

Executive Summary



HOUSING QUINCY

A Housing Production Plan for
the City of Quincy, 2022-2027

Produced by the Metropolitan
Area Planning Council



Acknowledgements



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Introduction



Housing Quincy is a community-driven process to plan for the future of housing. As Quincy experiences record amounts of new development, it is vital that the city remains a place where all can find affordable and safe housing. By producing and implementing this Housing Production Plan (HPP), the Quincy community can work together to set the direction of housing policy and development over the next five years.

Housing Production Plans (HPPs) are five-year plans that help Massachusetts municipalities understand local housing need, identify development constraints and opportunities, and establish a vision for future housing development. HPPs are drafted in accordance with Massachusetts General Law Chapter 40B, a state statute mandating cities and towns to maintain a supply of Affordable Housing that amounts to 10% of their total year-round housing stock. Affordable Housing units and all units built under the 40B program are included on the state's Subsidized Housing Inventory (SHI). HPPs include a five-year housing production target and must identify potential sites for Affordable and mixed-income development.

Quincy has 4,259 units (10% of total housing units) included on the SHI. Though Quincy should be commended for exceeding the state's target on the SHI, meeting this



1 Affordable Housing unit for every 4 low-income households in Quincy

target does not mean that local need for Affordable Housing is fully met. The 10% target is concerned with the total supply of Affordable Housing, not necessarily residents' need for housing. **Despite having met Safe Harbor from 40B, there is only one Affordable Housing unit for every four income-eligible households in Quincy.** Strategies to leverage current City tools and create new ones to better meet the need for Affordable Housing are a core component of Housing Quincy.

The City of Quincy, through the Department of Planning & Community Development (PCD), worked with MAPC from September 2021 through June 2022 to facilitate and draft an update to the City's HPP, called Housing Quincy. Housing Quincy fulfills all the requirements of an HPP and is intended to complement and augment the City's other housing development efforts. The plan reflects a community-driven visioning process to identify the greatest housing needs in the City and develop a set of actionable recommendations that the City and partners can take to advance housing solutions over the next five years.

Housing Quincy sets a collective vision for affordable, accessible, inclusive, and sustainable housing for all Quincy residents, establishes a production target for new Affordable Housing in Quincy, and identifies seven main strategies to protect and increase housing opportunity across the City. The Housing Quincy project team worked with the community to understand and raise awareness of housing need, establish housing goals, and identify strategies and actions to increase housing opportunity for Quincy residents.

Given the COVID-19 pandemic, all community engagement for Housing Quincy was conducted virtually. This allowed the project team to engage the maximum number of residents while prioritizing public safety. Chinese translation and interpretation were provided for all public engagement opportunities.

Housing Quincy includes the following sections:

- **An assessment of housing needs** based on demographic and housing data
- **An analysis of factors affecting development**, including physical and municipal capacity and current housing tools and resources
- **Consideration of housing opportunities**, including specific locations suited to appropriate kinds of residential development
- **Goals for future housing in Quincy**
- **Recommended strategies and actions** to advance housing goals in Quincy

WHAT IS AFFORDABLE HOUSING?

Most people think of housing as being affordable when it meets their family budget. A general rule of thumb is that housing should cost no more than 30% of a household’s income. However, housing planners use a more specific definition of “Affordable Housing” when discussing housing policy and development. **Affordable Housing is deed-restricted to be affordable to eligible low-income residents.** Deed restrictions make Affordable Housing different from housing that may simply rent or sell at an affordable cost. These restrictions ensure that the cost remains affordable long-term (for decades, or sometimes even in perpetuity) and help low-income households stay in their communities even as housing costs rise.

Most Affordable Housing is restricted to households earning 80% or less of the Area Median Income (AMI). Throughout this plan, Affordable Housing refers to housing for households with incomes at or below 80% of AMI, unless otherwise specified. AMI is set by the U.S Department of Housing & Urban Development (HUD) and varies based on household size. The 2021 AMI for the Greater Boston region, which includes Quincy, is \$120,800. Households earning 80% of AMI or less, or \$101,050 for a household of four, are considered low-income and eligible to live in Affordable Housing. However, some Affordable Housing programs serve households with lower incomes, such as 50% of AMI. For comparison, Quincy’s local median income is approximately \$77,562, or 64% of the regional AMI (ACS 5-Year Estimates (2015-2019)). This means that not all Affordable Housing based on the regional definition is affordable to many Quincy residents. The below table shows different AMI levels for different household sizes.

FY 2021 HUD Income Levels

Household Size	Low-Income (80% AMI)	Very Low-income (50% AMI)	Extremely Low-income (30% AMI)
1-person	\$70,750	\$47,000	\$28,200
2-person	\$80,850	\$53,700	\$32,200
3-person	\$90,950	\$60,400	\$36,250
4-person	\$101,050	\$67,100	\$40,250
5-person	\$109,150	\$72,500	\$43,500
6-person	\$117,250	\$77,850	\$46,700
7-person	\$125,350	\$83,250	\$49,950
8-person	\$133,400	\$88,600	\$53,150

Source: US Department of Housing and Urban Development (HUD) FY 2021 Income Limits for the Boston-Cambridge-Quincy, MA-NH Metro FMR Area

Affordable Housing can take many forms, including public housing and private Affordable Housing, which is typically built by nonprofit developers or for-profit developers through mixed-income projects. All Affordable Housing requires subsidy, which usually comes from the government. Some cities, including Quincy, require market-rate developments to include Affordable Housing under laws called “inclusionary zoning.” Quincy’s inclusionary zoning policy requires 10% of units in developments over ten units to be Affordable. Inclusionary policies facilitate market-rate rents subsidizing the Affordable Housing in a development, without needing additional public subsidy.

COMMUNITY ENGAGEMENT

PCD and MAPC hosted a digital engagement campaign in December 2021 and January 2022. The engagement campaign consisted of a live webinar and an asynchronous, “go at your own pace,” online open house. They both presented very similar information but gave residents different options for accessing it. The activities introduced the HPP process, presented data on Quincy’s housing needs and supply, and gathered feedback from participants on priority housing goals. Almost 200 people participated in the campaign across both activities.

A focus group meeting was held with housing and related service providers that included representation from Manet Community Health Center, Quincy Community Action Programs, NeighborWorks Housing Solutions, DOVE Inc, Quincy Housing Authority, MA Executive Office of Housing and Economic Development, and Father Bill’s & Mainspring.

Another focus group meeting was held with members of Quincy’s Chinese community, which was coordinated with the Asian Community Development Corporation (ACDC).

The planning team also wanted to hear from residents of existing Affordable Housing to understand their experience living in Quincy. PCD and MAPC consulted with local Affordable Housing providers and decided that one-on-one interviews were a more respectful and thoughtful format to engage with residents than a focus group. MAPC staff conducted brief phone interviews with residents associated with QCAP, NHS, and ACDC.

VISION

For the first online open house, participants were asked to write five words describing their future vision of housing and how housing could play a role in achieving that vision. Phrases related to **affordability** were the most common in the visioning exercise, followed by words related to **diversity, safety, and walkability**. These popular themes provided an important direction as the team began to define a vision statement.

