



mapc.org/melrose-housing

Webinar #1
December 2, 2020

Welcome!

Introductions

- Tell us more about yourself at www.pollev.com/mapcpoll and/or introduce yourself in the chat!
- City of Melrose Office of Planning and Community Development
 - Denise Gaffey, Director
 - Emma Schnur Battaglia, Senior Planner
- Metropolitan Area Planning Council (MAPC)
 - John McCartin, Regional Housing and Land Use Planner



Introductions

- Advisory Committee
 - City Councillor Jack Eccles
 - Gregory Sampson, Melrose Planning Board
 - Ellen Connolly
 - Thais DeMarco
 - Jaron Green
 - Charlie Harak
 - Deepak Karamcheti
 - Seamus Kelley
 - Dana LeWinter
 - Gina Martinez



Agenda

- Welcome (5 min)
- Presentation + Discussion (80 min)
 - About the Plan
 - Existing Conditions
 - Population
 - Housing Stock
 - Affordability
- Next Steps (5 min)

Live polling

- We'll be asking questions. To respond:
- Open www.pollevo.com/mapcpoll in a web browser (e.g., Chrome, Firefox, Safari, Edge).
- **OR** text MAPCPOLL to 22333 to join the poll (normal rates apply).

About the Plan

What is an HPP?

A Housing Production Plan (HPP) is a **proactive strategy** for communities to plan for and guide development of housing.

An HPP helps a community understand its housing needs, set housing goals, and identify strategies to achieve them.



How did this plan come to be?

- Recommendation in *Melrose Forward*, the City's master plan
- City of Melrose was awarded \$40,000 Community Compact grant (state funding)
- MAPC provided \$15,000 in Technical Assistance funding

HPPs and Chapter 40B

HPP requirements defined in state law (Chapter 40B)

State Statute

Encourages municipalities to expand their affordable housing stock.

10% State Minimum

If a city is below 10%, affordable housing and mixed-income development not complying with local zoning can be approved by local ZBAs.

HPP to Safe Harbor

If a city is below 10%, it can produce an HPP, adopt the plan, begin to meet plan's targets, and apply for "safe harbor" from unwanted 40B development

HPP Components

Defined by Chapter 40B:

- Housing needs and demand assessment
- Housing goals
- Analysis of development constraints
- Identification of housing development opportunities (specific sites)
- Strategies (policies, programs, etc.) to achieve goals
- Affordable Housing production targets

Project Partners

- MAPC + City Staff
- Advisory Committee
- Melrose Community
- City Council + Planning Board

Public Engagement

- Planning for an all-virtual process due to COVID-19
- Emphasis on those who would most benefit from this plan (renters, people of color, non-English speakers, other underserved protected classes)
- Keeping it flexible

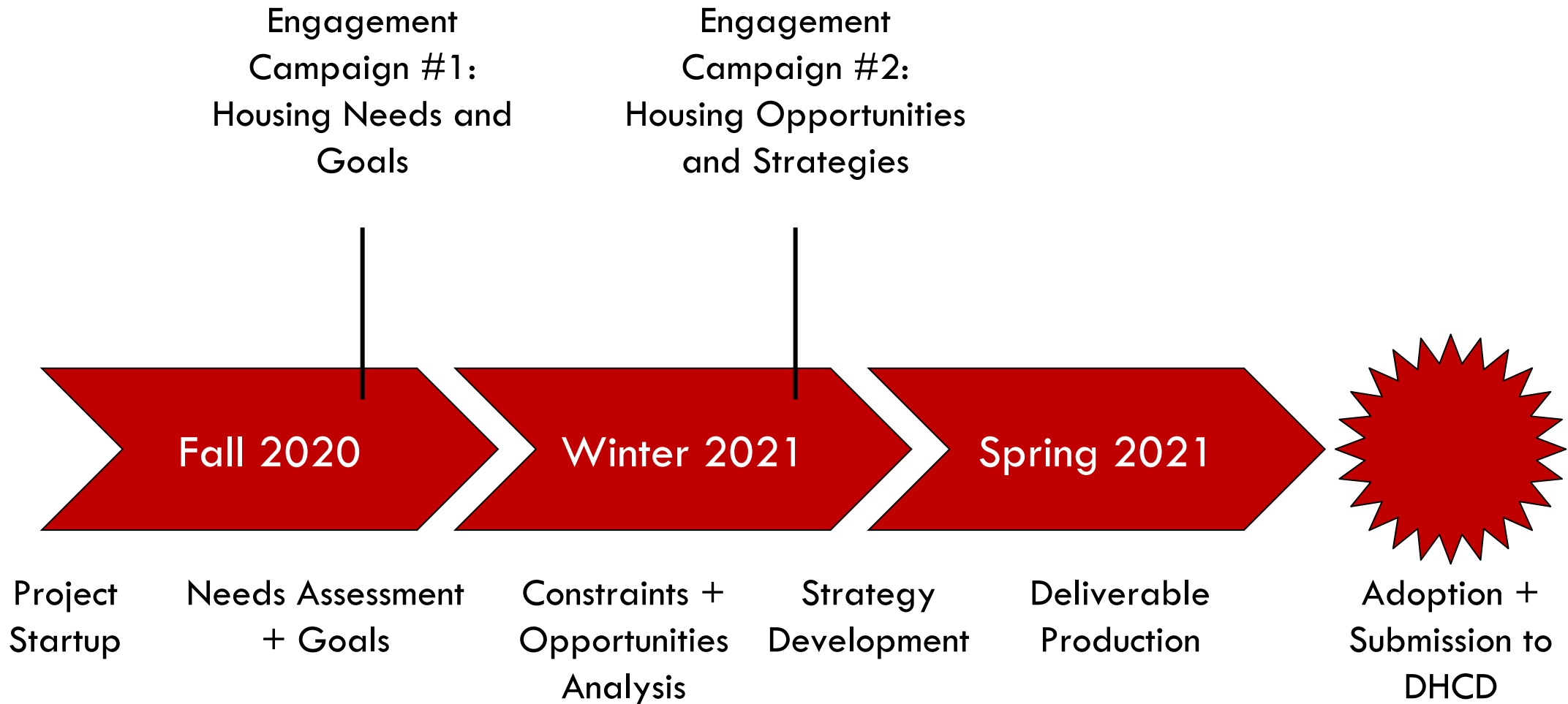
Methods

- Focus groups
- Two engagement campaigns
 - Campaign 1: Existing Conditions, Vision, and Goals (November–December)
 - Campaign 2: Development Constraints + Opportunities, Housing strategies (February–March)
- Additional online and print educational/feedback materials

Engagement Campaign #1

- This webinar!
- “Online Open House”
 - Roughly the same content as this webinar
 - Self-led, go at your own pace
 - Roughly 45 minutes
 - www.mapc.ma/melrose-hpp-open-house
 - Send to your neighbors, friends, and family
 - Open through December 13
- Purpose:
 - Equip the community with facts for public discussion
 - Better understand housing needs and challenges in the community
 - Work towards housing vision and goals

Timeline



Process Q&A

Existing Conditions Data Analysis

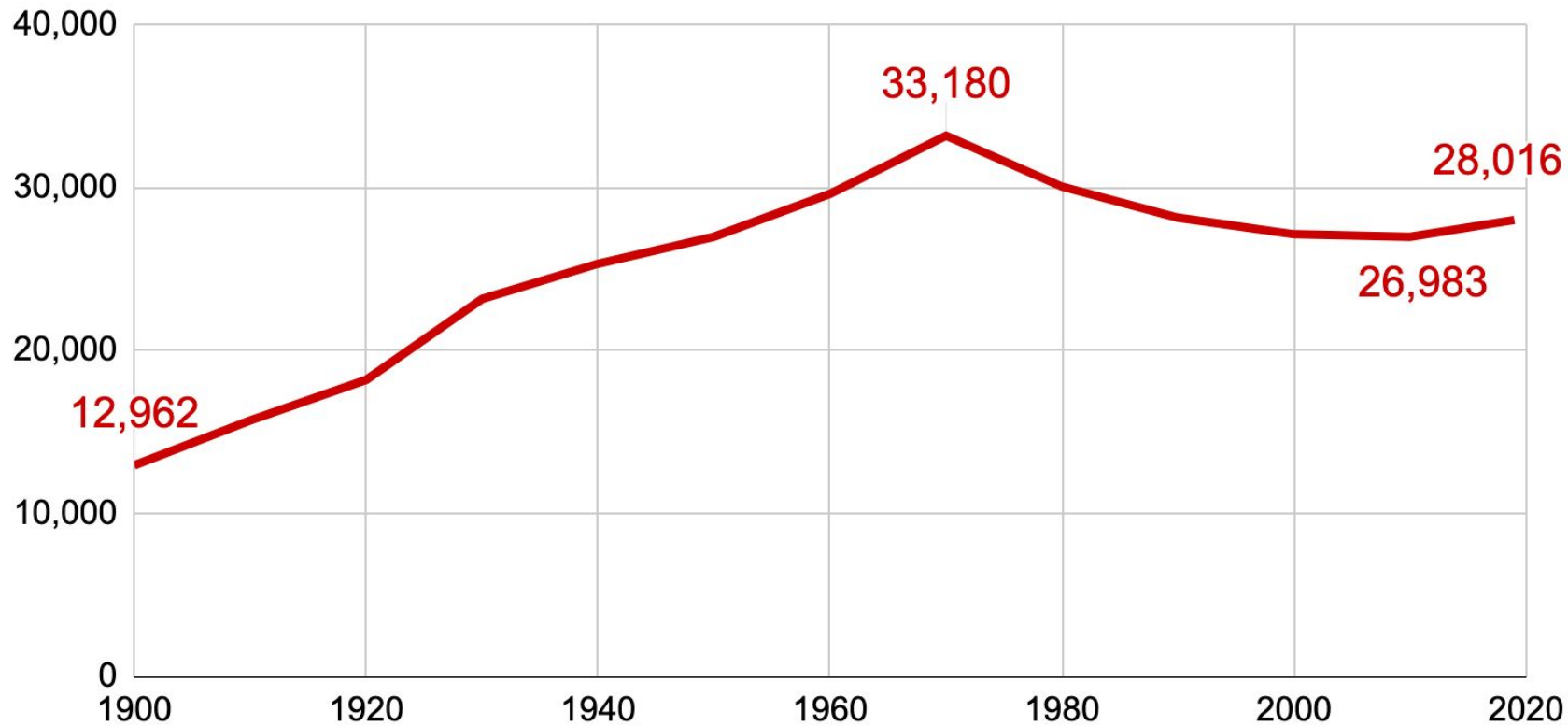
Questions to consider

- What data points are surprising?
- What would you like to learn more about?
- How do these data points relate to your housing story? To the housing story of your family and friends?
- What issues should this plan address?

