# *Town of Scituate*
# Housing Needs Analysis



FINAL REPORT
April 2005

Prepared for:
Scituate Housing Partnership

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# EXECUTIVE SUMMARY

## Introduction

In 2004, the Scituate Housing Partnership Committee (Partnership) hired Community Opportunities Group, Inc. (COG) to conduct a housing needs analysis for the Town of Scituate. The purpose of the study is to assess the needs of those unable to find suitable and/or affordable housing in Scituate so the Partnership, in cooperation with other town officials, can best guide public and private efforts to meet those needs. In addition to obtaining information on the needs of residents, the Partnership wanted to collect information from non-residents who work in Scituate, and those who would like to live in the town but are unable to do so. Toward these ends, a housing survey was designed and distributed to a random sample of local households while municipal and school employees, housing advocates, human service providers, developers and real estate brokers were invited to participate in focus groups.

## Key Findings

Below is a summary of key findings from the survey and focus group discussions. The findings shed light on a variety of issues that are critical to assessing Scituate's housing needs and the desires of its residents.

### HOUSING COSTS

The dominant housing issue in Scituate is cost, which affects both first-time homebuyers and existing property owners. First, housing is too expensive for most first-time homebuyers. Many "would be" first-time home buyers are people who grew up or work in Scituate. Moreover, the incomes of municipal and school employees are often inadequate to support purchasing a home in Scituate. Some people live with other family members (doubling up) in order to reside in Scituate.

Second, many Scituate property owners who would like to buy up or downsize cannot afford to move. Many homeowners are expanding and/or remodeling their homes instead of buying up. In some cases, they provide living accommodations for other family members. In the long run, these factors diminish the supply of modest housing stock and limit property turnover.

*Survey Statistics*

- In general, housing is considered affordable to its occupants if their total housing costs (including principal, interest, taxes and insurance for owner housing, or rent and utilities for rental housing) do not exceed 30% of their gross annual income. Scituate's survey results indicate that:
  - Thirty-four percent of respondent households spent 30% or more of their annual household income on housing expenses.
  - Thirteen percent of respondent households spend at least 40% or more of their income on housing costs.
  - Fifteen percent of respondents described their ability to meet their monthly housing costs as difficult.

- Thirty-eight percent of survey respondents know a family member who wants to live in Scituate but cannot afford to do so.
- Ten percent of survey respondents have considered sharing their home in order to manage housing costs.
- Twenty out of 22 Scituate renters said they had not bought a home because either they:
  - Cannot afford the monthly mortgage payments, or
  - Are unable to save enough money for a down payment.

## HOUSING PREFERENCES

Several people who attended the focus group meetings expressed concerns about the lack of diversity of housing types in Scituate. They think development of townhouses, two-family, and rental units would be an asset to the town. Currently, developers are building large single-family homes for high-end markets. In addition to providing options for homebuyers, a diversity of housing would give alternatives to existing residents who want to change their housing situation but do not want to move out of town. The survey indicates that a number of people are considering moving within Scituate or to another town in order to better meet their housing needs.

*Survey Statistics*

- Twenty-one percent of survey respondents are considering moving because of one or more of the following reasons:
  - Housing costs are too expensive.
  - They cannot afford to maintain their home.
  - They want to downsize.
  - They want to move to a retirement community.

## SUPPORT FOR AFFORDABLE HOUSING DEVELOPMENT

Land costs, zoning, local regulations and environmental conditions make it difficult for the private market to develop affordable or "less expensive" housing in Scituate today. However, local developers recognize the need for a variety of housing, and they are willing to build some affordable units if provided the right incentives, e.g. higher density allowances or relaxation of dimensional requirements of individual lots. Survey results indicate that overall, Scituate residents would support modest increases in density to encourage affordable housing development. In addition, people are somewhat willing to support modifications to zoning, local permitting, tax incentives, and use of CPA revenue to encourage development of affordable housing.

*Survey Statistics*

- Seventy-five percent of respondents support the building of townhouses.
- One-third of respondents support the development of two-family homes.
- One-third of respondents support each of the following: changes in zoning, improving the permitting process, reducing property taxes for landlords who provide affordable housing and using CPA revenue for affordable housing.

# Implications for Scituate Housing Policy

The results of a housing needs study should inform future development and housing policy decisions. For Scituate, the Housing Needs Analysis creates an opportunity to make changes in local development practices now in order to prepare for the Town's future. In doing so, the Town should adhere to the following general guidelines to encourage the development of affordable housing.

- Remove regulatory barriers and provide incentives to encourage affordable housing development.
- Maximize the value of revenue received under the Community Preservation Act (CPA).
- Inform residents and build support for affordable housing.
- Anticipate the future by paying attention to demographic and market changes.

The following is a brief discussion of each of these guidelines.

1. Make local regulations an agent of affordable housing development. One of the first steps a community can take to support affordable housing is regulatory change: (a) to remove existing barriers to development that currently make affordable housing economically infeasible to build and (b) to incorporate incentives for developers to build affordable housing. While communities should not cater to affordable housing at the expense of other valid planning concerns such as protecting natural resources and providing local services, it is important to balance these and other needs. During the focus group meetings held for the Housing Needs Analysis, participants identified some changes they thought would help to remove barriers and provide incentives for affordable housing development in Scituate, such as: modifying the E District regulations, zoning land for E District development by delineating the district on the Zoning Map, allowing affordable housing on non-conforming lots, and revising zoning regulations to allow small-scale, multi-family housing by right or by special permit in some districts. The Town should follow up on these suggestions and determine the feasibility of responding to them. In addition, the Town should identify other regulatory barriers and potential incentives for affordable housing development.

2. Maximize the value of CPA revenue. The Community Preservation Act (CPA) provides cities and towns with an option to raise funds through a real estate tax surcharge for historic preservation, open space and recreation, and community housing. The Housing Partnership should develop and advocate for community housing activities that can be accomplished with CPA revenue. Some strategies for using CPA funds might include the following:

   - *Use CPA funds to acquire land for private affordable housing development.* Although the Town may not be able to develop housing on its own, it can acquire, donate or sell public land at below-market value for private housing development. The Housing Partnership should identify land that may be suitable for affordable housing development, propose acquisitions and dispositions to Town Meeting, and offer the land through a competitive process to developers.
   - *Use CPA revenue as matching funds for other grants or loans*. To the maximum extent possible, Scituate should focus on using CPA revenue in ways that leverage other funding sources and use CPA funds for projects that address multiple objectives, such as acquiring land for open space and affordable housing.

- *Buy down rents for a long-term period*. To encourage the development of rental housing as an essential component of housing choice, Scituate should consider using CPA funds to buy-down rents for new rental development or for the conversion of existing structures to multi-family rental housing.
- *Preservation of existing affordable housing*. Scituate should establish a reserve of CPA revenue so the Town can exercise its right of first refusal on affordable homeownership units that may come up for sale. As a general rule, Scituate should position itself so that it can intervene to preserve the affordability of *any* expiring use developments.

3. Inform residents and build support for affordable housing. Overall, residents who participated in the Housing Needs Survey expressed moderate support for incentives to create more affordable housing. However, others were reluctant to support such measures and many opposed them. In order to adopt zoning that is effective at producing affordable housing or to dispose of municipal land for new affordable housing development, the Town will need to establish broad support. Based on comments from respondents to the housing survey, it appears that Scituate needs to invest in public information programs and foster continued community conversations about housing needs. Furthermore, it is important to involve residents in the early stages of any Town-sponsored affordable housing development. People are more likely to support a proposal if they feel their needs and concerns are being considered and addressed. As they learn more about specific local initiatives, residents may be more willing to support them.

4. Anticipate the future. Scituate's housing market is expected to maintain its current strength in the near future due to the continued vigor of the regional housing market and the extension of the Greenbush Commuter Rail line. The Town and the Housing Partnership will need to be proactive in anticipating future housing needs and addressing today's needs. The composition of any community's housing stock largely determines who lives there; in Scituate, people have already expressed concerns that due to housing costs, the local population includes fewer and fewer young families. It is important to envision how Scituate will look and what it will be like in the future, given its current path of development, and to take steps to assure the diversity that makes a community sustainable in environmental, social and economic terms. Now is the time to take these steps.

# 1. INTRODUCTION

In 2004, the Scituate Housing Partnership hired Community Opportunities Group, Inc. (COG) to conduct a housing needs analysis for the Town of Scituate. The housing needs analysis was funded with revenue that Scituate receives under the Community Preservation Act, which supports housing enhancement and other community planning activities. The purpose of the study was to "assess the needs of those unable to find adequate housing in Scituate so the Housing Partnership can best guide public and private efforts to meet those needs." In addition to capturing a clear picture of the needs of residents, the Housing Partnership wanted to collect information on non-residents who work in Scituate and others who would like to live in the town but are unable to do so. Toward these end, COG designed a survey for distribution to Scituate households and facilitated several focus groups to examine specific housing questions, such as:

- *What kind of affordable units are needed and/or desirable?*
- *What is the willingness of residents to support alternative ways to make housing more affordable or create ways for the developer and town to work together?*
- *What barriers are preventing renters in Scituate from buying homes?*
- *For those who are considering moving out of Scituate, what are their reasons?*
- *Why do people who work in Scituate, live outside of the Town?*

Creating affordable housing that allows a town to retain those who live, work, and were raised in the community is vital to preserving its character. By conducting a Housing Needs Analysis, the Housing Partnership hopes to better understand how to support and maintain the Town's current population and provide housing opportunities for people who would like to live in Scituate. Moreover, examining and distributing the results of this study will help Scituate reach the goal of the 2000 Master Plan and 2002 Affordable Housing Plan to provide housing that meets the needs of residents of all ages and income levels. These plans, along with articles in local newspapers, point to a growing need for affordable housing in Scituate, especially for young families, "empty nesters" and the elderly. The goal of the current study is to define the housing needs of Scituate residents.

# 2. SUMMARY OF FINDINGS

Below is a bullet-point summary of key findings from the survey. These findings touch on various issues critical to assessing a community's housing need and the desires of its residents. Each finding is discussed in further detail later in this report.

## HOUSING TYPE

- Survey respondents predominantly live in single family homes (88%).
- Approximately half of respondents' housing was built between 1940 and 1979 and 16% was built since that time period.
- More than half (58%) of respondents' homes have 7 to 9 rooms and 82% reported having 3 or more bedrooms.

- Most of those surveyed (94%) rated their homes in either good or excellent condition.

## HOUSING COSTS

- Average housing costs reported by respondents are as follows:
  - Average mortgage payment: $ 1,400
  - Average annual property taxes: $ 4,135
  - Average annual house insurance payment: $ 1,000
  - Average monthly rent: $ 785

- HUD defines affordable housing as housing that costs less than 30% of a household's annual income. Survey results indicate that:
  - Sixty-six percent of respondent households spend less than 30% of their annual household income on housing expenses.
  - Thirteen percent of respondent households spend at least 40% or more of their income on housing costs.
  - Fifteen percent of respondents described their ability to meet their monthly housing costs as difficult.

- Thirty-eight percent of survey respondents know a family member who wants to live in Scituate but cannot afford to do so.

- Ten percent of survey respondents have considered sharing their home in order to manage housing costs.

- Twenty out of 22 renter respondents said they had not bought a home because either they:
  - Could not afford the monthly mortgage payments, or
  - Were unable to save enough money for a down payment.

- More than 82% of respondent households headed by persons between the ages of 31 and 64 have household incomes in Range 3 while 82% of households headed by persons age 75 and over have household incomes within Ranges 1 and 2.

## HOUSING PREFERENCES

Twenty-one percent of survey respondents are considering moving because:

- They want to downsize.
- They want to move to a retirement community.
- Housing costs are too expensive.
- They cannot afford to maintain their home.

### SUPPORT FOR AFFORDABLE HOUSING DEVELOPMENT

- Seventy-five percent of respondents would support the building of townhouses.
- One-third of respondents are willing to support the development of two-family homes.
- One-third of respondents support changes in zoning, improving the permitting process, reducing property taxes for landlords, and using CPA revenue for affordable housing.

# 3. METHODOLOGY

## Using a Probability Sample

One thousand Scituate households were randomly selected to receive the survey by mail. Given typical response rates for this type of survey, it was anticipated that approximately 350 to 400 questionnaires would be returned. In total, 354 surveys were returned—a response rate of 35%. In statistical terms, a random sample of this size is a valid representation of the approximately 6,600 households in Scituate. To test this, survey results were compared to data collected by the Bureau of the Census for Census 2000. In addition, the internal validity of the survey was examined by comparing respondent answers to related questions, e.g. the "percent of household income spent on housing" and the "ability to meet housing costs."[1]

The random sample of households to receive the survey was generated using the Town's street listings paired with a random numbers table created in Microsoft Excel. A self-addressed, stamped envelope was included in the mailing to encourage response. Recipients were given two weeks to return the survey. A reminder postcard was also sent to these households about one week into the two-week response period. Once the surveys were received, the responses were tabulated using SPSS statistical software. In addition, a series of focus groups were conducted with municipal employees, developers, real-estate brokers, and housing advocates to provide an opportunity for people who may not live in Scituate and who work in the housing industry to express their thoughts on housing need.

# 4. SURVEY RESULTS

Following are the survey results and comparisons to data from Census 2000. The discussions are organized by major topic used in the survey, e.g. "housing characteristics," "housing costs," etc. Where there is a question or concern about the validity of the data, this section provides a brief discussion of these issues.

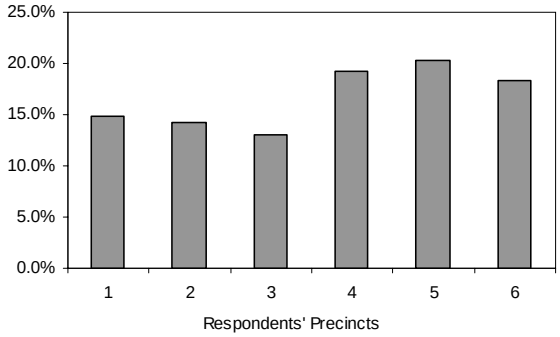
## Response Rate

Of the 1,000 households randomly selected to receive the survey by mail, 354 Scituate households completed and returned surveys, yielding a 35% response rate. Geographically, the responses were well-distributed. The response from residents in Precincts 1, 2 or 3 ranged from

[1] For a more extensive discussion on survey validity, see Appendix B

13% to 15% and from 18% to 20% from those living in Precincts 4, 5 or 6; overall, the percentage of respondents across the six precincts in Scituate ranged from a low of 13% to a high of 20%. Given that the largest range in response rates between precincts was only 7%, we can conclude that the response rate was significantly distributed among all of the precincts, such that residents from no one precinct were underrepresented.

PERCENT RESPONSE BY PRECINCT




# Demographic Profile of Respondents

When analyzing survey results, it is important to understand the demographic characteristics of the respondent pool. In order to grasp the implications of a response and its credibility, the survey-taker must know not only what people are saying, but who is saying it. In each of the following categories, the *mode* or *most typical* Scituate respondent household possessed these characteristics:

| | |
|---|---|
| Age of Head of Household: | *41-54 years old* |
| Gender of Head of Household: | *Male* |
| Race/Ethnicity of Head of Household: | *White and Non-Hispanic* |
| Household Size: | *2 members* |
| Household Income Distribution: | *Range 3 (over 80% of Area Median Income)* |

## HEAD OF HOUSEHOLD

Most respondent households are headed by persons between 41 and 54 years old. In total, 33% of surveys were filled out by individuals living in households headed by people between the ages of 41 and 54. However, over half of the surveys came from households where the head of the household was over 55 years of age (the combination of the last three age categories in the graph above). Only 37 households (11%) with a head of household between the ages of 25 and 40 years old completed a survey.

AGE OF HEAD OF HOUSEHOLD

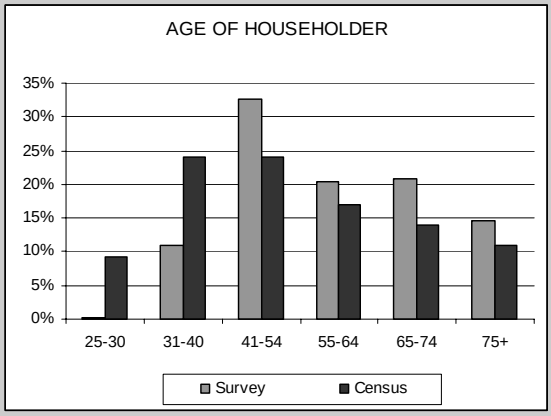



Approximately 64% of those surveyed state that the head of household is male, 25% indicate that the head of household is female, and 11% consider both the male and the female in the home to equally head the household. On the questions of race and ethnicity of the head of household, 98% of respondents categorize themselves as white and 94% are non-Hispanic.

## CENSUS COMPARISON

Source: Census 2000, SF1, Table P-21

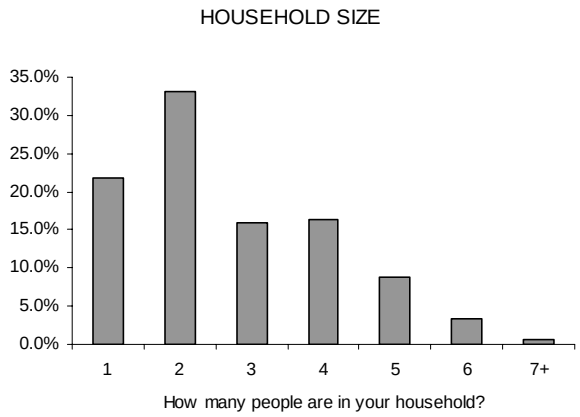
Census 2000 reports that 9.2% of Scituate households are headed by a person between the ages of 25 and 30 years; 24% of heads of households are between 31 and 40 years of age, and 24% are between 41 and 54 years old. More than 40% of households are headed by a person 55 years old or older.




Not surprisingly, more surveys were received by households in which the head of household is over 55 years old. As people age, their housing needs change and people in this situation are more likely to respond to such a survey. Households under-represented in the survey include households headed by a person between the ages of 25 and 30 and between 31 and 40 years.

