

# Oak Bluffs Housing Needs & Vision

## Community Workshop

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Presented by

Jennifer M. Goldson, JM Goldson community preservation + planning

Judi Barrett, RKG Associates

**J M Goldson**  
community preservation  
+ planning

**RKG**  
ASSOCIATES INC.

# Why are we here tonight?

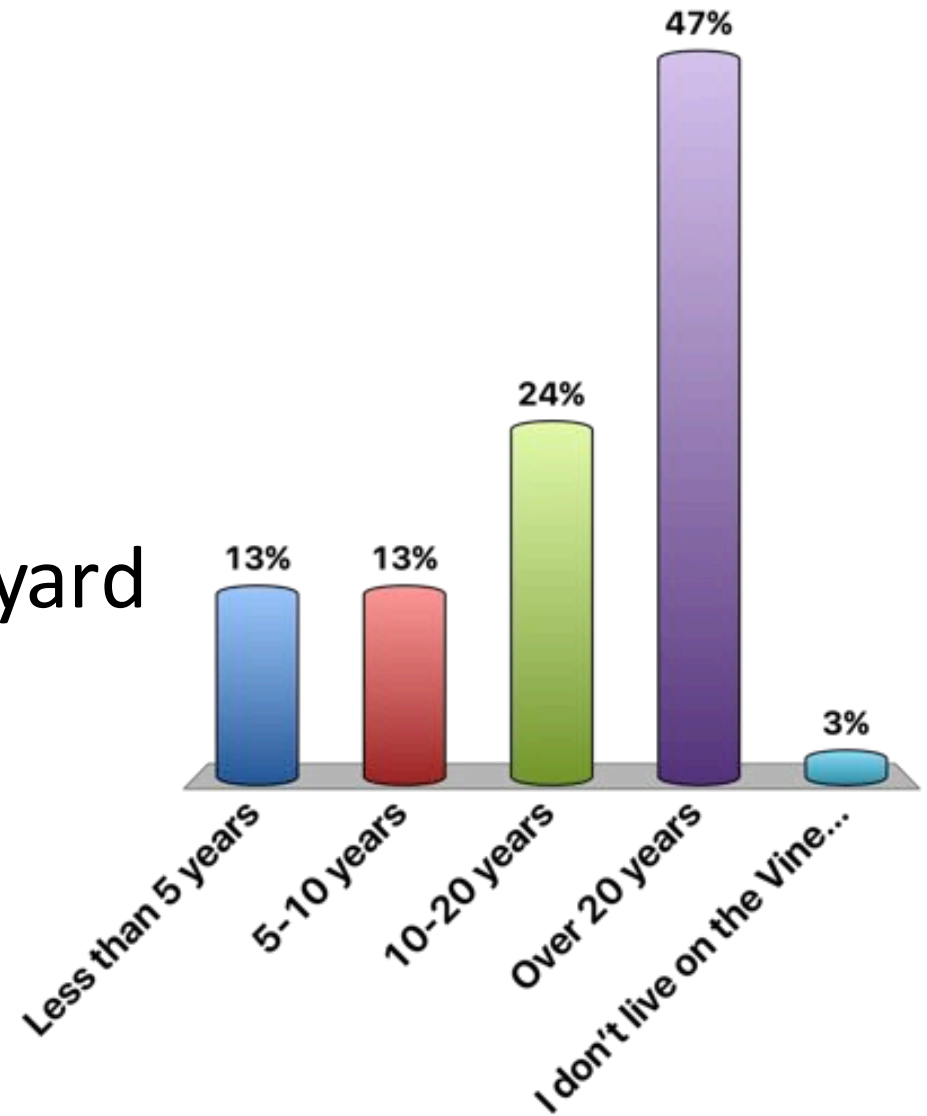
1. Understand your community and Island-wide housing needs better (only so much we can learn from data)
2. Envision a future for your community and the Island that meets the housing needs of all residents
3. Identify opportunities and obstacles to realizing your vision

