



HOUSING QUINCY

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



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Glossary of Key Terms

Affordable Housing: Deed-restricted housing for income-eligible households at a cost that does not exceed 30% of their monthly gross income. Affordable Housing differs from affordable housing or housing that is affordable on the market primarily because of the deed restriction.

Area Median Income (AMI): The median household income within a given geographic region as determined by the U.S. Department of Housing and Urban Development (HUD). AMI is used to determine household eligibility for most housing assistance programs. The AMI for the area including Quincy is \$120,800 according to 2021 income limits from the U.S. Department of Housing and Urban Development (HUD).

Chapter 40B: Part of Massachusetts' Comprehensive Permit law enacted in 1969. Chapter 40B states that, in municipalities where less than 10% of the year-round housing is Affordable Housing, developers of low- and moderate-income housing can pursue expedited local review under the comprehensive permit process and request a limited waiver of local zoning. If their application is denied or approved with conditions that render it uneconomic, developers can appeal to the state to overturn the local decision if it is found unreasonable.

Cost Burden: Result of a household paying 30% or more of gross monthly income on housing costs. For owners, housing costs include principal, interest, property taxes, and hazard insurance. For renters, costs include rent and tenant-paid utilities (except telephone and cable). Any household that pays 30% or more of its monthly income on housing costs is considered cost burdened.

Deed-Restriction: A legal agreement in a purchase document (deed) that limits how a property can be used or who can live there. In this plan, this term primarily refers to the mechanism for ensuring that Affordable Housing is reserved for specific income groups at a price they can afford over a specified period of time.

Displacement: A household is said to be displaced when they move for reasons they can't control. Due to historical and ongoing discrimination, lower-income and/or minority households are usually most vulnerable to displacement. A community is said to be experiencing displacement if a high number of households are displaced. Sometimes displaced households are replaced by households of similar racial and ethnic backgrounds and incomes. When displacement occurs in lower-income neighborhoods and higher-income residents move in, it is called gentrification.

Extremely-low-income (ELI): An income of less than 30% of AMI. In Quincy, this is \$40,250 for a family of four or \$28,200 for a family of one.

Household: The people living together in the same house, whether that be a family, roommates, or a person living alone.

Income-Eligible Household: A household that meets the income requirements of a housing program; typically, this means low-income households with incomes at or below 80% of AMI.

Low-income (LI): An income at or below 80% of AMI. In Quincy, this is \$101,050 for a family of four or \$70,750 for a family of one.

Market-Rate Housing: Housing that sells or leases at the “going rate” on the free market. While not all market-rate housing is necessarily unaffordable, by definition it has no deed restrictions requiring affordability.

Mixed-Income Housing Development: Development that includes housing that is affordable to households with different incomes, typically combining market-rate housing with deed-restricted Affordable Housing for lower-income households.

Mixed-Use Development: Development that combines residential use with commercial, office, industrial, institutional, or other uses.

Severe Cost Burden: Result of a household paying 50% or more of gross monthly income on housing costs.

Subsidy: Financial aid given by the government to reduce the costs of a service or good, including housing.

Subsidized Housing Inventory (SHI): A record kept by the state Department of Housing and Community Development (DHCD) of the amount of housing in each municipality that is affordable to low- or moderate-income people. The SHI includes all housing developed under Chapter 40B, including both Affordable Housing and market-rate units in rental developments. It also includes deed-restricted Affordable Housing built through other public financing or assistance programs, such as public housing, project-based vouchers, and federal Low-Income Housing Tax Credits (LIHTC).

Very-low-income (VLI): An income at 30% to 50% of AMI. In Quincy, this is \$67,100 for a family of four or \$47,000 for a family of one.

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. This is the third HPP issued by the city.

The City of Quincy worked with the Metropolitan Area Planning Council (MAPC), the regional planning agency for Greater Boston, to undertake this planning process. It was funded primarily through MAPC's District and Local Technical Assistance Program, with funding supplemented by the federal HOME Program and Quincy's Affordable Housing Trust Fund.

To go into effect, this HPP must be adopted by the City Council and Planning Board, and then submitted to the Department of Housing and Community Development (DHCD) for approval. Implementing any of the recommendations in this plan will entail additional research, public engagement, and vetting to determine the specifics of that policy or program. Many strategies and actions will require a vote by the City Council to go into effect, while some have a more complex approval process that requires a Home Rule petition to the state legislature.

What is a Housing Production Plan?

OVERVIEW & CONNECTION WITH CHAPTER 40B

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.

In communities with less than 10% of their housing units listed on the SHI, Chapter 40B allows developers to petition the local Zoning Boards of Appeal (ZBA) for a comprehensive permit for housing developments that do not fully comply with local zoning, provided at least 20-25% of homes in the development are Affordable Housing. The ZBA has limited grounds for refusal in this case. Communities that are above 10% on the SHI may claim "Safe Harbor" and thereby deny a developer a comprehensive permit.

Quincy has 4,253 units (10.01% of total housing units) included on the SHI. Though Quincy should be commended for exceeding the state's target on the SHI, meeting this 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.

2016 HOUSING PRODUCTION PLAN

Quincy completed its last Housing Production Plan in 2016. This HPP established ten housing goals and set a five-year production target to achieve 10% status under Chapter 40B by 2017 and reach 11% by 2020. At the time, meeting this target required increasing the share of Affordable Housing on the SHI by at least 0.5% each year (213 to 233 new units per year).

Since 2016, the City has exceeded the 10% target and taken other steps to advance the housing goals set out in the HPP. Key accomplishments include:

- **Incentivizing new development that increases density in smart-growth locations**
 - Significant new development in Quincy Center
 - Establishment of the Wollaston Urban Renewal District
 - Investment of AHTF in Brewers Corner
 - Identification by Neighborhood Task Force of priority properties for redevelopment from a list of vacant and dilapidated properties that is maintained by the City
- **Identifying a brownfield property on Intervale Street to prioritize for remediation and seeking state funding for site preparation.**
- **Updating the City's English Proficiency Plan, to better engage and communicate with non-English speaking residents**
- **Issuing \$1 million of Affordable Housing Trust Fund money for emergency rental assistance during the COVID-19 pandemic**
- **Expanding the Healthy Homes Program and creating Office of Healthy Homes**
- **Establishing an annual budget for the Affordable Housing Trust (AHT) Committee and a standard process for projects applying for AHT funds**

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. Households paying more than this are considered "cost-burdened," and the rate of cost burden is a good indicator of the need for affordable housing. In Quincy, 40% of households are cost-burdened, with rates particularly high among low-income households (69%).¹ Cost burden rates generally increase as housing costs rise and competition for affordable options increases.

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. The deed-restrictions in place on Affordable Housing make it 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. Without deed-restrictions, housing costs can go up as markets rise. Deed-restricted Affordable Housing protects eligible households from skyrocketing costs and related displacement.

Most Affordable Housing is restricted to households earning 80% or less of the Area Median Income (AMI). The 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.² 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.

Figure 1: FY 2021 HUD income limits

Household Size	80% AMI (Low-Income)	50% AMI (Very Low-Income)	30% AMI (Extremely Low-Income)
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

¹ CHAS 2014 - 2018

² ACS 5-Year Estimates (2015-2019)

Household Size	80% AMI (Low-Income)	50% AMI (Very Low-Income)	30% AMI (Extremely Low-Income)
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

Throughout this plan, Affordable Housing refers to housing for households with incomes at or below 80% of AMI, unless otherwise specified. 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.

What is 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.

ADVISORY COMMITTEE

All decisions in the Housing Quincy planning process were guided by an Advisory Committee of Quincy residents and 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 and their affiliations include:

- Beth Ann Stollo, Quincy Community Action Programs (QCAP)
- Chuck Phelan, Ward 5 Councillor*
- Donna Ackerman, NeighborWorks Housing Solutions (NHS)*
- Joe King, Planner, City of Quincy
- Reverend Sheldon Bennett, United First Parish Church*
- Rob Stevens, Deputy Planning Director, City of Quincy
- Tom Fabrizio, Special Assistant to the Mayor, City of Quincy*
- Sean Glennon, Community Development Director, City of Quincy
- Sherry Zou, Housing Programs Manager, City of Quincy

*Members also serve on Quincy's Affordable Housing Trust Committee.

WINTER ENGAGEMENT CAMPAIGN

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.

SPRING ENGAGEMENT CAMPAIGN

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.

TARGETED ENGAGEMENT

PCD and MAPC 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.

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.

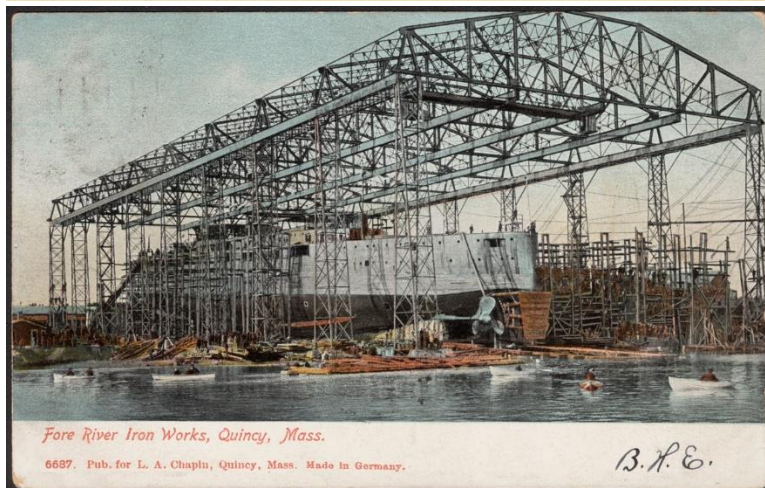
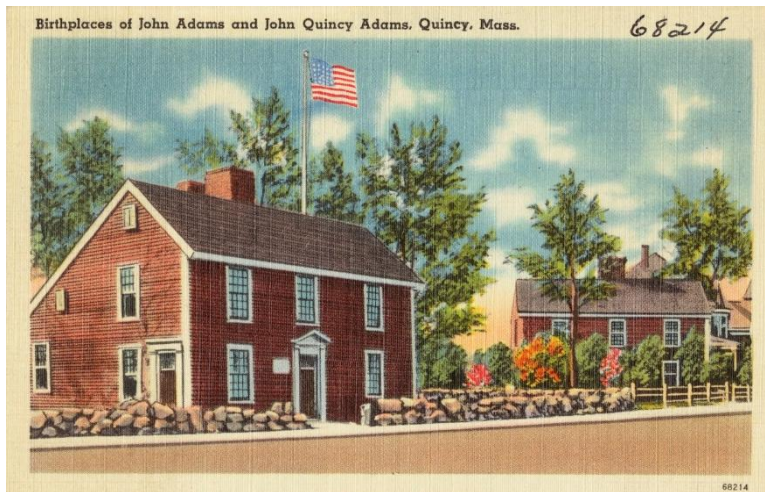
About Quincy

Quincy sits south of Boston along the coast, on land that was once home to the indigenous Massachusetts population. European settlement first occurred in 1624, three years after the land was first toured by Plymouth Colony commander Myles Standish. Over the next 16 years, the area would be part of Dorchester, Boston, and then Braintree. The current municipal boundary is very similar to the first precinct of Braintree in the early 18th century. In 1792, Quincy was incorporated as its own town, and would later change municipal structure to a city in 1888.

A leader in stonemasonry, Quincy was the first to develop a commercial railroad in the United States, moving granite from the local quarry to Milton. Quincy would nationally make a name for itself not just with famous granite, but in education policy, aviation, the first iron furnace, and it flourished as a ship building hub starting in the late 19th century.

In 1860, Quincy had a population just shy of 7,000 people. The rise was sharp through the 1930s when population reached almost ten times that at 72,000 people. There have been some periods of population loss, however, they were offset by additional gains in later years. As of the 2020 US Census, the population has increased to just over 101,000. Quincy is at the height of its historic population and continues to grow faster than many communities in the region.

Figure 2: Postcards of historic Quincy

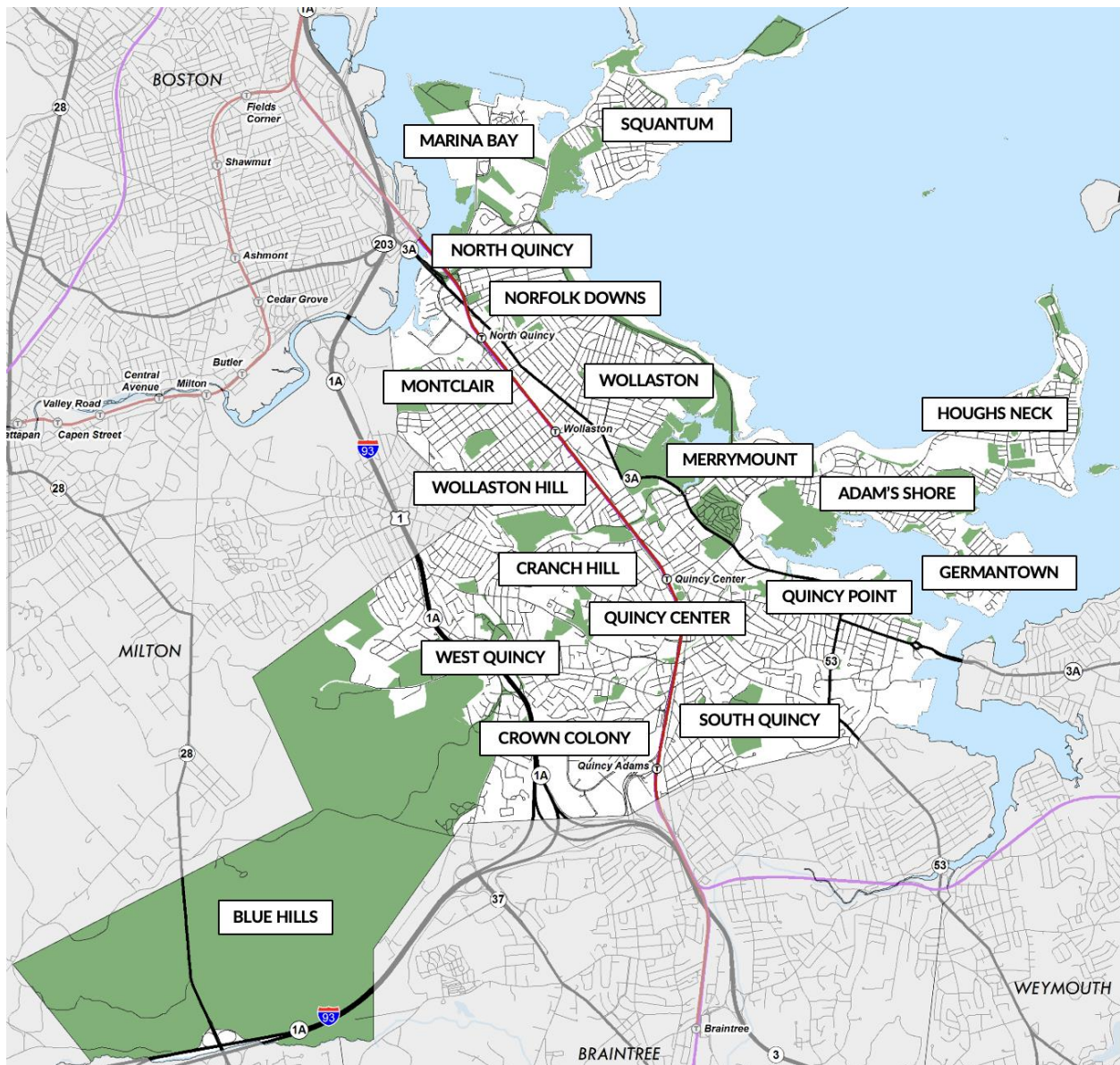


Source: digitalcommonwealth.org

NEIGHBORHOODS

Quincy is home to over seventeen neighborhoods, each one very distinct in character and history alike. While some feature typical American growth patterns based on residential or commercial activity, other neighborhoods vary from former resort areas to former quarries. These neighborhoods different housing characteristics based on when the areas become more settled and the population grew. These distinct neighborhoods are Adams Shore, Cranch Hill, Crown Colony, Germantown, Hough's Neck, Marina Bay, Merrymount, Montclair, Norfolk Downs, North Quincy, Quincy Center, Quincy Point, South Quincy, Squantum, West Quincy, Wollaston, and Wollaston Hill. While not a neighborhood, the Blue Hills Reservation is a 7,000 acre state park that takes up much of the southwest portion of the city.

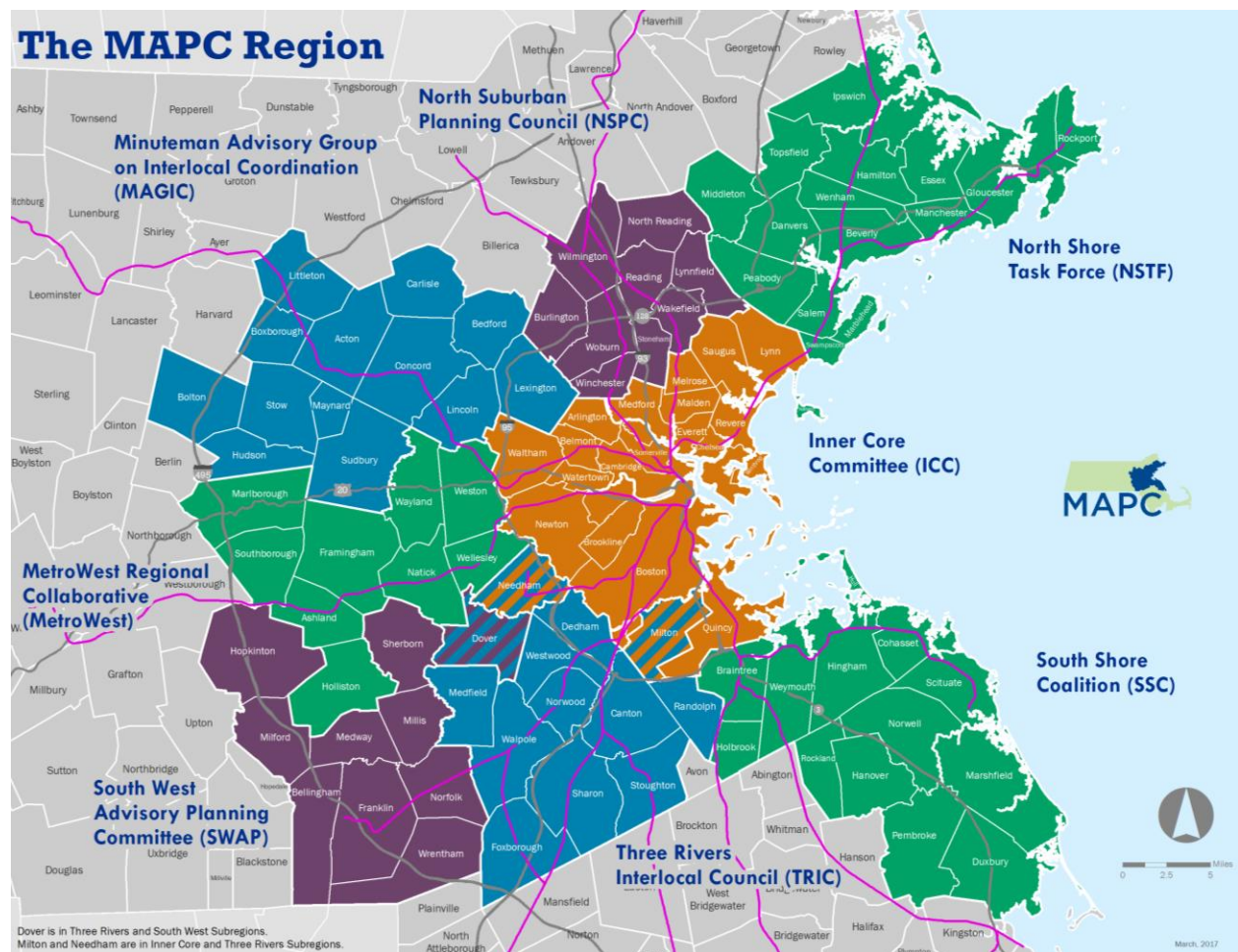
Figure 3: Neighborhood map



REGIONAL CONTEXT

Located within the Inner Core Subregion, the City of Quincy is categorized as a Suburban Regional center under MAPC's classification system. These communities are characterized by an urban-scale downtown core with a mix of housing surrounded by residential neighborhoods. Many are home to sizeable immigrant, low-income, and minority communities. New growth takes the form of redevelopment in downtown or industrial areas, and greenfield development on the periphery. These communities are often still recovering from the urban disinvestment and suburban flight they experienced in the 1960s and 1970s.

Figure 4: Map of MAPC region by subregion



CONNECTION TO METROCOMMON

This Housing Production Plan has been written to align with not just the statutory requirements from Massachusetts General Law, but also with the goals of MetroCommon 2050, MAPC's newest regional plan for Greater Boston. The HPP aligns with Goal B from MetroCommon 2050, "Homes For All – All residents of Metro Boston have places to live that meet their needs, and that they can afford." This goal seeks to have all parts of the region with a

range of housing options that are affordable for any person or family, regardless of size. These homes will be integrated into existing neighborhoods and will be close to all necessary amenities and lifestyle necessities, such as work, school, and public transit.

This HPP also aligns with many subgoals of Homes For All. Housing Quincy will address some of these subgoals directly, with others being more indirect and desired results of modified housing recommendations and an increased amount of housing production. Those subgoals are as follows:

1. Everyone has a home; homelessness is essentially nonexistent.
2. Available housing meets the needs of residents throughout their lifetime as they form families, age, and experience unforeseen circumstances.
3. New housing is built primarily in walkable neighborhoods that have easy access to the goods, services, public transportation, and amenities needed in daily life; enough new housing units are built in all communities to help moderate prices and meet the needs of our growing economy and population.
4. New and existing housing, including deed-restricted units and naturally occurring affordable housing, are available at a range of prices that correspond to residents' income levels.
5. Households with extremely low incomes are able to find housing they can afford, with rental assistance providing support to those who qualify.
6. Communities welcome new residents and have enacted policies and programs that avert displacement resulting from rent increases, evictions, condo conversions, foreclosures, and loss of deed-restricted housing.
7. People have access to credit and counseling that allows them, if they wish, to buy suitable homes in locations they desire, including in or near the communities where they work.
8. Neighborhoods more closely reflect the racial and income diversity of the region; residents can choose their community based on preference and opportunity, without being limited by historic segregation patterns throughout the region.

NEW DEVELOPMENT

The City of Quincy permitted more than 3,000 new housing units between 2015 and 2021.

Considerable development in recent years has focused on Quincy Center, with more than \$100 million of public infrastructure projects either completed or underway in January 2021. The City recently established Wollaston as an Urban Revitalization District, and redevelopment efforts similar to Quincy Center are expected in upcoming years.

The Planning Board approved just over 1,000 new units in North Quincy between November 2014 and February 2021. Unlike the large developments in Quincy Center, the average project size in North Quincy is around 30 units. This is excluding the 610-unit project located at the MBTA station, which will also have a large retail component.

Data Sources & Analysis

QUANTITATIVE SOURCES

Housing Quincy presents lots of quantitative data on Quincy’s current housing needs and supply and changes over time. All sources for data are cited throughout this report, and, unless otherwise stated, should be understood as the most recent available data. However, different data sources are available for different years—with some not published every year or not updated consistently. Therefore, while most data in Housing Quincy are from 2020, some is only available for 2018 or 2019.

Data sources and types of data used in this plan include:

- **U.S. Decennial Census.** Population and housing unit estimates for 2010 and 2020.
- **American Community Survey (ACS) 5-Year Estimates.** Prepared by the U.S. Census Bureau. Demographic and housing stock estimates for set geographic areas based on monthly surveys. Though estimates are based on a small population sample, they are aggregated to provide a larger dataset. This plan primarily uses data from the ACS estimates for 2015-2019. Following best practice, percentages are used in lieu of numbers for most estimates to avoid sharing numbers that may not be precise since they are based on a sample.
- **Comprehensive Housing Affordability Strategy (CHAS) Estimates.** Prepared by HUD, these custom tabulations of ACS data demonstrate the extent of housing problems and housing need, particularly for low-income households. This plan uses the available CHAS data from 2014-2018.
- **The Warren Group.** Leading industry source for real estate data transactions (home sales and prices).
- **MAPC Rental Listings Database.** Database maintained by MAPC that aggregates rental listings and prices from numerous online sources, such as PadMapper and Craigslist.
- **Massachusetts Subsidized Housing Inventory (SHI).** The state’s accounting of the share of Affordable Housing in all communities, including all units built under the 40B program and other deed-restricted Affordable Housing. This plan references the SHI list released in December 2021.
- **City of Quincy.** Assessment and building permit data for 2015 to 2021.

CONTEXT COMMUNITIES

At times throughout Housing Quincy, data for Quincy is compared to several other Massachusetts communities. These “context communities” help frame Quincy’s housing needs and opportunities in a regional context, which provides greater meaning to the nature of local housing needs. MAPC worked with PCD to identify the context communities used in Housing Quincy, selecting from a list of those used in the previous HPP and additional communities that are of a

similar community type to Quincy. The MAPC Housing Submarkets Analysis was used to filter to a list of 19 potential communities that share two or more submarkets with Quincy. Each potential context community was then evaluated by a set of 20 key indicators, including demographic information, housing stock and costs, school enrollment, and MBTA access. For each indicator MAPC rated whether context communities fell within a certain range above and below Quincy's value. Each community then received a 'similarity score,' equal to sum the indicators for which it is similar to Quincy.

The final six context communities are those that are most similar to Quincy, based on their indicator values and other qualitative factors, including:

- Framingham
- Malden
- Medford
- Salem
- Somerville
- Waltham

Not all data in this plan is compared across these context communities. Instead, the plan highlights select data points for which Quincy aligns or diverges from these communities in important ways. See the Appendix for more on the analysis of context communities.

Housing Need & Demand

In order to establish a proactive approach for meeting housing needs over the next five years, we first need to understand baseline conditions related to Quincy's demographics, housing stock, and affordability. This section of the plan aims to represent housing needs and demand amongst Quincy's population based on significant quantitative data analysis and qualitative input from the public engagement process. In particular, we seek to highlight the voices of those who would most benefit from safe and affordable housing, but often have the most difficulty finding it. Direct quotes from participants in the Housing Quincy process supplement the quantitative analysis to showcase real housing stories from the community.

The Housing Need and Demand section is structured around the following messages that broadly summarize housing needs in Quincy:

1. Quincy's population is growing and changing, and with it, the demand for housing.
2. 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.
3. The Affordable Housing stock in Quincy is not sufficiently meeting present need, and some units are expected to be lost without intervention.
4. Many households in Quincy are at risk of displacement.

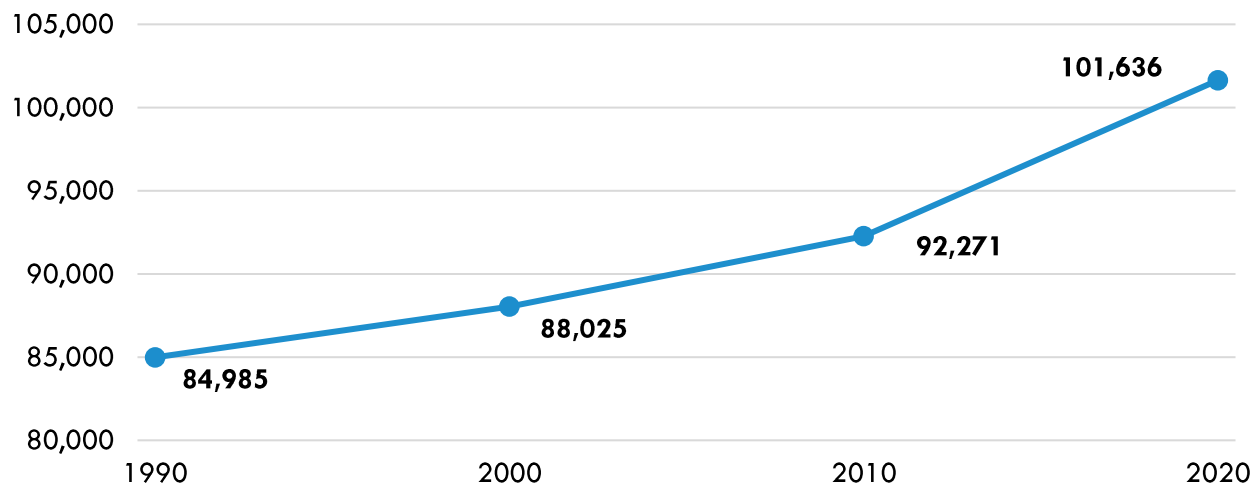
Quincy's population is growing and changing, and with it, the demand for housing.

To understand housing demand in Quincy, we first need to look at who is living in the community and what their housing needs are. These needs can vary based on age, household type, household size, and more, but they are not static; most people will have different needs throughout the course of their lives and all are welcome in Quincy. As the city's population continues to grow and become more racially diverse, it is important that housing types meet the needs of those in the community.

POPULATION GROWTH

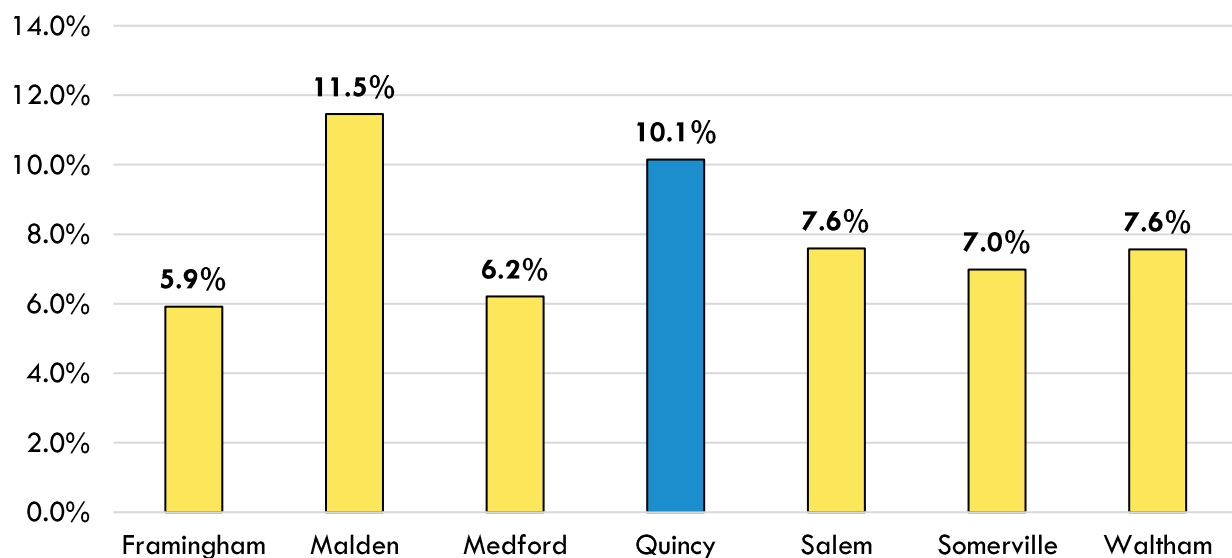
At 101,636 people, Quincy's population is the highest it has ever been. The population has increased every decade since 1990, with the greatest increase between 2010 and 2020 when the population rose by more than 10%. The large growth in population, especially over the last decade, reflects the increasing desire for young professionals, new immigrants, families, seniors, and others to both move to and remain within Quincy. This population figure may also be an underestimate given the presence of historically undercounted populations in Quincy, including immigrant communities and communities of color.

