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# Swampscott Housing Production Plan

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Housing Program and the District Local Technical  
Assistance Program

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## Prepared for

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# Acknowledgements

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The Housing Production Plan was adopted by the Planning Board on June 13, 2016 and by the Board of Selectmen on June 15, 2016. The Department of Housing and Community Development approved the plan with an effective date of June 25, 2016.

## **METROPOLITAN AREA PLANNING COUNCIL OFFICERS**

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# Executive Summary

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The Town of Swampscott engaged the Metropolitan Area Planning Council (MAPC) to develop a Housing Production Plan (HPP), building on the housing element of the Town's Master Plan, also being prepared by MAPC. Work on the HPP began in August 2015, engaging with the Swampscott Planning Department, the Planning Board, and the Board of Selectmen to produce this plan and in so doing, it gives Swampscott an opportunity to achieve its housing production goals. Strategies referenced herein aim to preserve existing affordability and increase the housing stock accessible to low- and moderate-income households.

As part of the planning process, a public forum was held in October of 2015. There, the community learned about unmet housing needs and current housing demand in Swampscott and its surrounding communities. Key findings from the comprehensive housing needs and demand assessment are summarized below.

## Housing Needs and Demand Assessment

- Swampscott's population has grown modestly since 1990 and is projected to continue to grow. The Town's overall population has aged and will continue to do so; the over-65 population will nearly double by 2030, while the school-age population will increase modestly.
- Swampscott's median household income is \$92,258. The median income for family households is \$113,456, while non-family median household income is significantly lower at \$45,205.
- Almost half of senior households have an annual gross income of less than \$40,000.
- Only 10% of dwelling units are in larger multifamily structures, most of which are condominiums.
- Most Swampscott households own their home – over 70% are owner occupied.
- Swampscott's housing market is extremely tight with only 1% of units vacant.
- Low for-sale inventories have led to escalating housing prices.
- Swampscott's ownership and rental housing is not affordable. Median sales prices are nearing all-time highs, and median rents are significantly higher than fair market rent for all unit types.
- Approximately one quarter of Swampscott households are low-income; especially among elderly households, with more than half of them eligible for housing assistance.
- More than 40% of all households are cost burdened; the rate is particularly high among renter households (55%).
- Over 80% of low-income households are cost burdened.

## **Goals and Strategies for Affordable Housing Production**

- Goal 1: Create opportunities to develop a more diverse housing stock – affordable and market rate - to meet the needs of a changing demographic profile in the town.
- Goal 2: Provide seniors and persons with disabilities with greater housing options in Swampscott.
- Goal 3: Identify sites that are most appropriate to accommodate Swampscott's projected growth in housing.
- Goal 4: Maintain and advance local capacity and advocacy efforts to achieve housing production goals.
- Goal 5: Identify funding sources and programs to assist the Town in meeting existing and future housing needs.
- Goal 6: Promote healthy housing and living.

# Introduction

Located within the North Shore Task Force (NSTF) sub-region,<sup>1</sup> the Town of Swampscott is categorized as a Mature Suburban Town under MAPC’s classification system (see Appendix C for a description of MAPC’s community types). These communities comprise mid-20th century neighborhoods of owner-occupied single family homes on small lots, interspersed with commercial districts and high-density residential developments. They contain scattered parcels of vacant developable land, but continue to add housing through infill and redevelopment. Many contain large employment centers and extensive commercial development. Because a community’s housing needs depend on both its community type and its regional context, throughout this report MAPC compares Swampscott to surrounding and nearby communities, including Beverly, Danvers, Lynn, Marblehead, Nahant, Peabody, Revere, Salem, Saugus, and Winthrop. Several of these municipalities, including Swampscott, comprise the North Shore HOME Consortium (NSHC).

**Figure 1: Context MAP: Swampscott and Surrounding Communities**



This HPP for Swampscott was developed with input from the Town of Swampscott Planning Department, the Planning Board, the Board of Selectmen, local community non-profits, developers, and the general public. The planning process included a community survey to assess housing needs and demand, a public forum to share findings on housing needs and agree on housing goals, and a second public forum to discuss strategies to achieve those goals and to identify locations for potential housing development.

<sup>1</sup> This is one of MAPC’s eight sub-regions and also includes Beverly, Danvers, Essex, Gloucester Ipswich, Hamilton, Manchester-by-the-Sea, Marblehead, Middleton, Nahant, Peabody, Rockport, Salem, Topsfield, and Wenham.

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 Swampscott to work towards compliance under 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 minima. 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. Communities with approved HPPs may request DHCD certification of their compliance with the plan if their annual affordable housing production rate is 0.5% 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 Appeal Committee (HAC). This control allows municipalities to manage growth and meet their affordable housing needs in accordance with the community's vision and Plan.

Once the HPP is certified, if the Swampscott 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 this 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 the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department 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 Department. 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

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An analysis of local demographic data and housing stock reveals key characteristics and trends in Swampscott that help explain housing need and demand. In order to understand how the town compares to neighboring communities, Swampscott data is compared to other municipalities in the NSTF sub-region, to the MAPC region, and to Massachusetts. Ultimately, this assessment will provide the framework for housing production and preservation goals and strategies to address local housing needs and projected demand in the Swampscott Master Plan.

## Demographics

This housing needs assessment is grounded in a thorough examination of Swampscott's demographic profile. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of Swampscott's future residential composition help inform housing planning efforts.

## Key Findings

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- Swampscott's population has grown modestly since 1990 and is projected to continue to grow.
- During the same period, the Town's overall population has aged and will continue to do so; the over-65 population will nearly double by 2030, while the school-age population will decrease by about 19%.
- The majority of Swampscott's households are families.
- Swampscott's median household income is \$92,258, one of the highest in the region. The median income for family households is \$113,456, while non-family median household income is significantly lower at \$45,205.
- Almost half of senior households have an annual gross income of less than \$40,000.
- The number of students with low-income status in the Swampscott School District has increased over the past 10 years; in 2014, 1 in 4 students were low-income.

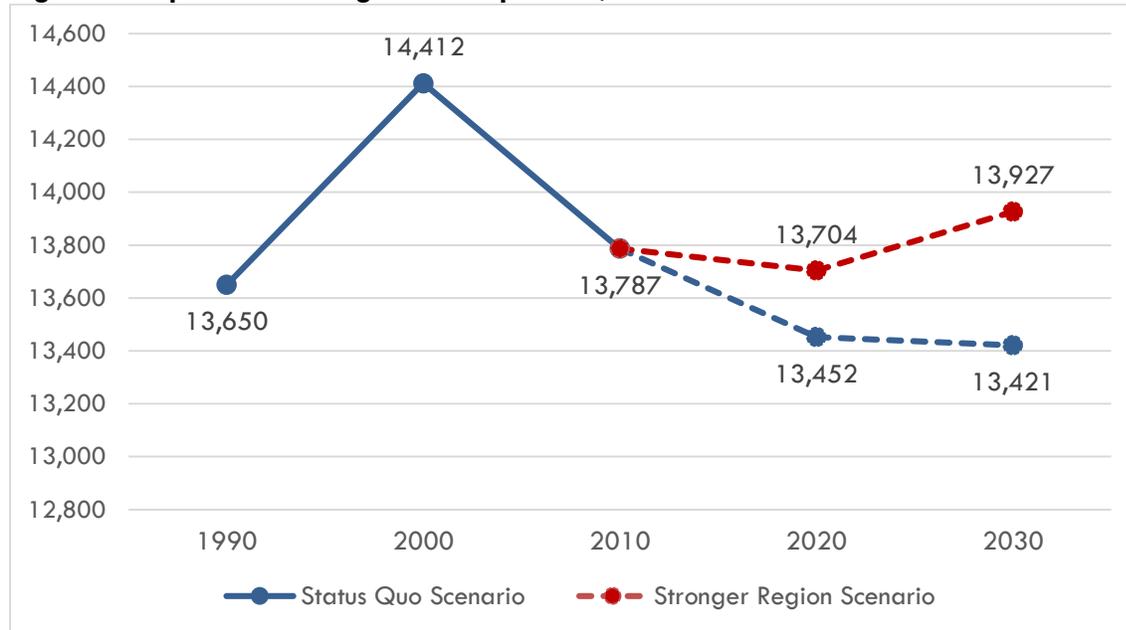
## Population

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Swampscott's population has grown merely 1% since 1990. A spike in population growth (5.6%) occurred in 2000, but has declined since then (-4.3%). MAPC projections for 2020 and 2030 indicate the Town's population will continue to shrink. These projections reference two scenarios: a Status Quo scenario based on continuation of recent trends in migration, housing occupancy, and location preference; and a Stronger Region scenario that assumes increased attraction and retention of young workers and slightly increased preference for urban settings and multi-family housing. For planning purposes, MAPC and the Town will base the analysis in this plan on the Stronger Region scenario.

MAPC's Status Quo scenario projects a marginal decrease of 366 residents (-2.7%) over the time period from 2010-2030. Under the Stronger Region scenario, should Swampscott continue to retain and attract younger households, the Town is projected to add 140 people (1%) in population during the same period.

**Figure 2: Population Change and Projections, 1990-2030**



Source: U.S. Census; MAPC Projections

As is characteristic of many municipalities in the MAPC region, Swampscott's population is growing older, a result of the aging of the Baby Boomers age 65 and older. The greatest anticipated population growth between 2010 and 2030 will be the Baby Boomers, projected by MAPC to nearly double from 2,448 to 4,036 residents (64.9%) by 2030. Meanwhile, preschool and school-aged children, or those aged between 1 and 19, have declined since 2000. Under MAPC's Stronger Region scenario, this cohort is projected to shrink by 15.8%, or 538 residents, over the next two decades. Similarly, the population of adults age between 35 and 54 is projected to decrease by 674 residents (-15.8%) by 2030.

**Table 1: Swampscott Population Change by Age (Stronger Region Scenario), 1990-2030**

Age	1990	2000	2010	2020	2030	Change 2010-2030	% Change 2010-2030
1-4	784	920	749	661	707	-42	-5.6%
5-19	2,273	2,762	2,649	2,271	2,153	-496	-18.7%
20-34	2,766	1,893	1,578	1,839	1,758	180	11.4%
35-54	3,959	4,889	4,255	3,443	3,581	-674	-15.8%
55-64	1,346	1,399	2,108	2,262	1,692	-416	-19.7%
65-74	1,310	1,066	1,114	1,841	1,990	876	78.6%
75+	1,212	1,483	1,334	1,385	2,046	712	53.4%

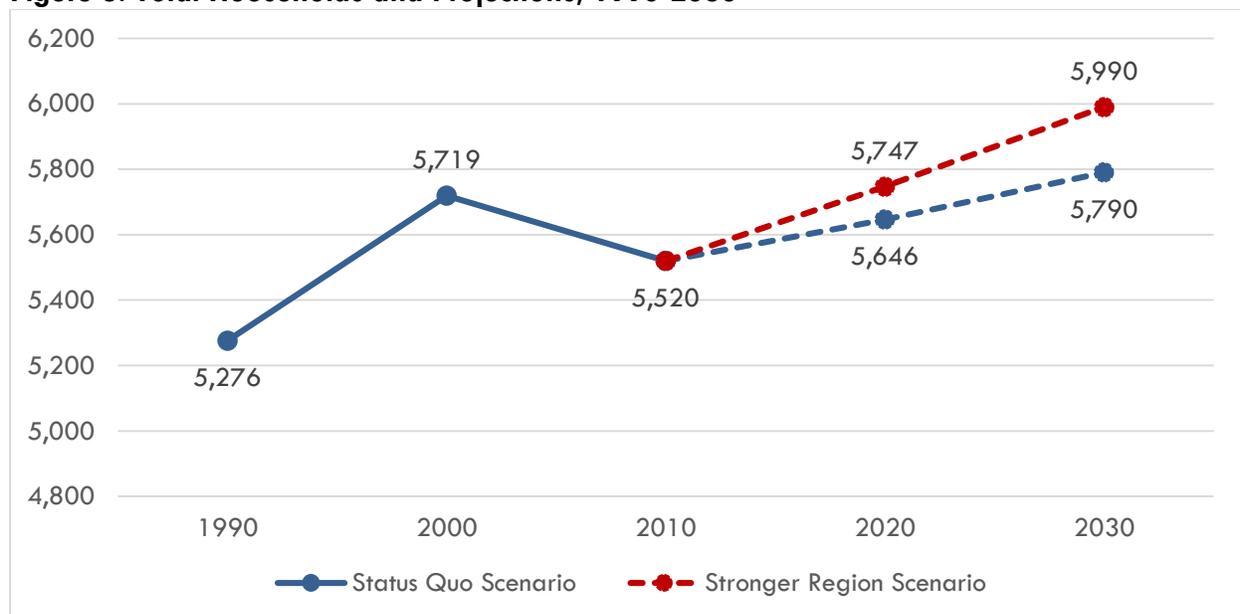
Source: U.S. Census; MAPC Projections

## Household Composition

More so than population, the number and type of households and their spending power within a community correlate to housing unit demand. Each household resides in one dwelling unit, regardless of the number of household members.

As of the 2010 Census, Swampscott is home to 5,520 households. This represents a slight decrease of 3.5% since 2000. Nevertheless, under MAPC's Stronger Region Scenario, the Town is projected to add 470 households, or grow by 8.5%. Population and household projections indicate that household formation will outpace population growth, suggesting a decrease in average household size due to aging households or influx of smaller families, such as young couples without children.

**Figure 3: Total Households and Projections, 1990-2030**



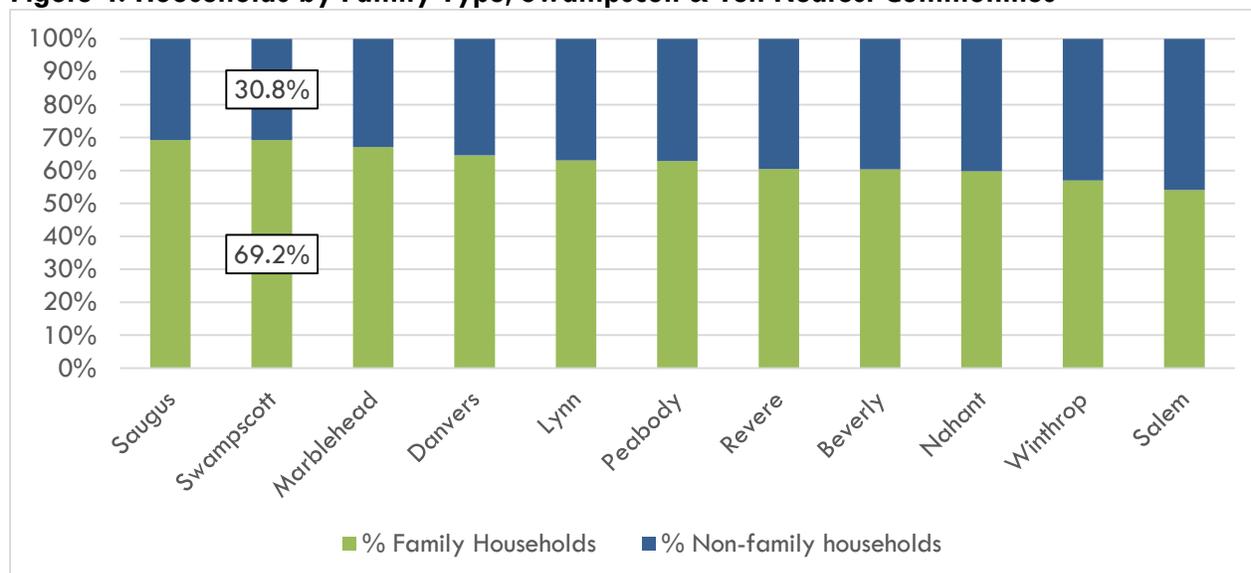
Source: U.S. Census; MAPC Projections

### Family & Non-Family Households

Different household types often have different housing needs or preferences. For example, a single senior may demand a smaller dwelling unit than a household with children. A municipality's composition of household types can indicate how well suited the existing housing inventory is to current and future residents.

Swampscott's 5,520 households can be divided among families and non-families. Family households consist of two or more related persons living together, and non-family households have one person or more than one non-related persons living together. The majority of Swampscott's households are family households (69.2%). Compared to its ten nearest communities, Swampscott's rate of non-family households (30.8%) is at the lowest range in this region. This has implications for need and demand for certain housing types and housing affordability.

**Figure 4: Households by Family Type, Swampscott & Ten Nearest Communities**



Source: U.S. Census Bureau, 2010

Of Swampscott’s family households, the vast majority is married (81.3%) and many have children under the age of 18 (44.7%). Of the non-family households, 83.9% are householders living alone. Nearly half (47%) of the single householders are 65 years of age or older.

**Table 2: Swampscott Households by Type**

	Estimate	% of Subgroup	% of Total
<b>Family Households</b>	3,820	69.2%	69.2%
With own children under 18 years	1,713	44.8%	31.0%
<b>Married-couples</b>	3,106	81.3%	56.3%
With own children under 18 years	1,388	44.7%	25.1%
<b>Male Householder, no spouse present</b>	173	4.5%	3.1%
With own children under 18 years	65	37.6%	1.2%
<b>Female Householder, no spouse present</b>	541	14.2%	9.8%
With own children under 18 years	260	48.1%	4.7%
<b>Non-Family Households</b>	1,700	30.8%	30.8%
Householder living alone	1,427	83.9%	25.9%
Aged 65 years and over	671	47.0%	12.2%
<b>Total Households</b>	<b>5,520</b>		

Source: U.S. Census Bureau, 2010

**Head of Householder by Age**

In addition to household type, the age of heads of households can indicate demand for particular unit types and sizes. Those born between 1945 and 1970, which includes Baby Boomers, will have substantial influence on household changes and housing needs in Swampscott. As of 2010, the largest group of Swampscott householders is age 45-59 (36.4%). By 2030, most age groups

under 60 will see a decline in the number of households. In 2010, the largest group of heads of household was ages 45-59, making up 30.7% of all households. The size of this group is projected to decline the most by losing a third (32.2%) of householders by 2030. Householders age 60 and above are projected to increase most dramatically by 47.2% during the same period.

