

LOW-MODERATE INCOME HOUSING STUDY

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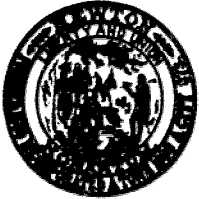
LOW-MODERATE INCOME HOUSING STUDY

AN ELEMENT OF THE COMPREHENSIVE PLAN



Newton, Massachusetts

September 1968



JAMES A. MILLER
DIRECTOR

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September 1968

Mayor Monte G. Basbas
City Hall
Newton, Massachusetts

Dear Mayor Basbas:

I am pleased to submit herewith a report entitled "Low-Moderate Income Housing Study." This study was undertaken by the Planning Department in late July 1968, at the request of Your Honor and the Newton Board of Aldermen.

The cooperation and assistance of the Newton Housing Authority, Newton Redevelopment Authority, several City departments and agencies, and various other private individuals and agencies, is acknowledged with thanks.

This is the eighth in a series of Comprehensive Plan Reports submitted by the Planning Department since its creation in 1964.

Respectfully submitted,


James A. Miller
Planning Director

jam:g

LOW-MODERATE INCOME HOUSING STUDY

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I. INTRODUCTION

A. Basic Purpose of the Study

This analysis has been prepared by the Newton Planning Department in an effort to gauge both the immediate and long-range need for low-moderate income housing in Newton, to augment the basic appraisals conducted by the special Aldermanic Subcommittee on Low Income Housing, and to evaluate possible housing sites within the community on a basis of a series of objective site criteria.

B. The Role of the Planning Department

The Planning Department's role in the area of housing site evaluation is spelled out in the Board of Aldermen Order #393-64 which created the Department. This August 1964 order required that the Department, among other functions:

"Prepare plans and recommendations for submission to the Mayor for: ... (3) situating public housing projects ..."

We have chosen to interpret this directive in the broadest possible sense as a basis for this analysis. This interpretation, in our judgment, does not infringe upon the prerogatives of the Newton Housing Authority nor any other special purpose City agency.

In the period immediately preceding the preparation of this analysis, several official and unofficial actions have occurred in the community which lend a perspective to the study and can serve as useful background information.

C. Aldermanic Subcommittee on Low Income Housing

In March 1967, the Newton Board of Aldermen voted to establish a special subcommittee to determine "the shortage of low income housing in the City of Newton." This subcommittee, under Alderman Edward Uehlein, met during the spring and summer of that year and submitted its findings and recommendations to the Board of Aldermen in November 1967. In summary, its three basic recommendations were as follows:

1. That there was "a shortage of low income housing in Newton."
2. That the Board of Aldermen strike out the word "elderly" from the ordinances, creating the Newton Housing Authority.
3. That the Board of Aldermen approve the then pending resolution "authorizing the Newton Housing Authority to apply for financial assistance to provide low cost housing by leasing dwelling units in existing privately owned structures."

In summarizing the evidence upon which the subcommittee made its findings and recommendations were made, the report notes the following major points:

1. Low income families in 1967 were determined as those with an income of less than \$4,000. It was noted that the "poverty group" could be extended to a family of ten with a \$6,000 income.
2. There were no current figures available to gauge the 1967 level of poverty in Newton. The 1960 U. S. Census listed over 1,390 families, or 6% of the total number of families in the City, with family incomes under \$3,000.
3. There was a strong correlation between low income and substandard housing conditions with a disproportionate amount of income being spent for shelter.
4. A Planning Department analysis of 1960 census data noted that approximately 1,400 families in areas of highest incidence of substandard housing were paying greater than 25% of their income for housing. This study also stated that the bulk of the single dwelling units and apartment units constructed in the City in recent years was well beyond the ability of this income group to occupy without subsidy.
5. Studies conducted by the Welfare Department of families receiving public assistance concluded that the difference between rent levels and

assistance payments was great and getting greater. Further correlating the Planning Department statistics, it was noted that almost 50% of the families assisted were living in housing that was categorized as "fair to poor."

6. Based on the statistics presented to it, the subcommittee concluded that there was a need for upwards of 200 low income housing units in the City. Further, it was concluded that these units should be provided in small numbers on scattered sites to preclude the creation of low income ghettos.

D. Board of Aldermen Resolutions on Committee Report

Subsequent to the submission of the subcommittee report, the Board of Aldermen passed orders accepting the report and adopting the provisions of the Housing Act of 1937, thereby implementing the three basic recommendations of the report.

In July 1968, the Board of Aldermen passed Order #582-68 requesting that the Mayor direct the Planning Department and other appropriate agencies to undertake a comprehensive study of low-moderate housing needs in the City to augment and implement the subcommittee report, with special emphasis to be given to an evaluation of potential housing sites.

E. Study Methodology, Scope and Content

This comprehensive study, if it is to be a useful municipal planning instrument, must encompass all aspects of the low-moderate income housing problems. Therefore, we propose to begin with an examination of both public and quasi-public policies on low-moderate income housing in the community, and relate these policies to the prevailing community attitudes. This will involve the analysis of a basic dichotomy in community sentiment.

Following this section, the study will analyze income statistics in relation to community housing problems to define the limits of such phrases as "low income," "moderate income" and "elderly housing."

The fourth major section of the analysis will consist of a description of the salient features of each of the existing housing programs which bear on the problems of low-moderate income housing in Newton.

This descriptive section will deal with programs aimed at new unit construction, unit rehabilitation, leased housing and the whole gamut of available programs, as it is our judgment that this study, and future programs in Newton, should not be limited to new construction.

The final two portions of the report will consist of evaluations of a large number of potential housing sites in the community. These evaluations will be conducted utilizing a series of site criteria developed specifically for this analysis. Following the evaluations of site potential, a series of sites will be recommended upon which it appears that low-moderate income housing could be constructed feasibly.

II. BACKGROUND

A. Public Policy on Housing in Newton

1. Zoning

The policy of the City of Newton with respect to housing of all types is to be found in several areas. The Newton Zoning Ordinance, (first adopted in 1922), provides for a wide variety of housing types to be constructed within the community's seven residential zones and two of its three business zones. In summary, these housing types and their respective districts are as follows.

<u>District</u>	<u>Housing Type</u>	<u>Required Land Area Per Dwelling Unit</u>
Single Residence A	Single family	25,000 sq. ft. (new lot)
Single Residence B	Single family	15,000 sq. ft. (new lot)
Single Residence C	Single family	10,000 sq. ft. (new lot)
Private Residence	Two-family	5,000 sq. ft. (min. total lot = 10,000 sq. ft.)
	Attached dwellings (Special permit/ Site plan)	3,500 sq. ft.
Residence D	Garden apartments (Special permit/ Site plan)	3,000 sq. ft. - may be reduced to 1,500 sq. ft. (Minimum total lot = 24,000 sq. ft.)
	Attached dwellings (Special permit/ Site plan)	3,500 sq. ft.
Residence E	Apartments - 6-story (Special permit/ Site plan)	1,200 sq. ft.
	Attached dwellings (Special permit/ Site plan)	3,500 sq. ft.
Residence F	Apartments - high-rise (Special permit/ Site plan)	Minimum lot - 3 acres 1,000 sq. ft. - first rm. 300 sq. ft. - each add. rm.
Business A	Apartments	1,200 sq. ft. - may be reduced to 500 sq. ft. with Aldermanic permission
Business B	Apartments	Same as Business A

Prior to the formulation of its stated housing policies as stipulated in the Newton Zoning Ordinance, it is interesting to note that the ordinance which created the Newton Planning Commission in 1913 charged the Commission to: " ... make careful studies of the resources, possibilities and needs of the City, particularly with reference to conditions injurious to public health or otherwise in and about rented dwellings; to making plans for the development of the municipality, with special reference to proper housing of its inhabitants.

2. Veterans' Housing

Following World War II, it was apparent that one of the most pressing needs for the City of Newton, as well as for the rest of the country, was for housing for its returning veterans. In 1947, a special Aldermanic committee was appointed to investigate areas in which a major housing project might be located. In January 1948, a Veterans' Housing Department was established and, shortly thereafter, work was undertaken on a 128-acre tract in Oak Hill. The development, to consist of over 400 individually owned single family homes, a business area, a school and a playground, was to be constructed under Chapter 372 of the Acts of 1946, with assistance from the Federal Housing Administration. The City provided its share through land and street improvements at a bonded cost of \$1.4 million. In this manner, the first publicly assisted housing in Newton was completed in early 1949.

Other attempts were made to undertake multifamily housing projects under various auspices during the immediate post-war years, but none materialized.

3. Newton Housing Authority

In December 1958, the Board of Aldermen passed an order creating the Newton Housing Authority and abolishing the Veterans' Housing Department. Its enabling language was brief and explicit and limited the Authority to the construction of housing for elderly persons of low income. Specifically, the order stated:

Article II. Housing Authority

Sec. 23-11. Established; purpose.

It being determined that a shortage exists in the City of safe or sanitary dwellings available for elderly persons of low income at rentals which they can afford to pay and that a housing authority is needed in the City for the purpose of the provision of housing for elderly persons of low income, a housing authority is established for such purpose under the provisions of chapter 121, section 26K of the General Laws.

Sec. 23-12. Powers and duties.

The housing authority established by section 23-11 shall have all the powers, duties, liabilities and immunities provided by chapter 121 of the General Laws or otherwise of housing authorities established under section 26K of such chapter so far as may be necessary or convenient for carrying out in the city the purposes of sections 26SS to 26VV, inclusive of such chapter.

It was subsequently decided that the Housing Authority would meet its responsibilities through the construction of elderly housing units under the U. S. Housing Act of 1937, as amended. A total of 225 units were authorized and construction got underway in 1961. At this writing, 169 units have been completed in projects in Newton Centre, Nonantum and Newtonville, with construction of the final 56 units to get underway in Auburndale during 1968.

