



Kingston Housing Plan


Issues & Opportunities

Board of Selectmen – Planning Board Joint Meeting
October 26, 2009

Kingston Housing Plan

Background

- In 2004, the Massachusetts Department of Housing and Community Development (DHCD) approved an affordable housing plan from the Town of Kingston.
- In 2008, DHCD adopted new Chapter 40B regulations.
- Under the new regulations, all housing plans expire five years from the date of approval.
- Kingston’s plan expired in April 2009.



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Some important concepts

- Chapter 40B “affordable housing” is affordable to families with incomes below 80% of “area median income.” This means the median for the Boston region as a whole, not just Kingston.
- From a regulatory perspective, the main point of an affordable housing plan is to increase the supply of affordable units that “count” under Chapter 40B.



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What counts?

Chapter 40B Housing Income Limits: Boston Metro Area (2009)

Household Size	Very Low	Low	Moderate
1	\$18,950	\$31,550	\$46,300
2	\$21,650	\$36,100	\$52,950
3	\$24,350	\$40,600	\$59,550
4	\$27,050	\$45,100	\$66,150
5	\$29,200	\$48,700	\$71,450
6	\$31,400	\$52,300	\$76,750

Housing generally “counts” if it (a) does not require households within these income ranges to spend more than 30% of their monthly gross income on rent and utilities or a mortgage payment, (b) remains affordable over time, and (c) is made available to income-eligible households in a non-discriminatory manner.



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What counts?

- Units eligible for the Chapter 40B Subsidized Housing Inventory must be:
 - Permanent housing;
 - Safe, decent, and sanitary;
 - Restricted by a legally enforceable agreement that ensures long-term affordability; and
 - Approved by a housing subsidy program, if part of a comprehensive permit development; or
 - Approved by DHCD, if created through means other than a comprehensive permit.

New housing plan requirements

- Comprehensive housing needs assessment;
 - Existing conditions: demographic and housing profile;
 - Projection of future population and housing needs; and
 - Capacity of infrastructure to accommodate growth, and community's plans to address infrastructure deficiencies in order to meet current and future needs.



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New housing plan requirements, cont'd

- Affordable housing goals
 - Mix of housing types, considering existing demographic profile and forecast of population and households;
 - Numerical housing development goals equal to at least 0.5% of the town's existing housing (based on most recent census) per year until the 10% statutory minimum is met.



**In Kingston,
0.5% = 22
affordable
units per year**




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New housing plan requirements, cont'd

- Implementation plan, which must consider:
 - Areas where the community will change zoning to allow more housing development, including affordable units;
 - Sites where the community would encourage Chapter 40B comprehensive permit developments;
 - Preferred characteristics of new housing development;
 - Use of town-owned land; and
 - Participation in regional collaborations.



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What does all of this mean for Kingston?

- Housing needs
 - According to DHCD, Kingston currently has 170 affordable housing units in developments with a combined total of 347 units (i.e., some projects include market-rate housing).
 - For purposes of calculating the 10% statutory minimum, Kingston is at 3.9%. As of Census 2000, Kingston's total year-round housing inventory included 4,370 units.

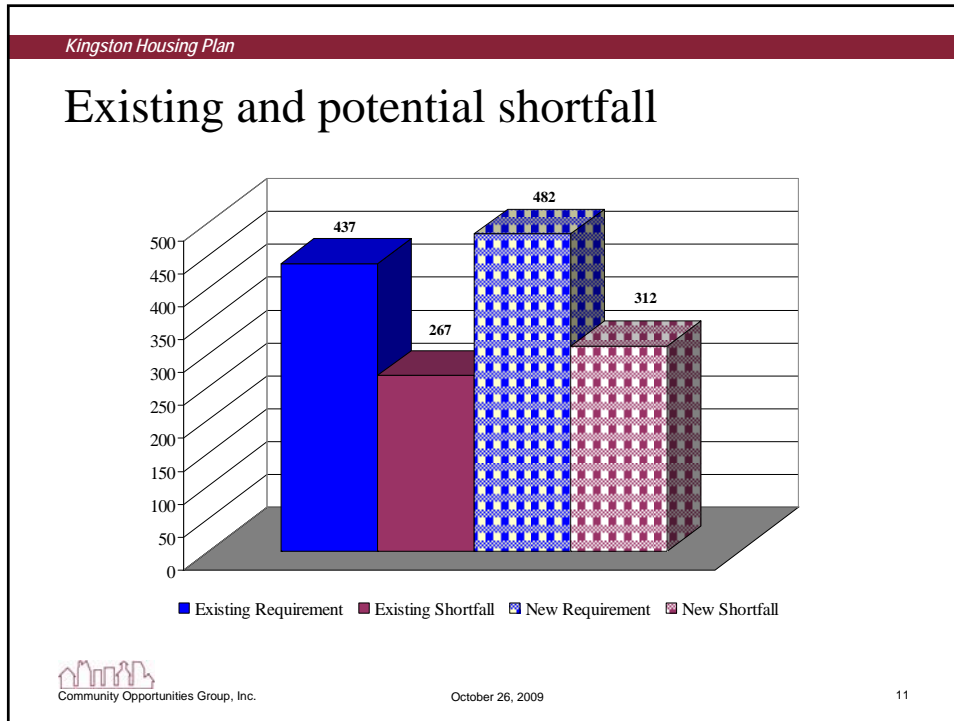
170 units / 4,370 year-round units = 3.9%



However...

