

# FINAL FIVE YEAR CONSOLIDATED PLAN

April 1, 2003 – March 31, 2008



**City of Somerville, MA**  
**Mayor Dorothy A. Kelly Gay**

**Office of Housing and Community Development**  
**Stephen M. Post, Executive Director**

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## **SECTION I: EXECUTIVE SUMMARY**

### **A. Introduction**

This is a five-year strategy for the City of Somerville, prepared in accordance with the U.S. Department of Housing and Urban Development's Consolidated Plan requirements. The strategy presents a set of recommendations for addressing today's challenges in Somerville, as well as those that can be expected to develop in the coming years.

The City of Somerville is approximately 4.1 square miles and home to over 77,000 people. Located next to Boston and Cambridge, Somerville is the most densely settled community in Massachusetts. Over half of the City's housing stock was built prior to 1910 and two-thirds of the units are in two- or three-family buildings. Formerly home to many industrial employers, it has become increasingly a bedroom community for Boston and Cambridge. It has a significant college and graduate student population (15% of all residents) and is also home to many recent immigrants – 14% of all Somerville residents entered the U.S. in 1990 or later. As of 2000, we estimate that just over 40% of Somerville households were low income (incomes at or below 80% of median adjusted for household size). Over two-thirds (69.4%) of Somerville households were renters in 2000, but condominium conversions may reduce that percentage in the future. There is almost no residentially zoned land available for development in the City.

Housing prices in Somerville have soared in the past two decades. In 2001, the median sales price for a single-family home rose to \$312,000, and the median asking rent for a two-bedroom apartment was over \$1400. Because Somerville residents have relatively modest incomes (84% of the regional median household income), over one quarter (27%) have significant housing affordability problems. We estimate that about 8,200 low-income households have housing problems (paying 30% or more of income for housing and/or living in units that are overcrowded or lack complete plumbing or kitchen facilities). This includes:

- approximately 7,300 renters, including almost 4,000 households paying over half their income for housing, and
- approximately 800 homeowners, including almost 600 paying over half their income for housing.

Extremely low-income households have the most serious difficulty paying for housing, as demonstrated by the fact that 58% of renters in this category (2,170) pay more than half of their income for housing. In addition, a significant number of renter households with incomes closer to 80% of median would like to become homeowners but have been blocked by the recent rise in housing sale prices. Homelessness is also a problem in Somerville, and a number of Somerville's shelters and service programs currently face dire financial problems due to deep cuts in State funding.

Given Somerville's close proximity to Boston, the fortunes of Somerville's work force are closely tied to the health of the overall Boston area economy. Recent increases in



unemployment and vacancy rates in the Boston/Cambridge market have had ripple effects on the economic well being of Somerville. Despite this, the unique and diverse commercial and economic opportunities put Somerville in a unique position to respond to changing economic times. The creative class- designers, artists, architects, software engineers- has become an important aspect of the growing economy in Somerville, as has the new immigrant class, with a strong entrepreneur that produces new retail and service businesses. The enhancement and encouragement of these two classes, as well as the support of the traditional neighborhood districts that they serve, will be important in the creation and growth of a robust economy for the citizens of Somerville.

Somerville is a city of commuters, and has the second highest percentage of public transportation usage for commuting in the Boston area (29%.) In addition, 12% of the working population walks to work. As regional roads become more congested alternative methods of transportation will continue to grow in importance. One of the major goals of the City is to improve pedestrian safety and increase public transit accessibility for our low- to moderate-income residents.

Several major regional arterials and four regional rail lines also transect Somerville. This infrastructure provides substantial access to Boston from the north and east, but the corridors isolate many neighborhoods within Somerville from the rest of the community. Parks and open space in some areas of the city stand separate from their nearest residential neighbors isolated by heavy rail lines or limited access highways. However, in other parts of the City much progress has been made to reconnect previously isolated neighborhoods and to enhance recreational corridors to connect the City as a whole.

The activities outlined in the Five Year Consolidated Plan are intended to shape the future of Somerville while meeting the needs of the current and future residents, businesses, and non-profit agencies.

## **B. Organization of this Document**

The Five-Year Consolidated Plan Strategy presents the framework that will guide specific HUD-funded programs throughout the City. Each of the divisions comprising the Somerville Office of Housing and Community Development, all of whom utilize HUD funds to some extent, have prepared a snapshot of their activities which has been included in this report. Each section presents both broad strategies for achieving our goals and specific objectives over the next five years. This document represents a collaborative process combining the diligent efforts of City staff, community organizations, and the public at large.

Section II is an in-depth examination of the interrelation between the City's housing stock and its demographic make up. Housing affordability is one of the major issues facing the Boston region today and Somerville specifically faces significant challenges in terms of both affordability and sustainability of its housing stock. Addressing the affordability problem of extremely low- and very-low income renters is a high priority for the City, especially non-elderly renters because of the long waits they face for

housing assistance. Among homeowners, assisting those with incomes in the 51 to 80% of median is a medium priority and assisting those in the 0 to 50% range is a low priority.

Section III presents current conditions and future priorities in relation to commercial and economic development in the City. Currently there are 1,274 businesses located in Somerville, with the total number of jobs estimated at 23,330. Somerville's labor force (44,451) is almost double the number of available jobs. The Commercial and Economic Development Division's main objective is to increase the economic viability of the City through expansion of economic opportunities for low and moderate income residents, elimination of economic distress through revitalization and development, support and improve commercial districts, increase access and mobility improvements for disadvantaged populations, and improve the overall living environment in Somerville's neighborhoods. This Section lays out the current conditions within the City, describes existing programs, and sets objectives and strategies for meeting the goals described above within the City.

Section IV describes the goals and action plan developed with community participation by the Parks and Open Space Division to meet the open space and recreational needs of Somerville's residents. Though the City is densely populated and has very limited open space, there are 35 small parks and playgrounds. The core mission is to protect, diversify, renovate and increase open space whenever possible. Addressing accessibility for all ages, ethnicities and abilities is a primary concern. After a description of goals this section lays out a number of specific improvements and outlines the schedule of park and open space improvements over the next five years.

Section V reviews the activities and projects of the Transportation and Long Range Planning Division and relates those projects to this plan as a whole. The Division focuses on urban renewal areas, the long-term revitalization of the City's major former industrial areas including Inner Belt and Assembly Square, improving local and regional transportation in the City's eligible areas, and leveraging CDBG funds to ensure long-term sustainability for the City.

Section VI describes the accomplishments of and outlines the goals for the next five years for the City's Historic Preservation initiatives. These initiatives, coordinated by Historic Preservation Commission and staff, are designed to preserve and enhance the City's extensive inventory of historically significant eligible structures. In order to accomplish its mission the staff provides a wide array of technical assistance, design review, and historical information services on an ongoing basis to the community and other City departments.

Section VII is devoted to public service activities within the City of Somerville. In the next 5 years, Public Service funding will be used by non-profit agencies in the City to mobilize and utilize community resources to enlarge opportunities for all citizens in education, employment, housing, health and improved neighborhood life. All agencies have received cutbacks and have difficult choices to make. Creative sharing of resources

with collaborative fundraising efforts will be key leveraging tools to meet the needs and address the problems of the residents of Somerville.

Section VIII is comprised of the City's 2003 One Year Action Plan.

Section IX looks at the public participation process that went into the creation of this document as well as the overall public outreach strategy for the Office of Housing and Community Development.

Section X is a compilation of relevant maps relating to the City of Somerville and region.

Somerville is a community facing serious challenges in the next five years. This document details these challenges but also presents the opportunities that lie ahead for Somerville with the use of Community Development Block Grant funds. The City is committed to the execution of this Consolidated Plan over the next five years, and provides an in-kind contribution of office space, additional funds as needed and available, and the use of other City resources when appropriate to ensure that the Community Development Block Grant program is a success in Somerville.

### **C. Summary Data and Required Tables**

Listed below are the pertinent tables and data as outlined in the preparation guidelines, for more detailed analysis and background data please consult the subsequent sections:

**Table 1A, Homeless and Special Needs**

		<b>Estimated Need</b>	<b>Current Inventory</b>	<b>Unmet Need / Gap</b>	<b>Relative Priority</b>
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#### **Individuals**

<b>Example</b>	<b>Emergency Shelter</b>	<b>115</b>	<b>89</b>	<b>26</b>	<b>M</b>
<b>Beds / Units</b>	Emergency Shelter	225	164	61	M
	Transitional Housing	167	125	42	H
	Permanent Housing	535	220	315	H
	Total	927	509	418	
<b>Estimated Supportive Services Slots</b>	Job Training	254	125	129	M
	Case Management	535	110	281	M
	Substance Abuse Treatment	481	165	316	H
	Mental Health Care	140	115	25	L
	Housing Placement	321	264	57	L
	Life Skills Training	267	200	67	L
	Other – Health Care	214	150	64	H
<b>Estimated Sub- populations</b>	Chronic Substance Abusers	535	200	335	H
	Seriously Mentally Ill	96	75	21	L
	Dually - Diagnosed	96	36	60	M
	Veterans	53	31	22	M
	Persons with HIV/AIDS	75	55	50	L
	Victims of Domestic Violence	80	25	55	M
	Youth	96	30	66	H
	Other				

#### **Persons in Families with Children**

<b>Example</b>	<b>Emergency Shelter</b>	<b>115</b>	<b>89</b>	<b>26</b>	<b>M</b>
<b>Beds / Units</b>	Emergency Shelter	120	63	54	M
	Transitional Housing	107	27	78	H
	Permanent Housing	112	20	92	H
	Total	339	110	224	
<b>Estimated Supportive</b>	Job Training	59	40	19	L
	Case Management	150	30	120	H
	Substance Abuse Treatment	48	21	27	M
	Mental Health Care	43	25	18	M

<b>Services Slots</b>	Housing Placement	123	30	93	M
	Life Skills Training	59	42	17	L
	Other				
<b>Estimated Sub-populations</b>	Chronic Substance Abusers	43	21	22	M
	Seriously Mentally Ill	54	37	17	L
	Dually - Diagnosed	32	15	17	L
	Veterans	6	2	4	L
	Persons with HIV/AIDS	37	25	12	L
	Victims of Domestic Violence	64	15	49	H
	Youth				
	Other				

**Table 1B Special Needs Subpopulations**

Special Needs/Non-Homeless		
Sub-Populations		
	Priority Need	Estimated \$
Elderly	Low	\$0
Frail Elderly	Med	\$100,000,000
Severe Mental Illness	High	\$400,000,000
Developmentally Disabled	Med	\$40,000,000
Physically Disabled	Low	\$20,000,000
Persons with Alcohol/Other Drug Addiction	High	\$350,000,000
Persons with HIV/AIDS	Med	\$720,000,000
	<b>TOTAL</b>	<b>\$1,630,000,000</b>



**Table 1C Summary of Specific Homeless/Special Needs Objectives**  
(Table 1A/1B Continuation Sheet)

#	Specific Objectives	Performance Measure	Expected Units	Actual Units	Time Frame
	<b>Homeless Objectives</b>				<b>Year</b>
1	Increase the supply of permanent housing for the chronically homeless.	1. Implement the Shelter Plus Care program. 2. Develop a plan to secure the units at risk at Kent Street. 3. Increase the Stabilization and Sobriety program. 4. Continued involvement with other committees to identify and access mainstream affordable housing resources for the homeless.	9 3		1 3 1-5
2	Protect, Enhance and continue to develop the Supportive Service Network that is critical to moving the chronically homeless towards permanent housing	1. Identify replacement funding for those programs affected by state budget cuts. 2. Participate in the Cambridge Health Alliance Community Access Project, to decrease barriers and improve access to behavioral health services. 3. Develop a coordinated HMIS program.			1-5 1-5 1
3	Reduce the incidence and prevalence of homelessness and prevent future homelessness.	1. Add 6 new beds for transitional housing at ShortStop. 2. Support the Eviction Prevention Program at CAAS.	6		2
4	Increase services for under-served and emerging populations.	1. Increase the FirstStep outreach team to include an MSW for working with the homeless mentally ill. 2. Implement a transitional housing program for young parents. 3. Collaboration to promote on-site substance abuse prevention and treatment services for THP residents.			1-2 2 1-5
<u>5</u>	Support and facilitate the creation of transitional housing units with supportive services for individuals and families, including victims of domestic violence.	1. Implement new transitional housing for 5 individual homeless women. 2. Begin construction on a three-family transitional house for teen parents.	5 3		1 1
6	Commit local resources to collaborative regional efforts where appropriate.	1. Continue to seek collaborations through meetings of MHSA, Homes for Families and the Multidisciplinary Homeless Coordinating Committee.			1-5
7	Community Education	1. Annual Homeless Summit. 2. Incorporate more residents in the bi-annual homeless counts 3. Develop Speaking rotation for area churches; work with the Greater Boston Interfaith Organization. 4. Add a Community Education Outreach Position at RESPOND. 5. Develop a Homeless Resource Guide.			1-5 1-5 2 1
<u>8</u>	Target opportunities for skills training, employment, and job advancement to unskilled homeless individuals and families at-risk of homelessness.	1. Increase interactions with Employment Resources, Inc., leading to an increase in opportunities for homeless individuals and families.			1
	<b>Special Needs Objectives</b>				
9	Elderly	Work with the SHA to help elders access housing and other supportive services.			

<u>1</u> <u>0</u>	Frail Elderly	Work with the Visiting Nurses Association to site assisted living facility.	100		3
11	Severe Mental Illness	Work with network of housing social service providers to assist people with mental illness, including the Walnut Street Center, CASCAP, Vinfin and Kent Street to coordinate affordable housing opportunities w/ongoing case management and supportive services.	15		1-5
12	Developmentally Disabled	Work with network of housing social service providers to assist the developmentally disabled, including the Walnut Street Center, CASCAP, and Vinfin and to coordinate affordable housing opportunities w/ongoing case management and supportive services.			1-5
<u>1</u> <u>3</u>	Persons with Alcohol/Drug Addictions	Work with network of housing social service providers to assist people with drug and alcohol addictions, including the CASPAR, The Cambridge Health Alliance, SHC and others to coordinate affordable housing opportunities w/ongoing case management and supportive services.			1-5
14	Persons with HIV/ Aids	Work with network of housing social service providers to assist people with HIV/AIDS including the Cambridge Health Alliance, CASPAR, SHC, and Cambridge Cares About AIDS to coordinate affordable housing opportunities w/ongoing case management and supportive services.			1-5

**Table 2A Priority Housing Needs**

Housing Needs				
Renter				
		Need Level	Units	Estimated \$
Small Related	0 - 30% of MFI	High	690	\$69,000,000
	31 - 50% of MFI	High	683	\$68,300,000
	51 - 80% of MFI	Low	445	\$44,500,000
Large Related	0 - 30% of MFI	Med	84	\$8,400,000
	31 - 50% of MFI	High	172	\$1,720,000
	51 - 80% of MFI	High	138	\$1,380,000
Elderly	0 - 30% of MFI	Low	764	\$76,400,000
	31 - 50% of MFI	Low	317	\$31,700,000
	51 - 80% of MFI	Low	116	\$11,600,000
All Other	0 - 30% of MFI	Med	1,101	\$11,010,000
	31 - 50% of MFI	Med	1,327	\$13,270,000
	51 - 80% of MFI	Med	1,472	\$14,720,000
Owner				
	0 - 30% of MFI	Med	574	\$57,400,000
	31 - 50% of MFI	Med	113	\$11,300,000
	51 - 80% of MFI	Med	114	\$11,400,000

**Table 2B Community Needs**

**Community Needs**

<b>Anti-Crime Programs</b>			
	<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
Overall	High	77,478	\$5,000,000
<b>Sub-Categories</b>			
Crime Awareness (05I)	High	77,478	\$5,000,000
<b>Economic Development</b>			
	<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
Overall	High	405	\$143,625,000
<b>Sub-Categories</b>			
Rehab; Publicly or Privately-Owned Commer (14E)	High	205	\$55,000,000
CI Land Acquisition/Disposition (17A)	High	35	\$26,000,000
CI Infrastructure Development (17B)	High	25	\$20,000,000
CI Building Acquisition, Construction, Re (17C)	High	20	\$21,000,000
Other Commercial/Industrial Improvements (17D)	Med	25	\$10,000,000
ED Direct Financial Assistance to For-Pro (18A)	Med	50	\$10,000,000
ED Technical Assistance (18B)	Med	20	\$1,000,000
Micro-Enterprise Assistance (18C)	Med	25	\$625,000
<b>Infrastructure</b>			
	<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
Overall	High	690,509	\$260,991,400
<b>Sub-Categories</b>			
Flood Drain Improvements (03I)	High	36,160	\$11,300,000
Water/Sewer Improvements (03J)	High	505,600	\$158,000,000
Street Improvements (03K)	High	133,980	\$85,400,000
Sidewalks (03L)	High	6,827	\$3,200,000
Tree Planting (03N)	High	600	\$600,000
Removal of Architectural Barriers (10)	Med	10	\$200,000
Privately Owned Utilities (11)	Low	7,332	\$2,291,400
<b>Planning &amp; Administration</b>			
	<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
Overall	High	77,478	3,100,000
<b>Sub-Categories</b>			

Community Needs (Page 2)

Public Facilities			
	Need Level	Units	Estimated \$
Overall	High	403	\$84,343,000
Sub-Categories			
Public Facilities and Improvements (Gener (03)	Med	85	\$6,450,000
Handicapped Centers (03B)	Low	5	\$200,000
Neighborhood Facilities (03E)	Low	7	\$3,500,000
Parks, Recreational Facilities (03F)	High	15	\$13,595,000
Parking Facilities (03G)	Med	10	\$10,725,000
Solid Waste Disposal Improvements (03H)	High	150	\$15,000,000
Fire Stations/Equipment (03O)	Low	7	\$1,805,000
Health Facilities (03P)	Low	2	\$300,000
Asbestos Removal (03R)	Low	5	\$800,000
Clean-up of Contaminated Sites (04A)	High	50	\$15,000,000
Interim Assistance (06)	High	50	\$4,000,000
Non-Residential Historic Preservation (16B)	High	17	\$12,968,000

Public Services			
	Need Level	Units	Estimated \$
Overall	High	375	\$21,200,000
Sub-Categories			
Public Services (General) (05)	High	100	\$10,000,000
Handicapped Services (05B)	High	5	\$200,000
Legal Services (05C)	Med	10	\$1,000,000
Transportation Services (05E)	High	15	\$3,000,000
Substance Abuse Services (05F)	High	10	\$1,000,000
Employment Training (05H)	High	5	\$500,000
Health Services (05M)	High	25	\$1,000,000
Mental Health Services (05O)	Med	5	\$1,000,000
Screening for Lead-Based Paint/Lead Hazar (05P)	High	200	\$3,500,000

Senior Programs			
	Need Level	Units	Estimated \$
Overall	High	43	\$3,000,000
Sub-Categories			
Senior Centers (03A)	Low	3	\$500,000
Senior Services (05A)	High	40	\$2,500,000



**Table 2C Summary of Specific Housing/Community Development Objectives**

<u>O</u> #	<u>Specific Objectives</u>	<b>Performance Measure</b>	<b>Expected Units</b>
	<b><u>Housing Objectives</u></b>		
	<i>Primary Need Category: Create and preserve affordable housing for low and moderate-income individuals and families</i>		
1	Maximize number of units created with funds available, and leverage additional non-city funding to restrict affordability for the longest term possible	Housing Units	220
2	Provide housing for Somerville senior citizens	Housing Units	100
3	Provide housing for Somerville's chronically homeless population	Housing Units	9
4	Avoid concentrations of poverty in certain census tracts	Housing Units	200
5	To increase homeownership of low and moderate income individuals and families	Housing Units	50
6	Enable programmatic rehabilitation of low and moderate income homes	Housing Units	350
	<b><u>Economic Development Objectives</u></b>		
	<i>Primary Needs Criteria: Expansion of economic opportunities for low and moderate income residents</i>		
1	Increase employment opportunities for Somerville's low to moderate income residents	Jobs	500
2	Elimination of economic distress in CDBG eligible areas, which left unchecked results in both a reduction of employment opportunities and the creation of slums and blighted areas through building rehabilitation, acquisition, and construction.	Building Units	100
3	Elimination of economic distress in CDBG eligible areas, which left unchecked results in both a reduction of employment opportunities and the creation of slums and blighted areas through land acquisition and disposition.	Parcels	15
4	Enhance and encourage commercial	Businesses	30

	development and stabilization, especially of small and locally owned businesses, in CDBG eligible areas.		
	<b><u>Infrastructure Objectives</u></b>		
	<i>Primary Needs Criteria: Provide physical improvements and infrastructure development that encourages economic development, and improve access for disadvantaged populations</i>		
1	Development of roadway improvements with in the core commercial areas of Assembly Square, Inner Belt Park, Union Square, Boynton Yards, and East Somerville.	Linear feet	10,000
2	Development of streetscape improvements and pedestrian amenities, including ADA, with in the core commercial areas of Assembly Square, Inner Belt Park, Union Square, Boynton Yards, and East Somerville.	Linear feet	12,000
3	Development of roadway improvements with in the major transportation corridors of McGrath Highway, Somerville Avenue, Beacon St, and Broadway.	Linear feet	24,000
4	Development of streetscape improvements with in the major transportation corridors of McGrath Highway, Somerville Avenue, Beacon St, and Broadway.	Linear feet	16,000
	<b><u>Public Facilities Objectives</u></b>		
	<i>Primary Needs Criteria: To increase open space and neighborhood facilities, improve access for handicapped resident, preserve historically significant public structures.</i>		
1	Reconstruct parks and playgrounds in eligible areas	Parks	20
2	Increase the number of trees within the City	Trees	950
3	Catalog and review historic properties	Reports	3
	<b><u>Public Services Objectives</u></b>		
	<i>Primary Needs Criteria: Increase community health, safety, and support services for youth and families, increase self-sufficiency, and reduce discrimination of and among disadvantaged populations, especially the City's large and diverse immigrant population.</i>		

1	Increase safety within the City through tenant security, domestic violence prevention, youth mediation, and tenant outreach.	Clients	15,000
2	Provide service to City's homeless and HIV/AIDS population through care management, support services for persons on the street, eviction prevention assistance, and voice mail capabilities for housing and employment	Clients	700-1000
3	Increase access to health care, and education for low income and public housing tenants, especially youth	Clients	4000
4	Provide Services and resources for the City's immigrant population and assist non-governmental agencies to achieve the same.	Clients	2500
5	Provide paratransit services for seniors and the disabled, to enable better access to health care, recreational services, and to encourage self-sufficiency	Clients	2400
	<b><u>Other Objectives</u></b>		
	<u>Anticrime-Program:</u> Decrease crime in the City of Somerville		
1	Increase number of police officers	Police Officers	20

**Table 3 Action Plan Projects**

<u>Funding Sources</u>	
<u>Entitlement Grant (includes reallocated funds)</u>	
CDBG	\$3,497,000
ESG	\$125,000
HOME	\$988,134
HOPWA	\$0
<b>Total</b>	<b>\$4,610,134</b>
<u>Prior Years' Program Income NOT previously programmed or reported</u>	
CDBG	\$0
ESG	\$0
HOME	\$0
HOPWA	\$0
<b>Total</b>	<b>\$0</b>
<u>Reprogrammed Prior Years' Funds</u>	
CDBG	\$1,134,185
ESG	\$0
HOME	\$36,900
HOPWA	\$0
<b>Total</b>	<b>\$1,171,085</b>
<u>Total Estimated Program Income</u>	
Book Sales, RFP fees, etc.	\$5,000
Released Loan Guar. plus Interest	\$1,445,140
Boynton Yards Parking Lot	\$10,000
Broadway Theater Sales Proceeds	\$163,700
Housing Loan Payments	\$140,000
<b>Total</b>	<b>\$1,763,840</b>
<u>Section 108 Loan Guarantee Fund</u>	\$0
<b><u>TOTAL FUNDING SOURCES</u></b>	<b><u>\$7,545,059</u></b>
<u>Other Funds</u>	
Donations	\$7,000
MA Turnpike Auth.	\$50,000
Somerville DPW	\$50,000
Revolving Loan Fund	\$300,000
MA Historical Grant	\$100,000
<b>Total</b>	<b>\$507,000</b>
<b><u>Submitted Proposed Projects Totals</u></b>	<b><u>\$7,545,059</u></b>
<b><u>Un-Submitted Proposed Projects Totals</u></b>	<b><u>\$0</u></b>

For further information on Table 3 Please see Section/Tab 8

**Table 4 Public Housing Needs**

Public Housing Waiting List – December 2002 – by Residency and Unit Size Desired

		State Public Housing			Federal Public Housing			Demand by Unit size	
		Family	Elderly	Total	Family	Elderly	Total	State Family	Fed Family
Residents	1BR	291	27	318	99	186	285	42%	41%
Residents	2BR	299		299	89		89	40%	37%
Residents	3BR	137		137	41		41	18%	17%
Residents	4BR	0		0	12		12	0%	5%
Residents	5BR	0		0	1		1	0%	0%
	Total	727	27	754	242	186	428	100%	100%
	%	96.4%	3.6%	100%	56.5%	43.5%	100%		
Nonresidents	1BR	585	823	1408	393	417	810	24%	36%
Nonresidents	2BR	1229	0	1229	458	0	458	51%	42%
Nonresidents	3BR	609	0	609	215	0	215	25%	20%
Nonresidents	4BR	0	0	0	31	0	31	0%	3%
Nonresidents	5BR	0	0	0	5	0	5	0%	0%
	Total	2,423	823	3,246	1,102	417	1,519	100%	100%
Grand Total		3,150	850	4,000	1,344	603	1,947		
% residents		23%	3%	19%	18%	31%	22%		

SHA Section 8 Waiting List – January 2003

	Housing Choice Voucher	Mainstream	DHAP	SRO	Total
Residents	54	32	58	11	155
Non-residents	1,181	134	97	17	1,429
Total	1,235	166	166	28	1,584

Public Housing Waiting List – December 2002 – by Household Type (All Applicants)

Household type	State Public Housing			Federal Public Housing			State	Federal
	Family Projects	Elderly Projects	Total	Family Projects	Elderly Projects	Total		
Elderly	39	275	314	61	116	177	8%	10%
Non-elderly disabled	131	570	701	277	296	573	17%	33%
All other families	3146	0	3146	981	0	981	76%	57%
Total Waiting List	3316	845	4161	1319	412	1731	100%	100%



**Table 4 Continued**

<b>Public Service Agency</b>	<b>Target population</b>	<b>Program Summary</b>	<b># of clients</b>
Mystic Learning Center	target children ages 4.9-13 for after school enrichment services and youth ages 13-21 for youth development, employment and job training activities. Mystic adults will be involved in the board	Provides school-age childcare, youth development and parental involvement activities to benefit low and very low-income residents of the Mystic Public Housing Development. Parent & Youth Service Model empowers Mystic teens and parents to manage and design all aspects of the program and to meet the needs of the Mystic community.	120 families
Boys & Girls Club	100 youth ages 6-12 years from the Healey School	Assists youths to become self-motivated and goal setting learners, works with youth and their family and the school family to built and retain academic skills, assists in the capacity building of families for the academic success of their children	60 youth from grades 1st through 8th
Somerville Homeless Coalition - Project SOUP	low income Somerville residents	The pantries (Cross Street, East Pantry and West Pantry) provide 3-4 days worth of nutritious food to help tide families over.	67 people daily
Somerville Housing Authority	low income Somerville residents, 676 households in 3 family developments, 676 units in 9 elderly developments, 2 special need residents for 16 mentally challenged adults	Uses various crime enforcement prevention programs such as drug, alcohol and fire prevention programs along with narcotics enforcement in conjunction with the Police Dept, as well as, high visibility and increased foot patrol by members of the public safety staff.	1358 households

Haitian Coalition	5000 Haitians living in Somerville, Haitians make up a majority at both public housing developments	Organizes events and meetings, sponsors workshops and training, provides information on current issues and acts as a key resource for information and referral in the Haitian community.	750 residents
Wayside Youth & Family Development	adolescent residents of Clarendon Hills Public Housing, ages 13-15	Trains peer leaders to bring positive prevention messages to the recipients of the program, empowers youths to use conflict resolution and mediation skills and affords opportunities for meaningful participation for the youth engaged as peer leaders.	500 adolescent youth

For further information relating to Table 4 see Section II Part C, Pages 37-41

## **SECTION II: HOUSING**

### **A. Community Overview**

Somerville is a 4.1 square mile city of 77,478 located one and a half miles from Boston's financial and commercial districts and bordered by five communities, including Boston and Cambridge. Over two-thirds of its households are renters<sup>1</sup> and it has a significant college and graduate student population (it is home to part of the Tufts University campus and close to Harvard and MIT).

For decades, the city has enjoyed a reputation as a community affordable to households across a range of incomes. This reputation is changing, however. *Housing sale prices have risen four times as fast as incomes on an inflation-adjusted basis since 1980.*<sup>2</sup> This is the result of two real estate booms, one in the mid-1980s and a second that began in 1995, with the end of rent control in Boston and Cambridge, and has continued as prices have soared throughout Greater Boston.

Somerville has had especially large cost increases compared to the relatively modest incomes of its residents. While 1999 household and family median incomes were 16% and 25% below the respective Boston PMSA medians, Somerville's median gross rent was 9% higher than the regional median. The median sale price for a single-family home was only 10% below the regional median. The gap between incomes and housing costs is even higher today, as new mover rents have risen over 40% and average home sale prices have risen by 50-80% depending on housing type (single, condo, two- and three-family) between calendar year 1999 and August of 2002<sup>3</sup>.

### **Development History and Land Use**

Initially part of Boston, Somerville became a town in 1842 and became a major manufacturing and meatpacking center in the decades that followed. Establishment of streetcar lines opened Somerville's greatest growth, as its population grew six fold between 1870-1915 and soon after the turn of the 20<sup>th</sup> century, almost all of Somerville had been developed. The city's population peaked during the World War II at 105,883 and its post-war years were marked by a slow decline in population and a loss of industry. Today the bulk of its jobs are in the service sector. Despite a small upswing since 1990, the current population is 27% below its World War II peak. However, the number of households has steadily risen, keeping housing demand high.

With 18,868 people per square mile of land area, Somerville is the most densely populated city in New England (some neighborhoods have a density exceeding 50,000 people per square mile). Today, residential uses predominate and areas currently zoned residential are completely built out. As of January 2002, only 360 of the 14,367 tax parcels in Somerville were identified as "vacant land" and only 52 were residential.<sup>4</sup> Industrial land uses, once prevalent as a stand-alone activity in specific districts and scattered throughout many residential districts, continue to decline and some former

industrial properties have been converted to housing in recent years. The City's squares host significant commercial activity, much of which is neighborhood-oriented.

## **B. Population and Demographic Trends**

### **Total Population**

Like Boston and most nearby communities, Somerville's population began dropping after 1950 as highway construction spurred housing development further from Boston. Between 1950 and 1990, Somerville's population fell 26%. From 1990 to 2000, however, its population rose 1.7% (1,268 people). One quarter (300 people) of the gain was due to an increase in persons in "group quarters", primarily college housing, group homes and shelters. The population in households (i.e. not in group quarters) grew by 968 (1.3%).

Somerville Population 1930-2000

Census	Population
1930	103,908
1950	102,351
1960	94,697
1970	88,779
1980	77,372
1990	76,210
2000	77,478

### **Immigration**

Recent immigrants have been major contributors to Somerville's population growth. In 2000, the city had 11,234 foreign born residents who had entered the U.S. in 1990 or later, accounting for 14.4% of its population. Overall, Somerville had 22,727 foreign-born residents in 2000, up 5,752 from 1990 (more than four times the overall increase in population growth). Foreign-born residents made up 29% of the city's 2000 population (up from 22% in 1990), compared to 12% of the state population.

### **Population by Age Group**

Somerville is increasingly a city of people aged 25-54. Between 1990 and 2000, the age distribution of its residents became much more condensed. The number of children and people aged 65 and over in Somerville have fallen at a time when the number of children and elders rose statewide as well as in most nearby communities. Today, these two groups make up much lower percentages of the Somerville's population than they do in the state, region or any neighboring community but Cambridge.<sup>5</sup> In addition, their share of the city's population fell by a greater percentage than in any of these other geographies.

Overall, there was a 12% increase in residents between the ages of 25 and 54 and a 15% drop in the number of residents aged 55 or older. The population under 18 dropped 3% as the school age population remained steady but the number of children under 5 fell 11%.

**Somerville's Population by Age Group - 1990 and 2000**

Age Group	1990	2000	1990-2000 % Change	1990-2000 Change	% of 1990 population	% of 2000 population
Under 5	3,944	3,500	-11.3%	-444	5.2%	4.5%
5 to 9	3,136	3,085	-1.6%	-51	4.1%	4.0%
10 to 14	2,906	3,086	6.2%	180	3.8%	4.0%
15 to 17	1,881	1,824	-3.0%	-57	2.5%	2.4%
<b>Total under 18</b>	<b>11,867</b>	<b>11,495</b>	<b>-3.1%</b>	<b>-372</b>	<b>15.6%</b>	<b>14.8%</b>
18 and 19	2,380	2,332	-2.0%	-48	3.1%	3.0%
20 to 24	10,460	9,992	-4.5%	-468	13.7%	12.9%
Total 18 to 24	12,840	12,324	-4.0%	-516	16.8%	15.9%
25 to 34	20,133	21,362	6.1%	1229	26.4%	27.6%
35 to 44	10,226	11,623	13.7%	1397	13.4%	15.0%
45 to 54	5,922	7,802	31.7%	1880	7.8%	10.1%
Total 25-54	36,281	40,787	12.4%	4,506	47.6%	52.6%
55 to 64	5,818	4,773	-18.0%	-1045	7.6%	6.2%
65 to 74	5,194	4,059	-21.9%	-1135	6.8%	5.2%
75-84	3247	2934	-9.6%	-313	4.3%	3.8%
85 or older	963	1106	+14.8%	143	1.3%	1.4%
Subtotal 65+	9,404	8,099	-13.9%	-1,305	12.3%	10.5%
Total All Ages	76,210	77,478	1.7%	1,268		
Median Age	30.8	31.1				

**Elderly Population** The number of Somerville residents age 65 and above fell by 14% (1,305 persons) in the past decade, even as the state's total elderly population grew by 5%. In 2000, elderly residents comprised 10.5% of its total population, down from 12.3% in 1990. Almost the entire decline occurred among people between the ages of 65 and 74; their numbers fell by 22% (1,135 people) while the number of residents age 75 or older declined by only 4% (170 people) and the number age 85 and above rose 15% (143 people).

Overall, the number of households with a member age 65 or above fell 14.7%, a rate of decline more than 50% greater than any adjacent community, with the biggest drop among renter householders (26%), rather than owners (6%).

### **Household Growth and Composition**

**Total Households** The number of households<sup>6</sup> in Somerville grew by 4.1% (1,236) between 1990 and 2000. This exceeds the rise in the number of people living in households (968), because the average size of households fell (to 2.38 in 2000 from 2.44 in 1990), in line with national trends.

There have been significant changes in the mix of households since 1990, consistent with the changes in the city's age structure. There has been a large drop in the number of elderly households; a small decline in households with children and a large drop in "family" households (households with at least two members related by blood, marriage or adoption). For the first time in recent history, the majority (53.5%) of Somerville households are non-family (individuals living alone or with unrelated persons).



Somerville Households by Household Type 1990 and 2000 (U.S. Census)

	2000	1990	1990-2000 Change		% of Total Households	
			Number	%	2000	1990
Total Households <sup>7</sup>	31,555	30,319	1,236	4.1%	100%	100%
Average HH size	2.38	2.44		-2.5%		
Average Family size	3.06	3.10		-1.2%		
Non-Family Households	16,887	14,290	+2,597	+18.2%	53.5%	47.1%
Total Living alone	9,797	9,130	667	+7.3%	31.0%	30.1%
Elderly Living alone	2,774	3,289	-515	-15.7%	8.8%	10.8%
Living alone under age 65	7,023	5,841	1,182	20.2%	22.3%	19.3%
Households w/individuals under 18	6,603	6,798	-195	-2.9%	20.9%	22.4%
Households w/individuals 65+	6,099	7,150	-1,051	-14.7%	19.3%	23.6%
Family Households	14,668	16,029	-1,361	-8.5%	46.5%	52.9%
Without own children under 18	8,724	9,820	-1,084	-11.1%	27.6%	32.3%
With own children under 18	5,944	6,277	-333	-5.3%	18.8%	20.7%
Married Couple	4,148	4,643	-495	-10.7%	13.1%	15.3%
Single Parent	1,796	1,634	162	+9.9%	5.7%	5.4%
Female Householder	1,458	1,423	35	+2.5%	4.6%	4.7%
Male Householder	338	211	127	+60.2%	1.1%	0.7%

### Family Households

The number of family households in Somerville fell by 1,361 (8.4%) in the past decade to 14,668. They now make up 46.5% of all households, down from 53% in 1990. Most of the decline was in families without minor children (down 1,084), including 555 families with at least one member aged 65 or over. Average family size also fell 1% (from 3.1 people to 3.06).

- **Families with Children** While the number of families with children under 18 rose by 10% statewide and by 6-8% in most nearby communities over the past decade, it declined by 5.3% (333 households) in Somerville. In 2000, families with minor children totaled 6,277, accounting for 18.8% of all Somerville households, down from 20.7% in 1990. Given the sharp decline in Somerville's child population under age 10, this trend is likely to continue. Somerville has fewer children under 18 as a percentage of its population than any nearby community except Cambridge.
- **Single Parent Families** While the total number of families with children under age 18 fell, the number of single parent families rose by 10%. As a result, the percentage of families with children under 18 headed by a single parent rose from 26% to 30.2%.

### Non-Family Households

The number of non-family households rose 18% (2,597) between 1990 and 2000 to 16,887.

- **Individuals living alone** accounted for 58% of all non-family households and 31% of all Somerville households, compared to 64% and 30% in 1990. The number of elderly living alone fell by 515 (16%), while the number of non-elderly living alone rose by 1,182 (21%).
- **College and Graduate Students** Among Boston area cities and towns, Somerville is second only to Cambridge in the percentage of residents (14.8%) who are college and graduate students. Between 1990 and 2000, the number of such students living in Somerville, including students enrolled at Tufts, Harvard and MIT and students living

at home<sup>8</sup>, rose to 11,452, up from 10,991 (14.4% of the population) in 1990. Overall, students accounted for 36% of Somerville's population growth between 1990 and 2000 and 22% of the growth in people living in households (not in dorms or other group quarters). In 2000, students made up 13% of the population living in households.

Because the percentage of students living in university housing is relatively low (16% compared to 24% in Boston and 50% in Cambridge), students have a major impact on the demand for rental units and, consequently, drive up rents. Recent increases in the supply of college housing have not kept pace with the growth in students. Between 1990 and 2000, the number of students grew by 461, while the number living in college housing increased by 250.

College and Graduate Student Population Trends – Somerville and Other Communities					
	State	Somerville	Cambridge	Boston	Brookline
<b>2000</b>					
Total Population	6,349,097	77,478	101,355	589,141	57,061
College/Graduate Students	473,403	11,452	26,613	85,847	7384
Students in College Housing	103,583	1,825	13,199	20,275	697
Students in Households	369,820	9,627	13,414	65,572	6,687
Total Population in households	6,127,881	74,963	86,692	554,064	55,675
Population in group quarters	221,216	2,515	14,663	35,077	1,386
<b>Students as % of total population</b>	<b>7.5%</b>	<b>14.8%</b>	<b>26.3%</b>	<b>14.6%</b>	<b>12.9%</b>
% of students in college housing	21.9%	15.9%	49.6%	23.6%	9.4%
<b>Students as % of population in households</b>	<b>6.0%</b>	<b>12.8%</b>	<b>15.5%</b>	<b>11.8%</b>	<b>12.0%</b>
<b>1990</b>					
Total population	6,016,425	76,210	95,802	574,283	54,718
College/Graduate Students	536,563	10,991	24,364	83,841	7,805
Population in College Housing	101,022	1,575	12,126	17,968	863
Students in Households	435,541	9,416	12,238	66,863	6,942
Total Population in households	5,801,539	73,967	81,630	541,280	52,712
Population in group quarters	214,886	2,243	14,172	33,003	2,006
<b>Students as % of total population</b>	<b>8.9%</b>	<b>14.4%</b>	<b>25.4%</b>	<b>14.6%</b>	<b>14.3%</b>
% of students in college housing	18.8%	14.3%	49.8%	21.4%	11.1%
<b>Students as % of population in households</b>	<b>7.5%</b>	<b>12.7%</b>	<b>15.0%</b>	<b>12.4%</b>	<b>13.2%</b>
<b>Change 1990-2000</b>					
Total population	332,672	1,268	5,553	14,858	2,343
College/Graduate Students	(63,160)	461	2,249	2,006	(421)
Population in College Housing	2,561	250	1,073	2,307	(166)
Students in Households	-65,721	211	1,176	-1,291	-255
Total Population in households	326,342	996	5,062	12,784	2,963
Student share of change in total population	-19.0%	36.4%	40.5%	13.5%	-18.0%
Student share of change in population in households	-20.1%	21.2%	23.2%	-10.1%	-8.6%

### Race and Ethnicity

Like the state and region overall, Somerville became more racially and ethnically diverse between 1990 and 2000. In 2000, 72.7% of residents identified themselves as White Non-Hispanic, 6.3% identified themselves as Black or African American alone and 6.5% identified themselves as Asian alone. Nine percent (9%) of residents identified themselves as Hispanic. This represents a 12% decline in the past decade in the number of residents reporting themselves as White Non-Hispanic and a 77% increase in the number reporting themselves as Hispanic, Black, Asian or another race.

Recent immigrants have contributed to this diversity. The 2000 population includes 11,234 foreign-born residents who entered the U.S. between 1990 and 2000, including 6,087 from Latin America, 2,650 from Asia, 351 from Africa and 1,822 from Europe.

Population by Race and Ethnicity – 2000 and 1990 Census

RACE	1990	2000	1990-2000 Change	1990-2000 % Change	% of 1990 total population	% of 2000 total population
Total population	76,210	77,478	1,268	1.7%	100.0%	100.0%
Not Hispanic or Latino	71,426	70,692	-734	-1.0%	93.7%	91.2%
White	64,287	56,320	7,967	-12.4%	84.4%	72.7%
Black or African American	3,982	4,868	886	+22.3%	5.2%	6.3%
Asian or Pacific Islander	2,791	5,005	2,214	+79.3%	3.7%	6.5%
Some other race	366	1,325	959	+262.0%	0.5%	1.7%
Two or more races <sup>9</sup>	not available	3,174	3,174		not available	4.1%
Hispanic or Latino (of any race)	4,784	6,786	2,002	+41.8%	6.3%	8.8%

### Income Trends

Somerville residents have traditionally had modest incomes relative to the statewide and regional averages, but the gap has narrowed over the past 20 years. The biggest gains in income occurred between 1979 and 1989. The past decade was marked by modest income gains and a rise in the poverty rate. Between 1989 and 1999, after adjusting for inflation, median per capita and household incomes rose 16% and 6% respectively and median family incomes *fell* by 1%.

Somerville Median Incomes (Not Inflation Adjusted) – 1979-1999

Income (Nominal)	1979	1989	1999	State Rank 1979	State Rank 1989	State Rank 1999
Per capita	6,349	15,179	23,628	281	236	213
Household Median	14,401	32,455	46,315	314	275	265
Family Median	18,220	38,532	51,243		273	297

Somerville Inflation-Adjusted Median Incomes – 1979-1999

Incomes (1999 dollars)	1979	1989	1999	Change 1979- 1989	Change 1989-1999	Change 1979-1999
Per capita	14,573	20,399	23,628	40%	16%	62%
Household Median	33,047	43,605	46,315	32%	6%	50%
Family Median	41,811	51,770	51,243	24%	-1%	23%

\*adjusted using CPI-U, US Average- All Cities

Incomes compared to the State and Region Somerville's rank among the 351 cities and towns in Massachusetts rose in terms of median household income (265 in 1999, up from 275 in 1989), while its rank in terms of median family income *fell* (297 in 1999, down from 273 in 1989). In the past 20 years (from 1979 to 1999):

- per capita income rose from 85% of the state average to 91%
- median household income rose from 82% to 92% of the state median (and from 78% to 84% of the MSA median)
- median family income fell from 87% to 83% of the state average (from 81% to 75% of the MSA median)
- the poverty rate rose from 12.4% to 12.5% (after falling to 11.5% in 1989).

Changes in Income Distribution Overall, between 1979 and 1999, the percentage of Somerville households in the top fifth of the national income distribution increased

dramatically (from 12% to 22%) and the percentage in bottom fifth fell. Most of the change occurred between 1979 and 1989. Between 1989 and 1999, the percentage of Somerville households in the lowest 20% of the national income distribution rose slightly to 18.7% (up from 18.0% in 1989).

