

Gloucester Housing Needs & Demand Analysis

*Presented by City of Gloucester with the
Metropolitan Area Planning Council*

Wednesday, January 27, 2016

6:00pm – 8:00pm

Kyrouz Auditorium

Overview of tonight's discussion

- Welcome & Introductions
- Survey Questions
- Housing Needs & Demand in Gloucester
- Implementing a Housing Production Plan – Preview
- Group Discussion of Housing Goals, Challenges, & Opportunities
- Next Steps

Introduction

- “The City of Gloucester has a fundamental obligation to ensure that people who now live and work here can continue to afford to live here.”
- “The City must be proactive in bringing about choices for a broad spectrum of housing types, costs and locations. Otherwise, the diversity of Gloucester, the backbone of its social and economic identity, will be lost.”

Housing Production Plan Working Group

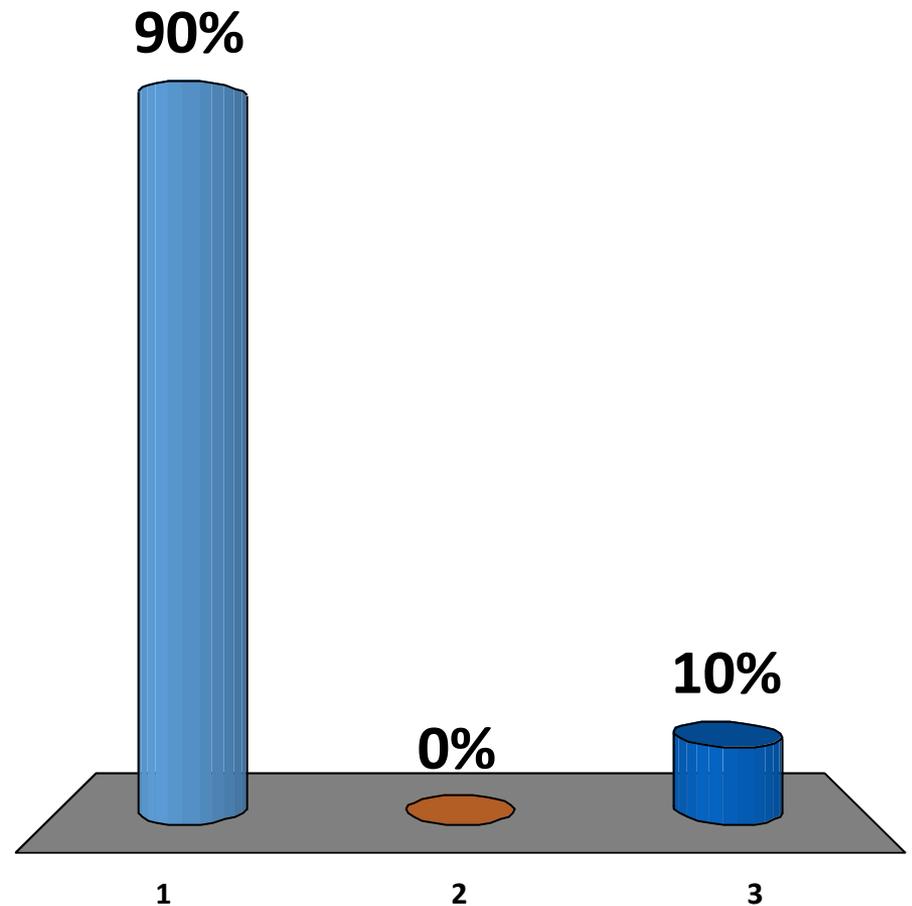
- Bill Dugan, CPA committee member
- Bob Gillis, Affordable Housing Trust
- Ken Hecht, Planning Board
- Shawn Henry, Planning Board
- Paul Lundberg, City Council
- Ruth Pino, Affordable Housing Trust
- Emily Freedman, Senior Project Manager*
- Tom Daniel Community Development Director
- Gregg Cademartori, Planning Director
- Matt Coogan, Senior Planner
- Debbie Laurie, Senior Project Manager

Implementing a Housing Production Plan

- A commitment to housing production goals
- Comprehensive Permits and friendly 40Bs
- Partnerships with non-profit organizations
- Zoning for affordability
- Municipal organization, leadership, and oversight

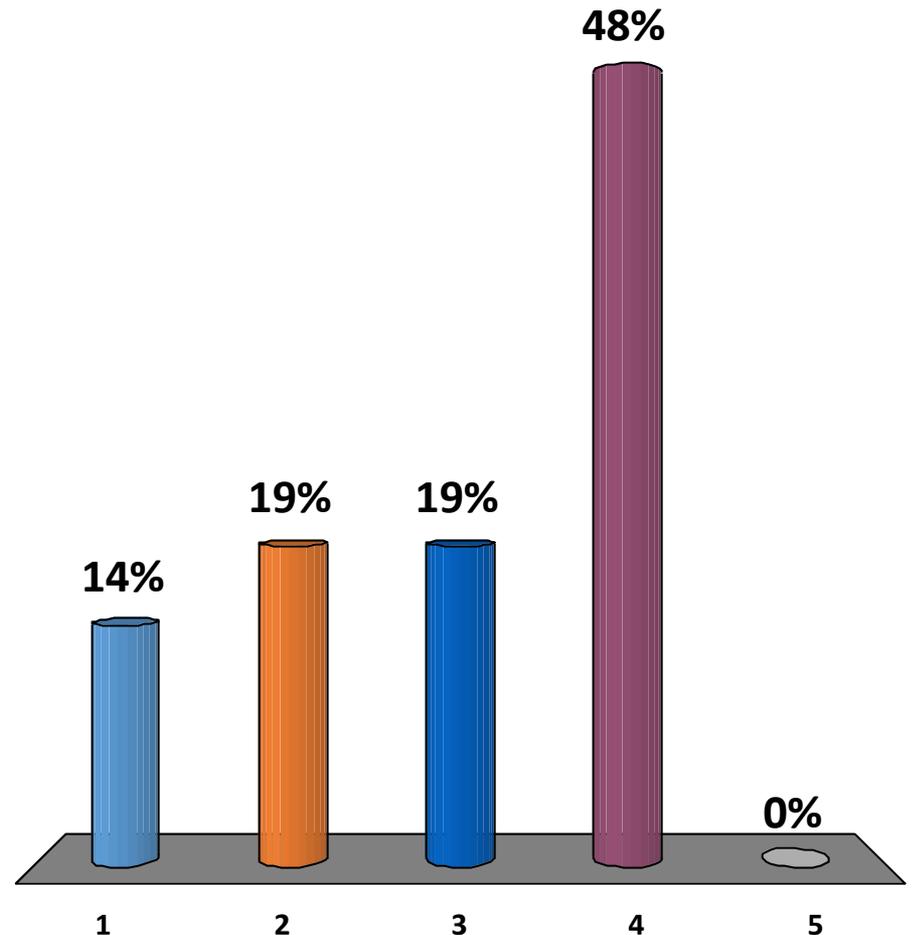
Are you a resident of Gloucester?

