# HOUSING PRODUCTION PLAN Public Forum II – June 15, 2023



# **Michelle Capano** Chair, Housing Production Plan Sub-Committee

# Antonio Barletta Nahant Town Administrator

# Mark Cullinan Chair, Nahant Select Board

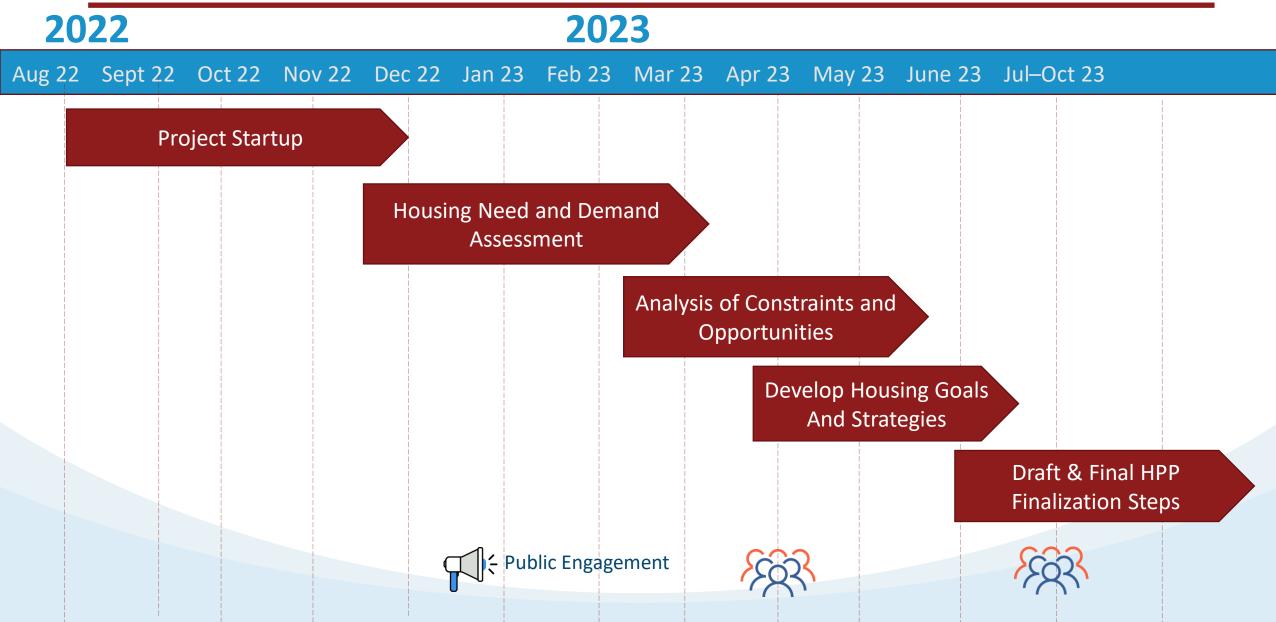
## Tonight's agenda



7:00 – 7:20 PM	Welcome and Registration						
7:20 – 7:30 PM	<ul> <li>Opening Remarks</li> <li>Antonio Barletta, Nahant Town Administrator</li> <li>Mark Cullinan, Nahant Select Board Chair</li> </ul>						
	Michelle Capano, Nahant Housing Sub-Committee Chair						
7:30 – 8:00 PM	MAPC Presentation						
	Project Overview						
	Housing Trivia						
	Housing Production Plan (HPP) Goals						
	Draft Housing Strategies Overview						
	<ul> <li>Draft Development Opportunities Overview</li> </ul>						
	MBTA Communities 3A Zoning Overview						
8:00 – 9:00 PM	Engagement Activities						
	(*Start at the Station Number Marked on Your Nametag*)						
	• Station 1: Proposed Capacity and Programming Strategies						
	Station 2: Proposed Regulatory Strategies						
	Station 3: Proposed Policy Strategies						
	Station 4: Residential Opportunities						
9:00 PM	Meeting Adjourn						

