

TOWN OF HULL

HOUSING PRODUCTION PLAN

2022-2027

SELECT BOARD & PLANNING BOARD ADOPTED 7.13.2022 — MA. DHCD APPROVED 9.26.2022



prepared for:
Town of Hull
Planning Board
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Hull, Massachusetts 02045

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WHY DEVELOP A HOUSING PRODUCTION PLAN FOR HULL?

The Metropolitan Area Planning Council (MAPC) has assisted the Town of Hull in developing a Housing Production Plan (HPP) that is intended to:

- Guide market-rate and affordable housing preservation and creation,
 - through **7 goals and 13 strategies**,

- Help the Town maintain its State-mandated affordable housing target,
 - **approve 25 to 50 permits annually** for Town control over Ch. 40B proposals,

- Influence the type, amount, and location of affordable housing,
 - DHCD requires location specificity to approve Town HPP,
 - not limited to vacant land; encourage voluntary redevelopment through zoning incentives,

- Increase affordable housing opportunities and options in Hull, and
 - State **minimum requirement may not fully address** all cost-burdened households in Town,

- Provide **housing options** to residents, their adult children, and elderly grandparents **for all life phases and (un)anticipated circumstances**, such as the economy, personal mobility or changing preferences.

- As a point of reference (at the time of report completion), the qualifying incomes for a single person household, three-person and a four-person household are the following:
 - **\$70,050** annual income limit – 1-person household
 - **\$90,950** annual income limit – 3-person household
 - **\$101,050** annual income limit – 4-person household
 - Incomes at or below the above figures qualify for income-restricted affordable housing at 80% metropolitan Area Median Income (AMI). For context purposes, metro Boston's median family household income for a four-person family is \$120,800 for HUD and MassHousing's FY2021

ACKNOWLEDGEMENTS

The Hull Housing Production Plan (HPP) 2022-2027 would not be possible without the support and leadership of many people in the Town of Hull. Thank you to all who participated throughout the process. The Metropolitan Area Council (MAPC) is grateful for the opportunity to work with the Town on promoting housing for all.

The planning process and staff analyses were conducted with funding from the Massachusetts Executive Office of Energy and Environmental Affairs (EEA) and MAPC Planning for MetroCommon Technical Assistance (PMTA) programs. Such funding enables the Metropolitan Area Planning Council (MAPC) to achieve its mission in providing Towns and cities with assistance in achieving equitable local smart growth that also benefits the greater Boston region. MAPC is grateful to the Governor and the Legislature for their support and funding of this program.

MAPC Officers

President, Adam Chapdelaine, Town of Arlington
Vice President, Monica Tibbits-Nutt, Gubernatorial
Secretary, Jennifer Constable, Town of Rockland

Treasurer, Sam Seidel, Gubernatorial
Executive Director, Marc Draisen, MAPC

Thanks for the assistance of the following individuals:

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Karina Milchman, AICP, Chief of Housing & Neighborhood Development

Town of Hull

Chris Dilorio, Director of Community Development & Planning
Bartley Kelly, Hull Building Commissioner

Hull HPP Advisory Group

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Planning Board

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Steve White

Joe Duffy
Harry Hibbard
Irwin Nesoff

Meeting Attendees and Community Stakeholders

Special thanks to meeting attendees and other participants who provided feedback.



Town of Hull



BOARD OF SELECTMEN

MUNICIPAL BUILDING
HULL, MASSACHUSETTS 02045
(781) 925-2000

Mike Kennealy, Secretary
Jennifer Maddox, Under Secretary
Department of Housing & Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Secretary and Under Secretary,

Enclosed please find Hull's newly adopted Housing Production Plan (HPP). The Hull HPP was drafted by the Metropolitan Area Planning Council (MAPC) with guidance from the Hull Housing Production Plan Committee. In addition to residents, local business owners and town staff, the committee also included members of the Select Board, Planning Board, and the Affordable Housing Committee.

I hereby verify the Housing Production Plan was adopted at a joint meeting of the Hull Select Board and the Hull Planning Board on July 13th, 2022.

The municipal contact for the Hull Housing Production Plan is:

Chris DiIorio, Director of Community Development & Planning

Town of Hull

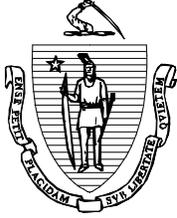
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Sincerely,

Philip Lemnios

Town Manager



Commonwealth of Massachusetts
**DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ♦ Karyn Polito, Lieutenant Governor ♦ Jennifer D. Maddox, Undersecretary

September 26, 2022

Ms. Jennifer Berardi-Constable
Chair, Hull Select Board
Hull Town Hall
253 Atlantic Ave
Hull, MA 02045

RE: Housing Production Plan - Approved

Dear Ms. Berardi-Constable:

The Department of Housing and Community Development (DHCD) approves the Hull Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is September 21, 2022, the date that DHCD received a complete plan submission. The HPP has a five-year term and will expire on September 20, 2027.

Approval of your HPP allows the Town to request DHCD's Certification of Municipal Compliance when:

- Housing units affordable to low- and moderate-income households have been produced during one calendar year, during the unit's initial year of eligibility totaling at least 0.5% (25 units) of year-round housing units.
- All units produced are eligible to be counted on the Subsidized Housing Inventory (SHI). If you have questions about eligibility for the SHI, please visit our website at: www.mass.gov/dhcd.
- All units have been produced in accordance with the approved HPP and DHCD's Guidelines.

I applaud your efforts to plan for the housing needs of Hull. Please contact Phillip DeMartino, Technical Assistance Coordinator, at (617) 573-1357 or Phillip.DeMartino@mass.gov if you need assistance as you implement your HPP.

Sincerely,

A handwritten signature in blue ink that reads "Louis Martin".

Louis Martin
Director, Division of Community Services

cc: Senator Patrick M. O'Connor
Representative Joan Meschino
Philip Lemnios, Town Manager, Town of Hull
Christopher DiIorio, Director of Community Development & Planning, Town of Hull
Carlos Javier Montañez, Principal Planner, MAPC

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EXECUTIVE SUMMARY

The Town of Hull contracted with MAPC to complete a Housing Production Plan (HPP). An HPP is a community's proactive step in planning for and developing affordable housing consistent with Chapter 40B. By adopting an HPP, communities are much more likely to achieve their affordable housing and community planning goals. A HPP also gives communities more control over comprehensive permit applications for a specific period of time.

MAPC began work in March 2021, engaging with the Community Development and Planning Director, Chris Dilorio on forming an advisory group for the HPP process and selecting comparison communities for some of the datasets. Subsequently, MAPC convened the HPP Advisory Group for a kick-off meeting to begin discussions for eventually producing the HPP. The Hull HPP provides the Town with an opportunity to proactively achieve its housing production goals, and determine where best to accommodate housing options wide range of community members including but not limited to seniors and young adults. Strategies referenced herein aim to preserve existing affordability and increase the housing stock accessible to low- and moderate-income households. Generally speaking, **housing affordability** is measured using **three primary statistics**: the median household income for a community; the median cost of housing; and the maximum percentage that a household should spend on housing so that other needs can be met.

HPP PURPOSE

Housing Production Plans (HPP's) are voluntary plans that communities can undertake if they want to ensure they are in compliance with a state requirement, as well as have local control over potential multifamily development proposals. Regulated by the Massachusetts Department of Housing and Community Development (DHCD), their intent is to require that all communities address their fair share of the state's and region's housing needs, so that no single community has to do so. HPPs can help to address both the affordability of housing, as well as the availability or supply of housing. HPPs can address not only income-restricted affordable housing but also help address market-rate production and supply. Part of their purpose is to help with the physical creation of new units be they in new buildings or new housing units created within existing properties through subdivision or legalization. HPPs help explore how municipal zoning can be more permissive with uses and regulations to allow for the approval and construction of more options. Communities have the option of demonstrating steady annual progress toward the minimum 10% affordable requirement to DHCD, to gain control over how and where to create housing on local terms. HPPs can also help with protecting any existing subsidized housing that exists to ensure existing residents continue to have those affordable options.

Moreover, HPPs are a great opportunity to gather community input to create a proactive plan to serve the housing needs of residents. In addition to meeting state requirements, HPPs can help create more housing options for residents of different backgrounds and in different life phases. HPPs are not limited to identifying only vacant land, and they also explore how to incentivize the voluntary redevelopment of properties through flexible zoning.

About MAPC

MAPC is a regional planning agency that was created by the Massachusetts State Legislature to serve as a technical assistance community planning resource for greater Boston's 101 communities that are generally located within Interstate-495. MAPC strives to help local communities supplement their local community planning capacity, provide technical assistance and access to resources, performs inter-municipal analyses, and convenes neighboring communities to brainstorm possible solutions to issues that transcend municipal boundaries.

MAPC devises purposeful, engaging, and methodical community participation exercises for measuring community consensus. In response to discernable consensus goals that are distilled and synthesized from community input, its professional community planning practitioners and consultants offer recommendations based on expertise and industry-wide best practices.



- MEETING PURPOSE**
- DISCUSS PURPOSE OF A HOUSING PRODUCTION PLAN (BRIEF OVERVIEW BELOW)
 - BRIEF EXISTING CONDITIONS RECAP
 - UPDATED LIST OF PRIORITY STRATEGIES FOR DISCUSSION
 - UPDATED MAP OF POTENTIAL SITES FOR HOUSING PRODUCTION FOR FINAL PUBLIC & ADVISORY GROUP INPUT
- PURPOSE – HOUSING PRODUCTION PLANS**
- GATHER COMMUNITY INPUT – CREATE PROACTIVE PLAN
 - WHERE TO ACCOMMODATE HOUSING ON OWN TERMS
 - NEEDS OF OWN RESIDENTS – MEET STATE REQUIREMENTS – ADDRESS REGIONAL NEEDS
 - HOUSING OFFERS FOR ALL
 - NOT LIMITED TO VACANT LAND – ENCOURAGE VOLUNTARY REDEVELOPMENT – THROUGH FLEXIBLE ZONING & INCENTIVES
- POINT OF REFERENCE**
- STILL EARLY PHASE INCOME UNIT – 1. PUBLIC ACCESSIBLE
 - STILL EARLY PHASE INCOME UNIT – 2. PUBLIC ACCESSIBLE
 - MEETS QUALITIES FOR INCOME-RESTRICTED AFFORDABLE HOUSING AT 80% METRO AREA MEDIAN INCOME (AMI)
- MORE INFO**
- CHRIS DILORIO, CHIEF OF HULL, DIRECTOR OF COMMUNITY DEVELOPMENT & PLANNING AT CDILORIO@TOWNOFHULL.MA
 - CAROL ANN WICKHAM, MAJC PRINCIPAL PLANNER AT CAROLANN@MAPC.GOV – CONSULTANT FOR HULL



PROCESS RECAP, & TONIGHT'S AGENDA

THREE ADVISORY GROUP (AG) WORKING SESSIONS

- AUG 18, 2021 – OCT 5, 2021 – FEB 28, 2022

FIRST PUBLIC FORUM

- NOV 4, 2021
- EXPLORED POTENTIAL IDEAS – FOR PUBLIC DISCUSSION
- APPROX. 30-40 PARTICIPANTS

TWO ONLINE ADVISORY GROUP EXERCISES

- FOR EXTENDED OPPORTUNITY FOR FEEDBACK - BETWEEN MEETINGS



AGENDA OVERVIEW – 4.5.2022 – 2ND/FINAL PUBLIC FORUM

- **BRIEF RECAP** – HPP PURPOSE, TRENDS & ISSUES
- **REVIEW – UPDATED LIST** – PRIORITY STRATEGIES – FOR DISCUSSION
- **REVIEW – UPDATED MAP** – POTENTIAL SITES FOR HOUSING PRODUCTION
- **FINAL PUBLIC & AG DISCUSSION & INPUT** – FINAL PRIORITIZATION



As part of the HPP **PLANNING PROCESS**, there were 3 advisory group meetings and 2 public workshops before a final plan presentation before the Planning Board in July 2022. As part of the **COMMUNITY OUTREACH PROCESS**, the Town of Hull: (a) publicly advertised a request for volunteers to serve on the advisory group¹; (b) advertised the two public forums and the advisory group brainstorming sessions on the Town website, calendar and Facebook page; (c) coordinated with Hull community access television to broadcast and re-air recordings² of the meetings; and (d) coordinated news write-ups with the local Hull Times newspaper³. The advisory group and public forum discussions covered the Town’s unmet housing demand, current housing demand, and a comprehensive housing needs assessment⁴ that offered potential strategies and potential sites appropriate for housing development. In addition to a weeks-long public comment period in June and July 2022, the draft plan was presented during a joint session of the Hull Planning Board & Select Board on July 13, 2022, and was re-discussed and approved by the Hull Planning Board on July 27, 2022 (5-0 unanimous vote), before the plan was transmitted in August to Massachusetts DHCD for final review. The Affordable Housing Goals that are summarized in this plan reflect the input from these reviews and discussions. Key findings from the comprehensive housing needs and demand assessment are summarized below.

¹ Source: <https://townofhull.blogspot.com/2021/05/town-of-hull-community-development-and.html?spref=tw>
² Sources: (a) <https://hulltv.net/show/hull-housing-policy-plan-forum-1-11-4-21/>; and (b) <https://hulltv.net/show/hull-housing-plan-forum-2-4-5-22/>
³ Sources: (a) <https://thehulltimes.com/advisory-group-takes-on-task-of-meeting-towns-housing-needs/>
⁴ A Comprehensive Housing Needs Assessment is the standard name of the analysis and section of HPPs that DHCD reviews. For more information on Massachusetts DHCD Housing Production Plan Guidelines and their Commonwealth of Massachusetts 760 CMR 56.00 regulatory authority, please visit the following URL: www.mass.gov/hed/docs/dhcd/cd/pp/hpp-guidelines.pdf.

HOUSING NEEDS AND DEMAND ASSESSMENT

Hull's **total population decreased** by 2% between 2010-2020 and MAPC projects⁵ that the **total population will decrease** an additional 5.5% between 2020-2030. While, the **demand for households** between 1990-2000 **showed steady growth** of 22%, and an even higher 37% between 2000-2010; both MAPC projections for 2020-2040 and US Census ACS household estimates for 2020 show a notable decline of approximately 28% from 2010. MAPC 2020-2040 projections show slow growth of 0.2% to 0.4%. The following shifting demographic trends are expected to impact changing housing preferences and demand for housing.

This assessment addresses the housing need and demand by age, income, household type, and household size. Overall, Hull's population is **projected to age**, with the share of householders aged 45 years and older growing from 47% of total householders in 2010 to 51% of householders in 2030. As Hull's **share of seniors**⁶ **grows**, the Town might want to consider **options for changing housing preferences among that cohort**, as well of younger householders entering the market.

MAPC projects that Hull might have a **net demand for 21 households overall**. However, **this does not accurately convey the potential re-shifting or “musical chairs” of different age cohorts down-sizing and/or up-sizing according to the changing needs** (and whether the existing housing stock is varied enough to meet re-shifting preferences).

In addition to considerations of type of units, Hull could consider allowing additional affordable housing production in order to demonstrate steady progress to DHCD and maintain more control over proposed Ch. 40B development proposals. According to the US Census Bureau's American Community Survey data, Hull has the second highest rate of cost burden among its comparison communities, with an estimated **37% of all households spending a disproportionate share (30% or more) of their income on housing**.

According to the Massachusetts Department of Housing and Community Development (DHCD)⁷, **currently 1.7% (83 units)** of Hull's housing is included in the Subsidized Housing Inventory, **which is below the 10% statutory minimum**.

GOALS FOR AFFORDABLE HOUSING PRODUCTION

- GOAL 1** — *Create more affordable rental opportunities to meet the needs of all residents by providing financial incentives to small landlords to rehabilitate units and encourage their registration as deed-restricted Subsidized Housing Inventory (SHI) eligible units.*
- GOAL 2** — *Expand more housing options and reduce regulatory barriers — to allow residents to age in place and support residents of all ages — through a variety of zoning amendments and strategies including Inclusionary Zoning, accessory dwelling units, and expanded multifamily zoning in suitable target areas.*

⁵ MAPC is the state-created regional planning agency for 101 municipalities in metropolitan Boston. The population and household projections were published in January 2014, have been adopted by the Commonwealth of Massachusetts' Executive Office of Housing and Economic Development as the basis for State's multi-family housing production goal. The executive summary report, projections, and formulas for calculations are available at <https://mapc.ma/projections>, <https://www.mapc.org/wp-content/uploads/2020/09/Hull.pdf>, <https://www.mapc.org/learn/data/#housingprojections> and https://mapc.ma/formulas_projections. Development of these projections was supported by an advisory team comprising academic experts, state agencies, neighboring regional planning agencies (RPAs), and member municipalities. MAPC reviewed reports from other regions nationwide to assess the current state of practice and also reviewed prior projections for our region to assess their accuracy and identify opportunities for improvement. The “Metro Boston” region refers to 164 cities and towns in Eastern Massachusetts, including the entire MAPC district as well as all or portions of five neighboring RPAs. This region coincides with the extent of the travel demand model used by the Boston Metropolitan Planning Organization. As of June 2022, MAPC's new regional plan — MetroCommon 2050 — does not yet included yet-to-be released new regional population and other projections through 2050.

⁶ Seniors are defined by the American Census Bureau as being 65 years in age and older. Source: <https://www.census.gov/population/socdemo/statbriefs/agebrief.html>

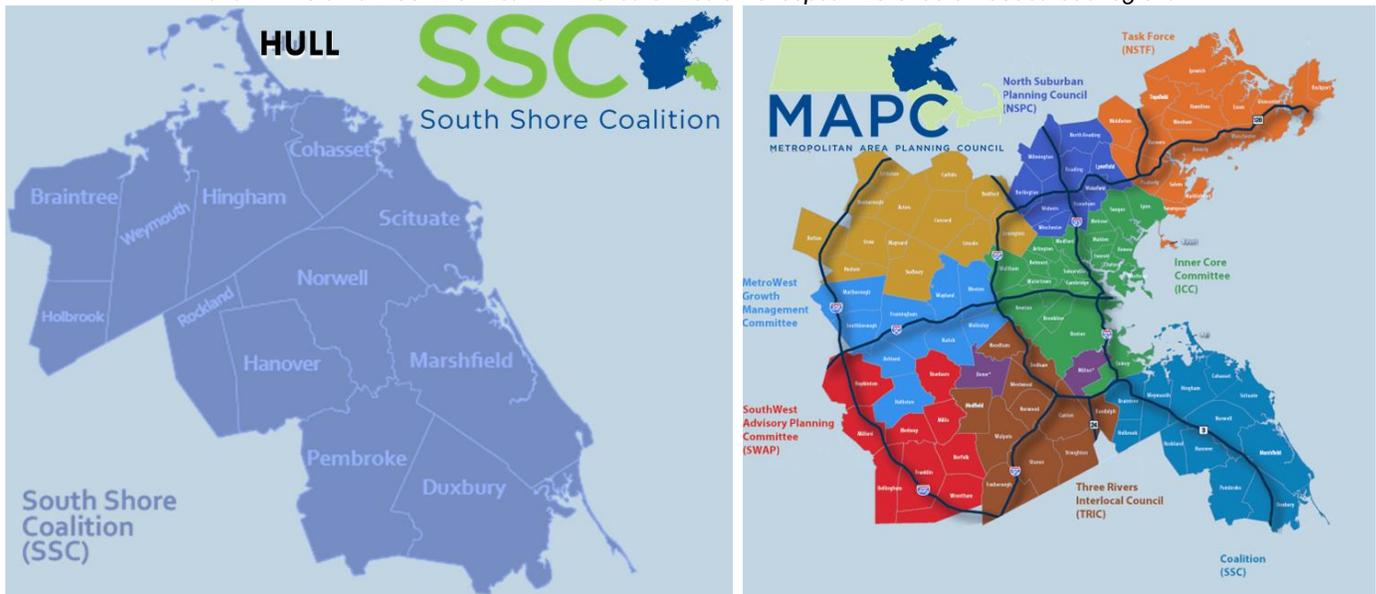
⁷ Source: DHCD Chapter 40B Subsidized Housing Inventory as of December 21, 2020 on website <https://www.mass.gov/doc/subsidized-housing-inventory/download>

- GOAL 3** — Leverage publicly-owned land that Hull already has control over, and collaborate with affordable housing developers to solicit interest in and proactively create residential redevelopment proposals with more housing options.
- GOAL 4** — Help homeowners and first-time buyers to maintain or buy homes through local and state programs with monetary assistance and/or forgivable loans.
- GOAL 5** — Help homeowners and low-income renters to respectively weatherize, and afford utilities and rent through government and utility corporations programs with technical and monetary assistance.
- GOAL 6** — Create a Land Bank, and/or an Affordable Housing Trust to actively inventory, monitor and promote the re-use and/or redevelopment of underutilized properties to create affordable housing options.
- GOAL 7** — Meet the affordability needs of 37% of Hull’s existing households that are cost-burdened and pay more than a third of monthly income on housing.

INTRODUCTION

Located within the South Shore Coalition (SSC) subregion,⁸ the Town of Hull is categorized by MAPC as a Mature Suburban Town, these types of communities generally can be described as moderately dense with relatively stable populations. Housing is largely comprised of owner-occupied, single-family homes on quarter-acre to half-acre lots. There are scattered parcels of vacant development land. However, new residential development is mainly produced via infill development with some redevelopment and teardowns. In communities where vacant land is scarce, such as in Hull, opportunities residential growth oftentimes come into competition with other types of growth and proposals. Because a community’s housing needs and demand depend on both its community type and its regional context, throughout this report MAPC compares Hull to a combination of: Town-selected comparison communities (at the beginning of the process); and/or other readily-available comparison community data sets depending on the availability and type of dataset.

Figure 1: Context Maps: Hull within South Shore Coalition (SSC) MAPC Subregion, and Other Neighboring Municipalities; and MAPC’s 101 Communities within Greater Boston Grouped into 8 Color-Coded SubRegions



Regulatory Context

⁸ This is one of MAPC’s eight sub-regions and is composed of is a group of 13 communities south of Boston working collaboratively on regional issues. The South Shore Coalition (SSC) promotes informed and active cooperation in planning for growth and preservation in 13 towns on the South Shore within the metropolitan Boston area. The towns are Braintree, Cohasset, Duxbury, Hanover, Hingham, Holbrook, Hull, Marshfield, Norwell, Pembroke, Rockland, Scituate and Weymouth. Each municipality in the South Shore Coalition (SSC) has one or two member positions, but all meetings are open to the public and anyone is encouraged to attend. In addition to SSC membership, the South Shore communities are represented by the MAPC Council. SSC generally meets monthly on the second Thursday of the month from 1:00PM to 2:30PM. Due to COVID-19 restrictions, all meetings are held on Zoom.

The Hull Housing Production Plan (HPP) 2022-2027 was developed with input from Town of Hull staff, the HPP Advisory Group, and the general public. The planning process included two public forums, and three advisory group meetings to share findings on housing demand, agree on housing goals, discuss strategies to achieve those goals, and identify locations for potential housing development.

This plan was prepared to **comply with the Massachusetts Department of Housing and Community Development's (DHCD) regulation 760 CMR 56.03(4)**, and to position Hull to **demonstrate steady progress toward housing production** for compliance with M.G.L. Chapter 40B. This legislation encourages municipalities to achieve at least 10% of their total year-round housing units on the Subsidized Housing Inventory (SHI) in compliance with the statutory standard. Until that threshold is met, developers of 40B housing where at least 20-25% of units have long-term affordability restrictions can receive approval of a Comprehensive Permit from the local Zoning Board of Appeals even if the project is not in compliance with the underlying zoning.

