Global Resilience Institute
at Northeastern University

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COVID-19 Special Investigation Report: Housing Insecurity in New England

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About the Author

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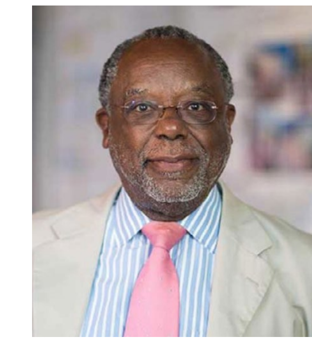

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As Mayor Martin J. Walsh's first appointment to the Boston Planning and Development Agency's Board of Directors, he has brought to the board a wealth of expertise in architecture, urban design, civic leadership, architectural and construction law, and community advocacy. During his seventeen-year tenure as president and CEO of the Boston Architectural College, Dr. Landsmark led the growth of the school from a center into an internationally recognized, multi-disciplinary institution. In August 2014, he was named president emeritus of the college. Landsmark has served as academic vice president of the American College of the Building Arts in Charleston, South Carolina, and as a faculty member and administrator at the Massachusetts College of Art, the Massachusetts Institute of Technology, Harvard University, and UMass Boston. He has also served as a trustee or board member for many non-profit organizations, including: the Boston Museum of Fine Arts, American Architectural Foundation, the Design Futures Council, The Boston Society of Architects, Historic New England, and Historic Boston. He was also president of the National Architectural Accrediting Board, and the Association of the Collegiate School of Architects.

His research and practice interests include diversity in design, environmental design, design education, higher education administration, community-based economic development, historic preservation, and African American art and artisanry.

About the Global Resilience Institute

Based at Northeastern University in Boston, MA, the Global Resilience Institute's (GRI) research and educational mission is to develop and deploy practical and innovative tools, applications, and skills that drive social and technical changes, which strengthen the capacity of individuals, communities, systems, and networks to adapt to an increasingly turbulent world. Launched in 2017, GRI is the world's first university-wide institute to respond to the resilience imperative. Today, GRI undertakes multi-disciplinary resilience research and education efforts that draw on the latest findings from network science, health sciences, coastal and urban sustainability, engineering, cybersecurity and privacy, social and behavioral sciences, public policy, urban affairs, business, law, game design, architecture, and geospatial analysis. GRI works in close partnership with industry, government, communities, and non-governmental organizations, as well as engages in external outreach to inform, empower, and scale bottom-up efforts that contribute to individual and collective resilience.

Executive Summary

Housing is a necessity, a choice, a financial investment, and a human right. For many communities, their housing supply, affordability, and quality are the invisible infrastructure that supports growth, vitality, sustainability, inclusion and resilience. Solutions to housing issues must be examined within the overall community economic ecosystem so that underlying interdependent factors affecting housing choice, availability, and affordability are also addressed. Effective solutions to housing cannot JUST be about better, different, or more abundant housing if housing is to support a resilient post-pandemic recovery of New England's economy.

The United States has not undertaken a comprehensive review of its housing needs and investment policies for three quarters of a century.[1] As long-term homelessness has risen, the COVID-19 pandemic prompts such a comprehensive and transformative review across New England, to address the region's affordable housing shortage and to assess the opportunity to generate new jobs through support for housing development.

This paper explores the economic, resilience, design, higher education, racial, and community engagement interactions that connect affordable housing to an economic recovery, and recommends that New England's civic leadership should:

1. Convene local stakeholders in affordable housing preservation and production, including FEMA, the SBA, HUD, a local housing authority, community groups involved with housing advocacy, the local top elected officials, and local non-profits such as colleges and health care facilities, to make rapid assessments and plan comprehensively for the community's housing future;
2. Undertake an inclusive community-by-community scoping assessment of the affordable housing landscape, with a focus on alleviating homelessness and redressing racial disparities in access to affordable housing, with a long-term focus[2] on reinstituting public housing programs;
3. Initiate short-term interventions to reduce homelessness through muscular renovation and production strategies, including instituting eviction moratoria, developing subsidies to landlords who agree to defer evictions until June, 2021, and relocating displaced persons to alternative locations;
4. Focus local legislative action and financial resources on making decisions that attract, consolidate, and simplify public/private funds into affordable housing through Qualified Opportunity Zone, Tax Increment Financing, Community Reinvestment Act, investments from state and union pension funds, revolving philanthropic contributions, and other legislative and tax incentives, and a revival of the funding principles of public housing, Neighborhood Stabilization, and Community Development funds;
5. Engage designers, planners, and builders in re-imagining affordable housing to better address needs for improved health and safety, isolation, transformed work and educational spaces, and technological supports for new living patterns; and,
6. Establish a regional affordable housing advisory task force to initiate planning for the creation of new housing finance mechanisms to attract private capital into a substantial five to eight-year affordable housing development program; to reconsider the viability of public housing development; and to assisting in reviewing zoning and permitting restrictions that may be barriers to building affordable housing.

Table of Contents

COVID-19 Special Investigation Report: Housing Insecurity in New England

1. Introduction - A Need for Building Housing Resilience Across New England

1.1 Policy Considerations Across New England

Despite its' centuries-long charm and resilient character, New England has been in a long downward trend in population, with the lowest birth rates, highest out-migration, and the greatest immigration influx of any region in the United States. The combined population of the six New England states is about 15 million people, placing the region's total population roughly between those of New York State and Pennsylvania, or twice the total population of New York City. Four of the six New England states have had populations that are 50% or more outbound.[3] Out-migration reduced the population of the Northeast by 0.1% in 2019[4], a trend that is expected to continue with internal shifts from rural to urban areas. A population decline in Massachusetts caused a loss of a Congressional seat after the 2010 census.

