

Introduction: Amy Farrell, 95 Central St, Chair HAHT. HAHT is a 9 member volunteer board, appointed by Select Board and including one member of Select Board. Established by a vote at ATM 2007

The Trust's mission:

- The Trust seeks to preserve affordable housing through a variety of means which will benefit both current and potential new residents.
- The Trust will propose, support and develop affordable housing that contributes positively to the character of the town, considering both Hingham's history and its future.
- The Trust will engage in education and advocacy with the goal of promoting the diversity of Hingham's population.

In June 2021, The Hingham Housing Plan was finalized and published. It was created under the guidance of a Housing Working Group, including two representatives from Housing Trust, Planning Board and Land Use/Planning Staff. After a series of public hearings in 208/2019 and leveraging the consulting services of Karen Sonnenberg and input from community stakeholders, the document was essentially final in late 2020 and published in 2021.

The fundamental conclusion from the Housing Plan (P58)

– “an aging population, fewer young adults, more residents living alone, increasing very low income earners, very high housing prices, low vacancy rates, increasing cost burdens, and large up-front cash requirements for homeownership and rentals – all point to a challenging affordability gap for the Hingham community”

Unfortunately, this fact pattern is repeated all too often across the state. Hingham is not alone.

The recommendations in this plan have provided a road map for the AHT's priorities and activities for last year and for the for the next 3-5 years.

The final recommendations have been summarized in the table attached

- This table shows a menu of 11 short and long term actions recommended for the Town.
- 6 of those involve both the Planning Board and Affordable Housing Trust
- 4 are Planning Board alone
- 3 involve Select Board
- Only 2 of the recommendations are expected to be solely implemented by the Trust.

I mention this to emphasize how crucial partnerships are to the Trust in its mission to create and preserve affordable housing

As you can see from the recommended actions in the Housing Plan, there is a specific proposal to work with the Planning Board to better promote and advocate for ADUs.

While some might argue that this study committee is not about affordable housing, the Affordable Housing Trust believes it is. Any time we get a chance to create more housing, restricted by income OR smaller, naturally occurring affordable housing, as represented by ADUs, we create opportunities for folks to stay in town, to come back to town, to live in the town where they work.

The Current ADU by law restricts occupancy to family members or caregivers in units attached to the dwelling.

The AHT strongly encourages the expansion of the ADU by law to include detached rental housing as an approved use.

The reasons for this are several (from the June 2021 Housing Plan):

Restricting occupancy to family members largely sidesteps one of the primary purposes and benefits of such units – to provide homeowners with additional income that is important for elderly homeowners, single parents, and others who are spending too much of their income on housing and for whom such income may

be critical to remaining in their homes. Also, the flow of income from the rent of an accessory apartment, some young families or moderate-income households may be able to afford homeownership.

There are a number of reasons for promoting accessory apartments in the community besides keeping extended family together and offering potential support from caregivers including:

- Create moderately-priced housing for those who might otherwise find it difficult to find housing.
- Offer appropriately sized units for growing numbers of smaller households, young adults and senior citizens in particular.
- Provide a fairly inexpensive means of increasing the supply of year-round rental units at lower cost than new construction and without significant impact on the surrounding neighborhood.
- Create housing units that do not require additional Town services, such as new streets or utilities, and involve little or no loss of open space.

The Trust would support permanently restricted ADUs, (ie units whose rents as part of their permit were restricted or limited to residents earning less than 100% of the Area Median Income, a metric used by HUD and other state housing agencies to qualify residents for housing). 100% of the AMI for a household of 4 in Hingham in 2022 is \$140K. 80% is \$112K. The AHT tries to provide housing for families earning less than 60% of AMI whenever possible. The Trust appreciates that creating an inventory of permanently restricted ADUs would involve more staff time to manage and that may be challenging.

Below is detail the most recent (2022) area median income in Plymouth County, note there are two “subsets”. Hingham’s applicable income is included in the second set. Data from MHP.