Population

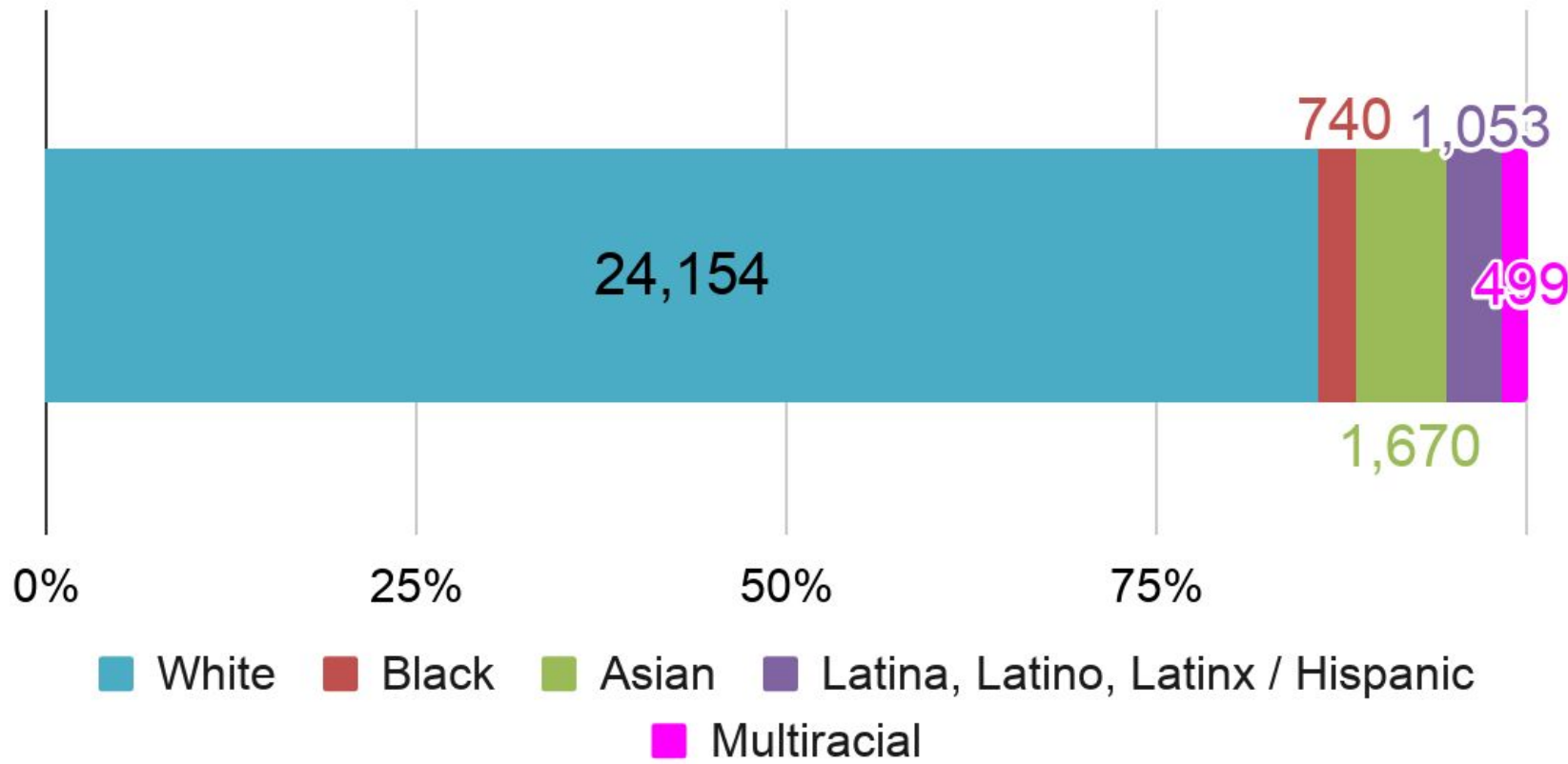
Melrose has been growing recently, but its population is still much lower than its 1970 peak.

Population, 1900-2019



Melrose is 85% non-Latinx White

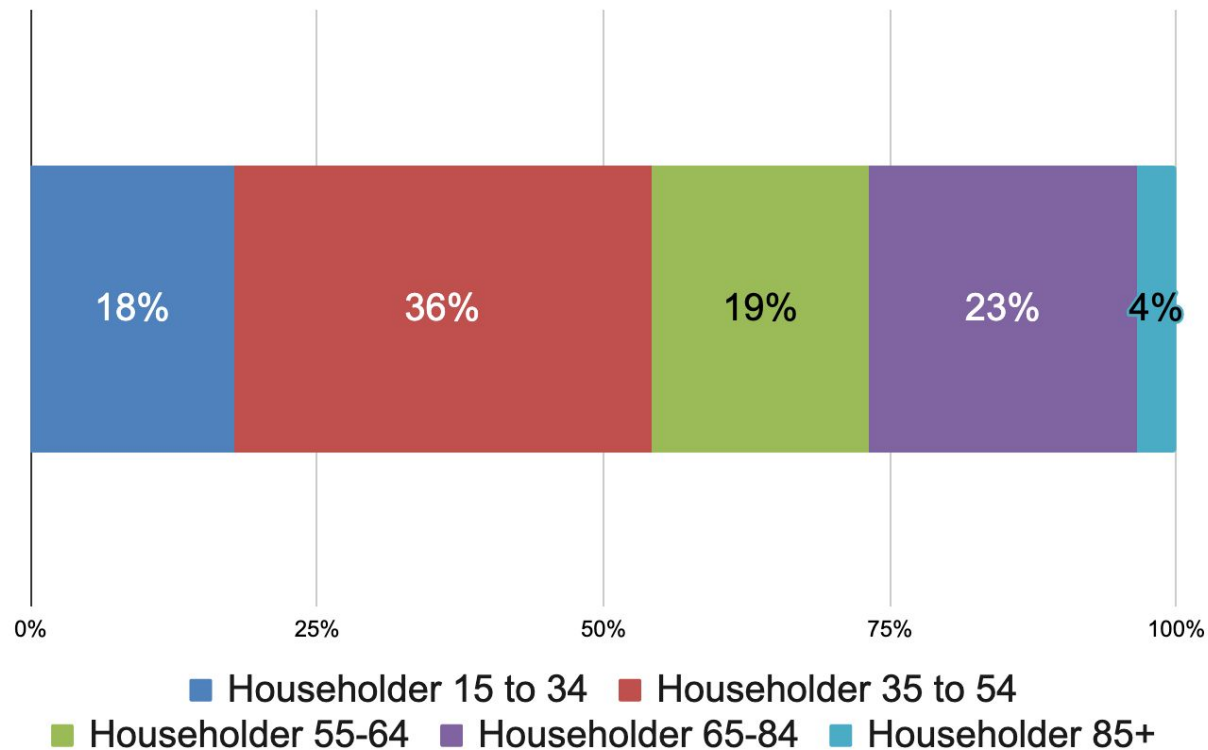
Population by Race/Ethnicity



Proportion of White people is down from 94% in 2000 and 89% in 2010.

More than a quarter of householders are seniors, and another 19% are between 55 and 64 years old.

