A black and white photograph of a residential street. In the foreground, there are several trees with bare branches. In the background, there are several houses, including a prominent two-story house with a gabled roof and a chimney. The overall scene is a typical suburban neighborhood.

HOUSING BROOKLINE

Affordable Housing Policy & Programs

April, 2011

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Brookline's affordable housing policy reflects the Town's commitment to diversity, which has long been one of its most valued characteristics. From bricklayers to bankers, cooks to corporate executives, the diversity of the Town's population has reflected its varied housing stock, from modest triple-deckers to glorious mansions. In its schools, which have launched generations of immigrants, students have learned not only their ABC's, but also an appreciation for other cultures and classes.

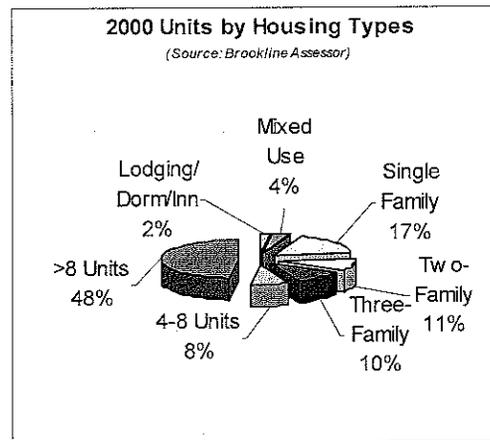
The Town's ability to draw from its own population to teach its children, to operate its commercial establishments, and to patrol its streets has made Brookline more than just a suburb, but a community. However, the strong local and regional real estate market, along with Brookline's attractiveness – including its diversity and sense of community – have placed these traditional qualities at risk as the Town becomes less affordable to many working families and senior citizens.

The Town's Housing Stock

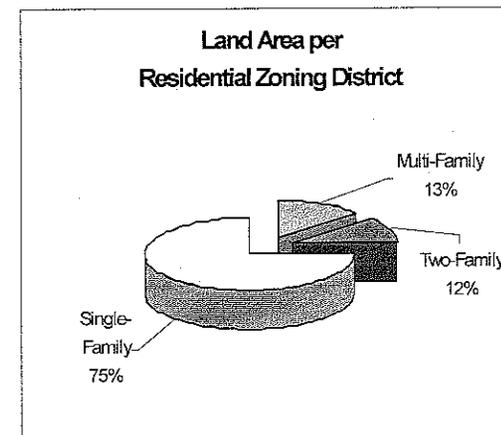
According to the U.S. Census, by the year 2010 there were 58,732 persons living in Brookline, an increase of just under three percent from the previous decade. The total unit count of 26,448 represented an increase of less than one percent over the same period, and the number of persons per occupied unit increased from 2.2 to 2.3.

According to the Town's Assessing Department, there are 4,553 single family homes in Brookline. While these comprise only 17 percent of all of Brookline's residences, they account for about 60 percent of the Town's residential buildings; 75 percent of the Town's residential land is zoned for single family residences.

About half of the Town's housing units are in buildings of nine or more units, and 25 percent are in buildings of 20 or more units.



A total of 9706 — 37 percent of the Town's housing units — are owned as condominiums, mainly reflecting conversions of rental properties which peaked during the 1970's and 1980's and have continued at a slower pace. Despite the dramatic decline over the past few decades of rental housing in Brookline, the majority of the Town's housing units—55 percent—continue to be rented. This reflects, in part, the ownership of a



significant portion of condominiums by owner-investors. At present, as many as 37 percent of all condominiums are rented.

Median home prices have continued to rise in Brookline, despite national and regional trends to the contrary. During 2010, the median sales price for a single family home was \$1,113,000 and for a condominium, \$470,000.

Existing Affordable Housing

Approximately 2,000 of Brookline's housing units are specifically targeted to and priced for low- and moderate-income residents. Of these, 86 percent were developed prior to 1980. Waiting lists for Brookline's affordable housing tend to be very long, and several have been closed.

The largest single owner of affordable housing is the Brookline Housing Authority (BHA). An independent authority established in 1948, the BHA is governed by a Board of Commissioners elected directly by the public. The BHA owns 921 units which it developed using resources from the federal or State government. Roughly half of the units – 458 – are in seven mid- and high-rise buildings which serve the elderly, as well as some disabled residents. Another 432 are in family-oriented developments. Thirty-one units are in three small residences which are operated by private non-profits for special needs populations.

The BHA also administers a federally subsidized Section 8 voucher program, which provides financial assistance to lower income households to rent in the private market. However, the failure of the federal regulations to recognize the high market prices in communities like Brookline reduces the effectiveness of this resource for the Town. Most voucher holders either use their vouchers to lease units in the subsidized developments discussed below, or to live outside of Brookline.

A Snapshot of Brookline's Housing and People

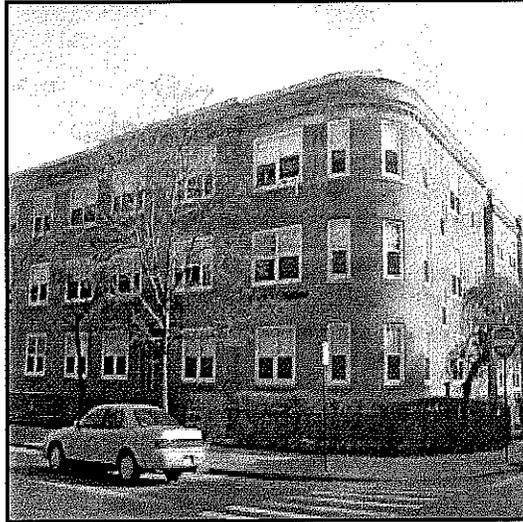
- 58,732 residents live in 26,448 housing units. *(Census 2010)*
- The majority of housing units were renter occupied (55%). *(Census 2010)*
- 36% of housing units in Brookline are condominiums. 37% of all condominiums in Brookline are renter occupied in 2010. *(Brookline Assessors 2010)*
- 67% of all Brookline households are families while 23% are not family households including 8,000 persons who live alone and another 5,000 who live with roommates or with boarders. An additional 2,185 live in group quarters such as dormitories or group homes. *(American Community Survey 2005-2009)*
- At least 45% of all senior renters already lived in rent restricted affordable units; still, as a group, 45% (most likely the great part of all who lived in market rate units) pay 35% or more of their income on housing costs. *(Census 2000)*
- In 2010, 76.6% of Brookline's population was white, 15.6% was Asian; and 3.3% was African American. 5% was Hispanic (of any race). *(Census 2010)*
- 23.7% of Brookline's population is foreign-born. 47% of those persons were born in Asia and another 31% were born in Europe. *(American Community Survey 2005-2009)*
- In 2009, the median household income in Brookline was \$92,451; among families it was \$132,245 and among non-family households it was \$59,602. 46% of all households had incomes above \$100,000 and 16% had incomes below \$25,000. *(American Community Survey 2005-2009)*

While housing owned by the BHA has the greatest expectation of permanent affordability, its federal or State allocations of operating subsidies and modernization funding have not always been adequate.

