

# Multifamily zoning and development



Medfield, MA  
April 26, 2018

# Who we are

MHP is a quasi-public agency started in 1985

**MISSION:** Use private investment to bring more affordable housing to Massachusetts

Massachusetts  
Housing  
Partnership

# What does MHP do?

- ▶ **Permanent financing for affordable rental housing**
- ▶ **ONE Mortgage program**
- ▶ **Community Assistance**
- ▶ **Research on housing data and supporting policy efforts**

# Goals for this morning

- ▶ **Regional and local context to housing**
- ▶ **Look at a few tools communities use to promote housing**
- ▶ **Community example of planning and zoning**

# Regional Housing Pressures

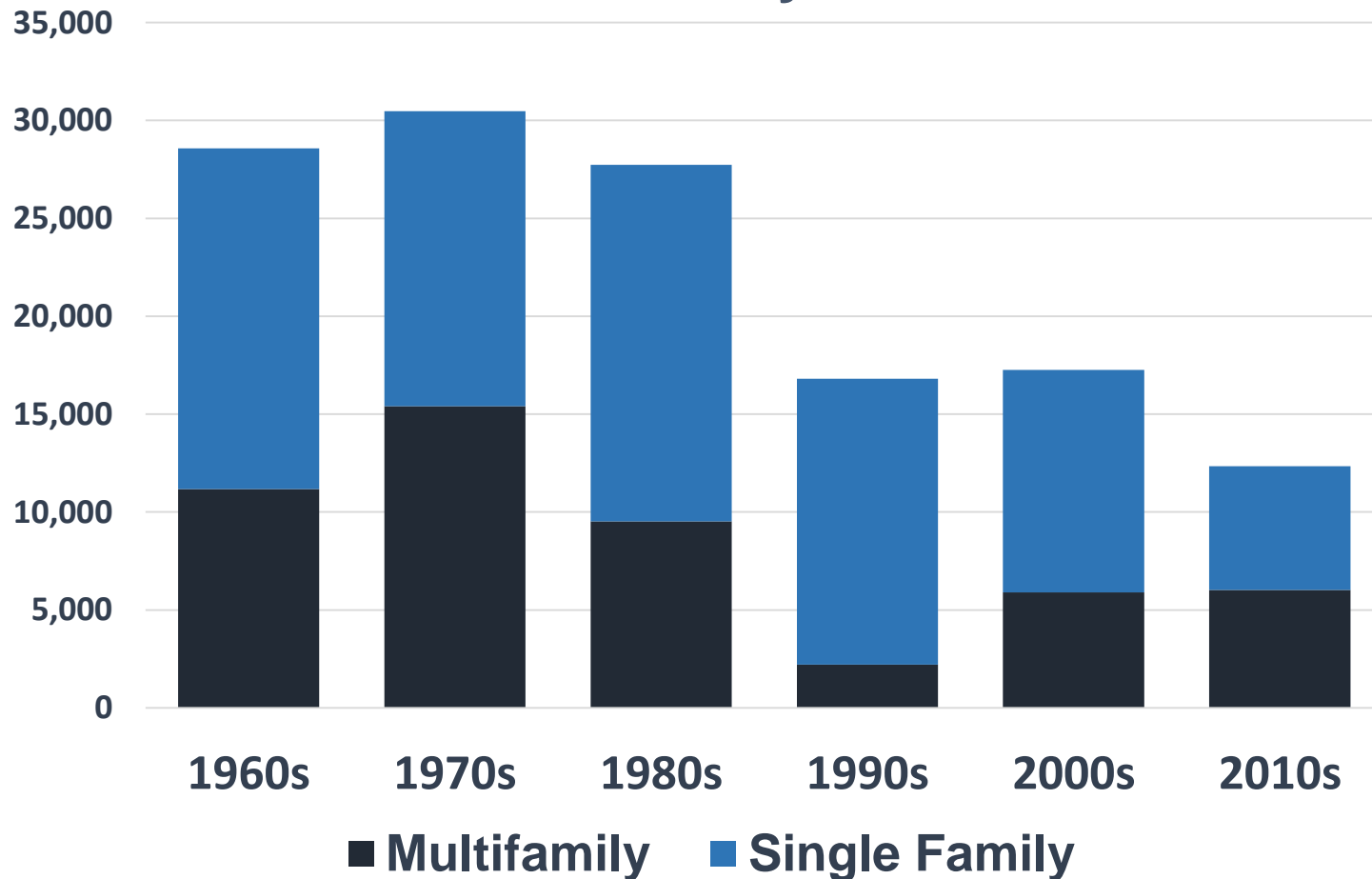
- ▶ **Lack of housing choice**
- ▶ **Increasing senior population**
- ▶ **Expensive**
- ▶ **Declining young population**

