

# Weymouth Housing Production Plan Community Meeting #1

**Tuesday, June 20, 2017**

**Presented by**

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**J M Goldson**

community preservation  
+ planning

# Why are we here tonight?

1. Review the project scope and timeline
2. Define the purpose and elements of a Housing Production Plan (HPP)
3. Review the key findings from the Housing Needs Assessment and Online Housing Survey
4. Envision a housing future for your community that meets the housing needs of all residents
5. Review and refine the draft housing goals that will set the stage for realizing your collective vision

# What is a Housing Production Plan (HPP)?

- ▶ A plan to help the community:
  - Create low- or moderate-income (LMI) housing
  - Increase the number of housing units on the Chapter 40B Subsidized Housing Inventory (SHI)
  - Assess and understand its housing needs in addition to affordability
  - Plan for the future
  - Implement local initiatives
- ▶ State regulation
- ▶ State guidelines

# Chapter 40B in Brief

- ▶ Regional Planning Law: G.L. c. 40B
- ▶ §§ 20-23 is the affordable housing law
- ▶ Gives statutory deference to the **regional need** for low- or moderate-income housing
- ▶ Community is presumed to provide its “fair share” of regional need if one of the following is true:
  - 10 percent affordable units, OR
  - 1.5 percent land area, OR
  - 0.3 percent land area under construction for LMI housing in one calendar year

# Low- to Moderate-Income (LMI) Housing

- ▶ Housing that is price restricted for households with incomes at or below 80% of the Area Median Income (AMI)
  - HUD Boston Metro AMI: \$103,400
  - Income limits vary by household size

<b>Weymouth Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, 2017</b>						
	<b>Extremely Low Income (≤ 30% AMI)</b>		<b>Low Income (31% - ≤ 50% AMI)</b>		<b>Moderate Income (51% - ≤ 80% AMI)</b>	
<b>Household Size (# of People)</b>	<b>Income Limit</b>	<b>Maximum Affordable Housing Payment</b>	<b>Income Limit</b>	<b>Maximum Affordable Housing Payment</b>	<b>Income Limit</b>	<b>Maximum Affordable Housing Payment</b>
1	\$21,700	\$543	\$36,200	\$905	\$54,750	\$1,369
2	\$24,800	\$620	\$41,400	\$1,035	\$62,550	\$1,564
3	\$27,900	\$698	\$46,550	\$1,164	\$70,350	\$1,759
4	\$31,000	\$775	\$51,700	\$1,293	\$78,150	\$1,954
5	\$33,500	\$838	\$55,850	\$1,396	\$84,450	\$2,111
6	\$36,000	\$900	\$60,000	\$1,500	\$90,700	\$2,268
<b>Weymouth Area Median Income (AMI): \$103,400</b>						
Source: U.S. Department of Housing and Urban Development, FY 2017 Income Limits; and RKG Assoc.						

# Comprehensive Permit

- ▶ “Unified” permit - all local approvals rolled into one decision
- ▶ Goals:
  - Streamlined review process
  - Efficiency
  - Collaboration and cooperation
  - Administrative appeal
  - Housing production

# Subsidized Housing Inventory

- ▶ An inventory of affordable housing that counts toward Chapter 40B 10% goal.
- ▶ Eligible units:
  - Subsidized by state/federal programs
  - Affordable to households with low/moderate income (LMI)
  - Affirmatively and fairly marketed
  - Subject to affordability restriction

# HPP “Must Haves”

- ▶ Needs assessment
- ▶ Strategy to achieve 10%+
- ▶ Five-year action plan
- ▶ Framework for addressing:
  - Affordable housing
  - Affirmative fair marketing
  - Monitoring

# Housing Needs Assessment

- ▶ Review existing plans, previous studies and surveys, regulatory requirements, demographic and housing data, population forecasts, seasonal housing information, rent and vacancy data;
- ▶ Consult with local and regional housing organizations and advocates to determine current focuses and perceived needs;
- ▶ Identify potential development constraints and Town plans;
- ▶ Analyze existing infrastructure (i.e. schools, roads, transit, water)

