

What is your housing history?

- Introduce yourself to the person sitting near you
- Discuss where you lived as a child, as a young adult and currently
- Where would you like to live in your senior years?
- What type of housing would you like to live in?

Gloucester Housing Production Plan

Strategies and Opportunities

Presented by the Metropolitan Area Planning Council and the City
of Gloucester

Wednesday, October 26, 2016

6:00 pm-8:00 pm

City Hall Kyrouz Auditorium

9 Dale Avenue

Overview of tonight's discussion

- Welcome & Introductions
- Discuss Your Housing History
- Summary of Housing Needs & Demand in Gloucester
- Implementing a Housing Production Plan – Draft Strategies and Recommendations
- Break-out Groups to Discuss Housing Opportunity Sites
- Next Steps

Introduction

- “The City of Gloucester has a fundamental obligation to ensure that people who now live and work here can continue to afford to live here.”
- “The City must be proactive in bringing about choices for a broad spectrum of housing types, costs and locations. Otherwise, the diversity of Gloucester, the backbone of its social and economic identity, will be lost.”

Housing Production Plan Working Group

- Paul Lundberg, City Council
- Bill Dugan, CPA committee member
- Bob Gillis, Affordable Housing Trust
- Ruth Pino, Affordable Housing Trust
- Ken Hecht, Planning Board
- Shawn Henry, Planning Board
- David Houlden, Gloucester Housing Authority
- Dan Smith, Community Development Director
- Gregg Cademartori, Planning Director
- Matt Coogan, Senior Planner
- Art McCabe, Senior Project Manager

What is a Housing Production Plan?

City of Quincy, Massachusetts

1: HOUSING NEEDS ASSESSMENT

1.1 CITY OF QUINCY DEMOGRAPHICS

Table 1.1 Population by Race

Year	White	Black	American Indian	Asian	Hispanic	Other Race	Two or more Races	Total
1990	77,508	812		87	5,432	1,115	NA	84,955
2000	69,098	1,572		189	13,997	1,396	98	86,055
2007 Community Survey	61,104	3,119		283	16,823	1,758	143	83,028
1990-2007 Change	-21%	284%		332%	312%	58%	143%	-12%
2000-2007 Change	-11%	94%		52%	20%	25%	216%	-32%

Figure 1.1 1990 & 2000 Population by Race



The 2007 U.S. Census-Community Survey statistics indicate that Quincy's total population was 84,368, a -4% decrease from the previous high recorded in the 2000 Census. Historically, the Census 2000 surpassed the previous peak for total population of 87,966 from the 1970 Census.

Comparing the 1990 and 2000 Census along with the 2007 Community Survey the population by race category highlights the trend of new immigrants moving to the city. The 1990 Census shows that minority populations made up 8.8% of the total population. Fast forward 17 years and the 2007 Community Survey data shows that minority populations now make up more than a quarter of the total population (27.5%) in the City. This trend is enhanced by the continued out migration of the

2010-2014 Housing Production Plan

City of Quincy, Massachusetts

4: AFFORDABLE HOUSING GOALS AND STRATEGIES

The City of Quincy is blending old with new with its affordable housing strategy. It uses the best practices from years of experience addressing housing issues while incorporating new affordable coupled with new funding streams to create new affordable housing units and to affordable units.

HOUSING GOALS

work for the Inclusionary Zoning Ordinance (IZO) and work towards the creation of affordable housing units in the City. Work towards acquiring more affordable housing. Work towards acquiring more affordable rental units for low and moderate-income families (particularly for families with more than one child and the elderly) through the U.S. Department of HUD funding sources (CDBG, HOME and McKinney-De Meigs Assistance funds). Work towards assisting low and moderate income persons with making the transition from homeownership to rental housing through the Time Homebuyer Program that provides down payment and closing cost assistance.

