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### Changing the Current Perception of Affordable Housing in Worcester

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### **Acknowledgement**

Over the course of this semester, our capstone team had the great opportunity to work with Worcester Interfaith to tackle the current perception of affordable housing. We would first like to thank our client, Isabel Gonzalez-Webster, for investing her time and energy to make our experience fulfilling and productive. Additionally, we would like to thank Worcester Interfaith as an organization that trusted our team with such an important project. We would secondly like to thank our advisor and professor, Mary Pieciewicz, for always guiding us in the right direction and serving as an invaluable resource to our success. Finally, I would personally like to thank the rest of my team members, William Roberts, Vaske Gjino, Tong Zhou, Mengxin Ma, and Sarawadee Sonpuak for ceaselessly applying ourselves and our graduate learnings to this project, which ultimately produced an extremely effective and forward-thinking proposal for Worcester Interfaith. Thank you to everyone.

Sincerely,

Simone McGuinness  
*Team Lead*

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### **Executive Summary**

One of Worcester Interfaith's goals is to eradicate the stigma of affordable housing in Worcester. Currently, the perception of affordable housing is of an image of unkept and old residences filled with destitute citizens who cannot afford basic needs to live in a city, let alone housing. This image is perpetuated by media, stigma, and a lack of education of the true reality of affordable housing and who its recipients are. Affordable housing-qualified citizens represent a range of educations, professions, age, race, and income levels. Affordable housing units, too, represent a variety of homes, many of which are extremely well-kept and indistinguishable from regular apartment complexes.

Ms. Gonzalez-Webster tasked our capstone team with creating a marketing campaign to help educate Worcester residents of the truths and falsehoods about affordable housing. Our team strategized a three-tiered marketing campaign. An 1) online, 2) offline, and 3) educational campaign. The online campaign comprised of social media accounts, a website, and a schedule of social media posts. The offline campaign constituted several one-page flyers that could be used hard- or soft- copy for Worcester Interfaith to display either online or in-person. Additionally, for the offline campaign we created a database compiling events from 2019-2020 that Worcester Interfaith can attend to advocate and educate on affordable housing. For the last campaign, the educational campaign, we created a storyboard for a future video Worcester Interfaith could produce or use on their website at their own convenience. The storyboard informs its audience about the current state of affordable housing in Worcester and the necessity and myths surrounding affordable housing. Additionally, we researched several other cities comparable to Worcester and how they are marketing affordable housing in their jurisdictions.

Throughout the completion of each of our marketing campaigns, we conducted research on the facts about affordable housing, the current trends nationwide and citywide, as well as ways in which to eradicate the stigma of affordable housing. We discovered that that negative perceptions of affordable housing mainly stem from fear of an increase in crime, fear of a decrease in property value, the belief that affordable housing properties are unattractive and poorly maintained, and an ideological view that affordable housing recipients do not deserve assistance. In order to reduce citizens' ongoing concerns of what affordable communities might bring to a neighborhood, research concludes that developers and community officials should share the plans with the city's residents. Transparency of affordable housing plans and education of affordable housing facts are critical ways Worcester can begin to disseminate the current perception of affordable housing.

According to the Worcester Affordable Housing Coalition, there are total 70,792 households in Worcester-- 29,825 households are owner-occupied, and 31 percent of them are cost burdened. A household is considered cost-burdened when 30 percent or more of its monthly gross income is dedicated to housing. In Worcester, 40,967 households are renter-occupied, and half of them (50 percent) are cost-burdened. Considering the stark number of cost-burdened households where most of which are renter-occupied, Worcester must start addressing the issue of the housing rental fee and resident income-level. There exists a need for rehab, lead abatement and upgrades for many of the old affordable housing units, and a large need to build more affordable housing units for people in Worcester, especially those low-income level people.

We recommend that Worcester Interfaith use our marketing campaign going forward in their effort to change the perception of affordable housing in Worcester. By educating the public

and establishing a salient voice in the Worcester community, Worcester Interfaith can ignite real change in the way citizens view affordable housing. This cognitive reframing can ultimately aid in galvanizing support to build more affordable housing units and drastically improving the lives of affordable housing residents and the community alike.



## Chapter I: Introduction

For the capstone project, our group partnered with Isabel Gonzalez-Webster on behalf of Worcester Interfaith, to change the perception of affordable housing in Worcester. When we consulted with Ms. Gonzalez-Webster initially, we were not entirely aware of the magnitude of the housing problem in Worcester. The fact of the matter is that there is a vast population of Worcester residents, owners and renters, who are *cost burdened*, with their housing costs 30% or more of their monthly income.

Worcester Interfaith was founded in 1993 to shed light on the city's disproportionate job, neighborhood, public safety, youth, and education, standards that affect minority, low-income, and new residents. Its compilation of 26 institutions reflects religious, racial, ethnic, and geographic diversity within the city. By bridging the gap between community leaders from a variety of groups, Worcester Interfaith has been able to make strides in improving the neighborhoods that they serve.

Ms. Gonzalez-Webster became the organization's director in 2018. In this role, she serves the community as a leader and coordinator of events. From what is reflected by Worcester Interfaith and our discussion with her, a great deal of Ms. Gonzalez-Webster's role is synthesizing data, creating awareness, and educating the communities that may be marginalized. For example, the most recent post by Worcester Interfaith summarizes data from school districts and highlights critical areas where members of the community can make a positive impact.

Our role in helping Ms. Gonzalez-Webster and Worcester Interfaith is specifically geared toward the issue of affordable housing in Worcester. Our project became a multi-faceted marketing campaign intending to create awareness and present facts. Given the complexities of

the issue, our tasks included synthesizing data so that it is understood to the general public, increasing the reach and presence of the Worcester Interfaith network, and educating the community. One of our goals was to do this succinctly and in a way that assists Ms. Gonzalez-Webster rather than creates for her extra work to be done – an element we added were internship profiles so that our roles in this matter can be filled following the completion of our work with the organization.

The problem facing our client is that there are not enough affordable housing options to meet the needs of those who qualify. Half of all renters in the city are *burdened*. An individual working at minimum wage needs to work 80 hours per week to be able to afford a 1-bedroom unit at the city's median monthly rent of \$1,051. Now consider that the vacancy rates of 1-bedroom units is hovering at around 3%, meaning that only 3% of units in a rental property or apartment complex are available at one time; a healthy vacancy rate is around 6%/7%, about double what the rate is in Worcester. The bottom line is that the city needs to create more affordable housing.

As a group working on marketing, our problem centers on the notion that affordable housing in Worcester is met with a negative connotation. It is not uncommon for individuals to consider affordable housing qualifiers as individuals who can be unsavory, for instance, drug users or alcoholics. In our initial discussions with Ms. Gonzalez-Webster, we were informed that in actuality, families or individuals who are placed in affordable housing units tend to be some of the most active and supportive members of their communities, which is a small piece of insight that shatters the public perception. Affordable housing affects many different types of people and

a huge part of our project focused on educating the community on the broad population of people who are burdened that qualify for affordable housing.

One of the foremost contextual concerns is the population we are attempting to serve and how they are being represented on our behalf. Because we are representing marginalized communities and trying to influence perception, it is important that we highlight truths while maintaining the dignity of the group we're trying to serve. Consider that there is a negative perception of archetypes that might qualify for affordable housing such as drug users, alcoholics, unemployed, and/or members who do not meaningfully contribute to the community, it is important that we call attention to working families, individuals working more than one job, and/or single parents. Our challenge is that we need to change the context from a perception based on demographics to one based on financial capability, equal opportunity, and provision.

The purpose of our project is to provide research and a multi-faceted marketing campaign with the ultimate goal of changing the perception of affordable housing in Worcester. Our deliverables include online, offline, and education marketing. We hope to create a quality-based campaign to shift the affordable housing paradigm towards a direction that will comply with and reflect the mission and values of Worcester Interfaith.

Our project is significant to the organization and community for more than one reason. Principally, it aligns with the mission and enhances the objectives of our client organization. By providing a representative voice for marginalized communities and educating the Worcester population about a prominent local issue, we are serving the needs of our client concisely and intuitively through our project structure.

