

Coming Together for Wellesley's Housing Production Plan

COMMUNITY WORKSHOP

APRIL 7, 2018

Town of Wellesley

Board of Selectmen

Planning Board

Wellesley Housing
Development Corporation

Barrett Planning Group, LLC.

JM Goldson community
preservation + planning



The Consulting Team



Judi Barrett
Barrett Planning Group LLC
judi@barrettplanningllc.com
(781) 206-6045

J M Goldson

community preservation
+ planning

Jennifer Goldson, AICP
JM Goldson community preservation + planning
jennifer@jmgoldson.com
(617) 872-0958



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Today's Purpose and Agenda

Purpose:

To solicit your input on housing issues and opportunities in Wellesley

Agenda:

- Presentation - Local Housing Needs
- Break-out Group Discussion Exercise
- Report-outs



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What will we go over?

- Project overview
- Concepts & definitions
- Housing needs assessment
- Group discussion exercise



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Schedule

JANUARY	Kickoff & Mobilization
FEBRUARY	Needs Assessment Research
APRIL	Community Meeting: Housing Needs, Opportunities & Constraints Needs Assessment Complete Draft Vision
MAY	Community Meeting: HPP Goals & Housing Preferences Housing Plan Goals and Policies
JUNE	Community Meeting: HPP Strategies
AUGUST	DRAFT Housing Plan Review & Comment Period
SEPTEMBER	Joint Board of Selectmen/Planning Board Public Hearing
OCTOBER	Plan Submission to DHCD

Project Overview

Concepts & Definitions

If you
FAIL
to plan,
you plan to
FAIL

karinagettingfit.wordpress.com

Timely Topic

50
CELEBRATING EQUALITY
THE FAIR HOUSING ACT
1968 - 2018 *fiftyyears*

Why do we need more diverse housing choices?

- Housing insecurity is growing
 - Many people paying more than half their income for housing and it's getting worse
- Many low-income families lack opportunity
 - Lack access to quality public transit, good jobs, good schools, and safe neighborhoods
- Promote racial equity and fair housing
 - Diverse housing stock including multi-family and rental housing can help counter racial segregation prevalent in region
- Foster regional economic growth
 - Regions that build more housing achieve stronger job growth

- 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)



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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

Why?

Because then you can have
enough income remaining for
other things including:

Food

Transportation

Health care

Childcare

Taxes

Clothes

A great variety of designs, styles, and



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.
- Wellesley is in the Boston Metro Area: over 100 communities in four counties.



What incomes are at or below 80% AMI?

FY2017 HUD Income Limits for the Boston Metro Area

\$54,750



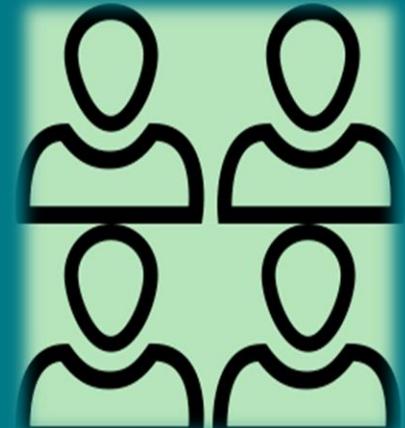
\$62,550



\$70,350



\$78,150



Fair Housing

To “count” on the **SHI**, affordable housing must be made available to all income-eligible people in a large area – at least the area used to set income limits.

Housing must be offered for sale or rent under a state-approved Affirmative Fair Housing Marketing Plan.

Some “local preference” may be allowed.

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.”



Income and race

Exclusionary zoning promotes income segregation by creating areas of concentrated poverty and concentrated wealth.

One-in-four black Americans and one-in-six Hispanic-Americans living in poverty reside in high-poverty neighborhoods.

State AI Findings (2013)

“Most analysts agree that an adequate housing supply can help stabilize prices and enhance affordability ... [but there are] widespread barriers to multifamily housing, town homes, single family houses on small lots, and accessory apartments in owner-occupied homes.”



State AI Findings (2013)

“Proliferation of age restricted development, and not the production of housing for younger families – unless permitted under the state’s affordable housing statute, M.G.L. Chapter 40B – raise serious civil rights concerns.”



Policy Response (2018)

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 ...”

State AI: Action Steps

“DHCD will institute a policy related to Subsidized Housing Inventory (“SHI”) eligibility to address the imbalance of age-restricted housing versus housing for families with children.”



Policy Response (2014)



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.”



