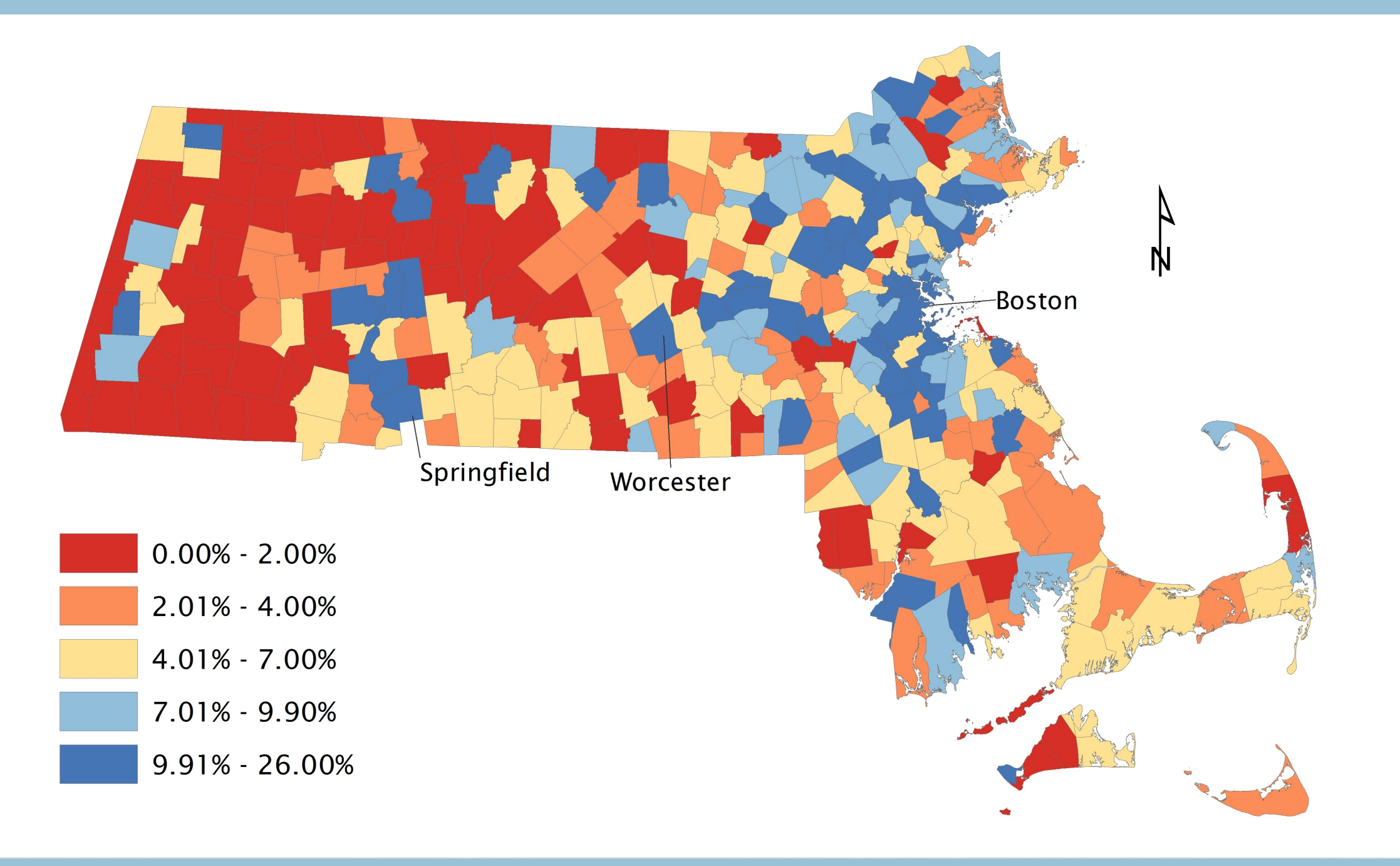


Essex County 40B Housing Community Selection Analysis

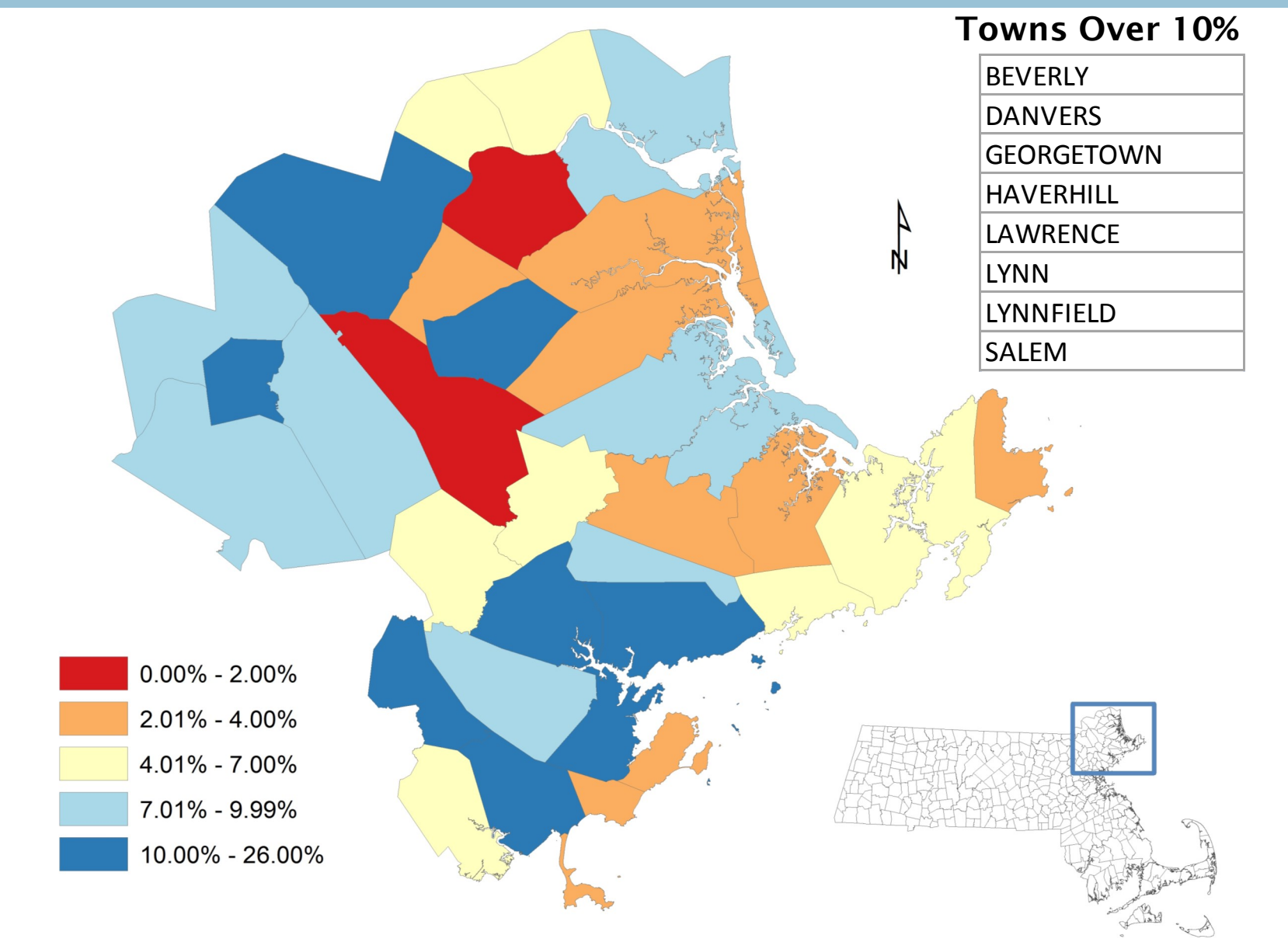
Introduction

Many cities and towns in Massachusetts have permitting and zoning regulations that inhibit the construction of housing for low and moderate income households. Massachusetts Comprehensive Permit Act, Chapter 40B, was enacted in 1969 to address the Commonwealth’s extensive shortage of affordable housing. The law accomplishes this through reducing barriers created by local municipal permitting and zoning. Under the law, each city and town must provide a minimum of 10% of their housing inventory or if 1-1/2 percent of the developable land is affordable. Under the statute, affordable housing is defined as a unit which could be purchased or rented by a household that makes 80% or less of the Area Median Income (AMI). The statute is administered by the Department of Housing and Community Development (DHCD), which also determines AMI. Developers that approach towns under the 10% threshold have the right to appeal to the state if the local zoning or permitting board rejects their plan. This analysis aims to identify communities in Essex County that do not yet meet the 10% threshold but have zoning that allows for multi-family and mixed-use development. Essex county was used as a focus-area because it contains a variety of local government types, thresholds, and community income levels. Through finding areas with reduced barriers to development a community can more quickly and easily come into compliance with Chapter 40B.

