



# Good Neighbors

Kingston Affordable Housing Plan

May 9, 2011





# Important Caveat!

- Twenty-four hours after Kingston received the draft Housing Plan last week, the Census Bureau released the first Demographic Profile series from Census 2010.
- The new release includes Massachusetts.
- Wherever possible, this presentation provides updates from Census 2010.
- All other statistics continue to rely upon the American Community Survey Five-Year Estimates, 2005-2009.
- There are very few **substantive** changes.



# Housing Production Plan

- What is it?
  - A plan to increase the supply of low- or moderate-income housing
  - A public policy statement
  - A public education tool
  - A developer education tool



# Why have a Housing Production Plan?

- Understand the **local and regional housing needs** of low- and moderate-income people
- Identify the Town's options for working toward the **10 percent minimum under Chapter 40B**
- Increase capacity and effectiveness for communicating local and regional needs to **developers and housing subsidy programs**
- The state offers some **incentives** to communities to create more Chapter 40B-eligible housing



# Basic Requirements

- **Comprehensive Housing Needs Assessment**
  - Demographic analysis
  - Development constraints & mitigation plans
- **Goals**
  - Numerical
  - Qualitative
- **Implementation Strategies**
  - Zoning
  - Comprehensive Permits
  - Preferred Housing Types
  - Town Land
  - Regional Collaboration



Key Findings

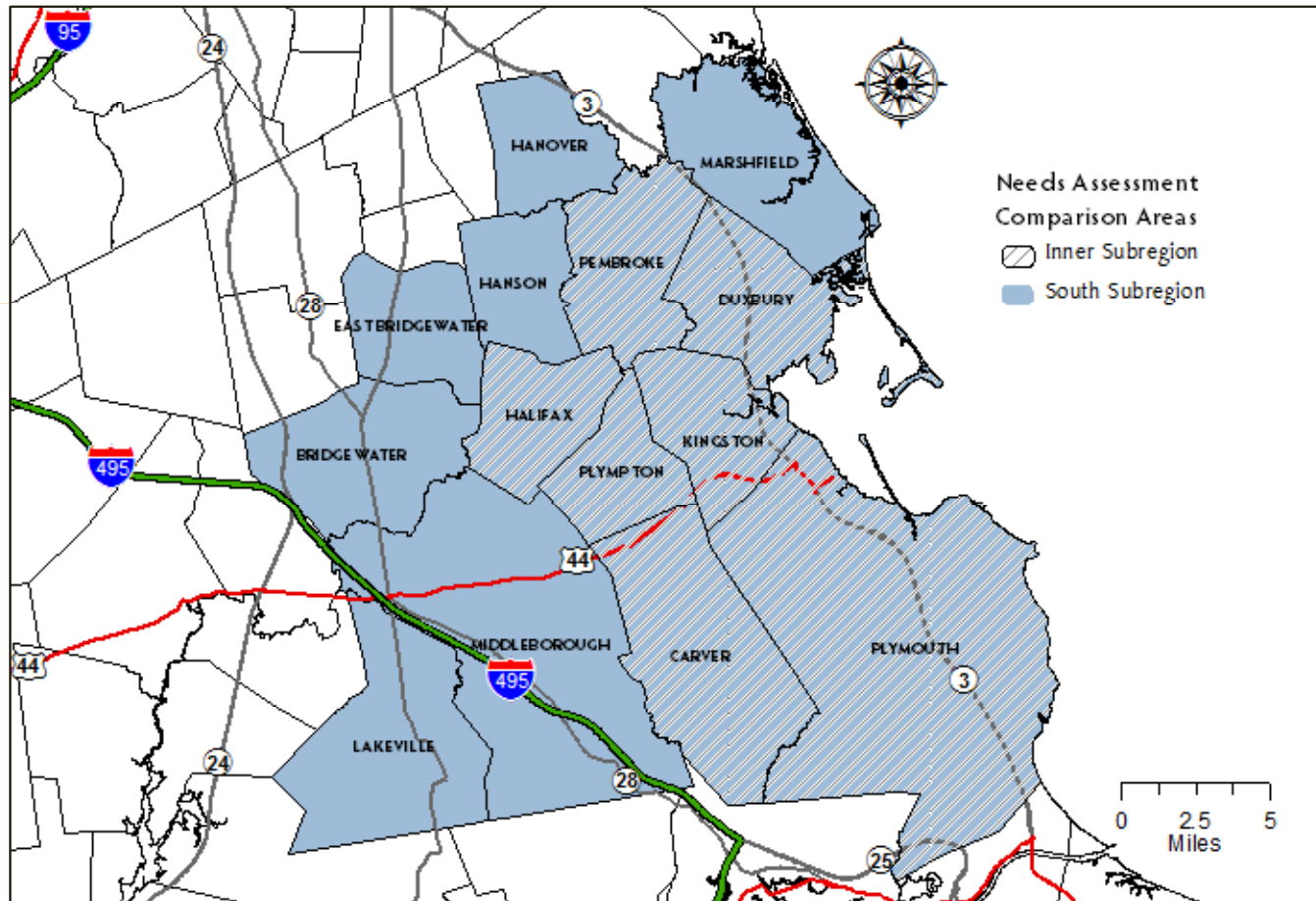
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# HOUSING NEEDS ASSESSMENT

