West Tisbury 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
• 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](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.

- $46,000
- $52,600
- $59,150
- $65,700
**Extremely Low (ELI) & Very Low-Income (VLI)**

Incomes at or below 50% of area median income

<table>
<thead>
<tr>
<th>Income</th>
<th>Number of People</th>
</tr>
</thead>
<tbody>
<tr>
<td>$29,650</td>
<td>1</td>
</tr>
<tr>
<td>$33,850</td>
<td>3</td>
</tr>
<tr>
<td>$38,100</td>
<td>6</td>
</tr>
<tr>
<td>$42,300</td>
<td>8</td>
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</table>
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.
West Tisbury has 23 units on the Subsidized Housing Inventory and need is much greater

- Estimated 174 of 325 low/moderate income households are severely housing cost burdened in West Tisbury.
- Almost all low/moderate income renters (est. 69 households) in West Tisbury (99.9%) are living in housing they cannot afford.
Island-wide indicator of housing need

- 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

June-Sept
- Project kickoff & windshield tour
- Housing Needs update
- Development Constraints Analysis

Sept-Dec
- Three Community Workshops
- Develop Vision, Goals, and Strategies

Jan-Feb
- Present Draft Plans
- Finalize Plans
# 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 West Tisbury Housing Needs

#1. More rental units at all market levels including affordable

#2. More Diverse Housing Options - alternatives to conventional single-family houses
   – Such as, congregate, small multi-family, service enriched

#3. Some affordable homeownership
   – Mostly at or below low/moderate income (80% AMI)
   – Some middle income (80%-100% AMI and up to 150% AMI)
LOCAL HOUSING CONDITIONS
Local Housing conditions

- Sixty-three percent of the housing stock in West Tisbury is for seasonal or recreational use.
- Over 90 percent of year-round units are owner occupied.
- Eighty-three percent of West Tisbury’s homeowners live in a home valued at more than $500,000.
Local Housing conditions

• Housing stock:
  – Predominantly single-family dwellings
  – Many (over 300) properties with multiple homes on one lot
  – 4.6 single-family properties for every 1 property with multiple houses (very high multiple dwelling ratio)
  – No apartments – or at least no rental developments
  – Very small inventory of other housing types (e.g., condominiums)
Local Housing conditions

- New housing construction is expensive in West Tisbury! The average new home construction cost is $702,799 – according to building permit data reported by the state.
Local Housing conditions

Figure 5.1 Residential Construction Permits 2006-2015
Source: Massachusetts State Data Center, 2016
Local Housing conditions

- West Tisbury has a much smaller percentage of older homeowners (75 and over) than Martha’s Vineyard as a whole. Most of the growth here has occurred among homeowners between 45-54 years.
- Significant declines among younger households: those under 25 and between 25 and 34.
- Median household income here is $78,836.
Local Housing conditions

- Between 2013-2015: 108 arm’s length housing sales.
- 85 single family dwellings, 1 two-family home, 1 condominium, and 23 properties with multiple homes on one parcel.

<table>
<thead>
<tr>
<th>Property Type</th>
<th>Median Sale Price</th>
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<tbody>
<tr>
<td>Single-Family</td>
<td>$600,000</td>
</tr>
<tr>
<td>Two-Family</td>
<td>$600,000</td>
</tr>
<tr>
<td>Condominium</td>
<td>$240,500</td>
</tr>
<tr>
<td>Multiple Homes on One Parcel</td>
<td>$750,000</td>
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</tbody>
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Local Housing Conditions

Figure 5.4 West Tisbury Residential Sales: 2013-2015


- $100,000 - $300,000: 38%
- $300,000 - $500,000: 20%
- $500,000 - $750,000: 13%
- $750,000 - $1,000,000: 7%
- $1,000,000 - $3,000,000: 2%
- $3,000,000 - $5,000,000: 2%
Local Housing conditions

• Less than 100 year-round renters (according to the Census Bureau)
• Clustered in three age cohorts (25 to 34; 35 to 44; 55 to 59)
• Total number of renters has dropped since 1990, especially since 2010
• Median income: $46,422
• Nearly 60 percent of available rental units: $1,500/month for rent and utilities
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
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
EXERCISE DESIGN AND SCHEDULE

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

Brief presentations from each discussion leader
THANK YOU!