# Topics

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

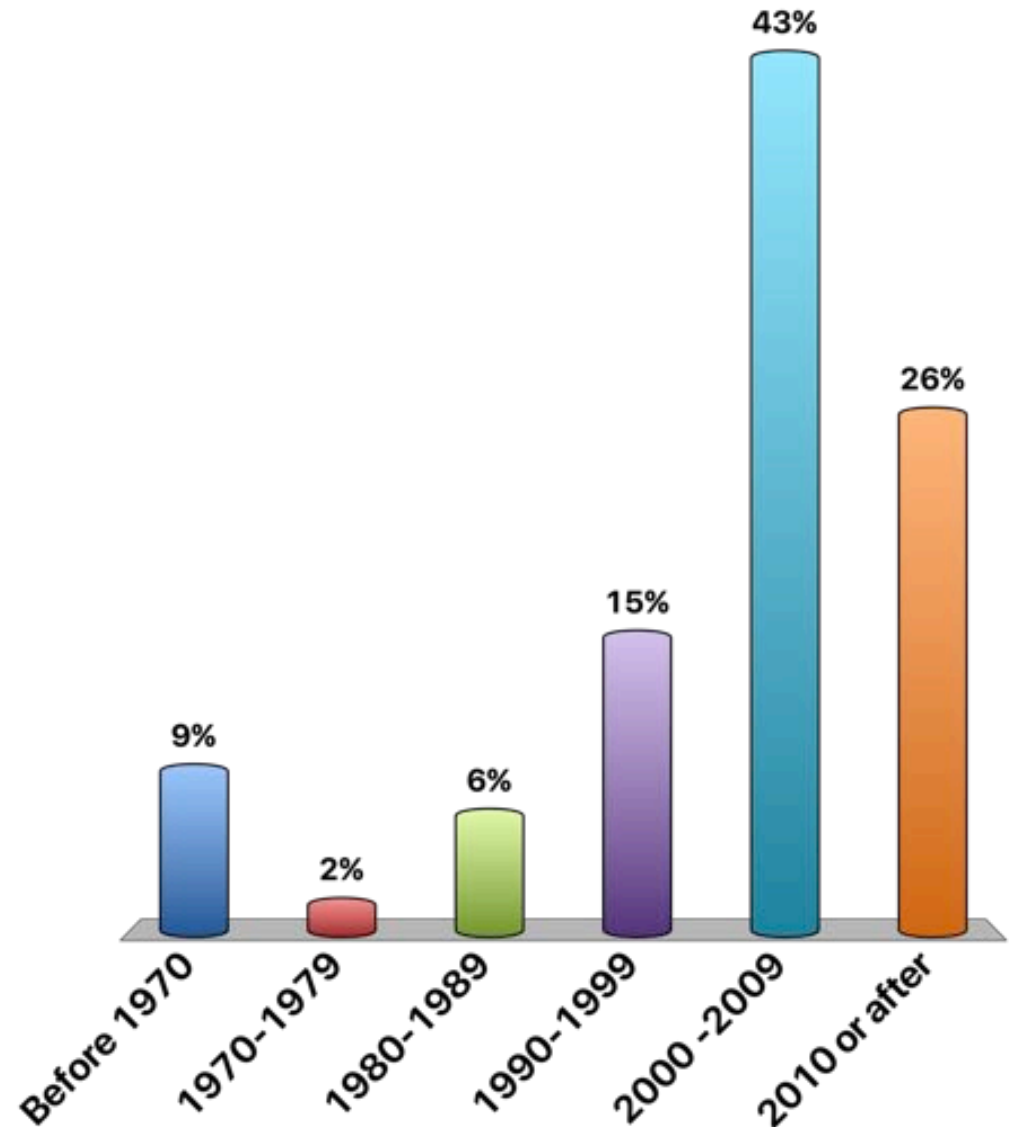
# How long have you lived on the Vineyard?

