

Burlington Townwide Forum

April 27, 2022 | 7:30–9:00 pm



- Welcome & Introductions**
- Project Overview**
- Housing Needs Assessment**
- Next steps**

NOTIFICATION OF RECORDING

This meeting will be recorded and the Metropolitan Area Planning Council (MAPC) may choose to retain and distribute the video, still images, audio, and/or the chat transcript. By continuing with this virtual meeting, you are consenting to participate in a recorded event. The recordings and chat transcript will be considered a public record. If you do not feel comfortable being recorded, please turn off your camera and/or mute your microphone, or leave the meeting.



Welcome & Introductions

Burlington Housing Partnership Committee

- Michael Runyan, Chair
- Kerry Donahue, Vice Chair
- Eileen Sickler, Secretary
- Barbara L'Heureux
- Rita Shah
- John Sullivan
- Henry Wu
- Liz Bonventre (Town Staff)

Metropolitan Area Planning Council (MAPC)

- Alex Koppelman, AICP
- Andrea Harris-Long, AICP
- Courtney Lewis

Meeting Ground Rules & Logistics

- **Everyone has an equal opportunity to contribute.**
- **Everyone is an expert in their personal lived experiences. Respect others' point of view.**
- **Respect limited time.**
- **Your input is important.**



Use the Zoom chat box during the forum!



Ask questions as data is presented



Share your insights

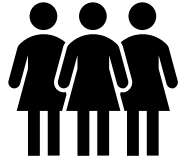
Who's in the [virtual] room?



Demographic

Poll

Housing Needs Assessment



Community demographics

Understand population, households, incomes



Housing stock

Housing types, sizes, etc.



Housing market + affordability

Cost-burdened households and Affordable housing stock

**Quantitative
Data**

(e.g., Census data)

**Qualitative
Data**

(e.g., focus groups, survey)

Data sources

- US Decennial Census
- American Community Survey Five-Year Estimates (2015-2019)
- Comprehensive Housing Affordability Strategy (CHAS) from HUD
- CoStar
- Warren Group
- Census On the Map

Methodology

- Most recent data, when available
- Context communities
- Disparities among underrepresented groups
 - Fewer Black and Hispanic residents, resulting in large margins of error in this data
 - Looked at the “Mature Suburb” aggregate data source, when margins of error were too large to affirm trends

Context communities » Places with similar community attributes

- Housing sub-markets
- Transit access
- Population characteristics
- Housing tenure
- Median sales prices & rents
- Mix of housing types

- Canton
- Danvers
- Dedham
- Maynard
- Reading
- Stoughton
- Wakefield

Planning Process

Town and MAPC Staff

Burlington Housing Partnership Committee



DATA

Comprehensive
Housing Needs
Assessment



OUTREACH

Focus Groups
Housing Stories
Town-wide Meeting



MESSAGING

Messaging Materials
Video Production



DELIVERABLES

Report

Project Timeline



Project start up

Data collection and analysis

Messaging

Final Deliverables

Committee Meetings

Focus Groups (3)

Town-Wide Meeting

We are here



HOUSING TRIVIA!



Trivia Question: Affordability

When is a home considered affordable according to the U.S. Department of Housing and Urban Development (HUD)?

- a. When the home is subsidized by the government
- b. When the home costs no more than 30% of a household's income
- c. When the home costs no more than 50% of a household's income
- d. When the home is free



Trivia Question: Affordability

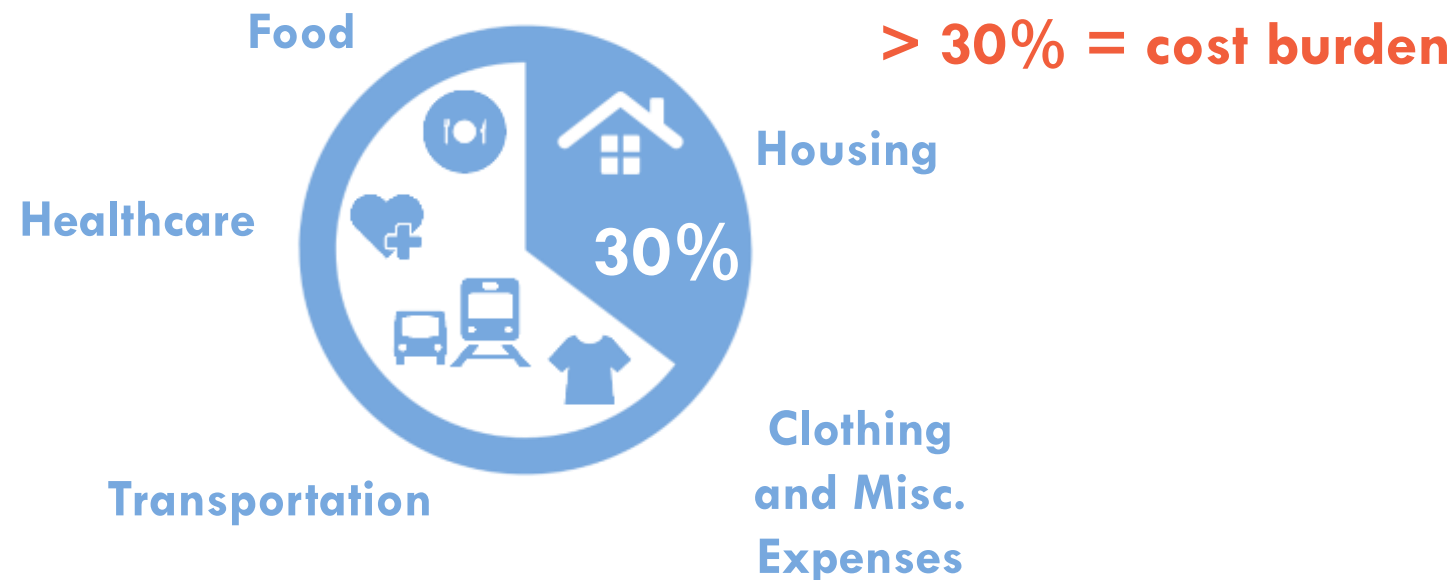
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Trivia Question: Affordability

When is a home considered affordable according to the U.S. Department of Housing and Urban Development (HUD)?





Trivia Question: Affordable Housing

Which of the statements about “lowercase a” affordable housing and “capital A” Affordable housing are true?

- a. “Lowercase a” affordable housing is market-rate housing that’s affordable
- b. “Capital A” Affordable housing is required to be affordable
- c. Both types of housing cost no more than 30% of a household’s income
- d. All of the above



Trivia Question: Affordable Housing

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- a. “Lowercase a” affordable housing is market-rate housing that’s affordable
- b. “Capital A” Affordable housing is required to be affordable
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HOUSING NEEDS ASSESSMENT



Community demographics

Understand population, households, incomes



Housing stock

Housing types, sizes, etc.



Housing market + affordability

Cost-burdened households and Affordable housing stock

HOUSING NEEDS ASSESSMENT



Community demographics

Understand population, households, incomes



Housing stock

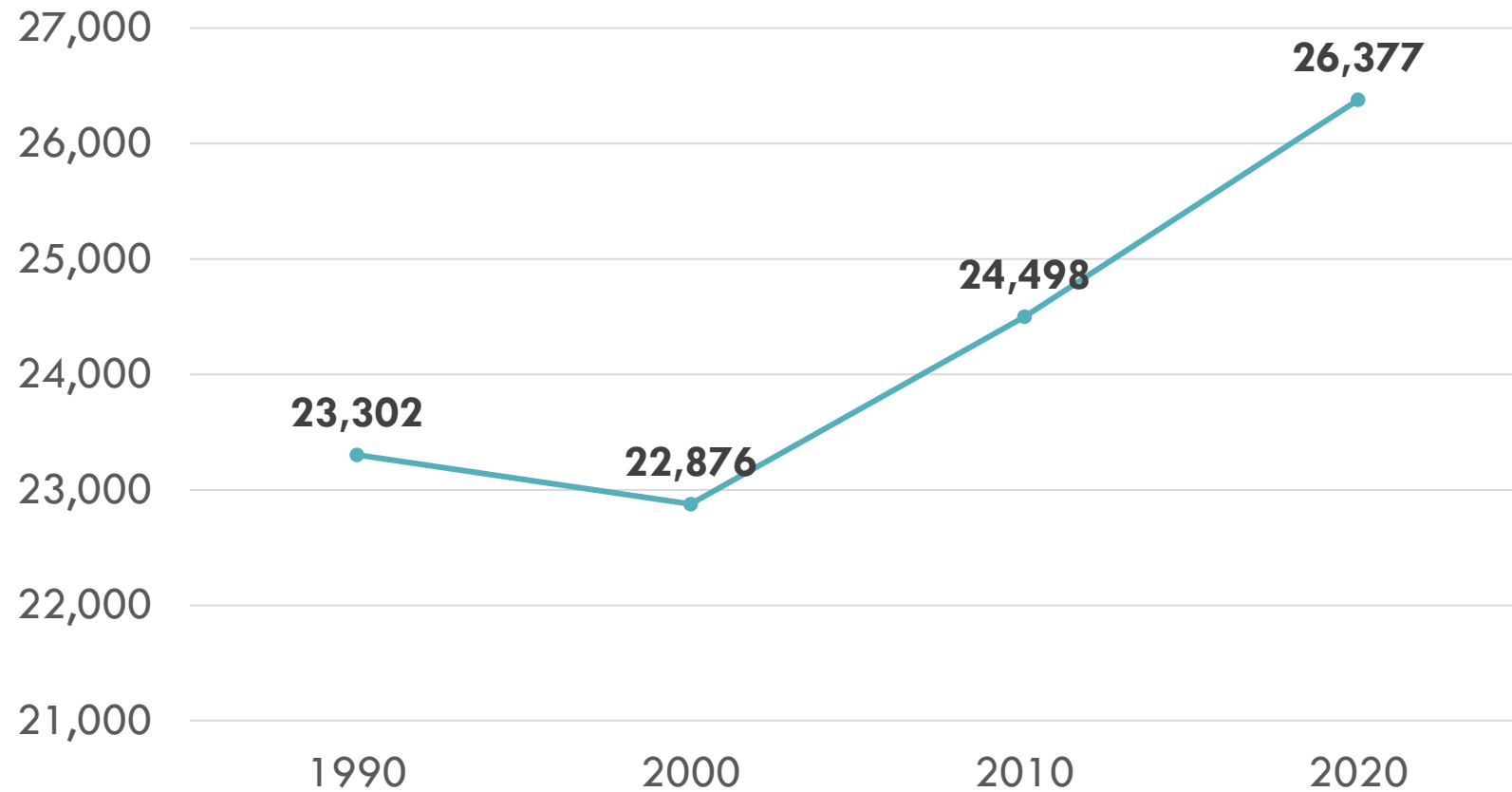
Housing types, sizes, etc.



