

Sturbridge Housing Production Plan Community Forum

STURBRIDGE HOUSING PARTNERSHIP

CENTRAL MASSACHUSETTS REGIONAL PLANNING COMMISSION

Wednesday, February 26, 2020
1:00 – 3:00 p.m. and 6:30 - 8:30 p.m.

Forum Agenda

- Introductions and Presentation – 50 minutes
- Quick Break – 10 minutes
- Breakout Activity – 45 minutes
- Final Thoughts – 10 minutes

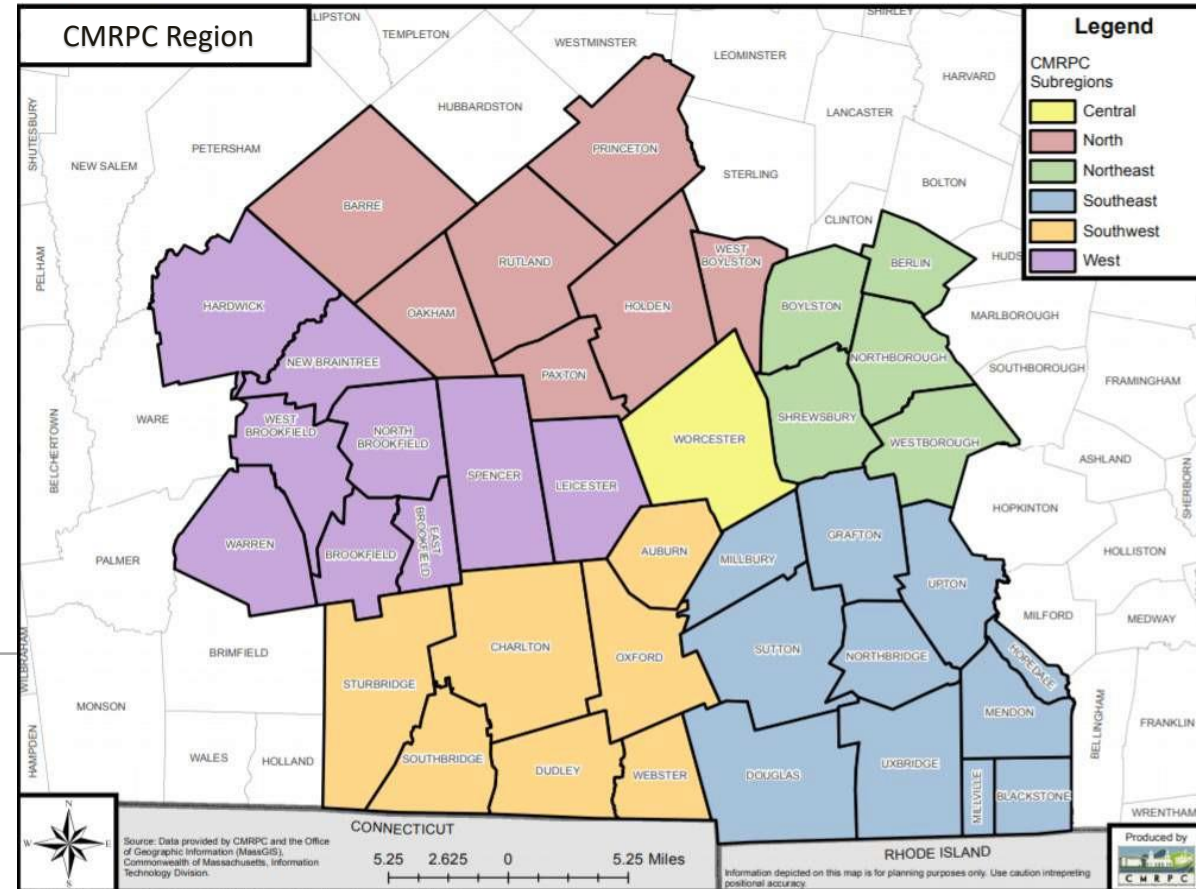
Statement of Purpose

By the conclusion of this presentation, audience members should:

1. Have a greater understanding of:
 - a. Housing Production Plans
 - b. Why planning for housing is necessary
 - c. What is meant by *affordable housing*
 - d. How affordable housing impacts Sturbridge
 - e. What options exist for a community to protect itself from undesired development, diversify its housing stock, and provide housing for low and moderate income residents
2. Understand the project and its timeline & goals
3. Understand what is expected of audience participation tonight
4. Understand how to stay involved with the process

Project Partners

Central Massachusetts Regional Planning Commission (CMRPC) serves the 40 communities within southern Worcester County



Project Partners

Sturbridge Housing Partnership is an advocate for community housing initiatives in Sturbridge and operates with a five-member Board



STURBRIDGE MASSACHUSETTS

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Central Mass Housing Alliance
Emergency Housing Assistance Information
Housing Needs Assessment and Housing Production Concepts Plan 2008
Housing Partnership Mission Statement
MA Department of Housing and Community Development
Massachusetts Housing Partnership
Sturbridge Housing Survey Results

Home » Government
Housing Partnership

Crescent Gate
7 Crescent Way, Unit 318, Sturbridge, MA

Offered at \$136,000

Crescent Gate in Sturbridge, an active adult community with fabulous amenities. This lovely Garden-Style Condo offers an open country kitchen, great for entertaining. Excellent location for shopping, restaurants, theater and highway access. Subject to 408 Guidelines and Deed Rider. Deed restricted property. Must be owner occupied. Income restrictions are as follows: 1 person - \$47,000; 2 people - \$54,400; Asset limit: \$275,000.

INCLUDED IN UNIT:
Open Floor Plan
Central Air
1 Car Garage

COMMON AMENITIES:
Sun Deck
Library/Theater Room
Game Room with Pool Table
Gym

Mary DiDomenico ERA Key Realty Services

News
Planning Board Vacancy
Housing Community Forum
Take out your Nomination Papers Today !!!
Sleigh Ride Pictures
Looking for Community Volunteers
View all

Housing Partnership Calendar

February

S	M	T	W	T	F	S
				5	6	1
2	3	4			7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