State AI: Action Steps

“The DOJ and the Massachusetts Office of the Attorney General (“AGO”) can also play an important role in initiating enforcement actions and providing opinions regarding local zoning decisions that conflict with federal or state statutes or constitutional principles.”

Recent Fair Housing Comments

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



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40B Basics

Wellesley Housing Production Plan

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



A project involving
no more than 0.3%
of the total land
area zoned in
community for
residential,
commercial, or
industrial use or ten
acres, whichever is
larger

The “Safe Harbors” — Chapter 40B Regulations

- Housing Production Plan — **certified**
- 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)

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

Comprehensive permit: scope

- Board of Appeals has jurisdiction over all approvals under *local* regulations, such as:
 - Zoning
 - Subdivision Control
 - Local wetlands, septic system regulations
 - Historic district
 - Scenic roads
- Waivers necessary to allow construction of proposed development

Comprehensive permit: scope

- *Not* within ZBA's purview:
 - Impact on municipal & school facilities available to all residents of the community
 - Fiscal impact studies
 - Tenant/homebuyer selection
 - Profit monitoring
 - Market study

40B Permit Timeline

Critical Deadlines for Chapter 40B Comprehensive Permits

Days	Deadline	Action Required	Authority
7	No later than 7 days from the date on which the comprehensive permit application is received by the ZBA	Distribute the application to other boards and municipal departments and request their comments	G.L. c. 40B, § 21, and 760 CMR 56.05(3)
14	14 days before the public hearing date	Publish notice of the public hearing (publish twice; the second during the week following the first notice)	G.L. c. 40A, § 11
30	No later than 30 days from the date on which the comprehensive permit application is received by the ZBA	Open the public hearing	G.L. c. 40B, § 21; 760 CMR 56.05(3)
15	No later than 15 days from the opening of the public hearing	If applicable, give written notice to the developer and DHCD that the ZBA believes it can deny the permit on one or more "Safe Harbor" grounds (see Safe Harbors), along with the factual basis and documentation for its position	760 CMR 56.05(3); 760 CMR 56.03(8)
15	No later than 15 days from the date of the ZBA's written notice	If applicable, the applicant must challenge the ZBA's "safe harbor" by providing written notice to DHCD and the ZBA, along with any supporting documentation	760 CMR 56.03(8)
30	No later than 30 days from receipt of the applicant's appeal	DHCD must make a determination after reviewing the materials provided by the applicant and the ZBA.	760 CMR 56.03(8)
20	No later than 20 days from the date of DHCD's decision on a "safe harbor" appeal	The applicant or ZBA may appeal DHCD's decision by filing an interlocutory appeal with the HAC and the ZBA's public hearing must be stayed until the conclusion of the appeal.	760 CMR 56.03(8); 760 CMR 56.05(9)(c)
180	Within 180 days from the opening of the public hearing	The ZBA must close the public hearing unless the applicant has agreed in writing to an extension	760 CMR 56.05(3)
40	No later than 40 days from the close of the public hearing	The ZBA must render a decision based on a majority vote of the board and file its written decision with the city or town clerk	G.L. c. 40B, § 21; 760 CMR 56.05(8)(a)
20	No later than 20 days from the date the decision is filed with the city or town clerk	If the ZBA denies a comprehensive permit or approves it with conditions unacceptable to the applicant, the applicant must file an appeal with the HAC; other aggrieved persons must appeal to either the Land Court or Superior Court.	G.L. c. 40B, § 22; and G.L. c. 40A, § 17; 760 CMR 56.05(9)

- 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!*



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What is a Housing Production Plan (a.k.a. HPP)?

