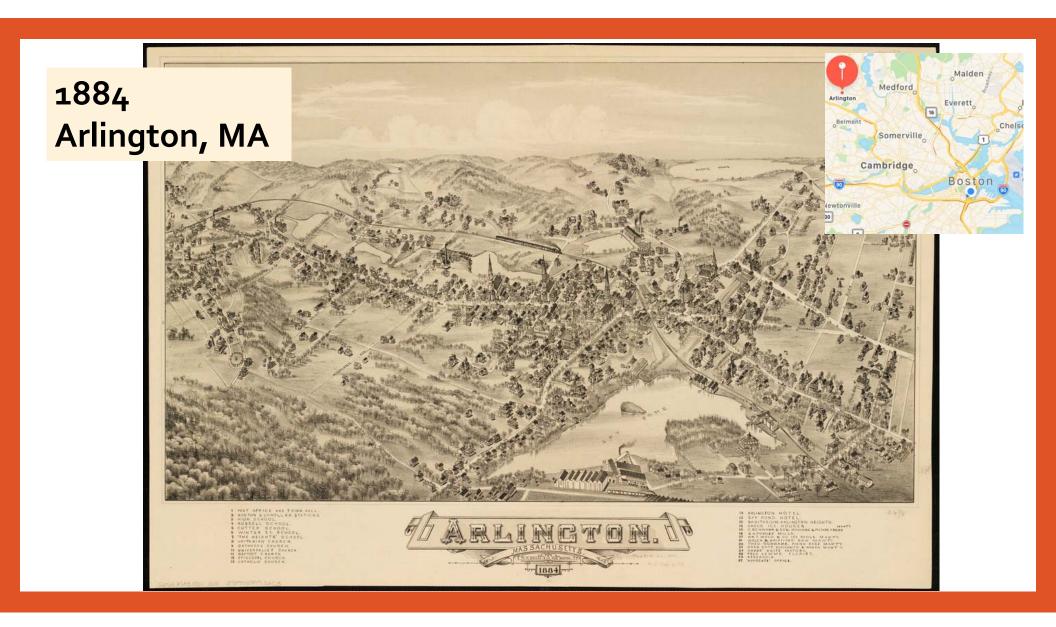
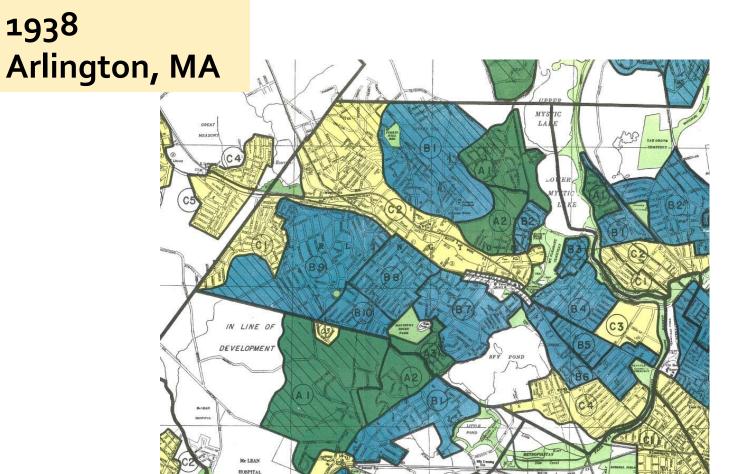
## EXCLUSIONARY ZONING

through the lens of Fair Housing

Shelly Goehring Senior Program Manager







Home Owners' Loan Corporation



## **Arlington district C-2**

Why is it "declining?"

#### Area Characteristics

- Detrimental Influences: "Obsolescence. Business and housing mixed together. Railroad tracks through neighborhood."
- Trend of desirability next 10-15 years = DOWN

#### Inhabitants

- Occupation: clerks –labor
- Estimated annual family income: \$1,500-2,500
- Foreign-born families: Italian
- Infiltration of: Lower class

#### Clarifying Remarks

Little possibility of conversion of properties to business use.

