

Chilmark Housing Needs & Vision

Community Workshop

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Presented by

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RKG
ASSOCIATES INC.

Why are we here tonight?

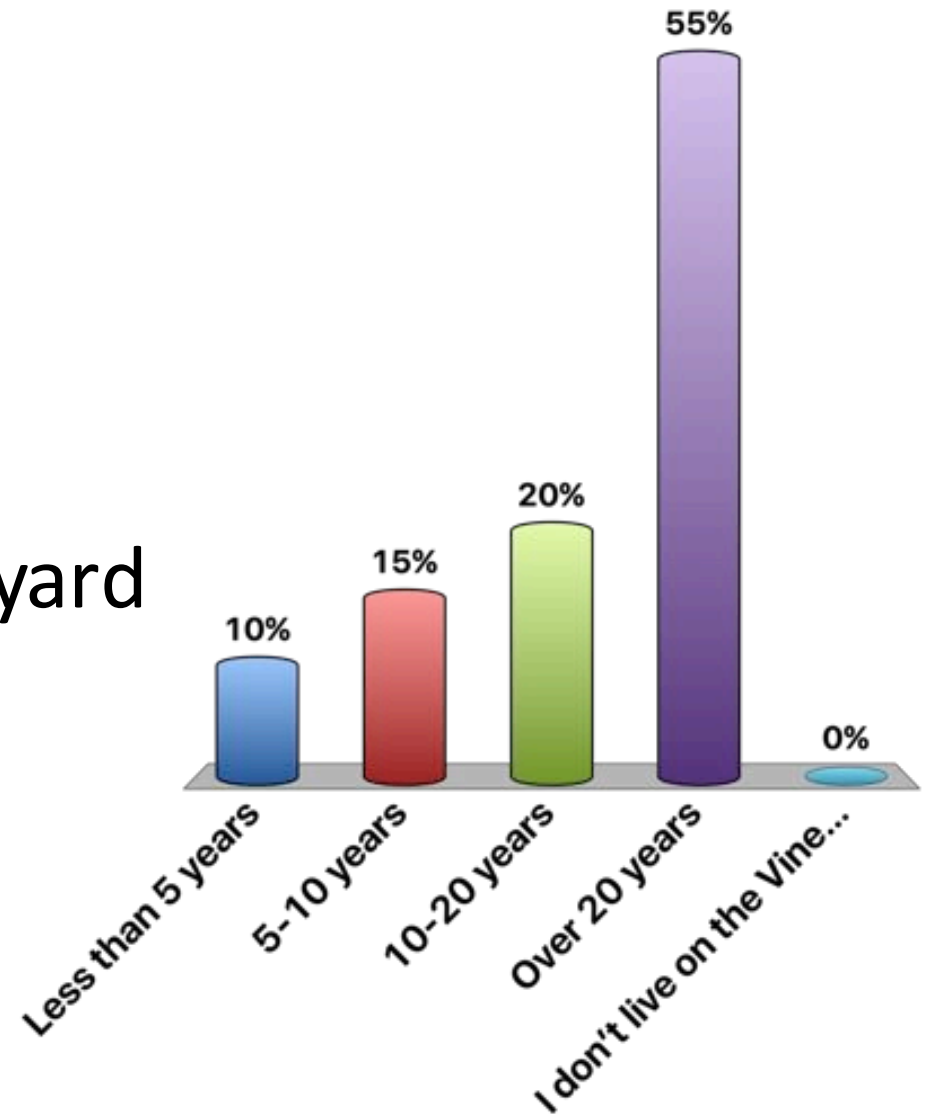
1. Understand your community and Island-wide housing needs better (only so much we can learn from data)
2. Envision a future for your community and the Island that meets the housing needs of all residents
3. Identify opportunities and obstacles to realizing your vision