New England's state populations are small in comparison with other states, but the region's national political impact is large. The states rank in population: 15th (MA), 29th (CT), 41th (NH), 42nd (ME), 43rd (RI), and 50th (VT). The geographic area of the combined six states is slightly larger than the geographic area of Georgia, and is somewhat less than the land area of Washington State. This fragmentation of New England's geography in relation to state population sizes gives the region a potential political advantage in comparison with many single states of comparable size. Georgia and Washington for example, each have two Senators while New England has 12, and Georgia and Washington respectively have 10 and 4 Congressional representatives, while New England has 22.

New England's disproportionate Congressional impact provides the region with an opportunity to coordinate regional economy-building housing policies that could gain traction with Congress in 2021.[5] Given New England's variations in geography, economics, and cultural diversity, one-size-fits-all strategies to economic recovery do not fit all communities. Nonetheless, collaborating on policy solutions could generate a unified program of short-term anti-eviction initiatives,[6] foreclosure suspensions, and long-term Federal rent, loan-payback, affordable housing investment and preservation strategies, and new jobs across the six states.

> *The new jobs have often been distant from affordable housing.*

Economic policy discussions across New England have focused on creating incentives for replacing lost manufacturing with knowledge-based employment. New career paths have generated jobs in higher education, research, pharmaceutical development, health care, finance, and the tourism and hospitality industries. Five of the six states have ocean access, and the sixth has easy water access to Canada, so maritime industries remain important in coastal cities such as Portland, Portsmouth, Salem, Providence, and New London. The new jobs have often been distant from affordable housing.

Decisions to solve one problem sometimes have cascading negative effects across community functions, such that legislators are sensitive to how changes may precipitate unintended consequences. *Qualified Opportunity Zone* funding, for example, has driven up prices in adjoining areas to the extent that non-profit affordable housing developers have been unable to compete in gentrifying marketplaces. Across New England, legislators have sought to sustain local control of decision-making, and have expressed concerns at potential effects of Federal interventions into maritime production, energy management, immigration policies, transportation, and other policies that may have negative local impacts. Impediments to transformative change have also included pre-existing business and financial relationships, local zoning and housing regulations, vestiges of redlining, fear of new arrivals in communities, and language and cultural barriers.

1.2 Demographics – Housing and Race

> *Race, housing, and poverty are closely linked. . .*

There has been a shift in the demographics of New Englanders needing housing, as family formation has stagnated and more individuals, recent graduates, and seniors are living alone, with an increased need for smaller affordable units, and a comparatively diminished demand for larger single-family homes outside cities. Shifts in demographics are also requiring more services in English as a Second Language training, childcare, health care, and a need to address racial and cultural differences. Race, housing, and poverty are closely linked, as one out of 3.6 Black households in metropolitan areas are of extremely low income, a rate more than twice that of white households.[7] These Black families are heavily rent-burdened and unable to spend on the education, child care, and health resources that would lift them out of poverty.

	White only	African American	Latinex/Hispanic
United States	60.1%	13.4%	18.5%
Connecticut	65.9%	12.2%	16.9%
Maine	93.0%	1.7%	1.8%
Massachusetts	71.1%	9.0%	12.4%
New Hampshire	89.8%	1.8%	4.0%
Rhode Island	71.0%	8.5%	16.3%
Vermont	92.6%	1.4%	2.0%

New England has some of the smallest percentages of people of color of any region in the United States:[8] Every New England state experienced an increase in its non-white population between 1990 and 2017, and the region as a whole saw an increase of 144%.[9] The largest "minority" population across New England is Hispanic or Latinex (11%). The smallest percentages of people of color are in the northernmost areas of the region, yet the Somali population in Belfast Maine grew over a decade from a few hundred individuals, to 10% of the population by 2010.

> *. . . the Greater Boston area is one of the most racially segregated in the United States.*

In comparison with similarly sized metropolitan sized areas, New England communities generally house fewer residents of color. While there was an overall decline in residential racial segregation in the region between 1990 and 2017,[10] and New Englanders of color have a higher proportion of white neighbors than is found in the rest of the United States,[11] many of the region's small metropolitan areas have experienced increases in residential segregation during this period because racial and ethnic minorities tend to be clustered in fewer neighborhoods than in the rest of the country. On average, white residents in New England's metropolitan areas live in neighborhoods that are 80% white, and the Greater Boston area is one of the most racially segregated in the United States .

Cities and towns with larger communities of color, and with more frontline workers, have higher COVID rates.[12] These two factors correlate with higher levels of housing displacement and exclusion for people of color. Undocumented workers, who are often people of color, are at great risk of homelessness as they are ineligible for government subsidies and constrained by travel restrictions. Housing redevelopment should emphasize social mobility and equity, access to education and jobs, and long-term relationships between non-profit institutions and the community.

2. New England's Inter-dependent Economic and Housing Challenges

As manufacturing has declined, New England has developed some of the densest urban housing patterns in the United States. Many small towns have benefited from shifts of talented knowledge workers from large urban areas to smaller towns in order to increase their quality of life.[13] During the 1990s, the number of New England's households increased significantly faster than the number of housing units.[14] In subsequent years, housing production increased, but continued to fall short of needs as more students and immigrants filled campuses and local community housing.

