

DRAFT

February 20, 2026

Executive Office of Housing and Livable Communities
Attn: Public Housing Innovations Program & Multifamily Rental Programs
100 Cambridge Street, Suite 300
Boston, MA 02114

Re: Support for the Willow Park Redevelopment, Watertown MA

To Whom It May Concern:

On behalf of the Watertown Affordable Housing Trust (WAHT), I am pleased to provide this letter of support for the Watertown Housing Authority (WHA) and Preservation of Affordable Housing's (POAH) proposed Willow Park Redevelopment. This transformational project represents a rare opportunity to preserve and modernize deeply affordable housing in Watertown while adding urgently needed new affordable homes for individuals and families.

The Willow Park Redevelopment is a remarkable investment in the preservation and expansion of affordable housing in Watertown. It is not an exaggeration to say that this is Watertown's most important affordable housing development in decades.

The project will replace 60 obsolete state-aided public housing units with 138 modern, energy-efficient, and accessible affordable rental homes including 78 net-new units. Sixty of the units will serve as replacement units, preserving long-term deep affordability and continuing to serve extremely and very low-income households. The 78 new units will be available to households earning up to 60% and up to 80% of area median income (AMI). More than 65% of the new units will have two or more bedrooms, directly responding to the pressing need for family-sized housing in our community.

In early 2025, the Watertown Affordable Housing Trust demonstrated its commitment to this redevelopment by providing \$400,000 to support critical predevelopment activities. At the time, this grant represented about 40% of the funds available to the Trust. These funds have enabled the project team to advance design, permitting, engineering, and community engagement efforts, positioning Willow Park to move towards construction. The Trust understood early on the importance of this investment to maintain project momentum and ensure readiness for state funding opportunities.

We understand that WHA and POAH are seeking funding and rental subsidies under the Public Housing Innovations Program and the Multifamily Rental Round, and we recognize that these state resources are essential to ensuring the successful redevelopment of this

long-standing public housing community. The Trust fully supports these applications and encourages EOHLC to prioritize the Willow Park Redevelopment for the capital, operating, and tax credit resources required to advance the project to closing.

This redevelopment is a critical investment in housing stability, economic mobility, and environmental sustainability for Watertown residents. We respectfully urge EOHLC to support the Willow Park Redevelopment and help bring this vital project to fruition.

Sincerely,

Clifford Cook
Chair, Watertown Affordable Housing Trust

I. Current Housing Needs¹

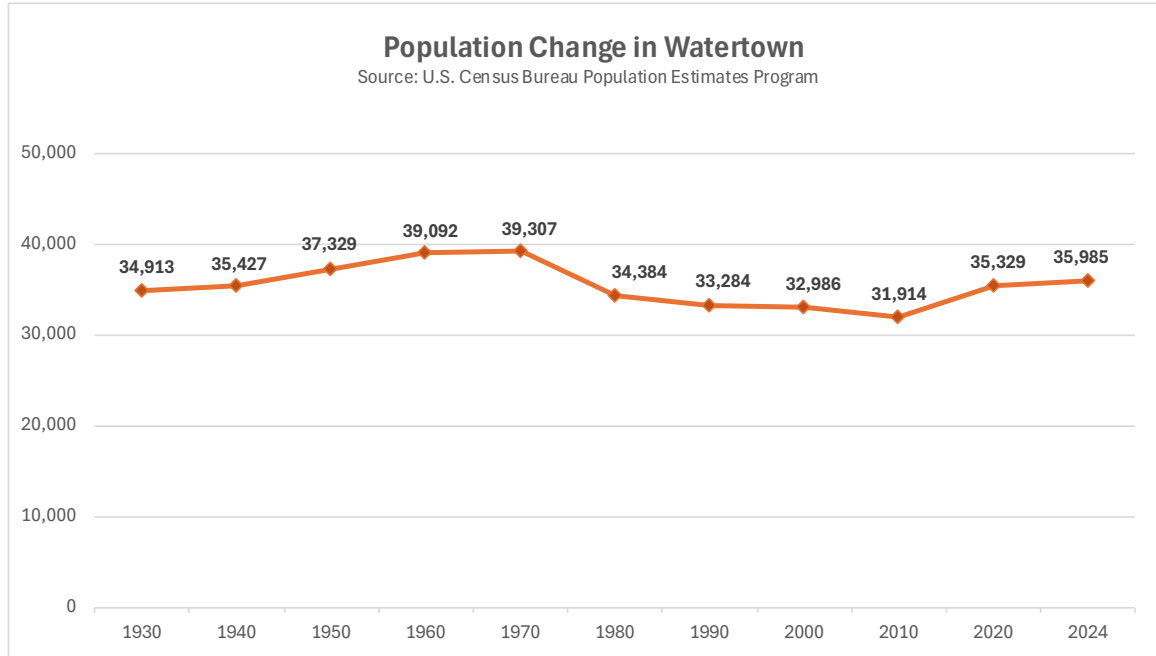
Watertown’s housing needs are shaped by its population (size, age distribution, racial and immigrant profile, and household income distribution) and its housing market (existing housing stock, subsidized housing inventory, rent and home price trends, and the affordability of its housing compared with household income). Watertown is also part of a region—Greater Boston—and an inner core of communities just outside the City of Boston. Both Watertown and the Greater Boston region are facing rising costs and declining affordability, which has only become more pronounced since the 2020 Housing Plan. The growing affordability crisis across the region is driven largely by increased demand from a growing population of smaller households and a limited supply that has been historically hampered by restrictive zoning.

