

4. Population and Housing

Introduction

Hingham's built environment is captured in all sorts of images, from Colonial-era churches to the Shipyard, Hingham Square to Derby Street Shoppes, and modern office buildings like Blue Cross-Blue Shield to walk-up offices in the Buttonwood Building, yet few images can compete with that of the well-kept homes that line Main Street, Rte. 228, north of Cushing Street. There is no Main Street comparable to Hingham's in any other town on the South Shore. The houses and their unique arrangement along the road, the generous front yards, the mature trees, the pattern of neighborhood walkways – all of this comes together to define the first impression of Hingham for many newcomers and visitors.



Housing makes such a distinctive contribution to all that Hingham is that distilling its influence to a few words is difficult. The types, ages, and styles of homes in Hingham tell a story about the town's physical evolution and culture. The same qualities shed light on Hingham's place in the suburban housing market and play a major role in determining who can live in the town. Main Street is memorable, to be sure, but Hingham has modest post-war neighborhoods in pockets all over town, and grand homes nestled within views of World's End and the harbor. It has apartment buildings, too, and the largest senior residential compound in the region, Linden Ponds. At the same time, Hingham has lost some of its historically "middle class" homes to tear-downs due to the town's prestige: people will pay a premium to live here. All of these factors affect not only the visual perception of Hingham, but also its demographic trends.

Master Plans in Massachusetts Required Housing Element G.L. c. 41, § 81D(3)

Housing element [that] identifies and analyzes existing and forecasted housing needs and objectives including programs for the preservation, improvement and development of housing. This element shall identify policies and strategies to provide a balance of local housing opportunities for all citizens.

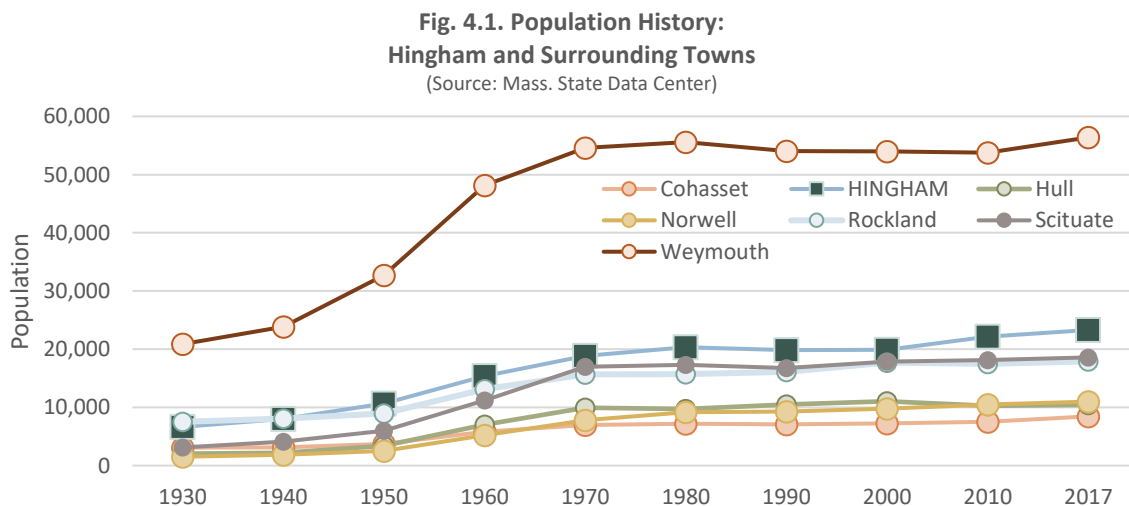
Communities shape the make-up of their population by the steps they take to control housing growth, and this is one of many reasons that zoning bylaws matter so much. Participants in the Hingham's Master Plan process say they value the town's beauty and the opportunities it offers to residents, but many of them also lament the town's lack of racial, ethnic, and cultural diversity. How affluent suburbs can retain

all that they love and still work on tough policy issues such as social equity and fair housing is a challenge for many Eastern Massachusetts communities, and Hingham is no exception.

Existing Conditions

WHO LIVES IN HINGHAM?

It may be hard to imagine Hingham as a smaller town than Rockland, but at the outset of the Great Depression, Rockland had the second largest population of the towns in Hingham’s area – second only to Weymouth. After World War II, the combined forces of high household formation and birth rates, regional highway improvements, and white flight prompted rapid growth throughout the upper South Shore. In Hingham, the result was a near-doubling of the population between 1940 and 1960. As the “Baby Boom” era waned in the 1960s, Hingham’s population grew slowly for about 25 years, at one point witnessing a slight decline. By 2010, however, the population had climbed to 22,157, representing an 11 percent increase in one decade – a sudden uptick that outpaced all the surrounding towns.¹ Some of that growth can be attributed to the post-2000 opening of Linden Ponds, an 1,100-unit retirement center, for Hingham absorbed a high rate of growth among older adults between 2000 and 2010.

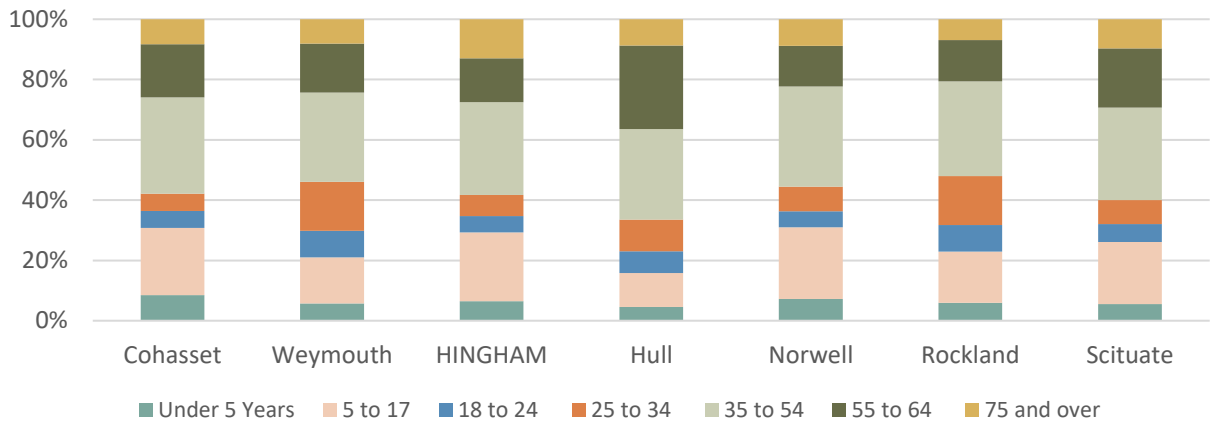


Population Age. Towns everywhere are gaining older adults faster than any other age group, and this can be seen in Hingham, too. Undeniably, the presence of Linden Ponds and other facilities such as Allerton House have an impact on the rate of growth and total size of the older adult population in Hingham. Still, even setting side these projects, Hingham is not immune to the nation’s aging trends. Hingham and all of its neighbors still have residents today whose families brought them to the suburbs in the 1950s, triggering the rapid construction of new homes, new schools, and new streets. Fig. 4.2 is a snapshot of the age make-up of Hingham’s population and that of surrounding towns. It illustrates Hingham’s relatively large percentages of older adults and children under 18, the latter being pronounced in Norwell and Cohasset

¹ University of Massachusetts Donohue Institute (UMDI), Massachusetts State Data Center, “Total population for the state, counties, and cites and towns, 1930-2016,” (Excel).

