

Town of Weymouth Housing Production Plan

Presentation to Weymouth Town Council &
Planning Board June 26, 2017



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Contents

1. Review the project scope and timeline
2. Context: Chapter 40B
3. Define the purpose and elements of a Housing Production Plan (HPP)
4. Review key findings from the Housing Needs Assessment and Online Housing Survey

Housing Production Plan Defined

- ▶ 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

Context: Chapter 40B

- ▶ 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 have 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

History

- ▶ 1949: Housing Act
- ▶ 1950-1960s: Boston in decline
- ▶ 1964: Chapter 40B, Regional Planning Act
- ▶ 1965: Racial Imbalance Act (1965)
- ▶ 1965: Special Commission on Low-Income Housing (MA)
- ▶ 1965: Birth of HUD
- ▶ 1966: Home Rule Amendment (MA)
- ▶ 1966: Birth of MassHousing
- ▶ 1969: Amended Regional Planning Act (§§ 20-23)

Low-Moderate Income Housing

- ▶ Housing that is price- and occupancy-restricted for households with incomes at or below 80% of **Area** Median Income (AMI)
 - HUD Boston Metro AMI: \$103,400
 - Income limits vary by household size
 - Context: Household of 3, Boston Metro
 - @ 80% AMI, \$70,350
 - @ 50% AMI: \$46,550
 - @ 30% AMI: \$27,900

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

- ▶ List 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

- ▶ Existing plans, previous studies and surveys, regulatory requirements, demographic and housing data, population forecasts, seasonal housing information, rent and vacancy data;
- ▶ Local and regional housing organizations and advocates to determine current focuses and perceived needs;
- ▶ Potential development constraints and Town plans;
- ▶ Existing infrastructure (i.e. schools, roads, transit, water)