- Kingston's percentage of affordable units will change once the Census Bureau publishes new housing counts for Census 2010.
- Kingston's total housing inventory increased by about 430 units between 2000 and 2008.
- Assuming a decennial increase of 450 units and no change in seasonal units, Kingston's Census 2010 year-round housing inventory will include about 4,820 units.





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Affordable housing is a complex topic

- Chapter 40B housing does not meet all types of housing needs that exist in cities and towns.


- Chapter 40B's uncertain future makes planning even more important – but toward what end? If communities did not have the “threat” of Chapter 40B to contend with, what housing affordability (or other) needs would they try to address?

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Housing plan considerations

- Don't dismiss Chapter 40B, but don't limit the housing plan to a "getting to 10%" mindset.
- Define "need" broadly enough that it captures relevant local and regional conditions, including but not limited to income.
- Think about regionalism. Is a regional approach to meeting housing needs realistic, and if so, what communities would make compatible partners?




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Demographic Estimates & Projections

	2000	2009	2014	Absolute Percent	
	Census	Estimate	Projection	Change	Change
Population	11,738	12,344	12,675	937	8.0%
Median Age	37.44	39.19	39.51		
Households	4,231	4,530	4,687	456	10.8%
Families	3,126	3,339	3,450	324	10.4%
Housing Units	4,507	4,861	5,027	520	11.5%
Avg. Household Size	2.71	2.66	2.65		
Median Age (Householder)	48.28	51.58	53.41		

Source: Claritas, Inc., and Community Opportunities Group, Inc.




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More Estimates & Projections

	2000	2009	2014	Absolute	Percent
	Census	Estimate	Projection	Change	Change
Nonfamily Households	1,105	1,191	1,237	132	11.9%
1-person household	922	1,031	1,088	166	18.0%
2-person household	155	138	130	-25	-16.1%
3-person household	17	13	10	-7	-41.2%
4-person household	10	8	8	-2	-20.0%
5-person household	0	0	0	0	N/A
6 or more	1	1	1	0	0.0%
Family Households	3,126	3,339	3,450	324	10.4%
2-person household	1,157	1,252	1,302	145	12.5%
3-person household	714	798	837	123	17.2%
4-person household	780	820	838	58	7.4%
5-person household	347	346	350	3	0.9%
6 or more	128	123	123	-5	-3.9%


Source: Claritas, Inc., and Community Opportunities Group, Inc.



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- Kingston Housing Plan*
- ## Demographic Trends
- Total household growth will continue to outpace population growth and growth in family households.
 - Non-family households will increase more rapidly than family households.
 - Two- and three-person families will increase more rapidly than any other size cohort.
 - Household sizes will continue to decline, but slowly.
 - Householders will age, such that by 2014, the median householder age will be over 50.
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More Estimates and Projections

	2000 Census	2009 Estimate	2014 Projection	Absolute Change	Pct. Change
Total	4,231	4,530	4,687	456	10.8%
Householder Under 25 Years	45	83	93	48	106.7%
Householder 25 to 34 Years	634	482	580	-54	-8.5%
Householder 35 to 44 Years	1,131	935	674	-457	-40.4%
Householder 45 to 54 Years	932	1,162	1,184	252	27.0%
Householder 55 to 59 Years	325	466	534	209	64.3%
Householder 60 to 64 Years	203	401	460	257	126.6%
Householder 65 to 69 Years	210	300	392	182	86.7%
Householder 70 to 74 Years	228	198	285	57	25.0%
Householder 75 to 79 Years	212	173	169	-43	-20.3%
Householder 80 to 84 Years	170	162	144	-26	-15.3%
Householder 85 Years and over	141	168	172	31	22.0%

Source: Claritas, Inc., and Community Opportunities Group, Inc.




