

Affordable Housing Plan

Marion, Massachusetts

February 2005, Rev. 5C

Prepared by

The Marion Housing Committee

Table of Contents

Overview and Summary

Section 1.

Comprehensive Housing Needs Assessment

Overview and Summary	4
Section 1.1 Community Demographics	5
Marion's Demographics Relative to the Surrounding Towns	5
Household Data Relative to the Surrounding Towns	6
Age-Related Household Characteristics	7
Racial Makeup	9
Disability Status	10
Employment	10
Income Data and Housing Costs	11
Marion People Living Below the Poverty Level	13
Section 1.2 Existing Housing Stock	13
Section 1.3 Development Conditions and Constraints, and Marion's Ability to Mitigate those constraints	14
Barriers to Development	14
Capacity to Mitigate the Constraints	15
Section 1.4 An Evaluation of the Municipal Infrastructure	15

Section 2.

Marion's Affordable Housing Goals and Strategies

Section 2.1 A Summary of Marion's Housing Needs	16
Section 2.2 Marion's Affordable Housing Goal	19
Section 2.3 Marion's Enabling Strategies	20
Section 2.4 Detailed Housing Strategies	22
Section 2.5 Housing Projects for Achieving the Planned Goals (Charts)	26

Section 3

Description of Use Restrictions	28
---------------------------------	----

Marion Housing Plan

February 2005, Rev 5C

Overview and Summary

Marion's roots go back to 1679, when the town was first settled as a village known as Sippican. Rochester, Mattapoisett and Sippican, widely separated villages in the Town of Rochester, gradually developed different interests and economies. These changing characteristics led to Sippican becoming an independent community, which, in 1852, was renamed Marion in honor of the Revolutionary War hero, Francis Marion.

The residential Town of Marion is an historic, New England, seaside community with balanced ethnic and economic diversity. In the Census 2000 (DP-1), the Town counted 2,439 total housing units, 1,996 of which are occupied year-round; 344 are seasonal and the remaining 99, for a variety of reasons, are vacant, e.g., for sale, for rent or simply unoccupied. Of the 1,996 occupied, year-round units, 1,570 are owner-occupied and 426 are renter occupied. 1,442 of the 1,996 units are family households and in 482 of the remaining 554 non-family units, the householder is living alone. The average household size of the owner-occupied units is 2.58 and the average size of the renter-occupied unit is 2.26.

The Marion Housing Plan is designed to meet the needs of Marion people of all ages and financial situations while at the same time satisfying the requirements of Massachusetts law 40B. The strategy, which is continually evolving, is skewed toward the development of affordable housing. This approach is taken in order to focus on the State goal of achieving and maintaining 10% of the Town's year-round housing as affordable to householders earning 80% of Marion's median income. Once this 10% goal is achieved, a broader, more balanced approach to planning for Marion housing will be adopted.

As detailed in the following Needs Analysis, the Town is addressing a number of unsatisfied housing needs, including those for:

- (1) Elderly people of limited means and those interested in downsizing from larger homes;
- (2) Young people who grew up in Marion and are now returning as renters or first-time homebuyers;
- (3) People who work for the Town; would like to live in this community, but can't afford to do so and,
- (4) People with close family ties to current Marion homeowners, such as parents who would like to be close to their children.

Marion's strategies, then, are designed to satisfy affordable housing needs for the above people in a dignified and cost-effective manner.

Section 1. Comprehensive Housing Needs Assessment

Section 1.1 Community Demographics:

The Housing Needs Assessment deals with Marion's demographics in the larger sense and, where appropriate, compares various statistical measures with those of the related surrounding towns of Mattapoisett, Rochester and Wareham. In addition to population, this section deals with household data, age and age-related characteristics, racial and disability matters, employment, income data in relation to housing costs and that segment of the population living below the poverty line. Each of these elements helps to establish the rationale for Marion Affordable Housing Plan.

Marion's Demographics Relative to the Surrounding Towns

Population Growth: The following two charts show the short and long term population growth projections for Marion and the surrounding communities. As noted, the data in this analysis was provided by the Southeast Regional Planning and Economic Development District (SRPEDD), the Massachusetts Institute for Social and Economic Research in Amherst, MA (MISER), the Massachusetts Highway Department (MHD) and the U.S. Census Department. For later income projections, the Massachusetts Division of Employment and Training data was used.