Housing market + affordability

Cost-burdened households and Affordable housing stock

Burlington Population, 1990-2020

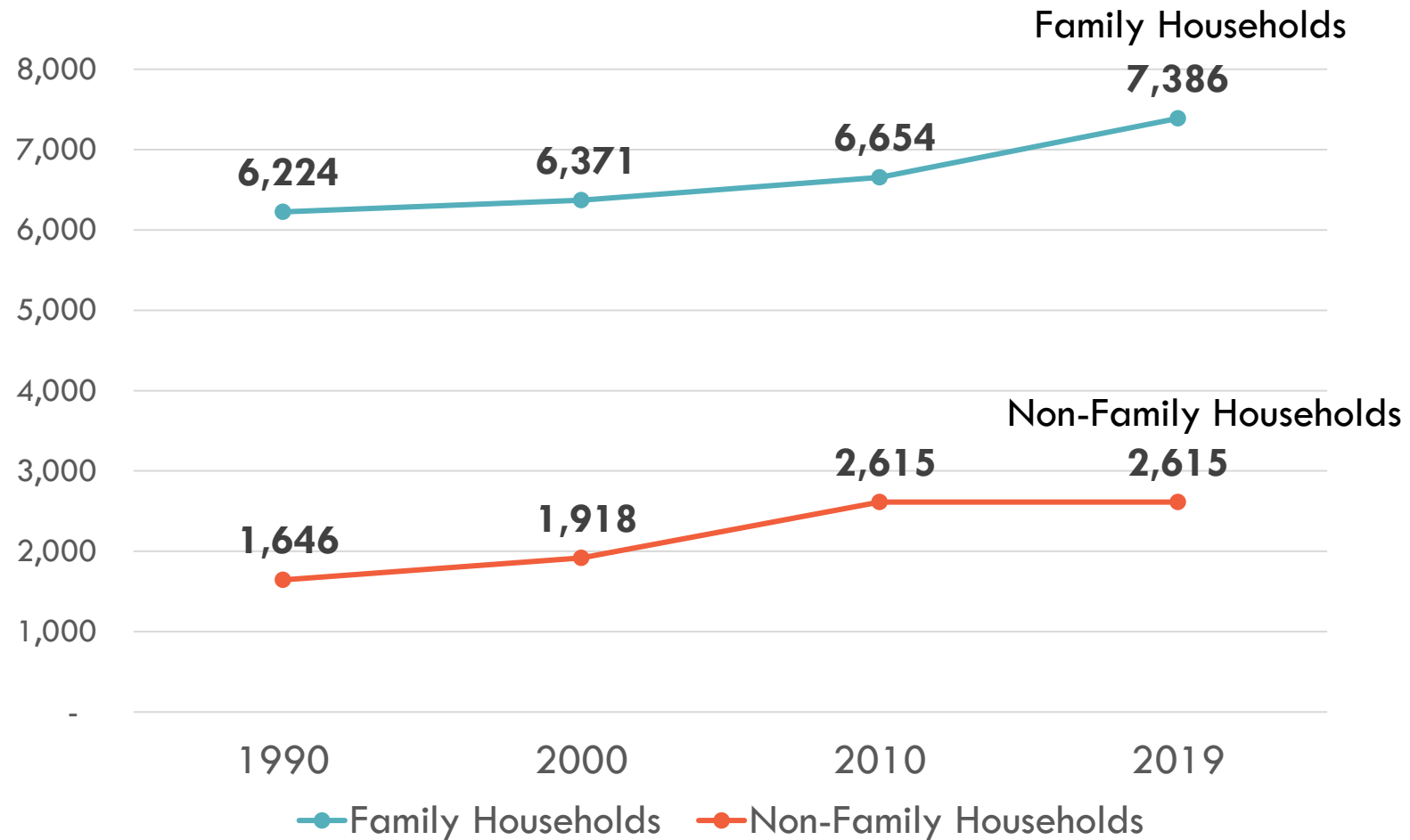


↑ 13%

10,001
total households

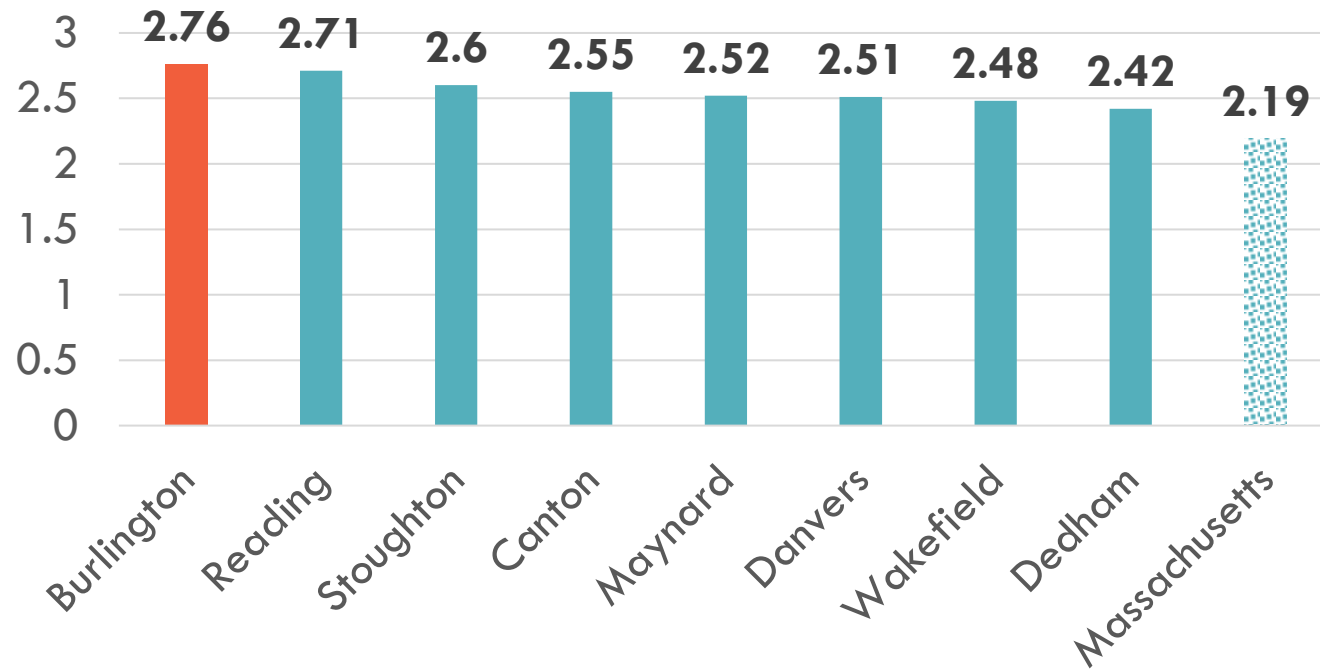
Source: US Decennial Census

Burlington Household Growth by Type, 1990-2019

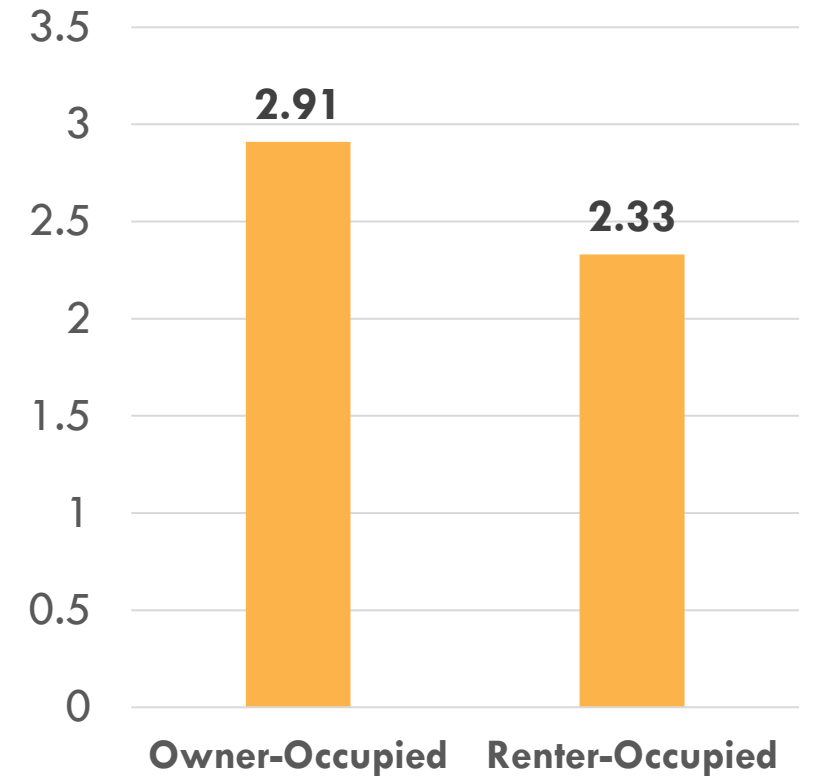


Non-family households are one-person households or unrelated roommates

Burlington Average Household Size, 2019

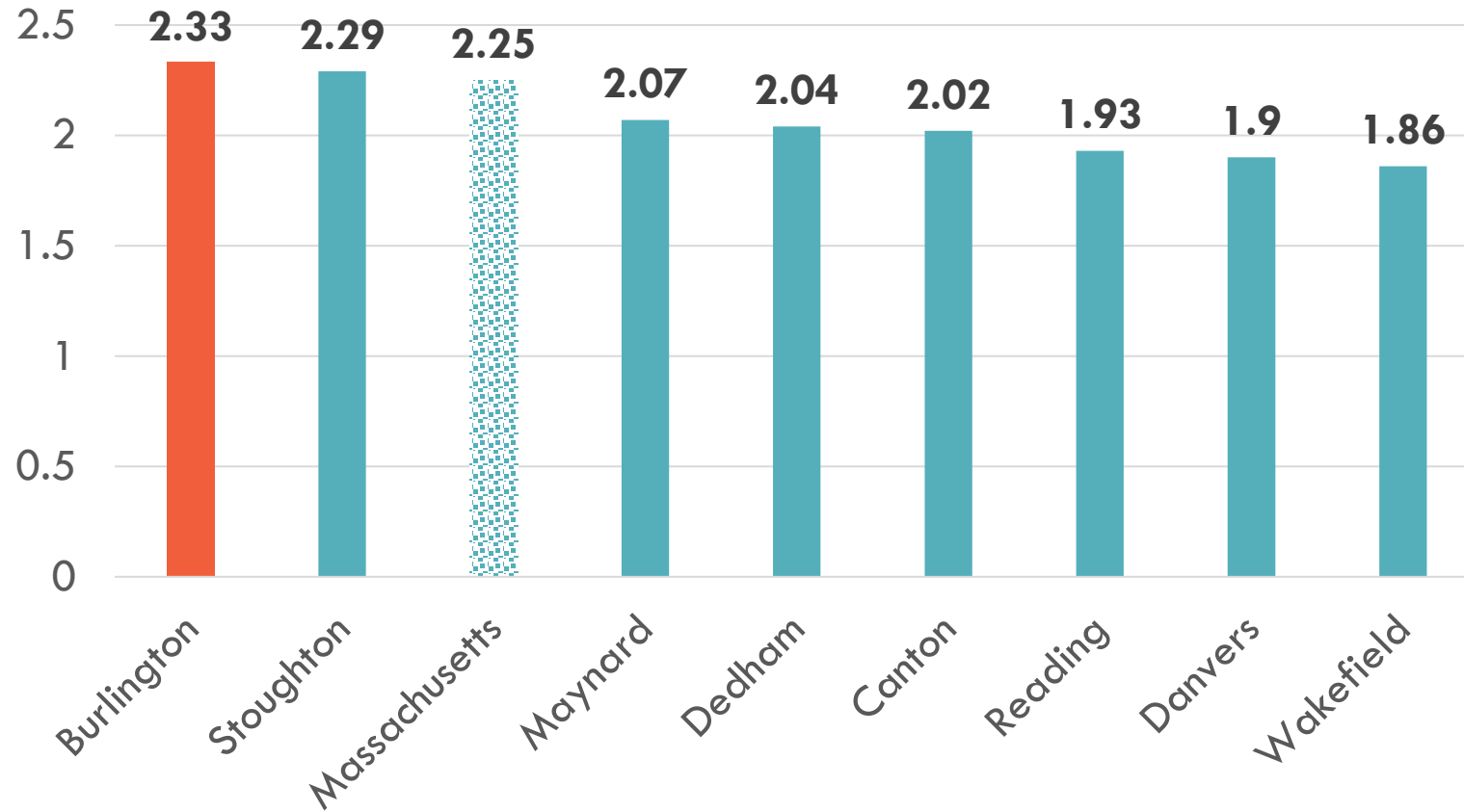


Source: American Community Survey, 2015-2019



Source: American Community Survey, 2015-2019

Burlington Average Renter-Household Size, 2019

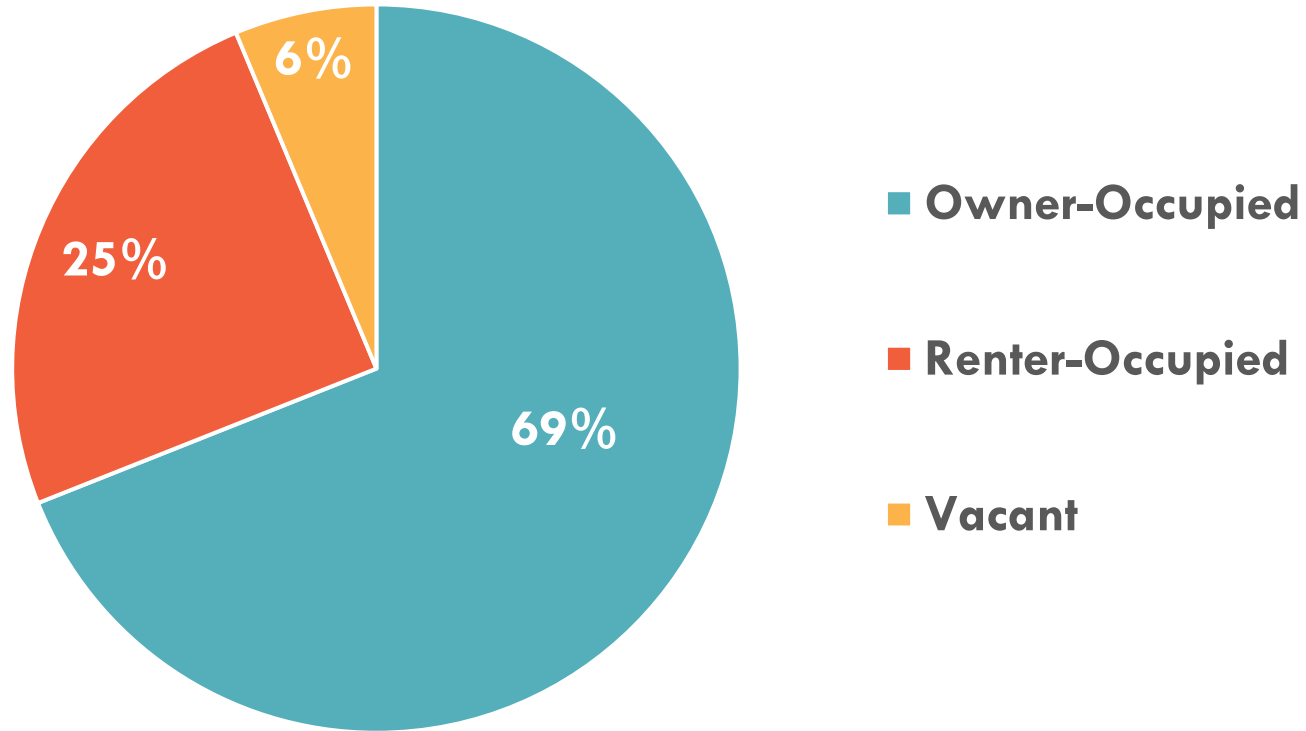


Source: American Community Survey, 2015-2019



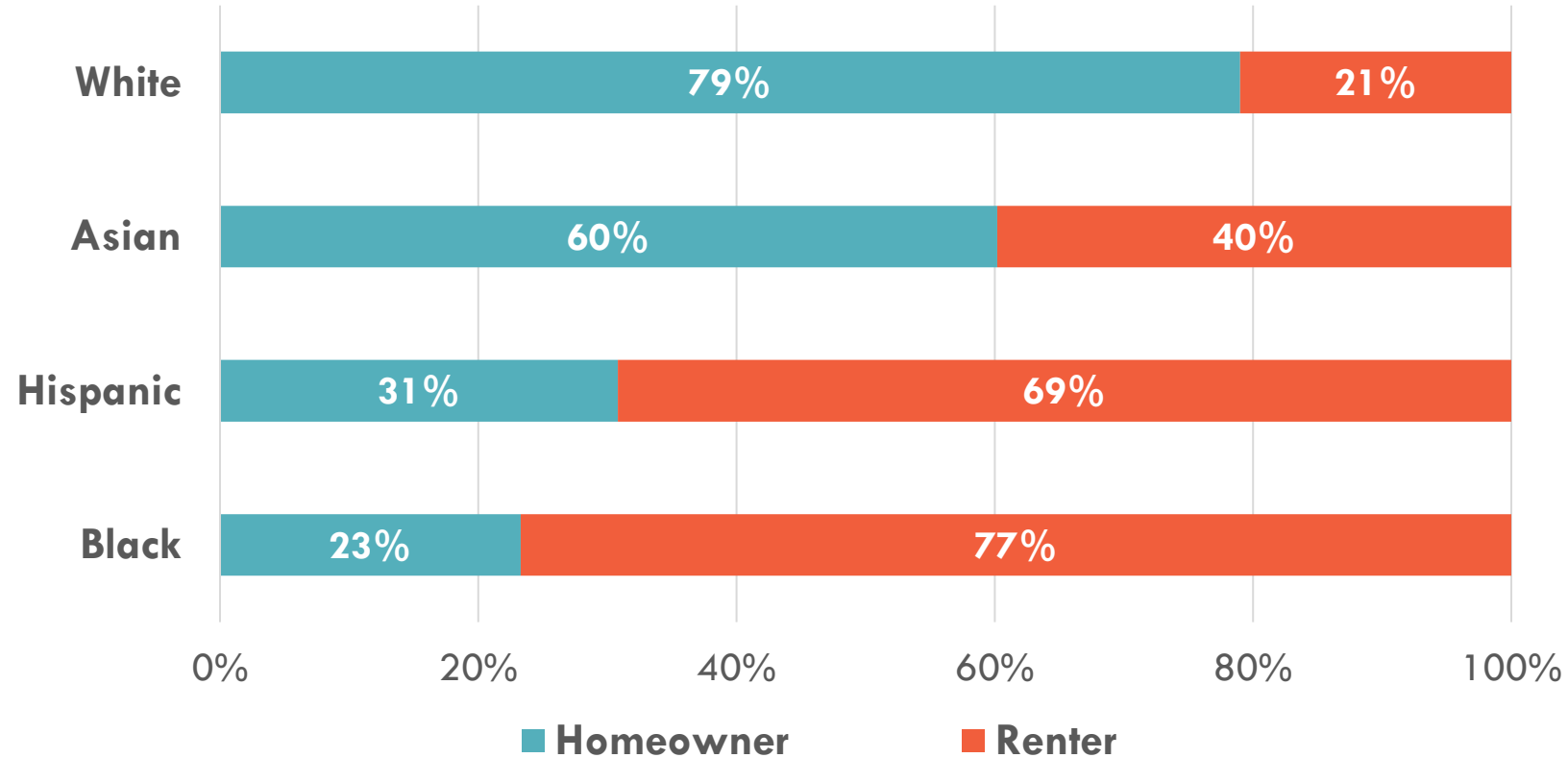
**Multi-
generational
living could
attribute to
larger renter
household sizes**

Burlington Housing Tenure, 2019



Source: American Community Survey, 2015-2019

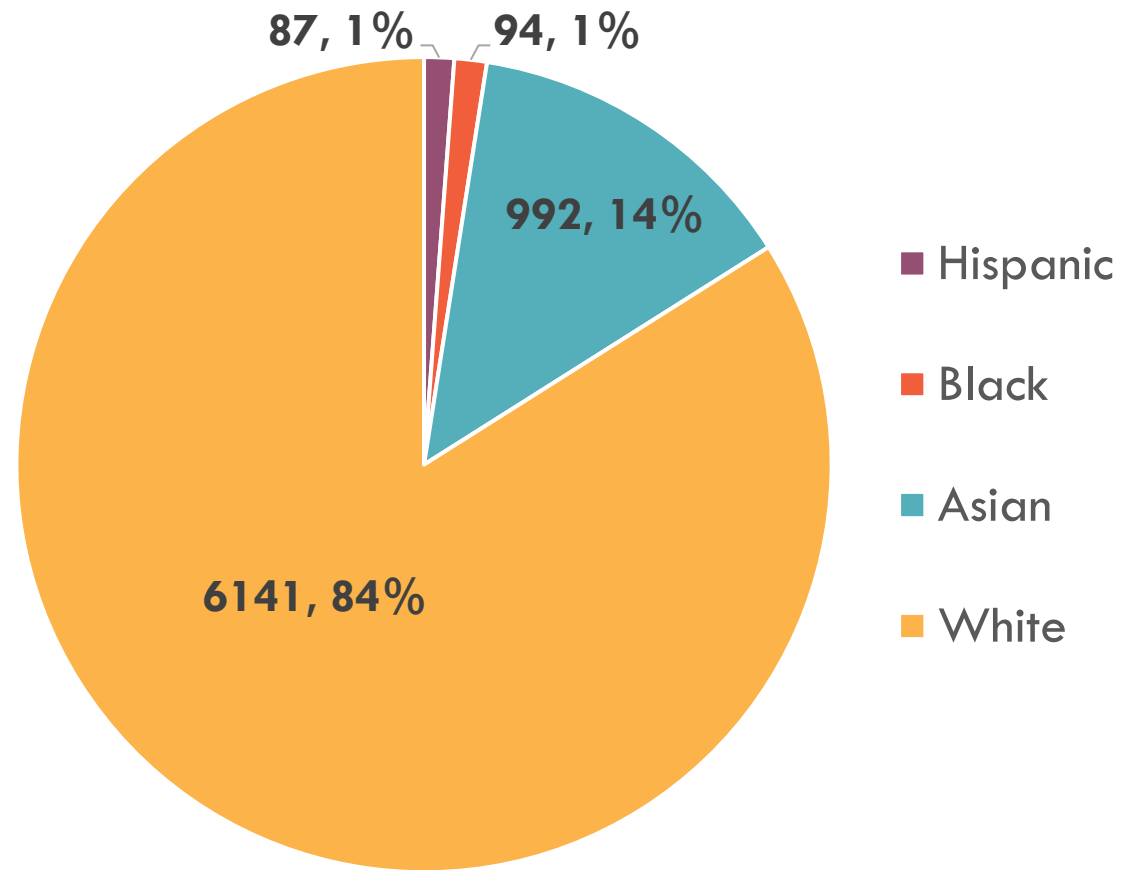
