

Walpole Housing Overview

Presentation by the Massachusetts Housing Partnership

For the Walpole Housing Partnership

August 29, 2018

Agenda

- About the facilitator and Massachusetts Housing Partnership
- Who's in the room? How did you get involved?
- Would these households be able to find a place to live in Walpole?
- The state of housing in Massachusetts
- Walpole Today: Population, housing, land use, and policies
- Resources for housing planning
- What's next for the Walpole Housing Partnership?

Introduction to MHP

- Massachusetts Housing Partnership is a quasi-public, nonprofit agency started in 1985
- Mission: to use private investment to bring more affordable housing to Massachusetts

Lending

- Over \$1B for over 22,000 units
- Affordable rental

ONE Mortgage

- First time homebuyers
- Fixed-rate, 30-year

Community Assistance

- Technical assistance
- 40B program

Center for Housing Data

- Collect, analyze & share info for effective policy creation

Who's in the room?

- What's your name?
- How did you get involved in the Walpole Housing Partnership?
- When did you or your family move to Walpole? What brought you here?
- What does “community” mean to you?
- What do you love about this community?
- What are your concerns with regards to housing in Walpole?
- What's one thing you'd like the WHP to work on?

Would these households be able to find a place to live in Walpole?

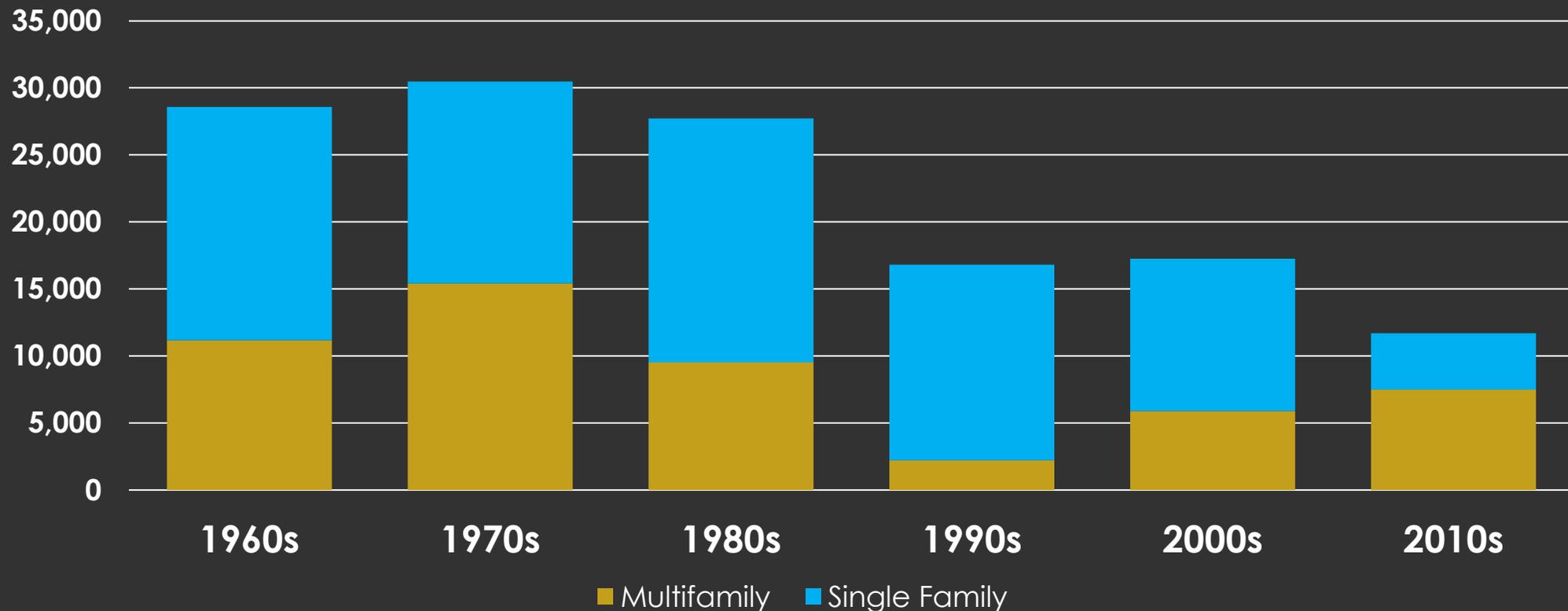
- A retired person living alone on a fixed income who would like to move a building with an elevator with services and retail in walking distance?
- An “empty nester” couple looking to move out of their 4-bedroom single family home into something smaller?
- A young couple with a toddler looking to buy a house?
- A single parent with three kids?
- A 24 year-old who grew up here and wants to move back to town?
- Your favorite bartender or barista?

The state of housing in Massachusetts



Housing production has sharply declined despite increases in population and employment.

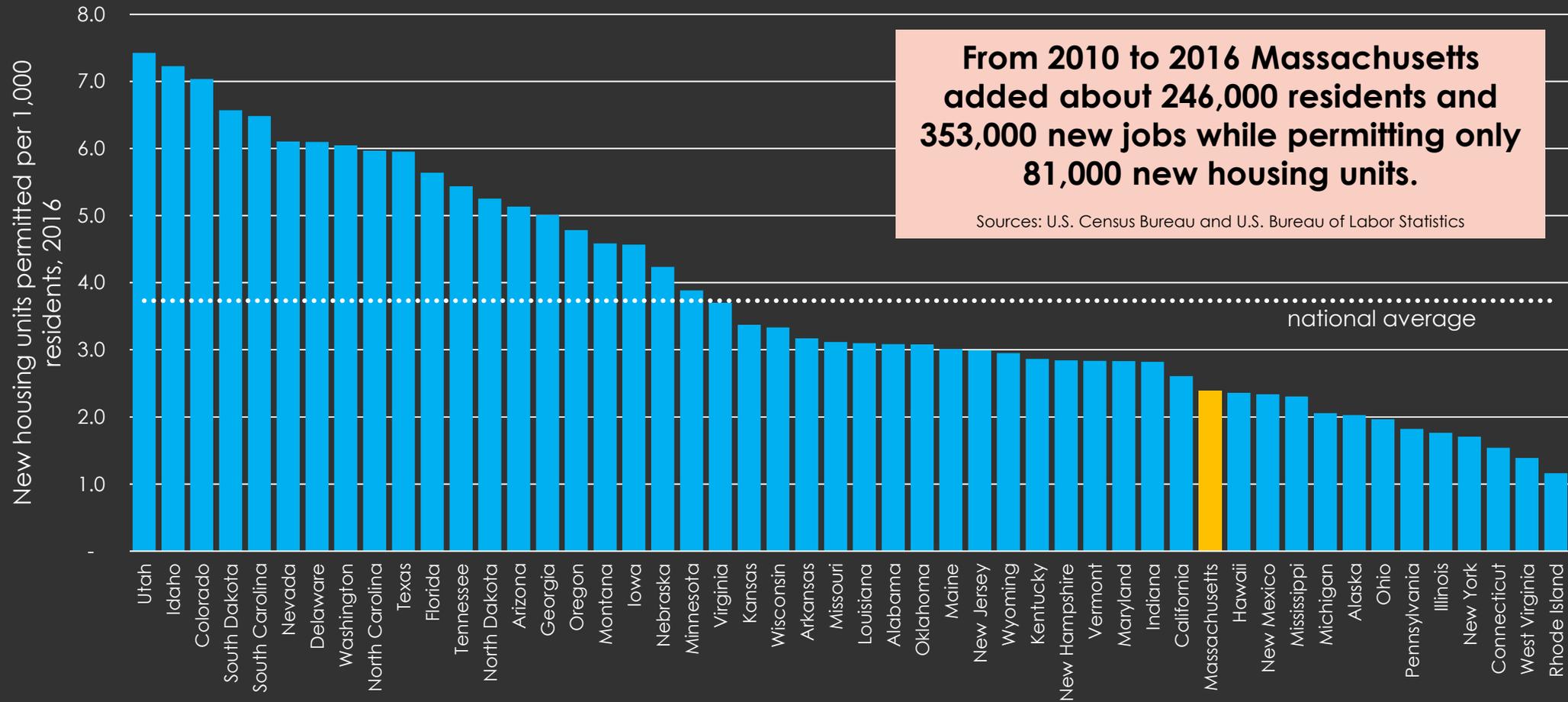
Annual Housing Production in Massachusetts by Decade