The Town has a history of supporting the BHA by contributing federal Community

Development Block Grant funds to capital improvements, principally for landscaping, energy efficiency, and wheelchair accessibility.

The BHA is presently embarking on its first major new development in decades, with the proposal of a 32 unit low-income rental project on the site of Trustman Apartments, along Dummer Street.



Public housing at Brookline Housing Authority's Benjamin Trustman Development, Pleasant Street

An additional 879 units of affordable housing are in publicly subsidized rental developments, owned by either for- or non-profit owners. Only the most recently developed of these have "permanent" affordability restrictions. The balance comprise the so-called "expiring use" inventory, because affordability is tied to financing agreements with varied terms. The Town has already negotiated affordability extensions for 338 of these for an additional 40 years and 30 for an additional 14 years.

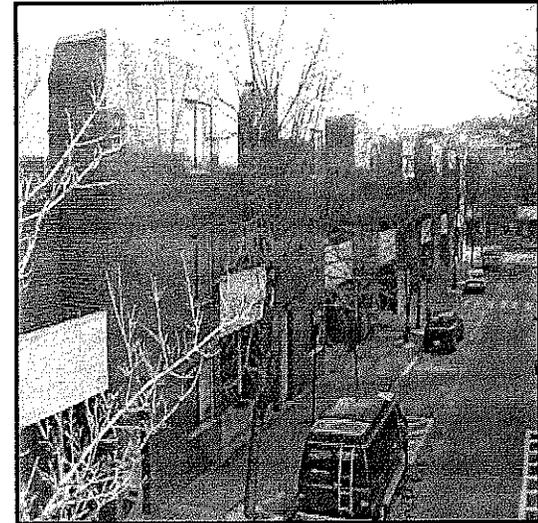
Units which are "permanently" affordable include a small but growing number of properties owned and operated by non-profit corporations dedicated to affordable housing,

as well as a small but growing number of units in new, market rate projects developed under the Town's inclusionary zoning by-law. The latter include both rental units and condominiums sold with long term affordability restrictions.

The Commonwealth of Massachusetts counts affordable housing units in Brookline for its Chapter 40B Subsidized Housing Inventory. Chapter 40B, also known as "anti-snob zoning", is a State statute which enables developers to propose and local zoning boards of appeals to approve affordable housing developments under flexible rules if at least 20 to 25 percent of the units have long term affordability restrictions. Until it achieves 10 percent affordability under the State count, Brookline is at risk of appeal to a State entity by developers who disagree with rulings of the Board of Appeals.



Subsidized senior housing owned by non-profit at Ruth Cowan House, Beacon Street



Subsidized housing owned by for-profit at Village at Brookline, Village Way

While the Town also has its own goal of at least 10 percent affordability, the Town's Housing Advisory Board (HAB) and the State do not count units in the same way. The State's current count of 2122 units currently excludes some affordable units which do not have long term restrictions, as well as units serving households with somewhat higher incomes than allowed under Chapter 40B; on the other hand, it includes all market rate units in qualifying rental developments. With the addition of all units currently permitted or under development, the Town's count under 40B will be 8.2 percent of the 2000 Census unitcount, while by the HAB count, 7.6 percent of its units will then be affordable.

AFFORDABLE HOUSING DEVELOPMENTS / UNITS

As of March, 2011

Address	Name	Year	Total Units	Afford. Units	Owner Type	Income In relation to SMSA Median Income					Counted for Chapter 40B	Target Population	Financing	
						<50%	<60%	<80%	<100%	<110%				
SUBSIDIZED HOUSING OWNED BY PRIVATE INVESTORS (rentals)														
1371 Beacon St	Beacon Park	1972	80	30	investor	20						80	general	MHFA, Federal Section 236 (121A)
99 Kent St	Village at Brookline	1975	153	153	investor	38	115	10				153	elderly/disabled	MHFA, Federal Section 236 / LIHTC (121A)
Village Way	Village at Brookline	1975	154	154	investor	39	115					154	general	MHFA, Federal Section 236 / LIHTC (121A)
1470 Beacon St	The Colchester	2000	57	4	investor	3		1				4	general	Inclusionary zoning (associated with 20 Chapel St.)
74 Kent St	The Lofts at Brookline Village	2002	21	2	investor	2						2	general	Inclusionary zoning
77 Marion St./1405 Beacon St.	77 Marion St./1405 Beacon St.	2002	44	4	investor	4						4	general	Inclusionary zoning
110-112 Cypress St	Cypress Lofts I	2004	45	5	investor	5						5	general	Inclusionary zoning
6 Woodcliff St	Putterham Place	2004	11	2	investor				2				general	Inclusionary zoning
75-81 Boylston St.	75-81 Boylston St.	2005	5	1	investor					1		1	general	Inclusionary zoning
sub-total				355		111	230	12	2	0		493		

PUBLIC HOUSING - OWNED BY THE BROOKLINE HOUSING AUTHORITY (rentals)														
176-224 High St. 6-30 New	High St. Veterans	1947	186	186	BHA			186				186	general	State
338-348 St. Paul St.	Egmont St. Veterans	1949	120	120	BHA			120				120	general	State
32-40A Marion St.	Col Floyd Apts.	1958	60	60	BHA			60				60	elderly/disabled	State
4-24 Walnut St.	Walnut Apts.	1965	24	24	BHA			24				24	elderly/disabled	Federal
22 High St., 28-42 Walnut St.	Walnut Apts.	1965	76	76	BHA			76				76	general	Federal
61 Park St.	O'Shea House	1967	100	100	BHA			100				100	elderly/disabled	Federal
50 Pleasant St.	Sussman House	1968	100	100	BHA			100				100	elderly/disabled	Federal
7-33 Egmont, 337-347 St. Paul A	Trustman Apts.	1973	50	50	BHA			50				50	general	State
144-156 Amory St.	Trustman Apts.	1973	34	34	BHA			34				34	elderly/disabled	State
90 Longwood Ave.	Morse Apts.	1975	99	99	BHA			99				99	elderly/disabled	Federal
190 Harvard St.	Kickham Apts.	1976	39	39	BHA			39				39	elderly/disabled	Federal
230B Saint Paul St.	condominium	1981	1	1	BHA			1				1	elderly/disabled	State
39 Browne St.	condominium	1981	1	1	BHA			1				1	elderly/disabled	State
151-153 Kent St.	McCormack House	1986	10	10	BHA			10				10	special needs	State
11 Harts St.	Kilgallon House	1994	8	8	BHA			8				8	special needs	State
1057 Beacon St.	Connolly House	1995	13	13	BHA			13				13	special needs	State
sub-total				921		0	0	921	0	0		921		