Percent of Somerville and Region Households in National Income Brackets<sup>10</sup>

	Year	Boston MA – NH PMSA	Somerville	PMSA Suburbs <sup>11</sup>
Low Income (National Lowest 20%)	1969	17.7	17.6	13.1
	1979	18.1	24.4	14.3
	1989	15.2	18.0	12.4
	1999	16.0	18.7	13.1
Middle Income (National Middle 60%)	1969	56.7	66.0	55.5
	1979	57.6	63.5	57.3
	1989	51.4	60.6	50.0
	1999	52.1	59.2	51.3
High Income (National Top 20%)	1969	25.6	16.4	31.3
	1979	24.3	12.1	28.4
	1989	33.4	21.4	37.6
	1999	31.9	22.1	35.6

Source: HUD State of Cities Data Systems

### Poverty Rate

In the past decade, the percentage of Somerville residents with incomes below the federal poverty level rose from 11.5% to 12.5% and the number of residents with incomes below the federal poverty level rose 10.6% to 9,395. While children and elderly residents still have higher poverty rates than other groups, almost all of the increase in the number of persons with incomes below the poverty level was among working age residents (ages 18-64).

*Household poverty* In 1999, 12.3% of all Somerville households had incomes at or below the federal poverty level. Of these 3,870 households, one third (1,254) were family households and two-thirds (2,616) were individuals living alone or non-related households. Some of these households are presumably students: about 17% (662) of poor households were non-family households with a householder under age 25.

Poverty Status – 1989 and 1999

	1989	1999	1989 Poverty rate	1999 Poverty rate	Change	% Change
Persons whose poverty status determined	74,061	75,199			1,138	1.5%
Total persons below poverty	8,492	9,395	11.5%	12.5%	903	+10.6%
Persons 18-64	5,755	6,663	10.8%	11.8%	908	+15.8%
Persons 65 or older	978	1,063	10.8%	13.6%	85	+8.7%
Persons age 17 or younger	1,759	1,669	15.3%	15.2%	-90	-5.2%
Families whose poverty status determined	14,876	14,592				
Total families below poverty	1,221	1,254	7.6%	8.4%	33	2.7%

*Poverty by race* The poverty rate for minority residents (Black or African American, Asian, “other race alone”, two or more races, Hispanic) is 15.9%, considerably higher than the citywide rate, and while their poverty rates appear to be slightly lower than in 1990, the number of poor residents who are members of minority races or Hispanic rose since these groups make up a higher percentage of the population today.<sup>12</sup>

. Population Below Federal Poverty Level 1999 by Race/Ethnicity

	Total for whom poverty status determined	White alone	Black or African American Alone	Asian alone	Other race alone	2+ races	Hispanic or Latino	White alone non-Hispanic
Total:	75,199	58,040	4,717	4,698	3,760	3,596	6,494	54,737
<b>Below poverty level:</b>	9,395	6,587	734	829	619	578	955	6,146
Under 5 years	575	278	136	34	36	82	73	271
5-17	1,094	597	145	44	182	108	225	556
Subtotal age 0-17	1,669	875	281	78	218	190	298	827
18 to 64 years	6,663	4,730	402	734	395	381	657	4,337
65 to 74 years	489	423	36	17	6	7	0	423
75 years and over	574	559	15	0	0	0	0	559
<b>Total Poverty rate</b>	<b>12.5%</b>	<b>11.3%</b>	<b>15.6%</b>	<b>17.6%</b>	<b>16.5%</b>	<b>16.1%</b>	<b>14.7%</b>	<b>11.2%</b>
<b>% of Poor</b>		70.1%	7.8%	8.8%	6.6%	6.2%	10.2%	65.4%
<b>Poverty Rate by Age</b>								
Under 5 years	16.8%	13.2%	29.0%	13.0%	10.8%	32.7%	16.9%	14.2%
5 years	15.3%	16.5%	17.6%	0.0%	13.6%	33.3%	8.7%	16.7%
6 to 11 years	14.4%	11.1%	16.8%	0.0%	20.8%	28.5%	19.7%	11.1%
12 to 17 years	14.3%	12.7%	16.4%	16.5%	27.7%	8.9%	22.0%	13.0%
Subtotal age 0-17	<b>15.2%</b>	<b>12.5%</b>	<b>21.0%</b>	<b>10.9%</b>	<b>19.6%</b>	<b>25.0%</b>	<b>19.3%</b>	<b>12.9%</b>
18 to 64 years	11.8%	10.8%	12.8%	19.2%	15.2%	14.2%	13.4%	10.5%
65 to 74 years	11.9%	11.4%	33.6%	15.9%	15.0%	6.7%	0.0%	11.5%
75 years and over	15.4%	16.1%	11.3%	0.0%	0.0%	0.0%	0.0%	16.1%

## C. Housing Supply and Market Conditions

### Total Units

Somerville is a densely settled city of renters. Despite a shortage of developable land, its housing supply has grown 9% (2,719 units) since 1970 to a **total** of 32,477 units. Excluding seasonal units, Somerville gained 620 units between 1990 and 2000; even as supply in several adjoining communities stagnated or fell. However, Somerville's *rate* of growth has fallen steadily each decade, as the supply of vacant land has shrunk.

Changes in Somerville Housing Supply 1970-2000

Year	Total Units	Occupied Units	Change vs. prior decade		% Change vs. prior decade	
			Total Units	Occupied Units	Total Units	Occupied Units
1970	29,758	28,994				
1980	30,942	29,687	1,184	693	4.0%	2.4%
1990	31,786	30,319	844	632	2.7%	2.1%
2000	32,477	31,555	691	1,236	2.2%	4.1%
Total change 1970-2000			2,719	2,561	9.1%	8.8%

Source: 1990 and 2000 Census; HUD State of the Cities Data Base

Occupied In 2000, Somerville had 31,555 occupied units, up 4.1% (1,236 units) in past decade, primarily as a result of filling vacant units. According to the Census, 38% of the growth was the result of construction in the past decade (1990 through March 2000):

- 469 of currently occupied units were built in the past decade (1990 through March 2000), including 322 renter-occupied units and 147 owner-occupied units.
- Change in number of renter-occupied units: new construction accounted for 33% of the increase in the occupied rental stock (322), while 52% (518) was the result of renting units that were vacant at the time of the 1990 census, 33% (322 units) was the result of new construction, and 15% (142 units) resulted from the return of units

previously held off the market or the subdivision of existing housing (e.g. conversion of 2-family to 3 units).

- Change in owner-occupied units: new construction accounted for 57% of the increase in owner-occupied units (147 of 258), with the balance of the increase resulting from the reduction of the number of units vacant and for sale or under contract.

### Vacancy Rates

Somerville continues to have very low vacancy rates. According to the Census, it had a 0.8% ownership vacancy rate and a 1.6% rental vacancy rate in 1999, down from 1.2% and 4.0% respectively in 1989. These are far below the level economists deem ideal for housing choice (2% for ownership units and 5% for rentals).

### Residential Building Mix

Somerville's density is reflected in its housing stock. Two- and three-family structures account for two thirds (45% two-family and 21% three-family) of all residential properties in the City and contain 63% of all occupied units. Somerville has relatively few single- family homes compared to the state as a whole. According to the 2000 Census,

- 9% of the city's units are in freestanding single family homes, versus 52% statewide
- 63% are in 2-4 unit buildings compared to 23% statewide,
- 28% are in buildings with 5 or more units, compared to 25% statewide.

Somerville Total Housing Unit Count by Building Type -US Census 2000

	Somerville	Somerville	State
Units in Structure	Count	Percent	Percent
1-unit detached	3,001	9.2%	52.4%
1-unit attached (e.g. row house) <sup>13</sup>	866	2.7%	4.0%
2 units	11,248	34.6%	11.6%
3 or 4 units	9,362	28.8%	11.4%
5-9 units	2,816	8.7%	6.0%
10-19 units	1,589	4.9%	4.3%
20 or more units	3,590	11.1%	9.3%
Mobile homes, other housing	5	0.0%	1.0%
Total Housing Units	32,477	100.0%	100.0%

### Tenure

Somerville has long been a city of renters and the percentage of its units that are renter-occupied has slowly grown, rising from 65.9% in 1970 to 69.0% in 1980 and 69.4% in 2000. It now ranks second in the state (behind Chelsea) in renter occupancy. Whether this trend will continue is uncertain. Almost 500 rental units have been converted to condominiums since 1997, but some may ultimately be renter- rather than owner-occupied.<sup>14</sup> While the percentage of owner-occupied units has fallen from 34.1% in 1970 to 30.6% in 2000, the number of owner-occupied units rose by 258 in the past decade, after two decades of decline.

Somerville Housing Units and Tenure – 1970 - 2000

Year	Occupied Units	Owner Occupied Units	Renter Occupied Units	% owner-occupied	% renter-occupied	Change vs. prior decade	
						owner-occupied units	renter-occupied units
1970	28,944	9,877	19,117	34.1%	65.9%		
1980	29,687	9,732	19,955	32.8%	67.2%	19,117	0.341
1990	30,319	9,398	20,921	31.0%	69.0%	838	-0.013
2000	31,555	9,656	21,899	30.6%	69.4%	966	-0.018
Change '70-00	-221	2,782	-0.035	-3.5%	+3.5%		
Change '90-00	258	978	-0.004	-0.4%	+0.4%		

Source: 1990 and 2000 Census; HUD State of the Cities Data Base

### Condominium Conversions

The number of condominium units in Somerville doubled between 1989 and 1999 and has been growing at an even faster pace in the 31 months since then. Between January 2000 and early August 2002, 432 more condominium units were created or approved for conversion. Assessing data shows the City gained 316 units between 1/1/2000-12/31/2001 and the Condominium Review Board issued conversion permits for another 116 units in the first 7 months of 2002 (through August 5<sup>th</sup>). Additional units are probably in the pipeline since conversion permits are not required for new construction.

Total Number of condominium parcels in Somerville FY1986-2002

Year	1989	1991	1993	1995	1997	1999	2000	2001	2002
Parcels	409	661	783	807	828	821	864	949	1,137

Impact on Rental Housing Supply While condominiums represent a small percentage of the City's housing units - 2.6% in 1999 and perhaps 5% today based on recent conversion permit data - they have had a disproportionate impact on Somerville's rental housing supply and housing costs because most have been created by converting existing rental units. Over 400 rental units have been converted in the past five years and become much more expensive housing.

City Condominium Review Board records show that conversion permits were issued for 573 units in 203 buildings in the past five years (August 1997-August 2002); of those units, 80% were former rental units (458), while 20% (115) had been owner-occupied..

Properties Receiving Condominium Conversion Permits – August 1997-August 2002

Building Type (Assessing Classification)	Number of Buildings	Number of Units
Single Family	3	3
Condo	97	97
Two Family	40	120
Three Family	29	87
Multiple House, other	2	2
Apt 4 or more	12	264
Total	203	573

Although there is little data on the rents formerly charged for the converted units, it is clear that the average monthly housing cost (including mortgage, insurance, taxes, condo fees, etc.) for the converted units is higher than the prior rental cost. The average condominium sale price rose from about \$171,000 in 1998 to \$285,000 in 2001. Assuming a monthly condo fee of \$250, a 5% down payment, a 6.5% 30-year mortgage

and property taxes equal to 0.1% a month, a first time buyer would need an income of almost \$90,000 to buy an average-priced condominium in 2001. This is 57% more than the estimated 2001 median family income and 74% more than estimated median household income. Investors buying that average condo would need rents of over \$2200 excluding utilities to cover pre-tax costs.

**Somerville Condominium Prices and Affordability – 1999-2002**

Year	Average price	# of sales	Monthly housing costs excluding utilities	Household Income required at 30% of income <sup>15</sup>	Median Family income	Median Household income	Price affordable at Median HH income	Price Gap: average price vs. what median household can afford
1998	\$171,123	84	1,426	\$57,047				
1999	\$208,835	110	1,696	\$67,830	51,243	46,315	133,600	-75,235
2000	\$322,956	183	2,511	\$100,459	*53,605	*48,383	140,820	-182,136
2001	\$285,583	236	2,244	\$89,773	*57,240	*51,707	152,450	-133,133
2002	\$284,363	31	2,236	\$89,425	*60,692	*54,810	163,300	-121,063

\*2000-2002 incomes estimated using HUD changes in MSA median family incomes since 1999

### Housing Stock Age

Assessing Department records indicate that over half of the city's housing stock was built before 1910. Homeowners are much more likely to live in very old housing than are renters. According to the 2000 Census:

- 87% of owner-occupants lived in pre-1939 stock and 91% in units built before 1950
- 53% of all renters lived in pre-1939 stock and 63% lived in units built before 1950.

### Lead Based Paint Needs

Lead paint hazards are more common in Somerville than the statewide average because of the age of the city's housing stock. Pre-1950 buildings almost always contain lead hazards. In 1990, Somerville had the highest percentage of pre-1950 housing (79%) of any community in Massachusetts except for one tiny rural town (population 86). In 2000, 72% of all Somerville households (22,688) lived in pre-1950 housing, including 13,900 renter and 8,788 owner households. Low-income households occupy 42% of the housing units with lead hazards present.

Lead paint poisoning is a major health problem for families with children under the age of six. Ingestion of lead paint or inhalation of lead dust can impair a child's speech, hearing, learning ability and/or behavior. In extreme cases it can be fatal.

The Massachusetts Department of Public Health (DPH) has designated Somerville as one of 20 communities statewide (out of 351 total) at "high risk" for childhood lead poisoning and reports that during the five years between July 1, 1996 and June 30, 2001, thirty-seven (37) children aged 6 months to 6 years were confirmed to have lead poisoning.

The City (OHCD) has begun addressing these needs with a \$1.4 million federal (HUD) Lead Hazard Abatement grant for lead paint abatement and education that will provide approximately 35 deleading loans a year for 3 years. OHCD is collaborating with the Board of Health, the Somerville Housing Authority, and other agencies to cross-refer clients. It is also providing outreach and education to homeowners, brokers, families



with children, landlords, tenants, teachers, and others, based on goals and objectives set by the Somerville Lead Action Task Force staffed by the program.

The City has incorporated lead hazard evaluation and reduction activities into its housing rehabilitation programs and first time homebuyer initiatives. In addition, the City has fully implemented the federal regulations of Title 10 Sections 1012/1013.

### Property Conditions

Despite their age, relatively few of Somerville's residential buildings are substandard according to City assessing data. The Assessor's database includes condition ratings for every building.<sup>16</sup> The 7 ratings range from below average to excellent. As of 2002, only 2.6% of the residential buildings (332) were "below average"; while 68.3% were rated average and 28.9% were rated above average.

Single-family homes account for two-thirds (222 out of 332) of the below average buildings, most owner-occupied and concentrated in a few neighborhoods (East Somerville, Magoun/ Albion, the northwest part of Ward Two/Cobble Hill and the most western part of Ten Hills).

Housing Condition by Type of Building<sup>17</sup>

Housing Type	Total Buildings	# Below Average	% below average
Single-family	2,380	222	9.3%
Condominium	1,232	11	0.9%
Two-family	5,743	58	1.0%
Three-family	2,663	37	1.4%
Multiple-house	76	1	1.3%
4-8 units apartment	577	3	0.5%
Over-8 units apts	150	0	0
Total	12,821	332	2.6%

A limited review of assessing data found that absentee-owned properties are no more likely to be rated below average than owner-occupied properties.

Below Average Buildings by Size and Owner Type

	Absentee Owned		Owner-occupied	
	Count	Percentage	Count	Percentage
Single-Family	20	19.05	186	8.79
Condominium	4	2.37	2	0.92
Two-Family	11	1.58	35	0.87
Subtotal	35	3.60	223	3.50
Three-Family	8	1.24	21	1.45
Multiple House	0	0	1	2.33
4-8 Units Apt.	1	0.37	1	0.75
More than 8-Unit Apt.	0	0	0	0
Subtotal	9	0.89	24	1.41
Total	44	2.22	246	3.07

## HOUSING COSTS

Housing sales prices and rents in Somerville have risen three to four times as much as incomes in the past two decades on an inflation-adjusted basis.

### Housing Sale Prices

Somerville, along with all of eastern Massachusetts, has experienced two periods of rapid housing sale price increases in the past 20 years. Nominal (non-inflation adjusted) average sale prices quadrupled in the in the 1980s. After declining by about 25% during the recession of the early 1990s, they began rising again, returning to 1988 peak levels in 1997 and then began increasing dramatically and steadily again. Because the volume of sales has also increased (averaging over 650 sales a year since 1998 compared to 138 in 1988), this price inflation has affected a large portion of the housing stock.

City Assessing data shows that sales prices for residential properties in Somerville rose 6-8 fold since 1980 in nominal (non-inflation adjusted) dollars. On an inflation-adjusted basis (January 2002 dollars)<sup>18</sup>:

- between 1980 and 1989, average sale prices for 1-3 unit properties rose 113-142%, while inflation-adjusted median household incomes between 1979 and 1989 rose 32%.
- between 1990 and 2000, average sales prices for 1-3 unit properties rose 31-55%, while inflation-adjusted median household incomes between 1989 and 1999 rose 6%.
- between 1999 and 2001, average prices rose 18-51%, while inflation-adjusted area median household incomes rose an estimated 5%.<sup>19</sup>

Overall, average housing prices have risen 4-5 times as fast as incomes in the past two decades. Average sale prices for 1-3 unit properties rose 200-269% between 1980-2001, while median household incomes rose an estimated 47% between 1979-2001.<sup>20</sup>

Average Sales Price – Selected Years – 1980-2002

	Nominal Price					Inflation-Adjusted Price (\$2002)				
	Single-Family	Condo	Two-Family	Three-Family	4-8 Units	Single-Family	Condo	Two-Family	Three-Family	4-8 Units
<b>2002**</b>	261,350	284,363	386,462	560,083	579,750	261,350	284,363	386,462	560,083	579,750
<b>2001</b>	<b>309,283</b>	<b>285,583</b>	<b>373,731</b>	<b>450,441</b>	<b>536,337</b>	<b>312,685</b>	<b>288,724</b>	<b>377,842</b>	<b>455,396</b>	542,237
2000	279,983	322,956	330,327	406,790	455,411	293,926	339,039	346,777	427,048	478,090
1999	212,175	208,835	273,134	297,618	366,224	228,725	225,124	294,438	320,832	394,789
1998	188,565	171,123	231,085	256,076	304,282	206,667	187,551	253,269	280,659	333,493
1995	145,259	107,510	158,144	157,411	158,007	171,115	126,647	186,294	185,430	186,132
1994	127,638	108,037	150,995	173,649	159,118	154,442	130,725	182,704	210,115	192,533
1993	135,297	90,264	148,865	141,870	176,250	167,768	111,927	184,592	175,919	218,550
<b>1990</b>	<b>149,513</b>	<b>157,000</b>	<b>191,032</b>	<b>201,526</b>	232,000	<b>207,824</b>	<b>218,230</b>	<b>265,534</b>	<b>280,121</b>	322,480
1988	162,295	130,538	206,496	240,761	395,000	222,392	164,598	242,118	240,996	241,909
1985	-	-	69,667	172,500	142,500	-	-	116,971	289,628	239,258
1983	53,499	56,638	73,802	77,439	107,171	96,796	102,571	133,655	140,242	194,087
<b>1980</b>	<b>37,722</b>	-	<b>54,886</b>	<b>54,214</b>	64,875	<b>85,855</b>	-	<b>124,921</b>	<b>123,391</b>	147,656
1980-90						142%	*	113%	127%	118%
1990-00						41%	55%	31%	52%	48%
2000-01	10.5%	-12%	13%	11%						

1980-01						264%	*	202%	269%	267%
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\*cannot be calculated \*\*not comparable due to fewer months data

### Rent Costs and Trends

As a result of two periods of rapid rent inflation in the past 20 years, many Somerville renters face significant cost burdens. In 1999, 37% of all Somerville renters paid 30% or more of their income for housing and 16% paid half or more.

**Median Rent Trends – 1980-2000** Somerville has had two periods of rapid rent increases since 1979. Rents more than doubled in the 1980s, softened in the early 1990s and rose only modestly until the late 1990s, when they began rising rapidly again. According to the Census, nominal median gross rents more than tripled in Somerville between 1980-2000, rising from \$273 to \$874. On an inflation-adjusted basis, the median rose 60% over the past two decades (up 64% from 1980-1990 and down 2% from 1990-2000).

Somerville Median Gross Rent 1980-2000

	Nominal	Inflation-Adjusted (2000\$)	% change from prior decade (inflation adjusted rent)
1980	273	545	
1990	677	892	64%
2000	874	874	-2%
1980-2000			+60%

**Recent Mover Rents** Rents in Somerville, as in the entire Greater Boston region, have risen rapidly since early 2000. While there is no comprehensive data on current rents, HUD Fair Market Rent (FMR) surveys<sup>21</sup> indicate “recent mover rents” rose by 33% between 2000-2002 and newspaper advertisement surveys are consistent with HUD’s data.

HUD Fair Market Rents: Boston PMSA (2-Bedroom Units)

Federal Fiscal Year	Calendar Year	40 <sup>th</sup> Percentile FMR	% Increase over prior year
1996	April 1996	808	4.3%
1997	April 1997	839	3.8%
1998	April 1998	874	4.2%
1999	April 1999	906	3.7%
2000	April 2000	942	4.0%
2001	April 2001	979	3.9%
2002	April 2002	1,250	27.7%
2003	April 2003 (est)	1,343	7.4%
Change April 2000-April 2003			42.6%

In April 2002, HUD estimated the median gross rent for new movers in the Boston-NH PMSA for a non-luxury two-bedroom unit (excluding units built in the prior two years) was \$1338. *Since Somerville rents have tended to be about 7% above the PMSA average, we estimate that the local median gross rent for new movers in April 2002 was \$1453.* This is consistent with a recent study of ads in the Boston Sunday Globe that found a median advertised contract rent for Somerville units in 2001 of \$1400 (all sizes).

Based on its own rent studies, the Somerville Housing Authority established the following payment standards for its Section 8 program in November 2002: \$1,048 for a studio, \$1,181 for a 1-BR unit, \$1,477 for a 2-BR unit, \$1,848 for a 3-BR and \$2,169 for

a 4-BR unit). These represent projected 40<sup>th</sup> percentile new mover gross rents for April 2003.

Decline in low rent units Rent increases have been highest among lower cost units and in traditionally low-cost neighborhoods. A comparison of median gross rents by census block group in 1989-1999 shows that medians almost tripled in areas at the bottom fifth (quintile) of the median rent distribution while rising only 13% in the highest quintile. The 25<sup>th</sup> percentile rent citywide rose 41% while the rent rose 35% between 1990-2000.

Median Gross Rent Levels by Block Group Quintile: 1989 and 1999

Quintile	1989 median gross rents	1999 median gross rents
5 (lowest )	\$ 0-300	\$ 276-802
4	301-500	802-870
3	501-700	870-930
2	701-900	930-1,033
1 (highest)	901-1,100	1,030-1,260

Source: U.S. Census (analysis by Liou Cao)

Rent burdens In 2000, 37% of Somerville renters (over 8000 households) paid 30% or more of their income for housing and 16% (over 3,500 households) paid 50% or more. Census data indicates that the median rent burden in Somerville (percentage of income paid for rent and utilities) *fell* between 1989 and 1999 from 27.2% to 24.9 %. However, given the significant rent increases since 1999, we believe median rent burdens have since risen (about 30% of Somerville rental units turn over annually).

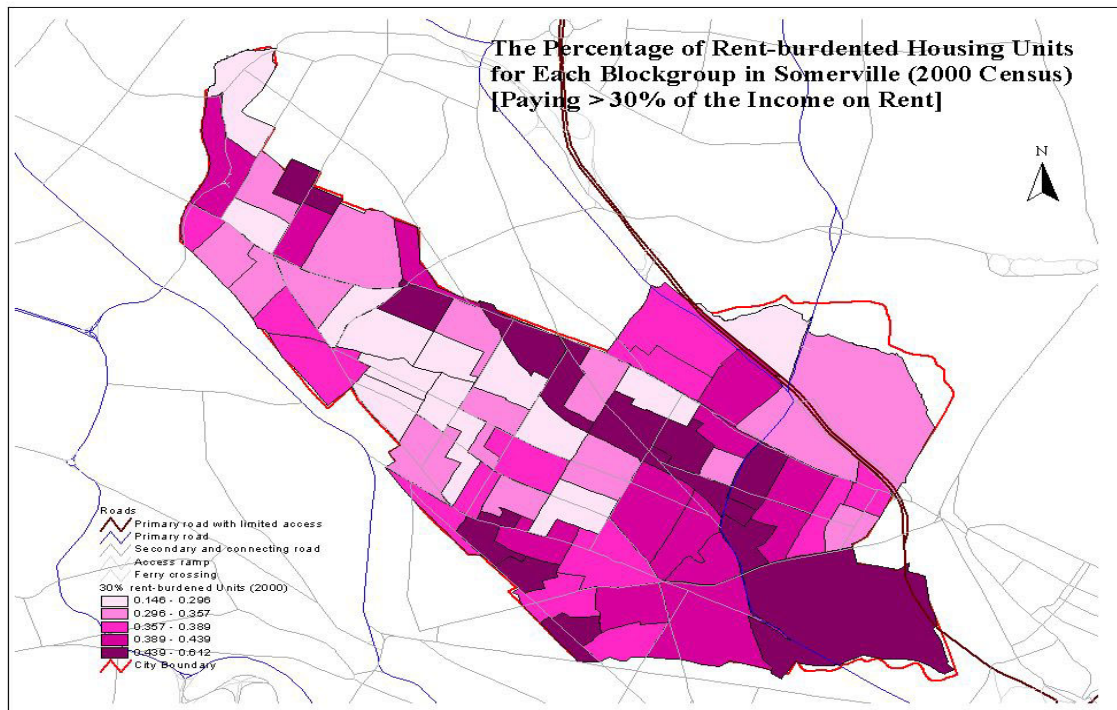
While high rent burdens are a bigger problem in some neighborhoods than others, they have increasingly become a citywide problem as the percentage of cost-burdened renters has risen in all neighborhoods.

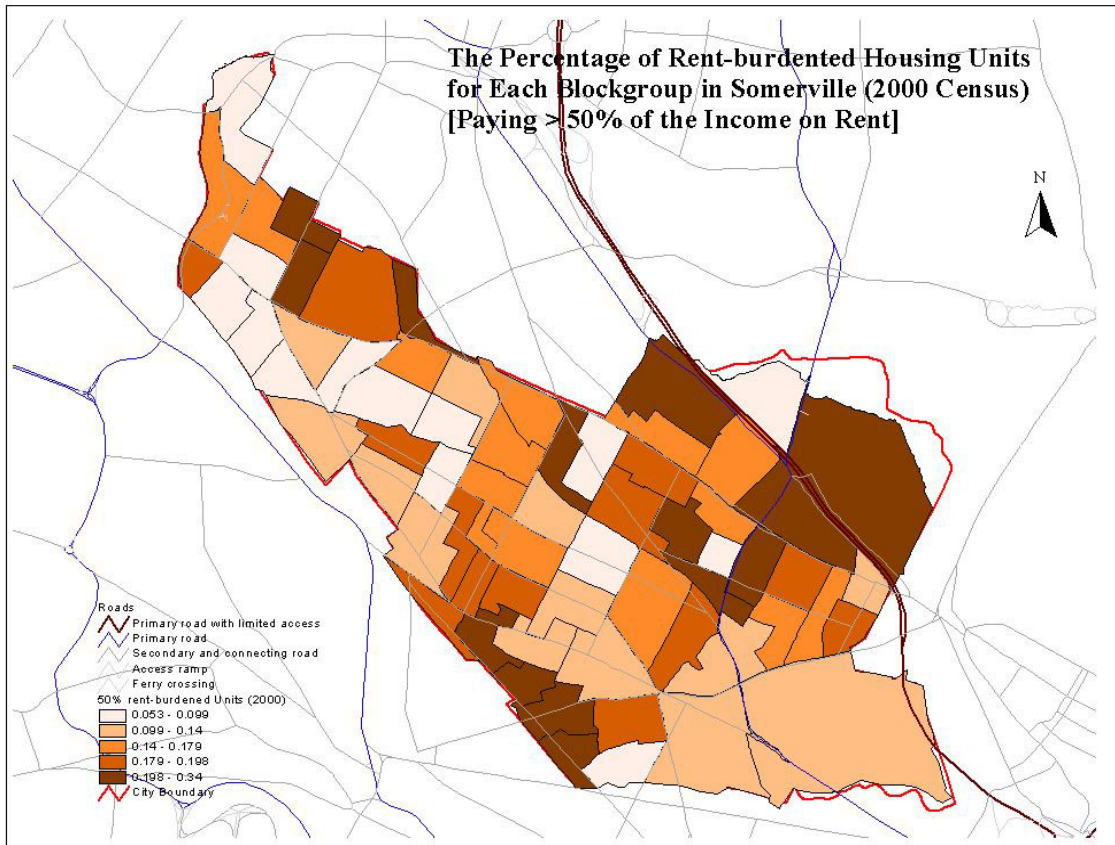
This trend was documented in a recent study by Liou Cao that compared the incidence of rent burden problems by block group in 1990 and 2000. In bottom fifth or quintile of block groups (the 20% of block groups with the lowest incidence of rent burden problems), 15%-30% of the renters were burdened in 1999, up from 0-20% in 1989. In the top fifth, 44-61% of renters were burdened, up from 35-55% in 1989. (The Census Bureau divides each census tract into groups of blocks; in 1999, Somerville's 67 block groups had an average of 471 households and 1,156 people).

Quintile	Percentage of renter households in block group paying		
	30% or more for housing	50% or more for housing	
	1989	1999	1999*
5 (Top 20% of block groups)	35-55%	44-61%	20%-34%
4	30-35%	39-44%	18-20%
3	25-30%	36-39%	14-18%
2	20-25%	30-36%	10-14%
1 (Bottom 20%)	0-20%	15-30%	5-10%
Citywide percentage	42%	37%	16%

\*Block group data on severe cost burden not available for 1989

The two maps below show the percentage of renter households paying 30% of income or more for housing in 1999 by census block group and the percentage paying over 50% of income for housing.





## **SUBSIDIZED/AFFORDABLE INVENTORY**

As detailed below, Somerville has over 2,700 units of permanent housing in HUD- or State-subsidized developments that are specifically reserved for low-income households. In addition, about 1,000 households receive help with housing costs through Section 8 housing choice vouchers or other tenant-based rent subsidy programs. Households can use the vouchers to rent any private unit that meets HUD standards. Because some households use their vouchers to rent units in subsidized developments, the total number of households receiving assistance is less than the combined total of assisted units and vouchers.

Somerville is home to a number of community residences for persons with disabilities and to transitional housing programs for special populations.

### **Subsidized Developments (“40B” Inventory)**

The Commonwealth of Massachusetts maintains a Subsidized Housing Inventory, known informally as the “40B inventory” which tracks subsidized developments (defined as developments which receive state, federal and/or local subsidies). Subsidized developments must meet the following criteria: (1) have at least 20-25% of their units reserved for and affordable to households with incomes at or below 80% AMI and (2) meet other state requirements regarding affirmative marketing and a minimum legally binding use restriction term.<sup>22</sup>

As of December 2002, Somerville had 2,791 units of housing reserved for low-income households ( $\leq 80\%$  AMI) that met the State’s criteria for inclusion in the Subsidized Housing Inventory. These 2,791 units represent 8.73% of Somerville’s year round housing stock. *Excluding 42 homeowner rehabilitation units*, 2,749 were in developments that receive state and/or federal subsidies; of these, ninety-nine percent (99%) are rental units. The majority of these 2,749 units came on line between 1950 and the early 1980s; 258 were developed in the past decade, including 133 since January 2000.

Somerville’s 40B inventory includes 1,422 units of public housing and 1,327 units of privately owned subsidized housing. Of these 2,749 units:

- 1,294 units (47%) are in projects specifically for the elderly and disabled
- 113 units (4%) are in supportive housing programs for special populations (persons with developmental or psychiatric disabilities, victims of domestic abuse, formerly homeless), and
- 1,342 units (49%) are in projects without age restrictions.

*Income targeting* The vast majority (89%) of the units in Somerville’s subsidized developments (2,435 of 2,749 units) are affordable to extremely low-income households because they are subsidized through programs (Section 8 or public housing) that set gross rents at 30% of tenant income. HUD and state targeting requirements for public housing, Section 8 tenant-based assistance and Section 8 new construction/ substantial

rehabilitation projects limit the majority of units to households with incomes at or below 50% of AMI.

Additional affordable units Not included in the 2,791 total above are about 90 units affordable to households with incomes at or below 80% of median that were created since January 2000 under programs that do not meet all of the state standards for inclusion in the 40B inventory. This number includes units with project-based Section 8 vouchers, 25 units of transitional housing, 24 inclusionary zoning and about 30 units assisted under the City's Homeowner Rehab Loan program.



**Somerville Subsidized Housing ("40B") Inventory - 2002**

	Yr Start <sup>23</sup>	Funding Agency	Major Funding Programs	Total Units	Total Affdbl	PBA/ PH Units <sup>24</sup>	Elderly and/or disabled	Special Populatio ns	Yr Use Restriction Ends	Housing Type
<b>Federal Public Housing</b>										
Mystic View	1952	HUD	PUBH	215	215	215	0	0	Perpetuity	Unrestricted
Highland Gardens	1958	HUD	PUBH	42	42	42	42	0	Perpetuity	Elderly/disabled
Brady Towers	1962	HUD	PUBH	84	84	84	84	0	Perpetuity	Elderly/disabled
Weston Manor	1972	HUD	PUBH	80	80	80	80	0	Perpetuity	Elderly/disabled
Subtotal				421	421	421	206	0		
<b>State Public Housing</b>										
Clarendon Hill Apts	1948	DHCD	200	216	216	216	0	0	Perpetuity	Unrestricted
Mystic River Apts	1949	DHCD	200	240	240	240	0	0	Perpetuity	Unrestricted
Capen Court	1957	DHCD	667	64	64	64	64	0	Perpetuity	Elderly/disabled
Corbett Apts.	1963	DHCD	667	100	100	100	100	0	Perpetuity	Elderly/disabled
Properzi Manor	1968	DHCD	667	110	110	110	110	0	Perpetuity	Elderly/disabled
Monmouth Street	1974	DHCD	689	8	8	8	0	8	Perpetuity	Special needs
Prospect House	1977	DHCD	689	8	8	8	0	8	Perpetuity	Special needs
Bryant Manor	1980	DHCD	667	134	134	134	134	0	Perpetuity	Elderly/disabled
Hagan Manor	1982	DHCD	689	24	24	24	24	0	Perpetuity	Special needs
Ciampa Manor	1987	DHCD	667	53	53	53	53	0	Perpetuity	Elderly/disabled
Clarendon Hill Towers	1990 <sup>25</sup>	DHCD	667	41	41	41	41	0	2089	Elderly/disabled
Fountain/Sycamore Sts.		DHCD	705	3	3	3	0	0	Perpetuity	Unrestricted
Subtotal				1001	1001	1001	526	16		
<b>Other Subsidized Housing</b>										
Scattered S8 Mod Rehab		HUD	SEC8 MR	13	13	13	0	0		Unrestricted
Clarendon Hill Towers	1969	HUD/DHCD	d3/RDAL	460	460	347	0	0	Perpetuity	Unrestricted
B.F. Faulkner Tower	1978	MHFA	SEC8 NI	130	130	130	130	0	2018	Elderly/disabled
Center House	1980	HUD	202	7	7	7	0	7	2022	Special needs
Mt. Vernon I	1980	HUD	SEC8 NI	8	8	8	0	0	2005	Unrestricted
Mt. Vernon II	1980	HUD	SEC8 NI	8	8	8	0	0	2005	Unrestricted
111 Walnut St.	1981	HUD	SEC8 NI	14	14	14	8	0	2006	Mixed
Mt. Pleasant Apartments	1981	MHFA	SEC8 NI	65	65	65	65	0	2011	Elderly/disabled
Mt. Vernon III	1981	HUD	SEC8 NI	7	7	7	0	0	2006	Unrestricted
Cobble Hill Apartments	1982	HUD	SEC8 NC	223	223	223	186	0	2002	Mixed
Walnut St. Ctr Scattered	1982	HUD	202	18	18	18	0	18	2022	Special needs
110 Walnut St.	1983	HUD	SEC8 NI	12	12	12	0	0	2003	Unrestricted
Pearl St. Park	1983	HUD	SEC8/d4	86	85	85	85	0	2003	Disabled
219-221 Pearl St.	1984	HUD	SEC8 NI	6	6	6	0	0	2004	Unrestricted
Lincoln/Perkins Streets	1988	DHCD	HOP	6	5	0	0	0	2022	Homeownership
Merriam Street	1989	DHCD	HIF/MRVP	8	8	8	0	8	2029	Special needs
Sewall Place SRO	1992	DHCD	AHP/HIF	14	12	12	0	12	2022/2029	Some homeless
Myrtle St. Townhouses	1995	DHCD	LIP	14	2	0	0	0	Perpetuity	Homeownership
Quincy Highland Realty Tr	1995	HUD	HOME Rehab	14	14	0	0	0	2005	Unrestricted
33 Bow Street	1996	DHCD	HOME/TC	18	16	0	0	0	2027	Unrestricted
Broadway Residence	1996	HUD/DHCD	811/FCF	9	8	8	0	8	2036	Special needs
Pearl Street House	1996	HUD/DHCD	811/FCF	10	10	10	0	10	2036	Special needs
6-8 Walnut Road	1997	HUD/State	811/FCF	6	6	6	0	6	2037	Special needs
Flint/Pitman/Pearl FTHB	1997	DHCD	HOME	7	5	0	0	0	2010/perp	Owner (2 rental)
Giles Park/Glen St. FTHB	1998	DHCD	HSF	7	7	0	0	0	2028	Homeownership
Highland Commons	1998	DHCD	LIP	53	5	0	1	0	Perpetuity	1 handicapped
Kent Street Apartments	1998	DHCD	TC/HOME	40	40	0	0	20	Perpetuity	50% supportive
Franklin Street	2000	DHCD	LIP	8	2	0	0	0	Perpetuity	Unrestricted
VNA Assisted Living	2000	DHCD	HOME TC	97	73	0	73	0	Perpetuity	Elderly
Somerville Place	2001	HUD/DHCD	811/HIF	8	8	8	0	8	2041	Special needs
Wheatland St. FTHB	2001	DHCD/City	HOME/CD	8	8	0	0	0	Perpetuity	Homeownership
Linden Street	2002	DHCD	HOME/TC	42	42	18	14	0	2032/perp	Unrestricted
Subtotal				1426	1327	1013	562	97		
Homeowner Rehab Units				52	42	0	0	0	varies	
Total				2,900	2,791	2,435	1,294	113		

### Expiring Use Properties

Seven of the subsidized developments listed in the 40B inventory have use restrictions that expire in the next five years. The seven projects contain 140 affordable units, all subsidized under the Section 8 New Construction/ Substantial Rehabilitation program. The owners of the largest project (85 units), with a contract that expires in September 2003, have already indicated their intention to enter a long-term renewal contract.

The City is fully committed to preserving the long-term affordability of these projects. To date, no “expiring use” projects have been lost in Somerville and the City was an active participant in negotiations that results in the preservation of over 700 units in two projects under long term agreements with their owners (Cobble Hill Apartments) or through the sale of the property of residents (Clarendon Hill Towers).

Somerville Expiring Use Projects 2003-2007

Project	Address	Total Units	Affordable Units	Subsidy/ FHA Insurance	S8 Expiration Date
Pearl St. Park	240 Pearl St	86	85	S8NC/d4	9/15/2003
110 Walnut St	110 Walnut St	12	12	S8SR/NI	10/26/2003
219-221 Pearl St	219 Pearl St	6	6	S8SR/NI	3/4/2004
Mt. Vernon I	54 Mt. Vernon St.	8	8	S8SR/NI	7/31/2005
Mt. Vernon II	58 Mt. Vernon St.	8	8	S8SR/NI	11/30/2005
Mt. Vernon III	80 Mt. Vernon St.	7	7	S8SR/NI	4/7/2006
111 Walnut St	111 Walnut St.	14	14	S8SR/NI	11/8/2006
		141	140		

### Homeowner Rehabilitation Units

In addition to the projects listed in the 40B inventory chart, Somerville has about 50 rental units subject to short-term affordability restrictions under its homeowner rehabilitation loan program. For over a decade, the City has been using federal grant funds (HOME and/or CDBG) to help 20 to 30 homeowners a year with incomes at or below 80% of median to bring their properties up to code, upgrade their heating systems and finance other property improvements, including lead hazard abatement. Most of these properties are two-family or three-family buildings with rental units. In some cases, owners have agreed to reserve rental units for tenants with incomes below 80% or 60% of median for five years and/or to limit the rents they charge and keep them at affordable levels.

### Inclusionary Zoning Units

Generally not qualifying for inclusion in the 40B inventory<sup>26</sup>, 24 affordable units have been created through the City’s inclusionary zoning ordinance (see page 76), including 22 between 1998 and 2002. The ordinance requires that all the affordable units be affordable in perpetuity.

For rental projects, at least half the inclusionary units must be reserved for households with incomes  $\leq 50\%$  of area median income (AMI), with the balance for households  $\leq 80\%$  AMI. For ownership units, at least half must be reserved for households  $\leq 80\%$  AMI, with the balance reserved for households  $\leq 110\%$  AMI. The 24 units completed to date include:

- 5 rental units for households with incomes  $\leq 50\%$  AMI (four 1-BR, one 3-BR)

- 4 rental units for households with incomes  $\leq 80\%$  AMI (one 0-BR, three 2-BR)
- 8 ownership units for households  $\leq 80\%$  AMI (two 0-BR, two 2-BR and four 3-BR)
- 7 ownership units for households at  $\leq 110\%$  AMI (one 2-BR, five 3-BR and one 4-BR).

Inclusionary Zoning Developments 1993-2003

Yr built	Project	Total Units in Project	Inclusionary Housing (IH) units	Tenure	IH Rental Units	IH units for HHs < 50% AMI	IH units for HHs < 80% AMI	IH units for HHs < 110% AMI
1993	Myrtle St. Townhouses	16	2	Own	-	1	1	-
1998	Highland Commons	53	5	Rental	5	3	2	-
2000	51 Franklin Street*	8	2	Rental	2	1	1	-
2001	63 Gorham St/MW Carr I	15	2	Own	-	-	1	1
2001	Weston Ave	19	2	Own	-	-	1	1
2002	394-400 Washington St.	14	1	Rental	1	-	1	-
2002	Cross St 140/ Sanctuary	17	2	Own	-	-	1	1
2002	Union Place Phase Ia	25	5	Own	-	-	2	3
2002	Line Street*	5	1	Own	-	-	1	0
2003	Ivaloo St	18	2	Own	-	-	1	1
	Total	196	24		8	5	12	7

\*Built under special permit section of zoning ordinance but with inclusionary units<sup>27</sup>

### Tenant-Based Rental Assistance Programs (Section 8 and others)

As of January 2003, just over 1,000 households in Somerville were using tenant-based rental assistance, including 985 households using Section 8 vouchers, 23 using vouchers funded by the State and 21 using vouchers under a City program, Prevention and Stabilization Services (PASS), funded with HOME funds, that provides 12 months of rental assistance. In addition, six (6) formerly homeless households will soon be assisted under HUD's Shelter Plus Care program. .

### Public Housing/Section 8 Needs and Strategy

Maintaining the public housing stock and expanding access to rental assistance is crucial to the City's efforts to address the housing needs of its low and moderate income residents. The Somerville Housing Authority (SHA), rated a "high performing authority" by HUD, is the largest owner/manager<sup>28</sup> of affordable housing in Somerville.

It's 1,422 public housing units constitute just over half of the city's subsidized stock and include 4 developments funded by the federal government (421 units) and 12 state-funded developments (1,001 units). Just over half of the units (732) are in projects reserved for elderly and/or disabled households, 674 are in "family" developments and 16 are in state-funded residences for special populations (see project list on page 40).

SHA also administers 1,089 Section 8 vouchers, over 90% of which (985) are being used in Somerville, with 104 used in other communities. It is also hosting 52 vouchers from other communities. As of January 2003, its programs included:

- 703 regular housing choice vouchers and 246 vouchers for non-elderly disabled households under the Mainstream (102) and Designated Housing (144) programs,
- 58 project-based housing choice vouchers and 13 SRO vouchers (mod rehab) for Sewall Place
- 42 vouchers for people displaced by public housing renovation in Boston (HOPE VI)
- 23 state-funded vouchers under the Massachusetts Rental Voucher Program (MRVP) and

- 6 vouchers under a HUD homeless assistance program (Shelter Plus Care).

The majority of SHA tenants and applicants are extremely low income.

- Public housing admission is limited to households with incomes at or below 80% AMI (and at least 40% of new federal admissions go to extremely low income families), but most residents and waiting list households are much lower income. In 2002, the average household income of residents in federal units was \$14,240 and almost two-thirds of the households for whom data was reported had incomes below 30% AMI; households on the waiting list have a similar profile.
- Section 8 tenant-based assistance is generally limited to households with incomes at or below 50% AMI, but under federal law, 75% of annual admissions must go to households at or below 30% AMI. In 2001, 84% of the households on the waiting list had incomes of 0-30% of median and 14% had incomes between 31-50% AMI.

