

NEW COMMONWEALTH HOUSING PLAN



DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

The commonwealth has released a new plan for housing and housing affordability. The *Housing Action Plan* is comprehensive and offers scenarios under several headings.

It creates a system to manage tangled titled properties. Clarifying ownership of inherited properties has always been difficult in neighborhood development. Houses sometimes remain vacant for long periods, systems break down, squatters move in — you name it. It's hard to predict what will happen to a housing unit that could otherwise be rented. The three main points to address this issue are:

- Transfer upon death for the primary residence.
- Reform probate fees for low-income heirs.
- Funding for legal services for low-income heirs.

One part of the plan focuses on first-time homebuyers and aims to better

connect potential buyers with housing counseling services. I have run housing counseling programs in a couple of states, and looking back, it was a different approach. I believe entities like banks probably should not manage housing counseling programs, and that responsibility should be left to community groups.

Hiring someone who communicates directly with residents is more effective in parts of cities where gentrification occurs frequently. Tenant counseling, combined with strong code enforcement, helps ensure rental units meet safety standards and can motivate landlords to sell to current tenants.

The plan also includes supportive home modifications to help people stay in their homes. I believe that the baby boomer demographic is declining, and there is no real need to build more high-rise units, as they will likely need to be reevaluated in a few years when the boom is over. In many cases, they use senior high rises as an attempt to provide affordable housing rather than addressing the needs of young families who are just starting out and need affordable options.

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When I see someone approving “affordable housing” that is a senior high-rise, it’s an attempt to whitewash reality and, in the process, keep low-income people out.

There is a shortage in the housing count; each county reports its own numbers from its county planning office. Housing starts were halted during the pandemic, and then a series of nonsensical governmental decisions at many levels delayed builders.

What was interesting, and what could really make a difference, is that the *Housing Action Plan* discusses making the approval process easier for local jurisdictions. Express approvals ... they opened the door. Some of the aspects are a little concerning. There is an effort to establish shared housing for seniors and people with disabilities, which would expand the SHARE Act.

There will be an effort to avoid restricting the number of unrelated people in a house. This will be welcome news to human traffickers.

Additionally, there is an employee program that businesses could provide to

help document the cost of living near work. This would serve as an employee benefit.

Now, here’s the good part: they want to cut back on regulations at the state and local levels to speed up the process. The money to be made goes to the entity that handles the project through the process — buying land, getting approvals, and then flipping the property. The real value of the deal is the government involvement, along with dealing with people who may or may not be competent.

One of the greatest challenges will be to appease people who feel it is their duty to delay and stop development for one reason or another. That is why the money is in the approval process. Getting a project past some nimrod with an attitude is worth the per-unit selling price.

If the document can help reduce the structural bureaucratic nonsense, that will be a great achievement. I think it is a real plan, like the plan, but I’m worried about the part about unrelated people.

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