

Aquinnah Housing Needs & Vision

Community Workshop

September 2016

Presented by

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Judi Barrett, RKG Associates



Why are we here tonight?

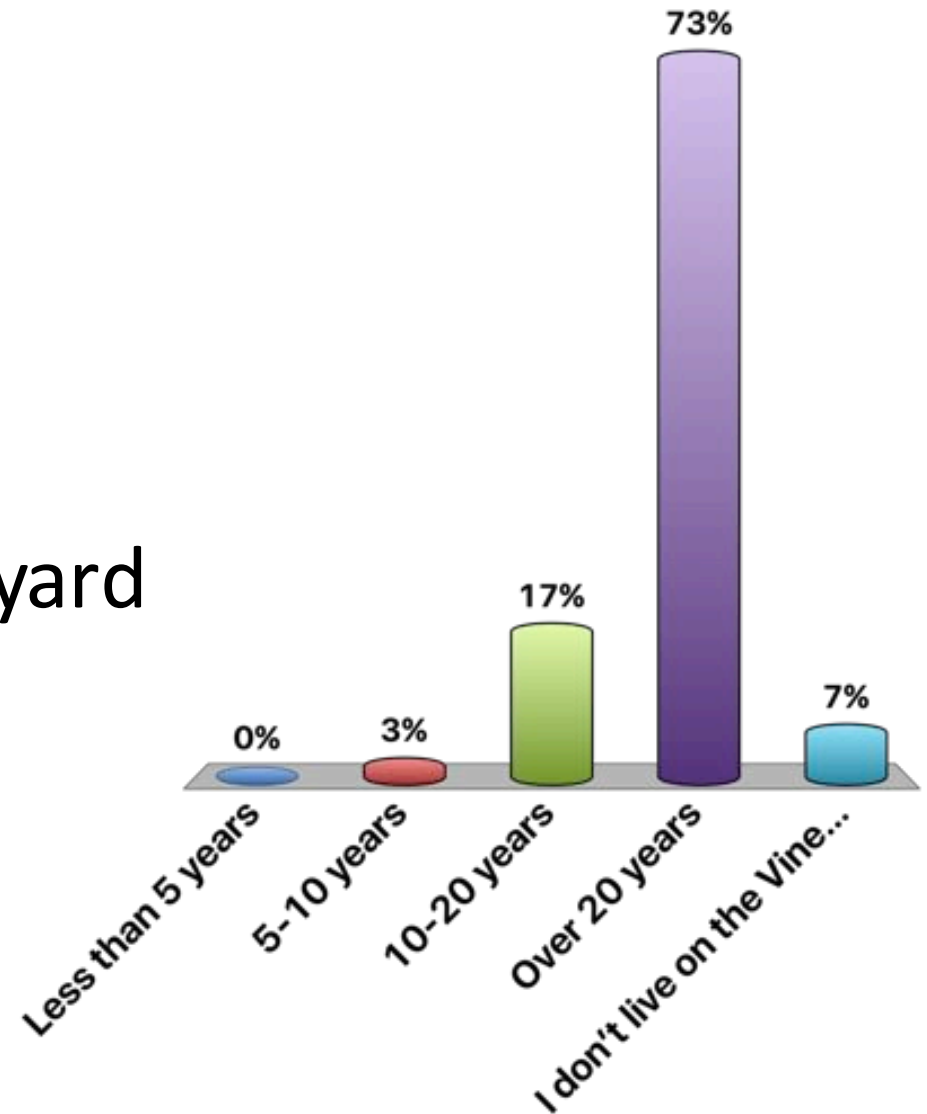
1. Understand your community and Island-wide housing needs better (only so much we can learn from data)
2. Envision a future for your community and the Island that meets the housing needs of all residents
3. Identify opportunities and obstacles to realizing your vision

Topics

- Essentials to define:
 - Housing Production Plan
 - Affordable housing
- Project Schedule
- Housing Needs Assessment
- Small Group Visioning
- Wrap up

