Zoning & Planning Committee Agenda

City of Newton
In City Council

Monday, November 24, 2025

7:00 pm

The Zoning and Planning Committee will hold this meeting as a virtual meeting on Monday, November 24, 2025 at 7:00 PM that the public may access virtually via Zoom. To attend this meeting via Zoom use this link: https://newtonma-gov.zoom.us/j/82382781285 or call 1-646-558-8656 and use the following Meeting ID: 823 8278 1285.

Items Scheduled for Discussion:

#375-24(2) **Requesting discussion and possible amendments to Chapter 30 Zoning to allow certain routine residential alterations by right**

ZONING AND PLANNING COMMITTEE requesting discussion and possible amendments to Chapter 30 Zoning to allow additions to buildings with existing nonconforming height that increase the nonconforming height but do not go higher than the existing ridgeline.

Zoning & Planning Held 5-0; Public Hearing Closed on 09-25-2025
Zoning & Planning Approved 7-0-1 (Councilor Baker Abstaining) on 11-10-2025
City Council Voted to Recommit to Zoning & Planning Committee 21-0

#44-24 **Requesting re-evaluation and possible amendments to Inclusionary Zoning Ordinance**

COUNCILORS DANBERG, ALBRIGHT, KALIS, WRIGHT, OLIVER, MALAKIE, LIPOF, LUCAS, AND GETZ requesting a discussion with the Planning and Development Department and the Newton Housing Partnership about the City's Inclusionary Zoning Ordinance and possible amendments to the ordinance to include 4-6 units, including raising the requirements for the number of affordable units in large developments.

Zoning & Planning Held on 2024-03-25, 2024-09-23, 2025-01-27
Zoning & Planning Held 7-0 on 04/14/2025

The location of this meeting is accessible and reasonable accommodations will be provided to persons with disabilities who require assistance. If you need a reasonable accommodation, please contact the city of Newton's ADA Coordinator, Jini Fairley, at least two business days in advance of the meeting: jfairley@newtonma.gov or (617) 796-1253. The city's TTY/TDD direct line is: 617-796-1089. For the Telecommunications Relay Service (TRS), please dial 711.

Zoning & Planning Held 8-0 on 06/23/2025
Zoning & Planning Held and Set Public Hearing for September 25, 2025 8-0 on 07/09/2025
Zoning & Planning Held 5-0 on 09/25/2025
Zoning & Planning Held 8-0 on 10/14/2025
Zoning & Planning Approved 5-0-3 (Councilors Oliver, Wright, Getz Abstained) on 10/27/2025
City Council Voted to Postpone to a Date Certain of 11/17/2025 21-0
City Council Voted to Recommit to Zoning & Planning Committee 22-0

Respectfully Submitted,
R. Lisle Baker, Chair

#375-24(2) Requesting discussion and possible amendments to Chapter 30 Zoning to allow certain routine residential alterations by right

ZAP

November 24, 2025

Previous Discussion

Nov. 10, 2025 Public Hearing

- Approved 7-0-1
- Other Councilors wanted to expand rule to all existing homes

Presented at the Sept. 25, 2025 Public Hearing.

- Unanimous support from ZAP
- Request to hold the item due to no previous discussion in Committee

November 10, 2025 ZAP Report - https://www.newtonma.gov/home/showpublisheddocument/133752/638986882643843712
Sept. 25, 2025 ZAP Report - https://www.newtonma.gov/home/showpublisheddocument/132458/638951052443830000

Additions and Height

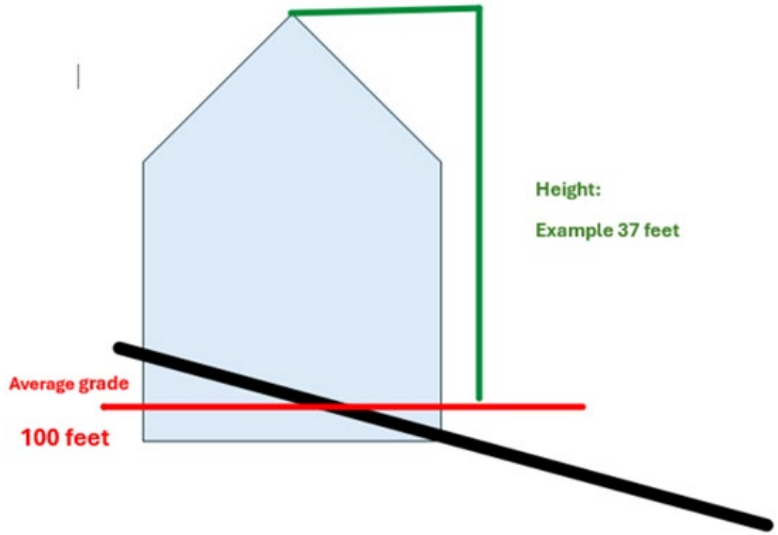
Proposal: Allow additions to buildings with existing non-conforming height that increase the non-conforming height, but do go higher than the existing ridgeline