- 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

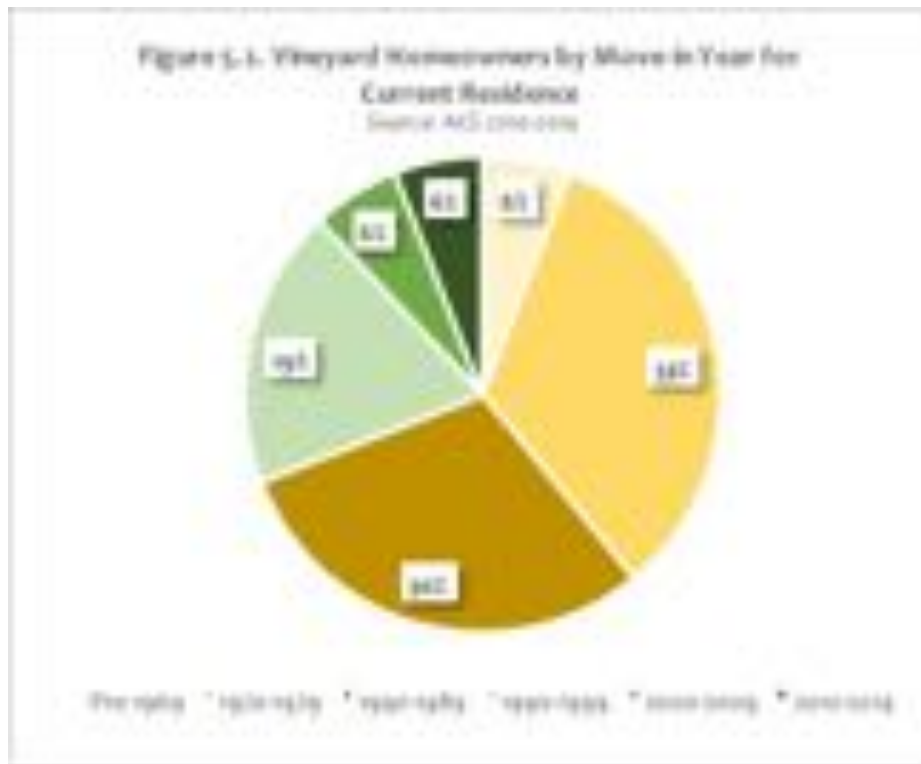


# When did you move into your current home?

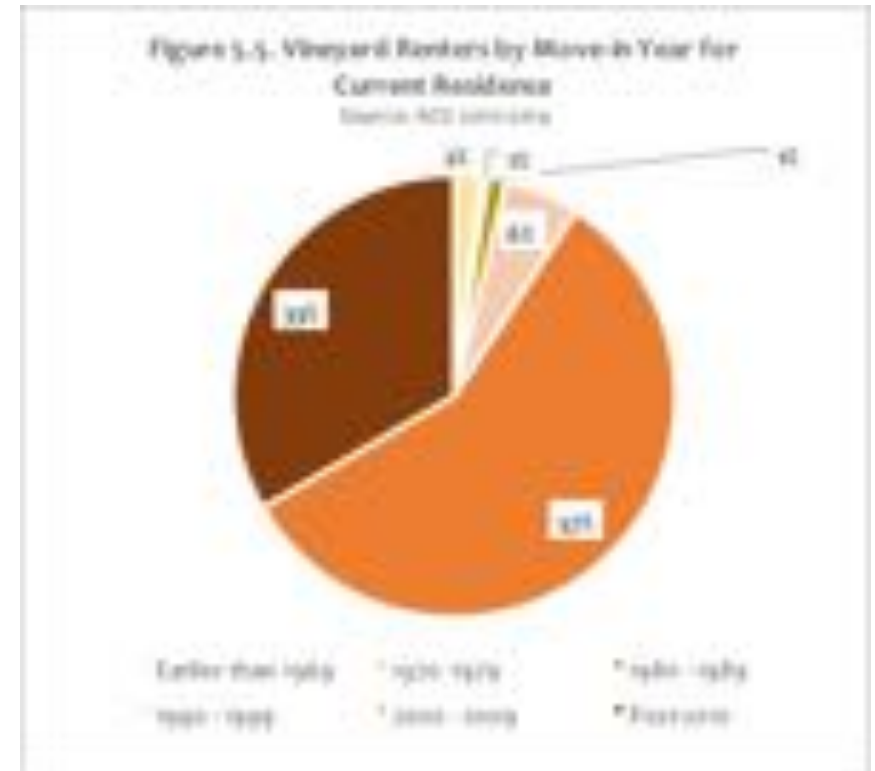
- A. Before 1970
- B. 1970-1979
- C. 1980-1989
- D. 1990-1999
- E. 2000 -2009
- F. 2010 or after



