

MARBLEHEAD HOUSING PRODUCTION PLAN (HPP)

**Board of Selectmen +
Planning Board Presentation**

May 27, 2020

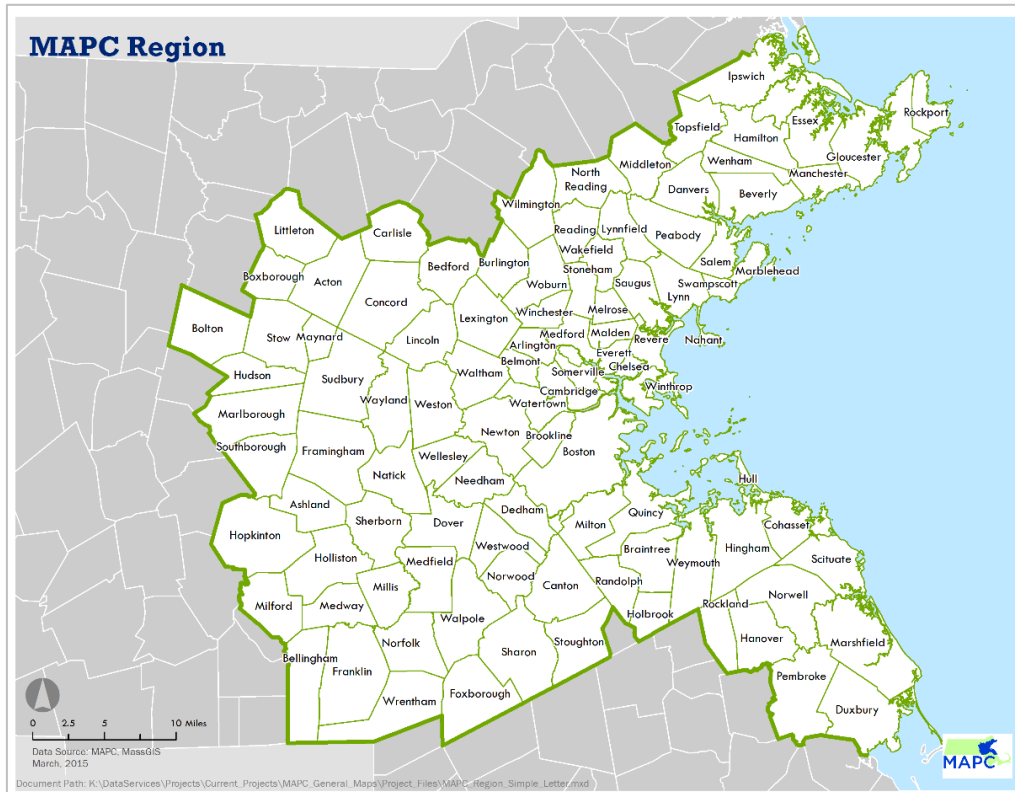


Joint Board Meeting



ABOUT MAPC

MAPC is the regional planning agency serving the people of the 101 cities and towns of Metropolitan Boston