1. Yes
2. I used to be
3. No



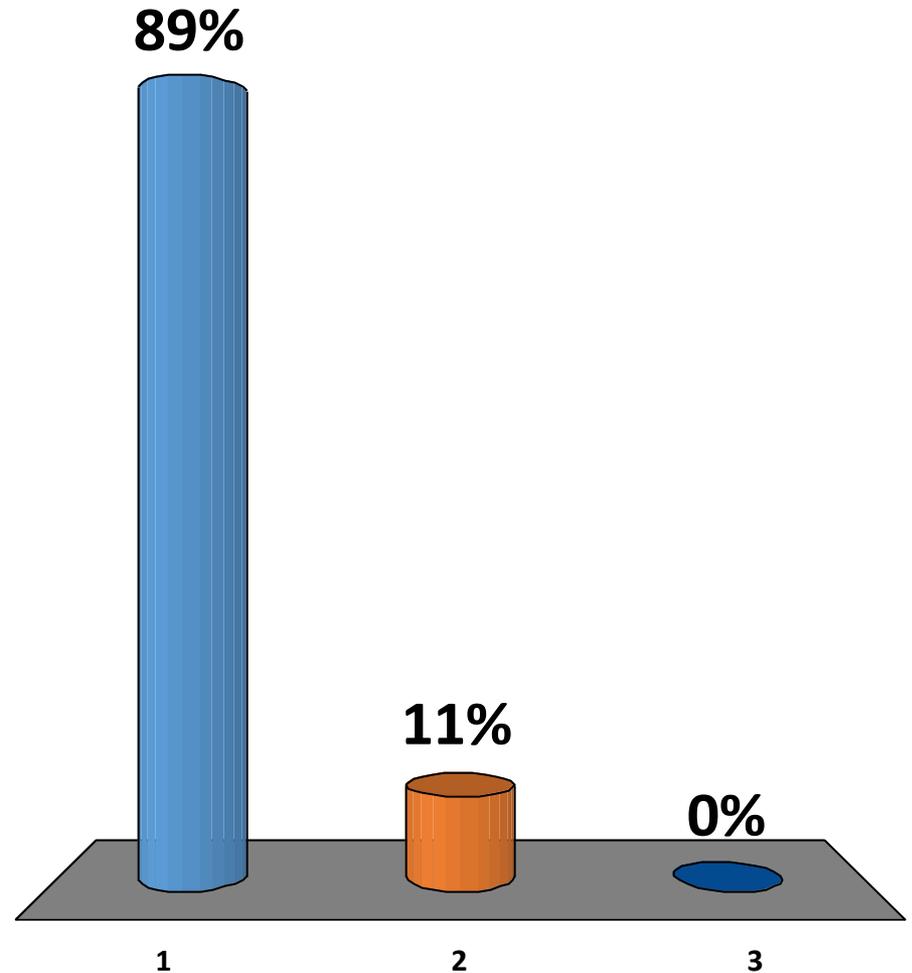
How long have you lived/worked in Gloucester?

1. Less than 10 years
2. 11-20 years
3. 21-30 years
4. Over 30 years
5. I don't live or work here



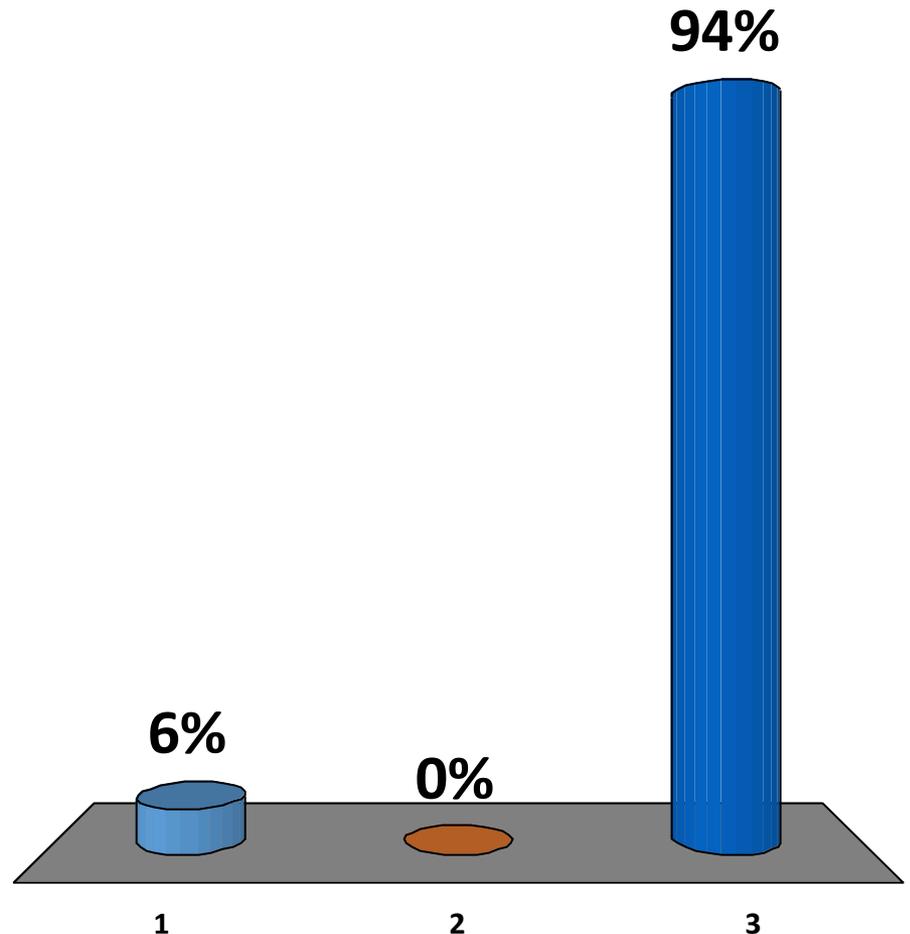
Does your household own or rent your home?

