings. Roughly 2% of net new units (14 units total) were either detached or attached single-family homes. Approximately 12% of all new homes constructed were deed-restricted Affordable Housing units. In short, while Melrose has made strides in providing new multifamily housing, it should promote the construction of additional housing types in the next five years.

Figure 19: Net new housing units in Melrose, 2013-2019

Housing Affordability

Housing affordability is determined by the cost of housing and the ability of its occupants to pay those costs. In this section, the plan considers the connection between housing costs and resident incomes.

Home Prices

Price growth poses benefits and difficulties for the Melrose community. For incumbent homeowners, higher prices could result in potential financial gains if they choose to sell their home. However, an immediate financial drawback for homeowners is the increased property taxes on their greater home value. These may pose a burden for homeowners with fixed incomes, who are often seniors. For people who don’t yet own their home, higher prices can pose a significant barrier to becoming a homeowner. High prices
disproportionately impact communities facing structural barriers to higher incomes, including people of color and people with disabilities.

Average home prices in Melrose increased 136%—from $266,000 to $630,000—between 2000 and 2018. Prices had risen in the first part of the 2000s during the housing price boom of that era, reaching an initial peak of $404,000. Following the end of the bubble, subsequent financial crisis, and Great Recession, average Melrose home sale prices decreased to a low of $341,000 in 2009. Since then, prices have grown steadily upwards. Of the context communities, only Arlington, Somerville, and Winchester have higher average home prices. Though data comparable to the previously cited figures is not yet available from the COVID-19 era, another data source shows the median sale price in Melrose from July to September 2020 was $750,000.³

“My own children have had difficulty finding homes here, due to affordability. I have taken one of my sons to check out affordable home options. He is trying to learn about affordable loan options. The prices have gone up, they are outrageous prices.”

Figure 20: Average home sale price in Melrose, 2000-2018

![Graph showing average home sale price in Melrose, 2000-2018](image)

Source: Warren Group sales data

³ MLS Pin data, 2020
Rents

Rental units are an important part of any housing market, serving the needs of people for whom long-term ownership of a specific property type is a poor fit. Asking rents in Melrose are also expensive, averaging more than $2,000 in 2019 for all bedroom counts except studio units. In the same year, the median listing rent for three-bedroom units (considered a “family-sized” unit) was more than $2,900. High rents can place a burden on existing and potential renters and disproportionately impact communities structurally excluded from homeownership. Additionally, the vast majority of rental listings were for one- and two-bedroom units, meaning larger households may have trouble finding rental options.

Figure 22: Average rental listing price, 2019

<table>
<thead>
<tr>
<th>Bedrooms</th>
<th>Listing Count</th>
<th>Average Listing Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio</td>
<td>100</td>
<td>$1,670</td>
</tr>
<tr>
<td>1-bed</td>
<td>697</td>
<td>$2,030</td>
</tr>
<tr>
<td>2-bed</td>
<td>660</td>
<td>$2,430</td>
</tr>
<tr>
<td>3-bed</td>
<td>162</td>
<td>$2,940</td>
</tr>
<tr>
<td>4-bed</td>
<td>30</td>
<td>$3,010</td>
</tr>
<tr>
<td>5-bed</td>
<td>9</td>
<td>$3,300</td>
</tr>
</tbody>
</table>

Source: MAPC rental listing database, 2019
“Trying to rent is almost impossible because rentals go in just a second, and they're overpriced. I mean there's a real housing crisis in Melrose.”

**Households by Income**

Whether a home is affordable depends on who lives there and what income they have at their disposal. The median income in Melrose is $103,743. Homeowners in Melrose tend to be much wealthier than renters. While 66% of owner households have incomes of more than $100,000, that figure is only 23% for renters. Conversely, 48% of renters have household incomes of less than $50,000, while the same is true for only 15% for homeowner households. Of the context communities, only Arlington, Wilmington, and Winchester have median household incomes greater than Melrose.

Figure 23: Melrose households by income, 2018

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Owner %</th>
<th>Renter %</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>$150,000 or more</td>
<td>44%</td>
<td>10%</td>
<td>33%</td>
</tr>
<tr>
<td>$100,000 to $150,000</td>
<td>22%</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>$75,000 - $100,000</td>
<td>10%</td>
<td>19%</td>
<td>12%</td>
</tr>
<tr>
<td>$50,000 - $75,000</td>
<td>9%</td>
<td>19%</td>
<td>13%</td>
</tr>
<tr>
<td>$25,000 - $50,000</td>
<td>10%</td>
<td>29%</td>
<td>13%</td>
</tr>
<tr>
<td>Less than $25,000</td>
<td>5%</td>
<td>29%</td>
<td>13%</td>
</tr>
</tbody>
</table>

Source: ACS 5-year estimates, 2014-2018
Households by Income Status

“Income status” is a metric that compares a household’s total income, adjusted for the number of people in that household, to the typical incomes of the region. A household is considered “low-income” when its total income is 80% or less than the median income for households of its size in the metropolitan region. This federally defined regional income figure is called the “Area Median Income” (AMI). Melrose is within the Boston-Cambridge-Newton Metropolitan Statistical Area, which stretches from New Hampshire to Plymouth and encompasses most of eastern Massachusetts. In 2021, Greater Boston’s AMI for a four-person household is $120,800. Therefore, a four-person household earning $96,650 annually is considered low-income. AMI and income status differs by household size; for instance, a single-person household earning $67,700 is considered low-income. These definitions are important, because they impact who can receive housing assistance or be placed in deed-restricted Affordable Housing.

An estimated 36% (3,850) of Melrose households are low-income according to these federal standards, including 24% of homeowners and 62% of renters. This means more than one in three households in Melrose today could qualify for the most common types of deed-restricted Affordable Housing. In this plan’s public engagement, these facts about Affordable Housing and who could qualify were surprising to many participants.
Housing Cost Burden

A household is “housing cost-burdened” when it pays 30% or more of its annual income toward housing expenses. If a household is paying more than this amount for a particular housing unit, that unit is considered unaffordable for that household. When households are cost-burdened, they often must make sacrifices in other areas of their life, such as healthcare.

Roughly 29% of Melrose households are housing cost-burdened, with 18% paying between 30% and 50% of their income for housing and 11% paying more than 50% of their income for housing. In most context communities, a similar or larger proportion of households are housing cost-burdened.
“I would like to see a focus on affordable housing so that living in this city, whose 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.”

Figure 27: Housing cost burden by context community, 2018

<table>
<thead>
<tr>
<th>Community</th>
<th>Housing Cost Burden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arlington</td>
<td>29%</td>
</tr>
<tr>
<td>Beverly</td>
<td>32%</td>
</tr>
<tr>
<td>Malden</td>
<td>35%</td>
</tr>
<tr>
<td>Medford</td>
<td>31%</td>
</tr>
<tr>
<td>Melrose</td>
<td>29%</td>
</tr>
<tr>
<td>Norwood</td>
<td>29%</td>
</tr>
<tr>
<td>Somerville</td>
<td>26%</td>
</tr>
<tr>
<td>Wakefield</td>
<td>28%</td>
</tr>
<tr>
<td>Wilmington</td>
<td>32%</td>
</tr>
<tr>
<td>Winchester</td>
<td>36%</td>
</tr>
</tbody>
</table>

Source: ACS 5-year estimates, 2014-2018

Affordable Housing

Deed-restricted Affordable Housing is a type of housing that can only be rented or sold to income-eligible households at an affordable rate. This type of housing is virtually always subsidized, either by a government agency or by market-rate units in the same real estate development. While there are other types of affordable housing, such as inexpensive unsubsidized units or market-rate units subsidized with rental housing vouchers, deed-restricted Affordable Housing is the only type of housing that is not vulnerable to changes in the housing market, such as rising market rents. These units are also tracked by the Commonwealth on its Subsidized Housing Inventory (SHI).

If less than 10% of a municipality’s housing stock is on the SHI, that municipality becomes vulnerable under Chapter 40B, a state statute that enables developers to bypass local development regulations in municipalities that have not reached this 10% threshold. To calculate the SHI percentage, the number of Affordable Housing units in a municipality are compared to its total number of units as counted in the last US Census. As of this writing, the latest available year-round housing counts are from the 2010 Census. Once the counts for year-round housing units from the 2020 Census are released, the SHI percentage will be recalculated.
Melrose has 934 Affordable Housing units on the SHI, or 8.0% of its total housing. Of the context communities, only Beverly, Malden, and Wilmington meet or exceed the 10% SHI threshold. Most of Melrose’s Affordable Housing units are located near Downtown and along the rail corridor, and most are Housing Authority units that serve low-income seniors and people with disabilities.

“One [Affordable Housing units] is a one bedroom and it's almost $1600, and one's a studio and it's almost $1500. So neither of those actually seem affordable, to me, but they're listed as affordable rental opportunities on Main Street, and there's a lottery for them.”

Figure 28: Subsidized Housing Inventory, 2019

<table>
<thead>
<tr>
<th>City</th>
<th>SHI as % of total units (using 2010 Census for total number of year-round units)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arlington</td>
<td>5.6%</td>
</tr>
<tr>
<td>Beverly</td>
<td>11.6%</td>
</tr>
<tr>
<td>Malden</td>
<td>10.1%</td>
</tr>
<tr>
<td>Medford</td>
<td>7.1%</td>
</tr>
<tr>
<td>Melrose</td>
<td>8.0%</td>
</tr>
<tr>
<td>Norwood</td>
<td>8.3%</td>
</tr>
<tr>
<td>Somerville</td>
<td>9.7%</td>
</tr>
<tr>
<td>Wakefield</td>
<td>7.3%</td>
</tr>
<tr>
<td>Wilmington</td>
<td>10.3%</td>
</tr>
<tr>
<td>Winchester</td>
<td>3.1%</td>
</tr>
</tbody>
</table>

Source: Department of Housing and Community Development Subsidized Housing Inventory, 2019

Melrose’s Affordable Housing amounts to one unit for every four low-income households currently living in Melrose. Three in four low-income Melrose households have therefore found housing on the open market. These households have either found an unsubsidized housing unit that is naturally affordable, utilize a rental housing voucher to subsidize their market rent, or they simply cannot afford their home. Furthermore, “low-income” describes a wide range of incomes and includes many households that make far less than 80% of the Area Median Income. For those households, even deed-restricted Affordable Housing may not be affordable to them.

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4 Department of Housing and Community Development Subsidized Housing Inventory, 2021
5 Department of Housing and Community Development Subsidized Housing Inventory, 2019
Figure 29: Map of Melrose SHI units, 2017

Source: Department of Housing and Community Development Subsidized Housing Inventory, 2017
Community Housing Priorities
Fall Engagement Campaign

In November and December 2020, the City of Melrose and MAPC conducted two virtual events as part of the Fall Engagement Campaign. There was an “online open house” activity open from November 18 to December 16 and a webinar held via Zoom on December 2. Both events were held virtually due the COVID-19 pandemic and the risks of viral transmission at large in-person events.

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

- The online open house was “asynchronous,” meaning participants could engage at any time while it was open, they could go at their own pace, and information was presented through text and images. Participants gave input through the web-based survey tool Qualtrics (either via multiple choice or text-based responses). Approximately 175 people participated in this activity, with 134 people responding to at least one question. A PDF version of the OOH “survey instrument” is included as an appendix to this memo.

- 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. Participants could directly interact with the planning team verbally or through the Zoom chat function, and they could answer live polling questions related to the content through Poll Everywhere (via text or the web). Live polling results were also visible to participants as they came in. Approximately 60 people participated in this activity, with 44 people participating in the live poll. A video of the webinar was posted online for viewing afterwards, as well as the webinar’s presentation.

The two events provided different formats to accommodate differing needs in the community. Survey/poll questions were substantively similar in each activity, but they were phrased differently, in order to meet the technical needs of the two activities.

First Online Open House

Members of the Melrose community had the opportunity to participate in a go-at-your-own-pace online open house (OOH). The OOH presented information and solicited feedback across several sections:

- About You: Participants could choose to give demographic and housing information about themselves.
- About the Plan: Participants were presented with information about Housing Production Plans, this process specifically, and the plan for public engagement moving forward.
Existing Conditions Data: Participants were presented with data points on Melrose’s population, housing stock, and housing affordability. After each data point, participants could say whether that data was surprising or not and provide further feedback. Participants were also asked about additional information they think would be important for the plan.

Vision and Priorities: Participants were asked for five words that describe their vision for the future of Melrose and were then asked how housing could play a role in achieving that vision. Participants then rated 20 potential housing priorities that the plan could address. (The list of potential priorities was based on common housing issues experienced across the Greater Boston region.)

Participant Profile
Participants could choose to answer questions about their demographics and housing situation. Their answers were roughly compared to Melrose’s overall population, though these comparisons are not always direct and should be taken only as illustrative. Highlights of this data include the following data points:

- 90% of OOH participants owned their home, compared to approximately 66% of households that own their home in the city.
- 79% of participants lived in single-family homes, while only 55% of housing units in Melrose are single-family homes.
- 30% of participants were age 35-44 and 30% were age 45-54. 17% of participants were age 55-64 and 13% were 65-74. Only 9% were age 25-34 and only 1% were 75 or older. Overall, participants overrepresented middle age groups and underrepresented young adults and seniors.
- Participants were given a list of racial and ethnic categories they could identify with, and they could pick more than one category. 85% of participants identified as White alone. 6% of participants identified with more than one category. 5% identified as Asian alone. 2% (2 participants) identified as Latina, Latino, Latinx or Hispanic alone, with an additional 2% identifying as White and Latinx. 1% (1 participant) identified as Black. 6% identified with more than one racial or ethnic category. Because of the way the Census Bureau treats Latinx identity (and the statistically small number of participants of color in the online open house), it can be difficult to directly compare participants to the general population. Nonetheless, broadly speaking, we can say that the proportion of non-Latinx White participants mirrors that within the general population, but the breakdown of people of color among participants does not mirror that of the general population. Black people, in particular, were underrepresented among participants.
- 35% of participants lived in 4-person households, and 34% lived in 2-person households. Only 4% lived in 1-person households.
- 12% of participants have lived in Melrose for 0-2 years, 31% for 3-10 years, 21% for 11-20 years, and 37% for 21 or more years.
- Participation was split across Melrose neighborhoods, with the most participation from Melrose Highlands (22%), the East Side (20%), and Wyoming (13%).
Overall, participation in the OOH exceeded the typical expectations of an in-person public forum in urban planning processes. The high level of participation is good for the plan, though the composition of participants points to a need for more targeted outreach to renters, specific populations of color, seniors, young people, and single-person households.

**Responses to Existing Conditions Data**
Participants were asked if each data point given was surprising or not surprising. The majority of participants found each data point not surprising. The most surprising data points were the breakdown of households by income status (low-income, moderate-income, etc.), the amount and location of Melrose’s Affordable Housing, and the breakdown of households by housing cost burden.

