# At Home in Greater Lowell
## Kickoff Summit Highlights

On March 13, 2024, more than 80 elected officials, board members, experts in housing, advocates, and public and nonprofit staff gathered at Mill No. 5 in Lowell to dedicate their afternoon to kicking off At Home in Greater Lowell: A housing strategy for the Northern Middlesex region.

The summit began with an overview of the region's housing challenges: home costs and gross rents have dramatically outpaced wage growth; housing vacancy rates are roughly half the recommended 7-8% rental vacancy rate and 2% ownership unit vacancy rate for a healthy market; and as a result, nearly one third of households in our region are housing cost burdened (defined as paying more than 30% of their income on housing). In addition, rental opportunities are unevenly distributed across our region's communities. This creates barriers to entry in our region for individuals and families with lower incomes and people of color, raising fair housing concerns.

*At Home in Greater Lowell* is designed to address these challenges on a regional level, by centering equity and fair housing in discussions and decisions about homes, connecting regional housing goals with economic development goals, developing the resources our communities need to create more choice in the amount and types of homes available, and find ways that all NMCOG communities—Billerica, Chelmsford, Dracut, Dunstable, Lowell, Pepperell, Tewksbury, Tyngsborough, and Westford—can address the housing shortage.

A special highlight of this summit was Representative James Arciero's keynote address, which highlighted the role of the state in addressing housing challenges, including details on the [Affordable Homes Act](#) ([Bill H.4138](#))—a comprehensive package of spending, policy, and programmatic actions designed to invest in homes across Massachusetts, address the root causes of housing unaffordability, and make progress on the state's climate goals. On March 6, the Joint Committee on Housing reported the bill favorably and referred it to the committee on Bonding, Capital Expenditures and State Assets.

Cheryl Hamilton of Stellar Story Company introduced the storytelling element of the plan, announcing the "Home is Everything Campaign." Together, NMCOG and Stellar Story Company will be collecting meaningful housing stories from Greater Lowell residents to highlight and personalize different housing experiences and engage more residents in the planning process. Cheryl invited attendees to help our team connect with people with stories and share their own campaign ideas on the [Home is Everything contact form](#) or by connecting directly with stellar at [info@stellarstory.com](mailto:info@stellarstory.com).

A panel of experts in housing at the federal, state, regional, and local levels followed. Panelists highlighted examples of partnership at the local, regional, and state level, including the services their agencies or offices offer. Both NMCOG and the panelists' presentations are available on the [At Home in Greater Lowell](#) website.

After the keynote and panelists, participants joined breakout rooms related to the following topics:

1. **Homelessness and Special Populations**: Support and homes for special populations, i.e., mental health, substance abuse, chronic homeless
2. **Affordable Housing**: Financing and development of general subsidized housing
3. **Development**: Zoning and land use policy for all types of housing, including market-rate
4. **Other Topics**: Anything not covered in the other three groups

Each group discussed and brainstormed vision, goals, and research questions for *At Home in Greater Lowell.* They also were invited to indicate the statements of most interest through voting with stickers. The following summary combines the highest-priority results from all groups:

### A Vision of Success for the Region
- Housing is seen by the public and policy-makers as a right
- The region doesn't say "no" to affordable housing, we only ask who, when, and where
- There is equity in ownership rates
- Housing costs no longer rise faster than wages
- A diversity of housing types, sizes, and costs are in each of our communities
- There are safe options for aging, including homes that support physical and mental well-being
- Community members of all types are well-informed of opportunities
- Systems are efficient, from financing and permitting new housing to community members accessing the services and housing they need
- Permanent supportive housing is distributed throughout the region

### What should *At Home in Greater Lowell*'s goals be in addressing this topic—how can we track our success?
- A holistic approach, including housing, climate, and transportation
- An influence on state policy
- A better ratio of income to housing prices
- Achieving a certain number, which is informed by data, of new units
- An increased number of participants supporting new housing in meetings and increased number of young participants in government and meetings
- A decrease in affordable housing myths and increase in community buy-in and improved attitudes
- An increase in education about housing and governance
- A reduction in number of unsheltered people, with an ultimate goal of no unsheltered people
- An increase in ease of access to programs

**What do we need to learn to create strategies in achieving our goals, including data or research we need to undertake?**

- More granular data of diversity and characteristics of dwelling units
- A pathway to infrastructure expansion
- Stats and data of how affordable housing improves a community
- Hidden barriers to development such as parking
- The positive carbon impact of walkable and/or transit-oriented communities
- Feedback from teens and college students
- Positive success stories from communities inside and outside the region for all topics
- Improved Point in Time counts to better understand the scope of the unhoused population and the shelter and supportive housing system, using the youth count survey as a positive model
- "What do you need to stay?"

These are just some of the visionary ideas, goals, and research questions discussed. The *At Home in Greater Lowell* team will keep collecting ideas through the Vision & Goals Survey. The *At Home in Greater Lowell* team will develop a vision statement and goals based on this input. We will also study prioritized research questions whenever feasible. We will bring the results to a summer summit, tentatively in early June, to get your feedback and to brainstorm concrete strategies that we can undertake together as municipalities, allied nonprofit organizations, and state agencies based on those results.

The full transcript of notes taken from breakout groups is in Appendix A.

*For more information, contact Deputy Director Kelly Lynema at:*
*klynema@nmcog.org*
*or*
*(978) 454-8021 x116*

# Appendix A:
## Breakout Group Summaries (All Comments)

Red asterisks next to statements indicate number of stickers placed during sticker voting.

