



Housing Production Plan Update 2021-2022

HOUSING QUINCY



Webinar #1
December 16, 2021

Agenda

- Introductions (10 minutes)
- About the HPP (15 minutes)
- Existing Conditions (30 minutes)
 - Population
 - Housing Stock
 - Affordability
- Visioning & Priorities (10 minutes)
- Q&A (20 minutes)
- Next Steps (5 minutes)

Format for Tonight

- **This meeting is being recorded**
- All meeting attendees are muted with videos off
- If you have a question for the project team, please ask it in the Q&A box
- We will try to answer simple questions in real-time and discuss more complicated/recurring questions during the Q&A portion of the forum
- Chinese (Mandarin) interpretation is available

Introductions

Project Leads

- City of Quincy Department of Planning & Community Development (PCD)
 - Sean Glennon, Community Development Director
 - Sherry Zou, Housing Programs Manager
- Metropolitan Area Planning Council (MAPC)
 - Emma Battaglia, Senior Housing & Land Use Planner

Advisory Committee

- Beth Ann Strollo, Quincy Community Action Programs (QCAP)
- Chuck Phelan, Ward 5 Councillor*
- Deborah Cabral, City of Quincy
- Donna Ackerman, NeighborWorks Housing Solutions (NHS)*
- Joe King, City of Quincy
- Reverend Sheldon Bennett*
- Rob Stevens, City of Quincy
- Sean Glennon, City of Quincy
- Sherry Zou, City of Quincy
- Tom Fabrizio, City of Quincy*

*Affordable Housing Trust Committee

Who's in the room?

- We want to make sure that participants in this public process reflect Quincy's population as a whole
- All answers are optional

How would you describe your living situation?

1. I rent my home
2. I own my home
3. Other

What kind of housing do you live in?

1. Single-family home
2. Two-family home/duplex
3. Three-family home/triplex
4. Smaller multifamily (4-9 units)
5. Larger multifamily (10+ units)
6. Other

How old are you?

1. 0-17
2. 18-24
3. 25-34
4. 35-44
5. 45-54
6. 55-64
7. 65-74
8. 75-84
9. 85+

Which categories below best describe your racial/ethnic identity? Select all that apply.

1. White
2. Black
3. Latina, Latino, Latinx, or Hispanic
4. Asian
5. Indigenous or Native American
6. Other

How many people live in your household?

1. One person
2. Two people
3. Three people
4. Four people
5. Five or more people

How long have you lived in Quincy?

1. 0-2 years
2. 3-10 years
3. 11-20 years
4. 21+ years
5. I don't live in Quincy, but I work here
6. Other

About the HPP

What is a Housing Production Plan?

- A Housing Production Plan (HPP) is a **proactive strategy** for communities to plan for and guide development of housing, both market rate and affordable
- HPPs help communities understand their **housing needs**, identify **housing goals**, and **make progress** towards achieving them
- This project is an update to Quincy's 2016 HPP

HPPs and Chapter 40B

- HPP requirements are defined in MGL Chapter 40B
- Statute is meant to encourage municipalities to expand their affordable housing stock
- If a municipality is below 10%, affordable housing and mixed-income development not complying with local zoning can be approved by local ZBAs
- Quincy has just met the 10% target, meaning it has achieved “safe harbor” under Chapter 40B
- Still important to plan for housing!

HPP Components

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

Project Partners

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

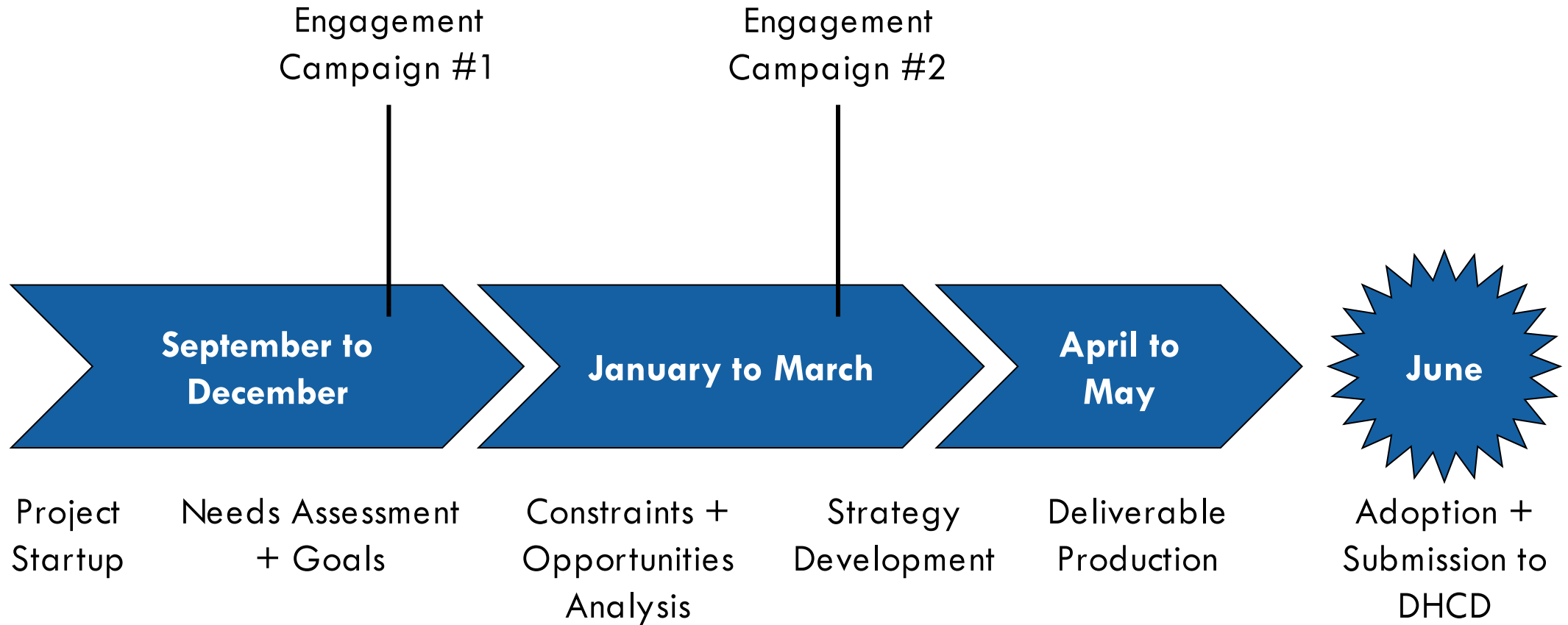
Community Engagement

- Planning for an all-virtual process
- Emphasis will be to engage those who would most benefit from this plan (renters, people of color, non-English speakers, other underserved protected classes)
- Methods:
 - Focus groups
 - Digital Engagement Campaign #1: Existing Conditions, Vision, & Goals (December/January)
 - Digital Engagement Campaign #2: Development Constraints, Opportunities, & Housing Strategies (March/April)
 - Educational materials

Digital Engagement Campaign #1

- This Webinar!
- **Online Open House**
 - Roughly the same content as this webinar
 - Self-led, go at your own pace
 - Takes 30-60 minutes to complete
 - Pause and return to it any point
 - Send to your neighbors, friends, and family
 - Open through Monday, January 3, 2022
 - [mapc.ma/housing-quincy-open house](https://mapc.ma/housing-quincy-open-house) (English)
 - mapc.ma/housing-quincy-open-house-cn (Chinese)

