



Sterling Master Plan Update: Housing & Residential Development

Master Plan Committee Meeting
August 16, 2018



From Chapter 41, Section 81D: (3) Housing element which identifies and analyzes existing and forecasted housing needs and objectives including programs for the preservation, improvement and development of housing. This element shall identify policies and strategies to provide a balance of local housing opportunities for all citizens.

State Requirement

Food for Thought

If you
FAIL
to plan,
you plan to
FAIL

karinagettingfit.wordpress.com

Typical Scope & Sequence: Housing

- Existing Conditions, informed by:
 - Regional context
 - Population & *household* trends
 - Housing profile
 - Population age
 - Affordable housing policies and inventory
 - Housing needs indicators
- Issues & Opportunities – housing types, affordability, fair housing (seniors, families, people with disabilities)
- Recommendations
- Action Plan

Components: Existing Conditions

- Population growth & change
- Household characteristics:
 - Age
 - Household size
 - Household incomes
 - Housing costs
- Housing inventory (detailed) and housing growth trends
- Land, infrastructure, utilities, zoning
- Regional housing market

Housing Snapshot: Sterling (2016 Est.)

HOUSING OCCUPANCY

| | |
|------------------------|-------|
| Total housing units | 2,857 |
| Occupied housing units | 2,762 |
| Vacant housing units | 95 |
| Homeowner vacancy rate | 0.0 |
| Rental vacancy rate | 0.0 |

