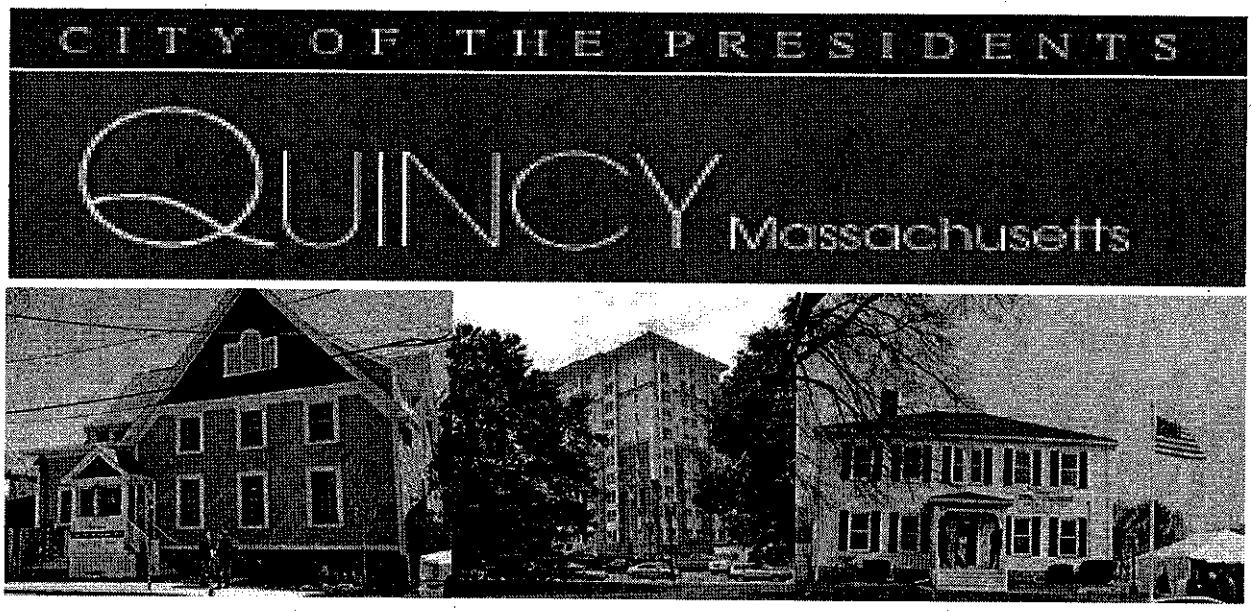


HOUSING PRODUCTION PLAN

FOR

AFFORDABLE HOUSING

2010 - 2014

DENNIS E. HARRINGTON
PLANNING DIRECTOR

THOMAS P. KOCH
MAYOR

TABLE OF CONTENTS

INTRODUCTION: 3

1: HOUSING NEEDS ASSESSMENT 4
- **1.1 CITY OF QUINCY DEMOGRAPHICS** 4
- **1.2 HOUSING CHARACTERISTICS** 9
  - 1.2.1 Households 10
  - 1.2.2 Home Value 11
  - 1.2.3 Rent Structure 12
  - 1.2.4 Subsidized & Special Needs Housing 12
  - 1.2.5 Senior Housing 13
  - 1.2.6 Housing for the Homeless 13
  - 1.2.7 Affordability 14
  - 1.2.8 Development Constraints or limitations: 14
- **1.3 HOUSING NEEDS CONCLUSIONS** 17

2: MASSACHUSETTS AFFORDABLE HOUSING LAW 20
- **2.1 CHAPTER 40B IN THE CITY OF QUINCY** 20
  - 2.1.1 Percentage of Low and Moderate Income Housing 20
  - 2.1.2 General Land Area Minimum 20
  - 2.1.3 Annual Land Area Minimum 22

3: SUBSIDIZED HOUSING INVENTORY & PLANNED PRODUCTION: 23
- **3.1 SUBSIDIZED HOUSING INVENTORY** 23
- **3.2 CITY OF QUINCY PLANNED PRODUCTION 2010-2014** 23
- **3.3 DESCRIPTION OF USE RESTRICTIONS** 24

4: AFFORDABLE HOUSING GOALS AND STRATEGIES 26
- **4.1 AFFORDABLE HOUSING GOALS** 26
- **4.2 AFFORDABLE HOUSING STRATEGIES** 27
  - 4.2.1 Community Development Block Grant (CDBG) 27
  - 4.2.2 Quincy/Weymouth HOME Consortium 27
  - 4.2.3 Inclusionary Zoning 29
  - 4.2.4 Community Preservation Act 30
  - 4.2.5 McKinney-Vento Homeless Assistance Program 30
  - 4.2.6 Quincy's Housing First Program 31

5: IMPEDIMENTS AND ACTIONS TO ADDRESS IMPEDIMENTS TO FAIR HOUSING 33
- **5.1 FAIR HOUSING COMMITTEE AND COUNSELING** 33
- **5.2 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING & THE ACTIONS TO ADDRESS THEM** 33

INTRODUCTION:

On February 22, 2008, the Department of Housing and Community Development (DHCD) promulgated 760 CMR 56.00, Comprehensive Permit; Low or Moderate Income Housing regulations.

The new guidelines were developed to expand on 760 CMR 56.03(4) and described the process and requirements for local preparation of a Housing Production Plan (HPP), submission of the HPP for DHCD approval, and certification of community compliance with the Plan in accordance with the HPP regulation.

The City of Quincy Housing Production Plan contains a comprehensive needs analysis, a discussion on M.G.L. Chapter 40B and its impacts to Quincy, the City's Affordable Housing Goals and Strategy, and the City's Analysis of the Impediments to Fair Housing and the actions that will address those impediments as required under 760 CMR 56.03 (4).

Many of the strategies that are found in this HPP are updates to City's previous affordable housing programs and policies. There is a more comprehensive approach to the City's current strategy. More affordable housing funding streams have been put in place and there is greater knowledge that has been gained from past affordable housing experiences.

The need for new decent affordable housing for all could not be clearer. On the heels of one greatest housing price booms in the City's history that shut out many people from living in Quincy and threatened many existing residents through rent increases, tax increases, and the overall rise of all housing expenses.

1: HOUSING NEEDS ASSESSMENT

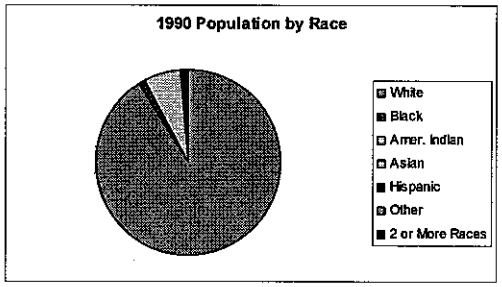
1.1 CITY OF QUINCY DEMOGRAPHICS

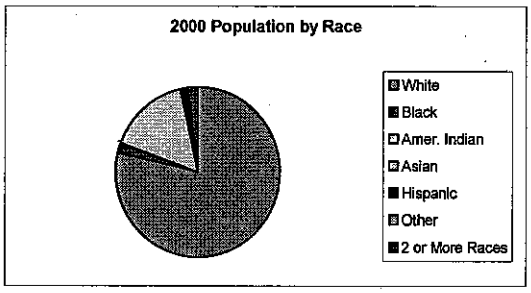
Table 1.1 Population by Race

Year	White	Black	American Indian	Asian	Hispanic	Other Race	Two or more Races	Total
1990	77,508	812	87	5,432	1,115	31	NA	84,985
2000	69,098	1,572	189	13,997	1,396	98	1,675	88,025
2007 Community Survey	61,104	3,119	282	16,823	1,758	143	1,139	84,368
1990-2007 Change	-21%	284%	224%	209%	58%	361%	NA	-1%
2000-2007 Change	-11%	94%	117%	158%	25%	216%	-32%	-4%

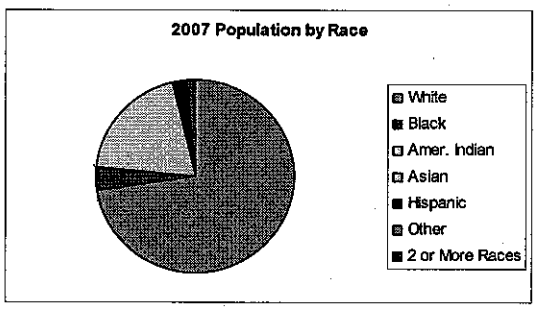
Source: 1990, 2000 U.S. Census and 2007 Community Survey

Figure 1.1 1990 & 2000 Population by Race





Source: 1990 & 2000 U.S. Census



Source: U.S. Census 2007 Community Survey

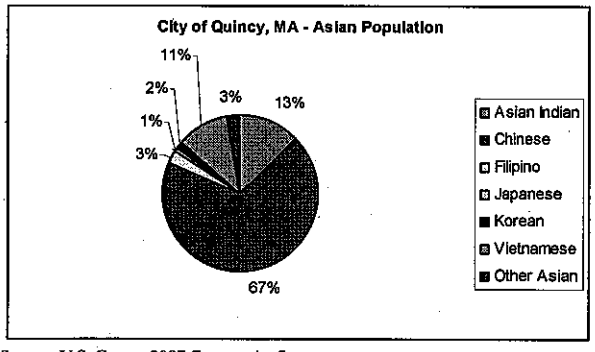
The 2007 U.S. Census-Community Survey statistics indicate that Quincy's total population was 84,368, a -4% decrease from the previous high recorded in the 2000 Census. Historically, the Census 2000 surpassed the previous peak for total population of 87,966 from the 1970 Census.

