

HOUSING POLICY BLUEPRINT FOR

Boston's Next Mayor

*A policy plan to support smart growth for an
equitable, sustainable, and thriving city*



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Housing Forward-MA is a nonprofit, nonpartisan research and education organization focused on developing and disseminating accurate data related to housing, real estate, and land use policies in Massachusetts, and the broader economic impacts of housing supply and demand. By providing training, education, and model policy proposals, HFMA supports pro-housing efforts across the Commonwealth.

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Executive Summary

Housing continues to be one of the most important issues to Boston voters, and the city's next mayor will inherit a housing shortage decades in the making. According to the 2018 update to the city's housing production plan, *Housing a Changing City: Boston 2030*, the city needs 69,000 new homes by 2030 to meet its housing needs; despite the Walsh administration's impressive gains in housing production, by the end of 2020 the city had only just permitted 50% of its goal. Even if post-COVID effects decrease current population projections, Boston would still face a significant gap between housing supply and demand.

The powers of the mayor's office provide Boston's next mayor with many revenue-neutral policy tools to help close the city's housing gap and reach its affordability goals. To support housing production and put Boston on a path toward becoming a more equitable, sustainable, and thriving city, the next mayor should: codify smart growth principles in Boston's Zoning Code, actively support missing middle housing, reduce costs and increase incentives for affordable development, foster a pro-housing culture, and prioritize and commit to the goals set in *Housing a Changing City: Boston 2030*.

As the city begins to rebuild from the COVID-19 pandemic, housing production should be an integral piece of the city's recovery. **The city of Boston needs more homes, of all shapes and sizes, and a mayor who will lead on providing more available and affordable homes for all who wish to live in Boston.**



Background

As Boston heads into a competitive race for the city's next mayor, housing is one of the most [important issues to voters](#). The COVID-19 pandemic has only exacerbated the city's existing housing challenges, illustrating the connection between access to stable homes and public health, and illuminating widespread inequities. Boston's next mayor will face the historic challenge of directing the city's post-pandemic recovery; to ensure that Boston remains a welcoming and accessible city to people of all backgrounds and walks of life, these recovery efforts must include a commitment to increasing the city's housing supply.

Boston's next mayor will inherit a housing shortage decades in the making. A task force convened by former Mayor Marty Walsh released an ambitious housing plan during his first year in office that appropriately summed up the challenge: Boston's growing population was outstripping its housing supply, leading to escalating needs for affordable options in Boston's housing market. To bring Boston's housing supply in line with projected population growth, the 2014 plan, titled [Housing a Changing City: Boston 2030](#), called for building 53,000 new homes by 2030.

Although Mayor Walsh's administration met its targets and made strides toward its housing production goals, Boston grew faster than expected. Population and job growth continued to stretch the housing gap; by 2016, projected 2030 population had already increased from 709,000 to 760,000 people. As a result, a [2018 update](#) to the city's housing plan increased the number of new homes needed by 2030 to 69,000.

While these projections were made pre-COVID and we still do not fully understand how the pandemic may affect the way people choose to live and work, increased vaccine access is already spurring a move toward pre-pandemic activity. As of May 2021, spectators are

**TO CLOSE BOSTON'S
HOUSING GAP, THE CITY
MUST ADD**

69,000

**NEW HOMES BY THE
YEAR**

2030



**ALTHOUGH MAYOR WALSH'S
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TOWARD CLOSING THIS GAP,**

BY THE END OF

2020

**THE CITY HAD ONLY
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50%

**OF ITS HOUSING
PRODUCTION GOAL**

returning to live sporting events, colleges and universities have announced a return to in-person classes in the fall, and more companies are returning to the office. Even if the post-COVID effects slightly decrease population projections, the development efforts of the Walsh administration had not yet caught up with immediate demand, let alone begun to address the underlying housing shortage that existed prior to 2010. Data show that even with little to no population growth Boston would still face a significant gap between supply and demand, continuing to put upward pressure on rents and sale prices. While concerns about shifts in work and living patterns over the past year are valid and should be monitored, **now is not the time to let up on critical efforts to increase and diversify Boston's housing stock.**

While Boston residents - at all income levels - acutely experience the high costs of housing scarcity, the city of Boston is not alone in grappling with the pressure of declining affordability. As low- and middle-income families are increasingly priced out of high-opportunity urban areas, a significant movement has led to a push across the country to re-legalize multifamily housing and limit exclusive single-family zoning and other exclusionary zoning practices. While Mayor Walsh established Boston as a national leader in planning for housing growth and his administration's efforts made great progress toward meeting the city's production goals, at the end of 2020 the city had only just permitted 50% of its goal of 69,000 new units. Boston's next mayor must continue to execute on the *Housing a Changing City: Boston 2030* plan.