A state-recognized plan that describes your housing needs

and how your community **hopes**

to create **a more diverse housing stock**

including affordable housing

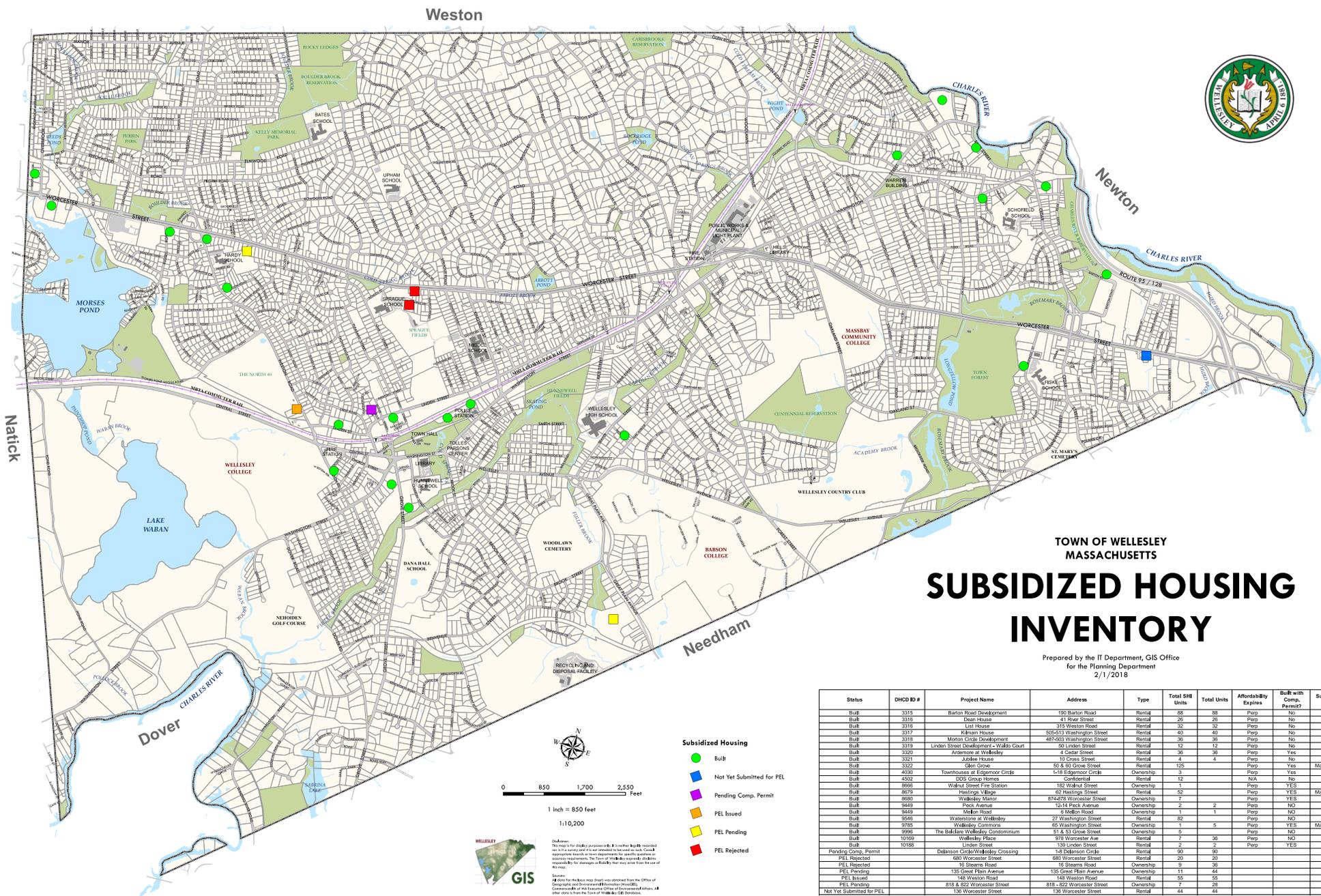
A strategy to work toward the 10 percent statutory minimum

An HPP can help the community have more control over the type, location, and design of residential development.

With an HPP that is approved by the state. . .

If Wellesley produces at least 45 units of affordable housing in one calendar year,

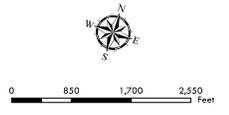
it may deny or have more flexibility to impose conditions on 40B comprehensive permit applications



TOWN OF WELLESLEY
MASSACHUSETTS

SUBSIDIZED HOUSING INVENTORY

Prepared by the IT Department, GIS Office
for the Planning Department
2/1/2018



Disclaimer: The data for this map was obtained from the Office of Geographic Information Systems (GIS) and is provided as a reference only. The Town of Wellesley is not responsible for changes or omissions that may occur from the use of this map.

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- Subsidized Housing**
- Built
 - Not Yet Submitted for PEL
 - Pending Comp. Permit
 - PEL Issued
 - PEL Pending
 - PEL Rejected

