

Tisbury Housing Needs & Vision

Community Workshop

September 2016

Presented by

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J M Goldson
community preservation
+ planning

RKG
ASSOCIATES INC.

Why are we here tonight?

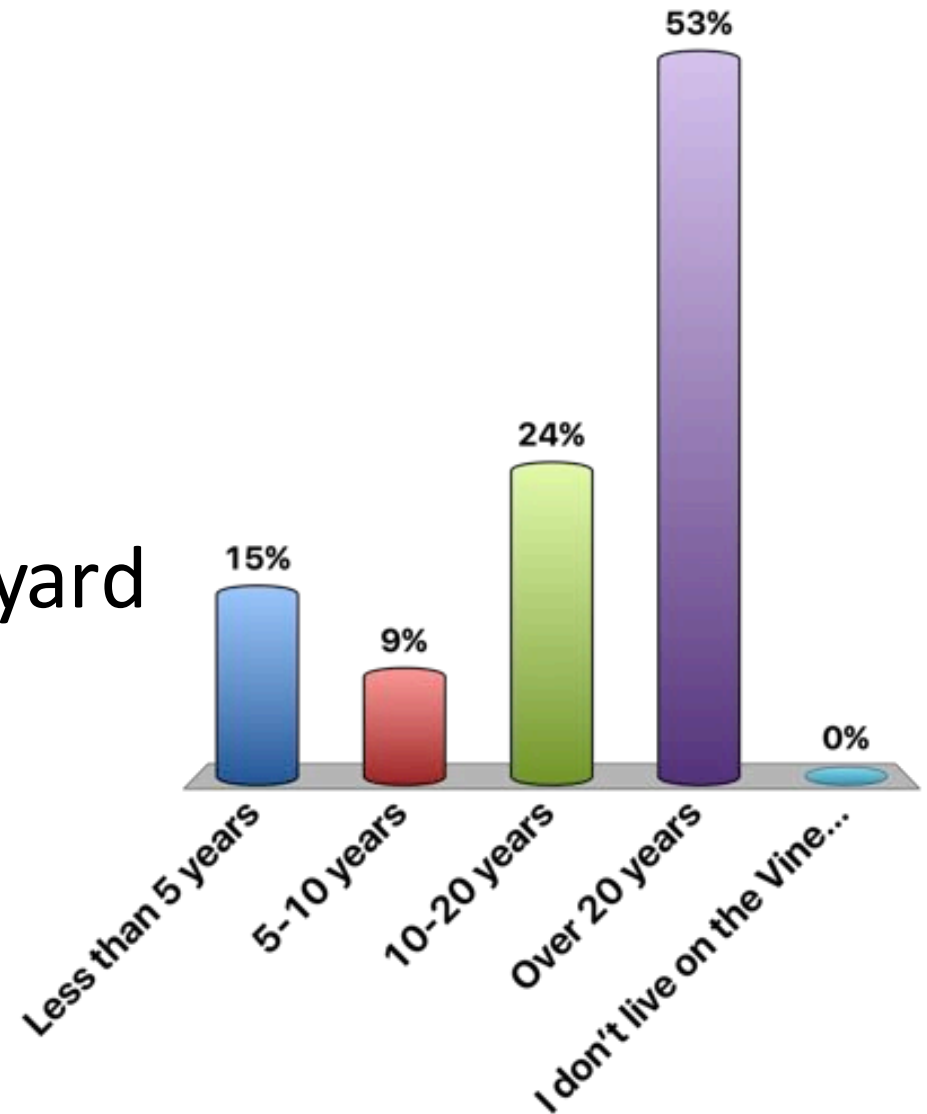
1. Understand your community and Island-wide housing needs better (only so much we can learn from data)
2. Envision a future for your community and the Island that meets the housing needs of all residents
3. Identify opportunities and obstacles to realizing your vision

Topics

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

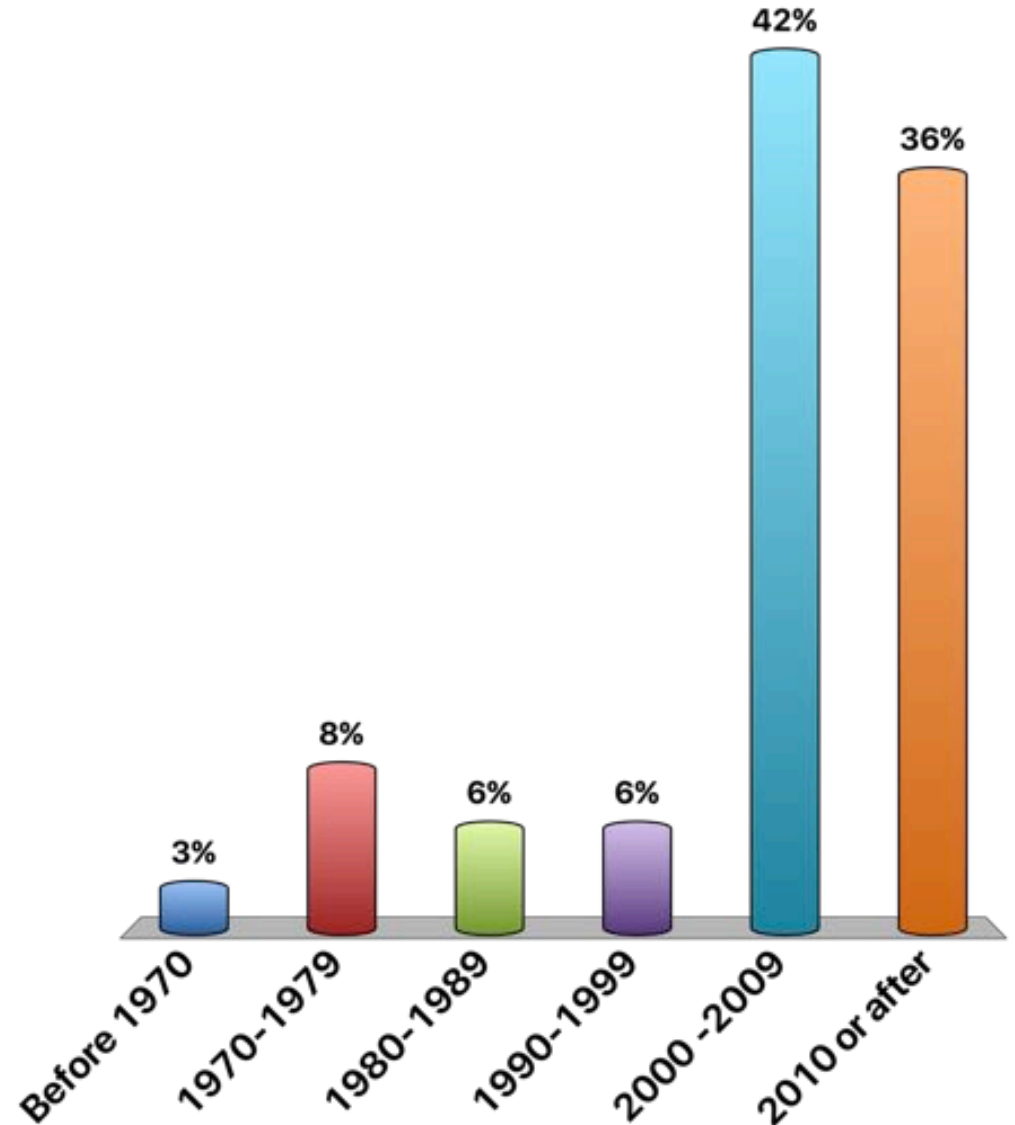
How long have you lived on the Vineyard?