Waiting List Needs Demand for SHA assistance is high and the number of new households SHA can assist each year is limited. As detailed below, there were at least 4,000 households waiting for assistance at the end of 2002, including perhaps 750 Somerville households. SHA can assist about 300 households a year through turnover. SHA reports that about 15% of public housing units (about 200) - turn over each year, along with about 10% of Section 8 vouchers (about 100 a year). New awards of Section 8 vouchers periodically help address demand as well.

It is difficult to determine the total demand for SHA assistance for two reasons:

- *The number of people on a waiting list depends on whether the waiting list is open.* As of January 2003, all SHA public housing waiting lists were open but the federal family list; the latter is open only for emergency cases. The Section 8 non-emergency list has been closed since May 2001 and the Section 8 emergency list closed July 1, 2002.
- *People can be on multiple waiting lists and there is no unduplicated count of the total number of households waiting for assistance.* SHA maintains multiple waiting lists, by program (state public housing, federal public housing, Section 8), by development type (family, elderly) and by project (e.g. Bryant Manor, Hagan Manor). In addition, there are several types of Section 8 waiting lists (for regular vouchers, for programs serving the non-elderly disabled and for project-based sites). Qualifying applicants can choose to go on multiple lists (e.g. a non-elderly disabled individual could be on the waiting lists for state and federal public housing and Section 8, for family and elderly housing and for multiple developments within each type).

SHA statistics indicate that Somerville residents make up about 20% of the households on public housing waiting lists and 10% or less on the Section 8 list. Given the duplication among waiting lists, it is difficult to determine the total number of Somerville households awaiting assistance. *If one assumed that all of the Somerville households on the federal public housing and Section 8 waiting lists (both closed) are also on the state public housing list, which is open, and that there was no duplication within the state waiting list count, it would mean 754 Somerville households were waiting for assistance.*

Public Housing Waiting List – December 2002 – by Residency and Unit Size Desired

		State Public Housing			Federal Public Housing			Demand by Unit size	
		Family	Elderly	Total	Family	Elderly	Total	State Family	Fed Family
Residents	1BR	291	27	318	99	186	285	42%	41%
Residents	2BR	299		299	89		89	40%	37%
Residents	3BR	137		137	41		41	18%	17%
Residents	4BR	0		0	12		12	0%	5%
Residents	5BR	0		0	1		1	0%	0%
	Total	727	27	754	242	186	428	100%	100%
	%	96.4%	3.6%	100%	56.5%	43.5%	100%		
Nonresidents	1BR	585	823	1408	393	417	810	24%	36%
Nonresidents	2BR	1229	0	1229	458	0	458	51%	42%
Nonresidents	3BR	609	0	609	215	0	215	25%	20%
Nonresidents	4BR	0	0	0	31	0	31	0%	3%
Nonresidents	5BR	0	0	0	5	0	5	0%	0%
	Total	2,423	823	3,246	1,102	417	1,519	100%	100%
Grand Total		3,150	850	4,000	1,344	603	1,947		
% residents		23%	3%	19%	18%	31%	22%		

SHA Section 8 Waiting List – January 2003

	Housing Choice Voucher	Mainstream	DHAP	SRO	Total
Residents	54	32	58	11	155
Non-residents	1,181	134	97	17	1,429
Total	1,235	166	166	28	1,584

Public Housing Waiting List – December 2002 – by Household Type (All Applicants)

Household type	State Public Housing			Federal Public Housing			State	Federal
	Family Projects	Elderly Projects	Total	Family Projects	Elderly Projects	Total		
Elderly	39	275	314	61	116	177	8%	10%
Non-elderly disabled	131	570	701	277	296	573	17%	33%
All other families	3146	0	3146	981	0	981	76%	57%
Total Waiting List	3316	845	4161	1319	412	1731	100%	100%

Average waits for assistance Waits for public housing are long, except for elderly applicants. Applicants needing a one-bedroom unit wait the longest. Emergency<sup>29</sup> cases receive first priority for assistance and most non-elderly openings go to this group. These households wait 0-6 months for assistance, depending on the unit size/type needed.

- in state public housing, Somerville emergency applicants are served first, then non-resident emergency applicants, then standard applicants.
- in federal public housing, Somerville applicants are always served before non-residents, including non-resident emergency applicants.

Standard applicants (not emergency case) wait from 5 months to six years depending on their age and the unit size needed. The majority of standard applicant openings go to Somerville residents

- elderly households currently wait about 5 months
- in family developments, applicants coming to the top of the list had been on the waiting list for the following lengths of time:
  - 1-BR: 4 years (federal) to 6.5 years (state)
  - 2-BR: 2.5 years (federal) to 4 years (state)

- 3-BR: 3.5 years (federal and state)

Strategies to address SHA needs

SHA recently completed a five-year Plan covering April 1, 2002 through March 31, 2007 (FFY 2002-2006) developed with the participation of SHA residents, local housing providers, advocates, and city officials. The strategies outlined in that plan to improve its public housing and Section 8 programs are consistent with the goals and objectives of this Consolidated Plan. The City and SHA will continue to collaborate on the following key strategies:

- The Section 8 program has an important tool for meeting the needs of households on SHA's waiting list, since programs to build new public housing have ended. (No units have been built since the 1980s, when Congress and the State largely stopped funding new public housing.) SHA and the City are working together to increase Section 8 utilization in Somerville using the following approaches:
  - *project-based vouchers* SHA began using the new project-based voucher program last year, with the goal of assigning 100 vouchers to specific Somerville units. To date, 58 have been assigned and are in use, including 18 at a City-assisted project (Linden Street) and additional vouchers committed to City-assisted projects in the pipeline.
  - *set-asides for Section 8 households in City-assisted projects* Developers receiving City financial assistance are encouraged to reserve some units for Section 8 voucher holders. Two recent City-assisted projects, including one in the pipeline, reserved 11 units for tenant-based voucher holders in addition to 21 project-based vouchers. The City's inclusionary zoning program also requires developers of rental housing to give SHA waiting list households a preference for the affordable units.
  - *rental rehabilitation loans for Section 8 landlords* The City offers forgivable loans to landlords who commit to rent units to voucher holders for 5 years.
  - *fair housing outreach* Somerville's Fair Housing Commission has produced brochures, workshops and newspaper articles to educate voucher holders and landlords about the ban on discrimination on the receipt of rental assistance under Massachusetts law.
  - *Section 8 homeownership* The City is also working with SHA to create Section 8 homeownership opportunities in Somerville.

Maintaining and modernizing the public housing inventory The City is also working with SHA to address the needs of its aging public housing stock, especially the state-funded projects which have historically received less funding for maintenance and modernization than federal projects.<sup>30</sup> (SHA's three family developments, built between 1948 and 1952, are all over 50 years old and its elderly developments range in age from 15-50 years.) Recent support has included a \$200,000 grant using HOME funds to correct drainage problems at the state-funded Clarendon Hill family development and to renovate and landscape the interior courtyards to create grassy play and seating areas (completed in 2001). The City has provided CDBG funds for accessibility improvements at SHA facilities. It is currently working with SHA to explore mixed-finance redevelopment options for state-funded elderly project. (SHA was awarded a \$22.2

million modernization grant from the State in January 2003 for upgrade at its two largest family developments and to assess additional needs at other developments).

Providing social services to public housing residents SHA resources for social service programs are limited and dwindling.<sup>31</sup> The City will continue to provide CDBG funds to programs for SHA residents (e.g. after-school programs, ESL, immigrant aid). In Program Year 2002, it provided over \$80,000 for this purpose.

#### **D. Housing Needs Assessment**

##### **Overview - HUD Needs Assessment Requirements**

As part of the Consolidated Plan, the U.S. Department of Housing and Urban Development (HUD) requires communities to examine the housing needs of specific categories of households and individuals including:

- Homeless individuals and families
- Special Needs populations
- Low and moderate income households
- Small Related Households (2-4 persons with at least one related to the householder)
- Large Related Households (5 or more persons with at least one related to householder)
- Elderly Households (1 or 2 person households with head or spouse 62 or older)
- Families and individuals on housing authority waiting lists for public housing and Section 8 assistance
- Persons with Disabilities
- Renters and Owners

The needs assessment must specifically look at four types of housing problems:

- cost burden (defined by HUD as paying more than 30% of income for housing)
- severe cost burden (paying more than 50% of income for housing)
- overcrowding (living in a unit with more than one person per room)
- inadequate housing (incomplete plumbing and/or kitchen facilities)

As detailed below, *high cost burdens are the most prevalent housing problem in Somerville and this problem is severest among households in the lowest income brackets (0-30% AMI and 31-50% AMI)*. Almost all extremely low-income renter households (0-30% AMI) who do not receive housing assistance pay half or more of their income for housing.<sup>32</sup>

##### **Definitions: Affordability and Housing Costs**

Housing Costs for renters are defined as the sum of rent paid to the landlord (contract rent) plus the cost of basic utilities (excluding telephone). For homeowners, housing costs are the sum of mortgage payments, condo fees, home insurance, real estate taxes and basic utilities.

Affordability Generally, economists determine the amount households can “afford” to spend for housing by deducting the amount they need to cover their basic needs (food,

clothing, transportation and medical care) from the household's total income. Several definitions of affordability have developed over time. Consistent with HUD requirements for consolidated plans, our discussion of affordability needs uses the HUD definition described below. However, it is useful to understand the limitations of that definition.

**HUD Definition of Affordability** For simplicity, HUD currently calls housing affordable if it costs no more than 30% of a household's income. (HUD formerly set the limit at 25% of income but raised it in the early 1980s in order to increase public housing rents and reduce federal budget costs). *HUD limits this definition to households with incomes at or below 80% of the area median income adjusted for household size.* Households with higher incomes can spend more for housing and still cover basic needs.

**Limitations of the HUD Definition** Many economists have pointed out shortcomings in the HUD formula and suggested alternative approaches. In the early 1970s, Michael Stone formulated a sliding scale called "shelter poverty", which recognizes that the cost of basic necessities varies by household size, type, and income and is not fixed at some percentage level of income<sup>33</sup> and thus the amount a household can "afford" for housing also varies. A household is shelter poor if it cannot afford basic necessities after paying for housing.

A 1997 study by the University of Massachusetts found that using shelter poverty rather than HUD's definition yields quite different counts of the number and types of households with affordability problems. It found that *HUD's definition yields a higher count of affordability problems, particularly among homeowners, small households and elderly households* – since these groups face relatively lower costs for basic necessities - and understates *shelter poverty among larger households and lower-income households*. Applying both definitions to Massachusetts's households in 1996, the study found that while 41% of renters paid more than 30% for housing, only 36% were shelter poor. Among homeowners, 28% paid more than 30% for housing but only 17% were shelter poor.<sup>34</sup>

## **HOMELESS HOUSING NEEDS**

Somerville, not unlike most communities across the country, has a plan in place for managing homelessness. This plan is articulated in the annual Continuum of Care submission for McKinney Funds administered by HUD. In partnership with OHCD, the Somerville Homeless Providers Group (SHPG) serves as the lead entity for the Continuum of Care (CoC) planning process. Much of the information provided in this section is taken from the CoC report.

The SHPG is a coalition of housing developers, residents, local veterans services representatives, consumers, City officials, advocates and various social service providers, including those that serve the mentally ill, substance abusers, victims of domestic violence, youth and people with HIV/AIDS. The SHPG meets monthly throughout the year and is focused on identifying the needs of the homeless, educating one another and



the community-at-large about homelessness, identifying strategies for prevention and intervention, determining, prioritizing, and advocating for resource needs to ensure the availability of services and affordable permanent housing, coordinating and integrating services and serving as a resource to the City of Somerville in evaluating funding and programming priorities, including CDBG and ESG.

In addition, the SHPG organizes the street count of the homeless, conducts an annual survey of all homeless programs, holds focus groups with the homeless, convenes sub population working groups, organizes the public hearing on proposed programs, and convenes the annual Homeless Summit.

While funds for transitional and permanent housing are prioritized, maintaining the existing shelter system is a key component in housing the City's homeless population. While it is beyond the financial resources of the City to ameliorate the conditions that lead to homelessness, it is not beyond our ability to prevent homelessness where we can. Further, the City can, within limits, address the infrastructure needs of existing homeless service providers that cater to the housing needs of our most vulnerable residents. A City program, Prevention and Stabilization Services (PASS), funded with HOME funds, that provides 12 months of rental assistance to 21 individuals and families who are homeless or at risk for homelessness (as of Jan. 03). In addition, six (6) formerly homeless households will soon be assisted under HUD's Shelter Plus Care program.

According to the Massachusetts Homeless Shelter Alliance, Massachusetts is experiencing the worst homeless crisis in our history. A family of three earning more than \$15,000 a year no longer qualifies for a shelter room. Seventy-five families are being evicted statewide as a result of new income limits. The State's budget sustained a loss of \$7,000,000 for Homeless services. This has resulted in significant funding cuts to local shelters forcing them to limit their hours of operation, close beds, and lay off workers. Homeless Providers have sustained budget cuts from 7% to 20% in their total agency budgets forcing them reorganize their entire operations. In response, the city has made loans and grants to homeless providers. Although this additional assistance has filled funding gaps, the need for continued additional resources to maintain the existing bed capacity of Somerville Shelter providers outweighs the financial capabilities of the City. The state budget outlook is bleak and further cuts are expected in the coming fiscal year.

Somerville has six homeless shelter providers who operate eight shelters with a combined bed capacity of 235 for both individuals and families. Shelter providers report that they are filled to capacity (and beyond) every night - even in the summer months. The need for additional shelter beds was cited at the annual Homeless Summit hosted by Mayor Dorothy A. Kelly Gay on February 13, 2002 which was attended by emergency shelter and homeless prevention providers as well as shelter guests, the business community, municipal employees, and the community at large. Another Homeless Summit is planned for April of this year.

When SHPG members held focus groups throughout 2002, many consistent themes were revealed. Homeless individuals and families cited a need for transportation assistance, financial assistance toward replacing lost identification, and increased rental assistance. Homeless people employed yet still living in shelters stated that even

though they were working their earnings were insufficient to support an apartment. Young Adults at the ShortStop Transitional Housing Program identified the difficulty of finding sufficient employment and affordable housing as the two primary barriers to moving into permanent housing.

In order to plan for the needs of the homeless it is critical to know the number of homeless persons in the City and the circumstances in which the homeless find themselves. In order to determine this, the City and SHPG conduct a one night homeless street count every two years. The City of Somerville and the City of Cambridge conduct their homeless counts on the same night to reflect the fluidity of the homeless population between the two cities. A street count was conducted on November 25, 2002; Somerville reported that 124 people were found to be homeless. Cambridge reported 499 people to be homeless, 60 of which were found living on the streets.

This data may not represent an accurate count of homeless persons in Somerville on the night of the census. The count is, most likely, low for a variety of reasons and does not take into account any families sheltered in Somerville in nontraditional DTA placements (hotels, etc.) as well as women and children in domestic violence shelters or other "safe spaces."

The number of chronic unsheltered in Somerville has grown dramatically from a high of 5 unsheltered individuals in 2000 to 25. This reflects a growing trend across the state. The numbers of homeless have been growing while the supply of affordable housing has dwindled as housing costs soar. This crisis is also reflected in the fact that the emergency shelter system operates at 140% capacity. This means that 40% of the people seeking shelter are turned away due to lack of beds. This is a result of a gridlock in the system: with limited affordable permanent housing units available, the homeless often languish in the shelters waiting for an available and appropriate housing unit.

For the chronically homeless, access to the system is critical. For instance, chronic substance abusers can only access detox programs with a referral from the system. If they are unable to get in the door to the available shelters or service programs they may decide not to come back. For those individuals choosing recovery the lack of shelter is a serious problem. While Somerville has made advances in setting up a system that addresses the needs of the chronically homeless, this infrastructure is in jeopardy of being dismantled by proposed cuts in the State budget. The SHPG and OHCD have worked tirelessly to maintain the limited services currently available. In spite of their best efforts, programs have been cut, affecting the safety net in place to catch the chronically homeless and move them toward permanent supported housing.

While the budget cuts attack the existing infrastructure, future efforts continue to be threatened by stigma and lack of available resources. Many of the chronically homeless suffer from mental illness or long-term substance abuse problems. While Somerville has good housing and supportive service programs targeted at serving this population (CASPAR and CASCAP) the programs are limited and often meet with serious obstacles

(such a mid-year funding cuts), not just during the siting and implementation period, but also throughout their operation.

The City of Somerville and the SHPG have also considered the needs of the chronically homeless as part of their strategy for eliminating homelessness and have continued to incorporate their needs into their ongoing program design. The strategy for the chronically homeless has been to identify the gaps in their safety net (system of support) and design and implement programs that will result in long-term permanent solutions, thus achieving our ultimate goal of stabilizing these individuals in permanent housing. For the chronically homeless, this means looking at the existing system and how it provides for the three critical components necessary to moving the chronically homeless toward permanent supportive housing. These three components are permanent supported housing, services, and stable income sources (either entitlements or employment). The goals and action steps for alleviating homelessness within the City of Somerville can be found in the 2002 Continuum of Care report.

The SHPG is in the process of implementing a continuum wide Homeless Management Information System (HMIS) as required by HUD. Currently, there is inconsistent or inadequate data on the racial and ethnic make up of homeless individuals and families. This lack of data prevents the City and the providers from making any assertions about the nature or extent of homelessness in these sub populations.

<i>Emergency Shelters in Somerville</i>			
Provider Name	Facility Name	Bed Capacity	
		Individuals	Persons in Families with Children
<i>The Somerville Homeless Coalition</i>	Cross Street Family Shelter		20
The Somerville Homeless Coalition	Adult Shelter	12	
Catholic Charities	St. Patrick's	30	
<i>Respond</i>	Respond Shelter		15
Respond	Safe Home Program		6
CASPAR Inc.	Emergency Service Center	107	
Just A Start	Young Parent Shelter		25
Subtotal		169	66

## HOUSING NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS

This section of the plan estimates the number and type of households in need of housing assistance by income range, with a specific focus on “low income” households.

Income Definitions HUD uses the term **low income** in two ways. It uses the term to collectively describe all households with incomes at or below 80% of the “area median income adjusted for household size” (AMI). It also uses the term at times to describe households with incomes between 51% and 80% of median income. For this Plan, we use the term to describe all households at 0-80% AMI unless otherwise noted. Because the needs of households at the lowest end of this range differ from those at the upper end, HUD requires localities to study the needs of subcategories of low-income households:

- extremely low income households: incomes ranging from 0-30% of AMI
- very low income households: those with incomes ranging from 31-50% AMI
- low income households: those with incomes ranging from 51-80% AMI.

HUD also uses varying definitions of **moderate income** – for this Plan, we use the term to describe households with incomes between 81% and 95% of median.

HUD issues updated “area” median income figures adjusted by household size annually. The area median that applies to Somerville is the median for the Boston-N.H. PMSA (Greater Boston and Southern New Hampshire).

Methodology for estimating current low income housing needs in Somerville Since detailed 2000 Census information on housing problems by income level is not yet available, we used general Census data, combined with special 1990 HUD-Census Bureau tabulations called CHAS tables, to estimate the current number of low income households in Somerville and their housing problems. Because our estimates rely heavily on findings in the CHAS data, those findings are listed below.

### **Low and Moderate Income Housing Needs in Somerville in 1990 (CHAS data)**

In 1994, HUD commissioned special tabulations of 1990 census data to help localities create a Comprehensive Housing Affordability Strategy (CHAS). The CHAS tables provided data on the incidence of housing problems by income range, tenure (renters vs. owners) and household type (elderly, small and large families, unrelated). The CHAS tables provided data on 3 problems: affordability (paying more than 30% or 50% of income), overcrowding, and lack of full plumbing and/or kitchen facilities).

*Number of Low Income Households* In 1989, 42% of Somerville households (**12,743**) had incomes at or below 80% AMI, including 74% of small elderly households (one- or two-person household with a householder age 62+). Of these, over 4,900 (16% of all Somerville households) were extremely low income; almost 3,900 (13%) were very low income, and over 3,900 (13%) were low income (51-80% of AMI).

Households by Income Range - 1990\*

Income bracket	Renter HHs	% of all Renter HHs	Owner HHs	% of all owner HHs	Total HHs	% of all HHs
Extremely Low Income (0-30% MFI)	3,893	19.2%	1043	10.4%	4,936	16.3%
Very Low Income (31-50% MFI)	2,852	14.1%	1012	10.1%	3,864	12.7%
Low Income (51-80% MFI)	2,900	14.3%	1043	10.4%	3,943	13.0%
Subtotal 0-80% AMI	<b>9,645</b>	<b>47.6%</b>	<b>3,098</b>	<b>30.8%</b>	<b>12,743</b>	<b>42.0%</b>
Moderate Income (81-95% MFI)	2,289	11%	959	9.6%	3,248	10.7%
Higher Income (>95% MFI)	8,338	41%	5990	59.6%	14,328	47.3%
Total	20,272	100%	10047	100.0%	30,319	100.0%

*Incidence of Housing Problems in 1990* One third of all Somerville households had housing problems in 1990, including 61% of all low-income households (7,827) and 31% of moderate-income households (1,101). ELI and VLI households had the highest incidence of housing problems. The major problems were affordability and overcrowding. Less than 1% of all households (167 renters and 14 owners) lived in units with incomplete kitchen and/or plumbing facilities (income information on these households is not available).<sup>35</sup> The majority of low-income households with problems (89%) were renters.

1990 CHAS: Number and Percentage of Somerville Households with Housing Problems

	Total Households	No housing problem	% with Housing Problems	# with Housing Problems	Problem not cost burden	pay ≥30%	pay 30-49%	pay ≥ 50%
<b>RENTERS</b>								
0-30% AMI	3,893	1177	<b>70%</b>	2,716	18	2,698	<b>523</b>	<b>2,175</b>
31-49% AMI	2,852	499	83%	2,353	29	2,324	1,080	1,244
51-80%	2,900	997	66%	1,903	89	1,814	1,478	336
81-95%	2,289	1,345	41%	944	91	853	833	20
>95%	8,338	7,155	14%	1,183	361	822	813	9
Total Renters	20,272	11,173	45%	9,099	588	8,511	4,727	3,784
Subtotal 0-80% AMI	9,645	2,673	<b>75%</b>	<b>6,972</b>	136	<b>6,836</b>	3,081	<b>3,755</b>
Subtotal >80% AMI	10,627	8,500	20%	2,127	452	1,675	1,646	29
<b>OWNERS</b>								
0-30% AMI	1043	436	<b>42%</b>	607	0	607	<b>298</b>	<b>309</b>
31-49% AMI	1012	881	13%	131	11	120	56	64
51-80%	1043	926	11%	117	15	102	81	21
81-95%	959	893	7%	66	20	46	46	0
>95%	5990	5,650	6%	340	77	263	234	29
Total Owners	10,047	8,786	13%	1,261	123	1,138	715	423
Subtotal 0-80% AMI	3,098	2,243	<b>28%</b>	<b>855</b>	26	<b>829</b>	435	<b>394</b>
<b>COMBINED TOTAL</b>	30,319	19,959	<b>33%</b>	10,360	945	9,415	5,208	4,207
Subtotal 0-80% AMI	12,743	4,916	61%	<b>7,827</b>	162	<b>7,665</b>	3,516	4,149
Subtotal 81-95% AMI	3,248	2,238	31%	1,010	111	899	879	20

\* For unknown reasons, the 1990 CHAS data reported 649 fewer renters and 649 more owners than the Census (same total households).

**1990 CHAS - Incidence of Housing Problems in Somerville by Household Type**

Total Households by Type	Renters					Owners			Total
	Elderly 1 & 2 persons	Small Related (2 to 4)	Large Related (5 or more)	All Other House- holds	Total Renters	Elderly Owners	All Other	Total Owners	Renters and Owners
<b>0 to 30% AMI</b>	<b>1,652</b>	<b>999</b>	<b>125</b>	<b>1,117</b>	<b>3,893</b>	<b>850</b>	<b>193</b>	<b>1,043</b>	<b>4,936</b>
% with housing problems	64%	71%	77%	77%	70%	57%	64%	58%	67%
% Cost Burden ≥ 30%	63%	70%	74%	77%	69%	57%	64%	58%	67%
% Cost Burden ≥ 50%	44%	57%	74%	70%	56%	28%	36%	30%	50%
<b>31 to 50% AMI</b>	<b>677</b>	<b>799</b>	<b>247</b>	<b>1,129</b>	<b>2,852</b>	<b>654</b>	<b>358</b>	<b>1,012</b>	<b>3,864</b>
% with housing problems	63%	88%	79%	91%	83%	6%	26%	13%	64%
% Cost Burden ≥ 30%	63%	86%	72%	91%	81%	6%	23%	12%	63%
% Cost Burden ≥ 50%	18%	40%	27%	65%	44%	2%	15%	6%	34%
<b>51 to 80% AMI</b>	<b>386</b>	<b>832</b>	<b>217</b>	<b>1,465</b>	<b>2,900</b>	<b>440</b>	<b>603</b>	<b>1,043</b>	<b>3,943</b>
% with housing problems	39%	55%	72%	78%	66%	8%	13%	11%	51%
% Cost Burden ≥ 30%	39%	52%	45%	77%	63%	8%	11%	10%	49%
% Cost Burden ≥ 50%	6%	5%	0%	19%	12%	0%	3%	2%	9%
<b>81 to 95% AMI</b>	<b>128</b>	<b>824</b>	<b>146</b>	<b>1,191</b>	<b>2,289</b>	<b>373</b>	<b>586</b>	<b>959</b>	<b>3,248</b>
% with housing problems	18%	20%	71%	54%	41%	0%	11%	7%	31%
% Cost Burden ≥ 30%	18%	17%	27%	54%	37%	0%	8%	5%	28%
% Cost Burden ≥ 50%	0%	0%	0%	2%	1%	0%	0%	0%	1%
<b>&gt;95% AMI</b>	<b>395</b>	<b>3,066</b>	<b>480</b>	<b>4,397</b>	<b>8,338</b>	<b>776</b>	<b>5,214</b>	<b>5,990</b>	<b>14,328</b>
% with housing problems	0%	7%	47%	16%	14%	0%	7%	6%	11%
% Cost Burden ≥ 30%	0%	4%	0%	16%	10%	0%	0.6%	0.5%	6%
% Cost Burden ≥ 50%	0%	0%	0%	0.2%	0.1%	0%	0.6%	0.5%	0.3%
<b>Total Households**</b>	<b>3,238</b>	<b>6,520</b>	<b>1,215</b>	<b>9,299</b>	<b>20,272</b>	<b>3,093</b>	<b>6,954</b>	<b>10,047</b>	<b>30,319</b>
% with housing problems	51%	34%	64%	47%	44%	18%	9%	12%	34%

### Estimated Low and Moderate Income Housing Needs – 2000

To help localities estimate current housing needs, HUD generated local 2002 estimates of the number of households by income bracket and household type by applying regional growth trends to the 1990 CHAS data. For simplicity, HUD assumed no change in distribution among income ranges by household type (e.g. if 10% of elderly owners were low income in 1990, it assumed 10% were low income in 2002). For this Plan, we adjusted the HUD estimates<sup>36</sup> replacing three growth assumptions for 1990-2002 with actual 2000 Census data for Somerville.<sup>37</sup> We also corrected an error in the 1990 CHAS baseline regarding the split between renter and owner households. These adjustments resulted in the following estimate of the number of households in Somerville in 2000 by income bracket and household type.

Estimated Number of Low-, Moderate- and Upper Income Households – 2000

	Renters					Owners			Total
	Elderly 1& 2 persons	Small Related (2 to 4)	Large Related (5 or more)	All Other House- holds	Total Renters	Elderly	Non- Elderly	Total Owners	
Number of Households									
0 to 30% AMI	1,197	974	110	1,435	3,716	791	201	992	4,708
31 to 50% AMI	501	779	217	1,459	2,956	611	334	946	3,901
51 to 80% AMI	296	811	191	1,897	3,195	415	620	1,035	4,230
<b>Total 0-80% AMI</b>		<b>2,564</b>	<b>518</b>	<b>4,792</b>	<b>9,866</b>	<b>1,818</b>	<b>1,155</b>	<b>2,973</b>	<b>12,839</b>
81 to 95% AMI	109	803	128	1,544	2,584	352	570		3,506
HHs>95% AMI	346	2,989		5,692	9,449	777	4,984	5,761	
Total Households	2,448	6,356	1,068	12,027	21,899	2,947	6,709	9,656	31,555
Percentage of Households									
	49%	15%	10%	12%	17%	27%	3%	10%	15%
31 to 50% AMI	20%	12%	20%	12%	14%	21%		10%	12%
	12%	13%	18%	16%	15%	14%	9%	10%	13%
<b>Total 0-80% AMI</b>	<b>81%</b>	<b>40%</b>	<b>48%</b>	<b>40%</b>	<b>45%</b>	<b>62%</b>	<b>18%</b>	<b>31%</b>	<b>41%</b>
81 to 95% AMI	4%	13%	12%	13%	12%	12%	9%	10%	11%
HHs>95% AMI	14%		40%	47%	43%	26%	74%	60%	48%
Total Households	100%	100%	100%	100%	100%	100%	100%	100%	100%

#### Number of Low Income and Moderate Income Households

We estimate that 41% of Somerville households (12,839) were low income in 1999, down from 42% in 1989 but up slightly in numbers (96 households). Within this group, we show slightly fewer (down 228 or 5%) extremely low-income (ELI) households than in 1989 and slightly more very low income (VLI) and low-income (LI) households (up 2% and 7% respectively). Of these 12,839 households, we estimate:

- 4,708 are extremely low income (15% of all Somerville households)
- 3,943 are very low income (12% of all Somerville households), and
- 4,196 are low income (13% of all Somerville households).

We estimate that 11% of Somerville households (3,506) were moderate income (MI) in 1999, about the same percentage as in 1989, though the number rose by 258 (8%). We estimate that the number of renter households rose 13% (295) while the number of owners fell 4% (-37).

The following table shows the income levels for ELI, VLI, LI and MI households in 2002. Very few low-income households can afford units renting at new mover rent levels (the Somerville Housing Authority “payment standard” for a two bedroom unit, based on the estimated 40<sup>th</sup> percentile new mover gross rent in FY2002 is \$1,477).

2002 HUD Area Median Income (AMI) Brackets and Affordable Housing Cost Range

Household size	30% AMI (ELI)	50% AMI (VLI)	80% AMI (LI)	95% AMI	Federal Poverty Limit (FPL)	ELI Limit as % of FPL	Maximum/month can afford for housing, including utilities, at 30% of income			
	Upper Income Limit for Bracket						ELI	VLI	LI	MI
1	15,600	25,900	40,800	49,200	8,860	176%	\$0-390	\$390-648	\$648-1,020	\$1,020-1,230
2	17,800	29,700	46,650	56,450	11,940	149%	\$0-445	\$445-743	\$743-1,166	\$1,166-1,411
3	20,050	33,400	52,500	63,450	15,020	133%	\$0-501	\$501-835	\$835-1,313	\$1,131-1,586
4	22,250	37,100	58,300	70,500	18,100	123%	\$0-556	\$556-928	\$928-1,458	\$1,458-1,763
5	24,050	40,050	63,000	76,100	21,180	114%	\$0-601	\$601-1,001	\$1,001-1,575	\$1,575-1,903
6	25,800	43,050	67,650	81,800	24,260	106%	\$0-645	\$645-1,076	\$1,076-1,691	\$1,691-2,045

### Estimated Incidence of Housing Problems – 2000 and 2002

Estimating the incidence of housing problems in 2002 is challenging, especially given the rise in housing costs after 1999. Census data indicates that the total number of renters with cost burdens (paying 30% or more of income for housing) declined by 5% between 1989 and 1999, while the number of cost-burdened single-unit homeowners rose. The number of renters and owners living in overcrowded units also rose. For this plan, we generated estimates of the number of households with housing problems assuming the incidence of housing problems by household type and income bracket is the same in 2002 as in 1989 for low-income households (e.g. if 10% of elderly renters were extremely low income in 1989, we assume that 10% are ELI today and if 25% of ELI elderly renters had severe cost burdens in 1989, we assume 25% have severe cost burdens today).

2002 Estimate of Housing Problems by Income Level

	Total HHs	No Housing problems	Housing problems	pay $\geq 30\%$	pay 30-49%	pay 50%+	% with housing problems	% pay 50%+
<b>Renters</b>								
0-30% AMI	3,716	1,076	2,640	2,625	455	2,170	71%	58%
31-50% AMI	2,956	456	2,500	2,474	1,063	1,410	85%	48%
51-80% AMI	3,195	1,023	2,172	2,089	1,679	410	68%	13%
Subtotal	9,867	2,555	<b>7,312</b>	7,187	3,197	<b>3,990</b>	74%	40%
<b>Owners</b>								
0-30% AMI	992	418	574	574	288	286	58%	29%
31-50% AMI	946	833	113	103	50	53	12%	6%
51-80% AMI	1,035	921	114	101	78	23	11%	2%
Subtotal	2,973	2,172	<b>801</b>	778	416	<b>362</b>	27%	12%
<b>Total 0-80% AMI</b>	<b>12,839</b>	<b>4,726</b>	<b>8,113</b>	<b>7,965</b>	<b>3,613</b>	<b>4,352</b>	<b>63%</b>	<b>34%</b>
1990 CHAS	12,743	4,916	7,827	7,665	3,516	4,149	60%	33%
% change	1.2%	-3.9	3.7	6.2%	2.8%	4.9%		
# change	96	-190	286	300	97	203		

We estimate that one quarter (26%) of low-income renter households (2,555) and almost three quarters (73%) of owners did not have housing problems as defined by HUD (cost burden, overcrowding or incomplete facilities) in 2000. *It is likely that almost all the low-income renters without housing problems lived in subsidized housing or received rental assistance.* (Somerville has over 2,700 units of subsidized rental housing built under state and federal programs and in 2000 several hundred more households had Section 8 tenant-based rental assistance.)



### Affordability Problems

We estimate that 8,113 low income households had housing problems in 2000. Cost burden (paying 30% or more of income for housing) is by far the biggest problem, affecting 98% (7,965) of these 8,113 households, up 300 households (6%) from 1989. The other 2% (148) have overcrowding problems without cost burdens. Renters make up 90% of the low-income households with affordability problems. We estimate that in 2000:

- 4,352 low income households had severe cost burdens (3,990 renters, 362 owners)<sup>38</sup>
- 3,613 low income households had cost burdens ranging between 30-49% of income (3197 renters and 416 owners).
- Renters with incomes at or below 50% AMI make up 90% of all households with severe cost burdens and *renters with incomes at 0-30% AMI make up over half*.
- About 10% of households with affordability problems also live in overcrowded units
- A small number of households with affordability problems also live in units without complete plumbing and/or kitchen facilities.

**Table 1 – Total Number of Households with Housing Problems - 2000 Estimate**

	Elderly 1& 2 persons	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Renters	Elderly Owners	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Owners	Total Households
<b>0 to 30% AMI</b>	1,197	974	110	1,435	3,716	791	106	6	90	992	4,708
<b>with any housing problems</b>	764	690	84	1,101	<b>2,640</b>	449	76	-	48	<b>574</b>	<b>3,214</b>
Overcrowding	-	22	57	12	91	-	-	-	-	-	91
Cost burden >30%	759	683	81	1,101	2,625	449	76	-	48	574	3,199
Cost burden 30-49%	229	125	-	102	455	226	27	-	35	288	743
Cost Burden > 50%	530	559	81	1,000	2,170	223	50	-	13	286	2,455
<b>31 to 50% AMI</b>	501	779	217	1,459	2,956	611	218	33	83	946	3,901
<b>with any housing problems</b>	317	683	172	1,327	2,500	36	56	20	-	113	2,613
Overcrowding	-	82	91	13	185	-	5	13	-	18	203
Cost burden >30%	317	673	157	1,327	2,474	36	51	16	-	103	2,577
Cost burden 30-49%	226	361	98	379	1,063	25	9	16	-	50	1,113
Cost Burden > 50%	92	312	58	949	1,410	11	42	-	-	53	1,464
<b>51 to 80% AMI</b>	296	811	191	1,897	3,195	415	250	125	245	1,035	4,230
<b>with any housing problems</b>	116	445	138	1,472	<b>2,172</b>	34	21	35	24	<b>114</b>	<b>2,287</b>
Overcrowding	-	58	92	6	157	-	-	13	-	13	170
Cost burden >30%	116	424	86	1,462	2,089	34	21	22	24	101	2,190
Cost burden 30-49%	98	386	86	1,109	1,679	34	17	14	13	78	1,757
Cost Burden > 50%	18	38	-	354	410	-	4	8	11	23	433
<b>Subtotal 0-80% AMI</b>	<b>1,993</b>	<b>2,564</b>	<b>518</b>	<b>4,792</b>	<b>9,866</b>	<b>1,818</b>	<b>573</b>	<b>165</b>	<b>418</b>	<b>2,973</b>	<b>12,839</b>
<b>with any housing problems</b>	1,198	1,819	395	3,901	<b>7,313</b>	520	153	55	72	<b>801</b>	<b>8,113</b>
Cost burden >30%	1,193	1,780	324	3,891	7,187	520	149	38	72	778	7,965
Cost burden 30-49%	552	871	185	1,589	3,197	285	53	30	48	416	3,613
Cost Burden > 50%	640	909	139	2,302	3,990	235	96	8	24	362	<b>4,352</b>
<b>81 to 95% AMI</b>	109	804	128	1,544	2,584	352	308	84	178	922	3,506
<b>with any housing problems</b>	20	164	91	841	<b>1,116</b>	-	27	22	13	<b>62</b>	<b>1,178</b>
Overcrowding	-	25	57	-	82	-	-	22	-	22	104
Cost burden >30%	20	139	34	841	1,033	-	21	11	13	45	1,078
Cost burden 30-49%	3	139	34	841	1,016	-	21	11	13	45	1,061
Cost Burden > 50%	17	-	-	-	17	-	-	-	-	-	17
<b>&gt;95% AMI</b>	346	2,996	424	5,692	9,449	777	2,672	932	1,381	5,761	15,210
<b>with any housing problems</b>	-	205	200	967	1,372	-	115	115	107	338	1,710
Overcrowding	-	74	184	76	334	-	30	37	10	77	411
Cost burden >30%	-	131	-	891	1,022	-	5	20	-	25	1,047
Cost burden 30-49%	-	131	-	879	1,010	-	-	-	-	-	1,010
Cost Burden > 50%	-	-	-	12	12	-	5	20	-	25	37
<b>Total Households</b>	<b>2,448</b>	<b>6,356</b>	<b>1,068</b>	<b>12,027</b>	<b>21,899</b>	<b>2,947</b>	<b>3,552</b>	<b>1,181</b>	<b>1,976</b>	<b>9,656</b>	<b>31,555</b>

**Incidence of Housing Problems by Income Level and Tenure** As detailed in Table 2 below, households with incomes at or below 50% of median have a much higher incidence of housing problems than those with higher incomes and renters have a much higher incidence than owners:

- **Renters** 71% of ELI and 85% of VLI renters have housing problems, compared to 68% of LI and 43% of moderate income (MI) renters. Over half (58%) of ELI renters have severe cost burdens, compared to 48% of VLI, 13% of LI and 1% of MI renters.
- **Owners** 58% of ELI owners have housing problems, compared to 12% (VLI), 11% (LI) and 7% (MI) of owners in higher income brackets.

**Table 2 - Incidence of Housing Problems in Somerville by Household Type – 2000 Estimate**

Household by Type, Income, & Housing Problem	Renters					Owners			Total
	Elderly 1 & 2 persons	Small Related (2 to 4)	Large Related (5 or more)	All Other House- holds	Total Renters	Elderly Owners	All Other	Total Owners	Renters and Owners
<b>0 to 30% AMI</b>	<b>1,197</b>	<b>974</b>	<b>110</b>	<b>1,435</b>	<b>3,716</b>	<b>791</b>	<b>201</b>	<b>992</b>	<b>4708</b>
% with housing problems	64%	71%	76%	77%		57%	61%	58%	68%
% Cost Burden $\geq$ 30%	63%	70%	74%	77%	71%	57%	61%	58%	68%
% Cost Burden $\geq$ 50%	44%	57%	74%	70%	58%	28%	31%	29%	52%
<b>31 to 50% AMI</b>	<b>501</b>	<b>779</b>	<b>217</b>	<b>1,459</b>	<b>2,956</b>	<b>611</b>	<b>335</b>	<b>946</b>	<b>3,901</b>
% with housing problems	63%	88%	79%	91%	85%	6%	26%	12%	67%
% Cost Burden $\geq$ 30%	63%	86%	72%	91%	84%	6%		12%	66%
% Cost Burden $\geq$ 50%	18%	40%	27%	65%	48%	2%		6%	38%
<b>51 to 80% AMI</b>	<b>296</b>	<b>811</b>	<b>191</b>	<b>1,897</b>	<b>3,195</b>	<b>415</b>	<b>620</b>	<b>1,035</b>	<b>4,230</b>
% with housing problems	39%	55%	72%	78%	68%	8%	13%	11%	54%
% Cost Burden $\geq$ 30%	39%	52%	45%	77%	65%	8%	11%	10%	52%
% Cost Burden $\geq$ 50%	6%	5%	0%	19%	13%	0%	4%	2%	10%
<b>Subtotal – 0-80% AMI</b>	<b>1,993</b>	<b>2,564</b>	<b>518</b>	<b>4,792</b>	<b>9,866</b>	<b>1,818</b>	<b>1,155</b>	<b>2,973</b>	<b>12,839</b>
% with housing problems	60%	71%	76%	81%	74%	29%	24%	27%	63%
% Cost Burden $\geq$ 30%	60%	69%	63%	81%	73%	29%	22%	26%	62%
% Cost Burden $\geq$ 50%	32%	36%	27%	48%	40%	13%	11%	12%	34%
<b>81 to 95% AMI</b>	<b>109</b>	<b>804</b>	<b>128</b>	<b>1,544</b>	<b>2,584</b>	<b>352</b>	<b>570</b>	<b>922</b>	<b>3,506</b>
% with housing problems	18%	20%	71%	54%	43%	0%	11%	7%	34%
% Cost Burden $\geq$ 30%	18%	17%	27%	54%	40%	0%	8%	5%	31%
% Cost Burden $\geq$ 50%	16%	0%	0%	0%	1%	0%	0%	0%	0.5%
<b>&gt;95% AMI</b>	<b>346</b>	<b>2,996</b>	<b>424</b>	<b>5,692</b>	<b>9,449</b>	<b>777</b>	<b>4,984</b>	<b>5,761</b>	<b>15,210</b>
% with housing problems	0%	7%	47%	16%	14%	0%	7%	6%	11%
% Cost Burden $\geq$ 30%	0%	4%	0%	16%	11%	0%	0.6%	0.4%	7%
% Cost Burden $\geq$ 50%	0%	0%	0%	0.2%	0.1%	0%	0.6%	0.4%	0.2%
<b>Total Households</b>	<b>2,448</b>	<b>6,356</b>		<b>12,027</b>	<b>21,899</b>	<b>2,947</b>	<b>6,709</b>	<b>9,656</b>	<b>31,555</b>
% with housing problems	50%	34%	64%	47%	45%	18%	10%	12%	

**Characteristics of Households with Housing Problems** As detailed in Table 3 below, the profile of low-income households with problems varies by tenure. The majority (84%) of renter households with problems are non-elderly: 53% are unrelated households and individuals living alone, while 30% are families. Only 16% are elderly 1 and 2 person households. Among owners, 65% are elderly and 26% are non-elderly families.

