

Housing Production Plan Community Workshop

Princeton, MA

Monday, May 16, 2022 6:30 - 8:00 pm





Agenda

Introductions

Presentation

Breakout Group Activity

Final Thoughts

Housing Production Plan

A Housing Production Plan is a way for municipalities to better understand local housing need & demand, development constraints & opportunities, plus create a vision for future affordable housing.

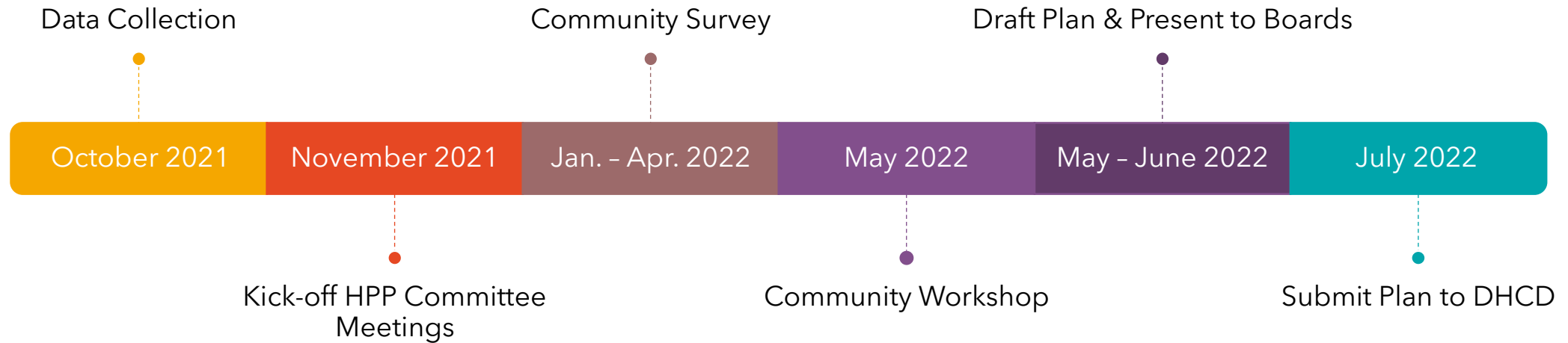




How can a Housing Production Plan help Princeton?

1. Address unmet housing needs and demands
2. Establish a community vision for the future of housing with clear goals and objectives
3. Help the Town reach the State 10% affordable housing goal
4. Help prevent unwanted 40B developments under comprehensive permitting
5. Influence the type, location, and amount of housing being developed

Project Timeline





Chapter 40B & Comprehensive Permits

Summary of M.G.L.
Chapter 40B



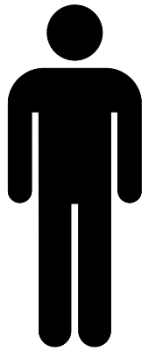
M.G.L. Chapter 40B

- Every municipality in Massachusetts must maintain at least 10% of its housing stock deed-restricted as “affordable” to households earning 80% or less of the Area Median Income (AMI)
- Chapter 40B provides opportunities for developers to bypass local zoning in towns that are under this 10% threshold if their proposed developments include affordable units
- “Safe Harbor” options give towns opportunities to prevent undesired 40B development

What does *affordable* look like in 2022?

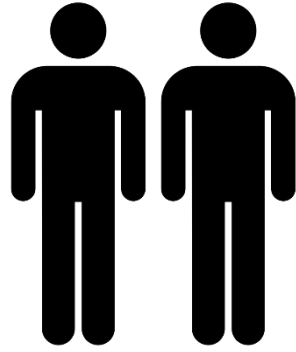
Area Median Income (AMI) for Princeton & surrounding communities in 2022