SUBSIDIZED HOUSING OWNED/CONTROLLED BY NONPROFITS (rentals)														
100 Centre St.	Center Comm'ties - 100 Centre	1970	211	127	non-profit/LP	53		53	21			211	elderly/disabled	MassHousing, Brookline Housing Trust, State
1550 Beacon St.	Center Comm'ties - 1550 Beacon	1972	180	107	non-profit/LP	45		45	17			180	elderly/disabled	MassHousing, Brookline Housing Trust, State
16 Williams St.	Humanity House	1973	10	10	non-profit	10						10	special needs	State
112 Centre St.	Center Comm'ties - 112 Centre	1974	125	104	non-profit/LP	26		78				125	elderly/disabled	MassHousing, Sec 8
1043-1045 Beacon St.	Paul Sullivan Trust	1980's	28	26	non-profit	26						28	individuals (SRO)	Brookline CDBG, State
165 Chestnut St.	Goddard at Brookline	1997	17	17	non-profit	4		9	4			13	elderly assisted hsg	Inclusionary zoning
various	DMR/DMH Housing		55	55	non-profit	55						55	special needs	State DMR / DMH
1017 Beacon St.	Sara Wallace House	1997	17	16	non-profit	3	13					16	individuals (SRO)	Brookline HOME & CDBG
1027 Beacon St.	Ruth Cowan House	1998	9	9	non-profit	9						9	elderly	Brookline HOME, State
1754 Beacon St.	1754 Beacon St.	2003	14	13	non-profit	4	6	3				14	individuals (SRO+)	Brookline HOME, State
1876 Beacon St.	1876 Beacon St.	2003	15	14	non-profit	7	5	1	1			15	individuals (SRO)	Brookline CDBG, State, Inclusion'y zon'g (Longyear off-site)
154-156 Boylston St.	154-156 Boylston St.	2005	6	6	non-profit			6				6	general	Brookline CDBG, Mass Housing Partnership
150 Pleasant St.	St. Aidan's (rentals)	2009	20	20	non-profit/LP	11	9					20	general	Brookline Housing Trust, State, FHLBB, LIHTC
Dummer St./Trustman Apts*	Dummer St./Trustman Apts*	2012	32	32	BHA/LP	14	18					[+32]	general	Brookline Housing Trust, State, LIHTC
sub-total				556		267	51	195	43	0		702		

OWNER-OCCUPIED UNITS														
1162-4 Boylston St.	1162-4 Boylston St.	1999	6	6	owner-occ'd			6				6	general	Inclusionary zoning (Longyear off-site)
237-279 Cypress/Franklin Sts.	Kendall Crescent	2000-02	35	5	owner-occ'd			4	1			4	general	Inclusionary zoning
630 Hammond St.	The Hammonds	2003	23	3	owner-occ'd				3			3	general	Inclusionary zoning
2-4 St. Paul; 62-64A Aspinwall	St. Paul Crossing	2004	49	8	owner-occ'd				3			3	general	Inclusionary zoning
51-53 Park St.	Residences at 51 Park St.	2005	9	2	owner-occ'd				2			2	general	Inclusionary zoning
75 Winchester St.	75 Winchester St.	2005	11	1	owner-occ'd				1			1	general	Inclusionary zoning
323 Boylston St.	Cypress Lofts II	2006	29	4	owner-occ'd			3	1			3	general	Inclusionary zoning
Juniper St.	Juniper Gardens	1965	116	32	owner-occ'd			32				32	general	Federal Section 221(d)(3) BMIR (121A)
20 Chapel St.	Longwood Towers	2007	2	2	owner-occ'd				2			2	general	Inclusionary zoning
1800 Beacon St.	Washington on the Square	2007-08	6	6	owner-occ'd			6				6	general	Brookline HOME/CDBG
150 Pleasant St.	St. Aidan's ownership	2009	39	16	owner-occ'd			15		1		15	general	Brookline Housing Trust & HOME; State
629 Hammond St.	Hammondswood	2008	59	9	owner-occ'd			6	3			6	general	Inclusionary zoning
150 St. Paul St.	Sewall Arms	2008	37	3	owner-occ'd			2	1			2	general	Inclusionary zoning
310 Hammond Pond Parkway	The Parkway	2010	16	2	owner-occ'd			2				[+2]	general	Inclusionary zoning
109 Sewall St.*	109 Sewall*	2010	16	2	owner-occ'd			2				[+2]	general	Inclusionary zoning
311-327 Hammond Pd. Parkway	Hammond Pond Place*	2012	20	4	owner-occ'd			3	7			[+3]	general	Inclusionary zoning
Fisher Ave., Town Reservoir*	Clmsted Hill*	2012	34	24	owner-occ'd			12		12		[+12]	general	Brookline Housing Trust & HOME; State
1842 Beacon St*	Englewood Residences*	2012	3	3	owner-occ'd			2	1			[+2]	general	Inclusionary zoning
scattered locations	Downpayment Assistance Program	1992-'00	14	14	owner-occ'd			14					general	Brookline HOME/CDBG
scattered locations	Downpayment Assistance Program	2001+	24	24	owner-occ'd			24					general	Brookline HOME/CDBG
sub-total				170		0	0	140	17	13		79		

TOTAL AFFORDABLE UNITS	2002	By targeted income	378	281	1268	62	13	2105
Total units currently available	1937	income	19%	14%	63%	3%	1%	[+53]

* In permitting process; permitted and/or under development

Town of Brookline, Massachusetts

Existing Affordable Housing Units

As of January, 2011

AFFORDABLE HOUSING DEVELOPMENTS / UNITS

Map Key	Name	Afford. Units	Target Population	Financing
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SUBSIDIZED HOUSING OWNED BY PRIVATE INVESTORS (rentals)				
FP1	Beacon Park	30	general	MHFA, Federal Section 236 (121A)
FP2	Village at Brookline	153	elderly/disabled	MHFA, Federal Section 236 / LIHTC (121A)
FP3	Village at Brookline	104	general	MHFA, Federal Section 236 / LIHTC (121A)
FP5	The Colchester	4	general	Inclusionary zoning (associated with 20 Chapel St.)
FP6	The Lofts at Brookline Village	2	general	Inclusionary zoning
FP7	77 Marston St./1405 Beacon St.	4	general	Inclusionary zoning
FP8	Cypress Lofts I	5	general	Inclusionary zoning
FP9	75-81 Boylston St.	1	general	Inclusionary zoning
FP10	Futterham Place	2	general	Inclusionary zoning
sub-total		355		

PUBLIC HOUSING - OWNED BY THE BROOKLINE HOUSING AUTHORITY (rentals)				
PH1	Trustman House	100	elderly/disabled	Federal
PH2	O'Shea House	100	elderly/disabled	Federal
PH3	Morse Apts.	99	elderly/disabled	Federal
PH4	Kirkham Apts.	38	elderly/disabled	Federal
PH5	Coolidge Apts.	40	elderly/disabled	State
PH6	Trustman Apts.	50	general	State
PH7	Trustman Apts.	34	elderly/disabled	State
PH8	Walnut Apts.	24	elderly/disabled	Federal
PH9	Walnut Apts.	78	general	Federal
PH-0	High St. Veterans	186	general	State
PH-11	Egmont St. Veterans	120	general	State
PH-12	Kilgallon House	8	special needs	State
PH-13	McCormack House	10	special needs	State
PH-14	Connelly House	3	special needs	State
PH-15	condominium	1	elderly/disabled	State
PH-16	condominium	1	elderly/disabled	State
sub-total		921		