Work towards maintaining existing affordable housing through the operation of homeowner and rental assistance programs. When applicable, apply for Lead paint Grants, and FEMA Hazard Mitigation Grants from the federal government to expand existing rehabilitation programs for the maintenance needs of existing affordable housing operated by nonprofit agencies. Provide support for housing counseling services. Review and update the number of documents translated into other languages, particularly Chinese and Spanish, and the continuing need for translation services for minority families that do not understand English well. Work towards the creation of new housing in the several village centers found throughout the City.

HOUSING STRATEGIES

Development Block Grant (CDBG)
In 1974, The City of Quincy has received from the U.S. Department of HUD, as part of the Community Development Block Grant (CDBG) funding. One of the goals of the CDBG Program, from a local perspective, is the amount of local control each

Production Plan

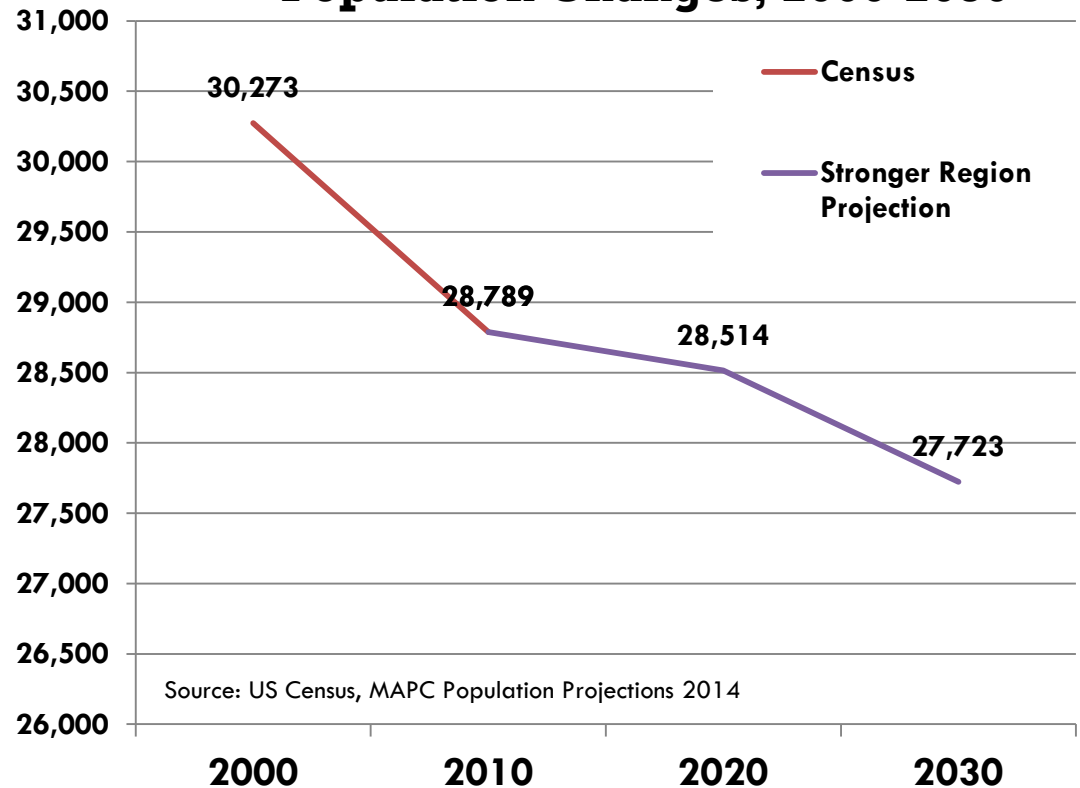
What is a Housing Production Plan?

- A Housing Production Plan (HPP) guides housing development within a community and is composed of:
 - A comprehensive housing needs assessment;
 - Affordable housing goals and objectives;
 - Analysis of development constraints and opportunities; and
 - Implementation strategies

In 2030, Gloucester will likely have a smaller population...