Topics

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

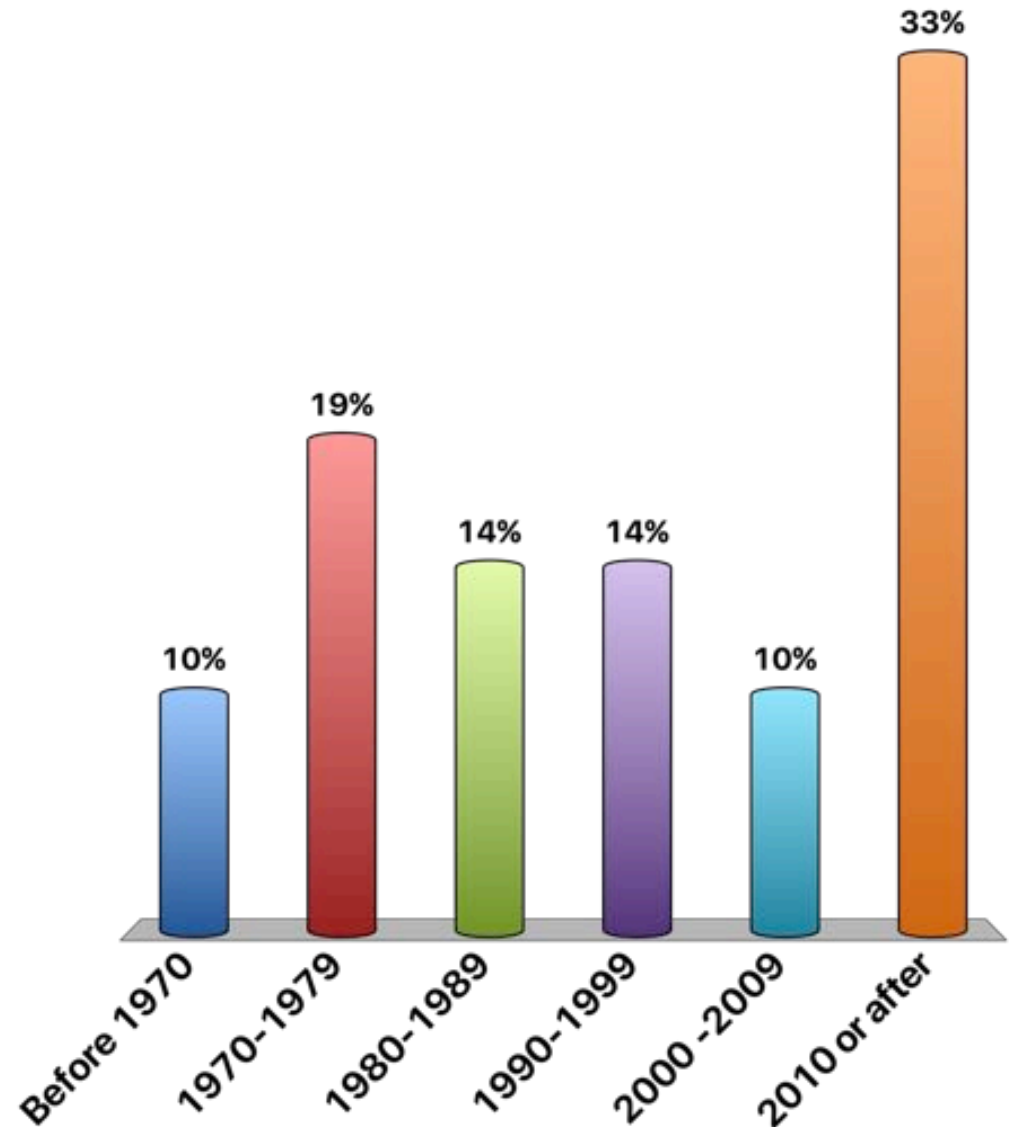
How long have you lived on the Vineyard?

- 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

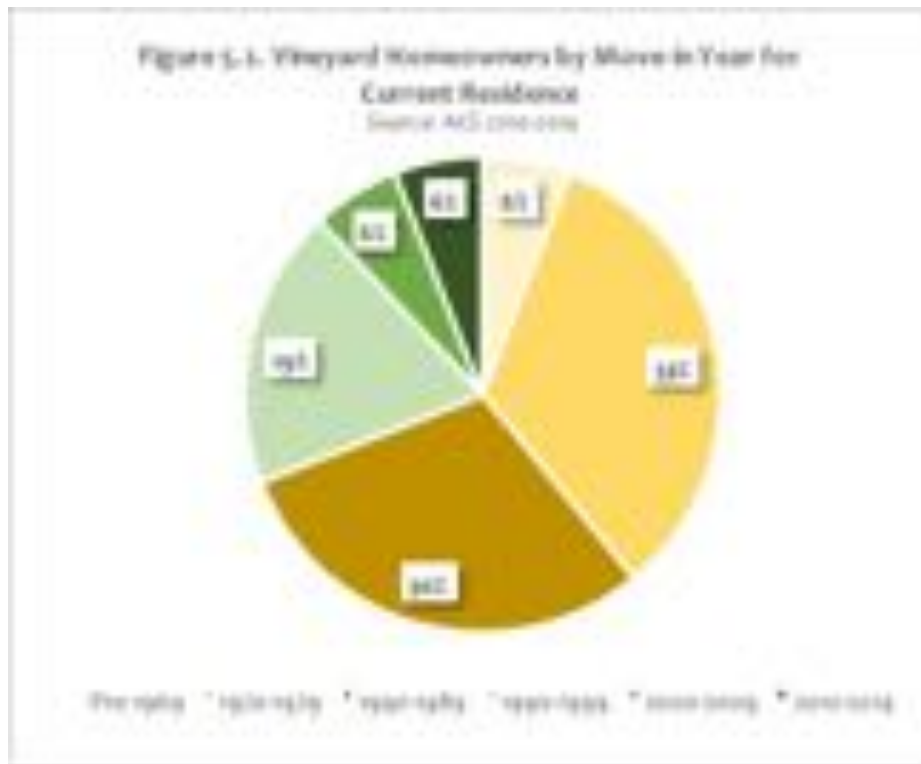


When did you move into your current home?