As we have noted in Section I, the implementation of recommendations of the Aldermanic low income study committee has effected a major broadening of the duties of the Newton Housing Authority. At the present time, the Authority is leasing housing units for elderly persons under the rent supplement program, and they have sought authorization to lease units for any low income family.

Obviously, the Newton Housing Authority must be the key agency in the effectuation of any comprehensive low-moderate income housing program in the community.

B. Other Policies on Housing in Newton

In addition to the public policies on housing in Newton as expressed by the zoning ordinance and by the official agencies and boards charged with housing responsibilities, there is a wide variety of attitudes relative to the type and extent of housing needs in the community. These attitudes and concerns have, in the past, given rise to the formation of such groups as the Newton Fair Housing Practices Committee (now the Newton Committee for Fair Housing and Equal Rights). This committee, formed in the early 1960s, sought to assure that housing and public accommodations were available to all persons in the community. Over the years, the committee has provided a platform for many frank and constructive discussions of the housing problems and related matters in the community.

With successive broadenings of the scope of the U. S. Housing Acts during the late 1950s and early 1960s, and with a marked shift in philosophy from the almost total predominance of public sponsorship of housing, many new quasi-public and institutional housing associations have been formed throughout various portions of the country.

One of the most significant provisions of the U. S. Housing Act as far as the potential for providing sponsors for low and moderate income housing in the community is Section 221(d)(3). The provisions of this section are explained in some detail in Part IV of this report.

In response to the provisions of Section 221(d)(3) which permit the construction of low and moderate income rental housing with FHA below-market interest rate notes by non-profit, cooperative and limited dividend corporations, a wide variety of sponsoring groups have been formed within recent months in the community. The Newton Interfaith Housing Corporation, the Sacred Heart Interracial Council and the Newton Community Foundations, Inc. are among others who have formed corporations to act as sponsoring groups.

Prior to this activity, the St. Paul's Episcopal Church in 1962 attempted to construct a two-story, 28-unit housing for the elderly project on a 2.5-acre parcel on Boylston Street in Newton Upper Falls. Ultimately, legal complications forestalled the plans of this first semipublic sponsored housing project.

In 1965, Senior Living, Inc., a nonprofit corporation chartered under Chapter 180, Mass. G. L., was granted permission to construct a 66-unit, six-story housing project on a parcel of land on Paul Street in Newton Centre. Again, legal complications with a Senior Living, Inc. copetitioner ultimately prohibited the construction of the project, and the land is now under construction as a privately sponsored garden apartment project.

With the exception of the aforementioned projects, all multifamily housing projects in the community have been constructed either by the Newton Housing Authority or by private entrepreneurs.

By way of comparison, in the four years the Planning Department has been in existence, over 705 apartment and townhouse units have been approved by the Newton Board of Aldermen or constructed where Aldermanic permission was not required. This figure does not include the more than 500 apartment units approved, but not yet built in the Chestnut Hill Towers project. During the same period, a total of 128 elderly housing units has been approved as the only public action designed to meet specialized low income housing needs in the community.

Most recently, the City of Newton sold the 32,000 square foot parcel on Langley Road, housing the old Bowen Elementary School, to a private developer. During the course of the sale of the parcel, a considerable amount of community concern was voiced that the site be reserved for a low income housing development. As a result, the private developer to whom the site is being sold has agreed to make available three of his apartment units for use as "rent supplemented" units by the Housing Authority. At this writing, the site plans for the development are about to be presented at public hearing.

C. Community Attitudes on Housing - The Dichotomy

The sale of the old Bowen School property to a private developer and the series of events which surrounded the sale clearly point out a basic dichotomy in attitudes on housing and other aspects of community development in the City of Newton.

There is on one hand, the fairly sizeable group of Newton residents to whom any change in the residential land use pattern of the community is anathema. This group insists that their image of the "Garden City" must be maintained at all costs and that any alteration of the single family (or at best two-family) community is a harbinger of a decline in community values.

Such strong community attitudes in the past have been largely responsible for the character and image of the City of Newton today. It was this basic philosophy which was reflected in the original zoning ordinance of the City and which predestined the strong land use policy of the present day.

Without in any way demeaning the motivational forces behind this attitude, serious questions must be raised as to its effective applicability to today's conditions.

This difficult situation is often further complicated by the fact that the membership in the "Garden City" group has a way of changing as various land use challenges are presented to the City. For instance, the Ward 4 resident who sees the sanctity of his concept of the "Garden City" threatened by an apartment development in Auburndale may offer no basic opposition to the location of the same type of project on Langley Road in Ward 6.

Contrast this position, on the other hand, with the growing community awareness of the need for housing accommodations for all income strata in the City. This notion, expressed by a large number of Newton residents, was given further official support by the findings of the study by the Aldermanic Committee on Low Income Housing. Within the group articulating this basic concern for balanced housing resources, there are those who feel that the needs of the

present residents of the community must take precedence over any other. There are also, however, increasing numbers of Newton residents who feel that housing concerns and resources must have a broader, metropolitan base. This group would stipulate that, while the needs of the low income resident of the City of Newton are vital, the needs of the low income families of the "core" city are of parallel importance and should be given at least equal credence in the planning of long-range housing resources.

Thus, while there is an increasing awareness of community housing needs expressed by a growing number of the City's residents, there are major disagreements as to the extent to which the provision of low and moderate income housing should be directed toward "outsiders."

Inherent in the controversy, but not often openly articulated, is the notion that to open a community's low income housing developments to other than local residents signals a major influx of black families fleeing the oppressive conditions of the core city ghettos. Those who would seek defeat of any low, or even moderate income housing proposal, have often used this device surreptitiously with great success. It has been applied with particular effectiveness in the modest residential neighborhood where the investment in one's home may be the only major family investment.

In response to these types of contentions, and in an effort to define a broad community policy toward total racial integration, as well as to state that the City encouraged new black residents of all income strata, the Board of Aldermen passed the following order during the 1968 deliberations over the sale of the old Bowen School property.

WHEREAS: An integrated society is desirable for the wholesome and full experience of life itself; and

WHEREAS: A genuine community is one in which all human beings have the opportunity to contribute to the welfare of others from their own experience, characteristics and talents; and

This dichotomy, and the paradoxical situation which it creates, plainly stated, is that while the community may exhibit an increasing awareness of its housing responsibilities, the practical and political realities of finding acceptable sites for low and moderate income housing developments generally run counter to what the protectors of the "Garden City" image consider to be sound land use planning.

Again, further complicating the picture, is the fact that many well-intentioned residents of the community find themselves on both sides of the issue; that is, in agreement with the basic philosophy, but diametrically opposed to the land use decision required to create the project on a given site.

One has only to recall the agitation at the time of the zoning actions on such privately sponsored moderate income housing projects as Grove Street near Jordan Marsh, Elliot and Chestnut Streets, the Apog land, Langley Road and Walnut Street. Indeed, opposition has even been expressed to some of the housing for the elderly projects on the grounds that the placement of the projects ran counter to sound zoning policy and would result in the lowering of property values and other immeasurables. As a matter of fact, current Planning Department analyses of all apartment projects constructed in the City of Newton since 1900 (specifically as apartments - not conversions) indicate no such depression in property values. Quite the contrary has occurred in the vicinity of recently constructed projects.

✓ Most recently, the old Bowen School sale and possible use for low income housing brought a considerable acrimonious debate as neighborhood residents saw the project as inconsistent with the aims of the area, while concerned housing groups, made up largely of residents living beyond the neighborhood, saw the site as a desirable locus for low income housing.

Again, paradoxically, many of the potential low-moderate income housing sites are found in modest residential neighborhoods. These neighborhoods, which would most

directly feel the effect of the project, have residents with the lowest degree of mobility and financial resiliency. Often, in contrast, the groups most fervently stating the case for low income housing are composed of persons of fairly high income and mobility who reside in totally developed areas. Such a situation has obvious connotations.

If this lengthy statement of opinion on the dichotomy in community attitudes can be summarized briefly, one would have to conclude that, to truly meet its stated housing goals, the community must achieve a reconciliation of polarized community values. Such a reconciliation to the center of the issue must come from the City administration, the Board of Aldermen, neighborhood associations, nonprofit housing corporations, the fair housing groups and individual citizens. It is obvious that it cannot be accomplished any other way.

III. ANALYSIS OF FAMILY INCOME AND ITS RELATION TO HOUSING IN NEWTON

A. Introduction

The special Aldermanic Subcommittee on Low Income Housing attempted to quantify the local low income housing problem during the course of its deliberations. The lack of current, accurate information continually prevented the Subcommittee from making a truly definitive study. The 1960 U. S. Census of Housing, then seven years out of date, supplied the bulk of factual data upon which the Subcommittee necessarily made its decision. In summary, the Subcommittee concluded that:

1. Persons of low income represented those residents having an income of \$4,000 or less, although this figure could be increased to \$6,000 for a family of six, etc.
2. The 1960 Census reported a 6% "poverty group" total with income less than \$3,000.
3. A great number of low income families live in substandard housing and pay a disproportionate percentage (over 25%) of income for housing.

B. Observations

It was apparent that new factual data had to be found to supplant the 1960 Census information if a study of low-moderate income housing needs in Newton was to be meaningful. Several mitigating factors tend to reduce the usefulness of the 1960 Census statistics in a current analysis.

1. The income data was actually based on 1959 levels and, as such, is now nine years out of date.
2. During the past nine years, economic growth in the nation and in Newton have vastly altered these statistics upwards.
3. The income data in the Federal Census is, ostensibly, "total reported family income of all persons over 14 years." Unfortunately, these figures have questionable validity as heads of households tend to understate their own income and to refrain from reporting other family income not subject to Federal tax withholding as they fear a cross-check of information between the Internal Revenue Service and the Census Bureau. The net result of these unsupported fears is to unrealistically lower family income statistics.

Thus, in attempting to correlate income and housing data, a large number of statistical inaccuracies and variables must be considered and weighed. It is not our intention in this analysis to undertake a comprehensive evaluation of income statistics but, rather, we hope to review and revise, where necessary, existing data in an effort to support and enlarge upon the basic studies undertaken by the Aldermanic Subcommittee.

