

Section 3

HOUSING

Goal: To ensure that the Town remains an affordable and enjoyable place to live.

Policy: Encourage the creation of housing that spans the spectrum of purchase prices.

INTRODUCTION

Citizens of Kingston are concerned that as a result of ever-increasing housing prices, the Town is becoming too exclusive. Many residents who have grown up in Town worry that their children will not be able to afford to raise families in Kingston. Empty-nesters (those whose children are grown and no longer living at home) and young adults without children who wish to live in smaller, lower-maintenance homes do not have a diverse selection of housing stock to choose from, and are faced with moving out of Town.

Since the 1960s, residential construction has been primarily large, three to four bedroom, single-family units. Smaller, more affordable, homes are simply not being built in the quantity needed. Many historic homes have undergone extensive remodeling or preservation and are now expensive to purchase as well. If the housing stock in Town is affordable to only higher-income households, Kingston will lose the diversity and sense of place that makes the community so attractive. Beyond implications to the Town's character, taxes could be impacted if large numbers of families with school-age children are added to the population; the cost of community services (e.g. police officers, teachers, programs) in Kingston would also increase.

Varied housing types are needed to accommodate Kingston's population. This Plan presents tools that, when implemented, will encourage the construction of housing that supports the needs of the spectrum of residents' incomes and provides more opportunities for existing and future residents.

Historical Overview

There is evidence that the Wamponoag (originally Pokanoket) Indians inhabited the area that is now Kingston, before the Pilgrims landed on the Plymouth coast in 1620. Southeastern Massachusetts has always been an attractive settlement area due to its ecological diversity and proximity to the coast. The Jones River Village slowly became a focal point of European settlement. The Town's compact center, and the architecture of the many historic buildings, still

closely reflects the area's early dominance as a developing node/town center. By echoing this historically traditional form of development, Kingston can create an attractive, yet diverse and affordable pattern of residential land use.

Kingston is still grappling with the same housing stock affordability and diversity issues in 1997 as it was in 1970.

Since 1970, the number of housing units has increased by 96% from 2,089 to 4,096 in 1997. In 1970, approximately 92% of all residential units were single-family dwellings. In 1997, the figure had dropped to approximately 78%. While Kingston's population increased by almost 23% between 1980 and 1990 (7,362 to 9,045 persons), there has been a decrease in the number of persons per housing unit during that decade, from 2.9 in 1980 to 2.77 in 1990¹. This decrease reflects the national decrease in family size, an increase in single-parent households, and an aging population.

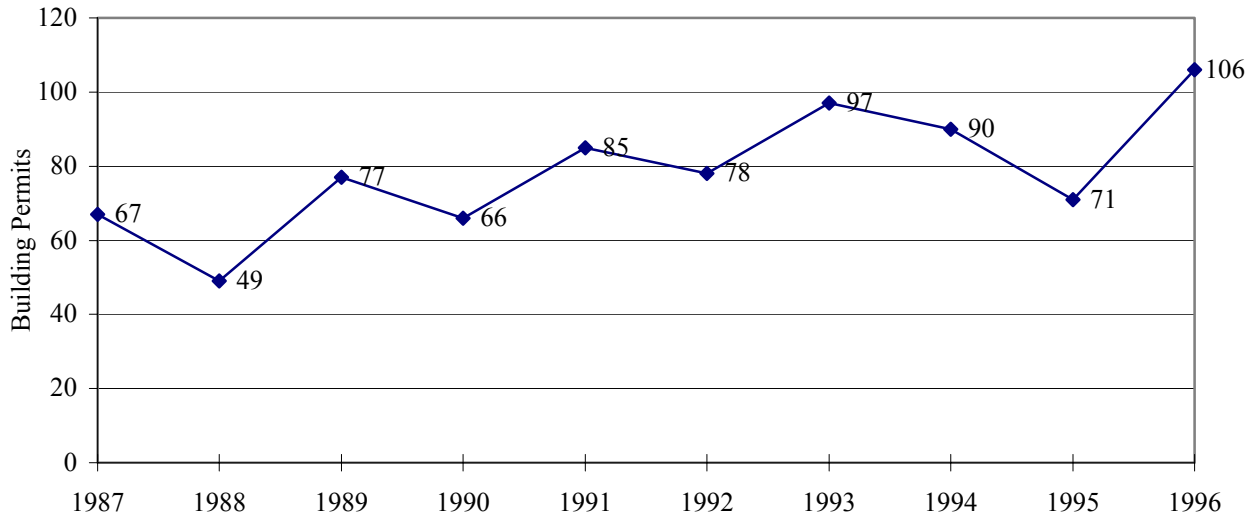
The community, while always more heavily populated to the north of the Jones River, has become significantly more dense since 1970. The Town's density has increased by 82% since 1970, from 313 to 571 people per square mile in 1997. Many of the homes in Rocky Nook have been converted from seasonal to year-round dwellings and are a source of housing for moderate-income families.

