

# Nahant Housing Production Plan

Prepared by for the Town of Nahant by  
the Metropolitan Area Planning Council

# 2023

Commented [MC1]: Correct sub-title to "Prepared for the Town of Nahant by...."



Presented for adoption to the Nahant Board of Selectmen  
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# Acknowledgements

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The plan's development owes its success to the support and leadership of Antonio Barletta, the Nahant Town Administrator, and Michelle Capano, the Chair of the Housing Plan Advisory Subcommittee. Additionally, the committee members contributed their valuable time and knowledge of Nahant and its housing needs, making this plan a reality.

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Gratitude is also due to the Nahant Board of Selectmen and the Nahant Planning Board for their input, participation, and support throughout the planning process.

Lastly, we thank the Nahant community, whose active participation in public forums

and surveys, and sharing of valuable perspectives and ideas greatly contributed to the shaping and informing of this plan.

**Funding** was provided by a Community Preservation grant approved by the Nahant Town Meeting and a grant from the Massachusetts Executive Office of Energy and Environmental Affairs.

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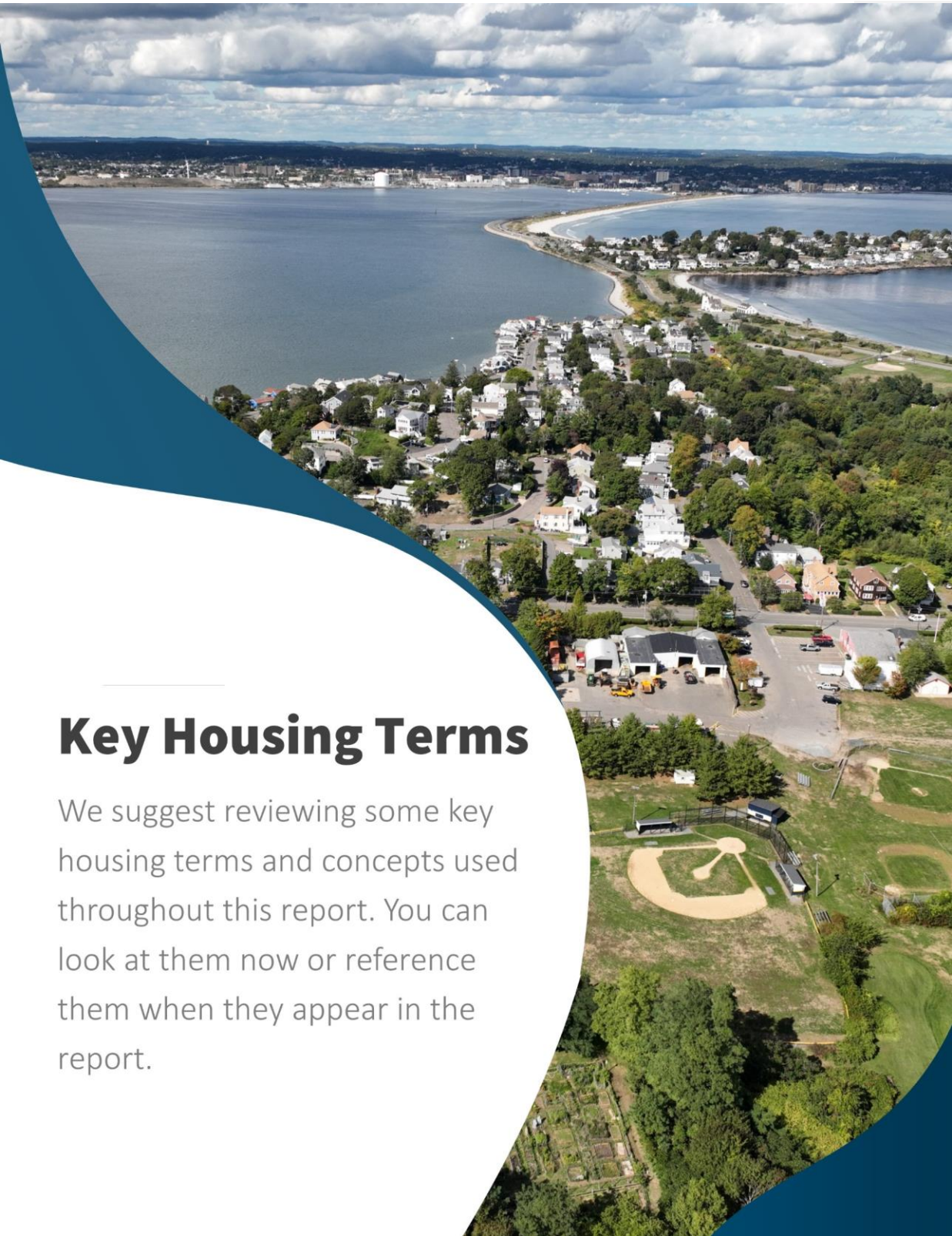
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## Key Housing Terms

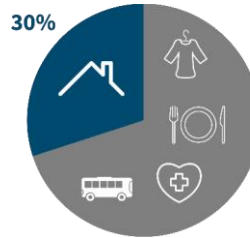
We suggest reviewing some key housing terms and concepts used throughout this report. You can look at them now or reference them when they appear in the report.

## Key Housing Terms

This glossary briefly defines key housing terms that are used in this plan to describe Nahant's housing needs and relevant regulations.

### Cost Burden

A household is considered cost burdened when it spends more than 30% of its income on housing. When a household spends more than 50% of its income on housing, it is considered extremely cost burdened. Cost burdened households have a harder time paying for other needs like food, healthcare, clothing, and transportation.



### Naturally Occurring Affordable Housing

Naturally occurring affordable housing (NOAH) is market-rate housing that is relatively affordable in the marketplace, often due to its smaller scale. Generally, housing that costs less than 30% of a household's income is considered affordable. The affordability of NOAH is not protected and can change with the market.

### Deed-restricted 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 available to income-eligible households only. The U.S. Department of Housing and Urban Development (HUD) defines eligible households as households earning 80% of the Area Median Income or less.

### Area Median Income

The FY 2022 median household income of the Boston-Cambridge-Quincy, MA-NH Metropolitan Area, is \$140,200, as determined by the U.S Department of Housing and Urban Development. Eligibility for Affordable Housing is based on AMI and varies by household size. For example, 80% AMI, the typical threshold for most Affordable Housing, is approximately \$78,300 for a single-person household in Metropolitan Boston, and approximately \$111,850 for a four-person household.

AMI for Greater Boston is \$140,200





## Context Communities

Context communities provide a frame of reference to compare data, showing the significance of housing trends observed in Nahant. Data from communities with demographic characteristics similar to Nahant were used for context communities: Essex, Hull, Rockport, Marblehead, Ipswich, and Swampscott. Data for Essex County, MAPC’s North Shore Task Force subregion, and the State of Massachusetts were also used to contextualize characteristics and trends observed in Nahant. The methodology used to establish context communities is detailed in Appendix A.

## M.G.L. Chapter 40B

By state statute M.G.L. Chapter 40B, cities and towns are encouraged to provide 10% of their total year-round housing units as deed-restricted Affordable Housing. If a municipality is not at the 10% threshold, a developer can use a special Comprehensive Permit Process to build developments with Affordable Housing, functioning as an alternative to local zoning regulations.<sup>1</sup> Municipalities seeking to encourage more Affordable Housing development can also choose to use 40B regulations to facilitate development through the Local Initiative Program, which also offers state technical assistance for this development.

## Multifamily Zoning Requirement for MBTA Communities Section (3A)

By state statute M.G.L. Chapter 40A, Section 3A, all MBTA communities (defined by reference to Section 1 of MGL c. 161A) shall have at least one zoning district of reasonable size in which multifamily housing is permitted as of right, without the need to obtain a special permit. Other criteria for a 3A zoning district include a minimum gross density of 15 units per acre, located no more than half a mile from a commuter rail station, subway station, ferry terminal or bus station (if applicable), with no age restrictions and the permitted housing must be suitable for families with children. MBTA communities have varying requirements based on the size of the municipality as well as their category as either a rapid transit community, a commuter rail community, an adjacent community, or an adjacent small town. The law’s requirements are administered by the Executive Office of Housing and Livable Communities (EOHLC).

To comply with these requirements, Nahant has been classified as an “Adjacent Small Town” and is required allow for 84 new multifamily units through zoning and site plan

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<sup>1</sup> A community may claim “Safe Harbor” and thereby deny a developer a Comprehensive Permit by three mechanisms: having a 10% SHI, making progress toward the SHI in one calendar year, or meeting the General Land Area Minimum Requirement (GLAM). However, meeting any one of these criteria for Chapter 40B does not mean a community has met the local need for Affordable Housing based on the number of households eligible for Affordable Housing in town.

review. Nahant does not need to meet a minimum land size requirement. Proposed 3A zoning must be approved at Town Meeting.

### **Subsidized Housing Inventory (SHI)**

The subsidized housing inventory is the number of housing units in a municipality that are deed-restricted Affordable Housing. The SHI percentage is the number of subsidized units divided by the total amount of housing units in a municipality. 48 out of 1,609 total housing units in Nahant are deed-restricted Affordable Housing making Nahant's SHI percentage 2.98%. Nahant would be open to the possibility of a Comprehensive Permit Development that would override local zoning regulations should a developer seek an 'unfriendly' 40B development. Nahant's SHI is detailed in Appendix C.

### **Town Upper-case Versus Lower-case**

In this report "Town" appears upper-cased and lower-cased. When referring to the Town government such as staff or boards the word is uppercased. When the community is referenced generally the word is lowercased. For example: The Town reviews proposed housing development (uppercase). There are limited housing options in town (lowercase).

### **Zoning**

Zoning is a key tool used at the local level to shape a municipality through requirements and incentives for how land is used. It provides the legal framework for what can and cannot be developed on a parcel of land, including the types of uses that are allowed, size and siting of structures, amount of required parking, open space considerations, and more. It also specifies development processes, including who needs to sign off on different kinds of development. Well-crafted zoning should tell the private sector what kind of development a community wants to see and where.

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## Executive Summary

For those who like to jump straight to the point, the executive summary previews the main elements and recommendations of the plan. You can also explore what interests you and flip forward to that section of the plan for more details.



# Executive Summary

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## Purpose of the Housing Plan

This Housing Production Plan (HPP) is a non-binding recommendation to the Nahant Board of Selectmen (BOS), Planning Board (PB), and the Town of Nahant. This plan needs to be accepted by the BOS and the PB and then it needs to be approved Executive Office of Housing and Livable Communities (EOHLC)<sup>2</sup>. Any actions recommended in this plan will require a vote by the Board of Selectmen, a Town Meeting vote, or another public process as described throughout this plan.

The HPP is like a Master Plan specifically for housing. The effort of developing this plan has provided the Nahant community the opportunity to think about and discuss the topic of housing through a public process. The process started by identifying the Town's housing needs which includes the type of housing, who it should serve, and how it affects the community. Context communities were established to analyze how Nahant compares to similar towns. Planning to meet the Town's housing needs also considers the requirements set upon Nahant by the Commonwealth through M.G.L. Chapter 40B and Multifamily Zoning for MBTA Communities Section (3A) and the risks of non-compliance. This plan proposes a clear set of goals and strategies to meet local housing needs as well as state requirements.

The important thing to remember is, this plan is the beginning of the process. It does not authorize any changes to the Nahant community. It serves as a record of data analysis, public input, and publicly vetted recommendations to guide the Town in the future should the Town choose to act on next steps. It is also important to note that this plan is non-binding. Housing Production Plans must be updated every five years to be certified with the state so it may be used to give the Town control over 40B development. This plan can and will be updated based on this standard and to reflect changes in the housing needs of Nahant residents.

The first principal reason for this plan is that Nahant — like the state as a whole — has a shortage of housing available for rent and available for ownership. While Nahant is predominantly residential, its neighborhoods are fairly dense, and there is a need for a variety of housing types to accommodate a broader range of community needs. From what was heard in the public planning process ~~it's~~ it is clear the public wants new housing, whether it be Affordable or not. New housing for rent or for ownership could provide existing residents the opportunity to downsize without leaving Nahant, the opportunity for young people to buy their first homes, and other opportunities for seniors, veterans, middle-income families and more.

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<sup>2</sup> Formerly the Department of Housing and Community Development (DHDC).

The second principal reason for this plan is to understand the effect of Massachusetts statute, Chapter 40B. This law seeks to add “Affordable Housing” throughout Massachusetts. It sets a goal that each city and town have Affordable Housing (also known as subsidized housing) that amounts to 10% of the municipality’s housing stock or 1.5% of its developable land area. Currently, only 2.8% of Nahant’s total housing stock and only 0.62% of its General Land Area is designated for Affordable Housing. This means in order to be in compliance with Chapter 40B, the Town would need an additional 112 units of qualifying housing, or an additional 3.5 acres of land used for qualifying housing.

Aside from these state requirements, it is in Nahant’s interest to create more Affordable Housing based on a significant need that was identified during this planning process and was surprising to many Nahant residents. Nahant’s median income is significantly below the Area Median Income (AMI). In Nahant, 645 out of 1,600 households, approximately 40% of households, are eligible for Affordable Housing. Generally, households earning 80% or lower of the AMI are eligible for Affordable Housing. The 2022 AMI is \$140,200 and Nahant’s local AMI is \$94,243. The income-eligibility of future Affordable Housing units in Nahant designated for individuals at 80% of the AMI would be \$78,300 for a single-person household, \$89,500 for a two-person household, \$100,700 for a three-person household, and \$111,850 for a four-person household.

The risk of **not** being in compliance with Chapter 40B is that Nahant is vulnerable to what is known as an “unfriendly 40B” or “hostile 40B” development. That is a situation in which a developer could buy a parcel of property in Nahant and so long as the developer sets aside 20 – 25% of the units it builds to be Affordable, the developer could override Nahant’s Zoning Bylaws with the ability to build taller and denser developments than anything that would be permitted under local zoning.

To summarize, we found 1.) the Town desires different types of housing that could serve multiple needs, 2.) about 40% of Nahant residents would be eligible for Affordable Housing, 3.) the Town currently does not meet the Commonwealth’s Affordable Housing requirements, and 4.) residents would like to have input on how new housing units would be developed.

The Town is not capable of, nor should it, attempt to solve these needs instantly. There is an abundance of factors that need to be considered so the Nahant community can navigate through the process without drastically changing the Town. Through all the public process, it was clear that this is a major concern of Nahant residents.

**That is why this Plan is important.** If the Plan is adopted by the Board of Selectmen and the Planning Board, and if it is approved by the state, then ~~it gives~~certifies Nahant

~~has increased the subsidized housing inventory by 9 units each year (or 17 units for two-year period) the it gives the Town a temporary “safe harbor” status from a 40B developments that the Town believes are inconsistent with local needs, so long as Nahant makes adequate progress toward the permanent “safe harbor” conditions described above. This is designed to be a transitional protection — Nahant could lose it if the Town stops making progress. Reaching “safe harbor” and implementing the recommendations of this HPP will strengthen Nahant’s standing with the state and can be cited when applying for state funding—.~~

New housing (that moves Nahant toward “safe harbor”) can arise in several ways. First, the Town could — perhaps with the help of state or federal grants — add units to the existing inventory of 48 units currently under the Nahant Housing Authority. Second, a private developer could develop a property with suitable price restrictions, possibly with a governmental subsidy. Third, Nahant could partner with a developer for what is known as a “friendly 40B,” in which a certain portion of the units are set aside as affordable, and in which the remainder of the units are available at market rates.

Further to the importance of meeting local housing goals, there is also the economic impact to Nahant. Nahant’s tax revenue is 96% residential and 4% business/commercial/industrial which leaves much of the town’s budgetary burdens on the residential taxpayer. The tax rate can only increase by 2.5% annually and any financial shortfalls may result in a tax override which is voted on at Town Meeting. By developing Nahant’s available undeveloped locations suitable for affordable housing and providing opportunities for eligible home buyers to acquire a home in Nahant, this will translate into additional tax revenue for the Town—.

Increasing local housing opportunities will result in positive economic outcome and will aid the Town in its operational activities.

## **Who will be eligible to occupy the new housing that Nahant will need to develop?**

There is certainly a demand for Affordable Housing — the Nahant Housing Authority and the Commonwealth of Massachusetts currently have a backlog of applicants for subsidized housing. Seniors, young people, essential workers, veterans, and others all need a greater variety of homes that suite their specific needs. The law allows Nahant to set aside up to 70% of new Affordable Housing units for Nahant residents, which is known as “local preference”. This must be done according to federal and state fair housing laws.

Starting on Page 73, this report sets out the properties — both Town-owned and private — that the Housing Committee has recommended that the Board of Selectmen first consider as sites for Affordable Housing and for progress toward a 40B “safe harbor.” The Board of Selectmen will be free to consider other properties, but these sites have

been identified as the best opportunities based on locations away from hazards like flooding risk and close to amenities like parks and public transit. Public input was also collected for these sites and possible development here in the future was viewed favorably.

## **How does Nahant’s 40B challenge relate to the “MBTA statute,” Section 3A**

Chapter 40B has been around for decades. Much newer is a state law, Chapter 40, Section 3A, adopted in 2022. This law does not require a Town to make any changes to its existing housing stock. Instead, 3A requires Nahant to make changes to its existing Zoning Bylaws, specifying one or more locations in which a builder (or more than one) will be allowed to build with a density of 15 units per acre — at least 84 such units. Provided that the Bylaw changes are made, Nahant will have satisfied this law, even if no builder decides to buy and build in the locations affected by the new zoning.

The state, (EOHLC), has said it will consider compliance with 3A when making state funding decisions. Communities that do not comply will definitely not be eligible for the MassWorks, Housing Choice, and the Capital Projects Fund. More information can be found on the EOHLC website [linked here](#).

Nahant’s action with respect to Chapter 40B may influence the Town’s situation with respect to Section 3A, or vice versa. Some of the ways these state laws can be planned for together are addressed in the main report. But Section 3A does not change Nahant’s opportunities or exposures under Chapter 40B.

## **The role of ADUs**

Accessory Dwelling Units (ADU), sometimes known as “granny flats,” are small dwelling units built on the property of an existing dwelling, owned by the owner of the pre-existing dwelling. (No division of an existing lot — or of ownership — is associated with an ADU.) Many people find this option attractive in order to provide housing for retired parents who downsize and for families that want to live close together.

State law allows for municipalities to adopt zoning bylaws that permit ADUs. Quite a number of towns and cities in the state have done so; many have not. This plan recommends that Nahant adopt an ADU bylaw to increase its overall housing capacity — and its affordable housing capacity — in a manner that is least disruptive to existing patterns of life and ownership in town. ADUs, however, have no effect on Nahant’s obligations under Section 3A, and are unlikely to have any significant effect on Nahant’s progress toward a “safe harbor” under Chapter 40B.

## The Community Preservation Act and an Affordable Housing Trust

Nahant has adopted the state's Community Preservation Act. This means that Nahant receives funds that the state collects from real estate transactions to match funds that the Town collects in addition to real estate taxes. Expenditures of these funds are limited to historic preservation, open space, recreation, and Affordable Housing. In fact, a certain minimum percentage of the expenditures from the Town's fund must be allocated to each of these areas. Each year for the past decade or more, Town Meeting has held votes on the allocations of these funds recommended by Nahant's CPA Committee.

Many towns that have adopted the CPA have also established an Affordable Housing Trust. This is permitted under Mass. General Laws Chapter 44, Section 55c. Such a Trust can assemble funds from the Town's allocation under the CPA, as well as funds that the Town might receive from state or federal grants and use them to achieve the objectives set forth in the report and summarized above.

## Housing Opportunity Sites

There were many challenges in finding appropriate housing development sites in Nahant. The town is small, at one square mile of land, does not have many vacant parcels, and has substantial development challenges related to flooding, wetlands, and protected open space. The Housing Plan Advisory Sub-committee worked closely with the Town administration and MAPC to identify sites within town that can be explored for residential development and Affordable Housing. The planning team began by examining the entire town, and then refined the list of potential sites based on an analysis of development constraints.

Identification of the proposed Housing Opportunity Sites is a high-level planning activity. The proposed sites are both public and privately owned properties where analysis and public input showed housing growth and Affordable Housing development are highly suitable. *Identifying these prospective sites in the plan means the Town supports development here. This does not suggest that privately owned sites should be acquired by the Town or that publicly owned sites will inevitably be developed.* The Town can use zoning and the comprehensive permitting process to encourage development on privately owned sites, but these decisions are entirely up to the private property owners. The Town can exercise greater control over publicly owned sites, but final decisions must be made by the Nahant public through a Town Meeting vote.

Draft sites were presented for public input on June 15<sup>th</sup>, ~~2023~~2023, at a forum hosted at Town Hall. This event gave residents the opportunity to share their thoughts and express their level of support for development on the proposed sites. Residents were



also given the opportunity to weigh in via an online open house survey that was open for a month following the forum. More information about public engagement is available on Page 24 of this plan and the results of public input are detailed in Appendix B.

Based on the feedback from the public, the committee ~~identified selected ten nine~~ sites as development opportunities for Nahant, listed below. It is also important to note that many other privately owned sites were considered by the Housing Committee and sites not listed here are considered more generally through the zoning recommendations made in this plan. Full descriptions of the sites are available on Page 76 in the development opportunities chapter. These sites are both publicly and privately owned, representing areas that are either vacant or have the opportunity to be re-developed to support Nahant’s housing goals. There is no significance to the order in which the sites are listed.

### Potential Development Opportunity Sites

Site Name	Site Address
<del>Housing Authority North Spindrift</del>	194 Nahant Road
Greystone Road	<del>32</del> -50 Greystone Road
Church Site – the Rectory	248 Nahant Road
Nahant Country Club	280 Nahant Road
Bass Point	12 Sea Breeze Lane
Coast Guard Housing Site	294 Castle Road – 8 Goddard Drive
The Bayside	1 Range Road
Knights of Columbus	17 Relay Yard
Fox Hill Road	0 Rear Fox Hill Road
Housing Authority South	39-53, 75-77 Spring Road & 7 – 9 Emerald Road

### Housing Goals and Strategies

To address the housing need of Nahant residents, goals and strategies were developed that combine best practices with the practical realities of Nahant’s limited municipal capacity as a small community. The goals sit above the strategies in a hierarchy working as an overarching vision to advance housing objectives. Strategies are also recommended to work toward specific outcomes by advancing one or multiple goals. These recommendations have been designed to be effective and consistent with the Town’s capacity for implementation.

#### HPP Goals

Four goals were developed as part of this planning process. These goals describe “what” the plan hopes to achieve:

1. Expand small and mid-sized housing options that are more likely to be affordable in the marketplace.
2. Produce “uppercase A” Affordable Housing.
3. Reduce housing instability for seniors and vulnerable households<sup>3</sup>.
4. Coordinate meeting housing needs with climate and environmental sustainability.

An in-depth explanation of the goals can be found in the Housing Plan Goal and Strategies Overview on Page 91 of this plan.

### HPP Strategies

In addition to the goals, there are five strategies that are recommended in this plan. 12 draft strategies were presented to the public at the June 15, 2023, public forum, and the companion online open house survey. Participants were asked about their level of support for each strategy, and provided comments that helped the project team and committee refine this initial set of strategies to five. Determining the final strategies was based on public input, analysis, financial feasibility, and impact. All of the strategies received a majority of public support, and none were strongly opposed. A summary of the results of public input collected for strategies is also available in Appendix B.

These five strategies act as the “how” in the housing production plan – how the plan will achieve the goals. To implement these strategies, the Town will need to take assertive and actionable steps with the help of Town entities and community partners. A qualified consultant can provide technical guidance and support in implementing these recommendations.

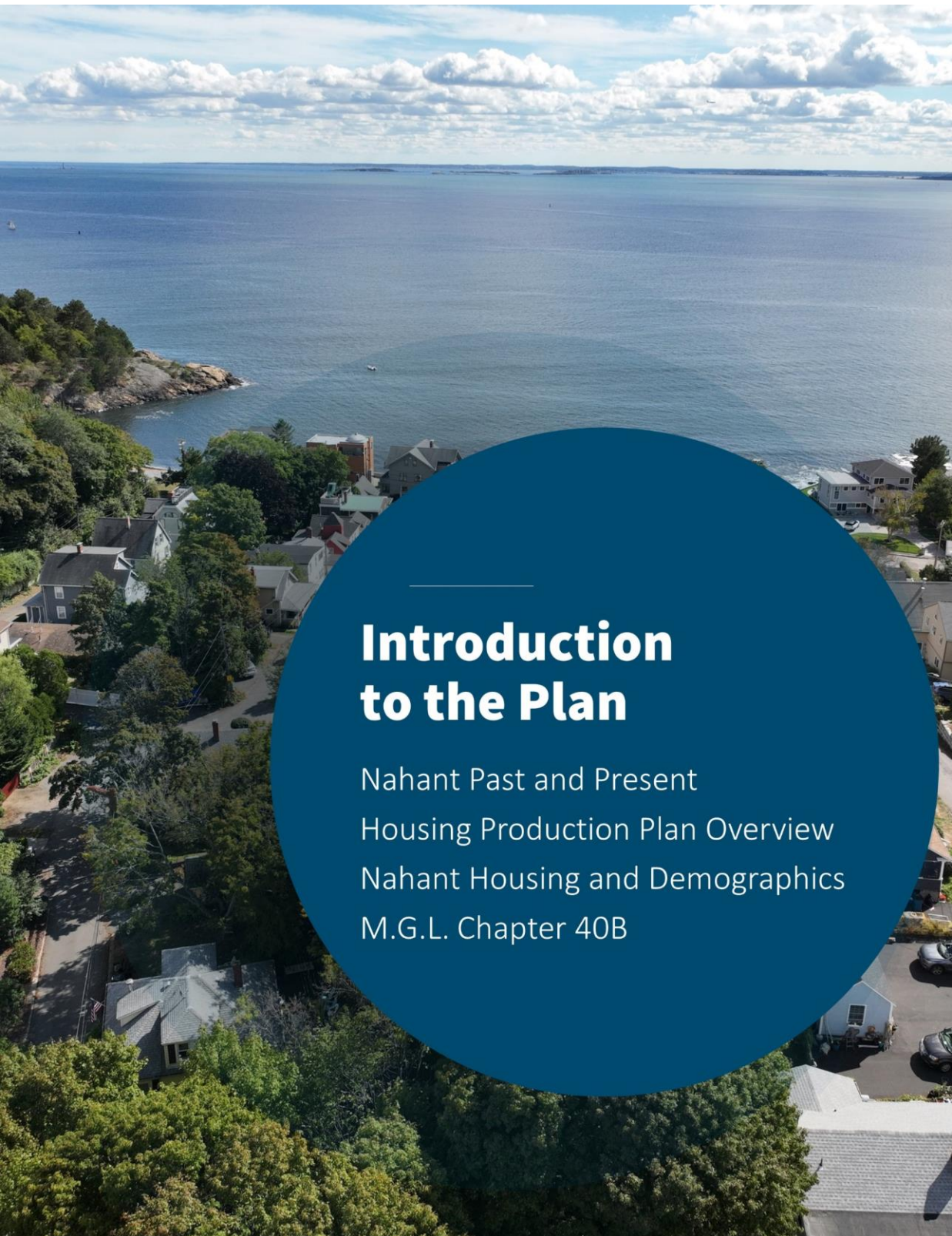
The five recommended strategies are:

1. Establish an Affordable Housing Trust (AFT).
2. Adopt a Zoning Bylaw Permitting Accessory Dwelling Units (ADUs).
3. Use 3A Compliant Zoning to encourage Small Multifamily Housing Options.
4. Consider Using Publicly Owned Development Opportunity Sites for Affordable Housing ~~and new Town-wide Public Park Space.~~
5. Promote State Programs that Support Aging in Place and First-time Homeownership.

This is a high-level overview of the main components of this plan. The recommendations and the rationale behind them should be reviewed further in the ~~sections~~ **sections where** they are detailed. Data, analysis, public input, and recommendations can be explored throughout this report.

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<sup>3</sup> Vulnerable Households are defined as seniors, veterans, people with disabilities, middle-income workers, and single-person households and others that are burdened by the high cost of housing.



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# Introduction to the Plan

Nahant Past and Present  
Housing Production Plan Overview  
Nahant Housing and Demographics  
M.G.L. Chapter 40B

# Introduction to the Plan

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## Nahant Past and Present

Nahant is a beautiful coastal town located in eastern Massachusetts at the southern edge of Essex County. It is surrounded by Nahant Bay, Nahant Harbor, and Lynn Harbor, and is connected to Lynn by a 1.5-mile causeway. The town covers 15.48 square miles, 1.24 square miles of which is land, and the rest is ocean. Nahant is well-known for its beaches and rocky coastline.



Over time, Nahant has experienced many changes. Initially, people from the Massachusetts tribe inhabited Nahant before it became a grazing ground for colonial livestock. In the mid-18<sup>th</sup> century, Nahant evolved into a favored destination for Bostonians seeking a respite from the summer heat. During World War II, a coastal defense station was located in Nahant, and it was used as a surface-to-air missile (SAM) site in the 1950s and 1960s. Following this, the Marine Science Center of Northeastern University was established in Nahant.

Nahant is made up of two sections: Big Nahant and Little Nahant. Big Nahant features former seasonal estates and farms subsequently subdivided into single family residences, while Little Nahant is developed with closely situated small homes. The town's parks and open spaces offer recreational activities such as swimming, boating, fishing, biking, and more.

Residents of Nahant have easy access to Boston and other nearby employment centers, with MBTA bus routes, commuter rail, and subway services in nearby Lynn and Revere. Logan International Airport is just a 20-minute drive south.