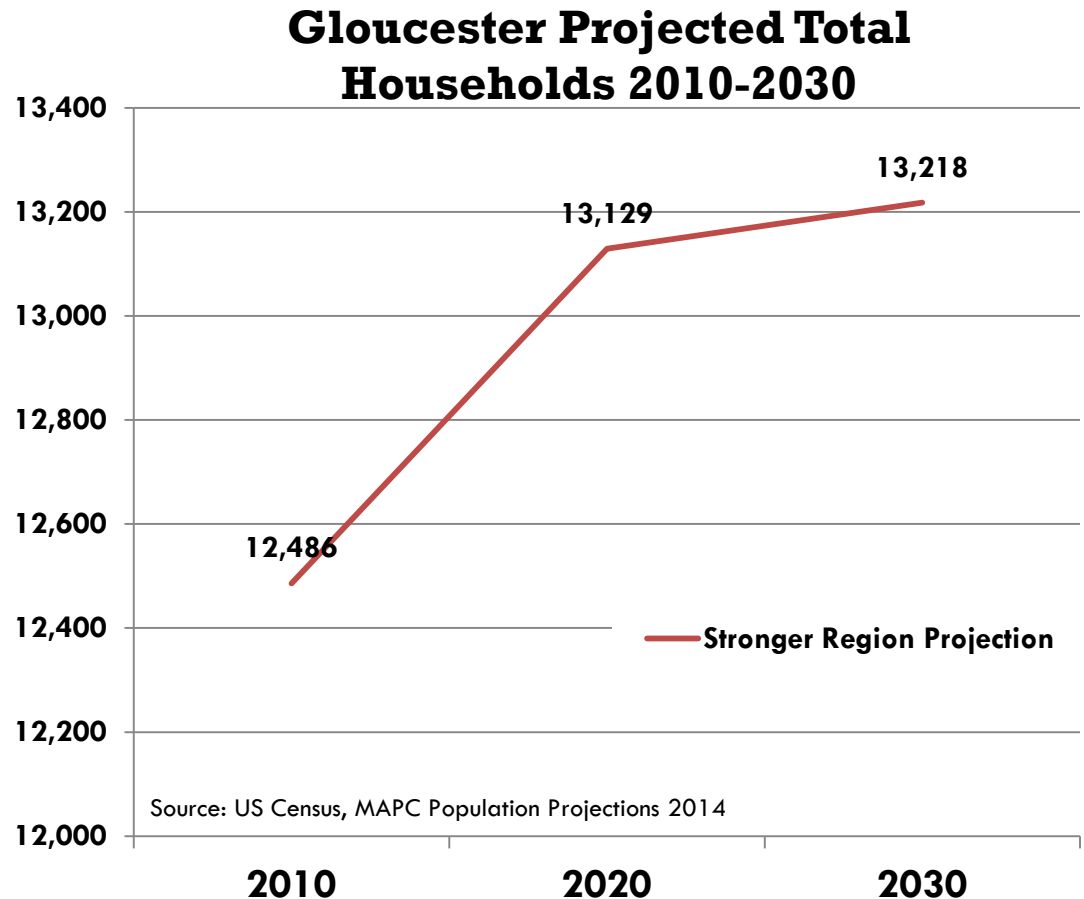
- Population declined by nearly 5% between 2000-2010 and is expected to decline further through 2030.
- Additional decrease in population between 2010-2030 projected to be 4%.