HOUSING STOCK INVENTORY

Based on 1997 Assessor's data, Kingston had a total of 4,096 housing units. The number of new residential building permits issued between 1986 and 1996 has been increasing, with an average of 78 building permits issued annually over this period.

¹ 1990 based on US Census.

**Building Permits for New Single-Family Homes
1987-1996**



Source: Kingston Building Inspector

Owner-occupancy in Kingston has increased slightly over the past decade, from 70% in 1980 to nearly 73% in 1990² (the most recent available data). Rental occupancy has also increased, from nearly 18% of the total number of housing units in Kingston in 1980 to 19.5% in 1990. These figures suggest a slightly decreased vacancy rate, and maintenance of a similar ownership/rental mix as Kingston had in the 1980s.

Single-family homes had an average assessed value of \$146,929 in 1997. The value of residential properties accounts for approximately 71% of all the tax paying properties in Town.

² Old Colony Planning Council, information from Bruce Hughes, Economic Development Specialist 2/19/97.

Table 3-1: 1997 Residential Property Types and Assessed Values			
Property Type (Land Use Code)	Number	Assessed Value	Avg. Assessed Value Per Parcel
Single Family (101)	3,193 units	\$469,143,800	\$146,929
Condominium(102)	97 units	\$9,543,800	\$98,390
Two-family (104)	224 units	\$14,380,800	\$64,200
Three-family (105)	30 units	\$1,376,600	\$45,887
Multi-family, more than 3 (111-125)	51 units	\$4,486,200	\$29,710
Apartments above shops	23	\$6,104,300	\$265,404
Mobile Homes (103) ¹	378	-----	-----
TOTAL STRUCTURES	4,096²	\$505,035,500	-----

Source: Kingston Assessor's Office. Mass. Dept. of Revenue - Division of Local Services Assessment/Classification Report FY98

¹ Mobile homes are taxed as vehicles and not as real property

² One-hundred units are not accounted for in this total

Age of Existing Housing Stock

Of Kingston's 4,096 units documented in 1997, nearly 28% (1,136) were built prior to 1940, making the units now more than 55 years old. Fortunately, according to Kingston's Building Inspector, the units are generally in good condition and have been maintained over the years.

Kingston was not excluded from the impact of the 1980s housing boom. Between 1980 and 1988, the number of residential units increased by nearly 25%, which was twice the amount of the overall state increase. Similar to the regional trend, as land values increase in Kingston, the size of new homes is increasing. Currently, typical new construction consists of 2,000 square feet, three to four bedroom colonial homes with a two-car garage. Kingston's Building Inspector indicated that homes built in the 1960s were approximately half the size of homes built in the 1990s.

