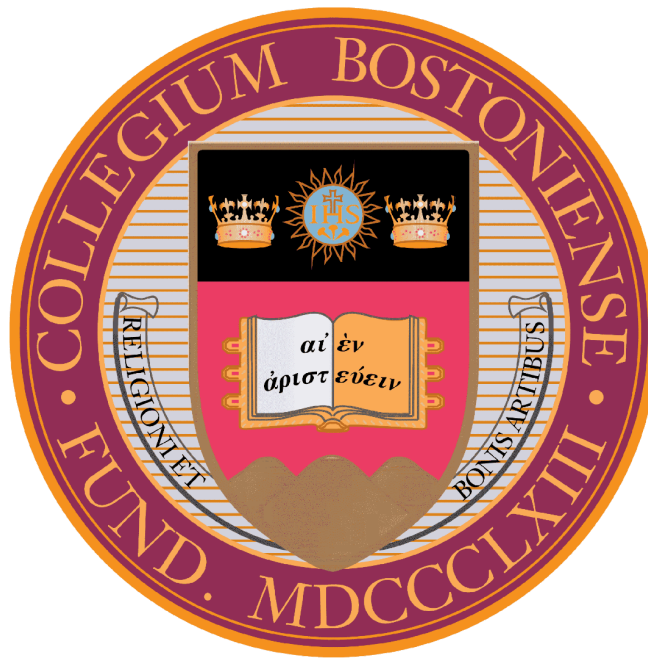


# United Congregational Church Feasibility Study



April 16th, 2025  
Prepared by Allison Paliotta

## **The Joseph E. Corcoran Center for Real Estate and Urban Action**

Boston College's Corcoran Center aims to develop the next generation of ethical real estate professionals by educating and inspiring students, alums, and other key stakeholders so they may harness real estate as a catalyst for needed change in areas where the marginalization of vulnerable citizens are most severe and enact broad-scope solutions in neighborhoods of concentrated poverty. The Center develops curriculum and promotes access to traditional classroom learning, with real estate courses developed by the Center; experiential learning, engaging students in practical, meaningful learning experiences; on-campus engagement, inviting students to join the network of professionals and experts in the fields of real estate and urban revitalization, and neighborhood engagement by creating opportunities for multiple disciplines to engage in place-focused neighborhood strengthening.

### **Acknowledgements**

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## Executive Summary

### **Project Scope**

This project assessed the feasibility of constructing multifamily housing on land owned by the United Congregational Church in East Milton, Massachusetts, at 610 Adams Street. It demonstrates a financially feasible path forward for the United Congregational Church and similar faith-based groups to help address Massachusetts's housing shortage through building multifamily affordable housing. The project would use Tax Exempt bonds at a 4% interest rate, 4% Federal Low-Income Housing Tax Credits (LIHTC), and Massachusetts State funding to create an affordable housing development with 100% of Units qualifying for low-income housing tax credits. The development would use income averaging to reach an average income of 58.5% AMI based on the Milton, Massachusetts Area Median Income (AMI). The development will include 10% of units affordable at 30% AMI level, 25% at 50% AMI, 45% at 60% AMI, and 20% at 80% AMI.

This project will prioritize the United Congregational church's mission and values, striving to promote inclusion and care for neighbor through mixed-income housing with units for extremely low to moderate income levels. It will strive to push the East Milton square community toward a future of sustainability and diversity of age, ability, and race.

# Market Analysis

## **Demographics of the area**

According to the July 2023 census estimates, the population in Milton, Massachusetts, is approximately 28,374<sup>1</sup>. Of this population, 56% are working-age adults, and 35% of households are family households with Children.<sup>2</sup> As of the July 2023 Census, the two largest racial groups are individuals identifying as White alone (71.7%), and the second largest racial group is Black alone (14.5%).<sup>3</sup> People of color are disproportionately affected by poverty in Massachusetts. As of 2025, poverty rates in MA are Latino: 20%, Black or African American: 17%, Asian: 11%, and White: 8%. This project's income mix would seek to promote racial and socioeconomic diversity in East Milton by allocating units for extremely low-income, very low-income, low-income, and moderate-income individuals. The mix of 35% 1-bedroom, 55% 2-bedroom, and 10% 3-bedroom units would seek to serve single adults and families with Children.

