

DRAFT

Boston Housing Toolkit

**Affordable Housing &
Displacement Intervention
City Policies and Strategies**

PLAN: Glover's Corner Edition

March 2018

How to Use the Housing Toolkit

This booklet is a toolkit to help different people in different situations find housing or keep their existing homes.

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What is Affordable Housing?

Often when we hear developers, the City, or residents talk about **Affordable Housing** they mean **Income-Restricted Housing**.

In this booklet when we say housing that is affordable, what we mean is housing that costs around 30% of a family's income.

In this booklet, when we say Affordable housing or Affordable unit, we mean Income-Restricted, or housing with a rent cap that is only available to families that make below a certain amount.

We want to build housing **that is affordable to different families**. One tool is building **income-restricted housing**, also called **affordable housing**.

Who can Live in Affordable Housing?

Different units have different requirements. You should always ask about an affordable unit's **maximum income limit** and **rent cap**.



Affordable Apartment 1

"Hmm... which one is affordable to us?"



Affordable Apartment 2

Must make below \$46,550 every year

Max income limit

Must pay \$1,035 every month

Rent cap for a 2-bedroom unit

Must make below \$65,200 every year

Max income limit

Must pay \$1,448 every month

Rent cap for a 2-bedroom unit

To live in an affordable unit, a family must first make below the **maximum income limit**. They must also be able to **afford the rent**.

Affordable to Whom?

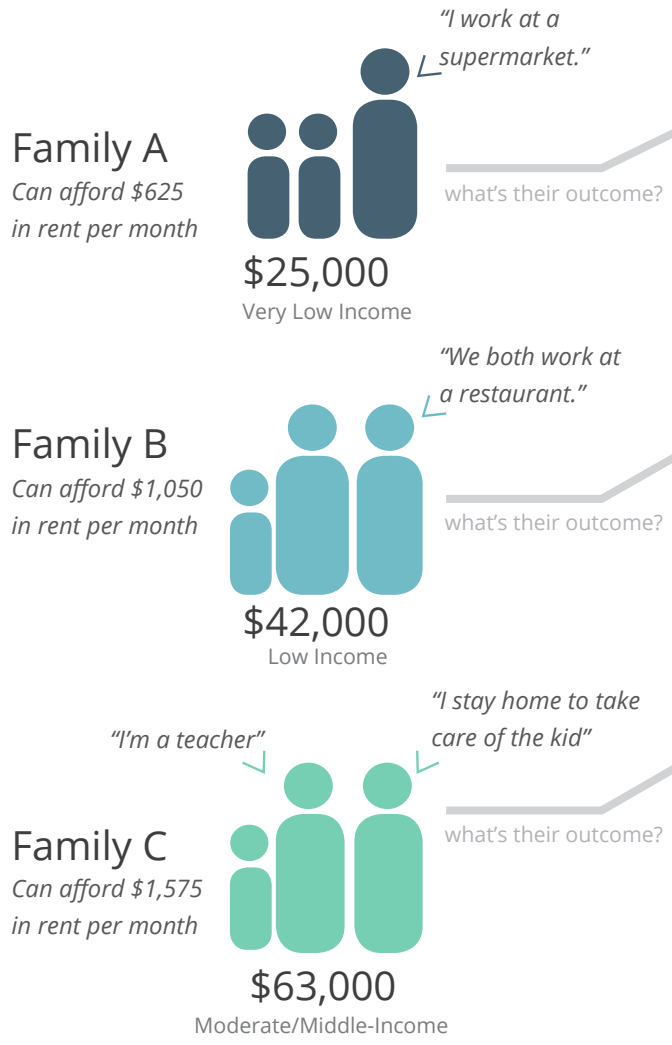
Let's say there's a low-income affordable apartment with a **maximum income limit** and a **rent cap**. Here are three families with three incomes.



Affordable Apartment 1

Must make below \$46,550 every year
Maximum income limit

Must pay \$1,035 every month
Rent cap for a 2-bedroom unit



"We can't afford it." - Family A

The rent is above 30% of Family A's income. Sometimes, families use a voucher to live in an income-restricted unit that they could not afford without the extra help (see page 12).

"We qualify and can afford it. Let's apply!" - Family B

After qualifying, Family B would apply for the unit, typically in a lottery. See page 25 to learn more about how families find listings for affordable units.

"We don't qualify." - Family C

Family C makes too much to live in this particular unit. They should look for another affordable unit that is for moderate/middle-income families.

Affordability Target

Each affordable unit is meant to serve a certain income target. Here, one family makes less than the **max income limit** and enough to **afford the rent**.