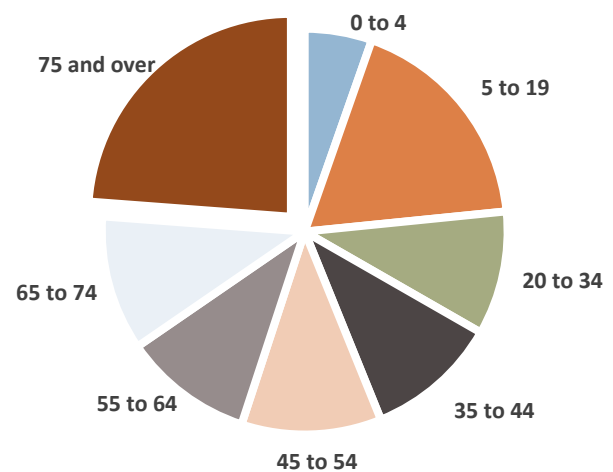
as well, for all three towns have great schools. By contrast, the region’s youngest households tend to live in communities with more types of housing and more affordability.²

Fig. 4.2. Comparison Population Age Profiles
(Source: Social Explorer, 2017 ACS)



Population Projections. Fig. 4.3 presents the most recent population forecast for Hingham and the adjacent towns from the University of Massachusetts Donohue Institute (UMDI). The forecast calls for steady population growth in Hingham for the next 15 years, to 25,264 by 2035, and a faster rate of growth than that of any town nearby.³ In a recent report to the Hingham School Committee, the New England School Development Council (NESDC) cited UMDI’s projection as one of the factors considered in near-term school enrollment projections.⁴ Fig. 4.3 illustrates Hingham’s 2035 population projection in age cohorts. By 2035, 24 percent of Hingham’s population will be 75 and over, compared with 12 percent today. By contrast, the proportion of Hingham residents under 18 will drop slightly, to 23 percent, down from 26 percent today.

Fig. 4.3. Projected Population by Age in Hingham, 2035
(Source: UMDI)



² Unless otherwise noted, demographic data and estimates in this section of the Master Plan are from the U.S. Census Bureau, Decennial Census or American Community Survey (ACS), or special tabulations from the ACS prepared for the U.S. Department of Housing and Urban Development (HUD). Use of these federal sources and data published by sister agencies allows for regional comparisons with data that has been systematically gathered and consistently reported. Population counts may vary from those reported by local or other sources.

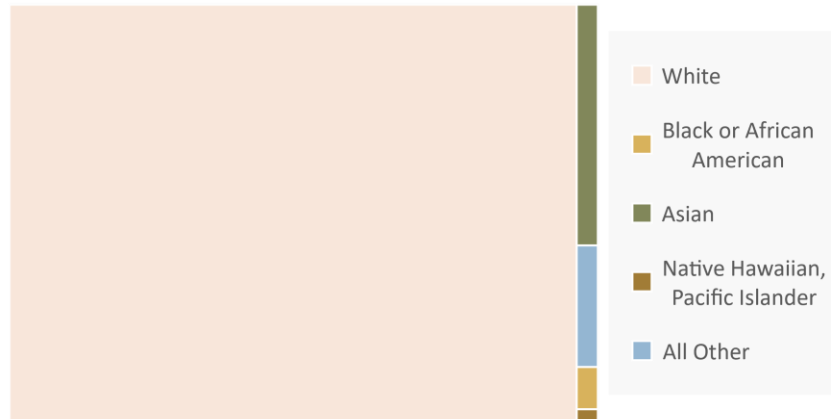
³ UMDI, “City_TownTotals_UMDI_2035 Projections,” (Excel), 2013.

⁴ NESDC, “Hingham, MA Demography and Enrollment Projections,” August 9, 2018.

Race, Ethnicity, and National Origin.

The South Shore is among the least diverse regions of the Commonwealth in terms of race, ethnicity, and national origin. According to current estimates from the Census Bureau, 96 percent of Hingham’s population is White, non-Latino – a statistic similar to that of the adjoining towns except Weymouth. Fig. 4.4 depicts the very small proportion of racial minorities

Fig. 4.4. Hingham Population by Race
(Source: 2018 ACS)



in Hingham relative to the White population. Asians comprise the largest minority group in Hingham, and they represent a variety of national origins and cultures: China, India, Vietnam, Japan, and Korea. Hingham’s White population also includes a mix of backgrounds, though the overwhelming majority of residents responding to ancestry questions from the Census Bureau cite Irish, Italian, and to a lesser extent, German heritage. There is a very small Latino population in Hingham, 75 percent of whom are White. Overall, Hingham’s population is similar in make-up to that of most of its neighbors. It is easy to see why the South Shore has one of the highest concentrations of Irish Americans of any area in the nation.⁵

Immigration. Less than 6 percent of Hingham’s population was born abroad and immigrated to the United States. Most towns around Hingham also have a very small foreign-born population except Weymouth (11.2 percent), but even Weymouth falls noticeably below the state average of 15.6 percent. In Hingham, 70 percent of the foreign-born population has naturalized, and almost half came to the United States over 30 years ago. Consistent with the racial make-up of Hingham’s total population, 70 percent of foreign-born residents hail from Europe (mainly Northern and Western Europe) and Canada.⁶

Disabilities. Communities just about everywhere have seen increases in the number of residents with some type of **disability** as defined in the Americans with Disabilities Act (ADA): people with a physical or mental impairment that substantially limits one or more major life activity. The increases reflect, at least in part, the aging of the nation’s population and improved methods of evaluating and identifying disabilities in school-age children, young adults, veterans and others. While Hingham’s disability population has increased, the town still falls well below regional and statewide norms. The differences between Hingham and the state as a whole are especially striking in the prime earning years (35 to 64) and early retiree (65 to 74) age groups.

⁵ 2018 ACS Five-Year Estimates (ACS 2018), B04004, B00405, B04006, and SE A03002, retrieved from Social Explorer.

⁶ ACS 2018, SE:A06001, Nativity by Citizenship Status; SE:A10058, Year of Entry for the Foreign-Born Population; and SE:A0700, Place of Birth for the Foreign-Born Population, retrieved from Social Explorer.

Table 4.1. Comparison Estimates of Population with Disabilities (2018)

	Hingham			Massachusetts		
	No Disability	Disability	Percent Disability	No Disability	Disability	Percent Disability
Under 5	1,371	0	0.0%	360,002	2,679	0.7%
5 To 17	4,723	68	1.4%	956,270	57,869	5.7%
18 To 34	2,474	119	4.6%	1,552,314	97,971	5.9%
35 To 64	9,036	481	5.1%	2,395,878	291,411	10.8%
65 To 74	1,968	248	11.2%	475,505	128,921	21.3%
75 Plus	1,656	905	35.3%	230,615	206,580	47.3%
Total	21,228	1,821	7.9%	5,970,584	785,431	11.6%

