

# NAHANT HOUSING NEEDS ASSESSMENT



## **Community demographics**

Understand population, households, incomes



## **Housing stock**

Housing types, sizes, etc.



## **Housing market + affordability**

Sales prices, rents, cost-burdened households, etc.



# Context Communities Analysis

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- Provide a reference point to evaluate the significance of findings and trends observed in Nahant
- Determined based on data indicators and a similarity score
  - Ex. Total population, housing unit breakdown, coastal community, etc.

# Context Communities Analysis - Results

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- MAPC and Town of Nahant staff reviewed the analysis and confirmed context communities so the housing needs assessment could be started
- The results of the analysis are that the following were selected to be context communities:

Essex

Hull

Rockport

Marblehead

Ipswich

Swampscott



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Housing types, sizes, etc.

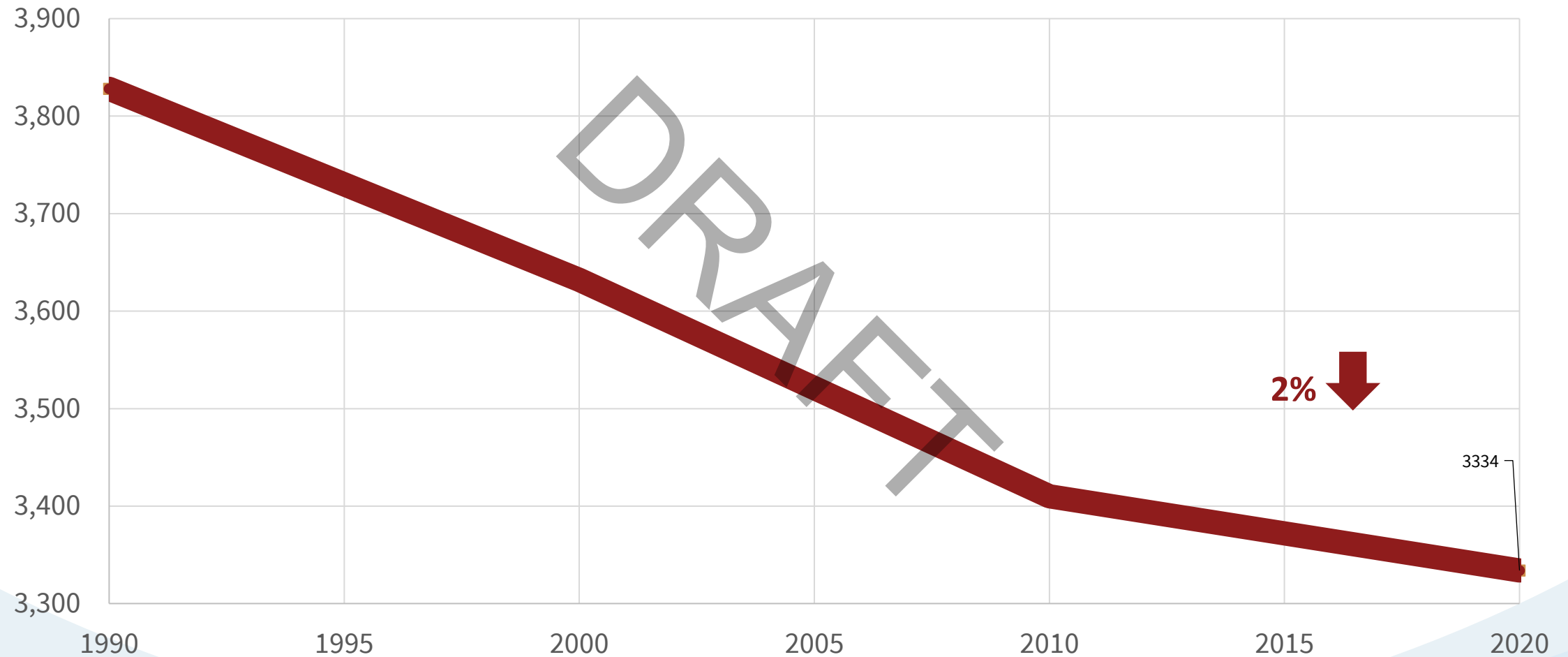


## **Housing market + affordability**

Sales prices, rents, cost-burdened households, etc.

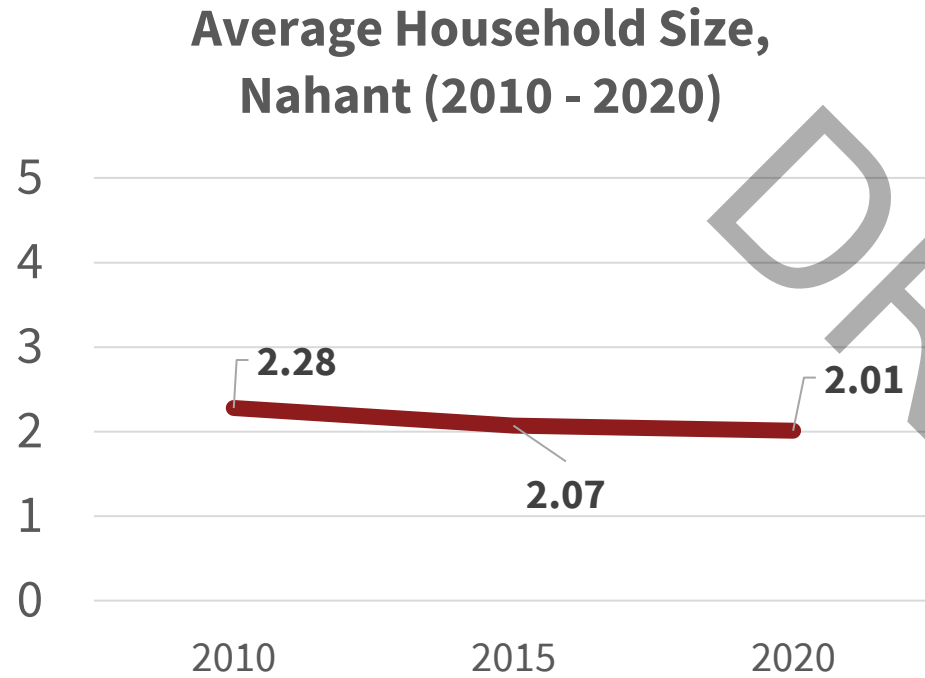


# Total Population, Nahant (1990 - 2020)

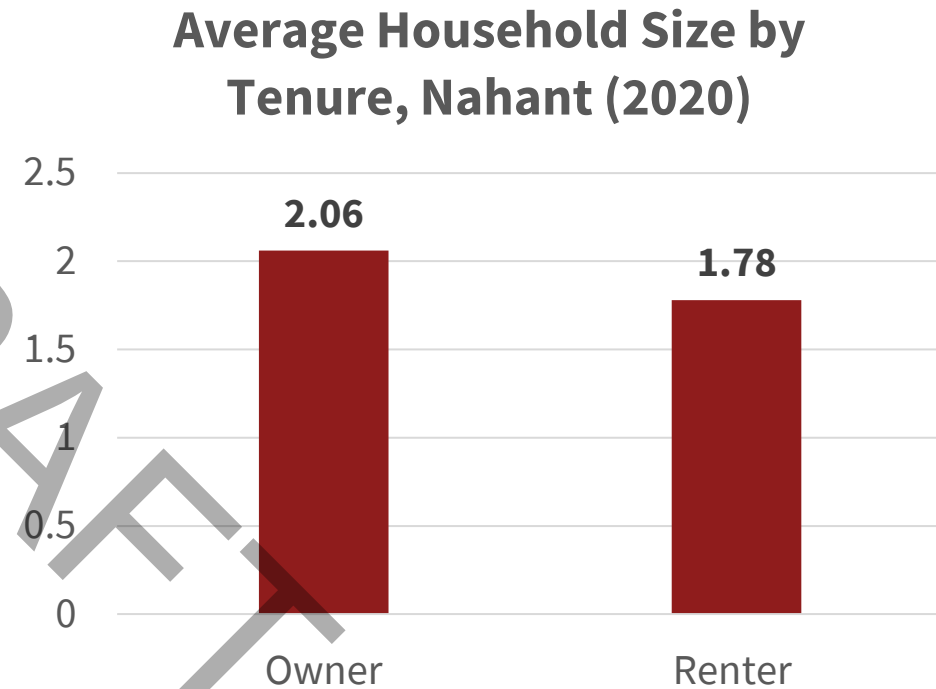


Sources: U.S. Decennial Census and American Community Survey (1990 – 2020)

# Average Household Size



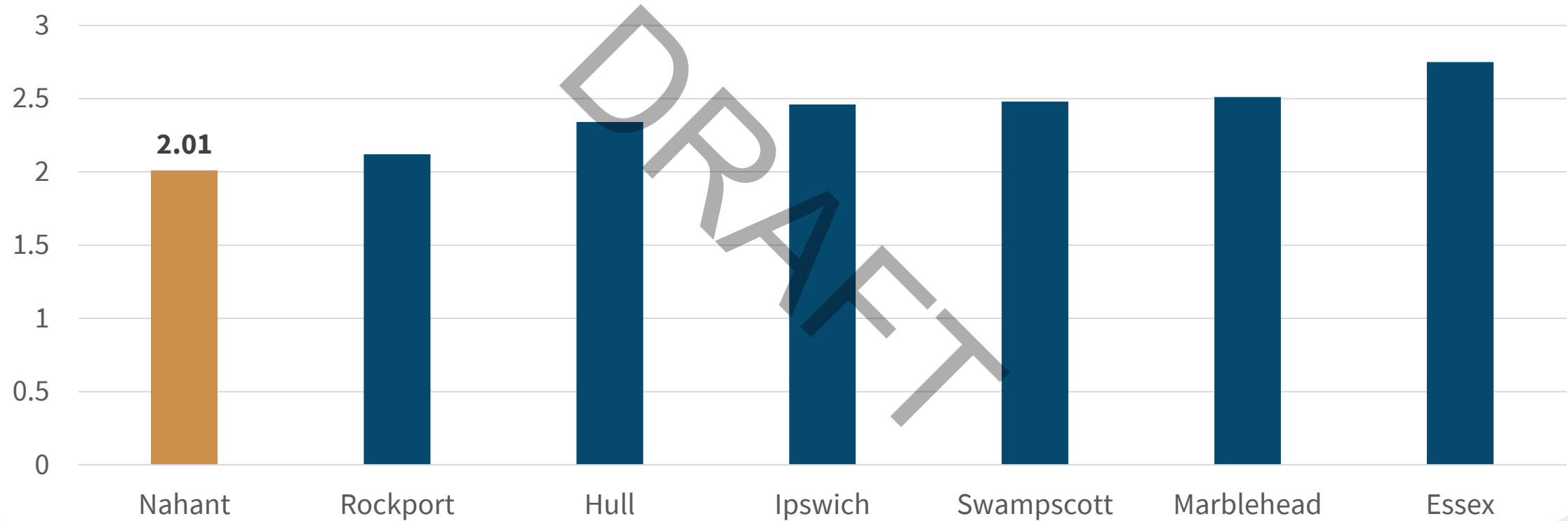
Sources: U.S. American Community Survey (2010 – 2020)



Source: ACS (2016-2020)

# Average Household Size

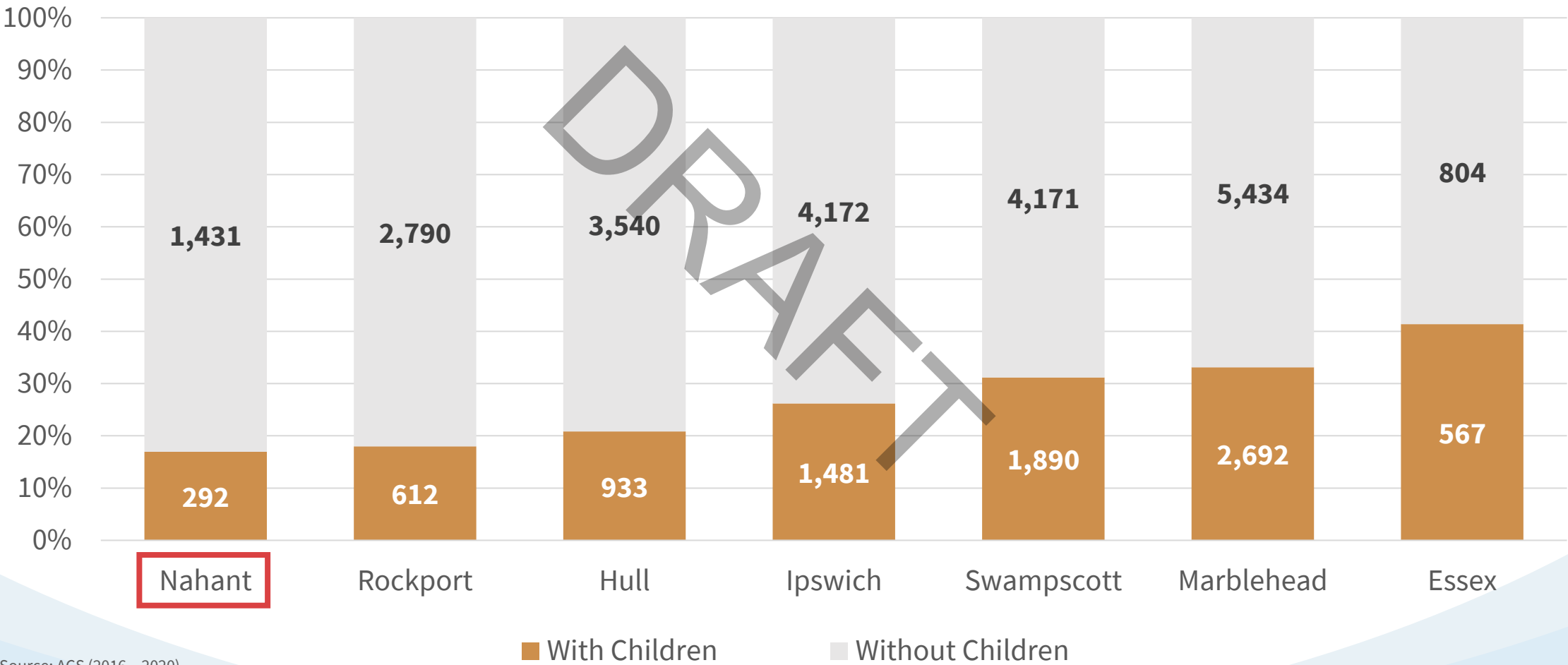
Nahant & Context Communities (2020)



Source: ACS (2016-2020)

# Households With Children

Nahant & Context Communities (2020)