- 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

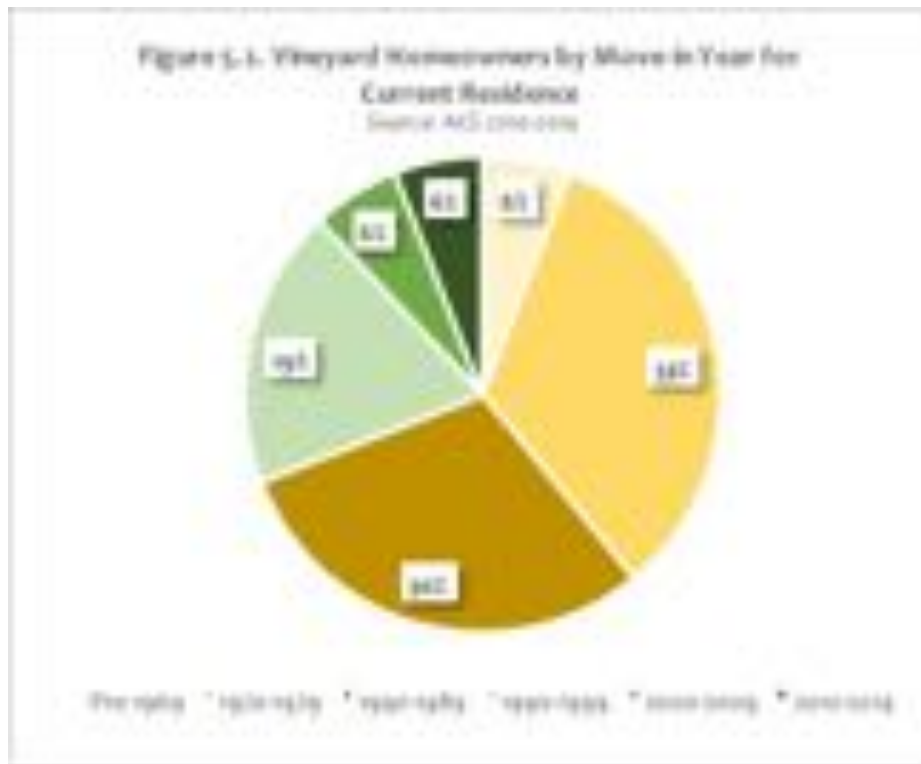


When did you move into your current home?

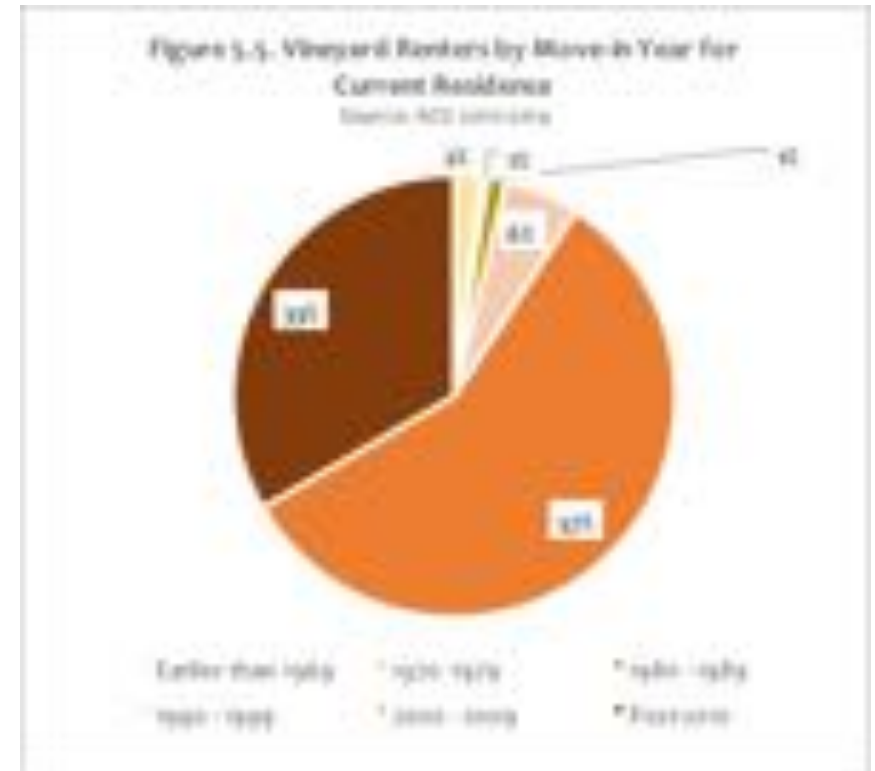
- A. Before 1970
- B. 1970-1979
- C. 1980-1989
- D. 1990-1999
- E. 2000 -2009
- F. 2010 or after



According to available estimates from the Census Bureau...