In the following paragraphs, we will discuss current income distribution patterns in the community and their relation to 1960 data; current distribution, type and rates of housing rentals; current estimates of number

and constitution of families eligible for assistance; and other related data.

In this analysis, it is our intention to attempt to clarify the income level of families which are generally referred to as "low income families."

C. Current Income Statistics

Much of the following information has been derived from the "Survey of Buying Power" conducted by Sales Management Magazine, and is reproduced with their permission. This survey estimates "Consumer Spendable" income for households and other related data for state, counties, metropolitan areas and cities. The latest tabulation for the City of Newton is dated 1968, but is, in fact, based on late 1967 information.

"Consumer Spendable" income in the following Table I is a net figure after taxes (Column (a)). For purposes of this analysis, we have added 20% to incomes under \$10,000 and 30% to incomes over \$10,000 to bring them up to gross income before taxes (Column (b)). Column (c) indicates the percentage of the population the survey places in this income level. Columns (d) and (e) consist of simple proportions of current population estimates to place numbers of persons and families in various income levels. An average family size of 3.5 has been used which obviously cannot account for single or two-person households which may exist at the lower income levels.

TABLE I - Current Income Per Household - City of Newton

(a) <u>Net Spendable Income</u>	(b) <u>Gross Income</u>	(c) <u>Percent of Population</u>	(d) <u>Persons</u>	(e) <u>Families</u>
Under \$3,000	Under \$3,599	4.6%	4,225	1,232
Under \$4,000	Under \$4,799	4.9%	4,485	1,319
\$3,000-\$4,999	\$3,600-\$5,999	6.5%	6,012	1,753
\$5,000-\$7,999	\$6,000-\$9,599	12.3%	11,377	3,250
\$8,000-\$10,000	\$9,600-\$12,666	15.0%	13,875	4,046
Over \$10,000	\$12,667+	52.6%	48,655	14,188

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In addition, it is interesting to note the following statistics:

- . Gross Median Family Income (from 1960 Census) - \$9,000 (As we have noted, liable to underestimation)
- . Gross Median Family Income (from 1968 Sales Management Survey of Buying Power (c)) - \$13,000
- . Increase in Gross Income 1960-1968 - \$4,000 or 44%
- . Depreciation of Buying Power of Dollar 1960-1968 - 20%

D. Type, Distribution and Range of Monthly Rentals - City of Newton

The following Table II represents an attempt to update 1960 Census of Housing data with respect to type, distribution and range of rental housing in Newton. To accomplish this updating, certain assumptions have been made.

First, 1960 Census monthly rental levels (column (a)) have been increased by 30% to bring them to 1968 levels (column (d)). This assumed increase of 30% has been used after a Planning Department survey of the current rental market, discussions of the market with a great number of local realtors, and a check of current rentals listed in local newspapers. While estimates of increase varied from a low of 20% to highs of 80-100%, the 30% value was most prevalent.

Following this survey, a check with the U. S. Department of Commerce indicated that the rental index in the Boston S. M. S. A. had increased by 20% over this period. This increase was slow during the first portion of the period and more rapid during the past four years.

After our survey, and utilizing knowledge of local conditions, we felt justified in applying a slightly higher overall increase in Newton for the period and applying it uniformly for the period.

TABLE II - By Rental Rates - Number and Distribution of Rental Units -
City of Newton

(a) <u>1960 Monthly Rentals</u>	(b) <u>Number of Units 1960</u>	(c) <u>Percent of Units 1960</u>	(d) <u>1968 Estimated Monthly Rentals</u>
\$0 - \$19	4	0.1	\$0 - \$25
\$20 - \$39	40	0.6	\$26 - \$42
\$40 - \$59	379	5.8	\$43 - \$79
\$60 - \$79	827	12.6	\$80 - \$105
\$80 - \$99	1,357	20.7	\$106 - \$132
\$100 - \$149	2,649	40.3	\$133 - \$199
\$150+	996	15.2	\$200+
No Cash Rent	<u>309</u>	<u>4.7</u>	No Cash Rent
	6,561	100.0	

- . Median monthly rental (1960 U. S. Census) - \$108
- . Median monthly rental (estimated 1968) - \$140

In addition to the previous survey, the Planning Department queried local realtors as to current monthly rental rates by number of rooms in existing two, three, and four-family homes, specifically excluding recently constructed apartment and garden apartment buildings. A separate inventory was conducted to determine the rental ranges of garden apartments, apartments and high-rise apartments. The results of these surveys are presented in Tables III and IV.

TABLE III - By Number of Rooms - Range of Monthly Rentals of Units
in Other Than Garden Apartments, Apartments or High-
Rise Apartments

<u>Number of Rooms per Apartment</u>	<u>Rental per Month</u>	<u>Mean Rental</u>
1	\$90 - \$130	\$110
2	\$100 - \$140	\$120
3	\$120 - \$150	\$135
4	\$130 - \$170	\$150
5	\$140 - \$190	\$165
6	\$160 - \$225	\$190

Disparities in the above figures can be accounted for by the approximate nature of Tables I, II and III. Also, Table II is based upon the average rentals paid throughout the City while Table III reflects the current market levels. Landlords are less inclined to raise the rentals of longstanding tenants vis-a-vis newcomers.

TABLE IV - By Number of Bedrooms - Monthly Rentals of Newly Constructed Town Houses, Garden Apartments, Apartments and High-Rise Apartments

<u>Number of Rooms</u>	<u>Garden Apartment</u>	<u>Apartment (to 6 stories)</u>	<u>High-Rise Apartment (over 6 stories)</u>
Studio/Efficiency	\$130 - \$150	\$140 - \$150	\$140 - \$150
1 Bedroom	\$150 - \$185	\$180 - \$240	\$220 - \$260
2 Bedrooms	\$185 - \$300	\$280 - \$325	\$300 - \$350
3 or more Bedrooms	None reported	\$350 - \$375	\$375 - \$400

E. Eligibility for Public Assistance in Housing

The Aldermanic Subcommittee concluded that a family of two with an income of \$4,000 or less constituted a "low income family." In turn, it concluded that the City ought to assure the provision of at least 200 units of housing to meet the needs of families with similar income.

It was also apparent to the Subcommittee that an "income-reducing factor" would have to be introduced to fairly evaluate the net income of slightly larger families. They utilized a fairly well accepted factor of \$500 per person. Thus, the family of four with an income of \$5,000 was in comparable straits to the family of two with \$4,000, and so on.

Realistically, however, when evaluating housing needs, one must approach the problem from a slightly different tack. A generally acceptable standard, and one generally supported by Federal housing legislation, is that no

family should pay more than 25% of their income for housing. Utilizing this standard - the income reducing factor of \$500 per person, and the low income level of \$4,000 for a family of two - we have postulated several different income and family sizes to maximum rent payment situations to see at which levels additional subsidies would be required.

TABLE V - By Family Size and Income - Rental Levels Requiring Subsidies

- (a) If the maximum rent level to be paid before subsidies was to be established at \$73-\$75 per month: (This first circumstance is, by Aldermanic Subcommittee definition, descriptive of a low income family.)

<u>Qualifying Family</u>	<u>Income</u>	
<u>Size</u>		
1	\$3,500	$\frac{\$3,500}{12} \times 25\% = \73
2	\$4,000	$\frac{\$4,000 - \$500}{12} \times 25\% = \$73$
4	\$5,000	etc.
6	\$6,000	
8	\$7,000	
10	\$8,000	

- (b) If the maximum rent was to be raised to \$90 per month:

<u>Qualifying Family</u>	<u>Income</u>	
<u>Size</u>		
1	\$4,300	$\frac{\$4,300}{12} \times 25\% = \90
2	\$4,800	$\frac{\$4,800 - \$500}{12} \times 25\% = \$90$
4	\$5,800	etc.
6	\$6,800	
8	\$7,800	
10	\$8,800	

(c) If the maximum rent was to be raised to \$100 per month:

<u>Qualifying Family</u>	<u>Income</u>	
<u>Size</u>		
1	\$5,000	$\frac{\$5,000}{12} \times 25\% = \100
2	\$5,500	$\frac{\$5,500 - \$500}{12} \times 25\% = \$100$
4	\$6,500	etc.
6	\$7,500	
8	\$8,500	
10	\$9,500	

In an effort to gauge the family sizes of lower income families in the City of Newton, an analysis was conducted by the Newton Housing Authority of a sample of 100 families (nonelderly) receiving public assistance from the Welfare Department. The following table summarizes the results of that study:

TABLE VI - Family Size - Random Sample of Low Income Families in Newton

<u>Number of Persons</u> <u>in Family</u>	<u>Number of</u> <u>Families</u>
2	22
3	28
4	18
5	6
6	11
7	7
8-10	8

Obviously, the 100-family sample represents only a portion of the families receiving public assistance in the City of Newton, but it is felt to be a representative sample.

What is apparent, however, is that the housing needs of 40% to 50% of the families surveyed could be met in

one-bedroom housing units. This should disprove one of the basic notions about low income housing - that the bulk of this type of housing should be of three to four-bedroom capacity. Further, this survey supports the notion that leased, rent supplemented efficiency and single bedroom apartments in new construction will meet specific low income housing needs in the community.

Carrying this analysis one step further, we have set up the following comparison. Assuming the low income standard of \$4,000 yearly for a family of two with possible adjustments as indicated in Table V (net monthly rental capability of \$75), we have compared the housing requirements of the sample group with the mean rental figures previously developed to determine wherein additional subsidies would be required and of what magnitude. The following table summarizes this comparison.