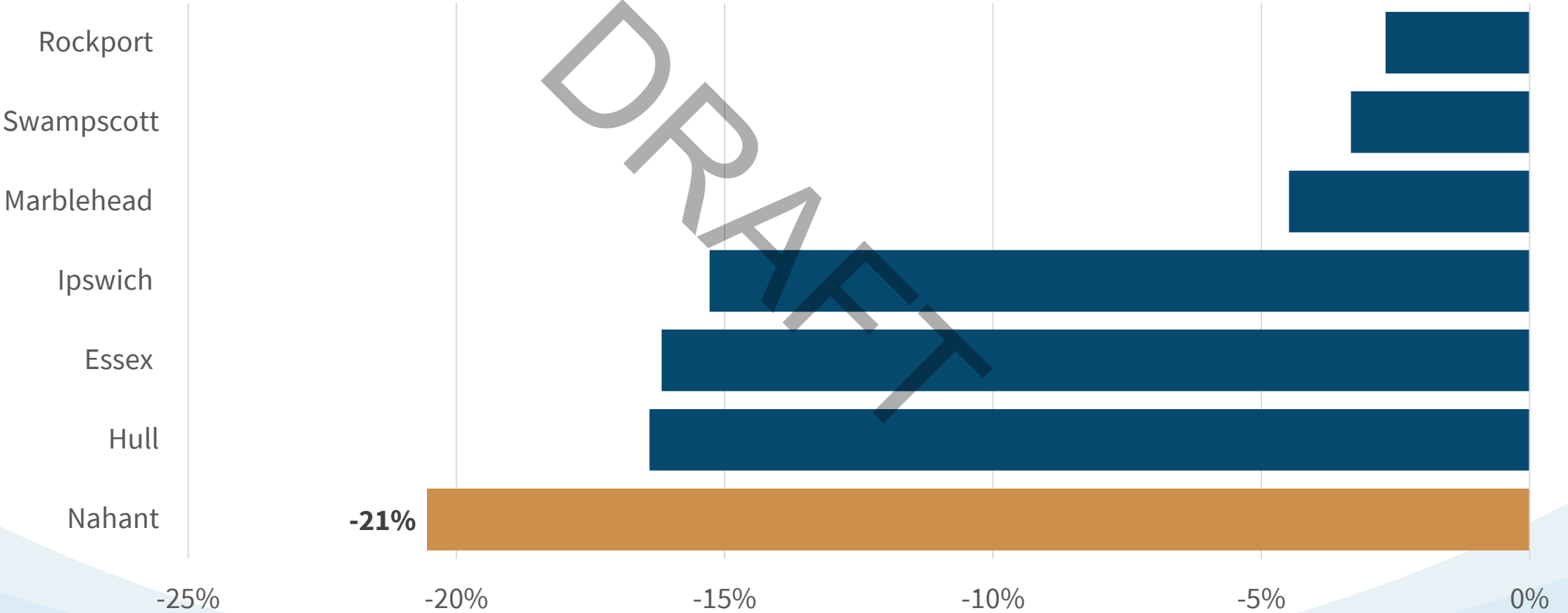


Source: ACS (2016 – 2020)



# School Enrollment Change

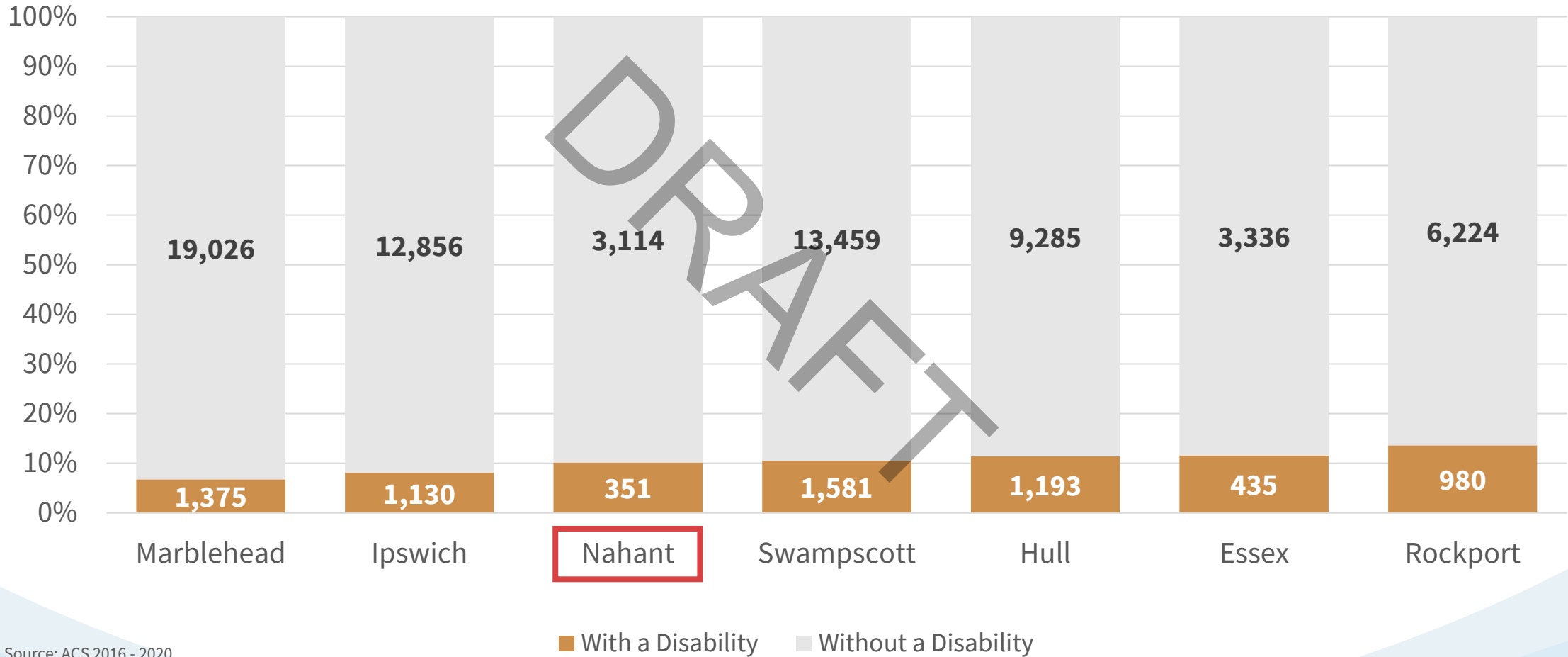
Nahant & Context Communities (2013 - 2018)



Source: Massachusetts Department of Elementary and Secondary Education (MADESE)

# Percent of Population With a Disability

Nahant & Context Communities (2020)

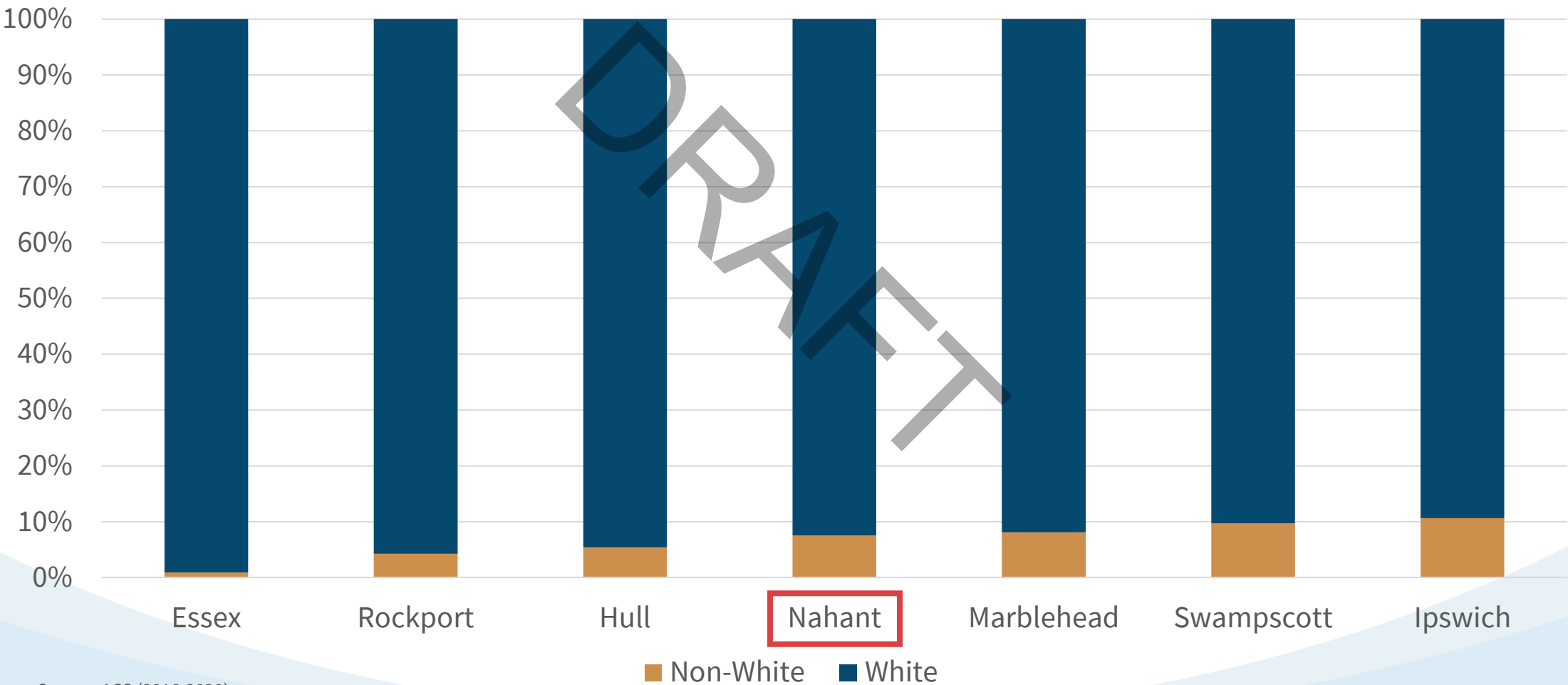


Source: ACS 2016 - 2020



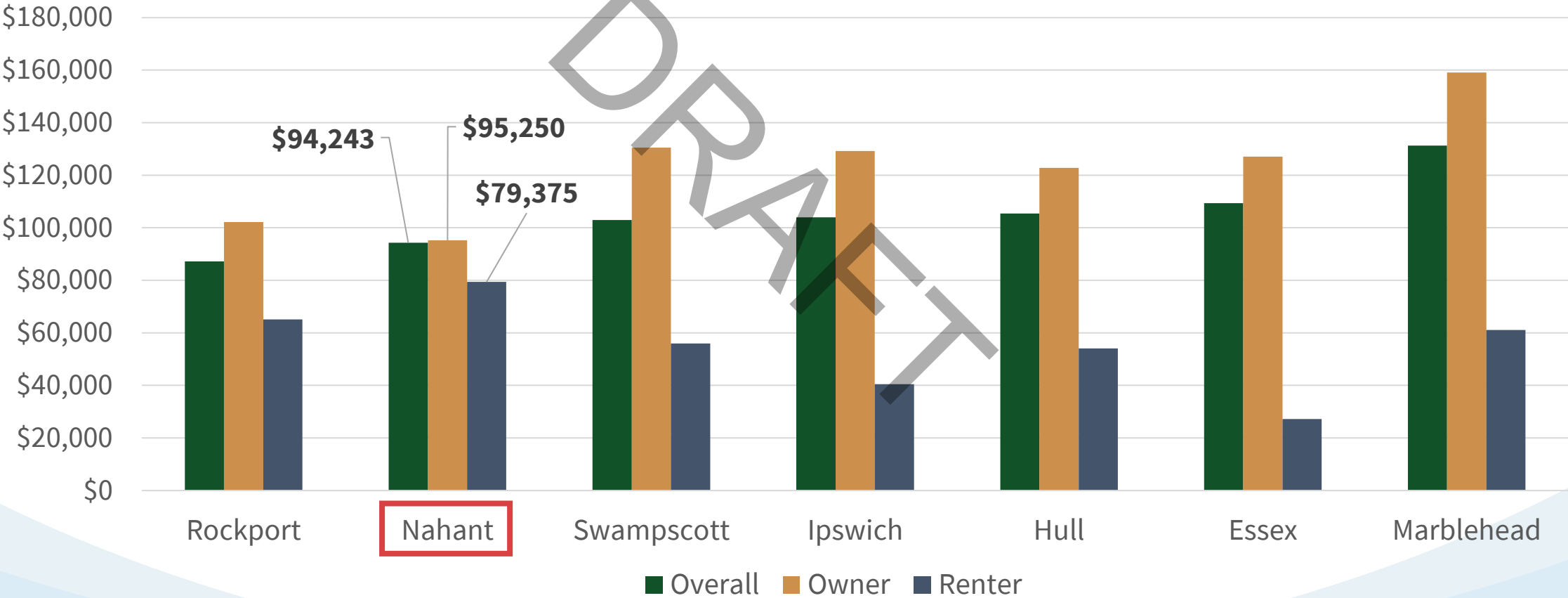
# Race and Ethnicity

Nahant & Context Communities (2020)



Source: ACS (2016-2020)