For municipalities that are under the 10% threshold, a DHCD-approved HPP gives the municipality more control over Comprehensive Permit applications for a specified period of time if they make steady progress in producing affordable housing on an annual basis in accordance with the HPP. Municipalities with approved HPPs may request DHCD certification of their compliance with the plan if either their annual affordable housing production rate is 0.5% of total official DHCD Census 2010 year-round housing units, or for two years if the rate is 1%. In a municipality with a DHCD-certified HPP, a decision of a Zoning Board of Appeals (ZBA) to "deny" or "approve pending certain conditions" a Comprehensive Permit application will be deemed "consistent with local needs" pursuant to Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeals Committee (HAC). This control allows municipalities to manage growth and meet their affordable housing needs in accordance with the community's vision and HPP.

Once the HPP is certified, if the Hull Zoning Board of Appeals finds that a denial of a permit or the imposition of certain conditions is consistent with local needs, then it must take the following steps. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the applicant, with a copy to DHCD, stating that it considers a denial of the permit or the imposition of conditions consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the applicant wishes to challenge the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. DHCD will then review the materials provided by both parties and issue a decision within 30 days. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

For purposes of subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a project's application shall be deemed to include those in any prior project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

If either the Board or the applicant wishes to appeal a decision issued by DHCD pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the DHCD to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the DHCD. The Board's hearing of the project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

COMPREHENSIVE HOUSING NEEDS ASSESSMENT ⁹

An analysis of local demographic data and housing stock reveals key characteristics and trends in Hull that help explain housing need and demand. In order to understand how the Town compares to its neighbors, Hull data is compared to nine other nearby comparison communities within its region. This section provides the framework for the housing production goals and strategies to address local housing concerns included later in this document.

MAPC projects that Hull's total population decreased by 6.8% between 2000-2010 and an additional decrease of 2.1% between 2010-2020. Hull's **population is projected to decline** by 4.4% between 2020-2030. However, the **demand for households** between 2000-2010 showed growth of 37%, but 2010-2020 estimates show a **decline of 28%**. MAPC projects that there will be **minimal household growth** of 0.4% between 2020-2030 and 0.2% between 2030-2040. This assessment addresses the housing need and demand by age, income, household type, and household size. Overall, Hull's population is **projected to age**, with the share of householders aged 45 years and older growing from 47% of total householders in 2010 to 51% of householders in 2030.

As Hull's **share of seniors** grows, the Town could consider **options for changing housing preferences among that cohort**, as well of younger householders entering the market. MAPC projects that Hull household demand will vary depending on the age cohort according to the following four grouped age cohorts (adolescents and young adults; established adults; mature adults, and seniors) **in 2030 there will be demand for** the following estimates:

- a 46% increase in seniors (ages 75 and older) needing to form 497 more households;
- a 30% decrease in young adults and adolescents (ages 15-34);
- a 13% decrease in mature adults (ages 55-74); and
- an 8% decrease in established adults (ages 35-54).

The total number of new households demanded will be about 21 households overall but this does not accurately convey the potential re-shifting or “musical chairs” of different age cohorts down-sizing and/or up-sizing according to the changing needs (and whether the existing housing stock is varied enough to meet re-shifting preferences).

In addition to considerations of type of units, Hull could consider allowing additional affordable housing production in order to demonstrate steady progress to DHCD and maintain more control over proposed Ch. 40B development proposals. According to the US Census Bureau's American Community Survey data, Hull has the second highest rate of cost burden among its comparison communities, with an estimated **37% of all households spending a disproportionate (30% or more) of their income on housing**.

According to the Massachusetts Department of Housing and Community Development (DHCD)¹⁰, **currently 1.67% of Hull's housing is included in the Subsidized Housing Inventory, which is below the 10% statutory minimum**.

DATA SOURCES

This comprehensive housing needs and demand assessment for Hull includes a variety of **best readily available and HPP industry-standard data sources**¹¹ that reflect historic, current, and forecasted population. Data sources include

⁹ A Comprehensive Housing Needs Assessment is the standard name of the analysis and section of HPPs that DHCD reviews. For more information on Massachusetts DHCD Housing Production Plan Guidelines and their Commonwealth of Massachusetts 760 CMR 56.00 regulatory authority, please visit the following URL: www.mass.gov/hed/docs/dhcd/cd/pp/hpp-guidelines.pdf.

¹⁰ **Source:** DHCD Chapter 40B Subsidized Housing Inventory as of December 21, 2020 on website <https://www.mass.gov/doc/subsidized-housing-inventory/download>

¹¹ The HPP report uses a variety of best available and HPP industry-standard data sources at the of moment of single-instance comprehensive data collection at the beginning of the process for advisory group and public forum discussions, and report drafting. There will be differences in figures such as the number of total households depending on whether actual US Census 2010 counts are available, or more recent US Census American Community Survey estimates. Other datasets in the HPP report such as US Census Building permit survey data, regional Boston MassBuilds.com voluntarily self-reported and crowd-sourced town-level building permits, or US HUD CHAS housing data, all have their industry-acknowledged limitations but are all that are readily available for HPP analyses. The Massachusetts Department of Housing and Community Development (DHCD), which reviews and approves HPPs, is aware of the dataset limitations and anticipates seeing references to them in the reports. **Additionally, some variation in the years of the dataset reflect the time of data collection along the timeline of the planning process; and are retained as-is so as to not impact the budget with repeat data collection and chart generation.**

the U.S. Census Bureau, the U.S. Department of Housing and Development (HUD), the Massachusetts Department of Education, the Warren Group, and the Metropolitan Area Planning Council (MAPC). *Datasets are not available for all communities, (sub)geographies, and/or the same set of calendar years. Furthermore, the 2020 US Decennial datasets have not been fully released as of early June 2022; and pandemic-era data is not available (i.e., does not exist) for many often requested/inquired topics.*

The decennial Census reflects a full count of the population on April 1 of the year in which the census is taken and reflects the most accurate population and widely available data in the United States. The Census Bureau's Population Estimates Program (PEP) utilizes current data on births, deaths, and migration to calculate population change since the most recent decennial census and produce a time series of estimates of population, demographic components of change, and housing units.¹²

The American Community Survey (ACS) is a national survey that uses continuous measurement methods. In this survey, a series of monthly samples produces annual estimates.¹³ ACS estimates are released as five-year averages. ACS estimates are considered appropriate when the margin of error is less than 10%. The HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) dataset is a special tabulation of ACS data, most recently based on ACS 2011-2015 estimates. This dataset is utilized primarily to cross-tabulate household cost-burden status with household type and income status.

However, the best available and HPP industry-standard CHAS 2011-2015 data for detailed cost-burdened households has very high margins of error associated with it. Any detailed information regarding the percentage of cost-burdened renter and owner households as well as types of households (family, non-family, senior, etc.) have margins of error in excess of 30%.

MAPC prepared population and housing demand projections for 164 cities and Towns within the Metropolitan Boston area. Both sets of projections include two scenarios: a Status Quo (SQ) scenario based on continuation of recent trends in migration, housing occupancy, and location preference; and a Stronger Region (SR) scenario that assumes increased attraction and retention of young workers and slightly increased preference for urban settings and multi-family housing. The Status Quo scenario found that continuation of current levels of in-migration and housing production would lead to a declining workforce and economic stagnation over the coming decades. In contrast, the increased migration rates of the Stronger Region scenario could fuel a job growth increase of 7% between 2010 and 2030. As a result, MAPC recommends use of the Stronger Region scenario as the basis for housing planning.

¹² <https://www.census.gov/popest/about/index.html>

¹³ <https://www.census.gov/programs-surveys/acs/methodology.html>

Demographics

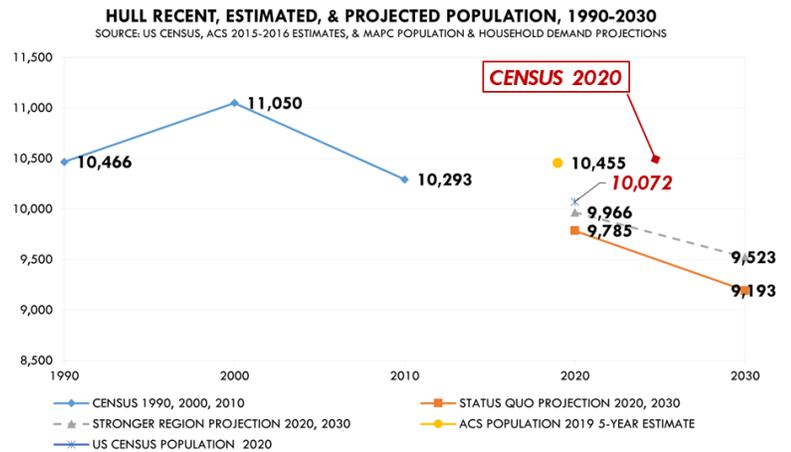
This Housing Production Plan is grounded in a thorough examination of Hull's demographic composition. An analysis of the current population, household composition, race and ethnicity, and educational attainment are some indicators that provide insight into existing housing need and demand. Projections of the Town's future residential composition are also used to inform housing planning efforts.

POPULATION

Hull's population has grown during 1990-2000 by 5.6% to 11,050, then declined from 2000-2010 by 6.8%, and further declined an additional 2.1% to 10,072 between 2010-2020.

MAPC regional population projections (which are the State adopted projections for metropolitan Boston)¹⁴ estimate a **continued population decline** of 4.4% between 2020-2030 (Stronger Region projections) to a projected population of 9,523 by 2030.

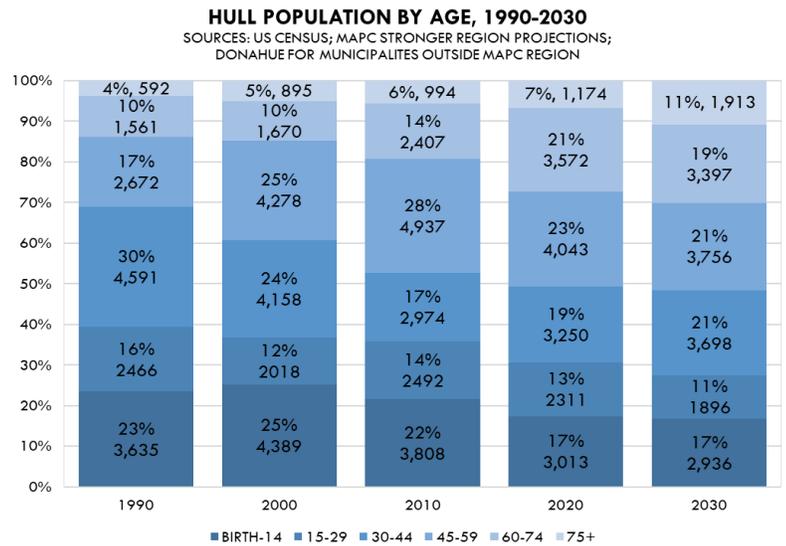
Figure 2 Hull Recent, Estimated, and Projected Population, 1990-2030



In addition to considering the steady population decline, attention must be given to the population's projected compositional changes which also have implications for future housing demand. The figure shows five stacked columns from 1990 to 2030 showing younger age cohorts on the bottom darker blue, and moving upward to older age cohorts in lighter shades of blue. The overall trend is that Hull's population is aging.

As the figure shows, between 1990 and 2010, Hull's population aged overall, with the **population under 45 years old shrinking** from 69% of the total population in 1990 to 53% in 2010. By 2040, that same cohort is expected to further decline to 49% of the total population. Meanwhile, the proportion of Hull's **population 45 years and older, increased** from 31% of the total in 1990 to 47% in 2010, and is expected to grow to 51% of the total in 2030.

Figure 3 Hull Population Change by Age, 1990-2030



Source: US Census 1990-2010; MAPC Stronger Region Projections 2020-2040; Donahue Institute for Municipalities Outside MAPC Region

¹⁴ As of June 2022, MAPC's new regional plan — MetroCommon 2050 — has not released forthcoming new regional population and other projections through 2050.

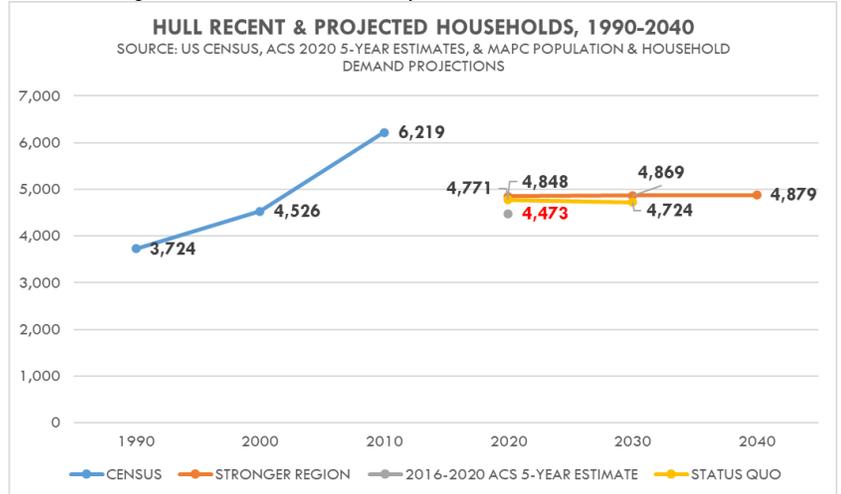
HOUSEHOLD COMPOSITION

More than population data, the number and type of households within a community correlate to unit demand; with each household residing in one dwelling unit, regardless of the number of household members. The number of households have steadily increased by 22% between 1990-2000, and by 37% between 2000-2010.

US Census Bureau ACS Estimates for 2020¹⁵ indicate a **notable household decline** of 28%. MAPC household projections¹⁶ coincide with the US Census Bureau's ACS estimate for 2020 with somewhat comparable figures. MAPC's 2020 projection of 4,848 is 8% higher than the ACS estimate for 2020 of 4,473. MAPC's **household projections show only minimal growth** of 0.4% between 2020-2030, and

0.2% between 2030-2040. As the next chart will show, the regional, State, and national trend of declining average household size holds true in Hull as well. Minimal population growth together with declining average household size plays a role in the number of future projected households as well as future demand for additional housing units.

Figure 4 Hull Recent and Projected Households, 1990-2040



HOUSEHOLD SIZE

When examining average household size, Hull's decreased from 2.44 in 2000 to 1.66 in 2010. MAPC projects a slight increase to 2.06 in 2020 and 1.96 in 2030 but the overall longer trend is still of a **decreased average household size** of 1.96 from the 2.44 figure decades earlier. When looking at comparison communities, one ACS Estimates dataset (best available data as of 6/2022) shows that Hull has the third highest overall average household size. However, another ACS Estimates dataset showing average household size by tenure shows that Hull has the lowest owner-occupied average household size but the second-highest renter-occupied household size.

Figure 5 Average Household Size – Hull and Comparison Communities, 2016-2020

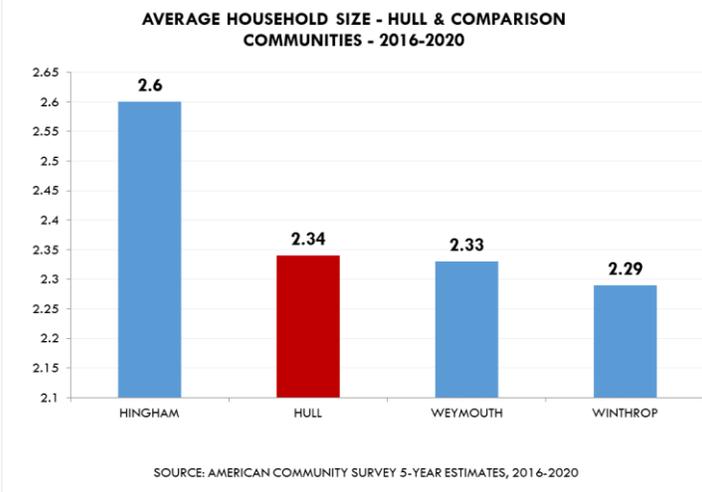
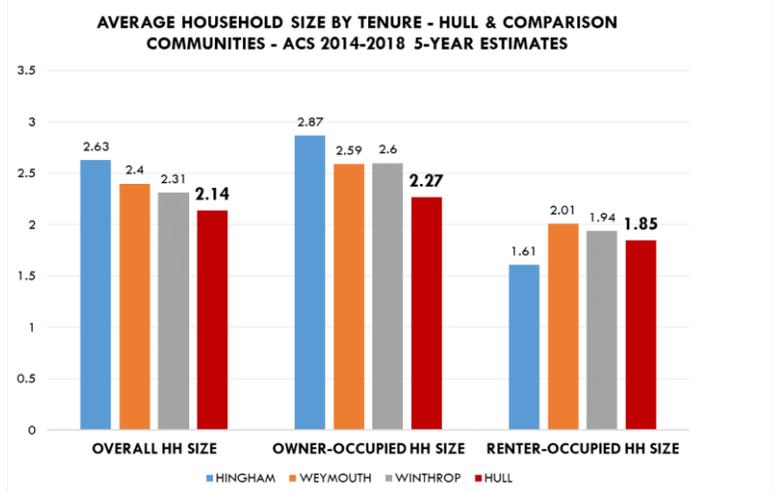


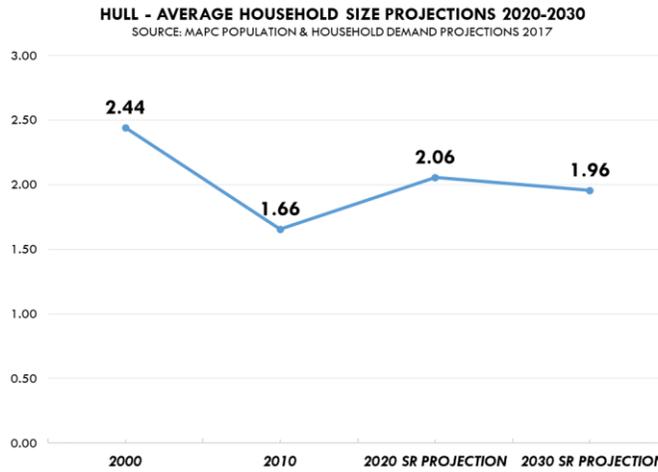
Figure 6 Average Household Size by Tenure – Hull & Comparison Communities, 2014-2018



¹⁵ As of early June 2022, the 2020 US Decennial Census has not yet released full enumeration data for numerous Census topics and geographies.

¹⁶ As of June 2022, MAPC's new regional plan — MetroCommon 2050 — does not yet include yet-to-be released new regional population and other projections through 2050.

Figure 7 Hull — Average Household Size Projections, 2000-2030

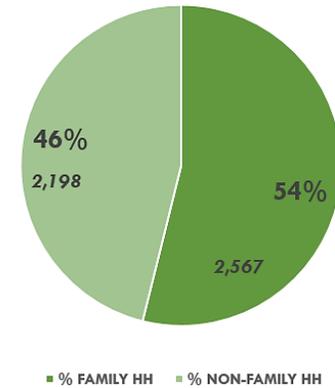


FAMILY AND NON-FAMILY HOUSEHOLDS

Different household types typically have different housing needs or preferences. For example, a married couple with children would typically desire a larger home than a single person. Seniors may want to downsize from large single-family homes that require maintenance. Younger people may want a small unit to live in or one with several bedrooms so that they can live with roommates. A municipality’s composition of household types can indicate how well suited the existing housing inventory is to residents.

Hull’s 4,765 households (for this dataset) can be divided into families and non-families. The former includes any household with two or more related (by blood or marriage) persons living together, and the latter includes single person households and pairs or groups of unrelated people living together. According to ACS Estimates in the figure to the right, 54% of Hull’s households are family households, and 46% are non-family households.

Figure 8 Hull — Family & Non-Family Households, 2019
HULL - ACS 2019 5-YEAR ESTIMATES - FAMILY & NON-FAMILY HOUSEHOLDS



HEAD OF HOUSEHOLD BY AGE

In addition to household type, the age of head of households can indicate demand for particular unit types and sizes. As of the 2010 Census, 41% of the heads of households in Hull were aged 45-59. MAPC’s projections estimate that Hull will see a decrease in that age cohort as well decreases in younger heads of households. **However, Hull will see an increase in heads of households aged 60 and older, with this age cohort comprising 60% of heads of households by 2030** in a Stronger Region scenario, as shown in the figure and table below.

Figure 9 Head of Household by Age in Hull, MAPC Projections 2010-2030

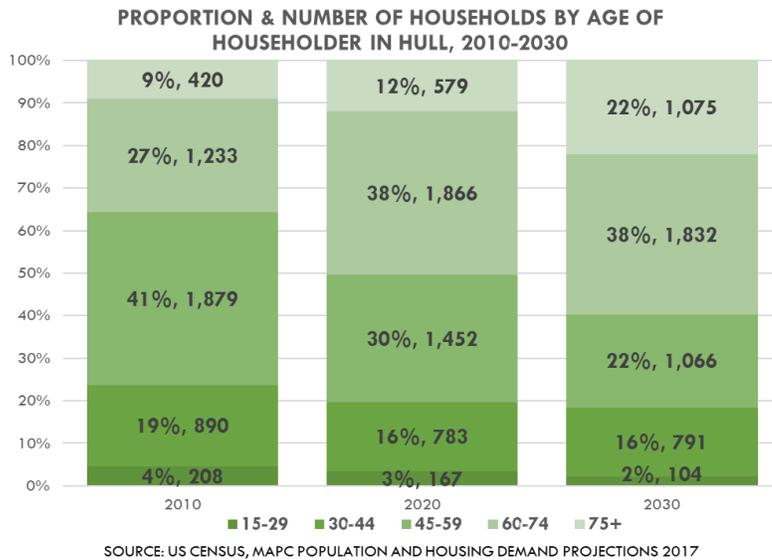


Table 1 Head of Household by Age in Hull, MAPC Projections 2010-2030

Age Group	HH 2010 Census	HH 2020 MAPC SR	HH 2030 MAPC SR
15-29	208	167	104
30-44	890	783	791
45-59	1,879	1,452	1,066
60-74	1,233	1,866	1,832
75+	420	579	1,075

RACE AND ETHNICITY

According to limited available US Census 2020 data (as of early June 2022), 92% of Hull’s population is white, non-Hispanic, 1% is Latin-American/Hispanic (of any race), 2% is Asian-American, 1% is African-American, 4% is of another race, and 1% is Asian-American.

At the time of data collection for comparison communities, the two charts below show race and ethnicity for Hull, Weymouth, Winthrop and Hingham in order to further contextualize Hull’s demographics. With that data in mind, Hull is the third least diverse community. However, with the limited 2020 Census data release, one can see that Hull has become 2% more diverse since 2010.