- Pathway to renovate existing larger housing stock (i.e. Victorians)
- Only allowed if compliant with other zoning regulations like setbacks, lot coverage, FAR, etc.

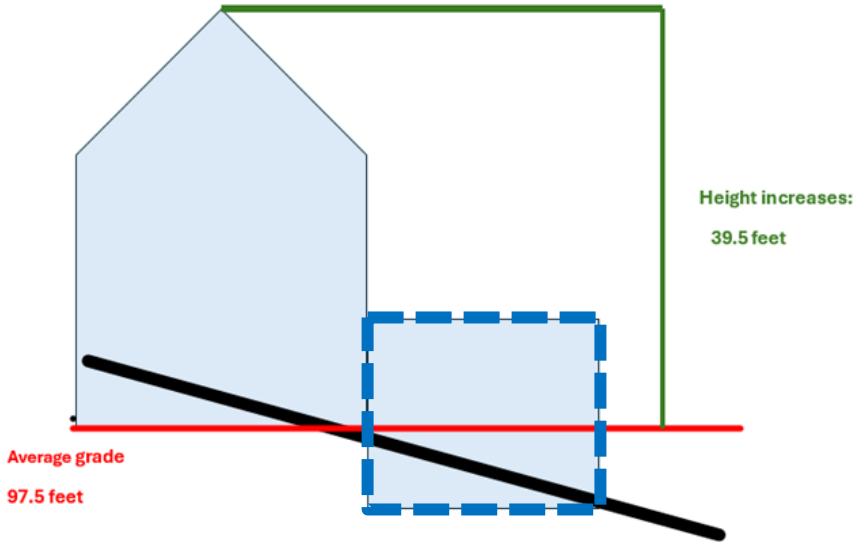
Existing home greater than 36’ in height

Additions and Height

Existing

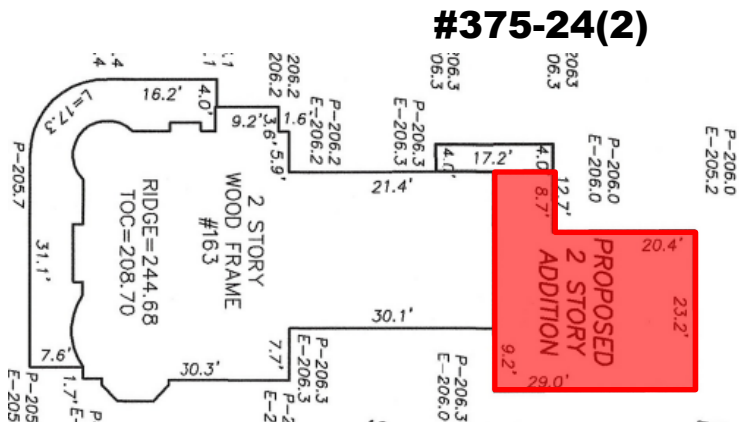


Proposed



Case Study: 163 Lincoln Street

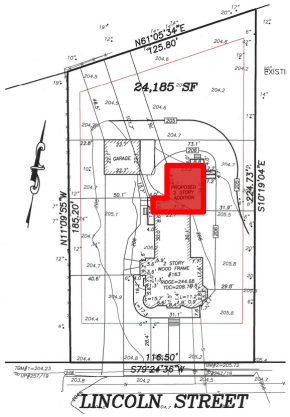
- Rear addition (ADU)
- Existing building has a non-conforming height (38.69’)
- Proposed addition is lower than existing ridgeline (see below)
- With new addition, measuring height calculation increases the zoning building height (38.86’) due to topography of the site
- Approved in August 2025