**Table 3 – 2000 Estimated Distribution of Housing Problems by Household Type**

Households with Housing Problems	Elderly 1 & 2 persons	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Renters	Elderly Owners	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Owners	Total Households with problems
<b>0 to 30% AMI</b>	<b>764</b>	<b>690</b>	<b>84</b>	<b>1,101</b>	<b>2,640</b>	<b>449</b>	<b>76</b>	<b>-</b>	<b>48</b>	<b>574</b>	<b>3,214</b>
with housing problems	29%	26%	3%	42%	100%	78%	13%	0%	8%	100%	3,214
Overcrowding	0%	25%	63%	13%	100%	-	-	-	-	-	91
Cost burden >30%	29%	26%	3%	42%	100%	78%	13%	0%	8%	100%	3,199
Cost burden 30-49%	50%	27%	0%	22%	100%	78%	9%	0%	12%	100%	743
Cost Burden > 50%	24%	26%	4%	46%	100%	78%	17%	0%	4%	100%	2,455
<b>31 to 50% MFI</b>	<b>317</b>	<b>683</b>	<b>172</b>	<b>1,327</b>	<b>2,500</b>	<b>36</b>	<b>56</b>	<b>20</b>	<b>-</b>	<b>113</b>	<b>2,613</b>
with housing problems	13%	27%	7%	53%	100%	32%	50%	18%	0%	100%	2,613
Overcrowding	0%	44%	49%	7%	100%	0%	27%	73%	0%	100%	203
Cost burden >30%	13%	27%	6%	54%	100%	35%	49%	15%	0%	100%	2,577
Cost burden 30-49%	21%	34%	9%	36%	100%	50%	18%	32%	0%	100%	1,113
Cost Burden > 50%	7%	22%	4%	67%	100%	21%	79%	0%	0%	100%	1,464
<b>51 to 80% MFI</b>	<b>116</b>	<b>445</b>	<b>138</b>	<b>1,472</b>	<b>2,172</b>	<b>34</b>	<b>21</b>	<b>35</b>	<b>24</b>	<b>114</b>	<b>2,287</b>
with housing problems	5%	21%	6%	68%	100%	30%	18%	31%	21%	100%	2,287
Overcrowding	0%	37%	59%	4%	100%	0%	0%	100%	0%	100%	170
Cost burden >30%	6%	20%	4%	70%	100%	34%	21%	22%	24%	100%	2,190
Cost burden 30-49%	6%	23%	5%	66%	100%	44%	22%	18%	16%	100%	1,757
Cost Burden > 50%	4%	9%	0%	86%	100%	0%	18%	34%	48%	100%	433
<b>Subtotal 0-80% MFI</b>	<b>1,198</b>	<b>1,819</b>	<b>395</b>	<b>3,901</b>	<b>7,313</b>	<b>520</b>	<b>153</b>	<b>55</b>	<b>72</b>	<b>801</b>	<b>8,113</b>
with housing problems	16%	25%	5%	53%	100%	65%	19%	7%	9%	100%	8,113
Overcrowding	0%	38%	55%	7%	100%	0%	16%	84%	0%	100%	465
Cost burden >30%	17%	25%	5%	54%	100%	67%	19%	5%	9%	100%	7,965
Cost burden 30-49%	17%	27%	6%	50%	100%	69%	13%	7%	12%	100%	3,613
Cost Burden > 50%	16%	23%	3%	58%	100%	65%	26%	2%	7%	100%	4,352
<b>81 to 95% MFI</b>	<b>20</b>	<b>164</b>	<b>91</b>	<b>841</b>	<b>1,116</b>	<b>-</b>	<b>27</b>	<b>22</b>	<b>13</b>	<b>62</b>	<b>1,178</b>
with housing problems	2%	15%	8%	75%	100%	0%	44%	35%	21%	100%	1,178
Overcrowding	0%	31%	69%	0%	100%	0%	0%	100%	0%	100%	104
Cost burden >30%	2%	13%	3%	81%	100%	0%	47%	24%	29%	100%	1,078
Cost burden 30-49%	0%	14%	3%	83%	100%	0%	47%	24%	29%	100%	1,061
Cost Burden > 50%	100%	0%	0%	0%	100%	-	-	-	-	-	17

### Overcrowding

While overcrowding affects a relatively small percentage of all Somerville households (5%), it is widespread among family households with 5 or more persons and has increased in the past decade. In 2000, 5% of all Somerville households lived in overcrowded units (more than 1 person per room), up from 4% in 1990.<sup>39</sup> The number of overcrowded households rose 32% to 1,549. Most (85%) overcrowded households are renters and about two-thirds are large families (5+ persons). Overcrowding rates are much higher among minority householders -ranging from 10% to 24%, presumably in part because a higher percentage live in large related households than do non-minority householders.

Overcrowded Households – 2000 and 1990

Household Tenure	2000			1990			Change 1990-2000	
	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Total Households	9,663	21,892	31,555	9,398	20,921	30,319	265	971
<b>Number of Overcrowded HHs</b>								
1.01 to 1.50 occupants per room	210	866	1,076	132	665	797	78	201
1.51 to 2.00 occupants per room	41	370	411	34	243	277	7	127
2.01 or more occupants per room	0	62	62	10	90	100	-10	-28
Total Overcrowded	251	1,298	1,549	176	998	1,174	75	300
<b>Percent of HHs that are Overcrowded</b>								
1.01 to 1.50	2.2%	4.0%	3.4%	1.4%	3.2%	2.6%		
1.51 to 2.00	0.4%	1.7%	1.3%	0.4%	1.2%	0.9%		
2.01 or more	0.0%	0.3%	0.2%	0.1%	0.4%	0.3%		
Total Overcrowded	2.6%	5.9%	4.9%	1.9%	4.8%	3.8%		

We estimate that about half of Somerville's overcrowded households are low income (775) and that most also have affordability problems. (In 1990, 99% of overcrowded low income households also had affordability problems and 60% of large related households with affordability problems were also overcrowded).

Overcrowding continues to be particularly a problem among large related households *at all income levels*. In 1990, 45% of all large related households were overcrowded and overcrowding rates for low income households (4.8% renter, 1.2% owner) were only slightly higher than for non-low-income households (renter 4.1%, owner 1.6%),

Overcrowding by Household Type and Income – 1990 CHAS

Income range	Elderly 1 & 2 persons	Small Related (2 to 4)	Large Related (5+)	All Other HHs	Total Renters	Elderly 1 & 2 persons	Small Related (2 to 4)	Large Related (5+)	All Other HHs	Total Owners	Grand Total
<b>Number of overcrowded Households</b>											
0-30% AMI	-	23	65	9	97	-	-	-	-	-	97
31-50% AMI	-	84	103	10	197	-	6	15	-	21	218
51-80% AMI	-	60	105	5	170	-	-	15	-	15	185
Total low income	-	167	273	24	464	-	6	30	-	36	500
81-95% AMI	-	26	65	-	91	-	-	25	-	25	116
>95% AMI	-	76	208	59	343	-	37	42	6	85	428
Total households	-	269	546	83	898	-	43	97	6	146	1,044
<b>Overcrowding rate</b>											
0-30% AMI	-	2.3%	52.0%	0.8%	2.5%	-	-	-	-	-	2.0%
31-50% AMI	-	10.5%	41.7%	0.9%	6.9%	-	2.2%	39.5%	-	2.1%	5.6%
51-80% AMI	-	7.2%	48.4%	0.3%	5.9%	-	-	10.6%	-	1.4%	4.7%
Total low income	-	6.3%	46.3%	0.6%	4.8%	-	0.8%	16.0%	-	1.2%	3.9%
81-95% AMI	-	3.2%	44.5%	-	4.0%	-	0.0%	26.0%	-	2.6%	3.6%
>95% AMI	-	2.5%	43.3%	1.3%	4.1%	-	1.1%	4.0%	0.7%	1.4%	3.0%
Total	-	4.1%	44.9%	0.9%	4.4%	-	1.0%	7.2%	0.5%	1.5%	3.4%
<b>Overcrowded as % of all HHs with housing problems</b>											
0-30% AMI	-	3.2%	67.7%	1.1%	3.6%	-	0.0%	*	-	0.0%	2.9%
31-50% AMI	-	12.0%	52.6%	1.0%	8.4%	-	8.7%	65.2%	*	16.0%	8.8%
51-80% AMI	-	13.1%	66.9%	0.4%	8.9%	-	0.0%	37.5%	-	12.8%	9.2%
Total low income	-	8.9%	60.8%	0.8%	6.7%	-	3.2%	47.6%	-	4.2%	6.4%
81-95% AMI	-	0.0%	0.4%	0.0%	0.0%	*	0.0%	1.0%	-	0.0%	0.0%
>95% AMI	*	36.2%	92.0%	7.9%	29.0%	*	26.1%	32.1%	9.0%	25.0%	28.1%
Total households	-	12.0%	70.1%	1.9%	9.9%	-	11.8%	44.3%	5.0%	11.6%	10.1%

### Substandard housing

The 2000 Census data on substandard housing is limited to counts of the number of units that lack full kitchen facilities (refrigerator, stove and sink in unit) or lack full plumbing facilities (toilet and bath or shower in unit). By these limited measures, substandard housing is not a major problem in Somerville.

According to the Census, 157 units lacked full plumbing facilities (0.5% of all occupied units) and 119 units (0.4% of all occupied units) lacked full kitchen facilities but we have no information on the total number of units with one or both of these problems, nor do we have information on the income levels of their occupants or their incidence of affordability problems. These percentages are below the statewide average. The majority of these units (150 and 102 respectively) were rental units, including over 55 SRO units. For reasons that are not clear, the number of units without complete plumbing facilities has risen since 1990 (from 57 to 157) while the number lacking full kitchen facilities fell (from 181 to 119).

### **Low Income Housing Needs by Income, Tenure and Household Type- 2000 Estimate**

Our estimates indicate that extremely low- and very low-income households continue to have the highest incidence of problems (68%) followed by households with incomes ranging from 51-80% AMI (their incidence is 53%). Within each bracket, renters have a higher incidence of problems than owners. Among renters, non-elderly non-family households, including individuals living alone form the largest group of households with problems. Among owners, elderly owners are the largest group among extremely low income owners, while non-elderly households predominate among households with incomes 31-80% AMI.

#### Extremely Low Income Households (0-30% MFI)

We estimate that Somerville had about 4,708 extremely low income (ELI) households in 2000, including 3,716 renter households<sup>40</sup> and that two-thirds (3,214) had housing problems, including 3,199 with cost burdens. Half (52%) had severe cost burdens. The majority (82%) are renters. The 3214 households include:

- 2170 renter households with severe cost burdens (58% of all ELI renters)
- 286 homeowners with severe cost burdens (29% of all ELI owners)
- 455 renters paying 30-49% of income for housing (12% of all ELI renters)
- 288 owners paying 30-49% of income for housing (30% of all ELI owners)

Among ELI renters with problems, 42% are non-elderly unrelated households (including individuals living alone), up from 31% in 1990; 29% are elderly 1 and 2 person households (down from 39% as a result of Somerville's loss of elderly renters) and 29% are non-elderly families. Among ELI owners with problems, 78% are elderly (down from 80% in 1990), 13% are non-elderly small families (down from 15%) and 8% are non-family households (up from 5%)

#### Very Low Income Households (31-50% AMI)

We estimate that 3,901 Somerville households were very low income (VLI) in 2000 and that 2,613 (67%) have housing problems. The vast majority (85%) of VLI renters have housing problems and renters constitute 96% of all VLI households with housing problems. The 2,613 VLI households with problems include:

- 1,411 renters with severe cost burdens (48% of all VLI renters)
- 1,063 renters paying 30-39% of income for rent (37%)
- 113 owners (53 with severe cost burdens and 50 paying 30-39% of income)

Of the VLI renter households with problems, 1,327 (53%) are non-family households, including people living alone; 855 (34%) are families (7% are large), and 317 are elderly (13%). Relatively few VLI owners (12%) have problems and only 6% have severe cost burdens. Of the 113 owners with problems, 36 are elderly and 76 are non-elderly families (20 large).

#### Low Income Households (51-80% MFI)

We estimate that 4,230 Somerville households were low income (LI) in 2000 and that 54% (2,287) have housing problems. Of these, 95% are renters. The 2,287 households with problems include:

- 410 renters with severe cost burdens (13% of all LI renters)
- 1679 renters paying 30-49% of their income for housing (53% of all LI renters)
- 114 owners with affordability problems (23 with severe cost burdens and 78 paying 30-49%)

Among the 2,172 renters with problems, 68% are non-family households and people living alone, 27% are families (6% are large families), and 5% are elderly. Among 114 owners with problems, 49% are families (31% are large families), 30% are elderly and 21% are unrelated households.

#### **Housing Needs By Tenure (Renters vs. Owners)**

Renter Problems Over two-thirds of Somerville households were renters in 2000, including an estimated 77% of low-income households. As noted above, renters have a much higher incidence of housing problems than homeowners across all income brackets and make up 92% of the low and moderate-income households with severe cost burdens.

- Affordability is the biggest problem facing low-income renters (while 10% also suffer from overcrowding, most of those overcrowded households are also rent-burdened).
- Low vacancy rates have led to housing insecurity for renters, especially low-income renters. Most renters in Somerville are “tenants at will”, meaning either party can terminate the rental agreement on 30 days notice without cause and that owners can raise the rent with 30 days notice. Many renter households received very large increases in 2001, during a period of rapid rent inflation, and others had their leases terminated as owners sold their properties or converted them to condominiums. The same high rents and low vacancy rates make it difficult for low-income renters to locate and afford similar or better units, to compete for such units against higher income households and to accumulate the funds needed to move into a unit (the combined cost of a security deposit and first and last month’s rent can exceeds \$5000).
- High rent burdens also make it difficult to save for a down payment. High purchase prices further exacerbate the challenge facing low and moderate-income renters who want to become homeowners.

Homeowner problems As with renters, affordability is the most common problem homeowners face, followed by overcrowding (mainly a problem for larger families). Two-thirds of the homeowners with affordability problems are elderly.

In 1989, according to CHAS data, 11.3% of all owner-occupants, including owners of multi-unit properties, paid 30% or more of their income for ownership costs and 4.2% had severe cost burdens. Affordability was a bigger problem in 1989 for owners of single-unit properties, including condominiums, other owner-occupants: 24% of owners of single-unit properties paid were cost burdened compared to 7% of owner-occupants of multi-unit properties.

*Cost burden trends* 2000 Census data on ownership affordability problems is limited, since data released so far is only available for owner-occupants of single-unit properties. In 2000, only 28% of Somerville owner-occupants had single-unit properties (2,712), up from 26% (2,436) in 1990. Among single-unit owner-occupants:

- 69% had mortgages, up from 60% in 1989 and of those with mortgages, 18% also had a second mortgage or home equity loan.
- the percentage paying 30% or more for ownership costs rose from 24% to 27%.
- the percentage paying 35% or more rose from 18.8% (458) to 21.4% (558)
- citywide, the percentage with very high cost burdens (paying 40% or more of income for ownership costs) was 16% (443) overall and 17% among owners with mortgages (316). Eleven percent (310 owners), paid 50% or more of their income for housing.
- the incidence of high ownership cost burdens varies tremendously by neighborhood. According to the 2000 Census, there were 7 census block groups (of 67 citywide) where at least 40% of the single-unit owners had cost burdens of 40% or more and in some cases 100% of the single-unit owners had such burden levels. While these 7 block groups contained only 13% of all owners with mortgages, they contained 40% of the owners (127) citywide with mortgages who had burdens of 40% or more.

We estimate that 801 low-income owners had housing problems in 2000, including 778 with affordability problems. Of these 778:

- 416 had cost burdens of 30-49% (including 285 elderly owners and 131 others)
- 362 had cost burdens of 50% or more (including 235 elderly owners and 127 others)

We estimate another 64 moderate-income owner-occupants have housing problems, including 45 with cost burdens of 30-49% (none elderly).



## HOUSING AND SUPPORT SERVICE NEEDS OF SPECIAL POPULATIONS

HUD requires jurisdictions to assess the housing and/or supportive service needs of the elderly, persons with disabilities (e.g. mental, physical, developmental, persons with HIV/AIDS and their families) and persons with alcohol or other drug addiction and describe their supportive housing needs.

### Housing Needs of Elderly

Elderly residents have a higher incidence of housing problems than younger residents because of their relatively lower incomes, though as discussed previously, some studies suggest that HUD's 30%-of-income standard overstates elderly affordability problems. Unlike younger households, however, elderly households are more likely to need services to help them to continue living independently. This need is not reflected in CHAS data.

As noted earlier, the number of Somerville householders age 65 and above fell by 16.5% (1,006) in the past decade to 5,395 in 2000 (a householder is the person whose name is on the title or lease). The decline in renter householders (862 or 26%) was four times the decline in owners (204 or 6%). As a result, a majority of elderly householders are owners (55%) rather than renters (45%).

Tenure of Elderly Householders (Age 65 or above) – 1990 and 2000

	1990	2000	Change	% Change
Renter	3,310	2,448	-862	-26.0%
Owner	3,151	2,947	-204	-6.5%
Total	6,461	5,395	-1,006	-16.5%
% Rent	51.2%	45.4%		
% Own	48.8%	54.6%		

The biggest drop was among residents between the ages of 65-74 – their numbers fell by 22% (1,135 persons) while the number of residents aged 75-84 declined by 10% (313) to 2,394 and the number age 85 and above rose 15% (143 people) to 1,106.

Somerville's Elderly Population by Age Group - 1990 and 2000

Age Group	1990	2000	1990-2000 % Change	1990-2000 Change	% of 1990 population	% of 2000 population
55 to 64	5,818	4,773	-18.0%	-1045	7.6%	6.2%
65 to 74	5,194	4,059	-21.9%	-1135	6.8%	5.2%
75-84	3247	2934	-9.6%	-313	4.3%	3.8%
85 or older	963	1106	+14.8%	143	1.3%	1.4%
Subtotal 65+	9,404	8,099	-13.9%	-1,305	12.3%	10.5%

Low and Moderate Income Needs We estimate that 70% of Somerville's elderly householders (5,395) are low-income (81% of elderly renters and 61% of elderly owners) and that another 8.5% (461) are moderate income (4.5% of renters and 12% of owners).

Elderly Householders Tenure 2000

Age Group	Own	Rent	Total	% Rent
65 to 74	1503	1095	2598	42.1%
75-84	1098	961	2059	46.7%
85 or older	346	392	738	53.1%
Subtotal 65+	2947	2448	5395	45.4%

We estimate that 45% of Somerville's low-income elderly households (795 renters and 1298 owners) have no housing problems as defined by HUD. For renters, this is consistent with the fact that Somerville has about 800 units of subsidized housing specifically reserved for elderly households.

It should be noted that CHAS and Census data do not capture problems with substandard housing other than lacking full kitchen or plumbing facilities. However, the City has a rehabilitation loan program, funded by HOME and CDBG grants, that offers deferred payment loans to bring properties up to code and also provides forgivable loans for heat system repairs. The majority of borrowers are elderly.

Elderly with Housing Problems We estimate that 1,718 low-income elderly households had housing problems in 2000 (1,198 renters and 520 owners). Among moderate-income households, an estimated 116 had problems (all renters). Of the 1,718 low income households with problems:

- 640 renters and 235 owners had severe cost burdens
- 553 renters and 285 owners paid 30-49% of their income for housing.

This is consistent with the 2000 Census, which found that 1,303 elderly renter householders at all income levels were cost burdened, including 230 paying between 30 and 35% and 1,073 paying 35% or more.

*Despite the high number of cost-burdened elderly households, however, Somerville Housing Authority waiting list data shows relatively limited demand for subsidized elderly housing.* The Housing Authority maintains separate waiting lists for its public and state-funded elderly/disabled housing. As of January 2003, it reported about 33 elderly Somerville resident households on its waiting list for state public housing and 186 on its waiting list for federal public housing. Currently, the average wait for an elderly household is 0-6 months.

**Inventory of subsidized housing for the elderly** Somerville's stock of subsidized housing for elderly residents includes 1,294 units for the elderly and disabled, including over 800 units specifically reserved for the elderly. This inventory includes:

- 206 units in three federal public housing developments for the elderly and disabled only (Weston Manor, Brady Towers and Highland Gardens) – all one-bedroom units. Eighty percent (80%) of the units in each development (a total of 164 units) are reserved for elderly tenants (age 62 or older); the remaining 20% are for non-elderly disabled households
- 526 units of state-funded public housing for the elderly and disabled in six developments (including 41 units under long term lease at Clarendon Hill Towers, a

HUD-subsidized private development). Of these 433 are reserved specifically for elderly households and 24 more are for elderly or disabled households.<sup>41</sup>

- 73 units in an assisted living residence (VNA Assisted Living Residence), and
- 562 units in other subsidized developments for the elderly and disabled.

**Availability of Supportive Housing and Services** As noted above, Somerville has almost 8,100 residents age 65 and older, including 4,040 residents aged 75 and above (1,106 aged 85 and above). Almost half (46% or just under 3,600) have at least one disability according to the 2000 Census, including 856 with self-care disabilities. Currently, many residents receive assistance in their homes through Somerville-Cambridge Elder Services. In addition, Somerville has 379 beds in rest homes, nursing homes and assisted living facilities for elders. Local service providers estimate the unmet demand for affordable assisted living beds at 100.

Inventory of Assisted Living Facilities, Nursing and Rest Homes Somerville's supportive housing supply for the elderly has grown in the past decade. While the city lost 59 nursing home and rest home beds in the early 1990s due to the closing of smaller facilities, it has gained 207 units of supportive housing in the past two years. In 2000, the Somerville Visiting Nurse Association (VNA) opened a state of the art, newly constructed, 97 unit assisted living facility on an abandoned, blighted former industrial site. The VNA residence includes 73 affordable units (49 for elders at or below 50% of AMI and 24 for those at or below 60% of AMI). In addition, in 2001, the State began an on-site supportive housing program at Properzi Manor, a 110-unit elderly/ disabled public housing development, to create an assisted living level of care through 24 hour staffing, a noontime lunch program, and access to homemaking and personal care services.

Assisted Living Facilities, Nursing and Rest Homes in Somerville

Facility	Program Summary	Beds
Somerville VNA	Assisted living in service enriched housing for frail elders	97
Chandler Manor Rest Home	Psychiatric community support facility with dietary and social services.	21
Somerville Home for the Aged	Retirement/rest home. Provides podiatric, dental, and eye exams, geriatric, housekeeping, hairdressing, medication dispensing, and some bookkeeping services.	59
Reagan's Resident Care Facility	Services include social services, activities, meals and snacks; nursing care, help with bathing, dispensing medicine and regular doctor's visits.	38
Reagan's Resident Care Facility	Two Level 4 rest homes and a Level 2 skilled nursing facility, which provides a full range of medical services.	84
Little Sisters of the Poor	Two Level 4 rest homes (58 beds) and a Level 2 skilled nursing facility (26 beds).	80
Total		379

VNA estimates there is still significant unmet need for assisted living units in Somerville and believes, based on their waiting list and the number of inquiries they receive, that they could fill another 100-unit facility tomorrow. They are currently looking for opportunities within Somerville to expand the scope of their services.

#### Housing Needs of People with Disabilities

According to the 2000 Census, almost one in five (14,317) Somerville residents age 5 and over had at least one sensory, physical, mental, self-care and/or employment disability lasting six months or longer, including 9,731 persons age 21-64 and 3,589 residents age 65 or above.

Somerville Residents Age 5 and Above with a Disability – Census 2000  
Non-institutionalized population only

Age	Total	5-15	16-20	21-64	65+	Total 21+	Distribution of types of disability	
Total persons 5+	73,746	6,579	4,919	54,411	7,837	62,248	Age 21+	Age 65+
% with a disability	19.4%	4.9%	13.8%	17.9%	45.8%	21.4%		
Persons with a disability	14,317	320	677	9731	3,589	13,320	100%	100%
Have only one type of disability	7,506	250	358	5,210	1688	<b>6,898</b>	52%	47%
Mental only	2,774	212	56	2,412	94	2,506	19%	2%
Physical only	1462	-	16	670	776	1,446	11%	22%
Sensory only	609	15	18	278	298	576	4%	<b>8%</b>
Self care only	76	23	-	37	16	53	0%	0.4%
Go outside home disability	1071	-	104	463	504	<b>967</b>	<b>7%</b>	14%
Employment disability	3514	-	164	3,350	-	3,350	<b>25%</b>	-
Have two or more types of disability	6,811	70	319	4,521	1,901	<b>6,422</b>	48%	53%
2+ includes self-care	<b>1593</b>	35	58	660	840	1500	11%	23%
2+ not self-care	<b>5218</b>	35	261	3861	1061	4922	37%	30%
Go-outside home and employment only	2438	-	225	2213	-	2213	17%	-
Other combination/not specified	1684	-	36	1648	-	1648	12%	-
Total w/self care disabilities	1669	58	58	697	856	<b>1553</b>	12%	24%

Information is available on the housing needs of homeless families and individuals with disabilities. However, we currently lack detailed information on the number of non-homeless disabled households in need of supportive housing. This is in large part because the State agencies that serve various special populations have been reluctant to disclose the data based on confidentiality concerns. To address this knowledge gap, OHCD will collaborate with the Disabilities Commission to conduct a survey in the coming year of the Somerville and regional service providers assisting the developmentally disabled, persons with chronic mental illness, persons with sensory or mobility impairments, persons with substance abuse problems and persons with HIV/AIDS.

Somerville has a network of housing social service providers who assist persons with disabilities, including mental, physical, developmental, persons with HIV/AIDS and their families, and persons with alcohol or other drug addiction. Representatives meet at least monthly as part of the Somerville Homeless Providers Group (SHPG). As detailed in Somerville's 2002 Continuum of Care grant application, Somerville has a number of programs to address the housing and service needs of these populations but current resources fall short of need.

### Inventory of Permanent Supportive Housing

The network of housing and social service providers assist low-income individuals who are among the most vulnerable and needy segments of society. The need for both permanent and transition housing with supportive services is a growing need for a diverse populations which includes persons with mental illness, mental retardation and/or developmental disabilities, substance abuse problems, the elderly and frail elderly, women and children fleeing domestic abuse, people with mobility impairments, people living with HIV/AIDS, people rejoining the community after leaving the corrections

system or other intuitional environment, etc. This demands focused coordination of affordable housing opportunities with ongoing case management and supportive services.

Housing and social service providers identify some of the major impediments to housing the special needs populations as the lack of affordable units, high development costs, and long waiting lists and insufficient funding for supportive services as a result of recent and ongoing funding cuts. According to these providers and articulated in the 2002 Continuum of Care report, the unmet gap for families with children is 92 units; while the figure is 315 units for individuals in need of supportive services.

The following table identifies permanent supportive housing facilities that serve both the homeless and individuals with special needs.

Provider	Target Population	Program Summary	Number of units
The Walnut Street Center	Developmentally disabled	Daily living skills, assistance with medical, mental health & social skills, financial management, choice making, and coordination of services.	11 Houses, 53 beds
CASCAP, Inc.	Mentally Ill	Daily living skills, assistance with medical, mental health & social skills	5 homes, 43 beds
Vinfen, Inc.	Mentally Ill	Daily living skills, assistance with medical, mental health & social skills	4 homes, 32 beds
Kent Street	Women and children	Comprehensive supportive and vocational services for very low income women recovering from homelessness, abuse, poverty & emotional distress.	40 units

### Inventory of SRO Housing

Somerville has a limited supply of Single Room Occupancy (SRO) housing with just 57 units available, 56 of them affordable. The development of additional SRO units has been identified as one of the medium term priorities in this comprehensive plan. Non-profit housing developers, most notably Somerville Community Corporation (SCC), are exploring ways to increase the supply of SRO units within the city.

Provider	Target Population	Program Summary	Capacity
SCC / Sewall St.	Formerly homeless men & women	Permanent housing with supportive services including case management and life skills	14 individuals
YMCA	Adult males	No services, limited referrals	43 individuals

Sewall Place SCC owns and operates a 12 unit SRO and two studio apartments on Sewall Street. Thirteen (13) of the fourteen (14) total units are subsidized by Project-Based McKinney Section 8 Moderate Rehabilitation subsidies from the Somerville Housing Authority; the remaining unit is a market unit. Residency is open to both men and women; tenants share a common living kitchen and living area and each resident has a private bath. Residents participate in the upkeep of the home, attend house meetings where they collectively make decisions regarding house rules, and share a monthly community dinner.

SCC contracts with the Somerville Homeless Coalition to provide eight (8) hours a week of case management. A service coordinator assists these formerly homeless individuals in rebuilding their lives by offering case management, life skills training, nutrition and health counseling, and referrals to a variety of services including detox, batterer, mental health, and voc/ed counseling. The Somerville Housing Authority administers the Section 8 certificates and maintains a waiting list for these units.

Somerville YMCA The Young Men's Christian Association (YMCA) operates a forty-three (43) unit SRO for adult males over the age of 18. Rooms rent for \$87/week and residents share two community bathrooms. In 2000, the Somerville Housing Authority dedicated Section 8 vouchers to 25 % or 12 of the units thereby enabling very low-income residents a more affordable rent. The weekly fee includes membership to the Y and all utilities. There are no services provided by the YMCA although staff provides referrals within Somerville's social service network. The YMCA receives no subsidies outside of the weekly fee. Residents are approximately 50% elderly (over 55), with a variety of age mixes accounting for the remaining 50%. Tracking residents by race, instituted in the last few years shows that 90% of the residents are Caucasian, 5% are black, and the remaining 5% are classified as other. The YMCA maintains a wait list of 50 people and receives an average of ten calls per week from people seeking a room. The average length of stay is six months to one year although some people have been in residence for more than 25 years.

### **Inventory of Transitional Housing**

Somerville has six transitional housing programs operated by four agencies. Collectively these programs provide 86 units of housing for individuals and 25 units for mothers with children. The 2002 Continuum of Care report estimates that Somerville needs 57 more units for individuals and 78 for families to fill current needs.

- Among families, the populations with the greatest needs are young parents and women and their children fleeing domestic abuse represent the greatest need.
- Among individuals the greatest needs are distributed among several subpopulations including chronic substance abusers, youth, dually diagnosed, persons with HIV/AIDS, veterans, and the seriously mentally ill.

Chronic substance abusers In the last year, Somerville lost 15 transitional beds when Sargent House, a sober, supportive environment for a period of 3-12 months beyond the initial 180 days spent in another transitional housing program for male graduates of substance abuse treatment program was forced to close due to funding constraints.

Youth Currently, only 9 of Somerville's 125 units of transitional housing units are available to homeless youth. Wayside Youth and Family Support Network has applied for funding to expand the Short Stop program to serve six additional youth. Additionally, the Somerville Homeless Providers Group has a committee made up of city officials, and representatives from human service agencies, the high school and the providers group to develop a system that addresses the needs of this growing at-risk population.

Domestic Abuse Victims There is an extremely high demand and equally short supply of affordable housing for young mothers and their children and women and their children

fleeing domestic abuse. To address the former, Just-A-Start Corporation will break ground in mid-2003 on six affordable housing units at 299 - 303 Medford Street. This project will provide 3 permanently affordable rental units with Section 8 vouchers from the Somerville Housing Authority and 3 transitional units for young parents and their children graduating from Just-A-Start House.

Transitional Housing Programs in Somerville – January 2003

Provider	Target Population	Program Summary	Units
CASPAR, Inc.	Sober and recovering substance abusing men	Individual, group & family counseling, job placement, voc/ed counseling, aftercare, alcohol education, medical, recreational, and psychological services	3 halfway houses, 51 beds
CASPAR, Inc.	Recovering substance-abusing women	Services provided include individual, group and family counseling, job placement, voc/ed counseling, aftercare, alcohol education, medical, recreational and, psychological services	30 Beds (20 in Cambridge, 10 in Somerville).
CASPAR, Inc.	Pregnant women in recovery from substance abuse and their newborn infants	(same as above).	10 beds
Catholic Charities	Homeless women who are working part time, enrolled in an educational or training program or substance abuse support programs		5 beds
Wayside ShortStop	Homeless young adults	Provides intensive case management to and age appropriate support services	10 beds
Just-A-Start	Homeless teen mothers and their children	Peer support, parenting and life skills, educational and career counseling, and housing assistance	25 beds

### Other Housing Resources for the Disabled

Currently, as noted on page 40, Somerville's subsidized housing inventory includes 1,294 units of housing for the elderly and disabled, including some units specifically reserved for the non-elderly disabled. The Somerville Housing Authority also administers 246 Section 8 housing choice vouchers (tenant-based assistance) under two programs for non-elderly households with disabilities. Recognizing the long wait non-elderly disabled households face for one-bedroom public housing units, the Somerville Housing Authority gives non-elderly disabled households first priority for Section 8 tenant-based vouchers.

### Strategies to Address Supportive Housing Needs

Discussions with service providers indicate that the biggest barrier to expanding the supply of supportive housing in Somerville is the shortage of funding for services. While the City lacks the resources to provide long-term residential service funding, it historically helped providers with brick and mortar costs, helping them to preserve and expand their housing inventory. In the past six years, it provided grants and deferred payment loans to nonprofit developers of three new supportive housing developments and the Somerville Affordable Housing Trust fund committed funds to support the development of 25-unit transitional housing program for persons recovering from substance abuse. The City will continue to make this form of support available.

The City will also continue to fund a grant writer to assist the Somerville Homeless Providers Group in their annual application for HUD Continuum of Care funds for the homeless in order to obtain funds to expand the supply of permanent and transitional supportive housing. It will also explore ways to increase the supply of affordable SRO and one-bedroom units.

## **HOUSING NEEDS BY RACE AND ETHNICITY**

HUD requires that jurisdictions examine whether, within each income bracket, there are disproportionately higher housing needs among members of any racial or ethnic group relative to all members of that income bracket. Using HUD's definition, *disproportionate need exists when the percentage of people with a given need is at least ten percentage points higher than the percentage of persons in the category as a whole.*

In 1990, HUD CHAS data indicated that low-income Black and Hispanic households in Somerville (incomes at or below 80% AMI) had disproportionately higher rent burdens and rates of overcrowding and lower rates of homeownership. As detailed below, 2000 Census data indicates that the differences among racial and ethnic groups *overall* have narrowed; however, currently available 2000 Census data lacks the detail needed to determine whether this trend is true for low income households. In addition, 1990 to 2000 changes by racial and ethnic groups are not precisely comparable because the 2000 Census added categories for people of two or more races; thus a household that reported itself as white or as black, for example, in 1990 might report it as two or more races in 2000.

### **Variations in Rent Burden by Race/Ethnicity**

1990 CHAS data showed that a higher percentage of Black and Hispanic households were rent-burdened than other Somerville households at all income levels and that the problems were most severe for larger families (five or more persons) and extremely-low households.

- While 44% of all Somerville households in 1990 reported at least one housing problem (affordability, overcrowding or incomplete plumbing or kitchen facilities), 62% of all Hispanic households and 58% of Black households reported housing problems.
- The problems were especially severe for large (5 or more) Black and Hispanic households compared to the total households or White households. The percentage of households with housing problems in this category was 20 to 30 percentage points higher than the category average in some income ranges.
- The same disparities held when the comparison was limited to low-income households.



Percentage of Renter Households with Housing Problems by Race and Ethnicity – 1990

Household by Type and Income	Total Renters	Elderly 1 & 2 member	Small Related	Large Related (5 or more)	All Other Households
0 to 30% AMI All races	70%	64%	71%	77%	77%
White Non-Hispanic	69%	64%	66%	66%	80%
Black Non-Hispanic	67%	0%	85%	100%	38%
Hispanic	80%	100%	71%	100%	84%
31 to 50% MFI All races	83%		88%	79%	91%
White Non-Hispanic	79%	62%	84%	75%	89%
Black Non-Hispanic	97%	100%	93%	100%	100%
Hispanic	92%	100%	100%	72%	100%
51 to 80% MFI All races	66%	39%	55%	72%	78%
White Non-Hispanic	61%	39%	47%	59%	75%
Black Non-Hispanic	94%	N/A	100%	67%	100%
Hispanic	84%	N/A	82%	100%	74%
Total Households –all incomes and races	44%	51%	34%	64%	47%
	42%	50%	28%	53%	46%
Black Non-Hispanic	58%	70%	60%		50%
Hispanic	62%	100%		86%	58%

Census 2000 data *suggests* that the disparity in rent burdens among racial and ethnic groups has narrowed, except among householders of two or more races. Half (49%) of householders of “two or more races” had rent burdens of 30% or more, compared to 37% citywide, and 22% had severe cost burdens, compared to 16% citywide. However, as discussed above, it is difficult to determine this conclusively since the Census changed how it collects information in 2000.

Gross Rent as Percentage of Household Income – 1999 By Race of Householder (All Income Levels)

	Total Households	Burden <20%	20 to 24%	25 to 29%	30 to 34%	35 to 39%	40 to 49%	≥ 50%	Not computed	paying ≥30%
White alone	17,587	6,206	2,384	2,071	1,428	947	1,221	2,722	608	6,318
Black alone	1,327	434	172	173	113	96	30	261	48	500
Asian alone	1,132	369	181	86	122	50	39	224	61	496
Other race	966	322	169	64	107	18	100	155	31	380
Two or more races	880	250	136	33	112	85	45	191	28	433
	21,892	7,581	3,042	2,427	1,882	1,196	1,435	3,553	776	8,046
Hispanic or Latino	1,470	593	199	114	151	51	155	181	26	538
White Non- Hispanic	16,810	5,890	2,276	2,006	1,370	915	1,156	2,607	590	16,810
All Households		35%	14%	11%	9%	5%	7%	16%	4%	37%
White alone		35%	14%	12%	8%	5%	7%	15%	3%	36%
Black alone		33%	13%	13%	9%	7%	2%	20%	4%	38%
Amerind/Alaska		29%	22%	19%	9%	0%	0%	14%	8%	23%
Asian alone		33%	16%	8%	11%	4%	3%	20%	5%	38%
Some other race		33%	17%	7%	11%	2%	10%	16%	3%	39%
Two or more races		5%	15%	4%	13%	10%	5%	22%	3%	49%
Hispanic or Latino		40%	14%	8%	10%	3%	11%	12%	2%	37%
White Non- Hispanic		35%	14%	12%	8%	5%	7%	16%	4%	36%

Median Gross Rent at a Percentage of Household Income in 1999  
By Race of Householder

	1999 Median rent burden
White alone	24.8
Black alone	26.0
Amerind	24
Asian alone	24.6
Native Haw	12.5
Other race	24.5
Two or more races	30.3
Hispanic	23.2
Not Hispanic	24.9

### Variations in Overcrowding by Race/Ethnicity

Minority households have much higher rates of overcrowding than white households. According to the 2000 Census, the percentage of minority householders living in overcrowded units (more than 1 person per room) ranges from 10-24%, compared to 2% for white alone non-Hispanic householders. The groups with the highest rates of overcrowding are Hispanics (23%) and “other race alone”(24%).

Incidence of Overcrowding – All Housing – by Race 2000

	White alone	Black alone	Asian	Other alones	Two or more races	Hispanic	White alone not Hispanic	Total
Total Households	26,107	1,651	1,546	1,128	1,123	1,736	25,173	31,555
1.00 or less per room	25,372	1,434	1,379	861	960	1,332	24,599	30,006
1.01 or more per room	735	217	167	267	163	404	574	1,549
% overcrowded	2.8%	13.1%	10.8%	23.7%	14.5%	23.3%	2.3%	4.9%

Some of this difference is due to the fact that a higher percentage of minority households consist of large related families (5 or more persons). As discussed on page 59, large related family households have much higher rates of overcrowding than other types of households. In 2000, 5% of White non-Hispanic households consisted of 5 or more persons, compared to 28% of Hispanic households, 29% of “other race alone” households, 17% of black households and 13% of Asian households.

### Variations in Homeownership Rates and Problems by Race/Ethnicity

In 1990, homeownership rates among minority householders were less than half the rate of white householders at all income levels. At that time, White Non-Hispanic householders had a 36% homeownership rate compared to 15.6% for all other racial and ethnic groups. Among low-income households, the rate was 27% for white householders and less than 9% for all other households.

In 2000, 32.5% of “white alone” households were homeowners, as were 22.1% of all other householders. Homeownership rates rose among all racial and ethnic minorities except “other races/ two or more races”, but as noted above, “two or more races” was not a category in 1990 and thus figures are not comparable.

Some of the discrepancy in homeownership rates may be due to differences in household characteristics among various racial and ethnic groups. The 1990 CHAS showed ownership rates among elderly households were similar among racial and ethnic lines and that the biggest gaps were among non-elderly families. In 2000, as in 1990, minority

households are younger and are more likely to include children under 18. In 2000, only 19% of all Somerville households and 15% of all white alone households include children under age 18, the percentage is 43% for black alone and Hispanic households, 25% for Asian alone households and 44% of householders reporting themselves as other race or two or more races.

Changes in Homeownership Rates Among Racial and Ethnic Groups – 1990 and 2000<sup>42</sup>

		White Non-Hispanic	Black Non-Hispanic	Asian/Pacific Islander		Hispanic	Non-Hispanic
<b>Number of Owners – 1990 CHAS</b>	All Races						
0-30% AMI	1,043	991	19	14		19	1,024
31-50% AMI	1,012	991	-	10		11	1,001
51-80% AMI	1,043	960	29	21		33	1,010
Subtotal 0-80%	3,098	2,942	48	45		63	3,035
81-95% AMI	959	916	-	33		10	949
>95% AMI	5,990	5,603	114	102		167	5,823
Total*	10,047	9,461	162	180		240	9,807
<b>Homeownership Rate –1990 CHAS</b>							
0-30% AMI	21%	23%	11%	10%		8%	22%
31-50% AMI	26%	31%	0%	9%		5%	27%
51-80% AMI	26%	29%	20%	13%		13%	27%
Subtotal 0-80%	24%	27%	8%	11%		9%	25%
81-95% AMI	30%	33%	0%	27%		5%	31%
>95% AMI	42%	44%	21%	30%		30%	42%
Total	33%	36%	12%	21%		16%	34%
					Other race or 2+ races		Non-Hispanic
<b>Owners – 1990 and 2000 Census</b>	Total	White	Black	Asian		Hispanic	
Number of Owners – 1990 Census	9,398	9,021	180	145	52	204	9,194
Homeownership rate – 1990 Census	31.0%	32.6%	13.2%	16.6%	30.8%	15.0%	31.0%
Number of Owners – 2000	9,656	8,470	355	399	432	319	9,337
Homeownership Rate-2000	30.6%	32.5%	21.8%	24.9%	19.0%	17.6%	31.4%

Homeowner problems As detailed below, the 1990 CHAS reported a disproportionate incidence of housing problems among black and Hispanic households. We assume affordability problems account for the majority of the problems (the CHAS does not indicate the types of problems).

Incidence of Homeowner Housing Problems by Race and Income – 1990 CHAS

	All Races	White Non-Hispanic	Black Non-Hispanic	Hispanic
<b>ELI Owners (0-30% AMI)</b>		57%		100%
Elderly (1 and 2 persons)	57%	56%	100%	*
Small Related (2-4)	72%	78%	0%	100%
Large Related (5+)	0%	0%	*	*
Other Non-related	54%	45%	*	100%
<b>VLI Owners (31-50% AMI)</b>	13%	12%	*	0%
Elderly (1 and 2 persons)	6%	6%	*	0%
Small Related (2-4)	26%	26%	*	*
Large Related (5+)	61%	43%	*	*
Other Non-related	0%	2%	*	*
<b>LI Owners (51-80% AMI)</b>	11%	10%	34%	21%
Elderly (1 and 2 persons)	8%	9%	*	0%
Small Related (2-4)	8%	6%	34%	0%
Other Non-related	28%	29%	*	44%
Large Related (5+)	10%	10%	*	*
<b>Moderate Income Owners (81-95% AMI)</b>	7%	3%	*	100%
Elderly (1 and 2 persons)	0%	0%	*	*
Small Related (2-4)	9%	6%	*	100%
Large Related (5+)	26%	0%	*	*
Other Non-related	7%	7%	*	*
<b>Owners &gt;95% AMI</b>	6%	5%		10%

Elderly (1 and 2 persons)	0%	0%	0%	*
Small Related (2-4)	4%	3%	0%	15%
Large Related (5+)	12%	11%	44%	8%
Other Non-related	8%	7%	*	0%
All Owners	13%	11%	30%	22%
Elderly (1 and 2 persons)	18%	18%	42%	0%
Small Related (2-4)	8%	7%	0%	30%
Large Related (5+)	16%	13%	44%	16%
Other Non-related	10%	9%	*	22%

\*no Households in this bracket

## **E. Barriers to Affordable Housing**

While many suburban communities in Greater Boston restrict the construction of multifamily housing and have large lot zoning requirements, Somerville's zoning is much friendlier to affordable housing development, both in terms of the types of housing it allows as of right and its lot size and density controls. It also offers incentives to developers of affordable housing through fee waivers, density bonuses and an inclusionary zoning ordinance and property exemptions for properties owned by non-profits. It has also approved a number of developments using the state's comprehensive permit law (that law allows communities to use an expedited review process to consider all waivers of local requirements necessary for the economic feasibility of an affordable housing development).

Currently there are three major barriers to the preservation and development of affordable housing in Somerville, all beyond the control of the City:

- the high cost of existing real estate and the high cost of new construction
- the dearth of developable land sites and the high costs of those few sites, given the demand by private developers of market rate housing, and
- the reduction in state and federal funding to create additional units of affordable housing and expand rental assistance.

### **Brownfield Sites**

In addition to lead paint hazards, Somerville has a number of Brownfield sites, which have a significant impact on the cost and availability of sites to create affordable housing. In spite of environmental contamination, we find that in a "hot" housing market, for profit housing developers are willing to incur the environmental clean up costs in order to develop market rate housing. Nonprofit housing developers have, of necessity, followed suit not because they will reap large profits but because there is so little land available to be developed for affordable housing. Sites across the city which were once deemed financially infeasible when environmental testing showed unacceptable levels of pollutants now have projects proposed or in various stages of development. While this has positive impacts on the environment, it adds considerably to development costs and places a considerable strain on already limited resources.

### **High Property Acquisition Costs, Limited Land, Limited Subsidy Funds**

The high cost of the existing stock has made it nearly impossible for residents to use City down payment assistance programs since 1999. High land and property costs have made it difficult to develop new units within the cost limits of many programs. This problem,

combined with the federal retreat from deep subsidy programs, raises the cost of development further by lengthening the time it takes developers to assemble financing and obtain program waivers. A recent study found the average affordable housing project in Massachusetts used seven funding sources.

### **City Strategies to Address Barriers**

The City of Somerville has a number of policies to address the above barriers.