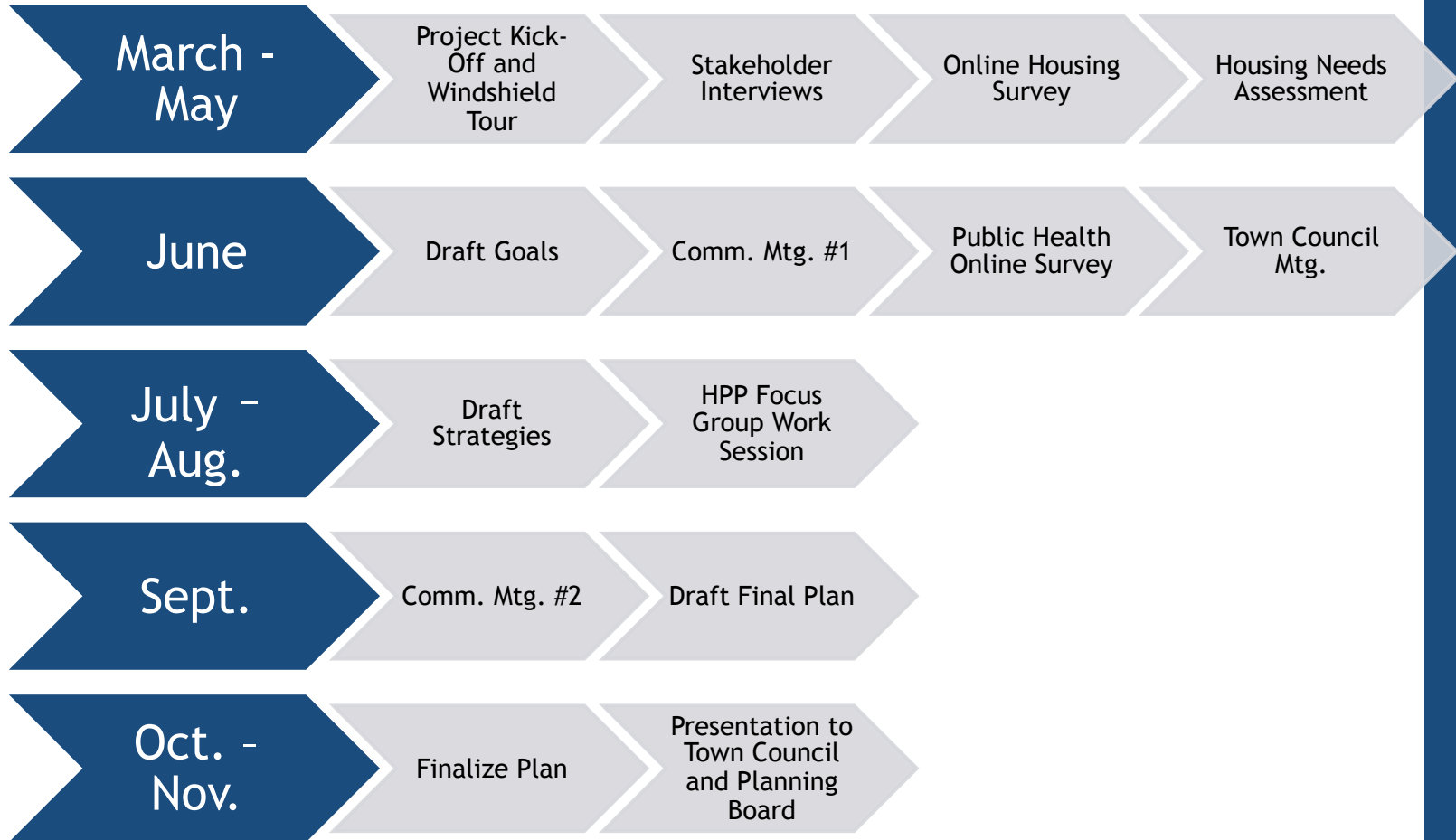
DHCD 760 CMR 56 Regulations: HPP Goals

- ▶ 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

Schedule (Anticipated)



Overview of Housing Needs Assessment

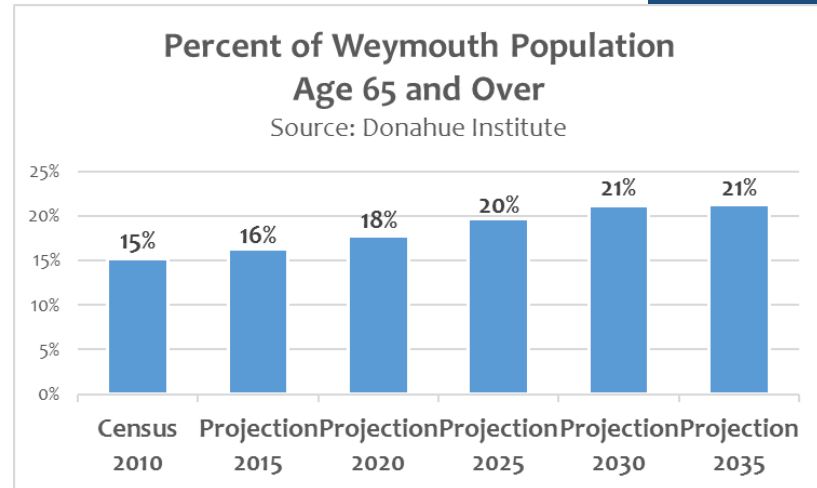
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- ❑ Demographics
- ❑ Housing Stock
- ❑ Housing Market
- ❑ Housing Affordability
- ❑ Development Constraints & Capacity

Key Findings: Demographics and Household Composition

- ❑ Weymouth's population is aging
 - 2010-2035: number of seniors in Weymouth is projected to increase 46%, but 4% increase of the overall population

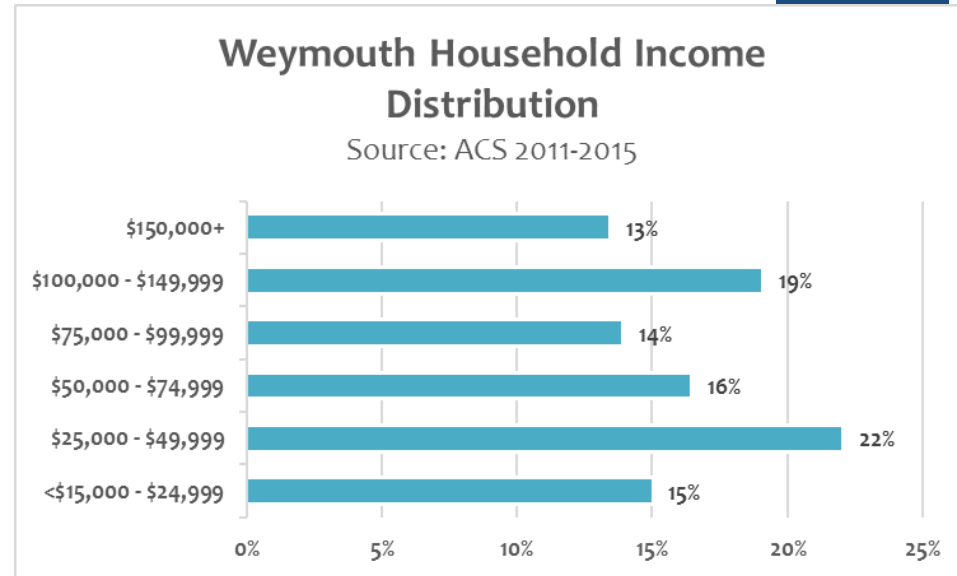
- ❑ More than half of Weymouth's households are families
 - 2010-2015: family households declined 2%, non-family households up 6%
 - Residents living alone make up over 80% of non-family households in Weymouth