SUBSIDIZED HOUSING OWNED/CONTROLLED BY NONPROFITS (rentals)				
NP1	Paul Sullivan Trust	26	individuals (SRO)	Brookline CDBG, State
NP2	Humility House	10	special needs	State
NP3	Cadillac at Brookline	17	elderly assisted hsg	Inclusionary zoning
NP4	Sara Wallace House	16	individuals (SRO)	Brookline HOME & CDBG
NP5	Ruth Cowan House	9	elderly	Brookline HOME, State
NP6	1754 Beacon St.	13	individuals (SRO+)	Brookline HOME, State
NP7	1874 Beacon St.	14	individuals (SRO)	MassHousing, CDBG, State, Inclusionary zoning (Longyear off-site)
NP8	Center Communities - 100 Centre	127	elderly/disabled	MassHousing, Brookline Housing Trust, State
NP9	Center Communities - 112 Centre	104	elderly/disabled	MassHousing, Sec 8
NP-10	Center Communities - 1550 Beacon	107	elderly/disabled	MassHousing, Brookline Housing Trust, State
NP-11	St. Aidan's (rentals)	20	general	Brookline Housing Trust, State, LIHTC
NP-12	154-156 Boylston St.	6	general	Brookline CDBG, Mass Housing Partnership
	DMR/DMH Housing	56	special needs	State DMR / DMH
sub-total		624		

OWNER-OCCUPIED UNITS				
OO1	1182-4 Boylston St.	6	general	Inclusionary zoning (Longyear off-site)
OO2	Kenneth Crossant	5	general	Inclusionary zoning
OO3	The Hammonds	3	general	Inclusionary zoning
OO4	St. Paul Crossing	8	general	Inclusionary zoning
OO5	Residences at 51 Park St.	2	general	Inclusionary zoning
OO6	73 Winchester St.	1	general	Inclusionary zoning
OO7	Cypress Lofts II	4	general	Inclusionary zoning
OO8	Longwood Towers	2	general	Inclusionary zoning
OO9	Juniper Gardens	32	general	Federal Section 221(d)(3) BMIR (121A)
OO-10	St. Aidan's ownership	16	general	Brookline Housing Trust & HOME, State
OO-11	Hammond	9	general	Inclusionary zoning
OO-14	The Parkway at Chestnut Hill	2	general	Inclusionary zoning
OO-15	Washington on the Square	6	general	Brookline HOME/CDBG
OO-16	Rewell Arms	3	general	Inclusionary zoning
OO-17	159 Sewall	2	general	Inclusionary zoning
OO-18	Hammond Pond Place	1	general	Inclusionary zoning
OO-19	Olmsted Hill	24	general	Brookline Housing Trust & HOME, State
	Downpayment Assistance Program	14	general	Brookline HOME/CDBG
	Downpayment Assistance Program	24	general	Brookline HOME/CDBG
sub-total		167		

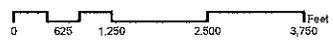
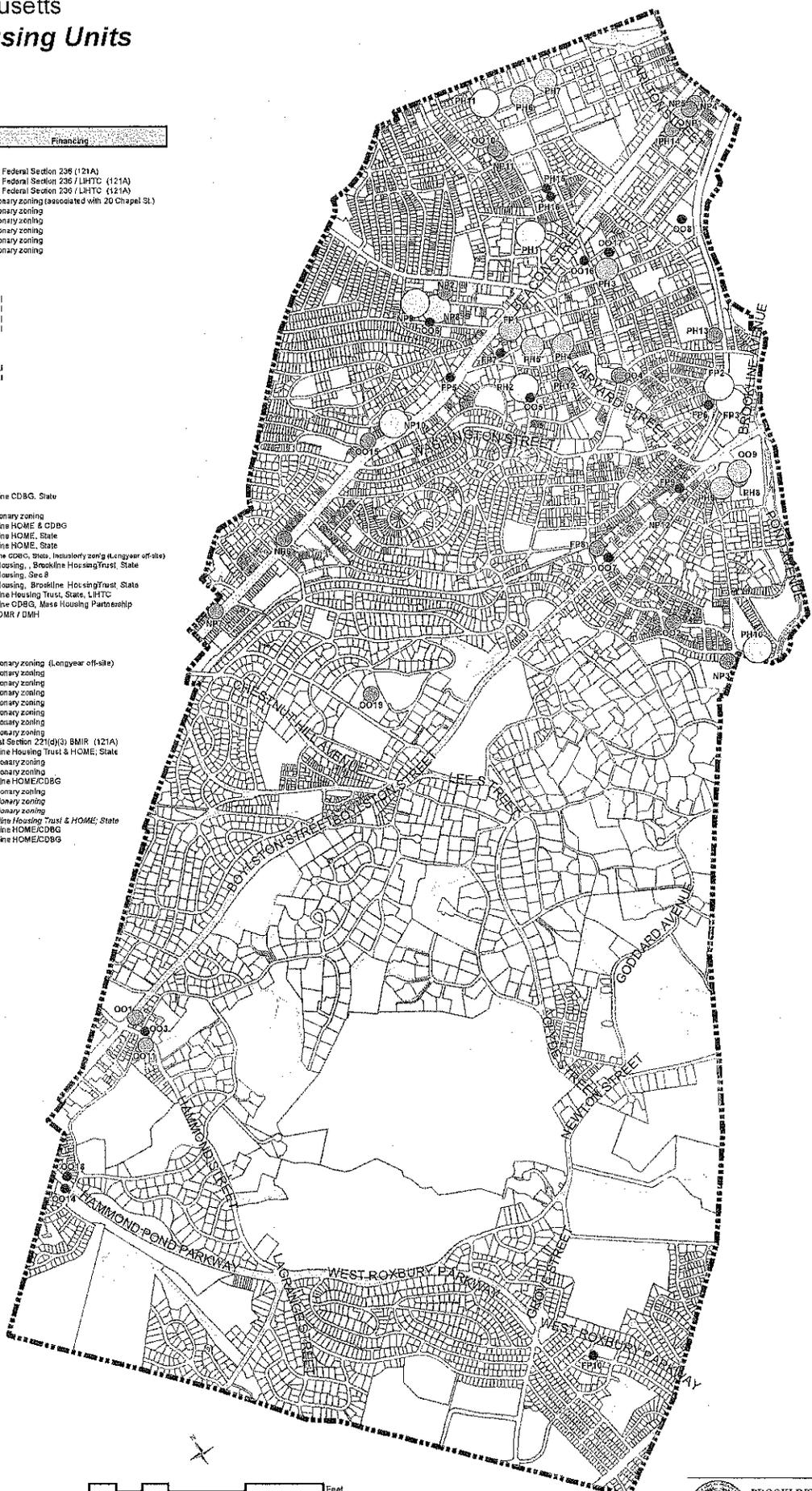
TOTAL AFFORDABLE UNITS 1987

* in permitting process, permitted and/or under development

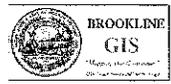
- Less than 5 Units
- ⊙ 6 - 24 Units
- ⊙ 25 - 99 Units
- ⊙ More than 100
- ▭ Property Lines
- ▭ Town Boundary

Disclaimer
The Town of Brookline makes no claims, no representations, and no warranties, express or implied, concerning the validity (express or implied), the reliability or the accuracy of the GIS data and GIS data products furnished by the Town, including the implied validity of any uses of such data.