**From
2010-2016,
the city's
population
increased by
40,000
people,
but newly
built housing
could only
accommodate
26,800
people.**



Source: *Housing A Changing City: Boston 2030* 2018 Update

Recommendations

To prioritize equity and economic inclusion, expand housing opportunities across all neighborhoods, and adequately address our climate crisis, Boston's next mayor must actively commit to producing more housing. This blueprint outlines revenue-neutral and, in some cases, revenue-positive policies that fall within the power of the mayor that will contribute to closing the housing gap and help the city reach its affordability goals. To support production and put Boston on a path toward becoming a more equitable, sustainable, and thriving city, the city's next mayor should:

1. Codify Smarth Growth Principles in Boston's Zoning Code

2. Actively Support Missing Middle Housing

3. Reduce Costs and Increase Incentives for Affordable Development

4. Foster a Pro-Housing Culture Throughout the Zoning, Planning, and Permitting Process

5. Prioritize and Commit to the Goals of *Housing a Changing City: Boston 2030*

Codify Smart Growth Principles in Boston's Zoning Code

- Legalize Missing Middle Housing
- Reduce Parking Minimums
- Allow ADUs

Actively Support Missing Middle Housing

- Dedicate Staff to Fast-Track Small Projects
- Support Small, Neighborhood-Based Developers

Reduce Costs and Increase Incentives for Affordable Development

- Allow By-Right, with Automatic Density Increases
- Allow Density Bonuses for On-Site Affordable Units
- Reduce Municipal Property Taxes

Foster a Pro-Housing Culture

- Appoint Pro-Housing Zoning Commission, ZBA, and BPDA Board Members
- Adhere to Adopted Plans and Limit Discretion
- Partner with Boston's Institutions

Prioritize and Commit to the Goals in *Housing a Changing City: Boston 2030*

- Set Targets and Monitor Progress
- Publish Quarterly Public Reports



CODIFY SMART GROWTH PRINCIPLES INTO BOSTON'S ZONING CODE

Much of Boston's zoning code dates back to the 1960s. While ad hoc changes have been made project-by-project and neighborhood-by-neighborhood over time, this patchwork process does not comprehensively reflect shifts in demographics, climate research, and preferences in how people live and work that have occurred over the past 60 years. As Boston's static zoning code has failed to keep up with the dynamic nature of city life, it has transformed into an unpredictable and costly variance process for large and small projects alike.

While a full overhaul of Boston's zoning code is a noble and necessary goal to work toward, the magnitude of the public and political process required to do so will likely take years to complete. Given the necessary urgency of increasing Boston's housing production to meet demand and moderate housing prices, it is critical that this process not interfere with continuing to meet the city's production targets.

Although a complete zoning code overhaul will be a lengthy process, there are tweaks that Boston's next mayor can - and should - enact much more swiftly to codify proven elements of smart growth and promote the creation of new housing of all shapes and sizes across Boston's neighborhoods:

LEGALIZE MISSING MIDDLE HOUSING ACROSS THE CITY

Although Boston's triple-deckers proved a critical element of middle-class housing throughout the last century, this type of "missing-middle" housing is currently illegal across much of the city. [One report](#) estimates that just over 50% of Boston's residential land is zoned for only single-family homes.

Much research has revealed how exclusive single-family zoning limits opportunity in higher-income neighborhoods and maintains historical segregation, intensifies gentrification pressures by pushing growth to the same few neighborhoods, and keeps housing prices artificially high. A movement to eliminate exclusive single-family zoning has gained momentum over the past few years - Boston should be a leader on this issue and establish a pilot program that identifies appropriate neighborhoods to allow up to three-family homes by-right.