Shorter Term Population Projections					
	Census	2005	Percent	2010	Percent
Community	2000	Projection	Increase	Projection	Increase
Marion	5,123	5,664	+10.56%	5,814	+2.65%
Mattapoisett	6,268	6,672	+6.45%	6,686	+0.2%
Rochester	4,581	5,181	+13.10%	5,427	+4.75%
Wareham	20,335	21,035	+3.44%	21,274	+1.14%
District Total	597,294	623,900	+4.45%	640,000	+2.58%
Sources: SRPEDD, MISER, MHD and Census 2000					

Longer Term Population Projections						
	2015	Percent	2020	Percent	2025	Percent
Community	Projection	Increase	Projection	Increase	Projection	Increase
Marion	6,193	+6.52%	6,572	+6.12%	7,000	+6.51%
Mattapoisett	6,974	+4.31%	7,261	+4.12%	7,602	+4.70%
Rochester	5,964	+9.89%	6,501	+9.00%	7,087	+9.01%
Wareham	21,991	+3.37%	22,597	+2.76%	23,425	+3.66%
District Total	665,700	+4.02%	690,300	+3.70%	720,500	+4.37%
Sources: SRPEDD, MISER, MHD and Census 2000						

In the twenty-five year period through 2025, Marion is forecasted to grow from 5,123 to about 7,000 people, or approximately 37%. During the same period, Rochester's projected growth is 55% and by 2025 that town is forecasted to surpass Marion, but by that year, the three towns are forecasted to be approximately the same size. Finally, if Wareham's projected growth rate (15%) brings it to the projected 23,425 by 2025, the relative size of that community to the other three towns will have declined from four to five times larger to more like three and a half times as large. In any event, Wareham will remain considerably larger and a more commercial/industrial-oriented, small city than the other three, more-rural and residential towns.

A study conducted by the Center for Policy Analysis at UMass Dartmouth in 1996 projected the Marion's build-out population to be approximately 8,000 people. It's also worthy of note that, based on the Census data of the last thirty years, 1970 to 2000, Marion has grown from 3,466 to 5,123, an increase of 47.8%.

Household Data Relative to the Surrounding Towns

Household Growth: Referring to the Household Growth Projections chart below, the term "Occupied Housing Units" is taken from the 2000 Census QT-H1 report. The DP-1 report for Census 2000 refers to this same data as "Total Households". Marion uses the term to refer to the Town's year-round, occupied housing, both ownership units and rental units. In the QT-H1 report, Marion has 2,439 total housing units. The report subtracts 443 vacant housing units from this total to come up with the 1,996 total occupied housing units. The largest segment of the "vacant housing units" category is 344 "seasonal, recreational or occasional" units, but that category also includes those units that are for sale, for rent or vacant for other reasons.

Of Marion's 1996 occupied housing units, 1,570 (78.7%) are owner-occupied and 426 (21.3%) are renter-occupied. The average household size of the owner-occupied unit is 2.58 and that of the renter occupied unit is 2.26 (DP-1). Similarly, Marion's average household size is 2.51 and the average family size is 3.00 (DP-1).

The ownership unit vacancy rate is 1.1% and the vacancy rate for rental units is 2.7% (DP-1).

Shorter Term Household Growth Projections					
Occupied	Census	2005	Percent	2010	Percent
Housing Units	2000	Projection	Increase	Projection	Increase
Marion	1,996	2,212	+10.82%	2,288	+3.45%
Mattapoisett	2,532	2,642	+4.34%	2,669	+1.02%
Rochester	1,575	2,062	+30.92%	2,178	+5.63%
Wareham	8,200	8,255	+0.67%	8,416	+1.95%
District Total	229,491	242,800	+5.80%	251,200	+3.46%
Sources: SRPEDD, MISER, MassHighway and Census 2000					

Longer Term Household Projections						
Occupied	2015	Percent	2020	Percent	2025	Percent
Housing Units	Projection	Increase	Projection	Increase	Projection	Increase
Marion	2,457	+7.39%	2,629	+7.00%	2,823	+7.38%
Mattapoissett	2,806	+5.13%	2,946	+4.99%	3,109	+5.53%
Rochester	2,412	+10.74%	2,651	+9.91%	2,914	+9.92%
Wareham	8,770	+4.21%	9,085	+3.59%	9,945	+9.47%
District Total	263,500	+4.90%	275,500	+4.55%	289,800	+5.19%

