



Diane Nichols Tradd  
 Assistant City Manager/DPD Director

**MEMORANDUM**

TO: Eileen M. Donoghue, City Manager *EJD*

FROM: Diane N. Tradd, Assistant City Manager/DPD Director

DATE: February 25, 2020

SUBJECT: COUNCIL MOTION OF 2/04/20 BY COUNCILOR DRINKWATER  
 REQUEST CITY MANAGER PROVIDE A REPORT ON THE NUMBER OF NEW HOUSING UNITS THAT WERE PERMITTED FOR CONSTRUCTION IN 2019, AND HOW MANY ARE PLANNED TO MEET THE STANDARD OF "AFFORDABLE HOUSING" AS DEFINED BY THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

The U.S. Department of Housing and Urban Development (HUD) provides funding for affordable housing programs in the City of Lowell that are required to be restricted at different levels of the area median income (AMI). The AMI is calculated by HUD each year and is based on the five-year income estimates of the American Community Survey — a national survey similar to the Census of the regional area for Lowell which contains Billerica; Chelmsford; Dracut; Dunstable; Groton; Lowell; Pepperell; Tewksbury; Tyngsborough; and Westford in the calculation. The income limits for the affordable housing programs in the City are detailed in the table below:

HOUSEHOLD INCOME LIMITS				
	1 Person	2 Person	3 Person	4 Person
30% Limit	22,650	25,850	29,100	32,300
50% Limit	37,700	43,050	48,450	53,800
60% Limits	45,240	51,660	58,140	64,560
80% Limit	52,850	60,400	67,950	75,500

In addition to income limits, HUD also provides the AMI rent limits allowed under these programs which are detailed below.

HOUSEHOLD RENTAL LIMITS				
	Studio	1 BR	2 BR	3 BR
Low Home Rent Limit	942	1,009	1,211	1,399
High Home Rent Limit	1,026	1,179	1,514	1,785
Fair Market Rent	1,026	1,179	1,514	1,897

In addition to the Affordable Housing developed in the City assisted with funding from HUD, the City has a Smart Growth District that requires by ordinance that 20% of all units developed within the district be affordable to a household at 80% AMI.

The Department of Planning and Development (DPD) housing staff monitors the affordable housing units throughout the City that were assisted with City of Lowell HUD funding to ensure compliance with all regulations.

In 2019 the City issued 44 permits for the creation of new residential units. Although none of the permits issued in 2019 were restricted as affordable, WinnDevelopment will begin developing a project in the Hamilton Canal Innovation District in 2020 that contains 125 units with 32 market rate and 93 affordable units. Affordable project development fluctuates from year to year because of the reliance on State subsidy.

The Department of Housing and Community Development (DHCD) maintains a subsidized housing inventory list for all cities and towns throughout Massachusetts for compliance with Chapter 40B. The Comprehensive Permit Act, a Massachusetts law which allows developers of affordable housing to override certain aspects of municipal zoning bylaws and other requirements and is administered by DHCD to address the shortage of affordable housing statewide by reducing barriers created by local municipal building permit approval processes, local zoning, and other restrictions. Its goal is to encourage the production of affordable housing in all communities throughout the Commonwealth. For the purposes of this statute, affordable housing is defined as a unit which could be purchased or rented by a household making up to 80% of the area median income.

Such housing is subject to an affordable housing restriction to preserve affordability for the long term as detailed in the attached list, the City of Lowell has 12.5% of its housing stock restricted as affordable which is higher than any of the surrounding communities. In addition to these units the Lowell Housing Authority has 1,280 Section 8 mobile vouchers which can be used on market rate housing throughout the City.

The creation of new market and affordable residential housing units in the City helps to support a healthy real estate market. The City of Lowell was awarded the designation as a "Housing Choice Community" in 2018. This designation established by the Baker Administration to reward communities with grants that promote the development of new residential housing. To achieve this designation the City of Lowell had to prove that over 500 new units of residential housing were created between 2013 and 2017. This is significant and shows the City of Lowell's commitment to creating new housing.