Gloucester Recent and Projected Population Changes, 2000-2030



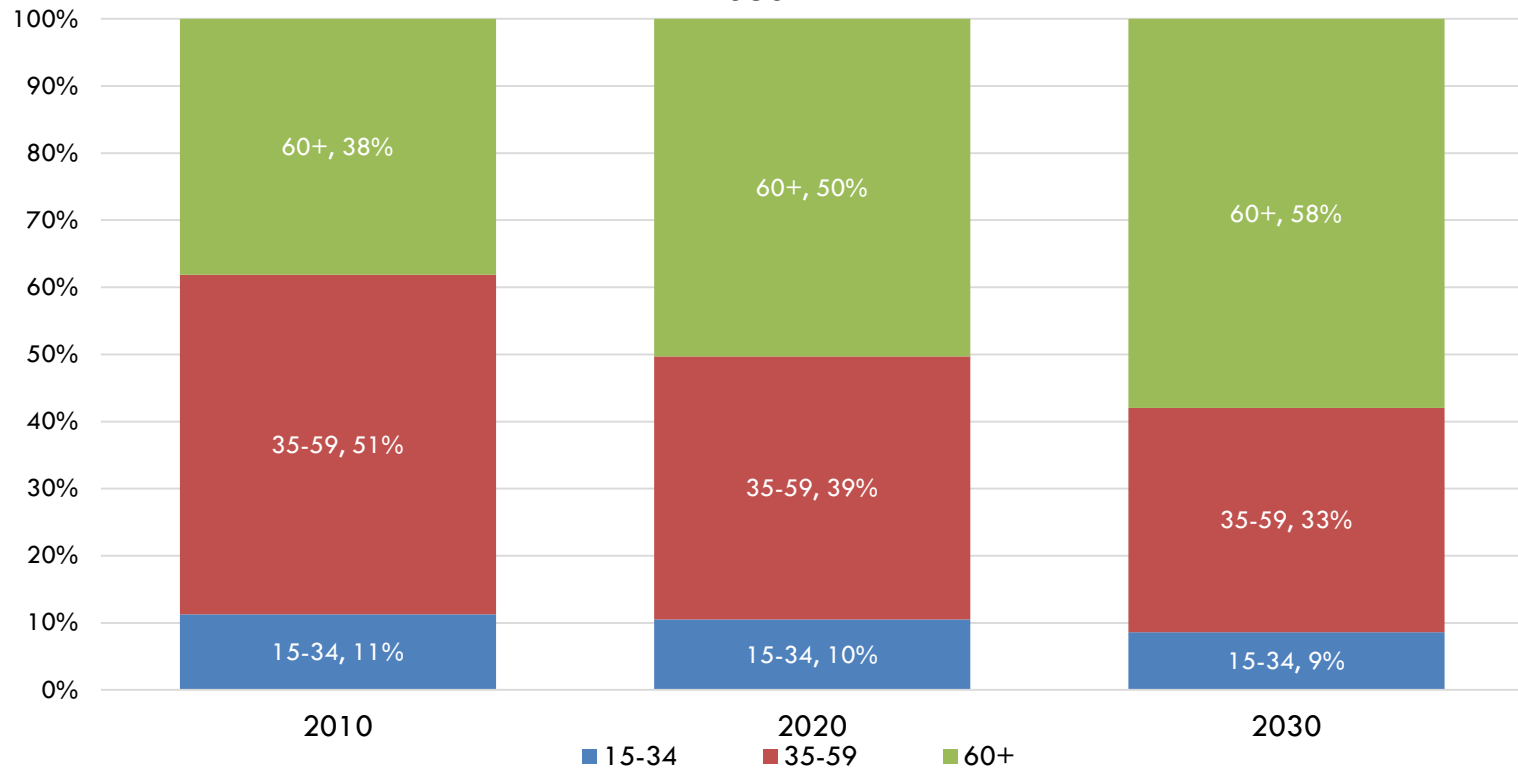
...But is projected to have a larger number of households

- Although population is expected to decrease, the number of households is expected to grow 6%.
- Average household size has decreased from 2.38 persons/household in 2000 to 2.27 in 2010.
- And it is projected to decrease to 2.13 in 2020 and 2.05 in 2030.
- 434 more housing units needed.



