

MARBLEHEAD HOUSING PRODUCTION PLAN



TOWN OF
MARBLEHEAD
MASSACHUSETTS



METROPOLITAN AREA PLANNING COUNCIL



ACKNOWLEDGEMENTS

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HOUSING TERMS AND CONCEPTS

This glossary briefly defines housing terms and concepts that are used in this plan to describe Marblehead's housing need.

COST BURDEN

A household is considered cost burdened when it spends more than 30% of its income on housing. When a household spends more than 50% of its income on housing, it's considered extremely cost burdened.



NATURALLY OCCURRING AFFORDABLE HOUSING

Naturally occurring affordable housing (NOAH) is market-rate housing that is relatively affordable in the marketplace, often due to its smaller scale. Generally, housing that costs less than 30% of a household's income is considered affordable. This makes it possible for a household to afford other necessities such as food, clothing, health care, and transportation.

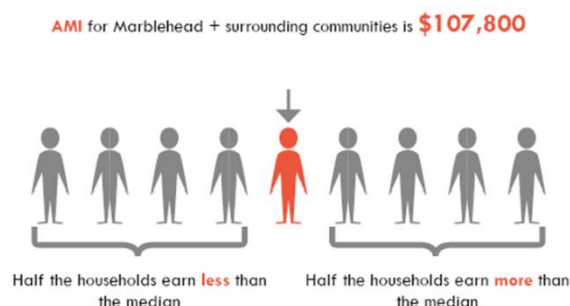
DEED-RESTRICTED AFFORDABLE HOUSING



Deed-restricted Affordable Housing, often spelled with a capital 'A' and 'H', is legally required to cost no more than 30% of a household's income and be available to income-eligible households only. The U.S. Department of Housing and Urban Development (HUD) defines eligible households as households earning 80% of the Area Median Income or less.

AREA MEDIAN INCOME

The median income of the Boston-Cambridge-Quincy, MA-NH Metropolitan Area, is \$107,800, as determined by the U.S Department of Housing and Urban Development. Eligibility for Affordable Housing is based on AMI and varies by household size. For example, 80% AMI, the typical threshold for most Affordable Housing, is \$56,800 for a single-person household in Metropolitan Boston, and \$94,100 for a four-person household.



CONTEXT COMMUNITIES

Context communities provide a frame of reference to compare data, showing the significance of housing trends observed in Marblehead. Data from communities with demographic characteristics similar to Marblehead were used for context communities: Belmont, Danvers, Duxbury, Ipswich, Lexington, Swampscott, Topsfield, and Winchester. Data for Essex County, MAPC's North Shore Task Force subregion, and the State of Massachusetts were also used to contextualize characteristics and trends observed in Marblehead.

M.G.L. CHAPTER 40B

By state statute M.G.L. Chapter 40B, cities and towns are encouraged to provide 10% of their total year-round housing units as deed-restricted Affordable Housing. If a municipality is not at the 10% threshold, a developer can use a special Comprehensive Permit Process to build developments with Affordable Housing, functioning as an alternative to local zoning regulations.¹ Municipalities seeking to encourage more Affordable Housing development can also choose to use 40B regulations to facilitate development through the Local Initiative Program, which also offers state technical assistance for this development.

SUBSIDIZED HOUSING INVENTORY (SHI)

The subsidized housing inventory is the number of housing units in a municipality that are deed-restricted Affordable Housing. The SHI percentage is the number of subsidized units divided by the total amount of housing units in a municipality.

¹ A community may claim "Safe Harbor" and thereby deny a developer a Comprehensive Permit by three mechanisms described in Appendix A. However, meeting any one of these criteria does not mean a community has met local need for Affordable Housing. All these benchmarks consider local land use and development—housing supply—but not residents—housing need. The focus of this plan is housing need.

EXECUTIVE SUMMARY

INTRODUCTION

There are several reasons for Marblehead to undertake the development of a housing production plan (HPP). A HPP can help the Town meet state targets for Affordable Housing stock, have greater control over Comprehensive Permits for Affordable Housing, shape the overall development of housing over time, and improve coordination in working toward these efforts. But most importantly, this HPP identifies Marblehead's unmet housing need and outlines the steps that can be taken to address this need in the next five years.

MARBLEHEAD HOUSING + DEMOGRAPHICS

The demographic changes occurring in Marblehead compel the expansion and diversification of its housing stock. Most concerning is the increase in aging households and decrease in younger households. In Marblehead, the number of households led by someone 55 or older increased by 21% in seven years: from 6,597 households in 2010 to 7,978 households in 2017. The number of residents between the ages of 25 to 44 shrunk by 63% in the same time period. These trends clash with the current housing stock, which is overwhelmingly made up of single-family homes. Single-family homes account for 77% of the housing stock in Marblehead, a greater share of single-family homes than Essex County, the North Shore, and the Commonwealth. A spectrum of different housing units will be needed to retain aging households looking to downsize and to attract young professionals and young families that support Marblehead's future.

Aging households, younger households, and others need more naturally affordable (NOAH) and deed-restricted Affordable Housing options. While many affluent households reside in Marblehead, 29% of households are low-income, which includes half of single-person senior households and half of renter-occupied households. Two-thirds of low-income households in Marblehead are cost burdened, spending more than 30% of their income on housing.

Based on local incomes and the cost of housing in Marblehead, it's clear that many are priced out of the housing market. Most of the town's housing units are owner-occupied and require extremely large down payments that many do not have access to. To purchase the median priced single-family home in Marblehead (\$645,000) and put 20% down, a household would need to save \$129,500. For the median priced condominium (\$342,500), a household would need to save \$68,400. While down payments preclude most from living in town, the few rentals that exist are also unaffordable to many: the median monthly rent is \$1,865 for a one-bedroom and \$1,900 for a two-bedroom. A household needs at least \$76,000 in annual income to afford an apartment in Marblehead without being cost burdened. Town police officers, firefighters, and teachers all have annual salaries far below this threshold.

The mismatch between Marblehead's changing household demographics and the high home prices and rents has considerable implications for the town and its future.

Without new housing for a range of different life stages and income levels, the town's public institutions, local economy, and sense of community could suffer.

M.G.L. CHAPTER 40B

By state statute M.G.L. Chapter 40B, cities and towns are encouraged to provide 10% of their total year-round housing units as deed-restricted Affordable Housing. Marblehead has 8,528 year-round housing units, per the 2010 Decennial Census, of which 333 (or about 3.9%) are deed-restricted Affordable Housing units on the state's Subsidized Housing Inventory (SHI). In communities like Marblehead, where less than 10% of housing units qualify as Affordable Housing, developers may override local zoning bylaws through a Comprehensive Permit for mixed-income housing development that includes Affordable Housing units.

A community may claim "Safe Harbor" and thereby deny a developer a Comprehensive Permit if the municipality has a locally adopted and state approved Housing Production Plan (HPP) and is making measurable progress toward reaching the state goal of 10% Affordable Housing. Measurable progress means that the community is producing Affordable Housing units at an annual rate of 0.5% or 1% of its year-round housing units (at these production rates, Safe Harbor lasts for a one-year or two-year period, respectively).

HOUSING PRODUCTION PLAN (HPP)

In response to overall housing demand in town, Marblehead partnered with the Metropolitan Area Planning Council (MAPC), the regional planning agency for the 101 cities and towns of Greater Boston, to undertake development of this HPP. The HPP discusses increasing the production of Affordable Housing, as well as "naturally-occurring affordable housing" (NOAH) in Marblehead.

The HPP assesses housing need and demand in Marblehead and analyzes development constraints. It identifies sites and areas within the town where Affordable Housing and/or NOAH might be developed. It calculates the number of Affordable Housing units needed in Marblehead to be able to claim Safe Harbor—through certification of this plan and one day meeting the 10% state requirement—and deny permits for developments that are deemed inappropriate for the town. But most importantly, this plan identifies programming, community engagement, regulatory, and funding strategies that the Town can use to create more housing options that meet local and regional need. Finally, the HPP complies with the Massachusetts Department of Housing and Community Development (DHCD) regulations requiring the Town to have an HPP on file as a prerequisite to claiming Safe Harbor through certification.

COMMUNITY INPUT

The goals and recommendations of this plan are grounded in a comprehensive assessment of housing needs data and shaped by public input gathered over a roughly 10-month period. Public comments and ideas were collected through two focus groups, two public forums, and an online open house allowing those who could not attend an event in person to participate. These engagement activities are described below, and the results of public input are included throughout relevant sections of this plan.

The focus groups were hosted at Abbot Hall on April 11, 2019 and included about 20 participants between two groups. These sessions provided insight into the personal experience of Marblehead residents, local officials, and local housing professionals, which helped guide efforts to gather data for the housing needs assessment and to qualify this data.

Data from the housing needs assessment was presented during the first public forum on June 24 at the Masonic Temple in Marblehead. The forum was held in an open house format, allowing the public to attend at any time from 7 to 9 p.m.

Figure 1: Comment Word Cloud, Focus Groups

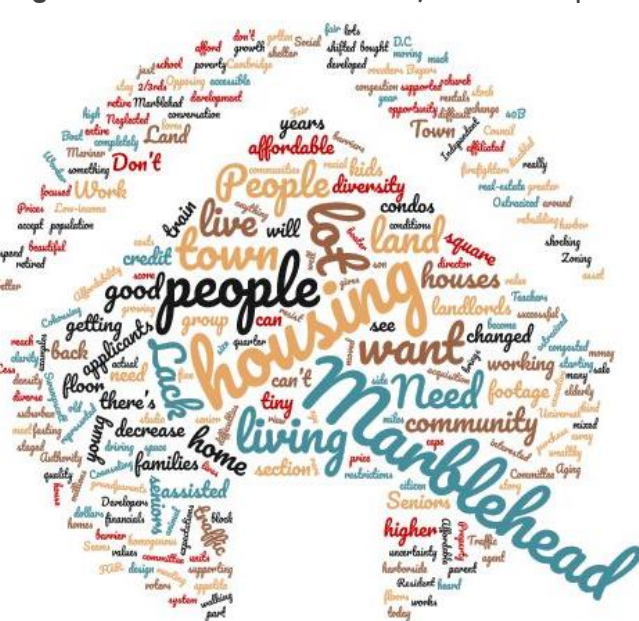


Figure 2: Photo, Public Forum 1

Credit: Leigh Blander, Wickedlocal.com



At the second public forum at the Abbot Public Library on October 7, attendees evaluated strategies to fulfill plan goals and priority sites for mixed-income housing development. Over 100 members of the public participated by indicating their level of support for each strategy and corresponding goal and providing additional ideas for the Advisory Committee to consider. Participants also evaluated priority development sites on a map based on the suitability analysis detailed on Page 59. The results from this forum showed conclusive public support for each of the strategies and sites established in this plan.



Following the second forum, an online open house including the same materials presented at the forum gave residents an opportunity to provide additional input. The open house was hosted on the town's website and allowed for survey responses from October 14 to December 1. A total of 46 people participated in the survey and 16 of them had not participated in any of the prior opportunities to offer public input. Results from the survey are consistent with results from the second public forum and show general support for the strategies and sites included in this plan.

HPP GOALS

Based on data and public input provided throughout the planning process, the Advisory Committee established four final goals for the plan:

1. **Create housing that allows seniors to remain in Marblehead and continue to live independently.**
2. **Expand naturally affordable housing choices for a variety of households, including public employees, renters, young families, and households that are priced out of the market.**
3. **Create deed-restricted Affordable Housing.**
4. **Strengthen community relationships and build awareness of housing need.**

HPP STRATEGIES

The HPP recommends 26 different strategies for the Town of Marblehead to choose from as it works toward meeting these goals. These strategies are grouped into four categories: programming, community engagement, regulatory, and funding. The HPP notes which strategies advance one or more of the four goals in the table on Page 83.

Each of these strategies were presented for public feedback at the second public forum hosted at the Abbot Public Library in Marblehead on October 7, 2019 and through an online open house allowing for additional input. Overall, the strategies received a consensus of public support and several strategies received immense public support. The strategies with the most support were designated as priority strategies. Priority strategies are detailed with action steps for the Town to use as a guide towards implementation and are described on Pages 85-105.

Priority Strategies:

- Leverage public assets for mixed-income housing
- Partner with the Marblehead Housing Authority to leverage public assets
- Provide a property tax exemption to senior and other income-eligible households
- Continue to strengthen the first-time homebuyers program and home improvement loan program
- Establish a committee to implement the Housing Production Plan
- Promote housing counseling and assistance programs
- Expand the existing Smart Growth Overlay Districts (SGODs) and create new SGODs in other parts of town
- Adopt zoning that allows small diverse housing types
- Limit the impact of short-term rentals on the housing market
- Examine past efforts to pass the Community Preservation Act and revisit the adoption of CPA

INTRODUCTION

INTRODUCTION

Located 18 miles north of Boston, Marblehead was first home to the Naumkeag Tribe, a group of Native Americans belonging to the Algonquin Nation. It was later settled by British colonists and fisherman in 1629 and then split off from Salem and incorporated in 1649. The town is considered to be the birthplace of the U.S. Navy. It was home to General John Glover, who played a crucial role in the Revolutionary War by leading an amphibious regiment of “Marblehead Mariners” that was responsible for transporting General Washington’s troops at several key moments in the war and contributed to several decisive victories, including the surrender by the British at

historic land use patterns. It is mostly comprised of single-family homes and there has been very little development of other housing types in the last decade. New housing is usually created through infill development, redevelopment, and teardowns.²

Once a strong center of the fishing industry, Marblehead is now largely a bedroom community for professionals, families, and retirees. The closest commuter rail stations are approximately three miles away in the Town of Swampscott, and four miles away in the City of Salem, which also has a ferry connection to downtown Boston. Marblehead has good bus service. Two buses run along Pleasant Street and connect to the Boston MBTA, providing access in and out of Marblehead.

The town's population has remained mostly the same for roughly the last 40 years, but the number of households is expected to increase in the next few decades, indicating a trend of smaller sized households. The average household size in Marblehead is 2.46, tied with Ipswich as the smallest of all context communities. While the majority of households in Marblehead are small families, only 32% of households have children and enrollment in Marblehead public schools has slightly declined by about 4% since 2010.

Roughly a quarter of land in Marblehead is not developable because of permanently protected open space, water bodies, rights-of-way, or other unsuitable features, and parts of the town close to the coast are affected by flooding and rising sea levels. These features along with land use regulations that heavily favor single-family housing make it difficult to create new housing opportunities that suit the needs of the town's population.

Like many communities in the Greater Boston and the North Shore, Marblehead's home prices have increased over the last decade. The median price for a single-family home is over half a million dollars at \$645,000 and a condominium costs a median of \$342,500 (The Warren Group, 2017). Rental costs are also high: \$1,900 a month for a two-bedroom (MAPC Rental Database, 2018). The local median income in Marblehead is also high: \$110,025, according to the latest American Community Survey data.

Despite the high incomes and high housing costs, there are several segments of the population with housing need. Out of the 8,135 total households in Marblehead where low-income status can be determined, 2,404, or 29%, are considered low-income, as they earn no more than 80% of the area median income (AMI), which is currently \$107,800. Two-

² MAPC's Community Classification System uses land use and housing patterns, recent growth trends, and projected development patterns as criteria to classify types of communities in the Commonwealth. A mature suburb like Marblehead meets this criterion because of the following features: majority owner-occupied single-family homes; less than 15% vacant and developable land area; new housing units built through infill development, redevelopment, and teardowns; and a relatively stable population. <http://www.mapc.org/wp-content/uploads/2017/09/Massachusetts-Community-Types-Summary-July_2008.pdf>

The North Shore Task Force (NSTF) is one of eight MAPC subregions; it also includes Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Manchester, Middleton, Nahant, Peabody, Rockport, Salem, Swampscott, Topsfield, and Wenham.

thirds of low-income households are cost burdened, meaning they pay more than 30% of their income on housing. Because of their low-income status, housing cost burdens could force them sacrifice other needs, such as food, healthcare, and transportation.

This high rate of cost burden is in part due to the town's lack of affordable housing, both deed-restricted and naturally occurring. There are 333 units on Marblehead's Subsidized Housing Inventory (SHI), for the 2,404 eligible households already in town. These units constitute only 3.9% of Marblehead's housing stock per the state's SHI: a much lower rate than in neighboring communities and less than is necessary to meet local need.

In 2008, the Town sought to create more housing opportunities by engaging the public in the process of creating 40R Smart Growth Districts to encourage diverse, higher density Affordable Housing types. The process resulted in the creation of two small 40R districts. One covers a parcel between Pleasant Street, School Street, and Essex Street where the former YMCA building was located, and the other is located at Vinnin Square west of the Tedesco Country Club golf course situated at southwest border of the town (See Appendix F).

For a more comprehensive approach to meeting housing need, the Town of Marblehead contracted with MAPC to develop a five-year Housing Production Plan (HPP) that provides an understanding of market-rate and Affordable Housing need and demand in town and establishes a strategy to meet housing need in the community. MAPC facilitated a community- and data-driven planning process, including two focus groups with local stakeholders and two public forums, to understand local housing challenges and opportunities, identify housing goals, develop strategies to achieve these goals, and prioritize sites in town for Affordable Housing development.

COMPREHENSIVE HOUSING NEEDS ASSESSMENT

KEY FINDINGS

1. Marblehead's population is almost the same today (20,544) as it was in 1980 (20,126) representing only a 2% increase in roughly 40 years. The population likely hasn't changed due to a lack of new housing development. The lack of available land within the densely developed 4.33 square miles leads to teardowns and the redevelopment of expensive single-family homes that are only attainable for more affluent households and a small production of multifamily units that limits rental opportunities for low- and moderate-income householders.
2. More than three-quarters, or 77%, of the housing units in Marblehead are single-family houses. This is the fifth highest percentage of single-family units of any of the context communities and is about 15% more than Essex County, the North Shore, and the Commonwealth.
3. Few multifamily units have been permitted in the last decade. Less than 3% of the town's housing stock has been built since the year 2000 (U.S Census Building Survey, 2017). From 2007 to 2017, a total of 118 permits were issued for new construction, of which few were for multifamily units (Census Building Survey, 2007-2017).
4. In Marblehead, the number of households led by someone 55 or older increased by 21% in seven years: from 6,597 households in 2010 to 7,978 households in 2017. In the same time period, the number of households led by someone 25 to 44 shrunk by 63%. These trends are expected to continue, and the Town will need to meet the needs of aging households and prepare for the implications of demographic shifts in the population.
5. Generally, households in Marblehead have very high incomes, with 25% earning more than \$200,000 a year. However, the median income of renter-occupied households (\$62,361) is roughly half of the median income of owner-occupied households (\$128,075). Nearly half of seniors living alone earn \$60,000 or less per year, of which, 30% earn \$40,000 or less per year.
6. Nearly one-third (30%) of all households in Marblehead are low-income, earning \$86,240 or less. Two-thirds (67%) of low-income households in Marblehead pay over 30% of their income on housing and are considered cost burdened. 70% of non-family senior households are cost burdened, as are about half of all renter-occupied households in the town.
7. In recent years, housing prices have peaked: the 2017 median price was \$645,000 for a single-family home and \$342,500 for a condo (The Warren Group, 2017). According to

online rental listings, the median price is \$1,865 for a one-bedroom unit in Marblehead and \$1,900 for a two-bedroom (MAPC Rental Database, 2018).

8. Marblehead's supply of housing on the Subsidized Housing Inventory (SHI) is small—much lower than neighboring communities and communities with similar income levels and housing markets. This supply is also less than what is needed to ensure economic diversity and prevent income segregation. Only 3.9% of total year-round housing units in town (recorded by the 2010 Decennial Census) are on the SHI. Most housing on the town's SHI is owner-occupied, which represents Affordable Housing ownership opportunities, but these units aren't accessible for those that don't have the savings needed for a down payment.
9. For the 2,404 low-income residents in town, there are 333 units on the Subsidized Housing Inventory (SHI). So for every seven households that are eligible in Marblehead, there is one unit on the SHI.

DEMOGRAPHIC PROFILE

POPULATION

The population of Marblehead experienced slight fluctuations but has remained mostly stable over the past two decades. Official Census counts in 2000 and 2010 show a slight decline of 2.79% in the Marblehead population, changing from 20,377 in 2000 to 19,808 residents in 2010. The 2017 American Community Survey estimated a 3.77% increase to 20,544 residents.³ Population figures from 1980 to 2017 show only a 2% increase in the population over roughly 40 years. The population in 2040 is projected to be 20,517, which is slightly fewer residents than what was estimated in the American Community Survey in 2017.⁴



Trends in Marblehead's population indicate an increase in residents 55 or older and a decrease in residents between the age of 25 and 44 between 2000 and 2017. As Figure 5 below shows, those 55 or older represented one-fourth of the population in 2000, but now represent nearly half the population. Conversely, the number of residents between the ages of 25 to 44 shrank by 63% between 2000 and 2017.

³ The American Community Survey (ACS) 5-year estimates consist of 60 months of collected data from a large sample size. They are the most reliable and precise survey data available after decennial census data, although they are less current than 1 or 3-year estimates.

⁴ Demographic projections are useful when preparing for expected housing demand in the future. These numbers were calculated by MAPC based on current patterns of births, deaths, and migration, as well as assumptions about how those trends might change in the coming decades.

Figure 5: Marblehead Age Distribution 2000-2017 and 2030 Projections



Source: U.S Census Data, ACS 2013-2017, MAPC Stronger Region Projections

Population projections into the year 2030 suggest these population shifts could level out, but demographic dynamics are still evidently shown by Census figures recorded over the last two decades. These trends have two clear implications for Marblehead:

1. The Town will need to be prepared to provide more diverse housing that can meet the changing needs of aging residents
2. The Town will need housing that is accessible and attractive to young professionals and young families to encourage new residents to settle in town.

HOUSEHOLDS

While the overall population in Marblehead has remained mostly the same, there's been a shift in the number of households and the age of householders. Since 2010, the town has experienced a slight increase in households, changing from 8,144 in 2000 to 8,250 in 2017. The number of households is projected to increase to 9,032 by 2040. Since the overall population in Marblehead hasn't changed significantly, an increase in the number of households could be an indication that less residents are occupying more housing units.

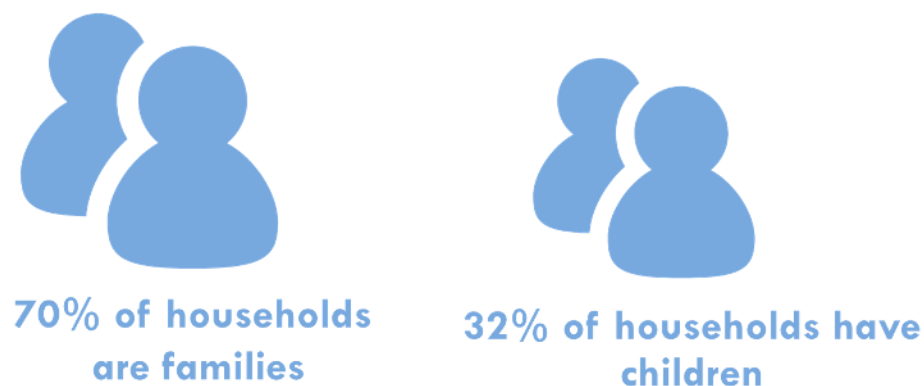
Householders in Marblehead are clearly aging. The number of households led by someone 55 or older increased by 21% from 6,597 households in 2000 to 7,978 households in

2010. In 2030, this age range is projected to have an additional 433 households for a total of 8,411.



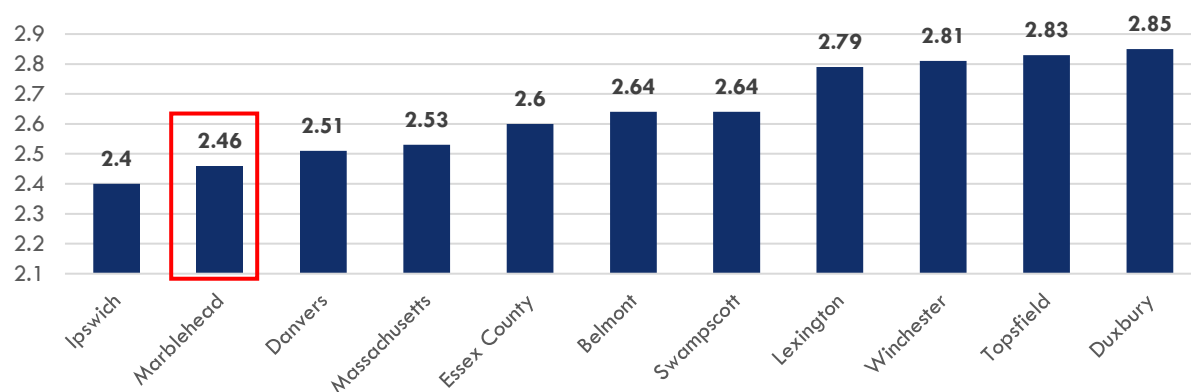
Aging households tend to have more difficulty affording housing when they transition to a fixed income. These households may also need to move into smaller housing units that are easier to maintain and accommodative of physical limitations brought on by aging, or they may need to make modifications to their current homes to address these needs.

Almost 70% of the households in Marblehead are family households—meaning a group of two or more related people living together—but only 32% of households have children. Of the 8,250 total households in Marblehead, 5,658 are family households, and 60% are identified as small households (ACS, 2013-2017).



These figures are consistent with Marblehead's relatively small household size (2.46). Marblehead has the smallest average household size of all the context communities, with the exception of Ipswich. This data indicates the majority of family households in Marblehead empty nesters or adults without children. It is also important to note that owner-occupied households in the town are larger (2.61) than renter-occupied households (1.82). This is an indication that most renters live alone or as a two-person household and that families likely don't have many rental opportunities in Marblehead (ACS, 2013-2017).

Figure 6: Average Household Size, Marblehead + Context Communities



Source: ACS, 2013-2017 Estimates

HOUSEHOLD INCOME

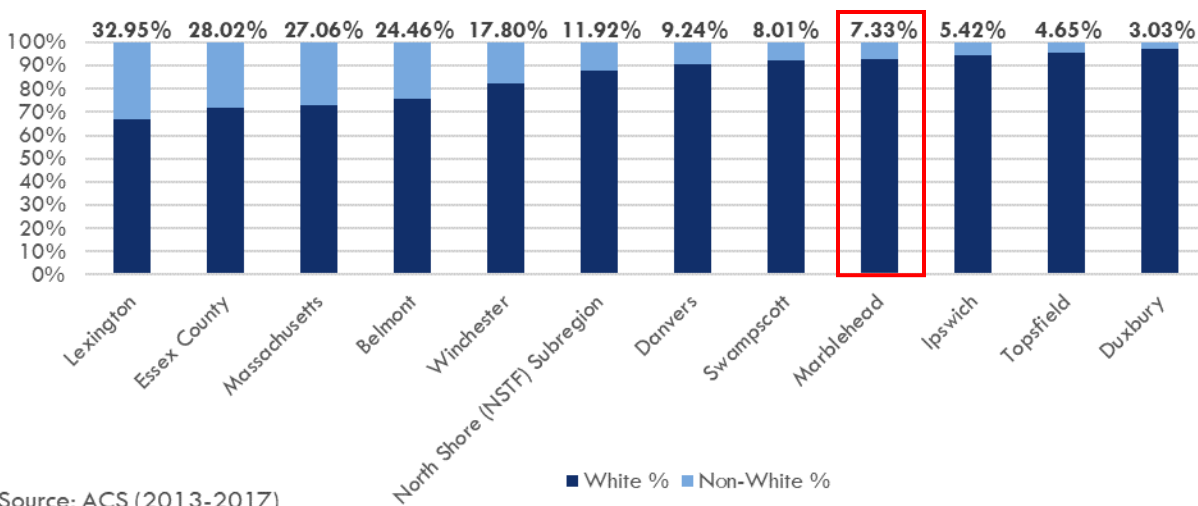
Households in Marblehead tend to have high incomes, but many older households and renter-occupied households do not. 25% of households in Marblehead earn \$200,000 or more and close to 35% earn \$150,000 or more. However, about half of households where the head of the household is 65 years or older (1,307) earn less than \$60,000 and 30% of senior households earn less than \$40,000 (ACS, 2013-2017). And since data shows that Marblehead householders are aging, there may be more senior householders with similar incomes in the future.

In Marblehead, the median income for renters (\$62,361) is roughly half of the median income for owners (\$128,075). This is consistent with context communities, the county, and the Commonwealth, where the median-income of owner-occupied households is much larger than the median-income of renter-occupied households. Like renters in most communities, Marblehead's renters have less income and less control over their housing situation and so they are more heavily affected by changes in housing prices.