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# Geographic Areas

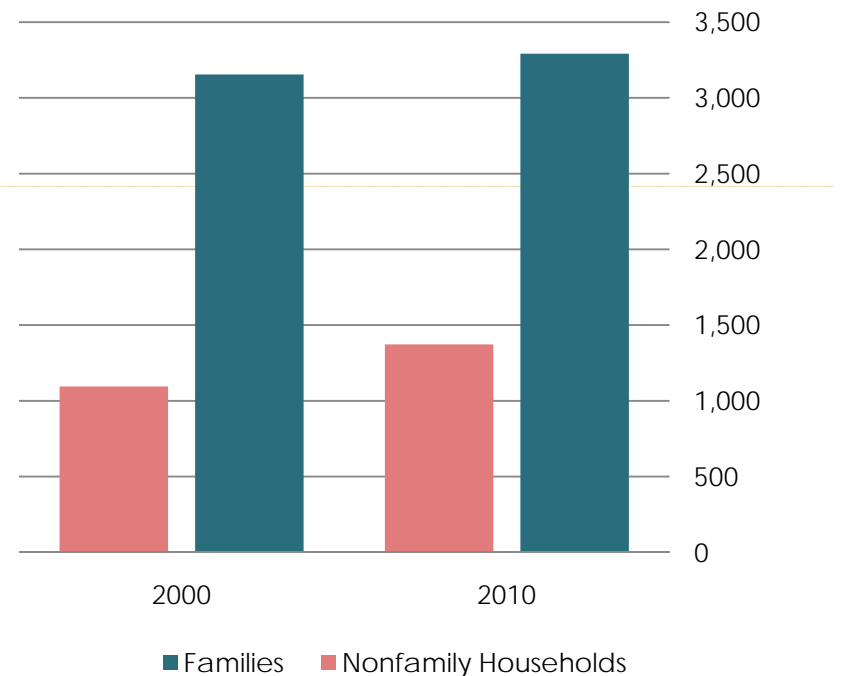


# Kingston Households

- **Are changing!**
- Like all towns, Kingston is gaining households faster than families.
- From 2000 to 2010, Kingston's household growth rate was 9.8%; its family growth rate, 4.3%.

Household Types: Kingston

Source: Census 2000, Census 2010

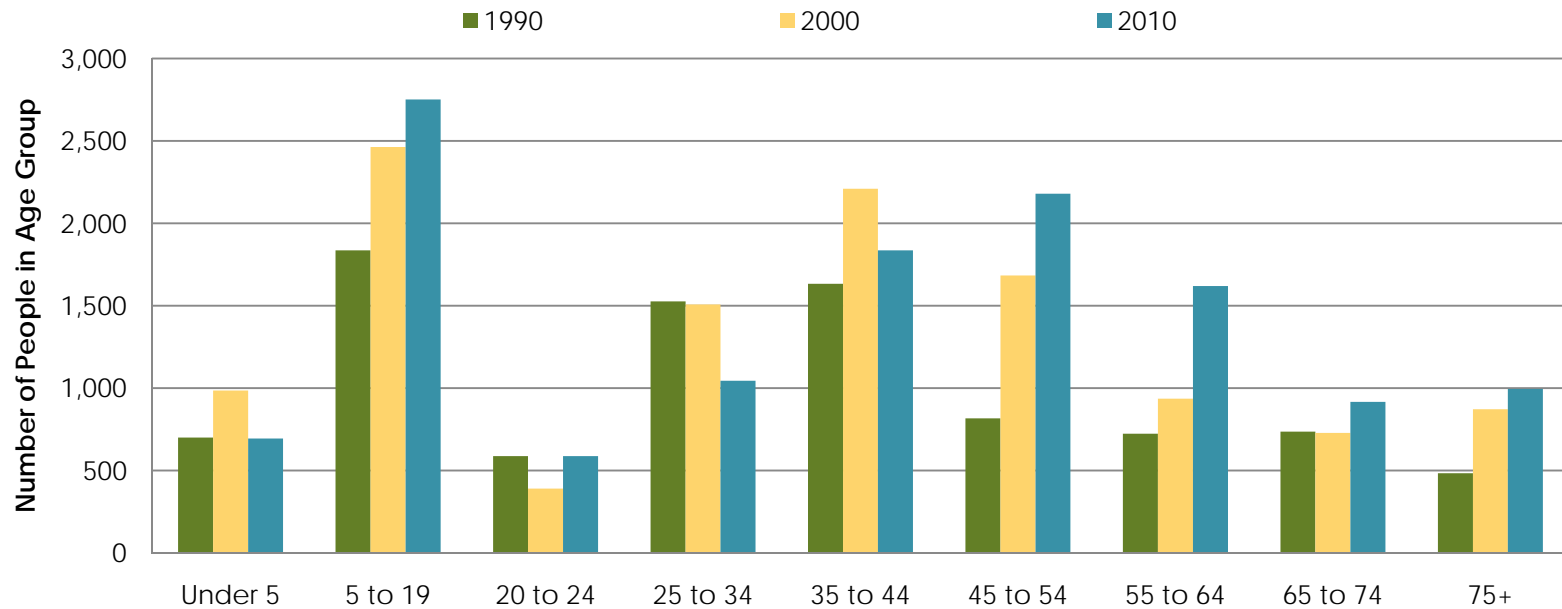


# POPULATION AGE

Population 65+ has increased  
57% in 20 years

### Change in Population by Age Group Kingston 1990-2010

Source: Decennial Census, 1990, 2000, 2010



# Relationships

Demographic Component	Census 2000	Census 2010	% Change
<b>Total population</b>	<b>11,780</b>	<b>12,629</b>	<b>7.2%</b>
People in households	11,496	12,399	7.9%
★ Householder	4,248	4,665	9.8%
Spouse	2,660	2,681	0.8%
★ Child	3,871	4,032	4.2%
Own child under 18 years	3,083	2,961	-4.0%
★ Other relatives	344	526	52.9%
Nonrelatives	373	495	32.7%
Unmarried partner	176	239	35.8%
In group quarters	284	230	-19.0%