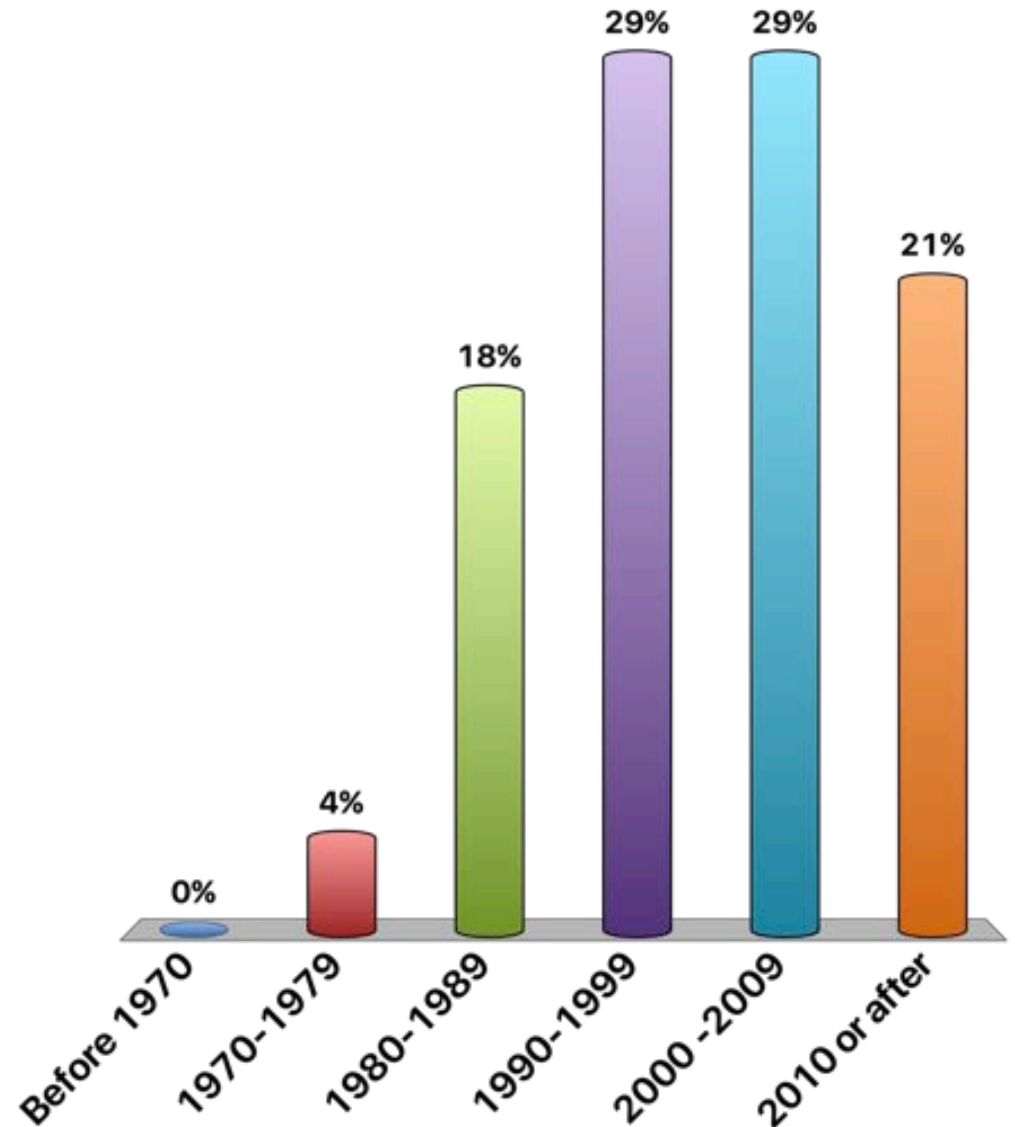
How long have you lived on the Vineyard?

- A. Less than 5 years
- B. 5-10 years
- C. 10-20 years
- D. Over 20 years
- E. I don't live on the Vineyard

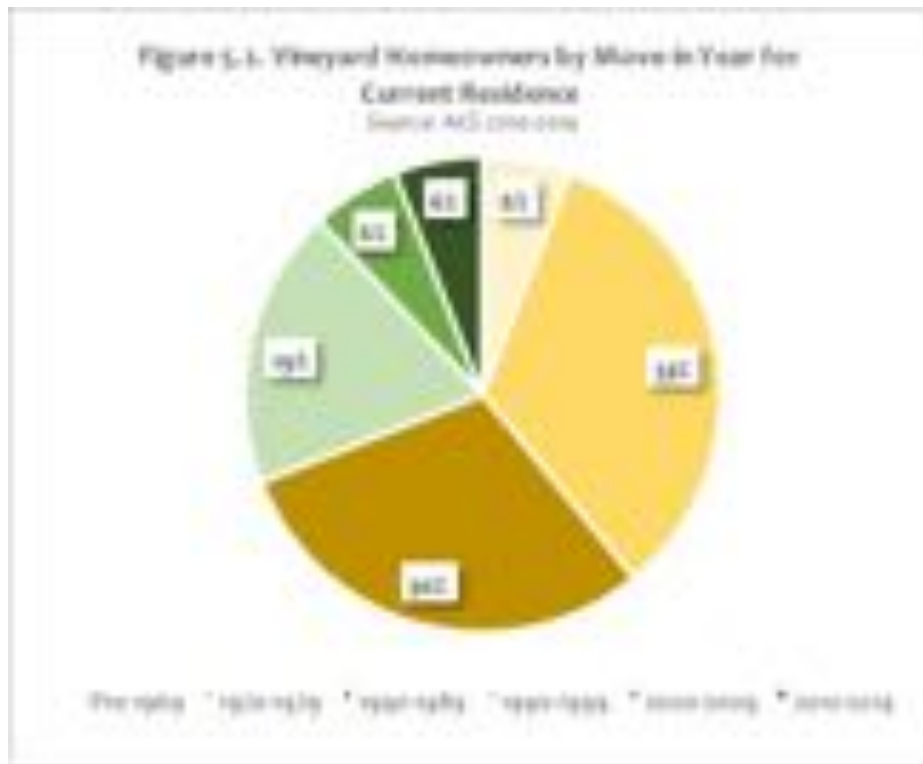


When did you move into your current home?