RACE + ETHNICITY

Demographic data shows that Marblehead lacks the racial and ethnic diversity of the surrounding region and the state. A lack of diversity in the town can be attributed to historical patterns of housing discrimination as well as the type and cost of housing currently available in the town. Only 7.33% of the population in Marblehead is non-white compared to 28% in Essex County, 12% in the North Shore, and 27% in the Commonwealth (ACS, 2013-2017). The town ranks as the fourth least diverse municipality of all the context communities behind Duxbury, Topsfield, and Ipswich.

Figure 7: Percent of White and Non-White Residents, Marblehead + Context Communities



The Greater Boston Housing Report Card (2019) put together by the Boston Foundation, Mass Housing Partnership, and other partners, evaluates cities and towns based on their housing supply and its relation to diversity and opportunity. The report found that that Marblehead is greatly underperforming the Greater Boston region in the diversity of its racial composition, housing diversity, affordability, and production. The town is performing slightly better than the region in implementing best housing practices.⁵

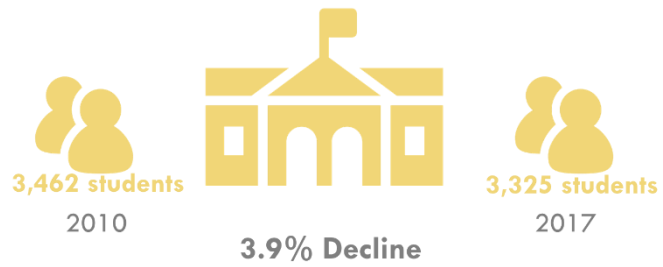
SCHOOL ENROLLMENT

School capacity is something to consider when preparing for housing impacts, but it shouldn't determine a town's housing production goals. Some municipalities have been concerned that new housing will create an overflow of new students for their public school system. However, recent research suggests that new housing doesn't burden local school systems, and in Marblehead school enrollment has actually declined.⁶

⁵ Modestino, Alicia S, Clark S Ziegler, Tom S Hopper, Calandra S Clark, Lucas S Munson, Mark S Melnik, Carrie S Bernstein, and Abby S Raisz. "The Greater Boston Housing Report Card," June 2019. <https://www.tbf.org/-/media/tbf/reports-and-covers/2019/gbhrc2019.pdf>.

⁶ Reardon, Tim. "The Waning Influence of Housing Production on Public School Enrollment." The Waning Influence of Housing Production on Public School Enrollment, October 2017. http://www.mapc.org/wp-content/uploads/2017/10/MAPC_HousingEnrollment_Final.pdf.

From 2010 to 2018, enrollment in Marblehead's schools declined by 3.9%. This trend differs from some context communities such as Belmont and Lexington, which experienced enrollment increases of approximately 14% (MA DESE 2009-2010 and 2017-2018).



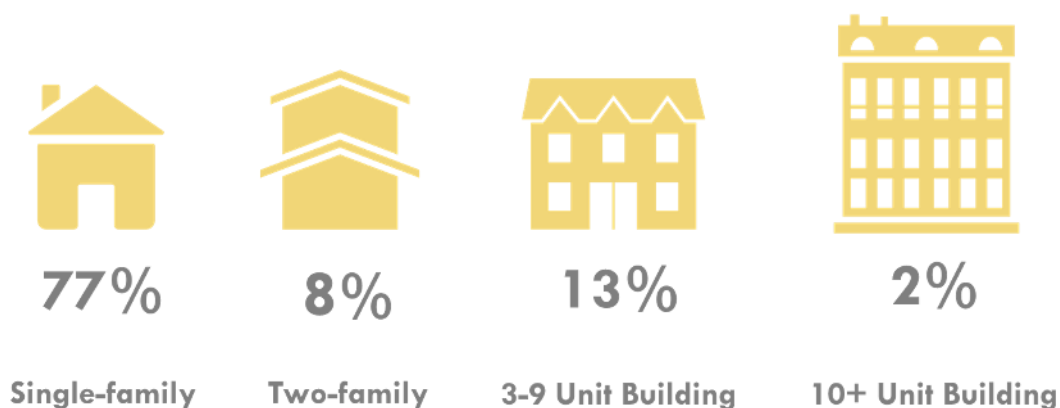
HOUSING STOCK

With an understanding of Marblehead's key demographic trends, this section describes how the town's existing housing stock aligns with the community's needs.

HOUSING SUPPLY

One thing about the town's housing stock is clear: it's largely made of up single-family homes. More than three-quarters, or 77%, of the housing units in Marblehead are single-family houses. This is the fifth highest percentage of single-family units of any of the context communities and is about 15% more than Essex County, the North Shore, and the Commonwealth (ACS, 2013-2017).

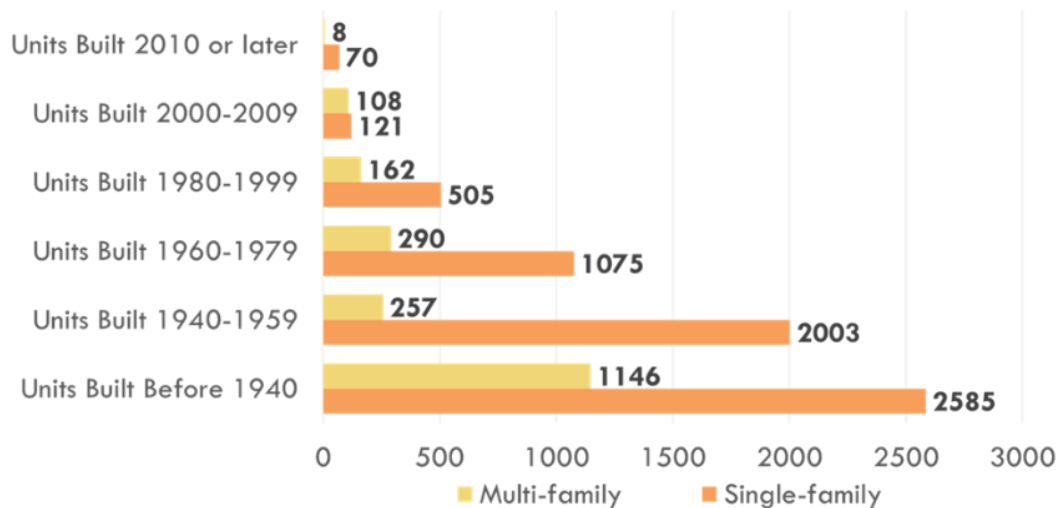
Figure 8: Housing Unit Breakdown, Marblehead



Following suit with the large share of single-family homes, 80% of housing units in the town are owner-occupied and less than one-fourth are renter-occupied (ACS, 2013-2017). The lack of rental opportunities in town means less housing types are suitable for the many one- and two-person households in town and most housing is only accessible to those that can afford a down payment.

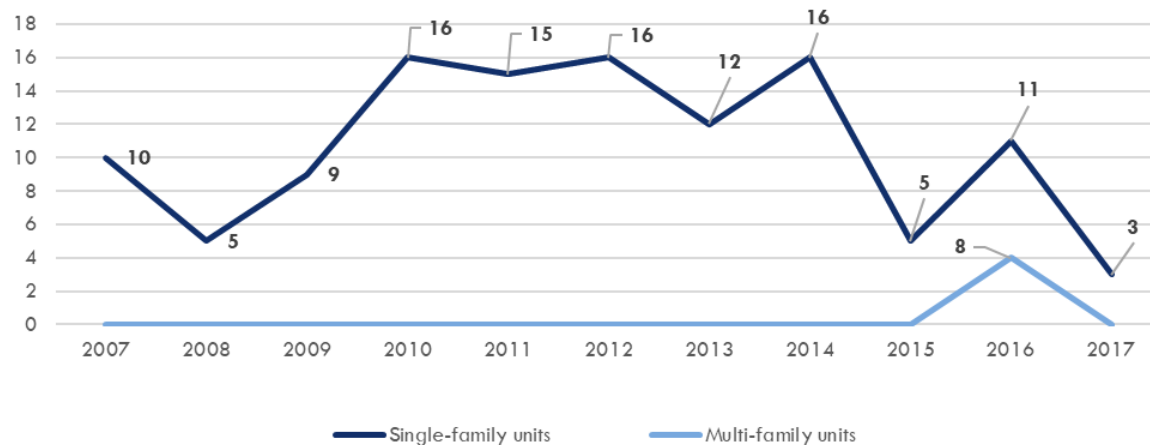
Marblehead's multifamily housing stock is also old: approximately 60% of multifamily units were constructed before 1940, so these units may be in need of repair or modification, including modifications that can accommodate householders with physical limitations brought on by aging (Census Building Survey Data, 2007-2017).

Figure 9: Single and Multifamily Units by Year Built, Marblehead, 2017



There haven't been many new rental opportunities in recent years and generally there hasn't been much new housing development in the last two decades. Less than 3% of the town's housing stock has been built since the year 2000 (U.S Census Building Survey, 2017). From 2007 to 2017, a total of 118 permits were issued for new construction, of which only eight were for multifamily units, a (Census Building Survey, 2007-2017).⁷ Without any new multifamily developments hitting the market, the few rentals that do exist are likely to be expensive, which is indicated by data in the next section.

Figure 10: Permits for Single-family and Multifamily Units, Marblehead, 2007 to 2017



Source: Census Building Permit Survey, 2017

⁷ These figures are based on what was reported to the Census and may not include unreported permits.

RENTAL COSTS

Since there are so few rentals in Marblehead, costs for these units are very high. According to online rental listings, the median price in Marblehead is \$1,865 per month for a one-bedroom unit and \$1,900 per month for a two-bedroom (MAPC Rental Database, 2018). These costs are difficult for many who work in the town to pay for without spending more than 30% of their income on housing and being cost burdened.⁸

A single-person household earning the minimum wage can afford a rental priced approximately \$625 per month.



1 Bedroom

\$1,865



\$12/hour

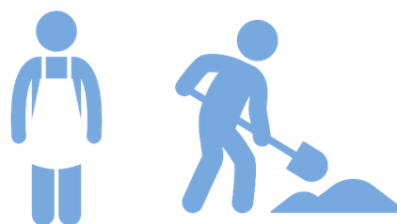
\$625 per month

A two-person household earning the Massachusetts minimum wage of \$12 per hour can afford a rental priced approximately \$1,250 per month.



2 Bedroom

\$1,900



\$12/hour

\$1,250 per month

⁸ This figure was calculated based on 30% of a household's income. When households spend more than 30% of their income on housing they're considered cost burdened meaning it is more difficult to afford other necessities such as food, healthcare, and transportation.

The annual income needed to afford an apartment in Marblehead without being cost burdened is \$76,000.⁹ This is far more than the entry-level salary for police officers (\$51,214), firefighters (\$51,214), and teachers (\$47,239) employed by the Town (Marblehead Town Data, 2019).

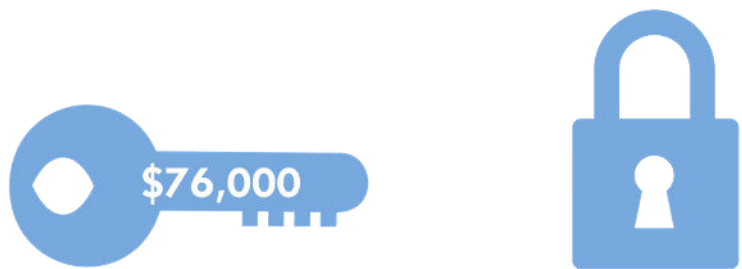


Figure 11: Entry level salaries for Marblehead Town Employees



SALE COSTS

Rental costs in Marblehead are high, but what's more problematic is the cost of owner-occupied housing, since it makes up 80% of the housing stock. Owner-occupied housing requires a down payment amounting to much more than what a low- or moderate-income

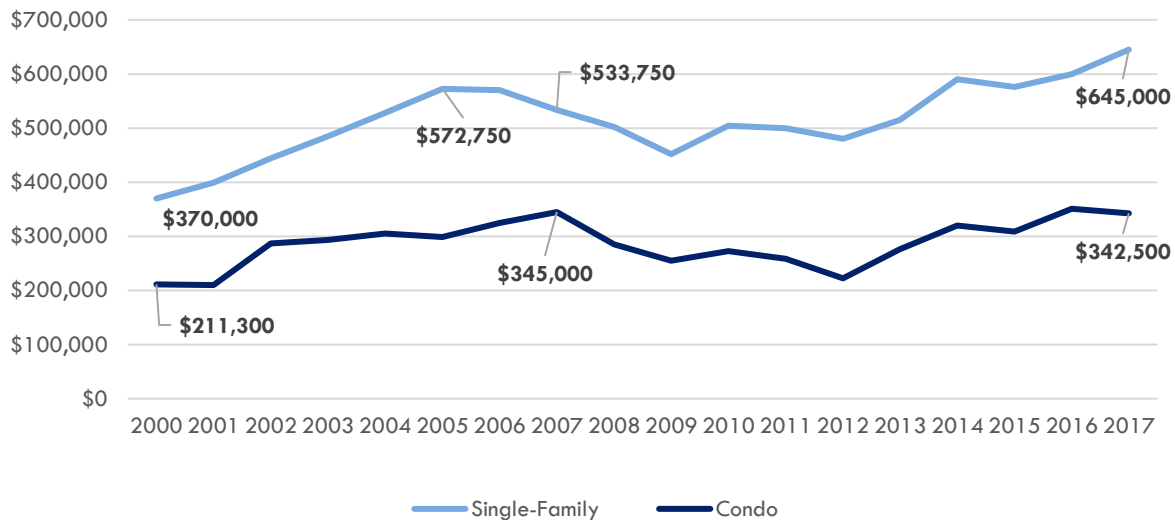
household can save. The median price for a single-family home in Marblehead has reached \$645,000, an all-time high. The median cost of condominiums has also increased significantly, reaching \$342,500 in 2017.



⁹ This figure was calculated based on the annual cost of a rental in Marblehead and 30% of a household's income.

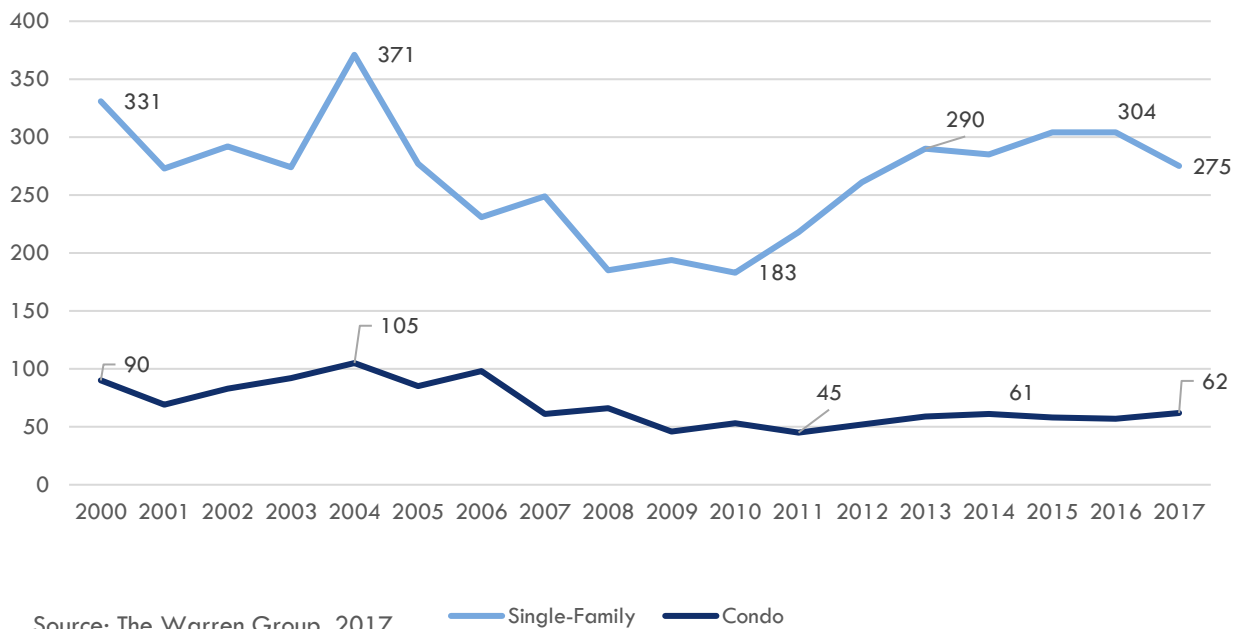
And while condominiums are somewhat more affordable than single-family homes, sale frequency data indicates there are much fewer opportunities to purchase a condo in Marblehead.

Figure 12: Median Price Sale for Condos and Single-Family Houses, Marblehead, 2000-2017



Source: The Warren Group, 2000-2017

Figure 13: Frequency of Sales for Condos and Single-family Houses, Marblehead, 2000-2017



Source: The Warren Group, 2017

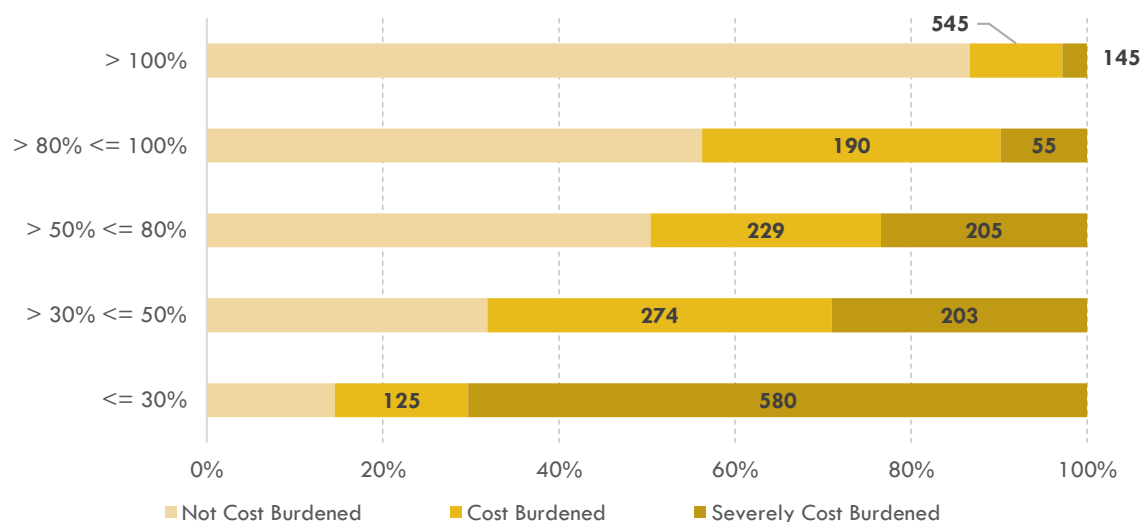
To purchase a single-family home in Marblehead and put 20% down, a household would need to save \$129,500. These homes are only available to the affluent, yet they make up 77% of Marblehead's housing stock. Condominiums don't offer a much better alternative. Although considered a relatively more affordable ownership option, a household would need to save \$68,400 to purchase a condo in the town. Data presented in earlier sections shows the town will need to meet the needs of seniors and younger households. But most seeking to purchase their first home cannot afford such a large entry cost, and neither can seniors living on a fixed income who want to downsize.

HOUSING AFFORDABILITY

While a large portion of Marblehead's population has higher incomes (25% earn \$200,000 or more) there are many households in Marblehead that struggle to pay for housing. Nearly one-third of households in town earn 80% of the Area Median Income or less and are therefore considered low-income and eligible to live in deed-restricted Affordable Housing. Available data shows that those at this income bracket largely include renters and seniors living alone. Half of the 1,640 renter-occupied households and over half of non-family elderly households in Marblehead are low-income. A quarter of seniors living alone are extremely low-income, earning 30% of the Area Median Income or less (CHAS 2011-2015).

These low-income groups can be significantly impacted by housing costs that may force them to sacrifice other necessities such as food, healthcare, and transportation. Of the 2,404 low-income households in Marblehead, 67% are cost burdened, spending more than 30% of their income on housing costs.

Figure 14: Cost Burden by Household Area Median Income (AMI), Marblehead



Source: ACS 2010-2014

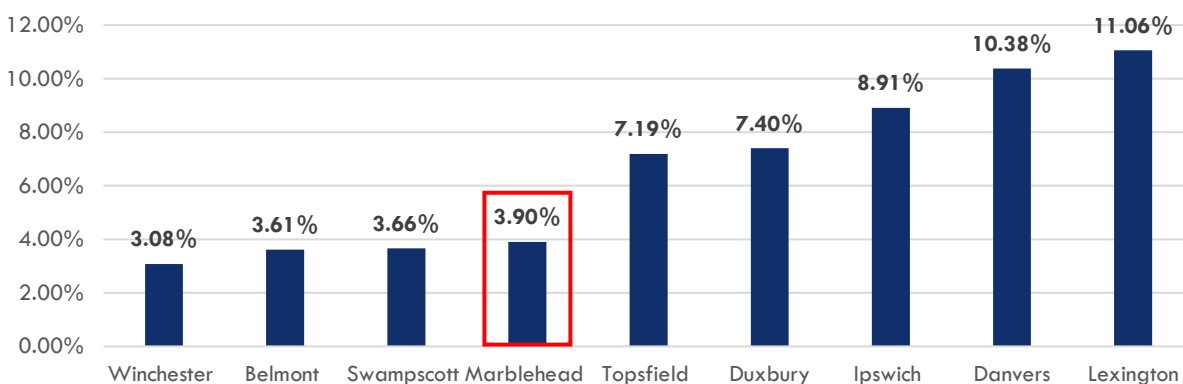
Data in Figure 14 above also shows that 85% of extremely low-income households (earning less than 30% AMI) are cost burdened. Furthermore, 70% of non-family elderly households are cost burdened. And half the renters in town are low-income and cost burdened.

Marblehead's stock of deed-restricted Affordable Housing is not meeting the town's needs described above. In Marblehead, 333 units, or 3.9% of all units, are on the subsidized housing inventory (SHI). This means there are only 333 subsidized units for the 2,404 low-income residents, and for every seven eligible households in Marblehead there is one unit on the town's SHI.



Along with Winchester, Belmont, and Swampscott, Marblehead is well below the 10% goal established by M.G.L. Chapter 40B.

Figure 13 Housing Units in the Subsidized Housing Inventory (SHI), Marblehead + Context Communities



Source: DHCD 2017

In order to reach the state goal of 10%, the town needs an additional 520 Affordable Housing units. But it's important to consider that the state goal doesn't capture housing need. Even if the town reached the 10% goal and had 853 Affordable Housing units on its SHI, there would be one Affordable Housing unit for every three eligible households.

DEVELOPMENT CONSTRAINTS, CAPACITY, & OPPORTUNITIES

Key Findings

1. Marblehead has largely been developed to the extent allowed by current zoning regulations. This is the primary constraint on new housing development. Development is also limited by areas affected by the flood plain and rising sea levels, as well as a fair amount of protected open space. Given these constraints, the Town should focus on allowing more diverse housing development and more concentrated housing development through changes to zoning bylaws in appropriate areas of Town. Ideal areas are those that follow the housing suitability analysis and the housing goals developed within this plan.
2. Existing zoning limits residential development other than single-family housing in most parts of town. Restrictions and dimensional requirements for moderate to larger multifamily housing and mixed-use housing essentially prevents this type of housing from being developed, even in the few areas of town where it is allowed by special permit. These zoning issues severely hinder the ability to create naturally occurring affordable housing (NOAH) and deed-restricted Affordable Housing in town. Zoning also restricts or limits small housing types that residents could be interested in developing, such as detached accessory dwelling units and other housing types that could support healthy infill development, such as cottage housing developments.
3. The primary tools that Marblehead has to support NOAH and deed-restricted Affordable Housing are its Smart Growth Overlay Districts (SGODs) and incentive zoning bylaws. These tools could be updated and improved. For several reasons, housing development hasn't occurred in the SGODs over the last decade. The incentive zoning bylaws are undermined by other zoning bylaw requirements that stifle multifamily, mixed-use housing development and housing types other than single-family. Additionally, incentive zoning needs to be changed to an Affordable Housing requirement to ensure the production of Affordable Housing units and the smart growth districts need to be expanded to encourage development activity.
4. During this planning process, community input and a data-driven suitability analysis concluded that the Town should guide new housing development along Pleasant Street and areas emanating from Pleasant Street and the center of town that are close to transit, economic centers, and existing infrastructure. There are additional areas of town that can also accommodate new growth, as shown in the suitability analysis on Page 59.

NATURAL & PHYSICAL CONSTRAINTS

LAND AVAILABILITY

Development opportunities in Marblehead are primarily constrained by a lack of land availability due to natural bodies of water, flood-prone areas and areas susceptible to future rising sea levels, permanently protected open space, and a small overall area of land. Marblehead is very dense with approximately 20,000 residents living within 4.33 square miles. Much of the land has been built out to the extent allowed by current land use regulations, which heavily favor single-family development as discussed in the next section on regulatory constraints. Constraints and opportunities for housing development are also further evaluated within the suitability analysis on Page 59. While this analysis focuses on locations that are considered more favorable for housing development based on several standards, the analysis also excluded parcels considered to be natural constraints, such as permanently protected open space. Approximately 708 out of the 2,800 total acres in town were excluded due to natural and physical constraints, accounting for about 25% of land in the town.

In addition to the natural & physical constraints described above, there are several Chapter 21E Sites and activity and use limitations that constrain development possibilities in specific areas of town. Locations labeled as Chapter 21E Sites are approximate locations of oil and/or hazardous material disposal sites that have been reported and Tier Classified under M.G.L. Chapter 21E and the Massachusetts Contingency Plan (MCP). There are three Chapter 21E sites in Marblehead as shown in Figure 16 below. Locations labeled as activity and use limitations (AULs) are the approximate locations of the presence of oil and/or hazardous material contamination remaining after a cleanup has been conducted pursuant to Chapter 21E and the Massachusetts Contingency Plan (MCP). There are five of these sites in Marblehead, which are also shown in Figure 16 below.

In a coastal town like Marblehead, it is important to consider sea level rise and flooding in planning for future housing development. In Figure 17 below, “sea level rise” refers to the Mean Higher High-Water level (MHHW) that would occur under three feet of sea level increase (a generally accepted base level) relative to sea level in the year 2000, as well as scenarios of one foot, six feet, and 10 feet of sea level rise. New housing development should avoid affected areas along the coast or extra steps should be taken to protect housing development in affected areas. Another important consideration is how flood levels will be affected by sea level rise; the mapped flood zones are based on current sea levels, meaning that with sea level rise, the flood zones will also expand further into the town. In 2019, Marblehead received a Coast Resilience Grant to examine the implications of rising sea levels. After this analysis becomes available it should be considered in the future development of housing in town.