A. Characteristics of the Population and Households

1. Population Growth

Watertown’s population peaked in 1970 at about 40,000 residents, then steadily declined over the next decades to 31,915 in 2010. After 2010, the population stabilized and began to increase. In 2020, Watertown’s population rose to 35,338, the first period of growth since 1970. American Community Survey (ACS) estimates show that Watertown has continued to grow since 2020, with an estimated population of 35,985 in 2024. (U. S. Census Bureau 2020-2024 American Community Survey (ACS) 5-Year Estimates). The City has already exceeded the Metropolitan-Area Planning Commission (MAPC) population projections for 2035. Since the 2020 Housing Plan, Watertown has continued to grow, though at a slower pace. By 2024, Watertown’s population grew to 35,985. Future development in the pipeline suggests Watertown will continue to grow over the next five years.

¹ The data in this section comes from a variety of federal, state and local sources. The main source is the U.S. Census Bureau’s American Community Survey, 5-year estimates (2014-2018). In order for the Census Bureau to provide data between the census years, it samples data on a rolling 5-year basis. Because this is sampling and not a full count, there is both a margin of error and inclusion of data over a 5-year period.

Figure 1

2. Age Distribution of Population and School Enrollment

Watertown's population is currently skewed towards adults in the 25-39 and 55+ ranges. There is also a much lower percentage of school-age children than the state average (11 percent of Watertown's population, compared to 17.4 percent statewide). The Massachusetts Housing Partnership (MHP) identifies Watertown's population profile as part of the "skewed younger adult" archetype used by the MHP,² which reflects Watertown's appeal to Millennials looking for a more affordable place to live within Greater Boston's inner core. Approximately 30 percent of Watertown's population is 55 or older, matching the share across Massachusetts. In the last five years, the population of adults over the age of 29 has grown as a share of the total population, while the number of children and young adults under 30 has declined.

² MHP has identified six population topologies that comprise all Massachusetts towns and cities. (See www.datatown.mhp).

Figure 2

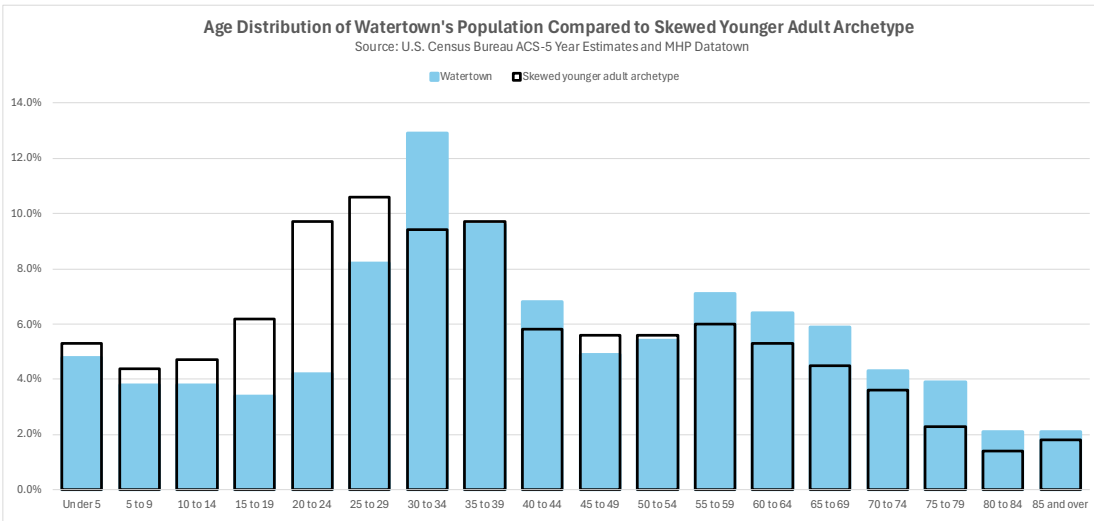
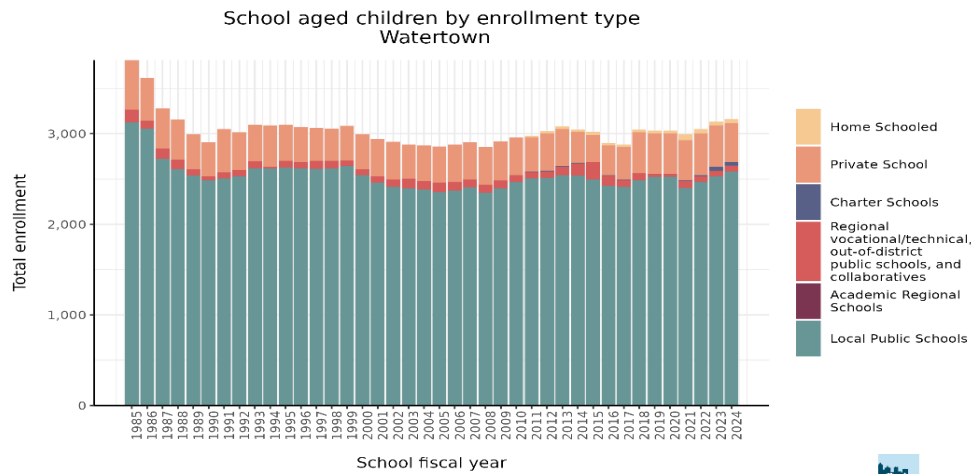