## **Existing competition**

Single-family homes dominate the Milton, Massachusetts housing market, perpetuated by the generally restrictive single occupancy zoning.<sup>4</sup> As of March 2025, 76% of units in Milton, MA, are single-family homes.<sup>5</sup> The low percentage indicates that multifamily housing is both scarce and competitive. The East Milton area has a lower percentage of multifamily housing than Milton. To encourage the integration of more multifamily housing, Milton implemented zoning reform that created a new mixed-use overlay district that affects the site at 610 Adams Street. As of March 2025, the average price for a one-bedroom apartment in Milton, Massachusetts, was \$2,800. As shown in Appendix 5, this is just above the maximum allowable 40B rent for a single-person household earning 100% AMI, \$2,749. This indicates that the housing market in Milton is highly competitive and expensive.

## **Market trends**

As of 2024, 7.63% of Units in Milton are affordable, below the 10% affordable housing requirement. Therefore, this development would seek to use Chapter 40B to drive the project to fruition. A comparable Chapter 40 B affordable development, The Residences at East Milton

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<sup>1</sup> U.S. Census Bureau. "QuickFacts: Milton Town, Norfolk County, Massachusetts." U.S. Census Bureau, <https://www.census.gov/quickfacts/fact/table/milontownnorfolkcountymassachusetts/PST045223>.

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

<sup>4</sup> Arsenault, Mark. "Milton." Boston Globe Spotlight Series: Beyond the Gilded Gate, 18 Oct. 2023, <https://apps.bostonglobe.com/2023/10/special-projects/spotlight-boston-housing/milton-restrictive-zoning/>.

<sup>5</sup> Redfin. "Milton Housing Market." Redfin, <https://www.redfin.com/city/36138/MA/Milton/housing-market>.

Square, began construction this year.<sup>6</sup> The actualization of this project demonstrates tenant demand and community acceptance of affordable housing units and multi-family developments in the East Milton area.

### **Potential tenant demand**

An area is considered to have an affordable housing shortage if more than 30% of individuals and families are cost-burdened or severely cost-burdened. Milton has a greater than average number of cost-burdened or severely cost-burdened individuals and families, meaning that their rent expense accounts for 30% or more of their yearly income or 50% or more, respectively. In Milton, 31% and 13% of households are cost-burdened and severely cost-burdened, respectively, compared to 29% and 14% statewide.<sup>7</sup> As of 2025, Milton has 481 affordable units listed on the Massachusetts state Subsidized Housing Inventory. Affordable units account for 7.63% of all units in Milton, less than the 10% affordable Chapter 40B requirement. These units do not meet the current demand for affordability as demonstrated by the percentage of individuals experiencing rent cost burdens.<sup>8</sup>

One group that would benefit from more affordable options in Milton is young teachers, who often struggle to afford living in the communities where they are employed. Milton's public school system is in the top 100 schools in Massachusetts.<sup>9</sup> The average public school teacher's salary in Milton, MA, as of June 2023, was \$87,644.<sup>10</sup> The AMI for Norfolk County is \$115,800 for a single-person household.<sup>11</sup> This indicates that the average single teacher in Milton makes a salary of 75.69% of AMI, just below the 80% AMI threshold for moderate-income households. The Average salary for a registered nurse working in Milton, Massachusetts, ranges between \$72,416 and \$130,234, depending on their experience level and specific area of practice.<sup>12 13</sup> Based on the Massachusetts Housing Partnership data on Area Median Income (AMI) for

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<sup>6</sup> "Construction of Residences at East Milton Begins." Milton Times, 14 Apr. 2025, [https://www.miltontimes.com/news/local/construction-of-residences-at-east-milton-begins/article\\_1a5bd433-df27-4820-91fd-672e54c518d8.html](https://www.miltontimes.com/news/local/construction-of-residences-at-east-milton-begins/article_1a5bd433-df27-4820-91fd-672e54c518d8.html).

<sup>7</sup> Milton Affordable Housing Trust Report. Housing.MA, <https://www.housing.ma/milton/report#:~:text=In%20Milton%2C%209.2%25%2C%207.8,programs%20based%20on%20household%20income>.

<sup>8</sup> Milton Housing Authority. Milton Housing Authority. <https://miltonhousingauthority.com/>.

<sup>9</sup> O'Laughlin, Frank. "These Are the Top 100 High Schools in Massachusetts, According to a New Ranking." Boston 25 News, 23 Apr. 2024, <https://www.boston25news.com/news/local/these-are-top-100-high-schools-massachusetts-according-new-ranking/2RN3K3P5GRF2JLY3XCWT7APB7I/>.

<sup>10</sup> Massachusetts Department of Elementary and Secondary Education. "Teacher Salaries Statewide Report." School and District Profiles, <https://profiles.doe.mass.edu/statereport/teachersalaries.aspx>. Accessed 13 Apr. 2025.