- Inclusionary Zoning/Density Bonuses/Fee Waivers Somerville has had an inclusionary zoning ordinance since 1989 that requires developers of market rate housing projects to provide affordable units as well. Currently developers of projects with 8 or more units must make 12.5% of the units affordable in perpetuity; in rental projects, the units must be affordable to households with incomes at or below 50-80% AMI; in ownership projects the units are targeted to households at or below 80-110% AMI. The zoning ordinance provides for fee waivers and reductions and fast track permitting for all developments with affordable units.
- Comprehensive Permits Under state law (Chapter 40B), developers of projects where at least 25% of the units will be affordable to households with incomes at or below 80% of AMI (or at least 20% affordable to households with incomes  $\leq$  50% AMI) can request a waiver of any local requirements, including zoning, needed to make the project economically feasible. Somerville has approved a number of developments under this process in the past few years.
- Linkage Ordinance and Housing Trust Fund Somerville enacted a linkage ordinance in 1989 that requires large commercial developers to contribute to the Somerville Affordable Housing Trust Fund. Since 1991, the Trust has used linkage payments and a City donation of start-up funds, to fund over \$1.0 million in housing activities, including a rent arrearage/security deposit loan fund, an eviction prevention program, down payment assistance loans and long-term deferred payment loans to support the creation of over 100 units of affordable housing.
- Donations of City Land The City has donated a number of parcels in recent years to developers of affordable housing.
- Utilization of Project Based Section 8 Vouchers The Somerville Housing Authority and the City have worked closely to take advantage of the option to project-base Section 8 vouchers since the program's recent inception. Eighteen vouchers are in use at a new rental housing development (Linden Street) that opened in December 2002 and another three will be used for a new rental development for young mothers scheduled to begin construction in 2003 (303 Medford Street).

### **F. Fair Housing**

The City of Somerville conducted an Analysis of Impediments in 1997 and updated the Analysis in 2001. The Analysis found that high costs were a major impediment to fair housing, but also found that housing discrimination exists. Studies by the Fair Housing Center of Greater Boston, a regional fair housing agency, and statistics maintained by the City of Somerville Fair Housing Commission, indicate that discrimination against

households with children, especially young children whose tenancy would trigger lead hazard abatement obligations, and discrimination against Section 8 voucher holders are widespread, especially when the rental housing market is tight.

The City's Fair Housing Commission has worked closely with OHCD and the Somerville Housing Authority to try to overcome these impediments and will continue this work over the next 5 years.

- Lead paint loans and grants: In 2001, the City applied for and received a \$1.1 million three-year HUD grant in 2001 to offer forgivable loans for lead paint abatement and will apply for additional funds for that purpose.
- Rehabilitation loan program for Section 8 landlords: The City has created a rehabilitation loan program offering 5-year forgivable loans to owners who rent units to Section 8 voucher holders.
- Fair housing educational materials and workshops: The Fair Housing Commission has developed fair housing educational materials in multiple languages specifically for families with children and Section 8 voucher holders and has begun a series of workshops for realtors and owners. It is also working with a number of other municipal fair housing and human rights commissions to share information and undertake joint activities.
- Collaboration with community groups that work with racial and ethnic minorities: The Fair Housing Commission has begun planning a workshop for community social service and advocacy agencies and is also working closely with the City's liaison to the Hispanic community (in 2000, just under 10% of Somerville's population lived in linguistically isolated households) to ensure information on fair housing and housing assistance programs is widely available.

#### **G. Anti-Poverty Strategy**

As detailed throughout this comprehensive plan, the Office of Housing and Community Development will use its CDBG, HOME, and ESG funds for programs and projects which will provide the maximum benefit to very low, low and moderate income households. Many of the programs that are traditionally funded using CDBG public service and ESG funds provide job and life skills training, childcare assistance, and other services necessary for a person or family to move out of poverty.

#### **H. Institutional Structure**

Somerville has a strong Mayor and Board of Aldermen form of government. The Office of Housing and Community Development (OHCD) administers CDBG, HOME and ESG funds with approval of the Mayor and subject to approval of the budget by the Board of Aldermen. In addition, OHCD works with the Planning Board, the Human Services Department, the Disabilities Commission, the Somerville Housing Authority, the Somerville Homeless Providers Group and many other city agencies and boards.

OHCD also works with the Somerville Housing Authority (SHA), the Somerville Affordable Housing Trust Fund, and a wide range of non-profit and for-profit developers

and housing service providers to maintain and expand the supply of affordable housing in Somerville and ensure the provision of services. OHCD's Housing Division provides staff assistance to the Somerville Homeless Providers Group, the entity that administers Somerville's Continuum of Care planning process and works closely with that group to address current gaps in housing and services for the homeless and to prevent homelessness.

The Housing Division and the Planning Department work closely with developers seeking zoning relief and identify revisions to zoning ordinance that support affordable housing development.

## **I. Monitoring**

### **Actions taken by the grantee to monitor its performance in meeting its goals and objectives set forth in its consolidated plan.**

The City of Somerville's OHCD Housing Division monitors its performance against the goals and objectives set forth in its Consolidated Plan 1) when new programs are created, existing programs are modified, or new housing development activities are undertaken; and 2) annually, when we prepare our annual performance and general production reports, making adjustments to programs accordingly.

### **Steps and actions being taken to insure compliance with program requirements, including requirements involving the timeliness of expenditures.**

The City of Somerville's OHCD Housing Division operates a variety of programs that are designed to meet its goals of stabilizing rents, maintaining and improving the existing housing stock, increasing the supply of affordable rental units, abating hazardous materials in residential properties, transitional assistance out of homelessness, and increasing homeownership opportunities through education and training of first time homebuyers, provision of down payment assistance, and the creation of affordable homeownership units.

Program requirements compliance for rehab, down-payment assistance, and first-time homebuyer activities is accomplished through an intake, activity scope, and financing analysis done by the Project Manager, with review by both the Assistant Housing Director and Housing Director.

Program requirements compliance for CHDO and other housing development activities is ensured through a review of the developer's proposal by the Housing Director with assistance from the Programs Manager, Grants Manager, Director of Special Projects, OHCD Contract Administrator and OHCD attorneys to ensure that labor rates, procurement outreach, affirmative marketing, tenant and homebuyer selection, funding limits, activity expenditures, as applicable, meet program requirements. The Housing Inspector and Assistant Housing Director monitor the work in progress and authorize all construction payments through construction completion ensuring construction contract compliance and that HUD Housing Quality Standards (HQS) are met.

The Grants Manager reviews Tenant Based Rental activity requisitions, client eligibility, and rent subsidies to compliance with program requirements.

Affordable housing restrictions are recorded with the Registry of Deeds for all HOME rental activities and investor-owned CDBG activities to ensure that the affordability requirements will survive a sale of the property prior to their expiration.

Rental and homeownership activities are tracked in a database and monitored annually throughout the affordability period by the Project Coordinator. Maximum rent levels, appropriate rent increases, tenant income requirements, and HQS compliance are monitored. Homeownership activities are monitored for owner occupancy. Enforcement of program requirements is accomplished by calling loans to property owners who are non-responsive or whose activities are non-compliant and unable to be brought back into compliance.

HQS inspections of rental units and tenant based rental units are performed annually or as required, by the Housing Inspector or by the local housing authority. Any HQS deficiencies identified are monitored until corrected.

Monthly, the Grants Manager monitors expenditure levels and timeframes to ensure timely expenditure of HOME and CDBG funds.

Actions taken by the Grantee to monitor its sub recipients.

CHDO and sub-recipient activities are monitored during activity funding and construction phases as described above. Thereafter, once annually during the affordability period, the Grants Manager monitors rental activities through a site visit and review of the owner's affirmative marketing, tenant selection, and individual tenant files followed by a report to the activity owner. Any problems identified are monitored for correction at the next monitoring visit.

**J. Housing Strategies**

Consolidated Strategy and Plan – FY 2003-2008  
January 2003

**Introduction**

The high priority strategies listed below are the result of extensive public outreach efforts conducted by the Office of Housing and Community Development beginning in the summer of 2002 that included: public hearings, focused discussions among homeless providers and housing advocates, neighborhood meetings, interviews with human service professionals, private housing developers and Somerville residents. The participants informed, and reacted to, a range of initiatives to address the gaps in housing availability and support services. Out of this public input a total of thirty-four (34) strategies were developed and ranked according to priority. A list of all of the strategies is listed at the end of this section according to their current status as a high, medium or low priority.

The City of Somerville is committed to providing for the housing needs of all of its residents and recognizes that market conditions will change over the course of this five-



year plan. Therefore, the City of Somerville will actively pursue strategies to accommodate needs of Somerville residents regardless of ranking in an effort to accommodate changing needs and market conditions.

The highest ranked strategies, described in detail are listed below, and establish the framework for Somerville's affordable housing agenda for the next five years.

**Strategy: Strengthen, support and expand the capacity of Somerville's nonprofit affordable housing providers to develop and manage housing.**

Resources Required		Need Areas Addressed by Strategy				
Staff/non-financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X	X	X	X	X	X	X

Description of Strategy and Objectives

Nonprofit developers play a significant role in the development of affordable housing production across the country. It is essential in high cost communities such as Somerville that nonprofit organizations develop and manage affordable housing. Ranking this strategy as high priority underscores the City's recognition of the value of nonprofit developers in the production and maintenance of affordable housing and its commitment to support their efforts.

Currently, there is one primary not-for-profit affordable housing developer operating in the city; the Somerville Community Corporation, the City's only designated Community Housing Development Organization (CHDO). The Somerville Community Corporation has developed over 200 units for low and moderate-income individuals and families since it was established in 1969. Over the past three years SCC has placed its highest priority on pursuing the development of larger scale projects (10 or more units) in the interest of attaining economies of scale in its housing development. While the opportunities to develop large scale projects is limited due to lack of available land, SCC has succeeded in completing two larger projects over the past two years, and is presently acquiring property to do a third. Prior to 1999, however, SCC developed several 1-4 family properties over a 5-year period, and maintains a strong interest in pursuing such properties where economically feasible.

Recently Cambridge based, Just-A-Start presented the city with a proposal to develop six units Just-A-Start Corporation in their Comprehensive Permit Application for the development of six affordable housing units in Somerville. This project proposes to provide three permanently affordable rental units and three transitional units for young

parents and their children that fit with and fulfill some of the city's affordable housing needs. This type of housing was highlighted as a priority in the last Comprehensive Affordable Housing Strategy (CHAS) produced by the city and continues to be in extremely high demand and equally short supply. The current project is a partnership with the Somerville Housing Authority whose clients will occupy three of the six units. The City encourages this type of collaboration and is interested in supporting more.

**Strategy: Continue to Support and Finance Housing Rehabilitation Programs**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X		X	X	X	X	X

Description of Strategy and Objectives

Since 1991, the City of Somerville has successfully operated housing rehabilitation programs, that provide funding to low and moderate income residents for housing rehabilitation, lead paint abatement, down payment assistance, heating system replacement, energy conservation, window guard installation, historic and architectural preservation and adaptive improvements for the elderly and physically impaired. Administered by OHCD and primarily funded through the Community Development Block Grant program and HOME funds, OHCD provides financial assistance to qualified homeowners, rental property owners that serve low and moderate income individuals in the form of grants, deferred payment loans, and low or no interest loans. Since its inception OHCD has funded more than 650 projects in all of Somerville's neighborhoods in the last ten years.

The housing rehabilitation of OHCD is a critically important element in the overall strategy to increase the supply of affordable housing in Somerville. The City is committed to level funding and increasing funding, if possible, over the next five years. This important source of funding assistance serves to augment the supply of affordable housing within the city by providing funding assistance to eligible applicants who may not otherwise have the resource to maintain their property in good repair. By continuing to support OHCD's housing rehabilitation programs this strategy reinforces another high priority strategy, the need to expedite the approval of and fund small-scale projects of 1 to 4 units.

**Strategy: The Preservation of Expiring-Use Properties Across the City.**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X	X	X	X	X	X	X

Description of Strategy and Objectives

Massachusetts has one of the largest portfolios of expiring Section 8 contracts in the country, with as many as 12,000 units at risk during the next few years. Because of Massachusetts' large number of expiring-use properties, its rapidly appreciating property values, the recent rollback of rent control in the state, and the relative scarcity of new sites for development, preserving low-income housing has become a major issue in the Commonwealth. Expiring use developments include developments financed by HUD or MHFA whose owners are now eligible to prepay the mortgages and convert the housing units to market rate. In 2002, Somerville was able to preserve a 224-unit development located in the Cobble Hill Urban Renewal Area. Most of the units (85%) in that development are reserved for the elderly. Preserving the 224-unit complex was a top priority of Mayor Dorothy Kelly-Gay's administration and we were successful in preserving the affordability of the development by working closely with local community groups, residents, and elected officials.

Currently, there are eight different expiring use building in Somerville representing a total of 140 units that are due to expire during the period of time covered by this CHAS. Over the next two years OHCD will engage the services of a nationally recognized Expiring Use expert to work with the City and our community partners to preserve these units as affordable for our residents.

**Strategy: Update and Revise the City's Inclusionary Housing Ordinance**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X		X	X	X	X	X

### Description of Strategy and Objectives

The purpose of Somerville's Inclusionary Housing Ordinance is to retain and encourage housing opportunities for people of all income levels, and to mitigate the impacts of development of market-rate housing on the supply and cost of low and moderate income housing. Any private developer wishing to develop eight or more market rate housing units (home ownership or rental) must make 12.5% of the units available to in the city as outlined in Article 13 of the Somerville Zoning Ordinance. The city is in the process of updating and revising the ordinance to accurately reflect the intention of the ordinance.

By ranking this as a high priority strategy the City recognizes the importance of the contribution that can be made by for profit housing developers in increasing the supply of both rental and homeownerships affordable housing units in the city.

**Strategy: Continue to support and finance large, multi-family housing developments.**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X	X	X	X	X	X	X

### Description of Strategy and Objectives

The scarcity of land available for development and high acquisition and development costs limit the amount of new affordable housing that can be constructed in Somerville. However, the City can continue to support affordable housing by financing larger scale construction projects (5 or more units) and by developing strategies to address the long-term preservation of existing affordable units.

A critical way the City can demonstrate its support for an affordable housing agenda, in the next five years, is by working to preserve the affordability of existing units and by continuing to fund the development of larger scale housing projects. As stated earlier, without a comprehensive strategy to address issues concerning prepayment options and the expiration of project based section 8 contracts, Somerville is in danger of losing 140 units of affordable housing in the next five years. Preserving affordable housing units as well as increasing the supply are clear goals of the Kelly-Gay administration. Therefore the City will engage the services of a private consultant to work with the City to help us examine options in eight (8) private developments where there is a potential loss of affordable rental units for low income households. In addition, the City will continue to fund larger scale affordable housing developments.

This strategy underscores the importance the City places on a variety of ways Somerville can invest in affordable housing including preservation of existing units, substantial rehabilitation and construction of new housing where vacant land can be secured.

**Strategy: Educate the Somerville Community, Including Public Officials, on the Importance of Providing Affordable Housing.**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X	X	X	X	X	X	X

Description of Strategy and Objectives

The necessity of educating the community at large about the importance of providing affordable housing affects its ability to address the issue and provide housing for those who most need it. While there are several efforts underway to bring the issue to the community at large there is not an on-going formalized effort to address the lack of information related to the need for affordable housing in Somerville. This lack of public education and awareness makes it difficult for nonprofit housing developers and social service providers, whose clients need housing, to advocate for a sustainable affordable housing agenda. By implementing such a public education campaign that identifies the values the community holds related to a broad range of housing issues including housing affordability the city can begin to develop a framework that reflects, compliments, and expands the strategies that are contained in this consolidated plan.

The end goal of such a campaign to educate the community on the issues of affordable housing and to create a framework that addresses the housing needs of lower income families and individuals as well as the a broad range of housing needs and issues including the lack of affordable housing.

This strategy recognizes the importance of outreach and education in cultivating support for affordable housing. Specific public relations efforts detailing the necessity for affordable housing can create a financial and policy making environment that encourages the develop net and preservation of affordable units.

**Strategy: Expedite City Approval and Financial Support of Projects With One to Four Units.**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint abatement in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X		X	X	X	X	X

Description of Strategy and Objectives

As stated earlier in this report, one of the best ways the city can preserve and expand its stock of affordable housing is through the rehabilitation of small properties consisting of one to four units. In a fiercely competitive and “hot” market, housing developers must act quickly if they are to secure property in a timely manner. The process nonprofit housing developers are required to abide by if they want to develop low income housing using federal resources is cumbersome and time consuming. If the process could be expedited nonprofit developers could make decisions on potential real estate in a more timely, systematic manner and facilitate the development of affordable housing thereby fulfilling this high priority-housing goal for the city.

Over the next couple of years, the city will examine the length of time it takes to make funding decisions and move developments through the approval processes by the Planning and Zoning boards. This will be part of a comprehensive effort to help facilitate affordable housing development in the community.

**Strategy: Secure Additional Funds for the Affordable Housing Trust Fund**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X	X	X	X	X		X

Description of Strategy and Objectives

The Somerville Affordable Housing Trust Fund (SAHTF) was created in 1989, by a city ordinance, and its first programs began in 1991. Its purpose is to preserve and create affordable rental and homeownership units in Somerville and carry out programs to

directly assist homeowners and renters. All of its activities must benefit low and moderate-income households (with incomes at or below 110% of area median income).

The Trust was initially capitalized by a \$400,000 allocation of municipal funds and federal program income. In addition, all linkage fees from commercial development in Somerville go to the Trust, as do payments made in lieu of units pursuant to the city's Inclusionary Zoning Ordinance. It also receives revenues from the repayment of Trust-funded loans to affordable housing developers, first time homebuyers and renters receiving security deposit, arrearage or other loans. To date, it has received \$1.5 million in resources.

In the summer and fall of 2002, Trust Fund member went through a visioning process to establish how funds will be allocated and set future direction of the Trust. Currently the Trust Fund has a balance of \$ 120,000, which is not adequate to fund the housing development needs of the city. Working with OHCD and the administration, Trust Fund members have formed a sub-committee to research ways to attract additional funds to the trust and are actively pursuing strategies to do this.

Over the next five years, the City will continue to find additional ways to secure addition resources that can be used for affordable housing production and preservation.

### **Strategy: Provide Relief for Development Related Fees for Affordable Housing**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X		X	X	X	X	X

#### Description of Strategy and Objectives

A variety of municipal fees increase the costs associated with the development of affordable housing. Some of the fees associated with housing development can include special permit fees, site plan approval fees building permit and condo conversion fees. This strategy proposes to create a formula whereby predevelopment fees will be waived or reduced depending on the number of affordable units created and the length of their affordability. Additionally, the City could explore the possibility of deferring fees until closing or recapturing the fees at the time the terms of affordability expire. By waiving all or a percentage of the fees, the City can help reduce some of the pre-development costs associated with affordable housing development and this can act as an addition match when nonprofit housing developer access state matching funds. While these pre-development fees are generally minimal compared to the total cost of a housing project,

the City has established a precedent for granting either full or partial relief for affordable housing development in Somerville. Pursuing relief for these fees can be an effective way for the City to demonstrate its commitment to nonprofits that share our affordable housing goals.

In the next year, the City will explore the possibility of formalizing the reduction or abatement of development related fees.

**Strategy: Explore the Creation of a Tax Incentive Program.**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X		X	X	X	X	X

Description of Strategy and Objectives

Providing tax incentives could be used to act as an incentive to small property owners and encourage housing developers to create affordable housing or to attract limited partners in the production of affordable housing. This strategy proposes to create provisions to waive or reduce certain taxes as a way to support the production of affordable housing. One way the City could approach this is to create a property rebate program that would waive or reduce property taxes for owners of rental property who agree to comply with Federal, State or municipal housing assistance programs that impose rental restrictions. Another way to produce an even greater impact on the development of affordable housing would be to reduce or waive property taxes on all affordable housing projects. For example, in housing developments with both market rate and affordable units, only the percentage of taxes related to the affordable units would be eligible for waived or reduces taxes.

Over the next five years, housing department staff will work with the Assessing Department to pursue the possibility of creating a tax incentive program as a way the City can demonstrate support for increasing the supply of affordable housing.

**Strategy: Support the Comprehensive Permit Process and Extend Terms of Affordability**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in	Special needs and transitional Housing	Emergency shelter, transitional, permanent	Elderly housing	Housing for low to moderate income



		housing units		housing for homeless people		families and individuals
X		X	X	X	X	X

Description of Strategy and Objectives

Known as Chapter 40B of the Massachusetts General Laws or the “Anti-Snob Zoning Act”, Chapter 774 of the Acts of 1969 was established to support the development of subsidized low and moderate income housing. The act established a streamlined permitting process that enables developers to make one comprehensive application to build affordable housing to a local Zoning Board of Appeals (ZBA). A comprehensive permit, which encompasses all local requirements and regulations including zoning, is reviewed and evaluated on a case-by-case basis and may allow construction at a greater density than is allowed by right. In communities where less than 10% of the year round housing stock is affordable to low and moderate income households or where 1.5% of the total land mass (with certain exclusions) is dedicated to affordable housing, the ZBA’s decision can be appealed to the State Housing Appeals Committee if the application is denied or if ZBA conditions make the project unfeasible. The States Housing Appeals Committee may uphold a local ZBA decision or overrule the ZBA by granting or amending a comprehensive permit. Somerville’s percentage is confirmed at 8.78% and asserts that, at least, 2.50% of its land mass is dedicated to affordable housing.

OHCD staff plans to work with Planning Department staff to explore ways the comprehensive permitting process can be improved to include more preliminary input from community residents and housing advocates so that it is in line with affordable housing goals and does not adversely impact the neighborhood in which it is proposed to be developed.

**Strategy: Explore the creation a Linked Deposit Banking Program**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X		X	X	X	X	X

Description of Strategy and Objectives:

This strategy proposes to examine the potential benefits to the City through the creation and implementation of a Linked Deposit Banking Program. The creation of a Linked Deposit Program would allow the City to link policy goals set by the administration with deposit and banking contract decisions. Each financial institution or potential depository institution would submit to detailed evaluations performed by the staff of OHCD and the

Department of Treasury. A financial institutions performance in meeting the policy goals of the City would be considered as a factor in making investment decisions of City funds.

Each financial institution participating in the Linked Deposit Banking Program would have its performance in meeting the City's policy goals evaluated according to criteria set by the City. Evaluation criteria may include factors such as: 1) mortgage lending; 2) economic and affordable housing lending; 3) banking services; 4) employment; and, 5) charitable giving. A ranking system would be devised to assign a "grade" or rating in each category. Only those financial institutions that have received an evaluation through the program and received a "passing" grade would be eligible to hold City deposits.

A Linked Deposit Banking Program would serve two important functions. In addition to the way the City banks, a report would be issued - annually or bi-annually – that details all evaluations, thereby putting more information regarding community banking that is currently available through any other source. Financial institutions are regulated at the federal and state levels and these regulations include periodic examinations for Community Reinvestment Act (CRA) compliance. While certain sections are available to the public, they do not publish a "hard number" review that is available in the public realm. In communities that have implemented linked deposit programs depositors, both individual and institutional, have demonstrated a willingness to follow the City's lead in factoring in a financial institutions rating when making investment decisions.

Over the next couple of years, OHCD staff will work with the Treasury Department and community partners to examine how a Linked Deposit Banking Program would benefit the City of Somerville and further affordable housing goals in the City.

**Strategy: Explore Land Use and Zoning Models to Increase Affordable Housing Production**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards in housing units	Special needs and transitional Housing	Emergency shelter, transitional, permanent housing for homeless people	Elderly housing	Housing for low to moderate income families and individuals
X		X	X	X	X	X

Description of Strategy and Objectives

This strategy recommends that OHCD and the city's Planning Department examine possible changes to land use policy within the city. Given a number of unresolved questions on possible changes to land use, rather than recommending specific changes we would give priority to research the possible changes that could benefit affordable housing. Possible land use and zoning changes that would be considered during this research period include: rezoning, mixed-use zoning, revision of the density bonus and the expansion of linkage fees.

**Rezoning and mixed use zoning:** In certain areas of the city, a higher density may be allowed in designated areas where it can be demonstrated that it is a benefit to the city and provide for more affordable units. Rezoning may be appropriate on industrial and commercial sites that can be converted to residential or mixed use with higher density allowance.

**Density Bonuses:** a density bonus is a provision determined by the Special Permit Grant Authority (SPGA) to relax the density requirement in order to permit a developer to create additional units. The City of Somerville current policy states that developers providing more than twelve and a half percent (12.5%) of the total units in the development as affordable units may apply for an additional density bonus in accordance with the special permit with site plan review. Bonuses may be awarded on the basis of a two-to-one ratio of market rate units to affordable housing units. For every additional affordable unit provided beyond the twelve and a half percent (12.5%) required, two (2) additional market rate units may be authorized. The additional affordable units provided shall continue to be offered at the rate of not less than 50% affordable to lower income range households and the remainder affordable to moderate income range households. The SPGA is the controlling authority for granting a density bonus and bonuses shall not exceed twenty percent (20%) of the number of units normally permissible under the lot area per dwelling unit requirements of Somerville's Zoning Ordinance.

In determining any density bonus, the SPGA carefully considers a number of critical factors. The city may want to explore other means of working with density to achieve the objective of developing more affordable housing.

**Linkage:** The premise upon which Somerville's Linkage Ordinance is based is that new commercial uses of all types not only create employment for city residents and others, but also create increased demand for housing and services for these new employees. Therefore all businesses requiring new construction that are creating new employment in the city will be subject to the same standards for payment of linkage fees for affordable housing creation. Businesses with a total of thirty thousand (30,000) gross square feet or more, including phased projects each phase of which may include less than 30,000 gross square feet, shall contribute a fee in the amount of two dollars and sixty cents (\$2.60) per gross square foot above 30,000 gross square feet. Linkage payments are contributed to the Somerville Affordable Housing Trust Fund.

Over the course of the next five years, OHCD will work closely with the Planning Department to explore various land use and zoning models. Additionally, in the same timeframe two nexus studies will be carried out to determine if the linkage fees should be amended. The first of which is underway and will be available to the public in the spring.

**Strategy: Continue to Support and Expand the First Time Homebuyer's Program and Down Payment Assistance.**

Resources Required		Need Areas Addressed by Strategy				
Staff/non	Financial	Lead	Special	Emergency	Elderly	Housing
-	resources	paint	needs and	shelter,	housing	for low to

financial		hazards in housing units	transitional Housing	transitional, permanent housing for homeless people		moderate income families and individuals
X		X			X	X

#### Description of Strategy and Objectives

The City of Somerville has operated a homebuyer-training program since 1991 that is widely considered one of the most successful programs of its type operating in the Commonwealth. Since its inception nearly 3000 potential homeowners have participated in the program. Home Buyer Training Classes are offered throughout the year with classes designed to help potential first-time homebuyer understand the steps in the home buying process. In addition to qualified housing staff members who conduct the training, guest speakers from public and private industry who represent the banking, real estate, legal and accounting fields, as well as various City agencies, provide valuable information on resources currently available. Graduates of the program receive a certification of participation that they can use to access special mortgage products and other opportunities.

Graduates of the Home Buyer Training Program who meet income and other guidelines may be eligible to participate in the City's Down Payment Assistance Programs. Under these programs, the City can provide up to 15% of the purchase price for eligible properties. Currently the down payment assistance program is inactive due to the high costs of housing exceeding the maximum purchase price allowed in the program guidelines. OHCD staff is exploring ways to redesign the program so that low and moderate income individuals and families can access the funds.

Over the next year, the city will continue to support and expand these programs so that low and moderate-income individuals and families can achieve the goal of homeownership

#### **Strategy: Continue to Support and Increase Homeless Prevention Programs**

Resources Required		Need Areas Addressed by Strategy				
Staff/non - financial	Financial resources	Lead paint hazards	Special needs and transitional	Emergency shelter, transitional,	Elderly housing	Housing for low to moderate

		in housing units	Housing	permanent housing for homeless people		income families
X		X	X	X	X	X

#### Description of Strategy and Objectives

In 2000, OHCD created and funded the Prevention and Stabilization Program (PASS) in close collaboration with the Somerville Homeless Coalition (SHC). This rental subsidy program was established to help income eligible (less than or equal to 60% of median), individuals and families at risk of homelessness or homeless, to transition from homelessness to permanent housing during a twelve month period with the possibility of an additional twelve month extension. The goal of the PASS program is to empower the participant(s) to stabilize their housing and achieve self-sufficiency. The Somerville Homeless Coalition administers the program in compliance with the rules and regulations of the funding source (HOME) and OHCD. Each program participant works with the SHC to develop an individual service plan that outlines the steps necessary to achieve independence so at the end of the subsidy period they will be able to support their housing costs without the benefit of the subsidy. Initially capitalized with \$200,000 of OHCD funds and \$30,000 from The Somerville Affordable Housing Trust Fund the program has met with great success. Currently, the SHC has drawn down all of the initial funds allocated to the program. Due to limited funds, in November of 2002, the Somerville Affordable Housing Trust Fund awarded the SHC an addition \$9,000 toward administrative costs associated with running the program.

Over the next couple of years, OHCD will fund the subsidy portion of the PASS program at \$100,000 per year. At the end of two-year period, the program will be evaluated for effectiveness and continued support.

## **K. Housing Priority Charts**

### Consolidated Strategy and Plan – FY 2003-2008

January 2003

<u>FY 2003-2008 Consolidated Plan</u>		<u>Staff/non-financial Resources Required</u>	<u>Financial Resources Required</u>	<u># of Identified needs/target populations that may benefit from the specific strategy (out of 5 total) *</u>
<u>High Priority Strategies for Increasing Affordable housing in Somerville</u>				
<u>1</u>	<b><u>Strengthen, support and expand the capacity of Somerville's nonprofit affordable housing providers to develop and manage housing</u></b>	<u>X</u>	<u>X</u>	<u>5</u>
<u>2</u>	<b><u>Continue to support and finance housing rehabilitation programs</u></b>	<u>X</u>	<u>X</u>	<u>5</u>
<u>3</u>	<b><u>The preservation of expiring-use properties across the City</u></b>	<u>X</u>	<u>X</u>	<u>4</u>
<u>4</u>	<b><u>Update and revise the City's Inclusionary Housing Ordinance</u></b>	<u>X</u>		<u>5</u>
<u>5</u>	<b><u>Continue to support and finance large, multi-family housing developments</u></b>	<u>X</u>	<u>X</u>	<u>3</u>
<u>6</u>	<b><u>Educate the Somerville community, including public officials, on the importance of providing affordable housing</u></b>	<u>X</u>		<u>4</u>
<u>7</u>	<b><u>Expedite City approval and financial support of projects with one to four units</u></b>	<u>X</u>		<u>5</u>
<u>8</u>	Seek additional resources for the Somerville Affordable Housing Trust Fund	<u>X</u>		<u>5</u>
<u>9</u>	<b><u>Provide relief for development related fees for affordable housing</u></b>		<u>X</u>	<u>3</u>
<u>10</u>	<b><u>Explore the creation of a tax incentive program</u></b>	<u>X</u>		<u>4</u>
<u>11</u>	Support the Comprehensive Permit process and extend terms of affordability	<u>X</u>		<u>4</u>

<u>12</u>	<b><u>Explore the creation a Linked Deposit Banking Program</u></b>	<u>X</u>		<u>5</u>
<u>13</u>	<b><u>Explore land use and zoning models to increase affordable housing production</u></b>	<u>X</u>		<u>5</u>
<u>14</u>	Continue to support and expand the first time homebuyers program and down payment assistance	<u>X</u>	<u>X</u>	<u>4</u>
<u>15</u>	<b><u>Continue to support and increase homeless prevention programs</u></b>		<u>X</u>	<u>5</u>
<u>Medium Priority Strategies</u>				
<u>16</u>	<b><u>Strengthen and support of homeless facilities in Somerville</u></b>	<u>X</u>		<u>5</u>
<u>17</u>	<b><u>Coordinate tracking of the homeless and their needs</u></b>	<u>X</u>		<u>5</u>
<u>18</u>	<b><u>Do targeted fundraising for specific projects/programs</u></b>	<u>X</u>		<u>4</u>
<u>19</u>	<b><u>Formulate parcel specific strategies for vacant and developable land</u></b>	<u>X</u>		<u>5</u>
<u>20</u>	<b><u>Develop and map a comprehensive database of potential development sites</u></b>	<u>X</u>		<u>5</u>
<u>21</u>	<b><u>Expand mixed-use developments</u></b>	<u>X</u>	<u>X</u>	<u>3</u>
<u>22</u>	<b><u>Continue to support the Lead Paint abatement program</u></b>	<u>X</u>	<u>X</u>	<u>3</u>
<u>23</u>	<b><u>Continue to support homeless providers and the application process for the Continuum of Care</u></b>	<u>X</u>	<u>X</u>	<u>5</u>
<u>24</u>	Strengthen collaborations with community partners	<u>X</u>		<u>5</u>
<u>25</u>	<b><u>Build relationships among realtors, lenders, local universities and contractors</u></b>	<u>X</u>		<u>5</u>
<u>26</u>	<b><u>Explore ways to mitigate the impact local universities have on the availability of affordable housing with Somerville</u></b>	<u>X</u>		<u>5</u>
<u>Low Priority Strategies</u>				
<u>27</u>	Promote compliance with fair housing laws	<u>X</u>		<u>5</u>

<u>28</u>	Preservation of Historically and architecturally significant homes within the city	<u>X</u>	<u>X</u>	<u>3</u>
<u>29</u>	<b><u>Review and update the Condo Conversion Ordinance</u></b>	<u>X</u>		<u>3</u>
<u>30</u>	<b><u>Develop an Individual Development Account program</u></b>	<u>X</u>	<u>X</u>	<u>5</u>
<u>31</u>	Develop a Financial Literacy Program	<u>X</u>		<u>5</u>
<u>31</u>	Update and expand inventory of SRO housing	<u>X</u>	<u>X</u>	<u>4</u>
<u>33</u>	Create a program that serves small landlords	<u>X</u>		<u>4</u>
<u>34</u>	Advocate for Community Preservation Act and seek local adoption	<u>X</u>		<u>5</u>

\*Identified needs/target populations include (1) Lead paint hazards in housing units, (2) Special needs and transitional housing, (3) Emergency shelter, transitional housing for homeless people, (4) Elderly housing and (5) Housing for low to moderate income individuals and families.



## **L. Resource Chart**

### Financial Resources Available for Increasing Affordable Housing

#### Most applicable Federal Resources and Programs Available:

CDBG	Community Development Block Grant (CDBG)
CHDO	Community Housing Development Organization (operating funds for HOME grantees)
ESG	Emergency Shelter Grant
HOME Program	HOME Investment Partnership Programs
FHLB/AHP	The Federal Home Loan Bank of Boston Affordable Housing Program
FHLB/NEF	The Federal Home Loan Bank of Boston New England Fund
HOPWA	Housing for People with AIDS
LIHTC	Low Income Housing Tax Credit Program
Section 8	Housing Assistance Certificates and Vouchers
Section 811	Supportive Housing for Persons with Disabilities
Section 202	Supportive Housing for the Elderly
S + C	Shelter Plus Care
SRO	Section 8 Moderate Rehabilitation for Single Room Occupancy Dwellings

#### Most applicable Massachusetts/Quasi-Public Resources and Programs Available:

Massachusetts Housing Finance Agency  
     80/20 Rental Housing  
     Elder 80/20 Program  
     Elder CHOICE Program  
     Expanding Rental Affordability (ERA) Program  
     Housing Starts  
     Options for Independence Program

Massachusetts Housing Partnership  
     Massachusetts Housing Partnership Fund (MHP)  
     Soft Second Program

State Department of Housing and Community Development  
     Affordable Housing Trust  
     Housing Innovations Fund  
     Housing Stabilization Fund  
     Local Initiative Program  
     Community Development Action Grant  
     Soft Second Program

## **L. Continuum of Care: Gaps Analysis**

### **Housing Needs**

<b>Renter</b>		<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
<b>Small Related</b>	0 - 30% of MFI	High	690	\$69,000,000
	31 - 50% of MFI	High	683	\$68,300,000
	51 - 80% of MFI	Low	445	\$44,500,000
<b>Large Related</b>	0 - 30% of MFI	Med	84	\$8,400,000
	31 - 50% of MFI	High	172	\$1,720,000
	51 - 80% of MFI	High	138	\$1,380,000
<b>Elderly</b>	0 - 30% of MFI	Low	764	\$76,400,000
	31 - 50% of MFI	Low	317	\$31,700,000
	51 - 80% of MFI	Low	116	\$11,600,000
<b>All Other</b>	0 - 30% of MFI	Med	1,101	\$11,010,000
	31 - 50% of MFI	Med	1,327	\$13,270,000
	51 - 80% of MFI	Med	1,472	\$14,720,000

<b>Owner</b>		<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
	0 - 30% of MFI	Med	574	\$57,400,000
	31 - 50% of MFI	Med	113	\$11,300,000
	51 - 80% of MFI	Med	114	\$11,400,000

**Continuum of Care: Gaps Analysis - Individuals**

<b>Beds/Units</b>				
	<b>Estimated Needs</b>	<b>Current Inventory</b>	<b>Unmet Need/ Gap</b>	<b>Relative Priority</b>
Emergency Shelter	225	164	61	Low
Transitional Housing	167	125	42	High
Permanent Housing	535	220	315	High
<b>Total</b>	<b>927</b>	<b>509</b>	<b>418</b>	

<b>Estimated Supportive Services Slots</b>				
Job Training	254	125	129	Med
Case Management	535	110	425	Med
Substance Abuse Treatment	481	165	316	High
Mental Health Care	140	115	25	Low
Housing Placement	321	264	57	Low
Life Skills Training	267	200	67	Low
<b>Other Categories</b>				
Healthcare	214	150	64	High
Outreach	340	0	340	High

<b>Estimated Sub-Populations</b>				
Chronic Substance Abusers	535	200	335	High
Seriously Mentally Ill	96	75	21	Low
Dually-Diagnosed	96	36	60	Med
Veterans	53	31	22	Med
Persons with HIV/AIDS	75	55	20	Low
Victims of Domestic Violence	80	25	55	Med
Youth	96	30	66	High
<b>Other Categories</b>				
Elderly	52	30	22	High

**Continuum of Care: Gaps Analysis - Persons in Families with Children**

<b>Beds/Units</b>				
	<b>Estimated Needs</b>	<b>Current Inventory</b>	<b>Unmet Need/ Gap</b>	<b>Relative Priority</b>
Emergency Shelter	120	63	57	Med
Transitional Housing	107	27	80	High
Permanent Housing	112	20	92	High
<b>Total</b>	<b>339</b>	<b>110</b>	<b>229</b>	

<b>Estimated Supportive Services Slots</b>				
Job Training	59	40	19	Low
Case Management	150	30	120	High
Child Care	48	30	18	Low
Substance Abuse Treatment	48	21	27	Med
Mental Health Care	43	25	18	Med
Housing Placement	123	30	93	Med
Life Skills Training	59	42	17	Low
<b>Other Categories</b>				
Domestic Violence Asst.	64	15	49	High
Healthcare	48	36	12	Low

<b>Estimated Sub-Populations</b>				
Chronic Substance Abusers	43	21	22	Med
Seriously Mentally Ill	54	37	17	Low
Dually-Diagnosed	32	15	17	Low
Veterans	6	2	4	Low
Persons with HIV/AIDS	37	25	12	Low
Victims of Domestic Violence	64	15	49	High

**Special Needs/Non-Homeless**

**Sub-Populations**

	Priority Need	Estimated \$
Elderly	Low	\$0
Frail Elderly	Med	\$100,000,000
Severe Mental Illness	High	\$400,000,000
Developmentally Disabled	Med	\$40,000,000
Physically Disabled	Low	\$20,000,000
Persons with Alcohol/Other Drug Addiction	High	\$350,000,000
Persons with HIV/AIDS	Med	\$720,000,000
TOTAL		\$1,630,000,000

## Endnotes

- <sup>1</sup> This discussion, and much of the housing and demographic analysis that follow, makes extensive use of a study of housing needs in Somerville that was commissioned by the Somerville Community Corporation in 2002 with significant assistance from OHCD. The research was conducted by Liou Cao of the Massachusetts Institute of Technology. The report is available at [http://web.mit.edu/lioucao/www/report\\_finaldraft\\_2000.doc](http://web.mit.edu/lioucao/www/report_finaldraft_2000.doc)
- <sup>2</sup> All inflation adjustments in this report are based on the Consumer Price Index for All Urban Consumers for the U.S. unless otherwise noted.
- <sup>3</sup> See Pages 16 and 17 for details on housing sale price and rent increase in recent years.
- <sup>4</sup> Liou Cao (see Endnote 1). Based on an analysis of a parcel database obtained from Somerville OHCD.
- <sup>5</sup> U.S. Census 1990 and 2000 data shows Somerville had the second lowest percentage of elderly households among communities in Boston and the greatest percentage decline in elderly households in the past decade.

Trends in Elderly Population (65 and Above) Somerville vs. State and Region

	Elderly individuals as percent of total population 2000	Change in Number of Households with an elderly member age (1990-2000)
State	13.5%	5.0%
Inner Core	12.8%	-3.5%
Boston	10.4%	-5.7%
Cambridge	9.2%	-1.6%
<b>Somerville</b>	10.5%	-14.7%
Medford	17.3%	-3.7%
Arlington	16.8%	-9.4%
Everett	14.7%	-3.8%

In 2000, only 6 of the 351 cities and towns in Massachusetts had a lower percentage of children than Somerville. Statewide, children comprised 23.6% of the state's population in 2000, up from 22.5% in 1990. In Somerville, they comprised 14.8% of the population, down from 15.6% in 1990.

Percentage Change 1990 to 2000							
	Total Population 2000	Children under 18 2000	Under 18 share of total population	Children under 5	Age 5-9	Age 0-17	HHs with indivs under 18
State	6,349,097	1,500,064	23.6%	-3.7%	14.0%	10.9%	9.7%
Region*	1,628,008	317,017	19.5%	-7.1%	12.9%	8.3%	8.4%
Boston	589,141	116,559	19.8%	-12.4%	12.1%	6.1%	6.7%
Cambridge	101,355	13,447	13.3%	-13.3%	0.6%	-1.2%	1.0%
<b>Somerville</b>	77,478	11,495	14.8%	-11.3%	-1.6%	-3.1%	<b>-2.9%</b>
Medford	55,765	10,009	17.9%	13.7%	1.5%	-0.5%	0.3%
Arlington	42,389	7784	18.4%	1.9%	8.8%	4.6%	6.1%
Everett	38,037	8231	21.6%	-2.3%	29.5%	17.3%	14.8%

\*Region is "Inner Core" – Boston and 13 surrounding cities and towns (Arlington, Belmont, Brookline, Cambridge, Chelsea, Everett, Malden, Medford, Newton, Revere, Somerville, Watertown and Winthrop)

- <sup>6</sup> Households are individuals or groups of people living in separate living quarters rather than group quarters. These living quarters can consist of a home, an apartment, mobile home, single occupancy room, a group of rooms, etc.).
- <sup>7</sup> Discrepancies in total number of family and non-family households arise from variations in Census reports based on 100% count data for some items and sample data for other items (e.g. details on composition of family households).
- <sup>8</sup> These figures necessarily include students living at home, since Census data on the number of college and graduate students does not provide information on the types of households in which they live.