\$114,400



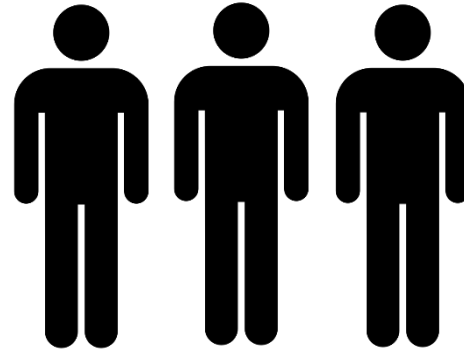
\$61,900

for a 1-person
household



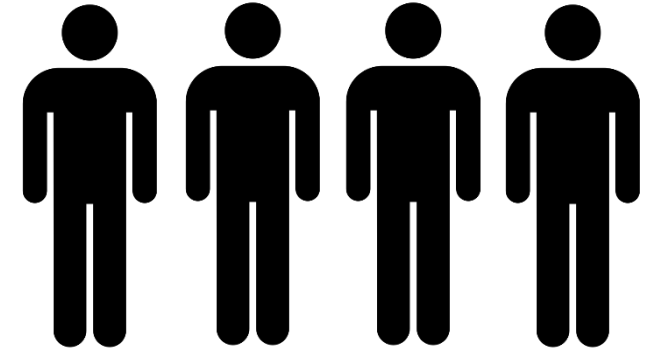
\$70,750

for a 2-person
household



\$79,600

for a 3-person
household



\$88,400

for a 4-person
household

Households eligible for “affordable housing” must earn 80% or less of the Area Median Income

Comprehensive Permitting & Safe Harbor

- In municipalities where less than 10% of their housing stock is deed restricted as affordable, a developer can legally bypass local zoning regulations and build more densely
- The proposed development needs to include long-term affordability restrictions with at least 25% of the units
- The Comprehensive Permit does *not* waive other permitting requirements such as building permits, State highway access permits, wastewater disposal permits, State building code requirements, or State Wetlands Protection Act requirements
- Communities can deny a developer a Comprehensive Permit by claiming “Safe Harbor” if they have an approved Housing Production Plan **AND** increase their affordable housing stock by at least 0.5% of the town’s existing housing units in 1 year or by 1.0% over 2 years

Subsidized Housing in Princeton

Total Housing Units (based on 2010 Census):

1,324 units

Subsidized Housing 10% Target:

132 units

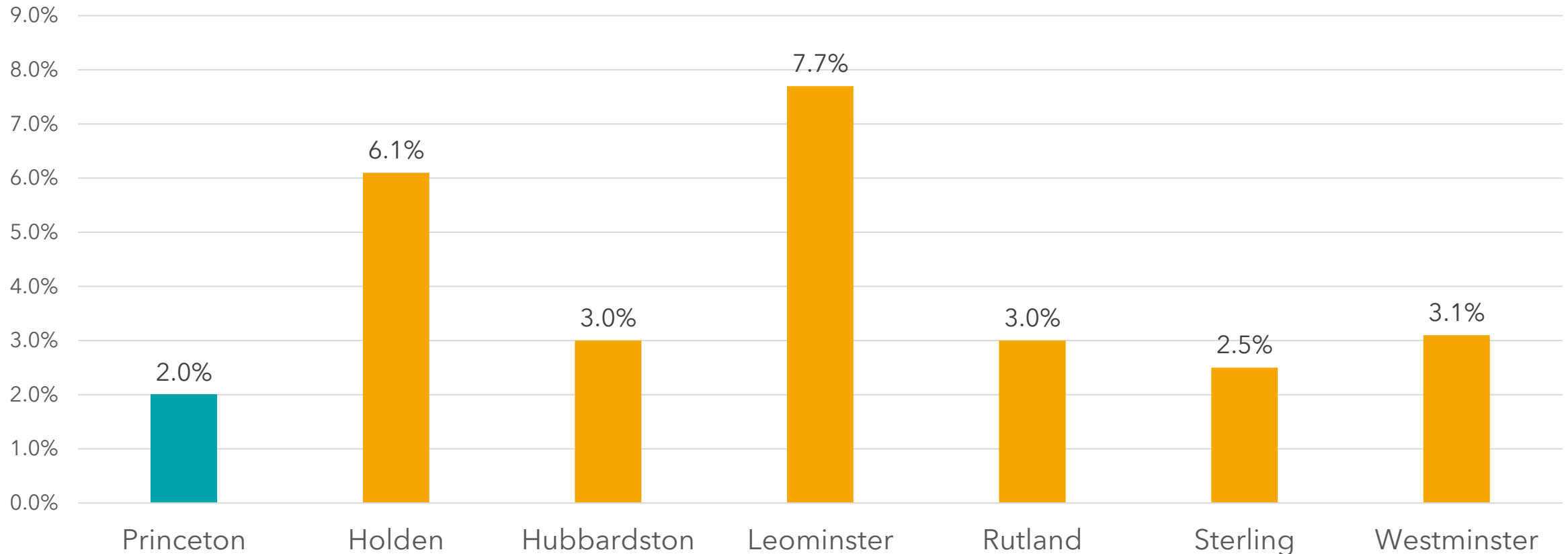
Number of units currently on the Subsidized Housing Inventory:

26 units (2.0%)

Number of units the Town needs to produce each year to achieve Safe Harbor:

6 units per year

Subsidized Housing: How does Princeton compare to its neighbors?





Community Data

Highlights of
Princeton's
population &
housing data

Households in Princeton

Source: 2020 American Community Survey 5-Year Estimates

1,267 Total households

12% of households are elderly single-person households

17% of householders live alone

28% of households have children under 18

12% of residents age 65+ have a disability

47.6 Median age

\$129,097 Median household income

26% of households earn less than \$75,000 annually

Housing Characteristics in Princeton

Source: 2020 American Community Survey 5-Year Estimates; Warren Group 2021

1,267 Total occupied housing units

94% Owner-occupied

6% Renter-occupied

0.0% Vacancy rate

→ In a "healthy" market, vacancy rates are between 4% - 6%

97% Single-family homes

12% of housing units have 1 or 2 bedrooms

\$393,700 Median home value

\$445,000 Median sale price of homes in 2021

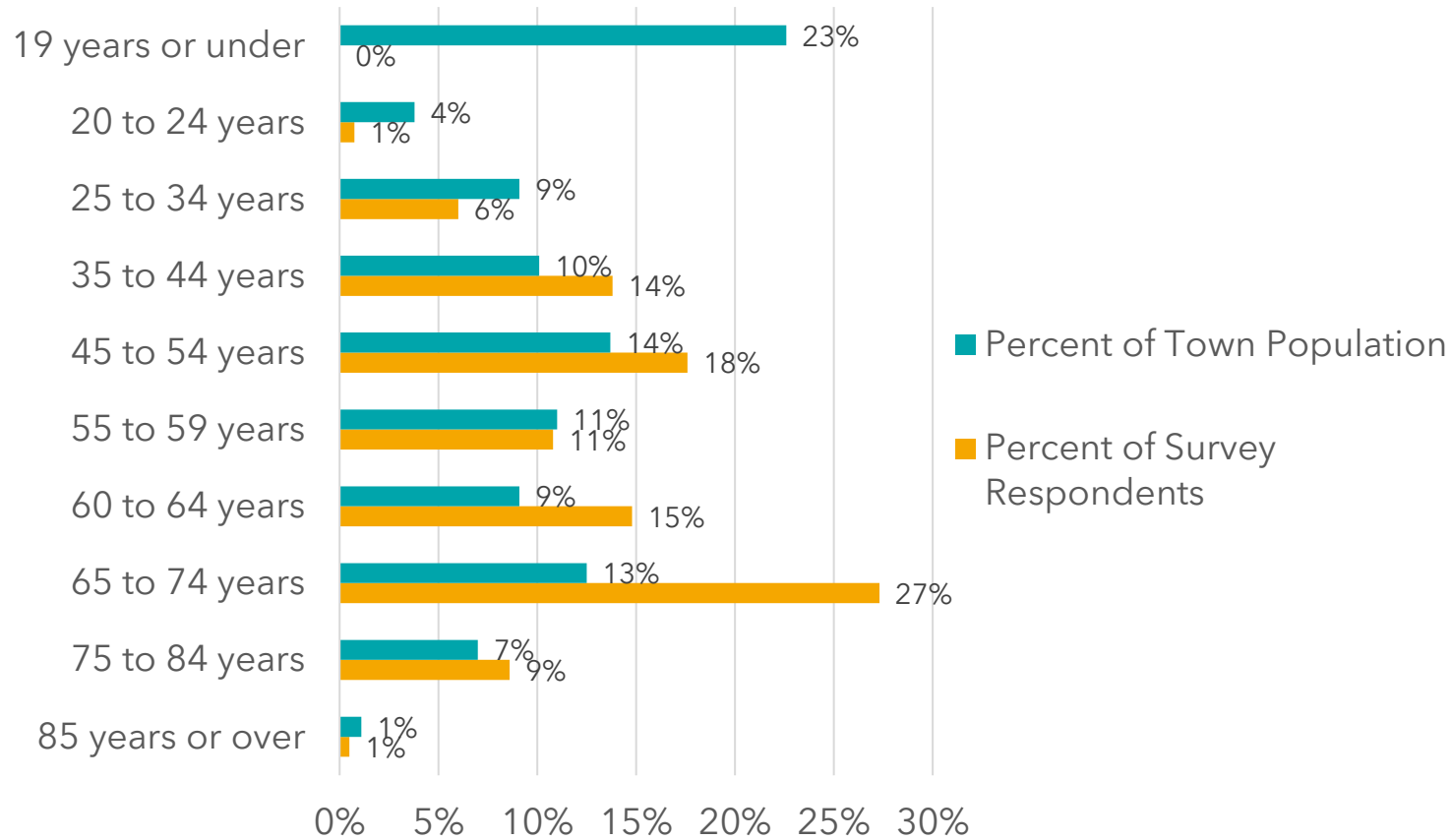


Community Survey Results

Important takeaways
from the community
survey

Who completed the survey?

Age: Survey Respondents vs. Total Population



96% of respondents are homeowners

48% of respondents have lived in town more than 20 years

What types of housing are needed and who is in need?

According to the survey results...

Most desired housing types

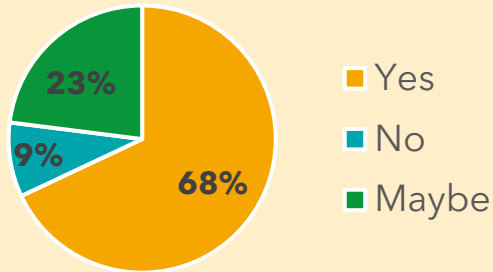
1. Small, market-rate homes geared towards seniors
2. Small, single-family market-rate homes geared towards first-time homebuyers
3. Medium-sized single-family homes
4. Cottage housing community
5. Accessory dwelling units

Populations most in need of increased housing options

1. Seniors
2. First-time homebuyers
3. Low-income households
4. Families
5. Young professionals

Residing in Princeton

Do you plan to live in your current residence as you age into retirement?