Burlington Housing Tenure by Race, 2019



People of color are much less likely to own homes in Burlington

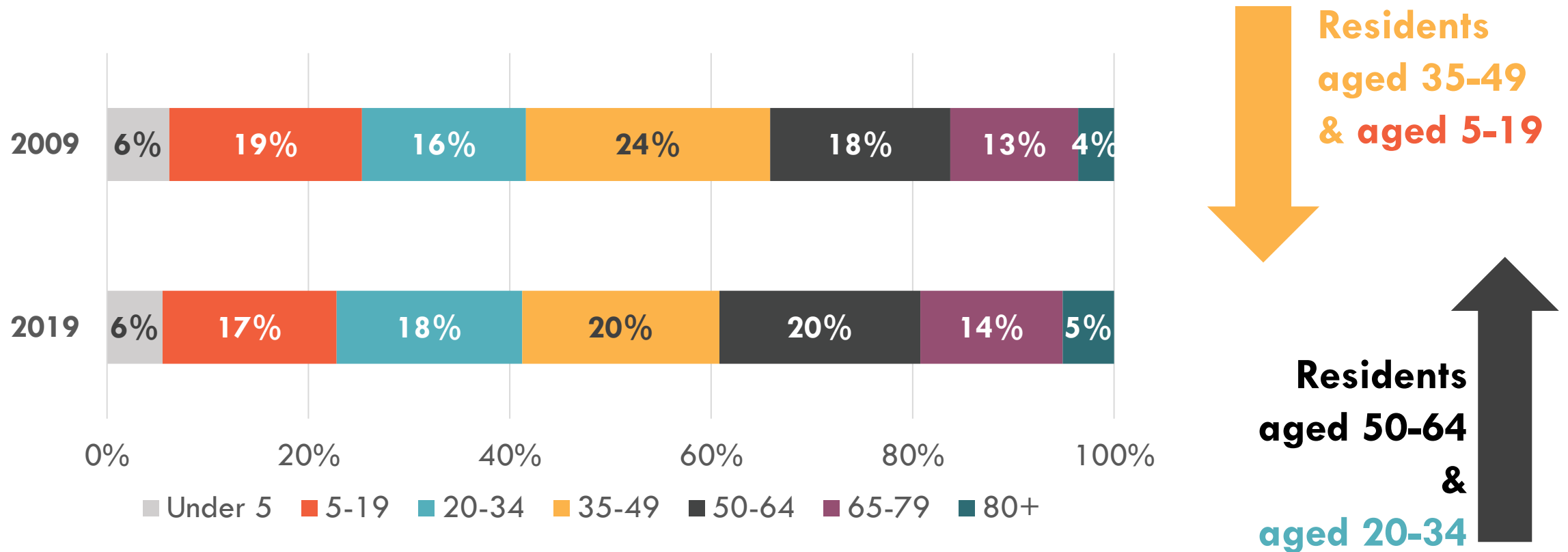
Source: American Community Survey, 2015-2019

Burlington Homeowners by Race, 2019



**84% of all
homeowners
are white.**

Age Distribution and Change in Burlington, 2009-2019



Source: American Community Survey, 2009 and 2019

Housing Needs for Different Generations



**Rental
options**



Smaller homes

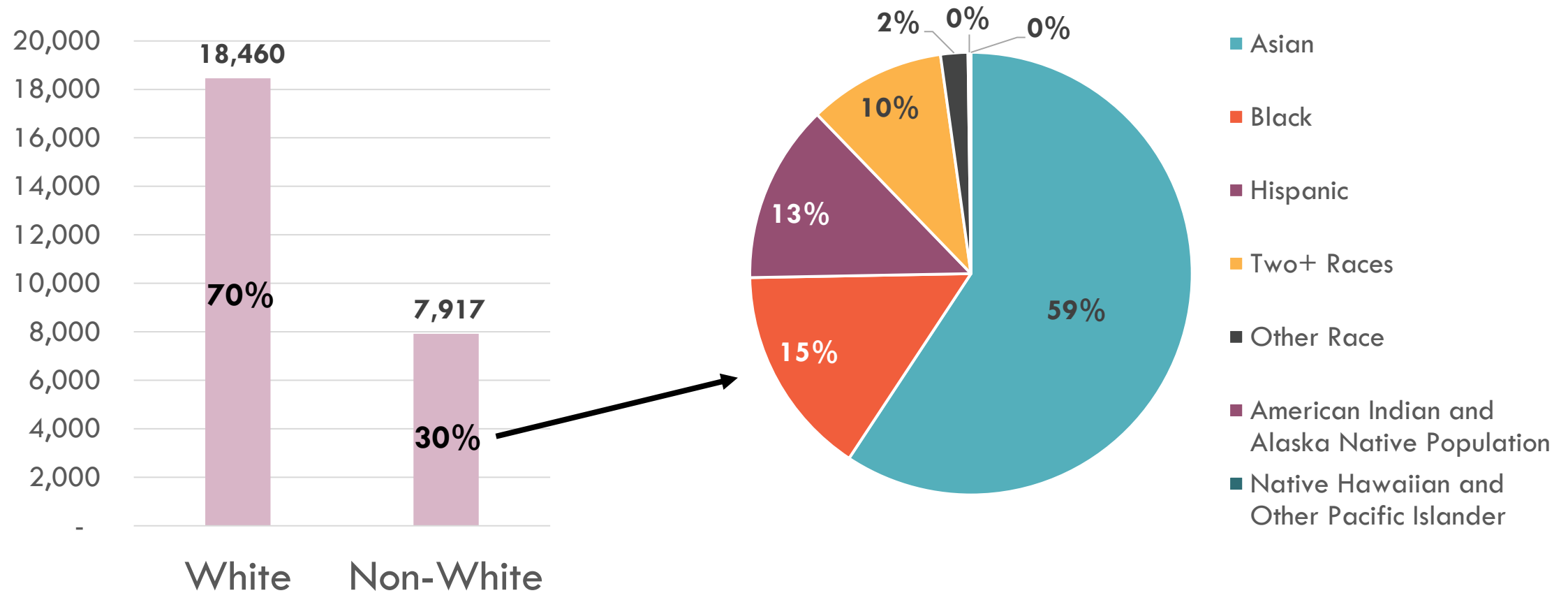
**Family-sized
(3+ BR) homes**



"To really maintain and keep my house up, I do pay someone to plow and mow my lawn. So that's an expense I never had. It's not easy and I'm going to be 79 and I'm still working. I hope by 80 I can fully retire, that's my goal."

"We moved into town as a young family... our home [1,400 sf Cape] was a great starter home. I hear a lot from people that would love to come into town is that something like that [a starter home] doesn't exist."