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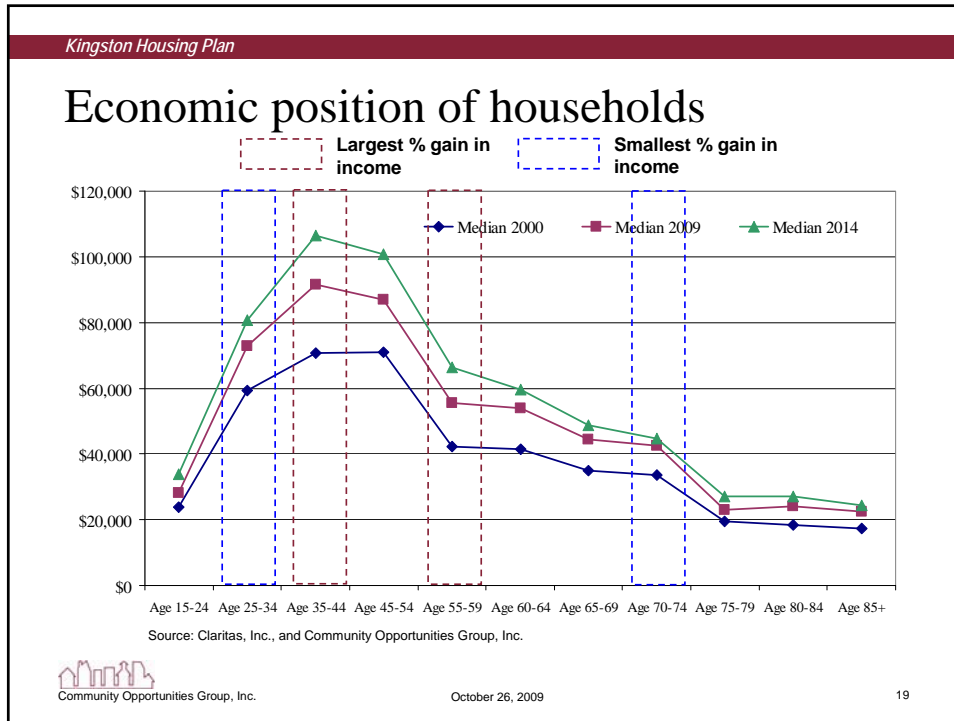
Age of Householder

- By 2014, the most significant changes in the age makeup of Kingston’s householders will be:
 - Growth among householders over 60
 - Sharp decrease in householders between 35-44
 - Emergence of the next “bubble,” or young householders entering the labor force.
- Take-home points:
 - Fewer families with young school-age children
 - More households with limited incomes or declining wage and salary incomes



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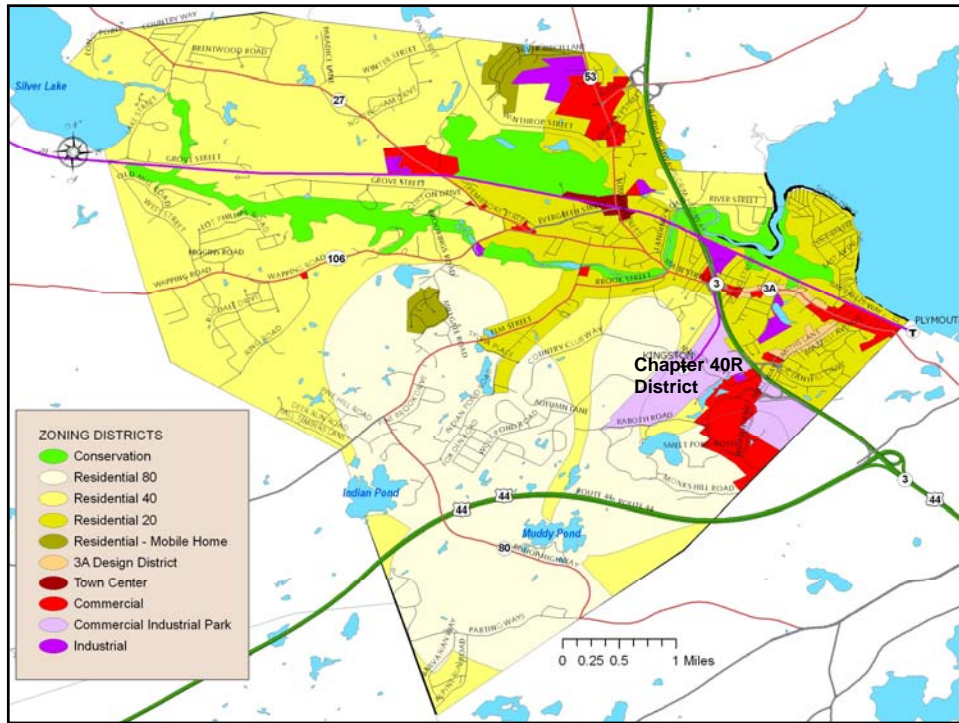
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Key questions