## HOUSEHOLD SIZE

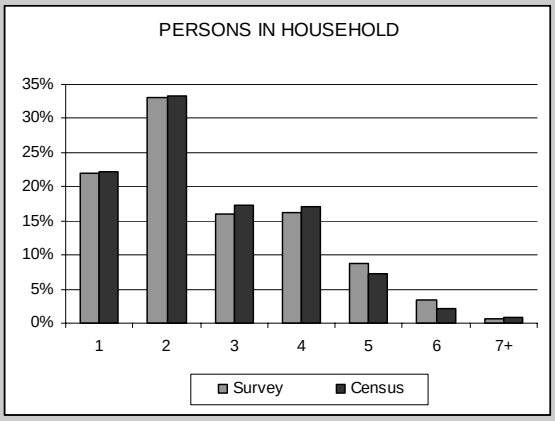
One-third of respondent households consist of only two members with another one-third of households are comprised of three to four members. The statistics on household composition, i.e. who makes up the household, supports the reliability of this data as one-third of the households describe themselves as couples without children or "empty nesters." In addition, one-third of households consist of couples with children. More information on household descriptions is provided in the *HOUSEHOLD COMPOSITION* section of this report.



## CENSUS COMPARISON

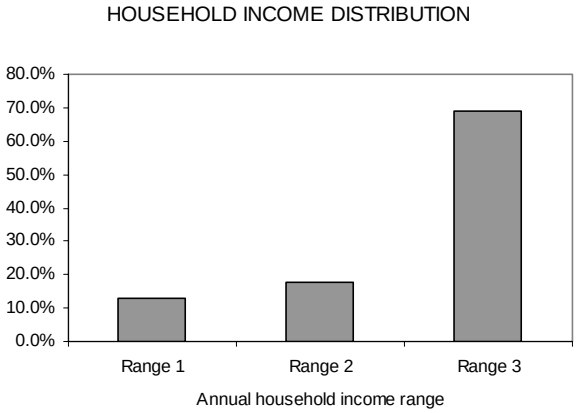
Source: Census 2000, SF1, Table H-15

According to Census 2000, just under 35% of Scituate households consist of two household members. Thirty-seven percent of households consist of three or four members and 16.6% of households are one-person households. The survey results mirror data from the Census. Given this, no particular household size is over- or under- represented in the survey sample.




## HOUSEHOLD INCOME DISTRIBUTION

Three income ranges were identified in the survey. Range 1 indicates incomes below 50% of the Median Family Income, or MFI, ("low-income"); Range 2 indicates incomes above 50% of MFI but below 80% of MFI ("moderate-income"); and Range 3 indicates incomes above 80% of MFI. Seventy percent of respondent households have annual incomes that fall within Range 3. In the survey sample, the number of households with income in Range 3 more is more than double the number of households with income within Range 1 and Range 2 combined. The main source of household income is wages (67%), followed by retirement benefits (37%), and investments (19%).

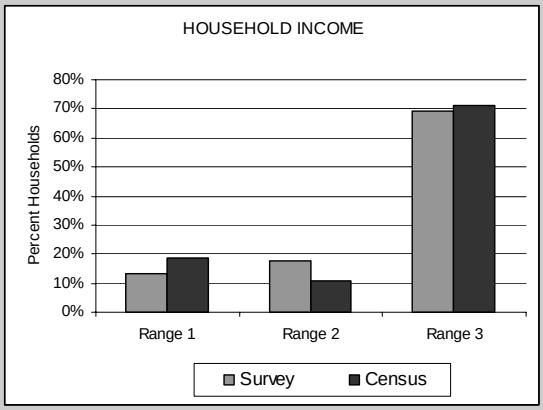



While overall approximately 70% of respondent households have incomes in Range 3, a difference in income levels is apparent according to the age of the head of household. For example, a substantial majority (82%) of the households headed by a person age 75+ have annual incomes within Range 1. In contrast, 90% of households headed by a person age 31 to 40 years old have annual incomes in Range 3.

### CENSUS COMPARISON

Sources: SF 1, Table P-15, HUD "Census 2000 Low-Mod Summary Data"

According to Census 2000, 28.8% of Scituate households have incomes below the moderate-income level (80% of Median Family Income, or MFI) and 18% of households have incomes below the low-income level (50% of MFI). The census reports that 80.6% of households rely on wages as a source of income, 50.9% of households report receiving retirement income, and 51.2% of households have investment income.



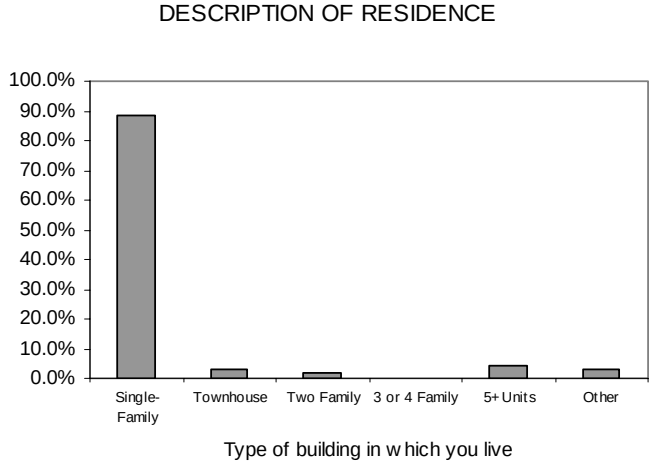

Although, the number of respondents with incomes over 80% of MFI closely correlates with figures reported by Census 2000, the incomes reported by survey respondents indicate a slight under-representation of households with low-incomes. The proportion of survey households receiving income from wages, retirement, and investments also differ from that reported by the Census.

# Housing Characteristics

Survey respondents report living in housing that closely mirrors the composition and characteristics of Scituate's overall housing inventory. Given the limited diversity in Scituate's stock, it is not surprising that the overwhelming majority of respondents live in single-family homes. However, the distribution of responses regarding the ages and sizes of homes ages is significant.

### DESCRIPTION OF RESIDENCE

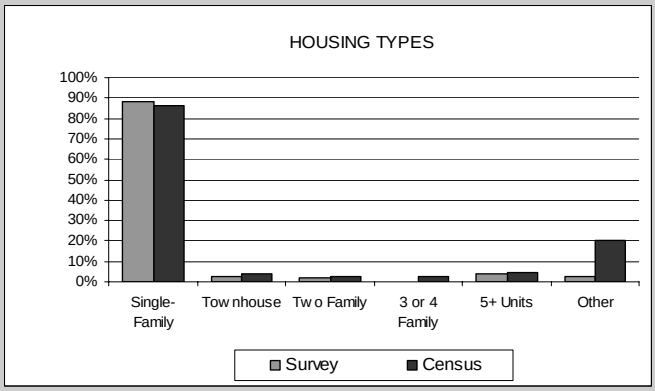
Eighty-eight percent of respondent households live in single-family homes. Less than three percent of survey respondents live in townhouses, two-family homes, and multi-family homes.



## CENSUS COMPARISON

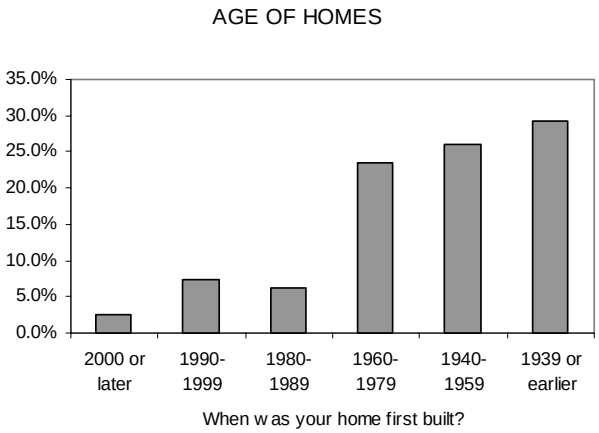
Source: SF3, Table H-32

Census 2000 reports that Scituate's housing stock is comprised overwhelmingly of single-family homes with over 86% of units in single-family, detached homes. The survey sample accurately reflects the types of housing available in Scituate, with respondents reporting they live in predominately single-family homes and very few in other housing types.




## AGE OF HOMES

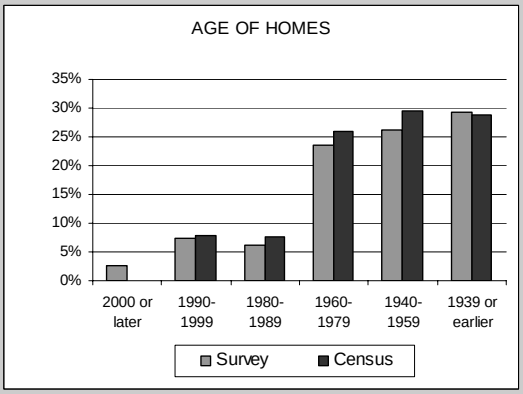
Approximately half of the respondent's homes were built between 1940 and 1979. Only 16% of homes were built since 1980 while 14% were constructed before 1900. Even though the majority of homes are at least twenty-five years old, 94% of those surveyed rated their homes in either "good" or "excellent" condition.




## CENSUS COMPARISON

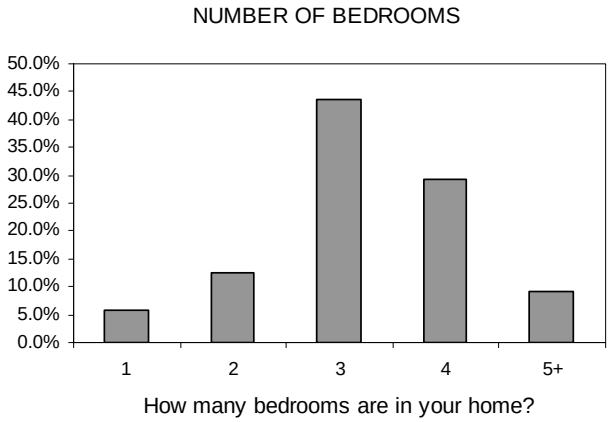
Source: SF3, Table DP-4

The ages of homes reported by survey respondents accurately reflects the age of Scituate homes reported by Census 2000. The Census indicates that 15.9% of Scituate's housing was built from 1980 to present, and approximately 30% of homes were built before 1939.



## CONDITION AND SIZE OF HOME

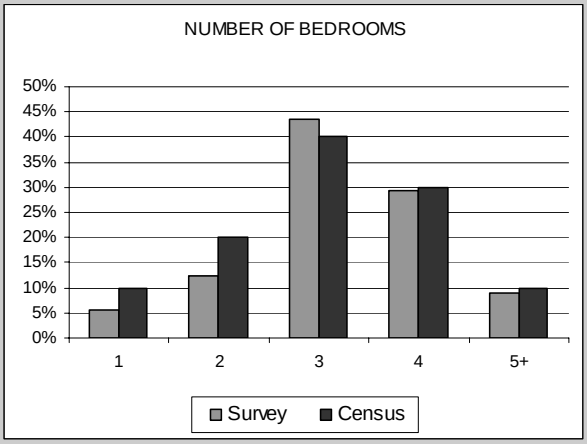
In general, Scituate's housing tends to be generously sized and well-kept. Almost all respondents, 94% rate their home in excellent or good condition. More than half (58%) of the homes are comprised of seven to nine rooms and 22% have five to six rooms. Eighty-two percent of households report living in homes with three or more bedrooms.




## CENSUS COMPARISON

Source: SF3, Table H-42

The survey results appear to be representative of the housing sizes in Scituate. The adjacent chart combines responses from both owners and renters, therefore, the relatively high number of one-bedroom units reported by survey respondents.

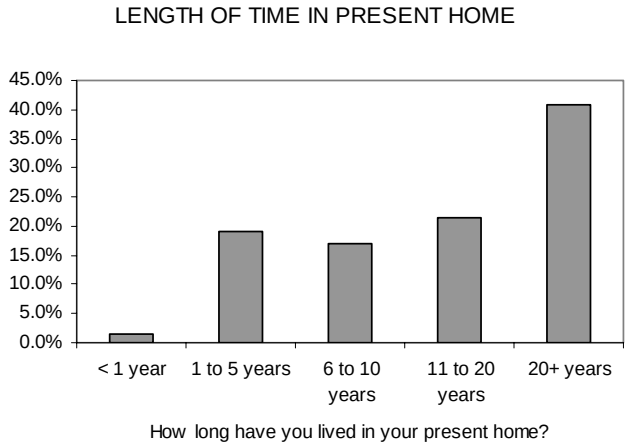



The Census breaks down the number of bedrooms in a housing unit by the unit's tenure. Census 2000 reports that of owner-occupied units: 1% of Scituate units are one-bedroom units, 15% are two-bedroom units, 46% are three-bedroom units, 30% are four-bedroom units. Eight percent of owner-occupied units have five or more bedrooms. The Census reports that of renter-occupied units, 39% are one-bedroom units, 25% are two-bedroom units, and 23% are three-bedroom units. Ten percent of renter-occupied units have more than three bedrooms.

# Household Characteristics

## LENGTH OF TIME IN PRESENT HOME

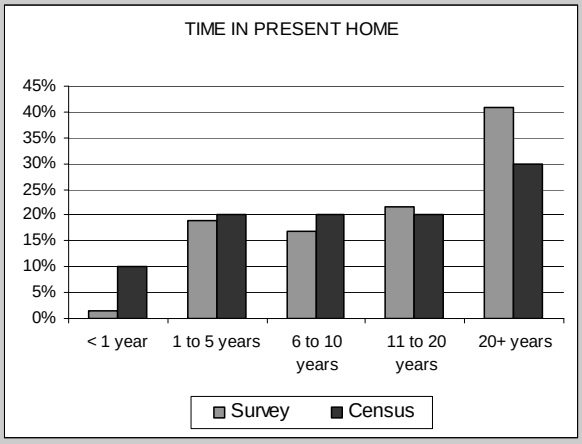
More than one-third of the residents surveyed grew up in Scituate and 45% lived in another home in Scituate before moving into their current home. Eighty percent of respondents have lived in their present home for 6 or more years. And, half of this 80% have remained in the same home for more than 20 years. When owners and renters are considered separately, 43% of owners have lived in the same house for more than 20 years while only 17% of renters have remained in the same home for that long. In contrast, approximately half (53%) of renters have lived at their current address between one and five years. Furthermore, only 16% of owners have lived one to five years in their present house.




## CENSUS COMPARISON

Source: SF3, Table H-38

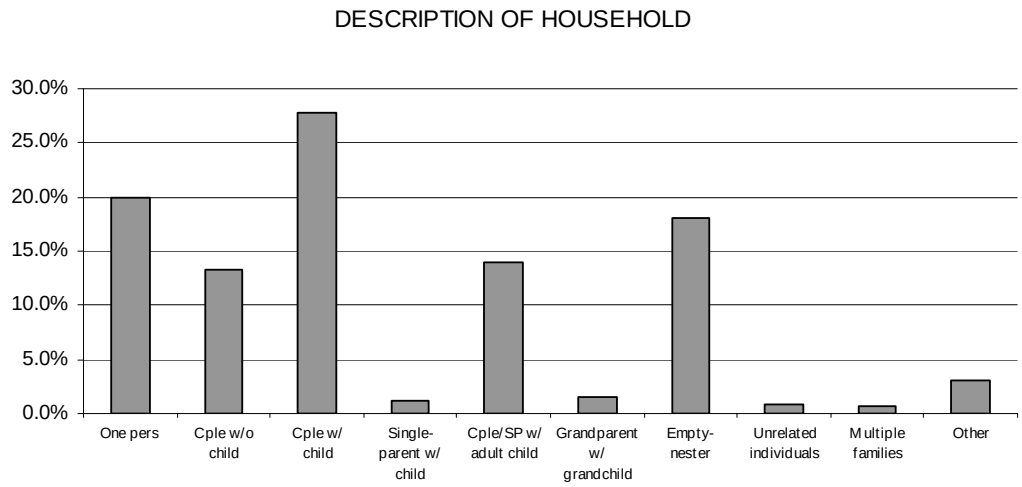
Census 2000 breaks down the number of years people have lived in their current home by tenure. The Census reports that as of 1999, 35% of Scituate owners have lived in their home for more than 20 years; 69.5% of owners have lived in their present home for six or more years; 20.6% of owners moved into their present home between one and three years ago; and just under 10% moved in within the last year. Not surprisingly, renters tend to move around more often. According to Census 2000, 4.5% of Scituate renters have lived in their present home for more than 20 years; 34.5% of renters have lived in their present home for six or more years and 29% of renters had moved in within the last year.




The chart above combines information from both owners and renters. Survey results indicate an under-representation of households that have moved into their present home recently. However, this is to be expected as often people who have lived in a community for a long time are more invested in it and are likely to respond to such a survey. Also, given the number of older respondents it is expected that the survey would be representative of people who have lived in their present homes for many years.

## HOUSEHOLD COMPOSITION

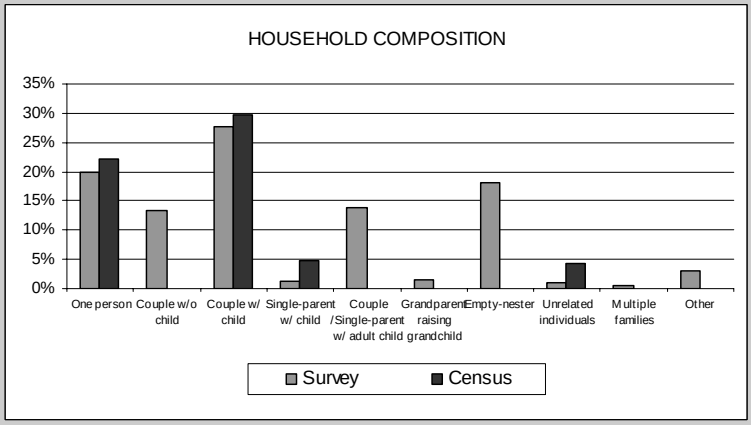
As mentioned earlier in the demographic section, the most typical respondent household that answered the survey questions is comprised of only two members. From the chart below, we can see that 31% of households consist of couples without children and "empty nesters". Twenty-eight percent of households are couples with children under the age of 18 years old. Another 20% of people live alone. Approximately 4% of households have extended family members living with them.




