
Quincy Housing Production Plan

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Prepared for

City of Quincy
Department of Planning and Community
Development
34 Coddington Street, 3rd Floor
Quincy, MA 02169
<http://www.quincyma.gov/>

Contact: Sean Glennon, Director
Community Development
Telephone: 617.376.1167
Email: sglennon@quincyma.gov



Prepared by

Metropolitan Area Planning Council
60 Temple Place, 6th Floor
Boston, MA 02111
Telephone: 617.451.2770
www.mapc.org

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Executive Summary

The City of Quincy engaged the Metropolitan Area Planning Council (MAPC) to develop a Housing Production Plan. MAPC began work in May 2015, engaging with Community Development Director, Sean Glennon of the Quincy Department of Planning and Community Development, his staff, the Planning Board, and the City Council to produce this plan and in so doing, it gives Quincy an opportunity to achieve its housing production goals. Strategies referenced herein aim to preserve existing affordability and increase the housing stock accessible to low- and moderate-income households.

As part of the planning process, a public forum was held in July of 2015. There, the community learned about unmet housing needs and current housing demand in Quincy and its surrounding communities. A second forum was held in October 2015 during which the strategies were discussed and prioritized, and potential sites appropriate for housing development were identified. The results of the forums are summarized in the Affordable Housing Goals section of this plan.

Key findings from the comprehensive housing needs and demand assessment are summarized below.

Housing Needs and Demand Assessment

- Significant household growth is projected for Quincy. Up to 8,100 more households are projected by 2030.
- Household growth is projected for all householder age cohorts – young, middle age and seniors.
- Nearly half of all households in Quincy are non-family households.
- More than half of all households in Quincy rent their housing unit.
- Almost two-thirds of Quincy's housing stock is multi-family.
- Median housing sales price increased 29% for single-family homes and 14% for condominiums since 2009.
- There is demand for up to 4,000 more housing units by 2020 including affordable and market rate units, in single- and multi-family formats.
- Quincy has high rates of low-income households – 60% are income eligible for affordable housing.
- Approximately half of Quincy's households earn less than the median income of \$61,328.
- 10.5% of all people live below the poverty level.
- Quincy's median gross rent is lower than HUD-calculated fair market rents, except for efficiency and one-bedroom units.
- Almost 43% of Quincy households are cost burdened, with almost 20% considered severely cost-burdened.

Goals and Strategies for Affordable Housing Production

- Goal 1: Create opportunities to develop a diverse and affordable housing stock to meet the needs of a changing demographic profile in the city.
- Goal 2: Encourage affordable housing development to achieve, exceed and maintain the Chapter 40B 10% goal.
- Goal 3: Develop strategies to ensure that existing affordable housing units are preserved for long-term affordability.
- Goal 4: Review and revise the Zoning Ordinance to remove barriers and create more incentives toward the production of affordable housing.
- Goal 5: Identify sites that are most appropriate to accommodate Quincy's projected growth in housing.
- Goal 6: Leverage existing funding sources to meet existing and future housing needs.
- Goal 7: Minimize the displacement of lower-income households and businesses.
- Goal 8: Promote healthy housing and living.
- Goal 9: Ensure that the city is affirmatively furthering fair housing obligations.
- Goal 10: Ensure that staffing and commissions have capacity to implement HPP.

Introduction

Located within the Inner Core sub-region,¹ the City of Quincy is categorized as a Regional Urban Center under MAPC's classification system. These communities are characterized by an urban-scale downtown core surrounded by residential neighborhoods with a mix of housing. 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 '70s. Because a community's housing needs depend on both its community type and its regional context, throughout this report MAPC compares Quincy to surrounding and nearby communities, including Boston, Braintree, Holbrook, Milton, Randolph and Weymouth. Aside from Boston and Randolph, Quincy and the remaining communities comprise the South Shore HOME Consortium.

Figure 1: Context MAP: Quincy and Surrounding Communities



This HPP for Quincy was developed with input from the City of Quincy Department of Planning and Community Development, the Affordable Housing Trust Fund Committee, the City Council, local community non-profits, developers, and the general public. The planning process included a

¹ This is one of MAPC's eight sub-regions and also includes Arlington, Belmont, Boston, Brookline, Cambridge, Chelsea, Everett, Lynn, Malden, Medford, Melrose, Milton, Newton, Quincy, Revere, Saugus, Somerville, Waltham, Watertown, and Winthrop.

community survey to assess housing needs and demand, a public forum to share findings on housing needs and agree on housing goals, and a second public forum to discuss strategies to achieve those goals and to identify locations for potential housing development.

This plan was prepared to comply with the Massachusetts Department of Housing and Community Development's (DHCD) regulation 760 CMR 56.03(4), and to position Quincy to work towards compliance under M.G.L. Chapter 40B. This legislation encourages municipalities to achieve at least 10% of their total year-round housing units on the Subsidized Housing Inventory (SHI) in compliance with the statutory standard. Until that threshold is met, developers of 40B housing where at least 20-25% of units have long-term affordability restrictions can receive approval of a Comprehensive Permit from the local Zoning Board of Appeals even if the project is not in compliance with the underlying zoning.

For municipalities that are under the 10% threshold, a DHCD-approved HPP gives the municipality more control over Comprehensive Permit applications for a specified period of time if they make steady progress in producing affordable housing on an annual basis in accordance with the HPP. Communities with approved HPPs may request DHCD certification of their compliance with the plan if either their annual affordable housing production rate is 0.5% or for two years if the rate is 1%. In a municipality with a DHCD-certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve pending certain conditions a Comprehensive Permit application will be deemed "consistent with local needs" pursuant to Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC). This control allows municipalities to manage growth and meet their affordable housing needs in accordance with the community's vision and Plan.

Once the HPP is certified, if the Quincy Zoning Board of Appeals finds that a denial of a permit or the imposition of certain conditions is consistent with local needs, then it must take the following steps. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the applicant, with a copy to DHCD, stating that it considers a denial of the permit or the imposition of conditions consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the applicant wishes to challenge the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. DHCD will then review the materials provided by both parties and issue a decision within 30 days. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a project's application shall be deemed to include those in any

prior project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

If either the Board or the applicant wishes to appeal a decision issued by DHCD pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the DHCD to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the DHCD. The Board's hearing of the project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Comprehensive Housing Needs Assessment

An analysis of local demographic data and housing stock reveals key characteristics and trends in Quincy that help explain housing need and demand. In order to understand how the City compares to its neighbors, Quincy data is compared to surrounding municipalities within the South Shore HOME Consortium (which comprise Braintree, Holbrook, Milton and Weymouth) as well as neighboring communities Boston and Randolph, and the Commonwealth. Ultimately, this section provides the framework for the housing production goals and strategies to address local housing concerns included later in this document.

Demographics

This Housing Production Plan is grounded in a thorough examination of Quincy's demographic composition. An analysis of the current population, household composition, race and ethnicity, and educational attainment are some indicators that provide insight into existing housing need and demand. Projections of the City's future residential composition are also used to inform housing planning efforts.

Key Findings

- Quincy's population is growing, and getting more diverse.
- School enrollment is up, as are the number of low-income students and English Language Learners.
- Significant household growth is projected for Quincy. Up to 8,100 more households are projected by 2030.
- Household growth is anticipated to be more balanced than in many communities in the MAPC region. Growth is projected for all householder age cohorts – young, middle age and seniors.
- Nearly half of all households in Quincy are non-family households.
- More than half of all households in Quincy rent their housing unit.
- Housing sales prices are increasing in Quincy. Single family prices are nearing peak prices from 2005. However, condominiums are more affordable, and although prices have recovered significantly, they remain below pre-recession peaks.
- There is demand for up to 4,000 more housing units by 2020 including affordable and market rate units, in single- and multi-family formats.
- Quincy has high rates of low-income households – 60% are income eligible for affordable housing.
- Over 40% of households in Quincy are cost-burdened households. Many of these households would qualify for affordable units.
- At 9.6%, the City's Subsidized Housing Inventory is below the State's 10% statutory threshold.

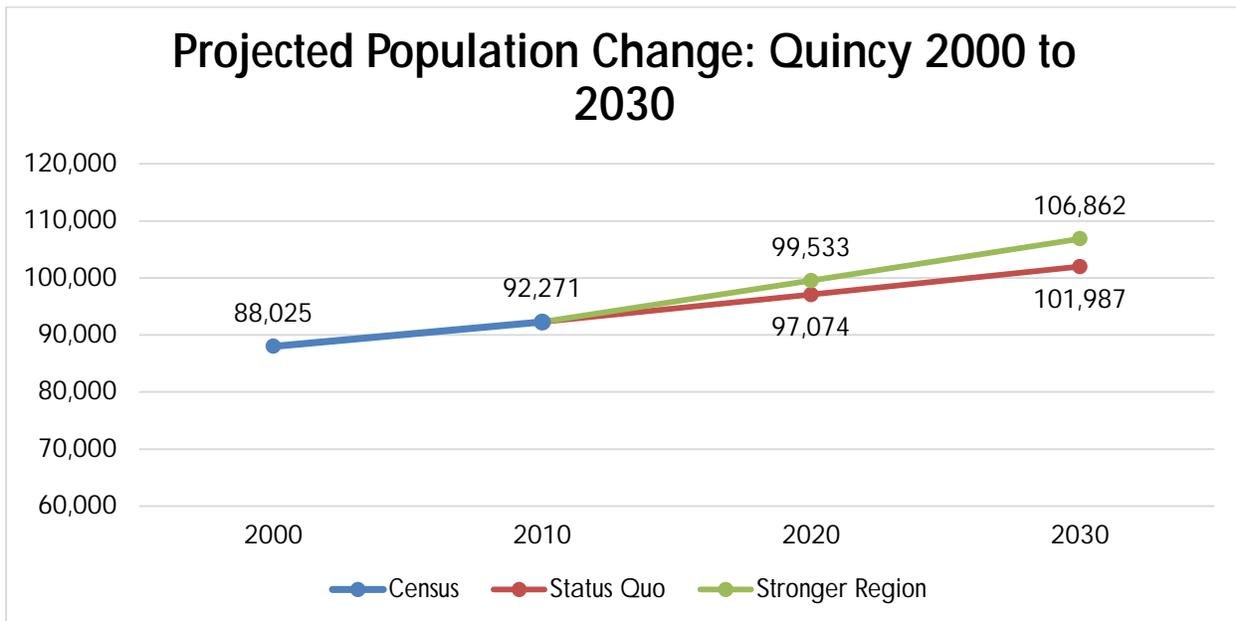
- More than 2,300 units are proposed, planned or under construction in Quincy; the vast majority will not be deed-restricted affordable units.

Population

MAPC prepared population and housing demand projections for 164 cities and towns within the Metropolitan Boston area. Both sets of projections include two scenarios: a Status Quo scenario based on continuation of recent trends in migration, housing occupancy, and location preference; and a Stronger Region scenario that assumes increased attraction and retention of young workers and slightly increased preference for urban settings and multi-family housing. The Status Quo scenario found that continuation of current levels of in-migration and housing production would lead to a declining workforce and economic stagnation over the coming decades. In contrast, the increased migration rates of the Stronger Region scenario could fuel a job growth increase of 7% between 2010 and 2030. As a result, MAPC recommends use of the Stronger Region scenario as the basis for housing planning. According to these projections, Quincy's population will grow consistently at the same rate as the region as a whole.

Quincy's population is growing and is projected to continue to grow steadily over the next 15 years. Population increased 5%, or 4,246 people between 2000 and 2010 for a total of 92,271 (2010). MAPC's Stronger Region projections show that the City could have a population of almost 107,000 people by 2030, which represents a 15.8% increase. Even under the slower growth Status Quo scenario, the City is projected to grow by almost 10,000 people.

Figure 2: Quincy Population: 2000-2030



Source: MAPC Population Projections, 2014

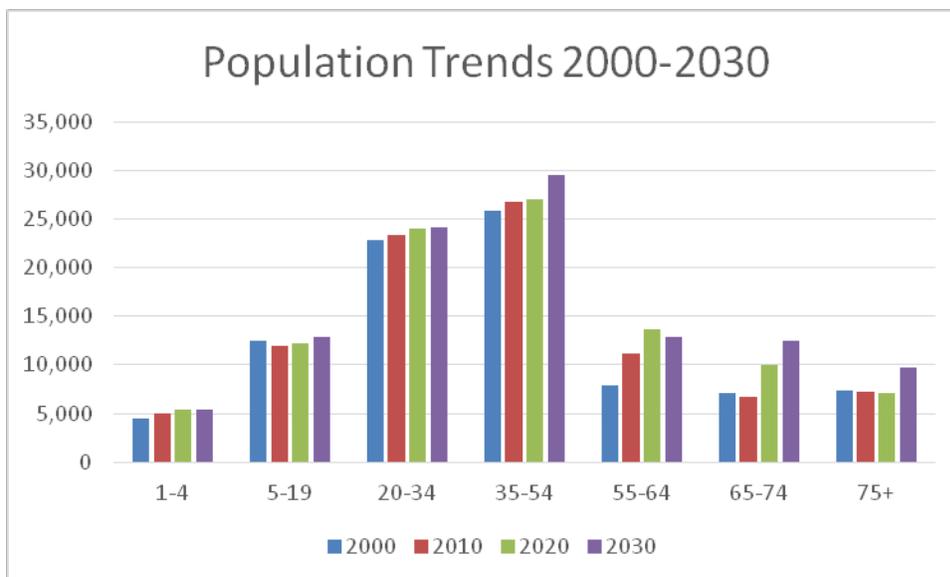
Quincy's population is predicted to increase in all age groups, but will experience significant growth among the most senior age cohorts. According to projections as illustrated in Table 1 and Figure 3, Quincy's population will experience the most dramatic changes among those aged 65-74, who will increase in number 87% between 2010 and 2030 as baby boomers age into their senior years. Additionally, the number of residents aged 75 and over is expected to increase by more than 33%. Although regional and national demographic trends indicate that the number of middle-aged adults and school-age children will decline, the MAPC projections for Quincy show modest growth in the 1-4 and 5-19 age groups and a small (2.9%) increase in young adults aged 20-34.

Table 1: Quincy Population Change by Age, 2000-2030 Stronger Region Scenario

Age	2000	2010	2020	2030	Change 2010-2030	% Change 2010-2030
1-4	4,492	4,978	5,342	5,361	383	7.7%
5-19	12,502	12,027	12,285	12,830	803	6.7%
20-34	22,864	23,435	24,001	24,113	678	2.9%
35-54	25,885	26,808	27,021	29,517	2,709	10.1%
55-64	7,934	11,117	13,671	12,897	1,780	16.0%
65-74	7,043	6,646	10,052	12,442	5,796	87.2%
75+	7,305	7,260	7,161	9,702	2,442	33.6%
Total	88,025	92,271	99,533	106,862	14,591	15.8%

Source: U.S. Census Bureau and MAPC Population Projections, 2014

Figure 3: Quincy Population Change by Age, 2000-2030, Stronger Region Scenario

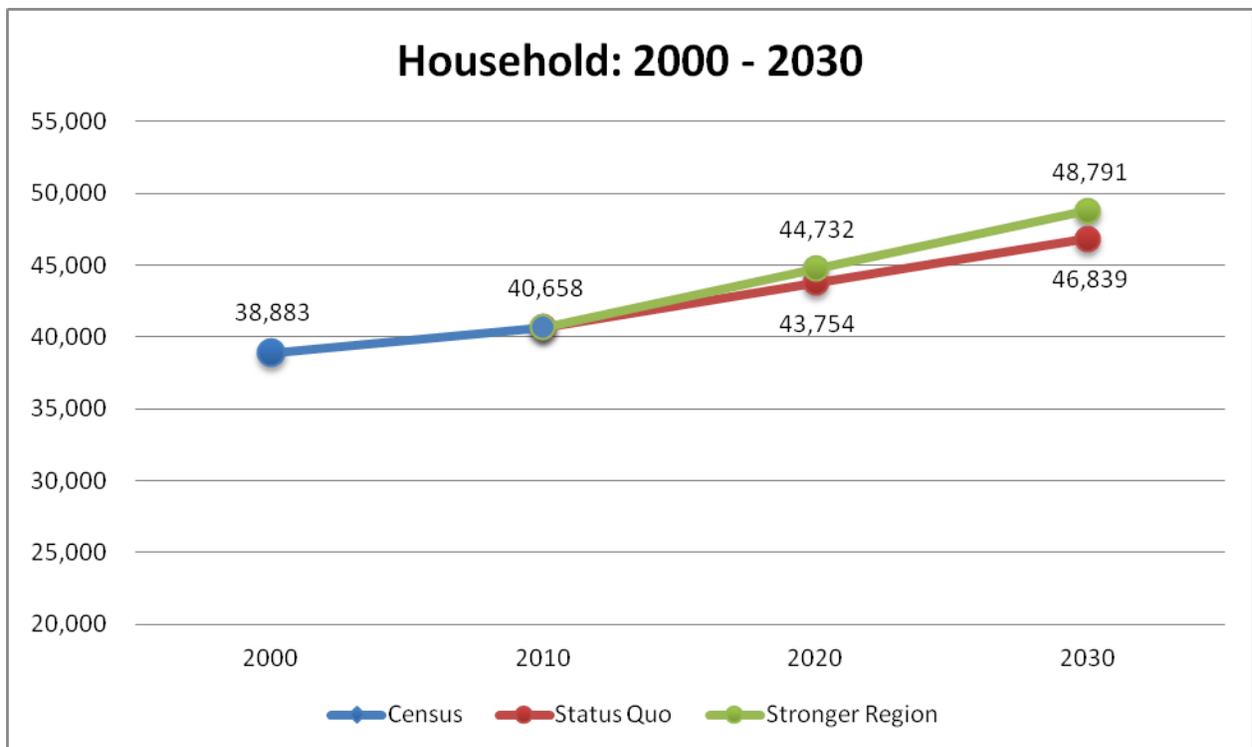


Source: U.S. Census Bureau and MAPC Population Projections, 2014

Household Composition

More than population, the number and type of households (and their spending power) within a community correlate to unit demand; each household resides in one dwelling unit, regardless of the number of household members. As of the 2010 Census, Quincy is home to 40,658 households, or approximately 2.27 persons per household. Recent history shows that Quincy's number of households has increased steadily—a little over 4.5% from its 38,883 level in 2000, or an additional 1,775 households. Going forward, projections show a significant increase in households. By 2030, Quincy will have added 8,133 households for a total of 48,791, 20% more than the total as of 2010 under the Stronger Region scenario. Due to continued and persistent declines in household size, the number of households typically grow faster than population.

Figure 4: Projected Household Growth 2000-2030



Source: U.S. Census Bureau and MAPC Projections, 2014

Family & Non-Family Households

Different household types typically have different housing needs or preferences. For example, a married couple with children requires a larger dwelling unit than a single person. Empty nesters and elderly households may want to downsize from a large single-family home that requires maintenance. Younger people may want a small unit to live in or one with several bedrooms so that they can live with roommates. A municipality's composition of household types can indicate how well suited the existing housing inventory is to residents.

The City of Quincy's 40,658 households can be divided into families and non-families. The former includes any household with two or more related (by blood or marriage) persons living together, and the latter includes single person households and pairs or groups of unrelated people living together.

Quincy has among the second highest number of family households (21,397) among its adjacent municipalities, with only Boston surpassing it in this respect. Of Quincy's family households, most are married (72%) and 39% have children under 18. Meanwhile, single person householders comprise the vast majority of the 14,550 non-family households (79%), and 35% of these single-person households are 65 years of age or older.

Table 2: Households by Type

	Number ²	% of Supragroup	% of Total
Family Households	21,397	53.8%	53.8%
With own children under 18 years	8,286	38.7%	20.8%
Married Couples	15,464	72.3%	38.9%
With own children under 18 years	5,999	38.8%	15.1%
Male Householder, No Spouse Present	1,618	7.6%	4.1%
With own children under 18 years	479	29.6%	1.2%
Female Householder, No Spouse Present	4,314	20.2%	10.8%
With own children under 18 years	1,808	41.9%	4.5%
Non-family households	18,381	46.2%	46.2%
Householder Living Alone	14,550	79.2%	36.6%
Householder 65 years and over	5,099	35.0%	12.8%
Total Households	39,778	100.0%	100.0%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Head of Householder by Age

In addition to household type, the age of head of households can indicate demand for particular unit types and sizes. As of the 2010 Census, 37% of the heads of households were aged 35-54. MAPC's projections estimate that Quincy will see an increase in the number of householders within that and all age ranges in the coming years, the greatest growth by far will be occurring among those aged 66 and older.