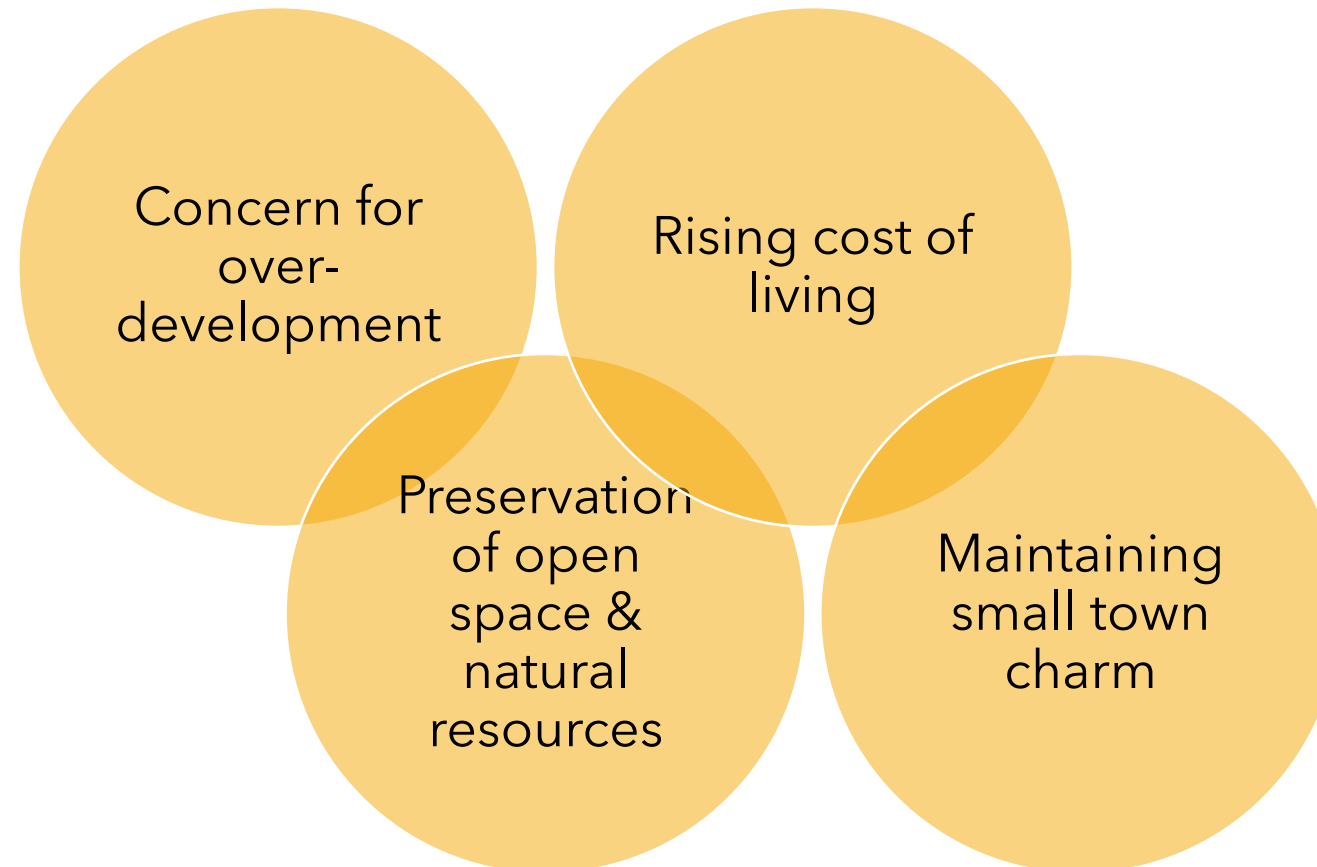
How important is it for you to remain in Princeton as you age?

61% Extremely Important or Very Important
27% Somewhat Important
12% Not so Important or Not at all Important

If you were to consider moving out of your community, what would drive your decision to move?

1. Maintaining your current home will be too physically challenging
2. Looking for a different home size that meets your needs
3. Wanting to live in a different climate
4. Maintaining your current home will be too expensive

Other Themes from Survey Results





Looking Ahead

What are Princeton's options to address its housing needs?

New zoning mandates

- Under the Economic Development Bill, Princeton is one of 175 municipalities in Massachusetts that will soon be required to adopt a zoning district that allows multi-family housing by-right, including certain size and density requirements
- Non-compliance risks loss of access to some State funding programs including MassWorks Infrastructure Program

*For more information on this, visit the MHP Housing Toolbox:
<https://www.housingtoolbox.org/complete-neighborhoods-initiative/mbta-zoning-technical-assistance>*

What options exist for fulfilling Princeton's housing needs?

1. Engage developers with Friendly 40B options
 - Town-owned land can be turned into a 40B development which residents can have some input on
2. Encourage housing development types such as *cluster developments* or *modest multi-family units* in suitable areas of town
3. Pursue reliable sources of funding for affordable housing initiatives such as an Affordable Housing Trust Fund or the Community Preservation Act (CPA)
4. Amend zoning to allow greater diversity in housing options and comply with Chapter 40A, Section 3A requirements

Building the “Missing Middle” Housing Supply

Missing Middle Housing is a term used to describe a range of housing types with multiple units that are compatible in scale and form with detached single-family homes.

Missing Middle Housing offers a greater choice in housing types that still blend into existing single-family neighborhoods, create more affordable housing options, and help reach sustainability goals.





Breakout Group Activity

Instructions for the
mapping activity

Breakout Group Activity

Instructions

- Break out into groups of no more than 10 people
- Each table has a large map of Princeton displaying 6 “study areas” with undeveloped that could *potentially* be locations for future housing, plus a group of pictures of different housing options
- Discuss amongst your group which housing option would be the best fit for each of the study areas
- Each study area must have one or more pictures assigned to it!
- Be prepared to discuss your reasoning at the end of the activity

Please keep an open mind, allow all members in the group to talk, and be creative!