> *. . . residential mobility and historic patterns of racial exclusion influence real estate and housing development. . .*

Within New England's local economies, labor trends influence economic activity including consumer spending; these labor trends also influence residential mobility and whether lower income residents have access to better-employed neighbors;[15] residential mobility and historic patterns of racial exclusion influence real estate and housing development, which in turn affect local needs for social and education supports; these housing factors cycle back to influence labor trends that perpetuate racial inequities by reducing the diversity of local workforces.[16] More than one-third of New England's households are at high risk of a job layoff due to the pandemic, with resultant housing payment challenges.[17] Lay-offs would significantly affect New England's college-dependent communities, for example, which rely on student spending and local tax revenues.[18] In other parts of the United States, agriculture, manufacturing, high tech, tourism, higher education, international trade, municipal services employment, health care, maritime, finance, culture, construction, energy production, or immigration may stand alone or be the primary force driving housing patterns – in New England, all interact vigorously with one another.[19]

> *New housing construction has slowed to a trickle across New England.*

2.1 Ownership

New housing construction has slowed to a trickle across New England. Nonetheless, new home listings have continued to trend upward and listing durations and median listing prices have remained consistent with prior years, suggesting increased market activity for home ownership.[20] The median single-family home price rose in this area to $665,000,[21] placing ownership far beyond the reach of many working families.

2.2 Rentals

Even before the COVID-19 pandemic, millions of Americans lacked stable, affordable housing.[22] Almost 11 million low-income households, containing 23 million people, paid over half their income for rent in 2018.[23] Housing costs and availability to low income families and individuals are a major financial stressor, and unstable housing increases the risks of unemployment, health, and family stability issues. Affordable housing issues also negatively affect small landlords, who are disproportionately people of color who account for a large share of unsubsidized affordable housing.[24] Nearly 14 million adults in rental housing, amounting to 20% of adult renters, are behind in their rent payments and at risk of losing their housing, particularly among Black and Latinex tenants. The pandemic has increased health risks for people without homes and living on the streets or in emergency shelters.

Evictions play a relatively small role in driving housing displacement across New England,[25] but unaffordable rents contribute to displacement. Without Federal interventions, COVID-19 related evictions will exceed 20 million families nationally by January, 2021,[26] with cascading economic effects on landlords, banks, and investors. In New England, most displaced persons and families displaced have lost their housing due to unaffordable rents, and due to racial and social discrimination that has made finding new housing onerous for poor people and people of color.[27] At the outset of the pandemic, Massachusetts and other states enacted eviction and foreclosure moratoria to help keep struggling households in their homes. Most renters were initially able to make at least a partial payment on their rent for the first four months of the pandemic, likely supported by unemployment assistance, federal stimulus, or other funds.[28] Income losses among such assisted tenants are straining rental assistance programs, creating budget shortfalls that will likely force cuts in assistance to families, seniors and others at a time when many are struggling to pay their rent.[29]

> *There are currently more than 27,000 homeless people living across New England. . .*

2.3 Homelessness

There are currently more than 27,000 homeless people living across New England,[30] a portion of the 500,000 American homeless people found in the annual HUD point-in-time survey.[31] If unemployment levels remain high, and state revenues diminish to a point where rental subsidies to tenants and landlords are unavailable, thousands of currently housed low income tenants will become homeless. Homelessness means that individuals and families lack a fixed and adequate nighttime residence, will imminently lose their primary nighttime residence, are unaccompanied youth, or are fleeing domestic violence or other dangerous conditions.[32] While New England homelessness has fallen since 2007 between 20% and 38% in Connecticut (-32%), Maine (-20%), New Hampshire (-38%) and Rhode Island (-23%), homeless numbers have risen in Vermont (+5%) and Massachusetts (+22%, which now ranks first in the nation in the growth of family homelessness).[33] Homelessness also disproportionately affects people of color, as 40% of all homeless Americas are Black.[34]

Since the inception of the pandemic, temporary measures to assist those lacking stable housing have been put in place across New England by local governments, including housing vouchers and homelessness assistance provided by state and local housing agencies to provide long-term housing stability; eviction prevention provided by elected officials and local authorities; and supplemental funding for rental assistance programs to cover increased subsidy costs caused by tenant income losses.[35]

> *. . . quick solutions to the post-pandemic affordable housing crisis will not emerge quickly.*

Housing renovation and new development cycles typically take at least a year to a year and a half to evolve, so quick solutions to the post-pandemic affordable housing crisis will not emerge quickly. Longer-term solutions are required to protect existing affordable rental housing from physical deterioration and financial insecurity, to increase the amount of available rental housing, and to support affordable housing projects currently in the design, financing, and construction pipeline that may encounter challenges due to the pandemic.[36]

2.4 Public Housing and Section 8 Subsidy Histories

The United States began building public housing for the needy under President Franklin Roosevelt's New Deal, with the passage of the 1937 Wagner-Steagall Housing Act, which was updated by the post-WWII Housing Act of 1949 to expand public housing construction. Millions of below-market-rate housing units were built and then administered by federal, state, and local agencies. Often tainted by perceptions of poor maintenance, expectations of crime, disapproval of housing as a handout, poverty concentrations, and physical unattractiveness,[37] this program was essentially ended in 1974 by President Nixon's moratorium on building public housing. Underfunded maintenance, poor management of criminal activity in some public housing developments, and the deterioration of the social fabric in projects such as Chicago's Pruitt-Igoe development confirmed fears that dense, large-scale public housing projects were a poor tax-payer investment.

