

## **ATTACHMENT A**

# Scituate Housing Production Plan

Scituate Planning Board Meeting

September 24, 2020

## What are Housing Production Plans?

- State regulations under Chapter 40B offer communities greater local control over affordable housing development through Housing Production Plans.
- First step is getting ***Housing Plan approval*** from the state. Plan must include affordable housing production goals (currently 36 units/year for Scituate based on 0.5% of year-round housing units) and strategies to address identified local needs and meet these goals.
- For each one-year or two-year goal met, the Town can apply for and receive state ***certification*** with a 1- or 2-year period during which the ZBA can deny 40B projects without the developer's ability to appeal if they are determined to be inappropriate or unresponsive to local needs.

# What is affordable housing?

- Available to households earning at or below 80% of area median income.
- Permanent units subsidized or approved by a subsidizing agency.
- Deed restricted.
- Affirmatively marketed.
- *Photo: Habitat House*



## What housing is “affordable” in Scituate?

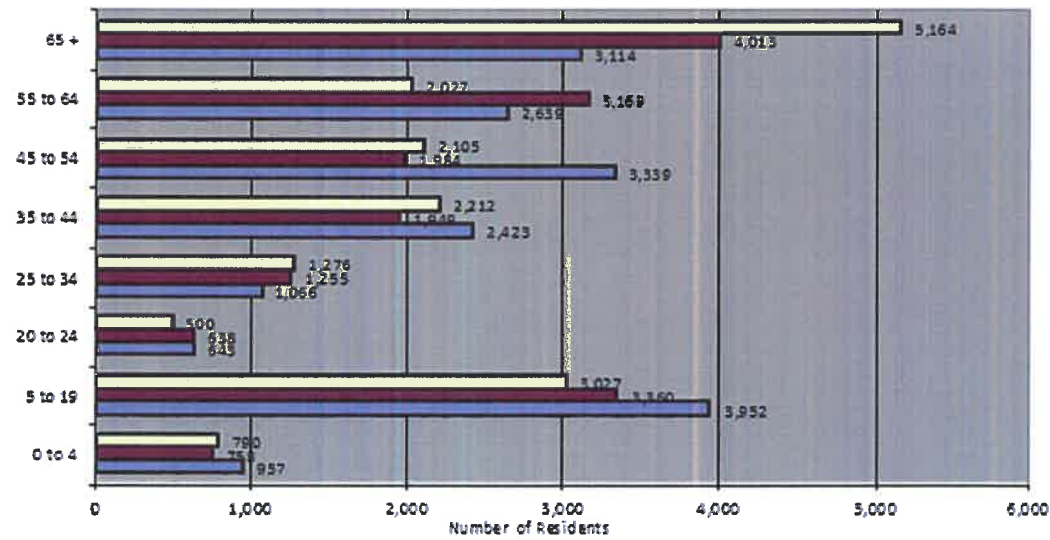
- Of the 7,163 year-round housing units, 358 units or 5.0% are currently considered affordable by the state.
- Up from 4.33% in 2011.
- Another 19 units should be eligible for the SHI, bringing total to 377 units or 5.3%.
- Gap of 339 units to meet the 10% state target.
- The number of affordable units needed will increase over time based on housing growth.

## Key Demographic and Economic Trends

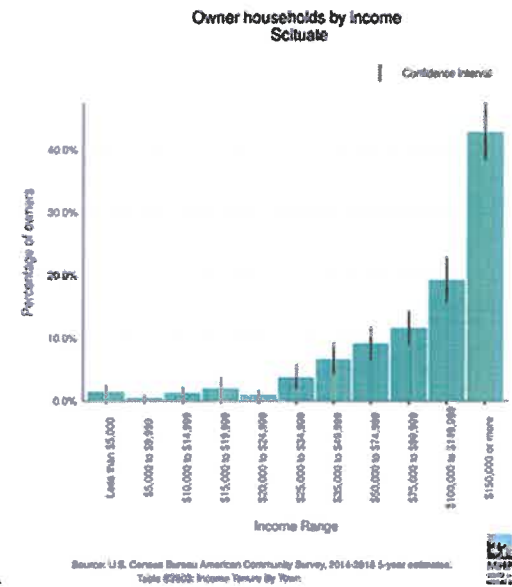
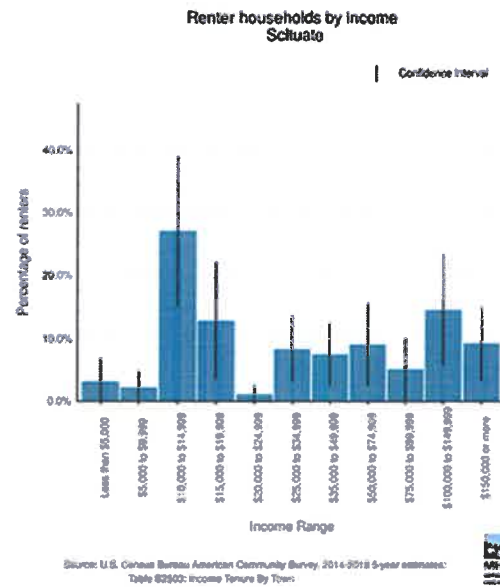
- Modest population growth since 2000.
- Demographic shifts driven by 65+ age group.
- Declines in younger age groups and increases in older residents.
- High projected increases in older residents.
- Increases in smaller households.
- Relatively high incomes with household median of \$116,750.
- Poverty low but increasing.
- Growing income disparities.
- Significant special needs including 23% of all those age 65+.