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

Like many other municipalities in the greater Boston region, in recent years Nahant has seen the cost of housing increase at a rate that has led to an affordability crisis. Exacerbated by the COVID-19 pandemic, the price for housing in town has increased substantially. Today, housing costs are unattainable for the average homebuyer, and many long-time residents are financially strained by increased housing costs. In the past 10 years, the median home sale price for a single-family home in Nahant increased by over 100%, from under \$450,000 in 2012 to \$950,000 in 2022. Only 15% (334) of Nahant households rent, as there are few options for renters to consider. A lack of renting options and the high cost of for sale housing severely limits housing choice in town.<sup>4</sup>

To better understand local housing needs and explore strategies to address them, as well as to maintain compliance with state housing goals, the Town engaged the Metropolitan Area Planning Council (MAPC) to develop its first Housing Production Plan in cooperation with Town staff and the Housing Plan Advisory Sub-Committee. A HPP is a locally adopted, state-approved planning document that assesses housing needs and capacity to meet it. It identifies areas of town suitable for housing development, establishes clear goals, and develops policy recommendations to advance these goals.

A HPP can help the Town meet state targets for Affordable Housing stock, have greater control over Comprehensive Permits, shape the overall development of housing over time, and improve coordination in working toward these efforts. This HPP identifies Nahant's unmet housing need and outlines the steps that can address this need in the next five years. Housing options in Nahant do not always align with the needs of all its residents. Nahant's housing is generally large and expensive, and there are limited options for renters, low- and moderate-income households, and those looking for smaller housing options, whether young families starting out or longtime residents looking to downsize. In Nahant, many middle-income households alongside fixed-income retiree households qualify for and could benefit from expanded housing options and Affordable Housing.

For towns that do not meet the state target of 10% of their housing stock on the state's Subsidized Housing Inventory (SHI), an HPP can be a first step towards safe harbor, which prevents developers from bypassing local zoning bylaws. The Town is also

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<sup>4</sup> For data sources and further analysis see the Housing Needs Assessment Chapter.

working towards achieving the multifamily zoning requirement for MBTA Communities, also known as 3A requirements. An action plan for interim compliance has been submitted, and the Town is working toward zoning that meeting the requirements for the classification of an “adjacent small town.” Nahant is serviced by the MBTA bus and does not have a station area location requirement. Complying with 3A provides an immediate opportunity to expand housing options in Nahant and is a recommendation of this HPP.

## **Nahant Housing and Demographics**

The housing market in 2023 is not providing naturally occurring affordable housing (NOAH) in Nahant. Throughout the Boston metropolitan region, residents have felt the impact of housing costs that rise higher than household incomes do. As of 2022, the household income amount required to purchase a home in Nahant was around \$230,000. This is more than double the Nahant’s median household income of \$94,000. Towns like Nahant that have substantial development constraints as well as many public amenities and a high quality of life will only see housing at a level their residents can afford when that housing is “Affordable Housing”: housing with a deed restriction that is required to cost no more than 30% of a household’s income.

The demographic changes occurring in Nahant compel the expansion and diversification of its housing stock. The population overall has decreased steadily over time, and many households are aging. There is a decrease in younger households, suggesting that Nahant is not the place for young families that it once was. In Nahant, school enrollment decreased over 16% from 2012 to 2022. Fewer than 300 households have children, with an average household size of 2.01 people, a decrease from 2.28 as recently as 2010. Coinciding with the drop in family size, Nahant has also seen its population drop in the last 30 years from a little over 3,800 people in 1990 to 3,334 in 2020. Nahant is getting older, the households are getting smaller, and there are few housing options available for residents who want smaller, more efficient homes, since close to 60% of homes in Nahant have at least three bedrooms.

Aging households, younger households, and others need more naturally affordable housing (NOAH) and deed-restricted Affordable Housing options. While many affluent households reside in Nahant, 40% of households are low-income, which includes half of single-person senior households and half of renter-occupied households. Close to 40% of Nahant residents are cost-burdened, spending more than a third of their income on housing costs.

Without new housing for a range of different life stages and income levels, the town’s sense of community could suffer as residents may need to look elsewhere to have their housing needs met. Many Nahant residents who participated in the community engagement process asked the planning team to consider those who want to age-in-

place in Nahant and those who want to start their families in Nahant. Many have family ties to the community going back generations and recognize the housing crunch has an impact on everyone in Nahant.

## **M.G.L. Chapter 40B**

By state statute, M.G.L. Chapter 40B, cities and towns are encouraged to provide 10% of their total year-round housing units as deed-restricted Affordable Housing. Nahant has 1,609 year-round housing units, per the 2020 Decennial Census, of which 48 (or about 2.98%) are deed-restricted Affordable Housing units on the state's Subsidized Housing Inventory (SHI). In communities like Nahant, where less than 10% of housing units qualify as Affordable Housing, developers may override local zoning bylaws through a Comprehensive Permit for mixed-income housing development that includes Affordable Housing units.

Nahant's SHI is currently at 2.98%, far below the state requirement of 10%. Through the state certification of ~~this HPP~~ yearly progress on the HPP and some progress on the SHI, Nahant can achieve what is referred to as "safe harbor." A community may claim safe harbor and thereby deny a developer a Comprehensive Permit as being inconsistent with local needs if the municipality has a locally adopted and state-approved Housing Production Plan (HPP) and the state has certified Nahant is increasing its stock of Affordable Housing by 0.5% in a calendar year or 1% in a two calendar years. Nahant can also achieve safe harbor by increasing the amount of land in town that has Affordable Housing, referred to as the General Land Area Minimum (GLAM). These pathways to safe harbor are detailed within Goal 2 on Page 93 of the Housing Goals and Strategies Chapter. In communities like Nahant, where less than 10% of housing units qualify as Affordable Housing, developers may override local zoning bylaws through a Comprehensive Permit for mixed-income housing development that includes Affordable Housing units.



## Community Engagement

Hearing from community members about their housing challenges and what would help them was a driving force behind this planning process. This chapter provides a summary of the ways the Nahant community was engaged and how their input was incorporated into the plan.



# Community Engagement

**Public input on housing needs and plan recommendations was a major part of making sure that the HPP represented the town’s needs and goals.**

The project team presented data and recommendations for updated HPP goals, priority strategies, best practices, and development opportunities at two public forums and through an online open house survey. The forums were held in person and broadcasted on the Town’s YouTube channel. Qualitative information gathered from these engagements helped ground truth data and to personalize housing issues. Additionally, insights about the town’s land use regulations and development opportunities were gathered from local board/committee members and the development community throughout the process during various interviews and discussions.

All this input strengthened the plan’s analysis and informed recommendations. The various engagement methods used to gather feedback from the public are summarized in Table 1 on the next page and referenced throughout the report where applicable. The goals of this plan were formed based on public input and analysis. The recommended strategies received strong public support and no strategy was opposed by the majority of participants.

Full results of the community engagement are included in Appendix B of this HPP.

**Nahanters participate at Forum #1 held on March 8, 2023, at Nahant Town Hall**



**Committee Chair Michelle Capano welcomes residents to Forum #2 held on June 15, 2023, at Nahant Town Hall**



**Table 1: Public Engagement Summary**

<b>Event/Resource</b>	<b>Date</b>	<b>Number of Participants</b>	<b>Engagement activities</b>
<b>Project Website</b>	Fall 2022 – Fall 2023	N/A	The project website was launched in the fall of 2022 to provide updates to the community about the planning process at <a href="http://mapc.ma/NahantHPP">mapc.ma/NahantHPP</a>
<b>Committee Interviews</b>	Winter 2022-2023	4	One-on-one discussions with members of the Housing Plan Advisory Sub-committee to gain insights that will help with formulating housing policy.
<b>Public Forum I</b>	March 8, 2023	36	Presentation on housing need discussions of visual preference, visioning, and housing need for different groups. This meeting was held in person, recorded, and posted on the town’s YouTube channel. As of September 19, 2023, the video had 149 views.
<b>Public Forum II</b>	June 15, 2023	60	Presentation and discussions of draft HPP priority strategies, best practices, and housing sites at various stations. This meeting was held in person, recorded, and posted on the town’s YouTube channel. As of September 19, 2023, the video had 101 views.
<b>Online Open House</b>	June – July 2023	250	Presentation and discussions of draft HPP priority strategies, best practices, and housing sites at various stations. This was a virtual component, designed for people who could not attend public forum II.
<b>HPP Committee Meetings</b>	Nov 2022 – present	100	The HPP committee has held 16 meetings since inception which included active resident participation and input.
		<b>450</b>	

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# Housing Needs Assessment

Data should be at the root of any decision-making process. A comprehensive analysis of Nahant's demographics, housing stock, and housing affordability was used to facilitate informed community conversations and what the public shared was incorporated into the assessment to ground truth data with local knowledge.

This assessment is one of the foundations of the recommendations made in this plan and can continue to be used to create awareness of housing needs in Nahant.



# Housing Needs Assessment

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The housing needs assessment documents Nahant’s community demographics, housing stock, and housing affordability, and shows the relationship between these elements. By looking at the range of housing needs that exist in Nahant we can measure how well the existing supply and cost of housing aligns with these needs. For example, does the size of homes match the size of households in town? Are local incomes high enough to afford Nahant home prices? These are the types of questions we aim to answer. While focusing on local housing dynamics, the assessment also gives an idea of how much opportunity there is for people to settle in Nahant.

The assessment includes the most recent data available from when it was collected in November 2022.<sup>5</sup> “Context communities” are used throughout the assessment to demonstrate the significance of data observations in Nahant by providing a varied set of reference points to compare from. Nahant is a unique community given its small size, numerous constraints on development, lack of small business and commercial real estate tax support, and its seaside location. For these reasons, it is challenging to find communities to compare Nahant with. Nonetheless, the context communities were established after a rigorous analysis and consultation with Town staff that weighted key factors in Nahant such as the size of the community, household characteristics, and the impact of the coast.<sup>6</sup> Not only are context communities useful for evaluating the significance of data trends but they also provide ideas for exploring strategies to meet housing need that have worked in similar contexts to Nahant.

Trends and key findings that pinpoint Nahant’s housing needs are summarized below and described in more detail throughout the assessment.

## Preview of Key Takeaways

1. **Address the aging population.** Nahant’s population is aging, and the share of young adults and children is declining. Housing development and strategies must address these changes.
2. **Create greater housing choice.** Nahant has a modest supply of mostly small multifamily housing and needs more of these alternatives to single-family homes.

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<sup>5</sup> A variety of data sources are used throughout this report. Unless otherwise cited, data comes from the U.S. Census Bureau’s 2020 American Community Survey (ACS) five-year estimates, which was the most recent data available when the assessment started in November 2022. It is important to understand that ACS data is based on sample size and is an estimate. Using ACS data is a best practice for planning purposes because it allows for an analysis of specific community characteristics. Decennial censuses include total data counts but do not have as much detailed information. Past decennial data and 2020 decennial data is incorporated when applicable.

<sup>6</sup> To learn about the methodology used to select context communities see Appendix A.

3. **Lower high housing costs.** Many struggle to afford housing in Nahant. More attainable market-rate housing and significantly more Affordable Housing is needed in addition to strategies and programs that reduce housing costs for Nahanters.
4. **Improve and Increase housing choices.** Expanding housing options and advancing housing affordability is key to making Nahant a more equitable community and inclusive place for all.
- 4-5. **Find Creative Solutions.** To realize the objective above, the Town will need to find creative economic approach given the extreme financial challenges it faces due to costly deferred maintenance for infrastructure, and its small size and low median income (40% of Nahant residents may qualify for affordable housing), in addition to other fiscal issues.

## Introduction

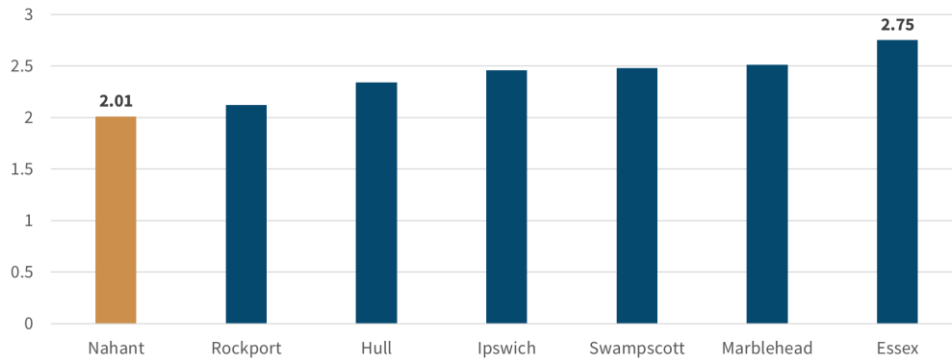
The assessment begins with an overview of community demographics and focuses on characteristics that are relevant to housing needs and preferences in Nahant. In this section you will learn about Nahant’s population trends, household composition, school enrollment, racial diversity, and income distribution. ~~It is~~ important to think of these characteristics as they relate to Nahant’s current supply of housing and what is needed in the future.

## Population and Household Characteristics

Nahant’s population size has experienced a slight decline of 12% over the last three decades. In 1990, the total population was 3,828. According to the 2020 decennial census record, Nahant’s population is 3,334. Population describes the total amount of people in a community whereas a household can include an individual or group of people living in a home. Some examples of households include parents with two children, a senior living alone, and a group of unrelated roommates that share a home, among many other household compositions.

There are 1,723 total households in Nahant. The average size of a Nahant household is about 2 people (2.01) approximately the same as it was in 2010 when the average household size was 2.28. Household sizes run slightly larger for owner-occupied households at 2.06 compared with renter-occupied households that average less than two people at 1.78. When looking at the context communities, Nahant’s household size stands out as the smallest, although all the context communities have small average household sizes of less than three people.

**Figure 1: Average Household Size, Nahant & Context Communities (2020)**

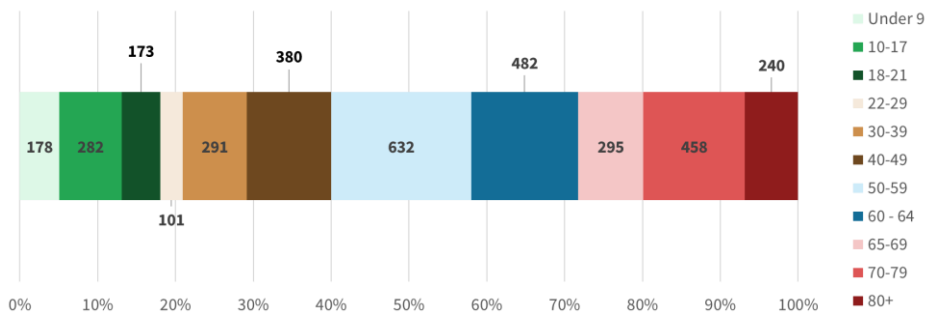


Source: ACS (2016-2020)

The age of the population is pertinent to housing planning because different age groups have different housing needs and preferences. For example, young adults are more likely to rent or purchase a smaller more affordable home, families with children and those that work from may want housing units with several bedrooms, and seniors could be looking for downsizing options.

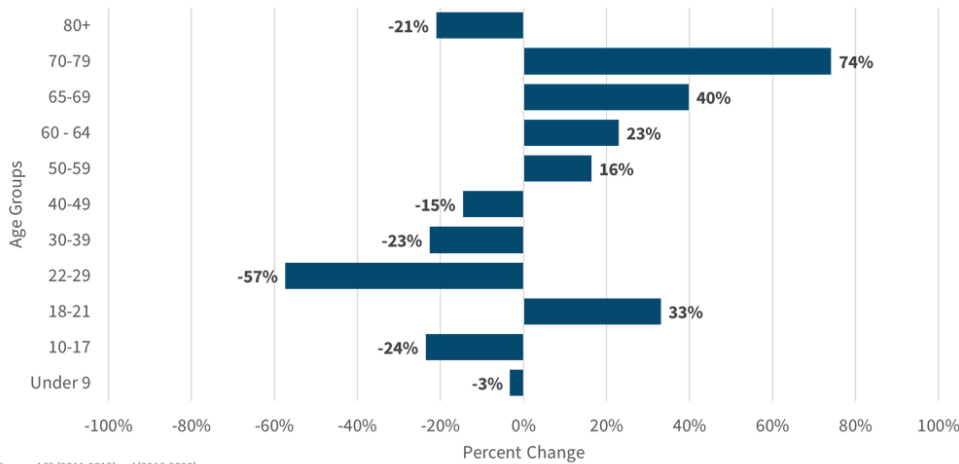
In Nahant, children under nine years old and between 10 and 17 years old make up a small portion of the population. Younger adults also make up a relatively smaller share of the population compared with other age groups. The two most extensive age groups are adults between 50 and 64, and those 65 or older, which are classified as seniors by the census.

**Figure 2: Nahant Population by Age (2020)**



Source: ACS (2016-2020)

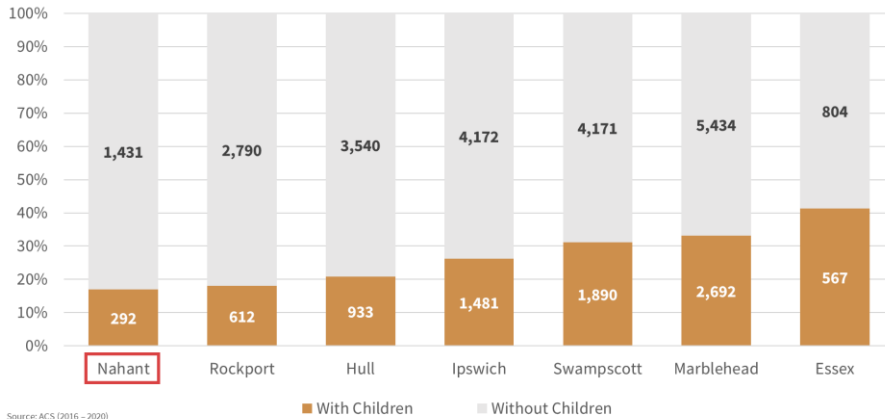
**Figure 3: Change in Age, Nahant (2015-2020)**



From observing changes in Nahant age groups from 2015 to 2020 a few trends stand out. Nahant’s population is clearly aging. A large share of older adults has reached the age of 65, the age the census identifies as senior. There has also been a 74% increase in residents between the ages of 70-79, indicating many existing seniors are getting older. New seniors and aging seniors are more likely to experience physical changes and develop disabilities that create needs for smaller housing types and other accessibility related needs like home modifications. Seniors are also more likely to have less income because they are working less or retired. These changes are more dramatic for older seniors, and as noted previously, there has been a large increase in this age group.

On the other side of the age spectrum, decreases in young residents aged 17 years and lower, indicates many Nahant children are entering adulthood. Notably, there was a 57% decrease in the number of residents aged 22-29. While some of these residents may be getting older the subsequent decline in the 30–39 age group suggests a different more prevalent trend. Many young adults in their twenties are searching for their first home to live independently, and the decrease in this age group could mean young adults are leaving Nahant. While this trend could be for several reasons, such as a desire to move to another community for work or preference, it could also be related to what housing options exist in Nahant. Both young adults and seniors are likely to be looking for smaller housing units that are well-suited for a young person’s first home or a senior to downsize into.

**Figure 4: Households with Children, Nahant & Context Communities (2020)**



Source: ACS (2016 – 2020)

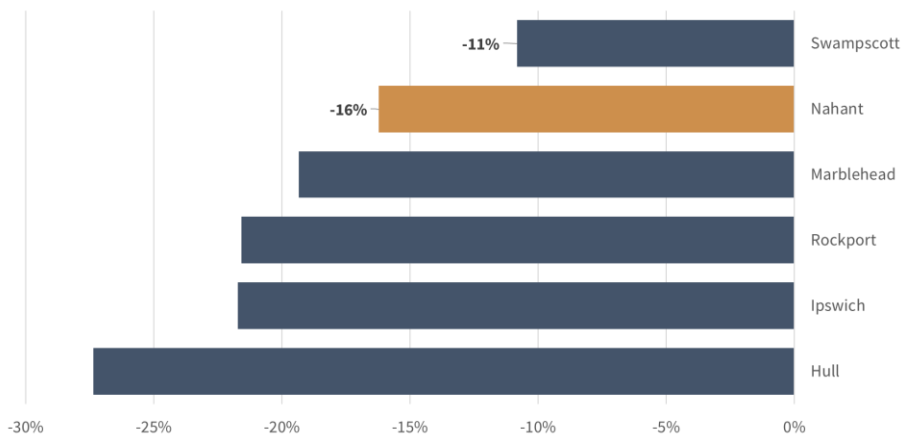
Additional data affirms the observation that Nahant has fewer young residents. Approximately 17% (292) of Nahant’s households have children (2016 – 2020, ACS). This percentage has trended down slightly since 2010 when 330 out of 1,540 households (21%) included children (2010, Decennial Census). Nahant has the smallest percentage of households with children of all the context communities. Comparatively, more than 30% of households in Swampscott, Marblehead, and Essex include children. Lower average household sizes and fewer households with children indicates a need for smaller types of homes.

**School Enrollment**

School enrollment trends are important to consider when planning to accommodate housing demand because increases in the housing stock might indicate a town needs to expand its school capacity. This is not a concern in Nahant. Like all context communities, public school enrollment in Nahant has declined over the last decade falling from 185 students in 2012 to 155 students in 2022, a decline of 16%. Note that Nahant enrollment numbers in the figure below are for the Johnson Elementary School. Nahant children enrolled in middle school and high school utilize education facilities in Swampscott under a shared agreement. There are no housing related school capacity concerns in Swampscott either since enrollment there is also trending downward. Total enrollment in Swampscott declined by 11% between 2012 and 2022, going from 2,283 to 2,036 students during that span. Swampscott’s enrollment in grades seven and higher (which includes children from Nahant) dropped from 1,101 in 2012 to 987 in 2022.



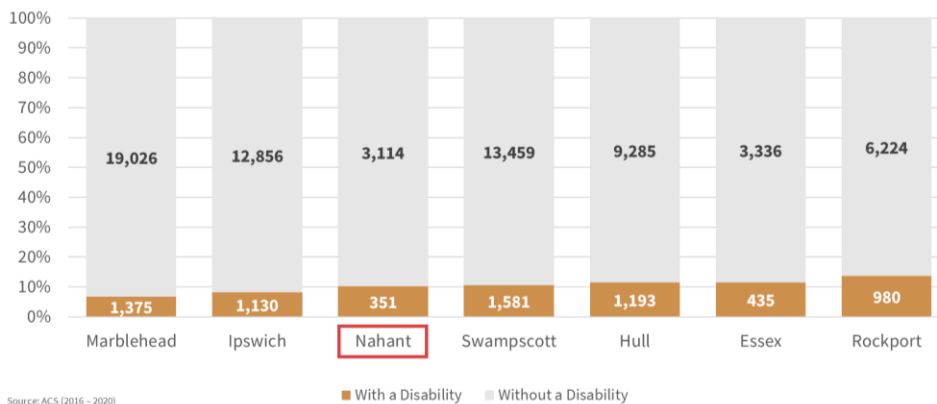
**Figure 5: School Enrollment Change, Nahant, and Context Communities (2012 – 2022)**



**Disability Status**

The next dataset describes the percent of Nahant’s population with a physical or mental disability and how this percentage compares with context communities. When preparing to meet housing needs, disability status should be considered so the Town can work to ensure housing is accessible to everyone. Nahant does not have a disproportionately higher percentage of people living with a disability. None the less, at 11% of the population, the Town should be considering those living with a disability when thinking about new development, redevelopment, and home modifications.

**Figure 6: Percent of Population with a Disability, Nahant, and Context Communities**

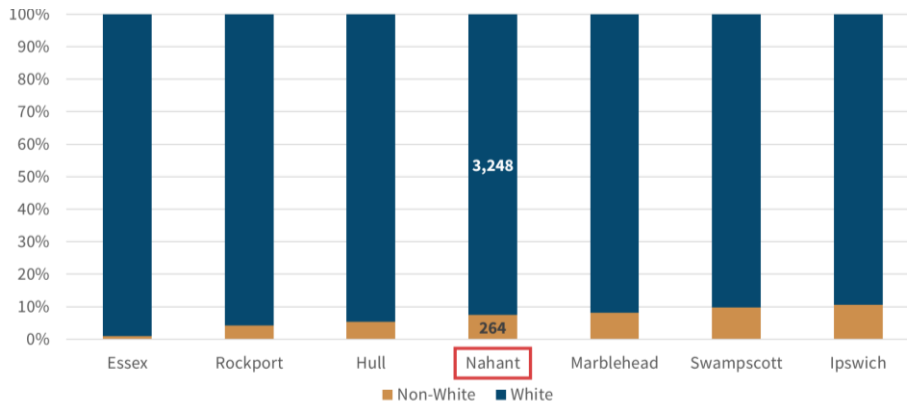


Source: ACS (2016 – 2020)

## Racial Diversity

Housing is a key influence on racial diversity of a community. Demographic data shows that Nahant, like many communities, lacks the racial and ethnic diversity of the surrounding region and the state. About 8% of Nahant's population is non-white compared to 31% for Essex County and 28% for Massachusetts. Compared to its context communities, Nahant is more racially diverse than Essex, Rockport, and Hull but is less racially diverse than Marblehead, Swampscott, and Ipswich (ACS, 2016 – 2020) (see Figure 7).

**Figure 7: Race and Ethnicity, Nahant & Context Communities (2020)**



A community's lack of diversity can be linked to many factors; however, characteristics ~~however~~ housing policies ~~can be a significant~~ are generally a key influence.

Discriminatory policies ~~created in the 1950s and 1960s~~ across the United States and in Massachusetts have ~~made it more difficult for some nationalities and races to integrate into the broader community, resulted in segregation of various nationalities and races, Redlining and other federal policies that explicitly denied homeownership and housing opportunities to people of color are examples of this.~~<sup>7</sup> As Nahant sets housing policy today, it is important to understand this and level the playing field by creating equal housing opportunities for all. Nahant's geography, historical settlement and land use resulted in farming, maritime occupations, some craft activities along with seasonally occupied residences. The smallest town in Massachusetts, ~~the~~ less than one square mile land area and separation from the mainland by a mile long causeway are important factors in the limited opportunities for commercial and economic activities, which relates to diversity. That relative isolation aside, eloquent statements affirming

<sup>7</sup>Redlining is "the practice of denying people access to credit (for home mortgages) because of where they live, even if they are personally qualified for loans. Historically, mortgage lenders once widely redlined core urban neighborhoods and Black-populated neighborhoods in particular" (federalreservehistory.org). To see how redlining impacted the Northshore and Massachusetts explore the these resources provided by the State.

the rights of all to education, social and economic opportunity can be found in the historical records.

Traditionally, Nahant was a homogenous community. With an aged population (1940s-2020s) older/greater than the state average, demographics including, but not limited to, education, age, race, religion, nationality, household make up and economic status have been slow to change. However, Nahant is an exceptionally welcoming community which embraces people of all kinds. Rental units and home loans all consider federal and state laws regarding fair housing.

Nahant's diversity will continue to evolve as the housing stock becomes more available on the market. Additional and more affordable housing options will promote continued development of economic and educational diversity which encourage all other forms of diversity.

In addition to housing, other factors that are unique to Nahant also contribute to lower rates of racial diversity. Proximity to public transportation, employment, diverse religious institutions, and more educational opportunities are valued assets to fostering diverse communities. People of different cultures tend to live in proximity to public transportation, employment, diverse religious institutions, and where there are more educational opportunities. These are important factors when selecting a place to live. Nahant's unique geography, established settlement patterns, and limited public transportation are important factors in the lack of employment opportunities in Nahant itself. With no commerce or industrial base, the town is entirely reliant on residential tax rates for its budget. Even with one of the lowest residential tax rates in the Commonwealth, the value of land is so high that tax bills are closer to the average of Essex County. In Nahant there are limited public services because the Town's budget is primarily funded through the residential tax base which is limited in growth due to the lack of developable land and Proposition 2 ½. Even with one of the lowest residential tax rates in the Commonwealth, the value of land is so high that tax bills are closer to the average of Essex County.

There is very little commercial and industrial tax revenue and subsequently there are also few job opportunities. As a peninsula with a causeway over a mile in length connecting it to the city of Lynn, commuting to and from Nahant can be a challenge. There is only 1 MBTA bus route that makes 4 round trips a day with no direct connection to the city of Boston. Essentially, it is difficult to live in Nahant without one's own mode of transportation. While Nahant's control over these factors is limited, Nahant does control its zoning and promoting different kinds of housing and rental opportunities could have a positive effect on racial diversity.

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that makes 4 round trips a day with no direct connection to the city of Boston. Essentially, it is difficult to live in Nahant without one's own mode of transportation. While Nahant's control over these factors is limited, Nahant does control its zoning and promoting different kinds of housing and rental opportunities could have a positive effect on racial diversity.

As Nahant sets housing policy today, it is important to create equal housing opportunities for all. One of the ways Nahant can make a difference is by updating its zoning to facilitate the creation of more types of housing that more people can afford<sup>8</sup>. Currently, the Town's zoning bylaws almost exclusively allow only single-family housing. Single-family homes are the most expensive housing type and require significant resources for a down payment. Single-family zoning also means there are few opportunities to rent in Nahant.

One of the ways Nahant can make a difference is by updating its zoning to facilitate the creation of more types of housing that more people can access. Currently, the Town's zoning bylaws heavily favor single family housing. Single family homes are the most expensive housing type and require significant resources for a down payment. Single family zoning also means there are few opportunities to rent in Nahant.<sup>8</sup>

Creating Affordable Housing options can have a resounding impact in the advancement of racial equity by giving people of color more housing choices in well-resourced areas and creating equal opportunities to accumulate wealth through first-time and first-generation homeownership.

## **Income**

This section looks at incomes in Nahant through a variety of ways. First, we look at median income across Nahant's community and then we look at income in a more nuanced light. Nahant's overall median income is \$94,243, the second lowest median household income compared with the context communities. The 2022 Area Median Income (AMI) for the Greater Boston Metropolitan Area that includes Nahant is \$140,200, \$45,957 higher than the 2020 median Nahant household income (U.S. Department of Housing and Urban Development, HUD, 2022).