Timeline



Existing Conditions

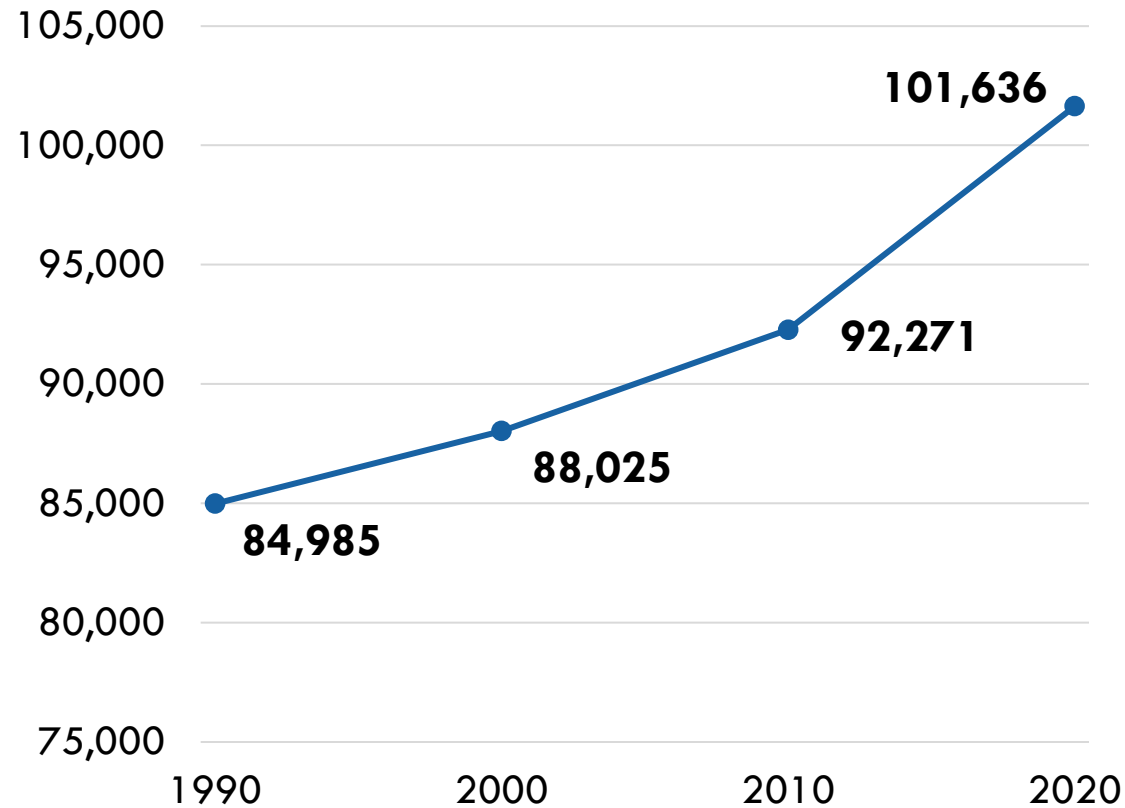
Questions to Consider

- What data points are surprising?
- How do these data points relate to your housing story? To the housing stories of your family and friends?
- What stories are not told here?
- What issues should this plan address?

Population

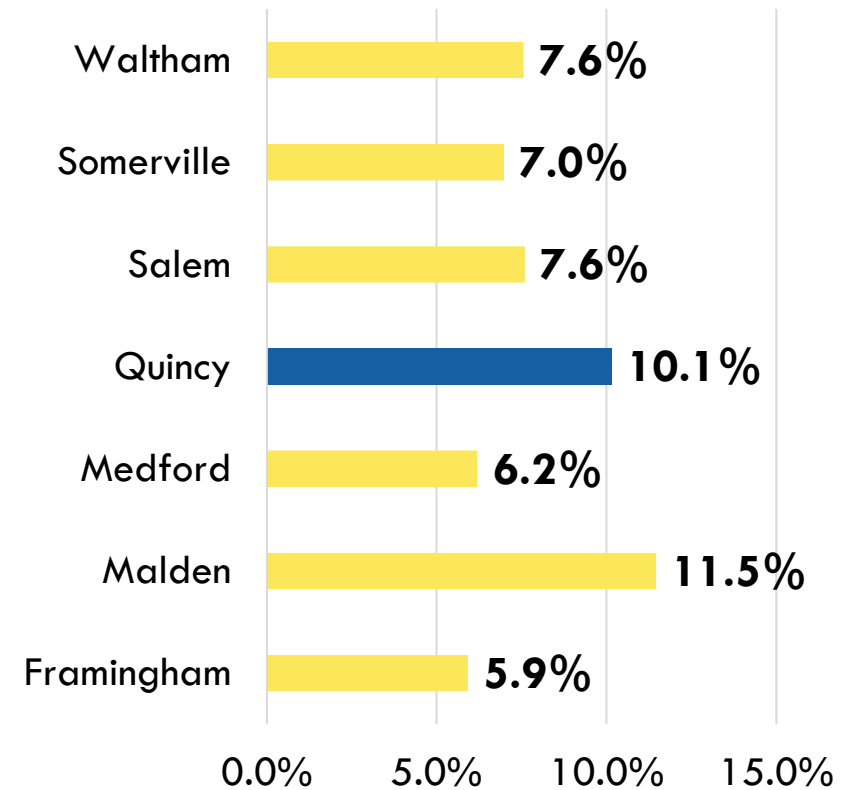
Quincy's population is higher than ever.

Population, 1990 to 2020



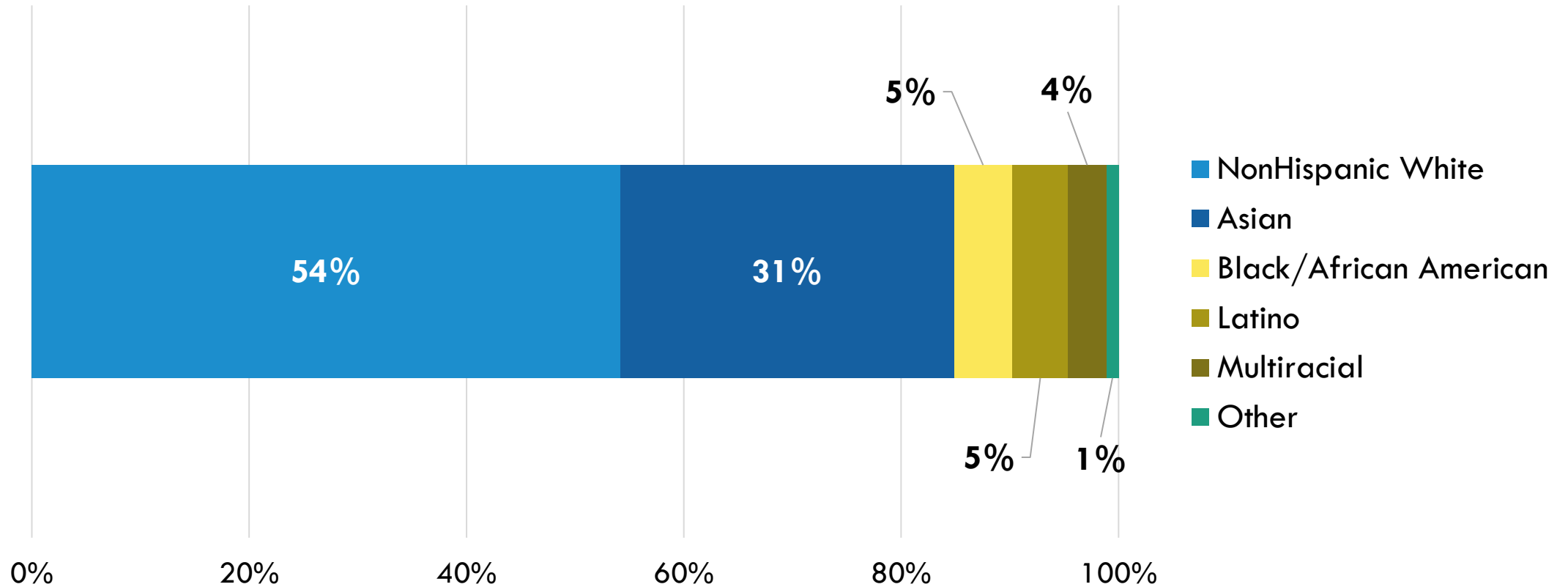
Source: US Census, 1990 to 2020

Percent Change, 2010-2020



Racial diversity continues to increase.