Table 3-2: Age of Existing Housing Stock			
Year Structure Built	Total Units in Kingston	% of Total Units in Kingston	% of Total Units in State
April 1990 - 1997	600	14.65%	
1989-March 1990	37	0.90%	1.56%
1980-1988	866	21.14%	12.22%
1970-1979	489	11.94%	14.11%
1960-1969	348	8.50%	12.78%
1950-1959	373	9.11%	12.51%
1940-1949	247	6.03%	7.97%
1939 or earlier	1,136	27.73%	38.85%
	4,096	100.00%	100.00%

Source: 1990 U.S. Census

Median Sale Prices of Housing and Income Distribution

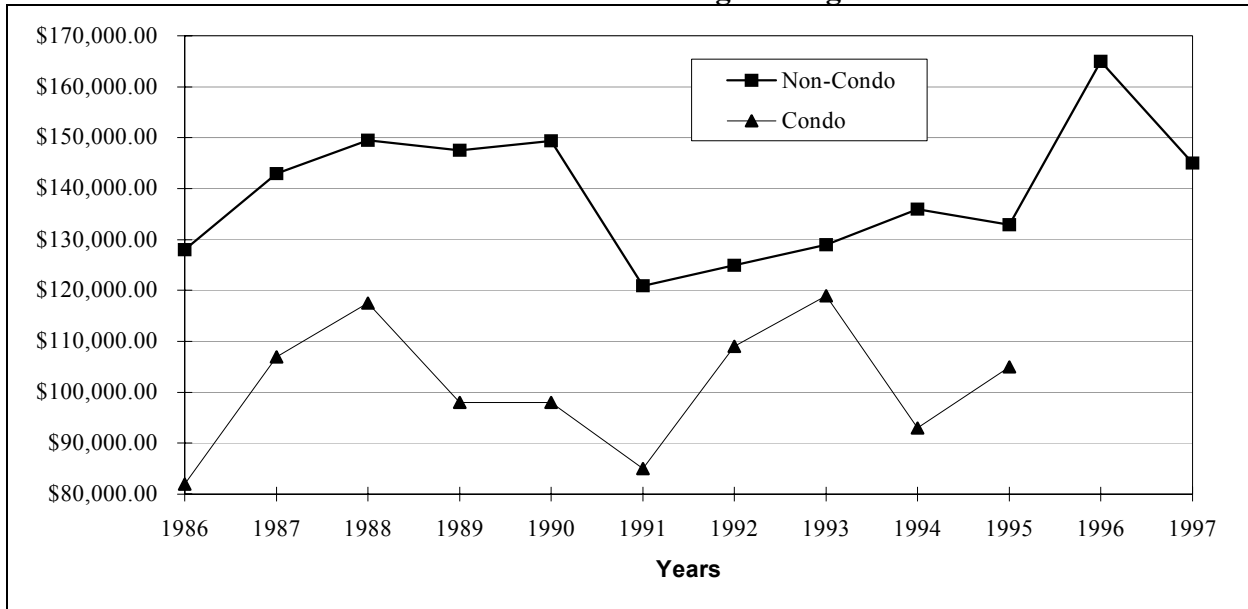
The median sales price of condominium units increased dramatically between 1986 and 1993³, as compared to the price of other residential units. In 1986, the median sales price of a condominium was \$82,000; in 1993 the median sales price had risen by over 45% to \$119,000. This reflects a growing demand for smaller, low-maintenance units for households without children and the elderly. The median price of non-condo residential units rose only slightly from the 1986 price of \$128,000 to \$129,000 in 1993, with the peak in 1990 at \$149,500.

The 1994 MetroPlan 2000, (the regional development plan for Metropolitan Boston) discusses the affordability problem in Massachusetts.

In recent years, affordability became the essence of the housing problem nationally and especially in certain metropolitan areas such as Boston. In 1970, before the dramatic price escalation, the median priced metropolitan Boston home cost 2.4 times the median income, and the would-be homeowner could buy that home with money to spare. By 1980, the median home value was 3.3 times the median household income, and the typical household earned about 77% of the income needed to buy that home.

³ Based on the most recent data available from the Old Colony Planning Council.