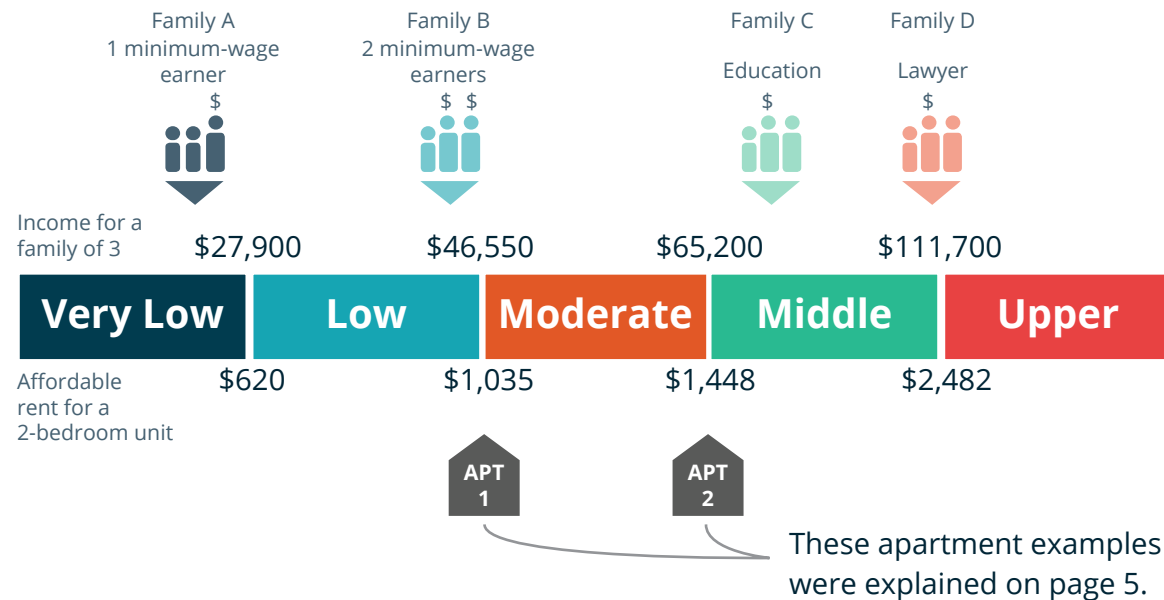
But doesn't BHA work differently?

Boston Housing Authority (BHA) homes work differently. If someone qualifies, their rent is based on 30% of their reported income. See page 12 for more detail on BHA.

Putting it All Together

To serve diverse families with different incomes, we need a range of affordable housing options with different income maximums and rents.

Sliding Scale of Income Limit and Rents



For illustrative purposes, minimum wage is assumed at \$11.00 per hour full-time (2080 hours per year). Lawyer represents the typical annual salary within the Legal Occupational Area (\$109,573). Education represents the typical annual salary of someone within the Education Occupational Area. (\$63,171).

Estimates from MIT Living Wage Calculator.

But what is Area Median Income (AMI), and why do people say it doesn't represent Boston?

Remember, the two important things about affordable housing are the income limit and at what level the rent is capped. AMI is just one agreed way, set by the Federal government, to describe general categories of families. Turn to page 28 for details.

Variety of Places

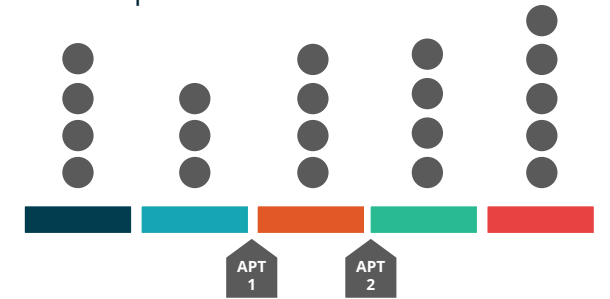
Different places will have different distributions of people on this scale of income categories.

Population Distribution by Geography

Imagine there are only 20 households that represent a sample of these two geographies. Each dot represents one of these sample households.

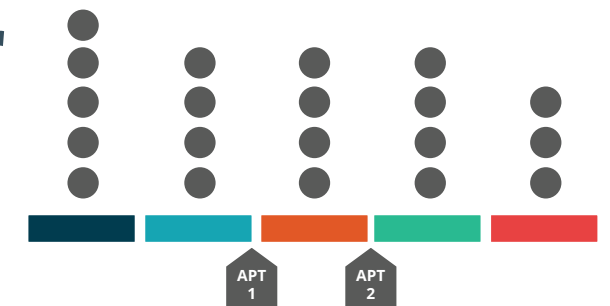
Boston

Each dot represents 32,913 households in Boston.



Dorchester

Each dot represents 6,243 households in Dorchester.



Boston's income distribution is skewed higher than Dorchester's. Compare very low and upper income levels.

Affordable Housing options can be tailored to address the housing needs of different neighborhoods.