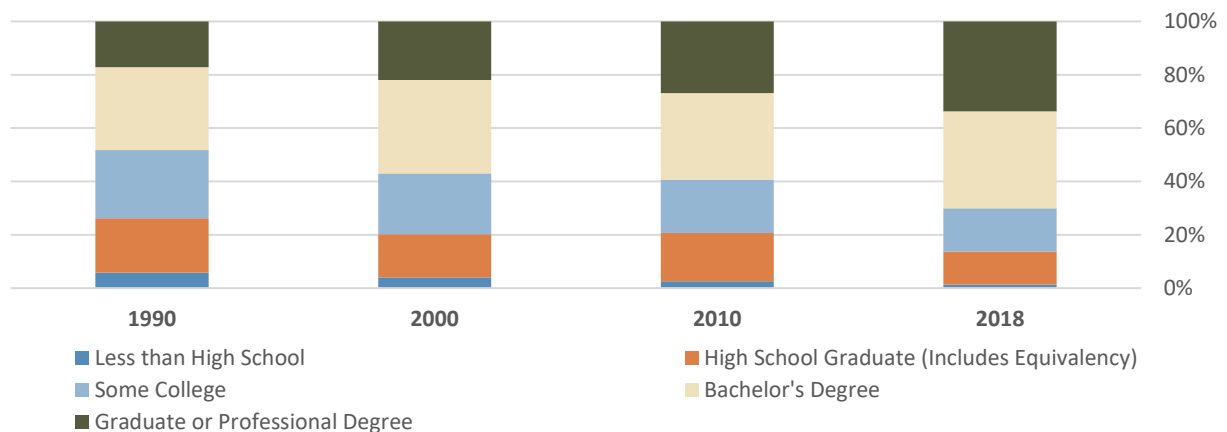
Source: ACS 2018, B18101.

Note: "disability" as defined by the Americans with Disabilities Act (ADA) is not the same as "disability" in the Individuals with Disabilities Education Act (IDEA) or Massachusetts Special Education Law, Chapter 71B. As a result, the 1.4 percent of children 5-17 with a disability in Table 4.1 cannot be compared with the 14+ percent students with disabilities in the Hingham Public Schools.

Educational Attainment. The educational achievements of a community’s adult residents usually go hand-in-hand with types of jobs they have, the wages they earn, and the expectations they have for the quality of their public schools. Fig. 4.5 shows that of the population 25 years and over in Hingham, 70 percent hold a bachelor’s degree or higher and only 14 percent have a high school diploma or less. Hingham far exceeds the state average of adults with college or graduate degrees (42 percent). The town has always surpassed the state for educational attainment, yet the 30-year change is dramatic. In 1990, 48 percent of town residents and 27 percent of the state’s residents had college or graduate degrees.

Fig; 4.5. Changes in Educational Attainment, 1990-2018

(Census 1990, 2000; ACS)



Education has an impact on the choices people can make about where they will live and work and the economic opportunities they can offer their families. Given the education of many Hingham residents, it makes sense that over 60 percent have some type of management, professional/scientific, legal, educational, or health care occupation. Compared with residents throughout the state or in Plymouth

County, Hingham residents are far more likely to have jobs in these fields and far less likely to work in sales, service occupations, the trades, or logistics. On average, they also earn twice as much as their counterparts in most of the industry and occupational categories tracked by federal agencies (Table 4.2).

Table 4.2. Comparative Industry by Median Earnings for Full-Time Employed Population

	Massachusetts	Plymouth County	HINGHAM
Total (All Industries)	\$61,369	\$61,949	\$120,810
Construction	\$57,497	\$65,742	\$97,534
Manufacturing	\$65,785	\$61,317	\$135,179
Wholesale Trade	\$60,768	\$63,839	\$64,236
Retail Trade	\$45,634	\$47,192	\$50,521
Transportation, Warehousing, Utilities	\$59,018	\$63,460	\$100,865
Information	\$78,558	\$72,696	\$94,643
Finance & Insurance, Real Estate, Rental & Leasing	\$76,828	\$79,939	\$167,845
Professional, Scientific, & Technical Services	\$92,818	\$91,555	\$175,872
Educational Services	\$63,858	\$68,891	\$81,500
Health Care & Social Assistance	\$53,312	\$52,177	\$97,269
Arts, Entertainment, & Recreation	\$47,490	\$43,965	\$87,250
Accommodation & Food Services	\$31,857	\$37,247	\$68,281
Other Services	\$42,575	\$42,433	\$69,500
Public Administration	\$73,482	\$74,815	\$98,088

Source: ACS 2018, C24010.

HOUSEHOLDS

Household Types. People usually ask about population forecasts for their community, but for city and town plans, household formation rates matter even more. This is because households, not population per se, drive the demand for housing. In demography terms, a **household** is one or more people who occupy a dwelling as a single housekeeping unit.

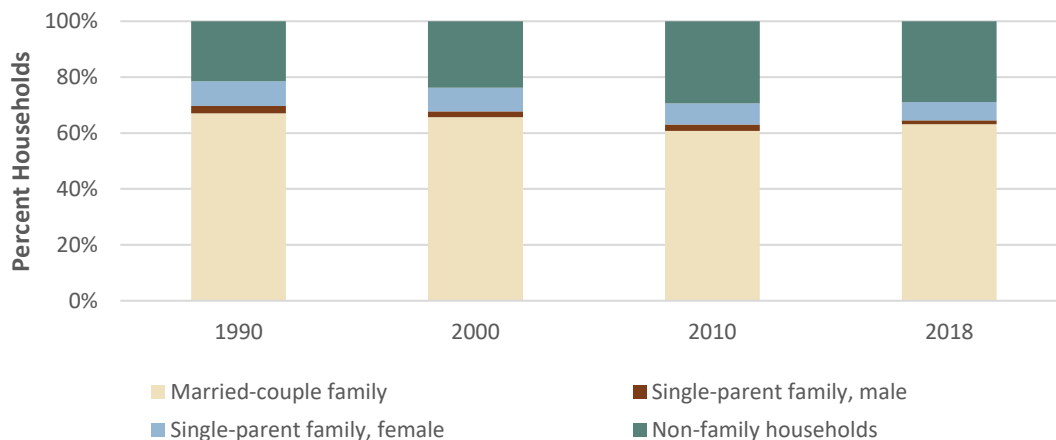
Table 4.3. Households by Type, Hingham and Surrounding Towns

	Cohasset	Weymouth	HINGHAM	Hull	Norwell	Rockland	Scituate
Total Households	3,119	23,284	8,743	4,860	3,674	6,897	7,146
Families							
Married couple	65.1%	45.4%	63.2%	41.6%	71.8%	47.4%	60.2%
Single parent, male	4.3%	4.2%	1.3%	4.4%	3.2%	5.5%	1.7%
Single parent, female	2.7%	12.3%	6.5%	8.6%	7.9%	11.0%	10.3%
Nonfamily households							
Male householder	7.8%	14.4%	6.9%	16.3%	9.0%	16.1%	10.5%
Female householder	20.0%	23.6%	22.1%	29.1%	8.1%	20.0%	17.2%

Source: ACS 2018 (retrieved from Social Explorer).

The term “household” includes two mutually exclusive categories: **family** and **non-family**. The definitions used by most demographers today, all based on the Census Bureau’s data glossary, can seem pretty archaic given changes in family types that have occurred over the past few decades. To the Census Bureau, a family household includes two or more people living together who are related by birth, marriage, or adoption (though a family so defined can include unrelated people, too). A **nonfamily** household is single people living alone or multiple unrelated people sharing a dwelling as a single housekeeping unit. Table 4.3 is a snapshot of households in Hingham and nearby communities.