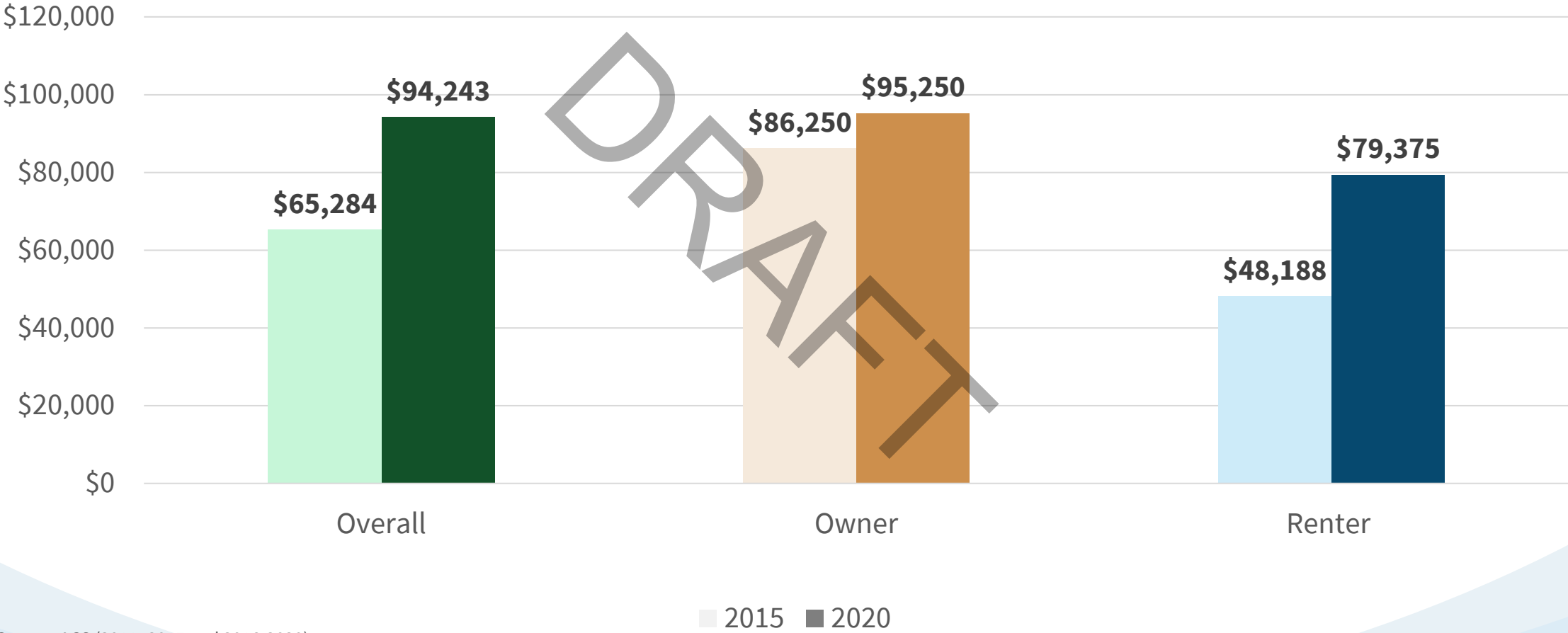
**Median Income by Tenure,  
Nahant and Context Communities (2020)**



Source: ACS 2016 - 2020

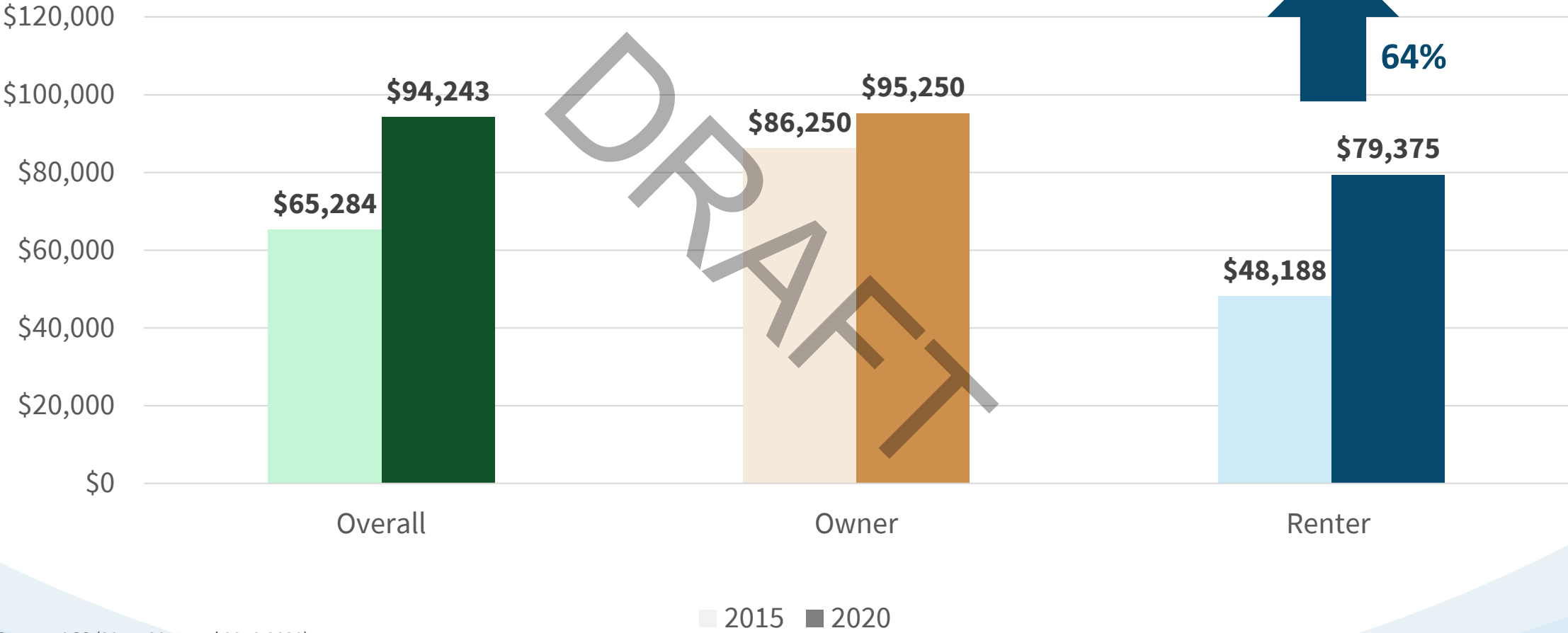


Change in Median Income, Nahant (2015 - 2020)



Source: ACS (2011- 2015 and 2016-2020)

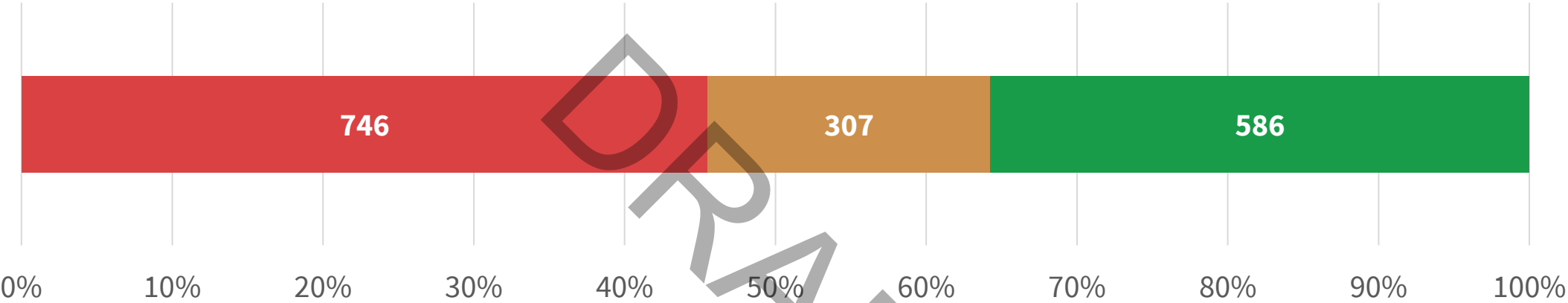
Change in Median Income, Nahant (2015 - 2020)



Source: ACS (2011- 2015 and 2016-2020)

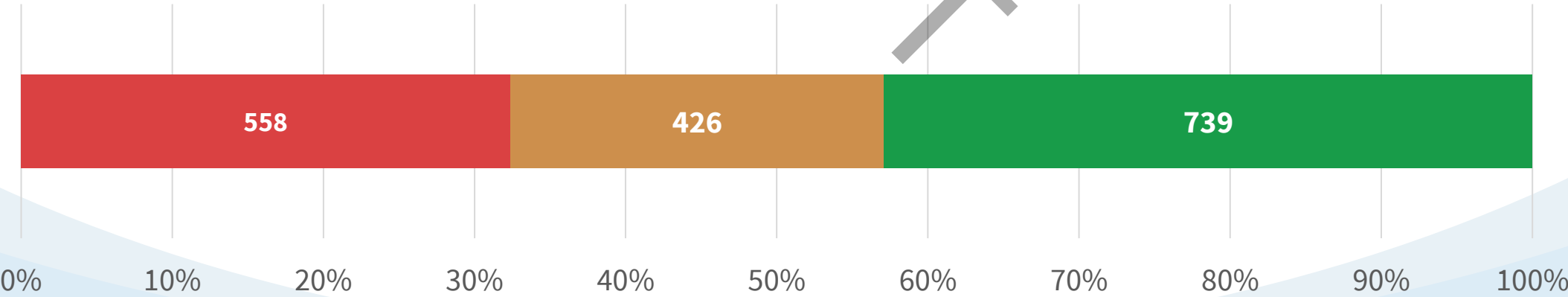


**Nahant Income Distribution (2015)**



Source: ACS 2011 - 2015

**Nahant Income Distribution (2020)**



Source: ACS (2016 - 2020)

■ Under 60K   ■ 60K - 99K   ■ 100K or more



# HOUSING NEEDS ASSESSMENT



## Community demographics

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## Housing stock

Housing types, sizes, etc.

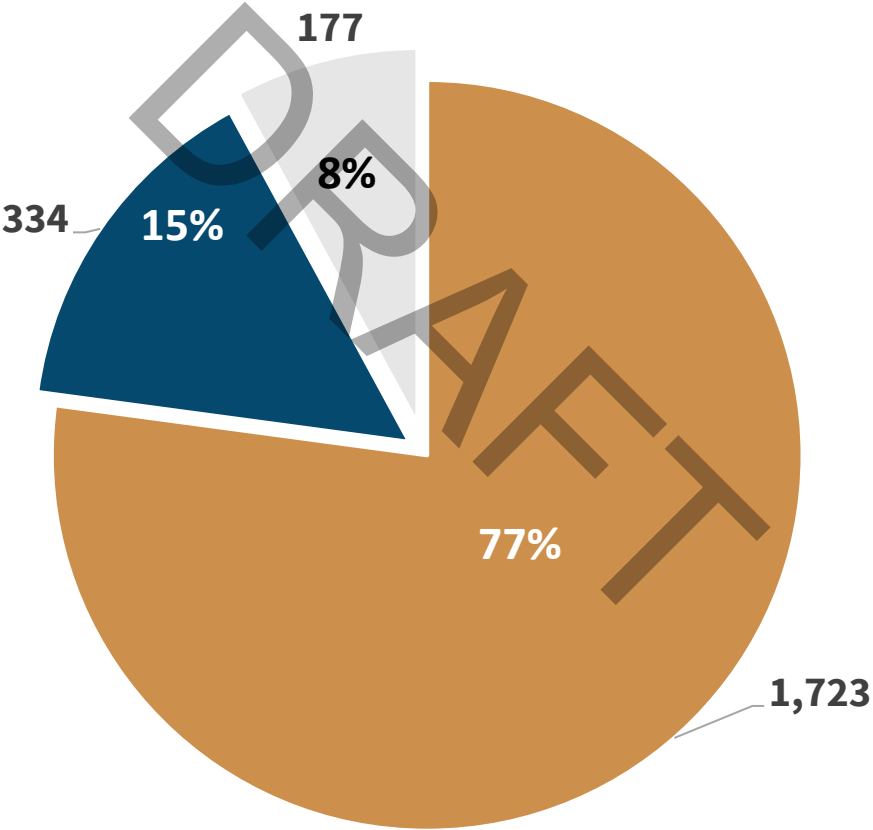


## Housing market + affordability

Sales prices, rents, cost-burdened households, etc.



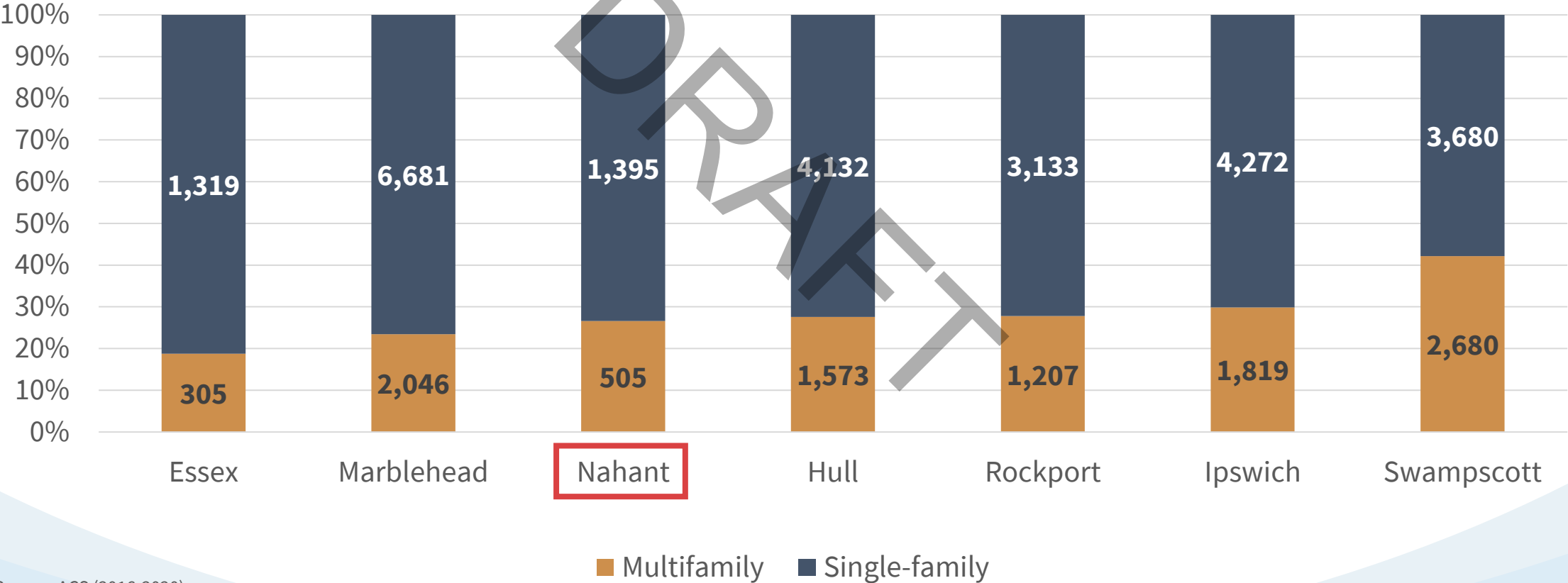
Owner Versus Renter-occupied Housing Units, Nahant (2020)