HPP BENEFITS AND ELEMENTS

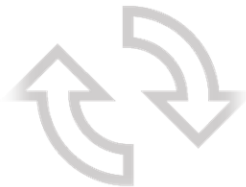
HOUSING NEEDS ASSESSMENT

Data to identify and address unmet housing need and demand in the community



HOUSING GOALS AND STRATEGIES

Get the Town on the same page regarding housing



GUIDE DEVELOPMENT

Influence the type, amount, and location of housing



STATE TARGET

Help the Town reach the 10% affordable housing goal



CERTIFICATION

Possibly prevent unwanted 40B development



UNDERSTANDING

Build understanding of housing need and demand in Marblehead





ADVISORY COMMITTEE

PROJECT TIMELINE

5

APRIL – JUNE 2019

TOWN TOUR
+
INTERVIEWS

ADVISORY
COMMITTEE

ADVISORY
COMMITTEE

COMMUNITY FORUM

HOUSING NEED + DEMAND ASSESSMENT

JUNE – DEC. 2019

ADVISORY COMMITTEE

COMMUNITY FORUM

DEVELOPMENT
CONSTRAINTS +
OPPORTUNITIES

ONLINE OPEN HOUSE

GOALS + STRATEGIES

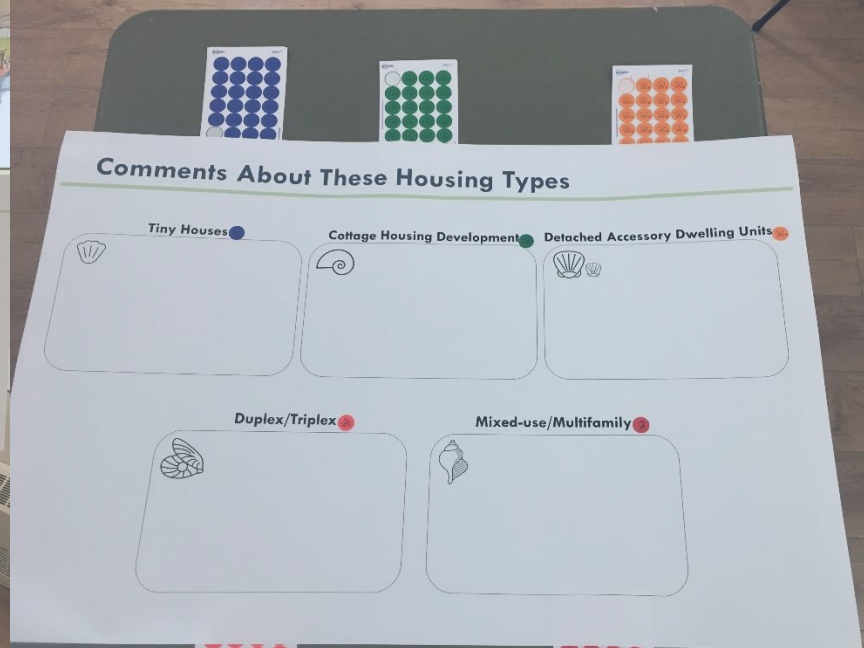
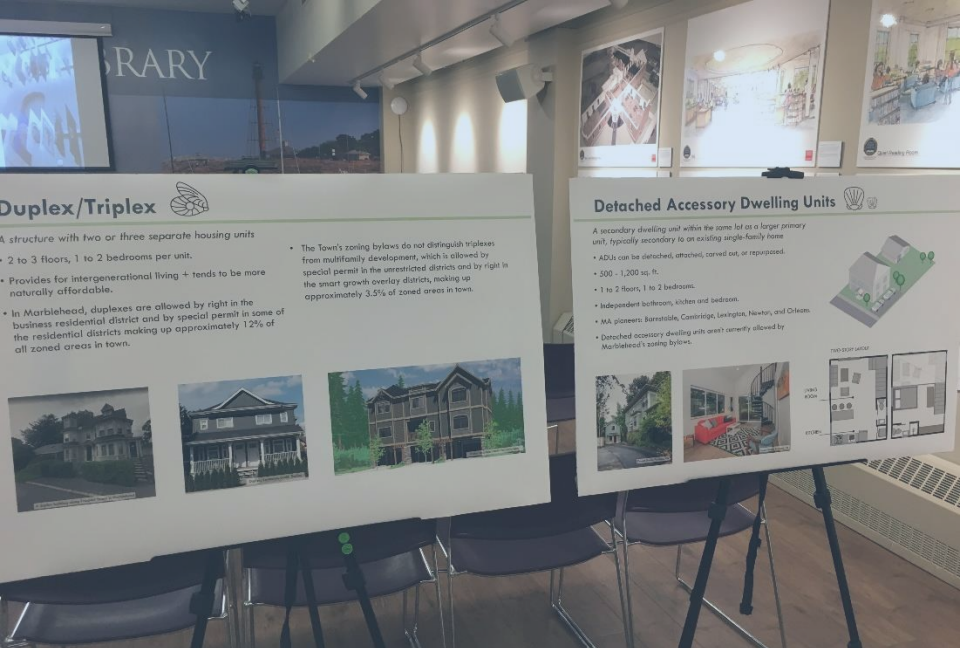
JAN.2020 +