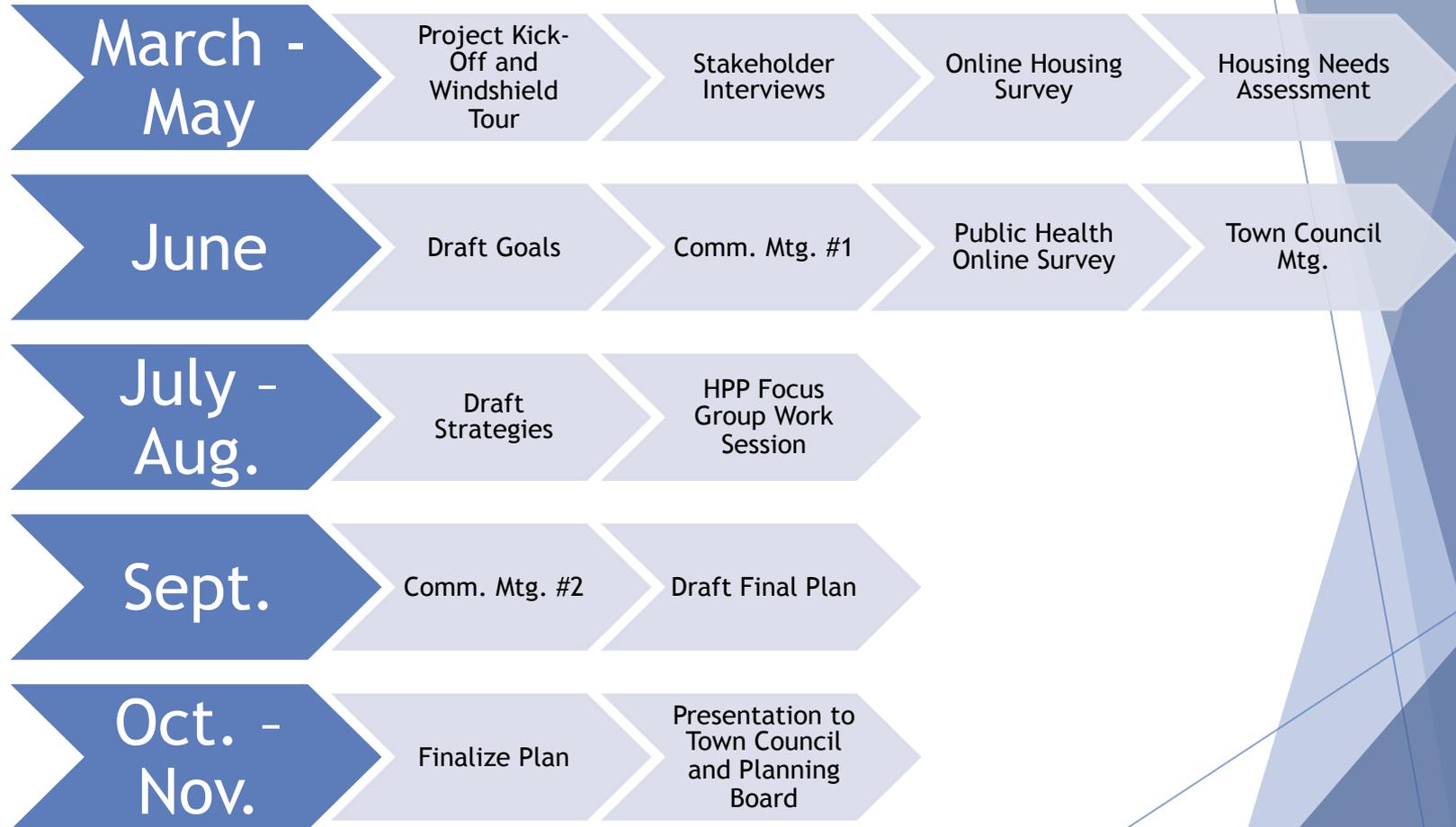
# DHCD 760 CMR 56 Regulations: HPP Goals