All upcoming events

Agendas

Project Background

- **Past Planning Efforts: Sturbridge Master Plan, 2011**

- Town-wide comprehensive plan, resource for decision-making processes

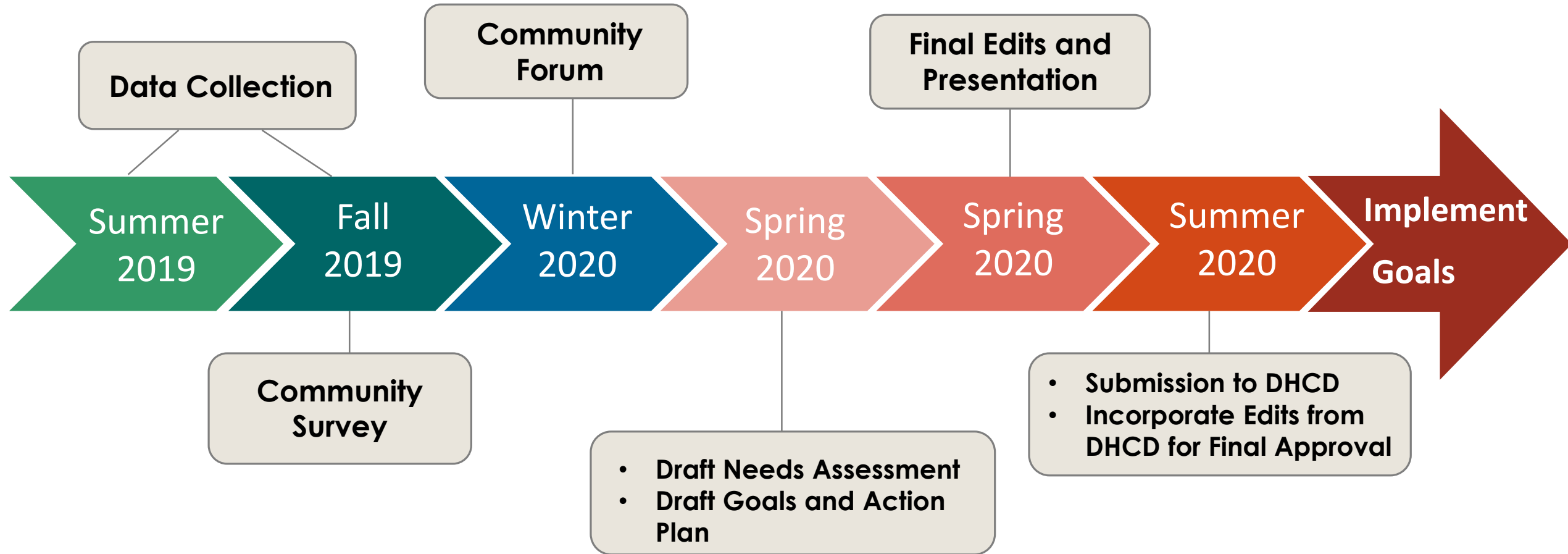
- Housing Objectives:

1. Provide high-quality affordable housing in attractive neighborhoods through development of appropriate zoning bylaws, regulations and programs designed to encourage a variety of housing types
2. Develop a plan designed to guide the Town toward meeting the 10% goal for housing affordability under Chapter 40B
3. Provide opportunities for existing low and moderate income Sturbridge residents to make improvements and repairs to their existing homes, while at the same time, increasing the affordable housing stock in the community
4. Ensure that housing choices are available to meet the needs of current and future generations of Sturbridge

- **Project Funding: Community Preservation Act (CPA)**

- Town of Sturbridge approved \$22,000 at the 2019 Annual Town Meeting to be allocated for the plan

Project Timeline



Chapter 40B and Comprehensive Permits

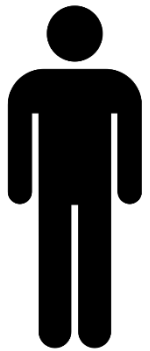
Massachusetts General Laws Chapter 40B

- Every MA town must have at least 10% of its housing stock qualify as “affordable” for those earning 80% or less of the Area Median Income (AMI)
- Chapter 40B provides opportunities for developers to bypass local zoning in towns that are under this 10% threshold if their proposed developments include affordable units
- “Safe Harbor” options give towns opportunities to prevent undesired 40B development

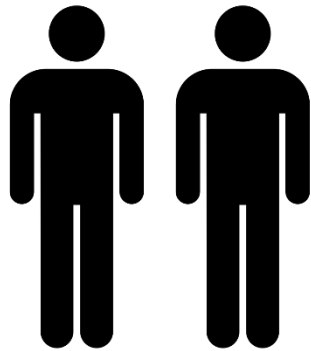
**Households eligible for “affordable housing” must earn
80% or less of the Area Median Income (AMI)**

Area Median Income (AMI) for Sturbridge &
surrounding communities in 2019

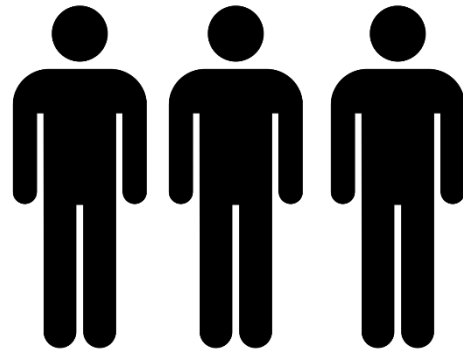
\$97,700



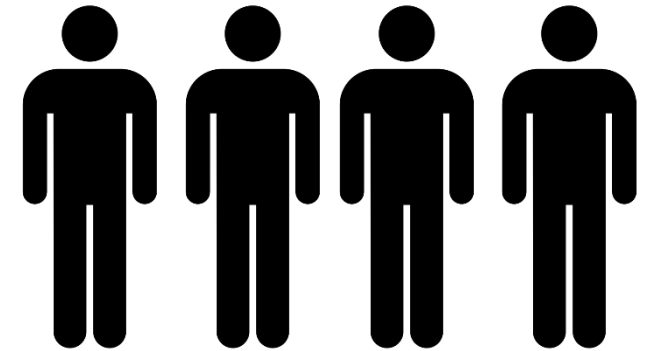
\$52,850
for a 1-person
household



\$60,400
for a 2-person
household



\$67,950
for a 3-person
household



\$75,450
for a 4-person
household

Rent Limits for Affordable Housing 2019

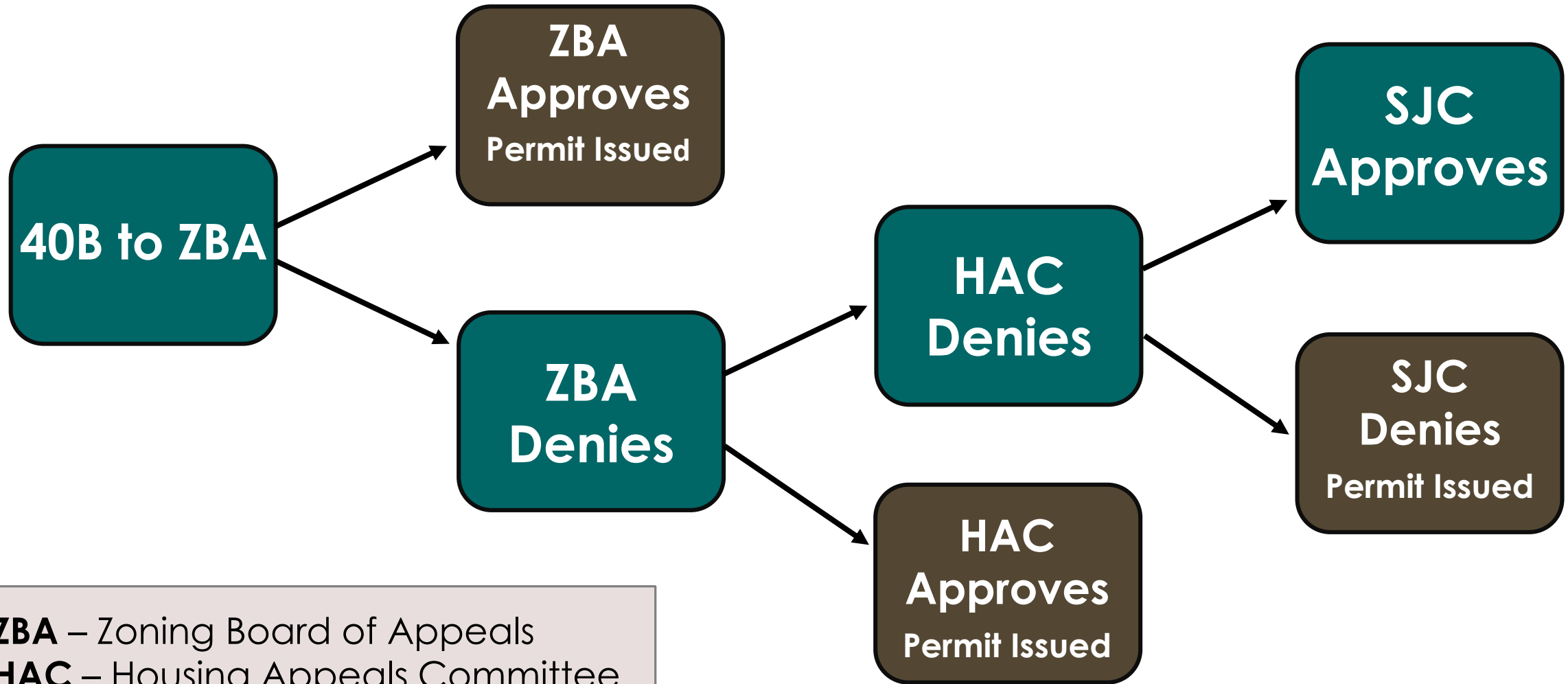
- No more than 30% of income should be spent on housing
- Households eligible for affordable housing must earn 80% or less of the AMI
- 30% of 80% of the Area Median Income gives us rent limits for affordable units as defined by HUD
- Rent is calculated based on 1.5 Persons / Bedroom