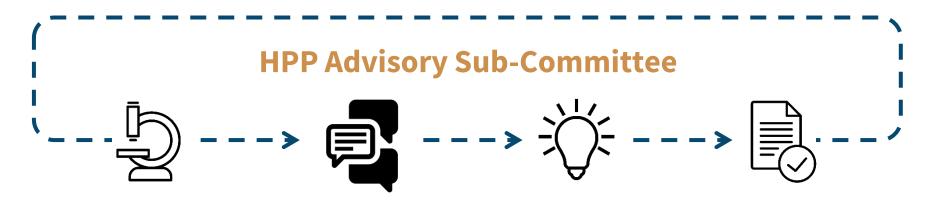
## **Planning effort timeline**





### **Housing Production Plan (HPP) process**





#### Data

Comprehensive housing needs assessment

Development constraints and opportunities

#### **Public outreach**

Two open house

forums

Focus groups and other community discussion Goals and strategies Implementation plan Opportunity site selection

**Recommendations** 

Presented to local

Deliverable

boards

Submitted to the state for approval





#### Mandatory requirement for all MBTA Communities.

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 through a simpler, easier development process. Change of zoning, new zoning district, overlay district(s), with medium density.



#### Zoning must be adopted at Town Meeting by December 31, 2025.

Nahant has already achieved interim compliance.





#### Gather feedback on draft HPP strategies

What local housing affordability strategies are right for Nahant?



#### Discuss possible HPP development opportunities

Where is there opportunity to expand housing choice and affordability?



#### **Discuss potential areas for MBTA Communities 3A Zoning** What Nahant must do to comply with this State requirement.



#### Hear from you!

Collect public input to shape the final recommendations of the plan

# Housing Frivial



# **Question 1:**

What is the median price of a single-family home in Nahant?

- a. \$575,000
- b. \$450,000
- c. \$950,000
- d. \$725,000





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- b. \$450,000
- c. **\$950,000**
- d. \$725,000

## 20% Down Payment



\$190,000



# **Question 2:**

When is a home considered affordable according to the U.S. Department of Housing and Urban Development?

- a. When the home is subsidized by the government
- b. When the home costs no more than 30% of a household's income
- c. When the home costs no more than 50% of a household's income
- d. When the home is free



# **Question 2:**

When is a home considered affordable according to the U.S. Department of Housing and Urban Development?

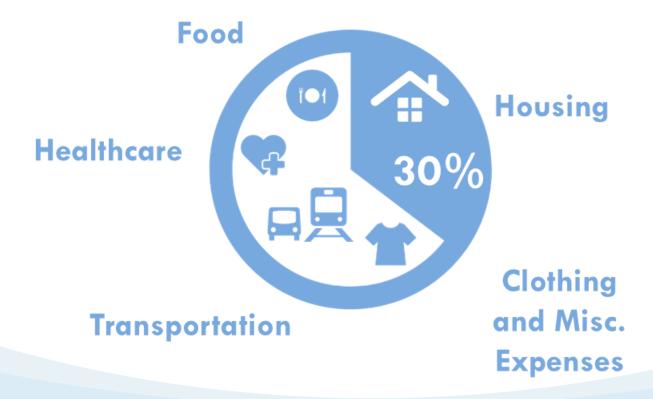
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- d. When the home is free





## **Question 2:**

# When is a home considered affordable according to the U.S. Department of Housing and Urban Development?





## **Question 3:**

Which of the statements about "lower-case a" affordable housing and "upper-case A" Affordable housing are true?

- a. "Lower-case a" affordable housing is market-rate housing that's affordable
- b. "Upper-case A" Affordable housing is required to be affordable
- c. Both types of housing cost no more than 30% of a household's incomed. All of the above



## **Question 3:**

Which of the statements about "lower-case a" affordable housing and "upper-case A" Affordable housing are true?

- a. "Lower-case a" affordable housing is market-rate housing that's affordable
- b. "Upper-case A" Affordable housing is required to be affordable
- c. Both types of housing cost no more than 30% of a household's income
- d. All of the above



## **Question 4:**

## The 2022 Area Median Income (AMI) for the Greater Boston Metropolitan Area is?

- a. \$94,600
- b. \$100,200
- c. \$140,200
- d. \$115,500



## **Question 4:**

## The 2022 Area Median Income (AMI) for the Greater Boston Metropolitan Area is?

- a. \$94,600
- b. \$100,200
- c. **\$140,200**
- d. \$115,500

Greater Boston Median \$140,200

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Source: U.S. Department of Housing and Urban Development, 2022