1. Own
2. Rent
3. N/A



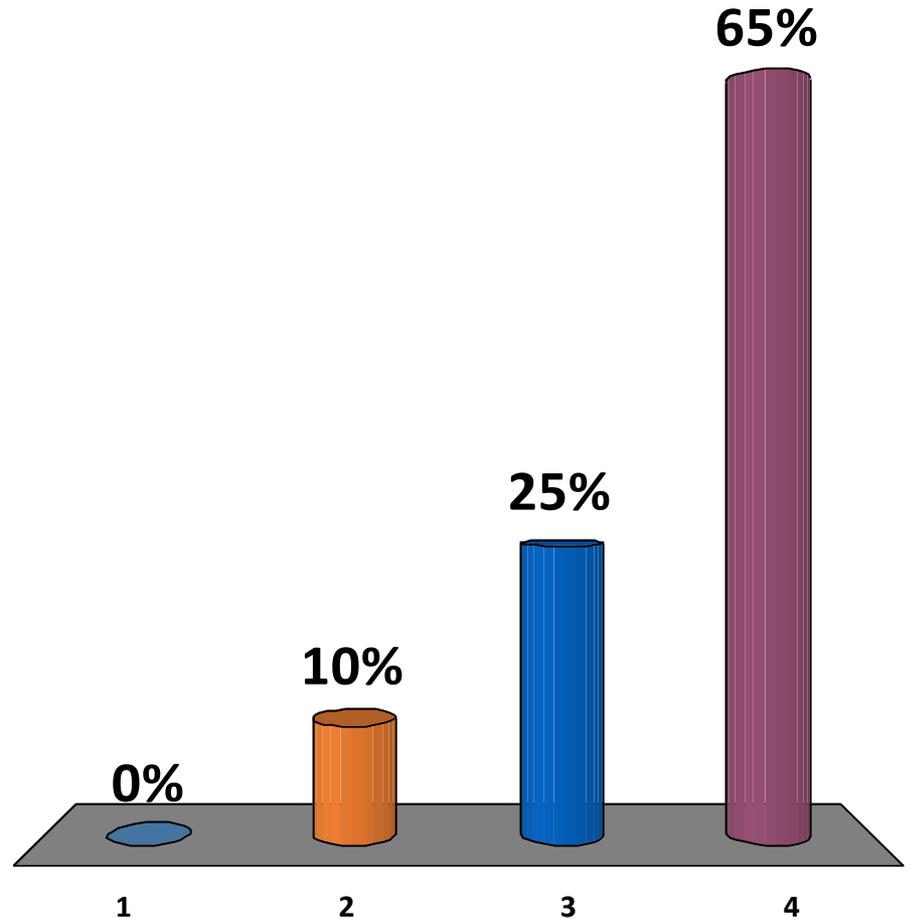
Per the 2010 U.S. Census, about 18% of Gloucester's population was age 65+. By 2030, the 65+ population is projected to:

1. Decrease
2. Stay about the same
3. Increase



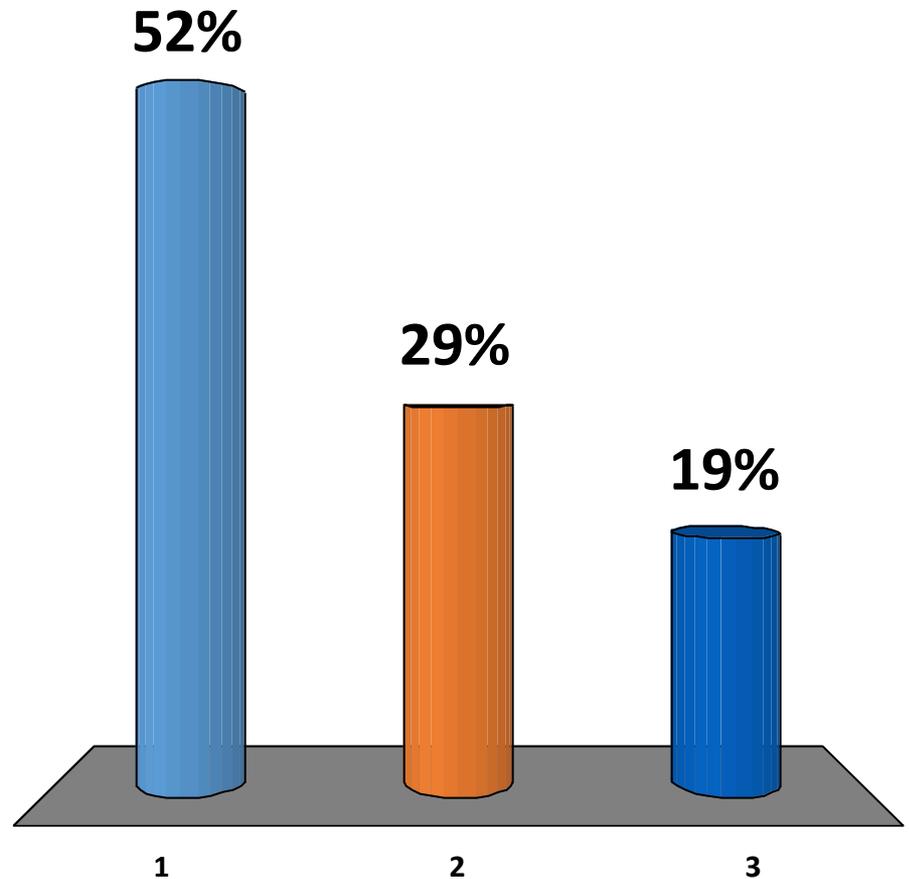
What percentage of Gloucester households are estimated to be low to moderate income?

1. 10%
2. 20%
3. 30%
4. 40%



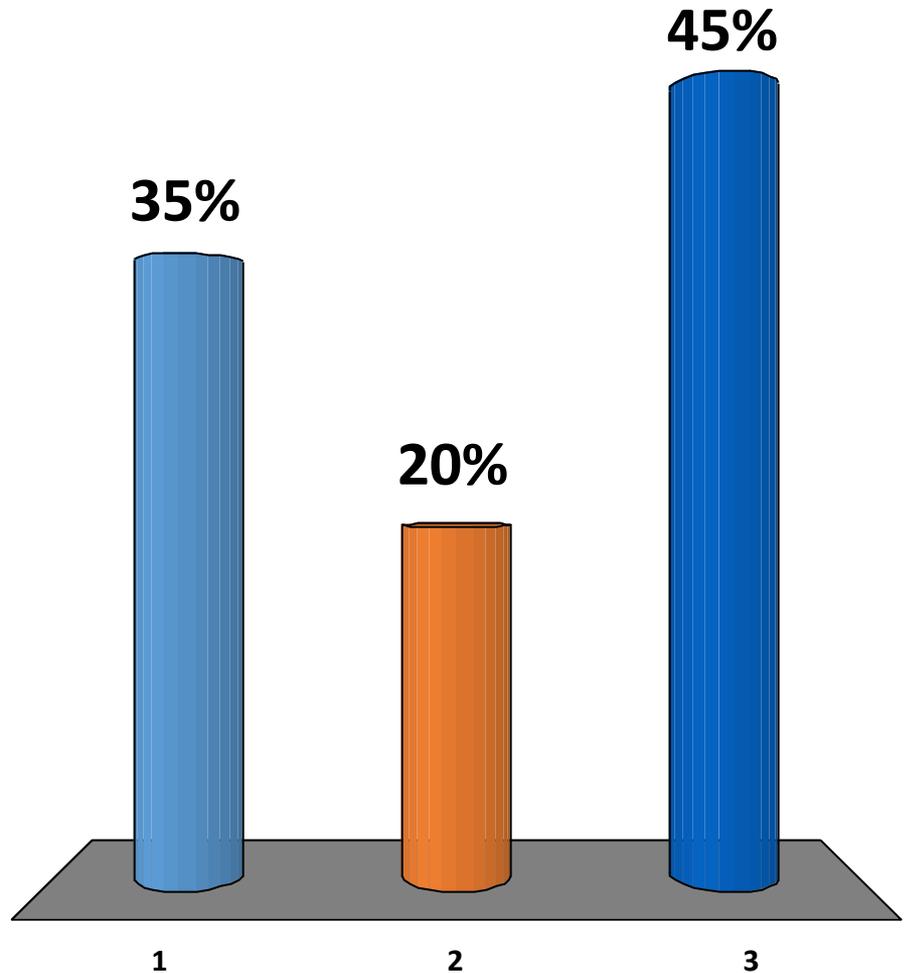
40% of Gloucester's current households are estimated to have low-incomes. Most low-income households in Gloucester are:

1. Seniors over 65 years
2. Two-parents with children under 18 years
3. Female, no spouse present with children under 18 years



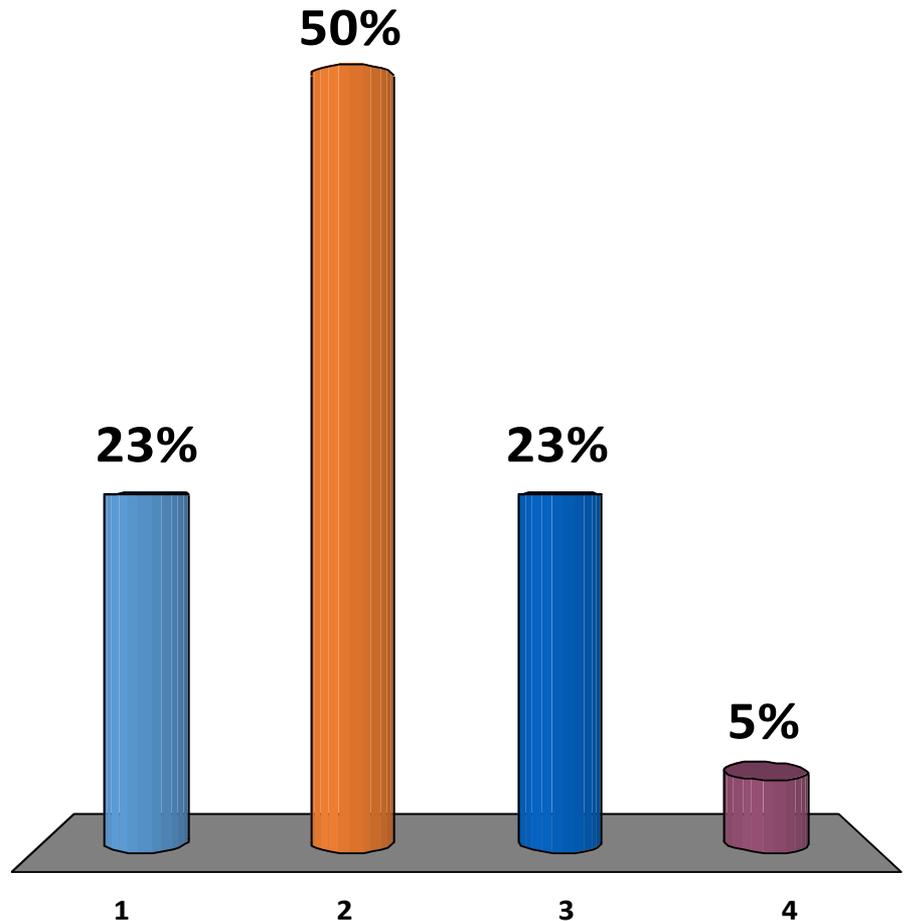
Roughly, what % of Gloucester's housing units are renter-occupied?

1. Less than 40%
2. 40-50%
3. **Over 50%**



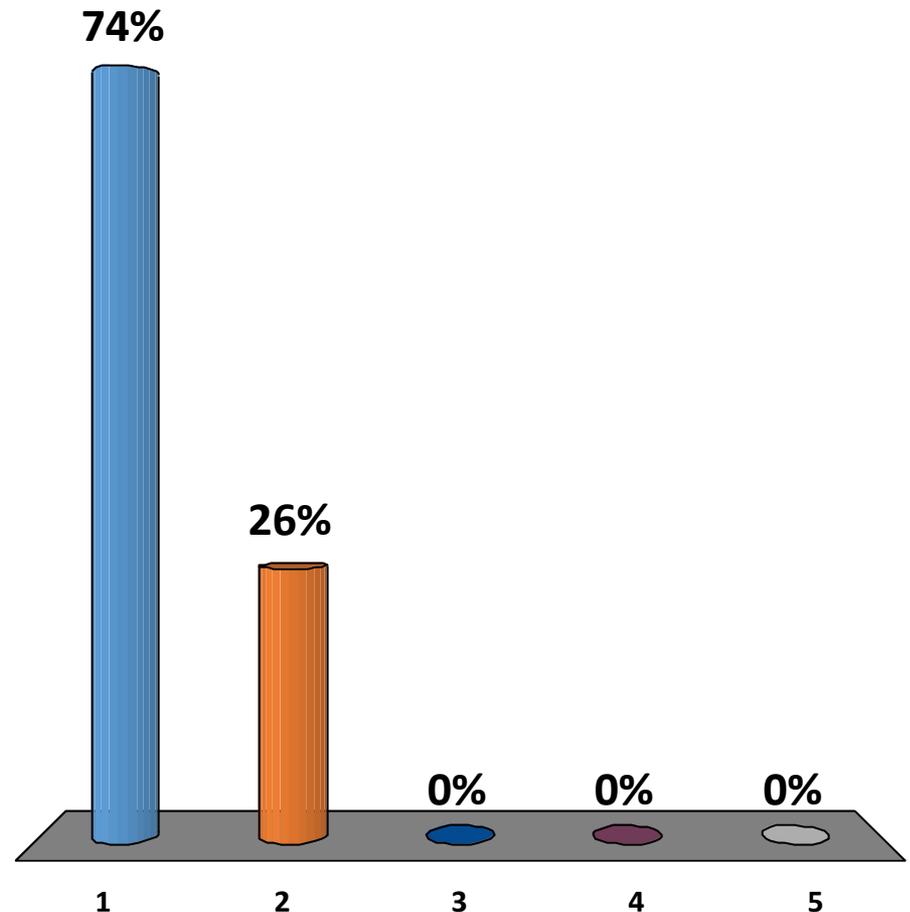
What is the 2015 average rental listing for a one-bedroom in Gloucester?