## Homelessness and Special Populations

VISION (Homelessness, Supportive Housing, Special needs)

- Everyone in a house   *
- Better system – applications and speed placements   ********
- Permanent supportive housing distributed   ****
- Good investment in workforce   ***
- Movement to independent housing   ***
- System of assistance to procure property/sites   **
- Subsidies for the above   *
- More access to mobile vouchers/ landlord accepting vouchers   ****
- Ladders to ownership (or other long-term goals) when appropriate

GOALS

- More options for low income   *
- Better language elected officials - (rhetoric)
- Community buy-in / attitudes   *****
- Landlords – increase utilization of vouchers (incentives)   ***
- Education/knowledge of fair housing rules
- Reduce the number of outdoor sleepers   ****
- Landlords/owners partners with agencies – increase level of partnership   ***
- Services available for voucher holders or formerly unhoused residents   ***
- Diversion and triage programs   ***
- Ease of access increased   ****
- Reduce increase of rents – strategy: rent control

RESEARCH QUESTIONS

- Best engagement strategies with landlords
- Understanding stories/qualitative research   ***
- Unhoused survey – why unhoused   ***
- Success stories   ******
- Other muni creative strategy opportunties/i.e. Cash payment
- Ways to hold local leaders accountable   ***
- Scale of problem including hidden homelessness   **
- P.I.T. counts at multiple times – capture region   ***
- HMIS Data (anonymized) more transparency   **
- Where people are from –i.e. (people come from all over? Reduce finger-pointing)
- Collaborative modes cross-jurisdictional – youth count survey, good model, QR code, compens. **

**Affordable Housing Group**

WHAT IS YOUR VISION OF SUCCESS IN THIS TOPIC AREA?

- Affordable housing – who, when, where vs. yes/no  ******
- Create a target and get tools and means to reach it  ****
- Affordable housing is an advantage – encourage more vocal support  ****
- Adjust lens for those who don't endorse it
- Right to housing for all  ****
- Inform residents of vacancies/adaptive reuse opportunities  ********
- Demonstrate that the issue is widespread  **

WHAT SHOULD AHGL'S GOALS BE IN ADDRESSING THIS TOPIC? HOW CAN WE TRACK SUCCESS?

- Dispel affordable housing myths (ex. School enrollment increases)  **********
- Show who really needs affordable housing options  **
- Collect individual stories – more voices at the table  *
- Meeting attendees and board volunteers do not represent everyone  *
- Engage younger generation in local government and town meetings  ****
- Understand town values/narratives  ****
- Education – town governance/housing 101  *****

WHAT DO WE NEED TO LEARN TO CREATE STRATEGIES IN ACHIEVING THOSE GOALS? IS THERE ANY DATA OR RESEARCH WE NEED TO UNDERTAKE?

- Messaging – how to reach various groups? (social media)  ***
- Learn from other communities  *****
- Connect data to the story  *****
- Understand new needs/expectations
- Societies change  ***
- Reach out to teens and college students  *****
- What do you need to stay?  ********
- Housing as a corporate tool? (Airbnb) Speculation  **
- Show affordable housing increases values  **

## Development and Zoning Group

WHAT IS YOUR VISION OF SUCCESS IN THIS TOPIC AREA?

- Reverse data trends  ***
    - Equity around ownership
    - Cost/prices
- More types, price points  *
- Diversity in housing types/sizes  ***
    - 1.5 acre zoning/ADU –special permit)
- Diversity in community
- More wide spread use
- Open space – residential development
- More housing that appeals to aging population – less maintenance/cost  ***
- Assisted living/affordable
- Policy responsiveness from legislature  ***
- Opportunity for moderate/market rate housing
- RHSO adoption – what % are covered and getting success  **
- What % of AHT have active or completed proj.
- Frequency of communication among community AHT's
- Housing for young single people  *
- Shorter commutes

WHAT SHOULD AHGL'S GOALS BE TO ACHIEVE

- Influence state policy  **
- Infrastructure solutions
- Survey baseline on user experience for affordable housing  *
- % of housing production goal by community
- Track progress toward MBTA
- Average cost of rental by community for new units and overall  *
- Size of units - new/existing
- Income needed to afford unity
- Type of ownership
- Data sharing among communities
- knowledge
- commute time
- pedestrian connectivity  *

WHAT DO WE NEED TO LEARN? (DATA, RESEARCH, ETC)

- more granular data on housing diversity – characteristics of dwellings ***
- recent housing production history over last 5/10 years  *
- cost per square for construction
- how to fund housing production
- pathway to sewer/ water capacity expansion  **

**Other Topics Group**

WHAT IS YOUR VISION OF SUCCESS IN THIS TOPIC AREA?

- Housing, climate, transportation – all equal in the planning process
- Range of housing – mobility, costs
- Housing is a right and not a privilege
- People don
- T need to think about housing
- No unhoused – shelters & affordability
- Permanent supportive housing
- Diversity of income levels within housing and community/neighborhood
- Everybody gets to love where they live
- Increase in housing options/intergenerational housing
- Seniors – safe options for aging – physical & mental well being

HOW CAN WE TRACK SUCCESS – WHAT SHOULD OUR GOALS BE?

- Increase accessibility (policy and options)
- Snapshot of a "community" reflects community
- Ratio of income to housing prices
- What % of 200K goal should this region take
- What's our overall goal and what is being developed
- Increase in transportation accessability
- # of "yes" people at meetings

WHAT DO WE NEED TO LEARN?

- Data? – stats and data to show how affordable housing improves "community"
- Research? – hidden barriers (parking)
- How are towns collecting overall housing stock
- Collecting data is an obstructive process
- Don't need data – we need empathy
- Political will
- Learn how to create communities/neighborhoods where people don't need cars and decrease carbon impact

SANDBOX

- Need more developers
- Reduce time to build – regulatory issues
- Workforce development