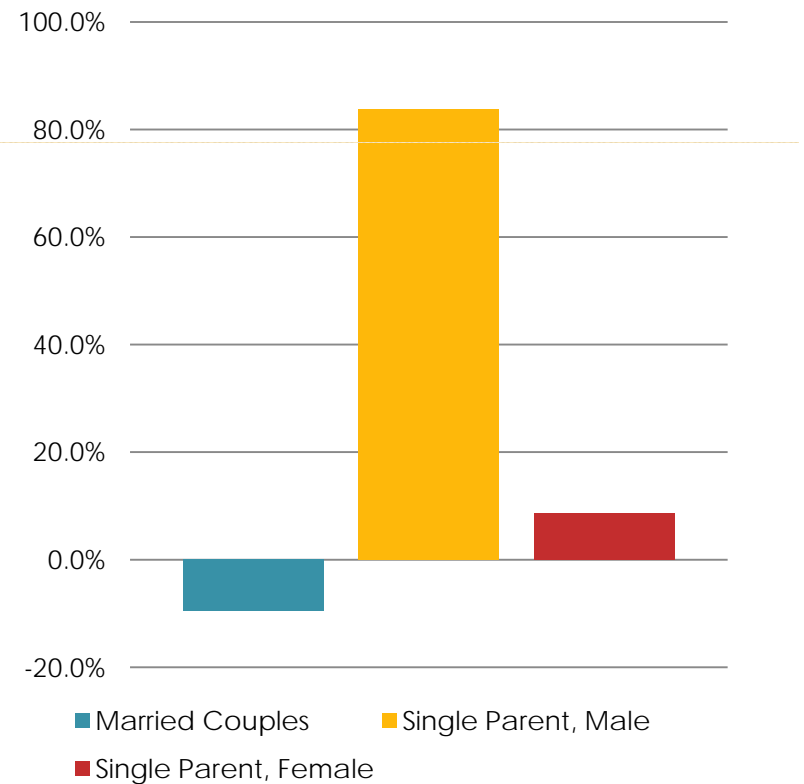
# Household Types

Demographic Component	Census 2000	Census 2010	% Change
Total Housing Units	4,525	5,010	10.7%
Occupied Units (Households)	4,248	4,665	9.8%
Homeowners	3,473	3,814	9.8%
Renters	775	851	9.8%
★ Average Household Size (All Households)	2.71	2.66	-1.8%
Homeowners	2.86	2.80	-2.1%
Renters	2.03	2.03	0.0%
★ One-Person Households	926	1,139	23.0%
One-Person Householder 65+ years	469	530	13.0%
★ Families with Dependent Children	1,631	1,554	-4.7%

# Family Households

Family Type	Census 2000	Census 2010
Married Couple	2,660	2,681
w/ children <18	1,379	1,248
Single Parent, Male	99	169
w/ children <18	43	79
Single Parent, Female	379	442
w/ children <18	209	227

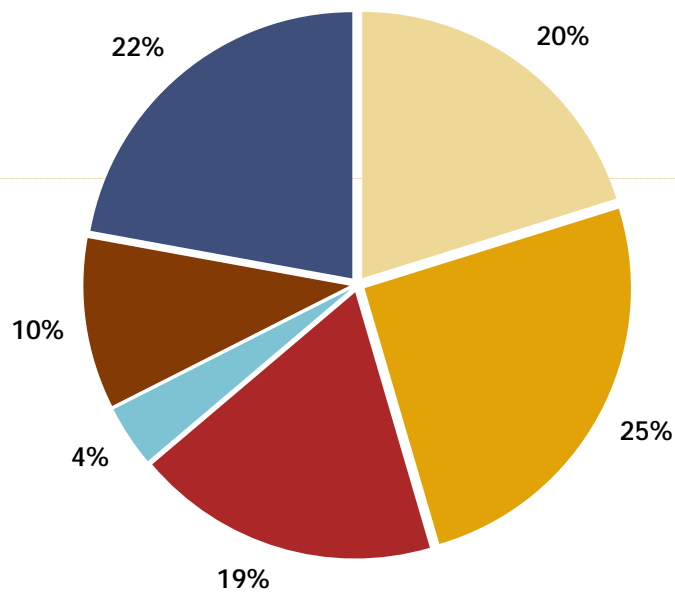
**Composition of Families**  
**% Change in Families with Children under 18**



# Nonfamily Households

Nonfamily Households by Type

Source: ACS 2005-2009



- Single Male, 15-64 yrs.
- Single Female, 15-64 yrs.
- Nonfamily, 2+ People, 15-64 yrs.
- Nonfamily, 2+ People, 65+ yrs.
- Single Male, 65+ yrs.
- Single Female, 65+ yrs.

- One-person households represent the vast majority of all nonfamily households.
- The number of one-person households is up 23% since 2000.
- Nonfamily households with 2+ people: up 27%. In most cases, nonfamily households with more than one person are two-person households.



