

REPORT ON SUDBURY HOUSING WORKSHOP, 2/29/16¹

On 29 February 2016, Jennifer Goldson (consultant) moderated a workshop for about 30 participants, seeking input to an earlier Housing Production Plan (HPP), as requested by the Sudbury Housing Trust. The intent of this brief document is to summarize issues discussed at the workshop and to provide my recommendations for the Council on Aging, based on the crucial relationship among housing, aging/ disability, and transportation in Sudbury.

The summary includes the following topics:

1. Purpose of workshop
2. Status of affordable housing units in Sudbury
3. Defining what is affordable
4. Who qualifies for affordable in Sudbury
5. Housing developments and affordable designation
6. 2011 HPP goals and proposed developments
7. Input from workshop participants
8. Recommendations.

1. Purpose of workshop: To update the 2011 Housing Production Plan (HPP)

The HPP, approved by the Dept. of Housing and Community Development, will expire on July 13, 2016. “A renewal of the plan is required to maintain approved plan status [and, in spite of being under the 10% threshold of the MGL Chapter 40B currently, allow Sudbury to have] “more control over comprehensive permit applications... [under the ‘safe harbor’ provisions of Ch 40B].

The updated HPP will be presented to the Planning Board and Board of Selectmen in March. It must be approved and on file at DHCD, and Sudbury must approve “creation of affordable units equal to 0.5% of total housing units for 1-yr certification or 1% of total for 2-yr certification.”

2. Status of affordable housing in Sudbury (goal = 10%)ⁱⁱ

	Current, 2016 (based on 2010 census)	2020 census count	2020 census count plus 250 rental units	2020 census count plus 300 rental units	2020 census count plus 500 rental units
Total housing units	5921	6294	6544	6594	6794
# affordable	358	363	613	663	863
Additional # needed for 10%	234	266	41	4 > 10%	184 > 10%
Subsidized Housing Inven- tory (% affor- dable)	6.05%	5.77%	9.34%	10.05%	12.7%

3. Defining what is *affordable*

Affordable is a term derived from federal and state laws (e.g., MGL Ch 40B, S. 20) to describe that which can be purchased (or, in the case of housing, rented) by individuals/households of **low to moderate income**. The latter, in turn, is explicitly defined as a percentage of the Area Median Income for a Standard Metropolitan Statistical Area. Sudbury is one of the towns and cities in the SMSA whose income limits are set by the Boston Redevelopment Authority. The attached table shows BRA 2015 data on household size, income limits, household sale price, and household rental price. According to the BRA, “middle income” is defined as income between 70% and 100% of the AMI; “low income” is defined as income below 70% of the AMI. For a household of four, 100% of the AMI is \$98,500.

All affordable housing programs provided by or through the government have maximum income limits to qualify for assistance. These income limits are typically derived from the Area Median Income (AMI), the theoretical family income of the average household in a given geography.

The AMI is updated each year for each geographical area taking into consideration numerous economic indicators. The geographical areas used for establishing the AMI are either Metropolitan Statistical Areas (MSA’s) or counties.

The income limits used for Section 8, public housing, Low Income Housing Tax Credits, the HOME program and other Federal programs all are derived from the HUD defined AMI.ⁱⁱⁱ

4. Who qualifies for *affordable* in Sudbury?¹

- 10% of Sudbury households currently qualify as “low to moderate income,” defined as income below 70% the AMI (based on number in the household).^{iv}
- Individuals are categorized as “housing cost burdened,” if housing consumes >30% of income.
- Approximately 300 households in Sudbury currently qualify as “very low income,” because of income level plus housing cost burden.

5. Housing developments and *affordable* designation

When a development is approved, each restricted unit in the building is designated at a particular income category. For instance, in a development with 10 affordable units, five units may be designated at the 100% level and the other five units at 120%. To qualify for a 100% unit, a household must have an income that is at or below the applicable limit for their household size. If the household's income is greater than the 100% figure but less than the 120% figure, they would not qualify for the 100% unit but may qualify instead for one of the 120% units.^v

6. 2011 HPP goals and proposed developments

The 2011 HPP defined 8 goals:

1. Promote diversity of housing types, to meet needs of changing and diversified population
2. Create more affordable rental and home ownership units for eligible households (income less than 80% AMI, local preference)
3. Increase diversity of options by enabling housing in business districts, including apartments above commercial spaces
4. Preserve affordability restrictions on existing units for longest possible period
5. Leverage local PA funds and Housing Trust funds and other local resources for affordable housing production

¹ Sudbury households average 3 persons, and the town ranks 5th in MA by income.

Rank	Municipality	Per capita income	Median household income	Median family income
5	Sudbury	\$72,744	\$170,924	\$186,507

6. Preserve existing small homes and dwellings
7. Maintain and advance capacity [to implement affordable housing] with planning advocacy
8. Encourage creation of workforce housing units affordable to middle income households (income greater between 80% and 120% of AMI).

Near-term developments under consideration in Sudbury are the following:

- Avalon development of Raytheon property: 200 rental units, 60 age-restricted condos, 50-bed Alzheimer's facility (plus retail)
- Cube development, "Village at Sudbury Station:" 250 rental units
- Maynard Road Homes: 3 affordable units (almost completed)

7. Input from workshop participants^{vi}

Workshop attendees agreed the HPP 2011 goals should be kept in the updated HPP, with the following recommendations:

- Locate affordable housing close to services (shopping, etc.)
- Consider multi-generational housing options
- Set town planning horizon to 2030 (as opposed to 2020)
- Support aging in the community
- Ensure affordable rental units "that consider the aging population, and other income-restricted groups"
- Include more apartments, condos, assisted living facilities, multi-family homes in Sudbury housing stock.