> *Nationally, about 1.2 million households currently live in public housing.*

Nationally, about 1.2 million households currently live in public housing. The COVID-19 crisis is a precipitating opportunity to address the risk of creating more homeless families. HOPE VI and other initiatives have demonstrated that well-designed, rigorously-managed, multi-revenue mixed-use, lower-density public housing communities for families, seniors, the handicapped, and transitional homeless individuals can be developed and managed successfully and without negative social and community impacts. A data-driven review of the successes and failures of public housing would now be timely.

Direct federal supports for local housing for the needy essentially disappeared 30 years ago, as Washington determined that affordable housing would be developed privately, or that the private market development of "luxury" properties would lead to a trickle-down of units to less wealthy residents.[38] Neither has happened to any appreciable extent. The creation of the Section 8 Housing Program as a component of the Housing Act of 1937, to encourage the private sector to construct affordable homes, shifted the responsibility of providing affordable housing to publically-subsidized private and non-for-profit entities.

> *Section 8 is intended to give people with limited economic means greater access to affordable housing. . .*

Beginning in 1992, tens of thousands of poor-quality public housing units were demolished. Only about half were replaced with lower density subsidized units, under the HOPE VI program, and in 1998 the Faircloth Amendment further limited new public housing construction.

There are more than 500 public housing authorities across New England, administering support to thousands of public housing tenants and units,[39] and overseeing rental subsidies to landlords. Section 8 authorizes the payment of rental housing assistance to private landlords on behalf of low-income households. Section 8 is intended to give people with limited economic means greater access to affordable housing by incentivizing landlords to rent to lower income tenants and to preserve existing affordable housing stock, the program does little to generate new affordable units, and discriminatory landlords, exclusionary zoning, and the governments laissez faire attitude toward the program have often left voucher recipients with few new places to call home.[40] While these rent subsidies do not generate significant new housing supply, they are intended to incentivize landlords to rent to lower-income tenants and to preserve the existing housing stock. 68% of the total federal rental assistance in the United States goes to seniors, children, and those with disabilities. Of 5.2 million American households that received rental assistance in 2018, approximately 1.2 million of those households received a Section 8-based voucher.[41]

3. New England's Policy, Demographic, and Housing Trends: 2005 – 2020

3.1 Affordable Housing Trends – 2005-2020

Housing markets in New England fluctuated greatly before and after the Great Recession of 2008-09, while endemic disparities between housing production and need have increased. Newly-built *owner-occupied* housing has often not been affordable to working middle-income and very low-income people, while new multi-family rental housing production has been expensive relative to local salaries and in comparison with the rest of the nation. Very low-income families have been squeezed by falling household incomes, coupled with rapidly appreciating home prices at the lower end of the market. Easier access to mortgage credit, NIMBY-based zoning limitations, and building permit regulations[42] have accelerated housing prices. Throughout this century, the lack of affordable housing has been a major impediment to attracting and retaining workers and businesses across New England.[43] More than 1 million households in New England are at risk of missing rental housing payments, but due to the CARES Act, far fewer New England households are at risk of missing mortgage payments.[44]

There are about two million total rental apartments available across New England.[45] 384,000 of these households, housing over 700,000 low-income individuals, receive Section 8 rental subsidy vouchers.[46]

	Rental Units Available	Section 8 Households
Connecticut	460,240	83,000
Maine	154,836	33,000
Massachusetts	980,861	195,000
New Hampshire	153,320	23,000
Rhode Island	163,320	37,000
Vermont	76,019	14,000
Total	1,988,596	384,000

About half of all Section 8 recipients nationally are white, about one third are Black, and about 13% are Latinex. [47]

These apartment numbers fall short of demand, and there continues to be a growing shortage of affordable housing for the extremely low income in New England. As of mid-July, 13.8 million Americans were estimated to be behind in their rent – one in five adult Americans – with 31% of Blacks behind in rent, and 26% of Latinex behind in rent.[48] The lack of rental housing for the lowest-wage earners has major consequences for these workers: they forgo spending on health care, food, childcare, and other necessities, such that a single financial shock such as a COVID-19 layoff, can cause these workers to fall behind on rent, leading to eviction or homelessness. In 2016, 79% of these lowest-wages workers were rent-burdened.[49]

4. New England's Post-COVID Housing Challenges

New England towns have responded to COVID-19 with tax increases, service reductions, homelessness relocations, and trepidations concerning a potential decade-long drop in town revenues. Amherst, MA, for example, has proposed an increase in annual water and sewer fees of $100 per household to offset the sudden drop in water usage by students at partially vacant local colleges. Unions are being approached to engage in staff cutting discussions, and public safety vacancies are being kept open in the event local economies can no longer support police officer wages.[50] In the longer term, a decline in local student populations during the 2020 10-year national census count could substantially undercount population numbers that would then negatively affect public funding for community development block grants, employment and training, and family and senior services for a decade. One Mayor, for example, projects that the temporary off-campus student housing population loss could lead to a reduction of $40 million over 10 years, making the virus's impact on small towns far greater than the immediate health concerns might suggest.[51]