Figure 30: Surprising data points, fall online open house

Participants could also suggest further research directions for the planning process. Examples included:

- Specific strategies that could advance affordability
- Development opportunities (including transit-oriented mixed-use development, accessory dwellings, and small infill development)
- Opportunities for seniors
- Opportunities for people with disabilities
The impact of short-term rentals
How technology is changing development
The reasons driving segregation (including the legacy of redlining)

Visioning
Participants were asked to write five words describing their vision for housing in Melrose. Words related to affordability were the most common, followed by words related to diversity and inclusion (often specifically relating to race) and words related to community. Words related to walkability, sustainability and the environment, vibrancy, and green spaces were also common.

Figure 31: Word cloud of vision exercise, fall online open house

Potential Priorities
Participants were given a list of 20 potential housing priorities based on common housing needs and desires in the Greater Boston region. Participants could then rate each item as a low-, medium-, or high-priority, and leave additional comments on each if necessary.
Figure 32: Priority ratings, fall online open house

Over half the respondents rated each of the following as a high priority for the plan:

- Racial and ethnic integration in housing (65%)
- Housing near transportation options (64%)
- Housing affordable to low-income households (up to about $67,000 for a single person or $97,500 for a family of four) (61%)
- Housing near amenities (local retail, parks, etc.) (51%)
- A range of housing types (such as single-family homes, duplexes, small multifamily buildings, and/or large multifamily buildings) (50%)
- Housing affordable to moderate-income households (up to about $83,000 for a single person or $119,000 for a family of four) (50%)

Participants also suggested numerous other priorities the plan could address. Common themes included:

- Homeownership
- Energy efficient housing
- Architectural and/or aesthetic priorities
- Funding issues
- Issues related to infrastructure impacted by housing

Input from this engagement campaign and other engagement activities were used to draft the plan’s housing goals and to shape potential strategies and actions. Proposed recommendations were then reviewed by the public during the Spring Engagement Campaign and further prioritized.

Gaps in Participation

Participation in the Fall Engagement Campaign activities was different than that of typical urban planning processes. This is likely due to the high level of civic engagement within the Melrose community and the virtual nature of engagement during a pandemic. Some of the notable takeaways from engagement in both activities include:

- Across these activities, the proportion of non-Latinx White people was similar to that in the general population. This is encouraging, since typically this demographic is overrepresented in planning processes.
- Black and Latinx people were still underrepresented in the fall outreach. The project team acknowledged that the HPP process would need to address this gap with additional targeted outreach through existing networks of these communities.
- Seniors were underrepresented in the fall outreach, though they typically are overrepresented in urban planning engagement activities. While it was encouraging to see more participation from other age groups, it was important to still engage seniors given that many housing issues directly affect and are affected by the senior population. The change in senior participation was likely driven by the online format of engagement. The project team noted that filling this engagement gap during the pandemic would require targeted phone-based outreach through existing networks in the senior community and through organizations that serve seniors.
• Young people, including young adults aged 18-34, were underrepresented in these activities. While this is typical for many urban planning processes, their lack of representation would need to be addressed through targeted outreach through networks of young residents and through organizations that serve young people.
• Renters were underrepresented in these activities. Like with young people, this is typical in urban planning processes, but especially problematic in Melrose, where the proportion of renter households is relatively high. Renters would best be reached through place-based outreach or through informal social networks.
• People living in single-family homes were overrepresented in these activities. Like with renters, place-based outreach and informal social networks would likely be the best ways to target people living in other types of housing.
• Single-person households were underrepresented in these activities. This gap is likely due (in part) to low participation of seniors, who are more likely to live in single-person households than other age groups. Outreach to seniors could resolve this issue.

Spring Engagement Campaign

In June 2021, the City of Melrose and MAPC conducted two virtual engagement events for the Spring Engagement Campaign. This included an online open house held from June 4 to June 25 and a webinar held on June 16. As with the Fall Engagement Campaign, these events were held virtually due the COVID-19 pandemic. The two activities offered different ways to engage the same content, including an update on the planning process, housing strategies and actions, and development types and locations.

• Approximately 375 people participated in the online open house activity, with 267 people responding to at least one question.
• Approximately 30 people participated in the webinar, with about half participating in the live poll.

Second Online Open House

The second OOH presented information and solicited feedback on several sections:

• About You: Participants could choose to give demographic and housing information about themselves.
• Review of the Plan and timeline: Participants were reminded of the HPP planning process, engagement opportunities, and timeline.
• Review Draft Goals: Participants were presented with six draft goals generated from public and key stakeholder engagement to date. Participants were then
asked how closely they felt these goals aligned with their priorities for the future of housing in Melrose.

- **Priority Strategies and Actions:** Participants were presented with potential strategies and actions that the City could undertake to advance each of the draft goals. Participants were asked to rank the strategies and actions according to their priorities.

- **Input on Housing Types/Locations:** Participants were asked to identify which neighborhoods in the Melrose they would prioritize for any new housing and then rank the appropriateness of different housing types (detached single family, townhomes, mid-rise apartments, etc.) for each neighborhood. All housing types were presented as options for each neighborhood, to not limit or influence the range of potential responses.

**Participant Profile**

As with the first online open house, respondents could choose to answer questions about their demographics and housing situation. Their answers are shown in comparison to Melrose’s overall population.

- 90% of OOH participants owned their home, compared to approximately 66% of households that own their home in the city.
- 81% of participants lived in single-family homes, while only 55% of housing units in Melrose are single-family homes.
- Participants overrepresented middle-age groups and underrepresented young adults and seniors. The largest share of participants (36%) was age 35-44. 24% were age 45-54, 21% were age 55-64, and 9% were age 25-34. Only 8% were age 65 or older, and 2% under age 25.
- Participants were given a list of racial and ethnic categories they could identify with, and they could pick more than one category. 88% of participants identified as White alone, very similar to the proportion of non-Latinx White people in Melrose overall (85%).
- Half of participants (50%) lived in 4+ person households. 25% live in 2-person households, 19% in 3-person households, and 7% in single-person households.
- Just over half (59%) of participants have lived in Melrose for 11 or more years, including 34% for 21 or more years. 31% of respondents have lived in Melrose for 3 to 10 years, and only 10% less than 3 years.
- Over three-quarters of respondents (77%) had not participated in the Fall Engagement Campaign.

**Alignment of Draft Goals**

The open house listed six goals for the HPP, generated based on feedback from the fall engagement campaign and targeted stakeholder outreach, and participants were asked if the goals aligned with their priorities for housing in Melrose. Most respondents (87%) indicated that these goals reflect their priorities at least a little bit; with 69% saying the goals reflect their priorities a moderate or great amount. 12% of respondents indicated
that the goals do not reflect their priorities. This large positive feedback validates the
vision developed during the Fall Engagement Campaign, especially considering that
three-quarters of open house participants had not participated in that previous campaign.

Figure 33: Alignment of draft goals with housing priorities, spring online open house

![Bar Chart]

Responses to Strategies and Actions
Participants were presented with nine housing strategies, each consisting of 2 to 7
potential actions for advancing that strategy. Participants were first asked to rank the
strategies from 1 to 9, with 1 being the highest priority and 9 being the lowest. Strategy A,
“Encourage duplex, townhouse, and small multifamily development that fits into
Melrose’s existing context,” received the highest overall ranking. Strategies H, “create
formal opportunities to discussion housing’s role in Melrose,” and I, “Support private
efforts to advance housing goals,” received the lowest rankings.

Figure 34: Strategy rank, spring online open house

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy A: Duplex, townhouse, multifam</td>
<td>3.65</td>
</tr>
<tr>
<td>Strategy C: Affordable Housing production</td>
<td>4.58</td>
</tr>
<tr>
<td>Strategy D: Fair, accessible housing</td>
<td>4.63</td>
</tr>
<tr>
<td>Strategy B: ADUs</td>
<td>4.79</td>
</tr>
<tr>
<td>Strategy F: Sustainable Development</td>
<td>4.87</td>
</tr>
<tr>
<td>Strategy E: Housing instability</td>
<td>4.92</td>
</tr>
<tr>
<td>Strategy G: Fiscal resources</td>
<td>5.35</td>
</tr>
<tr>
<td>Strategy H: Discussion</td>
<td>5.92</td>
</tr>
<tr>
<td>Strategy I: Support private efforts</td>
<td>6.29</td>
</tr>
</tbody>
</table>

Participants were then asked whether each individual action was a high priority for
Melrose to pursue. The chart below shows the aggregate of supporting (blue) and
opposition responses (red) for each action. Actions are organized based on the most to
least support.
Figure 35: Support vs. opposition, spring online open house

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Support (%)</th>
<th>Oppose (%)</th>
<th>Not Sure (%)</th>
<th>High Priority (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing information sessions</td>
<td>30</td>
<td>43</td>
<td>8</td>
<td>19</td>
</tr>
<tr>
<td>Study emergency housing need</td>
<td>37</td>
<td>33</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Design standards for multifamily/mixed-use</td>
<td>43</td>
<td>27</td>
<td>5</td>
<td>24</td>
</tr>
<tr>
<td>Baseline sustainable design requirements</td>
<td>50</td>
<td>19</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Design standards for infill</td>
<td>42</td>
<td>25</td>
<td>9</td>
<td>24</td>
</tr>
<tr>
<td>Cluster zoning</td>
<td>53</td>
<td>14</td>
<td>10</td>
<td>23</td>
</tr>
<tr>
<td>Duplex by right</td>
<td>43</td>
<td>25</td>
<td>10</td>
<td>23</td>
</tr>
<tr>
<td>Notice of sale/rent increase</td>
<td>44</td>
<td>22</td>
<td>14</td>
<td>19</td>
</tr>
<tr>
<td>Density bonus for historic preservation</td>
<td>36</td>
<td>28</td>
<td>7</td>
<td>30</td>
</tr>
<tr>
<td>Monitor parking utilization</td>
<td>44</td>
<td>20</td>
<td>11</td>
<td>26</td>
</tr>
<tr>
<td>Zoning for accessory dwelling units (ADUs)</td>
<td>36</td>
<td>26</td>
<td>7</td>
<td>30</td>
</tr>
<tr>
<td>Universal design accessibility standards</td>
<td>34</td>
<td>29</td>
<td>13</td>
<td>25</td>
</tr>
<tr>
<td>HPP Implementation Committee</td>
<td>32</td>
<td>30</td>
<td>14</td>
<td>24</td>
</tr>
<tr>
<td>Staff for building permits</td>
<td>37</td>
<td>25</td>
<td>10</td>
<td>28</td>
</tr>
<tr>
<td>Down-payment assistance</td>
<td>37</td>
<td>24</td>
<td>11</td>
<td>27</td>
</tr>
<tr>
<td>Tax lien for Affordable Housing</td>
<td>42</td>
<td>19</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>Preservation of low-cost unsubsidized AH</td>
<td>44</td>
<td>17</td>
<td>15</td>
<td>24</td>
</tr>
<tr>
<td>Work w/ regional nonprofit on Fair Housing</td>
<td>31</td>
<td>30</td>
<td>11</td>
<td>28</td>
</tr>
<tr>
<td>Strategic Plan for Affordable Housing Trust</td>
<td>43</td>
<td>16</td>
<td>15</td>
<td>26</td>
</tr>
<tr>
<td>Hire a housing planner</td>
<td>38</td>
<td>20</td>
<td>11</td>
<td>31</td>
</tr>
<tr>
<td>Purchase land for Affordable Housing</td>
<td>38</td>
<td>19</td>
<td>10</td>
<td>33</td>
</tr>
<tr>
<td>Friendly 40B</td>
<td>40</td>
<td>16</td>
<td>16</td>
<td>27</td>
</tr>
<tr>
<td>Support for co-housing</td>
<td>22</td>
<td>35</td>
<td>7</td>
<td>36</td>
</tr>
<tr>
<td>Triplex/fourplex rules</td>
<td>36</td>
<td>21</td>
<td>11</td>
<td>33</td>
</tr>
<tr>
<td>Pass Community Preservation Act</td>
<td>50</td>
<td>6</td>
<td>8</td>
<td>36</td>
</tr>
<tr>
<td>Facilitate private Affordable Housing dev.</td>
<td>36</td>
<td>19</td>
<td>13</td>
<td>31</td>
</tr>
<tr>
<td>Dimensional and parking amendments</td>
<td>39</td>
<td>14</td>
<td>10</td>
<td>36</td>
</tr>
<tr>
<td>Partner w/ regional nonprofit on AH dev.</td>
<td>31</td>
<td>21</td>
<td>15</td>
<td>34</td>
</tr>
<tr>
<td>General Fund appropriation/bond</td>
<td>30</td>
<td>19</td>
<td>15</td>
<td>36</td>
</tr>
<tr>
<td>Incentivize deeper afford. in incentive zoning</td>
<td>31</td>
<td>16</td>
<td>17</td>
<td>36</td>
</tr>
<tr>
<td>Finance affordable ADUs</td>
<td>31</td>
<td>16</td>
<td>17</td>
<td>36</td>
</tr>
<tr>
<td>Pay for deeper affordability in incentive zoning</td>
<td>21</td>
<td>26</td>
<td>10</td>
<td>43</td>
</tr>
<tr>
<td>ADU tax abatements</td>
<td>19</td>
<td>22</td>
<td>19</td>
<td>38</td>
</tr>
</tbody>
</table>

- Yes, it's a high priority.
- No, it's not a high priority, but I like the idea.
- I'm not sure.
- I don't think Melrose should pursue this idea.
The actions that received the highest support and least opposition are:

1. Host regular housing information sessions (H)
2. Study the need for emergency and transitional housing (E)
3. Design standards for mixed-use/multifamily housing in downtown/rail corridor (A)
4. Baseline requirements for sustainable development (F)
5. Design guidelines for infill housing in older, mid-density neighborhoods (A)
6. Cluster zoning rules away from Downtown/rail corridor (F)
7. Allow two-family and townhomes by-right in Downtown/rail corridor (A)
8. Explore local requirements for a Notice of Sale and Notice (E)

These actions support different strategies (H, E, A and F) than those ranked most highly earlier in the open house (A and C). Strategies E, F and H are associated with some of the most highly prioritized actions but received moderate or low support when ranked as stand-alone strategies. These conflicting results indicate that actions may be more motivating than strategies, and/or that specific actions can tie to multiple strategies.

**Priority Housing Types and Locations**

Respondents were next asked to identify up to three geographic areas of Melrose in which new development should be located. The first phase of this question did not specify which type of development would go in these locations, so responses likely reflect respondents’ interpretation or assumptions of new development in general. Respondents favored development in downtown and along the rail corridor, with many also advocating for development in currently low-density residential neighborhoods in East Melrose.

Respondents were then asked to rank the appropriateness of nine different housing types in different areas of Melrose. This question asked about ‘appropriate’ housing types, so respondents may have considered the existing housing context as much as future development.