<sup>11</sup> Massachusetts Housing Partnership. 2025 Income Limits. Massachusetts Housing Partnership, Apr. 2025, [https://www.mhp.net/assets/resources/documents/one\\_income\\_limits.pdf](https://www.mhp.net/assets/resources/documents/one_income_limits.pdf).

<sup>12</sup> "Town of Milton (Massachusetts) Registered Nurse Salaries." Glassdoor, [https://www.glassdoor.com/Salary/Town-of-Milton-Massachusetts-Registered-Nurse-Salaries-E2342378\\_D\\_KO29,45.htm](https://www.glassdoor.com/Salary/Town-of-Milton-Massachusetts-Registered-Nurse-Salaries-E2342378_D_KO29,45.htm).

<sup>13</sup> "Registered Nurse Salary in Milton, MA." Indeed, <https://www.indeed.com/career/registered-nurse/salaries/Milton--MA>.

Norfolk County, MA, 100% AMI equals \$115,800 for a single-person household.<sup>14</sup> This indicates that nurses, on average, range between 62.5% AMI and 112.5% AMI.

### **Workforce Housing**

Masshousing states that workforce housing initiatives support individuals and families with incomes between 60% and 120% of the Area Median Income (AMI). In Massachusetts, this type of housing provides affordable rent and subsidies to accommodate those whose incomes are too high for subsidized housing but still cannot pay market rent without a cost burden.<sup>15</sup> Including 12 units that are affordable at 80% AMI would benefit essential workers and community members who cannot currently afford to live reasonably in the community where they work.

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<sup>14</sup> Massachusetts Housing Partnership. 2025 Income Limits. Massachusetts Housing Partnership, Apr. 2025, [https://www.mhp.net/assets/resources/documents/one\\_income\\_limits.pdf](https://www.mhp.net/assets/resources/documents/one_income_limits.pdf).

<sup>15</sup> MassHousing. "Workforce Housing Program Guidelines." MassHousing, [https://www.masshousing.com/-/media/Files/Developers/WorkforceHousing\\_Guidelines.ashx](https://www.masshousing.com/-/media/Files/Developers/WorkforceHousing_Guidelines.ashx).

## Site Analysis

### **Property Characteristics**

The site is at 610 Adams Street in Milton, Massachusetts. The current structure on the land is a church. The church is situated at the Adams Street and Granite Place intersection on the east side, diagonally opposite its original site. The current building is 7,517 square feet and has a concrete foundation, hardwood flooring, and brick siding.<sup>16</sup> Adaptive reuse of this building was considered; however, it is not financially feasible or practical. This project would involve erecting new structures on the primary lot, 0.845 Acres.

The lot is zoned within the Residential C zoning district. This zoning is intended to encourage the construction of single-family homes, with exceptions made for unusually shaped parcels of land concerned with historical preservation.<sup>17</sup> The property is in the East Milton Square Mixed-Use Overlay Zoning District, which aims to promote a mix of residential and commercial uses. This overlay district allows development in line with the new vision for mixed use, rather than the original Residential C zoning.<sup>18</sup> 610 Adams Street is located at the edge of East Milton Square and is directly adjacent to an MBTA Bus stop, making it easily accessible. As referenced in Appendix 1, this lot is included in the MBTA Communities Act.

### **A Vision for East Milton Square**

In March 2021, the Town of Milton commissioned and published a document detailing the history of East Milton Square and a comprehensive vision for a future, vibrant neighborhood that welcomes new young families and creates a distinctive identity for the area.<sup>19</sup>

The current Stakeholders, the United Congregational Church and the town of Milton, are concerned with preserving the identity of East Milton Square while prioritizing a future of Inclusion and stewardship. As described in Appendix 1, the United Congregational Church's mission and the scripture they follow for guidance push them to care for their communities and the world around them. This mission aligns with the vision for this project, where a socioeconomically and racially diverse population can find community and home in the proposed development. This development will promote inclusion, diversity, and community in all things.

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<sup>16</sup> Milton Assessor's Office. "Property Record Card: 610 Adams Street." Patriot Properties WebPro, <https://milton.patriotproperties.com/>.

<sup>17</sup> Town of Milton. "§ 275-10.1 Lot Sizes and Frontages." Code of the Town of Milton, Massachusetts, eCode360, <https://ecode360.com/38199449#40980102>.

<sup>18</sup> Town of Milton. "East Milton Square Mixed-Use Overlay Zoning." Town of Milton, Massachusetts, <https://www.townofmilton.org/1094/East-Milton-Square-Mixed-Use-Overlay-Zon>.