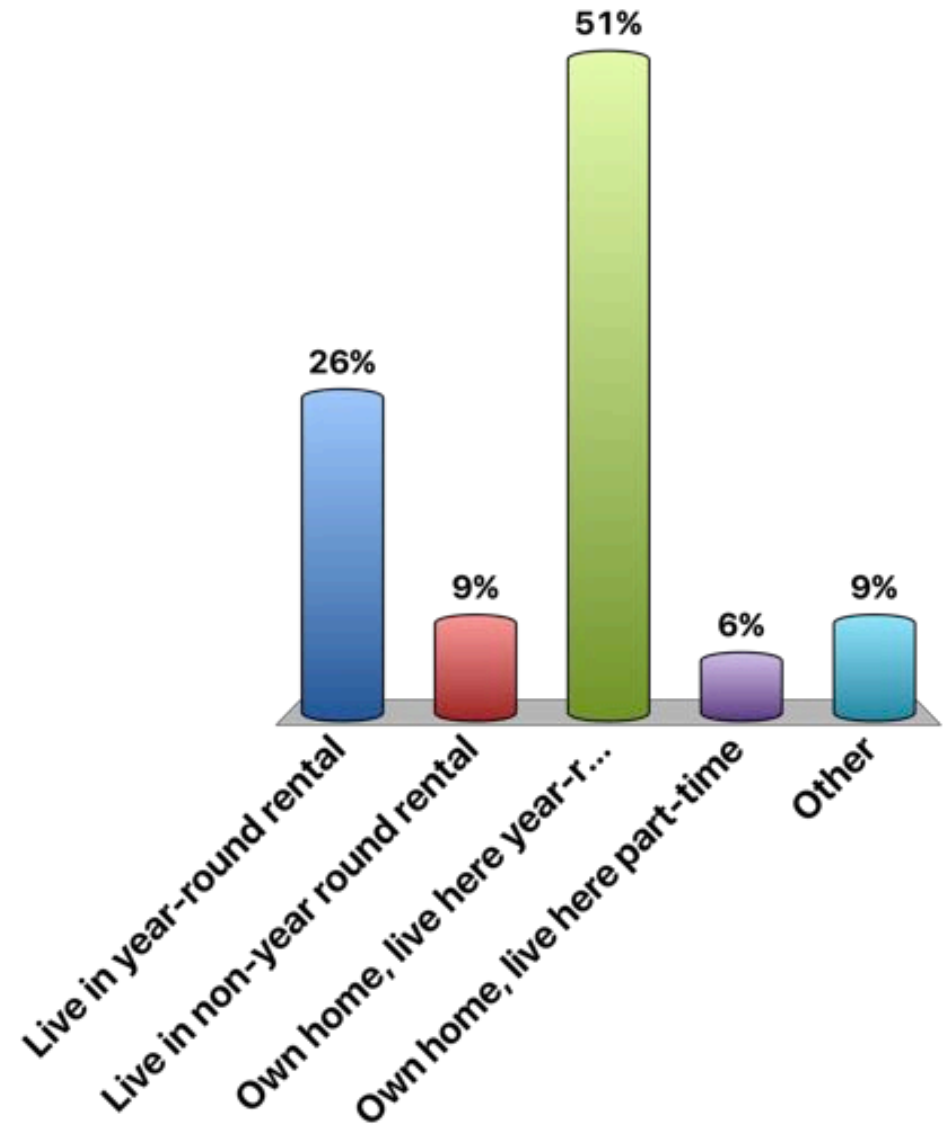
63% of year-round homeowners moved onto the Island between 1970-1989