# Regional Housing Pressures

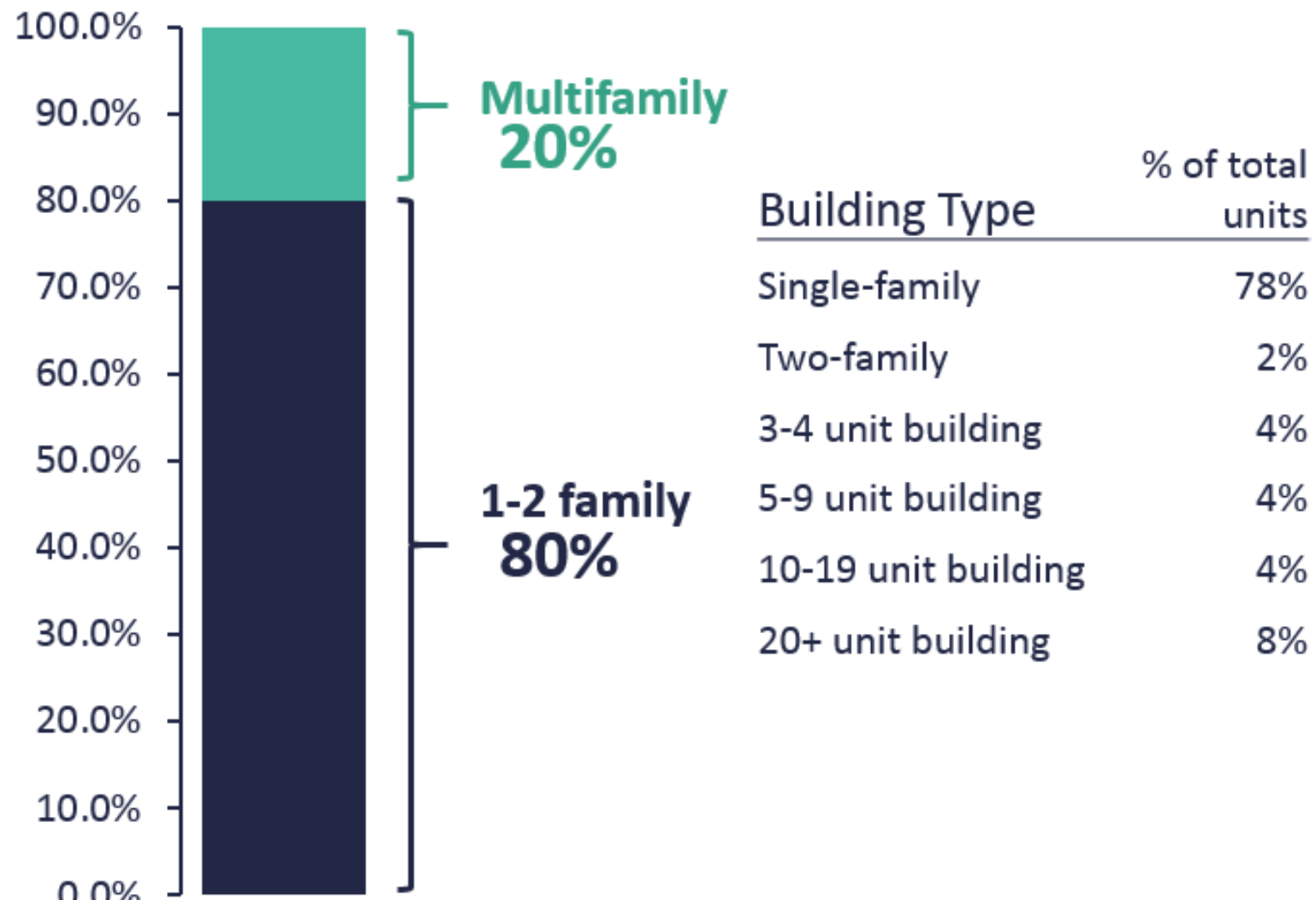
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# Supply < Demand