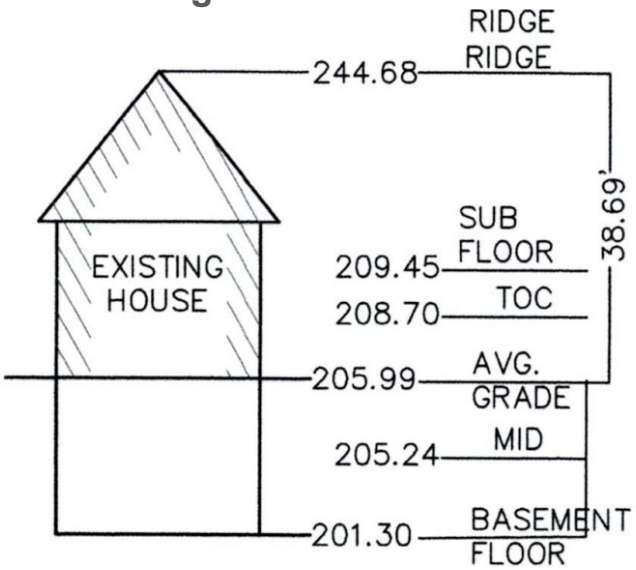
Plan

Elevation

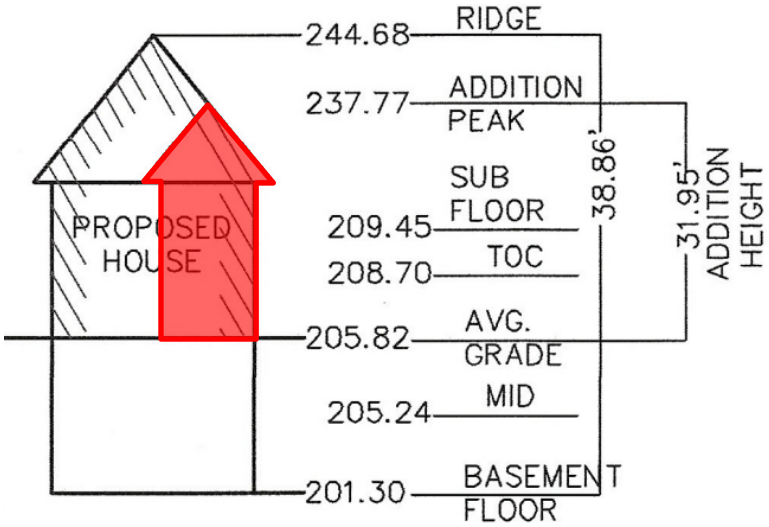
Case Study: 163 Lincoln Street



Pre-Height: 38.69’



Post-Height: 38.86’



- Addition

Proposed Amendment

- Allow additions to non-conforming height buildings that do not extend above existing building height, but increase zoning building height

  7.8.2.B.2.

  k. Alterations and additions to a building with a nonconforming height which increase the building height but do not extend above the existing roof peak.

Next Steps

Discussion and possible vote

#44-24

Ruthanne Fuller
Mayor

City of Newton, Massachusetts
Department of Planning and Development
1000 Commonwealth Avenue Newton, Massachusetts 02459

Telephone
(617) 796-1120
Telefax
(617) 796-1142
TDD/TTY
(617) 796-1089
www.newtonma.gov

Barney Heath
Director

MEMORANDUM

To: Honorable City Council

From: Barney Heath, Director of Planning & Development
Jennifer Caira, Deputy Director of Planning & Development
Lara Kritzer, Director of Housing & Community Development
Shaylyn Davis-Iannaco, Housing Program Manager

Date: November 14, 2025

Subject: Exempting 10-19 Unit Ownership Projects from By-Right Cash Payment Option

CC: Andrew Lee, Assistant City Solicitor

The attached proposed amendment seeks to amend the Zoning and Planning Committee's approved amendments to Section 5.11 Inclusionary Zoning of the Newton Zoning Ordinance.

This proposed amendment would look to remove the by-right cash in-lieu payment option for ownership projects above 9 units. The ZAP approved amendment allows for a by-right cash in-lieu payment for rental and ownership projects from 7-19 units.

The rationale behind providing for a by-right cash in-lieu payment for 7-19 unit rental and ownership projects was:

- Consistency across the board so there was no difference in how ownership and rental are treated (see below).
- An agreed understanding that the cash in-lieu payments to the Housing Trust could in turn leverage more affordable units at deeper affordability levels.

The unintended consequence of not providing a cash in-lieu option for developers of 10-15 units projects may well result in:

- Developers not undertaking ownership projects in the 10-19 unit range; or
- Developers favoring rental housing or ownership housing in the 10-15 unit range.

