



HOUSING AND RESIDENTIAL DEVELOPMENT

Overview

This booklet was prepared as part of the process of formulating a Master Plan for Oak Bluffs. For the purposes of the Master Plan, this topic includes:

- **Overall Housing Strategies**
- **Housing Needs** – Workforce Housing / Low/Moderate Income / Elderly Housing / Other Affordable Housing / Seasonal Employee Housing
- **Options** - Housing Types / Housing Location / Housing Production / Funding Strategies / Local Initiatives

Overview

This “briefing booklet” has been prepared as part of the process of preparing an update to the 1998 Master Plan for Oak Bluffs.

This booklet is intended to provide some context about this topic for the members of the Master Plan Update Committee and others.

Historic Houses



New Construction



Reference Materials

1. Martha's Vineyard Island Plan (MVC, 2010)
2. Oak Bluffs Master Plan (1998)
3. Affordable and Community Housing Zoning Analysis (MVC, 2014)
4. Housing Needs Assessment (MVC, 2013)
5. Oak Bluffs Housing Production Plan (2017 Draft)
6. Zoning Bylaw
7. Subdivision Bylaw

Housing Issues In A Nutshell

The issue of a need for additional housing options on Martha's Vineyard has been noted in planning documents for many years.

The 2013 Housing Needs Assessment summarized the Vineyard's affordable housing problem simply:

- the Island's average weekly wage was 71% of the state average,
- the median home price was 154% of the state average, and
- the median rent was 117% of the state average.

What Is Area Median Income And Percentages?

Each year, the US Department of Housing and Urban Development determines "area median income" to relate affordable housing programs to their regions.

For 2018, the median family income for Dukes County in 2018 is \$92,700 (generally for a family of 4 persons).

From this, the other income thresholds for affordable housing (generally 80% AMI and below) can be estimated:

Percent	Income
125%	\$115,875
100%	\$92,700
80%	\$74,160
60%	\$55,620
50%	\$46,350
30%	\$28,810

Overall Housing Strategies

According to the American Community Survey (ACS), Oak Bluffs had about 4,718 housing units in 2016. About 40 percent of these units were occupied "year-round" and most of the remaining units were kept for seasonal use.

Overall, market rate housing appears to be taking care of itself. New housing units are being built on existing lots and new lots created in accordance with the Zoning Bylaw and the Subdivision Bylaw. "Open space" development is permitted by Section 7.3 of the Zoning Bylaw.

According to the ACS, about 30 percent of the housing units (about 1,400 units) were built before 1940. Some older homes show evidence of deferred maintenance.

Almost 1,200 units (25 percent or so) were built in the 1980s and another approximately 500 to 600 units were built in each of decades of the 1970s, 1990s, and 2000s.

Are there issues associated with market rate housing that should be considered in the Master Plan?

Housing Needs – Workforce Housing

One of the identified housing needs on Martha's Vineyard is year-round housing options for people earning 80 percent to 125 percent of the area median income. This is often called "workforce housing" because it is housing for people who provide the important day-to-day jobs that residents and visitors take for granted:

- Public safety personnel (fire, police, emergency medical)
- Health personnel (nurses, home health aides)
- Retail/service workers
- Tradespeople (plumbers, electricians, HVAC technicians, etc.)

People earning less than 125 percent of the area median income can be considered "housing cost burdened if housing costs exceed 30 percent of income.

What might Oak Bluffs do to provide more opportunities for people seeking workforce housing?

Housing Needs – Low/Moderate Income

In addition, there is a need for housing units for people of low or moderate incomes (less than 80 percent of area median income).

The 2013 Housing Needs Assessment found that those with the lowest incomes who are not currently living in subsidized housing be considered the top priority for new affordable unit creation and support services where needed. The Housing Needs Assessment proposed targeting rental units to those earning within 60% AMI to address the unmet housing needs of lower income Island workers and their families.

What might Oak Bluffs do to provide more housing opportunities for people of low or moderate incomes?