In April 2022, PCD and MAPC hosted a second virtual public engagement campaign to gather community input on recommendations and development opportunities included in the draft HPP. The goal of this campaign was to understand the community’s priorities regarding housing strategies and actions, as well as housing locations and types. The campaign consisted of another asynchronous online open house, and a live webinar after the open house closed to summarize the findings. Approximately 150 people participated in this campaign.

PCD and MAPC also held focus groups and interviews to gather targeted feedback from key implementation stakeholders and community members who are not typically engaged in planning processes, but who stand to benefit most from HPP goals and strategies. This engagement provided space to understand the housing needs and challenges for vulnerable residents in Quincy, and to ensure that proposed strategies are targeted and actionable.

ADVISORY COMMITTEE

All decisions in the Housing Quincy planning process were guided by an Advisory Committee of Quincy residents and City staff working on issues pertaining to housing provision and stability. The Advisory Committee met five times during the course of the planning process to review and provide feedback on data, draft goals and strategies, and plan recommendations.

Advisory Committee members include:

Beth Ann Strollo, Quincy Community Action Programs (QCAP)

Chuck Phelan, Ward 5 Councilor*

Donna Ackerman, NeighborWorks Housing Solutions (NHS)*

Reverend Sheldon Bennett, United First Parish Church*

Sean Glennon, Community Development Director

Sherry Zou, Housing Programs Manager

Joe King, Planner

Rob Stevens, Deputy Planning Director

Tom Fabrizio, Special Assistant to Mayor*

**Members also serve on Affordable Housing Trust Committee*

Housing Need & Demand



Quincy is a growing and changing city with a diversity of people and housing needs. This plan is informed by quantitative data analysis and the stories of Quincy residents who experience the greatest challenges to securing affordable, safe, and adequate housing. Quantitative data cited in this summary is taken from the following sources: US Decennial Census; American Community Survey 5-year estimates; Comprehensive Housing Affordability (CHAS) data 5-year estimates; The Warren Group; MAPC Rental Listing Database; Massachusetts Department of Housing and Community Development (DHCD) Subsidized Housing Inventory (SHI); City of Quincy assessment and building permit data. For more details, please see the footnotes in the full Housing Quincy plan.

Quincy's population is growing and changing, and with it, the demand for housing.

At 101,636 people, Quincy's population is the highest it has ever been. While population growth shows that Quincy has much to offer for a wide variety of households it also means that there is now more and more competition for the supply of housing in the municipality. As the population grows, more housing will be needed.

Quincy's population continues to become more racially diverse. The proportion of residents who identify as Non-Hispanic White is down from 67% in 2010 to 54% as of 2020. Residents who are Asian make up 31% of the total population, an increase of almost 50% since the last Housing Production Plan. While people of different races do not typically seek different types of housing, racial

and ethnic disparities significantly impact housing demand. For example, the median household income for White households in Quincy is \$83,072, compared to \$75,983 for Asian households and \$70,000 for Black households. As housing demand increases, it is often communities of color that are most impacted by the conversion of lower-cost housing to more expensive housing, whether through repair, renovation, or complete redevelopment of those properties.

Like many communities in the region, Quincy's population is aging. Since the last HPP, the number of residents in the 65+ demographic grew the most (+11%) while the number of residents in the 18-24 demographic experienced the greatest decrease (-15%). Unfortunately, there is not always an alignment between age structure and the amount of age-appropriate housing in a municipality. This creates a jam in the natural transition between homes across the life span and may cause households to remain in a home that is not appropriate.

A majority of Quincy's households are renters, given that 54% (22,174) of Quincy's occupied housing units are rentals. Quincy has an average household size of 2.26 people, though a wide margin between average renter household size (1.97) and owner household (2.6). The prevalence of single-person households, many of whom are seniors, likely drives the particularly low average renter household size. Household size is generally correlated with household type, and both influence housing demand in Quincy.

More than half of Quincy households (21,418) are families. Among the non-family households, 81% (15,391) are either seniors or non-seniors living alone. (American Community Survey 5-Year Estimates, 2015-2019) Household composition is an important factor in determining a community's housing need as families and non-families living together each have their unique needs.

“

Quincy is an awesome place to live! I am a transplant, married to a Quincy lifer, and I want to raise my kids in a place that has space for everyone, and hope they would be able to find affordable housing here as they get older and start families themselves. Rising tides lift all boats!

”

Despite significant housing production in recent years, the cost and scale of the current housing stock does not meet the needs of many households in the community, particularly those with lower incomes.

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

The majority of housing in Quincy was built after 1940 (63%), reflecting the post-World War II economic boom that brought large increases in population and housing production to the South Shore. Though Quincy's housing is comparatively newer than other communities, there still are many older units which may lack heating and energy efficiencies, which add to monthly utility and maintenance costs and impact the affordability of these units. Additionally, older housing may not be up to code, is unlikely to be accessible for people with disabilities, and it may have exposed lead paint if built prior to 1978 (when lead paint was banned).

Between 2015 and 2021, the City of Quincy issued more than 3,000 building permits. On average, approximately 500 units were permitted each year and the vast majority of permits were for multifamily and mixed-use buildings. Though the City has permitted thousands of new housing units in recent years, rents and sales prices are still much higher than many can afford.

Most housing units in Quincy have one (25%) or two (39%) bedrooms. Less than a third (32%) of units are considered "family-size," meaning they contain three or more bedrooms. Given the relative lack of larger units, it may be difficult for families with children or multigenerational households to find appropriate housing in Quincy. This can also lead to high housing prices for those units if there is high demand and a low supply.

Vacancy rates in Quincy have been well below "healthy" rates for some time, and they are continuing to decrease. A "healthy" housing vacancy rate indicates that a household seeking housing can easily find it

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I want Quincy to prosper while retaining its hardworking middle-class residents and diversity.

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on the market but vacant homes do not sit empty for unreasonable amounts of time. For homeownership units, the healthy rate is between 2% and 3%. For rental units, the healthy rate is between 5% and 6%. In Quincy, the vacancy rate for homeownership units is at 0.2% and the rate for rental units is 1.5%. These very low vacancy rates mean that there are few options available on the market when a household goes to look for a home. With a limited housing supply, this directly translates into higher housing costs. Perspective renters and homeowners with lower incomes can be impacted by even slight cost increases.

There is a wide gap between the median income of Quincy households and the income needed to afford most homes in the city. To afford the median rent in Quincy of \$1,950 per year, a household would need a pre-tax income of at least \$84,000, which is over \$6,000 more than the median household income of \$77,562. To afford to buy a home with a conventional mortgage at the median sales price of \$500,000, a household would need to make \$111,686 per year, a gap of almost \$35,000. For a home purchased with a low down-payment mortgage, such as a Federal Housing Administration (FHA) mortgage, an income of \$121,441 per year would be needed, \$43,879 more than Quincy's median household income.