# **Question 5:**

# What is the local median household income for the Town of Nahant?

- a. \$94,243
- b. \$150,250
- c. \$125,900
- d. \$200,500



## **Question 5:**

# What is the local median household income for the Town of Nahant?



- b. \$150,250
- c. \$125,900
- d. \$200,500

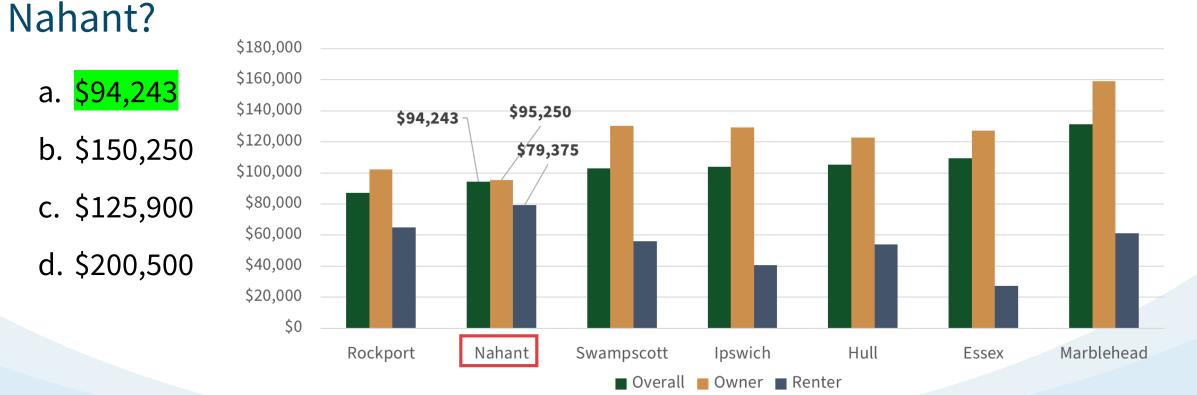
Source: U.S. Census Bureau, American Community Survey (ACS), 2016 – 2020





## **Question 5:**

## What is the local median household income for the Town of



Source: U.S. Census Bureau, American Community Survey (ACS), 2016 – 2020



## **Question 6:**

Households that earn 80% of the Area Median Income are eligible for Affordable Housing. How many households in Nahant are eligible for Affordable Housing?

a. 35

b. 57

c. 207

d. 645



## **Question 6:**

Households that earn 80% of the Area Median Income are eligible for Affordable Housing. How many households in Nahant are eligible for Affordable Housing?

a. 35

- b. 57
- c. 207

d. <mark>645</mark>

Source: U.S. Department of Housing and Urban Development, (CHAS) 2015 - 2019





## **Question 7:**

### How many Affordable Housing units does Nahant have?

a. 545

b. 48

c. 205

d. 1,254





## **Question 7:**

### How many Affordable Housing units does Nahant have?

a. 545

#### b. <mark>48</mark>

c. 205

d. 1,254

Source: Massachusetts Executive Office of Housing and Livable Communities (EOHLC), 2021



## **Question 8:**

Per state law M.G.L. Ch. 40B, 10% of every town's housing units must be Affordable Housing units. What percent of Nahant's housing units are affordable?

a. 12%

b. 8%

c. 3%

d. 15%



## **Question 8:**

Per state law M.G.L. Ch. 40B, 10% of every town's housing units must be Affordable Housing units. What percent of Nahant's housing units are affordable?

a. 12%

b. 8%



d. 15%

Source: Massachusetts Executive Office of Housing and Livable Communities (EOHLC), 2021



## **Question 9:**

The new state MBTA Communities 3A Zoning legislation requires most towns to have zoning that allows developers to build multifamily housing through an efficient process. How many housing units is Nahant required to allow through 3A zoning?

- a. 750 units
- b. 84 units
- c. 1,500 units
- d. 350 units



## **Question 9:**

The new state MBTA Communities 3A Zoning legislation requires most towns to have zoning that allows developers to build multifamily housing through an efficient process. How many housing units is Nahant required to allow through 3A zoning?

- a. 750 units
- b. <mark>84 units</mark>
- c. 1,500 units
- d. 350 units

# Housing Production Plan Goals and Strategies





Goal 1: Expand "Little to Middle" Housing Options

**Goal 2: Produce Upper-case A Affordable Housing** 

Goal 3: Reduce Housing Instability For Seniors and Vulnerable Households

**Goal 4: Harmonize Housing Needs with Sustainability Goals** 

### **Recommended Strategies**



- Drafted for public consideration and work toward the HPP goals
- Prioritize strategies to focus on the next five years
- Implementation of strategies will require further action and public discourse

#### **Proposed Capacity and Programming Strategies**

Proposed capacity and programming strategies have been drafted for public consideration and work toward the HPP goals indicated with an x below