> *Affordable housing is integral to New England's economic recovery. . .*

Affordable housing is integral to New England's economic recovery from COVID-19, through direct investment and secondary impacts. COVID-19 has brought a new set of planning uncertainties and economic challenges for housing developers and managers.[52] More than one-third of New England households are considered to be at a high risk of layoffs due to the pandemic. Home-owners are less at risk of losing their residences as a result of a lay-off than are renters, as the share of homeowners with housing costs ranges from of low of 60% in Maine to almost 70% in Rhode Island, as compared to 94% of renter households having to pay rent every month,[53] causing lower income renters more at risk of losing housing and becoming homeless than are home-owners. In conjunction with other long-term factors, the Coronavirus has made the supply/demand imbalance of affordable housing worse.[54]

4.1 Financing Affordable Housing – Money Matters

Despite the essential elimination of federal public housing funding, creative not-for-profit affordable housing developers have found innovative and intricate ways of assembling packages of funding from multiple sources. Among these sources are Tax Increment Financing (TIFs are used to finance redevelopment projects or other investments using the anticipation of future tax revenue resulting from new development); Neighborhood Stabilization funds (these grants provides funds to every state, certain local communities, and other organizations to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes); Community Reinvestment Act funds (encourage depository institutions to meet the credit needs of low- and moderate-income neighborhoods. The CRA requires federal regulators to assess how well each bank fulfills its obligations to these communities); and **Historic Tax Credits** (a 20% income tax credit is available for the rehabilitation of historic, income-producing buildings that are determined by the Secretary of the Interior, through the National Park Service, to be "certified historic structures").

Additionally, funding is available through **Community Development Block Grants** (the CDBG Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons); **New Market Tax Credits** (the NMTC Program attracts private capital into low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries called Community Development Entities (CDEs); **Qualified Opportunity Zone** funding (Opportunity Zones are designated geographic areas, in which individuals can gain favorable tax treatment on their capital gains, by investing those funds, through a privately-held Opportunity Fund, into economic activities that generate jobs and economic activity within the area); **Brownfields** funds (the program is designed to empower states, communities, and other stakeholders in economic redevelopment to work together in a timely manner to prevent, assess, safely clean up, and sustainably reuse contaminated brownfields); **Transit Oriented Development** funds (urban development that maximizes the amount of residential, business and leisure space within walking distance of public transport in order to promote a symbiotic relationship between dense, compact urban form and public transport use); **Inclusionary Development** transfer funds (market-rate housing developments with ten or more units and in need of zoning relief support the creation of income restricted housing through a transfer of a portion of the development's total cost to the public oversight agency, which then uses the funds to develop affordable housing near the developer's property); state-specific housing finance agencies in Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont; and myriad other public and private sources.

The arduous process of patch-working together a financing package before construction or rent-up can begin, is deleterious to a rapid affordable housing recovery. Consolidating, simplifying, and focusing public and private funding sources, and collecting data on funds availability from all of these sources in one regional agency, could accelerate the development of affordable housing across New England, and could be accomplished through coordinated legislative and agency advocacy for low-income housing.

4.2 Housing, Race, Gentrification, and Higher Education

Displacement by poverty is more common across New England than is displacement by gentrification. While Boston has been deemed to be the third most "intensely gentrified" city in the United States (after San Francisco and Denver), gentrification is not common across the rest of New England.[55] Gentrifying areas included those with rapidly increasing median home values, household income, and college educational attainment. In fact, most New England communities had not experienced these factors before the arrival of COVID-19, and most of these areas continue to struggle with disinvestment and poverty. Nationally, only 13% of neighborhoods could be considered gentrifying, and across New England, poverty is more likely to be found in small cities than gentrification. Indeed, in New England's states, poverty levels before COVID-19 ranged from a low of 5.5% in New Hampshire, to over 10% in Rhode Island,[56] and the virus has increased those rates. Where gentrification is taking place near college campuses, renovation and redevelopment without racially-based gentrification can be mitigated through new dormitory construction, and through transparent, collaborative, and inclusive communication with local communities.

Many New England housing markets are highly dependent on the ebb and flow of college students. There are more than 250 colleges and universities across the six New England states, in 119 different cities and towns, giving the region the largest concentration of higher education institutions of any area in the United States. These schools are among the largest local employers, help fill non-dormitory local housing, and make a large contribution to their local economies; the absence of students at any time creates major economic losses for local housing and businesses.[57]

Many New England housing markets are highly dependent on the ebb and flow of college students.

In New England cities and towns whose economies are heavily reliant on higher education, 45% of wages and 38% of jobs are directly derived from the local colleges and universities. There are 19 of these heavily reliant cities and towns across New England where the college or university is considered by the Federal Reserve Bank of Boston to be "financially vulnerable."[58] For some institutions and communities, the financial strains created by COVID-19 may be too great for the educational institutions to survive more than another year or two,[59] with attendant negative impacts on local housing. These communities tend to be smaller towns, with average population levels of fewer than 23,000 residents – in these towns, the institution, generally a small, private non-profit college, is often the largest employer in town. In all, 71 financially vulnerable educational institutions in New England have experienced enrollment declines over the past decade, and these institutions also have limited endowments,[60] suggesting that vulnerable colleges and universities will see a 10% decline in tuition revenues as a result of the coronavirus,[61] with attendant declines in student financial contributions to local housing markets.

Connecting housing renovations to resilience innovations and technological improvements generated by higher education institutions can leverage the expansion of affordable housing with investment-worthy technological and sustainability improvements that also create new local entry-level jobs.