Renter household incomes are typically much lower than owner household incomes. Over a quarter (26%) of Quincy renters have incomes of less than \$25,000 a year, which is just under the poverty income level in Massachusetts for a family of four. On the other hand, over a quarter (26%) of Quincy owner households make more than \$150,000 a year. The median household income in the City of Quincy is \$77,562, roughly 14% lower than the Greater Boston region's median income of \$90,333. For renters, the median household income is \$60,101 per year, which is \$36,314 less than the median income for owners of \$96,415.

At least 40% of all Quincy households are “housing cost-burdened,” with renters (49%) facing higher rates of cost-burden than owners (34%). A household is considered cost-burdened when it pays 30% or more of its income for housing (such as rent, a mortgage, taxes, insurance, and/or utilities). Paying this much for housing often means a household will face tough financial decisions and may not be able to afford other necessities such as food, medicine, and transportation.

The Affordable Housing stock in Quincy is not sufficiently meeting present need, and some units are expected to be lost without intervention.

Approximately 17,325 households, 43% of all households in Quincy, are considered “low-income” and would qualify for most forms of housing assistance, such as deed-restricted Affordable Housing or a rental voucher. More than half (53%) of all renters in Quincy are considered low-income, compared to 31% of owners. Further, over a quarter (27%) of renters are considered extremely low-income. In comparison, less than a third (31%) of owners are considered low-income.

There are 4,259 deed-restricted Affordable Housing units on Quincy’s Subsidized Housing Inventory (SHI) as of March 2022. With 17,325 low-income households in Quincy, this means there is one Affordable Housing unit for every four low-income households in Quincy.

One third of Affordable Housing in Quincy is at risk of loss within the next 15 years. Deed-restrictions for 1,424 Affordable Housing units on the Subsidized Housing Inventory expire by 2036, including 679 units with deed-restrictions at risk of expiration in the next two years. The City of Quincy will work to maintain these affordability restrictions by negotiating with property owners and offering additional subsidies, but property owners are generally free to convert Affordable units to those with market rates. For low-income households living in units with expiring deed-restrictions, there is a real risk of displacement unless these restrictions are extended.

There is an important and concerning overlap between projected sea level rise (SLR) and the location of Affordable Housing in Quincy. Six of the 90 properties included on Quincy’s Subsidized Housing Inventory are located in an area with a 1% chance of flooding based on estimated 1.2-foot sea level rise. Another eight properties are in an area with a 1% chance of flooding based on a 2.4-foot SLR, and an additional six properties have a 1% chance of flooding with 4.2 feet of SLR. Together, this means over one-fifth of SHI properties in Quincy are at risk of flooding due to the impacts of climate change.

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Affordability is [needed] across the board. Especially with a big family, people are looking for something nice, affordable, and a nice setting where they feel safe. People want to feel like 'Wow, I'm home.'

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LOW- INCOME STATUS

A household is “low-income” if its annual income is 80% or less of the AMI for a household of its size in the region. A household is “moderate-income” if it makes between 80-100% of the AMI, and “middle-income” and “high-income” households make 100% or more of AMI. A household falling under the umbrella of “low-income” can also be “very-low income” or “extremely low-income” if it makes between 30-50% of the AMI or less than 30% of the AMI, respectively. A one-person household is considered low-income if they make at or below \$70,750 per year. For a family of four, this number is \$101,050.

MAPC SUBMARKETS & DISPLACEMENT RISK

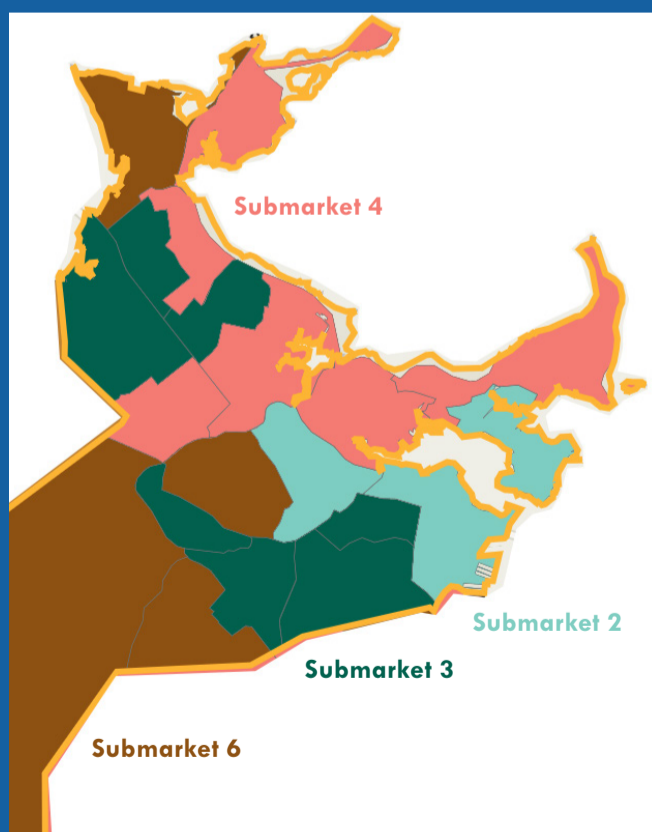
Submarket 2 includes parts of Quincy Center, Germantown, and Quincy Point. It is characterized by low median household incomes, low contract rents, low percentages of single-family homes, high rates of cash sales, and high rates of renter and senior households.

Submarket 3 spans South Quincy, part of West Quincy, and parts of North Quincy, including Montclair and Norfolk Downs out to Wollaston Beach. It is characterized by low/moderate household incomes and home values, decreasing home sales but rising home values, very little HUD-subsidized housing, and a mix of single- and multifamily housing.

Submarket 4 includes the oceanfront areas of Squantum, Merrymount, Adam's Shore, Hough's Neck, and parts of Wollaston/Wollaston Hill. It is characterized by high median household incomes and home values, low percentages of renters, and a predominately old and single-family housing stock.

Submarket 6 is made up of Hospital Hill, parts of West Quincy, Crown Colony, and Marina Bay. It is characterized by increasing household incomes, home values, and rents with large increases in housing density.

MAPC Submarkets in Quincy



Many households in Quincy are at risk of displacement.

An analysis of MAPC submarkets shows that displacement risk is not equal across all areas of Quincy. Because displacement is a complex phenomenon that is difficult to track, MAPC has developed a regional framework of seven housing submarkets: collections of neighborhoods— adjacent or not—with similar housing stock and housing market characteristics, which yield common housing challenges and opportunities for residents.

While all parts of the city are dealing with housing price increases, Submarkets 2, 3, and 6 in Quincy have characteristics that put residents at higher risks of displacement. These submarkets together account for 75% of Quincy households. However, the nature of displacement risk is not the same across these submarkets and associated census tracts; data for Submarket 6 points to a high-income population and a high-cost housing stock that does not indicate displacement risk in the same way as in Submarket 2 and Submarket 3. The complete analysis of MAPC submarkets for their displacement risk is included as an appendix to the full Housing Production Plan.

Without adequate housing options for a household that is displaced from or cannot afford their home, there is a chance that the household will become homeless. Quincy is a part of the South Shore Continuum of Care (CoC), a network of community partners who track and serve the homeless populations of Quincy, Brockton, Weymouth, and Plymouth (both the city and the county). According to the CoC's most recent PIT count, there were 943 homeless people within these communities as of 2021, 407 of which are homeless in Quincy. Approximately 48% are living in permanent supportive housing, 34% are in emergency shelters, and 17% are in rapid re-housing.