Draft strategies		Goal 2 Affordable	Goal 3 Stable	Goal 4 Sustainable	Indicate your level of support for this strategy			
<b>1. A. Establish an Affordable Housing Trust:</b> Establish an Affordable Housing Trust (AHT) that can hold and disperse funds to support Affordable Housing development as opportunities arise. The Town currently sets aside 10% of Community Preservation Act (CPA) funds for Affordable Housing. These funds should be entered into the AHT and the Town should explore ways to bring additional funding into the AHT such as through grants and annual town appropriation.		x	x		Very Supportive	Supportive	Neutral	Opposed
2. Hire a part-time planner or on-demand consultant to support housing planning and initiatives: Nahant's capacity to plan for housing growth and administer housing programming is limited. The Town should explore hiring a part-time planner or a housing professional to offer consulting services as needed.	X	X	X	x	Very Supportive	Supportive	Neutral	Opposed
3. Promote existing state programs that improve housing stability and aging in place: The state offers several programs to reduce housing costs such as weatherization programs to reduce utility costs, direct rental and utility payment assistance, favorable home modification loans to support aging in the home, and more. The Town should promote these programs on its website, social media platforms, and through printed materials to distribute in public places like the library and Town Hall. Additionally, the Town should partner with organizations like AARP to hold workshops and events to connect residents to state programs that meet their unique needs.			х		Very Supportive	Supportive	Neutral	Opposed
<b>4. Promote existing federal and state first-time homebuying</b> <b>programs</b> : There are several federal programs and state programs in place with a proven track record of helping people purchase their first home. These programs offer first-time homebuying classes, connections to banking partners, reduction or elimination of private mortgage insurance costs, favorable loans, and direct downpayment assistance. The Town can connect its residents to these programs by promoting them through online and written materials and through events targeted at young adults.	x	х	X		Very Supportive	Supportive	Neutral	Opposed

Use sticky notes in the space to the right to share additional thoughts and ideas for the Town to consider.

### **Proposed Regulatory Strategies**

Proposed regulatory strategies have been drafted for public consideration and work toward the HPP goals indicated with an x below

Draft strategies	Goal 1 Little to Middle	Goal 2 Affordable	Goal 3 Stable	Goal 4 Sustainable	Indicate your level of support for this strategy				
1. Create a zoning by-law allowing accessory dwelling units by-right with development standards: The housing needs assessment and					Very Supportive	Supportive	Neutral	Opposed	
engagement throughout the planning process have shown a need and preference for accessory dwelling units (ADU). The Town should draft and adopt a zoning by-law allowing different types of ADUs in appropriate areas of Nahant. A pending mapping analysis will inform the development of this by-law by showing the most suitable locations for detached, attached, and internal ADUs. To encourage ADU development, the by-law should set appropriate development standards that make it possible to provide a by-right straightforward permitting process.	X			X					
2. Allow small to medium-sized housing types in all residential	x				Very Supportive	Supportive	Neutral	Opposed	
<b>districts:</b> Nahant should update its zoning regulations to allow tiny houses, townhouses, small multifamily housing, and mixed-use housing types in all residential zones. Allowing this variety of small to medium-sized housing will make it possible to expand little to middle housing options as infill or redevelopment opportunities arise.									
3. Utilize 40R zoning with built-in affordability requirements to					Very Supportive	Supportive	Neutral	Opposed	
<b>comply with state law 3A:</b> Through this planning effort, Nahant is exploring areas to establish zoning that is compliant with the MBTA Communities Chapter 3A regulations. Nahant should use the state's smart growth overlay (SGOD) tool as a template for zoning that complies with Chapter 3A. SGOD's allow for site-specific considerations, and they have a built-in affordability component that will require a portion of new housing units to be Affordable Housing. If the Town adopts a SGOD, the Town will receive state funds that can be used to make capital improvements.	X	X							

Use sticky notes in the space to the right to share additional thoughts and ideas for the Town to consider.