Ruthanne Fuller
Mayor

City of Newton, Massachusetts
Department of Planning and Development
1000 Commonwealth Avenue Newton, Massachusetts 02459

Telephone
(617) 796-1120
Telefax
(617) 796-1142
TDD/TTY
(617) 796-1089
www.newtonma.gov

Barney Heath
Director

DATE: October 29, 2025

TO: City Council

FROM: Barney Heath, Director of Planning & Development
Jen Caira, Deputy Director of Planning & Development
Lara Kritzer, Director of Housing and Community Development
Andrew Lee, Assistant City Solicitor
Katie Whewell, Chief Planner
Shaylyn Davis-Iannaco, Housing Program Manager

SUBJECT: Inclusionary Zoning Reevaluation

Newton's Inclusionary Zoning Ordinance includes a provision in section 5.11.13 which requires the City to conduct a reevaluation of the inclusionary zoning program every 5 years. The last such reevaluation was finalized in August 2019.

During the summer of 2024, Planning staff engaged with RKG Associates to begin the work of reevaluating the Inclusionary Zoning Ordinance. Through numerous discussions held with the Newton Fair and Affordable Housing Partnership (Partnership), Zoning and Planning Committee (ZAP), and Planning staff, as well as with members of the development community and advocates for affordable housing, RKG Associates developed recommendations which led to the proposed changes to the inclusionary zoning ordinance, as shown below. In addition, Planning staff have consulted several times with ZAP, the Partnership, and the Planning & Development Board to achieve consensus on the following proposed amendments to Section 5.11 Inclusionary Zoning (see attached redline and clean ordinance language)

Change #1. Replace the current definitions of *Tier 1 Unit(s)* and *Tier 2 Unit(s)* with a definition for *Affordable Units (at or below 80% AMI)* and *Middle-Income Units (greater than 80% AMI to at or below 110% AMI).* This will help clarify questions staff often receive regarding what *Tier 1* or *Tier 2* means in practice.

Change #2. Remove the middle-income affordability level for rental projects and adjust the percentage of affordable rental units required to reflect current market conditions.

a. RKG found through their research and data collection that many of the middle-income reserved rental units are difficult to lease and often sit vacant for periods of time. RKG stated that individuals and families at this income level have the capital to rent elsewhere without

the additional requirements. In addition, there was a strong desire on the part of the Partnership to direct available units to lower income households. Please see Tables 1 and 2 below to view the current requirements vs. proposed changes.

b. RKG recommended adjusting the percentage of affordable units required for projects between 21-99 units and over 100 units, which is reflected in Tables 1 and 2 below.

Table 1: Current requirements:

Rental Projects: Number of Inclusionary Units Required			
Tier Level	**7-20 UNITS**	**21-99 UNITS**	**100+ UNITS**
Tier 1: 50-80% AMI	15%	15%	15%
Tier 2: 110% AMI	0%	2.5%	5%
Total	**15%**	**17.5%**	**20%**

Table 2: Proposed changes:

Rental Projects: Number of Inclusionary Units Required (PROPOSED)			
Inclusionary Unit Level	**7-20 UNITS**	**21-99 UNITS**	**100+ UNITS**
Affordable Units: 50-80% AMI	15%	17.5%	18.5%
Total	**15%**	**17.5%**	**18.5%**

Change #3. Adjust the percentage of affordable homeownership units required to reflect the current market conditions. RKG has recommended a slight reduction in percentage of affordable homeownership units required for projects between 21 and 99 units and over 100 units in order to account for the rising costs of construction. There was a consensus among the review bodies that middle income ownership units should be retained for larger development projects. Please see Tables 3 and 4 below for those changes.

Table 3: Current requirements:

Ownership Projects: Number of Inclusionary Units Required				
Tier Level	**7-16 UNITS**	**17-20 UNITS**	**21-99 UNITS**	**100+ UNITS**
Tier 1: 80% AMI	15%	10%	10%	10%
Tier 2: 110% AMI	0%	5%	7.5%	10%
Total	**15%**	**15%**	**17.5%**	**20%**

Table 4: Proposed changes:

Ownership Projects: Number of Inclusionary Units Required (PROPOSED)			
Inclusionary Unit Level	**7-20 UNITS**	**21-99 UNITS**	**100+ UNITS**
Affordable Units: 80% AMI	15%	10%	10%
Middle-Income Units: 110% AMI	0%	7.5%	8.5%
Total	**15%**	**17.5%**	**18.5%**

Change #4. Adjust the fractional cash payment requirement to include a by-right cash payment option for any fractional unit. In discussions with developers and key stakeholders early in the review process, RKG Associates found that developers were often choosing to develop fewer units to avoid having to cover the full cost of providing a full unit when the percentage requirement resulted in a .5 unit of greater. In the proposed change, developers would maintain the option to provide an additional Inclusionary Unit on-site but would also have a by-right option to provide a fractional cash payment for any required fractional Inclusionary Unit.