The most popular responses are shown below in dark green. They include mixed-use housing in downtown and single-family homes, ADUs, and duplexes in low and medium-density residential neighborhoods. Across the city, the most popular housing type was duplex, and the most popular location was the Rail Corridor (shown in dark blue in final column and row).
Some notable takeaways from engagement in the spring compared to the fall:

- Across both campaigns the proportion of homeowners and length of residency remained consistent.
- The spring campaign saw higher participation from young people. This group is often underrepresented in planning processes, including in the fall campaign, and their participation is crucial for ensuring the HPP reflects the entire Melrose community, not just those most able to join planning efforts.
- However, the spring OOH saw a lower percent of non-white respondents, despite targeted outreach to reach racial minority residents.
- Renters have been consistently underrepresented in these activities: the highest rate of renters was 16%, in the fall webinar. Like with young people, this is typical in urban planning processes, but especially problematic in Melrose, where the proportion of renter households is relatively high (34%).
- People living in single-family homes were overrepresented in these activities, and the percent of respondents who live in single-family homes increased from the fall to the spring. Again, this is not ideal in a community where just over half of homes are detached single-family.
- Seniors were less well represented in these campaigns than is typically seen during in-person public engagement, likely due, at least in part, to the digital format of these activities.
Factors Affecting Development
Overview

In the US, housing is largely provided through the private real estate market. Developers, contractors, financial institutions, brokers, and other specialists work together to deliver new housing at a variety of scales. The government regulates this market through rules and incentives built into local, state, and federal regulations. Whether housing is produced in any one location is influenced by those regulations, as well as numerous natural, social, economic, institutional, and infrastructural factors. This chapter of the HPP considers the Melrose-specific factors influencing housing development.

Land-Based Constraints

Some areas of Melrose are better suited for housing than others. Naturally constrained sites include water bodies, places that are likely to flood in the event of a major storm, areas within 100 feet of wetlands, and state-designated core habitats warranting protection. Many of these areas overlap with existing public and private open spaces, including the Middlesex Fells Reservation, Pine Banks Park, Mt. Hood Park, and the Ell Pond area. Significant portions of the Horace Mann area are also at risk of flooding or are near wetlands.

Flood zones may be generally inappropriate for housing, though in flood zones that have been previously developed, new housing development can introduce more green space and incorporate site improvements designed to combat overall flooding. Any housing built in these areas must meet design standards to minimize flood risk and ensure residents can stay safe in the event of a flood.

Similarly, sites contaminated with hazardous materials are generally unsuitable for residential development, but if the contamination is minor, development can serve as a vehicle to remove contamination and make the site safe for residential use. If the contamination is extensive, it may be cost-prohibitive to address through development alone, though state and federal funds are available for remediation of such sites. Sites with a regulatory Activity and Use Limitations, tracked under M.G.L. 21E, are likely to contaminated for residential use and were excluded from any analysis of development opportunities in this plan.

Lastly, some land is constrained due to existing public use of that land. These include public rights-of-way, permanently protected open spaces, cemeteries, parks, and some golf courses. The city’s permanently protected open spaces include the Middlesex Fells Reservation, Pine Banks Park, Mt. Hood Park, the Ell Pond area, Sewall Woods, Ferdinand Woods, West Hill, and numerous smaller open spaces around the city.
Infrastructure can create an upper limit on the amount of housing that can be built without new infrastructure investment. This is especially true in rural communities that lack extensive infrastructure. Melrose, however, is relatively well served by its infrastructure. Though large-scale developments will need to be assessed for
infrastructural impacts, infrastructure is not a major constraint on development, and in fact, new development can improve the city's infrastructure in many cases.

**Utilities**

Melrose is generally well served by water and sewer infrastructure due to its connections to the regional Massachusetts Water Resources Authority (MWRA) system. Sites with limited access to utilities may exist, but the city does not face systemic infrastructure constraints. New development must demonstrate that utilities have sufficient capacity to provide service, and some developments may be subject to additional inflow/infiltration fees to accommodate more intense use. At some sites, development can create opportunities to address existing backflow, drainage, and network connectivity issues.

**Transit**

Melrose is well served by the MBTA transit system in the region. There are three stations on the Haverhill Commuter Rail line within Melrose, and the Oak Grove terminus of the rapid transit Orange Line is just across the city's southern border with Malden. This rail corridor was historically key to Melrose’s development, and it remains an important driver for the city's continued prosperity. Beyond rail, Melrose is served by the MBTA’s 131, 132, and 137 buses, which provide more granular access to areas beyond the immediate rail corridor, including Downtown, Melrose Highlands, Wyoming Ave, and the East Side.

In theory, Melrose’s relatively strong transit access should not be a constraint, but rather a catalyst, for ongoing housing production. However, there remain concerns about the viability of the system and its ability to serve Melrose residents, which were only exacerbated by the COVID-19 pandemic and cuts to the transit system. The MBTA system has faced real and perceived funding issues, uncertainties in governance, delays, maintenance concerns, and looming austerity measures over the past few years. Transit-oriented residential development—the kind that Melrose has largely pursued over the last two decades—is reliant on a functional transit system. If state-level government fails to rectify transit concerns, the system may become less attractive to residents and prompt greater use of private vehicles and increased traffic in Melrose and elsewhere.

**Pedestrian and Bicycle Infrastructure**

Most of Melrose is well served by pedestrian facilities, including sidewalks along roads and foot trails in open spaces. A small portion of roadways within one half-mile of Melrose’s MBTA stations lack sidewalk facilities. Roadways lacking sidewalks are more common in the eastern sections of the city that have newer, more suburban-style developments. However, a lack of existing sidewalks is not necessarily a development constraint, especially for larger developments, which sometimes repair or install sidewalks as part of the development project. As a Complete Streets Community, a policy to enhance the safety and access of roads, specifically for pedestrians and cyclists, is applied to all decision-making for related infrastructure planning and construction.
The proprietary “Walkscore” system rates locations based on their walkability, taking into account pedestrian infrastructure as well as easy access to amenities like businesses and parks. Parts of Melrose near Downtown received the highest Walkscore ratings of “very walkable” or a “walkers paradise,” while areas near the rail corridor were rated as “somewhat walkable.”

In addition to pedestrian facilities, Melrose has some bicycle infrastructure, including bike lanes on Lynn Fells Parkway and Tremont Street, as well as limited bike lane segments on Essex Street, Berwick Street, and Main Street. In recent years, the City has been implementing elements of its North-South Bike Route Plan, consisting of roadway painting and signage to help cyclists travel more safely to various destinations in Melrose.

Automobile Infrastructure
Traffic and parking are perennially cited as concerns in discussion about new housing development. Melrose’s arterial streets include Main Street, Lebanon Street, Washington Street, Wyoming Avenue, Upham Street, Emerson Street, Melrose Street, Lynn Fells Parkway, Franklin Street, Howard Street, and Green Street. The city does not contain any federal or state routes or interstates, except a small stretch of Route 99 in its southeast corner.

In 2012, Melrose undertook a parking study in the Downtown that showed the area did not face parking constraints due to insufficient parking. In 2019, Melrose was part of MAPC’s Perfect Fit parking study of recent development, which showed that recent housing developments generally had excess parking capacity. Melrose does not allow overnight parking on city streets but does provide for a Residential Overnight Permit that allows residents who do not have off-street parking associated with their residence to use certain municipal and Commuter Rail lots when on-street parking is prohibited.

Municipal Capacity

Housing Staff
The City of Melrose has a five-person team in the Office of Planning and Community Development (OPCD) that oversees all planning functions, including long-term planning, program management, capital planning, project review, zoning amendments, GIS mapping, sustainability, and liaising with relevant boards and commissions. Other staff outside this office also interact with housing development, such as the staff at the Inspectional Services Department (ISD) and Engineering Division.

Staff capacity represents a constraint on achieving housing goals, including market rate and affordable housing production. According to professionals in real estate who participated in this plan’s focus groups, ISD’s building permit review times can delay housing production, which increases costs. Focus group participants agreed ISD’s review
was adequate and professional, but that the department simply had more work than it could handle. Additional capacity in ISD (either on staff or through contractors) could decrease those delays, and in theory, ultimately decrease housing costs.

With regards to Affordable Housing, the City does not have a designated staff position to oversee housing development or programs. Without dedicated staff, the City is less equipped to take a proactive role in Affordable Housing development, which is a complex undertaking that typically requires significant staff time. Similarly, without dedicated staff the City is less equipped to actively pursue the creation of housing programs or to support housing stability. OPCD staff assist individual constituents with housing issues as they arise but have limited capacity to undertake multiple or extensive housing efforts.

**Schools**

School capacity is a commonly cited constraint on housing development. Enrollment in Melrose’s school system has indeed grown since 2005, from 3,537 students in academic year 2005/06 to 3,977 students in academic year 2019/20. Between academic years 2010/11 and 2018/19, enrollment in Melrose’s school system increased by 5%. Only three context communities’ school systems (Arlington, Beverly, and Winchester) saw larger enrollment increases during that period.

School enrollment generally tends to be cyclical. This was true in Melrose, with enrollment growth after 2005 followed by a plateau and dip between 2009/10 and 2012/13, followed again by another period of growth. However, Melrose’s 2009 dip did not erase previous enrollment growth, and in general enrollment has been trending upwards since 2005. Enrollment growth has been most apparent in elementary school grades, with less dramatic growth (and some declines) in middle and high school grades.

It is important to note, however, that new multifamily and mixed-use development has not been the main contributor to increases in Melrose’s school population. With mostly one- and two-bedroom units, these developments are not particularly suitable for families with school-age children. Instead, most of the growth in the school population has occurred as a result of families moving into the many single-family homes in Melrose. In fact, MAPC conducted research across the Commonwealth over a six-year period between 2010 and 2016 and found that, at the district level, there was no meaningful correlation between housing production rates and enrollment growth.6

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Figure 38: Melrose total public school enrollment grades K-12, 2005/06 - 2019/20

Source: Massachusetts Department of Elementary & Secondary Education (DESE), 2005/06 - 2019/20

Figure 39: Melrose school enrollment by grade level, 2005/06 – 2019/20

Source: DESE, 2005/06 - 2019/20
While increased enrollment may put stress on the school system, there is no strong connection between new housing production and school enrollment. New housing production, especially small housing types aimed at households not served by the existing stock, tends to provide housing for young people, seniors, new couples, and singles. According to the Collins Center for Public Management’s 2018 analysis of Melrose school enrollment, new housing was not a driver of enrollment growth.7

Instead, new growth tends to be driven by turnover in the existing housing stock. This turnover is a natural process in which older homeowners age out of their family homes and new families with school-aged children purchase the home. Of course, new housing development will likely be home to some school children, though the effect of these students on the school system is likely to be relatively small. Inasmuch as school enrollment is an issue for Melrose, it is not strongly correlated with housing growth, and it will need to be addressed through education policy rather than housing policy. Limiting housing development to prevent families from living in Melrose would, in fact, be a violation of federal and state Fair Housing law, open the City to legal liability, and is directly counter to Melrose’s slogan as “One Community, Open for All.”

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Zoning & Subdivision Laws

Melrose regulates land use, the size and shape of development, aspects of site and building design, and aspects of affordability through the Melrose Zoning Ordinance (MZO), Chapter 235 of the City’s Administrative Code. Like all Massachusetts communities, the MZO is enabled under Massachusetts General Law Chapter 40A. In Melrose, as in the rest of the US, most real estate is bought and sold as a commodity in a regulated market. Zoning law regulates what can be built on a given piece of property, which influences how much money can be made from developing that property, ultimately influencing the sale price.

Melrose’s zoning code divides the city into 15 base zoning districts. Seven are designated as residential districts, six are designated as business districts, and two are designated as industrial districts. Two overlay districts modify zoning rules in two of the city’s base districts, one business and one industrial. Between the base and overlay zoning districts, residential uses are permitted in all but two small areas of Melrose, either by right or via a Special Permit from the Zoning Board of Appeals (ZBA).

Residential Base Districts

Suburban Residence Districts
Melrose has three Suburban Residence Districts: SR, SR-A, and SR-B. These districts are exclusively found on the eastern side of Melrose. Each district only allows detached single-family homes by right, with accessory “in-law” apartments allowed by a Special Permit issued by the ZBA (under a limited set of criteria everywhere in Melrose). The three districts vary principally in the minimum lot area allowed for an individual parcel.

The SR District, located south of Lynn Fells Parkway and encompassing Rivers Lane and Bellevue Golf Club, requires a minimum of 25,000 square feet (just over half an acre) for each residential parcel. The SR-A District, encompassing Mt. Hood Park and the surrounding residential areas, requires 15,000-square foot residential lots. The SR-B District, encompassing much of the remaining eastern edge of Melrose, requires 10,000-square foot lots. In addition to lot size requirements, these districts have relatively large setback and open space requirements. All buildings are capped at 2.5 stories and 35 feet in height. The housing in these districts tends to be newer than housing elsewhere in the city, with the majority of homes built between 1946 and 1980.

UR-A: Urban Residence A
The Urban Residence A (UR-A) District is the largest district in Melrose. It includes most of the land between the eastern suburban districts and Downtown, as well as most of the land west of the MBTA railway. Only detached single-family homes are allowed by right in UR-A, with accessory apartments, townhomes, and two-family homes allowed by Special Permit from the ZBA. Single family homes and townhomes require a minimum 7,500 square feet of land area for each unit. Two-family homes require 13,500 square feet in land area (i.e., 1,500 square feet less than the area required for two separate
homes). Setback requirements are relatively low compared to the suburban residence districts. Buildings are capped at 2.5 stories and 35 feet in height. Homes in this area are of mixed ages and include many historic structures built before World War II.

**UR-B: Urban Residence B**
The Urban Residence B (UR-B) District includes the area east of Downtown, the area east of Main Street and north of Lynn Fells Parkway, the area between Main Street and the MBTA rail corridor, and a small area west of the rail corridor and south of Lincoln Elementary. In UR-B, detached single-family homes and two-family homes are allowed by right, with accessory apartments, townhomes, multifamily homes, and mixed-use developments allowed by Special Permit from the ZBA. Single-family homes require a minimum of 7,500 square feet in land area. Two-family homes, townhomes, and multifamily homes require 7,500 square feet of land for the first housing unit and 3,000 square feet for each additional unit. Mixed-use developments require a minimum of 10,000 square feet in land area. Buildings are capped at 2.5 stories and 35 feet in height.

