

# AFFORDABLE HOUSING IN HINGHAM

Hingham Affordable Housing Trust

November 6, 2024



# Presentation Overview

## Affordable Housing in Hingham

- What is “affordable housing”?
- Chapter 40B
- Affordable Housing in Hingham Today: How much, what, and where
- Hingham’s commitment to affordable housing
- Hingham’s needs and goals

## The Hingham Affordable Housing Trust

- Who is responsible for affordable housing in Hingham?
- What is the Affordable Housing Trust doing?
- How does it work with other Town committees and engage with public?
- What are the Trust’s goals?

# What is the Affordable Housing Trust?

## What is the Affordable Housing Trust?

- Established by Town Meeting in **2007**
  - One of **138 MA towns** with an affordable housing trust
- **Seven-member volunteer trust**, appointed by Select Board, with two-year terms. One Select Board member serves on Trust
- Supported by **two Town staff members** (among other duties)
- **Mission:**
  - To **preserve** affordable housing through a variety of means benefitting current homeowners and potential new residents.
  - To **propose, support, and develop** affordable housing that contributes positively to the character of the town, considering both Hingham's history and its future.
  - To engage in **education and advocacy** with the goal of promoting the diversity of Hingham's population.

# Affordable Housing

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## What is “Affordable Housing”?

### What is “Affordable Housing”?

- Housing is considered “affordable” if an occupant earning  $\leq$  **80% of area median income** (AMI) spends  $\leq$ 30% of gross income on housing including utilities.
  - *Massachusetts Chapter 40B definition*

### What does 80% AMI mean in Plymouth County?

- \$91,400 for a single occupant
- \$104,450 for a couple
- \$130,550 for a family of four

# Chapter 40B

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# Chapter 40B

What is Chapter 40B?

Key Massachusetts law governing and promoting affordable housing enacted in 1969

Statewide 40B goals

Provides for a regionally fair distribution of affordable housing for people with low or moderate income

Statewide 40B goals

Increasing opportunities for racial and ethnic minorities to live where they choose

“Regional fair share”

At least 10% of housing units in every city and town should be deed-restricted to ensure affordability within the meaning of 40B

## Chapter 40B and Developers

### Chapter 40B and the Key 10% Threshold

- **M.G. L. Chapter 40B** allows developers to seek a single local (comprehensive) permit to proceed with a development where 20-25% of units will have long-term affordability restrictions.
- In reviewing a Chapter 40B application, a town's zoning board must weigh regional need for affordable housing against local concerns (including health, traffic, safety).
- **The 10% threshold:**
  - **If <10% of a town's housing qualifies as affordable**, developers can appeal any denial to the state, which prioritizes regional affordable needs.
  - **If over 10% qualifies as affordable**, no such direct appeal and town maintains greater control of the number, nature, and location of multi-family development.
- **Towns thus seek to maintain 10% of housing units as affordable.**

# Chapter 40B and Affordability

## Chapter 40B Definition of “Affordable”

- Chapter 40B permits towns to include in their Subsidized Housing Inventory (SHI) market rate units in larger developments that are not “affordable”
  - This is because **all rental units in Chapter 40B developments are deemed “affordable”** -- and included in the Town’s SHI – as long as a small percentage (e.g. 25%) are **actually** affordable.
- **Examples in Hingham:**
  - **All 281 rental units at Avalon** in the Shipyard are deemed “affordable” even though only 25% are **actually** affordable.
  - **All 220 units at Broadstone Bare Cove** (Beal St.) are deemed “affordable” even though only 25% are **actually** affordable.

# Affordable Housing in Hingham Today

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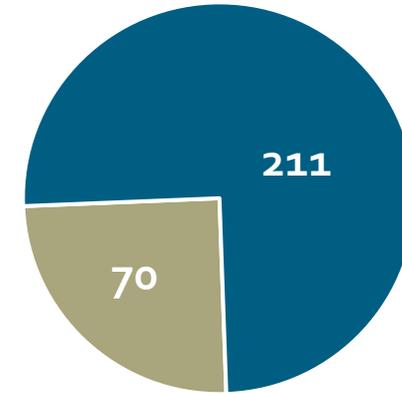
## Hingham Currently Meets the 10% Threshold