Data from U.S. Census Bureau, Building Permit Survey. Note: in this and in all subsequent graphics, multifamily is defined as a structure with 2+ units and permits are as reported by cities and towns with imputed data by the Census Bureau for communities that fail to report.



Massachusetts now has one of the lowest rates of housing production in the country.



Data from U.S. Census Bureau, 2016 Building Permit Survey.

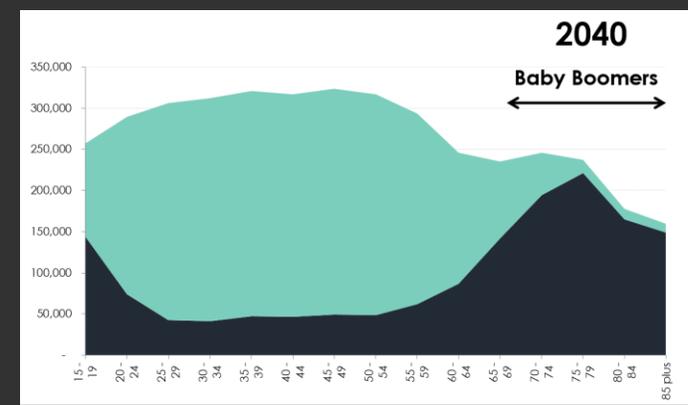
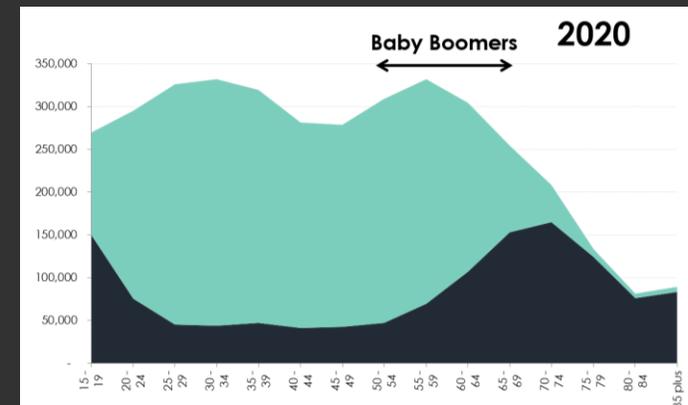
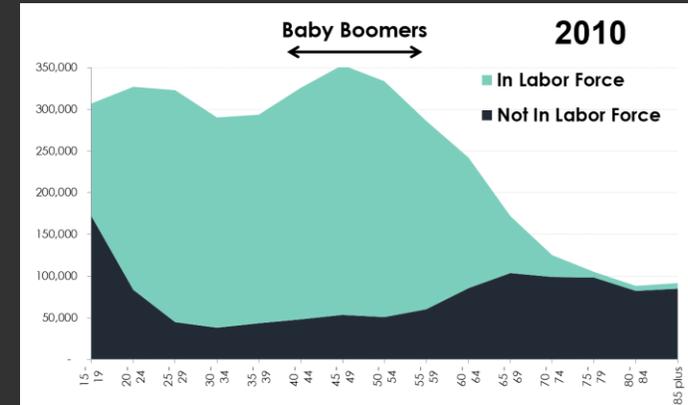


The housing supply statewide is far short of demand, particularly in metro Boston.

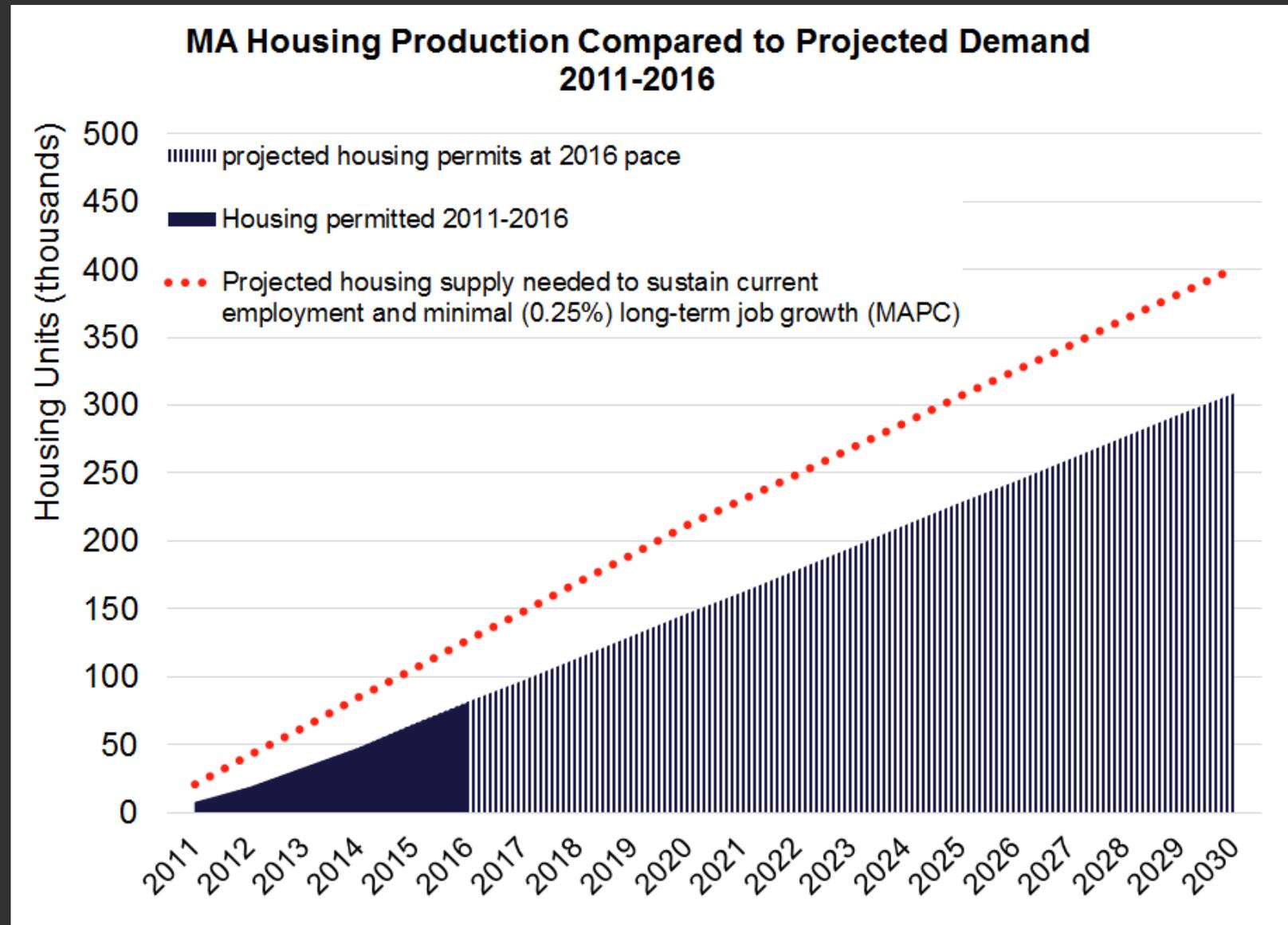


A wave of retirements is in progress and still to come, though Baby Boomers not necessarily moving out of their homes.