Current requirements:

Where the inclusionary zoning requirement results in a fraction of a unit greater than or equal to 0.5, the development must provide one Inclusionary Unit to capture that fraction.

Where the inclusionary zoning requirement results in a fraction of a unit less than 0.5, the development may choose to provide one Inclusionary Unit to capture that fraction or contribute a fractional cash payment to the City to cover the fraction of that Inclusionary Unit requirement. Fractional cash payment amounts are calculated based on the provisions of Section 5.11.5.

Proposed changes:
Where the inclusionary zoning requirement results in a fraction of a unit, the development may choose to provide one Inclusionary Unit to capture that fraction or contribute a fractional cash payment to the City to cover the fraction of that Inclusionary Unit requirement. Fractional cash payment amounts are calculated based on the provisions of Section 5.11.5.

Change #5. Allow for by-right cash payment to be made for projects with 7 to 19 units. Due to the substantial costs associated with the lottery, marketing, annual monitoring, and income verification of Inclusionary Units, RKG Associates recommended allowing a by-right cash payment option for 7 to 19 units, as opposed to 7 to 9 units allowed by the existing Inclusionary Zoning Ordinance. Currently, the by-right cash payment option allows a developer to provide a payment-in-lieu of one Inclusionary Unit. The proposed version would increase the by-right cash payment option to allow a payment-in-lieu of two Inclusionary Units.

Ann Houston, Chair of the Affordable Housing Trust, demonstrated that cash-in-lieu of units for projects between 7 and 19 units could produce up to 7 times the number of rental units based on historic investments. Ms. Houston's research can be found below in Tables 5 and 6, as well as attached as Attachment A.

Table 5:

	TDC (proforma)	# affordable units	Total City investment	City Investment Per Unit
Haywood	30,034,139	55	5,102,075	92,765
Golda	40,436,000	60	4,750,000	79,167
Armory	28,326,979	43	5,642,666	131,225
Navigation	28,326,979	42	1,250,000	29,762
Newton Gardens	44,149,179	30	4,000,000	133,333
total	171,273,276	230	20,744,741	**90,195**

Table 6:

# Units	Req'd IZ Affordable Units	In Lieu Payment	# Units Supported by Avg City Investment
7	1 @ 70%	$455,000	5.0
10	1.5	$975,000	10.8
15	2.25	$1,462,500	16.2
19	2.85	$1,852,500	20.5

Please note, the proposed change would still allow for units to be provided on-site should the Developer choose to do so.

Change #6. Leave the current total development cost (TDC) per unit cash payment at $650,000 and require an annual review by staff and vote by the Newton Fair and Affordable Housing Partnership. RKG Associates found in their research that the housing development market in Newton has adjusted to the existing TDC. The Partnership reviewed this recommendation and agreed with the $650,000 TDC figure with caveat that the TDC per unit payment be reevaluated by the Partnership on an annual basis instead of every three years as stated in the existing ordinance.

Change #7. Include that the cash payment will be calculated at the time the applicant applies for their Building Permit. Currently, there is not a time included in the Inclusionary Zoning Ordinance when the cash payment is required to be calculated. This addition clarifies this piece of the process for applicants.

Change #8. Simplify the size requirements for Inclusionary Units. Staff have found the current size comparison requirements to be confusing for applicants as well as difficult for applicants to meet in a

reasonable amount of time. As such, RKG Associates recommended, and the Partnership agreed to simplify the current requirements as detailed below:

Current requirements:

The Inclusionary Units must meet the following size specifications:

1. Must be comparable in size to that of the market rate units;
2. Whichever is greater of the two:
    a. Must meet the minimum square footage and bathroom requirements, as required by DHCD's most current Comprehensive Permit Guidelines.
    b. Must have an average square footage of not less than 80% of the average square footage of the market-rate units with the same number of bedrooms; and
3. The total square footage of Inclusionary Units in a proposed development must not be less than 10% of the sum of the total square footage of all market-rate and all Inclusionary Units in the proposed development;

Proposed changes:

The Inclusionary Units on average must be the same size or larger than the average size of the onsite market units of the same bedroom count.