Median Sale Prices of Housing in Kingston

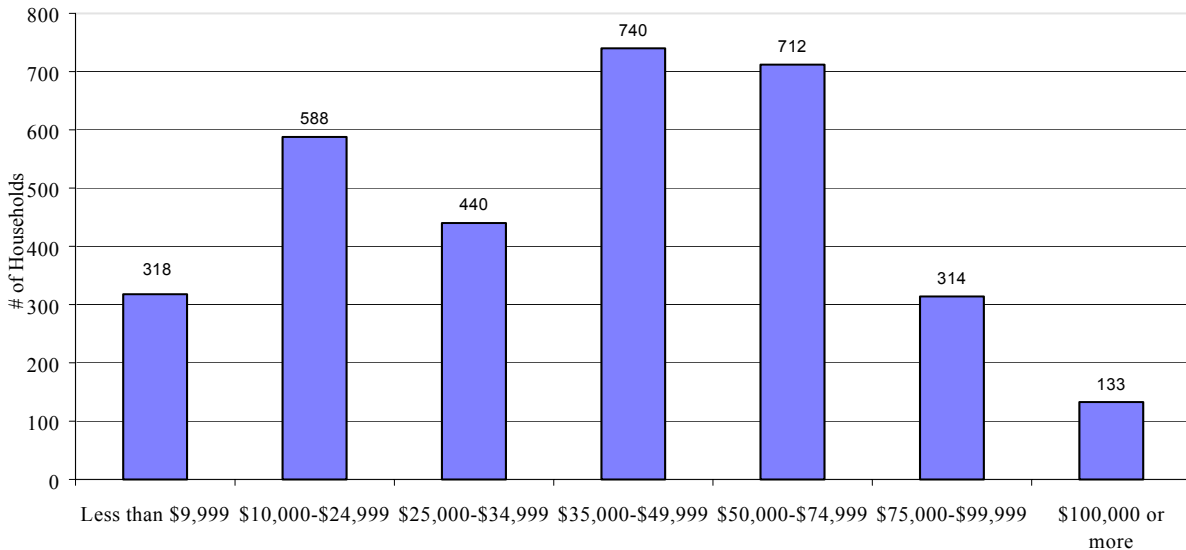


Source: Bankers and Tradesman

**Median sales price of condominiums not available for 1996 and 1997.*

In 1990, the median home value in Kingston was 3.6 times the median income. Kingston's 1990 median household income was \$40,872, compared to \$36,955 for the state. Twenty-three percent or 740 of Kingston's households earn between \$35,000 and \$49,999 annually. Another 22.1% of households earn between \$50,000 and \$74,000 annually. However, almost as many households (41.5%) earn less than \$35,000, illustrating the reason why Kingston residents feel that homeownership is getting beyond the reach of those who live here.

Income Distribution in Kingston (1990)



Source: 1990 US Census

Affordable Housing

The term "affordable housing" means different things to different people. Massachusetts General Laws, Chapter 40B was enacted to encourage the development of affordable housing in the Commonwealth. There is often confusion between "affordable housing" and formal subsidized "low and moderate income housing." "Low and moderate income housing" is often provided through government programs and subsidies. "Affordable housing" can occur without government intervention.

The Federal Government considers housing costs (rent or mortgage/tax payments plus basic utilities) affordable when they consume no more than 30% of household income.⁴ The US Department of Housing and Urban Development (HUD) further defines affordable housing as a household which earns no more than 80% of local median income and which can pay rent/payment with no more than 30% of that household's income. In 1990, Kingston had a median income of \$40,872. Therefore using the HUD formula, "affordable housing" in Kingston would be a household earning no more than \$32,698 (80%) and which can pay no more than \$820.00 per month for total housing expenses (including rent/mortgage, taxes and utilities). Statistics on rent/mortgage and utility payments are often very hard to determine because of privacy concerns, but many of Kingston's existing housing units meet this definition of affordable housing.

Elderly/Disabled Housing

The Kingston Housing Authority owns and operates 48 single-bedroom units for the elderly and/or disabled in Kingston. Rental income collected from the tenants funds the complex's

⁴ According to Citizens' Housing and Planning Association's Housing Guidebook for Massachusetts.

operating costs. The Kingston Housing Authority also owns and manages six units on Tenbrook Street for the mentally disabled.