# According to available estimates from the Census Bureau...



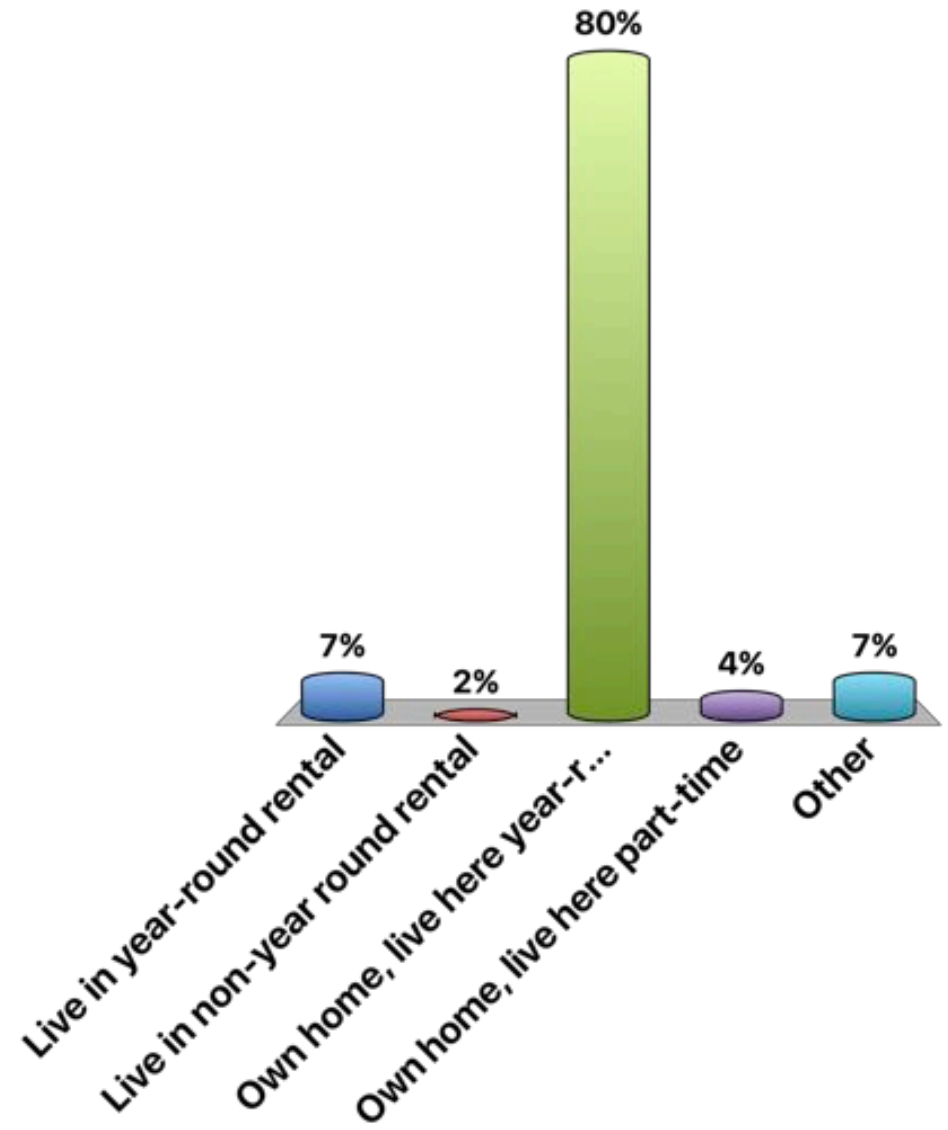
63% of year-round homeowners moved onto the Island between 1970-1989