## Annual Housing Production in Massachusetts by Decade



# Slim pickings- SWAP/ TRIC Region's Building Typography



Data source: U.S. Census Bureau, 5-year American Community Survey 2012-2016

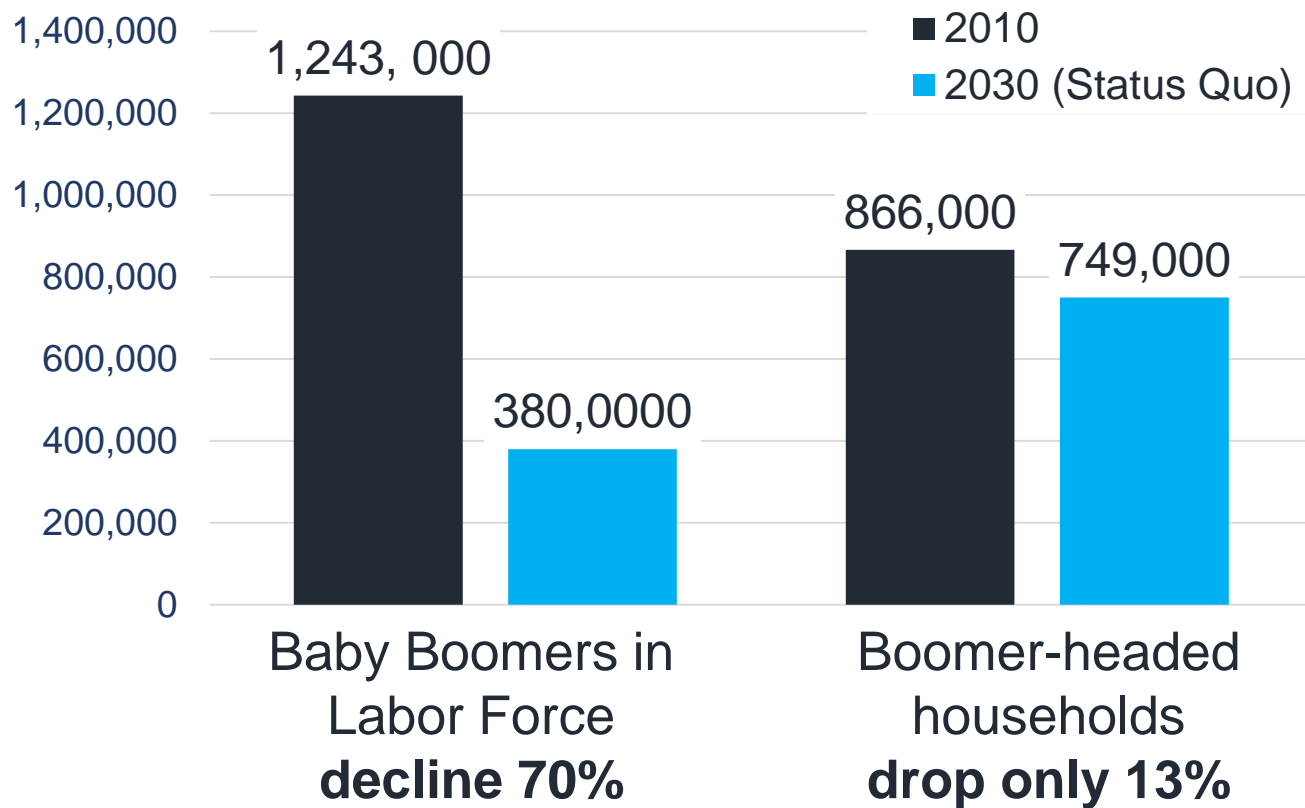


# Regional Housing Pressures

- ▶ Lack of housing choice
- ▶ **Increasing senior population**
- ▶ Expensive
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# Out of the workforce, but not out of the housing market