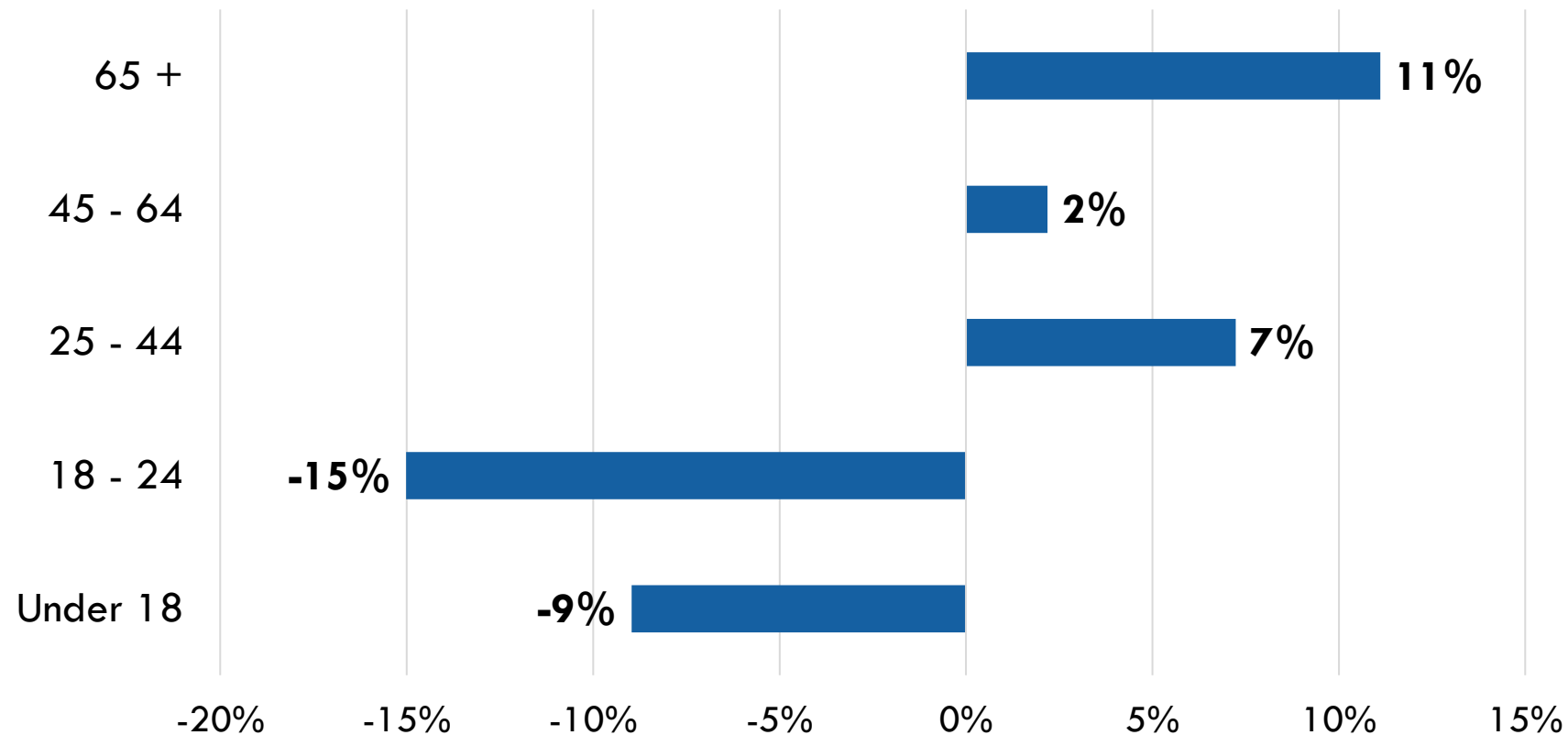
Proportion of Population by Race



Source: US Census 2020

Since the last HPP, the number of residents 65+ grew most, with the greatest decrease in residents 18 to 24.

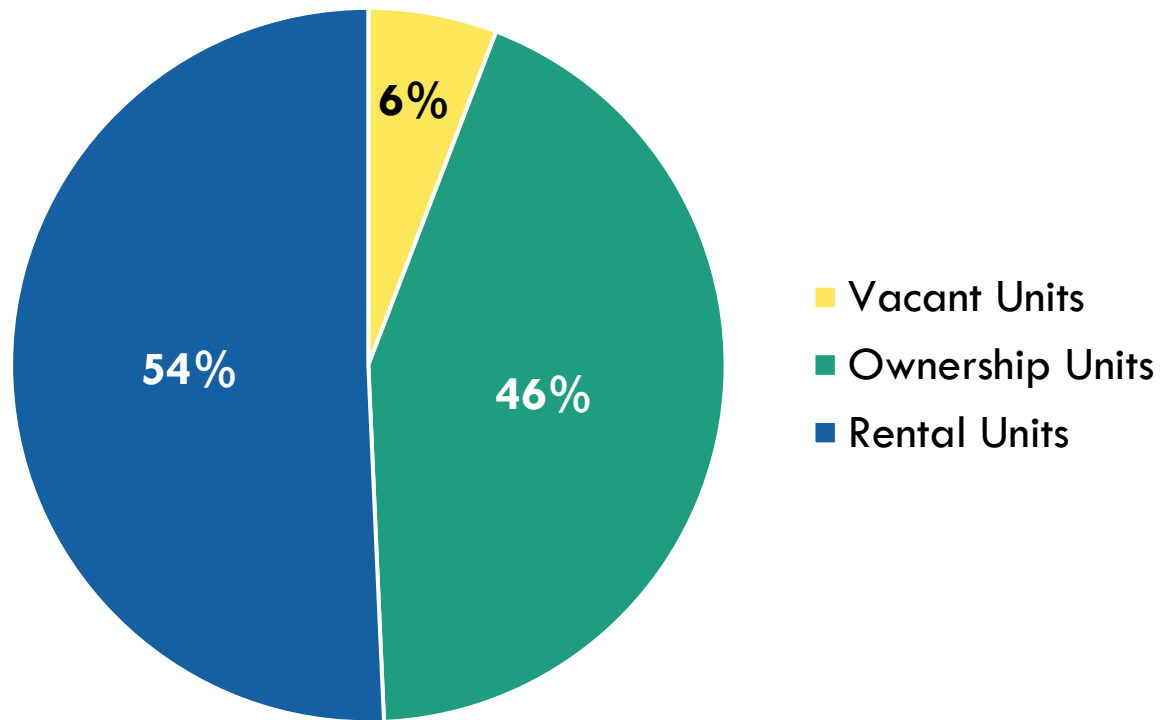
Percent Change in Population by Age, 2013 to 2019



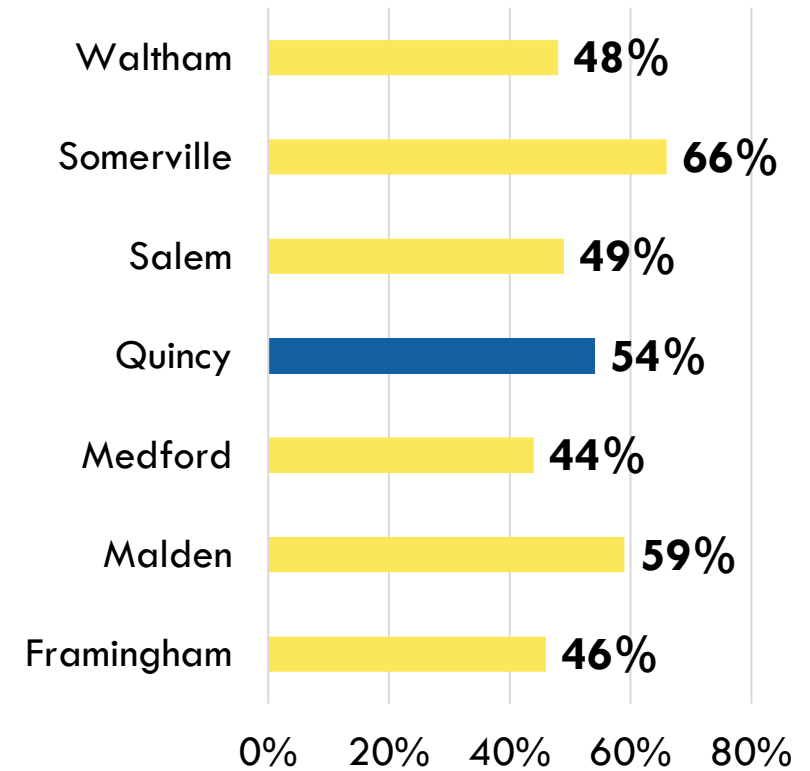
Source: American Community Survey 5-Year Estimates, 2009-2013 and 2015-2019

Most Quincy households are renters.