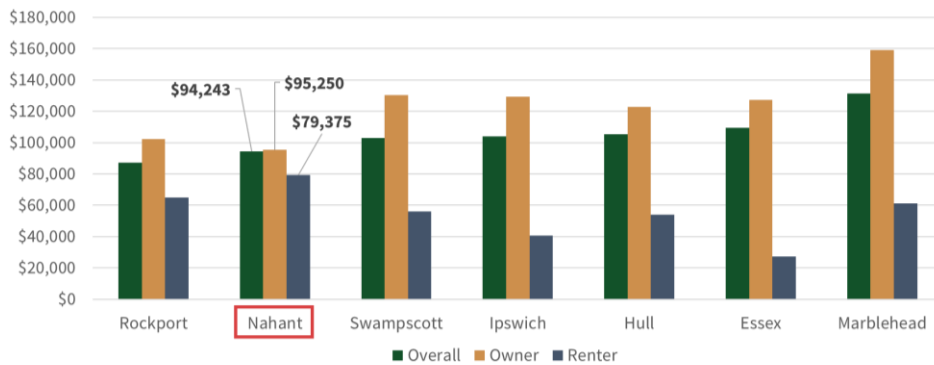
Interestingly, the median income of owner-occupied households (\$95,25) and renter-occupied households (\$79,375) is similar. Usually, the median income of owners is

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<sup>8</sup> People of color tend to have less generational wealth because of decades of housing discrimination across the United States which is why home ownership rates are much lower for people. For a history of discriminatory housing policies and the racial wealth gap in greater Boston [review this Boston Globe Article](#). The Globe's reporting showed "Black households in Greater Boston had an average net worth of just \$8 compared with the \$247,000 average net worth for white Bostonians." This considers both debt and assets, which is why the net worth of Black households is just \$8.

much higher than the median income of renters as is the case with most of the context communities, but this is not the case in Nahant. The Housing Plan Advisory Subcommittee provided local insights about possible reasons for this finding.

**Figure 7: Median Income by Tenure, Nahant, and Context Communities (2020)**

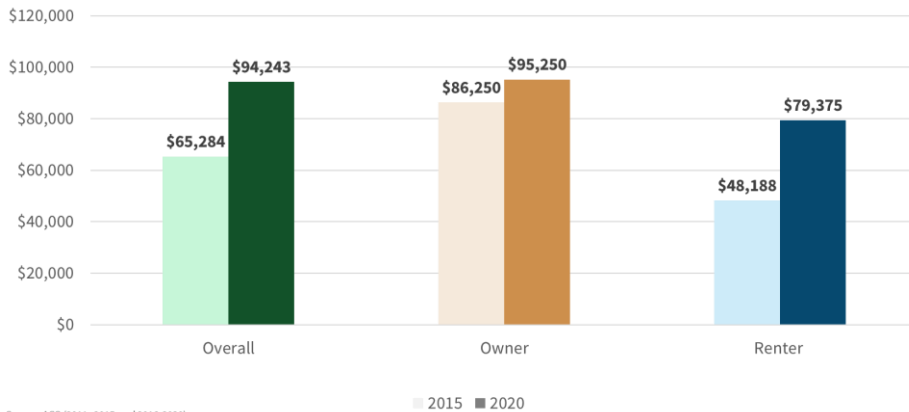


Source: ACS (2016 – 2020)

Some committee members believe the ability to buy a home in Nahant is difficult even for higher-income households because the cost to purchase is so high (home prices are documented in the next section). Some committee members also believe Nahant is attractive for higher-income renters because of its scenic sea-side location with proximity to Boston. This theory is supported by recent changes in the median income of Nahant households.

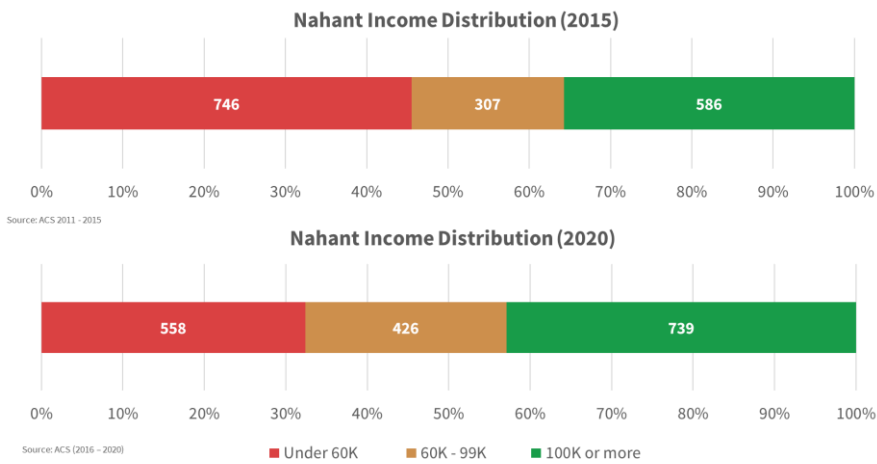
Between 2015 and 2020, Nahant’s overall median household income rose from \$65,284 to \$94,243, an increase of 44% in five years. This increase is primarily driven by major changes in the median household income of renters. Over the same five-year period, the median household income of owners remained relatively the same while the median household income of renters increased by 65%, rising from \$48,188 to \$79,375.

**Figure 8: Change in Median Household Income, Nahant (2015 – 2020)**



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

**Figure 9: Household Income Distribution, Nahant (2015 – 2020)**



Source: ACS 2011 - 2015

Source: ACS (2016 – 2020)

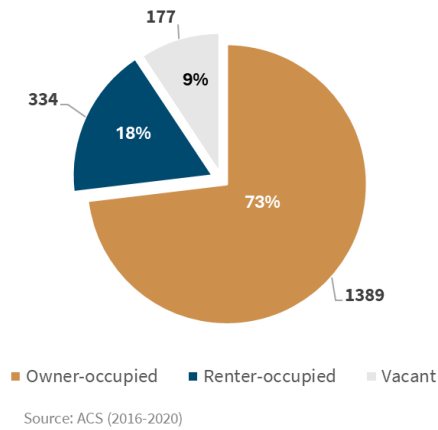
Looking at changes in income distribution from 2015 to 2020, we see more households in Nahant earning over \$100,000 and fewer households earning under \$60,000. There has also been an increase in households earning middle-incomes between \$60,000 and \$99,000.<sup>9</sup> None the less, as of 2020 ACS records, over 30% of Nahant’s households earn

<sup>9</sup> ACS household income data comes in subsets showing six income categories. Since ACS data is based on sample size and Nahant has a small population with lower sample sizes, this data needed to be aggregated into three income categories. Aggregating the data in this way increases sample sizes and strengthens the confidence in the accuracy of ACS household income distribution estimates.

less than \$60,000 and more than half earn less than \$100,000 demonstrating a need for lower and moderately priced housing.

### Summary of Demographic Findings

In summary of demographic findings<sup>10</sup>, households in Nahant tend to be smaller with fewer children. Nahant’s population is aging, and young adults appear to be moving elsewhere. Like all context communities, Nahant lacks racial diversity. The overall median household income in Nahant is lower than the context communities but there have been considerable increases in median household income, particularly for renter-occupied households. This is likely due to new renters moving to Nahant. In the next section, we will look at how Nahant’s demographics relate to the housing available in town.



## Housing Stock

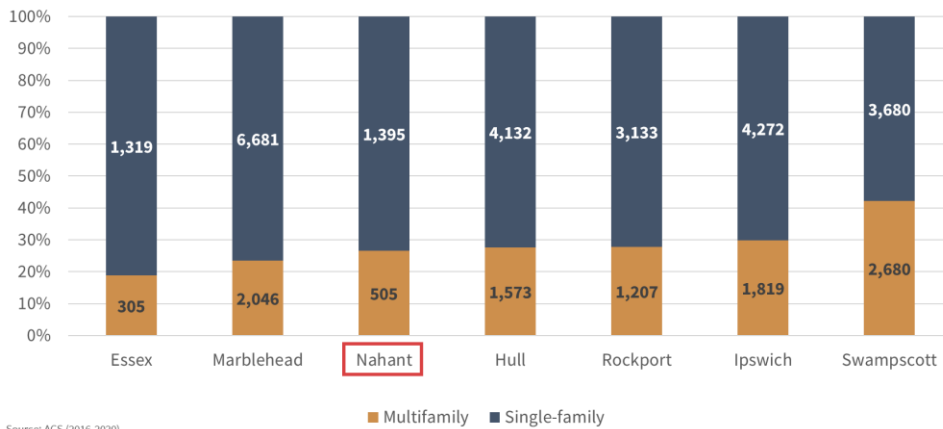
### Housing Units

This section documents the homes available in Nahant allowing us to examine how the housing stock aligns with Nahant’s demographics. There are a total of 1,900 housing units in Nahant (2016 – 2020, ACS). A housing unit is defined by the census bureau as “a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters.” Most housing units in Nahant are owner-occupied (73%). 18% of housing units are renter-occupied and the remaining 9% are vacant.

Figure 10: Owner Versus Renter-occupied Housing Units, Nahant (2020)

<sup>10</sup> Data sources were selected based on the recommendations from the Metropolitan Area Planning Council (MAPC). These may vary from other sources and include a margin of error.

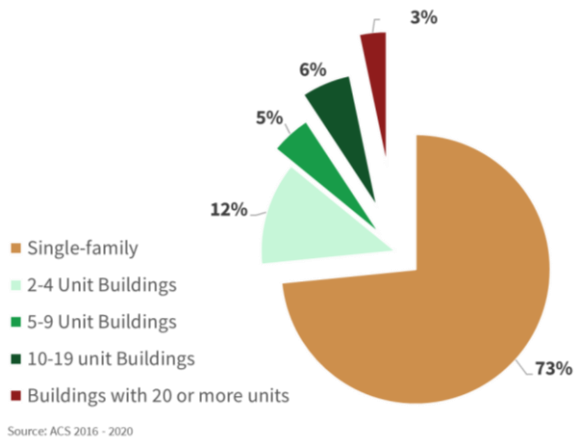
**Figure 11: Single-family Versus Multifamily Housing Units, Nahant & Context Communities**



Source: ACS (2016-2020)

Like many of the context communities, most of Nahant’s housing supply is single-family homes making up 73% of the stock, though Nahant does have a considerable supply of multifamily housing units, making up 26% of the stock, and most of these are smaller multifamily homes. Housing units located within two–four-unit buildings make up 12% of total housing units in town. Housing units within 5–9-unit buildings and 10–19-unit buildings make up 5% and 6%, respectively. 3% of the housing stock is from multifamily units within a large building of 20 or more housing units.

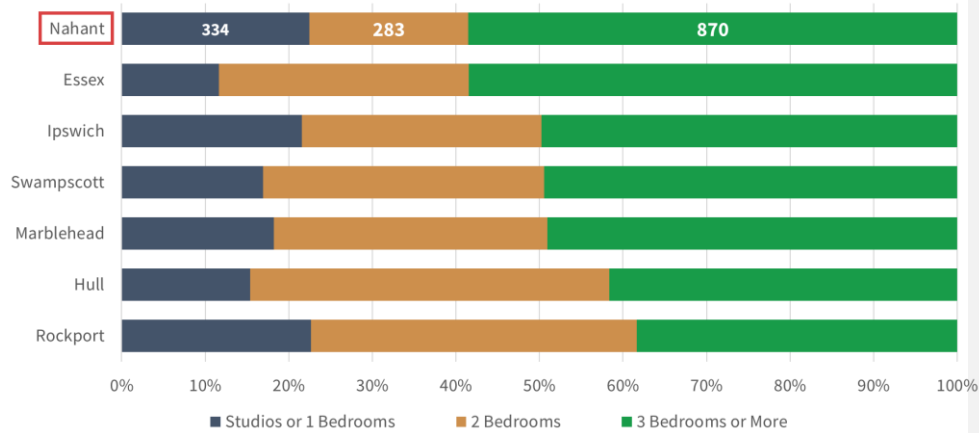
**Figure 12: Total Housing Units by Building Type, Nahant (2020)**



Source: ACS 2016 - 2020



**Figure 13: Housing Units by Bedrooms, Nahant & Context Communities (2020)**



Source: ACS 2016 - 2020

Single-family homes are relatively larger housing types with multiple bedrooms and so it makes sense that most of Nahant’s housing stock consists of homes with three or more bedrooms. In comparison to the context communities, Nahant has the highest proportion of homes with three or more bedrooms, comprising 59% of the town’s housing stock.

Larger single-family homes do not typically meet the needs of small households, particularly single-person households that include young professionals and seniors. The pandemic has made it much more common to work from home on a regular basis causing more people to prefer homes with multiple bedrooms to use as office space. Although this change of preferences is evident, single-person households typically have less income and are not as likely to be able to afford higher priced single-family homes. If an individual can afford a single-family home, they are taking this housing unit off the market to the detriment of a family with children that has a greater need for a larger multi-bedroom home. This dynamic speaks to the importance of having a variety of housing options.

Members of the HPP Advisory Committee have noted anecdotally that they see homeowners converting single-family homes to two-family buildings. Because Nahant permitting data does not include fields confirming conversions it is not possible to provide definitive counts but from analyzing permit data, we can get a sense of conversion activity.<sup>11</sup> Between 2008 and 2022, 27 permits were applied for that mention

<sup>11</sup> Permit data was filtered for residential permits with permit fees above \$500. Examination of permit data resulted in using the \$500 threshold since it was clear permits with lower fee amounts were for minor renovations. Each permit includes an open-ended field with a work description. Permits with fees above \$500 were sorted using the key words

key words indicating a conversion or addition of a dwelling unit. All but two of these permits were issued. Of the 27 total permit applications, 15 were filed between 2015 and 2022, indicating a recent acceleration of conversion activity. HPP Advisory Committee members believe conversions are likely being made under the table without permits and that many unpermitted and non-conforming accessory dwelling units exist in Nahant.<sup>12</sup> All of this information suggests that Nahant residents are looking for ways to create additional units or living space by converting, separating, or adding to existing single-family homes. This suggests the public's desire for smaller multifamily homes and other alternative housing options.

### **For-sale Housing Costs**

Single-family homes in Nahant are very expensive. At a median sale price of \$950,000, Nahant has the most expensive single-family homes compared to all context communities. Considering that 73% of Nahant's housing stock is single-family homes, a large down payment is required to live in about three-quarters of the town's housing stock. This limits the ability for people to settle in Nahant and limits housing choice for existing Nahanters when their needs and preferences change. For example, children who grew up in Nahant would like to find their own homes as young adults must have significant savings to buy a home in town and most of what is on the market are single-family houses.

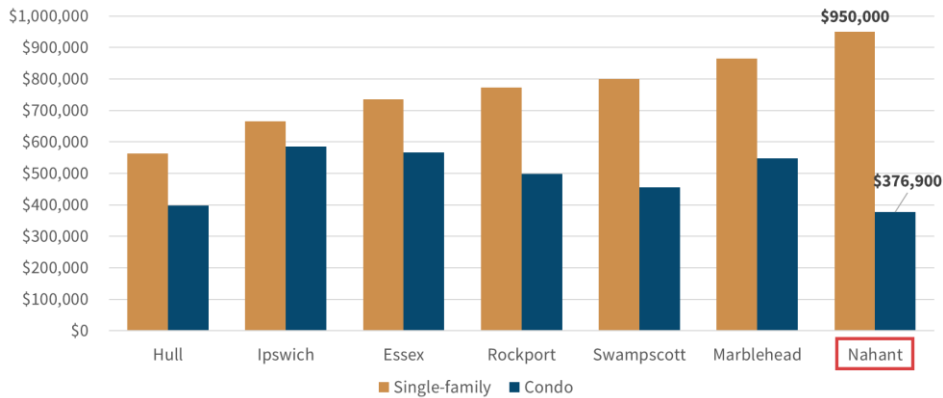
A household must have a 20% down payment to avoid paying for private mortgage insurance (PMI) that adds hundreds of dollars to monthly expenses, often making or breaking the ability to afford a home. A 20% down payment for the median priced single-family home in Nahant is \$190,000. If a household can afford the added monthly costs of PMI and puts down 10%, they still need savings of \$95,000. The exorbitant prices of single-family homes in Nahant and limited alternatives to these types of homes severely limit opportunities for Nahanters looking for different housing options in Town and may force them to look elsewhere. It also restricts opportunities for those who hope to settle in Nahant and contributes to socio-economic disparities and a lack of racial diversity observed in Nahant.

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addition, bedroom, and story. Upon further review it was estimated that 27 permit applications were likely for two-family conversions. Permit data with fields confirming conversions would allow Nahant to track conversion activity definitively in the future.

<sup>12</sup> Non-conforming means a home was built before zoning regulations were enacted. Although these homes (such as an accessory dwelling unit) or dimensional aspects related to these homes (such as a smaller setback length) do not conform to current zoning regulations, the home is considered legal. Making changes or additions to non-conforming homes typically requires additional review before being permitted and current zoning standards may be applied.

**Figure 14: Median Residential Sales Price, Nahant & Context Communities (2022)**



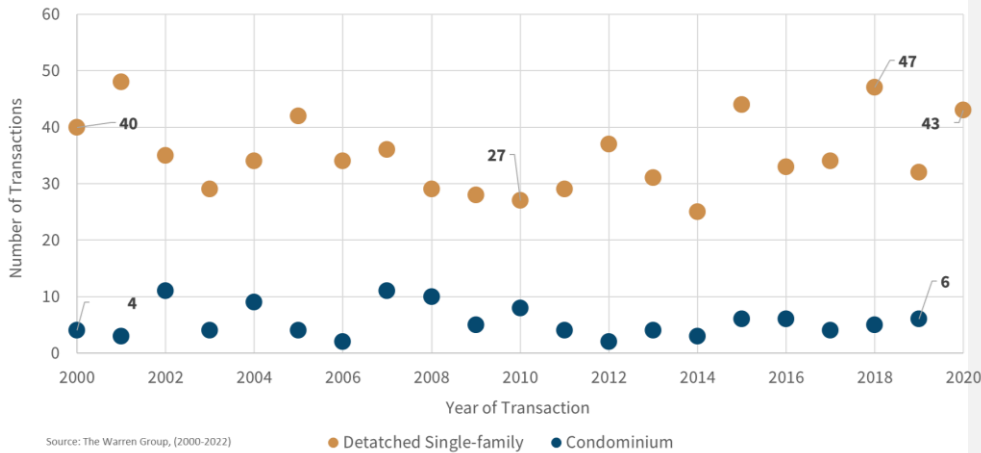
Source: The Warren Group, 2022

The median cost of a condominium in Nahant is considerably lower at \$376,900, the lowest median sale price for this housing type compared to the context communities. This price differential demonstrates the importance of having smaller housing types that are more attainable. But sales data shows ~~they~~there are much fewer opportunities to buy a ~~condominium~~condominium than a single-family home in Nahant. This is consistent with the housing unit data showing the high percentage of single-family homes in town.

As Figure 16 on the next page shows, in the last twenty years, condominium transactions have consistently been in the single digits. This data demonstrates a need for more ~~condominiums~~condominiums to facilitate first-time homeownership and downsizing. A lack of affordable homeownership options will likely only become a greater issue over time. The median price of a single-family home in Nahant increased 78% over four years, from \$535,000 in 2018 to \$950,000 in 2022 (See Figure 17). Large increases in median sale prices can be attributed to historically low interest rates during the pandemic that drove housing demand but even if the housing market adjusts to more typical interest rates, single-family homes in Nahant will still be very expensive.<sup>13</sup>

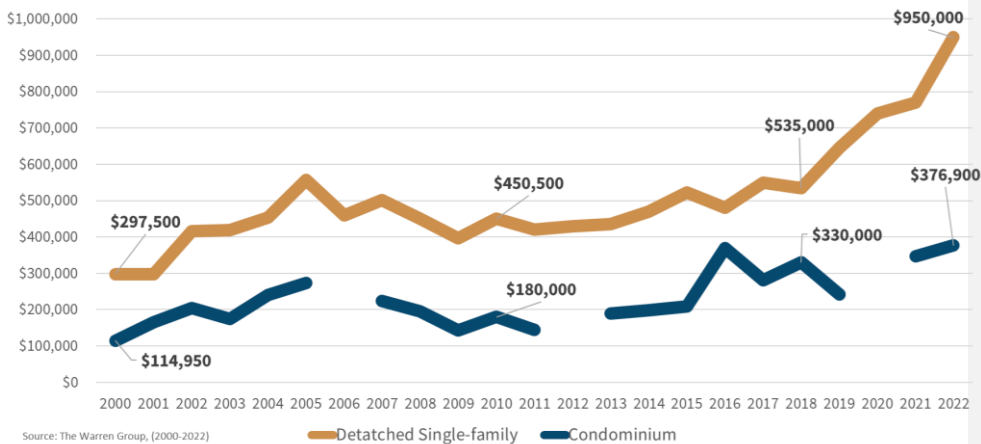
<sup>13</sup> Note: not all sales are listed publicly nor are all rentals, but this is the best available data to describe each.

**Figure 15: Frequency of Residential Sales Transactions, Nahant (2000 – 2022)**



Source: The Warren Group, (2000-2022)

**Figure 16: Median Home Sales Price, Nahant (2000 – 2022)**



Source: The Warren Group, (2000-2022)

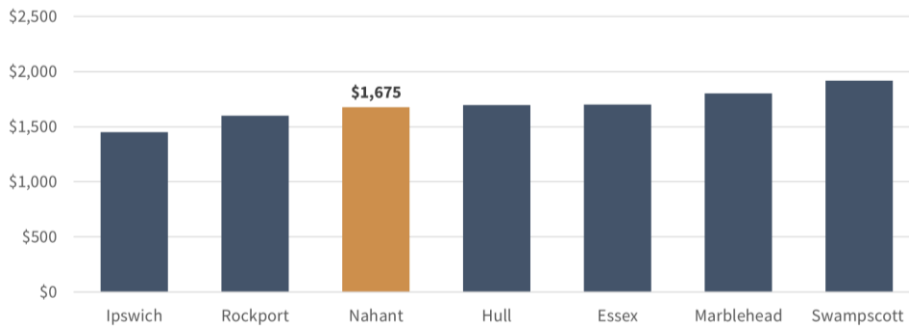
### Rental Housing Costs

For those that do not have the savings needed to buy or prefer not to, renting is an option, if rental housing units are available. Since 26% of Nahant’s housing stock is multifamily housing, there are clearly fewer opportunities to rent in Nahant. Between 2021 and the fall of 2022, there were 38 online listings for one-bedroom rentals in Nahant (MAPC rental database 2021 – Q1-Q3 2022)<sup>14</sup>. No listings for studio apartments or for apartments with two or more bedrooms were found in listings during this time.

<sup>14</sup> MAPC’s rental database pulls online listings from Craigslist, PadMapper, and Trulia.

To compare rental costs with context communities, we have used the median rental price of one-bedroom listings, since these were the only type of listings found recently in Nahant.

**Figure 17: Median Cost of a One-bedroom Rental, Nahant & Context Communities**



MAPC Rental Database (2021 and Quarter 1 – Quarter 3 2022)

The median price of a one-bedroom apartment in Nahant is comparatively less expensive than most context communities. The HPP Advisory Committee notes that the Bass Point Apartments, are much more expensive than other rental units in Nahant that are typically in smaller multifamily buildings.<sup>15</sup> All Bass Point rentals are one-bedroom housing units. Since this is the only larger multifamily development in town and considering we were unable to find any multi-bedroom rental listings in recent years, we can conclude that multi-bedroom rentals in Nahant are scarce. This limits the ability for a family with children that is not able to buy, to live in Nahant.

### Summary of Housing Stock Findings

Like many context communities, most of Nahant’s housing stock is single-family homes. Observations from HPP committee members and permit data indicates there is a public interest in creating more living spaces/ multi-unit homes from existing single-family structures. Nahant’s stock of single-family homes is remarkably expensive, the most of all context communities. Condominiums are the least expensive of all context communities, but fewer opportunities to purchase [condominiums](#) exist. Similarly, renting is relatively less expensive in Nahant but there are fewer rental options, and we cannot identify any multi-bedroom rental units that would be suitable for families. Increasing the share of multifamily buildings would expand both the stock of [condominiums](#) and rentals.

<sup>15</sup> The MAPC rental base data does not specify the identify of multifamily buildings. The median rental price may or may not include listings from the Bass Point Apartments.

## Housing Affordability

### “Upper-case A and naturally occurring affordable housing”

To complete our assessment of housing needs in Nahant we will look at the affordability of housing in town. Generally, housing is considered affordable when it costs less than 30% of a household’s income. When housing costs exceed 30% of a household’s income the household is considered housing cost burdened and when housing costs leverage more than half of a household’s income this is considered severely cost burdened. Cost burden is a metric used by HUD to measure the impact of housing costs on the population and we have access to several cost burden datasets. When thinking about affordable housing it is helpful to distinguish between housing that is affordable in the marketplace; naturally occurring affordable housing (NOAH), and “upper-case A” Affordable Housing that is legally protected as affordable through a deed-restriction. NOAH is generally easier to attain because of lower costs associated with the smaller size, age, and other characteristics of this housing. For example, a condominium will require a smaller down payment than a large detached single-family house, an accessory dwelling unit for rent will not require a down payment at all, and smaller apartment units are generally less costly because of their size. The affordability of NOAH is not protected and can change with market conditions.

“Upper-case A” Affordable Housing is required to cost no more than 30% of a household’s income per a deed-restriction and is available for income-eligible households only. Affordable Housing is built by non-profit and for-profit developers through a variety of financial and regulatory means. For example, towns can require a portion of housing units in new developments to be Affordable Housing units through zoning or work with development partners to provide sites and financing to support Affordable Housing development.

### Affordable Housing Eligibility

Misconceptions about Affordable Housing are common, and many are surprised by how high of an income a household can have and qualify for Affordable Housing. Affordable Housing is needed for essential workers like teachers, firefighters, police officers, and other public workers. It is also needed for seniors on fixed incomes, young folks entering an increasingly expensive housing market, and families. An individual can earn up to \$78,300 and a four-person household can earn up to \$111,850 and be income-eligible for Affordable Housing (HUD income limits, 2022)<sup>16</sup>. Eligibility is based on the Area Median Income (AMI) and varies by household size and income level as described in the chart on the next page.

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<sup>16</sup> These numbers are calculated by HUD each year for each metro area in the US and change based on family size. An AMI is for all families, so 80% AMI will change based on the number of people in the household. Up to date income limits for Affordable Housing can be found at <https://www.huduser.gov/portal/datasets/il.html>

Generally, households earning 80% of the AMI or lower are eligible for Affordable Housing. 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.

**Figure 18: Greater Boston Area Median Income (AMI), 2022**



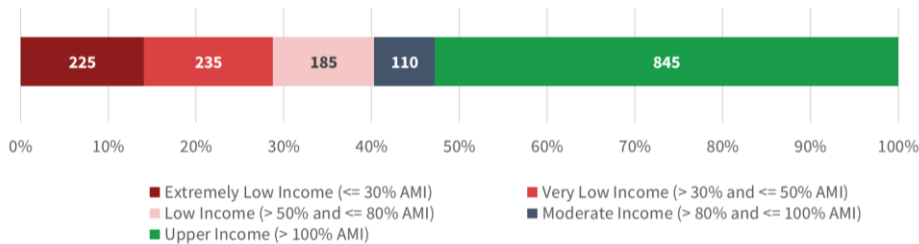
**Figure 19: Affordable Housing Eligibility by Income Level and Household Size, 2022**

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

Nahant’s local median income of \$94,243 is considerably lower than the AMI and so it makes sense that many households in Nahant are eligible for Affordable Housing. According to 2019 CHAS records, 645 out of 1,600 households, approximately 40% of households in town are eligible for Affordable Housing.<sup>17</sup>

<sup>17</sup> This record is from the Comprehensive Housing and Affordability (CHAS) dataset compiled by HUD. HUD analyzes ACS data from the preceding year to identify affordability indicators. The total households referenced here is 1,600 because this is based on the 2015-2019 ACS collection of data. In the demographics section, 1,723 total households are listed because this is the 2016-2020 ACS figure. Disparities in total households and other figures are also related to varying sample sizes and margins of error in different ACS datasets.

**Figure 20: Households by Income Category, Nahant (2019)**



Source: ACS (2015-2019)

These households are identified in the different shades of red in Figure 21. Since income-eligible households are evenly divided between different AMI levels, there is a need for Affordable Housing that is moderately and deeply Affordable.

### Cost Burden

Cost burden data shows many owners and renters in Nahant struggle to afford housing. A total of 648 households in Nahant are cost burdened (2016-2020 ACS).<sup>18</sup> 295 of these households are severely cost burdened, spending 50% or more on housing costs. Out of 1,372 owner-occupied households, 497 (36%) are cost burdened. Of 334 renter-occupied households, 151 (45%) are cost burdened.<sup>19</sup> This data demonstrates cost burden is more prevalent for renters, affecting nearly half of these households, but is also affecting over a third of owner-occupied households.

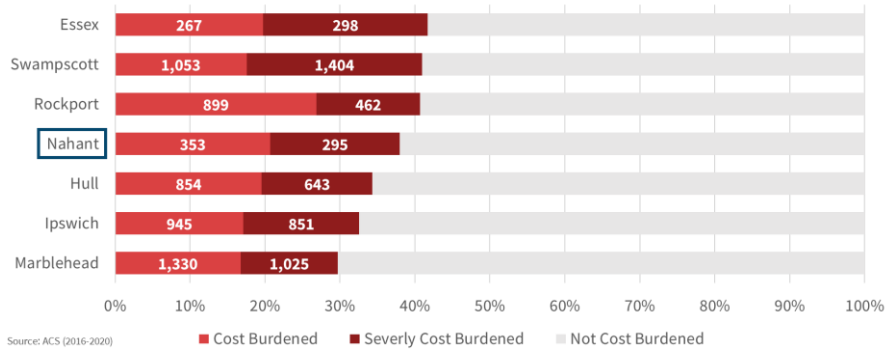


The cost burden chart below shows total cost burdened households in Nahant and the context communities. 353 cost burdened households in Nahant spend between 30-50% of their income on housing costs and 295 severely cost burdened households spend more than half their income on housing costs. Considerable rates of cost burden exist across the context communities and Nahant falls in the middle of the group.