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

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**78%** owner-occupied



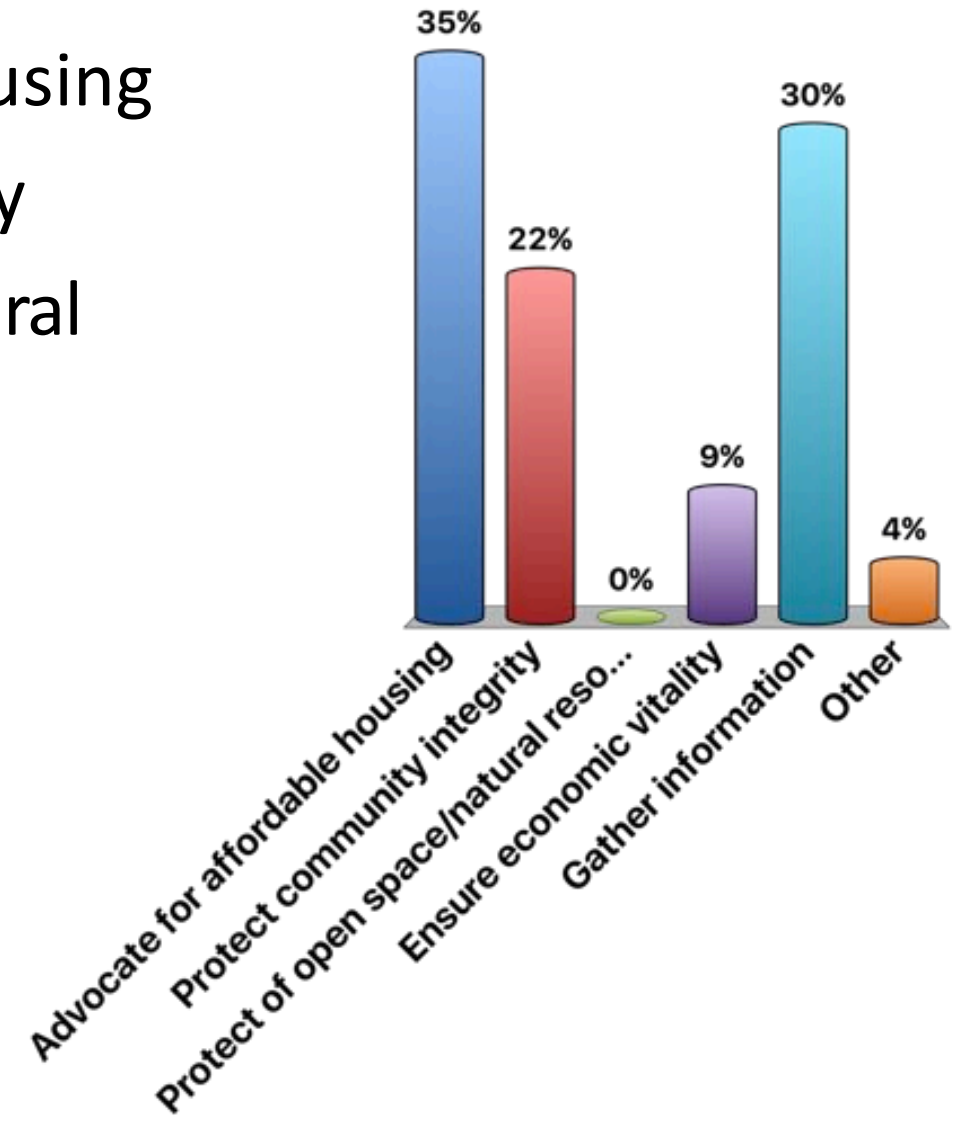
**22%** renter-occupied

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.

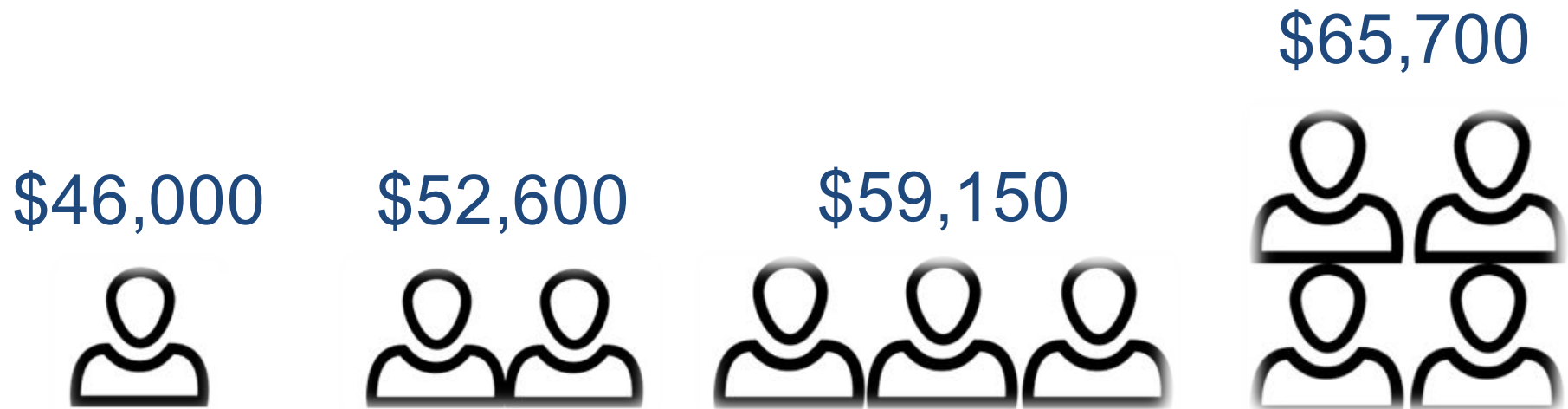
More info? <https://www.chapa.org/chapter-40b>