## CENSUS COMPARISON

Source: SF1, Table P-18

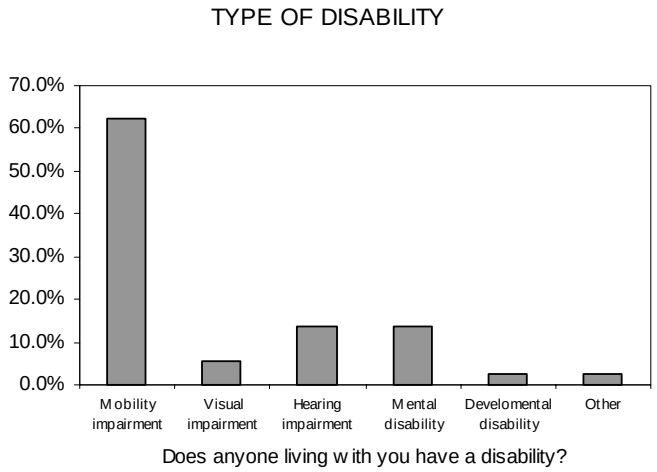
Census 2000 reports that 22.2% of Scituate households are comprised of one person living alone. Just under 30% are comprised of married couples with children under 18, 4.8% are single-parent households with children under 18, 4.3% are comprised of unrelated individuals (non-family households) and 1.8% of households are comprised of multiple families living together.




Survey results show relative consistency with the distribution of household types as described in the census. Two household types appear under-represented in the survey, single-parent households with children and non-family households.

## DISABILITY

Overall, an estimated 9%, or 30 out of 354 respondent households, have a household member with a disability. More than 75% of the disabilities in these households are mobility impairments. Households with someone living with a disability are spread equally among the household income ranges. Individuals with disabilities most frequently live in homes with heads of households in the following age groups: 41-54 years old, 65-74 years old and 75 years or over, and include adult children caring for aging parents and the elderly.

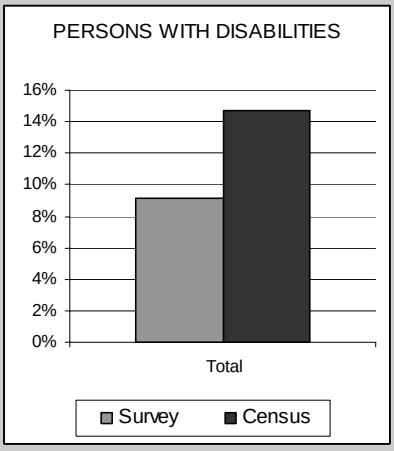



According to survey responses, home modifications to accommodate disabilities are not a significant need in Scituate at this time. Only 11% of respondent households with a disabled household member are considering moving out of Scituate. Overall the majority, 80%, of households with people with disabilities are satisfied with their housing.

## CENSUS COMPARISON

Source: SF3, Table QT-P21

Census 2000 indicates that roughly 15% of Scituate's population reports having a disability. Although not directly comparable to the survey results which have been tabulated based on households rather than individuals, understanding that several respondents are elderly, it is likely that some of these households have more than one household member that is disabled. Therefore, the relatively close figure on disability, from both the survey and the Census, validate each other.

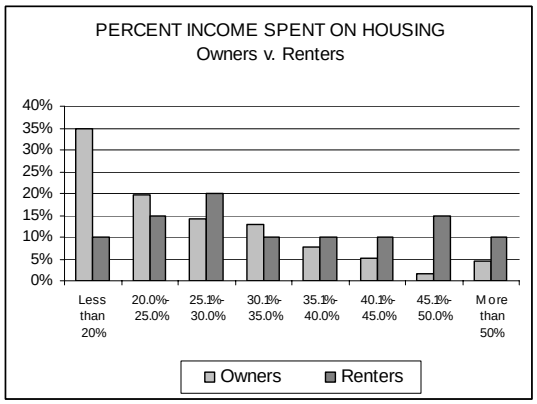


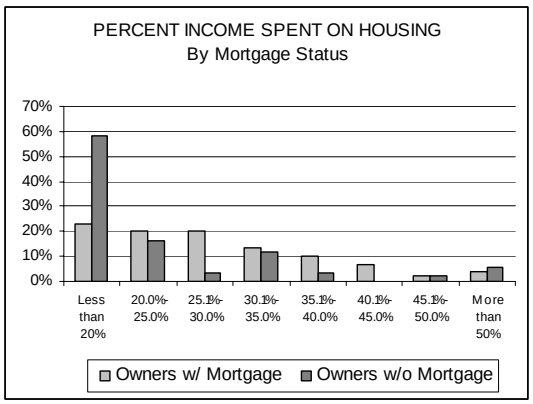
# Housing Costs

The cost of housing is one of the biggest housing concerns in Scituate today. Although many survey respondents indicate that their housing costs are "affordable" by industry standards, people express a desire to move from their current homes for a variety of reasons. Through the focus group discussions, it became apparent that several people who might like to move feel they are constrained by the cost of housing in Scituate and elsewhere. For example, many current owners cannot afford to "buy up" and instead choose to expand or remodel their existing homes; older residents cannot find modest housing in Scituate to downsize their living situations. The lack of turnover further exacerbates concerns regarding housing costs and limits the availability of "starter" homes for first-time homebuyers.

## PERCENT OF INCOME SPENT ON HOUSING

According to the U.S. Department of Housing and Urban Development's definition, "affordable housing" is housing that does not cost more than 30% of a household's annual income. Included in the definition of *homeowner* housing costs are mortgage principal and interest, property taxes and homeowner's insurance, while *renter* costs include rent and utilities (heat/hot water). Sixty-six percent of those surveyed report spending less than 30% of their annual household income on housing expenses and 32% spend 30% or more of their incomes on housing. Five percent of those surveyed spend more than 50% of their income on housing costs.




Owners, especially those without a mortgage, are most likely to pay less than 20% of their income on housing while renters are most likely to spend 25.1% to 30.0% on housing. The following table details specific characteristics of owners based on the percent of household income spent on housing.

| HOMEOWNER CHARACTERISTICS *Note: Each characteristic is exclusive of others.* | PERCENT OF HOUSEHOLD INCOME SPENT ON HOUSING | | |
|---|---|---|---|
| | < 20% | 20%-50% | >50% |
| Age of Head of Household | 65-74 years old | 31-40 years old | 65-74 years old |
| Number of years in present home | More than 20 years | 4-5 years | More than 20 years or Less than 1 year |
| Household Composition | Empty-nesters | Couples with children | One person or Unrelated people |
| Percent of Households Considering Moving | 21% | 21% | 29% |

Roughly 3% of respondent households share their home with a non-relative. People said they were sharing their homes because they needed to do so in order to afford the cost of their home. In addition, about 10% of respondents have considered sharing their home with someone outside of their family to manage housing costs. Others said that the non-relative was temporarily living with them because they had not yet been able to find housing in their price range.

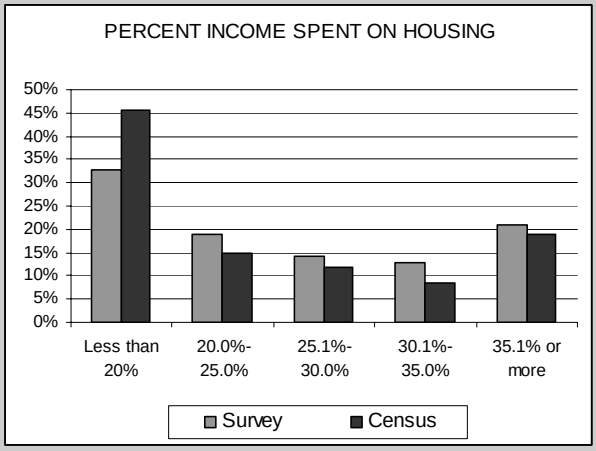
## HOME AFFORDABILITY BY AGE OF HEAD OF HOUSEHOLD

Of respondent households headed by persons between the ages of 41-54 and 55-64, 73% lived in "affordable housing," that is they spent 30% or less of their income on housing costs. Sixty-five percent of elderly residents (75 years of age or over) lived in affordable housing. However, only 51% of homeowners between 31-40 years old live a home that is considered affordable. The other 49% of households headed by 31-40 year old persons spend 30.1%-45.0% of their annual income on housing. Households headed by 65-74 year old persons show the most significant range in the affordability of homes they occupy. Although 76% of this age group spends 30% or less of their income on housing, another 7% spend over 50% of their income on housing costs.

### CENSUS COMPARISON

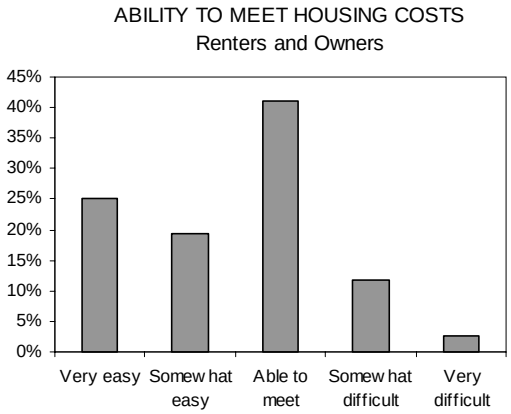
Source: SF 3, TableDP-4

Census 2000 reports the percent of income households spend on housing by tenure. When the census was taken, over 25% of owner households spent 30% or more of household income on housing and 34% of renter households spent 30% or more of their income on housing. The adjacent chart illustrates the percent of household income spent on housing for both owners and renters combined.



### ABILITY TO MEET HOUSING COSTS

Approximately 15% of survey respondents, both owners and renters, described their ability to meet their monthly housing costs as either "somewhat difficult" or "very difficult". This statistic agrees with the figure indicating that 13% of respondent households spend 40% or more of their income on housing. However, only 8% of the survey population has attempted to find less expensive housing. Of the 28 people in our survey sample who have looked for less expensive housing in the past year, only two were successful. In addition, 38% of residents state that they have a family member who would like to live in Scituate but cannot afford to do so. One couple states that "they were born here and stayed here, but our kids had to leave town because of cost."




Roughly one-half of Scituate residents who lived in their present homes for six or more years described their ability to meet their housing costs as easy. Meanwhile, less than one-third of those who have been in their home for 5 years or less described their ability to meet their costs as easy. Seventy-two percent of respondent households headed by persons 65 years old or over spend more than 30% of their income on housing. Precincts 5 and 6 have a higher number of residents that report their ability to meet housing costs as "difficult." Also, half of the renters in our sample live in Precincts 5 and 6.

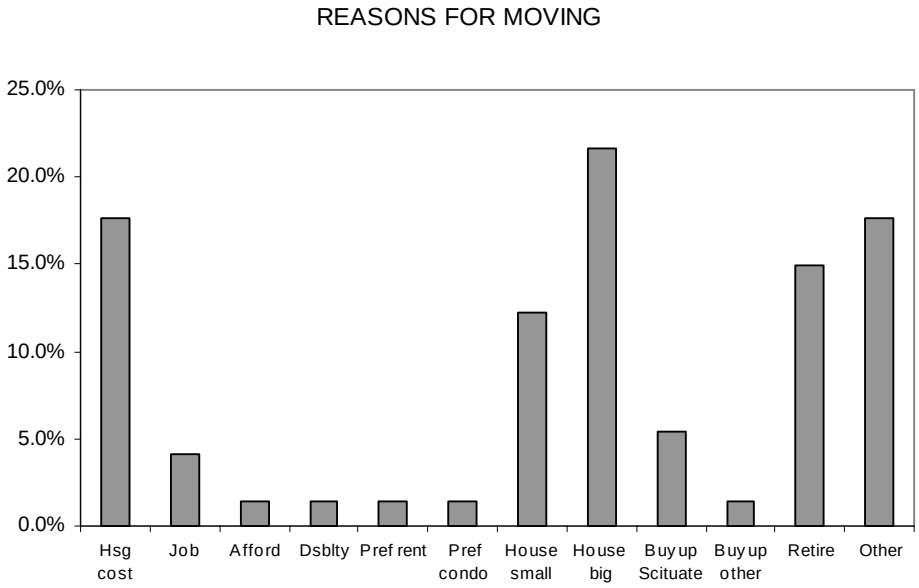
## Housing Preferences

Through the survey and focus groups, many people expressed that Scituate is a very desirable place to live. Most residents, 89%, are satisfied with their current housing situation and 73% would prefer to stay in Scituate if they were to move from their existing home. When comparing owners to renters, 91% of owners versus 71% of renters are satisfied with their current housing situation.

### CONSIDERING MOVING

Overall, 21% of respondents, including both renters and owners, are considering moving. The most common reasons people give for wanting to move are: their house is too big, they want to move to a retirement community, or housing costs are too expensive. In addition, a significant number of residents are thinking about moving from their current home because they cannot afford to maintain it.

Sixty percent of respondents who are considering moving spend 30% or less of their household income on housing. Only 4 of the 14 people who spend more than 50% of household income on housing are considering moving. Of those who spend more than 40% of their household income on housing, only one-third are considering moving. Most who are thinking about moving (70%)




are in the highest income range. Eighty percent of the lowest income range respondents do not have any intent to move out of Scituate.

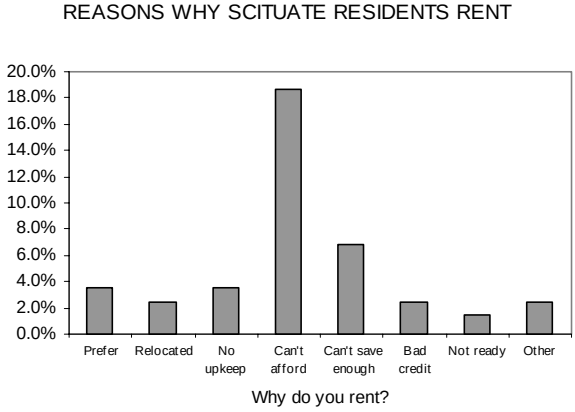
Profile of Typical Household that is Considering Moving

| | |
|---|---|
| Age of head of household: | *55-64 years old* |
| Number of years in present home: | *1-3 years* |
| Number of people in the household: | *4 people* |

The second most common type of respondent household that is considering moving is headed by persons between the ages of 31 and 40 years old and residents who have lived in their homes for four to five years. Households headed by persons 75 years old or over, as well as those who have lived in their present home for more than twenty years, are less likely to consider moving.

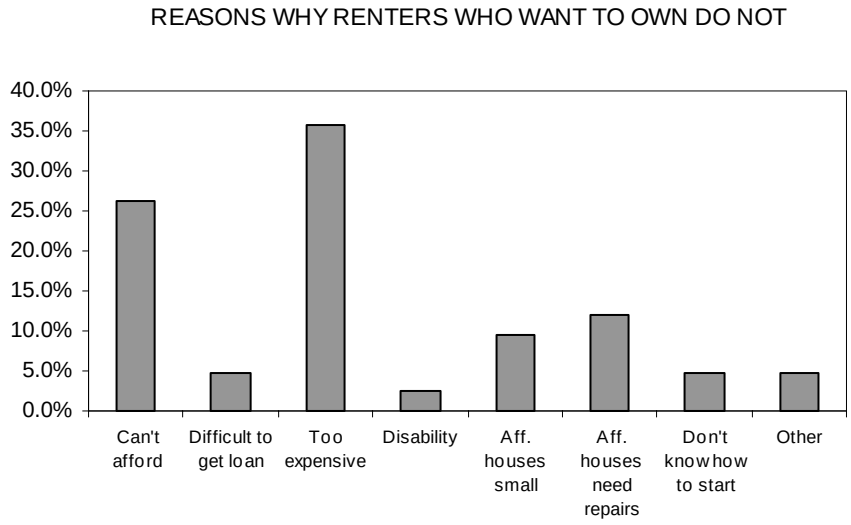
## RENTER PROFILE

The most common reason why people rent in Scituate is that they cannot afford to buy a home. The few, who can afford the monthly mortgage payments, are unable to save enough money for a down payment. One respondent writes "I have lived in Scituate for twenty years and due to a divorce I am now renting. I would prefer to own!" Only 3 renters express that they actually prefer to rent instead of own property. Most renters are concerned about their home being too small for their needs and a lack of privacy.



### REASONS WHY RENTERS WHO WANT TO OWN DO NOT

Most renters who responded to the question of why they had not yet bought a home either answered that housing is too expensive or that they cannot afford the down payment or closing costs. Focus group participants express that for many potential homebuyers, the cost of monthly mortgage payments are simply too high, regardless of the upfront costs associated with buying a home.

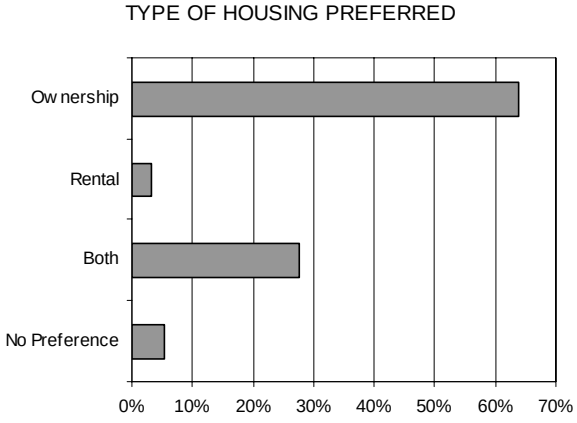



## Affordable Housing Development

The survey asked respondents what their preferences are when thinking of promoting affordable housing in Scituate. Questions such as the type of new development and their willingness to support potential local initiatives were explored. The following charts detail survey responses for these questions.