FINAL ADVISORY COMMITTEE
MEETING

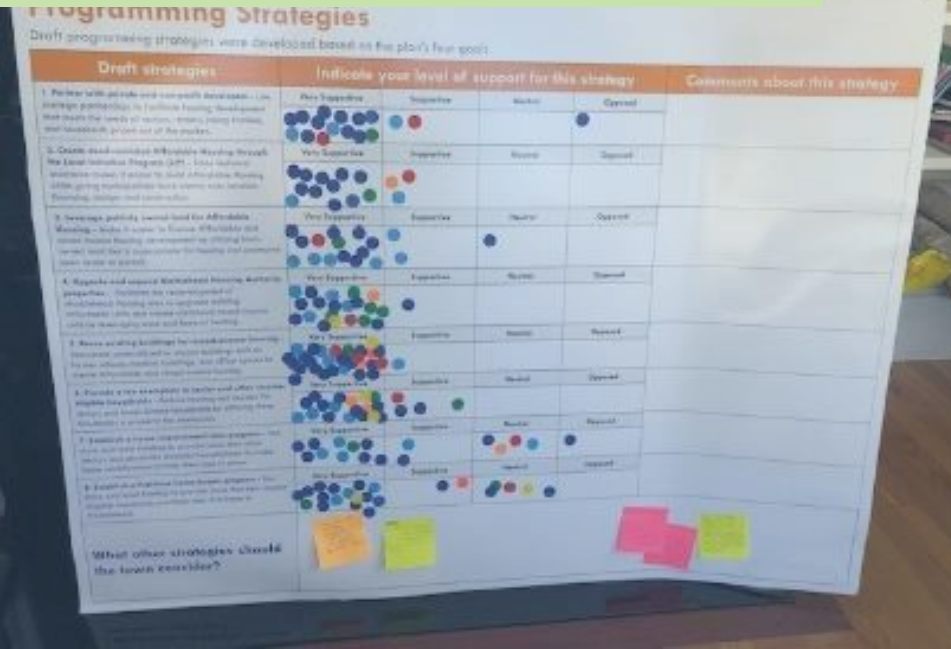
FINAL DRAFT PLAN

LOCAL
ADOPTION

DHCD
APPROVAL



PUBLIC PARTICIPATION



HOUSING NEEDS ASSESSMENT

Demographic Profile

Marblehead Housing Production Plan

Trends

Marblehead's population has remained mostly the same since 1980...



Households in Marblehead are aging.



Enrollment in Marblehead public schools has declined.



Characteristics

There are many families in Marblehead, but only a third have children.



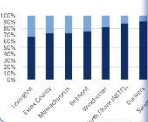
70% of households are families

A large majority of in Marblehead are



80% owners

Marblehead is less many communities



Income

The median household income of homeowners in Marblehead is high...

Housing Affordability

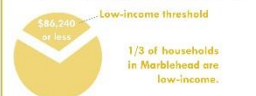
Marblehead Housing Production Plan

Income

Government programs use the Area Median Income (AMI) to determine eligibility for housing assistance.

AMI for Marblehead and surrounding communities is \$107,800.

Households earning 80% AMI or less are considered low income.



The median income of renter-occupied households in Marblehead is \$62,361.



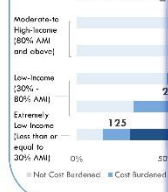
About half of seniors living alone (1,307) earn less than \$40,000 a year and 30% (\$52) earn less than \$40,000.

Cost burden

Households that pay more than 30% of their income on housing are cost burdened, and those that spend more than 50% are severely cost burdened.

Other necessities (food, health, transportation, and clothing.)

In Marblehead, 67% income households are burdened and so are seniors living



Subsidized Housing

Generally, housing units on the Subsidized Housing Inventory (SHI) are for low-income households and cost no more than 30% of their income.

For the 2,404 low-income residents in town, there are 333 units on the SHI.

Housing Stock

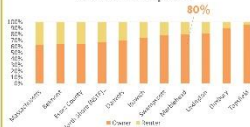
Marblehead Housing Production Plan

Supply

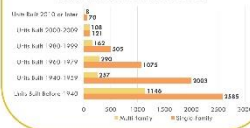
A large majority of homes in Marblehead are single-family houses...



...and most of these homes are owner occupied.



Few multifamily buildings have been built since 2010.



Rental costs

The median asking price for rentals in Marblehead is high.



Many residents and workers that the town relies on for services cannot afford to live Marblehead.

A two-person household earning the Massachusetts minimum wage of \$12 per hour can afford a rental rate of approximately \$1,250 per month.

A single-person household earning the minimum wage could afford a rental rate of approximately \$625 per month.

In Marblehead, a household would need an annual income of \$76,000 to pay for the median two-bedroom apartment without spending more than 30% of their income and becoming cost burdened.

The cost to buy

The median cost of for sale housing in Marblehead is extremely high...



...this limits the opportunity to live in Marblehead to those that can afford very large down payments.

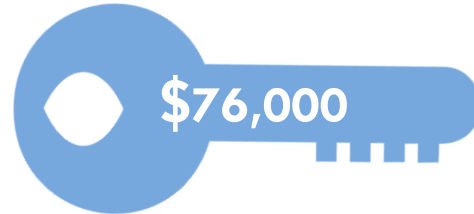
A 20% down payment =



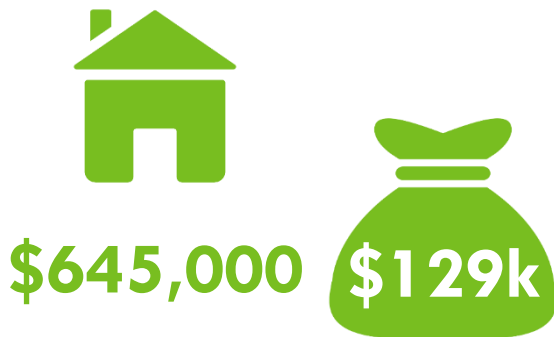
Key Takeaways

KEY TAKEAWAYS

- The few rentals that exist are expensive



- And owner-occupied housing is unattainable for many



KEY TAKEAWAYS

Cost burdened households



- 67% of low-income households
- 70% of seniors living alone

Source: Marblehead Town Data (2019)