TABLE VII - Comparison of Housing Requirements and Estimated Rental Subsidies of Random Sample

<u>Size of Family</u>	<u>Percent of Total</u>	<u>Size of Apartment (Rooms)</u>	<u>Mean Rent</u>	<u>Maximum Rental Ability</u>	<u>Difference</u>
2	22	1	\$110	\$75	-\$35
3	28	2	\$120	\$75	-\$45
4	18	3	\$135	\$75	-\$60
5	6	3	\$135	\$75	-\$60
6	11	4	\$150	\$75	-\$75
7	7	4	\$150	\$75	-\$75
8-10	8	5-6	\$165-\$190	\$75	-\$90-\$115

The importance of the rent supplement program of the Newton Housing Authority is obvious in this connection. While the Authority is presently limiting its activities to supplementing rentals for elderly persons, it will shortly undertake a broadened rent supplement program.

F. Moderate Income Housing

In section E, it was determined that a "low income family in Newton could reasonably be defined as a family of two persons with an income of \$4,000 or less. This income

figure was then placed on a scale which made allowances in income reduction for each family member. This income reducing factor was set at \$500 per person. Thus, a family of four with an income of \$5,000 would be placed in the low income category as would a family of eight with an income of \$7,000 and so on.

This analysis of housing in Newton, however, was designed to encompass "moderate" income families as well. In the judgment of many in the City, the housing needs of this segment of the community are also going unmet. Into this broad category one would generally place young, married couples with no children or with one preschool child; retired couples living on fixed but moderate incomes; single professional men and women; skilled blue collar workers, etc.

Some of the most intensive continuing surveys of income over the past few years have been conducted for the Federal Housing Administration on a nationwide basis in an effort to define income limits for the moderate income housing programs of Section 221(d)(3). To qualify for housing unit rentals in a 221(d)(3) apartment in the Boston S. M. S. A., a family's income must now fall within the following limits:

<u>1</u> <u>Person</u>	<u>2</u> <u>Persons</u>	<u>3 and 4</u> <u>Persons</u>	<u>5 and 6</u> <u>Persons</u>	<u>7 Persons</u> <u>or more</u>
\$6,100	\$7,400	\$8,700	\$10,000	\$11,300

These are the highest income limits in the Commonwealth and fairly near to the highest in the country. Our analyses of income in the City of Newton would indicate that they may be on the conservative order for our community. Nonetheless, we will assume that they represent a reasonable definition of "moderate income."

It is interesting to note that, by these standards, the "income-reducing factor" in moderate income circumstances is \$1,300 as opposed to the \$500 generally accepted for the lower income strata. This is a difficult paradox at best.

Comparing these income statistics with the current rental market results in the following:

TABLE VIII - Moderate Income Families - Housing Requirements and Current Rental Ranges

<u>Income</u>	<u>Family Size</u>	<u>Housing Unit Required</u> (No. Rooms)	<u>Monthly Rent Maximum @ 25%</u>	<u>Current Rental Range</u>
\$6,100	1	Studio/Effic.	\$129	\$90 - \$150
\$7,400	2	Effic./1 Bdrm.	\$154	\$90 - \$185
\$8,700	3/4	1/2 Bdrm.	\$181	\$100 - \$275
\$10,000	5/6	2/3 +	\$204	\$120 - \$325
\$11,300	Over 7	Over 4	\$235	\$200 - \$400

The current rental ranges indicate a disparity between the moderate income family's ability to pay for housing of two-bedroom units or more and the current rental market for those units. The lower ranges of the scale apply generally to apartments in older two and three-family houses, while the higher rents generally apply to the newer, more desirable garden apartment and apartment locations. It appears that the moderate income single person or family of two is in a comparatively better position than the larger family in moderate circumstances.

IV. DESCRIPTION OF PRESENT LOW-MODERATE INCOME HOUSING PROGRAMS

A. Introduction

The following section has been prepared to summarize the salient features of the many existing programs of public assistance aimed at the provision of low-moderate income housing in local communities.

Existing federal and state-assisted programs are summarized by program title; nature and purpose of the program; who can apply and authorizing legislation. Much of this information is to be found in greater detail in the "Catalog of Federal Assistance Programs," prepared in 1967 by the Office of Economic Opportunity, Executive Office of the President.

B. Federally-Assisted Programs

1. Housing and Urban Development Act of 1968

At this writing, the Housing and Urban Development Act of 1968 has just been signed into law and final versions of the bill have not been received in this office. The report of the Senate-House Conference Committee, from which the final bill was taken, has been reviewed in an attempt to assure timeliness of this report.

The Housing bill of 1968 is one of the most comprehensive and far-reaching ever passed by the Congress. It numbers over 300 pages and includes authorizations of \$5.3 billion. The 1968 bill covers programs ranging from housing assistance and urban renewal to insurance for riot areas and assistance for flood protection.

The bill authorizes two new housing programs, the Section 235 home ownership program and the Section 236 rental and cooperative housing program; the latter will eventually phase out the existing 221-d-3 moderate-income housing program. The two new housing programs and additional authorizations for public housing, rent supplements, direct loan program for the elderly, and the 221-h home ownership program will together comprise

a new ten-year housing effort of six million housing units. The bill includes authorization for the first three years of this ten-year program, as well as the adoption of the ten-year goals.

a. TITLE I - Sales Housing - Low-Moderate Income Families

Home Ownership (Section 235)

- . Income Eligibility - 80 percent of program funds to aid families with incomes not more than 135 percent of public housing admission limits; 20 percent of program funds to aid those with incomes less than 90 percent of 221-d-3 limits.
- . Subsidy - Difference between 20 percent of homeowner's income after deducting \$300 for each minor child and monthly mortgage payment. Market interest rates may be subsidized down to a minimum of one percent.
- . Maximum Mortgage Amounts - \$15,000 per unit generally, but \$17,500 for families of five or more (additional \$2,500 in high cost area).
- . Structures Eligible - New construction, substantial rehabilitation, existing housing.
- . Contract Authorization - \$75 million for FY 1969; \$100 million for FY 1970; \$125 million for FY 1971; (subject to appropriations).

Special Mortgage Risks

- . Special FHA mortgage insurance for "low and moderate income" families who cannot meet regular credit standards, but who are "reasonably satisfactory" risks with budget and related counseling.
- . Authorizes FHA mortgages in declining areas on basis of "acceptable risk."

Aid to Nonprofit Sponsors

- . Technical assistance and information.
- . 80 percent interest-free loans to cover pre-construction costs.
- . \$7.5 million authorization for first year; \$10 million in FY 1970.

National Home Ownership Foundation

- . A corporation to provide technical and limited financial assistance to help provide housing for lower income families. Appropriation of \$10 million authorized.

b. TITLE II - Rental Housing for Low-Moderate Income Families

Section 236

- . Sponsors - Nonprofit, limited dividend or cooperatives.
- . Income Levels and Authorization - Same as in Title I homeownership.
- . Subsidy - Same as Title I, except occupants to pay 25 percent of income toward rent.

Rent Supplements

- . Two-year authorization; \$40 million for FY 1970; \$100 million for FY 1971.

Public Housing

- . Three-year authorization; \$100 million on enactment; \$150 million 1970; \$150 million 1971.
- . Authorization of up to \$15 million for improved management activities and tenant services in FY 1969; up to \$30 million in FY 1970; (subject to appropriation).

- . An additional subsidy of \$10 per month for large families or very low income families if necessary to permit a local housing authority to maintain financial solvency.

2. Existing Federally-Assisted Programs

a. LOW INCOME HOUSING DEMONSTRATION GRANT

(1) Nature and Purpose of Program

This program provides grants to public and private bodies or agencies to develop and demonstrate new or improved means of providing housing for low-income families and persons.

Demonstrations of means of providing housing for low-income families and persons who are physically handicapped are specifically authorized.

Eligible demonstrations are not limited to construction of housing. Other aspects of providing housing, either new or existing, such as design, land acquisition, land use and financing may also be used for demonstration of new and improved method.

(2) Who Can Apply

A contract for a demonstration project may be made with public bodies or agencies, nonprofit groups, private welfare, professional and other community organizations, and private educational institutions.

The organization, whether public or private, must have the authority, powers and capacity to carry out the demonstration.

(3) Authorizing Legislation

Housing Act of 1961; P. L. 87-70; 75 STAT 149 as amended, 42 USC 1436 (Supp. I, 1964).

b. LOW RENT PUBLIC HOUSING

(1) Nature and Purpose of Program

Through loans and annual contributions from the Housing Assistance Administration, this program for local housing authorities provides decent, safe and sanitary housing for low-income families at rents they can afford. Local housing authorities rent dwelling units acquired by construction, by rehabilitation of existing structures, by purchase from private developer-builders ("turnkey"), and by lease, including parts of larger projects not operated by the local housing authority.

There are special provisions for people of limited incomes who are: displaced by urban renewal, highway construction, other government action, or by natural disasters; elderly; handicapped.

(2) Who Can Apply

Eligibility includes local housing authorities established by a local government under state legislation. The proposed program must be approved by the local governing body.

(3) Authorizing Legislation

Housing Act of 1937 as amended; P. L. 75-412; 50 STAT 888 as amended; 42 USC 1401, et seq.

c. RENT SUPPLEMENTS FOR DISADVANTAGED PERSONS

(1) Nature and Purpose of Program

This program provides rent supplement payments to help make certain privately-owned housing available to low-income individuals and families of low income who are: 1) elderly; 2) handicapped; 3) displaced by governmental action; 4) occupants of substandard housing;

or 5) occupants of dwellings damaged or destroyed by a natural disaster subsequent to April 1, 1965. The program also authorizes rent supplements on a restricted and experimental basis for housing financed with low-interest rate mortgages insured by FHA under Section 221(d) (3) and for housing for the elderly financed with a direct Federal Loan (Section 202) or financed under the FHA rental housing program for the elderly (Section 231).

The rent supplement payments for any dwelling unit cannot exceed the difference between the fair market rental for the unit less one-fourth of the tenant's income. As the tenant's income rises, the rent supplement will be reduced until, at a specified income level, he may continue to live in the same unit without a rent supplement payment.

(2) Who Can Apply

A tenant will be eligible for occupancy if his income does not exceed the maximum amount established in the area for occupancy of federally aided low-rent public housing, and he is also among the five classes of disadvantaged families indicated above.