Eliminating exclusive single-family zoning does NOT mean the destruction or elimination of single-family neighborhoods. Existing single-family homes will remain unchanged, and landowners would still be allowed to build new single-family homes. However, *in addition* to the option of building a single family home, it would allow other options in appropriate neighborhoods that may better meet the housing needs of more residents without a lengthy and arbitrary approval process.

REDUCE PARKING MINIMUMS

With increasing concerns about the environment, a move toward active transportation, and the rise of shared mobility options, more Bostonians are choosing to forego personal car ownership, and the city's zoning requirements should reflect this. Minimum parking requirements should be reduced city-wide, and eliminated within 1/2 mile of transit stations.

Reducing or eliminating mandatory parking minimums does not eliminate parking; on the other hand, it allows the parking ratio to be determined by the context of a project and the actual demand of those who wish to live there. Outdated parking minimums often increase a project's costs and require those who do not own cars - often people with lower incomes - to subsidize car owners by ultimately paying more for their home. Additionally, new homes near transit often end up with fewer parking spaces than mandatory minimums require, but at the expense of a costly variance process. Many people choose city living because it eliminates the need to own a car; "homes" for cars should not unnecessarily increase the cost of homes for people.

ALLOW ADUS

Boston's [Additional Dwelling Unit program](#), piloted in specific neighborhoods from 2017-2019 and expanded citywide in 2019, currently allows Boston homeowners to carve out existing space in their homes to use as a new rental unit. Given that ADUs are smaller units that eliminate land costs from the financing equation, by nature they tend to be a form of naturally occurring affordable housing. Additionally, ADUs have successfully been used in other cities as a tool for homeowners to gain extra income, to help elderly homeowners age in place, and as a great option for intergenerational living. Yet, Boston homeowners who have tried to take advantage of this program have continued to [face roadblocks at the ZBA](#).

In order to access the full advantages proven by the ADU pilot, Boston's next mayor should allow internal and attached ADUs by-right, subject to clear design guidelines and health and safety standards. Additionally, other municipalities that have successfully integrated ADUs into their housing stock have found that the majority of [homeowners prefer detached ADUs](#). The next mayoral administration should use this information to design a new ADU pilot that builds off of the success of the first program and tests the potential for detached units in appropriate neighborhoods.

ACTIVELY SUPPORT MISSING MIDDLE HOUSING

While people often picture cranes and large apartment buildings when they think of growth, density can take many forms. Although large apartment buildings can provide a significant number of homes at once, the construction methods and approval processes required make them more expensive to build and increase timelines.

Smaller, multi-family homes of 2-6 units, generally referred to as “missing middle” housing, is often overlooked in conversations about spurring growth. However, this type of housing is typically less expensive to build, can provide new homes quickly, and is often more accessible for smaller, entrepreneurial neighborhood builders. Although they add only a few units at a time, when multiplied times over and across the city this type of housing stock can provide a significant increase in available homes with minimal disruption to existing neighborhoods.