- <sup>9</sup> In 2000, the Census Bureau revised the way it collects data on race and ethnicity. Starting in 2000, respondents could indicate more than one racial or ethnic category. In Somerville, 3,757 residents (5% of the population in 2000) listed themselves as belonging to two (3,639) or more (118) racial or ethnic categories. As a result, changes between 1990 and 2000 categories are not strictly comparable. The 2000 totals shown in the above table break out the total by race or ethnicity for residents reporting themselves as one race or ethnicity. Of the 3,639 residents reporting exactly two races, 1,907 reported themselves as white plus “another race” (not black, Asian or Native American).
- <sup>10</sup> Source: HUD State of the Cities Data Base (<http://socds.huduser.org>)
- <sup>11</sup> The HUD State of the Cities data based defines PMSA suburbs as the Boston MA-NH PMSA except Boston, Cambridge, Gloucester, Lynn and Waltham.
- <sup>12</sup> Strict comparisons of changes in the poverty rate by race in the past decade are not possible because the Census changed the way it collects information on race, adding the category “2 or more races”. Thus households who reported themselves as white, black, etc. in 1990 might report themselves as “2 or more races” in 2000.
- In 1989, 10.8% of residents reporting themselves as white were poor (7,076 persons), while 16.9% of all other residents (1,396) were poor. In 1999, 11.3% of residents reporting themselves as “white alone” (6,587) were poor, compared to 16.3% of all other residents (2,808).
  - The percentage of Hispanic residents who were poor fell from 15.7% in 1989 to 14.7% in 1999. However, the number rose from 720 to 955.
- <sup>13</sup> The Census Bureau defines one-unit attached dwelling as those sharing a common wall running ground to roof.
- <sup>14</sup> The precise impact of condominium conversions is difficult to measure because not all condominium units are owner-occupied. In 1989, as the market for condominium units declined dramatically due to recession, the Census found that 44% (180) of Somerville’s condominium units were renter occupied, with 56% (229) owner-occupied. Given the much stronger market for condominiums since the mid-1990s, the percentage of renter-occupied condominiums may be lower today but 2000 Census data on condominium residents is not yet available.
- <sup>15</sup> The affordable income level is derived by setting total monthly housing costs as 30% of the income level. So,  $\text{income level} = \text{total monthly housing costs} * 12 / 0.3$
- <sup>16</sup> The analyses are based on the CAMA database from the City of Somerville Assessing Department. There is a column in this database – “GRADE\_DESC”, which describes the condition for a specific building. It can be one of the following values: below-average, average, average+5, average+10, average+20, excellent, excellent+10, and un-rated.
- <sup>17</sup> The data on building condition covers all single-family, two-family, three-family, multiple-house, 4-8-unit-apartment, and more-than-8-unit apartment buildings but excludes mixed-use residential buildings. The use codes include: 1010, 1020, 1040, 1050, 1090, 1110, and 1120 (CAMA database).
- <sup>18</sup> Liou Cao. As noted in her study, limitations in the format of the Assessing database required “absentee ownership” to be defined as properties owned by individuals living outside of Somerville, rather than all owners not occupying the property.
- <sup>19</sup> Liou Cao. Nominal housing sales prices were adjusted for inflation using the Consumer Price Index (“CPI”) published by the Bureau of Labor Statistics. The specific index used was the U.S. city average for all urban consumers – the one most commonly used in business [<http://www.bizstats.com/cpi2002.htm>]

Consumer Price Index - All Urban Consumers 1990-2002

Year – Jan.	CPI		Year – Jan.	CPI
1990	127.4		1997	159.1
1991	134.6		1998	161.6
1992	138.1		1999	164.3
1993	142.6		2000	168.7
1994	146.2		2001	175.1
1995	150.3		2002	177.1
1996	154.4			

Area : U.S. city average - Item : All items  
Base Period : 1982-84=100 - Not Seasonally Adjusted

- <sup>20</sup> HUD estimates of median household incomes for a household of three in the Boston-N.H. PMSA rose 11.7% between 1999 and 2001 (from \$56,400 to \$63,000). We have assumed median household incomes in Somerville rose at the same 11.7% rate, (from \$46,315 to \$51,735). After adjusting for inflation, the increase in median household income between 1999 and 2001 would be 5%.
- <sup>21</sup> The estimated 47% inflation-adjusted growth in median household income is based on the difference between the 1979 median (in 2001 dollars) and our 2001 estimate (see Endnote 20 above).
- <sup>22</sup> HUD Fair Market Rent data provides information about the rents recent movers are paying on a regional basis. HUD publishes annual estimates of low-end rents for recent movers (households who have moved into their unit in the past 15 months) by region within states, using a combination of Census data, local CPI surveys and Random Digit Dialing (RDD) telephone surveys. HUD studies focus on recent movers in non-luxury private housing and the data is adjusted to exclude substandard units. The surveys exclude units less than 2 years old, public housing units, seasonal units, and units owned by relatives. HUD uses the survey data to calculate the 40<sup>th</sup> percentile rent (if all the new rents were ordered from the lowest to highest, 40% of the renters surveyed would be paying that amount or less and 60% would be paying that or more).

These 40<sup>th</sup> percentile new mover estimates calculated by region for the entire country and are published annually as the "Fair Market Rent" (FMR) for the Section 8 rental assistance program. HUD sets FMRs annually for 14 regions in Massachusetts. Because these regions are very large, the regional FMRs are lower than the actual 40<sup>th</sup> percentile rent in some communities in the region and higher than others. FMRs for Somerville, for example, are based on the 40<sup>th</sup> percentile rent for the Boston-NH PMSA (Primary Metropolitan Statistical Area), which runs from Plymouth in the southeast to parts of Worcester County on the west and up to the New Hampshire border.

- <sup>23</sup> The state inventory is limited to permanent housing units (i.e. excludes units in transitional housing programs), requires affirmative marketing for at least 30% of the affordable units (e.g. excludes projects where affordable units are marketed to local residents only) and requires a minimum term of affordability. In 2001, it increased the minimum term for rehabilitation projects from 5 years to 15. As a result, most units assisted under Somerville's Homeowner Rehab program after late 2001 cannot be counted in the state inventory because they have shorter use restriction terms (usually 5 years).
- <sup>24</sup> Year started dates for public housing developments are approximate.
- <sup>25</sup> Units where rents are set as a percentage of tenant income so that they are affordable even to the very lowest income households (usually through Section 8 project-based rental assistance or through a public housing program).
- <sup>26</sup> Clarendon Hill Towers is a privately-owned HUD-subsidized development built in the early 1960s. When the affordability use restrictions were expiring, the owner decided to sell. It was purchased by its tenants association in 1990 to preserve its long-term affordability. To help the tenants association finance the purchase, the Housing Authority agreed to enter a long term lease for 41 units at the development using state public housing funds.
- <sup>27</sup> Currently two of the inclusionary zoning developments (7 affordable units) are included in the 40B inventory. The other units that serve households with incomes at or below 80% of area median do not qualify because they are restricted to Somerville residents.
- <sup>28</sup> The Inclusionary Zoning ordinance applies to special permit projects with 8 or more units. Other sections of the zoning ordinance allow a density bonus for smaller projects that include affordable units.
- <sup>29</sup> Most of the units are in properties owned by the Housing Authority; 44 state-funded units are in privately-owned property under long-term leases.
- <sup>30</sup> The definition of emergency is similar for state and federal public housing units and for the Section 8 program. For public housing, first priority goes to households displaced by fire, natural disasters, public actions such as public improvement projects or condemnation of an unsafe unit. Second priority goes to homeless households, including households evicted through no fault of their own or displaced by domestic violence or medical needs. Households evicted for non-payment of rent are not eligible for emergency status in state units. Third priority goes to "transfers for good cause" (current SHA residents who need a larger/smaller unit, want to move to elderly housing or need a different unit due to a medical impairment). For Section 8, public housing applicants in need of reasonable accommodations get first priority; the subsequent priorities are the same as the priorities used for public housing.



- <sup>31</sup> It has been difficult for SHA to fully address maintenance needs at its developments as HUD and the State have cut back on operating subsidy funds: Both in state and federal public housing, rents are set at 25-30% of household income. Since rental income tends to be lower than operating costs, particularly in family projects, the State and HUD provide annual operating subsidies to PHAs to help fill the gap. Both the state and HUD use formulas based on housing authority rental income and operating costs to determine the operating subsidy needed, but over the past decade, Congress and the State Legislature have usually not appropriated enough funds to fully address formula needs, forcing housing authorities to defer maintenance. This has particularly been a problem at state-funded developments, since State operating subsidy payments have tended to be much lower, relative to need, than HUD operating subsidy payments.

Limited state funding for modernization has also been a problem. Most public housing developments in Somerville are between 30 and 50+ years old, and systems have or are reaching the end of their useful lives. In addition, many of the very oldest projects, especially state projects for the elderly, have very small units (e.g. 250-300 square feet) and need capital improvements (e.g. elevators) to make them accessible to the oldest residents. While HUD provides annual funding for modernization on a formula basis to larger housing authorities, such as SHA, state funding for modernization is only provided sporadically (through state bond bonds) and housing authorities much compete statewide for the limited amounts available. As a result in Somerville, as in most communities, federal projects tend to be in better condition than the state projects.

- <sup>32</sup> The State as a rule does not provide funding for social services at state-funded public housing developments (some funds have been provided for elderly developments). While HUD allows housing authorities use operating subsidy funds for this purpose, often little or no money is available for this purpose after other operating needs have been funded.. In addition, in FFY2002 Congress eliminated a second HUD program (Public Housing Drug Elimination Program or PHDEP) that used to provide annual allocations to housing authorities for security improvements and social services.

- <sup>33</sup> Somerville had an estimated 3,716 extremely low income renter households in 2000 . We estimate that just under 1,100 of these households paid less than 30% of their income for housing. We assume most live in subsidized housing or receive Section 8 assistance (HUD data indicates that over 1,200 extremely low income households in Somerville lived in subsidized housing in 1998). Of the 2,600 paying 30% or more, we estimate that 81% pay 50% or more, given the incidence of severe cost burden in the 1990 CHAS data and updated 2000 data.

- <sup>34</sup> The shelter poverty scale uses a conservative minimum standard of adequacy for non-housing necessities, scaled for differences in household size and type, somewhat like the federal poverty standard. It takes into account the actual cost of a standardized, basic “market basket” of non-housing necessities, plus federal and state taxes, in determining the maximum amount of money households can afford to spend for housing and still have enough left to pay for this basic market basket of non-shelter necessities. In this way, the shelter-poverty scale emerges as a sliding scale of housing affordability – varying with household size, type and income. Households who are shelter-poor are suffering from inadequate food, medical care, clothing, and other basic necessities because of the squeeze between their incomes and housing costs. The details of the definition and calculation of shelter poverty can be found in Michael E. Stone’s book “Shelter Poverty” (1993).

- <sup>35</sup> “A Profile of Housing in Massachusetts”, University of Massachusetts Donahue Institute, Boston (1998), pp 16-19.

- <sup>36</sup> In 1990, 181 households (167 renters and 14 owners) lived in units lacking complete plumbing or kitchen facilities. While the CHAS tables provided data on the affordability of the units, they did not provide information on the characteristics or income brackets of the households occupying those units.

- <sup>37</sup> The HUD 2002 CHAS estimate is as follows:

**CHAS Table 1C – HUD 2002 Estimates – Somerville Households (HHs) by Type and Income**

	Renters					Owners			Total
	Elderly 1 & 2 member HHs	Small Related (2 to 4)	Large Related (5 or more)	All Other House- holds	Total Renters	Elderly	All Other Owners	Total Owners	
<b>Number of Households</b>									
0 to 30% AMI	1,786	1,031	129	1,153	4,099	802	169	971	5,070
31 to 50% AMI	747	828	256	1,172	3,003	620	322	942	3,945
51 to 80% AMI	441	864	225	1,524	3,054	421	550	971	4,025
81 to 95% AMI	162	857	151	1,240	2,410	357	536	893	3,303
HHs>95%	517	3,193	501	4,572	8,783	788	4,795	5,583	14,366
Total Households	3,653	6,773	1,262	9,661	21,349	2,988	6,372	9,360	30,709
<b>Percentage of Households</b>									
0 to 30% AMI	49%	15%	10%	12%	19%	27%	3%	10%	17%
31 to 50% AMI	20%	12%	20%	12%	14%	21%	5%	10%	13%
51 to 80% AMI	12%	13%	18%	16%	14%	14%	9%	10%	13%
81 to 95% AMI	4%	13%	12%	13%	11%	12%	8%	10%	11%
HHs>95%	14%	47%	40%	47%	41%	26%	75%	60%	47%
Total Households	100%		100%	100%	100%	100%	100%	100%	100%

- 38 We substituted Census 2000 data for HUD estimates for three items:
- total households: HUD projected a 1.29% increase (1990-2002), while Somerville's actual increase was 4.07% between 1990 and 2000. We used the Census 2000 figure for total households.
  - elderly households: HUD assumed a 5% increase, while Somerville had a 16.5% decrease between 1990 and 2000. We used the Census 2000 figures for elderly (65+) renters and owners..
  - unrelated households: HUD projected no change in the percentages of non-elderly households living in family and non-family households, while Somerville experienced an 28% rise in non-family households and an 7% drop in non-elderly family households between 1990 and 2000. We used the Census 2000 figures on non-elderly non-family renters and owners.
- 39 While our estimate of the number of low-income renters with severe cost burdens is 15% higher (437 households) than the total number of renters reported to be paying 30% or more for housing in 1999 (3,553), the difference is largely due to the fact that the Census figures excluded 402 rent-paying households with no or negative income in 1999. Given that discrepancy plus the 33% rise in new mover rents since 1999, we believe our estimate is reasonable.
- 40 Somerville's overcrowding rate (4.9%) is almost double the statewide rate (2.8%) both because it has more renters than the average community (the statewide overcrowding rate for renters is 5.7% compared to Somerville's 5.9%) and in part because of Somerville's higher overcrowding rate for owners (2.6% compared to the state rate of 1.1%).
- 41 In reality, the number of ELI households may be somewhat higher. Somerville's household poverty rate rose in the past decade, and the number of poor households rose by 466 households to 3,870.
- 42 In reality, the number of ELI households may be somewhat higher. Somerville's household poverty rate rose in the past decade, and the number of poor households rose by 466 households to 3,870.
- 43 The number of units reserved for elderly (age 60 or above) households is set by a state law enacted in 1995. That law requires that housing authorities reserve 86.5% of the state-funded units in their inventory built under the Chapter 667 program for elderly/disabled inventory for elderly households and reserve the other 13.5% for non-elderly disabled households. The law also required communities under the 86.5% goal for elderly households at the time the law was enacted to fill vacancies with elderly households until they reach the mandated percentages. Somerville's state-funded elderly/disabled inventory includes 501 units built under the Chapter 667 program and thus subject to this law; another 24 elderly/disabled units built under a different state program are not subject to the elderly/non-elderly limits.
- 44 The CHAS and Census 1990 and 2000 data differ in several ways. As noted earlier, the 1990 CHAS data reports a higher number of homeowners than the 1990 Census. The two sets of figures are shown here for comparison. Also, the CHAS reported on white and black non-Hispanic households while Census data in the lower half of this table includes white and black Hispanics in the White and Black totals (in 2000, 167 of the 8470 white owners

were white Hispanic). In addition, as discussed above, the 2000 Census changed racial and ethnic categories. In 2000, the householders listed as white, black or Asian are those that reported one race only (e.g. “white alone”).

## **SECTION III: COMMERCIAL AND ECONOMIC DEVELOPMENT**

### **A. Introduction**

The Commercial and Economic Developments components of the Consolidated Plan have the following as their primary purposes:

- a) Expansion of economic opportunities for low and moderate income residents;
- b) Elimination of economic distress which, unchecked, results in both the reduction of employment opportunities and the creation of slums and blight;
- c) Physical improvements and infrastructure development in commercial districts;
- d) Improving access and mobility for disadvantaged populations, and;
- e) Provision of suitable living environments within Somerville's neighborhoods.

Given the City's close proximity to Boston, near the center of the region's labor market area, the fortunes of Somerville's work force are closely tied to the health of the overall Boston area economy. However, Somerville is increasingly recognized as a competitive real estate location comparable to Cambridge and Boston. From rising home values, condominium conversion and new office construction, Somerville is becoming a stronger presence in the Boston region.

The City of Somerville is now home to high-tech, manufacturing, trade, service and retail businesses. Some of Somerville's unique and diverse employers include Tufts University, a nationally recognized academic institution; Spotfire, a global leader in analytic applications for business processes with headquarters here in Somerville and in Göteborg, Sweden; Arrowstreet, Inc. a 100 employee architecture, urban planning, urban design and graphics firm; Independent Fabrications, a 'homegrown' manufacturer of high-end bicycle frames; and Altitude, Inc., one of the top industrial design firms in the world with 3 gold medals and a bronze in Business Week's 2002 Industrial Design Excellence Awards.

The preparation of this new five-year Consolidated Plan comes at a time when the City of Somerville is at a critical economic development juncture. The first phase of the Boynton Yards Revitalization Project is complete, and with the successful redevelopment of this urban "brownfield", the City has opened up new possibilities in the area of industrial redevelopment and telecommunications. Subsequent phases of the Boynton Yards Revitalization Project will be re-assessed and plans for development will be prepared and implemented during the time frame for this Consolidated Plan.

In recent years, Commercial and Economic Development projects have placed a greater emphasis on the importance of neighborhood business centers. The health of these areas is important for providing daily services to residents of the densely populated neighborhoods which surround them, as well as providing commerce, employment, centers for activity, social services, and a tax base for the City. The recently approved Neighborhood Revitalization Strategy Area (NRSA) for Union Square will allow OHCD to continue with the goal of providing affordable housing and economic opportunities within Somerville's oldest commercial district. Additional revitalization efforts and physical improvements are in the planning stages for neighborhood business districts in East Somerville and Magoun Square. Additional efforts may also be explored in eligible areas of Winter Hill, Ball Square, Gilman Square, Wilson Square, and Teele Square. OHCD intends to build on these efforts over the next five years as well as continue to improve existing business and activity hubs such as Davis Square.

OHCD expects to pursue planning efforts in the next five years that enhance the gateways to the City. Many of these gateway locations exist in the form of commercial districts such as Union Square, Winter Hill, Magoun Square, and Powerhouse Circle. However, there are also opportunities for improvements at gateway locations that exist due to the presence of highways such as I-93, McGrath Highway, Mystic Avenue; and transportation corridors such as Somerville Avenue, Beacon Street, and Broadway. Programs and projects will range from improved directional signage to redevelopment of key parcels. This will result in enhanced economic development opportunities, infrastructure improvements, and improved visual appeal.

## **B. Overview of Commercial Development**

The City recognizes that traditional heavy industrial employers are no longer the source of jobs and economic growth they once were. This trend is not new, nor is it particular to the City; in fact, it is a regional trend, which began several decades ago. The City's commercial and economic development work has responded to that change. Where the City emphasized stabilization and growth of traditional employment in the past, today the focus moves towards fostering and building new employment possibilities within the City. The creative class; designers, artists, architects, software engineers has become an important aspect of the growing economy in Somerville, as has the strong entrepreneur spirit and drive in traditional retail and food service industry of the new immigrant class.

Some of the City's commercial districts are experiencing and retaining high quality reinvestment, namely Davis Square, while others are either experiencing disinvestment or high turnover. The rising housing costs are threatening the continuity of the commercial districts, due to interest on the part of developers in converting existing commercial and industrial property into residential uses. This transition in land use further reduces the City's already small commercial tax base. The City recognizes the benefits of a strong retail component to commercial districts, but wants to encourage residential uses to complement and support commercial ventures without reducing the possibilities for new commercial investment.

The proliferation of large discount stores offering an immense apparent variety of goods at highly competitive prices attracts customers and creates a void that places a strain on neighborhood commercial centers where traditional retail goods were once sold. The increased access to automobiles further encourages patronage of such stores. Businesses in the City that offer a unique and innovative product or service are more likely to thrive in today's market. It is the City's objective to attract, nurture and grow such businesses.

Somerville is largely a residential community. Historically, commercial and industrial development was interspersed with residential areas – often to take advantage of railroad access. Until recently, the land formerly dedicated or adjacent to freight rail operations has restrained investment in many areas because of blighting effects. Market forces have recently made such areas more attractive, and significant areas in the City are in line to reap the benefits of significant infill development. Investment in quality of life improvements, such as the Community Path, has also brought investment to property that former backed up against an abandoned railroad track.

OHCD performs several key tasks within the context of its commercial, and economic development work, including:

1. **Encouraging use intensification where feasible.** A significant amount of the City's commercial/industrial area contain low-density activities, i.e. warehousing. Recent trends indicate that warehousing continues to relocate to less expensive suburban areas. Increases in land prices continue to encourage the intensification and redevelopment of underutilized sites, despite the inferior economic conditions. There continues to be attraction towards sites that can be intensified to include residential development. There is also interest in storefront space, especially in the vicinity of existing or anticipated rapid transit. The strong artist community in Somerville has been active in tenanting former industrial space for conversion into artists work space. OHCD's objective is to attract commercial and industrial uses that produce a significant taxable value per square foot and provide more jobs per square foot than lower intensity uses such as warehousing.
2. **Improving infrastructure quality.** Many areas of the City suitable for commercial/industrial development require infrastructure upgrades. Many of the commercial districts experience a great amount of pass-through traffic, which subsequently degrades the pedestrian realm. Improvements are needed to make these areas attractive to office, retail, and residential tenants. The industrial areas are still in need of improvement. Roads and utilities in these areas are often found to be substandard.
3. **Catalyzing development.** OHCD has been active in the acquisition, demolition and redevelopment of key sites. Associated tasks include obtaining property appraisals, property surveys, procurement of demolition services, site control and environmental services. OHCD hired Licensed Site Professionals and

managed remediation of several sites where contamination was known to be present, through the EPA Brownfield Program. OHCD works with other City departments extensively in this process.

4. **Contributing to the development review process.** The community's development density and finite supply of suitable property necessitates that development be of high quality. OHCD works with the Planning Department and Inspectional Services Division in the development review process to ensure that individual development proposals are consistent with the objectives of a neighborhood and/or commercial area.
5. **Marketing the City as a good place to do business.** The City of Somerville has initiated several efforts to promote commercial development and business activity in the City. The City often works in collaboration with the Somerville Chamber of Commerce and Business Interest Groups located in commercial areas throughout the City. This collaborative effort builds support for the City's community development objectives – it also can help the City and the business community add jobs and economic opportunity. OHCD is directly marketing the City through promotional material production of commercial areas, collaborating with major property owners within the City, and communicating with commercial real estate brokers by maintaining an inventory of vacant commercial and industrial space for prospective and expanding businesses.
6. **Development Grantwriting.** OHCD researches, identifies and pursues grants related to commercial development. Secured and pending grant sources include the Environmental Protection Agency (EPA) Brownfield programs, State Transportation Enhancement Program, and Public Works for Economic Development (PWED). The City's grantwriting efforts, combined with CDBG-funded studies and planned infrastructure work, allow for the City to leverage additional funding sources that lead to improved economic development opportunities, the creation of new jobs, the removal of slums and blight conditions, and the general enhancement of the quality of life for the residents of Somerville.
7. **ADA Compliance.** OHCD also funds design, engineering and construction of ADA-related public improvements such as wheelchair ramps on public sidewalks, installation of pedestrian-count down signals at signalized intersections of commercial districts, and installation of lifts and ramps. This is done on a citywide basis. OHCD works with the City's ADA Coordinator and the Disabilities Commission to evaluate and recommend specific improvements.
8. **Elimination of Blight.** OHCD has applied CDBG funds where necessary to address severely blighted properties. Most often, these properties present a public safety hazard and are deteriorated beyond practicable repair. In other cases, identified properties are acquired and the structure demolished. The properties are then made suitable for redevelopment – for commercial, residential or open space use.

## **C. Commercial Districts and Corridors**

### **Union Square Improvements/Neighborhood Revitalization Strategy**

Union Square is distinguished from other commercial areas within the Boston region by the diversity of ethnic groups, its rich history, and its reputation as a dining destination. Changes in the Square over time have produced a community of new immigrant families, long-term residents, students, authors, artists and young professionals. The diversity of the Union Square community is one of its greatest assets and should serve as the basis upon which Union Square's image is based.

Relative to many commercial areas, Union Square is in a good position to encourage business development. The area is not plagued by a high number of vacancies, but development is at substantially lower densities than typical for a commercial center or than existed historically. Many upper levels of commercial buildings have been sealed or removed but additional stories could potentially be added under the City's Zoning Ordinance.

Union Square contains a close-knit pattern of varying lot sizes, mixed use buildings, and interconnected streets that increase the vitality of the area. Buildings designed to accommodate a variety of uses are more adaptable to changing economic conditions and can therefore sustain a longer useful life. Residences or offices in the upper floors of commercial buildings could increase the vitality of Union Square.

In addition, Union Square has an excellent location relative to transportation systems. The slogan "Lively Historic Crossroads" was developed for the area in 1998 to reflect its historical context. The area continues to be a crossroads to those traveling within Somerville, Charlestown, and Cambridge. It is accessible to I-93 and McGrath Highway, serves as a bus route hub, and provides access to the Massachusetts Turnpike (I-90) via Prospect Street. While fixed route transit service is not currently provided, existing tracks provide the potential for commuter rail stops and an extension of the Green Line MBTA light rail system from Lechmere. Union Square should not be solely an area that one passes through, but the home to residents and businesses that reflects the diversity that has been characteristic of the Square as a destination unto itself.

The Union Square NRSA was approved in 2002. The goals and objectives for Union Square for the next five years are provided within that document. The City will provide HUD with annual progress reports within the CAPER regarding the implementation of the NRSA. Additional NRSA's may also be pursued in other neighborhoods throughout the City. Successful NRSA's bring together the neighborhood's and the larger community's stakeholders to forge partnerships that:

- obtain commitments to neighborhood building;
- make neighborhoods attractive for investments, thereby creating a market for profits;



- generate neighborhood participation to ensure that the benefits of economic activity are reinvested in the neighborhood for long-term community development;
- support the use of neighborhood intermediary institutions to bridge the gaps between local government agencies, the business community, community groups, and residents; and
- foster the growth of resident-based initiatives to identify and address their housing, economic and human service needs.

### **Boynton Yards**

#### **Completion of Boynton Yards Project, Phase I:**

With the construction of three (3) new buildings complete and most of the remnant parcels of land sold to abutters or other land owners in the Boynton Yards Revitalization Area, only a few activities still need to be addressed in order to finish Phase I. These activities include completion of the roadway acceptance package, completion of the subdivision building permit application, conveyance of the remaining remnant parcels, and implementation of the Boynton Yards Environmental Impact Report requirements. The City will also continue to implement and administer the “Smart Card” program for newly constructed parking lots that service the Boynton Yard businesses.

#### **Planning and Implementation of Boynton Yards, Phase II-IV**

With Phase I of the Boynton Yards Urban Renewal Plan close to completion and with private sector initiatives now occurring regularly within and on the periphery of Phase I, the Commercial and Economic Development Division now proposes focusing attention on subsequent phases of the Boynton Yards revitalization effort. There is an emerging private interest in redeveloping certain areas of the Boynton Yards Revitalization area. Therefore, the Phasing and specifics of the original plan require revisiting due to portions of the area experiencing development by the private sector sooner than originally envisioned. A large-scale mix-use development is underway in the area that includes portions of Phase III and IV as outlined in the Boynton Yards Revitalization Plan. OHCD has been involved extensively in working the developers of this area and the pursuit of redevelopment is a testament to the area’s future potential. Public input in the form of infrastructure upgrades are necessary for the success of Phase III and IV, including re-design, upgrade, and changes in traffic patterns for roadways in this area, including, but limited to, Columbia Street, Webster Avenue, and Prospect Street.

The area originally described as Phase II (block bounded by Somerville Avenue, Prospect Street, Allen Street, and the Fitchburg Railroad right of way) is prime for redevelopment. This area is being examined within the context of the Union Square NRSA and the potential for future transit service by the MBTA. Some land assembly may be required by private developers, the MBTA, or the City of Somerville/Somerville Redevelopment Authority in order to facilitate development.

Subsequent phases of the Boynton Yards Revitalization Plan will attempt to repeat the success achieved in Phase I through the development of financial and regulatory incentives for private sector redevelopment, and through the limited acquisition and

cleanup, if necessary, of strategic parcels. The initial planning effort for Phase II will be the survey, study and review of existing conditions, allowing for a detailed implementation strategy and framework to be devised.

### **East Somerville**

The East Somerville neighborhood is located along Somerville's border with the City of Boston and is within walking distance of the Sullivan Square Orange Line MBTA station. McGrath Highway and I-93 are also very accessible. The East Somerville area consists of a strong residential neighborhood with a commercial district along Broadway - one of the city's major thoroughfares. Broadway is the focus of commercial development, the most significant of which occurs at the intersection of Broadway and Franklin Street. The commercial district consists of a variety of restaurants, specialty stores, and retail storefronts. The city has been working actively with the local Chamber of Commerce Business Interest Group to improve commercial activity in this neighborhood.

The City initiated an East Broadway Streetscape project comprising an area approximately 0.6 miles in length. This area consists of an ethnically diverse residential neighborhood and commercial district along Broadway between McGrath Highway (Route 28) and the Sullivan Square MBTA Orange Line Station, which is served by eleven (11) MBTA bus routes, three of which serve Broadway. The proposed improvements include pedestrian safety enhancements, landscape amenities, sidewalk reconstruction, and resurfacing of the roadway.

This area of the City also contains a significant concentration of the lowest income households and high numbers of minority population. A greater emphasis will be placed on providing community services and physical improvements to the East Somerville neighborhood through a collaborative effort among the City of Somerville, Somerville Community Corporation, Somerville Chamber of Commerce, and other organizations in the community.

### **Magoun Square**

Magoun Square is a busy commuting route at the intersection of two major roads, Broadway and Medford Street, is a stop on two MBTA bus routes and a commercial destination for pedestrian, bicyclist and vehicular traffic. Magoun Square is the focal point of everyday business life, social and leisure activities, and a busy thoroughfare of commuting traffic.

The City of Somerville has worked extensively with the Magoun Square merchants and residents since 1999 to revitalize the area aesthetically, but more importantly, increase the overall safety of the residents and business owners who rely on the area for their every day livelihood. The City will continue to make efforts to enhance accessibility in this area and increase the safety and visibility of pedestrians and motorists, through sidewalk replacement, new crosswalks, and parking lot reconstruction and to improve the visual characteristics of the square. The proposed improvements will assist Magoun Square in reaching its full potential as a thriving commercial district.

The Magoun Square Revitalization Project is designed to improve the safety, visibility and accessibility for business owners, residents, pedestrians, bicyclists and visitors together with enhancing the visual appearance of the square, which will bring about a sense of place and feeling of pride for an area in need of physical rejuvenation.

### **Winter Hill**

The Winter Hill neighborhood and commercial district on Broadway between Main Street and Temple Street is a gateway to the City and provides one of the most spectacular views of Boston in the region. This area was a prime site for the construction of large single-family homes between 1850 and 1910. Many of these large homes were lost to the construction of large apartment buildings which catered to the growing number of trolley commuters.

OHCD will work with the neighborhood and local businesses to develop a vision for the future development of this area and design streetscape improvements. This area is also a prime location for the use of the Storefront Improvement Program, which will be marketed in this neighborhood over the next five years.

### **Somerville Avenue**

Somerville Avenue transverses the southern edge of the City from McGrath Highway, through Union Square to Porter Square in Cambridge to connect to Massachusetts Avenue. It is the historical trade route to Boston and is in the process of transitioning from an industrial, manufacturing area as a result of the adjacent rail line, to a string of commercial centers that service the surrounding neighborhoods. The Somerville Avenue reconstruction project, scheduled for 2005, will result in improved sidewalks, upgraded utilities, streetscape amenities, and a new roadway surface. These improvements will be integrated with projects in Union Square and Conway Park.

Wilson Square is a small commercial district located between Union and Porter Squares. This area is experiencing reinvestment through upgraded storefronts through the City's SIP, new housing and the City's recent completion of the Sacramento Street pedestrian underpass. Continued revitalization of this area is expected to continue over the next 5 years.

### **Beacon Street**

Beacon Street roughly follows the border between Somerville and Cambridge and is easily accessible to Harvard Square, Inman Square and Porter Square. Significant investment is being made in this area, including several new housing projects and a mix of office and retail developments. This neighborhood district is quickly becoming a popular location for one-of-a-kind retail establishments as well as quality established dining destinations.

This roadway corridor is scheduled for reconstruction in 2004, through a collaborative effort with the Massachusetts Highway Department and City of Cambridge, which shares this street along the City boundary. This public investment is likely to generate private

investment in existing properties and may provide opportunities for utilization of the City's Storefront Improvement Program.

### **Other Neighborhood Commercial Centers**

While these areas are not eligible for CDBG funds on an area wide basis under 1990 US Census figures, they play a role in neighborhood development and some are historically significant. Transportation improvements and enhancement of infrastructure to comply with ADA standards should be considered in these areas.

#### **Broadway**

Broadway is the major boulevard traversing the City. The corridor contains a number of neighborhood commercial centers, including East Somerville, Magoun Square, and Winter Hill (above), as well as Ball Square, Powderhouse Circle, and Teele Square. These commercial nodes contain a number of service, retail and restaurant uses serving the surrounding neighborhood, as well as the Tufts University population.

#### **Davis Square**

Davis Square is the city's most vibrant central business district. It has become a regional dining and entertainment destination with some of the Boston area's finest restaurants, and live entertainment venues. Davis Square includes cinemas, a small live theater, coffee houses and a rapidly expanding mix of retail uses. The residential neighborhood surrounding Davis Square has seen dramatic increases in property values and rents which has resulted in considerable new investment and condominium conversion. OHCD recently completed a study of this major central business district identifying public improvements to upgrade the square including pedestrian improvements, new street furniture, paving, and signage.

#### **Gilman Square**

Located at the intersection of Pearl, Medford and Marshall Streets, this area developed into an important commercial center in the late 1800's due to the presence of passenger rail service. The railroad station was removed in the 1940's but several of the large structures remain. The City of Somerville is a major landholder in this area having acquired the Homans Building in the 1990's and with the presence of City Hall and Somerville High School south of the railroad tracks.

The MBTA has targeted this area for a new commuter rail station and Bus Rapid Transit Service. An extension of the MBTA subway Green Line may also include a new stop at this location by 2011. Therefore, planning for this area will become increasingly important as the area begins to return to its historical role as a transportation hub. In addition, the City of Somerville is exploring reuse scenarios for the Homans Building, a 3-story former manufacturing building located adjacent to the railroad tracks.

## **D. Economic Development Programs**

### **Tax Increment Financing**

OHCD staff will assist in the preparation of Tax Increment Financing packages under the Commonwealth of Massachusetts' Economic Development Incentive Program (EDIP) for selected projects that meet the program criteria. Basically, properties must be a seriously blighting influence in order to be eligible for the program. The City has already received approval for five TIF projects, two of which are located in the Boynton Yards. Future TIF projects could be located within the Union Square NRSA as well as other commercial and industrial areas such as Inner Belt Park and Assembly Square.

### **Brownfield Redevelopment Pilot Programs**

OHCD is administering two innovative programs that provide financial incentives for the redevelopment of commercial and industrial sites in the City that have known or suspected contamination. These sites are more commonly known as "Brownfields." The original Environmental Protection Agency (EPA) grant of \$100,000 has subsequently been increased to a total of \$350,000. These funds are used to provide environmental testing services to a redeveloper of a brownfield site. A total of four sites have participated in the EPA site-testing Pilot. With the completion of a remediation assessment and cost estimate, a CDBG float loan will be used to provide up to \$100,000 in remediation cost overrun coverage, in effect providing a guarantee against overruns of the original EPA funded cost estimate. The other program funded through EPA is the Brownfields Cleanup Revolving Loan Fund. An EPA grant of \$500,000 was used to capitalize a loan pool where an eligible redeveloper of Brownfields can obtain low interest, short-term loans for the remediation of a site.

These programs allow for economic development opportunities to be realized, that may not otherwise occur. The cleanup of Brownfield sites for redevelopment generates new jobs and contributes to the City's tax base. The City will continue to work with EPA to market and encourage these programs.

### **Storefront Improvement Program**

The Storefront Improvement Program (SIP) provides funding for façade renovations to businesses in eligible areas of Somerville. Businesses add value and create a higher quality reconstruction with the knowledge that funding from OHCD is assured. The OHCD can provide fifty percent of the cost of construction up to a maximum contribution of \$40,000. Funds provided through this program afford the City of Somerville the opportunity for direct design management; integrating compatible planning goals the City has set in certain areas. In commercial districts of Somerville described within this five-year plan, the SIP improves commercial locales with the commitment of real dollars.

The Office of Housing and Community Development is making a concerted outreach effort to the areas of Somerville such as Union Square, East Broadway, Winter Hill and to the Somerville Avenue corridor. Other pockets of eligibility throughout the City are being examined for possible Storefront Improvement Program projects through active solicitation from the OHCD and through the community meeting process. Currently active projects such as the Broadway Theatre conversion are examples of this integration.

Recent implementation of the NRSA for the Union Square area places the Storefront Improvement Program in a prime position to assist businesses in the targeted area for the next five years. The NRSA will allow the SIP to work with the strategic goals set for future development in Union Square. Many of the Union Square businesses are small, locally owned and operated enterprises whose subsistence depend upon an active local clientele. Improvements made to the façades of these businesses very often have an immediate and positive effect for the owner and for nearby businesses.

Possibilities for program outreach that are currently being explored include a newly designed brochure, the broadcast of program availability via community access cable television and the printing of guidelines in multiple languages.

The Storefront Improvement Program is keen on implementing a long-term plan for improving the ability of non-English speaking communities' access to the program. Through relationships with non-profit and community social service agencies across Somerville, OHCD hopes that the SIP will encourage greater participation among a more diverse prospective clientele. The addition of brochures in multiple languages as well as access to translation services for the duration of the program's activity are options currently being explored.

The program's structure may also alter over the course of the coming five years, as the OHCD will cease to offer architectural services and will encourage clients to hire an independent design professional. The possibility of the City retaining a skilled designer to help with certain key aspects of a challenging project are also under consideration. Changes to the program are those that will make it more accessible and easier to navigate.

### **Development Advisory**

One of the basic aspects of encouraging economic development is to provide a city approval, licensing, and permitting process that is easily understood and navigated by a potential developer. OHCD plans to improve collaborative efforts with the City's review and permit boards and commissions in order to assist with the development process. Also under consideration is the creation of an Advisory Service that provides a single point of contact to a business applicant to assist them in navigating the permitting process.

## **E. Community Needs Chart**

### **Community Needs**

<b>Anti-Crime Programs</b>			
	<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
Overall	High	77,478	\$5,000,000
<b>Sub-Categories</b>			
Crime Awareness (05I)	High	77,478	\$5,000,000

<b>Economic Development</b>			
	<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
Overall	High	405	\$143,625,000
<b>Sub-Categories</b>			
Rehab; Publicly or Privately-Owned Commer (14E)	High	205	\$55,000,000
CI Land Acquisition/Disposition (17A)	High	35	\$26,000,000
CI Infrastructure Development (17B)	High	25	\$20,000,000
CI Building Acquisition, Construction, Re (17C)	High	20	\$21,000,000
Other Commercial/Industrial Improvements (17D)	Med	25	\$10,000,000
ED Direct Financial Assistance to For-Pro (18A)	Med	50	\$10,000,000
ED Technical Assistance (18B)	Med	20	\$1,000,000
Micro-Enterprise Assistance (18C)	Med	25	\$625,000

<b>Infrastructure</b>			
	<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
Overall	High	690,509	\$260,991,400
<b>Sub-Categories</b>			
Flood Drain Improvements (03I)	High	36,160	\$11,300,000
Water/Sewer Improvements (03J)	High	505,600	\$158,000,000
Street Improvements (03K)	High	133,980	\$85,400,000
Sidewalks (03L)	High	6,827	\$3,200,000
Tree Planting (03N)	High	600	\$600,000
Removal of Architectural Barriers (10)	Med	10	\$200,000
Privately Owned Utilities (11)	Low	7,332	\$2,291,400

<b>Planning &amp; Administration</b>			
	<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
Overall	High	77,478	3,100,000
<b>Sub-Categories</b>			

Community Needs (Page 2)

Public Facilities			
	Need Level	Units	Estimated \$
Overall	High	403	\$84,343,000
Sub-Categories			
Public Facilities and Improvements (Gener (03)	Med	85	\$6,450,000
Handicapped Centers (03B)	Low	5	\$200,000
Neighborhood Facilities (03E)	Low	7	\$3,500,000
Parks, Recreational Facilities (03F)	High	15	\$13,595,000
Parking Facilities (03G)	Med	10	\$10,725,000
Solid Waste Disposal Improvements (03H)	High	150	\$15,000,000
Fire Stations/Equipment (03O)	Low	7	\$1,805,000
Health Facilities (03P)	Low	2	\$300,000
Asbestos Removal (03R)	Low	5	\$800,000
Clean-up of Contaminated Sites (04A)	High	50	\$15,000,000
Interim Assistance (06)	High	50	\$4,000,000
Non-Residential Historic Preservation (16B)	High	17	\$12,968,000

Public Services			
	Need Level	Units	Estimated \$
Overall	High	375	\$21,200,000
Sub-Categories			
Public Services (General) (05)	High	100	\$10,000,000
Handicapped Services (05B)	High	5	\$200,000
Legal Services (05C)	Med	10	\$1,000,000
Transportation Services (05E)	High	15	\$3,000,000
Substance Abuse Services (05F)	High	10	\$1,000,000
Employment Training (05H)	High	5	\$500,000
Health Services (05M)	High	25	\$1,000,000
Mental Health Services (05O)	Med	5	\$1,000,000
Screening for Lead-Based Paint/Lead Hazar (05P)	High	200	\$3,500,000

Senior Programs			
	Need Level	Units	Estimated \$
Overall	High	43	\$3,000,000
Sub-Categories			
Senior Centers (03A)	Low	3	\$500,000
Senior Services (05A)	High	40	\$2,500,000



Community Needs (Page 2)

Public Facilities			
	Need Level	Units	Estimated \$
Overall	High	403	\$84,343,000
Sub-Categories			
Public Facilities and Improvements (Gener (03)	Med	85	\$6,450,000
Handicapped Centers (03B)	Low	5	\$200,000
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	Need Level	Units	Estimated \$
Overall	High	375	\$21,200,000
Sub-Categories			
Public Services (General) (05)	High	100	\$10,000,000
Handicapped Services (05B)	High	5	\$200,000
Legal Services (05C)	Med	10	\$1,000,000
Transportation Services (05E)	High	15	\$3,000,000
Substance Abuse Services (05F)	High	10	\$1,000,000
Employment Training (05H)	High	5	\$500,000
Health Services (05M)	High	25	\$1,000,000
Mental Health Services (05O)	Med	5	\$1,000,000
Screening for Lead-Based Paint/Lead Hazar (05P)	High	200	\$3,500,000

Senior Programs			
	Need Level	Units	Estimated \$
Overall	High	43	\$3,000,000
Sub-Categories			
Senior Centers (03A)	Low	3	\$500,000
Senior Services (05A)	High	40	\$2,500,000

**Community Needs (Page 3)**

<b>Youth Programs</b>			
	<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
<b>Overall</b>	<b>Med</b>	<b>68</b>	<b>\$8,750,000</b>
<b>Sub-Categories</b>			
<b>Youth Centers (03D)</b>	<b>High</b>	<b>1</b>	<b>\$3,000,000</b>
<b>Child Care Centers (03M)</b>	<b>Med</b>	<b>5</b>	<b>\$500,000</b>
<b>Abused and Neglected Children Facilities (03Q)</b>	<b>Med</b>	<b>2</b>	<b>\$1,000,000</b>
<b>Youth Services (05D)</b>	<b>High</b>	<b>15</b>	<b>\$2,000,000</b>
<b>Child Care Services (05L)</b>	<b>High</b>	<b>30</b>	<b>\$2,000,000</b>
<b>Abused and Neglected Children (05N)</b>	<b>Low</b>	<b>15</b>	<b>\$250,000</b>

<b>Other</b>			
	<b>Need Level</b>	<b>Units</b>	<b>Estimated \$</b>
<b>Overall</b>	<b>Med</b>	<b>85</b>	<b>\$31,450,000</b>
<b>Sub-Categories</b>			
<b>Urban Renewal Completion (07)</b>	<b>High</b>	<b>60</b>	<b>\$27,900,000</b>
<b>CDBG Non-profit Organization Capacity Bui (19C)</b>	<b>Med</b>	<b>8</b>	<b>\$250,000</b>
<b>CDBG Assistance to Institutes of Higher E (19D)</b>	<b>--</b>	<b>0</b>	<b>\$0</b>
<b>Repayments of Section 108 Loan Principal (19F)</b>	<b>High</b>	<b>2</b>	<b>\$2,300,000</b>
<b>Unprogrammed Funds (22)</b>	<b>Low</b>	<b>15</b>	<b>\$1,000,000</b>

F: Union Square NRSA







## **SECTION IV: PARKS AND OPEN SPACE**

### **A. Introduction**

This section of the Consolidated Plan reflects Somerville's desire to protect, diversify and increase the open space available to its citizenry. Somerville acknowledges the value of existing open spaces—in terms of aesthetics, health, welfare, the economy, and recreation—for our densely built city. At the same time, we recognize the challenges of commercial and residential development.

Ultimately, the quality of life for all of Somerville's residents is enriched by the quality of the open space in each of the City's neighborhoods, whether the space is enjoyed for recreational activity or green tranquility. An inventory of the City's parks, playgrounds, and other large and small open spaces helps to identify the open space planning priorities for the next five years.

An active public participation process was implemented to determine the goals and resulting proposed actions recorded in this section of the plan. It involved a number of simultaneous and mutually-reinforcing tracks, including public meetings and neighborhood forums, open space visibility events interviews with key open space "players", and a qualitative survey.

The goals, objectives, and five-year action plan described herein represent the sentiments expressed through these channels, as well as the collective knowledge and expertise of City staff, volunteers, and advocacy groups dedicated to open space and recreation. Central to this plan is a critical evaluation of past progress on the action items contained within the previous plan, and a concerted effort to revise, reformulate, and redefine these tasks into a concrete, ambitious, and implementable plan for action.

### **B. Goals and Strategies**

Because of Somerville's high density, the quality of life in our city of homes and businesses is greatly enriched by the many open spaces in which we play, gather, garden and exercise. Our open spaces buffer the visual clutter and auditory clatter of the City; the trees and plants found in our urban open spaces add greatly to the health of the City's people by cleaning the air and providing beauty for the spirit.

The open space and recreation goals for Somerville, listed below, support the existing open space of Somerville, enhance it with care, and encourage the expansion of open space and its benefits to the quality of life in the City.

The Goals described below can be grouped into "Substantive" goals to improve open space and recreation in the City, and "Organizational" goals to create the administrative structures necessary to achieve these ends. Note also that the appearance of a goal or objective in these pages is not to imply that steps are not already being taken in this direction.

## **Substantive Goals**

**Goal 1—Preservation and Stewardship:** To manage, preserve, and otherwise steward our existing open spaces, recreational facilities, and natural resources.