Housing owners who are eligible for contracts to receive rent supplements must be nonprofit, cooperative or limited-dividend owners who provide housing financed with mortgages insured by FHA under Section 221(d) (3). The mortgage must have been approved for insurance by the FHA after August 10, 1965. Rent supplements on an experimental basis are limited to Section 221(d) (3), below-market interest rate program, mortgage insurance and direct loan programs providing rental housing for the elderly.

(3) Authorizing Legislation

Housing and Urban Development Act of 1965;
P. L. 89-117; 79 STAT 451; 12 USC 1701s
(Supp. I, 1965).

d. LOW RENT PUBLIC HOUSING FOR THE ELDERLY

(1) Nature and Purpose of Program

Through loans and annual contributions from the Housing Assistance Administration, this program for local housing authorities provides decent, safe and sanitary housing for low-income elderly families or individuals at rents they can afford. Local housing authorities rent dwelling units acquired by construction, by rehabilitation of existing structures, by purchase from private developer-builders ("turnkey"), and by lease, including parts of larger projects not operated by the local housing authority.

(2) Who Can Apply

Eligibility includes local housing authorities established by a local government under state legislation. Single elderly persons or families whose heads are 62 or older, or who have severe disabilities may apply. Additional requirements may be established by local housing authorities. The proposed program must be approved by the local governing body.

(3) Authorizing Legislation

Housing Act of 1937 as amended; P. L. 75-412;
50 STAT 888 as amended; 42 USC 1401, et seq.

e. HOUSING FOR ELDERLY OR HANDICAPPED

(1) Nature and Purpose of Program

This program provides low-interest, long-term loans to private nonprofit corporations,

consumer cooperatives and public agencies (except local housing authorities financed under the U. S. Housing Act, 1937). These loans are to be used for new and rehabilitated rental housing, dining facilities, community rooms and workshops for the elderly (62 years and older) and the handicapped. A younger person, not a member of the family, may reside with the elderly or handicapped person if it is necessary to provide physical care or economic support.

A loan may cover 100 percent of the total eligible development costs of a major project (including costs of land and site improvements, construction, fixed equipment and architectural, legal, advisory and other fees). Loans can be repaid over a period of up to 50 years at three percent interest. Temporary financing during construction may be obtained from the federal government if needed.

(2) Who Can Apply

Private nonprofit corporations, consumer cooperatives and public agencies are eligible (except local housing authorities financed under the United States Housing Act of 1937). Applicants must show that they cannot obtain the necessary funds from other sources on terms and conditions as favorable as those under this program.

Project occupancy criteria of the nonprofit applicant must be approved by HUD; in general, the projects are for those over 62 or the handicapped whose incomes are above the levels set for admission to public housing projects, but below that needed to pay rents for available private housing.

(3) Authorizing Legislation

Housing Act of 1959; P. L. 86-372; 73 STAT

667 as amended; 12 USC 1701q (1964) as amended; 12 USC 1701q (Supp. I, 1965).

f. MORTGAGE INSURANCE FOR RENTAL HOUSING FOR THE ELDERLY

(1) Nature and Purpose of Program

This program provides mortgage insurance to profit and nonprofit sponsors of new or rehabilitated rental housing projects specifically designed for occupancy by the elderly (62 years or over) or the handicapped.

The mortgages may be repaid over a period not exceeding forty years and may either finance 100 percent of the replacement cost or rehabilitated value in the case of nonprofit sponsored projects, or finance up to 90 percent in the case of profit-motivated groups.

(2) Who Can Apply

Nonprofit or profit-motivated sponsors are eligible if their projects contain at least eight dwelling units. The proposed project must meet FHA requirements regarding location, design, and adequacy of market.

(3) Authorizing Legislation

National Housing Act as amended; P. L. 73-479, Section 231; 48 STAT 1246; 12 USC 1715v (1964) as amended; 12 USC 1715v (Supp. I, 1965).

g. MORTGAGE INSURANCE FOR MULTIFAMILY RENTAL HOUSING (Section 207)

(1) Nature and Purpose of Program

The Section 207 mortgage insurance program provides long-term mortgage financing to investors, builders, developers and apartment

house owners for financing construction or rehabilitation of rental housing. The program facilitates provision of rental accommodations suitable in design and size for family living at reasonable rents.

A broad cross section of the rental housing market is served and administration of the program recognizes variations in the needs of different types of families, such as those with and without children, and those located in central or suburban areas.

(2) Who Can Apply

Section 207 mortgage insurance can be used by investors, builders, developers and others who meet FHA's requirements for mortgagors.

The property may be located in any area approved by FHA for rental housing. A need for such housing must be demonstrated by market conditions.

(3) Authorizing Legislation

National Housing Act as amended; P. L. 73-479; Section 207; 48 STAT 1246 as amended; 12 USC 1713 (1964).

h. MORTGAGE INSURANCE FOR HOUSING FOR FAMILIES OF LOW AND MODERATE INCOME (Section 221(d)(2))

(1) Nature and Purpose of Program

This program enables mortgage financing for construction, purchase or rehabilitation of single family homes and one- to four-unit rental projects at the regular interest rate for moderate income families, and at a below-market rate of interest for lower income families.

Specially advantageous financing terms for home purchase are available to families who

are displaced by urban renewal, highway construction or other governmental action. In rental housing constructed at below-market rates of interest, priority occupancy is accorded to governmental action displacees, the elderly and the physically handicapped.

(2) Who Can Apply

All families are eligible for occupancy in the single family housing program and the multifamily rental housing program at regular interest rates. Occupancy of below-market interest rate multifamily rental housing is controlled by FHA prescribed family income limitations.

(3) Authorizing Legislation

National Housing Act as amended; P. L. 73-479, Section 221(d) (2); 48 STAT 1246; 12 USC 1715L (1964) as amended; 12 USC 1715L (Supp. I, 1965) as amended; 12 USC 1715L.

i. MORTGAGE INSURANCE FOR RENTAL HOUSING FOR FAMILIES OF LOW OR MODERATE INCOME (Section 221(d) (3))

(1) Nature and Purpose of Program

FHA Provides mortgage insurance for financing construction or rehabilitation of rental and cooperative housing of modest design for families of low and moderate income. The principal program is based on below-market interest rates, providing FHA-insured mortgages at three percent interest, which are eligible for, and are generally purchased by the Federal National Mortgage Association under its special assistance functions.

The low interest rates and relatively modest designs permit rents which are significantly below-market rentals for comparable private housing. Eligibility for occupancy is

governed by specific income limits established separately for each locality according to family size. Families displaced by governmental action are given priority for initial occupancy and are placed on waiting lists.

(2) Who Can Apply

Private nonprofit, cooperative, limited dividend and public sponsors are eligible. Public sponsors may not be housing authorities receiving Federal Public Housing Assistance.

(3) Authorizing Legislation

National Housing Act as amended, Section 221 (d) (3); P. L. 73-479; 48 STAT 1246; 12 USC 1701, et seq.

j. MORTGAGE AND CREDIT INSURANCE FOR RESIDENTIAL REHABILITATION AND HOME PURCHASE AND IMPROVEMENT (Section 203)

(1) Nature and Purpose of Program

FHA Programs provide a wide variety of ways to finance both rehabilitation and other home purchases and improvements. These activities may be financed separately or through refinancing which provides a new first mortgage to pay off prior mortgages and finance improvements. Special home mortgage financing for veterans is available.

While FHA programs are usually used by individual property buyers and owners, they have also been mobilized and coordinated for large-scale rehabilitation efforts. FHA provides special technical advice and staff experts to aid cities in planning and managing such large-scale efforts.

The Title I program provides insurance for nonmortgage consumer type loans for residential improvements up to \$3,500 for terms up to

five years. The Section 203(k) and 220(h) programs for major rehabilitation of one-to four-family homes and for apartments in urban renewal areas provide for loans up to \$10,000 per family unit up to twenty years' maturity. Similar insurance is available for properties not within urban renewal areas.

(2) Who Can Apply

Residential property buyers and owners are eligible for financing and mortgage insurance; community officials or local organizations are eligible for special consulting services.

(3) Authorizing Legislation

National Housing Act as amended; P. L. 73-479, Section 203; 48 STAT 1246 as amended; 12 USC 1709 (1964) as amended, 12 USC 1709 (Supp. I, 1965) as amended, 12 USCA 1709.

k. MORTGAGE INSURANCE FOR PURCHASE AND REHABILITATION
OF HOUSING FOR RESALE TO LOW-INCOME PURCHASERS
(Section 221 (h))

(1) Nature and Purpose of Program

This program is designed to encourage the rehabilitation of deteriorating or substandard housing. It authorizes FHA insurance of mortgages executed by private nonprofit organizations with respect to the purchase and rehabilitation of such housing for resale to low-income purchasers. Mortgages will bear interest at a below-market rate (3 percent). The purchasers' individual mortgages will also be insured under this program at the same below-market rate. Purchasers must pay at least \$200 down, which may be applied to closing costs.

(2) Who Can Apply

Eligibility includes nonprofit corporations or associations seeking to purchase, rehabilitate

and resell to low-income purchasers, five or more single family dwellings of detached, semidetached or row construction. Either the property must be located in a sufficiently stable neighborhood with adequate public facilities and amenities to support long-term values, or the planned rehabilitation, together with other public and private activity in the area, must give reasonable promise that a stable environment will be created in the neighborhood.

(3) Authorizing Legislation

National Housing Act as amended; P. L. 73-479, Section 221(h); 48 STAT 1246; 12 USCA 1715L(h).

1. MORTGAGE INSURANCE FOR URBAN RENEWAL (Section 220)

(1) Nature and Purpose of Program

This program provides mortgage insurance to investors, builders, developers, individual home owners and apartment owners for new or rehabilitated homes or multifamily structures located in designated urban renewal areas and areas with concentrated programs of code enforcement and neighborhood improvement. This program is designed to assist in elimination of slums and blight and in preventing properties from deteriorating. Section 220(h) provides improvement loans which may be used to aid in financing improvements that will enhance and preserve salvable homes and apartments in designated urban renewal area. These are supplemental loans that do not require refinancing of any outstanding indebtedness.