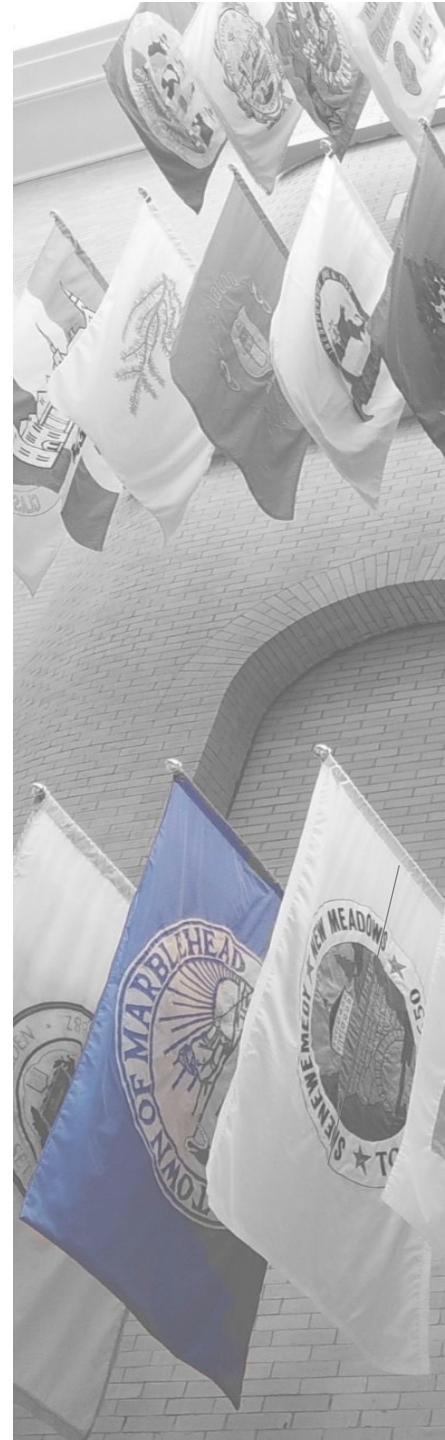
KEY TAKEAWAYS

Subsidized Housing Inventory

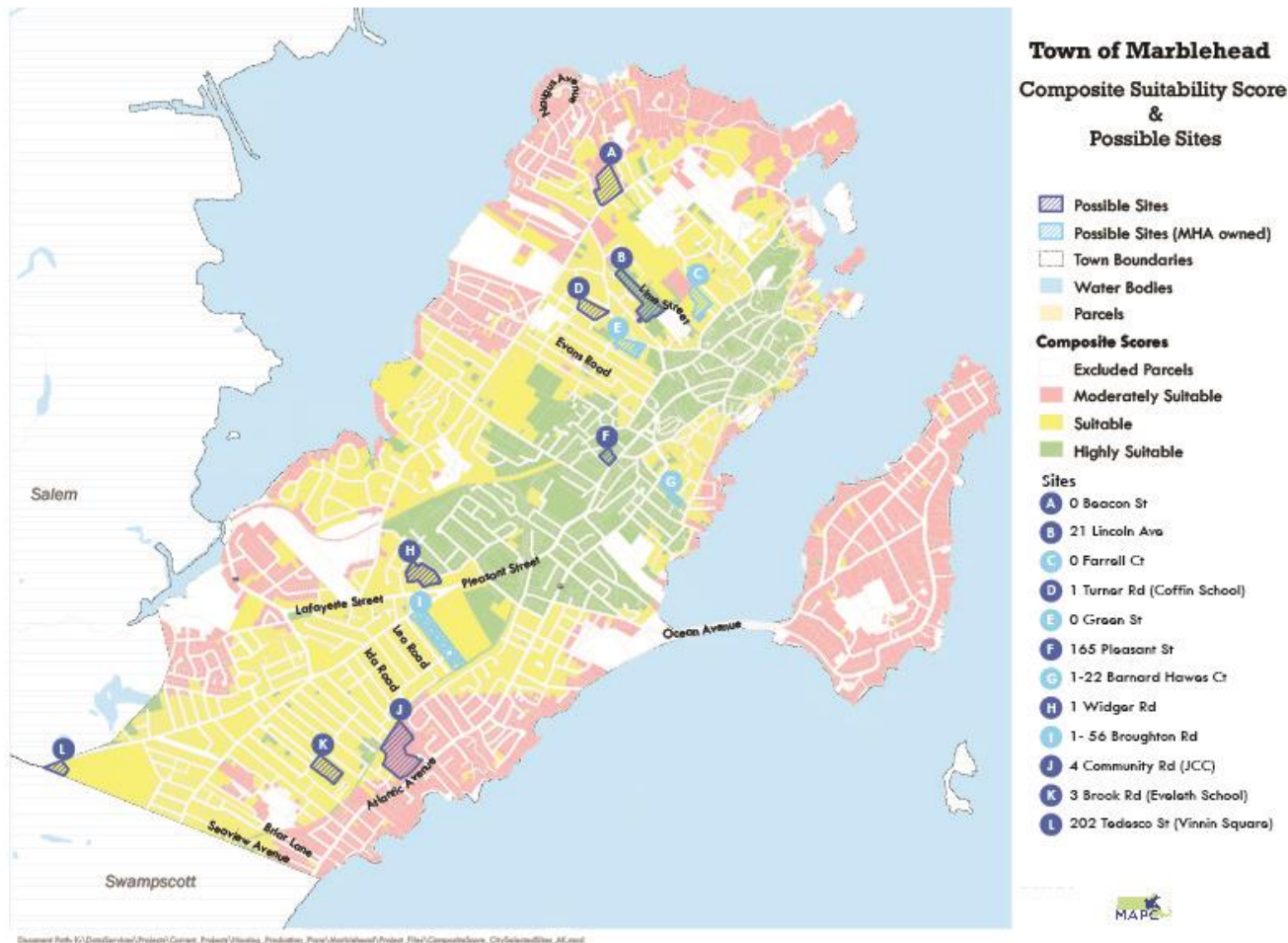
For the 2,404 low-income residents in town, there are 333 units on the SHI.