Future Development Constraints & Opportunities



When considering future development opportunities for mixed-income and Affordable Housing in Quincy, it is necessary to understand the factors that can constrain development in a given location or even city-wide.

LAND-BASED CONSTRAINTS

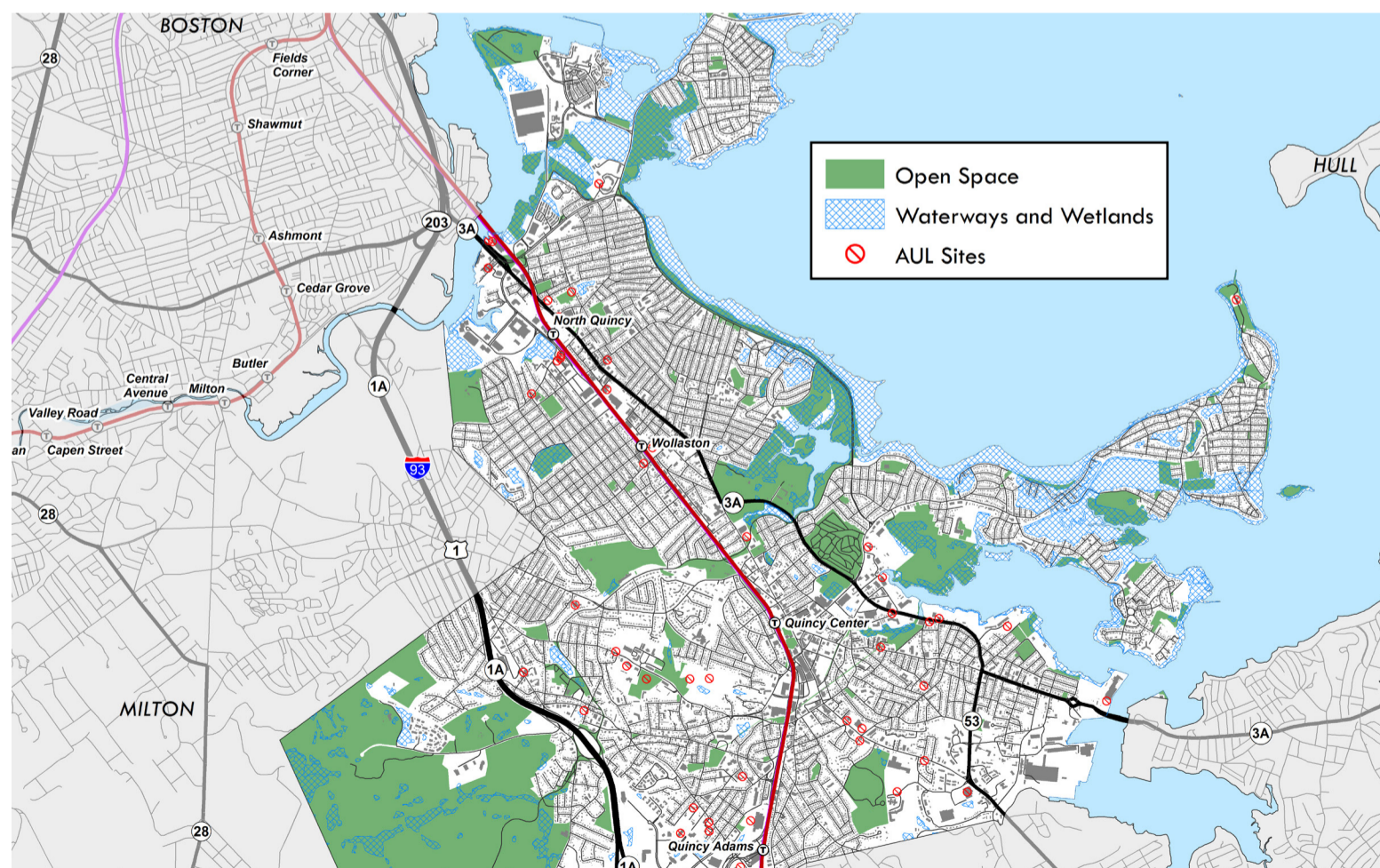
Some locations are better suited for residential development than others. Certain physical constraints may make land completely unsuitable or off-limits for new development. In other cases, it may be so costly to develop a piece of land because of its constraints that the project becomes financially infeasible.

Sizeable portions of Quincy are preserved open spaces that are captured in an Open Space District. The only buildings that may be constructed in this special district of Quincy's zoning code are ones used for conservation, recreation, forestry, or for the storage

of park, playground, boat, or cemetery equipment. This includes all of the Blue Hills Reservation, Furnace Brook golf course, and parks and cemeteries throughout the city. It also includes many of the swampy areas around Quincy, such as Squantum Marshes, Broad Meadows Marsh, Rock Island Cove Salt Marsh, and the area along the mouth of Blacks Creek.

There are a number of potentially developable sites that have brownfield issues that would need to be remediated before they can be utilized for residential development. The City continues to address brownfield issues on several sites and has applied for state funds to assist in preparing sites for future development.

Waterways cover or intersect a significant amount of land in Quincy. Major bodies of water include Fore River, Neponset River, Snug Harbor, and Furnace Brook. Furthermore, Quincy has 27 miles of shoreline along the Atlantic Ocean. Waterbodies themselves prohibit new development and pose serious risk of flooding, especially in the face of rising sea levels due to climate change.



INFRASTRUCTURE

The availability and condition of infrastructure systems impacts the amount of housing that can be built in any community without new infrastructure investment.

Quincy is very well-served by its infrastructure and public transit. Though large projects should be assessed for their impact on existing infrastructure systems, infrastructure availability is not a major constraint on development. In fact, some new development can be leveraged as an opportunity to improve the city's infrastructure.

MUNICIPAL CAPACITY

Staff and resource capacity is important for successful housing planning and development. Unlike many small communities in the region, Quincy is well-served by offices and volunteer boards dedicated to planning and permitting activities. These include the Department of Planning & Community Development (PCD), Inspectional Services, Affordable Housing Trust Committee, Planning Board, and Zoning Board of Appeals (ZBA).

ZONING REGULATIONS

Quincy regulates land use, the size and shape of development, aspects of site and building design, and some affordability through the zoning ordinances included in Chapter 375 of the City Code. Like all Massachusetts communities, the zoning ordinance is enabled under Massachusetts General Law Chapter 40A. Quincy's zoning code divides the city into nine base zoning districts. Four are designated as residential districts, three as business, and two as industrial districts. Five types of special districts modify zoning rules in the base districts. **Multi-family housing is allowed by-right or by special permit from the Planning Board in all zones except Residential A,** which allows only single-family housing.

The Quincy Center Districts and the Transit-Oriented District at the North Quincy Station are the two special districts in Quincy that allow multifamily housing and are not specifically set up as a Planned-Unit Development (PUD) District.