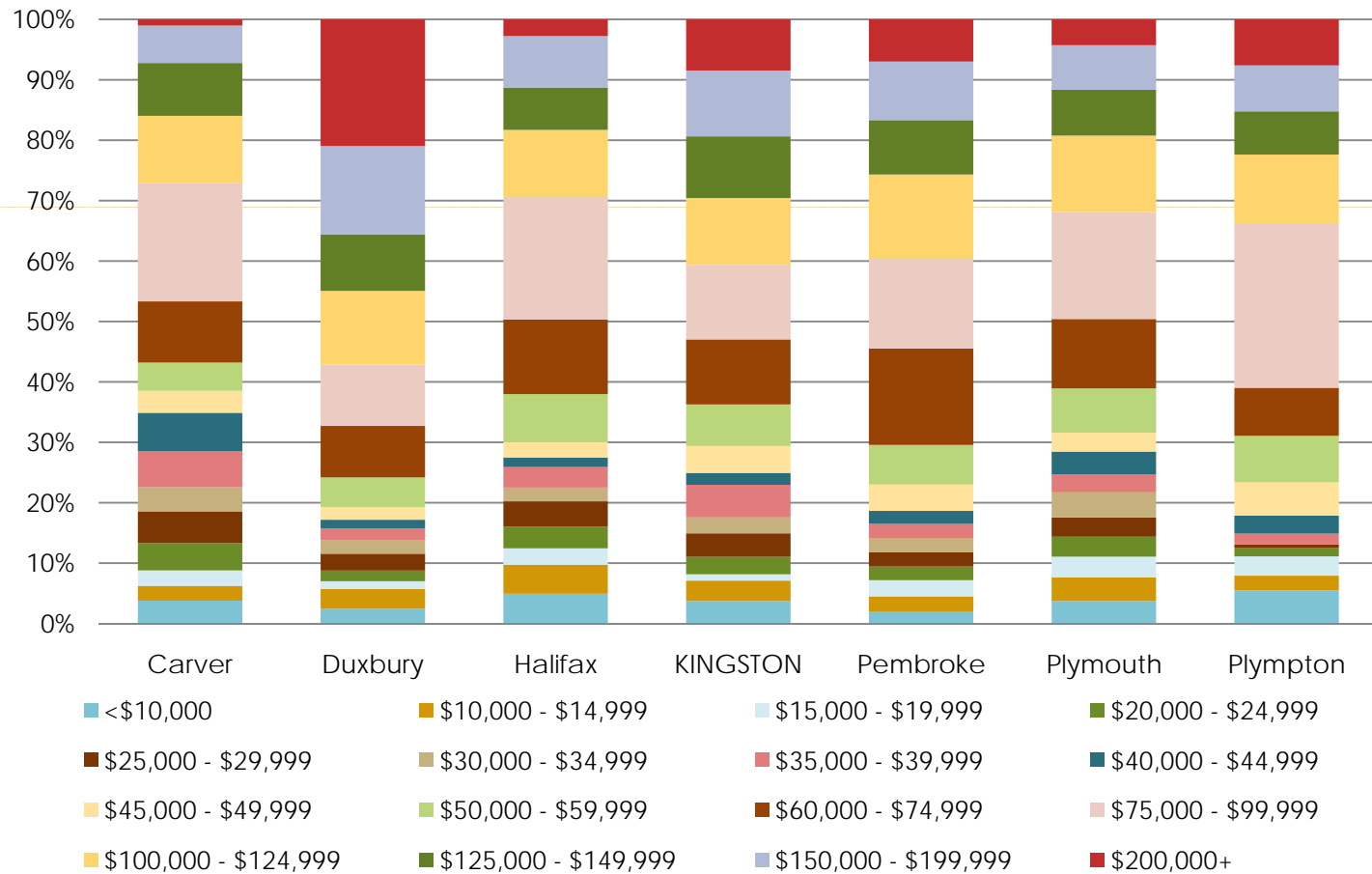
# Household Wealth

- The South Shore is a relatively wealthy area.
- Most households live in single-family homes, and most are homeowners.
- In Kingston and most of the surrounding towns, 70%+ of all households have incomes above the income limits for most housing subsidy programs.
- Kingston's median household income is 1.23 higher than the statewide median.