5. Building Resilience in a Post-COVID Affordable Housing Recovery

5.1 Resilience Goals

A resilient place demonstrates the capacity of individuals, communities, and institutions to withstand, respond to, and adapt readily to shocks and stresses, to bounce back stronger after tough times, and to live better in good times.[62] Resilient communities demonstrate the ability to prepare for, learn from, and adapt to unanticipated disruptions. Resilient cities have higher job concentrations in sectors such as financial services and information technology where work-at-home options are available, reducing job losses while highlighting the affordable housing vulnerability of service sector families that support these knowledge industries.[63] Resilient cities respond effectively to crises by demonstrating resourcefulness, robustness, reflectiveness, redundancy, flexibility, and inclusiveness, and have integrated economic eco-systems and institutions. The COVID-19 pandemic has tested these qualities across New England. This paper provides guidance on three stages of responsiveness to affordable housing issues impacted by the pandemic:

> Tier 1 - Relief, including the implementation of short-term eviction and foreclosure moratoria, and the relocation of economically displaced persons;
>
> Tier 2 - Recovery, including the convening of groups composed of residents, public officials, landlords, non-profits such as higher education and public health, and financial institutions, to plan to strengthen affordable housing availability from 2021 to 2025; and
>
> Tier 3 - Reform, examining procedures and policies that will develop realistic and visionary scenarios that strengthen long-term community economic strengths, and provide affordable housing access for a coming decade of economic stress and demographic change.

The 1949 Housing Act and 1960's Great Society housing initiatives were built on principles that legally justified public expenditures that went beyond meeting the immediate needs of returning WWII veterans or poverty-stricken inner city residents. This progressive legislation also incorporated specific government-supported residential redlining and financial discrimination that perpetuated overt racial discrimination and intergenerational poverty for people of color.[64] Any new approach to providing affordable housing in a recovery can equitably provide construction and maintenance jobs while addressing environmental and social resilience. New affordable housing can also address racial disparities in capital accumulation, by enabling families to spend less on housing. Boston's Mayor Marty Walsh has, for example, stated that in a pandemic that has exposed large racial disparities in access to human and financial resources, systematic change requires thoughtful public investments in communities to overcome long-standing racial inequalities.

5.2 Visioning Longer-term Transformative Design Strategies

Design innovation will affect new affordable housing forms. The pandemic has highlighted a need for social distancing, periodic sequestration, private work spaces at home, technologically secure distance learning spaces, changes in air handling, hygienic surfaces, and myriad health systems changes. New residential designs could provide resilient innovations to overcome previous low-income housing's poor quality. Innovative designs could include micro-units, accessory units, bedroom isolation, specific learning spaces, periodic sheltering-in-place healthy spaces, safe indoor greeting and congregation spaces, secure package delivery and storage areas, no-touch fixtures and closures, voice-activated appliances, sustainable furnishings, and universally designed accesses. Additional innovations may incorporate new air handling mechanisms; digital tracking tools that monitor movements; antimicrobial materials embedded in counter-tops, walls and fixtures; easily cleaned common spaces, and other smart home devices[65] that may become essential to public health. Building or renovating affordable housing presents an opportunity to create safer environments for people with limited financial means.

New community-based urban planning guidelines can reform zoning and building approval processes for flexibility and predictability. Such exterior guidelines can address multi-family housing next to mixed use hubs, height restrictions, limited land area zoning, low density zoning, dimensional requirements, safe outdoor recreation and learning areas, modified parking requirements, and high mixed use requirements. The guidelines can enhance the attractiveness of places designated for affordable housing, and allow more housing in urban centers and near transit, with connected commercial and light industrial growth nodes on the edges.

Environmental resilience and high energy costs across New England can raise housing development costs. Sustainability improvements that require capital expenditures for Net Zero energy outcomes, air filtration systems, solar, wind and geothermal energy sources, and low energy fixtures may not be possible without subsidies, as public funds are shifted from capital to operational needs, and as policy-makers consider resilience in developing zoning and planning guidelines. The inter-dependence of affordable housing and towns' needs for revenues and resiliency investments necessitates cooperative action to sustain local economies.

Communities should consider re-purposing existing commercial, hospitality, and higher education facilities toward wider community uses that support affordable housing and social services development. Communities can re-frame their shared facilities such as schools, gymnasiums, health facilities, and public safety offices, to share operating and maintenance costs, to support affordable and temporary housing, and to broadly re-conceptualize housing functions. New England's post offices once served as community networking centers; now, seven-day, 15 hour postal facilities, Amazon/FedEx/UPS package drops, and convenience stores could be located adjacent to new affordable housing to integrate housing, educational, health, and business logistics needs. Because digital resources are unevenly distributed across New England, broadband hubs could also be located within new affordable housing. Some universities have developed affordable senior housing communities adjacent to their campuses to leverage stable residential populations and generate diverse revenue streams through off-season activities. New affordable housing should be designed to be multi-purpose, resilient, flexible, and sustainable for the decades ahead.

5.3 Recommendations: Resilience is Linked to Positive Values

An economic development strategy cannot be based solely on increasing economic activity *per se*, without asking whose benefit that increased activity is for, whether it re-invests new capital into the community and institutions, whether it is forward-looking or simply reprises current economic development strategies that have exacerbated income inequalities, and whether it provides both current and future economic benefits for residents. Policy makers choose among different investment strategies. Knowing where a community wants to end up, and for whose benefit, ultimately determines the outcomes of housing investment choices.