Status	DHCD ID #	Project Name	Address	Type	Total SHU Units	Total Units	Affordability Expires	Built with Comp. Permit	Subsidizing Agency
Built	3315	Barlow Road Development	190 Barlow Road	Rental	88	88	Perp	No	DHCD
Built	3316	Dawn House	41 River Street	Rental	28	28	Perp	No	DHCD
Built	3316	LISI House	315 Weston Road	Rental	32	32	Perp	No	DHCD
Built	3317	Ridman House	505-513 Washington Street	Rental	40	40	Perp	No	DHCD
Built	3318	Morton Circle Development	487-503 Washington Street	Rental	28	28	Perp	No	DHCD
Built	3319	Linden Street Development - Waldo Court	90 Linden Street	Rental	12	12	Perp	No	DHCD
Built	3320	Anderson at Wellesley	4 Cedar Street	Rental	36	36	Perp	Yes	DHCD
Built	3321	Apple House	101 Cross Street	Rental	4	4	Perp	No	H&D
Built	3322	Clan House	50 & 50 Grove Street	Rental	125	125	Perp	Yes	MassHousing
Built	4200	Townhouses at Edgemoor Circle	1-25 Edgemoor Circle	Ownership	3	3	Perp	Yes	DHCD
Built	4502	DOS Group Homes	Confidential	Rental	12	N/A	N/A	No	DOS
Built	8698	Walnut Street Fire Station	182 Walnut Street	Ownership	3	3	Perp	Yes	DHCD
Built	8679	Resting Village	62 Hastings Street	Rental	32	32	Perp	YES	MassHousing
Built	8690	Wellesley Manor	874-878 Worcester Street	Ownership	7	7	Perp	YES	FH, BB
Built	9449	Rock Avenue	1214 Rock Avenue	Ownership	2	2	Perp	NO	DHCD
Built	9449	Melton Road	6 Melton Road	Ownership	1	1	Perp	NO	DHCD
Built	9446	Watkinson at Wellesley	27 Washington Street	Rental	82	82	Perp	NO	DHCD
Built	9795	Wellesley Commons	69 Washington Street	Ownership	1	5	Perp	YES	MassHousing
Built	9999	The Ball-Lane Wellesley Condominium	51 & 51 Grove Street	Ownership	5	5	Perp	NO	DHCD
Built	10169	Wellesley Place	918 Worcester Ave	Rental	1	2	Perp	NO	DHCD
Built	10188	Linden Street	158 Linden Street	Rental	2	2	Perp	YES	DHCD
Pending Comp. Permit		Dabson Circle/Walpole Crossing	148 Dabson Circle	Rental	50	50	Perp	NO	DHCD
PEL Rejected			690 Worcester Street	Rental	20	20	Perp	NO	DHCD
PEL Rejected			16 Sileams Road	Ownership	9	36	Perp	NO	DHCD
PEL Pending			135 Green Plain Avenue	Ownership	11	44	Perp	NO	DHCD
PEL Pending			148 Weston Road	Rental	55	55	Perp	NO	DHCD
PEL Pending			818 & 822 Worcester Street	Ownership	7	28	Perp	NO	DHCD
Not Yet Submitted for PEL			136 Worcester Street	Rental	44	44	Perp	NO	DHCD

Housing Production Plan Basics

Needs Assessment (what we've learned so far)

Population age

- Wellesley has a “graying” population and a shrinking supply of younger adults.
- Wellesley’s prestigious school district has an undeniable impact on the homebuying choices made by wealthy families in the Greater Boston area. Over half of all families in Wellesley (and 43 percent of all households) have children under 18.
- Age dependency ratio of **0.93.**



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Limited racial diversity

Population By Race

Race	Wellesley	Boston Metro
White	82.5%	77.3%
Black	2.4%	8.0%
American Indian or Alaskan Native	0.1%	0.2%
Asian	11.0%	7.3%
Native Hawaiian or Other Pacific Islander	0.1%	0.0%
Other Race (Unspecified)	0.9%	4.1%
2+ Races	3.0%	3.1%

