Webinar #1
December 2, 2020
Welcome!
Introductions

● Tell us more about yourself at [www.pollev.com/mapcpoll](http://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.pollev.com/mapcpoll](http://www.pollev.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
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

Fall 2020
- Project Startup
- Needs Assessment + Goals
- Engagement Campaign #1: Housing Needs and Goals

Winter 2021
- Constraints + Opportunities Analysis
- Strategy Development
- Engagement Campaign #2: Housing Opportunities and Strategies

Spring 2021
- Deliverable Production
- Adoption + Submission to DHCD
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.

Source: US Census, 1900-2010; Census Population Estimates Program, 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.

Source: ACS, 2014-2018 5-year estimates
More than a quarter of householders are seniors, and another 19% are between 55 and 64 years old.

Source: ACS, 2014-2018 5-year estimates
Most, but not all, Melrose households own their homes

Housing Units by Occupancy and Tenure

- Owner: 62.9% (7,349)
- Renter: 33.4% (3,907)
- Vacant: 3.7%

Source: ACS, 2014-2018 5-year estimates
Most, but not all, Melrose households are families

Source: ACS, 2014-2018 5-year estimates
What data points about Melrose's population did you find surprising?

- Population size / population growth trends: 14%
- Racial and ethnic composition: 7%
- Age composition of householders: 21%
- Homeowner and renter breakdown: 40%
- Family and non-family breakdown: 17%

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

- Detached Single-family: 6,463
- Duplex: 375
- 3-4 units: 1,223
- 5-9 units: 502
- 10-19 units: 400
- 20+ units: 716
- Other: 1,963
- Total: 49

Source: ACS, 2014-2018 5-year estimates
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.

Source: ACS, 2014-2018 5-year estimates
A slim majority of housing is “family-sized” (3+ beds), but there is a significant minority of smaller units.

Source: ACS, 2014-2018 5-year estimates
Vacancy rates have been well below “healthy” rates for some time, and are continuing to decrease.

**Homeownership Vacancy**
- 2010: 1.2%
- 2018: 1.1%

**Rental Vacancy**
- 2010: 3.0%
- 2018: 2.7%

Source: ACS, 2006-2010 and 2014-2018 5-year estimates
What data points about Melrose's housing stock did you find surprising?

- Composition of housing types (detached single-family vs. duplex vs. multifamily, etc.): 19%
- Age of the housing stock: 3%
- Breakdown by number of bedrooms: 55%
- Vacancy rates (homeownership and/or rental vacancy): 23%

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

Median home price
July–Sept. 2020:
$747,500
(Source: MLS Pin)

Source: Warren Group, 2000-2018
Average listings for all unit sizes except studios exceed $2,000 per month

<table>
<thead>
<tr>
<th>Bedrooms</th>
<th>Listing Count</th>
<th>Average Listing Price</th>
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<tbody>
<tr>
<td>Studio</td>
<td>100</td>
<td>$1,671</td>
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<tr>
<td>1-bed</td>
<td>697</td>
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<tr>
<td>2-bed</td>
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<tr>
<td>3-bed</td>
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<td>$2,940</td>
</tr>
<tr>
<td>4-bed</td>
<td>30</td>
<td>$3,008</td>
</tr>
<tr>
<td>5-bed</td>
<td>9</td>
<td>$3,306</td>
</tr>
</tbody>
</table>

Source: MAPC Rental Listings Database, 2019
Owner household incomes are typically much higher than renter household income.

Source: ACS, 2014-2018 5-year estimates
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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Area Median Income (AMI)</th>
<th>80% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-person</td>
<td>$83,300</td>
<td>$66,650</td>
</tr>
<tr>
<td>2-person</td>
<td>$95,200</td>
<td>$76,150</td>
</tr>
<tr>
<td>3-person</td>
<td>$107,100</td>
<td>$86,650</td>
</tr>
<tr>
<td>4-person</td>
<td>$119,000</td>
<td>$95,200</td>
</tr>
</tbody>
</table>
Roughly 61% of renters and 36% of all households are low-income (making less than 80% AMI)

Source: CHAS 2012-2016
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.
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

Source: MA DHCD, 2017; CHAS 2012-2016
Affordable Housing is concentrated in “Smart Growth” areas along the rail corridor and near amenities.

Source: MA DHCD, 2017
What data points about Melrose's affordability did you find surprising?

- Housing price growth: 2%
- Median rental price: 5%
- Households by income (dollar amounts): 10%
- Households by income status (low-income vs. moderate-income, etc.): 33%
- Households by housing cost burden: 33%
- Amount of Affordable Housing: 12%
- Location of Affordable Housing: 5%

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?

“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.

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 A)

- Housing for new families: 8%
- Housing for single people: 11%
- Housing affordable to low-income households (up to $66,650 for a 1-person household or $95,200 for a 4-person household): 29%
- Housing for extremely low-income households (up to $25,000 for a 1-person household or $35,700 for a 4-person household): 17%
- Housing affordable to moderate-income households (up to $83,300 for a 1-person household or $119,000 for a 4-person household): 17%
- Age-restricted senior housing (communities with an age minimum, often 55 years old): 6%
- Choices for downsizing: 23%
- Support for seniors to stay in their homes: 8%

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)

- Housing accessible to people with disabilities: 8%
- Racial and ethnic integration in housing: 19%
- More mixed-use development (residential over ground-floor commercial): 27%
- Housing near amenities (local retail, parks, etc.): 15%
- Housing near transportation options: 27%
- Housing near jobs: 5%

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)

- A range of housing types (such as single family homes, duplexes, small multifamily buildings, and/or large multifamily buildings): 37%
- More or better homeownership options: 13%
- More or better rental options: 10%
- Co-housing, co-living, or home-sharing options: 6%
- Multi-generational housing options: 12%
- Smaller housing options: 21%

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](http://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