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

Key Findings: Demographics and Household Composition

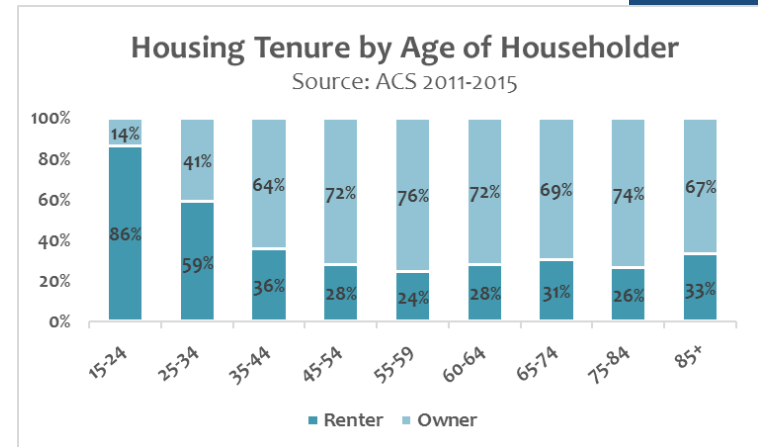
- ❑ Weymouth’s median household income of \$69,123 is lower than most of its surrounding communities
- ❑ Single women with children have the lowest median family income in Weymouth: \$27,334
- ❑ As of June 2017, Weymouth Public Schools had 107 homeless students



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

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



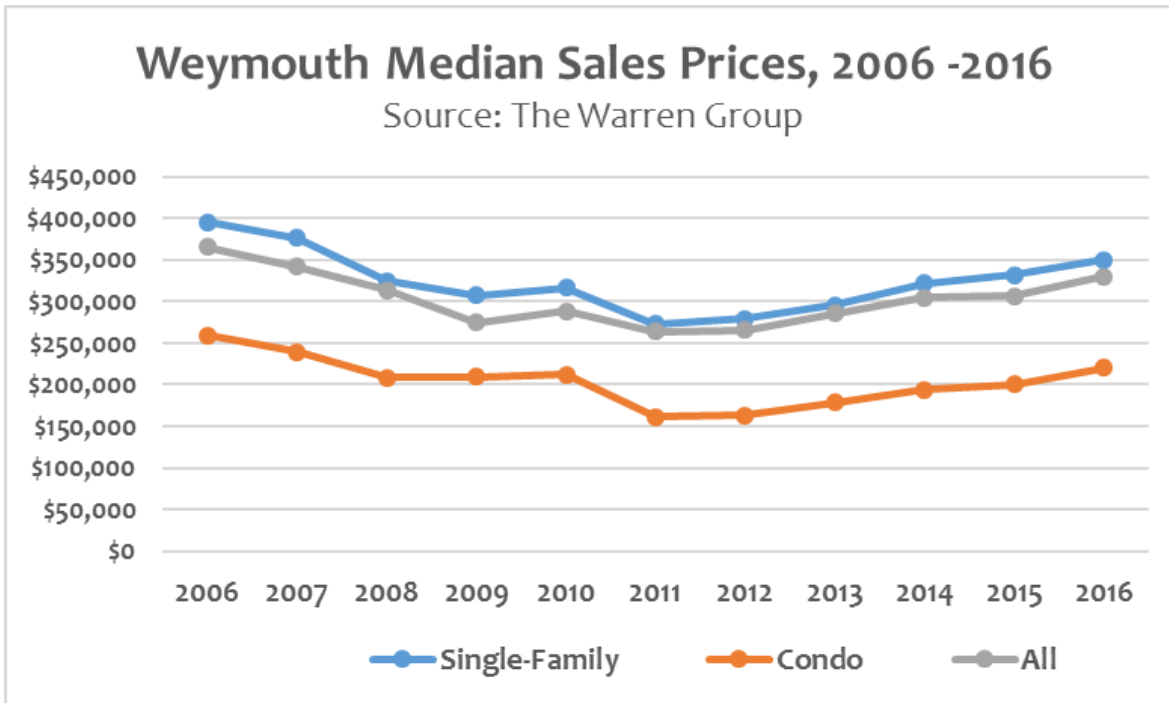
Close to 60% of all housing units are single-family homes, and 18% are in multifamily buildings with 20 or more units.