DNT/ns

Attachment

cc: Philip Ferreira, Housing and Energy Program Manager

Department of Housing and Community Development  
Chapter 40B Subsidized Housing Inventory (SHI)  
as of September 14, 2017

<b>Community</b>	<b>2010 Census Year Round Housing Units</b>	<b>Total Development Units</b>	<b>SHI Units</b>	<b>%</b>
Abington	6,364	518	485	7.6%
Acton	8,475	1,144	568	6.7%
Acushnet	4,097	127	97	2.4%
Adams	4,337	321	321	7.4%
Agawam	12,090	556	505	4.2%
Alford	231	0	0	0.0%
Amesbury	7,041	898	738	10.5%
Amherst	9,621	1,130	1,083	11.3%
Andover	12,324	2,000	1,637	13.3%
Aquinnah	158	41	41	25.9%
Arlington	19,881	1,429	1,121	5.6%
Ashburnham	2,272	144	29	1.3%
Ashby	1,150	0	0	0.0%
Ashfield	793	2	2	0.3%
Ashland	6,581	514	410	6.2%
Athol	5,148	310	310	6.0%
Attleboro	17,978	1,155	1,155	6.4%
Auburn	6,808	251	251	3.7%
Avon	1,763	70	70	4.0%
Ayer	3,440	454	299	8.7%
Barnstable	20,550	1,763	1,462	7.1%
Barre	2,164	83	83	3.8%
Becket	838	0	0	0.0%
Bedford	5,322	1,174	972	18.3%
Belchertown	5,771	418	392	6.8%
Bellingham	6,341	733	551	8.7%
Belmont	10,117	675	365	3.6%
Berkley	2,169	103	24	1.1%
Berlin	1,183	254	109	9.2%
Bernardston	930	24	24	2.6%
Beverly	16,522	2,153	1,919	11.6%
Billerica	14,442	1,766	1,118	7.7%
Blackstone	3,606	165	123	3.4%
Blandford	516	1	1	0.2%
Bolton	1,729	192	62	3.6%
Boston	269,482	54,409	51,283	19.0%
Bourne	8,584	1,198	660	7.7%
Boxborough	2,062	325	268	13.0%
Boxford	2,730	72	31	1.1%

Boylston	1,765	26	26	1.5%
Braintree	14,260	1,679	1,382	9.7%
Brewster	4,803	306	255	5.3%
Bridgewater	8,288	645	546	6.6%
Brimfield	1,491	71	71	4.8%
Brockton	35,514	4,619	4,619	13.0%
Brookfield	1,452	19	19	1.3%
Brookline	26,201	3,151	2,454	9.4%
Buckland	866	3	3	0.3%
Burlington	9,627	1,707	1,283	13.3%
Cambridge	46,690	7,102	6,911	14.8%
Canton	8,710	1,195	1,090	12.5%
Carlisle	1,740	57	51	2.9%
Carver	4,514	146	146	3.2%
Charlemont	615	3	3	0.5%
Charlton	4,774	83	83	1.7%
Chatham	3,460	180	174	5.0%
Chelmsford	13,741	1,591	1,072	7.8%
Chelsea	12,592	2,439	2,434	19.3%
Cheshire	1,481	0	0	0.0%
Chester	585	13	13	2.2%
Chesterfield	524	17	17	3.2%
Chicopee	25,074	2,637	2,601	10.4%
Chilmark	418	3	3	0.7%
Clarksburg	706	9	9	1.3%
Clinton	6,375	549	549	8.6%
Cohasset	2,898	325	311	10.7%
Colrain	731	0	0	0.0%
Concord	6,852	926	804	11.7%
Conway	803	0	0	0.0%
Cummington	426	16	16	3.8%
Dalton	2,860	159	159	5.6%
Danvers	11,071	1,565	1,149	10.4%
Dartmouth	11,775	1,001	971	8.2%
Dedham	10,115	1,149	1,104	10.9%
Deerfield	2,154	33	33	1.5%
Dennis	7,653	338	324	4.2%
Dighton	2,568	420	144	5.6%
Douglas	3,147	140	140	4.4%
Dover	1,950	69	18	0.9%
Dracut	11,318	861	585	5.2%
Dudley	4,360	104	104	2.4%
Dunstable	1,085	0	0	0.0%
Duxbury	5,532	441	410	7.4%
East Bridgewater	4,897	230	176	3.6%
East Brookfield	888	0	0	0.0%
East Longmeadow	6,072	513	445	7.3%