Change #9. Remove the Public Funding Limitation provision of the Inclusionary Zoning Ordinance (Section 5.11.9). In consultation with the Partnership and Law Department over the last several months, Planning staff are recommending removing this provision in its entirety as it is likely unenforceable, confusing, inflexible, and potentially counterproductive in achieving the goal of building more affordable units.

Change #10. Remove the Supportive Services Partnership requirement and the Tier 2 affordability level from the Extremely Low-Income (ELI) Alternative Compliance Option. After discussing the ELI Alternative Compliance Option with local developers, RKG Associates found that the requirement to provide on-going support services to ELI units is so cost prohibitive as to discourage developers from ever choosing this option.

RKG and Planning staff have also recommended increasing the project minimum total from 21 units to 40 units so at least 1 ELI unit would be required, and adjusting the percentage of Inclusionary Units required, as reflected in Tables 7 and 8.

Table 7: Current requirements:

Extremely Low Income (ELI) Alternative Compliance Option: Number of Inclusionary Units Required		
Tier Level	**21-99 UNITS**	**100+ UNITS**
ELI Tier: 30% AMI	2.5%	5%
Tier 1: 50-80% AMI	7.5%	5%
Tier 2: 110% AMI	2.5%	5%
Total	**12.5%**	**15%**

Table 8: Proposed changes:

Extremely Low Income (ELI) Alternative Compliance Option: Number of Inclusionary Units Required (PROPOSED)		
Inclusionary Unit Level	**40-99 UNITS**	**100+ UNITS**
ELI Units: 30% AMI	2.5%	5%
Affordable Units: 50-80% AMI	10%	10%
Total	**12.5%**	**15%**

Change #11. Remove the 'Independent Living" from the definition of Elder Housing with Services and adjust the by-right cash payment calculation. Unlike the other categories of elder housing found in this section, Independent Living units operate like other forms of housing and therefore should be subject to the base Inclusionary Zoning requirements. For other forms of elder housing with service units, RKG and_staff have found the calculation of the cash-in-lieu of beds payment allowed by-right under the Elder Housing with Services provision that required a medical services calculation to estimate the cost of care for an individual 3 hours per day, 7 days per week, 52 weeks a year over a 10-year period to be a complete non-starter as an alternative. In addition, staff have found the actual provision of beds under this ordinance to be extremely challenging for both the developer and staff to implement and monitor.

Current requirements:

The current alternative compliance option allows the applicant to choose to provide a cash payment to the City in lieu of units. The total cash payment for projects of this type is based on the average cost of providing long-term care for an elderly individual over a 10-year period, as well as the average total development costs per unit in Newton, calculated by the Newton Fair and Affordable Housing Partnership and approved by the Director of Planning and Development. The average long-term care cost is based on the Boston area average hourly rate of a home health aide providing three hours per day of care per year as determined by the annual Genworth Cost of Care Survey. The total cash payment is determined by utilizing the following calculation:

Elder Housing with Services: Inclusionary Zoning Cash Payment Calculation	
A = average total development costs (TDC) per unit in Newton	FORMULA
B = average cost of providing long-term care for an elderly individual at 3-hours per day over a 10-year period	**STEP 1:** A + B = Total cost per bed
	STEP 2: C x 0.05 = # of inclusionary beds required (rounded to nearest 10th)
C = # of beds in proposed project	**STEP 3:** (A+B)x (C x 0.05 rounded) = Total Cash Payment

Proposed changes:

The proposed change would still allow the applicant to comply with their Inclusionary Zoning requirement through a cash payment to the City, but the payment would no longer include the cost of care payment. The new total cash payment for projects of this type would be based on the provisions described in 5.11.5. with each Inclusionary Bed counting as 0.5 of an Inclusionary Unit for the purposes of calculating the case payment.

Elder Housing with Services: Inclusionary Zoning Payment Calculation	
A= average total development costs (TDC) in Newton B= number of beds in proposed project	A x B x 0.5 = Total Cash Payment

Effective Date: Planning staff are recommending an effective date of January 1, 2026 for the revised Inclusionary Zoning Ordinance to go into effect.