Figure 5: Population growth, 1990 to 2020



Source: US Decennial Census, 1990-2020

Figure 6: Percent change in population, Quincy and context communities, 2010 to 2020



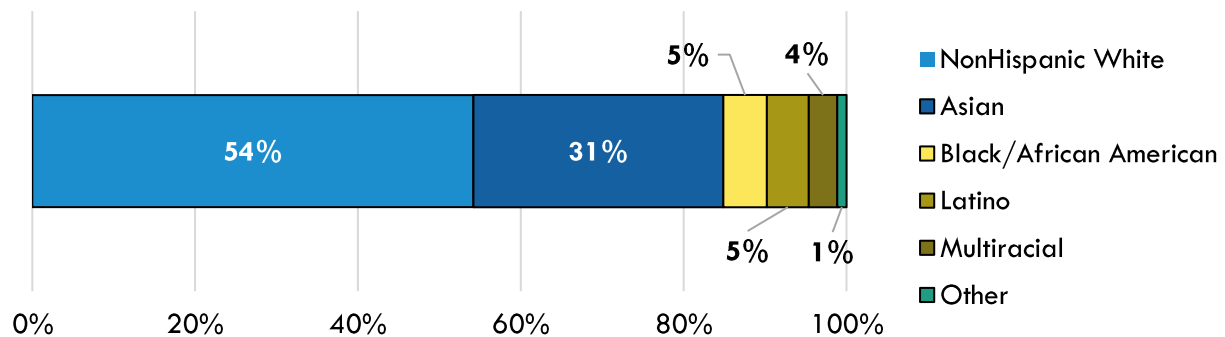
Source: US Decennial Census 2010-2020

Population growth is a major factor in housing demand. Compared to context communities, Quincy experienced the highest growth rate of all cities other than Malden. While this growth is a positive thing and shows that Quincy has much to offer for a wide variety of individuals and families, 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.

RACIAL AND ETHNIC DIVERSITY

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.

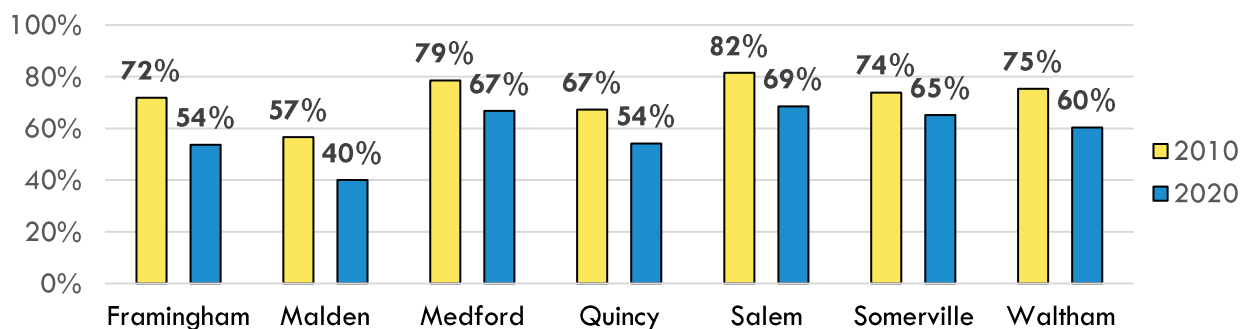
Figure 7: Proportion of population by race



Source: US Decennial Census 2020

Quincy is more racially diverse than comparable context communities, with the exception of Malden (40% White). It has an equal proportion of residents who identify as White as in Framingham. All context communities became more racially diverse over the decade from 2010 to 2020. In terms of the percent change in the population identifying as White, Quincy falls in the mid-range of context communities. Framingham, Malden, and Waltham all saw greater decreases in the proportion of this demographic group, while Somerville saw the smallest decrease.

Figure 8: Proportion of White population, Quincy and context communities, 2010 and 2020



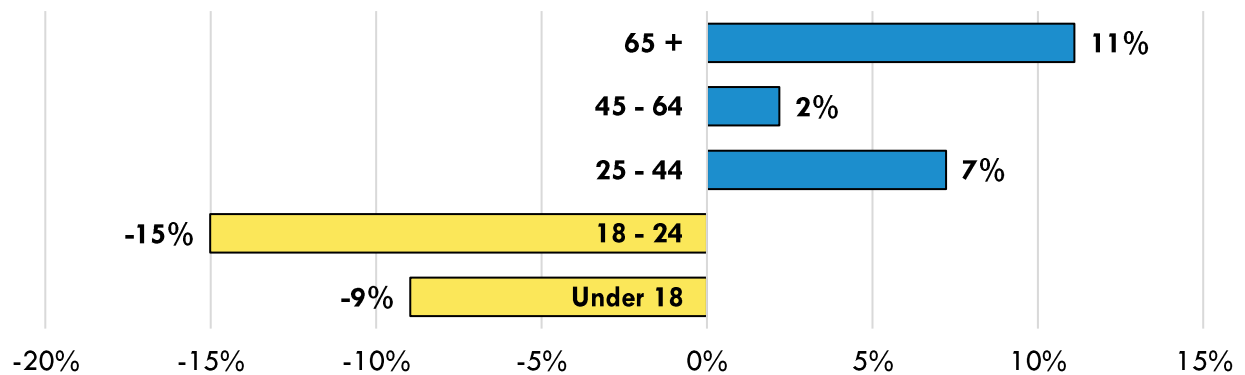
Source: US Decennial Census 2010-2020

Differences in race and ethnicity typically do not translate into demand for different types of housing. In some cases, family sizes may be larger and multigenerational living more of a cultural norm among immigrants and people of color, suggesting a need for larger units with multiple bedrooms to serve these households. More often, it is racial and ethnic disparities that 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.³ As housing demand increases, it is often communities of color that are most impacted by the conversion of scarce, lower-cost housing to more expensive housing, whether through repair, renovation, or complete redevelopment of those properties.

AGE STRUCTURE

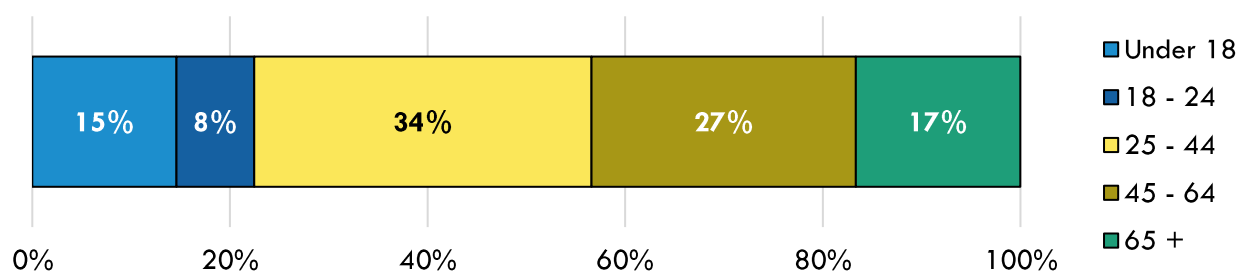
Due to rising life expectancy and declining fertility rates, communities across the Commonwealth are aging and Quincy is no exception. Since the last HPP, the number of residents in the 65+ demographic grew the most (+11%) while the number of residents in the 18-24 demographic experienced the greatest decrease (-15%). The largest cohorts are residents 25-44 and 45-64, comprising 34% and 27% of the population, respectively.

Figure 9: Percent change in population by age, 2013 to 2019



Source: American Community Survey 5-Year Estimates, 2009-2013 and 2015-2019

Figure 10: Proportion of population by age



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

³ American Community Survey 5-Year Estimates, 2015-2019

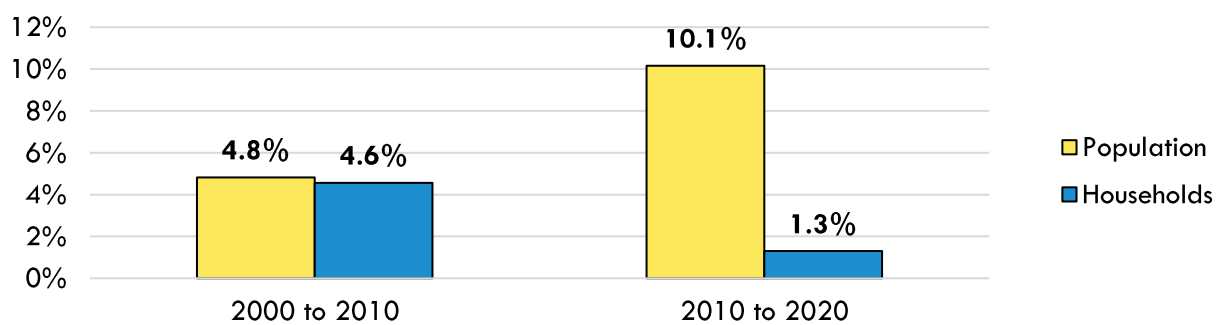
The age of household members directly impacts the size, type, and accessibility of the housing stock that is needed in any given community. Young adults may want to live alone in a small unit or in a larger multi-bedroom unit that they occupy with roommates. Larger housing options are often desirable as these residents age, form families, and need more space to grow. Many empty-nesters and other older adults who no longer need as much space will choose to downsize into a smaller housing option. As they continue to age, seniors may need specialty housing that is more accessible to people with disabilities.

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 for them. For example, if seniors are unable to find affordable options for downsizing in their community, they are more likely to stay in their larger, inaccessible homes. This means that there are less options available for households seeking family-sized housing with three or more bedrooms, forcing the household to stay in a unit that they have outgrown or pay higher costs for housing due to the limited options on the market.

HOUSEHOLD GROWTH

Total population in Quincy is growing faster than total households. While the rates of population and household growth were similar between 2000 and 2010, from 2010 to 2020, the total population increased 10.1% while the number of households only grew 1.3%, increasing to a recent high of 41,187 households.

Figure 11: Population and household growth, 2000-2010 and 2010-2020



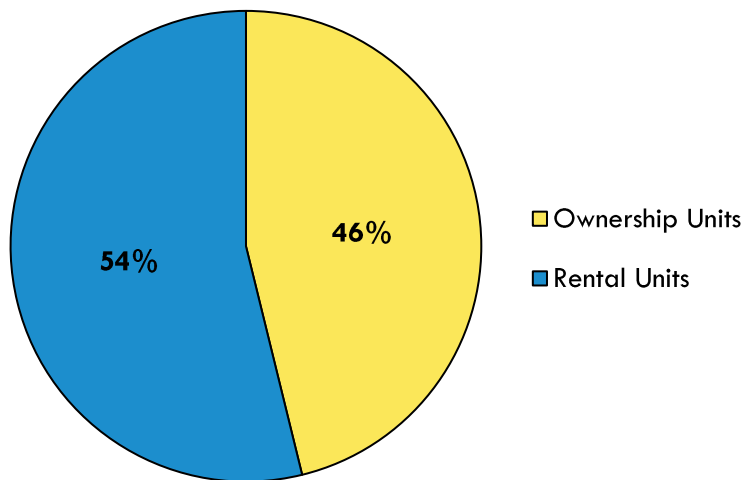
Source: US Decennial Census 2000-2020; American Community Survey 5-Year Estimates, 2016-2020

Population growth without a corresponding growth in households could be the result of a number of factors. Multigenerational living is becoming more common, both due to cultural reasons and the growing cost of housing in Quincy. For example, a young adult may be less likely to move out of their parents' home and form a new household if they cannot find housing in their budget. A senior may be more likely to move in with family members even if they would prefer to live independently.

HOUSEHOLD TENURE

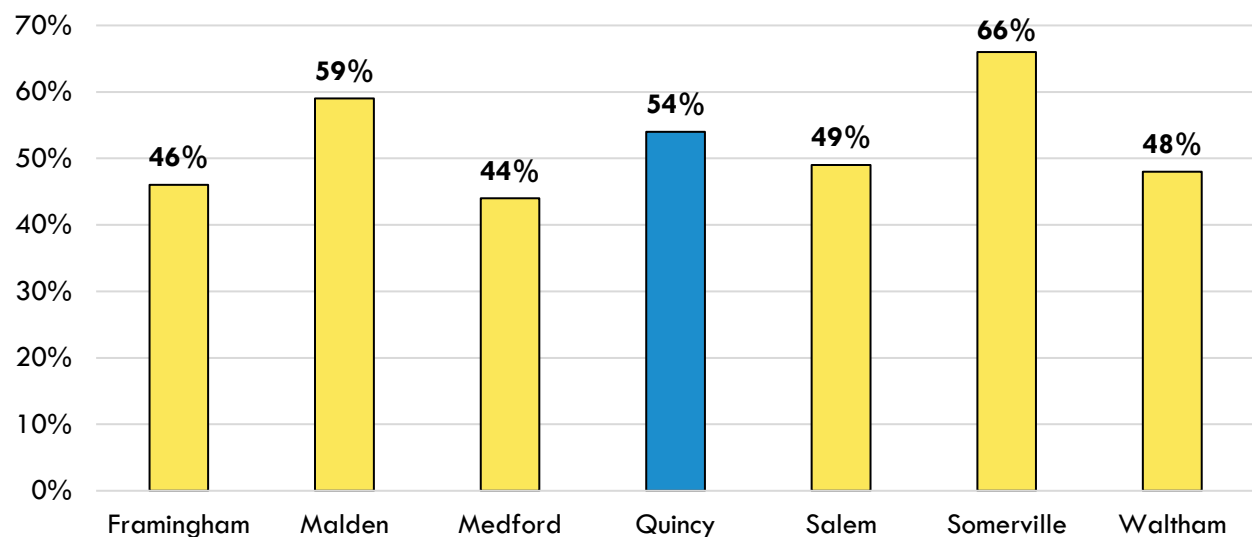
We can infer that a majority of Quincy's households are renters given that 54% (22,174) of Quincy's occupied housing units are rentals. Another 46% (19,013) are ownership units. There are approximately 2,500 vacant housing units that are not occupied. Compared to context communities, Quincy has a lower proportion of rental units than Somerville (66%) and Malden (59%), but higher than Framingham (46%), Medford (44%), Salem (49%), and Waltham (48%). While flexible, renting can be a less stable housing option for households and renters can face much higher housing insecurity than homeowners as the housing market changes.

Figure 12: Proportion of occupied housing units by tenure



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

Figure 13: Proportion of renter-occupied housing units, Quincy and context communities



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

HOUSEHOLD TYPE

More than half of Quincy households (21,418) are families with two or more people related by birth, marriage, or adoption. Of these families, more than three-quarters (16,501) include a married couple while the rest are other types of families. Among the non-family households, 81% (15,391) are either seniors or non-seniors living alone. 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. That said, a person's household type will likely change over time as they enter different life stages.

Figure 14: Proportion of households by type

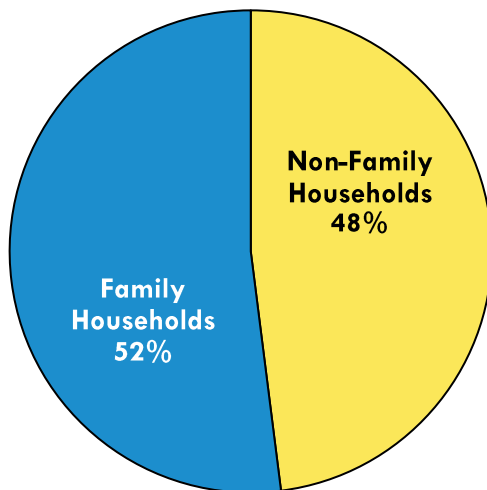
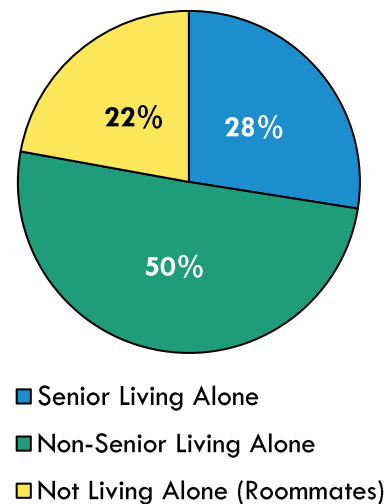


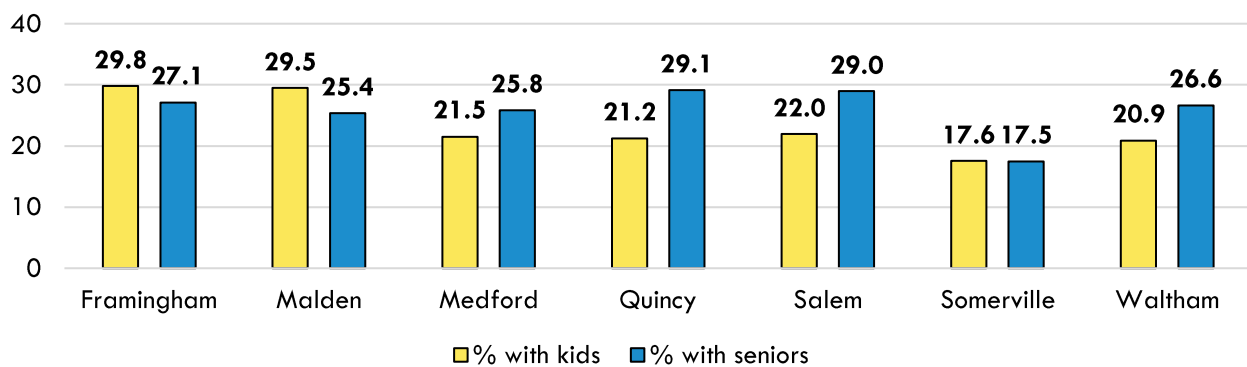
Figure 15: Proportion of non-family



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

“Housing should cater to all on the economic spectrum, and not just to singles, and focused on families who stay long term and build up a city.”

Figure 16: Proportion of households with kids and seniors



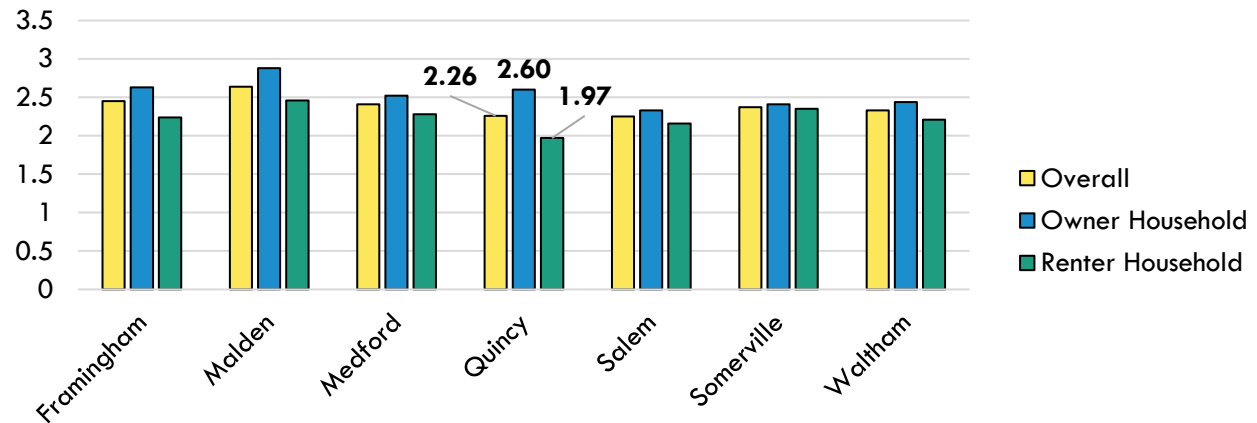
Source: American Community Survey 5-Year Estimates, 2015-2019

Compared with similar context communities, Quincy has one of the lowest proportions of households with kids (21.2%). The only municipalities with lower proportions are Somerville (17.6%) and Waltham (20.9%). On the flip side, Quincy has the highest proportion of households with seniors 65 and above (29.1%).

HOUSEHOLD SIZE

Quincy has an average household size of 2.26 people, one of the lowest household sizes amongst context communities. At 2.25 people, only Salem has a slightly lower average. Broken down by tenure, the average renter household size is much smaller (1.97) than 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.

Figure 17: Average household size by tenure



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

“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!”

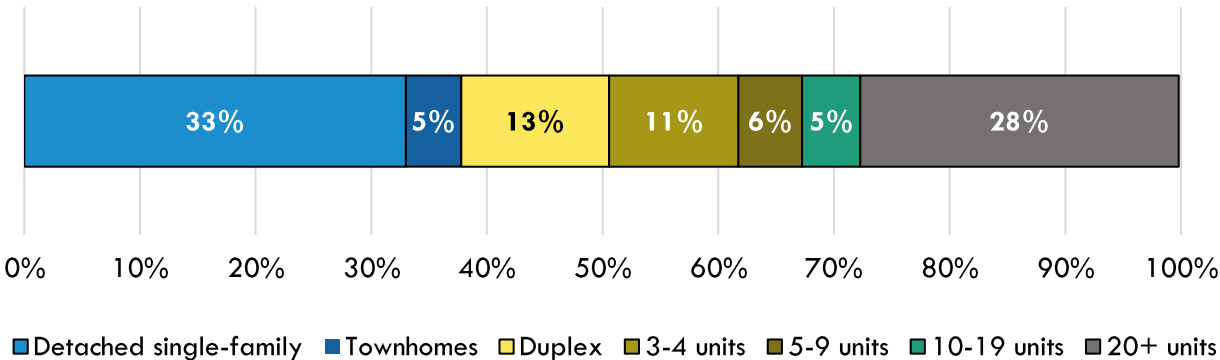
Despite significant housing production in recent years, the cost and scale of the current housing stock does not meet the needs of many households in the community, in particular, those with lower incomes.

Though the City has permitted thousands of new housing units in recent years, rents and sales prices are still much higher than many in Quincy can afford. In general, production is occurring at slower rates than in previous decades and housing supply is not keeping up demand. The law of supply and demand tells us that market prices will continue to increase until supply is better aligned with demand. This is most likely to impact those with lower incomes that cannot afford market-rate housing in Quincy. Many households are paying much more for their housing than they can afford, oftentimes sacrificing other vital needs such as food and medicine.

HOUSING TYPES

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 (14,427) and 28% are in multifamily and mixed-use buildings with 20 or more units (12,047). The next most common housing types are duplexes and small buildings with three to four units. Overall, two-thirds of housing units consist of buildings with two or more units (29,225). There are mainly single-family homes in Quincy’s low-density residential neighborhoods, including most of Houghs Neck, Germantown, Adams Shore, Squantum, West Quincy, and parts of Merrymount and Wollaston. Large multifamily and mixed-use buildings are found in denser areas such as Quincy Center, Marina Bay, and part of North Quincy. Other mid-density parts of Quincy Center, North Quincy, West Quincy, and Wollaston contain a range of housing types, including duplexes and small multifamily buildings.

Figure 18: Proportion of housing units by type

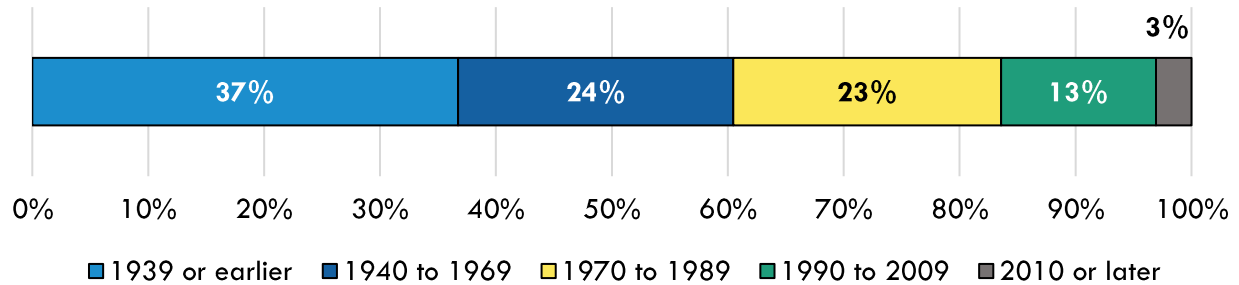


Source: American Community Survey 5-Year Estimates, 2015-2019

AGE OF HOUSING STOCK

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. Approximately 37% was built prior to 1940. Despite considerable production over the last decade, only about 3% of housing units were built in 2010 or later. In comparison, 23% of units were constructed between 1970 and 1989, and another 13% between 1990 and 2009.

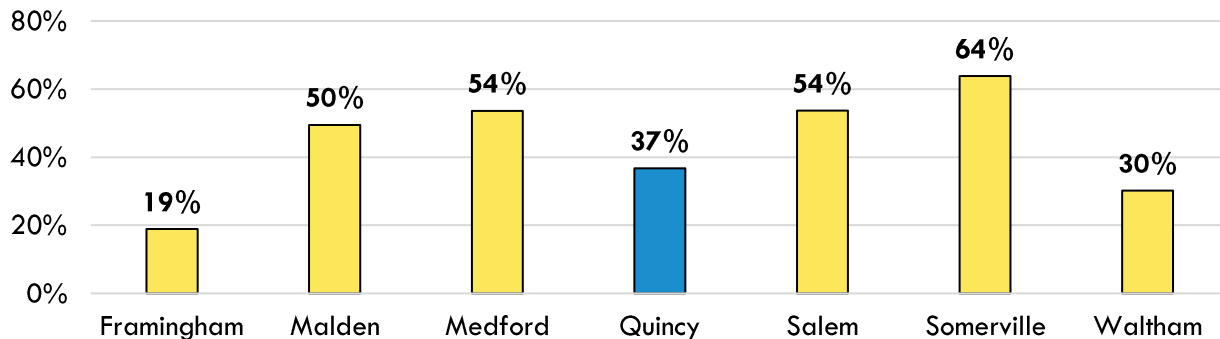
Figure 19: Housing units by year built



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

The only context communities with newer housing stocks overall are Framingham and Waltham, where 19% and 30% of their housing units were built before 1940, respectively. Over half of all housing units in Malden (50%), Medford (54%), Salem (54%), and Somerville (64%) were built in 1939 or earlier. 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).

Figure 20: Proportion of housing units built prior to 1940, Quincy and context communities



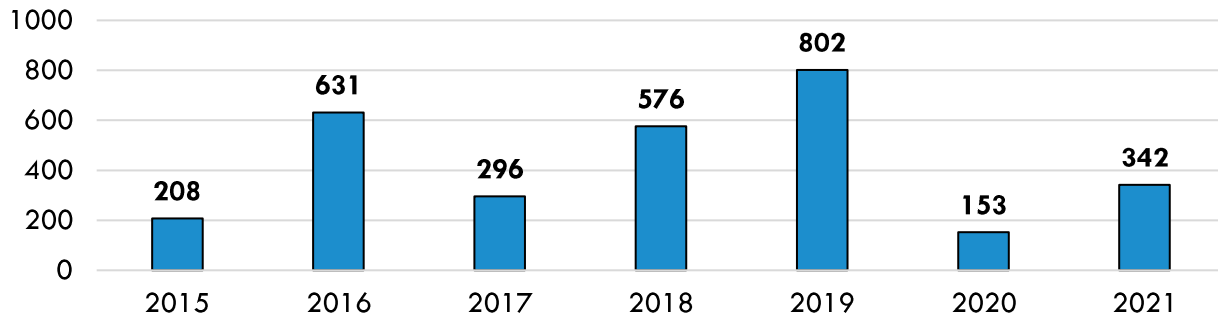
Source: American Community Survey 5-Year Estimates, 2015-2019

“We need to protect our history and character. While we are a large city, we have been able to keep the beauty of a small town with our tree lined streets and parks.”

NEW UNITS PERMITTED

Between 2015 and 2021, the City of Quincy issued more than 3,000 building permits. On average, approximately 500 units were permitted each year, though some years had considerably more production than others. The most units were permitted in 2019, and the least were in 2020, most likely due to shutdowns and other impacts of the COVID-19 pandemic. The vast majority of permits throughout these years were for multifamily and mixed-use buildings.

Figure 21: New units permitted, 2015 to 2021



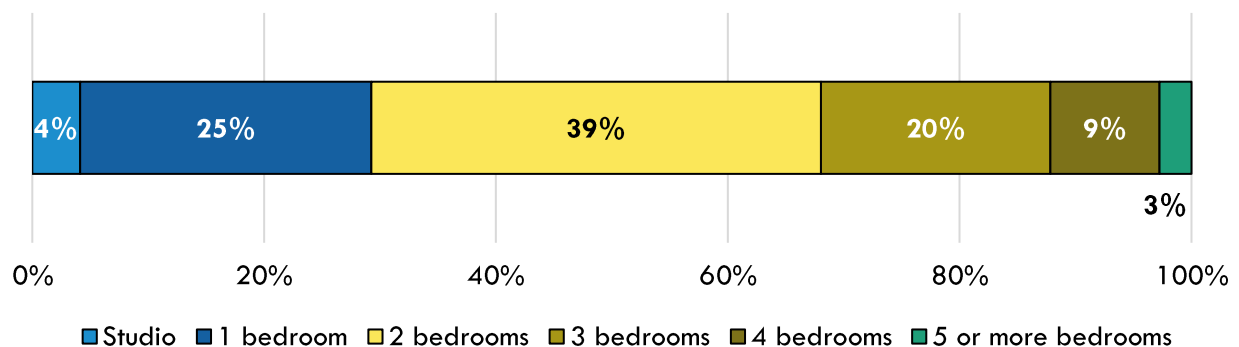
Source: Metro Mayors Coalition permit tracking data, City building permit data

“There is much more housing being built in Quincy Center, but it is mostly market-rate and not accessible to working class people.”

NUMBER OF BEDROOMS

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. Without the ability for households to find adequately sized units at prices they can afford, overcrowding is more likely to occur.