Source: ACS 2016 - 2020

Owner-occupied   Renter-occupied   Vacant

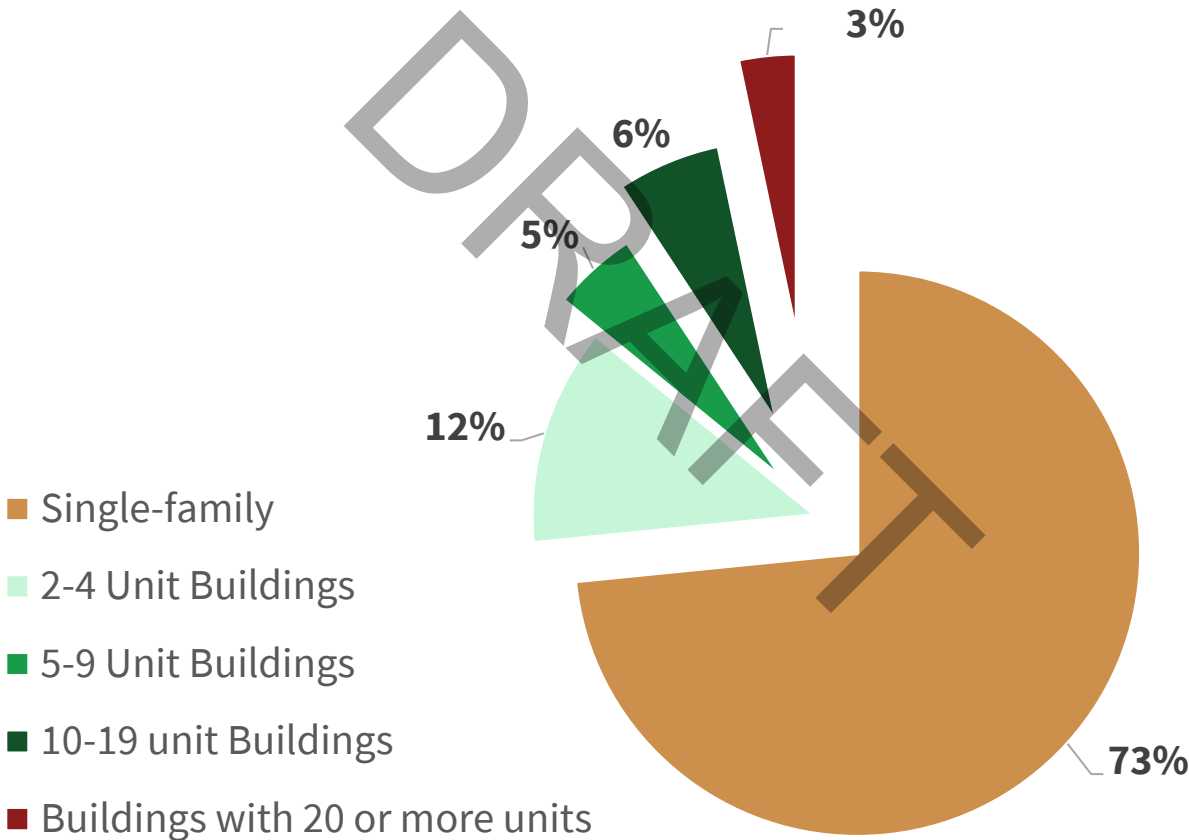
Single-family Versus Multifamily Housing Units, Nahant & Context Communities (2020)



Source: ACS (2016-2020)



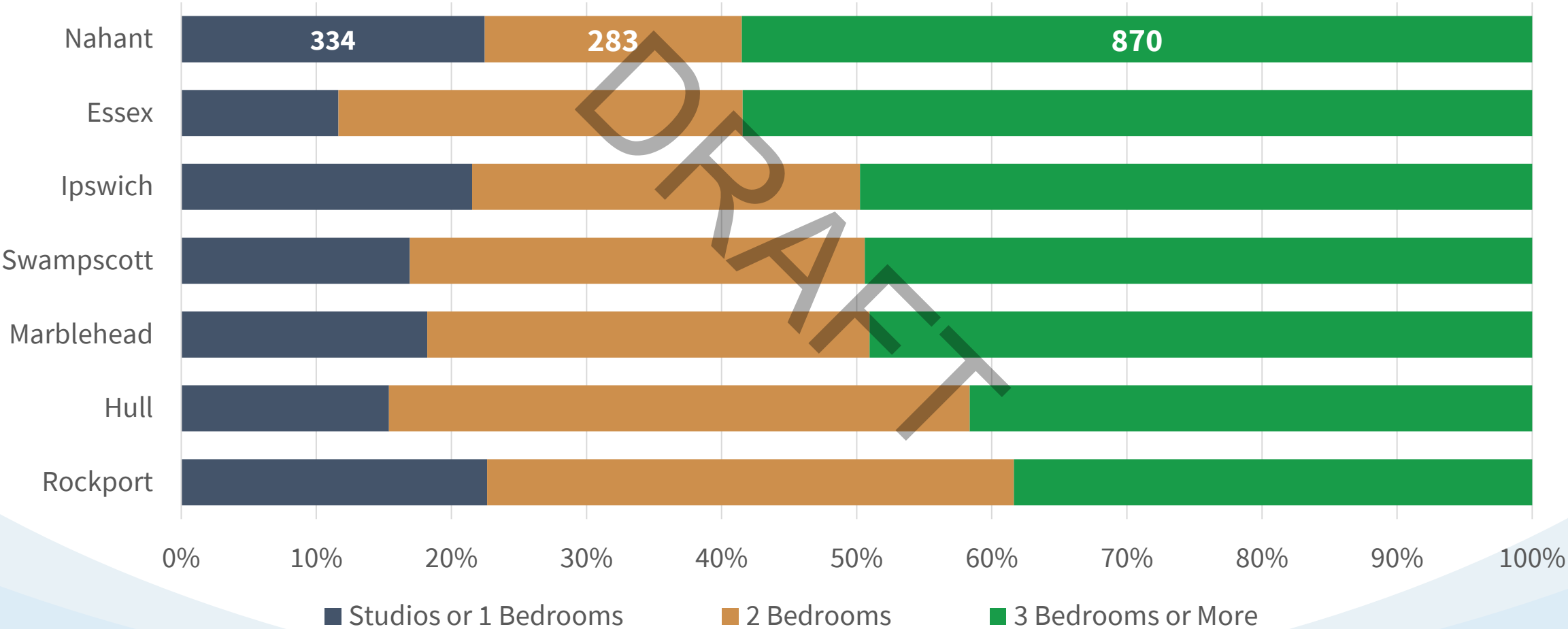
**Total Housing Units by Building Type,  
Nahant (2020)**



Source: ACS 2016 - 2020

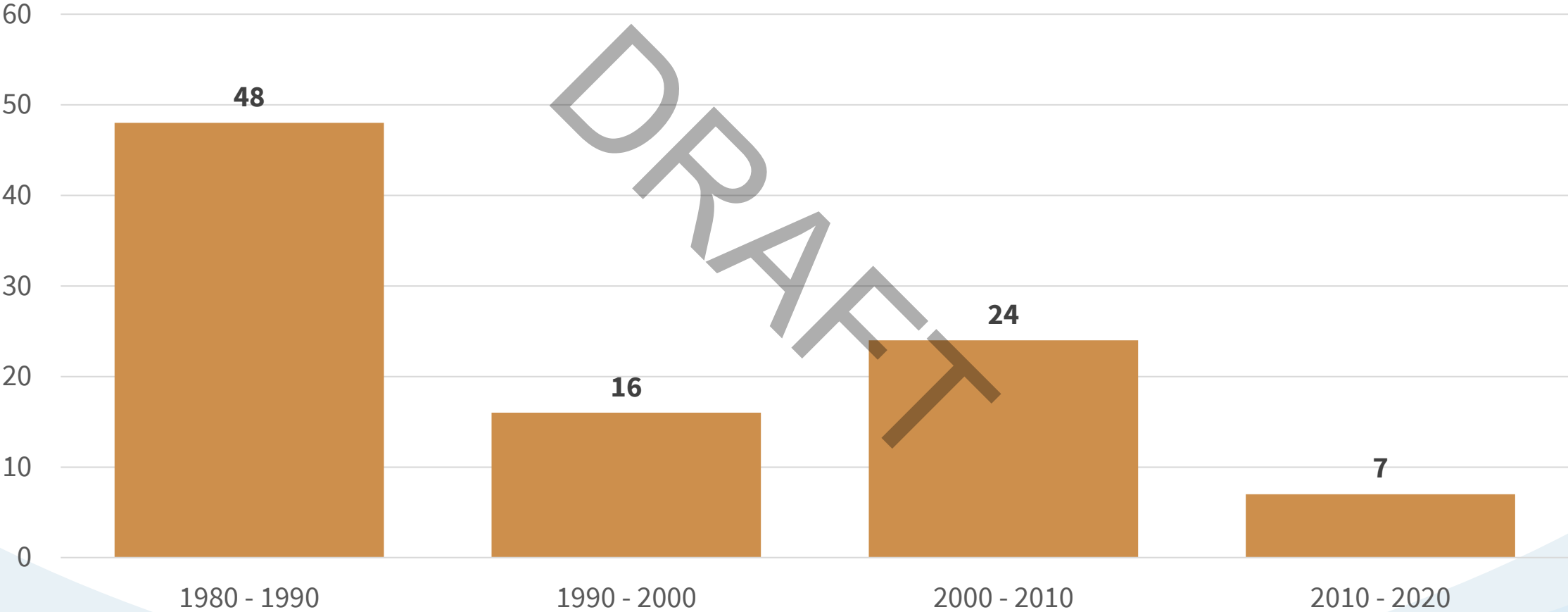
# Housing Units

**Housing Units by Number of Bedrooms, Nahant & Context Communities (2020)**



Source: ACS 2016 - 2020

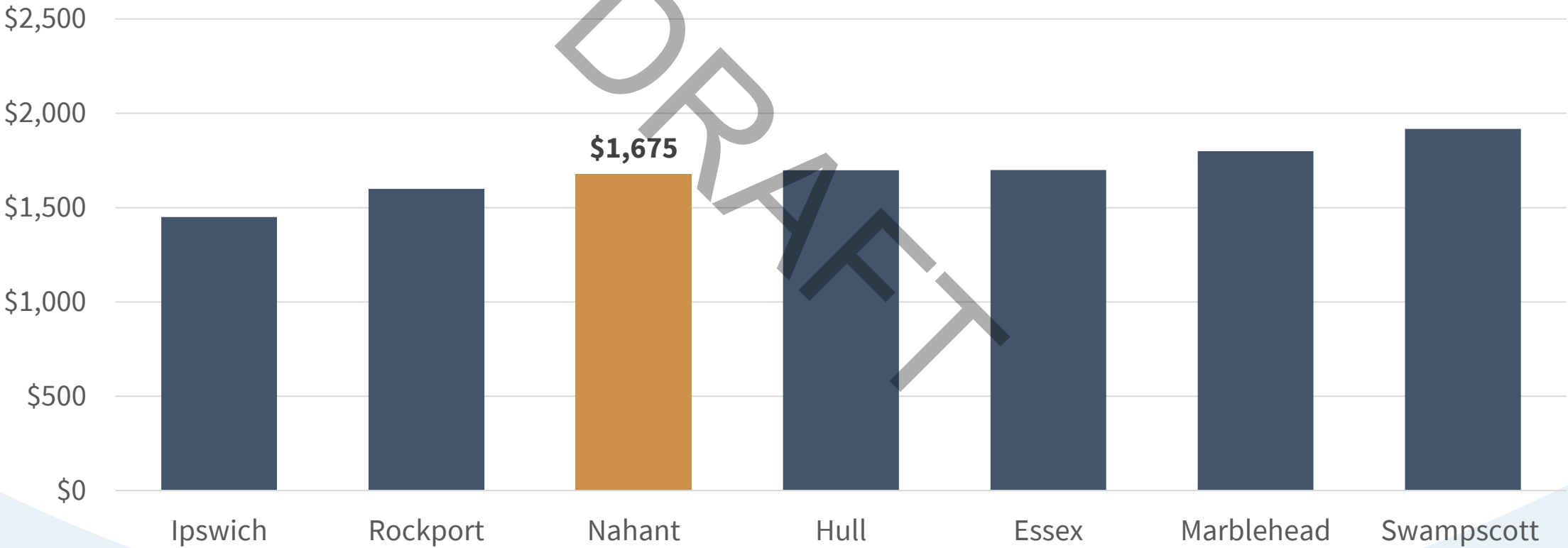
**Total Residential Building Permits, All Single-family, Nahant (1980 -2020)**