² Note that the household figures do not correlate exactly with the 2010 Census data for total households reported above. This breakdown was obtained from the U.S. Census Bureau, 2008-2012 American Community Survey.

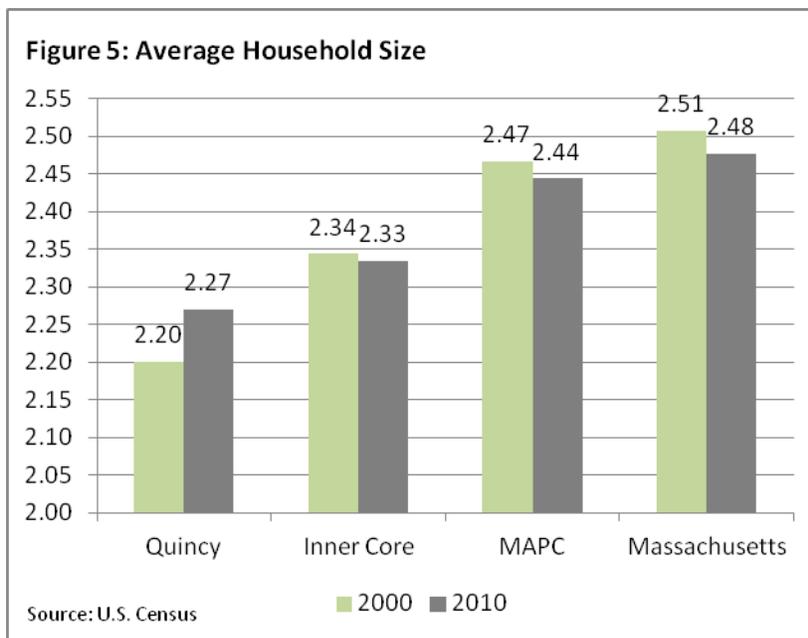
Table 3: Head of Householder by Age

Age of Householder	2010	2020	2030	Change 2010-2030	% Change 2010-2030
15-24	1,496	1,401	1,458	-38	-2.5%
25-34	8,146	8,643	8,539	393	4.8%
35-54	15,227	15,312	16,671	1,444	9.5%
55-65	6,671	8,193	7,735	1,064	15.9%
66-74	4,234	6,364	7,858	3,624	85.6%
75+	4,884	4,821	6,529	1,645	33.7%
Total	40,658	44,734	48,790	8,132	20.0%

Source: US Census Bureau and MAPC Projections

Household Size

In contrast to regional and national trends, household size in Quincy has increased since 2000. This is true overall, as well as for family households and regardless of whether the dwellings are owner or renter-occupied. As of 2010, the average household size of owner-occupied units is larger than that of renter-occupied units (2.57 versus 1.93). The percentage of owner- and renter-occupied housing units that are home to children under 18 is 28.2% and 18.4%, respectively.



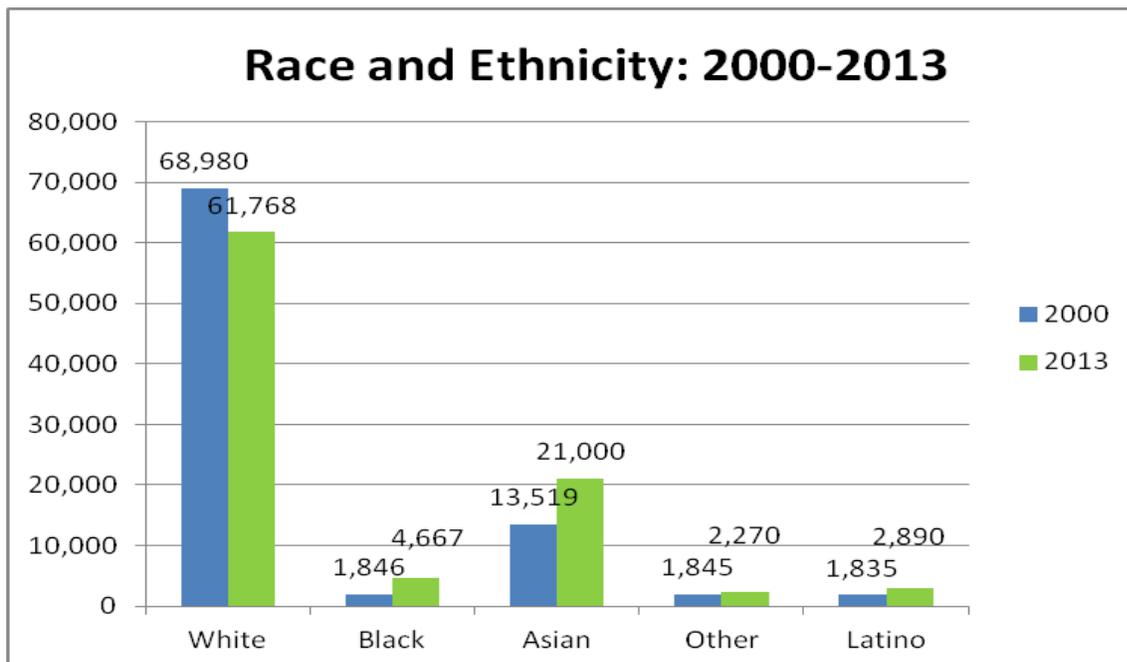
This is especially notable given the broader region's shrinking household size and projections for continued decreases. While household size is shrinking on average throughout the Inner Core, the MAPC region, and Massachusetts, Quincy's average household size is larger today than 10 years ago. However, as baby boomers age and the number of empty nesters and seniors living alone

increases, it is expected that the recent increase in household size will be reversed in the coming decades.

Race & Ethnicity

Quincy has undergone significant changes in its racial composition since 2000. By 2013, the White population has dropped from 78% to 67%. Meanwhile, the Black population increased by 152% since 2000 and the Asian population by 55%. The Asian population is the largest minority group in Quincy, representing almost 23% of the total population.

Figure 6: Race and Ethnicity: 2000-2013



Sources: US Census Bureau; ACS 2009-2013

Broadly speaking, these trends are consistent throughout the surrounding area, with the Inner Core, MAPC region, and Massachusetts all experiencing a decrease in the White population and an increase in non-White populations.

Education

Enrollment

Enrollment in the Quincy School District provides additional insight into recent population and economic trends within the municipality. Between the academic years of 2007-2008 and 2013-2014, enrollment increased by 437 students, or 5%. This indicates slow but steady growth in Quincy's school age population, and this rate of growth is expected to continue based on MAPC's Stronger Region projections.

The larger student body includes an increase in minorities, English language learners, and low-income students. Low-income students comprised 37% of the student body in 2007 and increased to 49.5% in 2014, as shown in Table 4. The growth of this group, the members of which live in households meeting federal low-income eligibility guidelines, may be an indicator of increasing affordable housing demand in Quincy.

Table 4: Quincy School Enrollment

Year	Total Enrolled	Change from Previous Year	English Language Learner	Low-Income Status
2007-2008	8,883	n/a	26.9%	37.3%
2008-2009	8,968	1.0%	28.3%	38.6%
2009-2010	8,969	0.0%	29.9%	44.9%
2010-2011	9,125	1.7%	31.7%	45.1%
2011-2012	9,236	1.2%	33.0%	46.5%
2012-2013	9,266	0.3%	34.6%	49.7%
2013-2014	9,320	0.6%	35.1%	49.5%

Source: MA Department of Elementary and Secondary Education

Educational Attainment

In Quincy, 88.3% of the 18 – 24 year olds had a high school degree or higher (compared with 93.7% for Norfolk County and 89.4% for Massachusetts as a whole. 41.3% of high school graduates have some college experience and 21.7% have a Bachelor’s degree or higher educational attainment. Compared to the county and state, Quincy’s rates of college degree holders are somewhat higher. For people 25 and over, 13.9% have a graduate or professional degree. As can be expected, poverty rates increase with lower levels of education; 18.3% of those who did not complete high school are living at or below the poverty level versus 5.4% for those who have completed college.³

Household Income

Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and whether that household is eligible for housing assistance.

Median household income in Quincy is \$61,328 as of 2013, with a median family income of \$74,544 and median non-family income significantly lower at \$46,755.⁴ The city’s median household income has increased 30% from its 2000 figure of \$47,121.⁵

³ U.S. Census Bureau, 2009-2013 5-Year American Community Survey

⁴ U.S. Census Bureau, 2009-2013 5-Year American Community Survey

⁵ U.S. Census 2000

Quincy's median household income is the second lowest among nearby surrounding cities and towns, and is lower than the statewide median income, which is \$66,866. The City's median household income is also 28% lower than the Norfolk County median household income of \$84,916.⁶

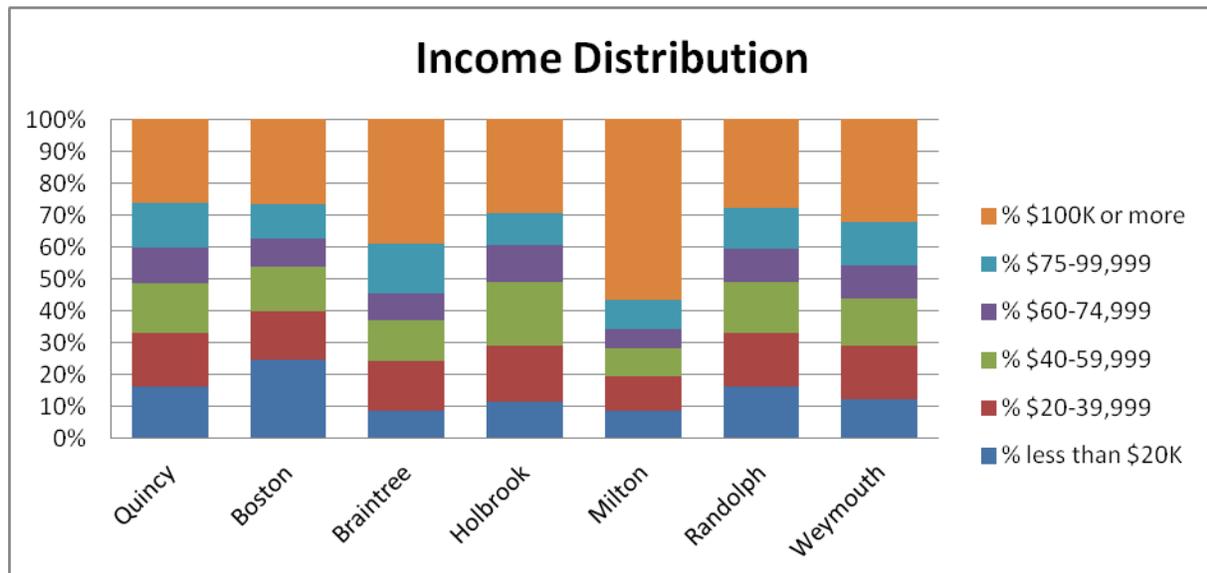
For the purposes of the needs assessment and estimating the housing cost burden, the 2012 American Community Survey 5-year median income estimate for Boston-Cambridge-Quincy, MA-NH Housing and Urban Development (HUD) Metro Fair Market Rent Area is used, which is \$94,831.⁷

Table 5: Median Household Income

Municipality	Median Income
Quincy	\$61,328
Boston	\$53,601
Braintree	\$81,844
Holbrook	\$62,897
Milton	\$111,071
Randolph	\$61,899
Weymouth	\$68,113
Massachusetts	\$66,866

Source: U.S. Census Bureau, 2009-2013 American Community Survey

Figure 7: Income Distribution



Source: U.S. Census Bureau, 2008-2012 American Community Survey

⁶ U.S. Census Bureau, 2009-2013 5-Year American Community Survey

⁷ U.S. Census Bureau, 2008-2012 5-Year American Community Survey

Table 6: Income Distribution

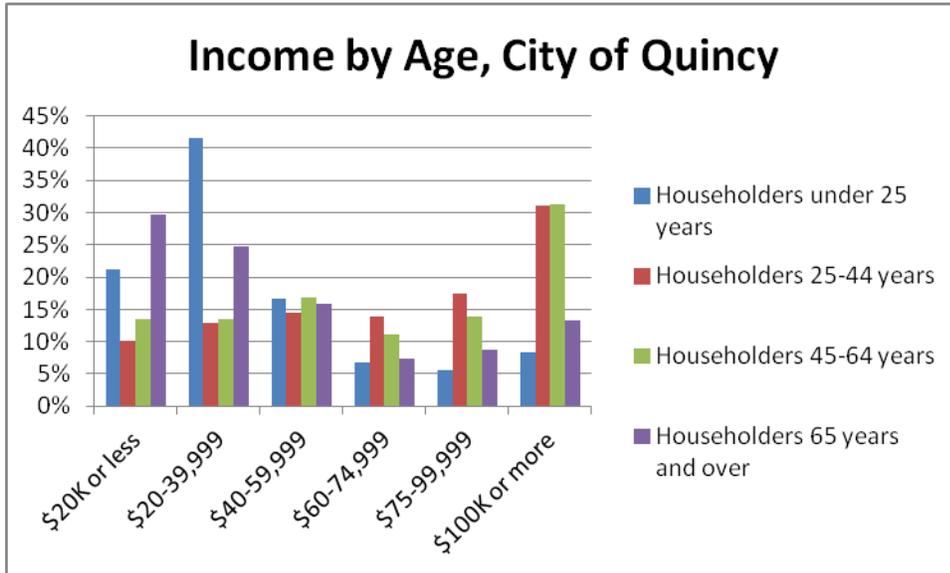
Income Distribution						
	% less than \$20K	% \$20-39,999	% \$40-59,999	% \$60-74,999	% \$75-99,999	% \$100K or more
Quincy	16%	17%	16%	11%	14%	26%
Boston	25%	15%	14%	9%	11%	27%
Braintree	9%	15%	13%	8%	16%	39%
Holbrook	11%	18%	20%	12%	10%	29%
Milton	9%	11%	9%	6%	9%	57%
Randolph	16%	17%	16%	11%	13%	28%
Weymouth	12%	17%	15%	10%	13%	32%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Approximately one-third of Quincy's households earn less than \$40,000 in income, with 16% earning less than \$20,000 and 17% earning between \$20,000 and \$39,999. 37% of the City's households fall into Quincy's middle class, here defined as those earning between \$40,000 and \$74,999: 16% earns between \$40,000 and \$59,999; and 11% earns between \$60,000 and \$74,999. 40% of the City's households earn \$75,000 and above, with 14% earning between \$75,000 and \$99,999 and 26% earning \$100,000 or more.

Quincy's income distribution by age illustrates some important trends that will impact housing policies and strategies to meet critical needs. Notably, 30% of householders aged 65 and older earn \$20,000 or less and 55% earn less than \$40,000. Thus, lower-income householders over 65 years of age (an age category that will see significant growth by 2030) will find it increasingly difficult to find affordable housing opportunities in Quincy. Similarly, 63% of young householders under 25 earn less than \$40,000 and may be unable to afford to continue living in the city. Householders in the 25 – 44 year old and 45 – 64 year old categories fall into the upper income groups. Almost a third of the 45 – 64 year olds earn in excess of \$100,000.

Figure 8: Income Distribution by Age



Source: American Community Survey 2009-2013

Housing Stock

The following section examines Quincy's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent and planned development will contribute to an understanding of current need and demand in Quincy and thereby help inform future housing production planning.

Key Findings

- Almost two-thirds of Quincy's housing stock is multi-family.
- A slight majority of the housing supply is rental.
- Median housing sales price increased 29% for single-family homes and 14% for condominiums since 2009.
- The number of home sales has dropped over the last several years from its peak in 2005.
- Quincy's median rent is lower than in most nearby municipalities.
- Between 2000 and 2010, Quincy's housing supply experienced significant growth compared to nearby municipalities, but production dropped dramatically between 2010 and 2014.
- MAPC projections anticipate that Quincy's housing supply will need to grow by 4,049 units by 2020 to meet increasing demand.

Type & Age

There are over 42,000 housing units in Quincy and it is fairly diverse in terms of type. Table 7 shows that over 60% of Quincy's housing stock is in buildings with two or more units. Single-family homes comprise 38% of the total, while units in two-family homes make up 15% of the total stock, and those in 3-4-unit structures encompass 12.2% of the stock. Significantly, almost a quarter of all the housing units are in buildings with 20 or more units.

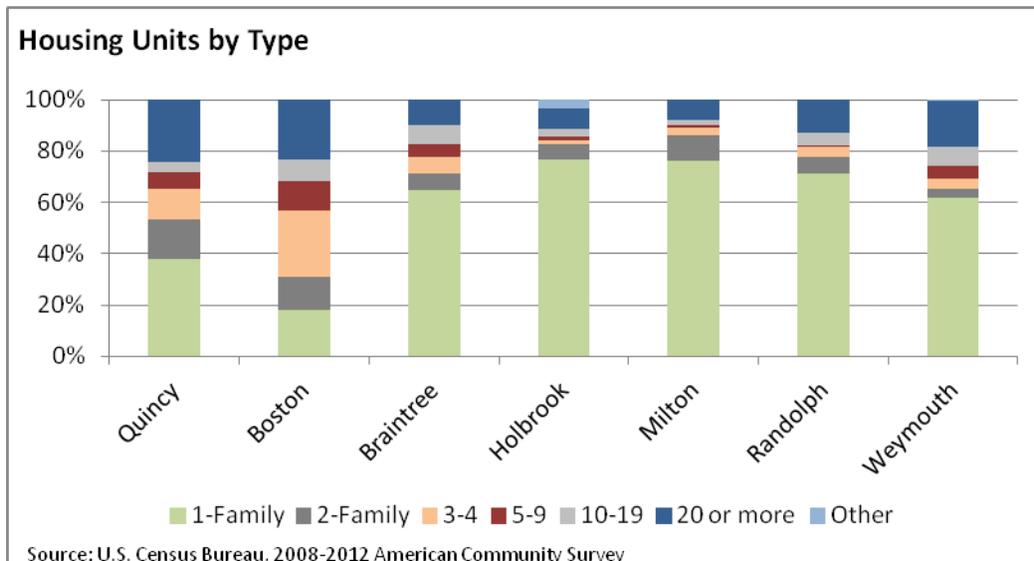
Table 7: Housing Units by Type

	Unit	Percent
Single-Family	16,062	38.1%
Two-Family	6,391	15.2%
3-4	5,151	12.2%
5-9	2,600	6.2%
10-19	1,676	4.0%
20+	10,266	24.3%
Other	27	0.1%
Total	42,173	100.0%

Source: U.S. Census Bureau, 2009-2013 American Community Survey

A comparison of Quincy to six nearby municipalities reveals that the City's single-family housing stock is actually relatively small, as shown in Figure 10 below. Aside from Boston, Quincy has the lowest single-family home percentage when compared with the other nearby municipalities. Quincy has a slightly higher percentage of its housing stock in buildings with 20 units or more than Boston does (24% to 23% respectively).

Figure 9: Housing Units by Type – Quincy and Nearby Municipalities



Quincy's housing stock is among the oldest compared to nearby municipalities. Of the City's total 42,173 housing units,⁸ 41% were built prior to 1939, third to Boston at 55% and Milton with 47%. This is significant because the amount of housing built prior to this date in a given community contributes to its eligibility for federal and state Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program funding. The City of Quincy receives both of these funding sources. Older structures may lack heating and energy efficiencies and may not be code compliant, which adds to monthly utility and maintenance costs. Additionally, the Massachusetts Lead Law requires the removal or covering of lead paint hazards in homes built before 1978 where any children under six live. Eighty-two percent of Quincy's housing stock was built prior to 1978.⁹ These additional factors have an impact on the affordability of older, outdated units, as well as potential exposure to health hazards, for both owners and renters.

Table 8: Housing Units by Year Built – Quincy and Nearby Municipalities

	Total	1939 or earlier	1940-1969	1970-1999	2000 or after
Quincy	42,173	17,229	10,500	11,056	3,388
Boston	273,118	151,225	57,540	45,087	19,266
Braintree	13,873	3,887	5,063	3,391	1,532

⁸ U.S. Census Bureau, 2009-2013 American Community Survey

⁹ Massachusetts Department of Public Health, Bureau of Environmental Health

	Total	1939 or earlier	1940-1969	1970-1999	2000 or after
Holbrook	4,473	1,000	2,075	1109	289
Milton	9,212	4,326	2,731	1481	674
Randolph	12,434	1,728	5,744	4,275	687
Weymouth	23,299	5,872	9,057	7,519	851

Source: U.S. Census Bureau, 2009-2013 American Community Survey

Tenure

A slight majority of Quincy's housing stock is rental. Of 42,173 occupied housing units, 52% are rentals. Within the context of area cities and towns, only Boston has a greater proportion of rental to ownership housing stock than Quincy. See Table 9.