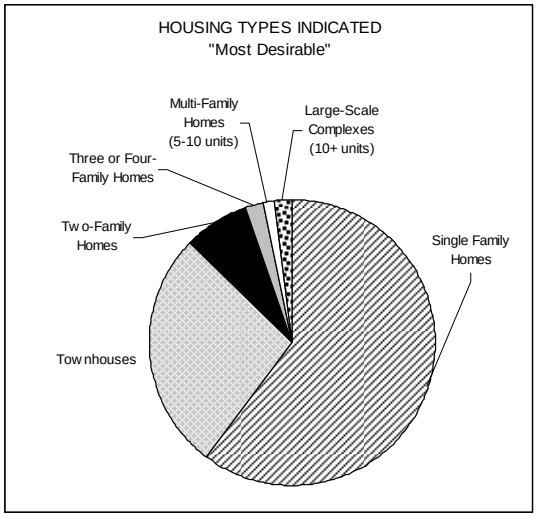
### PREFERRED TENURE FOR NEW DEVELOPMENT

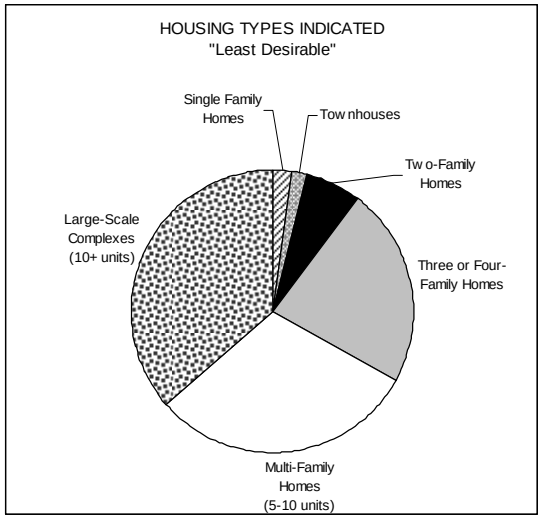
Should the Town pursue affordable housing development, approximately two-thirds (64%) of residents prefer that ownership units be constructed in Scituate and about one-third (28%) prefer that both rental and ownership units be developed. A nominal percent (3%) of residents prefer only rental units.



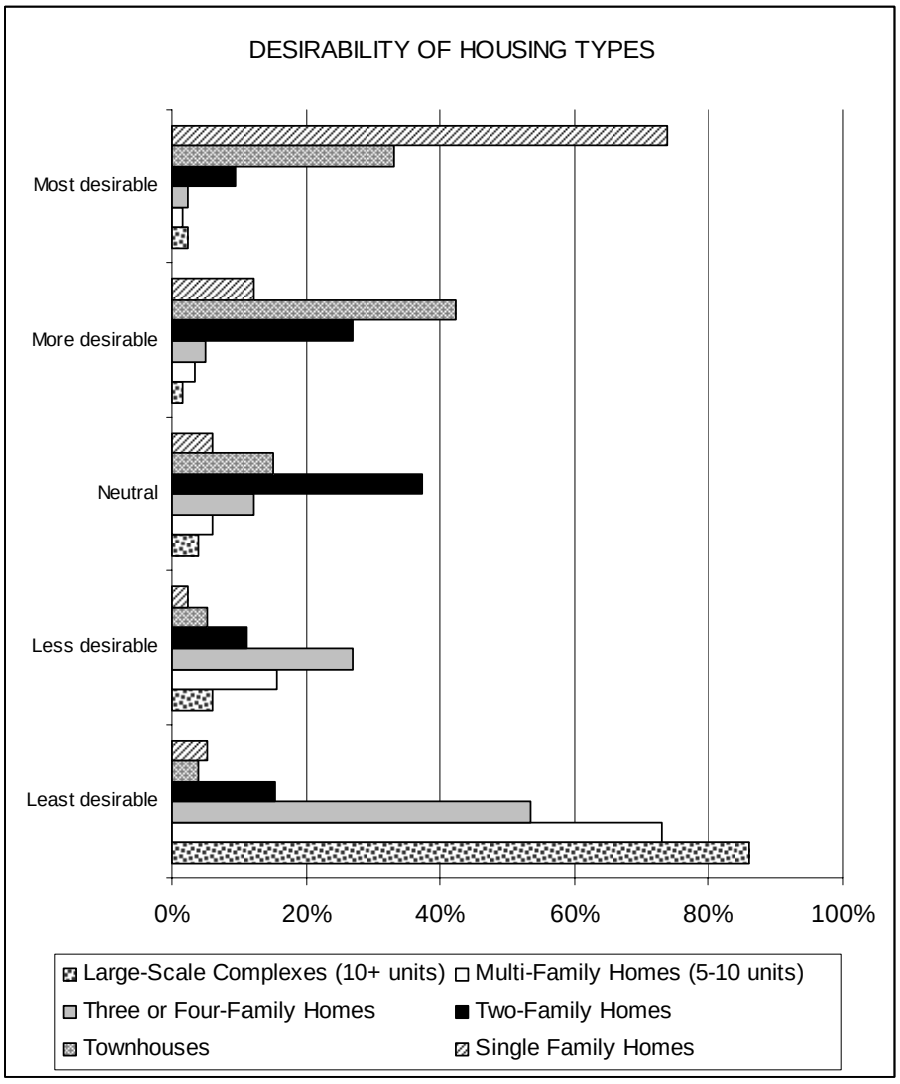
## DESIRABILITY OF HOUSING TYPES

Approximately 81%, or 284 out of 350, of respondents rate single-family homes desirable building types for development (indicated with a "most desirable" or "more desirable" response). Townhouses (attached single-family homes) rank second in overall desirability with 225 positive responses. Only 15 respondents rate multi-family homes (5-10 units) and 12 individuals rated complexes (10+ units) as desirable options for housing development in Scituate. (See charts below for desirability levels of other housing types).




More than three-quarters of Scituate residents already live in single-family homes and, clearly, they consider this type of housing the most desirable. Overall, respondents do not support the construction of large-scale complexes (10+ units). In written comments, many respondents express concern regarding protecting Scituate from becoming overpopulated and losing its open-space and small-town charm. Others worry large complexes would further expend the town's limited resources – water supply, sewer system, schools, and roadways – and question the town's ability to support these types of properties. To avoid such burdens, many suggest developing affordable housing for seniors, who would not overcrowd schools or increase traffic.


DESIRABILITY OF HOUSING TYPES
Most desirable
More desirable
Neutral
Less desirable
Least desirable
0%
20%
40%
60%
80%
100%
Large-Scale Complexes (10+ units)
Multi-Family Homes (5-10 units)
Three or Four-Family Homes
Two-Family Homes
Townhouses
Single Family Homes

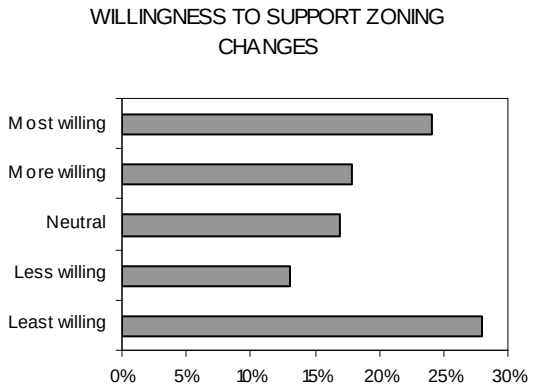
# Potential Local Initiatives

Several ideas were presented to survey respondents as potential local initiatives to gauge the level of support the Partnership and the Town may or may not have in trying to address Scituate's affordable housing needs. Respondents were asked to indicate their willingness to support the following initiatives.

- *Zoning changes such as requiring affordable units in most new developments, even if it means a few more units are built.*
- *Making the permitting process somewhat faster or easier if developers are building affordable housing.*
- *Reducing property taxes for landlords who keep rents affordable.*
- *Using Community Preservation Act revenue to support development of affordable housing.*

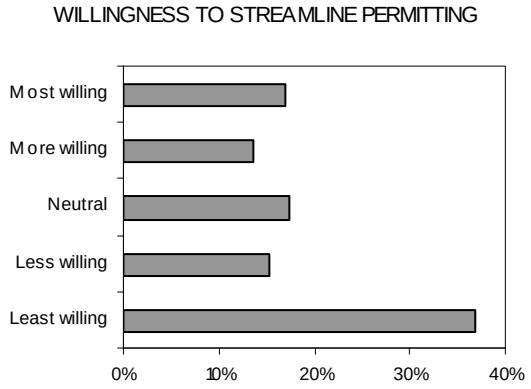
## ZONING CHANGES

Forty-three percent of survey respondents express a willingness to support potential zoning changes such as requiring affordable units in most new developments. Seventeen percent of respondents are neutral to this initiative and 40% of respondents are unsupportive of this approach.



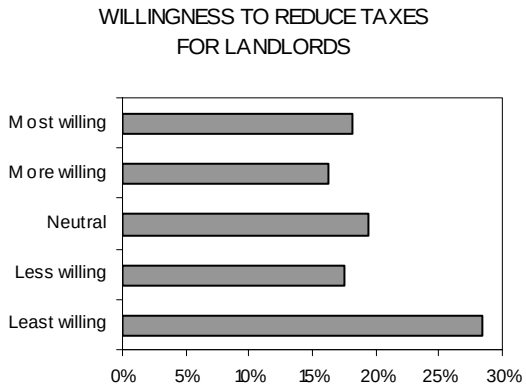

## STREAMLINING THE LOCAL PERMITTING PROCESS

Thirty-one percent of respondents feel that they could support making the permitting process faster and/or easier for affordable housing development. Seventeen percent are neutral and slightly over 50% of respondents are unsupportive of this approach.



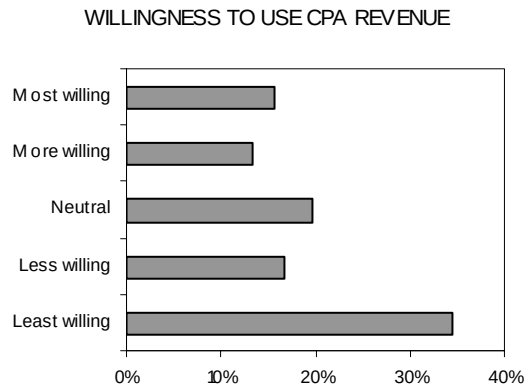
## PROPERTY TAX REDUCTION

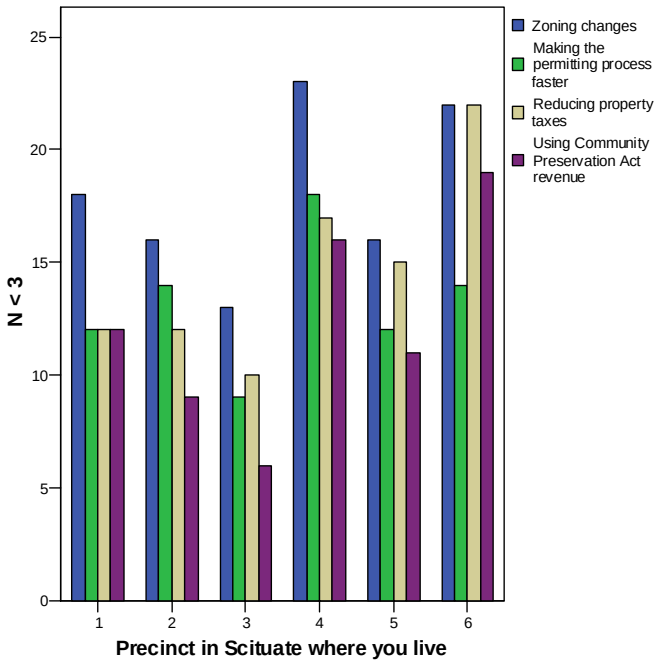
Thirty-five percent of respondents are willing to support a property tax reduction for landlords who rent to people who need affordable housing. Nineteen percent of respondents are neutral to this approach and 46% are unwilling to support this approach.




## USE OF COMMUNITY PRESERVATION ACT (CPA) REVENUE

Twenty-nine percent of respondents express support for using Community Preservation Act revenue for affordable housing. Roughly 20% of respondents are neutral to this approach and 51% of respondents are unsupportive of this approach.




## SUPPORT FOR VARIOUS METHODS OF PROMOTING AFFORDABLE HOUSING BY PRECINCT

This chart illustrates the four proposed local initiatives and the number of respondents who indicate some level of support for each initiative, i.e. responded that they are either "most willing to support" or "more willing to support" the initiative.

# 5. FOCUS GROUP DISCUSSIONS

To supplement findings discovered through the survey process, the Housing Partnership Committee hosted focus group meetings in early February 2005. The meetings were held to provide an opportunity for people involved in housing and people who may not live in Scituate, but would like to, to express their thoughts on housing needs. Three focus group meetings were held. The invitees of these meetings were as follows: 1) municipal employees, including school department employees; 2) housing advocates and service providers; and 3) developers, real estate brokers and bankers. In addition, invitations were extended to the business community, however due to a lack of response this meeting was not held. Following is a record of the discussion at each meeting.

## Municipal Employee Focus Group

Participants: Rhona Held, School Department
Peggy Dwyer, School Department
Grace Monahan, School Department
Paul De Leo, Scituate Housing Authority
Marsh Jeannero, Scituate Housing Partnership

### DISCUSSION

- *How many people here tonight currently live in Scituate? If you don't live in Scituate, where do you live? How many of you own your home? How many of you are renters?*

  Three participants in this group were town employees not affiliated with a housing agency. All three live in Scituate. None own their own homes and two are living with family members. The third rents a home for $1,400/month for a seasonal cottage converted to year-round use. This third person used to own a home in Scituate, but after her divorce she was unable to keep the home. All three participants are single parents, two with school-aged children, and the third with grown children. While the number of participants was small, those who attended this workshop felt they had knowledge of a number of other employees' housing issues from information these employees had shared with them, as well as their own.

- *What would you say are the top reasons people move to Scituate?*

  Participants felt people move to Scituate because it is a "nice town" to live in. People are drawn to the beach, to the town's relatively small size and its sense of security and familiarity. Many people who live in Scituate already have ties to the town, whether by personal relationships (family, friends) or by employment. Scituate draws people because it is considered a secure place that provides a safe environment to raise children. It is a quiet community and people feel there is something about it that makes it special. People enjoy summers in Scituate and the quiet nature of the town. Many former residents of the town return to the town to live.

- *Do any of you know of people, including yourselves, who have tried to find housing in Scituate within the last three years? Were they successful? If successful, are they owning or renting? If not successful, do you know why the reasons why they weren't able to find housing in Scituate?*

  Participants responded that they knew of people who had tried to find housing in Scituate within the last three years, but few of the people they knew were successful. Unable to find their own housing in Scituate, some of these people are living with parents or other family members. When people are unable to find housing in Scituate they are often successful in Plymouth and Halifax. Some of the participants' colleagues commute to Scituate from the Cape and Boston.

  People who have been unsuccessful finding housing in Scituate have had difficulty due to high costs, the limited availability of units, a lack of diversity of units (specifically two-families) and few available rentals. In addition, many rental units are available only between September and June as they are rented out to vacationers on a weekly basis over the summer.

  The participants see people moving to Scituate, buying homes and tearing them down or doing additions. One person expressed a concern as to whether this was good for the values of surrounding homes, i.e. the new or remodeled home would make the others look too small or modest in comparison.

- *Of the people you know who live in Scituate, do you know of any who plan to move from their current home now or in the future? What are their reasons for moving?*

  One participant has parents who would like to move to Florida, but they cannot afford to move because housing prices are too expensive. They are retired and are worried about their capacity to afford a home elsewhere. Even if her parents decided to sell their home in Scituate, the participant could not afford to purchase it. Another person has a friend who speaks of selling her home, making a huge profit, and moving to North Carolina.

- *What are some of Scituate residents' biggest concerns regarding housing? What are some of the biggest housing concerns for people who don't live in Scituate, but would like to?*

  Participants are concerned about the cost of homes and the limited diversity of housing types. They feel that if the town offered smaller homes, more townhouses, and multi-family homes the prices might be more affordable and within their reach.

  Participants mentioned housing costs and the limited diversity of housing types as two obstacles to owning a home in Scituate. They felt there was no housing priced under $400K on the market that would be suitable for their family sizes (2-3BRs). They expressed a willingness to compromise on the size of a unit, even taking a one bedroom unit, if it meant they could afford to buy. Other issues they saw that presented obstacles to the development of affordable housing were: the coming of the railroad line, the costs and difficulties with siting septic systems or connecting to town sewer, and water availability concerns. They felt that Scituate residents, in general, are opposed to new development and see sprawl, industry and commerce as concerns.

Developers are building luxury condos instead of targeting a more financially modest clientele. People expressed frustration with this and specifically with the luxury condos under development in the harbor. At the same time, they could appreciate the general concerns about overcrowding in schools and felt, despite redistricting, that the town would continue to struggle with this issue. They also mentioned that Title V regulations make it difficult for people to sell their properties because they would need to upgrade their septic systems to do so and these upgrades are very expensive. Septic issues are also a concern for property owners who would like to expand their homes.

- *What do you see are the biggest obstacles to owning a home in Scituate?*

  Participants feel the biggest obstacles to them owning homes in Scituate are the high housing costs and their comparatively low salaries. Even if they are able to afford the down payment, they do not feel they would be able to maintain the mortgage with their current salaries. They are also concerned about the high cost of property taxes. They feel Scituate needs "affordable" housing, not necessarily "low-income" housing. They would like to see housing constructed that is affordable to single-income households.

- *What do you think would be an affordable purchase price for a first-time-homebuyer in Scituate? How much do you think elderly households should spend each month on housing? What do you think is a reasonable rent for a two bedroom apartment in Scituate? If new housing were built in Scituate, what do you think it should be priced at (homeownership/rental)?*

  Participants felt that $250,000 or less would be an affordable housing price for households with a single-income household. Participants felt that if a household had two incomes, properties priced at $300,000 would be affordable. However, they felt that it is not feasible to price single-family homes at this level in Scituate. Participants specifically asked about 40B ownership units that are under construction and how they might be able to enter into the lotteries for those units. They also asked questions about whether there are any restrictions on reselling a 40B unit. It was explained that owners must sell to a household earning 80% or below the area median income, and that the purchase price was limited to what would be affordable to such a household at the time of sale.

  People felt that elderly units should be priced at no more than $800/month. They understood that subsidized rents are calculated based on a person's income and it was explained that typically one would hope to pay roughly 25% of household's income for an elderly unit with no services and 40% of household income for a unit with services.

  People felt that 2 bedroom units should be priced at a maximum of $1,000/month. But they would like to see more 3 bedroom units, as 2 bedroom units often don't work for families with more than one child if the children are of different sexes and cannot share a bedroom.

- *If the Town were to encourage affordable housing development in Scituate, what type of housing do you feel is most <u>needed</u>? (ownership/rental, single-family homes/multi-family, targeted to first-time home buyers, families, elderly, other?)*

  Participants felt the Town should encourage the development of affordable ownership housing as well as rental units. The participants were aware of at least three or four other families that would desperately like to buy a home in Scituate. Many people who grow up there like to stay in town and are unable to afford to do so. They would like to see more two bedroom condominiums and townhouses. They are not interested in seeing more luxury housing; they are tired of seeing "garages that are bigger than many houses." They also noted that there are very few young people living in Scituate and emphasized that it is extremely difficult for the average person to purchase or rent housing in Scituate.