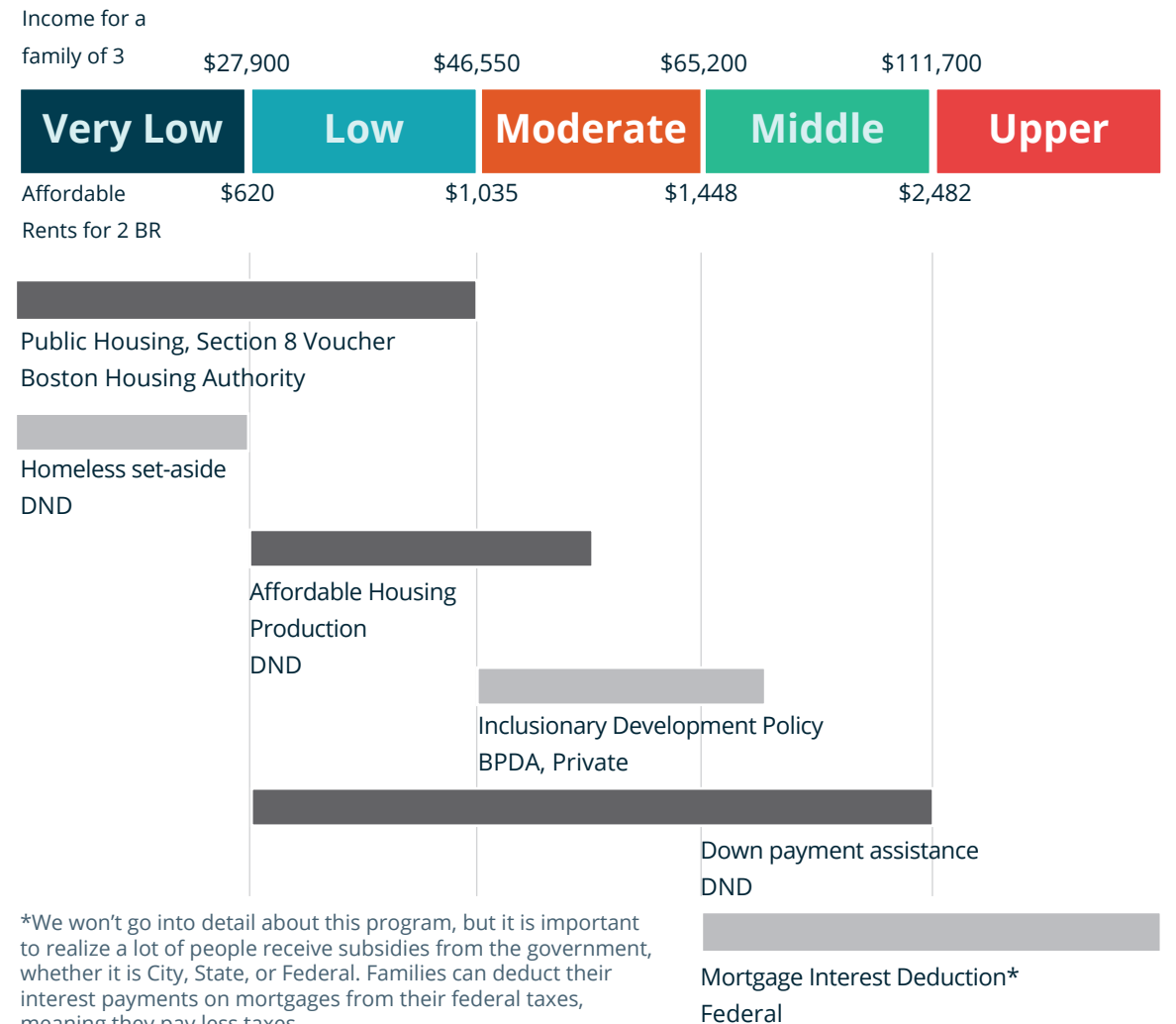
The next chapter will explain Boston's toolkit of affordable housing options.

Affordable Housing Creation

This section explains who builds affordable housing and how they pay for it.

Who do Housing Programs Help?

Income & Rent Ranges by City-led Programs



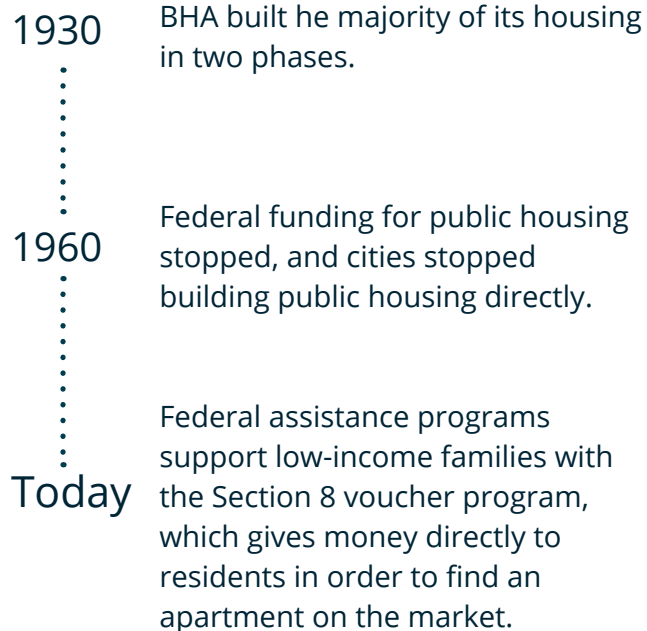
*We won't go into detail about this program, but it is important to realize a lot of people receive subsidies from the government, whether it is City, State, or Federal. Families can deduct their interest payments on mortgages from their federal taxes, meaning they pay less taxes. Go to bostonplans.org/housing/income,-asset,-and-price-limits for a detailed list of income, asset, and price limits of affordable housing.

Who Builds? Boston Housing Authority

People often think of affordable housing as public housing or housing that is built and managed by a public housing agency.

Background

The **Boston Housing Authority (BHA)** administers federal and state assistance programs and monies for locally subsidized housing and is considered a public housing agency.



Fast Facts

BHA serves 26,000 residents in 12,600 public housing units across 70 developments.

BHA assists an additional 32,000 people with Section 8 vouchers.

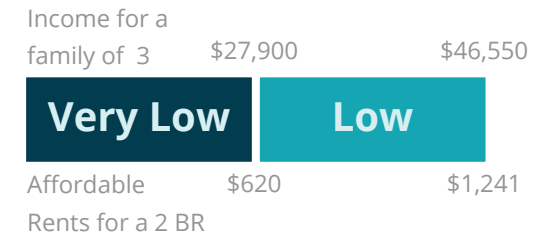


125 Amory Street

An example of BHA using non-profit partners to help refurbish and preserve existing, affordable senior housing and build new income-restricted housing. Higher densities and rents from market-rate housing help to subsidize the project.