- ▶ Mix of types of housing, consistent with local and regional needs and feasible
- ▶ Including rental, homeownership, and other kinds of arrangements, e.g., shared housing for people with special needs or seniors
- ▶ Numerical goal: annual housing production, 0.5% per calendar year
- ▶ Weymouth: 117 units

# Strategies / Action Plan

- ▶ HPP must evaluate these kinds of opportunities:
  - Zoning/local regulations
  - Good locations (site specific or areas)
  - Housing types
  - Town-owned land
  - Regional collaboration

# Project Schedule



# Overview of Housing Needs Assessment

- ❑ Demographics
  - Population, Household Composition, Race & Ethnicity, Income, Homelessness
- ❑ Housing Stock
  - Type & Age, Tenure, Vacancy, Housing Quality, Group Quarters
- ❑ Housing Market
  - Sales Prices & Volume, Foreclosures, Market Rents, Housing Units Permitted, Projected Demand for Housing Units
- ❑ Housing Affordability
  - Low- to Moderate-Income Households, Housing Cost Burden, Affordability Mismatch, Chapter 40B SHI
- ❑ Development Constraints & Capacity
  - Regulatory Barriers, Environmental Constraints, Historic & Cultural Resources, Infrastructure Capacity

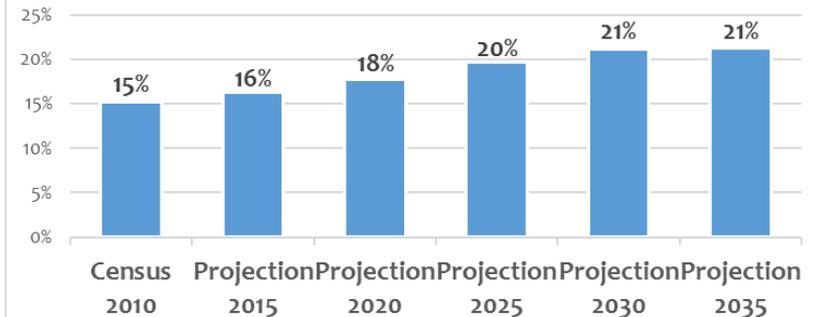
# Key Findings: Demographics and Household Composition

- Weymouth's population is aging
  - Between 2010 and 2035, the number of seniors in Weymouth is projected to increase 46%, compared to a 4% increase of the overall population
- More than half of Weymouth's households are families
  - Between 2010 and 2015, family households declined 2%, while non-family households increased 6%
  - Residents who live alone make up over 80% of the non-family households in Weymouth

**The average household size in Weymouth is 2.41, among the lowest of its surrounding communities**

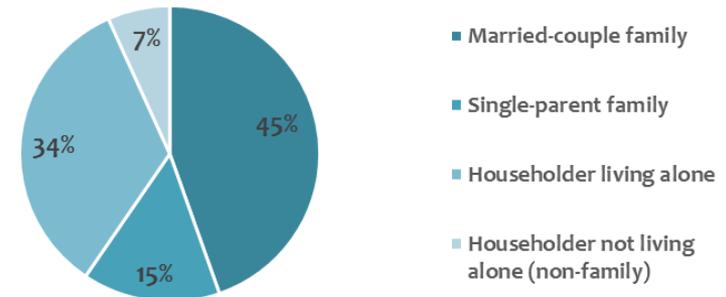
**Percent of Weymouth Population Age 65 and Over**