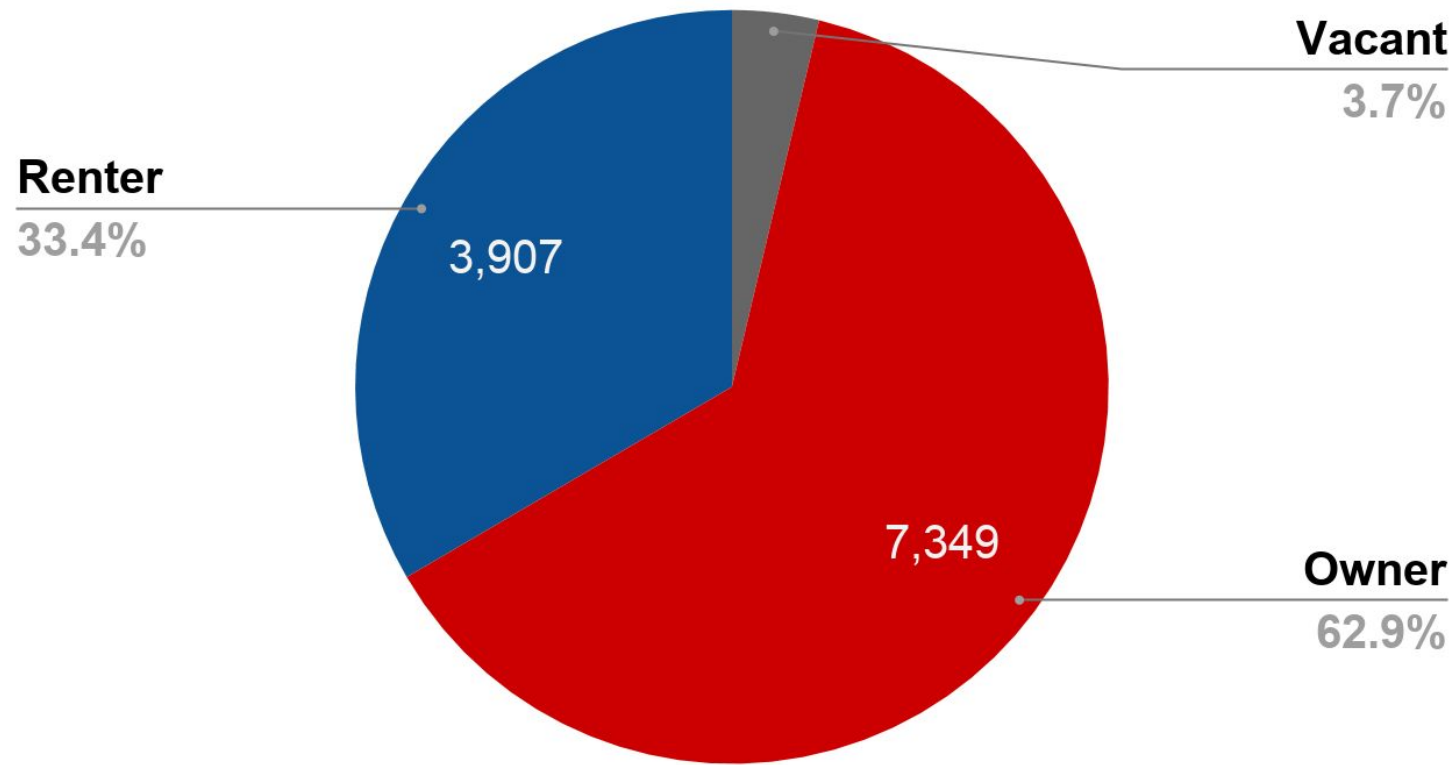
Age of Householder



Source: ACS, 2014-2018 5-year estimates

Most, but not all, Melrose households own their homes

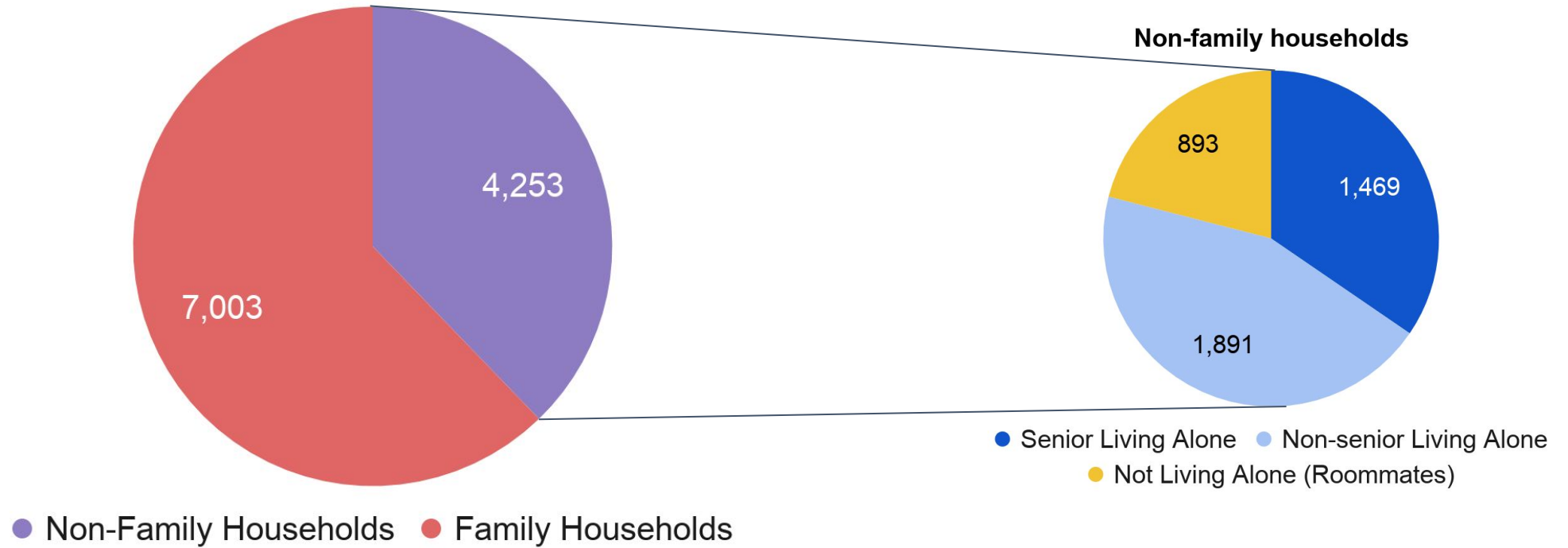
Housing Units by Occupancy and Tenure



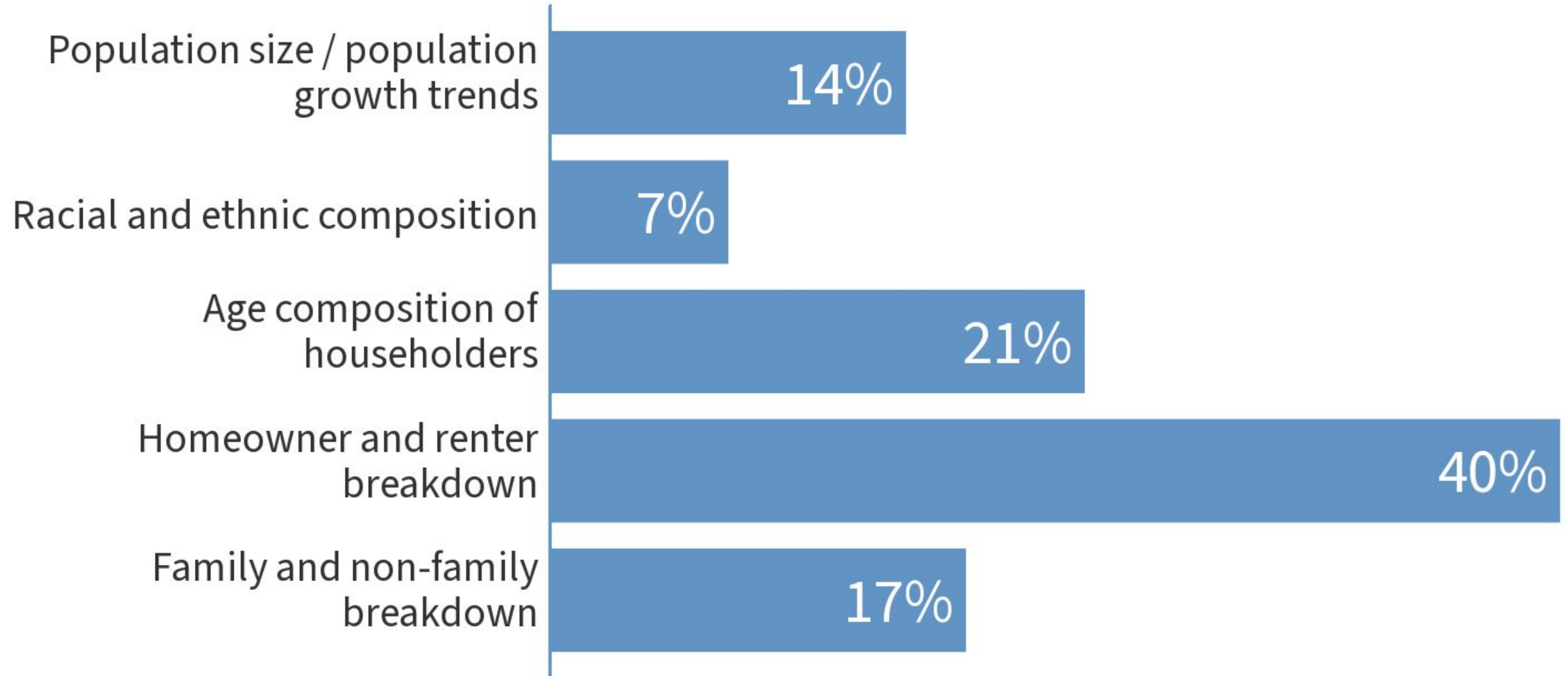
Source: ACS, 2014-2018 5-year estimates

Most, but not all, Melrose households are families

Household Types



What data points about Melrose's population did you find surprising?

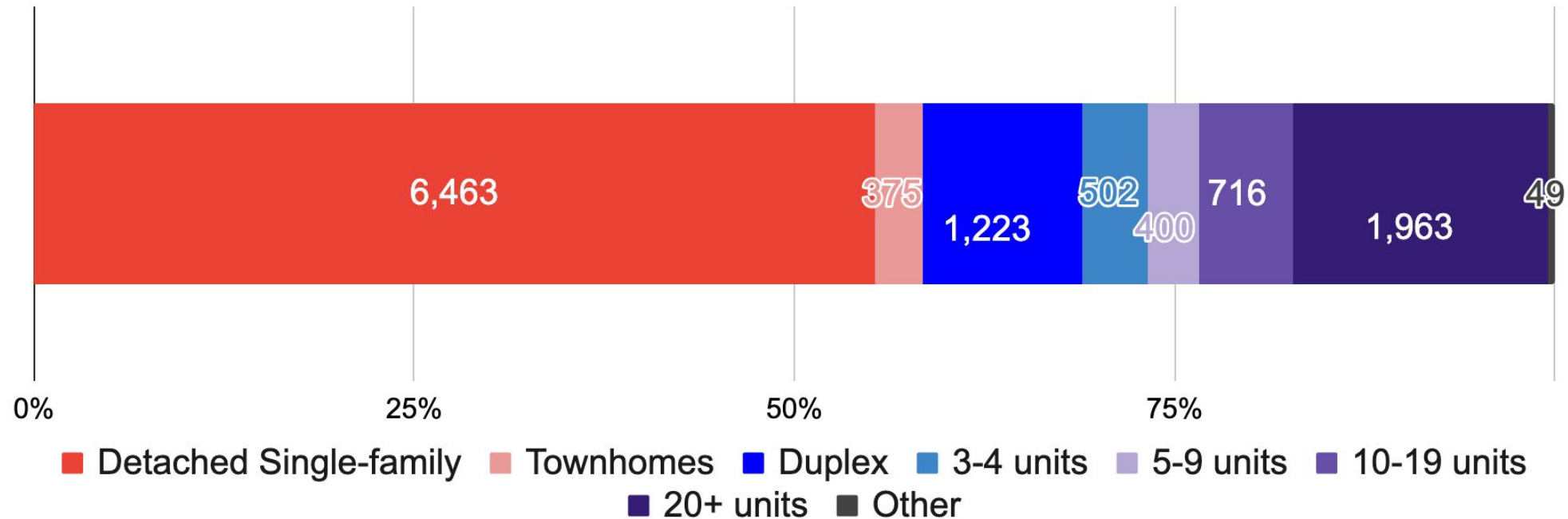


Results are based on live polling. There will be an analysis of this and other engagement activities forthcoming.