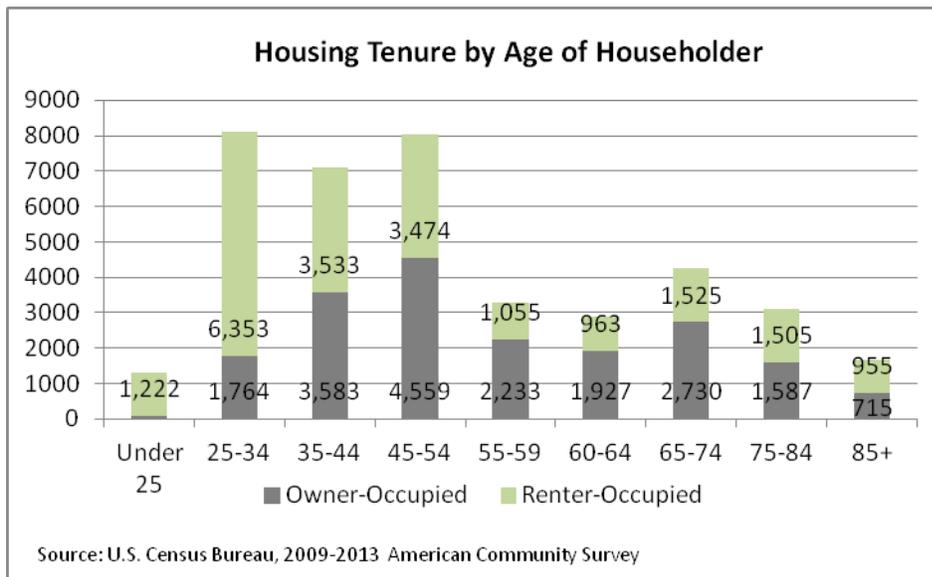
Table 9: Units Occupied by Renter vs. Owner

	% Owner-Occupied Housing Units	% Renter-Occupied Housing Units
Quincy	48%	52%
Boston	34%	66%
Braintree	70%	30%
Holbrook	76%	24%
Milton	80%	20%
Randolph	70%	30%
Weymouth	68%	32%

Source: U.S. Census, 2009-2013 American Community Survey

The majority of renters are younger than 54 years old, representing almost two-thirds of all renters, as illustrated in Figure 10 below. In fact, 37% of renter householders are 35 years old and younger; this is the highest rate among any age group.

Figure 10: Housing Tenure by Age of Householder



As shown in Table 10, the average household size for Quincy is 2.27, but for families it is 3.2. Households in owner-occupied structures are larger than those in renter-occupied ones.

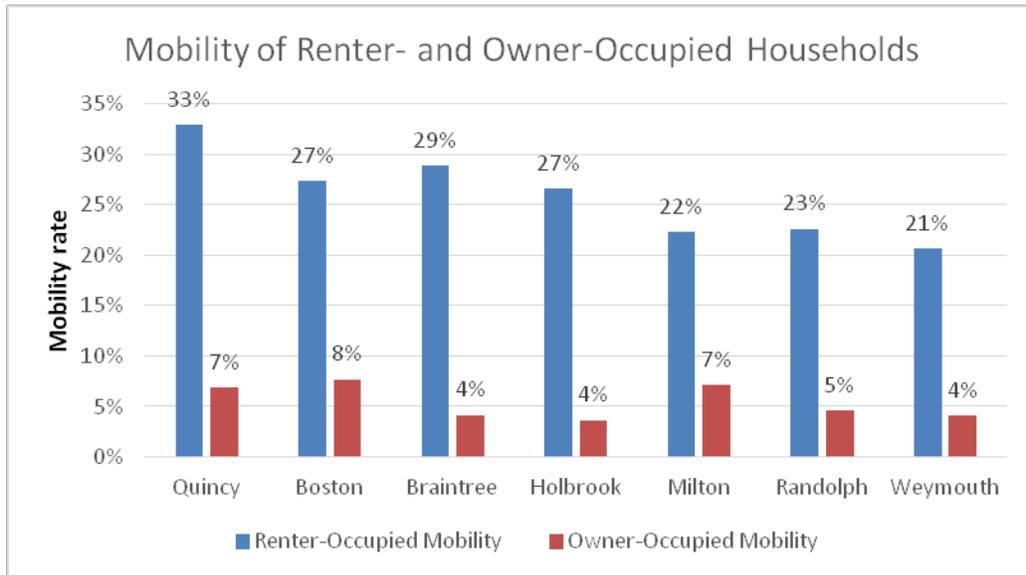
Table 10: Average Household Size by Tenure, 2013

	Household Size
All	2.27
Family	3.2
Owner-Occupied	2.64
Renter-Occupied	1.98

Source: U.S. Census, 2009-2013 American Community Survey

The high percentage of rental-occupied units in Quincy may indicate a more transient residential community. This could be caused by a number of factors, including rising rental rates, stagnant wages that do not keep up with inflation, and market conditions leading to rental units being purchased by speculators. Indeed, Figure 11 shows that the mobility rate among renters is significantly higher than among owners: 33% compared to 7%. This is the highest rate of renter mobility among the communities in close proximity to Quincy. Such high rates can indicate a lack of stability among Quincy renters or that younger renters are eventually moving into owner-occupied units, in Quincy or elsewhere.

Figure 11: Mobility for Renter and Owner-Occupied Households



Source: U.S. Census Bureau, 2009-2013 American Community Survey

Vacancy

According to 2009-2013 American Community Survey 5-Year estimates, 94.3% of housing units in Quincy are occupied. Quincy's vacancy rate of 5.7% (2,395 of 42,173 units), which is lower than that in the MAPC region (6%) and the overall Massachusetts vacancy rate of 9%. It should be noted, however, that ACS estimates are likely lower than the current vacancy rate, since the economy is stronger today. However, there is significant development occurring in Quincy and new housing units will be added to the City's inventory over the next few years.

There are far more vacant rental units than for-sale units in Quincy. This is consistent with the split in the MAPC region and the Commonwealth, where there is generally three times as many vacant units for rent as for sale.

Housing Market

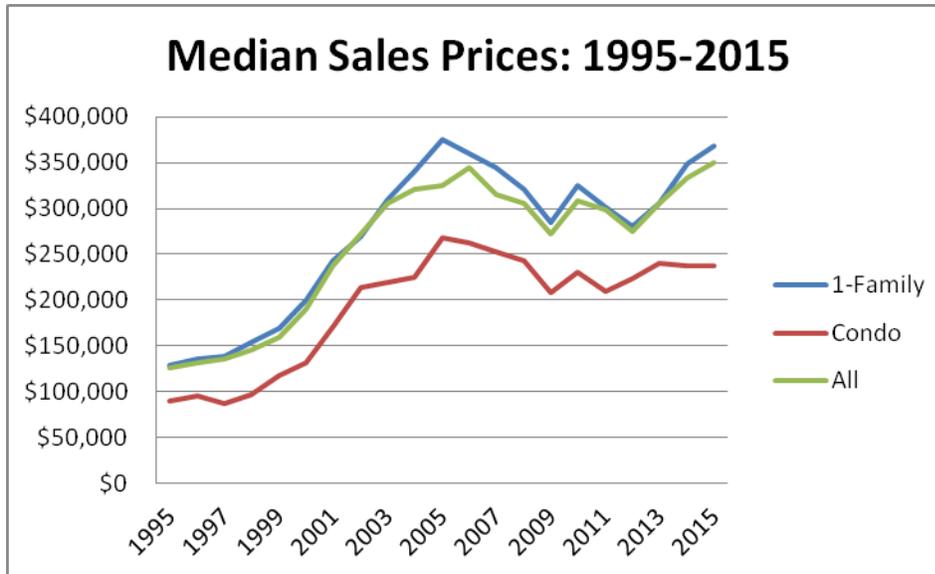
Housing costs within a community reflect numerous factors, including supply and demand. If the latter exceeds the former, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

Sale Prices & Volume

Over the last two decades, fluctuations in the Quincy housing market were more or less consistent with broader state and national trends. Both sale volume and value hit a peak in 2005 before the recession a few years later. Today, housing prices are again on the rise, though sales are falling once more.

As of mid-2015, the median sales price in Quincy is \$350,000 for all sales (\$368,500 for single-family homes and \$237,000 for condominiums). The housing market has rebounded significantly in the years since the median sales prices hit post-recession lows of 2009. This represents a 29% increase from the 2009 median single-family sales price of \$285,000 and a 14% increase in the condo sales price of \$208,500.¹⁰ By comparison, the 1995 sales price for single-family homes was \$199,950, while condo sales price was \$131,500.

Figure 12: Median Sales Prices



Source: Warren Group, 2015

Table 11: Median Sales Prices, 2000-2015

	1-Family	Condo	All
2000	\$199,950	\$131,500	\$190,000
2001	\$242,500	\$171,000	\$237,000
2002	\$270,000	\$214,000	\$272,000
2003	\$310,000	\$220,000	\$305,525
2004	\$341,000	\$225,000	\$321,000
2005	\$375,000	\$268,000	\$325,000
2006	\$360,000	\$262,500	\$345,000
2007	\$345,000	\$253,250	\$315,000
2008	\$320,750	\$242,500	\$305,000
2009	\$285,000	\$208,500	\$272,000
2010	\$325,000	\$231,000	\$307,750
2011	\$301,250	\$209,000	\$299,000
2012	\$280,000	\$223,000	\$275,000
2013	\$305,000	\$240,000	\$305,000

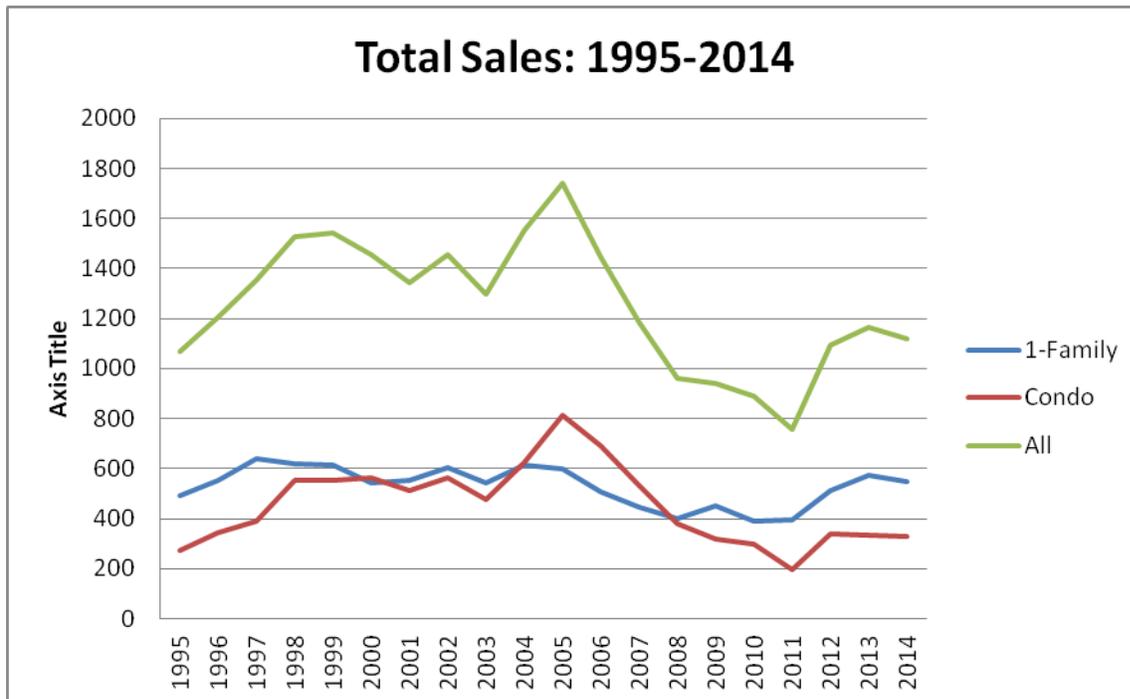
¹⁰ The Warren Group, 2015

	1-Family	Condo	All
2014	\$348,250	\$238,000	\$333,500
2015	\$368,500	\$237,000	\$350,000

Source: Warren Group, 2015

There were 547 single-family home sales in Quincy in 2014 and 327 condominium sales. Sales have increased since the low volumes of 2008-2011, but have not quite reached the levels of the peak years prior to the recession.

Figure 13: Total Sales: 1995-2014



Source: Warren Group, 2015

Generally, the Quincy housing market has been volatile since 2005, with sales volume and values decreasing dramatically prior to and during the recession, and then increasing somewhat over time with a drop again in 2011. The volume of sales for both single-family and condominium units is significantly down, due in part to a lack of available inventory. Should these trends continue – with little inventory on the market – the City can expect rising sale prices to make ownership increasingly difficult for low- and moderate-income households.

Rent

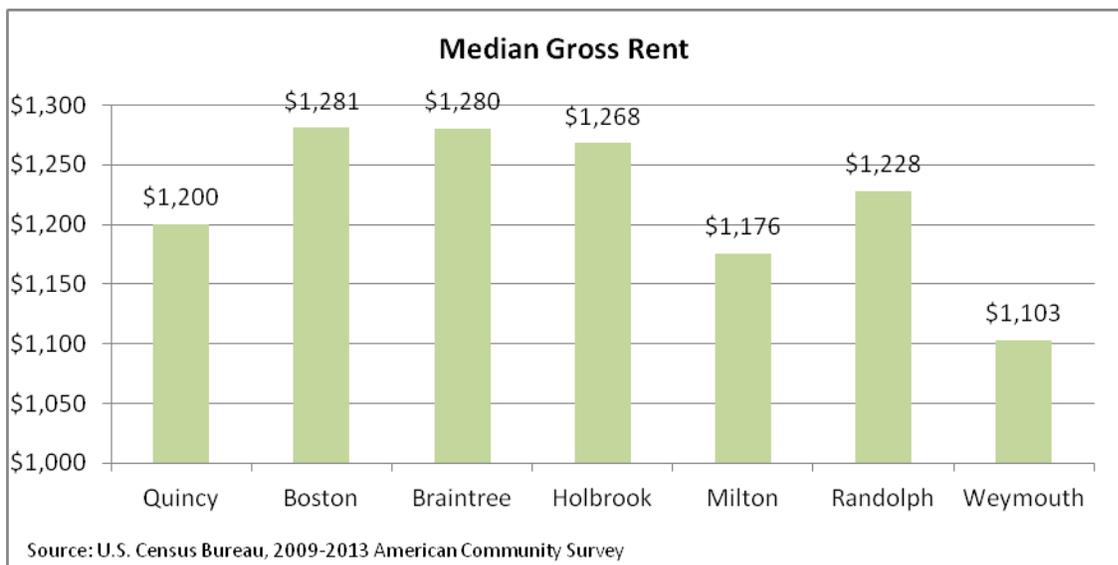
In order to develop a more thorough understanding of the current rental market in Quincy, MAPC analyzed data gathered by the website PadMapper, which collects rent prices from independent landlords and rental websites, such as Craigslist, Oodle, RentalHomesPlus, Rent.com, and ApartmentFinder. This data provides a different perspective on the housing market than ACS data because it is more recent, offers a more fine-grained distinction between rent levels, and

reflects units that are actually available on the market for rent rather than all occupied units. For these reasons, PadMapper data gives a more realistic (and, relative to ACS data, likely higher-cost) snapshot of rental prices from the viewpoint of a household looking for a unit today.

According to PadMapper, median rent in Quincy in 2015 was \$1,713. The median rent for a studio apartment was \$1,348; \$1,634 for a one-bedroom; \$1,813 for a two-bedroom; and \$2,450 for a three-bedroom apartment. In some cases, a broker fee is required to secure the apartment.

Quincy's median rent, based on Census and ACS data, is lower than in most among other nearby municipalities, although the range between high and low is somewhat narrow. The City ranks 5th, with a median gross rent¹¹ of \$1,200. Only Milton and Weymouth have lower median gross rents. Quincy's median gross rent is also lower than that of Norfolk County, which is \$1,268.

Figure 14: Median Gross Rent



Housing Units Permitted

Between the years 2000 and 2014, the City of Quincy issued 4,737 residential unit permits. The overwhelming majority of building permits were issued for apartments and condominium units (4,271 units or 90%). The remaining 466 permits were issued for single-family homes. The breakdown for the 2000-2014 timeframe is illustrated in Table 12. Only about 400 were issued between 2010 and 2014. It appears, then, that Quincy has experienced significant growth relative to the communities in close proximity to the City when Boston is taken out of the equation. The level of new residential development in Quincy is almost three times that of Braintree, the

¹¹ Gross rent is the sum of the rent paid to the unit's owner plus utility costs incurred by the tenant, such as electricity, gas, water and sewer, and trash removal services. Telephone and other communications services are not included. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

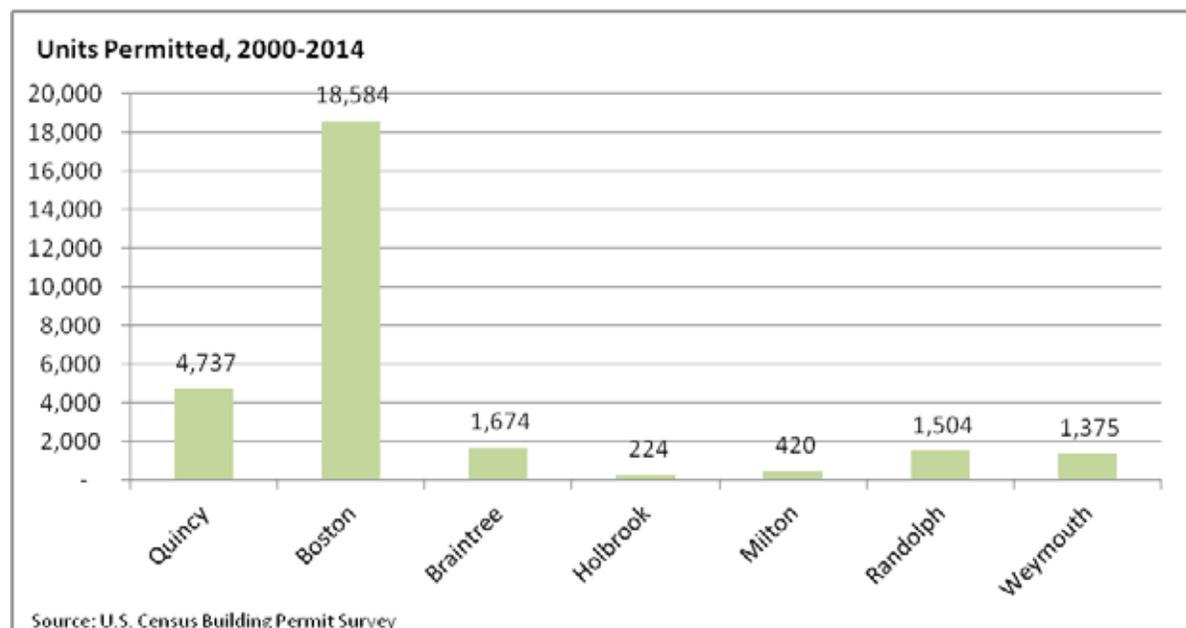
town with the next highest number of building permits. The comparison between Quincy and the other municipalities can be found in Figure 15.

Table 12: Quincy Residential Building Permits by Type, 2000-2014

	Single-Family Housing Units	Units in Two-Family Buildings	Units in 3-4-Family Buildings	Units in 5+-Family Buildings	Total
2000	52	0	3	340	395
2001	145	6	7	116	274
2002	12	0	0	0	12
2003	15	2	21	695	733
2004	62	2	4	573	641
2005	44	8	6	644	702
2006	37	8	12	584	641
2007	21	2	0	396	419
2008	12	0	0	369	381
2009	11	0	0	52	63
2010	12	0	0	62	74
2011	9	0	0	71	80
2012	11	0	0	80	91
2013	12	0	0	100	112
2014	11	0	0	108	119
Total	466	28	53	4,190	4,737

Source: Census Building Permit Survey

Figure 15: Residential Building Permits; Quincy and Surrounding Municipalities, 2000-2014



Source: U.S. Census Building Permit Survey

Of the total permits issued in Quincy during this period, the vast majority (4,190 or 88%) were for units in 5-family buildings or larger. Just under 10% of the permits were issued for single-family homes (466). The fewest permits were issued for units in 2- and 3-4-family buildings (28 and 53, respectively). Permits issued across all housing unit types have fallen dramatically from the peak year of 2005, but have been on the increase with a number of large projects, particularly in the downtown area.