Source: Donahue Institute



**Weymouth Households by Type, 2015**

Source: ACS 2011-2015

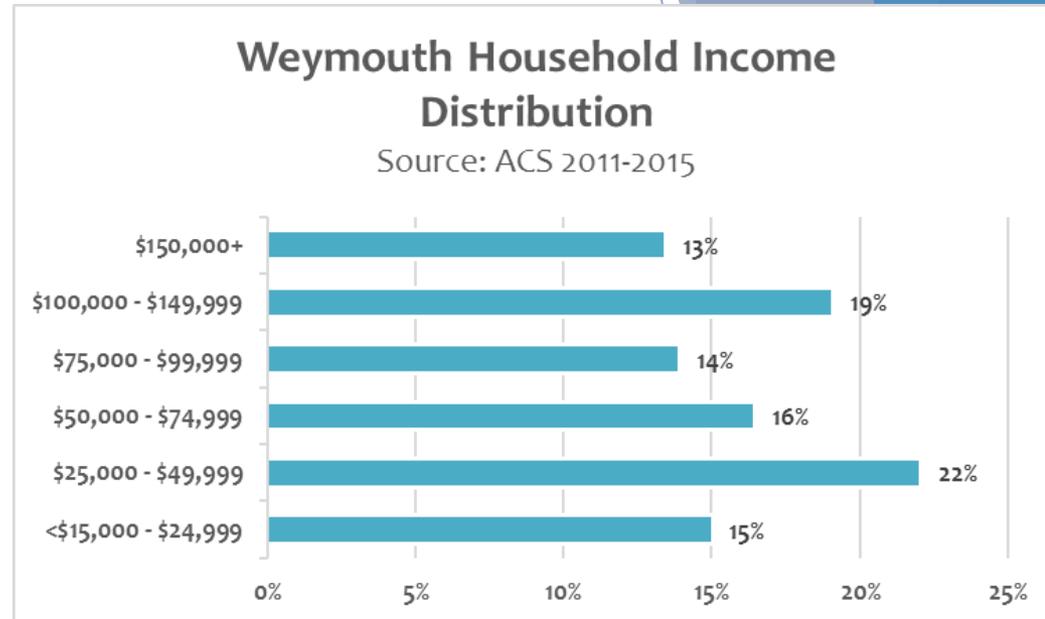


# Key Findings: Demographics and Household Composition

- ❑ Weymouth's median household income of \$69,123 is lower than most of its surrounding communities

**Single males with children under 18 have the highest median family income in Weymouth, at \$115,911, while single females with children under 18 have the lowest, at \$27,334.**

**Close to 40% of Weymouth households have an annual income of \$50,000 or less**

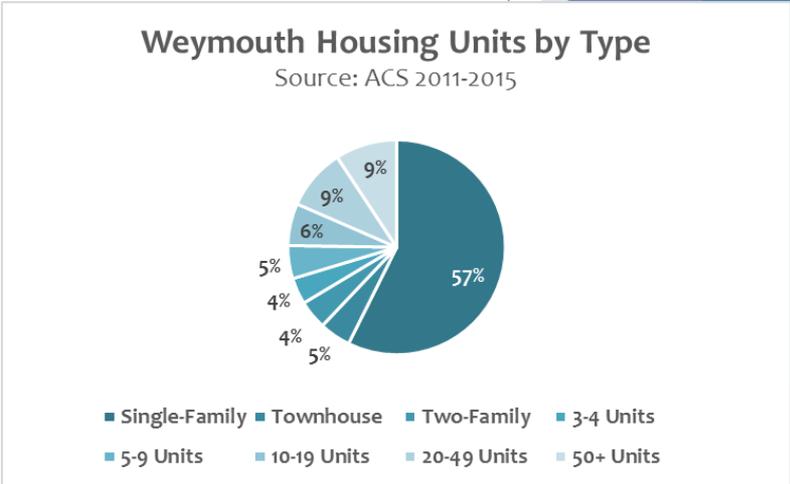
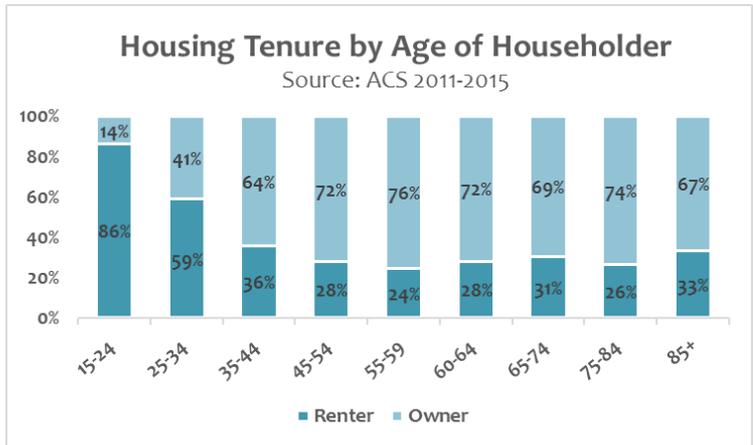