Fig. 4.6. Change in Household Types in Hingham, 1990-2018
(Census Bureau)



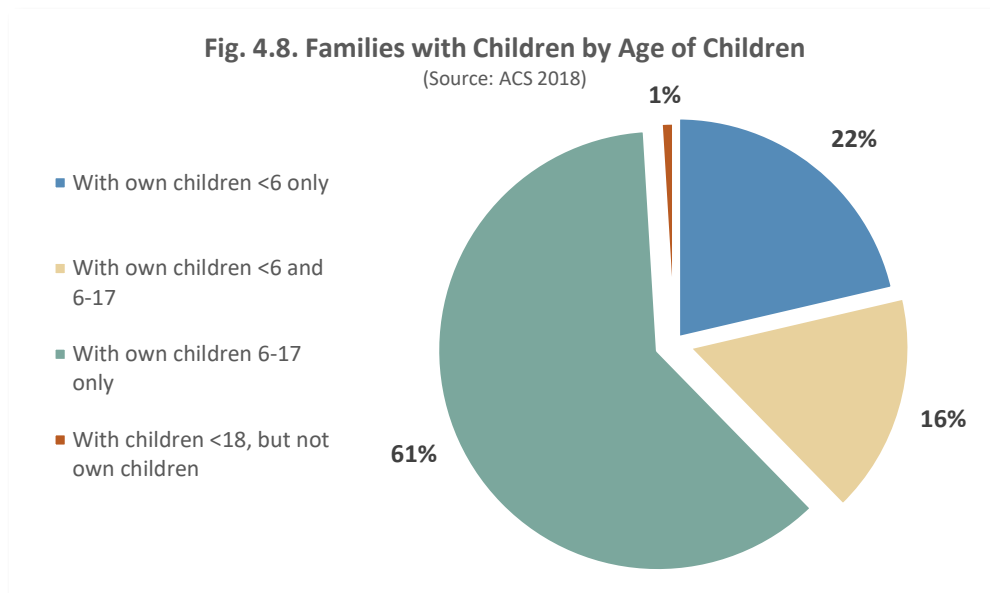
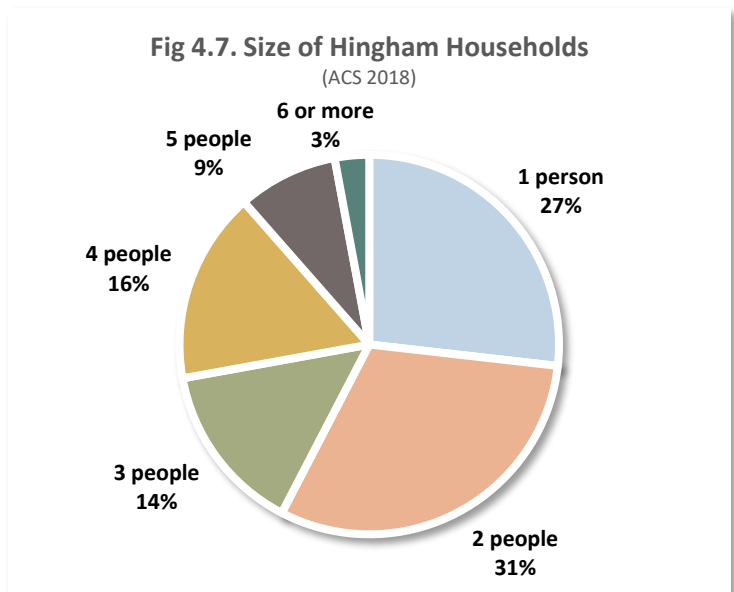
The make-up of Hingham’s households has changed somewhat over time, as shown in Fig. 4.6. Much like the state, Hingham has absorbed an increase in nonfamily households in the past 30 years. Unlike the state, however, the increase in nonfamily households in Hingham is quite dramatic: 70 percent between 1990 and 2018 compared with just 30 percent statewide. The difference is largely due to growth in one-person older adult households living at Linden Ponds and elsewhere in town, but it also reflects the growth of rental housing in Hingham. A second factor that sets Hingham apart is that the number of single-parent families in Hingham has declined 15 percent, but throughout Massachusetts, that number has increased 24 percent. The gradual drop in single-parent households can be seen in Fig. 4.6. Today, married-couple families comprise 63 percent of all households in Hingham (compared with 47 percent statewide). Nonfamily households make up 29 percent of Hingham’s households, and the remaining 8 percent are families headed by single men or women.⁷ The drop in single parent households probably stems from the growth in housing costs that Hingham has experienced since 1990.

Household Sizes. Hingham’s appeal to families can be seen in the size of its households. Like Norwell and Cohasset (towns that also attract families), Hingham has many families with three or more people and typically, those households include dependent children. The *average* household size in Hingham, 2.6 people per household, falls just below the Plymouth County average, 2.7, but the average reflects the very

⁷ ACS 2018, SE:A10008. Households by Household Type; Census 2010, SE:T58; Census 2000, SE:T20; 1990 Census, SE:T16, retrieved from Social Explorer.

large number of one-person households living in the town. Fig. 4.7 illustrates the range of household sizes in Hingham today.

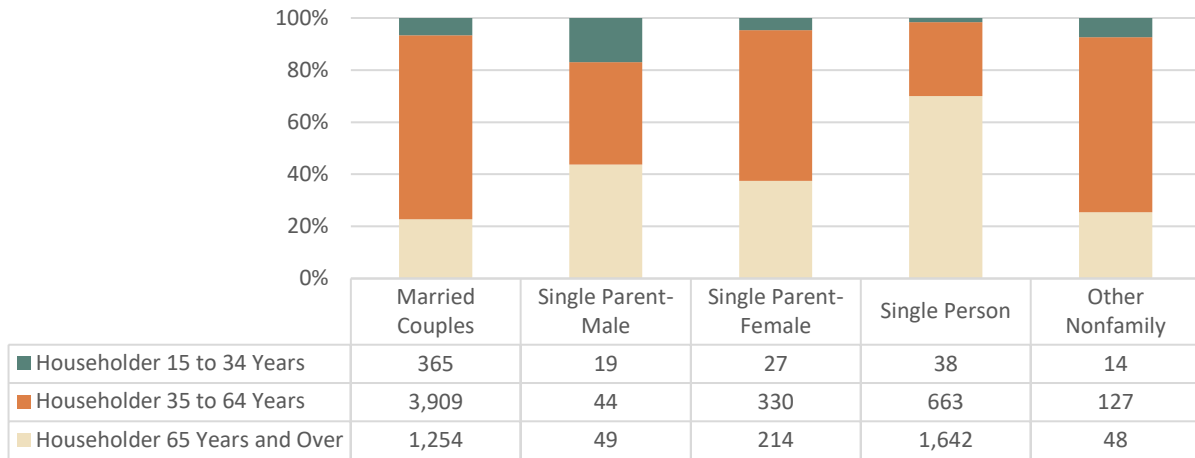
Households with Children. Of the town’s estimated 8,743 households, 36 percent (3,128) have children under 18. The overwhelming majority of these families (62 percent) have school-age children, and roughly 17 percent have both school-age and pre-school children. The remaining households with dependents have pre-school children only. These statistics seem to underscore that Hingham is often the community of choice for homebuyers or renters seeking a town with good schools.



Age of Householders. The term **householder** refers to the head of a household or the person who owns or rents a dwelling unit. Householders 35 to 64 years make up 58 percent of all householders in Hingham. They are fairly well represented in some household types, though not in single-parent or one-person households. The least well represented age group, compared with the state as a whole, is young householders: people under 34. This population accounts for about 5 percent of all householders in Hingham, yet 17 percent throughout the state. Moreover, the household type often associated with young householders – single people living alone – is far more likely to consist of older adults in Hingham, as shown in Fig. 4.8. Young householders make up a fraction of other nonfamily types in Hingham (<8 percent) but over 53 percent in Massachusetts.