Source: SRPEDD, MISER, MassHighway and Census 2000

Family and Non-Family Households: During the 1990 to 2000 period, total households and family-households grew by 30 and 24 percent respectively, but a sub-cohort, female householders-with-children increased by 43 percent. In the year 2000, 1442 (72.2%) of the 1,996 occupied units were Family Households (P31) and this group can be segmented as follows:

- A. 632 of these households have their own children under 18 living with them.
- B. 1,225 of the 1,442 are married-couple families and 528 of them have their own children under 18 living with them.
- C. 167 (8.4%) of the 1,442 are female householders, with no husband present and 83 (4.2%) of them have their own children under 18 living with them (DP-1).
- D. Of the remaining 50 households, 15 are headed by males (with no wife present) and without any children of their own living with them.
- E. 25 of the remainder are headed by females (with no husband present) and no children of their own present. (P12)

554 (27.8%) of the 1,996 total households are Non-Family Households. Of the 1,996 households, 482 (24.1%) are householders living alone, 237 (11.9%) of which are householders 65 or older. (DP-1)

Age-Related Household Characteristics

There are 560 of the 1996 occupied housing units where the householder is 65 or over (QT-H1). 324 of these are family households and 196 are non-family households (P12).

The total, over-65 cohort is dispersed among 601 households (DP-1). While there are 237 over-65 householders who live alone, there are 364 over-65 persons living with family or in other circumstances, e.g. the institutionalized component.

There are 560 (28.1%) occupied housing units where the householder is 65 years of age or older... 290 units (28.1%) where the householder is 65 to 74; 211 (10.6%) where the householder is 75 to 84 and 59 (3.0%) where the householder is 85 or older (QT-H1).

In addition, of the 560, over-65 households, there are 196 non-family households, 167 of which the householder living alone. There are 29 non-family households in which the householder lives with other non-related persons (P-12).

There are 666 (33.4%) households in Marion with individuals who are under 18 years of age and 601 (30.1%) households where persons 65-years and older reside (DP-1).

Age Breaks in Marion's population (DP-1)

Age Group	Census 1990	Census 2000	Total Forecasted Population for Marion		
			2010	2020	2025
Under 20	1,483 33.0%	1,362 26.6%	5814	6572	7000
20 – 44	1,386 30.8%	1,403 27.4%			
45 – 64	947 21.1%	1,451 28.3%			
65 and over	680 15.1%	907 17.7%			
Total	4,496	5,123	5858	6587	6949
		MISER	5,500	5,738	

While overall, the population in Marion has grown by nearly 14% in the decade between 1990 and 2000, that growth has been realized in the over-45 age brackets. As a matter of fact, the population in the under-45 brackets has declined by about 4% during that ten-year period while the population in the over-45 bracket has jumped from 1,627 to 2,358, an increase of nearly 45%.

A breakout of the over-65 bracket in the following chart highlights the situation.

Year	Total Over 65	Percent of Total	65 – 75	Percent	75 and Over	Percent
1970	381	11.0%	*	--	*	--
1980	515	13.1%	326	8.3%	189	4.8%
1990	680	15.1%	442	9.8%	238	5.3%
2000	907	17.7%	442	8.6%	465	9.1%

(DP-1) * Not reported

Noting the increases in the over-65 age bracket, both in absolute terms and as a percentage of the total Marion population, it is reasonable to project that the Town's over-65 age group could exceed 1,400 by the year 2020, or 20% of the projected total of 7000 Marion people. This substantial increase may indeed be under-forecasted, considering that the over-75 bracket nearly doubled between 1990 and 2000 (a trend that is likely to continue) and that the "Baby-Boomers" will soon be 65.

Further data in Census 2000 (P30) describe the over-65 cohort in greater detail. 93 of the 907 people are institutionalized, presumably in Sippican Long Term Care Center. Of the remaining 814, 563 live in family households and 251 live in non-family households. 315 of the 563 living in family environments are householders, 249 male and 66 female. 70 of the 251 living in the non-family environments are male householders, 65 of which are living alone, while 175 are female, all but three of which are living alone. The remaining six householders are living in unrelated environments. In total, then, 237 (26.1%) seniors are living alone.