Our work is significant contextually as the city of Worcester is developing rapidly – as New England’s second largest city, the population is projected to increase from 185,000 to 200,000 by 2020. Housing developments, which include luxury housing, as well as restaurants and start up spaces increase the relevance of education and understanding the complexities of how housing markets change and emerge. Another significant piece of development is the procurement of the Boston Red Sox AAA farm team, which will now be the Worcester Woo Sox; the construction of a new stadium in the downtown area is bound to change the housing sphere and climate.

Lastly, the project is significant based on the marked and authentic need to adjust. Given prominent data on the requisites and qualifications for affordable housing, our work brings to light the subject and offers a platform for changes to be deliberated and implemented. Relevant data will be expanded upon in later sections of our report and indicate the obligation to reform practices.

The following chapter will present data from our group’s literature review. Focusing on critical research, explanations of known and unknown aspects of the issue and practice, and relevant industry trends that indicate significance and direction, the next section will provide a comprehensive basis of context and factual information on the affordable housing topic.

## Chapter II: Literature Review and Trends in the Industry

What is an affordable housing program?

Department of Housing and Urban Development (HUD) clarifies that resident(s) who qualify for affordable housing as “Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” (Department of Housing and Urban Development) HUD estimates about twelve million Americans pay more than 50 percent of their annual income for housing. Generally, affordable housing programs are nationwide programs funded by federal, state, and local governments. Local public housing agencies use federal funds to provide housing programs and they work with property owners to subsidize rent for eligible people (USA Gov, n.d.). There are three public housing programs in the United States. Each program differs regarding subsidized housing, public housing, and housing choice vouchers (section 8); subsidized housing gives money to a property owner to provide low-rent apartment; public housing allows the local public housing agency to rent out homes based on a family’s gross annual income; and housing choice vouchers gives the landlord the voucher amount each month and the eligible tenant pays the difference.

In 1969, Massachusetts enacted the Comprehensive Permit Law also known as Chapter 40B “*to help expand the number of communities and neighborhoods where households with low and moderate incomes could secure a safe and affordable home.*” The law reduces unnecessary barriers created by local approval processes, local zoning, and other restrictions (CHAPA). According to the US Census Bureau, 31 percent of American households exceed that

recommendation with 14 percent paying more than 50 percent of their income for rent or mortgage payments. (Worcester Regional Research Bureau). The Worcester Housing Authority (WHA) has been providing affordable housing projects to Worcester residents since 1949.

Who is eligible for affordable housing program?

As mentioned above, residents who are eligible for the program spend 30 percent of their annual income on rental or mortgage payments. There are different types of housing and eligibility requirements:

- To be eligible for public housing, applicants must be Worcester residents, citizens of the United States, and meet income guidelines (see Table 1).
- For family households, at least one family member must be a citizen.

Applicants must also be deemed “suitable” by the WHA. The WHA contacts the applicant’s former landlord and evaluates the applicant’s financial history (including rent), living/household habits, and any instances of disturbance, property destruction, or criminal activity. Once deemed financially eligible and suitable, applicants are put on one or more waiting lists depending on the type of housing they seek – family, elder, or disabled. For elder public housing, available to applicants older than 59, the wait ranges from six months to a year. For disabled public housing, the wait is up to two years. For family housing, the wait is between two and five years (The Worcester Research Bureau, 2018).

However, applicants who reach certain criteria or qualify for emergency status are given preference. Preferences are offered to veterans, disabled veterans, and families of deceased

veterans whose death was service-connected. Emergency status is given to applicants who face displacement by disaster, action of landlord through no fault of the tenant, substandard housing, homelessness, domestic violence, hate crime, reprisals, and/or a rent burden of over 50 percent of income. Preferences differ slightly depending upon federal or state-supported public housing. For example, applicants who sign up for the “A Better Life” program offered through state-funded housing will move up the waiting list faster (Worcester Regional Research Bureau).

#### Current perception of affordable housing

Polk County Housing Trust Fund revealed public perceptions research on affordable housing in 2012. The researcher found that negative perceptions of affordable housing stemmed from a 1) fear of increase in crime, 2) fear of decrease in property value, 3) the belief that affordable housing properties are unattractive and poorly maintained, and 4) an ideological view that affordable housing recipients do not deserve assistance. They found that many factors influence a person’s opinion of affordable housing beyond the common negative perceptions. People may support affordable housing generally, but they do not understand how affordable housing helps to solve social problems in present. A common attitude towards affordable housing is NIMBY, “Not in My Backyard”. Someone may support the development of affordable housing projects as an overall policy, but not those that take place in their community. Another reason for pushback is that an individual may support the goals of affordable housing, but have controversies as to how development should be funded and what entities should distribute the assistance (Polk County Housing Trust Fund, 2012).

Apprehensions towards affordable housing developments tend to relate to increased traffic, additional school costs, increased demands on other municipal services such as fire and police, stresses on water and sewer systems, concerns about developer quality or experience, decreases in property values, various types of environmental degradation, and, perhaps least tangible of all, adverse changes in the character of the town. These claims may often mask underlying biases and racist attitudes. (Robitaille and Bratt, 2012)

Moreover, developing affordable housing units without educating the area's residents on the positive effects of affordable housing leads the neighborhood to jump to stereotypes of what they think these properties would result in. IvyLee Rosario found a few of the most common misconceptions of affordable developments. They include unsightly buildings, lowered property values, higher crime rates, no tax contribution, available only to those given government assistance, and bringing larger families, causing burdens to schools and roads. (2018)

Another study from Brisson, Lechuga Peña, and Plassmeyer discloses the perceptions of neighborhood social cohesion for residents in subsidized housing. Results present that public housing residents, both housing choice voucher users and non-housing choice voucher users, on average report lower neighborhood social cohesion than their non-public housing neighbors. They also found that moving to a new neighborhood consistently predicts improved neighborhood social cohesion while moving to public housing predicts declines in perceived neighborhood social cohesion. The choice where one lives seems to play an important and positive role in perceptions of neighborhood social cohesion. Based on these data, it is suggested



that policy makers and housing providers prioritize choice in the development and delivery of public housing (2018).

A story from the Great Brook Valley in Worcester represents a fearful perception from the outside community as mentioned previously. Great Brook Valley and Curtis Apartment are one of the public housing properties. Many years ago, people were warned not to drive to Great Brook Valley because it was very dangerous during at night. In 2016, one resident from Great Brook Valley told her story that when she was a city council, she used to pick up a student from local college and other persons and bring them to the city hall for a student government day. During the trip, when the student knew where she was – Great Brook Valley - she leaned against her door, acted like the guy she had been with the last four or five hours was a bad man (Bird Jr., 2016).

Great Brook Valley would be called ‘make no mistake.’ The perception was not just only shared by outsiders but also the Valley residents who saw it with their own eyes. They knew they were probably better off some days staying inside. The reputation was earned, the image carved out of years of violence, drugs, police raids, barrel fires that required the Fire Department to respond. Firefighters would not go into the Valley without a police escort. If someone brought Great Brook Valley up in conversation, they were probably talking about a shooting, a robbery, a murder - maybe all three. If person lived in Great Brook Valley, they knew the stigmas: poor, uneducated, unemployed, and criminals (Bird Jr., 2016). Even though the Valley was called a dangerous place to drive through, Great Brook Valley has celebrated for a community safe with a crime rate decreased 98 percent over past 10 years recently (Moulton, 2017).

## Nationwide Trends

Housing is among one of the nation's significant social problems ranging from urbanization to overcrowding. The lack of stable affordable housing is the root of many of America's social problems, including poverty, homelessness, educational disparities, and health care (Paul, 2018). More than ten million Americans suffer from the high price housing. It is estimated that 12 million renter and homeowner households now pay more than 50 percent of their annual incomes in housing. A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.

Recently, affordable housing programs have received a higher budget in 2019 fiscal year. The HUD Overall bill provides HUD programs with more than \$12 billion above the president's request. The spending package builds on the 10% increase in HUD funding that advocates and congressional champions secured in FY18 by providing \$1.5 billion in new resources in FY19. Compared to FY18, the negotiated package increases funding for tenant-based rental assistance, public housing, project-based rental assistance, and homeless assistance grants. The bill also provides enough funding to renew all contracts for Section 811 Housing for Persons with Disabilities and Section 202 Housing for the Elderly. However, the HOME Investment Partnerships program received a slight reduction. The spending package includes \$25 million for a mobility housing voucher demonstration for families with young children to help them move to areas of opportunity and it provides \$100 million in competitive

grants to Native American communities to spur construction and preservation of affordable rental housing. (National Low Income Housing Coalition, 2019)

Kingsley found that citizens suffering with affordability problems or rent-burdened households who pay more than 30 percent of their income for rent was larger and increasing rapidly. Rent-burdened households has grown from 40 percent of renters in 1999 to 45 percent in 2005 and 48 percent in 2015. Within this group, the share that was severely rent-burdened (paying more than half their income for housing) increased even faster, from 19 percent in 1999 to 25 percent in 2015. (2017)

According to the report that HUD presents to Congress every two years, an additional indicator of the importance of affordable housing is the level of worst-case housing needs. The indicator includes all VLI – very low income -- renter households that do not receive government housing assistance and pay more than half their income for rent, live in severely inadequate conditions, or both. The worst-case housing needs total nationally hovered around 6.0 million from 2005 to 2007 but, because of the housing crisis and Great Recession, shot up to 8.5 million in 2011 (an increase of 42 percent). It dropped somewhat in 2013 but went up again to 8.3 million in 2015, still well above the pre-recession level (Kingsley, 2017).

However, the most serious flaw in the U.S. housing programs stems from the distribution of public housing assistance programs across different types of neighborhoods. Federal housing policy has fueled concentrated minority poverty through the siting of public housing in neighborhoods that are predominantly black and poor. In the 1990s, more than half of public housing residents lived in high-poverty neighborhoods (with poverty rates above 30 percent),

while only 8 percent lived in low-poverty neighborhoods (with poverty rates below 10 percent). The record was better for privately owned subsidized projects (22 percent in high-poverty neighborhoods) and better yet for vouchers (15 percent in high-poverty neighborhoods), but even these levels raise concerns given the high cost of concentrated poverty for families and for the nation as a whole (Ellen and Turner 1997) (Kingsley, 2017).

Rosario states that in order to reduce the ongoing concern of what affordable communities might bring to a neighborhood, developers should work on sharing these plans with not only the elected officials for the area, but also the current residents nearby. Tami Fossum, an expert in the housing industry said at the National Apartment Association's Apartmentalize conference "Knowing what these communities will look like helps paint a picture of what's to come," She also said "So many times when people think affordable housing they envision distressed housing, and that's not the same. Showing the plans for these properties will really shed light on the positive aspects it will bring to a community." (Rosario, 2018)

Rosario suggests that in the long term, affordable housing is not just another building being constructed, but a place that both the residents and other community members can interact in. Whether it be social gatherings, recreational space or shared amenities, these affordable properties have the potential to be like any other market rate asset and can be viewed as such. (2018)

The research from Polk County suggested that it is critical for affordable housing advocates to understand the public's opinion prior to housing development. Identifying needs

and concerns prior to development minimizes and can even prevent opposition, filling the neighborhood with a sense of voice and understanding. (2012)

### Worcester Trends

Paying an excessive amount of income on housing means that families have less money to spend on other daily essentials like food or health care and spend less money at local businesses. High housing costs, especially in and near urban areas, have caused many households to search farther afield, “driving until they qualify” in the sprawl frontier past I-495 where large lots, low density, and long commutes cause local environmental damage, increased emissions, and higher transportation costs. (Department of Housing and Community Development of Massachusetts)

Long wait times for all types of WHA housing mean that the most vulnerable local residents are left out of public services for which they qualify and would offer a stable foundation for future advancement. (Worcester Regional Research Bureau) WHA reported on the December 2018 that demanding for public housing units currently outstrips supply while a significant portion of Worcester’s residents spend far more than 30 percent of their income on housing. The WHA oversees approximately 30 buildings with around 3,000 rental units (see Table 2).

In 2019 Fiscal Year, approximately 66 percent of the WHA’s funding came from federal and state grants while 16 percent was rent collected from tenants. The remaining 18 percent derived from administrative and management fees, interest on investments, and energy credits.

The WHA uses these funds on salaries and benefits, administration, maintenance of properties, utilities, insurance, and other routine expenses. (The Worcester Research Bureau, 2018).

Misperceptions of affordable housing equate to low competency of the government and the city's developers to conduct adequate public housing programs in the neighborhood. There is community concern for drugs, crimes, and property value that barricade the growing housing program. However, when the federal government starts to push states and local authority to do more with their housing programs, neighborhoods become more invested in developments in a positive way. Without their buy-in, projects can stall for months or even years, and local governments sometimes try to avoid clashes with residents by making deals as quietly as possible. Department of Housing and Urban development provides local governments with the data necessary and resources to understand and determine segregation, in the hopes that localities will use this data to comply with the Supreme Court's order: creating affordable housing in new places and ending the seemingly endless cycle of segregation of housing in America.

### **Chapter III: Methods**

#### Study design

The type of research that was employed in this study consisted of quantitative and qualitative methods.

According to Given (2008), quantitative research is the systematic empirical investigation of observable phenomena via statistical, mathematical, or computational techniques. The quantitative approach is rooted in the philosophy of rationalism, it emphasizes on the measurement of variables and the objectivity of the process, believes in substantiation on the basis of a large sample size and gives importance to the validity and reliability of findings (Kumar, 2014).

Qualitative research is a scientific method of observation to gather non-numerical data, it refers to the meanings, concepts definitions, characteristics, metaphors, symbols, and description of things (Babbie, 2014). Qualitative research emphasizes the description and narration of feelings, perceptions and experiences rather than their measurement, and communicates findings in a descriptive and narrative rather than analytical manner, placing no or less emphasis on generalizations (Kumar, 2014).

This research is designed to explore the current market situation of Worcester's affordable housing and the trends of affordable housing industry in the United States, it also aims to study the potential problems that may existed in this industry, and the influence that affordable housing created to the community and society.

In this study, quantitative research is using numerical data to provide the market analyze of affordable housing, the results are valid, reliable and generalizable to a larger population.

According to Dowd (2018), the advantage of qualitative research is the ability to deeply probe and obtain rich descriptive data about social phenomena through structured interviews, cultural immersion, case studies and observation. Qualitative research in this study is used to deeply analyze the potential problems that existed in this industry, and through the comparable analysis of other cities experiences to develop the improvement strategies.

#### Method of data collection

##### *Primary data*

Primary data is data that is collected by a researcher from first-hand sources, using methods like surveys, interviews, or experiments. It is collected with the research project in mind, directly from primary sources (Driscoll & Brizee, 2017). The methods that are commonly used to collect primary data includes interview, observation, questionnaire and so forth.

The method for collecting primary data used in this study is interview. In order to get a better understanding of the affordable housing industry and Worcester's affordable housing market, the capstone team went to interview some of the staff working at Worcester Interfaith and its partners through face-to-face interview and via e-mail communication. The team also went to some of the forums that discussed the topics related to affordable housing like Green Island Neighborhood Community Forum and received lots of useful messages and responses through this process.

According to Kumar (2014), interview is a commonly used method of collecting information from people. There are two types of interview, structured interview and unstructured interview. In a structured interview the researcher asks a predetermined set of questions, using



the same wording and order of questions as specified in the interview schedule (Kumar, 2014). An interview schedule is a written list of questions, open-ended or closed, thoroughly pre-tested for standardized wording, meaning and interpretation, prepared for use by an interviewer in a person-to-person interaction (Kumar, 2014). An unstructured interview has almost complete freedom in terms of its structure, contents, question wording and order (Kumar, 2014).