# 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

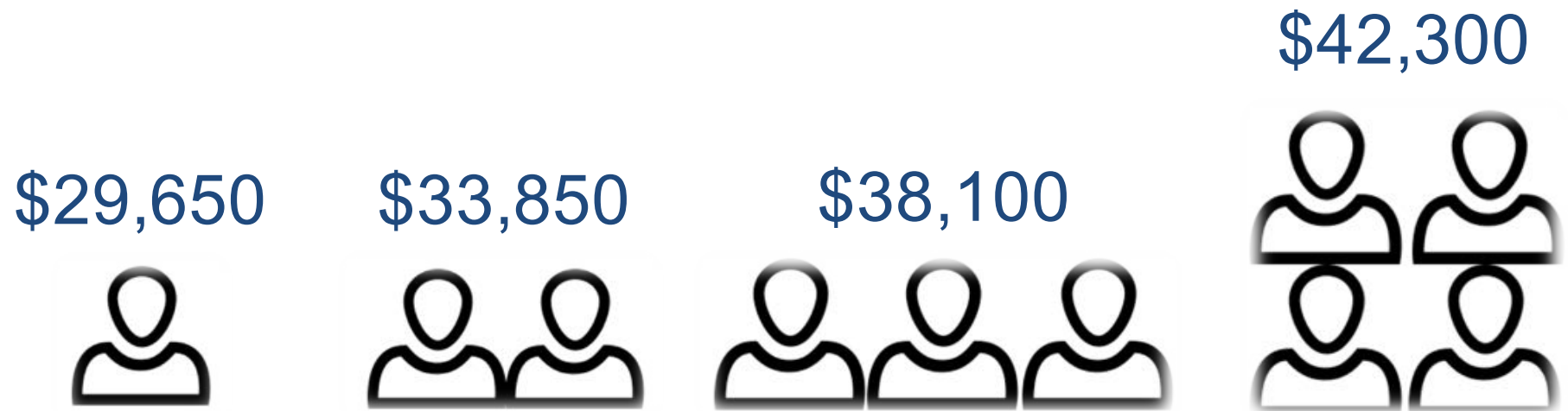
Incomes at or below 80% of area median income



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

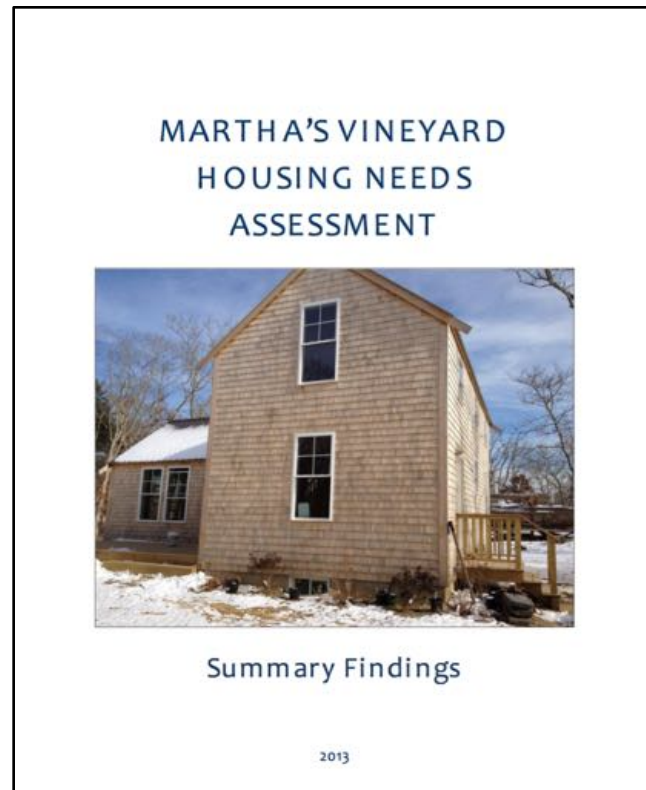
## Housing Production Plan “Must-Haves”

- 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.