<sup>19</sup> Barrett Planning Group LLC. Looking Forward: East Milton Square. Town of Milton, Mar. 2021, <https://www.townofmilton.org/DocumentCenter/View/3249/Looking-Forward-East-Milton-Square>.



# Financial Projections

## Overview

This study includes a financial projection model. Assuming the five buildings on the 610 Adams Street site are constructed, a 60-unit multifamily development is financially feasible and profitable. It assumes that the property is sold to a developer at the start of the project, and has a loan duration of 10 years.

## Uses and Sources Assumptions

The uses for this project were estimated as the sum of the land cost, hard costs, soft costs, and developer fee equal to \$32,664,125. This is funded using several sources:

Estimated Construction Loan	\$ 11,810,000
Local CPA Funds	\$ 2,500,000
Massachusetts State Funding Programs	\$ 5,000,000
Deferred Developer Fee	\$ 1,500,000
MassSave - Passive House Rebates	\$ 200,000
Federal LIHTC 4%	\$ 11,640,715
Cash Equity Required	\$ 13,410

The gap between the funding sources and the total development costs was estimated to be relatively very minor at \$13,410.

## Financing Assumptions

Eligible Basis	
Basis Boost	1.00
Eligible Basis	\$30,664,125.36
Applicable Fraction	100%
Qualified Basis	\$30,664,125.36
Credit Rate	4.0%
Annual Credit	\$1,226,565.01
Years	10.00
% to Investors	99.90%
Price / Credit	0.95
Federal LIHTC equity	\$11,640,715.27

## Federal Low-Income Housing Tax Credits

100% of the units in this development would be eligible for the income housing tax credit based on the 60% AMI affordability level using income averaging. This project would have an eligible basis of \$30,664,125.36, with 100% applicable units; the qualified basis is equal to the eligible basis. The credit rate for this project is estimated to be 4%, making the annual credit \$1,226,565.01. The project would have a standard 10-year term. And a price per credit of \$.95.

Using the annual credit multiplied by the years multiplied by the percent to investors multiplied by the price per credit, this project's federal LIHTC equity equals \$11,640,715.27.

This project assumes that extremely low-income residents will use MRVP vouchers for rental assistance; therefore, their rent is calculated using market rates.

### **Development costs**

The total number of units and initial financial projections for this project were estimated using the qualified allocation plan, and aimed to maximize the allowable number of units on the lot that could be reasonably implemented. The site mapping and footprints produced by Design Distill, referenced in Appendices 3 and 4 depict the building placement. Financial data from four comparable properties were used to calculate the figures referenced in the model.

The first property is the Walando Homes Project, developed by Codman Square NDC in Mattapan and Dorchester, Massachusetts, which was completed in 2023. This affordable housing development has 59 affordable units, distributed across studio, one and two-bedroom, family-oriented apartments.<sup>20</sup> The next property is the Bancroft Dixwell, developed by Urban Edge CDC and located in Roxbury and Jamaica Plain, Massachusetts. This project consists of 78 units and began construction in 2024.<sup>21</sup> The third comparable property is the Talbot Commons II, which Codman Square NDC is also developing. This development contains 42 new affordable housing rental units across two locations in Dorchester, Massachusetts. Construction on this development is predicted to start during spring 2025.<sup>22</sup> Lastly, this project uses the Coolidge Street Apartments in Sherborn, Massachusetts, a 40-unit building proposed under Chapter 40 B. This building has not yet begun construction.<sup>23</sup>

### **Cash Flow Analysis**

Effective gross income of this project was estimated to be \$1,409,359 per year, the vacancy allowance was set at 5%. The total operating expenses were estimated a total of \$618,048 per year. This results in a net operating income of \$791,311 per year.

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<sup>20</sup>CSNDC Completes Renovation of Walando Homes, Residents Return. Codman Square Neighborhood Development Corporation, 6 Apr. 2022, <https://www.csndc.com/csndc-completes-renovation-of-walando-homes-residents-return/>.

<sup>21</sup>Bancroft Dixwell. Urban Edge, <https://www.urbanedge.org/property/bancroft-dixwell/>.

<sup>22</sup>Talbot Commons Phase Two. City of Boston, <https://www.boston.gov/buildinghousing/talbot-commons-phase-two>.

<sup>23</sup>Coolidge Street Apartments (Updated January 2024). Town of Sherborn, <https://www.sherbornma.org/705/Coolidge-Street-Apartments-Updated-Janua>.