This research used both structured and unstructured interview. The capstone team designed an interview schedule includes a series of questions like “What is the ‘current perception’ of affordable housing and what have you seen work best to tackle NIMBY [Not in My Backyard] community pushback?”, “What are some cities you look to for policy on affordable housing?” and so forth. These questions were prepared to send to those interviewees through e-mail, and the questions were also discussed through face-to-face communication. The face-to-face interview in this study is more flexible like an unstructured interview and it provided more direct information.

Interview has the advantages of being useful to collect detailed information related to personal feelings, perceptions and opinions. The interview usually achieves a high response rate, and the ambiguities can be clarified during this process. However, interviewing is very time-consuming and expensive, and the quality of data depends upon the quality of the interaction (Kumar, 2014).

### *Secondary data*

Secondary data is data gathered from studies, surveys, or experiments that have been run by other people or for other research (Driscoll & Brizee, 2017). According to Kumar (2014),

secondary sources may come from Government or quasi-government publications, earlier research, personal records and mass media.

There are many government and quasi-government organizations that collect data on a regular basis in a variety of areas and publish it for use by members of the public and interest groups. The census, vital statistics registration, labor force surveys, health reports, economic forecasts and demographic information are some of the commonly used examples (Kumar, 2014). For some topics, there are lots of research studies that have already been done by other researchers that can provide the sought-after information (Kumar, 2014).

According to Kumar (2014), there are some people who write historical and personal records like dairies that may provide the desired information. Moreover, reports published in newspapers, in magazines, on the internet or any other mass media platforms can be great sources.

Secondary data is an economical method for the data collection, it saves lots of time and efforts to do the research. It helps to make primary data collection more specific with the help of secondary data, researchers can figure out what are the gaps and deficiencies and what additional information needs to be collected. Moreover, it provides a basis for comparison for the data that is collected by the researcher. However, the accuracy of the secondary data is not known, and sometimes the data is outdated. Also, it is hard to find the approximately data that fits your topic sometimes.

### *Materials*

In this research, one of the most important materials came from Worcester Interfaith, their staff has already conducted lots of research on Worcester's affordable housing market and

extracted extremely useful information. Moreover, the forums that the capstone team attended provided fact sheets, as used in this study. There are some materials used in this study that are based on the interviews, which brought new opinions and ideas to the capstone team to have a better understanding of the current situation and help to develop a more well-rounded marketing campaign for Worcester Interfaith.

There are many sources cited from other scholars' research papers due to the fact that affordable housing is a well discussed topic in journal publications. There are a plethora of researches and articles that cover this this topic and aided us greatly in our research.

The capstone team also took many sources from the reports published by the government and some organizations. For example, the American Community survey published a reports on 2013-2017 Worcester Home Funds Executive Summary. There are lots of sources are cited from the researches did by The Community Preservation Act (CPA), Department of Housing and Urban Development (HUD), and Community Development Corporation (CDC).

### *Ethical Concerns*

Our research was conducted with the official permission of Clark University and Worcester Interfaith, and we were allowed to conduct research using the organization name of Worcester Interfaith on the social media platforms and questionnaires toward our stakeholders and participants. Furthermore, we ensured that Clark University and Worcester Interfaith were informed about all research activities we conducted through regular biweekly meeting and email. In addition, during our research, we obeyed the research ethical guidelines and used several strategies to ensure that our research was ethical and exhibited no harm to any of our participants and others who involved.

According to Bryman and Bell (2007), the following ten points represent the most important principles related to ethical concerns in dissertations:

1. Research participants should not be subjected to harm in any ways whatsoever.
2. Respect for the dignity of research participants should be prioritized.
3. Full consent should be obtained from the participants prior to the study.
4. The protection of the privacy of research participants has to be ensured.
5. Adequate level of confidentiality of the research data should be ensured.
6. Anonymity of individuals and organizations participating in the research has to be ensured.
7. Any deception or exaggeration about the aims and objectives of the research must be avoided.
8. Affiliations in any forms, sources of funding, as well as any possible conflicts of interests have to be declared.
9. Any type of communication in relation to the research should be done with honesty and transparency.
10. Any type of misleading information, as well as representation of primary data findings in a biased way must be avoided.

In our research, every participant was voluntary, having the right to choose participating or not, and participants could quit the research at any stage if they want. During our survey and data collection part, we sent email with questionnaires to our stakeholders and they had the right to choose whether or not to answer.

When we were collecting data and conducting our surveys, we clearly explained the intentions and purposes of our research to our participants without giving any pressure or our personal opinions, which ensured that every individual was informed of the implications of participation and given a fully informed and free decision about whether or not to participate, “without the exercise of any pressure or coercion”. (Saunders, M., Lewis, P. & Thornhill, A. 2012.) In addition, sufficient information about our research, background, and institutions involved were also provided to all participants, which assures that they participated on the basis of informed consent.

When conducting our survey, posters, and online, offline campaigns, we avoided any offensive, discriminatory, or other unacceptable language or contents, we respect the dignity of all research participants and our stakeholders. Meanwhile, considering that our research survey involves data on income level and our target audience includes many low-income people, the privacy and anonymity of our participants is significant and needed to be carefully protected. We did not mark any person's name on the data or the results of the questionnaire without their permission and every participants' answer sheet and data was protected and sealed after the research was completed. The information from our participants will not be used for any other purpose as well.

The analysis reports and discussions in our research are entirely based on the data and information we collected, without any personal preference and bias from our team members. We kept the highest level of objectivity in discussions and analyses throughout the research, avoiding our own biases and tendencies that have any impact on the research. In addition, our data and

information provided by participants and collected by our team were true and credible, without any fraud or exaggeration.

### *Data Analysis*

In this research, we used quantitative approach as our primary research methods. According to the housing cost unburdened definition given by Department of Housing and Urban Development, “Housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.” In another word, Households spending more than 30 percent of their income on housing are considered “cost-burdened”.

Given to the data from Worcester Affordable Housing Coalition, there are total 70792 households in Worcester, 29,825 households are owner-occupied, and 31 percent of them are cost burdened. 40,967 households are renter-occupied, and half of them (50 percent) are cost burdened. The fact indicated that there are 29,431 households in Worcester are cost burdened, affordable housing in Worcester is important for those households, and most of them are renter-occupied, which also make us need to consider the issue of the house rental fee and people’s income level in Worcester.

Because of that, we need to use some concepts about income level. Area Median Income (AMI) is the standard unit used to determine levels of affordability, which is measured by HUD as Median Family Income (MFI) for a family of 4 people. According to HUD Metro - Worcester County, the 2018 Median Family Income in Worcester county is \$85,800, and the 2013-2017 Median Family Income (ACS - Worcester) in Worcester is \$60,747.

The reason we have two different Median Family Income level is because the HUD Metro MFI data is used to establish income limits for all subsidized projects, units, rental

assistance, and the ACS 5- Year Estimates of MFI are more specific to Worcester proper and portray a much more accurate picture of income distribution.

Based on the data of 2013 – 2017 ACS 5- Year Estimates, we could make a chart (see chart 1) to see how those cost burdened households distribute by their income level. For those households with income below \$20,000, 81 percent of renter-occupied households and 92 percent of owner-occupied households are cost burdened, which is a very serious percentage. For households with income between \$20,000 to \$34,999, there are also 81 percent of renter-occupied and 73 percent of owner-occupied households are cost burdened. When households' income up to \$35,000 to \$49,999, still over half of them are cost burdened in housing, 58 percent on renter-occupied, 56 percent on owner-occupied.

The situation for households with income between \$50,000 to \$74,999 are much better, there are 15 percent cost burdened on renter-occupied, but still 35 percent on owner-occupied. For households with income over \$75,000, there are only 1 percent renter-occupied and 7 percent owner-occupied are cost burdened. Combined the low-income definition in Worcester (From HUD), a family of 4 people earning lower \$68,000 qualifies as low-income, we can see most of cost burdened households are in the low-income level, thus the target audiences and primary stakeholders of Worcester affordable housing should be those low-income households, and our goal is also help them aware and develop a consciousness of the importance of affordable housing in Worcester.

