N ORWELL HOUSING NEEDS ASSESSMENT

Norwell Affordable Housing Partnership

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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


<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1970</td>
<td>7,796</td>
</tr>
<tr>
<td>1980</td>
<td>9,182</td>
</tr>
<tr>
<td>1990</td>
<td>9,279</td>
</tr>
<tr>
<td>2000</td>
<td>9,765</td>
</tr>
<tr>
<td>3/1/2011</td>
<td>10,695</td>
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</tbody>
</table>
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 ½ 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

<table>
<thead>
<tr>
<th>Town</th>
<th>Percent of SHI Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hanover</td>
<td>9.90%</td>
</tr>
<tr>
<td>Hingham</td>
<td>7.10%</td>
</tr>
<tr>
<td>Marshfield</td>
<td>5.90%</td>
</tr>
<tr>
<td>Norwell</td>
<td>4.20%</td>
</tr>
<tr>
<td>Pembroke</td>
<td>10.80%</td>
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<tr>
<td>Rockland</td>
<td>6.20%</td>
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<tr>
<td>Scituate</td>
<td>4.60%</td>
</tr>
</tbody>
</table>
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 SH I
• 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*
• 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 DH CD
• Secure state approval
For more information, visit the Town’s web site at http://www.townofnorwell.net

Photo -- West Tisbury Co-Housing