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

78% owner-occupied

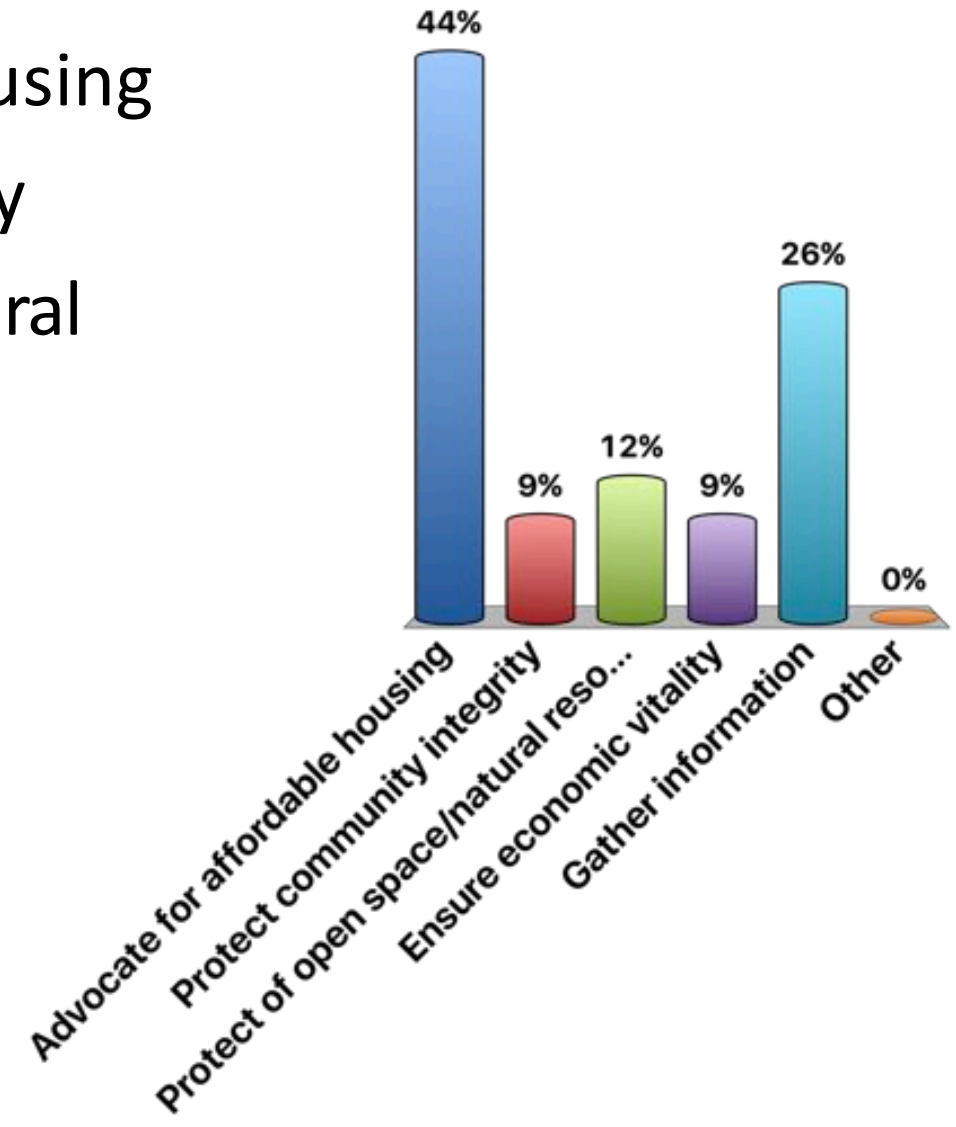


22% renter-occupied

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.

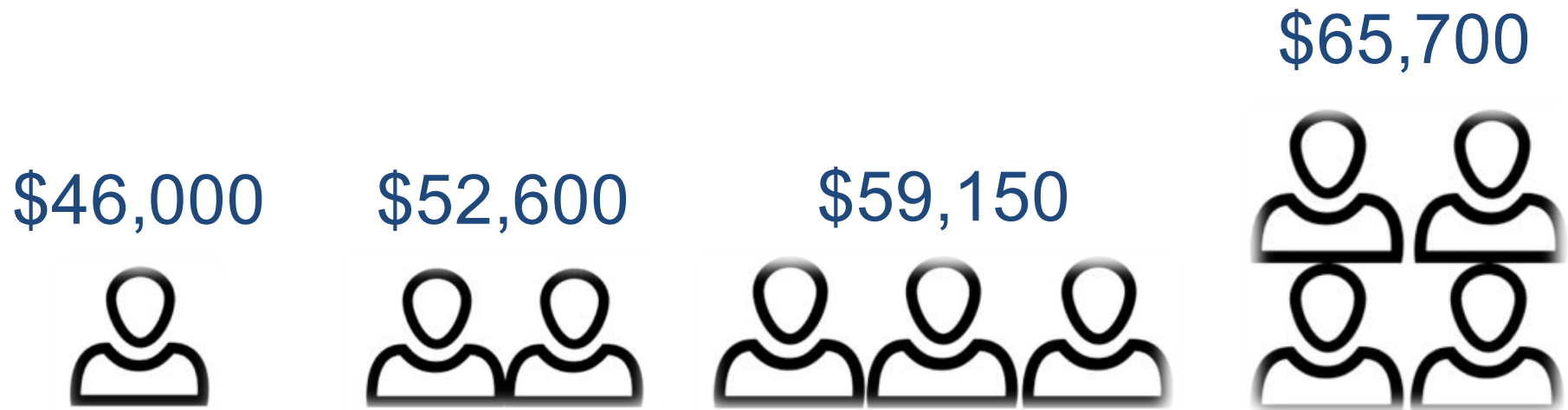
More info? <https://www.chapa.org/chapter-40b>