1. \$1,055
2. \$1,255
3. \$1,655
4. **\$1,880**



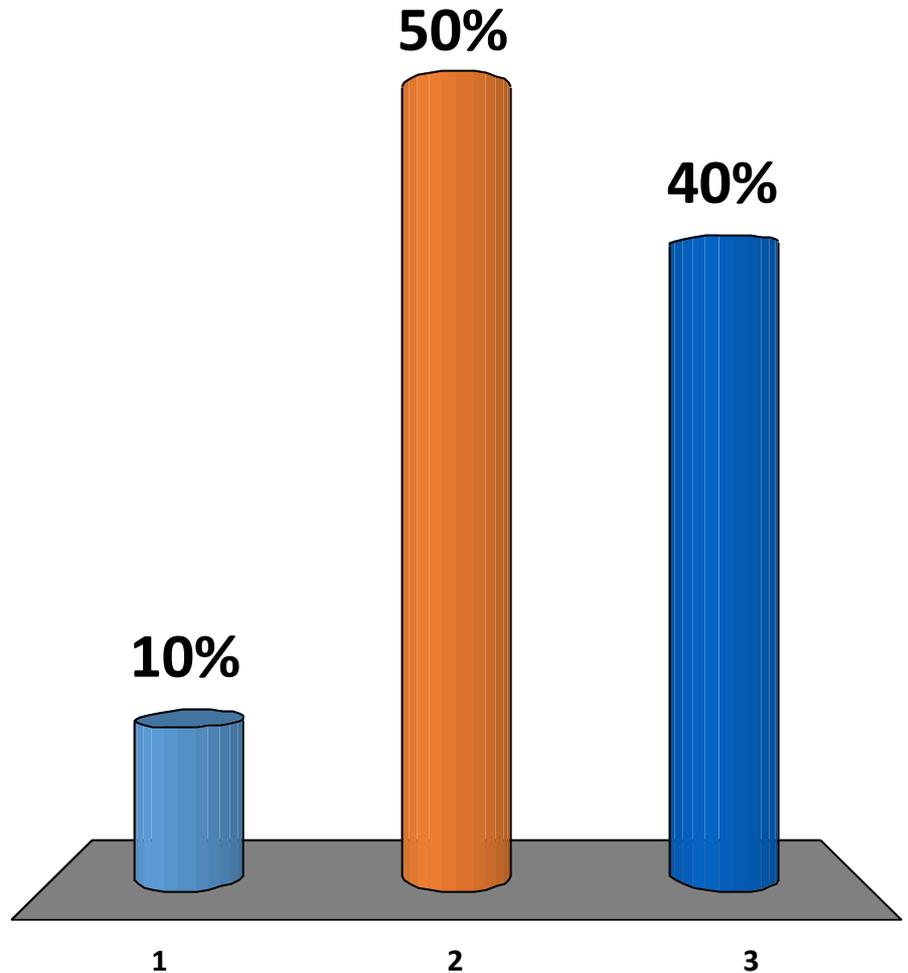
A household with Gloucester's median income of \$60,229 could afford to buy a home valued at about:

1. \$210,000
2. \$310,000
3. \$410,000
4. \$510,000
5. \$610,000



What was the median sales price of condos in Gloucester in 2015?

1. **\$284,000**
2. \$348,000
3. \$448,000



MAPC and Our Work



What is a Housing Production Plan?

City of Quincy, Massachusetts

1: HOUSING NEEDS ASSESSMENT

1.1 CITY OF QUINCY DEMOGRAPHICS

Table 1.1 Population by Race

Year	White	Black	American Indian	Asian	Hispanic	Other Race	Two or more Races	Total
1990	77,506	812	87	5,432	1,115	31	NA	84,983
2000	69,098	1,572	189	13,997	1,396	98	1,675	88,025
2007 Community Survey	61,104	3,110	283	16,823	1,758	143	1,130	84,368
1990-2007 Change	-21%	284%	224%	209%	58%	361%	NA	-1%
2000-2007 Change	-11%	94%	117%	158%	25%	216%	-32%	-1%

Figure 1.1 1990 & 2000 Population by Race



The 2007 U.S. Census-Community Survey statistics indicate that Quincy's total population was 84,368, a -4% decrease from the previous high recorded in the 2000 Census. Historically, the Census 2000 surpassed the previous peak for total population of 87,966 from the 1970 Census.

Comparing the 1990 and 2000 Census along with the 2007 Community Survey the population by race category highlights the trend of new immigrants moving to the city. The 1990 Census shows that minority populations made up 8.8% of the total population. Fast forward 17 years and the 2007 Community Survey data shows that minority populations now make up more than a quarter of the total population (27.5%) in the City. This trend is enhanced by the continued out migration of the

2010-2014 Housing Production Plan

City of Quincy, Massachusetts

4: AFFORDABLE HOUSING GOALS AND STRATEGIES

The City of Quincy is blending old with new with its affordable housing strategy. It uses the best practices from years of experience addressing housing issues while incorporating new affordable coupled with new funding streams to create new affordable housing units and to

HOUSING GOALS

part for the Inclusionary Zoning Ordinance (IZO) and work towards the creation of affordable housing units in the City. IZO is a policy that requires a certain percentage of affordable units be acquired in lieu of unit creation from the IZO with other funding sources for affordable housing. The City is working towards acquiring more affordable rental units for low and moderate-income families (particularly for families with more than one child and the elderly) through the U.S. Department of HUD funding sources (CDBG, HOME and McKinney-DeConcini Assistance funds).

The City is also participating in the Time Homebuyer Program that provides down payment and closing cost assistance to assist low and moderate income persons with making the transition from homeownership to rental. The City is also participating in existing affordable housing through the operation of homeowner and rehabilitation programs. When applicable, apply for Lead paint Grants, and FEMA Hazard Mitigation Grants from the federal government to expand existing rehabilitation programs. The City will continue to provide support for housing counseling services. The City will continue to update the number of documents translated into other languages, particularly Chinese and Spanish, and the continuing need for translation services for minority families that do not understand English well.