Age of householder will increase

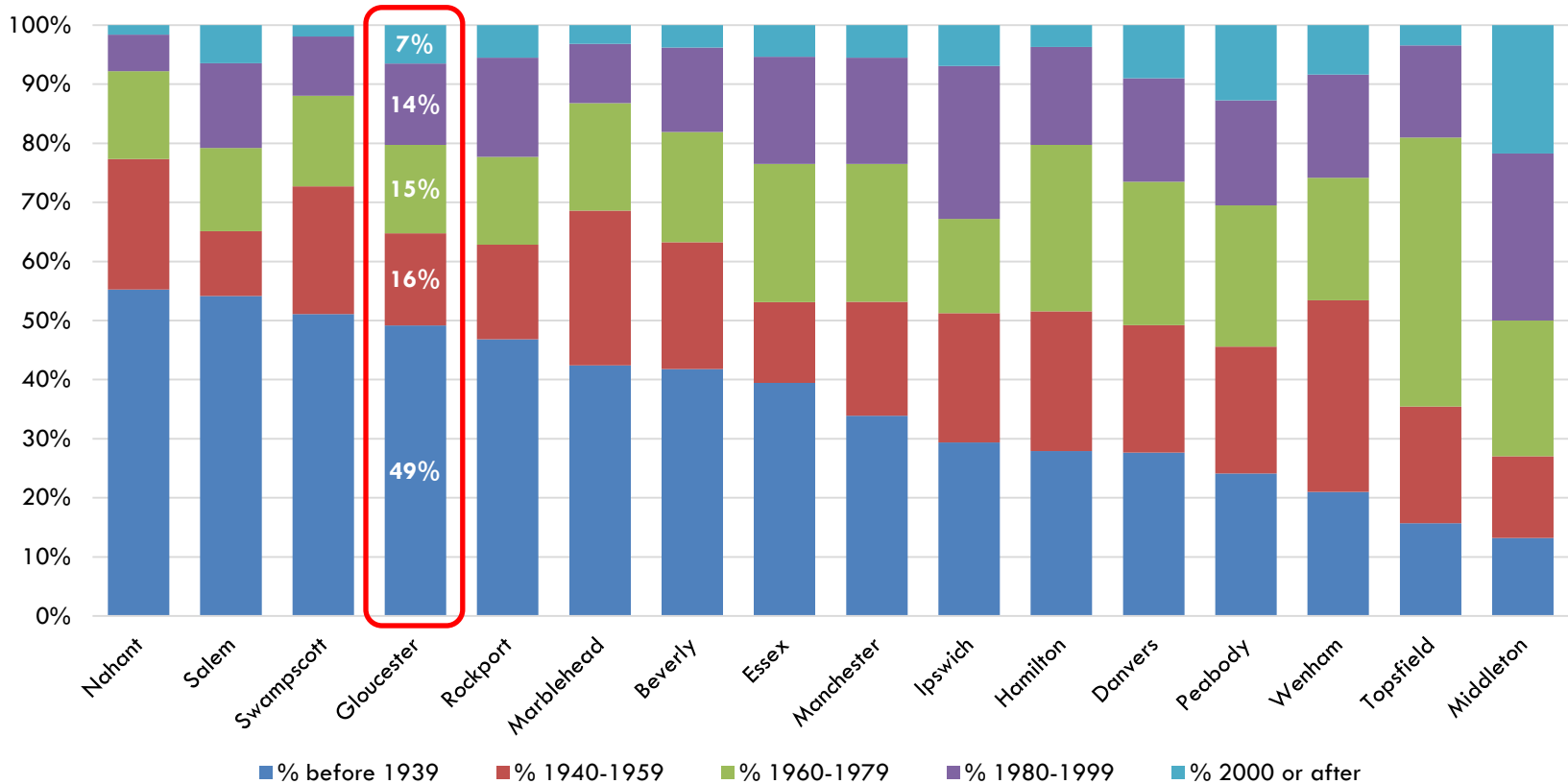
Proportion of Households by Age of Householder in Gloucester, 2010-2030