Burlington Population by Race, 2020



Source: U.S. Decennial Census, 2020

Source: U.S. Decennial Census, 2020

Burlington's Diversity is Highly Valued

"My daughter is still the only Latina in her classroom. We'd love to see more. I think there's a lot of things diverse people can bring to the table. I've seen in the last four years more diversity than I've ever seen before... My new neighbors are awesome. They're very welcoming to everyone."

Third most prevalent theme that came up in housing focus groups

*"Diversity was a **core requirement** of a town for me to move to."*



Trivia Question: Household Income

The Median Household Income for Burlington is how much?

- a. \$94,600
- b. \$104,200
- c. \$118,721
- d. \$84,500



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Trivia Question: Income Distribution

How many households in Burlington earn less than \$75,000?

- a. 923
- b. 1,654
- c. 2,981
- d. 3,392

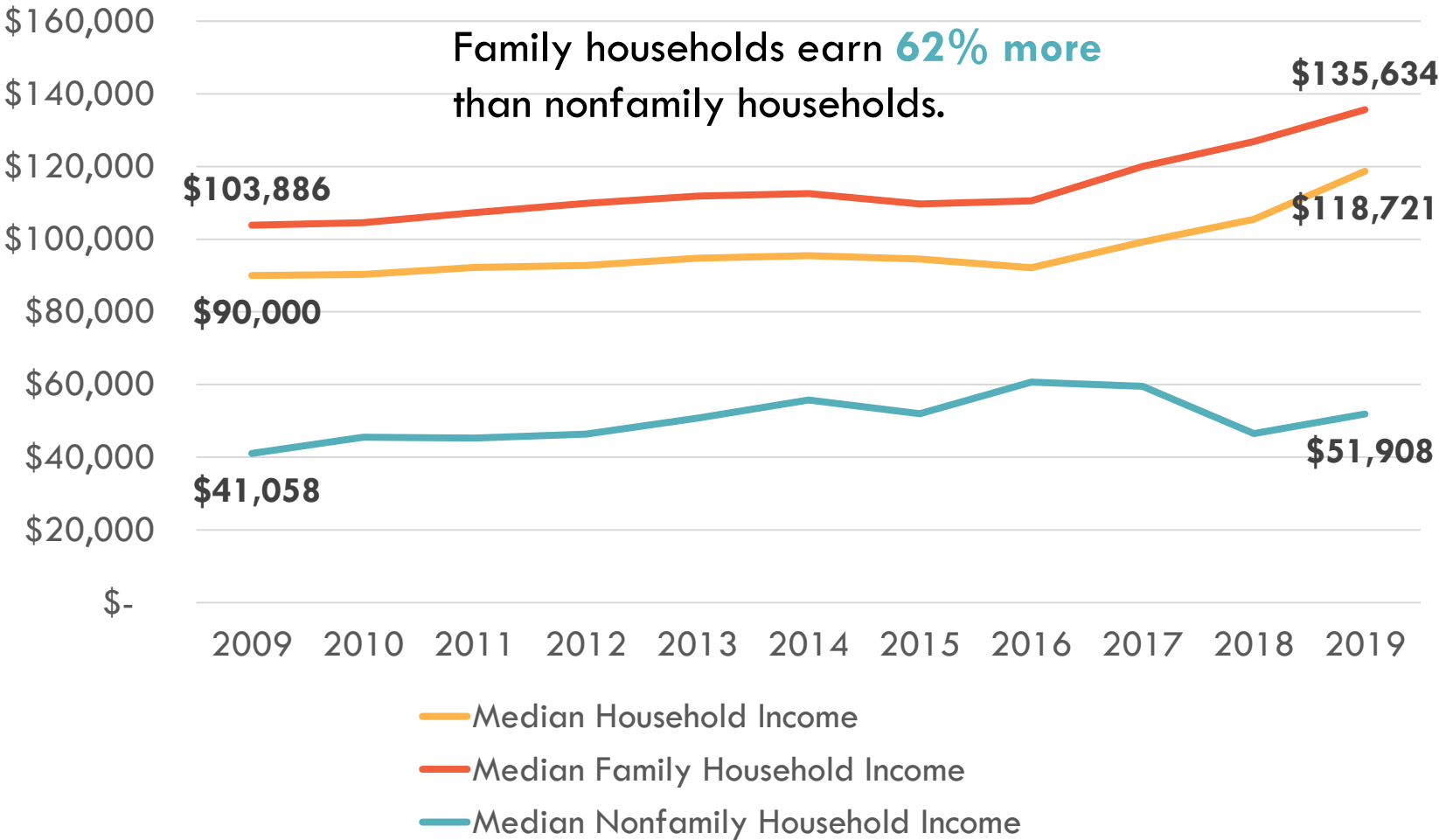


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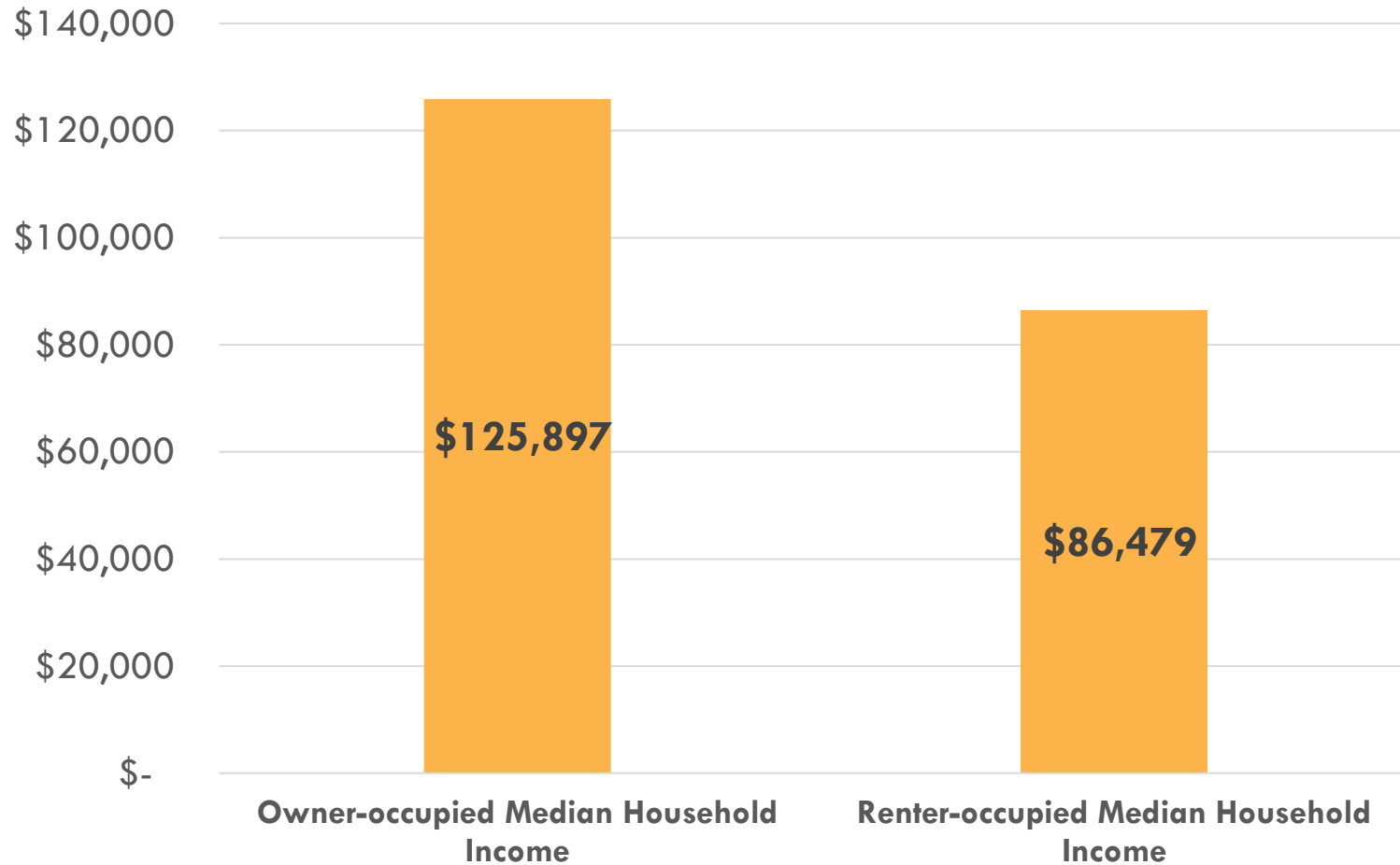
Burlington Median Household Income by Household Type, 2009-2019



Household income is increasing much more slowly than housing costs.

Source: American Community Survey, 2015-2019

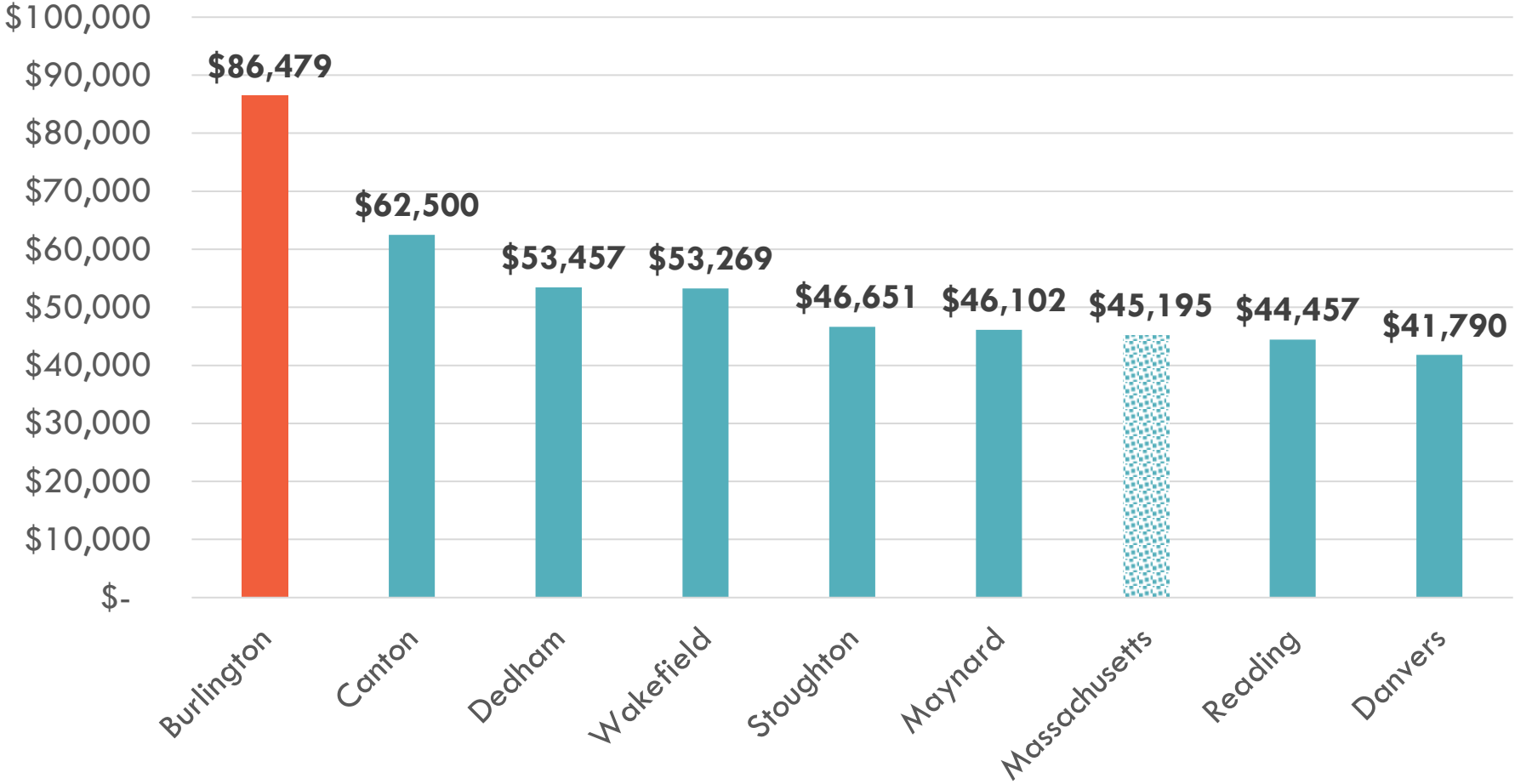
Burlington Median Household Income by Tenure, 2019



Renters earn **31% less** than homeowners.

Source: American Community Survey, 2015-2019

Median Household Income for Renters in Burlington & Context Communities, 2019



Higher renter-household incomes could be attributed to difficulties with transitioning from renting to homeownership or multiple families sharing units.