Data Sources
AFFORDABLE HOUSING: Developed by Brookline GIS based on information from the Housing Division of the Brookline Department of Planning and Community Development.
PROPERTY LINES: This datalayer was developed by the Town's GIS Consulting firm Camp Dresser & McKee, Inc. in 1996 based upon the Boston Edison Company's street network data and the Town's DPW maintained Assessor's map sheets.
TOWN BOUNDARY: Boston Edison Company. Updated by Camp Dresser and McKee, Inc. and it is based upon Brookline Assessor's map sheets.



Publication Date: 4/5/2011



The Affordability Gap

In contrast to the relatively few who are lucky to be served by existing affordable housing, the current price of entry into Brookline's housing market precludes all but the most economically secure. Between 1991 and 2009, the median sales price of a single-family home in Brookline increased 244 percent to \$1,090,000. The median price of a condominium, the entry point for homeownership in Town, increased 232 percent to \$451,000.

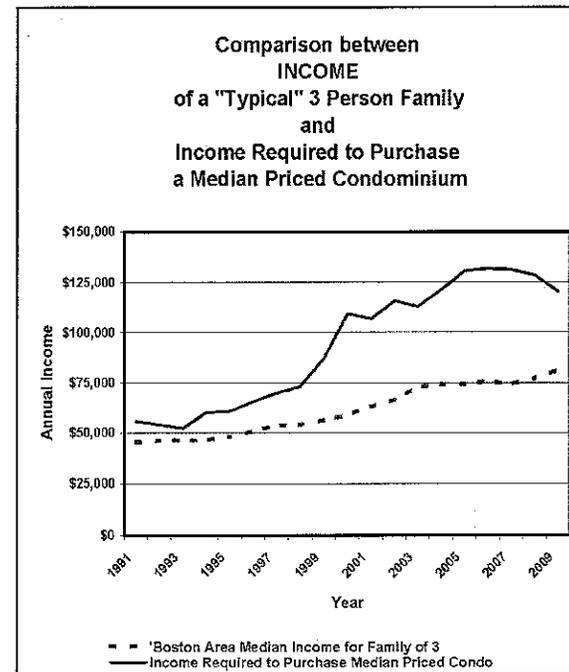
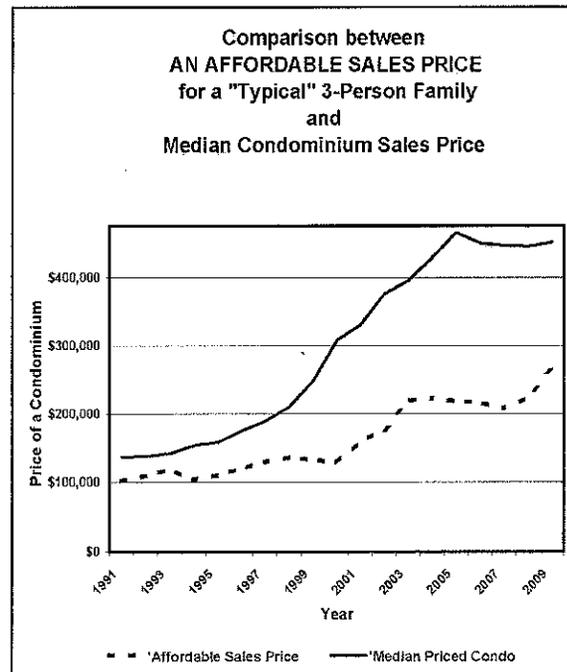
As a point of reference, the median income of a family of three in metropolitan Boston increased from \$45,180 in 1991 to \$81,180 in

2009. To purchase a median-priced condominium in Brookline in 1991 required an income of about \$55,800 or 124 percent of the median income of a three person family; by 2009, the purchase required an income of \$120,200, or 148 percent of the metropolitan area median. Viewed from a different angle, in 1991, a family of three with the median income could afford to pay 75 percent of the median condominium sales price; by 2009, such a family could afford only 59 percent of the median sales price. Thus, the affordability gap for homeownership in Brookline has grown significantly over the past decade.

The affordability gap by 2009 would have been much greater if it were not for the dramatic reduction in interest rates during the past few years (5.04 percent in 2009 for a 30 year mortgage compared to an average of 9.04 percent during the previous 30 years) which reduced the cost of homeownership.

In addition, with two bedroom units typically renting between \$1,600 and \$3,000, a family seeking to rent in Brookline would require an income between \$68,000 and \$124,000, and cash of \$3,200 to \$12,000 to cover security and other deposits.

EROSION OF BUYING POWER IN BROOKLINE
Trends in the Ability of a "Typical" 3-Person Household to Purchase a "Typical" Condominium
1991 - 2009



Affordable Housing: A Definition

Affordable housing is housing targeted to and affordable by individuals and families who meet specific income eligibility guidelines. Developments may target the general population, seniors, frail elders or groups with special needs.

Income eligibility is scaled to the median income of the metropolitan area, a standard that is updated annually by the U.S. Department of Housing and Urban Development (HUD). The income ceilings below were approved in 2010.

“Affordable housing” does not refer to the design or type of construction of a housing unit or development, but to the cost of the

housing to the consumer. Typically, an income eligible household is expected to pay no more than 30 percent of income on gross housing costs. This is achieved in either or both of two ways. The cost of producing housing may be underwritten by *supply side* strategies, that is, strategies that reduce the price at which the housing is offered to the consumer. These include loans, grants, annual operating subsidies, or investor pay-ins (through the sale of federal low income tax credits) *to the developer/owner*. One supply-side strategy is cross subsidy by which the profit from the sale or rental of market-rate units is used to underwrite the cost of producing the affordable units.

On the other hand, the cost of housing may be reduced through *demand side* strategies. These include the Section 8 voucher program for renters and many homebuyer down payment assistance programs which provide resources *to qualified households*, increasing their spending power in the housing market.