- Hingham's 2021 population: **23,426**
  - Median Hingham home sale price, 2024: **\$1.3 M**
- Total number of Hingham housing units (2020): **9,801**
- Total affordable units listed in Hingham SHI: **1,013 (10.3%)**
- **Thus, Hingham is not now exposed to “unfriendly” 40B development**
  - It had a cushion (as of 2020) of approximately 112 housing units

# Affordable Housing in Hingham - Examples



**Avalon at the Hingham Shipyard:**  
281 units on Subsidized Housing Inventory

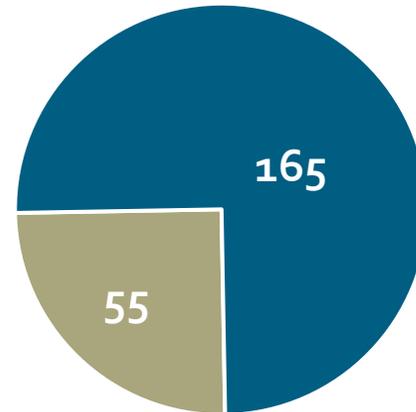


Affordable



Market Rate

**The Cove:**  
220 units on Subsidized Housing Inventory



Affordable



Market Rate



# Affordable Housing in Hingham-Examples



## Lincoln School Apartments

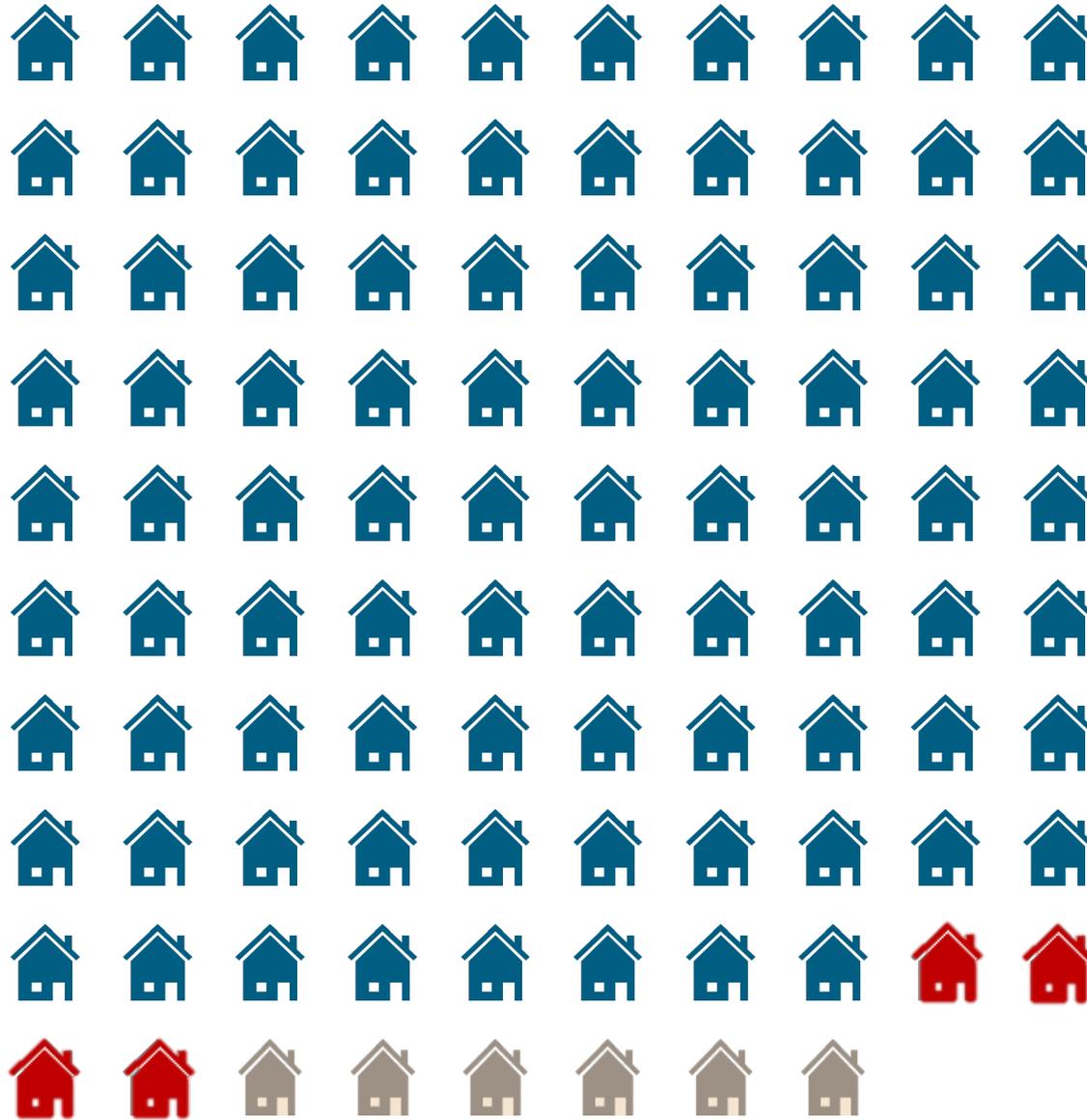
- Town-owned
- Overseen by Board of Managers on behalf of HAHT
- Privately managed by Corcoran Management