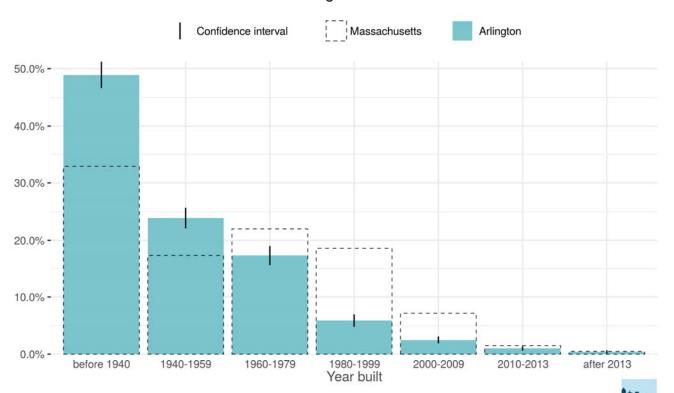
## Arlington's First Zoning Map - 1924

Yet Arlington remained largely "pro-growth."

1945 — district to allow four stories or 60' height (10+ more created, largely in NE & 7 blocks along Pleasant)

Von Hoffman, Alexander. "Creating an Anti-Growth Regulatory Regime: A Case from Greater Boston." Joint Center for Housing Studies, Harvard University. Feb. 2006.

### Housing stock by year built Arlington v. State



Most of Arlington's housing was built before 1980.

Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates Table S2504: Physical Housing Characteristics for Occupied Housing Units

## **Arlington Single Family Attached Homes**

Sunnyside Avenue, Two-Family zoning district

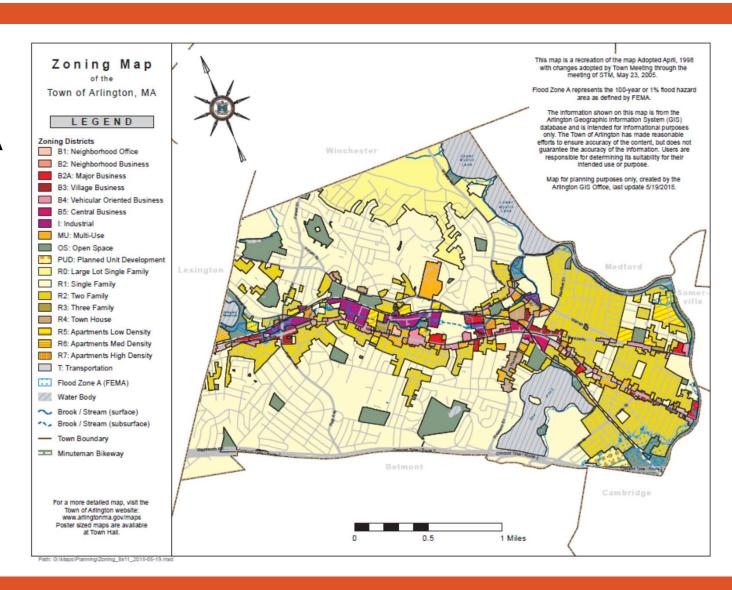
## Built in 1948 and sold for \$6,250

\$6,250 = \$65,366 in today's dollars





#### 2015 Arlington, MA Zoning Map



# What Changed?

## The Arlington "Pillbox"



#### **Conservation and Historic Movements**

1960s and 1970s

#### • 1966 – Arlington Conservation Commission

Enabled by state legislation – protect and develop the town's natural resources, conduct research, draw plans and recommend actions

#### • 1970 – Arlington Historical Commission

Purpose to preserve & protect historic buildings, discourage demolition, advise town building inspector

Von Hoffman, Alexander. "Creating an Anti-Growth Regulatory Regime: A Case from Greater Boston." Joint Center for Housing Studies, Harvard University. Feb. 2006.