The terms of this FHA mortgage insurance program for urban renewal are more liberal than those under FHA's regular home and multifamily mortgage insurance programs. Larger loans and smaller equity investments by private capital are possible.

(2) Who Can Apply

Sections 220 and 220(h) can be used by investors, builders, developers, individual home owners and apartment owners.

Sections 220 and 220(h) mortgage insurance within this program apply only to properties located in 1) urban renewal areas where the Secretary of Housing and Urban Development has certified to the FHA that the city has the legal authority and financial capacity to carry out an approved urban renewal plan, or 2) an area in which a program of concentrated code enforcement activities is being carried out pursuant to Section 117 of the Housing Act of 1949 as amended.

(3) Authorizing Legislation

National Housing Act as amended; P. L. 73-479, Section 220; 48 STAT 1246 as amended; 12 USC 1715k (1964) as amended; 12 USC 1715k (Supp. I, 1965) as amended; 12 USCa 1715k.

C. State Assisted Loan, Grant-in Aid and Bond Guarantee Programs in Housing

1. LOW INCOME HOUSING FOR THE ELDERLY

a. Nature and Purpose of Program

Local housing authority bonds are guaranteed to \$125 million.

An annual subsidy of 2½% of project development is paid for forty years or until all development costs are paid off.

An additional annual subsidy of 1½% is authorized for disbursement at the discretion of the board of housing.

b. Who Can Apply

Low income families and individuals who are 65 years of age or older.

c. Authorizing Legislation

Chapter 667, Acts of 1954 as amended.

2. LOW INCOME RENTAL ASSISTANCE

a. Nature and Purpose of Program

It allows local housing authorities to rent or lease private units and to pay a rent supplement to make up the difference in the agreed total monthly rent for the apartment.

The Division of Housing must have approved the Housing Authority's scale of gross rents, and the actual rents charged must not be in excess of those charged for similar housing in the community.

Maximum number of units to be leased in any one building:

1 to 3 units	- no limit
4 to 8 units	- 2 units
9+ units	- one-fourth of total to highest whole number

b. Who Can Apply

Low income families and elderly persons.

Tenant preference, need and eligibility being equal (note city residency does not warrant preference).

- . Families with 4 or more persons
- . Families displaced by public action
- . Elderly persons of low income

Cities and towns under 100,000 can be allocated no more than 10% of available funds.

c. Authorizing Legislation

Chapter 707, Acts of 1966.

3. FAMILY LOW RENT HOUSING

a. Nature and Purpose of Program

The program carries a guarantee of \$37,500,000 and a maximum subsidy of 5% of total development cost for a maximum of 40 years.

The Authority may acquire by purchase or lease the use of certain completed dwelling units, also through reconstruction or repair of existing buildings.

Maximum number of units to be leased in any one building:

1 to 12 units	- no limit
13 to 30 units	- 12 units
31+ units	- 40% of the total units

Provision for adequate maintenance must be made by either Authority personnel or the owner.

Site and building restrictions:

- . Less than 100 units
- . Not to be located adjacent to nor within 1/8 mile of any existing public housing project
- . Design and layout appropriate to the neighborhood
- . An adequate supply of dwelling units is not at this time available in the private market and the Authority has made reasonable efforts to obtain same through reconstruction, repair, or by purchase of completed buildings.

Between equally eligible applicants, preference shall be given to persons displaced by public action.

b. Who Can Apply

The intent of this program is to serve large families of low income.

c. Authorizing Legislation

Chapter 705, Acts of 1966.

V. SITE EVALUATIONS

A. Introduction

From the outset, this study envisioned a comprehensive review of all low-moderate income site possibilities on an objective, factual basis. It is not the intention of this study to discuss the practical, political feasibility of effecting the ultimate completion of a housing project.

The purpose of the evaluation has been to cull out of the numerous site possibilities a series of the most appropriate housing loci. To facilitate this evaluation, a basic set of objective site criteria had to be evolved which could be uniformly applied to a number of sites to place them in order of relative importance. The form which follows is the vehicle onto which these site criteria have been placed to facilitate the evaluation.

B. Site Evaluation Criteria

In this appraisal of site potential, the Planning Department utilized the following basic site criteria.

1. Site Conditions

- . Area - A minimum area of 25,000 to 30,000 square feet was established although certain smaller parcels have been evaluated where their inclusion was deemed warranted. This site minimum has been chosen to yield sites onto which a minimum 20-unit apartment building could be constructed at a density of 1,500-2,000 square feet per unit. This is consistent with the Aldermanic Committee recommendation of smaller, scattered developments.

City of Newton, Massachusetts

1968

Identification Number _____

8. SITE EVALUATION AND COMMENTS:

(2) Topography

Good	Fair	Poor
4-6	2-4	0-2

SITE EVALUATION (continued)

Identification Number _____

	Good	Fair	Poor
	4-6	2-4	0-2
(3) Subsoil conditions			
(4) Other			
B. Costs			
(1) Current assessed value and estimated acquisition cost			
(2) Site preparation costs (including demolition)			
C. Convenience to retail shopping area			
D. Convenience to public schools			
E. Convenience to public recreation			
F. Convenience to churches/other public uses			
G. Availability of public transit			
H. Character of surrounding environs			
I. Availability of utilities (water, gas, electricity, sewer)			

- . Topography - Must be adaptable to the requirements of multifamily construction with parking.
- . Subsoil Conditions - Must have the capability of supporting multifamily construction and parking with adequate drainage.
- . Other - This evaluation consisted of an appraisal of the access to and within the site, both vehicular and pedestrian.

2. Costs

- . Rough estimates of acquisition and development costs were used in the final phases of site evaluation. In the preliminary stages of evaluation, it was felt that this factor should not be considered.

3. Convenience to Retail Shopping Area

- . Because residents of low and moderate income developments often have to walk or use public transit to do convenience shopping, the locational factor is significant. In a community such as Newton, this factor tends to work against many potential sites.

4. Convenience to Public Schools

Convenience to Public Recreation

Convenience to Churches and Other Public Uses

- . Again, the needs of low-moderate income housing developments are best served by a favorable proximity to these public and semipublic amenities.

5. Availability of Public Transit

- . This factor presented some evaluation problems due to the apparent lack of permanence of some of the surface bus routes. It is, however, a significant positive factor in the location of low-moderate income developments.

6. Character of Surrounding Environs

- . This criterion must be evaluated from several different aspects. In evaluating the potential of a site located in an established, essentially sound residential neighborhood, one must gauge the impact of a new low-moderate income development in one sense. In a marginal residential or mixed environment, such a new development would have to be evaluated in quite another sense. Finally, in an essentially undeveloped area, one must evaluate the overall impact on future development of the larger area.

7. Availability of Utilities

- . A realistic appraisal must be made of the practical cost involved, both public and private, in providing necessary services to the site.

C. Evaluation Procedures and Methodology

Two basic resources were used in the initial compilation of potential housing sites. The 1966 Open Space Analysis - Part I, prepared by the Planning Department, inventoried vacant or undeveloped parcels of land in the City in excess of one acre and catalogued them by location, ownership, size, zoning and assessed valuation where appropriate. This inventory of essentially vacant land has been augmented by a detailed investigation of the Assessor's records and maps. This investigation disclosed additional parcels of land which by various combinations could be deemed to be appropriate housing sites. In addition, this further investigation revealed some vacant parcels inadvertently bypassed in the first open space appraisal.

1. First Phase Site Evaluations

Over 200 sites in the City of Newton have been evaluated during the course of this study. These sites are located in each of the eight City wards and in all of the identifiable village areas. No ward has had less than eight potential sites evaluated. Obviously, most others had a great many more.

LOW-MODERATE INCOME HOUSING STUDY



CITY OF NEWTON, MASSACHUSETTS

Each of the more than 200 sites was evaluated in the first phase utilizing the criteria shown on the "Site Evaluation" form. This information on each site has been assembled by wards and preserved in loose-leaf form for subsequent use. Each site has been evaluated from field inspection and information has been recorded on a site map which is filed with the form.

As will be noted from the form, each site is identified by a code number, street address, city section block and lot number and open space map number. Its lot area, owner of record, present zoning and use are also recorded. Following these office determinations, a field inspection was conducted during which items A - I were evaluated, assigned a "good/fair/poor" status, and scored within the ranges indicated on the form. Subsequently, an office calculation of total score was made in relation to the potential high score of 66 used in the first phase evaluation. At the outset, it was deemed advisable to exclude cost factors from consideration in the first phase evaluation; hence, the maximum potential score of 66 rather than 78. In addition, no relative weights were assigned to the criteria at this stage.

When each site had been evaluated, scored and listed, the results were analyzed. As a general rule, sites receiving less than 38-40 points were discarded although minor variations were made in certain cases.

As a result of this further appraisal, 67 of the original sites remained for further evaluation in the second phase of the study.

2. Second Phase Site Evaluations

Each of the 67 sites remaining after the first phase elimination process was reevaluated, and additional field surveys were conducted where they were appropriate. Such additional information as past development proposals, known site limiting and cost factors were included in the second phase evaluation process. In addition, certain contiguous, or nearly contiguous

parcels under separate ownership were combined into single parcels for further appraisal.

As a result of the second phase evaluation, a total of 42 of the 67 sites remained as distinct low-moderate income housing loci. At this point, it was apparent that while a further distillation of site potential was desirable, each of the final 42 sites was capable of supporting a low-moderate income housing development of the type envisioned by the special Committee on Low Income Housing. The sites so delineated are recorded in the final draft version of this report which is on file in the Planning Department office.