Racial Makeup

Population	Non-White	Black or African American	Hispanic or Latino	Asian	Native American	Mixed or Other Race
Marion	420 8.2%	137 2.7%	28 0.5%	32 0.6%	22 0.4%	201 3.9%
Plymouth Co	58,712 12.4%	21,573 4.6%	11,537 2.4%	4,352 0.9%	1,117 0.2%	20,133 4.3%
Massachusetts	1,150,739 18.1%	343,454 5.4%	428,729 6.8%	238,124 3.8%	17,504 0.2%	85,862 1.4%

(DP-1)

The diversity of Marion's population is similar to that of Plymouth County in general, but significantly narrower than that of Massachusetts as a whole. The Black and African-American component as well as the Hispanic and Latino component are smaller in Marion than elsewhere in Plymouth County, but the Asian, Native American and other mixed race components closely match the patterns in other towns and cities in the County. Maintaining and improving Ethnic diversity is a goal for the Town of Marion to be achieved through marketing covenants and non-discriminatory marketing practices.

Disability Status

Of the 4,733 “civilian non-institutionalized population” in Marion over the age of five, 674 (14.2%) have a recorded disability. The following table characterizes those disabilities by age group

Age of Population	5 to 15 years	16 to 64 years	Over 65 years
Segment Population	863	3078	792
Number and Percent with Disability	90 10.4%	391 12.7%	193 24.4%
Employment Disability	N/A	296 / 9.6%	N/A
Self Care	N/A	24 / 0.8%	61 / 7.7%
Going outside the Home	N/A	92 / 3.0%	86 / 10.9%

Employment

Census 2000 measured the population in Massachusetts, 16 years old and over, as 5,010,241; that for Plymouth Co. was 360,063 and that for Marion as 3,969. The following two charts frame the employment status for the three areas.

	Labor Force	Percent Working	Unemployed		Work At Home	Commute Time in Min
			Male	Female		
Marion	2,649	66.7%	0.9%	0.5%	3.2%	27.1
Plymouth County	246,330	68.4%	2.2%	1.9%	2.6%	32.3
Mass.	3,317,479	66.2%	2.5%	2.1%	3.1%	27.0

Employment	Education, Health & Social Services	Manufact'g	Retail	Professional, Scient, Mgmt, Administra'tn	Other
Marion	31.8%	9.4%	9.6%	10.5%	38.7%
Plymouth County	21.6%	10.1%	13.9%	9.3%	45.1%
Massachusetts	23.7%	12.8%	11.2%	11.6%	40.7%

In the above employment chart, Marion's participation in the Education, Health and Social Services fields is higher than the County and State percentages for those fields. In the Manufacturing and Retail fields Marion's participation is lower than the County and State percentages.

Otherwise, with the exception of unemployment, where Marion's rate is half of that of the County and the State, Marion's employment profile is unremarkable.

Income Data and Housing Costs

1434 (nearly 28%) of Marion's 5,123 total population are at or below 80% of the area median income; 232 (4.6%) of the townspeople are at or below poverty level and 40% of that group is over 65. Additionally, 3.5% of Marion families are living in poverty. (DP-3)

Household income for 467 (23.4%) Marion housing units is below \$35,000 and the household income for 769 (38.6%) is below \$50,000. The median household income in Marion is \$61,250 and 80% of that number is \$49,000 (DP-3).

Household Incomes			
	# of Hsehlds	Percent	Mean Income
Households with Earnings	1,701	85.5%	\$79,607
Those with SSI income	596	29.9%	\$11,262
Households with Supplemental SSI	14	0.7%	\$13,136
Households with Public Assistance Income	9	0.5%	\$5,311
Households with Retirement Income	395	19.8%	\$20,432

(DP-3)

Lower Income Families			
Income	Number of Families	% of Total Families	
\$35,000 or less	217	15.1%	
\$50,000 or less	436	30.3%	
Marion's Median Family Income: \$74,265... 80% of median is \$59,412			
Families in Poverty			
50 Families in Marion live below the Poverty Level	39 with related children 5 to 18 years old	6 are headed by Females with no husband present	6 have 6 children between 5 and 18 years of age

(DP-3)

There are a total of 232 Marion individuals (4.6%) living in poverty, 139 are 18 years old or older and there 16 who are over 65. Further, there are 89 related children (7.0%), 5 to 17 years old, living below the poverty level. The balance are unrelated. (DP-3)