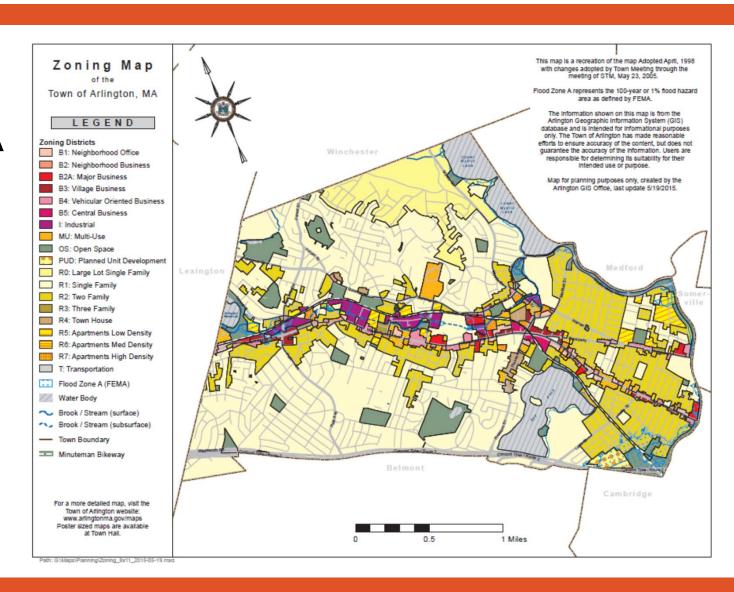
## Arlington created a Redevelopment Board

- 1970s as "anti-growth" movement grew
- Reversed town's "pro-growth" policy
- Two-year moratorium on multifamily development (154-17 TM vote)
- New zoning in 1975 ↑ lot size, ↓ height, ↑ parking, ↑ zoning districts

"Residents should be the ultimate decision makers about how the area they live in should be developed."

Von Hoffman, Alexander. "Creating an Anti-Growth Regulatory Regime: A Case from Greater Boston." Joint Center for Housing Studies, Harvard University. Feb. 2006.

#### 2015 Arlington, MA Zoning Map

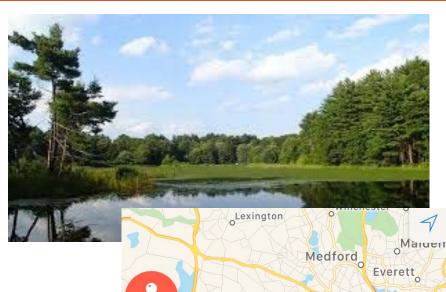


## Many only develop in Arlington once.

--long-time Arlington real estate lawyer

## Weston, MA

- ~15 miles from downtown Boston
- Three commuter rail stops -- Fitchburg line
- Access to 90, 95 and Routes 20, 30 and 117
- Almost 1/5 of land is public forests, conservation land or parks Chestnut Hill
- Much of the private land is woods, meadows and lawns
- No public sewer





## **Hastings Organ Factory**



Built on farm fields in the Hastings family since the early 19<sup>th</sup> century. Near the railroad and Stony Brook.





# What Changed?

## Resident Leadership Changed

- **1820s** Summer residents and gentlemen farmers move in. By late 1880s, began separating from others.
- **1890+** Began suppressing industry to protect scenery.
- 1954 New zoning designed to curb growth by increasing lot size. Remaining developable land put in Residential Class A (minimum 60,000 square feet). Second growth control measure, increased buying conservation land.
- 1955-75 Adds 1,300 acres of open space to the 50 acres owned in 1945.

  Almost 12% of Weston's total area.

www.westonhistory.org and "To Preserve and Protect: Land Use Regulations in Weston, MA" by Alexander von Hoffman.