Recent & Future Development

Development Pipeline

- One of the largest development projects in Quincy is the West of Chestnut development that is underway in Quincy Center. It includes a six-story building with 169 housing units and would also include 12,000 square feet of retail space. Construction on that building commenced in 2015 and is expected to be completed in the summer of 2016. A second phase for the project, a building called East of Chestnut, would have 220 additional housing units, but there is no specific timeline for that building. A majority of the housing units, which are all market-rate, are planned to be one-bedroom units.
- Among the additional housing projects slated for Quincy include:
 - § Chestnut Place (126 units in Quincy Center)
 - § Deco being developed by Cabot, Cabot & Forbes (180 units across from the Quincy Adams Red Line Station)
 - § 352 units at Marina Bay
 - § 269 units in a six-story apartment building on eight acres of vacant land in west Quincy off Quarry Hills Drive
 - § Fort Square (32 condominium units)

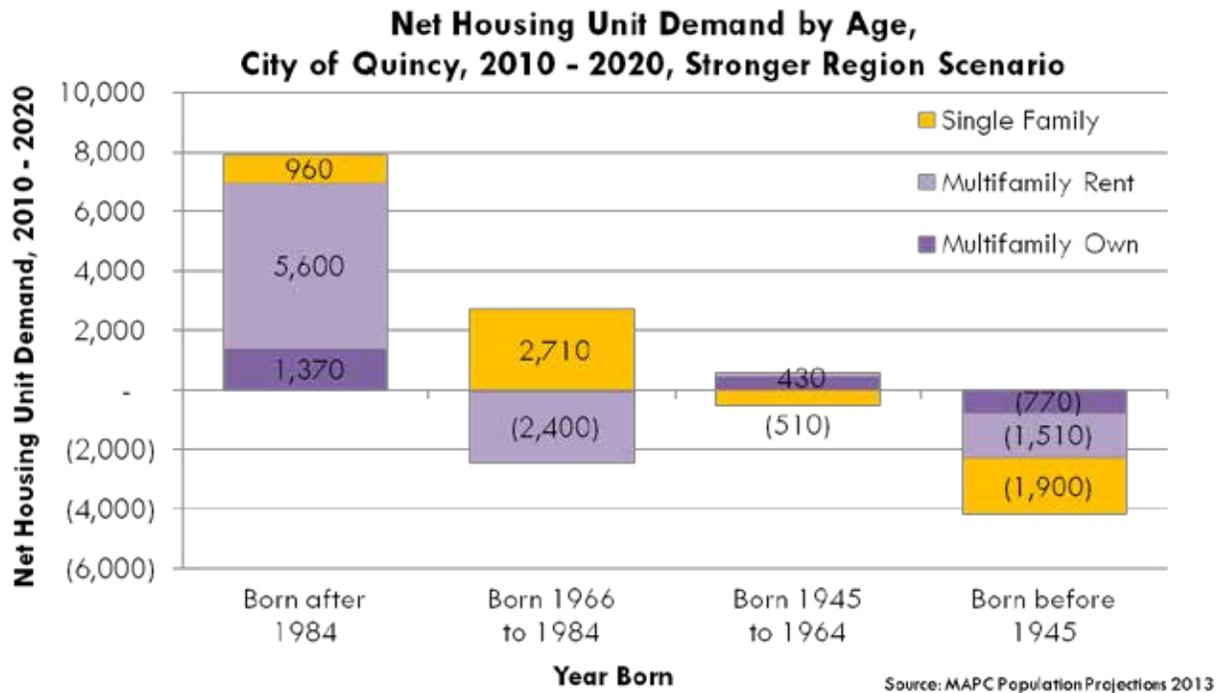
None of these projects include affordable units. However, the Deco, Marina Bay, Quarry Hills Drive and Fort Square projects all contributed payment to the AHT Fund in lieu of constructing units.

Projected Housing Demand

Quincy's householder population is expected to grow across all age groups, except for a small decrease in the 24 years and younger age group (see Table 3 in the Demographics section of the plan). Significantly, the 55-65 year old cohort is expected to increase by almost 16%; the 66-74 year old householder group is projected to almost double in the next 15 years; and householders over 75 years of age will increase by more than 33%. Thus, the City will need to plan for meeting the needs of these aging cohorts such as options for people who want to age in place along with related transportation, health, and social services to address their needs.

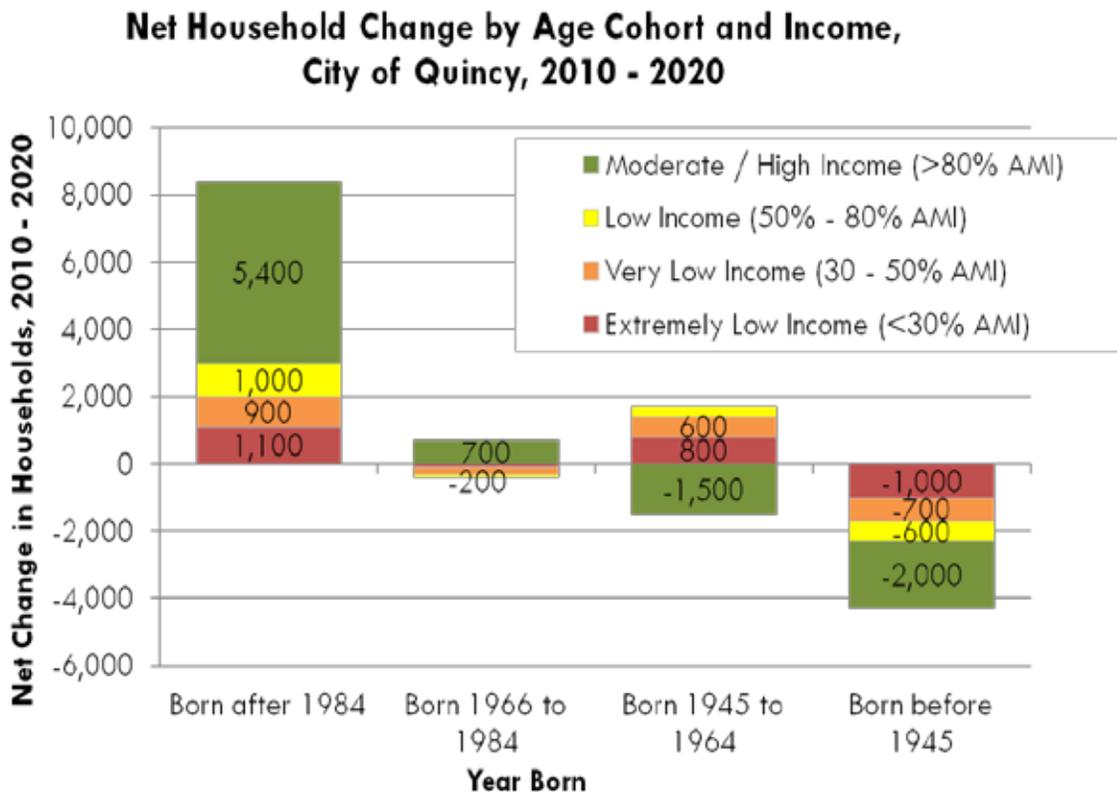
Meanwhile, householders aged 25-34 and 35-54 will also increase in number, by almost 5% and 9.5% respectively. An increase in householders in the younger age brackets indicates the need for a greater diversity of housing choices for both rental and ownership opportunities that include a variety of types and unit sizes.

Figure 16: Net Housing Unit Demand by Age



Drilling down deeper, Figure 16 shows a net housing unit demand of 3,980 units for householders in all age groups. The greatest housing unit demand is found for those householders 30 years old and younger. Householders aged between 30 and 50 years old are projected to show a decrease in demand for multi-family rental housing, along with an increased demand for single-family housing, indicating that this cohort will be seeking to move from rental to home ownership. Householders over the age of 50 will have a net negative housing demand.

Figure 17: Net Household Change by Age Cohort and Income



Source: MAPC Population Projections, 2014

There is a “Demographic Demand” for approximately 2,000 affordable units from 2010 – 2020, just to keep pace with population growth for those households earning less than 80% AMI.¹² This is particularly true for the younger and middle-aged households. Additionally, there is a demand for 800 affordable units for those in the 50-70 year old age group that are considered to be extremely low-income.

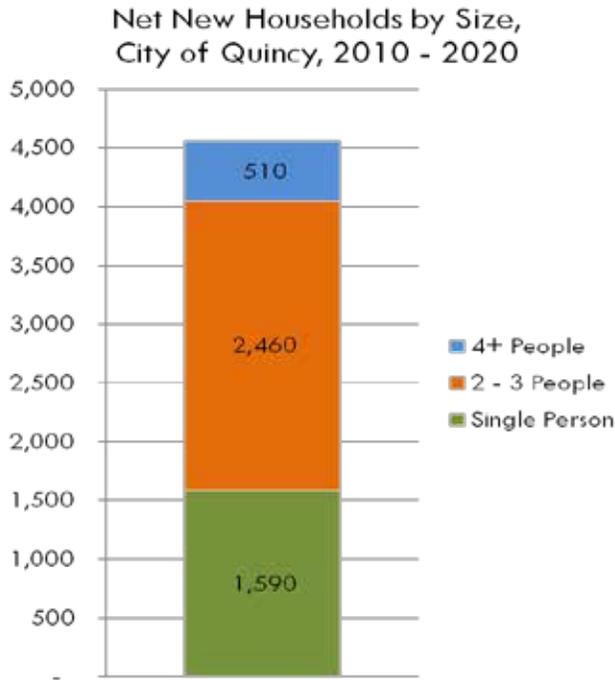
MAPC projections show how household size will change over the next few years and what that means in terms of meeting housing needs.

- 33% of net household growth will be people living alone
- 54% of growth in two- or three-person households
- 11% in households of four or more people

Thus, there is a need for at least 500 units with three or more bedrooms in next ten years.

¹² HUD uses the median income for families in metropolitan areas to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income. For example, a family's income may equal 80 percent of the area median income, a common maximum income level for participation in HUD programs. Quincy is in the Boston-Cambridge-Quincy Metropolitan Statistical Area.

Figure 18: New Households by Size



Source: MAPC Population Projections, 2014

Based upon these projections, MAPC projections indicate that a total of 4,049 housing units are needed to meet demand between 2010 and 2020. As of June 2015, approximately 2,200 of them are in the development or permitting pipeline. However, few would be considered affordable.

Table 13: Projected Housing Units Needed, 2010-2020

Type	Housing Units, 2020 (Stronger Region) (Quincy, MA)	Housing Units, 2020 (Status Quo) (Quincy, MA)
Multifamily-own	980	654
Multi-family-rent	1,800	1,088
Single Family-own	1,270	1,250
Grand Total	4,049	3,074

Source: MAPC Population Projections, 2014

Housing Affordability

Key Findings

In the previous sections, Quincy's population, housing stock, and market conditions were examined. The intersection of the two—demand (people) and supply (housing units)—as well as policy, planning, and funding, ultimately determines housing affordability in a given community. In this section, the affordability of Quincy's housing stock to its residents is assessed.

- Quincy's median household income is \$61,328.
- 10.5% of all people live below the poverty level.
- Quincy's median gross rent is lower than HUD-calculated fair market rents, except for efficiency and one-bedroom units.
- Quincy does not meet the State-mandated 10% target of affordable housing according to the most recent Subsidized Housing Inventory.
- Almost 43% of Quincy households are cost burdened, with almost 20% considered severely cost-burdened.
- Many rentals exceed the FMR rents, and are beyond the reach of households and families that earn 80% AMI or less.

Poverty Rate

As of the most recent ACS estimates, 10.5% of Quincy families are living below the poverty level. This rate is significantly higher than the Norfolk County rate of 6.9% and lower than the Commonwealth's rate of 11.4%. The highest percentage for Quincy's families living below the poverty level is for those headed by single female householders with children 18 years of age or younger (29.2%). Overall among the more vulnerable populations, 13.8% of children under 18 and over 65 years of age are living below the poverty level.

Table 14: Percentage of Families with Income Below Poverty Level

Family Type	%
All families	8.0%
With related children under 18 years	12.0%
With related children under 5 years only	8.5%
Married couples	4.2%
With related children under 18 years	5.2%
With related children under 5 years only	1.9%
Families with female householder, no spouse present	20.4%
With related children under 18 years	29.2%
With related children under 5 years only	27.8%
All people	10.5%

Under 18 years	13.8%
Related children under 18 years	13.5%
Related children under 5 years	13.2%
Related children 5 to 17 years	13.7%
18 years and over	9.9%
18 to 64 years	9.8%
65 years and over	10.4%
People in families	8.1%
Unrelated individuals 15 years and over	17.0%

Source: U.S. Census Bureau, 2009-2013 American Community Survey

Households Eligible for Housing Assistance

One measure of affordable housing need is the number of households eligible for housing assistance in a community. Federal and state programs use AMI, along with household size, to identify these households. Table 15 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low- (below 30% of AMI), very-low- (30-50% of AMI), and low-income (50-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Quincy. Typically, households at 80% of AMI and below qualify for housing assistance, though there are some exceptions based on household size and program funding.

Table 15: FY2015 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

FY2015 Income Limit Category	Extremely Low (30%) Income	Very Low (50%) Income	Low (80%) Income
1 Person	\$20,700	\$34,500	\$48,800
2 Person	\$23,650	\$39,400	\$55,800
3 Person	\$26,600	\$44,350	\$62,750
4 Person	\$29,550	\$49,250	\$69,700
5 Person	\$31,950	\$53,200	\$75,300
6 Person	\$34,300	\$57,150	\$80,900
7 Person	\$36,730	\$61,100	\$86,450
8 Person	\$40,890	\$65,050	\$92,050

Source: HUD, 2015

Because HUD's regulations are in part based on household size, it is important to understand how Quincy's income distribution as a percent of AMI corresponds with this variable. Even though the metropolitan AMI for a family of four people is \$98,500 in FY15, the low income limit is set below 80% of AMI because of high housing costs. The most relevant and current information available is Comprehensive Housing Affordability Strategy (CHAS) data, which groups number of persons occupying a unit into household type:

- elderly households (1 or 2 persons, with either or both ages 62 or over)

- small related households (2 persons, neither 62 years of age or over, or 3 or 4 persons)
- large related households (5 or more persons)
- all other households (singles, non-related living together)

According to this data, 60% of all Quincy households (23,643) are categorized as low income. Moreover, of the total households considered low income, 46% fall into the extremely low-income category and 31% into the very-low-income category. This may be indicative of the fact that the City has thousands of public housing and Section 202 properties.

Table 16: Income as Percent of AMI by Household Type/Size

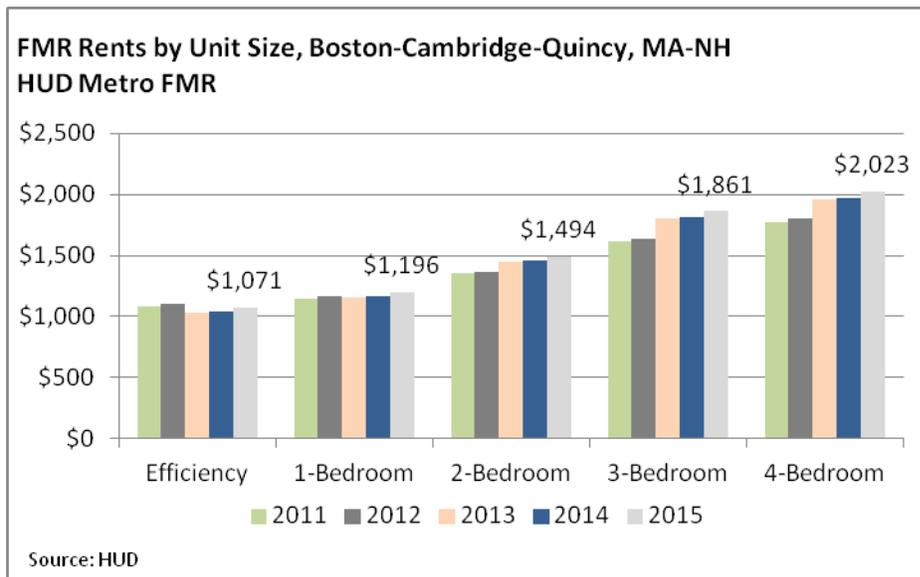
	Total	<30% AMI (Extremely Low)	30% - 50% AMI (Very Low)	50% - 80% AMI (Low)	>80% AMI
Elderly Family	3,890	1,445	930	727	788
Small Family	14,340	4,889	1,690	1,797	5,964
Large Family	2,818	1,340	245	354	879
Elderly Non-Family	5,870	1,169	2,514	1,204	983
Other	12,645	2,060	1,885	1,394	7,306
Total	39,563	10,903	7,264	5,476	15,920

Source: CHAS 2008-2012

Fair Market Rents

Figure 19 below illustrates the Fair Market Rents, or maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston MSA. The upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the need for more housing of this tenure at multiple price points.

Figure 19: FMR Rents by Unit Size, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR



Quincy's reported median gross rent of \$1,200 is higher than the studio and 1-bedroom fair market rents, but lower than those for 2-, 3-, and 4-bedroom apartments. However, rental listings found on Padmapper and other similar sources may more accurately track what new Quincy residents pay for rent. For example, listings for 2-bedroom apartments ranged from \$1,500 - \$2,500 per month. This indicates that many apartments are being rented for more than the FMR rents, and therefore many of these available units are beyond the reach of households and families that earn 80% AMI or less.

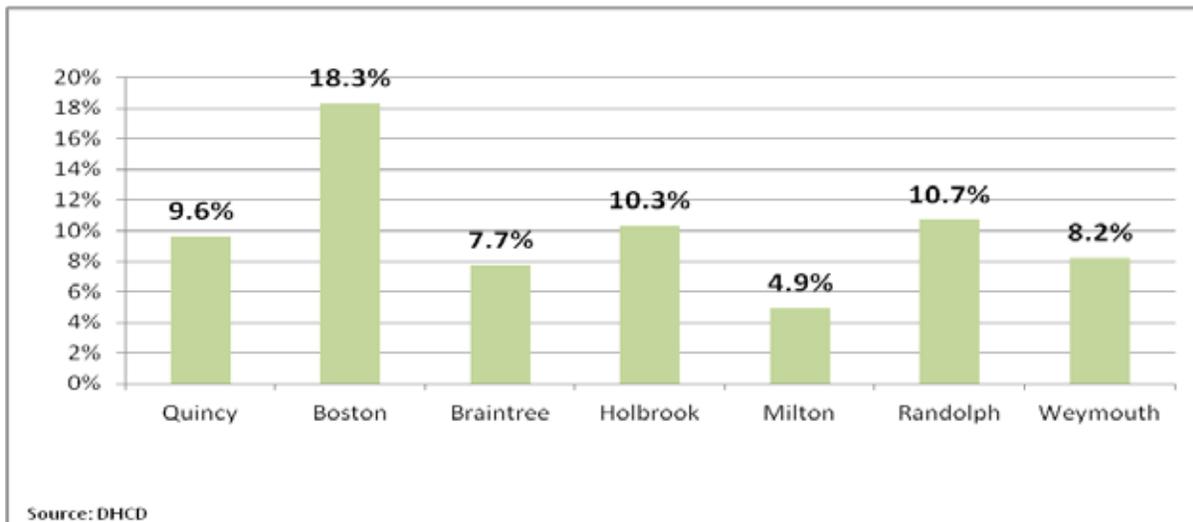
Current M.G.L. Chapter 40B Subsidized Housing Inventory

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of AMI. Units are secured by deed restriction to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of a community's housing is included on the SHI or if less than 1.5% of the municipality's land area is dedicated to affordable housing.

With 4,077 affordable units out of 42,547 total units, Quincy's SHI is 9.6% as of June 5, 2015. To meet the 10% threshold needed to be exempt from the Chapter 40B comprehensive permit process, the City requires an additional 178 units that qualify to be added to the SHI. Figure 20 shows how Quincy compares to nearby communities through June 2015, with Boston, Randolph and Holbrook currently above 10%.

Figure 20: Subsidized Housing Inventory – June 2015



The Quincy Housing Authority owns and manages ten properties that include a total of 1,557 apartments that are affordable in perpetuity. Depending on the property, rent is set at between 27% and 30% of income, and includes all utilities. The apartments range from one to four bedrooms, with some of the properties providing a mix of unit types.