**Table 3: Head of Household by Age and Projections (Stronger Region Scenario)**

Age of Householder	2010	2020	2030	Change 2010-2030	% Change 2010-2030
15 -29	229	252	207	-22	-9.6%
30 - 44	1,175	1,138	1,319	144	12.3%
45 - 59	2,011	1,673	1,364	-647	-32.2%
60 - 74	1,266	1,808	1,785	519	41.0%
75+	838	877	1,312	474	56.6%
<b>Total</b>	<b>5,519</b>	<b>5,748</b>	<b>5,987</b>	<b>468</b>	<b>8.5%</b>

Source: U.S. Census Bureau; MAPC Projections

### Household Size

One factor that drives change in housing demand is decreasing average household size. In Swampscott, like many cities in the region, household size is shrinking. As the population grows and smaller households begin to form, the number of housing units needs to be built at a rate faster than the growth in households. Average household size in Swampscott decreased from 2.48 people per household in 2000 to 2.46 in 2010. Owner-occupied household size also decreased, from 2.64 to 2.62, while renter-occupied households increased slightly in size, from 1.94 to 1.95. Shrinking household size is a trend that is projected to continue in Swampscott, declining to 2.29 people per household by 2030.

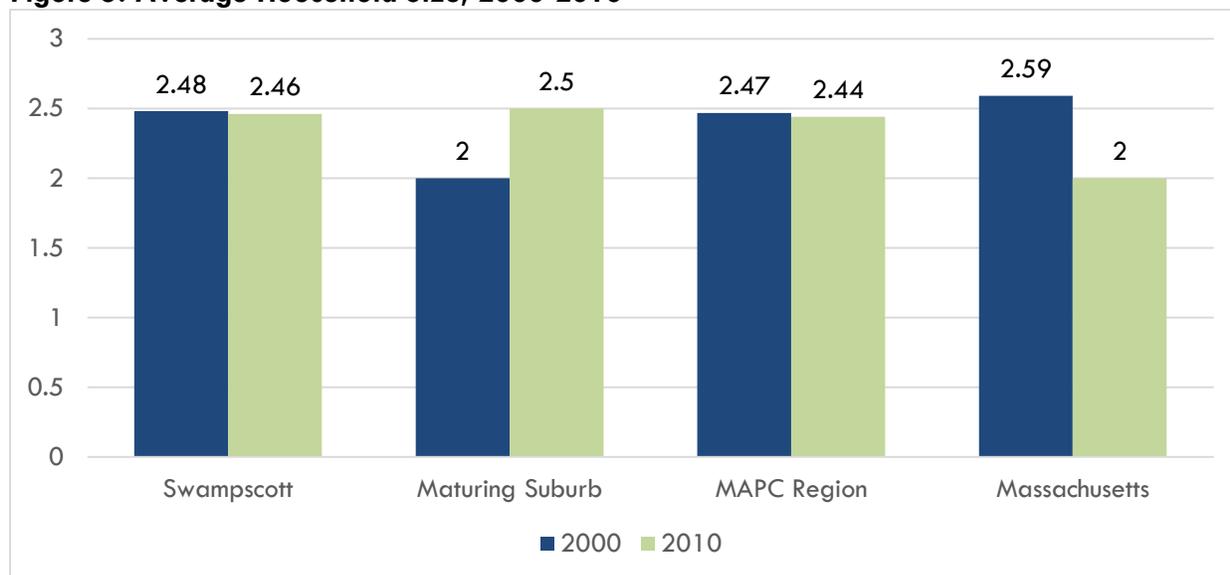
**Table 4: Average Household Size and Projections (Stronger Region Scenario)**

Tenure	2000	2010	2020	2030
Overall Households	2.48	2.46	2.35	2.29
Owner-Occupied Households	2.64	2.62		
Renter-Occupied Households	1.94	1.95		

Source: U.S. Census Bureau, MAPC Projections

Swampscott's decreasing household size during this period is consistent with trends in similar community types, MAPC region, and Massachusetts. While Swampscott's average household size in 2010 is consistent with communities in the region, it is larger than that of the Commonwealth.

**Figure 5: Average Household Size, 2000-2010**



Source: U.S. Census Bureau

## Race & Ethnicity

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The racial and ethnic composition of Swampscott has changed over the last decade. While it is still a majority-white population, dropping from 96.6% to 93% between 2000 and 2010, during this time, Swampscott experienced notable increases in the number of Asian (169%), Hispanic (94%), and African-American (48%) populations. While these minority populations are still small in number, collectively making up 7% of the total population (compared to 3.4% in 2000), they represent a growing residential base whose housing needs will need to be considered and addressed, while ensuring compliance with fair housing standards.

## Education

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### Enrollment

Enrollment in the Swampscott School District provides additional insight into recent population and economic trends within town. MAPC reviewed district enrollment from 2003 through 2014 and found that Swampscott schools had peak enrollment in the 2006-2007 school year with 2,435 students<sup>2</sup>. During the recession between 2007 and 2010, school enrollment experienced a decline of 4.7%, or a loss of 111 students. Since then, enrollment has yet to achieve pre-recession numbers. Between 2003 and 2014, the proportion of minority student population has almost tripled as the Town's population has become more ethnically and racially diverse during this time period. The low-income student population has also increased; as of 2014, 15.4% of the students have low-income status, compared to just 3.5% in 2003.

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<sup>2</sup> Note that Nahant high school students attend school in Swampscott.

**Table 5: Swampscott School District Enrollment**

Year	Total Enrolled	Change f/ Previous Year	Minority	English Language Learner	Low English Proficiency	Low-Income Status
2013-14	2,293	0.4%	14.8%	0.2%	0%	15.4%
2012-13	2,283	0.3%	16.5%	0.2%	0%	15.2%
2011-12	2,277	0.2%	11.6%	0.3%	0%	12.8%
2010-11	2,273	0.8%	10.4%	0.0%	0%	11.4%
2009-10	2,256	-1.0%	9.6%	0.5%	0%	9.0%
2008-09	2,279	-3.7%	8.3%	0.8%	0%	8.4%
2007-08	2,367	-2.8%	8.0%	0.8%	0%	8.8%
2006-07	2,435	1.7%	8.4%	0.7%	0%	7.9%
2005-06	2,395	-0.5%	6.2%	0.5%	0%	8.7%
2004-05	2,408	1.1%	6.2%	0.3%	0%	3.5%
2003-04	2,382	n/a	5.5%	0.5%	0%	3.5%

Source: MA Department of Elementary and Secondary Education

### Educational Attainment

In Swampscott, more than half (57.9%) of residents earned a bachelor's degree or higher educational attainment, which is comparatively higher than the MAPC Region (47.9%) and state (39.4%). On the other end of the spectrum, the rate of incomplete high school education is very low at only 3.4%.

**Table 6: Educational Attainment**

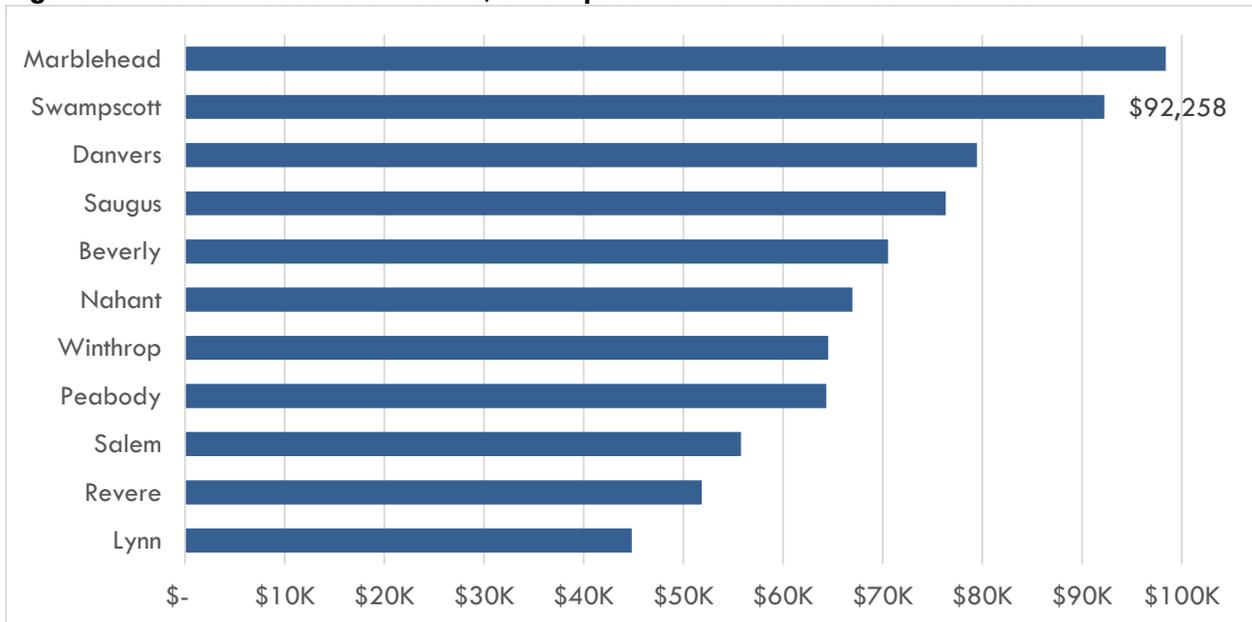
	High School without Diploma	High School Diploma	College without Degree	Bachelor's Degree or Higher
Swampscott	3.4%	15.5%	14.6%	57.9%
MAPC Region	9.1%	22.3%	14.5%	47.9%
Massachusetts	10.6%	25.8%	16.5%	39.4%

Source: U.S. Census Bureau, American Community Survey 2009-2013

### Household Income

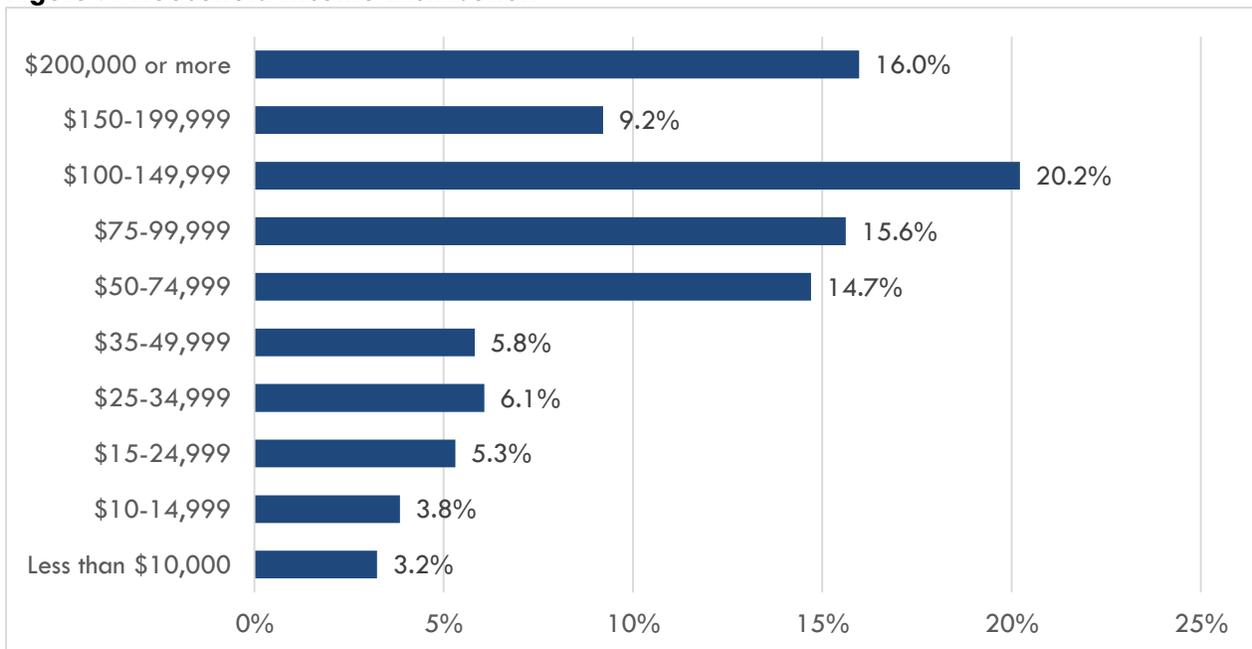
Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household may be eligible for housing assistance. Compared to its ten nearest communities, Swampscott has the second highest median household income in this region. Figure 6 shows that as of 2013, median household income is estimated at \$92,258. Median family income is higher \$113,456 while median non-family income (which includes single person households) is much lower at \$45,205.

**Figure 6: Median Household Income, Swampscott & Ten Nearest Communities**



Source: U.S. Census Bureau, American Community Survey 2009-2013

**Figure 7: Household Income Distribution**



Source: U.S. Census Bureau, American Community Survey 2009-2013

Swampscott is an affluent community; 45.4% of all households earn more than \$100,000 annually. However, about one in ten (12.4%) of the Town’s households earn less than \$25,000 annually. Swampscott’s income spread is dramatically different among senior householders than those under the age of 65. About half of householders age 25-44 and 45-64 earn \$100,000 or more annually, while only about a third of senior householders have the same annual income. Another third of senior householders earn \$39,999 or less annually.

**Figure 8: Income by Age of Householder**



Source: U.S. Census Bureau, American Community Survey 2009-2013

## Housing Stock

The following section examines Swampscott's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current need and demand in Swampscott and thereby help inform future housing production planning.

### Key Findings

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- Nearly 70% of all housing units in Swampscott are single family structures, and over 80% are either single or two-family structures.
- 10% of units are in larger multifamily structures, most of which are condominiums.
- Swampscott's housing stock is relatively old. Over 50% of housing units were constructed prior to World War II. Many of these likely have accessibility issues.
- Most Swampscott households own their home – over 70% are owner occupied.
- Swampscott's housing market is extremely tight with only 1% of units vacant.
- Low for-sale inventories have led to escalating housing prices. Home sale prices have rebounded almost to their 2005 peak.
- Swampscott has permitted just over 300 units over the last decade. The majority of these were in two developments, the 184-unit Hanover luxury rental complex on Paradise Road, and the 84-unit assisted living facility located on Salem Street in the Vinnin Square area.

### Type & Age

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As of 2013, nearly 70% of Swampscott's 5,579 housing units are in single-family homes. Multi-family housing is distributed among residential structures of two or more units. Of this housing type, two-family and buildings with more than 20 units are most prevalent, comprising 12.2% and 9.9% of the total housing stock, respectively.

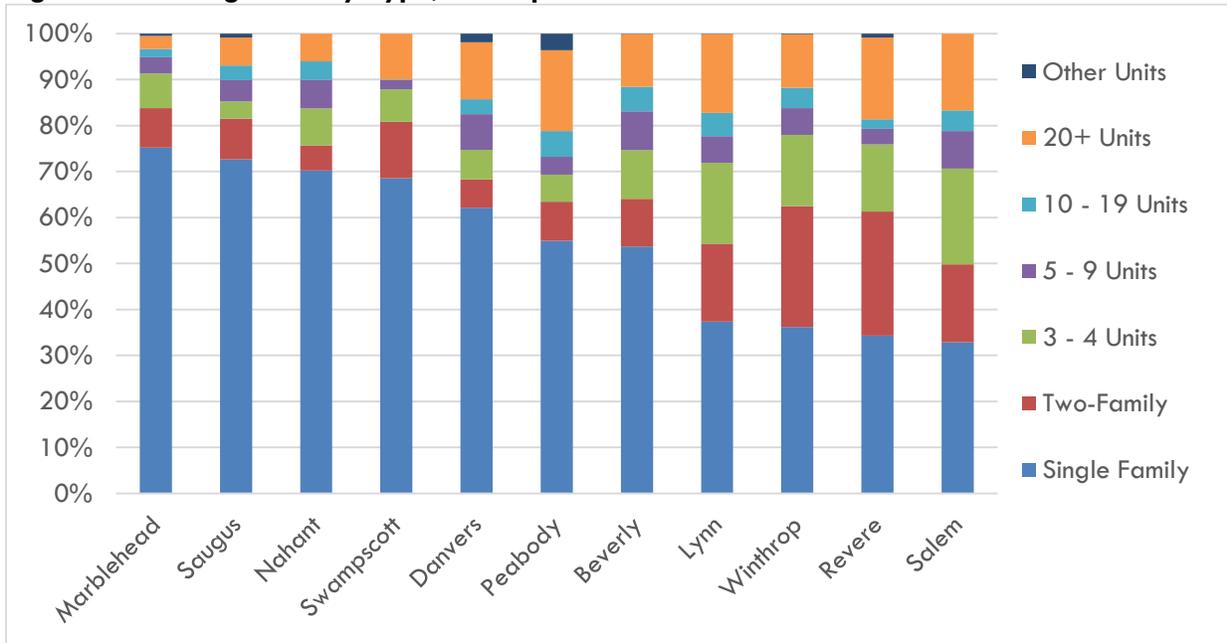
**Table 7: Housing Units by Type**

	Units	Percentage
Single Family	3,824	68.5%
Two-Family	683	12.2%
3 - 4 Units	396	7.1%
5 - 9 Units	111	2.0%
10 - 19 Units	10	0.2%
20+ Units	555	9.9%
Other Units	0	0.0%
<b>Total</b>	<b>5,579</b>	

Source: U.S. Census Bureau, American Community Survey 2009-2013

Swampscott and its ten nearest communities have housing inventories composed primarily of units in single-family structures. Swampscott's total share of single-family housing is in the higher range about this region at 68.5%. The distribution of housing unit types has little diversity and has remained virtually the same since 2000.