# Regulatory

## **Zoning regulations**

Milton, Massachusetts, is divided into several residential and business districts. 610 Adam Street is located in the “Residence C” and mixed-use overlay districts. In the residence C zoning district, buildings must be no less than 7500 ft.<sup>2</sup> each and have a frontage of 75 feet. This zone and code also dictate that one dwelling will be allowed per lot, except if lots are larger than 15,000 ft.<sup>2</sup> and have been recorded before 1938 or with a special permit, or if they are considered tiny lots.<sup>24</sup> This will be a barrier for development on the lot at 610 Adams Street because, generally, zoning only allows for one dwelling per lot. Therefore, this development must seek a special permit or variance from the Milton Zoning Board of Appeals (ZBA). This zoning barrier would be bypassed through Chapter 40B, allowing developers to bypass local zoning regulations if the town lacks sufficient affordable housing.

610 Adams Street is also in the East Milton Square Mixed-use Overlay Zoning district. This district is specifically zoned to allow for the mixing of housing, civil use, and commercial use, in contrast to traditional zoning that separates these entities. The overlay zoning does not overrule the current underlying zoning, and property owners may choose whether to develop according to the underlying zoning or the new mixed-use zoning. This overlay zoning seeks to encourage cohesive development.<sup>25</sup>

## **Setbacks and Height**

Buildings may not exceed three stories or 45 feet in height. “Front Yard Setbacks. 1. The primary frontage of new buildings and new additions to existing buildings shall be located no less than zero (0) feet and no more than ten (10) feet from the lot line.” Ground Story Height. The minimum ground story height in a new building in Subdistrict A shall be twelve (12) feet clear, and the minimum in a new building elsewhere in the district shall be ten (10) feet clear. All properties must provide a minimum of 10% open space. Minimum open space may include hardscape pedestrian plazas, extensions of the sidewalk/public realm, planting of street trees, pocket parks, balconies, and roof decks.”<sup>26</sup> For this project, this will affect the overall design concept of the site, depicted in Item 4 in the Appendix

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<sup>24</sup> Recodified Zoning Bylaw. Town of Milton,  
<https://www.townofmilton.org/DocumentCenter/View/1953/Recodified-Zoning-Bylaw-PDF>

<sup>25</sup> Town of Milton. "East Milton Square Mixed-Use Overlay Zoning." Town of Milton, Massachusetts,  
<https://www.townofmilton.org/1094/East-Milton-Square-Mixed-Use-Overlay-Zon>.

<sup>26</sup> Town of Milton. "§ 275-10.1 Lot Sizes and Frontages." Code of the Town of Milton, Massachusetts, eCode360,  
<https://ecode360.com/38199449#40980102>.

## Design Concept

Items 2-5 in Appendices 3 and 4 illustrate the proposed design for this development project. Using the Given setback requirements and zoning, the most efficient way to maximize the number of housing units on this site while preserving the integrity of the surrounding neighborhood is through a five-building design. Buildings 1, 2, and 3 will mirror each other with a 4,000 sq. ft. rectangular footprint. Buildings 1, 2, and 3 are closest to the East side of the lot, while buildings 4 and 5 are joined in an L shape closer to the southwest boundary. The buildings will not have elevators; instead, they will maximize efficiency through a central staircase design with no lobby. This will allow for approximately 90% efficiency, thus maximizing the number of possible residential units per building. An estimated image of this design can be found in Appendix 3, denoted as item 6.

The breakdown of units between the buildings will be as follows:

Building	1 - Bedroom	2 - Bedroom	3 - Bedroom
1	5	6	1
2	4	7	1
3	4	7	1
4	4	7	1
5	4	6	2

The layout of these buildings will ensure that a minimum of 90% efficiency is met, and the type of unit is evenly distributed across buildings. Accessibility units will be placed on the ground floor to avoid the need for elevators. The buildings use a shingle design to preserve the integrity of the neighborhood design. The development has a central courtyard, shown as Item 5 in Appendix 4, that will serve as a community gathering space. The courtyard will honor the history of the United Congregational church with a brick service in the shape of the current church's footprint rather than a paved surface. Solar panels placed on the roof of buildings 4 and 5 will serve to promote sustainability, and provide funding through passive house rebates.

# Risk Assessment

## **Potential Risks**

Funding and construction are often two of the most prominent risks to development teams in new projects. Cost overruns may occur. Construction costs may rise due to labor shortages, inflation, or delays. This could cause a delay in construction, which would delay cash flows and project completion.

Another critical financial risk is funding gaps. Generally, Affordable housing often relies on layered financing, such as federal LIHTC and local Massachusetts housing subsidies and grants. Therefore, any delays or denials in funding can stall the project. Low profit margins are another common risk for affordable housing developments. Affordable rents reduce income potential, requiring developers to rely on scale, subsidies, or tax credits.