**As of June 2017, there were 107 homeless students enrolled at the Weymouth Public Schools.**

# Key Findings: Housing Stock

- More than half of Weymouth's housing units were built before 1959, which poses maintenance challenges
- 63% of Weymouth's housing stock is owner-occupied, however, younger households under 34 years are much more likely to rent

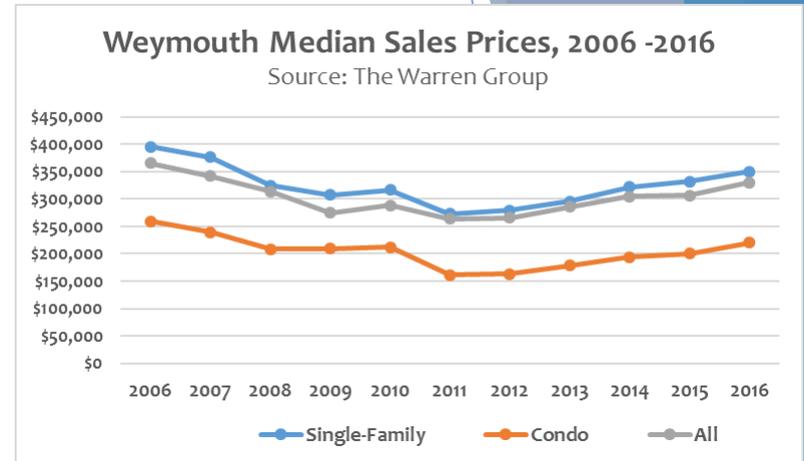
**Close to 60% of all housing units are single-family homes, and 18% are in multifamily buildings with 20 or more units.**



- Weymouth's vacancy rate is very low, highlighting a tight housing market, especially for owner households

# Key Findings: Housing Market

- ❑ The median sales price for single-family homes increased 10% between 2010 and 2016, outpacing many of the surrounding communities
- ❑ The volume of single-family home sales and condominium sales increased over 200% between 2011 and 2016
- ❑ Market projections indicate that between 2016 and 2021, demand for housing in Weymouth is projected to increase by an average of 58 ownership units per year and 110 rental units per year between 2016 and 2021
- ❑ The greatest increase in demand is projected to come from senior households, age 65 and over, with annual incomes over \$100,000



**In 2016, the average monthly rent for a single-family home was \$2,288, and \$1,779 for a multifamily residence, a 17% and 13% increase, respectively, since 2011.**

# Key Findings: Housing Affordability

Close to 62% of renter households and 30% of owner households have extremely low- to moderate-incomes (<=80% AMI)