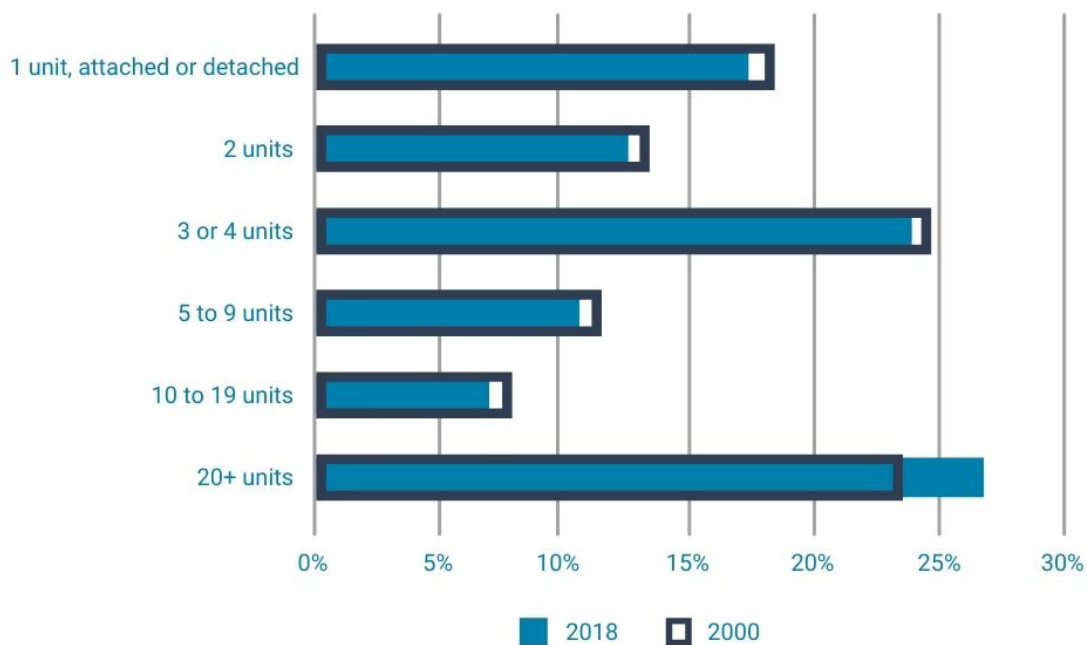
As Boston has worked to meet its ambitious housing production goals, the percentage of homes in buildings with 20 or more units has significantly increased; however, growth in the share of other types of homes has not kept pace (*see Figure 1 on the following page*). In addition to allowing three-unit homes by-right across the city as discussed above, Boston's next mayor should actively invest in supporting the development of missing middle housing:

DEDICATE STAFF TO FAST-TRACK SMALL PROJECTS

To make it easier to meet housing targets, there is a tendency to focus on larger, strategic sites as opposed to the smaller infill sites that small- and medium-sized builders rely on. Even if these types of projects are technically market-rate, they are typically more affordable than luxury high-rise condos or single-family homes, and are often the missing middle housing that we need so much of in Boston.

Yet, with fewer resources and access to capital, smaller developers do not have the ability to finance a wait of 12-18 months for zoning and permitting approvals. Boston's next mayor should develop a system, including dedicated staff and a separate planning desk, to fast-track all missing middle projects. In addition to allowing 3-unit homes by-right where appropriate as discussed on page 7, the city should develop clear guidelines for smaller projects (2-10 units), avoid the full ZBA process where possible, and, if a full review is necessary, define criteria that allow a project to skip to the front of the ZBA line (for example, an affordability component, small and/or minority or woman-owned developer, etc).

Figure 1. Boston Housing by Housing Units in Structure, 2000–2018



Source: *Boston by the Numbers 2020*, Boston Planning and Development Agency

SUPPORT SMALL, NEIGHBORHOOD-BASED DEVELOPERS

As previously mentioned, missing middle projects that add gentle density are typically more viable for smaller, neighborhood-based developers. Unlike larger developers of high-rise apartment buildings, these neighborhood builders are more commonly Boston residents, and more likely to be members of the Black, Indigenous and People of Color (BIPOC) community.

Boston’s next mayor should direct technical and financial support to smaller developers working on missing middle homes. The city should continue to invest in DND’s Neighborhood Homes Initiative, getting city-owned land into the hands of neighborhood developers for smaller projects as quickly as possible. The city should invest in smaller projects (2 to 10 units) that commit to some level of affordability, and explore different mechanisms of financial support, whether low- to no-interest loans to help cover acquisition costs, fee waivers, or incremental tax agreements, among other creative solutions.

REDUCE COSTS AND INCREASE INCENTIVES FOR AFFORDABLE DEVELOPMENT

Given the region's housing shortage and the high costs of construction, the city of Boston has already recognized that private (both nonprofit and for-profit) developers are critical to helping meet the city's affordable housing needs. Boston's Inclusionary Development Policy and Linkage Fee program are among the strongest in the country, and have significantly contributed to its relatively high rate of income-restricted housing units (~19% of overall housing stock).

However, these two programs only apply to residential projects with 10 or more units in need of zoning relief and commercial projects over 100,000 square feet. In addition to these two successful obligatory programs, Boston should offer incentives for the voluntary inclusion of affordable units in smaller developments, or the addition of more affordable units than required by IDP. At the very least, the city should work to increase the financial viability of voluntary affordable projects and do everything in its power to reduce and/or eliminate unnecessary costs for new affordable homes.