Comparing the 1990 and 2000 Census along with the 2007 Community Survey the population by race category highlights the trend of new immigrants moving to the city. The 1990 Census shows that minority populations made up 8.8% of the total population. Fast forward 17 years and the 2007 Community Survey data shows that minority populations now make up more than a quarter of the total population (27.5%) in the City. This trend is enhanced by the continued out migration of the

majority white population; a -21% decline from 1990 to 2007, a drop of more than 16,000 residents.

The largest ethnic class that has established itself in the City is the Asian population. The total number of residents jumped from 5,432 in 1990 to 16,823 in 2007, a 209% increase. A closer look at the Asian subpopulations shows that Chinese ancestry is by far the prominent group at 67% followed by Asian Indian at 13% and Vietnamese at 11%.

Figure 1.2 Asian Subpopulations in Quincy



Source: U.S. Census 2007 Community Survey

To a much lesser extent, other minority populations did record population increases from 1990 to 2007. The Black population increased 284% from 812 to 3,119 and the Hispanic population rose 58% from 1,115 in 1990 to 1,758 in 2007.

Today Quincy continues to attract professionals from Metro Boston and immigrants from around the world, in particular Asians, thereby adding to the cultural diversity of the community. They come for Quincy's numerous economic opportunities in a multitude of trades and industries, as well as a superior quality of life in close proximity to Boston.

Quincy also continues to attract urban professionals and corporate offices from Boston, who continue to relish the City's lower housing costs relative to Boston and more affluent communities, convenient location, excellent transportation facilities and numerous amenities. Quincy expects to account for a significant proportion of the South Shore's future commercial, residential, and retail growth.

Table 1.2 Population by Age

Age Cohort	1990	2000	2007	1990-2007 Change	2000-2007 Change
Under 5	5,726	4,432	4,218	-26.3%	-4.8%
Age 5-17	8,490	10,960	9,453	11.3%	-13.8%
Age 18-24	10,350	7,113	7,416	-28.3%	4.3%
Age 25-34	18,491	17,216	15,158	-18.0%	-12.0%
Age 35-44	11,305	14,499	13,869	22.7%	-4.3%
Age45-54	8,479	11,512	12,104	42.8%	5.1%
Age 55-64	7,938	7,987	9,519	19.9%	19.2%
Age 65-74	7,743	6,977	5,535	-28.5%	-20.7%
Over 75	6,463	7,329	7,096	9.8%	-3.2%
Total	84,985	88,025	84,368		

% Population <18	1990	2000	2007
Quincy	16.7%	17.5%	16.2%
Massachusetts	22.5%	23.6%	22.3%
% Population >65	**1990**	**2000**	**2007**
Quincy	16.7%	16.3%	15.0%
Massachusetts	13.6%	13.5%	13.3%

% Population <18	1990	2000	2007	1990-2007 Change	2000-2007 Change
Under 18	14,216	15,392	13,671	-3.8%	-11.1%
Over 65	14,206	14,306	12,631	-11.0%	-11.7%

Source: U.S. Census 2007 Community Survey

Population by age characteristics reflect the general population trends of the area. Smaller household sizes indicate less children. The percentage of people in the under 5 age category has decrease by 26% in Quincy. Quincy's relatively high cost for housing is no doubt a factor in the decrease in percentage of people that fall in the 18-24 and 25-34 age groups. Age groups starting with the 35-44 have increased in their percentage of the total population except the 65-74 age.

When compared to the overall state figures, Quincy's population 18 and under runs about 6 percentage points lower while its population of folks 65 and over run about 2 percentage points higher.

Table 1.3 Population Projections

Community	1990	2000	2010	2020	2030
City of Quincy	84,985	88,025	90,463	92,352	93,740
Rate of Growth	N/A	3.6%	2.8%	2.1%	1.5%
MAPC Region	2,922,934	3,069,590	3,210,412	3,300,656	3,360,752
Rate of Growth	N/A	5.0%	4.6%	2.8%	1.8%

Source: Metropolitan Area Planning Council Population Projections, January 2006

The Metropolitan Area Planning Council (MAPC) formally adopted the MetroFuture Regional Plan in 2008. Existing population for MAPC member communities were documented and with the help of computer models, population projections were made up to the year 2030.

Key findings of the population analysis include:

- The region is on track to add 465,000 people by 2030.
- Many suburbs will continue to grow rapidly. Meanwhile, the urban centers may grow faster than in recent decades.
- The region will be aging, with fewer school aged children in 2030 and a dramatic spike in the over 55 population.
- The region will have more diversity as minorities grow to almost a third of the total population.

The population projections for the City of Quincy anticipate the addition of 5,715 new residents between the years 2000 and 2030.

Table 1.4 Educational Attainment

Educational Attainment	1990	2000	2007	1990-2007 Change
Total population 18 and over	70,769	72,633	70,683	
Less than 9th grade	3,452	3,564	3,798	10%
9th to 12th grade (no diploma)	8,273	7,143	4,270	-48%
High School Grad (incl. Equivalency)	25,142	20,672	18,614	-26%
Some college (no degree	13,026	13,364	9,508	-27%
Associates degree	5,230	5,362	4,560	-13.0%
Bachelors degree	11,443	15,841	13,873	21%

Source: U.S. Census 2007 Community Survey

The increase in the number of citizens with college degrees is a key factor in the increase in household income and changes to the work force demographics of Quincy from manufacturing and other low wage professions to professional industries in the regions emerging knowledge base economy.

Table 1.5 Labor Force

Occupation	1990	2000	2007	2000-2007 Change
Total employed persons 16 yrs or older	46,523	47,911	46,732	100%
Management, Professional, and related occupations	13,798	19,236	19,109	38%
Service occupations	6,437	7,197	7,958	24%
Sales and Office occupations	17,275	14,249	11,872	-31%
Farming, Fishing, and Forestry occupations	106	38	0	-100%
Construction, Extraction, and Maintenance occupations	4,627	3,428	4,298	-7%
Production, Transportation, and Material Moving occupations	4,280	3,763	3,495	-18%

Source: U.S. Census 2007 Community Survey

The City of Quincy has seen increases in persons employed in the Management & Professional occupations (38%) as well as in the Service sector (24%). The increases can be attributed to the increase in educational attainment of Quincy residents and the City's ability to attract young professionals. At least part of the increase in the Service sector can be attributed to the increase in the Asian population and the rise of new services to meet the needs of that community.

Table 1.6 Industry

Industry	1990	2000	2007	2000-2007 Change
Civilian employed population 16 yrs or older	44,331	47,911	46,732	5%
Agriculture, Forestry, Fishing, mining	259	53	17	-93%
Construction	2,554	2,785	3,167	24%
Manufacturing	4,795	3,350	2,558	-47%
Wholesale trade	1,617	1,210	1,174	-27%
Retail Trade	8,259	5,060	4,775	-42%
Transportation, wharehousing, and utilities	2,204	2,222	2,171	-1%
Information	1,780	1,787	1,474	-17%
Finance, Insurance, real estate	7,038	7,136	6,458	-8%
Professional, scientific, management	3,866	5,670	5,912	53%
Educational services, health care, social services	8,318	9,596	10,171	22%
Arts, entertainment, and recreation	394	4,578	5,120	1,199%
Other services except public administration	976	1,926	2,154	121%
Public administration	2,271	2,538	1,581	-30

Source: U.S. Census 2007 Community Survey

The economic transformation occurring throughout the Boston Metropolitan Area as efforts to move towards a knowledge-based economy are progressing, has not excluded the City of Quincy. Manufacturing, Wholesale Trade, Retail Trade industries all experienced decreases while Professional/Scientific/Management, Educational/Health Care/Social Service, and the Arts/Entertainment industries all saw increase.

Table 1.7 Household Income

Household Income	1990	2000	2007	1990-2007 Percent Change
Total households	35,569	38,893	37,903	7%
Less than $10,000	4,699	2,888	2,557	-46%
$10,000 to $14,999	2,211	1,989	2,250	-2%
$15,000 to $24,999	4,749	4,233	3,614	-24%
$25,000 to $34,999	5,625	4,535	3,155	-44%
$35,000 to $49,999	7,198	6,829	4,800	-33%
$50,000 to $74,999	6,840	8,167	6,777	-1%
$75,000 to $99,999	2,636	4,933	6,031	129%
$100,000 to $149,999	1,350	3,783	5,987	343%
$150,000 or more	261	1,536	2,732	947%
Median household income	$35,858	$47,121	$58,088	62%

Source: U.S. Census 2007 Community Survey

From 1990 to 2007, The City of Quincy experienced a dramatic increase in household income as seen in the increase of Median household Income from $35,858 in 1990 to $58,088 in 2007. Additionally, Households in 1990 making more than $50,000 made up only 31% of the total. By 2007, that number had jumped to 57% of households earning more than $50,000.

1.2 HOUSING CHARACTERISTICS

The 2007 Community Survey reported Quincy's population to be 84,368 persons. Quincy had a total of 40,907 year round housing units in 2007. Of that total 37,903 (92.7%) were occupied while 3,004 (7.3%) were vacant. Of the occupied units in the city, 19,659 (51.8%) were owner occupied with a median value of $372,700 while 18,244 (48.2%) were renter occupied with a median gross rent of $1,101.