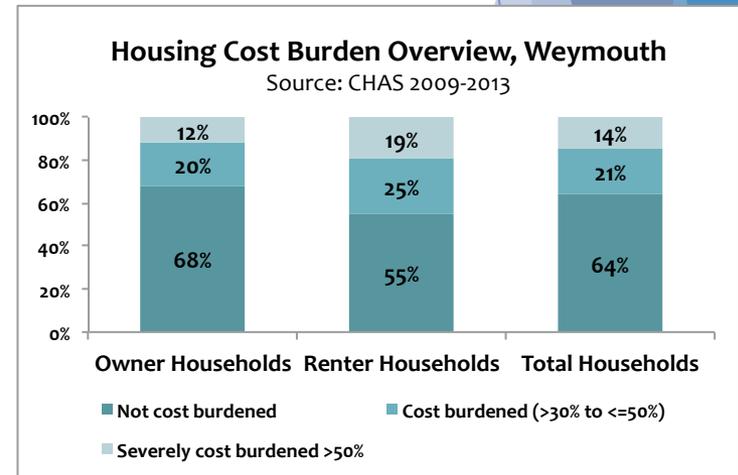
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Source: U.S. Department of Housing and Urban Development, FY 2017 Income Limits; and RKG Assoc.

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# Key Findings: Housing Affordability

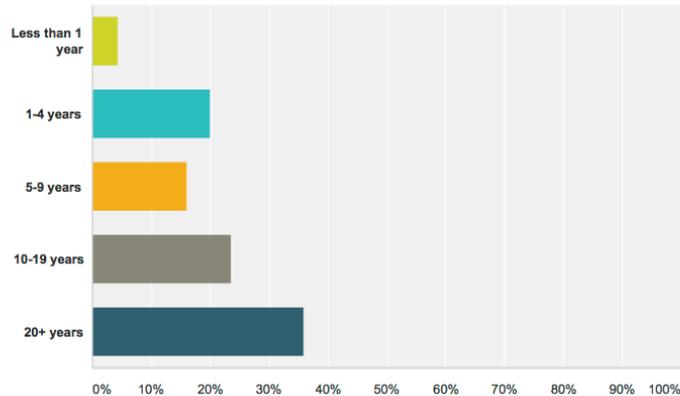
- ❑ Close to 35% of Weymouth's households spend more than 30% of their gross monthly income on housing, which is known as housing cost burden
- ❑ The most severely housing cost burdened (housing costs >50% of income) homeowners are **elderly non-families** with incomes at or below 30% AMI, and **small families** with incomes between 31%-50% AMI
- ❑ The most severely housing cost burdened renters are **non-elderly, non-family households** and **small families** with incomes at or below 30% AMI
- ❑ According to DHCD's most updated records, Weymouth's subsidized housing inventory (SHI) is at 8.1%, short of the state's 10% statutory minimum – a shortfall of 437 affordable units