Impact of by-right fee in lieu payments in projects with 7-20 units

Assumptions:

- RENTAL projects
- Cash In Lieu Payment = $650,000
- No rounding up or down
- City investment includes all sources of funds (HOME, CDBG, ARPA, Trust, CPC)

Conclusion:

Produce 7+ times rental units, based on historic investments, with in-lieu payments

Analysis of City investments in affordable housing

- Only one rental project that would have been subject to IZ, a 9 unit developed in 2014

Order of magnitude analysis; TDC based on proforma, and does not account for inflation

New Construction RENTAL projects Funded 2019-2025

	TDC (proforma)	# affordable units	Total City investment	City Investment Per Unit
Haywood	30,034,139	55	5,102,075	92,765
Golda	40,436,000	60	4,750,000	79,167
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# Units	Req'd IZ Affordable Units	In Lieu Payment	# Units Supported by Avg City Investment
7	1 @ 70%	$455,000	5.0
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15	2.25	$1,462,500	16.2
19	2.85	$1,852,500	20.5

D. Maximum Monthly Housing Costs, Sale Prices and Rents. Maximum sale price or rent for Inclusionary Units is calculated as affordable to a household with a number of household members equal to the number of bedrooms in a unit plus one, regardless of the actual number of persons occupying the unit.

1. Rental. Inclusionary rental units are to be priced to be affordable to a household having a gross annual income at the household income limit for that Inclusionary Unit, as specified in Section 5.11.4. Monthly housing costs, inclusive of rent, utility costs for heat, water, hot water, and electricity, 1 parking space, and including access to all amenities that are offered to tenants in the building, must not exceed 30% of the applicable household income limit for the Inclusionary Unit. If the utilities are separately metered, they may be paid by the tenant and the maximum allowable rent will be reduced to reflect the tenant's payment of utilities, based on the area's utility allowance for the specific unit size and type, to be secured from the Newton Housing Authority. For a household with a Section 8 voucher, the rent and income are to be established by the Newton Housing Authority with the approval of HUD.

2. Homeownership. Inclusionary units for sale are to be priced to be affordable to a household having a gross annual income 10 percentage points lower than the household income limit for that Inclusionary Unit, as specified in Section 5.11.4. The monthly housing costs, inclusive of mortgage principal and interest, private mortgage insurance, property taxes, condominium and/or homeowner's association fees, hazard insurance, and 1 parking space, must not exceed 30% of the applicable household income limit for the Inclusionary Unit. Additionally, the following requirements apply:

a. Down payment must be at least 3% of the purchase price;

b. Mortgage loan must be a 30-year fully amortizing mortgage for not more than 97% of the purchase price with a fixed interest rate that is not more than 2 percentage points above the current MassHousing interest rate; and

c. Buyers will be eligible so long as their total housing costs, including the services identified above, do not exceed 38% of their income.

E. Notwithstanding the requirements of this Section 5.11.4, an Inclusionary Housing Project may set the sale price or rental rate for Inclusionary Units lower than what is required herein.

(Ord. No. X-48, 04/22/03; Ord. No. Z-50, 07/13/09; Ord. No. A-37, 03/17/14)

5.11.5. Cash Payment Option.

As an alternative to the requirements of Section 5.11.4, an applicant may contribute a cash payment to the City's Inclusionary Zoning Fund, in lieu of providing Inclusionary Units.

A. Eligibility. There are 4~~3~~ circumstances in which the Inclusionary Unit requirements of Section 5.11.4 may be met through a cash payment instead of providing Inclusionary Units:

1. For ownership Inclusionary Housing Projects that include the construction or substantial reconstruction of 7 to 9 dwelling units; ~~or~~

~~1.~~2. For rental Inclusionary Housing Projects that include the construction or substantial reconstruction of 7 to 19 dwelling units;

~~2.~~3. For Inclusionary Housing Projects where the inclusionary zoning results in a fraction of a unit, the applicant may contribute a fractional cash payment to the City to cover the fraction of that Inclusionary Unit requirement; or ~~.~~

~~3.~~4. By special permit from the City Council, where the Council makes specific findings that there will be an unusual net benefit to achieving the City's housing objectives as a result of allowing a cash payment rather than requiring the development of Inclusionary Units. The findings must include consideration of the appropriateness of the development site location for income-eligible households, including but not limited to proximity to and quality of public transportation, schools, grocery stores and other services; the current

MEMORANDUM

From : **Councilor Wright**

To : **Zoning and Planning**

RE: **Docket Item #44-24 – Requesting Re-evaluation and Possible Amendments to the Inclusionary Zoning Ordinance**

Our Inclusionary Zoning (IZ) ordinance must be reviewed every five years, and this docket reflects that required review. Overall, there is broad agreement on most of the proposed updates—except for one important issue: extending the in-lieu payment option to developments with 10–19 units.