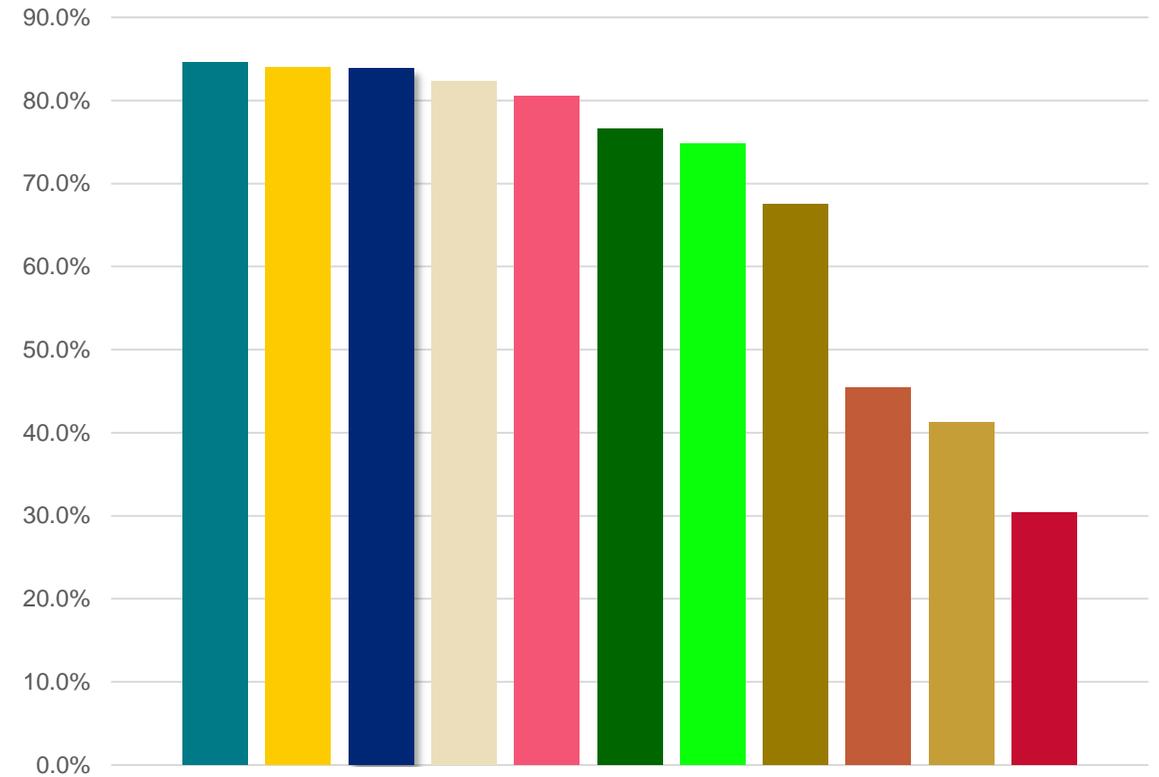
Source: ACS 2012-2016, B03002.

Highly educated
population

- Dover
- Weston
- WELLESLEY
- Wayland
- Sherborn
- Newton
- Needham
- Natick
- Greater Boston
- Massachusetts
- United States

EDUCATIONAL ATTAINMENT Adults 25 Years and Over with Bachelor's Degree or Higher

(Source: ACS 2011-2016, B15003)