Table 1.8 Housing Units in Quincy

	1990	Rate	2000	Rate	2007	Rate	1990-2207 % Change
Total Housing Units	37,732	100%	40,093	100%	40,907	100%	8.4%
Occupied	35,678	94.5%	38,883	96.9%	37,903	92.7%	6.2%
Vacant	2,054	5.5%	1,210	3.1%	3,004	7.3%	46.2%
Owner Occupied	17,404	48.8%	19,081	49.0%	19,659	51.8%	12.9%
Renter Occupied	18,274	51.2%	19,802	51.0%	18,244	48.2%	.2%

Source: U.S. Census 2007 Community Survey

Between 1990 and 2007, housing units increased by 3,175 (8.4%) while vacancy rates fell from 5.5% in 1990 to 3.1% in 2000 then jumped sharply to 7.3% in 2007. This is an indication of greater demand for the limited supply of housing.

Table 1.9 Residential Parcels

Residential Parcels	Amount	Percentage
Single Family	13,635	56.3%
Condominium	5,850	24.2%
2-Family	3,299	13.6%
3-Family	614	2.5%
4-8 Units	618	2.6%
> 8 Units	156	0.6%
Other Housing	45	0.2%
Total	**24,217**	**100%**

Source: City of Quincy Assessment Classification Report FY 2010

Table 1.10 Housing Units by Type

Housing Units by Type	Amount	Percentage
Single Family	13,635	34.2%
Condominium	5,850	14.7%
2-Family	6,598	16.5%
3-Family	1,842	4.6%
4-8 Units	2,663	7.2%
> 8 Units	6,498	17.5%
Other Housing	45	0.1%
Total	**37,131**	**100%**

Source: City of Quincy Assessment Classification Report FY 2010

A closer look at the City's housing characteristics reveals clues to the direction the housing market will take in Quincy. The information in the following two tables was provided by the City's Assessors Department. It shows that single family homes make up 34.2% of the total housing units in Quincy but use 56.3% of the total residential land area. On the flip side, residential parcels that are 8 units or greater contain almost half the housing units found on single family parcels but only take up 1% of the land area that those same single family homes do.

In fact, all forms of multi-family housing had higher percentages in the number of housing units than they did in the overall residential land area they accounted for. What does this mean for Quincy? Well, there will continue to be new single-family construction on the few remaining lots left in the City's residential neighborhoods and with the subdivision of larger single family parcels but there will be no new major single family developments in the City of Quincy. Available land is too valuable. Instead, the City expects to see continued residential developments that fall in the 4-8 unit category as well as much larger residential projects in areas that it is allowed.

One trend that has been a growing concern to officials in Quincy has been the residential developments that have occurred on land that was formerly under commercial use. Commercial land makes up only 14.6% of the taxable land and that land needs to be preserved for future economic development.

Table 1.11 Year Structure was Built

Year Built	2007	Rate
2000 or Later	1,926	5%
1990 to 1999	2,134	5%
1980 to 1989	3,765	9%
1970 to 1979	4,108	10%
1960 to 1969	2,612	6%
1950 to 1959	3,659	9%
1940 to 1949	4,007	10%
Before 1939	18,696	46%
Totals	40,907	100%

Source: U.S. Census 2007 Community Survey

Quincy has an aging housing stock. Nearly three quarters of existing units were built prior to 1970 while slightly over half (52%) of Quincy's units were built before 1950. Similarly, 51% of the total units in Boston were built before 1950. As more land was developed, fewer new housing units were being created culminating in the lowest number of new units created in a 10-year span with 2,134 between 1990-1999. Data is incomplete for the first decade of the 21st Century but look at new residential building permits from 2000-2008 shows that there could be approximately 2,679 new housing units. Of those new building permits 93% are classified as multi-family units (2-family, 3-family, 4-8 units, and >8 units).

1.2.1 Households

The 2007 census statistics indicate that there were 38,000 total households in Quincy with an average household size of 2.2 people. These households figures include both married-couple families (37%) and other families (13%). Nonfamily households made up 50% of all households in

Quincy. Most of the nonfamily households were people living alone (39%), but some were composed of people living in households in which no one was related (11%).

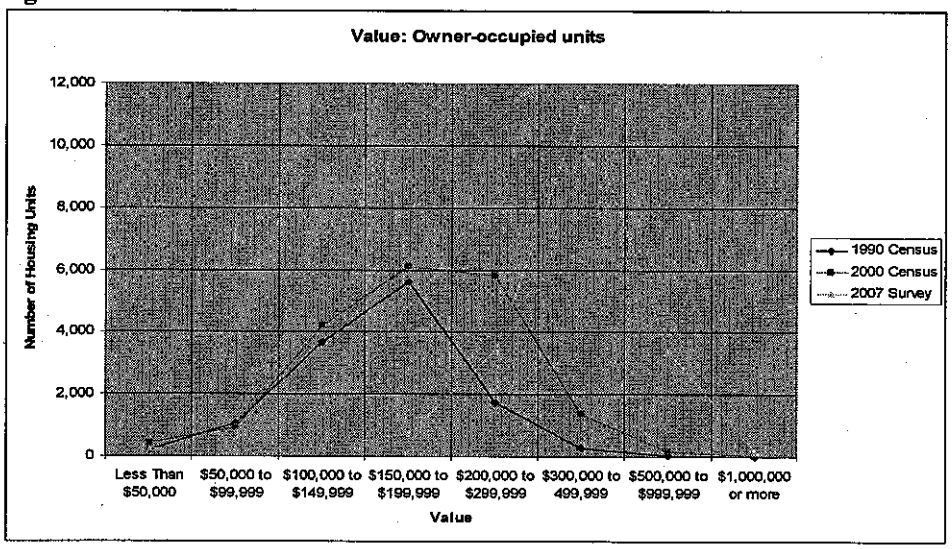
1.2.2 Home Value

Table 1.12 Home Value for Owner-Occupied units

Value	1990 Census	2000 Census	2007 Survey
Less Than $50,000	190	429	222
$50,000 to $99,999	1,056	925	221
$100,000 to $149,999	3,690	4,214	287
$150,000 to $199,999	5,599	6,131	719
$200,000 to $299,999	1,724	5,822	3,411
$300,000 to 499,999	271	1,370	11,283
$500,000 to $999,999	35	163	3,364
$1,000,000 or more	0	27	152
Total	12,565	19,081	19,659
Median Value	**$159,500**	**$181,500**	**$372,700**

Source: U.S. Census 2007 Community Survey

Figure 1.3 Home Value

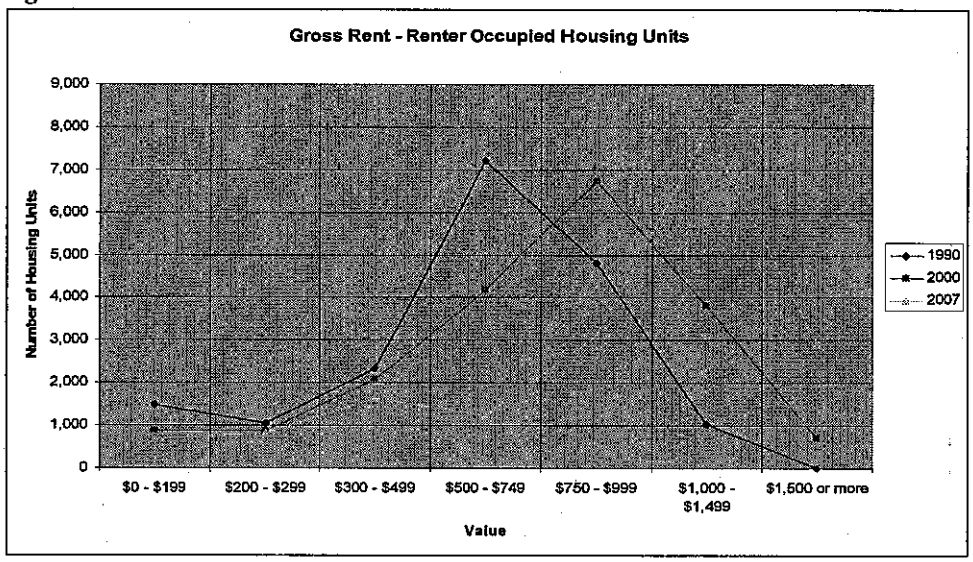


Source: U.S. Census 2007 Community Survey

With a 2007 median value of $372,700 for owner-occupied units in Quincy, home-ownership was often far beyond the means of many families of all incomes. According to the Office of Federal Housing Enterprise Oversight, between 1980 and 2003, the nation's largest overall percentage increase in housing prices occurred in Massachusetts. The cost of rental housing has grown similarly. A recent study by the National Low Income Housing Coalition rated Massachusetts as being the least affordable state in which to rent an apartment. Lack of sites available for development contribute to affordable housing shortages and increased costs for housing, as demand greatly exceeded supply for both owner occupied and rental housing.