The Town needs an additional 520 Affordable units to meet the 10% SHI goal.



DEVELOPMENT CONSTRAINTS AND OPPORTUNITIES



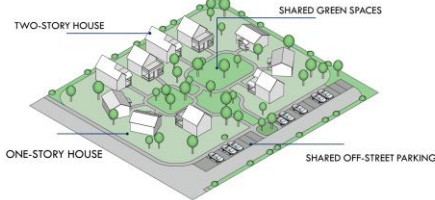
THE MISSING MIDDLE

Cottage Housing Development



A pedestrian-friendly collection of one- to two-bedroom houses with shared green spaces

- 900 - 1,500 sq. ft.
- 1 to 2 floors, 1 to 2 bedrooms.
- Detached parking, private + shared open spaces.
- MA pioneers: Concord, Dennis, Wayland, Weymouth.
- Cottage housing development isn't currently allowed by Marblehead's zoning bylaws.



Duplex/Triplex



A structure with two or three separate housing units

- 2 to 3 floors, 1 to 2 bedrooms per unit.
- Provides for intergenerational living + tends to be more naturally affordable.
- In Marblehead, duplexes are allowed by right in the business residential district and by special permit in some of the residential districts making up approximately 12% of all zoned areas in town.
- The Town's zoning bylaws do not distinguish triplexes from multifamily development, which is allowed by special permit in the unrestricted districts and by right in the smart growth overlay districts, making up approximately 3.5% of zoned areas in town.



Detached Accessory Dwelling Units



A secondary dwelling unit within the same lot as a larger primary unit, typically secondary to an existing single-family home

- ADUs can be detached, attached, carved out, or repurposed.
- 500 - 1,200 sq. ft.
- 1 to 2 floors, 1 to 2 bedrooms.
- Independent bathroom, kitchen and bedroom.
- MA pioneers: Barnstable, Cambridge, Lexington, Newton, and Orleans.
- Detached accessory dwelling units aren't currently allowed by Marblehead's zoning bylaws.



Mixed-use/Multifamily



Mixed-use is a combination of commercial and residential uses, often with retail on the ground level and housing above

- In Marblehead, mixed-use buildings are generally allowed by right in the Harbor Front District and by special permit in the business districts and unrestricted districts, together making up approximately 7% of zoned areas in town.
- Mixed-use buildings can be up to 35 feet in height.



Multifamily dwellings generally consist of four or more housing units

- In Marblehead, multifamily buildings are allowed by special permit in the unrestricted districts and the Smart Growth Overlay Districts, making up approximately 3.5% of zoned areas in town.
- Multifamily buildings can be up to 35 feet in height.



Housing Seashell Mapping Activity

Choose the housing types you'd like to see in Marblehead and place them on the map where you'd like the Town to allow this type of housing:



Tiny Houses



Cottage Housing Development



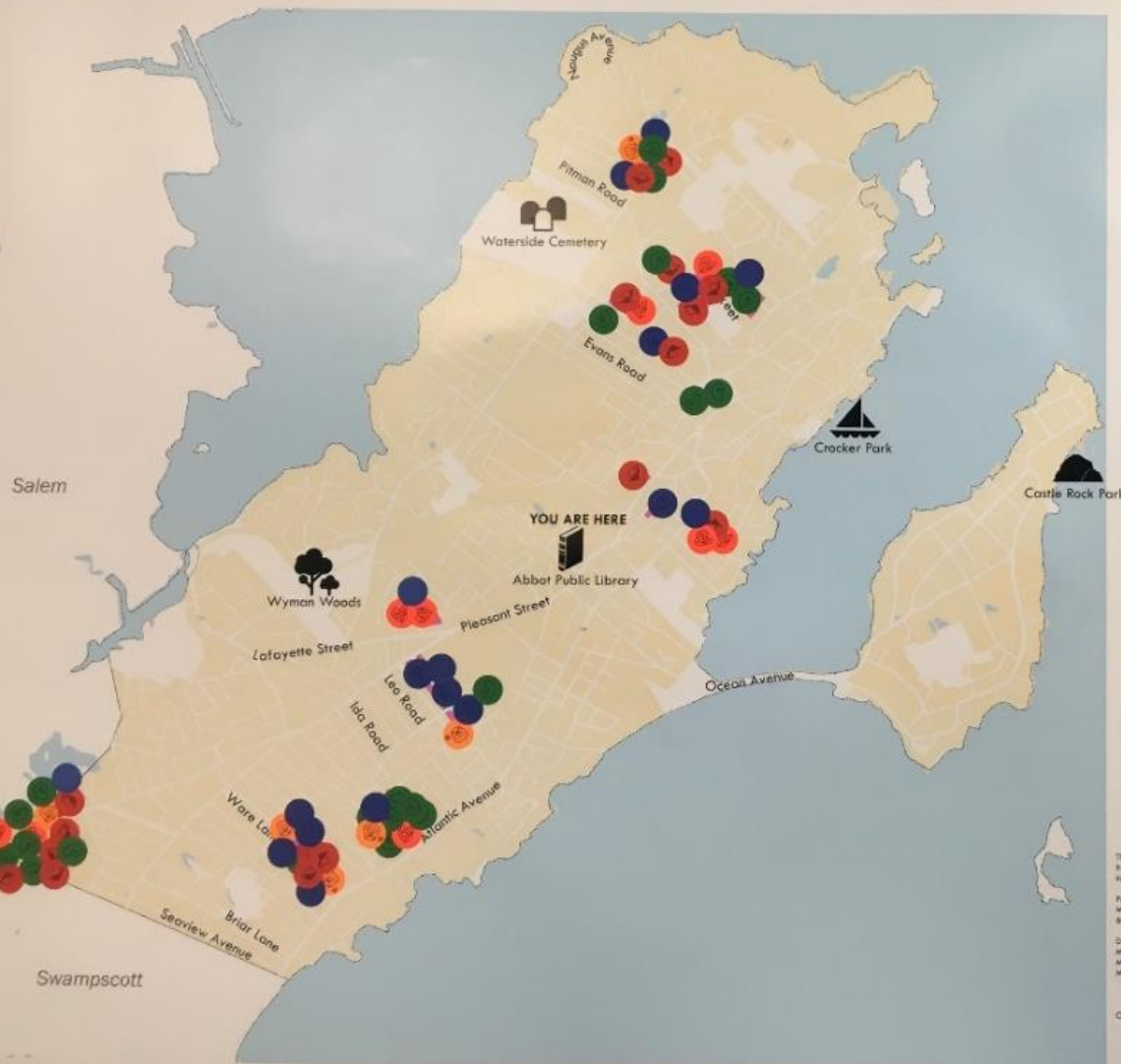
Detached Accessory Dwelling Units



Duplex/Triplex



Mixed-use/ Multifamily



Marblehead, MA Base Map with Excluded Parcels

- Possible Sites
- Excluded Parcels
- Town Boundaries
- Water Bodies
- Parcels

Like the many kinds of fish that inhabit the ocean, the people that settle along Marblehead's shores are unique and require different housing types based on their specific needs.

Among them are seniors looking for smaller homes that are easier to maintain; young people and families that aspire to buy their first home; fishermen, public employees, and other workers looking for rentals that are more naturally affordable; and cost burdened households that need greater housing security.

The Town can help meet this need by allowing a larger selection of housing types like the ones listed above. Each of these housing types are symbolized by a different seashell sticker.

0 0.125 0.25 0.5 Miles

The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analysis.

Produced by:
Marblehead Area Planning Council
40 Temple Place, Boston, MA 02111 | (617) 933-0700

Data Sources:
Municipal Area Planning Council (MAPC)
Massachusetts Geographic Information System (MassGIS)
Massachusetts Department of Transportation (MassDOT)

October 2019



A large group of people, including men, women, and children, are gathered in a room for a community meeting or presentation. The room has a high ceiling with a projector mounted on it. In the background, there are display boards and a clock on the wall. The text "HOUSING PRODUCTION GOALS AND STRATEGIES" is overlaid on the image in large, white, bold letters. A solid blue horizontal bar is at the bottom of the image.