To incentivize the inclusion of additional affordable units, reduce unnecessary costs for affordable developers, and maximize affordable housing subsidies, Boston's next mayor should:

ALLOW DEEPLY AFFORDABLE PROJECTS AS-OF-RIGHT, WITH AUTOMATIC DENSITY INCREASES

Given Boston's high land costs, developers who wish to build deeply affordable projects often find it difficult to compete with market-rate developers for new sites. Even once a site is secured, affordable housing developers face the same costly variance processes as for-profit, market-rate developers that are too often exacerbated by frivolous lawsuits, jeopardizing the financial viability of the entire project.

Boston should allow deeply affordable projects automatic, modest density increases based on a site's underlying zoning, paired with eligibility for an as-of-right permit. The density bonus will allow affordable developers to be more competitive in land acquisition, and the as-of-right permit provides critical protection from unnecessary legal challenges and costly delays. This new permit process should be paired with clear design guidelines for affordable

We define deeply affordable as projects where all units are deed-restricted for families up to 120% of AMI, with at least 20% of the units made available to households earning 60% or less of AMI

housing developers to follow, developed in advance with robust community input.

Boston's next mayor should look to the City of Cambridge, which has been a national leader on this, passing its 100% Affordable Housing Zoning Overlay in the fall of 2020. Additionally, they should work with City Councilor Kenzie Bok who, with outgoing Councilor Matt O'Malley, has already begun to explore how a similar program might work in Boston.

ALLOW AUTOMATIC DENSITY BONUSES FOR ON-SITE AFFORDABLE HOUSING

To incentivize developers to voluntarily add on-site affordable housing units - whether in smaller and/or as-of-right projects, or in addition to the percentage required by IDP - Boston should offer a density bonus to help offset the costs of the affordable units. The density bonus is the most common form of incentive, utilized by more than 50% of inclusionary housing programs across the country.

Boston's Housing Innovation Lab (iLab) launched a [Density Bonus Pilot](#) program in the Jamaica Plain/Roxbury and South Boston's Dorchester Avenue Strategic Planning Areas in early 2017. While this initiative is identified as an ongoing experiment, the city acknowledges that it hopes to use the pilot's learnings to create a more detailed and balanced policy. Given that it has now been over four years since the pilot program launched, Boston's next mayor should move with urgency to use what was learned from the program and expand the incentive city-wide.

REDUCE PROPERTY TAXES FOR AFFORDABLE PROJECTS

Developers of middle- and low-income housing face the same land acquisition, materials, and construction costs as market-rate developers. While subsidies are necessary to help close financing gaps and keep final prices (sales or rent) affordable, the city should also utilize policy tools to reduce property tax liabilities for affordable developments to allow the subsidies to go even further.

Boston's next mayor should make negotiating reduced property taxes for workforce and low-income housing a straightforward, common practice. The new administration should explore the feasibility of using existing policy tools, such as MA Chapter 121A, to reduce the municipal property tax liability of all new deed-restricted affordable housing or, if necessary, work with the state to create new policy tools to make this cost reduction widely available for affordable projects.

FOSTER A PRO-HOUSING CULTURE THROUGHOUT THE ZONING, PLANNING, AND PERMITTING PROCESS

With only ad hoc zoning updates over the past several decades, the vast majority of housing projects in Boston are not built as-of-right and, depending on the project's size, developers must navigate the Boston Planning & Development Agency's and/or the Zoning Board of Appeals' permit processes. These participatory institutions give much discretion to their board members, and the process itself has been historically associated with lengthy delays, high development costs, and decreased project sizes. However, this does not need to be the case.

The BPDA and ZBA play important roles in shaping Boston's development, and do not necessarily need to be adversarial in the pursuit of solving the city's housing shortage. The institutions have the ability to improve projects, ensuring that proposals adequately contribute to achieving Boston's housing production goals while also fitting in with the fabric of the surrounding community. Board members have the opportunity to listen and properly weigh both the concerns of immediate neighbors and the pressing needs of the city at-large in their decision-making.