Housing Types

Accessory Dwelling Unit (ADU)

Smaller, independent residential dwelling unit located in the same lot as a stand-alone single-family home.



Cottage House Community

A group of small, single-family dwelling units (generally 800-1,200 square feet) clustered around a common area, often providing connected backyards and a pedestrian friendly environment.



Housing Types

Condominiums

A group of detached or attached structures divided into several units that are each separately owned, surrounded by common areas which are jointly owned and maintained by a community association.



Townhouses

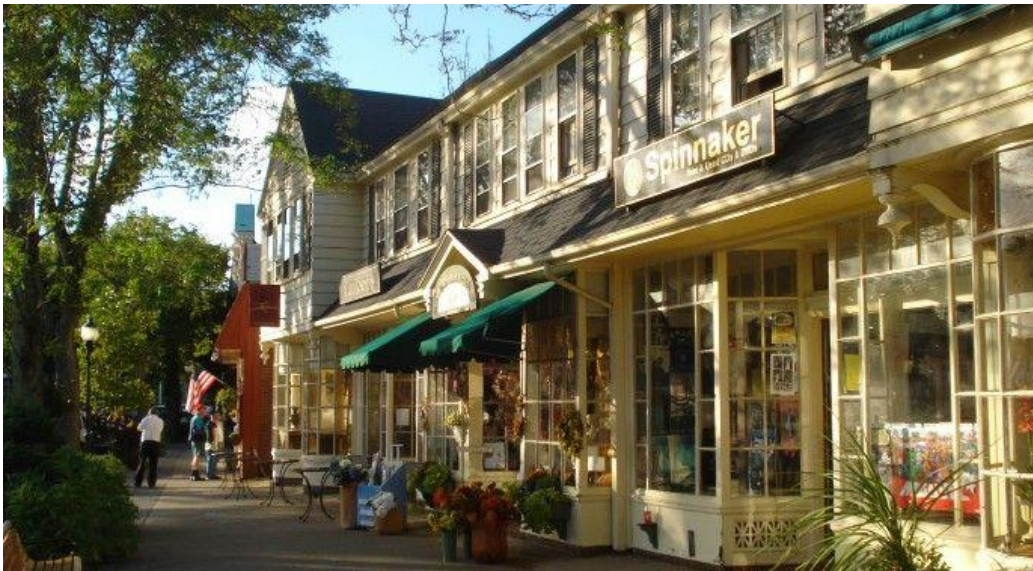
Small-to medium-sized attached structure that consists of 2-16 multi-story dwelling units placed side-by-side.



Housing Types

Mixed Use Residential/Commercial

A small- to medium-sized attached or detached structure consisting of two or more types of uses (residential, commercial, office, retail, medical, recreational, etc.) which are integrated vertically into a single building.



Pocket Neighborhood

A clustered group of neighboring houses or apartments gathered around a shared open space, all of which have a clear sense of territory and shared stewardship.



Housing Types

Small-scale Apartments

Small-to medium-sized structure, with 2-6 rental units arranged side-by-side and/or stacked.



Large-scale Apartments or Condos

One large structure or a group of multiple medium-to-large structures divided into numerous units that are each separately rented or owned, surrounded by common areas.



Resources for more information

Massachusetts Department of Housing and Community Development (DHCD):

<https://www.mass.gov/orgs/housing-and-community-development>

MassHousing:

<https://www.masshousing.com/programs-outreach/planning-programs>

Massachusetts Housing Partnership:

<https://www.mhp.net/>

Citizens' Housing and Planning Association (CHAPA):

www.chapa.org

Housing Toolbox for Massachusetts Communities:

<https://www.housingtoolbox.org/>

HPP Glossary of Terms

<https://www.mapc.org/resource-library/hpp-glossary/>

Housing Appeals Committee (Comprehensive Permit Process):

<https://www.mass.gov/service-details/housing-appeals-committee-hac>



Thank you!



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<https://www.cmrpc.org/>