Under the current ordinance, developers of projects with 7–9 units may either provide on-site affordable units or make an in-lieu payment to the City. Most often they choose the payment. The proposed amendment would extend that same choice to projects up to 19 units.

I support allowing this change for rental projects only, not for ownership units. Including ownership developments in the in-lieu payment option would reduce the number of affordable condos produced—an area where Newton has a severe shortage. In-lieu payments with the Affordable Housing Trust build ***rental housing only***, not ownership opportunities.

The Planning Department has offered several reasons for recommending the in-lieu payment option for 10–19-unit projects:

1. **Administrative burden:**
   They noted that it's burdensome for small property owners to handle annual monitoring for a few affordable units. While this can be complex, other communities have streamlined these procedures, and I believe we can simplify and reduce costs for building owners without removing the on-site requirement. For rentals, it must be completed yearly but for ownership units, it is only completed before a sale.
2. **Data clarification:**
   The Planning Department suggests that additional funds would strengthen the Affordable Housing Trust's ability to support affordable rental housing at a high multiplier. However, I found the presentation's

data misleading. It included pre-COVID construction costs, which were significantly lower, and also per-unit costs for ***rooms*** in a homeless shelter, which are not comparable to apartments. NONE of those projects included any property acquisition costs - so the 'multiplier' factor only works when the city owns the property already. The data should be updated and clarified for an accurate assessment and multiplier.

3. **Delayed housing production:**
   In-lieu payments don't immediately produce housing; they only create funding that will be used for future projects. On-site inclusion, by contrast, delivers real affordable homes the day the project opens.

4. **Loss of affordable homeownership opportunities: this is important**
   In-lieu payments would be used only for rental housing, not condos. Since most condo projects are in smaller buildings, removing the on-site requirement would likely eliminate affordable condo units in developments under 20 units—**reducing opportunities for affordable homeownership in Newton.**

5. **Impact on development patterns:**
   Even the Planning Department acknowledged this could encourage developers to stay under 20 units to qualify for the payment option, concentrating affordable housing in large developments. This limits the geographic diversity of affordable homes and undermines Newton's long-standing goal of creating mixed-income neighborhoods across the city.

6. **Equity and integration:**
   Eliminating on-site affordable units risks creating more segregated housing patterns. One of the core purposes of inclusionary zoning is to foster mixed-income communities. Many of Newton's affordable units already exist on the city's periphery, where housing costs are lower. I want to see more integrated, inclusive housing throughout all our neighborhoods.

A person earning up to $92,640 could qualify to purchase a one-bedroom condo priced at $241,977**.** A family of four earning up to $132,320 could qualify for a three-bedroom home priced at $327,633**.** In addition, Newton may offer up to $10,000 in closing cost assistance**.**

This is a genuine opportunity for individuals and families to become homeowners in Newton. These smaller scale developments over 9 units provide an opportunity for our City employees, clerks of this chamber, teachers and many people we say we "care" about to own a home.

For all these reasons, I do not support extending the in-lieu payment option from 9 to 19 units as proposed. This change should apply **only to rental projects**, not condos. We should then revisit the policy in a few years to evaluate whether it is advancing our housing goals.

2025 HUD Income Limits

FY 2025 Income Limits Summary - Newton, MA					
Income Level	Household Size				
	1	2	3	4	5
30% AMI	$34,750	$39,700	$44,650	$49,600	$53,600
50% AMI	$57,900	$66,200	$74,450	$82,700	$89,350
65% AMI	$73,210	$83,668	$94,127	$104,585	$112,952
80% AMI	$92,650	$105,850	$119,100	$132,300	$142,900
100% AMI	$112,630	$128,720	$144,810	**$160,900**	$173,772
110% AMI	$123,893	$141,592	$159,291	$176,990	$191,149

Bedrooms	Max Sales Price (80% AMI)	Max Sales Price (100% AMI)
Studio	$199,314	$263,474
1 Bedroom	$241,977	$316,830
2 Bedrooms	$284,970	$368,973
3 Bedrooms	$327,633	$416,707
4 Bedrooms	$368,643	$464,441