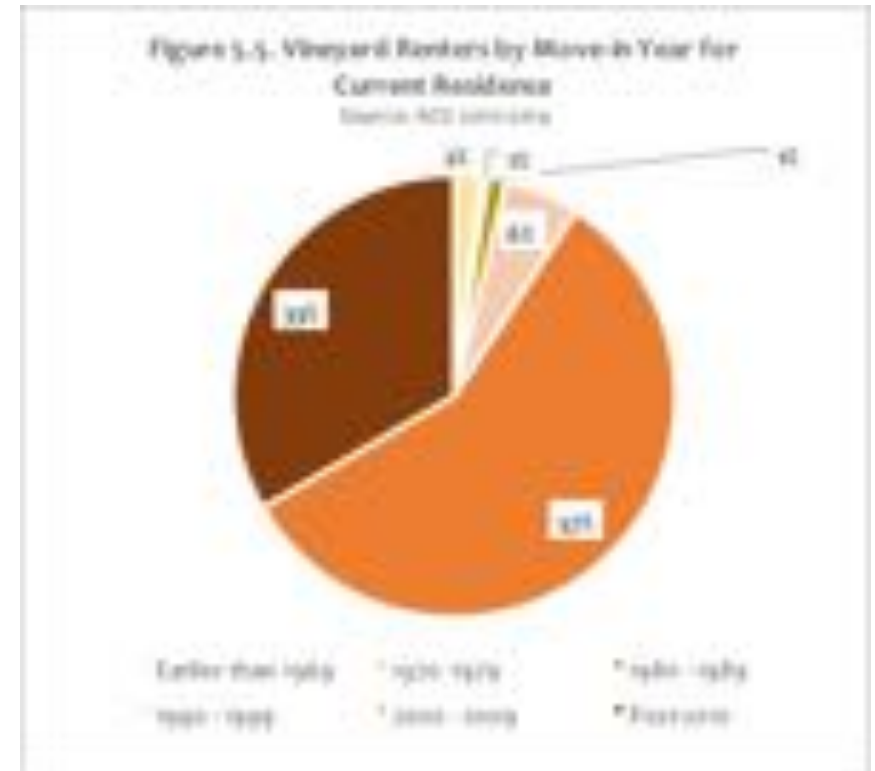
- A. Before 1970
- B. 1970-1979
- C. 1980-1989
- D. 1990-1999
- E. 2000 -2009
- F. 2010 or after



According to available estimates from the Census Bureau...



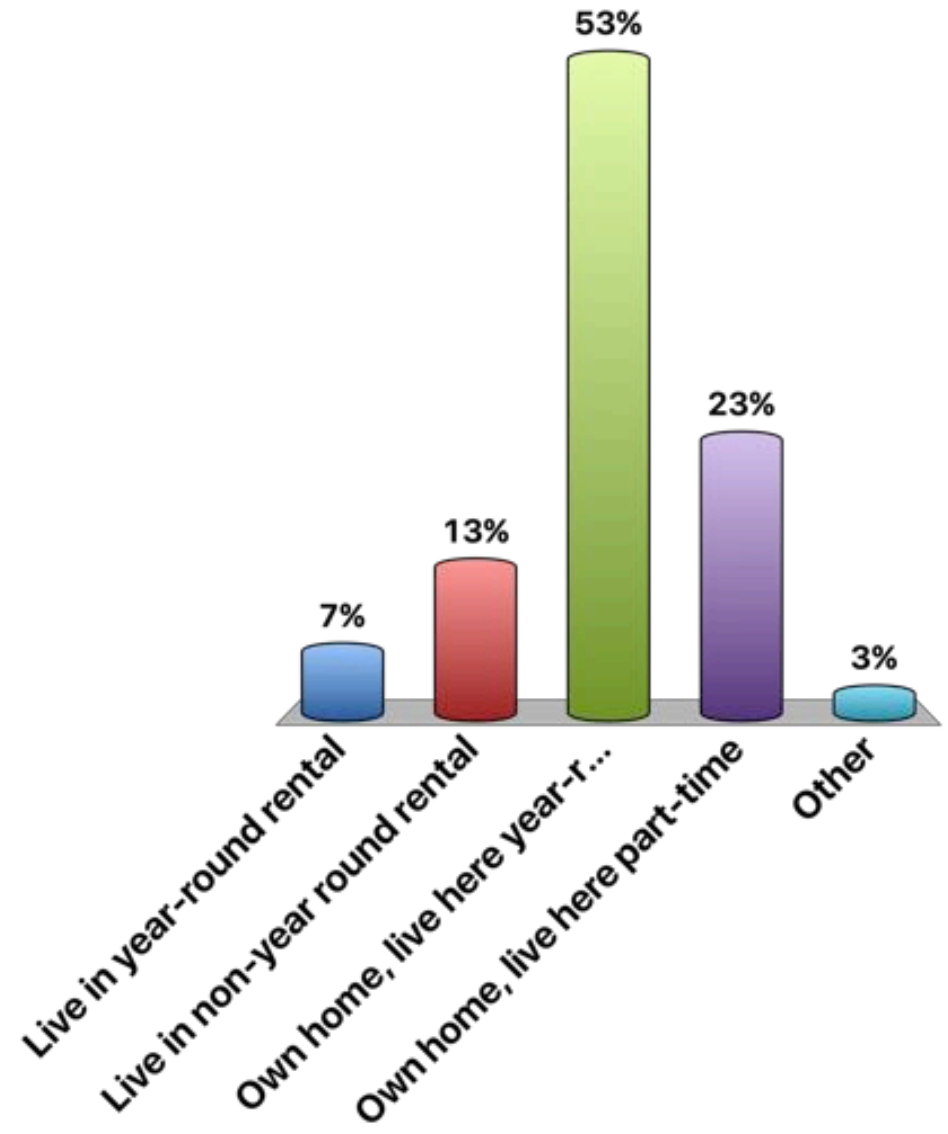
63% of year-round homeowners moved onto the Island between 1970-1989



57% of year-round renters moved onto the Island between 2000-2009

Do you. . .