In examining the SHI in more detail, it is interesting to note that only 5.2% of all units (215 homes) on the SHI are for home ownership, which comprises two developments. In addition to the Quincy Housing Authority units, another 259 units are affordable in perpetuity, for a total of 1,816 units (or 45%). An additional 22 units have affordability restrictions that expire in 2054 and eight expire in the 2090's.

Because the SHI is determined using the total number of housing units from the most recent decennial Census (the denominator), the number of SHI units (the numerator) must increase as the number of market rate units increases in order to preserve—never mind exceed—the current proportion. Of course, if affordable units are lost, then the SHI drops. While Quincy has a significant number of SHI units that are affordable in perpetuity or for the long term, 857 units were set to expire by 2016, but the 425 units at Quincy Point Homes were recently refinanced with MassHousing to extend the affordability term. Additionally, the City is working with HUD to refinance the 154 Units at Fenno House, so the City does not anticipate losing those units. Another 641 units will expire between 2019 and 2023.

Further, because M.G.L. Chapter 40B allows 100% of units in rental projects developed by a comprehensive permit, where at least 20-25% of units are deed-restricted for households earning at or below 80% of AMI, to count towards the SHI (including the 75% that are market rate), the actual number of affordable units in a given community is lower than the inventory indicates.

Housing Cost Burden

Another method to determine whether housing is affordable to a community's population is to evaluate households' ability to pay their mortgage or rent based on their reported gross household income. Households that spend more than 30% of their gross income on housing are considered to be housing cost burdened, and those that spend more than 50% are considered to be severely cost burdened.

Table 17: Cost-Burdened Households, Quincy and Nearby Communities

	Percent Cost Burdened	Severely Cost Burdened
Quincy	43%	20%
Boston	46%	23%
Braintree	38%	14%
Holbrook	43%	18%
Milton	31%	14%
Randolph	48%	24%
Weymouth	38%	16%

Source: American Community Survey 2009-2013

HUD considers a rate of 30% or higher cost-burdened households and 15% severely cost-burdened households to pose a significant issue for a community. Quincy's rates of cost burden exceed these: 43% of all households are cost burdened and 20% are severely cost burdened. These are some of the highest rates of cost burden among the area municipalities. Notably, cost burden rates among Quincy homeowners and renters are both considered cost-burdened based on HUD criteria, with the former somewhat less cost burdened than the latter: 39% compared to 46%.¹³

Table 18: Cost Burdened Owner-Occupied and Renter-Occupied

	Owner-Occupied		Renter-Occupied	
	Cost Burdened	Severely Cost Burdened	Cost Burdened	Severely Cost Burdened
Quincy	39%	16%	46%	23%
Boston	35%	16%	52%	28%
Braintree	33%	10%	52%	25%
Holbrook	37%	16%	62%	27%
Milton	28%	10%	47%	28%
Randolph	43%	16%	62%	43%
Weymouth	34%	13%	49%	22%

Source: American Community Survey 2009-2013

¹³ Source: American Community Survey 2009-2013

Cost Burden by Type

CHAS data offers further information on affordable housing need by household type (elderly, small related, large related, and other) and by income level (low, very low, extremely low, and middle income, or those earning between 80-120% of AMI). Quincy households experience a high percentage of cost burden across all types. Over three-quarters of elderly non-family households and more than half of small families are cost burdened. Fewer Quincy families are in the severely cost burdened category, though elderly non-family households experience the highest rate (28.4%).

Table 19: Cost Burden By Household Type, All Households

Household Type	Households	Cost Burden		Severe Cost-Burden	
		Count	Percent	Count	Percent
Elderly Family	3,890	1,360	35.0%	157	4.0%
Small Family	14,340	5,320	37.1%	2,355	16.4%
Large Family	2,818	989	35.1%	230	8.2%
Elderly Non-Family	5,870	3,040	51.8%	1,670	28.4%
Other	12,645	5,085	40.2%	2,390	18.9%

Source: CHAS 20008-2012

Because households of any income level can become cost burdened for any number of reasons, it is important to consider rates of cost burden among low-income households specifically. These households experience high rates of cost burden in Quincy. Small family and elderly non-family low-income households have the highest rate of cost burden and severe cost burden in Quincy.

Table 20: Low-Income Household Cost Burden by Household Type

Household Type	Low Income (less than 80% AMI)				
	Total Households	Cost Burden		Severe Cost-Burden	
		Count	Percent	Count	Percent
Elderly Family	3,102	1,043	33.6%	422	13.6%
Small Family	8,376	3,159	37.7%	1,988	23.7%
Large Family	1,939	533	27.5%	244	12.6%
Elderly Non-Family	4,887	2,515	79.0%	1,542	31.6%
Other	5,339	3,041	57.0%	1,976	37.0%
Total	23,643	10,291	43.5%	6,172	26.1%

Source: CHAS 2008-2012

An analysis of cost burden among low-, very-low-, and extremely-low-income households provides further insight. Notably, severe cost burden is most serious among extremely-low-income households, as might be expected; large and small families at the very-low- and extremely-low-income levels have especially high rates of severe cost burden; and elderly households at all income levels have consistently high rates of cost burden.

Table 21: Cost Burden by Household Type, Low-, Very-Low-, and Extremely-Low-Income Households

Household Type	Less Than 30% AMI			30% - 50% AMI			50% - 80% AMI		
	Total	Cost Burden	Severe Cost Burden	Total	Cost Burden	Severe Cost Burden	Total	Cost Burden	Severe Cost Burden
Elderly Family	1,445	14.5%	10.7%	930	57.1%	15.9%	727	41.5%	16.4%
Small Family	4,889	8.9%	4.3%	1,690	76.0%	66.0%	1,797	80.0%	37.0%
Large Family	1,340	4.4%	1.1%	245	89.8%	55.1%	354	71.8%	26.6%
Elderly Non-Family	1,169	47.8%	33.7%	2,514	57.4%	36.0%	1,204	42.7%	20.3%
Other	2,060	17.7%	7.0%	1,885	80.4%	74.0%	1,394	83.4%	31.3%
Total	10,903	14.9%	8.4%	7,264	68.7%	50.9%	5,476	67.0%	28.5%

Source: CHAS 2008-2012

Middle-Income Housing Problems

CHAS data also indicates the extent to which middle-income households (those earning 80-120% of AMI) suffer from housing problems. A household is said to have a housing problem if it has one or more of the following problems:

1. housing unit lacks complete kitchen facilities,
2. housing unit lacks complete plumbing facilities,
3. household is overcrowded (more than one person per room), and/or
4. household is cost burdened.

The first three problems are relatively rare in MA (although perhaps more so with the immigrant populations), and are considered to be largely equivalent to cost burden.

2008-2012 ACS data estimates indicate that for households in the 80% - 120% AMI range, 52% of Quincy's owner-occupied housing units have at least one of those housing problems, while 23% of the renter-occupied units have one or more. In both categories, cost burden is the most prevalent of the four problems listed above. It is clear that both low- and middle-income Quincy residents are cost burdened, but that this issue affects Quincy homeowners especially.

Table 22: Housing Problems for Quincy Households at 80%-120% AMI

	#	% with Housing Problem
Total Owner-Occupied Households	3,810	n/a
with Housing Problem	1,975	52%
Total Renter-Occupied Households	4,360	n/a
with Housing Problem	1,010	23%

Source: CHAS 2008-2012

Affordability Gap

Another way to measure housing affordability in a given community is to compare the median home sale price and rent to that which a household at the community's median income can afford. If there are more households at a given income level than housing units affordable to them, there is an affordability gap.

In Quincy, the median family income is \$61,238; the median sales price of single-family homes is \$368,500¹⁴ and median gross rent is \$1,713¹⁵. A typical household with this income can afford ownership housing priced at a maximum of \$257,542 or a rental rate of \$1,531 a month.¹⁶ Therefore, Quincy has an ownership housing affordability gap of \$110,958, and a rental housing affordability gap of \$182 per month. While the median sales price of Quincy's single-family homes is not affordable to households earning the area median income, the median condominium sales price of \$237,000 is, offering an affordable alternative to renting.

The affordability gap measurement typically under-estimates housing affordability problems in a community because it assumes a perfectly efficient housing market wherein households are evenly distributed among housing units they can afford. In reality, some households occupy units they cannot afford and some occupy units priced well below what they can afford. Affordable housing units only reduce the cost-burden rate among low-income households if they are occupied by these households. If, instead, higher-income households occupy lower-cost units or vice-versa, then cost-burden rates remain high among low-income households even in markets with an adequate supply of affordable housing.

¹⁴ The Warren Group, 2015.

¹⁵ Padmapper, 2015

¹⁶ Ownership price calculated using Zillow, based on a down payment of \$20,000, private mortgage insurance, \$250 in monthly debts, and a 3-year fixed rate of 4.12%. Rental rate calculated at 30% of income, or \$16,502 a year.

Development Constraints and Limitations

Physical and Natural Constraints

Developable Land

A close look at the developed and undeveloped land of Quincy, provided by the Metropolitan Area Planning Council (MAPC) Data Services Department, revealed that 99% of Quincy's residentially zoned land is developed. With the lack of undeveloped land for new residential development, the City must rely on implementation strategies that promote redevelopment opportunities.

There are a number of potentially developable sites that have brownfield issues that need to be addressed before they can be utilized for residential development. The City is currently addressing brownfield issues on several sites and made use of funding programs to assist in getting the sites prepared for future development. The City also applied for Brownfield Assessment grants, but they were not funded. A scrap yard in West Quincy was recently taken by the City for tax title purposes, and contaminated soils were removed from three hot spots. The land is zoned industrial, but a higher level of cleanup is needed in order to redevelop the site for residential use. A Request or Proposals will be prepared to solicit ideas for future redevelopment of the site. The City is also looking to redevelop the Work, Inc. site in North Quincy near the MBTA station once on-site contamination issues have been addressed. Additionally, there are some potential contamination issues along the railroad right-of-way.

Municipal Infrastructure (School Capacity, Water/Sewer Capacity)¹⁷

According to the Superintendent of Schools of the Quincy Public Schools, there is no school capacity issue anticipated for the foreseeable future. Most of the new residential development in the city is condominium/apartment style that typically caters to families with children under five, professionals without children and the elderly.

The City of Quincy and the Quincy Public School recently completed its largest municipal project in the City's history, a new comprehensive high school. The 330,000 square foot new high school will provide state-of-the-art education technologies throughout. In addition, the City completed a new Central Middle School in 2013, and has begun site planning for construction of a new Sterling Middle School.

The City Quincy is part of the Massachusetts Water Resource Authority (MWRA) and receives water and sewer service for the entire City. The MWRA regularly provides updates on Water

¹⁷ 2010-2014 Housing Production Plan

Supply Status, Harbor and Bay Science, Monitoring & NPDES Reporting, and Drinking Water Quality Update. In addition the MWRA annually updates the Combined Sewer Overflow Control Plan, Expense Budget, Capital Improvement Program, State of Boston Harbor Report, and Industrial Waste Report.

According to the Public Works Commissioner of the Quincy Department of Public Works, there are no water/sewer capacity issues with new residential development in the city. Quincy is part of the Massachusetts Water Resource Authority for both water and sewer service.

Figure 21: Natural Development Constraints

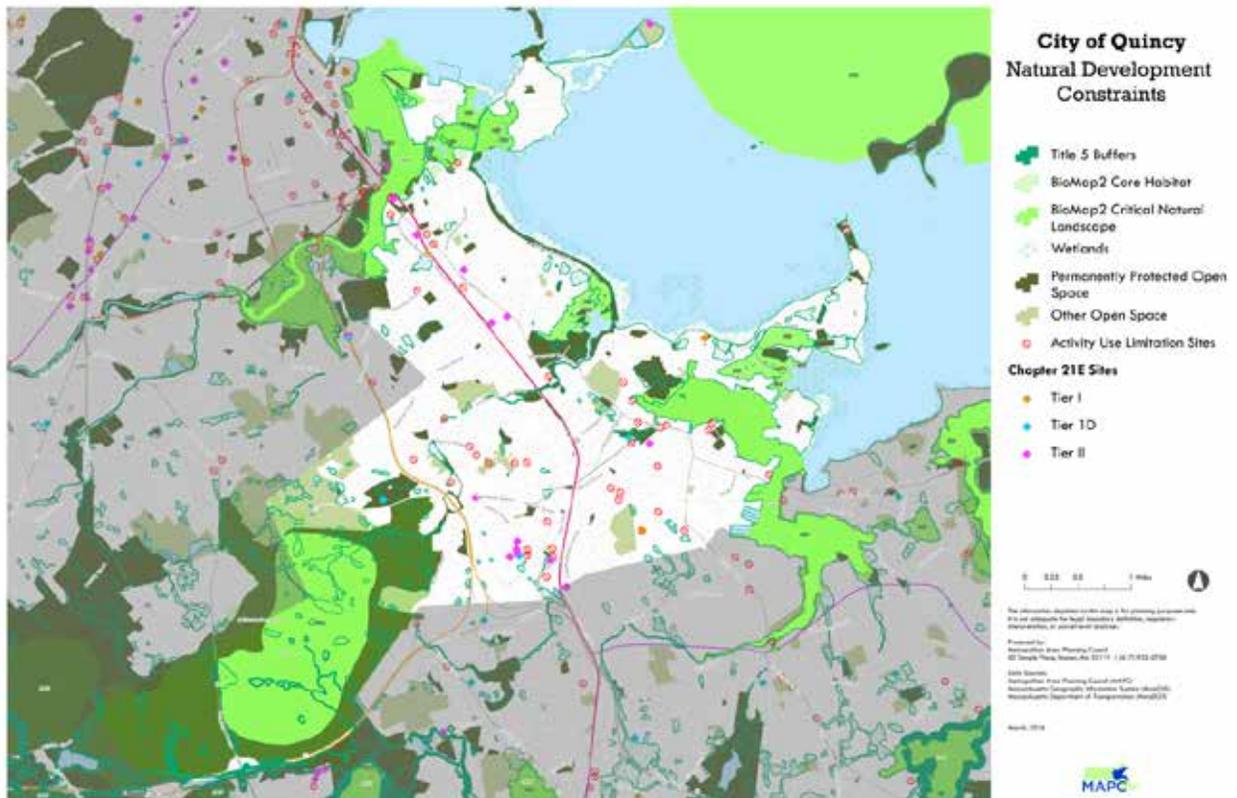


Figure 22: Flood Zones and Sea Level Rise

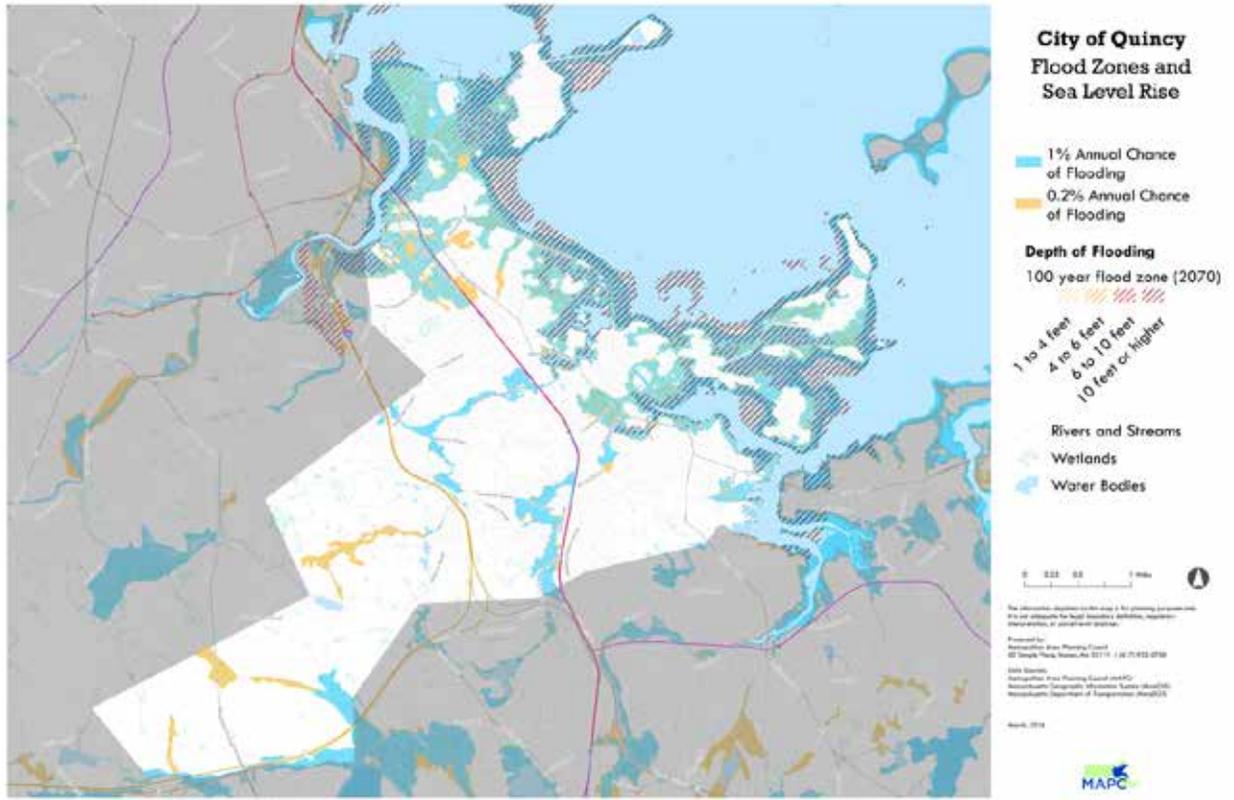


Figure 23: Topography and Subbasins



Regulatory Constraints

Zoning

The City's Zoning Ordinance allows multi-family use as of right or by special permit in all zones except Residential A and Industrial A and B. In Residential A, about 13% of housing is classified as multi-family, which were "grandfathered" units. Most zoning districts that allow multi-family dwellings as-of-right have no maximum unit threshold in Quincy. The number of units in a development is guided by lot area, height limit, and dimensional requirements. The minimum lot area requirements in all residential districts range from 6,750 to 14,000 square feet. Many new multifamily projects in Quincy have more than four units.

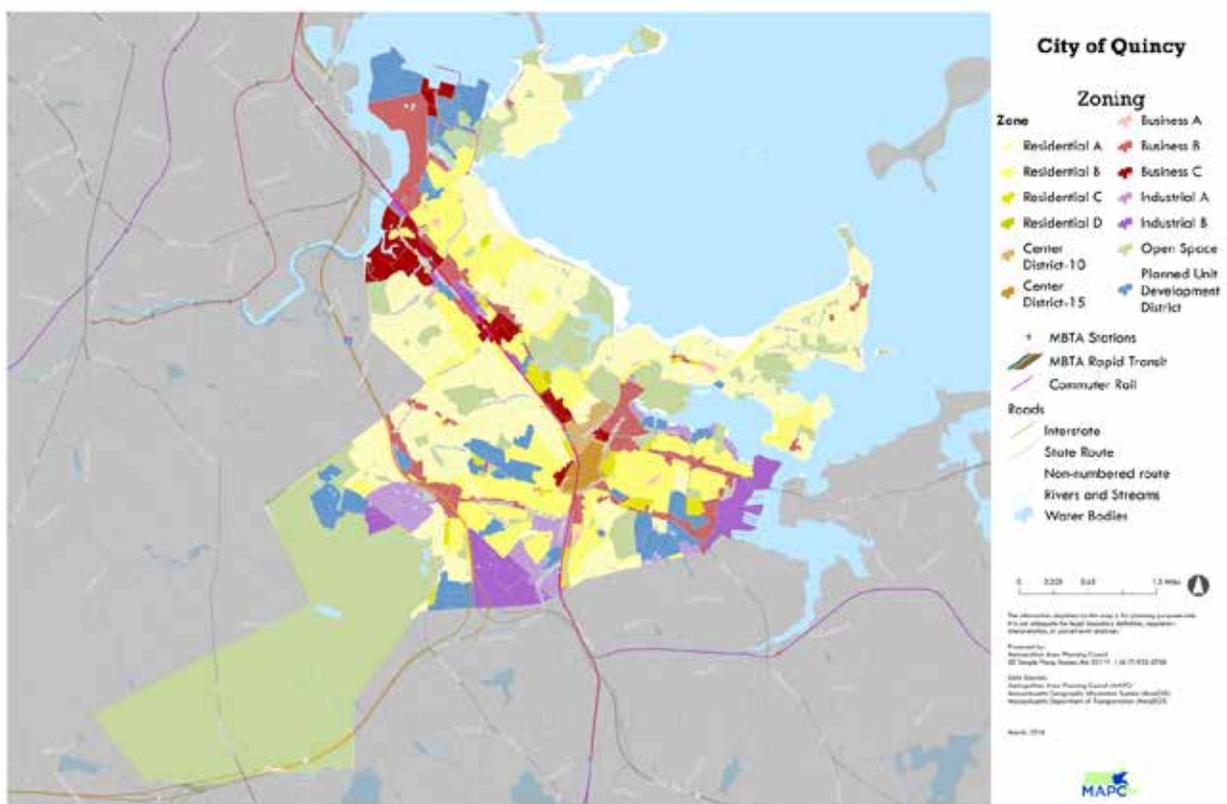
Residential uses in Business A, B and C districts are subject to Site Plan Review by the Planning Board. Planned Unit Development zoning has been utilized effectively to convert former industrial sites to mixed use. Quincy Center Zoning Districts and the Urban Revitalization and Development Plan (URDP) allows higher density and very flexible land uses. Mixed-use developments are allowed by special permit in the Business districts.