# Household Incomes

## Household Income Distribution

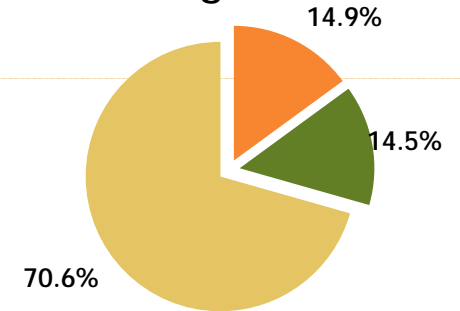
Source: ACS 2005-2009



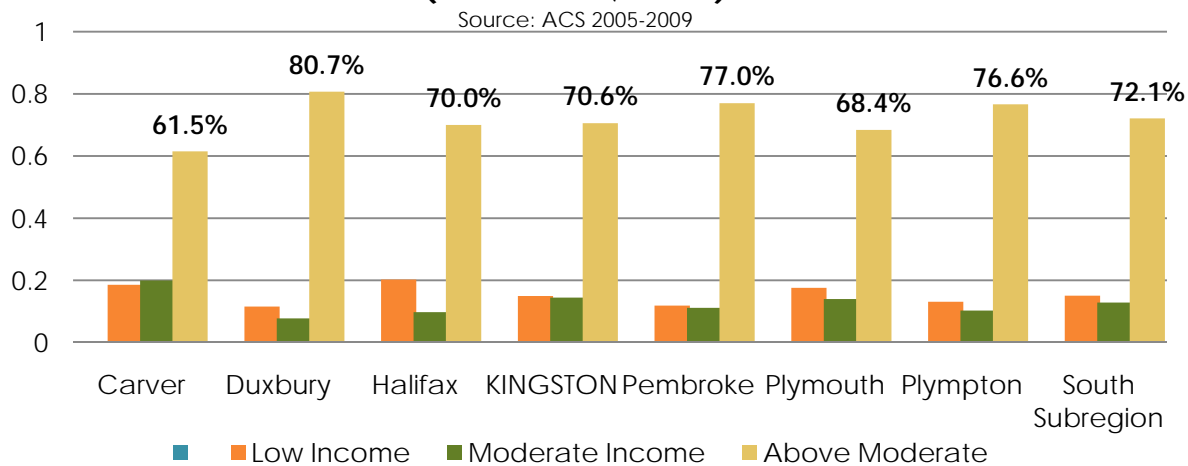
# Lower-Income Households

- Kingston:
  - 8.2% very low income
  - 6.8% low income
  - 14.5% moderate income
  - Total LMI: 1,283 households

Low-Moderate Income Households in Kingston



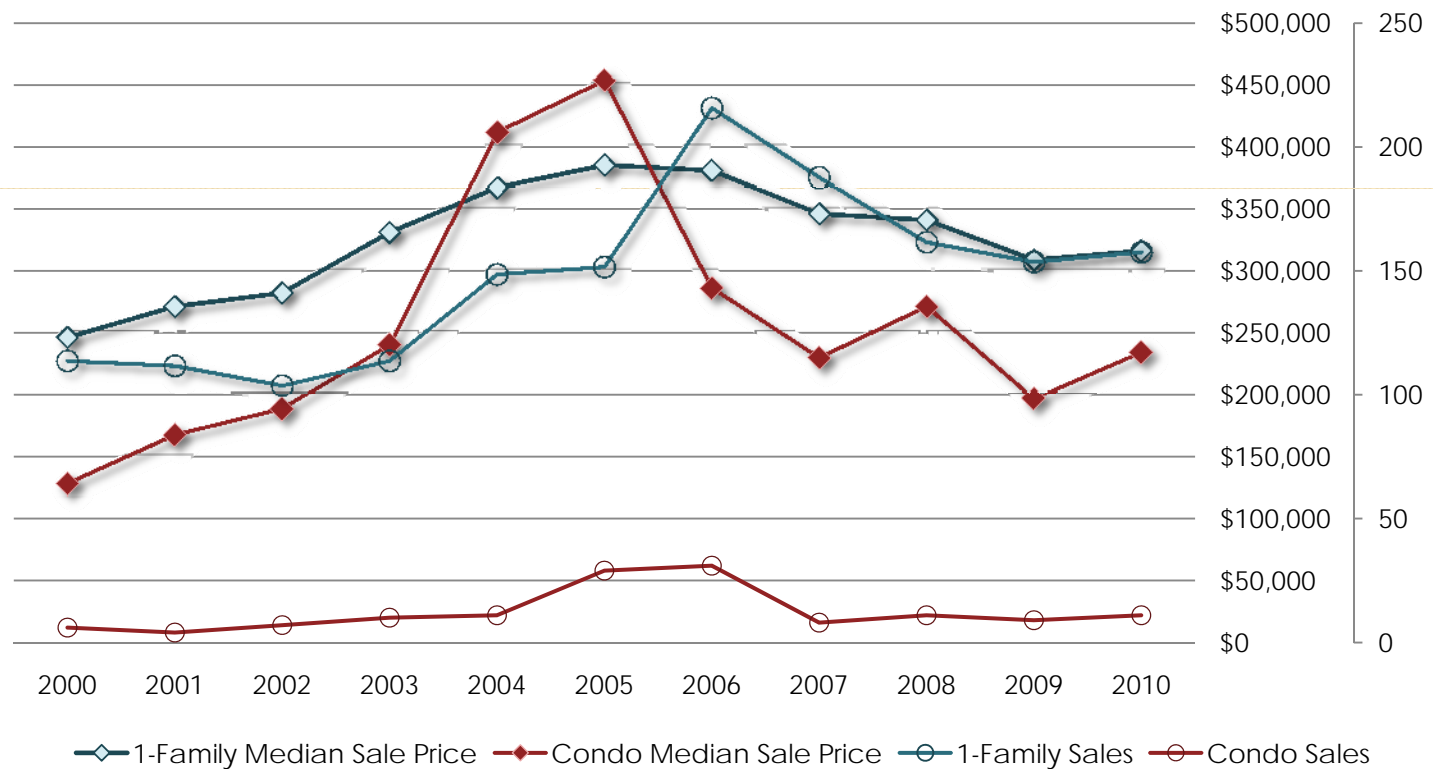
Households Above Low- and Moderate-Income (Estimated; 2009)



# Housing Costs: Homeownership

## Housing Sale Prices in Kingston, 2000-2010

Source: The Warren Group



★ Price affordable to moderate-income homebuyer: \$187,000±  
(assuming 4-person household)