Source: American Community Survey, 2015-2019



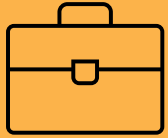
Jobs & Wages in Burlington, 2018

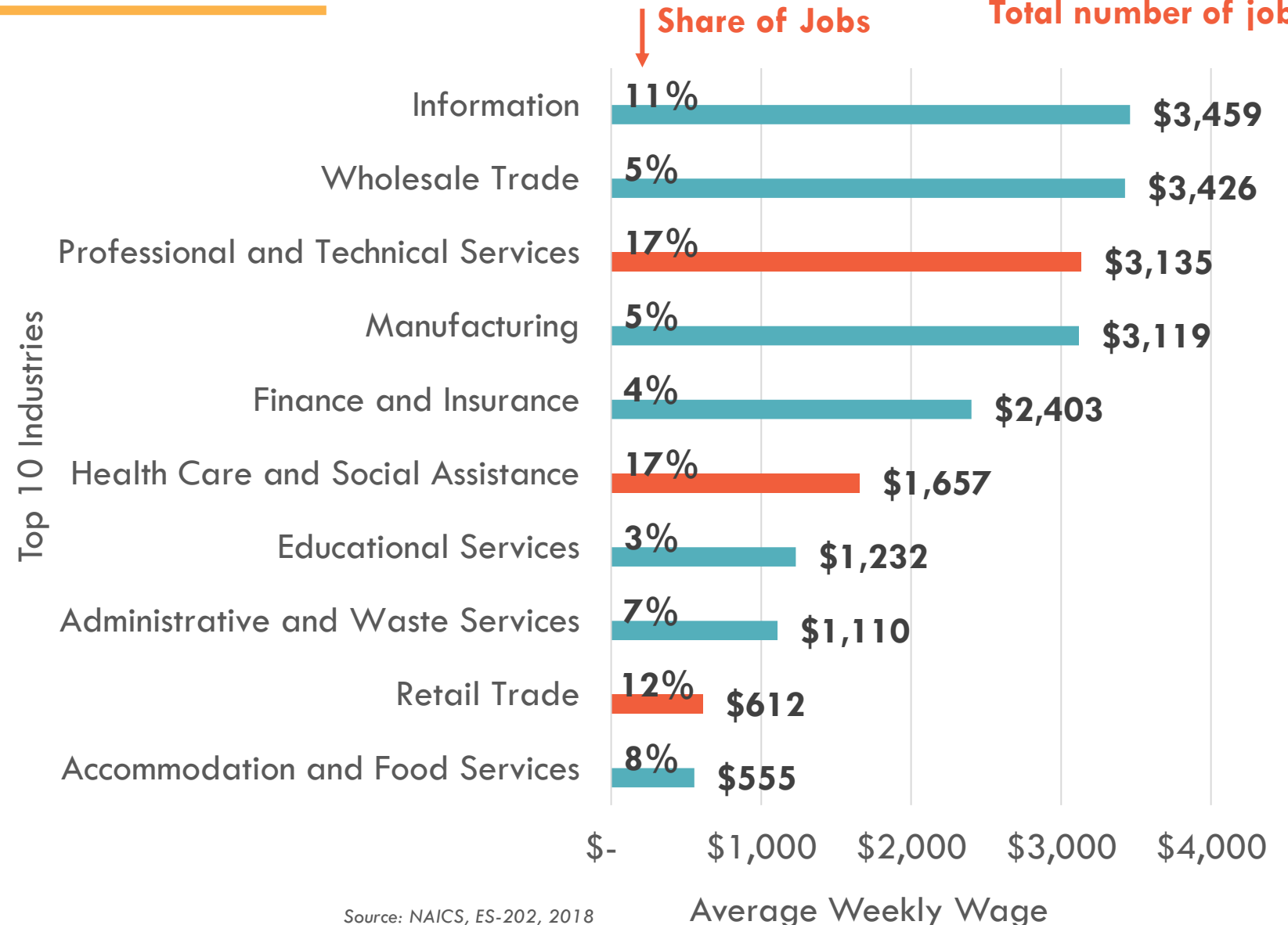
44,826

Total number of jobs

Share of Jobs

Sample annual incomes

-  **\$31,824**
-  **\$86,164**
-  **\$163,020**



Source: NAICS, ES-202, 2018

HOUSING NEEDS ASSESSMENT



Community demographics

Understand population, households, incomes



Housing stock

Housing types, sizes, etc.



Housing market + affordability

Cost-burdened households and Affordable housing stock

Types of Housing Units in Burlington, 2019



Detached Single-Family (65%)

Middle Housing
(19%)

multifamily
(20+ units)
(16%)

Source: American Community Survey, 2015-2019

Examples: townhouses, duplexes, triple deckers, and small multifamily



Middle housing expands homeownership & rental opportunities to people at a variety of income levels

Photo Source: missingmiddlehousing.com

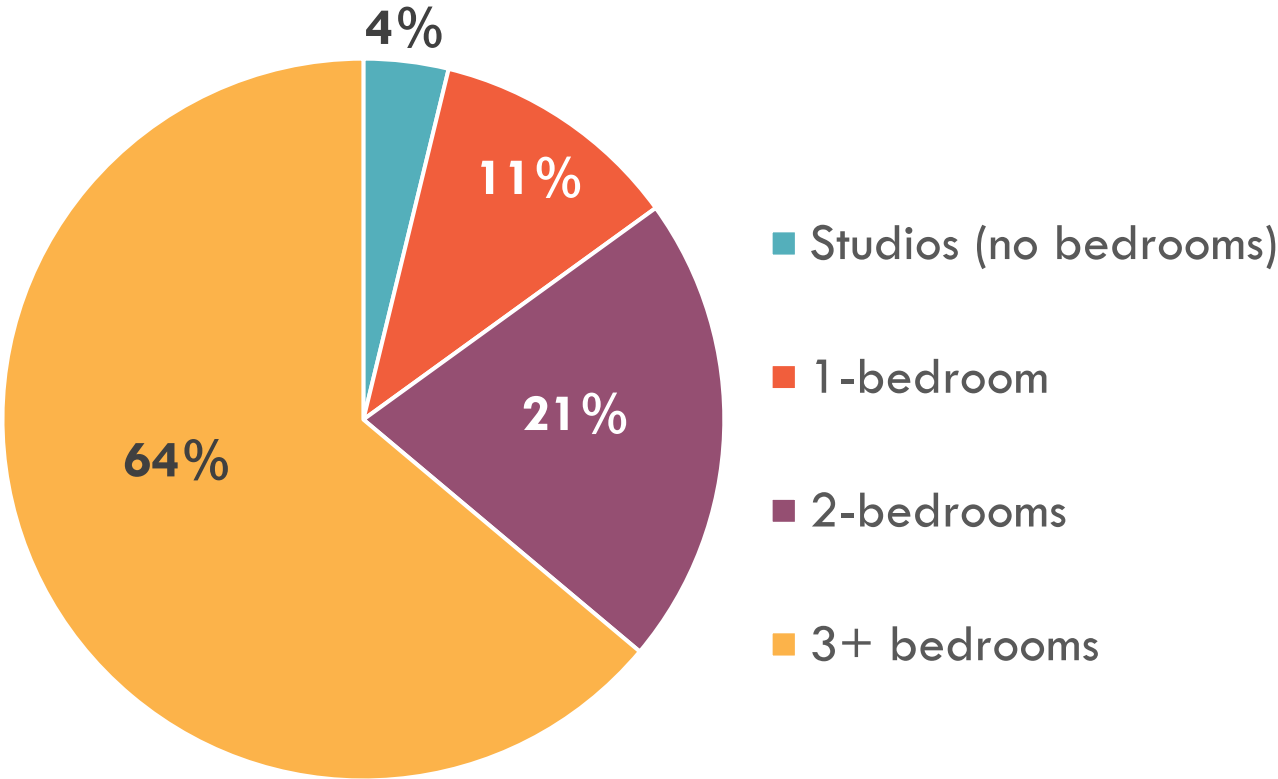
“Missing Middle” was most discussed in focus groups

"I ended up buying a house that's really too big... as a single-parent, I really would have preferred a townhome...but that's not really an option here in Burlington."

"It would be nice if we had more zoning for things like in-laws [accessory dwelling units] because that would certainly be more cost effective across the family and easier for him [my father] as he gets older and needs more help."

"The home I want doesn't exist in Burlington. It's not allowed. The home I'm interested in purchasing is a multi-family home."

Size of All Housing Units by Bedroom Count, 2018



2.76 average household size

Mismatch between household size and size of housing stock

56% Share of 1- and 2-person households

Source: American Community Survey, 2014-2018



Trivia Question: Median Sales Price

What was the 2021 median sales price of a single-family home in Burlington?

- a. \$483,000
- b. \$518,000
- c. \$697,000
- d. \$934,000



Trivia Question: Median Sales Price

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Burlington Housing Unit Type by Tenure, 2019

With the majority of owner-occupied housing stock being single-family detached, homeownership is limited to those who can afford large down payments.

Owner-Occupied Households

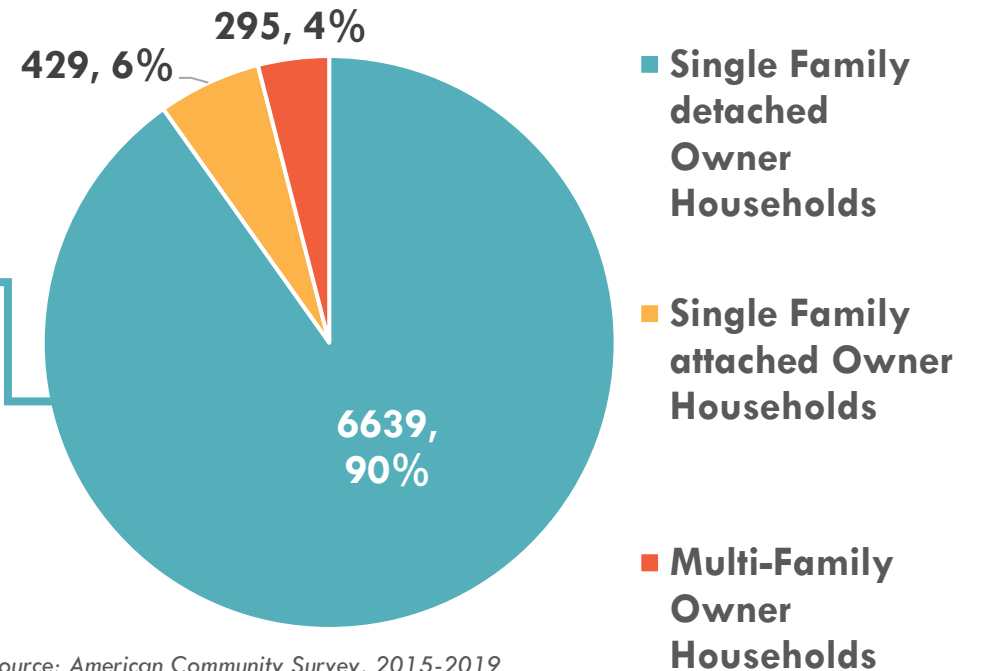
\$697,000



2021 median sale price of detached single-family home in Burlington

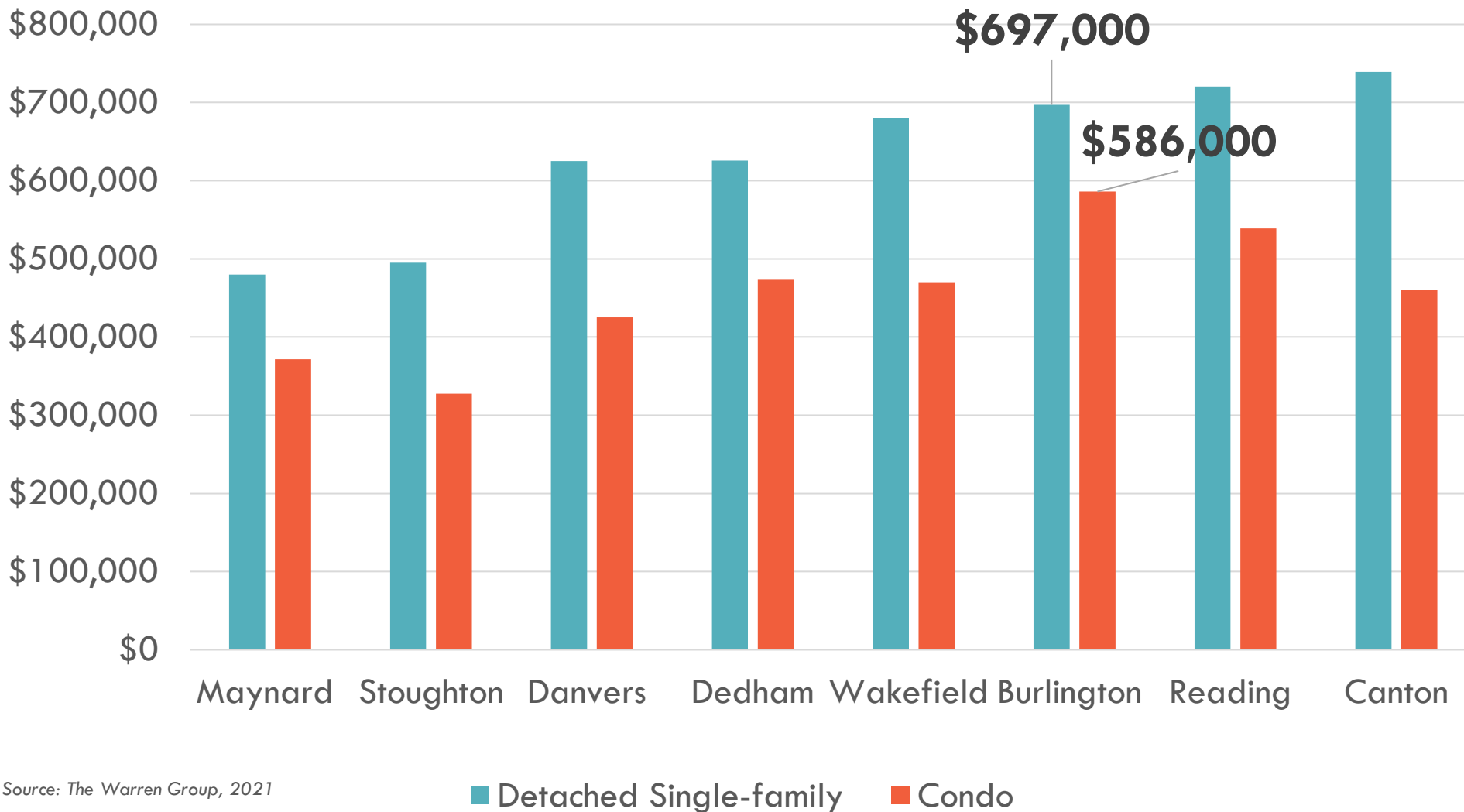
\$139,400

20% Down Payment



Source: American Community Survey, 2015-2019

Median sales price, single-family and condominium Burlington and context communities (2021)