Figure 16: Natural Development Constraints, Marblehead

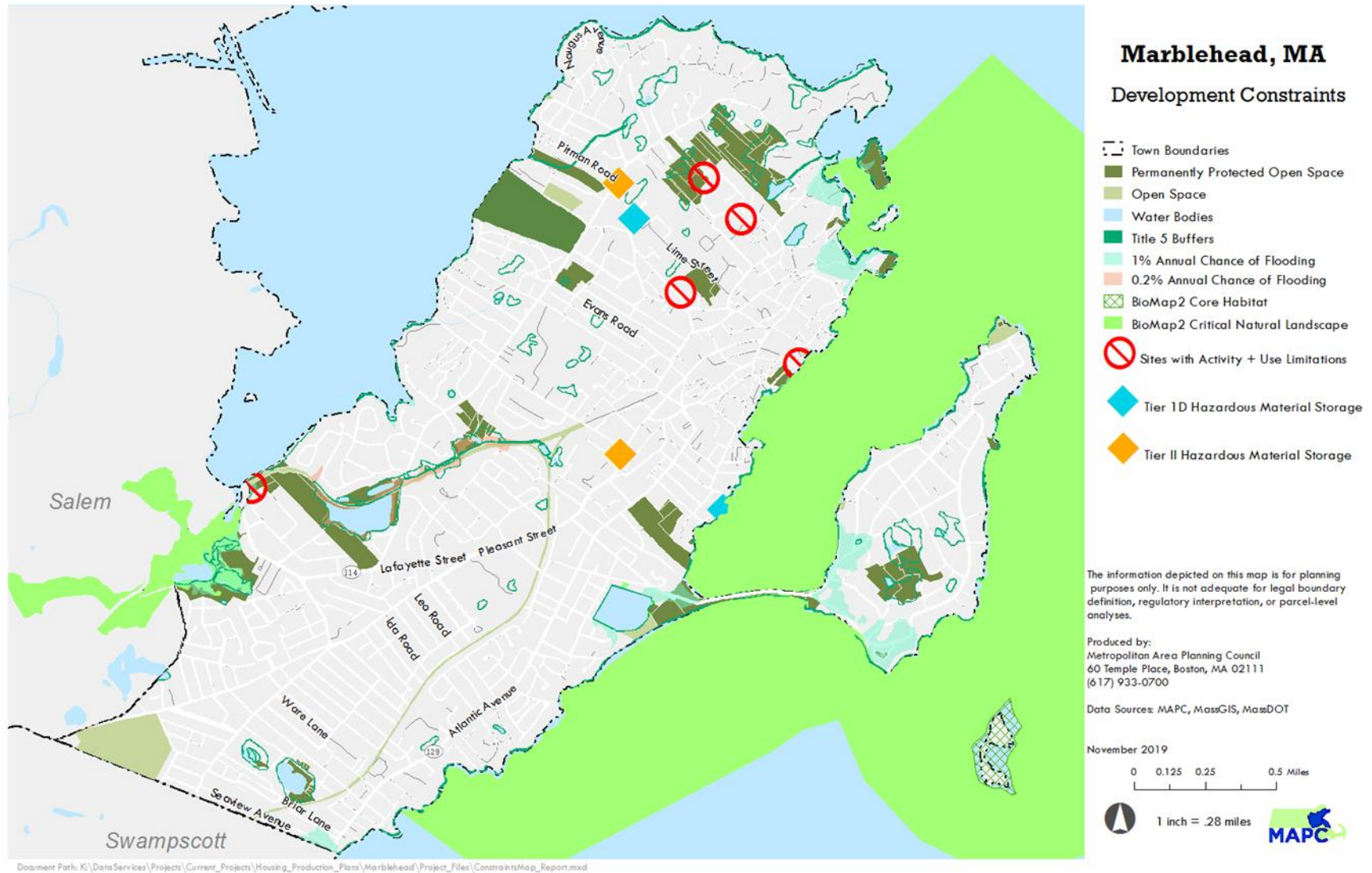
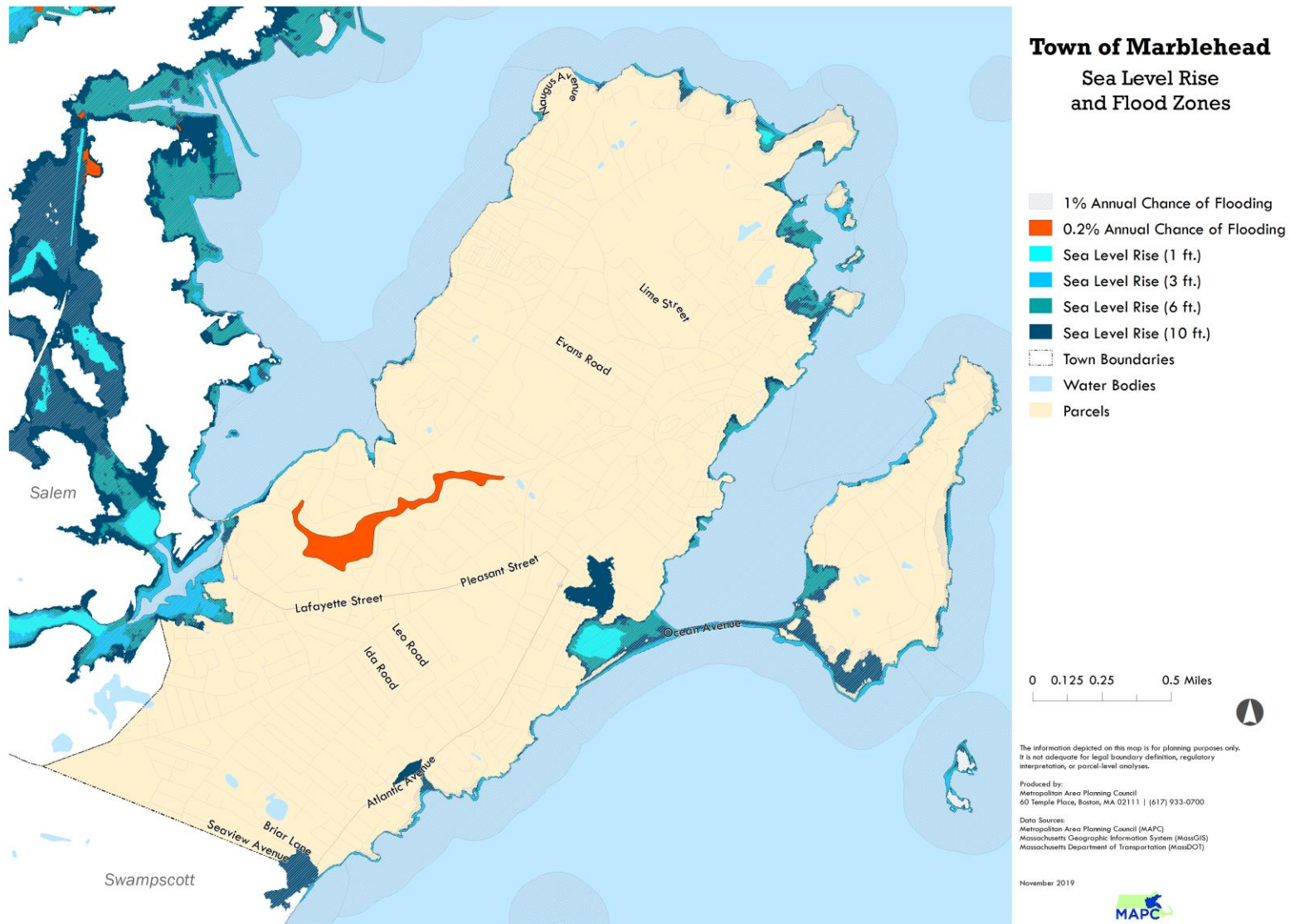


Figure 17: Sea Level Rise and Flood Zones, Marblehead



Document Path: K:\DataServices\Projects\Current_Projects\Housing_Production_Plans\Marblehead\Project_Files\BaseMap_SLR_floodzones.mxd

MUNICIPAL INFRASTRUCTURE

Water & Sewer

Based on conversations with Town staff, Marblehead appears to have good water and sewer infrastructure that runs throughout the town and so development is not constrained by a lack of this infrastructure.

Roads & Transportation

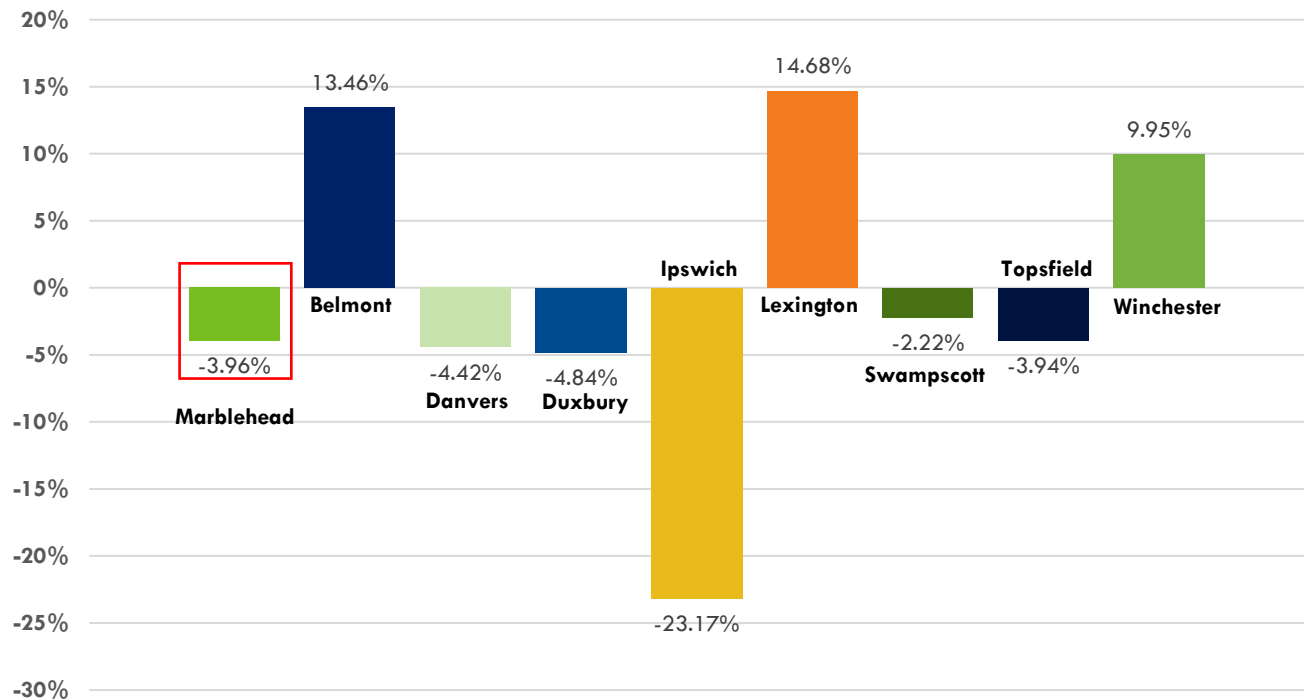
Marblehead has good bus service in and out of town that is well utilized. The 441 and 442 buses run frequently along Pleasant Street and provide access in and out of town. The 441 and 442 are coordinated, running every 15 minutes during rush hour and every half hour during the day. On the weekend, service is mostly limited to running along the main routes along Humphrey and Pleasant Streets. Each bus connects to the Boston MBTA for those that commute into downtown Boston. To commute to Boston, one would likely take the 441 express directly into the Haymarket MBTA Station or the 442 Bus to the Wonderland Blue Line MBTA Station in Revere and then into downtown. The closest commuter rail stations are about a 15-minute drive away in Salem and Swampscott. Residents that own an automobile can also access downtown Boston by Route 1A and U.S. Route 1, and can reach the North Shore by Massachusetts Route 128.

While this transit service is good, areas to the north of town, along the coast, and within the Neck are not within easy walking distance to bus stops, so those without a car may find it difficult to live in these areas because of limited access to employment and other opportunities.

Schools

From 2010 to 2018, enrollment in Marblehead's schools declined by 3.9%. This trend differs from some context communities, such as Belmont and Lexington, which experienced enrollment increases of approximately 14% (MA DESE 2009-2010 and 2017-2018).

Figure 14: School Enrollment Change, Marblehead + Context Communities



MA DESE 2009-2010 and 2011-2018

There are currently six public schools in Marblehead:

- Marblehead High School
- Veterans Middle School
- Village School
- Bell School
- Coffin School
- Glover School

The Town has indicated the Marblehead School Department is evaluating whether some of these schools can be consolidated. If this happens and one or multiple schools become vacant, this publicly owned land could potentially be leveraged for mixed-income housing in town.

REGULATORY CONSTRAINTS

RESIDENTIAL ZONING

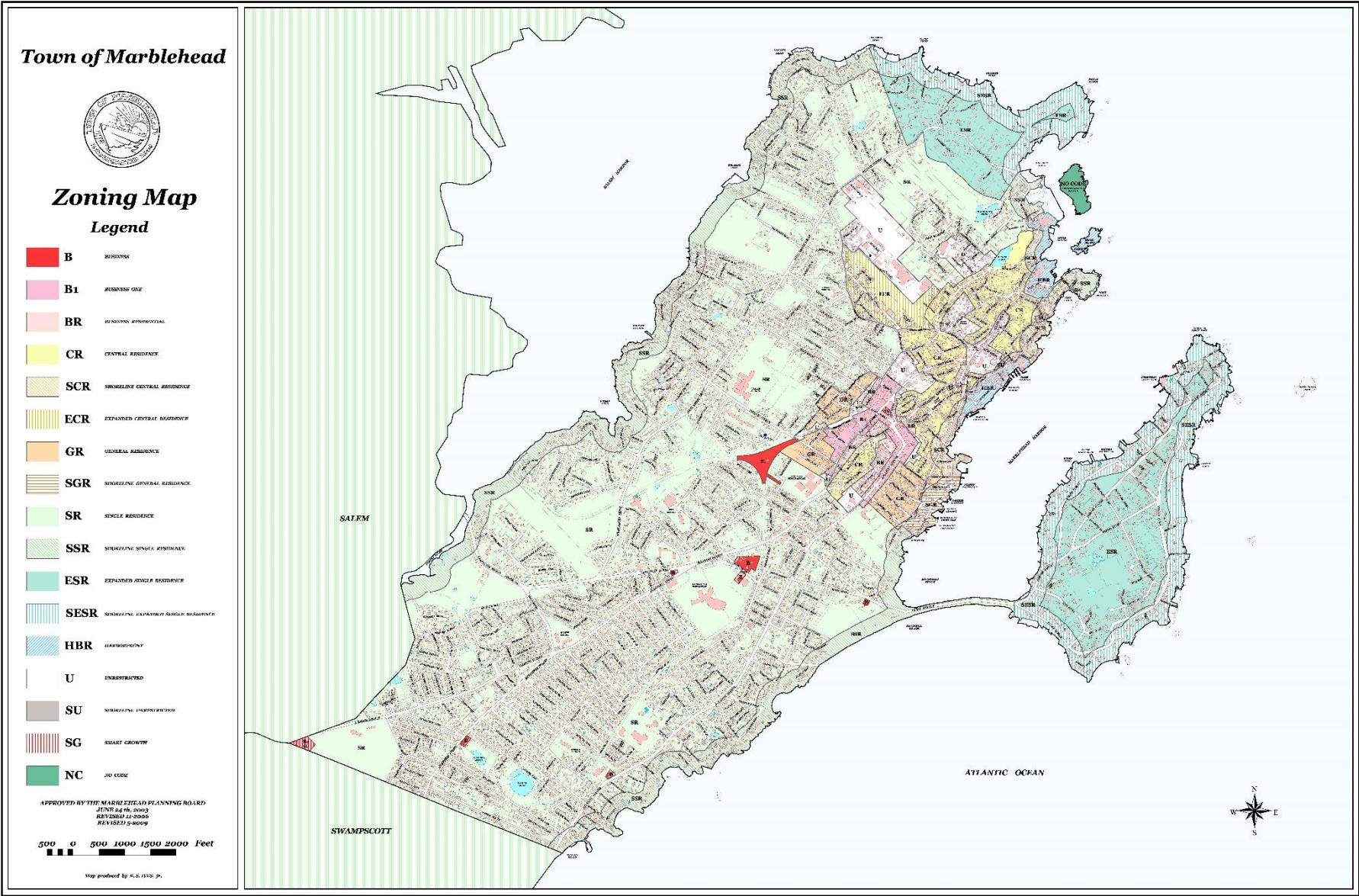
Zoning bylaws designate the uses and types of buildings allowed in municipalities under M.G.L. Chapter 40A. Zoning ensures that incompatible uses are not placed together, but residential bylaws can sometimes be overly restrictive and create economic and racial/ethnic segregation by favoring housing types that may not be accessible to a diversity of households.

As shown in the zoning map on Page 41, Marblehead's zoning bylaws divide land among 16 districts that categorically permit residential, commercial, office, and mixed-use development. Housing is allowed in residential districts, business districts, and overlay districts. Reflecting Marblehead's overall land use patterns, these bylaws heavily favor single-family development, which is permitted by right in all districts except for the Harbor Front District—where it is allowed by special permit—and the 40R Smart Growth Overlay Districts—where it isn't listed. These overlay districts make up only two parcels in the town. Single-family homes are allowed by right in approximately 97% of all zoned land in town, whereas two-family homes are allowed by right only in the Business Residential Zone, which accounts for less than 1% of all zoned areas, and by special permit in five of the town's zoning districts.¹⁰ Mixed-use is allowed by right in the Harbor Front District (1% of zoned land) and by special permit in four of the town's zoning districts. Multifamily development is also allowed by right in the Vinnin Square Smart Growth Overlay District, which spans a single parcel on the town's southeastern boundary with Salem, Lynn, and Swampscott.

Two-family and multifamily development is allowed by special permit in several zoning districts, and these districts account for 12% and 4% of zoned land, respectively. This is a small portion of zoned land and, generally speaking, special permit requirements can sometimes discourage developers interested in increasing the housing stock and could also hinder the production of Affordable Housing in some cases. The following section provides an overview and analysis of zoning for residential uses in town. See Table 1 on Page 48 for a detailed zoning summary.

¹⁰ These figures are based on Marblehead's available zoning data.

Figure 19: Zoning Map, Marblehead



Residential Districts

Expanded Single Residence (ESR, E-R) and Shoreline Expanded Single Residence (SESR, SE-R) ¹¹

The Expanded Single Residence District (ESR) covers 8% of zoned areas in the town and the Shoreline Expanded Single Residence (SESR) District covers 6%. Together these districts regulate 14% of zoned land in the town. These districts are adjacent to each other at the northern tip of the town and the Neck, where the SESR district regulates the shoreline and the ESR regulates the immediate interior of these areas.¹²

The ESR and SESR districts allow single-family homes by right. As is the case in all districts, single-family homes in the ESR and SESR Districts can be converted into multiunit residences by special permit. As a town-wide rule, if a conversion is approved under the special permitting process, conversions are limited to those resulting in a maximum of four dwelling units. Semi-detached and two-family dwellings are also possible in these districts through incentive zoning. Incentive zoning is described under the Existing Municipal Tools section on Page 53.

The ESR and SESR districts have a minimum lot size requirement of 35,000 square feet. This is the greatest minimum lot size requirement of any of the zoning districts. Other districts have minimum lot sizes that range between 5,000 square feet and 10,000 square feet, which is still fairly sizable. (Dimensional requirements are further detailed in the section proceeding residential districts.)

These zoning districts create single housing units on large lots of land, which prevents the creation of naturally occurring affordable housing (NOAH) that usually results from smaller scale units with substantial density. NOAH usually results from small scale and higher density because multiple units can be created on less land, minimizing the development costs that are passed on to buyers and tenants.

Single Residence (SR, S-R) and Shoreline Single Residence (SSR, SS-R)

The Single Residence District (SR) covers 62% of zoned land in town and the Shoreline Single Residence District (SSR) covers 8%, together spanning 70% of zoned areas in town.

¹¹ The abbreviations for these zoning districts are sometimes listed differently on the Town's zoning map; Section 200-8, A., Establishment of districts; and Table 2, Dimensional Requirements in the town's zoning bylaws. For clarity, both abbreviations are listed in the heading above and separated by a comma. In the following description of the zoning districts, the abbreviation from the Town's zoning map is used for easy reference to the map.

¹² Each of the Shoreline Districts associated with the districts described in this section are specifically designed to protect the waterfront and so restrictions in these districts are necessary for this purpose.

The SR District includes the bulk of land to the south, west, and north of town, and the SSR District buffers this zoning district and others from the shoreline.

As with the zoning districts mentioned above, the SR and SSR zoning districts allow single-family homes exclusively with the exception of conversions and possibilities for semidetached and two-family dwellings by incentive zoning. The SR and SSR districts differ from the above zoning districts in having a smaller minimum lot size of 10,000 square feet, rather than 35,000 square feet.

This minimum lot size in the SR and SSR Zones is more conducive to redevelopment or infill development of smaller single-family homes that are naturally affordable. However, the SR and SSR Districts, which regulate 70% of land in town, don't allow smaller housing typologies, cottage and cluster development, two-family homes, row houses, or multifamily buildings of any scale, and so these districts also do not create NOAH. And since they regulate nearly three-quarters of land in the town, there is little opportunity elsewhere for creating NOAH.

General Residence (GR, G-R) and Shoreline General Residence (SGR, SG-R)

The General Residence (GR) and Shoreline General Residence (SGR) Districts account for a very small amount of zoned land in town: the GR district accounts for 1.5% and the SGR accounts for 0.4%. While these districts cover a small portion of land, they regulate a good number of parcels that surround the business district along Pleasant Street in an area that has been identified as highly suitable for housing (see Development Opportunities Section on Page 57).

These districts allow single-family housing by right, as well as two-family, converted dwellings, and row houses by special permit.¹³ But since these zoning districts cover such a small portion of land and require a special permit for housing types other than single-family, which could discourage or create a hardship for potential developers, their potential to result in NOAH is very limited.

Expanded Central Residence (ECR, E-C)

The Expanded Central Residence (ECR) District covers 1.24% of zoned land, mostly along Lincoln Avenue—roughly bounded by Green Street to the west, Hood's Lane to the east,

¹³ Section 20-10, A., (1), (e), defines a Row House as: One or no more than four adjoining dwellings, each designed for and occupied by one family and separated by vertical party walls; a townhouse.

Waterside Road to the north, and the intersection of Green Street and Pond Street to the south.

The ECR District allows single-family by right on a minimum lot size of 6,000 square feet, which is one of the smallest minimum lot sizes of all the districts. Two-family, conversions, and row houses are also allowed by special permit in this zone. Naturally affordable single-family homes are supported by the zone's small lot size, but similar to the above districts, since the ECR doesn't allow other housing types by right, the zone isn't as effective as it could be in encouraging NOAH that can meet different household needs.

Central Residence (CR, C-R) and Shoreline Central Residence (SCR, SC-R)

The Central Residence (CR, C-R) and Shoreline Central Residence (SCR, SC-R) Districts cover 4% and 1% of zoned land, respectively. The CR District covers most land on the south portion of the town, north of the business district, and the SCR buffers a small portion of land south of the CR district, between the areas zoned as Harborfront.

The CR and SCR Districts allow the same housing types under the same limitations as the ECR District described above, but on slightly larger lots for single-family homes: (7,500 square feet). This is a small difference in lot size between the ECR and CR, and corresponding shoreline districts.

Unrestricted (U) and Shoreline Unrestricted (SU)

The Unrestricted District (U) includes 3.4% of zoned land that is dispersed in several different areas on the outskirts of the B1 District, amidst the areas zoned CR, and a portion of land west of the SR District on the northern portion of town. The Shoreline Unrestricted (SU) District isn't on the town's zoning map but is included in the town bylaws should the shoreline unrestricted zone be designated on the map in the future.

The U District allows single-family housing by right and all other housing types by special permit, including multifamily and mixed-use. The minimum lot size for multifamily is 10,000 square feet or 5,000 square feet per dwelling unit, whichever is greater. The same requirement is made for mixed-use, although the bylaws state the following for mixed-use development: "Expect where there are commercial uses on the street level and one residential unit above, the minimum lot size shall be 7,500 square feet."

While the U District allows multifamily and mixed-use development, these are allowed by special permit, and dimensional regulations undercut the ability to build a substantial amount of housing units in this district. The limitations placed on multifamily and mixed-use development are discussed in detail in the Lot and Building Dimensions, Parking, and Special Permit Subsections on Pages 49 and 50.

Business Districts

Harbor Front (HBR, H)

The purpose of the Harbor Front District (HBR) District is to maintain the waterfront industry in the town. It was established to minimize development on the waterfront and protect waterfront views. The HBR embodies only 1% of zoned land, including a small area along Front Street on the southeastern coast of the town, along the little harbor, and the entirety of Gerry Island.

The HBR District allows mixed-use by right, and single-family housing and dwelling conversions by special permit. Although mixed-use is allowed by right, due to special requirements indicated by a *, mixed-use in this zone is limited to one dwelling unit above a commercial use, and so the number of residential units that can be created within this district is limited and consistent with the purpose of this zone. Multifamily development is prohibited entirely in this zone.

Business Residential (BR, B-R)

The Business Residential (BR) District spans a few blocks north of Atlantic Avenue, covering just 0.5% of zoned land in the town.

The BR District allows several commercial and office uses, including the following residential uses by right: single-family housing at a very small minimum lot size of 4,000 square feet, semidetached at 6,000 square feet, and two-family at 5,000 square feet, all with relatively small yard setbacks under eight feet. Converted dwellings and row-houses are also allowed by special permit.

This district supports some NOAH by allowing semidetached dwellings and two-families by right, but spans a very small portion of town. Allowing single-family housing by right in the BR District could limit opportunities for commercial development, mixed-use, and other housing typologies that are typically more cohesive with other uses in a commercial zone.

Business (B)

The Business (B) District only accounts for 0.38% of zoned land in the town. It includes a parcel to the northwest of Veterans Middle School; a parcel south of Beach Street near Gilbert Heights Road; a few small parcels along Smith Street, between Pleasant Street and Devereux Street; a few parcels along Atlantic Avenue near Bartlett Street; and a couple parcels along Humphrey Street between Marion Road and May Street.

The B District allows several commercial uses along with residential uses. Residential uses include single-family housing by right and semi-detached dwellings, two-family housing, converted dwellings, and mixed-use development by special permit.

Like other commercial zones in Marblehead, mixed-use development in the B District is limited to a small amount of density and must go through the special permit process. Multifamily housing is not allowed, and single-family housing is allowed by right. Also of note, the B District is zoned over very small areas, sometimes single parcels, that are scattered throughout the town.

Business (B1)

The Business (B1) District covers 1.15% of zoned land in town. This district is mostly concentrated along Pleasant Street and Atlantic Avenue, which run east to west, and Cross Street, Bessom Street, School Street, and Spring Street, which run north to south.

Small-lot single-family housing is allowed by right in the B1 District. Converted dwellings and mixed-use development is allowed at small densities by special permit. Multifamily housing is not permitted. Semi-detached and two-family housing could potentially be allowed by incentive zoning permit, but as explained in the Existing Municipal Tools Section, incentive zoning doesn't seem likely to facilitate this development.

The B1 District covers more land than the other business districts and is located in an area identified as suitable for housing, but it doesn't allow multifamily development and limits mixed-use development.

40R Smart Growth Overlay Districts (SGOD)¹⁴

Following a study in 2008, the Town adopted two smart growth districts that each cover a parcel of land in the town. Each of these districts require 25% of housing units to be deed-restricted Affordable Housing. No development has occurred within these districts since their adoption.

¹⁴ Chapter 40R is a state law that incentivizes municipalities to adopt districts allowing dense residential development by right that include 20% Affordable Housing. Sites that meet the criteria for a 40R district (proximity to existing transit, development, and urban centers) can be adopted as 40R districts and municipalities are awarded finances from the state for adopting a 40R District. In 2008, the Town engaged in a study that resulted in the adoption of two 40R Smart Growth Districts. These districts are discussed in greater depth in the Existing Municipal Tools Section.

Pleasant Street District (SG)

The Pleasant Street Overlay District (SG) covers a parcel along Pleasant Street between School Street and Essex Street where the former YMCA was located.

The Pleasant Street District (SG) primarily allows mixed-use development by right but multifamily development can be permitted if the Planning Board determines that the inclusion of a nonresidential use at the street level would unduly restrict opportunities for development.

Development is allowed on a lot of at least 10,000 square feet up to a maximum residential density of 51 units per acre at a maximum height of 50 feet.

Vinnin Square District (SG)

The Vinnin Square (SG) District covers the parcel next to the Tedesco Country Club at the southwest border of the town with Salem, Lynn, and Swampscott.

The Vinnin Square (SG) District allows both multifamily and mixed-use development by right. Development is permitted on lots of at least 10,000 square feet with a maximum of 40 dwelling units per acre and a maximum 42 feet in height.

Table 1: Marblehead Zoning Bylaw, Table of Residential Uses

RESIDENTIAL USES	DISTRICTS											
	RESIDENTIAL					OTHER		BUSINESS			OVERLAY	
	(E-R) + (SE-R)	(S-R) + (SS-R)	(G-R) + (SG-R)	(E-C)	C-R) + (SC-R)	(U) + (SU)	HF	(B)	(B1)	(B-R)	(SG) Pleasant Street District	(SG) Vinnin Square District
One-family	Y	Y	Y	Y	Y	Y	SP	Y	Y	Y	N	N
Semidetached dwelling	N**	N**	SP	SP	SP	SP	N	SP	N**	Y	N	N
Two-family dwelling	N**	N**	SP	SP	SP	SP	N	SP	N**	Y	N	N
Converted dwelling	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	N	N
Row house	N	N	N	SP	SP	SP	N	N	N	SP	N	N
Multifamily dwelling	N	N	N (3)	N	N	SP	N	N	N	N	N (1)	Y
Combined residential and nonresidential building	N	N	N	N	N	SP	Y*	SP	SP	SP	Y	Y

*Limited to one dwelling unit and having commercial uses otherwise permitted in the district.

**May be allowed by incentive zoning permit only.

***May be allowed by nursing home and assisted living facility special permit only.

(1) Subject to provisions of accessory uses § 200-13B and C.

(2) On land of the Town leased for medical and supporting medical specialty office use authorized by Chapter 590 of the Acts of 1970.

(3) Elderly housing permitted under Chapter 121 of the General Laws.

(4) Applies to new construction only.

(5) If for marine research or testing a special permit for use and dimension from the Board of Appeals is required; otherwise prohibited.

(6) Sale, provision or storage at dockside of marine fuels requires a special permit.