Whichever strategy, the goal is to reduce the consumer’s out-of-pocket housing costs. For renters, the calculation of gross housing costs typically includes the cost of utilities. Assuming a two-bedroom apartment, a three-person family with income below 50 percent of median might be expected to pay a total of \$825 on contract rent, electricity, heat, hot water and cooking fuel; a family with income between 50 and 80 percent of median might be expected to pay a total of \$1300; and a family with income between 80 and 100 percent of income might be expected to pay a total of \$1860. What is paid to the landlord in an affordable rental is the gross housing cost minus an allowance for those utilities paid directly by the tenant, which could total \$150 to \$250 for a two-bedroom apartment.

For condominium buyers, the calculation of gross housing costs include monthly mortgage payments, property taxes, and condominium fees. Assuming typical costs for purchasing and operating a two-bedroom condominium in Brookline, a family with income between 50 and 80 percent of median might be expected to pay approximately \$160,000, and a family with income between 80 and 100 percent might be expected to pay approximately \$240,000 depending highly upon condominium fees and interest rates.

2010 Income Limits for Typical Affordable Housing Programs

Household Size	Units Developed under Brookline’s Inclusionary Zoning Provisions (Section 4.08 of the Zoning Bylaw)		
	Most Federal & State-Funded Programs and Chapter 40B		Mass. Soft Second Homebuyer Program
	“very low income” (50 % of median)	“low income” (80% of median)	“moderate income” (100% of median)
1	\$ 32,150	\$ 45,100	\$ 64,300
2	\$ 36,750	\$ 51,550	\$ 73,500
3	\$ 41,350	\$ 58,000	\$ 82,700
4	\$ 45,900	\$ 64,400	\$ 91,800
5	\$ 49,600	\$ 69,600	\$ 99,200
6	\$ 53,250	\$ 74,750	\$ 106,500
7	\$ 56,950	\$ 79,900	\$ 113,900
8	\$ 60,600	\$ 85,050	\$ 121,200

Brookline's Housing Policy Makers

Housing Advisory Board

The Housing Advisory Board (HAB), established by Town by-law in 1987, is responsible for advising the Board of Selectmen with regard to, and recommending policies and programs related to, the preservation and creation of housing which is affordable to low, moderate, and upper-moderate income households. It also reviews and makes recommendations to the Planning Board and Board of Appeals with regard to projects developed under inclusionary zoning provisions; negotiates with developers regarding the financial aspects of development or conversion of property; makes recommendations regarding the expenditure of federal HOME funds; and oversees the management and expenditure of the Housing Trust. The HAB consists of seven members, five of whom are appointed by the Board of Selectmen; an additional member is a representative of the Planning Board; and one member represents the Brookline Housing Authority Board of Commissioners. The HAB meets monthly.

Comprehensive Planning Process

In 2005, the Town of Brookline completed a multi-year process to chart a course for the subsequent decade. A Comprehensive Plan Committee identified affordable housing as one of the Town's most important goals and greatest challenges, and identified the following obstacles to affordable housing in Brookline: lack of available sites, cost of land and existing buildings, lack of adequate

Brookline's Affordable Housing Policies

The Town seeks to use affordable housing initiatives and programs to help re-establish and maintain the historic status of Brookline as a mixed income community, and to make use of all opportunities – funding, property, expertise, regulatory tools – to accomplish this. More specifically, the Town seeks to:

- work with owners of “expiring use” projects to preserve existing affordable housing;
- consider and pursue all opportunities, including those in the private domain (existing rental properties, scattered site condominiums and sites in transition such as surplus institutional properties) and those in the public domain (surplus property or air rights controlled by the Town, the State or by some other public agency);
- welcome and work with non-profit and for profit developers who can bring expertise and leverage additional sources of funding;
- maximize funding available to affordable housing, using Town-controlled funding to leverage additional private and public resources or to serve populations who cannot be served under existing federal, state and private programs;
- use regulatory tools – such as the inclusionary zoning provisions of the Town's by-law and “friendly” 40B process – to encourage mixed income housing through internal subsidy, appropriate density and good design;
- assure that resources expended serve future as well as present generations, by guaranteeing affordability for the longest period possible;
- serve, to the extent possible and appropriate, a range of incomes which are currently excluded from Brookline's housing market;
- give preference for affordable housing, to the extent permitted by law, to Brookline residents and those with ties to Brookline, such as employees of the Town and BHA,

and predictable subsidies, and potential conflict between new development and preservation of neighborhood character. The plan confirmed

the Town's current policy directions, establishing 25 units as an annual goal.

Town Initiatives on Behalf of Affordable Housing

The Housing Division of the Department of Planning and Community is responsible for providing staff support to the HAB and implementing housing policy through a wide range of programs and initiatives. Housing policy also is implemented by the Department as it administers the affordable housing provisions of the Town's Zoning By-law.

Affordable Housing Development

The Housing Division provides technical and financial assistance to private non-profit and for-profit developers to preserve and create affordable and mixed income housing. The affordable units must be sold or rented to income eligible households, and maintained affordable over the long term. The Town uses funds from its Housing Trust, as well as locally controlled federal HOME and CDBG funds, to assist developers to leverage other private, state and federal sources. Section 8 vouchers may also be made available, through agreement with the Brookline Housing Authority.

The Division does outreach to Brookline property owners and potential developers to explore opportunities to preserve existing affordable housing and create additional units, and has worked in collaboration with project specific task forces –such as the St. Aidan's Project Review Team, and the Fisher Hill Town Reservoir Committee – to promote neighborhood-appropriate mixed income development.

The Division welcomes property owners, brokers and developers who would like to explore ways to work with the Town to advance its affordable housing goals.

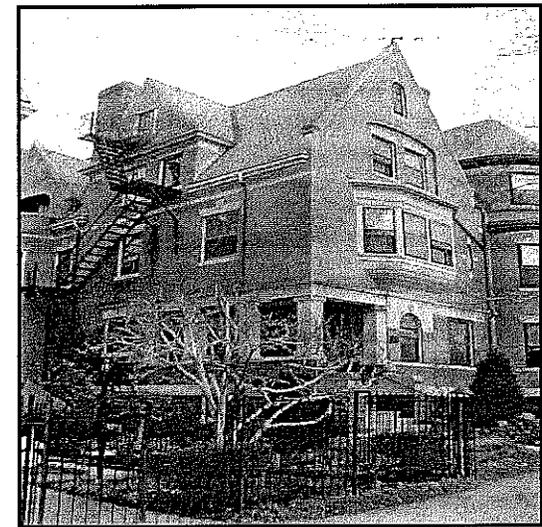
Preserving "Expiring Use" Projects

Several Brookline properties are considered "expiring use", in that the affordability restrictions upon which their initial federal funding depended have been in the process of expiring. In 2001, Hebrew Rehabilitation Center for Aged requested Town assistance for its proposed acquisition and rehabilitation of the senior housing at 100 and 112 Centre Street and 1550 Beacon Street, three such "expiring use" properties. The Town's commitment of \$1 million in Housing Trust funds and an agreement to terminate the project's 121A tax agreements gave this nonprofit the competitive edge needed to purchase the properties. At that time, only about 280 of 514 units were still affordable, with a potential attrition to 120 affordable units before restrictions expired in 10 to 15 years. As a result of the Town's commitment, Hebrew Rehab acquired and modernized the properties, and is operating them under the name of Center Communities of Brookline, with at least 60 percent (338 units) preserved as affordable for 40 years.