Fig. 4.9. Hingham Households: Age of Householder

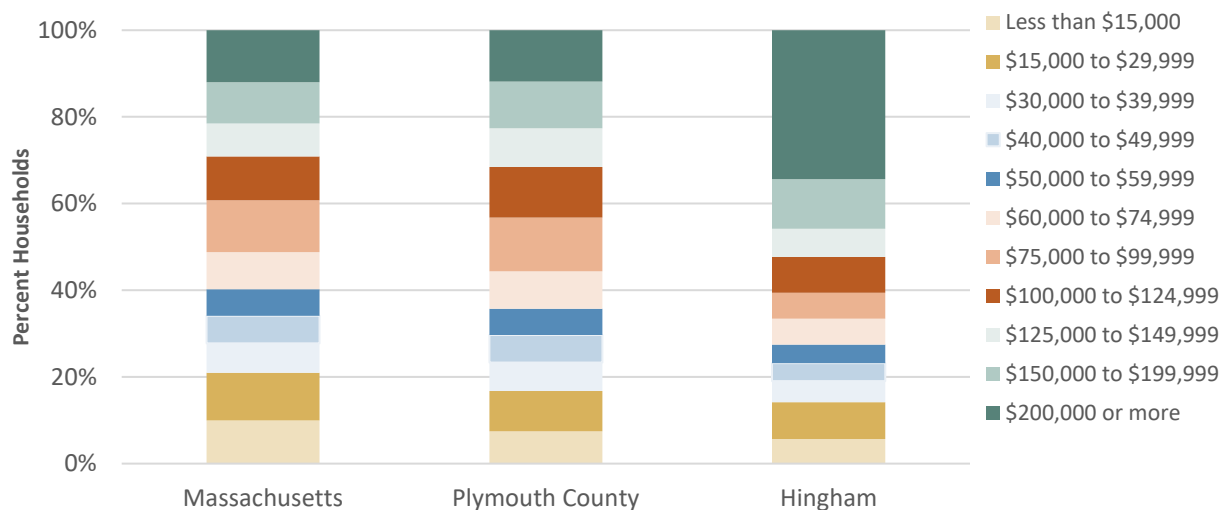
(Source: ACS 2018)



Household Incomes. Hingham households are fairly well-off. Its state rank for median household income is 47 out of 352 cities and towns in Massachusetts, but its median family income rank is somewhat higher, at 30. The difference in rank may be due to the presence of many older adult households with fixed incomes at Linden Ponds, and Hingham’s relatively recent increase in rental housing stock may play a role, too. Fig. 4.9 compares the distribution of households by income range in Hingham, Plymouth County, and the state as a whole. It shows that Hingham has a significantly larger percentage of households with annual incomes of \$200,000 or more. Most of the households in this income cohort are married-couple families.

Fig. 4.10. Household Income Distribution (2018)

(Source: ACS 2018)



Like Norwell and Cohasset, Hingham has enjoyed high ranks for household, family, and per capita income for many years. Table 4.4 tracks changes in median household income in Hingham and the surrounding communities between 1990 and 2018. Incomes have increased considerably in Hingham and Norwell in the past 30 years, and to some degree, Scituate as well. While the percentage of households with lower incomes has gradually increased in Hingham since 1990, the incomes of households in the higher-income cohorts are generally much higher, i.e., with fewer households “in the middle.”⁸

Table 4.4. Household Income Trends (Adjusted for Inflation; 2018)

	2018	2010	2000	1990
Cohasset	\$132,204	\$131,824	\$127,232	\$123,397
Weymouth	\$79,034	\$76,002	\$78,110	\$81,540
HINGHAM	\$133,596	\$114,137	\$125,511	\$118,183
Hull	\$85,573	\$83,293	\$79,186	\$73,887
Norwell	\$151,306	\$125,741	\$132,132	\$118,552
Rockland	\$79,807	\$74,459	\$76,520	\$78,038
Scituate	\$116,750	\$100,094	\$107,142	\$102,046

Source: 1990 Census of Population and Housing, STF3; Census 2000, STF 3; ACS 2010, 2018; and Barrett Planning Group LLC.

HOUSING INVENTORY & TRENDS

The most recent estimates reported by the Census Bureau (2018) place Hingham’s housing supply at 9,237 units, or about 284 more than the number existing when Census 2010 took place in April 2010. The Census Bureau’s estimates fall short of the Town’s estimates. However, federal census estimates rarely match up well local permit records, in part because the former focuses on habitable buildings and the latter, records that exist many months before a dwelling is actually available for occupancy. Regardless, there have been more changes to Hingham’s housing inventory than may be apparent from growth statistics. The make-up of Hingham’s housing stock is changing due to the combined forces of new multifamily development, major alterations and renovations, and teardowns of older, small single-family dwellings to make way for new, large residences. Hingham has more renters today than ever before: almost 19 percent of all households. Though different in terms of land use, these forces both speak to economic pressures on Hingham’s land market as housing demand grows while the town’s readily developable land disappears.

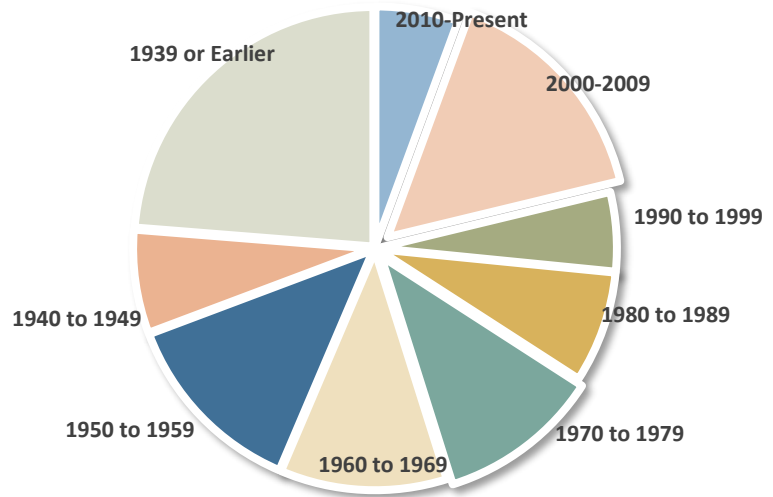
Age of Housing. Hingham has a significant, very beautiful collection of historic homes that help to define what makes the town so special. Approximately 23 percent of all housing units in Hingham were built before 1940, the first year the Census Bureau began to collect detailed information about the nation’s housing stock. This needs to be placed in perspective, though, because the number of units built in Hingham over the last 20 years is almost as large as the inventory of extant homes built between the 1600s and 1939.

⁸ Source of low-income household estimates: Comprehensive Housing Affordability Strategy (CHAS) Data, 1990, 2000, 2016.

After World War II, subdivision activity spread throughout the Boston Metro area in response to three conditions: the new regional highway system, unprecedented growth in household formation rates associated with the “Baby Boom,” and federal housing policies that favored new homes outside the nation’s cities. When access between Boston and Cape Cod was enhanced by the completion of Route 3 in the early 1960s, growth rates accelerated on the South Shore. Another wave of growth occurred in the 1970s as white families left Boston in the early years of busing for school desegregation.