- A. Live in year-round rental
- B. Live in non-year round rental
- C. Own home, live here year-round
- D. Own home, live here part-time
- E. Other



THE ISLAND LACKS DIVERSE HOUSING TYPES AND HAS A SHORTAGE OF YEAR-ROUND RENTAL UNITS

78% owner-occupied

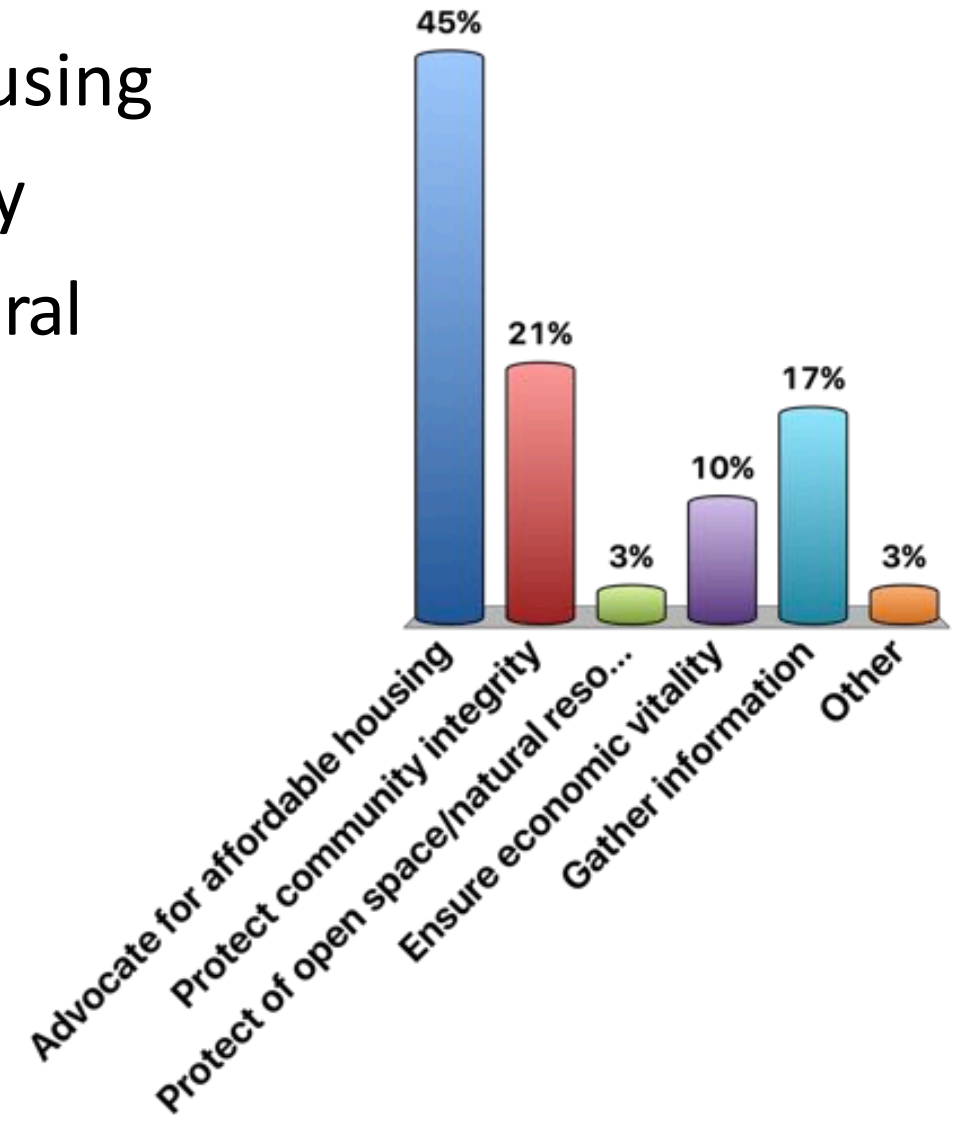


22% renter-occupied

These figures do not include seasonal rentals. Statewide the housing is 38% renter-occupied.

What is your primary purpose for being here tonight?

- A. Advocate for affordable housing
- B. Protect community integrity
- C. Protect of open space/natural resources
- D. Ensure economic vitality
- E. Gather information
- F. Other



Chapter 40B

- Comprehensive Permit to override local zoning and streamline permitting process for projects with affordable units.
- Can be approved in any municipality, but there is less flexibility when less than 10% of housing stock affordable.
- The MVC also has review authority over Chapter 40B Comprehensive Permits, as Development of Regional Impact.