Interest Rate Volatility is another pressing risk. Rising interest rates can significantly impact financing terms and long-term debt service, which is essential as this project seeks financing and favorable loan terms.

A new presidential administration took office in 2025, which may also pose an increased volatility risk for grants and funding. This may cause a Shift in Government Policy: Programs like LIHTC or Section 8 may change with new administrations or budget cuts.

## **Mitigation Strategies for Identified Risks**

Cost overruns can be mitigated through contingency reserves. By allocating about 5% of construction costs to contingency reserves, the developer can set aside funds in advance to pay for unforeseen costs that may arise during the construction process. Another strategy that could be used to mitigate this risk is guaranteed maximum price contracts with general contractors. This will limit the exposure to cost increases.

While funding risk is a dynamic risk that cannot be entirely mitigated, the developer can seek to mitigate it through a dedicated compliance team, diversified funding sources, and bridge financing. The compliance team will seek to ensure that the development complies with all mass housing regulations and housing subsidies to help avoid additional funding risk. Diversified funding sources will reduce dependence on a single source to protect against funding risk if one source is unsuccessful. And bridge financing will fund waiting periods between dispersing subsidies or tax credits, which may delay funding. The introduction of workforce housing will increase profit margins, which are commonly low for affordable housing developments, given that rents are below the market rate.

Interest rate volatility is another difficult financial risk to mitigate; however, it can be mitigated through public-private partnerships (P3) that may offer lower or more favorable terms for involved parties. Early financing commitments can also secure payment during the financing phase, increasing stability and mitigating the risk of interest rate volatility.

Similarly, the risk of political change and shifting government policy cannot be eliminated; however, engaging with neighborhood associations and local coalitions can help increase the likelihood of community acceptance and advocacy for new development. Scenario planning is also essential to ensure that financial risk has been accounted for.

# Appendices

## Appendix 1

### **The Executive Office of Housing and Livable Communities Mission**

“The Executive Office of Housing and Livable Communities (EOHLC) was established in 2023 to create more homes and lower housing costs for Massachusetts residents.”<sup>27</sup> The EOHLC offers various programs to help address the housing crisis in Massachusetts and offers financial assistance to families across municipalities, empowering local housing authorities to offer solutions to residents facing homelessness and affordability challenges. They also distribute funding to municipalities and oversee the state aid public housing and emergency shelter programs. This department was created in response to Massachusetts's dilemma of having the highest and fastest-growing home prices in any state and high residential rates that have increased and created overwhelming challenges for residents across the state, especially for underserved communities and minority individuals.<sup>28</sup> This mission is essential in Milton because 610 Adam Street is in an MBTA community.

### **MBTA Communities**

The requirement is codified as Section 3A of MGL c. 40A.

*“(a)(1) An MBTA community shall have a zoning ordinance or by-law that provides for at least 1 district of reasonable size in which multi-family housing is permitted as of right; provided, however, that such multi-family housing shall be without age restrictions and shall be suitable for families with children. For the purposes of this section, a district of reasonable size shall: (i) have a minimum gross density of 15 units per acre, subject to any further limitations imposed by section 40 of chapter 131 and title 5 of the state environmental code established pursuant to section 13 of chapter 21A; and (ii) be located not more than 0.5 miles from a commuter rail station, subway station, ferry terminal or bus station, if applicable.”*<sup>29</sup>

The law addresses the housing crisis by allowing new multifamily housing to be constructed in walkable areas readily accessible by public transit. By creating housing in these areas, Massachusetts will strive to promote equity, especially for those for whom home ownership or single-occupancy residences are not yet feasible. This aims to promote a more equitable future for housing in Massachusetts.

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<sup>27</sup> Executive Office of Housing and Livable Communities. Executive Office of Housing and Livable Communities. Mass.gov, <https://www.mass.gov/orgs/executive-office-of-housing-and-livable-communities>.

<sup>28</sup> Ibid.

<sup>29</sup> Massachusetts Executive Office of Housing and Livable Communities. "Multi-Family Zoning Requirement for MBTA Communities." Mass.gov, <https://www.mass.gov/info-details/multi-family-zoning-requirement-for-mbta-communities>.

## **Unitarian Universalism**

The Unitarian Universalist Association notes that Unitarianism is distinctive from other branches of Protestant Christianity in its mission of inclusivity and dedication to incorporating diverse believers who find truth in various beliefs and identities.