Data Source: U.S. Census Bureau Population Estimates & American Community Survey 2011-2015 5-year estimates, MAPC population and labor force projections for Greater Boston, 2014



We are not on track to meet projected demand.



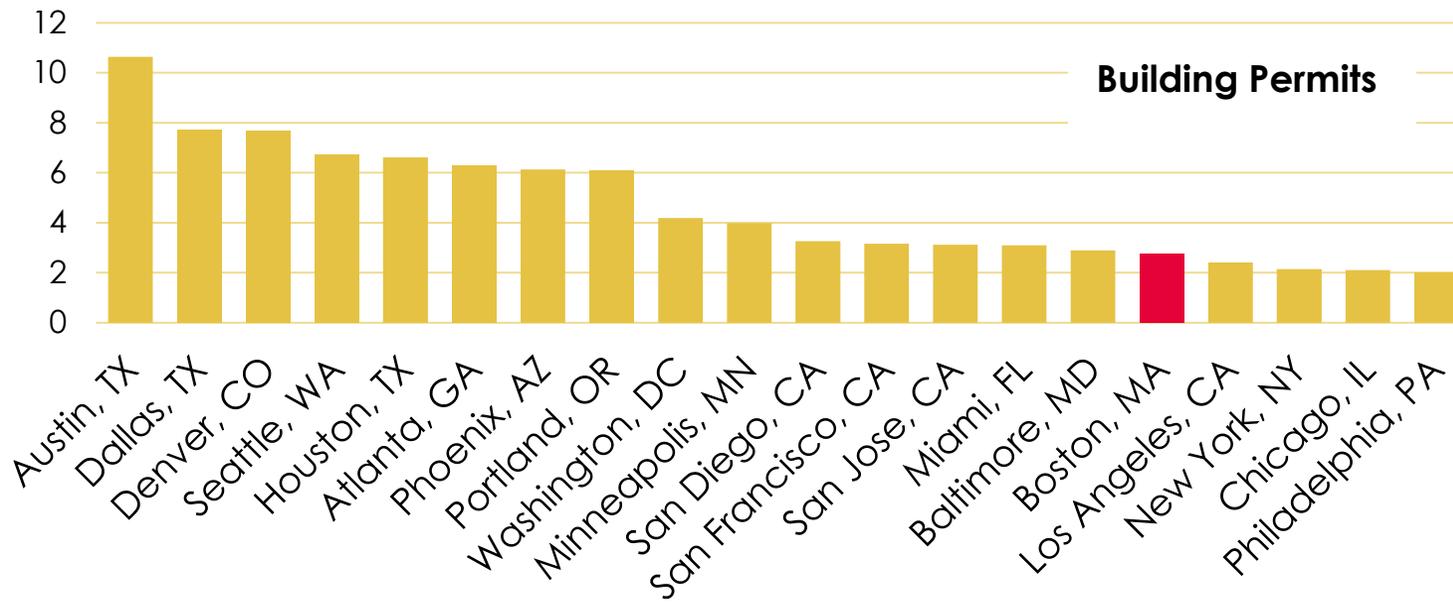
Data Sources: Metropolitan Area Planning Council & U.S. Census Bureau Housing Permits Survey



We're losing skilled workers to other U.S. regions that are building more housing and have lower housing costs.

Building Permit Rates of the 20 Largest Innovation Economy Metros

Source: U.S. Census Bureau, 2016 Building Permits Survey and 2016 Population Estimates



Most of the metros with the largest innovation economies are permitting a lot more housing per capita than we are.