# Housing Cost Burden

- Kingston homeowners with a mortgage:
  - 43.1 percent spend **more than 30 percent** of their monthly gross income on housing (principal, interest, insurance, taxes)
  - 15.5 percent spend **more than 50 percent** of their monthly gross income on housing costs.
- All homeowners (with or without mortgage) spending more than 30 percent: 39.3 percent
- **1,418 housing cost burdened homeowners**

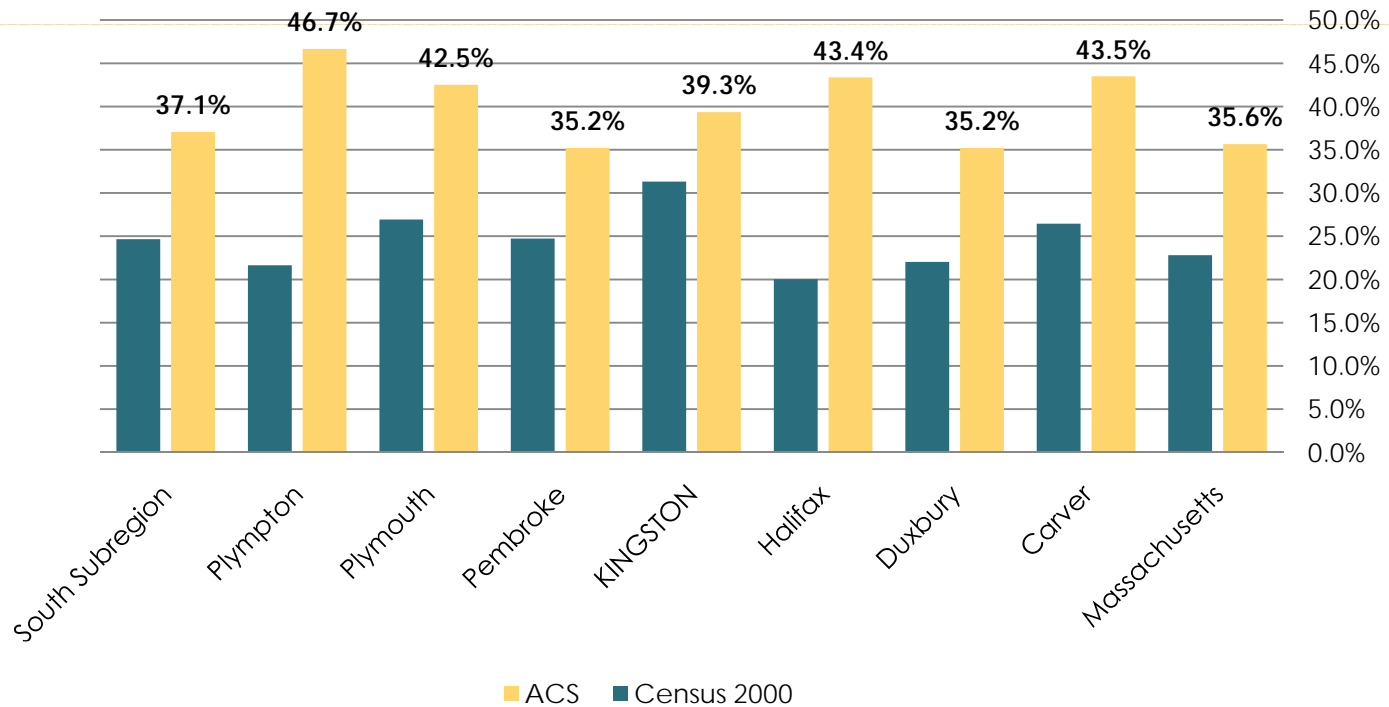
# HOUSING COST BURDEN

Homeowners in Kingston's region

26,304 cost burdened homeowners in South Subregion

15,444 in Kingston & adjacent towns

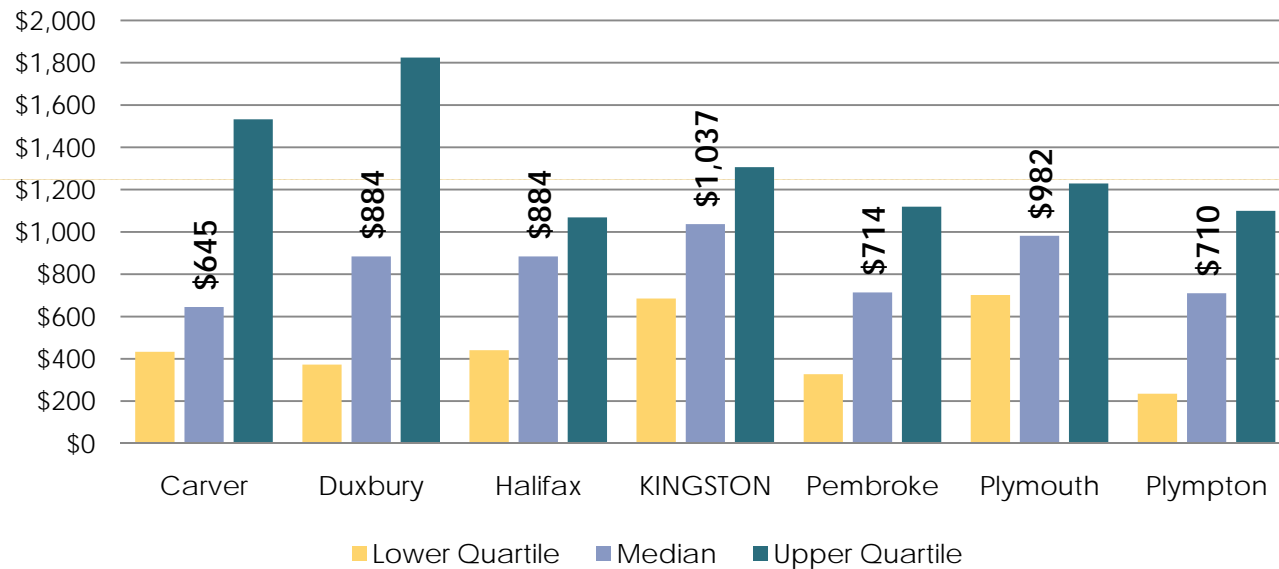
### Homeowners with Moderate or Severe Housing Cost Burden