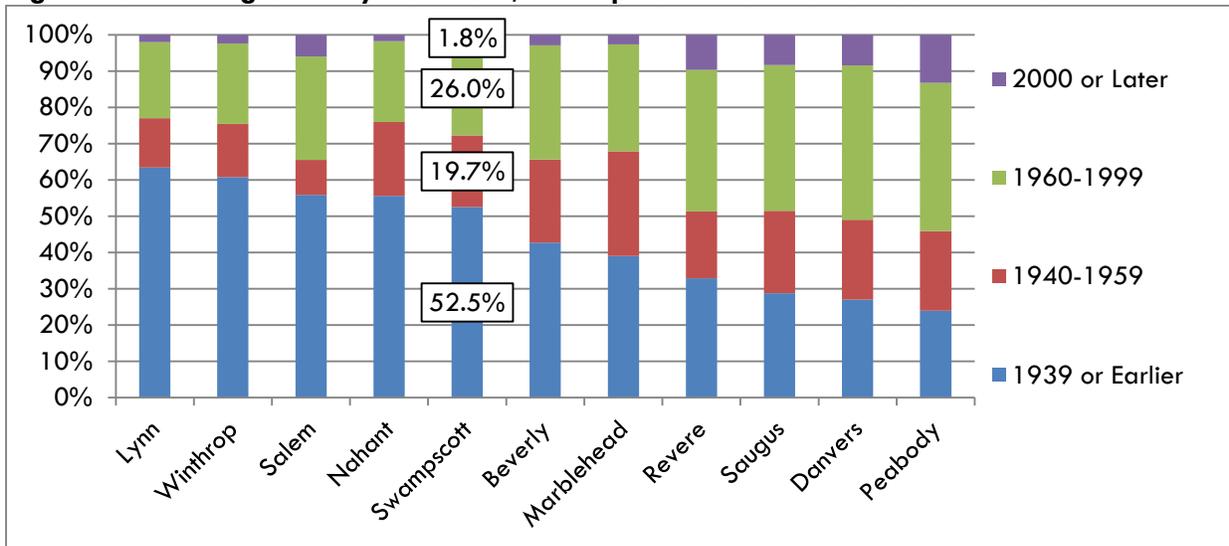
**Figure 9: Housing Units by Type, Swampscott & Ten Nearest Communities**



Source: U.S. Census Bureau, American Community Survey 2009-2013

More than half (52.5%) of Swampscott housing units were constructed in 1939 or earlier; the majority of older housing stock are found in and around the Frederick Law Olmsted Local Historic District. While these homes hold significant historical value, older structures may lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs. These additional costs have an impact on the affordability of older, outdated units for both owners and renters. In Swampscott, only 1.8% (99 households) of its housing stock was added after 2000.

**Figure 10: Housing Units by Year Built, Swampscott & Ten Nearest Communities**

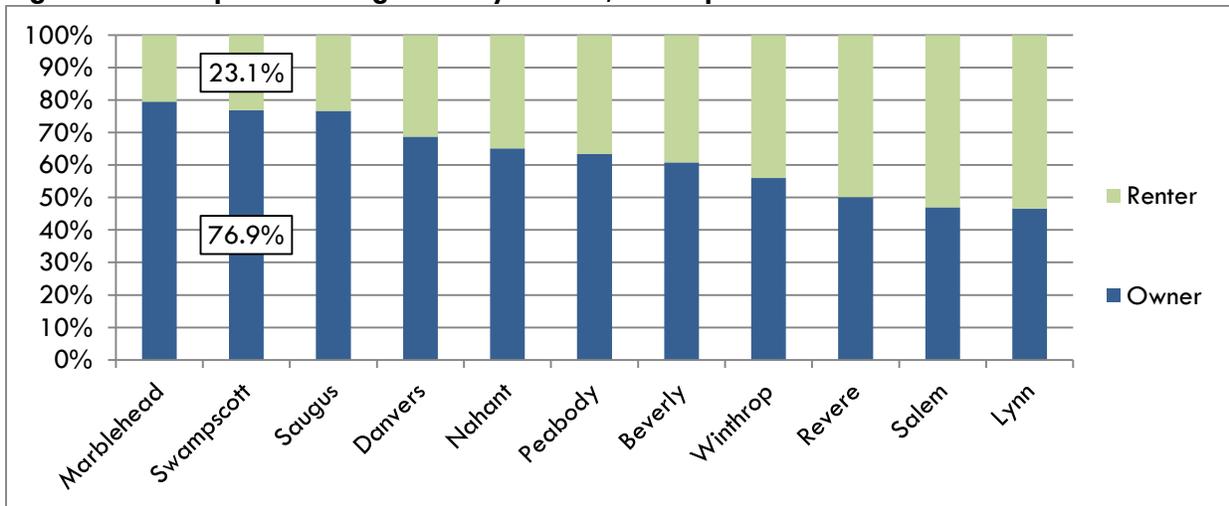


Source: U.S. Census Bureau, American Community Survey 2009-2013

## Tenure

The majority (76.9%) of Swampscott's housing stock is owner-occupied, the second highest among its ten nearest communities.

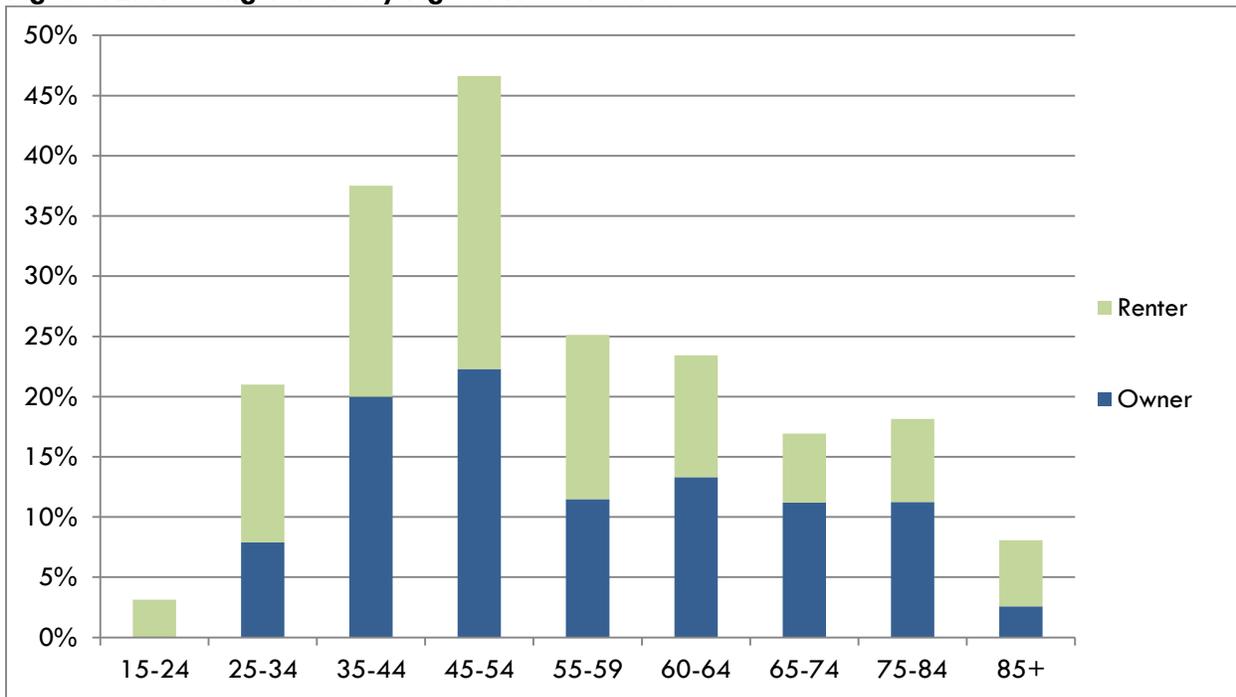
**Figure 11: Occupied Housing Units by Tenure, Swampscott & Ten Nearest Communities**



Source: U.S. Census Bureau, American Community Survey 2009-2013

Renting in Swampscott is more common among younger householders, 58.1% of which are below age 55. Owner occupancy is most prevalent in householders age 45-54, at a total of 22.3%, or slightly over a fifth of all homeowners in town. The share of renters dramatically decreases in Baby Boomer and retiree populations, or those age 55 and above.

**Figure 12: Housing Tenure by Age of Householder**



Source: U.S. Census Bureau, American Community Survey 2009-2013

## Vacancy

According to the 2009-2013 American Community Survey, Swampscott's vacancy rate is at 1.1%, or 61 total units. This is significantly below the standard 5% rate, which indicates that the housing market may be tight. The overall vacancy rate is considerably lower than the Massachusetts rate of 9.9% and the MAPC region's rate of 6.7%.

**Table 8: Vacancy Status, Swampscott**

	Number	Percent
Total Units	5,579	n/a
<b>Vacant Units</b>	<b>61</b>	<b>1.1%</b>
		Percent of Vacant
For Rent	40	65.6%
For Sale	0	0.0%
For seasonal, recreational, or occasional use	15	24.6%
Other vacant	6	9.8%

Source: U.S. Census Bureau, American Community Survey 2009-2013

## Housing Market

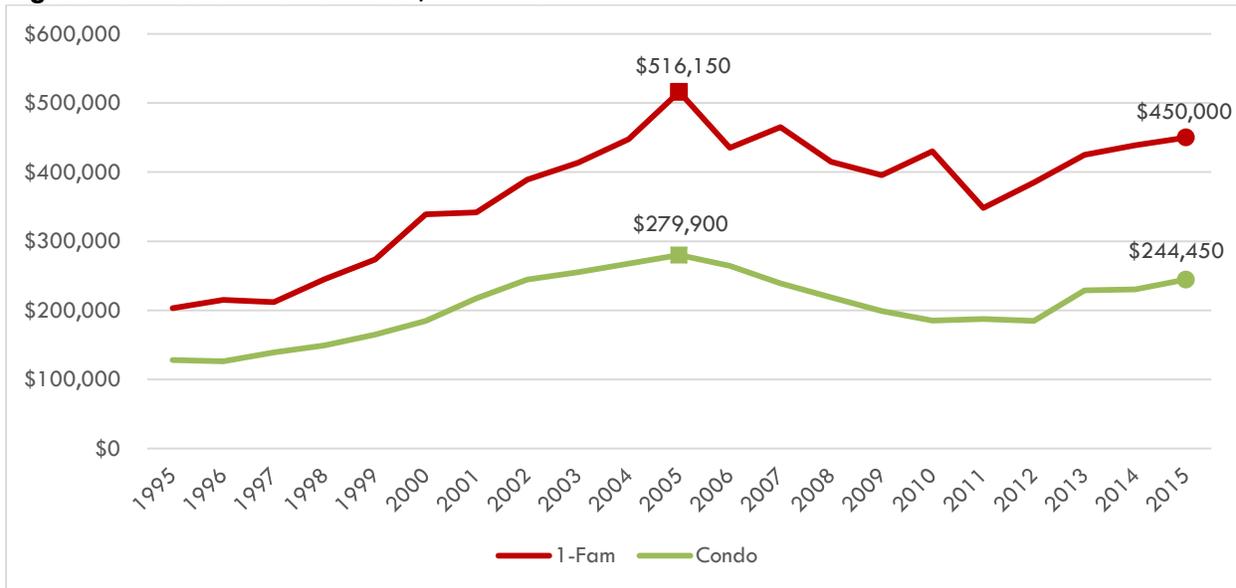
Housing costs within a community reflect numerous factors, including demand and supply. If there is more demand than supply, then prices and rents tend to rise. Depending on the income levels of

the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

### Sale Prices & Volume

According to data from The Warren Group, the median sale price of housing in Swampscott is \$405,000 in 2015 (through September). For single family homes, the price was slightly higher at \$450,000; and for condominiums, the price was lower at \$244,450. Although this is down from the height of the market in 2005 (median sale price was \$429,750), Swampscott's housing prices have recovered significantly over recent years to pre-recession sales figures.

**Figure 13: Median Home Prices, 1994-2014**



Source: The Warren Group, 2015. Adjusted to 2015 dollars.

During this same time period, the volume of overall sales fluctuated due to the recession. In recent years, the number of sales for single-family homes has been on the rise, but they have not achieved pre-recession levels. Condominium sales have also increased in recent years; however, through September 2015, sales have gone down. However, this is likely a sign of low inventories of condominiums for sale since prices are up year over year.

**Figure 14: Home Sales by Type, 1995-2015**



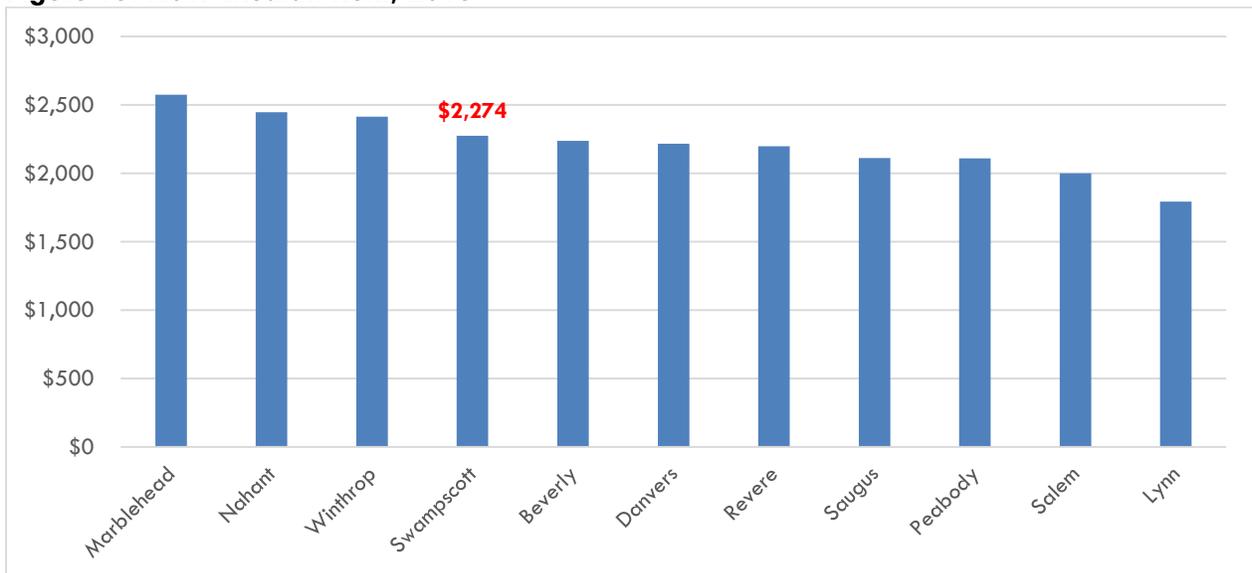
Source: The Warren Group, 2015

\*Data through September 2015

### Rent

According to Zillow.com, there is little range in median rent in the NSTF sub-region. At \$2,274, Swampscott's median rent is in the upper, with Marblehead having the highest median rents (\$2,574), and Lynn having the lowest (\$1,792).

**Figure 15: NSTF Median Rent, 2015**

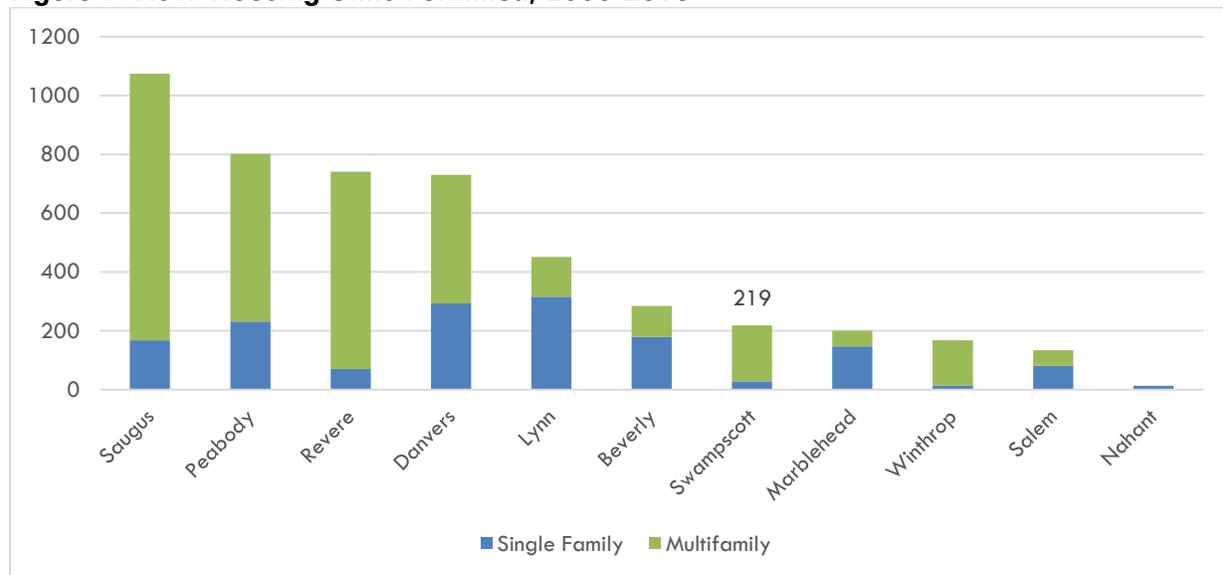


Source: Zillow.com, data through September 30, 2015

## Housing Units Permitted

Between 2005 and 2014, Swampscott issued permits for 219 housing units. Of those, 199 (91%) were for multi-family units in multi-family structures, while 30 were single family homes. Although this appears that there was significantly more multi-family under development, nearly all of the multi-family development was one project – the 184-unit Hanover development on Paradise Road, which included no deed-restricted affordable units. Within the area studied, Swampscott has issued permits at a lower rate than six out of eleven communities; however Swampscott also has a significantly lower population than most comparative communities. For example, Salem, Winthrop and Marblehead, have higher populations and household numbers, but permitted fewer units than Swampscott.

**Figure 1: NSTF Housing Units Permitted, 2000-2013**



Source: U.S. Census Building Permit Survey

## Recent & Future Development

### Development Pipeline

There are currently nine projects either under construction or recently completed, in planning stages, or approved in Swampscott's development pipeline with a total of 353 proposed housing units, the majority of which are multi-family apartment or condominium developments. The largest of these developments is the Hanover Vinnin Square luxury apartments, with 184 units (1 to 3 bedroom units, the majority 1 and 2). Other larger projects include 42 units at 443 Essex Street, the 84-unit "The Residence at Swampscott" assisted living facility at 224 Salem Street, and a 15-unit 55+ condominium development. The remaining projects in the pipeline are single- and two-family developments. It is important to note that these are all market-rate units – no affordable housing units are to be created in any of the nine projects.