### **Proposed Policy Strategies**

Proposed policy strategies have been drafted for public consideration and work toward the HPP goals indicated with an x below

Draft strategies	30al 1 Little 0 Middle	Goal 2 Afforda Me	30al 3 Stable	Goal 4 Sustain Ible	Indicate your level of support for this strategy			
1. As a condition of selling a portion of the Coast Guard Housing property, require Affordable Housing and a right for displaced residents to return through a development agreement: The sale of the Coast Guard Housing property was authorized at the 2021 Town Meeting to pay off a loan for the property and the Town began preparing the property for sale before this planning process started. After enough market-rate housing units are sold to pay off the loan, it is recommended that the Town explore selling the remainder of the property to a development partner to create Affordable Housing through a development agreement. This agreement should include requirements for Affordable Housing and a provision for displaced residents to have the first option to occupy newly developed Affordable Housing units, if they choose. The Town should consider this in light of state requirements for Chapter 40B and the new Chapter 3A state legislation because publicly owned land like this property is a rare asset for Affordable Housing.	X	X		9 8	Very Supportive	Supportive	Neutral	Opposed
2. Utilize publicly owned sites identified in this HPP for Affordable Housing development combined with recreational space: Several publicly owned sites have been identified in this HPP as potential residential development opportunities. The Town should leverage this publicly owned land by working with development partners to create plans for Affordable Housing development. By offering publicly owned land at a below-market cost through lease or sale, the Town can execute development agreements that detail what the Town feels is impactful and appropriate for each site. Development agreements should be made through a request for proposal (RFP) site disposition process that prioritizes Affordable Housing that is deeply affordable and permanently affordable. Development should be complemented by recreational open space that's accessible to Affordable Housing residents and all Nahanters.	x	X		X	Very Supportive	Supportive	Neutral	Opposed
3. Explore the possible expansion of the existing property tax reduction volunteer program offered for income-eligible seniors: Nahant currently has a property tax reduction program for income-eligible seniors that volunteer time to support town administrative work. This program should be evaluated to determine its impact and if there are opportunities for expanding the program to more income-eligible seniors and possibly other income-eligible households.		x	x		Very Supportive	Supportive	Neutral	Opposed
4. Adopt the new state building codes to ensure new development in Nahant is energy efficient and climate resilient: Nahant should explore opting into the new specialized building code that provides several pathways toward residential development that is highly energy efficient. Energy-efficient homes will reduce utility costs for residents and work to reduce greenhouse gas emissions (GHG) in line with state goals to reduce GHGs.			x		Very Supportive	Supportive	Neutral	Opposed
<b>5. Adopt a community impact fee for short-term rentals and use the revenue to support Affordable Housing development:</b> State law allows Nahant to adopt a community impact fee on short-term rentals up to 3%. The Town should determine an appropriate impact fee rate and dedicate the revenue to the Affordable Housing Trust, proposed as another HPP recommendation. This revenue should be used to support Affordable Housing development and to support the promotion of housing stability programs.			X	X	Very Supportive	Supportive	Neutral	Opposed
Use sticky notes in the space to the right to share additional thoughts and ideas for the Town to consider.								

# HPP Site Selection & 3A Study Areas

### **Brainstorming development locations**



- MAPC has been working closely with the advisory committee and the Town to determine potential development locations.
- These locations include specific parcels and larger areas.
- We are sharing these locations tonight to bring the brainstorming to you!



- Sites where it makes sense for the town to encourage Affordable Housing development.
- Specific development sites where the town will encourage development. May be considered for 3A zoning.
- Sites may be publicly owned or privately owned. All decisions on what happens with a property will be up to the property owner.



- Areas of town where regulations can be modified to support multi-family housing and Affordable Housing.
- Geographic areas that are more than a single parcel. May be a series of parcels, intersection, collection of blocks, etc.
  - They may overlap with development opportunity sites.

### **Working within Development Constraints**

- The planning team looks at development constraints to choose effective sites that will meet housing need.
- These constraints include, but are not limited to:
  - Open space with legal protection from development.
  - Anticipated sea level rise.
  - Protected species habitats.
  - Land slopes.
  - Wetlands, Flood Zones and high-water storm areas.
- Our team is also examining other constraints such as school capacity, water supply, roads and transportation.

Digital versions of various constraint maps are available at the siteselection station.



### **Protected Open Space in Big Nahant**





### **4** Residential Development Opportunites



These development opportunities and areas of interest have been identified by the planning team, town, and advisory committee. Place a push pin anywhere outside of the green areas that you would like to see considered for additional housing development



# Breakout Activities

### **Online Open House**





### mapc.ma/nahantOOH





- Four stations 15 minutes each
  - Rank recommendations with dots
  - Add comments with sticky notes or use your comment card
  - Place a pin in the development opportunities map
- Start at the station corresponding to the number on your name tag
- Visit all four stations



# Check-In for Today's Forum



### NA HANNE HOUSING PRODUCTION PLAN

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