# Housing Costs: Renters

Monthly Rents for Renter-Occupied Units  
in Kingston and Area Towns

Source: ACS 2005-2009



The median rent is affordable for moderate-income renters, but... renters with critical housing needs tend to be small, low- and very-low-income households. Moreover, no units are actually available for rent at these prices.



# Housing Cost Burden: Renters

- Kingston renters:
  - 58.4 percent spend **more than 30 percent** of their monthly gross income on housing (principal, interest, insurance, taxes)
  - 26.4 percent spend **more than 50 percent** of their monthly gross income on housing costs.
- **405 housing cost burdened renters**

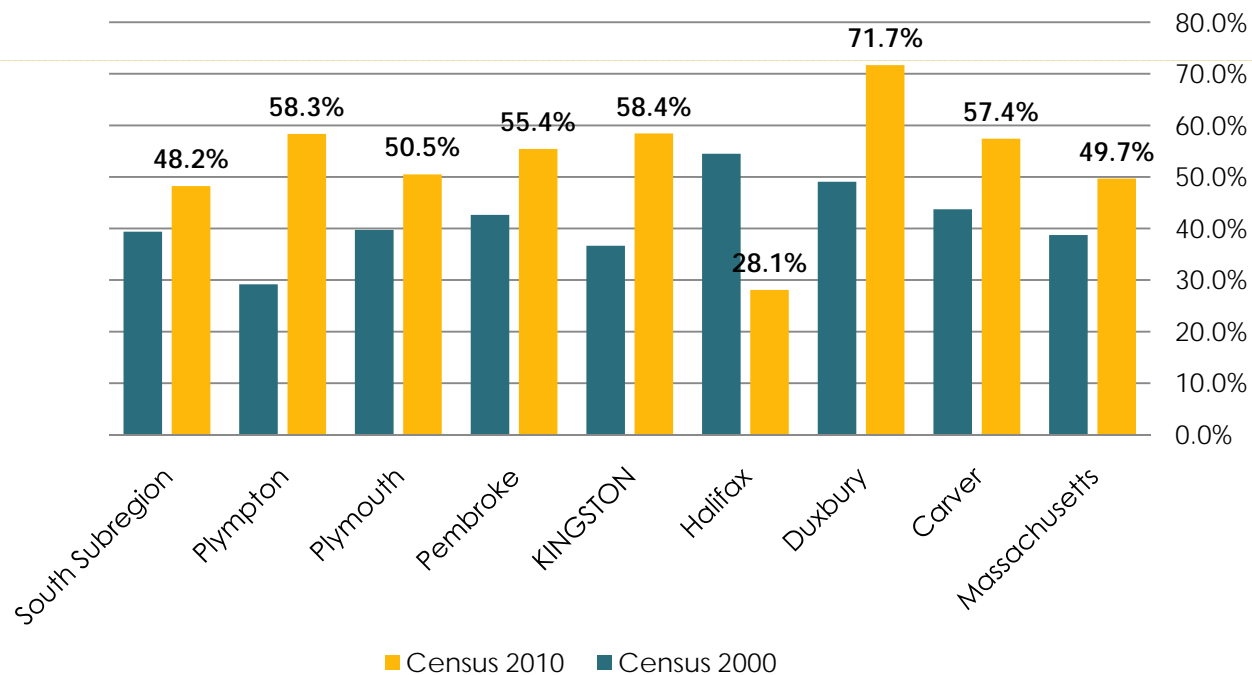
# HOUSING COST BURDEN

Renters in Kingston's region

2,984 cost burdened renters in South Subregion

1,763 in Kingston & adjacent towns

### Renters with Moderate to Severe Housing Cost Burden





Key Issues

◦ **FIVE-YEAR HOUSING GOALS**

# Numerical Targets

Target Component	Census 2000	Census 2010
Total <i>Year-Round</i> Housing Units	4,370	4,881
Chapter 40B Statutory Minimum	437	488
Existing Chapter 40B Inventory	215	215
Percent Affordable	4.9%	4.4%
Required for 10%	222	273
Minimum Annual Target	22	24

*Notes:*

\*Numbers in Census 2010 column are unofficial

\*\*Existing Chapter 40B inventory of 215 units assumes all previously approved comprehensive permit units will actually be built. Kingston's "official" Chapter 40B inventory currently includes only 170 units.

\*\*\*Minimum annual target is the minimum number of units required for Housing Plan certification.