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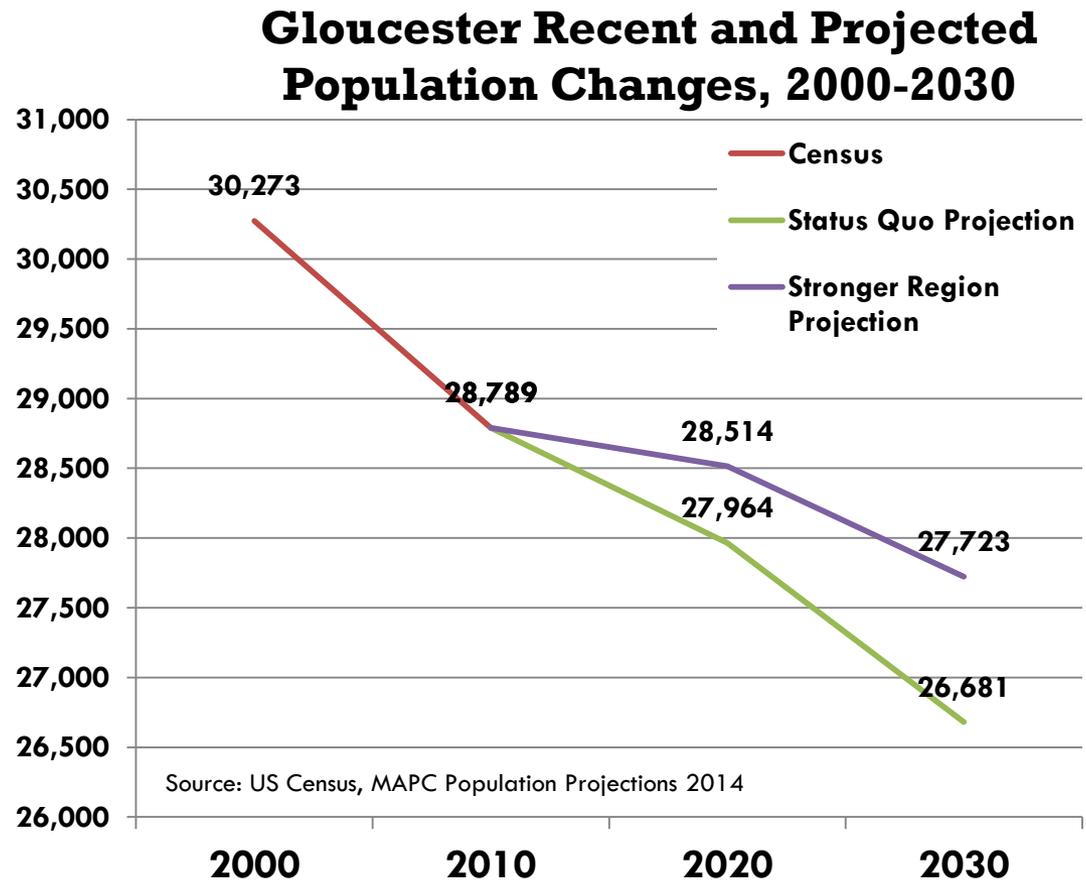
LE HOUSING STRATEGIES

Development Block Grant (CDBG)
The City of Quincy has received from the U.S. Department of HUD, as part of the Community Development Block Grant (CDBG) funding. One of the purposes of the CDBG Program, from a local perspective, is the amount of local control each

Production Plan

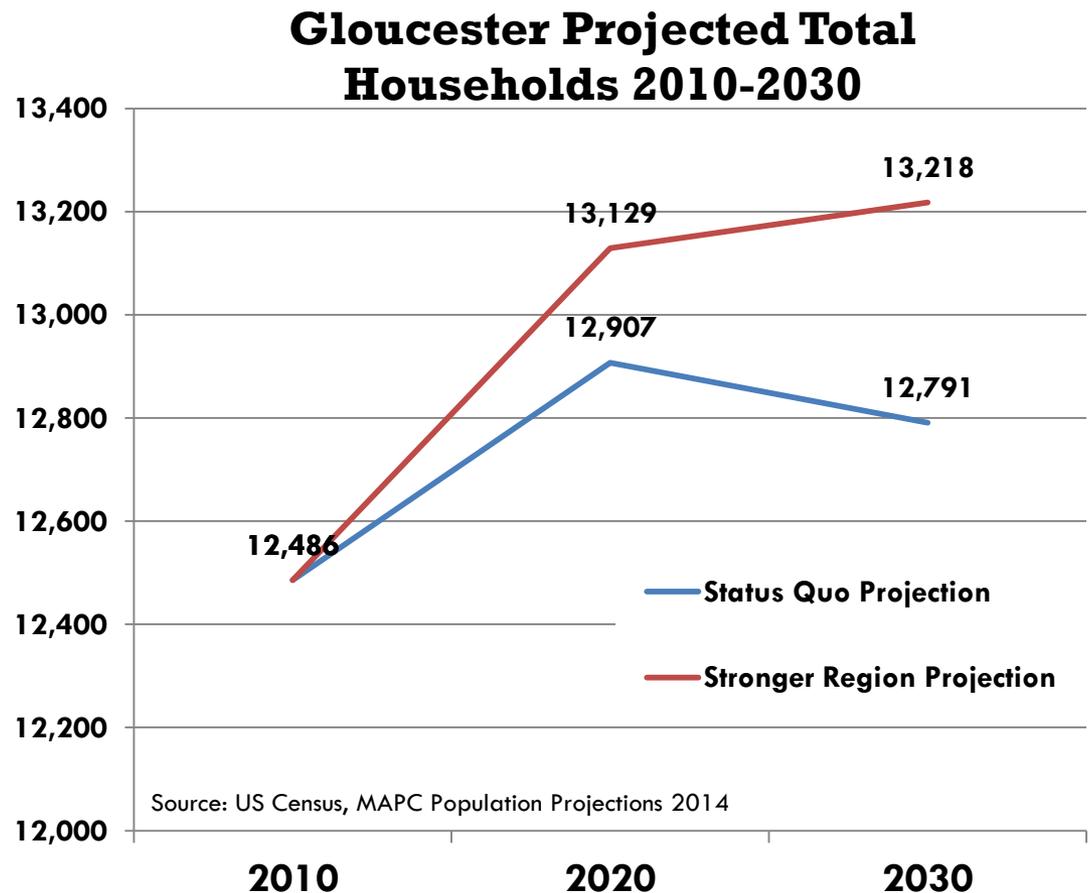
In 2030, Gloucester will likely have a smaller population...

- Population declined by nearly 5% between 2000-2010 and is expected to decline further through 2030.
- Additional decrease in population between 2010-2030 projected to be 4-7%.