**UR-C and UR-D: Urban Residence C and D**
The Urban Residence C (UR-C) District encompasses several small areas: one area between the rail corridor and Pleasant Street and running along West Wyoming Avenue; one area in the vicinity of the Franklin School and Main Street between West Highland Avenue and Franklin Street; one area near Main Street around East Wyoming Avenue, Lynde Street, and Grove Street; and one area along Main Street south of Banks Place. Urban Residence D (UR-D) is a single small area in Downtown Melrose, roughly between the rail corridor and Myrtle Street and just south of West Emerson Street. In UR-C and D, townhomes, two-family homes, and multifamily homes are allowed by right, with detached single-family homes, accessory apartments, and mixed-use developments allowed by Special Permit. Townhomes, two-family homes, and multifamily homes require 6,000 square feet of land area for the first unit, and 1,250 square feet for each additional unit. Buildings are capped at 4 stories and 50 feet in height, with a maximum floor area ratio of 1.0. Minimum setback and open space requirements are relatively low compared to other districts.

**Business Base Districts**

**BA-1 and BA-2: General Business and Transit-Oriented Mixed Use**
Melrose has a General Business (BA-1) District and a Transit-Oriented Mixed Use (BA-2) District. An additional General Business (BA) District remains in the zoning code but is not distinct from the BA-1 District and is not mapped onto any part of Melrose. BA-1 includes most of the core of Downtown Melrose from East Wyoming Street to Upham Street, as well as a portion of Main Street north of Lynn Fells Parkway. The BA-2 District includes the areas adjacent to each of Melrose’s three MBTA Commuter Rail stations. In both districts, mixed-use developments with commercial (retail) uses on the ground floor and residential above are allowed by right. Multifamily developments with no retail component are allowed by Special Permit from the Planning Board for large redevelopment sites. All uses require only a 5,000-square foot lot, no minimum setbacks, and a maximum front setback of 5 feet. Buildings are capped at 4 stories and 50 feet,
with a maximum floor area ratio of 2.0. The requirements of these base districts encourage wood-frame, mid-rise, mixed-use buildings.

Figure 41: Map of Melrose’s zoning districts

**BB and BB-1: Extensive Business**
Melrose contains two Extensive Business Districts: BB and BB-1. The BB District is located in the city’s southeasternmost corner along Broadway (Route 99) and no residential uses are permitted there. The BB-1 District is located in three areas directly east of the rail corridor: one district between Banks Place and Melrose’s southern border, one district along Willow and Essex streets north of Foster Street, and one district between the rail...
corridor and Tremont Street, south of Melrose Street. Like the BA Districts, multifamily developments are allowed in the BB-1 district by Special Permit from the Planning Board for large redevelopment sites. Two of the three areas within the BB-1 district are modified by the Rail Corridor Overlay District as discussed below.

**BC: Local Business**
There are two small areas covered by Melrose’s Local Business (BC) District: one at Melrose’s southern edge, along Main Street between Banks Place and Sylvan Street, and the other at Melrose’s northern edge, along Main Street north of Bay State Road. The BC district allows mixed-use developments (residential above commercial) by right and multifamily developments without a commercial component by Special Permit from the ZBA. Buildings are capped at 2 stories, 30 feet in height, and a maximum floor area ratio of 0.75.

**BD: Medical Business**
A large portion of Downtown Melrose in the vicinity of Melrose-Wakefield Hospital is zoned Medical Business (BD). Despite its name, the area encompasses many types of homes and businesses and allows many types of residential development. Townhomes, two-family homes, multifamily homes, and mixed-use developments are all allowed by right. Single-family homes and accessory apartments are allowed by Special Permit from the ZBA. Buildings in this area are capped at 8 stories, 80 feet in height, and a maximum floor area ratio of 2.0.

**Industrial Base Districts**
Melrose contains two base Industrial Districts (I and I-A). The I District is located in the southeast corner of Melrose between Malden, Revere, and Saugus. The I-A District is located between the rail corridor and Washington and Pleasant streets. Neither of these base districts allow residential uses, however, the I-A District is significantly modified by the Smart Growth District as discussed below.

**Overlay Districts**

**Smart Growth District**
In the early 2000s, Melrose conducted a master planning process that showed the community’s interest in promoting sustainable, mixed-use, transit-oriented development—a practice often called “smart growth”—in the city’s industrial areas near the rail corridor. At the time, the Oak Grove Village development, located between the rail corridor and Main Street at the city’s southern border with Malden, was already underway. While Oak Grove Village was successfully permitted via a Special Permit, the MZO lacked a viable zoning tool to accomplish the community’s broader smart growth goals. In 2008, the City Council passed a new Smart Growth District developed by the Planning Board and OPCD staff as an overlay for the area opposite the rail corridor from Oak Grove Village.

The Smart Growth District (SGD) is a zoning overlay with boundaries that fully match the I-A District between the rail corridor and Washington and Pleasant Streets. The SGD
allows (but does not require) a mix of uses, including residential and consumer-facing commercial uses like retail and restaurants. SGD developments may have up to 35 housing units per acre and can include a range of housing types. Buildings are capped at 60 feet in height, with maximum floor area ratios ranging from 1.25 to 2.0, depending on the amount of commercial development in the project. SGD projects are assumed to occur on large lots, which are typical of former industrial areas. SGD rules require at least a half-acre of land and a maximum of 50% lot coverage. The amount of automobile parking required depends on the size of the housing units and amount of commercial space, but it may not be less than 1 space per residential unit. SGD developments are also subject to design standards meant to match the area’s character, and some existing mill-style buildings are required to be preserved. Developers must demonstrate that water, sewer, and traffic infrastructure are adequate before a project is approved. All SGD projects must be approved by the Planning Board through Site Plan Review.

All but one parcel in the SGD has been redeveloped as of 2021 and all redevelopments have utilized the overlay zoning over the base I-A zoning. While the redevelopment is seen as positive, some in the community have said that the residential components of SGD projects are not matched by adequate retail components.

**Rail Corridor Overlay District**
The Rail Corridor Overlay District (RCOD) is a zoning overlay that shares the same boundaries as two of the three areas in the BB-1 District. One is just east of the rail corridor running along Willow and Essex streets, and the other runs along Tremont Street roughly between Emerson and Melrose Streets. The RCOD allows (but does not require) a mix of uses, including residential and consumer-facing commercial uses like retail and restaurants. RCOD developments may have up to 35 housing units per acre and can include a range of housing types. Buildings are capped at 4 stories and 50 feet in height, though the Planning Board may increase the allowable height to 5 stories and 62 feet provided that they meet certain criteria. RCOD developments have a maximum floor area ratio of 1.5. The developments must meet design standards, provide on-site open space, and pay into a Streetscape Improvement Fund. The RCOD requires one automobile parking space per unit plus additional guest spaces and commercial spaces if applicable. Developers must demonstrate that water, sewer, and traffic infrastructure are adequate before a project is approved. All RCOD projects must be approved by the Planning Board through the Site Plan review process.

**Cluster Residential Development**
Under its “cluster residential development” provision, Melrose’s zoning code allows single-family developments in suburban residential areas to reduce their dimensional requirements and “cluster” single-family homes on one part of a site in order to preserve natural features elsewhere on the property. In practice, this zoning vehicle is not likely to be viable in Melrose since the size of a cluster development site must be at least 15 acres. No opportunities of that size exist today, and it is unlikely parcels would be aggregated for the purpose of creating such a development. Even if that land area requirement were removed, the zoning relief offered by Melrose’s cluster provision is not enough that it would be viable for habitat protection on most smaller sites. Furthermore,
single-family lots in these developments must conform to UR-A zoning rules. While UR-A developments consume less land than the suburban residential developments, they still consume considerable land per housing unit compared to newer models of cluster/open space zoning that will be discussed in the Development Framework section of the plan.

**Inclusionary Zoning**

Melrose passed its inclusionary zoning law (officially its “Affordable Housing Incentive Program Ordinance”) in 2004, and most recently updated it in 2019. The ordinance requires that, for developments of five or more units, 15% of all units must be held as affordable for households earning 80% of the Area Median Income or less. To offset the costs of building and managing Affordable Housing units and minimize the risks of deterring development, the zoning code provides a density bonus of one market-rate unit for each Affordable Housing unit and decreases parking requirements. Developers are required to pay a fee to the City for any “fractional units” (i.e., when the 15% requirement results in a fraction of a unit) and those payments are directed into the City’s Affordable Housing Trust Fund. Developments of 5, 6, and 7 units are able to provide a payment in lieu of providing the units onsite and this money also goes into the Affordable Housing Trust Fund.

**Incentive Zoning**

In 2021, the City adopted a new “incentive zoning” framework that offers developers increased allowable densities in exchange for community benefits. The new incentive zoning is focused on sustainability benefits, such as green infrastructure, sustainable building practices, increased open space, and support for alternative modes of transport such as bicycling or walking. The incentive zoning tool is available in the BA-1 and BA-2 Districts.

**Subdivision Control Law**

The Planning Board oversees subdivision of parcels in Melrose through the City’s Subdivision Rules and Regulations. The regulation requires each individual lot within a subdivision have access to a public right-of-way, which either already exists or must be built, and controls the design of any new rights-of-way proposed in a subdivision. In general, the law reasonably controls conventional suburban style development, but it does not accommodate alternative housing and site types that may be desired by the community, such as cottage or cluster housing.

**Site Plan Review**

The Planning Board approves Site Plan Review application for all new industrial or commercial uses, new residential developments of four or more, extensions in excess of 2,500 sq. ft. of an existing industrial, commercial, or multi-family use, or the construction or expansion of a parking lots. The intent of the site plan review process is to regulate, rather than prohibit, uses through reasonable conditions concerning the design and
layout of buildings, signs, open space, landscaping, parking areas, access and egress, drainage, sewage, water supply, and public safety. It is important that all new development is consistent with the character of Melrose, regardless of its size and scale.

Local Housing Toolkit

Affordable Housing Trust Fund

In 2020, Melrose established a local Affordable Housing Trust Fund (AHTF) to collect and spend funds on Affordable Housing development and local housing programs. AHTFs are public bodies enabled under state law that can hold money and property independent of the City itself, and it can use its holdings for Affordable Housing purposes. Unlike the larger City government, an AHTF can act quickly and is better equipped to respond to housing development opportunities that arise outside of the City’s normal annual budgeting process. AHTFs are governed by boards that are appointed by local leaders. Melrose’s AHTF has not yet been fully set up, and one anticipated outcome of this planning process is to provide direction for the AHTF.

AHTFs are only effective if they are funded. In addition to payments collected through Melrose’s inclusionary zoning law, funds could potentially be generated from other development fees if they occur. However, these sources are unlikely to be consistent. Many communities fund their trusts through the Community Preservation Act (CPA), a local surtax on real estate that must be spent on a variety of community benefits including Affordable Housing. However, Melrose has not locally adopted CPA at this time. Consistent funding—from CPA, a recurring general fund appropriation, or other stable source—will help Melrose’s AHTF make effective and efficient investments in Melrose’s housing.

Housing Choice

The state’s Housing Choice program provides capital grants to municipalities that meet certain housing production goals, with larger grants given to communities that permit more housing. Melrose became a Housing Choice community in 2018 during the inaugural year of the program. It qualified by permitting more than 500 units over five years. The state awarded Melrose $168,000 in Housing Choice funds, which funded public realm improvements and accessibility upgrades along Cherry Street. Melrose was designated again as a Housing Choice community in 2020 by permitting more than 300 new units and meeting housing policy best practices. The designation will last for five years, until 2025.

North Suburban Consortium

Melrose is a member of the North Suburban Consortium (NSC), a membership group of nearby municipalities that collectively manages their federal HOME funds. HOME is one
of the few active federal direct funding sources for Affordable Housing development. In the past, the NSC has supported work in Melrose to “buy-down” affordability in projects by private developers,8 fund nonprofit single-room occupancy units with supportive services for pregnant teens and new mothers, and it has collaborated with the Melrose Affordable Housing Corporation to acquire units for Affordable Housing.

Through the NSC, low-income Melrose residents who are first-time homebuyers can qualify for down payment assistance loans. However, these loans are capped at $7,500 per property and there is a purchase price limit of $466,000. Because of the small size of the loans and the high cost of housing in Melrose, this down payment assistance is rarely sought by residents.

**Melrose Housing Authority**

The Melrose Housing Authority (MHA) is the local public agency that administers many federal and state housing programs. Most visibly, the MHA owns and operates 322 public housing units, including 305 units for the elderly and people with disabilities, and 17 units for families. The elderly units are located in two high-rise developments, while the family units are interspersed across the city in small multifamily buildings acquired by Melrose’s Affordable Housing Corporation. The MHA also manages federal and state rental vouchers, which assist low-income tenants in private rental properties, as well as project-based vouchers, which provide operating support for units in affordable housing developments. In Melrose, project-based vouchers are prioritized for Melrose residents and veterans. Lastly, the MHA manages the state’s “Family Self Sufficiency” program and provides trainings for rental voucher holders.

**Melrose Affordable Housing Corporation**

The Melrose Affordable Housing Corporation is an independent nonprofit that acquires and rehabilitates residential properties into deed-restricted Affordable Housing units with federal funding through the NSC’s HOME program. The corporation owns four properties with a total of 15 housing units. Though the MAHC has close ties to the City and the Housing Authority, MAHC is a separate, non-governmental organization. MAHC has no staff and is run by a volunteer board of directors. As such, MAHC lacks capacity to significantly grow its stock of Affordable Housing. Their existing units are managed by the Housing Authority, which is tasked with managing hundreds of other units.

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8 Housing buy-downs fill the gap between the price of an Affordable Housing unit and the price of that housing unit on the open market. By “buying-down” the market rate price to one that is Affordable, a city can add more Affordable Housing units beyond what is required by local inclusionary zoning rules while also ensuring that developers can finance their projects.
Development Framework and Opportunities
Development Framework

Different kinds of housing are appropriate in different parts of the city. Melrose is fortunate to have distinct neighborhoods, each with its own history, land use characteristics, and architectural heritage. New housing can complement the existing urban fabric of each area, playing to each area’s strengths. By guiding new housing development in these areas, Melrose can proactively ensure that it meets the community’s housing goals.

This plan introduces a loose “development framework” that can be used to think about new housing production in Melrose. It is meant as a guide for local decisionmakers, community members, and developers when approaching development projects. It is not meant to prescribe the type of new development appropriate for any individual site in the city. Overall, the framework seeks to guide development in an incremental manner and recognizes that new development can respect and coexist with Melrose’s existing built environment.

Location Types

This development framework utilizes loosely-designated location types: Downtown, the Rail Corridor, the Hospital Area, Mid-Density Neighborhoods, Low-Density Neighborhoods, Large Open Spaces, and a Commercial-Industrial area. Each location type contains buildings and housing that share certain characteristics, such as age, density, mix of uses, and dimensions. The boundaries of these location types are not specific, and individual sites may not fit the overall pattern described here. Nonetheless, this breakdown provides a useful structure for considering future development in Melrose.

Downtown, Rail Corridor, and Hospital Area

Development in the Downtown, Rail Corridor, and Hospital Area should reflect these areas’ historic character, existing retail base, and strong transit and pedestrian connections. Participants in this plan’s engagement process tended to prefer that new housing be located in transit- and amenity-rich locations like these. New development in these locations should be mixed-use, with residential uses above retail. Small- and large-multifamily buildings without a retail component may also be appropriate in some places, as well as townhouses or two-and three-family buildings on smaller parcels. In general, these recommendations follow existing development patterns for each of these areas.