<u>Studio</u> 1 Person limit / 12 x 30%	<u>1 Bedroom</u> 1 Pers. + 2 Pers. / 2 / 12 x 30%	<u>2 Bedroom</u> 3 Person limit / 12 x 30%	<u>3 Bedroom</u> 4 Pers. + 5 Person / 2 / 12 x 30%	<u>4 Bedroom</u> 6 Person limit / 12 x 30%
\$1,321	\$1,415	\$1,698	\$1,961	\$2,188

Comprehensive Permitting

- In any municipality where less than 10% of its housing qualifies as affordable, a developer can build more densely than the zoning bylaws would permit
- If at least 25% (or 20% in certain cases) of proposed units have long-term affordability restrictions, a developer can be granted a Comprehensive Permit
- The Comprehensive Permit does **not** waive other permitting requirements such as building permits, State highway access permits, wastewater disposal permits, State building code requirements, or State Wetlands Protection Act requirements
- Community is granted minimal input in what the development looks like

Comprehensive Permitting Process



ZBA – Zoning Board of Appeals
HAC – Housing Appeals Committee
SJC – Supreme Judicial Court

“Friendly” 40B	“Unfriendly” 40B
✓ Developer holds neighborhood meetings early in process for input	✓ Developer files with State agency
✓ Developer considers feedback on plans	✓ Developer files with ZBA
✓ Developer meets with Town departments and advisory boards prior to filing with State agency for initial eligibility	
✓ Town sends a letter of support for the application to the subsidizing agency	

Safe Harbor

- Under Chapter 40B, a community can enforce their zoning and deny a developer a Comprehensive Permit by claiming “Safe Harbor”
- Safe Harbor can be asserted by a community in the following ways:
 1. Achieving 10% deed-restricted affordable housing on the Subsidized Housing Inventory (SHI)
 2. Completing a Housing Production Plan with approval from DHCD **AND** increasing affordable housing stock by at least 0.5% of the 10% target per year
 3. Meeting the General Land Area Minimum (GLAM) threshold in which eligible low or moderate income housing comprises at least 1.5% of the total land area zoned for residential, commercial, or industrial use

Housing Units and Goals

HOUSING UNITS

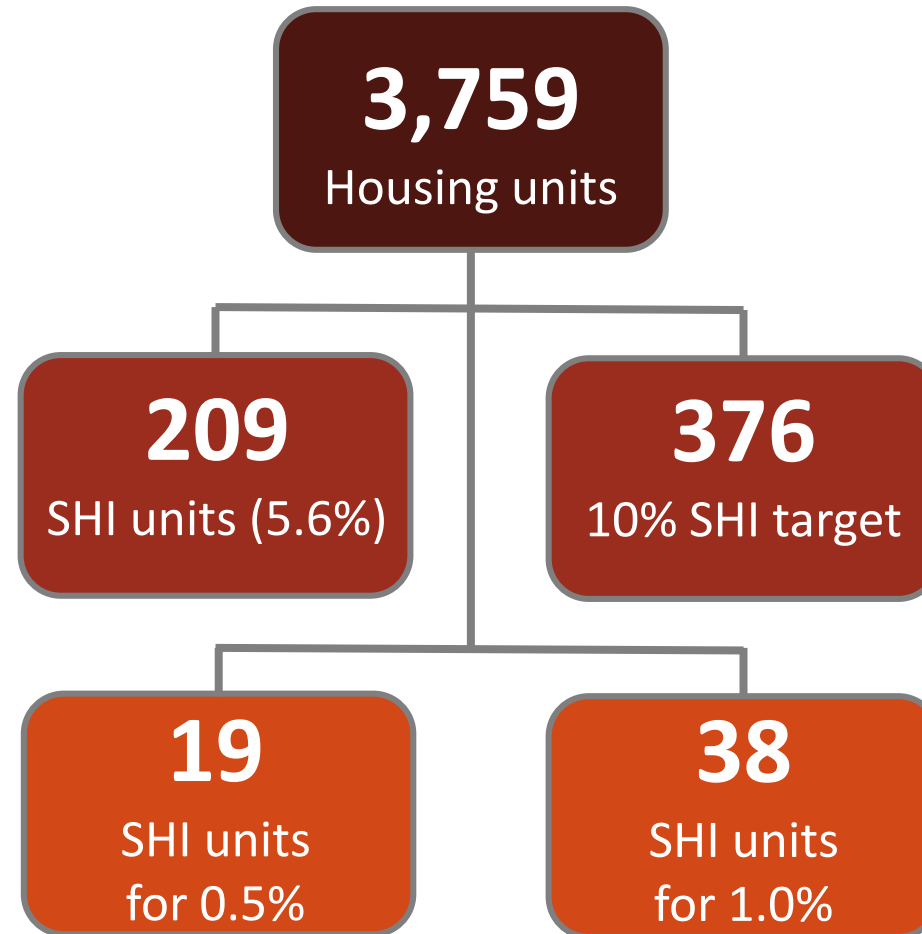
Year-round housing units in
Sturbridge as of 2010 Census

