

# **NORWELL HOUSING NEEDS ASSESSMENT**

## **Norwell Affordable Housing Partnership**

**Bruce Burgess, Chair**

**Penelope Walker Wilson, Vice  
Chair**

**Patricia Lambert, Clerk**

**Patricia Bordewieck**

**Ian Davis**

**Arthur Garceau**

**Todd Wilson**

**Karen Sunnarborg, Consultant**



# Benefits

- **Key component of a Housing Production Plan to better guide and control new development and promote the production of affordable housing**
- **Helps the community learn more about the status of housing including market conditions**
- **Provides support for future planning efforts**
- **Assists the Community Preservation Committee in making funding decisions**
- **Provides information to non-residents, including developers, on housing needs in Norwell**

# **Norwell Housing Goals**

- **Provide affordable housing alternatives to meet range of housing needs**
- **Promote diversity and stability of individuals and families**
- **Strive to meet state's 10% affordability goal**
- **Preserve the existing affordable housing stock**
- **Leverage other public and private resources**
- **Insure that new housing is harmonious with the character of the existing community**
- **Plan within the context of long-term development objectives**
- **Encourage the integration of smart growth principles**

# **What is Affordable Housing?**

## **Affordable housing:**

- **Deed restricted**
- **Affirmatively marketed**
- **Available to households earning at or below 80% of area median income**

## **Community housing:**

- **Affordable to households earning at or below 100% of area median income**

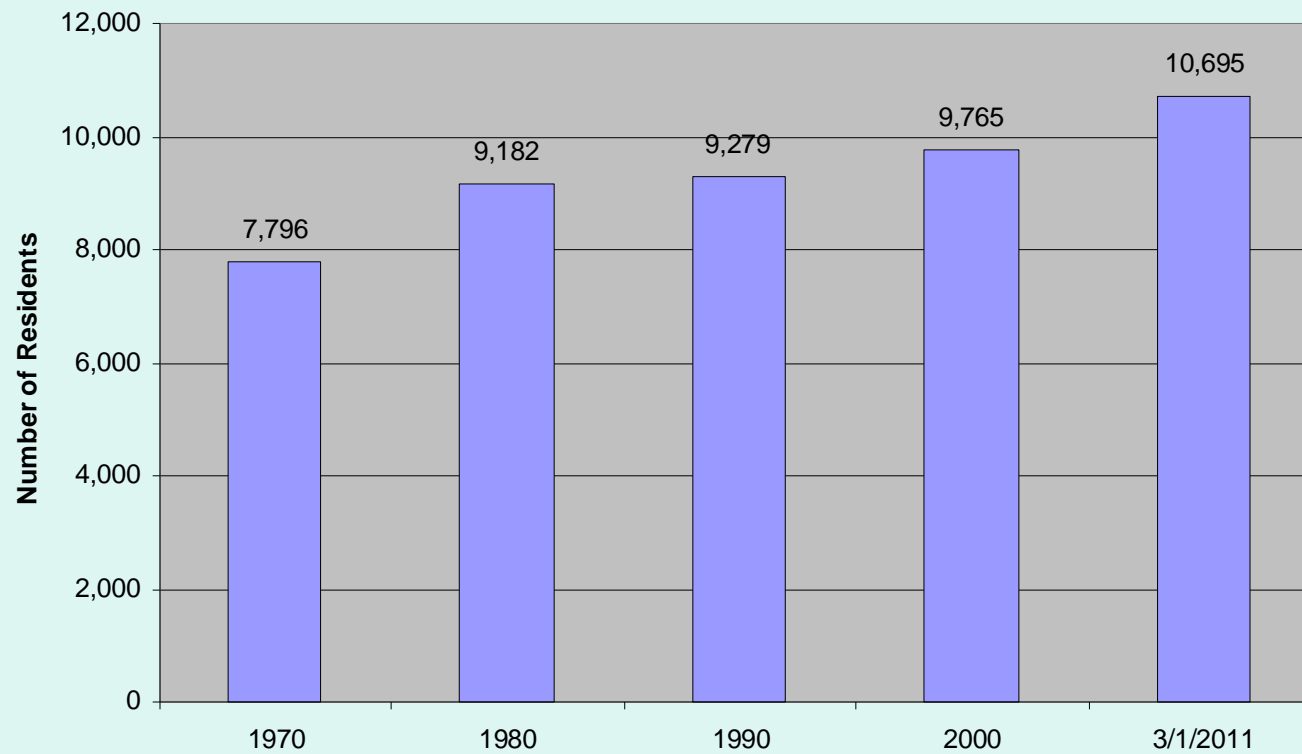
# Key Demographic Trends

- **Slower growth**
- **Declines in younger age groups and increases in older residents**
- **High level of families but increasing non-family households**
- **Substantially higher income levels**
- ***Photo – Pathways Co-housing in Northampton***