#### Weston

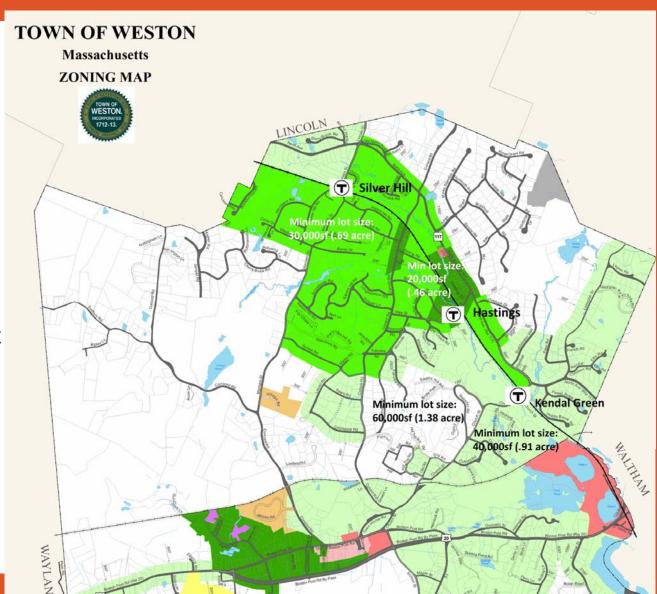
#### Minimum lot sizes

**Dark Green** = 20,000 square ft (0.46 acre)

**Bright Green =** 30,000 square ft (0.69 acre)

**Light Green =** 40,000 square ft (0.91 acre)

White = 60,000 square feet (1.37 acres)



#### **Stations with the Lowest Utilization**

| Station          | 2012 | 2018 | Growth | Percentage |
|------------------|------|------|--------|------------|
| Plimptonville    | 25   | 16   | (9)    | -36.0%     |
| Silver Hill      | 101  | 21   | (80)   | -79.2%     |
| Prides Crossing  | 28   | 36   | 8      | 28.6%      |
| Plymouth         | 43   | 41   | (2)    | -4.7%      |
| Hastings         | 38   | 42   | 4      | 10.5%      |
| River Works      | 129  | 45   | (84)   | -65.1%     |
| Mishawum         | 56   | 71   | 15     | 26.8%      |
| West Gloucester  | 102  | 82   | (20)   | -19.6%     |
| North Wilmington | 152  | 148  | (4)    | -2.6%      |
| Newmarket        | -    | 163  | 9₩9    | -          |





## **Weston Compared to Neighbors**

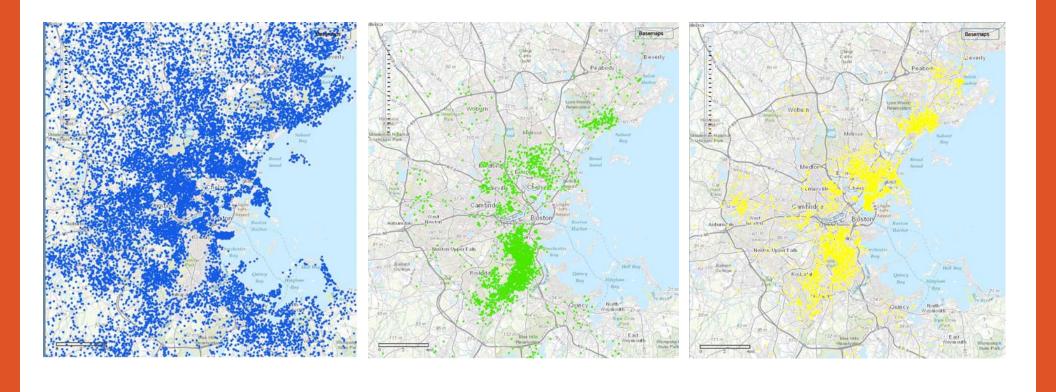
| Community | Total Area<br>(square miles) | Population<br>(est. 2018) | Population<br>per Square<br>Mile | Car Miles to<br>Downtown<br>Boston |
|-----------|------------------------------|---------------------------|----------------------------------|------------------------------------|
| Lincoln   | 14.4                         | 6,797                     | 472                              | 18                                 |
| Natick    | 15.1                         | 36,229                    | 2,399                            | 21.1                               |
| Newton    | 18.1                         | 88,904                    | 4,912                            | 9.7                                |
| Waltham   | 12.7                         | 62,962                    | 4,958                            | 11.6                               |
| Wayland   | 15.2                         | 13,882                    | 913                              | 20                                 |
| Wellesley | 10.2                         | 29,673                    | 2,909                            | 16.7                               |
| Weston    | 17.0                         | 12,134                    | 714                              | 15                                 |