Figure 3



Source: Massachusetts Department of Elementary and Secondary Education



The age distribution in Watertown is a major factor in the City's stable school enrollment. Most households in Watertown do not include children, though the number of households with children has been increasing. The percentage of family households with children in 2010 was 20.5% and is estimated at 34.7% in 2024. However, the number of children per household

has declined. Between 2019 and 2024 the number of residents 19 years or younger declined by 5%, driven largely by fewer children under the age of 5.

3. Race, Ethnicity, and National Origin

Consistent with trends experienced across Massachusetts, Watertown is becoming more racially and ethnically diverse. Over the last ten years, the share of Caucasian residents decreased while the share of Asian and Hispanic or Latinx residents increased. Compared to the state overall, Watertown has a significantly smaller share of African American residents and Hispanic or Latinx residents, and a slightly greater share of Asian or Pacific Islander residents. Since the previous Housing Plan, the share of Asian, Black or African American, Two or more races, and other populations grew, while the Caucasian and Hispanic or Latinx populations decreased. Watertown is likely to become more diverse overtime, as the children enrolled in the Watertown School District are even more diverse than the population as a whole. In particular, a larger share of school children are Hispanic or Latinx (23.7%), and fewer students are white (55%).

Table 1: Race and Ethnicity

	Watertown			Massachusetts		
	2014	2019	2024	2014	2019	2024
Asian or Pacific Islander	7.4%	9.9%	11.7%	5.8%	6.6%	7.3%
Black or African American	3.3%	1.6%	3.8%	7.0%	7.6%	6.8%
White or Caucasian	83.9%	82.8%	71.3%	80%	78.1%	68.6%
Other (including American Indian or Native)	2.6%	3.0%	4.0%	4.1%	4.2%	6.1%
Two or more races	2.8%	2.5%	9.2%	2.9%	3.3%	11.1%
Hispanic or Latinx any race ³	8.4%	9.2%	6.0%	10.2%	11.8%	13.3%

Source: American Community Survey 5-Year Estimates 2009– 2014, 2015-2019, and 2020 – 2024.

³ The percentages in this chart will not add up to 100% because the Hispanic/Latinx percentages are independent of the preceding percentages.

Table 2: Watertown Public Schools Enrollment by Race and Ethnicity School Year 25-26

	Percent of Enrolled Students
American Indian or Alaskan Native	0.1%
Asian	8.4%
Black or African American	3.6%
Hispanic or Latino	23.7%
Multi-Race, Not Hispanic or Latino	9.3%
White	55.0%

Source: Massachusetts Department of Elementary and Secondary Education, Watertown Public School District Profile School Year 2025-2026.

Watertown also has a relatively high and increasing percentage of foreign-born residents. The 2024 ACS estimates that 25.7% of Watertown residents were born in another country and 31.7% speak a language other than English at home. Based on ACS data, about 5.8% of Watertown households are limited in their ability to speak English, double the share in 2019. Approximately 2.9% of residents self-identify as speaking English “Not Well,” and 1.1% do not speak English at all. Limited English language proficiency in these households may affect their ability to find suitable housing and access services. (ACS 5-Year Estimates 2020-2024).

4. Individuals with a disability

About 11.8% of Watertown households have at least one individual with a disability as reported by the Census Bureau,⁴ consistent with the state-wide rate (12%). It is important to consider this population while thinking about a community’s housing needs, because people with disabilities often need housing that is accessible or which includes supportive services. Of Watertown’s population, 6.0% have an ambulatory difficulty, 2.8% have a self-care difficulty, and 5.2% have an independent living difficulty. In addition, such households are more likely to be economically vulnerable. Approximately 22% of Watertown residents with a disability live

⁴ The most common disabilities are: ambulatory, cognitive, vision, difficulty with independent living or self-care.

below the poverty line, compared to 7.5% of the population at large. (ACS 5-Year Estimates 2020– 2024).

The percentage of those with a disability steeply increases with age, which suggests that with Watertown’s growing 60+ population, this factor will continue to be important for the City to consider in its housing policy. The growing share of adults over the age of 40 also means that the share of older adults will continue to increase over the next decades.

Table 2: Age Distribution of Watertown Residents with a Disability

Age	Percent of age group with a disability
Under 17	4.8%
18 to 64	7.1%
64 to 74	22.2%
Over 75	50.7%

Source: American Community Survey 5-Year Estimates 2020-2024.

5. Household Income

The median household income in Watertown was estimated at \$126,265, slightly below the median for Middlesex County as a whole (\$130,848) (ACS, 5-year estimates, 2020-2024).

Median household income, however, obscures the very real differences between households in Watertown and in our region.