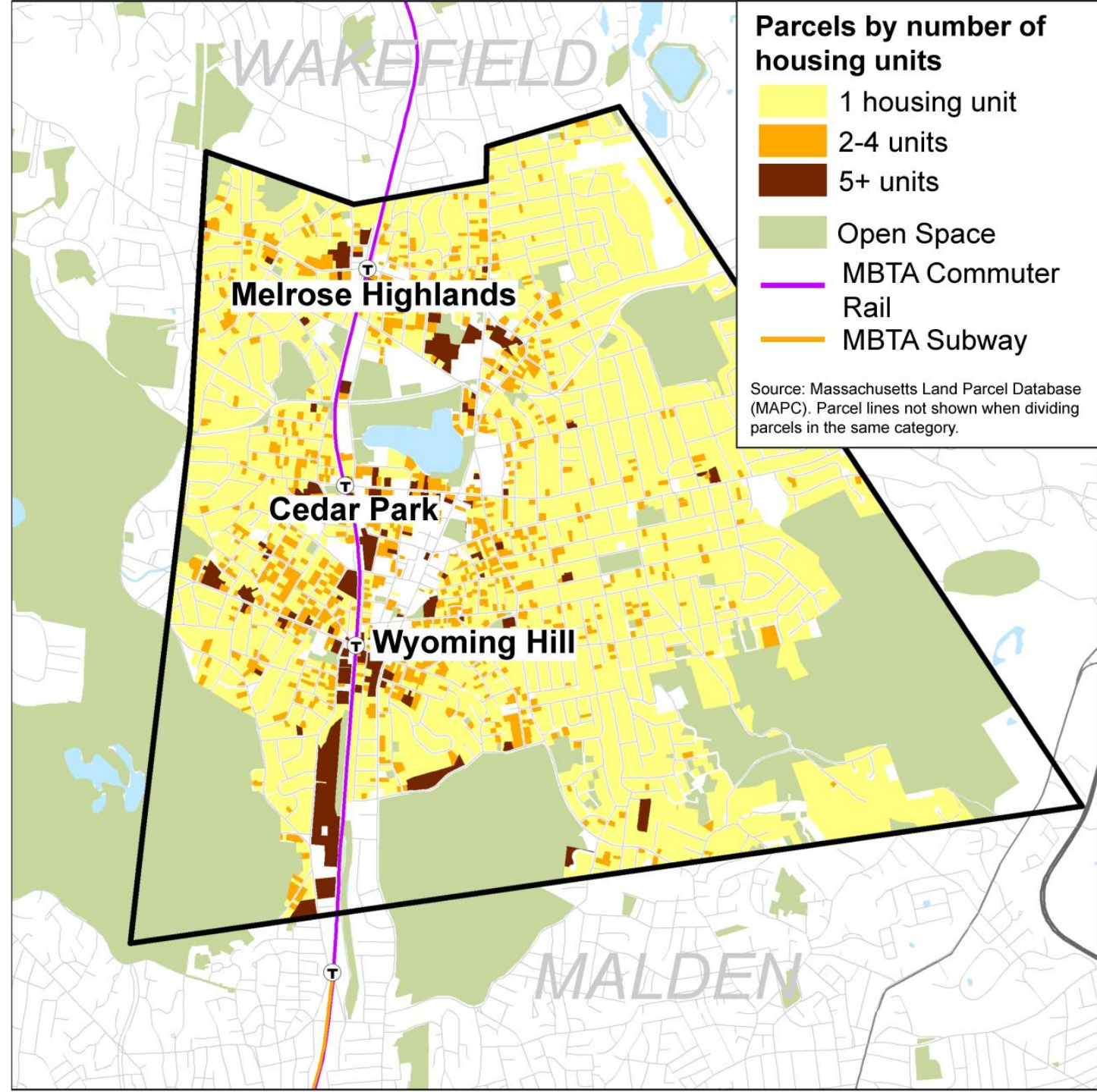
Housing Stock

Most housing is detached single-family homes. Duplexes and large buildings are also prominent.

Units by Building Size/Type

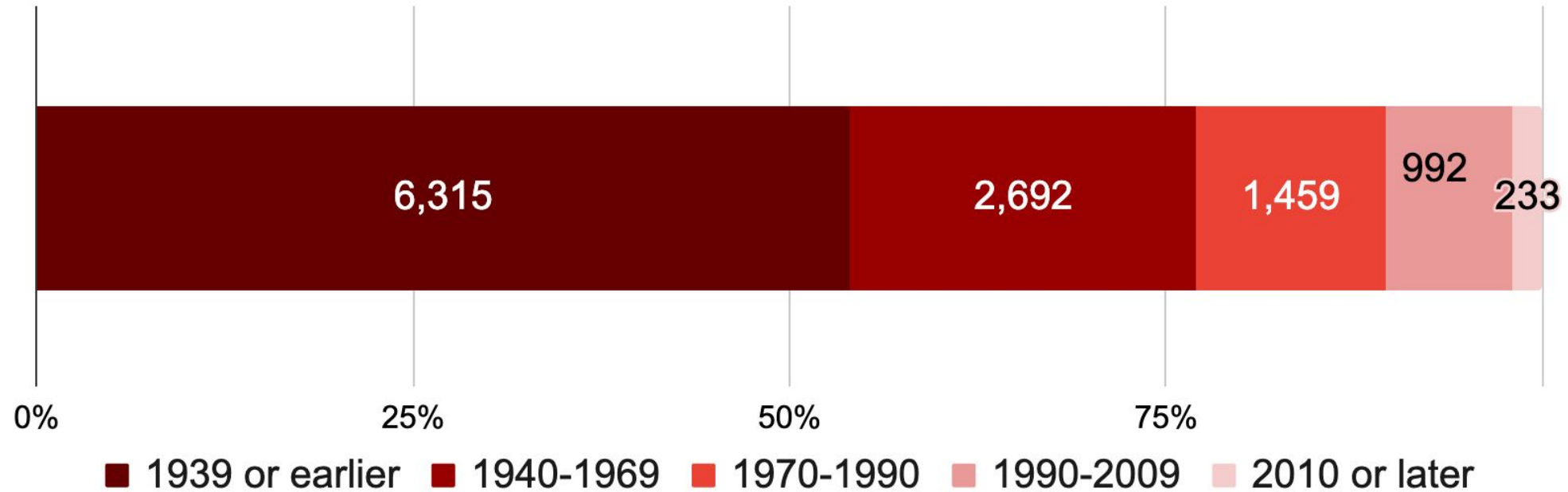


**Multifamily housing
is concentrated in
“smart growth”
areas near train
stations, while
single-family
housing is pervasive
across the city.**

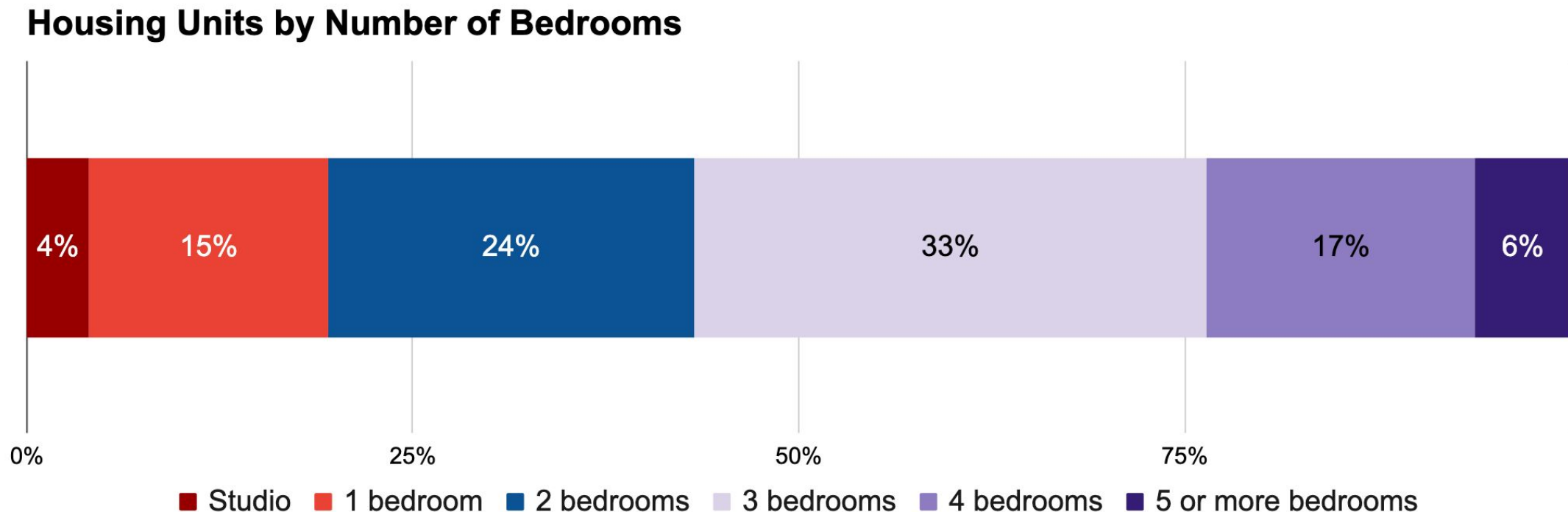


Most housing was built pre-World War II. Another quarter of all housing was built from 1940-1969.