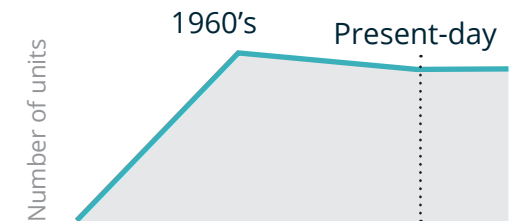
Affordable to Whom?

The only requirement for families is that they make below a certain income target, **targeted to very low-income and low-income families**. They then will always pay 30% of their income for rent. Voucher qualification works similarly.



Future Prospects

Today, the BHA is working with development partners to preserve existing affordable units in new mixed-income developments on BHA properties. Programs today do not build and manage new affordable housing; instead, they help fund non-profit and private partners to build new affordable housing.



Limited to no growth

Not to scale and for illustrative purposes only

Who Builds? Publicly-Funded Housing

Today, public programs typically support private for-profit and non-profit developers to build affordable housing.

Background

American cities do not directly build affordable housing like the BHA did in the mid-20th century. Instead, the City, State, and Federal government work together to combine funding to help developers build it.

Diverse Funding Sources (2014 - 2017)

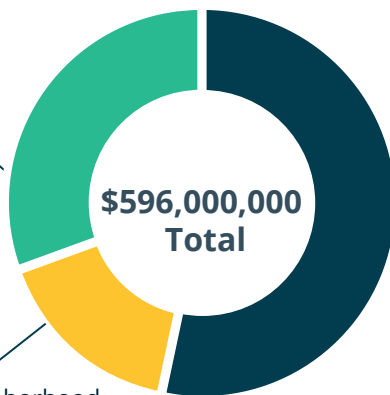
See Appendix for details

27%
State

Multiple programs,
Tax Credits

18%
City

Managed by Department of Neighborhood Development (DND): Linkage fund, IDP Fund, Community Preservation Act (CPA)



56%
Federal

CDBG/HOME, Low Income Housing Tax Credits (LIHTC)

From 2014-2017 of permitted publicly-funded projects, percentages are based on ultimate source. Some Federal funds are managed by the City or State.

Fast Facts (2014-2017)

Over 1,500 new affordable units were created with City funds.



1460 House

An example of a mixed-use affordable project, located near Fields Corner T Station. VietAID is a local Community Development Corporation (CDC), which purchased and renovated the property.

The project has 43 units, including 12 one-bedroom apartments and 31 studios.

Affordable to Whom?

Each project is unique and can have some variation but the programs are **targeted to very low- and low-income families**. But there are requirements tied to certain funding sources.

- **Low Income Housing Tax Credits (LIHTC)**
Requirements vary by how deeply affordable units are, at least 20% to 40% of units targeted to low-income families.
- **Extremely Low Income (ELI) Homeless Set-aside**
10% must be targeted at very low-income families.

	Very Low	Low
Income for a family of 3	\$27,900	\$46,550
Affordable Rents for a 2 BR	\$620	\$1,241

Future Prospects

Over half of the funding for publicly-funded projects comes from the Federal government. The amount of Federal funding for affordable housing has not increased and is not meeting demand. The City has stepped in with new sources, which mostly rely on fees from private developers.



Limited growth

Not to scale and for illustrative purposes only

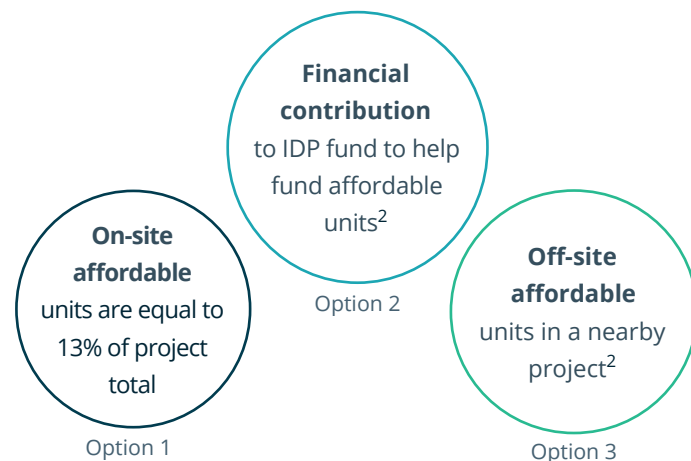
Who Builds? Privately-funded Housing

Private developers in Boston create affordable housing, often as part of bringing benefits to the community.

Background

In 2000, the **Inclusionary Development Policy (IDP)** was established. The IDP applies to almost all privately developed projects.¹ The policy balances financial feasibility in different neighborhoods with the goal of maximizing affordable housing creation.

The policy can be met with **three different options** or a combination of the options.



Fast Facts (2000 - 2017)

Under the IDP, developers directly created over 2,000 affordable units.

Over \$100 million in the IDP Fund helped support the creation of 1,200 additional affordable units.

1. Currently this applies to projects of 10 or more units that require zoning relief.

2. Requirements depend on the neighborhood, equivalent to 15% or 18% of units. Calculation details in Appendix.

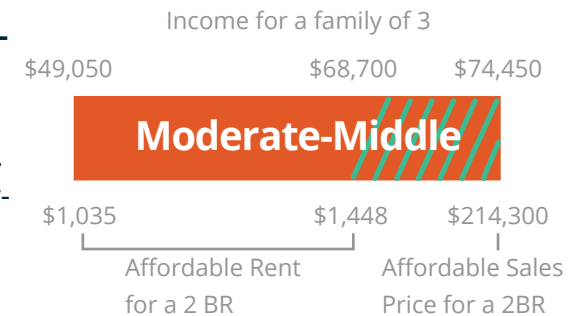


The Beverly

The Beverly is an exemplary project that combines on-site Federal funding, off-site IDP units of a neighboring project, and a public land subsidy to create a 100% affordable building with 239 income-restricted apartments. The building has apartments for a large range of incomes, from very low income to high-middle income families.