Also, according to the two different Median Family Income level we have, we can make two income and rent comparison figures (see figure. 1 and figure. 2) to analyze those data. From the figure one, we can see there are only two rentals (see green parts) affordable based on

income, the 80% AMI at FMR levels. But for those households at 50%AMI and 60%AMI, they face the greatest affordability challenges without subsidy, furthermore, from the CB (level of cost-burden relative to income) trends in figure two, when income decreases, cost-burden level increase dramatically, which means low-income people are more easily cost burdened on housing.


In addition, we also mentioned that most of cost burdened households are renter-occupied, so the house rental fee and rental units in Worcester also needs to be noticed. According to the data from City of Worcester (COW), in the last five years, the COW has invested \$5.35 million in 432 rental units created and \$7.46 million in 914 rental housing units preserved, and COW has worked with nonprofits 65% of the time and for profits 35% of the time. There are 5,194 units of affordable housing in Worcester, but many of those affordable housing units are coming up to expiring use. Meanwhile, some houses in Worcester are vacant but off the market, Worcester's vacancy rates are closer to 1.75 percent for ownership and 4.76 percent for rental, they are all lower than healthy market standard (2 percent and 6 percent), which also indicates an insufficient supply on Worcester market, this is also a reason for the increasing housing prices in Worcester, this situation also needs to be adjusted.

Furthermore, 50 percent of those units were built before 1939, majority of these units are rental. Those facts tell us not only there is a need for rehab, lead abatement and upgrades for those old affordable housing units, but also a large need to build more affordable housing units for people in Worcester, especially those low-income level people. Although most of these units are rental, we mentioned the data of renter-occupied households in Worcester are 40,967, and half of them need affordable housing, so the current stock of affordable housing is not enough.



Below are examples of the marketing materials we produced to present the facts of affordable housing in Worcester.

Figure 1 Affordable Housing Hand-Out



## AFFORDABLE HOUSING GLOSSARY

**Department of Housing and Urban Development (HUD) :** is responsible for national policy and programs that address America's housing needs, that improve and develop the Nation's communities, and enforce fair housing laws.


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**Affordable Housing:** Housing for which the occupant(s) is/are paying no more than 30% of his/her monthly income for gross housing costs, including utilities.

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**Area Median Income (AMI):** Standard unit used by housing agencies to determine levels of affordability, which is measured as HUD as median family income (MFI) for a family of four people.

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**2018 HUD Worcester Metro Median Family Income:** \$85,500 

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HUD Metro MFI data is used to establish income limits for all subsidized projects, units, rental assistance.


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**Fair Market Rent (FMR):** used to determine rental voucher amounts for government assistance housing programs such as Section 8 (Housing Choice Voucher Program).

**2019 HUD FMR One Bedroom, Worcester:** \$946 


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**Vacancy Rate:** Expressed as a percentage, all available units in a rental property or apartment complex, that are vacant or unoccupied at a particular time.

**Vacancy Rate One Bedroom Worcester:** ~3% 

**Vacancy Rate All Bedrooms Worcester:** ~4%


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**Healthy Vacancy Rates** range from 6% - 7%, a low vacancy rate means that there is a shortage of available apartments, causing prices to climb. 

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**WE NEED MORE SUBSIDIZED HOUSING**

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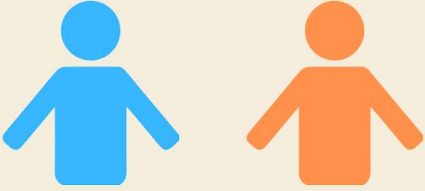

WORCESTERINTERFAITH.NET

SOURCES: AMERICAN COMMUNITY SURVEY, 2013-2017  
 WORCESTER HOME FUNDS EXECUTIVE SUMMARY


## WORCESTER NEEDS AFFORDABLE HOUSING

If you are paying more than 30% of your monthly income on housing - **YOU** are **burdened** by housing costs.


WORCESTER  
**1 IN 2 RENTERS ARE BURDENED BY HOUSING**



### FAST FACTS



40,000+ RENTERS IN WORCESTER



ALL RENTERS EARNING UP TO \$50,000 ARE **BURDENED**

WORCESTER INTERFAITH

**Figure 2 Debunking Affordable Housing Myths**

# Debunking Affordable Housing Myths

WHAT ARE THE MOST COMMON MISCONCEPTIONS ABOUT AFFORDABLE HOUSING?

For affordable housing to be built, it generally has to overcome a number of economic, political, and social hurdles to be accepted. The demand for affordable housing in Worcester and around the country is real but myths, prejudices, misinformation create a Not In My Backyard (NIMBY) mentality. To shed light on this debate, Worcester Interfaith debunks 5 affordable housing myths.

WORCESTER INTERFAITH  
WWW.WORCESTERINTERFAITH.NET

MYTH #1

Affordable housing only benefits low income people.

**Fact:** A lack of affordable housing negatively affects employers, seniors, low income, immigrants, entry-level and service sector workers, and public sector professionals such as teachers, firefighters, librarians and police.

MYTH #2

Affordable housing is not visually appealing.

**Fact:** The affordable housing built today is designed to fit the community. It is privately owned, designed, and developed. Affordable housing must comply with the same building restrictions and design standards as market-rate.

MYTH #3

Affordable housing increases crime.

**Fact:** There are no studies that show affordable housing causes an increase in crime. Studies show that crime is more often due to community disinvestment, overcrowding, and a lack of jobs and community services.

MYTH #4

Affordable housing brings down the quality of the schools.

**Fact:** Without affordable housing, rent increases cause families to frequently move, leading to their children spending less time at a school which lowers test scores. When a child can remain within a school system, their performance rises.

MYTH #5

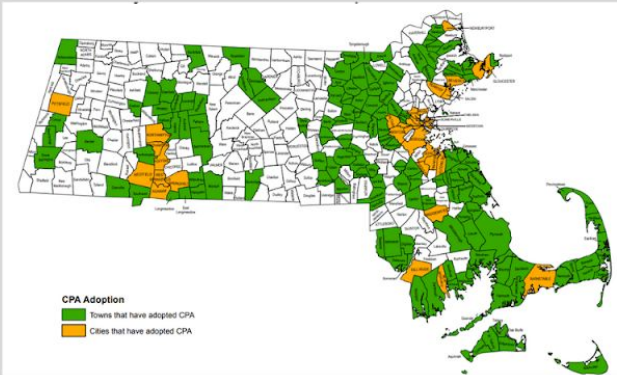
Affordable housing lowers property values.

**Fact:** Affordable housing has an insignificant or positive effect on property values in higher- valued neighborhoods and typically improves values in lower- valued neighborhoods.

Figure 3 Community Preservation Act 101

# Community Preservation Act 101

The Community Preservation Act (CPA) helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities.






CPA Adoption  
Towns that have adopted CPA  
Cities that have adopted CPA

As of November, 2018 **175 communities** in Massachusetts have passed CPA.  
*Source: Community Preservation Coalition, 2018*

## 5 GATEWAY CITIES HAVE ADOPTED CPA


Fall River | Holyoke | New Bedford  
Pittsfield | Springfield

## BENEFITS OF CPA



CPA can enhance quality of life for Worcester residents while also making improvements for visitor tourism.

With a CPA, Worcester would be able to build on investments throughout all neighborhoods.



CPA is an economic development tool assisting in the development of affordable housing ranging from planning, construction, and restoration.

Worcester Interfaith  
Worcesterinterfaith.net

## Chapter IV: Results and Reflection

### Findings

Access to affordable housing has wide ranging, positive impacts. When families have stable, decent, and accessible homes that they can afford, they are better able to maintain employment, perform better in school, and achieve improved health and well-being. A lack of affordable housing has the potential to negatively impact the local and state economy by decreasing a region's competitiveness (Federal Reserve, 2019). Developers within a community, housing advocates, and affordable housing stakeholders must participate in framing the conversation locally for affordable housing.