  They wonder whether developers can build housing for "regular people" earning average incomes. Participants understand that land and development costs in Scituate are expensive and that there is little buildable land in town, but they think options like *modular housing* should be available to offset these costs. They see the need for changes in what is being built now, but did not have specific suggestions on how the Town could encourage more affordable housing development.

- *There are a few specific techniques the Town could use to try to promote affordable housing development. How supportive do you think Scituate residents would be to each of the following techniques:*

  a. *Zoning changes such as requiring affordable units in most new developments, even if it means a few more units are built.*

     The participants were concerned about large developments (over 200 units) and felt that there should not be many of them in town. They do like to have open space, but would also like to have more affordable housing. They felt caught between both issues.

  b. *Making the permitting process somewhat faster or easier if developers are building affordable housing.*

     Participants would like to see the permitting process streamlined for affordable housing developments. The point was raised that the Chapter 40B process tries to accomplish this, however people expressed that it would be good to offer a local streamlined process.

  c. *Reducing property taxes for landlords who keep rents affordable.*

     People were supportive of this idea and felt that it would be a good incentive, but expressed a concern that there may not be that many landlords in Scituate. People expressed a concern about affordable rental housing drawing in "the wrong element" and expressed that many professional people are seeking affordable housing, including town employees.

*d. Using Community Preservation Act revenue to support development of affordable housing.*

People would vote to support the use of CPA revenue to develop affordable housing. But they also thought that many Scituate residents would not be interested in supporting such measures. There are many people who feel that affordable housing development takes away open space. It was felt that people would be concerned that their town was becoming over-developed.

- *Are there other ways that the Town or other organizations could help people who want to own/rent homes in Scituate?*

Participants suggested that the Town might give municipal employees a housing allowance. They noted that there used to be residency rules for Scituate employees, but that they have been repealed because it is so expensive for people to live there. People feel it would be an incentive to have municipal employees living in Scituate because they would spend their money locally. People felt down payment assistance would be helpful, but would not address the whole problem. Participants felt it would be helpful if the Town had a central clearinghouse for information regarding 40B units. People were very anxious to get in on the 40B lotteries and wanted to have more information about that process.

*Additional comments:* There are many people in similar situations to theirs that would love to own a home or live in Scituate and simply cannot afford to. Many people feel they cannot do anything about this and are not inclined to speak out.

# Housing Advocates Focus Group

Participants: Susan Blair, Scituate Housing Authority
Joan Powers, St. Luke's Episcopal Church
Patricia Butler, Scituate Housing Authority / Community Preservation Committee
Paul De Leo, Scituate Housing Authority
Diane Burke-Sanford, Scituate Housing Partnership
Mike McGowan, Scituate Housing Partnership
Sara Nash, South Shore Habitat for Humanity
Jack Rooney, South Shore Habitat for Humanity

## DISCUSSION

- *What agencies/organizations are people from, and what clientele do these agencies represent?*

| Agency/Organization | Clientele/Description of Organization |
|---|---|
| Scituate Housing Authority (SHA) | Clients are low-income senior citizens and persons with disabilities. The SHA currently operates 214 units of subsidized housing. |
| Housing Partnership Committee | Town board reporting to the Board of Selectmen. Objective of board is to work to address housing needs in Scituate. |
| South Shore Habitat for Humanity | Serves households with incomes at 25-50% of the area median income over a spread of 30 towns. Builds affordable housing. |
| Community Preservation Committee | Town board charged with managing town revenue from CPA surcharges on local property taxes. Funds must be spent in three program areas: open space, historic preservation and affordable housing. |
| St. Luke's Episcopal Church | Conducts outreach to people with housing and other needs. Coordinates human services in Scituate. |

- *Do any of your clients live in Scituate? If so, was it easy/difficult for them to find housing in Scituate? Are there obstacles to living in Scituate for your clients? If so, what are they?*

  Participants reported that many of Scituate's elderly residents are concerned because their children cannot afford to live in the town and/or cannot afford to maintain their homes. Scituate does not offer affordable housing for middle income families with children. Fishermen that live and work in Scituate who have traditionally been part of this community, and their children, can no longer afford to live here.

  People are witnessing developers tearing down small houses and building larger ones in their place. These large homes are referred to as "McMansions" by some town residents. There are not many small houses available, and no one is building them; new development in Scituate consists of large homes and/or high end housing. Even condominiums and townhouses are luxury homes and are nearly as expensive as the "McMansions".

When asked who was buying these high-end homes, many said "transplants" from outside of Massachusetts are settling in Scituate and driving up the housing costs. One resident born and raised in Scituate described the split between past residents and transfers as living in a "parallel universe". She said many young families who grew up here wish they could return. Many are renting in Scituate or live in the surrounding towns. Among these families, affordable housing is a frequent topic of conversation. Meanwhile, many families she meets at her child's soccer games, who have recently moved to Scituate and live in the high-end housing, are not concerned about housing at all.

- *From your perspective, what type of housing is needed in Scituate (building types & unit sizes, ownership/rental)?*

  One type of more affordable housing would be duplexes and condexes similar to those built in the late 1980s and early 1990s. These are more affordable, in part, because there is no condo association fee. However, instead of this type of development, people would like to see more single-family and duplex development in Scituate. People observed that many Scituate residents are moving to Marshfield & Pembroke, because there housing there is more affordable. People felt that Scituate needs more housing for single parents and small families, i.e. 2-3 bedroom units.

  Participants expressed that many people cannot afford to sell their current homes ("starter homes") and move up to larger homes in Scituate. Instead, they are adding on to their homes instead. This affects turnover of smaller, more traditional "starter homes" and reduces the inventory of that type of housing in Scituate. Due to a lack of housing in a modest price range, many adult parents (age 60 and 70 years old) are building additions for their children's families to live in. Building homes for family member goes both ways. At the same time, young families (residents, in their 40s) are building home additions for their elderly parents. People are now passing houses down through their families; otherwise, they would not be able to afford to live in Scituate.

- *What are the biggest housing concerns/needs of clients who either live in Scituate or want to live in Scituate?*

  People expressed that housing affordability is the biggest concern. The group reported that there is almost no housing under $300,000 and little available between $300,000 and $400,000. The median sale price in Scituate is $454,000.

  In order to afford the monthly payments on a $454,000 home, residents would need a household income of over $140,000. The advocates agreed that the population between 80% and 120% of the area median income have the most difficult time finding housing. Many people who grew up in Scituate fall into this income range. The only way seniors and other long-time residents can afford to stay in Scituate is that their mortgages are already paid off.

- *What would be an affordable selling price/rent for clients looking to buy/rent in Scituate?*

  People felt that new owners should be able to purchase housing priced under $300,000, but preferably around $180,000. Rents are also very high in Scituate. A two bedroom apartment

costs about $1600/month to rent. In addition, many units are rented to vacationers during the summer, so tenants must vacate between June and August. Between September and May, more apartments are available and rents tend to be less expensive.

- *Are you aware of special housing needs of Scituate residents that are not being met? Are there special housing needs in the region that Scituate's housing addresses or could potentially address?*

  The Housing Authority reported that it actually has a hard time filling the available handicapped accessible units. All of these are one bedroom units, and most of the people who would live in them are being taken care of by family members in their own home. However, the representative from Habitat for Humanity reported that the South Shore, in general, has a limited amount of handicapped accessible units.

- *How do you think the Town could help people who want to own/rent homes in Scituate?*

  People expressed that they would like to see the town build homes for young families with modest incomes. Partnerships with local developers or organizations like Habitat for Humanity were presented as a possible way of building such homes. Habitat for Humanity is willing to use any type of available, buildable parcel for affordable housing. Lack of land is the biggest obstacle Habitat faces; if the town could provide land it could be active in Scituate. They have had leads on land in town, but they turned out to be unbuildable parcels because they are wet. Habitat would also ensure the continued affordability of the home.

- *There are a few specific techniques the Town could use to try to promote affordable housing development. How effective do you think the following techniques might be in encouraging developers to provide affordable and/or special needs housing in Scituate?*

  a. *Zoning changes such as requiring affordable units in most new developments, even if it means a few more units are built.*

     People expressed that this technique might be the most successful and effective.

  b. *Making the permitting process somewhat faster or easier if developers are building affordable housing.*

     The advocate group discussed that developers have no incentive to build smaller, affordable housing when the $600,000 to $800,000 homes are selling quickly. They did not feel that streamlining the permitting process for affordable housing development would have much impact.

  c. *Reducing property taxes for landlords who keep rents affordable.*

     People thought giving tax incentives to landlords in exchange for maintaining affordable units is a good idea.

*d. Using Community Preservation Act (CPA) revenue to support development of affordable housing.*

People reported that CPA money is being used for affordable housing in other South Shore towns. One idea was to use CPA funds to help offset the cost of land acquisition for developers willing to build affordable housing. The Housing Partnership informed the group that partnering with developers in this way has not worked in the past. The CPA Committee has only purchased available land to preserve open space in the town.

- *Are there other ways that housing organizations and/or the town could help people who want to own/rent homes in Scituate?*

  People are aware that the Town has recently passed an Affordable Accessory Dwelling Bylaw to allow families to build "in-law" apartments, but the law required families to advertise the apartments on the open market. Also, people discussed allowing affordable housing construction on non-conforming lots. People were supportive of this idea and felt that it would be a good trade-off for the Town.

# Developers/RE Brokers/Bankers Focus Group

Participants: J. Stephen Bjorklund, Diamond Development
Peg Dinger, Jack Conway Real Estate
Elaine Bongarzone, Jack Conway Real Estate
Jack Rooney, Habitat for Humanity
Jack Livingstone, The Livingstone Co., Inc.
Joe Joyce, Joyce LLC Builders
Laura Harbottle, Town Planner
Mike McGowan, Scituate Housing Partnership

## DISCUSSION

- *What type of housing is available on the market in Scituate (building types & unit sizes)?*

  Participants reported that there is nothing on the market for less than $300,000 to $350,000 for sale, and if there is a $350K home on the market it is usually a tear down. One real estate broker felt that first-time home buyers purchasing market rate housing should expect to spend approximately $3,000/month for PITI (principal, interest, taxes and insurance).

  They also stated that there is no housing available for older people who might want to downsize from a larger home during retirement. If they could, some people would want to winter in Florida and keep a smaller home here in Scituate for summers, but there are none available. People also felt the fact that older people cannot afford to move from their homes is affecting the housing market by limiting turnover and the availability of homes in a mid price range.

  Developable housing lots cost $300,000 in Scituate in general, with some ½ acre lots available at $325,000. Typically if a developer purchases a lot, he/she will build a home to sell at three times the lot cost. Developers explained that this "rule of three" is necessary for a developer to make a profit. The high price of land is driving the types of housing they are building and how it is priced.

  Participants felt that once complete, the planned Greenbush Commuter Rail will exacerbate the tight housing market by making Scituate more desirable for people at all income levels. With better access to the Boston area, Scituate will become a more convenient location to live. Some felt that the prospect of the train was also driving 40B development.

- *What are the top three towns or areas (including Scituate) people move from who are currently buying in Scituate?*

  People who purchase in Scituate typically are "buying up" from a more modest home and have made a large profit from their former home so they are in a position to afford housing in Scituate. Also, many people moving to Scituate are executives coming from out of state. People buying large, expensive newly constructed homes tend to be looking for housing due to a job transfer from another part of the country. In some cases, people are pleased that they can purchase more for their money in Scituate than they could where they lived before, especially if they lived near New York City.

Real estate speculators are also purchasing property. The costs of housing are rising so quickly that people are successfully buying property and reselling them at a large profit a short time later. There are also people speculating on property, expecting a jump in prices after the Greenbush commuter rail is complete.

- *Can you describe the household characteristics of people buying housing in Scituate? (couple with children, empty nesters, etc.) Can you describe household characteristics of people moving out of Scituate?*

  Many families are purchasing high end housing in Scituate (see above). Very few people are moving out of Scituate. Sometimes older people looking to downsize will move into condominiums. Doctor's Hill is one development that was targeted to the over 55 population looking to downsize into more modest housing. Whitcomb Pines, a new 40B development, was constructed with this population in mind (over 55), but is not age-restricted.

  Often older people and younger people starting out or small families compete with each other for condominium units. Given this fact, developers do not develop age-restricted housing because it would cut down on their markets.

- *What are the top reasons people are moving within Scituate or move into Scituate? What are the top reasons people move from Scituate?*

  Not many people are moving around within Scituate or moving out of Scituate. Many people simply cannot afford to move from their current home.

- *What are people's biggest housing concerns who either live in Scituate or want to live in Scituate?*

  The biggest housing concern for most people is cost.

- *Who has the most difficulty finding a home in Scituate?*

  Realtors report that it is practically impossible for first-time homebuyers to purchase a home in Scituate. There are very few starter homes in Scituate and they rarely come on the market. Older people looking to downsize also have a difficult time finding housing in Scituate.

  Scituate does not have much modest housing to speak of, and homes that might have been classified as starter homes are being expanded or torn down to accommodate people who prefer larger homes. Also, developers sometimes compete against would-be buyer occupants for "starter" homes.

- *What are the target markets in the development of new homes in Scituate? Why are these groups being targeted?*

  Developers find they are building for two target markets: people looking for luxury condo living and people buying up in the market who are looking for additional space and amenities within their home. In general, participants expressed that people are coming from outside Scituate to purchase these homes. Within Scituate, most people are unable to afford either of these options.

- *If any, what type of housing is missing and needed in Scituate?*

  Participants felt that housing priced between $400,000 and $500,000 is most needed in Scituate. Homes larger than traditional "starter homes" (approximately 2,000 s.f.), but not as large as the newly constructed homes are also needed. People felt that the market is not meeting the demands of people looking to upgrade from starter homes and this is hampering turnover of Scituate's smaller housing. Participants also did acknowledge that homes in this price range are not usually targeted to first-time home buyers.

- *What are the biggest obstacles to owning a home in Scituate?*

  Participants felt that the inability to cover monthly housing costs is a major obstacle to people trying to purchase in Scituate. They did not feel that coming up with down payments and closing costs were the major barriers to owning a home in Scituate because there are so many mortgage products today that do not require a large down payment. The biggest obstacle is simply the cost of ownership, especially mortgage payments and property taxes.

- *What are the biggest obstacles to developers with regard to building more suitable housing in Scituate?*

  Developers expressed that land costs and local development costs (e.g., the fee to connect to town water and sewer) are also very high. They also felt that the development review process is cumbersome as there are many local boards that need to sign off on new developments.

- *There are a few specific techniques the Town could use to try to promote affordable housing development. How responsive do you think developers/landlords would be to the following incentives to build/provide affordable housing?*

  a. *Zoning changes such as requiring affordable units in most new developments, even if it means a few more units are built.*

     Participants thought that if the town were to ease up on some of the dimensional requirements for lots and allow for greater densities that they would be able to build less expensive housing. They did not say that it would be priced at a level considered "affordable" by the state, but that they would be able to reduce costs significantly and build houses under $500,000.

Also, participants thought it would be good to get the "E-District" designated on the zoning map and with private septic systems allowed, in order to make this bylaw work.

b. *Making the permitting process somewhat faster or easier if developers are building affordable housing.*

Participants expressed that this is the purpose of Chapter 40B, and if a developer is looking for a streamlined process, he/she will typically apply for a comprehensive permit under this law. People did not think that a streamlined local process would provide enough incentive for developers to build affordable housing outside of Chapter 40B.

c. *Reducing property taxes for landlords who keep rents affordable.*

People expressed an interest in this approach, and one developer stated that he, personally, would be interested in this. He explained that as long as he could break even on rental housing, this would be of interest to him. But he felt that in order to break even, or make a small profit, the densities allowed in rental developments would need to be increased. His position was that if the Town allowed higher density development, the result would be that housing would be less expensive.

d. *Using Community Preservation Act revenue to support development of affordable housing.*

People were supportive of using CPA funds to support affordable housing development. One person proposed that CPA funds be used to buy down the sale price of a unit to make it "affordable".

- *Are there other ways that the Town, real estate industry or other organizations could help people who want to own/rent homes in Scituate?*

A representative from Habitat for Humanity was present at the meeting and expressed an interest in working with developers to construct affordable housing units. He indicated that Habitat's most pressing need is affordable land, and he would be interested in any potential parcels of land that could be developed. He explained that they build housing for "deserving" families and was at the meeting to develop connections with Scituate developers to explore the possibility of partnering.

# 6. IMPLICATIONS FOR HOUSING POLICY

The results of the Housing Needs Analysis should inform development and housing policy decisions. By conducting a study of housing needs, Scituate has created an opportunity to encourage changes in local development practice and prepare for its future. In doing so, the Town should adhere to the following general guidelines to encourage the development of affordable housing.

- *Remove regulatory barriers and provide incentives to encourage affordable housing development*
- *Maximize the value of revenue received under the Community Preservation Act (CPA)*
- *Inform residents and build support for affordable housing*
- *Anticipate the future by paying attention to demographic and market changes*

The following is a brief discussion of each of these guidelines.

## MAKE LOCAL REGULATIONS AN AGENT OF AFFORDABLE HOUSING DEVELOPMENT

One of the first steps a community can take to support affordable housing is to remove existing regulatory barriers that make development of affordable units economically infeasible and to incorporate incentives for developers to build affordable housing. While communities should not cater to affordable housing at the expense of other valid planning concerns such as protecting natural resources and providing local services, it is important to balance these and other needs. During the focus groups held for the Housing Needs Analysis, participants identified some examples of regulatory changes that they believe would help to remove barriers and provide incentives for affordable housing development in Scituate: modifying the E District regulations and allowing affordable housing on non-conforming lots.

- *E District*. Scituate's zoning regulations currently allow moderate-density housing development in a multifamily residential district referred to as the E District (Section 450.1). However, there are two obvious constraints to development under the E District regulations. First, the district is not delineated on the Zoning Map. It is not clear whether the Town intended the E District to function as a floating zone, i.e., a district to be applied to sites on a case-by-case basis, subject to Town Meeting approval, or if there was inadequate local support for identifying land for the E District when Section 450.1 was originally adopted. In order for the regulations to succeed, areas need to be zoned for E District development. Second, the regulations require that any multi-family housing be connected to public sewer. However, local developers report there is no land available for such development in Scituate's publicly sewered areas. Some developers have said that removing this restriction would facilitate multi-family housing by allowing developments to be served by suitable on-site wastewater disposal systems in accordance with Title V.