Eastham	2,632	63	54	2.1%
Easthampton	7,567	1,021	522	6.9%
Easton	8,105	979	787	9.7%
Edgartown	1,962	94	89	4.5%
Egremont	596	0	0	0.0%
Erving	778	0	0	0.0%
Essex	1,477	40	40	2.7%
Everett	16,691	1,061	1,061	6.4%
Fairhaven	7,003	486	486	6.9%
Fall River	42,650	4,847	4,751	11.1%
Falmouth	14,870	1,230	959	6.4%
Fitchburg	17,058	1,680	1,486	8.7%
Florida	335	0	0	0.0%
Foxborough	6,853	869	859	12.5%
Framingham	27,443	2,871	2,871	10.5%
Franklin	11,350	1,814	1,352	11.9%
Freetown	3,263	104	86	2.6%
Gardner	9,064	1,356	1,356	15.0%
Georgetown	3,031	352	352	11.6%
Gill	591	24	24	4.1%
Gloucester	13,270	1,009	972	7.3%
Goshen	440	5	5	1.1%
Gosnold	41	0	0	0.0%
Grafton	7,160	732	365	5.1%
Granby	2,451	67	67	2.7%
Granville	630	0	0	0.0%
Great Barrington	3,072	378	306	10.0%
Greenfield	8,325	1,173	1,155	13.9%
Groton	3,930	343	217	5.5%
Groveland	2,423	137	80	3.3%
Hadley	2,200	264	264	12.0%
Halifax	2,971	28	28	0.9%
Hamilton	2,783	124	84	3.0%
Hampden	1,941	60	60	3.1%
Hancock	326	0	0	0.0%
Hanover	4,832	575	575	11.9%
Hanson	3,572	270	157	4.4%
Hardwick	1,185	9	8	0.7%
Harvard	1,982	247	113	5.7%
Harwich	6,121	335	335	5.5%
Hatfield	1,549	52	52	3.4%
Haverhill	25,557	2,770	2,555	10.0%
Hawley	137	0	0	0.0%
Heath	334	0	0	0.0%
Hingham	8,841	2,798	1,005	11.4%
Hinsdale	918	0	0	0.0%
Holbrook	4,262	440	440	10.3%

Holden	6,624	514	407	6.1%
Holland	1,051	13	13	1.2%
Holliston	5,077	447	236	4.6%
Holyoke	16,320	3,278	3,253	19.9%
Hopedale	2,278	119	119	5.2%
Hopkinton	5,087	842	724	14.2%
Hubbardston	1,627	49	49	3.0%
Hudson	7,962	1,051	892	11.2%
Hull	4,964	84	84	1.7%
Huntington	919	44	44	4.8%
Ipswich	5,735	564	511	8.9%
Kingston	4,881	359	204	4.2%
Lakeville	3,852	590	274	7.1%
Lancaster	2,544	223	140	5.5%
Lanesborough	1,365	28	28	2.1%
Lawrence	27,092	4,076	4,057	15.0%
Lee	2,702	173	176	6.5%
Leicester	4,231	176	176	4.2%
Lenox	2,473	178	178	7.2%
Leominster	17,805	1,493	1,456	8.2%
Leverett	792	2	2	0.3%
Lexington	11,946	1,500	1,321	11.1%
Leyden	300	0	0	0.0%
Lincoln	2,153	310	238	11.2%
Littleton	3,443	649	444	12.9%
Longmeadow	5,874	272	272	4.6%
Lowell	41,308	5,253	5,180	12.5%
Ludlow	8,337	293	293	3.5%
Lunenburg	4,037	195	195	4.8%
Lynn	35,701	4,435	4,435	12.4%
Lynnfield	4,319	744	495	11.5%
Malden	25,122	2,607	2,542	10.1%
Manchester	2,275	137	115	5.1%
Mansfield	8,725	1,035	939	10.8%
Marblehead	8,528	399	333	3.9%
Marion	2,014	204	156	7.7%
Marlborough	16,347	1,962	1,866	11.4%
Marshfield	9,852	775	572	5.8%
Mashpee	6,473	363	337	5.2%
Mattapoissett	2,626	70	70	2.7%
Maynard	4,430	398	380	8.6%
Medfield	4,220	358	304	7.2%
Medford	23,968	2,243	1,694	7.1%
Medway	4,603	468	284	6.2%
Melrose	11,714	1,425	932	8.0%
Mendon	2,072	77	40	1.9%
Merrimac	2,527	397	141	5.6%