Figure 10 Hull — Race and Ethnicity, 2020

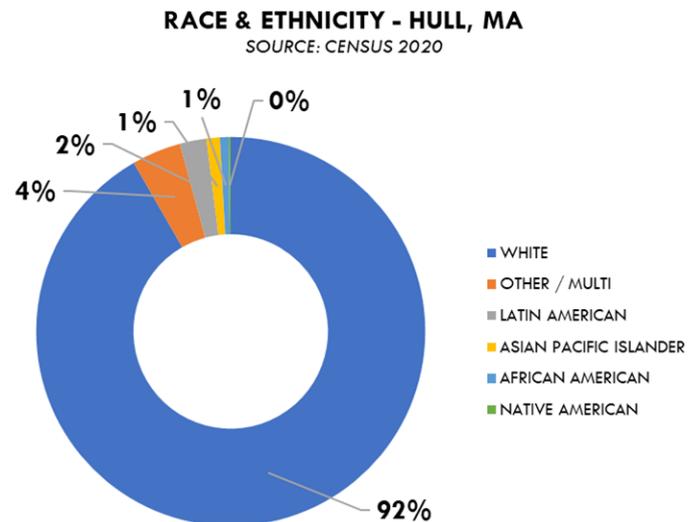


Figure 11 Hull — Hull & Comparison Communities —Race and Ethnicity, 2010

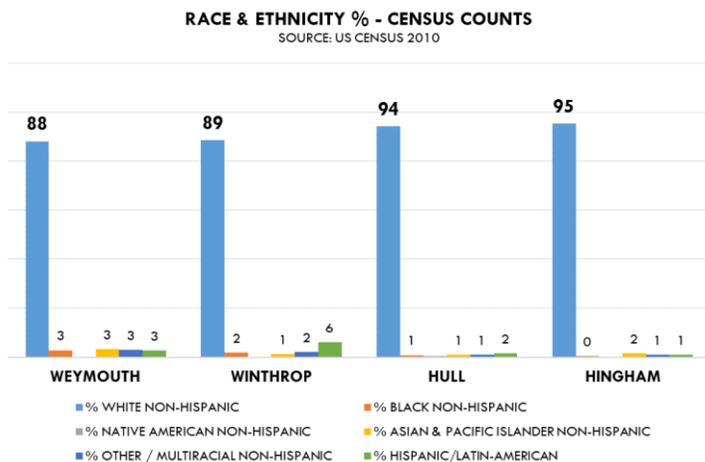
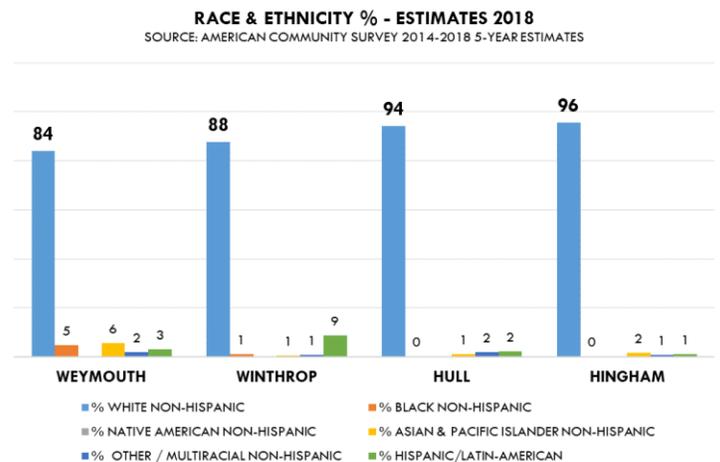


Figure 12 Hull — Hull & Comparison Communities —Race and Ethnicity, 2018



EDUCATION

ENROLLMENT

In terms of Hull public schools, Hull town has three schools: Jacobs Elementary School, Memorial Middle School, and Hull High School.

Enrollment in the Hull Public School District has steadily declined from 1,255 students in 2005-2006 to 854 students in the 2019-2020 school year. The average annual decline has been 3%, and the total decline has been 32% over those 15 school years.

The composition of Hull’s public schools has also changed during the last 15 years, as shown in the following table. The proportion of low-income students has increased from 19% in 2005-2006 to 37% in the last few years where there was available data in 2013-2014. The Massachusetts Department of Elementary and Secondary Education removed the low-income designation in 2014 and introduced a new metric, Economically Disadvantaged, which cannot be directly compared to the previous low-income data. Low-income was defined by eligibility for free or reduced-price meals under the U.S. Department of Agriculture’s (USDA) school nutrition program.

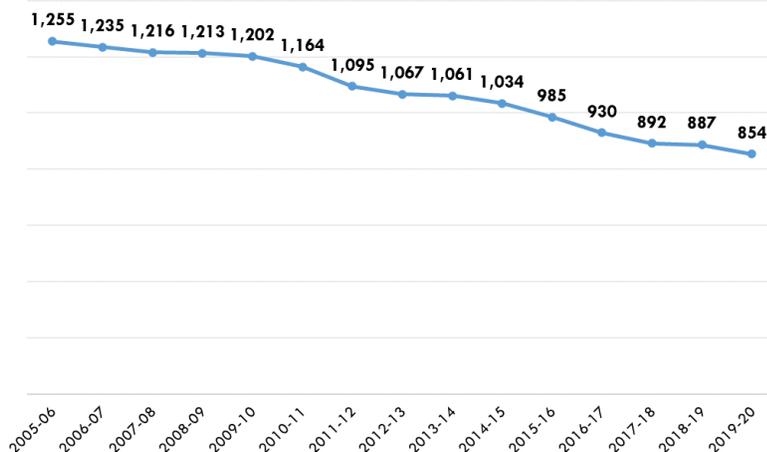
The economically disadvantaged metric is based on a student’s participation in one or more of the following State-administered programs: the Supplemental Nutrition Assistance Program (SNAP); the Transitional Assistance for Families with Dependent Children (TAFDC); the Department of Children and Families’

(DCF) foster care program; and MassHealth (Medicaid).¹⁷

Hull’s proportion of students of color has increased overall from 5% in 2005-06 to 9% in 2019-20. Almost none of the students have been English language learners (excepting in year 2016-2017) and those with limited English proficiency have been at most 1%.

Figure 13 School Enrollment, Hull Public School District 2005-2020

HULL PUBLIC SCHOOL DISTRICT STUDENT ENROLLMENT,
BY SCHOOL YEAR 2005/2006 — 2019/2020



SOURCE: MASSACHUSETTS DEPARTMENT OF ELEMENTARY AND SECONDARY EDUCATION

For more information, please refer to “The Waning Influence of Housing Production on Public School Enrollment”, which is an October 2017 research brief by MAPC at the following URL:

<https://www.mapc.org/enrollment/>. It is an analysis of 243 public school districts from 2010 to 2016, and also included an examination of four background studies over the last 15 years. The following are noteworthy excerpts:

“The permits don’t produce the pupils.”

“We found no relationship between housing production rates and enrollment growth rates for the 234 districts we studied.”

“Urban districts are growing while suburbs are contracting.”

Table 2 Hull Public Schools K-12 Students of Color & Economically Disadvantaged, 2005-2020

School Year	Enrolled	% Change from previous	% Low Income	% English Language Learner	% Limited English Proficiency	% White	% Minority
2005-06	1,255	0%	19	0	1	96	5
2006-07	1,235	2%	22	0	1	94	6
2007-08	1,216	2%	22	0	1	95	5
2008-09	1,213	0%	27	0	1	95	5
2009-10	1,202	1%	29	0	1	96	4
2010-11	1,164	3%	31	0	1	96	4
2011-12	1,095	6%	37	0	1	96	4
2012-13	1,067	3%	32	0	1	96	4
2013-14	1,061	1%	37	0	1	96	4
2014-15	1,034	3%	--	0	1	95	5
2015-16	985	5%	--	0	1	94	6

¹⁷ Massachusetts Department of Elementary and Secondary Education. “Redefining Low-income - A New Metric for K-12 Education Data.” <http://www.mass.edu/infoservices/data/ed.html>

2016-17	930	6%	--	1	1	94	6
2017-18	892	4%	--	0	0	95	5
2018-19	887	1%	--	0	0	93	7
2019-20	854	4%	--	0	0	92	9

Source: MA Department of Elementary and Secondary Education

EDUCATIONAL ATTAINMENT

Approximately 38% of Hull's population over 25 years old has a bachelor's or associate's degree. Approximately 13% have a master's degree, and 4% have a professional or doctorate degree. Hull ranks the third highest in educational attainment amongst the comparison communities in the figures below with regards to bachelor's and master's degrees. When looking at Hull unemployment by educational attainment over the course of a ten-year period, one can see that unemployment rates for those with bachelor's degrees or higher have fluctuated between 1% and 5%, and that unemployment rates progressively rise with lower educational attainment levels between 6% and 10% and beyond. This data gives a sense of how Hull residents with lower levels of educational attainment can potentially be more vulnerable to housing insecurity.

Figure 14 Educational Attainment % - Hull & Comparison Communities

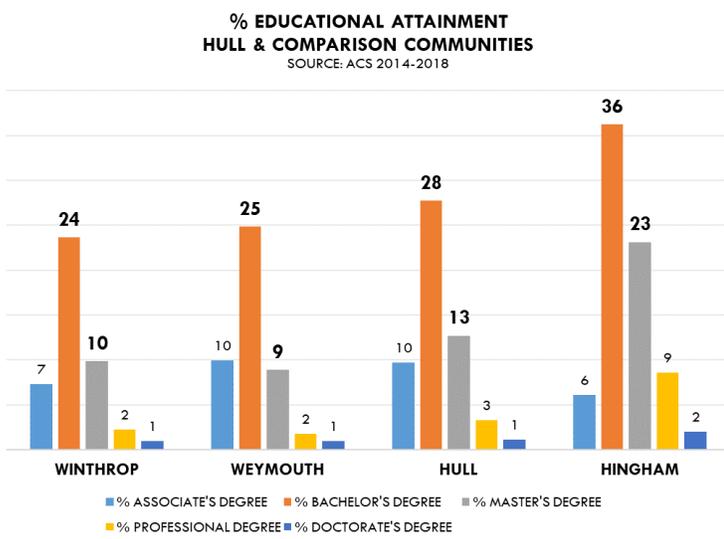
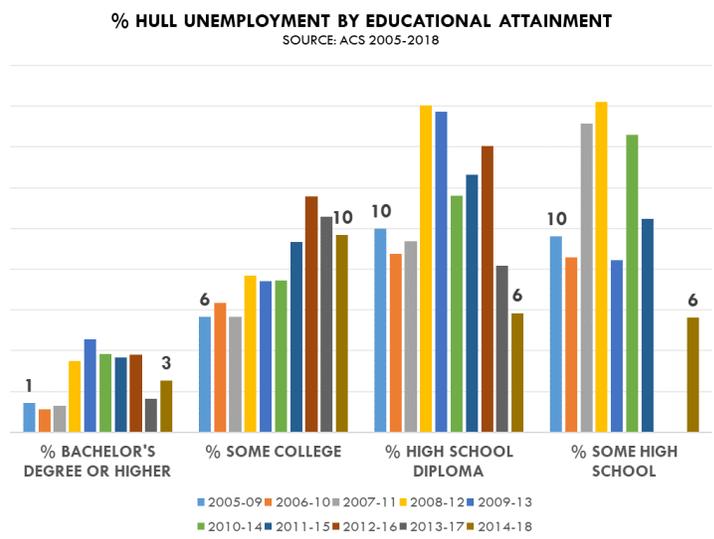


Figure 15 Hull Unemployment % by Educational Attainment

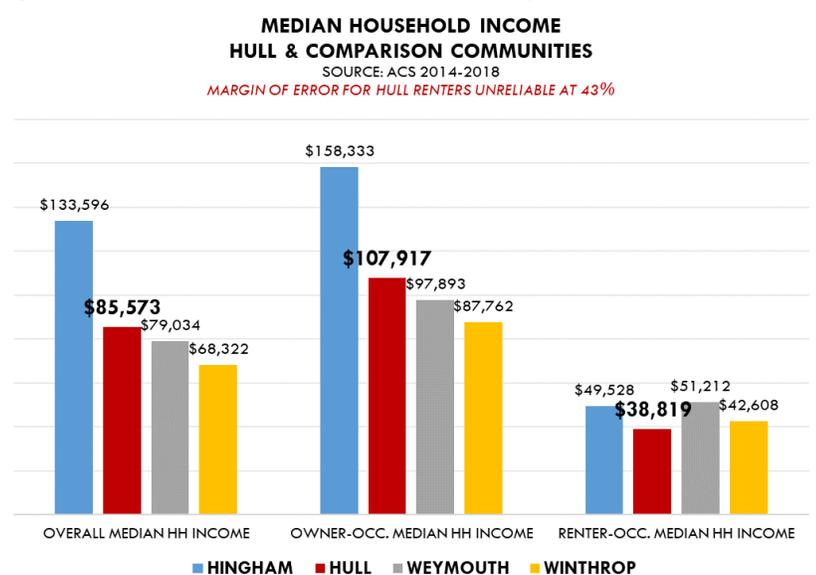


HOUSEHOLD INCOME

Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and whether that household is eligible for housing assistance.

According to ACS estimates, Hull's overall median household income is \$85,573, which is the third highest amongst comparison communities. The Town's median owner-occupied household income of \$107,917 is the third highest amongst comparison communities. The median renter-occupied household incomes for the Town and comparison communities are noticeably lower but due to a very large margin of error of 43% for that particular data point, one cannot reliably determine exactly by how much.

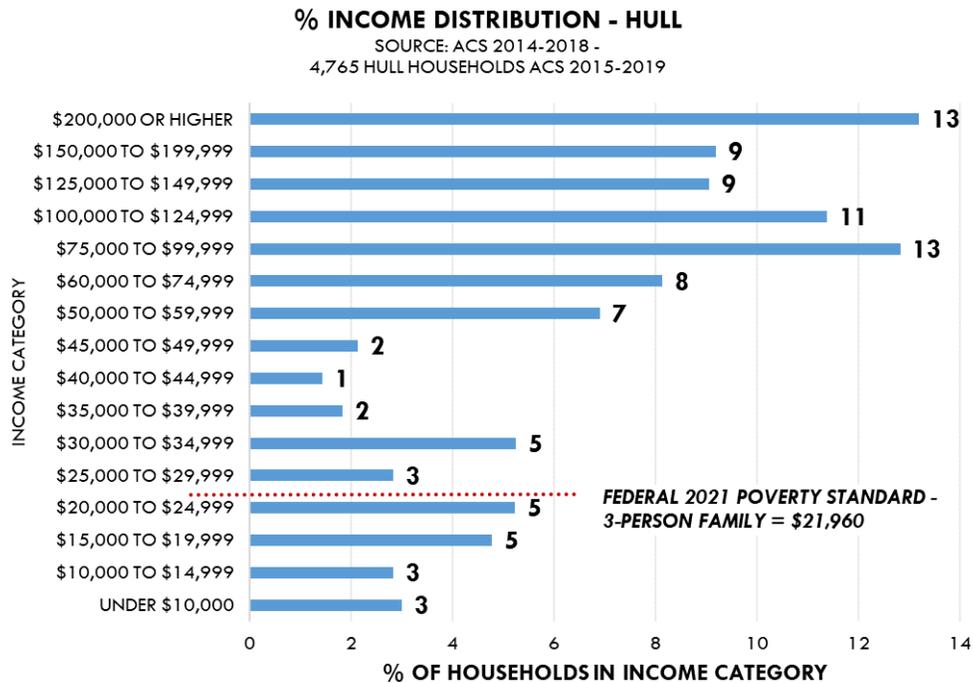
Figure 16 Median Household Incomes – Hull & Comparison Communities – 2018



As the figure below shows, approximately 26% of Hull’s households earn less than \$40,000 in income, with 16% earning less than \$20,000. For comparison purposes, the Federal poverty threshold for a 3-person household is a household earning \$21,960.

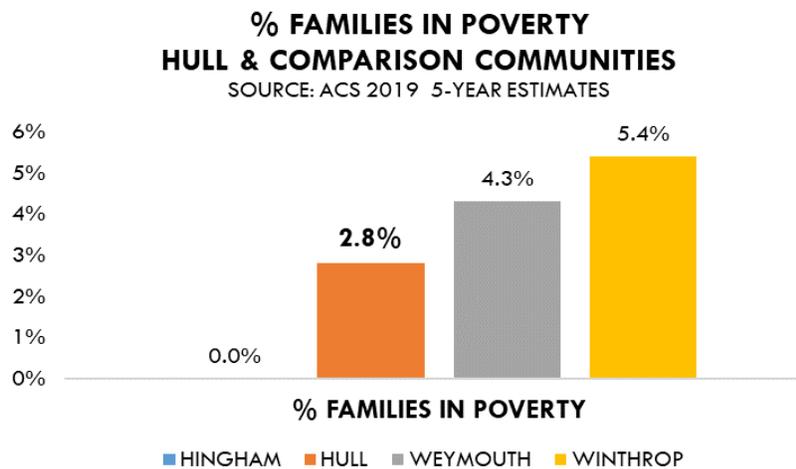
Hull’s households earning between \$40,000 and \$74,999 account for 31% of households while 33% of households earn between \$75,000 and \$149,999. Lastly, households who make \$150,000 or more account for 22%.

Figure 17: Hull Household Income Distribution



According to another ACS dataset for families in poverty, approximately 2.8% of Hull’s family households live in poverty. Hull has the third lowest rate amongst comparison communities.

Figure 18 % Families in Poverty - Hull & Comparison Communities, 2019

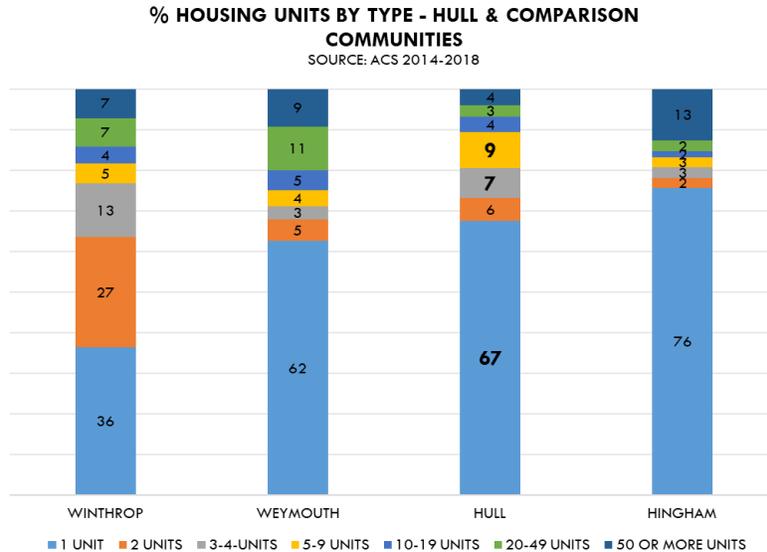


Housing Stock

TYPE AND AGE

The majority of Hull housing units are single-family homes (67%), with 2- to 4-unit dwellings comprising 13%, and multi-family comprising 20% of the housing. Single-family housing comprises the majority of housing in two of the comparison communities (Weymouth and Hingham) but not in a similarly compact coastal community like Winthrop, which has 36%. Winthrop has much larger percentages of two-family dwellings (27%) and 3-family dwellings (13%). Compared to Winthrop and Weymouth, Hull's housing stock offer fewer options for its residents.

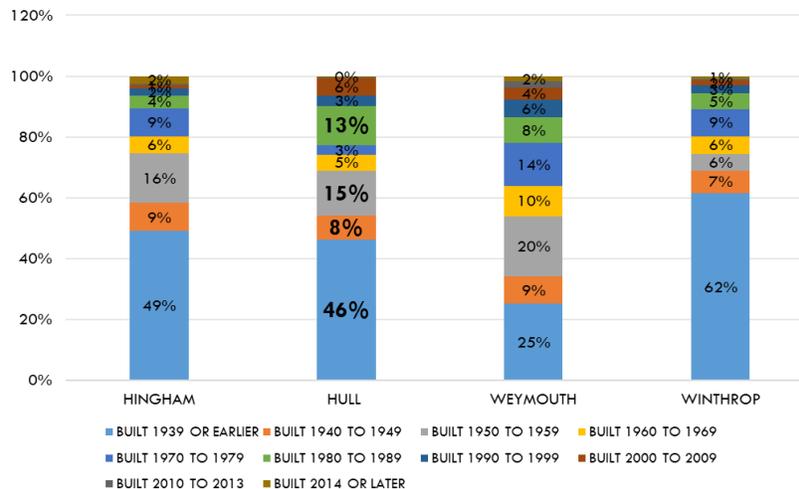
Figure 19 Housing Units by Type, Hull and Comparison Communities, ACS 2018



Hull and its comparison communities have between 25% to 62% of their housing stock built in 1939 or earlier; with being the third oldest in terms of housing stock. Hull has witnessed a decrease in housing development according to ACS US Census Building Permit Data, with approximately 9% of the housing stock built between in three decades since 1990. The 1980-1989 decade saw 13% of its housing units constructed, and 8% were built in the prior two decades (1960-1979).

Figure 20: Housing Units by Year Built, 2019

% HOUSING UNITS BY YEAR BUILT - HULL & COMPARISON
COMMUNITIES
SOURCE: ACS 2015-2019

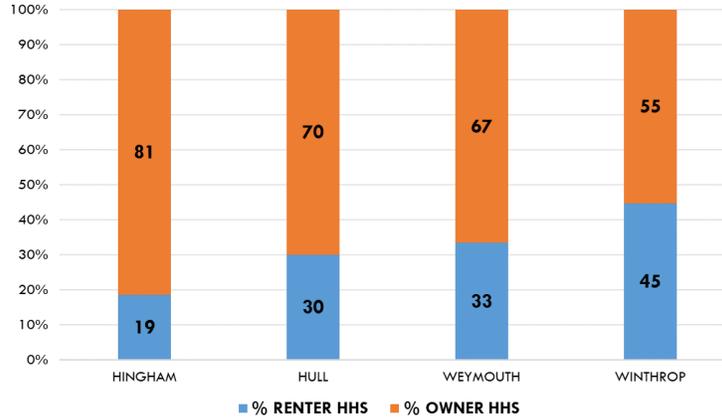


TENURE

In terms of housing tenure, 70% of Hull's households are owner-occupied and 30% are renter-occupied households. In terms of comparison communities, Hull has the third-highest owner-occupancy rate.

Figure 21 Hull Housing Tenure by Type

% HOUSING TENURE - RENTER V. OWNERS - HULL & COMPARISON COMMUNITIES - OCCUPIED HOUSING UNITS (HOUSEHOLDS)
SOURCE ACS 2014-2018



In terms of housing tenure by age of householder, the age distribution along cohorts of renter householders and owner householders is somewhat comparable. Renter householders by age are slightly more evenly distributed with young adults (25-34 years) better represented. In Hull, the likelihood of homeownership after the age of 74 years old. As Hull's population ages, as indicated in the projections (in the figure below) there might be demand in the Town for appropriate rental stock available to meet that projected shift in demographics, and changes in preferences and demand.