Recommended Actions

◦ **IMPLEMENTATION**

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# Recommended Actions

- Establish an Affordable Housing Trust and empower it to invest CPA (and other) funds in affordable housing development
- Simplify and clarify zoning provisions that could be effective for creating affordability, e.g.:
  - RDEOS
  - PRD
- Loosen regulatory constraints on multi-family housing
- Loosen housing constraints in and around the town center

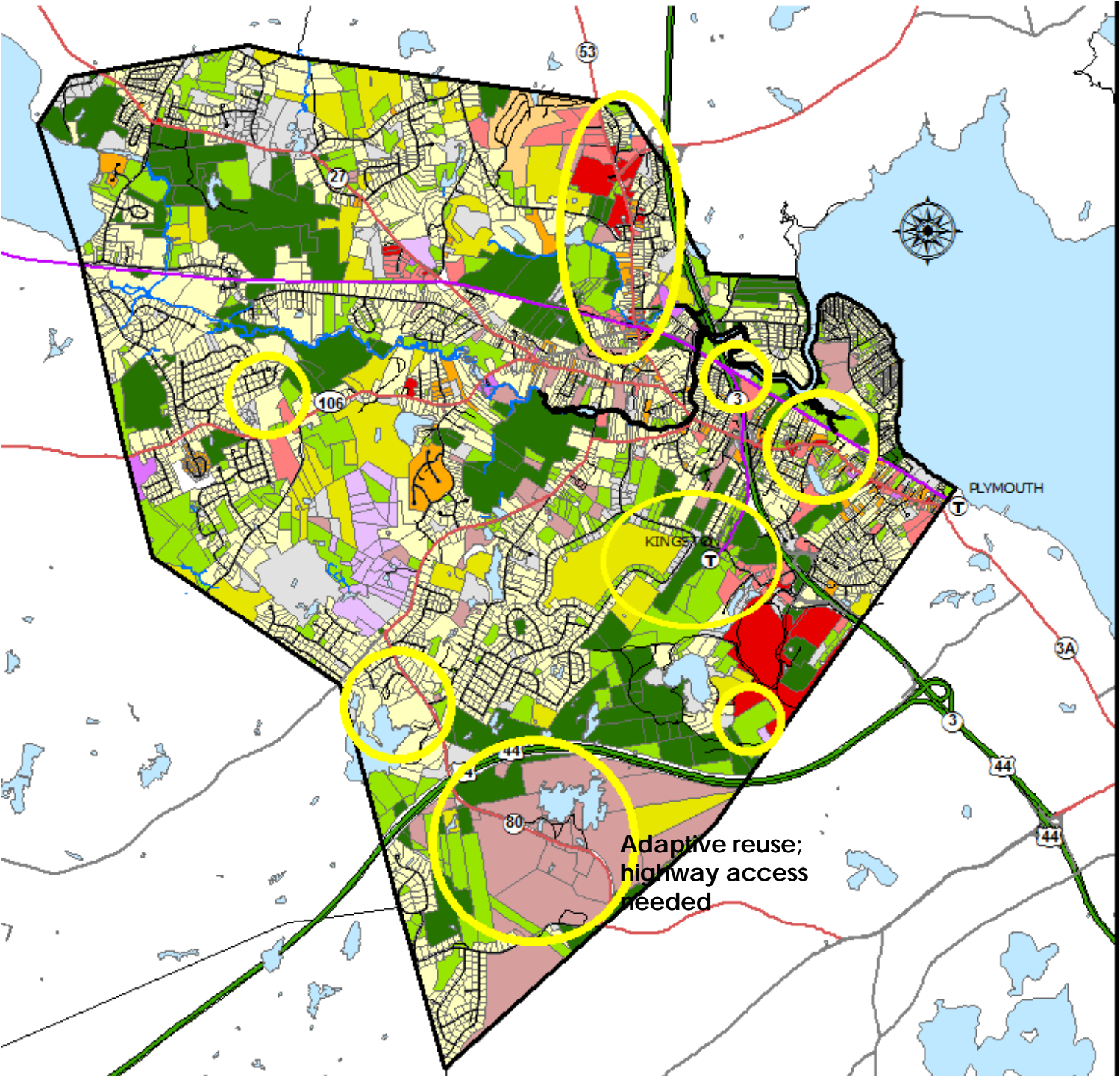


# Recommended Actions

- Modernize the accessory apartment bylaw
- Adopt clear, realistic guidelines for comprehensive permits, addressing matters such as:
  - Scale
  - Building design
  - Landscaping standards
  - Rental housing needs
  - Preferred locations

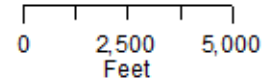
# Kingston Housing Plan

## Potential Housing Opportunities



Adaptive reuse;  
highway access  
needed

- Open Water
- Rivers & Streams
- Stations
- Commuter Rail Line
- ROADWAYS**
- Limited Access Highway
- Multi-lane Hwy, not limited access
- Other Numbered Highway
- Major Road, Collector
- Local Roads
- Existing Land Uses**
- Single-family
- Mobile home
- Multi-family
- Retail
- Commercial
- Chapter 61, 61A, 61B
- Outdoor Recreation
- Vacant Land
- Manufacturing
- Other Industrial
- Public
- Educational, Religious, Charitable
- Undetermined
- Areas with housing development potential





Kingston Affordable Housing Plan

 **DISCUSSION**

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