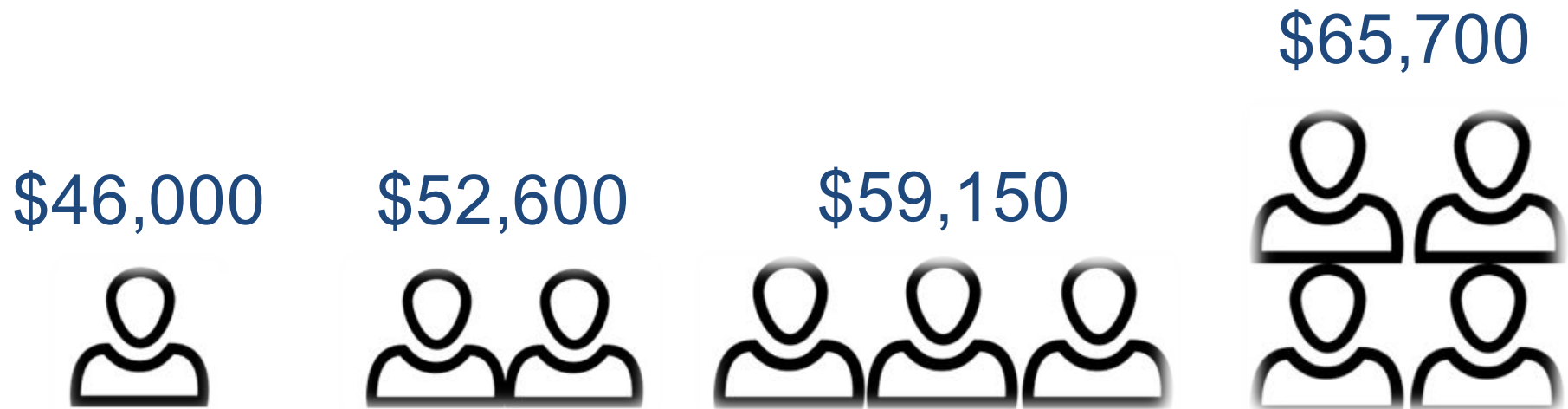
More info? <https://www.chapa.org/chapter-40b>

Subsidized Housing Inventory

- An inventory of affordable housing that counts towards 40B 10% goal.
- Eligible units:
 1. Subsidized by state/federal programs
 2. Affordable to households with low/moderate income
 3. Affirmatively and fairly marketed
 4. Subject to affordability restriction

Low/Moderate-Income Households

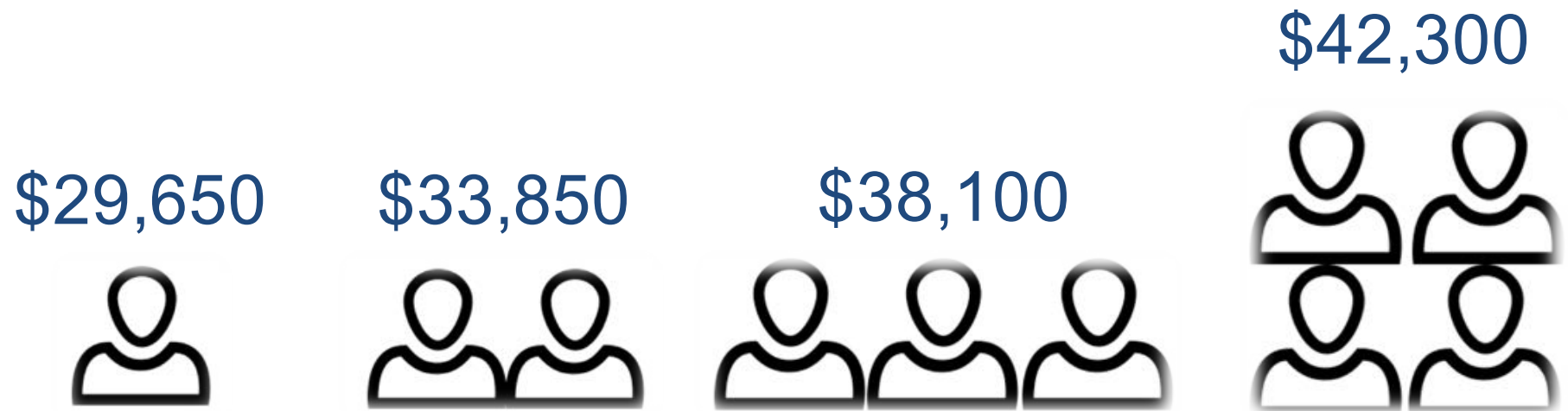
Incomes at or below 80% of area median income



Income limits vary by household size.

Extremely Low (ELI) & Very Low-Income (VLI)

Incomes at or below 50% of area median income



Project Scope of Work

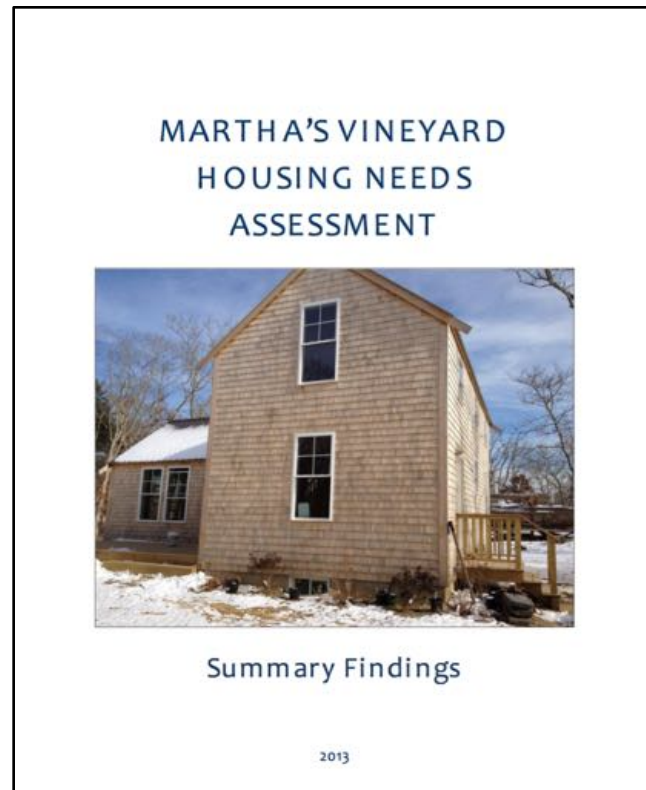
Housing Production Plan “Must-Haves”