Figure 22: Housing Tenure % by Age of Householder, Hull

% HOUSING TENURE BY AGE OF HOUSEHOLDER - HULL
SOURCE: ACS 2014-2018

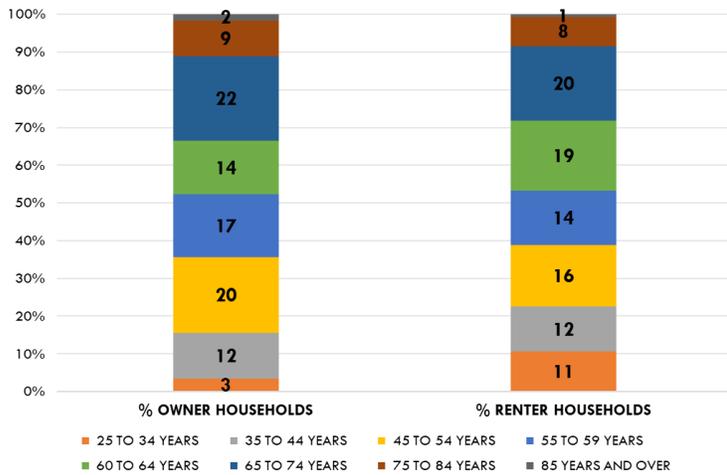
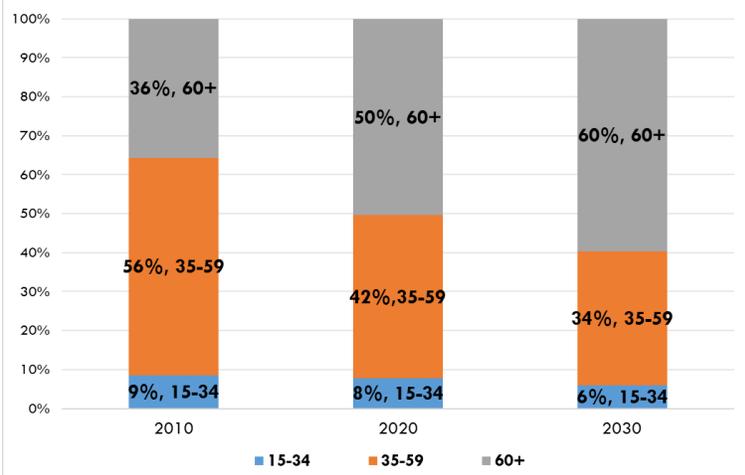
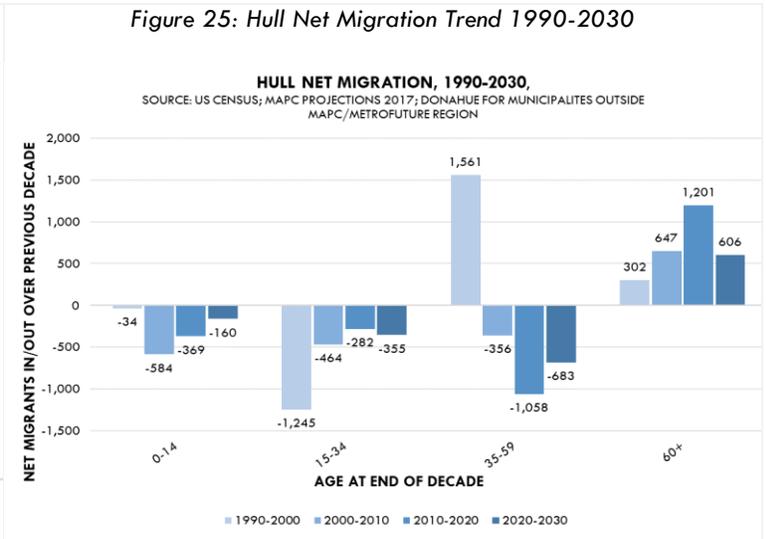
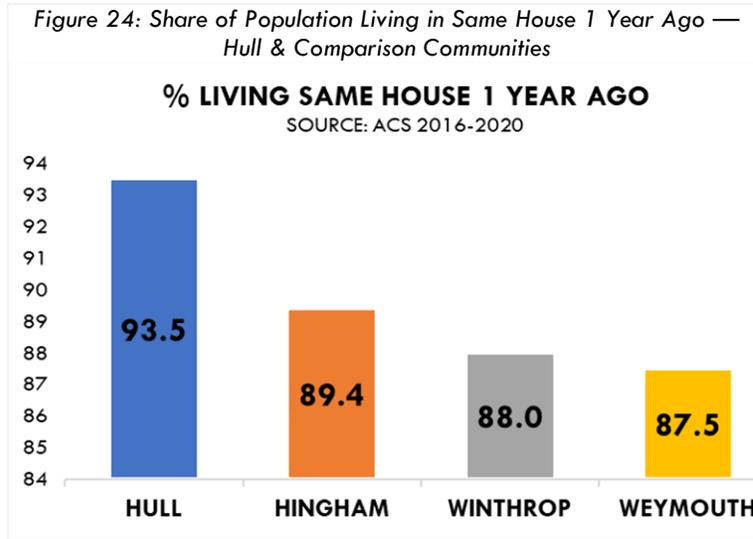


Figure 23: Proportion of Householders by Age in Hull 2010-2030

% PROPORTION OF HOUSEHOLDERS BY AGE - HULL - 2010-2030
SOURCE: MAPC PROJECTIONS 2017



According to ACS Estimates, 93.5% of Hull's population lived in the same house one year ago. This is the highest percent compared to comparison communities. This may be indicative of limited opportunities in the housing market.

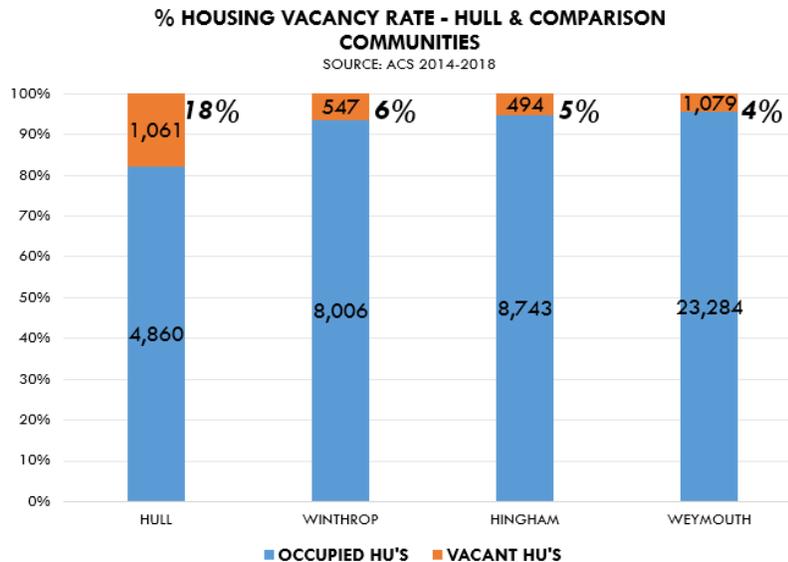


As shown in the figure above, Hull has lost — and is projected to continue losing — population for the age cohorts 34 and younger (high schoolers, college-aged and young adults) between 1990-2030. The decade of 1990-2000 saw a large increase in adults between 35-59 years but that same age cohort is projected to decrease between 2000-2030. The only cohort that has not declined and is projected to increase are those aged 60 year and over. The rate of out migration is noticeable for those in the 30-59 age cohort.

VACANCY

According to American Community Survey estimates, 18% of housing units in Hull are vacant. This is notably higher than the estimated vacancy rates for the comparison communities.

Figure 26 % Housing Vacancy Rate - Hull & Comparison Communities, 2018



HOUSING MARKET

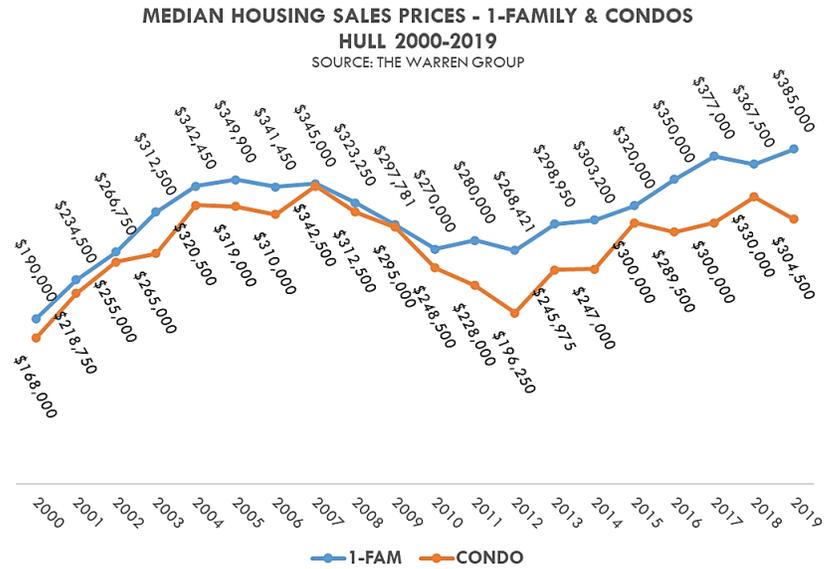
Housing costs within a community reflect numerous factors, including supply and demand. If the latter exceeds the former, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

SALES PRICES AND VOLUMES

Hull's median housing sale prices were on the rise in the early 2000s, with single-family median home prices peaking at \$350,000 in 2005 before the Great Recession (December 2007-June 2009), as shown in the figure. After the Great Recession, median sales prices started to steadily increase overall and of 2017 started to surpass their pre-recession 2005 high, with a median sales price of in 2019 of \$385,000 for single families.

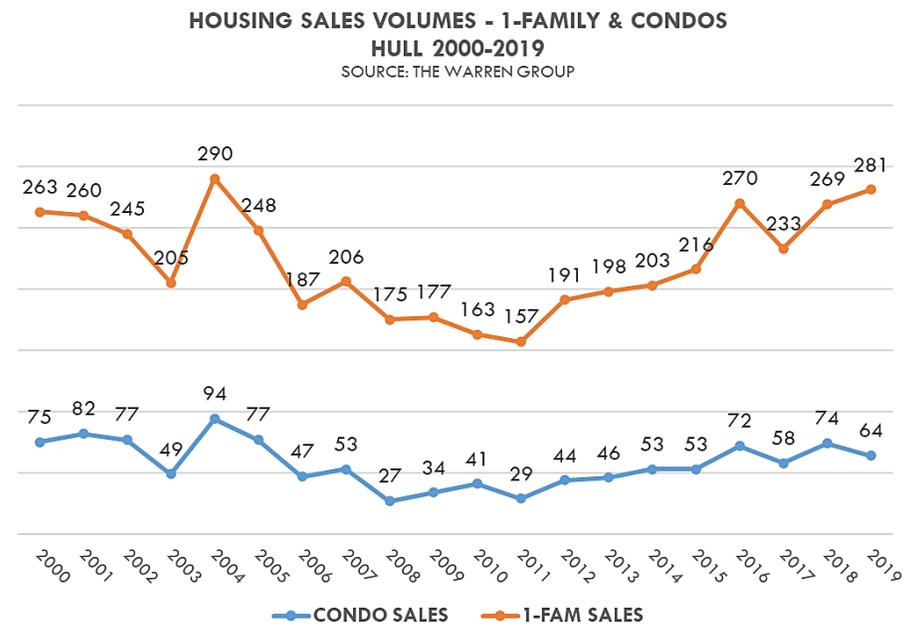
For median condo sales, the post-recession recovery has been somewhat comparable. As of 2019, median condo sales prices were at \$305,000 but have not returned to their pre-recession levels of \$343,000.

Figure 27: Hull Median Housing Sales Prices, 2000-2019



There were 281 single-family home sales and 64 condo sales in Hull in 2019. As the figure shows, sales have increased since the low volumes 2008 to 2011, but have not quite reached the levels of the peak years prior to the recession.

Figure 28: Hull Annual Housing Sales, 2000-2019

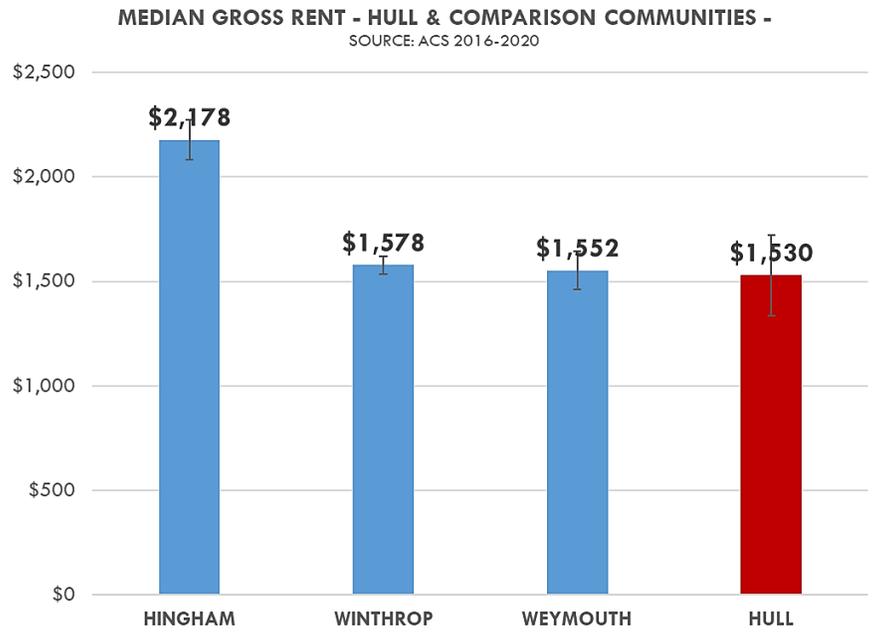


RENT

According to American Community Survey 5-Estimates, median gross rent in Hull is \$1,530. It has the lowest median gross rent for its comparison communities. The gross rent estimate for Hull and its comparison communities shown in the figure represent the monthly cost of contract rent and utilities and fuels if paid by the renter. ACS estimates are the result of monthly sampling and represent the median of rent costs across the spectrum of housing types – and are not necessarily reflective of current market rents.

The median gross rent for Hull has a margin of error of 11%. As a rule of thumb, margins of error under 15% are considered reliable, between 15% and 30% should be used with caution, and those over 30% are unreliable.

Figure 29: Median Gross Rent, Hull and Comparison Communities, 2020



HOUSING UNITS PERMITTED

According to the Census Building Permit Survey¹⁸, the figure below shows the number of building permits issued by comparison community across four decades. Hull is shown in grey, and since a substantial permitting of over 1,300 permits in the 1980s, Hull's overall permitting has gone down to 74 between 2010-2018. When compared to their other three communities, Hull as the second largest in the 1980s but then decreased similarly to the comparable compact coastal community of Winthrop. Recently since 2010, Winthrop has issued far more permits than Hull (378 versus 74). When looking at residential building permits by type (and based on best readily available data), between 2000-2018, Hull has issued between 6 and 10 single-family permits per year, and is by far the smallest issuer of residential permits compared to the other three communities with larger double-digit and triple-digit annual residential permit approvals.

¹⁸ The US Census Bureau Building Permits Survey is based on voluntary responses, and if a survey report is not received, missing data on permits for new construction are imputed. Because of this, there oftentimes are discrepancies between the Census permitting information, that of local municipalities' permitting databases and other State or regional permitting information. More information about the survey can be found at this URL: https://www.census.gov/construction/bps/about_the_surveys/

Figure 30 Total Building Permits - Hull & Comparison Communities, 1980-2018

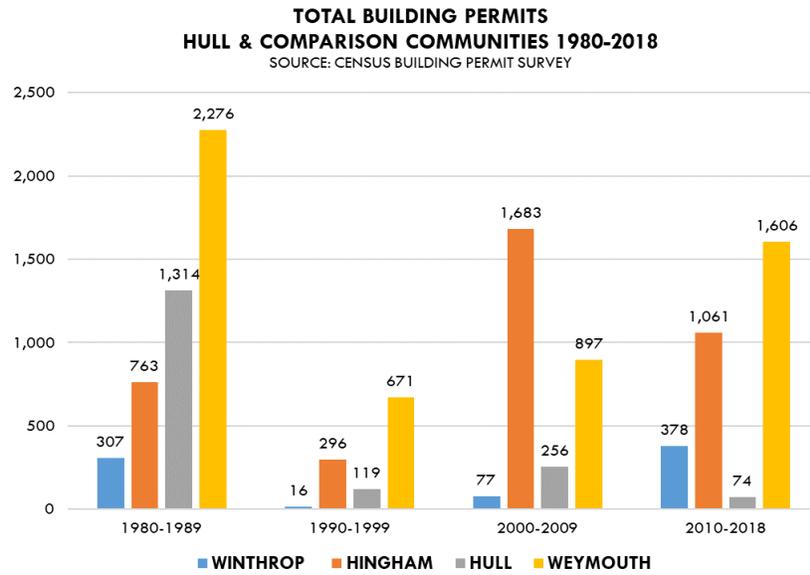
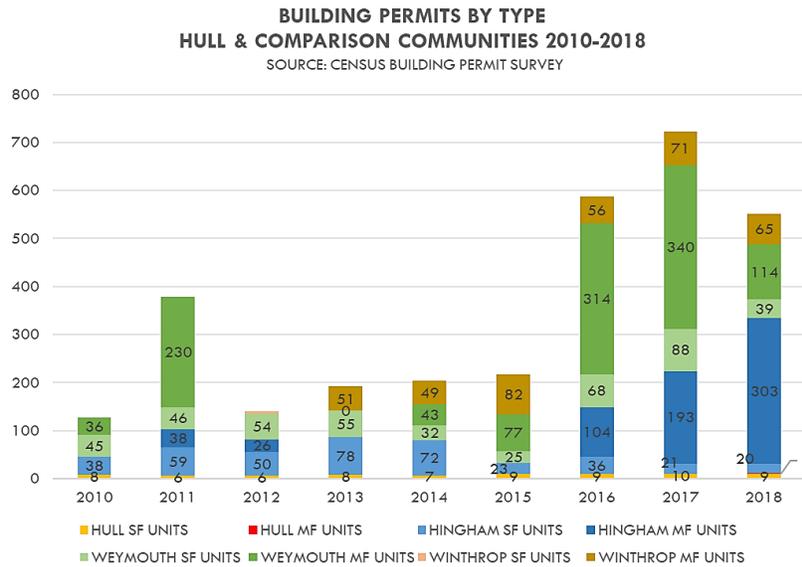


Figure 31 Building Permits by Type - Hull & Comparison Communities, 2010-2018



RECENT AND FUTURE DEVELOPMENT

DEVELOPMENT PIPELINE

The following two tables are a summary of recent and planned residential developments, as well as recent residential approvals. The first table shows residential approvals from the Town of Hull’s Planning Board’s Reports found in Hull’s Annual Town Reports from 2017-2021. The last five years of Annual Town Reports show a total of 58 residential units approved in addition to 23 Approval Not Required single family subdivision lots.

The second table shows recent and planned residential developments from the Town of Hull’s own self-reported data in the MassBuilds.com online database for the 2014-2022 recording period. As of June 2022, the following units have either been built or are planned for. According to this dataset, the Tow has built 11 total townhouse/condo units, cancelled the review or approval of 66 proposed units, and projects/anticipates 8 units for 2027.

RESIDENTIAL APPROVALS — PLANNING BOARD REPORTS — ANNUAL TOWN REPORTS — 2021-2017	
YEAR – ANNUAL TOWN REPORT	NUMBER OF UNITS
2021	5 — Approval Not Required (“ANR”) single family subdivision lots
2020	2 — (“ANR”) single family subdivision lots 3-Family Dwelling — 8/10 Berkley Road
2019	4 — ANR 41 — 163 Nantasket Avenue
2018	6 — ANR 14 — 147-155 Nantasket Avenue
2017	6 — ANR

Source: <https://www.town.hull.ma.us/board-selectmen/pages/annual-town-reports>

Town of Hull Self-Reported Data in MassBuilds Database for Recent & Planned Developments (2014-2022)
to Identify Potential Affordable Residential Units and Market Rate Residential Units to Help the Town Maintain its Chapter 40B Compliance

Residential Development Name	1-Fam Units	Multi-Fam Units	Total Units	Affordable Units	Year Completion	Status	Description	Address
The Estuary Condominiums	0	11	11	0	2014	Completed	Two buildings with 11 townhouse/condominium units situated on Hingham Bay	12-18 Bay Street
Nantasket Beachfront Condominiums	0	66	66	0	2020	Cancelled	Residential	99 Hull Shore Drive
Hull Coast Guard Housing	8	0	8	0	2027	Projected	Eight former Coast Guard houses have been auctioned off to Nantucket Holdings, LLC	1145 Nantasket Avenue

Source: MAPC MassBuilds Database at massbuild.com as of 05.31.2022; Town-reported, crowd-sourced database

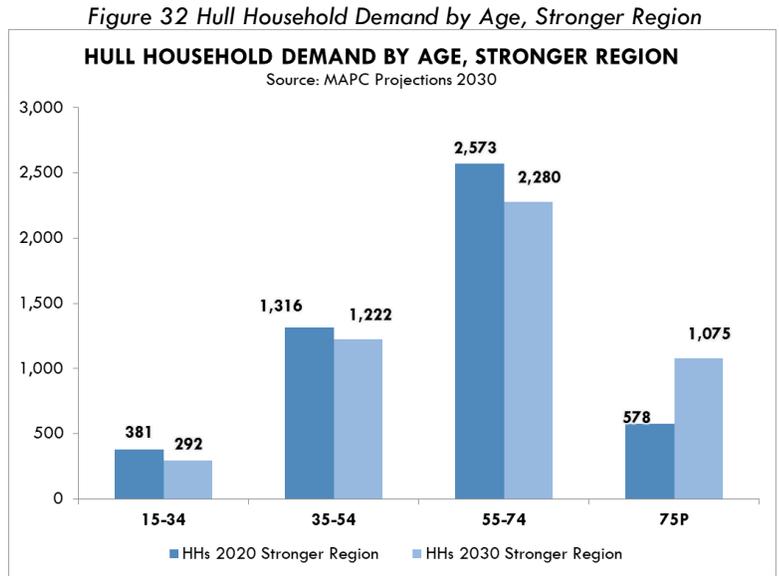
PROJECTED HOUSING DEMAND

As part of the assessment of existing and future conditions of housing in Hull, projected housing demand data was examined. The chart shows how many new housing households might form and need to be accommodated in units in Hull between 2020 and 2030, broken down by age cohort. Increases in demand are the result of new households forming due to declining household sizes, people moving into the community, or increasing preference for certain types of housing. Decreases in demand are the result of people moving out the community, mortality, or decreased preference for a given housing unit type.

The chart shows the projected change in demand by age cohort. Those aged 15-34 in 2030 will demand housing mainly for single-family ownership and multi-family rental units. Those aged 35-54 in 2030 will overwhelmingly demand single-family ownership units and they will be releasing some multifamily rental units back into the housing supply. Those aged 55-74 in 2030 will be primarily demanding multifamily and single family ownership units. Those aged 75 and over in 2030 will be releasing units of all types back into the market, due to mortality, moving out, or change in status from householder to dependent.

In sum, in terms of understanding projected housing demand by four grouped age cohorts (adolescents and young adults; established adults; mature adults, and seniors) **in 2030 there will be demand for the following estimates:**

- a 46% increase in seniors (ages 75 and older) needing to form 497 more households;
- a 30% decrease in young adults and adolescents (ages 15-34);
- a 13% decrease in mature adults (ages 55-74); and
- an 8% decrease in established adults (ages 35-54).



The total number of new households demanded will be about 21 households overall but this does not accurately convey the potential re-shifting or “musical chairs” of different age cohorts down-sizing and/or up-sizing according to the changing needs and preferences for the various cohorts in different life stages. As the Town encourages housing production, it could consider encouraging an appropriate mix of accessory dwellings, single-family, small and large multi-family rental apartments and ownership condo units, in order to allow for options not only in size and tenure but also housing costs and affordability.

The chart above indicates the net changes in housing demand and households, which is critical to understanding housing production demand.

Housing Affordability

HOUSEHOLDS ELIGIBLE FOR HOUSING ASSISTANCE

One measure of affordable housing need is the number of households eligible for housing assistance in a community. Federal and State programs use the Area Median Income (AMI)¹⁹, along with household size, to identify these households. The table below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low (below 30% of AMI), very-low (30-50% of AMI), and low-income (50-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Hull. Typically, households at 80% of AMI and below qualify for housing assistance, though there are some exceptions based on household size and program funding.

Because HUD's regulations are in part based on household size, it is important to understand how Hull's income distribution as a percent of AMI corresponds with this variable. Even though the metropolitan AMI for a family of four people is \$120,800 in FY21, the low-income limit is set below 80% of AMI (\$101,050) because of high housing costs.

Table 3 FY2021 Affordable Housing Income Limits (USD \$), Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA)

FY2019 Income Limit Category	Extremely Low (30%) Income	Very Low (50%) Income	Low (80%) Income
1 Person	\$28,200	\$47,000	\$70,750
2 Person	\$32,200	\$53,700	\$80,850
3 Person	\$36,250	\$60,400	\$90,950
4 Person	\$40,250	\$67,100	\$101,050
5 Person	\$43,500	\$72,500	\$109,150
6 Person	\$46,700	\$77,850	\$117,250
7 Person	\$49,950	\$83,250	\$125,350
8 Person	\$53,150	\$88,600	\$133,400

Source: FY2021 HUD - MassHousing - BOSTON-Cambridge-Quincy, MA-NH - HMFA

The most relevant and current information available to understand housing affordability in a municipality is HUD's Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data allows cross tabulation between household type and income status, as well as housing cost burden which is addressed later in this chapter. Household type is determined by the number of persons occupying a unit, family status, and age:

- 62 years and older, family households (2 or more related persons, with either or both ages 62 or over)²⁰
- 62 years and older, non-family households (1 or 2 persons, non-related, ages 62 or over)
- small family households (2 related persons, neither 62 years of age or over, or 3 or 4 related persons)
- large family households (5 or more related persons)
- all other households (singles, non-related living together, neither 62 years of age or over).