Quincy has employed Planned Unit Development (PUD) zoning regulations since 1982 (Section 8.4) for sizable tracts of land (100,000 square feet minimum), thus encouraging comprehensive

planning, and quality proposals compatible with adjacent land uses. In a PUD, the following uses are allowed after submission to the Planning Board and by special permit from the City Council:

- Single-family homes that conform to the standards of the Residence A district
- Planned communities under unified ownership or control in those areas of the city provided with sanitary sewers, disposal facilities, adequate highway access and public water supply
- Age restricted housing for residents 55 years of age and older
- Congregate elderly housing

Figure 24: City of Quincy Zoning



Residence B Multifamily Zoning & Development Analysis

In the fall of 2007, Goody Clancy Associates was hired by the City of Quincy to study the extent to which multifamily intrusions have eroded the neighborhood character within what has historically been considered a single and two-family district. Many residents believe that demolitions and large replacement homes are eroding neighborhood character in the City's Residence B zoning districts. The problem typically involves demolition of an older two or three-family home and construction of a new multifamily building or townhouses on the same lot. The new buildings are typically much larger than the original building.

This problem is not unique to Quincy, as many residential communities in the Greater Boston area have faced similar “teardown” trends since the mid-1990s, when housing prices increased rapidly and the value of land in close-in suburbs with nearly built-out conditions began to exceed the value of the smaller, older houses existing on the land. In some suburban communities this has taken the form of demolition of single-family homes and construction of much larger single-family replacement homes. In Quincy, however, two- and three-family homes are a major part of its residential fabric, and conversions tend to increase unit size and maximize the number of units permitted on a lot. In addition to changes in neighborhood design character, impacts may include significant drainage changes and increased traffic on residential streets. Many of the replacement homes that concern Quincy residents involve the construction of more than five units and asphalted parking areas on single or combined lots which previously contained a two- or three-family home and a deep rear yard.

The study recommended that a combination of actions were needed to address the problem of over-large multifamily housing in Quincy’s Residence B district. Employing a single strategy, such as increasing setbacks, probably will not lead to measurable results given that different areas within the district currently have varying degrees of multifamily structures. Chosen strategies need to address three-dimensional aspects of the building, controlling not only footprint, but height and bulk. They also need to restrict what can occur in a lot’s yard such as reducing impervious open space and limiting the size and location of parking areas and driveways. Dimensional adjustments in the zoning ordinance should be accompanied by actions that will influence design, since design guidelines and review by municipal boards can ensure that the community plays a role in shaping the design of large projects that may have significant impacts on neighborhood character.

In May 2008, the Quincy City Council adopted the following changes to multi-family development in Residence B district in the City’s Zoning Ordinance.

- Changed the threshold for triggering the City’s Special Permit-Site Plan Review from 12-units to 3-units.
- Closed loophole for avoiding Special Permit-Site Plan Review that gave an exemption to applicants that required a variance.
- Revised dimensional requirements in Residence B district aimed at better regulating size, height, and asphalted parking areas.
- Removed an exemption on “Floor Area, Gross” previously granted to certain uses in Residence B.
- Adopted new design guidelines for all new construction or construction of any addition where the gross floor area of an existing residential structure is increased by 50%. The guidelines cover a structures orientation, façade, exterior walls, garage doors, roofs, parking areas, and building materials.¹⁸

¹⁸ 2010-2014 Housing Production Plan

Age-restricted housing is allowed in planned unit developments. Also, the downtown has been re-zoned to a mixed-use area in order to allow housing in that district. The downtown redevelopment, for example, will bring over 1,000 new housing units online (within walking distance to bus, Red Line, and commuter rail access), which is crucial in increasing supply to meet the anticipated demand for new housing units in the City.

Affordable Housing Ordinance

Section 7.1 of the Zoning Ordinance governs projects that are referred to as “Inclusionary Projects”. It requires a filing of the project plans with the Affordable Housing Trust Committee (AHTC) concurrently with any special permit, variance or site plan approval application required for the project. The AHTC, in turn, is required to review the proposed project and make recommendations to the permit granting authority within 35 days for potential conditions for any approval granted for the project. If the project is for rental units, a developer can either 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. In for-sale projects, the Ordinance requires that the developer make a payment in lieu of units.

To date, 170 affordable units were created through this ordinance and the Affordable Housing Trust Fund has collected approximately \$10.25 million in fees in lieu of developing actual units (this includes anticipated payments from two new large development projects).

Quincy Center Districts

Two Quincy Center Districts (QCD-10 and QCD-15) were established as special districts in Section 8.3 of the Zoning Ordinance. Among the purposes of the district is the following:

- To facilitate and create incentives to develop underutilized sites
- To encourage mixed-use
- To encourage in areas accessible to transit
- To promote “housing inventory and affordable housing in conformance” with the Affordable Housing Ordinance

Development within these districts require a special permit from the Planning Board.

Affordable Housing Goals

On Wednesday, July 8, 2015, the City of Quincy with assistance from the Metropolitan Area Planning Council (MAPC) hosted the first of two public forums that will inform the City's Housing Production Plan (HPP) update. The meeting, which was held at the Central Middle School, provided the 25 participants with an overview of the project, a presentation summarizing housing needs and demand in Quincy, and an opportunity to discuss potential housing goals, barriers and opportunities in Quincy. A summary of findings from the group discussion is provided below.

Participants were asked to provide input on what the goals for the plan should include and the following comments were offered:

- Develop additional housing units by 2020 (could be as many as 2,400 units, but the actual number will be verified through the development of the plan).
- Look at increasing the 10% affordability requirement to keep up with future growth/need.
- Increase production of affordable units in new development.
- Look beyond the five-year planning timeframe to address the deeper, longer-term need.
- Provide greater housing choice. Ensure that there are housing options for all household types – young families, small families, large families, downsizers, etc.
- Preserve existing units that might be lost.
- Create more low income condos or co-ops.
- Examine where the greatest need is, and what would have the greatest benefit (e.g. families who are homeless or others where benefit would be high).
- Need alternatives (e.g. incentives) to encourage creation of more affordable units.
- Focus development on transit-oriented areas.
- Modify inclusionary ordinance.
 - Identify what is working and what isn't working.
 - Research what other communities are doing.
- Identify incentives to encourage for-profit developers to come to Quincy and build affordable units.
- Encourage diverse housing typologies for all demographic groups and phases of life.
- Explore strategies to encourage the City's existing affordable housing to meet the criteria for being counted on the state's Subsidized Housing Inventory.
 - Purchase units and convert to protect, preserve and provide affordable units to those in need.
- Potentially amend Affordable Housing Trust (AHT) bylaws to reflect current legal standards. This would assist the AHT to provide needed/necessary capital to allow non-profit developers to acquire properties.

- Establish a long-term, sustainable housing policy that connects with other planning goals; not to just “check the box” that the City prepared a five-year HPP.

Additionally, participants were asked to identify barriers to housing development and affordability in Quincy, as well as opportunities that the City should take advantage of to further advance affordable housing goals.

Barriers

- Concern about loss of existing affordable housing downtown as result of redevelopment.
- Developing beyond the hundreds of units to achieve 10% by 2020 is very ambitious.
- Quincy is under resourced. There is some funding, but not enough.
- Public perceptions and the lack of political will.
- Cost to construct affordable housing is an impediment. It’s a scale (amount of need) and a funding/resources availability problem.
- Federal funding is significantly less than in the past.
- Ripple effects of homelessness – on families, kids, etc.
- Economic segregation in Quincy. Some areas more affluent, others less so. Need to look at low income numbers by neighborhood.
- Cost of building affordable units can be prohibitive to developers.
- Lack of developable land.
- Only 10% of Community Preservation Act (CPA) funding goes to affordable housing.
- Project delays and appeals.
- Popularity of Quincy can be a barrier. Quincy is a highly competitive environment. It’s getting too expensive/competitive (e.g. non-profits often can’t compete when bidding exceeds the asking price).
 - Funding and regulatory barriers.
- Lack of zoning incentives for developers to produce more affordable housing.
- City does not have a master plan.

Opportunities

- Make HPP part of a bigger vision. Think and plan beyond the 5-year plan period.
- Modify inclusionary ordinance to leverage market developers and get actual units built (rather than allowing for payments in lieu of unit construction).
 - Increase percentage of required affordable units.
- Need to take advantage of influx of contributions to the Affordable Housing Trust from the new developments to build more units.
- Great transportation access – City should continue to encourage and connect development to public transportation (transit-oriented development).
- Compare and contrast what other communities are doing to achieve more affordable units (e.g. inclusionary ordinances).

- Allow accessory (also called in-law) apartments. Establish an “Amnesty Program” to bring existing accessory apartments into compliance.
- Examine how many developers have chosen to build units on site or pay in lieu.
- Identify how other cities work with developers.
- Growing support for advocacy to increase CPA percentage towards affordable housing.
- Affordable Housing Trust should set up a line of credit to assist non-profits to acquire properties.
- Investigate Community Reinvestment Act (CRA) in Quincy and capitalize on relationships with financial institutions and businesses.
- Zoning that allows mixed use – residential over retail – and increased density.
- Identifying strategies to preserve affordability of units currently on the Subsidized Housing Inventory.
- Encourage friendly 40B development.
- Identify vacant land parcels that may be potentially developable for housing.

Affordable Housing Goals

The ideas shared at this meeting, as well as the analyses of housing needs and of development constraints, indicate the need for more affordable and deed-restricted housing in Quincy to meet the identified needs of low- and middle-income and cost-burdened populations. Towards that end, the City will need to think creatively about how to maximize development potential in an already dense and largely built-out area, and bring a diversity of people to the table to voice housing needs and develop strategies to address them. Given this, MAPC worked with the City to develop a set of housing goals and strategies that will serve as a proactive guide for building a more diverse and affordable housing stock that will meet current and future demand.

Goal 1: Create opportunities to develop a diverse and affordable housing stock to meet the needs of a changing demographic profile in the city.

Goal 2: Encourage affordable housing development to achieve, exceed and maintain the Chapter 40B 10% goal.

Goal 3: Develop strategies to ensure that existing affordable housing units are preserved for long-term affordability.

Goal 4: Review and revise the Zoning Ordinance to remove barriers and create more incentives toward the production of affordable housing.

Goal 5: Identify sites that are most appropriate to accommodate Quincy’s projected growth in housing.

Goal 6: Leverage existing funding sources to meet existing and future housing needs.

Goal 7: Minimize the displacement of lower-income households and businesses.

Goal 8: Promote healthy housing and living.

Goal 9: Ensure that the city is affirmatively furthering fair housing obligations.

Goal 10. Ensure that staffing and commissions have capacity to implement HPP.

Implementation Plan

Goal 1: Create opportunities to develop a diverse and affordable housing stock to meet the needs of a changing demographic profile in the City.

The City should work to encourage a mix of housing types to accommodate smaller households, full-accessibility, and lower-cost rental and ownership housing that is consistent with local and regional needs and feasible within the Quincy housing market.

Strategy 1.1: Work to Maintain CDBG and HOME Funding, and Ensure Housing Rehabilitation and First Time Homebuyer Programs are Meeting Housing Needs

The City of Quincy's Office of Housing Rehabilitation provides a variety of rehabilitation programs (funding and technical assistance), including those where the owners of one to four-family unit properties must meet certain income eligibility requirements (earning at or below 80% of AMI). The housing rehabilitation programs continued to implement handicapped accessibility, lead paint abatement, flood elevation and retrofitting, and regular homeowner and tenant occupied housing rehabilitation. The program is funded in part by the Community Development Block Grant Program (CDBG), which is administered by the City, and the HOME Investment Partnerships Program, which is known as HOME and administered through the South Shore HOME Consortium (the City is the lead community for the Consortium). Due to federal funding constraints, Quincy's funding for this program has decreased and is limited. The City should continually allocate the CDBG funding it receives to the Housing Rehabilitation Program. Greater funding will allow the City to provide rehabilitation assistance to a greater number of housing units and households.

The City of Quincy First Time Homebuyer program consists of three separate features, which can help one purchase a home. The City of Quincy can provide the following:

- Up to 9% of the purchase price towards the down-payment and up to an additional 1% toward closing costs
- Access to the Massachusetts Housing Partnership "One" Mortgage (formerly "Soft Second") and MassHousing mortgage products
- Access to rehabilitation and lead abatement loan programs

This program can assist in eliminating the need for Private Mortgage Insurance (PMI). To participate, an applicant must have savings in the amount of 3% of the purchase price of a home to use as a down payment and must have earnings at or below 80% of AMI. It is subject to the availability of funds.

Action Plan

- Continue to allocate CDBG and HOME funding to the Housing Rehabilitation Program
- Allocate a greater proportion of funds to the Housing Rehabilitation Program, or seek additional funding to preserve more housing units and serve income-eligible households
- Leverage additional funding for these programs through Community Preservation Act (CPA) and Affordable Housing Trust Fund (AHTF) allocations
- Promote down payment assistance and mortgage programs for first-time homebuyers and other resources for eligible owners by providing materials for various programs in visible locations at town hall, the library, and in other public places

Strategy 1.2: Expand Mechanisms to Allow Quincy's Seniors to Age in Place and to Better Serve Persons with Disabilities

The Housing Needs analysis identified a significant number of senior households in need of potential housing assistance due to cost burdens and related issues with maintaining their homes. The City should consider encouraging the development of new housing that is handicapped-adaptable or fully accessible to people with disabilities, including seniors, and integrate or connect community supportive housing services into new development. The City should continue to coordinate with the Council on Aging and other local senior advocates to help households in need get the support they deserve through local programs or improved living conditions. This should include fuel assistance, weatherization, and related programs, listed in full here: http://www.massresources.org/massachusetts_energy_assistance_d.html.

Action Plan

- Encourage accessible and adaptable units in new developments beyond what is required by law
- Integrate or connect community supportive housing services with new development
- Strengthen connections to Council on Aging to ensure local needs are identified and met
- Promote existing state and regional programs that assist with weatherization, rehabilitation, modifications and other home repairs
- Ensure local preference (not to exceed 70% of the affordable units in a local project) for persons age 55 and older for housing that is designated for seniors

Strategy 1.3: Encourage Homeownership Opportunities by Providing or Promoting Available Resources to Renters and First-Time Buyers

There are many resources available to first-time homebuyers and qualifying homeowners. First-time homebuyer education is available through CHAPA Homeownership Education Workshops, MassHousing Homebuyer Counseling, Massachusetts Affordable Housing Alliance, and Housing Consumer Education Centers, to name a few. The two homebuyer counseling agencies directly serving Quincy are NeighborWorks Southern Mass and Quincy Community Action Programs.

There are also a number of state and federal mortgage products available to first-time homebuyers through MassHousing, Fannie Mae, and Freddie Mac, to name a few. For example, the State's ONE Mortgage program offers low, fixed-rate financing and a state-backed reserve.

The At Home in Quincy program provides assistance to first-time homebuyers in Quincy earning up to 120% of AMI by paying the upfront mortgage insurance premium; up to two percent of the purchase price towards the down payment or closing costs; assistance with financing; and coverage in the event that a borrower becomes unemployed within the first ten years of the mortgage term. Funding is provided through the City's AHTF. The City might also explore matching local HOME funds with other programs, such as the Home Affordable Modification Loan Program, designed to provide deep savings for homeowners experiencing unaffordable increases in expenses or reductions in income.

Action Plan

- Promote downpayment assistance and mortgage programs for first-time homebuyers and other resources for eligible owners by providing materials for various programs in visible locations at City Hall, the library, and in other public places
- Work with external partners to translate program materials as needed to ensure broader access to available resources
- Leverage MassHousing Home Modification Loan Program funds when applicable and possible when using CDBG and HOME funds for housing rehabilitation activities
- Continue to support the At Home in Quincy homebuyer program through AHTF funding

Strategy 1.4: Explore Feasibility of an Ordinance that Encourages Development of Affordable Housing with Accessible and Adaptable Designs

The City should consider adopting a zoning ordinance that would provide incentives to developers that include more handicap-accessible units than required by law as part of the overall unit mix. Moreover, community supportive housing services should be integrated into or connected with new development when applicable.

Action Plan

- Analyze ways to incentivize accessible and adaptable units in new private development
- Integrate or connect community supportive housing services in new development when applicable
- Develop a coordinated, interdepartmental system for reviewing, approving, and monitoring residential developments for compliance with local, state, and federal architectural access requirements and visitability standards

Goal 2: Encourage affordable housing development to achieve, exceed and maintain the Chapter 40B 10% goal.

Strategy 2.1: Achieve Annual Housing Production Goals

In order to address unmet housing need and be compliant with Chapter 40B, Quincy officials must establish and work to achieve production targets. The goals listed in the below table are based upon the total number of year-round homes as listed in the 2010 decennial Census (42,547) and MAPC's projection for the year 2020 (46,596). The "cumulative state-certified affordable units" row is based upon the SHI as of June 2015 and a rate of increase of 0.5% and 1% of total units, which is required for municipalities to have their plan certified by DHCD, and could provide the City with more leverage in its review of any future comprehensive permits for Chapter 40B development. For Quincy, the 0.5% and 1% goals are 213 and 245 respectively.

The City of Quincy seeks to increase its inventory of State-certified affordable units at a pace generally consistent with the following production schedule. At this rate, Quincy will have surpassed the 10% target by 2017. If the City continues at the pace outlined in the schedule, it will reach 11.1% by 2020.

Table 23: Quincy Affordable Housing Production Goals, 2015-2020

	2015	2016	2017	2018	2019	2020
Total year-round homes	42,547	43,357	44,167	44,977	45,787	46,596
Cumulative state-certified affordable units*	4,077	3,865	4,082	4,303	4,515	4,744
10% requirement	4,255	4,336	4,417	4,498	4,579	4,660
Chapter 40B gap	178	471	335	195	64	n/a
Required units for relief at 0.5% of total units	213	217	221	225	229	233
Required units for relief at 1.0% of total units	425	434	442	450	458	466

*Based on 2015 SHI plus 0.5% rate of increase. Source: US Census Bureau, 2010 Census and MAPC MetroFuture projections for 2020. This estimate also subtracts units where the affordable housing deed restrictions are scheduled to expire (425 in 2016 and 13 in 2019).

Action Plan

- Affirm commitment to housing production goals as stated in the Housing Production Plan
- Annually review HPP goals and strategies through its expiration
- Regularly measure housing production, identify areas for continued improvement and celebrate achievements¹⁹

¹⁹ UMass Donahue Institute Population Estimates Program (UMDI-PEP) has a program called the Housing Unit Review. The Institute can annually review the housing components used by the Census Bureau for their estimates, and to replace incorrect or estimated data for each municipality with updated, corrected, or actual data through the HUR Survey. MAPC also updates its projections on a regular basis.

Strategy 2.2: Annually Monitor Housing Production Plan Progress and Amend Strategies as Needed

To ensure progress towards housing production and preservation goals is being made in an efficient and effective way, the City should routinely reflect on which action plan steps have been taken and assess how the housing environment is responding. If at any point, the City finds that implemented strategies are not yielding the desired results, this HPP should be revisited and action plans or strategies revised.

Action Plan

- Schedule regular meetings with lead entities and support partners to stay apprised of activities and progress made
- If needed, amend strategies to respond to new market demands or data

Goal 3: Develop strategies to ensure that existing affordable housing units are preserved for long-term affordability.