# Online Housing Survey

- Close to 1,200 respondents!
- Online for 2.5 weeks in April

## Q3 How long have you lived in your present home in Weymouth?

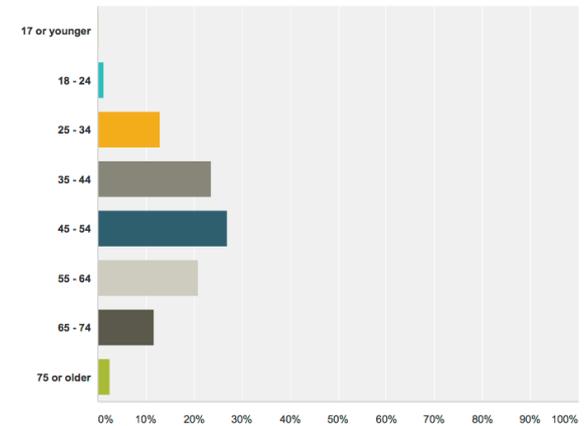
Answered: 1,107 Skipped: 78



Weymouth Housing Survey

## Q7 What is your age?

Answered: 1,100 Skipped: 85



## How important is it to you to stay in nouth (either in your current home or not) as you age?

Answered: 1,074 Skipped: 111

Extremely important

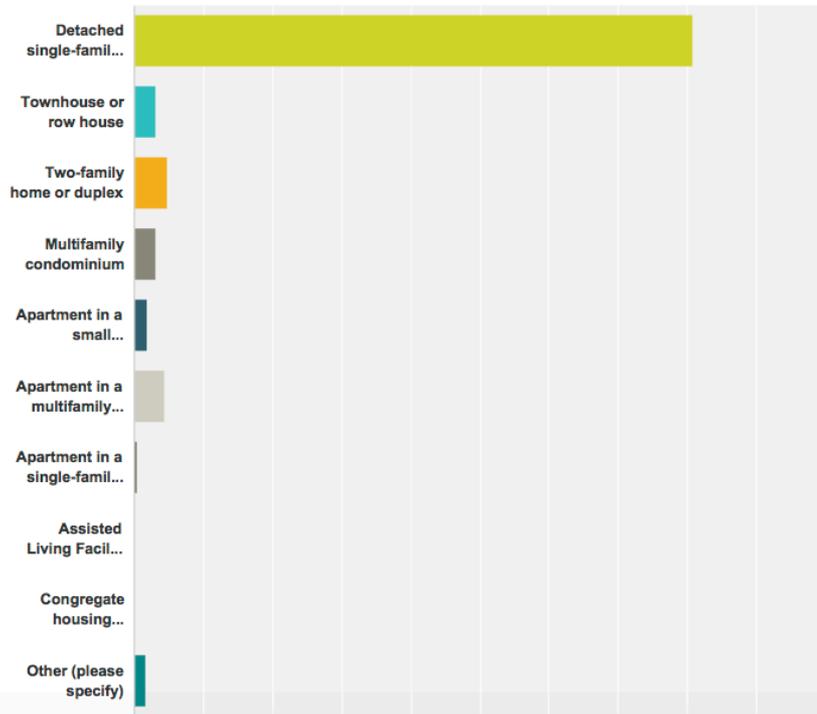
Very important



# Online Housing Survey

## Q12 What kind of housing unit do you live in?

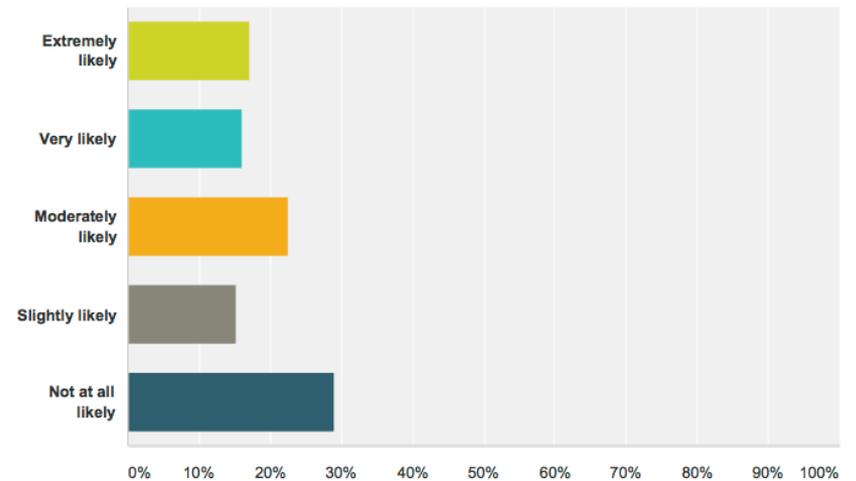
Answered: 1,089 Skipped: 96