Key Findings: Market

- ▶ Single-family median sale price increased 10% between 2010-2016, outpacing many surrounding communities
- ▶ Single-family and condo sales volume increased over 200% between 2011-2016
- ▶ 2016-2021 projections; demand for housing in Weymouth to increase by 58 ownership units per year and 110 rental units per year
- ▶ The greatest increase in demand is projected to come from senior households, age 65 and over, with annual incomes over \$100,000

Key Findings: Housing Market

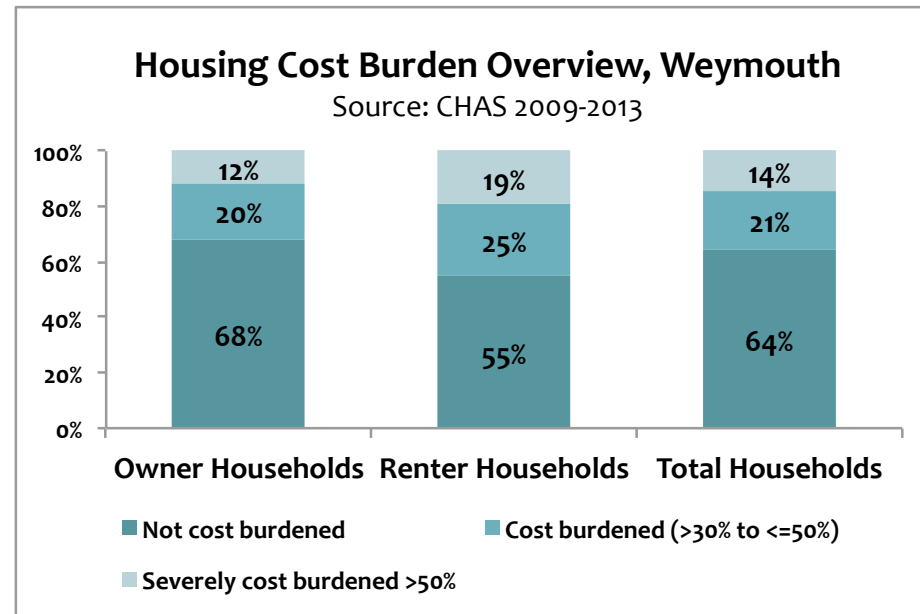
In 2016, the average monthly rent for a single-family home was \$2,288, and \$1,779 for a multifamily residence, a 17% and 13% increase, respectively, since 2011.



Key Findings: Housing Affordability

- ▶ Close to 35% of Weymouth's households spend more than 30% of their gross monthly income on housing, which is known as housing cost burden

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



Key Findings: Housing Affordability

- ❑ 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

- ◆ Majority of respondents:
 - Have lived in Weymouth for more than 20 years
 - Are between the ages of 45-54
 - Feel that it is extremely important or very important to stay in Weymouth as they age (either in their current home or a different home)

Draft Housing Goals

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- ▶ **Goal 1:** Encourage the development of a mix of housing types appropriate for an aging population and affordable to extremely low- to moderate-income senior households, including service-enriched, continuum of care housing.
- ▶ **Goal 2:** Integrate affordable units into a broader range of housing types throughout Weymouth's established and newly developed neighborhoods by incorporating affordable units in new development, redevelopment of underutilized properties, and re-use of existing buildings.

Draft Housing Goals

- ▶ **Goal 3:** Continue to invest in Weymouth's existing housing stock and neighborhood infrastructure, including sidewalks, parks, and commercial centers, to strengthen the quality of life, aesthetics, and connectivity of the community.
- ▶ **Goal 4:** Encourage mixed-income housing through mixed-use development in business districts, village centers, and light industrial districts.
- ▶ **Goal 5:** Recognize and address the unique housing quality, suitability, and service needs of residents with physical and cognitive disabilities, and people recovering from substance abuse.

Draft Housing Goals

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- ▶ **Goal 6:** Support opportunities for service-enriched permanent housing for Weymouth's homeless individuals and families.
- ▶ **Goal 7:** Support greater pathways to homeownership for existing Weymouth residents.
- ▶ **Goal 8:** Increase Town capacity to facilitate housing production and rehabilitation by allocating funding, staff, and other resources to relevant activities, and by educating the community about housing needs.

Next Steps (Near Term)

- ▶ Public Health Online Survey
- ▶ Refine/modify Housing Goals based on 6/20 Community Meeting and 6/26 Town Council Meeting
- ▶ Develop Draft Housing Strategies
- ▶ Work with Planning/Community Development staff to identify potential housing production and preservation opportunities in Weymouth
- ▶ More meetings!

Questions?