1.2.3 Rent Structure

Figure 1.4 Cost of Rent



Source: U.S. Census 2007 Community Survey

Table 1.13 Cost of Rent

Rent Totals	1990	2000	2007	1990-2007 % Change
$0 - $199	1,486	889	677	-54%
$200 - $299	1,058	866	820	-22%
$300 - $499	2,337	2,091	1,624	-31%
$500 - $749	7,210	4,191	1,234	-83%
$750 - $999	4,802	6,749	3,098	-35%
$1,000 - $1,499	1,032	3,819	7,890	665%
$1,500 or more	N/A	704	2,901	312%

Source: U.S. Census 2007 Community Survey

The rental market has not escaped the price jump with home values in recent years. Vacancy rates are low due to healthy Real estate market thus affordable housing units for low-income tenants are in short supply. A look at the 1990 Census information for cost of rent shows that 32% of renters paid over $749 per month. Now, more than half (58%) of renters are paying more than $749 per month. In addition, compare the 1990 and 2000 numbers for persons paying $1,000 and it shows a 338% increase. The realty of a healthy real estate market is that source income has become an issue for low and moderate income citizens. Rental property owners have larger pools of applicants for their rental units, causing landlords to rent to those with the higher incomes.

1.2.4 Subsidized & Special Needs Housing

In addition to the rental housing in Quincy, there is also subsidized housing that serves a variety of the community's needs. The Quincy Housing Authority (QHA) manages the Section 8 Program for low-income individuals and families and the HUD's Mckinney-Vento Shelter Plus Care Program

for homeless individuals and families. QHA also owns and manages 29 housing units for the special needs.

1.2.5 Senior Housing

The Quincy Housing Authority (QHA) is the primary agency providing housing assistance to the elderly. The QHA manages 1,795 housing units for the elderly.

In 2007, the new residential development known as the Moorings at Squantum Gardens opened in Quincy. This second phase under the agreement for the Sale and Use of Federal Surplus Property for Self-Help Housing for the former Squantum Naval Air Station is between HUD and Elder Housing Corporation. The development consists of 223 1 and 2 bedroom apartments situated in two four story buildings.

The Moorings at Squantum Gardens is funded through the Low Income Housing Tax Credit (LIHTC) program, and offers a select amount of in-house Section 8 subsidized apartments. Eligibility is restricted to individuals 55 years of age or older who fall within the income guidelines of the LIHTC, and Section 8 programs.

1.2.6 Housing for the Homeless

Emergency Shelter Grant

The City of Quincy receives Emergency Shelter Grant (ESG) funds from HUD each year specifically for emergency sheltering homeless individuals. This fund helps enable Father Bills Place, the local homeless shelter, to help over 100 unsheltered homeless individuals each night.

McKinney-Vento Homeless Assistance Program

Since 1996, the City of Quincy through the Quincy/Weymouth Continuum of Care has applied and been awarded funding from HUD's McKinney-Vento Homeless Assistance Program. This HUD homeless program requires a community to create a "Continuum of Care" to coordinate homeless assistance programs between the different the social service agencies, for-profit, and non-profit organizations, state/federal agencies, and local government.

In the programs beginning it funded a number of homeless prevention, support service, and housing activities. Since the mid 2000's however, HUD has put an emphasis on creating permanent supportive housing for homeless individuals and families. At the time, the City of Quincy had begun putting together its "10-Year Plan to End Chronic Homelessness". Adopted in 2005 the plan launched the City's Housing First Program and has used the McKinney-Vento Program funding for the creation of permanent supportive housing units.

Since 1996, the Consortium through PCD has successfully secured $17,499,815 of McKinney-Vento Homeless Assistance funds for programs that serve the homeless population in the Quincy/Weymouth area. To date funding has led to the creation of 147 Permanent Supportive Housing units for homeless individuals and 150 Permanent Supportive Housing units for homeless families.

1.2.7 Affordability

The following are basic examples for calculating the affordability of housing units in Quincy made with the following assumptions: that a three- person household will occupy a two- bedroom House/Condo. This household will have a maximum income of $59,550 (this is the US Department of Housing and Urban Development FY 2009 income limit for this for this area for a household of three).

FOR RENT EXAMPLE

Again, we will use a two- bedroom Apartment/CONDO is to be rented to a three-person household.

$59,550 x 30% of income/12 months =		$1,488.75 available to cover total housing costs
	-	$ 154.00 estimated utilities
		$1,334.75 available for monthly rent payment*

* ($1,298 is the Maximum rent allowed by HOME Program for a 2-bedroom unit)
($1,992 is an average rent for a new 2-bedroom unit in Quincy)

FOR SALE EXAMPLE

A two- bedroom House/Condo is to be sold to a three-person household.

$59,550 x 30% of income/12 months =		$1,487.75 available to cover total housing costs
	-	$ 200.00 for property tax
	-	$ 150.00 for CONDO fee and Insurance
		$1,138.75 available for principal and interest.

$1,138.75 could support a 30 year mortgage at 6% loan of $189,933.95
(The average sale price for a home in Quincy in 2008, $322,700)

1.2.8 Development Constraints or limitations:

Developable Land

A close look at the developed and undeveloped land of Quincy in 2004, provided by the Metropolitan Area Planning Council GIS Department (MAPC), revealed that 99% of Quincy's residentially zoned land is developed, almost fully buildout. With the lack of undeveloped land for new residential development, the City needs to implement strategies that promote compact mixed use redevelopment in the City's existing urban centers adopting the "Smart Growth" principals.

Municipal Infrastructure (School Capacity, Water/Sewer Capacity)

According to the Superintendent of the Quincy School Department, there are no school capacity issues anticipated for the foreseeable future. Most of the new residential development in the city is condominium/apartment style that typically caters to families with children under five, professionals without kids and the elderly.

The City of Quincy and the Quincy Public School Department has begun construction on its largest municipal project in the City's history, a new comprehensive high school. The 330,000 square foot new high school will provide state-of-the-art education technologies throughout. In addition, the City has begun site planning for construction of a new Middle School.

The City Quincy is part of the Massachusetts Water Resource Authority (MWRA) and receives water and sewer service for the entire City. The MWRA regularly provides updates on Water Supply Status, Harbor and Bay Science, Monitoring & NPDES Reporting, and Drinking Water Quality Update. In addition the MWRA annually updates the Combined Sewer Overflow Control Plan, Expense Budget, Capital Improvement Program, State of Boston Harbor Report, and Industrial Waste Report.

According to the Superintendent of the Quincy Department of Public Works, there are no water/sewer capacity issues with new residential development in the city. Quincy is part of the Massachusetts Water Resource Authority for both water and sewer service.

Zoning:

Most zoning districts that allow multi-family dwellings as-of-right have no maximum unit threshold in Quincy. The number of units in a development is guided by lot area, height limit, and dimensional requirements. Many new multifamily projects in Quincy have more than four units.

Quincy has employed Planned Unit Development (P.U.D.) zoning regulations since 1982 (Quincy Zoning Ordinance 17.12.020) for sizable tracts of land (100,000 square feet minimum), thus encouraging comprehensive planning, and quality proposals compatible with adjacent land uses.

Residence B Multifamily Zoning & Development Analysis

In the fall of 2007, Goody Clancy Associates was hired by the City of Quincy to study the extent to which multifamily intrusions have eroded the neighborhood character within what has historically been considered a single and two-family district. Many residents believe that demolitions and large replacement homes are eroding neighborhood character in the City's Residence B zoning districts. The problem typically involves demolition of an older two or three-family home and construction of a new multifamily building or townhouses on the same lot. The new buildings are, on average, two to three times larger than the original building.

This problem is not unique to Quincy, as many residential communities in the Greater Boston area have faced similar "teardown" trends since the mid - 1990s, when housing prices increased rapidly and the value of land in close - in suburbs with nearly built - out conditions began to exceed the value of the smaller, older houses existing on the land. In some suburban communities this has taken the form of demolition of single - family homes and construction of much larger single - family replacement homes. In Quincy, however, two - and three - family homes are a major part of its residential fabric, and conversions tend to increase unit size and maximize the number of units permitted on a lot. In addition to changes in neighborhood design character, impacts may include significant drainage changes and increased traffic on residential streets. Many of the replacement homes that concern Quincy residents involve the construction of more than five

units and asphalted parking areas on single or combined lots which previously contained a two - or three - family home and a deep rear yard.

The study recommended that a combination of actions were needed to address the problem of over - large multifamily housing in Quincy's Residence B district. Employing a single strategy, such as increasing setbacks, probably will not lead to measurable results given that different areas within the district currently have varying degrees of multifamily structures. Chosen strategies need to address three - dimensional aspects of the building, controlling not only footprint, but height and bulk. They also need to restrict what can occur in a lot's yard such as reducing impervious open space and limiting the size and location of parking areas and driveways. Dimensional adjustments in the zoning ordinance should be accompanied by actions that will influence design, since design guidelines and review by municipal boards can ensure that the community plays a role in shaping the design of large projects that may have significant impacts on neighborhood character.

In May 2008, the Quincy City Council adopted the following changes to multi-family development in Residence B district in the City's Zoning Ordinance.

- Changed the threshold for triggering the City's Special Permit-Site Plan Review from 12-units to 3-units.
- Closed loophole for avoiding Special Permit-Site Plan Review that gave an exemption to applicants that required a variance.
- Revised dimensional requirements in Residence B district aimed at better regulating size, height, and asphalted parking areas.
- Removed an exemption on "Floor Area, Gross" previously granted to certain uses in Residence B.
- Adopted new design guidelines for all new construction or construction of any addition where the gross floor area of an existing residential structure is increased by 50%. The guidelines cover a structures orientation, façade, exterior walls, garage doors, roofs, parking areas, and building materials.