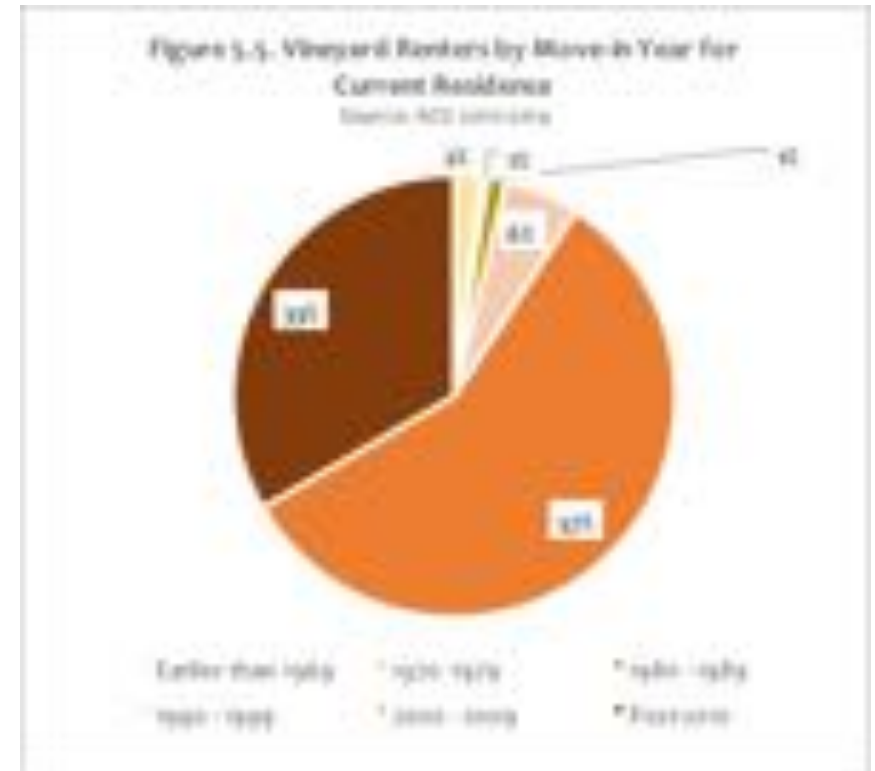
- A. Before 1970
- B. 1970-1979
- C. 1980-1989
- D. 1990-1999
- E. 2000 -2009
- F. 2010 or after



According to available estimates from the Census Bureau...



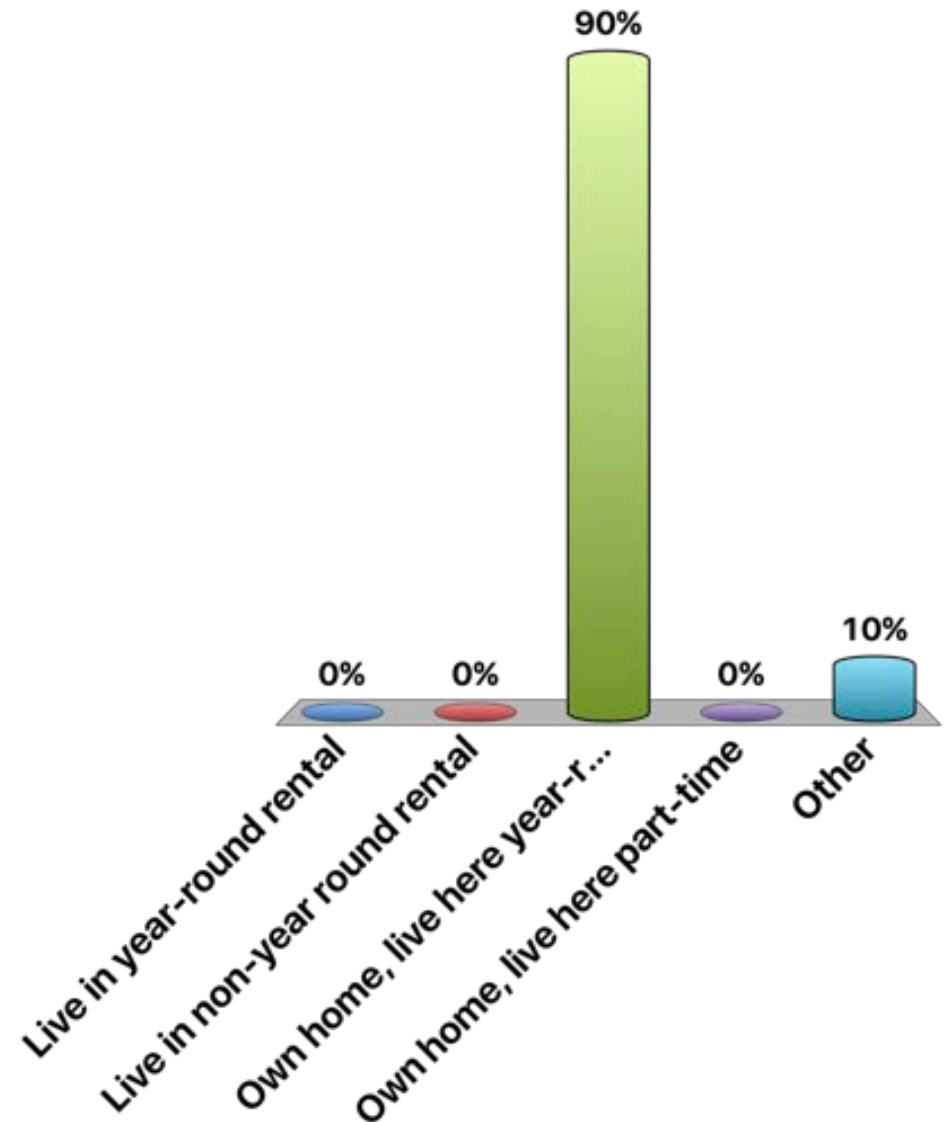
63% of year-round homeowners moved onto the Island between 1970-1989