Source: Census 2010, MAPC Population and Housing Demand Projections 2014

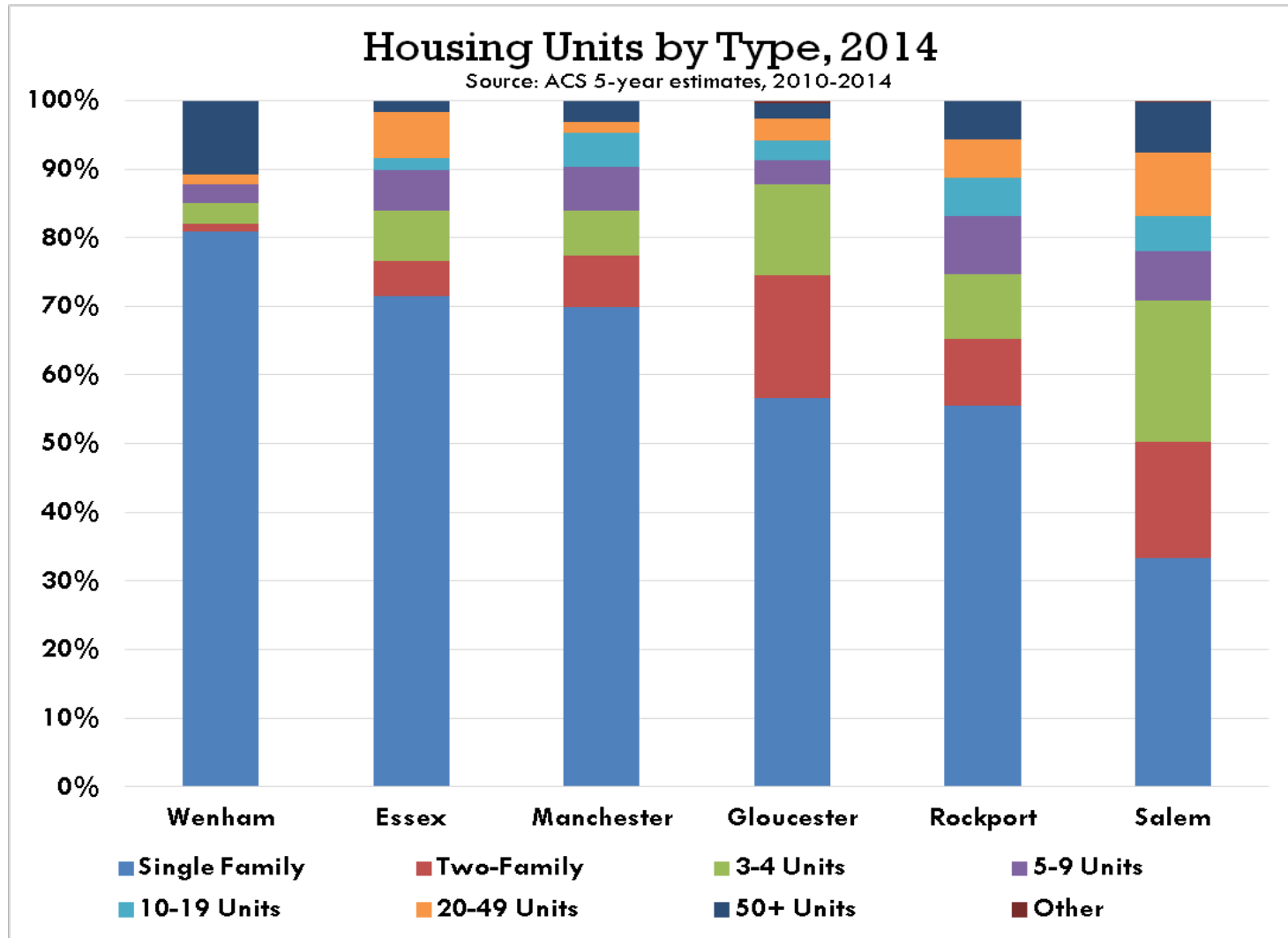
Age of housing stock

Age of Housing Stock, North Shore Task Force Cities and Towns



Source: ACS 5-year Estimates 2010-2014

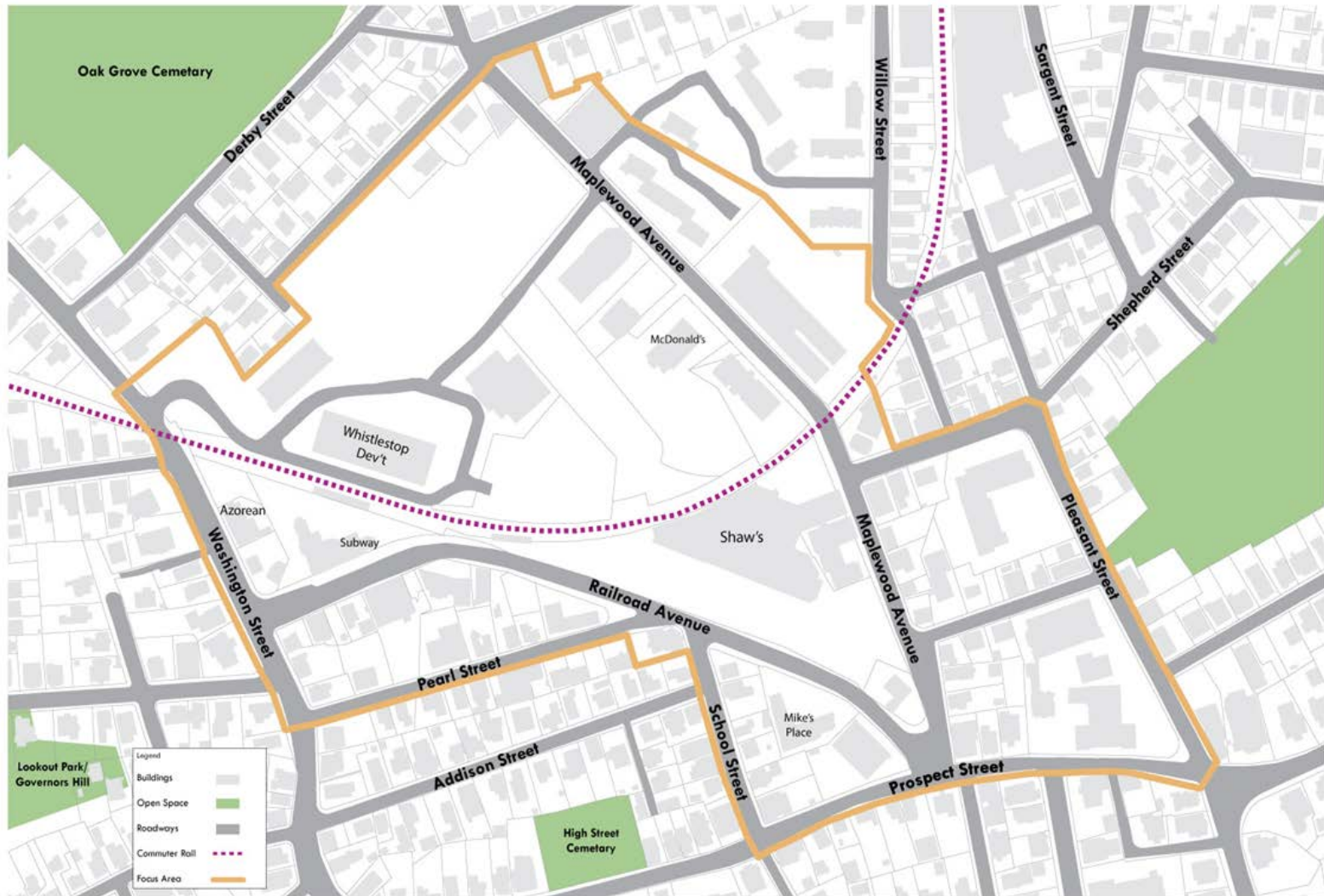
Types of housing units



Housing in Gloucester

- Approximately 50% of the housing stock built before 1939
- 62% of households in owner-occupied homes and 38% are renter-occupied
- About 1/3 of all households with people over 65 are renters
- 2014 market study for downtown Gloucester
 - Potential market for between 266 and 533 additional multi-family units over the next ten years
 - Consistent with HPP projections, which projects 434 multi-family units to meet the need
 - Promotes urban living among smaller households, the majority of new units would be in multi-family buildings, either in townhouse or apartment and condominium structures

Gloucester Downtown Market Analysis



Household incomes and education levels are lower than surrounding communities

- Gloucester's Median Household Income is \$60,229.
- An estimated 10% of the population is in poverty. (ACS 2010-2014)
- About 44% of students enrolled in local schools in 2013-2014 were low-income, a proportion that has increased from 25% in 1994-1995.
- About 33% of Gloucester's adult population has a Bachelor's Degree or higher level of education, as compared with 37% for Essex County and close to 40% for the state as a whole.