Figure 22: Housing units by number of bedrooms



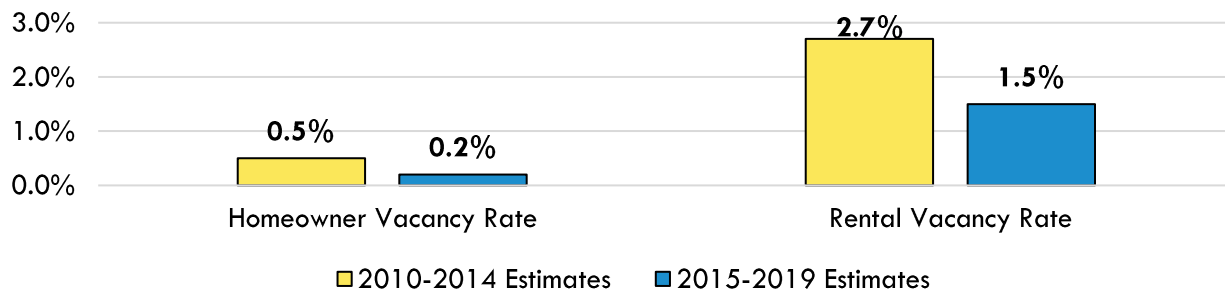
Source: American Community Survey 5-Year Estimates, 2015-2019

VACANCY RATES

Vacancy rates in Quincy have been well below “healthy” rates for some time, and they are continuing to decrease.⁴ A “healthy” housing vacancy rate indicates that a household seeking housing can easily find it on the market but vacant homes do not sit empty for unreasonable amounts of time. It is normal for there to be a certain level of housing vacancy and homes are most often vacant while they are awaiting new occupants during the leasing or selling process.

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%, down from 0.5% and 2.7% in 2014, respectively. 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 are likely to be impacted by even slight cost increases. Compared to context communities, only Framingham and Medford have lower homeowner vacancy rates and only Salem has a lower rental rate.

Figure 23: Vacancy rates, 2010-2014 and 2015-2019



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

RENTS

Median asking rents in Quincy range from \$1,495 a month for a studio to \$3,200 a month for a four-bedroom apartment. While there was a slight decline in overall rents after the start of the pandemic in 2020, rents are on the rise again, and they are still much higher than many can afford. Four-bedroom units are the only apartment size that continually increased in cost throughout the pandemic, likely due the limited inventory and high demand for these units.

“Sadly, housing prices have become so expensive that our children will not be able to enjoy the same kind of life in their own home in Quincy. My ideal future Quincy would have affordable housing for families to raise their children in the wonderful community of Quincy.”

⁴ Vacancy rate is a calculation which measures the proportion of the housing inventory which is vacant and for rent or sale. It assumes that not all vacant units will be rented or sold at any one time, as some landlords or owners will choose to hold onto empty units.

Figure 24: Median asking rents, 2019-2022 Quarter 1

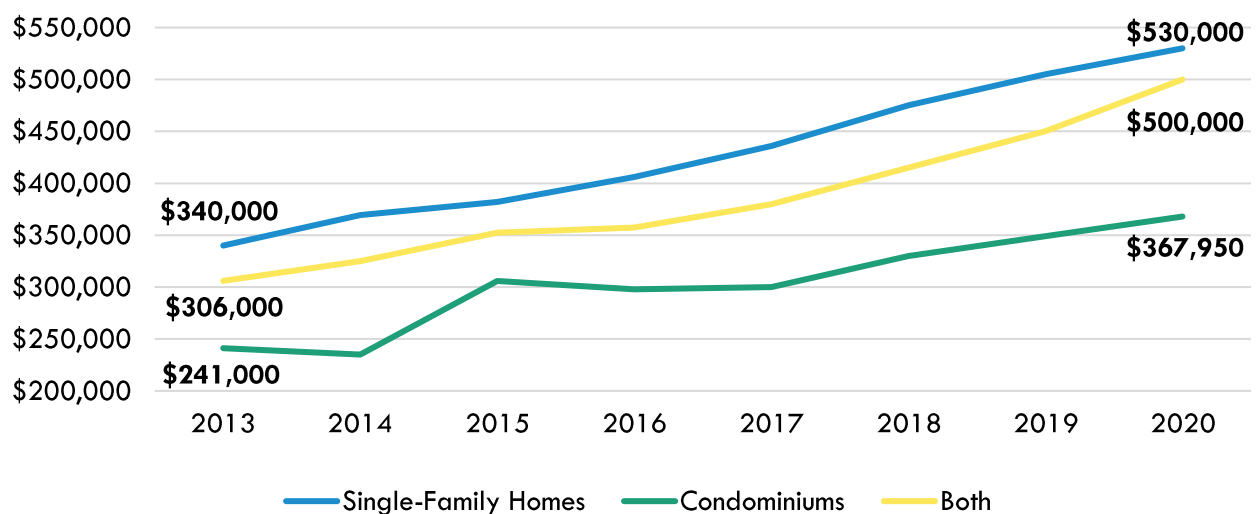
	2019	2020	2021	2022 Q1
Studio	\$1,861.00	\$1,485.00	\$1,400.00	\$1,495.00
1-Bedroom	\$1,900.00	\$1,635.00	\$1,650.00	\$1,762.00
2-Bedrooms	\$2,200.00	\$1,900.00	\$1,992.00	\$2,000.00
3-Bedrooms	\$2,300.00	\$2,372.00	\$2,285.00	\$2,550.00
4-Bedrooms	\$2,800.00	\$3,000.00	\$3,200.00	---

Source: MAPC Rental Listings Database. Median asking rent data is omitted for 4-bedroom units in Quarter 1 of 2022 due to a limited sample size that would likely not be representative of the actual median rent.

SALES PRICES

Since the last Housing Production Plan was produced, median sales prices for condominiums and single-family homes have increased significantly. Prices for both housing types have increased more than 50% since 2013, with recent medians at \$367,950 for condos and \$530,000 for single-family homes.⁵ These increases in sale prices make homeownership further out of reach for many residents of Quincy who cannot afford a large down payment. Quincy is not unique in experiencing major sales price increases over recent years. This is a trend seen in most communities in the Greater Boston Region given that the supply of ownership units is not at all matching the high demand for them.

Figure 25: Median sales prices, 2013-2020



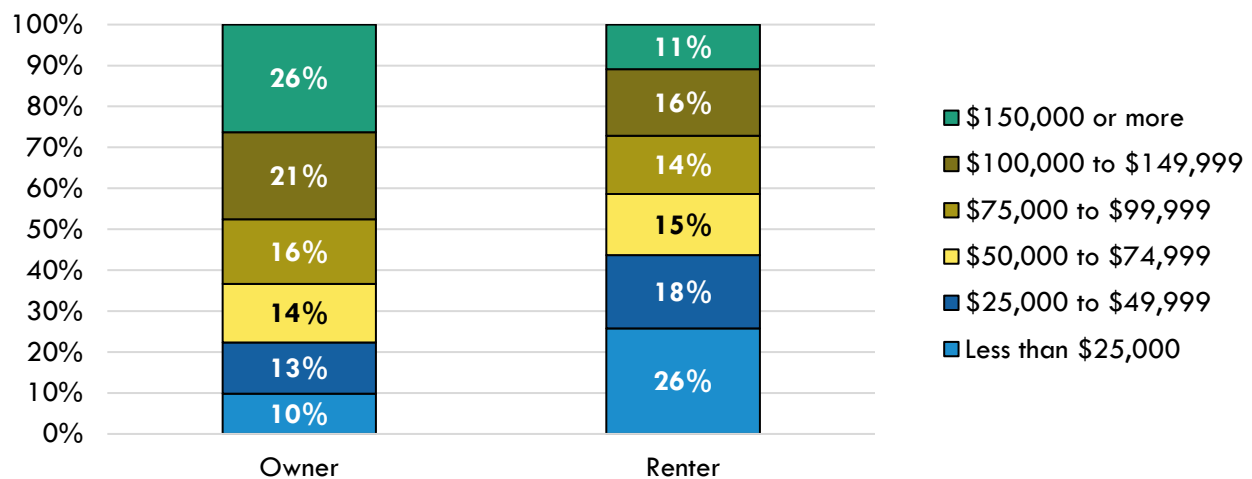
Source: The Warren Group, 2013-2020

⁵ 2009-2013 American Community Survey data was used primarily in the last Housing Production Plan.

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.

Figure 26: Household income by tenure



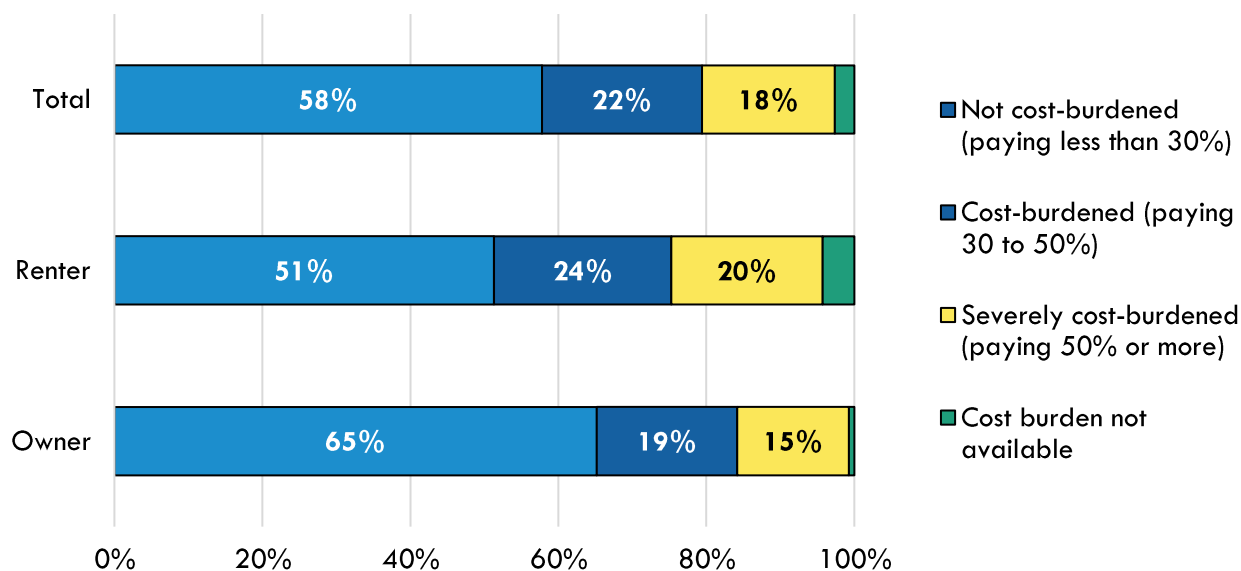
Source: American Community Survey 5-Year Estimates, 2015-2019

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

HOUSING COST BURDEN

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). About 18% of households are severely cost-burdened, meaning that more than half of their income goes to housing costs. In general, low-income households have higher rates of cost burden when compared with all households in the city. 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.

Figure 27: Cost burden by tenure



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

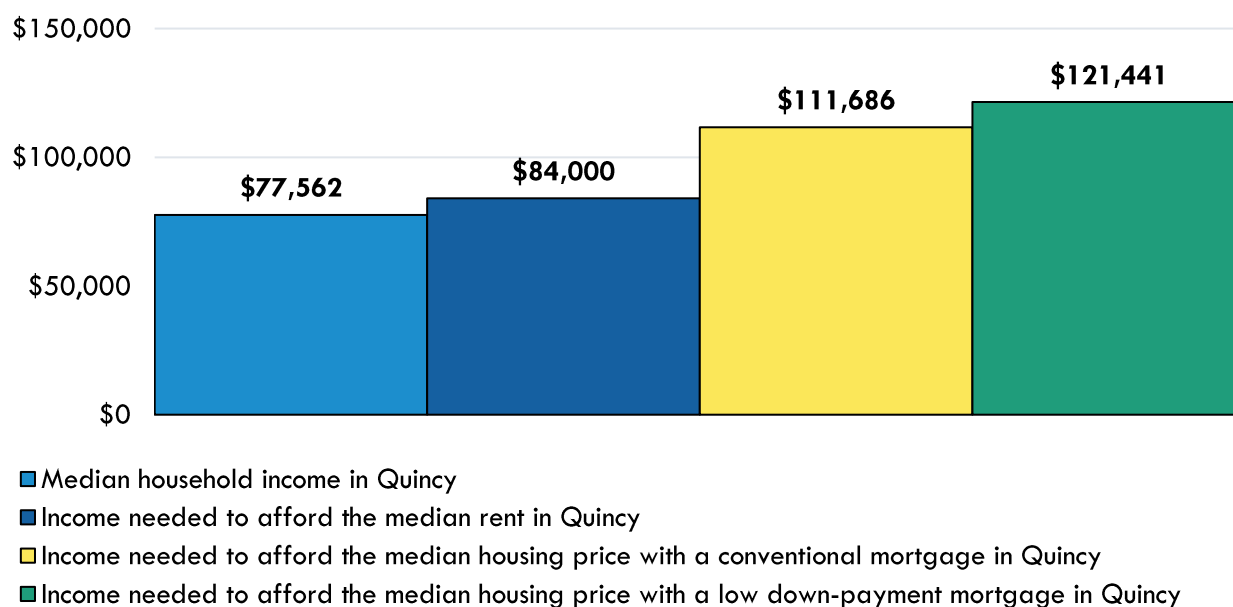
AFFORDABILITY GAP

A gap exists between the median income of Quincy households and the income needed to afford most homes in the city. This gap is especially large when it comes to the median income needed to afford the median housing sales price. 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.⁶

“I care about affordability the most. We want to own our house, that is most important.”

⁶ The affordability gap calculation assumes a 30-year fixed-rate mortgage with a 4.0% interest rate and a conventional down-payment of 20%. It budgets \$150 per month for utilities, \$1,000 annually for insurance, and assumes property taxes at a rate of \$11.98 per \$100,000 of assessed values, where the assessed value is equal to home price.

Figure 28: Affordability gap



Source: American Community Survey 5-Year Estimates, 2015-2019; MAPC Rental Listing Database, 2022 Q1; The Warren Group, 2020; MAPC calculations

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

Though the City of Quincy contains thousands of deed-restricted Affordable Housing units and has just met the “safe harbor” criteria under Chapter 40B, there is not nearly enough Affordable Housing to serve the number of households in the community who would qualify for and benefit from it. Since they must be rented or sold to income-eligible households at a regionally affordable rate, these are the only units protected from market changes. Further, some of these units are at risk of being lost, either from expiring deed-restrictions or the physical impacts of increased flooding due to sea level rise. Given that it is incredibly difficult to replace Affordable Housing that has been lost, it will be crucial to work to preserve these units.

HOUSEHOLDS BY INCOME STATUS

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. Income status is determined by comparing a household’s total pre-tax income and the number of people in the household to the “Area Median Income” (AMI), which is the median income for households across the Greater Boston region, including Quincy. In setting income status standards, the US Department of Housing and Urban

Development (HUD) assumes that a household should not be paying more than 30% of their income on housing costs. Otherwise, they are considered cost-burdened.

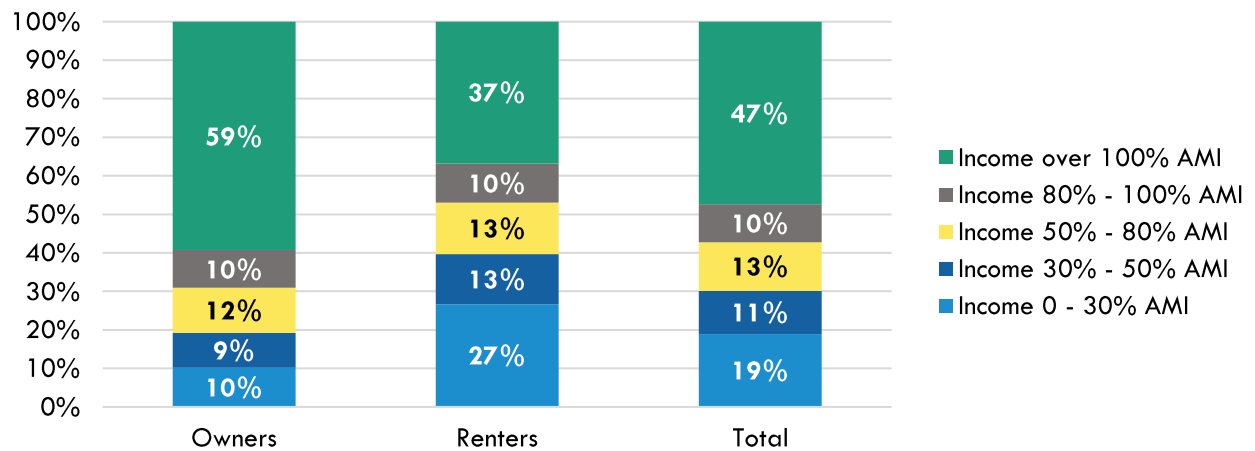
A household is “low-income” if its annual income is 80% or less of the AMI for a household of its size in the region. A household is “moderate-income” if it makes between 80-100% of the AMI, and “middle-income” and “high-income” households make 100% or more of AMI. A household falling under the umbrella 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.

Figure 29: FY 2021 HUD income limits

Household Size	80% AMI (Low-Income)	50% AMI (Very Low-Income)	30% AMI (Extremely Low-Income)
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

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

Figure 30: Households by income status



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

“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.”

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.

SUBSIDIZED HOUSING INVENTORY

There are 4,259 deed-restricted Affordable Housing units on Quincy’s Subsidized Housing Inventory (SHI) as of March 2022. The SHI is a list maintained by the Commonwealth’s Department of Housing & Community Development (DHCD) to track these deed-restricted units for every community in Massachusetts. Housing units rented with tenant-based vouchers or “naturally-occurring affordable housing” (units that are not deed-restricted but happen to be inexpensive) are not counted. The Affordable Housing units on the SHI have restrictions on their deeds that preserve affordability for decades or in perpetuity, ensuring that income-eligible households can stay in their communities. Historically, Affordable Housing was built by the government, but now it is typically built by nonprofit organizations using government subsidies. Quincy Community Action Programs (QCAP) and NeighborWorks Housing Solutions (NHS) are the main organizations that develop and manage new Affordable Housing in Quincy today. Market-rate developers also produce Affordable Housing units as required by local inclusionary zoning policies.

Currently, 10% of Quincy’s housing stock is listed on the SHI and the city meets the “safe harbor” criteria under Massachusetts General Law, Chapter 40B. In municipalities with less than 10%, Chapter 40B allows eligible developers to supersede zoning and other local regulations if 20-25% of the units in the development are Affordable. Though Quincy has achieved safe harbor and is able to retain a greater degree of local control over development, it is still crucially important to plan for new Affordable Housing, especially as it gets harder and harder for residents with lower incomes to afford to live in the community.

Quincy’s Subsidized Housing Inventory is included as an appendix to this Housing Production Plan.

AFFORDABLE HOUSING GAP

With 4,259 Affordable Housing units on the Subsidized Housing Inventory and 17,325 low-income households, there is one Affordable Housing unit for every four low-income households in Quincy. Low-income households not living in deed-restricted Affordable Housing listed on the SHI either live in an unsubsidized low-cost home, receive a rental subsidy voucher to live in a market-rate unit, or simply pay more than they can afford for their housing.

Figure 31: Affordable Housing gap



Source: Subsidized Housing Inventory 2021; HUD Comprehensive Housing Affordability Strategy (CHAS), 2014-2018

“Quincy has way less Affordable Housing compared to what its residents need.”

EXPIRING AFFORDABILITY

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. If these deed restrictions are not renewed, the homes are not required by law to stay Affordable. 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.

RENTAL VOUCHERS

The Quincy Housing Authority manages 1,741 rental vouchers. A rental subsidy voucher allows households qualifying for Affordable Housing to live in a unit on the open market by filling in the gap between what a household can afford to pay and the market rent. As rental prices on the private market have increased over the years, it has become increasingly hard for households to find housing they can afford even with a voucher.

Since 1990, it has been illegal under Massachusetts law for a landlord to deny a prospective applicant because they receive public assistance. However, a 2020 study showed that there is indeed still discrimination today in the Greater Boston rental market, with housing providers commonly screening out voucher holders or stopping communication when they find out that a potential renter intends to use a voucher. Discrimination is most common against Black voucher holders, perpetuating harmful racial stereotypes and making Affordable Housing even more difficult to find.⁷

SEA LEVEL RISE

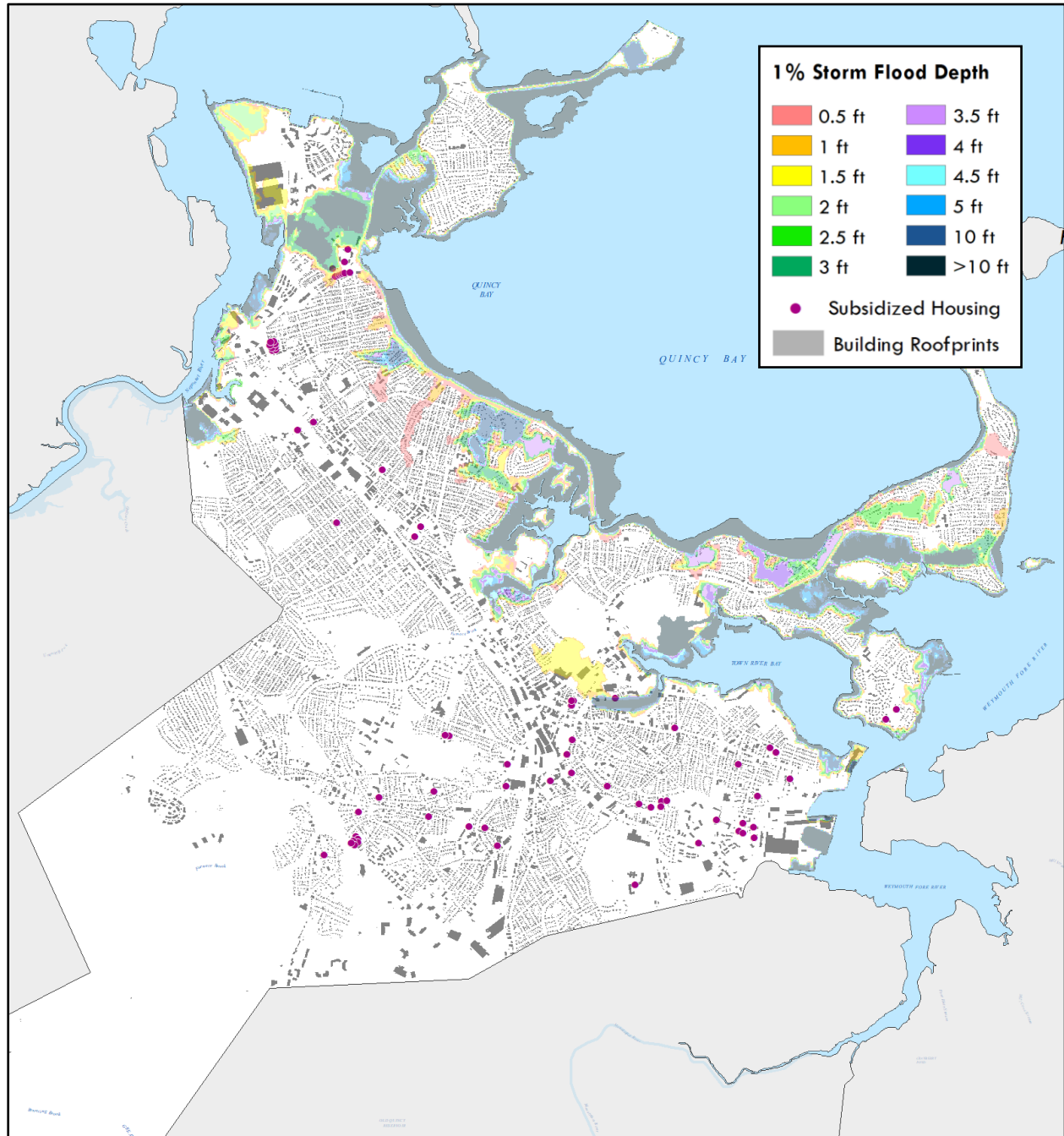
There is an important and concerning overlap between projected sea level rise (SLR) and the location of Affordable Housing in Quincy. Six of the 90 properties included on Quincy’s Subsidized Housing Inventory are located in an area with a 1% chance of flooding based on estimated 1.2-foot sea level rise.⁸ 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

⁷ Langowski, Jamie, et al. “Qualified Renters Need Not Apply: Race and Voucher Discrimination in the Metro Boston Rental Housing Market.” Published by the Boston Foundation, July 2020.

⁸ The 1% chance storm is typically used in urban planning and engineering design for flood planning. It refers to a storm that has a 1% chance of occurring in a given location and a given year. While often referred to as the “100-year storm,” this term is a bit of a misnomer as these storms will likely occur more than once in a hundred years. Storms are occurring with more frequency as a result of global climate change.

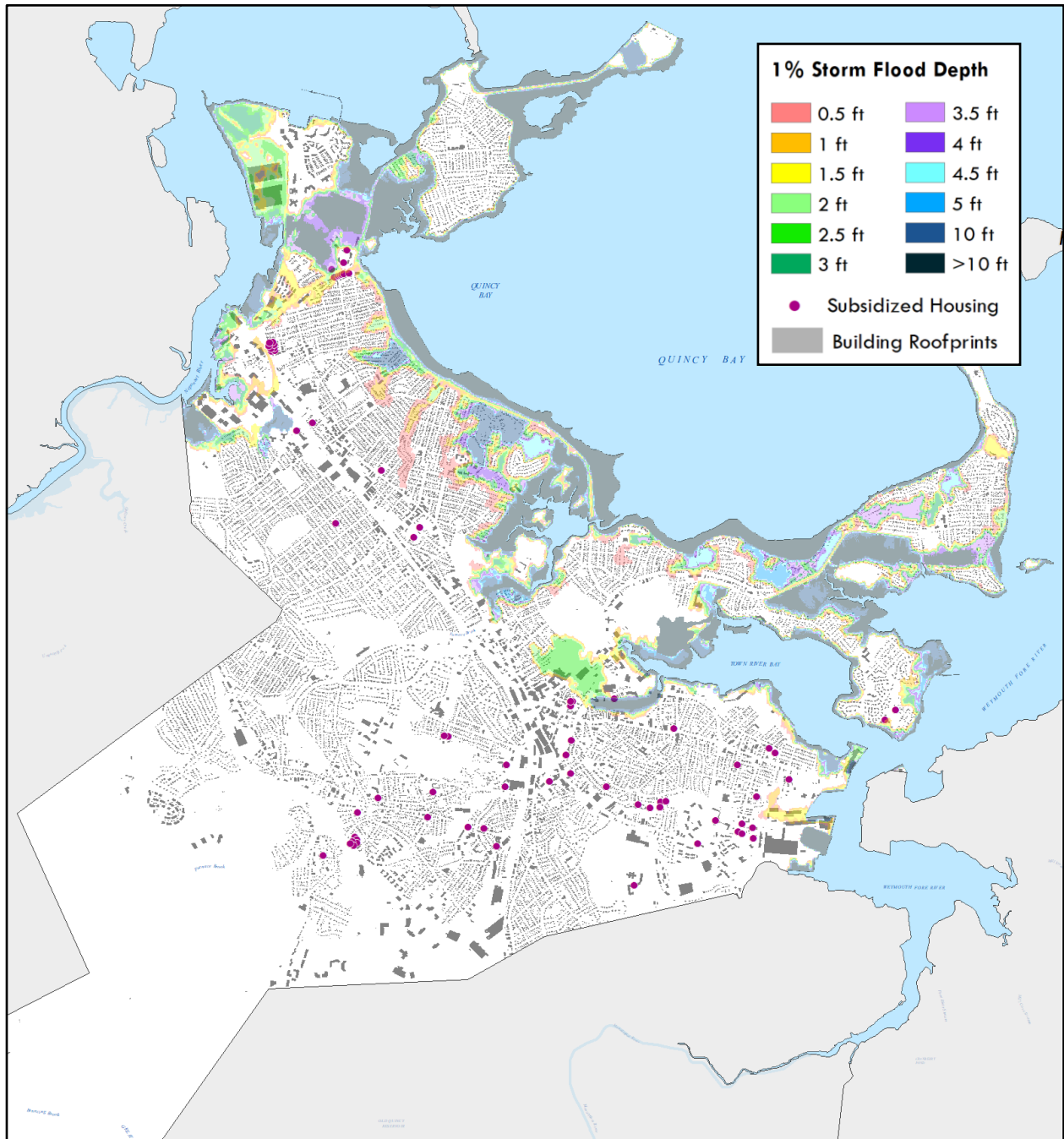
flooding with 4.2 feet of SLR. Together, this means over one-fifth of SHI properties in Quincy are at risk of flooding due to the impacts of climate change.