## Thaxter Street

- Owned by Commonwealth of Massachusetts
- Operated by Quincy Housing Authority on behalf of Hingham Housing Authority



# Affordable Housing in Hingham Today



Market rate housing 

- ≈ 89.6% of Hingham housing
- 8,788 units

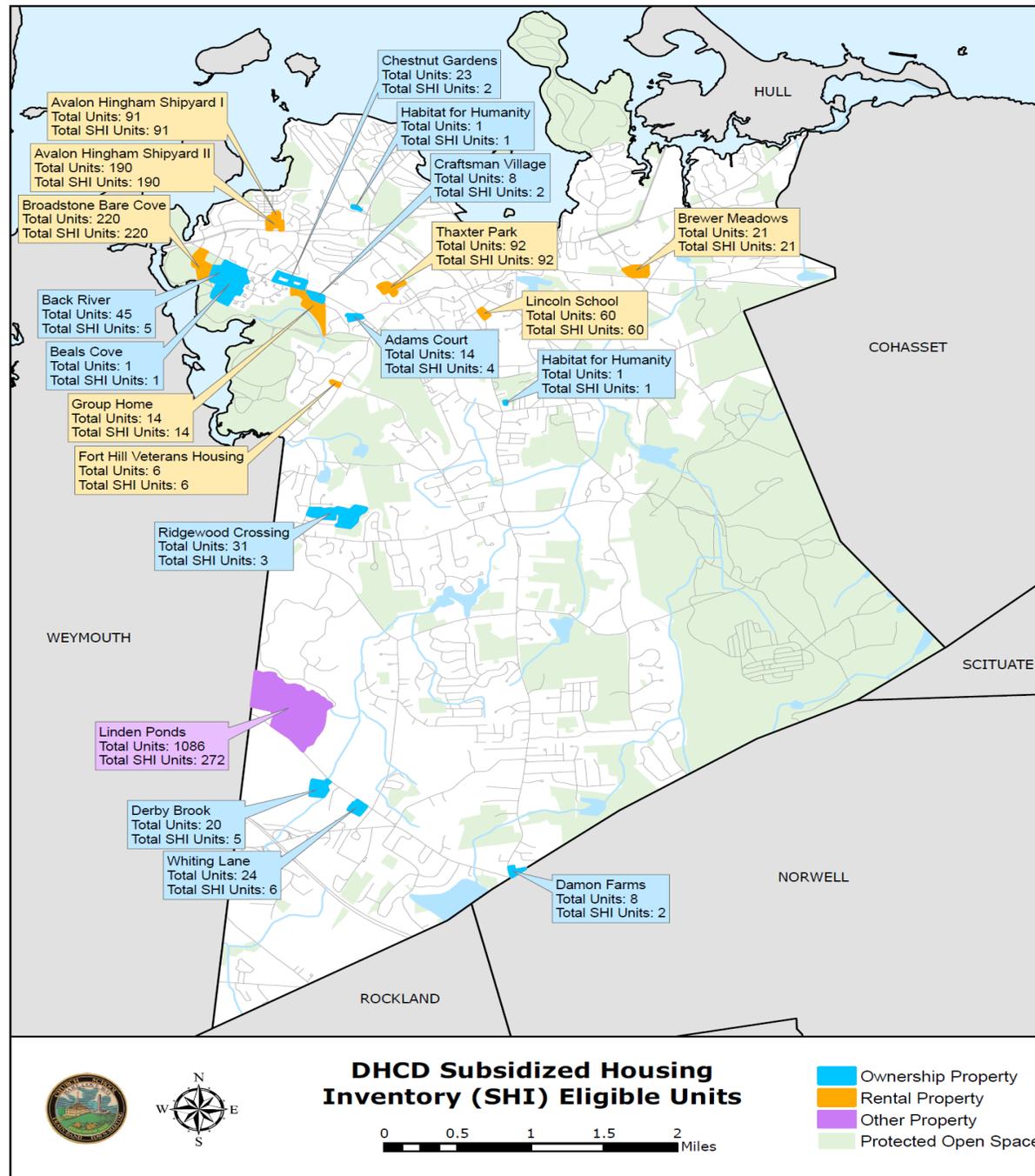
Market rate but counted on SHI as affordable housing 