Quincy's Affordable Housing Ordinance, also known as inclusionary zoning, is outlined in Section 7.1 of the City's zoning code. Inclusionary zoning applies to any project of ten or more units seeking a special permit,

SPECIAL DISTRICTS

In 2007, the Department of Planning and Community Development created an "Urban Revitalization and Development Plan" for the Quincy Center District. This area covers 62 acres of land around the Quincy Center MBTA station. The urban renewal designation seeks to revitalize and increase new development in this once-thriving area of the city and regain some of the commercial and civic resources that once defined Quincy Center. Specified urban renewal uses are exempt from or have more lenient dimensional regulations, including minimum lot size and number of stories. Urban renewal uses in the district also do not require site plan review.

The Wollaston Urban Revitalization District (WURD) was initiated by PCD in early 2021. While Wollaston Center has and continues to be an important neighborhood center and business district, it has experienced pockets of disinvestment, neglect, and missed development opportunities. Through urban renewal, the City is focused on exploring uses and redevelopment options to encourage Wollaston Center to flourish as a vibrant, walkable, affordable, and diverse, mixed-use neighborhood.

variance, or site plan approval. The program requires developers to file project plans with the Affordable Housing Trust Committee (AHTC) concurrently with any land-use permitting application required for the project. A developer is required to provide at least 10% of the total units for occupancy by eligible households, donate land or pay a fee in-lieu of creating units.

LOCAL HOUSING TOOLKIT

The City of Quincy already has a number of tools at its disposal to meet housing need in the community. These resources, such as City departments, programs, policies, and partner organizations work in concert to produce and preserve Affordable Housing, prevent homelessness, fund home rehabilitation, provide rental assistance, and much more. This Housing Production Plan makes recommendations regarding the best utilization of existing tools, and also how they can be strengthened and leveraged with new tools to further meet housing need.

Quincy's Affordable Housing Trust Committee (AHTC) is responsible for distributing critical funding to Affordable Housing projects across the city. The AHTC consists of the Planning Director as a permanent member and 12 other members appointed by the Mayor to serve staggered five-year terms. The AHTC administers the Affordable Housing Trust Fund (AHTF) and is responsible for reviewing inclusionary zoning project applications and determining an appropriate compliance path (building units on site, off-site, or paying an in-lieu fee). To date, 554 units have been permitted and over \$22.8 million of in-lieu payments have been deposited to the AHTF through Quincy's inclusionary zoning ordinance. The City has used nearly \$13 million of AHTF money to support 18 Affordable Housing projects.

The Quincy Housing Authority (QHA) is responsible for 3,306 housing units in the Quincy region. This includes 650 physical units owned and operated by QHA and another 1,741 units that receive a rental subsidy (voucher). Seventy-one percent (2,354) of QHA's units are in the city of Quincy.

Quincy's Office of Health Homes runs three programs –Housing Rehabilitation Program, Lead Paint Abatement Program, and First-Time Homebuyer Program– that help Quincy residents and workers afford and maintain safe and healthy homes. These programs are funded by a combination of Federal and City sources and serve very low-income (50% of AMI) and low-income households (80% of AMI).

Quincy is the lead community in the South Shore HOME Consortium, which also includes Weymouth, Braintree, Holbrook, and Milton. These five communities work together to prioritize housing needs, identify target projects, and apply for HOME funding from the federal Department of Housing and Urban Development. Quincy is fortunate to be served by two Community Housing Development Organizations (CHDOs) that provide Affordable Housing and other crucial services to the community. These are Quincy Community Action Programs and NeighborWorks Housing Solutions.

Quincy is an approved Housing Choice community. The city first received Housing Choice designation in 2018 and has maintained its status ever since. In 2020, Quincy was redesignated as a Housing Choice community by demonstrating a 5% increase in total housing units and at least 500 permitted units since 2015. The city has applied for Housing Choice funding two times and received \$250,000 each time (FY 2018 and FY 2020).

MULTI-FAMILY ZONING REQUIREMENT FOR MBTA COMMUNITIES

As a municipality served by the MBTA, Quincy will need to demonstrate to the Department of Housing & Community Development (DHCD) in the next few years that it meets the new Multi-Family Zoning Requirement for MBTA Communities under Massachusetts General Law, Chapter 40A, Section 3A. Compliance with this legislation is required to remain eligible for state funding through the Housing Choice Initiative, Local Capital Projects Fund, and the MassWorks Infrastructure Programs that the City uses for capital and infrastructure improvements.

To obtain a determination of compliance for 10 years, Quincy will need to show that it has at least one zoning district of 50 acres or more that allows multifamily or mixed-use development by-right at a density of 15 units per acre or more, within a half-mile of one of its transit stations. Under current draft guidance, the total unit capacity of this district must be based on a percent of the total housing stock in the city. Given the City's recent prioritization of transit-oriented development, meeting this requirement should not be a challenge.

HOUSING CAPACITY ANALYSIS

Though Quincy is almost entirely built out with virtually no greenfield left for new development, there are opportunities to prioritize the redevelopment of existing parcels that are not meeting their highest and best use. MAPC conducted a high-level analysis to visualize locations with capacity for new development. This analysis was qualified with feedback from the public engagement process to select potential development sites.

MAPC determined housing growth capacity through a multi-step process that assesses parcels' capability for development, estimates the level of development that could occur on suitable parcels, and then calculates the difference between existing and potential development. To determine parcel suitability, the analysis utilizes land use, environmental, and development data.

General locations flagged by the housing capacity analysis for potential suitability include Wollaston, Quincy Center, North Quincy, and Crown Colony. These locations line up with the feedback from the second online open house, as residents prioritized these areas for new housing opportunities over others. See Housing Quincy for a full description of this analysis.

AFFORDABLE HOUSING PRODUCTION TARGET

All Housing Production Plans, including Housing Quincy, are required to set a numerical target for future Affordable Housing production. Quincy has Safe Harbor under Chapter 40B with 10% of its housing stock (4,253 out of 42,547 units) on the SHI. Despite reaching this important benchmark, Housing Quincy shows that the need for Affordable Housing is far from met. There is fewer than one Affordable home for every four income-eligible households. If Quincy were to ensure that every low-income household had access to an affordable home, it would require about an additional 13,000 Affordable Housing units. The reality of Affordable Housing development and operations today means this gap is highly unlikely to be filled in the next five years. Limited land availability, existing neighborhood patterns, the cost of land and construction, and limited public subsidies all work to constrict supply.

The City of Quincy is committed to leveraging current and future resources to require developers to make progress towards meeting the need for more Affordable Housing in Quincy. **This plan sets a production target for at least 10% of new housing units built in Quincy over the next five years to be Affordable Housing.** Achieving this goal requires continuing the City's existing inclusionary zoning (IZ) policy, which requires all projects of 10 units or more and seeking a special permit, variance and/or site plan approval to include a minimum 10% Affordable units at 80% AMI or below.