Figure 32: Flood depth from a 1% chance storm; present mean sea level



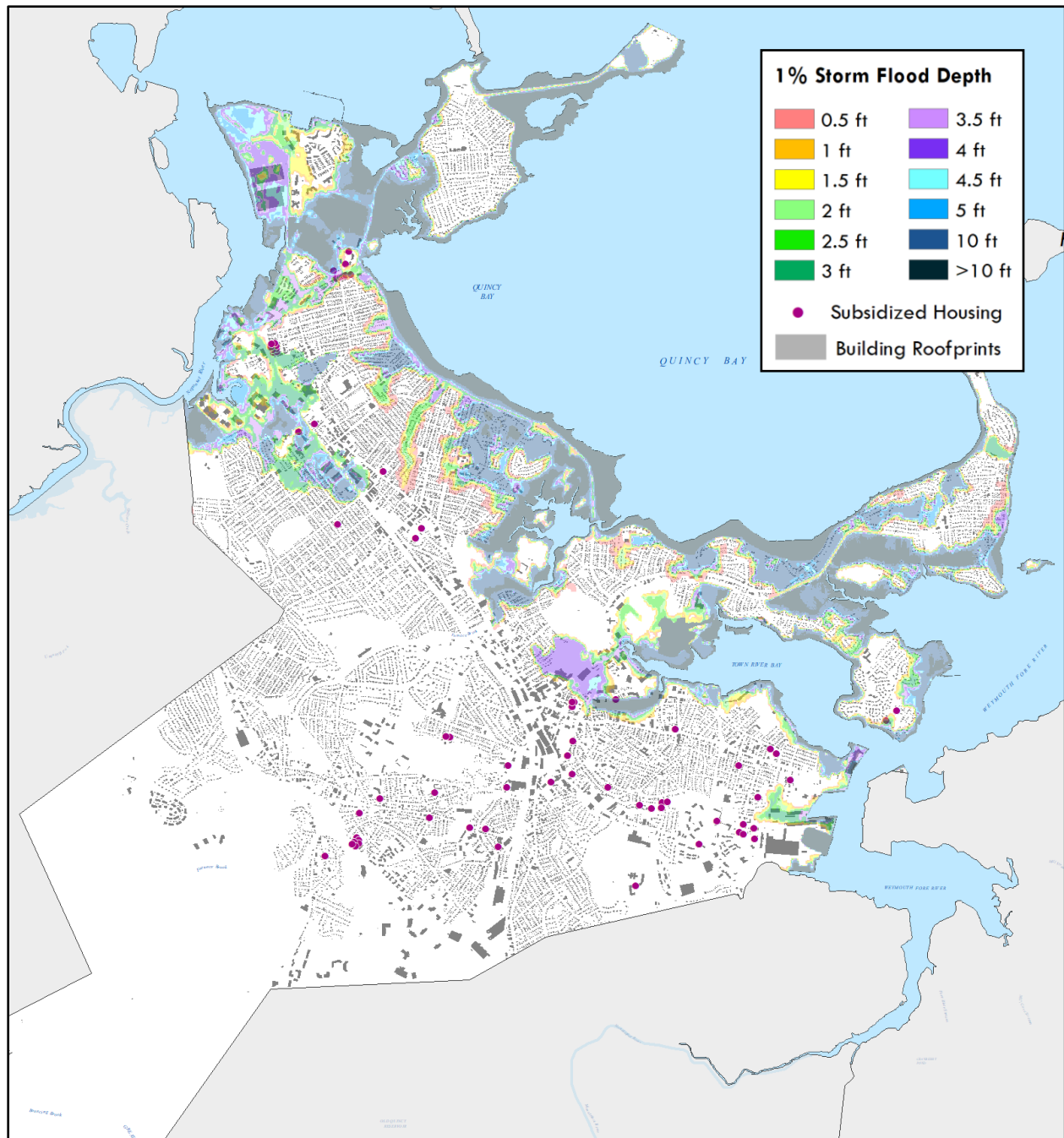
Source: MAPC, 2022; spatial data is from MAPC, MassGIS, MassDOT, UMass Boston, and Woods Hole Group, 2021

Figure 33: Flood depth from a 1% chance storm; 1.2-foot mean sea level rise



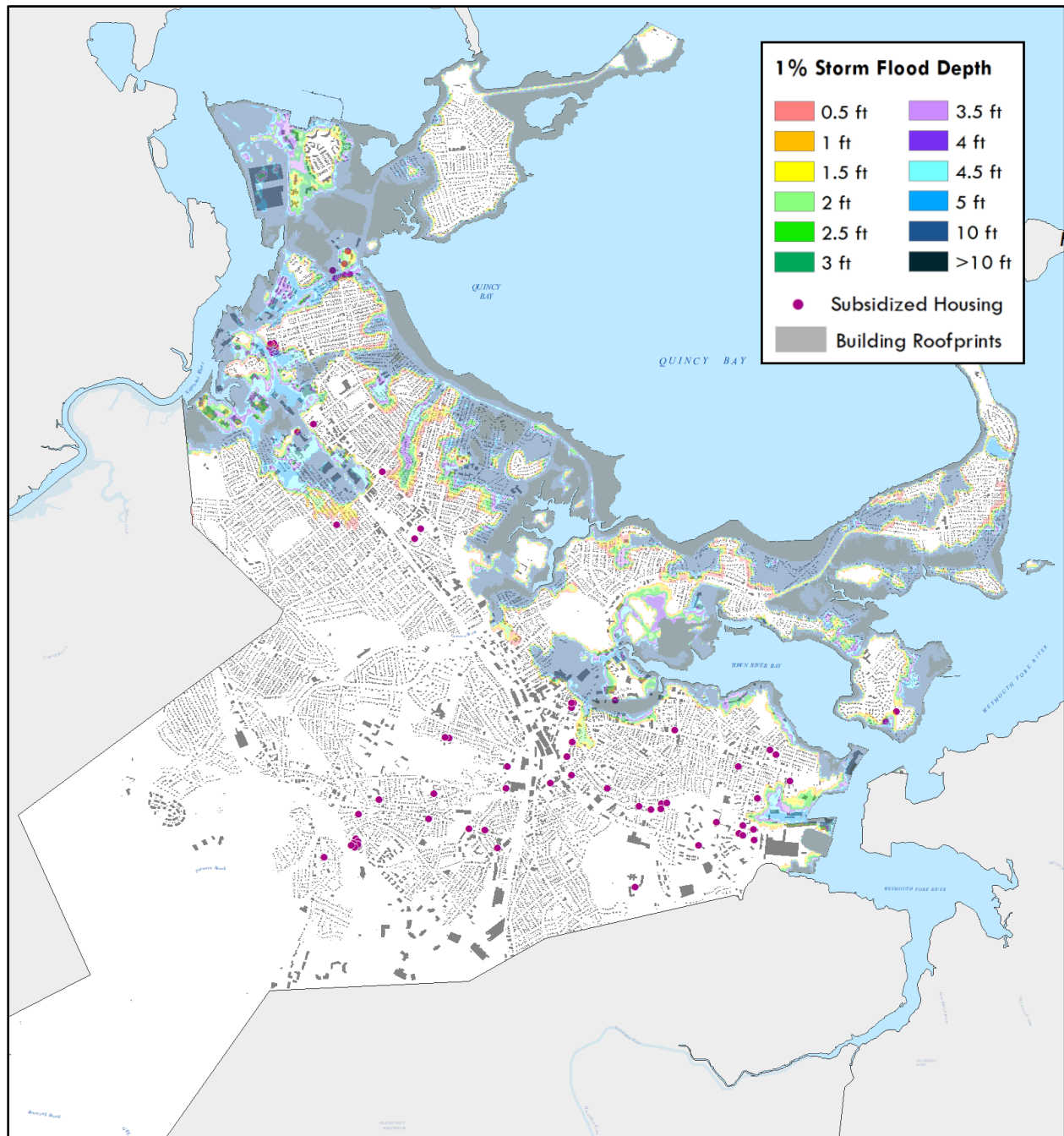
Source: MAPC, 2022; spatial data is from MAPC, MassGIS, MassDOT, UMass Boston, and Woods Hole Group, 2021

Figure 34: Flood depth from a 1% chance storm; 2.4-foot mean sea level rise



Source: MAPC, 2022; spatial data is from MAPC, MassGIS, MassDOT, UMass Boston, and Woods Hole Group, 2021

Figure 35: Flood depth from a 1% chance storm; 4.2-foot mean sea level rise



Source: MAPC, 2022; spatial data is from MAPC, MassGIS, MassDOT, UMass Boston, and Woods Hole Group, 2021

Unfortunately, there are Affordable Housing locations in Quincy that are already at risk of damage from a 1% chance storm today. Town Brook House on Brackett Street is at risk of almost five feet of flooding from the 1% storm and buildings in Squantum Gardens on East Squantum Street are at risk of almost two feet of flooding. With up to 4.2 feet of SLR, all the buildings in Squantum Gardens will be at risk, in addition to most buildings within Atlantic Gardens on Bersani

Circle and the Clement O'Brien Towers on Bicknell Street. Without serious efforts to make climate retrofits to these properties, these units may be lost forever. For reasons related to cost and neighborhood opposition, it is especially difficult to replace Affordable Housing once it has been lost. Individuals and families with some of the lowest incomes in Quincy would be the ones displaced, and it is highly unlikely that they would easily be able to find another housing unit in their price range.

Other communities in Massachusetts and across the nation face similar futures. According to a 2020 research paper, it is the east coast states of New Jersey, New York, and Massachusetts that have the greatest number of Affordable units exposed to extreme water levels by the year 2050. In Massachusetts, approximately 4,818 units are at risk, 2% of all Affordable Housing. Roughly 668 of these units are in Quincy, where approximately 11.7% of Affordable Housing is at risk, and Quincy is ranked sixth in the nation for the city with most units at risk. With 3,042 Affordable units exposed to flooding, Boston ranks third in the nation after New York City and Atlantic City. While the City of Revere has fewer total units at risk, approximately 23.5% of all the Affordable Housing in the city is impacted.⁹

Figure 36: Coastal flooding threat to the top 20 cities exposed based on projected sea levels for 2050



Graphic Source: Buchanan, Maya K, et al. "Sea Level Rise and Coastal Flooding Threaten Affordable Housing." *Environmental Research Letters*, vol. 15, no. 12, 2020, p. 124020. Figure description from the paper: "Future threat of coastal flooding to the top 20 cities exposed (in absolute terms), based on projected sea levels for the year 2050 and integrating across local distributions of flooding and SLR, under high carbon emissions (RCP 8.5). Panel A shows the total expected annual exposure of affordable housing units and the number of units expected to be exposed at least four times per year. Panel B shows expected annual exposures as percentages of total affordable and general housing stocks."

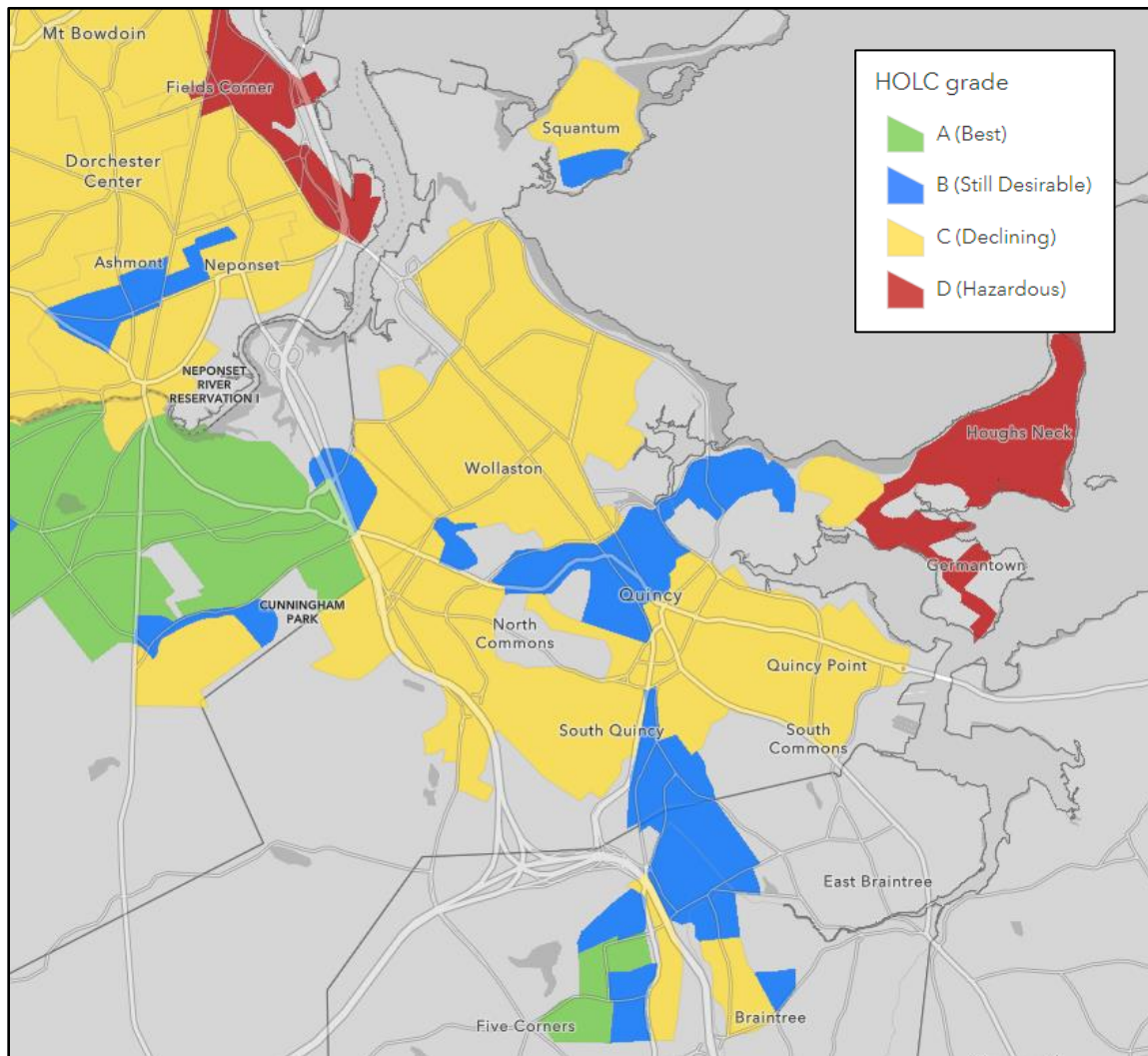
Hazard Mitigation planning is a proactive effort to identify actions a community can take to reduce the dangers to life and property from natural hazard events such as flooding, severe

⁹ Buchanan, Maya K, et al. "Sea Level Rise and Coastal Flooding Threaten Affordable Housing." *Environmental Research Letters*, vol. 15, no. 12, 2020, p. 124020.

winter weather, hurricanes, and tornadoes. The city's Hazard Mitigation Plan may be found on the city's website at www.quincyma.gov/residents/multi-hazard_mitigation_plan.php

It is not a coincidence that Affordable Housing in Quincy and elsewhere faces stark threats related to flooding and sea level rise. Quincy was one of more than 200 cities that were “redlined” by the federal Home Owners' Loan Corporation (HOLC), which was created during the New Deal Era of the 1930s. Until the passage of the national Fair Housing Act of 1968, it was legal for real estate developers and appraisers to assign grades for residential neighborhoods ranging from A (Best) to D (Hazardous). Banks backed by the federal government would refuse to lend to areas with the lowest grades, making homeownership in these locations all but impossible. D-rated neighborhoods were considered to have “undesirable populations” (such as Jewish, Asian, Hispanic, and Black families) and were likely to be closer to industrial, and often low-lying areas that saw little public investment.

Figure 37: Home Owners' Loan Corporation (HOLC) neighborhood redlining grade (1930s)



Source: ArcGIS

The term “redlined” refers to the red color that represented D-rated neighborhoods on the 1930s HOLC maps. In Quincy, this includes the neighborhoods of Hough’s Neck and Germantown, two low-lying coastal areas that are both vulnerable to flooding from sea level rise. The majority of Affordable units in Quincy today are located in neighborhoods that once had C (Declining) grades, such as Quincy Center, Quincy Point, and North Quincy.

Many households in Quincy are at risk of displacement.

Concerns about displacement were commonly voiced throughout the Housing Quincy process. Displacement has many definitions depending on the context, but in this plan, we are referring to either household-level displacement or community-level displacement. Household-level displacement occurs if a household has to move out of their home involuntarily, such as due to a rent increase or eviction. A household may become homeless if they are unable to find another housing unit with their price range.

Displacement that occurs at the community-level is commonly referred to as “gentrification,” and it is a cumulation of many household-level displacements within a given area. When this occurs, there is typically a demographic restructuring of the neighborhood that prices out those most vulnerable to housing instability, such as low-income households and households of color. In general, this signals a failure to meet housing need across the population.

MAPC SUBMARKETS & DISPLACEMENT RISK

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. The analysis categorizes every census tract within the MAPC region into one submarket. The four submarkets represented in Quincy are summarized as follows:

- **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 span 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.

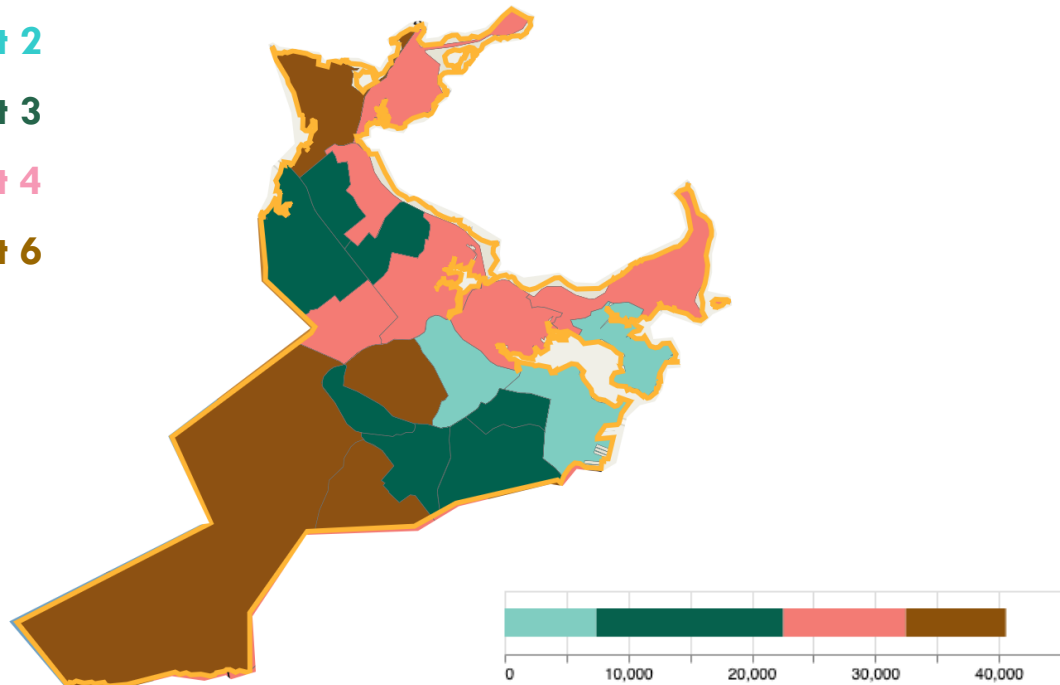
Figure 38: MAPC Housing Submarkets in Quincy

Submarket 2

Submarket 3

Submarket 4

Submarket 6



Certain metrics of the submarket analysis are particularly associated with risk of displacement, either by indicating increasing home prices/unaffordability, housing stock turnover, or concentrations of populations not served by new market-rate housing, such as immigrants and larger families. 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. That being said, 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.

Considering median household income alongside other displacement risk metrics provides a useful context for evaluating the overall risk of displacement for low-income residents. While tracts in Submarket 3 face the greatest number of displacement risk metrics of any submarket, the median household income is lowest in Submarket 2. Since more financial resources may increase

households' ability to protect against displacement pressures, residents in Submarket 2 census tracts may be equally, if not more, at risk as those in Submarket 3. At the same time, Submarket 6 exhibits many objective metrics of displacement, including high cost burden, rent and home price increases, and high rates of cash sales. However, when considered within the context of median household income, it is clear that housing in Submarket 6 is generally high-cost but also serving high-income households. This means that households may pay a lot for housing, but they are not necessarily burdened by doing so.

The complete analysis of MAPC submarkets for their displacement risk is included as an appendix to this Housing Production Plan.

EVICCTIONS

Household-level displacement can often occur as a result of eviction. A landlord may evict a tenant if they violate their lease or other rental agreement (such as failing to pay rent), or cannot agree on the terms of a new lease or agreement (such as a rent increase). In Massachusetts, a landlord must send a "Notice to Quit" to a tenant before filing a summary process action (eviction). The Notice to Quit is a legal document that specifies the date that a tenancy will be terminated. After this date has passed, the landlord can begin the eviction process by filing a petition with the local Housing Court. The tenant is forced to leave if the judge approves the eviction and the landlord executes it, often with assistance from the Sheriff's Office.

Unfortunately, tenants may be unaware of their legal rights and may mistake a Notice to Quit as an eviction. As such, they may leave their home without ever going to court and having their case heard. For those who do understand their rights but are unable to get off work to attend court (such as those in the service industry), it is almost impossible to contest an eviction. Without these cases going through the summary process, we are unable to know exactly how many residents may be evicted informally without any court decision.

HOMELESSNESS

Without adequate housing options for a household that has displaced from their home, there is a chance that the household will become homeless. Homelessness looks different for those who experience it, and it may not be visible to the general public. While it sometimes consists of unsheltered people living in public spaces, it can also include people staying in shelters or other emergency housing, staying with a friend or a family member, or those who live out of their cars. It is a tragic reality that has resulted from inequitable access to housing in the Boston region and across the country.

Because of the different ways that people experience homelessness, it is difficult to track. Point-in-time (PIT) counts are used to provide a snapshot of the number of people, though they generally are only accurate for representing the sheltered population. 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.¹⁰ The following table shows the breakdown of PIT data by age, gender, ethnicity, and race for Father Bill's Place, the main emergency shelter operating in the Quincy.

Figure 39: Point-in-time data for Father Bill's Place

Total population	131
Age	
18 to 24	9
24+	122
Gender	
Female	44
Male	85
Transgender/Non-Binary	2
Ethnicity	
Non-Hispanic	129
Hispanic	2
Race	
White	103
Black or African American	24
Asian	0
American Indian or Alaskan Native	0
Native Hawaiian or Other Islander	1
Multiple Races	3

Source: City of Quincy PIT data, 2021

People may become homeless for a variety of reasons. For some, it is due to eviction or the inability to find a unit that they can afford. For others, it is due to domestic violence, substance abuse, or mental illness. Because these conditions often intersect, a person may have multiple confounding reasons for being homeless. It is common in places like the Boston area that have high housing prices but many people with low-incomes.

Being homeless can have grave implications on a person's physical and mental health, which may worsen any underlying conditions they experienced before becoming homeless. During the

¹⁰ HUD Point-in-Time Count and Housing Inventory Count, 2021

COVID-19 pandemic, we have seen how homeless people are disproportionately at risk. Not only can the coronavirus easily spread throughout crowded shelters, but it is all but impossible to adhere to quarantine and isolation measures that reduce transmission without a home.

Community Housing Priorities

Winter Engagement Campaign

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

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

The webinar was “synchronous,” meaning participants and the planning team all engaged at the same time, and information was given through a live presentation and discussion. The webinar was held in English with live Chinese (Mandarin) interpretation available. Participants could interact with the planning team through the Zoom Q&A function, and they answered live polling questions related to the content through Zoom polls. 19 people attended this activity and participated in the live poll. A video of the webinar was posted online for viewing afterwards, as well as the webinar’s presentation.

The online open house (OOH) was “asynchronous,” meaning participants could complete it any time and pace while it was open. The open house was available in both English and Chinese (Simplified). Information was presented in text and images and participants gave input through the web-based survey tool Qualtrics (either via multiple choice or text-based responses). Approximately 174 people participated in this activity, with 128 people responding to at least one question. Six people completed the survey in Chinese. There were more responses for earlier questions than for later ones, which is often seen in public survey responses. A PDF version of the OOH survey is included as an appendix to this plan.

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

PARTICIPANT PROFILE

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

- Thirty-one percent of OOH participants rent their home, compared to 54% of households that rent their home in Quincy.
- Fifty-nine percent of participants live in single-family homes, while only 38% of housing units in Quincy are single-family homes. 14% of respondents live in duplexes and another 19% in multifamily properties of 4+ units.
- Respondents reflected a generally even distribution of adults ages 45 to 75. The largest share, 29%, are age 45-54, and 24% are age 65-74. Participation was lacking from seniors (age 75+) and younger adults, who made up just 14% and 15% of respondents, respectively.
- Participants were given a list of racial and ethnic categories they could identify with, and they could pick more than one category. Seventy-one percent of participants identify as White alone and 21% identify as Asian. This is an underrepresentation of the Asian community in Quincy, which currently makes up 31% of the total city population. The percentages of respondents who identify as Black and Hispanic were also an underrepresentation of the share of those racial groups within Quincy overall.
- Thirty-three percent of participants live in two-person households, 24% in four-person households, and 22% live in three-person households. Thirteen percent live in one-person households and only 8% live in households with five or more people.
- Nearly half of respondents (45%) have lived in Quincy for 21 or more years. The next largest share (28%) has lived here for 3-10 years. 19% of respondents have lived here for 11-20 years. Very few respondents have lived in Quincy for under two years.

For a number of reasons, participants in urban planning processes tend to be older, whiter, and more likely to be a homeowner than the population as a whole. This was generally the case for the Winter Engagement Campaign activities associated with Housing Quincy. The composition of participants pointed to a need for more targeted outreach throughout the rest of this process to demographic groups who historically have not been part of housing planning efforts yet are greatly impacted by housing costs and availability. This includes renters, people not living in single-family homes, young people, and racial/ethnic minorities.

RESPONSES TO EXISTING CONDITIONS DATA

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

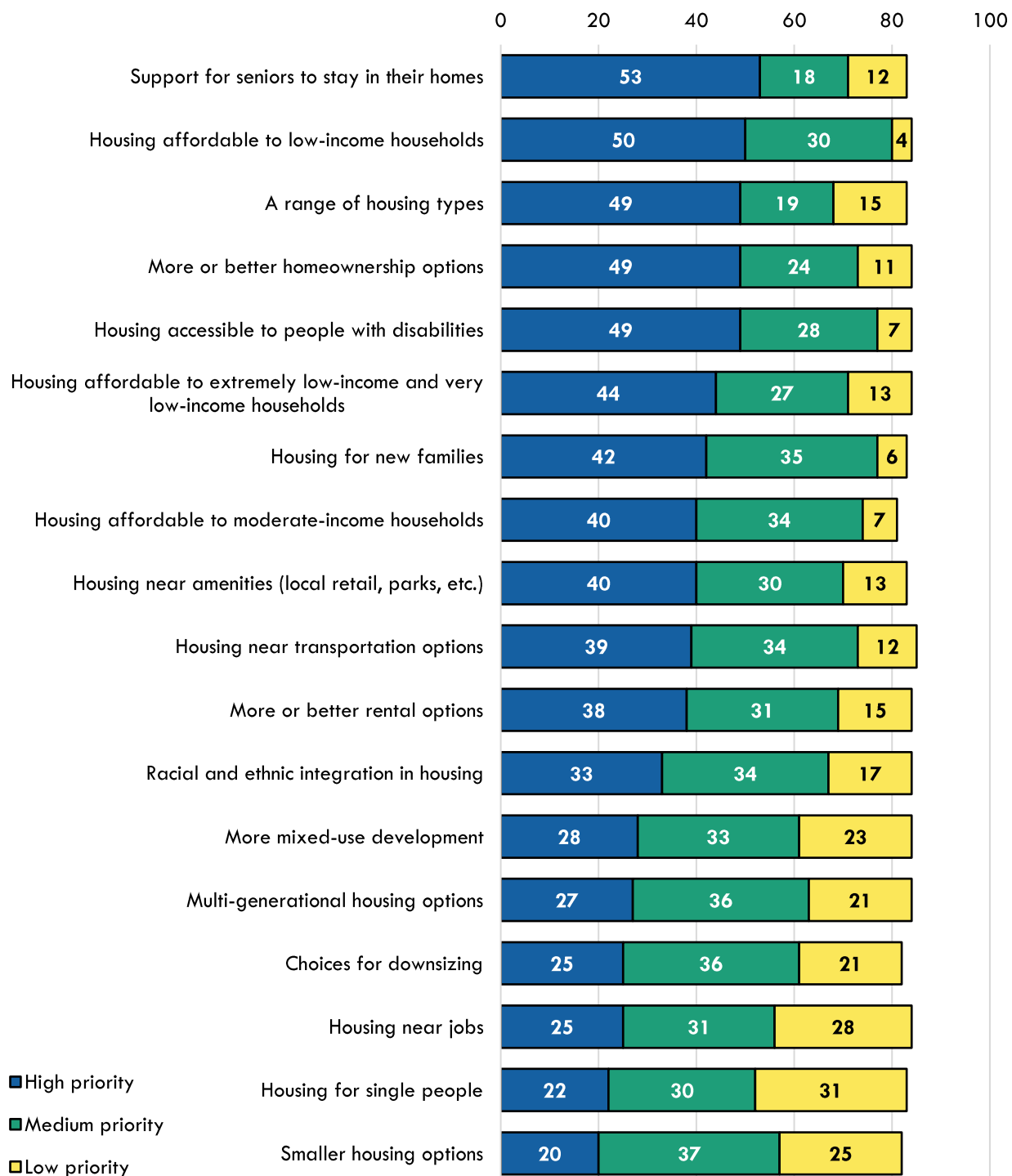
Participants could also suggest additional data that was missing from the presentation, or housing issues they wanted to learn more about. Responses included:

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

VISIONING

Housing Quincy seeks to establish a vision for Quincy’s housing future over the next five years. These broad values help provide an overall direction to the plan and informs the specific housing strategies and actions.

Figure 41: Ranking of potential priorities



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

DISCUSSION

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

While no single data point was rated as surprising by more than a third of open house participants, they were most surprised by:

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

This list of surprising data points pointed to some relatively widespread misconceptions or “myths” about housing in Quincy that the HPP seeks to address.

Participants' feedback on housing priorities showed strong support for many of the possible options provided. When considering the ranking of priorities by high and medium votes (combined), six of the seven top priorities remained highly-ranked. Though there were some exceptions, the results showed general agreement on the top housing priorities in Quincy:

- “Housing for new families,” “housing for moderate-income households (between 80-100% AMI),” and “housing near transportation options” all received some of the most votes as both high and medium priority. This feedback indicates these three topics were generally strong priorities across the community.
- “Housing affordable to low-income households (up to 80% AMI)” and “housing accessible to people with disabilities” received some of the most high-priority votes but significantly fewer medium votes.
- “A range of housing types” received many high priority votes but much fewer medium votes, perhaps indicating less of a priority for the community.

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

- While “support for seniors to stay in their homes” received the most “high priority” votes, some respondents expressed the need for seniors to be able to downsize from large homes that could better serve families. However, “choices for downsizing” ranked near the bottom of the priorities and some respondents commented that they did not know what

downsizing meant. Going forward, the project team worked to define downsizing and any other terms that the public may not be familiar.

- “Racial and ethnic integration” was a medium-ranked priority. Responses to the visioning questions also reflected divergent opinions on the need to specifically increase racial diversity in Quincy beyond increasing Affordable Housing options generally.
- Third, while “housing near transportation options” was a highly ranked priority, some respondents noted that such housing still needs to be affordable and accessible, and use of public transit needs to be encouraged.
- “More or better rental options” was a medium-ranked priority; many respondents commented that there are already lots of rental options, and the City should prioritize homeownership instead.
- Although “smaller housing options” was a low-ranked priority, many of the open-ended responses indicated a desire for smaller homes or housing typologies

Common responses and majority agreement should not be mistaken for consensus. There was disagreement in the community’s vision for the future and on specific priorities. It is important to understand what opinions are popular in the Quincy community, but it is equally important to consider that not all respondents felt the same way. Disagreement is good, as it highlights the diversity of needs experienced in any community. The planning process worked to accommodate the many voices and views found in Quincy, and ultimately to meet housing needs in line with the community’s vision for its housing future.

Spring Engagement Campaign

In April 2022, the City of Quincy and MAPC conducted a second virtual engagement campaign for Housing Quincy. This campaign consisted of an asynchronous, “go at your own pace,” online open house held via Qualtrics. The OOH was open from April 4 through April 22 and was available in both English and Chinese. Almost 150 people participated in this activity.

Unlike in the winter, the team did not host a live webinar to present the same information included in the open house. Instead, the team presented a summary of the feedback gathered during the OOH at a live webinar held via Zoom on April 28, 2022. Participants in this webinar could also ask questions of the City and MAPC via the Zoom Q&A function.

OOH participants reviewed draft goals, strategies, and actions that emerged from the data on housing need and opportunity in Quincy and from earlier community engagement. Because Housing Quincy is a five-year plan, it cannot include every priority or address every need. Thus, participants in the spring OOH were asked to help prioritize the recommendations so that the plan is focused on the highest need and includes feasible and impactful actions.

PARTICIPANT PROFILE

As with the first online open house, the project partners again asked respondents to answer optional questions about their demographics and housing situation. Below their answers are compared to the demographics of participants in the first OOH. Participation highlights include:

- Thirty-one percent of participants in the second OOH rent their home, the same number as from the first OOH.
- Forty-seven percent of participants live in single-family homes, compared to fifty-nine percent of participants in the first OOH. A higher percentage of participants in the second OOH live in duplexes.
- Participants in the second OOH were generally younger, with more representation amongst those 25-34 and 35-44. While 29% of respondents in the first OOH were age 45-54 and 24% were 65-74, those numbers decreased to 23% and 12% in the second OOH, respectively.
- Respondents to the second OOH were slightly less racially diverse than in the first OOH. White respondents increased from 71% to 76% while Asian respondents decreased from 21% to 16%. Respondents who identify as Black were slightly more represented.
- Household sizes amongst participants in the second OOH were smaller. There were higher percentages of those living in one- and two-bedroom units and lower percentages of those living in three bedrooms or more.
- Respondents to the second OOH are somewhat newer to Quincy. Those living in Quincy for 21 or more years decreased from 45% to 41% while the percentage of those in the city less than two years increased from 4% to 11%.
- Approximately 82% of participants in the second OOH did not participate in any of Housing Quincy's engagement activities from the previous winter.