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

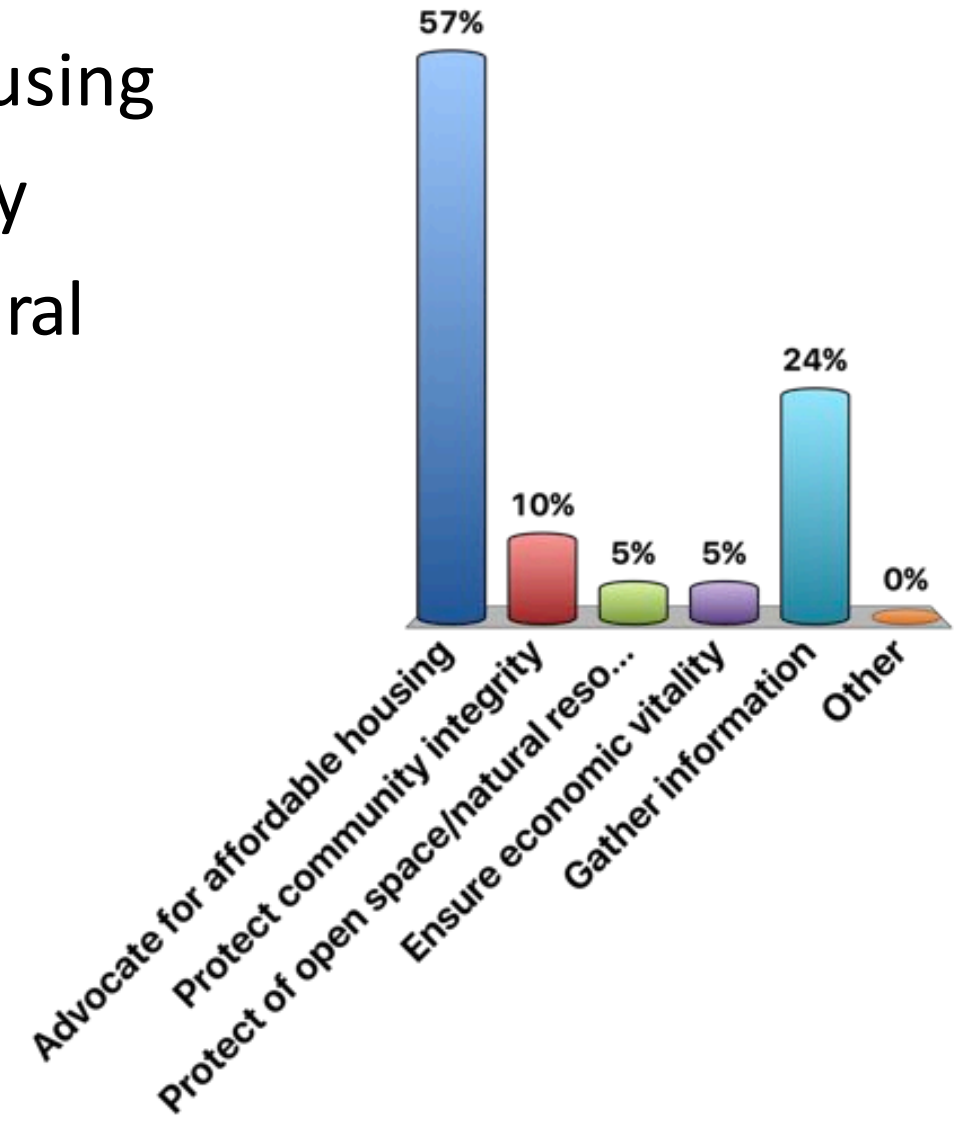


22% renter-occupied

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.

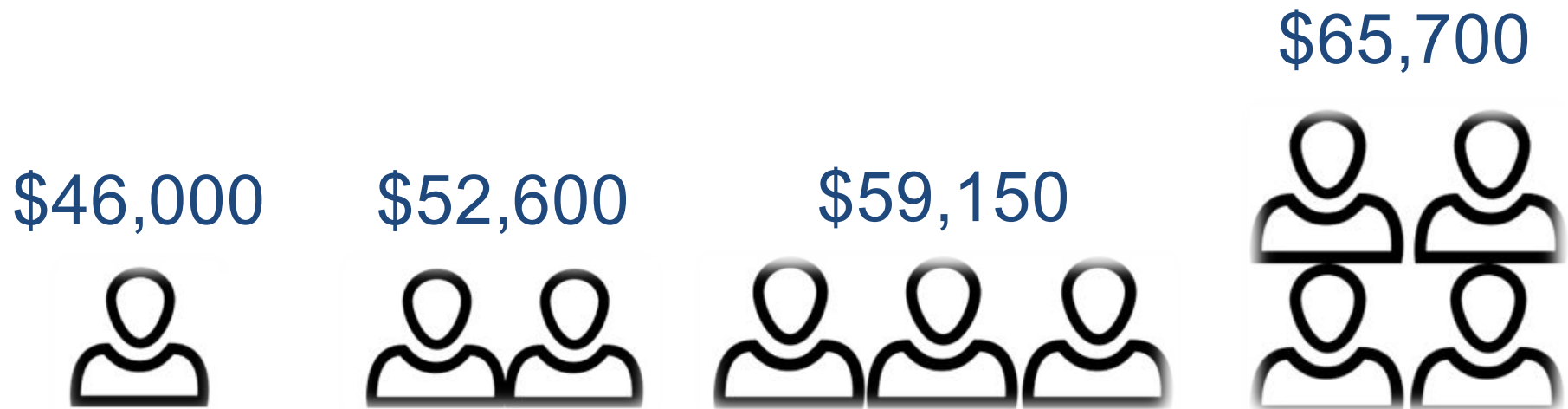
More info? <https://www.chapa.org/chapter-40b>