HOUSING PRODUCTION GOALS AND STRATEGIES

HOUSING GOALS

1

AGE IN PLACE

Create housing that allows seniors to remain in Marblehead and continue to live independently

2

NOAH

Expand naturally affordable housing choices for a variety of households including public employees, renters, young families, and households that are priced out of the market

3

AH

Create deed-restricted Affordable Housing

4

Awareness and Engagement

Strengthen community relationships and build awareness of housing need

PROGRAMMING STRATEGIES

	1. Age in place	2. NOAH	3. AH	4. Awareness and Engagement
1. Engage and partner with housing developers	X	X	X	X
2. Create deed-restricted Affordable Housing through the Local Initiative Program (LIP)	X		X	
3. Leverage public assets for mixed-income housing			X	
4. Partner with the Marblehead Housing Authority to leverage public assets			X	
5. Provide a property tax exemption to seniors and low-income households	X			
6. Establish a first-time home-buyers program + home improvement loan program	X	X		

COMMUNITY ENGAGEMENT STRATEGIES

	1. Age in place	2. NOAH	3. AH	4. Awareness and Engagement
7. Establish a committee to implement the HPP	X	X	X	X
8. Create and distribute new and existing educational materials on housing need				X
9. Engage community groups and stakeholders to support possible regulatory changes prior to Town Meeting				X
10. Provide training opportunities to planning board, select board, and ZBA members				X
11. Promote housing counseling and assistance programs	X	X		X

REGULATORY STRATEGIES

	1. Age in place	2. NOAH	3. AH	4. Awareness and Engagement
12. Strengthen existing Affordable Housing Bylaws		X	X	
13. Expand existing Smart Growth Overlay Districts (SGODs) and create new SGODs in other parts of town		X	X	
14. Allow conversions of existing housing and other structures that can result in more dwelling units than what is currently permitted		X		
15. Adopt zoning that allows small diverse housing types.		X		
16. Allow additional height and density in mixed-use zones		X	X	
17. Reduce or offer fee-in-lieu of parking requirements where mixed-use housing is permitted		X	X	
18. Consider changes to make the permitting process faster and easier to encourage desirable housing types		X	X	
19. Limit impact of short-term rentals on the housing market		X		
20. Offer technical assistance and incentives for housing co-operatives and community land trusts		X		X

FUNDING STRATEGIES

	1. Age in place	2. NOAH	3. AH	4. Awareness and Engagement
21. Strengthen the Housing Trust Fund	X		X	X
22. Pursue housing choice designation	X	X	X	X
23. Apply for housing production grants through MassHousing	X	X	X	
24. Examine past efforts to pass the Community Preservation Act and revisit the adoption of CPA.			X	X
25. Apply for historic preservation tax incentives		X	X	
26. Increase housing voucher standards	X	X	X	

Programming Strategies

Draft programming strategies were developed based on the plan's four goals

Draft strategies	Indicate your level of support for this strategy				Comments about this strategy
	Very Supportive	Supportive	Neutral	Opposed	
1. Partner with private and nonprofit developers to leverage partnerships to facilitate housing development that meets the needs of seniors, seniors young families, and households priced out of the market.					
2. Create good community affordable housing through the Local Initiative Program (LIP) - Local Initiative Partnership Program (LIPP) to build affordable housing while giving market-rate developers a return on their investment, including design and construction.					
3. Leverage publicly owned land for affordable housing - Make it easier to finance affordable and mixed-income housing development by offering low-interest land loans to developers for housing and commercial uses on parcels.					
4. Regulate and support neighborhood housing markets positively - Encourage the development of affordable housing and to support existing affordable units and create additional mixed-income units in existing stock and future housing.					
5. Revise existing building by-code requirements to encourage construction of mixed-income housing and to encourage existing stock to be converted to mixed-income housing, and offer incentives to owners, developers, and design-build teams.					
6. Provide a new development to senior and other income-eligible households - Reduce housing cost burden for seniors and low-income households by offering them affordable housing options.					
7. Establish a new, comprehensive design program - and other such programs to provide seniors and other seniors and other households with affordable housing options.					
8. Establish a new, comprehensive design program - and other such programs to provide seniors and other seniors and other households with affordable housing options.					
What other strategies should the town consider?	 			 	