260 (24.4%) of homeowners with a mortgage are paying more than 35% of their household income for home-ownership costs. Additionally, there are 43 (11.3%) of homeowners without a mortgage who are paying 35% or more of their total household income for housing costs. (QT-H15. Mortgage Status and Selected Monthly Owner Costs)

**Number & Percent of Households
Paying more than 35% of Household Income for Ownership Costs**

Households with Incomes:	Number of Households	Percent of Units Paying over 35%
< \$10,000	24	100%
\$10,000 - \$19,999	50	56.8%
\$20,000 - \$34,999	76	49.0%
\$35,000 - \$49,999	68	31.2%
1446 owner occupied units	218 units	15.1% of 1446

(QT-H16)

Similarly, 90 (21.4%) of the renters are paying more than 35% of their household income for rent.

90 renters and 218 homeowners, a total of 308 (15.4%) housing units are paying 35% or more of the household income for housing costs.

Based on the 2000 U.S. Census, HUD calculates that 45 percent of Marion's elderly households are low and moderate income.

A recent study by the Donahue Institute at the University of Massachusetts reported on the number of Southeastern Massachusetts area households spending 50% or more of their income on rent or mortgage payments. Of the 46 cities and towns surveyed, Marion ranked fourth highest with 214 (12.30%). Mattapoisett was 36th with 175 (7.60%) and Rochester was 39th with 99 (7.40%). The Survey of 48 cities and Towns also

reported on the number of “subfamilies” – (people who live with relatives or friends because they can’t find affordable housing) and showed that Marion had 57, Mattapoissett had 125 and Rochester had 89.

Marion People Living Below the Poverty Level

There are 576 households in Marion where the householder is 65 years old or older. In 18 or 3.1% of those units the householder is living below the poverty level. 6 of those units are rented by the householder and 12 of them are owner-occupied. (QT-H10)

There are 232 Marion people (4.6%) living below the poverty line. In this group, there are 39 married-couple families and 6 families with a female householder with no husband present. While there are 89 related children between 5 and 15 years old living below the poverty level, 59 are in married-couple families and 13 are with female householder with no husband present. In this group, there are also 16 people who are 65 or older. (QT-P35 & QT-P34)

There are 48 unrelated people among the 232 at or below the poverty level. 48 of those are unrelated individuals, 14 male and 34 female. 16 of the women are 65 or older living alone. (QT-P34)

Of the 232 individuals living below the poverty line, 76 are living at or below 50% of the poverty level. (QT-P34)

Section 1.2 Existing Housing Stock Characteristics:

Marion has a total of 2,439 Housing Units, 443 (18.2%) of which are vacant. Of the 443 vacant units (see QT-H5), 344 (14.1%) are seasonal and the remaining units are vacant for a variety of reasons: (a) Most are for sale or rent, (b) Some are rented or sold, but not yet occupied and (c) others are vacant for some other undetermined reason. (QT-H1)

Of the 1,996 occupied housing units, 1,570 are owner-occupied and 426 are renter-occupied. The average household size of the owner-occupied unit is 2.58 and that of the renter occupied unit is 2.26. The homeowner vacancy rate is 1.1% and the vacancy rate for rental units is 2.7% (DP-1).

Of Marion’s 2,439 housing units, 190 (7.7 %) have three or fewer rooms, while 50 (2.0%) of these have either one or two rooms. 563 or 23.1% of the 2,439 units have four or five rooms and 1,686 (69.1%) have six or more rooms. 15 (0.6%) of the 2,439 housing units have no bedroom and 182 (7.5%) have just one bedroom. Of interest, the 2000 Census recorded only 6 mobile-home units in the Town of Marion (QT-H4)

1,239 (50.8%) of Marion’s total housing units are more than 40 years old and 703 (28.8%) were built more than 60 years ago. It should be noted that 36 housing units

lack complete plumbing and/or kitchen facilities and some have no phone service.
(QT-H4)

798 or 50.9% of the 1,568 owner-occupied housing units were built before 1970. In contrast, 317 or 74.1% of the 428 renter-occupied units were built prior to 1970.
(QT-H7)

At the time of Census 2000, 54.7% current housing-unit owners had lived in their homes for nine years or less. Similarly, 373 (87.1%) of the renter-occupied units had turned over in the last three years. (QT-H7)