GOALS

The draft goals presented in the spring OOH sought to address the top housing challenges in the data and community feedback. These challenges included:

- Range of housing types available do not meet the needs of current/future residents
- Housing is unaffordable to current Quincy residents, especially low-income residents
- Lack and loss of naturally affordable properties
- Seniors cannot afford to stay in their homes
- Residents of color, new families, and people with disabilities lack housing options
- Lack of Affordable homeownership options
- City has limited capacity to support new housing initiatives
- Need for sustainability/climate resilience in housing

- Lack of resources for owners to maintain or renovate their home
- Safe and secure housing

Participants were asked whether the following five goals reflected their housing priorities:

1. **Diverse & Affordable Housing.** Develop a diverse and affordable housing stock that meets the needs of current and future Quincy residents.
2. **Preservation & Anti-Displacement.** Preserve the affordable housing stock and protect existing residents' housing stability, especially low-income and immigrant households.
3. **Health & Safety.** Protect and promote healthy, safe, sustainable, and climate-resilient housing.
4. **Anti-Discrimination.** Be a leader in anti-discrimination by affirmatively furthering fair housing obligations and advancing racial and economic diversity in Quincy.
5. **Capacity Building.** Identify and build up municipal staff and partner agency capacity to implement HPP strategies and actions.

The vast majority of participants (85%) felt that these goals reflected their priorities a great or moderate amount, indicating a good alignment between the goals and feedback heard to date.

STRATEGIES

The OOH presented participants with seven draft strategies in support of the draft goals. These strategies involve a range of interventions, including local policies, tax policies, local programs, zoning adjustments, and increasing partnerships and advocacy.

Participants were asked to rank the strategies in order of importance (with 1 being the most important). The order of ranking was as follows:

1. **Strategy B: Support the creation of new deed-restricted, Affordable Housing for households earning up to Quincy's median income.**
2. **Strategy D: Protect residents' ability to stay in Quincy, particularly low-income, senior, and immigrant households.**
3. Strategy C: Create tools and resources to preserve Quincy's existing affordable housing stock.
4. Strategy E: Establish and implement resources that the City can use to protect the most vulnerable populations and fight discrimination.
5. Strategy A: Explore Amending the City's zoning ordinance to better facilitate a range of new housing development.
6. Strategy F: Leverage municipal resources to ensure healthy and sustainable homes.
7. Strategy G: Increase the City's administrative and financial capacity to implement HPP goals.

ACTIONS

Next, the OOH presented between three and seven actions associated with each strategy.

Actions are specific steps that the city and partners can take to advance the strategies in Housing Quincy. The range of actions included in the OOH include ones that are easy to implement, including actions that fall entirely within PCD's scope or require little or no funding, and others that require significant new funding or legal authority in order to execute.

Actions with the most high-priority votes within each strategy were:

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

- Encourage mixed-use development along key smart-growth corridors.
- Explore amending zoning to allow two-family homes and townhomes in the Residential A District.
- Incentivize deeper levels of affordability in Inclusionary Zoning units through further density or dimensional relief.

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

- Use public land for Affordable Housing.
- Establish a housing and land acquisition program.
- Continue building partnerships to maximize resources for Affordable Housing production.

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

- Preserve existing Affordable units on the Subsidized Housing Inventory with deed-restrictions at risk of expiring.
- Continue and expand funding for owner-occupied home renovations through the Housing Rehabilitation Program.
- 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

- Provide direct support for seniors to stay in their homes or downsize.
- 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.
- Explore local requirements for a Notice of Sale and Notice of Rent Increase to Quincy tenants to prevent housing instability.

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

- Adopt a tenant anti-harassment policy.
- Promote Quincy’s Diversity, Equity, and Inclusion Committee.
- Create equitable development principles and scorecard for new housing development.

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

- Consider integrating baseline requirements for sustainable development into the permitting process.
- Address sea level rise risks in Affordable Housing.

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

- Formalize the practice of providing equity and cultural competency training for City staff, volunteers, and elected and appointed officials.
- Create a strategic plan for the Affordable Housing Trust that would implement elements of this HPP.

The ten highest priority actions, across all strategy areas were:

- Provide direct support for seniors to stay in their homes or downsize.
- Adopt a tenant anti-harassment policy.
- Preserve existing Affordable units on the Subsidized Housing Inventory with deed-restrictions at risk of expiring.
- Use public land for Affordable Housing.
- 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.
- Explore local requirements for a Notice of Sale and Notice of Rent Increase to Quincy tenants to prevent housing instability.
- Establish a housing and land acquisition program.
- Continue building partnerships to maximize resources for Affordable Housing production.
- Promote Quincy’s Diversity, Equity, and Inclusion Committee.
- Consider integrating baseline requirements for sustainable development into the permitting process.

HOUSING LOCATIONS & TYPES

Lastly, participants in the OOH were asked to identify on a neighborhood map where they thought development should be based. The top five areas were:

1. Wollaston
2. Quincy Center
3. South Quincy

- 4. North Quincy
- 5. Crown Colony

Those participating in the online open house were asked to look at the neighborhoods individually and then see what types of development should be encouraged in those neighborhoods. By and large, single-family development was the preferred choice, with two-family and townhomes also seeing strong support throughout all neighborhoods.

Crown Colony, Marina Bay, North Quincy, and Quincy Center all received more support for mixed-use, mid-rise multifamily, and high-rise multifamily development. Other neighborhoods did not have much support for these denser housing options.

Figure 42: Housing types by neighborhood

	Single-Family	ADU	Cottage-Style	Two-Family	Three-Family	Townhouses	Small MF	Mid Rise MF	High Rise MF	Mixed-Use	Total
Adam's Shore	26	15	16	22	14	23	20	6	4	7	153
Cranch Hill	20	14	12	23	16	17	15	6	2	6	131
Crown Colony	15	14	11	21	17	16	10	19	13	19	155
Germantown	22	11	17	22	18	20	19	9	3	5	146
Houghs Neck	22	12	15	17	14	19	19	8	3	6	135
Marina Bay	14	8	12	18	20	15	11	16	17	19	150
Merrymount	27	14	13	22	13	19	15	6	4	8	141
Montclair	23	14	12	22	18	19	17	8	4	8	145
Norfolk Downs	22	13	12	23	19	17	17	13	6	8	150
North Quincy	20	13	14	26	21	14	14	17	13	17	169
Quincy Center	13	9	6	15	23	12	10	19	21	22	150
Quincy Point	21	12	14	25	18	18	19	11	7	11	156
South Quincy	22	14	13	24	17	19	21	11	5	10	156
Squantum	26	14	13	20	13	20	17	10	5	6	144
West Quincy	24	15	13	19	15	19	21	9	3	7	145
Wollaston	24	15	17	24	19	20	22	11	6	17	175
Wollaston Hill	23	16	15	21	16	21	21	8	6	10	157
Total	364	223	225	364	291	308	288	187	122	186	

More Popular Development Type BY Location Type Less Popular
More Popular Development Type Total OR Location Type Total Less Popular

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. Constraints may be physical in nature or may be related to the City's existing zoning policies and municipal capacity. This understanding can help us make recommendations that are implementable and likely to have the most positive impact on the Quincy community moving forward. After analyzing constraints and identifying the existing tools that Quincy currently has to meet housing needs, we will introduce potential opportunities for new mixed-income and Affordable Housing throughout the city.

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.

DEDICATED OPEN SPACE

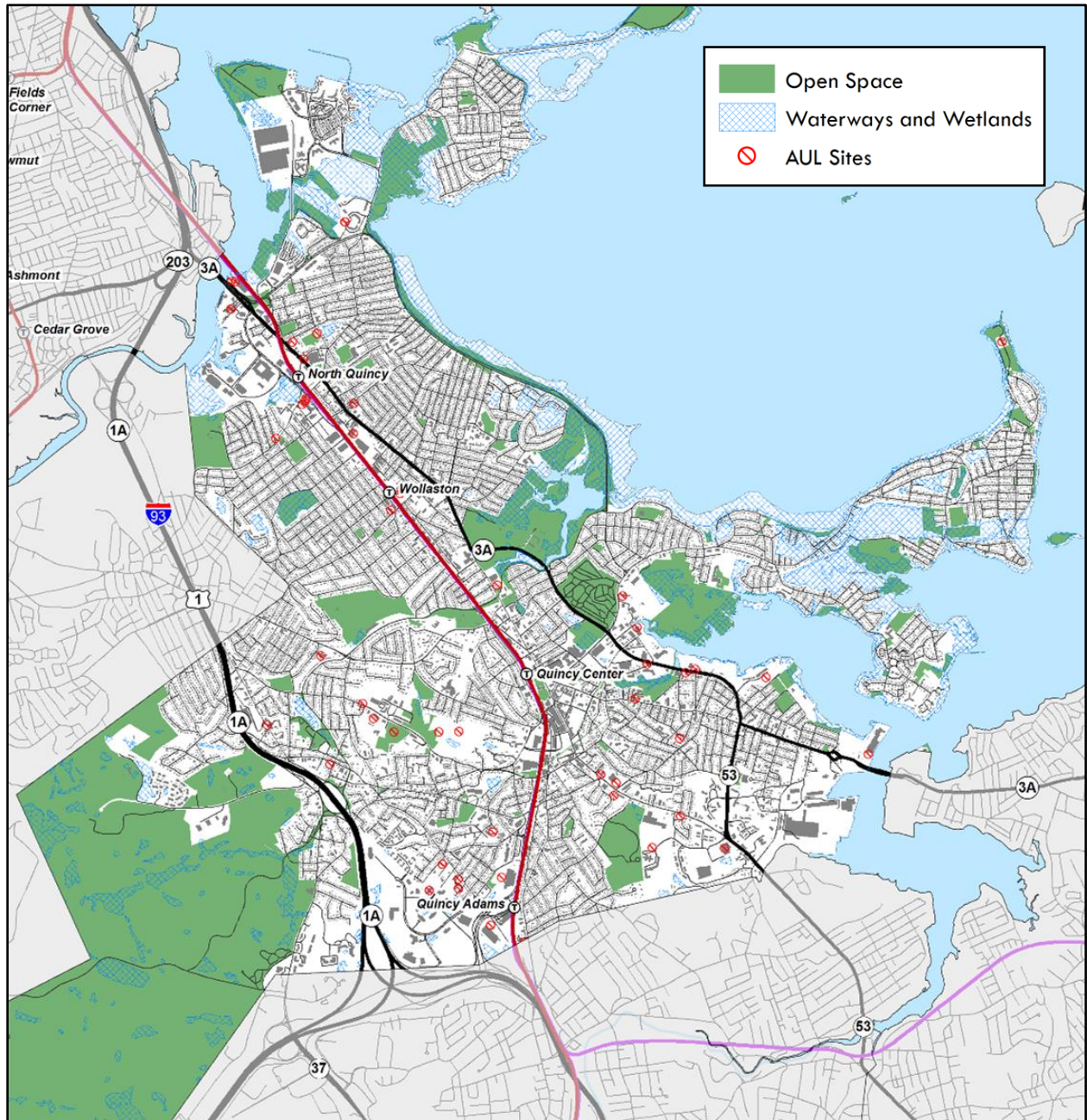
Sizeable portions of Quincy are preserved open spaces that are captured in an Open Space District. The only buildings that may be constructed in this special district of Quincy's zoning code are ones used for conservation, recreation, forestry, or for the storage of park, playground, boat, or cemetery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

HAZARDOUS SITES

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. Sites with an Activity and Use Limitation (AUL) regulated under Mass General Law Chapter 21E are scattered throughout Quincy and are primarily in locations with current or former industrial uses.

A scrap yard in West Quincy (located on Intervale Street) was recently taken by the City for tax title purposes, and contaminated soils were removed from three hot spots. The land is currently zoned for industrial uses and a higher level of cleanup is needed in order to redevelop the site for residential use. A Request for Proposals will be prepared to solicit ideas for future redevelopment of the site. Additionally, there are some potential contamination issues along the railroad right-of-way.

Figure 43: Land-based constraints



Source: MAPC, 2022; spatial data is from MAPC, MassGIS, and MassDOT

WATERWAYS & FLOOD ZONES

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. A significant amount of land in Quincy is located in FEMA-designated Flood Zones. Large portions of Houghs Neck, Germantown, Adams Shore, Wollaston, Marina Bay, and Squantum are in Flood Zones AE, with a 1% annual chance of flood. Small portions of land across the city are in Zone X, with a 0.2% annual chance of flood, or are protected by levees from areas of 1% annual chance.

The Housing Need & Demand section explained the overlap between flooding associated with sea level rise and the location of Affordable Housing units in Quincy. Projected flooding will not only impact existing Affordable Housing, and there will be impacts to housing that belongs to people across the income spectrum. While these areas may seem inappropriate for future housing, new development built with climate-resiliency in mind can incorporate additional green spaces and other site improvements that are better able to withstand flood waters. Any housing constructed in this area should ensure that residents can stay safe in their homes during a flood.

Infrastructure

The availability and condition of infrastructure systems impacts the amount of housing that can be built in any community without new infrastructure investment. Many rural and some suburban communities lack or are significantly underserved by the physical infrastructure that is necessary for new housing. In contrast, Quincy is very well-served by its infrastructure. 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.

UTILITIES

Quincy is well-served by water and sewer infrastructure due to its connections to the regional Massachusetts Water Resources Authority (MWRA) system. According to the Quincy Public Works Commissioner, there are no water/sewer capacity issues with new residential development in the city. However, development on certain individual sites may be constrained by having to obtain a street opening permit for newly paved roadways. All 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. Development can create opportunities to address larger issues such as drainage and network connectivity.

PUBLIC TRANSIT

Quincy is extremely well-served by the Massachusetts Bay Transit Authority (MBTA) public transit system. There are four Red Line stops in the city at North Quincy, Wollaston, Quincy Center, and Quincy Adams. The Red Line runs north-south through the center of Quincy and has historically, and continues to be, a driver of development and industry. Beyond the subway, Quincy is served by twelve MBTA bus lines:

- Line 211 runs from north Quincy Center to Wollaston, northwest through North Quincy, and east to Squantum; Line 216 runs east from Quincy Center through Adams Shore to Houghs Neck and Germantown (both bus lines operate entirely in Quincy)
- Lines 210, 215, 217, and 245 start in Quincy Center and run north and west through Quincy into adjacent Milton and Boston
- Lines 220, 222, 225, 230, 236 and 238 start in Quincy Center and run south and east through Quincy into adjacent Braintree and Weymouth

Together, these bus lines bring service to nearly every part of Quincy. Only Marina Bay and some parts of Merrymount have less direct access to bus service that requires a 15 to 20 minute walk. All lines start and/or stop service in Quincy Center, which, together with the T stop, make it a major hub of public transit.

Quincy's transit-connectivity and adjacency to Boston is a major driver of its popularity and economic strength. However, transit access also brings concerns over development and density, and whether the MBTA system can endure additional ridership. The MBTA has faced real and perceived funding issues, exacerbated by the COVID-19 pandemic, which has resulted in increased delays, deferred maintenance, and uncertainty for the future. Increasing thoughtful and well-designed transit-oriented development in Quincy can help support the MBTA by sustaining ridership. In return, system-wide improvements and maintenance must be prioritized.

PEDESTRIAN & BICYCLE INFRASTRUCTURE

With its high level of transit-accessibility and density of commercial areas, Quincy is a very walkable community. However, physical constraints and roadway design pose some challenges to walkability throughout Quincy. The city spans nearly 27 square miles and includes multiple waterways and marsh areas that interrupt direct walking or biking routes. Furthermore, major traffic arteries such as Interstate 923 and Route 3A pose real barriers to pedestrian access going east-west across the city.

There is an extensive system of bike lanes throughout Quincy, including both dedicated lanes and buffered lanes. The City's Bicycle Commission advises the Mayor on promoting bicycling as a viable transportation option for all trip purposes and for a wide range of users, and also improving the safety of all bicycle users throughout the city. In 2020, the League of American Bicyclists (LAB) designated Quincy as a Bronze Bicycle-Friendly Community. This award recognizes

Quincy's commitment to improving bicycling conditions through improved infrastructure, bicycling promotion, and education programs. The City of Quincy continues to work with the Massachusetts Department of Transportation (MassDOT) to fund bicycle infrastructure projects, including implementation of the Complete Streets Program. The Traffic, Parking, Alarm, and Lighting Department, Department of Public Works, and Bicycle Commission work together to complete bike improvements throughout Quincy.

ROADWAYS & PARKING

Residents have voiced many concerns about the state of traffic in Quincy along with the lack of parking. However, data shows that building more parking generally contributes to, not alleviates, traffic congestion in cities. This is because parking availability encourages and facilitates the reliance on personal vehicles. Traffic in Quincy is also driven in part by people transiting through the City to Boston or other South Shore locations. Though traffic is not solely driven by Quincy workers and residents, it is most acutely felt by these groups.

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.

PLANNING & COMMUNITY DEVELOPMENT

Staff performing housing planning in Quincy work for the Department of Planning & Community Development (PCD). Established by an Act (Chapter 898) of the Massachusetts legislature in 1973, PCD is granted the powers and performs the functions of a planning department, planning board, the industrial development commission, and of an urban renewal agency.¹¹ The Department is led by James J. Fatseas, Director, and includes 11 fulltime staff members as of this publication.

PCD is broken out into two divisions: Planning and Community Development. Planning staff manage zoning and land-use permitting and advise the Mayor, City Council, and boards/commissions on all things related to new development. Community Development staff are responsible for administering the City's Community Development Block Grant (CDBG); HOME Investment Partnerships Program; Emergency Solutions Grant Program; Continuum of Care homelessness assistance program; and leading long-term planning projects, such as this Housing Production Plan. Within PCD is the Office of Healthy Homes, which administers several housing programs that assist low-income renters and homeowners, including the Housing Rehabilitation Program, Lead Abatement Program, and the First-Time Homebuyer Program.

¹¹ City of Quincy website, www.quincyma.gov/departments/planning_and_community_development/index.php

Volunteer groups affiliated with PCD include the Planning Board, Affordable Housing Trust Committee, Fair Housing Committee, Historical Commission, and Bicycle Commission. The five-member Quincy Planning Board reviews and approves subdivision plans and special permits for site plan review. The Board is also tasked with making recommendations about planned unit developments (PUD), other special permit types, zoning ordinance amendments, and street abandonments. Board members are appointed by the Mayor.

PERMITTING

Building permit applications are reviewed by Inspectional Services, as well as the Planning Board and Zoning Board of Appeals, as needed. Inspectional Services issues building permits and certificates of occupancy for new development and renovations of existing properties. Planning and Inspectional Services staff meet regularly to review specific projects for potential permitting issues.

PUBLIC SCHOOLS

The Quincy Public Schools District is a very large and diverse institution, with total enrollment over 9,600 in 2020. The district includes one public pre-K school, 11 elementary schools, five middle schools, and two high schools, along with robust extended and continuing education programs. School attendance is generally determined based on neighborhood areas. No constraints have been noted regarding Quincy's ability to educate additional school children in the community.

District attendance data reflects the racial, linguistic, and economic diversity of Quincy overall.¹²

- Nearly 16% of students are English Language Learners
- 35% are counted as “economically disadvantaged”
- About 42% are White, and nearly 40% are Asian
- Nearly 19% of students have some disability

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

¹² School and District Report Cards, MA Department of Elementary and Secondary Education (2020)

except Residential A, which allows only single-family housing. For brevity and applicability to the scope of Housing Quincy, this summary only considers residential and business districts.

Figure 44: Zoning map

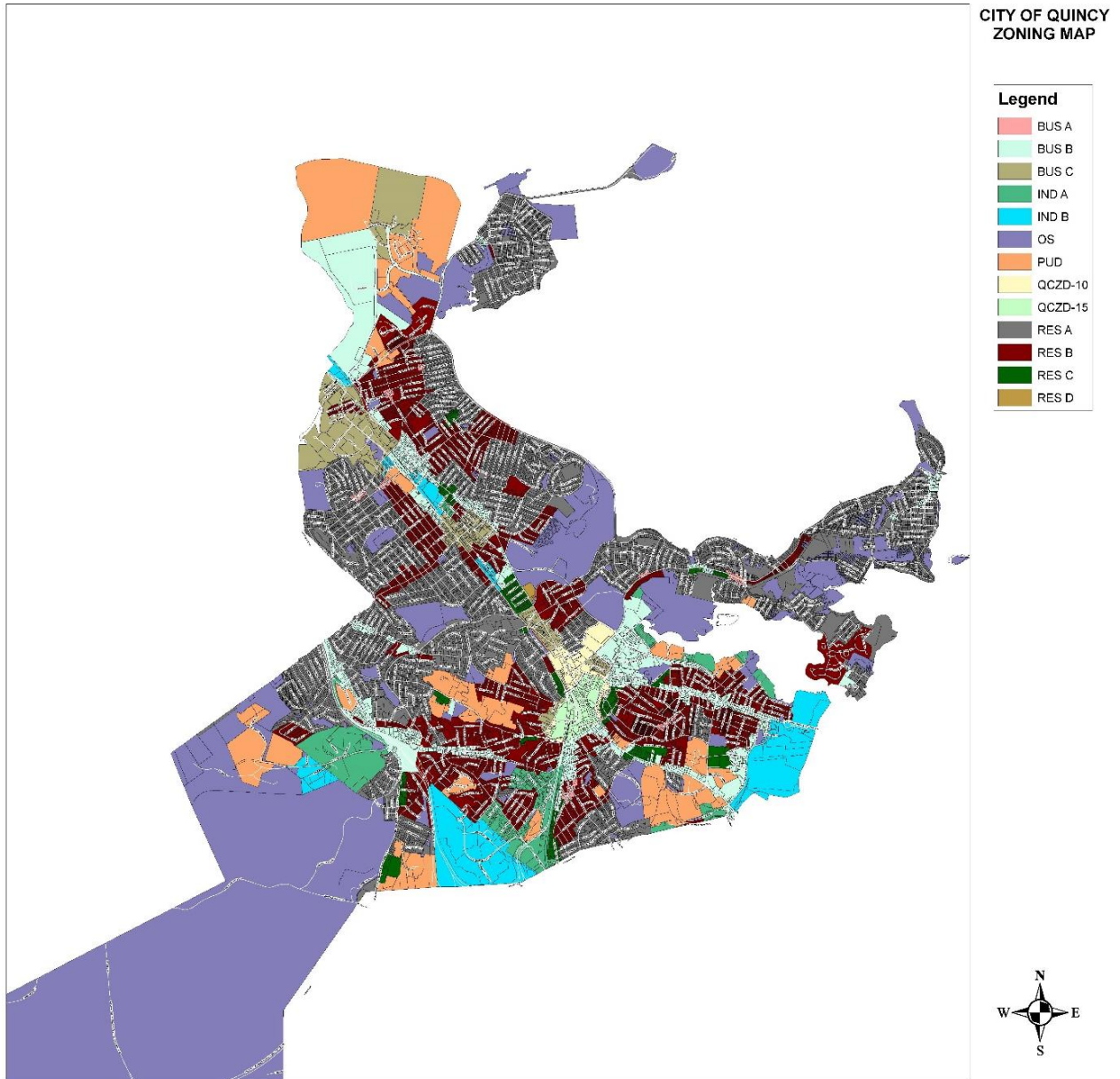


Figure 45: Allowed residential uses and key dimensional requirements

	Res A	Res B			Res C	Res D	Bus A	Bus B	Bus C
		1-3 units	4-5 units	6+ units					
Single-Family	P	P	P	P	P		P	P	
Duplex		P	P	P	P		P	P	
Multifamily		P	P	P	P	P	SP (PB)	SP (PB)	P [^]
Mixed-Use							SP (ZBA)	SP (ZBA)	SP (PB) [^]
Min. lot size	7,650 SF	6,750 SF or 3,000 per DU*	6,750 SF or 4,000 per DU*	6,750 SF or 4,500 per DU*	14,000 SF or 2,000 per DU*	42,000 SF or 2,000 per DU*	5,000 SF*	5,000 SF*	5,000 SF*
Min. setbacks (front/side/rear)	25'/13'/20'	25'/13'/25'	25'/25'/25'	25'/25'/25'	½ height but not less than 25'	None listed	15'/15'/15'	15'/15'/20'	0'/0'/20'
Min. open space per DU	None	700 SF	700 SF	1,000 SF	400 SF**	None	None	None	None
Max. height/stories	35'/2.5	35'/3	3	3	6	None listed	3	4	6
Max FAR	None	0.4	0.4	0.5	1	2	0.75	1.5	3.5

General note: Urban renewal uses are exempt from all dimensional requirements

* Per unit lot area may be reduced by 10% when a multifamily dwelling provides required parking within the principal structure or within an accessory parking structure

** For units with a patio or balcony, minimum open space may be reduced by 50% of the total area of such balcony, but in no case more than 50 square feet

[^] Residential uses in Business C District have a maximum FAR of 3.5, minimum lot size of 42,000 square feet, minimum lot area per dwelling unit of 500 square feet, minimum front, rear and side yards of ¼ the height of the building, minimum lot frontage and lot width of 100 feet and minimum open space per dwelling unit of 100 square feet.

RESIDENTIAL BASE DISTRICTS

Residential A District, Purpose: Single-Family

The Residential A District is one of the largest zoning districts in Quincy. It includes areas of the city with primarily low-density, single-family homes, including most of Houghs Neck, Germantown, Adam's Shore, Squantum, West Quincy, and parts of Merrymount and Wollaston. Only single-family uses are allowed by-right in this district and no uses are allowed by special permit. The minimum lot size is 7,650 square feet and maximum building height is 35 feet or 2.5 stories. This district requires two parking spaces per dwelling unit with one to two bedrooms, and three spaces per dwelling unit with three to four bedrooms.

Residential B District, Purpose: Low-Density Multifamily

The Residential B District is the second largest residential district in Quincy. It includes large parts of North Quincy, Wollaston, Quincy Center (southwest of center) and West Quincy. Single-family, duplexes, and multifamily housing are allowed by-right in this district; no uses are allowed by special permit. Building height is limited to 35 feet or three stories. In this zone, minimum lot size and open space requirements vary based on the size of the building. There is a minimum lot size of 3,000 square feet per dwelling unit for buildings with one to three units, 4,000 square feet per unit for buildings with four or five units, and 4,500 square feet per unit for larger buildings. The minimum open space is 700 square feet per unit for buildings of one to five units, and 1,000 per unit for larger buildings. Two parking spaces per dwelling unit (of any size) are required in the Residential B District.

Residential C District, Purpose: Medium-Density Multifamily

The Residential C District is a much smaller district than Residential A or B. It includes individual or pockets of parcels along major thoroughfares throughout the city. Single-family, duplexes, and multifamily housing are allowed by-right and no uses are allowed by special permit. There is a minimum lot size of 2,000 square feet per dwelling unit and parcels in this zone must have at least 400 square feet of open space per dwelling unit. Building height is limited to 35 feet or three stories. Two parking spaces per dwelling unit (of any size) are required.

Residential D District, Purpose: High-Density Multifamily

The Residential D District only applies to parcels located at 954-964 Hancock Street and 12 Parkman Street. Multifamily housing is the only permitted use. There is a minimum lot size of 42,000 square feet or 2,000 square feet per dwelling unit, and a maximum floor-area-ratio (FAR) of 2.0.

BUSINESS BASE DISTRICTS

Business A District, Purpose: Local Business

Quincy's Business A District covers small sections of the city close to residential areas. The district allows single-family and two-family housing by-right, as well as multifamily and mixed-use development through special permit (from the Planning Board or Zoning Board of Appeals, respectively). Lots must be at least 5,000 square feet, building heights are capped at three stories, and there is an FAR of 0.75. The zoning code requires 1.5 parking spaces per unit for any residential use in a business district.

Business B District, Purpose: General Business

Quincy's Business B District is the largest business district, covering parcels along Washington Street, Quincy Avenue, and more. The uses allowed in this district by-right or by special permit are the same as in the Business A District. Lots in must be at least 5,000 square feet, buildings are capped at four stories, and there is an FAR of 1.5. This allows for slightly larger-scale buildings in the main traffic corridors where this district is located.

Business C District, Purpose: Central Business

Quincy's Business C District covers the area around the Wollaston MBTA station, part of Marina Bay, and the office-area northwest of North Quincy MBTA station. The district allows multifamily housing by-right and mixed-use development through a special permit from the Planning Board. Lots must be at least 5,000 square feet, buildings are capped at six stories, and there is an FAR of 3.5.

SPECIAL DISTRICTS

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 Center Districts

Section 8.3 of the zoning code establishes and governs the two Quincy Center Districts, QC-10 and QC-15. Use and dimensional regulations are the same between the two districts, unless otherwise noted below. The primary goals of the QC Districts are to incentive new mixed-use and Affordable Housing development on underutilized sites in Quincy Center with ground floor uses that serve the public, and to improve public transit access and use. All uses and all structures within these districts require a special permit by the Planning Board, except for urban renewal uses.¹³ In the Quincy Center Districts, the minimum lot size is 15,000 square feet, 7,500 for urban renewal uses, or 325 square feet per dwelling unit. The maximum height is ten stories in QC-10 and 15 in QC-15, or up to 20 stories by special permit for urban renewal use. One parking spot is required per residential dwelling unit.

Transit-Oriented District at the North Quincy Station

The area around the North Quincy MBTA Station is designated as a Transit-Oriented Development (TOD) District. Its primary purposes are to encourage mixed-use and Affordable Housing development near transit, improve pedestrian and vehicular access, and improve circulation near transit stations. All "TOD uses" are allowed by right and any other use may be permitted through a special permit from the Planning Board. As with QC Districts, most commercial, retail, and residential uses are allowed by-right or by special permit. In this district, the minimum lot size is one acre or 325 square feet per dwelling unit and the maximum height is eight stories. However, these requirements may be reduced or modified if the Planning Board determines that doing so is consistent with the goals of the TOD District. There are no other minimum or maximum dimensional requirements. One parking space is required per residential dwelling unit, and shared use agreements are allowed to reduce the number of on-site spaces.

¹³ Section 10.2 of the Zoning Code defines urban renewal use as, "A use that is: A) one or more of the following: i) allowed as set forth in Section 8.3.2; ii) a municipal parking garage; iii) a sales place for flowers, plants, garden supplies, or agricultural produce, conducted partly or wholly indoors; or iv) a combination of more than one of the preceding uses in a single building or structure; and B) for which a certification of consistency has been granted by the Planning Board pursuant to the Urban Renewal Plan."

URBAN RENEWAL DISTRICTS

The City of Quincy has one Urban Renewal District in Quincy Center and has also proposed one in Wollaston. The Department of Planning & Community Development operates as the Urban Renewal agency.