Affordable to Whom?

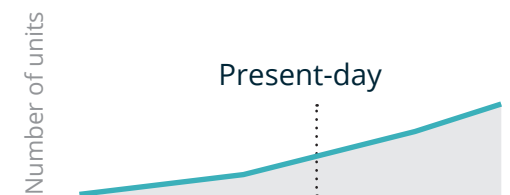
IDP units are generally targeted to **moderate-income families** and some middle-income families. Ownership units are targeted to slightly higher income limits than rental units. IDP funds have been used to support publicly-funded projects targeting even lower income families.



Future Prospects

Boston's population is growing quickly. As more privately-developed projects are built, more privately-built affordable units and IDP contributions will follow.

In addition to the IDP, a **density bonus** is a potential policy for some neighborhoods where projects can be larger (more height and/or more density³) in exchange for more affordable units than called for under IDP.



Moderate to high growth

Not to scale and for illustrative purposes only

3. See definition of density in Appendix.

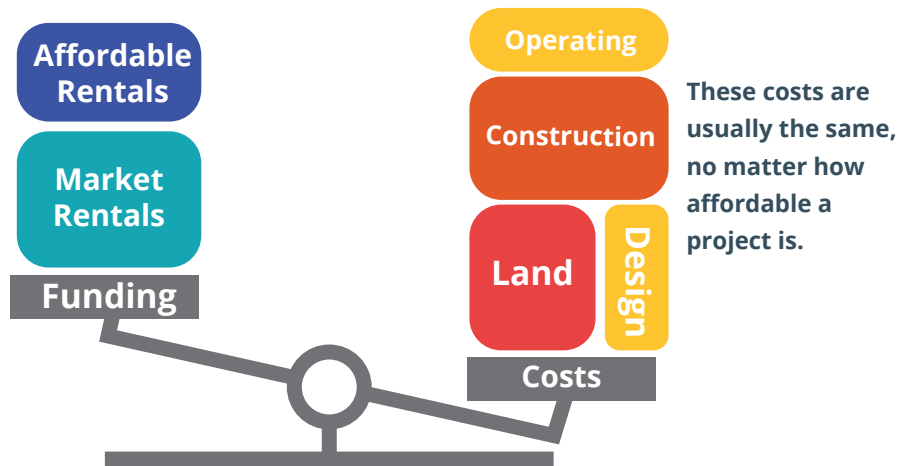
How does Affordable Housing Get Built?

Imagine that you are an affordable housing developer who wants to build affordable rental housing. You also need to find a **way to pay for it**.

Balancing Feasibility

Using the community vision as a guide, you've figured out the right mix of targeted incomes and number of affordable units for the neighborhood. For the project to happen, you need to **balance the scale of funding sources and costs**.

The rents from affordable units are lower than the rents from market-rate units, so those units make less revenue.



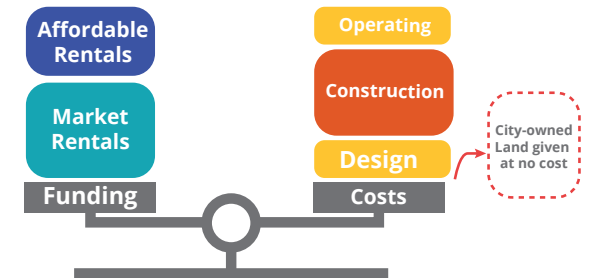
Costs are **greater** than funding sources, so affordable housing developers need to make up the difference.

How Low Can You Go?

Public financial subsidies and public land subsidies help make up the difference.

Public Land Subsidies

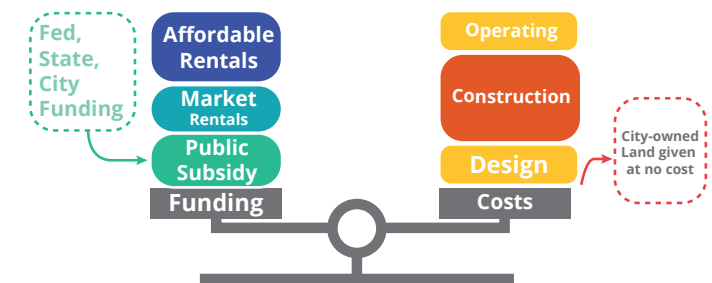
What if the City had some public land in the neighborhood? The City can give public land to the affordable housing developer at little cost to bring costs closer to funding sources.



Other Public Subsidies

What if you want to build more affordable units targeted at even lower income levels?

The lost revenue from market rentals must be covered by more public subsidies, in addition to the land subsidy. See page 14 for an explanation of public funding sources.



If there is not enough public subsidy available, the developer needs more funding sources or needs to reduce costs. Otherwise, the developer cannot build a project with such a high number of affordable units targeted to even lower income levels.

Other ways a developer can find more funding sources and reduce costs
A higher or denser project lowers the cost to build per unit and increases funding sources. Loosening requirements such as parking or other design rules reduces costs. These strategies could help deeply affordable projects possible.