From 1992 to 2002, the total number of housing units in Marion expanded by 17.5 percent from 2,045 to 2,469 and the median single-family home price increased by 100 % from \$144,000 in 1992 to \$289,000 in 2002. During this period the residential tax rate averaged \$13.09/1000 and over the past 3 years (2000-2002) the rate has ranged from \$12.52 to \$13.26/1000. Higher assessments have been the primary force behind increased property taxes throughout the Town. (SRPEDD)

Of particular note: Of the 1,446 total owner-occupied housing units, 309 (21.4%) were valued at less than \$150,000 and an additional 307 units (21.2%) were valued at between \$150,000 and \$200,000 in Census 2000. (DP-4) Since the year 2000, property values in Marion at Market have increased dramatically.

Section 1.3 Development Conditions and Constraints, and Marion's Ability to mitigate those Constraints:

Barriers to Development

From a housing needs perspective, there are no major barriers or constraints that would hinder or preclude the Town of Marion from developing or otherwise reserving 10% of its year-round housing as affordable for Marion householders at or below 80% of the Town's MSA median income. For some years, the community has recognized the need for some level of affordable housing to assure that the Town is able to provide housing units for the full range of population diversity that will maintain and nurture the diverse economic and social community that characterizes this small New England town. For example, Marion built its first affordable housing project in 1977. This project, known as Little Neck Village, includes 13 one-bedroom garden apartments for people 62 and over, most of whom are at 30% of the median income or lower.

Marion's 1996 Growth Management Report establishes the current vision for residential development and sets out the policies and plans which have guided the Town's Planning Board and Housing Committee in recent years. In the spring of 2004, the Town established the M2015 Planning Group which will prepare the next long range planning guidelines for Marion, guidelines which will include residential development.

Capacity to Mitigate Constraints

The citizens of Marion have a well-established commitment to the Town and its people. Whatever constraints might exist will be mitigated by the Town's well-organized and staffed management team and by the willingness of its boards, committees and commissions to work together constructively. Marion is fortunate in that it has established an environment in which there is a significant pool of volunteers who are committed to the Town's well-planned and orchestrated long range programs.

Section 1.4 An Evaluation of the Municipal Infrastructure:

The Town of Marion has invested heavily in recent years in upgrading and expanding its infrastructure and will continue to do so in the future.

The following then, is a listing of recently completed projects and planned improvements to the Town's Infrastructure:

1. Completed the Rebuilding and Expansion of the Sippican Elementary School in 2002
2. The Towns of Marion, Mattapoisett and Rochester completed the rebuilding and expansion of the Regional Jr. and Sr. High Schools in 2004.
3. The rebuilding of the Town's Wastewater Treatment Plant was started in the fall of 2003 and its completion is expected in 2005.
4. The upgrading of the Creek Road and Silvershell Beach Lift Stations was undertaken beginning 2003 and completion of this work is expected in 2005.
5. The expansion of the Sewage Collection System into the Dexter Beach, Berry Road and South Converse Road neighborhoods was undertaken. Construction is to begin in the fall of 2004 and is scheduled for completion in 2005.
6. A Regional Water Commission District was established for the Towns of Fairhaven, Marion and Mattapoisett to design a Regional Water Treatment Facility and Associated Distribution System to serve the three communities.
7. Studies associated with the reactivation of the Town's existing Wolf Island Water Pumping Station were completed in 2003 and 2004.
8. The design and engineering for a new 400,000 gal. Water Storage Tank for Marion Village and a 20 year program to upgrade the Town's Water Distribution System was begun in 2004.
9. The reconstruction of Creek Road was completed in August of 2003 and sections of Route 6 and Delano Road were also repaved during that year. The maintenance and upgrading of the Town Road System is an ongoing program.
10. A plan for a new Police Station is being drafted for consideration at Town Meeting in the spring of 2005.
11. Various infrastructure projects for the maintenance of Sippican Harbor and its shoreline are ongoing.

Section 2. Marion's Affordable Housing Goals and Strategies

Section 2.1 A Summary of Marion's Housing Needs

Between 1970 and 2000, Marion's population grew by 1,657 people or 47.8%. By 2025, the Town is slated to grow by another 1,877 people or 37% and it will be a challenge to provide a balanced housing program for this expanded population.