- ≈ 4% of Hingham housing
- 396 units

Affordable to persons making ≤ 80% AMI 

- ≈ 6.3% of Hingham housing
- 617 unit
  - 272 at Linden Ponds
  - 345 units across Hingham

# Affordable Housing Locations in Hingham (2020)



# Hingham's Commitment to Affordable Housing

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- **Hingham's commitment to affordable housing**
- Hingham's needs and goals

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# Hingham's Commitment to Affordability and Increasing Housing Diversity

## Community Preservation Act

- Adopted by Hingham in 2001
- Hingham is one of 187 cities and towns to adopt
  - Those cities and towns include 65% of Massachusetts residents
- [CPA: An Overview | Community Preservation Commission](#)

## Affordable Housing Trust

- Established in 2007
- Dedicated Town staff members

## Hingham Master Plan: 2020

- Affordable and accessible housing is one of the Town's seven priority areas

# Hingham's Needs and Goals

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# 2020 Town of Hingham Master Plan



## 2020 Town of Hingham Master Plan

- Product of two years of community engagement and input
- Housing is **one of seven Town priorities**:
  - *Preserve town character*
  - *Environment / climate change*
  - *Public transit / traffic safety*
  - ***Housing diversity / affordability***
  - *Business development*
  - *Education / health / wellness*
  - *Public facilities / infrastructure*
- Affordable Housing Trust goal: **5 new affordable units** each year for a decade -- **50 units by 2031**

# Master Plan Housing Goals

1

Provide a variety of housing to encourage population diversity and aging in the community.

2

Provide for the development of housing appropriately designed, managed, and located for older adults and people with disabilities.

3

Continue to create and preserve a range of housing affordable for a wide range of incomes.

4

Explore opportunities for creative retrofit of existing structures and infill development for a variety of housing.