Current zoning tools are largely sufficient to accommodate these desired uses, but certain dimensional and parking rules may need to change in order to successfully promote the types of development envisioned for these areas. Based on data from MAPC’s Perfect Fit parking study in 2019, it is likely that Melrose could reduce parking requirements in larger, transit-oriented developments in accordance with demonstrated demand for off-street parking spaces.
Continuing to target development in these areas is in line with the Commonwealth’s goals to prioritize housing production in smart growth areas. As a municipality served by the MBTA, Melrose will need to demonstrate to the Department of Housing & Community Development (DHCD) that it meets the new Multi-Family Zoning Requirement for MBTA Communities under MGL Chapter 40A, Section 3A. This will be necessary in order to remain eligible for state funding through the Housing Choice Initiative, Local Capital Projects Fund, and the MassWorks infrastructure program that the City relies on for capital and infrastructure improvements. To obtain a determination of compliance for a term of 10 years, Melrose will need to show that, within a half-mile of transit station, it has...
at least one zoning district of 50 acres or more that allows multifamily or mixed-use development as of right at a density of 15 units per acre or more. Given the City’s prioritization of transit-oriented development over the years, meeting this requirement should not be an issue.

**Mid-Density Neighborhoods**
The portions of Melrose adjacent to Downtown and the Rail Corridor are primarily comprised of older housing with a mix of densities, including many mid-density homes. These “Missing Middle” housing types, which fall between single-family homes and large apartment buildings in terms of scale, are intermixed with more prevalent single-family homes. These neighborhoods are ideal for renewed infill development such as two- and three-family developments, small multifamily buildings, and accessory apartments, which can provide alternative housing opportunities for households that either do not want or cannot afford a single-family home in Melrose.

The Melrose Zoning Ordinance facilitates this type of development to varying degrees. These smaller housing types are allowed in some zones (such as UR-B) but not others (such as UR-A). Dimensional requirements, especially minimum land area requirements, may prevent this kind of development altogether. These barriers could be address through relatively minor adjustments to Melrose’s zoning. However, Melrose will also need to ensure that new development complements its overall neighborhood through smart design. The City will also need to ensure that development pressure does not disproportionately harm historically marginalized groups, such as people of color and renters, who are relatively well represented in these areas compared to other parts of the city and are more likely to experience housing insecurity.

**Low-Density Neighborhoods**
Housing development in the eastern portions of Melrose occurred later than in other, more historic areas of the city. Housing here tends to be newer and lower density, meaning each home tends to use more land than homes elsewhere. Opinions on new housing here are mixed. Some residents expressed a desire to limit new development in this area, due to the increased automobile traffic brought by housing here relative to other parts of Melrose. Others felt housing could be incorporated there where there are larger parcels and development should not be concentrated in certain parts of the city.

This framework takes a balanced approach to Melrose’s low-density neighborhoods. For development that occurs in these areas, it should be sustainable and use resources efficiently while respecting the existing built context. To that end, Melrose should advance “cluster” style single-family or cottage style developments in these areas. These developments group smaller single-family homes in a single lot with shared green space, shared gathering areas, and (often) shared parking. In doing so, they use land more efficiently while offering a housing type that is more amenable to seniors, young families, and single adults compared to conventional suburban single-family development. Cluster and cottage-style developments tend to make use of historic design elements that
complement the existing context while cleverly creating more affordable, accessible, and sustainable housing options. Existing cottage developments in Massachusetts can be found in Concord, Weymouth, Dennis, and Brewster.

Melrose’s zoning code already has a cluster zoning provision, but it is not designed to produce cottage developments with efficient uses of land. That provision could be overhauled to accommodate more contemporary development preferences. Revisions should reduce the minimum total lot size, reduce the land area required per unit, and create design requirements for shared open space, accessory use, and parking facilities. The City’s subdivision law would also need to be reformed to allow for this type of development.

Concord Riverwalk, an example of contemporary cluster/cottage-style development.  
Source: Union Studio Architecture; Photo: Nat Rea
Development Opportunities

Melrose has numerous sites that offer potential for new residential development. This section provides a list of sites currently under consideration for redevelopment as well as sites that could be considered in the future. These lists are limited to relatively large sites with mixed-use or multifamily redevelopment potential. Small infill sites that are suited for accessory apartments, two-family developments, townhouses, cottage houses, or other smaller housing types are not included here, but nonetheless represent an opportunity for small-scale, incremental infill development.

To provide context, sites already in the City’s development pipeline are included in this list and noted separately. The property owners at these sites have already demonstrated development interest, and it is likely these sites will move forward with redevelopment. Other sites on this list are more speculative and development is contingent on their owners’ interest.
Sites in the Housing Pipeline

Some sites in Melrose are already “in the pipeline,” meaning the property owner is actively considering redevelopment. Owners of sites in this section have filed some initial paperwork or reached out to OPCD staff stating their intention for redevelopment, including estimated number of future units.

Site 1: Franklin Market, 453-463 Franklin Street

Location notes: Near the Melrose Highland MBTA Station
Existing use: Single-story retail
Existing structures year built: 1967
Existing floor area ratio: 0.96
Parcel IDs: C12 0 16
Zoning: BA-2, Eligible for Incentive Zoning
Anticipated units/use: Mixed-use with 18 residential units over commercial first floor
Land-based constraints: None
Site 2: VFW Post 2394, 14 Chipman Ave / 21 Marvin Road

Location notes: Near the Melrose Highland MBTA Station
Existing use: Fraternal organization
Existing structures year built: 1958
Existing floor area ratio: 0.57
Parcel IDs: C12 0 23; C12 0 20; C12 0 19; C12 0 18
Zoning: BA-2, Eligible for Incentive Zoning
Anticipated units/use: Mixed-use with 42 residential units over commercial first floor and VFW canteen
Land-based constraints: None
Site 3: 31-39 West Wyoming Avenue

Location notes: Near the Wyoming MBTA Station
Existing use: Single-story retail, garages, vacant lot
Existing structures year built: 1919
Existing floor area ratio: 0.04
Parcel IDs: C6 0 9; C6 0 8
Zoning: BA-2, Eligible for Incentive Zoning
Anticipated units/use: Mixed-use with 27 residential units over parking and small commercial area
Land-based constraints: Underground culvert
Site 4: MMTV Site, 360 Main Street

**Location notes:** Near Downtown and Wyoming MBTA Station

**Existing use:** Offices, studios

**Existing structures year built:** 1926

**Existing floor area ratio:** 0.90

**Parcel IDs:** C6 0 56

**Zoning:** BA-2, Eligible for Incentive Zoning

**Anticipated units/use:** Mixed-use with 42 residential units over first-floor commercial and MMTV studio

**Land-based constraints:** None

**Other notes:** A mixed-use project at this site was previously approved by the Planning Board and Zoning Board of Appeals but was appealed by abutters
Site 5: Caruso Property, 681-697 Main Street

Location notes: Near Downtown
Existing use: Single-story retail
Existing structures year built: 1911, 1924
Existing floor area ratio: 0.70
Parcel IDs: D8 0 12; D9 0 14
Zoning: BD (Medical District)
Land-based constraints: Flood zone, underground culvert
Target housing type: Mixed-use (residential over retail)
Other notes: Redevelopment of this property has been under consideration for some time. The site is constrained by a need to perform underground infrastructure work and may require flooding mitigation. Any new housing here will need to be designed with resiliency in mind. A future project will likely require Variances due to constraints in the BD District zoning. There is a City-owned surface parking lot next to this site that could potentially be redeveloped in concert with it.
New Opportunity Sites

The following sites represent potential opportunities for residential or mixed-use development. They are not officially in the City’s development pipeline and are not formally under consideration for redevelopment, although some property owners may be informally exploring redevelopment options. This list is intended to serve as a workable point of reference for future development possibilities in Melrose, but ultimately it is the individual property owner’s choice whether to pursue redevelopment.

Site 6: Norman Prince Post VFW, 428-436 Main Street

Location notes: Downtown
Existing use: Fraternal organization
Existing structures year built: 1941
Existing floor area ratio: 0.94
Parcel IDs: C7 0 15
Zoning: BA-1, Eligible for Incentive Zoning
Land-based constraints: None
Target housing type: Mixed-use (residential over retail)
Other notes: This property is a well-used VFW hall. Any redevelopment effort should consider the inclusion of a canteen or function space for this organization.
Site 7: Greenwood Property, 1 Washington Street

**Location notes:** Near Oak Grove MBTA Station

**Existing use:** Contractor's yard, offices, parking

**Existing structures year built:** 1954

**Existing floor area ratio:** 0.25

**Parcel IDs:** B2 0 21

**Zoning:** I-A, Smart Growth District

**Land-based constraints:** None

**Target housing type:** Mixed-use (residential over retail)

**Other notes:** This is the only remaining property in the Smart Growth zoning district that has not been redeveloped for residential/mixed-use development.
Site 8: 171 Tremont Street

Location notes: Along the rail corridor
Existing use: Offices and gym uses
Existing structures year built: 1914
Existing floor area ratio: 0.27
Parcel IDs: C11 0 126
Zoning: BB-1, Rail Corridor Overlay District
Land-based constraints: None
Target housing type: Mixed-use (residential over retail)
Other notes: The City previously approved plans to redevelop this property into a mixed-use building 23 housing units over first floor commercial, but the approvals expired after no development proceeded. Any new housing here will need to be designed with resiliency to flooding in mind, including the provision of green infrastructure and raised access points.
Site 9: 14-24 Tremont Street

Location notes: Near Cedar Park MBTA Station
Existing use: Dog daycare, rental housing, parking, and automobile storage
Existing structures year built: 1914
Existing floor area ratio: 0.11
Parcel IDs: B9 0 105
Zoning: BB-1, Rail Corridor Overlay District
Land-based constraints: Flood zone
Target housing type: 3- to 4-story multifamily
Other notes: Any new housing here will need to be designed with resiliency to flooding in mind, including the provision of green infrastructure and raised access points. Consideration should also be given to mitigating the potential displacement of existing rental tenants.
Site 10: Parking Lot, 164 Essex Street

Location notes: Near Cedar Park MBTA Station
Existing use: Parking
Existing structures year built: n/a
Existing floor area ratio: 0.00
Parcel IDs: C8-0-4
Zoning: BB-1, Rail Corridor Overlay District
Land-based constraints: None
Target housing type: 3- to 4-story multifamily
**Development Targets**

Under M.G.L. Chapter 40B, a Housing Production Plan must set a development target for new housing, particularly new Affordable Housing. HPP development targets are typically calculated such that achieving the target would help achieve “safe harbor” from Chapter 40B Comprehensive Permit developments. To achieve safe harbor, a community must have 10% of its housing on the Subsidized Housing Inventory (SHI) or make incremental progress toward that goal. Units can be counted on the SHI when they are deed-restricted Affordable Housing or when they are market rate but are part of a development in which at least 25% of units are deed-restricted Affordable Housing rental units (typically built through the Chapter 40B Comprehensive Permit process).

Melrose presently has 934 SHI units, or 8.0% of its total housing stock (11,714 units) as counted in the 2010 US Census. Melrose would need a total of 1,171 SHI units to meet Chapter 40B’s 10% threshold, or 237 more SHI units than there are today. Furthermore, once 2020 Census figures are released, the state will recalculate the SHI percentage based on the new number of year-round housing units in Melrose. Based on the City’s permitting data, there have been approximately 567 net new housing units permitted in Melrose since 2010, bringing its total housing stock to 12,281 units. Once the state determines the new SHI percentages, Melrose will need roughly 294 additional SHI units to achieve safe harbor.

Melrose could also seek temporary safe harbor through adoption of this HPP and progress in Affordable Housing production. To do this, the City must permit Affordable Housing units at a rate of 0.5% or 1.0% of its total housing stock, which would result in one- or two-year safe harbor designation, respectively. This means Melrose would have to produce 59 new SHI units in one year to be eligible for one year of safe harbor when using the 2010 total unit count, or 61 SHI units using the estimated 2020 total unit count. SHI unit production would need to reach 117 or 122 units per year (for the 2010 and estimated 2020 total unit counts, respectively) to reach two-year safe harbor.

Realistically, this level of production would be very difficult to achieve for Melrose, especially with deed-restricted Affordable Housing alone. Affordable Housing must be subsidized and securing sufficient resources for Affordable Housing development requires substantial time and effort. Nonetheless, producing 237 new SHI units, ideally all deed-restricted Affordable Housing units, during the next five years is an appropriately ambitious target for Melrose to work toward.

Setting targets based on Chapter 40B requirements—while important for this regulated plan—will not satisfy the demand for Affordable Housing in the community. As demonstrated in the Housing Needs and Demand Assessment, Melrose has housing needs that exceed the regulatory requirements set forth in Chapter 40B. But because the Chapter 40B-based target is itself ambitious, it is an appropriate approach for this plan.
Housing Goals, Strategies, and Actions
Housing Goals

Based on feedback received through engagement activities, this plan proposes five goals for the future of housing in Melrose:

1. Housing Mix

**Encourage a range of housing options and types to serve households with a variety of incomes and meet the diverse needs of current and future Melrose residents.**

A person’s housing needs typically change many times over the course of their life as their household grows or shrinks in size, as their income increases or decreases, or as they pursue changes in employment. Different people also have different housing needs depending on their physical abilities, available income, and personal preferences. Often this diverse set of needs can be best satisfied by different types of housing development. Melrose already contains a mix of housing types, including single-family homes, townhouses, accessory apartments, two-family homes, three-family homes, small multifamily buildings, mixed-use developments, and larger multi-family buildings. (See Housing Stock on page 32 for more analysis of housing types.)

Until the mid-20th century, communities typically built housing to serve the diverse housing needs of their residents, and Melrose was no exception. However, cultural expectations of communities near larger cities began to shift following World War II, when new homes built in Melrose were increasingly detached single-family. The City’s recent efforts to reverse the preference for single-family development have been successful in building a more diverse housing stock, especially larger multifamily buildings. But the City can do more to encourage the development of housing options that are neither detached single-family homes nor large multifamily buildings, ensuring Melrose’s housing can meet the needs of the entire present and future Melrose community.

2. Racial Equity

**Advance racial equity, promote inclusion, encourage wealth creation through housing access for people of color, and enrich the Melrose community through increased diversity.**

For more than 100 years, housing policy has played a key role in constructing and perpetuating racial inequality in the US. Tools like federal redlining, steering by realtors and mortgage issuers, racially restrictive covenants, and local exclusionary zoning were used to build a racially segregated housing system that disproportionately benefited White people and reduced opportunities for people of color, especially Black people.
Melrose’s demographics are partly a result of that system. Other tools, like blockbusting, rent-to-own schemes, adjustable-rate mortgages, and subprime mortgage lending further limited wealth creation among Black people in particular and people of color generally. Though the latter set of practices have been used less often in Melrose because there were fewer Black people to target, they have contributed to inequality in the broader housing market. Congress recognized and addressed these facts in its 1968 Fair Housing Act. However, little has changed in the intervening decades, in part due to lack of enforcement or local implementation mechanisms.