Quincy Center District

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.

Wollaston Urban Revitalization District

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. The Urban Renewal Area consists of approximately 114 parcels with 106 structures. It is within a total land area of approximately 50.75 acres. Approximately 66% of the buildings within the area pre-date 1940. As of this publication, the WURD had been submitted to the City Council for adoption.

AFFORDABLE HOUSING ORDINANCE

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, 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. The AHTC reviews the proposed project and makes recommendations to the permit granting authority within 35 days. 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 the creation of the units.

SITE PLAN REVIEW

Site plan review is required for all permit applications, except those in Quincy Center Districts, that involve three or more residential units, and new or expanded nonresidential uses between 5,000 and 9,999 square feet. The intent of the site plan review process is to regulate uses through a reasonable assessment of the design and layout of buildings, signs, open

space, landscaping, parking areas, access and egress, drainage, sewage, water supply, and public safety. The Planning Board is the special permit granting authority (SPGA) for most special permit reviews, and the Zoning Board of Appeals is the SPGA for mixed-use permits in the Business A and B Districts. Both bodies have a 90-day review timeline.

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.

AFFORDABLE HOUSING TRUST FUND & COMMITTEE

Quincy's Affordable Housing Trust Committee (AHTC) is responsible for distributing critical funding to Affordable Housing projects across the city. Established in 2001 and is codified in City Code Section 17.04.235 (E), 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. Members represent banking, residential development, building trades, faith-based organizations, City Council, and local Certified Community Housing Development Organizations (CHDOs), and at least ten of the 12 must be Quincy residents.

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.

QUINCY HOUSING AUTHORITY

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. There are over 261,000 households currently on QHA's waitlist. This figure includes over 226,000 applicants on the state's centralized waiting list who are in line for housing with multiple housing authorities.

QHA properties dedicated to family housing include Riverview, Snug Harbor, and West Acres. Properties for the elderly and disabled include Crowley Court, Drohan Apartments, Louis George Village, O'Brien Towners, Pagano Towers, Sawyer Towers, and Tobin Towers.

OFFICE OF HEALTHY HOMES

Quincy's Office of Health Homes runs three programs 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).

Housing Rehabilitation Program

Quincy's Rehabilitation Program offers up to \$30,000 to low-income homeowners in the form of a 0% interest, deferred payment loan. It is funded by the federal Community Development Block Grant (CDBG) and Affordable Housing Trust Fund. Loans are used for repairs and improvements that are necessary to maintain the health and safety of homes, such as addressing code violations, accessibility modifications, and energy efficiency improvements. Any owner-occupied housing type in Quincy is eligible for a rehab loan, including single-family, duplexes, condominiums, and townhomes. For seniors or disabled homeowners, the loan is deferred until the sale, transfer, or refinance of the home. For all other borrowers, the loan is due in full after 15 years.

Lead Paint Abatement Program

Quincy's Lead Paint Abatement Program, funded by the federal Lead Paint Hazard Control Program, provides five-year forgivable loans of up to \$10,000 per unit or \$20,000 total to qualifying property owners to reduce the dangers of lead and other hazards found in homes. Households can also receive up to \$5,000 from the Healthy Homes Supplemental fund for any projects eligible under the Lead Abatement Program. Funds can be used on de-leading work, assessments, and inspections. Single- or multifamily properties are eligible as long as they were built prior to 1978, in compliance with building code, and not delinquent on any fees due to the City. Loans are awarded to income-qualifying homeowners or landlords who rent to income-qualified tenants. All households in all funded properties must be low-income and at least half of households in rental properties must be very-low income. Priority is given to renovation of housing where there are children under the age of six.

First-Time Homebuyer Program

Quincy's First-Time Homebuyer Program is funded through the South Shore HOME Consortium and run through the Office of Healthy Homes. The program provides 0% interest, deferred payment loans to first-time homebuyers who earn under 80% of AMI and have less than \$75,000 in liquid assets. Loans can be used for down-payment and closing costs on a single-family home, condominium, or townhouse in Quincy, Braintree, Holbrook, or Weymouth. The maximum loan amount varies based on community and the purchase price, which is subject to a cap set by HUD (currently \$447,000). In Quincy, the maximum loan is the lesser of 9% of the

purchase price or \$20,000. Loans carry 0% interest and are deferred until the sale, transfer, refinance of the home, or if the household fails to occupy the house as their primary residence for a minimum number of years.

SOUTH SHORE HOME CONSORTIUM

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. HOME funding is distributed across the consortium members on a population basis. Quincy receives about 60% of all funding to the Consortium, totaling \$2,251,875 in the past five years. HOME dollars fund the Consortium's First-Time Homebuyer program, which is described above.

Recent housing projects in Quincy funded by HOME include:

- **Lower Winter Street.** This project consists of 18-units of Affordable Housing. HOME contributed \$825,000 for 11 low HOME units at 50% AMI. Financing closed in December 2021 and the project is currently under construction.
- **Germantown House.** This project consists of five Affordable Single Room Occupancy (SRO) units for disabled adults. HOME contributed \$500,000 for all units to be rented for 30-50% AMI. Construction of the project was completed in 2020.
- **The Watson.** This mixed-income development with 140 units was completed in 2019. HOME contributed \$500,000 for 11 low HOME units at 50% AMI. The project also includes an additional 17 units for households earning up to 50% AMI, 86 units designated as workforce units, and 26 units as market rate.

LOCAL CERTIFIED COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOS)

Quincy is fortunate to be served by two Community Housing Development Organizations (CHDOs) that provide Affordable Housing and other crucial services to the community.

Quincy Community Action Programs (QCAP)

Quincy Community Action Programs (QCAP) is the local community action agency serving Quincy. The organization was founded in 1965 and is dedicated to reducing poverty through the provision of direct services. Today, it serves more than 28,000 individuals each year in more than 80 communities in the Quincy area. The suite of programs run by QCAP support adult education and workforce development, financial education, early childhood education and care, energy assistance, food and nutrition, and housing.

QCAP is a leading housing advocate and provider in Quincy. The agency provides emergency rent and mortgage assistance, tenant and landlord services, and homeownership assistance. It also maintains 23 units of Affordable Housing in Quincy for low- and moderate-income singles and families. These units include eight SRO rooms in a house, six one-bedroom apartments, four two-bedroom apartments, and five project-based voucher family units with two and three bedrooms. QCAP is a certified CHDO, an adopter of the National Industry Standards for Homeownership Education and Counseling, and an approved HUD Housing Counseling Agency.

NeighborWorks Housing Solutions (NHS)

NeighborWorks Housing Solutions (NHS) is the local branch of the national NeighborWorks housing network and has been operating in Quincy since 1975. As a certified CHDO, NHS provides a range of services and education to support residents' housing stability, including homeownership counseling and down payment assistance, homelessness prevention, rental assistance, and financial coaching. NHS is also a major developer of Affordable Housing in southeastern Massachusetts, having built over 700 apartments with another 200 units in the development pipeline. Today NHS owns and/or manages 365 Affordable Housing units in Quincy, including the Watson (140 units), Kendrigan Place (78 units) and Winter Gardens (24 units). It is currently building another 18 units at the Lower Winter Street Apartments with funding from the South Shore HOME Consortium.

HOUSING CHOICE

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).

The most recent Housing Choice award was used to cover portions of the design and engineering services for the new Father Bill's & MainSpring Housing Resource Center. This project is a new model of co-located housing and services that support individuals to move from chronic homelessness to permanent residency. The multi-use facility has three major components: a new day center facility that offers a wide array of resources, an emergency shelter facility, and 30 efficiency apartments of permanent Affordable Housing.

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, Quincy will need to show that it has at least one zoning district of 50 acres or more that allows multifamily housing as of right at a gross density of 15 units per acre or more, mostly located within a half-mile of one of its transit stations. Under current guidance, the minimum unit capacity of this district is 11,752. Additional requirements are set forth in the Section 3A compliance guidelines. Given the City's recent prioritization of transit-oriented development, meeting this requirement should not be a challenge.

Development Opportunities

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. To identify areas suitable for new mixed-income and dedicated Affordable Housing, we conducted a high-level analysis to visualize locations with capacity for new development. From there, we qualified the analysis with feedback from the public engagement process to select potential development sites.

HOUSING CAPACITY ANALYSIS

The housing capacity analysis used in Housing Quincy draws upon a method developed by MAPC for the Metro Mayors Coalition Housing Taskforce to estimate the number of housing units that could be built on vacant or underutilized land. The analysis was guided by information on planned and projected development from MAPC's MassBuilds database, local zoning, access to public transit, and data provided by municipalities on sites for future growth. The result is a parcel-by-parcel capacity analysis based on existing conditions rather than solely on zoning.

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.

To approximate the intensity of potential development, MAPC developed housing typology categories that determine minimum lot sizes, floor area ratios (FARs), average dwelling unit sizes, and portions of development designated for residential development (as opposed to commercial or industrial uses) to correspond to the wide range of land types in Quincy. Each parcel is assigned a housing typology based on its location relative to municipally-defined growth areas, public transit station areas, or residential zoning districts. The total number of potential housing units is calculated for each capable parcel by multiplying the buildable lot area by the assumed FAR and dividing by the assumed average dwelling unit size. The total number of existing housing units on each parcel is then subtracted from the total potential units to determine future capacity.

In deciding whether a parcel was suitable or not for new housing development, MAPC took several parcel-level, environmental, and land use factors into account. They are described in the following table.

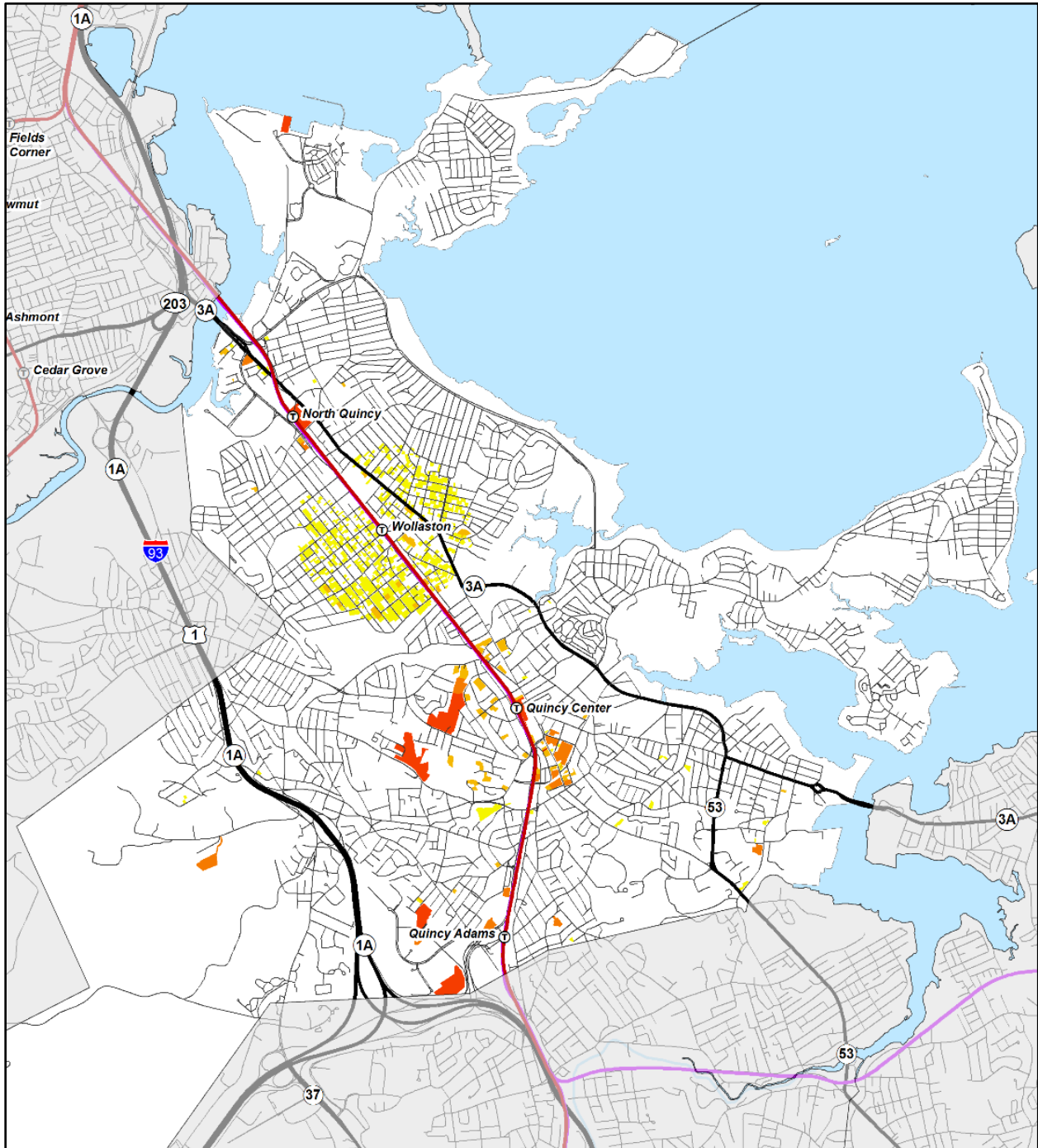
Figure 46: Factors used to determine site suitability

Factor Name & Description	Rationale	Base Threshold
<p>Building to Land Value The ratio of the value of buildings on the property to the value of the property's land.</p>	Properties where buildings are significantly more valuable than the land underneath them are less likely to be redeveloped.	If buildings are more than 3 times more valuable than the land on the property, the parcel is deemed unsuitable.
<p>Floor Area Ratio The ratio of total building floor area to the total lot area of the parcel.</p>	Parcels that already have high density development are assumed to already hold their maximum development capacity.	If a parcel's FAR is already greater than 10, the parcel is deemed unsuitable.
<p>Year Built The year the structures on the parcel were built.</p>	Properties that contain buildings that were recently built are unlikely to be redeveloped or hold capacity for additional housing units.	If buildings were constructed after 2000, the parcel containing them is excluded from the analysis.
<p>Land Use Category The property type classification codes assigned by local assessors</p>	Certain land use types such as cemeteries, churches, or current public housing developments are not suitable for new housing development.	See appendix for table of excluded property type codes
<p>Type of Property Ownership Whether a parcel is a private parcel for tax purposes or whether it is a right-of-way or body of water.</p>	Parcels that are public rights of way or bodies of water are not appropriate for housing development.	Any parcel that is not categorized as "FEE" or "TAX" is excluded
<p>Wetland, Flood Zone, Protected Open Space Intersection The amount that a parcel intersects wetlands, flood zones, or protected open space.</p>	Parcels that are within wetland, flood zone, or protected open space areas are not suitable for housing development, but, if only small parts of the parcel intersect these areas, the parcel may still be suitable for housing production.	Parcels that are completely within wetland, flood zone, or protected open space areas are excluded and for parcels that partially intersect, only area that does not overlap is included in calculations on housing capacity.

Factor Name & Description	Rationale	Base Threshold
<p>Dwelling Units Per Acre An assessment of the density of residential development on an individual parcel; the number of housing units on the parcel divided by the acreage of the parcel.</p>	<p>Parcels that are already quite dense may already be at or approaching their maximum capacity.</p>	<p>Parcels with more than 15 dwelling units per acre were excluded from the analysis.</p>
<p>Building Value Per SF Similar to the building to land value constraint, this factor assesses the per square foot value of the building on the parcel.</p>	<p>Parcels with high value buildings that are also located on highly valuable land are not likely to be redeveloped.</p>	<p>Parcels with buildings with values over \$80 per square foot are deemed unsuitable.</p>
<p>Oddly Shaped Parcels Parcels are scored on their compactness using the Polsby-Popper measure (developed for assessing gerrymandering).</p>	<p>Parcels that are extremely narrow or otherwise shaped in a way that would make development difficult are not appropriate to be included in the analysis.</p>	<p>Parcels with a Polsby-Popper score under 0.3 are excluded.</p>

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 second online open house, as residents prioritized these areas for new housing opportunities over others.

Figure 47: Suitable development sites by unit capacity



OPPORTUNITY SITES

The following sites are under consideration for large-scaled mixed-use or multifamily development. They are primarily in the City's development pipeline and the owners have demonstrated interest in redeveloping the parcels. Small infill sites suited for accessory dwelling units, two- or three-family homes, townhouses, cottage-style housing, or other low-scale housing types represent additional opportunities for incremental density increases across Quincy, but they are not included here.

The City of Quincy has a history spanning decades of supporting the creation of affordable housing projects through the distribution of U.S. Department of HUD entitlement funds, inclusionary zoning funds, as well as Community Preservation funds. Beyond financial support, the City's land use review departments and the boards charged with making determinations on proposed projects have made a concerted effort to support the creation of new housing. Between 2013-2022, 112 residential projects greater than three-units have been approved resulting in the creation of 6,124 new residential units. Whether it's by providing financial support or zoning considerations including Comprehensive Permit Process, Quincy will work with developers who are looking to invest in the City.

21-31 Beale Street



Neighborhood: Wollaston

Lot size: 0.28 acres

Existing use: single-story retail

Anticipated use: mixed-use with residential units over commercial first floor

Total housing units: 80

Possible Affordable Housing units: 8

17 Bennett Lane



Neighborhood: South Quincy

Lot size: 0.55 acres

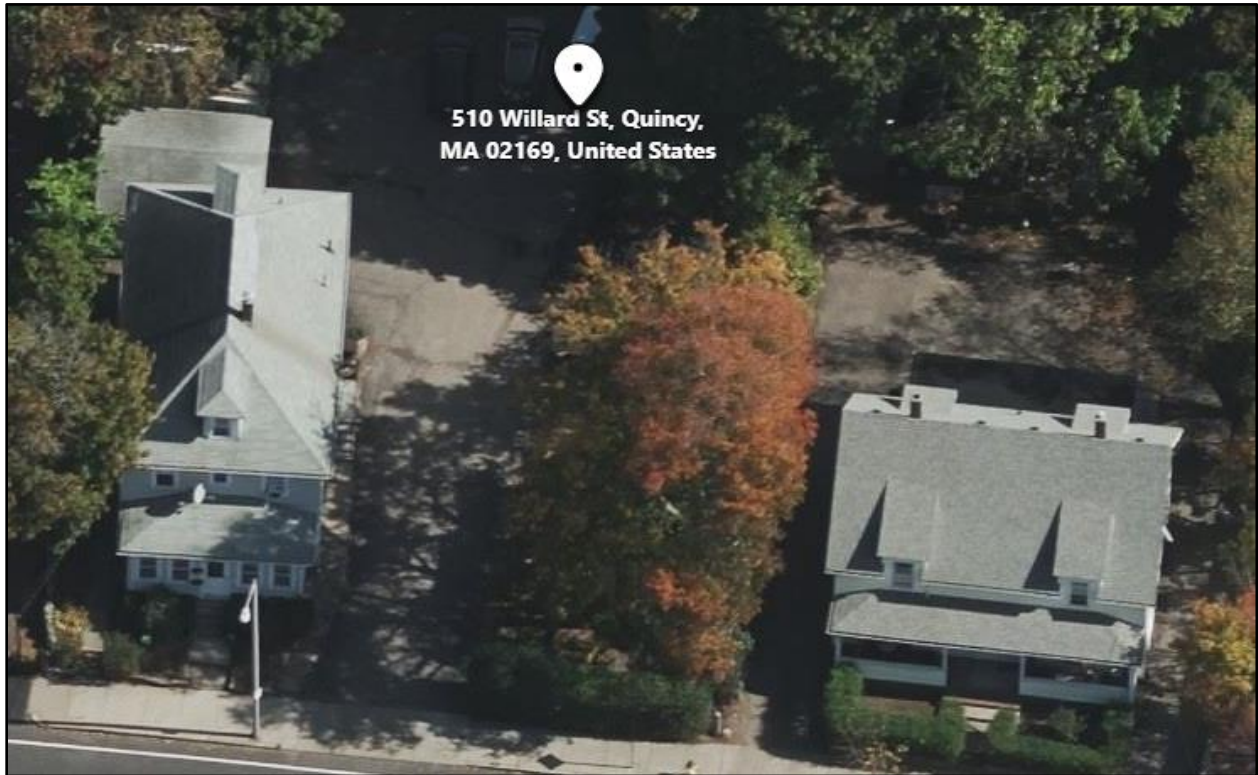
Existing use: single-story office building

Anticipated use: multifamily residential

Total housing units: 46

Possible Affordable Housing units: 5

510-516 Willard Street



Neighborhood: West Quincy

Lot size: 0.82 acres

Existing use: single and two-family residential

Anticipated use: multifamily residential

Total housing units: 32

Possible Affordable Housing units: 3

129 & 135 Old Colony Ave



Neighborhood: Wollaston

Lot size: 0.48 acres

Existing use: industrial warehouse

Anticipated use: multifamily residential

Total housing units: 40

Possible Affordable Housing units: 4

1562-1570 Hancock Street (AKA "R3" in Downtown Urban Redevelopment Plan)



Neighborhood: Quincy Center

Lot size: 0.23 acres

Existing use: single-story commercial

Anticipated use: multifamily residential

Total housing units: 215

Possible Affordable Housing units: 22

Affordable Housing Production Target

All Housing Production Plans, including Housing Quincy, are required to set a numerical target for future Affordable Housing production. In municipalities that have not yet exceeded the state goal of 10% of housing stock on the Subsidized Housing Inventory (SHI), the production target would typically be the number of units needed to surpass 10%. This target reflects a calculation based on housing supply but does not necessarily align with local or regional housing need, market context, or development opportunities. However, exceeding the 10% target does mean that a municipality has “Safe Harbor” from 40B development, as described earlier in this document.

Quincy has Safe Harbor with 10.01% of its housing stock (4,253 out of 42,547 units) on the SHI.¹⁴ Despite reaching this important benchmark, Housing Quincy shows that the need for Affordable Housing is far from met. An estimated 43% of Quincy residents (17,325) are low-income, and there are 4,253 SHI-eligible homes for them.¹⁵ That means 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. Even in communities seeing lots of development activity, like Quincy, it is uncommon for thousands of units to be built each year. Limited land availability, existing neighborhood patterns, and the cost of land and construction all work to constrict supply. There is also a huge gap between what residential buildings cost to construct and maintain and the rents most people can afford to pay, especially for deeply Affordable Housing. As a result, all Affordable Housing, whether produced through private development or the public sector, requires some combination of federal, state, and local public resources in order to be financially feasible. These subsidies are very scarce and very competitive, which means only a few projects receive support each year. Quincy has some local resources that support Affordable Housing, as described earlier in this plan. However, these are also limited and not enough to cover the entire cost of construction and operations.

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. The City will soon be embarking on an effort to assess its IZ policy, including the potential of changing the required Affordable Housing percentage or requiring more deeply

¹⁴ Quincy Subsidized Housing Inventory, December 2021

¹⁵ CHAS 2014-2018

affordable units. This review could result in a higher percentage of Affordable units required through IZ, which would more quickly advance the City's Affordable Housing production goals.

The City recognizes the critical need for deeply Affordable Housing (at 30% AMI or below) and will make every effort to utilize available resources to support the production of such housing. This includes working with Quincy Housing Authority to allocate Housing Choice Vouchers, prioritizing Affordable Housing Trust funding for housing affordable at 30% of AMI, and continuing to partner with local CHDOs and nonprofits to build more Affordable Housing.

To ensure progress is made towards this goal, the City will undertake an annual review of market-rate and Affordable Housing development, as well as progress on implementation of plan recommendations, and will revise the Affordable Housing production target as needed based on changing circumstances. This target will ensure that the City maintains a ratio of 10% on the SHI and that Affordable Housing is built in each new development, regardless of the total number of units created.

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.¹⁶ This level of development is expected to continue or increase over the next few years, given that there are 1,157 units currently in the permitting pipeline.¹⁷ 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 following section will facilitate progress towards the target.

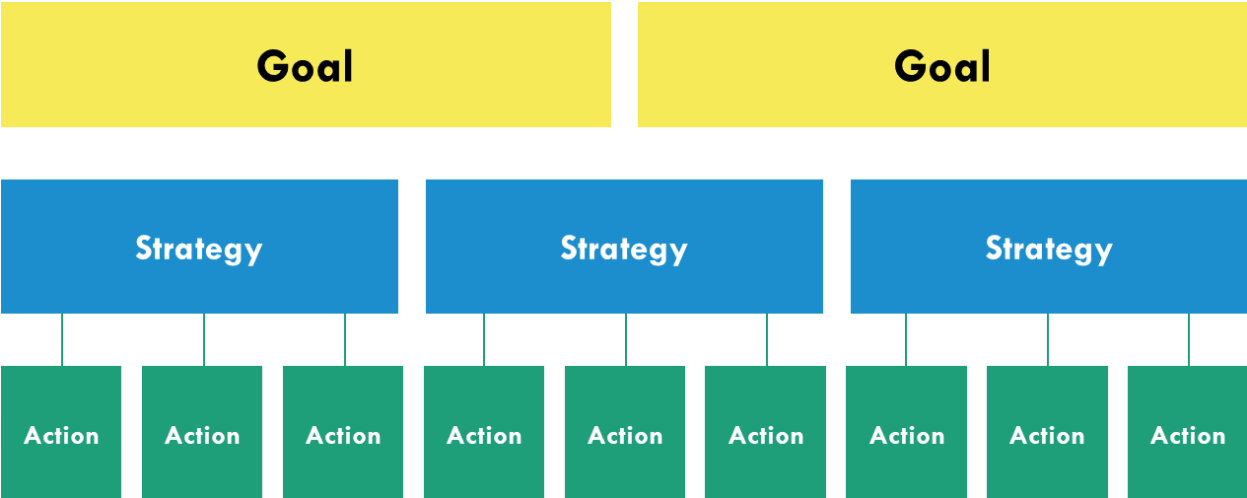
¹⁶ City building permit data

¹⁷ As of April 2022, 52 units have been permitted in 2022; 1,104 units have been approved by the Planning Board but not yet by Affordable Housing Trust

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.

Figure 48: Framework for Housing Quincy recommendations



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

There are seven strategies that support the goals of Housing Quincy.

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

STRATEGY B: SUPPORT THE CREATION OF NEW DEED-RESTRICTED, AFFORDABLE HOUSING FOR HOUSEHOLDS EARNING UP TO QUINCY 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

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

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

STRATEGY E: ESTABLISH AND IMPLEMENT RESOURCES THAT THE CITY CAN USE TO PROTECT THE MOST VULNERABLE POPULATIONS AND FIGHT DISCRIMINATION.

The vast majority 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

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

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

Actions

The following 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 to undertake in general), based on circumstances at any given time over the next five years. The committee would act as an oversight body for agencies tasked with implementing the plan; a convener for future public discussions; and as advocates for housing issues within the government.

Each action is 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 are 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.

Actions marked with an asterisk symbol (*) indicate that they are one of the ten highest “community priority actions” based on public input. This does not mean, however, that the Advisory Committee will necessarily prioritize them over the next five years.

STRATEGY A: EXPLORE AMENDING THE CITY’S ZONING ORDINANCE TO BETTER FACILITATE A RANGE OF NEW HOUSING DEVELOPMENT.

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

Two-family homes and townhomes are housing types that can provide lower housing costs, while retaining much of the experience of single-family housing and blending into single-family neighborhoods. Approximately 13% percent of homes in Quincy are two-family homes. Two-family homes and townhomes are allowed in all residentially-zoned areas except the Residential A District. Allowing two-family homes and townhomes across the city, either by-right or through a special permit, could help lower prices for new homes, while also encouraging contextually sensitive development.

Impact: Low

Cost: Low

Lead Agency = PCD

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.

Three- and four-family homes were historically a common development type in Massachusetts, including Quincy. Eleven percent of the housing stock in Quincy is three- or four-family properties

(as of 2019). While Quincy’s zoning ordinance does allow three- and four-family developments in some districts, they are essentially treated the same as all multifamily developments, including developments with dozens or hundreds of units. Because the zoning doesn’t make distinctions between small and large multifamily development, it may disincentivize this historical type of housing. Quincy could create specific rules for three- and four-families that would better accommodate this housing type in new development.

Impact: Low

Cost: Medium

Lead Agency = PCD

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

The Quincy Zoning Ordinance does not permit accessory dwelling units (ADUs), also known as “in-law apartments,” in any area of the city. ADUs are a scale of development that is well-suited to many existing low-density neighborhoods. Units may be attached to the existing home or detached in a small, separate building, such as a converted garage or a new building designed to match the built context. Based on experiences in other Massachusetts communities, it is unlikely that allowing zoning for ADUs would overwhelm Quincy with new units, but they would help to incrementally increase housing density in a way that is appropriate for existing neighborhoods. It also may help homeowners to stay in their homes because they are able to generate additional income by renting out the ADU.

Impact: Medium

Cost: Low

Lead Agency = PCD

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

Quincy’s zoning code includes numerous “dimensional” requirements regulating housing, such as minimum lot size per housing unit, maximum height, maximum lot coverage percentage, minimum open space percentage, yard size, and more. Some of these requirements exceed what exists on lots with Quincy’s historic homes. For instance, the minimum lot area required to build housing in the Residential A District is 7,650 square feet. In the Residential B District, it is 6,750 square feet with an another 3,000 to 4,500 square feet needed for each additional unit, depending on the total number of units. However, in many areas of Quincy with buildings from before World War II, lot areas average 5,000 square feet.

Collectively, dimensional requirements requiring 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, requiring developers to buy up more property. Quincy should study its dimensional rules in detail and propose amendments that would create more housing opportunities, allow for smaller housing types, and potentially lower costs.

Impact: Low

Cost: Low

Lead Agency = PCD

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

Inclusionary zoning ensures a portion of units in new private, market-rate developments are set aside for low-income households to affordably rent or buy. These inclusionary zoning units are usually rented at a loss to the building owner, but the market-rate units offset that loss. However, renting to very-low-income households requires lower rents, which may not be fully offset by market rates. As such, financial feasibility limits the amount of deeply affordable units built through inclusionary zoning.

The City, through its Affordable Housing Ordinance, should encourage deeper levels of affordability in inclusionary zoning units serving households making 50% of the regional income (approximately \$60,000 for a family of four). The City could do this by allowing more market-rate units to be built in exchange for lower income eligibility restrictions. The additional market-rate units would cover the losses associated with deeper affordability. This action could be implemented either as a density bonus or as relief from dimensional or parking requirements. Before a zoning amendment is drafted, the City should first study how many more market-rate units would be needed to offset the deeply affordable units, and it would need to conduct a public process about that trade-off.

Impact: Medium

Cost: Low

Lead Agency = PCD

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.

Quincy has many historic homes that are important for its cultural heritage but are either too run-down for new occupants or modernization of the home would be complex. Some property owners may find greater financial value in tearing down older structures and replacing them with new ones. Quincy should change that financial incentive through zoning. To do this, owners would need to be able to build more housing units on a site if they preserved the original structure than if they tore it down and built an entirely new structure. Reuse of the existing structure could occur through conversion of the existing structure and/or new building additions on the site.