Source: U.S. Census Bureau 1980 – 2020 as Reported by the Town of Nahant

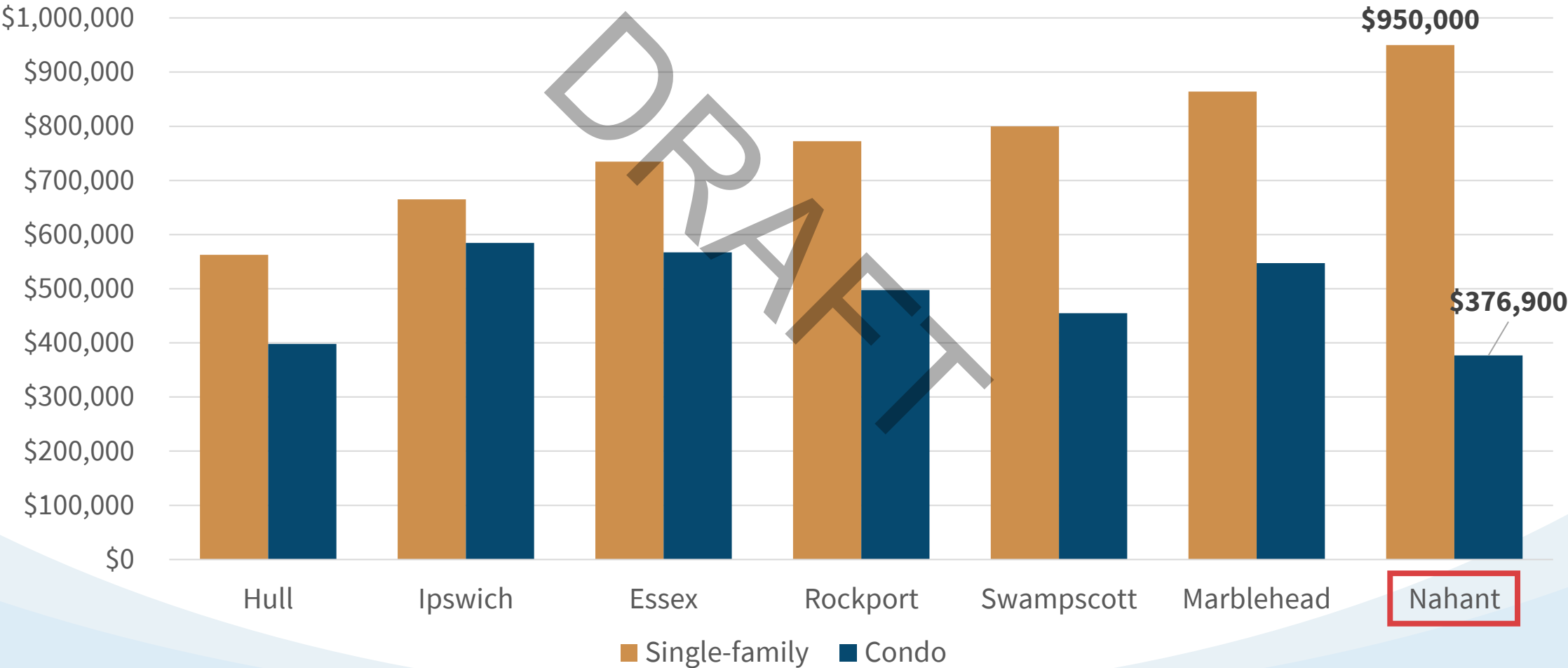
# Median Rent

**Median Cost of a One-bedroom Rental, Nahant & Context Communities  
(2021 – 2022 Aggregate)**



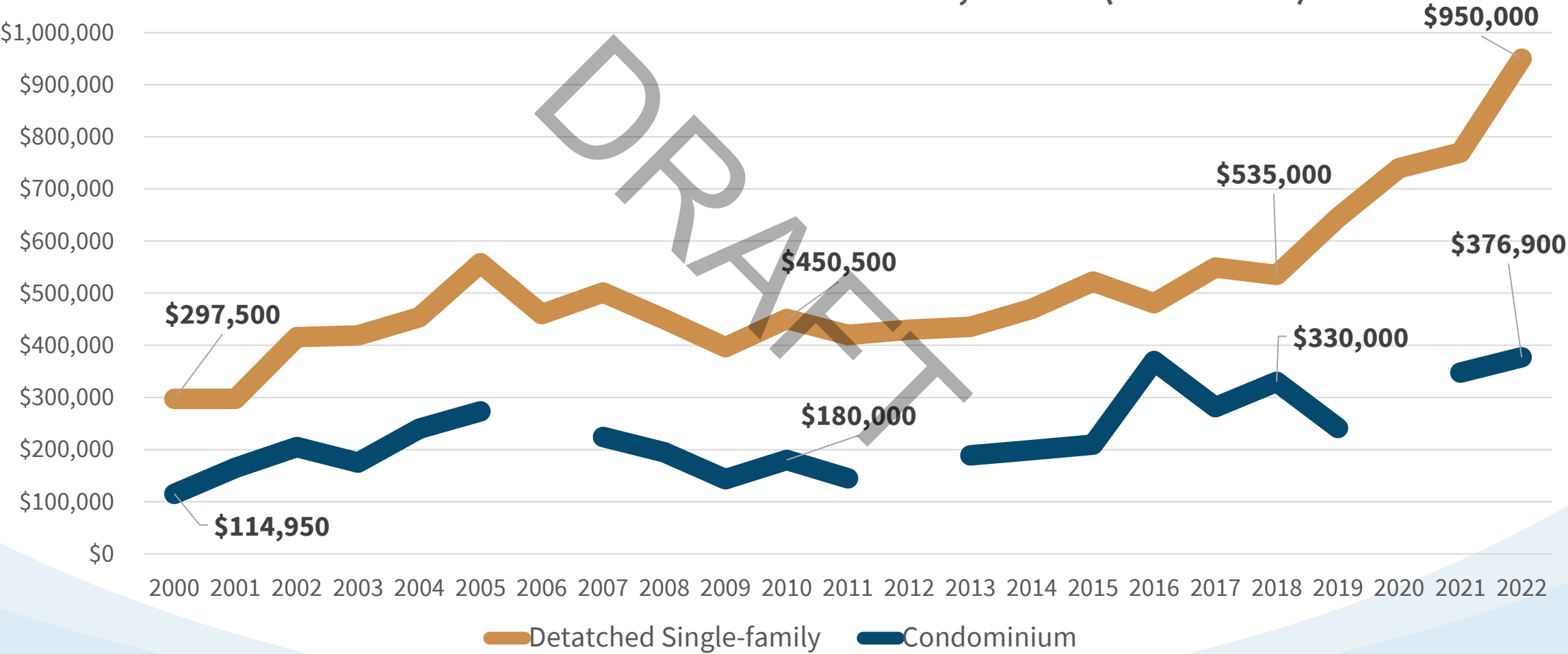


Median Residential Sales Price, Nahant & Context Communities (2022)



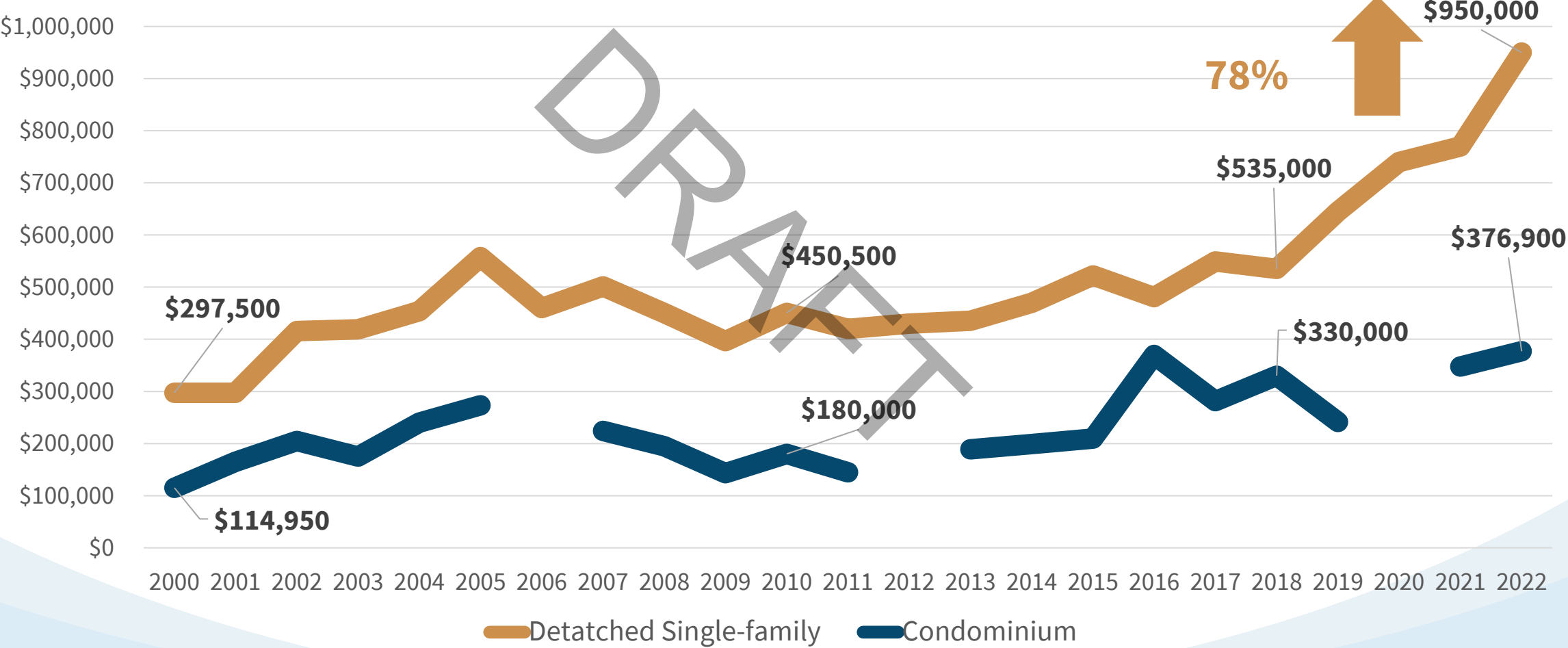
# Residential Sales

Median Home Sales Price, Nahant (2000 - 2022)



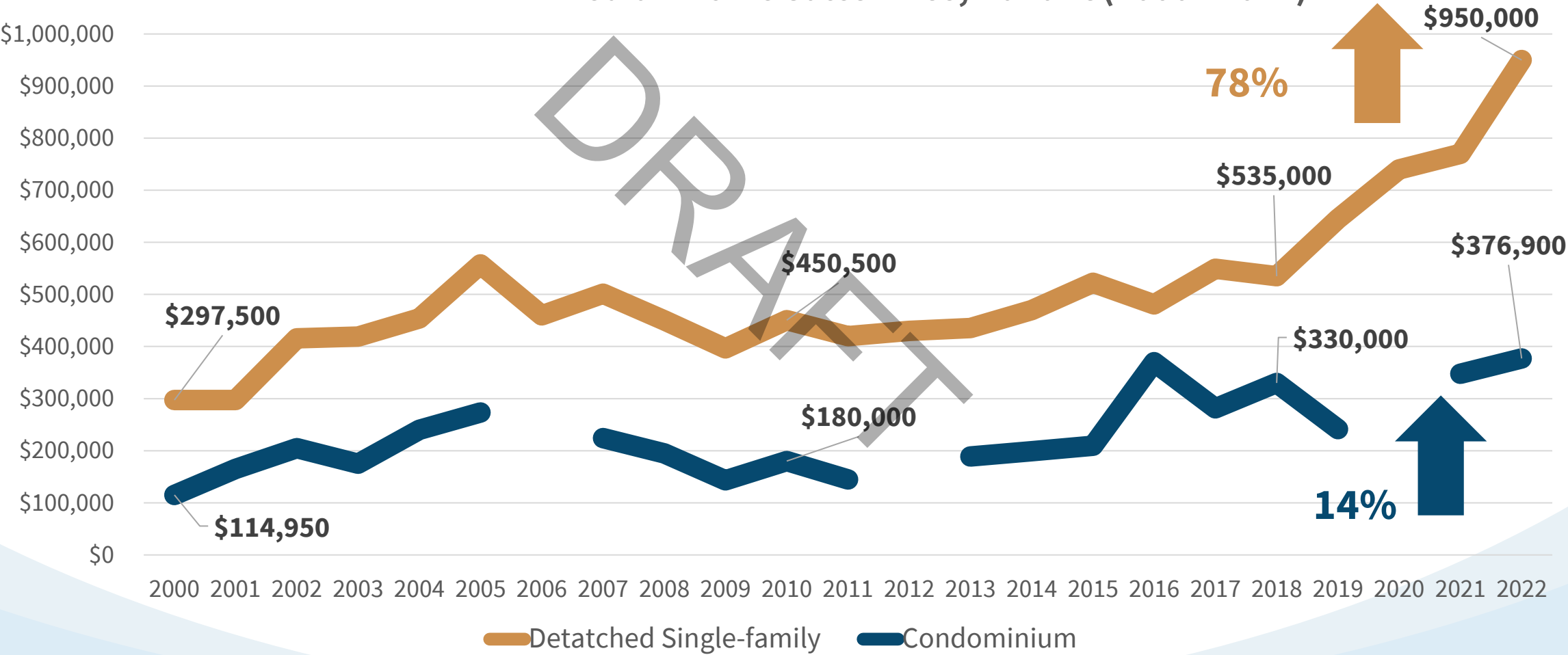
# Residential Sales

Median Home Sales Price, Nahant (2000 - 2022)



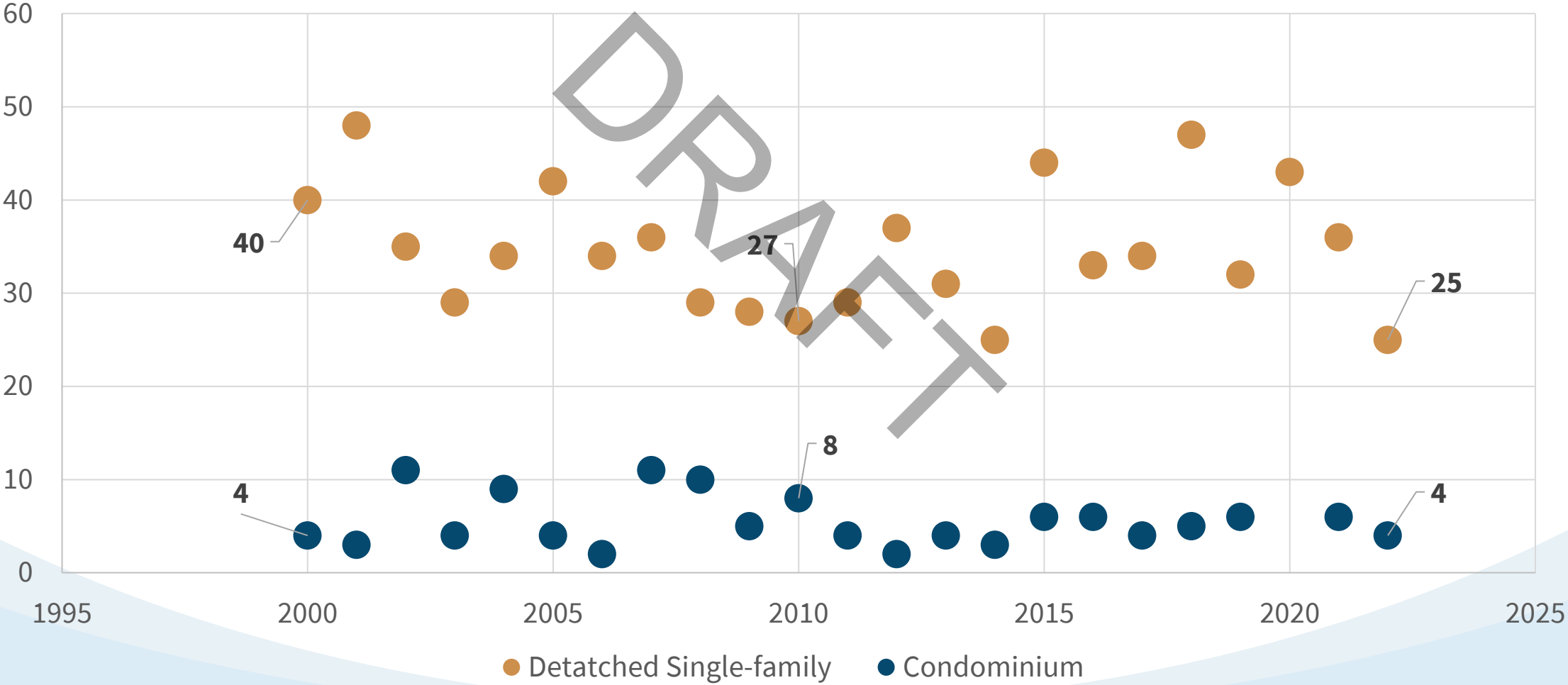
# Residential Sales

Median Home Sales Price, Nahant (2000 - 2022)





Frequency of Residential Sales Transactions, Nahant (2000 - 2022)





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## Community demographics

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## Housing stock

Housing types, sizes, etc.