Fig. 4.11. Age of Housing in Hingham

(Source: ACS 2018)



Hingham’s prestige, natural beauty, declining supply of developable land, and large-lot zoning contribute to the high value of its housing, but its housing values also correlate with the age and size of the dwelling units. Table 4.5 reports land and building values for single-family homes, grouped in the same housing age ranges illustrated in Map 4.1. On average, Hingham’s oldest and newest homes have the highest values. Together with house size, the building-to-land value ratios in Table 4.5 shed light on the risk of future demolition. Especially indicative are those categories in which the value of the land significantly exceeds the value of the building itself, e.g., homes built during the inter-war years.

Table 4.5. Single-Family Housing Characteristics by Age of Dwelling

Years	Period	Number of Homes	Average Floor Area	Average Bedrooms	Average Rooms
To 1775	Colonial Period	128	5,254	4	10
1776 to 1830	Federal Period	172	4,971	4	9
1831 to 1870	Early Industrial	281	4,451	4	9
1871 to 1920	Later Industrial	698	4,161	4	8
1921 to 1945	Between the Wars	996	3,439	3	7
1946 to 1970	Postwar Baby Boom	2,131	3,813	3	7
1971 to 1990	Late Cold War	1,050	4,812	4	8
1991 to 2010	Millennial	555	6,930	4	9
Since 2010	Post-Millennial	149	6,567	4	9

Years	Period	Average Height	Average Lot Area (Acres)	Average Floor Area Ratio	Average Ratio, Building to Land Value
To 1775	Colonial Period	1.97	1.33	0.091	1.04
1776 to 1830	Federal Period	1.91	1.08	0.106	1.01
1831 to 1870	Early Industrial	1.95	0.75	0.136	0.92
1871 to 1920	Later Industrial	1.92	0.67	0.143	0.73
1921 to 1945	Between the Wars	1.70	0.44	0.179	0.58
1946 to 1970	Postwar Baby Boom	1.58	0.61	0.144	0.64
1971 to 1990	Late Cold War	1.86	1.13	0.098	0.84
1991 to 2010	Millennial	2.06	1.15	0.138	1.30
Since 2010	Post-Millennial	2.05	0.85	0.177	1.48

Other Housing Types. According to town assessing records, Hingham has 1,057 residential condominium units and a limited assortment of two-family (167) and small, older multi-unit buildings (15), usually tucked into some of Hingham’s oldest neighborhoods. Map 4.2 illustrates the housing mix found in various parts of Hingham. Fourteen of the existing two-family dwellings were recently created (since 2010) under a provision of Hingham’s zoning that provides for single-family conversions by special permit. In addition, at least ten Hingham homeowners have created an accessory dwelling unit in their single-family residence in the past few years.

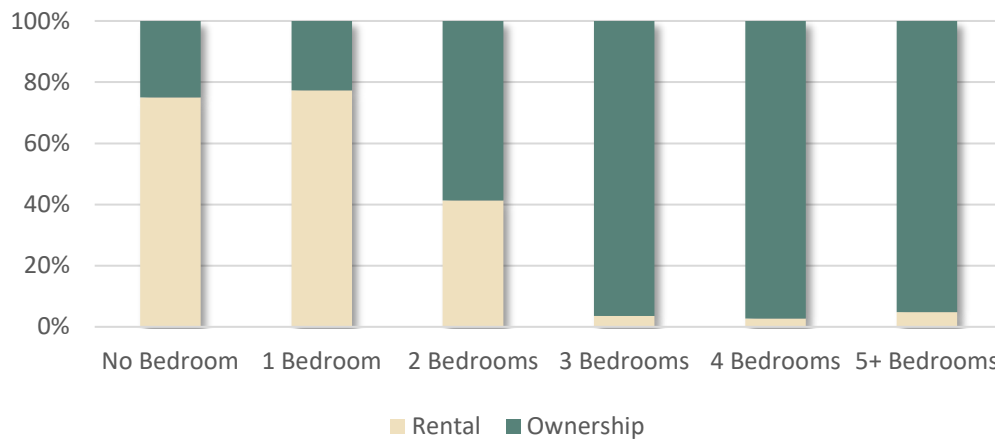
The housing type most people mention as an indicator of change is the town’s mixed-income multifamily apartments, notably Avalon Residences at the Shipyard (281 units) and the under-construction, 200-unit Broadstone Bare Cove developed by Alliance Residential. The Hingham Housing Authority (HHA) also owns 106 low-income rental units, most of which are age-restricted and all in much smaller buildings than the Avalon or Broadstone developments. Hingham also has a large continuing care development, Linden Ponds, with 1,100 units for householders 65 and over, including 272 units considered affordable by the state.

Housing Size. Table 4.5 illustrates that Hingham’s single-family homes have increased in size, especially since the 1950s when housing growth accelerated all over Eastern Massachusetts. Since Table 4.5 focuses on detached single-family dwellings, it provides a housing profile that is almost exclusively owner-occupied. The town’s housing is actually more varied when the units are grouped by tenure, i.e., owner- vs. renter-occupied, as illustrated in Fig. 12. Of the estimated 1,627 renter-occupied units in Hingham today, 13 percent provide three or more bedrooms compared with 82 percent of the town’s homeownership units.⁹

⁹ Social Explorer A10050. Occupied Housing Units by Number of Bedrooms, citing ACS 2018.

Fig. 4.12. Housing Size by Tenure

(Source: ACS 2018)



Housing Values. Hingham’s housing inventory includes a large number of very valuable residences. The Census Bureau estimates that 23 percent of all owner-occupied dwellings in Hingham are worth at least \$1 million, making Hingham second only to Cohasset at 34 percent. Hingham has the largest inventory of multi-million-dollar homes on the South Shore (1,630 units). Almost half of the owner-occupied housing stock in Hingham is valued at \$750,000 or more. The high value of housing in Hingham is inextricably tied to the town’s prestige and, while beneficial to the town’s homeowners, it presents a challenge to middle- and lower-income households that would likely choose Hingham if they could afford it.

Table 4.6. Comparison Housing Values, Owner-Occupied Housing, Hingham and Surrounding Towns

	Cohasset	Weymouth	HINGHAM	Hull	Norwell	Rockland	Scituate
Owner Housing (Total)	2,346	15,508	7,116	3,400	3,420	5,137	6,116
Less than \$49,999	1.1%	2.0%	0.9%	2.7%	1.2%	1.3%	0.7%
\$50,000 to \$99,999	0.3%	0.9%	0.3%	0.3%	0.8%	3.0%	0.8%
\$100,000 to \$149,999	0.0%	2.9%	0.2%	1.2%	0.3%	2.7%	0.0%
\$150,000 to \$299,999	1.6%	23.3%	5.6%	19.9%	0.3%	43.7%	4.8%
\$300,000 to \$499,999	17.7%	59.0%	14.5%	44.7%	28.1%	43.6%	32.8%
\$500,000 to \$749,999	16.1%	10.9%	29.3%	20.6%	41.8%	5.0%	38.7%
\$750,000 to \$999,999	29.4%	0.6%	26.2%	6.0%	18.9%	0.7%	15.6%
\$1,000,000 or More	33.8%	0.5%	22.9%	4.6%	8.6%	0.0%	6.6%

Source: ACS 2018, SE:A10035. House Value for All Owner-Occupied Housing Units, and Barrett Planning Group.

Property Taxes. Hingham homeowners pay fairly high property taxes. The Hingham’s state rank for average single-family tax bill has hovered between 30 and 35 (of 351 cities and towns) for at least 20 years.¹⁰ Though Hingham property taxes are very high in absolute numbers, the residential tax burden in

¹⁰ Department of Revenue, Municipal Data Bank.

Hingham is fairly typical of affluent suburbs in Eastern Massachusetts. The average tax bill as a percentage of family income in Hingham is just above the midpoint for the South Shore.