- *Affordable units on non-conforming lots*. By relaxing dimensional requirements through the special permit process, Scituate could create new opportunities to develop scattered-site affordable housing on non-conforming lots. For example, the town might establish

a special permitted use, "Infill Residential Use," and authorize two-family homes or small multi-family buildings on parcels that are currently undevelopable because they lack adequate frontage or lot area. A reasonable percentage of the new units should be restricted as affordable housing, e.g., one unit in a two-family home or 25% of the units in a multi-family building. In exchange for the Special Permit, applicants should be required to execute a long-term affordable housing restriction.

As an alternative to designating the E District on the Zoning Map, Scituate could change its existing use regulations by allowing small-scale multi-family housing by right in the A-3 District, subject to site plan review, and by special permit in the A-2 District: zoning districts that already allow residential uses on relatively small lots. Appropriate, realistic dimensional regulations could be established to provide for multi-family housing in these locations, but the Town should also impose rigorous design standards in order to harmonize multi-family housing with surrounding neighborhoods. Design standards should also be instituted for any housing allowed by special permit on an infill basis, and for multi-family housing in the Business Districts, whether free-standing multi-family housing or multi-family units within a mixed-use development. In many instances, public opposition to affordable housing is based not only on stereotypes associated with such housing, but also on poor design. The Town may not be able to persuade all residents to think differently about affordable housing, but much could be done to address valid concerns about architectural and site design.

## MAXIMIZE THE VALUE OF CPA REVENUE

The Community Preservation Act (CPA) provides cities and towns with an option to raise funds through a real estate tax surcharge for historic preservation, open space and recreation, and community housing – a term that includes low- or moderate-income housing *and* housing for median-income families. The town currently has $422,000 available for community housing purposes.

Each year, the Community Preservation Committee is required to recommend proposed CPA expenditures to town meeting. When there are no proposed activities to consider, the 10% allocation for housing (or any other purpose) must be transferred to a special set-aside for future use. The Housing Partnership should develop and advocate for community housing activities that can be accomplished with CPA revenue. If these activities are successful, the Community Preservation Committee might consider recommending an increase in the amount appropriated for housing. In addition, the Housing Partnership should work with other organizations to promote use of CPA funds for projects that address multiple objectives, such as acquiring land for open space and affordable housing.

There are two primary ways that CPA revenue may be used to meet housing affordability needs: *investing in real property* and *providing housing assistance to homebuyers and renters*. CPA-assisted *housing units* must be protected by an affordable housing restriction consistent with G.L. c.184, Section 31. When the units are restricted for occupancy by low- or moderate-income households, they become eligible for listing on the Subsidized Housing Inventory through the Local Initiative Program (LIP). Communities may also use CPA revenue to offer homeowner and tenant assistance programs, such as first/last month rent or security deposits for low-income tenants, or matching funds for MHP's Soft-Second Loan Program. Since these kinds of activities do not

qualify as a housing subsidy under Chapter 40B, they will not produce units eligible for the Subsidized Housing Inventory. However, they are important forms of housing assistance and should not be rejected simply because Chapter 40B does not recognize them. Finally, while it remains difficult for many communities to use CPA revenue for affordable housing, some have had considerable success, e.g., Bedford, Newton, and Amherst.

Scituate should focus on using CPA revenue in ways that leverage other funding sources. Funds available through the Town's CPA allocation are limited, so stretching these critical dollars makes sense wherever possible. Some realistic strategies for using CPA funds might include the following:

- *Use CPA funds to acquire land for private affordable housing development*. To provide an inventory of affordable housing that meets many types of needs, Scituate must be proactive about encouraging affordable housing development and the town cannot rely on any single mechanism to accomplish its goals. Toward that end, the town should review its own land holdings and identify parcels that could be sold or leased for affordable housing development. In addition, Scituate should identify private property – vacant land or land with existing improvements – that could be acquired to gain site control in order to create new affordable housing. Municipalities are not organized to develop housing, but when they own land and buildings, they have the power to determine use and disposition. Accordingly, Scituate could be a vehicle for developing parcels by offering them through a competitive process to non-profit and for-profit developers.

  The Housing Partnership should begin by creating an inventory of publicly- and privately-owned sites suitable for affordable housing. One goal of this process should be to identify a large parcel or contiguous parcels that may be assembled to build affordable and/or mixed-income housing. When communities make land available for affordable housing, they ought to receive as much public benefit as possible. The issue that many towns face when they sell municipal property for affordable housing (or any other purpose) is whether public benefit means *revenue* or *affordability*. Scituate should define public benefit in terms of *affordability.* Public benefit dispositions for purposes such as affordable housing are permissible under the Uniform Procurement Act, G.L. c.30B, which allows communities to accept less-than-market value for land or buildings in exchange for use restrictions to secure the intended benefit. In a larger development, it makes sense to include units that meet a continuum of needs, e.g., for households ranging from 50%-100% of AMI. The actual mix of unit prices has to be determined on a project-by-project basis.

- *Use CPA revenue as matching funds for other grants or loans*. Since several grant resources are available for open space, historic preservation and affordable housing, Scituate could benefit from investing CPA revenue in activities that will most likely leverage other funds. Where possible, housing development activities should be designed to meet more than one CPA objective in order to maximize leveraging potential, e.g. an affordable housing development that rehabilitates a historic property may qualify for historic preservation grant funds or historic preservation tax credits. To meet Scituate's

rental housing needs, CPA revenue could provide a crucial source of equity for a developer seeking to build rental housing with Low-Income Housing Tax Credits (LIHTC) or a loan from the state's Affordable Housing Trust Fund. In addition, the town could use CPA revenue to buy down the purchase price of first-time homebuyer units in a Housing Starts Chapter 40B development and make them affordable to households with incomes below 70-80% AMI. On a smaller scale, CPA revenue may be used to help first-time homebuyers purchase a house in Scituate by offering downpayment or closing cost assistance that complements the soft-second loans offered by MassHousing or the Massachusetts Housing Partnership.

- *Buy down rents for a long-term period*. To encourage the development of rental housing as an essential component of housing choice, Scituate should consider using CPA funds to buy-down rents for new rental development or for the conversion of existing structures to multi-family rental housing. This technique is used to lower rents to an affordable level for households with a specified income, and it is very similar to a Section 8 Project-Based Subsidy. The "buy-down" is negotiated with the developer and assumes a term of 15 or more years. An Affordable Housing Restriction is recorded at the Registry of Deeds to ensure long-term commitment in the buy-down agreement. By using CPA funds to subsidize rents in a multifamily development, Scituate would be investing in units that not only meet housing needs but also qualify for listing on the Subsidized Housing Inventory.

- *Preservation of existing affordable housing*. Some communities in Massachusetts have found it very difficult to preserve Chapter 40B affordable homeownership units upon resale. These units are often sold at the maximum affordable purchase price allowed by a subsidy program when the development is initially approved and financed. Depending on market conditions and mortgage interest rates when the units are resold, however, the price the original homebuyer is allowed to request under the Affordable Housing Restriction may exceed what is actually affordable to a low- or moderate-income purchaser. When a qualified homebuyer cannot be found, the town and the Massachusetts Department of Housing and Community Development (DHCD) have a right of first refusal to purchase the unit in order to preserve its affordability. If the town or the state fails to exercise this right, the original homebuyer is allowed to sell the unit at market value and any windfall profit is supposed to be paid to the town or the state (depending on the program under which the unit was developed). Scituate's Subsidized Housing Inventory includes some affordable homeownership units, and it is in the town's interests to preserve them. It would make sense to establish a set-aside of CPA revenue to recapture these units if necessary. As a general rule, it would make sense to assure that Scituate can intervene to preserve the affordability of *any* expiring use developments. CPA revenue is one source that may help to achieve this end.

## INFORM RESIDENTS AND BUILD SUPPORT FOR AFFORDABLE HOUSING

Overall, residents who participated in the Housing Needs Survey expressed moderate support for incentives to create more affordable housing. Several respondents were reluctant to support such measures and many opposed them, however. In order to adopt zoning that is effective at producing affordable housing or to dispose of municipal land for new affordable housing development, the town will need to establish broad support. Based on comments received on

the housing needs survey, it appears that Scituate needs to invest in public information programs and foster continued community conversations about housing needs. Topics to cover include myths often associated with affordable housing and renters in particular, people who need and occupy affordable housing, the impact of affordable housing on real estate values, local housing needs, housing discrimination and federal fair housing laws, and property management and tenant selection for landlords. Public information programs require sustained effort and multiple modes of outreach: community forums, feature articles in the local paper, information posted on the town's website, talk show discussions on local cable television, and curriculum activities for school students. In Maryland, affordable housing education begins in the public schools as part of a larger K-12 curriculum on Smart Growth.

Furthermore, it is important to involve residents in the early stages of any town-sponsored affordable housing development. People are more likely to support a proposal if they feel that their needs and concerns are being considered and addressed. As they learn more about specific local initiatives, residents may be more willing to support them.

## ANTICIPATE THE FUTURE

Scituate's housing market is expected to maintain its current strength in the near future due to the continued vigor of the regional housing market and the extension of the Greenbush Commuter Rail line. The town and the Housing Partnership will need to be proactive in anticipating future housing needs as well as addressing today's needs. The composition of any community's housing stock largely determines who lives there; in Scituate, people have already expressed concerns that due to housing costs, the local population includes fewer and fewer young families. It is important to envision how Scituate will look and what it will be like in the future, given its current path of development, and to take steps to assure the diversity that makes a community sustainable in environmental, social and economic terms. Now is the time to take these steps.

# APPENDIX

# Appendix A

## WRITTEN COMMENTS FROM SURVEY RESPONDENTS

# RESPONDENT COMMENTS

In addition to including a series of questions, the survey questionnaire provided space for respondents to add any additional comments they thought would be helpful to the Town in relation to housing needs. The following is a transcript of these comments.

"Would love affordable condo in Scituate, but $300,000 isn't my idea of affordable!"

"More consideration for seniors..."

"Have people move to an area where housing is less costly...don't create an opportunity where they don't fit"

"...Scituate is letting too many contractors come in and ruin woods and fields with housing development..."

"Despite the...need for affordable housing...it is important to maintain...open space, individual units, small-town feel"

"Multiple dwelling housing needs close examination given the impact on sewer/water, schools, etc..."

"We don't want to see large-scale complexes in Scituate. It would change the small-town quality of life."

"Lower taxes"

"...we are overpopulated...water shortage, sewer system at full capacity, sub-standard schools...more housing will not help"

"Let's bring new housing and businesses to Rt. 3A. Cohasset is getting all the revenue and we receive nothing [for our] taxes"

"Large scale complexes for seniors"

"Building affordable homes 'to own' will promote pride in ownership of the families who move in to these properties."

"The state needs to change 40B so towns can do the right thing based on the town's resources rather than the developers whims."

"Have affordable housing spread evenly throughout town."

"More units for senior housing build another SHA unit for younger, low-income housing.

Change law to permit building beyond "footprint" to accommodate "mother-in-law" unit or garage/studio units"

"Reducing taxes on owner-occupied two-family houses"

"Resources -water, schools, fire dept. are all stretched...40B is used to build where otherwise building would not be allowed. Time for a moratorium on new developments! Spend money on improving and maintaining present system!"

Affordable ownership units "would be great...my son could not afford a home in town. He grew up in Scituate and had to move to Pembroke, much to my disappointment, and he makes $80,000 a year."

"Town is getting too built up...should help people in Scituate with an ancestor background to the town to build and stay here."

"This town is overpriced and not-affordable anymore to average people-we are being squeezed out of town by high housing costs. We were born here and stayed here, our kids had to leave town because of cost."

"Spread out affordable housing throughout Town in various forms -no huge developments (Kent Village) which label kids/adults. Wheeler, Lincoln, and Central Park senior housing is a credit to the Town."

"Scituate can't afford more schools, we need a "Linden Ponds"- many 50-60 yr. olds can't afford to stay here much longer."

"I am opposed to having tax revenue and/or CPA money used for such a survey!"

"Please keep low-income housing out of Scituate!"

"Housing that will accommodate disabled and allow a place to live affordab[ly]"

"Town is way over-built as it is -Harbor development is a disgrace -enough is enough

"I like living in Wheeler Park (elderly apt.) and I wish there were more places like this where my children might live."

"Please keep the character of the town in mind and keep open space"

"If Scituate is in danger of not being able to meet the current water supply demand...why are so many building projects being permitted? Stop putting so many luxury condos in the harbor. Make them more affordable."

"Affordable retirement housing to me would be most desirable and would not strain school system."

"Opposition to any affordable housing-our taxes are presently too high-thus forcing even more people born and bred in this town to leave due to already high taxes"

"If we do adopt...'affordable housing' let us focus on retirement communities, reducing the cost of schooling and traffic."

"Modular homes would be helpful in providing affordable housing"

"Because of the water shortage there should be limited building permits issued for new housing."

"Multi-family homes have a tendency to become run-down because the occupants are not owners and don't care..."

"Less multi-million dollar homes and smaller 2-3 bedroom homes"

"There is very little land left that is buildable, not near wetlands, conservation land etc."

"Repeal chapter 40B..."

"Affordable condos and rental units above retail space in town have a long history of success and should be encouraged..."

"If you want to ruin the atmosphere of a coastal town build high rise housing and business buildings -look at Weymouth!"

"Cannot afford to buy a home and keep up with medical costs, prescriptions, etc" -lives in Wheeler Park

"No more housing please...until current homes all on town sewer. Town is losing its appeal -too much construction- use existing housing not new housing to create affordable housing."

"Do not approve anymore 40B developments! They are many times sub-standard buildings built in the least desirable location."

"Town employees should be given a subsidy so that they can own property in town -sell them town land at an affordable price, help them with interest rates through a town credit union etc."

"Would love to own someday/buy, but can't afford"

"We have a lot of affordable housing already and it is clustered in the southern section of Scituate."

"Stop building around cranberry bogs."

"Very willing to support single-family or townhouse homes for older citizens -a 55+ community of affordable homes."

"Take care of the seniors. Everyone else has to work and earn moving to Scituate. No Free Rides!"

"The majority of effort should be spent on the needs of the seniors and future seniors who have supported this community..."

"I would like to see more duplex or 4-plex housing (Kent Village) some for rent, others to buy at reasonable price.'Affordable housing' in Scituate is still out of reach of many of the young people who grew up here. $1100-$1400 rent? "

"We definitely need affordable housing...more offered than mini mansions and expensive condos!! I have lived in Scituate for 20 years -due to a divorce [I am] now renting. I would prefer to own!"

"It's crucial to bring in some tax rev. to reduce our taxes. Town needs to let businesses come in along 3A to reduce taxes"

"Possibly put a halt on the number of large homes that are being developed in the town.

Don't feel very knowledgeable regarding the subject."

"40B jaded my opinion of Scituate's ability to determine its housing needs. Greedy developers have a lot of power. I propose a moratorium on building."

"Since town already has low affordable housing avail. Why must it build more? Consideration should be given to the environment, water supply, etc."

"Bring sewer lines to all existing homes and make provisions for sewer lines for dwellings yet to be constructed. Develop additional sources of potable water."

"I am very satisfied where I live. Hope that others could be afforded the same opportunity. Renting by HUD easy 30% rate based on income."

"We are concerned about continued growth of any kind and the town's ability to municipally support these properties. We must consider the future quality of the town."

"It would be good to locate a townhouse or apt type unit near the businesses at the Harbor or north Scituate so that older residents could be in walking distance of shops."

"Town should stop buying land to enable projects."

"Consider the rural nature of the west end before trying to move more 40Bs into this area."

"Apts are needed. Those in business areas are fine and helpful over stores & such. Private homes can also provide in-law type apts or income apts for those households needing extra income to cover rising taxes"

"We should do all we can to help people own their own homes. Help them to pay the mortgage, not the rent for the landlord."

"Contractors building affordable housing get too many breaks now"

"More senior options given the demographic of the town"

"There are parts of Scituate that look like the owners need help maintaining their own property that they worked so hard to buy ...and are angry their tax $ are spent to build 'new' housing for 'new' residents. No one helped them. They helped themselves!"

"A certain percent of all new subdivisions/developments should contain more affordable houses mixed throughout the development"

"I totally reject the '40B' approach to housing that developers misuse ... housing should be built based upon appropriateness

"Scituate needs to ... allow multi-family rental housing!!!"

"I think the town should develop affordable housing - this way there is greater control for how the developments are built."

"Scituate needs more affordable housing for young people. I definitely approve of retirement housing for 'empty-nesters'."

"Preferences to developers who built 1 and 2 bedroom homes instead of mini-mansions & made them affordable!!"

"...it is time to consider a moratorium on housing ... that does not reflect the character of the town of Scituate."

"New affordable housing developments should not be able to take advantage of town benefits before existing Scituate areas"

"Should have lots of green space...compatible with a small sea-side town - no more monster, ugly, high rises!!!"

"[My] support assumes excellent site and design"

"A senior recreation center is a waste of tax payers' dollars and contributes nothing to our town debt situation."

"I would love to stay in Scituate, yet I want my children to have the best public education available ..."

"Use preservation act money only for buying land"

"Stop development of new houses, the town is becoming too crowded -renovate existing structures for affordable housing"

"I am against overbuilding in this town ... build homes on a smaller scale ... cannot afford to 'school' the children we have"

"40B is flawed...lowering zoning standards to accommodate 40B projects is wrong. Affordable housing goals are laudable, but should not be a LOCAL burden. Why not consider federal or state subsidies to make financing affordable? Artificially regulating market pricing is not an effective solution...resources should serve the needs of existing owners"

"We are over building the town; it is losing its charm"

"Why aren't there more zoning restrictions for new residents? It seems as though new houses are being built in odd places"

"Too much building - condos, huge houses! No longer is Scituate a homey, little sea-side town! Scituate has lost its charm!"

"Would like to see 'affordable' condos - not in the 500-600's range"

"Allowing developers to skirt environmental zoning laws under 40B is wrong."