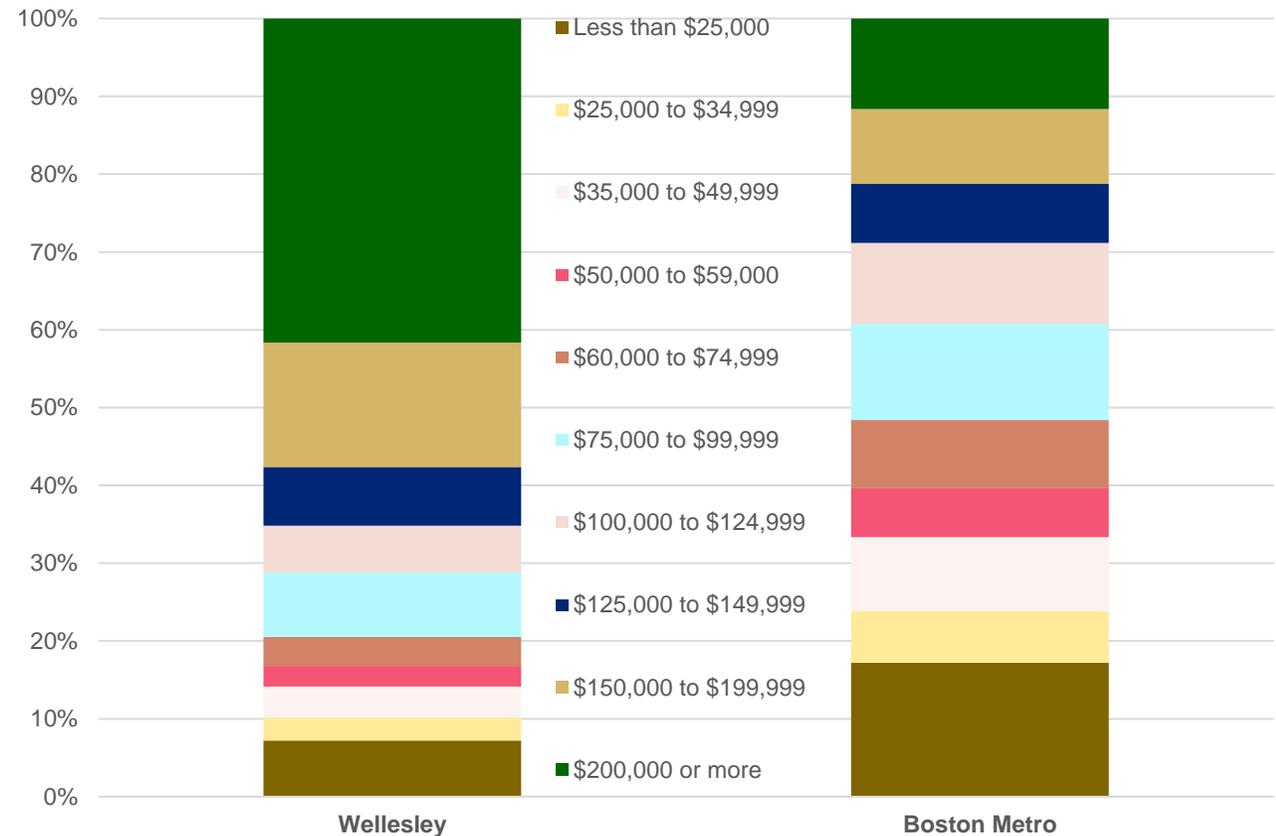


Economic position of Wellesley households

Wellesley has a disproportionate concentration of households in the highest income band, i.e., there is greater income inequality in Wellesley than in surrounding region.

DISTRIBUTION OF HOUSEHOLD WEALTH

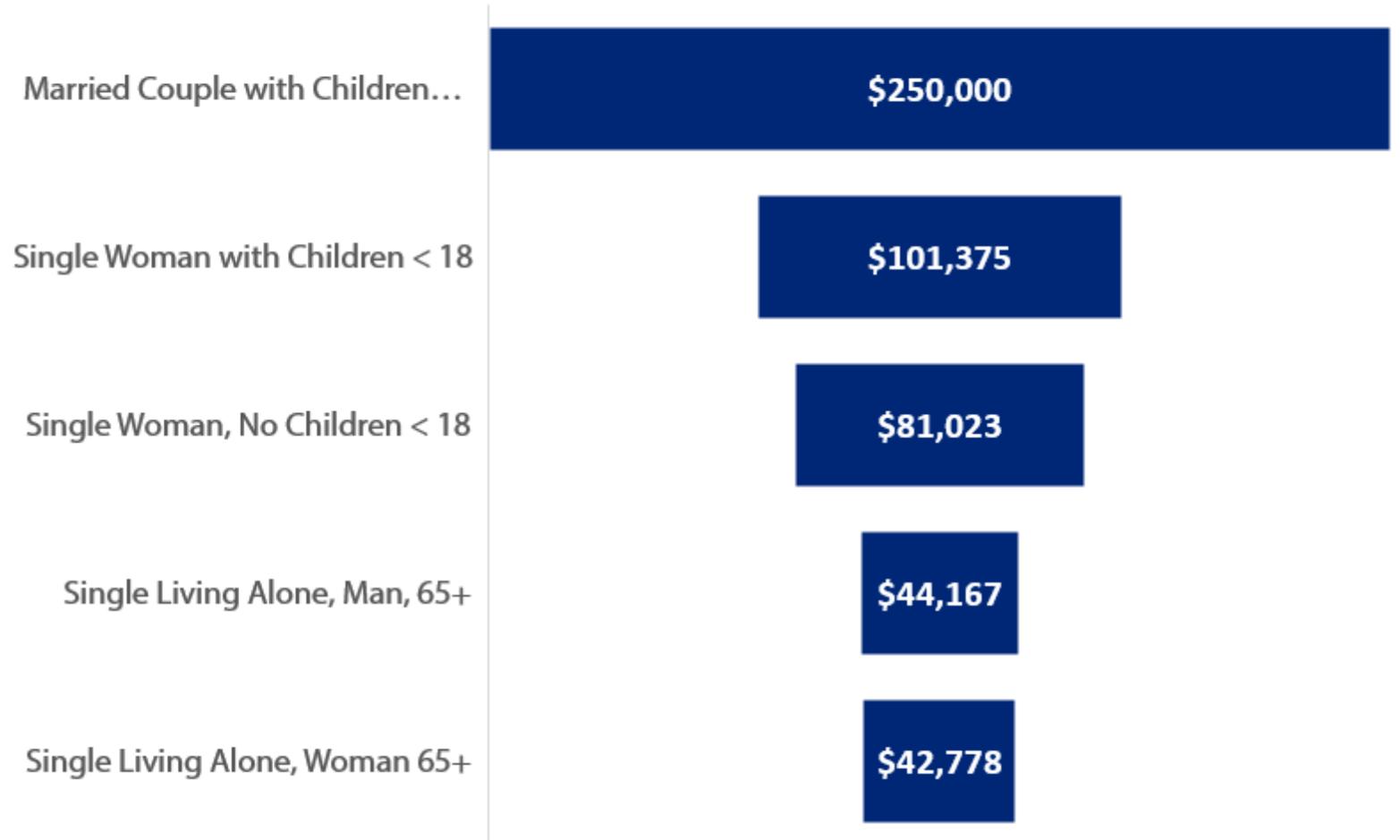
(Source: ACS 2011-2016, Barrett Planning Group)