Impact: Low

Cost: Low

Lead Agency = PCD

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

Mixed-use development with commercial uses on the first floor and housing units above is currently allowed by special permit in the Business A, B, and C Districts. In order to better encourage walkable neighborhoods where residents have easy access to transit, retail/restaurant options, and services, the City should consider allowing mixed-use development by-right. This would

remove some uncertainty from the permitting process, while still allowing for thorough project review through the Planning Board's existing Site Plan Review process.

Impact: Low

Cost: Low

Lead Agency = PCD

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

Quincy currently requires a minimum of 1.5 parking spaces per unit in all zoning districts, including in the most walkable and transit-accessible areas of the city like Quincy Center. In new development, parking spaces are expensive to provide and these costs are then passed on to users. They use valuable space that could be utilized for more housing, open space, or other public amenities. Data also shows that providing more parking spaces leads to more traffic, as residents may be incentivized to own a car because they have somewhere to park it. The City should study and amend off-street parking requirements for certain multifamily developments to ensure zoning does not require an excess of parking that impacts financial feasibility.

Impact: Low

Cost: Low

Lead Agency = PCD

STRATEGY B: SUPPORT THE CREATION OF NEW DEED-RESTRICTED, AFFORDABLE HOUSING FOR THOSE EARNING UP TO QUINCY'S MEDIAN INCOME.

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

The City sometimes comes into possession of property when owners do not pay their property taxes. This property is typically then sold to recoup the lost taxes. Moving forward, the City should use that property for new Affordable Housing development. In the case that the property is inappropriate for housing, the City could still sell the property, but dedicate the proceeds to its Affordable Housing Trust.

Impact: Medium

Cost: Low

Lead Agency = PCD

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

The City should consider creating more deeply affordable inclusionary zoning units simply by paying the difference between a standard affordable rent and a deeply affordable rent. This subsidy could be provided as a large up-front payment to a housing developer to offset development costs, a smaller ongoing subsidy, or potentially through property tax relief. Further study would be needed to determine the best path forward in delivering such a subsidy.

Impact: Medium

Cost: High

Lead Agency = AHTC

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

Given its crucial public benefit, the City should consider eliminating or reducing permitting fees for Affordable Housing (especially those proposed by non-profit developers) to make it more financially feasible to develop.

Impact: Low

Cost: Low

Lead Agency = PCD

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

Quincy could consider new funding mechanisms for housing programs and Affordable Housing development. The City could make relatively small, annual commitments to spending part of its yearly budget on Affordable Housing and/or commit to reserving any free cash for Affordable Housing. The City could also use its bonding authority to raise larger, one-time sums of money for

Affordable Housing development. In either case, the City would route this money to the Affordable Housing Trust, which could secure funding and spend it as housing opportunities arise.

Impact: High

Cost: High

Lead Agency = PCD

STRATEGY C: CREATE TOOLS AND RESOURCES TO PRESERVE QUINCY'S EXISTING AFFORDABLE HOUSING STOCK.

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

Quincy should consider providing financial assistance for residential property rehabilitation and improvement to qualifying landlords who agree to rent to income-eligible tenants or limit annual rent increases.

Impact: Medium

Cost: Medium/High

Lead Agency = PCD

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

Quincy already has a successful Housing Rehabilitation Program through its Office of Healthy Homes that offers no-interest loans to qualifying homeowners. In order to support more residents being able to afford to stay in their current homes while making needed health and safety improvements, the City should allocate additional funds to this program or consider offering grant funding that does not need to be repaid.

Impact: Medium

Cost: Medium

Lead Agency = PCD

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

The City should preserve unsubsidized low-cost housing in Quincy by funding renovations with affordability restrictions attached, facilitating their sale to a non-profit entity, or otherwise working with landlords to keep current rents in place.

Impact: High

Cost: Medium/High

Lead Agency = PCD

STRATEGY D: PROTECT RESIDENTS' ABILITY TO STAY IN QUINCY, PARTICULARLY LOW INCOME, SENIOR, AND IMMIGRANT FAMILIES.

* 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/High

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

Quincy should explore establishing a new city-run Office that provides information, support, and resources to residents who are experiencing a housing crisis (such as eviction or fire), those who are homeless, and others experiencing housing insecurity. This Office would share information and resources with tenants and landlords about their rights, address tenant harassment complaints, and oversee programs and policies to mitigate displacement.

Impact: High

Cost: High

Lead Agency = PCD

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

The City should explore the adoption of legal mechanisms that can prevent landlords from evicting tenants without a breach of the lease (such as non-payment of rent) and grant tenants the first right to purchase and remain in their home if the owner wishes to sell. These policies usually require a Home Rule Petition that must be approved by the City Council and then the State Legislature.

Impact: Medium

Cost: Low

Lead Agency = PCD

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

According to community partners in Quincy that currently distribute rental assistance, the amount of funding available does not at all match the need. During the peak of the COVID-19 pandemic, the City made a one-time allocation through a federal stimulus to fund rental assistance through the Affordable Housing Trust Fund and CARES Act funding. While the City does allocate a portion of its annual federal Emergency Solutions Grant towards rental assistance, the City may wish to annually appropriate money from the Affordable Housing Trust Fund and/or Community Preservation Act (CPA) to serve renters struggling with housing instability.

Impact: High

Cost: Medium/High

Lead Agency = AHT

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

With housing costs so high, it does not take much for a household to become homeless. They may become displaced from their home due to a big rent increase, and they can't find anything else on the market within their budget. A member of a household may get sick or have an accident, and high medical bills mean less money for monthly rent. Whatever the case is, it is important that there are places people can go to get the shelter that they need.

While homelessness is difficult to track, we know that there are not enough shelter beds available in the region for all who need them. By supporting projects like the Fr. Bill's Housing Resource Center and other opportunities for supportive and transitional housing, Quincy can help individuals and families can get back on their feet while searching for permanent housing.

Impact: Medium

Cost: Medium

Lead Agency = PCD

STRATEGY E: ESTABLISH AND IMPLEMENT RESOURCES THAT THE CITY CAN USE TO PROTECT THE MOST VULNERABLE POPULATIONS AND FIGHT DISCRIMINATION.

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

Quincy should consider working with community partners to develop principles to guide equitable development, particularly when local incentives and resources are involved. The City should ensure that support and resources go to the most highly-rated development proposals.

Impact: Low

Cost: Low

Lead Agency = PCD

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

Fair housing is a constellation of federal and state-level laws that prohibits discrimination based on certain characteristics, including race, ethnicity, national origin, age, family status, disability status, veteran status, source of income, sex, sexual orientation, gender identity, and more. These laws have been in place for decades, but a lack of enforcement funding helps to maintain the discriminatory status quo. Quincy should consider paying for one or more outside organizations that specializes in fair housing to teach residents and homebuyers about their rights, teach real estate professionals what is and is not legal, investigate fair housing complaints, and bring enforcement measures when needed.

Impact: Medium

Cost: Low

Lead Agency = PCD

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

Buildings can be designed to be accessible for everyone regardless of their physical abilities or disability status. The Americans with Disabilities Act (ADA) and related laws set minimum standards for the design of housing development, though it does not apply to all buildings and the ADA standards do not meet the needs of all people. Quincy should consider working with people of diverse physical abilities, architects, and developers to craft “Universal Design” standards that go beyond ADA requirements. It could then adopt those standards and encourage their use through permitting processes and design review.

Impact: Medium

Cost: Medium

Lead Agency = PCD

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.

This HPP has helped to formalize a public conversation on housing in Quincy; who can access housing here; and how to ensure housing reflects the values of the community. Quincy should continue this discussion by participating in and/or holding regular meetings, either featuring guest speakers or as a more general discussion.

Impact: Low

Cost: Low

Lead Agency = PCD

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

As Quincy's Asian community continues to grow, the City should expand and formalize its partnerships with local organizations serving the Asian community, particularly in regard to housing challenges.

Impact: Medium

Cost: Low

Lead Agency = PCD

STRATEGY F: LEVERAGE MUNICIPAL RESOURCES TO ENSURE HEALTHY AND SUSTAINABLE HOMES.

* Action F1: 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: Medium

Cost: Low

Lead Agency = PCD

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

Quincy should use CDBG, HOME, Affordable Housing Trust, or other municipal funds to complete climate-resilient renovations at Quincy Housing Authority and CHDO-owned properties most at risk of flooding due to sea level rise. The City may also make funding available to low-income homeowners in the city who have homes in need of such retrofits in order to avoid potential displacement.

Impact: Medium

Cost: High

Lead Agency = QHA/PCD

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

Quincy has a successful Office of Healthy Homes through its Department of Planning & Community Development which runs the Housing Rehab Program, Lead Abatement Program, and First-Time Homebuyer Program. The City should allocate additional funding for these programs or create new programming to meet healthy and safety needs.

Impact: Medium

Cost: Medium

Lead Agency = PCD

STRATEGY G: INCREASE THE CITY'S ADMINISTRATIVE AND FINANCIAL CAPACITY TO IMPLEMENT HPP GOALS.

Action G.1: Hire a housing planner.

The City currently lacks sufficient capacity to proactively facilitate Affordable Housing development or monitor Affordable Housing units at risk of reverting back to the market. The City should consider funding a housing planner position to take on housing needs full-time and liaise with the City's housing partners. In addition, 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.

Impact: Medium

Cost: Medium

Lead Agency = PCD

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

Quincy has an Affordable Housing Trust (AHT), which is a public body dedicated to creating and preserving Affordable Housing. AHTs are important municipal tools since they can receive, hold, and spend money and assets for Affordable Housing as opportunities arise. Quincy's AHT is well established but could be more strategic in its spending to maximize its impact. To that end, the AHT should develop a strategic plan to ensure that funds are spent in accordance with this HPP.

Impact: Medium

Cost: Low

Lead Agency = AHT

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

Upon hiring and at strategic points throughout their municipal careers, Quincy should host or send City staff, volunteers, and officials to training(s) on how to consider barriers to engaging diverse communities in their work and strategies to overcome them.

Impact: Low

Cost: Low

Lead Agency = PCD

Appendices

Context Community Selection Methodology

INTRODUCTION

Housing Quincy compares the City of Quincy to several communities across several key indicators to better understand the demographics and housing of the city. These “context communities” are discussed in the HPP’s Housing Needs and Demand section and potentially when assessing Quincy’s current and future housing policies.

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

METHOD

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

1. Identify context communities from earlier planning processes.
2. Identify additional communities that may be similar, based on qualitative assessment (using MAPC community types).
3. Use MAPC’s submarkets analysis to filter a shorter list of potential communities.
4. Pull key indicators on communities identified in steps (1) through (3). See below for indicators.
5. For each indicator, qualitatively establish a range of values that count as similar to Quincy’s value for that indicator.
6. Rate whether a community is similar or dissimilar to Quincy for each indicator, based on the value falls within the range established in step (4).
7. For each community, sum the number of indicators for which it is similar to Quincy to create a “similarity score.”
8. 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

Comparison communities from Quincy’s 2015 – 2016 HPP:

- Boston
- Braintree

- Holbrook
- Milton
- Randolph
- Weymouth

Other Potential Communities

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

“Inner core” communities:

- Arlington
- Belmont
- Brookline
- Cambridge
- Chelsea
- Everett
- Malden
- Medford
- Melrose
- Newton
- Revere
- Somerville
- Waltham
- Watertown
- Winthrop

“Regional urban center” communities:

- Beverly
- Framingham
- Gloucester
- Lynn
- Marlborough
- Milford
- Norwood
- Peabody
- Salem
- Woburn

MAPC SUBMARKETS FILTER

Reflecting the fact that housing contexts are not monolithic within municipal boundaries, MAPC has created an analysis of housing submarkets across greater Boston. “A housing submarket is a collection of neighborhoods—some next to each other, some not—with similar housing stock and housing market characteristics. These characteristics determine who can find, afford, and remain in suitable housing in that neighborhood. The neighborhoods in each submarket share common needs and challenges, regardless of geographic location” (<https://housing-submarkets.mapc.org/submarkets>).

Quincy is composed of 37% submarket 3, 25% submarket 4, 20% submarket 6, and 18% submarket 2. Communities from the above lists that share two or more submarkets with Quincy¹⁸ are:

1. Arlington
2. Belmont
3. Boston
4. Brookline
5. Cambridge
6. Chelsea
7. Everett
8. Framingham
9. Gloucester
10. Lynn
11. Malden
12. Marlborough
13. Medford
14. Revere
15. Salem
16. Somerville
17. Waltham
18. Watertown
19. Winthrop

INDICATORS & SIMILARITY SCORES

Key Indicators to Compare to Quincy

1. Total Population (Census Bureau Redistricting Data, 2020)
2. Percent Increase in Population, 2010–2020 (US Census, 2010; Census Bureau Redistricting Data, 2020)

¹⁸ Of which at least one is submarket 2 or 3 (submarkets with risk of displacement).

3. Percent of population that is non-Latinx White (American Community Survey (ACS) 2014–2018 5-year estimates)
4. Percent change in non-Latinx White population, 2010 - 2018 (ACS 5-year estimates 2010 – 2014 and 2014–2018)
5. Percent of homes that are owner-occupied (ACS, 2014–2018 5-year estimates)
6. Percent change in school enrollment, 2010–2020 (DESE, Academic Year 2010/11–2019/20)
7. Percent of households who speak a language other than English (ACS, 2014–2018 5-year estimates)
8. Percent of population with a disability (ACS, 2014–2018 5-year estimates)
9. Median household income (ACS, 2014–2018 5-year estimates)
10. Percent of households that are extremely-, very- and low-income (less than 30%, 50% and 80% of Area Median Income respectively) (Comprehensive Housing Affordability Strategy (CHAS) data, 2011–2015)
11. Percent of low-income households that are housing cost-burdened (CHAS data, 2011–2015)
12. Percent of housing on the state Subsidized Housing Inventory (SHI) (DHCD, Sept. 2017)
13. Change in median single-family home sale price, 2010 - 2019 (Warren Group, 2019 and 2010)
14. Change in median rent, 2012 - 2016 (ACS 5-year estimates, 2007 – 2012 through 2012-2016)
15. Percent of housing stock built after 2010 (ACS, 2014–2018 5-year estimates)
16. Percent detached single family buildings (ACS, 2014–2018 5-year estimates)
17. Number of MBTA stations (Commuter Rail and Subway) (MBTA)
18. Average household size (ACS, 2014–2018 5-year estimates)
19. Children (under age 18) and seniors (age 65 and older) as a percent of total population (ACS, 2014–2018 5-year estimates)
20. Percent of households with children (ACS, 2014–2018 5-year estimates)

MAPC compiled this data for the potential context communities shown in Table 1A and 1B below.

Table 1A: Indicators 1-10 for all potential context communities

Municipality	Total Pop.	Pop. change 2010 - 20	% of pop. non-Latinx White	Change in White pop. 2010-18	Home ownership rate	Change in school enrollment 2010 - 20	Non English speaking households	% of pop. With a Disability	Median household income	% LI *	% VLI **	% ELI ***	Total LI
Arlington	46,308	8%	77%	7.98%	59%	25.77%	2.44%	9.04%	\$107,085	9%	9%	12%	31%
Belmont	27,295	10%	74%	5.56%	64%	19.65%	3.11%	7.19%	\$120,208	11%	8%	8%	27%
Boston	675,647	9%	45%	3.41%	35%	-9.92%	9.44%	12.18%	\$65,883	12%	12%	29%	52%
Brookline	63,191	8%	70%	5.50%	51%	17.35%	3.34%	7.01%	\$113,515	9%	8%	17%	34%
Cambridge	118,403	13%	61%	3.68%	36%	17.81%	2.04%	6.79%	\$95,404	11%	9%	19%	39%
Chelsea	40,787	16%	21%	15.79%	26%	12.30%	26.24%	13.66%	\$53,280	18%	17%	30%	66%
Everett	49,075	18%	45%	22.08%	38%	14.90%	12.48%	10.06%	\$60,482	19%	20%	23%	62%
Framingham	72,362	6%	65%	4.33%	55%	11.07%	8.46%	11.20%	\$79,136	12%	14%	20%	46%
Gloucester	29,729	3%	93%	1.21%	63%	-10.99%	2.03%	12.21%	\$65,377	13%	16%	20%	49%
Lynn	101,253	12%	37%	19.37%	45%	18.76%	15.59%	14.41%	\$54,598	15%	17%	30%	61%
Malden	66,263	11%	47%	1.32%	41%	-1.28%	12.17%	10.66%	\$64,178	15%	15%	25%	56%
Marlborough	41,793	9%	72%	2.51%	57%	4.02%	6.14%	11.04%	\$79,228	14%	13%	16%	43%
Medford	59,659	6%	71%	6.25%	57%	-13.32%	3.39%	8.50%	\$92,363	13%	13%	15%	41%
Quincy	101,636	10%	58%	8.02%	47%	5.48%	10.91%	11.49%	\$74,180	13%	14%	19%	46%
Revere	62,186	20%	54%	12.68%	48%	20.92%	13.55%	12.86%	\$55,020	17%	16%	26%	59%
Salem	44,480	8%	71%	5.17%	50%	-20.70%	5.45%	13.16%	\$65,565	14%	13%	23%	50%
Somerville	81,045	7%	70%	1.71%	34%	1.73%	5.07%	8.08%	\$91,168	14%	10%	18%	42%
Waltham	65,218	8%	65%	0.84%	50%	19.64%	4.84%	9.65%	\$85,677	12%	12%	17%	40%
Watertown	35,329	11%	77%	0.80%	52%	0.53%	3.14%	10.94%	\$97,929	12%	7%	14%	33%
Winthrop	19,316	10%	88%	-0.26%	55%	0.20%	3.25%	12.36%	\$68,322	16%	16%	16%	48%

Table 1B: Indicators 11-20 for all potential context communities

Municipality	Rate of cost burden among LI households	Units on SHI	Change in home sale price 2010 - 19	Rent change 2012 - 18	Housing stock post-2010	Detached Single family homes	MBTA and Commuter Rail	Average household size	Senior population (65+)	Child population (under 18)	% of households with kids
Arlington	71%	5.64%	270%	24%	1.97%	38.44%	0	2.38	16%	22%	31%
Belmont	79%	3.61%	267%	24%	2.81%	46.59%	1	2.63	17%	25%	38%
Boston	66%	19.03%	140%	26%	3.58%	12.08%		2.37	11%	16%	22%
Brookline	77%	9.37%	422%	27%	0.50%	19.89%	17	2.34	16%	18%	25%
Cambridge	70%	14.80%	134%	36%	4.91%	9.01%	7	2.14	11%	12%	19%
Chelsea	63%	19.33%	112%	31%	5.40%	6.78%	5	2.97	9%	26%	39%
Everett	70%	6.36%	105%	31%	1.78%	17.96%	0	2.89	10%	25%	39%
Framingham	67%	10.46%	31%	28%	1.92%	51.03%	1	2.42	15%	19%	29%
Gloucester	59%	7.32%	53%	18%	2.66%	54.98%	2	2.26	22%	17%	22%
Lynn	62%	12.42%	103%	21%	0.86%	33.64%	2	2.84	12%	24%	36%
Malden	70%	10.12%	95%	30%	1.90%	25.53%	3	2.64	12%	19%	30%
Marlborough	64%	11.41%	59%	38%	3.91%	46.51%	0	2.49	14%	20%	30%
Medford	69%	7.07%	77%	27%	2.06%	32.74%	2	2.41	14%	14%	22%
Quincy	69%	9.63%	64%	28%	1.65%	34.13%	5	2.29	16%	15%	22%
Revere	69%	8.11%	88%	18%	3.02%	27.02%	3	2.69	15%	20%	31%
Salem	65%	12.76%	56%	18%	0.68%	26.51%	1	2.27	15%	17%	23%
Somerville	70%	9.66%	97%	34%	2.59%	10.07%	3	2.36	9%	11%	17%
Waltham	67%	7.39%	65%	22%	1.64%	36.23%	2	2.34	14%	15%	22%
Watertown	77%	6.91%	74%	35%	2.30%	23.20%	0	2.24	16%	15%	22%
Winthrop	71%	7.73%	71%	10%	0.91%	33.60%	0	2.31	18%	18%	23%

MAPC then determined a range of values for each indicator that would be considered similar to Quincy. This determination was qualitative. (See Tables 2A and 2B). For each indicator, a community was given the score 1 if that indicator’s value fell within the range determined to be similar to Quincy. (See Tables 3A and 3B).

Table 2A: Similarity range for indicators 1-10

Municipality	Total Pop	Pop. change 2010 - 20	% of pop. non-Latinx White	Change in White pop. 2010-18	Homeowner rate	Change in school enrollment 2010 - 20	Non English speaking households	% of pop. With a Disability	Median HH income	% LI *	% VLI **	% ELI ***	Total LI
Quincy	101,636	10%	58%	8.02%	47%	5.48%	10.91%	11.49%	\$74,180	13%	14%	19%	46%
Maximum	110,000	12%	69%	10%	50%	10%	15%	13%	85,000.00	16%	15%	25%	50%
Minimum	80,000	8%	47%	4%	35%	0%	10%	10%	60,000.00	11%	12%	14%	40%

Table 2B: Similarity range for indicators 11-20

Municipality	Rate of cost burden among LI households	Units on SHI	Change in home sale price 2010 - 19	Rent change 2012 - 18	Housing stock post-2010	Detached Single family homes	MBTA and Commuter Rail	Average household size	Senior population (65+)	Child population (under 18)	% of households with kids
Quincy	69%	9.63%	64%	28%	1.65%	34.13%	5	2.29	16%	15%	22%
Maximum	72%	20%	100%	31%	2.5%	43%	7	2.5	17%	18%	25%
Minimum	66%	7%	055%	27%	1.5%	26%	2	2.1	15%	12%	18%

Table 3A: Similarity to Quincy, indicators 1-10 (0 = does not fall in similarity range, 1 = falls into similarity range)

Municipality	Total Pop.	Pop. change 2010 - 20	% of pop. non-Latinx White	Change in White pop. 2010-18	Homeowner-ship rate	Change in school enrollment 2010 - 20	Non English speaking households	% of pop. With a Disability	Median household income	% LI *	% VLI **	% ELI ***	Total LI
Arlington	0	1	0	1	0	0	0	0	0	0	0	0	0
Belmont	0	1	0	1	0	0	0	0	0	0	0	0	0
Boston	0	1	0	0	1	0	0	1	1	1	0	0	0
Brookline	0	0	0	1	0	0	0	0	0	0	0	1	0
Cambridge	0	0	1	0	1	0	0	0	0	0	0	1	0
Chelsea	0	0	0	0	0	0	0	0	0	0	0	0	0
Everett	0	0	0	0	1	0	1	0	1	0	0	1	0
Framingham	0	0	1	1	0	0	0	1	1	1	1	1	1
Gloucester	0	0	0	0	0	0	0	1	1	1	0	1	1
Lynn	1	0	0	0	1	0	0	0	0	1	0	0	0
Malden	0	1	1	0	1	0	1	1	1	1	1	0	0
Marlborough	0	1	0	0	0	1	0	1	1	1	1	1	1
Medford	0	0	0	1	0	0	0	0	0	1	1	1	1
Revere	0	0	1	0	1	0	1	0	0	0	0	0	0
Salem	0	0	0	1	0	0	0	0	1	1	1	1	0
Somerville	1	0	0	0	0	1	0	0	0	1	0	1	1
Waltham	0	0	1	0	0	0	0	0	0	1	0	1	1
Watertown	0	1	0	0	0	1	0	1	0	1	0	0	0
Winthrop	0	1	0	0	0	1	0	1	1	0	0	1	1

Table 3B: Similarity to Quincy, indicators 11-20

Municipality	Rate of cost burden among LI households	Units on SHI	Change in home sale price 2010 - 19	Rent change 2012 - 18	Housing stock post-2010	Detached Single family homes	MBTA and Commuter Rail	Average household size	Senior population (65+)	Child population (under 18)	% of households with kids
Arlington	1	0	0	0	1	1	0	1	1	0	0
Belmont	0	0	0	0	0	0	0	0	1	0	0
Boston	1	0	0	0	0	0	0	1	0	1	1
Brookline	0	1	0	1	0	0	0	1	1	1	1
Cambridge	1	0	0	0	0	0	0	1	0	1	1
Chelsea	0	0	0	0	0	0	1	0	0	0	0
Everett	1	0	0	1	1	0	0	0	0	0	0
Framingham	1	0	0	1	1	0	0	1	1	0	0
Gloucester	0	1	0	0	0	0	1	1	0	1	1
Lynn	0	0	0	0	0	1	1	0	0	0	0
Malden	1	0	1	1	1	0	1	0	0	0	0
Marlborough	0	0	1	0	0	0	0	1	0	0	0
Medford	1	1	1	0	1	1	1	1	0	1	1
Revere	1	1	1	0	0	1	1	0	1	0	0
Salem	0	0	1	0	0	1	0	1	1	1	1
Somerville	1	1	1	0	0	0	1	1	0	0	0
Waltham	1	1	1	0	1	1	1	1	0	1	1
Watertown	0	0	1	0	1	0	0	1	1	1	1
Winthrop	1	1	1	0	0	1	0	1	0	0	1

The values in Table 3 were then summed to arrive at a “similarity score” relative to Quincy. The higher the similarity score, the more similar (in theory) that community is to Quincy.

Table 4: Communities by similarity score

Community	Similarity Score
Medford	14
Framingham	13
Malden	13
Waltham	13
Winthrop	12
Salem	11
Gloucester	10
Marlborough	10
Somerville	10
Watertown	10
Boston	9
Revere	9
Brookline	8
Arlington	7
Cambridge	7
Everett	7
Lynn	5
Belmont	3
Chelsea	1

CHOOSING CONTEXT COMMUNITIES

MAPC and City of Quincy 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 Quincy would be in this planning process, MAPC and City staff narrowed the list to the following context communities:

- Framingham
- Medford
- Malden
- Salem
- Somerville
- Waltham

Analysis of MAPC Submarkets for Displacement Risk

MAPC's Housing Submarkets analysis uses data from the U.S Decennial Census (2010), the American Community Survey 5-Year Estimates (2017), and the Warren Group (2018) to identify seven housing submarkets across the MAPC region. These submarkets are collections of neighborhoods - adjacent or not - with similar housing stock and housing market characteristics, which yield common housing challenges and opportunities for residents. The analysis categorizes every census tract within the MAPC region into one submarket.¹⁹

HOUSING SUBMARKETS KEY CHARACTERISTICS

Submarket 1: High-Density Urban, High Prices

- Premium priced
- Increasing home prices and rents
- Declining number of renters

Submarket 2: High-Density Urban, Lower Prices

- Highest renter share
- High rates of foreclosure and cash sales
- Highest rate of business buyers
- Rapid sale price escalation

Submarket 3: Moderate-Density Urban, Moderate Prices

- Oldest housing stock
- Mix of single-family and small multifamily
- Increasing home prices and rents

Submarket 4: Low-Density Urban-Suburban Mix, Lower Prices

- Older housing stock in suburbs and regional urban centers
- Low density and housing costs
- Minimal change in rents
- Slowest population growth

Submarket 5: Low-Density Suburban, Highest Prices

- Premium-priced, low-density suburbs
- Large, older housing stock in very expensive single-family home neighborhoods
- Low and declining renter share

¹⁹ <https://housing-submarkets.mapc.org/>

Submarket 6: Low-Density Suburban, Mixed Prices

- Suburban edges with newest housing stock and lowest home prices
- Rapid increases in density, rents, and renters

Submarket 7: Low-Density Suburban, Moderate Prices

- Moderate-cost, single-family suburbs
- Newer housing stock
- Few renters

HOUSING SUBMARKETS IN QUINCY

The remainder of this summary memo builds on the Housing Submarkets analysis to highlight key demographic and housing conditions across the 20 census tracts within the City of Quincy (Figure 1), which are categorized as Submarkets 2, 3, 4 and 6. The submarkets are shown in Figure 2 in teal, dark green, pink, and brown, respectively. In a diverse city like Quincy, these hyper-local housing data are important for understanding residents' differential experiences of housing costs and development pressures.

Figure 1 Quincy Census Tracts (HUD QCT Map 2021)

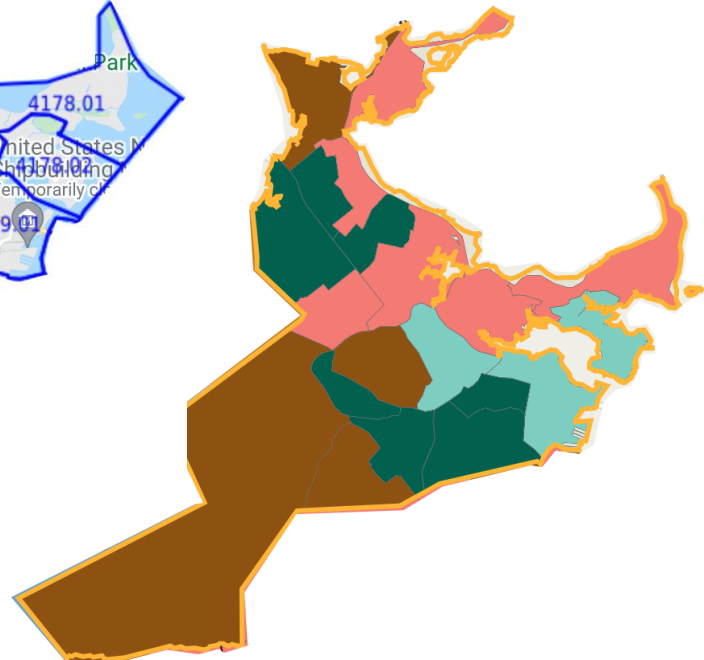
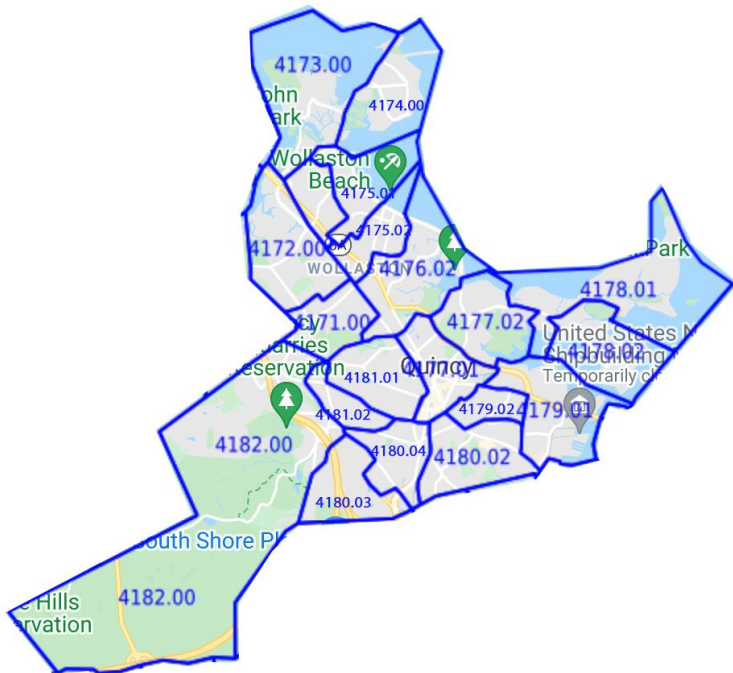


Figure 2 Quincy Housing Submarkets (MAPC)

Submarket 2

Three census tracts in Quincy – **4177.01, 4178.02 and 4179.01** – are assigned to Submarket 2. These tracts include parts of Quincy Center (4177.01), Germantown (4178.02), and Quincy Point (4179.01). These neighborhoods have a mix of commercial and residential developments, with a mix of low- to high-density housing. The submarket also includes the City’s Urban Renewal Area in Quincy Center, which is bringing renewed investment after decades of underuse.

