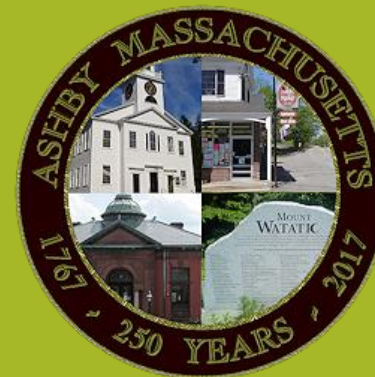


# INTRODUCTION TO AN ASHBY HOUSING PRODUCTION PLAN

John Hume, Karen Chapman and Molly Belanger of Montachusett Regional  
Planning Commission (MRPC)

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# Funded under DLTA – District Local Technical Assistance Program

- MRPC's DLTA Program provides technical assistance at no cost to member communities funded through the Massachusetts Department of Housing and Community Development (DHCD)

# Ashby Housing Production Plan

- ❖ Introduction and Purpose of Housing Production Plan
- ❖ Definition of Affordable Housing
- ❖ Comprehensive Needs Assessment
- ❖ 2018 Goals and Objectives
- ❖ Next Steps
- ❖ Public Comments/Input

# Introduction and Purpose

- The Town of Ashby has requested assistance from MRPC to draft a Housing Production Plan (HPP).
- Purpose of Housing Production Plan:
  - Enable the Town of Ashby to produce a certain number of housing units annually that will be occupied by persons qualifying for the purchase or rental of these affordably-priced units, so that the Town of Ashby can strive to achieve the Massachusetts statutory goal of providing a minimum amount of housing units (10% of overall housing stock) at “affordable” prices.

# Housing Production Plan Certification

- “Achieving Certification” means:
  1. Town’s Housing Production Plan is approved by the Massachusetts Department of Housing and Community Development (DHCD), and,
  2. Is granted “certification of compliance” with the plan by creating enough affordable housing to make up 10% of all Ashby housing.



# Affordable Housing Definition

- According to 40B, affordable housing is generally defined as housing units that are
  1. Subsidized by an eligible state or federal program
  2. Subject to a long-term deed restriction limiting occupancy to income eligible households for a specified period of time (at least 30 years or longer for newly created affordable units, and at least 15 years for rehabilitated units)
  3. Subject to an Affirmative Fair Marketing Plan



# Affordable Housing Definition *Continued*

- Generally Accepted Definition:
  - Housing is considered affordable when “a household pays no more than 30% of its annual income for rent or mortgage”
- MGL Chapter 40B Definition:
  - Affordably-produced and priced to be available to households where the incomes do not exceed 80% of the median household income for the region in which the community is located
  - Ashby is located within the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area



# Affordable Housing Definition *Continued*

## 2018 Low (80%) Income Limits by Household Size

Household Size	Low Income (80%)	Very Low Income (50%)	Extremely low income (30%)
1	\$56,800	\$37,750	\$22,650
2	\$64,900	\$43,150	\$25,900
3	\$73,000	\$48,550	\$29,150
4	\$81,100	\$53,900	\$32,350
5	\$87,600	\$58,250	\$34,950
6	\$94,100	\$62,550	\$37,550
7	\$100,600	\$66,850	\$40,150
8	\$107,100	\$71,150	\$42,750

Median family income for the Boston-Cambridge-Quincy MA-NH HUD Metro FMR Area



# Draft Ashby Housing Production Plan



- Written in compliance with the Guidelines and Requirements for Housing Production Plans adopted by the Massachusetts Department of Housing and Community Development (DHCD)
- Required Elements of the HPP:
  - Comprehensive housing needs assessment
  - Affordable housing goals/proposed housing mix
  - Implementation strategies
  - Description of Use Restrictions

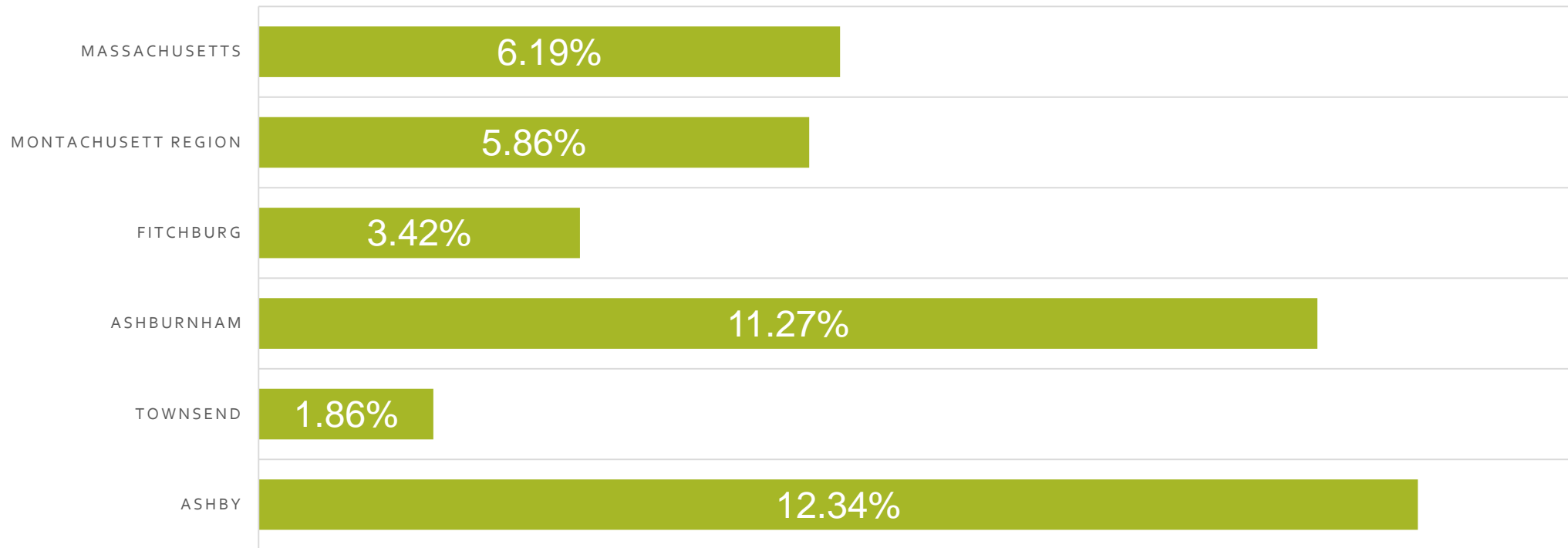
# Population of Ashby and Surrounding Communities