3. Third Phase Evaluations

In an effort to further delineate site potential and to present a concise series of recommendations, a third and final evaluation was made of the 42 sites remaining after the second phase evaluations. In addition to the normal review of past site evaluations, this appraisal included such questions as site availability, the time factor, estimated acquisition costs, possible zoning and site planning considerations and other intangible factors.

As we have noted, the 42 sites remaining after the second phase each had the potential for supporting a low-moderate income housing development. However, after this final detailed site evaluation, the following ranking has been assigned:

First order of potential	- 15 sites
Second order of potential	- 16 sites
Third order of potential	- 6 sites
Fourth order of potential	- 5 sites

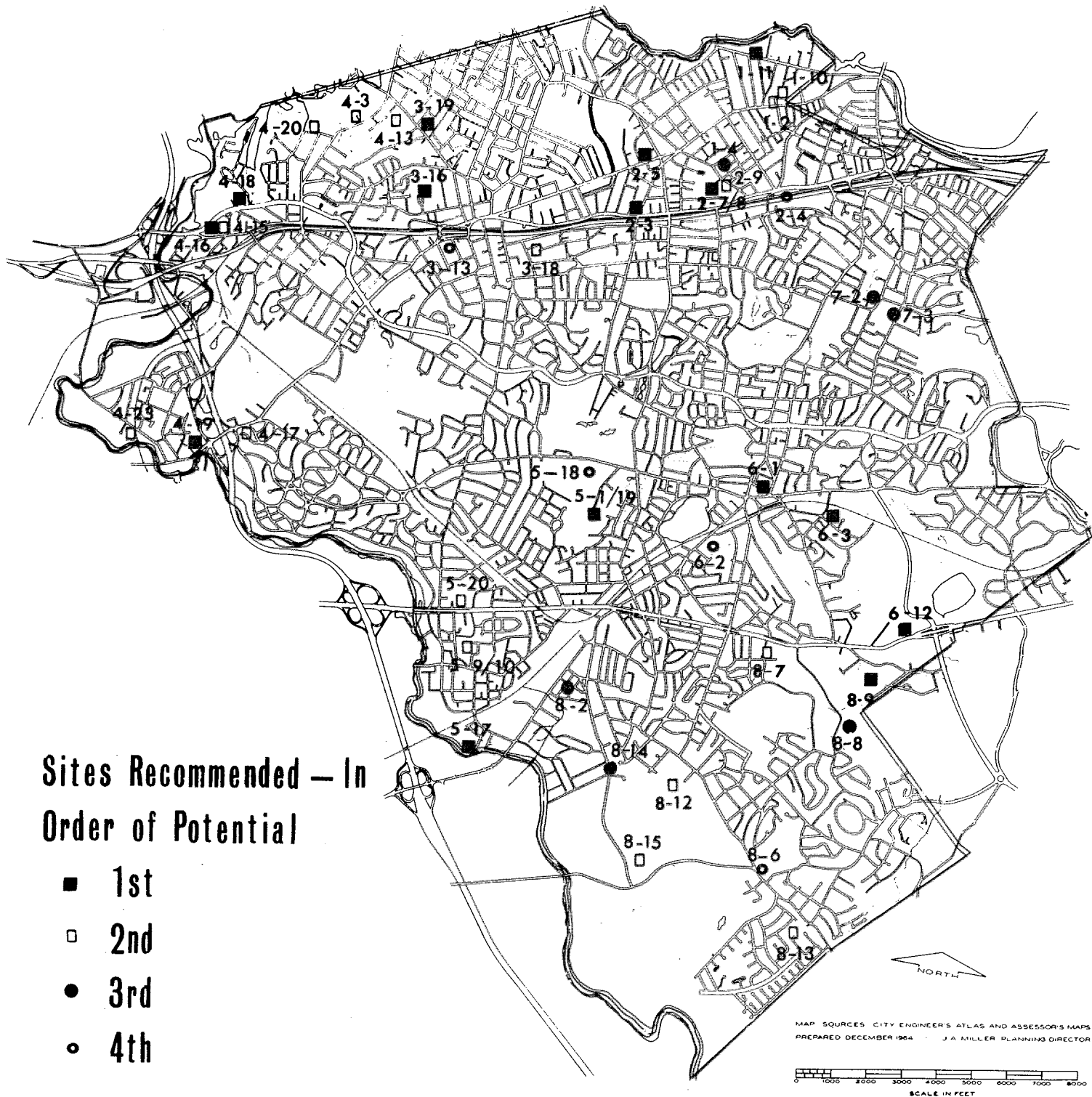
D. Final Site Recommendations

The following sites are recommended for consideration as low-moderate income housing locations. They are listed in four "orders of potential" and by wards. There is no order of priority within each major category of potential.

Of the 42 sites listed, 6 are in City of Newton ownership and 36 are privately owned. Each ward in the City has at least two potential sites. This coincides with the Aldermanic recommendation relative to scattered sites. The sites range in size from 22,638 square feet to over 1,300,000 square feet.

In addition to certain locational information on each site, the following summary indicates parcel size, present zoning, and number of potential dwelling units at densities of both 2,000 and 3,000 square feet of land per unit. This is a general range consistent with current garden apartment densities. It should not be assumed to be a firm recommendation for ultimate development. In certain cases, potential density is not calculated due to lack of final determination of site, size and configuration.

LOW - MODERATE INCOME HOUSING STUDY



CITY OF NEWTON, MASSACHUSETTS

Final Low-Moderate Income Housing Site Evaluation - Newton, Massachusetts

SITES WITH FIRST ORDER OF POTENTIAL - BY WARDS WITH NO RANKING

WARD I.D. NO.	ADDRESS/DESCRIPTION	LOCATION			PRESENT ZONING	TOTAL		POTENTIAL DWELLING UNITS	
		SECT.	BLK.	LOT(S)		LOT AREA	@ 2,000 s.f. @ 3,000 s.f.	per d.u. per d.u.	
1	11 Victory Field	11	5	8	Unzoned	148,982	75	50	
2	3 Washington St. @ Lowell	21	32	1 & 42	Res. E	22,638	11	7	
2	5 613 Watertown St. @ Linwood	21	24	5/22/23	Priv. Res.	65,509	32	22	
2	7/8 Maguire Court	23	16	25)	Mfg.)	96,040	47	31	
		15		20/21)					
3	16 76 Webster Park	33	22	35	Priv. Res.	112,640	56	37	
3	19 River St. Playground	33	34	49	Unzoned	32,670	16	11	
4	16 2326 Commonwealth Avenue	41	9	2	Res. D	109,938	55	36	
4	18 Commonwealth @ Woodbine	41	23	14	Res. D	101,542	51	34	
4	19 Washington/Moulton	41	32	Renewal Bus. A/Res. C - Final Site Size Undetermined Proj. (Estimate 50 units - 25 low/25 mod.)					
5	1/19 End of Beaconswood Road	54	22	19/24/ 32-34	Priv. Res.	587,740	280	200	
				35, 35A	Res. B				
5	17 Butts/Sweet/Williams St.	51	46	5, 13-16	Mfg./ Priv. Res.	284,770	140	90	
6	1 Sumner/Lyman St.	61	33	7/10/11	Bus. A	29,913	15	10	
6	3 Glen Avenue @ MBTA	65	2	2	Res. B	51,770	26	17	
6	12 Boylston @ Hammond Pond Pkwy.	65	8	99	Bus. B	925,589	Undetermined - Use Partial Site		
8	9 Florence St. (Spezzano Farm)	82	4	79	Priv. Res.	532,238	260	175	
7	None								

Final Low-Moderate Income Housing Site Evaluation - Newton, Massachusetts

SITES WITH SECOND ORDER OF POTENTIAL - BY WARDS WITH NO RANKING

WARD I.D. NO.	ADDRESS/DESCRIPTION	LOCATION		PRESENT ZONING	TOTAL POTENTIAL DWELLING UNITS	
		SECT.	BLK.	LOT(S)	LOT @ 2,000 s.f. @ 3,000 s.f.	AREA per d.u. per d.u.
1	2 261 Watertown St.	11	10	2/3	Res. D	36,390 18 12
1	10 Stearns Elementary School	11	10	7	Unzoned	146,173 73 49 (Retain portion for playground)
2	9 Crafts @ Maguire Ct.	23	16	8	Mfg.	34,987 17 11 (Change of zone required)
3	18 Old Pierce School	32	3	1	Unzoned	70,473 37 25 (Time/w/School Admin. Reloc.)
4	3 Lexington St./Simmons Pk.	41	31	15	Sing. Res. C	36,189 18 12
4	13 318 River St.	44	35	40/70	Sing. Res. C	126,973 63 42
4	15 2326 Commonwealth Avenue	41	9	1	Res. D	156,980 78 52
4	17 Washington St. (end Agawam)	42	3	1/2/7/8	Sing. Res. B	71,364 36 24
4	20 Staniford St.	41	31	38	Sing. Res. C	425,552 Undetermined (Partially flowed)
4	22 151-3 Concord St.	42	27	14	Res. D	55,010 27 18
5	9/10 Pettee/Thurston	51	16	17/21	Priv. Res.	154,191 76 51
5	20 1185 Boylston	54	48	1/7	Priv. Res./Res. B	101,814 51 34
8	7 Near 528 Boylston	81	51	101	Sing. Res. B	71,325 35 24
8	12 Dedham @ Murley Lane	86	36	3	Sing. Res. A	1,279,161 Undetermined
8	13 Dedham @ Esty's Farm	84	1c	47	Sing. Res. B	188,249 94 63
8	15 Winchester @ Nahanton	83	36	8/9	Sing. Res. A	1,366,675 Undetermined
6	None					
7	None					