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

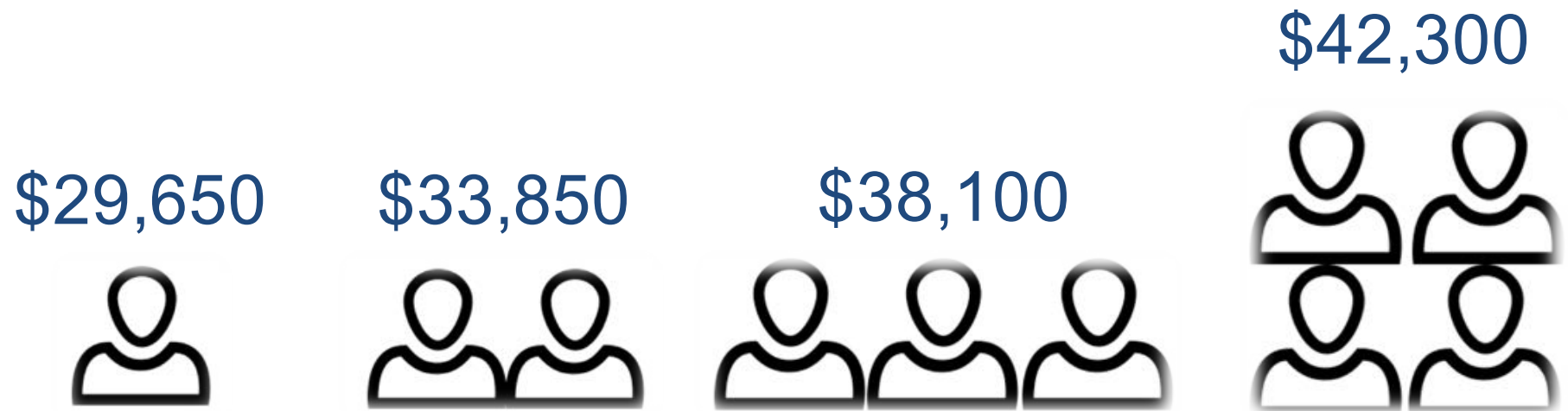
Incomes at or below 80% of area median income



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

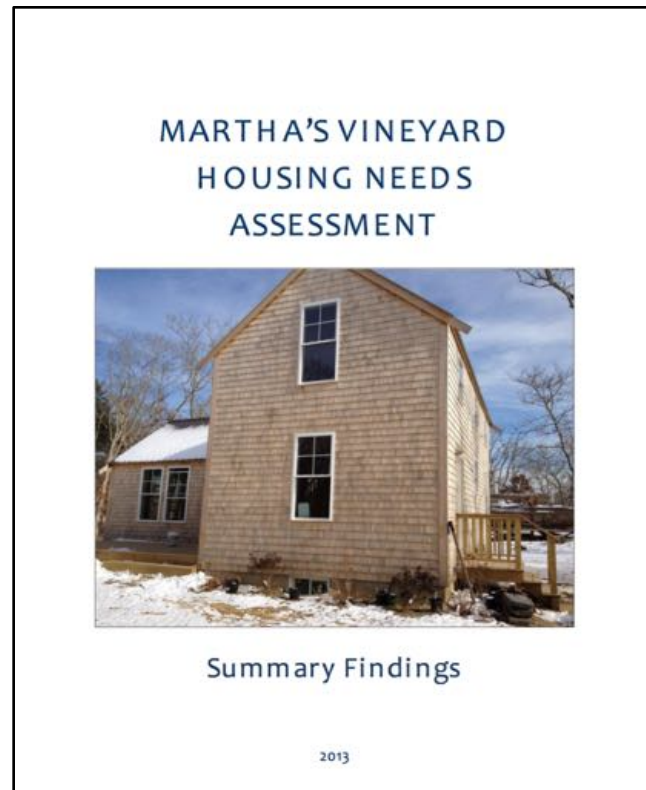
Housing Production Plan “Must-Haves”

- 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.

Chilmark has 3 SHI units.
Local housing needs are greater than 40B goal.

Almost 40% of all year-round households in Chilmark have low/moderate income.



42% of these households spend more than half of their total gross income on housing.

Source: 2009-2013 ACS, CHAS data

Estimated 53 of 125 low/moderate income households are severely housing cost burdened in Chilmark.