<sup>18</sup> Data is provided for households where the census was able to determine cost burden status (most households in town).

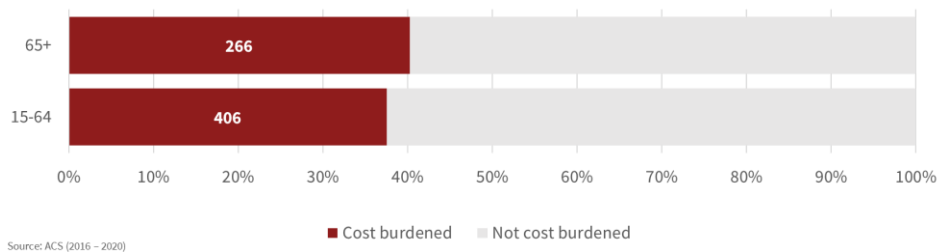


**Figure 21: Cost Burdened Households, Nahant & Context Communities (2020)**



Seniors are more likely to struggle to afford housing costs because they often are transitioning to a fixed-income or retired. This is the case in Nahant but notably, a similar proportion of seniors (aged 65 or older) and non-seniors are cost burdened. This demonstrates that challenges associated with high housing costs is not limited to older residents.

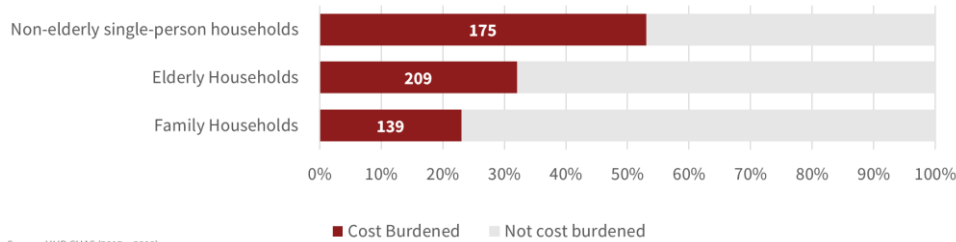
**Figure 22: Cost Burden by Age, Nahant (2020)**



Looking at household types, the highest rate of cost burden is among single-person households that are not seniors. More than half of these households are cost burdened. Considerable rates of cost burden are also observed for elderly households (more than 1/3 are cost burdened) and family households (more than 1/4 are cost burdened).<sup>20</sup>

<sup>20</sup> This data comes from CHAS and therefore uses the 2015-2019 ACS data sample. Data was aggregated to increase sample sizes and lower margins of error. Non-elderly seniors are those that live alone or with roommates. Elderly households include elderly single-person households and families led by an elderly person. Family households are households of two or more people that do not include an elderly person.

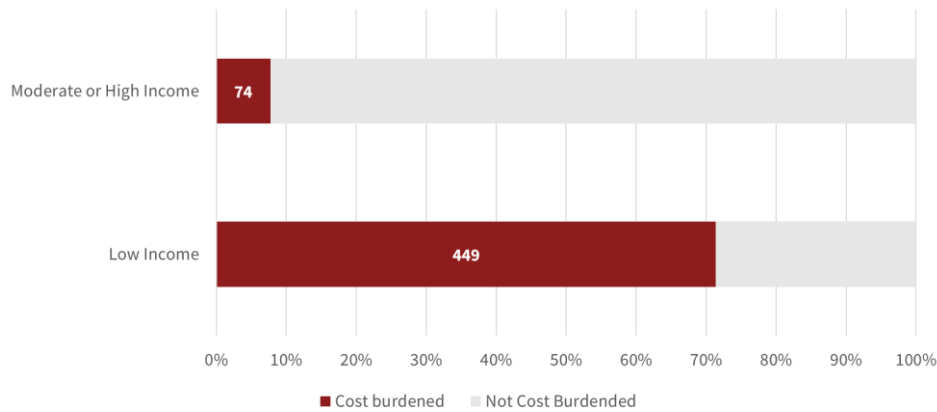
**Figure 23: Types of Cost Burdened Households, Nahant (2019)**



Source: HUD CHAS (2015 - 2019)

It is important to also look at cost burden by income because cost burden can affect everyone, but it is much more likely to increase housing instability for households with less income. As Figure 25 shows, more than 70% of low-income households in Nahant (449 households) are cost burdened. These households may be at risk of needing to leave their homes because of cost burdens. This risk becomes greater as housing costs in town continue to increase.

**Figure 24: Cost Burden by Income, Nahant (2019)**



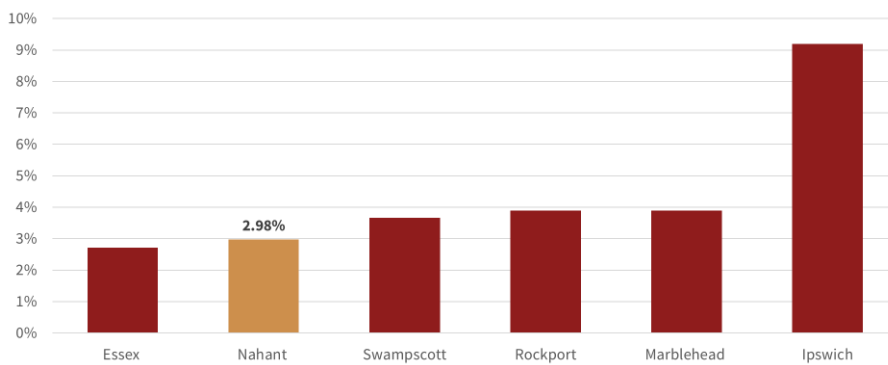
Source: HUD CHAS (2015 - 2019)

**Affordable Housing Supply**

The subsidized housing inventory (SHI) is the Massachusetts Department of Housing and Community Development (DHCD) record of every community’s Affordable Housing inventory. M.G.L. Ch. 40B requires all Massachusetts municipalities to have a 10% Subsidized Housing Inventory (SHI). Nahant has 48 Affordable Housing units out

of a total of 1,609 housing units making the Town’s SHI percentage 2.98%.<sup>21</sup> All of these units are deed-restricted and owned by the Nahant Housing Authority and therefore considered public housing. There are no deed-restricted Affordable Housing units of record in Nahant that were built by a private developer. This means existing Affordable Housing units are older and likely in poor condition. These units are also reserved for seniors, families, and those with disabilities so there are virtually no affordable options for the general public in need of affordable housing.

**Figure 25: SHI Percentage, Nahant & Context Communities (2021)**



The reason for less Affordable Housing in Nahant is certainly related to the unique development constraints and limited land. None the less, there is still a great need for more Affordable Housing as 40% of households in town are income-eligible. For the approximately 645 income-eligible households in town there are 48 Affordable Housing units, a ratio of 13 to 1. High rates of cost burden noted throughout this section also indicate many Nahanters struggle to afford the market-rate housing that exists in town.

**Housing Affordability Summary**

In conclusion, many households in Nahant are eligible for Affordable Housing. Likewise, many households struggle to afford the cost of market-rate housing in town. Cost burdens affect renters more than owners, but a sizable share of owners is also cost burdened. Cost burden is not limited to seniors though it is prevalent for this group. Nahant needs more NOAH and significantly more Affordable Housing to improve housing affordability.

<sup>21</sup> All of Nahant’s SHI units are public housing units managed by the Nahant Housing Authority. There are no privately developed Affordable Housing units in Nahant.

## Key Takeaways

1. **Address the aging population.** Data clearly shows Nahant's population is aging and this has implications for the community's housing stock. From 2015 to 2020, there has been a 40% increase in the 65 – 69 age group who are now considered senior citizens. The 74% increase in residents aged 70 – 79 indicates a significant share of seniors have become older. Downsizing options, home modifications, and ways to make housing more affordable will be needed because of Nahant's population changes. Nahant is also losing young people with a 57% decrease of residents aged 22 – 29 and declines in public school enrollment. Housing strategies need to address both an aging population and consider how to provide more housing options to young people that grew up in Nahant as well as young families with children.
2. **Create greater housing choice.** Diversifying the types of housing available in Nahant can help address the needs of seniors, young people, and everyone in between. Nahant has a modest supply of multifamily housing (26%) and most of this housing is within small multifamily buildings. Creating additional smaller multifamily housing can expand opportunities to rent, which is comparatively cheaper in Nahant than the context communities. Medium and larger multifamily housing is also needed since most rentals in Nahant are one-bedroom housing units that are not suitable for families.

Because the median for-sale price of single-family homes in Nahant is \$950,000 (the highest of all context communities) and single-family homes make up 74% of the housing stock, introducing alternative housing options is critical to expanding housing choice. Permit data and local insights suggest Nahanters are interested in creating small housing units from existing single-family homes like two-family conversions and accessory dwelling units. Additional multifamily housing can also create more affordable ownership opportunities for young Nahanters and downsizing options for seniors. In contrast to the high cost of single-family homes in Nahant, [condominium](#) prices are remarkably cheaper at a median price of \$376,900, but sales transaction data shows few of these opportunities exist.

3. **Lower high housing costs:** Nahanters from all walks of life are struggling to afford the high housing prices in town. The rate of cost burden for renters is considerably high (45%) but also, more than one-third of owners (36%) are cost burdened. The proportion of cost burdened seniors and non-seniors is nearly the same, demonstrating high housing costs do not just impact seniors. This again suggests that housing strategies should work toward making housing

affordable for everyone and should support a vibrant integrated community. 40% of households in Nahant are eligible for Affordable Housing and similar percentages of households are eligible for moderately and deeply Affordable homes. While creating more Affordable Housing is challenging, considering Nahant's unique development constraints, there is still a significant need for Affordable Housing. For the 645 households in Nahant that are eligible for Affordable Housing, there is only 48 Affordable Housing units, and all are public housing.

**Affirmatively further fair housing:** Like all the context communities, and many Massachusetts communities, Nahant is predominantly a white community, while nearby communities like Lynn (a majority minority community) are far more diverse. The difference in racial diversity is due to the factors set forth on pages 33-34, and periods in the past of discriminatory housing policies. This is because of historic discriminatory housing policies that have created long-lasting segregation and inequity across the country. Nahant can do its part to redress the wrongs of the past by working to affirmatively further fair housing. While committing to being a community that upholds fair housing laws and preventing discrimination is an important piece, being a truly welcoming community depends on what housing opportunities are available and accessible in Nahant. Diversifying the town's housing stock and making housing more affordable benefits Nahanters and works toward making Nahant a more equitable and racially diverse place that welcomes all.

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## **Development Constraints**

There's no doubt that opportunities to grow the housing stock in Nahant are limited. Development constraints like sea-level rise, floodplains, wetlands, and protected open space all make housing development difficult. Explore more of these constraints and how they are considered in this chapter.

# Development Constraints

## Introduction

There are several constraints on housing development in Nahant. In this section, we look at the Town’s current housing toolkit and capacity to meet local housing needs, as well as infrastructure, zoning, and environmental conditions that limit housing development in town. This section also includes case studies from other communities with similar development constraints to Nahant that have been successful in producing naturally occurring affordable housing and “upper-case A” Affordable Housing.

## Current Housing Toolkit

### Housing Authority

One of Nahant’s few tools available for providing Affordable Housing is the Nahant Housing Authority (NHA), governing three properties and nine buildings dedicated to Affordable Housing in Nahant.<sup>22</sup> The board of commissioners consists of four members elected by the town, and one member appointed by the Governor.

The Housing Authority manages 48 Affordable Housing units across seven different sites, providing Affordable Housing to over 80 residents. These are the only Affordable Housing units in Nahant and comprise all of the units on the Town’s subsidized housing inventory. Since most of these units are restricted to the elderly, Affordable Housing options for other income-eligible households are extremely limited. Properties managed by the Housing Authority exhibit signs of aging and require maintenance. There are no modern or privately developed Affordable Housing units in Nahant that would be available for the broader community. The table below shows the Housing Authority sites, their unit types, and capacity. Elderly housing is restricted to persons who are at least 60 years of age.

**Table 2: Town of Nahant Housing Authority Properties with Capacity**

Development	Unit Type	Number of Units
<b>Spindrift Building</b>	Elderly one bedroom	29
<b>Spring and Emerald Roads, seven duplex buildings</b>	Family, two – three bedroom	14
<b>Greystone Road Building</b>	Family, two – four bedroom	5

<sup>22</sup> Source: Nahant Housing Authority, Annual Plan (2024).  
[https://dhcdcms.intelligrants.com/\\_Upload/MADHCD\\_PHRA/24393\\_5.pdf](https://dhcdcms.intelligrants.com/_Upload/MADHCD_PHRA/24393_5.pdf)

The Housing Authority in recent years has largely been focused on capital improvements to housing authority properties, approving routine expenditures, presenting vacancy reports to the state’s Executive Office of Housing and Livable Communities (EOHLC), and addressing resident concerns about the properties.

~~The Housing Authority in recent years has largely been focused on capital improvements to housing authority properties, approving routine expenditures, presenting vacancy reports to the state’s Executive Office of Housing and Livable Communities (EOHLC), and addressing resident concerns about the properties.~~

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Capital improvements to properties in recent years include, but are not limited to:

- Replacing the siding/windows/doors at Greystone
- Replacing the boilers in Spindrift
- Replacing the fire alarm system and backflow preventer in Spindrift
- Replacing the siding at two Spring/Emerald Road duplexes
- Renovating an entire unit on Spring Road

The Housing Authority plans to embark on large multiple-scale projects in the near future. Work planned includes improvements at the Spindrift property with goals of replacing the rubber roof and carpets in the common areas throughout the building.

The application process and waitlist for occupancy is managed at the State level.

All housing authority properties adhere to the Net Income Limits by Household Size for Determining Admission for State-Aided Housing Programs for the Boston statistical metro area. These are set at 80% of the area median income and for 2023, the income limits are shown in Table 3 below.

**Table 3: Income Limits by Household size for 80% AMI, Boston Metro 2023**

	1	2	3	4	5	6	7	8
<b>Income Limit</b>	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450	\$146,900	\$156,400

Notable capital improvements from the contributions of Community Preservation Act in recent years include \$200,000 for siding and windows at the Greystone property in 2022 as well as window trim and flashing replacement at the Spring and Emerald Road property in 2023. Other improvements to housing authority properties have been funded through Capital Improvement Funds managed by the Nahant Housing Authority.



### Community Preservation Committee

Nahant’s Community Preservation Committee (CPC) was established in 2004 to act as a vehicle to implement the Massachusetts Community Preservation Act (M.G.L. 44B) locally. Their mission is “to protect and enhance Nahant’s unique character as a coastal residential community by facilitating efforts to preserve historic places and structures, to retain and protect open spaces, to increase and/or develop lands available for recreational use and to seek creative solutions to the problem of affordable housing in Nahant.”<sup>23</sup>, essentially making recommendations on how to spend money raised through a property tax surcharge to accomplish these goals. They also meet regularly to discuss grantee progress, changes for CPA at the state level, and discuss other necessary business. Each year the Town hosts an open call for grant applications with an explicitly defined criteria based on the language in the state statute. The applications are due at the end of January to allow the committee time to have discussions, ask additional questions, fact-find, and prepare recommendations. The committee’s recommendations are either ratified or denied by the public at the annual Town Meeting in May.

The following are the funding requests made by the committee at the 2023 Town Meeting for fiscal year 2024, which total close to half a million dollars. While these are primarily the result of grant application requests, there is some administrative fund appropriation asks for the committee as well.

**Table 4: Town of Nahant CPC Funding Recommendations for FY 2024<sup>24</sup>**

<b>Project</b>	<b>Amount</b>
CPC Committee Administration Funds	\$10,000
Upgrade Flash Road Tennis Courts	\$71,720
Digitization of School Logbooks	\$23,775
Bailey’s Hill Complex-Fort Ruckman East Slope Restoration Project, Phase Two	\$46,500
Restoration projects at Lodge Park on East Point	\$29,000
Kelly Greens Tree Planting and recreational upgrades	\$50,000
Planning and Implementation of Town Rights of Way	\$20,000
Clerk Vital Records Preservation	\$25,000
Debt Service on Town Hall and Greenlawn Cemetery	\$52,850
Debt Service on Public Library Bonding (2021)	\$68,000
Debt Service on Public Library Bonding (2019)	\$50,152
<b>TOTAL:</b>	<b>\$446,997</b>

<sup>23</sup> Description from the Town of Nahant’s website at: <https://nahant.org/community-preservation-committee/>  
<sup>24</sup> 2023 Town Meeting Warrant <https://nahant.org/documents/annual-town-meeting-warrant-2023-signed/>

Currently, housing concerns are not the CPC's focus. These projects are reflective of the applications received, which focus heavily on historic preservation through vital records and open space and recreation. Many of the grant applications cite the Town's Open Space & Recreation plan as the guiding document behind the decision to pursue implementation funds. Currently, Nahant does not have an active Housing Production Plan, or any additional plan that addresses housing that has been enacted in the last 10 years. It is possible that future funding rounds will see more housing-focused applications once there is an active housing plan following the adoption of this Housing Production Plan.

## Zoning District Context

### Residential Districts

Single-family homes are permitted by-right in all zoning districts, including the business districts, except for the Natural Resources zoning district. The two residential zoning districts in Nahant are Single-family Residential (R1) and Single-family Residential (R2). The R1 residential zoning district has a maximum lot size of 30,000 sq. ft., roughly two thirds of an acre; and the R2 residential zoning district has a maximum lot size of 10,000 sq. ft., which is between a fifth and a quarter of an acre. These regulations encourage smaller, more affordable homes in the R2 district compared to the R1 district, which encourages larger lots and estates that are the most expensive in Nahant.

Further dimensional requirements for all districts permitting single-family residential by-right are summarized in Table 2. Most of the town's residential zoning is R2, with R1 covering the coastal areas on the north side of Big Nahant and much of the southeast end of Big Nahant. There is no land zoned R1 on Little Nahant. See the Nahant zoning bylaws<sup>25</sup> for a full and authoritative description of Nahant's zoning regulations for all uses, this zoning audit is an interpretation of the zoning bylaws pertaining to residential development.

R1 and R2 zoning allow for single-family detached homes by right. Multifamily dwellings are not permitted either by right or as part of a special permit. For this reason, no existing zoning district in Nahant is close to complying with State Law Section 3A, which requires Nahant to have a zoning district that allows multifamily housing by-right and subject to other standards. A 40B development has never been built in Nahant. Existing multifamily dwellings are typically the result of one of three scenarios:

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<sup>25</sup> Available at <https://nahant.org/clerk/charter-bylaws/>

1. The dwellings are a pre-existing, non-conforming<sup>26</sup> structure or single-family conversion that pre-dates the zoning regulations.
2. The structures were converted from single-family to two-family. These conversions are legal in Nahant as long as the conversion does not increase the non-conformity of the property.
3. The development was built at a time when multifamily was allowed either by-right or with a special permit. The Bass Point Apartments are an example of this.

**Table 5: Town of Nahant Zoning District Dimensional Regulations** <sup>27</sup>

	Residential Districts		Business Districts		Public / Institutional District
	R1	R2	B-1	B-2	P
<b>Principal Permitted Residential Use</b>	Single-family detached dwelling				
<b>Min. Lot Area</b>	30,000	10,000	10,000	10,000	
<b>Min. Street Frontage*</b>	125	75	75	75	
<b>Min. Front Yard</b>	25**	25**	25**	25***	
<b>Min. Side Yard</b>	10	10	10	25***	
<b>Min. Rear Yard</b>	20	20	20	20	
<b>Max. Height (stories)</b>	2.5	2.5	2.5	2.5	2.5
<b>Max. Height</b>	35	30	30	30	
<b>Max Density</b>	1.4	4.3	1.4	1.4	
<b>Max Floor Area Ratio (FAR)</b>	.35	.45	.45	.75	
<b>Max building coverage</b>	25%	25%	25%	50%	50%
<b>Max open space</b>	40	40	40	20	

\* Lot width shall equal frontage

\*\* Where adjacent houses are closer to the street than 25 feet, this dimension may be reduced to the average of the front yards of other houses on the street within the same block, but in no event shall less than 15 feet be provided.

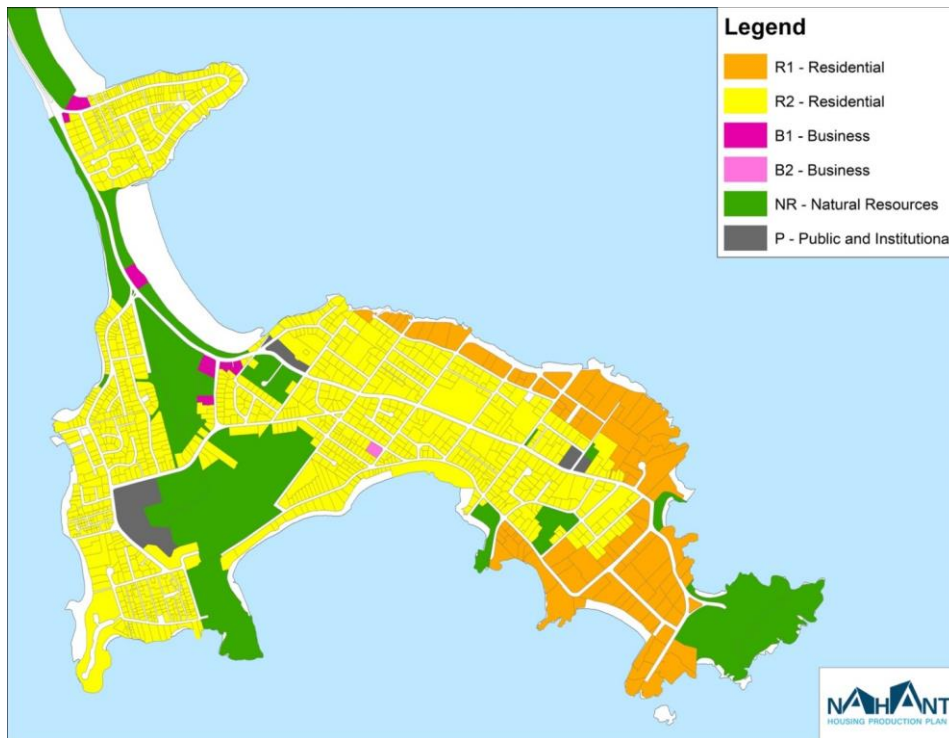
\*\*\* Front and side yard dimensions may be reduced, with a special permit, based on approved site plan, except when adjacent to a residential district.

<sup>26</sup> A structure or structural use is legally non-conforming if it pre-dates a zoning regulation that currently exists. More information on what Massachusetts considers to be legally non-confirming is available at <https://www.mass.gov/doc/nonconformingpdf/download>

<sup>27</sup> All dimensions are in square feet unless otherwise noted.

\*\*\*\* May be increased to 35 feet by special permit of the Board of Appeals find that the additional height will not cause overdevelopment of the lot, increase FAR over that permitted in the district, or interfere with views, or sunlight of adjoining or nearby properties in a significant manner.

**Figure 26: Zoning Map, Town of Nahant**



In addition to the lot size, the frontage regulations differ between the two districts. (125 ft. in R1, 75 ft. in R2), and the density in R2 increases from 1.4 units per acre in R1 to 4.3 units per acre. There are no differences in the dimensional regulations for setbacks, height, density, etc. Both residential districts have a FAR of 0.35.

The business districts and residential development patterns have no relationship. There are only 16 parcels zoned for business use, most of which are located near the intersection of Nahant Road and Spring road at the entrance to Big Nahant. Unlike many development patterns seen in Greater Boston communities, there is no “town center” that influences development patterns, lot sizes and other land use. Simply put,

the location of the R1 zone and their larger lot sizes is not the result of their proximity to business or other land uses.

### **Permitting Process**

Section 9 of Nahant’s Zoning Bylaw “Administration and Enforcement” describes the process for how buildings are permitted in the town. The Building Inspector is empowered with being the decision-making authority on any residential structure permitted in Nahant. For any new residential development, an application form must be submitted to the Town Clerk, along with any additional site plan review documents; a statement discussing the existing and intended use of each structure; and any other additional information required in the bylaw. The Town Clerk sends the information to the Building Inspector. The Building Inspector also decides if the Conservation Commission needs to review and comment on the proposed development. Any additional information required may depend on the development, the location, the zoning, or something else entirely.

The Building Inspector has the authority to permit any residential buildings so long as they conform to the zoning requirements. The site plans and other documents are internally verified, and the building inspector guides the developer as to if they need to seek a special permit or a variance to develop on residential land. Should the Building Inspector not permit a development within the timeframe outlined in the bylaws, the permit is denied and is sent to the Nahant Zoning Board of Appeals (ZBA).

The ZBA hears cases where a building permit was denied, or if a variance is required for the property to be built to the developer’s plans. The ZBA is the special permit granting authority for all residential development unless the change in use modifies the building size by 1,000 square feet or greater in which case it would be reviewed by Planning Board.

For proposed commercial development in the B1 and B2 business districts, The Planning Board is the granting authority. Site plans for commercial use are submitted to the Planning Board, along with copies for the Board of Health and the Conservation Commission for comment and review. The Planning Board is also the special permit granting authority for religious, educational, and certain childcare uses.

Before the Zoning Board of Appeals or Planning Board considers any appeal or variance, copies of the notice of appeal and supporting documents are filed with the Board of Health, Planning Board (if they are not the deciding body), and Conservation Commission for their review and recommendations.

## Conclusion

Nahant's zoning bylaws were historically written to ensure safe water and proper septic siting, which has facilitated ~~large lot~~ single-family housing development and prioritized the preservation of open space. Several dimensional, open space, well separation, setbacks, and other permitting requirements act as challenges to alternative forms of development. Updating the bylaws are within the Town's power, although it requires wide public support, including review from the Advisory and Finance Committee and the Board of Selectmen, to make zoning changes at Town Meeting. Because of recent state legislation, most local zoning changes can now be made with a simple majority vote at Town Meeting, but some changes such as adding affordability requirements still require a super majority of two-thirds to be adopted. In the next sub-section, infrastructure and environmental constraints that are mostly out of the Town of Nahant's control are reviewed.

**Commented [MC4]:** Need to evaluate the veracity of this sentence - recommendation from Board of Selectmen..

## Constraints Analysis

Nahant is a small community with only a single square mile of space to accommodate all of the town's needs and wants. This physical constraint is further limited by the fact that Nahant has 158 acres of land that is permanently protected open space – about 25% of all land area in the town. The remaining 480 acres of space is what is left to consider for housing development opportunity. Fortunately, Nahant is equipped with a modern sewer system with 13 wastewater pumping stations. This supports current density and provides room for growth. The Town does not anticipate water and sewer services being a concern for new development.

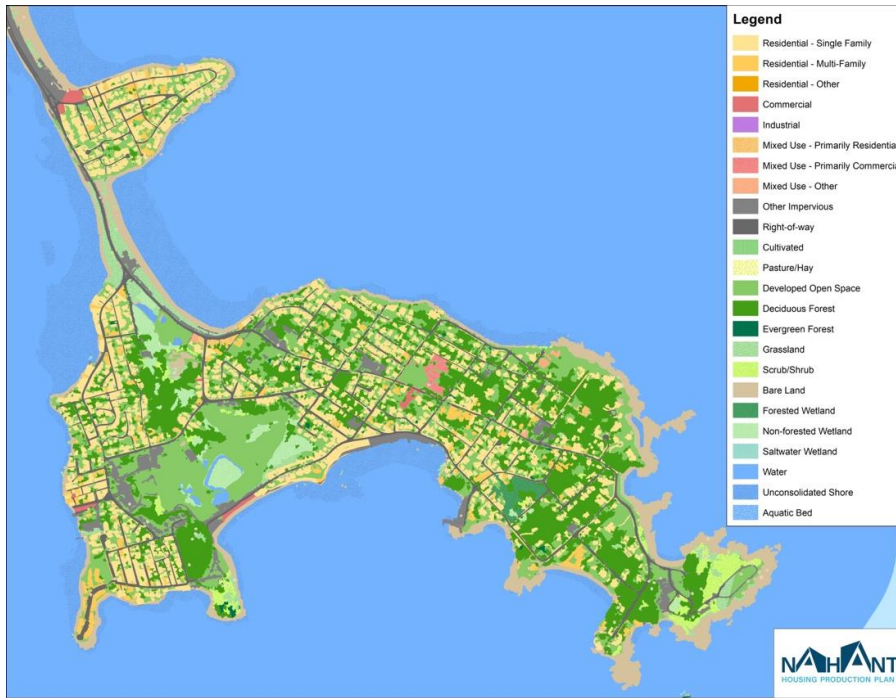
Nahant's school system operates by sharing middle school and high school facilities with the neighboring Town of Swampscott. Children in Nahant attend the local Johnson School, which serves them from preschool until 5<sup>th</sup> grade. The Johnson School can accommodate an additional 60 students and so the capacity of this school is not limited. Once students reach 6<sup>th</sup> grade, they attend school in Swampscott.<sup>28</sup> School enrollment data from the housing needs assessment also shows there are no school capacity issues in Swampscott. Swampscott's school enrollment numbers are trending downward. See Page 31 for more school enrollment information.

## Land Use Context

This land use map provides informational context speaking to the current conditions of land use in Nahant. It does not reflect the zoning as much as it does development patterns over time, nor does it show where land use does not conform to the zoning regulations.

<sup>28</sup> This change was approved for one year. Unless the School Committee decides to repeat it in the upcoming school year, the Johnson School will revert to K-6.