As stated above, there are a multitude of reasons why a local community may oppose a new affordable housing project or the concept of affordable housing in general. Nguyen, Basolo, and Tiwari that when affordable housing is framed as a 'tenants are undeserving' discussion these often play towards race or ethnicity, economic class, or immigration status (2013, pg. 112). Affordable housing must be reframed to counter these negative stereotypes, recent movements that have been used to counter the 'undeserving tenant' of subsidized housing have been addressing affordable housing as an issue that affects "all hard working residents" or through elicit notions of deservingness (Nguyen, et. Al, 2013, pg. 112). Reframing the affordable housing as 1) people who work hard and play by the rules deserve affordable housing and 2) affordable housing is not an entitlement program but rather a wealth building program for all Americans, has proven to be successful (Nguyen, et. Al, pg. 113).

Minnesota successfully launched a state-wide messaging campaign around affordable housing by highlighting the diversity of backgrounds of affordable housing residents in the

community, how housing incentivizes integration into a community, and that diversity of housing stock is necessary to create strong communities (Nguyen, et. Al, pg. 113). We believe it is in Worcester Interfaith's best interest to reframe the conversation of affordable housing in Worcester by using our suggest online and offline media campaigns to provide gaps in information that Worcester residents may not be aware of and to frame the residents of affordable housing as 'dignified' people. Minnesota reinforced this message by using teachers who could not afford housing near their source of employment, seniors who had experience rent increases, and children without stable housing (Nguyen, et. Al, pg. 113). By using characters in their framing that paint affordable housing tenants as deserving, they inherently attack the NIMBY message of 'undeserving'.

### Industry Trends

Affordable housing persists to be at the forefront of issues nationwide. Nationwide there is a shortage of 7.2 million affordable and available rental units with extremely low income households or those at 30% of the area median income accounting for 73% of the nation's severely cost burdened renters (National Low Income Housing Coalition, 2018). At the state level, Massachusetts ranks relatively high on rental homes affordable and available per 100 extremely low income renter households. Measures put in place at the state level such as Chapter 40B have given developers expedited permitting for the construction of affordable housing where there is less than 10% of the housing stock available as affordable in a municipality.

Despite these efforts, there is a devastating shortage of affordable homes available to meet the demand of renters. Maine (59/100), Alabama (58/100), West Virginia (58/100), and

Mississippi (57/100) lead the nation in affordable and available homes per 100 extremely low income residents, while Massachusetts provide 46 per 100 (National Low Income Housing Coalition, 2018). Even if there is an availability of affordable housing stock, these units may be taken by renters of higher income levels as demographics shift towards employment sources and relative affordability. Out of the largest 50 Metropolitan Areas, Boston-Cambridge-Newton, MA-NH metro rank 47/50 as least severe, with 46 affordable and available rental homes per 100 renter households (National Low Income Housing Coalition, 2018). Within Massachusetts and Boston-Cambridge-Newton metro area there is unmet demand for incomes up to 100% AMI, simply stated, the state is not creating enough new units of housing to meet demand.

Federal policy solutions have severely stalled. There has been no new significant investment into housing at the federal level in over 30 years, since the creation of the Section 8 programs in 1970; no new programs have been developed to target the needs of the population with the greatest affordability burdens (National Low Income Housing Coalition, 2015). Federal investment in housing has shifted heavily towards homeownership, not to rental housing. The Budget Control Act of 2011 imposed caps on federal discretionary funding which has hurt the funding HUD uses to assist low income renter (National Low Income Housing Coalition, 2018). Funding for key HUD programs declined by 9.3% from FY10 to FY17 with public housing, HOME funding, and housing assistance for elderly and disabled persons facing the steepest cuts in revenue. Combined the three programs received over \$3.5 billion less in FY 17 compared to FY 10 (National Low Income Housing Coalition, 2018).

With federal funds from HUD generating less and less revenue for state and local governments since the 1980s, housing intervention has shifted towards subsidized housing

through tax allocation or Low Income Tax Credits. Caps on these Low Income Tax Credits have been detrimental to the rate of construction for affordable housing needed. The allocation of these tax credits should depend on the population in most need, in Massachusetts extremely low-income renter households should be the focus of attention. Due to high housing costs, extremely low-income households often must forgo spending on healthcare, food, childcare, or other necessities (Federal Reserve Bank, 2019). This precarious state of living can leave a household extremely vulnerable to emergency payments or financial shocks. In 2016, there was less than one affordable housing unit available for every two extremely-low income renter (Federal Reserve Bank, 2019). By 2025, 9,110 subsidized units of housing that were occupied by extremely low-income households in 2016 will have their attached subsidies expire. Worcester is set to have 25-50% of their subsidized inventory expire (Federal Reserve Bank, 2019). Worcester in 2016 had 5,850 affordable housing units and along with Springfield and Boston in 2016, accounted for almost 30% of Massachusetts' extremely low-income households (Federal Reserve Bank, 2019).

From a production side, the production of affordable housing continues to be a difficult undertaking from the purchasing of land, to materials and labor, construction costs, development fees, permitting and development timelines, and general regulatory environment. Despite a pent up demand for affordable housing, housing production across the country has stalled. From 2000 to 2016, land pricing in the United States has increased by over 76%, twice the rate of inflation (Turner Center for Housing Innovation). Construction costs increased by 5.6% nationally for single family homes and 6.3% for multifamily homes in 2017, a mark far larger than the 2.7% annual increase between 1990 and 2000 (Turner Center for Housing Innovation). The costs of

construction materials and supporting labor bears the largest share of construction cost increases for affordable housing. In 2017 alone, construction materials increased by 4.4% due to increasing cement, steel, and lumber costs (Turner Center for Housing Innovation). Wages among construction workers grew 2.7% although there is a shortage of construction workers, along with a low unemployment in the construction field – which can also be responsible for driving up costs.

Development fees, approval timelines for grants, tax credits, and other incentives have the ability to lag projects and dramatically increase the costs of developing housing in general. These marks can be even more stringent when a developer is seeking to build only affordable housing and may lead to a revision of site plans for the number of units constructed. One type of development fee is an “impact fee” also known as a fee the municipality can charge the developer in order to offset other costs borne to the broader community for the development such as additional infrastructure upgrades (Turner Center for Housing Innovation). These impact fees are often passed down to the renter of the unit or cause timelines of construction to increase because further financing is needed to fill the gap. Local land use regulations have the ability to also increase construction costs for affordable housing, high minimum parking requirements force developers to devote a part of the land to creating parking for their new units – bringing down the number of affordable housing units they can bring to market.

## Reflection

From our experience with the Capstone project, there have been significant lessons learned by the individuals in our group. A focus on developing an understanding of group



dynamics, theoretical and practical knowledge, operating within and interpreting the balance of both a task-oriented and results-oriented environment, and managing responsibilities with multiple parties and deliverables are the central lessons we have exercised throughout the semester. While understanding and interpreting the broad initiatives of the project are what will determine our success based on a grade, these were the lessons that allowed us to grow and develop in a team setting on a daily, weekly, and monthly basis to ensure our success relevant to the project's scope. Individual and team accountability, commitment, and personal and technical proficiency were areas that allowed us to expand our collective work product, performance, and individual growth. On a team-wide basis, we emphasized individual and sub-group time management skills that allowed us to complete tasks and maintain the long-term schedule.

Team dynamics were an area that our group made a concerted effort to understand and implement, for example Tuckman's stages of group development (forming, storming, norming, performing, and adjourning). Because everybody was aware of the model, conditions, and timeline, we were able to move through the stages of development with minimal friction and optimal performance. Pieces of our operation this helped included scheduling, adjusting on the fly, and broad project timeline management. The members of our group were individually successful with holding themselves and each other accountable because of the early, frequent, and palpable emphasis on team dynamics.

From our interactions with the client organization and point person, Ms. Gonzalez-Webster, we continued to develop our individual understanding of how to determine and interpret what a client is looking for. For instance, at the project's outset there was a large gray area related to how often we would consult our client, what types of communication and

meeting were best, and what structures and functions would allow us to optimize the project. It became clear to us over time, based on the role and ulterior responsibilities of the client, that a less directive and more results based approach would give the organization what it sought. As opposed to scheduled check-ins and frequent discussion, we were able to achieve success in the project by understanding the organization's purpose, mission, and conceptual objectives and using those elements as the guideline for our operation. Research and literature review practices were critical to our group's understanding of the issue and its broad context. Technical knowledge of online marketing, social platforms, and website editing were crucial to the quality of our deliverables. Additionally, we developed proficiencies with Google Drive and Cloud capabilities to remain up to date and on the same page as a team and with our client, so relevant work and details were shared and tasks could be met on schedule.