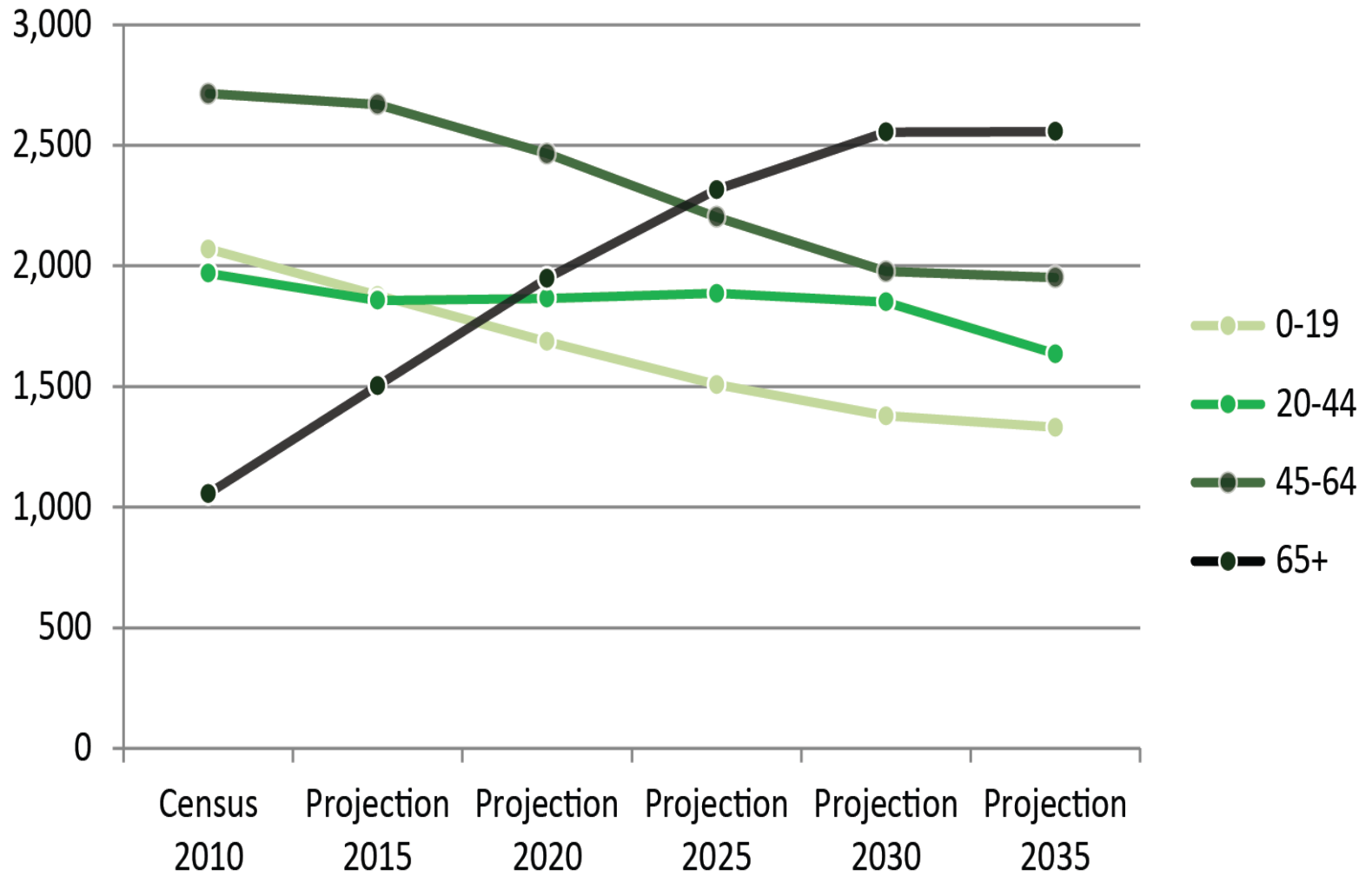
HOUSING TENURE

| | |
|--|-------|
| Occupied housing units (Total households) | 2,762 |
| Owner-occupied | 2,421 |
| Renter-occupied | 341 |

Housing Snapshot: Sterling

| | |
|----------------------|-------|
| HOUSING TYPES | |
| Total housing units | 2,857 |
| 1-unit, detached | 2,484 |
| 1-unit, attached | 67 |
| 2 units | 133 |
| 3 or 4 units | 125 |
| 5 to 9 units | 13 |
| 10 to 19 units | 0 |
| 20 or more units | 35 |
| Mobile home | 0 |
| Boat, RV, van, etc. | 0 |

Population Age Projections



Timely Topic

50 *fifty* years
CELEBRATING EQUALITY
THE FAIR HOUSING ACT
1968 - 2018

Disparate impact defined



Important legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not intentional.

Fair housing analysis

1. **FAIR HOUSING ISSUE:** “a condition that restricts fair housing choice or access to opportunity, such as ongoing local or regional segregation or lack of integration, racially or ethnically concentrated areas of poverty, disproportionate housing needs, and evidence of civil rights violations.”
2. **CONTRIBUTING FACTOR:** “a factor that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues.”
3. **MEANINGFUL ACTIONS:** “significant actions to achieve a material positive change that affirmatively furthers fair housing by ... decreasing disparities in access to opportunity.”

- What is “Affordable Housing”?

Counts towards the state’s 10% affordable housing goal for every community

Affordable to households with income at or below 80% of the area median income (AMI)

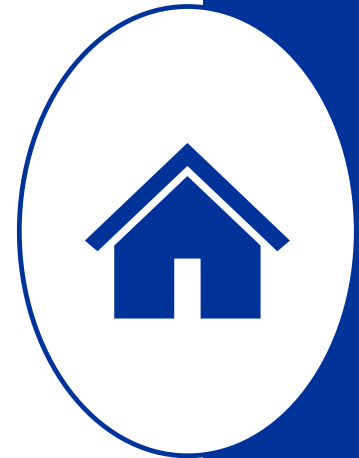
How are those income limits determined?

US Dept. of Housing & Urban Development (HUD)

Do you live in a home that is affordable to you?

Simply put:

You live in a home you can afford when you spend no more than 30% of your income on housing costs



What is Chapter 40B?