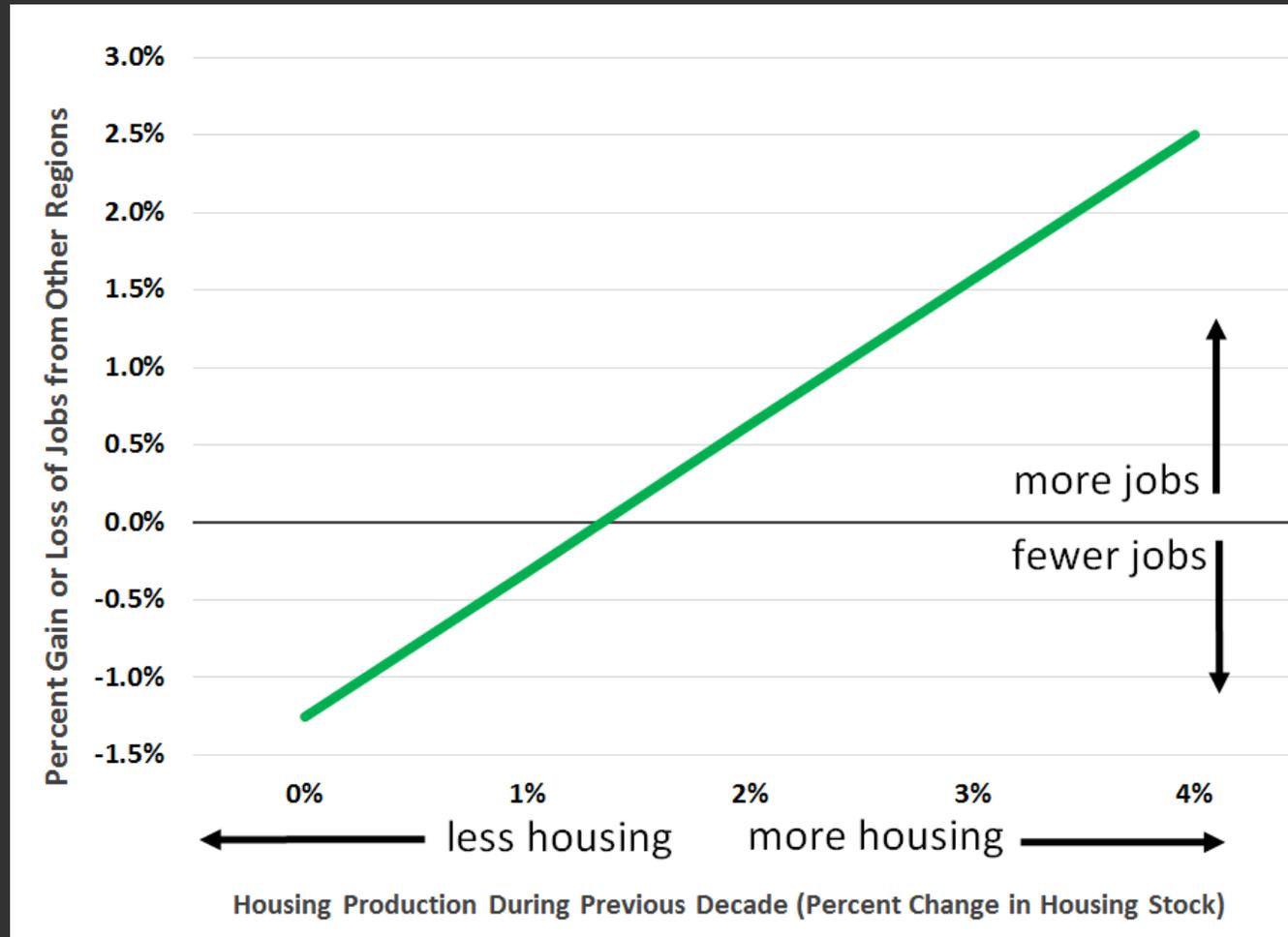
Net metro-to-metro migration, 2015-2016



Competitor metros that permitted more than 6 units per thousand residents saw net gains in population from domestic migration.

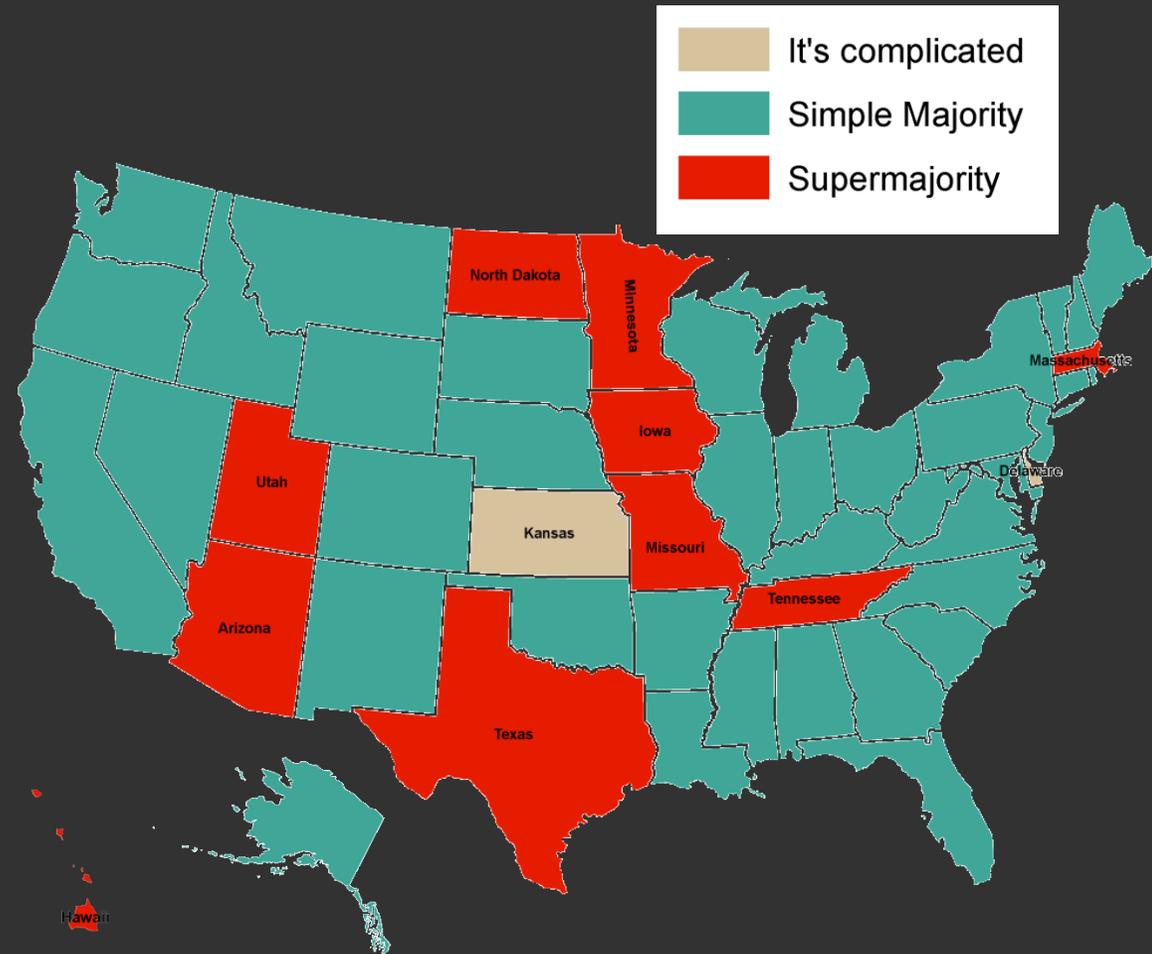


Economic research is crystal clear: adequate housing supply is a prerequisite for future job growth



Massachusetts is a national outlier for requiring a supermajority vote to amend, modify, or adopt zoning ordinances or bylaws.

- **Massachusetts is one of only 10 states in the country that requires a supermajority to change local zoning.** It is the only state in New England with a supermajority requirement.
- **This causes problems when local governments want to change zoning.**
- Especially in Towns, where **Town Meeting must approve zoning amendments, the 2/3 voting threshold** can be a barrier to new zoning that would allow for increased housing production.



Most cities and towns in metro Boston have “downzoned” so many of the most attractive single-family neighborhoods could not be built again today at the same density



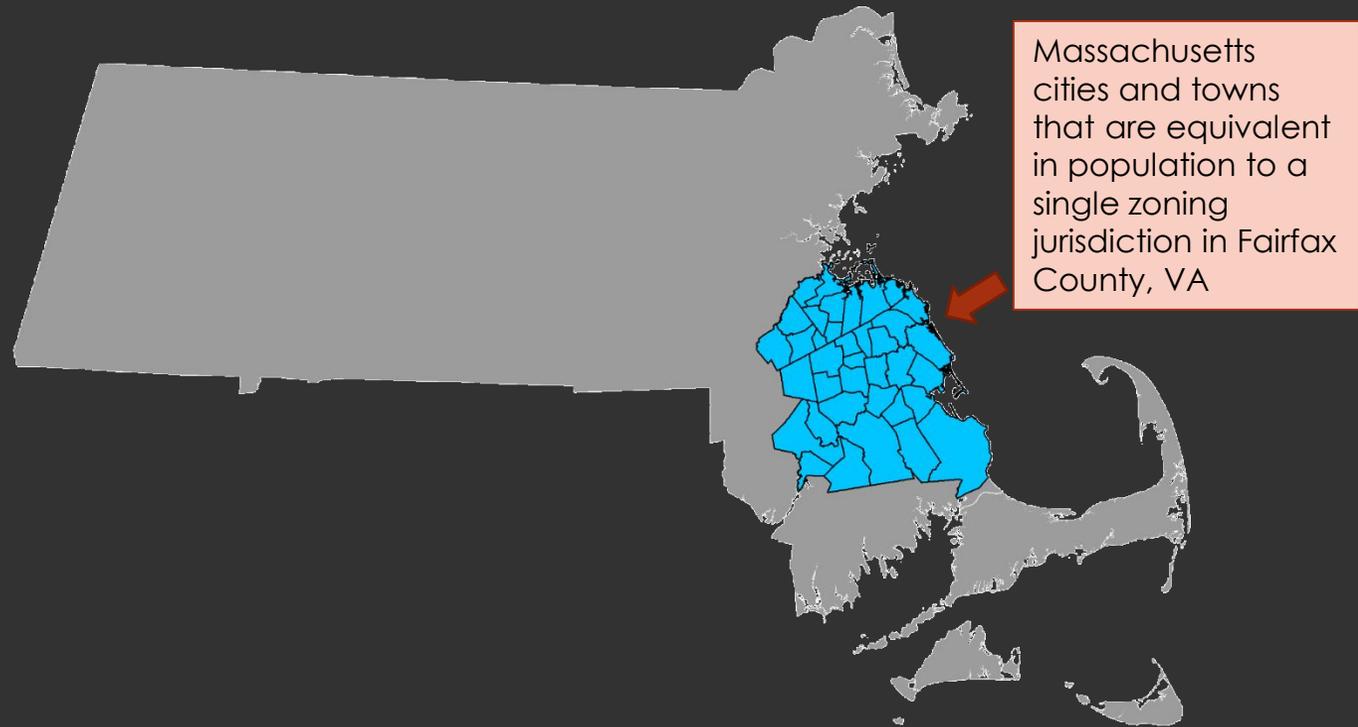
The homes above – located in a desirable, walkable neighborhood in Newton – have assessed values ranging from \$554,000 to \$731,000. None of these homes could be built again today under current zoning.