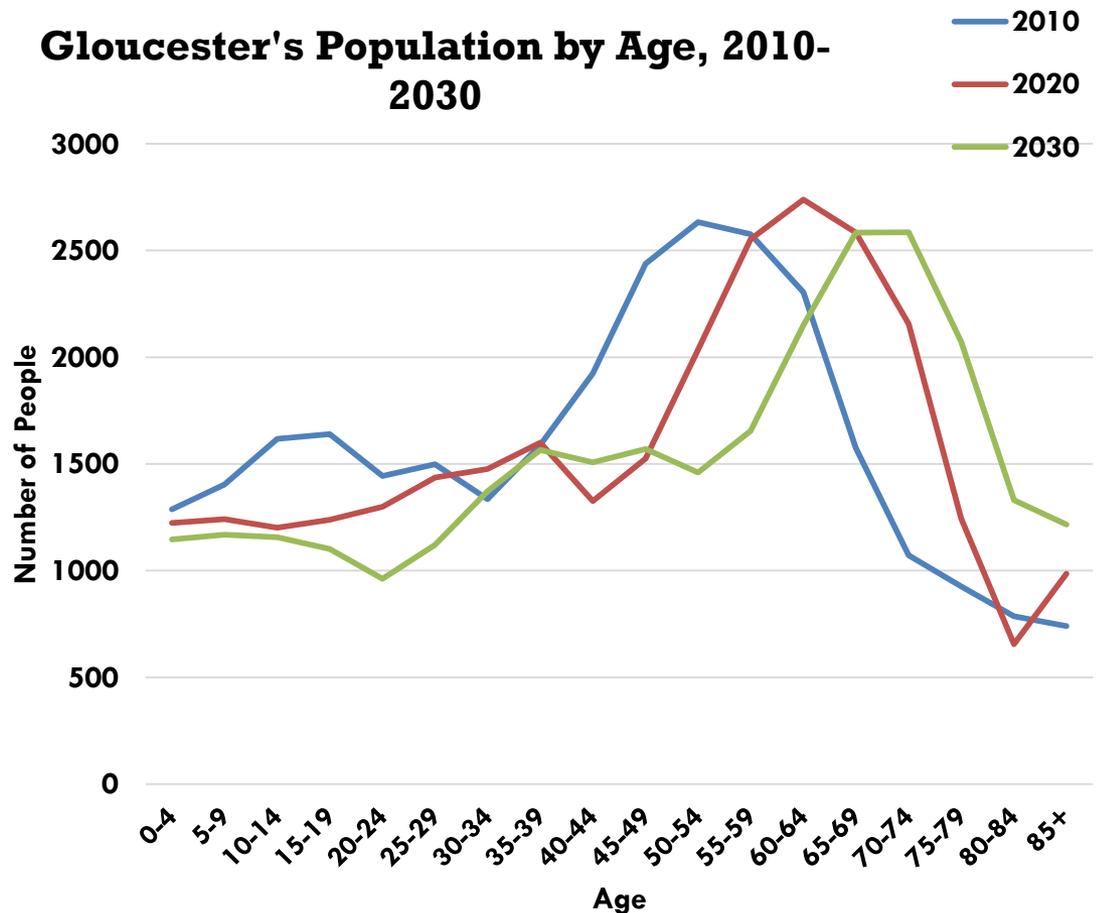
...But is projected to have a larger number of households.

- Although population is expected to decrease, the number of households is expected to grow 3-5%.
- Average household size has decreased from 2.38 persons/household in 2000 to 2.27 in 2010.
- And it is projected to decrease to 2.13 in 2020 and 2.05 in 2030.



The City's population is aging and there are fewer children enrolled in local schools.

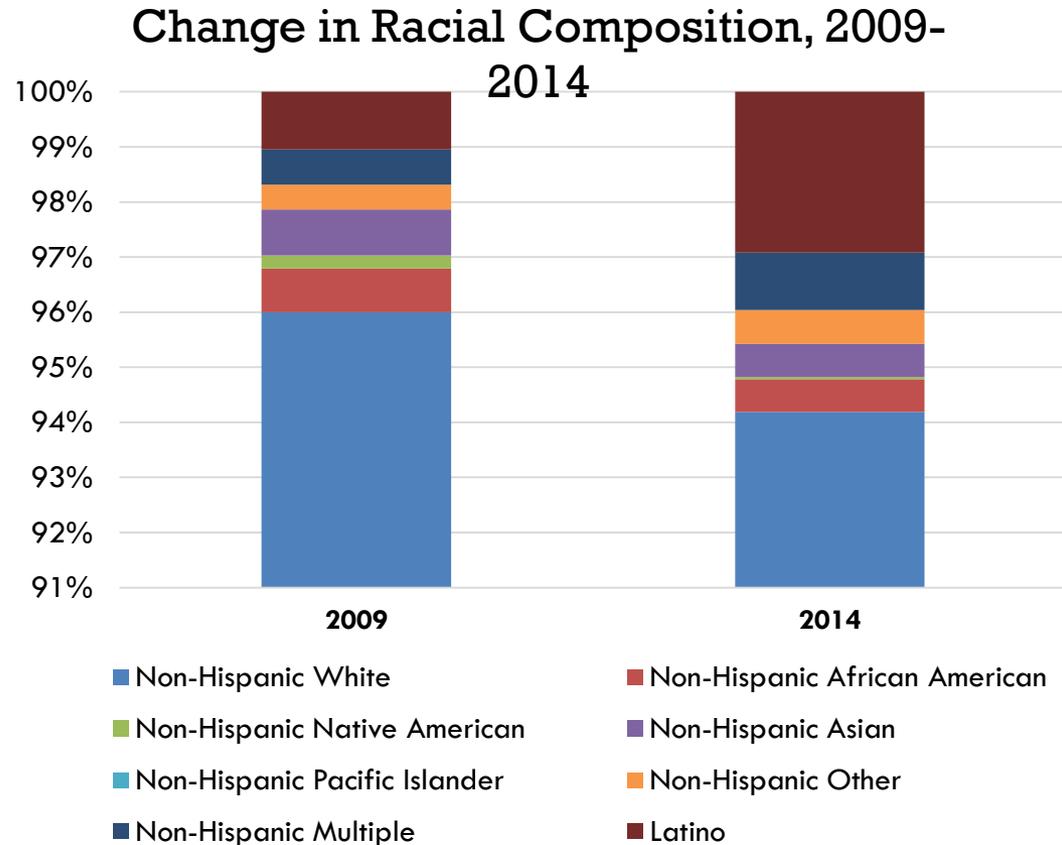
- Like most communities in Metro Boston, Gloucester's population is aging.
- School enrollment declined by 27% between 2000-2014, from 4203 students to 3078 students.
- About 63% of Gloucester's households are family households and 37% are non-family households.



Source: US Census, MAPC Population Projections 2014

The City has become more racially and linguistically diverse.

- Although the Non-White population in Gloucester is smaller than many other North Shore communities, the City has become more racially diverse in the last few years.
- Among children enrolled in local schools, about 11% were minorities in 2013-2014, as compared with only 2% in 1994-1995.
- About 9% of students enrolled in 2013-14 were English Language learners and 5% had limited English proficiency.