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

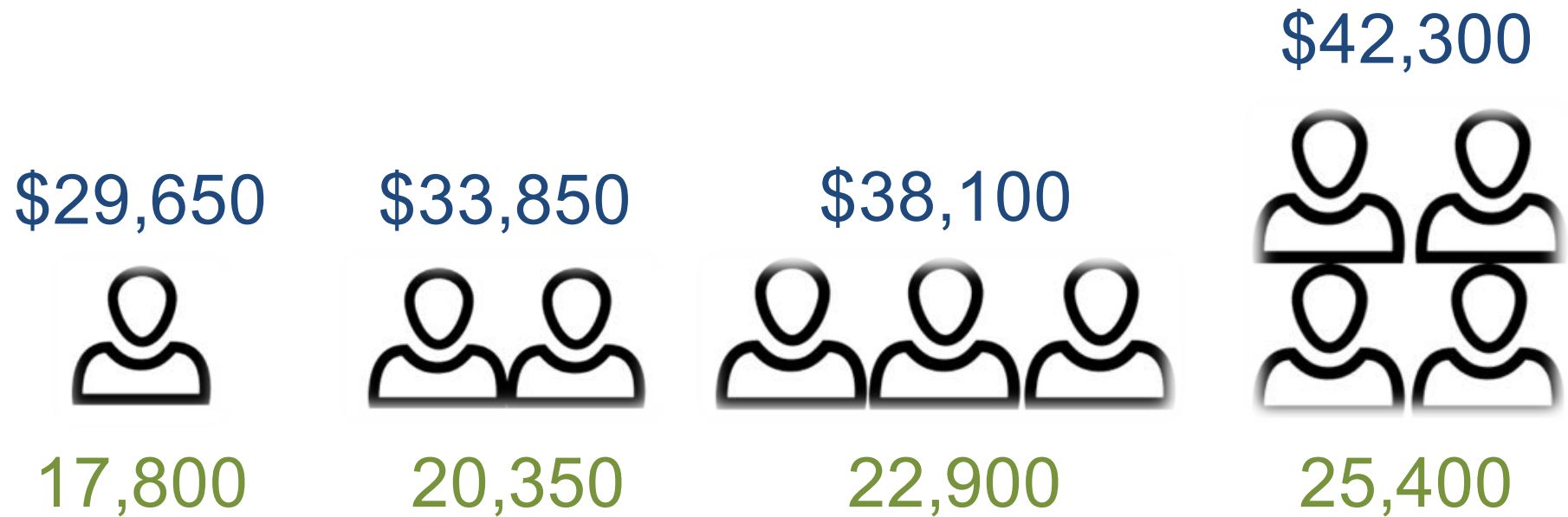
Low/Moderate-Income Households

Incomes at or below 80% of area median income



Income limits vary by household size.

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



Project Scope of Work

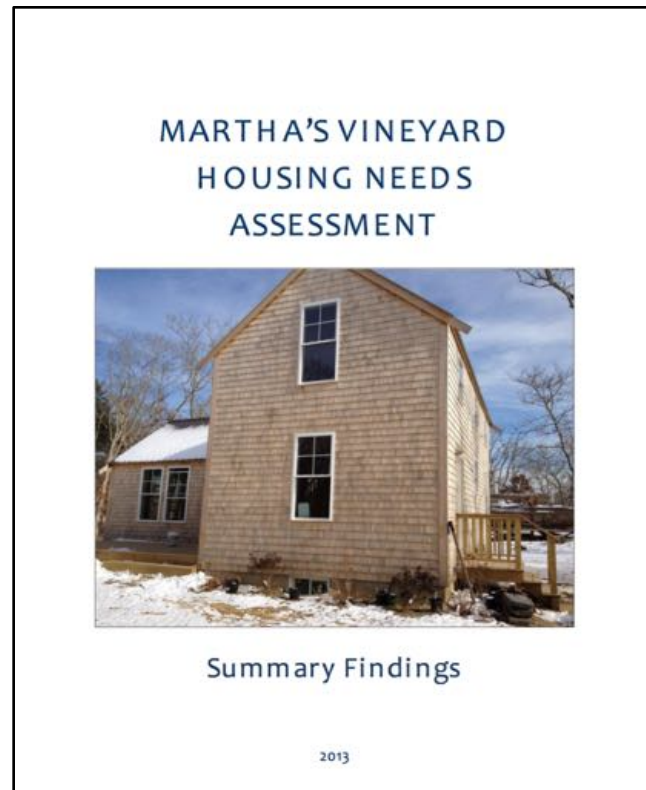
Housing Production Plan “Must-Haves”

- Needs assessment
- Strategy to achieve 10%+
- Five-year action plan

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.

**Tisbury has 109 SHI units.
Local housing needs are greater than 40B goal.**

Over half of all year-round households in Tisbury have low/moderate income.



61% of these households spend more than half of their total gross income on housing.

Source: 2009-2013 ACS, CHAS data

**Estimated 395 of 650 low/moderate income households
are severely housing cost burdened in Tisbury.**

Island-wide indicator of housing need

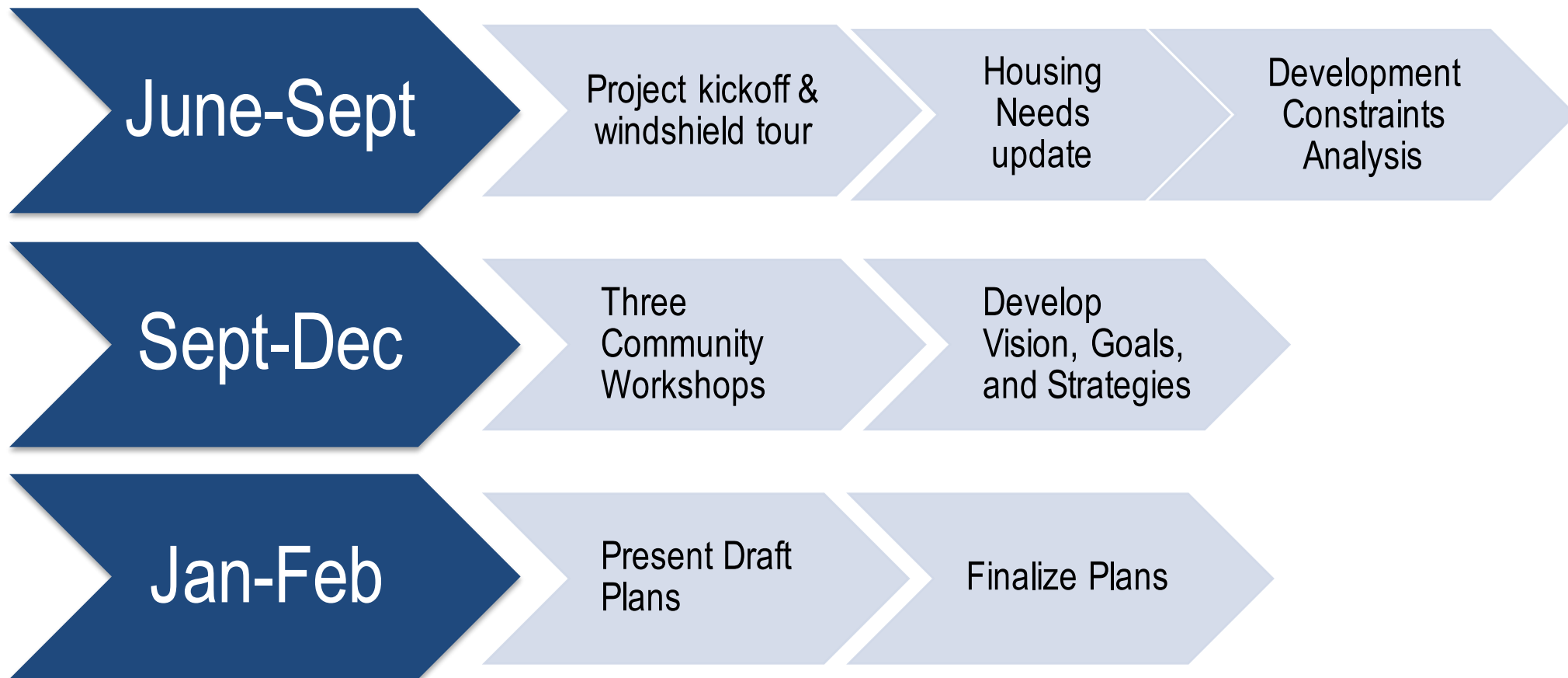
40% of all year-round households on Martha's Vineyard have low/moderate income.