SHI UNITS

Sturbridge's number of SHI
units and the State's 10% goal

SAFE HARBOR UNITS

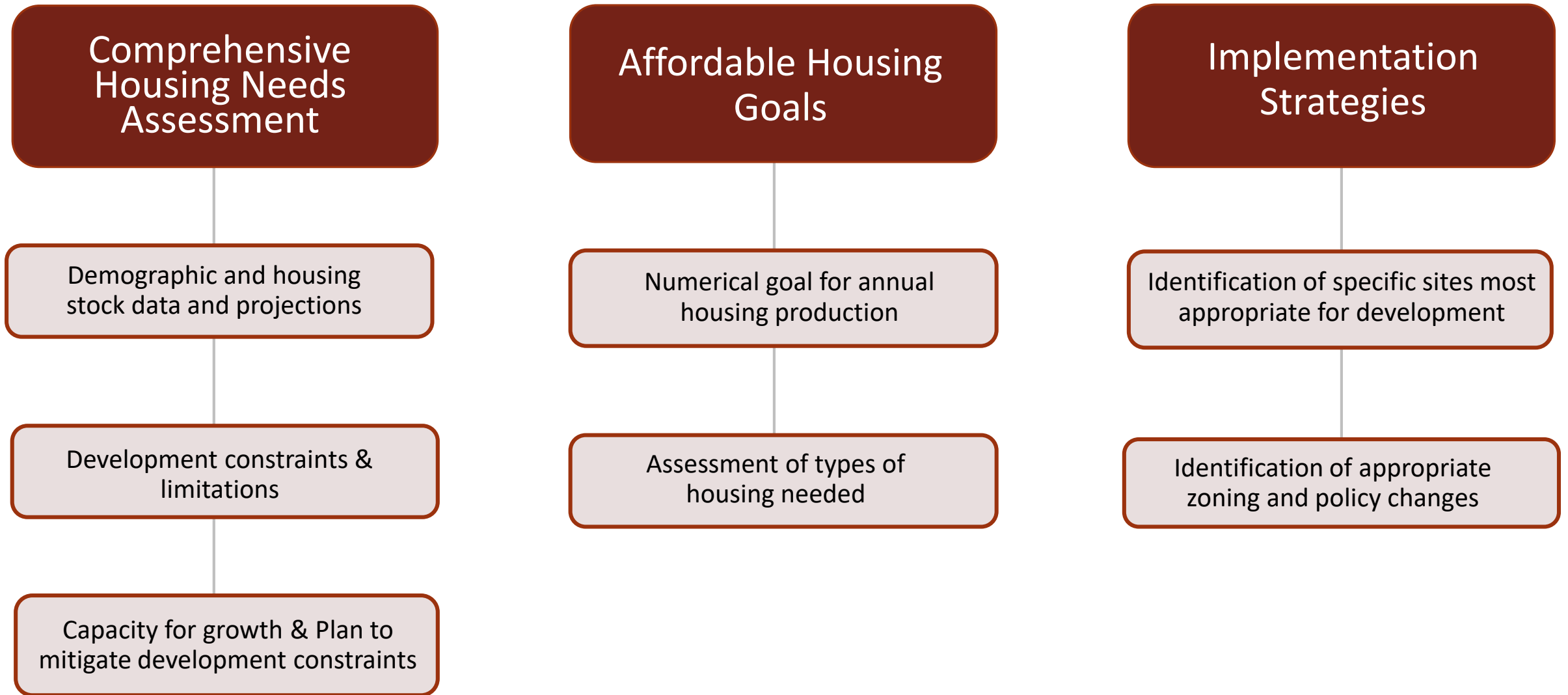
Number of SHI units
Sturbridge needs to produce
per year to achieve Safe
Harbor status



Housing Production Plan

A Housing Production Plan is a way for municipalities to better understand local housing need and demand, development constraints and opportunities, plus create a vision for future affordable housing.

Elements of a Housing Production Plan (HPP)



How can a Housing Production Plan help Sturbridge?

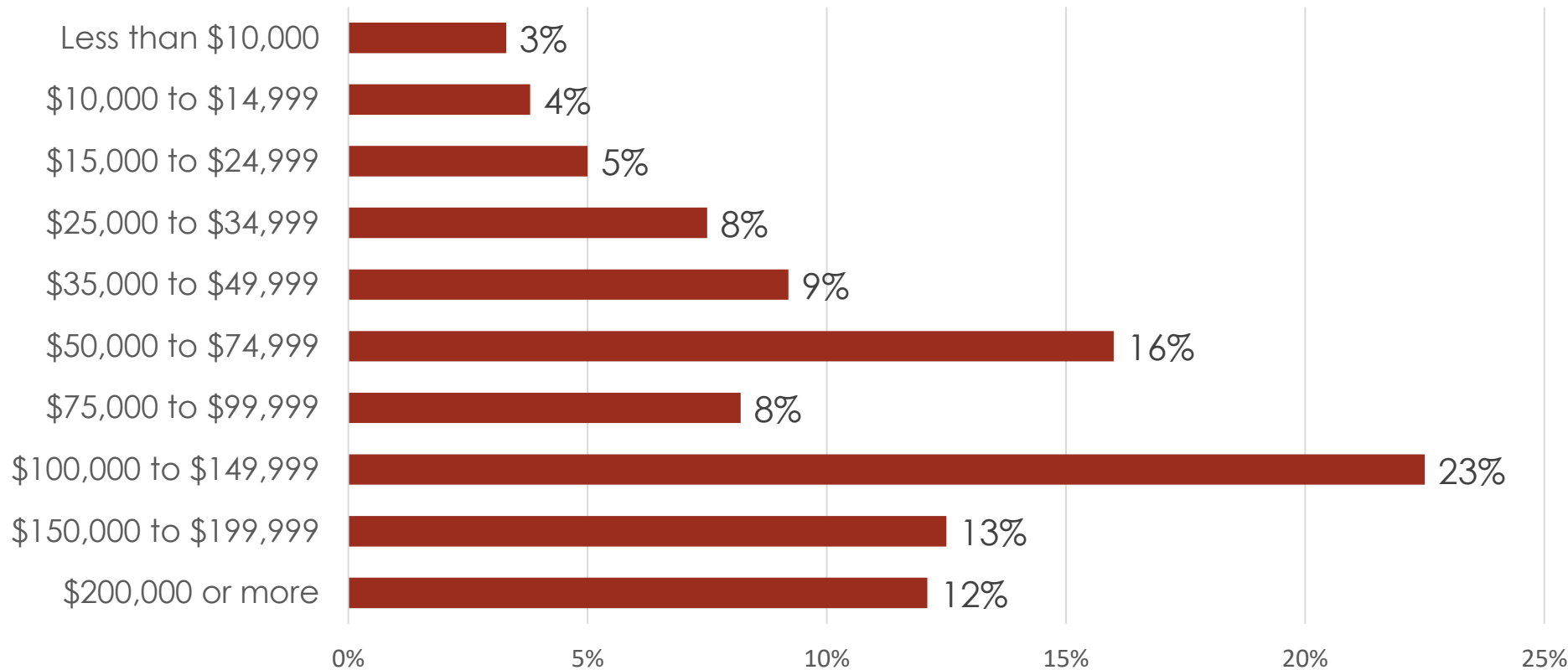
- ① Address unmet housing needs and demands
- ② Establish a community vision for the future of housing with clear goals and objectives
- ③ Help the Town reach the State 10% affordable housing goal
- ④ Help prevent unwanted 40B developments under comprehensive permitting
- ⑤ Influence the type, location, and amount of housing being developed