Recommendations

Transportation—for non-driving residents—should be part of Sudbury's Housing Production Plan. Currently, "*Sudbury is one of the top towns in the region with 'unmet transportation needs' of seniors and those with disabilities.*"^{vii} And, seniors are expected to account for about one-quarter of residents by 2020.

Transportation for residents in low- to moderate-income situations can also be crucial. At this level of income, some residents may be able to drive but unable to afford the means for transport (vehicle purchase, insurance, repairs, fuel, etc.). There are a number of low-income residents who can be seen walking along Route 20 from their housing to shop for groceries and other items. And, meeting 40B requirements will increase both the number of seniors and disabled and the number of income-vulnerable residents.

Some specific recommendations for the CoA to consider are the following:

- Keep town residents and officials apprised of the larger context of both housing and transportation
- By as many means as possible, keep transportation part of the formal discussion of housing
- Ensure that “traffic impact” of developments does not preclude assessment of transportation more generally
- Conduct transportation analyses alongside housing plan analyses and ensure their dissemination to relevant town officials
- Continue to inform ongoing conversations by and among Sudbury housing agencies and authorities (e.g., invite relevant town officials to CoA meetings).

ⁱ Unless otherwise specified, quotations are based on the Sudbury Housing Trust material provided at the meeting.

ⁱⁱ The Subsidized Housing Inventory 10% figure changes at each decennial census. Note that the above numbers do not reflect Home Preservation units added by the Housing Trust (the number is too small to be material).

ⁱⁱⁱ <http://affordablehousingonline.com/housing-search/Massachusetts/Sudbury/>; accessed on 3/6/16.

^{iv} <https://www.huduser.gov/portal/datasets/il/il2015/2015MedCalc.odn>; accessed on 3/6/16.

^v <http://www.bostonredevelopmentauthority.org/housing/faqs>; accessed on 3/7/16.

^{vi} McNamara, B. “Affordability, accessibility needed to house Sudbury’s aging population.” *WickedLocal Sudbury*, 2/29/16.

^{vii} 2014 Metrowest Regional Coordinating Council Survey.

**BRA Inclusionary Development Policy
2015 Income Limits, Maximum Affordable Sales Prices,
& Maximum Affordable Rents based on Area Median Income (AMI)**

Income Limits

Household Size	50% AMI	60% AMI	65% AMI	70% AMI	75% AMI	80% AMI	90% AMI	100% AMI	110% AMI	120% AMI
1	\$34,500	\$41,350	\$44,800	\$48,250	\$51,700	\$55,150	\$62,050	\$68,950	\$75,850	\$82,750
2	\$39,400	\$47,300	\$51,200	\$55,150	\$59,100	\$63,050	\$70,900	\$78,800	\$86,700	\$94,550
3	\$44,350	\$53,200	\$57,600	\$62,050	\$66,500	\$70,900	\$79,800	\$88,650	\$97,500	\$106,400
4	\$49,250	\$59,100	\$64,050	\$68,950	\$73,900	\$78,800	\$88,650	\$98,500	\$108,350	\$118,200
5	\$53,200	\$63,850	\$69,150	\$74,450	\$79,800	\$85,100	\$95,750	\$106,400	\$117,000	\$127,650
6	\$57,150	\$68,550	\$74,250	\$80,000	\$85,700	\$91,400	\$102,850	\$114,250	\$125,700	\$137,100

Maximum Sales Price

Bedrooms	50% AMI	60% AMI	65% AMI	70% AMI	75% AMI	80% AMI	90% AMI	100% AMI	110% AMI	120% AMI
Studio	\$77,700	\$99,900	\$111,000	\$122,100	\$133,300	\$144,400	\$166,600	\$188,700	\$210,900	\$233,000
1	\$96,300	\$122,100	\$135,000	\$148,000	\$160,900	\$173,900	\$199,800	\$225,700	\$251,600	\$277,500
2	\$114,700	\$144,400	\$159,100	\$173,900	\$188,700	\$203,600	\$233,000	\$262,700	\$292,400	\$321,900
3	\$133,300	\$166,600	\$183,100	\$199,800	\$216,500	\$233,000	\$266,500	\$299,700	\$332,900	\$366,400
4	\$151,700	\$188,700	\$207,300	\$225,700	\$244,300	\$262,700	\$299,700	\$336,700	\$373,700	\$410,700

Maximum Affordable Rents

Bedrooms	50% AMI	60% AMI	65% AMI	70% AMI	75% AMI	80% AMI	90% AMI	100% AMI	110% AMI	120% AMI
Studio	\$763	\$915	\$992	\$1,068	\$1,145	\$1,221	\$1,374	\$1,526	\$1,679	\$1,831
1	\$891	\$1,068	\$1,157	\$1,246	\$1,335	\$1,424	\$1,602	\$1,781	\$1,959	\$2,137
2	\$1,017	\$1,221	\$1,322	\$1,424	\$1,526	\$1,628	\$1,831	\$2,035	\$2,239	\$2,442
3	\$1,145	\$1,374	\$1,488	\$1,602	\$1,717	\$1,831	\$2,061	\$2,290	\$2,518	\$2,748
4	\$1,272	\$1,526	\$1,654	\$1,781	\$1,909	\$2,035	\$2,290	\$2,544	\$2,799	\$3,053