

Hingham Affordable Housing Trust

Hingham Unity Council Update

December 17, 2024



Hingham Affordable Housing Trust & HUC

- Hingham Affordable Housing Trust and affordable housing basics
- Affordable housing in Hingham
- HAHT recent and upcoming work
- HAHT and Unity Council collaboration opportunities

Hingham Affordable Housing Trust

- Established by Town Meeting in 2007; Hingham is one of 138 MA towns with affordable housing trusts
- Seven-member trust appointed by Select Board. One SB member serves on Trust
 - Supported by two Town staff members (with other duties)
- **Mission statement:**
 - **preserve** affordable housing through a variety of means benefitting current homeowners and potential new residents.
 - **propose, support, and develop** affordable housing that contributes positively to the Hingham's character, considering its history and its future.
 - **educate / advocate** with the goal of promoting the diversity of Hingham's population.

What is "Affordable Housing"?

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

What does 80% AMI mean in Plymouth County?

- Applicant(s) can earn up to:
 - \$91,400 for a single occupant
 - \$117,500 for a couple
 - \$130,550 for a family of four

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**

Affordable Housing Trust Goals



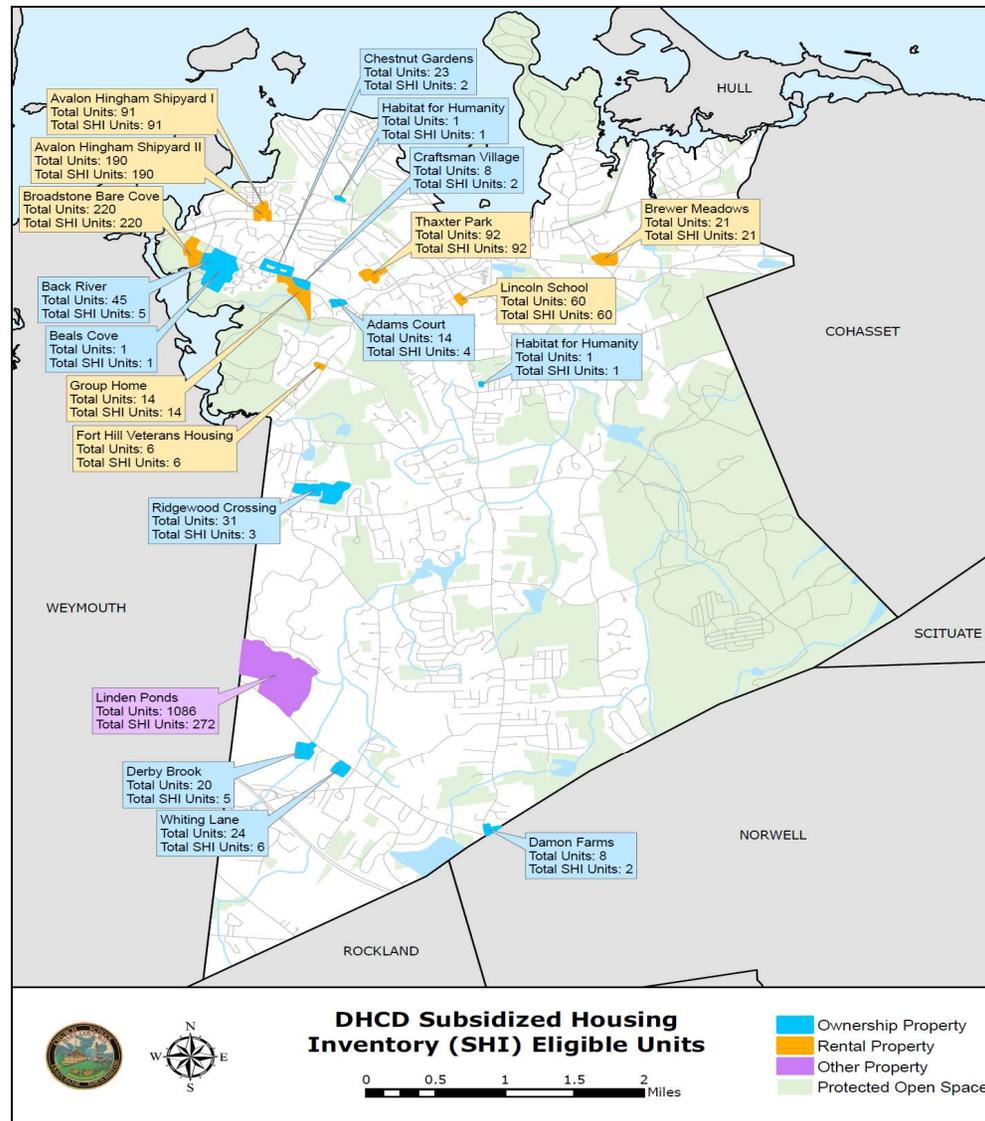
Town's Affordable Housing Goals

- **2020 Hingham Master Plan**
 - Product of two years of broad-based community engagement and input
 - Housing is one of **seven** key Town priorities
 - Set AHT goal: **5 new affordable units** each year for a decade
 - **50 units over 10 years, 2021 – 2031**
- **2020 Hingham Housing Plan**
 - Some demographics: **1,314 residents (6%) lived below poverty level** including 212 families with **408 children**
 - **Goal: 250 new affordable units** in Hingham by 2031 from private and public sources

Addressing Housing Plan Diversity Goals

- 2020 Hingham Housing Plan goal:
 - “Engage in education and advocacy **with the goal of promoting the diversity of Hingham’s population.**”
- 2017 Hingham minority resident population was **3.6%**
- Affordable Housing lottery process addresses diversity through regional marketing to (see appendix):
 - **Fair Housing Commissions**
 - **Housing Authorities**
 - **Civic Groups**
 - **Places of Worship**
 - **Social Service Agencies**
 - **Other Non-profit Organizations**
- Thus, lottery process improves upon both housing equity opportunities and Hingham’s population diversity.