## Housing market + affordability

Sales prices, rents, cost-burdened households, etc.



# What is considered affordable?

## Affordability

A home is considered affordable when it costs no more than 30% of a household's income.

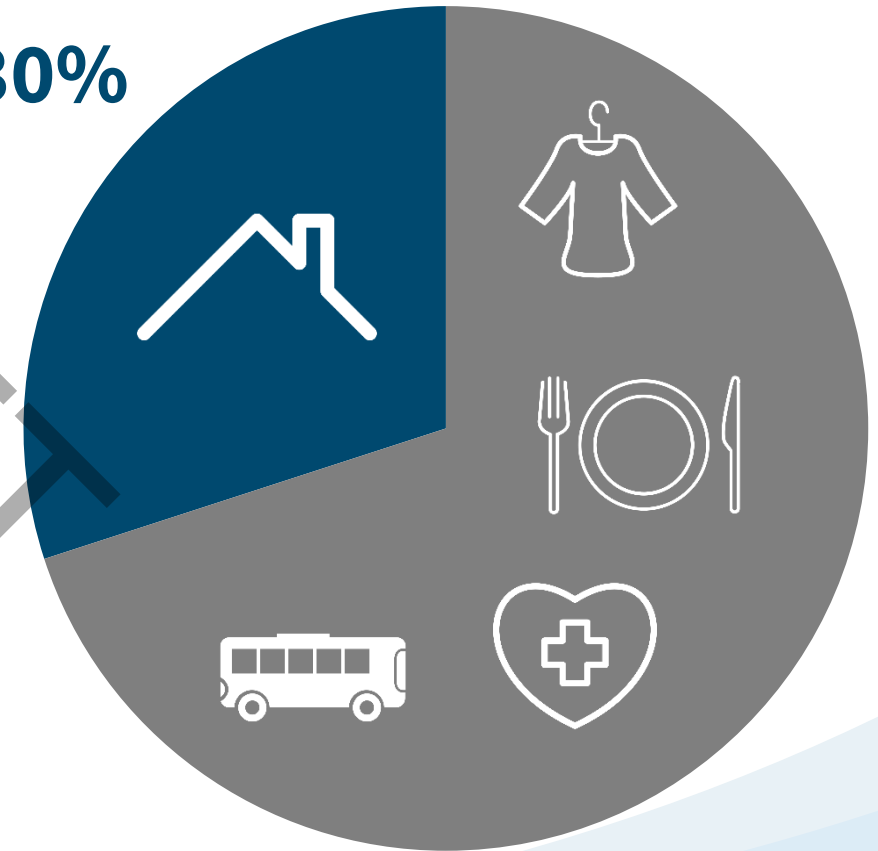
## Cost burden

When a household spends more than 30% of their income on housing, they're considered cost burdened, making it difficult to pay for other expenses like food, healthcare, transportation, and other necessities.

## Extreme cost burden

When a household spends more than half of their income on housing, the household is extremely cost burdened.

30%



# What is considered affordable?

## “Lower-case a” affordable housing

Housing that tends to be affordable in the marketplace (30% of household income) or less expensive due to size, age, or other characteristics. “Lower-case a” affordable housing is not protected by deed restrictions or other mechanisms, so these homes may become unaffordable at any time, depending on investment, the market, and other factors.



Some housing types that tend to be “lower-case a” affordable include accessory dwelling units, duplexes, and townhomes.

## “Upper-case A” Affordable Housing

Deed-restricted Affordable Housing, often spelled with a capital “A” and “H”, is legally required to cost no more than 30% of a household’s income and be made available to income-eligible households only.



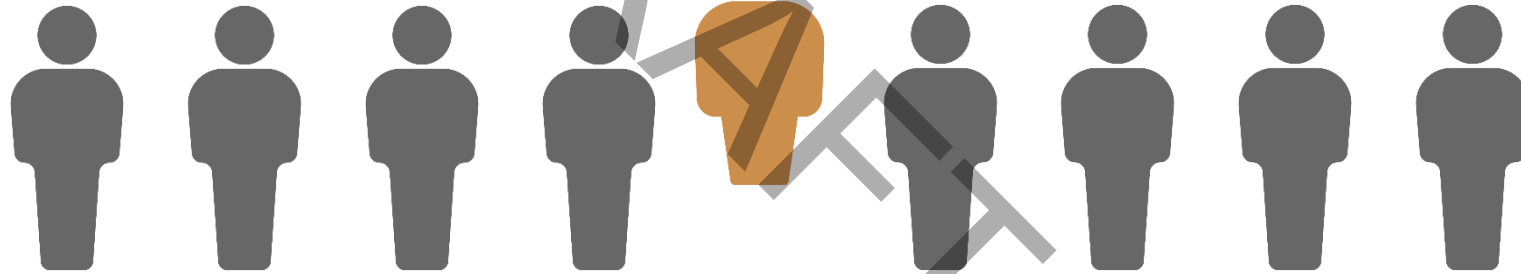
Deed-restricted Affordable Housing must be affordable. These homes are built by non-profit and for-profit developers through a variety of financial and regulatory means.



# Affordable Housing Eligibility

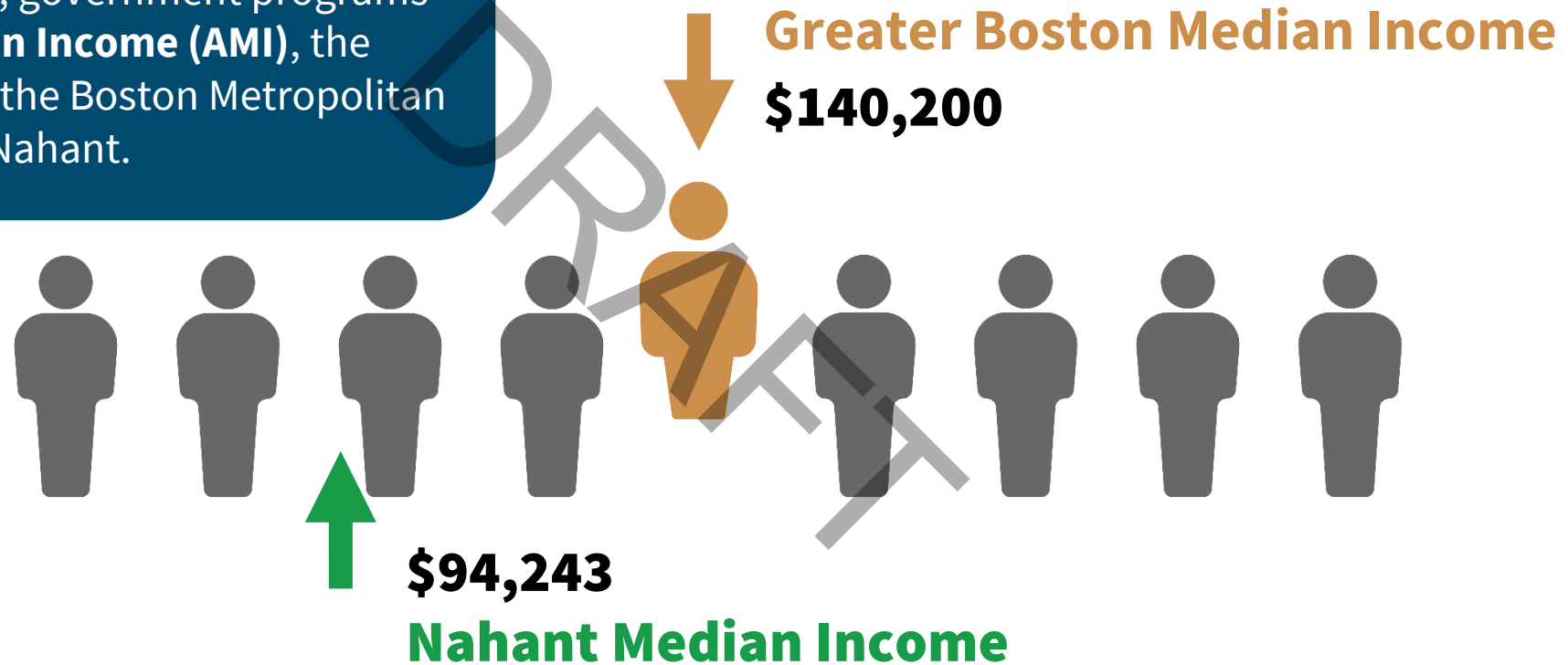
To determine eligibility for “Upper-case A” Affordable Housing, government programs use the **Area Median Income (AMI)**, the median income for the Boston Metropolitan Area that includes Nahant.

**Greater Boston Median Income**  
**\$140,200**



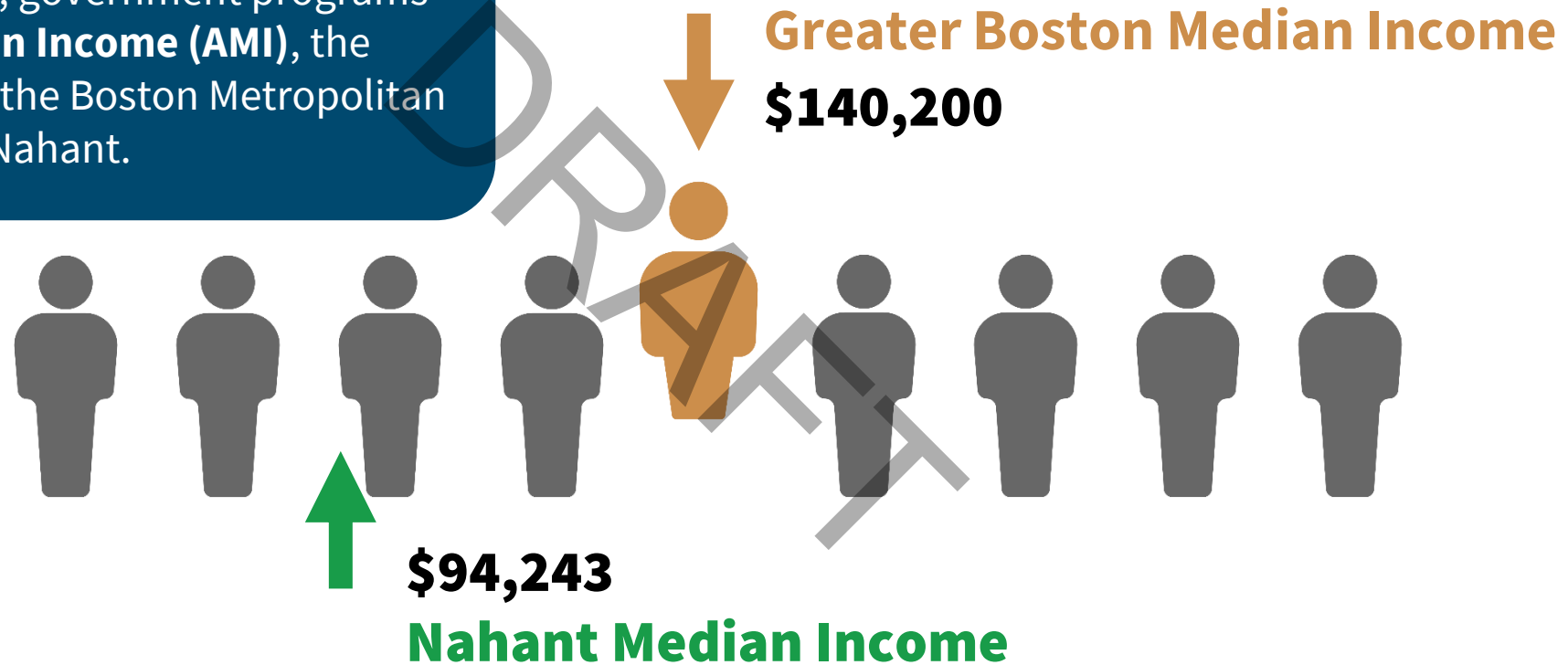
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Typically, households earning **80% of the AMI** are eligible for Affordable Housing.

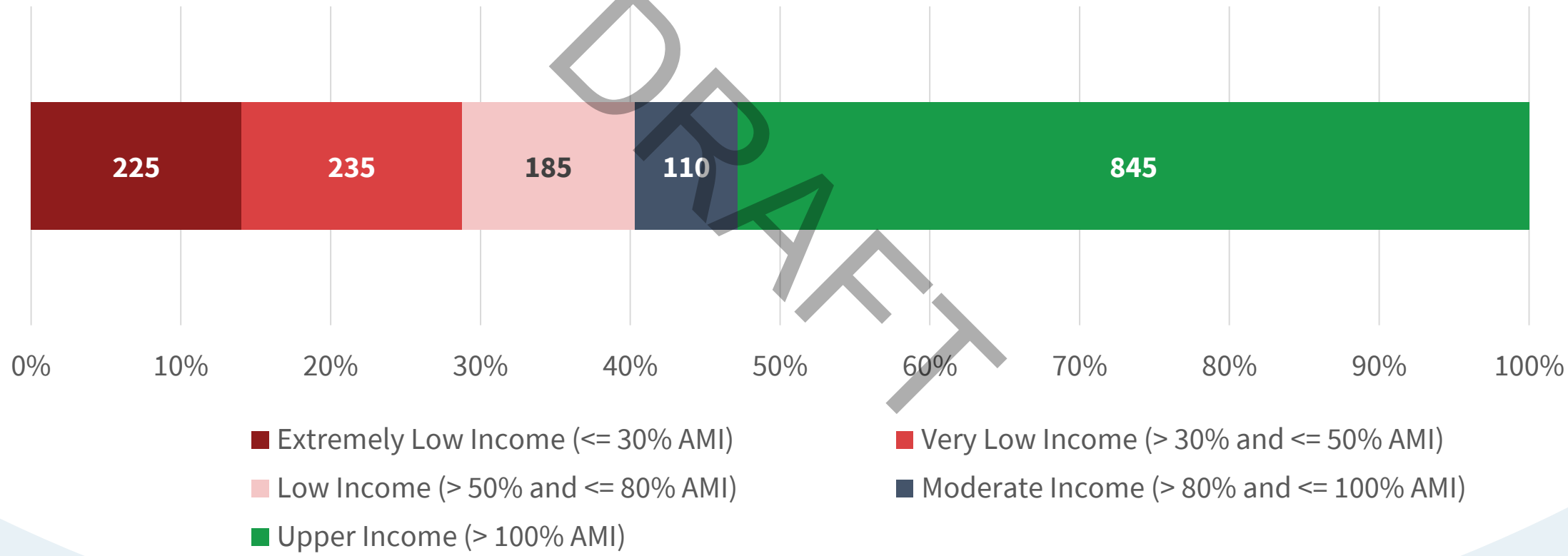
# Affordable Housing Eligibility

“Upper-case A” Affordable Housing eligibility varies based on income level and household size. Depending on a housing development’s financing and other factors, some Affordable Housing units will be available to households at higher and lower AMI levels. When households earning lower levels of AMI can access Affordable Housing units, these units are considered deeply Affordable.