# Population Growth

Norwell Population Growth 1970 to 3/1/2011





# **Key Housing Trends**

- **High and increasing levels of homeownership**
- **Prevalence and increase in single-family homes**
- **Decrease in persons per unit**
- **Prices remain high -- \$525,500 for median single-family home**
- **Limited but pricey private rental housing stock**
- **Substantial portion of rentals are subsidized**
- **Very low vacancy rates**
- **More than 1/5 of households were spending too much for their housing and 272 households were spending more than 1/2 their income on housing**

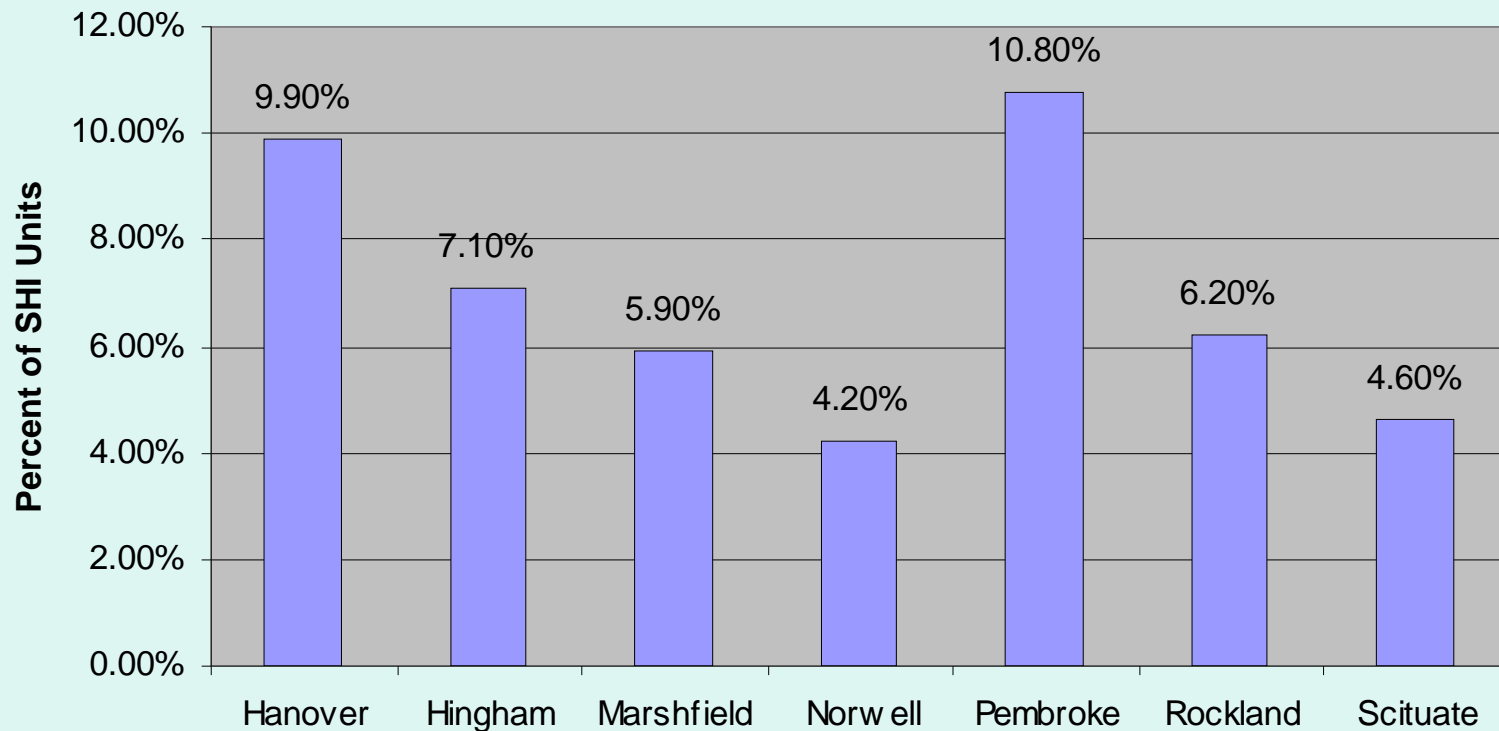
# **What housing is “affordable” in Norwell?**

- **Of the 3,299 year-round housing units, 139 units or 4.2% are currently considered affordable by the state.**
- **When the 2010 is released the percentage will likely decrease to about 3.8%.**
- **Gap of about about 224 units to meet the 10% state target based on an estimated 3,626 units in 2010.**
- **The number of affordable units needed will increase over time based on housing growth.**