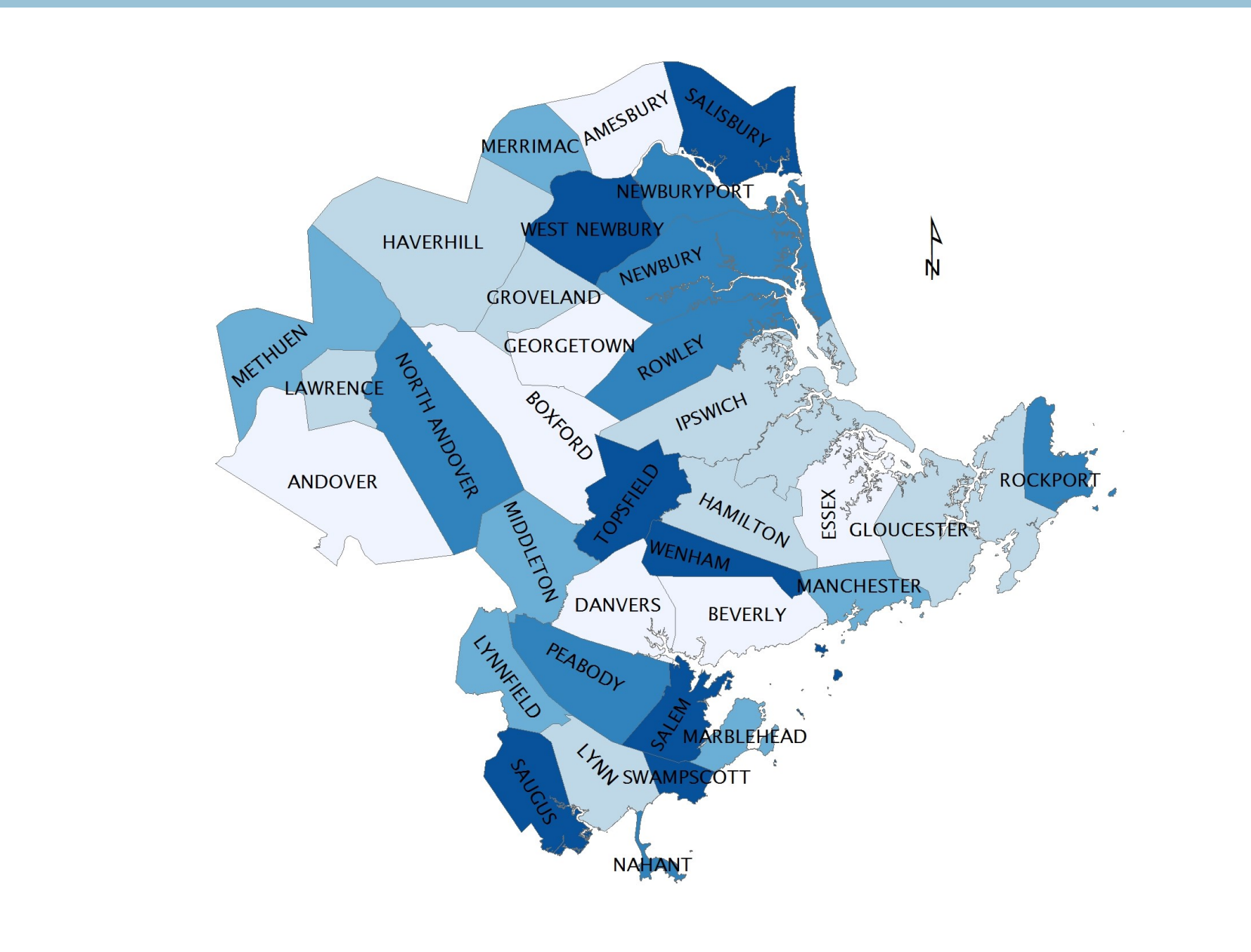
Affordable Housing Thresholds by Community