While fully ameliorating the impacts of these policies will require investment at the federal level, Melrose can use local housing policy to make incremental progress towards reversing this history of housing-based exclusion and providing individual households with opportunity. The benefits of this approach would be broadly shared by existing and future members of the Melrose community, who could all enjoy the social and economic strengths of a more inclusive and diverse population.

### 3. Affordable Housing

**Expand and preserve deed-restricted and subsidized Affordable Housing opportunities for low- and moderate-income households, including family households.**

Housing affordability is a serious issue in Melrose, impacting a diverse set of households across a range of incomes. As housing costs continue to rise, deed-restricted Affordable Housing is one of the few types of housing that can ensure stability for existing residents or provide opportunity for those seeking a new home, current Melrose residents and newcomers alike. This deed-restricted Affordable Housing is crucial in maintaining an economically diverse community over time.

Deed-restricted homes can only be rented or sold to households with incomes below a certain threshold, typically less than 80% of the region’s Area Median Income (AMI), which varies by household size. In 2021, 80% of the Area Median Income in Greater Boston is $67,700 for a single-person household and $96,650 for a four-person household. Units that meet these criteria are eligible to be included on the state’s Subsidized Housing Inventory under Chapter 40B. (See Housing Affordability on page 39 for more information.)

### 4. Enhanced Neighborhoods

**Utilize housing as a tool to enhance existing Melrose neighborhoods, balancing development with other community priorities such as open space, historic preservation, economic development, walkability, sustainability, and resilience.**
Housing can be an opportunity for community and neighborhood enrichment in Melrose. Too often, new housing is discussed as a burden on existing communities. While housing’s impact on existing systems should be considered, the framing of “housing as a burden” misses both the intrinsic benefits of meeting people’s housing needs and the non-housing benefits new development can create.

If housing development is done well and in the right places, it can support local businesses through additional patrons, create new open spaces through pocket park development, preserve historic structures through their rehabilitation, create pedestrian connections through large sites, and improve stormwater issues through new green and grey infrastructure. Even small developments on infill sites can improve Melrose’s quality of life. Of course, any new development will need guidance to produce these positive outcomes. That guidance can come in the form of smart zoning, design guidelines and standards, and (for larger projects) public review processes.

5. Community Engagement

Promote an understanding of the role that housing plays in Melrose and the region through ongoing public engagement and discussion.

This planning process has included a broad public conversation on the role housing has played in Melrose’s past, present, and future. Both the planning team and the community have learned a great deal from the conversation, and that learning is reflected in the contents of this plan. However, this plan is just the beginning. To implement the plan’s ideas, there will need to be considerable additional analysis and public engagement processes. Melrose should continue the public dialogue around housing to inform future planning work, to create a more grounded debate about housing matters generally, and to provide space for new ideas to emerge from players new to the planning process.

Strategies and Actions

This section recommends an array of locally specific housing policies and practices to advance housing goals. To determine these recommendations, the planning team assembled a list of common housing actions used by communities in Massachusetts and beyond to address housing goals similar to Melrose’s. The initial list was limited to housing initiatives by local governments specifically, but still included more than 50 potential actions. Each action was rated according to its anticipated impact and potential fiscal cost to the City. Through conversations between MAPC, City staff, and the Advisory Committee, the initial list of actions was narrowed down to the ideas that were most appropriate for Melrose. The actions were then organized into broad strategies according to common themes.
This group of actions were shared with the public in the Spring 2021 Engagement Campaign, during which community members responded to each action with a priority rating. Using that community input, the list of actions was further narrowed.

This section outlines a targeted list of strategy and action recommendations that the City can implement over the next five years to make material progress towards its housing goals, address unmet housing needs, and produce Affordable Housing in accordance with M.G.L. Chapter 40B.

Many policy tools could be deployed to achieve Melrose’s housing goals, but the City cannot pursue all strategies at once. This planning process identified a universe of potential strategies and actions, and through analysis and public discussion, refined and narrowed the list of potential actions based on anticipated impact, relevance to plan goals, cost to implement, relationship to other strategies and actions, and interest from community members. This winnowing resulted in the “high priority” strategies described below.

In addition to these high priority strategies, this plan identifies a set of “best practices” the City should also pursue. These actions are widely recognized as good planning practice, will advance the City’s housing goals, and are simple to implement compared to the actions in the high priority list.

**High Priority Strategies**

**Strategy A: Use zoning and design guidelines to encourage “missing middle” housing that fits into Melrose’s existing context.**

Melrose has always featured a mix of housing types, including duplexes, townhomes, small multifamily buildings, and accessory apartments. However, detached single-family homes still comprise the majority of Melrose’s housing, with large multifamily buildings the next most common type. The actions below would encourage production of duplexes, townhomes, accessory apartments, and small multifamily development in Melrose where appropriate.

“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...”
A1. Allow two-family homes and townhomes in more zoning districts.

**Impact:** Medium  
**Cost:** Low  
**Goals Advanced:** Housing Mix, Racial Equity, Enhanced Neighborhoods

Two-family homes (duplexes) and townhomes typically cost less than single-family homes while retaining much of the experience of single-family housing and blending into single-family neighborhoods. Melrose already contains 915 two-family homes, which are especially common in areas near Downtown and along the rail corridor. Approximately 65% of those homes were built in or before 1900, 27% between 1901 and 1940, 5% between 1941 and 1970, and 3% since 1971. While two-family homes and townhomes are allowed in the Melrose Zoning Ordinance (MZO), they are not permitted in all areas and they require a Special Permit in some places. These requirements add cost to the homes that are eventually built and incentivize fewer homes to be built overall. Allowing two-family homes and townhomes with or without Special Permits in more areas could create new homes while encouraging contextually sensitive development.

A2. Amend zoning to allow for more forms of accessory dwelling units.

**Impact:** Medium  
**Cost:** Low  
**Goals Advanced:** Housing Mix, Enhanced Neighborhoods

The MZO allows accessory “in-law” apartments under certain conditions: a Special Permit is required, the primary dwelling must be owner-occupied, tenants must be close family (parents or children), and the apartment must be re-certified by the City every three years. Accessory apartments must also be carved out of existing space within a house or built as an addition that does not change the home’s outward appearance; accessory apartments in detached buildings, such as converted garages, are not allowed.

These restrictions are strong disincentives for homeowners considering an accessory apartment. For instance, Melrose could allow accessory apartments that are detached from the main house, such as above a detached garage or in a new building designed to match the built context. A number of single-family properties with more than 5,000 square feet of yard space could accommodate an accessory apartment of a few hundred square feet with little impact to that property or to neighbors.

Some restrictions, such as those that restrict occupancy to family members, limit a homeowner’s ability to seek a loan to build an accessory apartment. Because a family requirement means that the accessory apartment has no value if the property owner does not have family to occupy it, many banks will not approve a home improvement loan when a family requirement is in place. Loosening these restrictions on accessory apartments would encourage the creation of lower-cost forms of housing. Based on other Massachusetts communities, it is unlikely that any changes to accessory apartment
zoning would overwhelm Melrose with new units but would rather result in incremental increases.

Accessory dwelling units provide an important opportunity to create more affordable options for those in Melrose experiencing the most housing insecurity, such as seniors and people with disabilities. Beyond price, these units can allow these populations to live close to family while still maintaining a sense of independence.

A3. Propose amendments to dimensional and parking requirements to allow for a range of smaller housing types that match historic development patterns.

**Impact:** High  
**Cost:** Low  
**Goals Advanced:** Housing Mix, Racial Equity, Affordable Housing, Enhanced Neighborhoods

The MZO includes numerous dimensional requirements that regulate the physical aspects of housing, such as minimum lot size per housing unit, maximum height, maximum lot coverage, minimum open space, yard size, and more. Many of Melrose’s historic homes and development patterns do not conform to these requirements and could not be built under current regulations. For instance, the minimum lot area required to build housing in the Urban Residential districts runs between 6,000 and 7,500 square feet for the first unit, with additional lot area needed for each additional unit. However, in the half-mile around MBTA stations, pre-World-War-II homes have a median lot area per unit of 5,400 square feet, and 58% of all homes have a lot area per unit of less than 6,000 square feet.

Dimensional regulations like these, which require more land and less density for new housing, tend to increase housing costs and prohibit smaller, less expensive housing types. These requirements can also make new housing impossible to build on many existing parcels. Melrose could study its dimensional rules in detail and propose amendments consistent with its historic development patterns that would create more housing opportunities and allow for smaller, potentially lower-cost housing types. In particular, Melrose should evaluate the SR Zoning Districts to determine if this area should be rezoned to be less restrictive.

A4. Use density bonuses to incentivize conversion and/or expansion of historic structures to preserve architectural heritage while producing housing.

**Impact:** High  
**Cost:** Low  
**Goals Advanced:** Housing Mix, Enhanced Neighborhoods

Melrose has many historic homes that contribute to its cultural heritage but require complex or cost-prohibitive renovations to remain safe and habitable. Some property
owners may find greater financial value in tearing down older structures and replacing them with new ones. Melrose could change this financial calculation by amending its zoning to allow an increased number of housing units on a site if the original structure is preserved. New housing could be created by converting the existing house into multiple smaller units and/or constructing an addition that appropriately respects the original building’s historic character.

A5. Craft design standards for mixed-use and multifamily housing near Downtown and along the rail corridor.

Impact: Medium  
Cost: Medium  
Goals Advanced: Housing Mix, Enhanced Neighborhoods, Community Engagement

Melrose currently allows residential mixed-use and multifamily buildings within the general vicinity of Downtown, along the rail corridor, and around MBTA stations. While the City’s zoning laws create general standards for new buildings’ bulk, height, and siting, developers have a wide latitude when determining other building elements. Though this flexibility can allow for creative and extraordinary building designs, the lack of clear design standards can also result in undesirable outcomes, especially when it comes to the relationship between the building and the public realm. In cases where buildings require Site Plan Review, a lack of clear design standards can also create confusion, prolong permitting decisions, and result in unpredictable or unequal conditions across development projects. Design standards within the zoning for mixed-use and multifamily housing in these areas would create more consistently high-quality designs, as well as more predictable processes.

“I believe any large multi-household buildings must also be considered for aesthetics. It needs to fit into the context of a neighborhood.”

A6. Craft design guidelines for infill and replacement development in older, mid-density neighborhoods.

Impact: Medium  
Cost: Medium  
Goals Advanced: Housing Mix, Enhanced Neighborhoods, Community Engagement

The City should ensure that when new housing is built in older neighborhoods, whether to replace older homes or as infill development, it enhances the character of the existing neighborhood. Design guidelines for infill or replacement buildings in historic areas will encourage new structures that complement the surrounding existing buildings and honor...
Melrose’s architectural heritage, while still allowing for new housing opportunities and innovative sustainable designs.

**Strategy B: Encourage the production of deed-restricted Affordable Housing units and create more deeply affordable options.**

Deed-restricted Affordable Housing must be rented or sold at rates affordable to households that earn less than a certain income threshold. Typically, residents of these units are low-income, meaning they earn less than 80% of the Greater Boston region’s Area Median Income (AMI). A single-person household in Greater Boston is considered low-income when it earns $67,700 per year or less; a four-person household is considered low-income when it earns $96,650 or less. Some Affordable Housing units are only open to households with incomes much lower than these amounts; urban planners call those units more "deeply" affordable.

Deed-restricted Affordable Housing is not profitable, so it must be subsidized. This subsidy typically comes from government programs or profits from market-rate housing units in the same development. Developments comprised entirely of Affordable Housing are often developed and operated by nonprofit organizations. Deed-restricted Affordable Housing units are also created as part of a private, for-profit development, typically through Melrose’s inclusionary zoning law.

Deed restrictions are the only way to ensure some level of affordability in the long-term. A given housing unit may be inexpensive in the present, but market conditions could increase the cost of that housing in the future. Indeed, this trend has played out in cities and towns across Greater Boston. Melrose should create more deed-restricted units to protect against rising housing costs and ensure housing stability for vulnerable residents.

“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 [people of color] represented across city government employees and schools.”

**B1. Pass the Community Preservation Act, a property surtax earmarked for Affordable Housing, Historic Preservation, and Open Space.**

**Impact:** High  
**Cost:** Low  
**Goals Advanced:** Affordable Housing, Enhanced Neighborhoods, Community Engagement  
Lack of resources is the principal reason that most cities cannot produce more Affordable Housing or create housing programs that benefit residents. Without money, it
is difficult to take any substantive action aside from changing regulations such as zoning. Melrose has already taken some measures to effectively grow and steward its housing resources, such as amending the inclusionary zoning law to require additional units and encourage additional payments, and establishing an Affordable Housing Trust to manage any funds collected. However, the City can do more to increase revenues dedicated for housing, and the most commonly used fiscal resource in Massachusetts is the Community Preservation Act (CPA).

This initiative enables municipalities that have chosen to adopt CPA to levy a local fee of anywhere between 1% and 3% of property taxes. By not adopting CPA, Melrose is missing out on considerable sums of state funding because these locally-raised funds are partly matched by the Commonwealth. CPA funds must be spent on projects that relate to Affordable Housing, Historic Preservation, and Open Space and Recreation. As of May 2021, 187 cities and towns (53% of Massachusetts communities) have adopted CPA, including Medford, Malden, Arlington, Beverly, and many others. CPA adoption would allow substantial progress towards housing goals by generating resources to fund housing programs that the City could not otherwise afford, preserve existing Affordable Housing units, or close funding gaps in new Affordable Housing development. Because it is tied to property values, CPA is a relatively stable funding source over time.

For example, a home assessed at $500,000 in Melrose pays approximately $5,500 in property taxes per year (based on the FY2021 residential tax rate of $10.95). A 3% surcharge on these taxes to fund CPA would amount to $165 per year. If the City of Melrose chose to adopt a lower surcharge number like 1%, that household would contribute $56 annually.

When voting to adopt the provisions of CPA, a community may choose to adopt certain exemptions to the CPA surcharge in order to ensure that raising CPA revenue is not a burden to households, especially those with low-incomes. One possible exemption is for property owned and occupied by a low-income household who apply annually for the exemption. Another option is to exempt the first $100,000 of taxable value of residential real estate. For the above example, this would mean that a household would pay $132 a year with a 3% surcharge and only $44 with a 1% surcharge. In addition, any portion of a taxpayer’s local property taxes that are exempt under MGL Chapter 59 are also exempt from the CPA surcharge.