The most recent 2014-2018 CHAS cross-tabulated dataset estimates that are available (for household types, income status and housing cost-burden), unfortunately have unacceptably high margins of error over 30%²¹ at these detailed cross-tabulated levels. Based on MAPC analysis, due to these very high margins of error associated with the dataset, this best available dataset cannot be reliable nor cited meaningfully even with caveats in order for it to be useful.

¹⁹ The US Department of Housing and Urban Development (HUD) calculates the Area Median Income (AMI) for each metropolitan region in the country using the Five-Year ACS estimates starting with the median household income for a family of four as a basis, and then using a formula to adjust for other family sizes. The AMI is calculated for an entire metropolitan region and not for a specific city or community since families are unlikely to limit their housing choices solely to a single city.

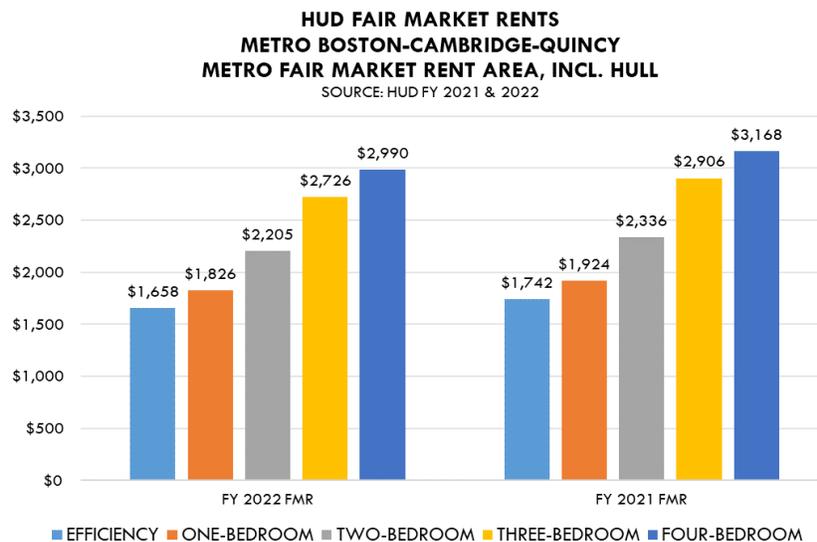
²⁰ The HUD terminology for households 62 years of age and older is "Elderly Family" and "Elderly Non-Family"

²¹ Margins of Error: (a) under 15% = reliable; (b) 15%-30% = caution; and over 30% = unreliable.

FAIR MARKET RENTS

The following graph is based on best available HUD data for FY2021 and FY2022 Fair Market Rents. Fair Market Rents²² are defined as the maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston Metropolitan Statistical Area, which includes Hull. The upward trend reflects the annual adjustment factor intended to account for rental housing demand. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the demand for more rental housing at multiple price points. Hull’s median gross rent, according to the 2020 ACS 5-Year estimates of \$1,530, is lower than the Fair Market Rents. It is worth noting that the ACS median gross rent estimates are the result of monthly sampling and represent the median of rent costs across the spectrum of housing types – and are not necessarily reflective of current market rents. Also, it is worth noting that there has been a 6% increase between FY2021 and FY2022 Fair Market Rents.

Figure 33: FMR Rents by Unit Size, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR, FY2022 & FY2021



CURRENT MGL CHAPTER 40B SUBSIDIZED HOUSING INVENTORY

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of AMI. Units are secured by deed restriction to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD) (see Appendix A).

Housing that meets these requirements, if approved by DHCD, is added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of a community’s housing is included on the SHI or if less than 1.5% of the municipality’s land area is dedicated to affordable housing.

With **83 affordable units** out of 4,964 total 2010 Census units, **Hull’s SHI was 1.67%** as of December 21, 2020²³ (see DHCD excerpt in table below). As of December 2020, the Town of Hull is **below the minimum 10% threshold** that is needed to be exempt from the Chapter 40B comprehensive permit process. The Town may want to consider: (a) the minimum 10% requirement may not address all of the Town’s cost-burdened

²² Fair market rent is a gross rent estimate that includes the base rent, as well as any essential utilities that the tenant would be responsible for paying, such as gas or electric. It does not include non-essential utilities such as telephone, television, or internet. Fair Market Rents are used to determine rental voucher amounts for government assistance housing programs such as Section 8 (Housing Choice Voucher Program).

²³ Source: DHCD Chapter 40B Subsidized Housing Inventory as of December 21, 2020 on website <https://www.mass.gov/doc/subsidized-housing-inventory/download>

households; and (b) the Town’s current 1.67% percent could change as the Town continues to grow in the future, as will be determined with the full enumeration release 2020 Census data in summer 2022, which will affect the denominator for making the new calculation.

Subsidized Housing Inventory (SHI)

According to DHCD, Hull’s **SHI rate is 1.7%**, as of December 21, 2020 ²⁴ (**83 total units**). Hull is home to **4 properties** that include a total of 68 units that are affordable in perpetuity. Of these, all of them are rental units. In terms of SHI units that are not protected in perpetuity and can expire, there is 1 property totaling 15 rental units. **The 15 units at 24 Park Avenue SRO (Single Room Occupancy) expire in 2027.** These were not built with a Chapter 40B Comprehensive Permit, and were subsidized by DHCD. The expiration of the affordability of this property in 2027 was mentioned during advisory group meetings and is being highlighted in the report in order to advise the Town to endeavor to preserve these affordable units. Lastly, there are an undisclosed amount of rental Department of Developmental Services (DDS) units in group homes that appear on the Town’s SHI, and are classified as “not applicable” with regards to potential expiration of their affordability.

Table 4 Summary of SHI Units by Tenure and Protections

Summary Table of Town of Hull SHI Units by Housing Tenure & Affordability Protections				
Protection	Ownership units	Rental units	Other / DDS Group Homes	Totals
Perpetuity	0	68	n/a	68
Affordability Expiration	0	15	0	15
Not Applicable	—	0 / undisclosed amount DDS Groups Homes	0 / undisclosed amount DDS Groups Homes	0
Totals	0	83	0	83

Source: DHCD Chapter 40B Subsidized Housing Inventory as of December 21, 2020 on website <https://www.mass.gov/doc/subsidized-housing-inventory/download>

Because the SHI is determined using the total number of housing units from the most recent decennial Census (the denominator), the number of SHI units (the numerator) must increase as the number of market rate units increases in order to preserve — nevermind exceed — the current proportion. Of course, if affordable units are lost, then the SHI drops.

Further, because M.G.L. Chapter 40B allows 100% of units in rental projects developed by a comprehensive permit, where at least 20-25% of units are deed-restricted for households earning at or below 80% of AMI, to count towards the SHI (including the 75% that are market rate), the actual number of affordable units in a given community is lower than the inventory indicates.

²⁴ Source: DHCD Chapter 40B Subsidized Housing Inventory as of December 21, 2020 on website <https://www.mass.gov/doc/subsidized-housing-inventory/download>

Table 5 Excerpt from DHCD January 12, 2021 SHI Inventory for Town of Hull

Community	2010 Census Year Round Housing Units	Total Development Units	SHI Units	%
Hull	4,964	83	83	1.67%

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1462	Nantascot Apartments	Central St., C & D Sts.	Rental	28	Perp	No	DHCD
1463	McTighe Manor	Atlantic House Court	Rental	40	Perp	No	DHCD
1468	Park Avenue SRO	24 Park Avenue	Rental	15	2027	No	DHCD
4323	DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
Hull Totals				83	Census 2010 Year Round Housing Units	4,964	
					Percent Subsidized	1.67%	

83 SHI UNITS

1.67%

1/12/2021
 This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.
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Source: January 2021 Subsidized Housing Inventory (SHI) furnished directly by DHCD to MAPC's Housing Department

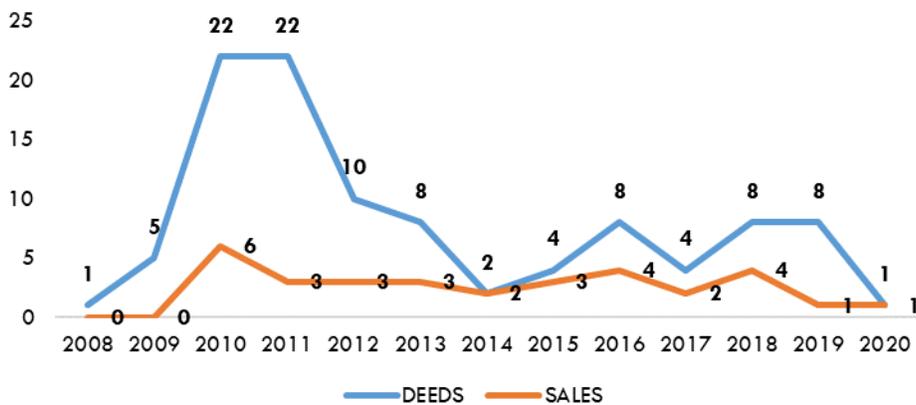
FORECLOSURE

Based on best available data, foreclosures in Hull peaked at 22 in 2010-2011 (in the aftermath of the Great Recession) and declined notably between 2011-2014. Since 2014, foreclosures have increased to 8 and then declined during two periods between 2014-2017 and 2017-2020. It is important to track this information because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options.

Figure 34 Hull Foreclosure Deeds & Sales Activity, 2008-2020

HULL FORECLOSURE DEEDS & SALES ACTIVITY - 2008-2020

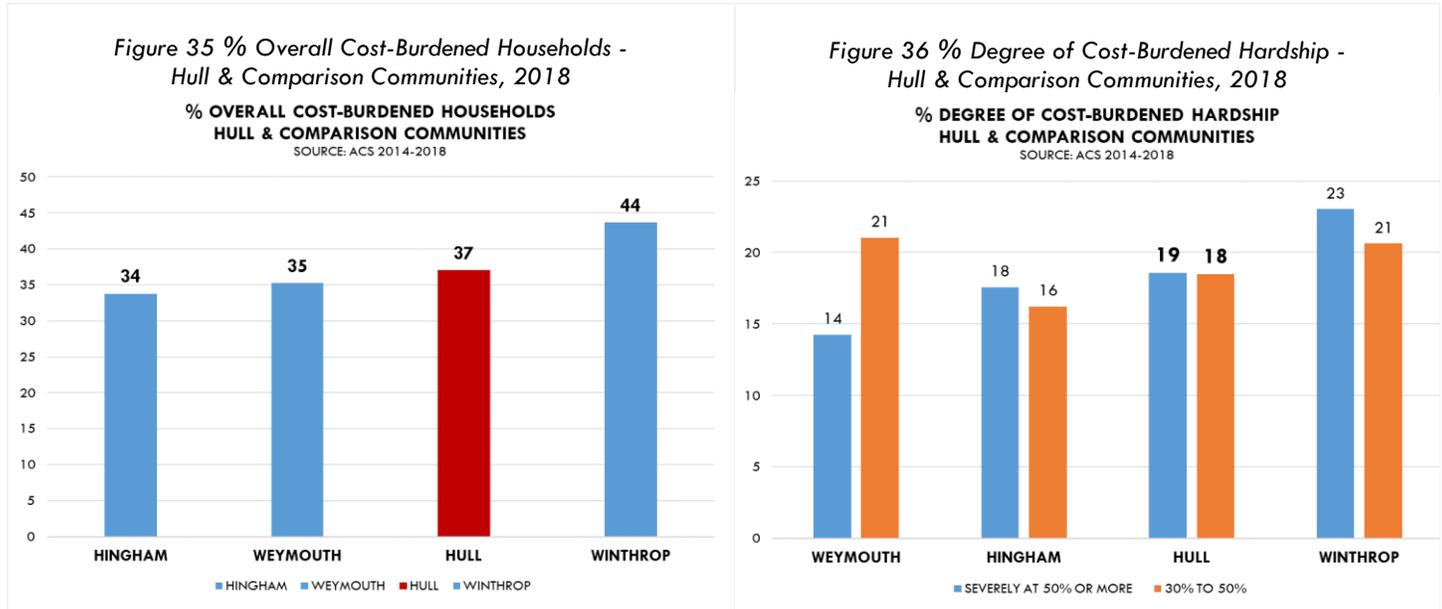
SOURCE: MA DIVISION OF BANKS



HOUSING COST BURDEN

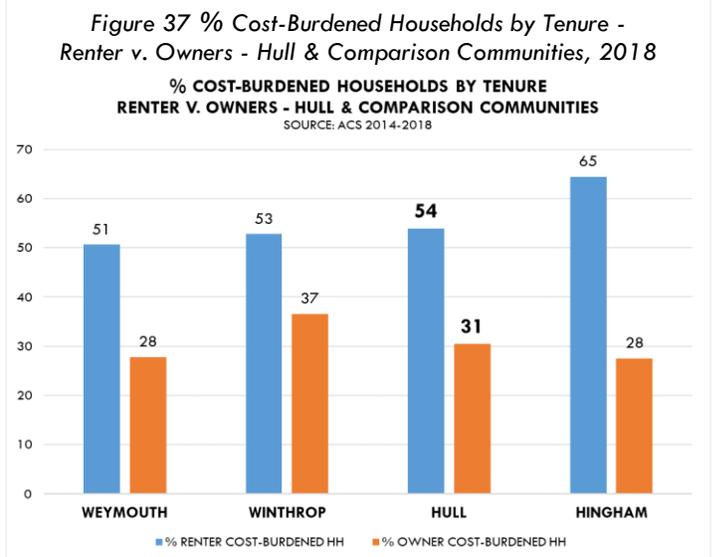
Another method to determine whether housing is affordable to a community's population is to evaluate households' ability to pay their mortgage or rent based on their reported gross household income. Households that spend more than 30% of their gross income on housing are considered to be housing cost-burdened, and those that spend more than 50% are considered to be severely cost-burdened.

HUD considers a rate of 30% or higher cost-burdened households and 15% severely cost-burdened households to pose a significant issue for a community. Hull has the second highest rate of cost burden among its comparison communities, with an estimated 37% of all households experiencing overall cost-burden.



When looking at the degree of cost-burdened hardship, of Hull's 37% of such households, 19% are severely cost burdened. This exceeds HUD's rule of thumb threshold of 15% or higher, and according to HUD's criteria could raise a level of concern and pose a significant issue for a community's well-being. The comparison communities are also experiencing comparable levels of cost-burdened households with hardships, and this is in keeping with regional and state trends.

When looking at cost-burdened households by tenure, 54% of Hull's renter-occupied households are cost-burdened, and 31% of its owner-occupied ones are as well.



As explained in the initial Data Sources section of the report, the best available and HPP industry-standard CHAS 2011-2015 dataset for detailed cost-burdened households has very high margins of error associated with it. Any detailed information regarding the percentage of cost-burdened renter and owner households as well as types of households (family, non-family, senior, etc.) have margins of error in excess of 30%. For the purposes of documenting that this HPP industry-standard dataset was considered, it is advisable to keep this explanatory section of the report.

MIDDLE-INCOME HOUSING PROBLEMS

CHAS data also indicates the extent to which middle-income households (those earning 80-120% of AMI) suffer from housing problems. A household is said to have a housing problem if it has one or more of the following problems:

1. housing unit lacks complete kitchen facilities,
2. housing unit lacks complete plumbing facilities,
3. household is overcrowded (more than one person per room), and/or
4. household is cost-burdened.

Once again, the best available CHAS 2011-2015 data set²⁵ for middle-income households had very high margins of error associated with it, and cannot be reliable nor cited meaningfully even with caveats in order to be useful.

²⁵ Best readily available CHAS (Comprehensive Housing Affordability Strategy) based on ACS 2011-2015 from the MAPC DataBrowser with the latest US HUD CHAS update.

DEVELOPMENT CONSTRAINTS

In Hull, residential development is influenced by various factors pertaining to the natural and built environments; regulatory and municipal barriers; capacity limitations; and the broader planning context. Based on community input, Town staff and stakeholders identified the following potential barriers to housing development and affordability:

- Natural & Built Environment
 - Limited amount of land available for development
 - Car-dependent Town with lack of alternate transit modes
 - Floodplain, sea level rise, and storm surge impacts on ground floors and HVAC systems
- Regulatory & Municipal Barriers
 - Restrictive dimensional regulations and challenging parking ratios
 - Limitation of multi-family development through special permitting
- Capacity Limitations
 - Limited financial resources for affordable housing creation
 - Limited Town Planning capacity
- Broader Planning Context
 - Community desire to maintain Town character and preserve open space

Building on these concerns, this section provides an overview of Hull's land use development patterns, environmental constraints, and municipal infrastructure limitations that may impact the creation of affordable housing.

Natural & Physical Constraints

WATERSHED AREAS, WETLANDS AND FLOOD HAZARDS

Approximately, 1,362 acres of land fall within the 100-year floodplain²⁶, while zero acres fall within the 500-year floodplain²⁷. The following two maps show the extent of natural features as well as environmental constraints, flooding, hazard areas, and protected water sources.

PROTECTED OPEN SPACE & HABITATS

Permanent open space protected in perpetuity covers 306 acres (16% of the total area). According to the State's BioMap2 Project, Hull includes small habitat areas for a moth found in salt marshes and habitat for Barn Owl on Peddocks Island. Hull has three main biodiverse areas identified by the State's BioMap2 Project²⁸ totaling 89 acres (49 acres of which are protected) and two main Critical Natural Landscape areas (196 acres; 46 of which are protected), which partially overlap with some BioMap2 Core Habitat areas. Hull comprises habitats for four State-listed plant or animal species of conservation concern including: 1 bird species, 1 insect species, and 1 plant species.

MUNICIPAL INFRASTRUCTURE

WATER & SEWER

The Town of Hull potable water needs is served through the Aquarion Water Company (which also serves Hingham and North Cohasset). It provides water for about 41,082 residents living in the area of Hingham, Massachusetts. The water company currently obtains its supply from a combination of sources including: (a) surface water from Accord Brook and Accord Pond; and (c) groundwater pumped from 11 active supply wells within the Weir Watershed.

²⁶ A 100-year flood is a flood event that has a 1.0% probability of occurring in any given year.

²⁷ A 500-year flood is a flood event that has a 0.2% chance of occurring in any given year.

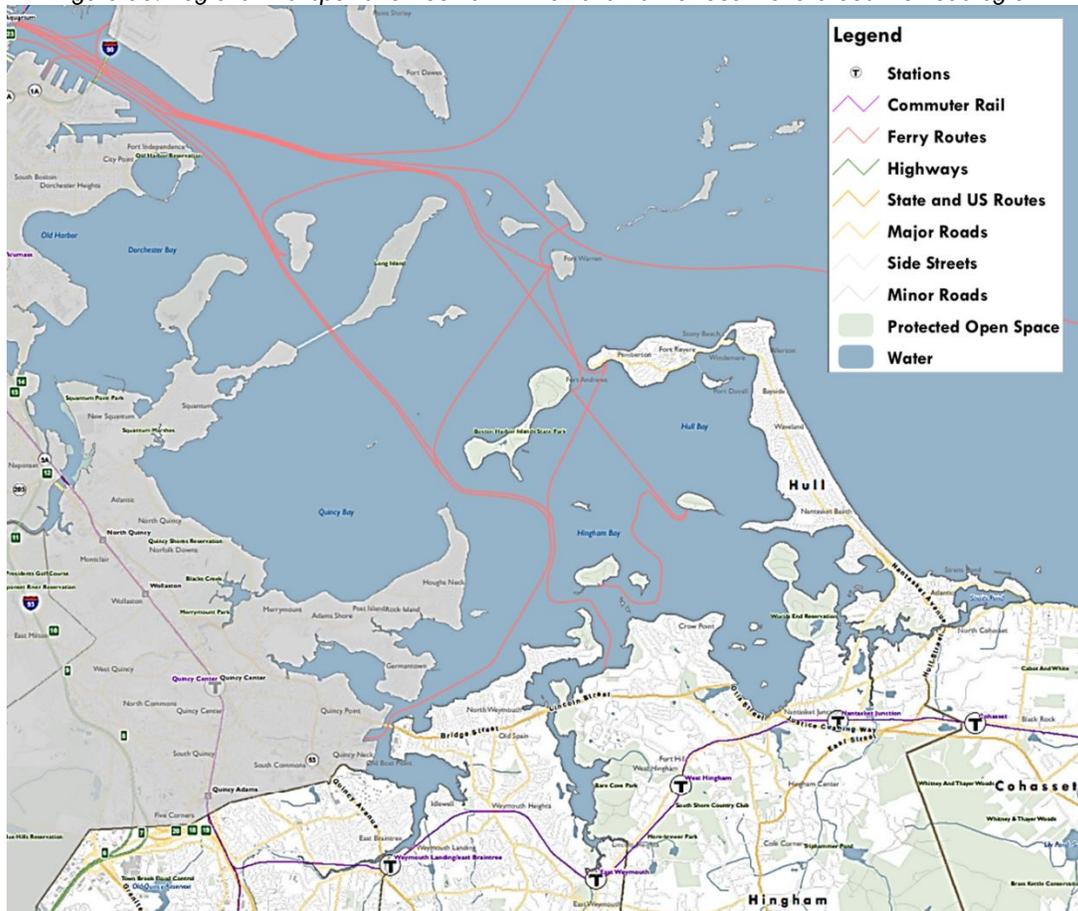
²⁸ Source: http://maps.massgis.state.ma.us/dfg/biomap/pdf/town_core/Hull.pdf

Ninety-nine percent of homes and businesses in Hull are connected to the Town’s sanitary sewer system. The Town of Hull’s Permanent Sewer Commission consists of a board with five commissioners who oversee policy and major sewer upgrade projects. In 2021, the average flow to the treatment plant was approximately 1.48 million gallons per day (mgd) which is down slightly from 1.66 mgd in 2019. The wastewater treatment facility was designed to treat an average of 3.07 mgd. The Sewer Department’s 2021 Annual Report²⁹ outlines a variety of maintenance, planning and design, and construction projects — including coastal resiliency measures, pump station replacements, and plant upgrades — to continue to serve the needs of the Town.

ROADS & TRANSPORTATION

Hull is a peninsular community located approximately 20 miles by land southeast of Boston (but only 5 miles by water), in greater Boston’s South Shore subregion. Hull does not have any freeways, and its main arterials are Massachusetts Route 228, which connects Hull to Route 3A in the Town of Hingham to the south, where it connects to the rest of Massachusetts. With 53.6 miles of roadways, Hull faces a variety of transportation challenges, including mass transit service frequency, limited circulation/connectivity network as a peninsula, and parking. While the Town does not have commuter rail or rapid transit, it does have fixed- route bus service within its town limits, as well as water ferry service and two nearby commuter rail stations in Hingham and Cohasset.