"Town being over developed -straining school system, water supply, & roadways. Need QUALITY affordable houses that reflect town's character. No more 'N. River Rd.' type developments"

"No Oceanside!"

"We don't think we would be able to afford a home here if we had to buy now...it would be difficult for young families to buy. Hopefully there will be some opportunities for the young people to buy but also for older long time residents to stay."

"We have seen the irreversible problems the small town of Marshfield has created in its housing. I would hate to Scituate lose its character in the same way!!"

"I am over 55, so I am biased toward affordable housing for 55+, but I also feel this age group utilizes less town services."

"Limit new development and/or building projects. Save some land to preserve the beauty of the town"

"The town needs to do a better job making affordable housing available without these huge developments. It's unacceptable to have 100-200 unit developments in Scituate."

"The town should focus on housing for low-income elderly and families [with] consideration for protecting...the open space ..."

"I think more affordable housing is needed in Scituate. However let's make it attractive and keep it that way."

"Schools are already overcrowded."

"I do not think that someone who grew up in the town should receive any special consideration for [affordable] housing, nor should town employees, two groups which often receive special dispensation in affordable housing systems."

"I am opposed to new housing developments that require the use of sewer hook-ups... consider imposing developer's fee to pay for incremental cost of infrastructure services to be provided by town that do not currently exist today."

"I answered ['most willing to support'] with 'affordable' meaning for low-income families. I would not be willing to support zoning changes for 'market rate or mod. priced' housing."

"Developers shouldn't be able to circumvent existing zoning/conservation laws just because they're building affordable housing"

"Scituate needs to be careful not to jeopardize its amenities for housing that will tax its resources."

"I think the town has discouraged people raised in this town to be able to stay or own. Can't we do something to change this?"

# Appendix B

## SURVEY VALIDITY

# SURVEY VALIDITY

## INTERNAL VALIDITY

Being able to show *internal validity* in a study is very important because it demonstrates that the questionnaire, or survey instrument being used, is actually measuring what it purports to measure. For example, one of the most important focuses of this study was the affordability of housing in Scituate. For this study, one of the measures of affordability that was used was the description participants gave of their ability to meet their monthly housing costs. To test the survey's internal validity we checked the responses for "ability to meet monthly housing costs against the percent of household income spent on housing. Typically if a household spends 30% or less of it's annual income on housing, the housing is considered affordable. Therefore, if the study questions concerning ability to meet housing cost are reliable, households that spend less than 30% of their income on housing should have responded that their ability to meet housing costs was either "easy", "somewhat easy" or "very easy". The following chart confirms that the perceived ability of residents to afford their current housing is an accurate rating of affordability based on the percent of their income they spend on housing.

**PERCENT OF HOUSEHOLD INCOME COMPARED TO PERCEIVED ABILITY TO MEET MONTHLY HOUSING COSTS**

| Percent of household income spent on housing | Most frequent description of ability to meet monthly housing costs |
|---|---|
| <20% | Very Easy |
| 20.0% -25.0% | Able to Very Easy |
| 25.1% - 30.0% | Able to Somewhat Easy |
| 30.1% - 35.0% | Able to Somewhat Difficult |
| 35.1% - 40.0% | Able |
| 40.1% - 45.0% | Able |
| 45.1% - 50.0% | Somewhat Difficult |
| More than 50.0% | Very Difficult |

Several additional tests were run to check the internal validity of the survey. Overall, the results of these tests showed consistency between the respondents' answers. Additional examples of successful tests include: 1) the reported number of people within a household coincided with the descriptions of people gave of their households, and 2) the question to renters of why they rent yielded the same results as the question of why they have not bought a house yet.

## EXTERNAL VALIDITY

If a survey can claim that it has *external validity* that means that the random sample of participants in the study are representative of the total population. When a study has external validity its results can be extrapolated and considered true for the total population in the Town.

In order to get a sense of the external validity of the survey results, we conducted an analysis of survey data in comparison with data from Census 2000. This analysis indicates that in most cases, survey results closely match data reported by the census. In a few cases, discrepancies appear. These are pointed out throughout this report and possible explanations for such discrepancies are provided. However, it appears the sample is largely representative of Scituate's population.

The geographic distribution of where respondents live indicates that the sample substantially represents people living in all of Scituate's Precincts. Furthermore, according to Census 2000, Scituate's population is 98% white and 99.6% Non-Hispanic. The response population was 98% white and 94% Non-Hispanic. The percentage of the whole population and the survey sample that is white is equal. The five percent range in the ethnicity of the whole population versus the sample population can be explained by the fifteen people who answered "other" instead of checking-off "Hispanic" or "Non-Hispanic."

## AREAS OF CONCERN

For two survey questions (#30: Has any adult member of your household ever owned a home? and #31 What would be an affordable monthly housing payment for your household?), marked "Renter Questions Continued", 57 and 44 people, respectively, answered these questions. However, only 24 survey respondents reported that they rent their home; therefore, the statistics for these two questions are not valid. None of the other "Renter Questions" were filled-out by owners or more than 24 people.

Also, due to the low sample size of renters (*n*) who completed surveys, the data for this group has been presented in graphs and writing by actual count rather than percent. The size of the sample of renters is not large enough to generalize its responses to the entire renter population in Scituate. According to Census 2000, renters made up 25% of Scituate's households. In the housing survey, however, renters made up only 7% of the random sample of households.

## UNDERREPRESENTED GROUPS

The housing survey yielded very low responses from three particular groups: 25-40 year old age category (37 respondents), municipal and local employees (36 respondents) and renters (24 respondents).

# Appendix C

## SUMMARY CENSUS TABLES

**Table 1: Regional Population Growth**

| | 1990 | 2000 | 1990-2000 |
|---|---|---|---|
| United States | 248,709,873 | 281,421,906 | 13.2% |
| Northeast | 50,809,229 | 53,594,378 | 5.5% |
| New England | 13,206,943 | 13,922,517 | 5.4% |
| Massachusetts | 6,016,425 | 6,349,097 | 5.5% |
| Cohasset | 7,075 | 7,261 | 2.6% |
| Hingham | 19,821 | 19,882 | 0.3% |
| Marshfield | 21,531 | 24,324 | 13.0% |
| Norwell | 9,279 | 9,765 | 5.2% |
| Scituate | 16,786 | 17,863 | 6.4% |

Sources: Census 2000, Summary File 3, Table P-1; 1990 Census, STF-1, Table DP-1, MISER

**Table 2: Housing Characteristics**

| | Housing Units | | | Housing Vacancy | | | % Owner Occupied Units | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1990 | 2000 | % Change | 1990 | 2000 | % Change | 1990 | 2000 | % Change |
| United States | 102,263,678 | 115,904,641 | 13.3% | 10.1% | 9.0% | -10.8% | 64.2% | 66.2% | 3.1% |
| Northeast | 20,810,637 | 22,180,440 | 6.6% | 9.3% | 8.5% | -8.3% | 61.3% | 62.4% | 1.7% |
| New England | 5,570,296 | 5,941,108 | 6.7% | 11.3% | 9.3% | -17.2% | 63.1% | 64.9% | 2.9% |
| Massachusetts | 2,472,711 | 2,621,989 | 6.0% | 9.1% | 6.8% | -25.4% | 59.3% | 61.7% | 4.2% |
| Cohasset | 2,724 | 2,805 | 3.0% | 5.9% | 4.7% | -20.4% | 79.8% | 85.4% | 6.9% |
| Hingham | 7,161 | 7,368 | 2.9% | 3.4% | 2.4% | -29.3% | 84.0% | 86.3% | 2.8% |
| Marshfield | 8,877 | 9,954 | 12.1% | 14.9% | 10.5% | -29.1% | 77.4% | 81.2% | 4.9% |
| Norwell | 3,079 | 3,318 | 7.8% | 2.4% | 2.0% | -15.9% | 91.5% | 92.0% | 0.6% |
| **Scituate** | **6,983** | **7,685** | **10.1%** | **13.6%** | **12.9%** | **-5.2%** | **80.6%** | **83.0%** | **3.0%** |

Source: 1990 Census, STF-3, Tables H-1, H-4, H-8; 2000 Census, SF-3, Tables H-1, H-6, H-7

**Table 3: Age of Population**

| | | Massachusetts | Cohasset | Hingham | Marshfield | Norwell | Scituate |
|---|---|---|---|---|---|---|---|
| 1990 | Under 5 | 412,473 | 439 | 1,244 | 1,681 | 573 | 1,139 |
| | % | 6.9% | 6.2% | 6.3% | 7.8% | 6.2% | 6.8% |
| | 5-17 | 940,602 | 1,198 | 3,559 | 4,078 | 1,792 | 2,785 |
| | % | 15.6% | 16.9% | 18.0% | 18.9% | 19.3% | 16.6% |
| | 18-24 | 709,099 | 520 | 1,766 | 2,087 | 885 | 1,445 |
| | % | 11.8% | 7.3% | 8.9% | 9.7% | 9.5% | 8.6% |
| | 25-44 | 2,019,817 | 2,188 | 5,920 | 7,622 | 2,777 | 5,297 |
| | % | 33.6% | 30.9% | 29.9% | 35.4% | 29.9% | 31.6% |
| | 45-54 | 600,095 | 970 | 2,846 | 2,610 | 1,442 | 2,096 |
| | % | 10.0% | 13.7% | 14.4% | 12.1% | 15.5% | 12.5% |
| | 55-64 | 515,055 | 791 | 2,000 | 1,654 | 847 | 1,790 |
| | % | 8.6% | 11.2% | 10.1% | 7.7% | 9.1% | 10.7% |
| | 65-74 | 459,881 | 537 | 1,447 | 1,082 | 551 | 1,284 |
| | % | 6.0% | 6.1% | 5.2% | 3.3% | 4.4% | 5.7% |
| 2000 | Under 5 | 394,848 | 530 | 1,493 | 1,903 | 712 | 1,264 |
| | % | 6.6% | 7.5% | 7.5% | 8.8% | 7.7% | 7.5% |
| | 5-17 | 1,101,119 | 1,483 | 3,990 | 4,742 | 2,064 | 3,405 |
| | % | 18.3% | 21.0% | 20.1% | 22.0% | 22.2% | 20.3% |
| | 18-24 | 579,855 | 193 | 818 | 1,378 | 425 | 708 |
| | % | 9.6% | 2.7% | 4.1% | 6.4% | 4.6% | 4.2% |
| | 25-44 | 1,996,306 | 1,979 | 5,310 | 7,661 | 2,498 | 4,969 |
| | % | 33.2% | 28.0% | 26.8% | 35.6% | 26.9% | 29.6% |
| | 45-54 | 873,074 | 1,199 | 3,186 | 3,983 | 1,696 | 2,876 |
| | % | 14.5% | 16.9% | 16.1% | 18.5% | 18.3% | 17.1% |
| | 55-64 | 544,294 | 774 | 2,275 | 2,352 | 1,107 | 1,921 |
| | % | 9.0% | 10.9% | 11.5% | 10.9% | 11.9% | 11.4% |
| | 65-74 | 430,427 | 615 | 1,428 | 1,352 | 681 | 1,479 |
| | % | 7.2% | 8.7% | 7.2% | 6.3% | 7.3% | 8.8% |
| | 75+ | 429,174 | 488 | 1,382 | 953 | 582 | 1,241 |
| | % | 7.1% | 6.9% | 7.0% | 4.4% | 6.3% | 7.4% |

Source: 1990 Census, STF-1, Table DP-1

**Table 4: Income**

| | Median HH Income | | | Median Family Income | | | Median Non-Family Income | | | Per Capita Income | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1990 | 2000 | % Change | 1990 | 2000 | % Change | 1990 | 2000 | % Change | 1990 | 2000 | % Change |
| United States | $30,056 | $41,994 | 39.7% | $35,225 | $50,046 | 42.1% | $17,240 | $25,705 | 49.1% | $14,420 | $21,587 | 49.7% |
| Northeast | $33,825 | $45,481 | 34.5% | $40,415 | $54,820 | 35.6% | $18,908 | $26,591 | 40.6% | $16,433 | $23,881 | 45.3% |
| New England | $36,241 | $48,382 | 33.5% | $42,797 | $58,836 | 37.5% | $20,382 | $28,053 | 37.6% | $17,131 | $25,311 | 47.7% |
| Massachusetts | $36,952 | $50,502 | 36.7% | $44,367 | $61,664 | 39.0% | $20,802 | $29,774 | 43.1% | $17,224 | $25,952 | 50.7% |
| Cohasset | $62,933 | $84,156 | 33.7% | $74,310 | $100,137 | 34.8% | $22,319 | $32,917 | 47.5% | $31,166 | $42,909 | 37.7% |
| Hingham | $60,274 | $83,018 | 37.7% | $66,386 | $98,598 | 48.5% | $24,757 | $35,647 | 44.0% | $25,726 | $41,703 | 62.1% |
| Marshfield | $48,986 | $66,508 | 35.8% | $55,524 | $76,541 | 37.9% | $26,101 | $34,656 | 32.8% | $19,373 | $28,768 | 48.5% |
| Norwell | $60,462 | $87,397 | 44.5% | $65,403 | $96,771 | 48.0% | $25,052 | $30,027 | 19.9% | $24,028 | $37,222 | 54.9% |
| Scituate | $52,044 | $70,868 | 36.2% | $59,168 | $86,058 | 45.4% | $22,018 | $32,518 | 47.7% | $22,156 | $33,940 | 53.2% |

Source: 1990 Census, STF-3, Tables P-80A, P-107A, P-110A, P-114A; 2000 Census, SF-3, Tables P-53, P-56, P-77, P-80

**Table 5: Poverty**

| | Persons Below Poverty | | | Children Below Poverty | | | Elderly Below Poverty | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1990 | 2000 | % Change | 1990 | 2000 | % Change | 1990 | 2000 | % Change |
| United States | 13.1% | 12.4% | -5.6% | 18.3% | 16.6% | -9.3% | 12.8% | 9.9% | -22.9% |
| Northeast | 10.6% | 11.4% | 7.7% | 15.3% | 15.2% | -0.6% | 10.5% | 9.5% | -9.4% |
| New England | 8.5% | 9.1% | 7.3% | 12.1% | 11.7% | -3.4% | 9.6% | 8.5% | -11.5% |
| Massachusetts | 8.9% | 9.3% | 4.5% | 13.2% | 12.0% | -9.0% | 9.4% | 8.9% | -6.1% |
| Cohasset | 2.2% | 2.8% | 27.2% | 1.8% | 2.3% | 27.3% | 3.6% | 5.7% | 58.2% |
| Hingham | 2.6% | 3.5% | 32.3% | 1.7% | 4.9% | 195.9% | 5.5% | 3.1% | -44.6% |
| Marshfield | 3.6% | 5.4% | 48.5% | 3.3% | 6.9% | 112.5% | 8.5% | 4.8% | -44.0% |
| Norwell | 1.6% | 1.9% | 14.6% | 1.5% | 1.9% | 26.8% | 6.2% | 2.2% | -63.5% |
| Scituate | 3.9% | 2.6% | -34.8% | 5.1% | 2.2% | -58.0% | 7.1% | 4.8% | -32.7% |

Source: 1990 Census, STF-3, Table P-117; 2000 Census, SF-3, Tables P-82, P-87

**Table 6: Rent and Housing Value**

| | Median Gross Rent | | | Median OO Housing Value | | |
|---|---|---|---|---|---|---|
| | 1990 | 2000 | % Change | 1990 | 2000 | % Change |
| United States | $ 447 | $ 602 | 34.7% | $ 78,500 | $ 119,600 | 52.4% |
| Northeast | $ 499 | $ 651 | 30.5% | $ 123,300 | $ 139,400 | 13.1% |
| New England | $ 553 | $ 645 | 16.6% | $ 152,500 | $ 158,500 | 3.9% |
| Massachusetts | $ 580 | $ 684 | 17.9% | $ 162,200 | $ 185,700 | 14.5% |
| Cohasset | $ 776 | $ 788 | 1.5% | $ 285,600 | $ 389,500 | 36.4% |
| Hingham | $ 783 | $ 804 | 2.7% | $ 240,800 | $ 351,400 | 45.9% |
| Marshfield | $ 710 | $ 767 | 8.0% | $ 176,500 | $ 225,200 | 27.6% |
| Norwell | $ 453 | $ 619 | 36.6% | $ 222,800 | $ 321,800 | 44.4% |
| **Scituate** | **$ 627** | **$ 809** | **29.0%** | **$ 202,600** | **$ 276,000** | **36.2%** |

Source: 1990 Census, STF-3, Tables H-43A, H-61A; 2000 Census, SF-3, Tables H-85, H-96

**Table 7: Cost Burdened Households**

| | % Renters Cost Burdened | | | % Elderly Renters Cost Burdened | | | % Owners Cost Burdened | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1990 | 2000 | % Change | 1990 | 2000 | % Change | 1990 | 2000 | % Change |
| United States | 41.2% | 39.9% | -3.2% | 55.1% | 53.3% | -3.3% | 19.5% | 22.0% | 12.8% |
| Northeast | 41.3% | 40.8% | -1.1% | 53.5% | 53.1% | -0.8% | 22.1% | 24.3% | 10.0% |
| New England | 41.0% | 38.5% | -6.1% | 51.8% | 50.4% | -2.9% | 23.8% | 23.0% | -3.3% |
| Massachusetts | 41.3% | 38.7% | -6.1% | 50.1% | 50.5% | 0.8% | 23.7% | 22.8% | -3.8% |
| Cohasset | 32.3% | 32.7% | 1.0% | 36.0% | 38.5% | 7.0% | 28.4% | 29.7% | 4.5% |
| Hingham | 39.9% | 34.9% | -12.6% | 49.6% | 61.0% | 23.0% | 23.2% | 24.0% | 3.5% |
| Marshfield | 47.4% | 44.6% | -5.8% | 66.2% | 44.5% | -32.7% | 26.5% | 24.8% | -6.3% |
| Norwell | 37.9% | 33.6% | -11.3% | 36.7% | 50.7% | 38.1% | 23.5% | 21.6% | -8.1% |
| **Scituate** | **34.5%** | **36.9%** | **7.0%** | **40.5%** | **56.2%** | **38.8%** | **25.4%** | **25.7%** | **1.2%** |

Source: 1990 Census, STF-3, Tables H-50A, H-51, H-60; 2000 Census, SF-3, Tables H-69, H-71

# Appendix D

## SURVEY FORM

TOWN OF SCITUATE

*Housing Partnership*

600 Chief Justice Cushing Highway
Scituate, Massachusetts 02066
Phone: 781-545-8730
FAX: 781-545-8704

August 7, 2004

Dear Scituate Resident,

Enclosed you will find a Housing Survey that has been commissioned by the Scituate Housing Partnership. As Chair, I urge you to take a few minutes to complete this survey. The information it will provide is vital to the planning process for creating housing that is affordable to many past and present residents as well as those who are employed by businesses located in Scituate.