The South Shore Housing Development Corporation (SSHDC) owns and operates two units of special needs housing for people who have mental illnesses, and 20 units of rental housing for families. Additionally, there are a number of apartments rented at subsidized and market rates in Town.⁵

The American Baptist Elder Ministries of Massachusetts (Evanswood), formerly known as Baptist Home contributes significantly to the number of elderly/disabled units in Kingston. Evanswood is currently in the process of replacing its old 60-unit, single-bedroom, assisted living facility with a new 64-unit facility. This facility, known as the Inn at Silver Lake, was completed in the Fall of 1997. The Evanswood campus also offers adult day care services and operates a 164-bed nursing home. Evanswood also operates another 50 independent living units in four buildings.⁶

Rental Assistance⁷

In 1993, there were 56 public housing units provided for Town residents. Additionally, the South Shore Housing Development Corporation administered approximately 20 State Massachusetts Rental Voucher Program (MRVP) rental assistant certificates for households of low or moderate income. Additionally, 22 Federal Section 8 Rental Assistance certificates were used to subsidize rents. Rental assistance certificates provide an alternative to project-based low income housing in that they allow low-income households to find private rental units of their own choosing (certain restrictions do apply). Of Kingston's rental units, 138 are subsidized by State or Federal funds.

ZONING CONTROLS

Kingston's Zoning Bylaws reflect the Town's commitment to preserving its residential character. Within the past few years, the Town has adopted bylaws that give the Town greater control of its open space and additional mechanisms to manage its growth.

Presently, there are four districts specifically for residential development, one of which may be used for mobile homes and is subject to special permit approval. There are also two mixed-use zones that allow for residential as well as commercial uses: these districts encourage the maintenance of the diversity of uses in the historic town center. Finally, the conservancy district permits residential uses; however, its primary purpose is to preserve land by requiring large lots of at least 80,000 square feet. Table 3-3 indicates the residential zoning districts and their present land use controls.

⁵ Letter of Stephen Dubuque, South Shore Housing dated March 5, 1997.

⁶ Telephone conversation with Ms. Sadler of Evanswood on February 27, 1997.

⁷ Massachusetts Department of Communities and Development – Community Profiles – Kingston (1993).

Table 3-3: Existing Residential Land Use Controls		
Zoning District	Principle Uses Allowed	Minimum Lot Size (SF)
Residential 80 (R80)	Low density residential uses compatible with the Water Resource Overlay District	80,000
General Residential 40 (R40)	Single family residential dwelling, plus farming, farm stands, day care centers, home occupation, public buildings and recreational uses, non-profit camps.	40,000
Residential 20 District (R20)	Single family residential, plus farming, day care centers, home occupation, public buildings and recreational uses. Multiple dwellings by site plan, special permit and subdivision plan	20,000 - 30,000
Residential M-Mobile Home Park District (RM)	By special permit, mobile home parks.	8,000
Town Center District (TC)	Mixed uses including dwellings, retail and service stores, government services, offices, and accessory buildings.	10,000
3A Design District (3ADD)	Mixed uses similar to those in the TC District however the architectural styles of the structures should be compatible with the Cape Cod or Colonial residential styles.	30,000
Conservancy District (CON)	Single family residential dwelling, plus farming, public buildings and recreational facilities. Very limited commercial uses allowed.	80,000

Source: Kingston Zoning Bylaw

Innovative zoning Bylaws that provide the Town with greater control over the rate at which land is developed and the protection of its natural resources include:

- *Limiting Building Permits* - Between 1986 and 1996, the Town issued an average of 78 new building permits annually. In 1996, the Town voted to adopt the Residential Development Scheduling Bylaw to regulate the rate at which residential construction occurs. This Bylaw limits the number of building permits the Building Inspector may issue to 70 new dwelling units per year.
- *Resource Protection Overlay Districts* - A Water Resource Overlay District encourages the protection of the quality and quantity of the Town’s groundwater and surface water supply, while a Flood Plain Overlay District is designed to preserve and maintain the groundwater table and water recharge areas within the flood plain. Larger lot requirements and stricter development guidelines within these districts limit growth in these sensitive areas.
- *Cluster Developments* - As of Town Meeting 1996, the Planning Board may require proposals for new subdivisions in the R-40 and R-80 Districts to comply with the regulations contained in

the Open Space Residential Development. These regulations require the clustering of single-family dwelling units and creation of permanently protected open space.