Boston 14,387

## **History of Housing Discrimination**



## Whites Blacks Latinos



## By 2010 in Massachusetts

| Town/City     | White<br>(%) | African-<br>American/Black (%) | Asian<br>(%) |
|---------------|--------------|--------------------------------|--------------|
| MASSACHUSETTS | 80.4         | 6.6                            | 5.3          |
| Arlington     | 85.7         | 2.4                            | 8.3          |
| Belmont       | 83.5         | 1.8                            | 11.1         |
| Brookline     | 76.7         | 3.4                            | 15.6         |
| Canton        | 84.8         | 6.3                            | 6.1          |
| Cohasset      | 97.3         | 0.3                            | 1.0          |
| Dedham        | 88.4         | 5.4                            | 2.6          |
| Hingham       | 96.2         | 0.5                            | 1.5          |
| Milton        | 77.4         | 14.3                           | 4.1          |
| Needham       | 90.8         | 1.0                            | 6.1          |
| Newton        | 82.3         | 2.5                            | 11.5         |
| Stow          | 93.6         | 0.7                            | 3.3          |
| Sudbury       | 90.8         | 0.8                            | 5.9          |
| Weston        | 85.3         | 2.0                            | 9.9          |

2010 Census

## **Exclusionary Zoning**

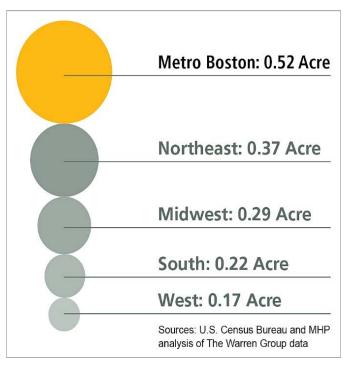
Use of zoning ordinances to exclude certain types of land uses from a given community.

#### What it looks like:

- Large minimum lot sizes
- Only one home per lot
- Low income housing only in currently low income (or less affluent) neighborhoods

## Large lot zoning drives up costs.

Greater Boston **median** lot size:

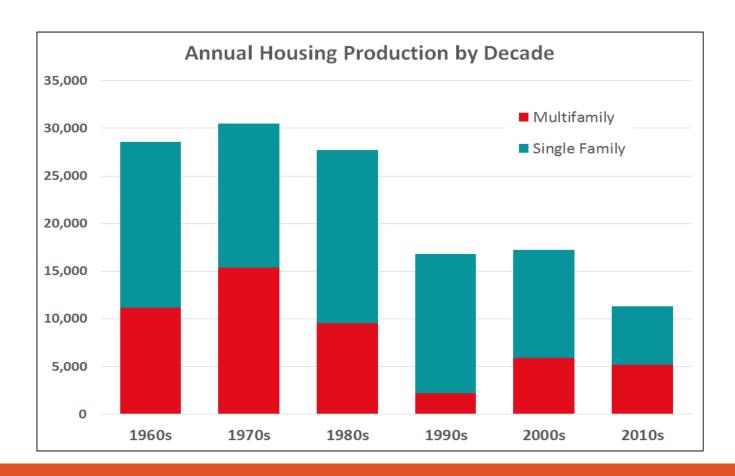


Greater Boston **average** lot size:





## Limiting housing production.





These unlawful practices include zoning laws and other housing restrictions that function unfairly to exclude minorities from certain neighborhoods without any sufficient justification. Suits targeting such practices reside at the **heartland of disparate-impact** liability.