Hingham's  
Needs and  
Goals:  
2020  
Town  
Housing  
Plan



Town of Hingham Housing Plan

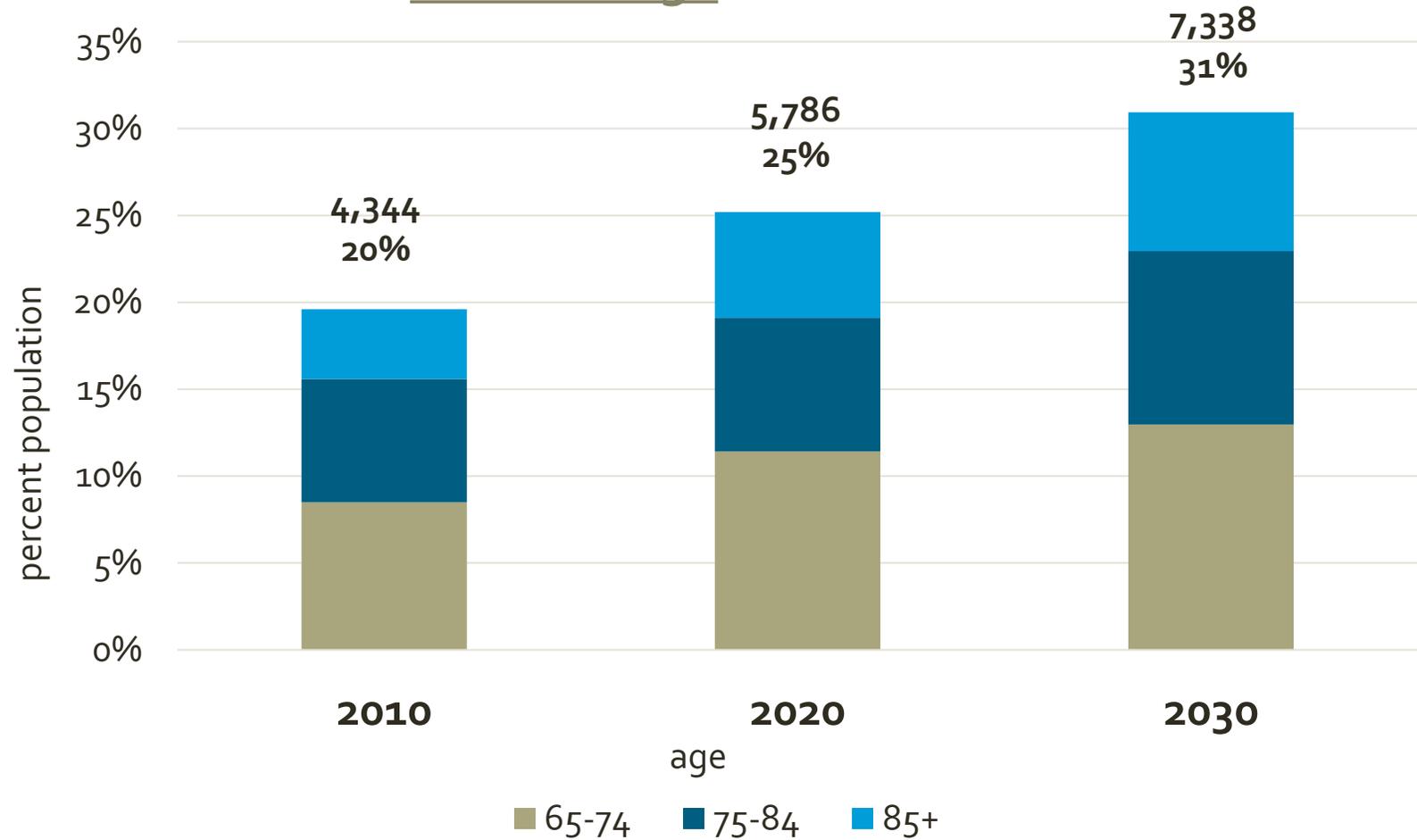
## 2020 Housing Plan: Key Hingham Demographics

- Median household income \$125,000
- **But many residents experience poverty**
  - 780 households earned < 30% AMI
  - **1,314 residents (6%) lived below poverty level** including:
    - 212 families including **408 children**
    - 611 households with income <\$15,000
    - 227 households receive SNAP benefits
- 17% of residents spend >50% of their income on housing

Key Demographics: Rising Senior Population

## Increase in Hingham Population over Age 65

2010 → 2030



## Housing Plan Priority Housing Needs

1

Goal of 250 affordable units over the next ten years from all sources – 10% of total estimated unmet housing needs.

2

Rental development goal: 85% of all new rental units created in line with current SHI level.

3

Half of new rental should be directed to seniors or single individuals (many with special needs).

4

Promote broader availability of ADUs and “missing middle” housing (small condo or townhome developments).



# Who is Responsible for Affordable Housing in Hingham?

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# Who is responsible for affordable housing in Hingham?