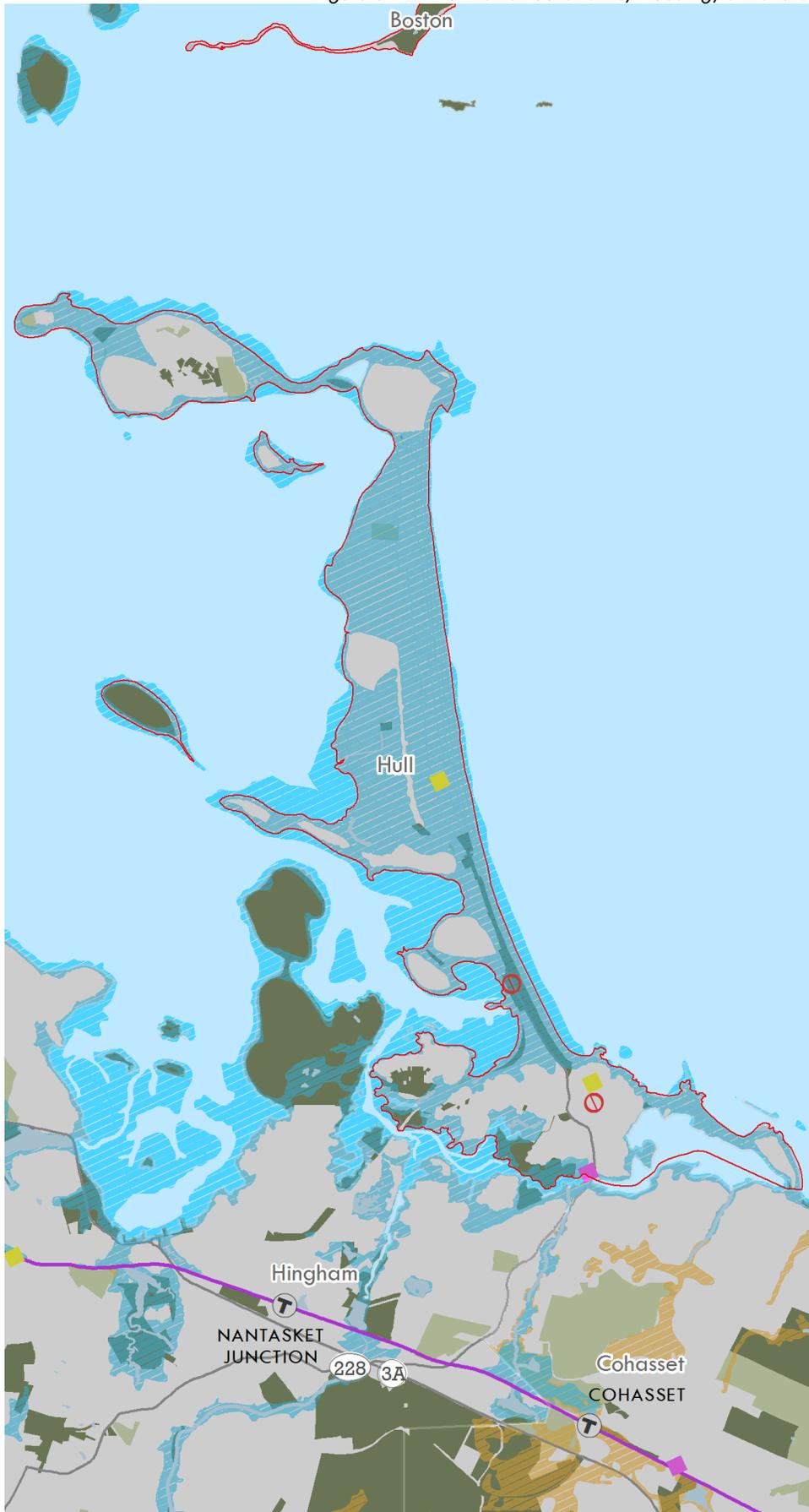
Figure 38: Regional Transportation Context in Hull and Part of South Shore Coalition Subregion



²⁹ Source: https://www.town.hull.ma.us/sites/g/files/vyhlf3286/f/uploads/2021_town_report_-_sewer.pdf

Figure 39 Environmental Constraints, Flooding, & Hazard Areas

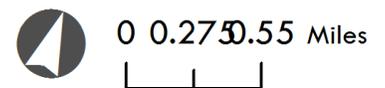
HULL FLOODING AND HAZARD AREAS



- Hull Boundary
- Perennial
- Open
- 1% Annual Chance of Flooding
- 0.2% Annual Chance of Flooding
- Administrative**
- State
- Non-numbered
- Permanently Protected Open Space
- Other Open
- Activity and Use Limitation Sites
- Chapter 21E**
- Tier
- Tier II

The information on this map is for planning purposes only.

Data Sources: MAPC, MassGIS, MassDEP, USGS, FEMA, MassDOT
Date: June 2022



Document Path: K:\SG Land Use\Planning Projects by Municipality\Hull\Hull HPP 2021\ArcGIS and Google Earth Mapping cjm\Hull_Flooding_Hazards_Report1.mxd

Figure 40 Protected Water Sources



HULL PROTECTED WATER SOURCES

Surface Water Protection Areas

- Hull Boundary
- Zone A
- Zone B
- Zone C

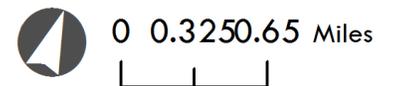
- Hull Boundary
- DEP Approved Zone
- Perennial
- Open

Administrative

- State Route
- Non-numbered route
- Permanently Protected Open Space
- Other Open Space

The information on this map is for planning purposes only.

Data Sources: MAPC, MassGIS, MassDEP, USGS, MassDOT
Date: June 2022



Document Path: K:\SG Land Use\Planning Projects by Municipality\Hull\Hull HPP 2021\ArcGIS and Google Earth Mapping cjm\Hull_Water_Resources_Protected_Rep

SCHOOLS



Enrollment in the Hull Public School District has steadily declined from 1,255 students in 2005-2006 to 854 students in the 2019-2020 school year. The average annual decline has been 3%, and the total decline has been 32% over those 15 school years. It is not anticipated that there will be any capacity issues in the near term.

For more information, please refer to “The Waning Influence of Housing Production on Public School Enrollment”, which is an October 2017 research brief by MAPC at the following URL: <https://www.mapc.org/enrollment/>. It is an analysis of 243 public school districts from 2010 to 2016, and also included an examination of four background studies over the last 15 years. The following are noteworthy excerpts:

“The permits don’t produce the pupils.”

“We found no relationship between housing production rates and enrollment growth rates for the 234 districts we studied.”

“Urban districts are growing while suburbs are contracting.”

Regulatory Constraints

Municipal governmental zoning regulations are a limiting factor on how much land is set aside to potentially allow for residential development, as well as the type of residential units and how many can be accommodated per lot. Zoning regulations impact the potential supply of residential development in the private market. Communities’ zoning regulations are used by potential investors and banks to evaluate potential development proposals in Highest and Best Use analyses (as one of four criteria [the legally permissible criterion]). Housing production does not need to solely rely on housing construction on vacant land. It can also involve a multi-pronged approach to allow more flexibility and ease with accommodating more units through potential Town rezoning. Flexible and more permissive zoning together with development and design review criteria can allow targeted upzoned areas for infill redevelopment opportunities on underutilized opportunity sites to address the housing needs of its residents.

RESIDENTIAL ZONING

Zoning Bylaws regulate the type and location of development within a community. **For the purposes of a HPP, zoning can be considered a constraint if the bylaw significantly limits expanding the housing supply to meet demand.** Hull’s current Zoning By-Law was adopted during the May 2, 2011 Annual Town Meeting, had been amended through a 2018 Special Town Meeting³⁰, and most recently at a May 8, 2021 Annual Town Meeting³¹.

The table below shows a brief summary of Hull’s zoning districts (and an overlay district) along with the acreage and proportion of total land area for each, and the Zoning Map³² shows where each zoning district is located. The Town of Hull is divided into 13 zoning districts shown in the summary table below. These include several single- and multi-family residential districts, a mixed use district, and a business district.

Figure 41 Brief Summary of Hull Aggregated Zoning Districts - GIS Acres - for Context of Regulated Supply of Land

HULL ZONING	GIS ACRES	%
MULTI-FAMILY — A, & B	62.5	3.6%
TOWNHOUSE	14.5	0.8%
SINGLE-FAMILY — A, B, & C	794.2	45.5%
NBOD	86.1	4.9%
WATERFRONT-DISTRICT	9.9	0.6%
BUSINESS	36.8	2.1%
COMMERCIAL-REC — A, B, & C	69.3	4.0%
PUBLIC-OPEN-SPACE	446.4	25.6%
WATER	169.1	9.7%
CONSERVATION	57.3	3.3%
TOTAL	1,746.1	100.0%

Sources: MassGIS, Hull GIS, MAPC

RESIDENTIAL DISTRICTS — SINGLE FAMILY (SF-A, SF-B, SF-C), TOWNHOUSE, MULTIFAMILY (MF-A, MF-B), AND MIXED-USE (MU)

³⁰ Source: https://www.town.hull.ma.us/sites/g/files/vyhlif3286/f/uploads/zbl_2018_stm_0.pdf

³¹ Source: <https://ecode360.com/34033211>

³² Source: Town of Hull’s static PDF map on Town website at <https://www.town.hull.ma.us/planning-board/pages/town-hull-zoning-maps>; and Town GIS data furnished for Zoning Map in HPP report.

Hull's residential neighborhoods are compact communities with more than two-fifths (42.7%) of the existing land being used for residential land uses, of which most are single family homes (32%). Two- and three-family homes and multi-family properties of four or more units make up a small fraction of the residential landscape. Approximately 2.7% of Hull (51.8 acres) is considered vacant residential land with only a small portion (1.3%) assessed as potentially developable by the Assessing Department. As with comparable compact coastal communities such as Winthrop, community development opportunities such as housing can occur not only on vacant land but also on maximizing limited land to identify opportunities on underutilized parcels for vertical, infill compact redevelopments. This will require flexible approaches to the development review process together with less restrictive zoning regulations and strategic and creative transportation solutions and requirements. Less than 1% of land in Hull is mixed use, such as a combination of residential and commercial uses in one building.

Figure 42: Existing Residential Land Use Context

Property Type	Square Feet	Acres	% Total
Residential	36,498,848.4	837.90	42.7%
Single Family	27,399,183.9	629.00	32.0%
Two/Three Family	1,202,547.6	27.61	1.4%
Multifamily	2,767,799.0	63.54	3.2%
Other Residential	2,871,050.2	65.91	3.4%
Vacant - Developable	1,073,776.1	24.65	1.3%
Vacant - Undevelopable	1,184,491.6	27.19	1.4%
Mixed Use	350,828.3	8.05	0.4%
Other			
Total	85,574,289.5	1,964.52	100.0%

Source: Massachusetts Land Parcel Database FY 2019 via Hull/MAPC OSRP 2021

Approximately 49.9% of the total zoned land is devoted to six primarily residential zoning districts: Single Family (A, B, C) totaling 45.5%, Multifamily (A & B) totaling 3.6%, and Townhouse totaling 0.8% of the zoned land.

Figure 43: Residential Zoning Districts

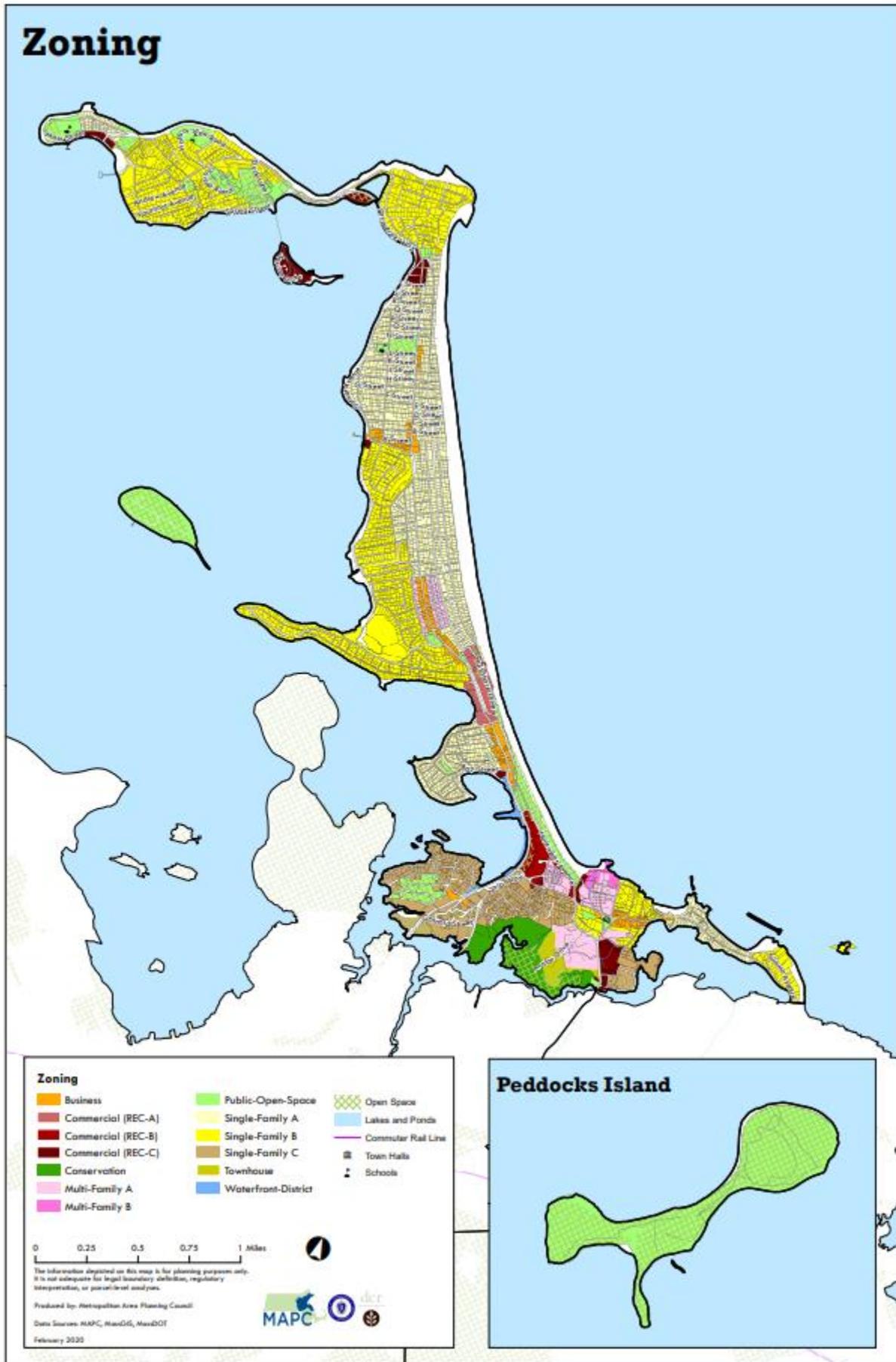
District Name	Description	Max. Height	Min. Lot Size (sf)
Single-Family A (SF-A)	Single-family dwellings	35 ft	6,500
Single-Family B (SF-B)	Single-family dwellings	35 ft	12,000
Single-Family C (SF-C)	Single-family dwellings	35 ft	20,000
Townhouse	Single- and multifamily dwellings	40 ft	130,680
Multi-Family A (MF-A)	Single- and multifamily dwellings	40 ft	12,000
Multi-Family B (MF-B)	Single- and multifamily dwellings	50 ft	12,000
Mixed Use (MU)	Mixed Use Residential District	40 feet	217,800

The residential minimum lot sizes vary with three different lot sizes for single family A, B and C districts between 6,500 minimum square foot lots to a minimum of 20,000 square feet. Both multifamily districts have a minimum lot size requirement of 12,000 square feet, while the townhouse and mixed-use districts are at 130,680 and 217,800 square feet, respectively.

The maximum height allowed in the single family districts is 35 feet, 40 foot maximum for townhouses and mixed-use districts, and MF-A and MF-B are at 40 and 50 feet.

Presently, Hull only allows for multifamily dwellings in four districts that account for 4.4% of the Town's zoned land, which limits the supply of land available to potentially generate housing options.

Figure 44: Zoning Map



Other Constraints

REVIEW OF POTENTIAL SITES FOR FURTHER EXPLORATION

FOR RESIDENTIAL DEVELOPMENT POTENTIAL & HOUSING OPTIONS INCLUDING TOWN-OWNED LAND, UNDERUTILIZED PROPERTIES, & POSSIBLE OPPORTUNITY SITES

Over the course of three brainstorming sessions, two online group exercises, and two public forum discussions, the Hull HPP Advisory Group explored, considered and discussed a variety of different sites or sub-areas in Town for their potential for accommodating housing redevelopment opportunities and options (subject to more detailed future studies and Town decisions and actions). This included considering Town-owned land³³ that may be underutilized or potentially suitable for land swaps to move existing facilities around, allow for facilities to be updated, and/or potentially issue public Requests for Expressions of Interest (REOI) or Requests for Proposals (RFPs) to enter into partnerships with developers to strategically leverage public land and design and shape a residential proposal. It also included considering suitable areas in Town that could undergo future zoning amendments to allow and incentivize voluntary residential redevelopment proposals.

Ultimately, the Hull HPP Advisory Group landed on: (a) three sites; (b) two zoning districts, (c) a generally identified neighborhood sub-area; and (d) the Town's overall non-contiguous inventory/portfolio of municipally-owned land³⁴ as being suitable areas for exploring and eventually accommodating future residential housing options as part of the spirit of the Hull HPP purpose and the letter of the law of the State's DHCD requirement. These are identified areas are highlighted in the maps below.

As mentioned in the Regulatory Constraints section of the HPP, zoning regulations are a limiting factor on how much land allows for residential development as well as the type of residential units and how many can be accommodated per lot. Housing production does not need to solely rely on housing production of vacant land and can also involve a multi-pronged approach to allow more flexibility and ease with accommodating more units through potential Town rezoning to address the housing needs of its residents.

All of the sites, and generalized areas that were discussed were intended to inform Town HPP committee discussions in order to: (a) identify potential sites for both smaller market-rate-affordable (by virtue of size) and income-restricted homes; (b) leverage potential Town-owned parcels; and/or (c) highly encourage incentive-based and voluntary redevelopment of privately owned property through Town action in the form of targeted and purposeful zoning by-law amendments.

³³ Based on HPP advisory group discussions, it was decided to make a collective group reference to all municipally-owned Town land without calling out any specific or particular properties as having the potential for future more detailed and specific exploration of suitability for potential residential and multifamily residential opportunities.

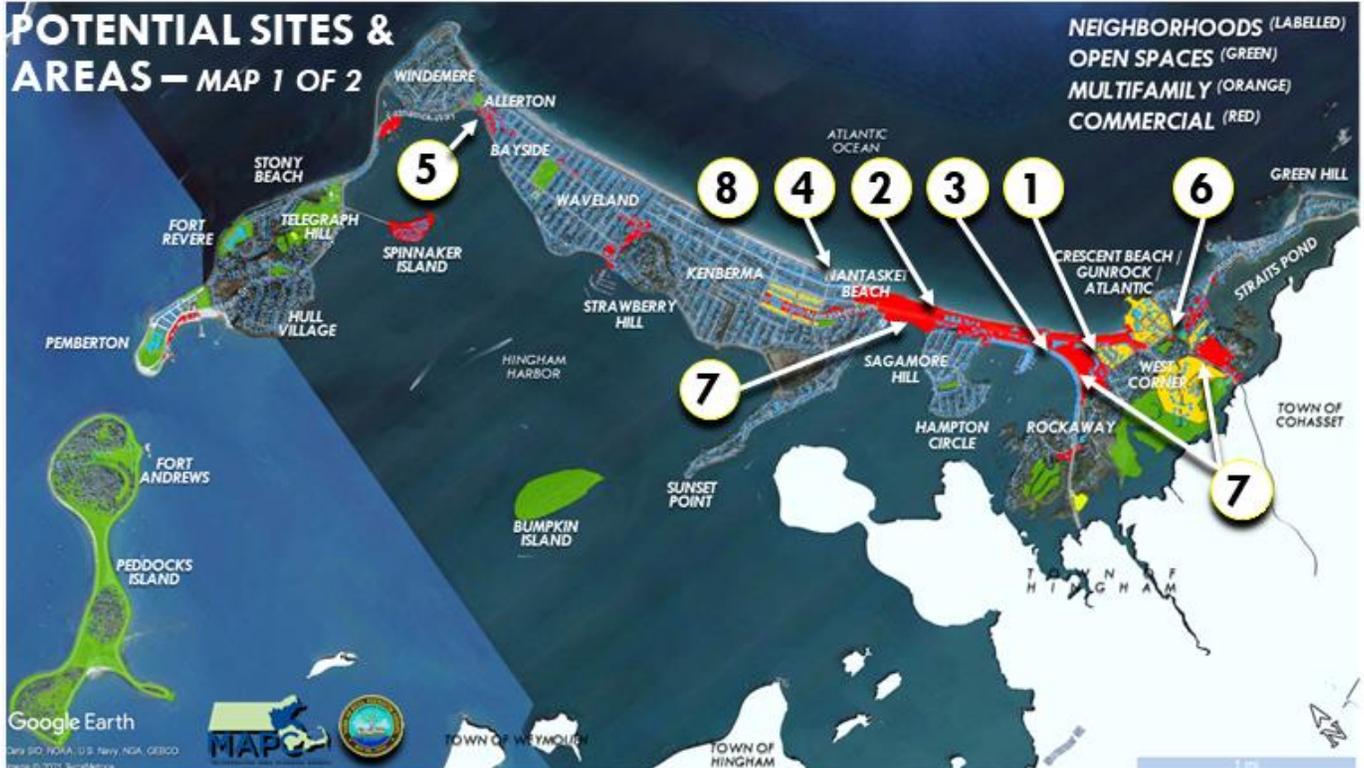
³⁴ Based on HPP advisory group discussions, it was decided to make a collective group reference to all municipally-owned Town land without calling out any specific or particular properties as having the potential for future more detailed and specific exploration of suitability for potential residential and multifamily residential opportunities.

HULL HPP 2026 MAP OF SITES & AREAS FOR POST-PLAN EXPLORATION & IMPLEMENTATION

Figure 45 Map 1 of 2 of Sites & Areas for Post-Plan Exploration & Implementation

HULL HPP 2022-2026 MAPS 1 & 2 — OF SITES & AREAS — FOR POST-PLAN-ADOPTION EXPLORATION & IMPLEMENTATION

- The following sites and areas were explored over the course of three Advisory Group brainstorming sessions, two online group exercises, and two public forum discussions;
- For their potential for accommodating housing redevelopment opportunities and options (subject to more detailed future studies and Town decisions and actions).
- This included considering Town-owned land that may be underutilized or potentially suitable for land swaps to move existing facilities around, allow for facilities to be updated, and/or potential partnerships with developers to strategically leverage public land.
- It also included considering suitable areas in Town that could undergo future zoning amendments to allow and incentivize voluntary residential redevelopment proposals.
- And were all discussed: (a) in the spirit of addressing the needs of residents; and (b) complying with the letter of the State's DHCD minimum 10% Subsidized Housing Inventory (SHI) requirement (including determining multifamily options on local terms).



IN ADDITION TO THE FOLLOWING MAP OF TOWN-OWNED LAND, THIS MAP 1 OF 2 SHOWS OTHER PROPERTIES CONSIDERED FOR FUTURE EXPLORATION & POTENTIAL FUTURE VOLUNTARY REDEVELOPMENT.