- Preserve existing open spaces from development
- Preserve water quality in the City and the watershed
- Protect publicly- and privately-owned trees in the City
- Develop and monitor environmental indicators for public and environmental health

**Goal 2—Enhancement:** To improve the City's open space and recreational facilities and programs to provide innovative, state-of-the-art, and accessible opportunities for all residents.

- Continue to renovate parks and playgrounds
- Continue to plant street trees to reinforce the urban forest
- Address remaining ADA issues in all parks, playgrounds, and recreational programs and facilities
- Investigate opportunities to enhance existing open spaces through public-private partnerships and other innovative strategies

**Goal 3—Acquisition and Expansion:** To expand and increase the City's inventory of permanently protected open space and recreation resources through acquisition (and other means) whenever feasible.

- Expand the City's supply of publicly-held open space through outright purchase or dedication whenever feasible
- Expand the City's supply of privately-held open space through zoning provisions, development agreements, deed restrictions, public-private partnerships, and other means

**Goal 4—Environmental and Public Health:** To safeguard and improve the health of our community, including consideration of physical, mental, social, economic, and environmental well-being.

- Research and inventory public health problems caused by environmental hazards in the community
- Inform and engage the public in a discussion of the connections between environmental issues and public health

## **Organizational Goals**

**Goal 5—Funding and Support:** To increase funding, staffing levels, and other support to meet existing management and programming needs.

- Investigate existing workloads and staffing levels to set priorities for allocating resources
- Document ongoing maintenance scheduling and additional
- Seek opportunities to pool or otherwise share resources between departments, agencies, commissions, and community groups



- Seek additional funding for open space and recreation staffing and other need

**Goal 6—Management and Programming:** To make the most of our limited supply of open space through the coordination of open space and recreational activities within the City.

- Establish a permanent Open Space Advisory Committee
- Seek opportunities to pool or otherwise share information between departments, agencies, commissions, and community groups
- Seek additional funding for open space and recreation staffing
- Develop and commit to measurements of customer satisfaction and accountability

**Goal 7—Active Public Involvement & Ownership:** To promote and expect public awareness, utilization, and care of Somerville’s open space and involve the public at all levels of open space decisions and stewardship.

- Provide educational opportunities about Open Space and Recreation issues
- Involve the community at all stages of decision making and open space stewardship
- Periodically review the changing needs of Somerville residents
- Promote the Goals, Objectives, and Actions of this Plan, and remind all constituencies of their responsibilities in implementing them.

**Goal 8—Regionalism:** To emphasize, investigate, and benefit from a regional approach to open space and recreation, including both cultural and ecological regions.

- Work with the MDC to address local and regional open space issues
- Work with neighboring communities to address regional open space issues

In essence, these eight goals can be understood together as forming a comprehensive vision for open space in our City, concerned with the physical, organizational, and political aspects of open space. The ultimate goal of this Plan can be summed up as follows:

*“To work together as a City and a Community to protect environmental quality, ensure public health, and provide for the management, programming, and acquisition needs for open space and recreational in the City and the region.”*

### **C. Relationship to Five Year Consolidated Plan**

The following action plan intends to deliver on the promise of the goals and objectives expressed in the above section, with an ambitious program of tangible steps for the City to take over the next five years. There are many public and private groups and agencies already involved in open space activities in Somerville, generating a high level of activity on these issues. However, while much progress has been made addressing the goals and objectives of the previous plan, much work still needs to be done.

These actions are targeted to address the physical as well as the organizational issues confronting the City. The five-year action plan described below works to correct these “process” problems, while still maintaining a focus on the substantive issues of open space and recreation preservation, acquisition, enhancement, management, and maintenance.

Many of these actions are already well underway; others are ongoing but need additional support. And while all actions listed are recognized as important, two areas in particular rise to the top as being absolutely essential for any future progress towards meeting the goals of this Plan:

- (1) The creation of an Open Space Advisory Committee Although there are many groups and departments active in open space and recreation issues, their activities are not coordinated or focused; there is no single consistent voice for open space needs in the City. If the ambitious goals and objectives of this Plan are to be achieved, there needs to be a single committee charged with overseeing this progress and coordinating the actions and priorities of the various groups; and

Securing additional sources of funding and/or support for open space and recreation activities, staff, and programs. Open space and recreation departments in the City (OHCD, Conservation Commission, DPW, and Recreation) are currently understaffed and do not possess the resources to implement all the actions of this plan. Indeed, keeping up with ongoing maintenance demands and programming already overtaxes the system. Support may be found in the form of additional staffing and larger departmental budgets (perhaps funded through the Community Preservation Act), or in other, less conventional means sources, such as local business sponsorship, donated community labor or park “adoption”, and greater reliance on private grants.

#### **D. Parks Renovation Schedule**

##### **Tier I:**

- Restoration of Nathan Tufts (Powder House) Park
- Renovations to Corbett Park on Prospect Hill
- Renovations to Florence Park in East Somerville
- Renovations to Trum Tot Lot on Cedar Street and Franey Road
- Renovation to Trum Field on Broadway (Phase I)
- Renovation of Skating Rink on Somerville Avenue (MDC property)

##### **Tier II:**

- Renovation to Trum Field (Phase II)
- Renovation to Perkins Park
- Community Park on Walnut Street between Medford and Pearl Streets
- Renovation of Dilboy Field (MDC property)
- New Skate Park in Foss Park (MDC Property)

- Renovation to Somerville/Milk Row Cemetery
- New Construction of proposed Allen Street Park
- Expansion and renovation of Harris Park

**Tier III:**

- Renovation of Trum Field (Phase III)
- Renovation of Palmacci Park
- Renovation of Perry Park
- Renovation of Stone Place Playground
- Renovation of Foss Park (MDC Property)
- Renovation of Draw Seven Park (MDC Property)
- Mystic Waterfront Park (MDC Property)

## **SECTION V: TRANSPORTATION AND LONG RANGE PLANNING**

### **A. Introduction**

The Transportation and Long Range Planning portion of the Consolidated Plan aims to accomplish the following goals:

- Redevelopment of underutilized, formerly industrial, blighted areas of the City to improve opportunities for low- and moderate-income persons.
- Creation and retention of jobs across a variety of income levels, with a focus on creation of basic jobs.
- Improvement of overall public facilities, infrastructure, and the environment in the City for the benefit of low- and moderate-income persons.
- Coordination and local promotion of the City as an environmental justice community in regional transportation planning efforts.
- Continued leverage of CDBG funds with grants, private matches, and donations to improve the opportunities for low and moderate-income persons.

This Division will accomplish these goals through strategies outlined below. At the end of this section is a matrix that describes the specific accomplishments planned in the next five years as a result of this Division's efforts.

### **B. Transportation and Long Range Planning Projects**

The following projects, committees, and activities have been part of the Transportation and Long Range Planning efforts for the City of Somerville and include strategies to achieve the goals outlined above:

#### **Assembly Square**

The Assembly Square district of the City of Somerville is the city's major long term economic development target area. This district has tremendous potential to create thousands of jobs for Somerville's low and moderate income population. Of the 145 acres in the district, many are underutilized and have the potential for high levels and quality of development. The district also includes much of Somerville's Mystic River waterfront and much of the open space located in the City. In addition, its location along transit lines and near major highways means that it has the potential to have great transportation access to downtown Boston and elsewhere in the region.

In 1999, OHCD commissioned a planning study of the district. The Assembly Square Planning Study, completed with the assistance of professional consultants, an advisory group, and a great deal of public input, outlined the strengths, weaknesses, opportunities and threats to the revitalization of the Assembly Square District. It outlined a long-range vision for the district, and a strategic plan for how to get to achieve that vision. The focus

was on practical methods the City could use to improve the District, rather than simply setting a final vision without any suggestions on how to reach that final vision.

In May of 2001, new zoning was approved for the Assembly Square district. The Assembly Square Interim Planning District (IPD) was established to promote development that meets the goals of the Assembly Square Planning Study. These goals included the creation of a mixed-use district with an environmentally sensitive building environment. The district also promoted the “creation of as many new jobs and as much tax base as is practicable given the area’s evolving infrastructure and economy, and the desire of Somerville’s citizens to have an attractive, mixed-use environment at Assembly Square.”

The Assembly Square Planning Study also signified a need for guidelines to unify the design of Assembly Square’s public realm. As a result, the establishment of the Assembly Square Design Review Committee (DRC) within the Assembly Square IPD and the completed Assembly Square Unifying Design Guidelines for the Public Realm document, helped to ensure future development within the Assembly Square district would be cohesive, environmentally sensitive, and pedestrian-oriented. The appointed DRC and a hired design consultant worked to develop the guidelines. The team also discussed important connections to the district, which included the Wellington Undercarriage that would make an important connection of two existing parks that line the Mystic River.

A major step towards promoting a new vision for the district occurred in 2001 when the City of Somerville came into an initial agreement for 9.3-acres of underutilized rail yard known as Yard 21. This site was purchased from the MBTA in December of 2000 and offered for sale to private developers. The selected redeveloper put forward a proposal to create a new urban district with a mixture of uses and integration of a new transit station. In 2002, the 1980 Assembly Square Revitalization Plan was due to expire and needed updates to reflect new findings in the recently completed planning study. As a result, the Assembly Square Urban Revitalization Plan: Major Plan Change to Urban Renewal District was completed and approved by the Somerville Redevelopment Authority, Board of Alderman, and the Commonwealth of Massachusetts Department of Housing and Community Development in October of 2002. The major plan change will undertake further review and approval by State environmental officials.

The Assembly Square Transportation Plan is currently underway. The study will identify the existing conditions of the district’s transportation system and key transportation issues that will need to be addressed within the district. The study will also provide alternatives for improvements in each of the major transportation modes, as well as consider future development scenarios that will form the context to evaluate the improvement alternatives. The study will help the City to understand the measures needed to improve access and mobility in the district.

A possible major transportation improvement for the district will be addressed in the Assembly Square Rapid Transit Station Feasibility Study, which the City has recently

advertised Request of Proposals for professional consultant services. The study will examine the feasibility of creating a new rapid transit station for the district. The chosen consultant will consider ridership demand, compatibility with existing MBTA service, right-of-way availability, safety, and cost estimates. The establishment of a rapid transit stop is an important aspect of implementing the vision of the Assembly Square Planning Study.

OHCD is coordinating drafting of Assembly Square Zoning Revisions to replace the Assembly Square IPD. The zoning revisions will be a reflection of recent planning and will promote the redevelopment of the area to remove blight, reach full-build potential, and create low to moderate-income jobs.

A major proposed development for Assembly Square, IKEA, is currently undergoing local review and has been a case study of how previous planning for the district has affected development. The IKEA development was the first case to be reviewed by the DRC and the largest project to be reviewed under the Assembly Square Interim Planning District. The proposal has been evolving through local planning and newest proposal represents a project more aligned with the goal of the district versus original plans. A mixture of uses, major open space improvements, and underground parking are programmed for the current proposal. The development offers direct benefits to the City, as well as, long-term benefits for the district.

#### Five Year Consolidated Plan Strategies to Achieve Division Goals

- Continued implementation of the Assembly Square Planning Study and follow-up projects;
- Implementation of the Assembly Square Revitalization Plan through the acquisition and disposition of strategic parcels for redevelopment;
- Catalyzing development;
- Contributing to the local and state development review process;
- Encouraging redevelopment of former industrial and warehouse/distribution areas through zoning amendments, parcel acquisition and disposition, and projects to establish new identities for districts;
- Leveraging CDBG funds with grants, matches from other public agencies, and private donations.

#### **Inner Belt District**

The Inner Belt District is an industrial park developed through the purchase of railroad land in a neighborhood area with a large low to moderate income population. Historically, the park has been dedicated to light manufacturing, distribution, and warehouse uses. More recently, telecommunication and office uses have been developed (although these have been negatively impacted by the downturn in both market sectors). Although in previous years occupancy rates have been very high, current market conditions have caused the district to suffer from high vacancy rates.

In 2001, the City completed an Inner Belt District: Existing Conditions Report, to initiate planning for the district. The district is being further addressed in the North Point –

Somerville Planning Study with a preliminary vision for the area. The study will also address conceptual access and mobility improvements for the district. The City plans to continue its planning efforts to encourage full-build potential for job creation and retention, as well as, increase tax revenue for the area.

In partnership with Groundwork Somerville, the Somerville Chamber of Commerce, and local businesses, the City will be implementing the Inner Belt Signage and Landscaping Program. The centerpiece for the design of the program will be a city-owned parcel that has been victim to illegal dumping and parked trucks. The parcel will be designed to be a welcoming gateway to the district with new signage and landscaping.

#### **Five Year Consolidated Plan Strategies to Achieve Division Goals**

- Planning and redevelopment of the Inner Belt / McGrath / North Point areas of the City;
- Catalyzing development;
- Contributing to the local and state development review process;
- Encouraging redevelopment of former industrial and warehouse/distribution areas through zoning amendments, parcel acquisition and disposition, and projects to establish new identities for districts;
- Leveraging CDBG funds with grants, matches from other public agencies, and private donations.

#### **McGrath Highway**

Lower McGrath Highway is a mixture of automotive-oriented businesses, shopping centers, and small residential uses. In 2001, the City completed The McGrath Highway Corridor: Existing Conditions Study, which outlined historical development, existing conditions, strengths, weaknesses, opportunities, and threats that face the corridor.

The area will be further addressed as part of the North Point-Somerville Planning Study where hired consultants will develop a preliminary vision for the area. Improvements to accessibility and mobility throughout the area will be examined along with preliminary zoning recommendations. The City would like to continue these planning efforts that will encourage full-build potential for job creation and retention, as well as, increase tax generation for the area.

In the region's 2003 Unified Planning Work Program for transportation planning, funding was allocated for a Route 28 Corridor Study. This study will examine the regional highway from Leverett Circle in Boston to Wellington Circle in Medford; however most of the study area is contained within Somerville. Existing traffic volumes and intersection analyses will be completed along with projections of future traffic generation from the many large developments planned for the corridor. A major aspect of the study will be to identify ways of improving pedestrian and bicycle environments throughout the corridor. The City of Somerville looks forward to working with the regional transportation staff on this corridor study.

#### **Five Year Consolidated Plan Strategies to Achieve Division Goals**

- Planning and redevelopment of the Inner Belt and McGrath Highway/Brickbottom areas of the City into mixed-use communities creating a variety of jobs;
- Catalyzing development;
- Contributing to the local and state development review process;
- Encouraging redevelopment of former industrial and warehouse/distribution areas through zoning amendments, parcel acquisition and disposition, and projects to establish new identities for districts;
- Leveraging CDBG funds with grants, matches from other public agencies, and private donations.

### **North Point**

North Point-Somerville is over 5 acres of underutilized railroad land, isolated from the City of Somerville. The portion of Somerville land is part of a larger area in the City of Cambridge and a small portion in the City of Boston. In the past several years, major community planning by Cambridge created a vision for this area as a new dense mixed-use neighborhood. Later rezoning by the City of Cambridge reflected this planning.

In 2002, the landowner in partnership with a developer proposed a dense mixed-use neighborhood. Approximately ten percent of the over 5 million square feet of development is being proposed in Somerville while the remaining will be within Cambridge and Boston. The project offers an opportunity to redevelop a large area of underutilized railroad and industrial land in close proximity to downtown Boston.

In reaction to previous planning and proposed developments, the City of Somerville received private funding to complete the North Point-Somerville Planning Study. The scope of the study is to examine the existing conditions and create a vision for North Point-Somerville, review previous planning and proposed development, evaluate impacts of previous planning and proposals on North Point-Somerville and surrounding Somerville commercial districts, with consideration of previous findings recommend rezoning of North Point-Somerville, and as a final task, create a preliminary vision for surrounding commercial districts Inner Belt and McGrath Highway.

The study has provided an opportunity for the City to increase planning in the southeastern portion of Somerville and also ensured possible impacts of development will not negatively affect surrounding areas. Preliminary findings of the study suggest development in North Point may be a catalyst for revitalizing surrounding Somerville commercial districts. Since any development will be a 15 to 20 year process, it is essential for the City to continue planning in the southeast area to unlock its potential.

### **Five Year Consolidated Plan Strategies to Achieve Division Goals**

- Planning and redevelopment of the North Point area of the City into mixed-use communities creating a variety of jobs and affordable and market rate housing units;
- Catalyzing development;
- Contributing to the local and state development review process;



- Encouraging redevelopment of former industrial and warehouse/distribution areas through zoning amendments, parcel acquisition and disposition, and projects to establish new identities for districts;
- Leveraging CDBG funds with grants, matches from other public agencies, and private donations.

### **Community Development Plan**

The City of Somerville began the process of developing a Community Development Plan for the first time in 30 years in late Spring of 2002. Through State funding from Executive Order 418, the Mayor hosted four neighborhood community meetings and one citywide 'Community Science Fair' in preparation for the Somerville Community Development Plan (CDP). The CDP will identify objectives and goals for the elements of Open Space, Economic Development, Housing, and Transportation for the city.

As a result of the initial community meetings, the CDP Vision Statement was created to help guide the development of the plan. To receive funding from the State, the city has completed a scope of services to be reviewed by the State Inter-Agency Working Group and can begin development of each element after receiving approval from the working group. Most of the work associated with the plan will be compiling existing area-specific plans, citywide plans, developing additional information, and producing a final citywide plan.

The city will be working with hired consultants for the elements of economic development, transportation, and putting the final plan together, while doing most of the work for open space and housing in house. The final CDP will be a powerful document that will connect the various areas of the city together and help to better incorporate the community's needs into planning policy.

### **Five Year Consolidated Plan Strategies to Achieve Division Goals**

- Development and implementation of the Somerville Community Development Plan to provide a context for other Consolidated Plan activities and contribute to the development of future Consolidated Plans;
- Leveraging CDBG funds with grants, matches from other public agencies, and private donations.

### **Somerville Community Path**

The development of bike and community paths from abandoned railroads across the region and country has proven to be a positive way of connecting communities internally and regionally. The City of Somerville has been advocating for the development of the Somerville Community Path, which would connect Belmont, Arlington, Somerville, Cambridge, and Boston, for the past decade. In 2001, the potential to construct the path came a step closer with the completion of the Somerville Community Path Feasibility Study. The study suggested several alternatives of how to route the path and provided preliminary cost estimates.

With the assistance of an active community group, Friends of the Community Path, the City of Somerville received a Tourism Grant from the Massachusetts Turnpike Authority to put towards further development of the path. The City will be using the funding for survey and design services for a section of the path that will connect to the end of the existing path. The City will continue to work on extending the path to create additional open space, access, and improve public infrastructure for the community. In addition, the City intends to use CDBG funding for design and construction of the portion of the Community Path that serves low and moderate income communities to provide access to jobs and other activities.

#### Five Year Consolidated Plan Strategies to Achieve Division Goals

- Development of the Somerville Community Path through East Somerville and Brickbottom;
- Catalyzing development;
- Improving access to and from low and moderate income communities to employment and other activities;
- Leveraging CDBG funds with grants, matches from other public agencies, and private donations.

#### **Regional Transportation**

As an Urban Core Community, the City of Somerville needs to ensure local needs are met through regional transportation projects, funding, and authorities. Active participation in the various regional transportation committees and meetings in the region is a valuable method to ensure these needs are met.

Transportation funding for local projects is mostly funded through planning completed by the Boston Region Metropolitan Planning Organization (MPO). It is from this agency that the majority of Federal monies flow to the local level. To ensure the needs of the City are met through the MPO, a city representative attends the meetings held during the development of the Regional Transportation Plan (RTP), The Unified Planning Work Program (UPWP), and The Transportation Improvement Program (TIP). The representative advocates for local projects to be included within the short and long-term plans and budgets authorized by the authority.

The MPO also provides the opportunity for additional involvement through the Regional Transportation Advisory Council (RTAC). The Advisory Council provides the city an opportunity to become actively involved in the planning processes for transportation services in the region. The City of Somerville is an active member and holds two seats within the council. In 2002, RTAC toured Assembly Square to understand the needs and issues of the district and also to generate interest and knowledge about transportation issues in the district.

The City of Somerville also sits on the MPO's Environmental Justice Committee (EJ). As a municipality with a large environmental justice target community the City of Somerville is working to make transit more convenient and efficient for populations that

have been traditionally overlooked. Improving access to public transit serves to improve access to jobs, healthcare, education, and to generally improve quality of life.

The City of Somerville is also an active member of the MBTA's Service Standards Technical Advisory Committee that is examining bus service standards in the MBTA district. The overarching goal of this committee and the EJ committee is to work towards providing more equitable and effective transportation services in Metropolitan Boston. Mayor Dorothy Kelly Gay is also the chair of the Executive Committee for the MBTA Advisory Board. The city will continue to pursue opportunities to be involved with MBTA committees and sub-committees that will improve public transit for the city.

The Urban Ring is a circumferential transit corridor connecting the urban core communities of Boston, Brookline, Cambridge, Somerville, Medford, Everett, and Chelsea. The transit system is proposed to connect the hub-and-spoke system that works well for travel to and from downtown, but lacks access to areas surrounding downtown. The development of the Urban Ring will not only create better access to surrounding areas for Somerville, but it will also make Somerville more of a destination to surrounding areas. More importantly, the phase II of the proposed transit system will connect Union Square through Bus Rapid Transit (BRT) to northern and southern destinations.

The proposed transit network would bring additional cross-town and express bus routes to the community; new BRT stations in Assembly Square, Gilman Square, and Union Square; alternative heavy rail station in Assembly Square; and an alternative light rail station in the Inner Belt District. During the planning of these additional transportation routes and facilities the City has and will continue to coordinate with the MBTA and hired consultants to ensure they are properly planned to serve the needs of the community. Currently, the City is working to ensure Union Square is served in the most effective and efficient manner.

The City of Somerville is also represented on the Urban Ring Citizen's Advisory Committee (CAC). As a member of the committee the city has an opportunity to provide additional advisement for the planning of the Urban Ring for all phases of development. The CAC along with the several sub-committees, review planning work completed by the MBTA and consultants and make recommendations. As a member of the CAC, the City has another opportunity to ensure the needs of the community are met and proper planning of the Urban Ring.

The City of Somerville will continue to promote and advocate for the Green Line Extension to Union Square and on to Ball Square/Medford Hills. In the 2003 UPWP, funding was allocated for a feasibility study of the Green Line Extension. The City looks forward to working with the Central Transportation Planning Staff (CTPS) to ensure all alternatives are fully evaluated and considered for the study.

The North to South Rail Link and the High Speed Rail (Boston to Montreal) are two regional projects that will be utilizing existing rail corridors in Somerville. The city

continues to follow the progress of both projects for the progression of regional transportation and to ensure Somerville will not be negatively impacted by development of the projects. Both projects have potential to benefit the City of Somerville for better access to the region.

The City of Somerville has assembled the Transportation Cabinet that is composed of interdepartmental representatives that discuss ongoing or future transportation projects within the community and region. The cabinet is beneficial to update members on current projects, provide members an opportunity to ask questions, and create strategies for transportation issues in the community.

#### **Five Year Consolidated Plan Strategies to Achieve Division Goals**

- Coordination and local promotion of regional transportation projects that benefit low and moderate income communities in the City;
- Implement economic development and housing strategies that take advantage of planned transportation improvements to benefit low- and moderate-income persons and Environmental Justice Communities;
- Catalyzing development;
- Contributing to the local and state development review process;
- Improving access to and from low and moderate income communities to employment and other activities;
- Leveraging CDBG funds with grants, matches from other public agencies, and private donations.

#### **Regional Planning**

The City of Somerville is involved in regional planning as a member and chair of the Metropolitan Area Planning Council's (MAPC) Inner Core Committee. The committee discusses, reviews, and coordinates planning within the 23 communities that are part of the Inner Core Subregion. The committee makes comments and recommendations for projects undergoing MEPA review and also on regional planning and transportation budgets and plans. The active participation is yet another tool to empower the city in regional planning activities.

#### **Five Year Consolidated Plan Strategies to Achieve Division Goals**

- Contributing to the local and state development review process;
- Leveraging CDBG funds with grants, matches from other public agencies, and private donations.

#### **Somerville Redevelopment Authority**

The Somerville Redevelopment Authority serves the City of Somerville by seeking to redevelop under utilized, blighted, or decadent areas of the City in accordance with the powers provided in M.G.L 121B. The outcome of urban renewal activities is designed to realize an increased tax base, create jobs for low- and moderate- income persons, and to improve opportunities and raise the quality of life for lower to moderate income residents of Somerville. The Somerville Redevelopment Authority has recently created a Major Plan Change to the 1980 Assembly Square Revitalization Plan that seeks to implement a

new vision for the district based on significant mixed-use development and the addition of a new rapid transit station to the district. In addition the Authority is currently working on implementing urban renewal activities in the Boynton Yards section of the City and on a project in Union Square.

#### Five Year Consolidated Plan Strategies to Achieve Division Goals

- Acquire and dispose of land for the purpose of eliminating slums and blight and to create low-and moderate- income jobs;
- Leveraging the urban renewal mechanisms to encourage private sector participation in urban renewal areas;
- Catalyzing development;
- Increasing the number and quality of jobs in low- and moderate-income areas of the City through redevelopment and new investment in urban renewal districts;
- Improve infrastructure quality to attract jobs for low- and moderate-income persons;
- Improvement of overall public facilities, infrastructure, and the environment in the City for the benefit of low- and moderate-income persons.

#### **Somerville Bicycle Committee**

Increasing the safety of bicycle travel and the accessibility of bicycle parking is the primary goal of the Somerville Bicycle Committee. As one of the major transportation modes for those without access to automobiles, bicycle issues are important to the lower-to moderate residents of Somerville. By increasing the safety of bicycle travelers and seeking to educate both motorists and bicyclists alike the Somerville Bicycle Committee is working to increase the visibility and numbers of bicyclists in our community. In addition to the benefits of bicycles as an alternative to automobile travel bicycles also reduce air pollution and congestion in dense heavily traveled neighborhoods such as we have in Somerville.

#### Five Year Consolidated Plan Strategies to Achieve Division Goals

- Improvement of overall public facilities, infrastructure, and the environment in the City for the benefit of low- and moderate-income persons.
- Improve access to jobs, healthcare, and education for the benefit of low- and moderate-income persons.
- Leveraging CDBG funds with grants, matches from other public agencies, and private donations.

## **SECTION VI: HISTORIC PRESERVATION**

### **A. Introduction**

The mission of the historic preservation staff is to provide a wide array of technical assistance, design review, and historical information services on an ongoing basis to owners of historic and historically eligible properties, municipal staff, local schools, government officials, and the general population.

The Staff also provides professional and technical assistance to the Somerville Historic Preservation Commission (SHPC) that was established by the City in 1985 as a fourteen (14) member body to administer the City's Historic Districts. The number of districts which the Commission and its Staff administer have grown over the past 17 years from the initial 105 to currently just over 300 properties. This includes many single building districts, as well as districts comprised of multiple buildings. The Staff and the SHPC review applications for exterior alterations to these designated historic properties and offer constructive and practical advice to the owners.

The Staff reviews demolition permits, conducts Section 106 reviews for publicly funded projects, and in concert with the City Clerk's Office, Inspectional Services, and the Central Library maintains historical records, photographs and other documents for circulation and future reference. The Staff also regularly collaborates on public outreach projects with several State-wide bodies and local organizations dedicated to historic preservation and the revitalization of deteriorated neighborhoods, including the Massachusetts Historical Commission, the Department of Environmental Management, Historic Massachusetts, Inc., the Somerville Old House Organization (SOHO), and the Somerville Museum.

In addition, the Staff is responsible for helping the City to secure grants and other funds to reconstruct or restore its municipal facilities of historic significance, and then to oversee those grant awards as project managers or as liaisons with other governmental bodies.

Another mission of the Staff and the Commission is to foster community pride in the City's history and to encourage the preservation of Somerville's historic building stock, both residential and non-residential, in order to improve the livability of Somerville neighborhoods. To accomplish this mission over the longer term the SHPC is particularly intent upon developing awareness and appreciation of the City's historic assets among the youth of the community.

### **B. Background**

Over the past two decades, the City of Somerville, through its Historic Preservation Division of the Office of Housing and Community Development, has made great strides in meeting several statutory goals of the Housing and Community Development Act, as

amended, most particularly those goals related to providing a suitable living environment. This success was accomplished by improving the livability of neighborhoods, increasing access to quality facilities and services, revitalizing deteriorating neighborhoods, and restoring and preserving properties of special value for historic, architectural or aesthetic reasons. A brief description of those achievements follow in order to set forth a context for evaluation of past activities, as well as to illustrate how the City of Somerville intends to pursue this HUD agenda over the next five years.

- Hired a preservation consultant in 1980 to research, survey and photograph hundreds of potentially eligible properties throughout the City. Project research resulted in a book entitled Beyond the Neck: The History and Development of Somerville, Massachusetts that identified key properties for historic designation at the local, State, and/or Federal level. Published in 1982, this 160-page book was widely disseminated for public education and feedback, including through local libraries, organizations, and bookstores. Due to its immense popularity and response from the public, the book was updated in 1990 to highlight more recent preservation projects undertaken by the City and private property owners.
- Oversaw the formation of a Historic Study Committee and ultimately the adoption in 1985 of a local Historic District Ordinance through enabling legislation under Massachusetts General Laws Chapter 40C. The City then established a Somerville Historic Preservation Commission (SHPC) of fourteen (14) voluntary members to administer this Ordinance, and hired a part-time Executive Director to help the City foster the long-term preservation, appreciation, and protection of all significant residential, commercial, religious, and public historic properties.
- Since 1985 more than 370 properties fully surveyed and designated "historic" within the City, including 232 properties listed on the National Register of Historic Places, 300 properties designated under local and State historic preservation laws, and 161 properties listed on both the National Register and the State Historic Register. Another 15 properties were recently surveyed in the Prospect Hill Area and 10 are proposed for local and State historic designation pending Board of Aldermanic and Mayoral approval. This represents an extraordinary volume of historic properties dispersed throughout a relatively small city of 75,000 residents and 4.2 square miles. Several neighborhood meetings and public hearings were sponsored for input prior to any property designations.
- Administered the City's Historic Districts Ordinance and associated requirements that involved timely and historical review of applications for exterior property alterations, demolitions, and federally funded projects needing Section 106 compliance. All of these reviews were subject to public scrutiny and comment prior to final action.
- Provided technical assistance upon request to over 100 private and non-profit owners of historically designated or eligible properties annually, as well as to

various municipal departments involved with such properties, including other Division Heads in the Office of Housing and Community Development and the Departments of Public Works, Traffic and Parking, Health, Fire, and Planning. Projects included helping homeowners to make historically sympathetic repairs, changes and additions to their properties, and working with the City's Housing Office and the local CDC (Somerville Corporation) to identify historic property owners eligible for home improvement loans and to design housing that is both affordable and sensitive to the historic character of the overall neighborhood and the specific streetscape.

- Served as Project Manager, Preservation Commission Liaison, or Coordinator on numerous historically designated properties owned by the City which were a source of blight or poor quality facilities in their respective neighborhoods. These preservation and restoration projects included providing handicapped accessibility to City Hall, reconstructing the Old Powder House (circa 1704), repairing and renovating the Field House for public use, stabilizing the exterior envelope of the City's first Police Station for redevelopment, providing handicapped accessibility to and restoring the original design to the City's historic Nathan Tufts Park, undertaking critical repairs and stabilization work on both the West Somerville Branch Library and the Central Library, and preparing a Master Plan for the City's oldest Cemetery on Milk Row in order to provide handicapped accessibility, restore seriously threatened public monuments and gravestone markers, and preserve vital open space in a dense residential and commercial area of the community. Each of these sites had been poorly maintained in the past, which significantly compromised their safety, use and accessibility to all members of the community. All of these projects helped the City properly restore, repair, and preserve these historic public facilities for current and future use. Public meetings and hearings were held prior to any work being finalized or approved on these municipal structures.
- Wrote successful grant applications to various State and local agencies for critical matching funds to undertake community preservation projects, including the Milk Row Cemetery, the Bow Street Police Station, the Preservation Awards Program, Staff Support for the Preservation Commission, and Historic Structure Reports for the Powder House, the West Branch Library, and the Prospect Hill Tower.
- Developed educational materials and programs for teachers, librarians, and students at the elementary, middle, and high school levels, and for local Girl and Boy Scout leaders in order to help raise awareness and appreciation of the City's historic assets, as well as to instill a greater sense of community pride among local youth of all backgrounds. Programs included a bus tour for new public school teachers and librarians, numerous neighborhood walking tours, and active involvement of local elementary and high school youth in historic preservation activities such as re-enactment events, direct teaching in the SHS Drafting and Pre-Engineering Program, and the Art Department, and classroom visits to elementary schools.



### **C. Goals and Strategies**

- To adaptively re-use the City's historic and currently vacant former Bow Street Police Station by working with OHCD's Commercial Development Staff. Overall goals include returning the building to a productive and economically viable use, possibly through a mixed-use facility that includes affordable housing and new economic opportunities, and ensuring that any redevelopment is sensitive to the properties' local, State and Federal historic designation.
- To expand the City's Capital Improvement Program to incorporate several historically significant, yet seriously blighted structures, including the Prospect Hill Tower, Milk Row Cemetery, and the West Branch and Main Libraries. All of these repair and restoration projects are subject to the availability of adequate matching funds from non-HUD sources.
- To eliminate blight and serious safety issues on a key public facility in West Somerville, but valuable as a community-wide resource, by undertaking significant roof, drainage, wall, and door repairs on the West Branch Library, and restoring certain irreplaceable architectural features of the interior entry, stairwell, and main room.
- To work more closely with the Staff of OHCD's Housing and Commercial Development Divisions and various non-profit organizations to encourage the use of neglected or endangered historic resources, such as former churches, the Armory, and tax title properties, for affordable housing and/or public facilities, in a historically sensitive manner. Conversion of a former theater to a community recreational facility has recently begun, following extensive public review and input.
- To devise creative strategies for helping homeowners to undertake historically appropriate repairs, additions, or changes to their architecturally or historically significant properties, when adequate funds, materials, or construction techniques are not readily available to them. These strategies are likely to include zero- or low-interest home improvement loans, connection to resource banks with surplus architectural elements, contractor referrals, and direct technical assistance when needed. Coordination and outreach has already begun with the Housing Staff, a local community development corporation (SCC), and a private group of old house owners (SOHO) related to lead paint, window repair, and vinyl siding issues.
- To gain adoption of a local Demolition Review Ordinance to ensure that the City's significant architectural, cultural and historical resources are not hastily destroyed before alternative solutions or persons can be identified and the affected public can be part of the discussion and constructive dialogue. Intend to work closely with the Board of Aldermen and other relevant municipal departments,

such as Inspectional Services, Fire, Law, Health, and Planning, to implement this ordinance and associated procedures.

- To significantly increase the number of properties surveyed and inventoried for historic designation on both the State and National Register of Historic Places in order to further enhance the City's ability to preserve properties of special value. This is necessary for purposes of neighborhood livability, economic development, and community revitalization.
- To provide the highest level of customer service to all residents of Somerville by enhancing public accessibility to and use of the City's historical records, procedures, and program resources, through continual expansion of the Preservation Commission's website, technical information materials, and cable television programming.
- To enhance the educational experience and relevance of the City's schools by continuing to develop curriculum materials and teacher awareness programs related to significant local history events and figures, including through the Preservation Awards Program at the Somerville High School, visits to elementary and middle school classrooms, and re-enactment programs with local school children, Scouting Troops, and other youth-oriented groups.
- To increase the City's capacity to deliver historic information, records, and programs as efficiently and economically as possible by collaborating with other municipal departments and organizations with similar goals, such as the City Clerk's Office, the Library, the Bicycle Committee, the Office of Housing and Community Development, the Communications Office, and the Assessor's Office, through such projects as the Municipal Archives Advisory Committee, architectural history lectures and walking tours, Historic Bike Tours, public information brochures and educational signage regarding historic sites and assets, and GIS mapping of all historic properties in Somerville
- To maximize the property tax revenues generated for the City by promoting and overseeing re-investment in the community's architecturally and historically significant properties that are privately owned, through continually timely, focused and courteous Staff response, and by highlighting notable people and properties that can inspire others to re-invest in their community, through articles in local newspapers, videotaping success stories, Somerville Museum exhibits, and sponsoring the annual Preservation Awards Ceremony.
- To enhance the public image of the City and its economic development potential by organizing public events, in concert with the Mayor's Office and the Somerville Chamber of Commerce, to celebrate major historic anniversaries of the community, such as the Raising of the first Grand Union Flag at Prospect Hill in 1776 (New Year's Day), Re-enactment of the British Raid on the Old Powder

House in 1775, and revisiting of the infamous Ride of Paul Revere from Boston to Concord in 1775 (now on Patriot's Day).

- To improve the City's ability to protect its historic building stock and facilities, through continued grant writing to Federal, State and other funding sources, in collaboration with other OHCD Staff and the City's Grants Administrator. Grants are in progress or are foreseen for the West Branch Library, Preservation Staff Support, the Milk Row Cemetery, Prospect Hill Tower, and Historic Interpretive Signage for the City's Bike Path and historic property owners.

All of these Work Program activities will be undertaken with a strong commitment to seeking public review and comment at all stages of plan development, and without discrimination toward anyone based upon their race, religion, national origin, sex, or age.

## **SECTION VII: PUBLIC SERVICE**

### **A. Introduction**

Somerville with 77,480 residents living in 4.1 square miles is a racially, ethnically, culturally, economically and linguistically diverse city. Over two-thirds of the residents are renters, twenty-eight percent spend more than 35% of their income on housing. Changes in federal housing programs coupled with the termination of rent control in Cambridge and Boston have driven up rents in Somerville and exacerbated the shortage of affordable rental units.

Forced to spend more of their income on housing or possibly face eviction and/or homelessness, low and moderate income families must make choices and on which of their necessities to cut. It is estimated that 15-20% of all Somerville residents do not have health insurance. In 2000, twenty percent of the people 25 and older living in Somerville had not completed high school, thereby increasing their chances of living in poverty. The recession coupled with the events of 9/11 have caused residents in general to report difficulty in finding employment that pays a living wage on which to support a family. In 2000, it is estimated that 23% of the city's population was composed of racial minorities and 35% of these residents reported speaking a language other than English in their homes. Recent changes in bi-lingual education may further impact this community and their ability to avoid living in poverty. This population often becomes scapegoats and confront harassment and discrimination in the workplace, housing market, schools and elsewhere.

To improve life for the low and moderate income residents of Somerville, the Community Development Block Grant – Public Service Grants will focus on the following program areas:

### **B. Goals and Strategies**

#### **Community Health**

- Increase community awareness about violence against women and child abuse
- Improve programs to meet basic needs, such as income maintenance, food, shelter, adequate clothing
- Expand prevention and intervention for young families to reduce incidents of infant morbidity and mortality
- Identify risk factors and early warning signs of developmental delays and educate families to implement behavioral changes
- Reduce substance abuse and destructive conduct through individual and group counseling
- Provide necessary transportation for medical appointments and emergencies
- Provide emergency medical care
- Address the needs of emotionally disturbed and mentally ill youth and adults

#### **Support Family Employment**

- Increase affordable day care slots for working families
- Decrease isolation through education and workshops designed to empower and enable parents to share and support one another and form a community

#### **Support Youth Empowerment**

- Training youth in capacity building, leadership development and service-to-others skills
- Provide training to youths in how to reduce violence, create understanding, resolve conflicts and build community

#### **Discrimination and Diversity**

- Provide ESL, citizenship and immigration instruction
- Empower diverse groups to participate in the community and assist them to advocate for themselves and integrate into the large community and economy
- Provide representation in judicial proceedings

#### **Self-sufficiency**

- Provide education, information, referral and training to enable residents to solve problems effectively and participate in the community

In light of the anticipated decreases in CDBG funds to the City of Somerville for the next five years due to set aside projects, the Public Service agencies in the City must mobilize and utilize community resources to enlarge opportunities for all citizens in education, employment, housing, health and improved neighborhood life, thereby reducing poverty and the social conditions which perpetuate poverty. In this community of 4.1 square miles, a tradition of collaboration among organizations must exist in order to nourish, grow and exchange information to best serve the City. Creative sharing of resources with collaborative fundraising efforts will be key leveraging tools to meet the needs and address the problems of the residents of Somerville. Programs will be evaluated and improved to meet the community needs.

#### **G. Public Housing: Activities and Initiatives**

CDBG Public Service funding is helping to develop community leaders and organizations by providing direct services to low income tenants and assisting them with day-to-day services and state-wide tenant organizing strategies. The variety of direct services provided at the Mystic Community Center have increased the capacity of the tenants to solve problems, identify and access services and become more self-sufficient, active citizens. The revitalization of the Clarendon Hill Tenant Association (commonly known as “North Street” Development) has resulted in the creation of a strategic plan for that North Street community. The vast majority of the tenants in public housing rely on a patchwork of part-time employment, public assistance and Social Security disability pensions in order to survive. The tenant population is diverse. It includes single parent households 70% or more of them with children with some type of learning disability, isolated elders living on fixed incomes and foreign born newcomers speaking Haitian Creole, Spanish, Portuguese and Vietnamese..

Non-profit public service agencies have designed critical educational and organization development programs to enable low and moderate income public housing residents of the City to obtain skills to influence local and regional policies and practices. Community based organizations disseminate information to assist residents. Organizing initiatives and educational programming enable residents to increase their capacity to solve problems, identify and manage difficult situations. Organizing and educating the community decreases the recurring need for support services by empowering residents to get training and become active. Through community involvement, residents establish the networks needed to become self-sufficient.

The direct service funding provided by several social service agencies assists low income residents with information, support and coaching to meet their needs. Agencies conduct outreach and intake and, provide one-on-one counseling and group workshops.

Public Service Agency	Target population	Program Summary	# of clients
Mystic Learning Center	target children ages 4.9-13 for after school enrichment services and youth ages 13-21 for youth development, employment and job training activities. Mystic adults will be involved in the board	Provides school-age childcare, youth development and parental involvement activities to benefit low and very low-income residents of the Mystic Public Housing Development. Parent & Youth Service Model empowers Mystic teens and parents to manage and design all aspects of the program and to meet the needs of the Mystic community.	120 families
Boys & Girls Club	100 youth ages 6-12 years from the Healey School	Assists youths to become self-motivated and goal setting learners, works with youth and their family and the school family to built and retain academic skills, assists in the capacity building of families for the academic success of their children	60 youth from grades 1st through 8th
Somerville Homeless Coalition - Project SOUP	low income Somerville residents	The pantries (Cross Street, East Pantry and West Pantry) provide 3-4 days worth of nutritious food to help tide families over.	67 people daily

Somerville Housing Authority	low income Somerville residents, 676 households in 3 family developments, 676 units in 9 elderly developments, 2 special need residents for 16 mentally challenged adults	Uses various crime enforcement prevention programs such as drug, alcohol and fire prevention programs along with narcotics enforcement in conjunction with the Police Dept, as well as, high visibility and increased foot patrol by members of the public safety staff.	1358 households
Haitian Coalition	5000 Haitians living in Somerville, Haitians make up a majority at both public housing developments	Organizes events and meetings, sponsors workshops and training, provides information on current issues and acts as a key resource for information and referral in the Haitian community.	750 residents
Wayside Youth & Family Development	adolescent residents of Clarendon Hills Public Housing, ages 13-15	Trains peer leaders to bring positive prevention messages to the recipients of the program, empowers youths to use conflict resolution and mediation skills and affords opportunities for meaningful participation for the youth engaged as peer leaders.	500 adolescent youth

## **H. Institutional Structure**

Most immigrants living in Somerville belong to self-reliant, self-contained communities defined by language and national origin. They are isolated from mainstream institutions and often discriminated against. For many their lack of citizenship isolates them even more from services they need to survive. The following social service agencies provide interpreter and translation services together with information and referral services to assist clients to access and understand the various services available to them. Each of the grants requires that the grantee interface with other service providers and ensure that there is no duplication of services.

Massachusetts Alliance of Portuguese Speakers	low and moderate income Portuguese speakers who reside in Somerville	Case management and information-referral services to assist Portuguese speakers transition to American society, overcoming barriers to accessing necessary services and achieving self-sufficiency and integration	individual counseling to 75 clients
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Concilio Hispano de Cambridge	1800 low and very low income Latino residents	Provides the Latino community in Somerville with comprehensive services in information & referral, interpretation & translation and ESOL classes, all working toward alleviating the barriers that Latinos face	1800 residents
Welcome Project	primary service area is the Mystic Public Housing Development, currently 1290 people living in the Mystic Development in 445 households	Tenant Advocacy Program does outreach to low income, immigrant residents to present their own cases and advocate for themselves. The residents determine what activities the organization undertakes, through their representative on the Board or their participation in support groups, classes and other projects.	225 directly served
Mystic Tenants Association	the 445 low income public housing households residing at Mystic Public Development	The TimeDollar model organizes members of the community to voluntarily exchange help and services among themselves. Members help each other answer the unmet service needs within a community by doing the sorts of things that family and nearby friends used to do for each other, such as transportation, translation, help with household chores, assistance with literacy, GED preparation	enroll 50 residents

Listed below are prevention-oriented, mentoring and direct service programs that provide essential services to prevent homelessness. All the programs promote the principles of family stability, sobriety, wellness, connection and respect for diversity and are designed to help adults, teens, children and seniors break free of intergenerational cycles of homelessness, poverty, violence and isolation.