To help foster a pro-housing culture throughout the zoning, planning, and permitting process, Boston's next mayor should:

APPOINT PRO-HOUSING ZONING COMMISSION, ZBA, AND BPDA BOARD MEMBERS

The structure of the Zoning Commission, ZBA, and BPDA give the mayor much influence over who sits on these boards: Boston's mayor appoints all 11 Zoning Commission, all 7 ZBA, and 4 of the 5 BPDA Board members, and 21 of these seats will be up for appointment or re-appointment upon Boston's new mayor's swearing-in (see "Zoning and Planning Mayoral Appointments" on page 14). In considering appointments, Boston's next mayor should prioritize individuals with a demonstrated pro-housing philosophy. This does not mean that members cannot bring a diversity of backgrounds, thoughts, and opinions; it does mean that all appointed to these influential positions should wholly understand the severity of Boston's housing shortage and embrace the goals of decreasing barriers and easing the process for production.

ADHERE TO ADOPTED PLANS AND LIMIT DISCRETION

The BPDA has initiated several neighborhood-based planning initiatives over the past several years, and these comprehensive and coordinated plans should drive the growth

of Boston's neighborhoods. However, many of these plans have yet to be codified in Boston's zoning code, severely limiting their efficacy and reducing public trust in the planning process.

The release of a new plan should immediately trigger the process to update the zoning code to fully reflect the results of the public process and limit project-by-project discretion. Greater predictability and transparency allow neighborhood residents to be less fearful of growth, decrease the participatory fatigue that often concentrates power with an unrepresentative subset of residents, and reduces unnecessary process costs, allowing developers to better respond to residents' vision for their neighborhood.

PARTNER WITH BOSTON'S INSTITUTIONS

Boston has long been an attractive city for young people, with young adults (age 18-37) accounting for about one-third of the city's population. In 2017, Boston had the [highest concentration of young adults among the 25 largest U.S. cities](#). While this age group is certainly diverse, many are drawn to the city by its world-class colleges, universities, and medical institutions. Although much emphasis has reasonably been on housing undergraduate students, the city should work with these institutions to ensure that it is meeting the housing needs of the remaining members of this age cohort.

Boston's next mayor should use the convening power of the office to bring together city staff, university presidents, leaders of hospitals, other large nonprofit institutions, and developers to create additional housing options for graduate students, medical interns and residents, and other young professionals. By leveraging the power of these partnerships the city could contribute to its overall housing goals while easing a significant source of pressure on traditionally working class and family housing in Boston's neighborhoods.

Zoning and Planning Mayoral Appointments

By the end of Boston's next mayor's first term, they will have the opportunity to weigh in on the appointment of **every** seat on Boston's Zoning Commission, ZBA, and BPDA Board, with the exception of the one member of the BPDA Board appointed by the governor.

Further, given that the city charter does not allow an acting mayor to make permanent appointments, Boston's next mayor will have the ability to appoint **21 members** to these governing bodies **immediately upon being sworn in**.

Boston Zoning Commission

Term: 3 years

Total number of seats: 11

Expired seats by Jan 2022: 9

Zoning Board of Appeal

Term: 3 years

Total number of seats: 14
(7 Board Members + 7 Alternates)