Cost burden in Gloucester

- 43% of all households are cost burdened; 19% severely cost burdened
- 41% of owner-occupied households are cost burdened and 45% for renters
- 65% of all low-income households (less than 80% AMI) are cost burdened; 35% severely cost burdened
- 48% of households with people over 62 are cost burdened

Housing Rehab Programs

- Housing Rehabilitation Program
 - Completed 8 rehabs thus far
 - 5 more under construction
 - 5 more approved
 - 10 under review
- Lead Abatement Program

First public forum summary

- Provide easier access to more affordable housing
- Manage neighborhood change
- Increase affordable housing for 65+ households
- Consider transit-oriented development
- Creation of accessory units for “empty nesters”
- Review regulatory environment codes that encumber landlords
- Preserve neighborhood character
- Affordable to younger householders
- More amenities in walkable neighborhoods

First public forum summary

- Need more affordable housing, keep workforce
- Concern with coastal living gentrification and no housing affordability; decline of fishing industry will increase gentrification further
- Change zoning for more multifamily near transit
- Allow empty nesters to create accessory units
- Allow aging in place
- Educate people about the HPP and the need for housing
- Implement the plan and create partnerships

Housing Goals

- 1: Create opportunities to develop a diverse and affordable housing stock to meet the needs of a changing demographic profile in the city.
- 2: Encourage affordable housing development to achieve, exceed and maintain the Chapter 40B 10% goal.
- 3: Develop strategies to ensure that existing affordable housing units are preserved for long-term affordability.
- 4: Review and revise the Zoning Ordinance to remove barriers and create more incentives toward the production of affordable housing.
- 5: Identify sites that are most appropriate to accommodate Gloucester's projected growth in housing.

Housing Goals

- 6: Leverage existing funding sources to meet existing and future housing needs.
- 7: Minimize the displacement of lower-income households and businesses.
- 8: Promote healthy housing and living.
- 9: Ensure that the city is affirmatively furthering fair housing obligations.
- 10: Ensure that staffing and commissions have capacity to implement HPP.

Housing Strategies

- 1.1: Work to maintain CDBG and HOME funding, and ensure housing rehabilitation and first time homebuyer programs are meeting housing needs
- 1.2: Provide seniors and persons with disabilities with greater housing options in Gloucester
- 2.1: Achieve annual housing production goals
- 3.1: Monitor & preserve existing affordable units

Housing Strategies

4.1: Consider where increased density is appropriate and can be supported

4.2: Identify and minimize barriers to housing in the zoning ordinance

6.1: Utilize Affordable Housing Trust Fund (AHTF) money for construction of new units and preservation of existing ones

7.1: Preserve existing affordable rental housing

Housing Strategies

8.1: Connect homeowners and renters to energy efficiency/renewable energy programs and incentives

8.2: Retrofit public housing to meet high energy efficiency standards

8.3: Encourage property owners and residents to minimize in-home exposure to irritants & pollutants

8.4: Site housing to reduce exposure to outdoor pollutants

Housing Strategies

8.5: Continue to provide services and seek new housing opportunities to reduce the homeless population

9.1: Implement the regional fair housing policies

10.1: Enhance the capacity of the Affordable Housing Trust Committee (AHTC)

10.2: Ensure cross-board coordination and alignment on housing activities

10.3: Continue to explore opportunities to work collaboratively with non-profit housing developers

Identify potential sites for housing

- Split into one of the three breakout groups
- Maps, markers & post-it notes at each table
- Identify development opportunities on map
 - Consider where services are available
 - Consider environmental or other constraints
 - Consider downtown opportunities
- 30 minutes for group discussion

Next Steps

- Discussion with City staff
- Finalize plan
- Adoption of HPP by Planning Board and City Council
- Submission of HPP to DHCD

Thank you for coming!

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➤ For more information, please contact:

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