**Table 9: Development Pipeline, Swampscott**

Development	Status	Completion Year	Units	Affordable Units	Notes
Atlantic Crossing	Construction	2016	14	0	Subdivision at Former Jewish Temple
336 Humphrey Street	Construction	2016	2	0	Two-family condo
267-269 Humphrey Street	Construction	2016	3	0	2-family into 3-family
158-160 Essex Street	Complete	2015	3	0	2-family into 3-family
330 Paradise Road (Hanover Vinnin Square)	Construction	2016	184	0	Multi-family complex
Gracie Lane Subdivision	Construction	2016	6	0	3 duplexes
443 Essex Street	Approved	2020+	42	0	
Villas at Vaughn Place	Approved	2020+	15	0	Age restricted (55+); in Land Court
224 Salem Street (The Residence at Swampscott)	Construction	2016	84	0	Assisted living
<b>Total</b>			<b>353</b>	<b>0</b>	

Source: Town of Swampscott Planning Department

### Projected Development Demand

Based upon MAPC’s projections, Swampscott has a projected demand for a total of 224 units by 2020. The vast majority of demand (80%) will be for multi-family housing (that is often preferred by smaller households), with the highest demand from householders under age 35, and those age 55 to 75. The majority of this demand is from householders age 15-34. Baby Boomers are also likely to seek out multi-family units, particularly ownership. While some of this demand for multi-family units will be absorbed in existing units due to turnover, most demand will need to be met through new development.

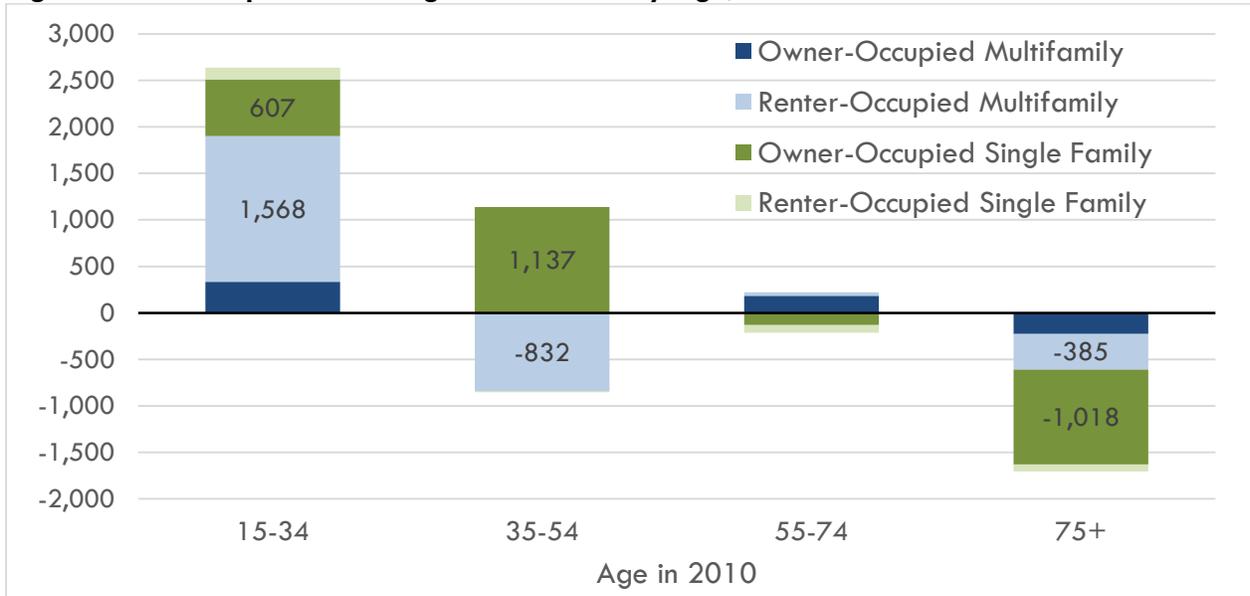
New demand for single family units is primarily by householders 35 to 54 – those most likely to have children living at home. Thus family households with children are expected to remain an important residential market in town. Much of the single family demand will be met by housing turnover – younger families will purchase or rent the homes of aging Baby Boomers who opt to downsize, move elsewhere or pass away.

Based upon Swampscott’s development pipeline projected above, the Town will produce 30 single family or condominium units through subdivision developments and smaller duplex developments. However, multi-family housing units that are proposed or under construction will meet estimated demand.

**Table 10: New Projected Housing Unit Demand By Age, 2010-2020**

	Renter	Owner	Total
Single Family	-33	76	43
Multi-family	83	98	181
<b>Total</b>			<b>224</b>

**Figure 17: Net Projected Housing Unit Demand by Age, 2010-2020**



Source: MAPC Analysis 2014

Note that the negative numbers in the table and figure above indicate that projections show an excess of units in the particular category.

## Housing Affordability

### Key Findings

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- 3.7% of Swampscott’s housing, or 212 units, is recorded on the state’s Subsidized Housing Inventory.
- Swampscott’s ownership and rental housing is not affordable. Median sales prices are nearing all time highs, and median rents are significantly higher than fair market rent for all unit types.
- Approximately one quarter of Swampscott households are low-income, earning less than 80% of AMI and potentially eligible for housing assistance through most federal and state programs; there are particularly high instances of low-income status among elderly households, with more than half of them eligible for housing assistance.
- More than 40% of all households are cost burdened, paying 30% or more of their income on housing costs; the rate is particularly high among renter households (55%).
- Over 80% of low-income households are cost burdened.
- Swampscott has over 350 new units under construction, planned or proposed. None of them include deed-restricted affordable units.

In the previous sections, Swampscott’s population, housing stock, and market conditions were examined. The intersection of the two—demand (people) and supply (housing units)—as well as policy, planning, and funding, ultimately determines housing affordability in a given community. In this section, the affordability of Swampscott’s housing stock to town residents is assessed.

### Poverty Rate

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Swampscott has a low rate of families with incomes below the poverty level, less than \$24,250 for a household of four (compared to an income limit of \$67,750 for the same household size to be eligible for most affordable housing).<sup>3</sup> At 4%, it is lower than the Commonwealth’s rate of 8.1% and Essex County’s rate of 8.5%. Of Swampscott’s families living below the poverty level, most are families with children, married and female householders (80%).

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<sup>3</sup> <<http://aspe.hhs.gov/poverty/15poverty.cfm>>.

**Table 11: Percentage of Families with Incomes below the Poverty Level**

Family Type	Total	Poverty	%
Families with income below poverty level	3,820	134	3.5%
With Related Children Under 18	1,741	106	6.1%
Married Couples	3,180	80	2.5%
With Related Children Under 18	1,363	55	4%
Families with Female Householders	511	52	10.2%
With Related Children Under 18	309	52	16.8%

Source: U.S. Census Bureau, American Community Survey 2009-2013

## Households Eligible for Housing Assistance

One measure of affordable housing need is the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI), along with household size, to identify these households. Table 12 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 Swampscott. Households at 80% of AMI and below are eligible for housing assistance, adjusted for household size.

**Table 12: FY2015 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**

Household Size	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)
1 Person	\$20,700	\$34,500	\$48,800
2 Person	\$23,650	\$39,400	\$55,800
3 Person	\$26,600	\$44,350	\$62,750
4 Person	\$29,550	\$49,250	\$69,700
5 Person	\$31,950	\$53,200	\$75,300
6 Person	\$34,300	\$57,150	\$80,900
7 Person	\$36,730	\$61,100	\$86,450
8 Person	\$40,890	\$65,050	\$92,050

Source: U.S. Department of Housing and Urban Development

Because HUD's regulations are in part based on household size, it is important to understand how Swampscott's income distribution as a percent of AMI corresponds with the composition of households. The most relevant information available is Comprehensive Housing Affordability Strategy (CHAS) data, which provides information about different household types, sizes and their income. The different household types are as follows:

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

According to the most recent available data (2008-2012 estimates), 1,330 households or just under a quarter (24%) of all Swampscott households are low-income. Of that population, 13% are extremely low income (<30% AMI) and 7% are very low-income (30-50% AMI). Further, 695 (41%) of elderly households are either low-, very-low-, or extremely-low-income, compared to 635 non-elderly households (16%).

**Table 13: Income as Percent of AMI by Household Type/Size (Total Number and Percent)**

	Total Households	Low-Income Households (% of AMI)				
		<30%	30-50%	50-80%	80-100%	>100%
Elderly (1-2 Members)	890	25	75	50	80	660
Elderly Non-Family	790	295	180	70	55	190
Small Related (2-4 Persons)	2700	225	55	15	310	2095
Large Related (5+ Persons)	285	0	0	15	15	255
Other	970	165	75	85	125	520
<b>Total</b>	<b>5635</b>	<b>710</b>	<b>385</b>	<b>235</b>	<b>585</b>	<b>3720</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008-2012

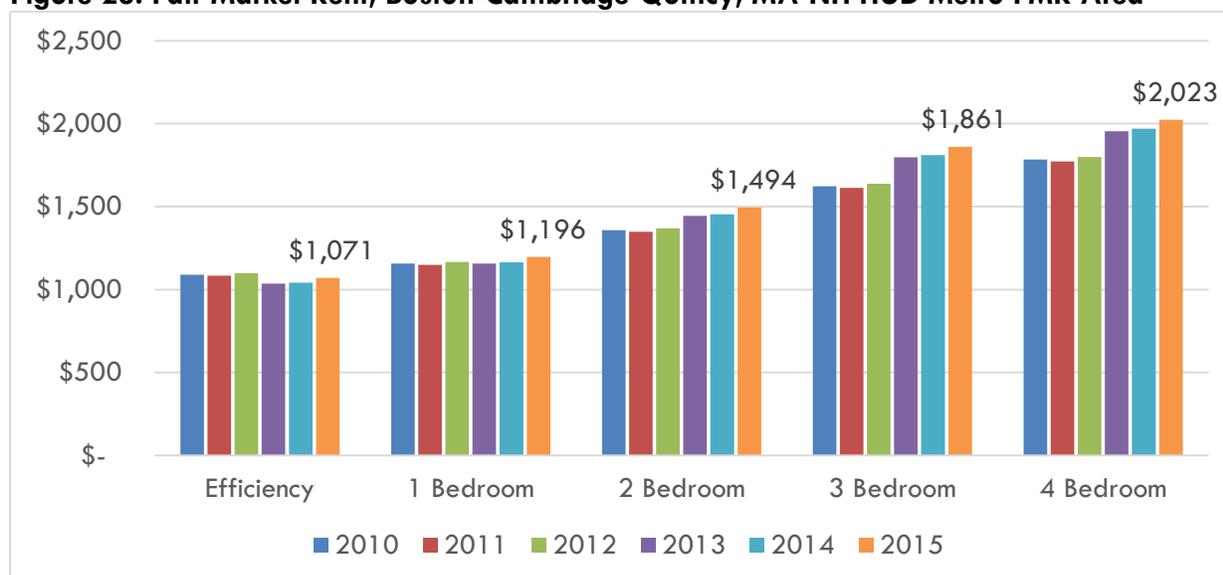
	Total Households	Low-Income Households (% of AMI)				
		<30%	30-50%	50-80%	80-100%	>100%
Elderly (1-2 Members)	890	3%	8%	6%	9%	74%
Elderly Non-Family	790	37%	23%	9%	7%	24%
Small Related (2-4 Persons)	2700	8%	2%	1%	11%	78%
Large Related (5+ Persons)	285	0%	0%	5%	5%	89%
Other	970	17%	7%	4%	10%	66%
<b>Total</b>	<b>5635</b>	<b>13%</b>	<b>7%</b>	<b>4%</b>	<b>10%</b>	<b>66%</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008-2012

## Fair Market Rents

Another measure of housing affordability is whether local rent exceeds Fair Market Rents (FMR), or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the Boston MSA. In Figure 18 below, the upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the need for more rental housing at multiple price points.

**Figure 28: Fair Market Rent, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**



Source: U.S. Department of Housing and Urban Development

According to Zillow.com and Padmapper.com, Swampscott has a median rent of \$2,076 as of September, 2015. This is higher than FMR for all unit types. More specifically, the medians for different bedroom sizes are each significantly higher than the FMR values. Thus, Swampscott's rental housing stock is not affordable by these standards. It is important to mention that these metrics do not take into account household income, a major determinant of housing affordability within a community.

**Table 14: Swampscott Median Rents, September 2015 Listings**

	1 Bedroom	2 Bedroom	3 Bedroom	All
Swampscott Median Rent	\$1,803	\$2,429	\$2,500	\$2,076
Fair Market Rents	\$1,196	\$1,494	\$1,896	n/a

Source: Zillow.com, rental listings as of September 2015 and total median rent as of July 2015

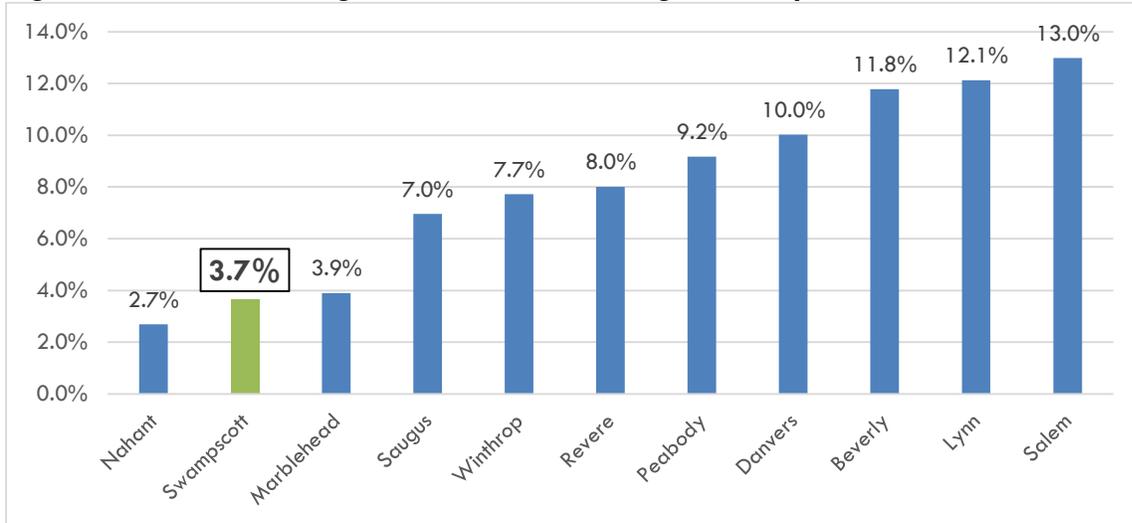
### **Current M.G.L. Chapter 40B Subsidized Housing Inventory**

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 by deed restriction for income-eligible households earning at or below 80% of the AMI. In addition, all marketing and placement efforts follow Affirmative Fair Housing marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the subsidized housing inventory (SHI). A municipality's SHI fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of affordable units by the total number of year-round housing units according to the most recent decennial Census. As the denominator increases, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10% threshold.

Swampscott has not achieved this threshold. As of October, 2015, only 212 housing units, or 3.7%, out of 5,795 year-round units were included on Swampscott’s SHI. Compared to other municipalities within its region, it has the second lowest SHI. Only Nahant has lower.

**Figure 19: NSTF Percentage of Subsidized Housing Inventory, June 2015**



Source: Massachusetts Department of Housing and Community Development

Swampscott’s current SHI includes 128 units of housing owned and operated by the Swampscott Housing Authority at four locations in town. The majority of those units serve the elderly and disabled (92 units), and there are 36 units for families. The 59-unit Bertram House includes 59 units of senior housing, only a portion of which are affordable, but because the project was built through the comprehensive permit, all units count towards the SHI. (Thus, there are actually fewer deed-restricted units.) The remaining 25 units include 2 ownership units, and 23 group home units operated by the Department of Developmental Services and Department of Mental Health. Each DDS or DMR SHI unit represents a bedroom in a group home. Details of the Town’s SHI are shown in the table below and Appendix D.

**Table 15: Town of Swampscott Subsidized Housing Inventory**

Project Name	Address	SHI Units	Comp Permit	Yr End	Tenure	Subsidizing Agency
Swampscott Housing Authority	Cherry Street	36	No	Perp	Rental	DHCD
Swampscott Housing Authority	Duncan Terrace	40	No	Perp	Rental	DHCD
Swampscott Housing Authority	Doherty Cir/Burrill St	44	No	Perp	Rental	DHCD
Swampscott Housing Authority	Ryan Pl.	8	No	Perp	Rental	DHCD
Bertram House of Swampscott	565 Humphrey St	59	Yes	2038	Rental	MassHousing
Ocean Watch	225 Humphrey St	2	Yes	Perp	Ownership	MassHousing
DDS Group Homes	Confidential	18	No	n/a		DDS
DMH Group Homes	Confidential	5	No	n/a	Rental	DMH
<b>TOTAL</b>		<b>212</b>				

Source: Massachusetts Department of Housing and Community Development

In order to address unmet housing need and be compliant with M.G.L. Chapter 40B, Swampscott officials should establish and work to achieve housing production targets. With 212 units on the SHI, Swampscott needs 368 units in order to achieve the M.G.L. Chapter 40B requirement of 10% of the year-round housing inventory designated for households earning at or below 80% of the area median income.

In order to demonstrate progress toward meeting the 10% goal, the Town should set an annual production goal of 0.5% (29 units), or 1.0% (58 units), to have relief from Comprehensive Permit projects for one or two years respectively. The Town has many developments in the pipeline, all of which will be added to the year-round housing unit total. However, none of the projects include any deed restricted affordable units. Thus, Swampscott's SHI will decrease after the 2020 decennial census should no additional affordable units be added to the inventory. Moving forward, the Town should ensure that new development include units that can be added to the SHI in order to keep ahead of the 368-unit 40B goal.

**Table 16: Swampscott Affordable Housing Production Goals, 2015-2020**

	2015	2016	2017	2018	2019	2020
Total year-round housing*	5,795	5,866	5,937	6,008	6,079	6,150
Cumulative state-certified affordable units**	212	241	270	299	328	357
10% requirement	580	587	594	601	608	615
Chapter 40B gap	368	346	324	302	280	258
Required units for relief at 0.5% of total units	29	29	29	29	29	29
Required units for relief at 1.0% of total units	58	58	58	58	58	58

\*Includes projects in the pipeline (353 dwelling units)

\*\*Based on October 2015 SHI plus 0.5% rate of increase.