Zoning Task Force

In early 2008, Mayor Thomas Koch appointed a 10-member Zoning Task Force with the goal of organizing and revising the City's zoning regulations. In the fall of 2009, the Mayor's Zoning Task Force recommended a city-wide zoning overhaul in an ordinance submitted to the City Council. The document contains dozens of changes addressing current issues, legalizing some activities and prohibiting others.

There are two main categories of modifications. First, the City must align its zoning with current state legislation and must revise ordinances to adhere to decisions of Massachusetts Appellate courts. The second part of the revisions deal with "quality of life" issues.

Selected Recommendations Include:

- For those with a single family but oversized home, the new ordinance could allow, after site plan review, an accessory apartment.

- Distinguishes between those home occupations allowed by right and those home occupations requiring a Special Permit.
- Multifamily residences and mixed use are permitted within a Business C District provided that residential buildings and uses have a maximum FAR of three and five tenths, minimum lot size of 42,000 square feet, minimum lot area per dwelling unit of 500 square feet.
- Creation of two new special districts for the Wollaston Business District and the North Quincy Business District.

1.3 Housing Needs Conclusions

Although home prices have fallen in the past two years, average home prices in Norfolk County still exceed the state average. The current median sales price for a single-family home in the City of Quincy is $322,700 (2008).

According to the Office of Federal Housing Enterprise Oversight, between 1980 and 2003, the nation's largest overall percentage increase in housing prices occurred in Massachusetts. The cost of rental housing has grown similarly. A 2003 study by the National Low Income Housing Coalition rated Massachusetts as being the least affordable state in which to rent an apartment. Lack of sites available for new development contribute to affordable housing shortages and increased costs for housing, as demand greatly exceeds supply for both owner occupied and rental housing.

A consequence of the high cost of housing has been the increase in numbers of Quincy families doubling up with family members, as a solution to their housing needs. The Census Bureau refers to these families as "subfamilies" and, from 1980 to 2000, their number increased from 1,376 to 2,231. In 2007 that number fell to 701. The Quincy Board on Homelessness as well as the Quincy School Department will continue outreach activities to this group in an effort to connect them to services aimed at addressing subfamily issues that could lead to homelessness. The Quincy Housing Authority will continue to provide local preference for its available housing units. The continued high cost of housing in eastern Massachusetts means there will continue to be a need to make services available to this segment of the population.

A close look at the developed and undeveloped land of Quincy in 2004, provided by the Metropolitan Area Planning Council GIS Department (MAPC), revealed that 99% of Quincy's residentially zoned land is developed, almost fully built out. With the lack of undeveloped land for new residential development, the City will need to continue to follow affordable housing strategies that promote compact development.

There is a growing demand for greater housing choices as young professionals look for urban lifestyles and empty nesters look to convert from the high maintenance needs of single family homes to multi-family housing. City officials will continue to take steps to encourage new housing development. However, every community must strike a balance between uncontrolled development and oppressive zoning regulations to ensure that current and future housing needs are met.

Quincy's compact development strategy focuses on promoting redevelopment opportunities throughout the City. In order to encourage redevelopment while protecting the existing neighborhood character, the City will modify its zoning code to allow new types of residential

development, create design guidelines where appropriate, and adopt enhanced development tools such as the site plan review or the urban renewal program.

In 2007 the City adopted the Quincy Center Urban Revitalization District Plan (URDP). The goal of the plan was to encourage new private investment in the downtown. The predominantly retail downtown has suffered for many years as private investment bypassed urban areas for new opportunities in the suburbs and rural locations. New downtown zoning now allows mix-use development as-of-right, 15 story height limits and flexible dimensional and parking requirements.

As a result of the zoning change and the adoption of the Quincy Center URDP, Quincy has been aggressively working with a private developer that has proposed a $1 billion redevelopment of Quincy Center. "New Quincy Center" will leverage the city's many assets and tremendous history to create a dynamic, mixed-use environment structured on three primary uses: commercial, retail and residential, all connected by tree-lined sidewalks, parks and open spaces. Each of these components will bring critical new activity and investment to downtown Quincy.

As city officials and residents gained greater knowledge of urban development strategies, techniques, and trends through the planning efforts for downtown, it became evident that those same "sustainable development principals" could be applied to other appropriate areas of the City.

In 2010, the Mayor's Zoning Task Force has proposed sweeping changes to revamp the City's Zoning Ordinance. The document contains dozens of changes addressing current issues, allowing some new activities while prohibiting others. More importantly, the neighborhood and business concerns on new development, appearances, lot size, and uses would be addressed. Accessory housing units and provisions to use one's home to conduct business would be allowed under the proposed changes.

The zoning overhaul would create two unique zoning districts for the Wollaston neighborhood center and the North Quincy neighborhood center. Both areas offer MBTA Red Line subway service, commercial opportunities, and residential potential. The proposed zoning districts for both areas will encourage mixed-use redevelopment including new residential opportunities.

New powers and duties would be assigned to the Planning and Zoning Boards through additional thresholds for site plan review. This is viewed as the balance the City must strike between allowing new uses as-of-right but being able to maintain some controls over its appearance and impacts that it may cause.

In 2010, the Quincy Planning Board created a Green Building Subcommittee to research current and future green building techniques and programs. Their efforts would lead to a set of "green" and "low impact" design guidelines for the Planning Board to use in their permitting decisions.

The proposed zoning overhaul, adoption of the Quincy Center Urban Revitalization District Plan, Downtown and Residence B Design Guidelines, and the creation of the Green Building sub-committee of the Planning Board are examples of the City's compact development strategy in action.

The City of Quincy's policies and programs will ensure that current and future housing needs will be met. These policies and programs did not happen overnight. They are the culmination of hard work and dedication put in by city officials and residents working with developers, federal and state partners, and by non-profit housing agencies over many years. Quincy will continue to strive to meet its current and future housing needs.

2: MASSACHUSETTS AFFORDABLE HOUSING LAW

2.1 CHAPTER 40B IN THE CITY OF QUINCY

To determine the impacts of Chapter 40B, in 2006 the City of Quincy reviewed its standing regarding the definition of consistency with local needs under M.G.L. Chapter 40B, Sections 20-23. If the City met one of the following three thresholds, then developers would not be able to use a comprehensive permit and thereby avoid zoning and other regulatory ordinances of the City of Quincy.

The three statutory minima are:

- Low and moderate income housing units exceed ten (10%) percent of the total housing units in a city.
- Low and moderate income housing units are on land that exceeds one and one half (1.5%) of the total land area zoned for residential, commercial, or industrial use.
- The application pending for a Comprehensive Permit would result in the commencement of construction of such housing on land comprising three tenths of one (0.3%) percent of such land area or ten (10) acres, whichever is larger in any one calendar year.

In summary, the City's analysis show that it currently meets criteria one, does meet criteria two, and does not currently meet criteria three. Details of the analysis are as follows.

2.1.1 Percentage of Low and Moderate Income Housing

The regulations, 760 CMR 31.04(1), presume that the inventory of subsidized housing maintained by DHCD is an accurate count for each community. On September 29, 2009 DHCD updated the Subsidized Housing Inventory (SHI). The SHI listed 4,093 Chapter 40B qualified units and 39,912 total year round units for a Chapter 40 B percentage of 10.3%.

Quincy currently meets the housing unit minimum of 10%. However, with the impending 2010 U.S. Census and the likely increase in Quincy's year round number due to all of the new units constructed since 2000, the City expects to slip below the 10% minimum threshold for a period of time until new affordable units come on line that will once again push Quincy over the 10% threshold.

2.1.2 General Land Area Minimum

The process to calculate whether a city has more than one and one half (1.5%) percent of its land dedicated to low and moderate income housing is outlined in 760 CMR 31.04(2). First, the total land area is established, then exclusions from the total land area are tabulated, and finally the land area occupied by low and moderate income housing units is added up.

The City of Quincy employs Geographic Information Systems (GIS) database which makes the calculation of land area information easier and more accurate. The calculations described below were prepared using the Assessors database and GIS where appropriate.

A. Total Land Area

The land area within the City's Jurisdictional limits is: 17,254.00 acres

B. Exclusions from the total land area

There are certain areas of land that can be excluded from the total land area as set out in Section 31.04(2)(c). Basically, what this is doing is narrowing the total land area number down to just the land that is zoned residential, commercial, or industrial use (all buildable land).

(1) Section 31.04(2)(c) requires the exclusion of lands owned by the United States, the Commonwealth, or any political subdivision therof, the Metropolitan District Commission or any state public authority.

All land owned by the City of Quincy	2,073.65 acres
All land owned by the Commonwealth of MA	3,162.30 acres
All land owned by the MBTA	93.63 acres
All land owned by the MWRA	32.73 acres
All land owned by Norfolk County	37.51 acres
All land owned by the U.S.A.	15.91 acres
All land owned by the City of Boston	44.60 acres
Total Public Land	5,415.73 acres

(2) Section 31.04 (2)(d) requires exclusion of land where development is prohibited by M.G.L. Chapter 131, Section 40A. The City of Quincy has no land so designated.

Total Chapter 131 Land 0.0 acres

(3) Section 31.04 (2)(e) requires exclusion of water bodies. Quincy Bay, Neponset River, Fore River, and Town River have been excluded as well as Butler and Sailor's Home Pond.

Total Water Bodies 6,548.02 acres

(4) Section 31.04 (2)(f) requires exclusion of floodplain, conservation, and open space zones if development is completely prohibited. (The conservation land excluded does not include publically owned land already excluded.)