## Town of Hingham

Oversight through

- Town Meeting
- Board of Selectmen
- Planning Board

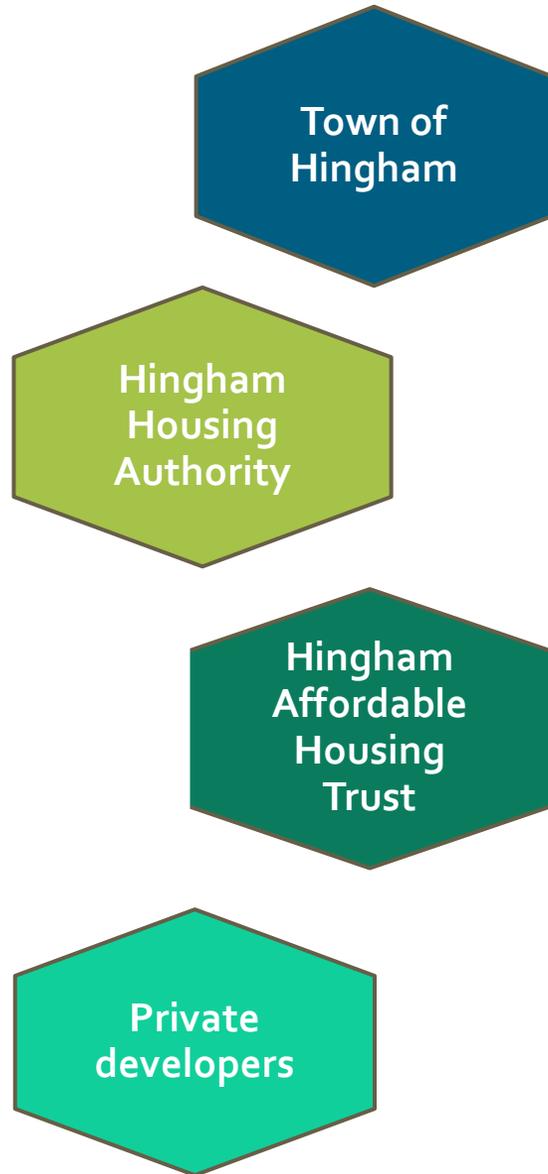
Owens Lincoln School Apartments

- 60 housing units for seniors and people with disabilities
- Operations managed by Corcoran Management Co.

## Private developers

Offer a percentage of affordable units as part of any new development, including:

- Linden Ponds
- Avalon at Shipyard
- Broadstone Bare Cove



## Hingham Housing Authority

Owens and manages subsidized rental units

- 106 units on Thaxter Street and Beal Street

Hingham Housing Authority representative serves on the CPC

## Hingham Affordable Housing Trust

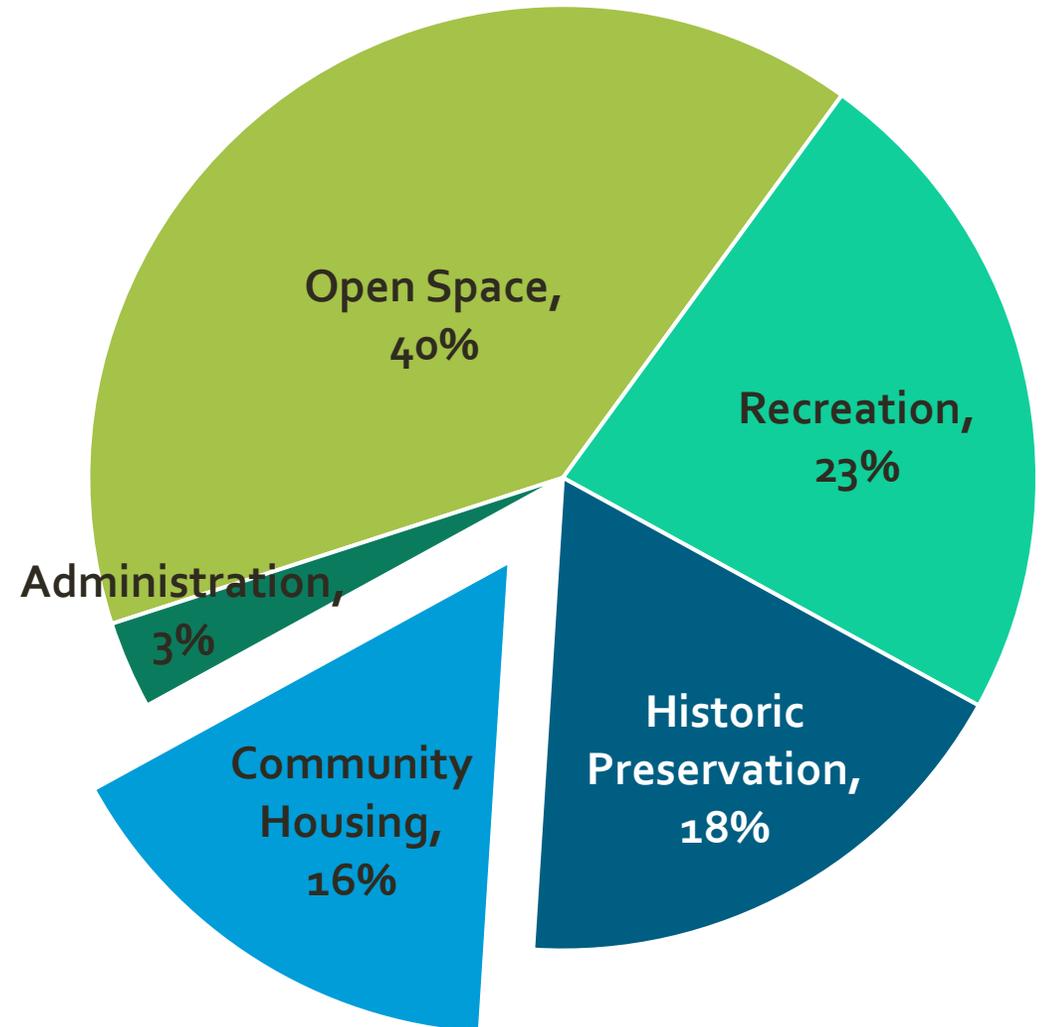
Established in 2007

Volunteer body

Preserving / expanding affordable housing opportunities

## Funding for Affordable Housing Trust

- Community Preservation Act funds are the HAHT's primary funding source.
- Community housing one of four permitted uses of CPA funds.
- CPC must spend at least 10% of funds on community housing
- Actual spending, 2003 – 24: **16%**



# What is the Affordable Housing Trust doing?

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## Current and Completed Projects: Whiting Street

### Completed Projects: Whiting Street

- AHT obtained permitting, conveyed to Habitat for Humanity in 2021
- Two, 3-bedroom single family homes
- New owners moved in September 2023



## Current and Completed Projects: Ridgewood Crossing

- 2-Bedroom condo
- Renovation complete Q3 2023
- New homeowners moved in December 2023
- Net cost to the Trust:
  - \$112K



Completed  
Projects:  
Ridgewood  
Crossing

## Current and Completed Projects: Rhodes Circle

- Two, 3-Bedroom Condominiums
- Sold by lottery
  - November 2023 and February 2024
- Net cost to the Trust:
  - \$243K for two units



Completed  
Projects:  
Rhodes  
Circle

## Current and Completed Projects: Central Street

- 3-Bedroom home
- Renovation complete Q4 2023
- New homeowners moved in March 2024
- Net cost to the Trust:
  - \$248K



Completed  
Projects:  
Central  
Street

## Current and Completed Projects: Ridgewood Crossing

- 2-Bedroom condo
- Renovation complete Q3 2023
- New homeowners moved in December 2023
- Net cost to the Trust:
  - \$112K



Completed  
Projects:  
Ridgewood  
Crossing

## Current Projects: Cushing Street

- 3-Bedroom house on 2+ acres
  - Narrow frontage and lot
- Potential for dividing lot with second home in back and sale of both homes.
- Tenant-occupied until recently
- Renovation late 2024 - 2025



## Current Projects: Beals Cove Road

- 2 Condo units:
  - One 2- bedroom, one 1- bedroom
- Renovation in 2024
- Lottery sales:
  - Late 2024 / early 2025
- Estimated costs to Trust:
  - to be determined



## Ongoing Priority: Lincoln School Apartments

- 60-unit senior affordable housing at 86 Central Street
- Town-owned; HAHT serves as tenant; Board of Managers oversees management company
- **8-year waitlist for one-bedroom apartments**
- Major capital needs: HVAC, building envelope, roof (recently completed window project)
- **HAHT exploring options**



How does it  
work with  
other Town  
committees  
and engage  
in public  
outreach?

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# How does HAHT work with other Town Committees?



## Select Board

- Report annually
- Obtain spending approvals
- Consult on significant proposals and initiatives

## Community Preservation Commission

- Present grant request and updates annually

## Advisory Committee

- Report annually
- Present on relevant warrant articles

How does  
HAHT  
engage in  
public  
outreach?