- *Transferable Development Rights* – A concept in which some or all of the rights to develop a parcel of land in one district (the “sending district”) can be transferred, by sale or barter, to a parcel of land in a different district (the “receiving district”). The sending districts are usually those in which the local jurisdiction wishes to limit or curtail development (Typically agricultural areas, or historic sites or buildings). It is necessary for the town to agree that the increase in the level of development in the receiving district is appropriate and acceptable. Transferable Development Rights (TDR) are not currently in use, but should be considered in the future. See Land Use (Section 2) for further discussion of this concept.

Considering the importance of Kingston’s historic structures and places to the Town’s character, an Historic Overlay Zone should be implemented upon completion of the Historical Commission’s definitive survey of the Town. Such an Overlay Zone would require property owners within the District who wish to alter the exterior of their homes to seek the Historical Commission’s approval. The design of new construction within the District would follow the guidelines set by the Commission and would also require the Commission’s approval. Additionally, such an Overlay Zone should include language that requires that the Historical Commission be given advance notice of plans to demolish a historic property. This would give the Historical Commission/Town time to discuss the matter with the property owner and to identify alternatives to demolition.

BUILDOUT RESULTS

Based on the amount of vacant, developable land in Kingston, the buildout analysis (described in greater detail in Section 2 of this Master Plan) suggests that Kingston has the potential to house a total population of 17,750 in a total of 6,487 dwelling units. As discussed in the Land Use Element of this Plan, a total of over 1,803 acres of land are classified as vacant residential land (developable or potentially developable) in Kingston. This translates into an additional 2,391 residential lots, given existing zoning. Approximately 65% of the new units would be located in the westerly and northerly sections of town (see Figure 2-4 in Land Use Element for quadrant delineations). One-quarter of the new units would be located in the southerly section of Town. Because the eastern section of Town is already quite built out and only 100 lots remain vacant, this section will experience the smallest amount of growth (190 new units).

The growth that may be anticipated over the next ten years would result in 970 new dwelling units and 2,910 new people in Town. The breakdown of potential growth in the North, South, East and West quadrants of Kingston is summarized in Table 3-4.

Table 3-4: Buildout Analysis Results (Total Buildout and Buildout in Ten Years)			
	Additional Units at Full Buildout	Projected New Units in 2007	Additional Residents in 2007
West Residential			
Vacant Developable	376	153	458
Chapter 61 Lands	51	21	62
Tax Exempt Land	119	48	145
Improved Lots over 3 Acres	334	135	406
Sub-Totals	880	357	1071
North Residential			
Vacant Developable	232	94	282
Chapter 61 Lands	68	28	83
Tax Exempt Land	130	53	158
Improved Lots over 3 Acres	249	101	303
Sub-Totals	679	275	826
East Residential			
Vacant Developable	69	28	84
Chapter 61 Lands	8	3	10
Tax Exempt Land	23	9	28
Improved Lots over 3 Acres	90	37	110
Sub-Totals	190	77	231
South Residential			
Vacant Developable	369	150	449
Chapter 61 Lands	29	12	35
Tax Exempt	95	39	116
Improved Lots over 3 Acres	149	60	181
Sub-Totals	642	260	781
Total	2391	970	2910