Island-wide indicator of housing need

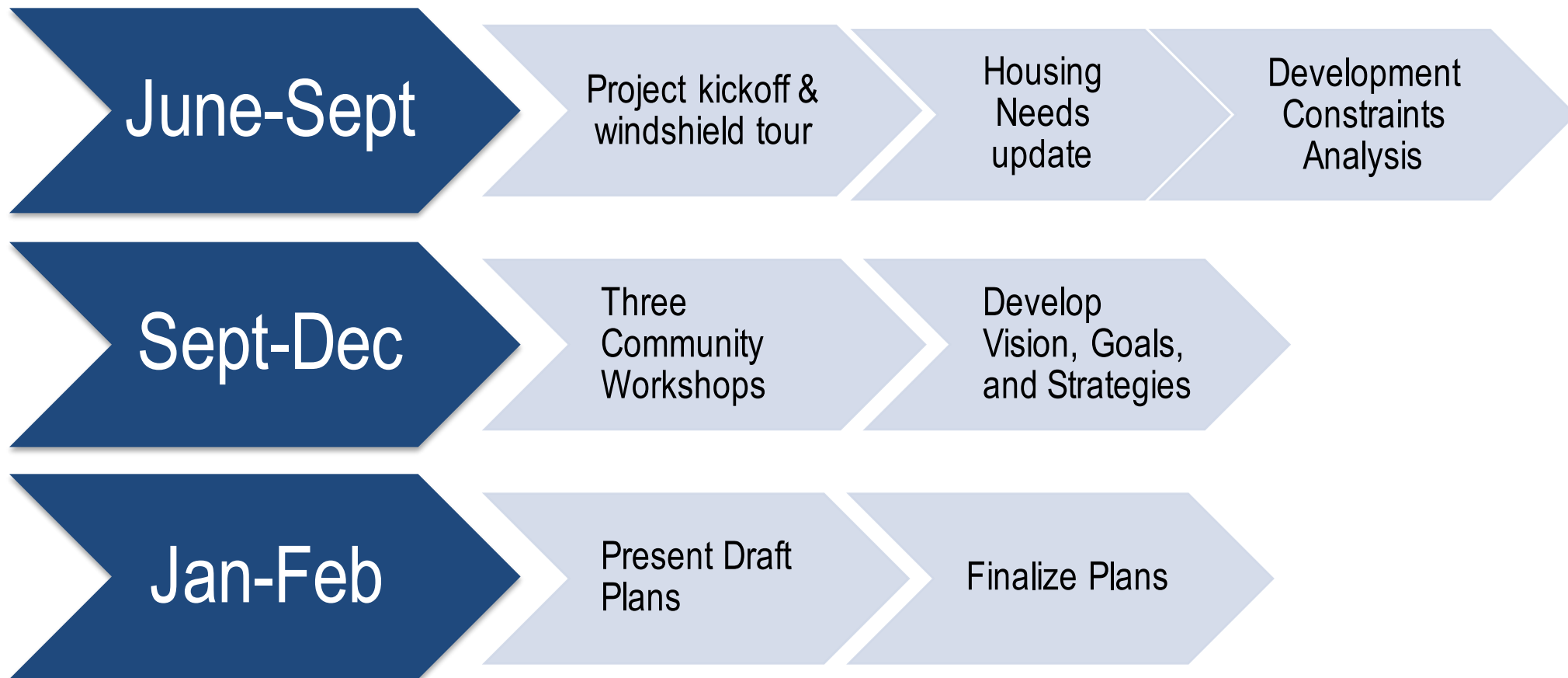
40% of all year-round households on Martha's Vineyard have low/moderate income.



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 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 Chilmark Housing Needs

#1. Market-rate and affordable rental units

- For households with very low and extremely low income (at or below 50% AMI)
- Need not strongly indicated for 50-80% AMI

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

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

#3. Affordable homeownership opportunities

- Especially for low/moderate income households (=>80% AMI)
- Also need indicated for middle-income (80-150% AMI)

Judi Barrett, RKG Associates

LOCAL HOUSING CONDITIONS

Local Housing conditions

- Chilmark is small, very low density, and very seasonal!
 - Largest percentage of seasonal housing on the Vineyard: 79 percent of all 1,560 units are vacant and used as seasonal residences.
 - 4 vacant units for every 1 year-round unit
 - Some additional residences classified as “other” vacant are occupied intermittently during the year by people whose principal residence is someplace off-island

Local Housing conditions

- Housing Types
 - Single-family dwellings (98 percent) – but,
 - Chilmark also has many large properties with more than one home on the same lot (e.g., guest house or carriage house), which is not uncommon on Martha's Vineyard
 - Small inventory of condominiums and two-family dwellings, mobile homes