\$139,400

SF Down Payment

\$3,130

SF Mortgage
Payment

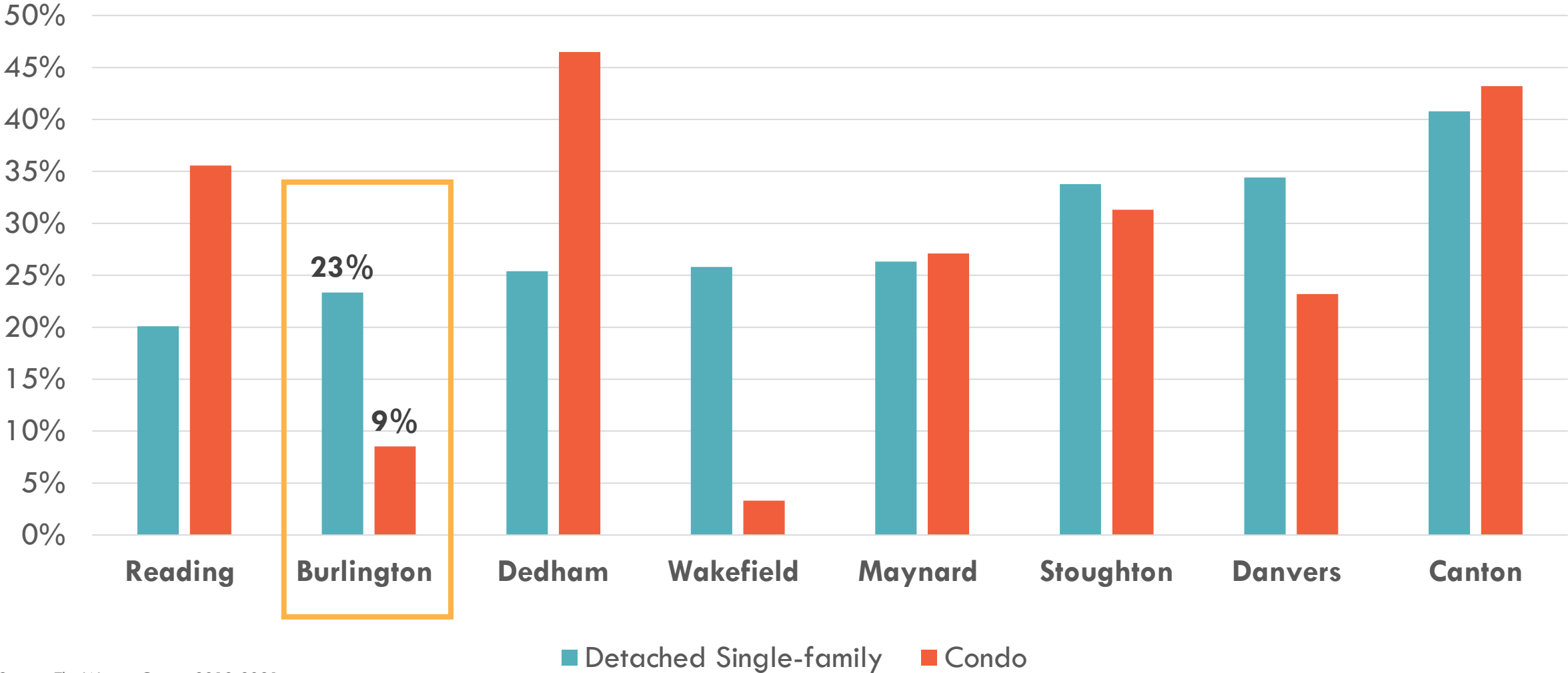
\$117,200

Condo Down
Payment

\$2,631

Condo Mortgage
Payment

Percent increase in median sale prices, single-family and condo, Burlington + context communities (2018-2021)



Source: The Warren Group, 2018-2021

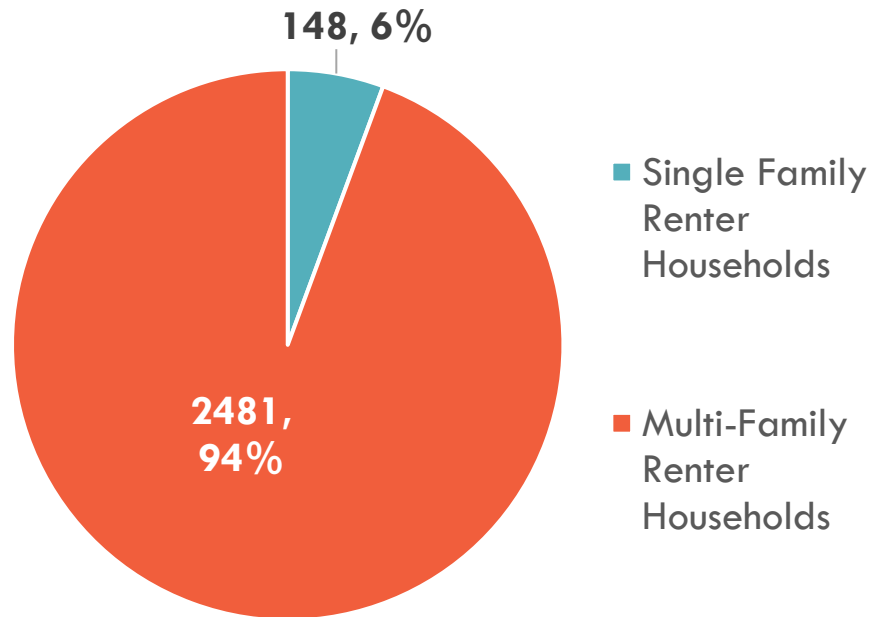
Focus Group Theme: Limited Access to Homeownership

“I looked and looked and looked and kept saving. And during those five years trying to save the down payment, it was so frustrating. Every time I got a tax refund or got fortunate at work, I just saved it. But every year it felt like the market was outrunning that.”

“When people are looking for houses, they're finding houses that are seven-eight-nine hundred thousand dollars, and they still need two-three-four hundred thousand dollars worth of work.”

Burlington Housing Unit Type by Tenure, 2019

Renter-Occupied Households

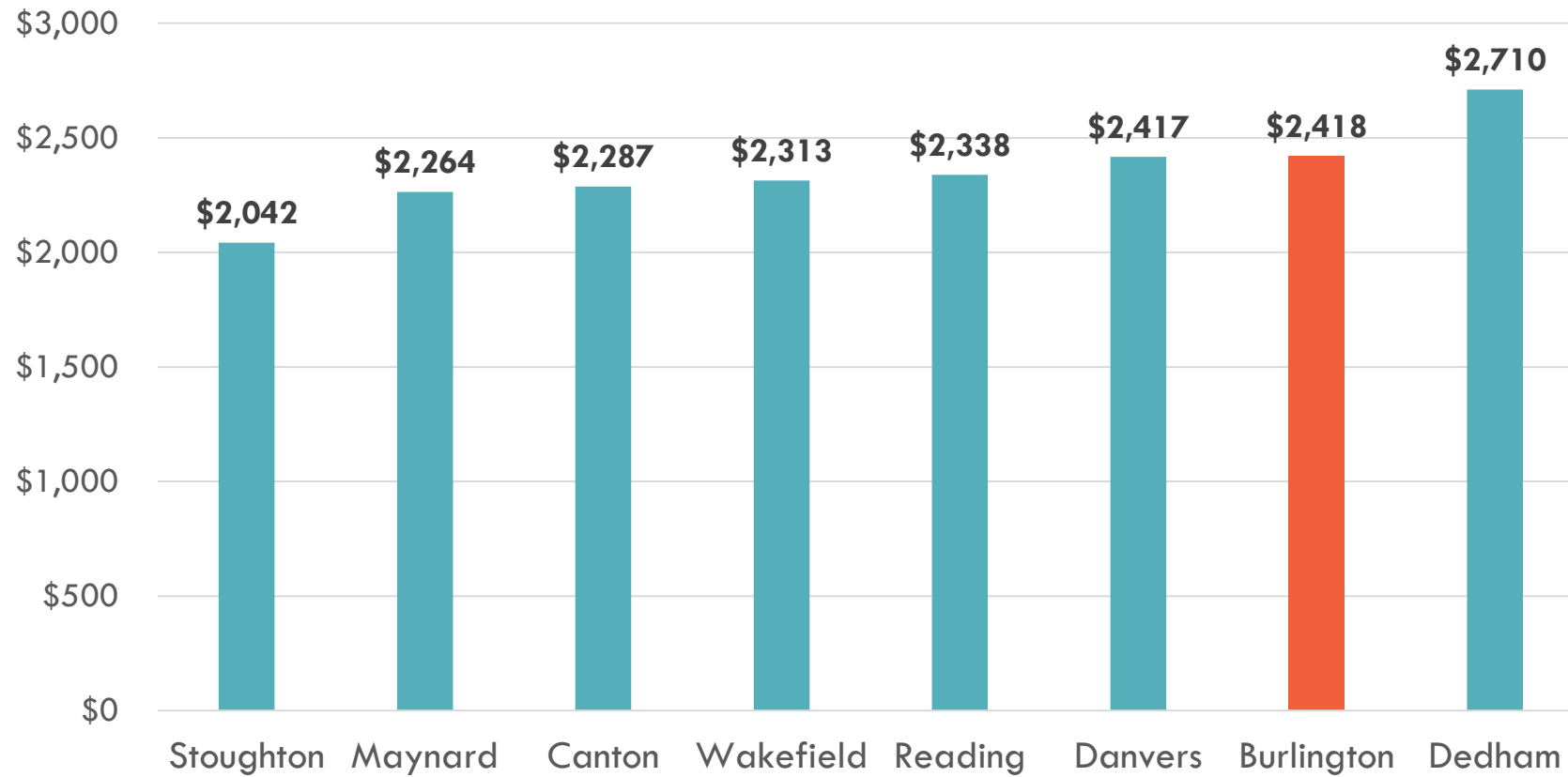


Having so **few single-family rental options** limits options for renters with large families.

"Looking to rent here...\$3,000 for a three-bedroom...if you want to grow a family you probably would love to have a three-bedroom...even getting on a list for Affordable housing – the list is five years long."

*"I have two kids. They'd previously had their own rooms, but there was **no way** I could afford a three-bedroom."*