The average lot size for each new single family homes in metro Boston is now more than an acre, or the size of an NFL football field.



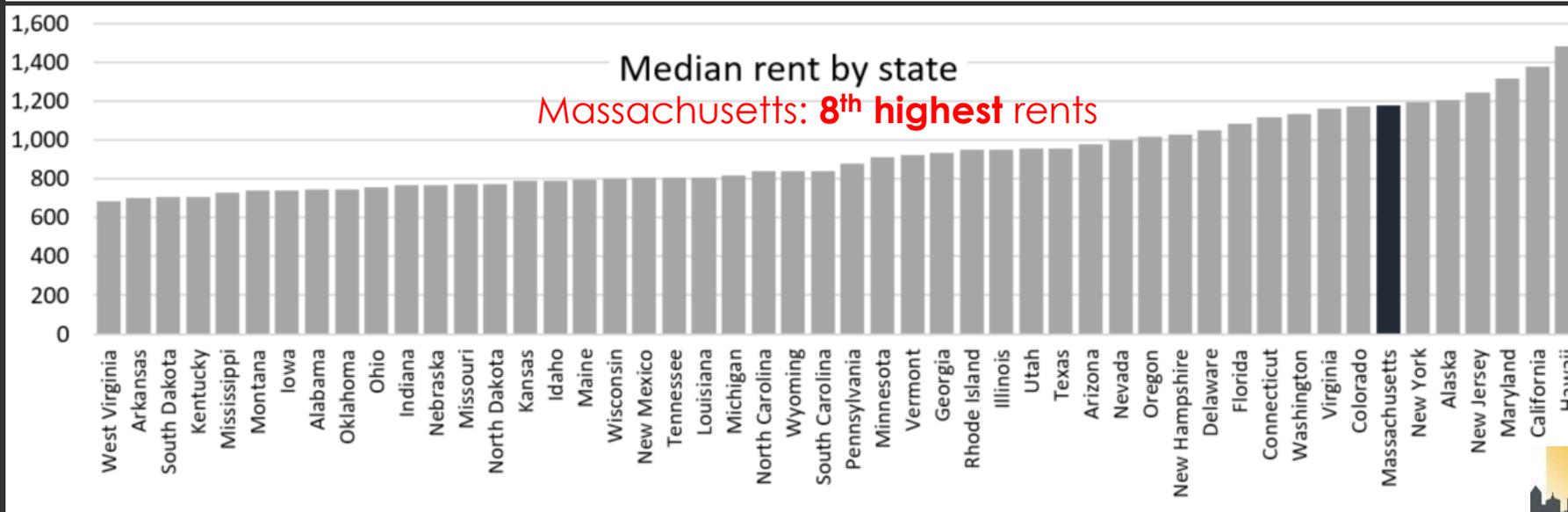
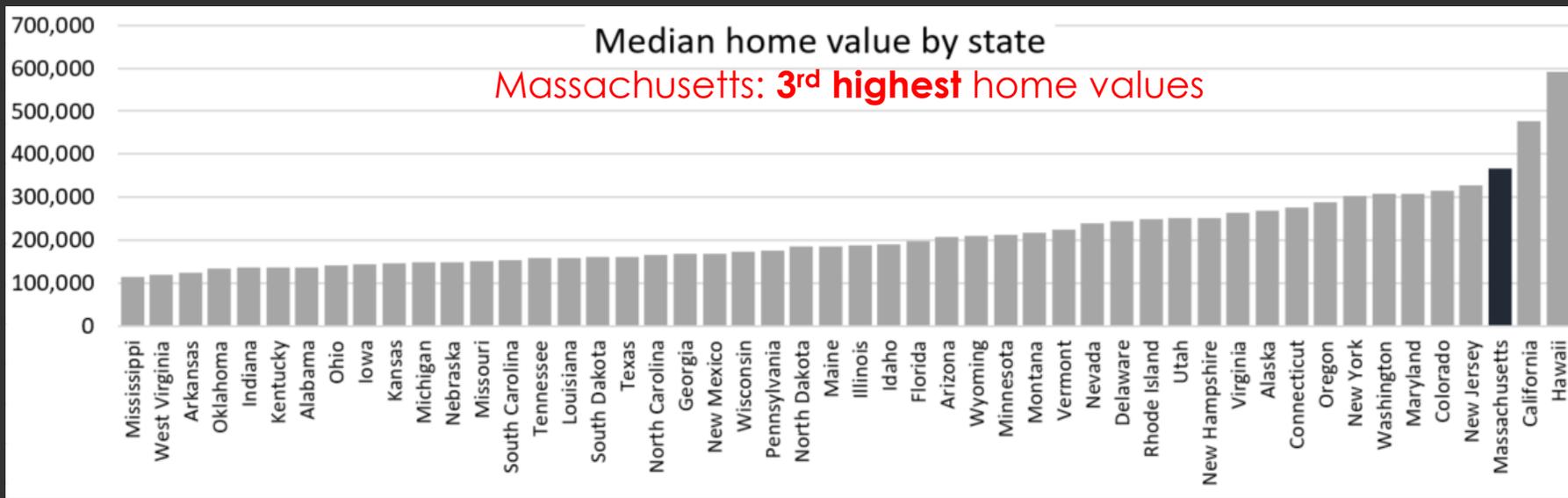
Massachusetts has 351 independent zoning jurisdictions, with a median population of 10,000

In metropolitan Washington, DC, for example, the Fairfax County Board of Supervisors makes land use decisions for nearly a million Virginia residents. In Massachusetts, permitting decisions for that same metro area population would be made by 38 cities and towns serving a median of less than 17,000 residents each.