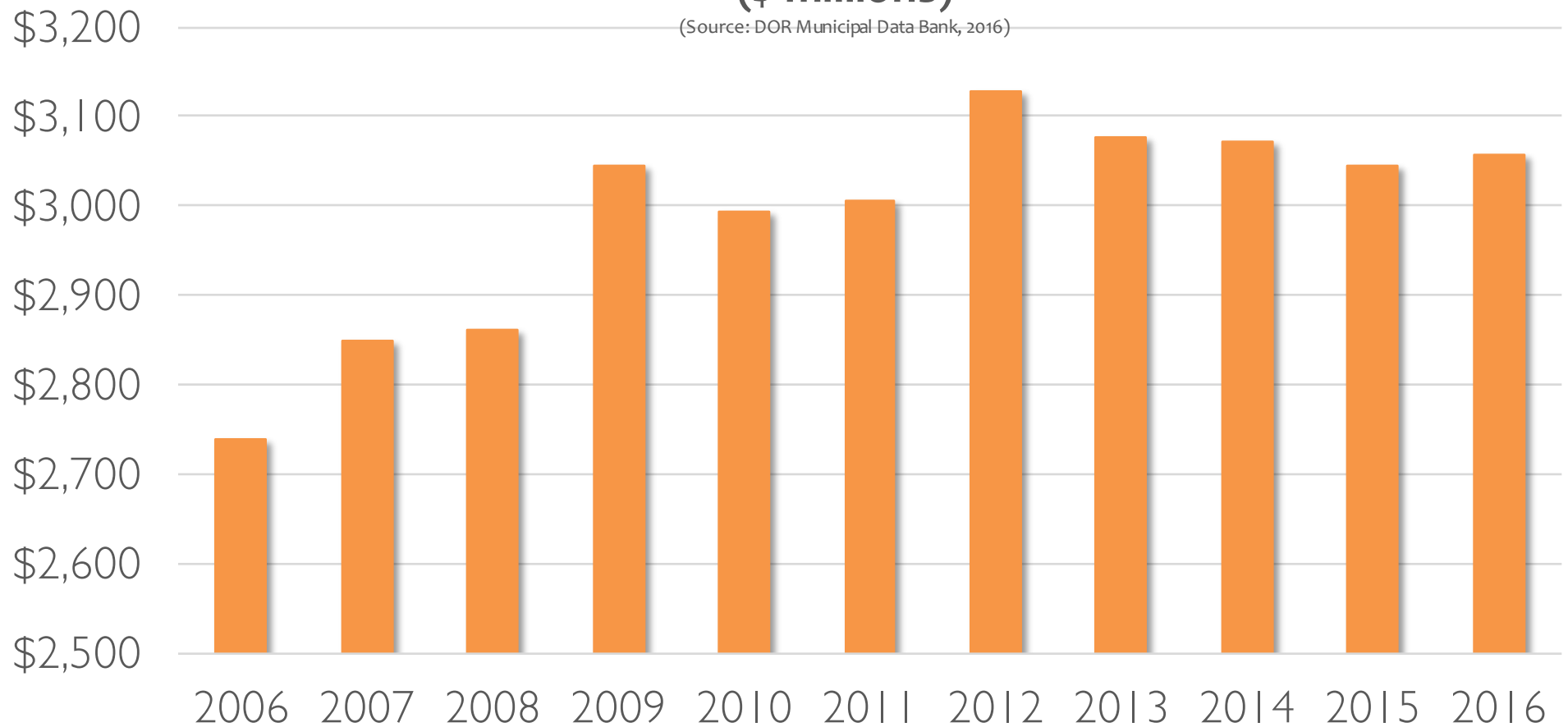
Local Housing conditions

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				
*Includes single-family properties only. Excludes properties with more than one house on the same lot.				

Local Housing conditions

Chilmark Residential Assessed Values by Year (\$ millions)

(Source: DOR Municipal Data Bank, 2016)

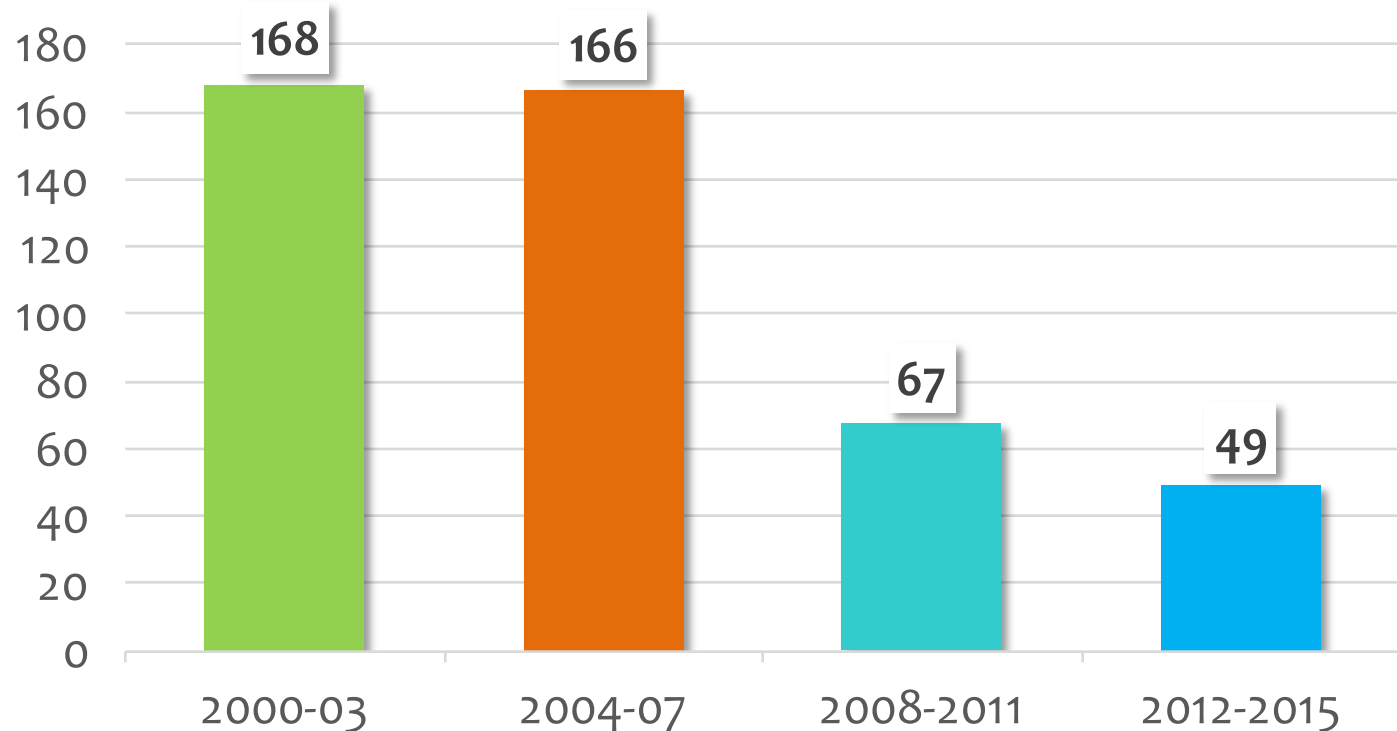


Local Housing conditions

- Very few arm's length sales since 2010 (about 130)
- Very little new home construction