Housing Age (Year Built)

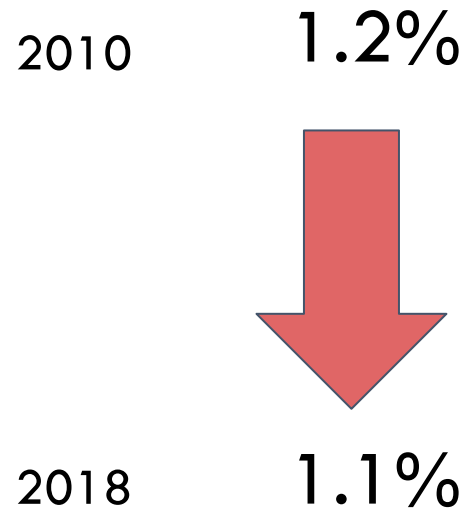


A slim majority of housing is “family-sized” (3+ beds), but there is a significant minority of smaller units

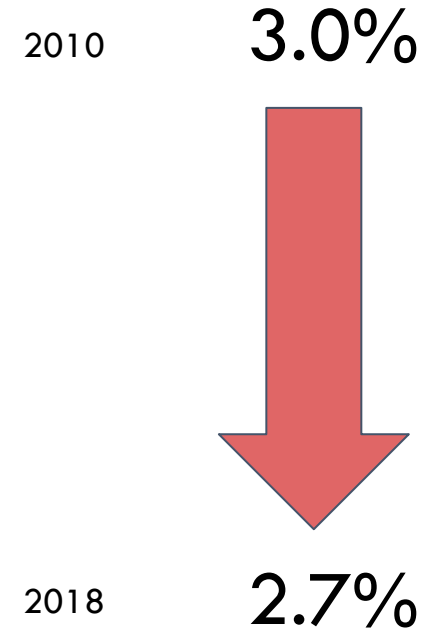


Vacancy rates have been well below “healthy” rates for some time, and are continuing to decrease

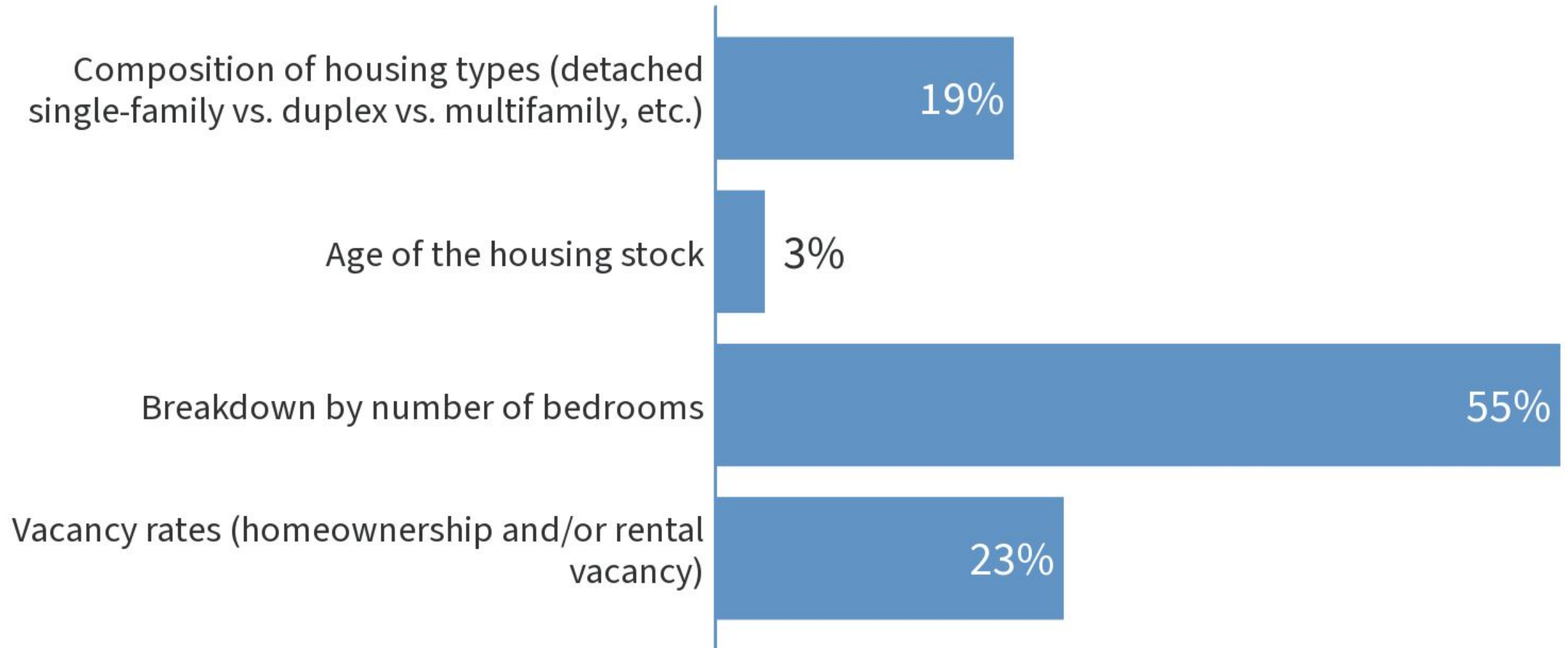
Homeownership Vacancy



Rental Vacancy



What data points about Melrose's housing stock did you find surprising?

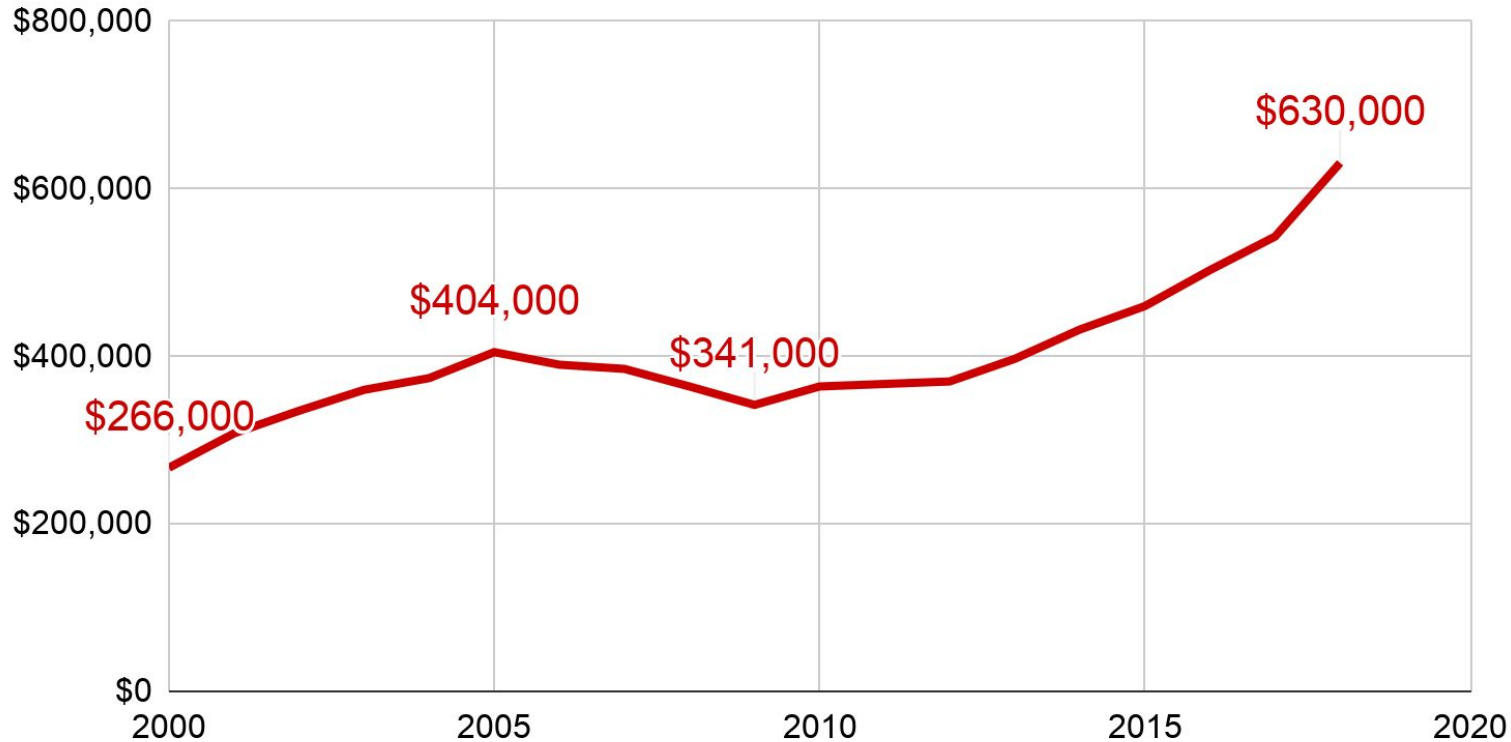


Results are based on live polling. There will be an analysis of this and other engagement activities forthcoming.

Affordability

Housing prices more than doubled since 2000, rising 61 % between 2010 and 2019

Average home sale price (single-family homes and condominiums), 2000-2018



Source: Warren Group, 2000-2018

Median home price
July–Sept. 2020:
\$747,500

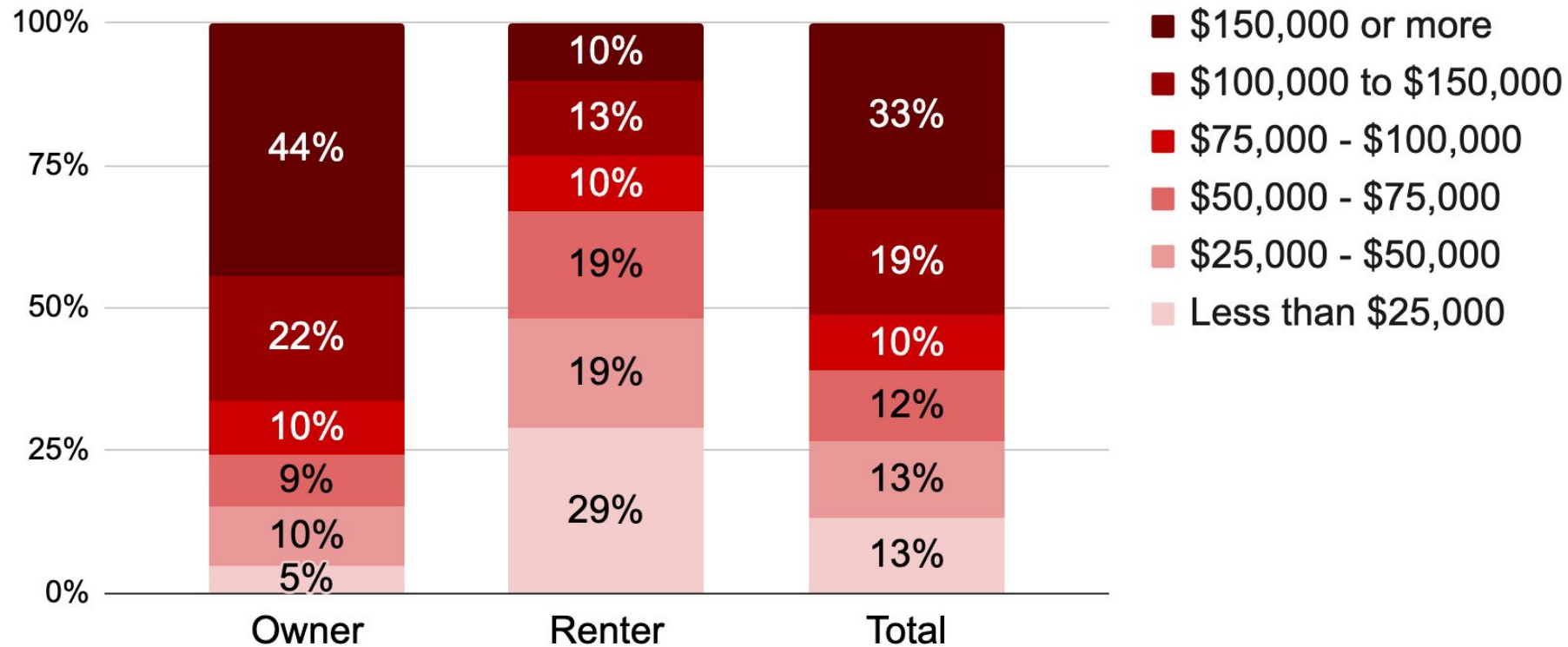
(Source: MLS Pin)