- Needs assessment
- Strategy to achieve 10%+
- Five-year action plan
- Framework for addressing:
 - Affordable housing
 - Affirmative fair marketing
 - Monitoring

The overriding goal is production of Chapter 40B-eligible affordable housing.

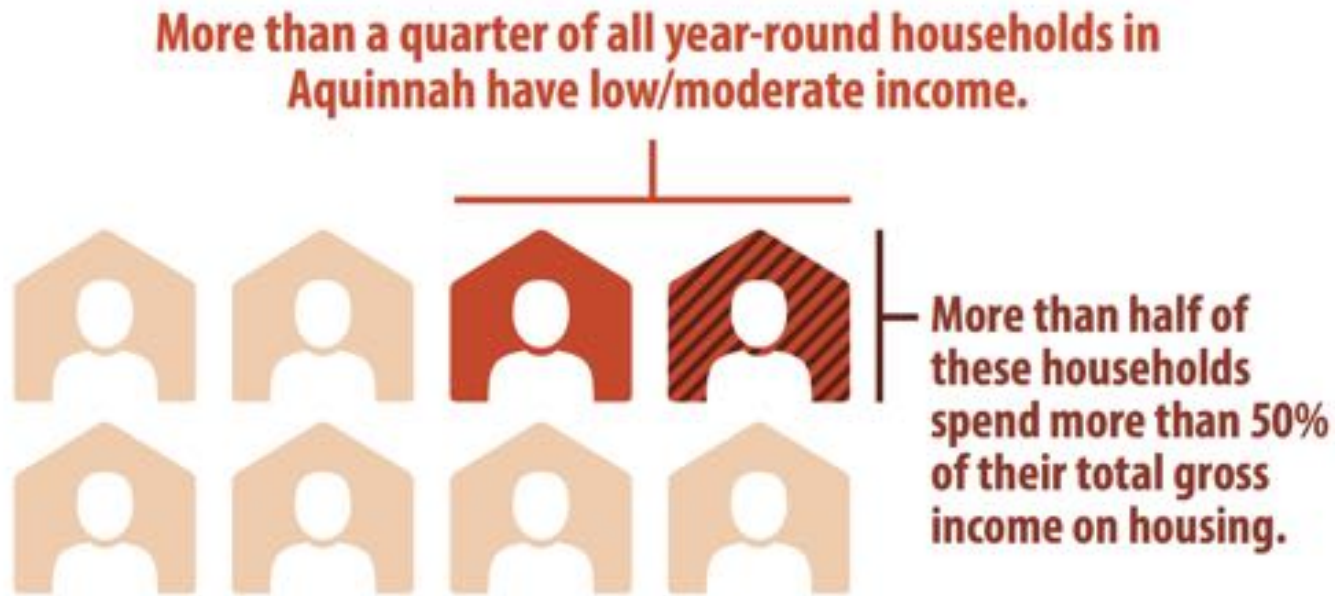
However, many HPPs also address other local concerns.

Building upon past work



This document also stems from an understanding that we are all invested in the quality of life of the Vineyard. Whether we live in Aquinnah or Edgartown, work in Oak Bluffs or Tisbury, were raised in Chilmark, West Tisbury or Boston, or summer on or visit the Vineyard, we are part of one Island community and rely on each other for the well-being of our families and ourselves.

Aquinnah has already exceeded 40B goal of 10% but still has local housing needs greater than 40B goal.



Source: 2009-2013 ACS, CHAS data

Estimated 18 of 35 low/moderate income households are severely housing cost burdened in Aquinnah.

Island-wide indicator of housing need

40% of all year-round households on Martha's Vineyard have low/moderate income.



More than half of these households spend more than 50% of their total gross income on housing.

- Estimated 1,167 (52%) of 2,246 low/moderate income households are severely housing cost burdened on the Island.
- Only 411 SHI units and 99 rental assistance vouchers.