The age of household members strongly predicts median income. The median income for households younger than 25, and older than 65 is almost half the City-wide median:

Table 3: Age and Median Income among Watertown Residents

Head of Household Age	Household Median Income
15-24 years	\$76,161
65 years and over	\$77,060

Source: American Community Survey 5-Year Estimates 2020– 2024.

Race and Ethnicity also impact median income. In Middlesex County, the median household income for Black or African American households is 65% (\$84,945) of the county-wide median

(\$130,847), and the median household income for Hispanic of Latinx households is 70% (\$91,163). White households have a median income 4.5% higher (\$136,859) than the county median. (ACS 5-Year Estimates 2020-2024).

Living as a female alone with children is a strong predictor of lower median income. The median household income for a single-parent female household is less than one-third the median for all family households (\$61,224 v. \$204,231). Most single-parent households are single female headed, comprising 19.2% (1,692) of Watertown family households.

Finally, as is true in many Massachusetts communities, there is a significant difference between the incomes of renters and homeowners in Watertown. The median income of renter households in Watertown was estimated at \$105,360, while the median for owner households was estimated at \$144,712. A significant portion of renter households have very modest incomes. Approximately 25% of these households are estimated to have incomes of less than \$50,000 annually and about 16% have incomes of less than \$25,000.

Table 4: Household Income Distribution for Watertown Renters

Household Income	Percent of Households
\$0 -- 24,999	16.0%
\$25,000 -- 49,999	9.0%
\$50,000 -- 74,999	8.8%
\$75,000 -- 99,999	13.9%
\$100,000 --\$149,999	18.1%
\$150,000 +	34.3%

Source: American Community Survey 5-Year Estimates 2020– 2024.

A significant percentage of Watertown households fall within the income limits used for

determining eligibility for affordable housing programs.⁵ The income limits used for most federal and state housing assistance programs are as follows:

- Extremely low-income households (ELI) – Earn at or less than 30% of area median income (AMI), adjusted for household size⁶
- Very low-income households (VLI) –between 30% and 50% of AMI
- Low-income households (LI) –between 50% and 80% of AMI

In addition, households with incomes from 80% to 100% of area median income are considered “Moderate-income households (MI)” and are eligible for community housing that is funded through the Community Preservation Act (CPA). However, units subsidized for households at this income level are not eligible for inclusion on the Subsidized Housing Inventory.⁷

The percentage of households in Watertown earning less than 80% of area median is about 31.5%. An additional 9.6% of households in Watertown qualify for moderate-income housing, which can be funded through CPA, because they earn between 80 and 100% of AMI. The share of households eligible for affordable housing in Watertown is significant and similar to surrounding communities⁸ but smaller than the state-wide percentages.

⁵ While the starting point for these income limits is area median income data from the U.S. Census, there are many adjustments made by the U.S. Department of Housing and Urban Development (HUD). One cannot use the income distribution discussed earlier to determine the percentage of Watertown households falling into the HUD categories identified here.

⁶ Income limits differ by household size because that income must cover the costs of more household members as the household grows in size. For example, 30% of AMI for a one-person household is \$34,750 while 30% of AMI for a four-person household is \$49,600 (FY2025 HUD income limits).

⁷ The Subsidized Housing Inventory (SHI) is used to determine whether a community has met Chapter 40B's requirement that 10% of each community's year-round housing be deed-restricted affordable housing. Chapter 40B is discussed further at [REDACTED].

⁸ The WestMetro HOME Consortium's Analysis of Impediments to Fair Housing puts the percentage at 31.5% for its 13 communities (including Watertown). <http://www.newtonma.gov/civicax/filebank/documents/107601> (11/24/20).

Table 5: Households by Qualifying Housing Income Limits

	ELI Households (<30% AMI)	VLI Households (30-50% AMI)	LI Households (50-80% AMI)	Total ELI, VLI & LI Households	MI (80-100% AMI) Households
Watertown: # of Households	2,085	1,315	2,685	6,085	1,400
Watertown: % of all Households	13.1%	8.2%	16.8%	38.1%	8.7%
Massachusetts: # of Households	444,630	308,665	414,130	1,167,425	269,610
Massachusetts: % of all Households	16.2%	11.2%	15.1%	42.5%	9.8%

Source: 2018-2022, Comprehensive Housing Affordability Strategy Data.

Using a four-person household as the benchmark, an “Extremely Low Income” family is earning at or less than \$49,600 and a “Very Low Income” family is earning \$82,700 (FY2025 HUD income limits). To put these income levels in context, many of the households in the “Extremely Low Income” and “Very Low Income” tiers are working in healthcare support, food preparation and service, and other major low wage occupations.⁹