Rethinking Housing

New housing options can help provide housing that is **affordable to a broad range of families and people.**

Background

This booklet has reviewed how income-restricted, affordable housing is built today and how it has been built in the past. A project needs to have enough funding to cover the costs of development and operation. With a limited amount of funding and public land, how can we **build even more housing that is affordable to more people?**

One way of doing this is **creating more housing options.** As our City's demographics change, housing options need to respond. If we can promote other forms of housing that are cheaper to build, we can create both affordable housing and market-rate housing that are at lower price points.

Who Can Help Promote New Housing Options?

The City creatively uses our existing resources to create more housing

Developers work with the City to demonstrate innovative housing types

Residents can also help by using their own extra space to host others

Housing Innovation Lab (iLab)

The mission of this City department is to increase housing affordability by testing **innovative housing models** and accelerating the pace of innovation in the housing sector. They do so by engaging with local collaborators and proposing prototypes.

Housing iLab Projects

The City

The City is prioritizing tools to take land out of the speculative market to create affordability. The **Acquisition Opportunity Program** assists community developers with purchasing market rate housing units and converting them to long term affordable housing - keeping the tenants in place and safe from displacement. We're also working to acquire vacant land for the new affordable housing construction projects.

The City is also exploring **Housing with Public Assets** to see whether combining housing and public assets (e.g., libraries, community centers) would work in Boston.

Residents

Owner-occupants in pilot areas can carve out space within their homes to create smaller, independent units, known as **Additional Dwelling Units (ADU)**. The goal of the program is to develop more natural affordable housing options while creating rental income for homeowners.

The **Intergenerational Homeshare Network (Nesterly.io) pilot** matches older homeowners with extra rooms to rent to people at a more affordable price. The program can also support residents as they age in their homes with extra income and social interaction.



Compact Living Initiative

Developers

The "urban housing unit" (UHU) was a prototype that showed how a **Compact Living Initiative** might work where smaller spaces can offer livability and comfort at a good price. The prototype toured around different neighborhoods in 2016. Future City-wide policy could allow for a range of sizes in new multi-unit housing projects at lower prices.

A **Density Bonus** is a potential policy for some neighborhoods where the extra value created by larger projects (more height and/or more density³) can be used for even more affordable units.



Displacement Intervention

This section explains causes of displacement and how the City helps families.

Displacement Factors and How We Can Help

A working definition of displacement can be found in the Appendix.

Displacement Stage	Housing Instability: Some or Future Displacement Risk	Homelessness Prevention: Immediate Displacement Risk	Homeless: Household has Been Displaced
Constituent Need	<p>Landlord/Tenant Assistance <i>Dispute over rights and responsibilities.</i></p> <p>Housing Search for Affordable Units <i>Constituents lack information on housing opportunities and eligibility.</i></p>	<p>Eviction Prevention <i>It can be individual or building-wide. It can be no-fault, non-payment, or lease violation.</i></p> <p>Safe Housing <i>Constituent is doubled-up and can't remain or has other urgent housing search need.</i></p>	<p>Emergency Housing & Relocation <i>For victims of fire, condemnation, or natural disaster.</i></p> <p>Homeless Services <i>For families who cannot access state shelter because they are over-income.</i></p>
<p>Office of Housing Stability Programs and Services</p> <p><i>The Boston Home Center has additional services for homeowners facing displacement. See page 26.</i></p>	<p>Landlord Counseling <i>Provides best practices and resource information to small landlords.</i></p> <p>Mediation to resolve disputes <i>Resolves disputes using a third party neutral.</i></p> <p>Metrolist <i>e-platform and newsletter that provide information on available affordable units.</i></p> <p>Clinics, Guides, and Mailers <i>Provides information on housing search and tenant rights.</i></p>	<p>Rental Assistance <i>For rent or utility arrears; move-in costs.</i></p> <p>Housing Court Assistance Program (HCAP) <i>Housing court advocates for subsidized tenants.</i></p> <p>Tenancy Preservation Program (TPP) <i>Eviction prevention for the disabled.</i></p> <p>SIPS <i>Intensive case management for at risk households.</i></p> <p>Landlord Counseling <i>Helps tenant stabilization and preservation.</i></p>	<p>Emergency Housing Assistance Program (EHAP) <i>Provides shelter and relocation assistance for households displaced by disaster.</i></p> <p>Family Safety Net Program <i>Provides triage, shelter, and stabilization for over-income families.</i></p>

Office of Housing Stability

Works to prevent displacement, while promoting housing preservation and stabilization.

Background

The Office of Housing Stability (OHS) works with local non-profits and other City agencies to first identify and then respond to a family's displacement crisis as soon as possible.

OHS also works on creating and advocating for policies to strengthen tenant rights. They also collaborate with other departments such as the Housing iLab to develop creative programs to mitigate displacement factors.

Key Work Areas of OHS

Education and Counseling

around tenant and landlord rights and responsibilities

Housing Crisis Support

and stabilization resources for tenants facing displacement

Policy Advocacy

that can help prevent displacement and promote housing stability

Fast Facts

OHS assists over 4,000 households a year

They prevented 500 evictions and hold bi-monthly clinics

Education and Counseling

OHS develops materials on tenant rights, housing search and eviction prevention to help tenants at risk of displacement. OHS holds **evening clinics** on tenant rights and housing search. OHS also helps families find affordable housing through its **MetroList program**.