Project Scope of Work

Develop a Housing Production Plan for each municipality on the Island as well as Island-wide

A plan to develop and preserve housing that is

- a) Affordable for low/moderate-income households
- b) Eligible for the Chapter 40B Subsidized Housing Inventory (SHI)
- c) Address other housing needs beyond Chapter 40B requirements

Project Schedule



Primary Island-wide Housing Needs

#1. More Year-Round Rental Housing – at all market levels including affordable

- Especially affordable to households with very low and extremely low income (less than 50% AMI)

#2 More Diverse Housing Options

- Two-family, townhouses, congregate, multi-family, service enriched, including transitional
- And, housing options for seasonal workers

#3 Greater supply of year-round housing – both rental and more affordable homeownership

#4 Low/moderate income homeowner rehab assistance

Primary Aquinnah Housing Needs

#1. More affordable homeownership

- Especially affordable to households with with less than 80% AMI and up to 150% AMI (about \$125K)

#2. More Diverse Housing Options - alternatives to conventional single-family houses

- Such as, congregate, small multi-family, service enriched

#3. Market-rate and affordable rental units

Judi Barrett, RKG Associates

LOCAL HOUSING CONDITIONS

Local Housing conditions

- Sixty-seven percent of the housing stock in Aquinnah is for seasonal or recreational use.
- Eighty-four percent of Aquinnah's homeowners are between the ages of 45 and 74 years.
- The average household size in Aquinnah has increased at a time when it is decreasing in most towns in Massachusetts.

Local Housing conditions

Tax Rates and Average Tax Bills FY16				
Municipality	Single-family Parcels	Single-family Average Value	Residential Tax Rate	Average Single-Family Tax Bill
Aquinnah	394	\$1,233,062	5.35	\$6,597
Chilmark	1,069	\$1,889,156	2.71	\$5,120
Edgartown	3,410	\$1,233,053	3.62	\$4,464
Oak Bluffs	3,331	\$596,786	8.11	\$4,840
Tisbury	N/A	N/A	N/A	N/A
West Tisbury	1,450	\$965,185	6.06	\$5,849
Source: DOR, 2016				

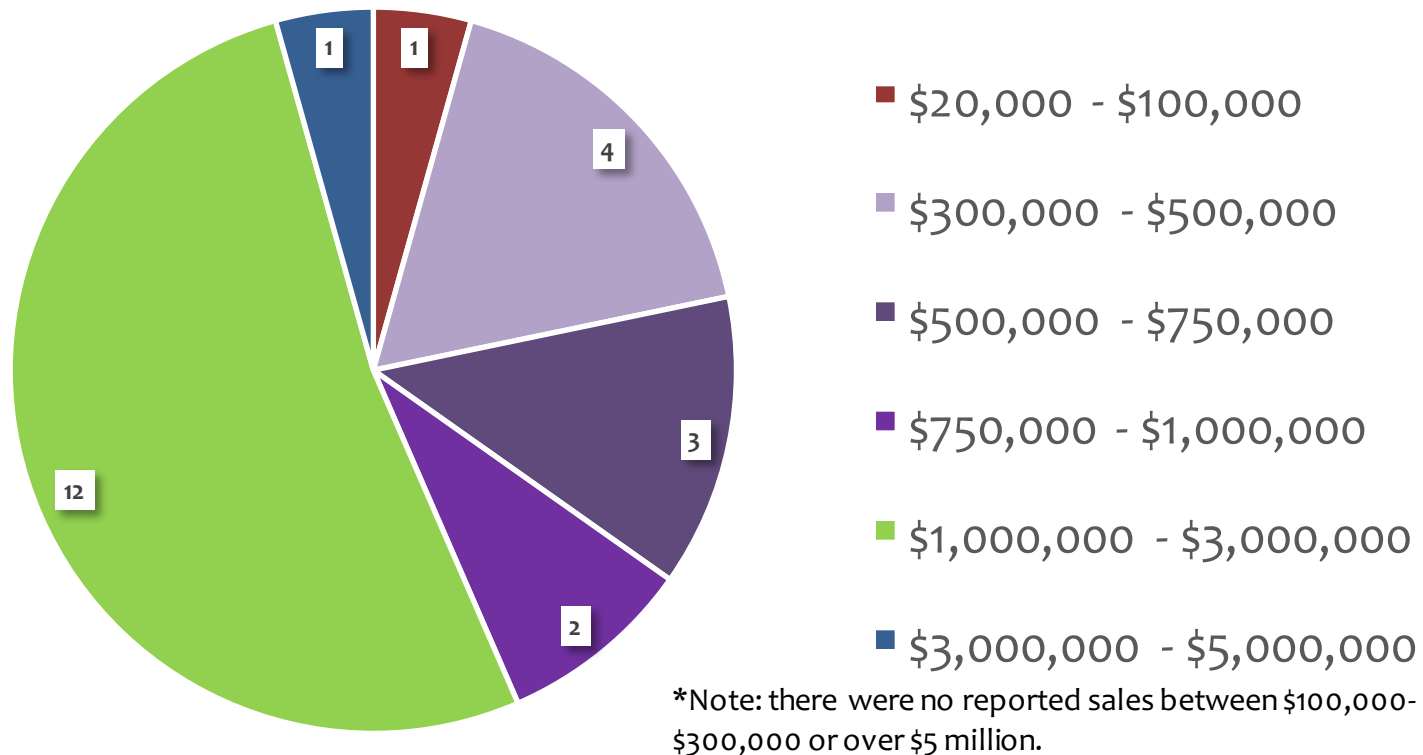
Local Housing conditions

- Aquinnah has a higher percentage of homes valued at over \$1,000,000 than the Vineyard as a whole.
- Aquinnah has had substantially more homeowners move in since 1990 than the Vineyard as a whole.
- Available housing sales data (from Banker & Tradesman) indicate that a number of sales and transfers have occurred where the sale price was well below market value. This may be due to housing sales or transfers between family members. A large majority of arm's length home sales occurred prior to 1979.