Affordable Housing Locations in Hingham (2020)



HAHT: 2024 Year in Summary

- Completed renovations and sales of 5 homes to new homeowners
 - Result of 1 – 4 years of work on each; will add **5 units to Subsidized Housing Inventory (SHI)**
- Monitoring of **market opportunities** for purchases
- **Multi-family opportunities**
- Other projects, e.g. -
 - Supported ADU Bylaw amendment, 2023
 - Supported MBTA Communities Act compliance, 2024

Completed Projects: Rhodes Circle

- Two, 3-Bedroom Condominiums, renovated and sold via lottery
- Sold in November 2023 and February 2024



Completed Projects: Central Street

- 3-Bedroom home, renovated and sold via lottery
- New homeowners moved in March 2024



Completed Projects: Ridgewood Crossing

- 2-Bedroom condo, renovated and sold via lottery
- New homeowners moved in December 2023



Completed Projects: 18K Beals Cove Road

- 2-bedroom condo
- Acquired in November 2024, renovated and sold via lottery
- New owners moved in November 2024



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 Anticipated Work, 2025

- Complete **renovation and sale** of one condo (now being renovated)
- **Monitor market opportunities** at low end of price range – especially condos
- Purchase and renovate **3 more condos**; complete sale of 1
- **Cushing Street:** subdivide lot, renovate existing home, convey rear lot to non-profit developer to build one or more additional homes
- **“Tax title” property:** complete engineering and deed work; if feasible, sell property to non-profit developer to build SF home
- **Multi-family opportunities:** essential to meeting Master Plan goals. Non-public discussions ongoing.

2025 Projects: Cushing Street

- 3-Bedroom house on 2 acres; narrow lot and frontage
- Renovation of existing home in 2025
- Potential to divide lot with second home in back and sale of both homes
- Engineering work underway



2025 Projects: Beals Cove Road Condo

- One-bedroom condo unit
- Renovation complete
 - January 2025
- Lottery sale:
 - Early 2025



HAHT and Hingham Unity Council Opportunities

- Common interest in affordability and population diversity in Hingham
- **HAHT close work with HUC on past / future Town-wide issues**
 - E.g. potential open forums on multi-family efforts
- Potential HUC role in welcoming / integrating new homeowners
- **Other ideas???**
- For more information on affordable housing in Hingham:
<https://www.hingham-ma.gov/955/Current-Affordable-Housing-Properties>

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Thank you!

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

Donna Thompson, Land Use and Development Coordinator



Appendix: Hingham's Subsidized Housing Inventory, 2019 (1 of 2)

Table 2-37: Hingham's Subsidized Housing Inventory (SHI)				
Project Name	# Affordable Units	Project Type/ Subsidizing Agency	Use of a Comp Permit	Affordability Expiration Date
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
Total	1,005	694 or 69% rentals 29 or 3% ownership 272 or 27% CCRC 10 or 1% Group Homes	770 units or 77% Used 40B	
<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>				

Appendix: Lottery application recipients

Places of Worship:

- Congregation Sha'aray, Hingham
- First Parish Unitarian Church, Cohasset
- Glastonbury Abbey, Hingham
- Hingham Congregational
- Immaculate Conception, Weymouth
- Islamic Center of New England, Quincy
- Islamic Society Cultural Center
- Living Word Church, Rockland
- New North Church, Hingham
- Resurrection of Lord Church, Hingham
- Second Parish in Hingham
- South Shore Baptist Church, Hingham
- South Weymouth Church of the Nazarene
- Temple Beth Shalom, Hull

Civic Groups:

- Civic Education Alliance, Quincy
- Hingham Citizen's Police Academy Alumni Assoc.
- Hingham Downtown Association
- Hingham Community Center
- Rotary Club of Hingham & Hull
- SouthBay Community Services, Weymouth
- Wellspring Multi-Service Center, Hull

Social Service Agencies:

- Hingham C.A.R.E.S
- Hingham Interfaith Food Pantry
- Social Mavens, Hingham
- South Shore Arc, Hingham
- South Shore Support Services, Weymouth
- South Shore YWCA, Norwell
- The Coastal Center, Norwell

Other Non-profit Organizations:

- Boys & Girls Club of Marshfield
- empowerHER, Cohasset
- Friendship Home, Norwell
- Harbor Media, Hingham
- Joanna's Place, Weymouth
- The Moon Balloon Project, Hingham
- NeighborWorks Housing Solutions, Quincy
- Quincy Community Action
- Fair Housing Commissions
- Housing Authorities
- Civic Groups
- Places of Worship
- Social Service Agencies
- Other Non-profit Organizations