Methuen	18,268	1,931	1,641	9.0%
Middleborough	8,921	979	589	6.6%
Middlefield	230	2	2	0.9%
Middleton	3,011	173	151	5.0%
Milford	11,379	976	708	6.2%
Millbury	5,592	244	221	4.0%
Millis	3,148	181	118	3.7%
Millville	1,157	26	26	2.2%
Milton	9,641	737	481	5.0%
Monroe	64	0	0	0.0%
Monson	3,406	138	138	4.1%
Montague	3,926	408	376	9.6%
Monterey	465	0	0	0.0%
Montgomery	337	0	0	0.0%
Mount Washington	80	0	0	0.0%
Nahant	1,612	48	48	3.0%
Nantucket	4,896	179	121	2.5%
Natick	14,052	1,798	1,458	10.4%
Needham	11,047	1,503	1,397	12.6%
New Ashford	104	0	0	0.0%
New Bedford	42,816	5,144	5,110	11.9%
New Braintree	386	0	0	0.0%
New Marlborough	692	0	0	0.0%
New Salem	433	0	0	0.0%
Newbury	2,699	94	94	3.5%
Newburyport	8,015	713	599	7.5%
Newton	32,346	2,543	2,425	7.5%
Norfolk	3,112	218	128	4.1%
North Adams	6,681	866	866	13.0%
North Andover	10,902	1,389	931	8.5%
North Attleborough	11,553	306	294	2.5%
North Brookfield	2,014	142	142	7.1%
North Reading	5,597	652	540	9.6%
Northampton	12,604	1,586	1,356	10.8%
Northborough	5,297	719	610	11.5%
Northbridge	6,144	468	453	7.4%
Northfield	1,290	27	27	2.1%
Norton	6,707	897	533	7.9%
Norwell	3,652	452	297	8.1%
Norwood	12,441	1,047	1,035	8.3%
Oak Bluffs	2,138	158	146	6.8%
Oakham	702	0	0	0.0%
Orange	3,461	405	405	11.7%
Orleans	3,290	334	304	9.2%
Otis	763	0	0	0.0%
Oxford	5,520	404	404	7.3%
Palmer	5,495	310	269	4.9%

Paxton	1,590	62	62	3.9%
Peabody	22,135	2,174	2,051	9.3%
Pelham	564	0	0	0.0%
Pembroke	6,477	771	616	9.5%
Pepperell	4,335	197	130	3.0%
Peru	354	0	0	0.0%
Petersham	525	0	0	0.0%
Phillipston	658	8	8	1.2%
Pittsfield	21,031	2,057	1,936	9.2%
Plainfield	283	0	0	0.0%
Plainville	3,459	619	572	16.5%
Plymouth	22,285	976	721	3.2%
Plympton	1,039	63	51	4.9%
Princeton	1,324	26	26	2.0%
Provincetown	2,122	256	208	9.8%
Quincy	42,547	4,096	4,096	9.6%
Randolph	11,980	1,280	1,280	10.7%
Raynham	5,052	604	489	9.7%
Reading	9,584	1,341	831	8.7%
Rehoboth	4,252	99	27	0.6%
Revere	21,956	1,790	1,780	8.1%
Richmond	706	4	4	0.6%
Rochester	1,865	8	8	0.4%
Rockland	7,030	645	450	6.4%
Rockport	3,460	135	135	3.9%
Rowe	177	0	0	0.0%
Rowley	2,226	179	94	4.2%
Royalston	523	3	3	0.6%
Russell	687	8	8	1.2%
Rutland	2,913	86	86	3.0%
Salem	18,998	2,467	2,425	12.8%
Salisbury	3,842	797	592	15.4%
Sandisfield	401	0	0	0.0%
Sandwich	8,183	605	307	3.8%
Saugus	10,754	808	732	6.8%
Savoy	318	0	0	0.0%
Scituate	7,163	360	315	4.4%
Seekonk	5,272	96	87	1.7%
Sharon	6,413	741	683	10.7%
Sheffield	1,507	30	30	2.0%
Shelburne	893	51	51	5.7%
Sherborn	1,479	41	34	2.3%
Shirley	2,417	57	57	2.4%
Shrewsbury	13,919	957	860	6.2%
Shutesbury	758	2	2	0.3%
Somerset	7,335	273	273	3.7%
Somerville	33,632	3,278	3,250	9.7%