**Oak Bluffs has 146 SHI units but still has local housing needs greater than 40B goal.**

**Close to 40% of all year-round households in Oak Bluffs have low/moderate income.**



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

Source: 2009-2013 ACS, CHAS data

Estimated 325 of 640 low/moderate income households are severely housing cost burdened in Oak Bluffs.



# Island-wide indicator of housing need

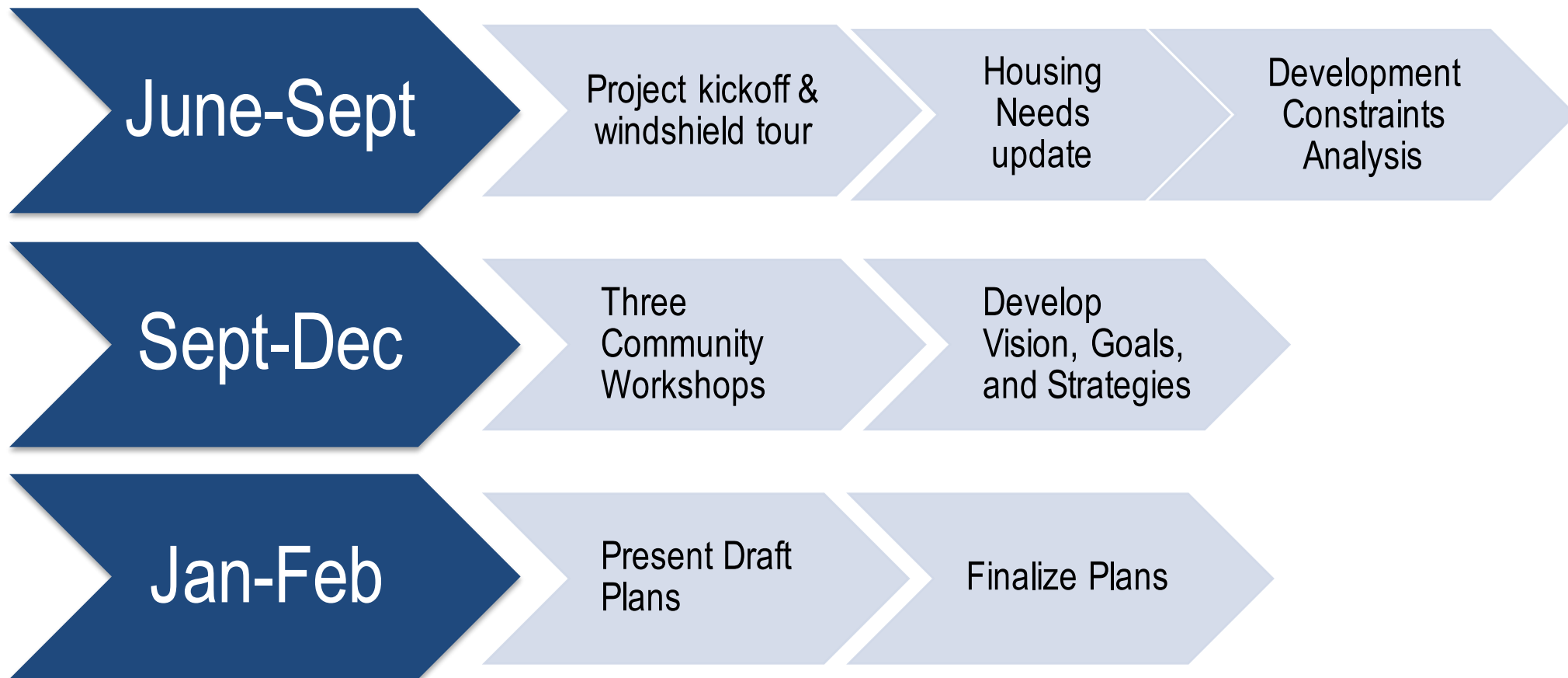
**40% of all year-round households on Martha's Vineyard have low/moderate income.**