The development of post-COVID affordable housing can draw upon values expounded by the Rockefeller Foundation's *100 Resilient Cities*[66] initiative that stressed a broadly cross-sectional, inclusive, and far-sighted approach to community planning that includes social dynamics, races, environmental eco-systems, and diverse voices in the planning process. A second set of values might emphasize climate justice, and the utilization of green design principles.[67]

A third set of data-driven development values appears in the Dukakis Center's *Economic Development Self-Assessment Tool*,[68] emphasizing data-driven development that improves a community's quality of life while providing access to labor markets, transportation, and business incentives. *Qualified Opportunity Zone* standards stress economic improvement through public/private partnerships.[69] The often disparaged Amazon Headquarters 2 development solicitation attracted over 230 applications and usefully sets forth private development goals that emphasized the utilization of existing facilities, access to education for diverse communities, transportation and logistics access, and a place that facilitated access to cultural amenities.[70] The Federal Reserve Bank's *Working Cities Challenge*[71] focuses on cross-sectoral engagement of stakeholders, assuring the inclusion of the voices of low-income users of the final developments. The Boston Planning and Development Agency's *Housing Toolkit*[72] asks private developers and planners to consider who ultimately benefits from the affordable housing, what income levels will actually be served, and who will be displaced, even as requirements mandate setting aside funds for jobs training and affordable housing. A further presentation of these six value propositions can be found in Appendix B.

Limited affordable housing supply, and residential issues impeding the dispersal of diverse populations, has exacerbated economic development strategies linking housing and employment access, particularly where local zoning and political inertia have prevented the development of affordable housing near employment opportunities. The economic uncertainties embedded in COVID19 can impede decision-making, but establishing clear values-based goals can keep an affordable housing initiative moving toward achieving a progressive mission. What recovery principles and values should a community aspire to?

a. ***Post-COVID housing should build around key concepts of urban resilience*** - The City Resilience Framework developed in 2015 by the Rockefeller Foundation and the design consulting firm Arup, lays out key dimensions of urban resilience that should be built: health, economy, infrastructure, and leadership.[73]

b. ***Post-COVID housing should focus on achieving affordable housing goals*** - Affordable housing development should focus on achieving three goals:

    i. Increase the amount of long-term affordable rental housing, especially in high-opportunity communities;

    ii. Protect existing affordable rental housing from physical deterioration and financial insecurity; and

    iii. Support affordable housing projects currently in the pipeline that face financial obstacles due to the pandemic.[74]

c. ***Post-COVID housing should strive to achieve an economy with a path toward resilient economic growth*** - We should strive to achieve an economy with a path toward resilient economic growth with diversified revenue sources.

d. ***Post-COVID Housing has to address key economic ecosystem elements*** – Communities should recognize the multi-sectoral implications of creating new public or affordable housing, including health, education, transportation, recreational, and technological opportunities for improvement, long-term impacts on urban planning, and the role housing plays in influencing cultural, family, employment, spiritual, and personal financial factors.

Appendices

Appendix A - Further Reading on COVID-19 Impacts on New England Housing

- Metropolitan Area Planning Council Housing Updates; www.mapc.org
- U.S. Department of Labor; Unemployment Insurance Weekly Claims; News Release; April 2, 2020; https://www.dol.gov/ui/data.pdf (accessed April 2, 2020).
- ACLU Massachusetts; Data show COVID-19 is hitting essential workers and people of color hardest; Online Publication; April 8, 2020; https://www.aclum.org/en/publications/data-show-covid-19-hitting-essential-workers-and-people-color-hardest (accessed April 21, 2020).
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- Pew Research Center; U.S. Unauthorized Immigrant Population Estimates by State, 2016; website; February 5, 2019 https://www.pewresearch.org/hispanic/interactives/u-s-unauthorized-immigrants-by-state/.

Other Useful Resources

- National Association of Housing & Redevelopment Officials - NAHRO - updated daily
- COVID-19 FAQs for the Public Housing, Housing Choice Voucher (HCV) (including the Project-based Voucher Program (PBV)) and Native American Programs
- Center for Disease Control & Prevention (CDC) - updated daily
- Share the Facts Flyer - CDC
- COVID-10 FAQ's Anthem
- Educational Posters from CDC
- OSHA

- USDA Rural Development programs
- Community Economic Development Assistance Corporation (CEDAC).
- Massachusetts Housing Partnership (MHP).
- Massachusetts Association of Community Development Corporations (MACDC).
- Greater Boston Real Estate Board (GBREB).
- Citizens' Housing & Planning Association (CHAPA).
- United States Department of Housing and Urban Development Boston Regional Office (HUD).
- Inclusionary Bylaws from MA Smart Growth Toolkit.
- Harvard Joint Center for Housing Studies.
- The Warren Group Town Housing Statistics.