South Hadley	7,091	424	424	6.0%
Southampton	2,310	44	44	1.9%
Southborough	3,433	808	472	13.7%
Southbridge	7,517	499	499	6.6%
Southwick	3,852	164	164	4.3%
Spencer	5,137	268	267	5.2%
Springfield	61,556	10,458	10,192	16.6%
Sterling	2,918	269	68	2.3%
Stockbridge	1,051	113	113	10.8%
Stoneham	9,399	501	495	5.3%
Stoughton	10,742	1,495	1,240	11.5%
Stow	2,500	337	185	7.4%
Sturbridge	3,759	357	209	5.6%
Sudbury	5,921	887	669	11.3%
Sunderland	1,718	0	0	0.0%
Sutton	3,324	176	50	1.5%
Swampscott	5,795	218	212	3.7%
Swansea	6,290	247	236	3.8%
Taunton	23,844	1,720	1,529	6.4%
Templeton	3,014	516	238	7.9%
Tewksbury	10,803	1,312	1,044	9.7%
Tisbury	1,965	123	109	5.5%
Tolland	222	0	0	0.0%
Topsfield	2,157	173	155	7.2%
Townsend	3,356	199	160	4.8%
Truro	1,090	28	25	2.3%
Tyngsborough	4,166	853	447	10.7%
Tyringham	149	0	0	0.0%
Upton	2,820	223	178	6.3%
Uxbridge	5,284	434	264	5.0%
Wakefield	10,459	1,276	758	7.2%
Wales	772	43	43	5.6%
Walpole	8,984	497	485	5.4%
Waltham	24,805	2,724	1,834	7.4%
Ware	4,539	387	387	8.5%
Wareham	9,880	894	764	7.7%
Warren	2,202	101	101	4.6%
Warwick	363	0	0	0.0%
Washington	235	0	0	0.0%
Watertown	15,521	1,745	1,072	6.9%
Wayland	4,957	370	254	5.1%
Webster	7,788	722	722	9.3%
Wellesley	9,090	663	573	6.3%
Wellfleet	1,550	36	30	1.9%
Wendell	419	5	5	1.2%
Wenham	1,404	186	118	8.4%
West Boylston	2,729	413	223	8.2%

West Bridgewater	2,658	175	121	4.6%
West Brookfield	1,578	68	68	4.3%
West Newbury	1,558	116	39	2.5%
West Springfield	12,629	429	429	3.4%
West Stockbridge	645	0	0	0.0%
West Tisbury	1,253	38	23	1.8%
Westborough	7,304	1,265	974	13.3%
Westfield	16,001	1,166	1,158	7.2%
Westford	7,671	1,028	635	8.3%
Westhampton	635	17	17	2.7%
Westminster	2,826	274	87	3.1%
Weston	3,952	285	167	4.2%
Westport	6,417	498	232	3.6%
Westwood	5,389	810	576	10.7%
Weymouth	23,337	1,908	1,771	7.6%
Whately	654	2	2	0.3%
Whitman	5,513	200	200	3.6%
Wilbraham	5,442	306	305	5.6%
Williamsburg	1,165	51	51	4.4%
Williamstown	2,805	249	201	7.2%
Wilmington	7,788	1,067	799	10.3%
Winchendon	4,088	331	331	8.1%
Winchester	7,920	292	244	3.1%
Windsor	387	0	0	0.0%
Winthrop	8,253	638	638	7.7%
Woburn	16,237	1,587	1,419	8.7%
Worcester	74,383	10,076	9,977	13.4%
Worthington	553	22	22	4.0%
Wrentham	3,821	485	485	12.7%
Yarmouth	12,037	634	527	4.4%
<b>Totals</b>	<b>2,692,186</b>	<b>297,863</b>	<b>262,223</b>	<b>9.7%</b>

\*This data is derived from Information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.