They also provide **counseling for small landlords** to troubleshoot tenant issues, provide best practices, and share information on rights and responsibilities.

Housing Crisis Support

OHS Housing Crisis Coordinators open over 100 new cases each week to help Bostonians in housing crisis find and maintain safe, stable, and affordable housing. OHS also funds non-profit partners to provide housing stabilization resources, including shelter, financial assistance, court advocacy, stabilization, and counseling services.

Program and Policy Development

OHS is working to help create and advocate for Mayor Walsh's anti-displacement legislative and policy agenda, including further measures to protect tenants. Examples include:

The **Jim Brooks Stabilization Act** would protect residential tenants facing eviction or lease non-renewal by informing them of their legal rights and available resources to help preserve their tenancies.

The proposed **Right of First Refusal** would provide tenants in properties to be sold at foreclosure or by short sale a right of first refusal to purchase the property before others.

The **Act to Promote Homelessness Prevention** would provide a right to counsel for low-income tenants in certain eviction cases.

Get in touch with OHS through website, email, or phone.

Website: boston.gov/housingstability
Email: housingstability@boston.gov
Phone: 617-635-4200

Boston Home Center

Reduces barriers to homeownership through technical and financial assistance and helps at-risk homeowners improve and keep their homes.

First Time Homebuyers

Barriers to homeownership include the high cost of downpayment and closing costs. The Center provides financial assistance and also homebuyer classes to help new homebuyers navigate a complex process.

Foreclosure Prevention

Foreclosure is when a homeowner falls behind on mortgage or loan payments on their house and are at risk of losing their home. The Center provides counseling to analyze homeowners' financial situations, referring them to the appropriate resources.

Senior Homeowners

Elderly homeowners might face displacement if they cannot keep up with home maintenance of old housing. The Center can provide assistance for home repair and home repair loans for homeowners and small landlords.

Affordable Homeownership

The Center also works with potential homebuyers to find income-restricted homes at an affordable price. The IDP and the Neighborhood Homes Initiative (affordable homes on City-owned land) helps middle- and moderate-income families buy an affordable home.

Get in touch with **BHC** through website or phone.

Website: boston.gov/homecenter
Phone: 617-635-4663

Rethinking Displacement Intervention

New ideas can identify more points of intervention and solutions in displacement.

Stable Ground

Stable Ground is a collaborative effort with partners in the community to study housing instability and its traumatic impact on residents. A multi-disciplinary approach combines legal and art elements to facilitate dialogue.

All-In Cities Network

A team of Boston City leaders, officials and community members are participating in a national network of cities that will share anti-displacement strategies and data to identify new solutions to foster housing stability.

Landlord Guarantee Pilot

This pilot program aims to provide resources to landlords to rent to previously homeless tenants and will cover unexpected costs such as unpaid back rent or damage to units. This can reduce barriers for vulnerable households to find long-term leases.

Exploring New Ideas?

Many small landlords would like to continue renting to their reliable, lower-income tenants but are worried about increasing maintenance costs. OHS is exploring different approaches that could help them in exchange for stabilizing rents for the tenants at below-market levels.

Appendix

Want to Learn More? Here are some useful contacts mentioned in the booklet.

Boston Planning and Development Agency (BPDA) **Page 16**

www.bostonplans.org

(617) 722-4300

Department of Neighborhood Development (DND) **Page 14**

www.boston.gov/dnd

(617) 635-3880

Housing Innovation Lab (iLab) **Page 20**

boston.gov/housing-innovation-lab

(617) 635-0259

Office of Housing Stability (OHS) **Page 24**

www.boston.gov/housingstability

(617) 635-4200

Boston Housing Authority (BHA) **Page 12**

www.bostonhousing.org

(617) 988-4000

Boston Home Center **Page 26**

www.boston.gov/homecenter

(617) 635-4663

Definitions

Affordable Housing

Also called income-restricted housing, this is housing with a rent-cap that only families that make below a certain amount can qualify and live in.

Housing that is Affordable to...

Housing that is affordable to a household means this household spends around 30% or less of their income towards housing costs (rent, mortgage, property tax, utilities).

Density (Floor Area Ratio, FAR)

FAR or one measure of density is the building's total floor area divided by the total area of the lot it sits on. It is a helpful way to see how much bulk or mass a building has compared with other buildings.

Displacement

A household or family must leave their current home due to external factors. External factors include landlord-tenant disputes, unsafe housing, housing cost increases, eviction, and/or disaster.

Eviction

This is the action of removing a tenant from a property. There are many legal restrictions to the process; **please contact OHS if you think you are being evicted and are unsure of your rights.**

Foreclosure

If a family can't make the regular mortgage payments, the bank can take back the house.

Household vs. Family

A **household** is one or more people living together in one unit. A **family** household or just family is a type of household where everyone is related.

Homeownership

A family owns the house they live in.

Income

The amount of money a family or household earns in total for the year.

Mortgage

Families typically don't have the full amount of money to buy a house, so they borrow money from the bank. This loan is known as a mortgage.

Rent

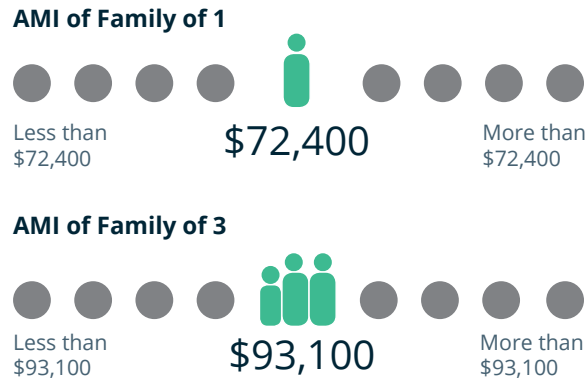
A **landlord** owns the property. The **tenant** is someone that lives on the property. The tenant leases or rents from the landlord and pays them a regular amount of money to do so.