- The Commonwealth's regional planning law
- In 1969, the legislature added the affordable housing part - Sections 20-23 - to address *regional* housing disparities
- Law assumes communities have met their regional "fair share" if at least 10% of their housing stock is included in the **Subsidized Housing Inventory (SHI)**, affordable to low-income people, and subsidized by a federal or state program



Income limits

- Most federal housing programs use percentages of Area Median Income (AMI) for income limits.
- AMI accounts for differences in wealth and recognizes that housing prices have an impact on choices available to homeowners and renters.



What incomes are at or below 80% AMI?

FY2018 HUD Income Limits – Central Massachusetts

\$48,100



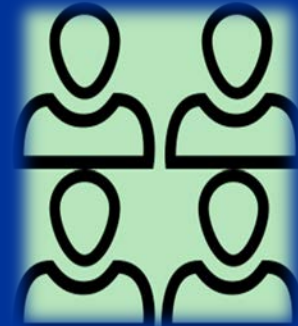
\$54,950



\$61,800



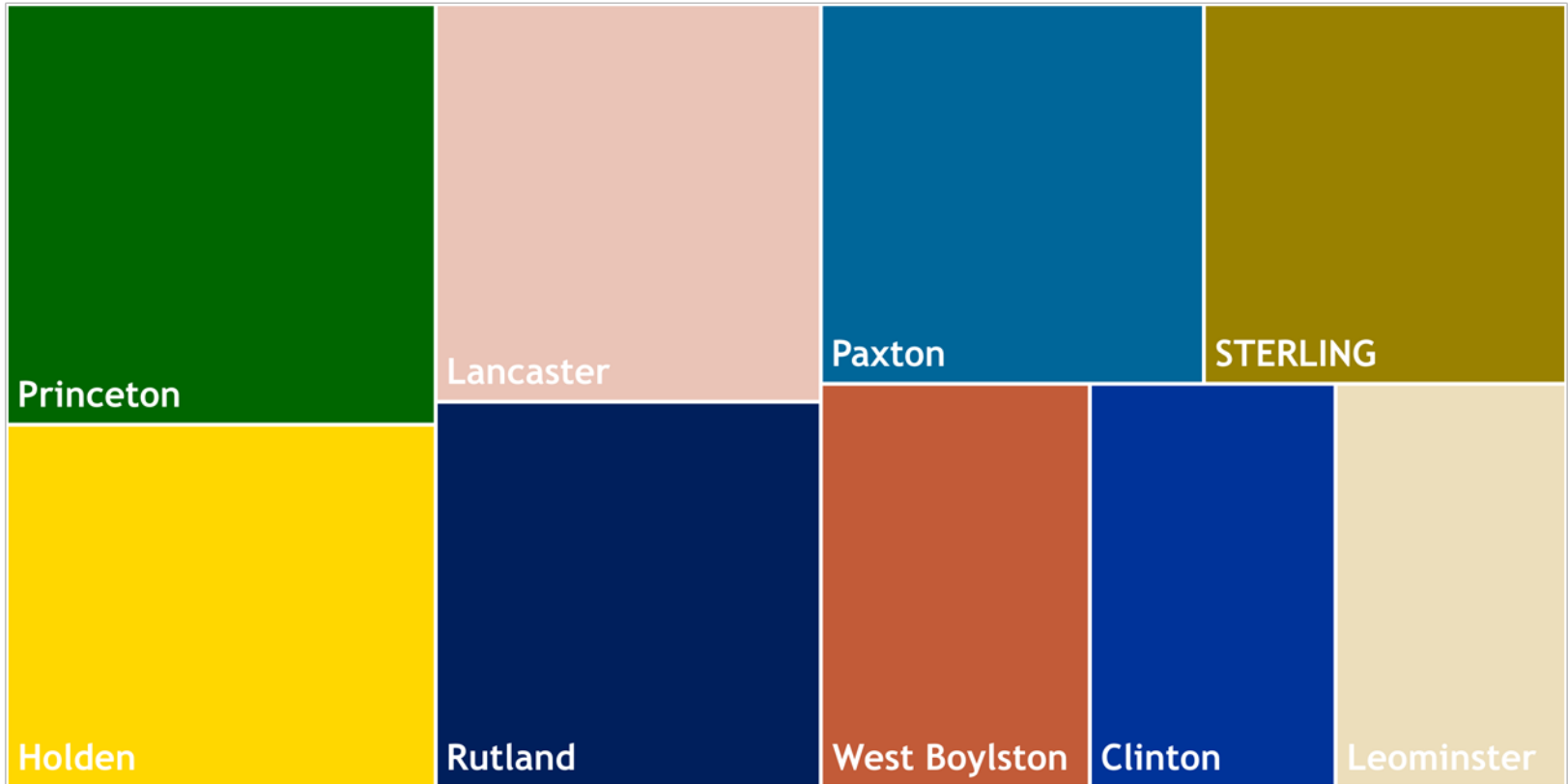
\$68,650



How are the region's households doing?

- \$62,805 Clinton
- \$98,630 Holden
- \$96,813 Lancaster
- \$58,955 Leominster
- \$91,989 Paxton
- \$114,167 Princeton
- \$94,028 Rutland
- \$87,039 STERLING
- \$68,673 West Boylston

Regional Household Incomes



Housing Affordability Snapshot: Sterling

| Income range | Cost burden > 30% | Cost burden > 50% | Total |
|---------------------------------------|-------------------|-------------------|-------|
| Household Income <= 30% HAMFI | 195 | 165 | 215 |
| Household Income >30% to <=50% HAMFI | 165 | 20 | 255 |
| Household Income >50% to <=80% HAMFI | 175 | 10 | 230 |
| Household Income >80% to <=100% HAMFI | 45 | 30 | 240 |
| Household Income >100% HAMFI | 290 | 30 | 1,865 |
| Total | 870 | 255 | 2,800 |

What does affordable housing look like?

A great variety of designs, styles, and types



Recent MA Fair Housing Policies

Local Initiative Program Policy Regarding Restrictions on Children in Age-Restricted 55+ Housing (2-18)

- “Families with children ... face particular barriers in accessing affordable housing across the Commonwealth.”