*“In Unitarian Universalism, you can bring your whole self: your full identity, your questioning mind, your expansive heart. Together, we create a force more powerful than one person or one belief system. Unitarian Universalists do not have to let go of personal experiences, practices, or beliefs to be part of this community. We join together on a journey that honors all our individual backgrounds and experiences... We are united in our broad and inclusive outlook, and in our shared values. We are united in shared experience: our open and stirring worship services, religious education and rites of passage; our work for justice; our commitment to center the experiences and needs of the marginalized and most vulnerable among us; our dedication to living in a way that always centers love.”<sup>30</sup>*

While Unitarian Universalism is rooted in Protestant Christian beliefs, it acknowledges the truth and sources of religious and moral guidance in various belief systems and sacred texts. Unitarian beliefs emphasize the need for inspiration in various texts, such as the Dhammapada and the Tao Te Ching. They often reference the Bible and gospels as text for guidance in their lives and service to their community; however, prominent Unitarian Universalist minister Reverend Donna Morrison Reed notes that “the Bible remains one rich source among many human records.”<sup>31</sup>

## **United Congregational Church Mission**

“Drawn together in the mystery of God and led by Christ, our priorities are:

### ***Belong***

As a community of faith, we strive to create an environment where every individual can be authentic and feel a sense of belonging. We will provide opportunities for fun, relationship building, and spiritual and intergenerational connections that foster diversity and value all people for who they are.

### ***Grow***

We will provide a nurturing environment where everyone can pursue personal growth and deepen their faith and spirituality, regardless of where they are on their life's journey or faith path.

### ***Engage***

We will provide and communicate ways to connect our members, visitors, and larger community with opportunities to engage in acts of community service, stewardship of the earth, and social justice in collaboration with other churches and organizations.”<sup>32</sup>

<sup>30</sup> Unitarian Universalist Association (UUA). "Sacred Texts: What We Believe." UUA.org, <https://www.uua.org/beliefs/what-we-believe/sacred-texts>.

<sup>31</sup> Ibid.

<sup>32</sup> United Congregational Church in Milton. *United Congregational Church in Milton – A Place For You*. 2025, <https://fccmilton.org/>.



## **The Gospel of Matthew**

The gospel of Matthew in the Christian Scriptures is the first of four gospels in the New Testament that tell the story of Jesus Christ's life and death. The gospels are a key component of Christian belief and guide believers, especially as they strive to care for one another and follow Jesus' example of love and mercy. The Gospel of Matthew emphasizes service to the unseen and overlooked as a key tenet of life and service to Christ, using many teachings and verses. This project's vision is guided by the United Congregational Church's mission and the Gospel of Matthew, especially Matthew 22:39 and Matthew 25 35-40 in the New International Version (NIV).<sup>33</sup>

### ***Guiding Verses***

***Matthew 22:39*** New International Version (NIV)

"And the second is like it: You shall love your neighbor as yourself."

***Matthew 25: 35-40*** New International Version (NIV)

"For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, 36 I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.'

The King will reply, 'Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.'

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<sup>33</sup> White, L. Michael. "The Gospel of Matthew." From Jesus to Christ: The First Christians, PBS, Apr. 1998, <https://www.pbs.org/wgbh/pages/frontline/shows/religion/story/matthew.html>.

## Appendix 2

### Item 1: Unofficial Property Report Card for 610 Adams Street.

3/19/25, 11:45 AM
Unofficial Property Record Card

### Unofficial Property Record Card - Milton, MA

#### General Property Data

Parcel ID	G 7 16	Account Number	
Prior Parcel ID	--		
Property Owner	EAST CONGREGATIONAL CHURCH	Property Location	610 ADAMS ST
Mailing Address	610 ADAMS ST	Property Use	CHURCH/SYN
City	MILTON	Most Recent Sale Date	3/9/1950
Mailing State	MA	Legal Reference	2895-431
Zip	02186	Grantor	EAST CONGREGATIONAL CHURCH
Parcel Zoning	RC	Sale Price	0
		Land Area	0.845 acres

#### Current Property Assessment

Card 1 Value	Building Value	Xtra Features Value	Land Value	Total Value
	1,862,100	0	834,100	2,696,200