# Projected Change in Age Distribution

Change in Age Distribution: 2010 Census with MAPC 2020 and 2030 Projections



# Income Distribution by Tenure

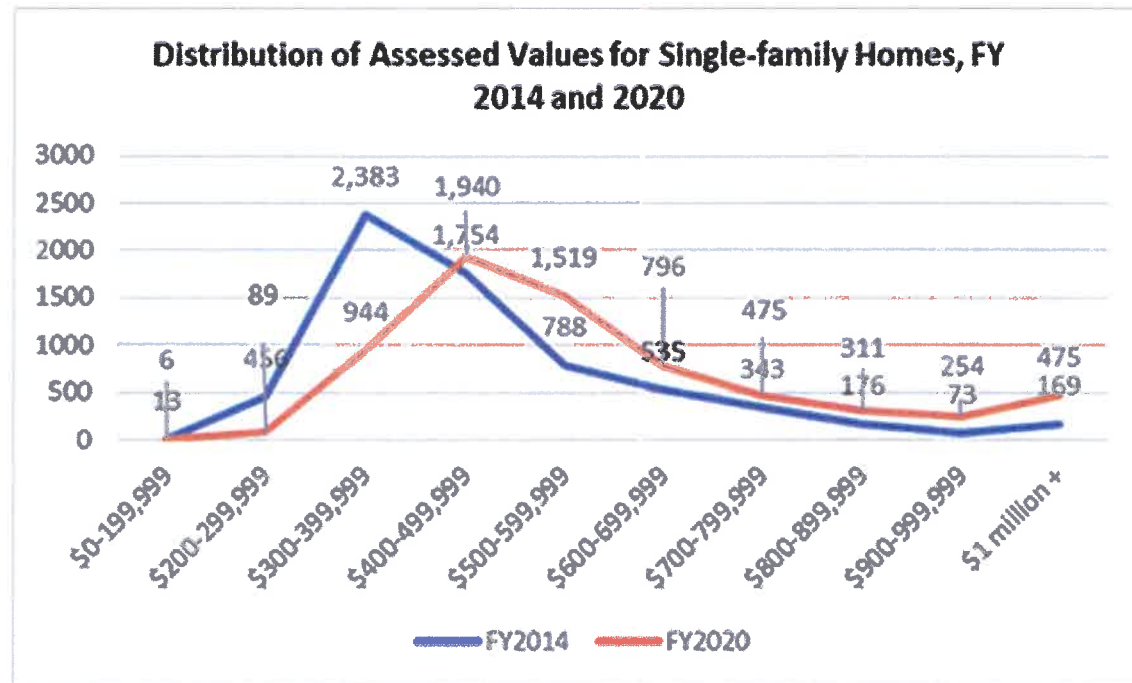




## Key Housing Trends

- Slowing down of new production.
- Some teardown activity.
- Predominance of owner-occupancy and single-family detached homes at 86% and 84%, respectively.
- Declines in rental and seasonal units.
- About 1/3 of Scituate's rentals are subsidized.
- Extremely low vacancy rates.
- Prices remain high - \$599,000 for median single-family home.
- Market rents are also high with a median of about \$2,716.
- Widening affordability gaps.
- Increasing cost burdens as 31% were spending too much for their housing and 14% spending more than 1/2 their income on housing.
- Of those almost 2,000 households with incomes at or below 80% AMI, 75% had cost burdens including 45% with severe burdens.

# Rising Housing Values



# Priority Housing Needs

- Rental units are top need to offer more affordable housing choices
  - Need permanent housing for most vulnerable residents.
- Homeownership is next priority
  - Need to attract and retain workforce and families and provide options for downsizing.
- People with disabilities and special needs
  - 1,458 residents claimed a disability which is likely to increase given the aging of the population that suggests greater need for home modifications and supportive services.
- Older housing stock requires improvements
  - 3/4 of housing stock built before 1980 with potential deferred maintenance problems, lead-based paint, and septic system problems.

# Housing Strategies

- Sources include:
  - State requirements
  - Prior Housing Production Plans in 2008 and 2015
  - The updated Housing Needs Assessment
  - Preliminary information from the Master Plan
  - Other plans and reports
  - Scituate Affordable Housing Trust meetings
  - Interviews
  - Models from other communities

## Capacity Building Strategies

- Conduct ongoing community outreach and education
- Hire a part-time Housing Coordinator
- Continue to access housing resources both technical and financial
- Create a property inventory

## Planning and Regulatory Strategies

- Adopt new zoning for North Scituate
- Adopt town-wide inclusionary zoning
- Adopt Housing Guidelines
- Allow residential development under more conditions
- Allow starter housing on nonconforming lots
- Pursue use of tax-foreclosed properties for affordable housing
- Explore use of Chapters 40R/40S

# Housing Development and Preservation Strategies

- Make suitable public property available for affordable housing
- Support private development in line with local guidelines
- Support small scattered-site infill housing
- Introduce a Small Repair Grant Program
- Explore an Emergency Rental Assistance Program

## Next Steps

- Obtain input on draft from Planning Board
- Revise draft Plan
- Conduct a public meeting to obtain community input
- Obtain Planning Board and Select Board approvals
- Submit for state approval