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 Tisbury Housing Needs

#1. Market-rate and affordable rental units

- Especially for households with extremely low income

#2. Affordable homeownership opportunities

- Especially for low/moderate income households (=>80% AMI)
- Also need indicated for middle-income (80-100% AMI)
- Not strongly indicated for 100-150% AMI

#3. More seasonal employee housing options

#4. More Diverse Housing

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

Judi Barrett, RKG Associates

LOCAL HOUSING CONDITIONS

Local Housing conditions

- Tisbury a total of 2,912 housing units (estimated).
 - 42 percent occupied year-round (70 percent owner-occupied, 30 percent renter-occupied).
 - Largest percentage of year-round units of the six Vineyard towns.
 - 52 percent of the housing stock in Tisbury is for seasonal or vacation use.
 - Also units classified loosely as “other vacant,” most likely units occupied from time to time throughout the year

Local Housing conditions

- Housing Types
 - Single-family dwellings (86 percent)
 - Overall, Tisbury has the most diverse mix of housing on Martha's Vineyard
 - Condominiums, two-family homes, multi-family dwellings
 - In absolute terms, largest number of two-family and multi-family units on the island even though its total inventory is only 56-62 percent of Edgartown or Oak Bluffs

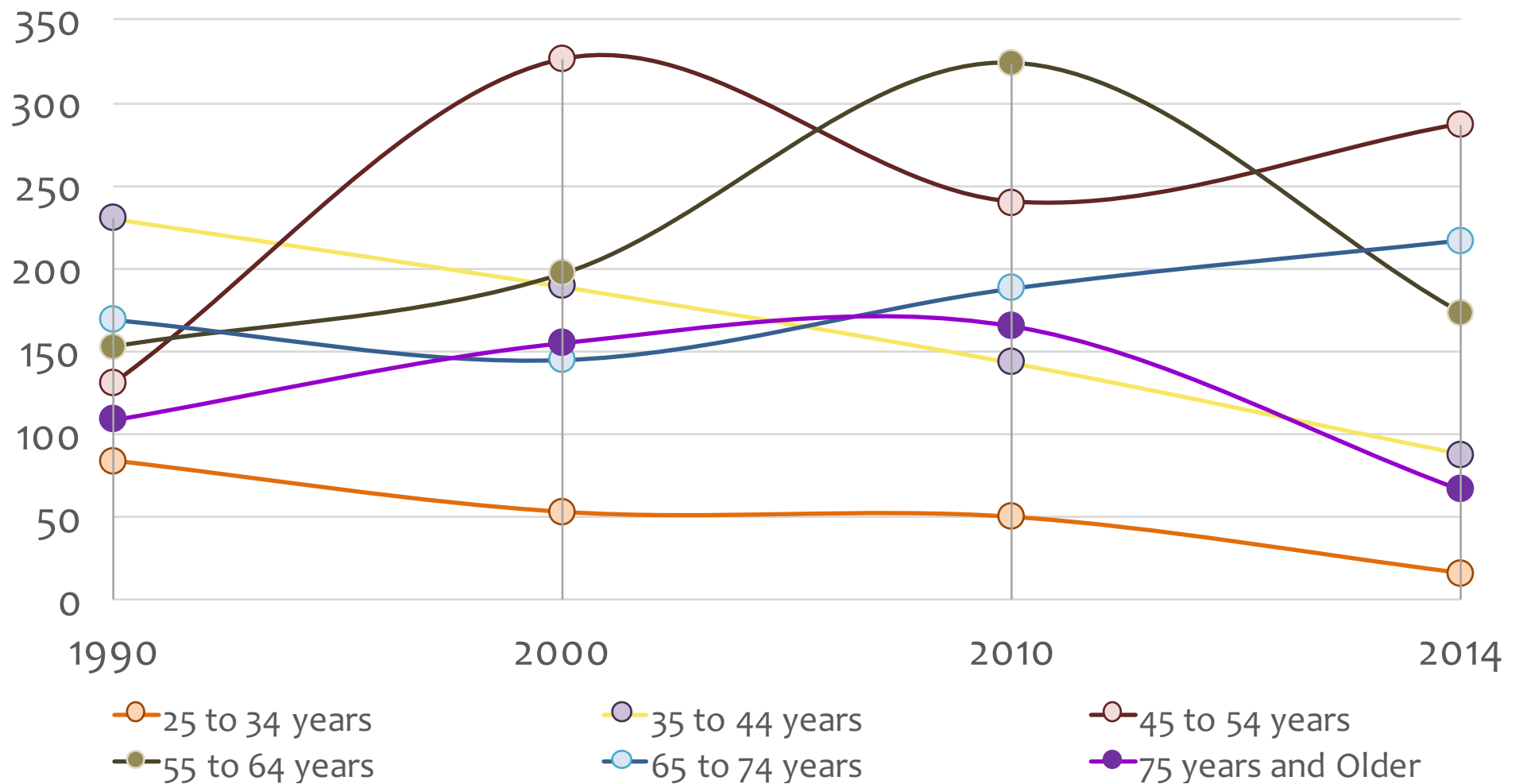
Local Housing conditions

- Year-round homeowner characteristics
 - Fastest growing age group: 65 to 74 years
 - Much larger percentage of older homeowners than other MV towns
 - Cohort 45 to 54 years also growing
 - Sustained, long-term decline in younger homeowners

Local Housing conditions

Homeowner Age Cohort by Year

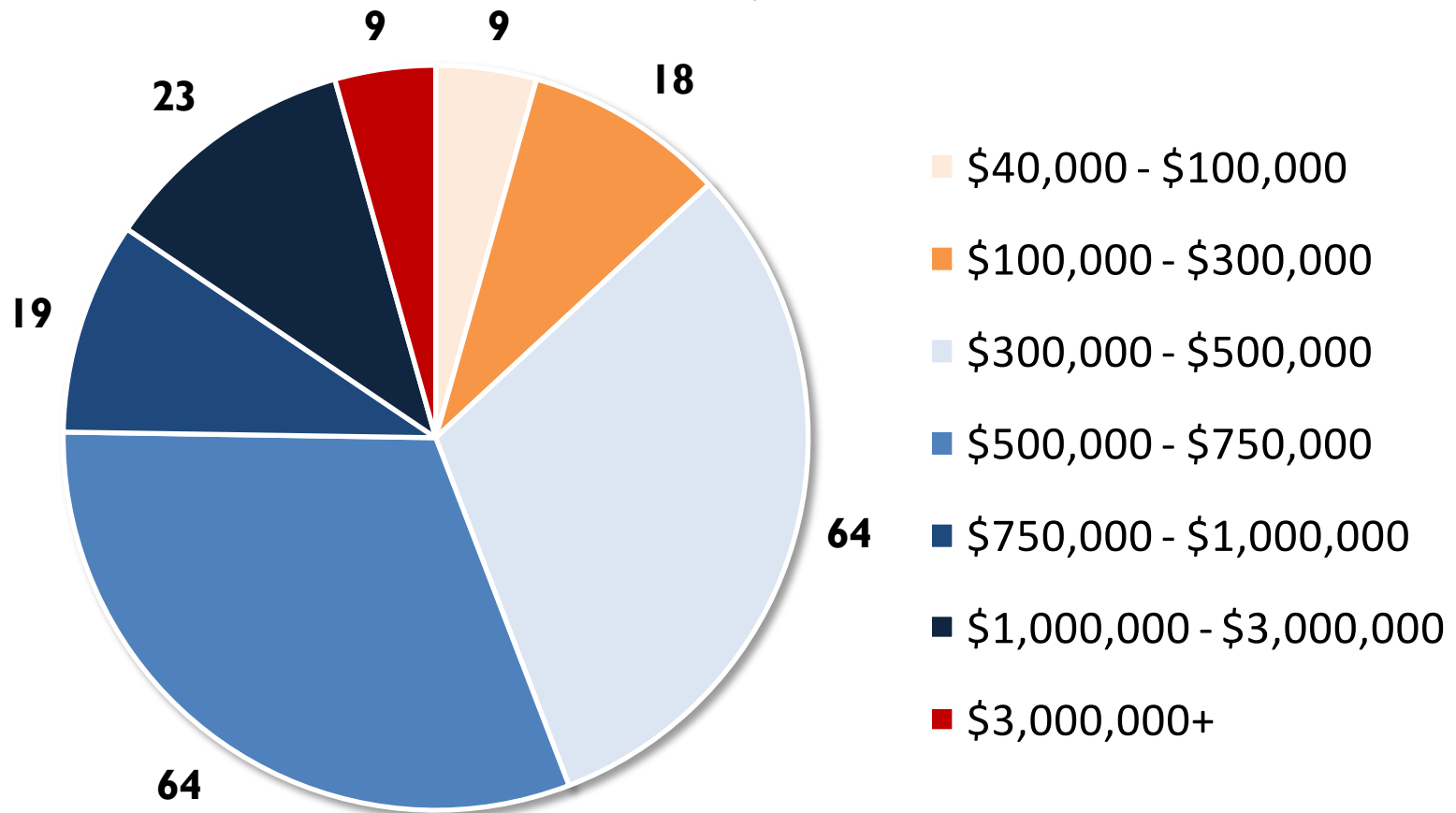
Source: US Census 1990, 2000, 2010, ACS 10-14



Local Housing conditions

Tisbury Residential Sales: 2013-2015

Source: Warren Group, 2016



206 arm's length sales, 2013-2015

About 54% seasonal homebuyers

Local Housing conditions

- Year-round homeowners
 - Median household income: \$50,303
 - Can afford to spend \$1,258 per month for housing
 - But, median homeowner expenditure for housing costs is \$2,486 (for homeowners with a mortgage)

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

Residential Property Taxes in Tisbury and Surrounding Towns

	Median Residential Tax Bill (Year-Round Units Only)		
Geography	All Homeowners	Homeowners with Mortgage	Homeowners without Mortgage
Massachusetts	\$3,896	\$3,917	\$3,844
Aquinnah	\$4,083	\$2,857	\$5,357
Chilmark	\$2,744	\$2,384	\$3,143
Edgartown	\$2,880	\$2,488	\$4,545
Oak Bluffs	\$3,554	\$3,521	\$3,628
Tisbury	\$3,406	\$3,057	\$3,682
West Tisbury	\$3,454	\$3,278	\$3,717

Source: ACS Five-Year Estimates, 2010-2014, B25103.