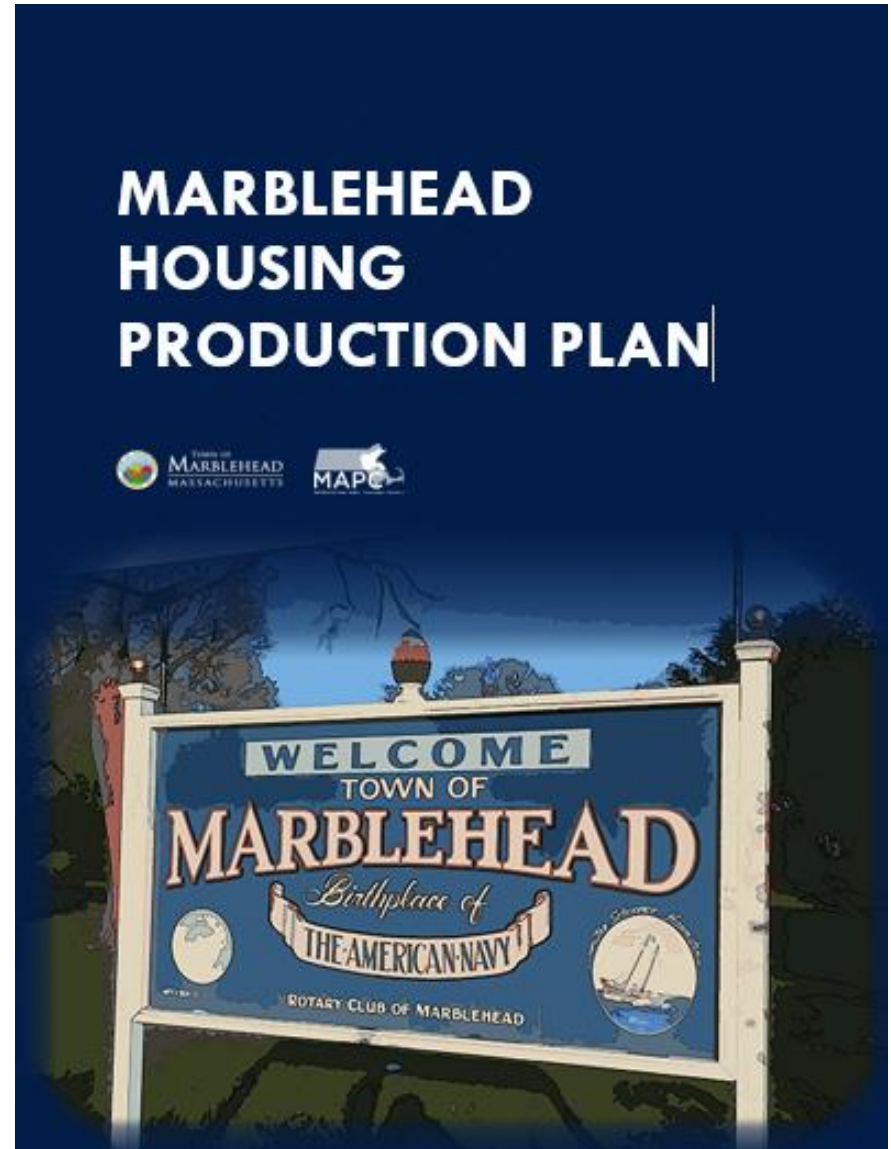
IMPLEMENTATION PLAN

STRATEGIES FOR CONSIDERATION

PROGRAMMING STRATEGIES		RESPONSIBLE ENTITIES		TIME FRAME
		LEAD	SUPPORT	
1	Engage and partner with housing developers	Town Staff	Planning Board Board of Selectman MHA	Short Term/ ongoing
2	Create deed-restricted Affordable Housing through the Local Initiative Program (LIP)	Town Staff	Board of Zoning Appeals Planning Board Board of Selectman MHA	Short Term/ Ongoing
3	Leverage public assets for mixed-income housing	Town Staff	Planning Board Board of Selectman MHA	Medium Term
4	Partner with the Marblehead Housing Authority to leverage public assets	Town Staff + MHA	Planning Board Board of Selectman	Medium Term/Long Term

NEXT STEPS

Local Adoption
State Approval
Certification



Marblehead Housing Production Plan (HPP)

Public Forum

Draft regulatory strategies were developed based on the plan's four goals.

Draft strategies

Draft strategies	Indicate your level of support for this strategy	Comments about this strategy
1. Increase the number of units produced in the town's four goals.	<input type="radio"/> Very Supportive <input type="radio"/> Supportive <input type="radio"/> Neutral <input type="radio"/> Opposed	
2. Increase the number of units produced in the town's four goals.	<input type="radio"/> Very Supportive <input type="radio"/> Supportive <input type="radio"/> Neutral <input type="radio"/> Opposed	
3. Increase the number of units produced in the town's four goals.	<input type="radio"/> Very Supportive <input type="radio"/> Supportive <input type="radio"/> Neutral <input type="radio"/> Opposed	
4. Increase the number of units produced in the town's four goals.	<input type="radio"/> Very Supportive <input type="radio"/> Supportive <input type="radio"/> Neutral <input type="radio"/> Opposed	

RARY

Funding Strategies

Draft funding strategies were developed based on the plan's four goals.

Draft strategies

Draft strategies	Indicate your level of support for this strategy	Comments about this strategy
1. Increase the number of units produced in the town's four goals.	<input type="radio"/> Very Supportive <input type="radio"/> Supportive <input type="radio"/> Neutral <input type="radio"/> Opposed	
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QUESTIONS?