Sturbridge by the Numbers

POPULATION AND HOUSING DATA TRENDS

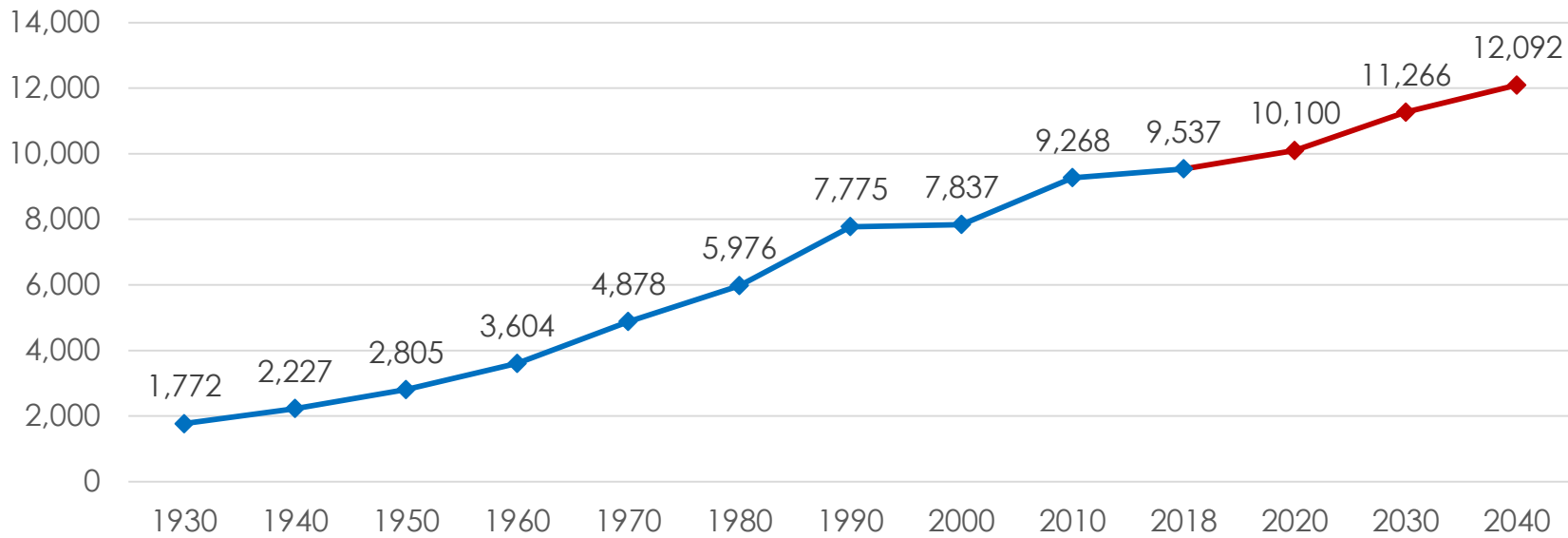
Income

Sturbride Household Income Range Estimates, 2018



Approximately 45% of Sturbride households could be at or below the 80% AMI threshold for a family of 4

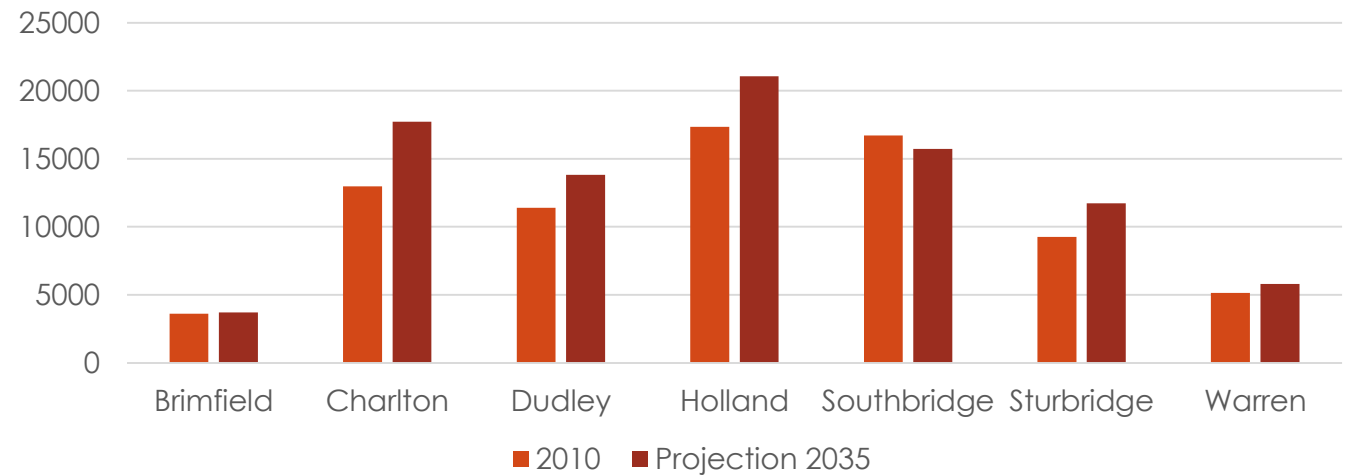
Sturbridge Population Growth with Projections



Population Growth

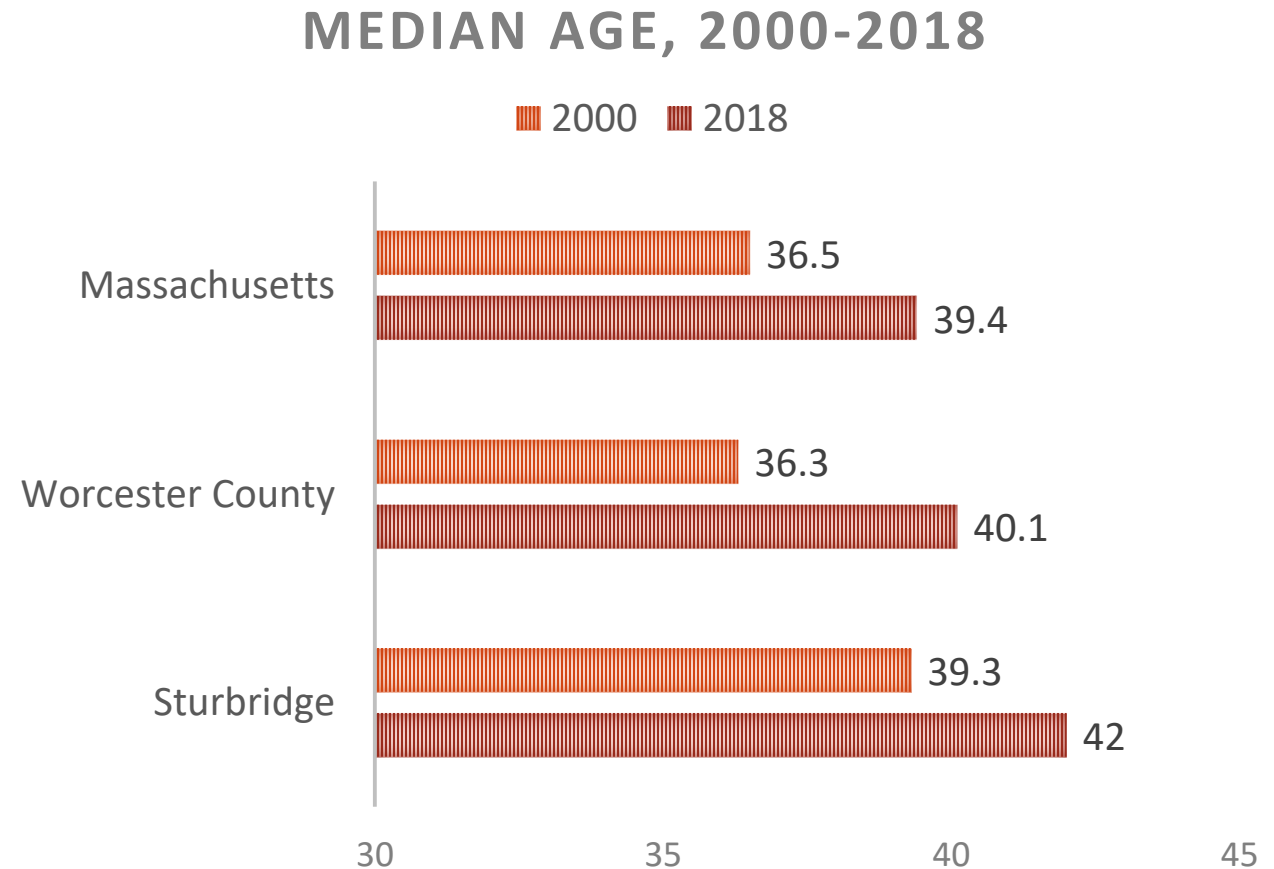
- Population Growth is projected to be higher in Sturbridge than in any neighboring town except for Charlton
- Population is projected to grow by 27% by 2035 from 2010 population
- Compares to 15% growth for the comparison towns over the same period