<sup>--</sup> Justice Kennedy, Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc. (5-4 decision)

## "Class" is not a protected class under the Fair Housing Act

#### Federal (Fair Housing Act)

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Disability

State (M.G.L. c. 151B)

All federal bases plus:

- Ancestry
- Age
- Marital Status
- Source of Income/Public **Assistance**
- Sexual Orientation
- Gender Identity
- Veteran History/ Military Status
- Genetic Information

# But class has racial implications.

## **Racial Wealth Gap**

Homeownership contributes

27% to racial wealth gap

(Single biggest share)

Difference in income contributes

20% to racial wealth gap

Brandeis Institute on Assets & Social Policy, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide," 2013.

## Homeownership policy

Homestead Act **FHA** 

(redlining)

**GI Bill** 

(post WWs)

Racial covenants\*

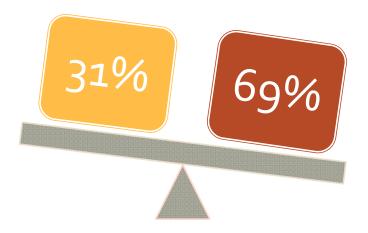
(Levittown)

### Massachusetts Homeownership

Racial gap = 49<sup>th</sup> in nation

Households of Color

White Households



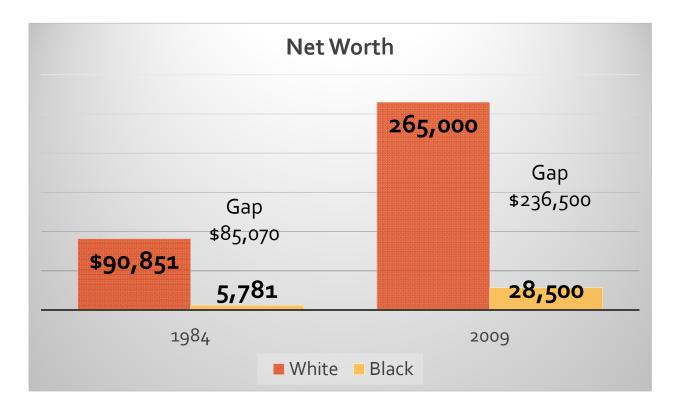
www.scorecard.prosperitynow.org/2016

## The Consequences are REAL

- Takes 8 more years for A-A household to buy
  - Lower incomes and less inheritance
- Slower to accumulate equity
- More wealth in home
  - 53% Black vs 39% White
- Greater impact from housing market volatility

Brandeis Institute on Assets & Social Policy, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide," 2013.

#### A Look at Net Worth



Brandeis Institute on Assets & Social Policy, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide," 2013.

## The Color of Wealth in Boston Federal Reserve Bank of Boston report

Table 9.

Comparison of white and nonwhite household median net worth

#### Median net worth Nonwhite household percentage of white Amount household median (U.S. dollars) net worth White 247,500 100.0 8 0.0\*\*\* U.S. Black Caribbean Black 4.8\*\*\* 12,000 Cape Verdeanb 1.2\*\*\* Puerto Rican 3,020 0.0\*\*\* Dominican 0 1.1\*\*\* Other Hispanic 2,700 4.8\*\*\* 12,000 NEC<sup>a</sup>

Source: NASCC survey, authors' calculations

Note: Difference in findings of nonwhite household median or mean net worth values were statistically significant at the \*\*\*99 percent level.

<sup>&</sup>lt;sup>a</sup> The "not elsewhere classified" (NEC) category includes mainly respondents that chose more than one race.

<sup>&</sup>lt;sup>b</sup> Net worth values for Cape Verdeans were not calculated because sample sizes were too small.

"Massachusetts has a history of being a welcoming community for absolutely everyone. We have a chance to once again clearly and loudly proclaim that everyone is welcome here in Massachusetts."

-- MA legislator