Adoption of the Community Preservation Act can only be done through a ballot election. Either a vote by the City Council or a petition signed by 5% of Melrose’s registered voters can put the adoption question on the ballot. In the ballot question, residents would be asked to vote on the surcharge amount and any exemptions to the surcharge. Should the City choose to embark on the process to pass the CPA, a robust community engagement process would occur to educate residents about the CPA and why it is a vital tool in Massachusetts for funding Affordable Housing.
B2. Purchase property to develop as Affordable Housing.

**Impact:** High  
**Cost:** High  
**Goals Advanced:** Racial Equity, Affordable Housing, Enhanced Neighborhoods  

Land for Affordable Housing is hard to come by, and property acquisition is often a major cost for Affordable Housing developers, who must compete with market-rate developers that often have greater access to liquid resources. The City, working through its Affordable Housing Trust, could purchase land directly for use in Affordable Housing development. Ultimately, any land purchased would likely be given (or sold at a nominal rate) to a nonprofit developer that would build new Affordable Housing consistent with the City’s goals for the property. The City’s involvement would be key to creating more Affordable Housing units, and the City would have more leverage to shape the resulting development.

B3. Incentivize deeper levels of affordability in inclusionary zoning units through further density or dimensional relief.

**Impact:** High  
**Cost:** Low  
**Goals Advanced:** Housing Mix, Racial Equity, Affordable Housing  

Inclusionary zoning requires that a portion of units in new housing development be set aside for low-income households to affordably rent or buy. Affordable units created through inclusionary zoning are usually rented or sold at a loss, which is offset by income from the building’s market-rate units. The required level of affordability varies by municipality; Melrose’s ordinance requires that inclusionary units be affordable to households earning 80% of Greater Boston’s Area Median Income ($96,650 for a family of four in 2021), which is a common affordability level in inclusionary policies. To achieve deeper affordability for households earning less income, property owners would need to further reduce the rents or sales prices of inclusionary units, making it less likely that the building’s market-rate units could cover the losses from the affordable units. If a municipality’s inclusionary requirements are too burdensome, a developer will simply opt not to build there, which over time would result in less housing overall and less Affordable Housing specifically.

While these dynamics are challenging, there are ways to encourage deeper levels of affordability in inclusionary zoning units without deterring development. For example, in exchange for lower income eligibility restrictions, the City could offer a greater density bonus or provide relief from dimensional or parking requirements. This would allow more units to be built or allow those units to be built with less cost, which could cover the losses associated with deeper affordability. Before a zoning amendment is drafted, the City would first need to study potential cost offsets and affordability requirements and conduct a public process to understand community priorities around tradeoffs.
B4. Enhance the capacity of the Office of Planning and Community Development to conduct housing planning.

**Impact:** High  
**Cost:** High  
**Goals Advanced:** Housing Mix, Racial Equity, Affordable Housing, Community Engagement

The City currently lacks the capacity to proactively facilitate Affordable Housing development or create and administer housing programs. Meanwhile, the City’s primary housing partners, the Melrose Housing Authority and the Melrose Affordable Housing Corporation, also lack the capacity to undertake new work. To address this shortage in capacity, the City could fund an additional planner position within City Hall to pursue housing initiatives and liaise with the City’s housing partners. This work will become increasingly necessary as the Affordable Housing Trust begins to undertake new projects, which will likely require staff support. In addition to development, this planner could tackle housing stability by working with residents at risk of eviction and foreclosure, residents experiencing homelessness, residents facing landlord harassment, and more.

B5. Support "friendly 40B" projects that use the Comprehensive Permit process to build housing where appropriate.

**Impact:** Medium  
**Cost:** Low  
**Goals Advanced:** Housing Mix, Racial Equity, Affordable Housing

Chapter 40B is a state statute that requires local governments to permit mixed-income housing developments, regardless of conformity with zoning and other local rules, when a municipality’s share of Affordable Housing falls below a certain threshold. In some situations, these developments can become highly contentious if a community does not support a project but is required by state law to allow it to proceed.

However, development under Chapter 40B is not always controversial. When communities and developers share a vision for a site, Chapter 40B can be an effective tool to permit housing without making broader changes to local laws, all while requiring a relatively high number of affordable units. A project developed in this manner is known as a “friendly 40B.” Melrose should continue to support mixed-income developments by utilizing the 40B process when those projects align with community needs and developers are open to collaboration.

**Strategy C: Encourage a fairer, more accessible private housing market.**

The vast majority of the housing in Melrose is delivered through the private real estate market. Historically and today, this market has not provided access to housing equally for
all. Whether intentional or not, discrimination continues to occur, adversely impacting already vulnerable people, including people of color, people with disabilities, people utilizing public rental assistance, and others. Melrose, like most every community in the US, must actively push against historic and contemporary housing discrimination in the private market if it wishes to achieve its housing goals.

C1. Create a down payment assistance fund for low- and moderate-income households looking to purchase a home in Melrose, and target low homeownership rates among marginalized communities.

Impact: High  
Cost: High  
Goals Advanced: Racial Equity, Affordable Housing

For many prospective homeowners, a down payment—which in an area with high housing costs can be tens of thousands of dollars—is a considerable or even prohibitive obstacle to purchasing a home. Lack of savings for down payment is a reality for many homebuyers, but it is a particularly significant barrier in communities with little generational wealth. Access to generational wealth, such as an inheritance, financial assistance or no-cost loans from family members, or the ability to access equity accrued in a family member’s home, is often an essential component of a first-time homebuyer’s down payment. However, this advantage is not available to everyone, and the gap in generational wealth is especially acute in communities of color that were historically (and are presently) denied wealth-building opportunities that build in generational wealth.

The City could take a step toward addressing this inequity through a local down payment assistance program. The City could provide resources to expand an existing program administered by another organization or could create a new standalone program. While fair housing laws prohibit racial targeting in such programs, many down payment assistance programs benefit marginalized communities, such as first-generation homeowners, while ensuring equality of access. Residents looking to purchase a home in Melrose are eligible for a down payment assistance program through the North Suburban Consortium, but payment is capped at $7,500 and it requires a cumbersome application process since it has a federal funding source.

C2. Encourage the adoption of Universal Design standards in new housing construction through the permitting process.

Impact: Medium  
Cost: Low  
Goals Advanced: Housing Mix, Enhanced Neighborhoods

The Americans with Disabilities Act (ADA) and related laws set minimum standards for the design of housing development. While at the time of its passage the ADA represented real progress towards equal access in the build environment, its standards
can be inflexible and do not necessarily meet the needs of all people. It also does not apply to all buildings. On the other hand, the more recent concept of “universal design” encourages thinking beyond the one-size-fits-all ADA requirements by designing buildings that are comfortable for all users regardless of their physical abilities or disability status. Melrose should research more holistic approaches to accessibility such as universal design and encourage new developments to comply with those standards through the permitting process. Implementing the principals of universal design for new and renovated housing is necessary for serving seniors and those with disabilities in the community in an equitable and dignified way.

C3. Explore local requirements for a Notice of Sale and Notice of Rent Increase to Melrose tenants to decrease housing instability.

**Impact:** Medium  
**Cost:** Low  
**Goals Advanced:** Racial Equity, Affordable Housing

Renters, especially those with low or fixed incomes, can face housing instability and the risk of homelessness after unexpected rent increases. Most landlords must give notice of a rent increase according to the terms of the lease, typically 30 to 90 days before the increase goes into effect. However, some landlords strategically choose not to serve notice, intending to accelerate a tenant’s departure so as to “reposition” the apartment for higher rents. Depending on the circumstances, some landlords may even increase rent in breach of contract.

In addition to rent increases, tenants can face housing instability when a building is sold to a new owner. Many purchasers of rental properties hope to increase the value of the property by removing existing tenants and then charging higher rents. Landlords are required to notify tenants when an apartment building is converted to a condominium, but not when it is otherwise sold.

Approximately a third of Melrose households rent their home. As the value of rental property grows in Melrose, these tenants are more likely to face housing instability due to rent increases and property sales. Requiring landlords to provide Notice of Rent Increases and Notice of Sale can help Melrose reduce housing instability that arises from unexpected changes in price or ownership, as well as decrease the risk that this instability will result in homelessness.

**Strategy D: Encourage sustainable development through the siting and design of new housing.**

All communities have a duty to regulate development so that it produces fewer greenhouse gas (GHG) emissions, preserves ecosystems and biodiversity, promotes public health, and does not incentivize environmentally destructive transportation
decisions. Melrose should continue to enact measures to pursue better, more sustainable forms of housing development.

D1. Create baseline requirements for sustainable development, as well as provisions for on-site green infrastructure.

**Impact:** High  
**Cost:** Medium  
**Goals Advanced:** Enhanced Neighborhoods

Melrose recently adopted incentive zoning that would offer a density bonus to developments that provide specified community benefits. These community benefits include sustainable building practices that reduce greenhouse gas emissions, green infrastructure, bicycle and pedestrian infrastructure, and more. To take this approach one step further, Melrose could craft baseline sustainability requirements that all developments must include regardless of whether they choose to utilize the incentive zoning. Any such requirements would need to be tailored to ensure they do not increase housing costs or limit the efficacy of the incentive zoning. Though providing sustainable design and energy efficiency measures may result in increased up-front costs for developers, they can also result in savings over time for renters or owners in the form of lower utility bills and the money saved from not needing to own a car.

D2. Promote open space protection and ecologically sensitive development through zoning and subdivision regulations in areas outside of Downtown and the rail corridor.

**Impact:** Medium  
**Cost:** Medium  
**Goals Advanced:** Housing Mix, Enhanced Neighborhoods

Melrose could alter its zoning and subdivision regulations to protect its ecologically sensitive areas while maintaining development potential. The regulations could limit new single-family development on large individual lots and promote compact development (either single-family or multifamily) on a smaller land footprint with protections for shared open spaces surrounding the development. This approach maintains current development capacity while reducing the overall ecological impact of new development.

“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.”
Best Practices
The actions described below are either relatively easy to implement or are simply best practices for local government. This list of actions should be implemented by the City regardless of the status of other recommendations described in this plan.

BP1. Continue to monitor parking utilization in Downtown and the rail corridor, and "right-size" parking requirements in new developments.

**Impact:** Medium  
**Cost:** Low  
**Goals Advanced:** Housing Mix, Enhanced Neighborhoods

A 2012 study of parking in Downtown Melrose found that its existing supply of parking does not need to be expanded. Additionally, a 2019 study of parking at 20 multifamily residential developments in Melrose found that, on average, 21% of parking spaces in those developments were unutilized overnight. Parking garages and surface parking lots can significantly increase the cost of housing development; these costs are typically passed on to renters and homebuyers regardless of whether they utilize the available parking. Parking also takes up a substantial amount of space and can be a limiting factor for development, resulting in fewer housing units than could otherwise be built. Melrose should “right-size” its parking regulations for new development to avoid over-supply of parking at the expense of housing production.

BP2. Study the need for emergency and transitional housing to address often-unseen homelessness within Melrose.

**Impact:** Medium  
**Cost:** Low  
**Goals Advanced:** Housing Mix, Affordable Housing, Community Engagement

Emergency and transitional housing can effectively prevent homelessness for most at-risk individuals and families. However, the true scale of homelessness in Melrose is unknown because the relevant data does not track most forms of homelessness. Melrose should assess the experience of homelessness in the city to the greatest extent possible, utilizing both administrative data and qualitative research. When the assessment is complete and the issue is more fully understood, the City should recommend actions that would prevent homelessness, including the production of new emergency and transitional housing.
BP3. Host regular information sessions on a variety of topics related to housing and equity to promote greater dialogue around and understanding of housing issues.

**Impact:** Medium  
**Cost:** Low  
**Goals Advanced:** Racial Equity, Affordable Housing, Enhanced Neighborhoods, Community Engagement

This HPP has helped to formalize an ongoing public conversation on housing in Melrose, focusing on who can access housing here and how to ensure the city’s housing reflects the values of the community. The City should continue this dialogue by holding regular meetings and discussions around housing-related topics. These could include the history of housing in Melrose and the region, racial equity and housing, sustainable housing, the homebuying process, tenants’ rights, and other housing topics.

BP4. Create an HPP implementation committee to oversee implementation and continue public discourse around housing.

**Impact:** Medium  
**Cost:** Low  
**Goals Advanced:** Community Engagement

The City should establish a formal HPP implementation committee to ensure that the plan’s recommendations are implemented and that the public discourse around housing continues in the future. The committee would act as an oversight body for agencies tasked with implementing the plan, convene future community discussions, and serve as advocates for local housing initiatives.

**Implementation**

Implementation of this plan will involve multiple agencies within local government. Some actions cannot occur until other recommendations have first been implemented. The following pages outline the agencies that will be responsible for implementing each action as well as a rough order of operations for implementation. Most priority actions will require further analysis and public engagement. Depending on the community’s will and the City’s capacity, some actions, such as zoning amendments, could be bundled under a single implementation process.
# Implementation Table

