Strengthening our communities with diverse housing options

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MISSION

Use private investment to bring more affordable housing to Massachusetts

- Privately-funded public non-profit organization
- Communities, non-profit, for-profit developers

<table>
<thead>
<tr>
<th>Community Assistance</th>
<th>Lending</th>
<th>ONE Mortgage</th>
<th>Center for Housing Data</th>
</tr>
</thead>
</table>
| • Technical assistance  
  • 40B program | • Over $1.4B for over 27,000 units  
  • Affordable rental | • First time homebuyers  
  • Fixed-rate, 30-year | • Collect, analyze & share info for effective policy creation |
Wellesley age distribution
Significant decrease in young adults
Will this eventually impact the schools?
Local housing options
Very little housing diversity & development
Most housing is homeownership

Having a healthy mix of rental and homeownership housing, as well as smaller homes, supports people in all stages of the life cycle.

The local economy relies on low wage labor.
How far away do employees need to live?

More communities and Chambers of Commerce are highlighting the challenges of the housing affordability crisis on local businesses.

Ripple Effect Nantucket
https://www.rippleffect-nantucket.com/

Lower Cape Communities

Martha’s Vineyard
Fabric of the community
When active participants in our community cannot afford to live in the community, it can disrupt the fabric of our town or city.
The workplace is becoming more diverse.
From 1980 to 2024…

• White non-Hispanic workers expected to dip below 60% (down from 83% in 1980)

• People of color in the workforce will have more than doubled (18% to 39%+)

• Millennials (56% white) are more diverse than Boomers (72% white)

Does it put Wellesley young people at a disadvantage to live in a primarily white community?

Can the low wage workers you rely on live in Wellesley?
Landscapers
Childcare providers
Housecleaners
Retail workers
Many municipal workers

What does it say about us if we want the workers, but not the housing these workers can afford to live in?
Housing density = sustainability
Denser housing means less environmental degradation per capita

Particularly if this housing is near infrastructure like transit and commercial/retail
Density in Wellesley Square is low

• And even lower in Wellesley Farms (1.6 units/acre) and Wellesley Hills (1.8 units/acre)
Housing in Wellesley has increased in size by 75% since the 1970s

<table>
<thead>
<tr>
<th>Age of Dwelling (Year built)</th>
<th>Average Lot (Square footage)</th>
<th>Ave. Residential Floor Area (Square footage)</th>
<th>Average Number of Rooms</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000 to present</td>
<td>21,418</td>
<td>4,651</td>
<td>10</td>
</tr>
<tr>
<td>1980-1999</td>
<td>21,166</td>
<td>3,715</td>
<td>9</td>
</tr>
<tr>
<td>1960-1979</td>
<td>22,126</td>
<td>2,654</td>
<td>8</td>
</tr>
<tr>
<td>1945-1960</td>
<td>16,900</td>
<td>2,275</td>
<td>8</td>
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<tr>
<td>1920-1944</td>
<td>15,871</td>
<td>2,475</td>
<td>8</td>
</tr>
<tr>
<td>1900-1919</td>
<td>16,061</td>
<td>2,681</td>
<td>8</td>
</tr>
<tr>
<td>1865-1899</td>
<td>17,579</td>
<td>2,789</td>
<td>8</td>
</tr>
<tr>
<td>Pre-1865</td>
<td>24,855</td>
<td>2,592</td>
<td>9</td>
</tr>
</tbody>
</table>

Source: Wellesley’s Assessor’s Parcel Database (2014) and Barrett Planning Group LLC

Taken from Wellesley’s Housing Production Plan
Relevant data for every community in the Commonwealth to help make the case for housing.
www.mhp.net/todex

A comprehensive look at residential land use around all stations in the MBTA system because we believe **good transit policy requires good land use and housing policy.**
Housing Toolbox
For Massachusetts Communities

Strategies and best practices for the creation and preservation of affordable housing.

www.housingtoolbox.org

For local boards and committees, planners and municipal staff, and developers
MHP Online Resources
www.mhp.net
Affordable Housing Trust + CPA Housing Conference
Saturday, March 14 • FOR MEMBERS AND STAFF

Location
Courtyard by Marriott, Marlborough

Time
8:00-8:30am Registration
8:30-3:00pm Conference

$30/person
(includes breakfast and lunch)
Register at MHP.net

Affordable Housing Development
• Affordable housing nuts & bolts
• Balancing development pressures
• How communities support affordable housing

Housing Trusts + CPCs working together
Questions?

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