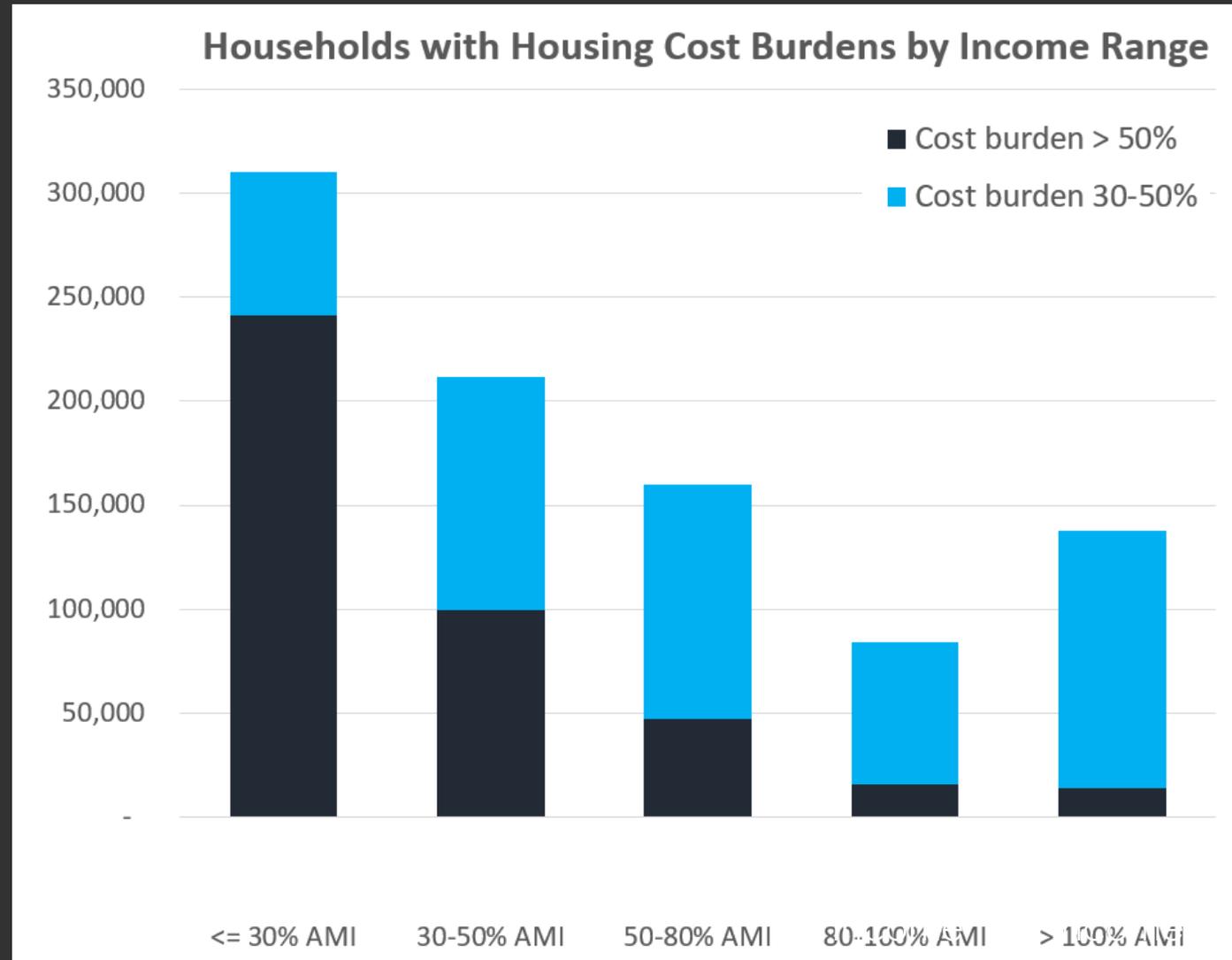


Created by Massachusetts Housing Partnership
Data Source:
U.S. Census Bureau

Massachusetts' housing costs are among the highest in the nation



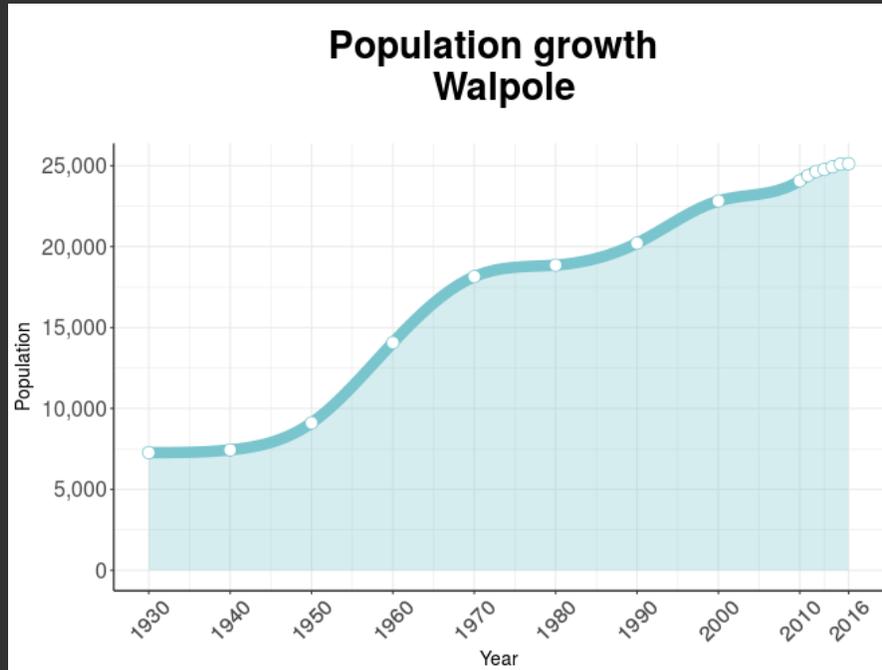
Nearly twenty percent of households are severely cost-burdened and not receiving housing assistance.



Source: CHAS/HUD, 2010-2014



Walpole Population, Households, Housing Units



- Town is growing
- Very low vacancy (about 2%)
- Since 2000: 9% population growth and 11.5% household growth
- Historically, period of fastest growth in the 1950s-1970s