1. **HULL AQUARIUM (FKA)** – 120 Nantasket Ave – 14,365-sf bldg. – 0.5 Acre Parcel
 2. **NBOD ZONING DISTRICT “OCEANFRONT INCLUSIONARY”** – Nantasket Avenue / Front Beach Corridor – Potential idea for zoning amendments for inclusionary / density bonus incentives with ground floor climate resiliency measure
 3. **PARAGON MINI-GOLF, &/OR AMUSEMENT CENTER** – 187-193 Nantasket Ave – Prior developer proposals and/or multifamily interest expressed? #193-197 = 0.75 Acres; and #189 = 0.62 Acres
 4. **HULL REDEVELOPMENT AUTHORITY** – 2-14 Samoset Avenue = #14 = 1.42 Acres; and #2 = 0.76 Acres
 5. **X & Y STREET LOT – 10 Y STREET** – near 800 block of Nantasket Ave – 3 Parcels = 0.33 Acres + 0.11 Acres + 0.11 Acres = Total 0.55 Acres
 6. **MCTIGHE MANOR – ATLANTIC HOUSE COURT – “ADDITIONAL LAND”**
 7. **COMMERCIAL RECREATION ZONING DISTRICTS**
 8. **KENBERMA AREA** – No specific site identified but a general emphasis on exploring zoning flexibility including reduced parking ratios, design/development criteria, and leveraging transit for redevelopment feasibility/accommodation.
- **TOWN-OWNED MUNICIPAL PROPERTIES** – other/vacant/underutilized/land-swapping/facility-upgrading (shown on Hull HPP 2026 Sites Map 2 of 2)



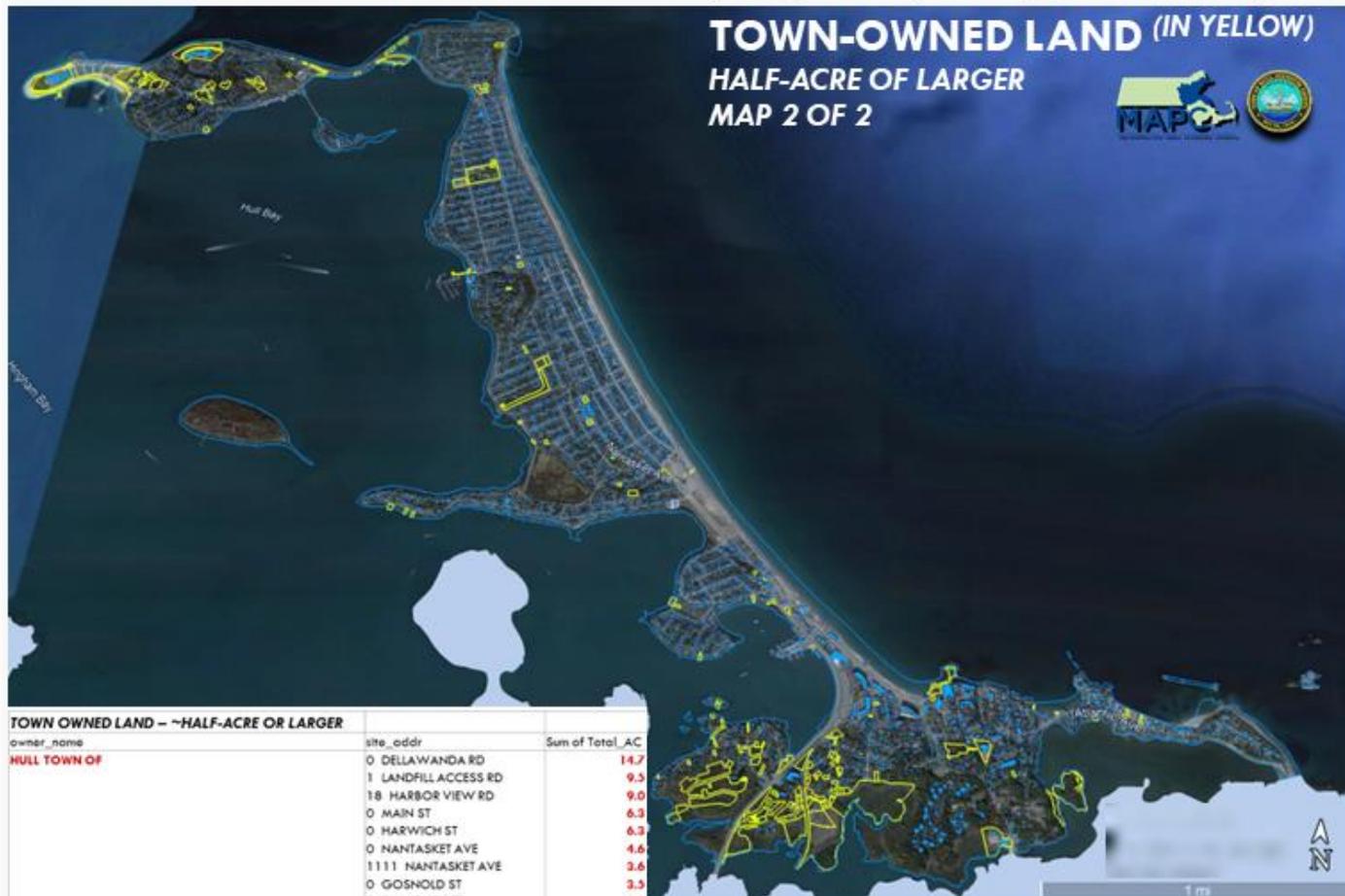
Figure 46 Map 1 of 2 of Sites & Areas for Post-Plan Exploration & Implementation

HULL HPP 2022-2026 MAPS 1 & 2 — OF SITES & AREAS — FOR POST-PLAN-ADOPTION EXPLORATION & IMPLEMENTATION

- The following sites and areas were explored over the course of three Advisory Group brainstorming sessions, two online group exercises, and two public forum discussions;
- For their potential for accommodating housing redevelopment opportunities and options (subject to more detailed future studies and Town decisions and actions).
- This included considering Town-owned land that may be

underutilized or potentially suitable for land swaps to move existing facilities around, allow for facilities to be updated, and/or potential partnerships with developers to strategically leverage public land.

- It also included considering suitable areas in Town that could undergo future zoning amendments to allow and incentivize voluntary residential redevelopment proposals.
- And were all discussed: (a) in the spirit of addressing the needs of residents; and (b) complying with the letter of the State's DHCD minimum 10% Subsidized Housing Inventory (SHI) requirement (including determining multifamily options on local terms).



TOWN OWNED LAND -- ~HALF-ACRE OR LARGER		
owner_name	site_addr	Sum of Total_AC
HULL TOWN OF	0 DELLAWANDA RD	14.7
	1 LANDFILL ACCESS RD	9.5
	18 HARBOR VIEW RD	9.0
	0 MAIN ST	6.3
	0 HARWICH ST	6.3
	0 NANTASKET AVE	4.6
	1111 NANTASKET AVE	3.6
	0 GOSNOLD ST	3.3
	0 FALMOUTH ST	3.3
	0 HULL SANITARY LANDFILL	3.1
	0 FARINA ROAD	2.9
	333 GEO WASH BLVD	2.7
	0 DRAPER AVE	2.4
	0 LONG BEACH AVE	1.6
	0 ATLANTIC AVE	1.6
	0 HULL RD	1.0
	0 QUANSET ST	1.0
	0 MASHPEE ST	0.9
	0 TOURAINE AVE	0.9
	0 ROCKAWAY AVE	0.7
	0 WYOLA RD	0.7
	0 IPSWICH ST	0.7
	0 ALSADA RD	0.6
	0 NORTH TRURO ST	0.6
	9 MAIN ST	0.6
	0 SOUTH MAIN ST	0.5
	111 ROCKAWAY AVE	0.5
	0 ROWLEY ST	0.5
HULL TOWN OF Total		91.9
HULL TOWN OF - CEMETERY	0 DUCK LANE	0.5
HULL TOWN OF - SCHOOL DEPT L ST PLAYGROUND	765 NANTASKET AVE	6.2
HULL TOWN OF-CEMETERY	0 DUCK LANE	0.4
HULL TOWN OF-LAGOON	0 ROCKAWAY AVE EXT	0.8
HULL TOWN OF-PUMPING STATION	0 VALLEY BEACH AVE	0.1
Grand Total		99.9

AFFORDABLE HOUSING GOALS AND STRATEGIES

The HPP data and analysis indicate that there is demand for allowing and creating a greater variety of housing types of varied sizes to address changing preferences for an aging population, and the need for affordability options to address households of different age cohorts and income levels. Town of Hull HPP planning participants provided their input and anecdotal confirmation on the need and potential locations for siting housing options in specific parts of Town.

The advisory group and public forum discussions covered a wide range of topics, issues, concerns, and ideas. The following is a bulleted summary list that highlights some of the main ones.

- ❑ Consider using Community Preservation Act (CPA) funding for housing assistance.
- ❑ Consider rezoning in suitable areas (such as Ch. 40R zoning which was referred to as important) to allow and encourage redevelopment to accommodate more residential options.
- ❑ Consider Inclusionary Zoning to require a minimum percentage of affordable units interspersed among market-rate units.
- ❑ Pursue land disposition Requests for Proposals (RFPs) that can potentially result in Land Disposition Agreements (LDAs) to proactively leverage town-owned land to create opportunities and units (as opposed to solely relying on the potential for the private market to express interest and create opportunities).
- ❑ The needs of seniors are important to allow aging in place (and avoid displacement).
- ❑ There are synergies and opportunities to be had based on the overlapping needs and preferences (of seniors and young professionals [proximity to Boston]) for their overlapping interest in smaller units.
- ❑ Explore how to make affordable units also energy efficient as part of the permitting and development review process.
- ❑ Design guidelines needed to ensure that the character of new construction complement Hull's existing buildings.
- ❑ Pursue mixed-use/housing as an economic development strategy to support neighborhood retail (by encouraging upper-story residents to support ground-floor retail stores within walkable distances to increase the local customer base).
- ❑ Recalibrate parking ratios in zoning with greater flexibility to bring down housing costs (parking is costly to build and increases housing prices).
- ❑ Address public transit frequency to manage the demand for parking by providing a more convenient alternative to some types of trips.
- ❑ Condominiums are needed since not everyone wants or can afford single family units. There are possible synergies to be had in a sort of "housing musical chairs" because there are residents in different life stages, and there is need for a variety of units.
- ❑ Housing options are needed, such as Accessory Dwelling Units (ADUs), for-sale condominiums, and rental apartments.
- ❑ Regulate short-term vacation rentals such as AirBNBs.
- ❑ A personal stories campaign is needed in order (that goes beyond the data) to humanize the need for housing affordability, and show that many existing neighbors, friends, coworkers, or relatives may qualify for affordable options.
- ❑ Consider creating an inventory and review of basement apartments to ensure housing code suitability and safety legalization.
- ❑ Consider how to improve the quality of schools to attract families.
- ❑ Concern over the impact of existing housing unaffordability in attracting young professionals and families (to avoid Hull becoming a primarily senior community). Emphasize housing needs for many segments of the Hull community and not just senior housing.
- ❑ Repeatedly discussed and reviewed 32 potential housing strategies, and eventually arrived at approximately 14 emerging/evolving priority housing strategies, that were subsequently re-grouped.
- ❑ Repeatedly discussed and review a combination of approximately 8 combined geographic sites and non-contiguous districts or property types for their potential inclusion into Hull's HPP 2022-2027.

Over the course of several advisory group and public forum discussions (as well as the two online group exercises), there were a series of iterative map exploration discussions and priority ranking exercises for housing goals and strategies. At the beginning of the process, the advisory group and workshop participants considered approximately 32 potential housing strategies, and ultimately resulted with a list of 14 emerging and evolving priority housing strategies. The final discussion ended in a final prioritization exercise in which 14 strategies were re-grouped according to their potential for synergies based on their similarity and/or complementary nature.

Figure 47 Screenshot from the Second Public Forum Discussion Showing the Re-Grouped Priority Housing Strategies from the Prior 14 Emerging Ones

STATUS OF PRIORITIZATION —	
BASED ON: 3 AG DISCUSSIONS + 2 ONLINE AG EXERCISES + FIRST PUBLIC FORUM ON SCREEN POLLING — FOR DISCUSSION TONIGHT	
RE-GROUPED — 14 EMERGING STRATEGIES — AT 3 RD FINAL AG MEETING	
1	SMALL/GOOD LANDLORD RENTAL REHABILITATION ASSISTANCE- GOOD LANDLORD PROGRAM Critical incentives and training for landlords who agree to rent to income-eligible tenants, or the formerly homeless. Financial assistance for residential property rehabilitation and improvement to qualifying landlords who agree to rent to income-eligible tenants. <i>With an emphasis on deed restrictions for eligibility on the 5th.</i>
2a	INCLUSIONARY ZONING (IZ) — New residential development of a certain scale must include a certain percentage of affordable housing units.
2b	ZONING FOR ACCESSORY DWELLING UNITS (ADUs) — Reduce regulatory barriers to increasing the supply of ADUs.
2c	ZONING FOR MULTIFAMILY HOUSING — Expands housing choice beyond single-family housing and increases affordability by facilitating multifamily housing development.
3a	LAND DISPOSITION PROCESS — The sale, transfer, lease, rental, or exchange of public-owned property to a private entity to serve a community's needs and goals. E.g., COMMUNITY LAND TRUST - Promotes affordable housing by selling the housing units but retaining ownership of the land on which the housing sits.
3b	VACANT SITE ACQUISITION PROGRAM — Assists affordable housing developers with land purchases for affordable housing development.
3b	DIRECT OWNER HOUSEHOLD ASSISTANCE — Local and state public agencies and non-profit organizations provide direct monetary assistance to low-income renters, first-time homebuyers, and owners in the form of monthly rent and utility support, housing upgrades and repairs, or closing costs and mortgage assistance.
3b	OWNER-OCCUPANT REHAB PROGRAM — Municipal program providing forgivable loans to homeowners to make critical upgrades to their homes, prioritizing repairs targeting health and safety, energy efficiency, and reduced maintenance.
4	UTILITY AND WEATHERIZATION ASSISTANCE — State or municipal government or utility corporations can provide assistance with utility expenses, weatherization, and energy efficiency audits.
4	DIRECT RENTER HOUSEHOLD ASSISTANCE — Local and state public agencies and non-profit organizations provide direct monetary assistance to low-income renters, first-time homebuyers, and owners in the form of monthly rent and utility support, housing upgrades and repairs, or closing costs and mortgage assistance.
5	LAND BANK — Public, quasi-public, or community-owned entities created to acquire, manage, maintain, and repurpose vacant, abandoned, and foreclosed properties.
	AFFORDABLE HOUSING TRUST - WITH CPA
unranked	SHARED EQUITY OWNERSHIP PROGRAM — Enables income-eligible households to share in the cost of a home purchase in return for receiving future sales to income-eligible households.
unranked	PROPERTY TAX CREDIT/EXEMPTION FOR LANDLORDS — Property tax exemption for landlords who provide below-market rent housing.

The following **7 affordable housing goals and 13 strategies** are the result of community input from the Hull HPP two public forums, three advisory group discussions, and two online advisory group online exercises. The following priority goals and strategies are listed in their ranked order and the numbering system also reflects the grouping of some strategies. The ranking should not be interpreted as a strict order for implementation but rather as a general sense of ranked importance. After the Town locally adopts the HPP plan for Mass. DHCD final approval, it is highly recommended that a Housing Production Plan (HPP) Implementation Committee be formed to augment municipal planning staff capacity. An HPP Implementation Committee could begin to consult the list of HPP priority strategies to gradually pursue advocacy for certain items, and advance Town discussions on them on a monthly and/or quarterly basis throughout the following five years of the Hull HPP’s implementation period and horizon (2022-2027).

PRIORITY RANKING	PRIORITY HOUSING GOALS & STRATEGIES — HULL HOUSING PRODUCTION PLAN 2022-2027
GOAL 1 — Create more affordable rental opportunities to meet the needs of all residents by providing financial incentives to small landlords to rehabilitate units and encourage their registration as deed-restricted Subsidized Housing Inventory (SHI) eligible units.	
1	<p>Strategy 1 — Small / Good Landlord Rental Rehabilitation Assistance — Offers incentives and training for landlords who agree to rent to low-income households at affordable rents, households with vouchers, or the formerly homeless. Financial assistance for residential property rehabilitation and improvement to qualifying landlords who agree to rent to income-eligible tenants. Implementation of the Hull HPP (through a recommended HPP Implementation Committee, Housing Trust, and/or Housing Partnership) should have an emphasis on encouraging deed restricted units for their eligibility on the SHI to help with compliance and addressing the needs of cost-burdened residents.</p> <ul style="list-style-type: none"> □ There are a variety of programs and resources to help homeowners with repairs and improvements; including the following: (a) MassHousing’s Home Improvement Loan (HILP) capped at 5%, (b) the MassHousing Neighborhood Stabilization Program which offers capital grant funds for small homeownership or rental construction, reconstruction, renovation or repair of substandard properties; and (c) Rebuilding Together – Boston and their Safe and Healthy Housing practice that assists low-income, elderly and disabled homeowners with home repairs.
GOAL 2 — Expand more housing options and reduce regulatory barriers — to allow residents to age in place and support residents of all ages — through a variety of zoning amendments and strategies including Inclusionary Zoning, accessory dwelling units, and expanded multifamily zoning in suitable target areas.	
2a	<p>Strategy 2.1 — Inclusionary Zoning (IZ) — New residential development of a certain scale must include a certain percentage of affordable housing units.</p> <ul style="list-style-type: none"> □ Inclusionary Zoning (IZ) is a market-based strategy used to create affordable housing as well as create mixed-income communities. IZ requires or encourages (depending how it is written in the zoning) developers to set aside a certain percentage of housing units for working-class and moderate-income residents to be interspersed among the market-rate housing units. IZ requires fewer direct public subsidies than other government programs that promote mixed-income communities. IZ strives to avoid identifiable concentrations of lower/moderate income communities, and helps to minimize/remove social stigmas.
2b	<p>Strategy 2.2 — Zoning for Accessory Dwelling Units (ADU’s) — Reduces regulatory barriers to increasing the supply of ADUs.</p> <ul style="list-style-type: none"> □ Allowing ADUs as one of many alternatives to single family homes can allow the ability to downsize within the Town, and allow affordable housing choices for younger and older residents. An ADU is a smaller, independent residential dwelling unit located on the same lot as a detached single-family home. ADUs are also called accessory apartments, mother-in-law

	apartments, secondary suites, and granny flats. They come in a variety of forms including internal, attached and/or detached; and all have the potential to increase housing affordability by virtue of their small square footage footprints.
2c	<p>Strategy 2.3 — Zoning for Multifamily Housing — Expands housing choice beyond single-family housing and increases affordability by facilitating multifamily housing development.</p> <ul style="list-style-type: none"> □ Use the Town’s zoning regulatory tool to dedicate more land area with zoning districts that allow the possibility of multifamily (re)development proposals. Less restrictive and more flexible zoning (amendments) could in turn can allow the private-market the ability to increase the supply of housing; and therefore the potential for a greater amount of more market-affordable units within the same land area that fewer single family dwellings would occupy.

GOAL 3 — Leverage publicly-owned land that Hull already has control over, and collaborate with affordable housing developers to solicit interest in and proactively create residential redevelopment proposals with more housing options.

3a	<p>Strategy 3.1 — Land Disposition Process — The sale, transfer, lease, rental, or exchange of public-owned property to a private entity to serve a community’s needs and goals.</p> <ul style="list-style-type: none"> □ The Town of Hull could dispose of existing underutilized land or property (not necessarily vacant) in two manners. □ The first could be for a public call for redevelopment proposals for developers to bid on the land and propose a residential project that meets Town design guidelines and criteria in order to achieve the Town’s community goal of addressing longstanding housing affordability issues (as opposed to passively hoping for potential private sector interest at some unknown point in the future). □ The second could be by establishing a Community Land Trust that promotes affordable housing by retaining the public ownership of the land, and selling the housing units. Community Land Trusts are nonprofit, community organizations that ensure community stewardship of land. Prospective home buyers enter into a long-term, renewable lease with the CLT instead of a conventional sale. When the housing unit is sold, the seller earns only a portion of the increased property value and the remainder is kept by the trust to preserve future affordable options for others. <p>Strategy 3.2 — Vacant Site Acquisition Program — Assists affordable housing developers with land purchases for affordable housing development.</p> <ul style="list-style-type: none"> □ Vacant site acquisition programs can create loan funds to help qualified non-profit affordable housing developers succeed with financially viable proposals in a competitive market. An example of such a program is the collaboration between the Community Economic Development Assistance Corporation (CEDAC), the City of Boston and LISC. Such an acquisition program would need to be funded through sources such as the Town’s CPA, or CEDAC. CEDAC is a public-private community development financial institution that provides project financing and technical expertise in Massachusetts.
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GOAL 4 — Help homeowners and first-time buyers to maintain or buy homes through local and state programs with monetary assistance and/or forgivable loans.

3b	<p>Strategy 4.1 — Direct Owner Household Assistance — Local and state public agencies and non-profit organizations provide direct monetary assistance to first-time homebuyers, and owners in the form of housing upgrades and repairs, or closing costs and mortgage assistance.</p> <p>Strategy 4.2 — Owner-Occupant Rehab Program — Government program providing forgivable loans to homeowners to make critical upgrades to their houses, prioritizing repairs targeting health and safety, energy efficiency, and deferred maintenance.</p> <ul style="list-style-type: none"> □ An example of a program (that can assist with both of the aforementioned strategies) is US HUD’s HOME Investment Partnerships Program. It provides grants to communities (often in partnership with local nonprofit groups) to fund wide range of activities including building,
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buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

GOAL 5 — Help homeowners and low-income renters to respectively weatherize, and afford utilities and rent through government and utility corporations programs with technical and monetary assistance.

4

Strategy 5.1 — Utility and Weatherization Assistance — State or municipal government or utility corporations can provide assistance with utility expenses, weatherization, and energy efficiency audits.

- An example of such a program is Massachusetts' Low Income Weatherization Assistance Program (WAP), which provides eligible households with full-scale home energy efficiency services. It is funded by the US Department of Energy, administered by local agencies, and there is no cost to the residents. The local agency works with licensed contractors and inspects all completed work. Typical weatherization work includes: (a) air sealing to reduce infiltration; (b) attic insulation; (c) sidewall insulation; (d) floor insulation; (e) pipe and/or duct insulation; and (f) limited energy related repairs. Other programs include the Low Income Home Energy Assistance Program (LIHEAP or Fuel Assistance) program.
- The local agency that serves the Hull and surrounding communities for both Fuel Assistance and Weatherization Services is the South Shore Community Action Council, Inc. (SSCAC) located at 71 Obery Street in Plymouth, Massachusetts.

Strategy 5.2 — Direct Renter Household Assistance — Local and state public agencies and non-profit organizations provide direct monetary assistance to low-income renters in the form of monthly rent and utility support.

- An example of such a renter assistance program is US HUD's HOME Investment Partnerships Program. It provides grants to communities (often in partnership with local nonprofit groups) to fund wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

GOAL 6 — Create a Land Bank, Affordable Housing Trust, and/or Housing Partnership to actively inventory, monitor and promote the re-use and/or redevelopment of underutilized properties to create affordable housing options.

5

Strategy 6.1 — Land Bank — Public, quasi-public, or community-owned entities created to acquire, manage, maintain, and repurpose vacant, abandoned, and foreclosed properties.

Strategy 6.2 — Affordable Housing Trust — Create an Affordable Housing Trust that will oversee and administer the use of Community Preservation Act (CPA) funding for facilitating and creating housing affordability through a combination of assisting existing units as well as facilitating the creation of new affordable units.

- The CPA is funded through a local option surcharge on property tax bills and a state match or those surcharges. It is used to acquire, create, preserve, and support community housing. It can fill the gap between the cost of development and what qualifying occupants can afford to pay. The CPA is funded through a local option surcharge on property tax bills and a state match of those surcharges. CPA funds can be: (a) used to acquire, create, preserve, and support community housing; (b) fill the gap between the cost of development and what qualifying occupants can afford to pay; (c) for land purchases, adaptive re-use, conversion of market-rate homes, new construction, recycled housing, and accessory apartments, and purchase new restrictions for restrictions that will terminate.
 - Additionally, CPA funds can be used for Housing Buy-Down Programs. There are two different program types: 1) programs where the housing entity actually buys (takes title) to the home, then rehabilitates and re-sells it at an affordable price, and 2) where the housing entity assists in the transaction, providing a substantial subsidy at the closing, with the title going directly from the seller to the affordable home buyer.

- Housing partnership organizations are policy making bodies with members approved by a Town’s Manager/Administrator and/or Select Board. Housing Partnerships typically initiate programs, review applications, and make recommendations to the Planning Board. They also typically manage Affordable Housing Trust Funds, and (through the fiscal authority invested in them) review applications for loans, provide subsidies for long-term housing restrictions, and can make grants to developers or homeowners. An example of a Housing Partnership is the Ipswich Housing Partnership (IHP). More information on the Affordable Housing Trust Fund (AHTF) can be found at <https://www.mass.gov/service-details/affordable-housing-trust-fund-ahtf>.
- Housing Partnerships and/or Affordable Housing Trusts can also help municipal planning staff and Planning Board members to monitor existing SHI units that are close to expiring in order to proactively renegotiate terms to extend those existing SHI units.