Area Median Income (AMI) 2022	Income-eligible Households	Individual Household	Two-person Household	Three-person Household	Four-person Household
\$140,200	<b>80% AMI Low income</b>	\$78,300	\$89,500	\$100,700	\$111,850
	<b>50% AMI Very low income</b>	\$49,100	\$56,100	\$63,100	\$70,100
	<b>30% AMI Extremely low income</b>	\$29,450	\$33,650	\$37,850	\$42,050

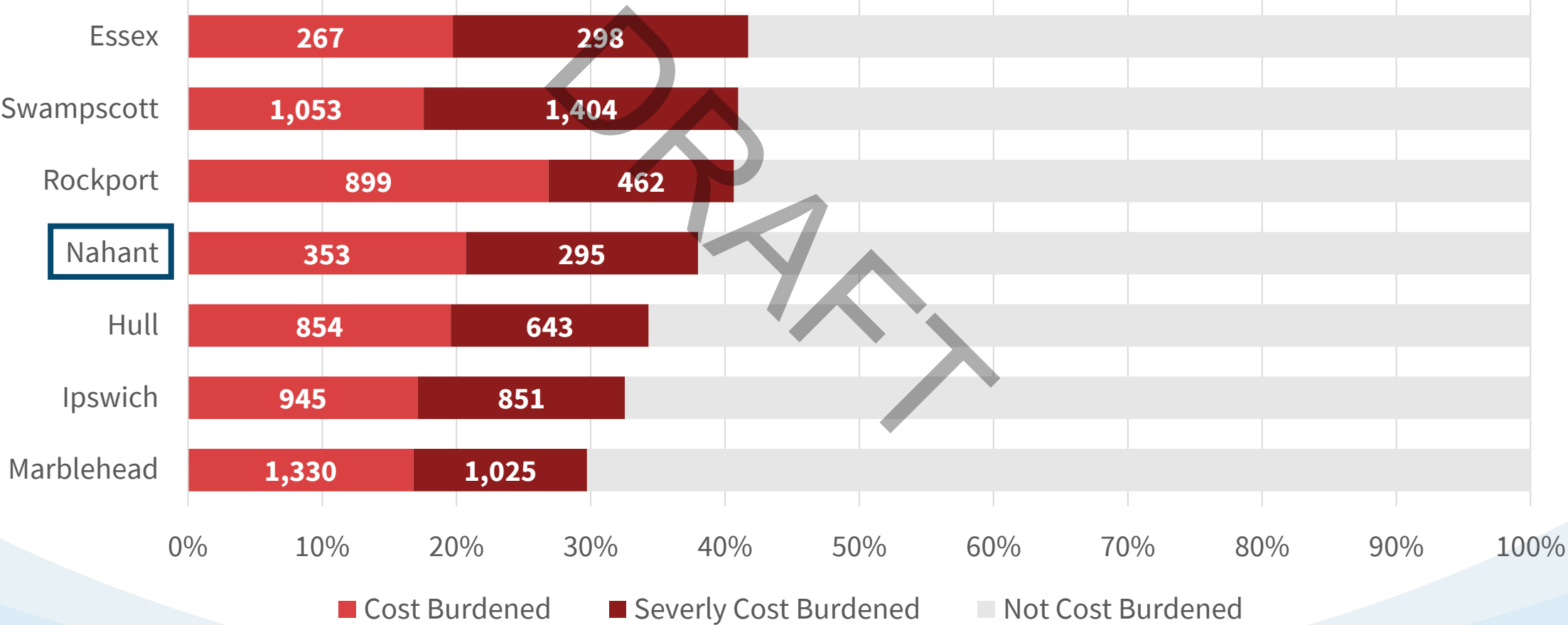
# Affordable Housing Eligibility

Households by Income Category, Nahant (2019)



Source: ACS (2015-2019)

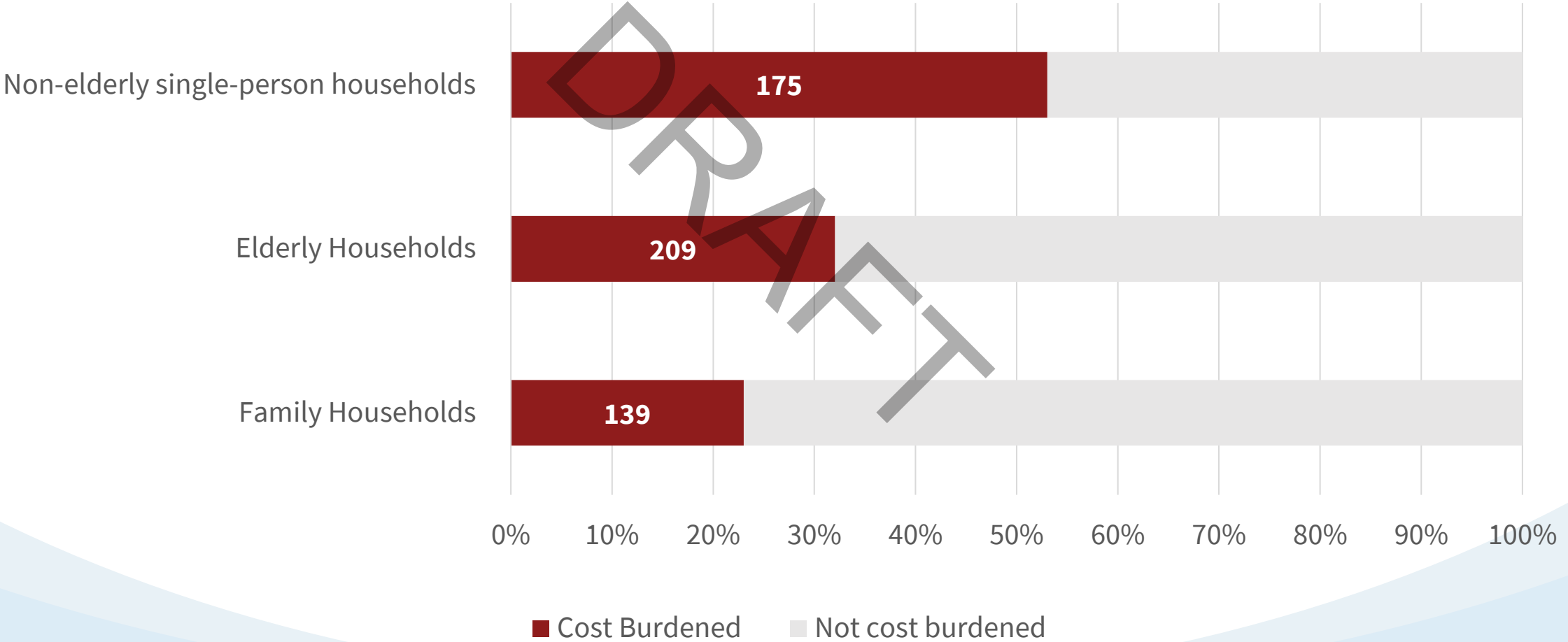
**Cost Burdened Households, Nahant & Context Communities (2020)**



Source: ACS (2015-2019)

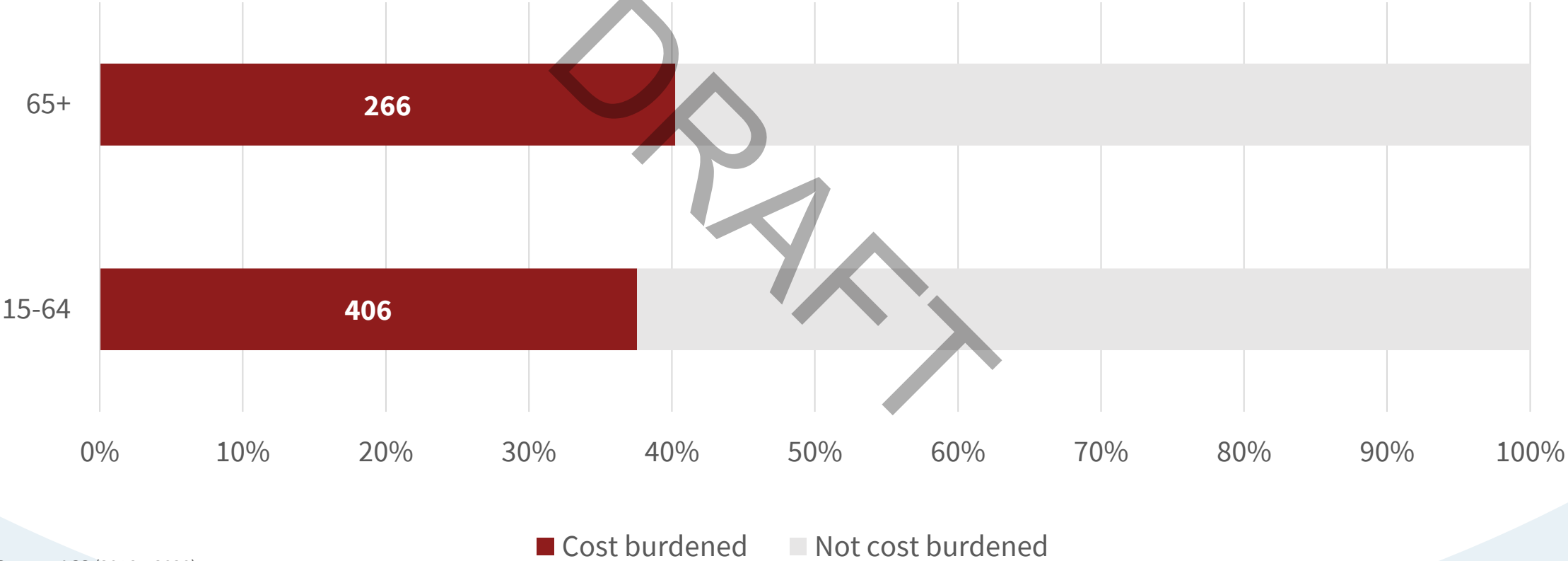


Types of Cost Burdened Households, Nahant (2019)



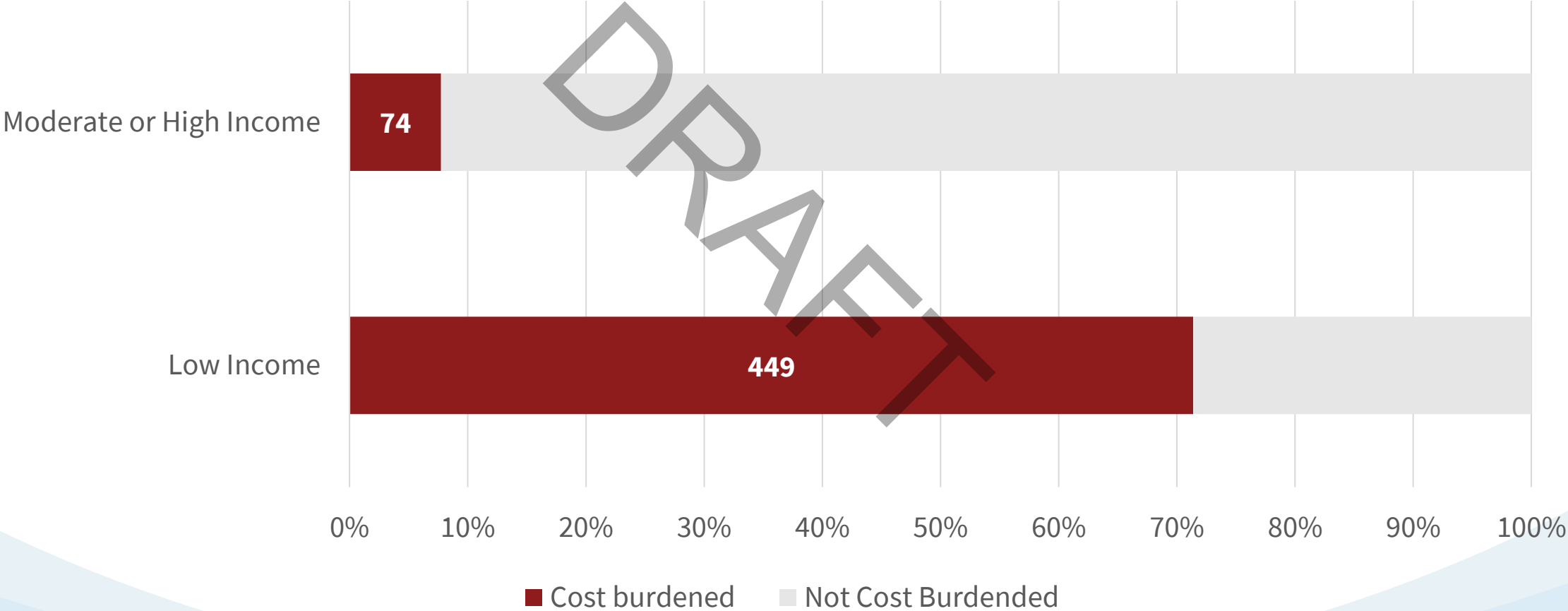
Source: HUD CHAS (2015 – 2019)

Cost Burden by Age, Nahant (2020)



Source: ACS (2016 – 2020)

Cost Burden by Income Type



Source: HUD CHAS (2015 – 2019)

# Subsidized Housing Inventory (SHI)

**M.G.L. Ch. 40B** requires all Massachusetts municipalities to have a **10% Subsidized Housing Inventory (SHI)**. Generally, SHI refers to “**Upper-case A**” **Affordable Housing**, but market-rate rental units built through 40B are also SHI eligible.

The SHI is calculated by taking the number of “**subsidized housing units**” **over the number of total housing units** based on the decennial census.

**Total SHI Qualifying Units**

**48**

**1,612**

**=**

**2.98%**

**2010 Census Total  
Housing Units**

Source: Massachusetts Department of Housing and Community Development (DHCD), 2021.

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The SHI is calculated by taking the number of “**subsidized housing units**” **over the number of total housing units** based on the decennial census.