Transition House	formerly homeless adults and children, 45 adults and 35 children residing at Kent St	Comprehensive program of supportive and vocational service for very low income women recovering from homelessness, abuse, poverty & emotional distress	45 households
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Just-a-Start Corporation	current and former residents of the Just-a-Start House	Volunteer mentors are trained to establish a foundation of support and community for young mothers to reach educational and employment goals. Support is provided for up to 1 year.	30 mentor/mentee matches
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Additional programs provide specialized paratransit services for seniors to access medical treatment, nutritional services, recreational opportunities and other services that will support and promote self-sufficiency. By making these services more accessible, CDBG funding serves to promote good health, encourages independence and also helps prevent more drastic and costly home-based or institution-based interventions.

Somerville Council on Aging	elderly residents in the city, approx.10,289	Identifies under served and isolated elders in the community and develop programs to meet their educational concerns, physical and health needs, mental health needs, nutritional needs and socialization issues.	1800 elderly residents
SCM Community Transportation	residents 60 years of age or those having a mobility impairment	Door-to-door service to enable residents to access medical appointments and weekly nutritional shopping.	550 residents
Shepherd's Center of Cambridge/Somerville	frail elderly residents	Provides transportation & escorts for Alzheimer's patients. Caregiver respite companion program provides badly needed respite to caregivers of homebound elders.	35 frail elders

Future CDBG funding will help to support programs that will grow over the years in ways to help residents assess and meet their needs.

## **I. Coordination**

The City includes in all grant agreements language requiring grantees to collaborate with local social service agencies to share resources and avoid duplication of service. In this community of 4.1 square miles, service providers meet often and collaborate regularly. People who come to work in Somerville after working in another community are frequently astonished at the level of cooperation. A typical comment is, "You don't just say you work together – you really do!" There are several active organizations meeting on a regular basis; i.e. Youth Workers Network (meeting monthly on initiatives for school age children), Council for Children (parents and providers advocating for pre-school children meets monthly), Health Workers Network (comprising health care providers from several disciplines), and Domestic Violence Task Force (providers and citizens promoting domestic violence awareness). Several city-wide

events have grown from this cooperation: Parents Count Cookout bringing together health, education & human service providers with 300 low income diverse residents, annual Health Fair in the Fall familiarizing residents with health insurance benefits and healthier lifestyles and Conversations Project bringing diverse groups together to discuss topics important to the city as a whole. A group of local agencies has met four times in three months to develop a collaborative financial literacy program for Somerville.

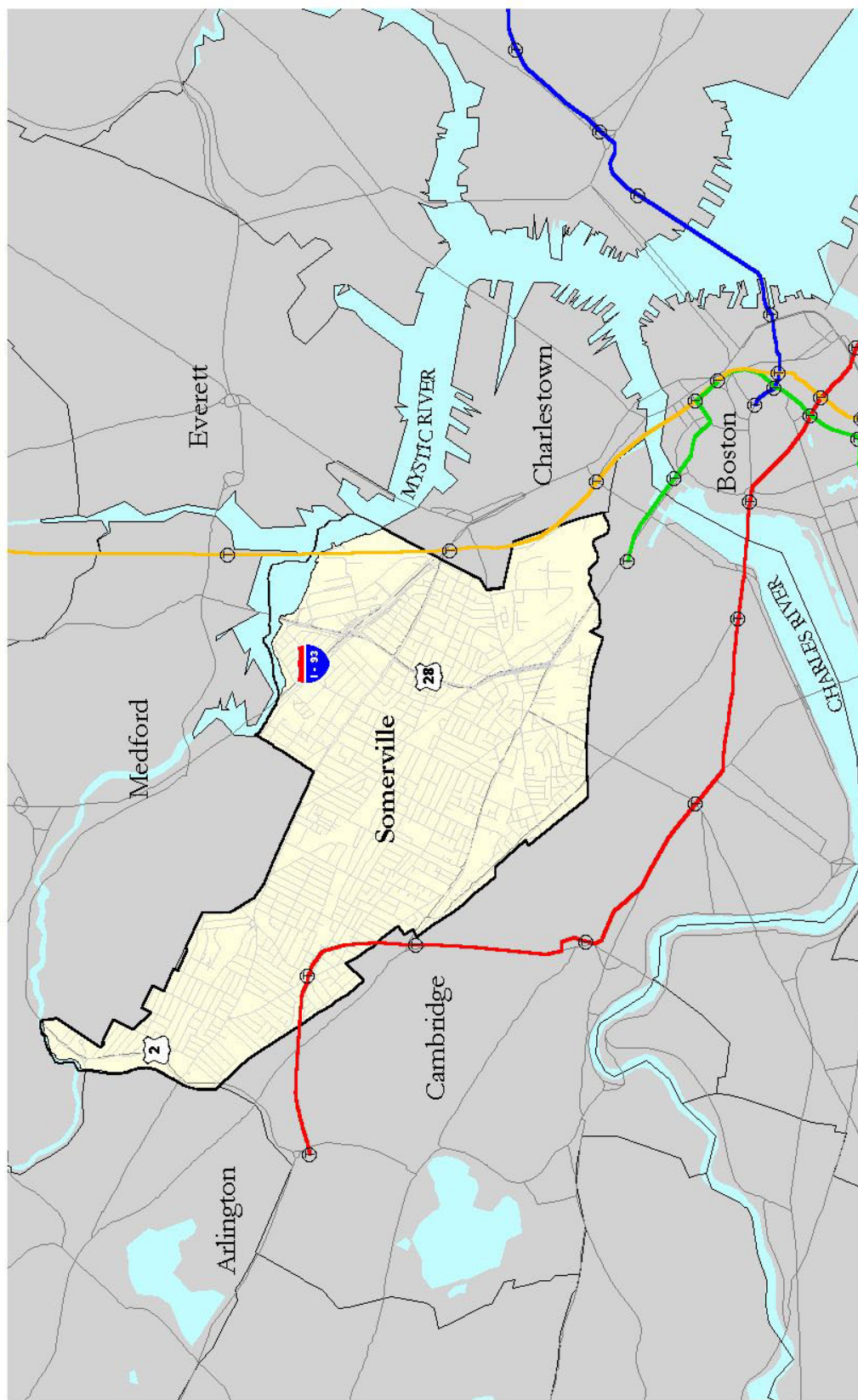
## **SECTION VIII: ONE YEAR ACTION PLAN**

## **SECTION IX: CONSULTATION**

## **SECTION X: PUBLIC HEARING NOTES**

## **SECTION XI: MAPS**

# REGIONAL CONTEXT



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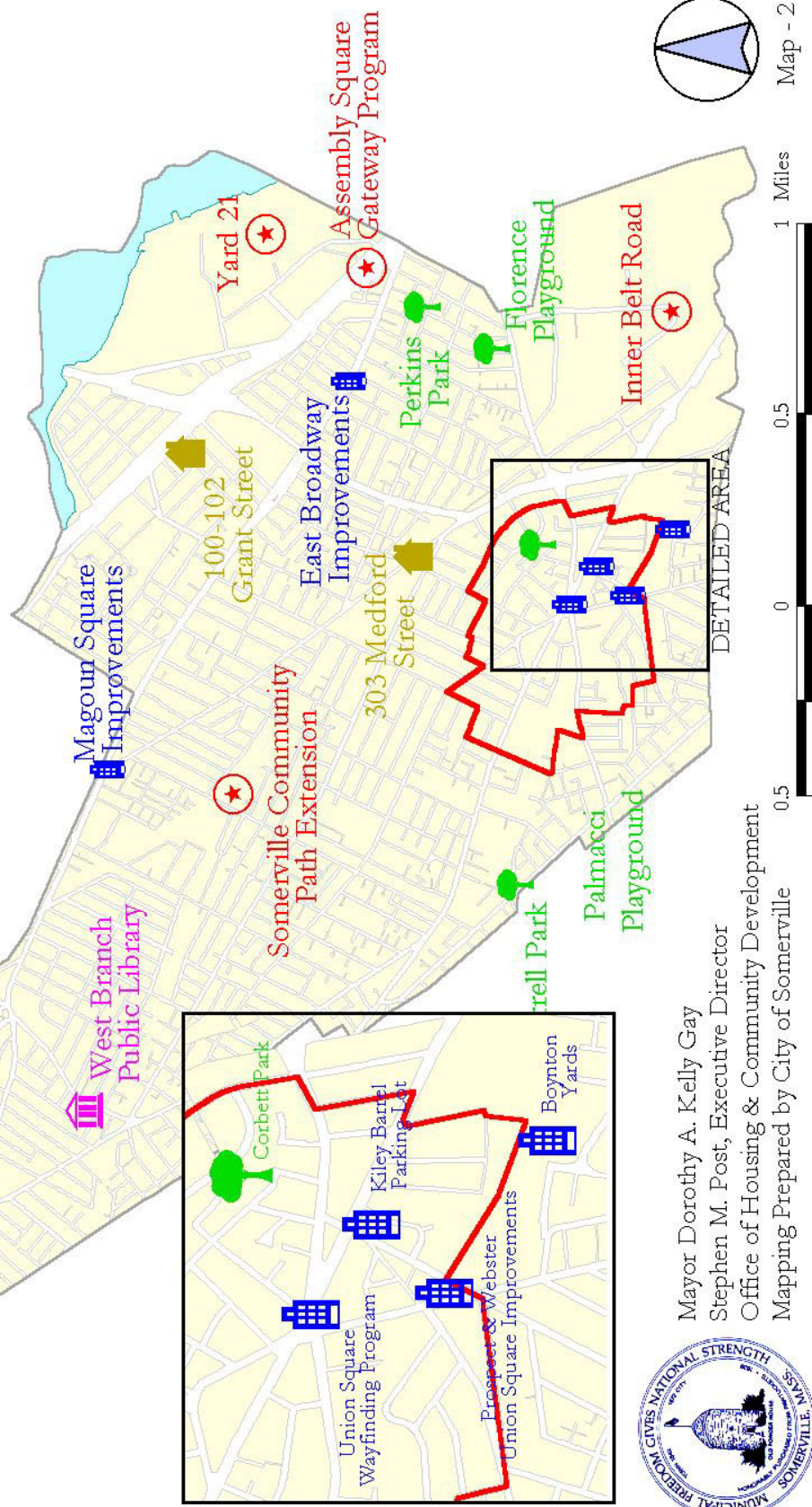
0.7 0 0.7 1.4 2.1 Miles

Map - 1



# FY 2003 SITE SPECIFIC ACTIVITIES

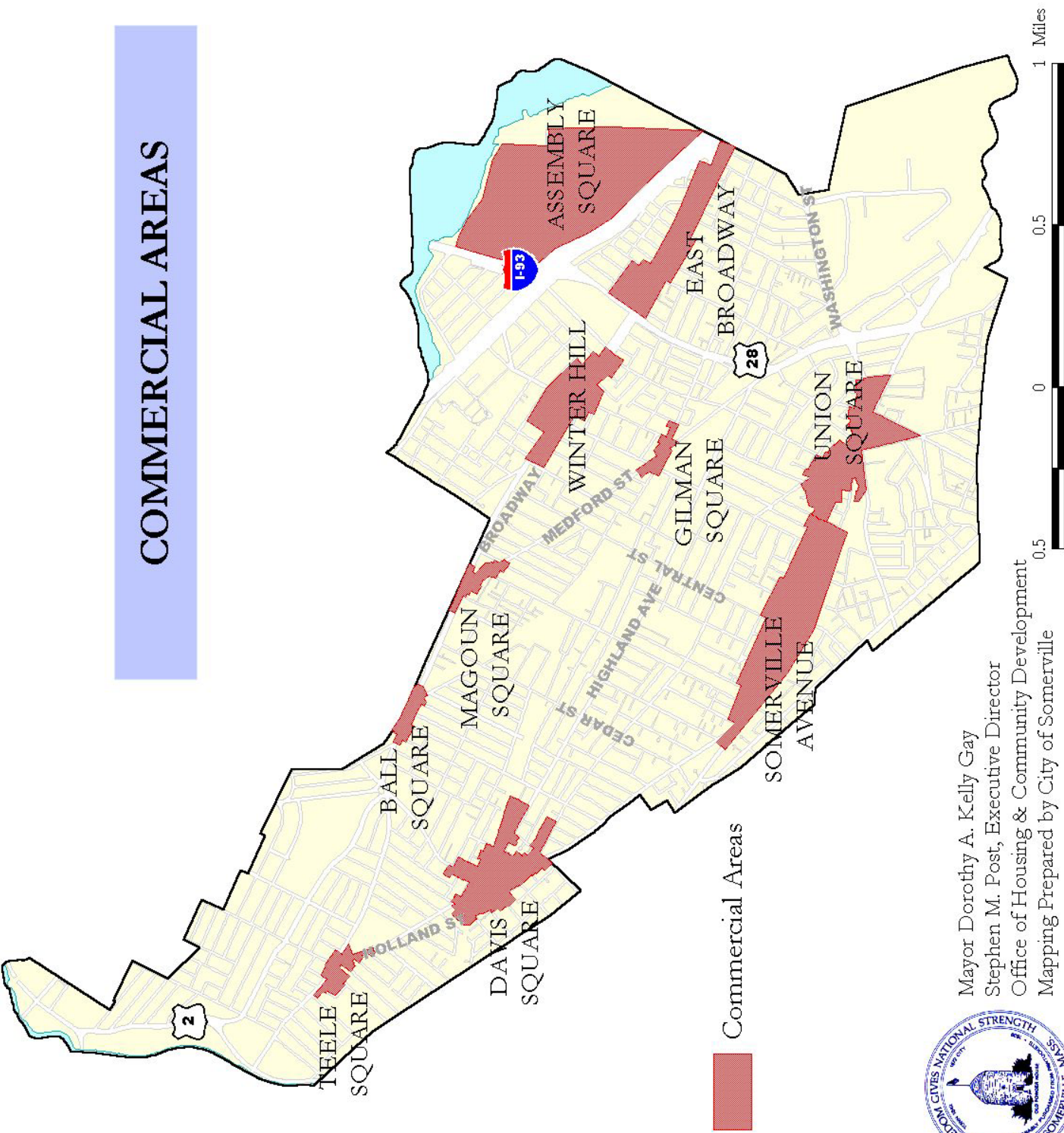
- Historic Preservation
- Housing Assistance
- Economic & Commercial Development
- Long Range Planning
- Parks & Open Space
- Union Square NRSA



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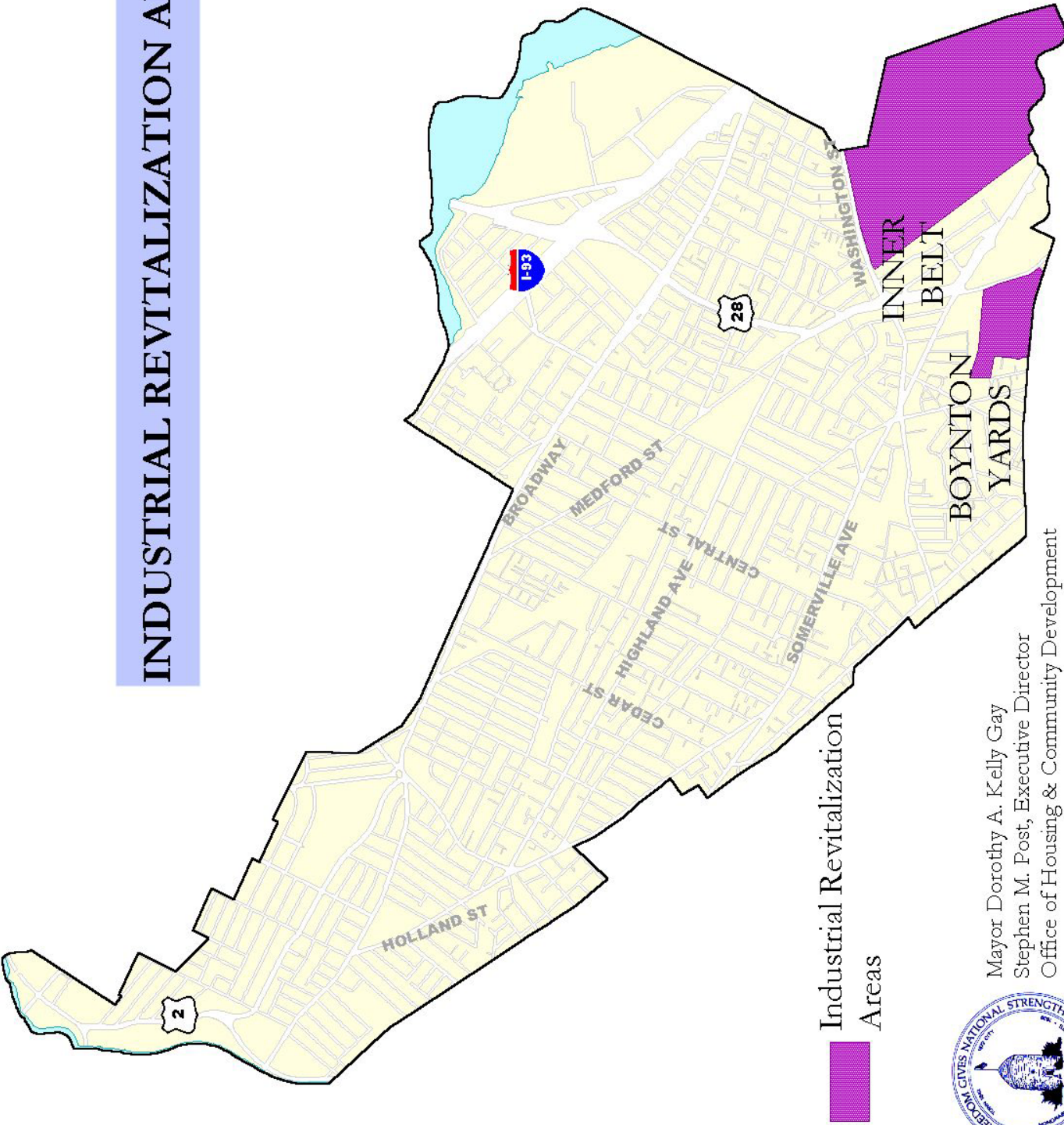


## COMMERCIAL AREAS



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# INDUSTRIAL REVITALIZATION AREAS



Industrial Revitalization  
Areas



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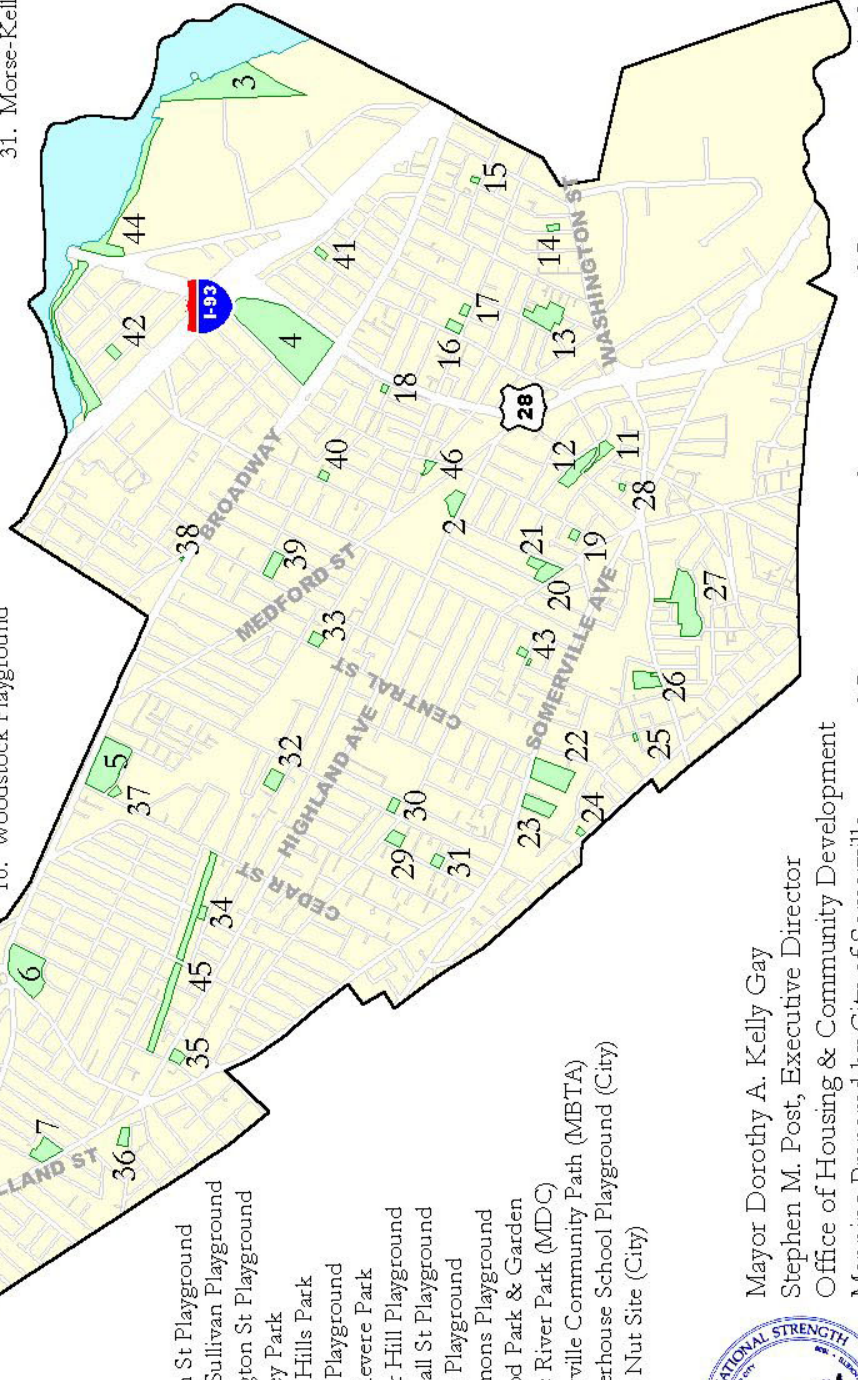
# PARKS & OPEN SPACE

1. Alewife Brook Park (MDC)
2. Central Hill Playground
3. Draw Seven Park (MDC)
4. Foss Park (MDC)
5. Trum Field
6. Nathan Tufts/  
Powderhouse Park
7. Hodgkins/Curtin Park
8. Dilboy Field (MDC)
9. North Street Playground
10. Woodstock Playground
11. Corbett Park
12. Prospect Hill Park
13. Glen Park & Garden
14. Florence Playground
15. Perkins Playground
16. East Somerville Playground
17. East Somerville Courtyard
18. Otis Street Playground
19. Walnut Street Park & Garden
20. Nunziato Field
21. Community Growing Center
22. East Conway Park
23. West Conway Park
24. Durrell Playground
25. Palmacci Playground
26. Perry Park
27. Lincoln Park & Garden
28. Stone Place Playground
29. Dickerman Playground
30. Bailey Park
31. Morse-Kelley Playground

32. Albion St Playground
33. Hoyt-Sullivan Playground
34. Lexington St Playground
35. Kenney Park
36. Seven Hills Park
37. Trum Playground
38. Paul Revere Park
39. Winter Hill Playground
40. Marshall St Playground
41. Harris Playground
42. Grimmons Playground
43. Osgood Park & Garden
44. Mystic River Park (MDC)
45. Somerville Community Path (MBTA)
46. Powderhouse School Playground (City)
47. Kemp Nut Site (City)

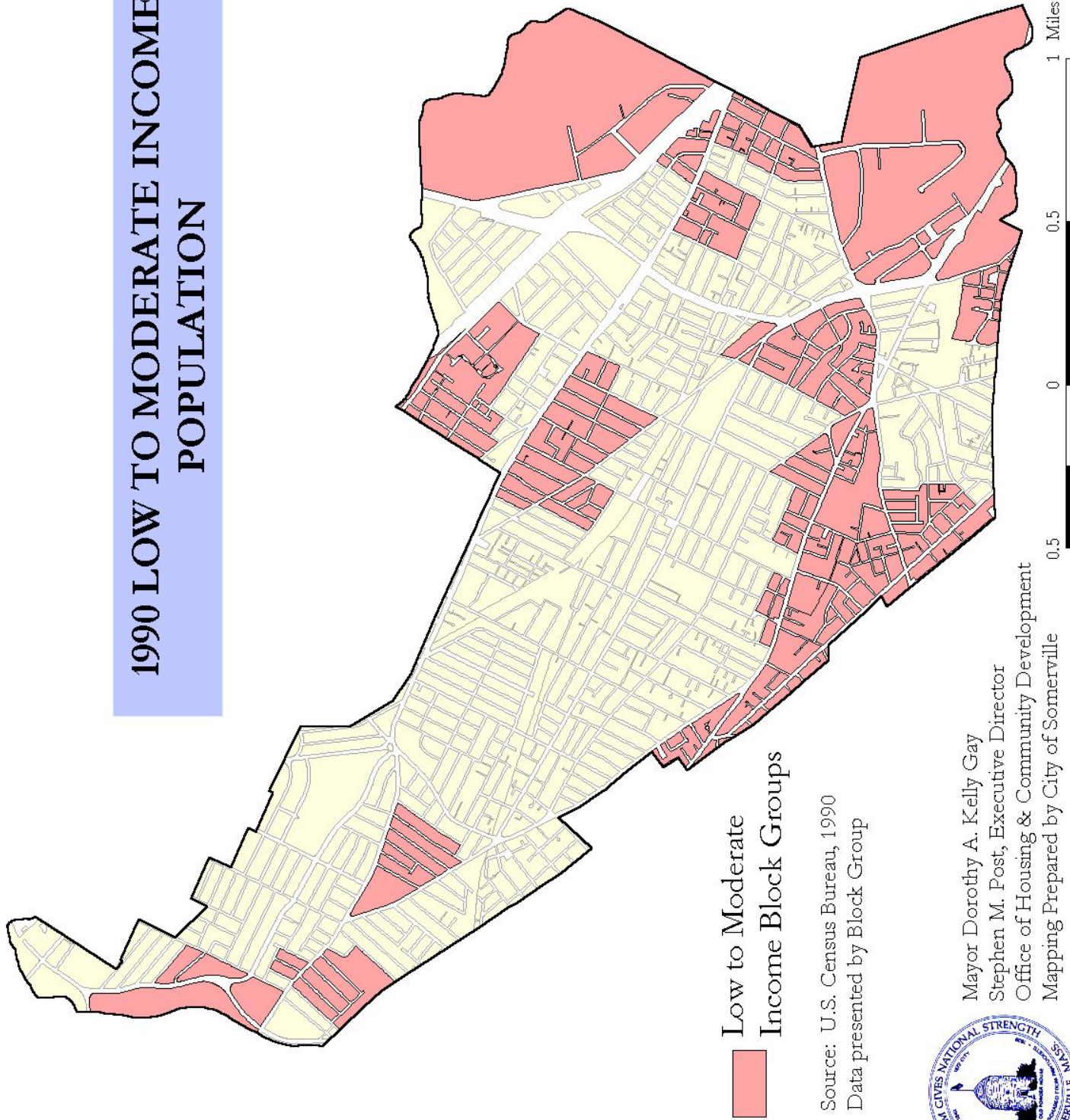


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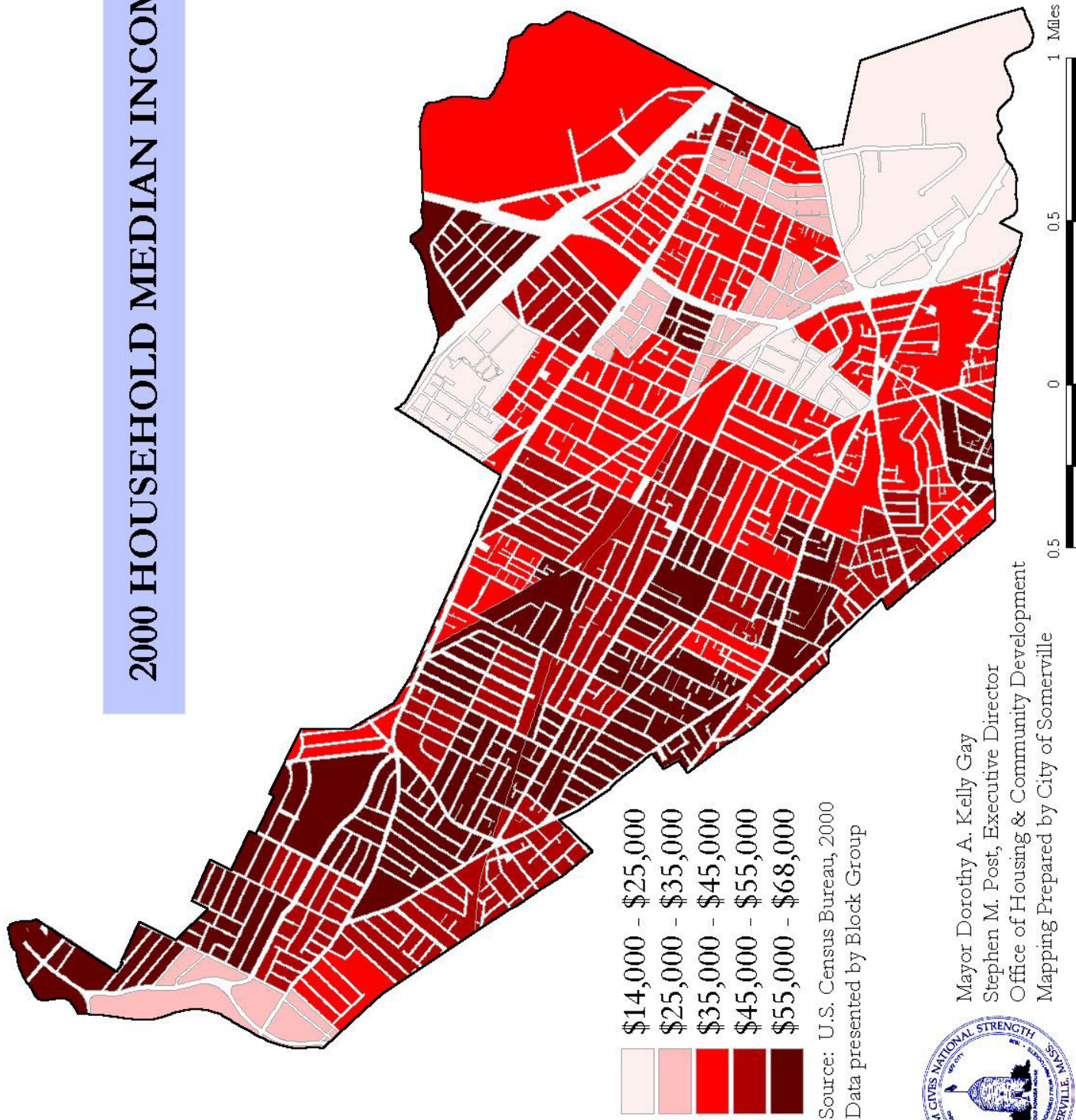
0.5 0 0.5 1 Miles Map - 5

## 1990 LOW TO MODERATE INCOME POPULATION



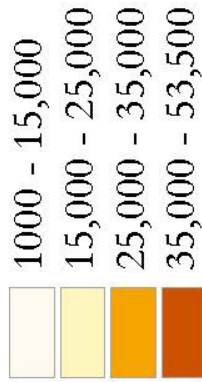


# 2000 HOUSEHOLD MEDIAN INCOME



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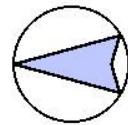
# 2000 POPULATION DENSITY RESIDENTS PER SQUARE MILE



Source: U.S. Census Bureau, 2000  
Data presented by Block Group



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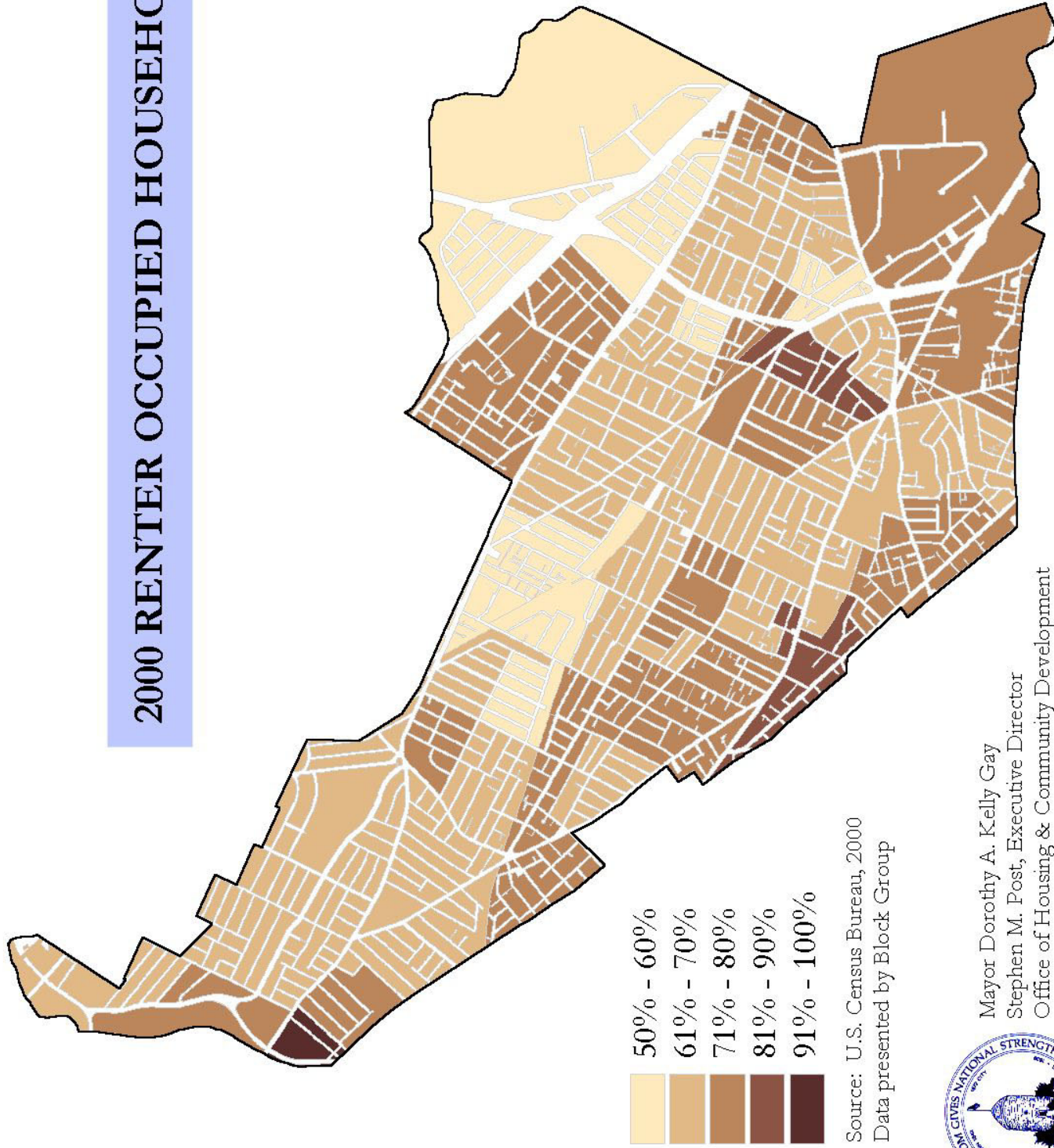


0.5 0 0.5 1 Miles

Map - 8



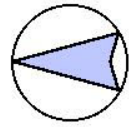
# 2000 RENTER OCCUPIED HOUSEHOLDS



Source: U.S. Census Bureau, 2000  
Data presented by Block Group

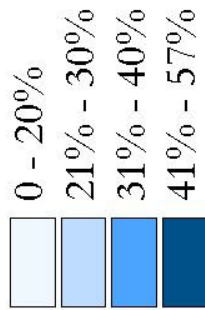


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0.5 0 0.5 1 Miles Map - 9

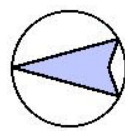
# 2000 WORKERS (AGE 16+) COMMUTE TO WORK BY PUBLIC TRANSPORTATION



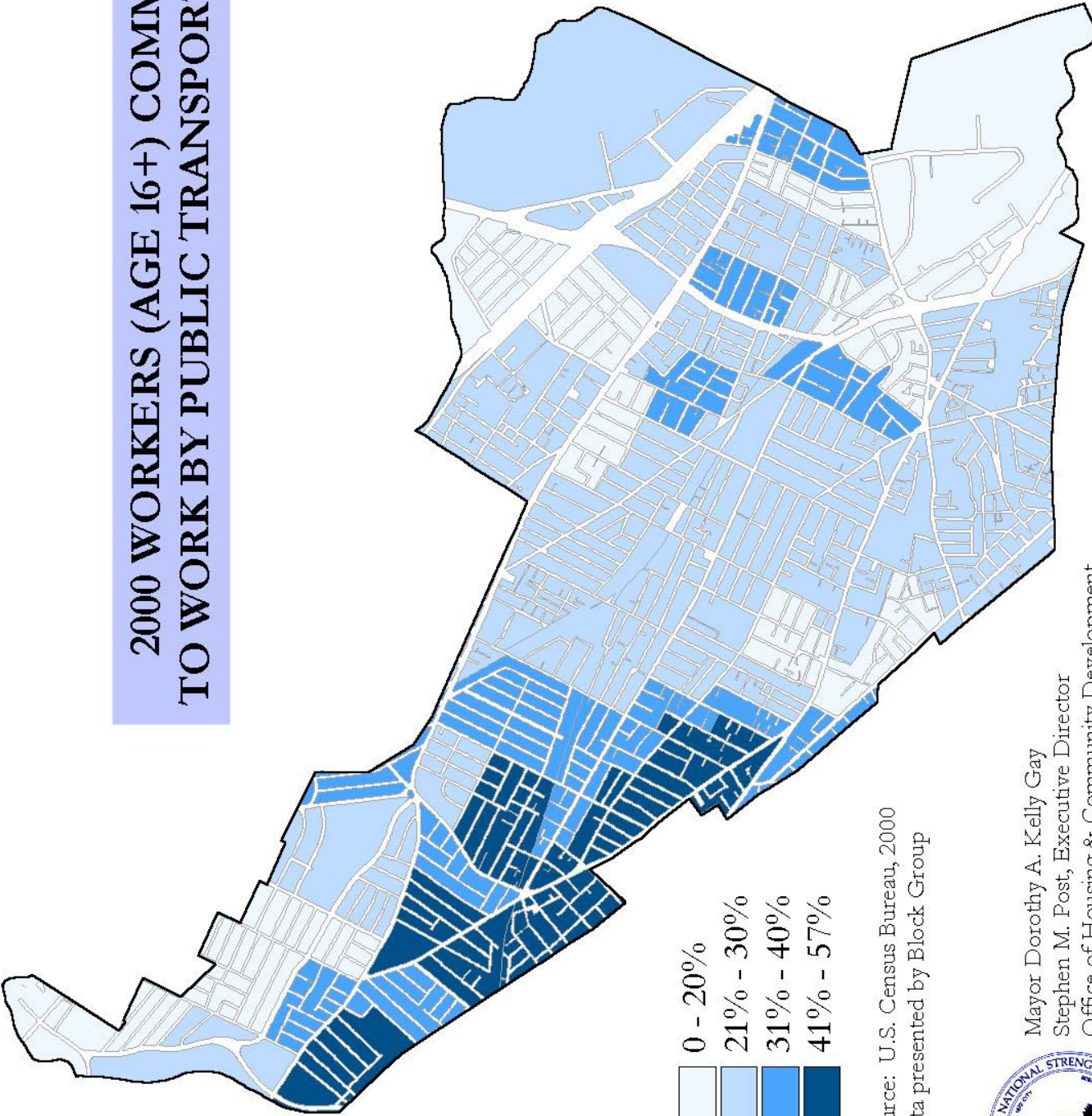
Source: U.S. Census Bureau, 2000  
Data presented by Block Group



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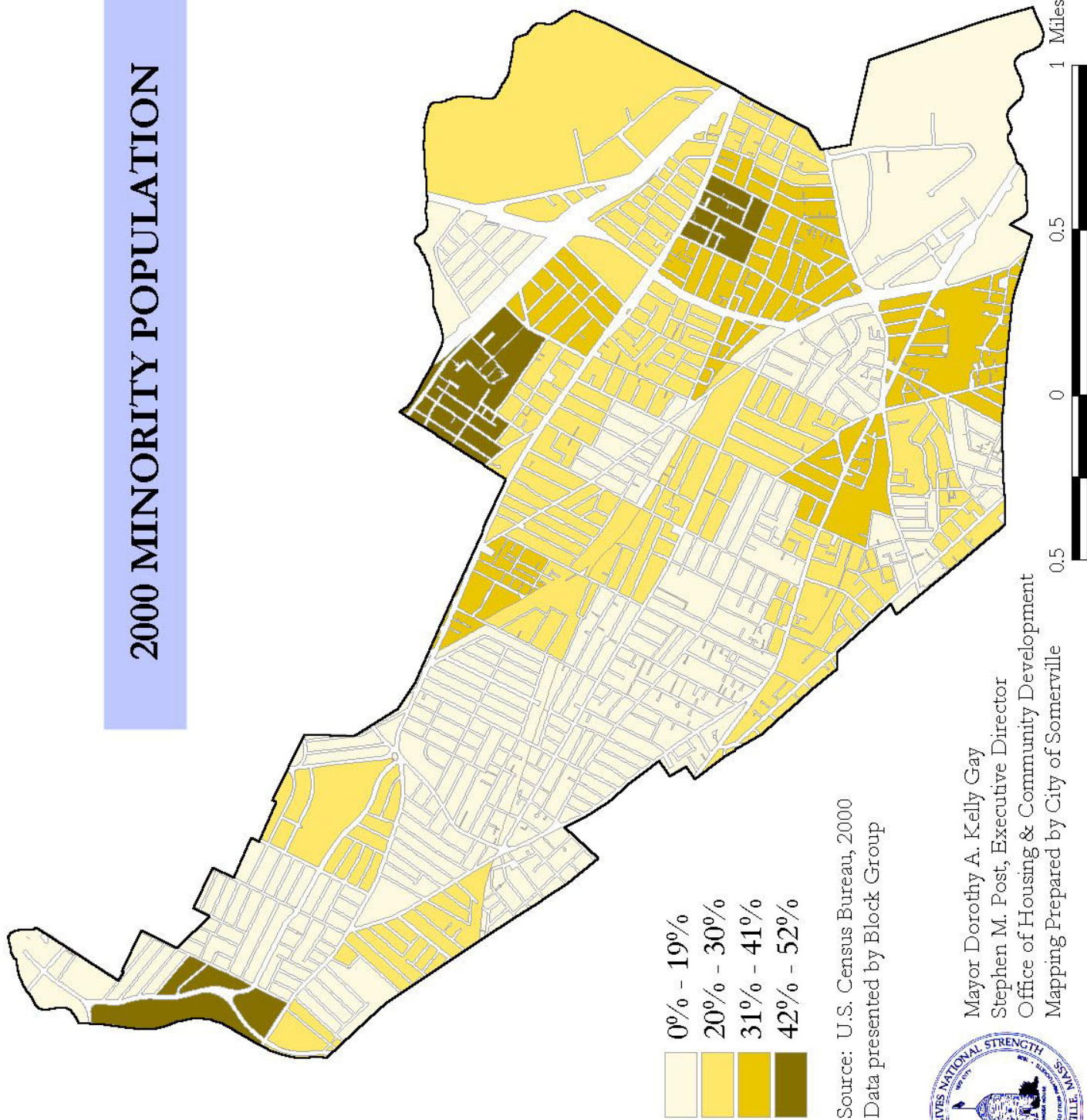


1 Miles  
Map - 10

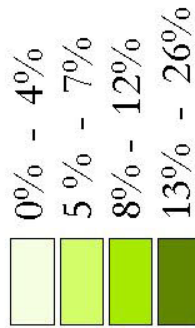




## 2000 MINORITY POPULATION



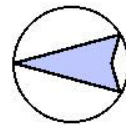
## 2000 AFRICAN AMERICAN POPULATION



Source: U.S. Census Bureau, 2000  
Data presented by Block Group



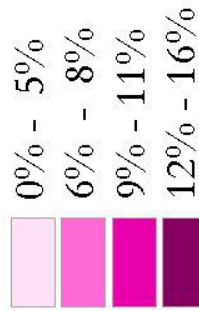
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1 Miles  
Map - 12



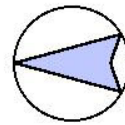
# 2000 ASIAN AMERICAN POPULATION



Source: U.S. Census Bureau, 2000  
Data presented by Block Group



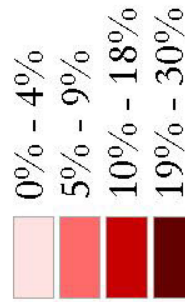
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1 Miles

Map - 13

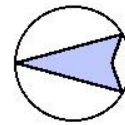
## 2000 HISPANIC POPULATION



Source: U.S. Census Bureau, 2000  
Data presented by Block Group



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0.5 0 0.5 1 Miles

Map - 14