Housing Needs – Elderly Housing

As the population ages, there is expected to be an increasing need for housing that is appropriate for an older population. This may include:

- in home services for people who choose to age in place.
- age-appropriate housing designs (market rate).
- age appropriate housing designs with services (market rate).
- income-limited elderly housing (subsidized).

What might Oak Bluffs do to provide more housing opportunities for elderly persons and/or support an aging population that may choose to “age in place”?

Housing Options

For new affordable and community housing units created, the 2013 Housing Needs Assessment recommended the following:

- approximately 60% be directed to families (especially those in the family formation stage of their lives)
- approximately 20% be directed to seniors
- approximately 20% be directed to singles who provide essential services on the Vineyard
- at least 10% be directed to handicapped accessibility and/or supportive services.

Special Elderly Needs

The 2013 Housing Needs Assessment found that almost half of households on Martha’s Vineyard headed by persons 65 or older had incomes of less than \$35,000.

This suggests that there may be a number of households with limited financial means which may face challenges being able to afford living on the Vineyard.

Island Wide Task Force?

The 2017 Housing Production Plan for Oak Bluffs recommended the following Island-wide strategies where each town would contribute active support and coordinated efforts for the benefit of the whole Island community.

1. Support creation of an Island Seasonal Housing Task Force and its initiatives.

Summer Shuffle

The term “summer shuffle” refers to people and families who work on the Vineyard year-round but are displaced temporarily for the summer months while housing is used by the owners or is used for short term rentals to tourists.

Housing Needs – Seasonal Employee Housing

According to the 2013 Housing Needs Assessment, summer brings about 5,000 seasonal workers to the Vineyard to support the summer’s busy tourist season. While some employers provide housing for their workers in dormitories or other accommodations, others are left to fend for themselves.

Seasonal employees have a difficult time finding housing because:

- Seasonal employees generally fill lower paying service jobs,
- Seasonal employees may not have family on the island to live with,
- Housing units may only be available for a part of the summer (owners want some time for themselves)
- Housing units are being reserved for weekly or monthly rentals (including rentals by AirBnB and VRBO) rather than for the summer season

What might Oak Bluffs do to provide more housing opportunities for seasonal workers?

Housing Needs – Other

The 2017 Housing Production Plan for Oak Bluffs recommended the creation of year-round housing options to support the needs of:

- people with disabilities, and
- individuals and families experiencing or at risk of homelessness.

People with disabilities (mobility impairment, sensory impairment, etc.) can have unique housing needs that may not be met by market rate housing.

Martha’s Vineyard does not have emergency or transitional shelters for a person or family that becomes homeless. As a result, such persons must be transported to some facility off the Island or double up with friends or family. At the present time, there are insufficient resources to provide housing and support services to meet the needs.

What might Oak Bluffs do about other housing needs?

Options - Housing Types

The 2017 Housing Production Plan (and other sources) suggest that the types of housing identified in the sidebar could help meet local housing needs through new construction as well as adaptive use of existing buildings.

What housing types are appropriate for Oak Bluffs?