## Baby Boomer Workers and Households 2010 – 2030, Metro Boston



# Regional Housing Pressures

- ▶ Lack of housing choice
- ▶ Increasing senior population
- ▶ **Expensive**
- ▶ Declining young population

It seems like we will never be able to afford to buy a house...



You can be a homebuyer like we were at your age... you just have to work hard and save!



# THE YOUNG HOME BUYER

**YESTERDAY**

**TODAY**

**\$39,552\***

18 – 34 year olds median income in Norfolk County (1980)



**\$48,755**

18 – 34 year olds median income in Norfolk County (2013)



**\$196,250\***

Norfolk County Median Home Price (1987)



**\$446,000**

Norfolk County Median Home Price (2016)



**43%**

National % of Students Graduate with Debt



**\$12,246\***

Average debt per student\*



**68% (61% in MA)**

National % of Students Graduate with Debt

**\$30,100 (\$30,584)**

Average debt per student

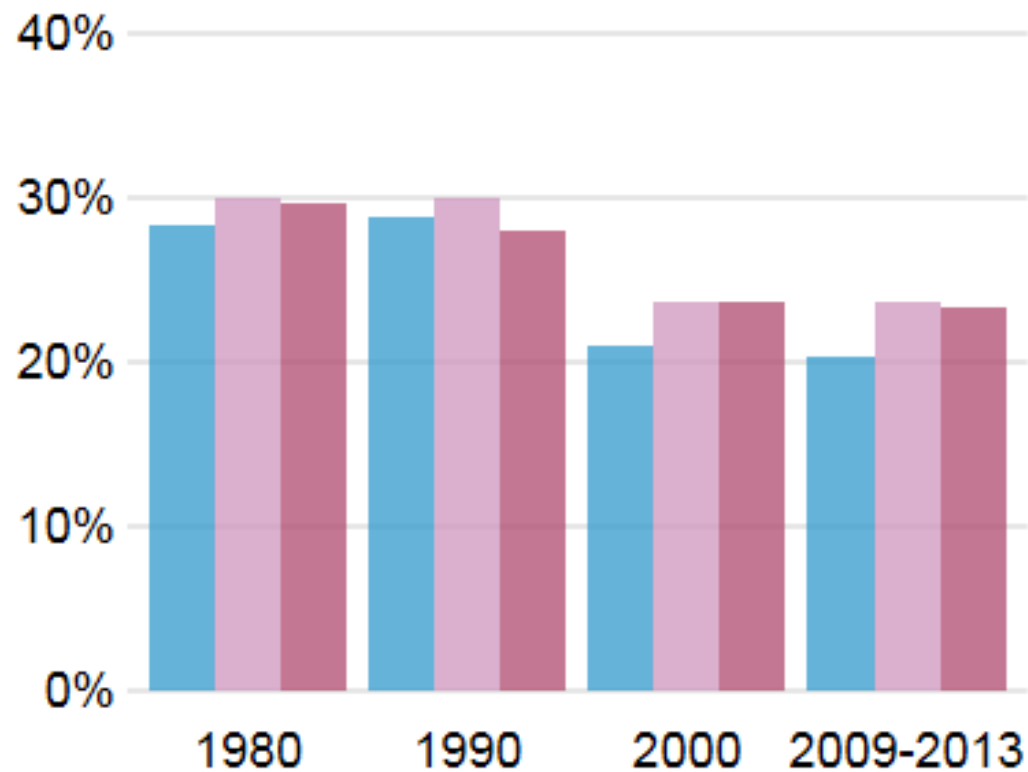
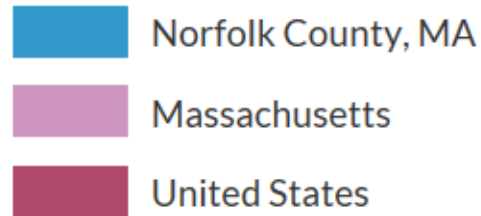
# Regional Housing Pressures

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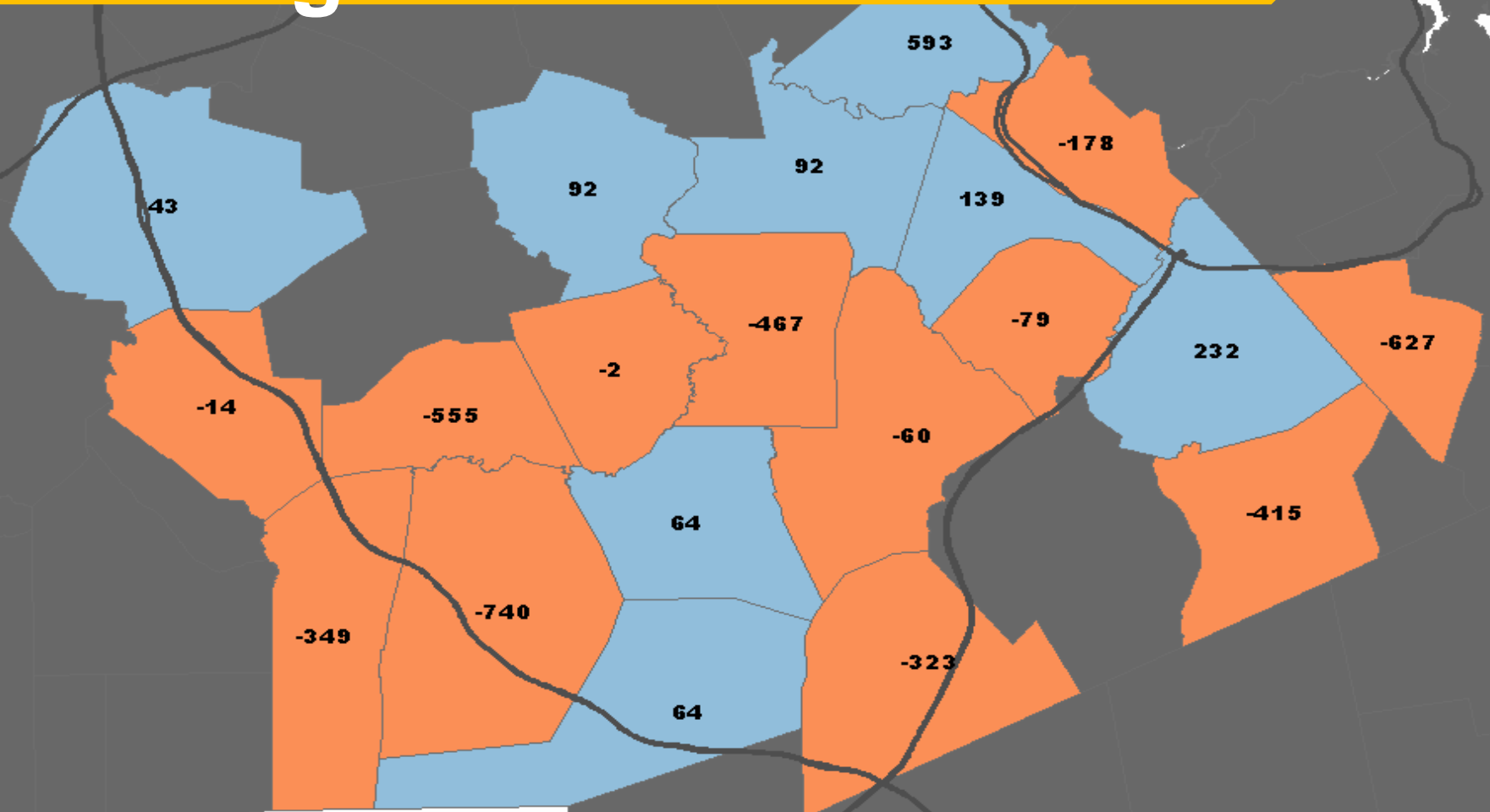
# You have less young adults