**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 Oak Bluffs Housing Needs

## **#1. Market-rate and affordable rental units**

- Especially for households with very low and extremely low income (at or below 50% AMI)

## **#2. More Diverse Housing Options**

- Such as, congregate, two-family, multi-family, service enriched and accessible units

## **#3. More housing options for seasonal workers**

## **#4. Affordable homeownership opportunities**

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

Judi Barrett, RKG Associates

# **LOCAL HOUSING CONDITIONS**

# Local Housing conditions

- Oak Bluffs has the second largest housing inventory on Martha's Vineyard (second to Edgartown). Estimated total: 4,654 units.
  - Forty percent occupied year-round (78 percent owner-occupied, 22 percent renter-occupied).
  - Year-round vacancy rate: 1.8 percent
  - Seasonal units: 57 percent

# Local Housing conditions

- Housing Types
  - Overwhelming majority: detached single-family homes (90 percent)
  - However:
    - Oak Bluffs has the most diverse housing inventory on Martha's Vineyard
    - Limited mix of condominiums and multifamily dwellings
    - Properties with multiple homes on one lot

# 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
<b>Oak Bluffs</b>	<b>3,331</b>	<b>\$596,786</b>	<b>8.11</b>	<b>\$4,840</b>
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

- Housing Values
  - Federal Census, Mass. Dept. of Revenue fairly consistent: \$594,800 v. \$596,786

Home Values in Oak Bluffs			
	Oak Bluffs		Martha's Vineyard
Home Value	Count	Percent	Percent
Less than \$49,999	6	0%	1%
\$50,000 to \$99,999	0	0%	0%
\$100,000 to \$199,999	42	3%	2%
\$200,000 to \$299,999	38	3%	3%
\$300,000 to \$399,999	210	15%	12%
\$400,000 to \$499,999	194	14%	10%
\$500,000 to \$749,999	587	41%	41%
\$750,000 to \$999,999	246	17%	19%
\$1,000,000 or more	102	7%	13%
Source: US Bureau of the Census, American Community Survey 2010-14, "B25057: Value".			

# Local Housing conditions

- Housing Sales
  - 271 arm's length sales, 2013-2015
  - Estimated seasonal/vacation homebuyers: 60 percent
- Recession Impact: Oak Bluffs had the highest number of foreclosures on Martha's Vineyard.
- In 2009, 32 petitions to foreclose and 48 sales, or a foreclosure petition to sales ratio of 0.67. This is the equivalent of two foreclosure petitions for every three homes sold.

# Local Housing conditions

- Renters
  - Estimate: 399 renters, but the count is difficult to determine: some year-round, some “shuffling” in summer months
  - Majority of renters between 25-54 years
  - Oak Bluffs has younger renters than most other towns, but younger cohorts are declining
  - Elderly renter population is larger than other towns because Oak Bluffs has rental housing specifically for seniors and people with disabilities

# Local Housing conditions

- Profile of gross monthly rents

Renter Households by Gross Rent per Month			
	Oak Bluffs		Martha's Vineyard
	Count	Percent	Percent
Less than \$250	0	0%	2%
\$250 - \$500	49	13%	6%
\$500 - \$750	26	7%	4%
\$750 - \$1,000	55	15%	11%
\$1,000 – \$1,500	68	18%	28%
<b>\$1,500 or more</b>	<b>171</b>	<b>46%</b>	<b>48%</b>
Source: US Bureau of the Census, American Community Survey 2010-14, "B25063: Gross Rent".			

# Local Housing conditions

- Concerns
  - Very high incidence of cost burdened homeowners with low incomes (about 340 households)
  - All extremely low-income homeowners are cost burdened
  - Almost all low- or moderate-income renters are cost burdened (but less so for extremely low-income renters)
  - Renter household incomes overall are fairly high in Oak Bluffs, limited incidence of cost burdened renters over the moderate income limit
  - Inadequate supply to meet the needs of competing markets



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