Burlington Average Rent per Unit, 2021

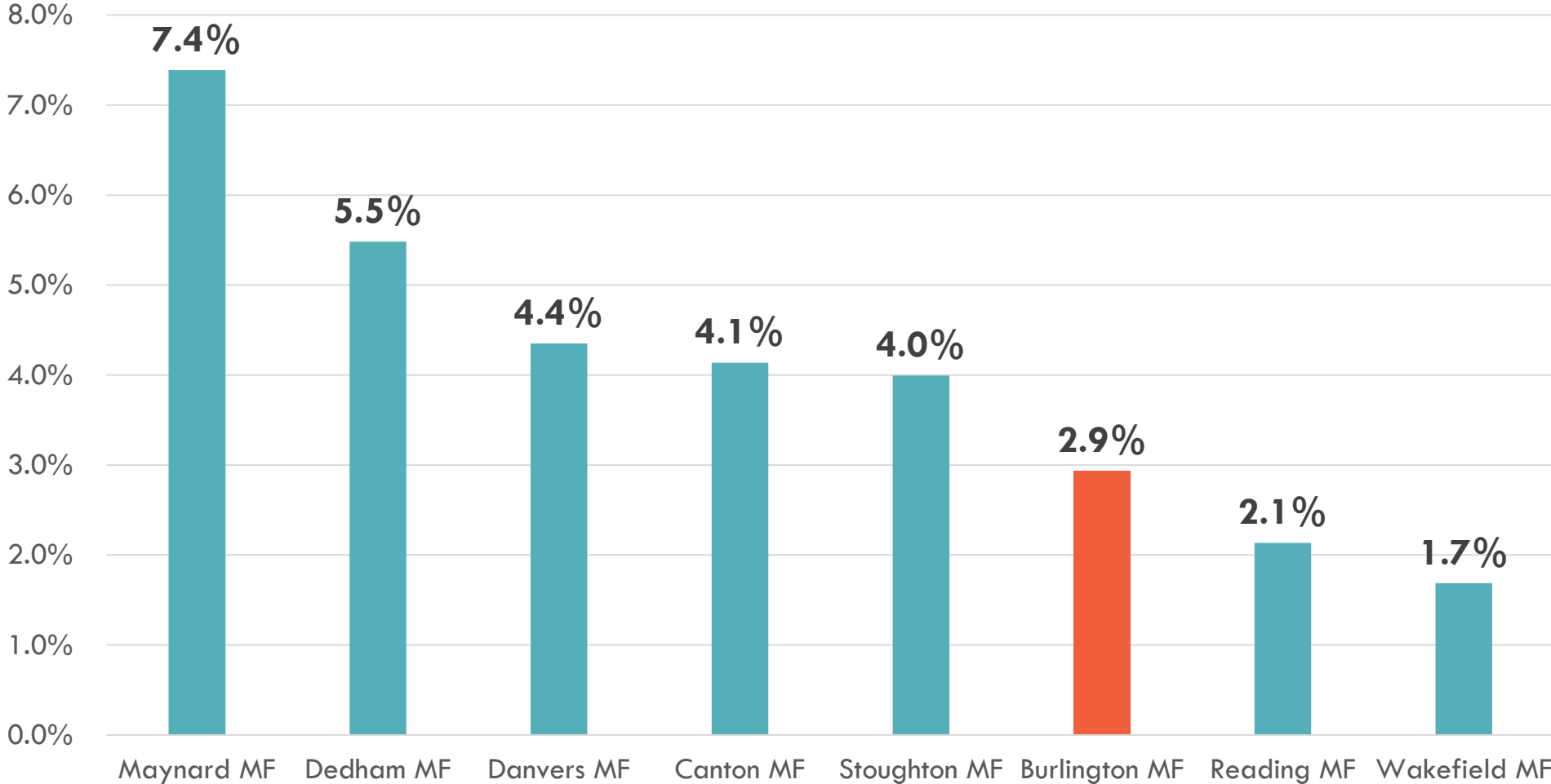


46%
since 2011

Household income to
not be cost-burdened
\$8,060/mo or
\$96,720/yr

Source: CoStar, 2021 Q4

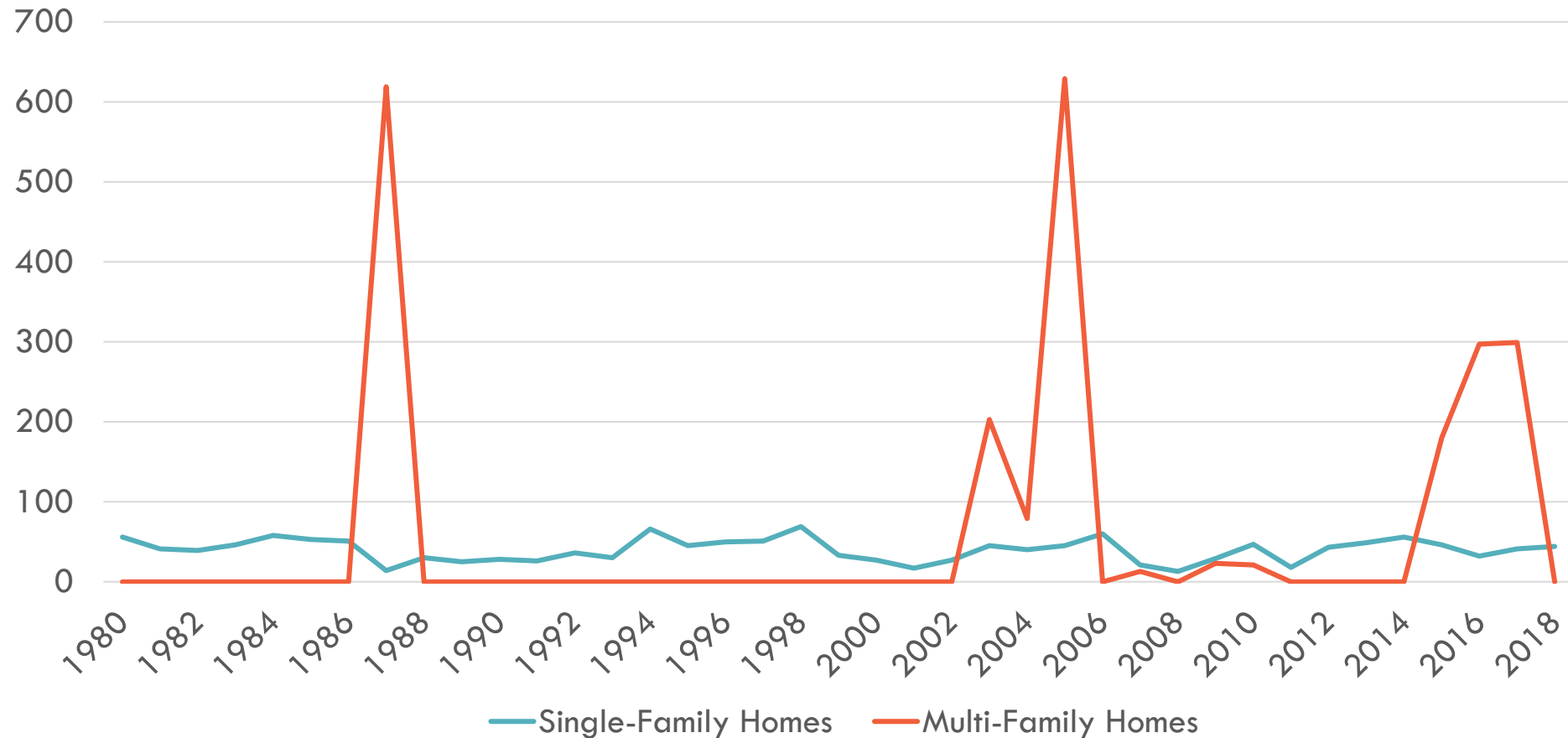
Multi-Family Vacancy Rates in Burlington & Context Communities, 2021



Low
vacancy
rates
=
tight
housing
market

Source: CoStar, Q4 2021

Burlington Residential Building Permit Activity, 1980-2018



Source: Census Building Permit Survey, 1980 - 2018

New Developments Discussed in Focus Groups

*“A lot of the homes that are smaller had been **torn down and turned into million-dollar homes.** The ones that were in my price range...were very disappointing. They felt like total teardowns... the price range I was looking in was comparable to what contractors were paying to tear down homes and build million-dollar homes.”*

*“A good piece of land in Burlington is \$500K. That was another thing I was competing against when I was looking for a house. I was looking at a house as a fixer upper. But I was competing against builders that wanted to **tear it down and put a one- to two-million-dollar house on it.**”*

HOUSING NEEDS ASSESSMENT



Community demographics

Understand population, households, incomes



Housing stock

Housing types, sizes, etc.



Housing market + affordability

Cost-burdened households and Affordable housing stock

What's considered affordable?

Spend no more than 30%
on housing costs



**Cost burden = 30-50% of income
spent on housing**

**Extremely cost burdened = 50% or
more of income spent on housing**

Cost-Burdened Households in Burlington (paying more than 30% of income)



2,710 (28%)

cost-burdened households



Owners

1,581 (22% of all owners)



Renters

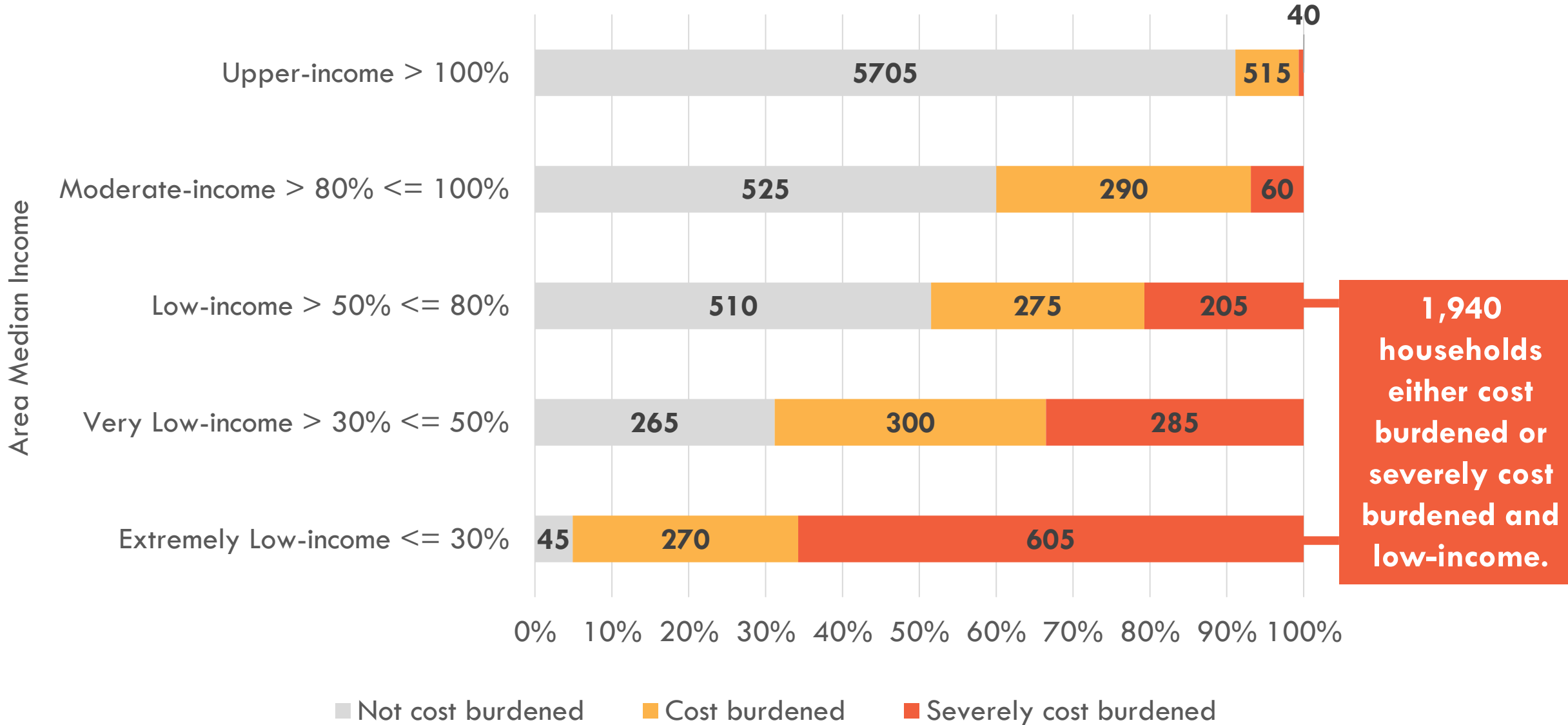
1,129 (45% of all renters)

Focus Group Insights: Cost Burden

“For me, I basically had to make a choice between paying my rent or paying my child support...I ended up moving in with family to continue paying child support.”

“My son is now 18. He just got his second college acceptance. The cost of higher ed is so high. That’s the double whammy for a lot of young families. The cost of housing...what it is...I would imagine a lot of us are foregoing educational opportunities.”

Cost Burden by Income Type, Burlington (2018)



Source: CHAS/ACS 2014-2018

Little “a” versus capital “A” Affordable housing

Little “a” affordable housing

- Tends to be affordable (30% of household income) or less expensive due to size, age, or other characteristics
- Not protected by deed restrictions or other mechanisms
- May become unaffordable at any time



Some housing types that tend to be naturally affordable include accessory dwelling units, duplexes, and townhomes.

Capital “A” Affordable Housing

- Deed-restricted
- Legally required to cost no more than 30% of a household’s income
- Must be made available to income-eligible households only



30%
Deed-restricted Affordable Housing must be affordable.



Trivia Question: Housing Eligibility

The Area Median Income (AMI) for Burlington and the surrounding metropolitan area is how much?

- a. \$94,600
- b. \$104,200
- c. \$120,800
- d. \$84,500

Area Median Income (AMI)

determines eligibility for deed-restricted Affordable Housing



Trivia Question: Housing Eligibility

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Greater Boston Median
\$120,800





Trivia Question: Income Eligibility

How high of an income could a single-person household in Burlington have and still be eligible for Affordable housing?

- a. They would need to have no income to be eligible
- b. \$28,200
- c. \$47,000
- d. \$70,750

Typically, households earning **80% of the AMI** are eligible for Affordable Housing.







Trivia Question: Income Eligibility

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- b. \$28,200
- c. \$47,000
- d. **\$70,750**

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Who's eligible for Affordable Housing?

| Area Median Income (AMI) 2021 | Income-eligible Households | Individual Household  | Two-person Household  | Three-person Household  | Four-person Household  |
|-------------------------------|---|---|---|---|--|
| \$120,800 | 80% AMI Low income | \$70,750 | \$80,850 | \$90,950 | \$101,050 |
| | 50% AMI Very low income | \$47,000 | \$53,700 | \$60,400 | \$67,100 |
| | 30% AMI Extremely low income | \$28,200 | \$32,200 | \$36,250 | \$40,250 |

Source: U.S. Department of Housing and Urban Development, 2021

- Eligibility varies based on income level and household size
- Affordable Housing units & developments are available to households at higher and lower AMI levels



Trivia Question: Eligibility

How many households in Burlington are eligible for Affordable housing?