The survey has been randomly distributed throughout the town in order to reach as many residents as is feasible and with as much diversity as possible. The survey was not sent to everyone as the cost associated with a town-wide survey would be prohibitive. By utilizing the random sampling approach, we believe we can reach enough households to get a good sense of what the residents of Scituate feel about our town's housing.

The survey process is being handled entirely by our consultant, Community Opportunities Group, Inc. They have chosen the random sample, mailed the survey and will receive all responses directly. **Please return your completed survey to Community Opportunities Group by Tuesday, August 31, 2004.** The individual responses will not be shared with the Housing Partnership but will be analyzed and tabulated by the consultant to develop statistics for the Housing Partnership's needs. Therefore, you can be assured that the information you provide will be held in complete confidence. Community Opportunities Group will also conduct focus groups that will further add to the survey results.

Once again, I encourage you to take advantage of this opportunity to have your thoughts heard while providing the Housing Partnership with valuable statistical information. I believe it should take you just 15 minutes or so to complete it. Your assistance is greatly appreciated.

Sincerely,

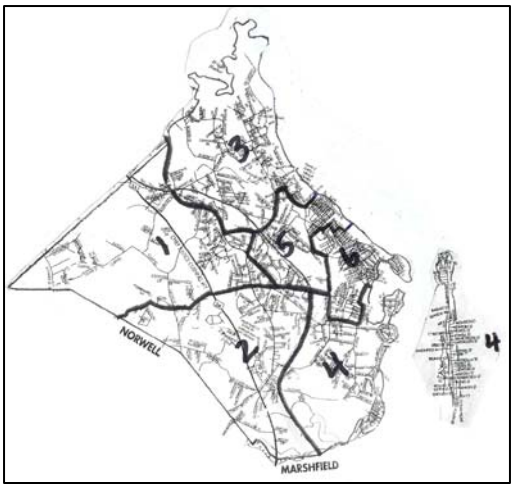
Diane Burke-Sanford,
Chair, Scituate Housing Partnership

# SCITUATE HOUSING SURVEY

All responses will be kept strictly **confidential**. Please answer **all** of the questions.
Thank you for your participation.

Using the adjacent map, please indicate where you live in Scituate.

_____Precinct 1 _____Precinct 4
_____Precinct 2 _____Precinct 5
_____Precinct 3 _____Precinct 6




## ■ Housing Characteristics

1. Which best describes the building you live in?
   _____Single-family detached house
   _____Townhouse
   _____Two-family house
   _____Three- or four-family house
   _____Building with five or more units
   _____Mobile home
   _____Other (describe) _____

2. How long have you lived in your present home?
   _____Less than 1 year _____6 – 10 years
   _____1-3 years _____11 – 20 years
   _____4 -5 years _____More than 20 years

3. Did any adult member of your household live in Scituate before you moved into your current home?
   _____Yes
   _____No
   _____Other (explain)_____

4. Did any adult member of your household grow up in Scituate?
   _____Yes
   _____No
   _____Other (explain)_____

5. When was your home first built?
   _____2000 or later _____1960 – 1979 _____Before 1900
   _____1990 – 1999 _____1940 – 1959 _____Don't know
   _____1980 – 1989 _____1939 – 1900

6. How would you describe the physical condition of your house or apartment (check one)?
   _____Excellent, needs no repair, all systems (plumbing, heating, electrical) are updated and functional
   _____Good, needs minor repairs and/or some systems are older but functional
   _____Fair, needs several repairs and/or systems are older and unreliable
   _____Poor, needs major repair and rehabilitation and/or systems are unreliable or do not function

7. How many rooms are in your house or apartment? (Include the kitchen, but do not include bathrooms, hallways, foyers, balconies, porches, unfinished attics or unfinished basement rooms. If you live in a two-family or multi-family property, include only those rooms in your housing unit.)

| | |
|---|---|
| _____Less than 3 | _____7 – 9 |
| _____3 – 4 | _____More than 9 |
| _____5 – 6 | |

8. How many bedrooms are in your house or apartment? (If you live in a two-family or multi-family property, include only those rooms in your housing unit.)

| | |
|---|---|
| _____None (studio or efficiency) | _____3 |
| _____1 | _____4 |
| _____2 | _____5 or more |

9. Do you own or rent your home?
   _____Own
   _____Rent
   _____Other (explain)_____

## ■ Household Composition

10. How many people are in your household? (Include yourself and all people who live in your housing unit with you, including people who may be away but live in the house at some point during the year, e.g. full-time students.) _____

11. Which of the following best describes your household (check one)?
   _____One person living alone
   _____Couple with no children
   _____Couple with children under 18 years old
   _____Single-parent with children under 18 years old
   _____Couple or single-parent with grown children (22 years or older) living at home
   _____Grandparent(s) raising granchild(ren)
   _____Empty-nester (couple or single-parent with grown children who no longer live at home)
   _____Unrelated individuals living together
   _____Multiple families living together
   _____Other (describe)_____

12. What is the sex and age of the person considered the head of your household (please check both sex and age)?

| | |
|---|---|
| _____Male | _____Under 24 |
| _____Female | _____25-30 |
| | _____31-40 |
| | _____41-54 |
| | _____55-64 |
| | _____65-74 |
| | _____75 or over |

13. Which of the following describes the race of the person considered the head of your household (check one)?
   _____White
   _____African-American/Black
   _____American Indian/Alaska Native
   _____Asian
   _____Native Hawaiian/Pacific Islander
   _____Other

13a. Which of the following describes the ethnicity of the head of household?
_____Hispanic
_____Non-Hispanic
_____Other (describe)_____

14. Do any extended family members live with you (parents, grandparents, aunts, uncles, cousins, etc.)?
_____Yes
_____No
_____Other (explain)_____

15. Is there any one living with you who is not related to you?
_____Yes
_____No
_____Other (explain)_____

16. Does anyone living with you have a disability that limits one or more daily activities?
_____Yes
_____No
_____Other (explain)_____

16a. If you answered "yes" to Question 16, please indicate the type of disability below (check all that apply).
_____Mobility impairment
_____Visual impairment
_____Hearing impairment
_____Mental impairment
_____Developmental impairment
_____Other (describe)_____
_____Don't Know

## ■ Housing Costs

17. If you share your housing unit with someone who is not in your family, indicate the reason(s) you do so below (check all that apply).
_____I need to in order to afford the cost of my home
_____The person who stays with us cannot find housing in their price range
_____I am trying to save money for a down payment on a home
_____The person is staying with me temporarily while looking for housing
_____The person who lives with me is a caretaker, housekeeper or childcare provider
_____I prefer not to live alone
_____Other (specify)_____

17a. If you answered "no" to Question 17, have you ever considered sharing your home with someone outside your family to manage your housing costs?
_____Yes
_____No
_____Other (explain)_____

*If you own your home, please complete Questions 18 through 20, then go to Question 22. If you rent, please skip Questions 18-20 and go to Question 21.*

**Owner Questions**

18. If you own your home, do you currently have a mortgage on your property?
    _____Yes
    _____No
    _____Other (explain)_____

19. If you have a mortgage, what is your monthly mortgage payment (principal & interest only)?_____

20. What are your annual payments for:

    20a. Property taxes?_____

    20b. House insurance? _____

**Renter Questions**

21. If you rent your home, what is your monthly rent? _____

    21a. Does this amount include any of the following (check all that apply)?
    _____Heat
    _____Hot water
    _____Neither heat nor hot water
    _____Both heat and hot water
    _____Electricity
    _____Other (explain)_____
    _____Don't know

**All Respondents**

22. Please calculate the percent of your gross household income you spend on housing, using the method described below. This figure will be used to compare housing costs of Scituate residents with national standards. Calculate this percentage by dividing your monthly housing costs by your household's gross monthly income. Income should include all sources of income including, but not limited to: wages, social security, pension income, public assistance, investment income, rental income, child support, etc.

*Homeowners:* 1) Add your monthly mortgage payment, monthly property taxes (if not included in your mortgage payment), and monthly homeowners insurance. 2) Divide the total by your household's gross monthly income. 3) Multiply the result by 100. The result is the percent of your household income you spend on housing.
Example: Mortgage payment = $1,500, Property taxes = $300, Homeowner's insurance = $75, Gross monthly income = $5,000
1) $1,500 + $300 + $75 = $1,875, 2) $1,875/$5,000 = .375, 3) .375 x 100 = 37.5%

*Renters:* 1) Add your monthly rent payment and average monthly utility bill. 2) Divide the total by your household's gross monthly income. 3) Multiply the result by 100. The result is the percent of your household income you spend on housing.
Example: Rent payment = $1,500, Utility bills = $75, Gross monthly income = $5,000
1) $1,500 + $75 = $1,575, 2) $1,575/$5,000 = .315, 3) .315 x 100 = 31.5%

Which of the following ranges represents the percent of your household income you spend on housing?

| | | |
|---|---|---|
| _____Less than 20.0% | _____30.1% - 35.0% | _____45.1% - 50.0% |
| _____20.0% - 25.0% | _____35.1% - 40.0% | _____More than 50.0% |
| _____25.1% - 30.0% | _____40.1% - 45.0% | |

23. How would you describe your ability to meet your monthly housing costs (mortgage, insurance, and taxes or rent and utilities)?
    _____It is very easy to meet my monthly housing costs
    _____It is somewhat easy to meet my monthly housing costs
    _____I am able to meet my monthly housing costs
    _____It is somewhat difficult to meet my monthly housing costs
    _____It is very difficult to meet my monthly housing costs

24. During the past year, have you tried to find less expensive housing?
_____Yes
_____No
_____Other (explain)_____

24a. If you answered "yes" to Question 24, were you successful?
_____Yes
_____No
_____Other (explain)_____

25. Is there someone in your family who would like to live in Scituate but cannot afford to?
_____Yes
_____No
_____Other (explain)_____
_____Don't know

## ■ Housing Preferences

26. Overall, how satisfied are you with your current housing situation?
_____Very satisfied
_____Satisfied
_____Neither satisfied or dissatisfied
_____Dissatisfied
_____Very dissatisfied

27. If you were to move from your existing home, please indicate which best describes your geographic preference (check one).
_____I prefer to stay in Scituate
_____I prefer to live in any of the towns surrounding Scituate
_____I prefer to live in the South Shore
_____I prefer to live in Massachusetts
_____I prefer to live outside of Massachusetts
_____I have no preference where I live

*If you rent, please complete Questions 28 through 32, then go to Question 35. If you own, please go to Question 33.*

**Renter Questions**

28. Do any of the following concerns apply to you (check all that apply)?
_____I am required to move during summer months
_____My home is too small for my needs
_____My home is difficult to heat
_____My home lacks privacy
_____Structure and/or appliances are in poor condition
_____Structure is unsafe
_____Parking is inadequate
_____Other (specify)_____

29. Why do you rent (check all that apply)?
_____Prefer to rent rather than own my home
_____Recently relocated and renting short-term while looking for a home to buy
_____Plan to stay in Scituate for a short time
_____Little or no property upkeep required
_____Can't afford to buy a home
_____Can afford monthly mortgage payments, but can't save enough money for a down payment
_____Credit is not good, cannot finance a mortgage
_____Not ready to buy a home
_____Other (explain) _____

**Renter Questions Continued**

30. Has any adult member of your household ever owned a home?
    _____Yes
    _____No
    _____Other (explain)_____

    30a. If you answered "yes" to Question 30, did this person own the home within the last three years?
        _____Yes
        _____No
        _____Other (explain)_____

31. If you wanted to buy a home, what would be an affordable monthly housing payment for your household? This figure should include mortgage interest and principal, monthly property taxes and homeowners insurance.

| | |
|---|---|
| _____Less than $999 | _____$2,500 - $2,999 |
| _____$1,000 - $1,499 | _____$3,000 - $3,499 |
| _____$1,500 - $1,999 | _____$3,500 - $3,999 |
| _____$2,000 - $2,499 | _____$4,000 or more |

32. If you want to buy a home, why haven't you bought one (check all that apply)?
    _____Haven't found a home I like
    _____Cannot afford down payment or closing costs
    _____Having difficulty qualifying for a mortgage
    _____Housing is too expensive
    _____Having trouble finding a home that accommodates the disability of a household member
    _____Homes in my price range are too small
    _____Homes in my price range need a lot of repairs
    _____Don't know how to get started
    _____Other (explain) _____

**Owner Questions**

33. Are you considering moving from your current home?
    _____Yes
    _____No
    _____Other (explain)_____

34. If you answered "yes" to Question 33, which describes why you are considering moving (check all that apply)?
    _____Housing costs are too expensive
    _____Need to move because of a change in employment
    _____Cannot afford to maintain home
    _____Need housing that will accommodate a household member's disability
    _____Prefer to rent
    _____Would like to move from a condominium to a single-family home
    _____House is too small or doesn't meet household's overall needs
    _____House is too big, want to downsize
    _____Want to buy a more expensive home or a home with more amenities in Scituate
    _____Want to buy a more expensive home or a home with more amenities in another town
    _____Would like to move to a retirement community or to retire elsewhere
    _____Other (describe) _____

## ■ Employment & Income

35. How many adults in your household are employed (excluding full-time students over 18)? _____

36. Does any adult member of your household currently work in Scituate?
    _____Yes
    _____No
    _____Other (explain)_____

37. If you answered "yes" to Question 36, which best describes the employment of adult household members who work in Scituate (check all that apply)?
    _____Municipal employee (police officer, firefighter, teacher, town hall employee, Dept. of Public Works, etc.)
    _____Employee of local company
    _____Employee of non-local company with Scituate location (e.g., a chain store or restaurant)
    _____Self-employed
    _____Other (describe) _____

38. Considering the number of people in your household, which of the following ranges best approximates your gross annual household income? (Include income for all permanent household members except income earned by full-time students or children under 18. Also include any rent payments received from roommates or boarders, or from rental units.) To answer this question, locate your household size in the first column. Circle the household size that applies to you. Read across the columns labeled "Range 1," "Range 2" and "Range 3." Circle the range that most closely approximates your household income. Example: if your household consists of four people and your annual income is $55,500, circle Range 2 for a household of four, or "$41-351-$66,150."

| Household Size: | And your annual household income is within which of the following ranges? | | |
|---|---|---|---|
| | Range 1 | Range 2 | Range 3 |
| 1 | $28,950 or less | $28,951-$46,300 | $46,301 or more |
| 2 | $33,100 or less | $33,101-$52,950 | $52,951 or more |
| 3 | $37,200 or less | $37,201-$59,550 | $59,501 or more |
| 4 | $41,350 or less | $41,351-$66,150 | $66,151 or more |
| 5 | $44,650 or less | $44,651-$71,450 | $71,451 or more |
| 6 | $47,950 or less | $47,951-$76,750 | $76,751 or more |
| 7 | $51,250 or less | $51,251-$82,050 | $82,051 or more |
| 8 | $54,600 or less | $54,601-$87,350 | $87,351 or more |

39. Which of the following best describes your income sources (check all that apply)?
    _____Wages or salary income
    _____Business or farm income
    _____Investment income (from interest, rents, dividend)
    _____Retirement income (Social Security, pension, annuities)
    _____Disability income
    _____Child support payments or alimony
    _____Government assistance (TANF, SSI, welfare or other public assistance)
    _____Other (describe) _____

## ■ Affordable Housing Development

For the purposes of the following questions, "affordable housing" means housing affordable to households earning 80% or less of area median income. "Area median income" for Scituate means the median income of families living throughout the Boston metropolitan area. By federal and state standards, housing is affordable when housing costs do not exceed 30% of a household's gross income. In Scituate, a household of four living in affordable housing would probably pay $1,100 to $1,400 for housing. For rental units, this includes rent, heat and hot water. For ownership units, this includes mortgage principal and interest, homeowner's insurance and property taxes. Affordable ownership units in Scituate would sell for about $180,000-$190,000.

40. If the Town of Scituate were to develop affordable housing, would you prefer that it construct ownership or rental units?

_____Ownership _____Both
_____Rental _____No preference

41. If the Town were to build affordable housing, which housing type would you like to see? Please indicate your preference for each housing type by circling the appropriate number on the scale.

| | *Most Desirable* | | | | *Least Desirable* |
|---|---|---|---|---|---|
| a. Single-family homes | 1 | 2 | 3 | 4 | 5 |
| b. Townhouses (attached single-family) | 1 | 2 | 3 | 4 | 5 |
| c. Two-family homes | 1 | 2 | 3 | 4 | 5 |
| d. Three- or four-family homes | 1 | 2 | 3 | 4 | 5 |
| e. Multi-family homes (5-10 units) | 1 | 2 | 3 | 4 | 5 |
| f. Larger-scale complexes (10+ units) | 1 | 2 | 3 | 4 | 5 |

42. Which of the following methods of promoting affordable housing would you be most willing to support? Please indicate your willingness to support each method by circling the appropriate number on the scale.

| | *Most Willing to Support* | | | | *Least Willing to Support* |
|---|---|---|---|---|---|
| a. Zoning changes such as requiring affordable units in most new developments, even if it means a few more units are built | 1 | 2 | 3 | 4 | 5 |
| b. Making the permitting process somewhat faster or easier for affordable housing | 1 | 2 | 3 | 4 | 5 |
| c. Reducing property taxes for landlords who rent to people who need affordable housing | 1 | 2 | 3 | 4 | 5 |
| d. Using Community Preservation Act revenue for affordable housing | 1 | 2 | 3 | 4 | 5 |

Do you have any additional comments regarding housing that you think would be helpful for the Town?

_____

_____

_____

Thank you for your participation.

*Please return survey in the enclosed postage-paid envelope to:*

Community Opportunities Group, Inc.
129 Kingston Street, Third Floor
Boston, MA 02111