- “DHCD’s practice is not to approve affordable units under LIP or LAUs in age-restricted housing if selection or occupancy policies, special permits or other zoning approvals, or underlying zoning would exclude persons 18 years of age or younger ...”

Recent MA Fair Housing Policies



INTERAGENCY AGREEMENT: Regarding Housing Opportunities for Families with Children (2014)

“Consistent with the AI ... at least 10% of the units in affordable developments funded, assisted, or approved by a State Housing Agency shall have 3+ bedrooms . . . To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.”

Recent Fair Housing Zoning Reviews

- Zoning bylaws enacted in:
 - Shrewsbury
 - Carlisle
 - Littleton
 - Tyngsborough
- Fair Housing issues:
 - Bedroom limitations
 - Local preference

40B Statutory Minima (G.L. c. 40B, § 20)

Presumption of unmet need if affordable housing comprises ...

Less than 10%
of year round
housing units,
OR



Less than 1.5%
of
community's
total land area
zoned for
residential,
commercial, or
industrial use,
OR



more than
0.3% of the
total land area
zoned in
community for
residential,
commercial, or
industrial use
or ten acres,

What does it mean if a town is below 10%?

Developers can apply for a “comprehensive permit” under Chapter 40B

- Request waivers from zoning & other local regulations
- Streamline permitting process for projects with affordable units

“Between 1997 and 2010, 78% of all new affordable housing units in rural and suburban communities was the direct result of 40B.”

CHAPA’s Fact Sheet on Chapter 40B: The State’s Affordable Housing Zoning Law

The “Safe Harbors” — Chapter 40B Regulations

- Housing Production Plan
- Recent Progress Toward Housing Unit Minimum
- Review of Large Projects
- Related Applications



Balance regional housing needs with local concerns



What are “local concerns”
under 40B?