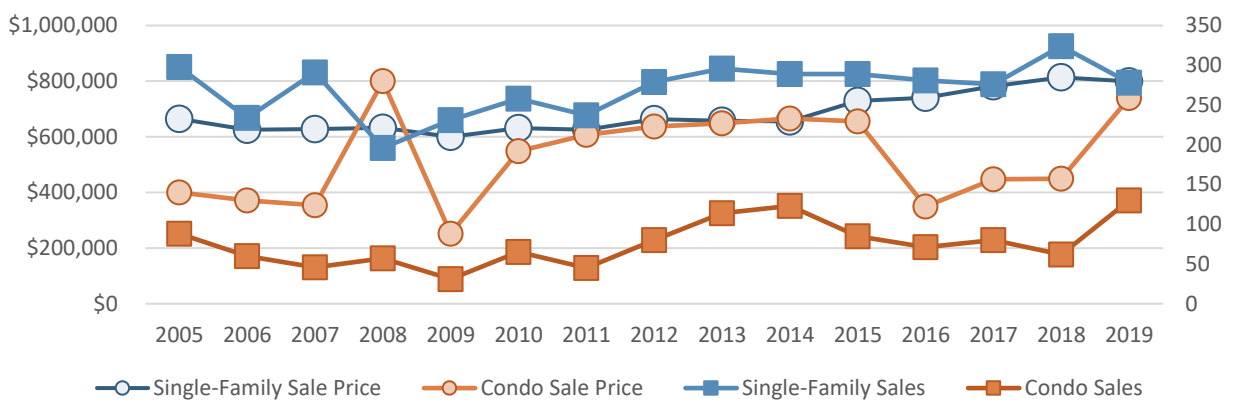
Building Permits. Building permits are filed by owners or builders when they initiate any type of major construction or demolition on a piece of land in Hingham. Permits for activities such as new construction, renovations, and demolitions are useful indicators of housing demand and conditions in the housing market. Based on available building permit data, over the past four years Hingham experienced an uptick in building permit activity. According to data provided by the Town, Hingham issued new construction permits for 923 new units (mainly for condominium units) between 2010 and October 2019. The overwhelming majority of these new units are in larger multi-unit developments: Avalon at Shipyard, Broadstone Bare Cove, Linden Ponds, and Brio, a market-rate condominium development at the Shipyard.

Just over 20 percent of the building permit activity in Hingham over the past decade has involved construction of new single-family dwellings. These are “net new” units, however, not including tear-down projects. Data from the Town indicate that since 2010, Hingham has issued demolition/rebuild permits for 127 homes. Many of these are reflected in Table 4.5, where the average lot area for single-family dwellings actually declines after 2010. This is mainly due to units that replaced dwellings on older, substandard lots.

Housing Market. Hingham is a buy-up suburb that attracts affluent homebuyers, mainly families. Since 2010, the median single-family sale price has increased 27 percent and the median condo price, 35 percent. For the past three years, the median sale price in Hingham has hovered around \$800,000, as indicated in Fig 4.13. Hingham has seen a considerable amount of housing turnover, too. Considering just single-family homes, over 2,800 have changed hands since 2010, and when all types of units are included, 36 percent of all households in Hingham moved into their current residence since 2010. Much of this is due to the expansion of rental housing in Hingham, but the single-family home sales capture homeownership activity.

Fig. 4.13. Median Sale Price and Sales Volume by Year in Hingham, 2005-2019

(Source: The Warren Group)



HOUSING AFFORDABILITY & OTHER NEEDS

In Massachusetts, all communities are supposed to have housing that is affordable to low-income households and remains affordable to them even when home values appreciate under robust market conditions. Another type of affordability - generally older, moderately priced dwellings without deed restrictions, and which lack the features and amenities of new, high-end homes - can help to meet housing needs, too, but only if the market allows. There are other differences, too. For example, any household - regardless of income - may purchase or rent an unrestricted affordable unit, but only a low- or moderate-income household qualifies to purchase or rent a deed restricted unit. Both types of affordable housing meet a variety of housing needs and both are important. The difference is that the market determines the price of unrestricted affordable units while a legally enforceable deed restriction determines the price of restricted units. Furthermore, unrestricted units that may have offered a pathway to owning a home in the past have been a key target of teardown/rebuild projects, as can be seen in Hingham.

The affordable housing law is commonly called Chapter 40B, but it is actually the Commonwealth's regional planning law, which the legislature enacted in 1964. The four short sections that address affordable housing were added in 1969, following passage of the Federal Fair Housing Act (FFHA) 18 months earlier. They are called "Chapter 40B" in this master plan to be consistent with affordable housing nomenclature in Massachusetts. Nevertheless, remembering the regional planning umbrella for affordable housing helps to explain the premise of the law. Chapter 40B's over-arching purpose is to provide for a regionally fair distribution of affordable housing for people with low or moderate incomes, thereby increasing opportunities for racial and ethnic minorities to live where they choose.

Affordable units created under Chapter 40B remain affordable over time because a deed restriction limits resale prices and rents for many years, if not in perpetuity. The law establishes a statewide goal that at least 10 percent of the housing units in every city and town will be deed-restricted affordable housing. The official roster of affordable units is the Chapter 40B Subsidized Housing Inventory (SHI), which is somewhat of a misnomer because today, most mixed-income housing developments have no public funding. The 10 percent minimum represents each community's "regional fair share" of low- or moderate-income housing. It is not a measure of housing needs.

For eligible affordable or mixed-income developments, Chapter 40B gives the Zoning Board of Appeals (ZBA) authority to grant a single comprehensive permit that encompasses all local permitting requirements. Under Chapter 40B, the ZBA can waive local requirements and approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum, developers may appeal to the state Housing Appeals Committee (HAC). During its deliberations, the ZBA must balance the regional need for affordable housing against valid local concerns such as public health and safety, environmental resources, traffic, or design. In towns that fall below 10 percent, Chapter 40B tips the balance in favor of housing needs.

Hingham currently exceeds the 10 percent minimum, and local officials believe the Town will remain over 10 percent through the next decade. This is largely because under a state policy that has been in place since the early 1990s, all of the apartments in a mixed-income rental development "count" on the SHI. As

a result, even though 75 percent of the apartments in the Avalon and Alliance Residential developments are actually high-end rental units, they count, along with the 25 percent affordable units, on the SHI.

Table 4.7. Hingham Subsidized Housing Inventory

Project Name	SHI Units	Project Type	Project Type	Affordability Expiration Date
Hingham Housing Authority				
<i>Thaxter Street</i>	58	Rental	Elderly; disability	Perpetuity
<i>30 Thaxter Street</i>	26	Rental	Elderly; disability	Perpetuity
<i>100 Beal Street</i>	14	Rental	Elderly; disability	Perpetuity
<i>30 Thaxter Street</i>	8	Rental	Individual/family	Perpetuity
Whiting Lane	6	Homeownership	Individual/family	2042
Lincoln School	60	Rental	Age-restricted	2030
Brewer Meadows	21	Rental	Individual/family	Perpetuity
Lincoln Hill	4	Homeownership	Individual/family	Perpetuity
DDS Group Homes	10	Rental	Adults with disabilities	N/A
Linden Ponds	272	Rental	Age-restricted	Perpetuity
Central Street	1	Ownership	Individual/family	Perpetuity
Ridgewood Crossing	3	Ownership	Age-restricted	Perpetuity
Avalon at Hingham Shipyard	91	Rental	Individual/family	Perpetuity
Back River Condominiums	5	Ownership	Individual/family	Perpetuity
Derby Brook	5	Ownership	Individual/family	Perpetuity
80 Beal Street	2	Ownership	Individual/family	Perpetuity
Damon Farm	1	Ownership	Individual/family	Perpetuity
Avalon Hingham Shipyard II	190	Rental	Individual/family	Perpetuity
Beal's Cove Village	1	Ownership	Individual/family	Perpetuity
Fort Hill (Commander Paul Anderson House)	6	Rental	Veterans	2062
Weathervane at Chestnut Gardens	1	Ownership	Individual/family	Perpetuity
Broadstone Bare Cove	220	Rental	Individual/family	Perpetuity
Total	1,005			

Source: Hingham Housing Plan (Draft), 1-13-2020.