24,913

Population ±26

ACS 5Y 2012-2016

Est. 3.5% growth since 2010;
9.2% growth since 2000

8,990

Households ±210

ACS 5Y 2012-2016

Est. 3% growth since 2010;
11.5% growth since 2000

9,207

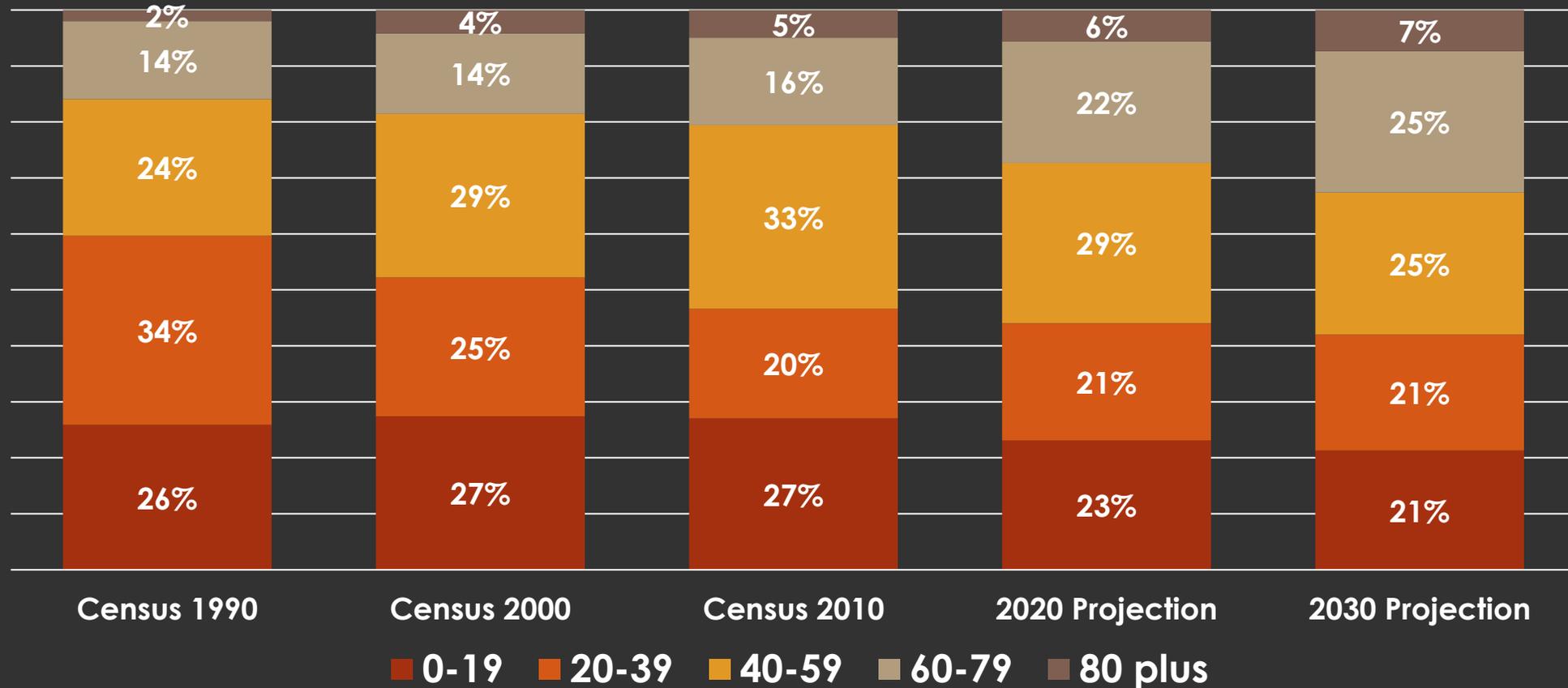
Housing Units ±234

ACS 5Y 2012-2016

Est. 1.8% growth since 2010;
11.9% growth since 2000

Population aging, fewer 20-39 year olds

Walpole Population by Age, 1990-2030



Local Household Characteristics

17.6%

of Walpole Households
are Renters $\pm 2.7\%$
ACS 5Y 2012-2016

24%

of households are people
who live alone $\pm 2.9\%$
ACS 5Y 2012-2016

79.4%

Of owner-occupied
households are family
households $\pm 3.0\%$
ACS 5Y 2012-2016

1 in 20

Walpole Households
have no vehicle
ACS 5Y 2012-2016
6.2% $\pm 1.9\%$ "no vehicle
available"

56%

of Walpole Households
moved to their current
home in 2000 or later
ACS 5Y 2012-2016

1 in 3

Householders are age
65 or over
ACS 5Y 2012-2016
(estimate, rounded from
tenure by age of
householder)

Affordability

7.15%

Subsidized Housing Inventory as of August 2018
("Safe Harbor" = 10%)

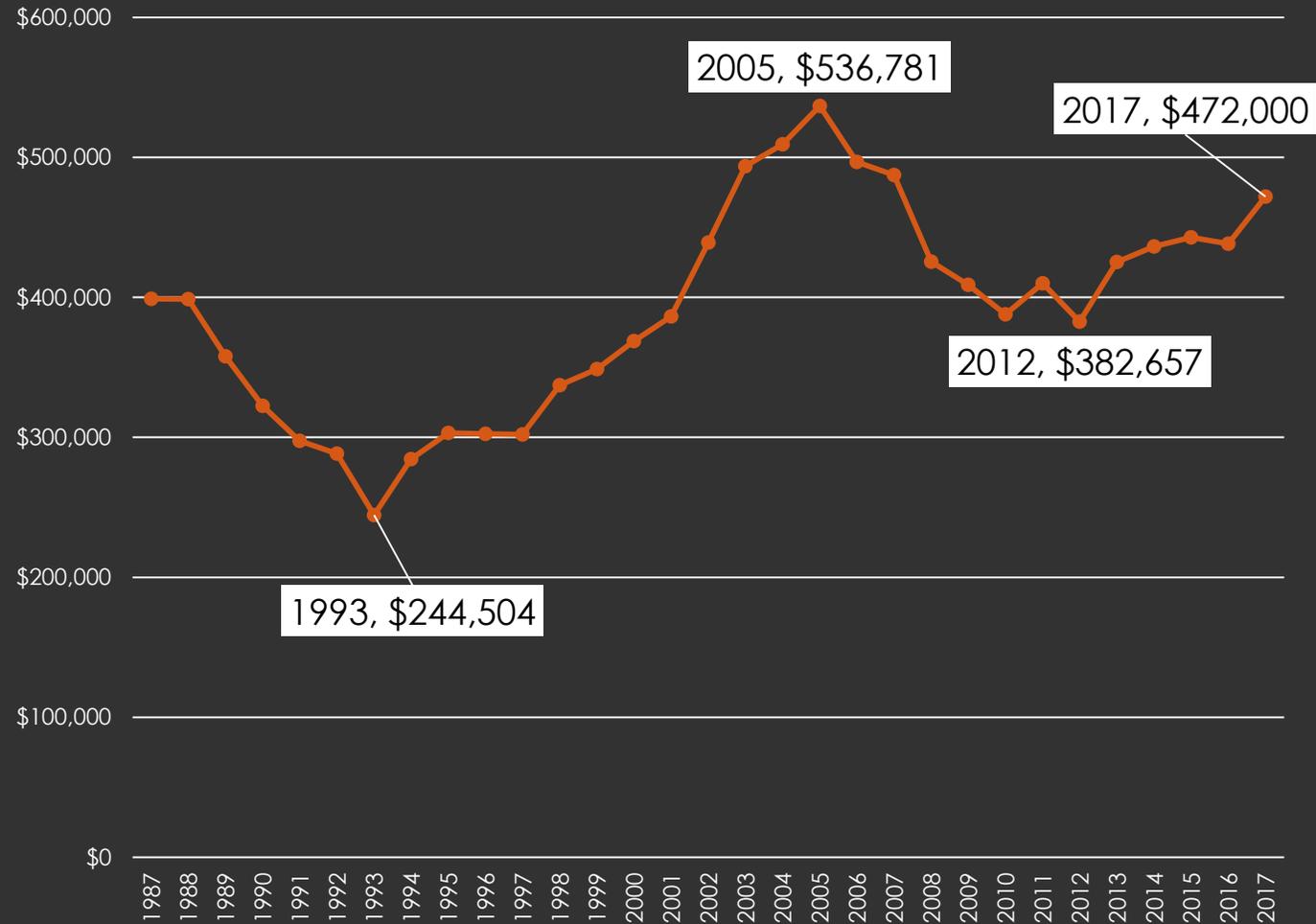
1 in 3

Households are cost-burdened, paying more than 30% of income on housing
(31.14% ±3.44%, ACS 5Y 2011-15)