Population Growth, 2010 to 2035



Age

- Median Age is steadily rising in both Sturbridge and the region
- Since 2000, the median age has increased from 39.3 to 42.0 years of age
- This trend will put pressure on the availability of smaller, affordable units as individuals on a fixed income are looking for a place to retire that meets their needs



Housing Characteristics

Total occupied housing units: **3,595**

- Owner-occupied units: **81%**
- Renter-occupied units: **19%**

Homeowner vacancy rate: **0%**
Rental vacancy rate: **0%**

In a “healthy”
market, vacancy
rates are between
4% – 6%

Family households: **79%**

Elderly single-person households: **13%**

Residential Tax Rate: **\$19.15**



Single-family: **79%**



Two-family: **3%**



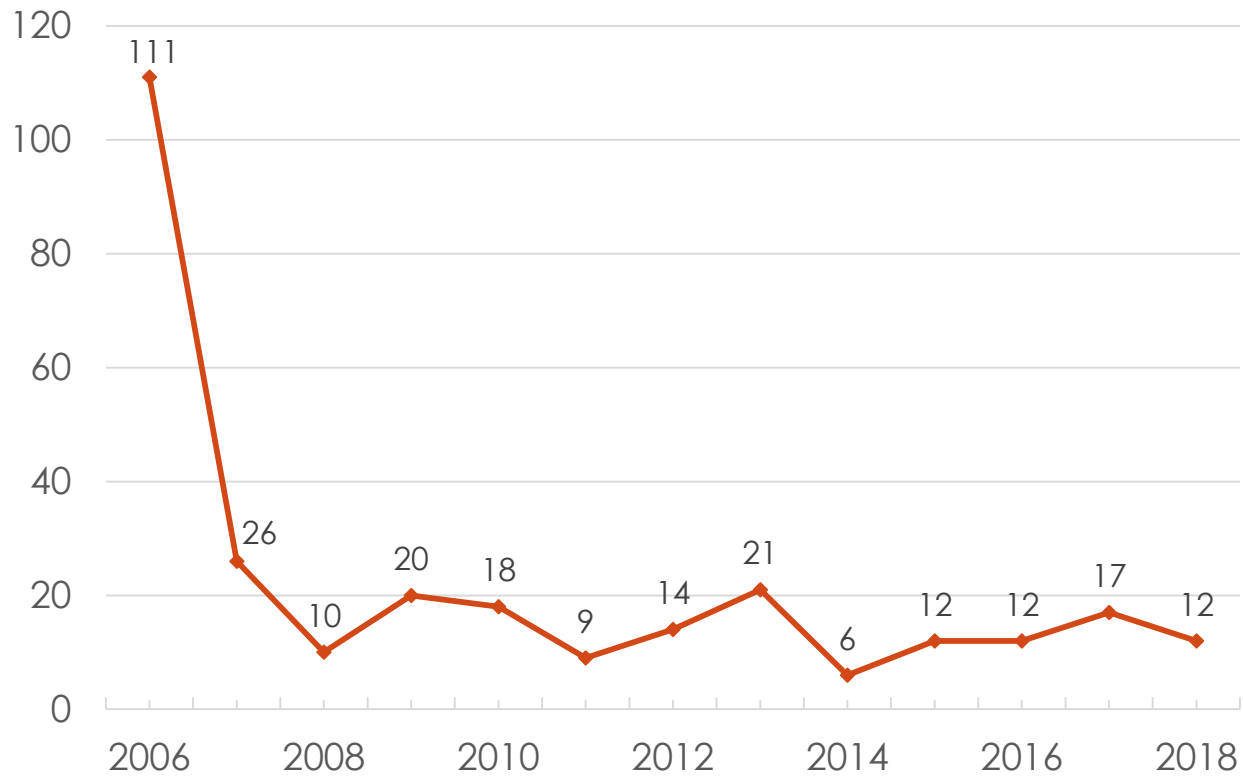
3-4 Units: **2%**



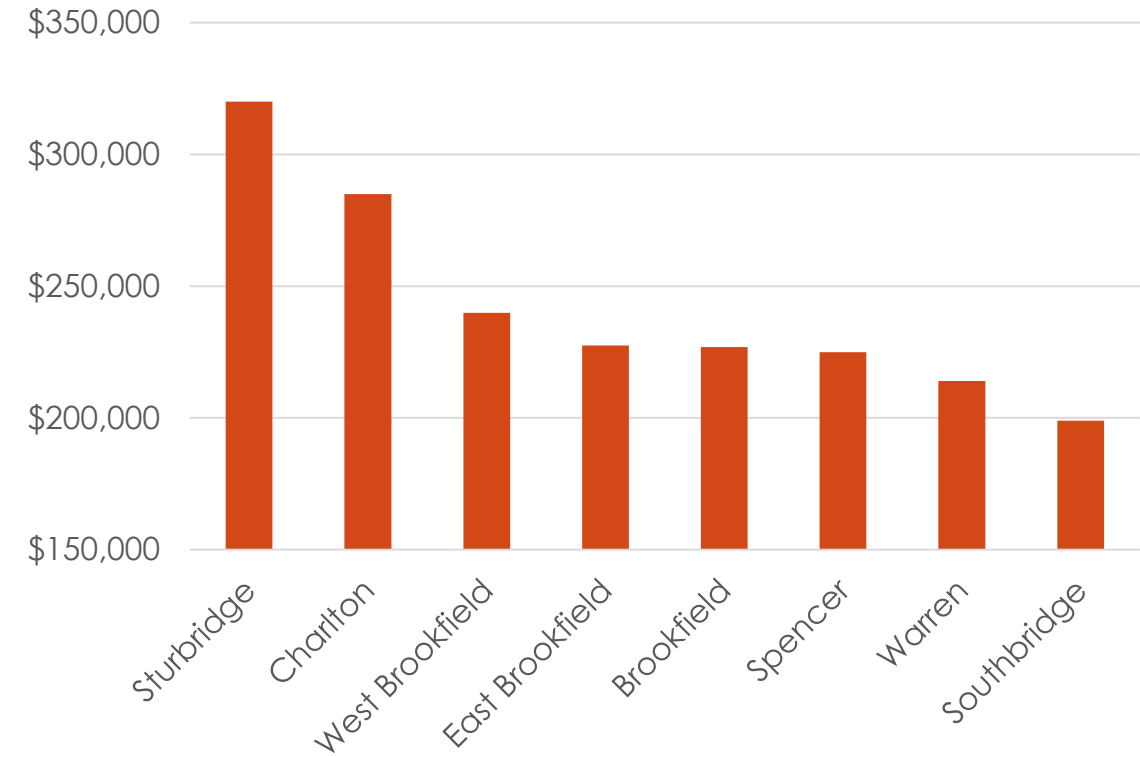
5+ Units: **10%**

Housing Market

Building Permits 2006-2018



Single-Family Home Median Sale Price 2018



Data Summary

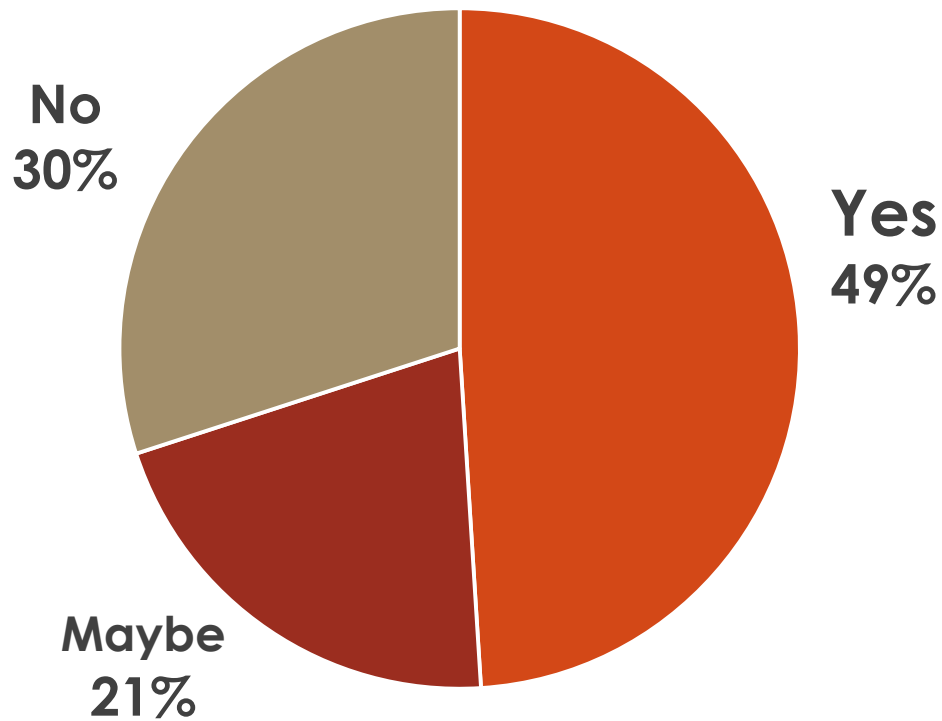
- Population is aging
- Majority of the housing stock is owner-occupied, single-family homes
- Availability of rental units is decreasing: 19% of units are rentals compared to 22% in 2000
- Rental vacancy rate has decreased to 0%, from 6% in 2010
- One quarter of families are cost-burdened and half of low-income families are cost-burdened (spending over 30% annual income on housing)
- Housing construction has yet to return to pre-2008 rates