Housing Units by Tenure and Vacancy



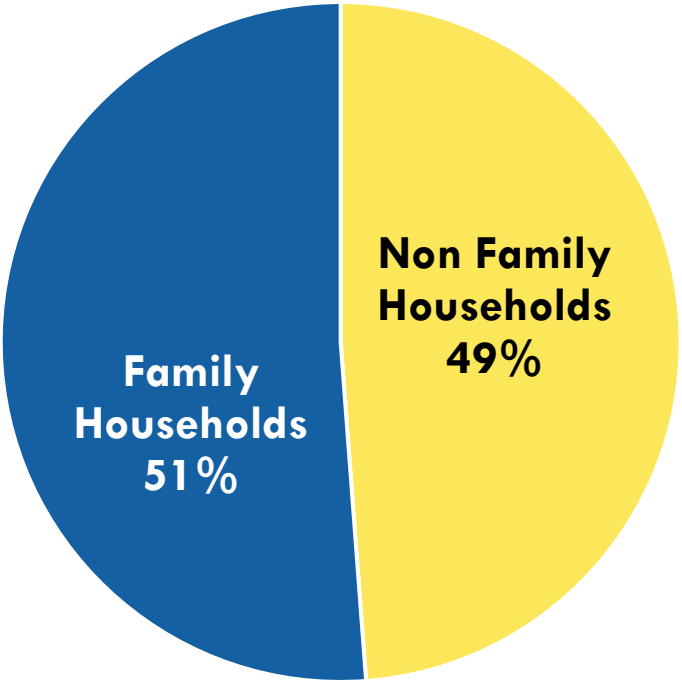
Percent Rental Housing



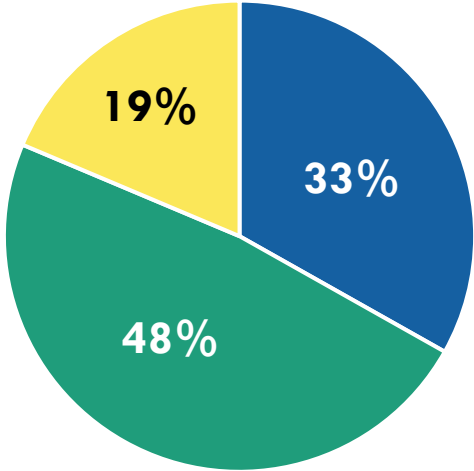
Source: American Community Survey 5-Year Estimates, 2015-2019

A slight majority of households are families.

Household Types



Non-Family Households



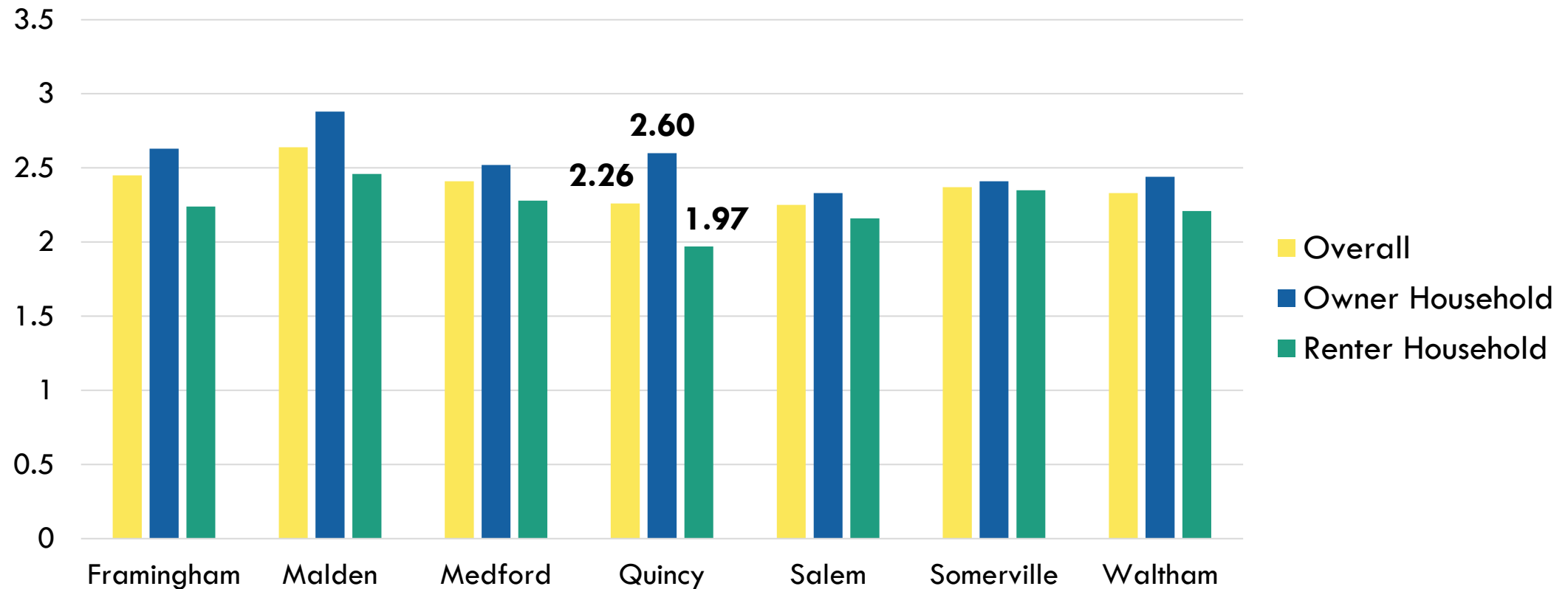
- Senior Living Alone
- Non-Senior Living Alone
- Not Living Alone (Roommates)

People living alone make up 81% of non-family households.

Source: American Community Survey 5-Year Estimates, 2015-2019

The prevalence of single-person households likely drives a low average renter household size.

Average Household Size by Tenancy



Source: American Community Survey 5-Year Estimates, 2015-2019

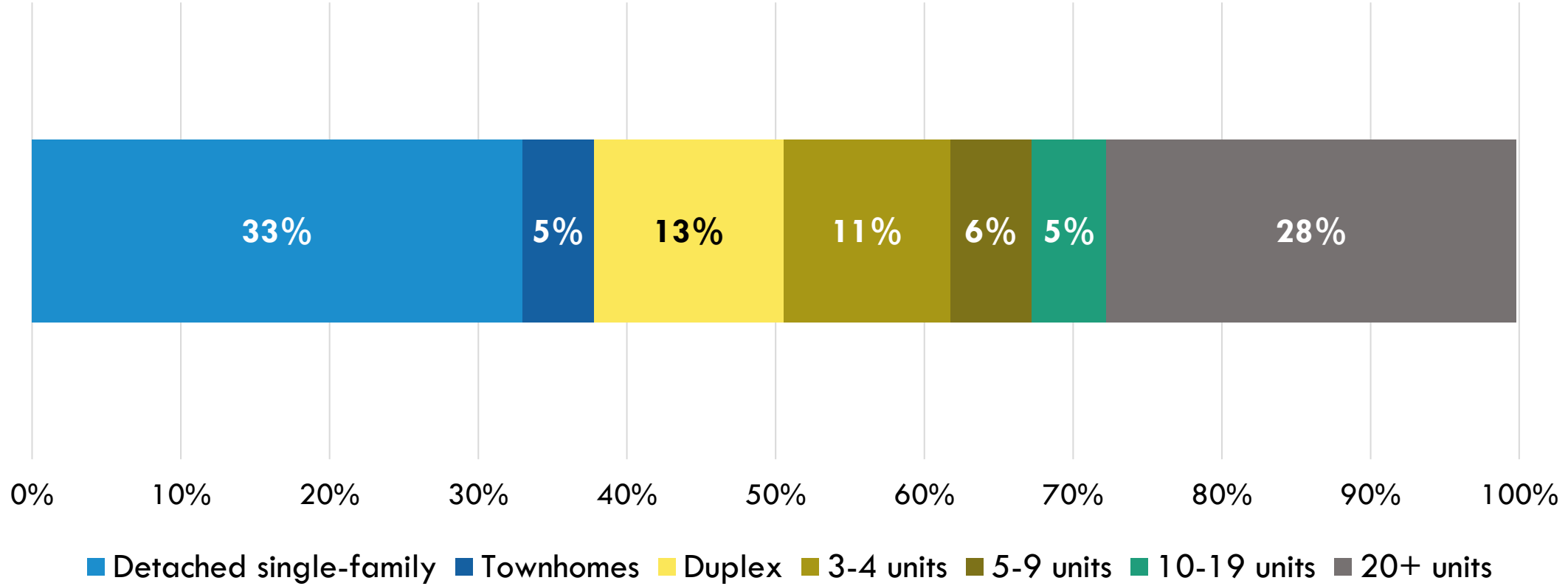
What facts about Quincy's population surprised you? Select all that apply.

1. Quincy's population is higher than ever.
2. Racial diversity continues to increase.
3. Since the last HPP, the number of residents 65+ grew most, with the greatest decrease in residents 18 to 24.
4. Most Quincy households are renters.
5. A slight majority of households are families.
6. The prevalence of single-person households likely drives a low average renter household size.