- a. 765
- b. 987
- c. 1,828
- d. 2,815

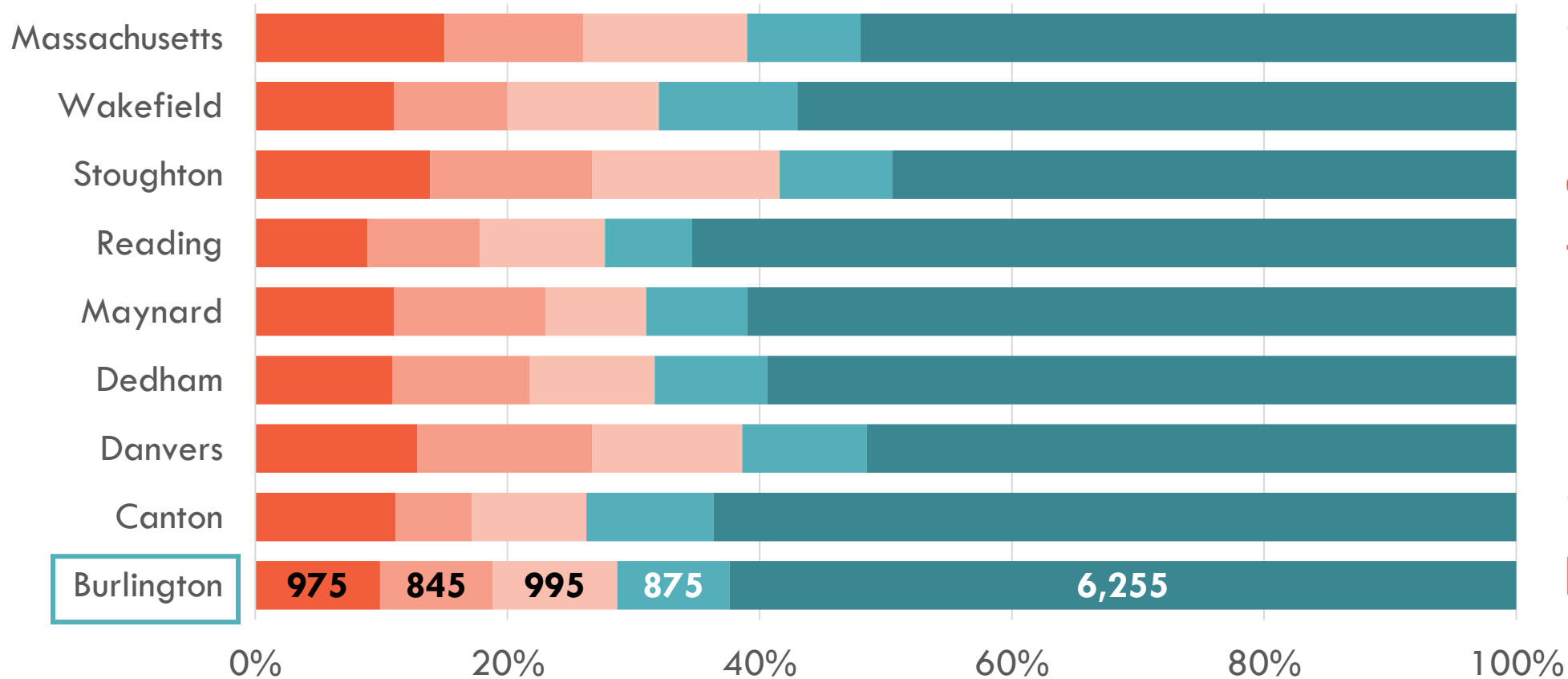


Trivia Question: Eligibility

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Burlington Households Eligible for Affordable Housing

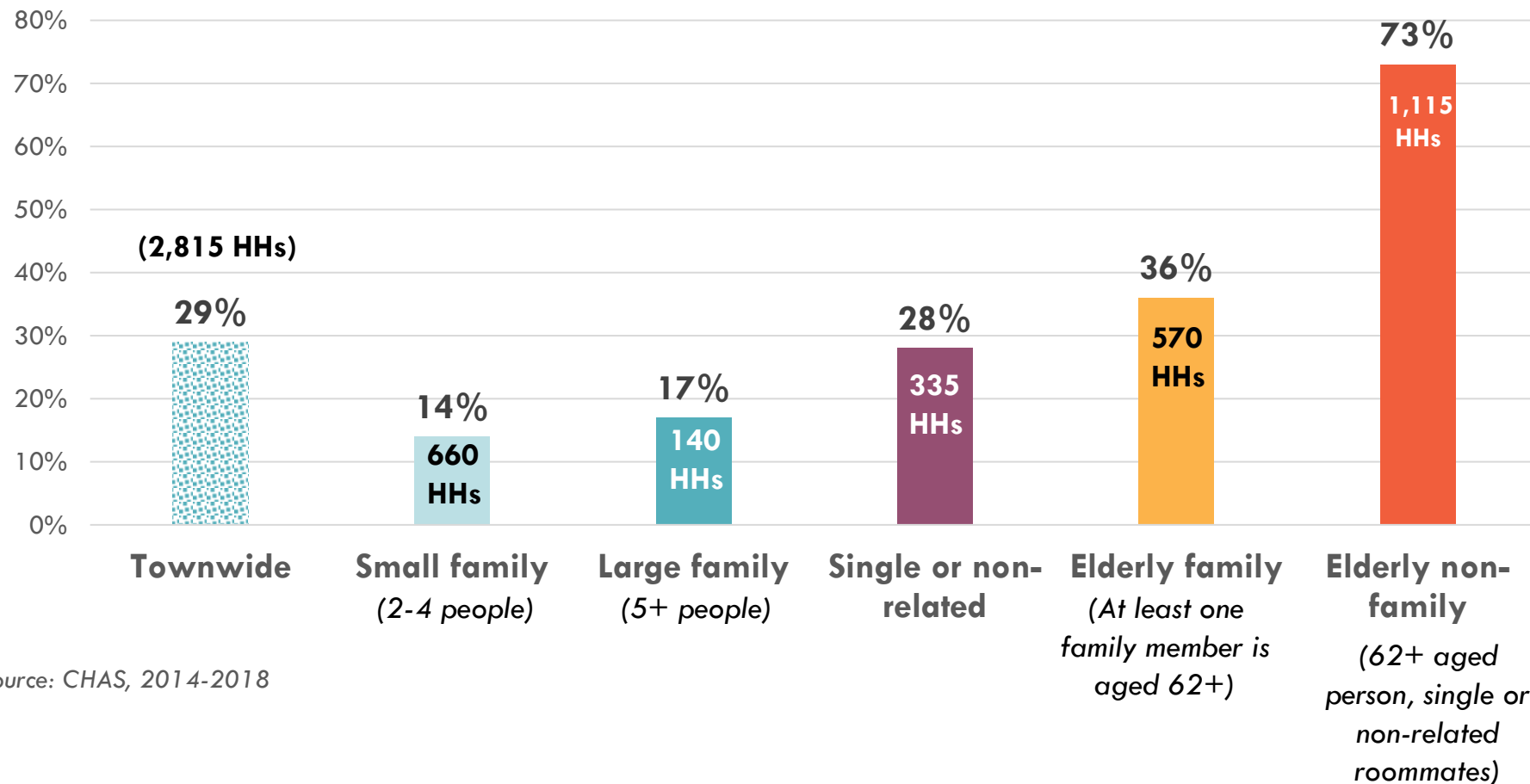


29% of households are eligible for Affordable Housing

2,815 households

- % of Households with Extremely Low Income (< 30% HAMFI)
- % of Households with Very Low Income (> 30 and <= 50% HAMFI)
- % of Households with Low Income (> 50% and <= 80% HAMFI)
- % of Households with Moderate Income (> 80% and <= 100% HAMFI)
- % of Households with Upper Income (> 100% HAMFI)

Burlington Households Eligible for Affordable Housing by Household Type, 2018



Source: CHAS, 2014-2018



Trivia Question: Affordable Housing Stock

How many housing units does Burlington have on its subsidized housing inventory (SHI)?

- a. 1,302
- b. 1,604
- c. 2,112
- d. 2,403

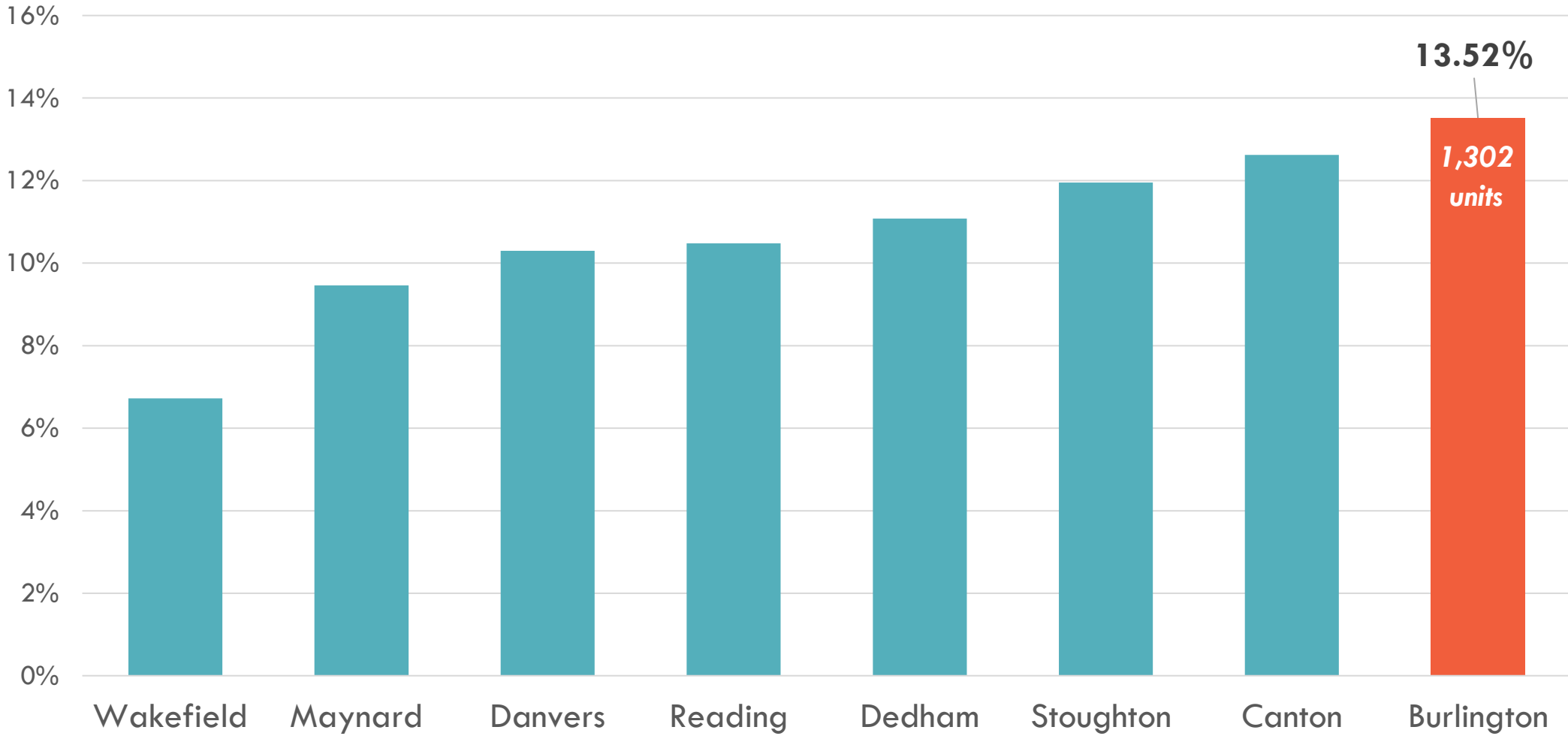


Trivia Question: Affordable Housing Stock

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- a. **1,302**
- b. 1,604
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- d. 2,403

Subsidized Housing Inventory, Burlington and Context Communities, 2021



Source: Massachusetts Department of Housing and Community Development (DHCD) 2021

But is there really that much Affordable Housing?

Only about **565 units on the SHI are truly Affordable** (about 5.4% of all housing units in Burlington) for the **2,815 income eligible households**.

For every 5 eligible households in town, there is 1 deed-restricted Affordable Housing unit.



2,250

Affordable Housing units needed to meet current housing needs

Initial Housing Needs Assessment Key Findings

- Burlington's existing housing stock, including what has currently been trending in new construction, needs to diversify to better meet the needs of current and future residents to sustain the town's mix of vibrant, diverse people.
- Burlington is greatly lacking in Affordable housing to meet residents' needs.
- Homeownership in Burlington is more difficult to attain, even for middle to upper-middle income households.
- Access to housing in Burlington is key to fostering an inclusive and diverse community, now and in the future.
- Residential displacement is of concern as housing costs rise and "lower-case a" affordable housing is lost.

Small Group Discussions (20 minutes)

- **What does the data and your personal experience in Burlington tell you about the Town's housing needs?**
- **What surprised you about the data or initial key findings?**
- **Is something missing from the initial key findings?**

Poll: Which resonates most with you?

- Burlington's existing housing stock, including what has currently been trending in new construction, needs to diversify to better meet the needs of current and future residents to sustain the town's mix of vibrant, diverse people.
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Poll: Level of Importance

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- Access to housing in Burlington is key to fostering an inclusive and diverse community, now and in the future.
- Residential displacement is of concern as housing costs rise and naturally occurring affordable housing is lost.

Tell us which findings are...

- Extremely important**
- Very important**
- Important**
- Not important**

Next Steps

- **Analyze housing survey results**
- **Prepare the HNA Report + Executive Summary**
- **Housing informational materials, including a short video**

Project webpage: <https://www.mapc.org/resource-library/burlington-housing-needs/>

Interested in housing in Burlington?

Join or follow the Burlington Housing Partnership Committee:

<https://www.burlington.org/611/Housing-Partnership>
<https://www.facebook.com/burlingtonhousingpartnership>

QUESTIONS?

THANK YOU!

Alex Koppelman, AICP
akoppelman@mapc.org

Andrea Harris-Long, AICP
aharris-long@mapc.org

Liz Bonventre
ebonventre@burlington.org

Kerry Donahue
Donahue.Kerry@gmail.com