

DAILY POLL: The Community Preservation Act

Sunday

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Does the South Shore need more affordable housing?

Total votes:60

Yes 55%

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No 45%

.....

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For more than a decade, towns on the South Shore have been collecting millions in property taxes intended for affordable housing, while building no more than a handful of new homes.

Some of the money collected under the Community Preservation Act went toward fixing up existing homes or keeping them affordable, but much of it sat unused in town coffers as residents found it increasingly difficult to afford to live in their own community.

Now, in some of the region's smaller towns, that's about to change.

Norwell, Hanover and Scituate are preparing to embark on building projects that would together bring about 85 new permanently affordable apartments into the towns, most of them geared toward older residents who can't or don't want to stay in their single-family homes.

For Scituate and Norwell, the projects represent the town's most significant use of money set aside for affordable housing under the state's Community Preservation Act, which towns on the South Shore began to adopt in 2001.

At the same time, other communities are still struggling to spend the affordable housing money they've collected under what many refer to simply as the "CPA."

Officials say housing projects are complicated, time-consuming work that usually require the dedication of volunteer committees and the involvement of an outside developer who can see a project through to completion. Land is prohibitively expensive in some of the South Shore's more affluent towns, and some officials also face local opposition to affordable housing or development in general.

"Housing is definitely a tough issue, and people have a lot of opinions about it," said Stuart Saginor, executive director for the Community Preservation Coalition, a group that advocates for the Community Preservation Act. "It's an important issue for the commonwealth, but it's also a local control issue, so people deal with it in the way they feel fits their community."

Setting aside CPA money for affordable housing

Money collected through the CPA makes up a small piece of the state and federal funding that goes into affordable housing programs and projects, but it's the piece most closely tied to local taxpayers' wallets. Under the law, which was dreamed up in the 1990s in response to a voter-approved cap on property tax increases known as Proposition 2 1/2, individual cities and towns can choose to adopt a tax surcharge to collect money that they can then use, together with matching dollars from the state, to fund community projects aimed at public open space, historic preservation, recreation and affordable housing

Quincy, Weymouth, Braintree and seven smaller towns on the South Shore have together collected more than \$137 million under the act, but they have traditionally spent little of it on housing, using the money instead for things like

buying conservation land, building sports fields and restoring historic buildings. The CPA requires every community that adopts it to set aside a minimum of 10 percent of the money it collects each year for affordable housing, and most towns on the South Shore have done just that.

"Community housing is the hardest of the CPA-eligible projects categories," said Christine Stickney, Braintree's director of planning and community development. "It's just so labor intensive – beforehand and afterward."

Even the minimum contribution has added up over the years for some towns. Weymouth, which has not spent any CPA dollars on housing since 2009, has \$462,000 saved up. Braintree, which funded its last CPA housing project in 2007, has \$763,000.

"It's not that we're afraid to spend it. It's just that projects haven't presented themselves," said Robert Luongo, Weymouth's planning director.

Communities that have spent the money on housing have generally put it toward things like fixing up existing apartment buildings managed by local housing authorities, hiring housing staff or commissioning housing studies, and keeping affordable housing units from being sold or rented on the market after programs keeping them affordable have expired. A few towns found success partnering with Habitat for Humanity to build a handful of single-family homes, and Hingham used some CPA money to support the construction of a home for half a dozen homeless veterans. The town now regularly sets aside money to grab any low-cost condominiums or homes that come on the market, sometimes through foreclosure.

"The big benefit of that is you can sprinkle your affordable housing units throughout the entire community instead of putting them in one corner of the town," said Tim White, chairman of Hingham's affordable housing trust. "I think that's in everybody's best interest."

But in the town of Hanover, officials several years ago hit on another model for local housing development that is now being replicated in other communities: Using CPA dollars, along with state and federal funding, as "seed money" to help private developers build affordable housing projects that would not be financially viable without outside money.

Reaping the benefits of public-private partnerships

Starting in 2009, the town partnered with the Planning Office for Urban Affairs – the development arm of the Archdiocese of Boston – and a private developer to build Barstow Village, a housing development with 66 apartments for people age 62 or older. The town eventually contributed \$275,000 in CPA money toward the project, which opened in 2012.