Local Capacity. While most of the housing on Hingham's SHI came about through initiatives from the private market, some of the activity reflected in Table 4.7 is attributable to the town's own local capacity and commitment. In addition to the Board of Appeals, the main participants have included the Hingham Housing Authority, Hingham Affordable Housing Trust, and Community Preservation Committee (CPC), all of which have played a role – albeit differently – in providing affordable housing opportunities in Hingham. In addition, Hingham has provided professional staff support to affordable housing planning and implementation, a step many Massachusetts suburbs have yet to take.

The Hingham Housing Authority, the oldest of these groups, has existed for almost 50 years, and it owns 106 public housing units (Table 4.7). Hingham was among the first towns in Massachusetts to adopt the Community Preservation Act (CPA) in 2001, and the CPC has provided financial support that made some of the units on the SHI feasible. Hingham's CPC includes nine members, with one from each of the Planning Board, Historic Commission, Conservation Commission, Recreation Commission, Housing Authority, and Board of Selectmen, along with three appointed "at large" members. According to the Town, the CPC has committed over \$2 million to affordable housing initiatives since 2003.

In 2007, Town Meeting established the Hingham Affordable Housing Trust, the group that has sponsored recent production of affordable housing and worked on updating Hingham's Housing Plan. The state law that empowers communities to establish a housing trust defines the trust's authority, including its use of funds and its ability to acquire, hold, develop, and sell real property for affordable housing purposes.

In some communities, local capacity to create affordable housing also involves regulatory techniques, i.e., zoning that encourages or requires affordable housing in residential or mixed-use developments. Hingham has two provisions in its Zoning Bylaw that address affordable housing: Flexible Residential Development (Section IV-D) and Residential Multi-Unit Development (Section IV-E). However, there is no comprehensive **inclusionary zoning** policy in Hingham and in order to create one that works, the Town would need to be open to effective density incentives and other cost-offsets, and be open to allowing sensitive renovations and conversions of older buildings for reuse as multiple-unit dwellings.

Housing Needs and Housing Demand. One measure of housing needs is the shortfall of Chapter 40B units. However, Chapter 40B developments usually respond to the strength of a regional housing market, so comprehensive permits do not always address the affordable housing needs of a community or region. Furthermore, low-and moderate-income households make up a significantly larger percentage of all households than 10 percent. This can be seen in Hingham, where just under 30 percent of the town's households have incomes that would qualify for a moderate-income Chapter 40B unit. Understanding housing needs requires a more nuanced approach than can be gleaned from a community's Chapter 40B "gap." It involves an assessment of needs and barriers that exist within individual communities and the region of which they are part.

A disparity between growth in housing prices and household incomes contributes to a housing affordability problem known as housing cost burden. The U.S. Department of Housing and Urban Development (HUD) defines **housing cost burden** as the condition in which low- or moderate-income households spend more than 30 percent of their monthly gross income on housing. When they spend more than half their income on housing, they are said to have a severe housing cost burden. Housing cost burden – not Chapter 40B – is the key indicator of affordable housing need in cities and towns. According to a database the Census Bureau prepares for the U.S. Department of Housing and Urban Development (HUD), 70 percent of Hingham's lower-income households qualify as "housing cost burdened." Housing cost statistics in Hingham are skewed by Linden Ponds, where residents can live even if they have limited incomes because the cost of entry is typically covered by a large up-front charge (e.g., from the sale of their home). Still, even setting aside Linden Ponds, housing cost burden affects anywhere from 20 percent to 60 percent of the renters in some federal census tracts.

Housing needs are not limited to low- or moderate-income people, but often, other needs overlap with economic need. Accessible homes for people with disabilities, small housing units for older people who do not want the maintenance responsibilities of a single-family home, and a base of modestly priced apartments for young citizens entering the workforce are common needs throughout Massachusetts. Hingham’s draft Housing Plan identifies several needs and not all are tied to household income, notably an increase in units for older adults and people with special needs. Household preferences are changing, too, as not everyone perceives the “American Dream” in terms of single-family ownership. The fact that Hingham has attracted so much interest in rental development, including potential plans for more housing in South Hingham, is not an isolated interest expressed by some developers. Rather, it is a response to market interest and market demand. There is considerable pressure and unmet demand in the South Shore/Route 3 multifamily market, where the vacancy rate is currently lower than that of the Boston region as a whole, vacancies are down, and rents continue to trend upward.

Issues & Opportunities

Hingham has to make some fundamental decisions about its housing future. There is clearly disagreement about how far the Town should go (if at all) to create and preserve for affordable housing, and where the balance of responsibility lies between government and the private sector. Hingham has a limited mix of housing, perhaps more of a mix than some people realize, but whether the Town should provide for or actually encourage a broader variety of housing types is unclear. Some say the Town should do more to anticipate and address long-term needs such as housing that enables older adults to age in their community, yet aging in community involves much more than creating dwelling units with barrier-free entrances, kitchens, and bathrooms. The conversation about housing in any community, including Hingham, is inextricably linked to stated planning goals such as population diversity – however the Town wishes to define that term – and to accommodating and adapting to social change.

Potential issues:

- What is the responsibility (if any) of local government to provide for fair and affordable housing?
- What does “a balance of local housing opportunities for all citizens” mean to Hingham, and what policies can or should Hingham embrace?
- There seems to be some understanding – even if people disagree about policy – that Hingham has lost to demolition older homes that once provided an affordable avenue to homeownership in the community. Protecting historic properties is one reason to impose demolition delay, but sometimes houses that may not seem “historic” play an essential role in defining the character of mid-century neighborhoods. Are there options the Town would consider to save some of these homes, or should the market determine their future?
- What is the cost of “doing nothing”?

Potential opportunities include:

- Multifamily, mixed residential, and mixed-use housing in South Hingham – whether to provide more types of housing options or in support of long-term economic development interests;

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- Liberal regulations for converting older residences to small multi-unit dwellings as an alternative to demolition/rebuild;
- Liberal regulations for infill development of affordable units, e.g., on lots otherwise unbuildable because they lack the minimum lot area or frontage to conform to current zoning.
- A comprehensive inclusionary zoning bylaw, including provisions for units affordable to moderate-income and middle-income households;
- A significant increase in funding, a predictable stream of funding each and every year, and dedications of property (land or buildings) for the Affordable Housing Trust to help the Town stay above the Chapter 40B 10 percent minimum.
- Joining other communities such as Nantucket and Somerville in pressing the legislature to approve a transfer fee to the Affordable Housing Trust for sales of very high-end homes (generally \$1.5 million or more).
- Taking advantage of the excise tax option on short-term rentals and dedicating the revenue to the Affordable Housing Trust.