Expired seats by Jan 2022: 11

Boston Planning & Development Agency Board

Term: 5 years

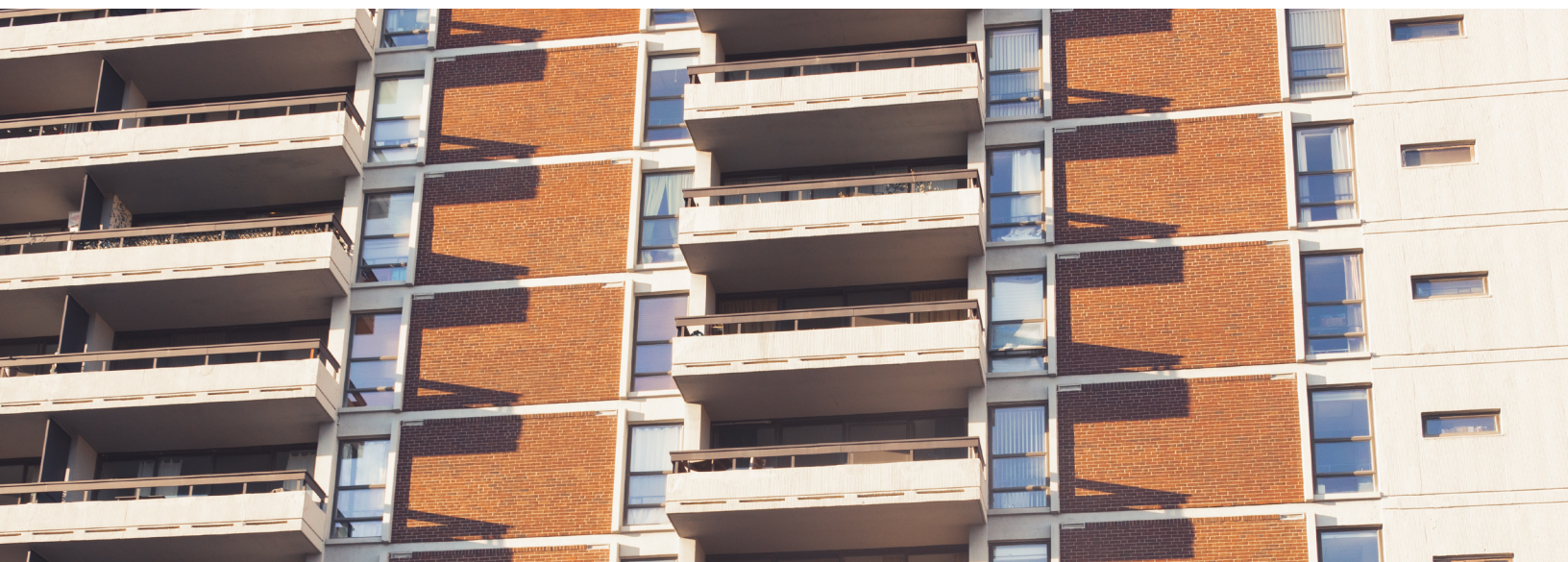
Total number of seats: 5

Expired seats by Jan 2022: 1

PRIORITIZE AND COMMIT TO THE GOALS IN *HOUSING A CHANGING CITY: BOSTON 2030*

Boston's comprehensive housing plan sets ambitious goals for housing production, breaking down the 69,000 new units needed by 2030 into detailed subgoals by neighborhood type, affordability level, and ownership opportunities. While Mayor Walsh made achieving these goals a central piece of his leadership and the city made impressive gains in housing, Boston still has a long way to go; by the time the new mayor takes office, the city will only be about halfway to the goal with only 8 years left until 2030.

Boston's next mayor should prioritize and actively commit to reaching the goals outlined in the city's plan. Having a plan and supporting housing growth is only a first step; making progress will require leadership and action. Fortunately, accomplishing these goals should be made easier by having programmatic, policy, and financial support from the new Federal Administration that took office in 2021. The mayor must monitor progress, continuing to set interim targets and publishing quarterly reports that break down progress by subgoals (the last of these currently available is from Q1 2019), and make policy and funding adjustments if the city begins to fall short of meeting its targets. They must approach Boston's housing shortage with a sense of urgency, drawing on the strategies suggested above to foster smart growth and keep the city on track toward reaching its housing production goals.



Conclusion

Boston's next mayor will face unprecedented challenges as they lead the city's historic recovery from COVID-19. While a WBUR poll in early April 2021 showed COVID-19 as Boston residents' most important concern, it also revealed housing costs as a close second. Although recovery efforts will need to prioritize short-term relief, they must not come at the expense of long-term solutions.

The city of Boston needs more homes, of all shapes and sizes, in every neighborhood. This blueprint provides a revenue-neutral policy plan that falls within the powers of the office that Boston's next mayor can begin to implement from day one. By promoting smart growth, decreasing discretion, reducing process-related costs for missing middle and affordable housing, and fostering a pro-housing culture, Boston's next mayor can continue to lead on closing the housing gap and advancing the city's goal of providing more available and affordable homes for all who wish to live in Boston.





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