What is AMI?

The Federal government requires affordable housing programs with Federal funding to use “Area Median Income” (AMI) in order to set maximum income limits and rent-caps for different affordable units.

Understanding Median

The Department of Housing and Urban Development (HUD) calculates AMI by looking at all families who live in an area, ordering them up by income, and then reporting the income of the family in the middle. Go to bostonplans.org/housing/income,-asset,-and-price-limits for income, asset, and price limits.



AMI Geography

HUD uses the Boston-Cambridge-Quincy Metro Area to calculate AMI. This large area of communities skews the income higher than the median family income of residents of Boston. **HUD does not publish a local Boston or neighborhood AMI.**

City of Boston Median Income = \$65,238
(Boston’s average household size is 2.8)

HUD-defined Boston Metropolitan Area Median Income = \$93,100
(for a family of 3)

Essex County towns of Amesbury Town city, Beverly city, Danvers town, Essex town, Gloucester city, Hamilton town, Ipswich town, Lynn city, Lynnfield town, Manchester-by-the-Sea town, Marblehead town, Middleton town, Nahant town, Newbury town, Newburyport city, Peabody city, Rockport town, Rowley town, Salem city, Salisbury town, Saugus town, Swampscott town, Topsfield town, Wrentham town | Middlesex County towns of Acton town, Arlington town, Ashby town, Ashland town, Ayer town, Bedford town, Belmont town, Boxborough town, Burlington town, Cambridge city, Carlisle town, Concord town, Everett city, Framingham town, Holliston town, Hopkinton town, Hudson town, Lexington town, Lincoln town, Littleton town, Malden city, Marlborough city, Maynard town, Medford city, Melrose city, Natick town, Newton city, North Reading town, Reading town, Sherborn town, Shirley town, Somerville city, Stoneham town, Sudbury town, Townsend town, Wakefield town, Winchester town, Woburn city | Norfolk County towns of Bellingham town, Braintree Town city, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin Town city, Holbrook town, Medfield town, Medway town, Millis town, Milton town, Needham town, Norfolktown, Norwood town, Plainville town, Quincy city, Randolph town, Sharon town, Stoughton town, Walpole town, Wellesley town, Westwood town, Weymouth Town city, Wrentham town, Plymouth County towns of Carver town, Duxbury town, Hanover town, Hingham town, Hull town, Kingston town, Marshfield town, Norwell town, Pembroke town, Plymouth town, Rockland town, Scituate town, Wareham town | Suffolk County towns of Chelsea city, Revere city, Winthrop Town city

Affordable Housing Funding Sources

Federal | U.S. Department of Housing and Urban Development (HUD)

Community Development Block Grants (CDBG) funds local community development activities.

The **HOME Investment Partnerships Program (HOME)** is another block grant.

Federal | Internal Revenue Service (IRS)

Low Income Housing Tax Credits (LIHTC) is a tax credit for affordable housing investments, accounting for 90% of all affordable housing creation. Tax credits are managed by the State.

State | Tax Credits

Community Investment Tax Credit, Brownfields Tax Credit, Massachusetts LIHTC, Housing Development Incentive Program (HDIP)

State | Affordable Housing Funds

Affordable Housing Trust Fund (AHTF), Capital Improvement and Preservation Fund (CIPF), Commercial Area Transit Node Housing Program (CATNHP), Housing Stabilization Fund (HSF), Public Housing bond measure, Public Housing Demonstration Program

State | Funds for Vulnerable Population Housing (Elderly, Disabled)

Community Based Housing (CBH), Facilities Consolidation Fund (FCF), Home Modification Loan Program (HMLP), Housing Innovation Fund (HIF)

City | Linkage Fees

These are fees paid by large commercial developments (\$8.34 per square foot in excess of 100,000 square feet). Another fee is collected for job training programs.

City | Community Preservation Act

The City finances this fund in part by a property tax-based surcharge on residential and business property tax bills. Funding are also be used for historic preservation, open space, and public recreation.

City | Inclusionary Development Policy

IDP applies to all projects 10 units or larger that require zoning relief. There are three options to fulfill the policy that can be combined. On-site and off-site affordable units are targeted at 70% AMI (rental \$65,200 for a family of 3) and 80% AMI (ownership \$74,450 for a family of 3) or lower.

IDP Option	Zone A (most expensive)	Zone B (middle)	Zone C (least expensive)
On-site	13% of total units	13% of total units	13% of total units
Off-site	18% of total nearby	18% of total nearby	15% of total nearby
IDP Fund (Condo)	18% of total 50% price differential (\$380,000 min)	18% of total 50% price differential (\$300,000 min)	18% of total 50% price differential (\$200,000 min)
IDP Fund (Rental)	18% of total at \$380,000	18% of total at \$300,000	15% of total at \$200,000



This booklet was inspired by the “Affordable Housing Toolkit” created by the Center for Urban Pedagogy (CUP) in New York. Learn more at their website: welcometocup.org

To learn more about PLAN: Glover’s visit: bit.ly/planglovers or contact Marie Mercurio at marie.mercurio@boston.gov



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