Lot & Building Dimensions

Single-family

Generally, lot and building dimensions support the development of smaller single-family homes. Aside from the Expanded Single Residence Zone (ESR) that covers the northern section of town and the Neck, minimum lot sizes for single-family dwellings are 10,000 square feet or less, which is the minimum lot size in the Single Residence Zone (SR) that spans the majority of town. Minimum lot sizes for single-family dwellings even go as low as 7,500 square feet and 6,000 square feet in zones such as the General Residence (G-R) and Expanded Central Residence (E-C) Zones, although these zones make up a much smaller portion of land than other single-family zones. Small minimum lot sizes for single-family homes increases the chance that redevelopment and infill development will result in homes that are naturally affordable because this encourages housing of a smaller scale. However, large minimum lot sizes in the areas zoned ESR allows for the teardown of smaller homes to build large, expensive homes. In relation to other communities, Marblehead requires a very small lot size.

Two-family and semi-detached buildings

Dimensional regulations for two-family buildings and semi-detached buildings (which could include row houses) generally support this development, but these housing types are limited in where they can be built and must be approved by special permit in all zoning districts where they are allowed, except for the Business Residential District (B-R). Minimum frontage for these buildings ranges from 35 to 50 feet, which could limit infill and redevelopment opportunities for these buildings on small lots where such frontage isn't possible. This requirement also prevents buildings from being built closer to the street to support a safer and more pedestrian friendly environment.

Multifamily and mixed-use development

In the few places where multifamily and mixed-use development is permitted, dimensional regulations for these buildings significantly undermine development potential by limiting density and height. Dimensional requirements for multifamily dwellings state the minimum lot size must be 10,000 square feet, or 5,000 square feet per dwelling unit, whichever requirement is greater. Additionally, maximum height requirements limit these developments to a height of 30 to 35 feet over six stories. Together, these requirements limit how many multifamily dwellings can be built and in some cases could make redevelopment projects uneconomical. The same is true of mixed-use buildings with residential atop commercial.

Parking Requirements

In addition to the dimensional requirements discussed above, parking regulations in the Town's bylaws make it difficult to build multifamily and mixed-use buildings that yield a significant number of units.¹⁵ Any development or redevelopment must provide two parking spaces per dwelling unit. This requirement applies uniformly and may yield too much parking considering single-person households and those that only own one or no motor vehicles. Parking spaces are required whether or not the developer believes they are necessary. Spaces take up valuable land and eat up a substantial share of development costs, making it even it even less feasible to build multifamily with enough units. Surface parking in the Greater Boston area costs approximately \$10,000 per space.¹⁶

Parking requirements are greater for mixed-use buildings and likely limit this development. In addition to the requirement for two parking spaces per dwelling unit, one parking space is required per 200 square feet of gross floor area for restaurants and 300 square feet for business and office entities. For example, a small mixed-use development with 10 dwelling units and 5,000 square feet of commercial space would be required to have 20 spaces for the residential units and another 25 spaces for the included commercial gross floor area, combining for a total of 45 spaces. Due to physical constraints and small lot sizes, these requirements simply cannot be met in areas where mixed-use development is allowed in most of town.

The Town's bylaws do offer some relief from parking requirements. To convert a preexisting nonconforming building, redevelopment into another use does not require more parking spaces. Parking requirements can also be reduced by one-sixth for elderly low-income housing units.

¹⁵ In consideration of development limitations connected to parking requirements, it should be noted that the town has very narrow roads and limited on-street parking options in some areas.

¹⁶ MAPC. "Metro Boston Perfect Fit Parking Initiative." [http://perfectfitparking.mapc.org/uploads/FINAL_Metro Boston Perfect Fit Parking Initiative Report_2-3-17.pdf](http://perfectfitparking.mapc.org/uploads/FINAL_Metro%20Boston%20Perfect%20Fit%20Parking%20Initiative%20Report_2-3-17.pdf).

Table 2: Dimensional Requirements, Marblehead

RES. DISTRICTS	E-SR	S-ER	S-R	S-SR	E-CR				G-R			S-CR			Unrestricted and Central Residence					Shoreline Unrestricted & Shoreline Central Residence					
RES. USES	Single-family	Single-family	Single-family	Single-family	Single-family	Semidetached	Two-family	Row house	Single-family	Semidetached	Two-family	Single-family	Semidetached	Two-family	Single-family	Semidetached	Two-family	Multifamily	Mixed-use	Single-family	Semidetached	Two-family	Multifamily	Row house	Mixed-use
Min. Lot Area (sf)	35,000	35,000	10,000	10,000	6,000	10,000	10,000	5,000	7,500	10,000	10,000	7,500	10,000	10,000	7,500	10,000	10,000	10,000 or 5,000	10,000 or 2,000	7,500	10,000	10,000	10,000 or 5,000	5,000	10,000 or 4,000
Min. Lot Frontage (ft)	100	100	100	100	35	35	35	35	50	50	50	50	50	50	35	35	35	35	35	35	35	35	35	35	35
Min. Front Yard (ft)	20	20 (A)	20	20 (A)	8	8	8	8	20	20	20	20 (B)	20 (B)	20 (B)	N	N	N	N	N	N (B)	N (B)	N (B)	N (B)	N (B)	N (B)
Min. Side Yard (ft) (i)	15	25 (A)	15	25 (A)	6	6	6	6	8	8	8	11 (B)	11 (B)	11 (B)	6	6	6	6	6	9 (B)	9 (B)	9 (B)	9 (B)	(5)	9 (B)
Min. Rear Yard (ft) (i)	15	15 (A)	15	15 (A)	8	8	8	8	8	8	8	8 (B)	8 (B)	8 (B)	8	8	8	8	8	8 (B)	8 (B)	8 (B)	8 (B)	8 (B)	8 (B)
Min. Open Area	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Max. Height ft, (stories)	35 (6)	30 (6)	35 (6)	30 (6)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	30 (6)	30 (6)	30 (6)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	30 (6)	30 (6)	30 (6)	30 (6)	30 (6)	30 (6)

RES. DISTRICTS	Business				Business 1		Business Residential					Harborfront District		Pleasant Street - Smart Growth District	Vinnin Square - Smart Growth District
RES. USES	Single-family	Semidetached	Two-family	Mixed-use	Single-family	Mixed-use	Single-family	Semidetached	Two-family	Row house	Mixed-use	Single-family	Mixed-use	Mixed-use	Mixed-use and Multifamily
Min. Lot Area (sf)	7,500	10,000	10,000	10,000(2) or 5,000	4,000	10,000 or 4,000	4,000	6,000	5,000	4,000	10,000 or 4,000	7,500	7,500	10,000 + 51 max units/acre	30,000 + 30 max units/acre
Min. Lot Frontage (ft)	50	50	50	35	35	35	35	35	35	35	35	35	35	35	35
Min. Front Yard (ft)	20	20	20	N	N	N	N	N	N	N	N	N(B)	N(B)	N	N
Min. Side Yard (ft) (i)	8	8	8	(3)	(3)	(3)	6	6	6	(5)	6(3)	8(B)	8(B)	(1.2)	(1.2)
Min. Rear Yard (ft) (i)	N	N	N	(3)	(3)	(3)	8	8	8	8	8(3)	8(B)	8(B)	(1.2)	(1.2)
Min. Open Area	(1)	(1)	(1)	(1)	(4)	(4)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	N	(2.2)
Max. Height ft, (stories)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	35 (6)	30	30	50	42

NOTES:

N None

(1) The greater of: (a) one square foot of open land area (in addition to parking areas on such lot) for each one square foot of gross floor area; or (b) 400 square feet of open land area (in addition to parking areas and maneuvering areas). For this purpose parking access driveways are defined as being a minimum width of 11 feet for single lane and 20 feet for two lane access for each dwelling unit.

(2) Except where there are commercial uses on the street level and one residential unit above, the minimum lot size shall be 7,500 square feet.

(3) Except as to any boundary abutting any other business district, six feet; as to any boundary abutting any residential district, nine feet.

(4) One square foot of open land area (in addition to the areas of required parking spaces for such lot) for each two square feet of gross floor area.

(5) The setback along the sides of any block of row houses shall be six feet in the Business District, nine feet in the Shoreline Unrestricted and Shoreline Central Residence Districts and four feet in the Unrestricted and Central Residence Districts.

(6) Except wireless communication facilities (see § 200-39).

(A) There shall be a waterfront setback of not less than 25 feet from the line of mean high tide for all new construction. This provision shall not apply to any additions to existing buildings nor to water-related uses where proximity to the water is functionally necessary.

(B) There shall be a waterfront setback of not less than 15 feet from the line of mean high tide for all new construction. This provision shall not apply to any additions to existing buildings nor to water-related uses where proximity to the water is functionally necessary.

SMART GROWTH NOTES:

N — None

(1.2) — Except as to any boundary abutting any other business district, six feet; as to any boundary abutting any residential district, nine feet. May be reduced at the discretion of the approving authority.

(2.2) — One square foot of open land area (in addition to the areas of required parking spaces for such lot) for each two square feet of gross floor area.

EXISTING MUNICIPAL TOOLS

PROGRAMS & POLICIES

First Time Home Buyer Program

The Marblehead Fair Housing Committee has managed a “soft second” loan program that provides a supplement to a conventional first mortgage with a subsidized second mortgage for first-time homebuyers in Marblehead.

ZONING

In the past, the Town has adopted zoning tools to help meet housing need. These tools are described below, along with an analysis of the effectiveness of these tools.

Incentive zoning

Applicants can seek to increase density or intensity for residential development of 10 or more dwelling units beyond what is permitted by underlying zoning in exchange for deed-restricted Affordable Housing (outlined in Section 200-38 of Marblehead’s zoning bylaws). To increase density, the applicant must set aside 10% units as Affordable Housing. Of the Affordable Housing units, 25% must serve households at 50% AMI, 50% must serve households at 51-80% AMI, and 25% must serve households at 81-100% AMI.

While this policy offers a method of creating Affordable Housing from private development, it is limited in several ways:

1. It is only applicable to semidetached dwellings, single-family dwellings, and two-family dwellings. Therefore, to utilize this policy and increase density, a large subdivision would be needed, and large open areas of land are not available in Marblehead.
2. The maximum density of a project is capped at 12 units per acre.
3. The way the bylaw is presently written, applicants have the option to negotiate to provide units offsite or make a cash payment to the Affordable Housing Trust fund equal to cost of constructing the set aside of housing units. Cash payment alternatives do not always directly result in the construction of Affordable Housing units and might be built in areas with less opportunities for residents.

For incentive zoning policy to encourage the construction of deed-restricted Affordable Housing units in different areas of town, the Town would need to make multifamily buildings applicable and consider allowing greater height and density.

40R Smart Growth Overlay Districts (SGOD)

In 2008, Marblehead received a state grant and contracted with a consultant to identify areas of the town that could be zoned as 40R Smart Growth Districts. Chapter 40R is a state law that incentivizes municipalities to adopt districts allowing dense residential development by right that include 20% Affordable Housing. Sites that meet the criteria for a 40R district (proximity to existing transit, development, and urban centers) can be adopted as 40R districts and municipalities are awarded funds from the state for adopting a 40R District that meets state criteria.

The Marblehead Smart Growth Advisory Committee engaged in a public process that identified five potential locations for a Smart Growth Overlay District: (1) Vinnin Square, (2) Village Plaza Area, (3) Atlantic Avenue and Lower Atlantic Avenue, (4) YMCA Area, and (5) Lead Mills. These sites are mapped in Appendix F. The study resulted in the adoption of a SGOD at Vinnin Square, spanning one parcel at the southwest edge of the town, and another SGOD at the YMCA Area, also spanning a single parcel. A robust set of building and site design guidelines was also established, suggesting a vision for building height, façade, and materials, as well as the placement of sidewalks, off-street parking, landscaping, lighting, and other development components.

These districts permit higher density multifamily and mixed-use development, with a requirement that 25% of units be set aside as deed-restricted Affordable Housing, affordable to certain income levels.¹⁷ A 17-unit residential development and commercial space was fully permitted in the Pleasant Street district and after it was permitted, the land was sold and the units were not built. In the last 10 years, no development has occurred in Marblehead's Smart Growth Overlay Districts. Among several factors, this is could be because the districts do not span a significant portion of land and have dimensional limitations. This Housing Production Plan presents an opportunity to evaluate ways to realize the potential of the existing SGOD zoning districts and possibly expand them to encourage desired development that meets the town's housing needs.

The Pleasant Street-Smart Growth Overlay District is zoned over one parcel. This parcel is approximately 0.34 acres and its maximum permitted density in the overlay zone is 51 units

¹⁷ The requirement specifies that 25% of rental units be deed-restricted Affordable Housing except in the case where occupancy is limited to seniors and persons with disabilities when 25% of units must be Affordable Housing, whether they are rental or ownership units.

per acre. So a maximum buildout, barring other restrictions like minimum lot area, frontage, and maximum height, would result in 17 total housing units. Therefore, the maximum amount of deed-restricted Affordable Housing units that could be built here is four units (25% of 17). But because of height and setback requirements, this might not be possible. The minimum lot frontage in this district is 35 feet and the maximum height is 50 feet. Development would be subject to parking requirements, taking up vital space on the lot and limiting how many market-rate and Affordable Housing units could be built.

The Vinnin Square Overlay District, also zoned over a single parcel, is larger (1.56 acres), but more restrictive in its requirements. The maximum density permitted in this zone is 30 units per acre, so barring other requirements, the maximum total housing units that could be constructed here is 46 units, yielding 11 (25% of 46) Affordable Housing Units. But the project would also be subject to other requirements such as the minimum front yard of 35 feet, a maximum height of 42 feet, a provision of 2% open space, and parking requirements that could limit the number of Affordable Housing units that can be built and financed.

RESOURCES

Marblehead Housing Authority

The Marblehead Housing Authority (MHA) is a long-standing organization that provides safe and Affordable Housing to the town. It was established in 1948 under Massachusetts General Law 121B. MHA administers housing programs and manages a large portfolio of deed-restricted Affordable Housing units that make up the largest share of Marblehead's Subsidized Housing Inventory. The authority manages 308 state-aided public properties. The MHA has complexes at Barnard Hawkes Court, Broughton Road, and New Broughton Road that accept income-eligible families, and complexes at Powder House Court, Green Street Court, Farrell Court, New Farrell Court, and the Roads School that accept income-eligible seniors. MHA properties are included along with potential opportunity sites mapped in Figure 23 on Page 62.

Marblehead Fair Housing Committee

Marblehead has an active Fair Housing Committee consisting of nine members, although one seat was vacant at the time of this plan. Members of the Marblehead Fair Housing Committee are appointed by the Marblehead Board of Selectmen and represent various departments, initiatives, and local interests across the town. Two members of the Fair Housing Committee served on the Advisory Committee for this Housing Production Plan.

The Marblehead Fair Housing Committee states its mission as "helping the public and town officials to understand and support fair and affordable housing through education, advocacy

and awareness of opportunities; continually developing the committee's expertise and acting as a resource to public officials and the public at large; and developing and implementing programs that expand, enhance or rehabilitate the fair and affordable housing stock in Marblehead.”

Marblehead Council on Aging

The Marblehead Council on Aging (COA) assists elderly residents with accessing local, state, and federal resources. It has offices at the Marblehead Senior Center and Community Center. The Council has the capacity of six staff members that work on programming, outreach, volunteer coordinator, and transportation services.

The Marblehead COA's mission is to “enhance the quality of life for seniors, to promote respect and good will in the community by informing, educating and advocating for seniors and those who care for them and to provide services and activities which encourages healthy, successful and enjoyable living.”

Marblehead Housing Trust Fund

Marblehead voted to establish a Housing Trust Fund at the annual Town Meeting in 2008. The fund is managed by nine trustees, including the five members of the Board of Selectman and four members appointed by the Board of Selectman. Each trustee serves a term of no more than two years.

Generally, the trustees have the power to accept finances, and acquire, deal, and manage property. However, Town Meeting approval is needed for the trust to sell, lease, exchange, transfer, or convey any trust land or finances. The trust receives funds from payment in lieu of Affordable Housing generated from the town's incentive zoning policy and can accept donations, gifts, and properties from other entities.

Other Organizations and Resources

The Town keeps a list of additional community resources and services on their website. Many of these organizations could be helpful partners in tackling housing need in town. See these resources here: <https://www.marblehead.org/home/pages/community-resources-and-services>

DEVELOPMENT OPPORTUNITIES

As Marblehead is a developed suburban town with substantial protected open space, the town's new housing opportunities are limited to a few under-utilized and vacant sites. To identify areas suitable for housing, the HPP takes a two-pronged approach:

- **Quantitative:** MAPC engaged in a rigorous spatial analysis of development constraints and opportunities to identify key areas for housing development, with criteria that include travel choices, walkability, access to jobs, healthy community components, preservation potential, watersheds, and growth potential. This quantitative data was cross referenced with the qualitative information described below to identify the opportunity sites included in this plan.
- **Qualitative:** Residents who attended the two HPP forums were engaged in an ongoing conversation about general goals for the town that could be supported by housing, such as improved community relationships and the ability to age in place. This conversation provided insight for the Advisory Committee to consider when establishing housing goals and thinking about what sites for housing development might advance these goals. A list of potential opportunity sites was presented at the second public forum and participants voted on whether they'd like to see housing on these sites (as well as others) and what type of housing they support.

QUANTITATIVE SUITABILITY ANALYSIS

To complement the Advisory Committee and community's input, MAPC engaged in a rigorous spatial analysis to identify housing development opportunities around Marblehead. The exercise used six weighted main criteria and 20 individual indicators to find a range of areas around town suitable for housing. See Appendix B for more information on this approach.

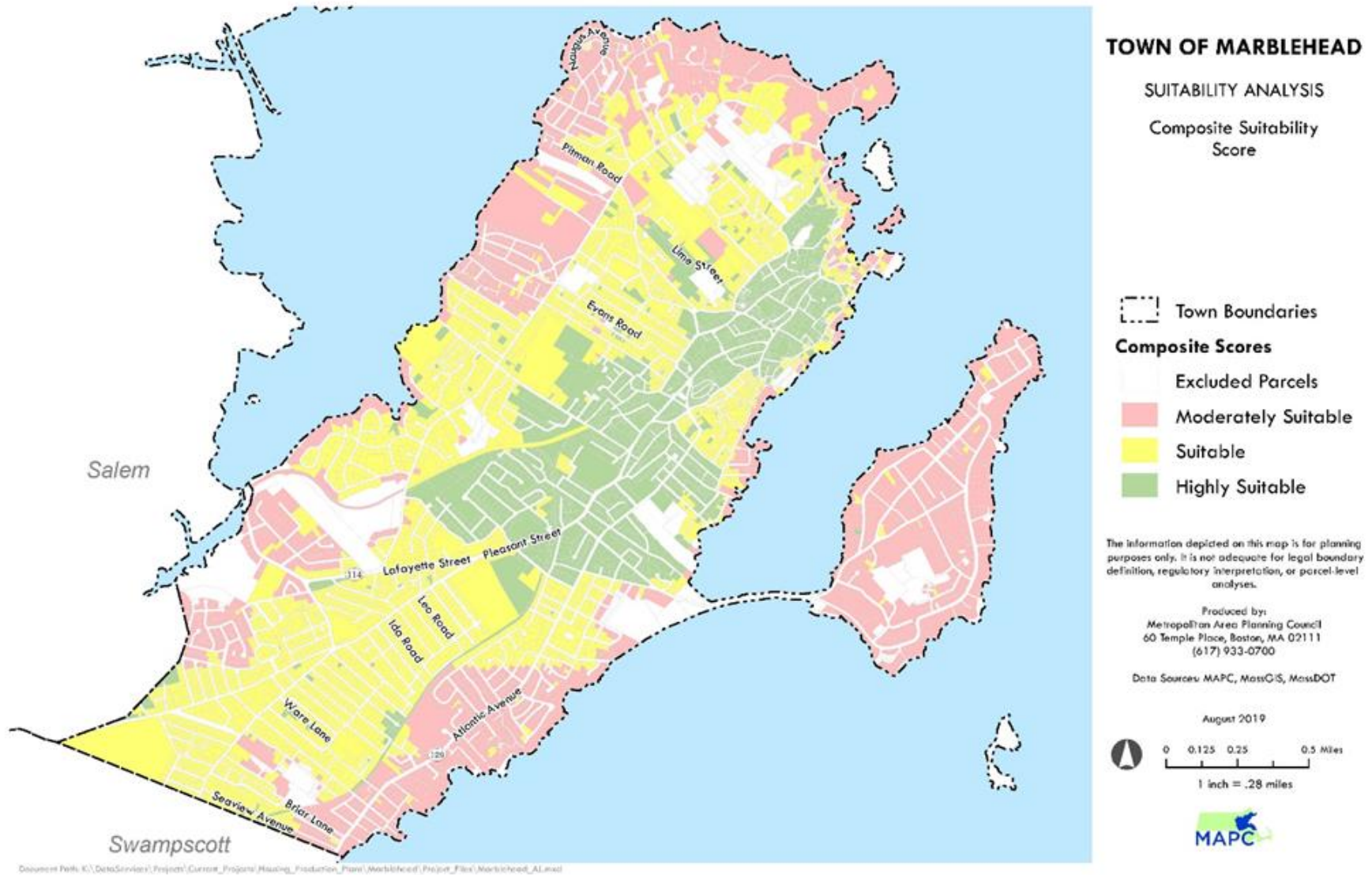
This suitability analysis highlighted the areas around the town center as the most appropriate for development because these areas are walkable and provide access to the bus transit corridor along Pleasant Street and downtown businesses. Areas spreading north and south of Pleasant Street were generally determined to be highly suitable (green areas in Figure 23 on Page 62). There are also parcels designated as highly suitable scattered throughout town, likely due to their favorable building-to-land ratio that would make them more financially feasible to redevelop.

The Neck, and areas near the shoreline have the lowest suitability score (red areas in Figure 23) due to their distance from transit options and economic centers and because they are susceptible to flooding and could be subject to rising sea levels. Areas in yellow are more car-dependent than green areas, but yellow areas are still considered suitable because they

aren't environmentally sensitive and have other characteristics that make them suitable for housing, such as a favorable land to building value ratio.

Generally, the findings of this suitability analysis are consistent with public input that called for housing that supports aging in place, greater cultural diversity, and improved community relationships, as discussed in the next section. The suitability analysis directs housing toward existing infrastructure, commercial amenities, and walkable areas in town where more diverse housing types could create an environment to support each of these goals.

Figure 20: Housing Suitability Analysis

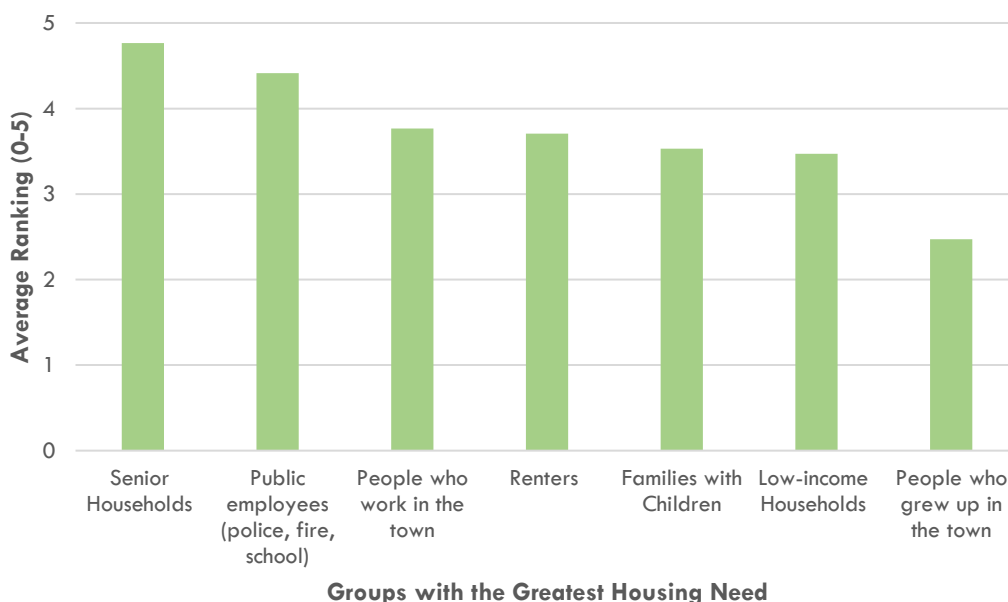


QUALITATIVE LOCATION SELECTION

At the first forum in the summer of 2019, MAPC staff gave an overview of key findings from the Housing Needs Assessment and participants took part in small group discussions. Two questions were asked during small group discussions: (1) Who has the greatest housing need? and (2) What would you like to see housing in Marblehead support?

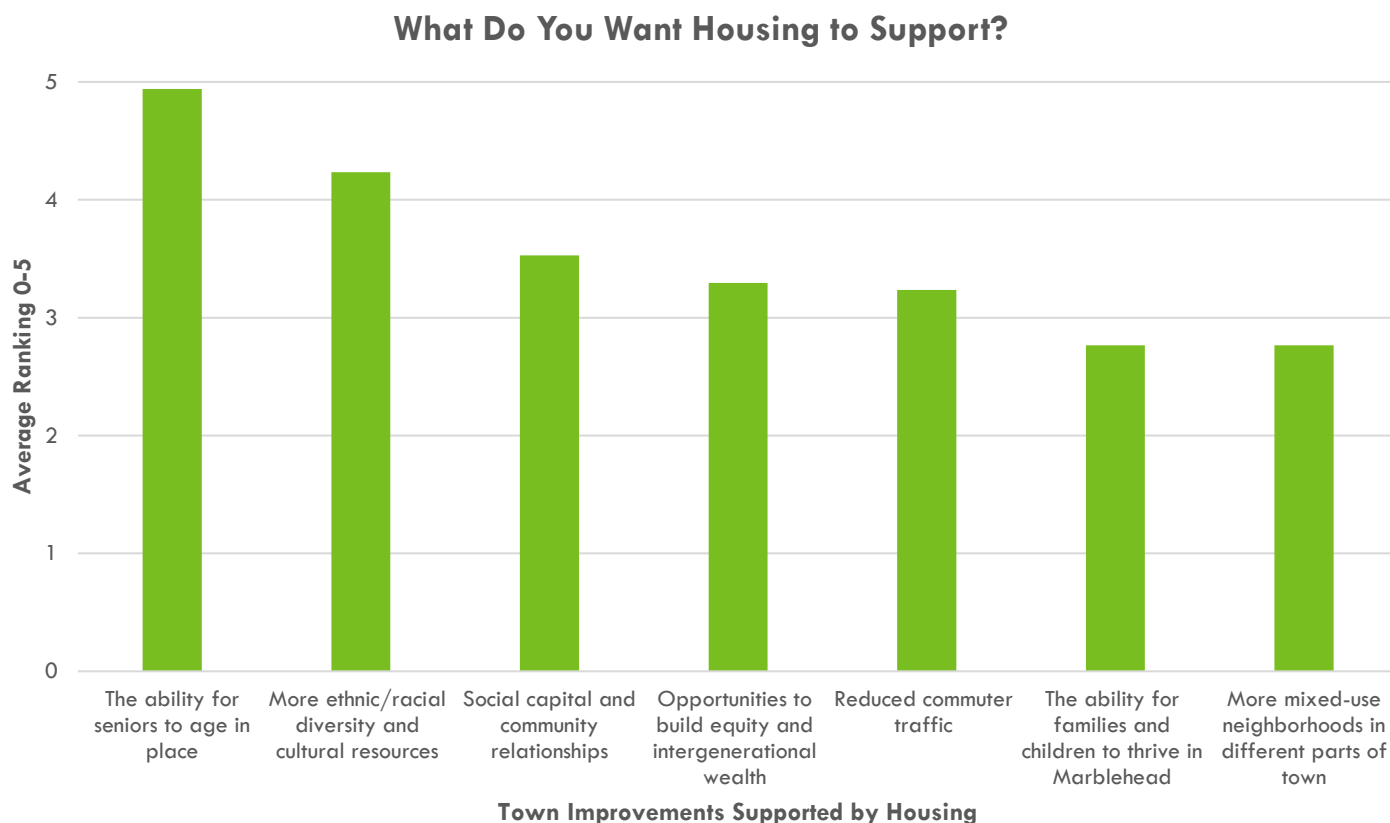
Results from question one are shown in Figure 21 below. Senior households, public employees, and people who work in the town were the top three ranked groups with the greatest housing need. Additionally, renters, families with children, and low-income households received higher than average rankings.