Options - Housing Location

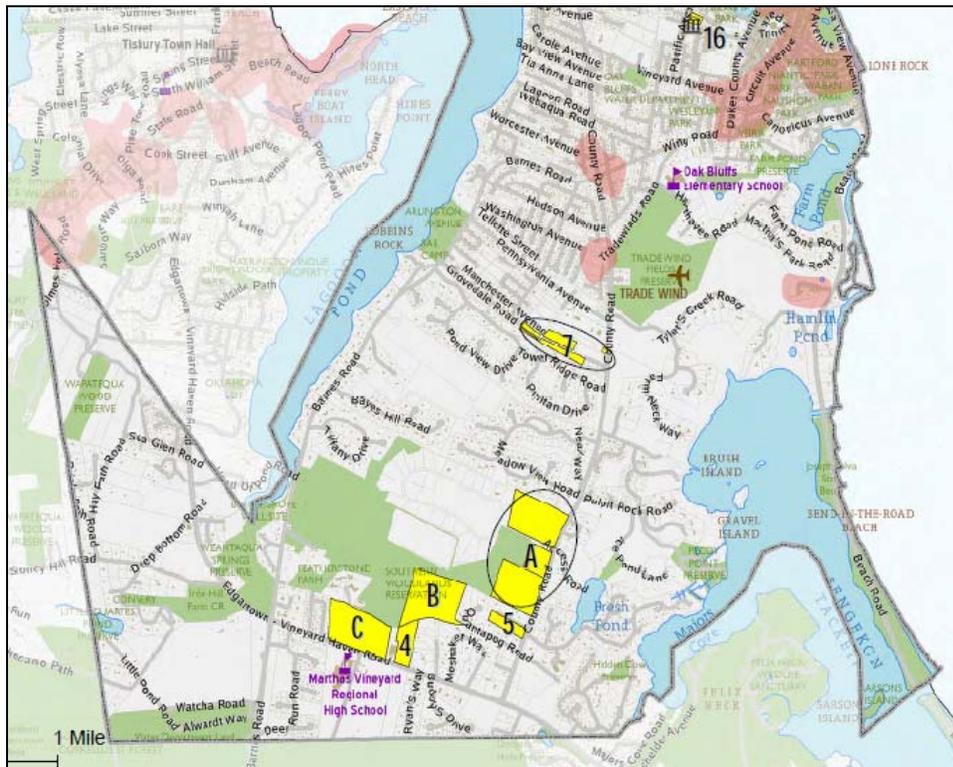
The 2017 Housing Production Plan identified the following locations (identified in yellow) as offering potential sites for addressing housing options.

Are these locations appropriate?

Affordable Housing Types

The following housing types might help address the need for affordable housing:

- townhouses / condominiums / apartments,
- converting larger single-family houses or other buildings to multi-family,
- accessory apartments,
- smaller homes (including tiny houses),
- co-housing (private homes clustered around shared common space),
- home sharing (unrelated people sharing a home), and
- mixed-use “top-of-the-shop” buildings in commercial areas.



Potential Sites for Affordable Housing

- Proposed Site
- Building Footprint
- Parcel Boundary
- Commercial Area
- Open Water
- Rivers, Streams, Brooks
- Permanently Protected Open Space



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community preservation
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Island Funding Strategies

The 2017 Housing Production Plan recommended the following Island-wide strategies:

1. Advocate for special legislation to increase the existing real estate transfer fee by 0.5 percent to create affordable housing.
2. Advocate for special legislation to create a seasonal rentals excise.
3. Advocate for adoption of property tax incentives to encourage affordable year-round rental of units to households with up to 80 percent AMI.

Most of the Island-wide strategies would require special legislation, which will require a great deal of local political support to promote state adoption.

Option- Housing Production

The 2017 Housing Production Plan recommended that Oak Bluffs support the creation of sixty-eight or more low/moderate income (LMI) units over five years (an average of fourteen LMI housing units per year) that will count on the Subsidized Housing Inventory and support the town reaching 10 percent within five years (by 2022), particularly:

- rental units affordable to households with less than 30 percent AMI
- rental units affordable to households with 30-50 percent AMI
- ownership units affordable to households with income between 50-80 percent AMI.

In addition, support creation of at least ten ownership units over five years that are affordable to households between 80-100 percent of the area median.

What might Oak Bluffs do to meet or exceed the housing production goal of 14 units/year?