Local Housing Conditions

Figure 5.4: Housing Sales in Aquinnah, 2013-2015
Arms Length Transactions Only

Source: The Warren Group

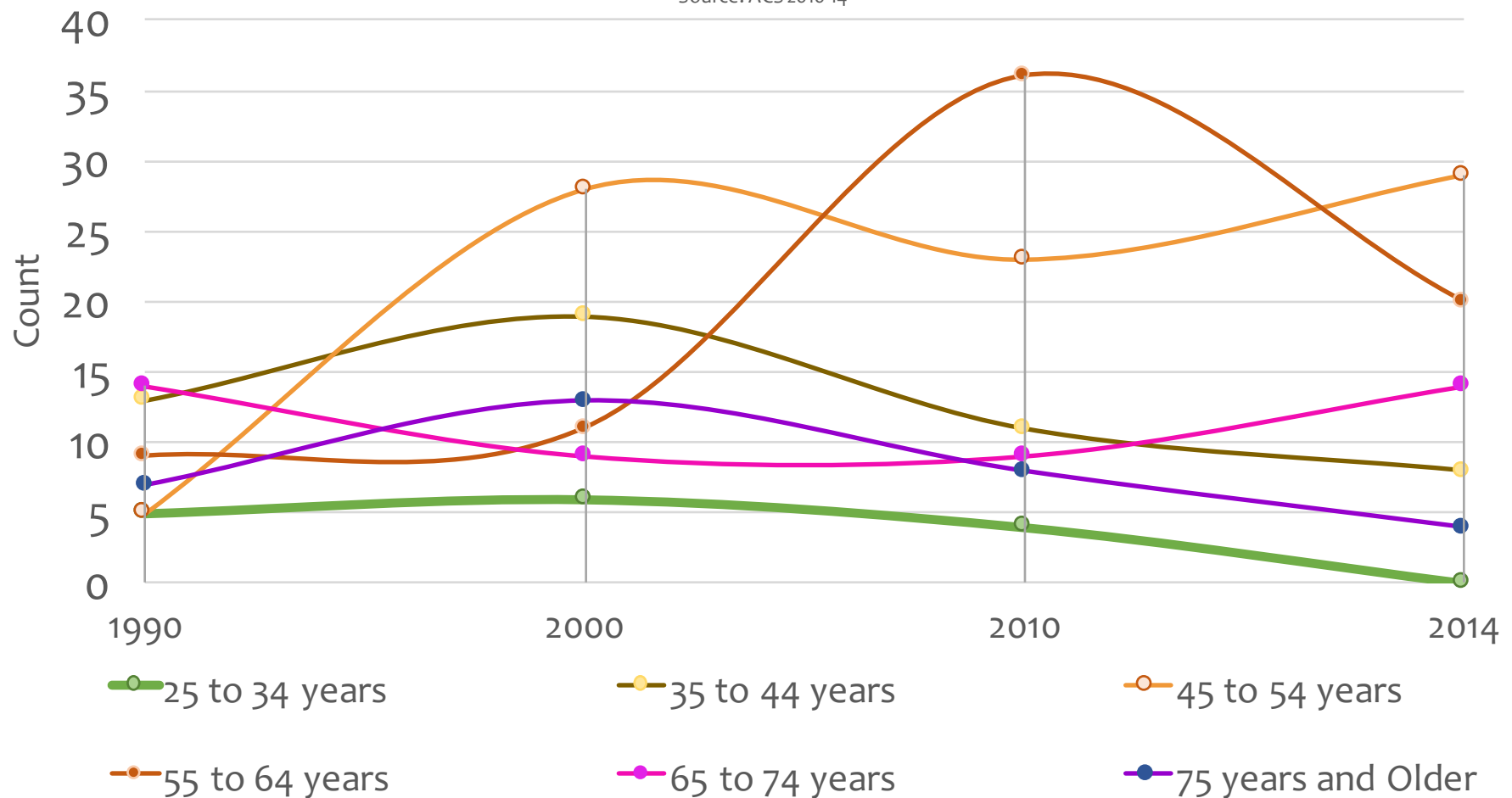


Local Housing conditions

Figure 5.3.

Year-Round Homeowner Age Cohort by Year

Source: ACS 2010-14





Jennifer Goldson, JM Goldson community preservation + planning

INTRODUCTION TO EXERCISE #4: SMALL GROUP VISIONING DISCUSSIONS

WHAT THE HECK IS VISIONING?

IMAGINE FOR A MOMENT

WHAT YOUR COMMUNITY

COULD BE AT ITS VERY BEST.

A vision that works



Helps a community to

- Reach for goals above and beyond what is normally expected
- Discover possibilities that were not apparent before
- Motivates people to take action together

A good vision

- Is a stretch, but still in the realm of achievable
- Makes people feel hopeful and optimistic
- Is a way to work with change



A good discussion

1. 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

INTRODUCTION: SMALL DISCUSSION GROUP EXERCISE

Objective

Work together to discuss housing needs and envision best housing future in your community.

Use of Results

Help the project team to:

- *refine needs assessment*
- *draft a housing vision*
- *draft housing goals*



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EXERCISE DESIGN AND SCHEDULE

**Three Parts – 15- 25-20 minutes –
one hour total**

**Brief presentations from each
discussion leader**



THANK YOU!