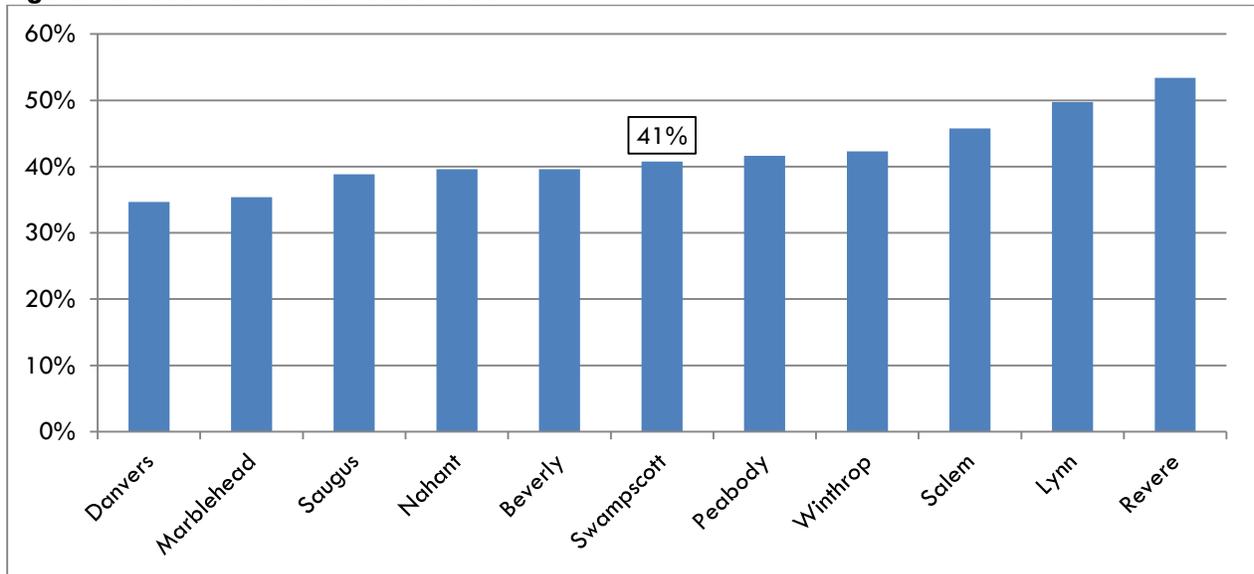
Source: U.S. Census Bureau, 2010 Census, & MAPC MetroFuture Projections for 2020

## Housing Cost Burden

Another method to determine whether housing is affordable to a community's population is to evaluate households' ability to pay their housing costs 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 in a community and 15% severely cost-burdened households in a community to pose a significant issue. In Swampscott, an estimated 2,224 households are cost burdened. At 41%, this rate is above HUD's threshold for concern. The rate of severe cost burden in Swampscott is lower; however, at 1,069 or 20%, the rate of households that are severely cost-burdened also exceeds the HUD threshold.

**Figure 20: Cost-Burdened Households**



Source: U.S. Census Bureau, American Community Survey 2008-2012

At 41%, Swampscott's rate of cost burden is in the middle range compared to other municipalities within the sub-region. While the rate of cost burden is high for both owners and renters, more than half (55%) of renter households are housing cost burdened as opposed to owners (37%).

### Cost Burden by Household Type

Cost burden does not impact all Swampscott households equally. Further analysis (using 2012 CHAS data, the most recent data available), reveals which household types (elderly, small related, large related, or other) and income categories (low-, very-low-, extremely-low-, and middle-income, or those earning between 80-120% of AMI) are most cost burdened. Though significant portions of each group are cost-burdened, single elderly households experience the highest rates of both cost burden and severe cost burden.

**Table 17: Cost Burden by Household Type, All Households**

Household Type	Households Number	Cost Burden		Severe Cost Burden	
		Number	Percent	Number	Percent
Elderly (1-2 Members)	890	130	15%	35	4%
Elderly Non-Family	790	495	63%	335	42%
Small Related (2-4 Persons)	2,700	764	28%	319	12%
Large Related (5+ Persons)	285	120	42%	65	23%
Other	970	464	48%	255	26%
<b>Total</b>	<b>5,635</b>	<b>1,973</b>	<b>35%</b>	<b>1009</b>	<b>18%</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008-2012

Because households of any income level can be cost burdened just by buying or leasing dwelling units they cannot afford even if alternative market-rate housing is affordable to them, it is important to consider rates of cost burden among low-income households specifically, who tend to have fewer options.

In Swampscott, cost burden is a huge issue for nearly all of Swampscott's low-income households. Over 80% (1,078) of all low-income households are cost burdened, and over 60% (825) are severely cost burdened. And while large related (5+ persons) experience the highest rates of cost burdened by percentage, their numbers are low (15 total households). Low-income elderly non-family (singles) are the most cost burdened by number (447 households).

**Table 18: Cost Burden by Household Type, Low-Income Households**

Household Type	Total	Cost Burden	Severe Cost Burden
Elderly (1-2 Members)	150	50%	23%
Elderly Non-Family	545	82%	60%
Small Related (2-4 Persons)	295	89%	89%
Large Related (5+ Persons)	15	100%	100%
Other	325	86%	58%
<b>Total</b>	<b>1,330</b>	<b>81%</b>	<b>62%</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008-2012

### Middle-Income Housing Problems

CHAS data also indicates the extent to which middle-income households earning 80-120% of AMI suffer from housing problems. HUD defines a housing problem as a household with 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, and/or
4. household is cost burdened.

2008-2012 ACS data estimates indicate that less than 5% of Swampscott's occupied housing units are afflicted by problems #1, #2, or #3. Therefore, it can be assumed that the housing problem affecting most Swampscott residents at this income level is #4: cost burden.

**Table 19: Housing Problems for Swampscott Households at 80-120% of AMI**

	Count	Percent
Total Owner-Occupied Households 80-120% AMI	855	n/a
With Housing Problems (1 or more)	470	51%
Total Renter-Occupied Households 80-120% AMI	245	n/a
With Housing Problems (1 or more)	130	53%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008-2012

## Development Constraints and Limitations

### Developable Land

An analysis of Swampscott's existing land use patterns shows that the majority of town land (excluding open space and school properties) is developed as single and two-family residential, with small pockets of multi-family residential, particularly in and around the Vinnin Square area, and along Burrill and Humphrey Streets.

**Table 20: Swampscott Land Use**

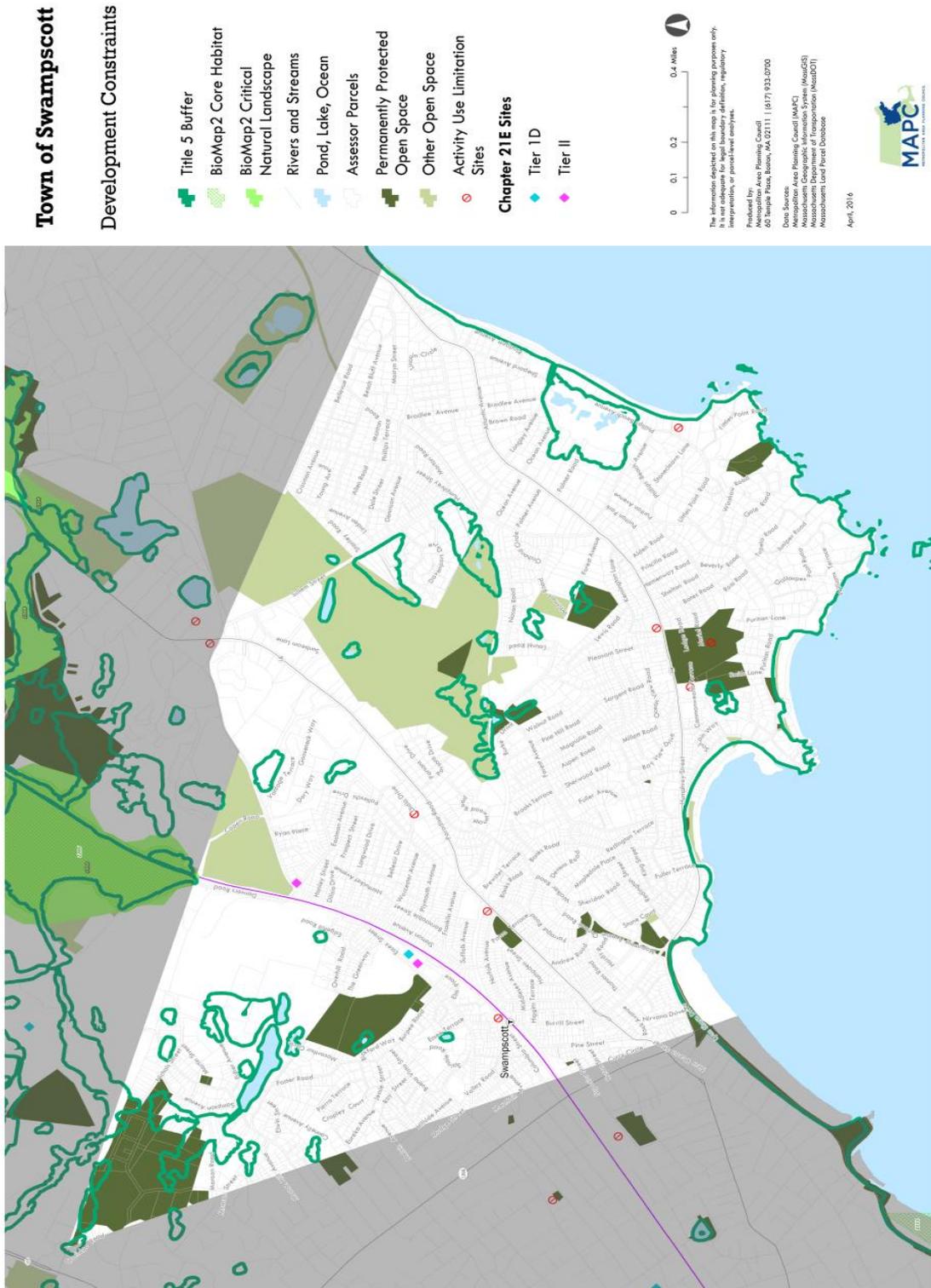
Land Use Category	Total Acres	%
<b>Residential Uses</b>	<b>1071</b>	<b>54%</b>
Single Family Residential	903.2	45.4%
Two- and Three- Family Residential	76.0	3.8%
Condominium	76.7	3.9%
Multi-family Residential	8.9	0.5%
<b>Commercial Uses</b>	<b>70</b>	<b>4%</b>
Mixed Use/Residential	4.4	0.2%
Commercial/Retail	55.0	2.8%
Office	6.7	0.3%
Mixed Use/Commercial	3.7	0.2%
<b>Industrial Uses</b>	<b>113</b>	<b>6%</b>
Light Industrial	4.3	0.2%
Industrial	108.8	5.5%
<b>Open Space</b>	<b>149</b>	<b>8%</b>
Open Space and Recreational	148.6	7.5%
<b>Transportation</b>	<b>264</b>	<b>13%</b>
Right of Ways	264.3	13.3%
<b>Institutional/Exempt</b>	<b>217</b>	<b>11%</b>
Exempt - Public	188.3	9.5%
Exempt - Institutional	28.3	1.7%
<b>Vacant</b>	<b>89</b>	<b>5%</b>
Vacant – Developable Residential	18.9	1.0
Vacant – Developable Commercial	0.4	0.0%
Vacant – Undevelopable Residential	68.1	3.4%
Vacant – Undevelopable Commercial	1.7	0.1%

Source: MassGIS and MAPC

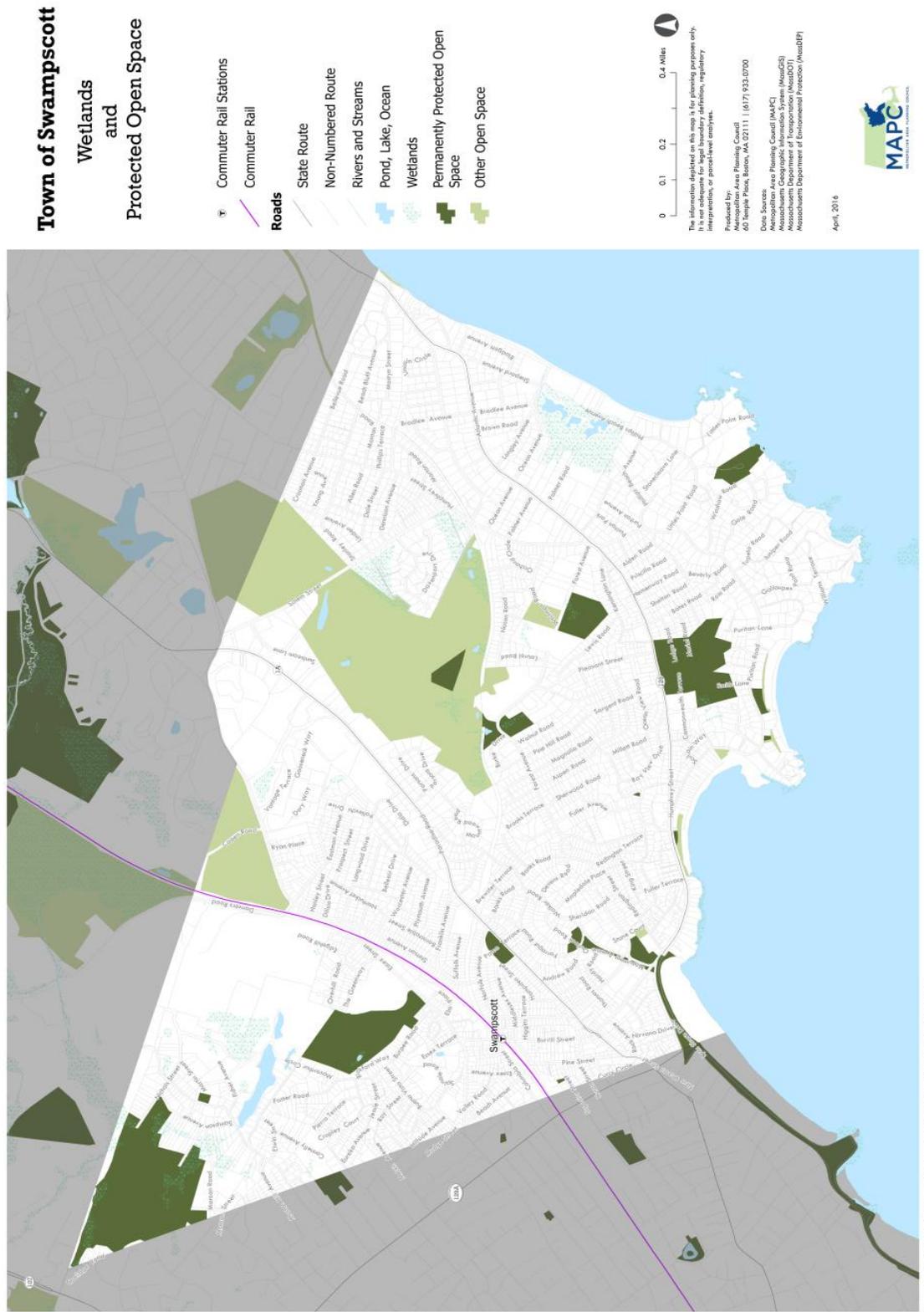
A closer look at the potential for additional housing development indicated that there is little available developable land in Swampscott. According to Mass GIS L3 parcel file, there are only 19 acres of developable residential land left in Swampscott (1% of total land area), mostly on scattered sites. Thus, the majority of new residential development would have to be redevelopment of underutilized parcels. Redevelopment can be more expensive given the costs for preservation, rehabilitation, demolition or other expenses. Thus, the Town will need to identify and focus on implementation strategies that promote and simplify redevelopment.