## Weymouth Housing Survey

## Q21 How likely is it that you will buy a home or rent an apartment in Weymouth in the next 10 years?

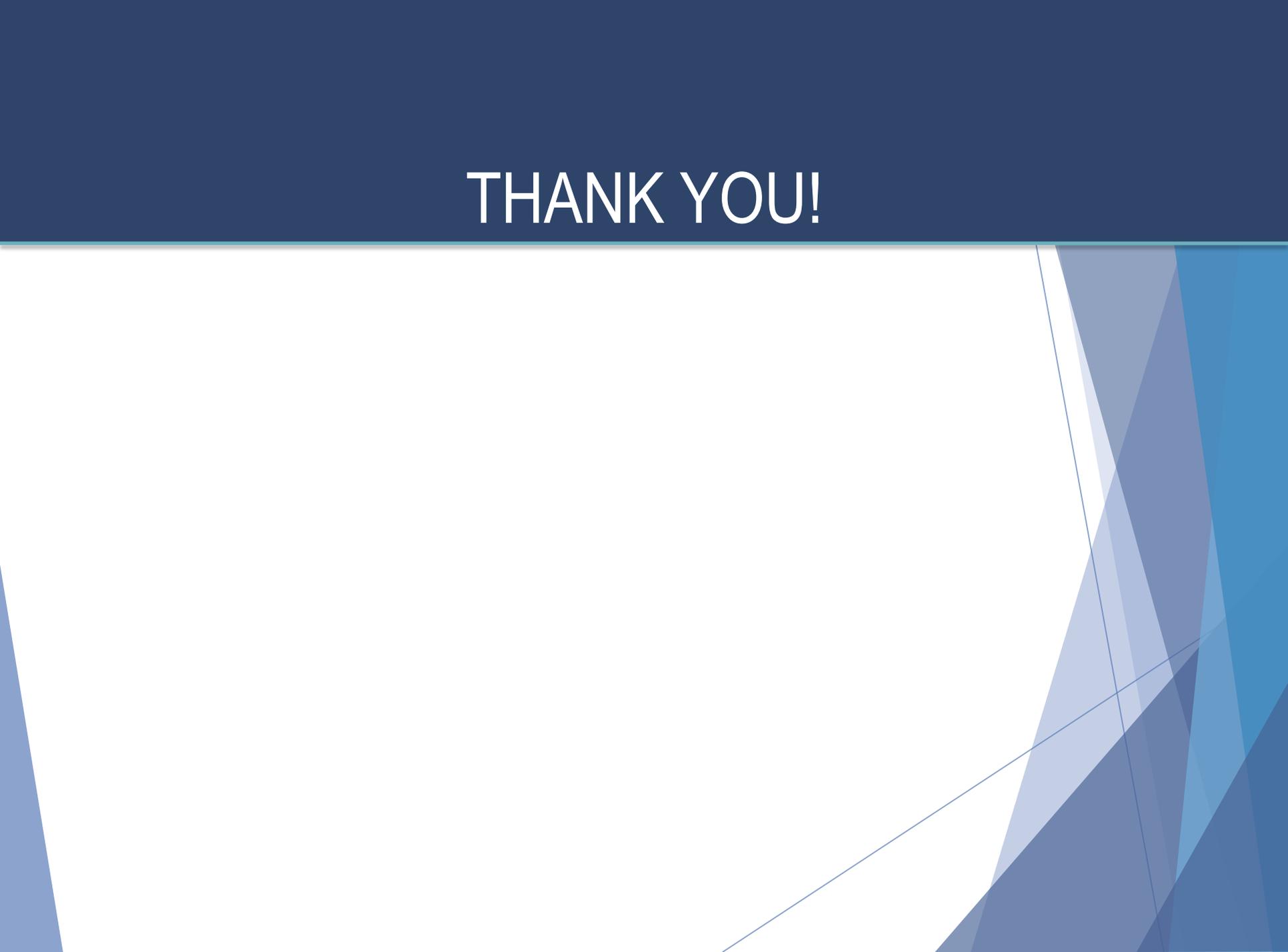
Answered: 217 Skipped: 968



# Questions & Answers

- ❑ Questions & Answer:
  - ❑ Don't be shy! This stuff can be confusing,,,
- ❑ Housing Visioning Exercise
- ❑ Open House – Draft Goals Stations
- ❑ Thank you!

THANK YOU!

The background features a dark blue header with the text 'THANK YOU!' in white. Below the header, the background is primarily white, with abstract geometric shapes in various shades of blue (light, medium, and dark) on the right side, creating a modern, layered effect.