New Housing Units (Est.): Chilmark, 2000-2015

Source: Massachusetts State Data Center, 2016, and RKG Associates



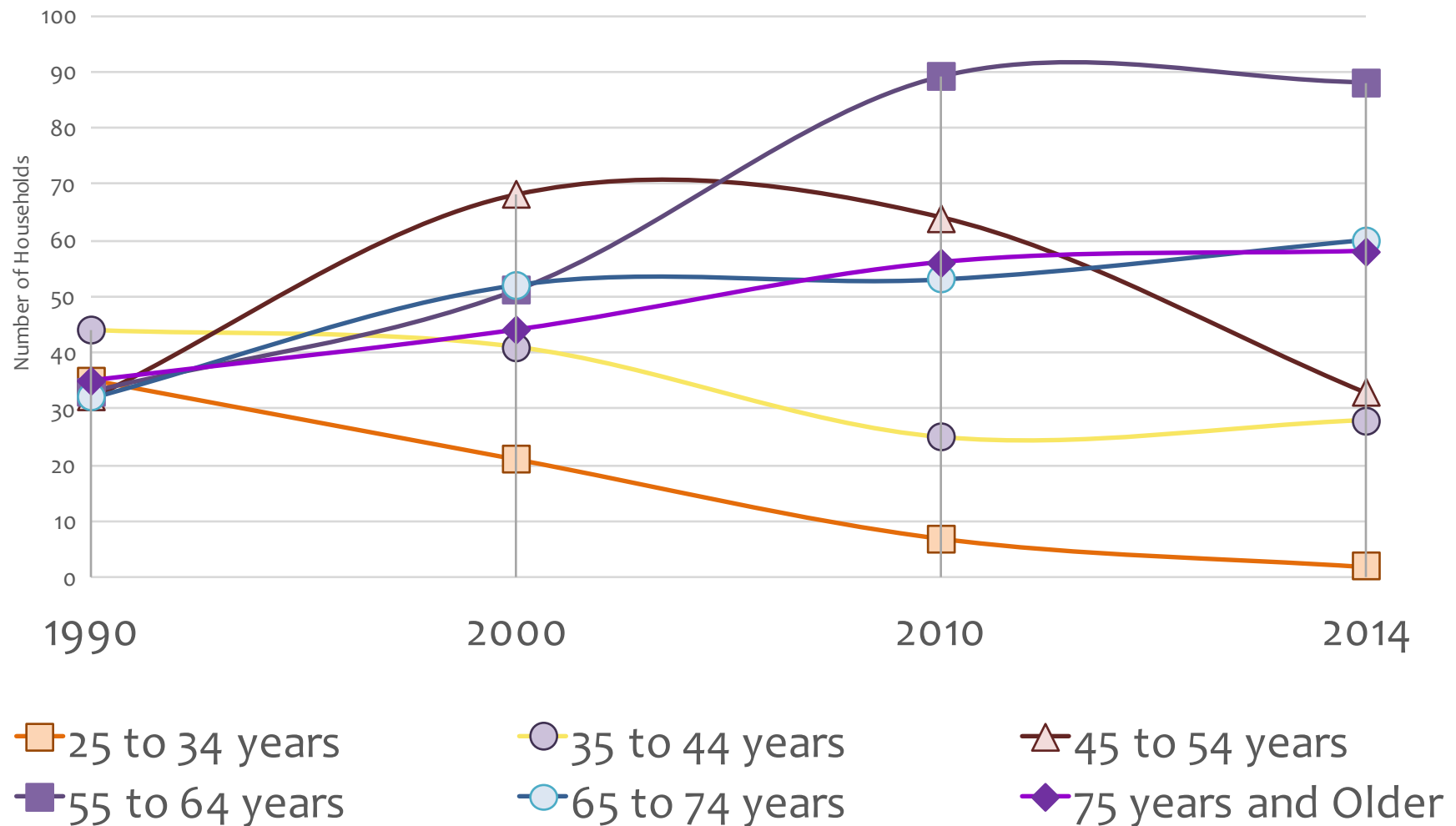
Local Housing conditions

- Homeowners
 - Chilmark has a larger percentage of homeowners over 65 than other towns. Actual numbers may be small, but potential exists for significant turnover in year-round units over the next 10-15 years.
 - Generally somewhat wealthier than year-round homeowners island-wide. Median homeowner income: \$67,813.
 - 44 percent have incomes over \$100,000.

Local Housing conditions

Homeowner Age Cohort by Year

Source: US Census 1990, 2000, 2010, ACS 10-14



Local Housing conditions

- Renters
 - Very small group of renter households in Chilmark
 - Larger percentage of 45-54 year old renters than the Vineyard as a whole
 - Most renters have lower incomes than homeowners, but pattern is not inconsistent with island-wide demographics
 - Real issue is very limited supply of rental units
 - Nearly all low- or moderate-income renters pay more than they can afford for housing

Local Housing conditions

- Concerns
 - High rental housing costs in relation to renter household income
 - Extraordinarily high housing values: barrier to entry for low-, moderate-, and middle-income people
 - Seasonal market has gradually encroached on year-round market
 - Most challenging environment for affordable housing of all towns on Martha's Vineyard



Jennifer Goldson, JM Goldson community preservation + planning

INTRODUCTION TO EXERCISE #4: SMALL GROUP VISIONING DISCUSSIONS

Objective & Format

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

Three Parts

- A. housing needs
- B. Vision
- C. opportunities and obstacles

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

Use of Results

Help the project team to:

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



EXERCISE SCHEDULE

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

**Brief presentations from each
discussion leader**



THANK YOU!

**NO MATTER WHAT
PEOPLE TELL YOU,
WORDS AND IDEAS
CAN CHANGE
THE WORLD.**

Robin Williams