**Figure 27: Land Use Map, Town of Nahant**



The land use context is not a constraint, instead it provides important information about the development patterns in Nahant and how development patterns can be influenced by zoning regulations. The land use context shows a large amount of open-space that is interwoven with low-density residential uses. There is little commercial, mixed-use, or other non-residential uses in Nahant. This is not surprising, given that 62% of Nahant is zoned for single-family detached residential uses. A handful of multifamily clusters exist but are not contiguous in a way that the development patterns would create a town square or central area. Other areas include bare land (beach), as well as non-forested and saltwater wetlands.

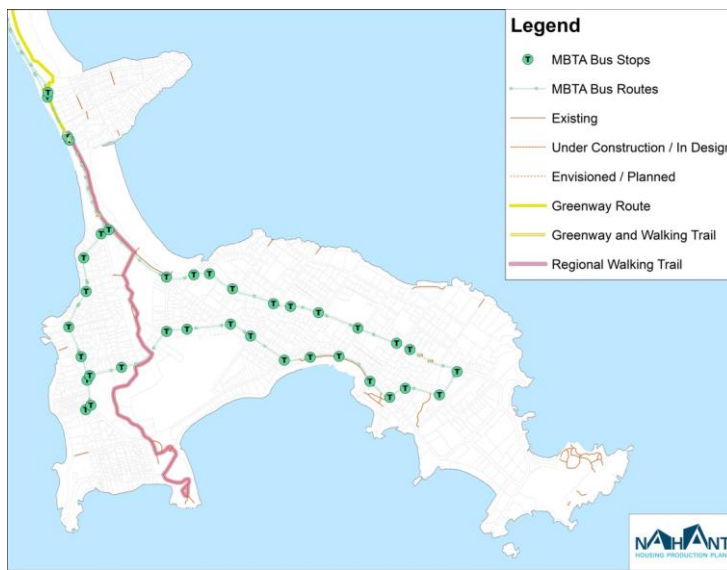
### **Pedestrian, Bicycle, and Transit Circulation Context**

Understanding pedestrian, bicycle, and transit circulation provides important information about roadway infrastructure and circulation patterns in Nahant. In the context of constraints, the availability of alternative transportation options can influence housing policy decisions, especially ones related to Affordable Housing, multifamily housing, and housing types that are not typically found within the town.

The ability to connect housing with transit is an important consideration needed to reduce car dependency in the region.

This map highlights two useful resources to better understand the transportation network in Nahant, particularly as it relates to local access and pedestrian and bicycle circulation. Mapped are greenway routes and walking trails, as well as trails connected to regional networks. The MBTA bus route (439) and stops are mapped as well.

**Figure 28: Pedestrian and Transit Connectivity in Nahant.**



The town is served by the MBTA's bus network, in a way that is accessible to the town's residents. However, the bus line that runs to Nahant is the 439, a limited-service route only available during rush hour during weekdays. This bus takes residents from Nahant to either the Central Square in Lynn or to the Wonderland Transit Center in Revere. Central Square allows for connections to other bus lines, and the commuter rail in Zone 2 (which is currently closed for renovations); and Wonderland allows access to other bus connections as well as to the Blue Line for the MBTA rapid transit rail. Both the commuter rail and Blue Line take passengers inbound to downtown Boston. Because the 439 bus has such limited service, there are only five times the bus visits Nahant: twice during morning rush hour, twice during evening rush hour, and once at midday. This gives commuters limited options, and no connectivity options for those who do not commute, causing many Nahant's residents to rely on private vehicles to get where they need to go.



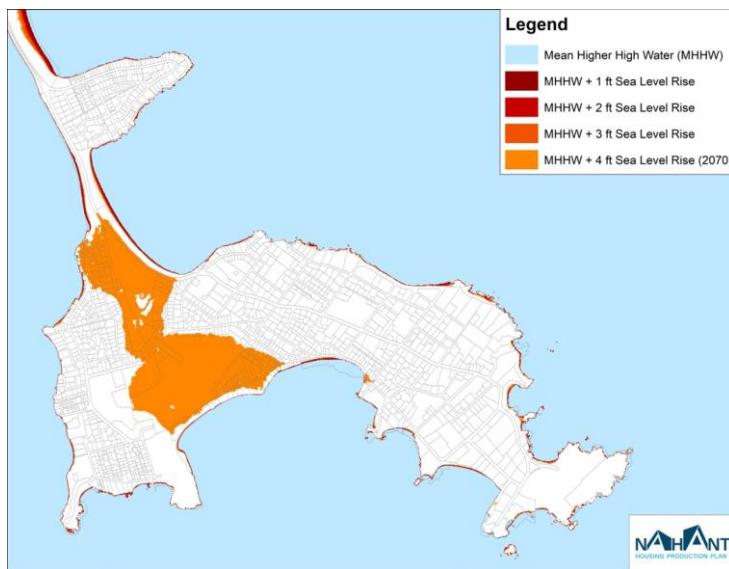
A greenway route is highlighted in yellow as part of MAPC’s Landline Regional Greenway network. Existing walking trails in the town are also highlighted in red. This limited pedestrian connectivity is largely intended for recreational purposes and serves only a small portion of the town.

### Sea-Level Rise, Wetlands and Floodplain Context

#### Sea-Level Rise

A unique and critical constraint to development in Nahant is the threat of sea level rise. The sea level impacts dataset from the Commonwealth of Massachusetts shows what the likely impacts sea level rise will have on a community because of climate change. The map of Nahant below shows the current average height of the water at high tide, the “Mean Higher High Water (MHHW),” alongside potential increases in that mean of up to four feet. We chose four feet for map symbology as the 2070 sea level rise estimates indicate there could be an increase of up to 4.2ft in sea level rise by 2070<sup>29</sup>.

**Figure 29: Mean Median High Water Projected Sea Level Rise**



The sea level data shows that by 2070, areas of Nahant that will be substantially affected will not be limited to the coastal and causeway areas of town. Rising waters will drastically affect a substantial portion of the western part of Big Nahant Island ranging from the causeway entrance to the southern coast of Nahant past the Kelley

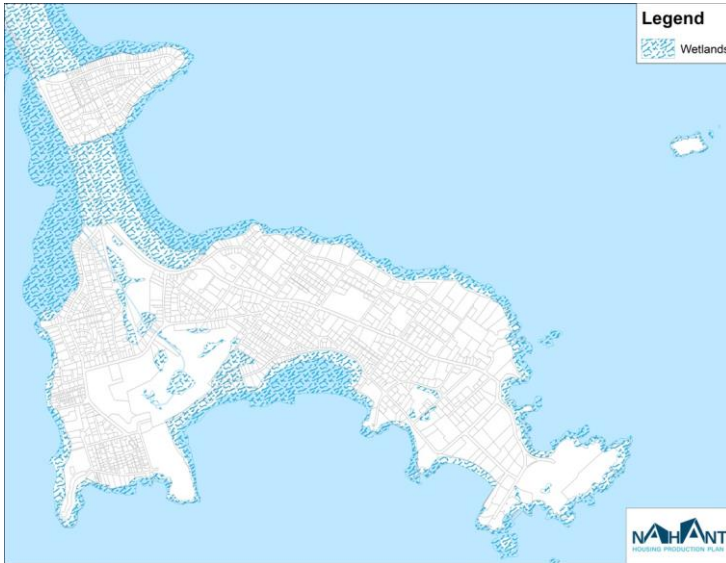
<sup>29</sup> From the Massachusetts Bureau of Environmental Health <https://www.mass.gov/info-details/sea-level-rise>

Greens Golf Course. Much of this land (particularly, the dump site and the golf course) is part of permanently protected open space, ensuring that no housing – or other – development will be occurring in these areas. Even though there are no zoning code considerations that specifically address sea-level rise, there is an overlay district that contains all FEMA designated flood zones and requires all developments within those areas to be subject to additional regulation and scrutiny in the development approval process. All land in Nahant that will be expected to be under water in 2070 is part of that flood overlay zone.

### **Wetlands**

Wetlands also make development more difficult but not impossible. Any proposed development on wetlands is subject to federal, state, and local wetlands regulations and developers must obtain necessary approvals from the Nahant Conservation Commissions, the Massachusetts Department of Environmental Protection, the U.S. Army Corps of Engineers, or applicable agencies. New development should be steered away from wetlands for environmental reasons as well. Wetlands are often near areas threatened by sea level rise and offer substantial benefits for controlling floods and increasing biodiversity in a region. While there are many ways to define wetlands, they are typically areas that are saturated with groundwater. The data in the map below shows the exact locations of wetlands in Nahant. Some wetlands do not affect entire properties but only portions of them. Wetlands present a myriad of development challenges and often intersect with other development constraints such as flood zones. Existing homes were likely built in wetland areas in Nahant prior to the enactment of the regulations mentioned above.

**Figure 30: Wetland Coverage in Nahant**

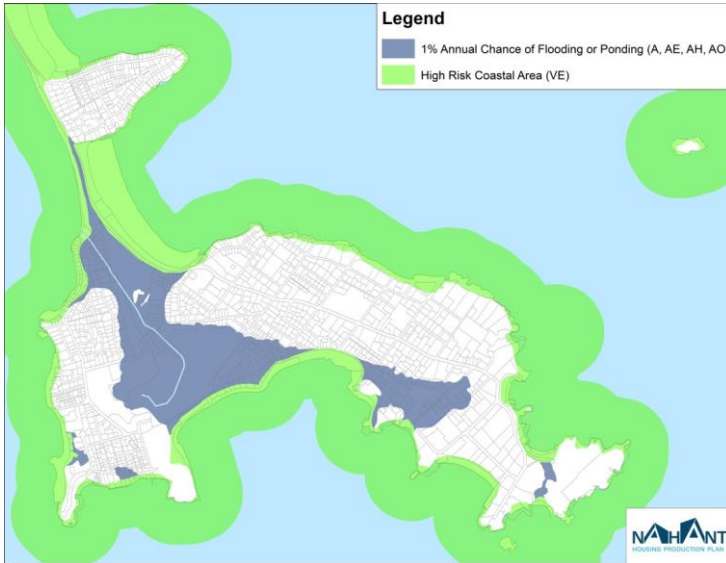


Many of the wetland areas do not directly impact development possibilities in Nahant. Wetlands cover the entire coast and the causeway, either over parts of parcels that would not be developed or are in areas that would not be practical to build on or have some additional constraint (such as protected species habitats). The southern edge of Big Nahant Island shows abundant wetlands on the north and south sides of Willow Road, as well as within the Kelley Greens Golf Course and around the dump / compost site further north near Nahant Road and Ward Road. These areas along both Willow Road and Ward Road are where the primary concerns for development lie, as there is existing and adjacent housing to these wetlands.

### **Flood Zones**

The Federal Emergency Management Agency (FEMA) provides the flood zone data to understand potential severe weather impacts on the community. It maps two important pieces of data. The first is the flood zone with 1% annual chance of flooding or ponding, which means for any area within this flood zone there is statistically a 1% chance that in any given year, the area will flood. These are “100-year flood zones”, mapped in blue. The second piece of data mapped is the “High-Risk Coastal Areas,” areas that will have fast-moving water and waves of greater than three feet during a flood event, mapped in green. FEMA also refers to these areas as “V zones.”

**Figure 31: FEMA designated Flood Areas and High Coastal Water Areas in Nahant**



There are five distinct areas shown within the flood zone. The most prominent includes a substantial portion of the western part of Big Nahant Island, ranging from the causeway, through the compost/dump site, south to encompass the Kelley Greens Golf Course and many nearby parcels. The second zone is lowlands further east, containing parcels between Summer Street to the west, Forty Steps Land to the East, and Wharf Street running north and south. A portion of the land on the Bass Point Apartments site is currently used for recreation and a nearby flood zone on Bass Point Road will be important to note when considering development options. All of Nahant’s coast and the causeway are part of the “High-Risk Coastal Area,” where the waters during a storm or flood will be hazardous.

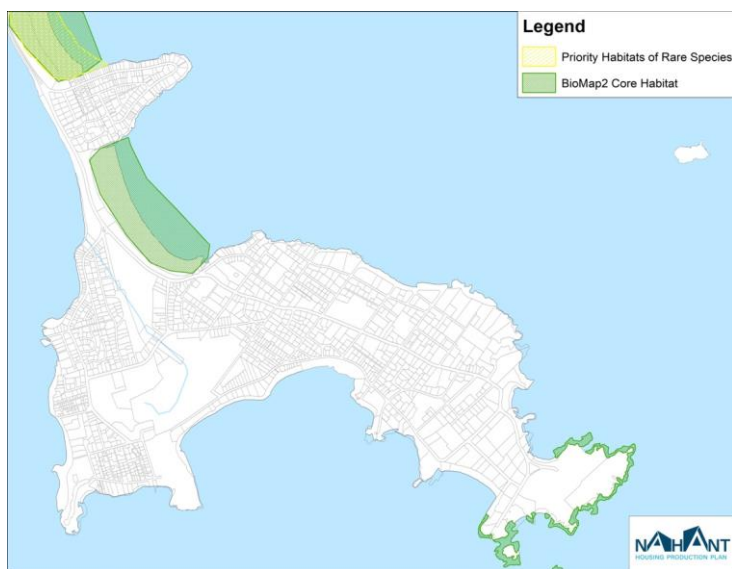
### **Core Habitats and Endangered Species Critical Areas Context**

Wildlife habitats are represented in two different datasets that help identify places that are of substantial importance to protecting the State’s biodiversity in the context of global climate change. These data are:

1. **Core habitat:** “areas critical for the long-term persistence of rare species, exemplary natural communities, and resilient ecosystems.”
2. **Priority habitats of rare species:** “based on the known geographical extent of habitat for all state-listed rare species, both plants and animals, and is codified under the Massachusetts Endangered Species Act (MESA). Habitat alteration

within Priority Habitats may result in a take of a state-listed species and is subject to regulatory review by the Natural Heritage & Endangered Species Program.”<sup>30</sup>

**Figure 32: Nahant’s Priority Species Habitats and BioMap2 Core Habitats**



Endangered plants and animals are important considerations when selecting development locations in any cause. For housing opportunity considerations in the Nahant HPP, it is unlikely that there will be any concerns of encroaching on any core or priority habitats. These areas are limited to parts of the coast and causeway where there is existing protected open space or floodways and high-impact coastal areas that would largely prevent development regardless of the presence of sensitive species habitat.

### **Open Space Context**

This HPP does not propose developing on any permanently protected open space, parks, or playgrounds. Different forms of open space in Nahant are mapped below based on data provided by the Town. Permanently protected open space is restricted to be open space permanently either through a deed restriction or another government issued document. Land designated as open space with limited protection does not have

<sup>30</sup> Regulatory Maps: Priority & Estimated Habitats <https://www.mass.gov/service-details/regulatory-maps-priority-estimated-habitats>

any official deed restriction but has either a temporary easement on the property which prevents development, or a current use that makes redeveloping the property unlikely. A large share of this land is owned by private conservation trusts and is unlikely to be developed for residential use. Unprotected open space has neither and may be subject to redevelopment.

Unlike other constraints, the town controls the fate of some of the open-space restrictions. Parcels with permanent protection may have that protection under a local bylaw, and the Town could choose to revoke that protection at Town Meeting.

**Figure 33: Open Space, by type, in Nahant**

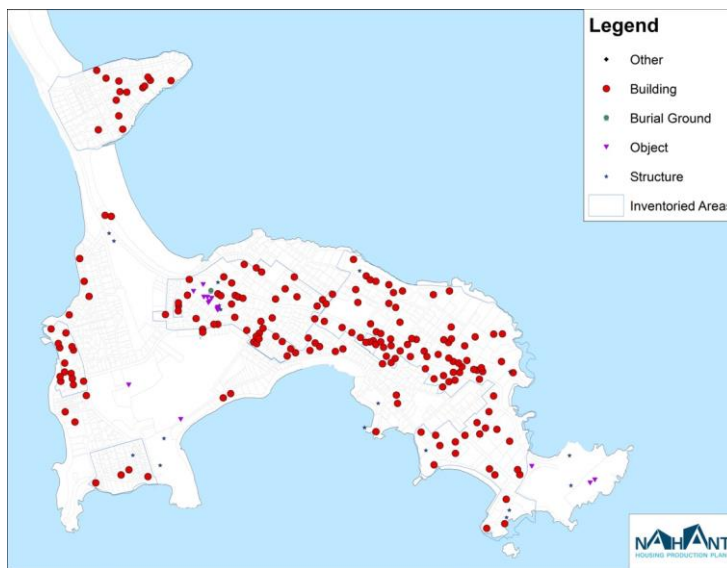


As noted above, all permanently protected open spaces are not part of consideration for future development. Like many other constraints, these areas include the causeway, the area around the compost / dump site, the area around the golf course, and the area around the southeastern edge of Big Nahant Island, where space near and around the Northeastern Marine Science Center is located. The parcel near Nahant Road and Ocean Street is the Nahant Country Club property. This site is an unprotected open space, and a portion of this property is identified as a potential housing development opportunity.

### Massachusetts Historic Inventory Context

While in some cases the historic inventory may be viewed as a constraint on development, it mainly provides important information and context about the historic resources and patterns in Nahant. The town-wide survey of historic resources conducted in 1989 identified sites of architectural historical significance, with recommendations for recognition and protection approved in concept by the Massachusetts Historical Commission.

Figure 34: Nahant's Historic Site Inventory



Many of the older residences in town are large homes zoned in the R1 residential area and could easily be converted to support an Accessory Dwelling unit or could be converted into two or three-family buildings.

### Excluded Land

Excluded land is designated by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) as being excluded from development consideration for complying with the Multifamily Zoning for MBTA Communities (3A) regulations. It displays the exact location of what land is excluded and may include an entire parcel or only parts of one.

Much of the land is excluded because the land is publicly owned/purposed (Town Hall, Library, etc.), or because of another occurring natural or human-made constraint. This

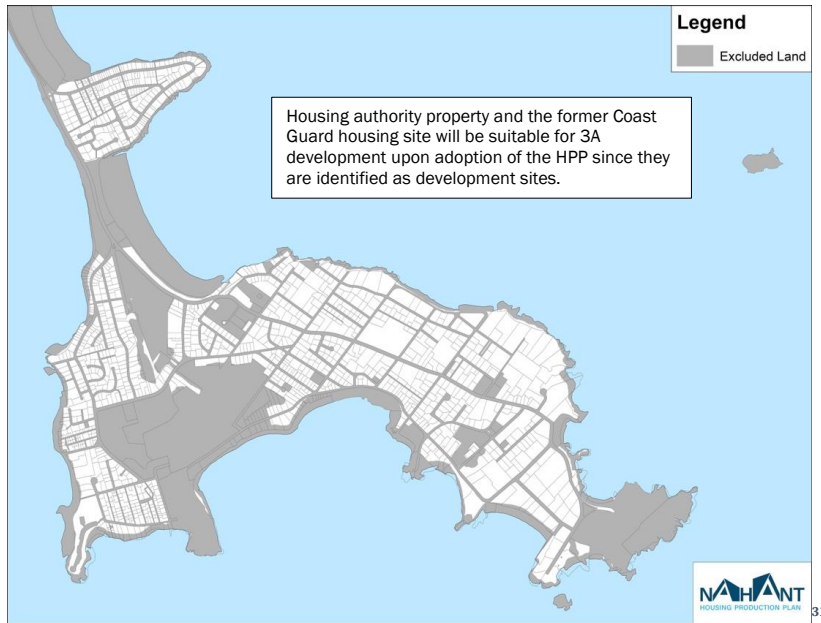
includes public rights-of-way such as public roadways and flood zones and protected open space. These are the common themes that guide the excluded land decision-making, however, there are many reasons EOHLIC would exclude land.

Land becomes excluded because of one or more of the seven reasons EOHLIC has defined in their 3A guidelines, using ownership references, use codes, use restrictions, and various land characteristics related to hydrology in the MassGIS system. These seven criteria are:

1. All publicly owned land, except for lots or portions of lots, is determined to be developable public land.
2. All rivers, streams, lakes, ponds, and other surface waterbodies.
3. All wetland resource areas, together with a buffer zone around wetlands and waterbodies equivalent to the minimum setback required by title 5 of the state environmental code.
4. Protected open space and recreational land that is legally protected in perpetuity (for example, land owned by a local land trust or subject to a conservation restriction), or that is likely to remain undeveloped because of functional or traditional use (for example, cemeteries).
5. All public rights-of-way and private rights-of-way.
6. Privately-owned land on which development is prohibited to protect private or public water supplies, including, but not limited to, Zone I wellhead protection areas and Zone A surface water supply protection areas.
7. Privately-owned land used for educational or institutional uses such as a hospital, prison, electric, water, wastewater or other utility, museum, or private school, college, or university.



**Figure 35: Land Excluded from 3A Consideration in Nahant**



There are some common themes apparent when viewing this map. The dataset excludes the entire coastline from development<sup>32</sup>, as is the causeway connecting Nahant with the neighboring mainland community: Lynn. Areas designated as protected open space are shown predominantly on the southeastern edge of Big Nahant Island. The excluded land shown on the map does not have the additional context of the reasons that EOHLC made the land excluded, except for the publicly owned parcels identified as opportunity sites. Because of this, the other maps, particularly the flood zones and open space maps, should be used in decision making to find out if any parcels with excluded land could be included. The data also shows lowlands prone to flooding as excluded. These include the compost / dump site and the Kelley Greens Golf Course; however other land may be excluded for reasons that would not impede residential development.

<sup>31</sup> NOTE: the Coast Guard Site and Greystone Road Site (described on Pages 82 and 78) are listed as excluded land for 3A because they are publicly owned. But since they are documented and identified as development opportunity sites in this plan, they will also be eligible for 3A zoning.

<sup>32</sup> While not shown on the map, all Nahant's land north of Little Nahant Island is excluded for being in a high-risk coastal area.

The Coast Guard Housing site, discussed further in the next chapter, is classified as excluded land but that is due to the fact it is publicly owned. EOHLIC will allow excluded land to be included for 3A districts as long as the HPP identifies the site for residential development.

### **Conclusion**

Development constraints affect a large portion of Nahant, and it has unique challenges as a small town surrounded by the ocean. The analysis does identify areas where housing is relatively unconstrained and suitable for housing growth. The next chapter ~~picks up on~~ explains these areas by identifying potential locations where the Town could encourage residential growth and the expansion of the Affordable Housing stock.



## **Development Opportunities**

In this chapter, we explore areas of Nahant where spatial analysis shows sites are less constrained and better suited for housing growth. Potential development opportunities are identified here but further action and public engagement are needed to decide if these sites are developed.

# Development Opportunities

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## Analysis Overview

The planning team undertook this development opportunities analysis to better understand the potential effects of private residential development and determine how best to align that development with the HPP Goals, described on Page 91. This chapter identifies potential residential development opportunities based on a Geographic Information Systems (GIS) analysis, previous Nahant policy recommendations related to growth management, as well as input from committee members, the Town, and the public. The analysis started by looking at the entire town and then focused on the areas of Nahant with the most appropriate locations to encourage residential redevelopment while considering development constraints that impact development feasibility and suitability for housing.

The Development Constraints Chapter describes the constraints on new housing development and redevelopment in Nahant and the Town's capacity to implement housing strategies. With a land area of approximately one square mile, development opportunities are limited based solely on geographic factors. When the planning team analyzed the additional constraints, including those related to flooding and climate change, the amount of available land for housing development came into focus. These constraints are considered in the development opportunity analysis.

The analysis identifies 10 opportunities to expand and diversify the housing stock (see Page 73). This plan does not suggest acquiring or compelling development on these sites. These are potential opportunities where it is recommended to use the Town's tools to encourage development. Most of these opportunities would require redevelopment. The Town could encourage redevelopment on these sites using the 40B comprehensive permitting process through the Local Initiative Program (LIP) or through zoning changes and other regulatory tools that facilitate the creation of a variety of naturally occurring and deed-restricted Affordable Housing options.<sup>33</sup> The unique constraints of each development opportunity site, along with the appropriate housing types for each site, will all need to be considered for development to be realized on these sites. This analysis provides a high-level overview of what is possible.

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<sup>33</sup> The purpose of LIP is to assist in the permitting of housing development by providing a flexible alternative to local zoning regulations in locations where the Town supports Affordable Housing and residential growth. Communities that utilize LIP also receive technical assistance from the state with facilitating development.

### **Multifamily Zoning for MBTA Communities (3A)**

As Nahant moves towards compliance with the 3A requirements, which will allow some multifamily to be built by-right, these sites will serve as a springboard for a discussion on multifamily zoning options in Nahant. During the community engagement phase of this HPP, residents were asked to provide input on potential areas that they would support making zoning changes to allow for multifamily housing (residential buildings with three or more units).

Nahant must pass a zoning bylaw amendment by the end of 2025 that designates an area(s) where multifamily residential uses are allowed by site plan review and without the need for a special permitting process. Since Nahant does not have an MBTA station to build around, the district does not need to be located in a specific area but cannot be located in areas that the state determined are not suitable for housing. Data from the state identifying these areas is provided in the Development Constraints Chapter. It is important to note that complying with 3A is an opportunity to immediately implement the HPP and move towards supporting expanded housing options for Nahant residents. Furthermore, Nahant has an opportunity to adopt affordability requirements with 3A zoning, which would guarantee that Affordable Housing is included in any new developments that may occur in this newly designated area(s). If Nahant does not create a 3A district, housing choices will remain limited, and Nahant will not be eligible for several state grants that fund municipal infrastructure and service needs and have reduced access to state funding in general.<sup>34</sup>

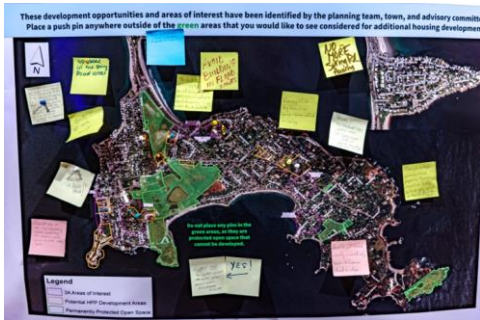
### **Incorporating Public Input**

Engaging Nahant's residents was critical in gathering the feedback necessary for site selection in this HPP. For the second round of public engagement, the planning team asked Nahanters to take part in either an in-person forum or an online open house. Both of these engagements mirrored each other in content, providing a way for people to participate from the comfort of their own homes if their schedules or health concerns prevented the ability to attend in person.

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<sup>34</sup> See the "Determinations of Compliance" section of the section 3A guidelines for a comprehensive list at <https://www.mass.gov/info-details/section-3a-guidelines#9.-determinations-of-compliance->

**Figure 36: Site Selection Engagement Board from Public Forum II**



**Figure 37: Virtual Engagement board from Online Open House**



This engagement resulted in honest and frank conversations with residents informed by technical analysis. The participants indicated which potential opportunity sites they supported, which ones they opposed, and what other areas the planning team should consider for additional housing development. In addition to housing development parcel locations, residents weighed in on general areas that could become districts that comply with the 3A regulations.

### **Opportunities for Potential Residential Development**

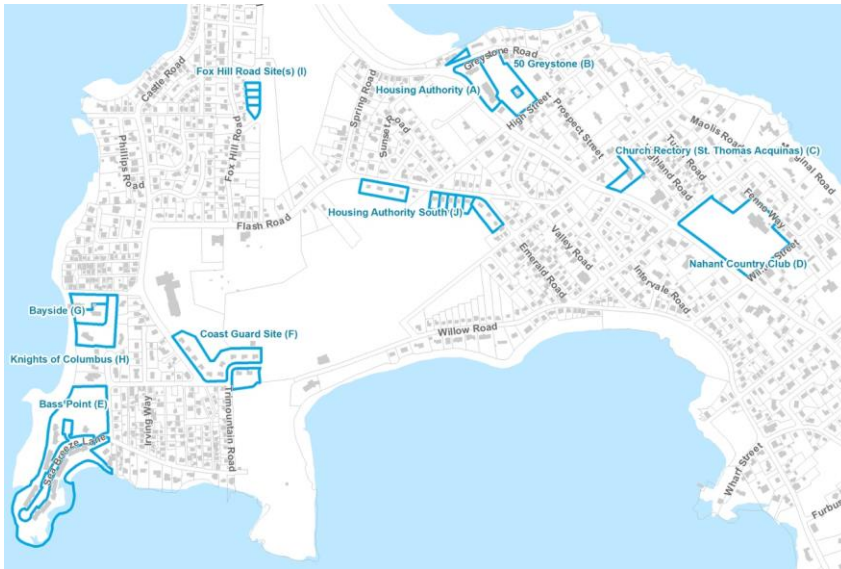
The development opportunities analysis started by looking at the whole Town and then focused on Nahant's land that was not heavily restricted by constraints. About a quarter of the town is protected open space and most of the rest of town is built up to what current zoning regulations allow. For these reasons, only two sites are identified for new development, the others are viewed from a redevelopment lens. The potential opportunity sites are publicly owned by Nahant or the Nahant Housing Authority or privately owned.

Nahant has the greatest leverage over deciding how publicly owned land is used since it can prescribe specific criteria for any possible future development here through a request for proposals (RFP) process. Use of privately-owned land is largely in the hands of the owners of this land, but Nahant can allow different development options by changing zoning or encouraging a Comprehensive Permit to be filed.

The opportunity sites on the next page are areas of Nahant where the town could incentivize development, begin conversations with property owners, encourage permit filing, amend zoning, and utilize other tools to encourage both market-rate and Affordable Housing to be developed. The HPP does not issue a mandate to property owners to redevelop or sell their properties. What happens on the site is the result of the will of the property owner, as well as other financial, zoning, or other constraints.

All opportunity parcels are currently zoned R-2 which only permits single-family residential use.