Average listings for all unit sizes except studios exceed \$2,000 per month

Bedrooms	Listing Count	Average Listing Price
Studio	100	\$1,671
1-bed	697	\$2,028
2-bed	660	\$2,430
3-bed	162	\$2,940
4-bed	30	\$3,008
5-bed	9	\$3,306

Owner household incomes are typically much higher than renter household income.

Households by Income



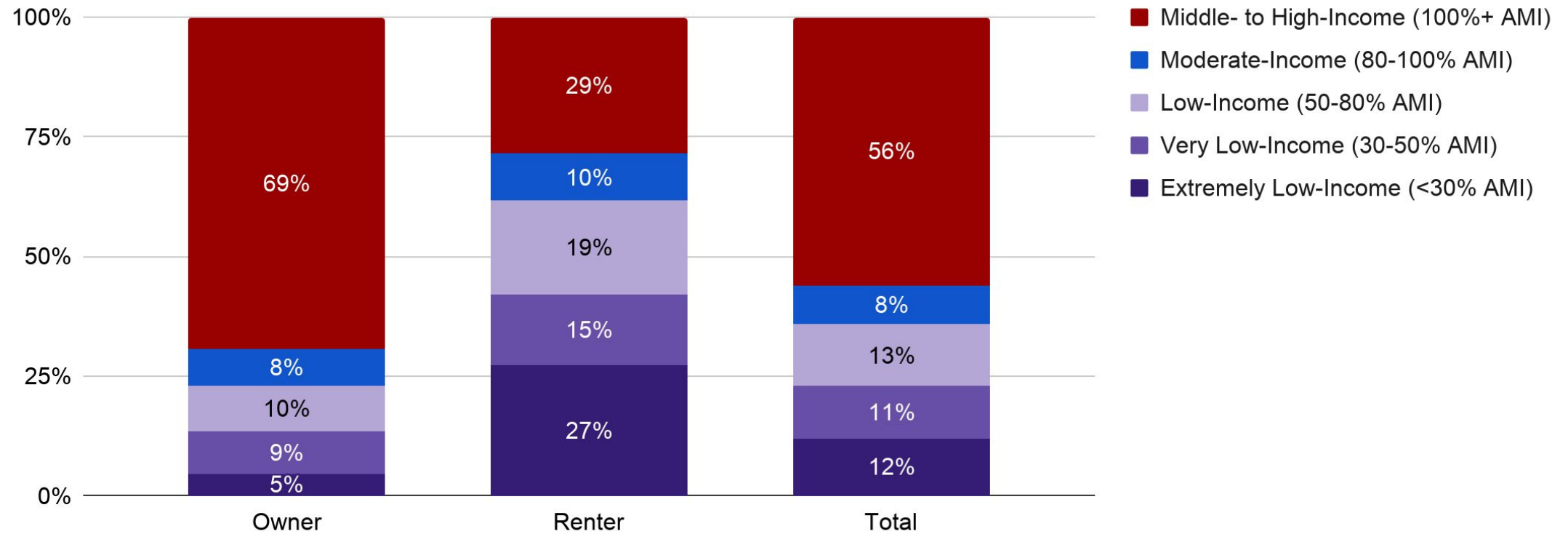
Defining Terms

- Low-income status
 - Federally defined
 - Compare each household's income to the Area Median Income (AMI) for the Greater Boston region
 - Depends on number of people in the household

Household Size	Area Median Income (AMI)	80% AMI
1-person	\$83,300	\$66,650
2-person	\$95,200	\$76,150
3-person	\$107,100	\$86,650
4-person	\$119,000	\$95,200

Roughly 61% of renters and 36% of all households are low-income (making less than 80% AMI)

Households by Income Status and Tenure

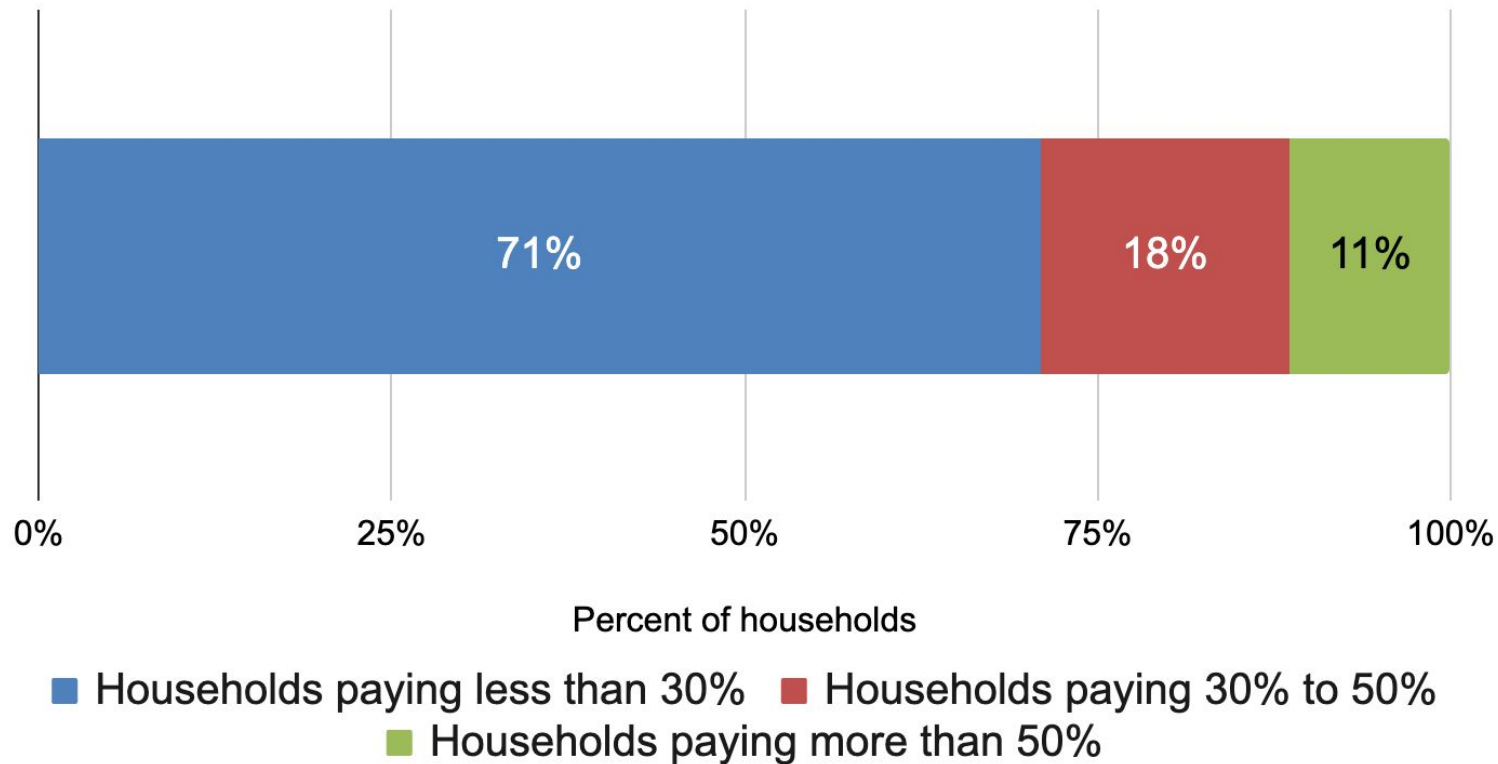


Defining Terms

- Housing cost-burden
 - A household is cost-burdened when it pays more than 30% of its income for housing

Roughly 29% of today's Melrose residents pay more than they can afford for their housing

Housing cost burden

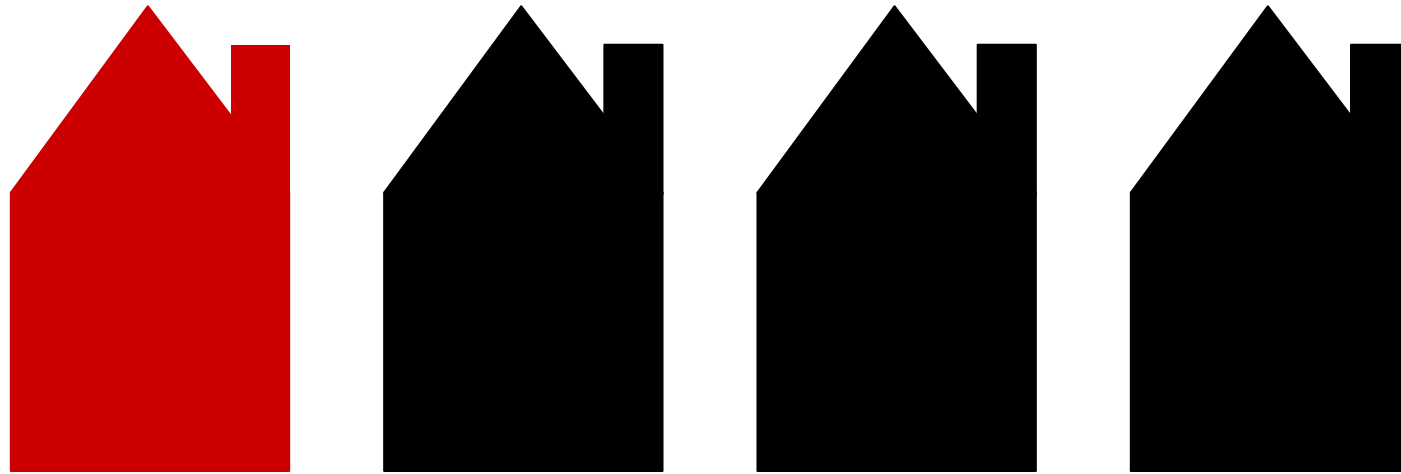


Defining Terms

- Affordable Housing (capital A, capital H)
 - Only rented or sold to income-eligible households
 - Rented or sold at 30% of the eligible household income
 - Restrictions are incorporated into the deed (stays with the home, not the occupant)
 - Can be 100% Affordable Housing (typically built by a nonprofit)
 - Or part of a larger market-rate project through inclusionary zoning



Melrose has one Affordable Housing unit for every four low-income households

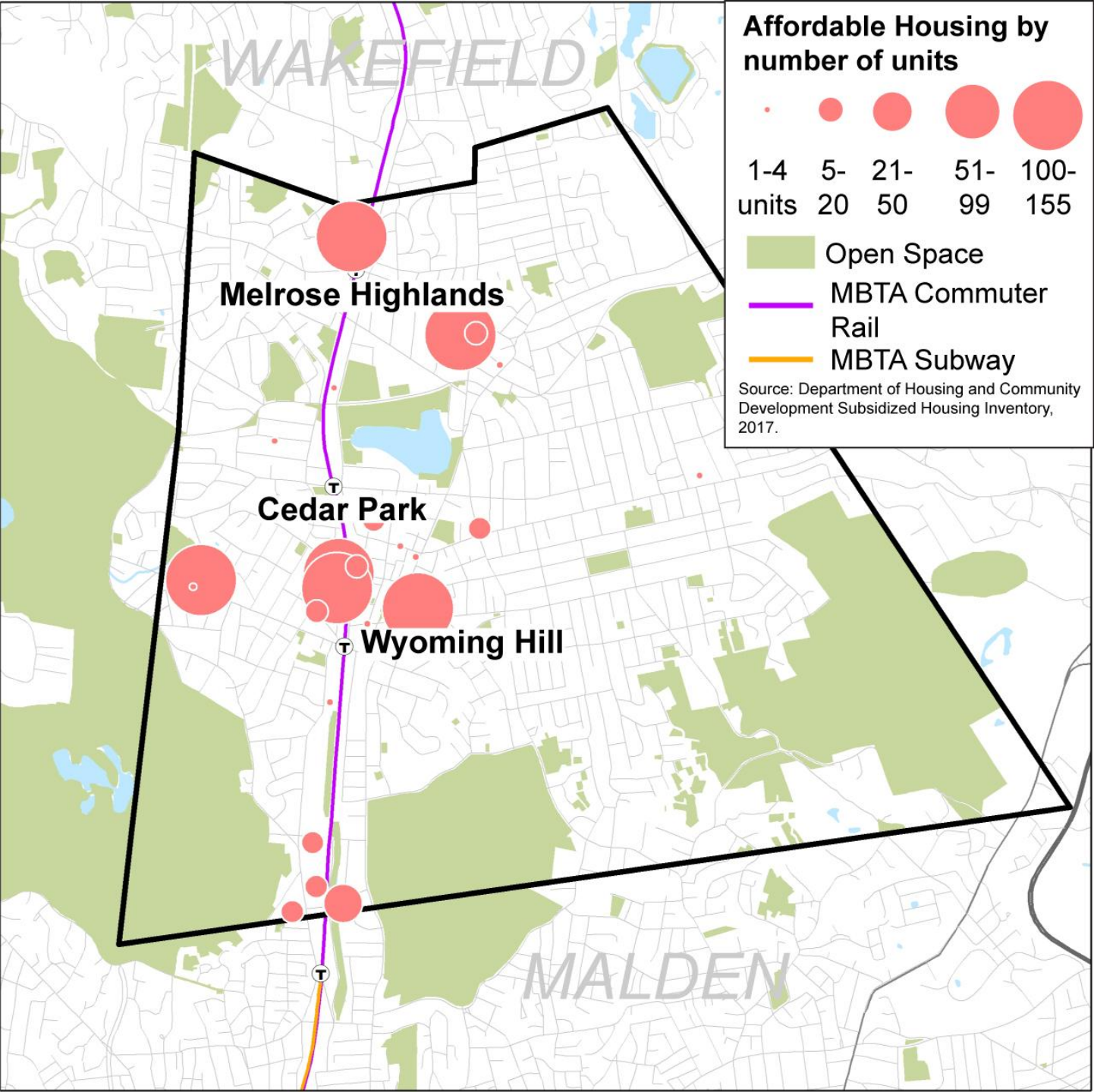


932 units on the Subsidized Housing Inventory

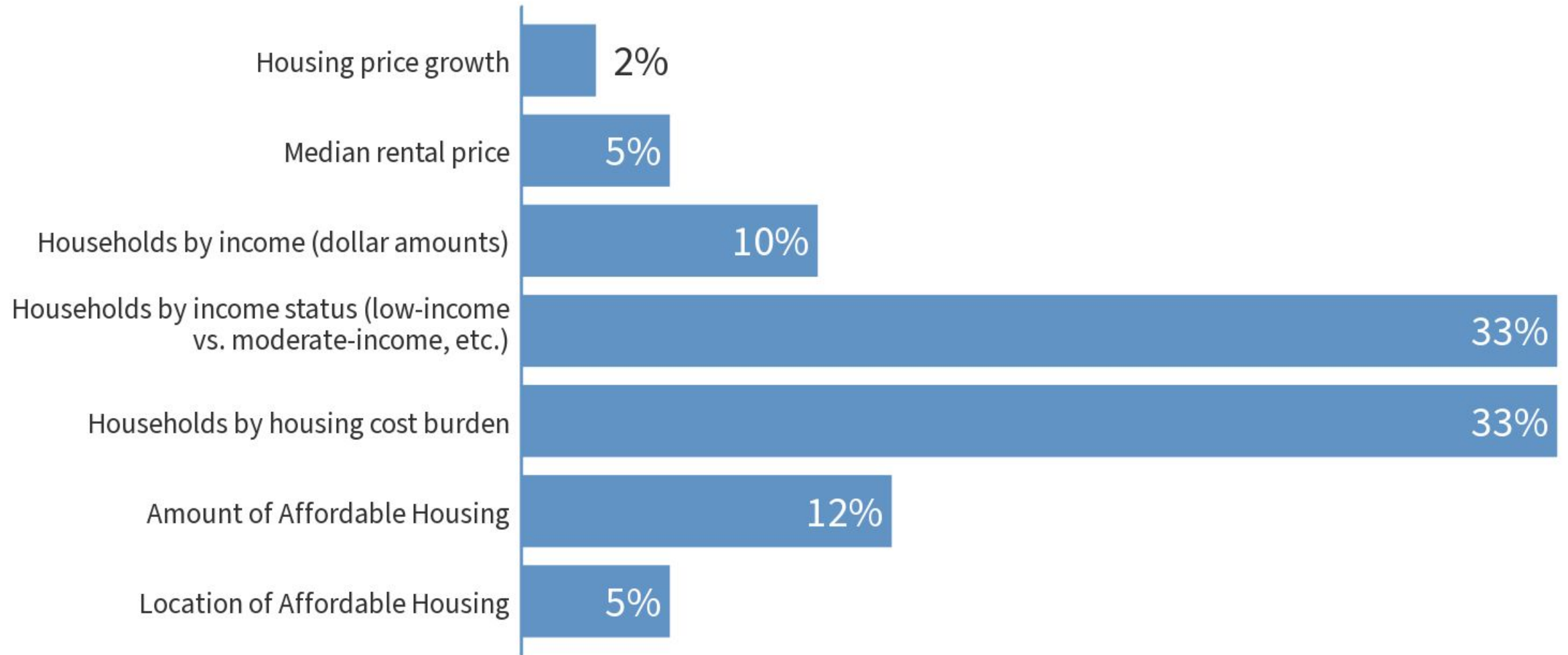
vs.

3,850 low-income households

**Affordable Housing
is concentrated in
“Smart Growth”
areas along the rail
corridor and near
amenities**



What data points about Melrose's affordability did you find surprising?



Results are based on live polling. There will be an analysis of this and other engagement activities forthcoming.

What housing issues would you like to learn more about?

This is a sample of text results. Full results and analysis of this and other engagement activities forthcoming.

“Potential zoning changes to accommodate seniors”

“How do we right-size our bedroom stock to create a pipeline for growing/multi-generational housing”

“Increasing density around transit nodes”

“Barriers to entry i.e. for renters - monthly rent vs

Data Q&A

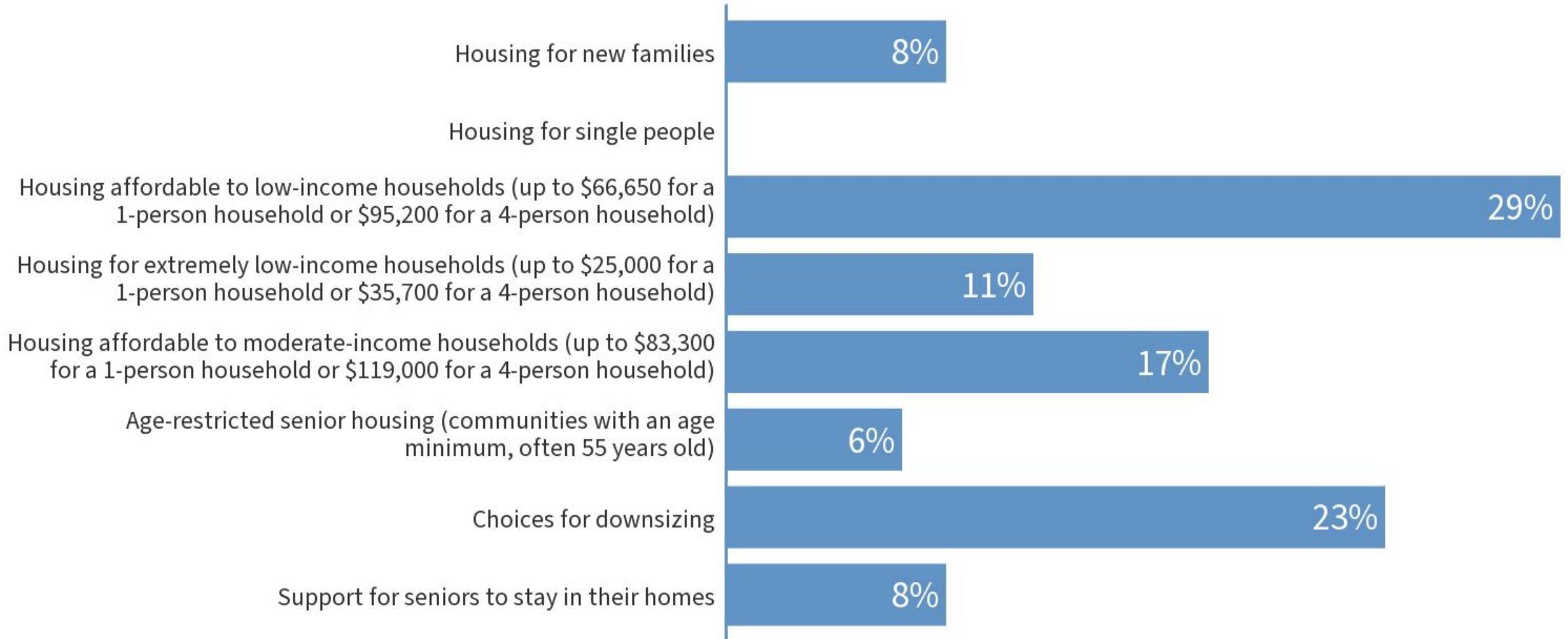
Visioning and Priorities

Imagine your ideal version of Melrose in the future. Send five words that describe this future.



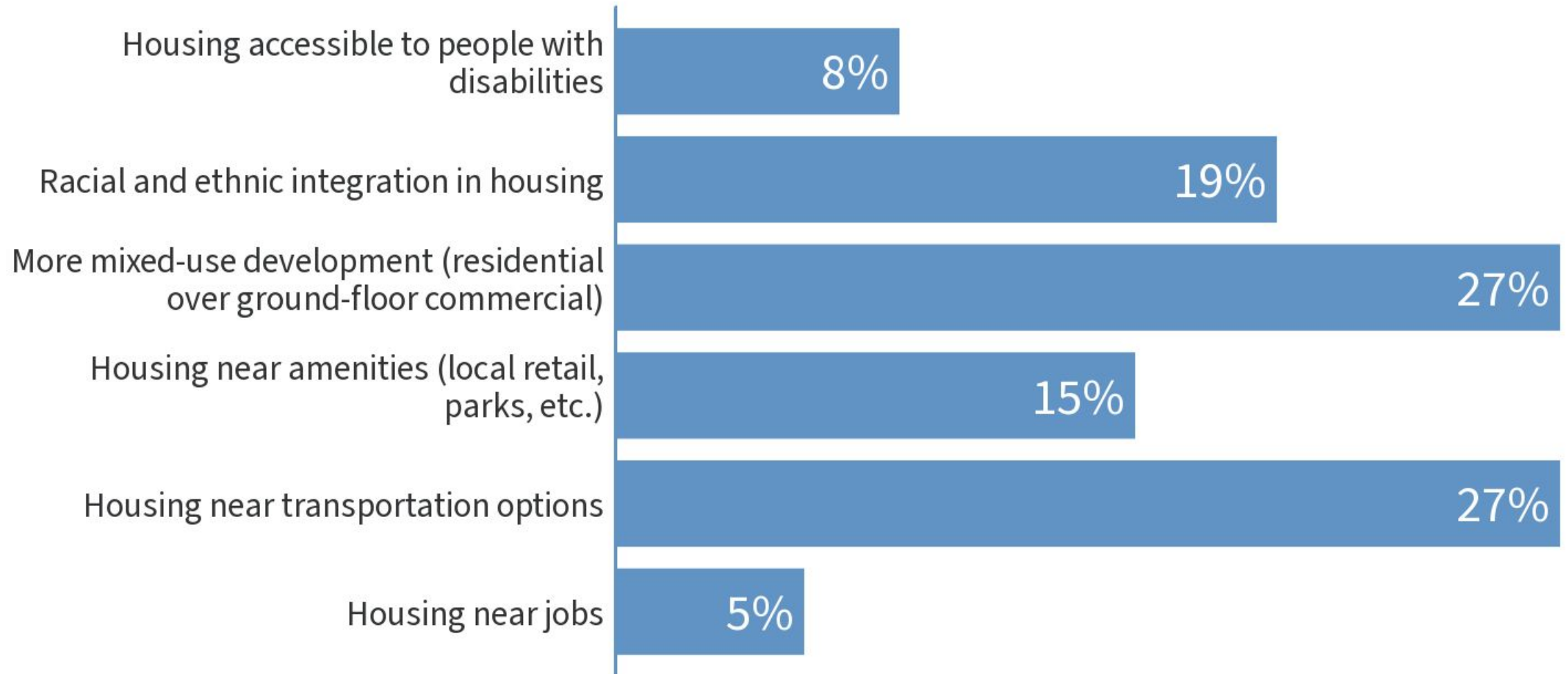
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Which housing issues should be a HIGH priority for the plan? (Group A)



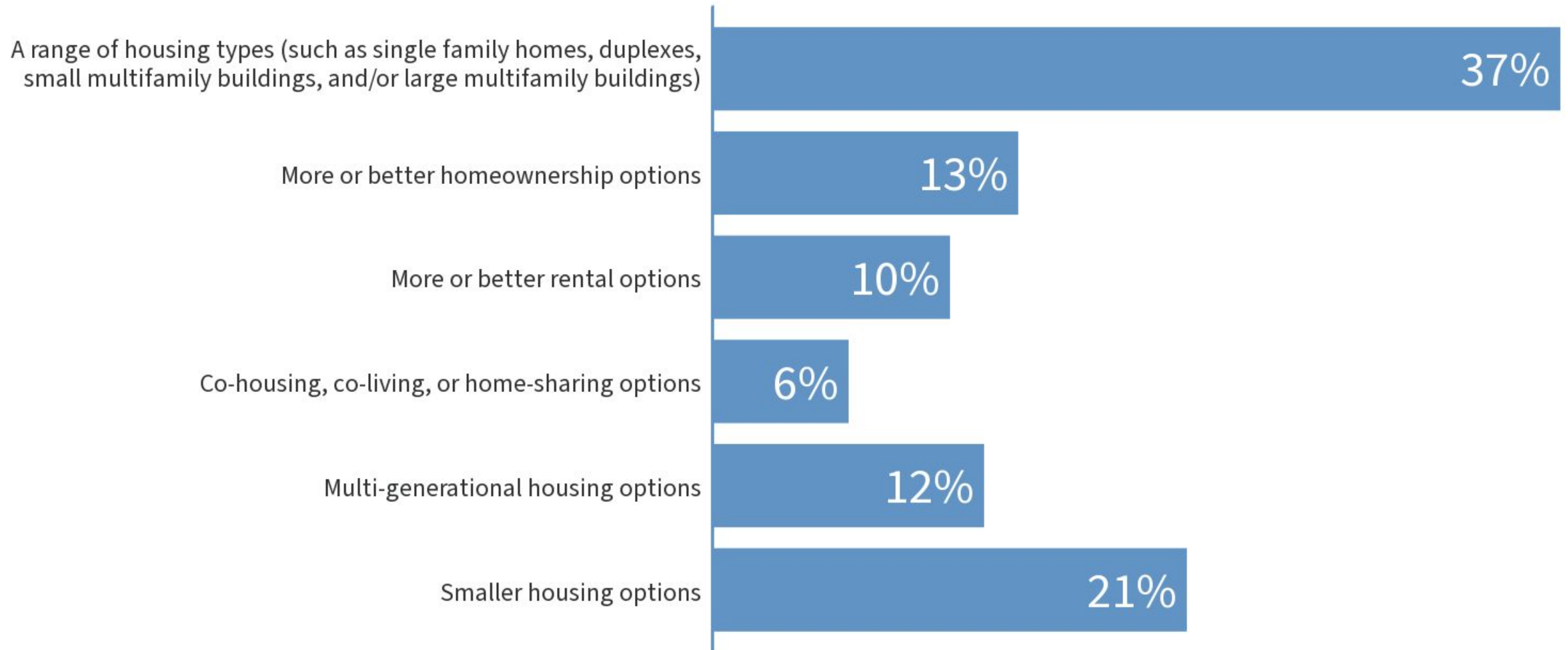
Results are based on live polling. There will be an analysis of this and other engagement activities forthcoming.

Which housing issues should be a HIGH priority for the plan? (Group B)



Results are based on live polling. There will be an analysis of this and other engagement activities forthcoming.

Which housing issues should be a HIGH priority for the plan? (Group C)



Results are based on live polling. There will be an analysis of this and other engagement activities forthcoming.

What other housing priorities should we address?

This is a sample of text results. Full results and analysis of this and other engagement activities forthcoming.

“green space”

“end single story retail”

“Transit oriented development”

“More \$ for housing needs”

“Access to refinancing options”

Next Steps

Tell your neighbors/friends about the Online Open House

- Roughly the same content as this webinar
- Self-led, go at your own pace
- Roughly 45 minutes
- www.mapc.ma/melrose-hpp-open-house
- Send to your neighbors, friends, and family
- Open through December 13

Over the next few months, we will...

- Complete our housing needs and demand assessment using insights from this open house
- Draft housing goals based on the community's housing priorities and insights from data analysis
- Begin to assess housing development constraints and opportunities
- Collect potential housing strategies (actionable policies and programs) that could help achieve goals

Learn more and keep in touch

- Project website: www.mapc.org/melrose-housing
- Sign up for email/text updates: www.mapc.ma/melrose-hpp-email
- More engagement to come in the winter

General Q&A