Town	2000	2010	2016	'00-'16 % Change
Ashby	2,845	3,074	3,196	12.34%
Townsend	9,198	8,926	9,369	1.86%
Ashburnham	5,546	5,991	6,171	11.27%
Fitchburg	39,102	40,318	40,441	3.42%
Montachusett Region	228,005	236,475	241,383	5.86%
Massachusetts	6,349,097	6,547,629	6,742,143	6.19%

Source: US Census

# Population of Ashby and Surrounding Communities

## 2000-2016 POPULATION INCREASE



Source: US Census

# Ashby Age Distribution

Age Group	2000	2010	2016
<5 Years Old	166	151	121
5-19 Years	714	668	648
20-34 Years	386	400	448
35-44 Years	600	440	359
45-54 Years	496	641	639
55-64 Years	212	401	553
65-74 Years	161	186	259
75 Years and Over	110	56	169
Median Age	38.2	42.6	45.4
16 Years Old and Over	N/A	2,439	N/A
18 Years Old and Over	6,974	2,321	2,563
21 Years Old and Over	6,702	2,219	2,368
62 Years and Over*	1,348	418	554
67 Years and Over*	271	273	N/A

Source: US Census

# Ashby Housing 2000 through 2016

<b>HOUSING OCCUPANCY</b>	<b>Number</b>	<b>%</b>
<b>Total housing units</b>	1,118	--
<b>Occupied housing units</b>	1,051	94%
<b>Vacant housing units</b>	67	6%
<b>Homeowner vacancy rate (%)</b>	0	0%
<b>Rental vacancy rate (%)</b>	0	0%
<b>HOUSING TENURE</b>		
<b>Occupied housing units</b>	1,051	100.0%
<b>Owner-occupied housing units</b>	928	88.3%
<b>Average household size of owner-occupied units</b>	2.99	N/A
<b>Renter-occupied housing units</b>	123	11.7%
<b>Average household size of renter-occupied units</b>	3.43	N/A

Source: US Census

# Ashby Building Permit Trends

Year	Single-Family	2 Family	Total
2017	8	0	8
2016	8	0	8
2015	3	0	3
2014	1	0	1
2013	3	0	3
2012	3	0	3
2011	4	0	4

Source: Ashby Building Department

# Ashby Housing Prices and Sales

Year	1-Fam	Price
2017	41	\$319,500
2016	42	\$299,150
2015	35	\$312,500
2014	34	\$287,750
2013	24	\$280,000
2012	25	\$245,000
2011	28	\$252,250

Source: Warren Group

# Demographics for Housing Needs Assessment

	Ashby #	Ashby %	Worcester County %	State %	U.S. %
<b>Housing units with a mortgage</b>	630	N/A	N/A	N/A	N/A
<b>Less than \$500</b>	0	0.0%	0.6%	0.6%	1.7%
<b>\$500 to \$999</b>	44	7.0%	6.8%	6.1%	20.1%
<b>\$1,000 to \$1,499</b>	132	21%	22.0%	17.0%	28.6%
<b>\$1,500 to \$1,999</b>	197	31.3%	28.1%	23.4%	20.3%
<b>\$2,000 to \$2,499</b>	160	25.4%	20.4%	20.8%	11.9%
<b>\$2,500 to \$2,999</b>	42	6.7%	11.4%	13.6%	7.0%
<b>\$3,000 or more</b>	55	8.7%	10.6%	18.4%	10.3%
<b>Median (dollars)</b>	N/A	\$1,862	\$1,859	\$2,067	\$1,491

Source: US Census



# Deed/Use Restrictions to Preserve Affordability

- All affordable units must serve households with incomes no greater than that established in the original project approval, which in no event is to be greater than 80% of the area median income, adjusted for household size, as annually revised by HUD.
- The limitation must remain in place for the life of that residential unit except that in the case of rehabilitation units the term may be reduced to as little as 15 years if there is no workable alternative. Future sale or rent price will be based upon maintaining affordability at the same percentage of the area median as in the initial basis, adjusting for changed median incomes and changed tax, condo fees, and other costs.
- Units must be subject to a regulatory agreement between the developer and the subsidizing agency unless the subsidy program does not require such agreement.
- The units must be marketed in a fair and open process consistent with state and federal fair housing laws.

# Next Steps and Public Comment/Input

- Ashby Housing Production Survey:

