Housing Plans - Assessing Your Community's Housing Needs and Building Plans

MHP Massachusetts Housing Institute
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Exercise #1 – Group Report Outs

- Why did the members of your group choose to attend this session?
- What is their challenge?
- What kind of help do they need?
- How are your group member’s needs and challenges similar and different from each other?
Why Create a Housing Plan?

- More effectively achieve goals
- Understand housing needs
- Reach agreement on policies
- Establish commitment to housing goals
- Create do-able strategies
- Guide the type and location of development
- Strengthen community and regional partnerships
- Foster leadership, coordination, and oversight
Components of a Good Plan

- Guided by community values and big picture thinking
- Builds on other local and regional plans
- Clear data-driven analysis of key issues
- Readable, visual, and informative
- Identifies realistic strategies and how to accomplish them
- Helps use local resources wisely
- Brings community together through fair and inclusive engagement
Universe of Housing Plan Types

Primarily about housing
- Housing Needs Assessment
- Housing Plan
- Housing Production Plans

Elements of other plans
- Master Plan
- Community Preservation Plan
- Economic Development Plan
- Area Plan (e.g. neighborhood plan)

Specialized housing plans
- Housing Trust Action Plan
- Consolidated Plan (entitlement communities)
- Analysis of Impediments to Fair Housing Choice (HOME recipients)
Plans Primarily About Housing

Housing Needs Assessment (Local Study)
- Demographic Characteristics & Trends
- Housing Supply Characteristics & Trends
- Key Housing Needs: Findings & Conclusions

Housing Plan (Local Plan)
- Same as above +:
  - Development Constraints & Limitations
  - Implementation Capacity & Resources
  - Housing Goals & Strategies

Housing Production Plan (State Recognized Regulatory Tool)
- Same as above +:
  - Prepared in accordance with state regulations and guidelines
  - Describes how the community plans to produce affordable units to obtain certification by the state
  - With a certified plan, ZBA denials of a Comprehensive Permit will be upheld by Housing Appeals Committee if not consistent with local needs.
HPP Certification Explained

For example, the town next door...

Has 5,000 year round housing units so it needs a total of 500 units to be counted on the SHI to meet the 10% goal under MGL 40B.

Adopts and the state approves a Housing Production Plan.

 Approves a housing development for 25 units that will be counted on the Subsidized Housing Inventory. (25 = 0.5% of total year round units)

The Town earns “certification” by the state and enters safe harbor for one year.
Rough Timeline & Cost of Housing Plan

4-10 months total

• 1-3 months:
  • Needs Assessments
  • Development Constraints Analysis
• 1-3 months: Community Engagement
• 1-2 months: Draft Plan & Public Review
• 1-2 months: Finalize Plan & Adopt

Typical Cost Range: $15K-$25k
Our Tips for an RFP

Don’t be too prescriptive regarding scope of work. Ask for recommended scope of work.

In addition to standard evaluation criteria include:
- Level and quality of public engagement
- Success with implementation of plans
- Quality of plans: readability, use of graphics, & clarity

If overall project budget is public information, include it in the RFP per parameters of 30B

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Developing the Housing Needs Assessment

- Current & past data – analyze trends
- Surveys & interviews
- Public forums & board meetings
- Research on best practices
- Identification of existing resources
Average Arlington household size has increased slightly from 2.22 in 2000 to 2.24 in 2010. This corresponds to the recent increase in school-age children. Meanwhile, average household size in the broader MAPC region and the Commonwealth decreased during this time period.
Use of Graphics

Population Density
(Source 2010 US Census)

Barnstable
723 persons/sq. mile

Hyannis
2,907 persons/sq. mile
What’s the real story about school children?

Recent population growth has coincided with an increase in the school-age population.
How diverse is housing choice?

Figure 12: Arlington Housing Units by Type

Source: U.S. Census Bureau, 2009-2013 American Community Survey
How affordable is ownership housing?

Annual Income Needed to Afford to Purchase a Single-Family House in Manchester

Source: DHCD Sales Price Calculator, Author calculations using Manchester FY2015 tax rate, and assuming 30-year fixed mortgage, 5% downpayment, 3.92% interest rate. The Warren

- $215,000 for 80% AMI Household of 3
- $240,000 for 80% AMI Household of 4
- $345,000 for Metro Area Household Income
- $425,000 for Manchester Median Household Income
- $750,000 for 193% AMI / Median Sales Price 2014

Household Income

Sales Price
How affordable is rental housing?

FEW APARTMENTS ARE AFFORDABLE TO LOWER-INCOME HOUSEHOLDS.

Although there are more than 7,200 rental units in Arlington, very few are available and affordable to lower-income households.

1,460 rental units were converted to condos between 2000 and 2014. Condos often require greater funds to occupy than apartments. In 2000, there were over 7,800 rental units.⁴
What does it mean to be housing cost burdened?

**Your Budget $15/Hour = $2600/Month**

**Budget Quiz 1:**

If Housing is **50%** of your Budget: Leftover = $1300

PICK 2 of 6 Expenses

- Childcare
- Taxes
- Miscellaneous
- Food
- Transport
- Healthcare

If the housing expense can be reduced to 30%, it helps give families flexibility to pay for other necessities.

**Budget Quiz 2:**

If Housing is **30%** of your Budget: Leftover = $1820

PICK 4 of 6 Expenses

- Childcare
- Taxes
- Miscellaneous
- Food
- Transport
- Healthcare
Ipswich

Select a service to assist your housing production planning process:

- **Housing Data Profile**
  - View 30 statistics on demographics, housing cost, supply, and more in a single table.
  - Compare Ipswich to its neighbors, similar cities & towns, the region, and the state.
  - Export table to CSV.
  - Select

- **Basic Needs Assessment**
  - View interactive visualizations of 10+ key housing indicators for Ipswich.
  - Read and export interpretive text tailored for housing trends in Ipswich.
  - Provides most of the required data elements for a housing production plan.
  - Export document to Word.
  - Select

- **Data Download**
  - Download all 10+ currently available data points for all cities & towns in the state.
  - Dig deeper and perform your own analyses. Includes metadata and user guide.
  - Select

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**MAPC**

Built in Boston by

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Ipswich Housing Needs Assessment

Housing needs and preferences change over time. Young professionals and seniors on fixed incomes may prefer smaller, more affordable units that are easier to maintain. Families with children may want more space and access to quality schools. This section looks at the population of Ipswich by age and how it is projected to change.

Demographics

Ipswich is home to 13,175 residents, an increase of 1.4% from 2000. School-age children, between 5 and 19, make up 18.7% of current residents. Between 2005 and 2012, school enrollment has increased from 2,085 to 2,114, or 1.4%. Working-age adults, between 20 and 65, and seniors over 65, make up 59% and 10.1% of current residents, respectively.

Massachusetts is growing older. In all but one municipality, the senior population is expected to grow the most in percentage terms over the next two decades. In Ipswich, the senior population is expected to increase 2,154, or 91.6206%, through 2030, as seen below. The total population is projected to increase by 159, or 1.2%, over the same period.
Other Helpful Resources

- MHP Housing Needs Workbook
- Massachusetts Housing Policy Toolkit
  [http://www.housingpolicy.org/index_MA.html](http://www.housingpolicy.org/index_MA.html)
- Metro Boston DataCommon
  [http://metrobostondatacommon.org/](http://metrobostondatacommon.org/)
- HUD mapping tool:
Evaluating Development Constraints

Regulatory and Non-Regulatory Constraints:

- Land Use and Zoning
- Natural and Physical Constraints
- Municipal Resources/Capacity
Evaluating Development Constraints

- Scenario Planning/ Scenario Modeling
- Market Analyses
Evaluating Development Constraints: Future Growth

• What type of development is possible under the current zoning?

• What type of development might occur if the zoning is changed?

• What are the impacts of different changes?
Approximately half of new units in Wards 1 and 4
Overall how do you feel about the future of Malden as depicted in this scenario?

1. Very positive 8%
2. Somewhat positive 23%
3. Neutral 16%
4. Somewhat negative 26%
5. Very negative 12%
6. Can’t decide / Not enough information 14%

73 / 200
Evaluating Development Constraints: Residential Market Analyses

MARKETS
- Downtown Gloucester
- Stoneham Town Center
- Needham Street in Newton
- Reading Priority Areas

PROJECT DESCRIPTION
These analyses estimate future market demand for new residential development based on geographic context, demographic trends, and housing location preferences.

APPROACH
- Data analysis
- Capture analysis
- Public process
- Engagement with real estate and development communities

PROJECT ELEMENTS
- Baseline Trends
- Existing Market Analysis
- Estimated Market Demand
- Potential Market (Local and Regional)
Developing Goals/ Objectives/ Strategies

Things to consider:

- Relationship to other plans
- Economic and market realities
- Capacity to meet housing needs

Economic Development Focus Areas, Watertown Economic Development Plan 2011
Goal: Reinforce economic goals by expanding housing choice to respond to changing community demographics and housing preferences
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Strategy 1: Permit mixed-use buildings in village centers.

Strategy 2: Permit duplexes allowed by right in defined areas.
Objective = a measurable step to achieve a strategy

**Strategy 1:** Permit mixed-use buildings in village centers.

**Objective:** Amend zoning for Village A district to allow mixed residential and commercial use.
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Action: Spring 2015 – Town Planner to draft mixed-use bylaw amendment to submit to Planning Board.

Action: Spring 2015 – Town Planner to identify case study sites to visually test proposed bylaw amendments.
Public Forum/Workshop

- Key component of process to reach agreement on priority strategies
- Bring together key stakeholders, town officials, and potential partners
- Public hearing is not the best format for vetting strategies
- Interactive workshop style promotes collaboration
Adopting & Implementing the Plan

- Identify leadership & accountability
- Build capacity
- Tackle low hanging fruit – see results fast and promote
- Regular progress reports
• Any questions? Clarifications?
• Introduce Exercise #2 – What to do next?