B. Housing Characteristics and Trends

1. Housing Unit Type

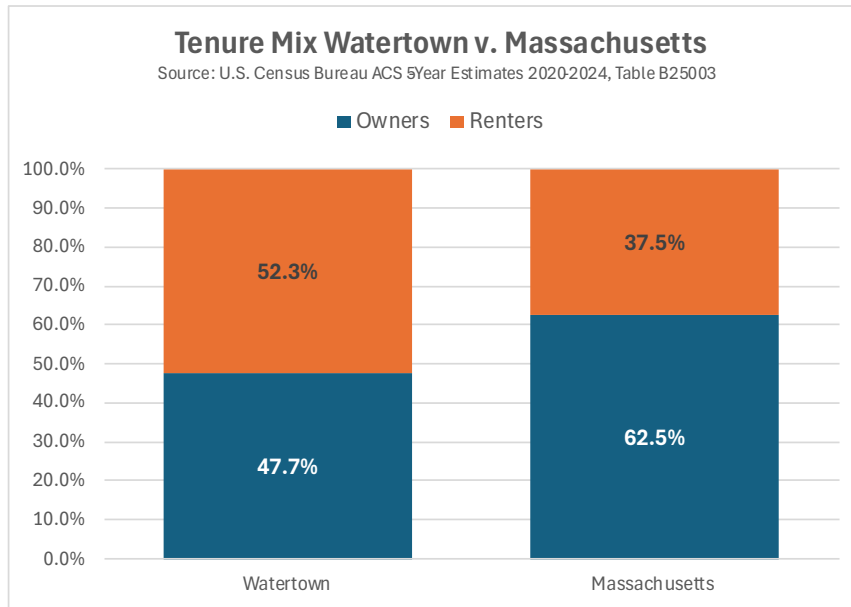
While most of Watertown’s land area is occupied by one- and two-family homes, the City also has a significant percentage of larger apartment and condo buildings. Approximately 27.5% (4,724) of the City’s housing units are single-family homes,¹⁰ and an additional 34.7% (5,969) are 2-family homes. Approximately 7.9% (1,366) are in 3-4 unit buildings. The remaining 29.9% (5,147) of units are in buildings with 5 or more units. Many of the larger apartment and condo

⁹ Healthcare support, which employs almost 200,000 workers in the state, has a mean annual wage of \$44,900. Other major occupations with low wages include food preparation and service at \$42,040; building and grounds/maintenance at \$47,220; personal care and service at \$46,570; transportation at \$40,930; and production at \$51,470. U.S. Bureau of Labor Statistics, May 2024 State Occupational Employment and Wage Estimates for Massachusetts.

¹⁰ The figure for single-family homes includes both single-family detached homes and single-family attached homes, sometimes referred to as townhomes or rowhouses.

buildings have been added since the Great Recession, as discussed in [Section IIB below](#). Just under 53% of the Watertown housing stock is renter-occupied. This is higher than the state average and higher than in the previous Housing Plan (48.4%). The increase in rental households is a common trend over the past decade in Watertown, and across many other Greater Boston communities.

Figure 4:



Average household size fell consistently since 2000 and is now estimated to be at 2.15 persons per household (ACS 5-year Estimates 2020-2024). This is consistent with a similar decline at the state-wide level, though Watertown’s average household size remains smaller than the state average (2.44), and smaller than many surrounding communities.¹¹ The median family size has also declined over time, though it remains higher than the median household size at 2.8 persons.¹² As indicated by the relatively low median size, a large majority (90.0%) of

¹¹ The average household size in Middlesex County is 2.49. Watertown’s average household size is smaller than Arlington, Belmont, Newton, Waltham, Brookline, and Boston, but larger than Cambridge.

¹² The difference in median size between households and families is due to the Census defining a family as a group or two or more people related by birth, marriage, or adoption residing together, while a household is defined as all individuals who inhabit a housing unit, regardless of their relationship. Therefore, by definition families do not count people living alone.

families with children have two or fewer children, while only 10% have three or more.

2. Age of Housing Stock

About 78% of the housing in Watertown was built prior to 1979 and over 44% was built before World War II. This is a much larger share than in similar communities nearby, or statewide. The age of the housing stock can present challenges related to accessibility, the presence of lead paint and pipes, and energy efficiency, among other considerations.

Table 7: Year Built

	Built 2020 or Later	Built 2010 to 2019	Built 2000 to 2009	Built 1980 to 1999	Built 1960 to 1979	Built 1940 to 1959	Built 1939 or Earlier
Watertown	1.3%	6.3%	5.5%	9.3%	14.4%	18.9%	44.4%
Massachusetts	1.0%	6.2%	7.1%	18.2%	20.9%	16.0%	30.5%

Source: American Community Survey 5-Year Estimates 2020 – 2024.

3. Subsidized Housing Stock

Watertown has 1,263 units of affordable housing included on the State’s Subsidized Housing Inventory (SHI). The SHI is managed by the Executive Office of Housing and Livable Communities (EOHLC), successor to the Department of Housing and Community Development. These units meet the requirements of the state’s affordable housing law (Chapter 40B) and are operated and maintained as affordable through long-term deed restrictions, covenants, regulatory and operating agreements, or other restrictions. Occupants of this housing must meet income eligibility requirements, and the government regulates rents or sales prices. This figure includes the 589 public housing units operated by the Watertown Housing Authority.¹³ It does not include an additional 28 inclusionary units under construction or recently built.¹⁴

Watertown has complied with Chapter 40B through one of the two statutory benchmarks. The most recognized metric is for at least 10% of the year-round housing units to be deed-restricted

¹³ There are 539 state-funded public housing units and 50 federally-funded units. The Watertown Housing Authority is proposing to convert the 50 federal units into Section 8 project-based vouchers.