Currently, this calculation still uses the **2010 decennial census number** but **when the State updates the SHI, the 2020 decennial number will be used.**

## Total SHI Qualifying Units

48

1,612

**2.98%**

## 2010 Census Total Housing Units

48

1,680

**2.85%**

## 2020 Census Total Housing Units

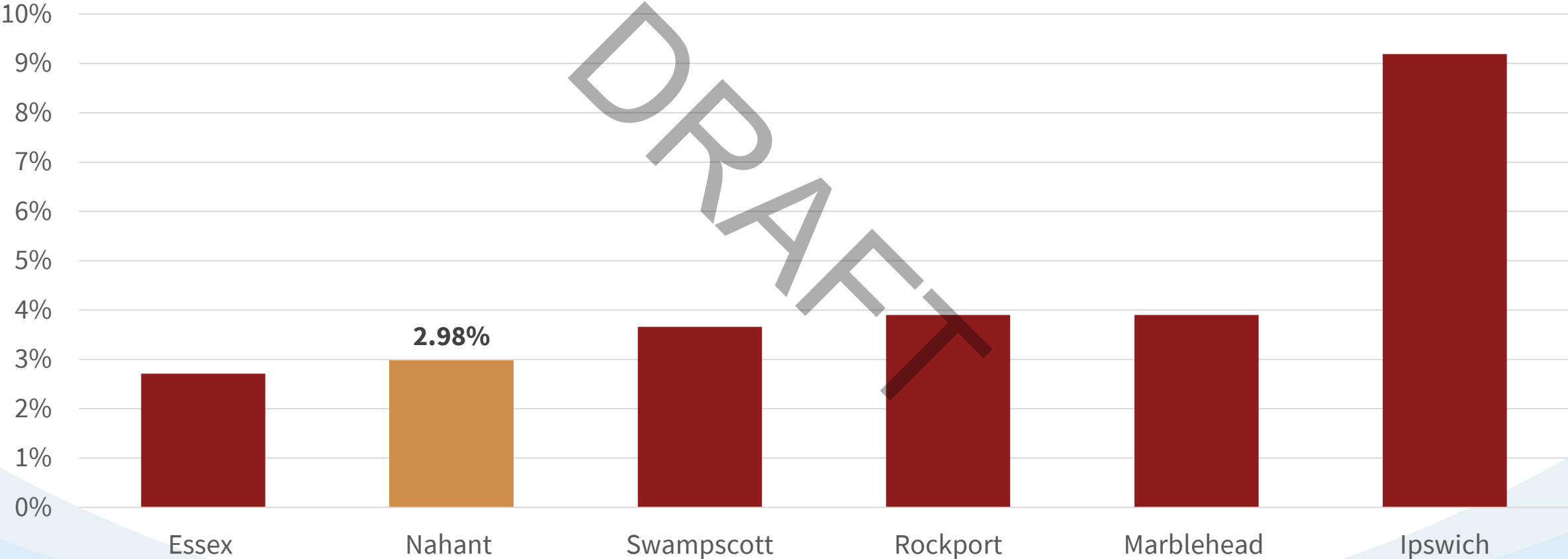
Source: Massachusetts Department of Housing and Community Development (DHCD), 2021.

Source: DHCD, 2021 and U.S. Census Bureau Redistricting Data, 2020.



# Subsidized Housing Inventory (SHI)

SHI Percentage, Nahant & Context Communities (2021)



# Affordable Housing Need

There are approximately 645 households eligible for Affordable Housing in Nahant.

There are 48 units on the Town's Subsidized Housing Inventory.

For approximately every **13 income-eligible households** in Nahant there is **1 Affordable Housing unit** in town.





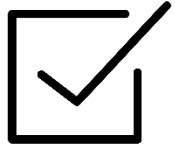
An aerial photograph of a residential neighborhood, likely in a coastal area, showing numerous houses, trees, and a body of water in the background. The image is overlaid with a semi-transparent blue filter and a large, faint 'X' watermark. The text 'Multi-family Zoning for MBTA Communities' is centered over the image in a white, sans-serif font.

# Multi-family Zoning for MBTA Communities



# Introduction to 3A Zoning

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## **Required for all MBTA Communities by the State.**

Communities that are served by, or are next to, communities that are served by the T (subway, bus, or commuter rail).



## **The zoning requirements vary by community and type.**

Nahant is an “adjacent small town”



## **Allow for Multifamily by right.**

Change of zoning, new zoning district, overlay district(s)



## **Zoning must be adopted by December 31, 2025.**

Nahant will submit interim compliance with the state, with the expectation that the zoning is passed at a town meeting before December 31, 2025.

### MBTA Communities

#### Community Category

- Rapid Transit
- Commuter Rail
- Adjacent Community
- Adjacent Small Town

Nahant is classified as an “Adjacent Small Town” due to the size, population, rail access through a neighboring community only.



# Why is the Commonwealth doing this?

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## **Massachusetts is in a housing crisis.**

- Massachusetts has among the highest, and fastest growing, home prices and rents of any state in the nation.
- Rising costs have dramatically increased financial pressures on low- and middle-income families, forcing them to sacrifice other priorities in order to pay housing costs. High housing costs are a primary driver of homelessness.
- These high costs are a disadvantage as we compete economically against peer states. The risk of future job growth moving outside Massachusetts is rising due to the high costs of living.

**Statement from the Massachusetts Department of Housing and  
Community Development (DHCD)**

# Local Benefits of 3A Zoning

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## **Meet Local Housing Need**

- Create “lower-case a” affordable housing options
- Add “upper-case A” Affordable Housing to the Town’s SHI



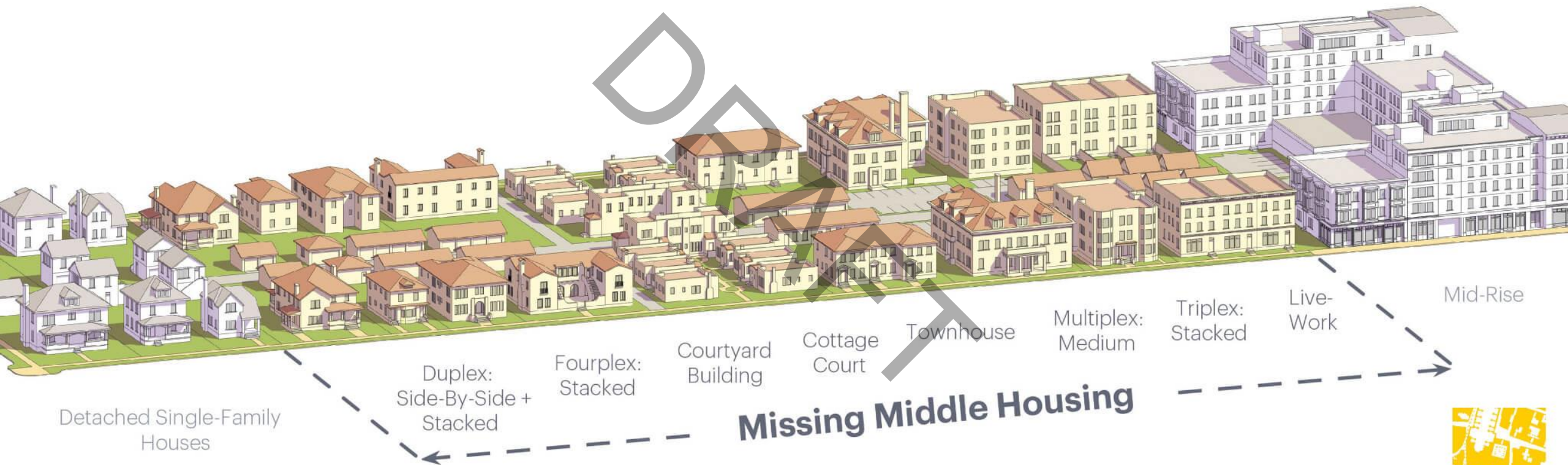
## **State Funding**

- Eligibility for housing choice, capital grants, and MassWorks
- Considered in other state discretionary funding decisions
- Housing Authority budgets likely to be affected

# Minimum zoning requirements for Nahant

- **Zone for 86 new units.** To be built by-right, not requiring any special permit. Developments will still be subject to the site plan review process.
- **No Minimum District size or number of 3A districts.** There may be one or multiple 3A districts of any size if the land is developable.
- **Zone for a minimum gross density of at least 15 units per acre.** This could be a variety of “missing middle” housing options including condos or townhomes.

# Missing Middle Housing





# What we **CAN'T** do with 3A Zoning

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- **Restrict age.** All homes must be suitable for families with children. The zoning cannot allow for senior only developments.
- **Zone anywhere with environmental constraints.** Land that contains a protected wetland, for example, cannot be part of a 3A district.
- **Public land, institutional land, and public open space** will be excluded from 3A zoning. This includes government buildings such as the Town Hall as well as things like schools, universities, libraries, public works facilities, etc.

# What we **CAN** do with 3A Zoning

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- **Place the zoning anywhere in town.** Since there is no station, there is no station area needed to build around.
- **Require affordability.** If an analysis proves it is financially feasible.
- **Create districts that satisfy multiple requirements.** A 3A district could also be a 40R district as well.
- **Create varying levels of density that allow for the 15 gross units total.** The 15 units are gross for the whole district(s), we could have other overlays that allow for additional density in some areas or reduce density in others.

# Determining 3A Compliance

Screenshot from DHCD Webinar on Nov 14, 2022

## The Compliance Model:



A **geospatial (GIS) database** for each municipality that includes existing parcel boundaries, any excluded or sensitive land, and additional information such as owner name, address, and existing use.

Dimensional Standards	Value	Notes
Minimum Lot Size (in square feet)		
Base Minimum Lot Size (in square feet)		
Additional Lot Square Footage by Dwelling Unit (in square feet)		
<i>Restricted space is allowed as part of open space requirement.</i>		
Building type and density	Value	Notes
Two-family?		
Three-family?		
Four-family?		
Five or more dwelling units per lot?		
Accessory Dwelling Unit (ADU)?		

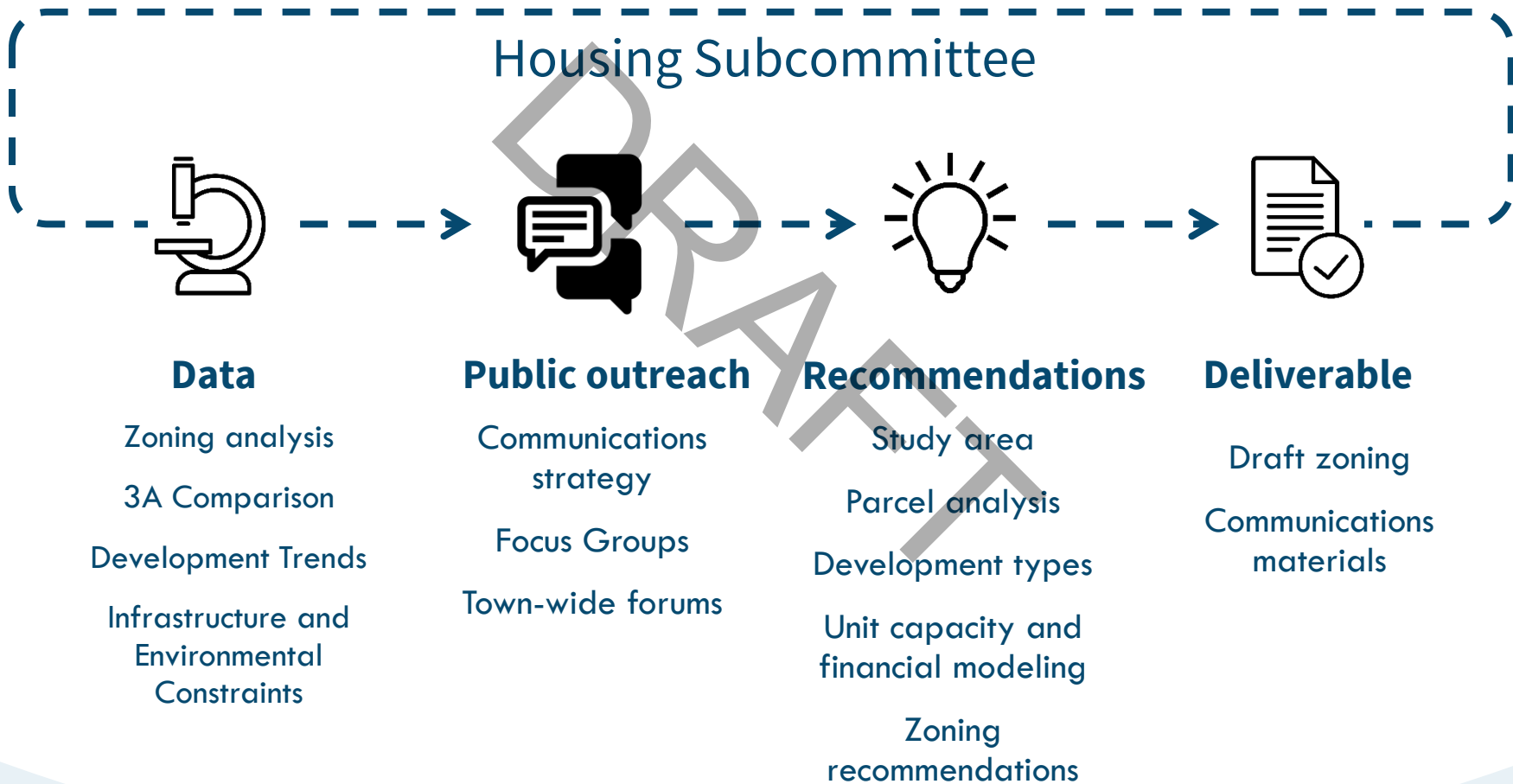
A **zoning checklist**, which will walk users through a series of questions and prompts in order to collect relevant dimensional and regulatory elements of the proposed zoning bylaw that will impact unit capacity.

Metric	Compliance Model Estimates	Town-specific Requirement	Compliant?
District acreage	62.4	50.0	Y
Estimated unit capacity	955.0	900.0	Y
Estimated gross district density	15.3	15.0	Y
% of unit capacity within station areas	63.2%	50.0%	Y

A **unit capacity estimator** that will use the imported parcel information and the information collected in the zoning checklist to derive an estimate of the unit capacity on each lot in the district as well as district-level summary information such as total district unit capacity, gross density of the district, and other helpful statistics.

# Planning Process for MBTA Zoning

## Nahant and MAPC







# Public Forum



# Public Forum #1

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- Anticipated in late Feb 2023.
- Exploring venue options.
- Likely to be in-person.
- Focus on Housing Production Plan elements.





# Next Steps



# Next Steps

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- Finish Housing Needs Assessment Report
- Land Use and Zoning Audit; Development Constraints
- Begin 3A Zoning Analysis
- Focus Group and Interview Engagement
- Plan first town-wide engagement event.





# Questions & Discussion