Figure 21: Groups with the Greatest Housing Need, Ranked at HPP Forum #1



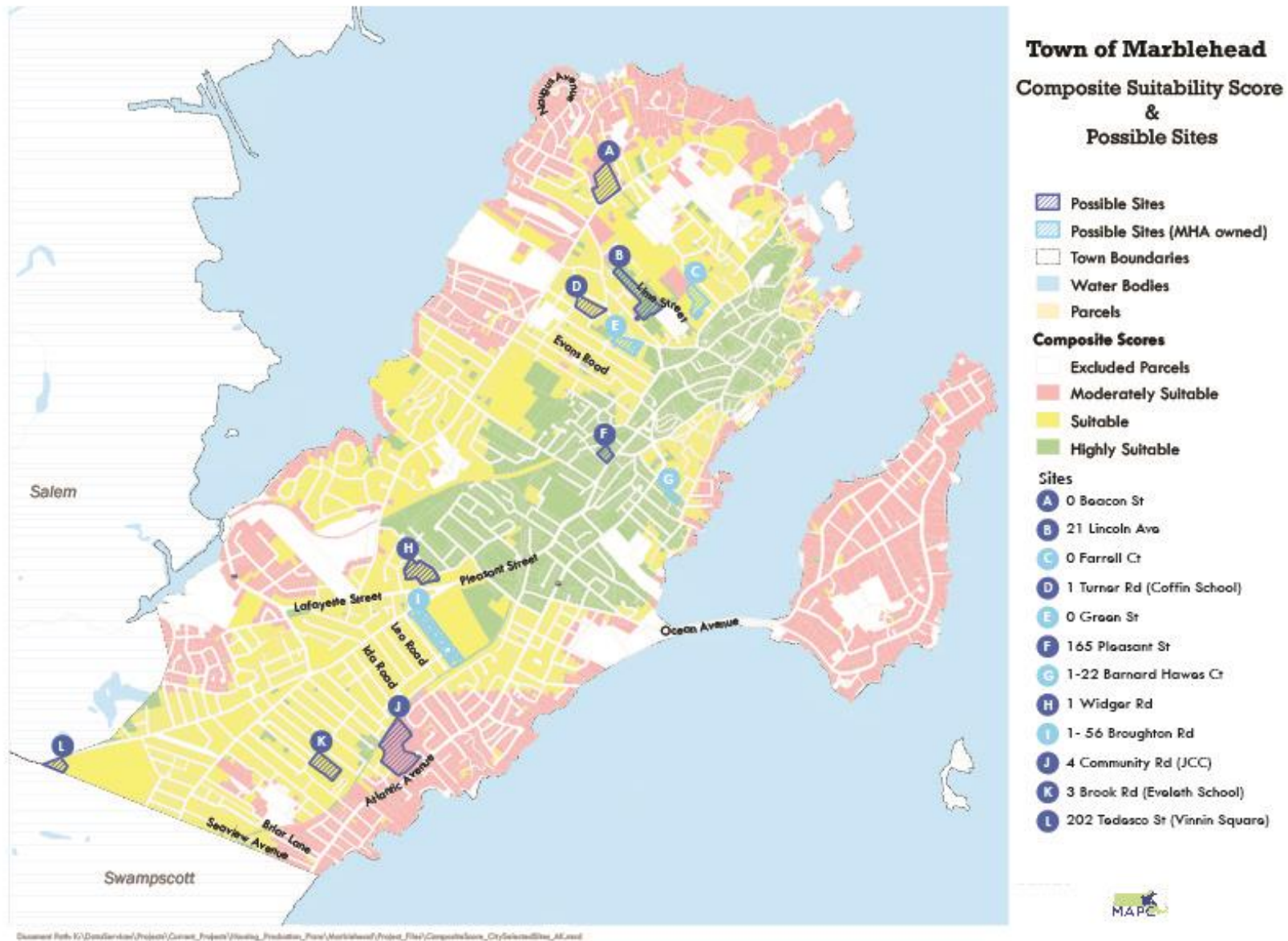
When asked generally what they'd like housing to support in the town, the top three responses were the ability to age in place, more ethnic/racial diversity and cultural resources, and social capital and community relationships. Opportunities to build equity and reduce commuter traffic were also listed as priorities.

Figure 22: Improvements Supported for Housing, Ranked at HPP Forum #1



Based on initial public input from the first forum, the quantitative suitability analysis, and insight into ownership and other factors, the Advisory Committee created a list of sites for potential development or redevelopment to present to the public for consideration. These include Town-owned sites, public sites owned by the Marblehead Housing Authority, and private sites where a broader range or intensity of housing development could be encouraged through changes to land use regulations. These sites are shown along with the suitability analysis in Figure 23 on the next page.

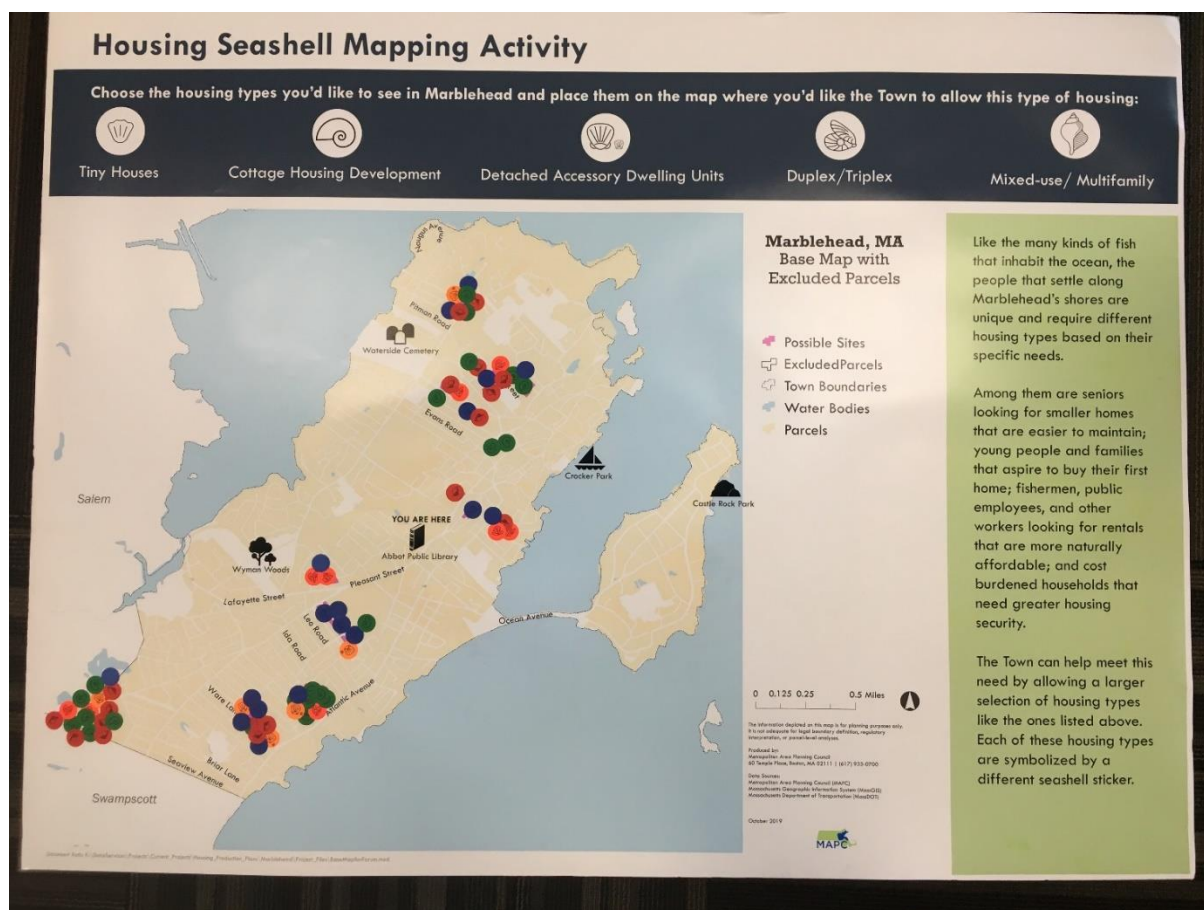
Figure 15 Suitability Analysis + Sites for Future Housing in Marblehead



Housing Seashell Mapping Activity

At the second public forum, participants were presented with information on types of housing that tend to be more naturally affordable but are either not allowed or limited by the Town's zoning bylaws. These housing types included tiny houses, cottage housing developments, detached accessory dwelling units, duplexes/triplexes, and mixed-use/multifamily developments. Each housing type was symbolized by a seashell sticker that participants placed on a town map with draft housing priority sites provided by the Town and Advisory Committee. Participants were able to post any of the housing stickers on the sites listed, or other parts of town, but were instructed not to place multiple stickers representing the same housing type on the same site. A total of 73 housing stickers were posted to the activity map. Results from the mapping activity show broad support for a variety of housing types on the sites that were presented for potential new housing development and redevelopment.

Figure 16 Mapping Exercise, HPP Forum #2



Possible Sites

A. 0 Beacon Street

- In-person open house
 - Percent of collected entries: 10%
 - Top housing types supported: Cottage development and mixed-use
- Online open house
 - Top housing types supported: Cottage development, duplex/triplex, and multifamily/mixed-use

B. 21 Lincoln Avenue

- In-person open house
 - Percent of collected entries: 11%
 - Top housing types supported: Multifamily/mixed-use
- Online open house
 - Top housing types supported: Cottage development, duplex/triplex, and multifamily/mixed-use

C. 0 Farrell Court

- In-person open house
 - Percent of collected entries: 4%
 - Top housing types supported: Cottage development
- Online open house
 - Top housing types supported: Cottage development, duplex/triplex, and multifamily/mixed-use

D. 1 Turner Road

- In-person open house
 - Percent of collected entries: 4%
 - Top housing types supported: Cottage development and duplex/triplex
- Online open house
 - Top housing types supported: Cottage development and duplex/triplex

E. 0 Green Street

- In-person open house
 - Percent of collected entries: 3%
 - Top housing types supported: Tiny homes
 - Additional entries were placed to the southwest of this site in the blocks bounded roughly by Elm Street to the north, Spring Street to the west, Pleasant Street to the south, and Watson street to the east. These entries favored cottage development in this area.
- Online open house
 - Top housing types supported: cottage development, duplex/triplex, and multifamily/mixed-use

F. 165 Pleasant Street

- In-person open house
 - Percent of collected entries: 2%
 - Top housing types supported: Multifamily/mixed-use
- Online open house
 - Top housing types supported: Duplex/triplex, cottage development, and multifamily/mixed-use

G. 1-22 Barnard Hawkes Court (Marblehead Housing Authority)

- In-person open house
 - Percent of collected entries: 6%
 - Top housing types supported: Duplexes/triplexes, tiny homes
- Online open house
 - Top housing types supported: Duplexes/triplexes

H. 1 Widger Road

- In-person open house
 - Percent of collected entries: 4%
 - Top housing types supported: Duplexes/triplexes
- Online open house
 - Top housing types supported: Duplexes/triplexes and cottage development

I. 1 Broughton Road

- In-person open house
 - Percent of collected entries: 8%
 - Top housing types supported: Tiny homes
- Online open house
 - Top housing types supported: Duplexes/triplexes and multifamily/mixed-use

J. 46 Community Road (JCC)

- In-person open house
 - Percent of collected entries: 12%
 - Top housing types supported: Cottage development
- Online open house
 - Top housing types supported: Cottage development and duplexes/triplexes

K. 3 Brook Road

- In-person open house
 - Percent of collected entries: 14%
 - Top housing types supported: Tiny homes, multifamily/mixed-use
- Online open house
 - Top housing types supported: Cottage development and duplexes/triplexes

L. 202 Tedesco Street (Vinnin Square)

- In-person open house
 - Percent of collected entries: 22%
 - Top housing types supported: Multifamily/mixed-use and cottage development
- Online open house
 - Duplex/triplexes and cottage development

Based on this feedback and the quantitative suitability analysis, the sites above have been identified as suitable development parcels. Potential development opportunities and potential next steps for these sites are described in Figure 23 on Page 62 and the following site snap shots on Pages 67-77.

SITE SNAPSHOTS

A) 0 Beacon Street



Owner: Town of Marblehead School Department

Size: 5.72 Acres

Land Value: \$825,900

Zoning: Single Residence (SR, S-R)

Notes: Vacant land, some wetland

Site Opportunities: Development

Site Constraints: Zoning, wetland regulations, lack of transit

Next Steps:

1. Meet with School Department
2. Seek assistance from MassHousing and MHP to evaluate environmental impacts of development
3. Meet and select potential development partners
4. Consider zoning changes
5. Facilitate public meeting between neighbors and development partner/s

B) 21 Lincoln Avenue



Owner: Town of Marblehead School Department

Size: 6.52 Acres

Land Value: \$1,309,700

Zoning: Expanded Central Residence (ECR, E-C)

Notes: Vacant land, some wetland, includes a playground

Site Opportunities: Development

Site Constraints: Zoning, wetland regulations, lack of transit

Next Steps:

1. Meet with School Department
2. Seek assistance from MassHousing and MHP to evaluate environmental impacts of development
3. Meet and select potential development partner/s
4. Consider zoning changes
5. Facilitate public meeting between neighbors and development partner/s to discuss potential zoning changes

C) 0 Farrell Court



Owner: Marblehead Housing Authority

Size: 2.86 Acres

Building Value: \$5,360,100

Land Value: \$1,440,100

Zoning: Single Residence (SR, S-R) +
Expanded Central Residence (ECR, E-C)

Notes: Meeting with MHA needed

Site Opportunities: Redevelopment

Site Constraints: Zoning, existing structures

Next Steps:

1. Meet with the MHA and survey MHA residents to evaluate condition of properties
2. Meet with the MHA to evaluate potential redevelopment possibilities if upgrades are needed

D) 1 Turner Road (Coffin School)



Owner: Town of Marblehead School Department

Size: 1.6 Acres

Building Value: \$1,735,900

Land Value: \$927,200

Zoning: Single Residence (SR, S-R)

Notes: Currently occupied, may be vacant if Marblehead schools consolidate in the future

Site Opportunities: Infill development or redevelopment

Site Constraints: Zoning

Next Steps:

1. Meet with School Department to evaluate infill development under existing site conditions or redevelopment if existing building is vacated
2. Meet and select potential development partner/s
3. Consider zoning changes and engage public around proposed changes

E) 0 Green Street



Owner: Marblehead Housing Authority

Size: 0.87 Acres

Building Value: \$2,735,200

Land Value: \$883,200

Zoning: Single Residence (SR, S-R)

Notes: Meeting with MHA needed

Site Opportunities: Redevelopment

Site Constraints: Zoning, existing structures

Next Steps:

1. Meet with the MHA and survey MHA residents to evaluate condition of properties
2. Meet with the MHA to evaluate potential redevelopment possibilities if upgrades are needed

F) 165 Pleasant Street



Owner: Village Shopping center LLC

Size: 1.27 Acres

Building Value: \$2,193,300

Land Value: \$2,470,000

Zoning: Business (B1)

Notes: Privately owned, previously identified as a potential 40R Smart Growth site

Site Opportunities: Redevelopment

Site Constraints: Zoning

Next Steps:

1. Meet with property owner to evaluate interest in redevelopment
2. Engage public to gather ideas and input about the site
3. Expand 40R Smart Growth District to include the site

H) 1 Widger Road



Owner: Town of Marblehead

Size: .83 Acres

Building Value: \$1,498,700

Land Value: \$818,700

Zoning: Single Residence (SR, S-R)

Notes: Town owned presently in a long-term lease with North Shore Medical Center which expires in 2023. Medical office on lot shares land with another municipal building.

Site Opportunities: Redevelopment

Site Constraints: Zoning, existing buildings

Next Steps:

1. Meet with North Shore Medical Center about future intentions
2. If lease status will change, plan for housing redevelopment
3. Issue an RFQ to development partners
4. Condition Affordable Housing as a part of any new lease agreement and associated development

I) 1-56 Broughton Road



Owner: Marblehead Housing Authority

Size: Several sites

Land Value: Several sites

Zoning: Single Residence (SR, S-R)

Notes: Meeting with MHA needed

Site Opportunities: Redevelopment

Site Constraints: Zoning, existing structures

Next Steps:

1. Meet with the MHA and survey MHA residents to evaluate condition of properties
2. Meet with the MHA to evaluate potential redevelopment possibilities if upgrades are needed

J) 4 Community Road



Owner: North Shore Jewish Community Center

Size: 10.08 Acres

Building Value: \$5,127,400

Land Value: \$949,900

Zoning: Single Residence (SR, S-R)

Notes: Presently a school/community center and temple. Owners have approached the town in past about possible additional use as Affordable Housing.

Site Opportunities: Infill or redevelopment

Site Constraints: Zoning, existing buildings

Next Steps:

1. Work with Mass Housing to further evaluate environmental constraints. (This site is located near the flood plain and could be affected by rising sea levels).
2. Meet with property owner to discuss goals for site.
3. Meet with community members to gather ideas and input.
4. Change zoning to allow a range of housing types under flexible regulations.

K) 3 Brook Road, Eveleth School



Owner: Town of Marblehead School Department

Size: 3.42 Acres

Building Value: \$538,000

Land Value: \$1,320,900

Zoning: Single Residence (SR, S-R)

Notes: Might be vacant if schools consolidate

Site Opportunities: Redevelopment

Site Constraints: Zoning

Next Steps:

1. Meet with school department
2. Meet and select potential development partner/s
3. Consider zoning changes
4. Facilitate public meeting between neighbors and development partner/s to discuss potential zoning changes

L) 202 Tedesco Street (Vinnin Square)



Owner: Sunbeam Development LTD Partnership

Size: 1.56 Acres

Building Value: \$229,400

Land Value: \$2,739,900

Zoning: Vinnin Square Smart Growth District (SG)

Notes: Designated as a 40R smart growth site
Underutilized use now. Portion of site is in Swampscott

Site Opportunities: Redevelopment

Site Constraints: Existing building

Next Steps:

1. Meet with property owner to discuss why no redevelopment has occurred and if changes to the SGOD or its expansion would lead to redevelopment.

HOUSING GOALS + STRATEGIES

KEY FINDINGS

1. Community members who participated in the HPP engagement process agree that Marblehead needs housing that works for seniors, Town employees, younger residents, cost burdened households, and those priced out of the housing market. Public input shows a consensus that more naturally occurring affordable housing (NOAH) and deed-restricted Affordable Housing is needed.
2. The HPP identifies four goals for Marblehead to work towards over the next five years. Goals are based on input from the HPP Advisory Committee, feedback from community members, and findings from analysis of housing needs and development constraints, capacity, and opportunities.
3. A total of 26 strategies were identified that can help the Town achieve its objectives and goals. They include programming, community engagement, resources, regulatory, and funding strategies. While many can be implemented during the 5-year lifespan of the HPP, some will take longer. These strategies are meant to serve as options that Marblehead can pursue to increase the number of Affordable Housing and NOAH units in town.
4. The top strategies with the greatest public support are listed as priority strategies. Detailed action steps are included with the priority strategies to help guide implementation efforts around these strategies.

GOALS AND STRATEGIES OVERVIEW

A high proportion of single-family homes and few rentals make Marblehead a difficult place to live for households that can't afford large down payments or the few expensive apartments in town. Many low- and moderate-income residents struggle to pay for housing while meeting other basic needs. Older, younger, and moderate-income households, particularly those who rent, are having an especially difficult time finding suitable housing in town. Building on input from public forum participants and the HPP Advisory Committee, and with consideration of findings from the comprehensive housing needs assessment and analysis of development constraints and opportunities, the Town and MAPC identified the following housing production targets, goals, and strategies.

The number of senior households in Marblehead has increased and this is expected to continue. The housing stock is mostly made up of single-family homes, but many elderly householders may need to downsize into smaller housing types that are more manageable, such as a condominium or rental. But the cost of condominiums is high (\$342,500 median) and the few rentals that exist in town are also very expensive (\$1,865 median). Currently, half of seniors living alone are low-income and 70% of them are cost burdened, so it will be very difficult for these households to downsize and remain in town. More naturally affordable housing can also benefit the many low-income and cost burdened renters in town and attract younger households that Marblehead currently lacks.

Based on this data and public input, this plan has established two overall objectives for housing production:

1. Increase the supply of Affordable Housing for low-income households.

2. Increase the supply of naturally occurring affordable housing (NOAH) for moderate-income households, such as young families, seniors, and smaller households.

HPP GOALS

Working toward the following goals will position Marblehead to increase its supply of Affordable Housing and NOAH, providing greater resources, generating community support, and helping the Town influence what type of housing is built and where. Goals reflect findings from the comprehensive housing needs assessment and analysis of development constraints and opportunities, as well as feedback from the HPP Advisory Committee and forum participants. In this HPP, a goal is a result the Town aims for, whereas strategies (which are described in the next section of the plan) are methods to achieve those results.

1. Create housing that allows seniors to remain in Marblehead and continue to live independently.

Findings from the housing needs assessment show that many elderly households in Marblehead have difficulty affording housing. Input from public forums also shows that meeting the needs of seniors in town is a top priority. Seniors were the number one ranked group with the greatest housing need at the first public forum and public comment throughout the planning process has frequently mentioned the needs of senior households. Since seniors include many of the low-income and cost burdened households in town, both deed-restricted Affordable Housing and NOAH will be important to helping them remain in town as their housing needs change.

2. Expand naturally affordable housing choices for a variety of households, including public employees, renters, young families, and households that are priced out of the market.

Income and housing price data gathered in the housing needs assessment shows that many households are priced out of the local housing market, either by the barrier of extremely high down payments needed to purchase a home or the extremely tight and expensive rental market. Neither firefighters, police officers, nor teachers can afford a median priced rental in town without being cost burdened. Additionally, there's a large disparity between the incomes of homeowners and renters in town. These dynamics likely contribute to the 63% decline in population of those 25 to 44 since 2000. Expanded naturally occurring affordable housing options will be needed to make Marblehead accessible and supportive of a variety of householders that contribute to the town's public services, economy, culture, and diversity.

3. Create deed-restricted Affordable Housing.

Creating a variety of housing types will help alleviate the pressure of the housing market, but this will likely be a slow process and many households will continue to be priced out or cost burdened. In Marblehead, about 30% of households (2,404 out of 8,250) are low-income and 67% of these households are cost burdened. For the 2,404 low-income households in town, there are only 333 units on the town's Subsidized Housing Inventory (SHI). So for every seven eligible households in Marblehead, there is only one unit on the SHI.

4. Strengthen community relationships and build awareness of housing need.

The housing dynamics described throughout this plan preclude many people from enjoying the benefits of Marblehead, creating a less-than-inclusive environment. The desire for better community relationships and greater diversity was a resounding theme of focus groups and public forums throughout the planning process. A wide array of housing options will allow a variety of people to live in Marblehead and support each other. Housing that encourages community relationships by centering homes around communal open space and existing town amenities will foster greater social capital in town.

Additional awareness of housing need will help break down misconceptions about housing and open up fruitful community conversations. While public engagement during this planning process has been successful, it will need to continue so there is strong and lasting support to address housing need and implement the strategies herein.

HPP STRATEGIES

The following HPP strategies include the top 10 priority strategies and a list of additional strategies that the Town can choose to pursue. The top ten strategies were prioritized based on pressing needs revealed by the housing needs assessment and public input. Each of these strategies includes action items that serve as a guide for implementation. The remaining strategies include resources that can also assist in their implementation.

All strategies are grouped into four categories: programming, community engagement, regulatory, and funding strategies. The table below notes which strategies are likely to help the Town advance each plan goal, as some strategies work towards multiple goals. Priority strategies are highlighted in purple.

Table 3: Strategies for Consideration with Associated HPP Objectives and Goals

STRATEGIES FOR CONSIDERATION		1. Age in place	2. NOAH	3. AH	4. Awareness and Engagement
PROGRAMMING STRATEGIES					
1	Engage and partner with housing developers	X	X	X	X
2	Create deed-restricted Affordable Housing through the Local Initiative Program (LIP)	X		X	
3	Leverage public assets for mixed-income housing			X	
4	Partner with the Marblehead Housing Authority to leverage public assets			X	
5	Provide a property tax exemption to senior and other income-eligible households	X			
6	Continue and strengthen the first-time home-buyers program and home improvement loan program	X	X		
COMMUNITY ENGAGEMENT STRATEGIES					
7	Establish a committee to implement the HPP	X	X	X	X
8	Create and distribute new and existing educational materials on housing need				X
9	Engage community groups and stakeholders to support possible regulatory changes prior to Town Meeting				X
10	Provide training opportunities to planning board, select board, and ZBA members				X
11	Promote housing counseling and assistance programs	X	X		X

REGULATORY STRATEGIES

12	Strengthen existing Affordable Housing Bylaws		X	X	
13	Expand existing Smart Growth Overlay Districts (SGODs) and create new SGODs in other parts of town		X	X	
14	Allow conversions of existing housing and other structures that can result in more dwelling units than what is currently permitted		X		
15	Adopt zoning that allows small diverse housing types.		X		
16	Allow additional height and density in mixed-use zones		X	X	
17	Reduce or offer fee-in-lieu of parking requirements where mixed-use housing is permitted		X	X	
18	Consider changes to make the permitting process faster and easier to encourage desirable housing types		X	X	
19	Limit impact of short-term rentals on the housing market		X		
20	Offer technical assistance and incentives for housing co-operatives and community land trusts		X		X

FUNDING STRATEGIES

21	Strengthen the Housing Trust Fund	X		X	X
22	Pursue housing choice designation	X	X	X	X
23	Apply for housing production grants through MassHousing	X	X	X	
24	Examine past efforts to pass the Community Preservation Act and revisit the adoption of CPA.			X	X
25	Apply for historic preservation tax incentives		X	X	
26	Increase housing voucher standards	X	X	X	

What follows is a description of the priority strategies and associated action items, and the remaining strategies with associated resources to pursue.

PRIORITY STRATEGIES: STRATEGY 3

LEVERAGE PUBLIC ASSETS FOR MIXED-INCOME HOUSING (NOAH/AH)

Repurpose under-utilized or vacant municipal sites for deed-restricted Affordable Housing and market-rate housing serving households at a range of income levels.

Develop and initiate housing Requests for Proposals (RFPs) for publicly owned sites suitable for housing development that are vacant or under-utilized. For example, if schools in Marblehead consolidate into a larger building and a vacated site is no longer needed, it could be used for deed-restricted and mixed-income housing. This strategy capitalizes on the advantage of using publicly owned land to cut out land acquisition costs, making it easier to finance the construction of more Affordable Housing units and units with deeper levels of affordability. The Town can provide the land at a lower cost or no fee to developers in exchange for deed-restricted Affordable Housing units for extremely low-, very low-, low-, and moderate-income households. When logistically advantageous and helpful in lowering development costs, existing vacant municipal buildings located on these sites could be repurposed for mixed-income housing with market-rate units as well.

Findings from the housing needs assessment show that Marblehead's housing market is primarily accessible to very high-income households. Rental opportunities are limited and costly (\$1,900 for a two-bedroom). Owner-occupied housing makes up most of the market and this type of housing is only accessible to those who can afford large down payments (\$129,000 for the median-priced single-family home of \$645,000 and \$68,400 for the median-priced condo of \$342,500).

Other communities in the Commonwealth are experiencing similar market conditions, and many have proactively increased their housing supply, particularly mixed-income housing, in response. To do this, one popular strategy is to offer vacant or under-used municipal land at a lower or no cost to developers in exchange for deed-restricted Affordable Housing units.

Marblehead should assess suitable town-owned parcels for mixed-income housing and mixed-use development. The Town should then undertake a competitive RFP process to incentivize developers to include a high number of deed-restricted Affordable Housing units and high-quality design.

ACTION PLAN

- The Town should also promote possible development sites identified in this plan to development partners by using the site snapshots on Pages 67-77. This should also coincide with a competitive RFP process for sites that are publicly owned that will allow the Town to consider the best development proposals that accomplish the goals established in this plan.
- During this process, the Town will need to meet with the Marblehead School Department to evaluate opportunities to develop mixed-income housing on currently vacant sites owned by the school department such as 0 Beacon Street and 21 Lincoln Avenue, and discuss future plans for school consolidation that may open up other development opportunities.
- The Town should offer public sites to development partners at little or no cost, or through a lease. If any revenue is generated from a sale or lease, it should be put into the Housing Trust Fund. The Town should condition through a development agreement in the case of a land sale, or condition through a lease, that certain development criteria be met. Criteria should work towards the goals of this plan and, most importantly, provide contractual assurance that deed-restricted units are developed at a range of income levels.
- The Marblehead Housing Authority is an excellent community partner that can utilize a publicly-owned site for mixed-income housing. The Town should meet with the MHA to assess possible development opportunities and if agreeable, the Town should consider deeding sites to the MHA at no cost. It may also be useful for the MHA to partner with a mission-based developer to evaluate possibilities for site development and create greater capacity. Together the MHA, Town, and other potential partners should engage the community around specific site development that works towards the goals established in this plan.
- The Town should consider using funds from the Marblehead Housing Trust Fund to finance pre-development of publicly-owned sites since the fund isn't large enough to produce Affordable Housing units. Trust funds are also helpful in filling financing gaps or increasing the affordability of units but using these funds should only be considered in cases where it is absolutely necessary and may be more appropriate for projects that aren't already benefiting from leveraging publicly-owned land.