#### Building Description

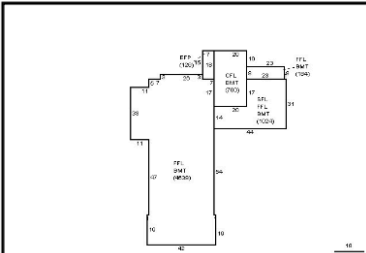

Building Style	CHURCH/SYN	Foundation Type	CONCRETE	Flooring Type	HARDWOOD
# of Living Units	1	Frame Type	CONCRETE	Basement Floor	CONCRETE
Year Built	1950	Roof Structure	GABLE	Heating Type	FORCED H/W
Building Grade	GOOD	Roof Cover	SLATE	Heating Fuel	OIL
Building Condition	Good	Siding	BRICK VENR	Air Conditioning	100%
Finished Area (SF)	7571	Interior Walls	PLASTER	# of Bsmt Garages	0
Number Rooms	0	# of Bedrooms	0	# of Full Baths	0
# of 3/4 Baths	0	# of 1/2 Baths	2	# of Other Fixtures	8

#### Legal Description

#### Narrative Description of Property

This property contains 0.845 acres of land mainly classified as CHURCH/SYN with a(n) CHURCH/SYN style building, built about 1950 , having BRICK VENR exterior and SLATE roof cover, with 1 unit(s), 0 room(s), 0 bedroom(s), 0 bath(s), 2 half bath(s).

#### Property Images

Disclaimer: This information is believed to be correct but is subject to change and is not warranted.

<https://milton.patriotproperties.com/RecordCard.asp>
1/1



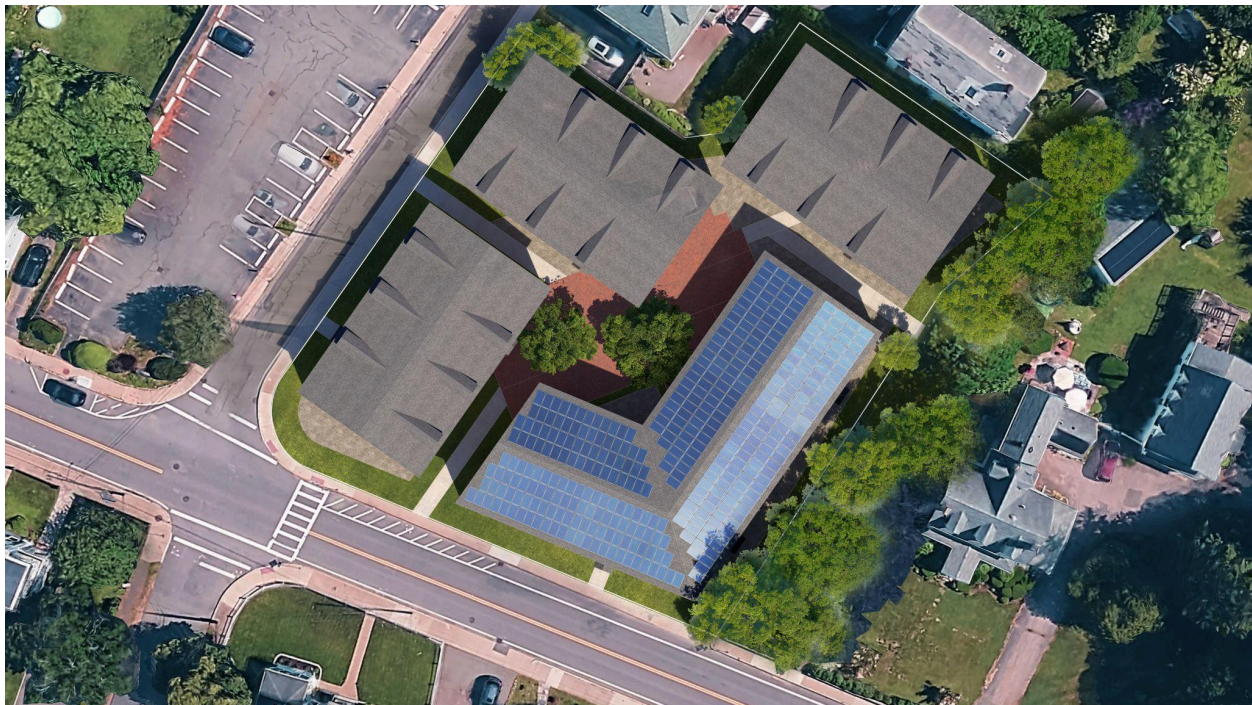
## Appendix 3

### Item 2: Aerial View with Footprints of 610 Adams Street



*Source: Design Distill, Cambridge Massachusetts.*

### Item 3: Aerial View of 610 Adams Street





## Appendix 4

### Item 4: Street View of 610 Adams Street



*Source: Design Distill, Cambridge Massachusetts.*

### Item 5: Community View of 610 Adams Street



## **Appendix 5**

### **Item 6: Financial Model for 610 Adams Street Development**

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