In Wellesley, the median income for young families (ages 25-44) is \$217,222:

2.5 times more than the Boston Metro median income for the same group of householders, \$88,000.

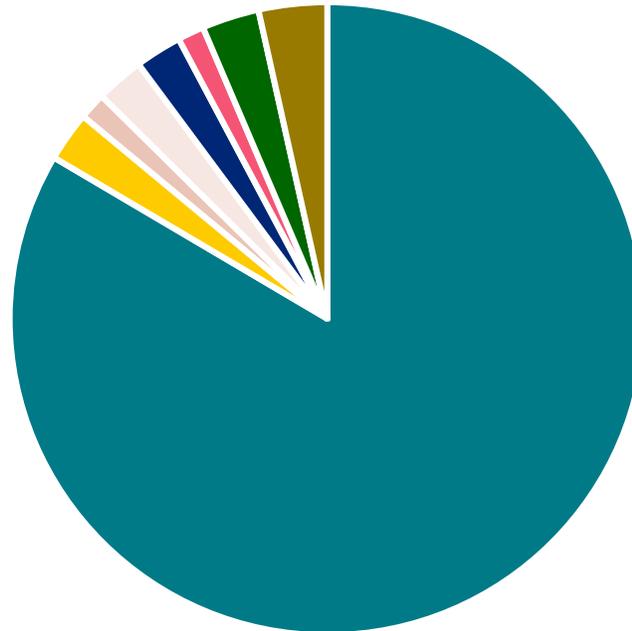
MEDIAN INCOME BY HOUSEHOLD TYPE
(Source: ACS 2012-2016, Barrett Planning Group)



TYPES OF HOUSING UNITS IN WELLESLEY

(Source: ACS 2012-2016)

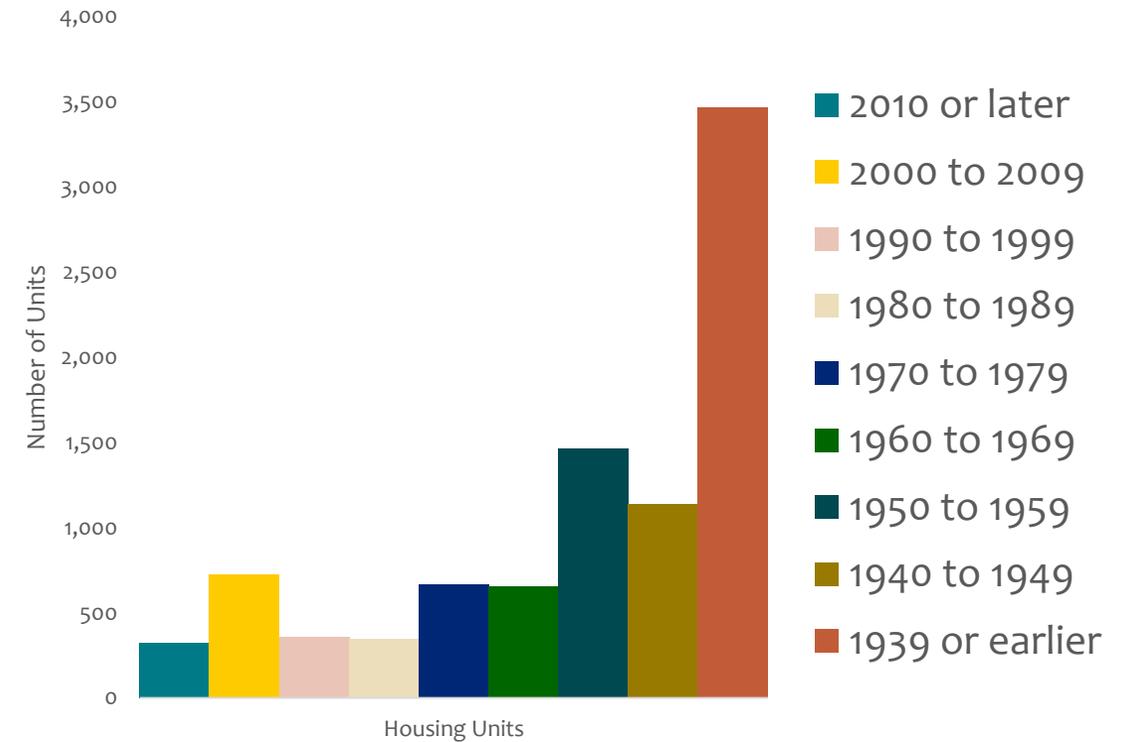
- 1, detached
- 1, attached
- 2 unit
- 3 or 4
- 5 to 9
- 10 to 19
- 20 to 49
- 50 or more