Appendix B

Guidelines for shaping the values sought in creating new public and affordable housing can be found in many sources:

a. Guidelines set forth in **Boston's Housing Toolkit** distributed by the Boston Planning and Development Agency raise for affordable housing creation and rehabilitation:

    i. Who can live in the affordable housing? An affordable housing unit should be one that is income-restricted, or one with a rent cap that is only available to families that make below a specified amount.[75]

    ii. Affordable to whom?[76] Affordable housing means that the housing costs around 35% of a family's income.[77]

    iii. Who may be displaced, and how? Are there anti-displacement strategies that address rising rents as well as evictions? Displacement factors should address housing instability, homelessness prevention tied to immediate displacement risks, and longer-term homelessness of individuals who have been displaced.

    iv. Who in the public or private sector will build or renovate the affordable housing? Apart from generating new units that will meet market needs, who will benefit financially from the development strategy?

    v. How will the affordable housing be renovated or built? Will resilience and sustainability be a key element of the design and maintenance criteria?

b. Communities may choose to achieve the standards set out by **Amazon's** search for a headquarters outside Seattle. A number of the communities in the GRI/FEMA study, perhaps unknowingly, met the basic Amazon criteria:

vi. Utilization of existing facilities that provide "stable and business friendly regulations and tax structure" that would enable it "to offset initial capital outlay and ongoing operational costs;"

vii. Specific incentives such as tax credits and relocation grants that would reduce the initial and ongoing cost of doing business;"

viii. Calculated incentives that would "reduce their cost of doing business;"

ix. A strong higher education system of universities and community colleges to provide a readily available pool of talent;

x. Support for logistics, including on-site access to public transit, access to out-of-region transportation, and low traffic congestion;

xi. Rapid deployment of resources including building permitting to accelerate the start-up of its business operations; and,

xii. A cultural community fit with a diverse population, strong higher education system, and a local government "eager and willing to work with the company."

xiii. A collaborative town/gown development should "find the right scale for structures, attracting lively ground floor retail, and assuring population density that supports transit and other services in demand;"

xiv. "Communities and colleges will have to figure out how to handle transit challenges…[and] will also need to collaborate on crucial energy issues…and improving the efficiency of distribution systems;" and,

xv. Keeping people and ideas close to each other, i.e., whether it's…the future of transportation, utility infrastructure, or building, compaction is essential…that classic college-town intellectual buzz."[78]

xvi. Housing developments should also cultivate community-oriented leadership, use the shared leverage the developer and community may have, communicate broadly and strategically to build support and momentum, stay focused on a shared economic development mission, be a test bed for cutting edge technologies, and build on a human scale.[79]

c. Other potentially desirable outcomes are set forth in the 2018 general rules for **Qualified Opportunity Zone** investments for development in under-served communities in that incentivizing legislation:

xvii. The investment must be in a designated "qualified opportunity zone," with 90% of the investment fund's assets to be developed in a qualified property;"

xviii. The investment must be in a property that is substantially improved within 30 months, and must substantially improve an existing property by investing new money for job generation and economic development purposes. The Federal Treasury Regulations concerning this legislation have evolved to make possible investments in affordable housing and higher education facilities in qualified opportunity zones;[80]

xix. The investment should be focused on actually helping the poor district, rather than simply enhancing the economic prospects of the investors.[81]

d. Another set of evaluative criteria involves self-assessment tools developed by the **Dukakis Center's** Economic Development Self-Assessment Tool (EDSAT) to help cities and towns better understand the factors that contribute to healthy economic and employment growth that can be linked to the restoration and development of affordable housing. These metrics include:

xx. Access to customers and markets;

xxi. Concentration of businesses and services (agglomeration and local supply chains);

xxii. Lease and rental rates;

xxiii. Labor quality, cost, and availability;

xxiv. Municipal processes (including formal development strategies and predictable fast track permitting);

xxv. Community quality of life (including racial equality, citizen participation, and school success);

xxvi. Site amenities quality of life (place-making, physical attractiveness, traffic congestion, infrastructure limitations, highway access, parking availability);

xxvii. Business incentives;

xxviii. Tax rates; and,

xxix. Economic development marketing and follow-up.

e. An additional set of procedural outcomes can be found in the **Federal Reserve Bank of Boston's Working Cities Challenge** initial findings to revitalize New England's smaller industrial cities with community-based efforts to address economic and social challenges. Working Cities are those that have suffered from deindustrialization, higher unemployment, lower family income, and higher poverty, and in New England include cities such as Pittsfield, Millinocket, Pawtucket, and Hartford. Key lessons learned from the initial funding rounds include:

xxx. Starting with a team of cross-sector leaders committed to finding ways to work together;

xxxi. Improving outcomes for low-income residents requires their voices;

xxxii. Teams are empowered to learn and adapt when data becomes a tool for learning and not just compliance; and

xxxiii. Population-level compliance and sustainability depend on changing systems.[82]

f. **Brookings** policy questions can help set parameters for assessing programmatic housing outcomes:

xxxiv. What are the highest priorities for the community in terms of ensuring the long-term affordability for properties in gentrifying neighborhoods?

xxxv. What kinds of entities should be eligible to participate?

xxxvi. Are local governments prepared to be long-term owners and/or property manager, or is the programmatic goal to transfer ownership to non-public-sector for profit or non-profit owners?

xxxvii. Are there opportunities to utilize alternative ownership models such as community land trusts and limited equity cooperatives?

xxxviii. How can public funds be structured to leverage philanthropic or private funds without adding unnecessary complexity/

xxxix. How should long-term affordability provision be designed and implemented?[83]

g. Indicators addressing **climate justice** in resilient housing would include:[84]

xl. The number of affordable "green" residential units that may be renovated or built;

xli. The number of units retrofitted to meet a "green" standard;

xlii. The number of energy efficient retrofits annually in a selected community;

xliii. The promotion of green leases for residential properties; and

xliv. Overall access to green, affordable housing.

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