## **Chapter V: Summary Conclusion**

Our group found that affordable housing has widespread positive impacts on the community and neighborhood at-large. Allowing families to live in homes they can afford which ultimately affects their employment, children's performance in school, and overall well-being, proves that affordable housing is essential to a functioning and productive community, such as Worcester. However, the negative perception associated with affordable housing deters lawmakers, city officials, and residents from endorsing its necessity. Their fears of increased crime, decreases in property value, and unattractive and poorly maintained residencies severely influence a neighborhood's opinion and action to expand affordable housing quotas. Through our research, we found that the majority of citizens only scratch the surface when understanding the benefit affordable housing has on the community as a whole. This leads us to our main recommendation: educating the neighborhood of the facts and unsubstantiated myths about the impact affordable housing has on a community.

As a team, we created a marketing plan to better educate the city of Worcester about affordable housing. The marketing plan consisted of three components: an online campaign, an offline campaign, and an educational campaign. For our online campaign, we created Worcester Interfaith an Instagram page and a website. The intent of the Instagram page is to not only advocate Worcester Interfaith's work, but present visuals stating facts about affordable housing in Worcester. For example, one Instagram post states that there are "40,000+ renters in Worcester, and all renters earning up to \$50,000 are cost burdened". Simple and fast facts such as the former create awareness and have the power to start a dialogue in the instant that the post is viewed. We found that an Instagram page would be the most direct, effective, and widespread

means via social media to spread information and facts about affordable housing in a palatable and user-friendly platform. Secondly, our online campaign consisted of a website. The intent of the website is to enhance Worcester Interfaith's online presence. Worcester Interfaith's current website is somewhat out-of-date and aesthetically not the most attractive. We wanted to focus our website on strictly the events that the organization is attending related to affordable housing and advocating to change its perception. Finally, we created a 2019-2020 schedule for social media posts. Worcester Interfaith can track and keep themselves accountable to post on their social media ensuring that their social media remains robust and relevant.

The second campaign, the offline campaign, consisted of creating the flyers and fast-fact visuals for Worcester Interfaith to use hard- or soft-copy. We created eleven one-pagers that provide facts, dispel myths, and advocate for affordable housing in Worcester. For example, one of the one-pagers is titled "Debunking Affordable Housing Myths". The sheet lists five myths about affordable housing and the counter-fact below it. Myth #5 states that "affordable housing lowers property value", the fact below it states that "affordable housing has an insignificant or positive effect on property values in higher- valued neighborhoods and typically improves values in lower-valued neighborhoods". These flyers we created with the intention of Worcester Interfaith either handing out hard-copy at events they attend, putting up on their website, and certainly using on their social media platforms. Along with the creation of these flyers, we created a schedule of 2019-2020 events that Worcester Interfaith can attend to advocate for affordable housing in Worcester. These events range from the New England Affordable Housing Management Association's Annual Conference, to their Biannual Top Issues in Affordable Housing. The events range from May of this year until October 2020. With this schedule, we

hope that Worcester Interfaith can more easily contact and plan in-advance the events that they would like to be present for and speak at on behalf of their organization and affordable housing in Worcester.

Finally, the last component of our project was an educational campaign. For the campaign, we created a storyboard for Worcester Interfaith to use in presentations at events and as inspiration for them if they are seeking to create a video on affordable housing (The storyboard is attached in the appendix). The storyboard is a PowerPoint laying out a video. Each slide depicts what is to be said or seen during that snippet of the video. We decided to create a storyboard, rather than a video itself, because we found that a storyboard might be more versatile. Worcester Interfaith could in fact take our storyboard idea and create their own video, or perhaps use the storyboard online or even as a PowerPoint presentation internally or externally at events they attend. Along with the storyboard, we looked at seven best practices of affordable housing in other cities comparable to Worcester and how they are marketing affordable housing. These include cities such as Atlanta (Georgia), Portland (ME), Milwaukee, (WI), Seattle (WA) We chose these cities because they have a similar population size and square milage to that of Worcester's. Having this information can better equip Worcester Interfaith with a national perspective on how affordable housing and its perception are handled in other states.

## Recommendations

The aforementioned components of our capstone project aided us in forming concrete recommendations for Worcester Interfaith as they move forward marketing affordable housing to the city of Worcester. Firstly, we have two job profiles we created to assist their outreach at

events and through social media. The first, the Event Management Internship, tasks an intern with upkeep and maintaining the database that collects information, contact information, and details about potential events Worcester Interfaith can attend to speak about affordable housing. The second, the Social Media Marketing Internship not only manages all the social media platforms and updates them regularly, but maintains the social media schedule and works with the team to create inventive ways to expand their reach to different target audiences.

Following, we recommend that Worcester Interfaith use the tools and research we underwent to better market affordable housing in Worcester. Dispelling myths about affordable housing and presenting its true facts are Worcester Interfaith's first tasks. Through the means we've begun to tap into-- social media, a website, on-the-ground events-- Worcester Interfaith can start spreading and educating Worcester residents of the benefits of affordable housing. In the twenty-first century, people are on-the-go and have limited time to seek out new information outside of their busy stratospheres. Therefore, turning to social media to grab residents' attention with fast facts and snippets of affordable housing myths is the most effective and low-cost option for Worcester Interfaith as they seek to change the perception of affordable housing as a whole. Through the different elements we provided-- flyers, storyboard, social media platforms-- Worcester Interfaith has the tools to dynamically and flexibly spread their message. Tasks such as upkeep of the event calendar, updating the social media schedule, diligently posting to the social media platforms, attending the events, passing out the flyers/one-pagers, and using those visuals online as well will certainly assist Worcester Interfaith as they tackle the challenge of changing the perception of affordable housing in Worcester.

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Appendix

Chart 1 Cost-Burdens by Household Income Distribution

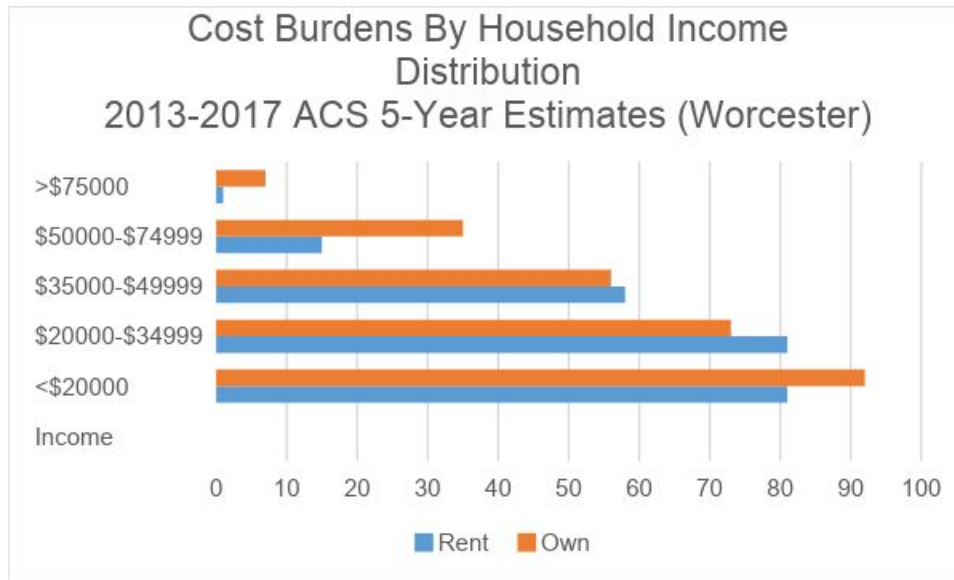


Figure 4 INCOME AND RENT COMPARISON (Worcester County) - without subsidy

Figure 1	AMI	#PPL	Income	30%_H	FMR_18	MR	WCG	CB
2018 HUD Metro Income Limits Median Family Income (Worcester County)	30%	2	20600	515	1192	1399	515*	N/A
		4	25750	644	1494	1907	644*	
	50%	2	34350	859	1192	1399	861	
		4	42900	1073	1494	1907	988	
	60%	2	41220	1031	1192	1399	1063	
		4	51480	1287	1494	1907	1339	
	80%	2	54950	1374	1192	1399	**	
		4	68650	1716	1494	1907	**	