Local Housing conditions

- Renters
 - In general, younger renters than other MV towns
 - Lowest renter household income of MV towns (median: \$30,139)

Renter Households by Gross Rent per Month

	Tisbury		Martha's Vineyard
	Count	Percent	Percent
Less than \$250	21	6%	2%
\$250 - \$500	0	0%	6%
\$500 - \$750	10	3%	4%
\$750 - \$1,000	54	16%	11%
\$1,000 – \$1,500	126	37%	28%
\$1,500 or more	131	38%	48%

Source: US Bureau of the Census, American Community Survey 2010-14, "B25063: Gross Rent".

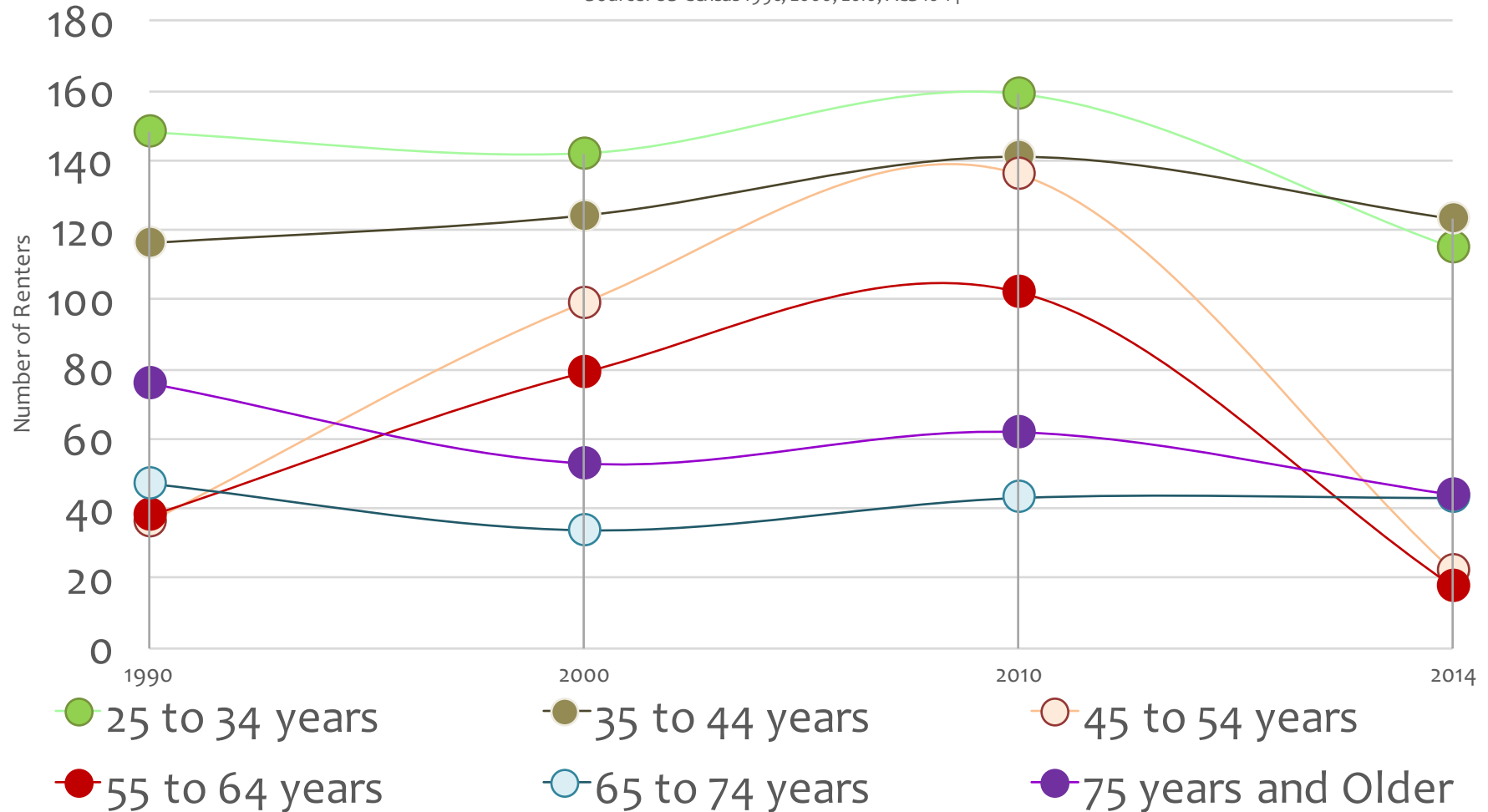


**Affordable
Rent**

Local Housing conditions

Renter Age Cohort by Year

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



Local Housing conditions

- Concerns
 - Very high incidence of cost burdened homeowners with low and extremely low incomes (>90 percent)
 - Rental cost burden especially challenging for very-low and low-income renters.
 - Inadequate supply for competing markets (year-round and seasonal homebuyers, seasonal workers, year-round renters)



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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 (15 minutes)
- B. Vision (25 minutes)
- C. opportunities and obstacles (20 minutes)

WHAT THE HECK IS VISIONING?

**IMAGINE FOR A MOMENT
WHAT YOUR COMMUNITY
COULD BE AT ITS VERY BEST.**

A vision that works

A background image featuring a curved road that leads towards a horizon. The road is light gray with a dashed white line in the center. Overlaid on the road is the text 'ROAD TO THE FUTURE' in a bold, sans-serif font. The text is white and appears to be part of a larger graphic or sign.

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
- Help people feel hopeful and optimistic

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*



THANK YOU!

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

Robin Williams