Strategy 3.1: Monitor & Preserve Existing Affordable Units

In 2015, the property owners worked to refinance several projects to ensure longer-term affordability for units where the deed restrictions set to expire. The City of Quincy is at risk of losing up to 641 units that will expire between 2019 and 2023. The City should closely monitor these and other units that could expire in the future. Moreover, the City should take steps to preserve affordable units so that they remain on the SHI and Quincy continues to make progress towards the 10% target.

Action Plan

- Work with owners of expiring SHI units to recertify them
- Ensure that existing deed-restricted housing is monitored for compliance with restrictions

Goal 4: Review and revise the Zoning Ordinance to remove barriers and create more incentives toward the production of affordable housing.

Generally speaking, local zoning ordinances can create barriers to fair access to housing, often unintended. Typically, this happens through policies that do not encourage certain types of residential development or by creating a complicated permitting process through site plan review and special permits. By reviewing and revising the Zoning Ordinance, an opportunity exists where the City can proactively facilitate a more integrated and diverse housing stock.

The City should identify where by-right development of a diverse housing stock can be encouraged in areas that are transit-accessible, including mixed commercial and multifamily housing uses that allows for higher density housing in areas where the infrastructure can support such density. For example, the MBTA released an Invitation to Bid for land adjacent to the North Quincy T station. The approximately 6.75 acre site presents a unique opportunity to implement Transit Orientated Development (TOD) zoning techniques and create housing opportunities that address the needs identified in this plan. Also, the 2010-2014 Housing Production Plan identified potential village center development nodes that should still be considered.

Strategy 4.1: Consider Where Increased Density is Appropriate and can be Supported

Action Plan

- Identify “opportunity areas” most appropriate for and conducive to residential development.
- Consider appropriate compact development in traditional “village centers” throughout the City (North Quincy, Wollaston, Brewers Corner, Atlantic, Houghs Neck, Germantown, Squantum, and Quincy Center).
- Consider establishing an overlay district, such as Chapter 40R Smart Growth Zoning District. The Smart Growth Zoning Overlay District encourages dense residential or mixed-use smart growth zoning, including a high percentage of affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable locations. Upon state review and approval of a local 40R overlay district, communities become eligible for payments from a Smart Growth Housing Trust Fund, as well as other financial incentives.
- Consider Transit Orientated Development (TOD) techniques for new development around each mass transit station and along bus routes.

Strategy 4.2: Identify and Minimize Barriers to Housing in the Zoning Ordinance

Action Plan

- Consider allowing accessory dwelling units by-right in the Residence C district and by special permit in Residence A and B
- Review zoning regulations and explore changes that would encourage redevelopment and infill as a result of the lack of undeveloped residentially zoned land
- Explore modifications to the Affordable Housing Ordinance to create incentives for the production of more inclusionary units and consider increasing the current percentage of inclusionary units required under the Ordinance
- Review the formula for how the fee charged in lieu of the construction of dwelling units is calculated

- Provide technical assistance to the AHTC on implementation of the Affordable Housing Ordinance. The Town of Watertown created a toolkit to assist the Town in implementation of the ordinance and developers in understanding the requirements and procedures (<http://www.watertown-ma.gov/DocumentCenter/View/16717>).

Goal 5: Identify sites that are most appropriate to accommodate Quincy's projected growth in housing.

Strategy 5.1: Advance Affordable Housing Development on Priority Sites

Building on MAPC's assessment of developable land and the City's parcel-level analysis, the City should pursue affordable housing development opportunities. This should include both vacant and underutilized City-owned and privately owned land; the latter can potentially be acquired by the City or the City can work with the owners to direct development. The City should consider factors such as location near transportation and amenities, square footage of site, and potential unforeseen costs (such as remediation), among others. As part of the development process, the City will ensure that most future Comprehensive Permit developments will require the creation of at least 10% of all units as 3-bedroom units.²⁰

Action Plan

- Develop and maintain a list of parcels with redevelopment potential that are appropriate for housing development, including City-owned parcels
- Assess vacant and blighted structures and properties, and identify areas appropriate for infill development
- Develop an acquisition plan for developable sites
- Consider whether there might be opportunities to develop additional housing on existing Quincy Housing Authority land

²⁰ Exceptions to this state interagency rule can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/familyhousinginteragencyagreement.pdf>.

Figure 25: Development Potential and Constraints



Strategy 5.2: Coordinate with State Agencies and Developers to Remove Barriers to Brownfield Redevelopment

Much of Quincy's developable land is considered to be brownfield sites. In order to enhance the redevelopment potential of identified housing sites, this constraint must be addressed. Often, site cleanup is a prohibitive cost for developers. The City should coordinate with them as well as federal and state agencies to remove barriers to brownfield redevelopment, including site, legal, funding, and remediation issues. Massachusetts has several brownfields programs offering incentives for cleanup and redevelopment, including the US Environmental Protection Agency (EPA) Brownfield Assessment program, Department of Environmental Protection (DEP) Waste Site Cleanup Program, MassDevelopment's Brownfields Redevelopment Fund, BDC Capital's Brownfields Redevelopment Access to Capital (BRAC) Program, the Massachusetts Department of Revenue's Brownfields Tax Credit Program, and the Executive Office of Housing & Economic Development (EOHED)'s MassWorks Infrastructure Program. Information about these and other programs can be found here: <http://www.mass.gov/eea/agencies/massdep/cleanup/programs/>.

Action Plan

- Assess cleanup costs and activities required for redevelopment of available sites

- Apply for state funding programs to assist with these endeavors
- Work with developers to support cleanup activities

Goal 6: Leverage existing funding sources to meet existing and future housing needs.

As this plan indicates, Quincy's housing supply must change and grow in order to address urgent housing needs. Towards that end, it is important that the City build broad agreement that affordable and accessible housing issues will be a strong focus, and time and resources will be directed to address them. In order to pursue such an agenda, both City staff and volunteers and residents must be involved and kept aware of housing issues and activities.

Given the continued cutbacks to CDBG and HOME funding, the City should leverage AHTF and CPA funds to acquire, create, preserve, and rehabilitate/ restore when applicable low and moderate income housing for individuals, families, and senior housing. As the fund continues to grow, the City has additional opportunities to create new affordable units or offer financial assistance in addition to the rehabilitation of existing units. Examples of ways in which communities have leveraged CPA funds for affordable housing can be found at the Community Preservation Coalition website (see <http://communitypreservation.org/projectsdatabaseaccess>). Additionally, the City could consider increasing the CPA percentage allocation (currently 10%) that is dedicated to housing to provide additional funding.

Strategy 6.1: Guide Local Housing Activities by Coordinating with Minority Populations & Ensure Language Equity in Process

Quincy is a diverse city with significant and growing minority populations, including low-income residents. The City should engage members of these populations and facilitate discussion to better understand their housing needs and demands. This must include providing translation and interpretation services for those residents for whom English is a second language.

Action Plan

- Provide tailored outreach to the community prior to housing-related public forums to increase the likelihood of a diverse audience
- Hold an annual housing forum to discuss progress toward housing goals and obtain information on ongoing issues

Strategy 6.2: Hold Regular Informational Sessions with Local Boards and Commissions about the Housing Development Process and Mechanisms to Advance Housing Goals

In order to raise awareness of Quincy's housing needs and garner the necessary support to address them, the City should hold regular informational forums with local board and commission members about the housing development process and strategies to advance housing goals. Such educational opportunities will increase understanding of what's involved in building and diversifying Quincy's housing stock. Moreover, these sessions will increase communication and build consensus around action plans.

Action Plan

- Disseminate information to all city boards, commissions, departments, and elected officials about housing needs and demand in Quincy, housing goals, strategies to achieve them, and the housing development process
- Hold all land-use board meetings
- Work with experts to schedule training sessions and workshops on fair housing and affordable housing financing
- Continue promoting housing successes during Community Development Week

Strategy 6.3: Partner with Housing and Community Development Organizations to Advocate for and Advance Affordable Housing Development

The City should continue to reach out to and work with local community groups and developers (private for profit and non-profit) to identify potential development opportunities, advocate for affordable housing, establish strategies to address need, and provide oversight of implementation.

Action Plan

- Continue to regularly reach out to developers and organization leaders to gauge interest in working with the City
- Establish partnerships with developers and community groups to advance affordable housing goals

Strategy 6.4: Utilize AHTF Money for Construction of New Units and Preservation of Existing Ones

The Trust Fund will soon have approximately \$10.25 million and this is a vital financial resource for the City. The money can be used to construct new housing units as well as preserving existing affordable units directly through rehabilitation. It can also be used to assist homeowners and renters stay in their homes.

Action Plan

- Establish a specific timeline for how the money will be spent and when
- Project and plan for the use of additional funds generated through the program

Strategy 6.5: Publicize existing clearinghouses to assist residents in obtaining information about available affordable housing opportunities

There are several clearinghouses that provide MA residents with information about existing affordable rental and homeownership properties. One is called MassAccess (<http://www.massaccesshousingregistry.org/>) and is operated by the Citizen Housing and Planning Association (CHAPA), and it specifically highlights homes for people with disabilities who need accessible or barrier-free housing. Another example is Metrolist, which is a housing clearinghouse that facilitates housing access throughout the metropolitan area by providing Boston residents with comprehensive housing information and a broad range of counseling services (<http://www.cityofboston.gov/fairhousing/fairhousing/metrolist.asp>). Metro West Collaborative Development, a nonprofit, provides useful information for both homeowners and renters, along with a listing of available units (<http://metrowestcd.org/housing-services/>) and a ready-renter program to help market available units. Developers and property owners should work with the City to publicize the availability of units to prospective renters and buyers.

Goal 7: Minimize the displacement of lower-income households and businesses.

With a majority of Quincy's housing stock rental and many of the City's low-income households residing in rental units, this population is likely to become more vulnerable to displacement as rents increase due to new investment. In order to work towards distributing the benefits of neighborhood change among existing and new residents alike, the City should consider exploring anti-displacement strategies that help retain households and businesses at risk of being priced out of an inflating market.

Strategy 7.1: Explore Feasibility of a Condominium Conversion Ordinance

As moderate- and higher-income households are attracted to Quincy, demand for for-sale units will increase. If new construction does not provide the supply needed, the owners of existing rental units may find it profitable to convert their properties to a condominium form of ownership and sell off the units individually. This reduces the rental housing stock, typically more affordable to lower-income households, and increases the risk of displacement.

In order to preemptively address and mitigate this risk, the City should explore the feasibility of adopting a condominium conversion ordinance that offers tenants of rental units certain protections should the unit be converted to ownership or if the structure is to be gutted or demolished. The ordinance could stipulate that no rental unit be removed from the market without

a removal permit granted by a Condominium Review Board following a hearing. In determining whether to grant a permit, the Board would consider the benefits to Quincy's citizens, the hardship it would impose on current tenant(s), and whether it would exacerbate a rental housing shortage, specifically units suitable for lower-income families, the elderly, and people with disabilities. The Board would also make owners of properties aware that some tenants are low- to moderate-income households, and others are elderly or disabled. In those cases, the owner could be required to provide a two-year notice to tenants prior to displacement. The City of Somerville has such an ordinance in their Code of Ordinances Chapter 7 Article IV §7-67, Notification of Conversion. Lastly, the ordinance could also stipulate that tenants have the right of first purchase of the unit and are to be reimbursed for relocation if they decline. Relocation expenses and assistance is outlined in Strategy 7.2.

Action Plan

- Explore the creation of a condominium conversion ordinance

Strategy 7.2: Supplement Existing Tenant Rental Assistance Programs

There is the possibility that with higher rates of development and redevelopment in Quincy, changes may occur within city neighborhoods that may necessitate tenant relocation. To help with tenant relocation and work in tandem with a condominium conversion ordinance, the City can consider setting aside additional resources for use in existing relocation assistance programs. For example, Quincy Community Action Programs currently administers an emergency assistance program. The Program helps tenants search for affordable rental housing opportunities in Quincy, assists households with apply for state HomeBase and Residential Assistance for Families in Transition (RAFT) Programs, and when funding is available, helps income-eligible tenants with utility arrearages, and can provide one-time rental assistance and moving costs. An enhanced program could also be expanded to provide longer-term rental assistance to households at risk of becoming homeless.

Action Plan

- Consider utilizing resources to expand existing tenant rental assistance and relocation program to serve as a companion program to the condominium conversion ordinance.

Strategy 7.3: Preserve Existing Affordable Rental Housing

Rising property values in areas undergoing large-scale investments in transit and other infrastructure can threaten the continued affordability of existing rental homes and lead to property tax increases that make it difficult for low-income homeowners to afford their housing costs. Rising property values can also make it cost-prohibitive to replace newly developed affordable homes lost due to the expiration of affordability restrictions. Local communities can take steps to preserve existing affordable rental homes and create new homeownership and

rental opportunities that will remain available to low- and moderate-income households over the long term.

Preservation of existing affordable housing in the City is critical, as well as potentially acquiring or rehabilitating and preserving new affordable housing. HOME funds can be used for these activities – both housing rehabilitation and tenant-based rental assistance. Preservation of units ensures that housing is affordable to low- and moderate-income households by protecting the units in a deed restriction.

Whenever property values rise, there is a danger that owners of properties with federal housing subsidies may choose to opt out of their subsidy contracts upon contract expiration and that owners of unsubsidized affordable rentals may raise rents or sell the buildings in preparation for conversion to condominiums or higher-priced housing units. The City should consider adopting a preservation strategy that specifically targets location-efficient areas to help stem the loss of affordable rental homes in strong market neighborhoods, particularly around transit.

Action Plan

- Creating a “preservation catalog” to identify and track subsidized housing near transit stations that is at the highest risk of loss;
- Prioritizing the use of Low Income Housing Tax Credits and other funding sources to recapitalize and modernize location-efficient affordable homes; and
- Creating tax incentives to encourage the preservation of affordable rental housing.

Goal 8: Promote healthy housing and living.

Strategy 8.1: Connect Homeowners and Renters to Energy Efficiency/Renewable Energy Programs and Incentives

Retrofitting existing residential properties to meet energy efficiency guidelines can greatly reduce household utility bills. The installation of renewable energy sources, such as solar panels, can protect against energy price volatility. There are several state and federal programs that offer technical assistance, subsidies, and complete financing for renewable energy sources and energy saving home-upgrades. Quincy already receives funding from HUD through the CDBG, which can be used to support this work among low- and moderate-income households.

Other resources include, but are not limited to: the Massachusetts Utility-Funded Low-Income Multi-Family Energy Retrofit Program, Mass Save Multi-Family Retrofit Program, Massachusetts Residential New Construction Program, the Massachusetts Department of Housing and Community Development’s Weatherization Assistance Program, and the Commonwealth Solar Hot Water Program. A complete list of Massachusetts-specific renewable and energy efficiency retrofit incentives can be found on the Database of State Incentives for Renewable and Efficiency (DSIRE) website: <http://dsireusa.org/incentives/homeowner.cfm?state=MA&re=0&ee=0>.

Action Plan

- Publicize energy efficiency benefits and programs that are available for residential utility customers through the City's website and its housing rehabilitation program

Strategy 8.2: Retrofit Public Housing to Meet High Energy Efficiency Standards

As a Green Community, Quincy is eligible to apply for competitive grant funding for clean energy projects. The City may use such funding to complete energy projects, such as energy retrofits and renewable energy installations, on all municipally-owned property. The City should work with the Quincy Housing Authority to apply Green Communities funding to public housing. Energy-saving measures that may be eligible for funding and appropriate for these units include upgrades to lighting, HVAC, and landscaping. Additionally, CPA funding can be made available to the Housing Authority for modifications and building updates to improve energy efficiency within each apartment and for the buildings in general, which can help to reduce operating costs.

Action Plan

- Consider making funding available to the Quincy Housing Authority to implement energy-saving measures

Strategy 8.3: Encourage Property Owners and Residents to Minimize In-Home Exposure to Irritants & Pollutants

Research shows that indoor environmental pollutants such as lead, pests, mold, secondhand smoke, and other irritants can lead to or exacerbate chronic health conditions and impair quality of life. The City can encourage property owners and residents to take steps to mitigate these hazards. For example, property owners can conduct risk assessments and lead abatement; adopt integrated pest management (IPM) techniques to reduce exposure to indoor and outdoor pests; and make use of drainage systems, insulating cold HVAC and plumbing components, or watertight and weather-tight sealing materials to prevent mold. To reduce indoor exposure to secondhand smoke, property owners should adopt smoke-free housing policies that prohibit smoking in the residence and preferably exclude smoking on the premises or, at least limit smoking to a designated outdoor smoking area a minimum of 25 feet away from the building.

Action Plan

- Hold a Smoke-Free Housing Policy Forum with the local housing authority, developers of subsidized private housing, and public health agencies
- Provide developers with weblinks to the following resources:
 - Environmental Protection Agency (EPA) Lead Resources, <http://www2.epa.gov/lead/protect-your-family>

- MassHousing Get the Lead Out Loan Program, https://www.masshousing.com/portal/server.pt/community/home_owners_loans/228/get_the_lead_out
- EPA IPM Fact Sheet, <http://www.epa.gov/opp00001/factsheets/ipm.htm>
- EPA Mold Remediation, http://www.epa.gov/mold/mold_remediation.html or <http://www.epa.gov/mold/index.html>
- DHCD Guidelines for Smoke-free Housing Policies, <http://www.mass.gov/hed/docs/dhcd/ph/publicnotices/14-08guidelines.pdf>
- Massachusetts Tobacco Control Program, <http://www.mass.gov/eohhs/gov/departments/dph/programs/mtcp/tobacco-control-prevention-and-cessation.html>

Strategy 8.4: Site Housing to Reduce Exposure to Outdoor Pollutants

Research shows that housing located on or near brownfields or air pollutants can have harmful impacts on residents. The state offers brownfield program incentives for redevelopment of contaminated property, and there are several techniques to reduce resident exposure to traffic emissions, a major contributor to air pollution. These include the use of high-efficiency particulate air (HEPA) filtration in buildings, urban design that varies building sizes and shapes to promote air circulation, and use of vegetation and/or sound wall barriers.

Action Plan

- During review of housing proposals, review selected site for potential proximity to brownfields and high vehicular traffic corridors
- Provide developers with weblinks to the following resources:
 - MassDEP Resources, <http://www.mass.gov/eea/agencies/massdep/cleanup/programs/>
 - MassDevelopment Brownfield Redevelopment Fund, <http://www.massdevelopment.com/financing/specialty-loan-programs/brownfields-redevelopment-fund/>
 - Improving the Health of Near Highway Communities, <http://sites.tufts.edu/cafeh/project-description/improving-the-health-of-near-highway-communities/>

Strategy 8.5: Continue to Provide Services and Seek New Housing Opportunities to Reduce the Homeless Population

The Quincy/Weymouth Continuum of Care (QWC) represents local government, businesses, faith organizations, formerly homeless persons and service providers who work together to coordinate all efforts taking place within the continuum to address the issues of homelessness. Great care is taken to ensure that the planning process is in step with state and local plans to end chronic

homelessness. Efforts of the QWC are coordinated with the City of Quincy's Consolidated Plan and also with other continuums in the State through participation in the Mass Alliance of Homeless Shelters to prevent overlapping or duplicative efforts by the continuum.

The QWC works to develop and implement specific action steps that address the issues of homelessness in the community and to respond with services as needed. The Board identifies gaps in services based on the Continuum of Care Gaps Analysis Chart and through personal interviews with shelter guests and street homeless persons, discusses innovative solutions combining housing and services that respond to those gaps, identifies areas for collaboration among housing providers and supportive service providers, and develops priorities for funding requests.

Subcommittees collaborate with each other in an effort to create new programs focused on specific client needs, such as housing development, family homelessness, medical services, and veterans' housing. Quincy and Weymouth's Planning and Community Development staff members provide technical assistance for member organizations in need of assistance in overcoming specific obstacles and aid members in developing programs. They also provide insight on affordable housing opportunities and on acquisition and rehabilitation of buildings.

Since 1996, the Quincy/Weymouth Continuum of Care, through the Quincy Department of Planning and Community Development has successfully secured \$12,605,086 in McKinney-Vento funding to be used for programs that serve the homeless population in the Quincy/ Weymouth area. The Continuum of Care currently administers eight programs under the Federal Supportive Housing Program, which maintains 50 units for homeless individuals and 42 units for homeless families. The Continuum of Care also administers the Federal Shelter Plus Care program, which maintains 99 units for homeless individuals and families.²¹

Goal 9: Ensure that the City is affirmatively furthering fair housing obligations.

