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

HOUSING NEEDS ASSESSMENT
Geographic Areas

[Map showing various geographic areas with labels like Hanover, Marshfield, Habink, Pembroke, Dartmouth, and more.]
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%.

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**Household Types: Kingston**

Source: Census 2000, Census 2010

<table>
<thead>
<tr>
<th>Year</th>
<th>Families</th>
<th>Nonfamily Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>1,000</td>
<td>1,500</td>
</tr>
<tr>
<td>2010</td>
<td>2,000</td>
<td>2,500</td>
</tr>
</tbody>
</table>

5/7/2011 Community Opportunities Group, Inc.
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

Number of People in Age Group

- 1990
- 2000
- 2010
# Relationships

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

## Demographic Component Census

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

### Table: Composition of Families

<table>
<thead>
<tr>
<th>Family Type</th>
<th>Census 2000</th>
<th>Census 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married Couple</td>
<td>2,660</td>
<td>2,681</td>
</tr>
<tr>
<td>w/ children &lt;18</td>
<td>1,379</td>
<td>1,248</td>
</tr>
<tr>
<td>Single Parent, Male</td>
<td>99</td>
<td>169</td>
</tr>
<tr>
<td>w/ children &lt;18</td>
<td>43</td>
<td>79</td>
</tr>
<tr>
<td>Single Parent, Female</td>
<td>379</td>
<td>442</td>
</tr>
<tr>
<td>w/ children &lt;18</td>
<td>209</td>
<td>227</td>
</tr>
</tbody>
</table>

### Graph: % Change in Families with Children under 18

- Married Couples
- Single Parent, Male
- Single Parent, Female

-5.0% increase in Married Couples, 20.0% decrease in Single Parent, Male, decrease in Single Parent, Female.
Nonfamily Households

- 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

Carver     Duxbury    Halifax    KINGSTON  Pembroke  Plymouth  Plympton

0%  10%  20%  30%  40%  50%  60%  70%  80%  90%  100%

$<10,000  $10,000 - $14,999  $15,000 - $19,999  $20,000 - $24,999  $25,000 - $29,999  $30,000 - $34,999  $35,000 - $39,999  $40,000 - $44,999  $45,000 - $49,999  $50,000 - $59,999  $60,000 - $74,999  $75,000 - $99,999  $100,000 - $124,999  $125,000 - $149,999  $150,000 - $199,999  $200,000+
Lower-Income Households

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

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

Source: ACS 2005-2009
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 costs (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
26,304 cost burdened homeowners in South Subregion
15,444 in Kingston & adjacent towns
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 costs (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

- South Subregion: 48.2% Census 2010, 58.3% Census 2000
- Plympton: 58.3% Census 2010, 50.5% Census 2000
- Plymouth: 55.4% Census 2010, 58.4% Census 2000
- Pembroke: 58.4% Census 2010, 71.7% Census 2000
- Kingston: 28.1% Census 2010, 57.4% Census 2000
- Duxbury: 49.7% Census 2010, 50.5% Census 2000

Census 2010 vs Census 2000
Key Issues

FIVE-YEAR HOUSING GOALS
### Numerical Targets

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

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
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 Affordable Housing Plan

DISCUSSION