Total Open Space 151.15 acres

Based on the above calculations the total land area available for residential, commercial, or industrial use in Quincy is;

Available land area 5,139.10 acres

C. Low and Moderate Income Residential Land Inventory

The inventory of land area occupied by low and moderate income housing is based on the February 28, 2006 SHI prepared by DHCD. An adjustment was made to the inventory by adding the land area for the Squantum Gardens development not part of the SHI at the time. If a development has 25% or more low and moderate income housing units 100% of the land area of the development is counted.

In developments where less than 25% of the units are low and moderate income then the land area used is a percentage of the total land area equal to the percentage of qualifying units.

Total affordable housing land 143.44 acres

One and one half percent of the total land area is 77.09 acres. The City exceeds the land area minimum by 66.35 acres and therefore meets the consistency with local needs test.

2.1.3 Annual Land Area Minimum

The annual land area minimum is three tenths of one percent of City land or at minimum 10 acres. Quincy's annual land area minimum is 15.42 acres, meaning that any combination of projects that exceed 15.42 acres does not have to be allowed by Quincy in any one year.

3: SUBSIDIZED HOUSING INVENTORY & PLANNED PRODUCTION:

3.1 SUBSIDIZED HOUSING INVENTORY

According to the Department of Housing and Community Development's subsidized Housing Inventory (SHI) list dated September 29, 2009, the City of Quincy has 39,912 year round housing units. Of those 4,093 are approved SHI units resulting in 10.3% of the housing units in Quincy being affordable to low and moderate income individuals and families.

The ability of the City to achieve the 10% threshold can be attributed to the enactment and implementation of new affordable housing programs combined with traditional programs to execute an ongoing strategy for creating new affordable housing units. The City's strategy has yielded 437 new SHI units, a 1.1% increase in the overall percentage since May 2, 2005.

Table 3.1 Subsidized Housing Inventory (SHI)

Community	2000 Census Year Round Housing Units	Total Development Units	Total SHI Units	Percent SHI Units
Quincy	39,912	4,093	4,093	10.3%

Source: Department of Housing and Community Development Chapter 40B Subsidized Housing Inventory (SHI) as of September 29, 2009

The City of Quincy is currently over the 10% threshold and is focused on continuing with development of new affordable housing units.

The housing boom during the 2000's did not miss Quincy which experienced a significant increase in multi-family housing adding 2,499 new units from 2000-2008 and a total of 2,679 overall.

Table 3.2 Residential Building Permits

Housing Units	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Single Family	14	50	13	16	18	25	15	16	13	180
Multi-Family	339	169	225	722	597	112	281	28	26	2,499
Total	353	219	238	738	615	137	296	44	39	2,679

Source: City of Quincy Building Permits

3.2 CITY OF QUINCY PLANNED PRODUCTION 2010-2014

DHCD publishes a list containing each community's numerical goal for annual housing production that will lead to achievement of the minimum 10% threshold. The numerical goal for Quincy is 200 housing units which represents 0.50% of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP.

Table 3.4 City of Quincy

Housing Production Plans			
Spreadsheet of 0.5% and 1.0% Thresholds for Each Community			
Community	**2000 Census Year Round Units**	**0.5% of 2000 Census Year Round Housing Units**	**1.0% of 2000 Census Year Round Housing Units**
Quincy	39,912	200	399

Source: Department of Housing and Community Development

The creation of new affordable housing units is a costly laborious endeavor for municipalities to undertake. In today's age, there is no one entity that can accomplish sustained development of new affordable housing so it becomes imperative to build strong relationships with federal and state officials, encourage and support non-profit housing development agencies, and implement local funding mechanisms to be used for the creation of new units. The City of Quincy has all of these elements in place and actively supports the creation of new affordable housing units.

Recent successes using HOME Program funding (9.3 units/year) and the Inclusionary Zoning Ordinance-IZO (8.5 units/year) have led to the creation, on average, of 17.8 new affordable units each year.

The creation of affordable housing is sporadic at best. However, The City of Quincy is confident that approximately 89 new affordable housing units will be created over the 5-year period of this Housing Production Plan.

Table 3.4 City of Quincy Planned Affordable Housing Unit Production 2010-2014

	2010	2011	2012	2013	2014	Total
HOME Program	9.3	9.3	9.3	9.3	9.3	46.5
IZO	8.5	8.5	8.5	8.5	8.5	42.5
Total Units	17.8	17.8	17.8	17.8	17.8	**89**

Source: City of Quincy – Planning & Community Development Department

Keep in mind that the above figures do not represent the total universe of who could develop new affordable housing units in the City of Quincy. Several for-profit affordable housing developers have produced new units in the City in the past and will most likely continue in the future. Oftentimes a developer will partner with state and federal agencies that have housing programs/funding directly leaving the City in a lesser role.

In addition, the Quincy Housing Authority has recently made great strides managing its current portfolio of 1,600 affordable units. Maintaining the units is an enormous task and an important element of the City's affordable housing strategy. Under the right circumstances and with proper funding, the QHA could expand its affordable housing portfolio in the future.

3.3 Description of Use Restrictions

The City of Quincy has a thirty (30) year deed restriction attached to all rental housing units developed as affordable housing for households with income at or below 80% of Median Income. To ensure that future rents do not exceed acceptable limits set by HUD, the City annually requires

that documentation of current rents charged and a list of the income for each household in the project be submitted for review.

With operating costs increasing every year, an additional financial burden is placed on the non-profit housing developer to maintain the affordable housing unit. Therefore, the City feels a thirty-year restriction is adequate to achieve our affordable housing goal.

4: AFFORDABLE HOUSING GOALS AND STRATEGIES

The City of Quincy is blending old with new with its affordable housing strategy. It uses the best practices from years of experience addressing housing issues while incorporating new affordable housing techniques coupled with new funding streams to create new affordable housing units and to maintain existing affordable units.

4.1 AFFORDABLE HOUSING GOALS

The City of Quincy Pledges to:

- Create Affordable housing that includes rental and ownership opportunities for families, individuals, special needs, and the elderly.
- Continue support for the Inclusionary Zoning Ordinance (IZO) and work towards the creation of additional affordable housing units in the City.
- Leverage money acquired in lieu of unit creation from the IZO with other funding sources for the creation of affordable housing.
- Continue to work towards acquiring more affordable rental units for low and moderate-income individuals and families (particularly for families with more than one child and the elderly) using the City's U.S Department of HUD funding sources (CDBG, HOME and McKinney-Vento Homeless Assistance funds).
- Continue First Time Homebuyer Program that provides down payment and closing cost assistance programs to assist low and moderate income persons with making the transition from renting to homeownership.
- Continue to maintain existing affordable housing through the operation of homeowner and multi-family rehabilitation programs. When applicable, apply for Lead paint Grants, and FEMA Disaster Mitigation Grants from the federal government to expand existing rehabilitation activities.
- Continue support for the maintenance needs of existing affordable housing operated by non-profit or for-profit agencies.
- Continue to provide support for housing counseling services.
- Promote Fair Housing practices in the City of Quincy.
- Increase the number of documents translated into other languages, particularly Chinese and Vietnamese and the continuing need for translation services for minority families that do not speak or understand English well.
- Promote the creation of new housing in the several village centers found throughout the City.
- Support the creation of new housing units near the City's transit stations (Red Line, Commuter Rail, Ferry).
- Explore any new State or Federal Affordable Housing initiatives or programs.
- Review zoning regulations and explore changes that would encourage redevelopment and in-fill development due to the lack of undeveloped residentially zoned land.

4.2 AFFORDABLE HOUSING STRATEGIES

4.2.1 Community Development Block Grant (CDBG)

Since its inception in 1974, The City of Quincy has received from the U.S. Department of HUD, as an entitlement community, Community Development Block Grant (CDBG) funding. One of the great attributes to the CDBG Program, from a local perspective, is the amount of local control each recipient exercises over what the priority needs of community that should be addressed. Over the years, Quincy has used its funding to support public service activities, public facility activities, economic activities, and housing activities.

The Housing Rehabilitation Program, funded through CDBG, is key to maintaining existing affordable housing. The Office of Housing Rehabilitation and Neighborhood Housing Services of the South Shore both implement housing rehabilitation programs to eliminate code violations and substandard living conditions, and promote energy conservation.

By offering low interest loans and grants it is the hope of the City that low and moderate income people will be able to remain in their homes and not have to leave because they can't afford the maintenance. Each year the program serves on average 60 single-family housing units and 30 multi-family housing units. In addition, The City has periodically provided funding to non-profit housing providers to undertake needed rehabilitation activities to maintain existing affordable housing.

Table 4.1 City of Quincy CDBG Funding by Year

FY	GRANT	FY	GRANT
1975	$983,000	1992	$2,029,000
1976	$983,000	1993	$2,267,000
1977	$1,022,000	1994	$2,448,000
1978	$1,877,000	1995	$2,639,000
1979	$2,064,000	1996	$2,566,000
1980	$2,179,000	1997	$2,542,000
1981	$2,175,000	1998	$2,428,000
1982	$2,049,000	1999	$2,442,000
1983	$2,032,000	2000	$2,441,000
1984	$2,225,803	2001	$2,530,000
1985	$2,134,000	2002	$2,505,000
1986	$1,831,433	2003	$2,561,000
1987	$1,837,000	2004	$2,513,000
1988	$1,783,000	2005	$2,381,419
1989	$1,854,186	2006	$2,133,737
1990	$1,753,000	2007	$2,128,679
1991	$1,994,000	2008	$2,042,480
		TOTAL	**$30,776,422**

Source: Quincy/Weymouth Consortium CAPER FY 2008-2009

4.2.2 Quincy/Weymouth HOME Consortium

The City of Quincy has received $8,727,484 in funding from the U.S. Department of HUD through its HOME Partnership Program since its inception in 1992. Over that time, Quincy has funded

educational, homeowner rehabilitation, and homeownership programs but its main use has been for the development of new affordable housing.