Now the town is again partnering with the archdiocese to develop 37 units in a former dormitory on the campus of the Cardinal Cushing Centers. The project, which is geared toward the town's middle-income workers, is expected to start construction later this year.

Other towns are following a similar model. Norwell officials are preparing to seek zoning approval for a project, built in partnership with a nonprofit developer, that would include the construction of 18 apartments on the site of the town's now-shuttered former police station. In Scituate, officials will ask town meeting voters this spring for CPA money to support the construction of 30 affordable apartments in a building near the town's Lawson Tower.

	Year adopted	Total CPA revenue	Money appropriated for housing projects	Perc mon for h
Braintree	2002	\$11,286,200	\$520,470	
Cohasset	2001	\$7,903,763	\$891,099	
Hanover	2004	\$12,473,478	\$1,329,476	
Hingham	2001	\$16,020,939	\$1,683,168	
Marshfield	2001	\$22,305,502	\$1,708,219	
Norwell	2002	\$16,347,114	\$1,000,000	
Pembroke	2006	\$2,779,653	\$461,468	
Quincy	2006	\$18,288,855	\$1,880,000	
Scituate	2002	\$20,908,599	\$2,166,000	
Weymouth	2005	\$8,830,382	\$510,000	
Totals		\$137,144,485	\$12,149,900	

Source: Community Preservation Coalition. Housing appropriations may not fit in more than one category.

Stephen Coulter, chairman of Scituate Housing Authority, said the developer could not have made the project work without the \$2.5 million in CPA money the town hopes to contribute, and the town could not have undertaken a project like that on its own.

"We're not developers," he said. "There are too many moving parts, there's too much to know, too much to do, and it's not what any of us do."

Hingham officials recently tried to launch a similar public-private partnership to build assisted-living homes for seniors on part of a former naval ammunition depot, but the proposals submitted by developers called for more town money than officials expected and none of them were accepted. White, the head of the Hingham Affordable Housing Trust, said the board hasn't given up on building affordable housing on the 12.6-acre parcel.

"We're at this point back to the drawing board," he said.

Coulter, the Scituate Housing Authority chairman, said the kind of private-public partnerships being undertaken in Scituate, Norwell and Hanover allow towns to use relatively small sums of taxpayer money to spur the construction of larger scale housing projects. In the case of Scituate's project, called Lawson Green, Coulter said the town is paying about \$65,000 per unit for apartments that are guaranteed to remain affordable forever and will be managed by a private company, meaning the town will never be responsible for their maintenance or any needed repairs.

"That's the end of what we spend, and there's no other way we take that money and create these units," he said.

Town officials also like the partnerships because it gives officials near complete control over the size, characteristics and look of a project, which Coulter said will be particularly important for Lawson Green, which would be built in a prominent location adjacent to a town landmark. Building a significant number

Who qualifies for affordable housing?

Moderate income: The median annual household income for a given area, which on the South Shore would be \$98,100 for a family of four.

Low income: 80 percent of the area median income, known as AMI, which on the South Shore would be \$73,050 for a family of four.

Very low income: 50 percent of AMI, which on the South Shore would be \$49,050 for a family of four.

Extremely low income: 30 percent of AMI, which on the South Shore would be \$29,450 for a family of four.

"Extremely low" income limits may be more than 30 percent AMI depending on federal poverty guidelines. Income limits are rounded to the nearest \$50 increment.

Source: U.S. Department of Housing and Urban Development, Fiscal 2016 Income Limits.

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of affordable units can also help towns ward off projects under the state's "40B" affording housing law, which gives developers relief from many local zoning rules if they include a designated number of affordable units in their projects.

And Gregg McBride, a Norwell selectman and member of the town's affordable housing trust, said the projects also reflect a growing acknowledgment that the population of the South Shore is aging, with more older residents unable to afford to live in their own homes. Affordable apartments, he said, will give them a chance to stay in their community if they're forced to leave their homes.

"Unless you want to drive these people out – and we don't – we really have to do something about it," he said. "I think people are beginning to see that."

Neal Simpson may be reached at

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