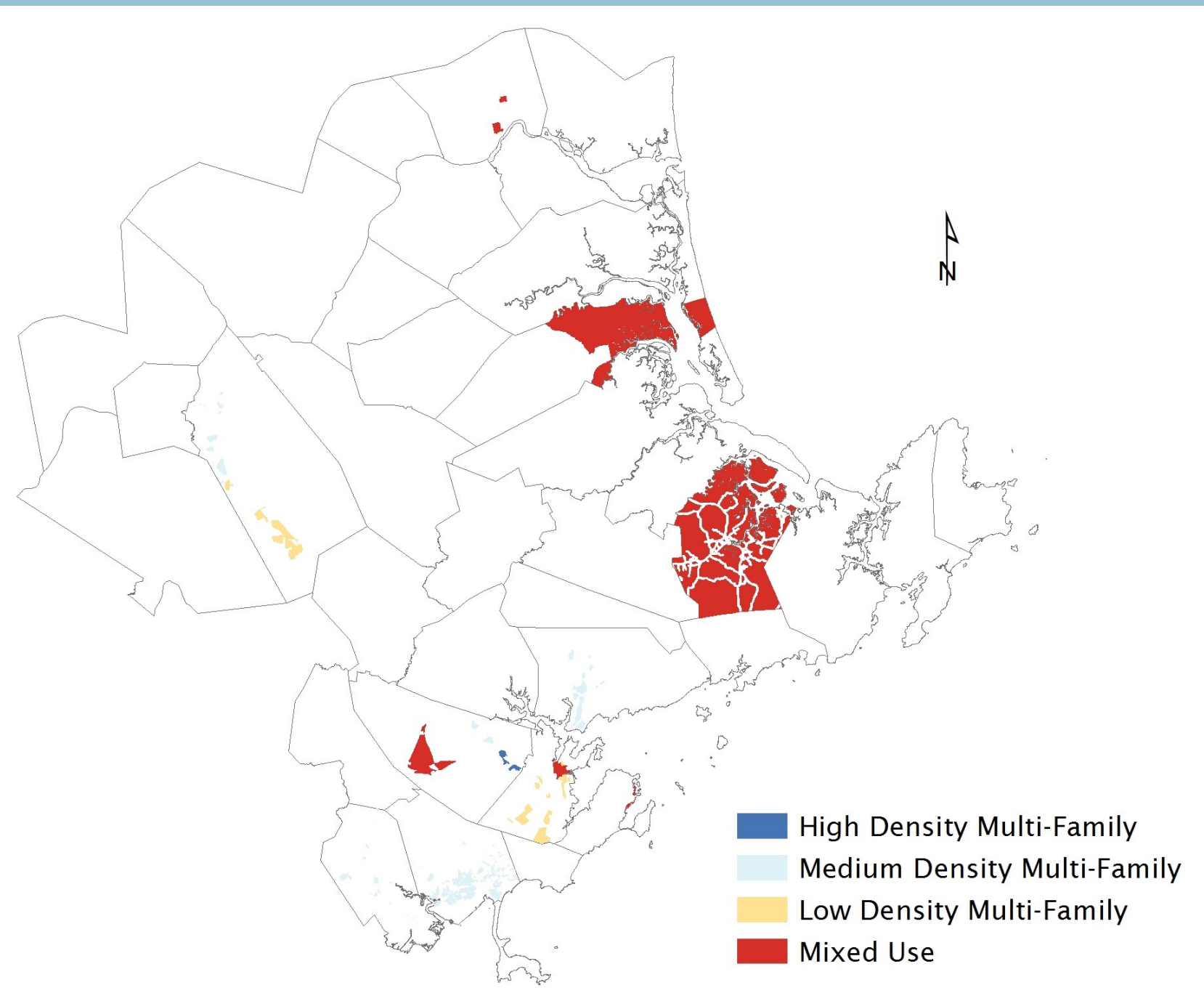
Essex County Threshold



Towns in Essex County



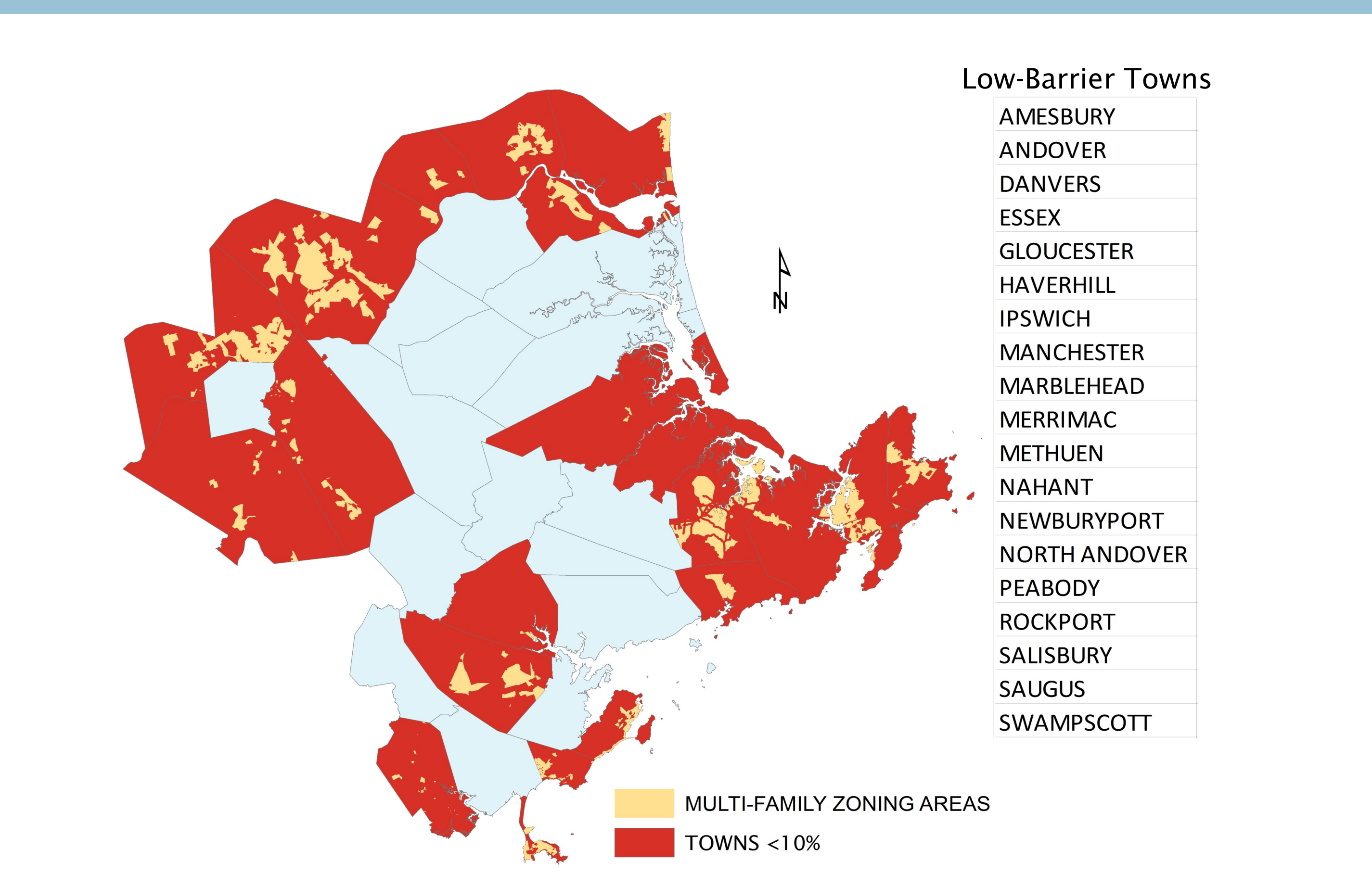
Multi-Family Zoning Parcels



Methodology

First, data was retrieved from the DHCD’s Chapter 40B Subsidized Housing Inventory (SHI) and MassGIS, the Commonwealth’s GIS data repository. The SHI table was joined to the Towns layer from MassGIS and symbolized to display the percent of subsidized housing per town. Next, areas with multi-family, mixed-use, and high-density zoning were identified and symbolized using the Zoning data layer from MassGIS. Multi-family a mixed use and high density areas have the lowest barriers to entry for subsidized housing developers. Finally, reduced barrier zoning areas were overlaid with towns below the 10% threshold to determine ideal areas for subsidized housing development.

Ideal Areas for Subsidized Housing Development



Results

The final outcome displays a total of 78.3 km² of low-barrier zoning areas. Nineteen of the thirty-four towns in Essex county had under the 10% threshold and low development barrier zoning areas. While this is excellent, there are only eight towns that meet the 10% threshold and nine do not even have areas where multi-family zoning is permitted. The results underscore the need for the state to do more to encourage the development of low and moderate income properties. Further research should look at land parcel-level data as well as physical geography in order to obtain a finer-grain result.