## Population, Age 18 to 34

Percent of population aged 18 to 34



# And 10 years (07-17) of declining enrollment



Data source: MA DOE, District Profiles, Accessed 04-24-18



# Challenges

- ▶ **Political opposition**
- ▶ **Fear of change**
- ▶ **Infrastructure**

# Resources are available

- ▶ **CPA funds**
- ▶ **Trust initiatives**
- ▶ **MHP Technical Assistance**
- ▶ **Town-owned land**
- ▶ **Zoning for housing variety as of right**

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# Open Space/ Cluster Development



*Open Space / Cluster Development*



*Conventional Subdivision / Sprawl*

# Cottage Development, Westford

## Westford: Cottage development, multifamily zoning efforts



# Housing Development, Concord

## Riverwalk, town-level efforts



# Inclusionary Zoning



**Adaptive reuse of a school in Beverly built under an inclusionary zoning bylaw.**

# Accessory Dwelling Units





# Mixed-Use Development

Article 19: Amend Zoning By-Law - Map Change to Mixed Use Overlay District



Needham's Mixed Use Overlay District



Hingham Shipyard

# Using 40B to get what you want

**Alpine Village, Billerica**



**Lombard Farm, Barnstable**



**Thankful Chase, Harwich**

# Other tools for multifamily zoning

- ▶ Allowing alternative housing forms (duplex, triplex, or quadraplex) in all residential areas
- ▶ Establishing zones where multifamily housing is allowed by right
- ▶ Zoning by right for open space through open space residential design (OSRD), used fairly frequently for conservation subdivisions.

## Know what you're looking for?

**SEARCH**

Strategies and best practices for the creation and preservation of affordable housing, with guides, tools and resources for local boards & committees, planners, municipal staff, developers, and volunteers.

### Just getting started?

- Overview >
- For Local Boards & Committees >
- For Planners & Municipal Staff >
- For Developers >

### Questions?

- Frequently Asked Questions >
- Ask us a Question >

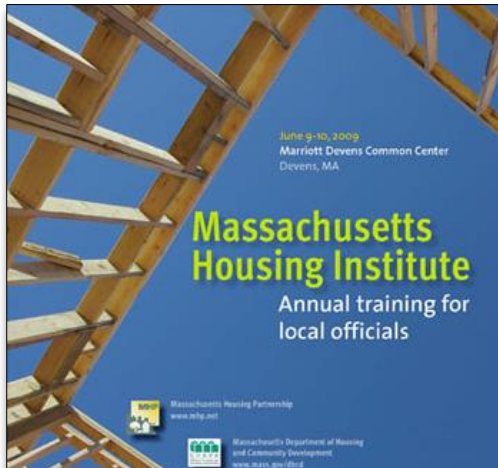
# Housing Institute

## 12<sup>th</sup> Annual Housing Institute

June 6 and 7, 2018

Devens Common Center,  
Devens, MA

*Understanding affordable housing for non-urban municipal employees, volunteers and interested community members*



### Sessions include:

- Understanding development process
- Development finance & finding a site
- Zoning, land use and permitting
- Local Engagement Strategies that Work
- Affordable housing finance 101 & 201
- Best local municipal practices

Contact Phil Crean for more info at 857-317-8517 or [pcrean@mhp.net](mailto:pcrean@mhp.net)

# You're not alone



# Community Assistance



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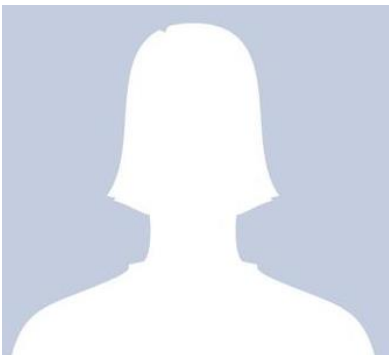
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