¹⁴ Affordable units under construction include 21 at 104 Main Street and 7 at 101 Morse Street (still operating with a temporary certificate of occupancy).

“affordable” units for households earning up to 80% of area median income. Watertown is presently at 7.46%.¹⁵ The alternative metric is for 1.5% of its land area to be devoted to affordable housing as defined in Chapter 40B. EOHLC agreed in December 2019 that Watertown was at 2.07% and therefore met the “General Land Area Minimum.”

Although there are affordable units in Watertown on the Commonwealth’s Expiring Use Inventory, these units are not presently at risk. Brigham House (46 assisted living units) is covered by a regulatory agreement and a local permit restricting use of the property. Saint Joseph Hall (25 units) is a Community Housing Development Organization and HOME-assisted property.

Watertown’s affordable units vary in the type of household they are targeted to support. The 589 public housing units serve as a safety net for seniors and families with the lowest incomes (327 and 228 units, respectively, as well as 35 units for individuals with special needs). On the other end, the rental and ownership units created through Watertown’s inclusionary zoning ordinance generally support households that are between 60 and 80% of area median income. Overall, 47% of our subsidized units are in public housing, 24% are inclusionary units in market rate developments, and 29% are in other categories.¹⁶ The number of inclusionary units is certain to grow while it is unlikely that the number of public housing units will significantly increase because federal and state policy has shifted away from that model.

Notwithstanding the financial limits on growth in public housing units, the Watertown Housing Authority (WHA) has been working to improve its existing housing and expand the supply of affordable units. Recently, WHA has partnered with Preservation of Affordable Housing (POAH) to redevelop WHA’s Willow Park property. The redevelopment will replace the existing 60

¹⁵ The year-round housing count as of 2020, used in the SHI calculation throughout the decade, was 16,936 units.

¹⁶ Most of these are in 100% affordable developments such as St. Joseph’s Hall or Brigham House, but 15 are single family homes.

public housing units with new, modernized public housing units and add an additional 78 units of affordable housing affordable to households earning up to 60% and 80% AMI. WHA has also received local funding for the creation of a new group home at 103 Nichols Ave, which will provide supportive housing for 5 adults with disabilities.

Appendix is a complete list of units currently listed on the Subsidized Housing Inventory.

4. Recent Housing Production

Recent development in Watertown has been predominantly two-family homes and large-scale development of 20 or more units. Based on building and demolition permits issued over the last five years, the number of two-family and large multi-family homes has increased, while Watertown has seen a net loss of single-family homes. Between 2020 and 2025, Watertown permitted a net increase of 295 units. Of those new units, 25% were in two-family homes, and the remaining 79.6% were in large multi-family buildings (Watertown Building and Demolition Permits). The creation of two-family homes has been through a mix of new construction, and the conversion of single-family homes into two-family homes. Much of the multi-family development has been on formerly commercial or industrial parcels. Because the development of multi-family homes has been in larger-scale developments, the new units have been in only a small number of projects, with less than 10 multi-family projects over the past five years.

Watertown's increasing housing production has also led to a number of new affordable units entering the market. New developments brought online since 2020 have created 99 new units of affordable housing for the City, with more than a dozen additional units receiving zoning approval in 2025. Development in Watertown is expected to continue, as 2024 zoning changes in Watertown Square and the passage of the Transit Oriented Development Overlay have created considerable residential development interest.

Table 8: Net Unit Change Based on Building and Demolition Permits

Year	Single-family Units	2-family Units	3-4 family Unit	5-19 Units	20+ Units	Total Multi-family Units	Net Total Units
2020	-12	14	0	0	64	78	66
2021	-9	18	0	0	0	18	9
2022	-6	12	0	0	34	46	40
2023	-5	10	-3	0	0	7	2
2024	-6	14	0	0	137	151	145
2025	1	6	0	-11	0	-5	-4
Total	-37	74	-3	-11	235	295	258

Source: City of Watertown Building and Demolition Permits.

C. Housing Market Characteristics

1. Rent and Home Price Trends

Like all of Greater Boston, Watertown has experienced a significant increase in the price of both rental and homeownership opportunities over the last 20 years and particularly since 2020.

Most researchers have agreed that housing costs have been rising in the region because of population and job growth, changes in preferences for household size and location, and housing production that has not kept up with this demand.¹⁷ Since 2020, housing prices began to rise at an even higher rate than pre-pandemic, as construction, materials, and interest rates have all increased. Rising housing costs have put pressure on households at most income levels throughout the region. Many households must rent for the long-term, as they are unable to buy. Households that cannot afford to rent or buy where they presently live will look for communities that have historically been more affordable. This, in turn, has increased demand in those more affordable communities (such as Watertown).

Based on 2024 ACS 5-year estimates, over 85% of Watertown renters were paying over \$1,500 in gross monthly rent, significantly more than just five years before (76%).

