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MEMORANDUM

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To: Francesca Cigliano, Senior Planner, City of Lowell
From: Christopher Glenn Hayes, AICP, Housing and Economic
Development Manager, NMCOG
Date: August 17, 2023
Subject: Lowell Forward Housing Production Plan Update

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The Northern Middlesex Council of Governments (NMCOG) has been assisting the City of Lowell with its first Housing Production Plan as part of the Lowell Forward comprehensive planning process.

A Housing Production Plan (HPP) will provide the City of Lowell preferred status for a variety of state grant programs, but more importantly, it will serve as a framework for city departments, regional and state agencies, nonprofit organizations, businesses, and residents to work together to reach the community's housing goals. Importantly, this plan will not be limited to housing production. The plan will analyze community input, demographic and housing data, and other inputs to create recommendations on zoning, public and private investments, policy, and other actions the city and its partners may undertake to address challenges such as equity, fair housing, housing affordability and accessibility, housing quality and maintenance, market-rate and subsidized housing production, housing insecurity, and homelessness.

In coordination with the Department of Planning and Development and the Lowell Forward team, NMCOG has already gathered public input from more than a dozen focus groups and interviews with key stakeholders, a housing-focused Lowell Forward Citywide Workshop attended by over 60 participants, and a survey that has had more than 450 responses to date. In addition, NMCOG is integrating into the plan the discussions, recommendations, and

input provided at the recent Regional Meeting on Homelessness. NMCOG has also begun analyzing demographics, Lowell's housing stock, growth projections, previous local and regional planning, and existing policy.

Preliminary results show that roughly 16,800 households in Lowell, or 40%, are cost-burdened, paying more than the recommended 30% of income on housing-related costs. An estimated 8,000, roughly 20%, are severely cost-burdened, paying more than 50% of their income on housing. This is partially due to the increase of housing costs in Lowell. The cost of a single family home rose an inflation-adjusted 60% to a median of \$410,000 between 2013 and 2021, with rent increasing an inflation-adjusted 15% to \$1,311 monthly during that time. Meanwhile, the number of people experiencing homelessness has concurrently increased with the increase of housing costs. As the planning process continues, the Housing Production Plan team will formulate recommendations to tackle these challenges.

Early public and stakeholder input has suggested the need for a more predictable permitting process, additional flexibility in creating all types of housing, streamlined and coordinated service provision for at-needs population, allowing Accessory Dwelling Units or other options for creating additional housing types, faster funding processes at the local and state levels, and investigation on whether historic preservation requirements are a barrier to housing creation. The Lowell Homes, Housing, and Community Survey has been designed to test those suggestions and others against a wider Lowell audience. The survey also collects input on the difficulties residents—and those wishing to move to Lowell—face in finding or maintaining housing.

The survey was recently translated into Spanish, Khmer, and Portuguese, and it has been extended to be open until September 8, 2023. The Lowell Housing Production Plan team hopes the City Council can share the survey to assist toward surpassing the goal of 500 responses. The survey can be found at bit.ly/lowellhomes. NMCOG also can provide paper copies for organizations to distribute to clients who may not have internet access.

In addition, the Lowell Housing Production Plan team encourages any City Councilor to reach out to discuss the Plan with the team. The team is especially interested in how the City Council wishes to use the document once it is complete in order to tailor it to be of most use to both elected officials and city staff.

When it is complete, the HPP must be adopted by majority vote at both the Planning Board and the City Council. It will then be reviewed by the EOHLC, which may approve or request edits to the HPP. The Plan has a period of performance of five years (2024-2028). The plan will be purely advisory, and additional actions by the city and its partners will be needed to implement the

plan. Notably, the year-long planning process is not meant to delay any policy or developmental decisions by the City Council or any staff, boards, or committees.

NMCOG is one of 13 regional planning agencies in the Commonwealth and serves nine communities in the Greater Lowell area, including Lowell. It provides professional technical assistance in the areas of housing, transportation, economic development, emergency management, land use, community development, permitting, sustainability, open space and conservation, geographic information systems (GIS), and several other planning areas. It is providing technical assistance in creating the Housing Production Plan as part of the District Local Technical Assistance (DLTA) program of the Executive Office of Housing and Livable Communities (EOHLC) as requested by the City in the 2022 and 2023 DLTA rounds.