Housing Stock

Two-thirds of Quincy's housing stock consists of buildings with two or more units.

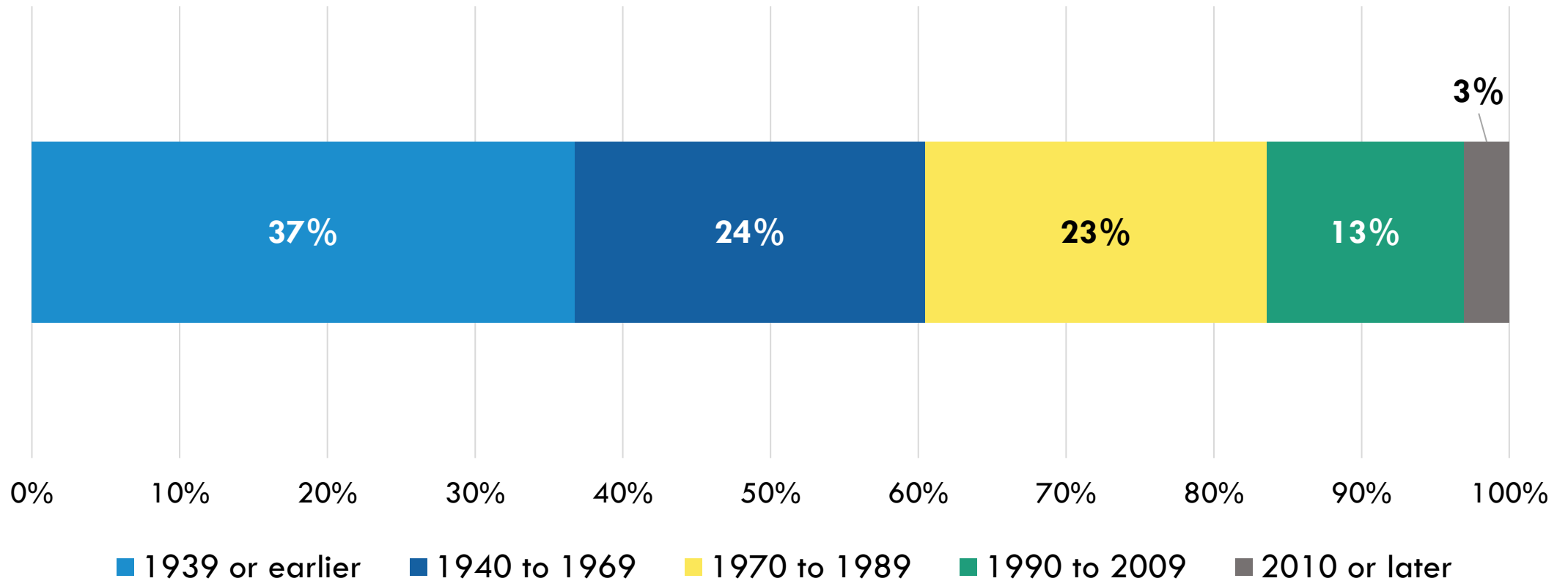
Housing Units by Type



Source: American Community Survey 5-Year Estimates, 2015-2019

Most housing was built post-World War II.

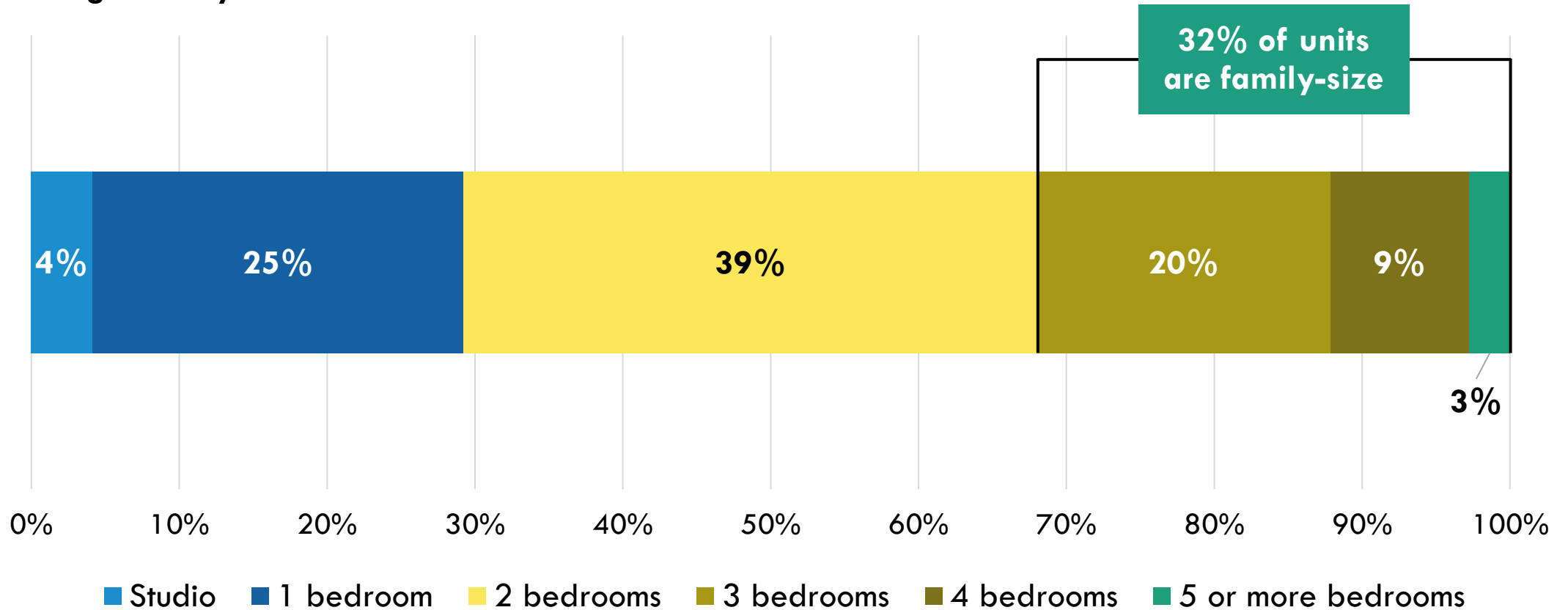
Housing Units by Year Built



Source: American Community Survey 5-Year Estimates, 2015-2019

Most housing units are not considered “family-size” (containing three or more bedrooms).