Monthly public meeting



Hingham Affordable Housing Trust website

- Agendas, minutes, meeting materials
- Housing Plan
- Presentations and other materials



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## Near –Term Goals

### Goals

- Meet Master plan goal of supplying at least five affordable units annually over the next ten years
  - 50 units by 2031
- Contribute to the Housing Plan goal of 250 new affordable units overall

### Opportunities

- Multi-family
- Other potential town-owned properties
- Watch market for purchase opportunities
- Consider small grant programs

# Questions?

## AFFORDABLE HOUSING TRUST MEMBERS

**John Falvey**, Chair

**Pamela Bates**, Vice Chair

**Michael Sutton**, Treasurer

**Liz Klein**, Select Board Member

**Gregory Waxman**

**Brigid Ryan**

**Elizabeth Cullen**

## TOWN STAFF

**Jennifer Oram**, Zoning Administrator

[oramj@hingham-ma.gov](mailto:oramj@hingham-ma.gov)

**Donna Thompson**, Land Use and Development Coordinator

[thompsond@hingham-ma.gov](mailto:thompsond@hingham-ma.gov)



# APPENDIX

- SUBSIDIZED HOUSING INVENTORY

# Appendix – Hingham’s Subsidized Housing Inventory, 2019 (1 of 2)

<b>Table 2-37: Hingham’s Subsidized Housing Inventory (SHI)</b>				
<b>Project Name</b>	<b># Affordable Units</b>	<b>Project Type/ Subsidizing Agency</b>	<b>Use of a Comp Permit</b>	<b>Affordability Expiration Date</b>
Thaxter Street*	58	Rental/DHCD (senior and younger disabled)	No	Perpetuity
30 Thaxter Street*	26 (includes 6 congregate units with some services)	Rental/DHCD (senior and younger disabled)	Yes	Perpetuity
100 Beal Street*	14	Rental/DHCD (senior and younger disabled)	Yes	Perpetuity
30 Thaxter Street*	8	Rental/DHCD (family housing)	Yes	Perpetuity
Whiting Lane	6	Ownership/DHCD	Yes	2042
Lincoln School	60	Rental/MassHousing (senior housing)	No	2030
Brewer Meadows	21	Rental/FHLBB	Yes	Perpetuity
Lincoln Hill	4	Ownership/FHLBB	Yes	Perpetuity
DDS Group Homes	10	Rental/DDS	No	NA
Linden Ponds**	272	CCRC/FHLBB	Yes	Perpetuity
Central Street	1	Ownership/DHCD	Yes	Perpetuity
Ridgewood Crossing	3	Ownership/DHCD (55+)	No	Perpetuity

## Appendix – Hingham’s Subsidized Housing Inventory, 2019 (2 of 2)

Avalon at Hingham Shipyard	91	Rental/DHCD	No	Perpetuity
Back River Condominiums	5	Ownership/DHCD	No	Perpetuity
Derby Brook	5	Ownership/MassHousing	Yes	Perpetuity
80 Beal Street	2	Ownership/DHCD	Yes	Perpetuity
Damon Farm	1	Ownership/MassHousing	Yes	Perpetuity
Avalon Hingham Shipyard II	190	Rental/DHCD	Yes	Perpetuity
Beal’s Cove Village	1	Ownership/DHCD	No	Perpetuity
Fort Hill (Commander Paul Anderson House)	6	Rental/DHCD (homeless veterans)	No	2062
Weathervane at Chestnut Gardens	1	Ownership/DHCD	No	Perpetuity
Broadstone Bare Cove	220	Rental/MassHousing	Yes	Perpetuity
<b>Total</b>	<b>1,005</b>	<b>694 or 69% rentals 29 or 3% ownership 272 or 27% CCRC 10 or 1% Group Homes</b>	<b>770 units or 77% Used 40B</b>	
<p>Source: Massachusetts Department of Housing and Community Development, January 14, 2019.          *Hingham Housing Authority units.          **The Town of Hingham has not waived its position that 100% of the units in Linden Ponds are eligible for inclusion in the SHI, thereby significantly increasing Hingham’s actual percentage of subsidized housing units.          Note: An additional unit will be added to the SHI for each of the Damon Farm and Weathervane at Chestnut projects.</p>				