Past permitting data and the development pipeline were used to estimate the number of units that could result from a 10% target over the next five years. From 2015 through 2021, the City permitted a total of 3,008 new units for an average of 501 units per year (City permit data). This level of development is expected to continue or increase over the next few years. Maintaining the recent level of production over the next five years would yield 2,505 units. If future development activity follows the anticipated

permitting pipeline (579 units/year), there will be 2,895 new units over the next five years. **A 10% target would yield between 250 and 290 new Affordable Housing units over five years.**

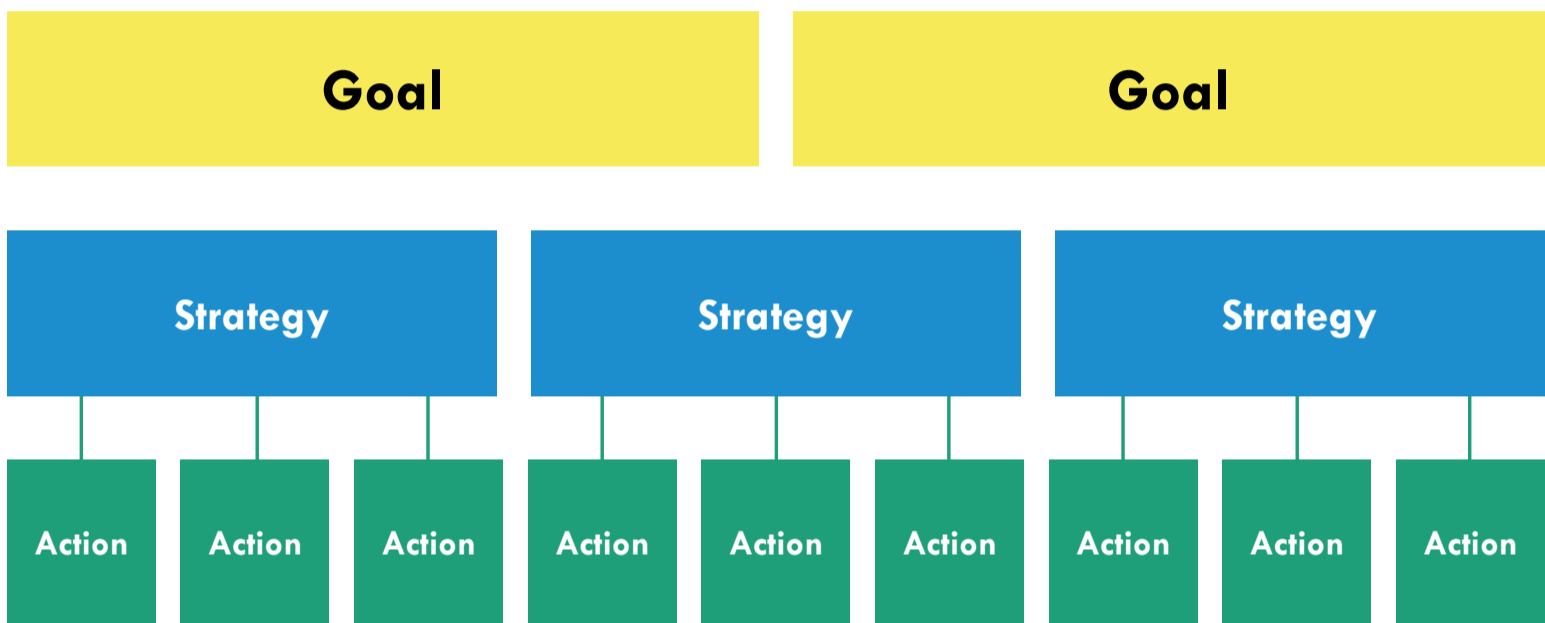
Progress towards the 10% target will be made by both private and public sector activity. Increasing the required IZ percentage would increase the share of Affordable Housing units in all new developments over 10 units. As previously mentioned, there are many sites already suitable for the mixed-income and Affordable Housing development that will help the City hit the 10% target. The City is also committed to continuing to prioritize City-owned land and local funding for Affordable Housing production to meet or exceed this goal. The recommendations described in the next section will facilitate progress towards the target.

Recommendations



Housing Quincy sets a series of goals, strategies, and actions to meet housing need in Quincy over the next five years. These recommendations were identified based on quantitative analysis of Quincy’s housing needs along with substantive public engagement throughout the course of this planning process. Goals refer to broad aspirational statements of intention. Strategies

lay out general activities, such as zoning changes, a new policy, or a new program, for the City of Quincy to work towards meeting its housing goals. Actions are more specific activities that the City and its partners can undertake. Each strategy and action can impact multiple goals. The following graphic illustrates the structure of recommendations in this plan.



GOALS

This Housing Production Plan proposes five goals for the future of housing in Quincy.

Diverse & Affordable Housing

Develop a diverse and affordable housing stock that meets the needs of current and future Quincy residents.

As the City of Quincy’s population grows and changes, it is necessary that new housing serves residents of this community. Encouraging diversity in the housing stock refers to developing new housing across different typologies and income levels. Housing should be available for all residents regardless of their specific household age, type, and size. Given the high demand and low supply of both rental and ownership properties in Quincy, additional production is needed to stabilize costs. There is the greatest need for deed-restricted Affordable Housing that is protected from market changes.

Preservation & Anti-Displacement

Preserve the affordable housing stock and protect existing residents' housing stability, especially low-income and immigrant households.

As rental and sales prices in Quincy increase, it is becoming harder for Quincy residents to afford their housing costs, especially those with lower incomes. In addition to preserving existing Affordable Housing units from expiring deed-restrictions or other impacts, the City must also take steps to prevent displacement of vulnerable households by preserving naturally-occurring affordable housing. Whether deed-restricted or not, it is incredibly difficult to replace affordable housing once it is lost.

Health & Safety

Protect and promote healthy, safe, sustainable, and climate-resilient housing.

Every person is entitled to a safe and healthy home that is free of contaminants, up-to-code, and able to withstand the effects of climate change. The City must work to ensure that low-income households are able to access the assistance they need to complete home safety and resiliency improvements. On a city-wide scale, efforts to promote sustainable development and mitigate the worst possible climate impacts will benefit the community as a whole.

Anti-Discrimination

Be a leader in anti-discrimination by affirmatively furthering fair housing obligations and advancing racial and economic diversity in Quincy.

Since the 2016 HPP, Quincy has become more racially and ethnically diverse. The City must acknowledge historic disparities in housing access and stability and prioritize the housing needs of Quincy's most vulnerable populations. City government must work within the private real estate market to provide education about and enforce fair housing standards and protections.

Capacity Building

Identify and build up municipal staff and partner agency capacity to implement HPP strategies and actions.

Meeting Housing Quincy's goals will require many resources. Municipal staff, funding resources, and community partnerships are needed to build out new policies and programs and enhance existing policies and programs. Additional strategic planning initiatives that continue the public conversations started during this HPP process will ensure that the most pressing housing needs are being prioritized.

STRATEGIES & ACTIONS

The following strategies and actions were developed based on best practices used in nearby communities and across the country, as well as specific ideas responding to issues identified in this planning process.

No city government can pursue all good ideas at once—there just simply is not the money, capacity, or time to implement every action in the next five years. As such, the city will utilize an Advisory Committee to implement this plan, as it has used to develop this plan. The committee will determine which actions to prioritize and undertake, based on circumstances at any given time over the next five years.