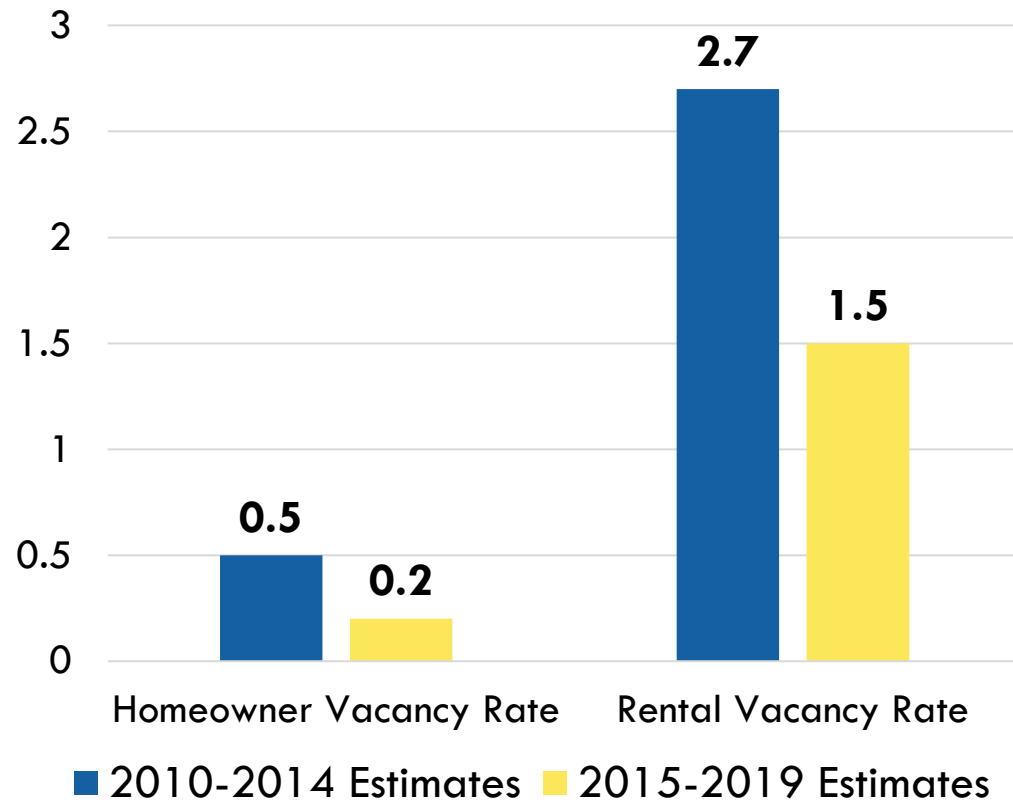
Housing Units by Number of Bedrooms



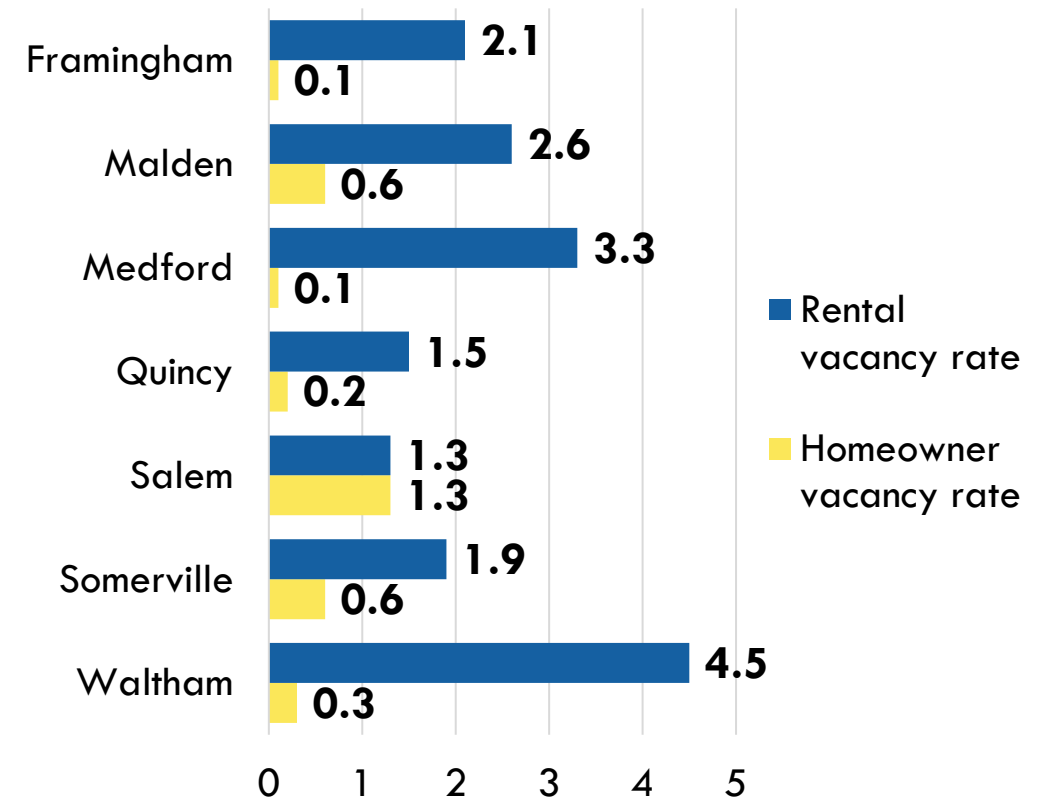
Source: American Community Survey 5-Year Estimates, 2015-2019

Vacancy rates are well below “healthy” rates and are continuing to decrease, signaling a housing shortage.

Vacancy Rates, 2014 and 2019



Vacancy Rates, 2019



Source: American Community Survey 5-Year Estimates, 2010-2014 and 2015-2019

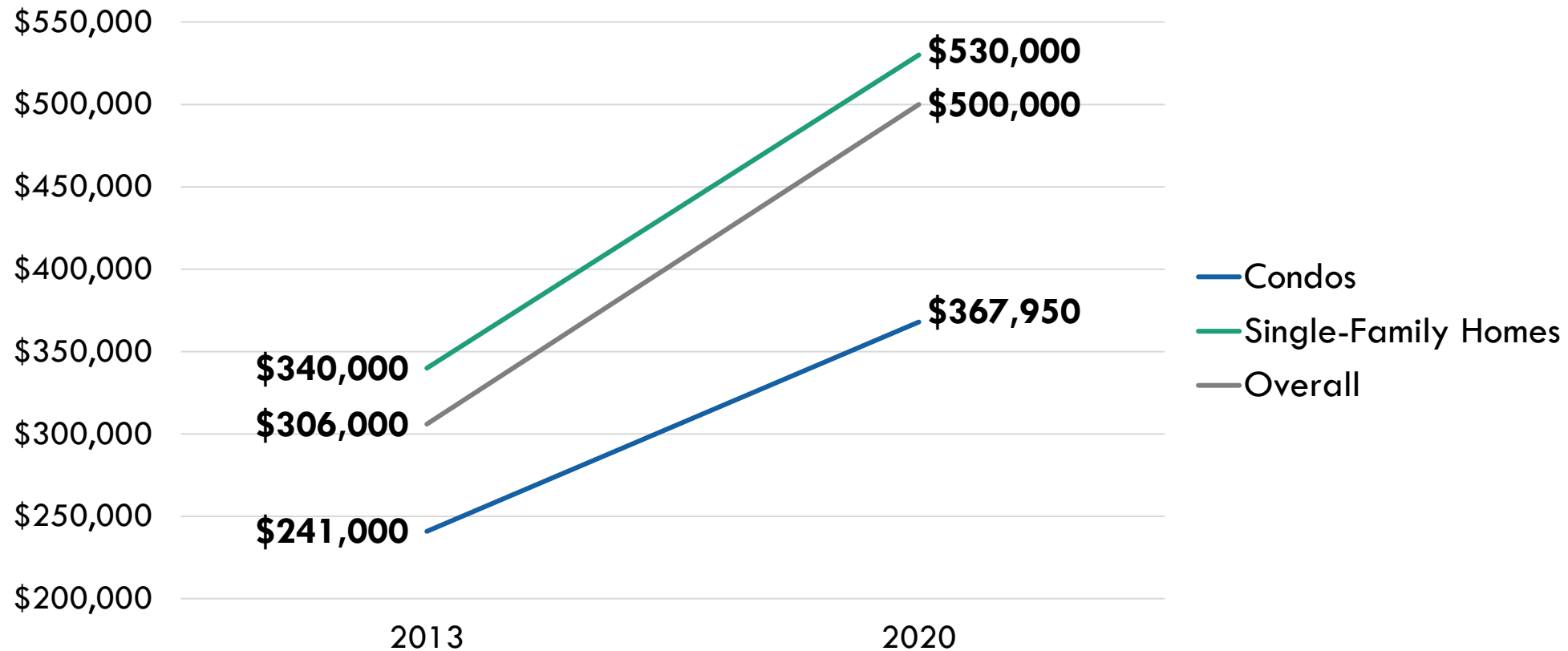
What facts about Quincy's housing stock surprised you? Select all that apply.

1. Two-thirds of Quincy's housing stock consists of buildings with two or more units.
2. Most housing was built post-World War II.
3. Most housing units are not considered "family-size" (containing three or more bedrooms).
4. Vacancy rates are well below "healthy" rates and are continuing to decrease, signaling a housing shortage.

Affordability

Median sale prices for both condos and single-family homes have increased significantly since the last HPP.