The Quincy HOME Program has provided funding to 21 affordable housing projects that has led to the creation of 135 new affordable housing units. In the last decade alone, the HOME Program led to the creation of 93 new affordable housing units, a 9.3/year average.

Since 1992, when the City of Quincy and the Town of Weymouth joined forces and formed the Quincy/Weymouth HOME Consortium under the U.S. Department of HUD's HOME Program, the consortium has received over $12.4 million in entitlement grants to address affordable housing needs in Quincy and Weymouth.

In 2007, after much success, the Quincy/Weymouth Consortium reached out to its neighbors to determine if there is interest from those communities to join the Consortium. After several meetings with representatives from the different communities, the towns of Braintree, Milton, and Holbrook agreed to join the Quincy/Weymouth HOME Consortium starting in Federal Fiscal Year 2009 (July 1, 2009).

Each new community will now receive yearly entitlement grants from the U.S. Department of HUD through the Quincy Consortium to develop housing programs in their communities. Over 16 years of experience implementing housing programs through the HOME Program by the City of Quincy and Town of Weymouth will be made available to Braintree, Holbrook and Milton as they develop their own housing programs to address the homebuyer, homeowner, and affordable housing production needs in their communities. Quincy and Weymouth get new partners in the ongoing effort to provide decent affordable housing to the residents of the region.

Table 4.2 Quincy/Weymouth HOME Consortium Funding

FISCAL YEAR	QUINCY-WEYMOUTH CONSORTIUM	SHARE	
		QUINCY	WEYMOUTH
1992	$993,000	$681,198	$311,802
1993	$657,000	$450,702	$206,298
1994	$603,000	$413,658	$189,342
1995	$651,000	$446,586	$204,414
1996	$619,000	$424,534	$194,466
1997	$600,000	$376,600	$223,400
1998	$641,000	$439,726	$201,274
1999	$692,000	$476,196	$215,804
2000	$693,000	$475,398	$217,602
2001	$777,000	$528,220	$241,780
2002	$765,000	$576,045	$188,955
2003	$825,122	$599,864	$225,258
2004	$880,058	$641,465	$238,593
2005	$795,634	$578,426	$217,208
2006	$753,544	$547,826	$205,718
2007	$749,483	$544,874	$204,609
2008	$723,749	$526,166	$197,583
TOTAL	**$12,418,590**	**$8,727,484**	**$3,684,106**

Source: Quincy/Weymouth HOME Consortium CAPER FY 2008-2009

Table 4.3 New Housing Units using HOME Funds since 2000

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Total
New Housing Units	2	6	0	20	0	9	29	22	5	0	**93**

Source: Quincy/Weymouth HOME Consortium

4.2.3 Inclusionary Zoning

In 2001, the City of Quincy passed the Inclusionary Zoning Ordinance 17.04.235. The City also established an Affordable Housing Trust Fund and an Affordable Housing Trust Fund Committee to administer affordable housing units, land, or funds contributed by developers as stipulated in the ordinance.

The order required that any development of 10 or more units that necessitates a variance or a special permit must provide 10% of the units as affordable units to low-moderate income households. The affordable units may be developed either on the site of the original development or at another location, or developers may provide 50% of 10% of the construction cost of all units developed, in lieu of on-site units.

The Affordable Housing Trust Committee was created to oversee all disbursement of funds and the Department of Planning and Community Development will monitor properties for compliance of this ordinance.

Since its inception in 2001, The Quincy Inclusionary Zoning Ordinance has led to the production of 54 affordable rental units, 6 affordable homeownership units, and $2,478,844 from fees in lieu of unit creation. This number averages out to 8.5 new units each year and $354,120 from fees.

Table 4.4 Affordable Unit Creation & Cash in Lieu from IZO Ordinance

	2003	2004	2005	2006	2007	2008	2009	Total
Rental Units	22	0	0	29	0	1	2	54
Ownership Units	1	0	0	5	0	0	0	6
Cash in Lieu	$0	$0	$1,950,844	$358,000	$0	$0	$170,000	**$2,478,844**
Total Units	23	0	0	34	0	1	2	**60**

Source: Affordable Housing Trust Fund Committee December 8, 2009

Recent Accomplishments of the program include (2007-2009):

- The Affordable Housing Trust Fund Committee awarded $300,000 to Neighborhood Housing Services of the South Shore to purchase a 17-room SRO. $500,000 in HOME funds was used for this project. Eleven of the units are affordable and will be provided to tenants under 80% of median income.
- The Affordable Housing Trust Fund Committee granted $100,000 to the Office of Housing Rehabilitation (OHR) to be utilized as 2-1 match for low and moderate income households rehabilitation projects.
- The Affordable Housing Trust Fund Committee expended $150,000 on QCAP's rehabilitation activities associated with the creation 5 rental units at 388 Granite Street. $468,000 in HOME funds were also expended on this project.

- Neponset Landing was successfully marketed and 28 rental units have been occupied by new tenants who are under 80% of median income.
- The Affordable Housing Trust Fund Committee sold two (2) affordable units on Des Moines Road.

Current projects in the pipeline include:

- The City is currently working with Neighborhood Housing Services (NHS) in the development of Winter Gardens. This current partial parking area and undeveloped lot has been subdivided from its original parcel which was improved with a three story commercial building. NHS is currently lining up funders for a new affordable housing development that will include 24-rental units that will cater to families.
- The City is currently working with Asian Community Development Corporation (ACDC) on the development 34 new affordable housing units. ACDC has purchased an existing apartment building in the City and is looking to undertake substantial renovations of the building. Once complete the project will create 34 new affordable housing units.

The economic downturn and subsequent housing crisis of 2008-2009 did not spare the City of Quincy. Although the City did not experience the concentrations of foreclosure petitions that wiped out neighborhoods in other cities, residential building permits for new construction dropped off significantly. This is seen as temporary and market forces will again look to Quincy for new residential development opportunities.

4.2.4 Community Preservation Act

On November 7, 2006, the City of Quincy officially adopted the Community Preservation Act (CPA). Beginning in the spring of 2007, CPA funds were allocated for several historic preservation, open space, and affordable housing activities. The relative newness of the CPA in Quincy and the existing affordable housing development network in the City means CPA funds will be used to supplement existing housing activities and be part of the total financing package for new affordable housing developments.

The following are the Affordable Housing related activities performed to date.

- $220,000 awarded to Neighborhood Housing Services for the creation of 5 units of affordable housing at Holmes Street.
- $165,000 awarded to Neighborhood Housing Services for the purchase of 7 scattered site affordable housing units.
- $25,000 awarded to Commission on the Family Transitional Housing Program to be used for rent and utilities for one year.

4.2.5 McKinney-Vento Homeless Assistance Program

Since 1996, the City of Quincy through the Quincy/Weymouth Continuum of Care has applied and been awarded funding from HUD's McKinney-Vento Homeless Assistance Program. In the programs beginning it funded a number of homeless prevention, support service, and housing activities. Since the mid 2000's however, HUD has put an emphasis on creating permanent supportive housing for homeless individuals and families.

At the time of the change in HUD's direction it wanted to take the McKinney Program, the City of Quincy, with its long support for the homeless, had begun putting together its "10-Year Plan to End Chronic Homelessness". Adopted in 2005 the plan launched the City's Housing First Program that has used the McKinney-Vento Program funds for the creation of permanent supportive housing units.

Since 1996, the program has successfully secured $17,499,815 of McKinney funds for programs that serve the homeless population in the Quincy/Weymouth area. To date funding has led to the creation of 147 Permanent Supportive Housing units for homeless individuals and 150 Permanent Supportive Housing units for homeless families.

4.2.6 Quincy's Housing First Program

For decades, housing providers across the country have continued to rely on an unreliable housing model for chronically homeless individuals. This is to say, emergency shelter has been proven as a costly and ineffective housing model for those who are the hardest to serve – the chronically homeless. This subpopulation is a small percentage of the homeless universe, yet it consumes the most resources.

The Housing First approach is an original concept. It is an entirely new way of thinking. It is based on the now-proven theory that chronically homeless individuals are more likely to succeed if they are given permanent supportive housing *first*, and *then* enter into substance abuse and/or workforce training or mental health programs, rather than the other way around.

"Housing First" is a model of housing designed to provide barrier-free housing for those individuals that have struggled the most and are the toughest to house. Instead of requiring homeless individuals to receive treatment before entering housing, Housing First addresses the housing needs first, thereby providing the individuals with a safe, stable and supportive environment in which to address substance, mental health and other issues. Once persons are placed into housing, they pay rent if they have an income, and participate in an individualized service plan created to increase their level of self-sufficiency and stabilize their situation within the community. Support staff is available off-site, twenty-four hours a day, with daily on-site visits, which provide crisis intervention, case management and stabilization services. By implementing a Housing First model, people do not have to fall into emergency shelter; rather, individuals are placed in safe, affordable, barrier-free housing, thus, creating higher levels of stability, economic savings and dignity for individuals.