**Figure 38: Nahant Housing Opportunity Sites**



Site ID	Site Name	Site Address
A	<b>Housing Authority North Spindrift</b>	194 Nahant Road
B	Greystone Road	<b>32-50</b> Greystone Road
C	Church Site - the Rectory	248 Nahant Road
D	Nahant Country Club	280 Nahant Road
E	Bass Point	12 Sea Breeze Lane
F	Coast Guard Housing Site	294 Castle Road – 8 Goddard Drive
G	The Bayside	1 Range Road
H	Knights of Columbus	17 Relay Yard
I	Fox Hill Road	0 Rear Fox Hill Road
J	Housing Authority South	5 Emerald Road 7 – 9 Emerald Road 39-41 Spring Road 75-77 Spring Road

The potential development opportunity sites identified in the figure and chart above are detailed in the several pages. There is no prioritization or significance to the order the sites are presented.

**Development Opportunity Site Descriptions** <sup>35</sup>

<p><b>(A) <del>Housing Authority North Spindrift</del></b></p>	<p><b>Address</b> 194 Nahant Road</p>
	<p><b>Size</b> 1.46 acres</p> <p><b>Parcels</b> 1 (2 parts)</p> <p><b>Ownership</b> Public</p> <p><b>Vacancy</b> Developed</p> <p><b>Constraints</b> There are no physical constraints affecting this property. Any potential redevelopment should be done in phases so that existing residents are not displaced. An option could be to develop the adjacent vacant property in phase one, move residents to those homes and redevelop the larger property with existing housing authority buildings in phase II.</p> <p>This is only a potential opportunity; the Nahant Housing Authority would need to be consulted and decide whether it makes sense to upgrade this site with new Affordable Housing units.</p>
<p><b>Description</b> This site, known as the Spindrift, is home to the Nahant Housing Authority offices as well as 29 elderly units and five family units. All 34 units are supported by state-funded programs and could potentially be redeveloped to support additional Affordable Housing that could brand new modern units. This could be advantageous because new units would be highly energy efficient resulting in lower utility costs and a greater quality of life for residents. The property is bordered by a site that is being considered for the expansion of the cemetery to the east. Greenlawn Cemetery is located to the west, across the street from the Spindrift.</p>	

<sup>35</sup> Site acreage, ownership, and other information is sourced from the MassGIS Town Parcel Database.



**(B) Greystone Road**



**Address** ~~32~~-50 Greystone Road

**Size** 2.10 acres

**Parcels** 1

**Ownership** Public

**Vacancy** Vacant, undeveloped land

**Constraints** The parcel has a doughnut-shaped hole where a smaller parcel houses a cell phone tower. This may potentially serve as a development impediment. There are no additional constraints.

**Description** At one time, Nahant's Greenlawn Cemetery was considering an expansion; the town has been holding the land for that purpose. The plans to expand the cemetery are no longer being pursued. This is one of two vacant public land sites being recommended in this HPP for Affordable Housing. Residential homes border this property on all sides, including the west which houses 34 Nahant Housing Authority Affordable homes as well as their offices.

**(C) Church Site – the Rectory**



**Address** 248 Nahant Road

**Size** 0.77 acres

**Parcels** 2

**Ownership** Private (non-profit)

**Vacancy** Developed Land

**Constraints** The site may need to be split and plotted differently to be developed. Further title research may be required as the property was gifted to the Archdiocese of Boston for the purpose of a Catholic Church and a change to this agreement may require appropriate legal review.

**Description** The property in the L-shape configuration to the left of the parking lot that is currently occupied by the church rectory. This property is adjacent to residential housing on all sides. The church Archdiocese of Boston had high-level conversations with Town leadership in the past about converting some of the land noted above to use for Affordable Housing. These discussions were preliminary and there have been no discussions that would suggest the church is closing or the rectory would be demolished.

**(D) Nahant Country Club**

**Address** 280 Nahant Road

**Size** 6.38 acres (2.46 acres)

**Parcels** 1

**Ownership** Private

**Vacancy** Partially vacant/recreational and partially developed.

**Constraints** There are no physical constraints on the site. The town would like to keep existing open space as open, recreational space for the public.



**Description** This site abuts residential property on all sides and contains a mixture of developed land, undeveloped land, and recreational outdoor land. The focus of this site is the Tudor Estate, and parking area. It is suggested to preserve the open green space and tennis courts (the yellow outline shows the portion of the site for redevelopment in the image above). The site could be re-developed in its entirety, or in a portion following a parcel split and plat. The entire parcel is 6.38 acres, with the Tudor estate portion targeted for redevelopment being 2.46 acres.

**(E) Bass Point**



**Address** 12 Sea Breeze Ln

**Size** 8.29 acres

**Parcels** 1

**Ownership** Private

**Vacancy** Developed Land with recreational space for residents.

**Constraints** High coastal wave zone impacting the edges of the parcel that abut the waterways. Flood zones in the undeveloped recreation space in the northern part of the parcel.

**Description** The Bass Point apartments are on the southwest edge of Nahant. The property is bordered by single-family homes to the east and north, and Broad Sound to the south and west. The site is home to a market-rate apartment complex consisting entirely of 128 one-bedroom apartments rising three stories high, with some recreational open space on the north end of the parcel. 38% of all renter households in Nahant live in Bass Point apartments.

When the complex was constructed in 1974, the property was spot-zoned to allow for the legal construction of multifamily buildings. That zoning classification no longer exists and the site, like all other housing opportunity sites, is zoned R-2, single-family residential. This makes the Bass Point Apartments a legal, nonconforming use.

**(F) Coast Guard Housing Site**



**Site** Coast Guard Housing Site  
**Address** 294 Castle Road – 8 Goddard Drive

**Size** 3.04 acres

**Parcels** 1

**Ownership** Public

**Vacancy** Developed, will be demolished, and remediated by the Town.

**Constraints** The rear of the homes on Castle Road have some grade challenges as the land slopes downward towards the adjacent golf course. This is supposed to be addressed during the demolition of the homes. The property also has in-ground oil tanks that the Town has voted to remediate after borrowing was authorized at a special Town Meeting on September 12<sup>th</sup>.

**Description** This site is a single parcel consisting of two parts, one north of Castle Road / Goddard Drive that is currently developed, and another partially developed portion of the parcel south of Goddard Drive. Single-family cottages are adjacent to the west and southwest portions of the site, the Kelley Greens golf course to the north and east, and undeveloped land to the southeast.

This property was formerly housing for the Coast Guard personnel and their families. The Federal Government deemed it surplus property and was acquired by the town in 2004. The twelve cottages have been rental units that the Town has managed. The town has a loan of \$1.8 million that will be due at the beginning of 2025. Following the 2021 Annual Town Meeting Vote to prepare the site for sale, the residents of these cottages were given one year notice to vacate.

The Board of Selectmen is authorized to sell the property via the passage of Article 20 of the 2021 Annual Town Meeting. This Article applied the following conditions:

- Existing homes be demolished.
- In-ground oil storage tanks are removed.

Land is leveled.  
Land is subdivided into 12 individual lots.  
Deed restrictions applied to prevent any single entity from purchasing more than one lot from the town.  
Lots are prohibited from being combined.  
Maximum FAR of 25%.  
Lots are sold alternating two offerings over two years.

These restrictions mean that for any meaningful Affordable Housing to be built on this site, an additional Town Meeting vote will likely be required.

A Special Town meeting was recently held specifically for this site on September 12, 2023, to appropriate additional funds needed for the site remediation. That town meeting vote was approved with 71% of the votes in support. Two-thirds of the vote was needed to pass this borrowing Article.

**Additional supporting information for this opportunity site only.**

Publicly owned land is a huge asset that can be used to facilitate Affordable Housing because the Town has a high level of control over what will be built. The Coast Guard Housing site received public support as a development opportunity site, it has historically provided one of the only affordable housing options in town, and it is in an area that is suitable for housing; however, this site engendered the most controversy of any of the sites identified. Most importantly, by building deed-restricted Affordable Housing here, the Town can offer new and improved units to the households that were displaced from the site—.

It is recommended may be possible that Nahant sell enough of the subdivided lots to pay off the loan owed to the federal government and then dispose the remainder of the property to a development partner for Affordable Housing and market-rate housing. Based on median sale prices, an estimated three to six lots in excess of seven lots of the vacated lots could likely be sold to pay off the loan. Lots not needed to pay off the loan should be consolidated and deed-restrictions on floor area ratio should be removed so that the property is prepared for a potential development partner that will be working based on criteria determined by the Town. Removing these restrictions is needed so that new criteria can be created. These changes will need to be voted on at a Town Meeting, but the disposal of publicly owned land requires a Town Meeting vote in any case, so this step would already be necessary—.

**Commented [MC5]:** Board of Selectmen recommendation.

When seeking a development partner, the Town should set criteria for the site through a request for proposal (RFP) process (as described in the previous recommendation concerning publicly owned land) and a legal agreement between the Town and a

development partner. Through a development agreement, it will be possible to offer the first option to occupy new Affordable Housing units to residents who were displaced from the site, also known as “right-to-return.”<sup>36</sup> The Town has records of evicted households and can use this to contact them when new Affordable Housing options are created. The Town should also explore using development agreements to reserve Affordable Housing units for residents displaced from this site that may be built in other areas of town (such as the development opportunities identified in this plan). A development may be permitted through a comprehensive permit or a local zoning change. It is also recommended the Town consider adopting 3A zoning at this site to facilitate development and meet this state requirement.

As a contingency plan, the Town should also consider using this HPP to facilitate a conversation with the federal government to see if there is a possibility of deferring the loan or entering into another agreement, considering the Town’s Affordable Housing needs and state requirements [after considering economic impacts on the Town of these changes](#). The Town might partner with the U.S. Department of Housing and Urban Development (HUD) in finding another solution or working with HUD to develop deed-restricted Affordable Housing on the property.

**(G) The Bayside**



**Address** 1 Range Rd

**Size** 1.31 acres

**Parcels** 2

**Ownership** Private

**Vacancy** Developed Land

**Constraints** High coastal wave zone impacting the western edge of both parcels.

**Description** The site is surrounded by single-family residential to the north and east; the Knights of Columbus Hall to the south and borders the water on the west. The existing use is a reception hall that extends into the water.



**(H) Knights of Columbus Hall**



**Address** 17 Relay Yard  
**Size** 1.53 acres  
**Parcels** 1  
**Ownership** Private  
**Vacancy** Developed Land  
**Constraints** High coastal wave zone impacting the western edge of both parcels.

**Description** The site is surrounded by single-family residential to the south and east; The Bayside reception venue to the north and borders the water on the west. The existing use is the function hall for the Catholic fraternal organization Nahant Knights of Columbus, Council 4682.

**(I) Fox Hill Road**



**Address** 0 Rear Fox Hill Road

**Size** 0.56 acres

**Parcels** 4

**Ownership** Public

**Vacancy** Vacant, undeveloped land

**Constraints** The eastern edges of the property are part of flood zones and wetlands. This is not expected to impede development nor is residential development expected to contribute to flooding as long as development does not occur on the eastern edge of the properties. In this part of Nahant, Ward Road is a “paper road” which has not yet been expanded south to include access to these parcels; currently there is no road access to these parcels.

**Description** These four properties are a wooded area behind homes on Fox Hill Road to the west. To the east there is additional wooded area, the Nahant Heritage Trail, and the former town dump site. These town-owned parcels could be a good fit for a development RFP.

**(J) Housing Authority South**



**Address** Corner of Spring and Emerald Roads

**Size** 2.40 acres

**Parcels** 7

**Ownership** Public

**Vacancy** Developed

**Constraints** The site is entirely within a flood zone and is likely to be under water by the year 2070, along with the adjacent protected greenspace. There are wetlands which encroach onto the parcels from the rear.

**Description** This site is home to 14 Nahant Housing Authority family units that are supported by state programs. As the physical condition of the properties declines over time, redevelopment options should be explored to keep Nahant's limited Affordable Housing stock available. Due to flooding concerns, the site should be redeveloped without increasing the amount of impervious cover that is currently on the site.

## **Conclusion**

Residential and Affordable Housing development is possible on all of the opportunity sites, but the development of privately-owned sites is up to property owners and the development of publicly owned sites is up to the Town. Zoning changes to permit development on privately-owned sites or disposal of publicly owned sites require a Town Meeting vote. The filing of a Comprehensive Permit would also involve a public process. This analysis identifies sites as potential opportunities for the Town to encourage development. Additional action is needed before any development can be realized.



## Housing Goals and Strategies

The HPP recommendations in this chapter are based on a year-long process of data collection, public engagement, and meetings with the Housing Plan Advisory Subcommittee. They present a roadmap for meeting housing needs in Nahant and complying with state regulations.

# Housing Goals and Strategies

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## Introduction

Supporting the people of Nahant is the purpose of this plan. Data and information shared by Nahant residents show that Nahanters struggle to afford housing. An estimated 645 households, representing 40% of households in Nahant are eligible for Affordable Housing and there are only 48 Affordable Housing units in town. Nahant's aging population, young folks who grew up in Nahant, essential workers, fishers, and families are all faced with housing challenges and limited housing options since most homes are large single-family houses that are expensive. Nahant's housing stock could better serve the community and for Nahant to continue to be a welcoming place for all, expanding housing choice is key. The Housing Needs Assessment found that Nahant needs to:

- **Address the aging population.** Nahant's population is aging, and the share of young adults and children is declining. Housing development and strategies must address these changes.
- **Create greater housing choice.** Nahant has a modest supply of mostly small multifamily housing and needs more of these alternatives to single-family homes.
- **Lower high housing costs:** Many struggle to afford housing in Nahant. More attainable market-rate housing and more deed-restricted Affordable Housing<sup>37</sup> are needed in addition to strategies and programs that reduce housing costs for Nahanters.
- **Advance Equity:** Expanding housing options and advancing housing affordability is pivotal to supporting an equitable community that welcomes all.

While there is a great need for housing options that people can afford, the unique nature of Nahant as a small oceanside town and the constraints on development documented in the Development Constraints chapter starting on Page 52 point to how difficult it will be to expand housing choice. The recommendations in this chapter consider both the housing needs of the community and the challenge of meeting them. Because Nahant has limited capacity and resources, it is important that the Town focus on strategies for meeting housing need that are cost-efficient and effective. Technical analysis, public input, and many meetings of the Housing Plan Advisory sub-committee led to a prioritized set of strategies that are both impactful and realistic.

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<sup>37</sup> Deed-restricted Affordable Housing is required to cost no more than 30% of a household's income and is for income-eligible households. See the housing terms chapter for more information.

## Housing Plan Goal and Strategies Overview

Goals for this plan can be thought of as an overarching vision for supporting Nahant in meeting housing need. The goals serve as the guiding principles for all the recommendations in this plan, including the recommended strategies (Page 91) and housing development opportunities (Page 73). These are both based on values and designed to lead to practical solutions. In addition to providing a framework for plan recommendations, they should guide future decisions and actions related to housing. For this reason, the housing plan goals are broad.

Thinking in a hierarchical structure, goals sit above the recommended strategies described later in this chapter. The strategies work to advance the goals. Strategies are targeted and may be based on specific areas of housing need to address. This plan provides guidance and resources the Town can use to implement the strategies but most of the details will need to be discussed and decided on by the bodies responsible for implementing them. This chapter concludes with an implementation chart describing which Town entities are best suited and most likely to implement the strategies.<sup>38</sup>

## HPP Goals

- 1. Expand small and mid-sized housing options that are more likely to be affordable in the marketplace.**
- 2. Produce upper-case “A” Affordable Housing.**
- 3. Reduce housing instability for seniors, veterans, and vulnerable households.**
- 4. Match housing needs with climate and environmental sustainability.**

### **Goal 1: Expand small and mid-sized housing options that are more likely to be affordable in the marketplace.**

According to the housing needs assessment, Nahant’s current housing stock could be improved to better meet the needs and preferences of its residents. To provide more housing options for Nahanters of all backgrounds and income levels, it is important to expand the types of homes available in the town. This is particularly important as people’s housing needs change over time, especially as they age. The decline in Nahant’s young adult population is concerning, with residents aged 22-29 decreasing

<sup>38</sup> NOTE: MAPC will discuss implementation timeframes and entities with the committee and complete this chart based on that discussion.

by 57% between 2015 and 2020. Meanwhile, the senior population is growing, with significant increases in residents aged 65-69 (40%) and 70-79 (74%). Offering smaller and medium-sized homes can benefit both young people seeking affordable rentals or homes for sale, as well as seniors looking for downsizing options that are easier to manage. Expanded housing options can also support blue-collar workers, essential workers, town employees, veterans, seniors, and moderate-income households of all kinds.

Nahant could benefit from a range of small and mid-size housing options, such as accessory dwelling units, tiny homes, duplexes, triplexes, mixed-use housing, and townhouses. Many of the town's existing multi-family homes are in older buildings that do not comply with current zoning regulations and are considered "legally non-conforming." However, these buildings exemplify the charming small-town character of Nahant and offer alternatives to large, expensive single-family homes. Currently, single-family homes make up 73% of the town's housing stock. While single-family homes are important, smaller, and mid-sized multifamily homes would better serve many residents who do not need a large multi-bedroom home or cannot afford one. For example, the median sale price of a single-family home in Nahant is \$950,000, while a condominium is more attainable at a median sale price of \$376,900, likely because ~~condos~~ [condominiums](#) in Nahant tend to be smaller, older housing types. Smaller housing types will add both more attainable home ownership options and opportunities to rent for those that do not have the resources for a down payment. Nahant can stimulate the expansion of little to middle housing options by allowing these types of homes through its zoning and by complementing these regulations with programs and policies.

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

### **Primary Goal – Make Progress Toward Filling Affordable Housing Gap**

While having a greater variety of housing types in town will accommodate more residents and expand housing choice, many new homes will still be prohibitively expensive, and prices will continue to increase with the market. This is why it is important for Nahant to take a holistic approach and work to expand Upper-case "A" Affordable Housing that is guaranteed to be affordable per deed restriction and can be required to be permanently affordable. This type of housing is for income-eligible households only and must cost no more than 30% of their income. It is evident that Nahant requires more Affordable Housing, given that there are only 48 such units available for 645 income-eligible households. Filling this gap will be challenging, especially considering there is limited land and development opportunities in Nahant. But with the great need for Affordable Housing in mind, the Town should make Affordable Housing development a priority for all development opportunities identified in this HPP and those that arise in the future. Nahant is uniquely positioned to leverage town-owned land to facilitate the creation of Affordable Housing as several



town-owned sites have been identified as potential opportunities and the Town has a high level of control over what happens with these sites.

#### Secondary Goal – Achieve Safe Harbor to Plan for Desired Affordable Housing Development

While the primary goal is to fill the gap in Nahant’s Affordable Housing supply to better meet the needs of Nahant residents and improve housing stability, the Town can also work towards compliance with state law M.G.L. Chapter 40B. This law allows developers to use a separate permitting process that overrides local zoning regulations when a town does not have 10% of its housing stock as subsidized housing. If Nahant can bring its subsidized housing inventory (SHI) percentage up to 10%, it will have safe harbor and can choose to deny 40B applications that are inconsistent with the goals of this HPP but continue to use the 40B permitting process for development proposals the Town supports.

With a subsidized housing inventory of just 2.98%, Nahant is far from reaching the 10% requirement, but the an approved HPP, the Town can achieve one or two periods of safe harbor through state certification of progress adding the HPP and progressively adding Affordable Housing units each year.

- Nahant can achieve a two-year period of safe harbor if the Town increases the SHI by **1%** by adding **15-17 SHI units or more**, in one calendar year. This is another incentive for using publicly owned land for Affordable Housing.
- A one-year period of safe harbor can be achieved if the Town increases the SHI by **0.5%** by adding **8-9 SHI units** in one calendar year.

Permanent Safe harbor can also be achieved in the long term by meeting the General Land Area Minimum (GLAM) requirements, which qualifies a community for safe harbor if 1.5% of the town’s total land area zoned for residential, commercial, or industrial use, is developed for Affordable Housing as SHI eligible housing units. According to the GLAM analysis completed by Stantec, 0.62% of land in Nahant is currently developed for SHI-eligible units. This percentage would need to be increased by 0.88% through an additional 3.5 acres of qualifying land. This requirement would likely be met through the development of two or more sites identified in this HPP.

### Goal 3: Reduce Housing Instability For Seniors, Veterans, and Vulnerable Households

In addition to development-oriented goals, it is equally important for Nahant to provide programming and funding that addresses housing instability among vulnerable households. This includes seniors, veterans, essential workers, people with disabilities, middle-income workers, and single-person households. The town's renters are at a higher risk for housing instability, with 45% of them being cost-burdened. However,

the HNA housing needs assessment (HNA) also reveals that a significant number of homeowners are facing financial strain due to high housing costs, with 36% of them being cost-burdened. The housing needs assessment HNA highlights that single-person households, excluding the elderly, bear the highest cost burden, with more than half of them falling into this category.

It is crucial for Nahant to gather more information about the needs of single-person households and take steps to address their concerns.

There is a history of Veterans Housing in Nahant. After the end of World War II there was a housing crisis; it was a demand/supply problem. Demographically in the U.S. the population boomed and there was a lack of available housing. Veterans returning from the war faced intense shortages of housing rentals and ownership. Nahant stepped up and offered development of Veterans Housing on Spring Road and Emerald Road. In the 1980's, these properties were conveyed to the Nahant Housing Authority under Massachusetts law. The units on Spring Road and Emerald Road were reclassified as public housing, not exclusively for veterans. The Nahant Housing Authority became the operators under State law, with a state funded operating budget, rather than a Nahant funded budget. There is a veteran's preference within Massachusetts Law; however, there still exists an ongoing problem of veteran homelessness. Due to macro-economic forces, today the whole country is working through another housing crisis.

Again, there is a demand/supply imbalance resulting in very expensive housing. One possibility could be Nahant responding the same way today by offering town-owned property for veterans housing projects through public private partnerships. Such developments can be financed with grants from the Federal Government, State Government, or taxpayer funds such as Community Preservation grants. An alternative to direct development in Nahant is to join up with regional veterans housing initiatives as a strategic partner. Nahant's neighboring communities of Lynn and Swampscott are currently engaged in Veteran Housing projects that Nahant could explore getting involved with.

Nahant Veterans consist of service members from World War II (ranging in age from 105 to 92), Korean veterans (ranging in age from 93 to 82), Viet Nam veterans (ranging in age from 81-69), and our emerging Global War veterans (ranging in age from 27 to 54). In each group of veterans, underlying housing issues a prevalent, some more than others.

Although cost burden affects Nahanters of all ages, the public input received throughout the plan indicates senior households are also especially concerned about housing costs. To better comprehend the challenges faced by residents struggling with housing costs, Nahant should persist in engaging with those who require the most assistance and connect them to existing federal, state, and regional programs to help meet their needs. For example, the Residential Assistance for Families in Transition

(RAFT), described further in the strategies section, is a state program that can help financially strained households pay housing and housing-related bills. [HUD and the VA offer several programs that assist Veterans with housing opportunities such as VA Homeless Programs, HUD Vouchers for Veterans, and the Massachusetts Resource Guide for Veterans and Servicemembers.](#)

#### **Goal 4: Coordinate Housing Needs with Climate and Environmental Sustainability Goals**

In meeting the housing needs of Nahant, the community must consider the unique constraints of being a coastal town. While expanding Affordable Housing options is important, it is critical for the Town to maintain the recreational amenities that make Nahant a special place to live. New housing development should enhance these assets and work toward climate resiliency and advance clean energy initiatives. Leveraging funding sources for all these initiatives collectively can also provide more resources to address the Town's housing needs, while achieving a balance between housing goals and sustainability. To achieve this balance, it is necessary to coordinate housing development with the Town's Open Space and Recreation Master Plan, explore state and federal funding opportunities, and utilize existing local funding.

#### **Recommended HPP Strategies**

Twelve (12) draft strategies were proposed for public input at the second public forum and through the online open house survey. Based on this input as well as feasibility and financial considerations, the list of strategies was narrowed down to five (5). All of these strategies received a majority of public support, and none were strongly opposed.<sup>39</sup> These are the top priority strategies for Nahant to work toward. When and how to implement them is up to the Town and the entities that would need to be involved. The following is a suggested roadmap or menu of options for the town to pursue with suggested next steps and resources to support implementation.

##### **1. Establish an Affordable Housing Trust (AHT)**

###### **Basis of Recommendation**

About 40% of Nahant Households are eligible for Affordable Housing and about 38% struggle to afford housing costs and are considered cost burdened. Those who pay more for housing have a harder time paying for other necessities like food, healthcare, education, and transportation. Part of meeting this housing need involves stimulating the creation of deed-restricted Affordable Housing but a holistic approach also involves funding and programs to assist Nahant residents in affording their homes. Creating a trust that allows Nahant to collect funds is needed before any program is established and this will ensure there is capacity to administer programs without placing the burden on the taxpayer, since a trust functions as a 501c 3 non-profit and enables the

<sup>39</sup> The polling results for all proposed strategies is available in Appendix B.

Town to collect grants, donations, and have the option of dedicating revenue sources to meet housing need.

Having an Affordable Housing Trust is widely practiced across the commonwealth. As of 2018, the Massachusetts Housing Partnership (MHP) documented 98 communities in the Commonwealth that had AHTs. Five out of the six context communities have an AHT: Rockport, Ipswich, Swampscott, Marblehead, and Essex.<sup>40</sup> The remaining context community, Hull, does not have a trust but is working toward establishing one based on a recommendation in the Town's housing production plan.

Polling results for establishing an AHT were somewhat mixed, but a moderate majority of participants were in favor of this proposal. Comments collected on the proposal demonstrated a lack of awareness of AHTs as a best practice and some skepticism about how an AHT would function. A concern was raised about how transparent the AHT would be. If Nahant follows the best practice guidelines outlined below and based on these examples, an AHT will create a transparent process for collecting and dispersing funds to support meeting housing needs in Nahant.

### **Overview of Recommendation**

Nahant has an existing funding source that provides resources for addressing housing needs: Community Preservation Act (CPA) funding. CPA funding is derived from a 3% surcharge on real estate taxes matched by State funds. A minimum of 10% of annual funding must be allocated to Affordable Housing, Open Space and Recreation and Historic Preservation, with the balance of funds available for allocation based on grants that must be approved by Town Meeting.<sup>41</sup> This recommendation proposes using the existing CPA funding allocation for housing as seed funding for the proposed trust, where it can continue to be used to support the Nahant Housing Authority and future initiatives. In the past, CPA funding has supported repairs and improvements on Nahant's Housing Authority properties. Additional funding from federal and state grants can then be applied for as opportunities arise and placed into the trust. Nahant may also decide to place existing or new sources of revenue into the trust such as an assessment fee on short-term rentals as was discussed at the 2023 Town Meeting. Nahant is allowed to place an assessment of up to 3% of revenue generated from short-term rentals, per state requirements. This is just one example of a potential revenue source outside of CPA funding.

The Massachusetts Housing Partnership (MHP) has produced a [guidebook](#) that Nahant can use to follow best practices in establishing an AHT. The Town Administrator should also be consulted when determining the governing structure and functions of

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<sup>40</sup> Context communities were established based on communities with similar characteristics to Nahant as described in the housing needs assessment chapter. See Appendix A to learn about the methodology used to establish context communities.

<sup>41</sup> Use of CPC funds are described further in the housing toolkit section of this plan.

the trust. It is recommended that the trust include representatives from the Nahant Housing Authority and the Community Preservation Committee since CPC funds that would be entered into the trust support the Nahant Housing Authority. Other town entities including the Planning Board and the Council on Aging should have representatives on the trust as well. In addition to the MHP guidebook, Nahant can look to [Rockport](#), [Ipswich](#), [Swampscott](#), [Marblehead](#), and [Essex](#), for examples of how to structure an AHT.

Establishing an AHT requires a favorable simple majority vote at Town Meeting. Information from this plan, particularly the housing needs assessment, can be used to make the case for why an AHT is needed. The guidebook linked above also includes resources for how towns have built support for AHTs, and draft motions made at other town meetings.

#### **Next Steps**

1. **Review best practices:** Review the AHT guidebook to establish a governing structure for the trust based on best practices and consultation with the Town Administrator. Include representatives from the Nahant Housing Authority, CPC, Planning Board, Council on Aging, and other relevant town agencies.
2. **Dedicate CPC resources:** Dedicate existing CPC allocation used for housing initiatives to the trust. The Town can appropriate funds annually or set up an automatic percentage of CPA funds to be allocated to the AHT.
3. **Explore additional resources:** Apply for state and federal funding to dedicate to the trust. Some funding sources include [Federal HOME funding](#), [American Rescue Plan Act Funding](#), fees collected through inclusionary zoning requirements, developer contributions, and assessments on short-term rentals. The MAPC [federal funding opportunities center](#) also lists several potential funding streams to explore and this resource is regularly updated.
4. **Build support:** Distribute information about AHTs and host information sessions to build support for establishing the AHT ahead of Town Meeting.

## **2. Adopt a Zoning Bylaw Permitting Accessory Dwelling Units (ADUs)**

### **Basis of Recommendation**

The housing needs assessment shows additional housing options aside from larger typically more expensive single-family homes are needed in Nahant. 73% of the housing stock is single-family and 59% are housing units of three or more bedrooms. Yet, household sizes in Nahant are smaller at an average of about two people per household. This shows that the larger size of most homes in town does not align with the smaller size of most households. Without a variety of small housing types, there are limited options for folks to choose from as their needs change over time, such as when seniors look to downsize or young Nahanters seek their own homes as adults.

There are several small two-family homes in Nahant, but they were built before zoning was implemented, so they are considered legal but “non-conforming” meaning they do not align with current zoning regulations. While these existing two families are allowed, newly constructed two-family homes cannot be legally built and the ability to convert single-family homes to two-family homes is limited.<sup>42</sup> In addition to allowing internal ADUs, the Town could consider making two-families legal in its zoning bylaws. Local permitting data shows that many property owners in Nahant are seeking to expand their homes with additions but run into difficulty because of the zoning regulations. This is consistent with what was heard at public forums where the idea of allowing accessory dwelling units (ADUs) was popular. Adopting an ADU zoning bylaw received good public support at the second forum and through the online open house survey, as 58% of polled participants were either very supportive or supportive of an ADU bylaw.