**AMI** Area Median Income **#PPL**: # of people in family **30%\_H**: 30% of Income on Housing  
**FMR\_18**: 2018 Fair Market Rent (Worcester County) for 2-BDR and 3-BDR **MR**: Market Rate Rent  
(Worcester) For 2-BDR and 3-BDR **WCG**: Worcester Common Ground Rents for 2-BDR and 3-BDR

\*Units require subsidy to afford/ \*\* WCG does not provide units at 80%AMI Data: FY 18 Income Limits Documentation System, 2018 HOME PROGRAME RENTS, Rental Market Trends, Worcester MA(RentCafe)

**Figure 5 INCOME AND RENT COMPARISON (Worcester) - without subsidy**

Figure 2	AMI	#PPL	Income	30%_H	FMR_18	MR	WCG	CB
2013-2017 ACS 5- Year Estimates Median Family Income (Worcester)	30%	2	14579	365	1192	1399	365*	Red
		4	18224	456	1494	1907	456*	
	50%	2	24299	608	1192	1399	861	Orange
		4	30374	759	1494	1907	988	
	60%	2	29159	729	1192	1399	1063	Yellow
		4	36448	911	1494	1907	1339	
	80%	2	38878	972	1192	1399	**	Yellow
		4	48598	1215	1494	1907	**	

**CB:** Level of cost-burden relative to income \*Units require subsidy to afford/ \*\* WCG does not provide units at 80%AMI Data: Selected Economic Characteristics, 2018 HOME PROGRAME RENTS, Rental Market Trends, Worcester MA(RentCafe)

**Table 1 Income Limits for Subsidized Housing (2017)**

Income Limits for Subsidized Housing, As of 2017								
Person Per Unit:	1	2	3	4	5	6	7	8+
Federal Public Housing Programs	\$47,60 0	\$54,40 0	\$61,20 0	\$68,00 0	\$73,45 0	\$78,90 0	\$84,35 0	\$89,80 0
State Public Housing Programs and Alternative Housing Voucher Program (AHVP)	\$46,60 0	\$52,60 0	\$59,15 0	\$65,70 0	\$71,00 0	\$76,25 0	\$81,50 0	\$86,75 0
Section 8 and Mass Rental Voucher Program (MRVP)	\$30,00 0	\$34,30 0	\$38,60 0	\$42,85 0	\$46,30 0	\$49,75 0	\$53,15 0	\$56,60 0

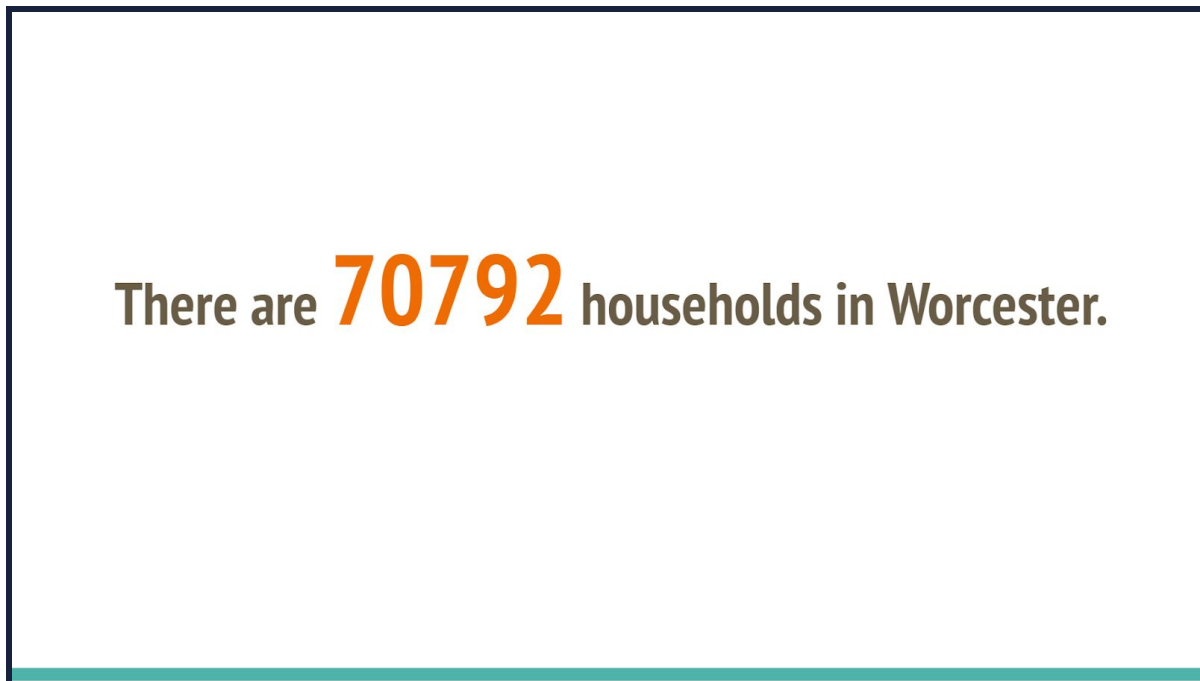
Source: The Worcester Research Bureau

**Table 2 Worcester Housing Authority Properties and Programs**

<b>Table 2: Worcester Housing Authority Properties and Programs</b>		
<b>Property</b>	<b>Units</b>	<b>Designation</b>
Great Brook Valley Gardens	561	Family
Curtis Apartments	372	A Better Life
Webster Square Tower East	252	Senior Only
Lakeside Apartments	205	Family
Lincoln Park Tower	199	Senior Only
Elm Park Tower	195	Elderly Only
Webster Square Tower West	180	Senior Only
Belmont Tower	166	Elderly/Disabled
Pleasant Tower	134	Elderly/Disabled
Wellington Apartments	104	Elderly/Disabled
Murray Avenue Apartments	72	Elderly/Disabled
Lafayette Place	66	Elderly/Disabled
Greenwood Gardens	61	Elderly/Disabled
Addison Apartments	51	Not Specified
Mill Pond Apartments	51	Elderly/Disabled
John J. Curran Terrace	50	Not Specified
Mayside Apartments	48	Not Specified
Booth Apartments	45	Elderly/Disabled
North, Sigourney, and Providence Street Apartments	29	Not Specified
Hooper Apartments	26	Not Specified
Southwest Gardens	25	Not Specified
Main South Gardens	24	A Better Life
Mill Pond Extention	24	Not Specified
Other Sites	57	Not Specified

*Source: Worcester Housing Authority*

## Storyboard



**1 in 2** of all renter households are  
**cost burdened**

**1 in 3** of all owner households are  
**cost burdened**

Including **LOW INCOME** households &  
(Households earning less than \$50,000 a year)

**Moderate INCOME** households



There are lots of people who work very hard to let their families have a better life.





**They work for 2 or more jobs, but they are still paying more than 30% of their incomes for gross housing costs.**



**They are burdened by the costs for foods, transportation, insurance, education, entertainments...**

Your **neighborhoods**, your **friends**,  
even your **family**, may **suffer** from  
**cost burdened housing**



**Worcester Interfaith unites 10 organizations together, aims to provide high quality affordable houses for the residents.**



We are here to help cost burdened households to live in the great apartments with affordable prices, and have a better life.

Go to

**[www.worcesterinterfaith.net](http://www.worcesterinterfaith.net)**

Find your best affordable housing

*Create affordable housing  
For a healthier community*



**Let's build a healthy and great community together here in Worcester.**