Actions marked with an asterisk symbol (*) indicate that they are one of the ten highest “community priority actions” based on public input. These are shown in more detail starting on page 18. Community priority does not necessarily mean, however, that the Advisory Committee will prioritize these actions over the next five years.

Strategy A: Explore amending the City's zoning ordinance to better facilitate a range of new housing development.

Quincy has historically and continues to have a diverse mix of housing types. Detached single-family homes make up one third of all housing in Quincy, with large multifamily buildings being the second most common. This strategy explores making changes in the City's zoning code to encourage production of other housing types—such as duplexes, townhomes, and small multifamily development—where appropriate to expand the range of housing options available for Quincy's diverse population.

Goals Impacted: Diverse & Affordable Housing

Action A.1: Explore amending zoning to allow two-family homes and townhomes in the Residential A District.

Action A.2: Create zoning rules for three- and four-family developments distinct from the rules for larger multifamily developments to allow for historic development types found in Quincy.

Action A.3: Explore amending zoning to allow certain accessory dwelling units in the Residential A, B, and C Districts.

Action A.4: Propose amendments to dimensional requirements to allow for a range of smaller housing types and to match historic development patterns.

Action A.5: Incentivize deeper levels of affordability in inclusionary zoning units through further density or dimensional relief.

Action A.6: Use density bonuses to incentivize conversion and/or expansion of historic structures into small multifamily homes, in order to preserve architectural heritage while producing housing.

Action A.7: Encourage mixed-use development along key smart-growth corridors.

Action A.8: Reduce certain parking requirements to facilitate housing development.

Strategy B: Support the creation of new deed-restricted, Affordable Housing for households earning up to Quincy's median income.

Deed-restricted Affordable Housing is rented or sold at affordable rates to income-eligible households, typically those earning less than 80% of the region's "Area Median Income." Deed-restricted housing ensures some level of affordability in the long-term, but also requires some subsidy in order to be financially feasible. This subsidy typically comes from government programs or from the profits on market-rate housing in the same development. There are also deed-restricted Affordable Housing units in private for-profit buildings, developed through Quincy's Affordable Housing Ordinance.

Quincy is part of the Boston-Cambridge-Quincy Metropolitan Statistical Area, where a single-person household is considered low-income when they earn \$70,750 per year or less; a four-person household is low-income when they earn up to \$101,050. The median household income in Quincy is \$77,562, which is \$43,238 below the AMI for the region. This means that homes that may be affordable in other parts of the region are not affordable to Quincy families. This strategy supports the creation of more deed-restricted units that are affordable to families earning the local median income.

Goals Impacted: Diverse & Affordable Housing, Preservation & Anti-Displacement

* **Action B.1:** Use public land for Affordable Housing.

* **Action B.2:** Establish a housing and land acquisition program.

* **Action B.3:** Continue building partnerships to maximize resources for Affordable Housing production.

Action B.4: Use property acquired through tax liens for Affordable Housing development.

Action B.5: Pay for deeper levels of affordability in Inclusionary Zoning units.

Action B.6: Waive fees for Affordable Housing developments.

Action B.7: Explore committing to an annual appropriation and/or a General Obligation bond for Affordable Housing development and preservation.

Strategy C: Create tools and resources to preserve Quincy's existing affordable housing stock.

There are 4,259 deed-restricted Affordable Housing units in Quincy, along with many more low-cost homes that are unsubsidized. But the City must work to protect these affordable housing resources. About one-third of Quincy's subsidized units have deed restrictions that expire in the next 15 years, and households that live in non-subsidized homes are entirely unprotected against rent increases. Also, many naturally-occurring low-cost homes are older, which raises health and safety concerns as building age and maintenance is not kept up. This strategy focuses on preserving the affordability and safety of existing affordable housing, either subsidized or not.

Goals Impacted: Preservation & Anti-Displacement, Health & Safety

* **Action C.1:** Preserve existing Affordable units on the Subsidized Housing Inventory.

Action C.2: Establish a Small Landlord Rental Rehab Assistance Fund.

Action C.3: Continue and expand funding for owner-occupied home renovations through the Housing Rehabilitation Program.

Action C.4: Fund and facilitate the preservation of low-cost, unsubsidized rental housing.

Strategy D: Protect residents' ability to stay in Quincy, particularly low-income, senior, and immigrant households.

Many Quincy residents are at risk of displacement as housing prices rise. Median rents in Quincy for 2021 ranged from \$1,350 a month for a studio to \$3,200 a month for a four-bedroom apartment. While there was a slight decline in rents at the start of the pandemic, rents are still much higher than many can afford, and are on the rise again. The median housing price in Quincy increased 50% between 2013 and 2020. Low-income residents, seniors living on a fixed income, and immigrant families are especially hurt by rising home prices and a lack of affordable options. This strategy focuses on stabilizing housing for Quincy residents and opening pathways for households to stay in Quincy.

Goals Impacted: Preservation & Anti-Displacement, Health & Safety, Anti-Discrimination

* **Action D.1:** Provide direct support for seniors to stay in homes or downsize in Quincy.

* **Action D.2:** Promote and expand the City's down-payment assistance fund for households looking to purchase a home in Quincy, targeting low homeownership rates among marginalized communities.

* **Action D.3:** Explore local requirements for a Notice of Sale and Notice of Rent Increase to Quincy tenants to prevent housing instability.

Action D.4: Explore establishing an Office of Housing Stability.

Action D.5: Explore a local Tenant Right of First Refusal, Just Cause Eviction policy, or other legal mechanisms to avoid displacement.

Action D.6: Utilize resources to expand rental assistance programs.

Action D.7: Work with partners to increase the amount of shelter, supportive, and/or transitional housing opportunities in Quincy.

Strategy E: Establish and implement resources that the City can use to protect the most vulnerable populations and fight discrimination.

Most of the housing in Quincy is delivered through the private real estate market. Historically and today, this market has not provided access to housing equally for all. Discrimination (whether intentional or not) continues to occur, adversely impacting people deemed outside the mainstream, including people of color, people with disabilities, people with public rental assistance, and others. Quincy (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. This strategy focuses on actions the City can take to fight discrimination and create a more equitable housing market.

Goals Impacted: Preservation & Anti-Displacement, Health & Safety, Anti-Discrimination

* **Action E.1:** Adopt a tenant anti-harassment policy.

* **Action E.2:** Promote Quincy's Diversity, Equity, and Inclusion Committee.

Action E.3: Create equitable development principles and scorecard for new housing development.

Action E.4: Re-activate a local/regional Fair Housing Committee to work with regional nonprofits to perform fair housing education and enforcement services.

Action E.5: Create Universal Design accessibility standards and encourage use of standards in new housing.

Action E.6: Participate and/or host regular information sessions on the history of housing in Quincy and the region, racial equity and housing, sustainable development, the homebuying process, tenants' rights, and other housing topics.

Action E.7: Improve partnerships and trust with Quincy's Asian community.

Strategy F: Leverage municipal resources to ensure healthy and sustainable homes.

All communities have a mandate and 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. This strategy offers ways in which Quincy can pursue more sustainable and healthier forms of housing development and mitigate against climate and health risks in existing homes.