# Level of Affordability – Norwell and Neighboring Towns

Affordable Housing for Norwell and Neighboring Communities



# **Priority Housing Needs**

- **Rental units are top need to create more affordable housing choices**
- **Hard to find a 2-bedroom rental unit for less than \$1,300 in area**
- **Requires \$29/hour or \$56,000 annually to afford market rents, assuming some utility costs**
- **High up-front cash requirements**
- **Few unsubsidized rentals**
- **Substantial waits for NHA units**

# Priority Housing Needs

- **Homeownership is next priority/needed to attract and retain workforce and families**
- **About \$121,700 in income needed to afford median priced home of \$525,500**
- **Affordability gap of approximately \$50,000 – the difference between the median priced home and what a household earning at median income can afford**
- **Gap widened by the likely need for at least \$100,000 in cash for the down payment and closing costs**
- **Affordability gap of at least \$315,500 for those who are earning at or below 80% of area median income**

# Priority Housing Needs

- **Older housing stock requires improvements – next priority need**
- **40% of housing stock built before 1960 with another 40% built between 1960 and 1980**
- **Homes built before 1978 are likely to have traces of lead-based paint which is hazardous to children**
- **Norwell properties rely on septic systems, some of which likely require repair or replacement**
- **Residents with limited incomes have difficulty keeping up with home maintenance needs**

# **Priority Housing Needs**

- **People with disabilities and special needs are next priority need**
- **9.3% of residents claimed a disability**
- **Affordability gap is widest for the disabled**
- **Need more group homes and congregate settings with services**
- **Few available handicapped accessible units**
- **Increasing aging population will require more supportive services and handicapped accessibility**

# **Examples of Potential Strategies**



- **Build local capacity**
- **Planning and regulatory reforms**
- **Housing development**
- **Housing preservation**
- ***Photo – The Homesteads/Sandwich – Affordable Housing Conditional Density Bylaw***

# **Build Local Capacity**

- **Conduct ongoing educational campaign**
- **Access new housing resources – technical and financial**
- **Apply for Commonwealth Capital scoring**
- **Formalize local accountability for SHI**
- **Secure sufficient professional support**
- **Establish annual Housing Summits**
- **Encourage training for local officials**



# Planning and Regulatory Strategies



- Amend OSRD bylaw to include affordable housing
- Adopt inclusionary zoning
- Create overlay districts
- Establish Affordable Housing Guidelines
- *Photo – Four Mile Village in Boxford/Overlay District*

# **Planning and Regulatory Strategies**

# Planning and Regulatory Strategies



- Allow affordable housing on nonconforming lots
- Promote accessory units
- *Photo – New affordable home with an accessory unit at Ice Pond Drive in Northampton (part of Village Hill 40R Smart Growth Overlay District)*



# Planning and Regulatory Strategies

- Explore adoption of Dennis' Affordable Housing Bylaw
- Promote sustainable energy conservation
- Prepare a public property inventory
- *Photo – A Green Homes Project*



# Housing Development



- **Make publicly-owned property available for affordable housing**
- **Support private development in line with local guidelines**
- ***Photo – Battle Road Farm/Lincoln – cluster development with affordable housing***

# Housing Development



- **Promote non-traditional housing types that respond to local needs (co-housing, Green House Homes, congregate units, cottage-style housing, group homes, two-family homes, etc.)**
- ***Photo – Solar Circle Condo development in Haydenville***



# Housing Development

*Photo – Cherry Hill co-housing community in Amherst*





# Housing Development



- Support scattered-site infill housing
- *Photo – Sweat equity at a Habitat for Humanity project*

# Housing Development

- **Convert existing housing to affordability**
- ***Photo – Aunt Sarah's Harbor View House/Barnstable – conversion of rooming house to 12 affordable rental units***



# Housing Development

- **Explore adaptive reuse**
- **Promote mixed-use development**
- *Photo – 4 accessory units above retail space/Scituate Harbor*



# Housing Preservation and Direct Assistance



- Monitor and preserve affordability of Subsidized Housing Inventory
- Help qualifying homeowners access housing assistance
- Provide direct financial assistance to support first-time homebuyers and renters
- *Photo – Yarmouth Buy-down Program*

# Next Steps

- **Public meeting**
- **Draft next part of Plan**
- **Second meeting with local leaders**
- **Second public meeting**
- **Finalize draft Plan**
- **Present draft to Planning Board and BOS**
- **Finalize Plan**
- **Submit to DHCD**
- **Secure state approval**



**For more information, visit the Town's web site at**

**<http://www.townofnorwell.net>**

***Photo -- West Tisbury Co-Housing***



Photo courtesy of South Mountain Co., Inc.