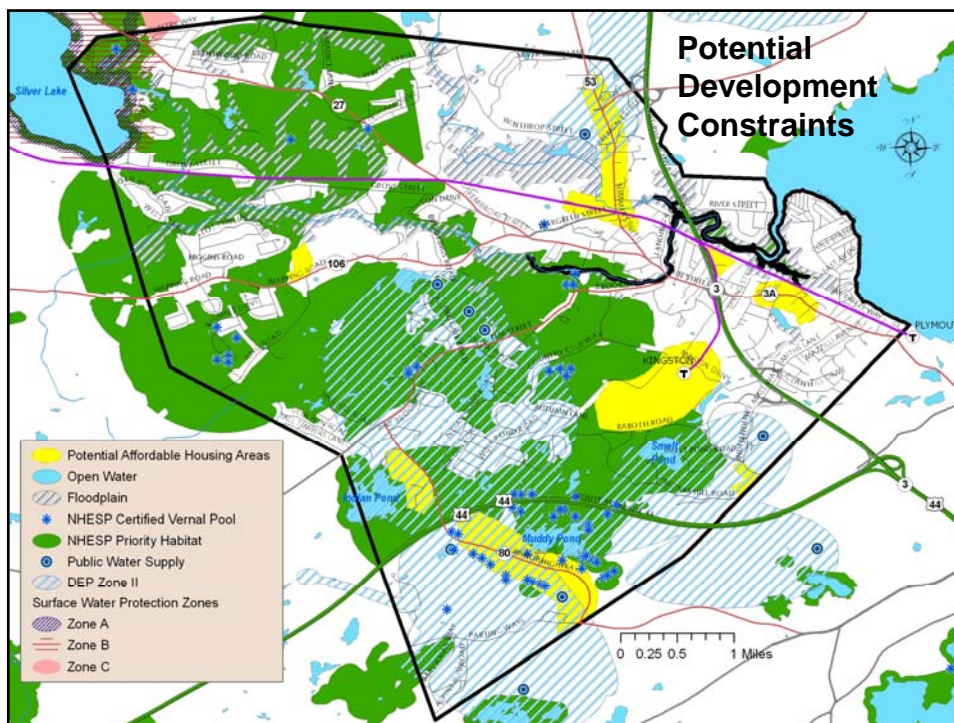
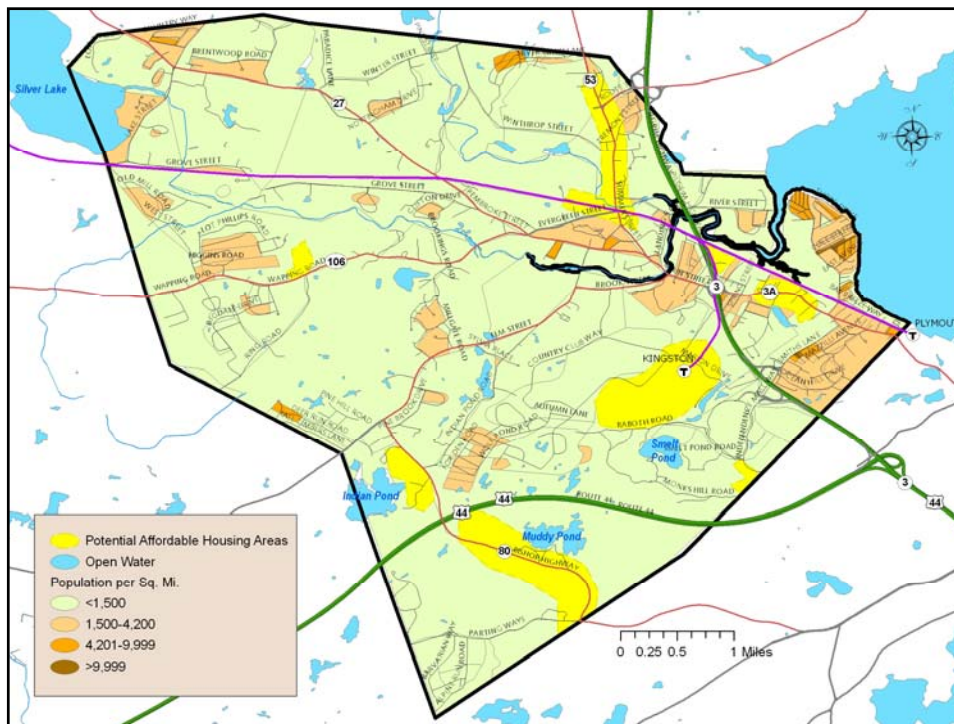
- What should be Kingston’s housing priorities?
- How should these priorities be addressed geographically within the town – i.e., most appropriate settings?
- To what extent will projects like Kingston’s Chapter 40R or recently approved Chapter 40B developments meet these needs?

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Discussion

- Priority needs
- Preferred areas (in light of potential constraints)
- Regional possibilities