¹⁷ See, e.g., The Greater Boston Housing Report Card 2019, *Supply, Demand and the Challenge of Local Control*, <https://www.tbf.org/news-and-insights/reports/2019/june/greater-boston-housing-report-card-2019>; Urban Institute, Housing and Housing Finance June 2018, <https://www.urban.org/urban-wire/bostons-housing-market-three-charts>; Glaeser EL, Ward BA. *The Causes and Consequences of Land Use Regulation: Evidence from Greater Boston* (2006).

At the same time, the median sales price of homes in Watertown has increased substantially. By one measure—median home value as estimated by the U.S. Census—values have risen 25% from \$559,700 in the 2019 5-year estimate to \$784,600 in the 2024 5-year estimate. Redfin estimated the November 2025 median sale price for a single-family home at \$815,000 and the median price for a condominium at \$655,250.¹⁸

How unattainable is homeownership in Watertown to a renter? The table below shows that there is a substantial gap between what a household with median income can afford and what is available to them. This “price gap” means even a relatively affluent individual or family must stay in the rental market (or look elsewhere). Even with this large price gap, Watertown is considered more affordable for buying a home than many communities in the region.¹⁹ A high price gap for renters forces more households to remain in the rental market, increasing demand and limiting supply that would have historically become available to younger and lower-income renters as higher-income renters transitioned into homeownership.

Table 9: Gap between Income and Price Facing Watertown Renters Trying to Buy

Unit Type	Price Affordable to Renter Earning Median Household Income	Median Sales Price (2024)	Price Gap
Single-family Home	\$435,000	\$850,000	\$415,000
Condominium	\$370,250	\$675,000	\$304,750

Sources: City of Watertown Assessor’s Records FY2026. Affordable purchase prices based on housing costs not to exceed 30% of the monthly income for the median households income. Monthly mortgage payments for a 30-year fixed rate mortgage with 6.31% interest, a 5% downpayment, \$1,500 in annual home insurance, and yearly property taxes of \$12.20 per \$1,000 of value. Condominium also assume a \$500 monthly HOA fee.

¹⁸ The U.S. Census and firms like Redfin estimate value or sales price. While actual Watertown data could be compiled or purchased and be more accurate, it would not change the conclusion that home prices are rising substantially.

¹⁹ Based on an analysis in WestMetro Consortium’s 2026-2030 Consolidated Plan, Watertown’s price gap was 11th for single families and 9th for condos within the 13 communities using 2023 Warren Group sales data.

2. Housing Cost Burden and Affordability Analysis

One of the most common measures of housing need is whether a household is cost-burdened, i.e. whether more than 30% of their gross income is spent on housing.²⁰ About 39.3% of Watertown renters and 27.7% of owners are cost burdened. A growing portion of households in Watertown are also considered ‘severely cost-burdened,’ paying more than 50% of their monthly income on housing expenses. In 2024, 20.3% of renters and 11.3% of homeowners were severely cost burdened.

Because cost burden is a direct reflection of household income, the impact of being cost-burdened is more acute for lower-income households that have fewer financial resources available to meet other necessary household expenses (food, transportation, health care, student loans, etc.). While households are cost-burdened across all income groups, most striking is the very high incidence of housing cost burden among those with the lowest incomes. Between 70 and 80% of Watertown residents at the two lowest income levels are cost-burdened.

Table 10: Cost Burden Incidence by Household Income Group for Renter Households

	ELI	VLI	LI	MI	HI	Total
# renting households in income group	1,540	880	1,385	630	3,340	7,770
# of cost-burdened households in income group	1,110	700	765	220	130	2,925
% of cost-burdened households in income group	72.1%	79.5%	55.2%	34.9%	3.9%	37.6%

Source: Comprehensive Housing Affordability Strategy Data, 2018 – 2022

Table 11: Cost Burden Incidence by Household Income Group for Ownership Households

	ELI	VLI	LI	MI	HI	Total
# households in income group	760	415	765	750	5,215	7,910
# of cost-burdened households in income group	605	335	295	400	630	2,265
% of cost-burdened households in income group	79.6%	80.7%	38.6%	53.3%	12.1%	28.6%

Source: Comprehensive Housing Affordability Strategy Data, 2018 – 2022

²⁰ As discussed earlier, cost burden is measured as the share of household income spent on housing, whether total ownership costs or total rental costs. Households spending more than 30% of their gross income on housing are considered **cost-burdened**; households spending more than 50% of their gross income on housing are considered **severely cost-burdened**.

COMMUNICATIONS ON AFFORDABLE INCENTIVES STUDY

From: Field, Larry

Sent: Monday, February 2, 2026 6:47 AM

To: Helen Oliver; Jill Hyde; William Leo Patterson; David Leon; Zoe Weinrobe; Cliff Cook

Cc: Proakis, George <gproakis@watertown-ma.gov>; Magoon, Steve <smagoon@watertown-ma.gov>

Subject: Update on affordable housing incentives study
Trustees:

Below is an update from MAPC on the affordable housing incentives being tested and/or considered in the current phase of its study. Please keep in mind that while MAPC's research findings (presented publicly on December 16, 2025) indicate that market conditions are generally the same city-wide, that does not mean that incentives should be uniform throughout the city. Current zoning and built environment vary from neighborhood to neighborhood and any proposed incentives must consider local circumstances.

Separately, I will send you further public comments relating to the study and the draft housing plan.