Figures 21 through 24 illustrate natural resource related development constraints including, wetland resources, habitat, protected open space, flood hazards, and topography

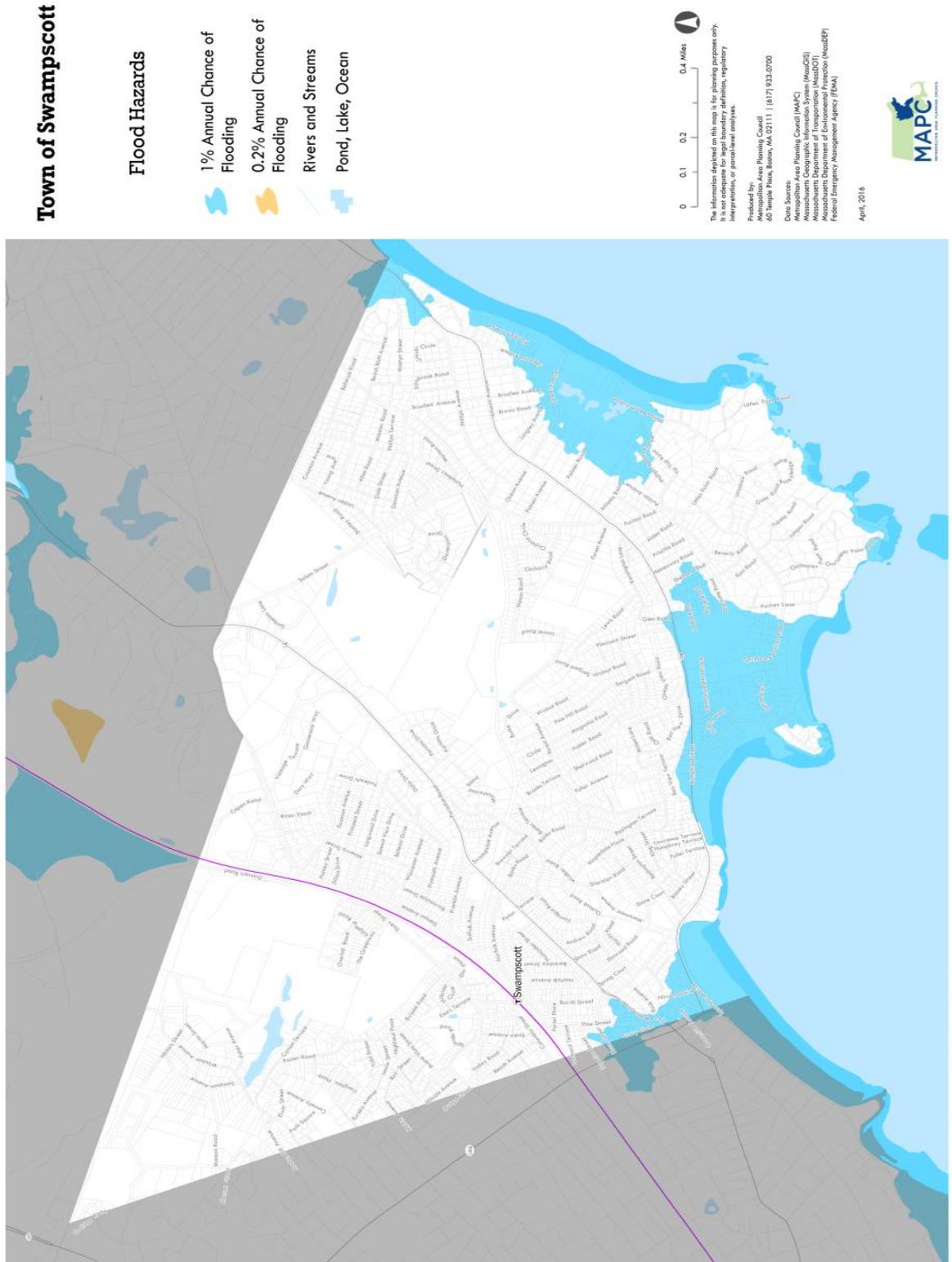
**Figure 21: Development Constraints**



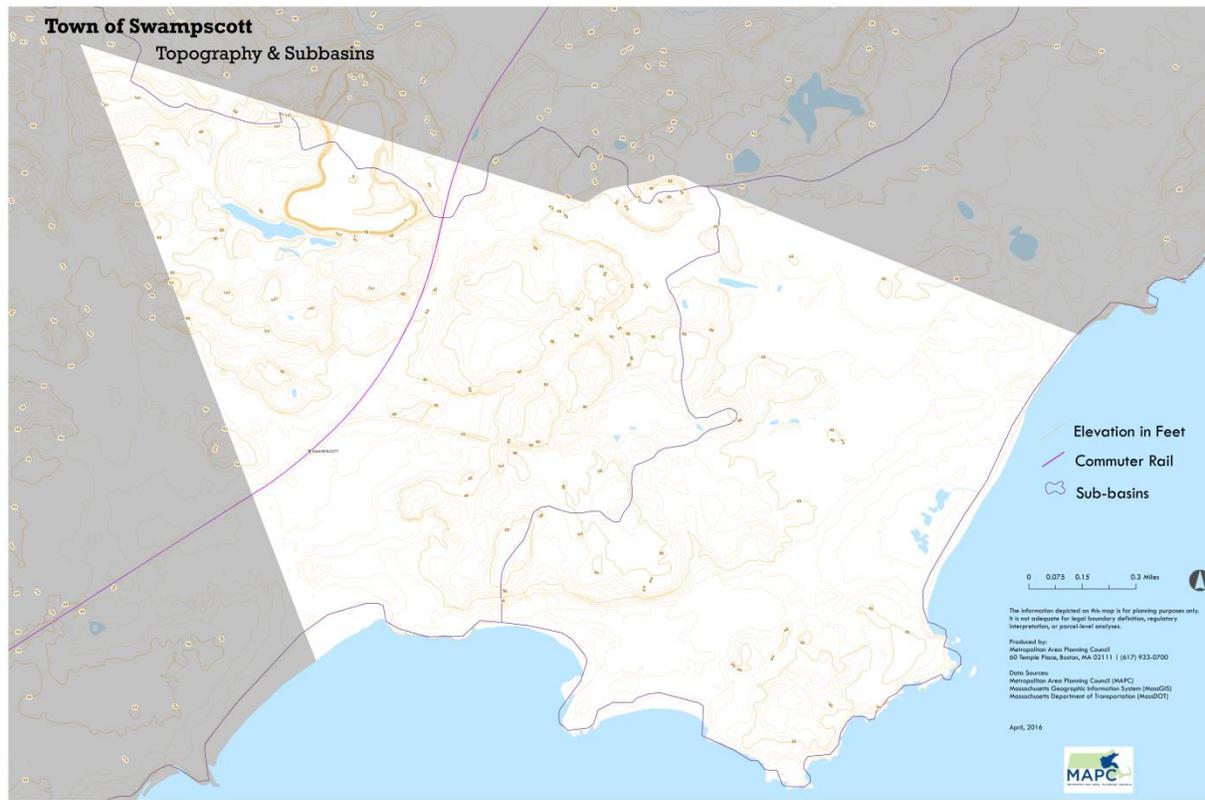
**Figure 22: Wetlands and Protected Open Space**



**Figure 23: Flood Hazards**



**Figure 24: Topography**



## **Municipal Infrastructure (School Capacity, Water/Sewer Capacity)**

### **Swampscott Schools**

As discussed in the Public Facilities and Services section of the *Swampscott 2025: The Master Plan*, Swampscott has three elementary schools, one middle school, and one high school. While there are no capacity issues anticipated, and there is room for some student growth, there is uncertainty about the future of the elementary schools. During 2014, the School Committee explored consolidation of grades 1-4 into a single, new school. This school was proposed for the site adjacent to the Middle School and would have had a capacity of 635 students. This proposal did not pass at Special Town Meeting in October 2014 and was rejected by voters in November 2014. Since then, alternatives have not been developed. The new Swampscott High School was completed in 2007, and the former high school is now used as the Middle School.

Additionally, as highlighted earlier in this document, the majority of residential development has been one- and two-bedroom apartments, which primarily attracts smaller households including downsizing seniors, and professionals without children. Moreover, the 28% of proposed or under construction units are for those aged 55+, and assisted living units for the elderly.

## Water and Sewer

Swampscott's water is supplied by MWRA through a sixteen-inch water main on New Ocean Street. Swampscott's sewer treatment is handled by a regional plant in Lynn that serves Swampscott, Lynn, Nahant, and Saugus. Recently, the Water and Sewer divisions have conducted water quality projects, design and construction of new water mains, town-wide backflow testing, a drainage study, and environmental cleanup projects. Although not a capacity issue, the DPW is to address a Federal Consent Decree from the Environmental Protection Agency (EPA) to eliminate flows of stormwater runoff pollutants into the ocean. These upgrades would likely be funded through the Sewer Enterprise Fund and result in an increase in sewer rates. The Town, with the assistance of its consultant, will hire a contractor to conduct these upgrades.

## Zoning

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Zoning by-laws regulate the type and location of development within a community. The vast majority of land in Swampscott is zoned for residential uses (85%) in three residential districts – A-1, A-2 and A-3. The A-1 and A-2 districts, which combine for over 70% of total land area, allow for single-family only development. No two-family or multi-family is allowed in these districts, not even by special permit. The A-3 district allows for single- and two-family development as of right, but requires a special permit for multi-family dwellings under eight units in size. Multi-family with over eight units is not allowed in this district, even by special permit.

Given that larger multi-family structures are prohibited in over 91.5% of Town, this poses a barrier to affordable housing development.

Table 21 shows the breakdown of land acreage (and as a percent of the total) for each zoning district in Swampscott. The residential land uses as identified in the Swampscott Zoning By-law are listed in Table 22. Figure 25 is the Town's Zoning Map.

**Table 21: Land in Zoning Districts**

Zoning	Acres	Percent
A-1	315.43	19%
A-2	874.36	53%
A-3	206.87	13%
B-1	25.79	2%
B-2	12.76	1%
B-3	101.83	6%
I	108.05	7%
PDD	4.96	0%
TOTAL	1650.05	100%

**Table 22: Residential Use Table**

	A-1	A-2	A-3	B-1	B-2	B-3	I	Humphrey St. Overlay <sup>4</sup>
Single-family dwelling	Y	Y	Y	SP	N	N	N	A-3: Y B-1: SP
Two-family dwelling	N	N	Y	SP	N	N	N	A-3: Y B-1: SP
Multi-family dwelling containing not more than 8 dwelling units	N	N	SP	SP	SP	SP	N	SP <sup>5</sup>
Multi-family dwelling containing more than 8 dwelling units	N	N	N	SP	SP	SP	N	SP <sup>6</sup>
Mixed-Use Residential – up to 10 units and 20,000 s.f. of non-residential gross floor area								SP
Accessory Apartment	SP	SP	SP	SP	SP	SP	N	SP
Assisted Living Facility or Independent Living Facility	SP	SP	SP	N	N	N	N	A-3: SP B-1: N

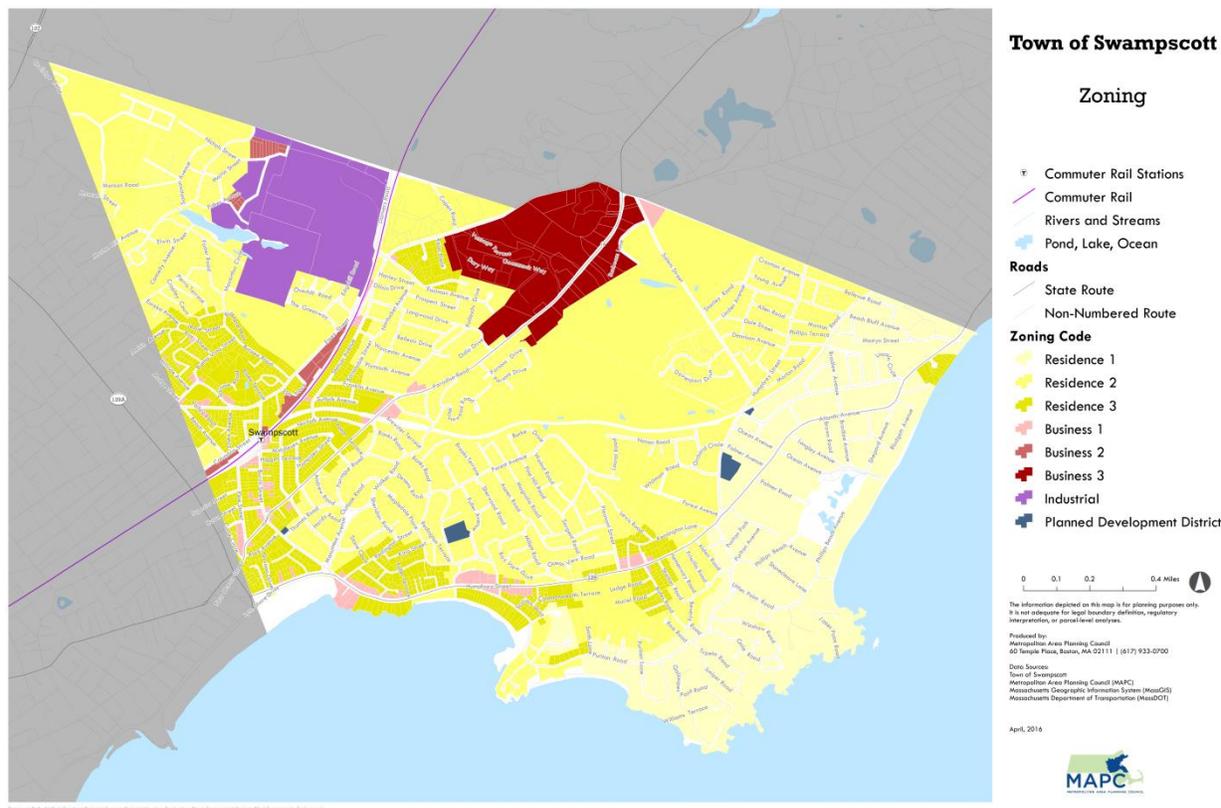
Source: Swampscott Zoning By-law

<sup>4</sup> Overlays portions of the A-3 and B-1 districts. See land use designations in those districts for the underlying zoning regulations.

<sup>5</sup> Less than 6 units.

<sup>6</sup> More than 6 units.

**Figure 25: Zoning Map**



Multi-family development is allowed in all three of Swampscott’s Business zoning districts – B-1, B-2, and B-3 – but only by special permit, and within the Humphrey Street Overlay District. This accounts for approximately nine percent of total land area in town. Multi-family is also allowed as-of-right in the SG Vinnin Square District. (See Requirements for Affordable Housing section below.)

Section 5.11 of the Zoning By-law contains the standards and requirements for the approval of accessory apartments. They are allowed by special permit in all districts except the Industrial district if it is within a single-family dwelling (not within a detached accessory building). The by-law includes design standards for accessory apartments such as the location of entrances on the side or rear of the structure, limiting the size of the apartment to more than 800 square feet, and that the utilities cannot be separate from that of the primary dwelling unit. A use restriction in the deed is required and the new owner needs to re-apply for the special permit.

**Parking Requirements**

Residential parking requirements are relatively low for a suburban municipality. A maximum of 1.5 parking spaces is required per residential unit. Interestingly, single family homes require less off-street parking (1 space) than multi-family (1.5 spaces). The Vinnin Square 40R Smart Growth

Zoning District requires the most – two parking spaces for every unit. Furthermore, the parking for multi-family does not take into account the number of bedrooms. Thus, a one bedroom apartment would require 1.5 spaces, the same as a 3-bedroom unit (or two if in the SG Vinnin Square district). Parking for multi-family residential developments should be correlated to the number of bedrooms. For example, a one bedroom could require one space, whereas a two and three bedroom unit could allow up to 1.5 spaces.

### **Requirements for Affordable Housing**

Swampscott's zoning by-law does not include any requirements for affordable unit creation in any development, with the exception of the 40R Smart Growth District in Vinnin Square. Within the Vinnin Square 40R Smart Growth District, 20% of total units must be Affordable Housing Units (25% for rental units), and 25% if those units are limited to occupancy by elderly persons and/or by persons with disabilities.

### **Humphrey Street Overlay District**

The Humphrey Street Overlay District (HSOD) encourages a mix of uses along a portion of Humphrey Street to promote pedestrian-oriented compact development, protect and enhance historical and cultural resources, and connect the district to the waterfront. The overlay allows for multi-family and mixed-use development (up to ten residential units), but requires a Humphrey Street Design Review approval by the Planning Board, and/or a Site Plan Special Permit approval by the Planning Board (or in some cases a special permit from the Zoning Board of Appeals).

## Existing Municipal Tools and Resources

### North Shore HOME Consortium

HOME is a federal housing program administered by the U.S. Department of Housing and Urban Development (HUD). HUD distributes funds to groups of adjacent communities who create a local consortium. Swampscott is part of the North Shore HOME Consortium (and was a charter member when the Consortium was established), which provides funding to its member communities to support and accomplish local and regional affordable housing goals. The North Shore HOME Consortium is administered by the City of Peabody and currently has 30 members: Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Hamilton, Haverhill, Ipswich, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Newburyport, North Andover, North Reading, Peabody, Rockport, Rowley, Salem, Salisbury, Swampscott, Topsfield, Wenham, West Newbury, and Wilmington.

Key housing objectives in recent years have included:

- **Objective A:** Develop an adequate supply of safe, decent rental housing that is affordable and accessible to residents with a range of incomes including those with special needs.
- **Objective B:** Reduce individual and family homelessness.
- **Objective C:** Preserve, maintain and improve the existing stock of affordable housing, particularly units occupied by extremely low and very low-income households.
- **Objective D:** Expand homeownership opportunities for low-income households.

In 2015, the Consortium completed its updated Consolidated Plan, which included a needs assessment that identified a high demand for affordable rental housing. As a result, funding for programs such as first-time homebuyer programs is being phased out in favor of programs designed to create more opportunities for affordable rental units.

The yearly HOME allocation amount varies according to HUD formulas based on entitlement parameters of population, rental housing units occupied by the poor, poverty households living in rental units built before 1950, families in poverty, and rental housing units with problems. Estimated annual HOME allocation funding for Swampscott is typically a very small percentage of total HOME Consortium funds, which can be as low as \$18,000. Such an amount does not provide enough resources with which to impact short- or long-term housing needs in the Town.

Historically, the Town has not been very active in the Consortium, although in recent years the Town has been more involved in the Consortium's governance. The Consortium issues Requests for Proposals for projects it could fund and although Swampscott has not submitted a proposal in recent years, the opportunity is there moving forward.

## **Swampscott Housing Authority**

In 1969, M.G.L. Chapter 121B, Section 3, was passed to allow for the creation of housing authorities by cities and towns in Massachusetts. The Swampscott Housing Authority serves the needs of very low-income households through units it owns and manages. As of 2015, the Swampscott Housing Authority owned and operated 128 rental units of housing at four locations. The majority of units serve the elderly and disabled (92 units), and there are 36 units for families. The four buildings are as follows:

- Cherry Street: originally built in 1946 for veterans of WWII
- Duncan Terrace: built in 1961 for the elderly and disabled
- Doherty Circle/Burrill Street: built in 1963-64 for the elderly and disabled
- Ryan Place: renovated in the 1990's primarily for households with hearing impaired individuals

## **The Caleb Group**

The Caleb Group provides secure, affordable homes and builds stable communities that offer diverse populations the tools and resources to empower individuals to make positive changes in their lives. Caleb acquires, develops, preserves and manages housing communities to create positive, supportive, encouraging communities through the efforts of Service Coordinators and the related programs and Community Opportunity Centers associated with each community. Community members are offered resources and programming that help to stabilize and improve their lives through our service coordination programs.<sup>7</sup> The Caleb Group is based in Swampscott and has expressed interest in developing a project in Swampscott.

## **Fuel Assistance and Weatherization Resources**

There are many local programs offering fuel assistance, weatherization and other programs that help to improve living conditions for low income households. For a full listing of these programs, visit: [http://www.massresources.org/massachusetts\\_energy\\_assistance\\_d.html](http://www.massresources.org/massachusetts_energy_assistance_d.html)

## **Other Housing Resources**

There are no other specific organizations or committees focusing on housing policy in Swampscott. There is no Municipal Affordable Housing Trust Fund, Housing Partnership Committee, or Fair Housing Committee; nor has the Community Preservation Act been adopted, some of which could potentially be sources of funding specifically for affordable housing.