In 2004, the Town modified its 121A tax agreement with owner of the subsidized project at 1371 Beacon Street, extending the affordability of the project's 30 units until 2028. The Town also negotiated with the Board of the 116-unit Brookline Cooperative, preserving 32 units as affordable condos, when the Co-op converted upon expiration of the original HUD mortgage guarantee.

Redevelopment of Existing Housing

In 2001, the Town financed the purchase, by the non-profit Brookline Improvement Coalition (BIC), of a dilapidated lodging house at 1754 Beacon Street, and assisted the BIC to select a non-profit developer to rehabilitate, own and manage the lodging house. Pine Street Inn, the successful applicant, used the Town's investment of over \$907,000 in HOME monies to leverage an additional \$1.6 million commitment from three State sources for the rehabilitation of this historic building. The 14 rooms and efficiencies, permanently affordable for income eligible persons, was occupied in fall of 2003. It has been both nationally recognized for innovative use of HOME funds and by the Massachusetts Historic Commission as an exemplary preservation project.



Lodging house rehabilitated by Pine Street Inn

During the summer of 2002, the Housing Division, notified by local brokers, invited several affordable lodging house developers/operators to view another deteriorated lodging house at 1876 Beacon Street. The Town agreed to support Caritas Communities, Inc., a nonprofit lodging house operator, in acquiring the building. At the same time, the developer of Longyear Estates was seeking property to redevelop in satisfaction of its off-site affordable housing obligation under the Zoning By-law. By partnering Caritas with Longyear and supporting Caritas in advocating for additional funding from State agencies, the Town was able to assure that Caritas received the \$1.1 million in gap funding required to complete the acquisition, rehabilitation and long term affordability of another 15 rooms for lower income individuals.

Similarly, at the end of 2003, the Town was notified of the sale of a six family building at 154-156 Boylston Street. By 2005, BIC had completed the rehabilitation and occupancy of this building with \$600,000 in Town-controlled CDBG funds leveraging about \$.5 million from the Massachusetts Housing Partnership.

In addition to the redevelopment of market rate housing for affordable use, the Town also supports the preservation of existing affordable housing by providing CDBG funding for capital improvements. The Town regularly funds improvements at Brookline Housing Authority developments. It also has assisted various group

housing facilities serving individuals with special needs, including Humanity House, a home for ten developmentally disabled individuals which is completing energy-related improvements totaling \$192,000. During the past few years it has provided the Pine Street Inn with almost \$588,000 for 1043-45 Beacon, a source of housing for 28 low income individuals.

New Development

St. Aidan's

Soon after the Archdiocese of Boston closed the St. Aidan's Church in 1999, the Town began meeting with the Planning Office for Urban Affairs of the Archdiocese (POUA), a nonprofit developer, and found a common interest in seeing the site used for affordable housing. In an effort to achieve a "friendly 40B," POUA submitted an application to the Board of Appeals that conformed with redevelopment principles and guidelines established by community process. The 59-unit development was completed in 2009, and includes 36 affordable units (20 low-income rental and 16 homeownership units); preservation of the church building through adaptive reuse; and conservation of open space and specimen trees. The Town's contribution of \$6.1 million in Housing Trust, HOME and CDBG monies leveraged several million dollars in gap funding from the State and from private investors under the federal Low Income Housing Tax Credit program.



Photo: Greig Channa

Affordable Units at St. Aidan's

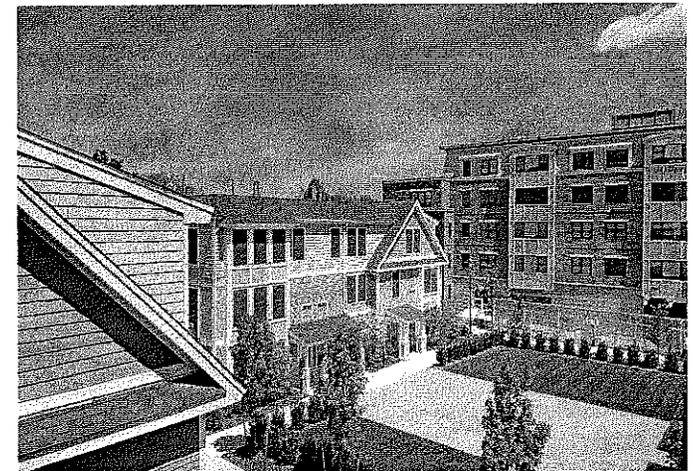


Photo: Greig Channa

Inner Courtyard at St. Aidan's

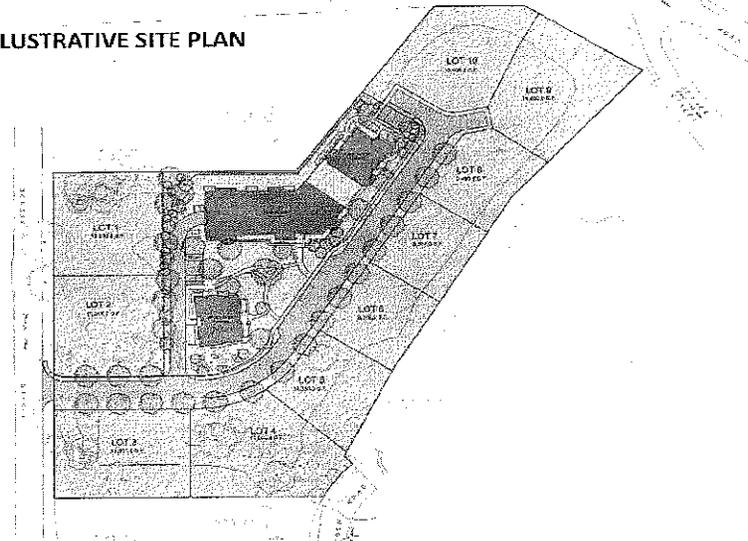
Olmsted Hill

Planning the reuse for the 4.8 acre Town's owned site on Fisher Hill, which includes two surplus underground reservoirs, began in 2001. By 2010, a redevelopment plan had been approved by a committee representing neighborhood and Town-wide interests; New Atlantic Development Corporation (NADC) had been selected through a Request for Proposal process; Town Meeting had unanimously approved rezoning and conveyance; and a land disposition agreement between Town and developer had been executed.

The project has received zoning and subdivision approvals, and the dismantling of the underground reservoirs has begun. The sale of 10 market-rate single family building lots, now underway, will pay the cost of site improvements and the Town's acquisition price of \$3.25 million, and will help to underwrite the development of 24 affordable condominium units. Organized in a complex of buildings resembling a turn-of-the-century estate, these will be available to families

with incomes below 80 and below 110 percent area median income. The Town is expected to provide \$2.7 million in Housing Trust and HOME funding.