Larry Field

Planner

City of Watertown, Massachusetts

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From: Ploetz, Adam <APloetz@mapc.org>

Sent: Friday, January 30, 2026 10:18 AM

To: Field, Larry <lfield@watertown-ma.gov>

Subject: RE: Watertown Incentive Study Review

Larry,

Here's our current thinking on the list of incentives we are considering testing in our modeling.

- Waived ground floor commercial
- Waiving permitting fees
- Free/Discounted city-owned land (for 100% affordable projects only)

- Parking reduction
- Height Bonus - 1 Story
- Height Bonus - 2 Story
- Height Bonus (1 story) + parking reduction
- Height Bonus (1 story) + waived permitting fees
- Waived ground floor commercial + waived permitting fees
- Rental affordability buydown

The height incentives are a proxy for height, density bonus, and/or dimensional relief.

We're exploring ways to conduct buydown analysis, but most likely it will analyze a simple buydown scenario.

This list is not exhaustive. As we work through modeling/scenarios we might add or remove incentives as well as test new combinations of incentives.

Additionally, there are some incentives which are not well suited to our modelling that we will work to address in our final report narratively. This includes property tax relief for 100% affordable projects and discussing the option of expedited/by-right permitting/planning review as an incentive.

Adam Ploetz, AICP

Manager of Housing and Neighborhood Development
aploetz@mapc.org | 617-692-0894 cell
Pronouns: he, him, his



Metropolitan Area Planning Council
60 Temple Place, Boston, MA 02111
www.mapc.org

From: Field, Larry
Sent: Monday, February 2, 2026 9:28 AM
To: Proakis, George <gproakis@watertown-ma.gov>; Cliff Cook; zoe weinrobe; Jill Hyde; David Leon; William Leo Patterson; Helen Oliver
Cc: Downie, William <wdownie@watertown-ma.gov>
Subject: Watertown incentives study: New written comments

Trustees:

Below and attached are new written comments we received by the January 31, 2026 deadline (extended from December 31, 2025) relating to the affordable housing incentives study. Many of the particular points are outside the study scope and relate to the Housing Plan being developed for 2026-2030.

Thanks,

Larry

From: Jacky van Leeuwen
Sent: Tuesday, January 27, 2026 9:35 PM
To: Field, Larry <lfield@watertown-ma.gov>; Watertown Housing Partnership <waht@watertown-ma.gov>; Proakis, George <gproakis@watertown-ma.gov>
Subject: for MAPC comments on Study & for public record comments on AHT Draft Housing Plan

Please add to public comments and forward to MAPC team.

To Affordable Housing Trust members, Staff and MAPC research team,

I appreciate your serious approach to this critical work of adding much-needed affordable housing. My comments are for consideration by the MAPC study team and for the AHT and staff regarding the Draft Housing Plan. They are inter-related, overlapping suggestions, so I am sending in one letter.

I am a strong advocate for municipal/public investment in Affordable housing, as is the AHT. To get the most benefit from that investment, the AHT correctly prioritizes – and has for years – property acquisition. We get more from long term solutions: in-perpetuity arrangements that build as many income-based-rental units as possible

- Perpetual affordability prevents units from cycling back to market rate, protecting the public investment indefinitely

- Income-based rent ensures accessibility for the lowest-income households who need it most
- Public or joint public-non-profit developer ownership or land trusts can maintain control over a community asset and afford to maintain it.

I urge the AHT to recommend to the City Council that the City increase its investment in the AHT's top priority – acquiring properties for affordable housing.

- I urge the AHT to amplify its advocacy with the City to shift current staffing resources, as suggested in the Draft Housing Plan.
- I urge the AHT to propose a plan and rationale for shifting substantial CPC housing allocation to an annual AHT reserve for purchase partnership arrangements.
- MAPC identified land cost as the key barrier for Affordable developers. I urge you to evaluate and recommend the specific partnership models that best guarantee perpetual affordability and income-based rents.

Some to consider?

- Land acquisition strategies: Municipal land disposition - City sells/leases publicly-owned parcels at below-market rates with deed restrictions. Community Land Trusts - Nonprofit retains land ownership forever, ensures perpetual affordability through ground lease terms. Land banking - City acquires tax-foreclosed or strategic parcels specifically for affordable housing pipeline
- Partnership structures: Long-term ground leases (50-99 years) - City retains ownership, developer builds/operates with rent restrictions. Joint development agreements - Shared risk/return structures with enforceable affordability covenants.
- Preferred developer programs - Pre-qualified mission-driven developers get first access to city land.
- Perpetuity mechanisms: Deed restrictions that run with the land (not just for compliance period). Resale/refinancing restrictions that prevent conversion to market-rate. Right of first refusal for city/nonprofit if developer exits
- I urge the MAPC experts to investigate and recommend a feasible plan for the AHT fund to receive in-lieu payments for 80% AMI inclusionary zoning units.

We are all aware of successful large and small mixed-income projects. With quick and nimble access to AHT funds, we can hold properties while an arrangement of joint City-affordable developer partnerships are negotiated.

I am on the Housing for All Watertown Steering Committee. My comments are my own as a concerned resident.

Sincerely,
Jacky van Leeuwen, 32 Whites Ave