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<sup>7</sup> <http://www.thecalebgroup.org/wp1/>

## Public Participation

Three public forums were held to help inform the Town of Swampscott's Housing Production Plan. The first two were held in conjunction with the Town's *Swampscott 2025: The Master Plan* process. The third was a meeting specifically held to gather more information and opinions from residents about the Town's future housing policies.

The first, a Master Plan visioning session was held on Thursday, May 21, 2015. Over 75 participants worked in small groups to identify key assets, challenges and opportunities for Swampscott. Participants also provided individual input at open house stations. Findings specific to housing included:

- Types of housing most needed in Swampscott?
  - Affordable housing for younger people, families and the elderly
  - Housing for the elderly (market rate and affordable)
  - Mixed use housing and retail
  - None (None at all or no more multi-family and condominiums)
- Sense of community and attractiveness of neighborhoods was a top asset.
- Schools/Education was a top asset.
- Over reliance on residential tax base was a key constraint.
- A revitalized Humphrey Street and transit-oriented development near the commuter rail were top opportunities.

A second public forum held as part of the Master Plan process was held on Thursday, June 18, 2015 focused on Housing and Economic Development. Participants wanted to see more single family alternatives in town, senior and accessible units and multi-family in mixed-use structures. More specifically:

- What type of housing is most needed?
  - Single family alternatives 23%
  - Senior/accessible units: 22%
  - Mixed Use: 18%
  - No more housing: 11%
  - Affordable housing: 11%
  - Single family housing: 8%
  - Multi-family rental: 4%
  - Multi-family for sale: 3%

There were many perceived challenges to creating more housing, including:

- Housing costs are high and there is little inventory available for smaller units, especially for elderly and younger households.

- Cost of living is high, especially for seniors looking to downsize.
- Little turnover for single family homes that are most appealing to couples and young families.
- Smaller units are located in area that is not pedestrian friendly: Vinnin Square.

Finally, participants were presented with several scenarios of different household types, and whether participants thought they would be able to find (and be happy with) existing housing types in town. The key finding was that beyond housing units for families with or without kids, other household types that are projected to increase (e.g. seniors and younger households) would have a hard time finding housing units in Swampscott, both due to lack of unit availability and high prices.

**Table 23: Forum Findings**

Household Types	Yes, they would be able to find a place to live	No, it is unlikely that they would be able to find a place to live
Senior living alone		✓
Couple looking to downsize	✓	✓
Young family with or without kids	✓	
Single parent with child(ren)		✓
Single young adult		✓

On Thursday, October 15, 2015, the Town of Swampscott with assistance from the Metropolitan Area Planning Council (MAPC) hosted the final of three public forums to inform the Town’s Housing Production Plan (HPP). The meeting, which was held at the Swampscott Senior Center, provided the 30 participants with an overview of the project, a presentation summarizing housing needs and demand in Swampscott, an opportunity to discuss potential housing goals, and identify potential sites appropriate for housing development. A summary of findings from the group discussion is provided below.

Participants were asked to provide input on what the goals for the plan should include and the following comments were offered:

- Increase affordable housing opportunities in town and define timeframe
- Encourage retrofits that support and assist with aging in place
- Revise zoning to allow for higher density, mixed use neighborhoods that are walkable
  - Include changes to provide incentives and reduce barriers to housing development
- Consider a 4OR Smart Growth Overlay District – transit-oriented, compact development with smaller units, in higher traffic areas
- Look at neighboring communities. Are there any regional approaches that would be appropriate? Collaboration with Marblehead (e.g. North Shore Community Development Coalition)
- Change the discussion

- Education, awareness of affordable housing as well as market rate
- Outreach and community buy-in
- Consider Tax Increment Financing as an option to incentivize development
- Create affordable housing trust
- Adopt inclusionary zoning
- Require local preference for affordable units (some, but not all)
- Use MAPC Best Practices

Additionally, participants were asked to identify barriers to housing development and affordability in Swampscott.

- NIMBYism
- Lack of developable land for residential development
- High tax rates
- Lack of vision

Finally, participants were asked to identify potential housing sites on maps during a break-out group exercise. Three groups discussed the options that included:

- Moving train station to quarry for TOD development and redevelop historic parcels
- Hawthorne by the Sea/Anthony's Pier 4 site could be mixed use, multi-family
- Additional 40R potential
  - Elm Place
  - General Glover property
- TOD around Train Depot Area
- Add apartments at Vinnin Square (similar to Pickering Square in Salem)
- Town owned buildings
- Redevelop Vinnin Square as village center
- Former Marian Court College site
- VFW: Town owns land but not building
- DPW site for housing development
  - Move DPW to behind cemetery

# Affordable Housing Goals and Strategies

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The ideas shared at public meetings, as well as the analyses of housing needs, projected demand, and development constraints, indicate the need for more affordable and deed-restricted housing in Swampscott to meet the identified needs of significant populations of low-income and cost-burdened households. Towards that end, the Town will need to think creatively about how to maximize development potential in an already dense and largely built-out area, and bring a diversity of people to the table to voice housing needs and develop strategies to address them. Given this, MAPC worked with the Town to develop a set of housing goals and strategies that will serve as a guide for building a more diverse and affordable housing stock that will meet current and future demand. A number of the goals listed below are from the Master Plan, with some additional ones included to address issues specific to the HPP.

## **Goal 1: Create opportunities to develop a more diverse housing stock – affordable and market rate - to meet the needs of a changing demographic profile in the town.**

The Town should encourage and proactively plan for affordable housing development to achieve, and maintain the Chapter 40B 10% goal including promotion of a mix of housing types to accommodate smaller households, full-accessibility, and lower-cost rental and ownership housing that is consistent with local and regional needs and feasible within the local housing market.

### **Strategies:**

- **Create a Municipal Affordable Housing Trust Fund (M.G.L. c. 44 §55C) to proactively plan and fund new affordable housing in Swampscott.**

By establishing an Affordable Housing Trust Fund, the Town would have the capability to collect funds that can be used to promote, develop and preserve affordable housing. A trust fund can be established that is separate from the general municipal budget and can be dedicated specifically to affordable housing. It is a practical mechanism for accepting, managing and spending funds specifically designated to support the creation and preservation of affordable housing.

Affordable Housing Trust activities can include the following:

- Provide financial support for the construction of affordable homes by private developers (non-profit or for-profit);
- Rehabilitate existing homes to convert to affordable housing;
- Increase affordability in new housing development projects;
- Develop surplus municipal land or buildings;
- Preserve properties faced with expiring affordability restrictions;
- Create programs to assist low- and moderate-income homebuyers;

- Create programs to help low- and moderate-income families make health and safety repairs;
- Educate and advocate to further affordable housing initiatives.<sup>8</sup>

#### Action Plan

- Establish an Affordable Housing Trust Fund through a local by-law as a standing committee in Swampscott and appoint members.
- **Review and revise the Zoning By-law to remove barriers and create more incentives toward the production of affordable housing.**  
Generally speaking, local zoning by-laws can create barriers to fair access to housing, often unintended. Typically, this happens through policies that do not encourage certain types of residential development or by creating a complicated permitting process through site plan review and special permits. By reviewing and revising the Zoning By-laws, an opportunity exists where the Town can proactively facilitate a more integrated and diverse housing stock. The Town should identify where by-right development of a diverse housing stock can be encouraged in areas that are transit-accessible, including mixed commercial and multi-family housing uses that allows for higher density housing in areas where the infrastructure can support such density.

#### Action Plan

- Review the zoning by-law to identify barriers to mixed use development and multi-family residential.
  - Review zoning regulations and explore changes that would encourage redevelopment and infill as a result of the lack of undeveloped residentially zoned land.
  - Adopt an inclusionary zoning by-law that would require a percentage of units to be deed-restricted affordable in developments above an established threshold.
  - Amend the Accessory Apartment provisions of the zoning by-law to allow them by right where appropriate and eliminate the requirement for new owners of a home with an accessory apartment to file an application for a new special permit.
  - Explore other opportunities for 40R zoning, particularly adjacent to the Train Depot.
- **Encourage mixed use development where already allowed to meet growing demand for smaller units in walkable areas. (e.g. Humphrey Street, Train Depot, Vinnin Square)**

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<sup>8</sup> Massachusetts Housing Partnership, Municipal Affordable Housing Trusts, July 2013

Several areas have been identified through this planning process as having potential for redevelopment to include new housing opportunities (see also the discussion under Goal 3 below). Humphrey Street, Train Depot, and Vinnin Square in particular are commercial centers that are identified as Growth Opportunity Areas in the Master Plan.

#### Action Plan

- Identify specific target parcels in the Growth Opportunity Areas and work with property owners and developers to encourage redevelopment of those parcels to include needed affordable housing.

### **Goal 2: Provide seniors and persons with disabilities with greater housing options in Swampscott.**

The housing needs and demand assessment identified a significant number of senior households in need of potential housing assistance due to cost burdens and related issues with maintaining their homes. The Town should encourage the development of new housing that is adaptable or fully accessible to people with disabilities, including seniors, and integrate or connect community supportive housing services into new development. The Town should coordinate with the Council on Aging and other local senior advocates to help households in need get the support they deserve through local programs or improved living conditions. This should include fuel assistance, weatherization, and related programs, listed in full here:

[http://www.massresources.org/massachusetts\\_energy\\_assistance\\_d.html](http://www.massresources.org/massachusetts_energy_assistance_d.html).

#### **Strategies:**

- **Encourage retrofits and conversions of the existing housing stock to support and assist with aging in place, as well as the development of accessible and adaptable units in new developments.**

#### Action Plan

- Review the zoning by-law and subdivision regulations to ensure that they can accommodate the needs of senior citizens and persons with disabilities.
- **Support aging in place/community initiatives.**
  - Promote existing State and regional programs that will assist with weatherization, rehabilitation, modifications and other home repairs.
  - Improve walkability through the adoption of a Complete Streets Policy in mixed-use areas that offer retail and transportation amenities and access to recreation.
  - Build and maintain working partnerships with human and health care service providers to better integrate linkages with older-adult housing developments as they are constructed.

### Action Plan

- Adopt a Complete Streets Policy as described in the Master Plan.
- Coordinate services between the Swampscott Housing Authority, the Council on Aging and the Disabilities Commission on a regular basis to address the needs of the Town's elderly and disabled residents.
- **Consider adopting a senior housing by-law to encourage more unit development.**

To address unmet needs, the Town should consider a zoning by-law that provides density bonuses to developers including senior and/or handicap-accessible units as part of the overall unit mix of their general developments. Moreover, community supportive housing services could be integrated into or connected with new residential development. Examples include the Innovative Residential Design provisions of the Devens Enterprise Commission regulations (<http://www.devensec.com/rules-regs/decregs502.html>) and Article XXX of the Barrington, RI Zoning Ordinance – Senior Residential Communities (<http://ecode360.com/26775562>), which establishes development standards for cottage style housing.

### Action Plan

- Identify sites where senior residential communities may be appropriate and amend the zoning by-law to allow for such development.

## **Goal 3: Identify sites that are most appropriate to accommodate Swampscott's projected growth in housing.**

Swampscott is essentially a built out community, therefore, new housing development will occur on small infill sites and through the redevelopment of larger parcels of land. Several sites have been identified through this process. (See Figure 20)

### **Strategies:**

- **Review private properties for housing, including Chapter 61 land.**

The Town could inventory private properties to determine the potential for housing, even if it can only support a single-family house (e.g. Habitat for Humanity housing).
- **Return former school sites to the tax rolls by encouraging housing reuse or redevelopment.**

After about eight years of vacancy, the Town has been taking steps to find a new use for the Machon School property and the old building. Most recently, community members took part in a Town Building Reuse Forum in February 2015 to discuss what the general public would like to see. The forum was then followed up by a Request for Interest, Ideas, & Innovation (RFI) to seek out concepts from developers, property managers, architects, and

others. The Board of Selectmen then developed a Request for Proposals (RFP), which was released in February 2016. The RFP sought proposals for residential, community or educational uses with higher criteria points for inclusion of affordable and senior-based housing. On a broader scale, consideration should be given to the future use of existing elementary schools, or the construction of a new consolidated facility, to ensure that the Town's long-term school facility needs are met.

#### Action Plan

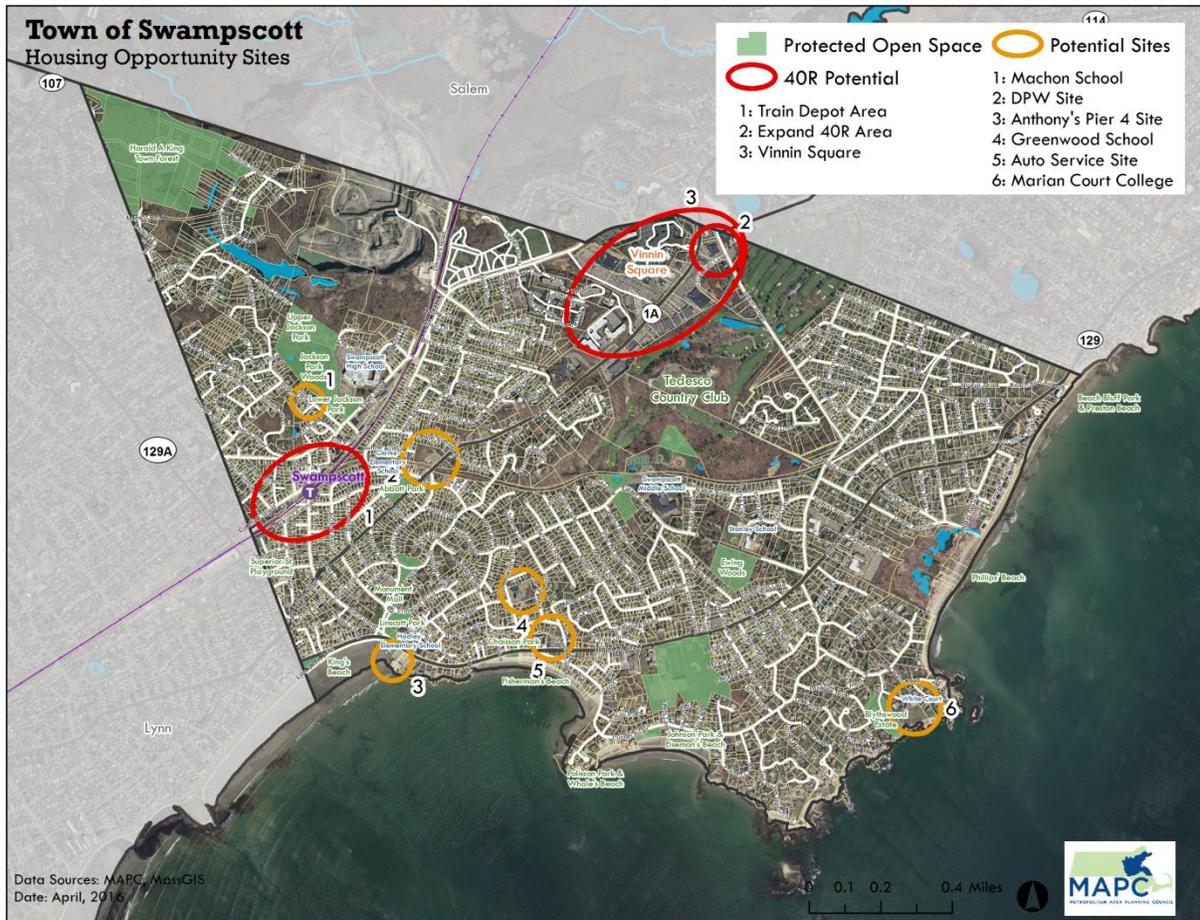
- Issue RFP and work with selected developer to ensure that the housing development provides deed-restricted affordable housing units that meet the needs identified in this HPP.
- **Prioritize housing development – affordable and market rate – on sites identified through the Master Plan and Housing Production Plan processes. (See Figure 26)**

A number of sites were identified through the Master Plan and HPP planning processes where housing development could realistically be developed. These sites should be explored in more depth, especially since some zoning changes may be required in order to facilitate the housing development. Additionally, the Town should investigate opportunities to develop or redevelop underutilized land with housing. Towards that end, the Town should conduct a GIS analysis to identify parcels that have redevelopment potential, defined as sites occupied by buildings worth significantly less than the land they occupy. These parcels should be considered within in the context of legal development constraints, such as the 100-year flood zone, and cultural or natural resources worthy of preservation. By conducting this spatial analysis, the Town can identify development and redevelopment opportunities to actively promote.

#### Action Plan

- Obtain more data on the vacant or underutilized parcels identified through the planning process using MAPC's Massachusetts Land Parcel Database, a statewide atlas of land parcel boundaries and associated tax assessor data:  
<http://www.mapc.org/parceldatabase>
- Market and support interest in these development opportunities.
- Adopt zoning changes necessary to accommodate development on these sites.

**Figure 26: Housing Development Opportunity Sites**



**Goal 4: Maintain and advance local capacity and advocacy efforts to achieve housing production goals.**

**Strategies:**

- **Encourage coordination between Town Boards and Committees to ensure housing needs are met.**

In order to raise awareness of Swampscott's housing needs and garner the necessary support to address them, the Town should hold regular informational forums with local board and commission members about potential housing development projects and strategies to advance housing goals. Such educational opportunities will increase understanding of what's involved in diversifying Swampscott's housing stock to meet the demonstrated needs for affordable housing. Moreover, these sessions will increase communication, build consensus around action plans, and help in coordinating permit reviews for proposed projects.

### Action Plan

- Disseminate information to all town boards, commissions, departments, and elected officials about housing needs and demand in Swampscott, housing goals, strategies to achieve them, and the housing development process.
  - Hold quarterly all land-use board meetings.
  - Work with partners to schedule training sessions and workshops on fair housing and financing.
- **Educate and bring community awareness to housing issues and activities to better coordinate and gain support for new housing development in areas best suited for new unit creation.**

It is important to ensure that Swampscott residents are aware of various programs on home financing and rehabilitation, as well as any changes or updates to them, eligibility, and how people can take advantage of those resources. The Town should clearly articulate the unmet housing needs and demand for new housing outlined in this plan to public and private partners and to the general public. Issues related to the needs of lower-income residents, housing density and design, the preservation of Swampscott's character, and other real or perceived community impacts must be recognized and addressed. For additional information on strategies that can be applied in Swampscott, the Housing Policy Massachusetts Toolbox provides clear steps to gaining support and addressing fears of new development, specifically around affordable housing initiatives, including strategies for community engagement and dispelling misperceptions: [http://www.housingpolicy.org/toolbox/index\\_MA.html](http://www.housingpolicy.org/toolbox/index_MA.html). The Town might utilize the local media to conduct outreach and make residents aware of housing-related issues, educational materials, and upcoming learning and discussion opportunities.