ILLUSTRATIVE SITE PLAN



Site Plan for Redevelopment of Town-owned Property at Fisher Hill

Dummer St./Trustman Apartments

Embarking upon its first new affordable housing project for decades, the Brookline Housing Authority is proposing a 32-unit low income rental project on a surplus parking area at its Trustman Street development. The project would be supported by State sources, potentially supplemented by \$1.7 million from the Town comprised of Housing Trust, HOME and CDBG funds and from private investors under the Federal Low Income Housing Tax Credit Program.



Proposal for Affordable Condominiums at Olmsted Hill in Fisher Hill

Inclusionary Zoning

The Town works with developers of market-rate properties to meet the Affordable Housing Requirements of Section 4.08, the “inclusionary zoning” provisions of the Town’s Zoning By-law.



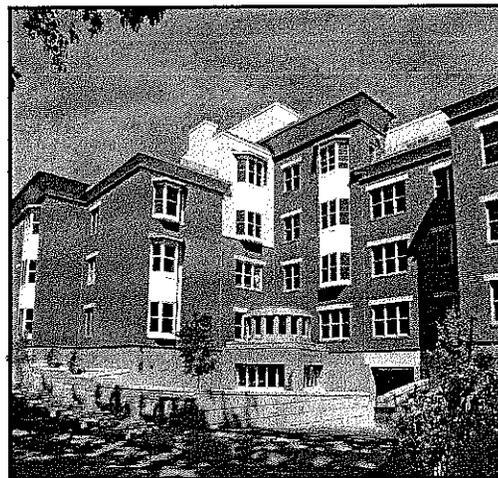
Homeownership units at Kendall Crescent

These require that developers of residential projects with six or more units provide affordable housing. Fifteen percent of the units containing fifteen percent of the total project bedroom count must be affordable to households with incomes under 100 percent of median income. At least two-thirds of these must meet Chapter 40B requirements, that is, serve households with incomes under 80 percent of median.

¹²In lieu of providing on-site units, developers of projects containing six to fifteen units may

choose to make a cash payment to the Housing Trust in accordance with a specific schedule. This cash payment is based upon a percent of the sales price of each unit minus \$125,000 (roughly the price of an affordable unit). The percent charged ranges from three percent for a six unit project to nine percent for a 15 unit project.

Section 4.08 was adopted in 1987 and modified several times since. The first affordable units did not materialize until 1996. The provision has produced 93 affordable rental and condominium units in 17 properties, and another 9 units in three properties are under development.



Rental Units on Marion Street

Examples of Inclusionary Zoning include:

- Goddard House provides 17 below-market assisted living units to seniors with a range of low to moderate incomes.

- Five condominium units at the 35-unit Kendall Crescent project have been sold to moderate-income buyers.
- Nine condominium units at The Hammondswood, a 59 unit project, have been sold to moderate income buyers.
- The developer of the nine-unit building at 53 Park Street, including two affordable units, became the first of several developers of projects with fewer than 15 units to voluntarily include affordable units.



Homeownership units at Kendall Crescent

Additional affordable units are located in projects on Boylston, Beacon, Chapel, Marion, St. Paul, Winchester, Hammond, and Heath Streets, as well as Woodcliff Road and Hammond Pond Parkway.

Homebuyer Assistance

The Housing Division offers technical and financial assistance to those seeking to purchase an affordable home in Brookline. Technical assistance is made available on a one-to-one basis to all applicants, and addresses housing needs, credit, cash requirements, and selection of a realtor and lender.

The Division provides financial assistance of up to \$175,000 in federal HOME/CDBG funds to income eligible individuals and families – those with incomes below 80 percent of median -- to purchase a home. As presently designed, upon resale, borrowers must repay the Town's loan plus a share of the increase in sales value proportional to the Town's original investment. However, if the affordable unit is part of a condominium property with six or more units, the Town will also reserve a right of first refusal

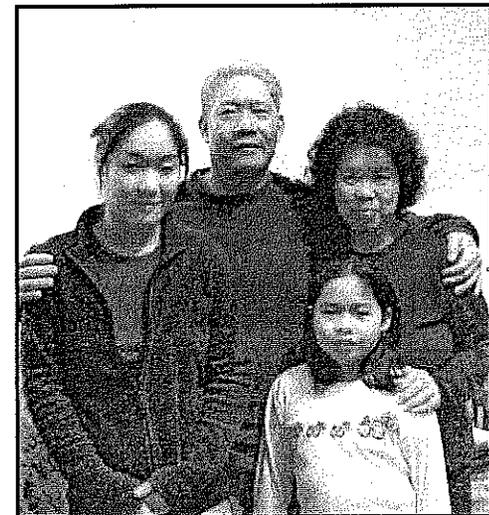
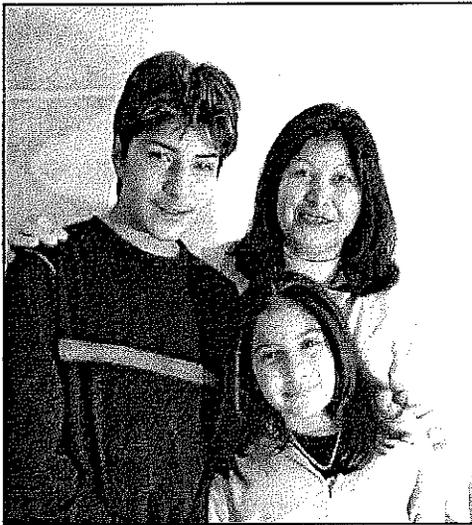
to purchase the property for resale to an income eligible household. The price will be the original amount of the purchase without the Town's assistance, adjusted up in accordance with increases in the median income. The Town's down payment assistance program has resulted in 38 home purchases by income eligible buyers since 1992, when it began with a \$25,000 limit on assistance.

The Housing Division also works with other public agencies to increase the affordability of purchasing a home by assisting Brookline buyers to achieve favorable borrowing terms. Collaborating with the Massachusetts Housing Partnership and local banks, the Division refers buyers to the Massachusetts Soft Second Program, resulting in beneficial interest rates, terms and closing costs, and deferred payment mortgages.

Finally, the Division works with developers of market rate projects, which include affordable units, as required under the Town's inclusionary zoning provisions, in order to market these units to and select eligible households through a lottery system. Increasingly the Division is working with sellers and potential buyers on resales of affordable units purchased subject to permanent deed restrictions.

Rehabilitation

The Housing Division is available to provide technical and financial assistance for emergency rehab and lead paint assistance for low income individuals and families who might otherwise be displaced from their homes. The Division also is an agent for MassHousing programs involving lead paint abatement.



Participants of Brookline's Homebuyer Assistance Program



TOWN OF BROOKLINE

DEPARTMENT OF PLANNING & COMMUNITY DEVELOPMENT
HOUSING DIVISION
333 Washington Street
Brookline, MA 02445-6853

617-730-2130
www.brooklinema.gov/housing