GOAL 7 — Meet the affordability needs of 37% of Hull’s existing households that are cost-burdened and pay more than a third of monthly income on housing.

overarching

Strategy 7.1 — Monitor and Encourage Annual Production Targets of 25 to 50 Annual Approvals — Facilitate the proactive production of additional affordable housing units by meeting annual minimum production targets to: (a) demonstrate consistent progress toward the Town’s minimum 10% SHI Ch. 40B requirement, (b) achieve “safe harbor” Town control through certification, and (c) address the housing demand and needs of the Town’s own residents

- In order to address unmet housing demand and be compliant with Chapter 40B, Hull officials could establish an HPP Implementation Committee and work to monitor and achieve production targets.
- The following matrix shows a hypothetical “what-if” scenario to illustrate how: (a) the minimum 25 annual production targets can afford the Town of Hull local control over potential outside multifamily development proposals; (b) proactively address the needs of 37% of the Town’s cost-burdened households; and (c) how the Town’s SHI calculation currently at 1.67% can steadily change over the course of the 2022-2027 period of the Hull HPP to potentially reach 5.32% by 2026.

Table 6 Hypothetical “What-If” Illustrative Matrix Showing Target Goals for Town Addressing Ch.40B Compliance, Demonstrating Permit Approvals toward “Safe Harbor” Control through Certification, and Addressing Demand through Proactive Affordable Housing Production

ANNUAL TARGET GOALS FOR ADDRESSING TOWN'S CH. 40B COMPLIANCE, DEMONSTRATING PERMIT APPROVALS TOWARD “SAFE HARBOR” CERTIFICATION CONTROL, & ADDRESSING DEMAND THROUGH PROACTIVE AFFORDABLE HOUSING PRODUCTION									
	2010 Census	2020 DHCD SHI	2020 MAPC Projection <i>Census Bureau full 2020 data not released</i>	2021	2022 <i>Census Bureau to release 2020 data mid / late 2022</i>	2023	2024	2025	2026
Total year-round homes denominators: (Census 2010, and 2020 MAPC Projection)	4,964	4,964	4,848	4,848	4,848	4,848	4,848	4,848	4,848
Cumulative State-certified affordable units*		83	83	83	83	83 + 25 = 108	108 + 25 = 133	133 + 25 = 158	158 + 25 = 183
10% requirement		496	485	485	485	485	485	485	485
Chapter 40B difference		-413				-377	-352	-327	-302
Annual target goals at 0.5% of total units – “safe harbor” 1 year of Town control		n/a	n/a	n/a	n/a	25	25	25	25
Annual target goals at 1.0% of total units – “safe harbor” 2 years of Town control		n/a	n/a	n/a	n/a	50	50	50	50
SHI Percentage		1.67%	1.67%	1.67%	1.67%	2.22%	2.74%	3.25%	3.77%

* Based on MA DHCD most recent 2020 SHI plus minimum 0.5% rate of production increase.

Sources: US Census Bureau, 2010 Census and MAPC MetroFuture projections for 2020. As of early June 2022, the US Census Bureau has not released full enumeration Census 2020 data including Year-Round Census Housing Units that DHCD uses to calculate the official SHI percentage. The MAPC 2020 Census projection is only being used as a placeholder and for illustrative purposes to convey how a change in the Year-Round Census Housing Units denominator that is used for the calculation can affect the Town of Hull’s SHI percentage.

APPENDICES

Appendix A

DHCD AFFIRMATIVE FAIR HOUSING MARKETING GUIDELINES

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with State and federal civil rights obligations. Therefore, all housing with State subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines, revised in May 2013, which all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or Town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or Town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- Households with children attending the locality's schools, such as METCO students.

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

Appendix B

DHCD, MHP, MASSHOUSING, MASSDEVELOPMENT, AND CEDAC BEDROOM MIX POLICY

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

- (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
- (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



Appendix C

COMMENTS SUBMITTED FROM PLANNING BOARD MEMBER(S), & PUBLIC

From: Montanez, Carlos <CMontanez@mapc.org>
Sent: Wednesday, July 27, 2022 1:23 PM
To: Dilorio, Chris <cdilorio@town.hull.ma.us>
Cc: Racicot, Mark <MRacicot@MAPC.ORG>
Subject: Re: Hull Affordable Housing Plan

Hi Chris,

Following your response comments in red, are my additional comments and/or supplemental clarifications in italicized blue.

Best,
Carlos

CARLOS JAVIER MONTAÑEZ | Principal Planner

Metropolitan Area Planning Council
60 Temple Place | Boston, MA 02111 | 617.451.2770 x707 | cmontanez@mapc.org | www.mapc.org

*why: master plan? allow affordable housing? plan regionally? mapc.ma/why_plan
get involved in greater Boston's next regional plan! MetroCommon.mapc.org*

From: Dilorio, Chris <cdilorio@town.hull.ma.us>
Sent: Wednesday, July 20, 2022 4:55 PM
To: Montanez, Carlos <CMontanez@mapc.org>
Subject: FW: Hull Affordable Housing Plan

Hi Carlos, See comments below from Steve White Planning Board member. I gave my responses in red, wondering if you could fix where I'm incorrect or provide some additional info. Meeting with the PB next Wednesday on this. Thanks, Chris

From: STEPHEN WHITE <stephenwhite21@comcast.net>
Sent: Sunday, July 17, 2022 10:12 AM
To: Dilorio, Chris <cdilorio@town.hull.ma.us>
Subject: Affordable Housing Plan

Chris, thank you and the Affordable Housing Committee for putting this together. Affordable housing is a key component to a healthy community and this is a worthy objective critical to the future of the town.

One thing is immediately evident in this report is our need to plan more for an aging population and more options for senior housing. Generally I think the plan is a solid bit of work done by MAPC and the committee..

However, one striking concern I have comes all the way at the end of this study.. which is this... **even with these recommendations the town will not meet the State's 10% SHI requirement, at least by 2028.** A baseline question here is if we can't meet this at all is there more value in trying to persuade DHCD to consider a town like Hull (surrounded by water, flood plains, state reservations, 100% built out) under a slightly different rubric vs. Hingham, Weymouth, or Winthrop? We frequently talk about our economic development limitations due to our geography and geology but is there ever a point (especially when confronting one size fits all state policy) where these limitations can be used to differentiate/relieve/benefit Hull?

Here are my comments and questions.

1. We focus quite a bit on the 10% threshold, but nothing on the 1.5% of land area threshold. How is this "land area" calculated?

"if less than 10% of a community's housing is included on the SHI or if less than 1.5% of the municipality's land area is dedicated to affordable housing."

Does land area include flood prone land, conservation land, easements (including the railbed) and other state/federal controlled land? If not, what would our overall % look like currently. What does it look like with this plan?

MAPC was not scoped/contracted/budgeted to perform an alternative 1.5% General Land Area Minimum (GLAM) analysis as part of our contract with Hull for the Hull HPP 2022-2027 process and plan report. This type of alternative analysis is not a part of a municipal Housing Production Plan because the purpose and spirit of the plan is to determine how a municipality may work to meet the housing needs of its population. The GLAM analysis is not a significant data point in meeting the actual needs of the residents of the community for type, tenure, and affordability of housing.

The guidelines for a community to use to determine if it meets the General Land Area Minimum (GLAM) for achieving "safe harbor" from the requirement to approve comprehensive permits for housing developments are found at <https://www.mass.gov/doc/proposed-revisions-to-guidelines-for-calculating-general-land-area-minimum-103119/download>.

In addition to the plan report highlighting the minimum 10% requirement and the fact that even meeting that requirement may not fully address the need of all cost-burdened households, the plan report also emphasizes making steady good-faith progress with the annual targets of 0.5% and 1.% (approx. 25 or 50 annual approvals, respectively) as way at gradually addressing needs and also gaining local control over proposals for 1 or 2 year of safe harbor, respectively.

2. How old is some of this data. I don't see a number of new developments on the list including the microunits on Nantasket Ave or Berkley Place. In fact the old Coast guard homes are identified as in progress but people have been living there for years.

Not sure where this information is gathered from or who is supposed to provide it to massbuild. May want to remove the table as it doesn't serve much purpose and is way out of date.

This is coming from the self reported data to Massbuilds from local communities. MAPC uses best available data that is provided from communities' own building and permitting departments. If there is consensus, we can remove the table and make note of the table's absence and lack of existing contextual local permitting data for residential units.

3. Generally, with some conditions for unknown "musical chairs", MAPC is only projecting the need for just 21 new units of housing for Hull.

Was the recent citizen petition zoning changes considered in the assertion by MAPC that the demand for future housing is only 21 units? My understanding of those changes would result in a potential increase of more than 30 homes or more.

Speaking of the citizen petition, this plan and the citizen petition have a lot of shared benefits (more housing, senior citizen aging in place, etc), but the Planning Board was unanimous in it's opposition to the citizen petition. How should we reconcile that?

There would be a demand for that many units based on the projected population and age and that citizen petition may bring additional units online to address that, but the issue we are trying to tackle here is that those units won't be deed restricted affordable, they will be market rate. The Town needs more affordable units both for it's existing residents and to help with the state wide shortage.

Those projected 21 new units are based on the best available MAPC projections from a joint 2014 MAPC and UMass Donahue Institute regional housing projections analysis. Newer updated projections as part of a renewed MetroCommon 2050 regional plan projections unfortunately are not ready at the time. The HPP planning analysis relies on best available data for analyses, and factoring in local political petitions does not form part of the HPP required analyses and assessments. If there is Planning Board consensus, a footnote annotation could be added to acknowledge it, and whatever position the PB can arrive at before the MAPC contractual deadline to transmit to the DHCD for final review and approval.

4. How are the number of vacant homes (largest percentage of the 4 towns used in the study) factored into the overall count against the 10% SHI?

How many homes were labeled as "summer homes" and removed from the calculation? Could some of these vacant homes also be unrecognized "summer homes" and therefore removed from the calculation?

Vacant units or summer home status count toward the total number of units in town. Whether it is vacant or just a seasonal home it is still considered a unit.

Vacant homes are already baked into the equation as required by Mass. DHCD requirements by using strictly the decennial Census Year-Round Housing Units as the sole denominator in making the official income-restricted, deed-restricted SHI calculations for each community in the Commonwealth of Massachusetts. As stated in the report, MA DHCD is still using 2010 Census Year-Round Housing Units since as of July 2023, full 2020 Census data have not been released.

5. Are accessory dwelling considerations only within the new affordable zones or is the committee suggesting those be town-wide within all zones. To satisfy the 10% SHI threshold wouldn't those also have to enter into a permanent affordability easement?

The committee didn't reach that level of specificity with this plan. It could be town wide or in certain areas. That would be for the Planning Board to propose after analyzing options. To be included in the SHI they would need to be deed restricted.

That level of detail is not a part of the HPP and is for the Town to decide as part of its potential implementation of HPP 2022-2027 goals, recommendations and strategies. The HPP makes general goals and recommendations based on the community input process and feedback from the Hull HPP Advisory Group. It is not an actual rezoning study with actual zoning language.

6. Can you explain how the "Ocean Affordability Zone" interacts with the NBOD? Can a developer chose one or the other? Would a section for Ocean Affordability be inserted into the NBOD?

I don't remember anything about an Ocean Affordability Zone?

That level of detail is not a part of the HPP and is for the Town to decide as part of its potential implementation of HPP 2022-2027 goals, recommendations and strategies. The HPP makes general goals and recommendations based on the community input process and feedback from the Hull HPP Advisory Group. It is not an actual rezoning study with actual zoning language. That term came directly from Hull HPP AG members and forum participants as a way of describing it and there is not anything official about the name, other than being descriptive of the general proposed area.

7. Page 23 identifies the finding that Hull has a higher percentage of people staying in their houses as a sign of an unaffordable housing market, but is that also a sign that people like where they live and don't want to move? Did we ask this in the survey?

It's possible that people are happy with their homes and don't want to move. In the report it says it may be indicative of limited opportunities in the housing market. We are trying to gather all this existing conditions data together to giving context to the situation we are in, focusing of a specific data point doesn't mean too much.

No actual survey was scoped/contracted/budgeted for. We gathered qualitative feedback from the Advisory Group discussions and public forum participation. That particular language is part of our professional planning practitioner insight based on working with these types of HPP plans and processes, and sharing knowledge and information with planners nationwide for broad insights.

8. How do we reconcile that 37% of our town population is identified as financially challenged to the point of meeting federal and state assistance but only 1.7% of our housing qualifies under DHCD? This would suggest that **in practice** Hull is accommodating and supporting affordable housing (for more than 25% of its population), but that this housing simply fails to meet the DHCD definition of affordability, mostly due to deed restrictions.

We don't know people's specific financial situations. Some may have inherited the house, some could have purchased when prices were much cheaper, some are paying more than they can afford. Yes, we are at 1.7% because we don't have many deed restricted properties. If it's not deed restricted it is not Affordable according to DHCD and therefore not on the SHI.

The best communities can do is demonstrate steady annual progress in meeting those 0.5% and 1.0% annual targets, forming an HPP implementation committee, and slowly chipping away at implementing the recommended goals and strategies that were the consensus items from various HPP Advisory Group and public forum participant discussion excercises. We all are working within the parameters and requirements established by MA. DHCD.

9. This disconnect between the DHCD definition vs. the practical implementation of affordable housing in Hull is highlighted even more by the prevalence of below market rate rents in Hull (the lowest of all 4 towns) identified in this study.

There is a trailer park in Norwell that has 60 very affordable units, but none count toward the SHI. Would be great if they modified their definition, but don't see that happening.

We all are working within the parameters and requirements established by MA. DHCD. If Hull can proactively spearhead and achieve some negotiation and partnership with existing properties to achieve deed-restricted, and income-restricted affordable units, then those could be sent to MA DHCD for their review and inclusion into the SHI.

10. I know it's highlighted in Goal 1, but do we know how many section 8 vouchers there are in town and have we had any direct discussions with these landlords/property owners about deed restrictions or other "paperwork" that they could file to comply with the DHCD definition of SHI. Could we identify the gains in %SHI that would be made in affordability based on this change alone?

(Carlos, is Section 8 info public information.) I would assume it wouldn't be. If those landlords wanted to deed restrict their properties that would be great. One of the goals is to potentially use CPA or other funding sources to basically pay these landlords to deed restrict. I find it unlikely they would just voluntarily do that.

Mobile Section 8 vouchers do not count toward the SHI since they are mobile and not deed-restricted.

I just checked with our Housing Planning Department, and they indicated that Section 8 Vouchers data in general are local municipal figures that are available from each community's housing authority, and that HUD compiles such figures as reported by each community.

I just checked the dashboard, and Hull is missing. Oddly, the communities are not listed alphabetically, so I visually scanned up and down searching for Hull.

https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/dashboard

If they can produce those figures by early the first week of August, I'll be glad to include as a technical appendix along with all other public comments, requests, and issues/concerns. Those mobile voucher figures are not required in HPPs, as explained since they are not deed restricted but I'm happy to include if we can get that from the local authority by then.

11. Finally, as mentioned at the beginning, this proposal is meant to meet DHCD's standards for 10% SHI and give the town a tool in managing 40B proposals but this plan recognizes that we **will not meet that 10% standard** even with these recommendations. So what do we gain with adoption of this study?

Adopting of this plan shows DHCD we are serious about addressing the problem and gives us roadmap to develop more Affordable housing to house people that need it. Also if DCHD approves the plan and the Town shows it can develop 25 units a year we could be protected from unfriendly 40Bs. In this town we really haven't had any issues with these, so I view the plan more has a series of strategies to develop Affordable housing.

In addition to the plan report highlighting the minimum 10% requirement and the fact that even meeting that requirement may not fully address the need of all cost-burdened households, the plan report also emphasizes making steady good-faith progress with the annual targets of 0.5% and 1.0% (approx. 25 or 50 annual approvals, respectively) as way at gradually addressing needs and also gaining local control over proposals for 1 or 2 year of safe harbor, respectively.

The best communities can do is demonstrate steady annual progress in meeting those 0.5% and 1.0% annual targets, forming an HPP implementation commmtee, and slowly chipping away at implementing the recommended goals and strategies that were the consensus items from various HPP Advisory Group and public forum participant discussion excersises. We all are working within the parameters and requirements established by MA. DHCD.

It's clear that we have a lot of work to do on affordable housing, especially for an aging population. I look forward to the full Planning Board discussion on this topic.

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CARLOS JAVIER MONTAÑEZ | Principal Planner
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*why: master plan? allow affordable housing? plan regionally? mapc.ma/why_plan
get involved in greater Boston's next regional plan! MetroCommon.mapc.org*

From: Dilorio, Chris <cdilorio@town.hull.ma.us>
Sent: Tuesday, July 19, 2022 1:40 PM
To: 'cindy borges' <redacted-per-request>
Cc: Patrick O'Connor <Patrick.O'Connor@masenate.gov>; dz focushr.com <dz@focushr.com>; Montanez, Carlos <CMontanez@mapc.org>
Subject: RE: Hull Housing Production Plan

Hi Cindy, Thanks for your comments. The table on page 40 is correct. The only base zone changes over the years have been between single family districts. The zoning map is correct except for the citizen petition article approved which changed a small section of the single family B district to single family A. We do need to include the overlay district maps on the link and will do that.

The table on page 50 is described as "hypothetical" and just shows what would happen if we could reach 25 units a year. However, we should update to reflect the time that has passed since we started with this project. Chris

From: cindy borges <redacted-per-request>
Sent: Tuesday, July 19, 2022 1:06 PM
To: Dilorio, Chris <cdilorio@town.hull.ma.us>
Cc: Patrick O'Connor <Patrick.O'Connor@masenate.gov>; dz focushr.com <dz@focushr.com>; cmontanez@mapc.org
Subject: Re: Hull Housing Production Plan

Hi Chris,

I misunderstood the meaning of site specificity. I was expecting to see the number of units (overall and/or affordable) that each location could potentially produce.

This table (page 50) includes potential production numbers for 2020 and 2021, of which zero affordable units have been produced, therefore this table should should be updated or excluded before being included fir consideration

town.hull.ma.us

town of hull clerk - Google Search Search Results | Hull MA www.town.hull.ma.us/sites/gffi...

Total year-round homes denominated:	4,964	4,964	4,848	4,848	4,848	4,848	4,848	4,848	4,848
50 of 53 (2010, and 2020 projection)									
Cumulative State-certified affordable units*		83	83	108	83	83	83	83	83
			+ 25	+ 25	+ 25	+ 25	+ 25	+ 25	+ 25
			= 108	= 133	= 158	= 183	= 208	= 233	= 258
10% requirement	496		485	485	485	485	485	485	485
Chapter 40B difference	-413		-377	-352	-327	-332	-277	-252	-227
Annual target goals at 0.5% of total units – “safe harbor” 1 year of Town control	25		25	25	25	25	25	25	25
Annual target goals at 1.0% of total units – “safe harbor” 2 years of Town control	50		50	50	50	50	50	50	50
SHI Percentage	1.67%		2.22%	2.74%	3.25%	3.77%	4.29%	4.80%	5.32%

* Based on MA DHCD most recent 2020 SHI plus minimum 0.5% rate of production increase.
 Sources: US Census Bureau, 2010 Census and MAPC MetroFuture projections for 2020. As of early June 2022, the US Census Bureau has not released full enumeration Census 2020 data including Year-Round Census Housing Units that DHCD uses to calculate the official SHI percentage. The MAPC 2020 Census projection is only being used as a placeholder and for illustrative purposes to convey

I still see on this version of the HPP the zoning map hyperlink that I originally brought to your attention as outdated since 2002 has still not been changed.

Were you able to confirm that the table on Page 40 Figure 43 is reflective of the most recent updates to the zoning laws and/or by laws?

Thank you,
Cindy

Sent from my iPhone

On Jul 18, 2022, at 2:26 PM, Dilorio, Chris <cdilorio@town.hull.ma.us> wrote:

Hi Cindy, All Housing Production plan materials including the draft for review is here <https://www.town.hull.ma.us/planning-board/pages/housing-production-plan>

Site are included in the draft pg 42-44

Thanks, Chris

From: cindy borges <redacted-per-request>
Sent: Monday, July 18, 2022 6:46 AM
To: Dilorio, Chris <cdilorio@town.hull.ma.us>
Cc: Patrick O'Connor <Patrick.O'Connor@masenate.gov>; dz focushr.com <dz@focushr.com>; cmontanez@mapc.org
Subject: Fwd: Hull Housing Production Plan

Chris,

What version of the Housing Production Plan is the Planning Board currently using to form their vote for approval at their next meeting? The previous document link provided on the Town’s Facebook page and blog spot was changed to a Meeting Reminder Notice:

<https://townofhull.blogspot.com/2022/06/housing-production-plan.html?pref=fb&fbclid=IwAR0JyIUWYJAPJ87m9E0SWmqIDUJ9WI60yWbmTChsmkOhPIBV8VEWX1-dilU&m=1&fs=e&s=cI>

At the meeting on July 13 the Planning Board requested the public’s comments. Are those public comments available anywhere for the citizens to view?

Carlos Montanez reiterated at the most recent joint meeting that site specificity is a requirement of the DHCD.

Is there a current version that includes the site information or is our Planning Board being asked to approve just a list of goals and ideas that the DCHD will likely reject?

I do appreciate that a lot of work went into creating such a lengthy document, but without site specificity, the plan lacks any direction.

Thank you for help so we can be on the same page.

Cindy

Sent from my iPhone

Begin forwarded message:

From: cindy borges <[redacted-per-request](#)>
Date: June 29, 2022 at 8:35:18 AM EDT
To: c.montanez@mapc.org, "O'Connor, Patrick (SEN)" <Patrick.O'Connor@masenate.gov>
Cc: "dz focushr.com" <dz@focushr.com>, "Dilorio, Chris" <cdilorio@town.hull.ma.us>
Subject: Re: Hull Housing Production Plan

With attachments

On Wed, Jun 29, 2022 at 8:27 AM cindy borges <[redacted-per-request](#)> wrote:
My email to Carlos came back as undeliverable so I am now cc'ing Senator O'Connor so that I know someone at the state level is included in my correspondence.

To be clear, the map dated 2002 that I refer to is the live link under Footnote 32 on the HHPP

On Wed, Jun 29, 2022 at 7:59 AM cindy borges <[redacted-per-request](#)> wrote:
To: Carlos Montanez:

This document (see attached) was posted to the Town of Hull's Blog and Town Website on June 27, 2022. On the cover page (which is not dated) it states it is written FOR Christopher Dilloirio, BY the MAPC. I have found numerous errors regarding pertinent link information and other questionable items, one being that the Zoning map used in this document is dated May 14, 2002, which does not correspond with the table on Page 40, Figure 43. The Zoning was recently changed at the last town meeting in May 2022 (and multiple times since 2002). The most recent zoning map would be more appropriate to reflect the Town's current conditions, considering the document is still under revision.

DRAFT 1 OF 2 — HULL HOUSING PRODUCTION PLAN 2022-2026 —
FOR CONCURRENT REVIEW 6.24 TO 7.20
BY ADVISORY GROUP & PLANNING BOARD MEMBERS — BEFORE JULY 13, 2022 PRESENTATION — FOR LOCAL ACTION —
BEFORE 7.25 DHCD TRANSMITTAL FOR REVIEW

On June 27, 2022 at 4:30pm, the attached meeting notice was filed for a meeting on June 29, 2022 and posted to the Town website's calendar. This meeting notice was not shared to their Blog,

I attended the HRA meeting this past Monday June 29, 2022. Board Member and Clerk Dennis Zaia (cc'd here along with Hull Town Planner and HRA Board member Chris Dilorio) was requesting pertinent zoning and affordable housing information so that he, as a citizen and Board member, could understand the zoning laws better, in order to form an educated decision before giving his consent to a final draft of the Board's Urban Renewal Plan. He was directed to the HHPP document.

It is my contention that until MAPC certifies this document as a final and true version, it should not be used by any Board members for planning purposes.

Very truly,
Cindy Borges
address-redacted-per-request
Hull, MA 02045
phone-redacted-per-request