Final Low-Moderate Income Housing Site Evaluation - Newton, Massachusetts

SITES WITH SECOND ORDER OF POTENTIAL - BY WARDS WITH NO RANKING

WARD NO.	I.D.	ADDRESS/DESCRIPTION	LOCATION		PRESENT ZONING	TOTAL POTENTIAL DWELLING UNITS	
			SECT.	BLK.		LOT AREA	@ 2,000 s.f. @ 3,000 s.f. per d.u.
1	2	261 Watertown St.	11	10	2/3	Res. D	36,390 18
1	10	Stearns Elementary School	11	10	7	Unzoned	146,173 73
							(Retain portion for playground)
2	9	Crafts @ Maguire Ct.	23	16	8	Mfg.	34,987 17
							(Change of zone required)
3	18	Old Pierce School	32	3	1	Unzoned	70,473 37
							(Time/w/School Admin. Reloc.)
4	3	Lexington St./Simmons Pk.	41	31	15	Sing. Res. C	36,189 18
4	13	318 River St.	44	35	40/70	Sing. Res. C	126,973 63
4	15	2326 Commonwealth Avenue	41	9	1	Res. D	156,980 78
4	17	Washington St. (end Agawam)	42	3	1/2/7/8	Sing. Res. B	71,364 36
4	20	Staniford St.	41	31	38	Sing. Res. C	425,552 Undetermined
							(Partially flowed)
4	22	151-3 Concord St.	42	27	14	Res. D	55,010 27
							18
5	9/10	Pettee/Thurston	51	16	17/21	Priv. Res.	154,191 76
5	20	1185 Boylston	54	48	1/7	Priv. Res./Res. B	101,814 51
							34
8	7	Near 528 Boylston	81	51	101	Sing. Res. B	71,325 35
8	12	Dedham @ Murley Lane	86	36	3	Sing. Res. A	1,279,161 Undetermined
8	13	Dedham @ Esty's Farm	84	1c	47	Sing. Res. B	188,249 94
8	15	Winchester @ Nahanton	83	36	8/9	Sing. Res. A	1,366,675 Undetermined
6		None					
7		None					

Final Low-Moderate Income Housing Site Evaluation - Newton, Massachusetts

SITES WITH THIRD ORDER OF POTENTIAL - BY WARDS WITH NO RANKING

WARD NO.	I.D.	ADDRESS/DESCRIPTION	LOCATION		PRESENT ZONING	TOTAL POTENTIAL DWELLING UNITS	
			SECT.	BLK.	LOT(S)	LOT @ 2,000 s.f. per d.u.	AREA per d.u.
1	4	Ashmont Avenue	14	17	25A/25B/26	Res. D	40,649 20 13
2		None					
3		None					
4		None					
5		None					
6		None					
7	2	Sargent/Waverly	73	8	11/13	Sing. Res. A	75,039 37 25
7	3	Park/Sargent	72	23	42	Sing. Res. A	49,842 24 16
8	2	Kenneth @ Rockland	83	14	1-8/11-15	Priv. Res.	67,967 34 22
8	8	Dudley Road	82	4	20	Sing. Res. A	1,638,102 Undetermined
8	14	430 Winchester	83	36	19	Sing. Res. A	138,892 69 46

SITES WITH FOURTH ORDER OF POTENTIAL - BY WARDS WITH NO RANKING

1		None					
2	4	980 Washington Street	21	38	1	Unzoned	43,392 21 14
			21	31	1,2		
3	13	Washington Street	32	13	2,3	Unzoned	33,805 17 11
4		None					
5	18	1192 Beacon Street	54	22	57	Unzoned	55,091 27 18
6	2	Centre/Paul	62	16	11	Sing. Res. C	30,440 15 10
7		None					
8	6	Dedham @ Brookline	82	15	118-126- 127-128	Sing. Res. B	136,849 68 45

VI. SUMMARY AND CONCLUSIONS

A. Overview

The basic purpose of this study has been to appraise the housing needs of low and moderate income families in the City of Newton, to augment the basic surveys of the special Aldermanic Subcommittee on Low Income Housing, and to evaluate possible housing sites within the community.

To this end, this report has outlined the role of the Planning Department in the housing field, commented on the series of events which followed the submission of the Subcommittee's report, reviewed public and private housing policies and philosophies in Newton, and analyzed the evident dichotomy in community attitudes on the subject.

Following these background subjects, this report sought to analyze basic income statistics to relate the current rental housing market to the ability of the low and moderate income family to find acceptable housing within its means in the City of Newton.

A detailed description of present low and moderate income housing programs has been included in this report in order that the indicated housing requirements of the community might be related to the assistance programs which have been designed by the Federal and State governments to meet these needs.

Finally, this study has evaluated over 200 possible sites for low and moderate income housing development in the City. Utilizing a series of objective site criteria, a three-phase evaluation process was conducted from which a total of 42 potential sites was delineated. These 42 sites were then ranked into four groups according to our estimate of potential.

B. Conclusions

In an effort to bring this study into final perspective and to provide a framework for implementation, the following conclusions and observations are submitted:

1. In our judgment, the analyses of the study support the contention of the special Aldermanic Committee that there is a need for additional lower income housing in the community.
2. This study would define a "low income family" as a family of two with a gross family income of \$4,000 or less. Further, we would adjust family income by an "income reducing factor" of \$500 per person so that a family of four with a \$5,000 income or a family of six with a \$6,000 income, etc., would constitute a low income family.
3. The special Aldermanic Subcommittee concluded that approximately 200 lower income units were required. Based on our analyses in section III, as well as those of previous studies, and a knowledge of the potential relocation tasks facing the City, we can support this original contention, but consider it as a base figure which must be continuously reevaluated.
4. Based on the tables in section III, it appears that at least 30% to 40% of new low income units ought to be provided for families of two or three persons. This runs somewhat counter to the experience in other areas.
5. There is implicit in these recommendations strong support for the continuation and expansion of the "rent supplement" program. The Housing Authority should be encouraged to broaden its scope to seek authorization to supplement rentals for all types of low income families.

The Housing Authority must assume a role of leadership in this general area. The Authority should act as a central "data bank" and should provide technical assistance wherever possible. In addition, because of the wide variety and scope of assistance programs, the Authority should act in a coordinating capacity for all interested groups.

6. Our analyses also indicate a significant need for housing for moderate income families. Section III - F outlined the income limits we established for this group. There is a wide discrepancy between ability to pay and the current rental market for the one and two-bedroom moderate income unit.
7. This study has undertaken a comprehensive appraisal of sites for low and moderate income housing. As a result of this evaluation, 42 potential sites have been evolved and assigned a ranking as to potential.
8. The delineation of these sites presents both a problem and a significant opportunity to the City of Newton. The opportunity to assume a role of leadership is obvious. Not so obvious, however, is the problem which is presented. In what manner should the City indicate its support for the development of these sites for the purposes of low-moderate income housing? Several possibilities present themselves:
 - . Rezone the land consistent with housing development of the density deemed appropriate. Often, such an action risks litigation on "spot zoning" grounds.
 - . Indicate via an official pronouncement a favorable predisposition to rezoning and development proposals consistent with the recommendations.
 - . Refrain from rezoning or granting special permits for any purposes other than those consistent with the housing recommendations.
 - . Seek acquisition of the land by the Housing Authority.
 - . Retain ownership of those recommended sites already in City ownership and reserve their development for housing uses.

- ✓ 9. The successful implementation of a comprehensive housing policy requires the achievement of a delicate, statesmanlike balance of positions between a wide variety of divergent forces in the community. It is obvious that the promulgation of series of recommended low and moderate income housing sites will instill a certain amount of distress and concern among the persons residing in the vicinity of the housing locus. It is the task of effective political and executive leadership to reassure the residents of the community on the true impact of these developments in Newton.
10. In turn, it is the role of the private groups most concerned about housing problems to become involved in the planning process at a practical level if the implementation of a comprehensive housing policy is to be achieved. Too often in the past, the dialogue on housing needs of this community has been conducted in the public press, hardly the most effective means of resolving difficult issues. Public and private groups must meet in a quiet, businesslike atmosphere if resolution is to be achieved.
11. Our analyses lead us to conclude that the most productive combination of forces possible to assure the development of low and moderate income housing in the community would be:
- . Housing Authority - Build low income housing for the elderly,
 - supplement rentals of one-bedroom units for the elderly,
 - supplement rentals of 1, 2 and 3-bedroom units for other low income families in existing or new units, and
 - provide technical advisory services and act as a data bank.

- . Redevelopment Authority - Provide site in Lower Falls project for development of combined moderate income and rent supplemented low income units, and
 - be prepared to make similar provisions in Newton Corner when feasible.

- . Private nonprofit, cooperative or limited dividend corporations - Acquire and develop recommended sites for construction of combination low-moderate income units and rent supplemented units. It is recommended that these developments be limited to 20 to 30 housing units in accordance with the "scattered, low density" units suggested by the Aldermanic Subcommittee.
 - The most logical vehicles for this type of development are Sections 221(d)(3), and ultimately, Sections 235 and 236. It is strongly recommended that concerned groups seek professional counsel and coordinate activities with the Housing Authority.

- . City of Newton - Provide a positive political atmosphere conducive to the expedient construction of these housing developments. Make recommended, City owned sites available for development. Provide positive leadership and act as a catalyst.

- . Neighborhood Associations - Assure assimilation of housing developments.
Reassure abutting property holders.

C. Final Comment

Finally, it must be emphasized that the City of Newton has taken a number of first, positive steps designed to provide a full range of housing accommodations for all of its citizens. This study has been designed to provide additional resource information. Whether the needs outlined in this and other reports are ultimately met, however, depends totally upon the ability of all of the public and private forces of the community to work together effectively.

COMPREHENSIVE PLAN REPORTS - Newton, Massachusetts

1. General Plan - 1965
2. Capital Improvement Programs
 - a. 1965-1970
 - b. 1966-1971
 - c. Comparative Analysis of Projected Capital Improvement Program Costs and Potential Sources of Revenue - 1967
 - d. 1968-1973
3. Population Analysis and Projection - 1966
4. Open Space Study - Part I - 1966
5. Planning District Analysis - 1967
6. Economic Base Study - 1967
7. Recreation in Newton - An Inventory of Facilities and an Analysis of Planning Standards - 1967
8. Low-Moderate Income Housing Study - 1968