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Action</th>
<th>Lead Agency</th>
<th>Supporting Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1</td>
<td>Allow two-family homes and townhomes in more zoning districts.</td>
<td>OPCD</td>
<td>Planning Board, City Council</td>
</tr>
<tr>
<td>A2</td>
<td>Amend zoning to allow for more forms of accessory dwelling units.</td>
<td>OPCD</td>
<td>Planning Board, City Council</td>
</tr>
<tr>
<td>A3</td>
<td>Propose amendments to dimensional and parking requirements to allow for a range of smaller housing types and to match historic development patterns.</td>
<td>OPCD</td>
<td>Planning Board, City Council</td>
</tr>
<tr>
<td>A4</td>
<td>Use density bonuses to incentivize conversion and/or expansion of historic structures to preserve architectural heritage while producing housing.</td>
<td>OPCD</td>
<td>Historical Commission, Planning Board, City Council, Historic District Commission</td>
</tr>
<tr>
<td>A5</td>
<td>Craft design standards for mixed-use and multifamily housing near Downtown and along the rail corridor.</td>
<td>OPCD</td>
<td>Planning Board, Historical Commission</td>
</tr>
<tr>
<td>A6</td>
<td>Craft design guidelines for infill and replacement development in older, mid-density neighborhoods.</td>
<td>OPCD</td>
<td>Planning Board, Historical Commission</td>
</tr>
<tr>
<td>B1</td>
<td>Pass the Community Preservation Act, a property surtax earmarked for Affordable Housing, Historic Preservation, and Open Space.</td>
<td>OPCD</td>
<td>Mayor’s Office, City Council, Planning Board, Historical Commission, Park Commission, Affordable Housing Trust</td>
</tr>
<tr>
<td>B2</td>
<td>Purchase property to develop as Affordable Housing.</td>
<td>OPCD</td>
<td>Affordable Housing Trust, Housing Authority, North Suburban Consortium</td>
</tr>
<tr>
<td>B3</td>
<td>Incentivize deeper levels of affordability in inclusionary zoning units through further density or dimensional relief.</td>
<td>OPCD</td>
<td>Planning Board, City Council</td>
</tr>
<tr>
<td>Strategy</td>
<td>Action</td>
<td>Lead Agency</td>
<td>Supporting Agencies</td>
</tr>
<tr>
<td>----------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-------------</td>
<td>-------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>B4</td>
<td>Enhance capacity of the Office of Planning and Community Development to conduct planning for housing.</td>
<td>OPCD</td>
<td>Mayor’s Office</td>
</tr>
<tr>
<td>C1</td>
<td>Create a down payment assistance fund for low- and moderate-income households looking to purchase a home in Melrose, and target low homeownership rates among marginalized communities.</td>
<td>OPCD</td>
<td>Affordable Housing Trust, Human Rights Commission, North Suburban Consortium, Housing Authority</td>
</tr>
<tr>
<td>C2</td>
<td>Encourage the adoption of Universal Design standards in new housing construction through the permitting process.</td>
<td>OPCD</td>
<td>Planning Board, Human Rights Commission, Disability Commission</td>
</tr>
<tr>
<td>C3</td>
<td>Explore local requirements for a Notice of Sale and Notice of Rent Increase to Melrose tenants to decrease housing instability.</td>
<td>OPCD</td>
<td>City Solicitor</td>
</tr>
<tr>
<td>D1</td>
<td>Create baseline requirements for sustainable development, as well as provision for on-site green infrastructure.</td>
<td>OPCD</td>
<td>Planning Board, Melrose Energy Commission, Ped/Bike Committee</td>
</tr>
<tr>
<td>D2</td>
<td>Promote open space protection and ecologically sensitive development through zoning and subdivision rules in areas outside of Downtown and the rail corridor.</td>
<td>OPCD</td>
<td>Planning Board, City Council, Conservation Commission</td>
</tr>
<tr>
<td>BP1</td>
<td>Continue to monitor parking utilization in Downtown and the rail corridor, and &quot;right-size&quot; parking requirements in new developments.</td>
<td>OPCD</td>
<td>Planning Board, City Council</td>
</tr>
<tr>
<td>BP2</td>
<td>Study the need for emergency and transitional housing to address often-unseen homelessness within Melrose.</td>
<td>OPCD</td>
<td>Human Rights Commission, Health Department, Schools Department</td>
</tr>
<tr>
<td>Strategy</td>
<td>Action</td>
<td>Lead Agency</td>
<td>Supporting Agencies</td>
</tr>
<tr>
<td>----------</td>
<td>------------------------------------------------------------------------</td>
<td>-------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>BP3</td>
<td>Host regular information sessions on a variety of topics related to housing and equity to promote greater dialogue around and understanding of housing issues.</td>
<td>OPCD</td>
<td>Human Rights Commission</td>
</tr>
<tr>
<td>BP4</td>
<td>Create an HPP implementation committee to oversee implementation and continue public discourse around housing.</td>
<td>OPCD</td>
<td></td>
</tr>
<tr>
<td>BP5</td>
<td>Support &quot;friendly 40B&quot; projects that use the Comprehensive Permit process to build housing where appropriate.</td>
<td>OPCD</td>
<td>Mayor’s Office</td>
</tr>
</tbody>
</table>
Appendices
Appendix A: Context Community Selection Methodology

Introduction
The Melrose Housing Production Plan (HPP) compares the City of Melrose to peer communities across several key indicators to better understand its own demographics and housing. These “context communities” were utilized in the Housing Needs and Demand Assessment chapter of the HPP.

This memo outlines the method of selecting context communities in Melrose.

Method
To choose context communities for the HPP, MAPC takes the following steps:

1. Identify context communities from earlier City planning processes
2. Identify additional communities that may be similar, based on qualitative assessment (using MAPC community types and presence of commuter rail stations)
3. Pull key indicators, listed below, for communities identified in steps (1) and (2).
4. For each indicator, qualitatively establish a range of values that will be considered similar to Melrose’s value for that indicator.
5. Rate whether a community is similar or dissimilar to Melrose for each indicator, based on the value’s relation to the range established in step (4).
6. For each community, sum the number of indicators for which it is similar to Melrose to create a “similarity score.”
7. Choose which communities will be context communities, based on their likeness score and other relevant qualitative and political factors.

Potential Context Communities

Communities from earlier planning processes
Melrose Forward, the City’s latest master plan, utilized the following context communities:

- Arlington
- Cambridge
Boston was also included in *Melrose Forward*, but was not included in the list of potential context communities for this analysis due to its size and concentration of housing-related nonprofits.

**Other Potential Communities**

Using a qualitative assessment of other communities (based on MAPC community type and presence of commuter rail stations), MAPC added the following communities to the list:

- Belmont
- Beverly
- Needham
- Newton
- Norwood
- Stoneham
- Wilmington
- Winchester

**Indicators and Similarity Scores**

**Key Indicators**

- Total Population (Census Bureau Population Estimates Program, 2018)
- Percent of homes that are owner-occupied (American Community Survey (ACS), 2014–2018 5-year estimates)
- Percent of households that are housing cost-burdened (ACS, 2014–2018 5-year estimates)
- Percent of households that are low-income (less than 80% of AMI) (Comprehensive Housing Affordability Strategy (CHAS) data, 2012–2016)
- Percent of low-income households that are housing cost-burdened (Comprehensive Housing Affordability Strategy (CHAS) data, 2012–2016)
- Percent of housing on the state Subsidized Housing Inventory (SHI) (DHCD, Sept. 2017)
- Median household income (ACS, 2014–2018 5-year estimates)
- Median single-family home sale price (Warren Group, 2019)
- Percent of population that is non-Latinx White (ACS, 2014–2018 5-year estimates)
MAPC compiled this data for the potential context communities shown in Table 1 below.

Table 1: Indicators for all potential context communities

<table>
<thead>
<tr>
<th></th>
<th>Pop. 2018</th>
<th>% Pop. Change 2010-18</th>
<th>% Owner Occupied</th>
<th>Cost-burdened HHs</th>
<th>Low-income HHs (&lt;80% AMI)</th>
<th>Low-income cost-burdened HHs</th>
<th>% of housing on the SHI</th>
<th>Median HH Income</th>
<th>Median Single-Family Home Price</th>
<th>% non-Latinx White</th>
<th>% Change School Enrollment 2010-2019</th>
<th>MBTA Stations</th>
</tr>
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<tbody>
<tr>
<td>Arlington</td>
<td>45,624</td>
<td>6%</td>
<td>59%</td>
<td>29%</td>
<td>31%</td>
<td>69%</td>
<td>5.64%</td>
<td>107,085</td>
<td>795,000</td>
<td>77%</td>
<td>26%</td>
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<tr>
<td>Belmont</td>
<td>26,330</td>
<td>6%</td>
<td>64%</td>
<td>35%</td>
<td>27%</td>
<td>77%</td>
<td>3.61%</td>
<td>120,208</td>
<td>1,125,000</td>
<td>74%</td>
<td>20%</td>
<td>2</td>
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<tr>
<td>Beverly</td>
<td>42,312</td>
<td>7%</td>
<td>61%</td>
<td>36%</td>
<td>42%</td>
<td>64%</td>
<td>11.6%</td>
<td>79,483</td>
<td>484,950</td>
<td>90%</td>
<td>11%</td>
<td>5</td>
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<tr>
<td>Cambridge</td>
<td>118,977</td>
<td>13%</td>
<td>36%</td>
<td>38%</td>
<td>39%</td>
<td>67%</td>
<td>14.80%</td>
<td>95,404</td>
<td>1,485,000</td>
<td>61%</td>
<td>18%</td>
<td>6</td>
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<td>Malden</td>
<td>61,036</td>
<td>3%</td>
<td>41%</td>
<td>46%</td>
<td>56%</td>
<td>67%</td>
<td>10.12%</td>
<td>64,178</td>
<td>490,000</td>
<td>47%</td>
<td>-1%</td>
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<tr>
<td>Medford</td>
<td>57,765</td>
<td>3%</td>
<td>57%</td>
<td>32%</td>
<td>41%</td>
<td>68%</td>
<td>7.07%</td>
<td>92,363</td>
<td>605,000</td>
<td>71%</td>
<td>-13%</td>
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<tr>
<td>Melrose</td>
<td>28,193</td>
<td>4%</td>
<td>65%</td>
<td>29%</td>
<td>34%</td>
<td>55%</td>
<td>7.96%</td>
<td>103,743</td>
<td>643,000</td>
<td>86%</td>
<td>5%</td>
<td>3</td>
</tr>
<tr>
<td>Needham</td>
<td>31,248</td>
<td>8%</td>
<td>83%</td>
<td>25%</td>
<td>20%</td>
<td>60%</td>
<td>12.65%</td>
<td>153,032</td>
<td>1,050,000</td>
<td>83%</td>
<td>6%</td>
<td>4</td>
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<tr>
<td>Newton</td>
<td>88,904</td>
<td>4%</td>
<td>72%</td>
<td>31%</td>
<td>26%</td>
<td>76%</td>
<td>7.50%</td>
<td>139,696</td>
<td>1,207,500</td>
<td>74%</td>
<td>7%</td>
<td>10</td>
</tr>
<tr>
<td>Norwood</td>
<td>29,327</td>
<td>3%</td>
<td>58%</td>
<td>29%</td>
<td>38%</td>
<td>58%</td>
<td>8.32%</td>
<td>90,511</td>
<td>463,750</td>
<td>79%</td>
<td>1%</td>
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<tr>
<td>Revere</td>
<td>53,821</td>
<td>4%</td>
<td>48%</td>
<td>48%</td>
<td>59%</td>
<td>68%</td>
<td>8.11%</td>
<td>55,020</td>
<td>440,000</td>
<td>54%</td>
<td>21%</td>
<td>3</td>
</tr>
<tr>
<td>Saugus</td>
<td>28,385</td>
<td>7%</td>
<td>81%</td>
<td>34%</td>
<td>38%</td>
<td>58%</td>
<td>6.81%</td>
<td>80,341</td>
<td>455,000</td>
<td>84%</td>
<td>-8%</td>
<td>0</td>
</tr>
<tr>
<td>Somerville</td>
<td>81,562</td>
<td>8%</td>
<td>34%</td>
<td>35%</td>
<td>42%</td>
<td>67%</td>
<td>9.66%</td>
<td>91,168</td>
<td>837,500</td>
<td>70%</td>
<td>2%</td>
<td>2</td>
</tr>
<tr>
<td>Stoneham</td>
<td>22,729</td>
<td>6%</td>
<td>66%</td>
<td>31%</td>
<td>40%</td>
<td>65%</td>
<td>5.27%</td>
<td>94,835</td>
<td>548,700</td>
<td>89%</td>
<td>-7%</td>
<td>0</td>
</tr>
<tr>
<td>Wakefield</td>
<td>27,135</td>
<td>9%</td>
<td>74%</td>
<td>31%</td>
<td>36%</td>
<td>63%</td>
<td>7.25%</td>
<td>95,302</td>
<td>562,500</td>
<td>90%</td>
<td>4%</td>
<td>2</td>
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<tr>
<td>Wilmington</td>
<td>23,907</td>
<td>7%</td>
<td>86%</td>
<td>26%</td>
<td>28%</td>
<td>64%</td>
<td>10.26%</td>
<td>122,813</td>
<td>520,000</td>
<td>89%</td>
<td>-15%</td>
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<tr>
<td>Winchester</td>
<td>22,851</td>
<td>7%</td>
<td>85%</td>
<td>28%</td>
<td>20%</td>
<td>73%</td>
<td>3.08%</td>
<td>159,536</td>
<td>1,160,000</td>
<td>82%</td>
<td>9%</td>
<td>2</td>
</tr>
</tbody>
</table>
MAPC then determined a range of values for each indicator that would be considered similar to Melrose. This determination was qualitative. For each indicator, a community was given the score 1 if that indicator’s value fell within the range determined to be similar to Melrose.

Table 2: Similarity range for each indicator

<table>
<thead>
<tr>
<th></th>
<th>Pop. 2018</th>
<th>% Pop. Change 2010-18</th>
<th>% Owner Occupied</th>
<th>% of HHs that are cost-burdened</th>
<th>% of HHs that are low-income (&lt;80% AMI)</th>
<th>% of low-income HHs that are cost burdened</th>
<th>% of housing on the SHI</th>
<th>Median HH Income</th>
<th>Median Single-Family Home Price</th>
<th>% non-Latinx White</th>
<th>% Change School Enrollment 2010-2019</th>
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<td>65%</td>
<td>29%</td>
<td>34%</td>
<td>55%</td>
<td>8%</td>
<td>103,743</td>
<td>643,000</td>
<td>86%</td>
<td>5%</td>
<td>3</td>
</tr>
<tr>
<td>Range Minimum</td>
<td>15,000</td>
<td>1%</td>
<td>55%</td>
<td>25%</td>
<td>25%</td>
<td>50%</td>
<td>4%</td>
<td>90,000</td>
<td>550,000</td>
<td>80%</td>
<td>0%</td>
<td>1</td>
</tr>
<tr>
<td>Range Maximum</td>
<td>45,000</td>
<td>7%</td>
<td>75%</td>
<td>35%</td>
<td>45%</td>
<td>60%</td>
<td>12%</td>
<td>120,000</td>
<td>750,000</td>
<td>93%</td>
<td>10%</td>
<td>5</td>
</tr>
</tbody>
</table>
Table 3: Similarity to Melrose  
(0 = does not fall in similarity range, 1 = falls in similarity range)

<table>
<thead>
<tr>
<th>Community</th>
<th>Pop. 2018</th>
<th>% Pop. Change 2010-18</th>
<th>% Owner Occupied</th>
<th>% of HHs that are cost-burdened</th>
<th>% of HHs that are low-income (&lt;80% AMI)</th>
<th>% of low-income HHs that are cost burdened</th>
<th>% of housing on the SHI</th>
<th>Median HH Income</th>
<th>Median Single-Family Home Price</th>
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The values in Table 3 were then summed to arrive at a “similarity score” relative to Melrose. The higher the similarity score, the more similar (in theory) that community is to Melrose.
Table 4: Communities by similarity score

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Choosing Context Communities

MAPC and City staff reviewed the potential context communities, the values for each indicator, and the similarity scores. Based on this information, qualitative assessment of how these context communities would be received, and consideration of how useful each community’s comparison to Melrose would be in this planning process, MAPC and City staff narrowed the list to the following context communities:

- Arlington
- Beverly
- Malden
- Medford
- Norwood
- Somerville
- Stoneham
- Wakefield
- Wilmington
- Winchester
## Appendix B: Subsidized Housing Inventory

<table>
<thead>
<tr>
<th>ID</th>
<th>Project Name</th>
<th>Address</th>
<th>SHI Units</th>
<th>Comp Permit?</th>
<th>Year End</th>
<th>Own or Rent?</th>
<th>Subsidizing Agency</th>
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<td>Steele House</td>
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