HOUSING AGE IN WELLESLEY

Est. Year of Construction

(Source: ACS 2012-2016)



Change in Size and Values in Wellesley's Single-Family Home Inventory

Age of Dwelling (Year Built)	Average Lot (Sq. Ft.)	Average Residential Floor Area (Sq. Ft.)	Average No. Rooms	Land Value Ratio
2000 to Present	21,418	4,651	10	0.578
1980-1999	21,166	3,715	9	0.927
1960-1979	22,126	2,654	8	1.465
1945-1960	16,900	2,275	8	2.618
1920-1944	15,871	2,475	8	2.387
1900-1919	16,061	2,681	8	2.772
1865-1899	17,579	2,789	8	2.746
Pre-1865	24,855	2,592	9	3.248

Source: Wellesley's Assessor's Parcel Database (2014)



Indicators of housing needs

Low- and Moderate-Income Households and Housing Cost Burden in Wellesley

Household Income Group	Total	% Cost Burdened	% Severely Cost Burdened
Low-Income Households	1,060	75.5%	58.5%
Owners	550	91.8%	68.2%
Renters	510	56.9%	48.0%
Moderate-Income Households	410	62.2%	30.5%
Owners	310	61.3%	29.0%
Renters	100	70.0%	40.0%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data.

*About 8,600 total households

- A three-bedroom condominium with an asking price of \$216,800 would be affordable to a moderate-income purchaser, but in 2017, the median condominium sale price in Wellesley was **\$715,000**.
- While a moderate-income homebuyer could afford to purchase a \$248,300 single-family home, last year's median sale price was **\$1.3 million** – that is, a price roughly 5.5 times greater than the maximum affordable purchase price for a Chapter 40B homeownership unit

Introduction to Discussion Exercise #2

Housing Vision, Issues, & Opportunities

Objective of Small Group Discussions:

- Develop your housing vision
- Identify issues and opportunities
- Engage everyone in the room to hear ideas



Two discussion exercises:

Part A: Housing Vision

Part B: Issues & Opportunities

- Groups will have 20-25 minutes for each Part
- Discussions will be facilitated by committee members

Let's have thoughtful and respectful discussions

1. Active & respectful listening is Important

Put down that phone, please! Listen to others & respect all points of view

2. Adhere to time limits (brevity will be critical)

3. Everyone speaks once before anyone speaks twice

4. Agreement is not necessary

5. We encourage you to be open-minded and curious about each other's points of view



DISCUSSION EXERCISE #2

PART A: VISIONING

Discuss the topic below with your group and summarize your discussion in the space provided. You will have 20-25 minutes for this discussion.

Indicate areas of agreement, unresolved issues, and differing perspectives.

Using **perfect-world thinking**, imagine that your community had a variety of housing options for a range of incomes, ages, lifestyles, family sizes, and needs. Recognizing the inherent tensions between community development and preservation, how is it that Wellesley could allow for more diverse housing types while sustaining the special character of the town?

PART B: OPPORTUNITIES & CONSTRAINTS

It is not easy to address housing issues. You know your community best – what could work and what would never fly. With this in mind. . .

Discuss the topics below (opportunities and obstacles) with your group and summarize your discussion in the space provided. You will have 20-25 minutes for this discussion. Indicate areas of agreement, unresolved issues, and differing perspectives.

Using real-world thinking, what are some of opportunities and obstacles to realizing the perfect-world your group envisioned in Part A?

Opportunities

Obstacles

Report Out Time

WELLESLEY HOUSING PRODUCTION PLAN