COMPARISON OF EXISTING CONDITIONS TO FUTURE NEEDS AND VISION

The Town's rate of development will likely accelerate as a result of planned infrastructure improvements, unless measures are taken to better manage the growth. Existing regulatory controls will help to limit new construction and preserve open space; however, the buildout analysis considered these regulations, and still the Town may expect to increase its population by nearly 3,000 people housed in an additional 1,000 residential units in ten years. While a number of residents have expressed a desire for greater diversity in housing, many are still unfamiliar with the benefits of cluster housing. Abutters are often vocal in their opposition to such developments. "Conventional" developments (single-family homes on large lots) are still the most common. Widespread education and improved understanding concerning the Open Space Residential Development Bylaw is critical to its success and application. The citizens of Kingston do not want the Town to become "built out" at all, over any period of time. Additional mechanisms must be implemented to prevent the Town from reaching buildout at the current pace.

Design guidelines should be developed for any future development using previously mentioned innovative tools to ensure compatibility with town character. However, requirements should be flexible, providing performance standards as an incentive to developers to pursue this beneficial variation of traditional development. Beyond limiting the rate of development, it appears there is a growing need for more condominium-type units to meet the needs of young adults and the elderly. The needs of these two populations are being felt nationally, regionally, and locally, when older people no longer wish (or are able) to care for the homes in which they had raised their families. One of the benefits of condominium-type units or cluster development is that there is concentrated density with a significant amount of open space permanently protected.

The Town has a limited capacity to create affordable housing to meet the needs of a diverse population, and in fact is not in the housing development business. Kingston needs to maintain its relationships with the South Shore Housing Development Corporation, Evanswood, and other non-profit housing developers. Few communities have met the Commonwealth's goal of 10% affordable housing in the community's housing stock, and it will be difficult for Kingston to keep up with the need.

Kingston should implement mechanisms that limit and focus growth, while increasing the diversity of housing opportunities for its citizens.

Housing Strategies

Following is a list of housing strategies that provide mechanisms to increase housing opportunities and provide for a variety of housing types and needs. These strategies have been selected for further evaluation.

Securing Existing Units with Deed Restriction. Tax title properties and/or other housing units may be acquired by the Town for affordable housing. Such affordability can be guaranteed by provisions that prohibit sale at market rates for a defined period of time, at least fifteen years. This mechanism utilizes the existing housing stock and does not alter the community character; however, there are costs of acquisition and administration of implementing this mechanism.

Density Bonus. To satisfy the need for more affordable housing in appropriate areas, a density bonus increases the density (by a decrease in lot size) on appropriate sites where planned residential developments, cluster and condominium units can be sited. Measures to deal with circulation, wastewater treatment, and other land use/environmental concerns must be mitigated to obtain the bonus. Kingston’s Bylaws already provide the Planning Board with authority to increase the density of Planned Residential Developments if 10% of the proposed units are set aside for affordable housing.

Local Initiative Program (LIP). The Local Initiative Plan (LIP) is a State housing program that gives municipalities flexibility in their efforts to provide low and moderate-income housing. LIP projects are sponsored by the Town through a Housing Partnership or Housing Authority and the Board of Selectmen.

Implementation Schedule

Action	Party Responsible for Implementation	Time Frame
Encourage creation of housing that spans the spectrum of purchase prices.		
• Proactively work with housing developers to create diverse and affordable housing opportunities.	PB, TP, KHA	1998
• Work with available resources to comprehensively evaluate potential housing strategies and to continue their implementation.	KHA, and non-profits	1998
• Monitor the impact of the new commuter rail on housing construction.	BI, TP	Ongoing
• Support the completion of the Historical Commission’s inventory of historic resources in Town and the designation of Historic Districts.	HC	1998
• Create a Historic District Overlay Zone to protect historic structures, provide guidelines for infill construction, and require that advance notice of plans for demolition be provided to the Historical Commission.	TP, PB, TM	1999
• Change zoning to allow the construction of condominiums (with design guidelines), encourage transferable development rights and density bonuses.	TP, PB, TM	1999
• Improve incentives for utilizing planned residential developments through changes in the By-law.	PB, TM	1999
• Create age restrictive housing by-law.	PB, TM	1999