RESOURCES

- MHP – Developing Affordable Housing on Public Land:
https://www.housingtoolbox.org/writable/files/resources/mhp_public_land_guide2.pdf

- HUD – Using Public Land to Defray the Cost of Affordable Housing: https://www.huduser.gov/portal/pdredge/pdr_edge_trending_091415.html
- ULI – Public Land + Affordable Housing: http://washington.uli.org/wp-content/uploads/sites/56/2015/02/ULI_PublicLandReport_Final020215.pdf
- CSG – Public Land for Public Good: <https://www.smartergrowth.net/wp-content/uploads/2012/11/pl4pg-final.pdf>
- HIP Tool – Public Land for Affordable Housing: <https://www.psrc.org/public-land-affordable-housing>

PRIORITY STRATEGIES: STRATEGY 4

PARTNER WITH THE MARBLEHEAD HOUSING AUTHORITY TO LEVERAGE PUBLIC ASSETS (AH)

Work with the Marblehead Housing Authority (MHA) to improve their existing housing units and expand supply as opportunities arise.

The MHA has significant assets in state-and federally owned public land and the majority of deed-restricted Affordable Housing units in town. The Town can assist the MHA by facilitating any potential improvements to their existing Affordable Housing units, such as renovation or remodeling, and any potential redevelopment of MHA sites resulting in an expanded supply of Affordable Housing units and mixed-income housing units. The Town should help the MHA expand its housing stock by deeding the MHA locally-owned public properties and by facilitating potential renovation or redevelopment opportunities through an RFP process to select desired development partners that can build capacity for potential redevelopment of existing or future MHA sites.

In Marblehead, 2,404 out of 8,120 total households (30%) are eligible for deed-restricted Affordable Housing. But Marblehead's supply of deed-restricted Affordable Housing isn't meeting this need. In Marblehead, 333 units, or 3.9% of all units, are on the SHI. This means there are only 333 subsidized units for the 2,404 low-income residents, or for every seven eligible households in Marblehead, there is one unit on the Town's SHI.

ACTION PLAN

- The Town should evaluate town-owned properties identified in the site snapshot section (Pages 67-77) that could be deeded to the MHA for redevelopment purposes. The Town and the MHA should also issue an RFP for the development of these sites to increase resources and capacity for development on these sites.
- The Town should work with the MHA to assess the condition of its existing properties for quality and safety standards and evaluate the need for rehabilitation of these properties. The Town and MHA should discuss ways these properties can be upgraded and seek partners that can assist with this process.
- The Town should meet with the MHA and other community partners to discuss

potential redevelopment opportunities on MHA sites resulting in an expanded supply of deed-restricted Affordable Housing units. Potential redevelopment of MHA sites should also include market-rate units to help subsidize costs, allowing for more deed-restricted Affordable Housing units that have deeper levels of affordability. At a minimum, any potential redevelopment of an MHA site should result in the replacement of existing deed-restricted Affordable Housing units at the same income levels and bedroom composition. Potential redevelopment should be done in phases to avoid temporary relocation of MHA residents and include contractual assurance that MHA residents will occupy new or upgraded housing units.

- The Town and MHA should seek federal and state funding, and form partnerships with mission-based developers, to pool resources and build capacity for upgrades or the potential redevelopment of MHA sites.

RESOURCES

- HUD Grants and funding opportunities:
 - <https://www.grants.gov/>
 - https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/fundingops
- CHAPA – Policy for state-aided public housing:
 - https://www.chapa.org/sites/default/files/PublicHousingStudy_0.pdf

EXAMPLES OF RECENT REDEVELOPMENT INITIATIVES IN GREATER BOSTON

- Innes Redevelopment, Chelsea, MA:
 - https://www.chapa.org/sites/default/files/Presentation_3.21.19.pdf
 - <https://courbanize.com/projects/innes-redevelopment/information>
- Clarendon Hill, Somerville, MA:
 - <https://www.poah.org/property/massachusetts/clarendon-hill>
 - <https://somerville.wickedlocal.com/news/20190913/somerville-will-soon-have-new-clarendon-hill>
- ONE Charlestown, Boston, MA:
 - <http://www.bostonplans.org/projects/development-projects/one-charlestown>
 - <https://charlestownbridge.com/2019/06/07/re-boot-one-charlestown-plan-comes-in-smaller-as-discussion-begin-anew/>
 - <https://patch.com/massachusetts/charlestown/mayor-walsh-agrees-master-plan-charlestown>

PRIORITY STRATEGIES: STRATEGY 5

PROVIDE A PROPERTY TAX EXEMPTION TO SENIOR AND OTHER INCOME-ELIGIBLE HOUSEHOLDS (AGE IN PLACE)

A property tax exemption can reduce cost burden for fixed-income owner-occupied households at risk of housing insecurity or losing their home. The tax exemption should be limited to seniors, income-eligible residents, and other demographic groups the Town decides to assist.

Fixed-income senior homeowners and cost burdened homeowners in Town may find it difficult to pay their property taxes, which have risen as property values increased over recent years. The Town should offer a tax exemption to income-eligible senior households and other income-eligible households, in addition to promoting any other existing tax exemption programs offered by the state or federal government.

In Marblehead, the number of households led by someone 55 or older increased by 21% in seven years: from 6,597 households in 2010 to 7,978 households in 2017. In 2030, there is expected to be an additional 433 households in this age range, for a total of 8,411.

About half of households in Marblehead led by someone 65 years or older (1,307) earn less than \$60,000, and 30% of senior households (852) earn less than \$40,000 (ACS, 2013-2017). Since households are aging, there may be more senior householders with similar incomes in the future as older householders become more common in Marblehead.

Cost burdened households have less discretionary income to spend on other needs, especially in expensive markets. In Marblehead, 70% of non-family elderly households are cost burdened, spending more than 30% of their income on housing costs.

The cost burden of homeowners can be reduced through property tax exemptions. In Marblehead, 1,726 out of 6,621 owner-occupied households are cost burdened, representing 26% of owner-occupied households in the town (ACS 2013-2017).¹⁸ 898

¹⁸ Total owner-occupied housing units is based on the number of owner-occupied units where cost burden could be determined through the American Community Survey.

owner-occupied households (13%) are severely cost burdened, spending more than half their income on housing costs.

ACTION PLAN

- The Town and public officials should establish a property tax exemption for senior households and other homeowners earning 60% of AMI or below.
- The Town should investigate state and federal programs for elderly households that can support Marblehead residents.
- The Town and implementation committee should connect with local community entities, such as the Marblehead Council on Aging, the Marblehead Fair Housing Committee, and the Marblehead Housing Authority, to promote these and other programs through office hours, materials at key town institutions and events, and other strategies.
- The Town should maintain a user-friendly database of housing programs on the Town's website and offer assistance to households that may be unsure how to navigate web platforms via a chat tool or support line. These programs can also be promoted via social media, online and printed newsletters, and other printed materials.

RESOURCES

- DLS Taxpayer's Guide to Local Property Tax Exemptions:
<https://www.mass.gov/files/documents/2018/01/02/dor-proptax-guide-seniors.pdf>
- Government Tax Counseling for the Elderly:
<https://www.benefits.gov/benefits/benefit-details/722>

PRIORITY STRATEGIES: STRATEGY 6

CONTINUE AND STRENGTHEN THE FIRST-TIME HOMEBUYERS PROGRAM AND HOME IMPROVEMENT LOAN PROGRAM (NOAH)

The Town should continue to seek state and federal assistance to support a first-time homebuyers loan program that offers help to those looking to purchase their first home with assistance in navigating the home purchase process and by offering low-interest or differed loans.

Assistance is typically offered to first-time homebuyers and income eligible households, but may also be offered to others in need, such as divorced households. Several programs exist at the state level and federal level that can be promoted by the Town. Similarly, a home improvement loan program offers favorable loans to income-eligible households that need home modifications to accommodate physical disabilities or other needs that make it difficult to remain in their home.

Since owner-occupied housing is so expensive in Marblehead, many young families and individuals cannot settle in town, yet these groups are vital to Marblehead's future. A first-time homebuyers program opens up opportunities to moderate-income households that can contribute to a vibrant community for decades to come. A home improvement loan program helps elderly homeowners stay in their home and remain an equally vital part of the Marblehead community. The Town should continue to seek state and federal funds for these programs and use some its local resources to strengthen these programs and fill in funding gaps.

In Marblehead, the number of residents between the ages of 25 to 44 decreased by 63% between 2000 and 2017 and households led by someone 55 or older increased by 21% between 2010 and 2017.

In recent years, for-sale housing prices have peaked: the 2017 median price was \$645,000 for a single-family unit and \$342,500 for a condo (The Warren Group, 2017). This would require a householder to save \$129,000 to put a 20% down payment on a single-family home and to save \$68,500 for a condo.

As mentioned previously, 26% of all home-owners in town are cost burdened and 70% of non-family elderly households are cost burdened, spending more than 30% of their income on housing costs. These households will have difficulty affording home improvements that may be needed to age in place.

ACTION PLAN

- The Town and public officials should use local funds to offer loans to first-time homebuyers and augment state and federal first-time homebuyer and home improvement loan programs.
- The Town and community partners should promote existing state and federal loan programs for home purchases and home improvements through forums, and online and printed materials.
- The Town should connect with local community organizations to facilitate program promotion, such as the Marblehead Fair Housing Committee and the Marblehead Housing Authority.
- The Town should maintain and promote an online database of housing programs that's user-friendly.

RESOURCES

- Community Service Network, Inc.: <http://www.csninc.org/>
- National and state first-time homebuyer programs:
<https://www.nerdwallet.com/article/mortgages/programs-help-first-time-homebuyers>
- MHP – ONE Mortgage: <https://www.mhp.net/one-mortgage>
- Mass Housing Info – HCEC: <http://www.masshousinginfo.org/>
- Mass Housing – Home Ownership:
https://www.masshousing.com/portal/server.pt?open=514&objID=268&parentname=MyPage&parentid=3&mode=2&in_hi_userid=2&cached=true
- Mass Housing Home Loan Improvement Program:
https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/home_improvement_loans
- List of resources for home repairs, HUD:
<https://www.hud.gov/states/massachusetts/homeownership/homerepairs>

PRIORITY STRATEGIES: STRATEGY 7

ESTABLISH A COMMITTEE TO IMPLEMENT THE HPP (ALL)

The Town should organize a committee of residents, local stakeholders, experts, advocates, and local officials to implement the goals and strategies of the HPP. An implementation committee is responsible for stewarding the implementation of the plan. This committee meets on a regular basis to pursue action items in the plan, monitor implementation progress, coordinate with public officials and community partners, and build public support for the action items necessary to implement the plan such as zoning changes and funding allocation.

An implementation committee is absolutely vital to actively addressing the housing needs identified in this plan. The committee should have familiarity with the plan, housing expertise, connections to decision makers, and a strong will to accomplish action items in the plan.

ACTION PLAN

- Current members of the HPP Advisory Committee should have the opportunity to lead the implementation committee if interested.
- The HPP Committee and Town should solicit interested members from the Marblehead Board of Selectman and Planning Board and members of community partner organizations such as the Marblehead Fair Housing Committee, the Marblehead Housing Authority, the Marblehead Council on Aging, and the Marblehead School District.
- The HPP Committee and Town should solicit regional partners and nonprofit organizations such as the North Shore Community Development Corporation and Harbor Light Community Partners to help with development-oriented action items.
- The Town should provide a Town Meeting space and administrative assistance to the implementation committee.
- The implementation committee should check-in at meetings of the Marblehead Board of Selectmen and Planning Board on a regular basis to provide updates on implementation progress and to gather input and assistance from these boards.

PRIORITY STRATEGIES: STRATEGY 11

PROMOTE HOUSING COUNSELING AND ASSISTANCE PROGRAMS (AGE IN PLACE/ NOAH/AWAREWESS AND ENGAGEMENT)

Distribute materials that help residents access assistance programs that support aging in place, first-time homeownership, housing stability, and other housing goals.

There are many existing state housing programs that residents may not be aware of or need help accessing. The Town can produce materials to promote these programs and distribute them at the Town Hall, community meetings, and events throughout town. The Town can also work with community partners and organizations to host information sessions about these programs.

While Marblehead is generally thought of as an affluent community and many residents have high incomes, there is a large population with diverse housing needs based on different income levels and life stages. In Marblehead, the median income of renter-occupied households (\$62,361) is roughly half of the median income of owner-occupied households (\$128,075). And nearly half of seniors living alone earn \$60,000 or less per year, with 30% of these households earning \$40,000 or less per year.

Many of the low-income households in Marblehead are cost burdened and experiencing housing instability that could threaten their ability to remain in town. Nearly one-third (30%) of all households in Marblehead are low-income, earning \$86,240 or less. Two-thirds (67%) of low-income households in Marblehead pay over 30% of their income on housing and are considered cost burdened. These households need housing counseling and assistance.

ACTION PLAN

- The Town should assess which existing programs are most relevant to the housing needs identified throughout this plan and which need greater awareness and promotion.
- The Town should create and maintain a landing page on the Marblehead Town website where residents can access materials and resources on current assistance programs.
- The Town should distribute existing materials and produce fliers, pamphlets, and posters at community meetings and events throughout town.

- The Town should coordinate with local partners to organize a social media campaign to promote housing counseling and assistance programs.
- The Town should work with MHTV to produce public service announcement videos promoting housing counseling and assistance programs.

RESOURCES

- Mass Housing – Home Improvement Loan Program:
https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/home_improvement_loans
- Mass Housing – Down Payment Assistance:
https://www.masshousing.com/portal/server.pt/community/home_buyer_loans/226/down_payment_assistance
- Mass Housing – Home Loan Program:
https://www.masshousing.com/portal/server.pt/community/home_buyer_loans/226/masshousing_loan
- MHP - Homebuyer resources: <https://www.mhp.net/one-mortgage/homebuyer-resources>
- Mass.gov – Rental Assistance Program:
<https://www.mass.gov/rental-assistance-programs>
- HUD.gov – Rental Help, Massachusetts:
<https://www.hud.gov/states/massachusetts/renting>
- Regional Housing Network of Massachusetts:
<http://www.regionalhousing.net/programs.html>

PRIORITY STRATEGIES: STRATEGY 13

EXPAND EXISTING SMART GROWTH OVERLAY DISTRICTS (SGODS) AND CREATE NEW SGODS IN OTHER PARTS OF TOWN (AH)

A 40R Smart Growth Overlay District (SGOD) is a state tool that can be used by municipalities to create dense residential or mixed-use districts that include a high percentage of Affordable Housing close to existing transit and infrastructure. A SGOD allows development by right subject to design and other standards. If a SGOD is adopted and meets state criteria for eligibility as a smart growth location, funds may be awarded to the local municipality. Marblehead has two existing SGODs but expanding these districts and/or establishing new districts in other parts of town can make this tool more attractive to property owners by giving them greater opportunity to utilize their land. These districts can incentivize housing development, resulting in significant amounts of deed-restricted Affordable Housing and market-rate apartment units that would help to alleviate the tight rental market in town. State funding is awarded for establishing eligible districts. This funding can be used to meet a variety of goals.

While there are currently two smart SGODs in town, they only cover two parcels and haven't been utilized over the last decade. It's time to explore how the expansion of existing districts and/or the establishment of new districts can support the kind of housing development needed in the town. There could be many reasons why the existing SGODs haven't been utilized by property owners, but expanding them can make development possibilities more financially feasible by allowing more housing units to be developed. The establishment of new SGODs in key areas of town can also stimulate development and deliver new funding from the state.

ACTION PLAN

- The Town should interview property owners to understand why the existing smart growth districts haven't been utilized and to learn about the future development goals of property owners.
- The Town should utilize the site snapshots and suitability analysis within this plan and the 2008 smart growth overlay plan to identify suitable and eligible sites for a new SGODs and meet with the owners of these properties to discuss.
- The Town should propose a SGOD at 165 Pleasant St. This site was identified as a possible site in the 2008 Smart Growth Plan, and it is a highly suitable area for

housing with excellent access to transit, pedestrian infrastructure, and commercial amenities. Input at the second public forum also showed some support for mixed-use/multifamily development on this site.

- The Town should facilitate a forum with abutting property owners and other community members to address concerns about a SGOD before the establishment of a district is proposed at Town Meeting. Demographic data on housing needs compiled in this plan can be used to show how the SGOD can benefit the town. The Town can also suggest how state funding from this district can be used for infrastructure improvements that support town initiatives.
- The Town should propose expanded and additional smart growth districts at Town Meeting with the backing of property owners, development partners, housing partner organizations, and community members.

RESOURCES

- DHCD Smart Growth District Guidelines: <https://www.mass.gov/service-details/chapter-40r>
- Marblehead Smart Growth District Study 2008 (map in Appendix F): <https://www.concordsqdev.com/services/planning-and-zoning/marblehead-ma-zoning-and-design-standards-40r/>

PRIORITY STRATEGIES: STRATEGY 15

ADOPT ZONING THAT ALLOWS SMALL DIVERSE HOUSING TYPES (NOAH)

Zoning that allows cottage homes, detached accessory dwelling units, co-housing, and tiny homes will create more naturally occurring affordable housing in the town.

Since large single-family homes dominate the housing market in Marblehead, there are few naturally affordable opportunities. Smaller housing typologies (i.e. detached accessory dwelling units, cottage developments, tiny homes, duplexes/triplexes) were presented at public forums and received great public support. These housing typologies can blend with the built form of existing neighborhoods and so it is feasible to permit them in areas of town that are currently limited to single-family homes without disrupting neighborhood character.

More than three-quarters, or 77%, of the housing units in Marblehead are single-family houses. This is the fifth-highest percentage of single-family housing units among all the context communities and is about 15% more than Essex County, the North Shore, and the Commonwealth (ACS 2013-2017).

Single-family housing is allowed by right in 97% of all zoned land in the town. Most other housing types require a special permit. Even then, the development possibilities for these housing types are very limited. Two-family housing is allowed by right in approximately 0.5% of zoned areas and by special permit in approximately 12% of zoned areas. The other small housing typologies listed above are either not currently permitted by Marblehead's zoning bylaws or severely limited in where and how they can be developed.

Demographic data shows that households led by someone 55 or older increased by 21% since 2010 and is expected to continue. A range of small housing types will give this demographic more options to downsize and remain in town. Additionally, smaller housing can attract the 25-44 demographic which has declined by 63% since 2000 and alleviate housing cost burden of renters and seniors with more naturally affordable housing options.

ACTION PLAN

- The Town should work with a consultant to draft zoning bylaws that make it easy to develop tiny homes, cottage developments, detached accessory dwelling units, triplexes, and other smaller housing typologies not currently permitted or limited by current Town bylaws. The Town could apply for technical assistance to have MAPC or another consultant draft bylaws to allow and encourage these housing types.

- The Town should assess appropriate locations for these housing types that can expand infill and redevelopment opportunities. Detached accessory dwelling units are appropriate in all single-family zones and support aging in place, one of the main goals of this plan. Allowance of two and three-family housing units, which support the other major plan goal of creating NOAH, also need to be considered in existing single-family zones, since single-family zones cover the large majority of land in town.
- The Town should work with a consultant to hold meetings with neighborhood associations to hear and address the concerns of residents and to educate and build support for small housing types. And the Town should distribute educational materials for these small typologies.
- The Town should consider offering favorable loans to interested property owners to stimulate the development of these housing typologies. Development of some housing typologies may be difficult for property owners to finance. For instance most banks do not offer loans for accessory dwelling units.
- The Town should create an inventory of single-level and ADA compliant housing structures and update this inventory as new housing opportunities are created. This inventory can be used to promote a list of housing options for seniors and householders with physical disabilities.

RESOURCES

- MAPC's Living Little report: <http://www.mapc.org/wp-content/uploads/2018/05/Living-Little-NSPC.pdf>¹⁹
- The State of Zoning for Accessory Dwelling Units: <https://ma-smartgrowth.org/wp-content/uploads/2019/01/ADU-MSGA-Pioneer-paper-2018.pdf>
- City of Boston ADU Toolkit including ADU Loan Program: <https://www.boston.gov/departments/neighborhood-development/addition-dwelling-units/adu-toolkit>
- Accessory Dwelling Unit Financing Examples: <https://accessorydwellings.org/2019/05/16/2019-is-the-year-of-adu-financing-innovation/>
- American Planning Association – Accessory Dwelling Unit Resources and model by-laws: <https://www.planning.org/knowledgebase/accessorydwellings/>
- MRSC: Cottage Housing example bylaws - <http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects-Plan-Elements/Cottage-Housing.aspx>
- Tinsociety.co – zoning and building code regulations for Tiny Homes:

¹⁹ MAPC is currently working on additional phases of the Living Little Project which will include additional resources for how to engage the public and promote different smaller housing typologies.

<http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects-Plan-Elements/Cottage-Housing.aspx>

- Curbed- Tiny Housing Regulations:

<https://www.curbed.com/2016/9/22/13002832/tiny-house-zoning-laws-regulations>

PRIORITY STRATEGIES: STRATEGY 19

LIMIT IMPACT OF SHORT-TERM RENTALS (STRS) ON THE HOUSING MARKET (NOAH)

Regulate short-term rentals (STRs) to prevent rental units from being taken off the market.

There are few rentals available in Marblehead, and STRs can make it even more difficult to find long-term rental opportunities in town. The Town can adopt an ordinance limiting STR use to proprietors that live in the home. Existing homeowners or renters who list a bedroom or accessory dwelling unit (ADU) as a STR should still be able to produce income from STRs, but the ordinance should prevent exclusive use of housing units as STRs.

The Town has encountered opposition to regulating STRs in the past, but this is an important step in protecting the inventory of rental housing in town. Concern over the effects of Airbnb in Marblehead was mentioned frequently throughout the public engagement process, particularly because Marblehead has several seasonal visitors. In future efforts to regulate STRs, there should be a clear distinction between the short-term rental of a bedroom or ADU and the exclusive use of a housing unit as a short-term rental.

ACTION PLAN

- The Town should take an inventory of properties owned by those who live outside of Town and properties being used as short-term rentals.
- The Town should hold meetings with neighborhood associations that have been opposed to STR regulations to understand their concerns. The Town should establish criteria for regulations that address these concerns but protect the rental market.
- The Town should propose STR regulations to be adopted by public officials.

RESOURCES

- Massachusetts Chapter 337 Regulating and Insuring Short-term Rentals: <https://malegislature.gov/Laws/SessionLaws/Acts/2018/Chapter337>
- Summary of Massachusetts STR Law: <https://malegislature.gov/Laws/SessionLaws/Acts/2018/Chapter337>
- Short-term Rental Laws in Major U.S. Cities: <https://www.2ndaddress.com/research/short-term-rental-laws/>
- City of Boston short-term rental ordinance: <https://www.boston.gov/sites/default/files/document-file-08-2018/short->

[term_rental_ordinance.pdf](#)

- American Planning Association PAS Memo (2019), Short-Term Rental: Regulation and Enforcement Strategies: https://planning-org-uploaded-media.s3.amazonaws.com/publication/download_pdf/PASMEMO-2019-01-02.pdf
- American Planning Association PAS Memo (2015), Regulating Short-Term Rentals: <https://planning-org-uploaded-media.s3.amazonaws.com/document/PASQuickNotes56.pdf>
- National Conference of State Legislatures: <http://www.ncsl.org/research/fiscal-policy/more-states-taking-action-on-short-term-rentals.aspx>

PRIORITY STRATEGIES: STRATEGY 24

EXAMINE PAST EFFORTS TO PASS THE COMMUNITY PRESERVATION ACT AND REVISIT THE ADOPTION OF CPA (AH/AWARENESS AND ENGAGEMENT)

Build support for and adopt the Community Preservation Act (CPA) to access greater funding for Affordable Housing preservation and development.

The Community Preservation Act (CPA) allows communities to create a local Community Preservation Fund through a small surcharge on property taxes (less than 3%) and a contribution from the State. CPA helps communities acquire, create, preserve, support, and rehabilitate Affordable Housing, among other planning efforts.

In the past, Marblehead has not been successful at building support to pass CPA at Town Meeting, but the benefits deserve further efforts. The CPA surcharge is minimal, ranging from 1-3% of property taxes. Furthermore, communities can adopt up to four possible exemptions to the CPA surcharge, such as:

- Exempt the first \$100,000 of taxable value of residential real estate from the CPA calculation, reducing the total fee taxed.
- Exempt properties owned and occupied by low-income households, as well as low- or moderate-income seniors.

When added up across the community, CPA results in significant funding for not only Affordable Housing, but also historic preservation, open space, and public recreation. Furthermore, local CPA funds are matched by the State at a rate of 11%, increasing town funds even further.

A campaign to build support for CPA in the community could increase the odds of a positive vote at a future Town Meeting. The Town should develop and distribute informational materials like door knockers and flyers, host office hours at the Planning Department to address community concerns and answer questions, and set up booths at local events. The Town should also host a question-and-answer series for Town Meeting members. In addition, the Town should engage local and regional allies to help build coalitions to promote CPA.

ACTION PLAN

- The Town and implementation committee should engage allies like MAPC, MSGA, and CHAPA to develop and distribute educational materials on CPA.
- The Town should conduct community conversations about CPA to increase awareness and address concerns.
- The Town should set up a committee to launch community engagement campaigns to gather support and form coalitions prior to Town Meeting.

RESOURCES

- About the Community Preservation Act: <http://www.communitypreservation.org/>
- Accepting the Community Preservation Act: <http://www.sec.state.ma.us/ele/elecpcpa/cpaidx.htm>
- Sample Ballot Language: <http://communitypreservation.org/content/sample-ballot-language>
- Adoption Resources: <http://www.communitypreservation.org/content/adoption-resources>

OTHER STRATEGIES TO ADVANCE HOUSING GOALS

1. ENGAGE AND PARTNER WITH HOUSING DEVELOPERS.

The Town should proactively contact developers to make them aware of potential development opportunities that can help the Town reach its housing goals and direct new housing development to desired locations. The MHA and mission-based developers such as the North Shore Community Development Corporation and Harbor Light Partners could help the Town use publicly owned land for Affordable Housing or mixed-income housing development.

2. CREATE DEED-RESTRICTED AFFORDABLE HOUSING THROUGH THE LOCAL INITIATIVE PROGRAM (LIP).

The Town should use the Local Initiative Program (LIP) to facilitate desired development through the 40B comprehensive permitting process that offers an alternative to local zoning processes that can stifle development. Sometimes referred to as “friendly 40B”, the LIP program encourages the creation of Affordable Housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities (Mass.gov). The assistance offered by the state eases the burden of the administrative and permitting processes involved in Affordable Housing development while also ensuring state requirements are met and allowing the municipality to make decisions regarding the financing, design, and construction of developments facilitated through LIP.

8. CREATE AND DISTRIBUTE NEW AND EXISTING EDUCATIONAL MATERIALS ON HOUSING NEED.

The Town should build on the community engagement efforts undertaken in this planning process and continue public outreach to further build awareness of housing need and ways to address it. New materials should also be produced to further elaborate on specific areas of housing need, appeal to coalitions that support housing initiatives, and combat negative misconceptions about Affordable Housing.

9. ENGAGE COMMUNITY GROUPS AND STAKEHOLDERS TO SUPPORT POSSIBLE REGULATORY CHANGES PRIOR TO TOWN MEETING.

The Town should build local coalitions to ensure supportive residents are represented at Town Meeting by identifying community groups and stakeholders and providing these groups with information. Additionally, all efforts to address the concerns of those neutral or opposed to prospective regulatory changes should be made before a vote at Town Meeting to increase the chances of a successful vote. The Town should host forums and hold open meeting hours at Town Hall and invite neighborhood groups, abutters, and other stakeholders to voice their concerns and learn more about the intention of regulatory changes and why they're needed.

10. PROVIDE TRAINING OPPORTUNITIES TO PLANNING BOARD, SELECT BOARD, AND ZBA MEMBERS.

The Town can promote workshops by the Citizen Planner Training Collaborative to help educate board members on specific topics and initiatives that are key to the implementation of the plan. The Town should also make the town boards aware of the housing recommendations through summary presentations at regularly scheduled board meetings, printed materials, and open office hours. This awareness will encourage the boards to use the goals and strategies included in the HPP as a guide for future decision-making regarding items such as funding allocation and regulatory changes.

12. STRENGTHEN EXISTING AFFORDABLE HOUSING BYLAWS.

The Town's existing Affordable Housing bylaw functions as an incentive. The Town should strengthen the bylaw by requiring Affordable Housing under certain parameters and conditions. The incentives in the Town's Affordable Housing bylaws should still be used to encourage additional Affordable Housing units beyond what would be required. For this to function successfully, existing density bonuses need to be applicable to multifamily dwellings at a level of density that makes projects financially feasible to build and attractive to developers.