Quincy's 10-Year Plan to End Chronic Homelessness (enclosed), which was implemented in June 2005, calls for the creation of 10-12 permanent supportive housing units per year for ten years. Quincy has created 53 such units under the Housing First model, and the city's chronically homeless population has decreased from 142 to 62 since implementation of the 10-Year Plan.

The success of this program has been quite positive. In her report entitled, "The First Two Years of Housing First in Quincy, Massachusetts", Tatjana Meschede, Ph.D., at The Center for Social Policy at UMass/Boston, published these findings:

- Moving into one's own room provided all formerly chronically homeless women and men with a chance to leave their homeless existence behind. No longer being regarded as a homeless person by the outside world boosted their self-esteem, and not having to adhere to strict shelter rules enhanced their sense of independence and a normal life.
- Perceived health status improved for all. Not being exposed to disease in the crowded shelter environment prevented many from getting sick and spending time in the hospital. In addition, having their own room allowed the residents to attend to health care needs neglected during their shelter stay.
- Overall quality of life improved dramatically for all after leaving the shelter. Their sense of independence, being in control over their lives, improved general health status, and satisfaction with their housing increased for all.

In short, Housing First is a much cheaper and much more effective model of housing than emergency shelter. One of Quincy's Housing First participants put in best in stating, "Moving here saved my life. It really did."

5: IMPEDIMENTS AND ACTIONS TO ADDRESS IMPEDIMENTS TO FAIR HOUSING

5.1 FAIR HOUSING COMMITTEE AND COUNSELING

The Quincy Fair Housing Committee was established in 1984 and is made up of members from a broad spectrum of public and private groups that include persons with a strong interest and desire to promulgate fair housing policy. The purpose of the Committee is to aid the City in its effort to foster a climate in which the individual human dignity and civil rights of all people are respected and where every potential homeowner has access to all housing regardless of race, color, religious creed, national origin, ancestry, age, children, marital status, disability, sexual orientation, public assistance recipient, or gender.

The function of the Committee is to act in a monitoring and advisory capacity toward the implementation and evaluation of the City's fair housing policies. The Committee in conjunction with the Equal Opportunity Administrator, and the Department of Planning and Community Development functions as a public voice advocating for the goals of Fair Housing.

The Fair Housing Committee oversees the development and implementation of the Fair Housing Plan. The Committee also takes a lead role in fair housing education throughout the City in the form of annual fair housing workshops, creating and distributing fair housing brochures (including translation into different languages), and as a referral service for residents, landlords, and housing industry representatives.

The City of Quincy has a contract with Quincy Community Action Programs, (QCAP) to provide fair housing counseling along with educational First Time Home Buyer Seminars. Each year over 200 households receive some type of housing counseling to educate them about affordable housing opportunities in Quincy.

The following is a summary of impediments to fair housing choice that have been identified in the analysis, and the City's efforts to address them, as well as to generally assure that the environment in Quincy is conducive to fair housing choice for all. With the exception of the monitoring and educational actions, further detail on the initiatives listed below can found in Quincy's FY05-09 Consolidated Plan.

5.2 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING & THE ACTIONS TO ADDRESS THEM

Impediments: **Quincy is a built out community with little developable land that limits the availability of land to develop affordable housing.**

- Zoning and land use policies traditionally do not encourage infill residential redevelopment
- The housing market demands that entities act quickly in a highly competitive real-estate market.
- Residential uses in business/industrial zones have more restrictive requirements.

Actions: **Change land use and zoning policies**

- Identify "opportunity areas" most appropriate for and conducive to residential development.
- Consider appropriate compact development in traditional "village centers" throughout the City (North Quincy, Wollaston, Brewers Corner, Atlantic, Houghs Neck, Germantown, Squantum, and Quincy Center).
- Consider implementing Chapter 40R Smart Growth Zoning Districts.
- Implement Transit Orientated Development (TOD) techniques for new development around each mass transit station and along bus routes.
- Develop a community visioning effort that can lead to the development of design guidelines for the whole City.
- Encourage the creation of mixed-income housing in Quincy Center and other business districts throughout Quincy that are close to public transportation, and other amenities.
- Implement "sustainable development principles" for the City's urban centers and mass transit stations that encourage both affordable and market rate housing development.
- Review zoning regulations and explore changes that would encourage redevelopment and in-fill as a result of the lack of undeveloped residentially zoned land.
- Explore any new State or Federal housing initiatives or programs.

Impediments: **High cost of housing and lack of available land for new development limits opportunities and choices.**

- The high costs of housing in the City of Quincy and the metro Boston area restrict the availability of low and moderate income housing.
- The shortage of developable land contributes to the high cost of land acquisition and development costs.
- The age of existing housing stock increases the likelihood of substandard conditions (electrical systems, plumbing systems, and structural systems) as well as the presence of lead paint and other environmental hazards.
- The age of the housing stock increases the likelihood that the housing units are not handicapped accessible.
- Due to the high cost of housing low and moderate income individuals and families are restricted to areas of the City where transportation to employment opportunities may be scarce.

Actions: **Encourage the development and preservation of all types of housing throughout Quincy**

- Continue using the City's U.S. Department of Housing and Urban Development (HUD) grants (CDBG, HOME, ESG, and McKinney Homeless Assistance) to create, develop, and preserve affordable housing units for low and moderate-income individuals and families.
- Continue to use HUD funding to address substandard conditions in the City's housing units.
- Supplement HUD funding used to address housing issues in the City with other Federal and State grant programs along with private funds.
- Continue to support and fund the housing rehabilitation programs through the Office of Housing Rehab and Neighborhood Housing Services of the South Shore. Current Programs include

single-family, multi-family, and non-profit housing rehab, handicapped accessibility, lead Paint Abatement, and FEMA Pre-Disaster Flood Mitigation.

- Apply for Federal Brownfield Remediation Grants to address environmental issues throughout the City and pave the way for redevelopment of identified sites.
- Continue to fund and support the First Time Homebuyer Program.
- Continue to provide financial assistance to support Community Housing Development Organizations (CHDO) operating in the City.
- Encourage partnerships between government, non-profit, and for-profit entities that result in the creation of affordable housing.
- Continue to support the Inclusionary Zoning Ordinance (IZO) and the Affordable Housing Trust Fund.
- Leverage money acquired in lieu of unit creation from the IZO with other funding sources for the creation of affordable housing.
- Educate City officials and housing developers on the need for additional housing units with support services made available to physically and mentally disabled individuals.
- Coordinate City housing policies with the housing policies of the Quincy Housing Authority.
- Encourage the development of housing projects with the funds of the newly enacted Community Preservation Act (2006).
- Provide financial and technical support to nonprofit housing developers and providers.

Impediments: Lack of Education and Outreach

- There is need for more awareness by the public, government sector, and housing industry personnel regarding fair housing issues.
- There is a need for more education and outreach to the community specifically addressing fair housing rights and responsibilities.
- There is a need for improved outreach to let the general public know where they can file a fair housing complaint seek housing counseling services.
- There is a general lack of understanding by community and the housing industry on the increasing need for subsidized, special needs, and senior housing.
- There is a growing need to translate fair housing literature into a variety of foreign languages.

Actions: Support education and outreach activities

- Update existing fair housing brochure, posters, and other materials for distribution throughout the City. Materials should be translated into appropriate languages for the City's growing foreign born population.
- Continue to support the Mayor's Office of Constituent Services to serve as the primary liaison between City government and the general public. The office provides information about city services, takes suggestions to improve city services, provides assistance with tenant or landlord issues, answers questions and issues concerning accessibility for people with disability, listens to concerns about human rights issues in Quincy, provides translation services in Chinese and Vietnamese, provides information about activities for children and families, and provides speakers for community groups.
- Continue the dissemination of "The Purple Pages" community information booklet through the Office of Constituent Services.

- Continue educational workshops through the Department of Planning and Community Development Consolidated Planning process targeting community based organizations.
- Hold a yearly fair housing workshop targeting real estate representative, financial institutions, landlords, and the public.
- Implement a "Limited English Proficiency" program providing outreach to provide training for government employees and recipients of government money on addressing language barriers. The program will also provide translation services for various languages.
- Provide support to agency's that offer First Time Homebuyer Workshops and housing counseling services.
- Provide resources and training opportunities to City board and committee members so that they can stay informed on issues such as affordable housing, discrimination, and land use policies.
- Participate in regional fair housing initiatives and programs by attending housing workshops and seminars and staying on top of new federal and state programs.
- Continue to support the Mayors "Neighborhood First" Initiative.

Impediments: **Monitoring of fair housing practices**

- Verify fair housing practices are being adhered to throughout the City.
- Significant monitoring burden on the City to ensure all federally, state, and locally assisted housing units are in compliance with fair housing laws and other applicable regulations.

Actions: **Conduct monitoring and investigative activities**

- Continue to monitor compliance with fair housing laws of Commonwealth's Subsidized Housing Inventory, Inclusionary Zoning Ordinance and HUD funded affordable housing units.
- Conduct regular monitoring of affordable units that are part of the Subsidized Housing Inventory, Inclusionary Zoning units, and HUD funded affordable units.
- Continue to monitor fair housing practices throughout the City.