- Elementary school enrollments have decreased by 10% in the last four years
- Median sale price of a single-family home in 2018 (\$320,000) was significantly higher than that of the surrounding communities

Survey Results

HIGHLIGHTS OF THE COMMUNITY SURVEY

AVAILABLE OCT. 10, 2019 TO NOV. 1, 2019

Do you plan to live in your current residence as you age into retirement?



"I am retired for health reasons and am having difficult maintaining my property."

"Cannot afford taxes in Sturbridge"

"Renting. Would like to own small home."

"I'm very concerned about how high the taxes are and I'm concerned about affording them when I retire."

"Would love to on a property owned by children in town, currently not allowed."

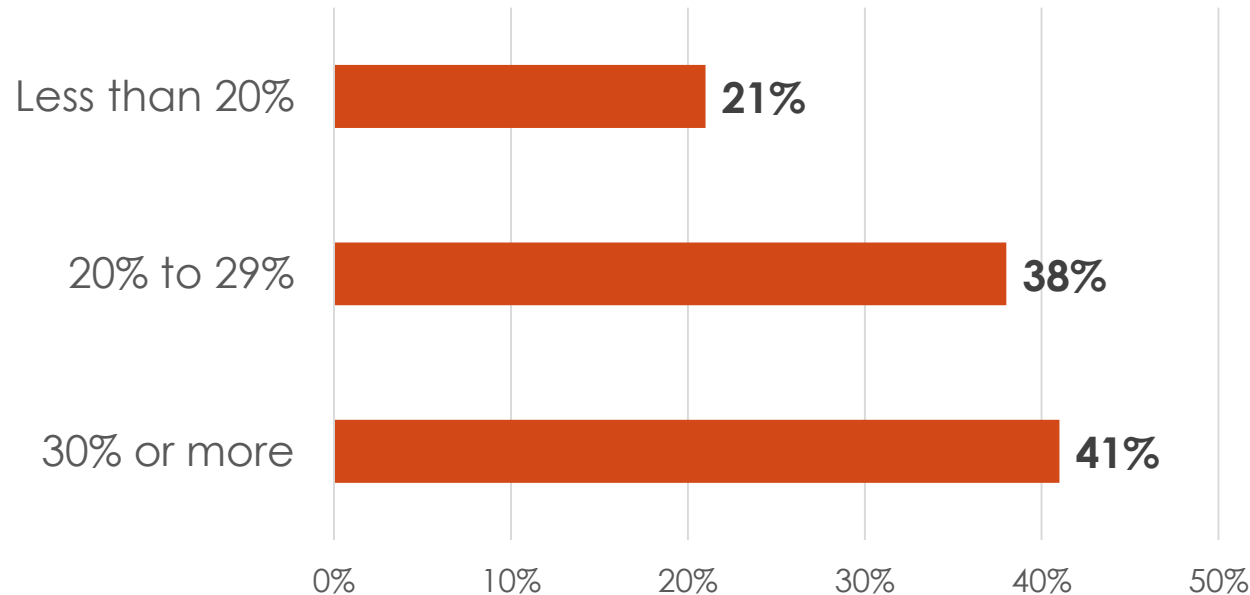
"There is no decent affordable housing in Sturbridge or even MA for that matter. We will have to head south"

If you were to consider moving out of your community, which of the following factors would drive your decision to move?

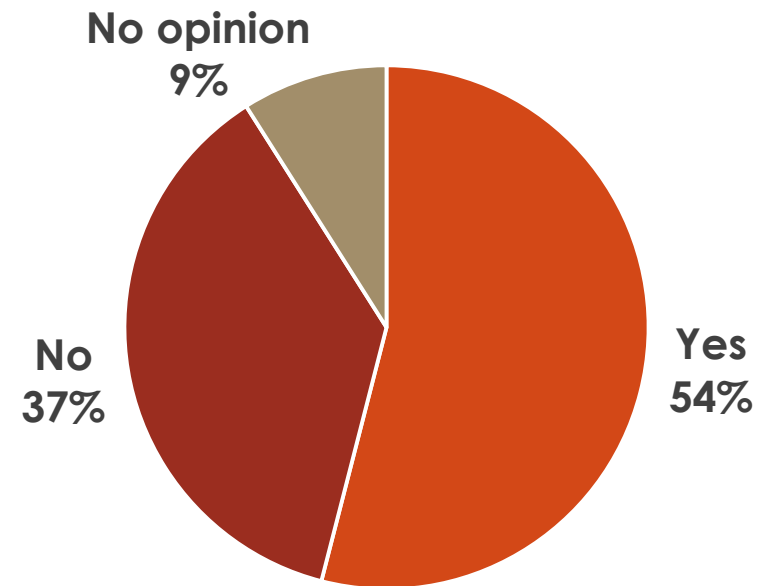
- 1. Looking for a different home size that meets your needs (34%)**
- 2. Looking for an area that has a lower cost of living (34%)**
- 3. Looking for a home that will help you live independently as you age (30%)**
4. Wanting to live in a different climate (28%)
5. Maintaining your current home will be too expensive (25%)
6. Wanting to be closer to family (17%)
7. Need more access to public transportation (9%)
8. Wanting to move to an area that has better health care facilities (8%)