14. ALLOW CONVERSIONS OF EXISTING HOUSING AND OTHER STRUCTURES THAT CAN RESULT IN MORE DWELLING UNITS THAN WHAT IS CURRENTLY PERMITTED.

The Marblehead bylaws currently allow the conversion of existing single-family and other housing structures that result in two to four dwelling units. The Town should amend the bylaws to allow conversions that result in more dwelling units to create more rental opportunities. Additional rentals are badly needed in Marblehead, and housing conversions also support co-housing, which was discussed frequently during public engagement activities throughout the planning process. Additionally, the conversion of commercial, office, and institutional structures into housing units isn't currently permitted. The Town should draft bylaws that allow other structures such as vacant or underutilized offices, schools, or religious centers (among others) to be converted to housing so that additional rental opportunities can be produced from existing buildings in town.

16. ALLOW ADDITIONAL HEIGHT AND DENSITY IN MIXED-USE ZONES.

The Town should amend the bylaws in zones where mixed-use and multifamily development is currently allowed. Increased height and density can make infill development and redevelopment more financially feasible for prospective developers. Changing the incentive zoning bylaw to require Affordable Housing (Strategy 13) will also ensure new infill development will have Affordable Housing units.

17. REDUCE (OR OFFER FEE-IN-LIEU) PARKING REQUIREMENTS WHERE MIXED-USE HOUSING IS PERMITTED.

The Town should reduce parking requirements or allow fee-in-lieu across all zones, but particularly in areas where mixed-use or multifamily housing is permitted. Parking spaces that are required to be built by Marblehead's zoning regulations can sometimes exceed demand and parking is often difficult to build in mixed-use zones because there is limited land. Marblehead's zoning bylaws require two spaces to be built per dwelling unit and one space per 200-300 square feet of gross floor area for commercial and office uses (Section 200-17). Reducing these requirements or providing an option to pay a fee in-lieu of these requirements can encourage more mixed-use housing development. Fee-in-lieu of parking requirements can be used by the Town to build publicly-owned parking that can be shared and more used more efficiently by several residents or businesses.

18. CONSIDER CHANGES TO MAKE THE PERMITTING PROCESS FASTER AND EASIER TO ENCOURAGE DESIRABLE HOUSING TYPES

The Town should work with a consultant to change their permitting procedures for desired housing types that encourage NOAH. The Town should consider expediting permitting for these housing types and waiving permitting fees to encourage and incentivize this development. Changes to the permitting process can be especially impactful for small typologies like accessory dwelling units that are often built by households that may be intimidated or discouraged by the permitting process or can't afford it.

20. OFFER TECHNICAL ASSISTANCE AND INCENTIVES FOR HOUSING CO-OPERATIVES AND COMMUNITY LAND TRUSTS.

The Town should make it easier to create housing co-operatives and community land trusts. These mechanisms for creating community-oriented housing were mentioned frequently at public forums during the planning process. Co-operatives and housing built on land trusts can help reduce the cost of housing and can be a good option for seniors who might like to live in a home together. Those looking to form a co-operative or land trust will need technical assistance and relief from regulations that might make this difficult. The Town can also offer an expediated permitting process and waive fees associated with co-operatives and land trusts.

21. STRENGTHEN THE HOUSING TRUST FUND.

The Town should identify additional revenue streams for its Housing Trust Fund (such as state and federal grants) and consider allocating a portion of its local general revenue to the Housing Trust Fund. The powers of the fund could also be more flexible to allow Housing Trust Fund Board members to act quickly when housing opportunities arise. Action by the board currently requires Town Meeting approval, but Town Meeting occurs annually, and decisions need to be made sooner and with greater flexibility. Since Housing Trust Fund Board members include members of and members appointed by the Board of Selectmen, their decisions are representative of the public and they should have greater authority over the fund.

22. PURSUE HOUSING CHOICE DESIGNATION.

The Town should pursue housing choice designation to receive state funds to use to implement the housing strategies established in this plan. Housing Choice communities may apply for housing production fiscal grants from the State Department of Housing and

Community Development (DHCD). The Housing Choice Designation recognizes communities that have achieved production targets and have set policies that encourage future sustainable growth. In order to apply, municipalities need records of permitting over the past five years. Communities that grew at a more moderate pace must show evidence of best practice policies related to housing production.

23. APPLY FOR HOUSING PRODUCTION GRANTS THROUGH MASSHOUSING.

After housing choice designation, the Town should apply for and use HPP implementation grants to facilitate the redevelopment of sites identified in this plan and to pursue the strategies established herein. MassHousing's Planning for Housing Production Program provides communities with technical assistance grants of up to \$100,000 to implement their housing production goals and create new mixed-income housing. Grants require a local match equal to 10% of the value of the consultant services awarded. Following adoption of the HPP, Marblehead will be eligible for this program.

25. APPLY FOR HISTORIC PRESERVATION TAX INCENTIVES.

Many under-utilized historic structures in communities like Marblehead have the potential to be redeveloped for mixed-income housing, but the Town and private owners may not have the financial means to rehabilitate and adapt them. To this end, several grant and loan programs have been created at the federal and state levels to incentivize the reuse of historic structures. Marblehead also has the authority to develop additional tax incentive programs at the local level and should propose these programs to spur the redevelopment of under-utilized structures.

26. INCREASE HOUSING VOUCHER STANDARDS.

The Town should use funds from the Housing Trust Fund and request additional town resources to use to increase housing voucher amounts based on local market conditions. Federal housing vouchers are often not allocated with enough funding to allow households to afford to rent in high-priced areas like Marblehead. Local funds can be used to increase voucher amounts, allowing households to access the housing market and contribute to the local economy.

ADDITIONAL RESOURCES

- Mass Housing Partnership (MHP) Massachusetts Housing Toolbox: <https://www.housingtoolbox.org/>
- Citizens Housing and Planning Association CHAPA: <https://www.chapa.org/housing-policy>
- Massachusetts Smart Growth Alliance MSGA: <https://ma-smartgrowth.org/resources/>
- Massachusetts Department of Housing and Community Development DHCD: <https://www.mass.gov/topics/affordable-housing>
 - LIP Program - <https://www.mass.gov/service-details/local-initiative-program>
 - 40R - <https://www.mass.gov/service-details/chapter-40r>
- Citizen Planner Training Collaborative: <https://masscptc.org/index.html>
- Additional housing strategies databases:
 - <https://housingtaskforce.mapc.org/strategies>
 - <https://www.localhousingsolutions.org/act/>

The following table suggests which town entities could lead and support the implementation of the strategies recommended in this plan and sets a timeframe for pursuing these strategies. This chart is intended as a guide for implementation. The implementation committee should involve entities it feels can be most helpful and pursue strategies in a timeframe it feels is advantageous to achieving successful results.

Table 4: HPP Implementation Plan

STRATEGIES FOR CONSIDERATION		RESPONSIBLE ENTITIES		TIME FRAME
		LEAD	SUPPORT	
1	Engage and partner with housing developers	Town Staff	Planning Board Board of Selectman MHA	Short Term/ ongoing
2	Create deed-restricted Affordable Housing through the Local Initiative Program (LIP)	Town Staff	Board of Zoning Appeals Planning Board Board of Selectman MHA	Short Term/ Ongoing
3	Leverage public assets for mixed-income housing	Town Staff	Planning Board Board of Selectman MHA	Medium Term
4	Partner with the Marblehead Housing Authority to leverage public assets	Town Staff + MHA	Planning Board Board of Selectman	Medium Term/Long Term

5	Provide a property tax exemption to senior and other income-eligible households	Council on Aging	Town Staff Planning Board Board of Selectman Council on Aging	Short Term/ Ongoing
6	Continue and strengthen the first-time home-buyers program + home improvement loan program	Town Staff	Planning Board Board of Selectman Council on Aging	Medium Term/ Ongoing

COMMUNITY AWARENESS STRATEGIES		RESPONSIBLE ENTITIES		TIME FRAME
		LEAD	SUPPORT	
7	Establish a committee to implement the HPP	Town Staff	Fair Housing Committee MHA Council on Aging Planning Board Board of Selectman	Short Term/ Ongoing
8	Create and distribute new and existing educational materials on housing need	Fair Housing Committee	Town Staff MHA	Short Term/ Ongoing
9	Engage community groups and stakeholders to support possible regulatory changes prior to Town Meeting	Board of Selectman	Planning Board Fair Housing Committee MHA Council on Aging	Medium Term/ Ongoing
10	Provide training opportunities to planning board, select board, and ZBA members	Town Staff and CPTC	Implementation Committee	Short Term/ Ongoing
11	Promote housing counseling and assistance programs	Town Staff	Fair Housing Committee MHA	Short Term/ Ongoing

REGULATORY STRATEGIES		RESPONSIBLE ENTITIES		TIME FRAME
		LEAD	SUPPORT	
12	Strengthen existing Affordable Housing Bylaws	Town Staff	Planning Board Board of Selectman	Short Term
13	Expand existing Smart Growth Overlay Districts (SGODs) and create new SGODs in other parts of town	Town Staff	Planning Board Board of Selectman	Medium Term
14	Allow conversions of existing housing structures that can result in more dwelling units than what is currently permitted	Town Staff	Planning Board Board of Selectman	Short Term
15	Adopt zoning that allows small diverse housing types.	Town Staff	Planning Board Board of Selectman	Medium Term
16	Allow additional height and density in mixed-use zones	Town Staff	Planning Board Planning Board Board of Selectman	Long Term
17	Reduce or offer fee-in-lieu of parking requirements where mixed-use housing is permitted	Town Staff	Planning Board Board of Selectman	Medium Term
18	Consider changes to make the permitting process faster and easier to encourage desirable housing types	Town Staff	Planning Board Board of Selectman Historical Commission	Medium Term
19	Adopt regulations for short-term rentals that limits impact on the housing market	Town Staff	Board of Selectman Planning Board Fair Housing Committee	Medium Term

20	Offer technical assistance and incentives for housing co-operatives	Town Staff	Planning Board Board of Selectman Fair Housing Committee	Short Term
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FUNDING STRATEGIES		RESPONSIBLE ENTITIES		TIME FRAME
		LEAD	SUPPORT	
21	Strengthen the Housing Trust Fund	Housing Trust Fund Board	Fair Housing Committee MHA Town Staff Board of Selectman Planning Board	Short Term/ Ongoing
22	Pursue housing choice designation	Town Staff	Fair Housing Committee MHA	Medium Term
23	Apply for housing production grants through MassHousing	Town Staff	Fair Housing Committee MHA	Medium Term
24	Apply for historic preservation tax incentives	Town Staff	Historical Commission	Short Term, Ongoing
25	Examine past efforts to pass the Community Preservation Act and revisit the adoption of CPA	Town Staff	Board of Selectman Fair Housing Committee Planning Board	Medium Term
26	Increase housing voucher standards	MHA	Town Staff Fair Housing Committee Board of Selectman	Long Term

APPENDICES

APPENDIX A

DETAILS ON CHAPTER 40B

A community may claim “Safe Harbor” from Chapter 40B and thereby deny a developer a Comprehensive Permit by three mechanisms described below. It is important to note, however, that meeting any one of these criteria does not mean a community has met local need for Affordable Housing. All these benchmarks consider local land use and development—housing supply—but not residents—housing demand.

1. 10% on the Subsidized Housing Inventory (SHI) - If more than 10% of a community’s total housing stock is deed-restricted Affordable Housing.
2. Housing Production Plan (HPP) Certification - If a municipality has a locally adopted and state approved HPP and is making measurable progress toward reaching the state goal of 10% Affordable Housing by producing Affordable Housing units at an annual rate of 0.5% or 1% of its year-round housing units (Safe Harbor is for a 1-year or 2-year period, respectively).
3. 1.5% General Land Area Minimum (GLAM) - If 1.5% of the municipality’s total area zoned for residential, commercial, or industrial use is dedicated to deed-restricted Affordable Housing.

To achieve safe harbor through the certification of this Housing Production Plan, Marblehead would need to hit the following targets.

TARGET 1: Obtain certification of the HPP

Certification of Municipal Compliance with the HPP will be achieved if, during a single calendar year following DHCD’s approval of the plan, Marblehead increases its number of Affordable Housing units (as counted on the SHI) in an amount equal to or greater than the following numbers.

HPP Certification Option 1

2-Year Safe Harbor

Increase SHI units by at least 1%, or 85 units, in one calendar year

HPP Certification Option 2

1-Year Safe Harbor

Increase SHI units by at least 0.5%, or 43 units, in one calendar year

TARGET 2: Achieve Safe Harbor by achieving and maintaining 10% of Marblehead 's housing stock as deed-restricted Affordable Housing.

10% SHI Option 1

5-Year Plan

Add 520 Affordable Housing units to the SHI by permitting 104 or more units per year over 5 years.

Table 5: Safe Harbor Through 10% in 5 Years

	2019	2020*	2021*	2022*	2023*	2024*
Total Year-Round Units (U.S. Census)	8,528	8,528	7,920	7,920	7,920	7,920
Cumulative SHI Units	333	437	541	645	749	853
10% Requirement	853	853	853	853	853	853
Additional Units for 10% SHI	520	416	312	208	104	-
Units to Reach 10% in 5 Years	104	104	104	104	104	-

*2020 Census numbers will likely change this calculation

10% SHI Option 2

10-Year Plan

Add 853 Affordable Housing units to the SHI by permitting 52 or more units per year over 10 years.

Table 6: Safe Harbor Through 10% in 10 Years

	2019	2020*	2021*	2022*	2023*	2024*	2025*	2026*	2027*	2028*	2029*
Total Year-Round Units (U.S. Census)	8,528	8,528	8,528	8,528	8,528	8,528	8,528	8,528	8,528	8,528	8,528
Cumulative SHI Units	333	385	437	489	541	593	645	697	749	801	853
10% Requirement	853	853	853	853	853	853	853	853	853	853	853
Additional Units for 10% SHI	520	468	416	364	312	260	208	156	104	52	-
Units to Reach 10% in 10 Years	52	52	52	52	52	52	52	52	52	52	-

*2020 Census numbers will likely change this calculation

APPENDIX B

QUANTITATIVE METHODOLOGY TO IDENTIFY DEVELOPMENT OPPORTUNITIES

The six main criteria selected for parcel identification were chosen to guide development towards smart growth locations near transit with high walkability and access to employment opportunities, while protecting environmentally critical areas and watersheds and avoiding sites with hazardous material. A weight was given to each main criterion to determine parcel eligibility. Indicators under each main criterion were also assigned a weight.

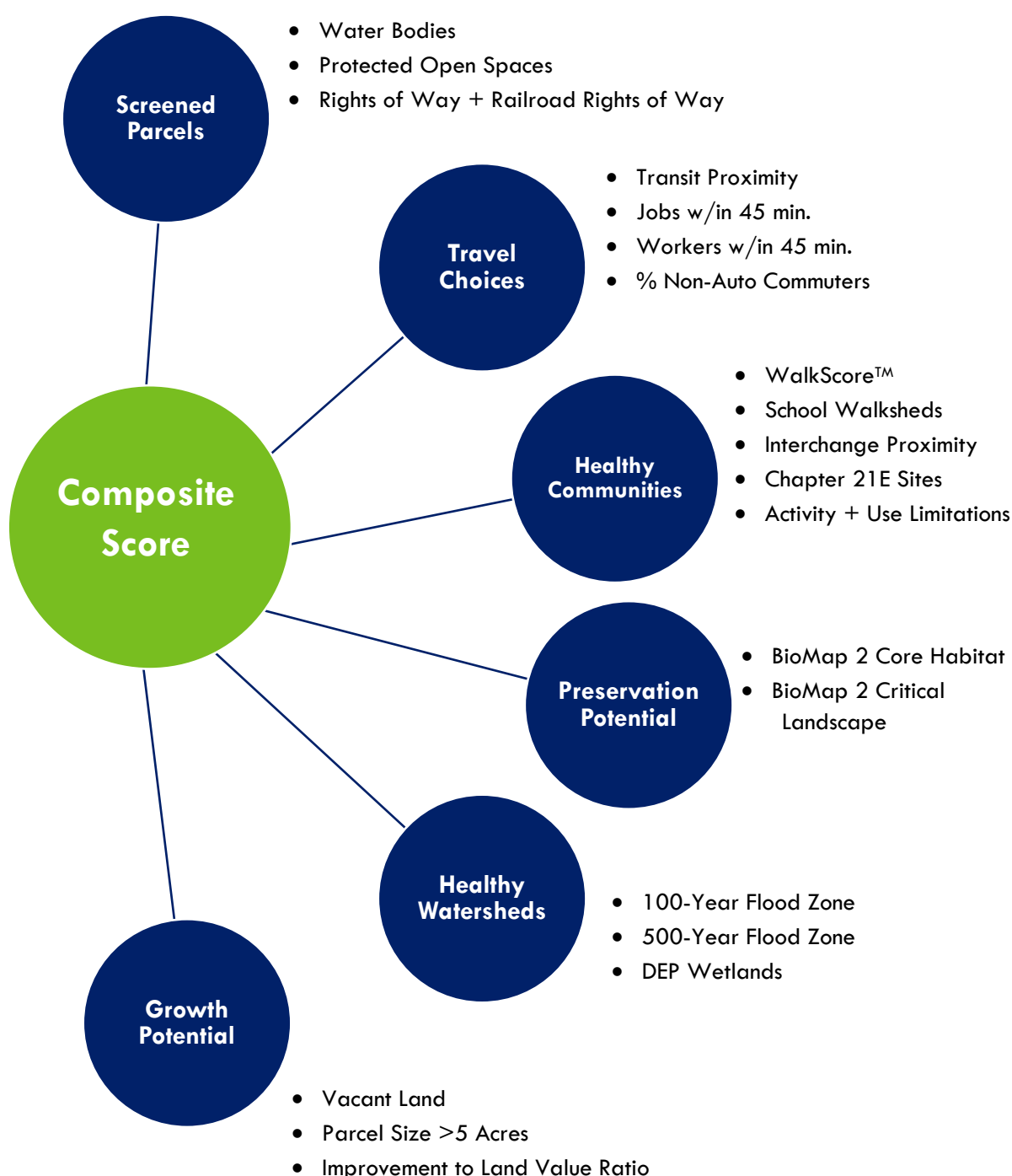
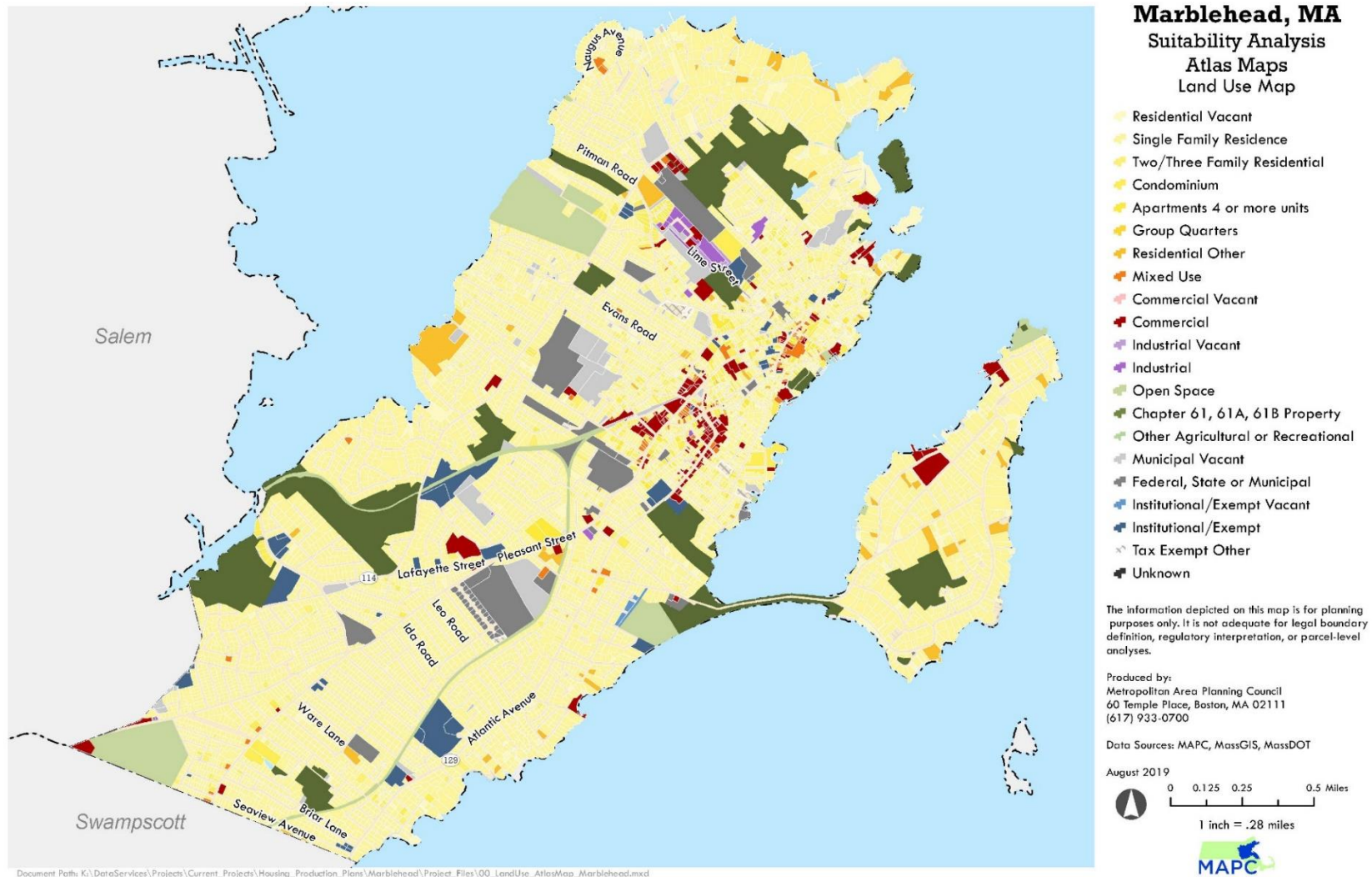


Table 7: Main Criteria and Indicators Weight

MAIN CRITERIA + INDICATORS
Screened Parcels
Water Bodies
Permanently Protected Open Space
Right of Way + Railroad Right of Way
Travel Choices
Bus Stops
Commuter Train
Jobs w/in 45 min.
Workers w/in 45 min.
% Non-Auto Commuters
Healthy Communities
WalkScore™
School Walksheds
Interstate Proximity
Chapter 21E Sites
Activity + Use Limitations
Preservation Potential
BioMap 2 Core Habitat
BioMap 2 Critical Landscape
Healthy Watersheds
100-Year Flood Zone
500-Year Flood Zone
DEP Wetlands
Growth Potential
Vacant Parcels
Parcel Size
Improvement to Land Value Ratio

APPENDIX C

ATLAS MAPS





Marblehead, MA

Suitability Analysis Atlas Maps

Travel Choices: Transit Stops

- Ferry Routes
- MBTA Bus Stops
- MBTA Bus Routes
- MBTA Commuter Line
- Town Boundaries

Screened Parcels

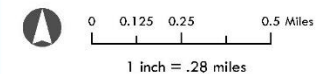
Excluded from Evaluation

The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analyses.

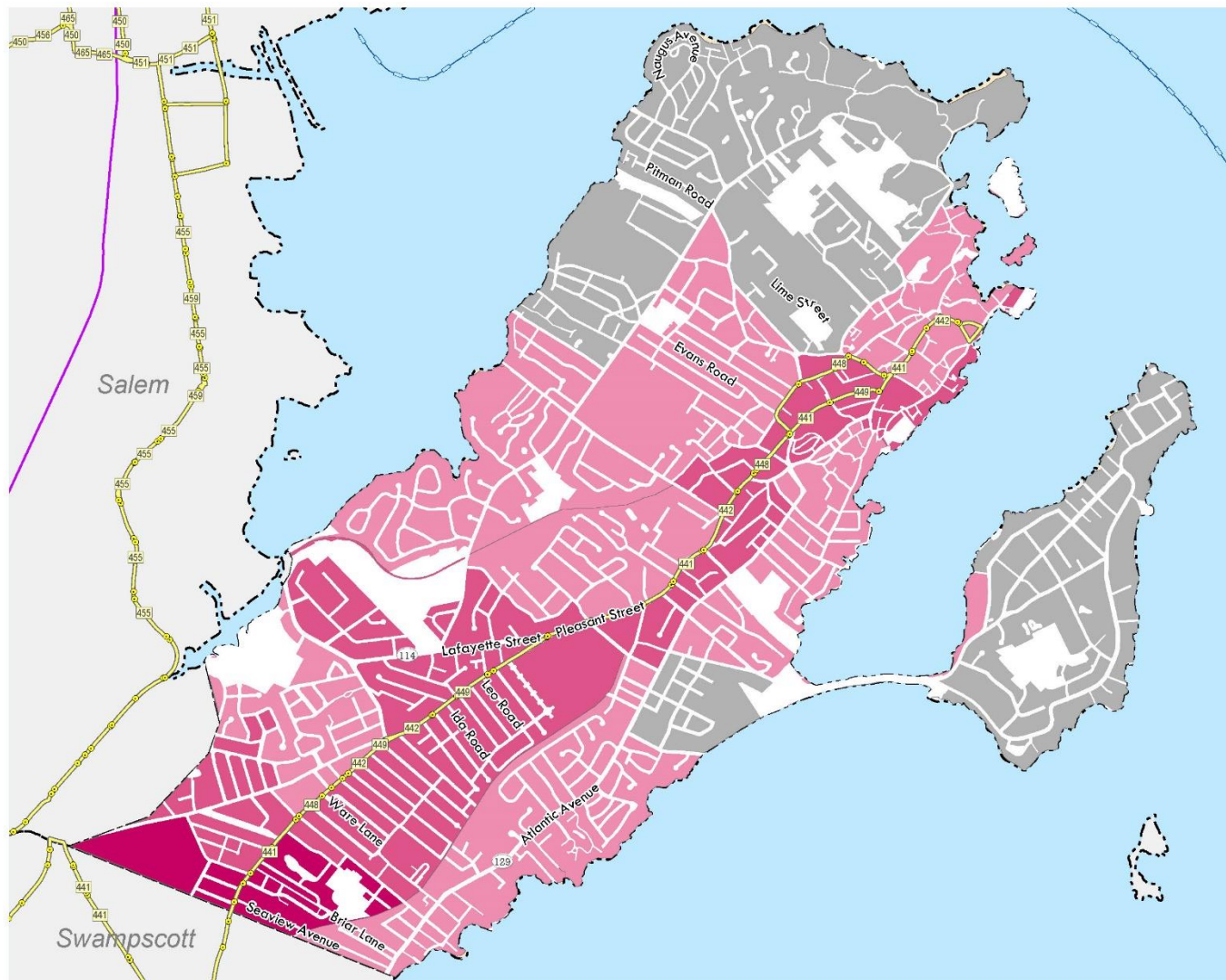
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Metropolitan Area Planning Council
60 Temple Place, Boston, MA 02111
(617) 933-0700