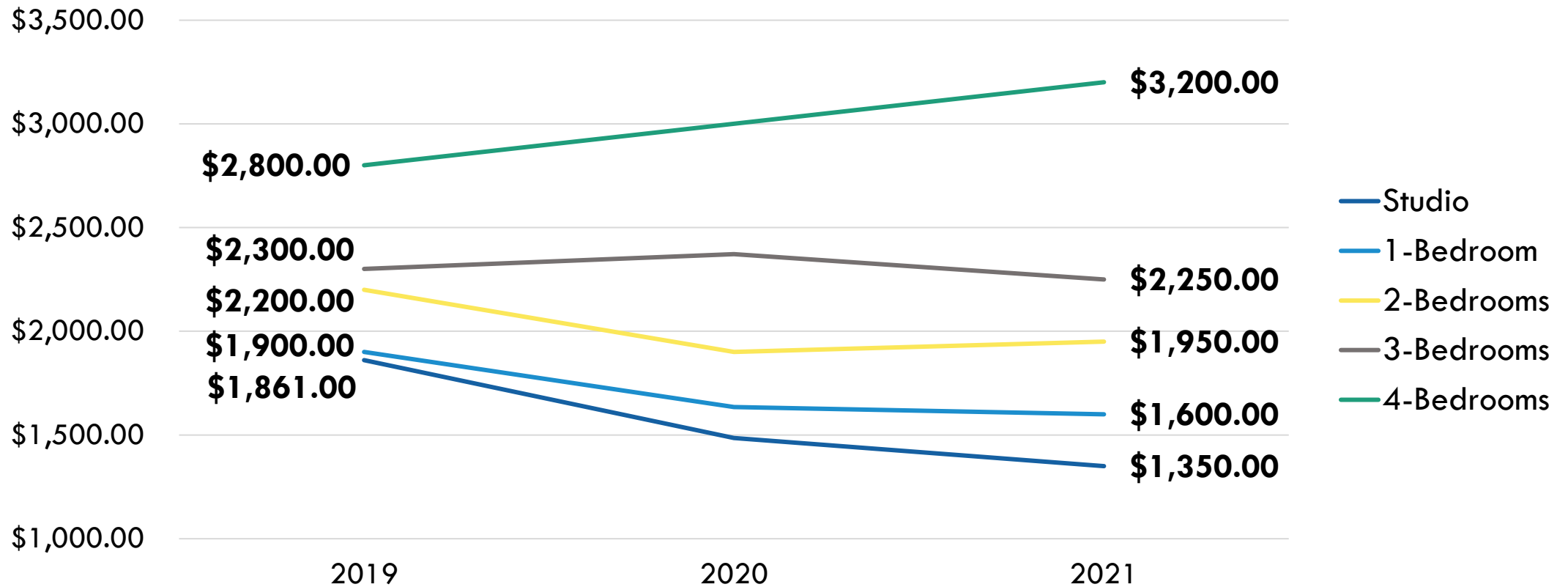
Median Sale Price, 2013 and 2020



Source: Warren Group, 2013 and 2020

There has been a decline in median rents since the start of the pandemic, but they are still higher than many can afford.

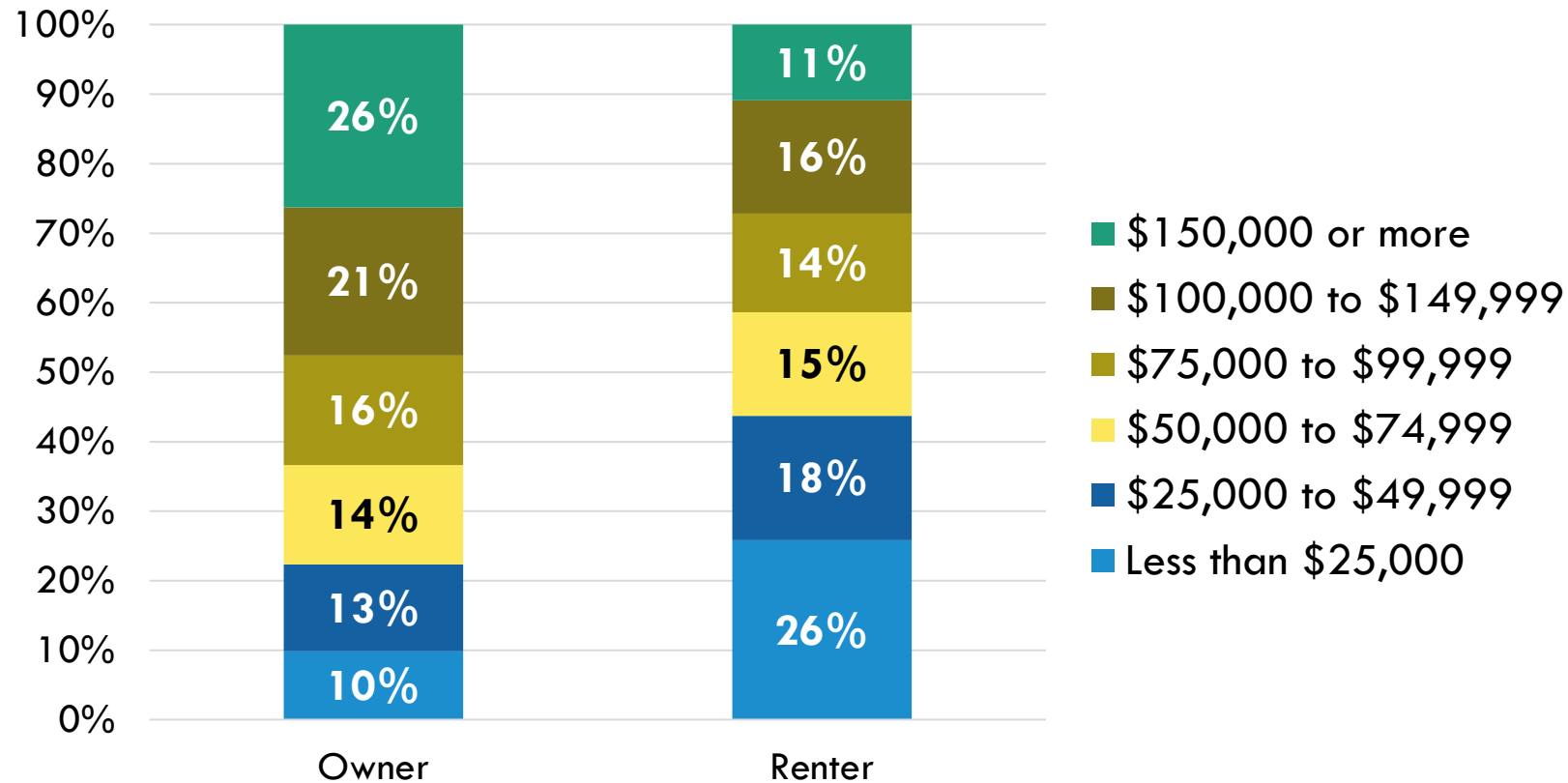
Median Asking Rents, 2019 to 2021



Source: MAPC Rental Listings Database, 2019-2021

Incomes for owner households are typically much higher than incomes for renter households.

Households by Income



Source: MAPC Rental Listings Database, 2019-2021

A household is defined as “low-income” if it makes less than 80% of the Boston Region AMI.

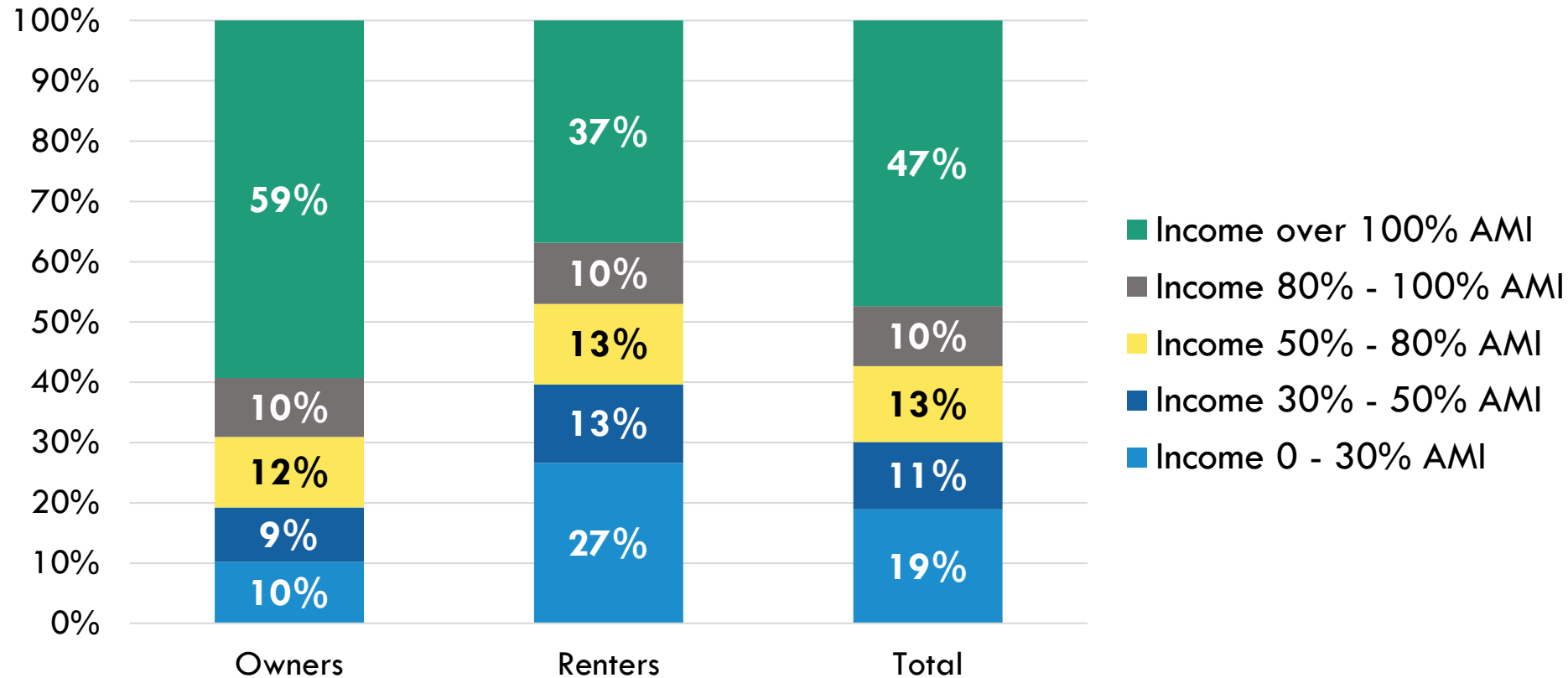
Boston Region Area Median Income (AMI) = \$120,800