Housing Affordability

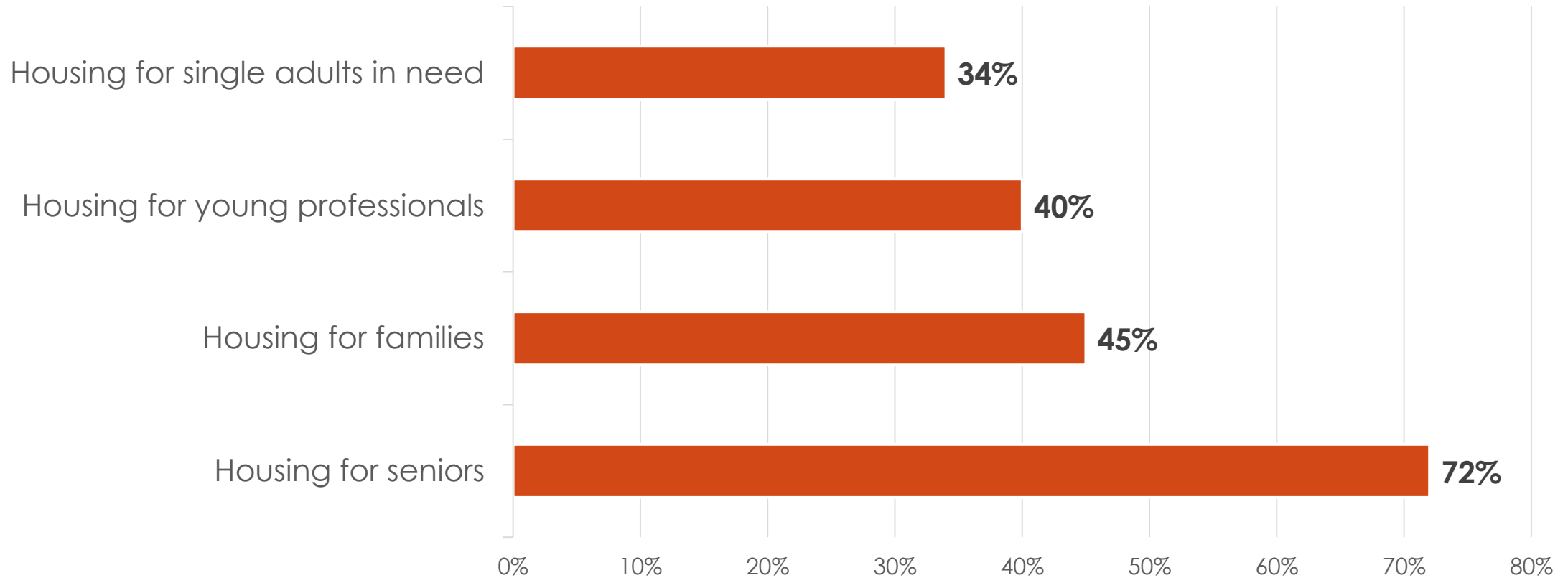
What is the approximate percentage of your monthly income that is dedicated to paying for housing?



Is housing affordability an issue for you or anyone you know who lives in Sturbridge?



Which types of housing are most needed in Sturbridge?



Looking Ahead

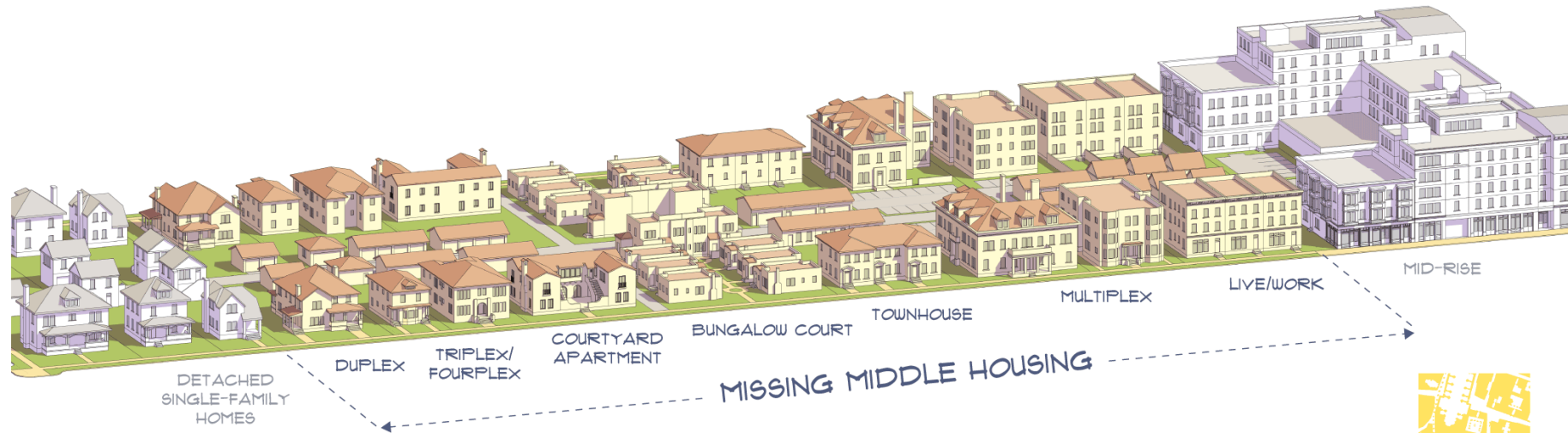
What are the options for fulfilling Sturbridge's housing needs?

1. Engage developers with Friendly 40B options
 - Town-owned land can be turned into a 40B development which residents can have some input on
2. Encourage housing types such as *traditional neighborhood developments* or *modest multi-family units* in suitable areas of town
3. Use CPA funds for housing initiatives such as land purchase, adaptive reuse, new development, and more
4. Amend zoning to allow greater diversity in housing options



Building the 'Missing Middle' Housing Supply

- Need more rental options
- Need more alternatives to large, single-family homes that many residents cannot afford or take care of
- Need more workforce housing to keep businesses, schools, farms, public safety, etc. thriving
- Need more options for low-income seniors and young professionals



'Missing Middle' Housing Options

TRADITIONAL NEIGHBORHOOD
DEVELOPMENT OR CLUSTER DEVELOPMENT



SMALL TO MEDIUM SCALE APARTMENTS
OR CONDOMINIUMS



Mapping Activity

Activity Instructions

- Break out into groups of no more than 10 people per table
- Each table has a sheet of housing option stickers and a large map of Sturbridge
- Discuss amongst your group where the best location in town would be for each housing option
- Each area *must* have one or more stickers on it!
- There will be a few you can discard
- Be prepared to discuss *why* or *why not* you chose certain locations at the end of the activity
- **Please keep an open mind and be creative!**

Thank you!

For more information on the Sturbridge Housing Production Plan, please visit:

<https://www.sturbridge.gov/housing-partnership/agenda/housing-partnership>

Or contact the Sturbridge Planning Department:

(508) 347-2508

Information Resources

Massachusetts Department of Housing and Community Development (DHCD):

<https://www.mass.gov/orgs/housing-and-community-development>

Housing Appeals Committee:

<https://www.mass.gov/service-details/housing-appeals-committee-hac>

MassHousing:

<https://www.masshousing.com/portal/server.pt/community/home/217>

Massachusetts Housing Partnership:

<https://www.mhp.net/>

Citizens' Housing and Planning Association (CHAPA): www.chapa.org

Housing Toolbox for Massachusetts Communities:

<https://www.housingtoolbox.org/>