Data Sources: MAPC, MassGIS, MassDOT

June 2019



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Marblehead, MA

Suitability Analysis Atlas Maps

Travel Choices: Job Accessibility

Town Boundaries

Ferry Routes

MBTA Bus Stops

MBTA Bus Routes

MBTA Commuter Line

Jobs within 45 min transit commute

0

1 - 4,269

4,270 - 5,755

5,756 - 7,018

Screened Parcels

Excluded from Evaluation

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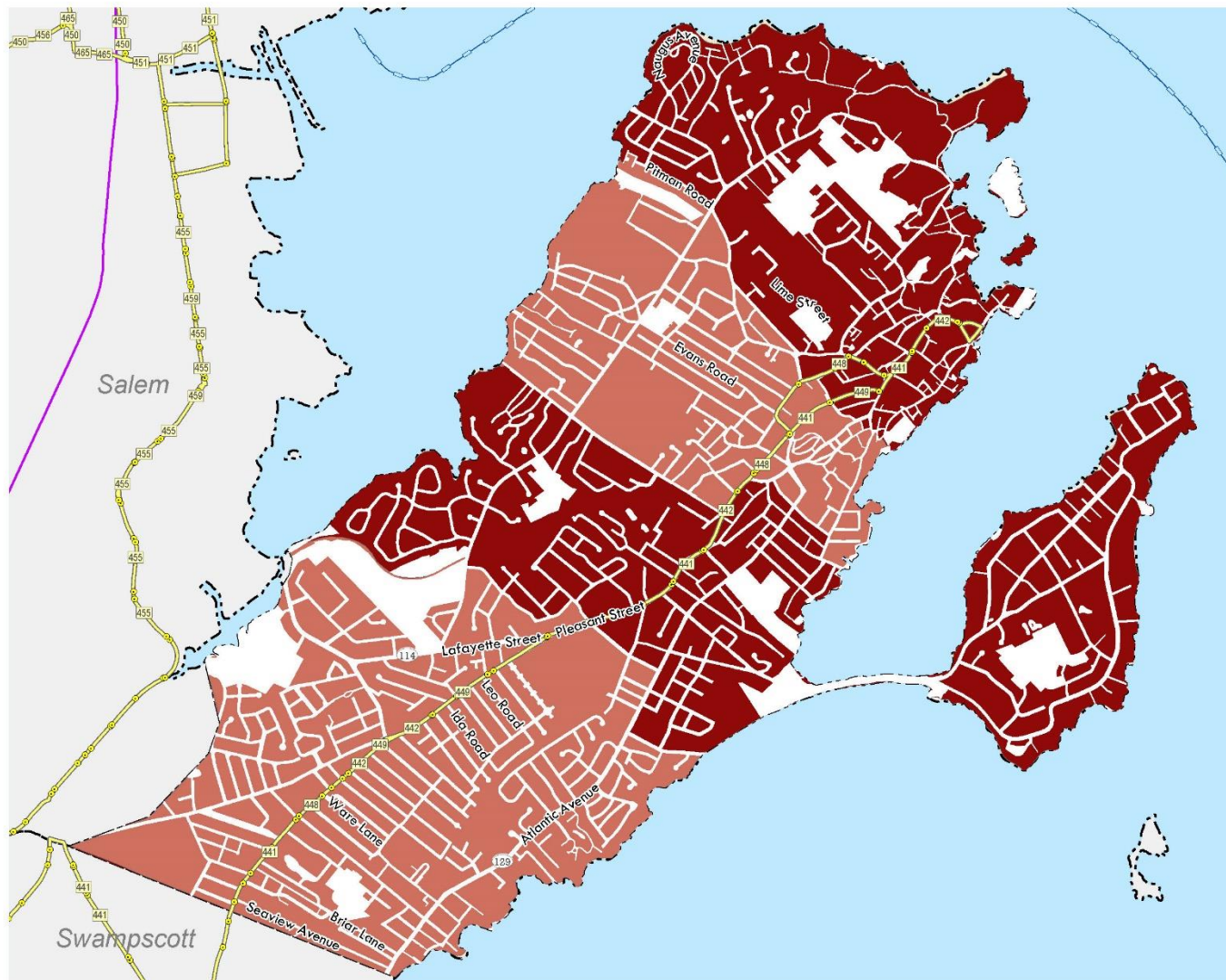


0 0.125 0.25 0.5 Miles

1 inch = .28 miles



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Marblehead, MA

Suitability Analysis Atlas Maps

Travel Choices:
Non Auto Commuters

- Town Boundaries
- Ferry Routes
- MBTA Bus Stops
- MBTA Bus Routes
- MBTA Commuter Line
- % Non Auto Commuters**
- 0% - 10%
- 11% - 20%
- 21% - 40%

Screened Parcels

Excluded from Evaluation

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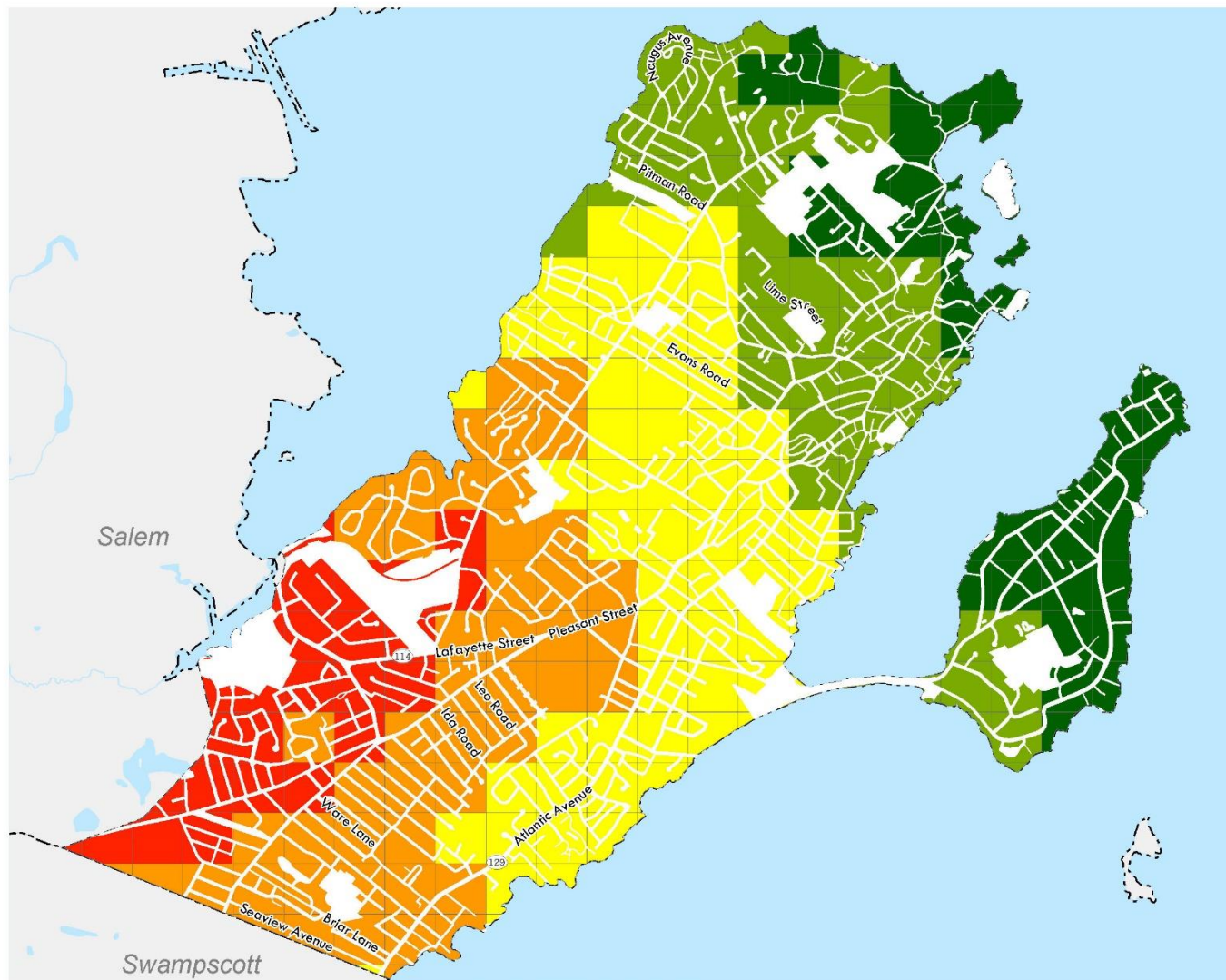
June 2019



0 0.125 0.25 0.5 Miles
1 inch = .28 miles



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Marblehead, MA

Suitability Analysis
Atlas Maps
Healthy Communities:
Contaminated Sites

Net Distance from Highway Exits (in miles)

- 4.74 - 5.67
- 5.68 - 6.30
- 6.31 - 6.97
- 6.98 - 7.59
- 7.60 - 8.44

Town Boundaries

Parcels

Excluded from Evaluation

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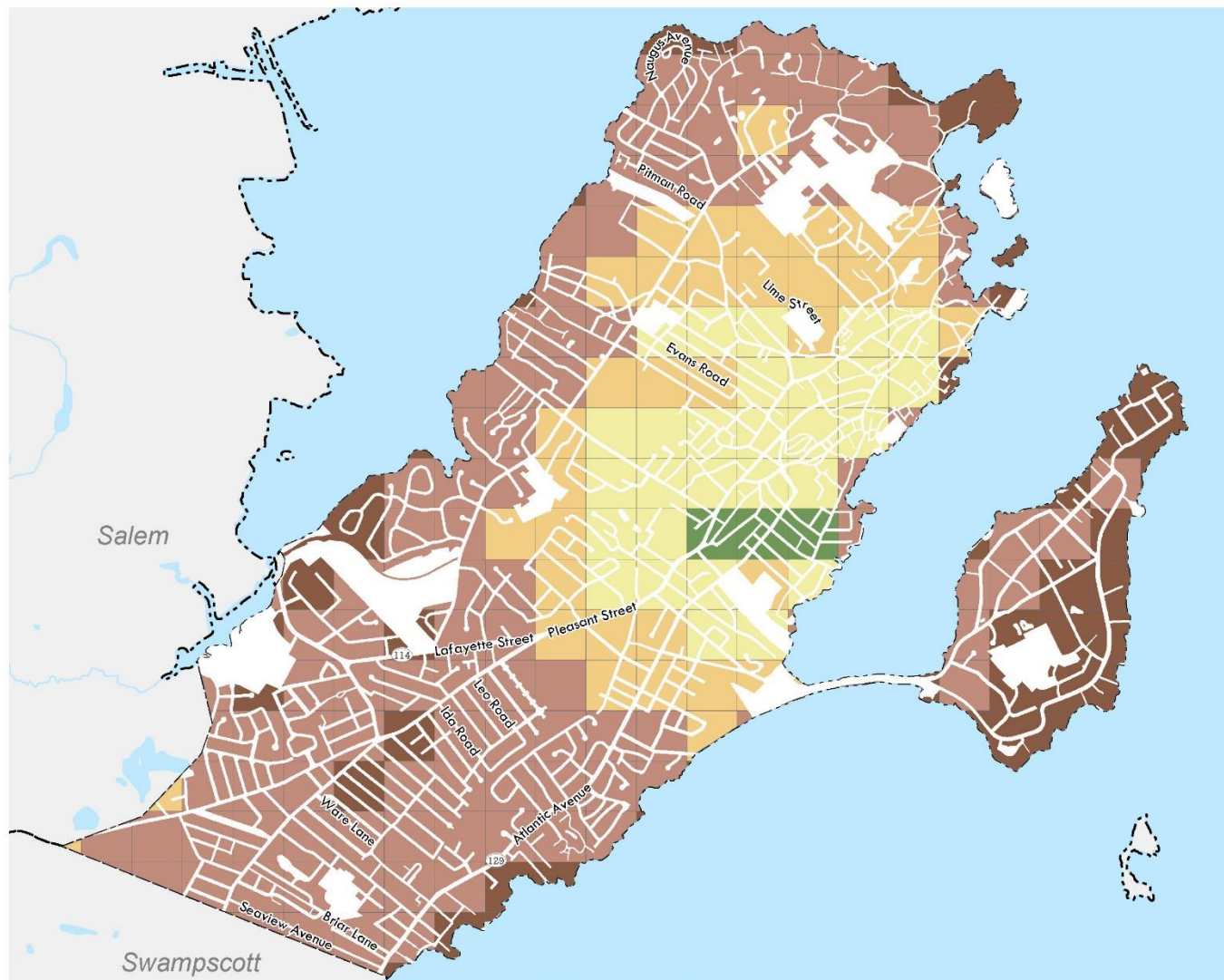
June 2019



0 0.125 0.25 0.5 Miles
1 inch = .28 miles



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Marblehead, MA

Suitability Analysis
Atlas Maps
Healthy Communities:
WalkScore™

Town Boundaries

Walk Score

- 0 - 24: Car Dependent
- 25 - 49: Car Dependent
- 50 - 69: Somewhat Walkable
- 70 - 89: Very Walkable
- 90 - 100: Walker's Paradise

Parcels

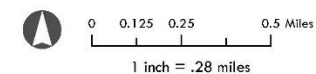
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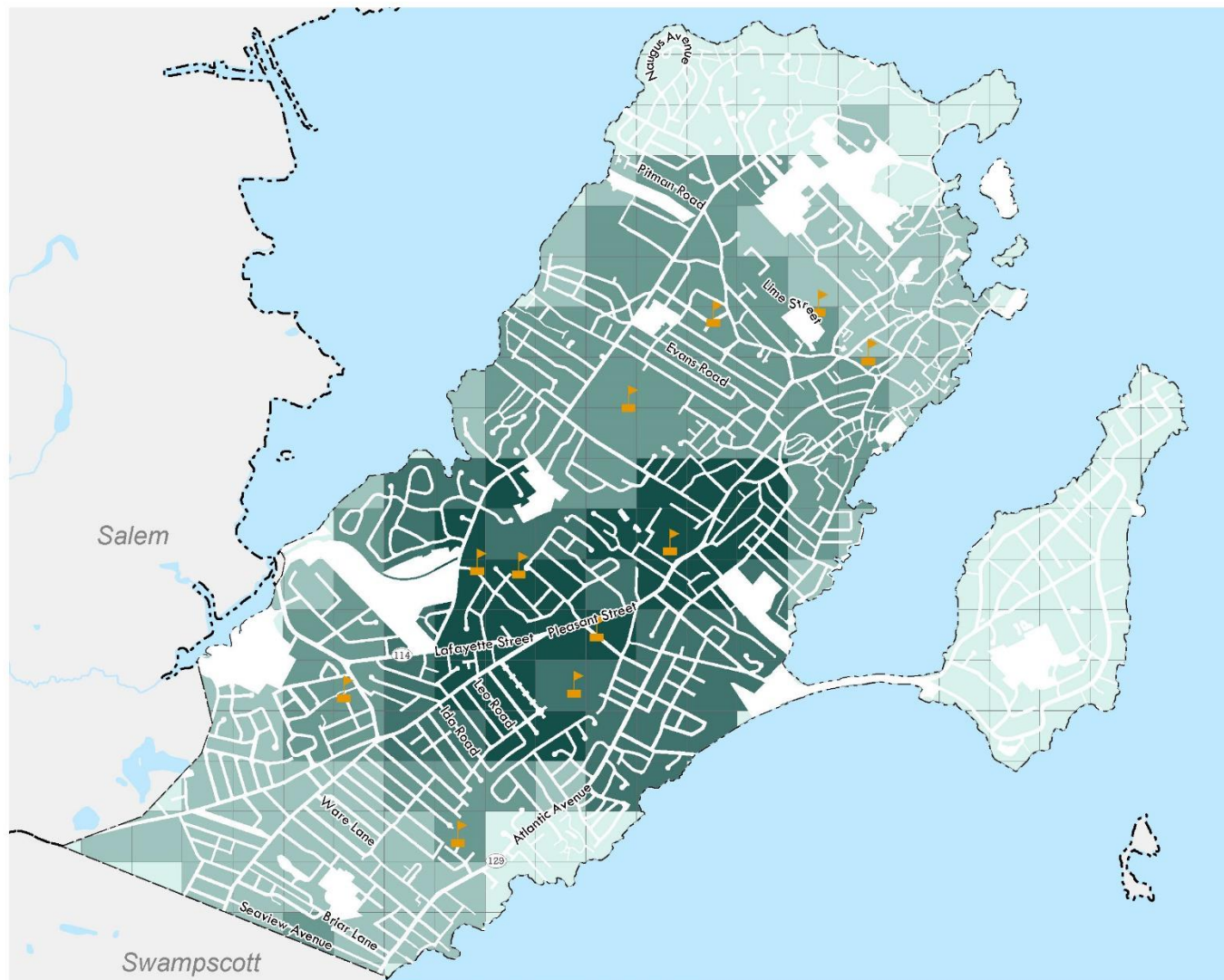
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Data Sources: MAPC, MassGIS, MassDOT

June 2019



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Marblehead, MA

Suitability Analysis
Atlas Maps
Healthy Communities:
School Walksheds

Schools (11)

Town Boundaries

Sum of Grades in 1 Mile Shed

0.00 - 0.14

0.15 - 0.43

0.44 - 0.71

0.72 - 1.00

1.01 - 1.29

Parcels

Excluded from Evaluation

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June 2019

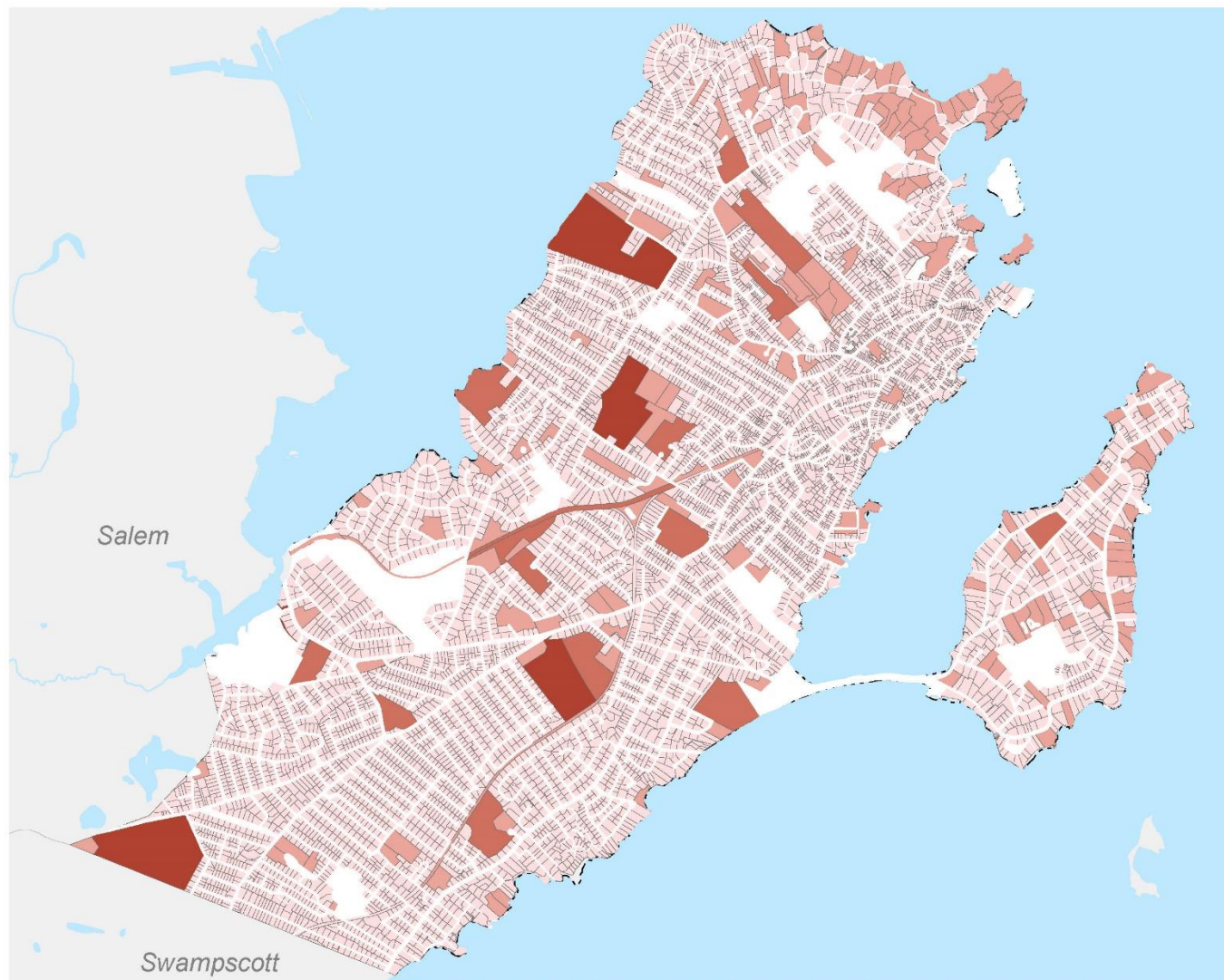


0 0.125 0.25 0.5 Miles

1 inch = .28 miles



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Marblehead, MA

Suitability Analysis Atlas Maps

Growth Potential:
Parcel Size

Parcel Size in Acres

- 0.00 - 1.06
- 1.07 - 4.86
- 4.87 - 13.65
- 13.66 - 34.99
- 35.00 - 392.98

--- Town Boundaries

Excluded Parcels

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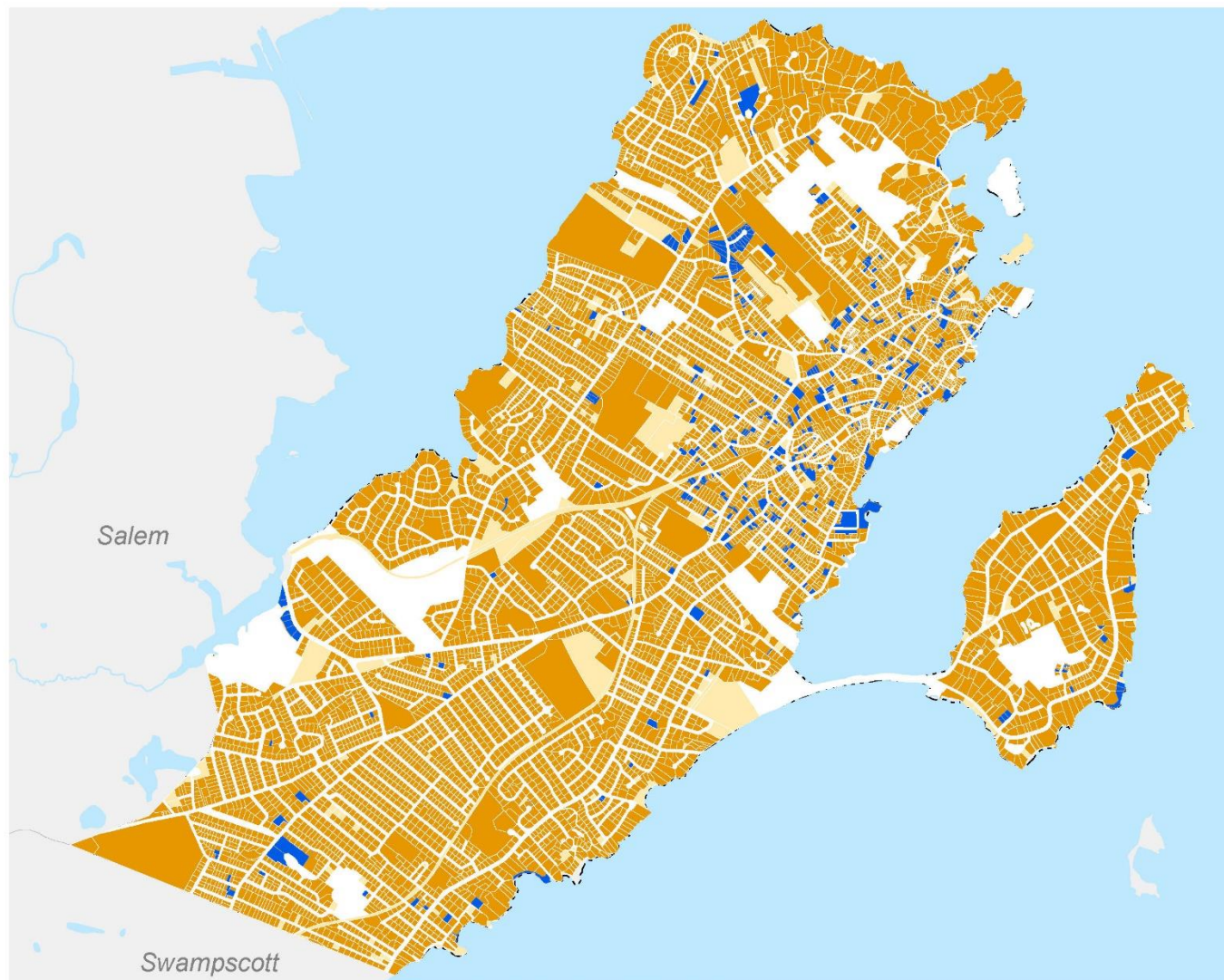
June 2019



0 0.125 0.25 0.5 Miles
1 inch = .28 miles



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Marblehead, MA

Suitability Analysis Atlas Maps

Growth Potential:
Building to Land Value

-  Town Boundaries
-  Excluded Parcels

Improvement to Land Value Ratio

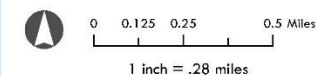
-  Land value exceeds building value
-  Building and land value are equal
-  Building value exceeds land value

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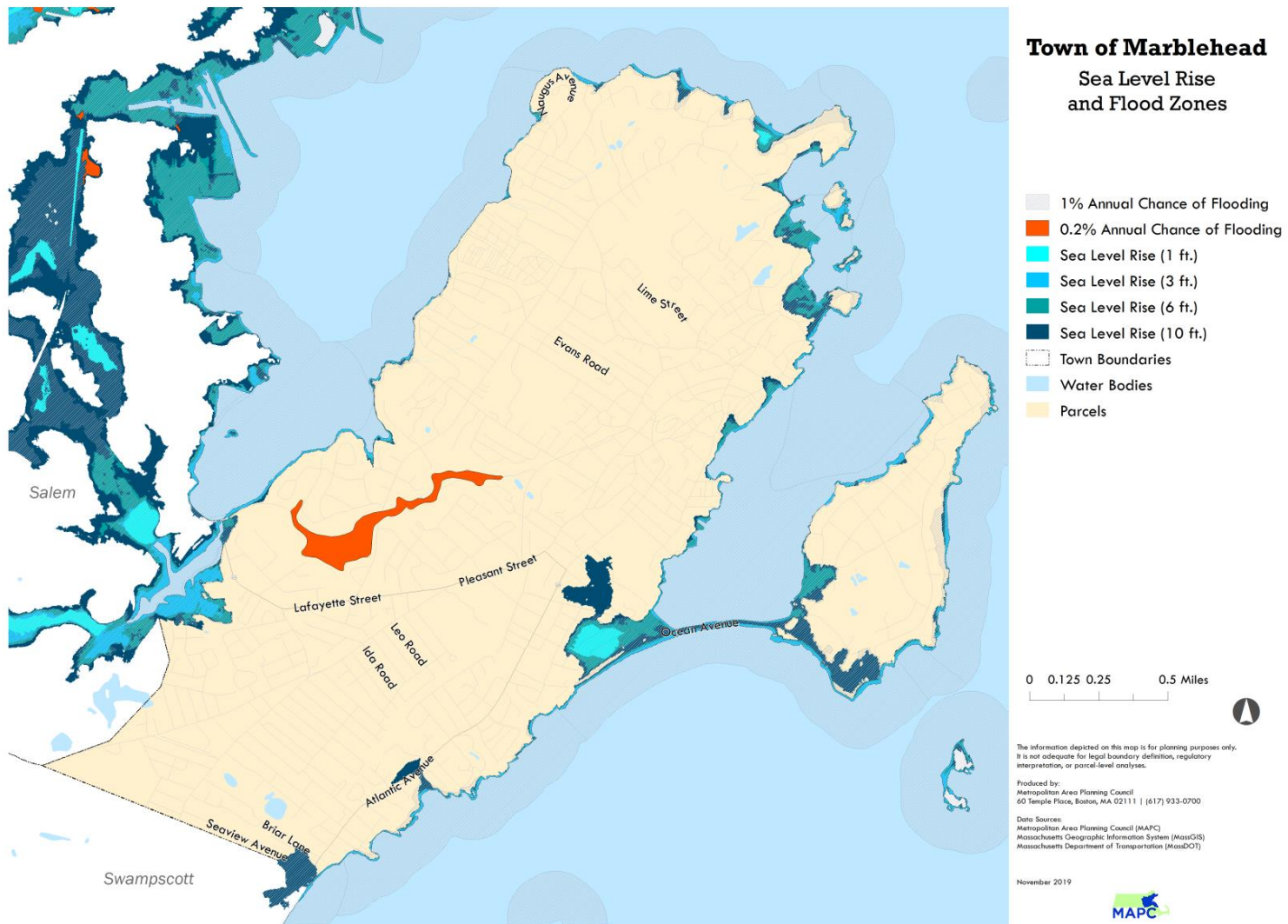
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June 2019



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APPENDIX D

DHCD AFFIRMATIVE FAIR HOUSING MARKETING GUIDELINES

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to Affordable Housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that 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.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here:

<http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

APPENDIX E

MARBLEHEAD SUBSIDIZED HOUSING INVENTORY

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY							
Marblehead							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1814	n/a	1-22 Barnard Hawkes Ct.	Rental	22	Perp	No	DHCD
1815	n/a	1-57 Broughton Road	Rental	54	Perp	No	DHCD
1816	n/a	1-38 Powder House Ct.	Rental	38	Perp	No	DHCD
1817	n/a	1-32 Green Street Ct.	Rental	32	Perp	No	DHCD
1818	n/a	65-112 New Farrell Court	Rental	48	Perp	No	DHCD
1819	n/a	1-64 Farrell Court	Rental	64	Perp	No	DHCD
1820	Roads School	26 Rowland St.	Rental	41	Perp	No	DHCD
1821	n/a	58-72 New Broughton Rd.	Rental	8	Perp	No	DHCD
1822	Sewall Building Apartments	156 Elm Street	Rental	4	Perp	No	DHCD
3956	Marblehead Highlands	off Lime St/ off Peach Highlands	Ownership	22	perp	Yes	FHLBB
4353	DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
Marblehead Totals				333	Census 2010 Year Round Housing Units		8,528
					Percent Subsidized		3.90%

APPENDIX F

2008 SMART GROWTH/40R STUDY MAP