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**Plymouth County**

Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman

Household Size	1	2	3	4	5	6	7	8
80% Income Limit	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950
100% Income Limit	\$78,150	\$89,350	\$100,550	\$111,700	\$120,600	\$129,550	\$138,500	\$147,400

Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham

Household Size	1	2	3	4	5	6	7	8
80% Income Limit	\$78,550	\$89,750	\$100,950	\$112,150	\$121,150	\$130,100	\$139,100	\$148,050
100% Income Limit	\$98,150	\$112,150	\$126,150	\$140,200	\$151,400	\$162,600	\$173,850	\$185,050

Amending and expanding the ADU by law is just one of several recommendations to assist with the growing housing gap: the space between what folks earn and what they can afford to pay for a home.

To meet the needs which were identified as part of the research for the Housing Plan , the following outcomes are suggested:

- 250 affordable units created over the next ten years reflecting about 10% of the total estimated unmet housing need.
- Most (85%) of those units ideally would be rental, created in line with the current Subsidized Housing Inventory level.
- About half of rental units should be targeted to seniors or single individuals (many with special needs) through one-bedroom units, 40% for small families with two bedrooms, and 10% of units for larger families with at least three bedrooms (required by state for units that are not age-restricted or for single person occupancy.)
  - About 25% of ownership units targeted to seniors or single individuals through one-bedroom units, 25% for small families with two bedrooms, and 50% for larger families with three plus bedrooms.

To get there following zoning changes could be helpful

- Adopt zoning for mixed uses
- Amend flexible zoning provisions
- Better promote ADUs
- Explore inclusionary zoning
- Pursue measures to resolve some problematic teardown activity
- Pursue greater housing diversity in more areas

In closing, I'll leave you with some facts you all know to be true:

Housing prices have risen faster than incomes, making housing less affordable. The gap between median household income and the median single-family house price widened based on census data for income and The Warren Group data for house values. While incomes increased by 50.7% between 2000 and 2017, the median single-family home price more than doubled. Moreover, in 2000 the median income was 22% of the median single-family house price, then decreased to 15% by 2010, and remained about the same in 2017. Moreover, the gap between income and house value was \$289,932 in 2000, increasing to \$566,110 by 2010, and then increasing still more to \$657,106 in 2017. (Source June 2021 Hingham Housing Plan). So, the (median) gap between what people can afford to pay for a home and what houses cost in Hingham in 2017 was approximately \$650,000.

I challenge you all: If you wanted to downsize in this town right now, where would go? Could you do it easily? Do you have adult children who cannot live in the town they grew up in? Do you have a favorite teacher who must commute lengthy distances to Hingham because of lack of options?

Is this what we want? Do we want to live in a community which only has room for the wealthy or those who were fortunate to purchase their home more than 25 years ago. Do we want to eliminate diversity of income? I hope not.

The Affordable Housing Trust encourages the study committee to support the creation of detached rental units as part of an amendment to ADU by law as a way

to increase rental housing in a scale consistent with Hingham's character. Creation of smaller, infill units are expected to create naturally, less expensive rental housing and help alleviate, at the margin, the absence of housing choice in Hingham.

Lastly, we request the ADU study committee include in its review the apparent inconsistency between the recommendation in the Housing Plan, dated June 2021, that the AHT and the Planning Board work together on expanded ADUs and the final recommendation in the Town Master Plan, dated August 2021, which explicitly prohibits detached rental ADUs. The Trust also plans to engage with the Planning Board for clarification on this.

## Town of Hingham Housing Plan

### Recommended Actions

June 2021

Table 1-1 Summary of Housing Strategies	Priority for Implementation			Responsible Parties**
	Short Term	Middle Term	Longer Term	
<b>Capacity Building Strategies</b>				
1. Make community education a priority	X			AHT
2. Secure sustainable funding sources for the Affordable Housing Trust Fund	X			BOS/CPC
3. Ensure adequate staff support			X	BOS/AHT
<b>Zoning Strategies</b>				
1. Better promote and advocate for expanded ADUs	X			PB/AHT
2. Amend Flexible Residential Development Bylaw	X			PB
3. Explore inclusionary zoning	X			PB
4. Pursue measures to resolve some problematic teardown activity	X			PB
5. Adopt zoning for mixed-use Development		X		PB
<b>Housing Development Strategies</b>				
1. Partner with private developers on private Property	X			AHT/ZBA/PB
2. Make suitable public property available for affordable housing	X			BOS/AHT
<b>Housing Preservation and Assistance</b>				
1. Introduce a Small Repair Grant Program and Financial Subsidies		X		AHT