- Health
- Safety
- Environmental
- Design
- Open Space
- Planning
- Other Local Concerns
(related to physical
development of the site)

Decision

- The Board's options under Chapter 40B:
 - Denial
 - Approval with conditions
 - Approval "as is"
- Big difference between *denial* and *approval with conditions that could make the project uneconomic!*

Discussion Exercise #2

Housing Vision, Issues, & Opportunities

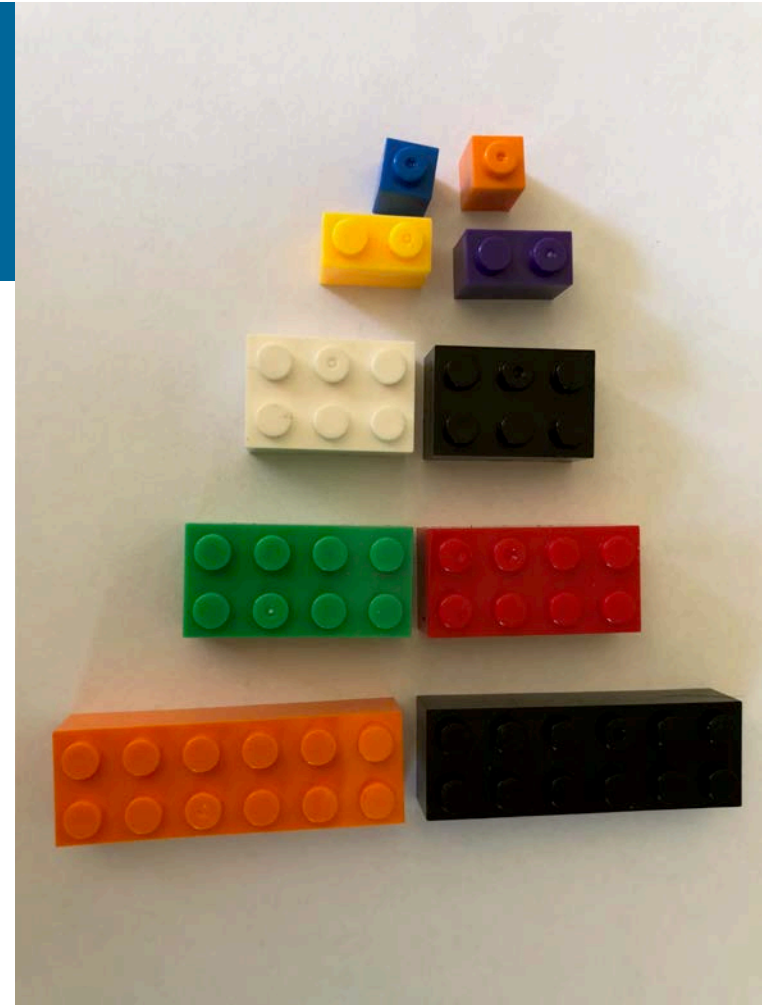
Questions

- Where is change likely to happen in the near future?
- Where could change be a good thing?
- Where could change include affordable housing?

- Identify your ideas about transformation areas on the map
- Place the Legos in locations that you consider generally appropriate for the type of housing represented by each brick

What the Bricks Mean

- Each table has a set of bricks
- Each brick has a certain number of studs
 - One stud = 1 or 2 units
 - Two studs = 3 or 4 units
 - Six studs = Multifamily
 - Twelve studs = Mixed use with upper-story units



Colors are irrelevant!

- Several Colors:
 - Black
 - Yellow
 - Purple
 - White
 - Red
 - Blue
 - Green



Bricks may be in all colors regardless of size (number of studs)

Your Assignment!

- Each group must place all of the bricks on the map at the table
- Think about:
 - Context
 - Area
 - Corridors
 - Change
- What could help the Town work toward 10 percent or meet a variety of housing needs (not necessarily affordable housing)

Report Out Time