ADUs have long been recognized as a common sense, impactful way to expand housing options. Many communities in the commonwealth allow ADUs. Boxborough, Littleton, Scituate, and Wilmington are smaller communities that have by-right ADU bylaws. Swampscott, Ipswich, Manchester by the Sea, and Rockport are small coastal communities that allow ADUs by special permit. There has also been movement at the state level to allow ADUs in all places where single-family homes are permitted but a bill has not been passed at the time of this report. In the meantime, Nahant will need to adopt a zoning bylaw to permit ADUs and can set its own standards for how ADUs must be built and regulated.

### **Overview of Recommendation**

Allowing accessory dwelling units (ADUs) by a zoning bylaw amendment will help meet the needs of Nahant households looking to make the most of their current properties with additional living units. This is also a great way to introduce new housing units while having a minimal impact on Nahant’s neighborhoods since ADUs can be built internally within an existing home, as an addition, within an existing accessory structure like a garage, or as a new accessory structure that is smaller than the existing single-family home.

This recommendation proposes that Nahant draft a zoning bylaw which allows internal, attached, and detached types of ADUs described above. The zoning bylaw should limit the square footage of permitted ADUs so they are smaller than the principal home and this threshold should be determined by the Nahant Planning Board and Nahant Zoning Board of Appeals since these boards administer zoning regulations in town. These boards should also set other requirements like set back length from

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<sup>42</sup> Note: single-family to two-family conversions are legal in Nahant as long as the property *isn't* expanded or “increases in non-conformity.” This regulation is described further in the zoning district context section of the development constraints chapter.

property lines, height, landscaping, and potentially parking regulations. It is recommended that the same setback requirements that apply to the principal home apply for ADUs to be fair to adjacent property owners.

Nahant's zoning bylaw can stipulate these requirements and allow ADUs through a by-right permitting process or a special permitting process, but a by-right permitting process will encourage ADU growth and is a stronger way to advance the HPP goals. A by-right permitting process is more approachable for homeowners who are not experienced developers and do not have technical expertise or resources to pay for costs associated with permitting. A by-right process would be less expensive and less cumbersome because property owners would simply need to show the proposed ADU meets the requirements through a site plan review. This site plan review already assures ADUs will be built according to appropriate standards. A special permitting process would require property owners to have a public hearing with the granting authority, which could be the Nahant Planning Board or Zoning Board of Appeals. This would be a longer, less predictable process and would be more costly since additional fees would be needed to facilitate public hearings. It would also put a greater burden on the granting authority, which currently does not have a Town Planner to assist with administering hearings.

#### **Next Steps**

1. **Explore ADU examples and best practices:** Explore existing ADU zoning bylaws to decide on standards and criteria for the ADU zoning regulation. See this [report](#) for a full listing of communities with ADU bylaws and [pages 11-29 of this report](#) for ADU case studies. Nahant should assign a representative to attend meetings of the [North Shore Task Force \(NSTF\) subregion](#) as this is a great place to learn from planners in nearby and similar coastal communities. Best practices and grant opportunities are regularly shared during meetings and via the NSTF newsletter.
2. **Build awareness and support for the ADUs:** Use the [MAPC Living Little Resource](#) to create awareness of ADUs and how they can benefit Nahanters. Provide a link to this resource on the Town's website and partner with groups like the Council on Aging to facilitate discussions or events focused on ADUs to build support for the ADU bylaw in advance of Town Meeting. Assemble a working group of ADU supports to assist in building awareness with the broader public.
3. **Work with a consultant to draft ADU regulations:** Consider working with a consultant to draft ADU zoning regulations and explore grants to help fund this work. The state offers a [Community One Stop for Growth](#) resource that acts as a single portal for grant applications. This should be used to find a consultant for this work as well as other recommendations that require technical expertise to implement. Model zoning bylaws are also provided by the [Massachusetts](#)

[Chapter of the American Planning Association](#) and the [American Tiny House Association](#).

### **3. Use 3A Compliant Zoning to Encourage Small Multifamily Housing Options**

#### **Basis of Recommendation**

Section 3A of Massachusetts General Law c. 40A requires Nahant to have zoning regulations that allow and encourage multifamily housing development. MAPC is providing technical assistance to the Town of Nahant to comply with this state law, which will ~~begin~~ [begin](#) following the adoption of this plan. Where a 3A zoning district is located and associated development standards will need to be thoughtfully considered given the unique qualities of Nahant as a small oceanside community. Spatial analysis and public input gathered throughout this planning process will inform the decisions to come. While it will be challenging to create compliant zoning in Nahant, it can also be an opportunity to encourage the creation of new housing options that do not currently exist in town such as townhouses, residential buildings with commercial components (mixed-use), and small multifamily homes.

Multi-family zoning does not need to allow for large apartment buildings that are far different than the current housing in Nahant or inconsistent with its small-town scale and charm. The thresholds Nahant must meet are some of the lowest of all communities in the Commonwealth because the town's small population size and lower level of access to transit were considered by the state in setting these standards. Nahant is required to have zoning that allows for a total of 84 multi-family housing units and the permitting process must be a site plan review without the need for a special permit. The Town can set development standards such as building height, size, setbacks, landscaping, parking requirements, and other criteria to ensure that permitted development aligns with its surroundings. The zoning regulations can allow a variety of small multi-family buildings similar to what already exists such as the Edgehill Condominiums or the vertical mixed-use buildings along Nahant Road including Turnstone Market and next to Seaside Pizza.

The housing needs assessment shows it is very difficult to purchase a home in Nahant today since most homes are single-family homes and these run at a median sale price of \$950,000. Introducing smaller multifamily homes opens up opportunities for more condominiums, which are remarkably more accessible in Nahant at a median price of \$376,900. More ~~condominiums~~ [condominiums](#) could help seniors looking for downsizing options and young adults seeking their first homeownership opportunity in town. New multifamily housing options could also result in rental opportunities for those who prefer to rent or do not have the resources for the large down payments required to buy a home in such an expensive housing market. The tenure of new buildings, owner, or rental, is determined by the developer but the town can make it possible for more condominium and rental options by allowing small multifamily housing through



zoning. Setting these regulations is the role of the town and it can do so with consideration of the neighborhood fabric of Nahant as well as the housing needs of the community described in this plan.

### Overview of Recommendation

Information gathered throughout this planning process should guide the forthcoming decision of where to locate the proposed 3A zoning. The Town can choose to locate one or several 3A zoning districts. As stated above, the zoning must allow for a total of 84 multifamily housing units. For this reason, it is recommended to establish at least two districts to avoid concentrating all the permitted housing units in one area of town, which would result in a larger denser development. It is also recommended to establish 3A zoning as overlay districts, since there are no existing zoning districts in Nahant that are close to compliance with 3A and could be modified to meet requirements. An overlay district has defined boundaries and is located on top of a base zoning district. ~~The A~~ developer will ~~then~~ have ~~an~~the option of seeking a permit through the base district regulations or overlay district regulations. For example, if the base district that exists currently allows single-family homes subject to certain standards, and an overlay district allows various types of small multifamily housing with applicable standards, the developer has the option of using the base district to permit single-family or the overlay district to permit multifamily. It is not a mandate to property owners, and it does not compel or require them to redevelop their properties. Instead, the zoning bylaw tells property owners within the overlay districts "you now have the ability to do more with your property". Nahant should consider setting design guidelines or dimensional requirements to ensure new development permitted through 3A zoning is consistent with the design of surrounding neighborhoods and more likely to receive public support.

The development constraints on Page 52 and opportunities analysis on Page 73 provide guidance for where to locate 3A zoning districts as well as the public input collected through the second public forum and online open house survey. This information is important to consider because 3A zoning should permit development in areas that are not significantly impacted by flooding, storm surge, wetlands, and other development constraints. ~~When planning for housing growth we the town should also guide development toward areas of town that are more suitable to live in such as places that are walkable or have access to transit.~~ In addition to the importance of a public-driven process, public input on 3A should be considered because ultimately 3A zoning will need to be voted on by residents at Town Meeting. Input was collected on HPP sites and 3A areas of interest during the second public forum and through the online open house survey.

Potential areas of interest for 3A are described in detail within the development opportunities chapter. They include the area near Nahant and Greystone Road, the area near the Country Club Site and Edgehill Condominiums, the area near Wharf

**Commented [MC6]:** Recommendation to delete sentence - Board of Selectmen. Instead, updated sentence.

Street and Willow Road, the area by the Coast Guard Housing site, and the area near the Bass Point Apartments and Knights of Columbus sites. The area near Nahant Road and Greystone Road is next to the site that clearly received the greatest public support. It is also not affected by any development constraints and has MBTA bus access. The Country Club site was the second most popular site, and it is also unaffected by development constraints and has direct MBTA bus access. This area is also promising because the Country Club site is a large vacant piece of land where allowing development could be a ~~big~~ upgrade to what currently exists, which was mentioned in public comments at forum two. The Coast Guard Housing site is of interest because it is publicly owned land where housing growth has been considered before. This site also received favorable public input.

There has been interest in the Wharf Street and Willow Road area for 3A zoning because there is existing multifamily housing here (Rockledge Condominiums), so adopting multi-family zoning would allow for similar ~~housing that~~ housing to what exists now. This area received little public support and is located near the coast and public open space that is in a flood zone. The area near the Bass Point apartments and the Knights of Columbus sites is of interest because multifamily housing currently exists in this area, but these sites are directly adjacent to the coast where flooding, stormwater surge, and sea level rise are all concerns. These sites also received little public support and several residents noted the above development constraints in their comments. This area is also the densest part of Nahant and so locating more multifamily housing here runs contrary to the goal of having smaller multifamily housing that is spread-out and integrated with the community. The 3A locations will be decided by the Housing Plan Advisory Sub-committee after the plan is adopted but the information collected in this plan should be helpful in making these decisions.

### Next Steps

MAPC will provide direct technical assistance with the following next steps for drafting 3A-compliant zoning:

1. **Determine 3A Zoning Locations:** Meet with the committee to decide on 3A zoning locations. This decision should be made based on the development constraints and opportunities analysis and public input included in this HPP. MAPC will also conduct a 3A suitability mapping analysis to inform this decision.
2. **Make Zoning Recommendations:** Conduct a parcel analysis in the 3A study areas and propose high-level zoning recommendations.
3. **Model Compliance:** Use the state's compliance model to ensure draft zoning meets state requirements.
4. **Collect Public Input:** Present multiple zoning options at a town-wide public forum and collect public input to determine the preferred zoning scenario.

**Commented [MC7]:** Recommendation to remove sentence - Board of Selectmen.

Response; This was feedback from a public forum on use of private open space.

5. **Engage the Development Community:** Facilitate interviews with local and regional developers to better understand barriers and opportunities to developing in Nahant.
6. **Draft final zoning:** Establish detailed zoning regulations describing the permitted housing, density, and dimensional standards based on compliance modeling, public input, and analysis to date.
7. **Build support:** Meet with town boards and other key stakeholders to build support for the draft zoning ahead of the Spring Town Meeting 2025.

#### **4. Consider Using Publicly Owned Development Opportunity Sites for Affordable Housing and new Town-wide Public Park Space**

##### **Basis of Recommendation**

This plan has identified a significant need for deed-restricted Affordable Housing (also known as subsidized housing) in Nahant as about 40% of households in town qualify for this housing. For the 645 households in Nahant that have income levels that make them eligible for Affordable Housing, there are only 48 Affordable Housing units, and all of these are public housing units (mostly reserved for the elderly and people with disabilities). There are no privately developed Affordable Housing units in Nahant that would be available to the broader public. The struggle to afford housing in town affects everyone as more than half of single-person households, more than 1/3 of elderly households, and more than 1/4 of family households are cost-burdened (see Page 45 in the Housing Needs Assessment chapter for more cost burden data).

Nahant owns land that should be leveraged for public goods, like Affordable Housing. This can further both the HPP goals to create Affordable Housing and to harmonize meeting housing needs with appropriate sustainability goals. Nahant has also adopted the Community Preservation Act, which provides funding for expanding Affordable Housing and parks. The Housing Production Plan goals can be advanced by leveraging Nahant's publicly owned land for Affordable Housing development that occurs alongside new greenspace. Towns often use public land disposition processes to leverage publicly owned land for desirable development that meet housing need and other community goals.

##### **Overview of Recommendation**

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 modernization and market-rate development. Mixed-income development like this fosters socio-economic diversity and allows for an integrated equitable community. Having housing at a variety of price points also makes a project more financially

feasible because market-rate units can help cover the costs of Affordable Housing units.

The Town can play a role in making projects more financially feasible 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. Nahant should set design guidelines as a part of the criteria used to evaluate development proposals, so the development is more likely to be supported by the public. Development should be complemented by recreational open space that is accessible to Affordable Housing residents and all Nahanters. Any disposal of a town-owned site will require a favorable vote at Town Meeting. Permitting development on a publicly owned site can be done through the Local Initiative Program (LIP) and a comprehensive permit, sometimes referred to as “friendly 40B.” This [example](#) from the Town of Westford and this [example](#) from Manchester-by-the-Sea are good case studies for this type of RFP and permitting process. Several more case studies on the comprehensive permitting process can be found under training materials section of the [Citizens Housing and Planning Association \(CHAPA\) website](#).

When Affordable Housing is developed in Nahant, the Town can apply to the state to have up to 70% of new Affordable Housing units be reserved for Nahant residents, which is known as “local preference”. This must be done according to federal and state fair housing laws. Data showing that 40% of households in Nahant are eligible for Affordable Housing demonstrates the need for local preference. Additionally, 132 veterans live in Nahant and the Town could use local preference to set aside Affordable Housing for veterans (ACS, 2017-2021). When making an application for local preference, Nahant should also consider that the population is predominantly white and applying for a high percentage of local preference units limits the ability to welcome new residents and advance diversity, equity, and inclusion.

According to state and federal standards, a portion of local preference units must be prioritized for the elderly and disabled, and the proposal must be consistent with fair housing laws. Details on applying for local preference can be found in Appendix E.

#### **Next Steps**

- **Review opportunity sites:** Review input on HPP opportunity sites that are publicly owned, and development constraints information collected through this plan to determine sites that would be ideal for both residential and recreational space.

- **Engage residents/ build support:** Continue to engage residents about possibilities for these sites to gauge which sites residents would support development at Town Meeting.
- **Hire a grant-funded consultant:** [The Massachusetts Housing Partnership \(MHP\)](#) and [MassHousing](#) each offer technical assistance for site disposition and should be explored first. The Town can also use the [Community One Stop for Growth application portal](#) to explore opportunities to fund technical assistance.
- **Design guidelines:** Work with a consultant to establish design guidelines as a part of the RFP criteria so that development aligns with the design of the neighborhood where development is being proposed. Design guidelines should be used to build public support for the development.
- **Prepare an RFP:** If disposal for a site receives a favorable vote at Town Meeting, prepare an RFP that requests Affordable Housing, new public park space, and other components that support the community. Use data from the housing needs assessment to set criteria for housing units at AMI levels and unit sizes that best supports community needs. The assessment shows the need for smaller housing units and Affordable Housing for 80%, 50%, and 30% AMI, among other findings. See the Housing Needs Assessment Chapter for more details.
- **Use the comp process:** Utilize the comprehensive permitting process or to allow the development.
- **Apply for local preference:** Apply for local preference as Affordable Housing is built to reserve a portion of new units for Nahant residents, in line with federal and state standards. Preference could be given to seniors, people living with disabilities, and veterans.

## 5. Promote State Programs that Support Aging in Place and First-time Homeownership

### Basis of Recommendation

The lack of housing options described throughout this report affects everyone but particularly seniors and young folks because they are each at stages of life where their housing needs change. Expanding the types of homes available in Nahant will introduce downsizing options and first-time homebuying options but this is just one piece of the puzzle in meeting the needs of seniors and younger residents. Many seniors will want to remain in their existing homes and the Town can connect them to resources that help them do this. People that grew up in Nahant that would like to buy their first home in town will still find it difficult to do so even if more accessible options like condominiums are available. The Town can further support residents by connecting them with state programs that support first-time homeownership. The recommendations to promote aging in place and first-time homeownership programs were the most popular of participants polled at the second forum and the online open house.

## Overview of Recommendation

### *Aging in Place Programs*

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. The following are excellent programs and resources to support aging in place for the Town to promote:

- **Home Modification Loan Program:** This program offered by the Massachusetts Rehabilitation Commission provides low-interest favorable loans for the elderly and disabled to make home modifications such as wheelchair ramps and stair lifts to support aging in place.
- **Residential Assistance for Families in Transition (RAFT) Program:** The RAFT program offered by the Massachusetts Executive Office of Housing and Livable communities helps residents facing housing insecurity pay housing costs such as rent, mortgage, and utilities. The program is prioritized for households at 50% AMI. A considerable number of senior households in Nahant fall into this income bracket and could benefit from the program.
- **Weatherization Assistance Program (WAP):** This program offered by the Massachusetts Executive Office of Housing and Livable Communities provides income-eligible households with home energy efficiency services. This funding can help reduce housing cost burdens for seniors (and others) by lowering their utility bills.<sup>43</sup>
- **Healthy Aging Collaborative:** The Healthy Aging Collaborative maintains a running list of grants and resources to support age-friendly planning and initiatives. The Town could monitor new funding opportunities to list on its website.
- **Hybrid Programming for Councils on Aging Grant:** This new state grant is available for local Council on Aging committees to provide resources for seniors to attend meetings online and in person, recognizing that digital access can be a barrier for older demographics. The Nahant Council on Aging could apply for these funds.
- **MassSave:** All Massachusetts residents pay into the MassSave program from an assessment on their energy bills. The state uses this money to offer energy saving resources such as improved insulation and energy efficient heating and

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<sup>43</sup> The Town could also explore opting into a new specialized building code that provides several pathways to ensure new residential development that is highly energy efficient.

cooling systems to help residents save money on utilities and support the commonwealth's clean energy goals.

#### *First-time Homeownership Programs*

In addition to programs that support aging in place, the state also offers several resources for aspiring first-time homebuyers. These programs offer first-time homebuying classes, connections to banking partners, reduction, or elimination of private mortgage insurance costs, favorable or deferred loans, and direct down payment 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. These programs are listed below:

- **MassHousing:** MassHousing offers first-time home buying classes, direct down payment assistance, the ability to eliminate private mortgage insurance costs, and connects people to recommended lenders to prevent predatory lending.
- **Massachusetts Housing Partnership (MHP):** MHP also offers first-time home buying classes and lending packages to make homeownership more accessible and affordable.
- **Massachusetts Affordable Housing Alliance:** MAHA is another great resource for learning about what considerations are needed to purchase a home and financial literacy in general.
- **Neighborhood Assistance Corporation of America (NACA):** NACA is the largest HUD certified non-profit that offers counseling and financial support for first-time homeownership. NACA is a national organization with local offices in Massachusetts. NACA's lending packages are able to eliminate down payments and other costs that present barriers to first-time homeownership.

#### *Housing Vouchers and Additional Resources For Veterans*

Accessing state and federal housing vouchers can also help Nahanters afford their homes. State and federal vouchers, and special resources for veterans should be listed on the Town's website and promoted to Nahant residents.

- **Housing Vouchers:** Massachusetts residents can [apply for several state and federal vouchers through the Executive Office of Housing and Livable Communities website](#).
- **Housing Assistance for Veterans:** HUD and the VA offer several Affordable Housing resources for veterans:
  - [VA Homeless Programs](#)
  - [HUD Vouchers for Veterans](#)
  - [Massachusetts Resource Guide for Veterans and Servicemembers](#)

#### **Next Steps**

- **Create a landing page:** Create a landing page to link the programs and resources listed above and any new resources the Town explores.
- **Distribute information:** Distribute information about these resources in local newsletters and publications.
- **Partner with organizations:** Partner with the organizations above to host workshops, office hours at Town Hall, and other events to promote these programs.

## Conclusion

The recommendations in this chapter are strategically designed to advance housing choice based on the needs identified in this plan and the Town’s current capacity and resources. An implementation committee with representation from the Housing Plan Advisory Sub-committee should be established to oversee and monitor the recommendations made in this plan. Additional technical support will also be critical for implementing these recommendations. The Town should explore the grant opportunities and resources identified in this chapter to assist with implementation.

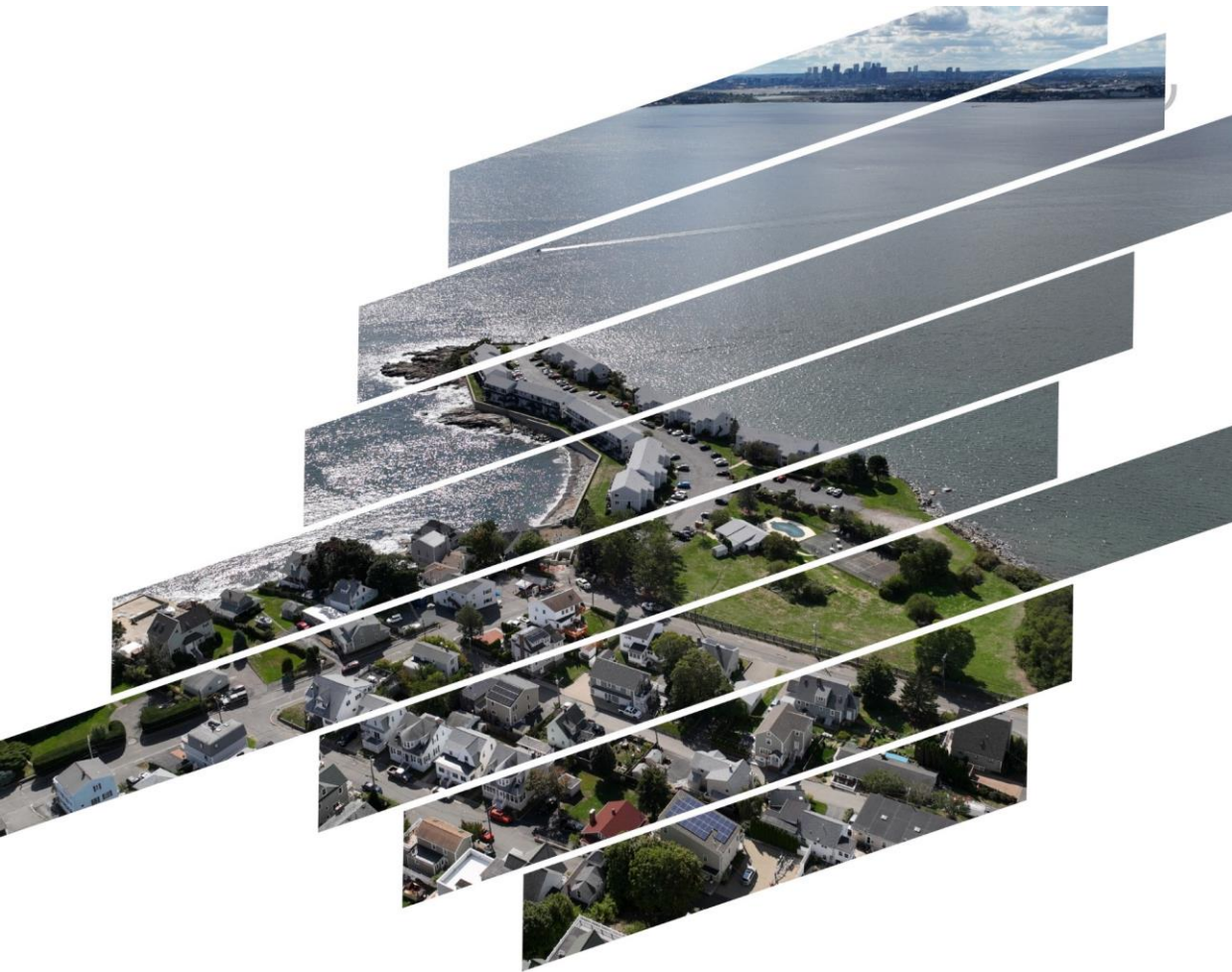
## Implementation Chart

The way the Town implements the recommendations made in this plan will be determined by the opportunities that arise and several factors that are difficult to predict. Financial feasibility, political considerations, and other variables will need to be considered by the Town leadership and the parties involved. With the understanding there needs to be flexibility for the Town to explore implementation, the chart below provides some broad guidance on what Town entities are likely to lead and support implementation efforts and a general timeframe for implementation. The chart also indicates which strategies advance which HPP goals, as some strategies advance multiple goals. Near-term means the recommendation is likely to be pursued in the next one to two years. Mid-term indicates the recommendation will require more time to implement and will likely be advanced in the next three to four years. Recommendations that will likely be implemented in the long-term will be worked on over the length of this plan: five years. The Town may choose to implement recommendations differently than what is described in the chart below. This is merely a guide.



<b>HPP Goals and Strategies Implementation Guide</b>		<b>Goal 1: Housing Options</b>	<b>Goal 2: Affordable Housing</b>	<b>Goal 3: Stability</b>	<b>Goal 4: Sustainability</b>	<b>Implementation Lead</b>	<b>Implementation Support</b>	<b>Timeframe</b>
<b>1</b>	<b>Establish an affordable housing trust (AHT)</b>		X	X		<b>Town Staff/ Housing Authority</b>	<b>BOS, CPC, and FinCom</b>	<b>Short-term</b>
<b>2</b>	<b>Adopt 3A compliant zoning to encourage small multifamily</b>	X	X			<b>Committee/MAPC</b>	<b>Planning Board</b>	<b>Short-term</b>
<b>3.</b>	<b>Promote state housing programs</b>			X	X	<b>Town Staff</b>	<b>Council on Aging, School Comm, Veterans Assoc., and Housing Authority</b>	<b>Short-term</b>
<b>4.</b>	<b>Adopt an accessory dwelling unit (ADU) bylaw</b>	X			X	<b>Planning Board/ Consultant</b>	<b>ZBA, inspectional services, building dep., and BOS</b>	<b>Mid-term</b>
<b>5.</b>	<b>Use publicly owned land for Affordable Housing</b>	X	X		X	<b>Town Staff / Housing Authority</b>	<b>Consultant (ex. Mass Housing and MHP)</b>	<b>Long-term</b>

**Commented [MC8]:** Re-ordered HPP Strategies by Timeframe short to long



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## **Next Steps and Section 3A**

Several ways to expand housing options in Nahant are proposed in this plan. Moving forward the Town will discuss what recommendations to implement. The plan also informs next steps for Nahant's effort to comply with state law Section 3A.

## Next Steps and Section 3A

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Following the adoption of this plan, the Town should establish a committee to guide and monitor the implementation of the recommendations. This committee should include members from the Housing Plan Advisory Sub-committee with knowledge of this plan, and representatives from the entities that will be responsible for implementing them. The Town may also explore grants to provide funding for a consultant to assist with the technical aspects of implementing recommendations.

The Housing Plan Advisory Sub-Committee will move forward through a public process to determine how to best comply with Section 3A, using the information included in this plan to guide those efforts.

Even though Section 3A does not have any Affordable Housing unit requirements, the Town of Nahant will work to include affordability requirements in the 3A bylaw. These requirements will require up to 20% of any multi-family units developed within a 3A district to have Affordable units that will help Nahant reach the 10% town-wide affordability mandate under section 40b.

An aerial photograph of a coastal town with a large blue circle overlay. The circle contains the text for the Appendix. The background shows a body of water, a town with houses, and a blue sky with white clouds.

# Appendix

Context Communities Selection

Public Engagement Results

Subsidized Housing Inventory

GLAM Analysis

Local Preference Guidelines

## Appendix A: Context Community Selection

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### Introduction

The Nahant Housing Production Plan (HPP) will include a comprehensive assessment of Nahant's housing needs. When evaluating quantitative data describing the town's demographics, housing stock, and housing affordability, the housing needs assessment will utilize data from "context communities" to compare with findings in Nahant. These communities will be useful when evaluating the significance of data findings and trends observed in Nahant. This memo describes the methodology used to select context communities.

### Method

To select context communities, MAPC brings takes an approach of blending quantitative and qualitative data to best understand the local community and make accurate comparisons. Building from existing research and studies are also an important part of this process, which allows this HPP to be a continuation of prior planning efforts undertaken by Nahant.

The quantitative data gathered for the housing needs assessment is a combination of data provided by the United States Census Bureau, various state, and local public data sources, as well as private data sources MAPC acquires through purchase. These sources follow industry standards by urban planners and data scientists who work in the realms of planning, housing, or community development.

To put this data into perspective, it is combined with a qualitative data. Utilizing existing studies, including MAPC's in-house assessments, qualitative data indicators are applied to Nahant to help the planning team make comparisons on observations of the built environment. All this information is vetted through conversations with the project partner, allowing for additional context.

To execute this method, MAPC staff takes the following steps:

- Generate a list of potential context communities using qualitative assessment (MAPC community types, communities cited in previous studies, etc.) as well as a submarket analysis to produce a list of potential communities.
- Pull key indicators on communities identified in step one (1).
- For each indicator, qualitatively establish a range of values that count as similar to Nahant's value for that indicator.

- Rate whether a community is similar or dissimilar to Nahant for each indicator, based on whether the value falls within the range established in step three (3).
- For each community, sum the number of indicators for which it is similar to Nahant to create a “similarity score.”
- Choose which communities will be context communities, based on their similarity score and other relevant qualitative and political factors.

Utilizing this method allows MAPC to conduct a comprehensive approach to community comparison and goes beyond comparison studies that may use a single or few quantitative indicators (such as proximity to Nahant or having a similar population), viewing the town through a limited lens. While the HPP is a focus on the town’s housing goals, a greater understanding of the town, the residents, and how the town fits into the fabric of Greater Boston’s communities are essential to assess the town’s housing need. In doing so, MAPC will work with the project partners to provide recommendations that will aid the town in achieving their housing goals and have expectations in-line with the day-to-day realities of the people who live in Nahant.