### Action Plan

- Work with community partners and provide educational materials via local media to raise awareness about affordable housing facts and activities.
- Disseminate information to all Town boards, commissions, departments, and elected officials about fair housing laws.
- Hold trainings for town staff and board members on M.G.L. Chapter 40B and fair housing laws.
- Promote workshops for residents on existing housing rehabilitation, financing, and financial assistance programs.
- Hold an annual housing forum to discuss progress towards housing goals and to celebrate successes.

**Goal 5: Identify funding sources and programs to assist the Town in meeting existing and future housing needs.**

**Strategies:**

- **Consider adoption of Community Preservation Act to support affordable housing creation (and Open Space and Recreation and Historic Preservation).**

The Massachusetts Community Preservation Act (CPA) is a smart growth tool that allows communities to create a local Community Preservation Fund for affordable housing, open space protection, and historic preservation. Community preservation funds are raised through a tax surcharge no more than 3% of the tax levy against real property, which can only be adopted through a town or citywide ballot referendum. Of monies raised, at least 10% must go to affordable housing initiatives. More than 155 municipalities in the Commonwealth have adopted CPA. Successfully advocating for and adopting CPA would provide Swampscott with additional revenue to help achieve more affordable housing through property acquisition, rehabilitation, preservation, and other strategies.

Action Plan

- Develop and distribute materials about the benefits of CPA and successes in other communities
  - Once adequate support has been raised, vote to adopt CPA in Swampscott
- **Explore housing rehabilitation/modification and rental assistance programs.**
- The North Shore HOME Consortium (NSHC) is a group comprised of 30 communities (including Swampscott) responsible for a variety of housing programs throughout the North Shore, Cape Ann, and Merrimack Valley Regions. The Consortium is the recipient of approximately two million dollars annually from the Federal Home Investment Partnerships (HOME) program. These funds are then allocated by formula to all 30 communities in the region to assist in the development of affordable housing. Eligible HOME funded activities include the construction of new affordable housing units, First Time Homebuyer Down Payment Assistance, Housing Rehabilitation, and tenant-based rental assistance for very low income households.

Action Plan

- Identify projects where the Town can apply for funding through the HOME Consortium competitive bid process.
- Create or partner with a neighboring municipality to provide rental assistance programs and other resources for eligible owners (such as housing rehabilitation).

- **Identify grant funding sources that promote development of affordable housing.**

#### Action Plan

- Coordinate with state agencies and organizations such as NSHC to identify and promote grant opportunities that can be used to promote the development of affordable housing.

### **Goal 6: Promote healthy housing and living.**

#### **Strategy:**

- **Connect homeowners and renters to energy efficiency/renewable energy programs and incentives.**

Retrofitting existing residential properties to meet energy efficiency guidelines can greatly reduce household utility bills. The installation of renewable energy sources, such as solar panels, can protect against energy price volatility. There are several state and federal programs that offer technical assistance, subsidies, and complete financing for renewable energy sources and energy saving home-upgrades.

The Town currently provides assistance through the Renewable Energy Committee, the Director of Community Development, and the Big Blue Energy Initiative ([www.bigblueenergy.org](http://www.bigblueenergy.org)), although it is focused on three or fewer unit homes.

Other resources include, but are not limited to: the Massachusetts Utility-Funded Low-Income Multi-Family Energy Retrofit Program, Mass Save Multi-Family Retrofit Program, Massachusetts Residential New Construction Program, the Massachusetts Department of Housing and Community Development's Weatherization Assistance Program, and the Commonwealth Solar Hot Water Program. A complete list of Massachusetts-specific renewable and energy efficiency retrofit incentives can be found on the Database of State Incentives for Renewable and Efficiency (DESIRE) website:

<http://dsireusa.org/incentives/homeowner.cfm?state=MA&re=0&ee=0>.

#### Action Plan

- Publicize energy efficiency benefits and programs that are available for residential utility customers through the Town's website.
- **Retrofit public housing to meet high energy efficiency standards.**

The Town should pursue funding to complete energy projects, such as energy retrofits and renewable energy installations, on all municipally-owned property. The Town should work with the Swampscott Housing Authority to apply for funding to enhance energy efficiency

within its public housing units. Energy-saving measures that may be eligible for funding and appropriate for these units include upgrades to lighting, HVAC, and landscaping. Additionally, funding can be made available to the Housing Authority for modifications and building updates to improve energy efficiency within each apartment and for the buildings in general, which can help to reduce operating costs.

#### Action Plan

- Identify potential funding sources available to the Swampscott Housing Authority to implement energy-saving measures
- **Encourage property owners and residents to minimize in-home exposure to irritants and pollutants.**

Research shows that indoor environmental pollutants such as lead, pests, mold, secondhand smoke, and other irritants can lead to or exacerbate chronic health conditions and impair quality of life. The Town can encourage property owners and residents to take steps to mitigate these hazards. For example, property owners can conduct risk assessments and lead abatement; adopt integrated pest management (IPM) techniques to reduce exposure to indoor and outdoor pests; and make use of drainage systems, insulating cold HVAC and plumbing components, or watertight and weather-tight sealing materials to prevent mold. To reduce indoor exposure to secondhand smoke, property owners should adopt smoke-free housing policies that prohibit smoking in the residence and preferably exclude smoking on the premises or, at least limit smoking to a designated outdoor smoking area a minimum of 25 feet away from the building.

#### Action Plan

- Hold a Smoke-Free Housing Policy Forum with the local housing authority, developers of subsidized private housing, and public health agencies
- Provide lead abatement grants instead of loans to increase the number of deleaded units, thus increasing housing opportunities for families/children while reducing fair housing related issues
- Provide developers with links to the following resources:
  - Environmental Protection Agency (EPA) Lead Resources, <http://www2.epa.gov/lead/protect-your-family>
  - MassHousing Get the Lead Out Loan Program, [https://www.masshousing.com/portal/server.pt/community/home\\_owner\\_loans/228/get\\_the\\_lead\\_out](https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/get_the_lead_out)
  - EPA IPM Fact Sheet, <http://www.epa.gov/opp00001/factsheets/ipm.htm>
  - EPA Mold Remediation, [http://www.epa.gov/mold/mold\\_remediation.html](http://www.epa.gov/mold/mold_remediation.html) or <http://www.epa.gov/mold/index.html>
  - DHCD Guidelines for Smoke-free Housing Policies, <http://www.mass.gov/hed/docs/dhcd/ph/publicnotices/14-08guidelines.pdf>

- Massachusetts Tobacco Control Program, <http://www.mass.gov/eohhs/gov/departments/dph/programs/mtcp/tobacco-control-prevention-and-cessation.html>
- **Site housing to reduce exposure to outdoor pollutants.**  
 Research shows that air pollutants can have harmful impacts on residents. There are several techniques to reduce resident exposure to traffic emissions, a major contributor to air pollution. These include the use of high-efficiency particulate air (HEPA) filtration in buildings, urban design that varies building sizes and shapes to promote air circulation, and use of vegetation and/or sound wall barriers.

Action Plan

- During review of housing proposals, review selected site for potential proximity to brownfields and high vehicular traffic corridors
- Provide developers with weblinks to the following resource:
  - Improving the Health of Near Highway Communities, <http://sites.tufts.edu/cafeh/project-description/improving-the-health-of-near-highway-communities/>

## Implementation Strategies

Goal & Implementation Strategies	Responsible Entities		Timeframe <sup>9</sup>
	Lead	Support	
<b>Goal 1: Create opportunities to develop a more diverse housing stock – affordable and market rate - to meet the needs of a changing demographic profile in the town.</b>			
Create a Municipal Affordable Housing Trust Fund (M.G.L. c. 44 §55C) to proactively plan and fund new affordable housing in Swampscott.	Board of Selectmen		Near-term
Review and revise the Zoning By-law to remove barriers and create more incentives toward the production of affordable housing.	Planning Board	Director of Community Development	Mid-term
Encourage mixed use development where already allowed to meet growing demand for smaller units in walkable areas. (e.g. Humphrey Street, Train Depot, Vinnin Square).	Planning Board	Director of Community Development	Ongoing

<sup>9</sup> Near-term = 1-2 years; Mid-term = 3-4 years; Long-term = 5 or more years

<b>Goal &amp; Implementation Strategies</b>	<b>Responsible Entities</b>		<b>Timeframe<sup>9</sup></b>
<b>Goal 2: Provide seniors and persons with disabilities with greater housing options in Swampscott.</b>			
Encourage retrofits and conversions of the existing housing stock to support and assist with aging in place, as well as the development of accessible and adaptable units in new developments.	Planning Board	Director of Community Development	Mid-term
Support aging in place/community initiatives.	Director of Community Development	Swampscott Housing Authority, Council on Aging, Disabilities Commission	Ongoing
Consider adopting a senior housing by-law to encourage more unit development.	Planning Board	Director of Community Development	Mid-term
<b>Goal 3: Identify sites that are most appropriate to accommodate Swampscott's projected growth in housing.</b>			
Review private properties for housing, including Chapter 61 land.	Director of Community Development		Ongoing
Return former school sites to the tax rolls by encouraging housing reuse or redevelopment.	Board of Selectmen	Director of Community Development	Near-term
Prioritize housing development – affordable and market rate – on sites identified through the Master Plan and Housing Production Plan processes.	Director of Community Development	Planning Board	Ongoing
<b>Goal 4: Maintain and advance local capacity and advocacy efforts to achieve housing production goals.</b>			
Encourage coordination between Town Boards and Committees to ensure housing needs are met.	Town Administrator	Board of Selectmen	Ongoing
Educate and bring community awareness to housing issues and activities to better coordinate and gain support for new housing development in areas best suited for new unit creation.	Town Administrator	Director of Community Development	Ongoing
<b>Goal 5: Identify funding sources and programs to assist the Town in meeting existing and future housing needs.</b>			
Consider adoption of Community	Board of	Director of	Long-term

<b>Goal &amp; Implementation Strategies</b>	<b>Responsible Entities</b>		<b>Timeframe<sup>9</sup></b>
Preservation Act to support affordable housing creation (and Open Space and Recreation and Historic Preservation).	Selectmen	Community Development	
Explore housing rehabilitation/modification and rental assistance programs.	North Shore HOME Consortium	Director of Community Development	Ongoing
Identify grant funding sources that promote development of affordable housing.	Director of Community Development	North Shore HOME Consortium	Ongoing
<b>Goal 6: Promote healthy housing and living.</b>			
Connect homeowners and renters to energy efficiency/renewable energy programs and incentives.	Director of Community Development	Renewable Energy Committee	Ongoing
Retrofit public housing to meet high energy efficiency standards.	Swampscott Housing Authority	Director of Community Development	Ongoing
Encourage property owners and residents to minimize in-home exposure to irritants and pollutants.	Director of Community Development	Swampscott Housing Authority	Ongoing
Site housing to reduce exposure to outdoor pollutants.	Planning Board	Director of Community Development	Ongoing

# Appendices

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## Appendix A

### **DHCD Affirmative Fair Housing Marketing Guidelines**

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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.

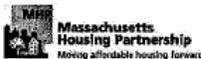


Agreements

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.



# Massachusetts Community Types

*A classification system developed by the Metropolitan Area Planning Council*

*July 2008*

In order to support planning, analysis, and policy development, the Metropolitan Area Planning Council has created a classification system of municipalities in Massachusetts. MAPC has identified five basic community types across the state, four of which can be subdivided further to yield nine sub-types. The criteria used to define Community Types include land use and housing patterns, recent growth trends, and projected development patterns. The Community Type system can be used to understand how demographic, economic, land use, energy, and transportation trends affect the Commonwealth's diverse communities.

Each city and town is unique, but communities within each type share important characteristics that will influence their development over the coming decades. While any classification system has its limitations, it is clear that a "one size fits all" approach to planning and policy development fails to meet the needs of the state's diverse communities. This classification system is one tool that can be used to make regional and statewide policies more responsive to local conditions.

The classification system is summarized below as follows:

### **Inner Core**

- Metropolitan Core Communities
- Streetcar Suburbs

### **Regional Urban Centers**

- Major Regional Urban Centers
- Sub-Regional Urban Centers

### **Maturing Suburbs**

- Mature Suburban Towns
- Established Suburbs and Cape Cod Towns

### **Developing Suburbs**

- Maturing New England Towns
- Country Suburbs

### **Rural Towns**

- Rural Towns

<b>Inner Core</b>	<p><b>Metropolitan Core Communities</b></p> <p><i>High density inner cities</i></p> <ul style="list-style-type: none"> <li>• Urban environment with mix of apartment buildings, multifamily houses, single family houses</li> <li>• Completely “built-out”</li> <li>• New growth: redevelopment, infill, and conversion from industrial uses to residential</li> <li>• Large minority and immigrant populations; recovering from urban disinvestment/suburban flight in the 1960s and 1970s</li> </ul>
	<p><b>Streetcar Suburbs</b></p> <p><i>Historic, high-density suburbs near the urban core</i></p> <ul style="list-style-type: none"> <li>• Village-oriented residential neighborhoods dominated by multifamily homes and smaller apartment buildings</li> <li>• All are essentially built-out</li> <li>• Very little new growth: limited redevelopment, infill, and expansion of existing structures</li> <li>• Moderately diverse population; stable or losing population due to decreasing household size.</li> </ul>
<b>Regional Urban Centers</b>	<p><b>Major Regional Urban Centers</b></p> <p><i>Large, high-density urban centers not proximate to Boston</i></p> <ul style="list-style-type: none"> <li>• Large urban communities (&gt;70,000 residents) with a mix of housing types (predominantly multifamily)</li> <li>• Nearly built out; scattered parcels of vacant developable land (&lt;15% of land area is vacant &amp; developable)</li> <li>• New growth: redevelopment, infill, and conversion from industrial uses to residential uses</li> <li>• Have been growing slowly or losing population; low tax base per capita</li> </ul>
	<p><b>Sub-Regional Urban Centers</b></p> <p><i>Small/ mid-sized urban downtowns, diverse neighborhoods</i></p> <ul style="list-style-type: none"> <li>• Urban-scale downtown core surrounded by more suburban residential neighborhoods</li> <li>• May be built out, or may have undeveloped land around the periphery</li> <li>• New growth: redevelopment in downtown/industrial areas; greenfield development on periphery</li> <li>• “Built-out” cities have been stable or growing slowly; those with undeveloped land growing more rapidly</li> </ul>
<b>Maturing Suburbs</b>	<p><b>Mature Suburbs</b></p> <p><i>Moderate density, nearly built out</i></p> <ul style="list-style-type: none"> <li>• Mid-century suburbs; owner-occupied single family homes on ¼ - ½ acre lots</li> <li>• Nearly built out; scattered parcels of vacant developable land (&lt;15% of land area is vacant &amp; developable)</li> <li>• New housing units: infill development, some redevelopment, teardowns</li> <li>• Population is relatively stable</li> </ul>
	<p><b>Established Suburbs and Cape Cod Towns</b></p> <p><i>Lower density, approaching buildout</i></p> <ul style="list-style-type: none"> <li>• Lower density suburbs; owner-occupied single family homes on ¾ - 1 acre lots</li> <li>• Approaching buildout; limited amounts of vacant land (&lt;20% of land area is vacant &amp; developable)</li> <li>• New growth: teardowns, small-scale greenfield development, some redevelopment.</li> <li>• Population is stable or growing moderately</li> </ul>
<b>Developing Suburbs</b>	<p><b>Maturing New England Towns</b></p> <p><i>Well-defined town center, mixed densities, room to grow</i></p> <ul style="list-style-type: none"> <li>• Mixed-use town center surrounded by compact neighborhoods (¼ - ½ acre lots); low-density outlying areas</li> <li>• Large amounts of vacant developable land (&gt;25% of total town area is vacant &amp; developable)</li> <li>• New growth: conventional subdivision development on vacant land</li> </ul>

	<ul style="list-style-type: none"> <li>• Population and households growing rapidly; adding residential land rapidly</li> </ul> <p><b>Country Suburbs</b></p> <p><i>Very low density, room to grow, country character</i></p> <ul style="list-style-type: none"> <li>• Low density communities with no significant town center and no compact neighborhoods</li> <li>• Large amounts of vacant developable land (&gt;35% of total town area is vacant &amp; developable)</li> <li>• New growth: conventional low-density subdivision development on vacant land</li> <li>• Generally growing rapidly (population and households)</li> </ul>
<p style="writing-mode: vertical-rl; transform: rotate(180deg);"><b>Rural Towns</b></p>	<p><b>Rural Towns</b></p> <p><i>Small, scattered population; slow growth</i></p> <ul style="list-style-type: none"> <li>• Very low density communities with no significant town center and scattered “farmstead” settlements; very few subdivisions; very limited economic development</li> <li>• Very large amounts of vacant developable land (&gt;40% of total town area is vacant &amp; developable)</li> <li>• New growth: small amounts of scattered residential development (average below 15 acres/year)</li> <li>• Population less than 2,500 and growing slowly</li> </ul>

# Appendix D

## Subsidized Housing Inventory

### Swampscott DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3081	n/a	Cherry St.	Rental	36	Perp	No	DHCD
3082	n/a	Duncan Terrace	Rental	40	Perp	No	DHCD
3083	n/a	Doherty Circle/Burnill St	Rental	44	Perp	No	DHCD
3084	n/a	Ryan Pl.	Rental	8	Perp	No	DHCD
3085	Bertram House of Swampscott	565 Humphrey St	Rental	59	07/01/38	Yes	MassHousing
4017	Ocean Watch	225 Humphrey St	Ownership	2	Perp	Yes	MassHousing
4476	DDS Group Homes	Confidential		18	N/A	No	DDS
4609	DMH Group Homes	Confidential	Rental	5	N/A	No	DMH
<b>Swampscott Totals</b>				212	Census 2010 Year Round Housing Units		5,795
					Percent Subsidized		3.66%

1/28/2014

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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