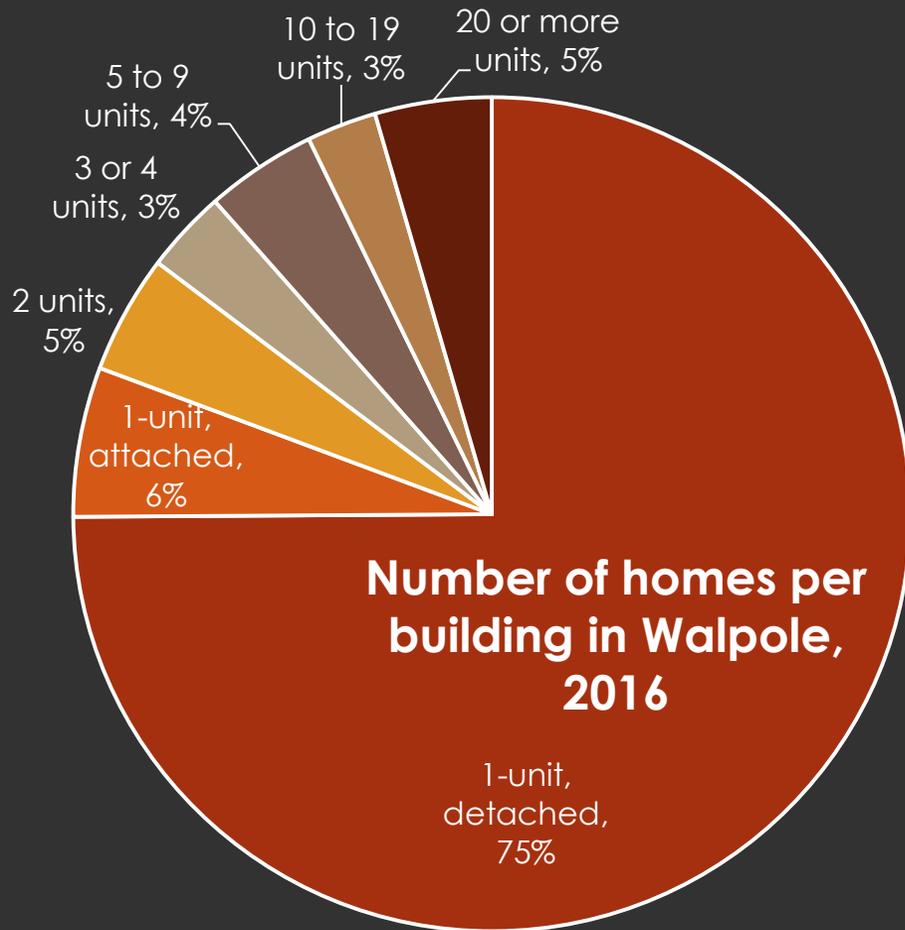
1 in 10

Households more than half their income on housing.
(12.67% ±2.39%, ACS 5Y 2011-15)

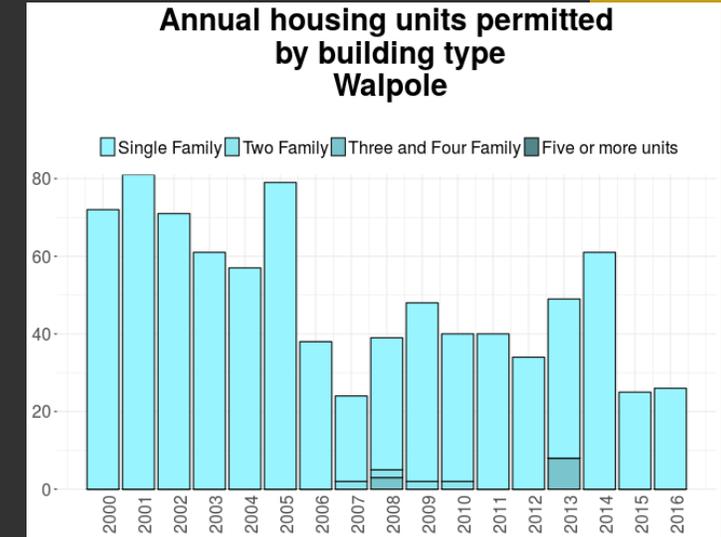
Walpole Median Home Sales Price 1987-2017, adjusted to 2017 dollars (The Warren Group, adjusted by CPI)



Slow growth in last few years + single-family detached home is the dominant style.



When Homes Were Built in Walpole



Most housing units permitted since 2000 have been for single family homes.

Data sources: Units in Structure and Year Structure Built, ACS 2012-2016 5 year Estimates, margins of error not shown; US Census Building Permit Survey 2000-2016.



Other Walpole housing info

- Current Walpole SHI:
 - 4 ownership units
 - 43 DMH & DDS group homes
 - 595 rental
- Multifamily only allowed by Special Permit in General Residence district near Downtown and in East Walpole
- Currently no 40R district, CPA, Housing Trust, inclusionary zoning

Questions to ask

- Who can and cannot afford to live in this community?
- In what direction is our community headed in providing quality housing to a broad spectrum of residents?
- Can our children afford to remain in, or return to, the community as they start their own households?
- Can those who provide essential services in the community afford to live here?
- Are special-needs populations given adequate housing options?
- Are there substandard, overcrowded, or other undesirable living conditions in the community?
- Do our elderly residents have adequate alternatives for remaining in the community as they age?
- Do we provide the type of housing that promotes local job growth?
- Can you identify any housing trends in your community such as increase in absentee landlords, mortgage foreclosures, decreasing home values and/or increasing housing prices?

Resources

HOUSING TOOLBOX for Massachusetts Communities

MENU ▾ RESOURCES ABOUT 🔍

Getting Started

Overview

FOR LOCAL BOARDS & COMMITTEES

For Planning & Municipal Staff

For Developers

FAQs

Ask a Question

Assessing Needs 

Local Support 

Zoning and Land Use
Strategies for Housing 

Fair Housing 

The Housing Development
Process 

Financing and Funding 

Case Studies and Best
Practices 

FOR LOCAL BOARDS & COMMITTEES

If you are new to a board or new at dealing with housing policy and development, then this website will give you a good introduction to this work, from how to understand and quantify housing need in your community to understanding how affordable housing is funded. We recommend reviewing all guides, beginning with **Assessing Needs**.

Anyone who serves on a board or committee should read the **Local Support** guide, which provides information on how to talk about housing, build coalitions, and address concerns. The one-page resource **Running an Effective Public Meeting** can also be a valuable resource for your role.

In our **Resources** section, three of the most requested items for those serving on boards and committees are:

- **Guide to Addressing Community Concerns**
- **Site and Building Assessment Checklist**
- A **study** by the firm RKG on the fiscal impacts of building new multifamily housing in Westford

← Previous: Overview

Next: For Planning & Municipal Staff →

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



The screenshot shows the CHAPA website header with navigation links: EVENTS, JOBS BOARD, DONATE, MEMBERSHIP, About Us, Housing Policy, Housing & Courses, Engage, and a Log In button. Below the header is a banner image of three people in front of a house with the text "Building better communities" and a "Learn more" button. To the right, there are two columns: "Housing News" with two items dated August 29 and August 29, and "Upcoming Events" with three items dated September 11, September 12, and September 13.

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



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