Housing and Population Traits

Defining characteristics across the three census tracts in Submarket 2 include **low median household incomes, low contract rents, low percentages of single-family homes, and high rates of renters and senior households**. Unlike the key characteristics of Submarket 2 for the entire MAPC region, these tracts’ rates of business buyers, foreclosures, and cash sales and change in home sale prices are not the highest in the city. Instead, we see a range of values that reflect the diverse identity of areas in Quincy categorized as Submarkets 2.

Submarket 3

Seven census tracts are assigned to Submarket 3, more than any other submarket in Quincy: **tracts 4172.00, 4175.02, 4176.01, 4179.02, 4180.02, 4180.04, and 4181.02**. These tracts span South Quincy, part of West Quincy, and parts of North Quincy, including Montclair and Norfolk Downs out to Wollaston Beach. These areas have a mix of single-family and smaller multifamily buildings, with commercial districts and larger new multifamily projects clustered along main streets and transit corridors.

Housing and Population Traits

The demographic and housing data for Quincy’s Submarket 3 census tracts highlight shared traits centered on **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**. These tracts also have moderate-age housing stock, with 45% to 72% of homes built before 1959, and the highest collective housing density in Quincy (all tracts have at least 3,500 units per square mile).

Submarket 4

The six census tracts assigned to Submarket 4 generally comprise the oceanfront areas of Quincy. They include the Squantum (**4174.00**), parts of Wollaston/Wollaston Hill (**4175.01 and 4171.00**), Merrymount (**4176.02 and 4177.02**), and the Adams Shore and Houghs Neck (**4178.01**) neighborhoods. These areas are mainly comprised of single-family homes, with some of the highest home values in Quincy.

Housing and Population Traits

The census tracts in Submarket 4 all have the **highest median household incomes and home values in Quincy, lowest percentage of renters, and a predominantly old and single-family housing stock**. These tracts have some of the **lowest change in population since 2000**. Unlike the general Submarket 4 characteristics, these tracts have moderate rental costs with a wide

range of change in rents since 2000. Housing density is inconsistent across the tracts but not low overall.

Submarket 6

Four Quincy census tracts – **4173.00, 4180.03, 4181.01, and 4182.00** – are assigned to Submarket 6. These tracts make up Hospital Hill, parts of West Quincy, Crown Colony, Blue Hills, and Marina Bay. These are areas with high concentrations of industrial uses or open space and fewer residential buildings, with the exception of Hospital Hill and Marina Bay which also include large-scale housing developments.

Housing and Population Traits

The Quincy census tracts in Submarket 6 are **middle- to upper-middle class with new and moderate- to high-cost housing stock. Both home values and rents are increasing, with rents rising rapidly as the renter population grows.** Similar to the general Submarket 6 characteristics, rents in these tracts are some of the highest in Quincy, and these tracts have had some of the largest increases in housing density since 2000. While the three tracts with the largest increases in density since 2000 are in Submarkets 2, 3 and 6, all Submarket 6 tracts are in the top 10 largest increases in density.

SUBMARKETS AND RISK OF DISPLACEMENT

The Submarket Analysis provides a useful framework for assessing the risk of housing displacement in different areas of Quincy. Nine metrics from the Submarket Analysis are particularly associated with risk of displacement, either by indicating increasing home prices/unaffordability, housing stock turnover, or concentrations of populations not served by new market-rate housing, such as immigrants and larger families. The metrics and their relation to displacement are outlined below:

Metric	Displacement risk increases with...	Reasoning
Median household income	Lower median incomes	Low-income households are least able to adjust to rising housing costs or forced moves
Rate of severe cost burden	Higher rates	Signals households not being able to afford to live in Quincy
Rent and home values	Lower rents or home prices	New development has the potential to significantly increase prices. Also, residents in high-cost neighborhoods are generally most immune from financial displacement; whereas those paying low rents are least likely to find housing that is affordable if they are displaced.

Metric	Displacement risk increases with...	Reasoning
Percent change in rents and home values since 2000	Higher percent change	Signals rapidly increasing housing costs and rates of cost burden = households not being able to afford to live in Quincy
Percent Affordable Housing units	Lower percentage	Low availability of deed restrictions that ensure affordability to residents
Rate of foreclosure	Higher rates	Signal housing stock turn over and/or increasing prices
Rates of cash/business sales	Higher rates	Housing stock is turning over/ prospective buyers = likelihood of higher housing costs
Percent renter households	Higher percentage	Renters do not control sale of their homes and rents are subject to market increases
Percent of population who are limited English speakers	Higher percentage	Population not typically served in new market-rate housing
Percent of housing units with 3 or more bedrooms	Higher percentage	Population not typically served in new market-rate housing

Submarket 2

The Quincy census tracts located in Submarket 2 **share income and rental characteristics and sale patterns that increase residents’ exposure to displacement.** These tracts have:

- Three of the lowest median household incomes in Quincy, with 64% to 75% of households earning under \$75,000 a year.
- Two of the three lowest median contract rents.
- The highest rates of renters, at 71% to 76%.
- High rates of cash sales (18% to 37%).
- Both the highest and lowest rate of business buyers (18% in census tract 4179.0 and 0% in tract 4178.02). The wide range reflects the changing and targeted investments being made in Submarket 2 neighborhoods.

For the remaining displacement metrics, the tracts in Submarket 2 are in the middle of the city-wide range, and the **values range significantly between the three tracts.** This lack of consistent data findings shows that, in Quincy, Submarket 2 encompasses neighborhoods with significantly different demographic and housing characteristics and risks of displacement. These tracts have:

- Rates of severe cost burden in the middle of the city-wide range, at 14% to 19%.
- Low median home values that range from \$317,500 (which is the lowest in Quincy) to \$379,500 (which is more than \$140,000 below the maximum median value in Quincy).
- A change in home values since 2000 that is in the middle of the range for Quincy (+33% to +55%).
- Had less than a 5% change in contract rents since 2000 (except census tract 4177.01, which saw a 19% increase in median contract rent).
- Generally low percentages of family-size units (range from 15% to 35%).

- A mixed rate of foreclosures: 1.3% in tract 4177.01 to 5.9% in tract 4178.02.
- A range of limited English speakers, from 7% of the population in tract 4177.01 to 9% in 4179.01 and 19% in tract 4178.02.

Submarket 3

Data for **many displacement risk metrics indicate a high displacement risk** within Quincy's Submarket 3 census tracts. These tracts have:

- The second lowest median household incomes in Quincy: 50% to 60% of households in these census tracts earn under \$75,000 a year.
- Rates of severe cost burden in the top half of Quincy data (except for tract 4180.02 at 14%).
- Five of the top eight largest increases in home values since 2000 among Quincy's census tracts. Tract 4176.01 had the largest increase in median home value in Quincy, at 96%.
- Rates of business buyers over 10% (for five of the seven census tracts).
- Consistently low rates of HUD-subsidized housing, with four of the six tracts at 0%. Only one tract, 4180.04, has above 1% subsidized housing (3.6%).
- A high population of limited English speakers, including five of the top ten highest percentages among Quincy census tracts (percentages range from 7% in tract 4181.02 to 28% in tract 4175.02, the highest percentage in Quincy).

The remaining displacement risk metrics reflect **divergent housing and population characteristics across these census tracts**, with both strong and weak evidence of displacement risk. These tracts have:

- Rent and housing prices that are moderate and in the middle of the range for Quincy.
- Changes in contract rents since 2000 that range from negative 1% in tract 4175.02 (indicating low and declining risk of displacement) to positive 29% in tract 4172.00 (indicating very high risk of displacement).
- Mid-range rates of foreclosures (from 1.1% to 5.2%), and cash sales (from 14% to 31%).
- Percentages of renters in the middle of the range for Quincy, at 45% to 63%.
- Percentages of 3+ bedroom units in the middle of the range for Quincy (26% to 44%).

Submarket 4

Displacement risk metrics for Quincy census tracts in Submarket 4 indicate a **low displacement risk across the submarket areas**. The only exception to this is seen in foreclosure data. The rate of foreclosures in census tract 4178.0 is the highest in the city at 7.3%. However, all other census tracts in Submarket 4 have low rates of foreclosure. The Submarket 4 tracts have:

- The highest median household incomes in Quincy.
- Some of the lowest rates of severe cost burden in the city. All tracts are below 17%, except 4175.01 which is 22.5%.
- Five of the six lowest percentages of renters, at 19% to 39%.
- Some of the lowest rates of cash/business sales.

- High home values with moderate change since 2000 (both metrics in the middle of the range in Quincy).
- A low presence of HUD-subsidized housing (all but one tract with 0%).
- The highest percent of homes with 3 or more bedrooms (all but one tract at 50% or more).
- Median contract rents ranging from \$1,155 to \$1,448, which is in the middle of the range across the city (change in rents since 2000 ranges from 3% to 44%).
- Range of population of limited English speakers spans from 1% to 19%.

Submarket 6

The Quincy census tracts in Submarket 6 are flagged for three displacement risk metrics. However, the data also points to **a high-income population and a high-cost housing stock** that does not indicate displacement risk in the same way as other submarkets. These tracts have:

- Moderate to high median household incomes, with about half of households in all census tracts earning over \$75,000 a year.
- About one-quarter of households who are severely cost-burdened (except census tract 4182.00 where the rate is 12%).
- Three of the four highest median contract rents.
- Median rents which have increased 14% to 61% since 2000 and median home values which have increased 4% to 35%.
- Median home values between \$351,000 and \$475,500 and in the middle of the range for Quincy.

Other displacement risk metrics differ between the Submarket 6 census tracts and reflect inconsistent displacement risk factors across the submarket area. These tracts have:

- The largest range of HUD-subsidized units, representing both the lowest rate (0%) and the highest rate (11%).
- A rate of cash sales ranging from 20% (mid-range in Quincy) to 39% (highest in Quincy).
- Moderate rates of business sales (6% to 9%) and foreclosures (1.7% to 4.3%).
- Renters making up 45% to 71% of the population, more than in Submarket 4 and less than Submarket 2.
- A low percentage of family-size units, with all but one tract having less than 1/3 of total units with 3 or more bedrooms.
- Low percentages of limited English speakers (2% to 9%).

DISCUSSION

MAPC Submarket Analysis data suggests that three of the four housing submarkets represented in Quincy (2, 3 and 6) have characteristics that put residents at higher risks of displacement. Together, these submarkets account for 75% of Quincy households. However, the nature of displacement risk is not the same across these submarkets and associated census tracts.

Considering median household income alongside other displacement risk metrics provides a useful context for evaluating the overall risk of displacement for low-income residents. While tracts in Submarket 3 face the greatest number of displacement risk metrics of any submarket, the median household income is lowest in Submarket 2. Since more financial resources may increase households' ability to protect against displacement pressures, residents in Submarket 2 census tracts may be equally, if not more, at risk as those in Submarket 3. At the same time, Submarket 6 exhibits many objective metrics of displacement, including high cost burden, rent and home price increases, and high rates of cash sales. However, when considered within the context of median household income, it is clear that housing in Submarket 6 is generally high-cost but also serving high-income households. This means that households may pay a lot for housing, but they are not necessarily burdened by doing so.

Displacement risks also look different in Quincy than in the MAPC Submarket Analysis overall. For example, the overall analysis frames Submarket 2 as the most at-risk of displacement in the MAPC region due to high rates of foreclosures, cash sales, business buys, and rapid price escalation. Quincy neighborhoods in Submarket 2 are not as 'at risk' as other census tracts in Submarket 2 in other communities. Costs generally remain low, despite high renter presence, and rates of foreclosures/cash sales are moderate. On the other hand, Quincy's submarket 3 faces higher and more quickly increasing housing costs than the overall Submarket 3 definition. These differences point to the importance of looking at displacement at the local level while and considering local planning and development projects.

Metro Mayors Coalition Housing Initiative - Housing Growth Capacity Analysis Methodology

CALCULATION METHOD

The housing capacity analysis used in the Quincy HPP draws upon a method developed by MAPC for the Metro Mayors Coalition Housing Taskforce to increase the supply of housing units to meet growing demand from employment and population growth in the Inner Core. In this original analysis, MAPC's Data Services department estimated the supply that could eventually be accommodated on vacant or underutilized land. The analysis was guided by information on planned and projected development from MAPC's MassBuilds database, local zoning, access to public transit, and data provided by municipalities on sites for future growth.

Housing growth capacity is determined through a multi-step process that first assesses parcels' capability for development, then estimates the level of development that could occur on suitable parcels, and then calculates the difference between existing and potential development. The analysis utilizes land use, environmental, and development data from MAPC and provided by participating municipalities to determine the suitability of parcels. To approximate the intensity of potential development in different parts of the region, we developed housing typologies.²⁰ These housing typologies determine minimum lot sizes, floor area ratios (FARs), average dwelling unit sizes, and portions of development designated for residential development (as opposed to commercial or industrial uses) to correspond to the wide range of regional land types.

Each parcel is assigned a housing typology based on its location relative to municipally-defined growth areas, public transit station areas, or residential zoning districts. The total number of potential housing units is calculated for each capable parcel by multiplying the buildable lot area by the assumed FAR and dividing by the assumed average dwelling unit size. The total number of existing housing units on each parcel is then subtracted from the total potential units to determine future capacity. The following section provides more detail on the steps taken to calculate housing capacity in Quincy.

Housing Typologies: To approximate the density of future development in the varying neighborhoods that make up the MMC communities, we developed separate housing typologies to correspond with each standardized residential primary use zoning category, each public transit station area category developed by MAPC (as part of the 2012 Growing Station Areas report), and each growth area defined by Quincy. Each typology has separate FAR, minimum lot size, square foot per dwelling unit (SF/DU) and share of total floor area designated for housing assumptions. The density assumption numbers are outlined below.

Primary Use Zoning Category Typologies: We created general housing typologies to correspond with the unified residential zoning districts below. These standardized zoning districts were

²⁰ Exact number of typologies varies by community

created in consultation with municipal planning departments to unify regional land use designations for regional planning purposes.

Zone Code	Description
R2	Low density single family
R3	Medium-low density single family
R4	Medium-high density single family
R5	High density single family
MF2	Low density 2F+ family (townhouse, attached multifamily)
MF3	Low density multi-family
MF4	Medium density multi-family
MF5	High density multi-family
MF6	High rise multi-family
MU3	Mixed Use, low density
MU4	Mixed Use, medium density
MU5	Mixed Use, high density
MU6	Mixed Use, highest density

To develop general assumptions about the floor area ratio (FAR), square feet per unit (SF/U), and lot sizes for the districts above, we analyzed the density of existing residential parcels in the MMC communities. The universe of residential parcels was categorized by their total number of housing units with categories corresponding to the assumed unit number ranges for parcels in each of the primary use zones. We also added assumptions about the share of floor area designated for housing based on general observations about the features of recent residential development. Information on FAR, SF/U, and DU/A was then aggregated within the categories described above and is shown in the table below.

Type	Description	FAR	SF/Unit	Min Lot Size	Percent Residential	DU/Acre
R2	Low density single family	0.1	6000	40000	100%	0.7
R3	Medium-low density single family	0.2	3500	20000	100%	2.5
R4	Medium-high density single family	0.3	2500	15000	100%	5.2
R5	High density single family	0.4	1800	5000	100%	9.7
MF2	Low density 2F+ family (townhouse, attached multifamily)	0.25	4000	40000	90%	2.5
MF3	Low density multi-family	0.25	1200	4000	90%	8.3
MF4	Medium density multi-family	1.5	1000	5000	80%	52.3
MF5	High density multi-family	3	1000	15000	80%	104.5
MF6	High rise multi-family	7	1000	40000	80%	243.9
MU3	Mixed Use, low density	1	1200	10000	60%	21.8
MU4	Mixed Use, medium density	1.5	1000	10000	70%	45.7
MU5	Mixed Use, high density	3	1000	15000	70%	91.5
MU6	Mixed Use, highest density	7	1000	15000	70%	213.4

Public Transit Station Area Typologies: We created separate housing typologies with individual density assumptions for each type of public transit station area. Station area typologies were developed by MAPC for the 2012 Transit Oriented Development report entitled *Growing Station Areas* in order to classify station areas based on their existing development and their potential to accommodate future build out. Station areas are half mile buffers around existing and planned MBTA rapid transit and commuter rail stations.

Separate typologies were created for different station area types in order to capture the capacity for increased housing density in areas proximate to affordable transportation options but, at the same time, to acknowledge the varying opportunities that different station areas types provide. Our analysis assumed that, given the access to regional job opportunities and other amenities, station areas will likely accommodate a large portion of new housing development and that the existing density of these areas does not approximate the municipality's future capacity. Therefore, an analysis of existing parcels similar to what was conducted for the primary use categories was not conducted to guide station area typology density assumptions. Instead, assumptions about FAR, minimum lot size, and SF/DU reflect the need for dense development near transit but also acknowledge the limitations given the existing character of station areas.

The table below outlines the station area housing typologies and their associated density assumptions.

MAPC Station Area Type	Description	Minimum Lot Area	SF per DU	FAR
Neighborhood Subway	Stations in moderate density residential areas	5000	1000	2
Transformational Subway	Stations in minimal existing development where major development projects are planned or likely	50000	1100	6
Urban Gateway	Stations near centers of gateway cities with moderate existing development	20000	1000	2
Commerce Park	Stations near office parks or major institutional employers	50000	1100	3

Growth Area Typologies: Quincy provided information to MAPC on specific locations where new development is occurring, being planned, or projected to occur in the next 15 years. Creating separate housing typologies for these locations allows for more precise alignment of the analysis to local efforts already underway to expand housing opportunities. Density assumptions for these locations were developed with consideration for the intensity of development that exists in each individual growth area, proximity to transit and business districts, and adjusted in consultation with municipal officials. Density assumptions for growth area vary for each participation municipality.

Suitability Analysis: After developing housing typologies to correspond to Quincy’s wide range of neighborhoods, we conducted a suitability analysis on all parcels to determine whether they could accommodate new housing development. Several parcel-level, environmental, and land use factors were taken into account. The table below outlines the factors used to determine parcel suitability.

Factor Name & Description	Rationale	Base Threshold
<i>Building to Land Value</i> - The ratio of the value of buildings on the property to the value of the property’s land	Properties where buildings are significantly more valuable than the land underneath them are less likely to be redeveloped.	If buildings are more than 3 times more valuable than the land on the property, the parcel is deemed unsuitable.
<i>Floor Area Ratio</i> - the ratio of total building floor area to the total lot area of the parcel	Parcels that already have high density development are assumed to already hold their maximum development capacity.	If a parcel’s FAR is already greater than 10, the parcel is deemed unsuitable.
<i>Year Built</i> - the year the structures on the parcel were built	Properties that contain buildings that were recently built are unlikely to be redeveloped or hold capacity for additional housing units.	If buildings were constructed after 2000, the parcel containing them is excluded from the analysis.
<i>Land Use Category</i> - the property type classification codes assigned by local assessors	Certain land use types such as cemeteries, churches, or current public housing developments are not suitable for new housing development.	See appendix for table of excluded property type codes

<i>Type of Property Ownership</i> - whether a parcel is a private parcel for tax purposes or whether it is a right-of-way or body of water	Parcels that are public rights of way or bodies of water are not appropriate for housing development.	Any parcel that is not categorized as "FEE" or "TAX" is excluded
<i>Wetland, Flood Zone, Protected Open Space intersection</i> - the amount that a parcel intersects wetlands, flood zones, or protected open space	Parcels that are within wetland, flood zone, or protected open space areas are not suitable for housing development, but, if only small parts of the parcel intersect these areas, the parcel may still be suitable for housing production.	Parcels that are completely within wetland, flood zone, or protected open space areas are excluded and for parcels that partially intersect, only area that does not overlap is included in calculations on housing capacity.
<i>Dwelling units per acre</i> - an assessment of the density of residential development on an individual parcel; the number of housing units on the parcel divided by the acreage of the parcel.	Parcels that are already quite dense may already be at or approaching their maximum capacity.	Parcels with more than 15 dwelling units per acre were excluded from the analysis.
<i>Building value per square foot</i> - similar to the building to land value constraint, this factor assesses the per square foot value of the building on the parcel	Parcels with high value buildings that are also located on highly valuable land are not likely to be redeveloped.	Parcels with buildings with values over \$80 per square foot are deemed unsuitable.
<i>Oddly shaped parcels</i> - parcels are scored on their compactness using the Polsby-Popper measure (developed for assessing gerrymandering)	Parcels that are extremely narrow or otherwise shaped in a way that would make development difficult are not appropriate to be included in the analysis.	Parcels with a Polsby-Popper score under 0.3 are excluded.

Assigning Typologies and Calculating Density: Once parcels suitable for development were identified, each parcel was assigned a housing typology dependent on its location relative to growth areas, transit station areas, or primary use zoning district. We used a hierarchical assignment scheme which first assigns typologies to parcels within growth areas, then, for parcels not in growth areas, assigns typologies to parcels within station areas. All parcels not in growth or station areas are given a typology corresponding to its primary use zoning district.

The typologies and associated density assumptions assigned to each suitable parcel then dictate the housing growth capacity of parcels. First, the buildable area of each parcel (the portion of the parcel that does not overlap wetlands, flood zones, or protected open space) is compared to the minimum lot size of the housing typology assigned to the parcel. Parcels with buildable area lower than the minimum lot size are excluded. For parcels of appropriate size, the total buildable area is then multiplied by the FAR of the housing typology assigned to the parcel to calculate the potential gross floor area. The gross floor area is then multiplied by the percentage of the floor area that is designated for residential use by the typology and also multiplied by a building efficiency factor to account for hallways, stairways, elevators, and common areas. The resulting net residential floor area of the parcel is then divided by the average dwelling unit size associated with the housing typology assigned to the parcel to calculate the potential number of units that the parcel could accommodate.

Acknowledging that redevelopment would only realistically occur if the size of projected development on a parcel exceeded what currently exists to a degree that a developer could be expected to make a return on investment in redevelopment, we only included parcels where the percent increase in FAR of the projected development exceeded the existing FAR of the parcel by 50%. Additionally for parcels which already include planned or projected development projects, total housing units was set to the planned or projected total housing units for that development.

EXCLUDED ASSESSOR'S LAND USE CATEGORIES

The list below includes all assessor's land use categories excluded from the analysis with the name of the land use category and the land use code in parentheses. The codes and descriptions come from the MA Department of Revenue's Property Type Classification Code guide - <https://www.mass.gov/files/documents/2016/08/wr/classificationcodebook.pdf>

- Undevelopable land (132)
- Underwater land or marshes in residential areas (202)
- Underwater land or marshes in commercial areas (221)
- Underwater land or marshes in industrial areas (231)
- All land designated under Chapter 61 as forest land (261)
- Christmas Trees (262)
- All productive farmland (270-279)
- All recreational land (280-289)
- Wetland, scrubland, rock land (290)
- Private Hospitals (305)
- Care and Treatment Facilities (306)
- Educational Properties (351)
- Funeral Homes (355)
- Museums (360)
- Structures on land classified under Ch. 61B Recreational Land (389)
- Undevelopable Land accessory to commercial parcel (392)
- All utility properties (420-433)
- Undevelopable Land accessory to industrial property (442)
- Electric generation plants (450-452)
- Utility corporations (504)
- Machinery, Poles, and Wires of all Telephone companies (505)
- Pipelines (506)
- Wireless Telecommunications Companies (508)
- Electric Generation Plants Personal Property (550-552)
- Forest land without open space designation (601-602)
- Productive land without open space designation (710-719)
- Wetland, scrubland, rock land without open space designation (720)
- All recreational land without open space designation (801-815)
- US government property (900)

- Department of Conservation, Fisheries and Wildlife, Corrections, Public Health, Mental Health, Water Supply Protection, Military, Environmental Protection land (910-929)
- Municipal, improved selectmen or council, conservation, education, public safety, tax title (931-935, 937, 939)
- Non-vacant private educational land (940-945, 947)
- Charitable land
 - Conservation organizations (950)
 - Cemeteries (953)
 - Hospitals (955)
 - Libraries, museums (956)
 - Charitable services (957)
- Religious Land (960-962)
- Non-vacant housing authority, all transportation authority, all utility authority land (970-972, 974-975)

Quincy Subsidized Housing Inventory

ID #	Project Name	Address	Type	SHI Units	Affordability Expires	Comp Permit?	Subsidizing Agency
2538	Clement O'Brien Towers	73 Bicknell Street	Rental	275	Perp	No	HUD
2539	Costanzo Pagnano Towers	109 Curtis Ave.	Rental	156	Perp	No	HUD
2540	Drohan Apartments	170 Copeland St.	Rental	40	Perp	No	HUD
2541	Riverview	Yardarm Lane, Quarterdeck Rd., Doane St., Sextent Circle	Rental	180	Perp	No	HUD
2542	Snug Harbor	Bicknell St.	Rental	400	Perp	No	DHCD
2543	David J. Crowley Court	Shed St./Palmer	Rental	45	Perp	No	DHCD
2544	Louis George Village	65 Martensen St.	Rental	75	Perp	No	DHCD
2545	Sawyer Towers	95 Martensen Street	Rental	153	Perp	No	DHCD
2546	Tobin Towers	80 Clay St.	Rental	200	Perp	No	DHCD
2547	n/a	215 Safford St.	Rental	5	Perp	No	DHCD
2548	n/a	267 Water St	Rental	12	Perp	No	DHCD
2549	n/a	75 South St	Rental	8	Perp	No	DHCD
2550	n/a	93 Curtis St	Rental	4	Perp	No	DHCD
2551	n/a	South/Franklin Sts.	Rental	2	Perp	No	DHCD
2552	n/a	Franklin St	Rental	1	Perp	No	DHCD
2553	Westacres	18-39 Sullivan Rd.	Rental	36	Perp	No	DHCD
2554	Mechanic St SRO	6-8 Mechanic St	Rental	58	2022	No	MHP

ID #	Project Name	Address	Type	SHI Units	Affordability Expires	Comp Permit?	Subsidizing Agency
2555	Dove Transitional	Confidential	Rental	6	Perp	No	DHCD
2556	Fenno House	540 Hancock St.	Rental	152	2039*	No	HUD
2557	Granite Place	125 Granite St.	Rental	270	2021*	No	HUD
2558	Granite Village Subdivision	Off Bower Road	Ownership	9	Perp	No	HUD FHLBB
2559	Hancock Court	25 School Street	Rental	80	11/01/23	No	MassHousing
2560	Kendrigan Place	10 Winter St.	Rental	78	2022	No	DHCD DHCD
2561	Martensen Village	115-134 Martensen St.	Rental	12	2058	No	DHCD DHCD MassHousing
2562	Morton Street	26 Morton St	Rental	5	Perp	No	EOHHS
2564	Quincy House	57 Revere Road	Rental	9	2021	No	HUD
2565	Quincy Point Homes I	1000 Southern Artery	Rental	215	2035*	No	HUD
2566	Quincy Point Homes II	1000 Southern Artery	Rental	225	2035*	No	HUD HUD
2567	Quincy Point Homes III	33 Winter Street	Rental	200	2035*	No	HUD HUD
2568	Rockview Road	8-10 Rockview Rd	Rental	8	2021	No	DHCD
2569	Spear Street	50-56 Spear St	Rental	22	2054	No	DHCD; HUD
2570	Town Brook House	45 Brackett St.	Rental	151	2022	No	HUD
2571	Veterans Home	191 Burgin Parkway	Rental	8	2021*	No	FHLBB; HUD; DHCD
2572	Bauer House	310 Water St.	Rental	75	2036	No	HUD
2573	Wollaston Manor	91 Clay St.	Rental	164	Perp	No	DHCD; MassHousing

ID #	Project Name	Address	Type	SHI Units	Affordability Expires	Comp Permit?	Subsidizing Agency
2574	QCAP's Affordable Rental Housing	76 Broadway	Rental	3	2023	No	HUD
2575	Quincy Neighborhood Housing Services	58-62 Winter Street	Rental	7	Perp	No	HUD
2579	Naval Terrace	Airport Road & Naval Tr.	Rental	48	2040	No	MassHousing; HUD
2580	Quincy Neighborhood Housing Services	38 Prout Street	Rental	4	2093	No	HUD
2581	Quincy Neighborhood Housing Services	605 South Street	Rental	2	2093	No	HUD
2582	Quincy Neighborhood Housing Services	154 Quincy Street	Rental	3	2023	No	HUD
2583	Quincy Neighborhood Housing Services	28 Hayden Street	Rental	2	2098	No	HUD
3994	Supportive Living Program	366 Quincy Ave	Rental	2	2022	No	HUD
3996	Squantum Gardens I & II	266 - 310 Quincy Shore Drive & 390 - 424 E Squantum St	Rental	223	2046	No	MassHousing
4429	DDS Group Homes	Confidential	Rental	52	N/A	No	DDS
4598	DMH Group Homes	Confidential	Rental	36	N/A	No	DMH
6721	Neighborhood Housing Services	24-26 Claremont Avenue	Rental	12	perp	No	DHCD; HUD

ID #	Project Name	Address	Type	SHI Units	Affordability Expires	Comp Permit?	Subsidizing Agency
6731	Quincy HOR Program	Scattered Sites	Ownership	206	TBD	No	DHCD; HUD
7167	The Highlands at Faxon Woods	2001 Falls Boulevard	Rental	20	2104	No	DHCD
7944	31-33 Winter St	31-33 Winter St	Rental	19	2034	NO	HUD
9140	Sansatini House	356 Washington Street	Rental	11	2036	NO	HUD
9141	Holmes Court	20 Holmes St	Rental	11	2037	NO	HUD
9142	Porteus House	17 Elm St	Rental	9	2022	NO	HUD
9496	388 Granite Street	388 Granite Street	Rental	5	2039	NO	DHCD
9497	6 Fort Street	6 Fort Street	Rental	34	2042	NO	DHCD MassHousing
9498	45 Winter Street	45 Winter Street	Rental	24	Perp	NO	DHCD MassHousing
10276	The Watson	116 East Howard Street	Rental	140	2059	NO	MassHousing
10566	Atlantic Gardens	10-30 Bersani Circle	Rental	32	2050		DHCD
10568	Germantown House	71 Bicknell Street	Ownership	5	2050		DHCD
10578	One Newport Ave	One Newport Ave	Rental	4	perp	NO	DHCD
10671	Quincy HOR	Wayland St/ Berlin St		3	2026		HUD
TOTAL				4,259	Census 2010 Year Round Housing Units		42,547
					Percent Subsidized		10.00%

State Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

- (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
- (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