Goals Impacted: Preservation & Anti-Displacement, Health & Safety

* **Action F.1:** Consider integrating baseline requirements for sustainable development into the permitting process.

Action F.2: Address sea level rise risks in Affordable Housing.

Action F.3: Continue and expand the City's Office of Healthy Homes.

Strategy G: Increase the City's administrative and financial capacity to implement HPP goals.

The City of Quincy has a strong and dedicated Department of Planning and Community Development that oversees housing and planning efforts across the City. Quincy has adopted many housing best practices, including inclusionary zoning, the Community Preservation Act (CPA), and an Affordable Housing Trust Fund. However, municipal staff and financial resources must increase as the population and development grows. Implementing any of the actions proposed in this HPP will require strong municipal capacity.

Goals Impacted: Capacity Building

Action G.1: Hire a housing planner.

Action G.2: Create a strategic plan for the Affordable Housing Trust that would implement this HPP.

Action G.3: Formalize the practice of providing equity and cultural competency training for City staff, volunteers, and elected/appointed officials.

PRIORITY ACTIONS

Each action was rated on its impact in achieving Housing Quincy's goals. Low-impact actions have little direct impact but may be important best practices to incorporate into city planning. Low-impact and low-cost actions offer steps that the City can take to advance housing goals without dedicated financial resources. A medium-impact action partially advances progress toward a goal or enables the City to take other actions. A high-impact action will materially advance progress toward goals.

All actions were rated on their direct fiscal cost to the city. A low-cost action has little to no direct cost. A medium-cost action has ongoing costs of less than one full-time-equivalent employee or a capital expenditure of less than \$250,000. A high-cost action has ongoing costs of multiple full-time-equivalent employees or a capital expenditure of more than \$250,000. High-cost and low-impact actions have been eliminated from consideration.

In addition, the City department or agency responsible for implementing each action is listed. PCD refers to the Department of Planning and Community Development, AHTC refers to the Affordable Housing Trust Committee, and QHA refers to the Quincy Housing Authority.

Refer to the full Housing Quincy report for the details associated with each action. The details for the community priority actions are provided here.

Action B.1: Use public land for Affordable Housing.

The City could donate, sell, or lease publicly-owned land for Affordable Housing development. This may include building additional units on existing Housing Authority properties or retrofitting a public building to housing if it becomes surplus.

Impact: High Cost: Medium Lead Agency: PCD

Action B.2: Establish a housing and land acquisition program.

Land for Affordable Housing is hard to come by, and property acquisition is often a major cost for Affordable Housing development. The City, working through its Affordable Housing Trust, or with other public or private funders, could purchase land or existing buildings directly for use in Affordable Housing development as it becomes available.

Impact: High Cost: High Lead Agency: PCD

Action B.3: Continue building partnerships to maximize resources for Affordable Housing production.

The City already has strong relationships with community development corporations and non-profit groups operating in Quincy. In order to continue building these relationships, the City should use public resources (such as land and CDBG funds) to welcome groups who operate at the state or national level to develop mid-scale or larger multifamily Affordable Housing projects.

Impact: Medium Cost: Low Lead Agency: PCD

Action C.1: Preserve existing Affordable units on the Subsidized Housing Inventory.

The City should monitor its supply of deed-restricted Affordable Housing and work with state entities and funders to renew terms of affordability prior to expiration. Quincy can use resources from the Affordable Housing Trust, CDBG program, or other local funds when possible.

Impact: High Cost: High Lead Agency: PCD/AHTC

Action D.1: Provide direct support for seniors to stay in homes or downsize in Quincy.

Quincy has a growing senior population, and many of these residents on fixed-incomes are struggling to afford to stay in Quincy. The City could offer financial assistance for home rehabilitation or accessibility improvements to homes owned by senior residents. The City may also consider expanding the senior property tax exemption program to reduce the burden on older adults with fixed incomes.

Impact: Medium Cost: Medium Lead Agency: PCD

Action D.2: Promote and expand the City's down-payment assistance fund for households looking to purchase a home in Quincy, targeting low homeownership rates among marginalized communities.

When prospective homeowners can find a home in Quincy, they may be unable to bid on that home due to the large down-payment needed for the purchase. Lack of savings

for down-payment is a reality for many homebuyers, but it is a significant barrier for people in communities with little "generational" wealth, such as money inherited from family or assistance from family members to cover part or all of a down-payment. The gap in generational wealth is especially acute in communities of color, who were historically (and are presently) denied wealth-building opportunities that result in generational wealth.

Quincy already has a First-Time Homebuyer Program, but caps on the maximum sales price eliminate many potential homes from the program. Further, the small amount of assistance offered does not provide much relief from the high costs of down-payments. As such, very few people apply to the program. By making some updates to its program, the City should be able to better serve those looking for assistance.

Impact: Low Cost: Medium Lead Agency: PCD

Action D.3: Explore local requirements for a Notice of Sale and Notice of Rent Increase to Quincy tenants to prevent housing instability.

Renters can face housing instability with unexpected changes in rental rates, especially when they have low or fixed incomes. Most landlords must give notice about rent increases according to the terms of the lease, typically 30 to 90 days before the date of rent increase. Depending on the circumstances, some rent increases can be in breach of contract. Some landlords also choose not to serve notice strategically, accelerating tenants' leaving, in order to "reposition" the apartment for higher rents.

Tenants can also face housing instability when a building is sold to a new owner. Many purchasers of rental properties are looking to increase the value of property by removing existing tenants and charging higher rents. Landlords are required to notify tenants when an apartment is converted to a condominium, but not when the rental unit is otherwise sold.

Just over one-half of Quincy households rent their home. As the value of rental property grows in Quincy, 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 Quincy prevent future housing instability, and thus prevent homelessness. Like with the last action, these requirements would need a Home Rule Petition.

Impact: Medium Cost: Low Lead Agency: PCD

Action E.1: Adopt a tenant anti-harassment policy.

Quincy should work to prohibit forms of tenant harassment, including failure to make needed repairs, threats to report a tenant's immigration status, or removal of property. With a tenant anti-harassment policy, the City Solicitor enforces protections or provides referral to Neighborhood Legal Services.

Impact: Low Cost: Low Lead Agency: PCD

Action E.2: Promote Quincy's Diversity, Equity, and Inclusion Committee.

Quincy has a Diversity, Equity, and Inclusion (DEI) Committee that was created in 2021, but more can be done to promote their work. City planners and those involved in implementing this HPP should collaborate with the DEI Committee to bolster concentric strategies.

Impact: Low Cost: Low Lead Agency: PCD

Action F.1: Consider integrating baseline requirements for sustainable development into the permitting process.

Sustainable building practices reduce greenhouse gas emissions and encourage investment in green infrastructure, bicycle, and pedestrian amenities, and more. Quincy should consider crafting baseline requirements for the types of sustainability measures that all developments should include in exchange for increased density or dimensional relief. These requirements would have to be tailored to ensure they do not increase housing costs, though measures to increase energy efficiency generally result in reduced fuel payments over time.

Impact: Low Cost: Low Lead Agency: PCD