Options – Funding Strategies

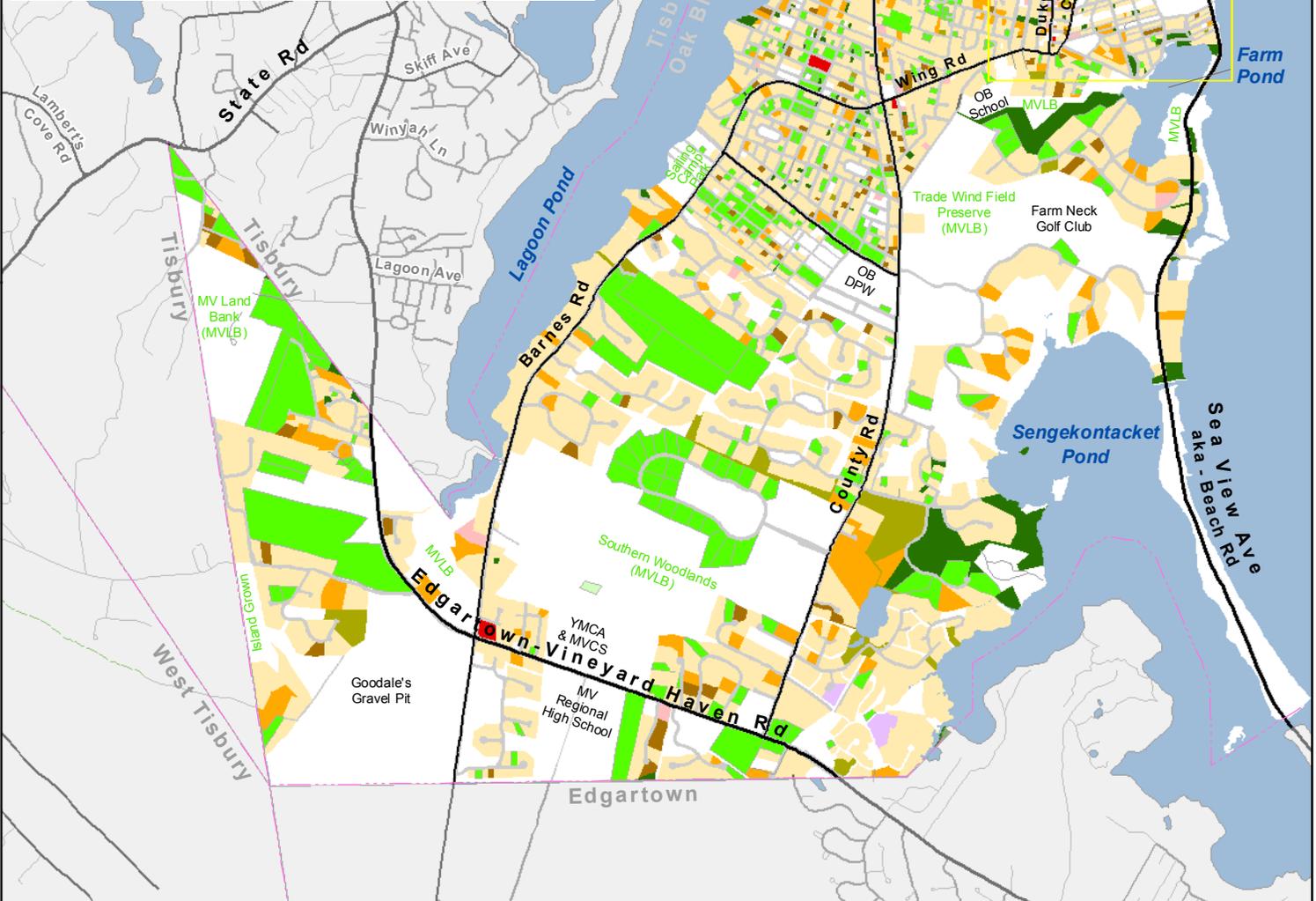
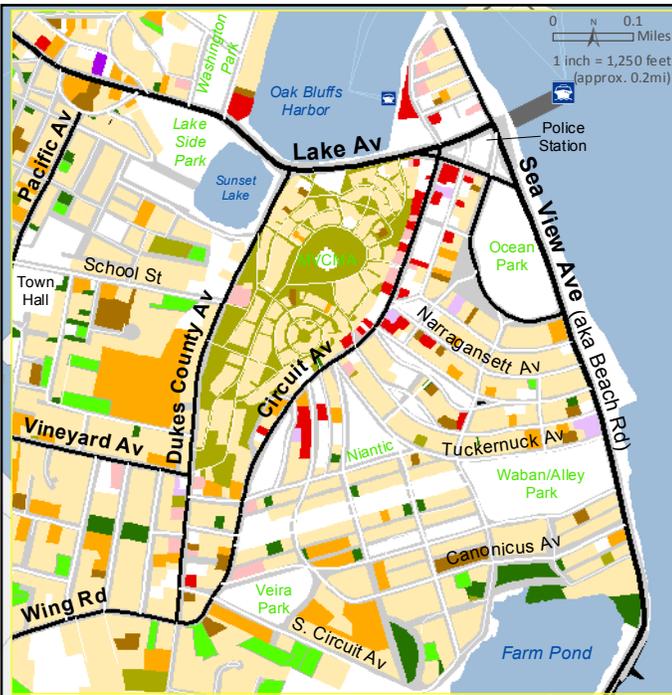
The 2017 Housing Production Plan recommended that Oak Bluffs work cooperatively with other Island towns, the Martha's Vineyard Commission, and other organizations to promote expansion of local/regional resources that can support the creation of affordable rental housing, such as through:

- creation of a new Vineyard Housing Bank, and/or
- taxation on seasonal rentals.

Of course, these funding sources can also be supplemented with monies from:

- the municipal budget,
- grants and/or loans,
- donations (money, land, in-kind services, etc.)

What funding strategies are achievable for Oak Bluffs?



- Single Family Home
- Multiple Houses
- Multi-Family Structure
- Condominiums
- Apartment Structure (4 to 8 units)

- Mobile Home
- Improved Accessory Land
- Vacant - Developable
- Vacant - Potentially Developable
- Vacant - Undevelopable

- Multi-Use - Residential
- Multi-Use - Commercial
- Non-Residential Use
- Right of Way
- Water
- Ferry Service

Residential Use

Oak Bluffs, MA

1 inch = 3,000 feet (approx. 0.5mi)

0.2 0.1 0 0.2 0.4



1/23/18



Compiled By: MVC, CL Seidel
For planning purposes only.



Infrastructure Capacity

Higher density housing will likely require infrastructure such as public water and public sewer. Sewer capacity may be a constraint.

In fact, about 20 percent of Oak Bluff's sewer capacity is allocated to regional institutional uses:

- about 15 percent for the Martha's Vineyard Hospital, and
- about 5 percent for the Martha's Vineyard Regional High School and the YMCA.

Options – Local Initiatives

The 2017 Housing Production Plan recommended some non-regulatory initiatives (staff time, funding, and/or property) that Oak Bluffs could undertake to foster the creation of more housing options:

1. Increase allocations of local **Community Preservation Act funds** to create affordable housing
2. Allocate funds for **wastewater infrastructure expansion**
3. **Offer municipal property** at little or no cost for development of affordable and/or mixed-income housing
4. **Seek private donations of property** for development of affordable and/or mixed-income housing

In addition, the 2017 Housing Production Plan recommended some regulatory approaches (amendments to the local zoning bylaw) that Oak Bluffs could undertake to foster the creation of more housing options:

5. Revise the zoning bylaw to allow **affordable units on existing lots**:
 - a. "as-of-right" on a nonconforming lot with at least 5,000 SF
 - b. Create a two-family dwelling on a non-conforming lot if one dwelling is deed restricted to be affordable
6. Modify the **"flexible development" regulation** to encourage or require affordable housing (and give a density bonus for doing so)
7. **Zone for multi-family use** in specific locations
8. **Ease the requirements for accessory apartments** such as easing the "open space requirement", increasing the allowable floor area, and eliminating the minimum five-year residency requirement.
9. Specifically provide for – and make it easy to create – **mixed-use buildings in the Business districts**
10. Create a special district for the **Lagoon Heights area** (if sewers are extended) to allow for subdivision (and affordable units?)

Which local initiatives might Oak Bluffs implement?



Planimetrics

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