Household Size	80% AMI (Low-Income)	50% AMI (Very Low-Income)	30% AMI (Extremely Low-Income)
1-person	\$70,750	\$47,000	\$28,200
2-person	\$80,850	\$53,700	\$32,200
3-person	\$90,950	\$60,400	\$36,250
4-person	\$101,050	\$67,100	\$40,250

Source: HUD FY 2021 Income Limits

More than half of renters are low-income, and more than a quarter are extremely low-income.

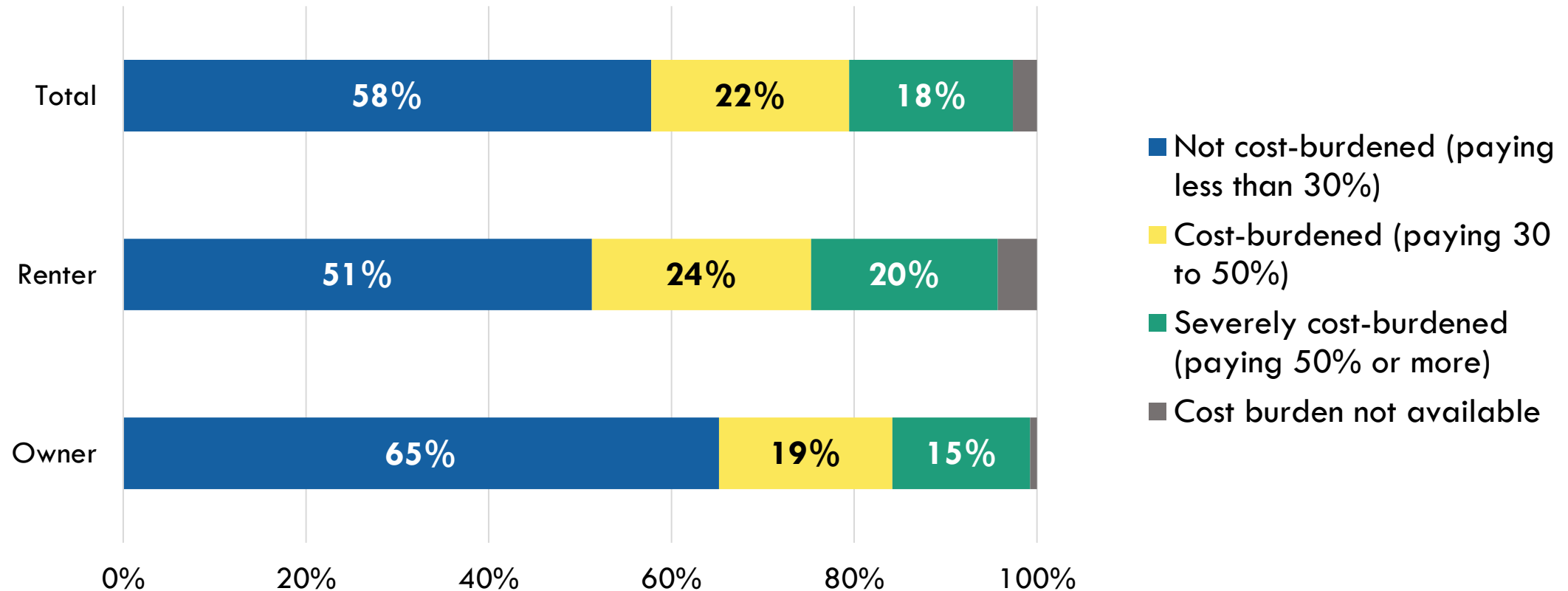
Household Income Distribution



Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2014-2018

At least 40% of all Quincy households are cost-burdened and pay more than they can afford for housing.

Cost Burden by Tenancy

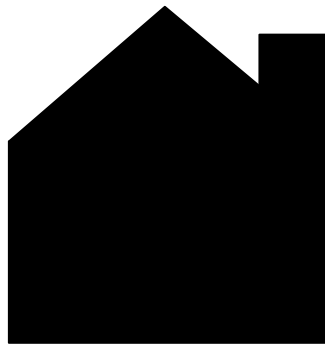
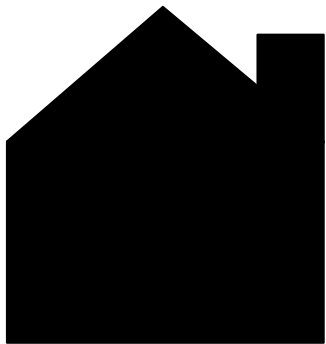


Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2014-2018

Quincy has one Affordable Housing unit for every four low-income households, despite reaching 10% on the SHI.



4,253 units on the Subsidized Housing Inventory (SHI) and 17,325 low-income households



Affordable Housing:

- 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

Source: Subsidized Housing Inventory 2021; American Community Survey 5-Year Estimates, 2015-2019

What facts about Quincy's affordability surprised you? Select all that apply.

1. Median sale prices for both condos and single-family homes have increased significantly since the last HPP.
2. There has been a decline in median rents since the start of the pandemic, but they are still higher than many can afford.
3. Incomes for owner households are typically much higher than incomes for renter households.
4. A household is defined as "low-income" if it makes less than 80% of the Boston Region AMI.
5. More than half of renters are low-income, and more than a quarter are extremely low-income.
6. At least 40% of all Quincy households are cost-burdened and pay more than they can afford for housing.
7. Quincy has one Affordable Housing unit for every four low-income households, despite reaching 10% on the SHI.

What housing issues are you interested in learning more about?

- Please write your answers in the chat box.

Visioning & Priorities

Imagine your ideal version of Quincy in the future. What five words describe this future?

- Please write your answers in the chat box.

Of the following housing priorities, what should be a high priority for this plan? Select all that apply.

1. Housing for new families
2. Housing for single people
3. Housing affordable to low-income households (up to 80% AMI)
4. Housing affordable to extremely low-income and very low-income households (up to 30% and 50% AMI, respectively)
5. Housing affordable to moderate-income households (between 80-100% AMI)

Of the following housing priorities, what should be a high priority for this plan? Select all that apply.

1. Choices for downsizing
2. Support for seniors to stay in their homes
3. A range of housing types (such as single-family homes, duplexes, small multifamily buildings, and/or large multifamily buildings)
4. More or better homeownership options
5. More or better rental options
6. More mixed-use development

Of the following housing priorities, what should be a high priority for this plan? Select all that apply.

1. Housing near amenities (local retail, parks, etc.)
2. Housing near transportation options
3. Housing near jobs
4. Housing accessible to people with disabilities
5. Racial and ethnic integration in housing
6. Smaller housing options
7. Multi-generational housing options

Q&A

Q&A

- Write your questions in the Q&A box and the project team will answer as many as we can

Next Steps

Spread the word about the Online Open House!

- Roughly the same content as this webinar
- Self-led, go at your own pace
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Over the next few months, we will...

- Complete our housing needs and demand assessment using insights from the first Digital Engagement Campaign
- 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

Stay in Touch

- Project website:
mapc.ma/housing-quincy
- Sign up for email updates:
mapc.ma/housing-quincy-email
- More engagement to come in the winter and spring