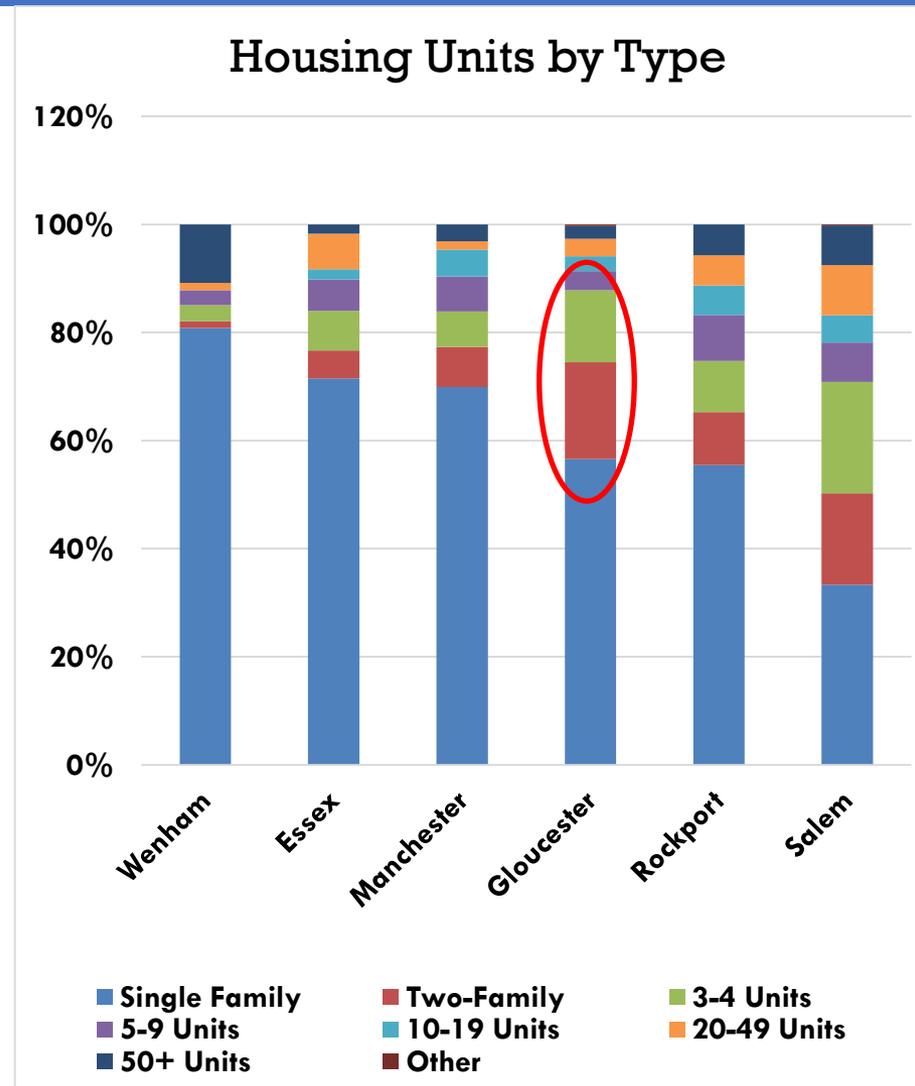
Source: American Community Survey, 2010-14, 2005-2009

Household incomes and education levels are lower than surrounding communities.

- Gloucester's Median Household Income is \$60,229, lower than all North Shore Task Force communities except Salem.
- An estimated 10% of the population is in poverty. (ACS 2010-2014)
- About 44% of students enrolled in local schools in 2013-2014 were low-income, a proportion that has increased from 25% in 1994-1995.
- About 33% of Gloucester's adult population has a Bachelor's Degree or higher level of education, as compared with 37% for Essex County and close to 40% for the state as a whole.

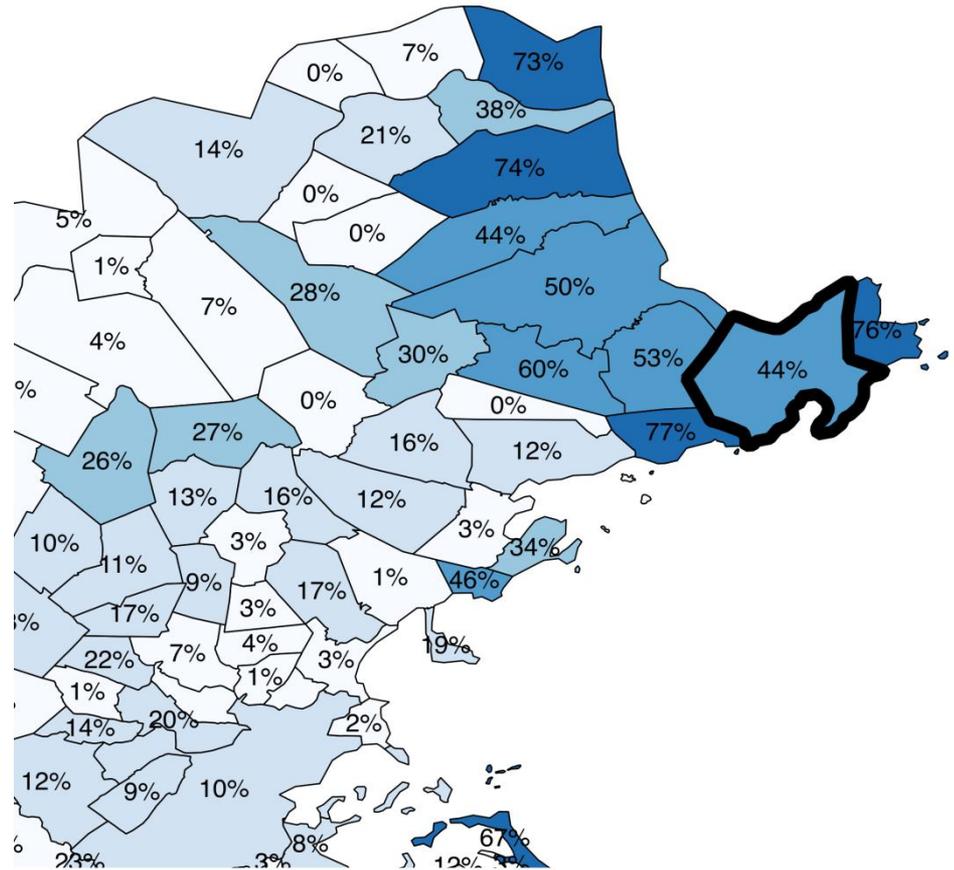
Gloucester has a diverse mix of housing types and has an aging stock of homes.

- Gloucester has more two-family (18%) and three-four family (13%) units as a proportion than most other North Shore Task Force communities other than Salem.
- The majority of homes in Gloucester were built before 1939.
- In 2013, there were 6 single-family units permitted and no multifamily units.
- Growth projections indicate an increase in demand for both multifamily and single family homes.



Seasonal Units in Gloucester

- Gloucester is home to a higher-than-average share of seasonal units
- Although there is a projected decline in year-round population, a high share of seasonal units suggests a number of temporary residents not captured in these projections.



Housing Goals, Challenges & Opportunities

- Based on what you have heard this evening, what do you think should be Gloucester's housing goals?

Housing Goals, Challenges & Opportunities

- What are the barriers to achieving these housing goals in Gloucester?

Housing Goals, Challenges & Opportunities

- Are there specific housing opportunities that exist for redevelopment, preservation, or new housing?
- What about for new partnerships, resources, and support?
- What resources, organizations, or models are current assets worth replicating in the future?

Next Steps

- Develop housing production goals
- Establish Plan Implementation Strategies
- Public forum to share these strategies
- Discussion with City staff
- Adoption of HPP by Planning Board and City Council
- Submission of HPP to DHCD

Thank you for coming!

Thank you for coming!

- Please join us for the next meeting to discuss **Plan Implementation Strategies**, date to be determined
- For more information, please contact:

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Metropolitan Area Planning Council

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