### **Potential Context Communities**

The town’s master plan from 1986, “Planning for Nahant: 1986 and Beyond” identified six (6) peer communities, largely based on geographic proximity. Those communities are:

Lynn  
Marblehead  
Revere  
Salem  
Saugus  
Swampscott

Using a qualitative assessment of other communities based on MAPC community subtype, MAPC identified the following communities that match the community subtype “Maturing suburb” communities.

Acton	Marshfield	Sudbury
Ashland	Maynard	Swampscott
Bedford	Medfield	Wakefield
Braintree	Milton	Wellesley
Burlington	Natick	Weston
Canton	Needham	Westwood
Concord	North Reading	Weymouth
Danvers	Randolph	Wilmington
Dedham	Reading	Winchester
Holbrook	Saugus	
Hingham	Scituate	
Hull	Sharon	
Lexington	Southborough	
Marblehead	Stoneham	

### MAPC Submarkets Filter

Reflecting the fact that housing contexts are not monolithic within municipal boundaries, MAPC has created an analysis of housing submarkets across greater Boston. “A housing submarket is a collection of neighborhoods—some next to each other, some not—with similar housing stock and housing market characteristics. These characteristics determine who can find, afford, and remain in suitable housing in that neighborhood. The neighborhoods in each submarket share common needs and challenges, regardless of geographic location.”<sup>44</sup> Nahant is entirely composed of submarket 4. Other communities in the MAPC region that are composed solely of submarket 4 include:

- Holbrook
- Maynard
- Wakefield
- Manchester
- Rockport

The following communities have other submarkets but are composed primarily of submarket 4:

- Stoneham
- Saugus
- Hull
- Marblehead

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<sup>44</sup> (<https://housing-submarkets.mapc.org/submarkets>)

- Braintree
- Danvers
- Ipswich
- Swampscott
- Gloucester
- Randolph

### **MAPC Population Size Filter**

With a total population of just over 3,300, Nahant is smaller than any other community in the region (2020 Census Redistricting data). MAPC filtered the full list of potential context communities to those with a total population under 23,000, to yield a shorter list of communities with total populations sizes closer to Nahant.

Additionally, the community of Essex was added based on qualitative judgement from MAPC that the two coastal communities contain quantitative similarities even though it is not a match for the community subtype or part of the same housing submarket.

These 20 communities are included in the remainder of this analysis.

- Ashland
- Bedford
- Concord
- Essex
- Holbrook
- Hull
- Ipswich
- Marblehead
- Maynard
- Medfield
- North Reading
- Rockport
- Scituate
- Sharon
- Southborough
- Sudbury
- Swampscott
- Weston
- Westwood
- Winchester



## Indicators and Similarity Scores

### Key Indicators to Compare to Nahant

Total Population (Census Bureau Redistricting Data, 2020)

Percent Increase in Population, 2010–2020 (US Census, 2010; Census Bureau Redistricting Data, 2020)

Population Density per square mile (US Census 2020; MAPC)

Percent of population that is non-Latinx White (Census Bureau Redistricting Data, 2020)

Percent change in non-Latinx White population, 2010 - 2020 (Census Bureau Redistricting Data, 2010 and 2020)

Average household size (ACS, 2020 5-year estimates)

Children (under age 18) and seniors (age 65 and older) as a percent of total population (ACS, 2020 5-year estimates)

Percent of population with a disability (ACS, 2020 5-year estimates)

Percent of homes that are owner-occupied (ACS, 2020 5-year estimates)

Median household income (ACS, 2020 5-year estimates)

Percent of households low-income (CHAS data, 2015–2019)

Percent of low-income households that are housing cost-burdened (CHAS data, 2015–2019)

Change in median single-family home sale price, 2016 - 2021 (Warren Group, 2016 and 2021)

Change in median rent, 2016 - 2020 (ACS 5-year estimates 2016, 2020)

Percent of housing stock built before 1940 (ACS, 2020 5-year estimates)

Percent of housing stock that are detached single family buildings (ACS, 2020 5-year estimates)

Percent of housing on the state Subsidized Housing Inventory (SHI) (DHCD, 2020)

Is the city or town a coastal community (MAPC)

Multifamily Zoning for MBTA Communities Community Classification, Adjacent Community or Small Town (DHCD, 2022)

Table 1: Indicators for all potential context communities

Community	Population	Pop Change 10-20	Pop Density	% Non-Hispanic White	NHW % Change 20 - 020	Avg Household Size	Child Population	Senior Population	Disabled pop	Homeownership Rate	Median Household Income	Low-income Population	% of Low-Income that are housing cost burdened	Housing Price Change 16-21	Rent Price Change 16-20	Homes Built Pre-1940	Detached Single Family	Homes on the SHI	Coastal Community*	MBTA Adjacent*
Ashland	18,832	12%	1,463	68%	-13%	2.5	20%	18%	8%	79%	\$118k	28%	61%	38%	-4%	7%	55%	6.3%	0.0	0
Bedford	14,383	7%	1,039	74%	-10%	2.6	24%	17%	9%	72%	\$134k	22%	57%	15%	9%	11%	64%	18.5%	0.0	1
Concord	18,491	4%	716	82%	-5%	2.7	24%	21%	9%	74%	\$160k	22%	73%	44%	11%	19%	67%	10.5%	0.0	0
Essex	3,675	5%	258	92%	-4.0%	2.8	30%	15%	12%	82%	\$109k	29%	66%	45%	9%	32%	70%	2.7%	1.5	1
Holbrook	11,405	5%	1,549	66%	-15%	2.5	19%	18%	14%	79%	\$80k	45%	52%	57%	110%	23%	75%	10.2%	0.0	0
Hull	10,072	6%	3,309	92%	-3%	2.3	14%	21%	11%	77%	\$105k	37%	69%	37%	-21%	45%	69%	1.7%	1.5	1
Ipswich	13,785	-2%	417	91%	-4%	2.5	20%	21%	8%	74%	\$104k	39%	59%	50%	47%	27%	61%	9.2%	1.5	0
Marblehead	20,441	4%	4,688	91%	-4%	2.5	23%	21%	7%	79%	\$131k	31%	66%	39%	-7%	48%	73%	3.9%	1.5	1
Maynard	10,746	6%	2,002	83%	-7%	2.5	23%	13%	12%	78%	\$108k	31%	55%	27%	41%	26%	58%	9.5%	0.0	1
Medfield	12,799	3%	873	87%	-6%	3.0	30%	13%	5%	87%	\$174k	20%	72%	27%	-5%	10%	83%	9.6%	0.0	1
Nahant	3,334	-2%	2,657	91%	-5%	2.0	13%	28%	10%	81%	\$94k	41%	70%	55%	19%	55%	72%	3.0%	1.5	1
North Reading	15,554	4%	1,153	89%	-5%	2.7	22%	13%	10%	85%	\$123k	19%	57%	44%	23%	7%	77%	9.6%	0.0	1
Rockport	6,992	1%	996	93%	-3%	2.1	14%	36%	14%	68%	\$87k	40%	64%	58%	60%	48%	68%	3.9%	1.5	0
Scituate	19,063	5%	1,101	93%	-2%	2.4	18%	26%	8%	89%	\$122k	29%	66%	49%	52%	26%	87%	5.0%	1.5	0
Sharon	18,575	5%	762	67%	-14%	2.9	26%	18%	8%	89%	\$144k	19%	72%	31%	-9%	16%	84%	10.6%	0.0	0
Southborough	10,450	7%	673	75%	-11%	2.8	27%	13%	6%	89%	\$157k	17%	72%	55%	-16%	14%	84%	8.6%	0.0	0
Sudbury	18,934	7%	765	81%	-8%	3.0	30%	15%	6%	91%	\$195k	16%	64%	80%	24%	6%	89%	11.3%	0.0	1
Swampscott	15,111	9%	4,873	86%	-7%	2.5	20%	19%	11%	74%	\$103k	27%	77%	46%	3%	48%	54%	3.7%	1.5	0

Weston	11,851	5%	684	74%	-9%	3.0	26%	21%	6%	86%	\$206k	26%	75%	56%	162%	25%	85%	8.4%	0.0	0
Westwood	16,266	10%	1,455	83%	-9%	3.0	25%	18%	9%	86%	\$160k	20%	69%	80%	37%	18%	82%	11.1%	0.0	0
Winchester	22,970	7%	3,619	75%	-11%	2.8	28%	18%	7%	84%	\$173k	20%	69%	34%	13%	38%	72%	5.5%	0.0	0

\* Binary indicators assigned a numerical value

MAPC then determined a range of values for each indicator that would be considered similar to Nahant. This determination was qualitative based on the indicator used. (See Table 2) For most indicators, a community was given the score 1 if that indicator’s value fell within the range determined to be like Nahant.

Table 2: Similarity range for all indicators

	Population	Pop Change 10-20	Pop Density	% Non-Hispanic White	NHW % Change 20 - 020	Avg Household Size	Child Population	Senior Population	Disabled pop	Homeownership Rate	Median Household Income	Low-income Population	% of Low-Income that are Housing cost burdened	Housing Price Change 16-21	Rent Price Change 16-20	Homes Built Pre-1940	Detached Single Family	Homes on the SHI
Nahant	3,334	-2%	2,657	91%	-5%	2.0	13%	28%	10%	81%	\$94k	41%	70%	55%	19%	55%	72%	3.0%
Min Values	644	-4.2%	1,856.7	89.5%	-6.8%	1.83	9.9%	25.2%	8.6%	77.8%	\$76,789	35.9%	65.6%	44.5%	-6.3%	46.7%	66.7%	1.4%
Max Vales	8,714	1.5%	4,259.1	95.3%	-2.2%	2.55	19.6%	34.4%	13.2%	83.5%	\$111,697	45.6%	73.6%	66.0%	44.1%	63.1%	78.0%	4.6%

Two indicators were scored using binary comparisons, essentially saying “this community is” or “this community is not.” The first is “Coastal Community,” which weights a score of 1.5 for any municipality located along the Atlantic coast. The other is if the municipality was classified by the Massachusetts Department of Housing and Community Development to be an “adjacent community” or “adjacent small town” for the purposes of “Multifamily Zoning for MBTA Communities” requirements. These communities are not served by any T or Commuter Rail lines. As no similarity range can be defined for these values, their value is added to the similarity score.

Table 3: Similarity to Nahant

(0 = does not fall in similarity range, 1 or 1.5 = falls in similarity range)

Community	Population	Pop Change 10-20	Pop Density	% Non-Hispanic White	NHW % Change 20 - 020	Avg Household Size	Child Population	Senior Population	Disabled pop	Homeownership Rate	Median Household Income	Low-income Population	% of Low-Income that are housing cost burdened	Housing Price Change 16-21	Rent Price Change 16-20	Homes Built Pre-1940	Detached Single Family	Homes on the SHI	Coastal Community*	MBTA Adjacent*
Ashland	0	0	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0.0	0
Bedford	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0.0	1
Concord	0	0	0	0	1	0	0	0	1	0	0	0	1	0	1	0	0	0	0.0	0
Essex	1	0	0	1	1	0	0	0	1	1	1	0	1	1	1	0	1	1	1.5	1
Holbrook	0	0	0	0	0	1	1	0	0	1	1	1	0	1	0	0	1	0	0.0	0
Hull	0	0	1	1	1	1	1	0	1	0	1	1	1	0	0	0	1	1	1.5	1
Ipswich	0	1	0	1	1	1	0	0	0	0	1	1	0	1	0	0	0	0	1.5	0
Marblehead	0	0	0	1	1	1	0	0	0	1	0	0	1	0	0	1	1	1	1.5	1
Maynard	0	0	1	0	0	1	0	0	1	1	1	0	0	0	1	0	0	0	0.0	1
Medfield	0	0	0	0	1	0	0	0	0	0	0	0	1	0	1	0	0	0	0.0	1
Nahant	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1.5	1
North Reading	0	0	0	0	1	0	0	0	1	0	0	0	0	0	1	0	1	0	0.0	1
Rockport	1	1	0	1	1	1	1	0	0	0	1	1	0	1	0	1	1	1	1.5	0
Scituate	0	0	0	1	0	1	1	1	0	0	0	0	0	1	0	0	0	0	1.5	0
Sharon	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0.0	0
Southborough	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0.0	0
Sudbury	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0.0	1
Swampscott	0	0	0	0	0	1	0	0	1	0	1	0	0	1	1	1	0	1	1.5	0
Weston	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0.0	0
Westwood	0	0	0	0	0	0	0	0	1	0	0	0	1	0	1	0	0	0	0.0	0
Winchester	0	0	1	0	0	0	0	0	0	0	0	0	1	0	1	0	1	0	0.0	0

The values in Table 3 were then summed to arrive at a “similarity score” relative to Nahant. The higher the similarity score, the more similar that community is to Nahant based on the indicators used. Table 4 is the final similarity scores for the potential context communities.

*Table 4: Communities by similarity score*

<b>Community</b>	<b>Similarity Score</b>
Essex	13.5
Hull	13.5
Rockport	13.5
Marblehead	10.5
Ipswich	8.5
Swampscott	8.5
Holbrook	7
Maynard	7
Scituate	6.5
North Reading	5
Concord	4
Medfield	4
Winchester	4
Ashland	3
Bedford	3
Westwood	3
Southborough	2
Sudbury	2
Sharon	1
Weston	1

### **Choosing Context Communities**

MAPC and Town of Nahant staff reviewed the potential context communities, the values for each indicator, and the similarity scores. Based on this information, qualitative assessment of how these context communities would be received, and consideration of how useful each community's comparison to Nahant would be in this planning process, MAPC and Town staff narrowed the list to the following context communities:

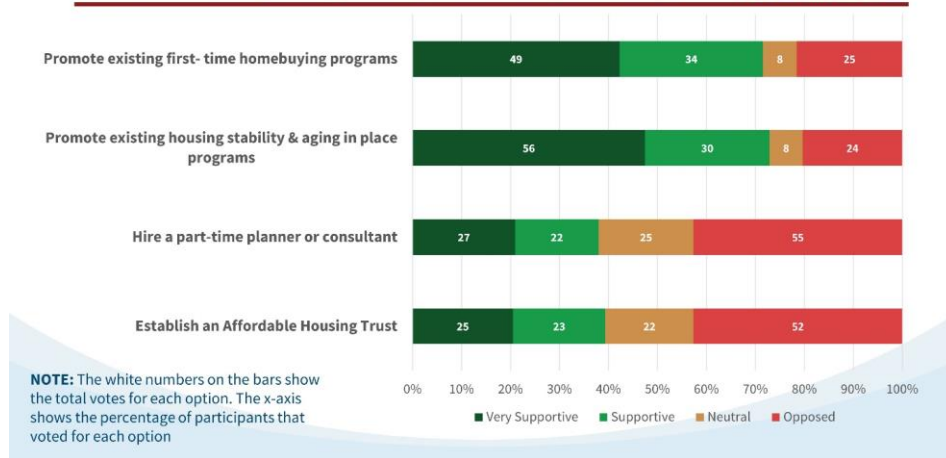
- Essex
- Hull
- Rockport
- Marblehead
- Ipswich
- Swampscott

MAPC will conduct the Housing Needs Assessment portion of the HPP using these communities as comparison context communities.

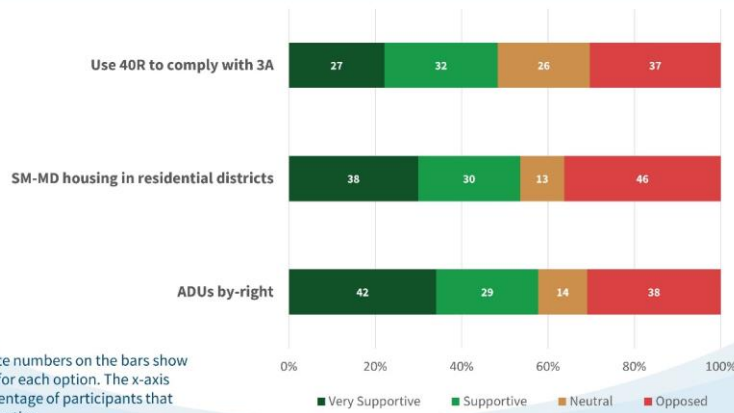
## Appendix B: Results of Public Engagement at Forum II and the Online Open House

The following charts show the results of polling taken on twelve strategies proposed at public forum II and the online open house survey. The final list of strategies included in this plan was narrowed down to six based on this public input, feasibility, and cost considerations. As the charts show, most recommendations are strongly supported, and no recommendation was opposed by the majority of participants.

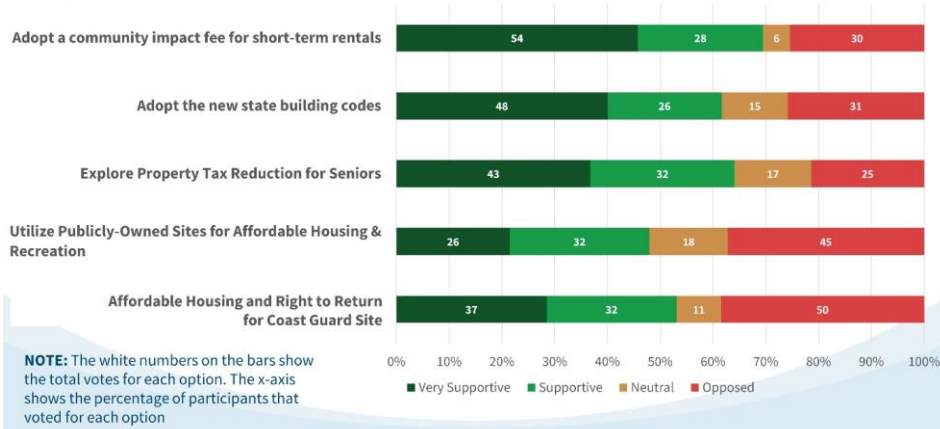
### Poll Results: Capacity/Programming Strategies



## Regulatory Strategies



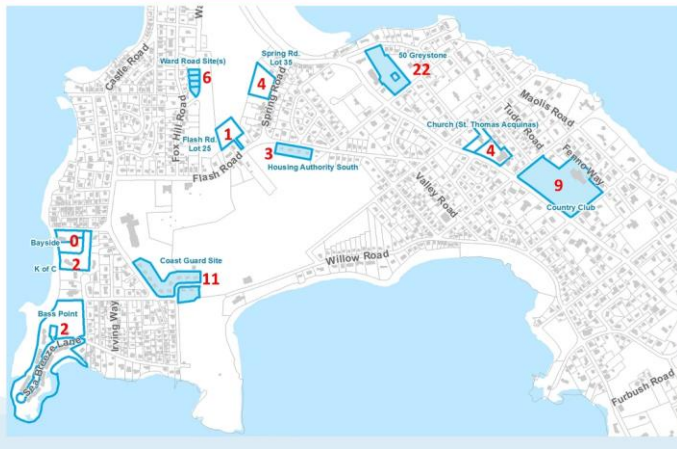
## Poll Results: Policy Strategies





The map below shows input collected on HPP priority sites. The numbers indicate the total comments that indicated support for listing the site as a development opportunity in the plan. Based on this input and the development constraints analysis, the opportunity sites were narrowed down from 11 to nine.

## Recommended Opportunity Sites



**NOTE:** The recommended priority opportunity sites are identified in blue. These sites are recommended based on the development constraints analysis and public input.

# Appendix C: Subsidized Housing Inventory

**Nahant**

**EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency	
2052	n/a	Spring/Emerald Roads	Rental	14	Perp	No	EOHLC	
2053	Spindrift	194 Nahant Road	Rental	29	Perp	No	EOHLC	
2054	n/a	22-30 Greystone Road	Rental	5	Perp	No	EOHLC	
4381	DDS Group Homes	Confidential	Rental	0	N/A	No	DDS	
<b>Nahant Totals</b>				<b>48</b>	<b>Census 2020 Year Round Housing Units</b>		<b>1,609</b>	
							<b>Percent Subsidized</b>	<b>2.98%</b>

8/17/2023

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This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.

# Appendix D: GLAM Analysis by Stantec



Memo

To: Antonio Barletta  
 Project/File: Nahant 40B  
 From: Nels Nelson and Sarabrent McCoy  
 Date: December 16, 2022

Reference: 40B 1.5% GLAM

## 1 1.5% Safe Harbor regulations and guidelines overview

The General Land Area Minimum (GLAM) 1.5% Safe Harbor is a method for measuring progress toward local housing goals. DHCD established standard methods, data sources, and formats for determining GLAM 1.5% Safe Harbor in the “Guidelines for Calculating General Land Area Minimum” and related appendixes (referred to in this memo as the Guidelines). The Guidelines intend to increase fairness, improve the efficiency of the application review process, and to ensure consistency with the intent of the regulations.

Simply stated, 1.5% Safe Harbor is determined by dividing Subsidized Housing Inventory (SHI) parcel area directly associated with the SHI housing (the numerator) by the municipality’s total land area (the denominator). The total land area is generally the sum of private land area (excluding water) that could potentially have residential, commercial, or industrial use. Dividing the numerator by the denominator will calculate the General Land Area percentage, which must be at least 1.5% to achieve Safe Harbor.

This analysis demonstrates how appropriate application of the Guidelines results in a community calculation of 0.64%. This memo’s analysis starts with the numerator (Table 1), then the denominator (Table 2), and finally the determination of General Land Area percentage for 1.5% Safe Harbor (Table 3).

## 2 Numerator calculation

Table 1: Numerator

DHCD ID	Project	Address	Owner	Parcel Area	Eligible Area	Percent Eligible	LOC ID
2052	n/a	39-41 Spring Rd	NAHANT HOUSING AUTHORITY	0.80	0.76	100%	M_247009_908476
2052	n/a	75-77 Spring Rd	NAHANT HOUSING AUTHORITY	0.85	0.81	100%	M_247256_908484
2053, 2054	Spindrift; n/a	194 Nahant Rd; 22-30 Greystone Road	NAHANT HOUSING AUTHORITY	1.43	1.12	100%	M_247159_908770
<b>Total SHI Eligible Area (Numerator acres)</b>					<b>2.49</b>		

Design with community in mind.

## 2.1 Notes on SHI Inventory

The Nahant SHI inventory identifies three properties with a total of 48 SHI units, organized below by DHCD ID:

- 2052: Includes seven duplexes on two nearby but not adjacent parcels, for a total unit count of 14.
- 2053: Shares a parcel with 2054, single building with 29 SHI units.
- 2054: Shares a parcel with 2053, single building with 5 SHI units.
- 4361: The fourth row of the SHI inventory, for DDS Group Homes, has an associated SHI unit count of zero, and therefore does not contribute to the numerator of this calculation. Town staff confirmed that there are no Group Homes in Nahant.

## 2.2 Notes on Directly Associated Areas

Per Guidelines, the analysis excluded portions of parcels that are not directly associated with the housing structures or on-site facilities, excluding: publicly accessible areas as well as wooded areas that were outside of (1) a 50-foot buffer from the SHI property building footprints and (2) the required front, side, and rear setbacks of 20' (side and rear) and 25' (front) per the dimensional requirements for non-single-family housing featured in Nahant's zoning ordinance. The analysis defined areas as Directly Associated if they fell within the required setback.

The parcel that includes SHIs 2053 and 2054 is a two-part parcel, with one portion of the parcel largely to the east of Greystone Road and one portion of the parcel entirely to the west of Greystone Road. The portion of the parcel on the west side of Greystone Road is excluded, as it only includes woodlands associated with other properties.

There is a portion of wooded area in the parcel that includes SHIs 2053 and 2054 that falls within the 50 foot building buffer of SHI 2053 that is, per the Guidelines, Directly Associated Area, but it is separated from the majority of the Directly Associated Area by a public right-of-way that serves more properties than the SHIs alone, which is per the Guidelines never Directly Associated Area.

The analysis used the MassGIS Wetlands layer (1:12,000) and excluded portions of the SHI parcels that overlapped with nearby Wetlands. This led to exclusion of an area otherwise included as Directly Associated of .02 acres for DHCD ID #2052.

Reference: 40B 1.5% GLAM

### 2.3 Numerator result

The sum of all SHI directly associated areas is 2.49 acres. See Map 7.

## 3 Denominator calculation

Table 2: Denominator

Layer	Acres
GLAM_Nahant_Dissolve	772.27
Water and Parcel Types	162.25
Public Land	210.60
Exclusions Total	372.85
<b>Total Land (denominator acres)</b>	<b>399.42</b>

### 3.1 Notes on Public Land

Excluded manually, where OWNER1 =

- COMMONWEALTH OF MASSACHUSETTS %
- TOWN OF NAHANT %
- UNITED STATES GOVERNMENT %
- MASSACHUSETTS, COMMONWEALTH OF %

Per guidelines, the analysis kept in parcels with the listed owner Nahant Housing Authority, which were the same as the SHI parcels. There were no overlaps between SHI parcels and any of the excluded areas.

### 3.2 Notes on Conservation Restrictions

This analysis excluded 1, 6, and 8 polygon codes from the water layer specified in the Guidelines. Previously registered inland wetlands were not applicable in Nahant.

### 3.3 Notes on Zoning Uses and Parcel Types

No areas were excluded based on zoning uses, as there are no zones where all commercial, residential, and/or industrial uses are prohibited. The Town's NR Conservation/Passive Recreation zone allows for golf courses and other commercial uses and therefore was not excluded. That said, areas where parcel types were ROW or WATER were excluded. The impact of keeping the NR zoned areas in the denominator is limited to those areas that are not excluded on other grounds (public or water), which is only two major

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areas, the Mass Audubon Thicket and the Northeastern University Marine Center, as shown on Map 4.

#### 4 Determination of General Land Area Minimum

Table 3: Determination of General Land Area Minimum

Total SHI Eligible Area (Numerator)	2.49
Total land area (Denominator)	399.42
<b>GLAM</b>	<b>0.62%</b>
Total acres to meet 1.5%	5.99
Total additional acres to meet 1.5%	3.50

The General Land Area percentage of 0.62% is calculated based on the adjusted numerator and denominator. Nahant does not qualify for Safe Harbor under the 1.5% rule.

The potential redevelopment site at Goddard Street is a total of 3.35 acres, some of which is forested. The parcel does not include dead-end Goddard Street, which could be added to the overall acreage (0.317) if vacated for the exclusive use of the redevelopment and therefore exceed the total acreage needed for achieving 1.5%.

Sincerely,

**Nels Nelson**  
Senior Planner  
Phone: 617-671-5274  
nels.nelson@stantec.com

Attachments:

- Map 1 - SHI 2052, Part 1: Directly Associated Area
- Map 2 - SHI 2052, Part 2: Directly Associated Area
- Map 3 - SHI 2053 and 2054: Directly Associated Area
- Map 4 - Public Lands and NR Zoning
- Map 5 - SHI Parcels
- Map 6 - Excluded Areas
- Map 7 - Total Land Area

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# Appendix E: Local Preference Guidelines and Interagency Agreement

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## State Local Preference Guidelines

To set aside housing units for Nahant residents including seniors, people with disabilities, and Nahant veterans, the Town must apply to the state for local preference consideration. The relevant sections of the state's guidelines regarding applications for local preference are detailed below. For more information see [the state's affirmative fair housing marketing and resident selection plan guidelines](#).

### D. Local Preferences

#### 1. Threshold Requirements

##### a. Required Supporting Documentation

If a municipality wishes to implement a local selection preference, it must:

- (1) Demonstrate in the AFHMP the need for the local preference. For instance, a community that has a subsidized rental housing or public housing waiting list with local applicants likely to apply for the project (whether or not the project provides rental assistance will be considered) *may* support a local preference for a rental development.
- (2) Justify the extent of the local preference (the percentage of units proposed to be set aside for local preference). That is, how does the documented local need, in the context of the size of the community, the size of the project and the regional need, justify the proposed size of the local preference for a given project? *Note, however, that in no event may a local preference exceed 70% of the (affordable) units in a Project.*
- (3) Demonstrate that the proposed local preference will not have a disparate impact on protected classes (see e.g., the "Avoiding Potential Discriminatory Effects" section below).

##### b. Failure to Provide Supporting Documentation

A municipality must provide to the Developer the documentation required to support a local preference within 3 months of final issuance of the Comprehensive Permit. Failure to comply with

## 2. Approval

The Subsidizing Agency, and in the case of LAUs, DHCD as well as the municipality, must approve a local preference scheme as part of the AFHMP. Therefore, the nature and extent of local preferences should be approved by the Subsidizing Agency (or DHCD in the case of LAUs) prior to including such language in any zoning mechanism. Furthermore, a comprehensive permit shall only contain requirements or conditions relating to local preferences to the extent permitted by applicable law and this AFHMP policy.

*(May 2013 Update: Clarification on what is required to establish the local preference set-aside.)*

## 3. Local Preferences

### a. Allowable Preference Categories

- (1) Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
- (2) Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- (3) Employees of Local Businesses: Employees of businesses located in the municipality.
- (4) Households with children attending the locality's schools, such as METCO students.

b. When determining the preference categories, the geographic boundaries of the local resident preference area may not be smaller than municipal boundaries.

**c. Durational requirements related to local preferences, that is, how long an applicant has lived in or worked in the residency preference area, are not permitted in any case.**

d. Preferences extended to local residents should also be made available not only to applicants who work in the preference area, but also to applicants who have been hired to work in the preference area, applicants who demonstrate that they expect to live in the preference area because of a bona fide offer of employment, and applicant households with children attending the locality's schools, such as METCO students.

e. A preference for households that work in the community must not discriminate (including have a disproportionate effect of exclusion) against persons with disabilities and elderly households in violation of fair housing laws.

**f. Advertising should not have a discouraging effect on eligible applicants. As such, local residency preferences must not be advertised as they may discourage non-local potential applicants.**



## Interagency Agreement - Housing Opportunities for Families with Children

### INTERAGENCY AGREEMENT

#### Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

#### Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

#### Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.