The South Shore HOME Consortium, whose member municipalities include Quincy, Braintree, Holbrook, Milton, and Weymouth, worked in partnership with the Metropolitan Area Planning Council to prepare the 2014 – 2019 Fair Housing Plan (FHP). The FHP was also developed with the participation and input of residents, fair housing advocates, service providers, realtors, and representatives from municipal boards, committees, and commissions. A jurisdiction is affirmatively furthering fair housing when it 1) has a current Analysis of Impediments to Fair Housing Choice, 2) is implementing the recommendations that follow from that analysis, and 3) is documenting its efforts to improve fair housing choice.²²

²¹ <http://www.quincyma.gov/Government/PLANNING/HomelessBoard.cfm>

²² South Shore HOME Consortium Regional Fair Housing Plan, FFYs July 1, 2014 – June 30, 2019, prepared for the South Shore HOME Consortium with technical assistance from the Metropolitan Area Planning Council,

Strategy 9.1: Implement the Regional Fair Housing Plan

The FHP focuses on five categories of action:

- Public and Private Sector Education and Outreach
- Oversight and Monitoring
- Private Sector Compliance
- Reporting
- Local Policies and Practices

The City of Quincy established its Fair Housing Committee in 1984. The purpose of the Committee is to aid the City in its effort to foster a climate in which the individual human dignity and civil rights of all people are respected and where every potential homeowner has access to all housing regardless of race, color, religious creed, national origin, ancestry, age, children, marital status, disability, sexual orientation, public assistance recipient, or gender. The Fair Housing Committee oversees the development and implementation of the Fair Housing Plan. The Committee also takes a lead role in fair housing education throughout the City in the form of annual fair housing workshops, creating and distributing fair housing brochures (including translation into different languages), and as a referral service for residents, landlords, and housing industry representatives.²³

The following is a summary of the recommendations from the South Shore HOME Consortium Regional Fair Housing Plan:

- Deliver resources and provide training for elected and appointed officials and municipal staff, first-time landlords, small property owners, and public and private housing developers on fair housing laws, rights, and responsibilities
- Develop materials to educate renters, buyers, and property owners and commit resources to ensuring that materials are accessible to protected classes.
- The South Shore HOME Consortium serves as a resource for local Fair Housing Committees. Since the City of Quincy has an established Committee, it should continue to work with the Consortium as needed to develop and implement local action plans for educating municipal staff and constituents on fair housing issues
- Identify, track and provide training on the top issues reported in fair housing complaints
- Increase access to local and regional mechanisms for reporting fair housing issues to ensure reporting of discriminatory actions
- Facilitate adoption of local zoning policies and practices that advance a safe, diverse, affordable, accessible, and integrated housing stock

²³ <http://www.quincyma.gov/Government/PLANNING/FairHousing.cfm> (September 2015)

- Facilitate adoption of ADA/Section 504 Self Evaluation and Compliance and Transition Plans and Language Assistance Plans

Action Plan

- Establish a standard protocol for affirmative marketing plan and lottery program for housing developments constructed pursuant to the Affordable Housing Ordinance (see the Watertown toolkit at <http://www.watertown-ma.gov/DocumentCenter/View/16717>).

Goal 10: Ensure that staff and commissions have capacity to implement HPP.

Strategy 10.1: Enhance the capacity of the AHTC

The AHTC is the primary advocate for affordable housing in the City and it controls the allocations of the AHTF. Currently, the AHTF has approximately \$1.6 million in available funds, with more to come. It is important that the AHTC establish procedures and parameters for how the money will be utilized, and priorities for the types of projects it will fund. The Center for Community Change provides a good resource regarding the creation and operation of a housing trust fund. Defining the key elements of the housing trust fund is critical to an efficient, effective, and responsive program. Information on the development and implementation of housing trust funds can be found at <http://housingtrustfundproject.org/>.

Additionally, the Massachusetts Housing Partnership (MHP) prepared two guidebooks that are helpful in the establishment and operation of an affordable housing trust fund

Municipal Affordable Housing Trusts is an updated guidebook on utilizing the local trust to achieve housing goals.

(http://www.mhp.net/writable/resources/documents/municipal_affordable_housing_trust_guidebook.pdf).

Municipal Affordable Housing Trust Operations Manual provides guidance on getting started with the trust, as well as legal considerations, sources of revenues, eligible initiatives, and funding projects (http://www.mhp.net/writable/resources/documents/MAHT-Ops-Manual_final.pdf).

Action Plan

- Prepare a strategic plan for the AHTC that identifies its goals and operational parameters.
- Establish priorities for the types of projects that can be funded.
- Standardize the informational requirements for any proposal brought before the AHTC for funding.

Strategy 10.2: Ensure cross-board coordination and alignment on housing activities

Local leadership and continued advocacy are critical ingredients to implementing the community's housing goals. That commitment should be maintained throughout the housing development process, from project concept to completion. Coordination among all relevant City boards, committees and officials engaged in land use and housing policy setting and decision-making is vital in order to ensure that housing strategies are implemented in a way that is compatible with other planning goals.

Action Plan

- Hold all land-use board meetings to discuss implementation of this HPP
- Encourage continued participation of City Councilors in AHTC activities and meetings
- Consider acquiring permitting software to assist in organizing and synchronizing information for City Officials, applicants and the public.

Strategy 10.3: Continue to seek out opportunities for the City to work collaboratively with the Quincy Housing Authority, Quincy Community Action Programs (QCAP), Asian Community Development Corporation, NeighborWorks Southern Mass, and other local groups

The Quincy Housing Authority, Quincy Community Action Programs, Asian Community Development Corporation, and other local groups are just a few examples of local organizations that could collaborate with the City on housing issues and projects. In the case of the Housing Authority, the City might consider providing CPA or other local funds to preserve existing and/or support the development of new local housing authority units. The City might also consider developing affordable housing on housing authority-owned land. By working with the Asian Community Development Corporation and QCAP, the City can enhance its outreach to communities in need of housing-related services. QCAP offers a variety of assistance for first time homebuyers, homeowners, tenants, landlords, homeless and near homeless families to help secure and stabilize housing. Like QCAP, NeighborWorks also provides housing resources, and is a Community Housing Development Organization (CHDO).

Action Plan

- Earmark CPA, Trust Fund and City funding for collaboration local organizations for the development of new housing, preservation of existing affordable units, and social services to people in need
- Connect residents with social service partners that can provide assistance to people in need

Strategy 10.4: Continue to explore opportunities to work collaboratively with non-profit housing developers

There are many opportunities to partner with non-profit housing developers, such as the local Habitat for Humanity affiliates, which may benefit the City. Through the use of AHTF and CPA funds, the City can assist with the purchase of properties at-risk of losing their affordability restrictions, pre-development costs related to affordable housing development, and the cost of construction of affordable housing. The City will continue to work with these private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase affordability to the greatest extent feasible, potentially infusing funding from the CPA, CDBG, HOME or the proposed AHTF where appropriate.

Action Plan

- Engage non-profit developers active in the MAPC region and Quincy area to assess the potential for developing partnerships

City of Quincy Natural Development Constraints

-  Title 5 Buffers
-  BioMap2 Core Habitat
-  BioMap2 Critical Natural Landscape
-  Wetlands
-  Permanently Protected Open Space
-  Other Open Space
-  Activity Use Limitation Sites

Chapter 21E Sites

-  Tier I
-  Tier 1D
-  Tier II

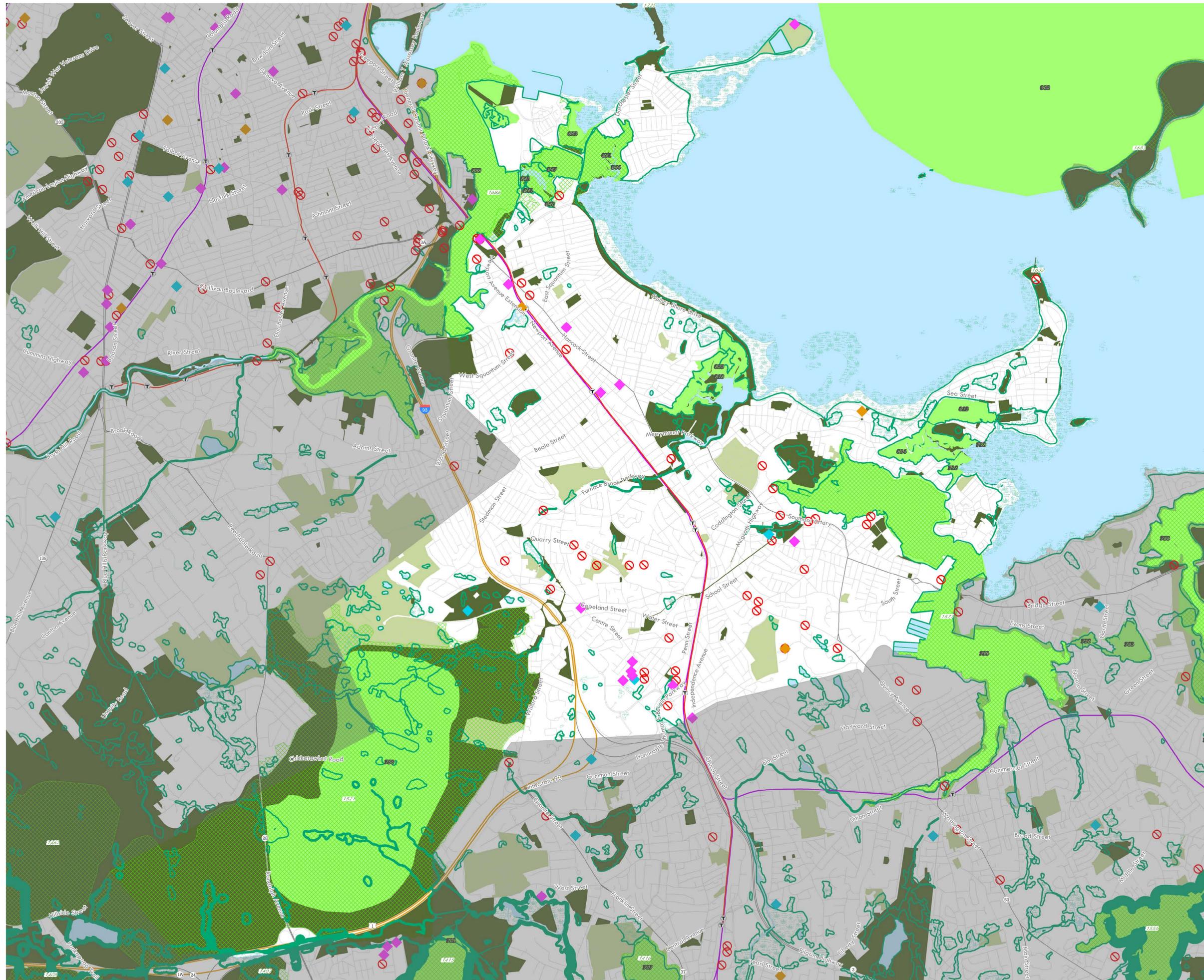


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Metropolitan Area Planning Council
60 Temple Place, Boston, MA 02111 | (617) 933-0700

Data Sources:
Metropolitan Area Planning Council (MAPC)
Massachusetts Geographic Information System (MassGIS)
Massachusetts Department of Transportation (MassDOT)

March, 2016



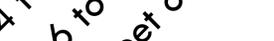
Quincy Housing Production Plan

Development Potential & Constraints

-  MBTA Stations
-  MBTA Rapid Transit
-  Commuter Rail
-  MBTA Bus Routes

Depth of Flooding

100 year flood zone (2070)

-  1 to 4 feet
-  4 to 6 feet
-  6 to 10 feet
-  10 feet or higher

-  Permanently Protected Open Space
-  Other Open Space
-  Wetlands
-  Rivers and Streams
-  Water Bodies

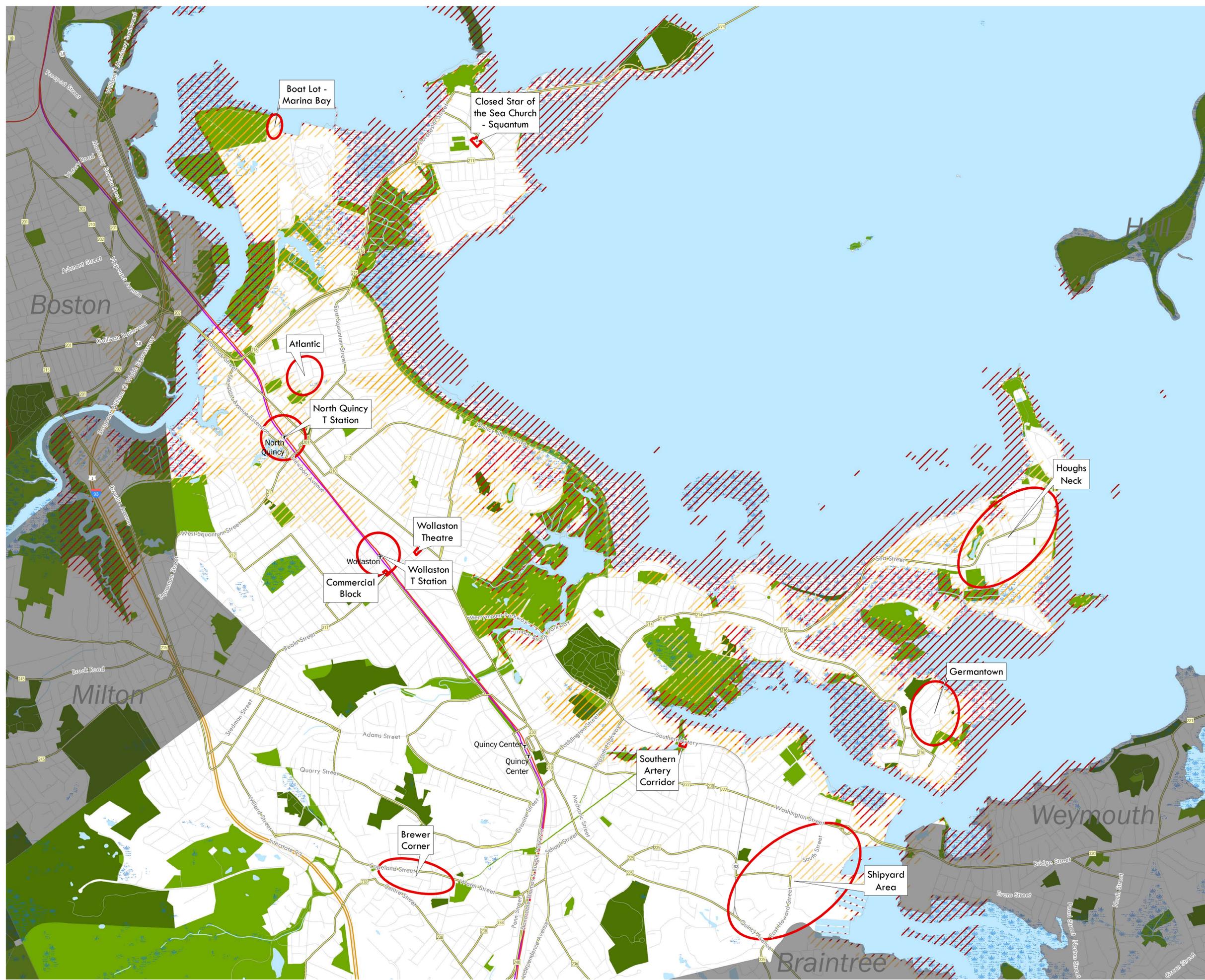


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Massachusetts Bay Transit Authority (MBTA)
BH-FRM, Woods Hole Group

March, 2016



City of Quincy Flood Zones and Sea Level Rise

-  1% Annual Chance of Flooding
-  0.2% Annual Chance of Flooding

Depth of Flooding

100 year flood zone (2070)

-  1 to 4 feet
-  4 to 6 feet
-  6 to 10 feet
-  10 feet or higher

-  Rivers and Streams
-  Wetlands
-  Water Bodies

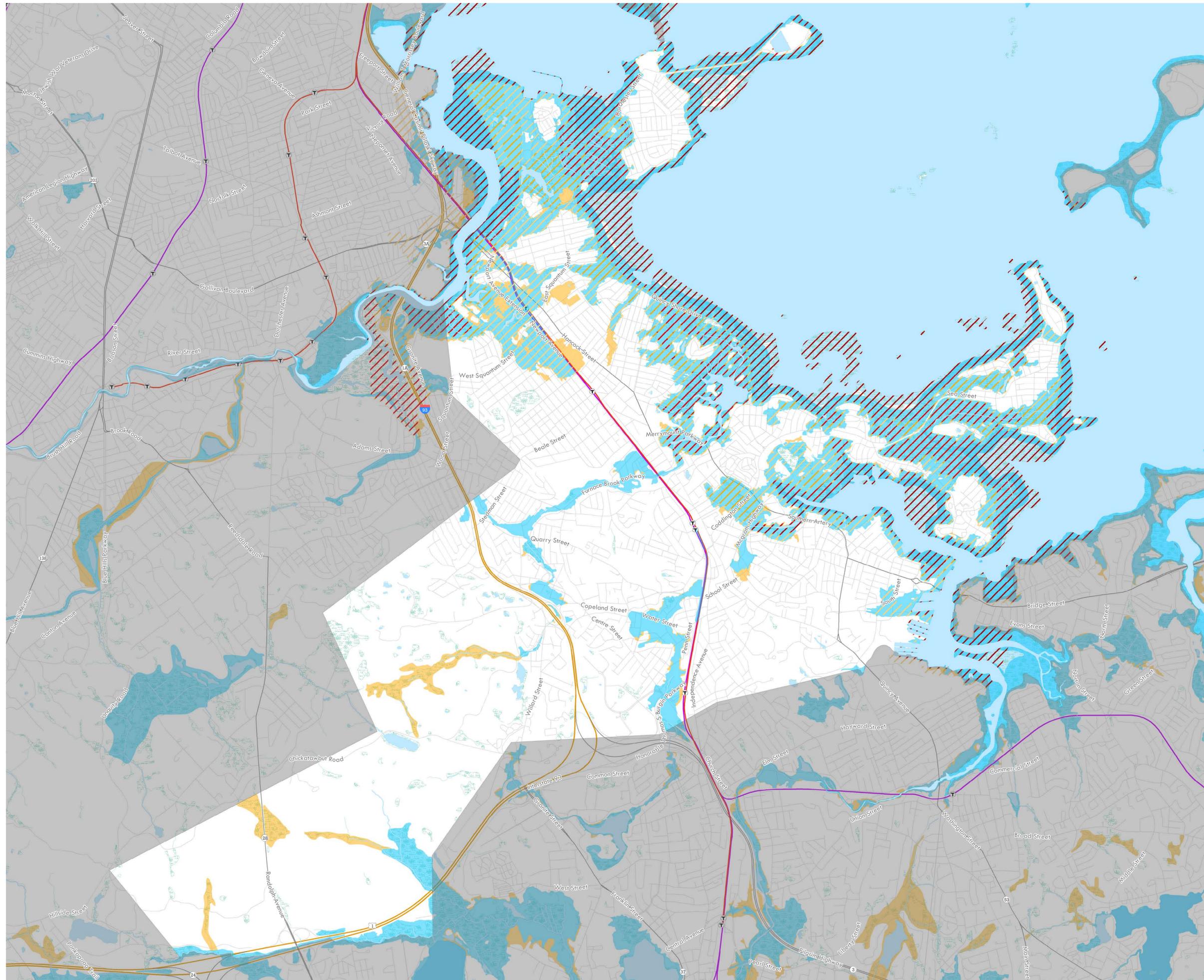


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City of Quincy Neighboring Municipalities

-  Quincy
-  MAPC Boundary
-  MAPC Towns



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City of Quincy

Topography & Subbasins

-  MBTA Stations
-  MBTA Rapid Transit
-  Commuter Rail
-  Sub-basins
-  Elevation in Feet



0 0.2 0.4 0.8 Miles



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City of Quincy

Zoning

- | | |
|--|---|
|  Residential A |  Business A |
|  Residential B |  Business B |
|  Residential C |  Business C |
|  Residential D |  Industrial A |
|  Center District-10 |  Industrial B |
|  Center District-15 |  Open Space |
| |  Planned Unit Development District |

-  MBTA Stations
-  MBTA Rapid Transit
-  Commuter Rail

- ### Roads
-  Interstate
 -  State Route
 -  Non-numbered route
 -  Rivers and Streams
 -  Water Bodies



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