The forecast for 2025 also projects that Marion will have 2,823 year-round, occupied housing units, an increase of 827 units (41.4%) over the 1,996 units in 2000. Given this forecast, the Town will require that 283 (10%) of those units be affordable, an increase of 239 housing units over the 44 that are currently listed in the Subsidized Housing Inventory.

While Marion currently has a reasonably good mix of housing units, the Town's Housing Plan will continue to focus on maintaining an appropriate mix of Rental and Ownership units as well as balancing the housing needs of Families and Unrelated Individuals.

The specific housing needs of the Marion community are most apparent in the following cohorts:

- (1) Seniors
- (2) Town Employees,
- (3) Single parents with children under 18 years of age
- (4) Persons with special needs
- (5) First time home buyers and renters
- (6) Low and moderate income families and
- (7) For people with close family ties to current Marion Homeowners

Seniors

While overall, the population in Marion has grown by nearly 14% in the decade between 1990 and 2000, that growth has been realized in the over-45 age brackets. As a matter of fact, the 45 to 64 bracket grew by 53% and the over-65 group grew by 33%. In the younger age brackets, the number of people in the 20 to 44 age group increased by only slightly more than one percent, while the under-20 year-old population in declined by slightly more than 8%.

The greatest need for affordable housing in Marion is for the growing elderly population. Significantly, the over-65 cohort has grown by 238% from 381 in 1970 to 907 people in 2000. And that growth has been consistent over the last 30 years:

From 1970 to 1980, +35.2%

From 1980 to 1990, +32.0%

From 1990 to 2000, +33.4%

For the over-65 group, the need is for smaller housing units, affordable and market rate; both rental and condominiums. In this case, affordability will be addressed on several levels... at 80%, 50% and 30% of the Marion MSA median income.

Town Employees

A survey of the Police, Fire and DPW departments as well as the Library and Schools was undertaken in the fall of 2003 to better understand the needs of Town employees housing in this Community.

Town Employee Survey

	Employees Surveyed		Number Living in Marion	Can't Find/Afford Housing	Extent Of Problem
	Full Time	Part Time			
Police	14	13	7	2	Moderately Serious
DPW	16	14	10	11	Very Serious
Fire	2	32	27	5	Very Serious
Library	2	3	1	0	Not A Problem
School*	23	—	4	5	Somewhat Serious

* Partial Response

Housing for town employees in Marion is a problem in that the cost of ownership is high and, because the vacancy rate is low for both homes and apartment, the availability of housing units is low as well. For those employees who do live in Marion, a two-earner family or a second job for one person is a way of life. Further, of those surveyed not living in Town, there are 25 who would like to live in Marion if they had the opportunity.

Of concern, with the exception of the Library, each of the Town departments surveyed indicated that the lack of available and affordable housing in Marion is an impediment to the hiring of new employees. Specific attitudes displayed in the answers to the School Department survey indicated that teachers are commuting from as far away as Middletown, RI, Stoughton, MA and Brewster, MA. As a matter of fact, only about half of the teachers responding to the survey lived in the immediate (20 minute commute) of the school. Very few if any indicated any interest at all in making a move to Marion, even if there was affordable housing

available. They have long since settled into permanent housing where they are and they have inclination to make a move. There is the impression, however, that had there been some affordable housing available in the area when these teachers joined the school system, they might have chosen to relocate to Marion.

Marion's is a volunteer fire department. While the majority of firefighters live in Marion, there are four or five who rent but would rather own their home. Further, there are not enough new applicants available to fill open positions from inside the Community and those firefighters who live in adjacent communities often find it difficult to respond to a fire call in a timely manner. If there were more affordable housing units set aside within the Town specifically for Town employees, a difficult situation would be eased.

To a lesser extent, the police department has a similar problem. There are several officers who would prefer to live in Marion, but are unable to find homes that they can afford and the department finds that it is unable to attract candidates who would like to live in the community in which they work.

The situation at the DPW is similar. Slightly more than half of the DPW staff would like to live in Marion, but can't afford it. 80% of those that live in Town work two or more jobs in order to pay their costs of housing.

For the above reasons, it can be said categorically that the lack of affordable housing is an issue in the search for people to work for the Town of Marion. And the availability of housing set aside for, and affordable to, Town Employees is a priority.

Single parents with children under 18 years of age

There are 81 female householders living in Marion who have children their own who are under 18 living with them. Census 2000, however, does not record any males in a similar category. (DP-1)

An analysis of the income data shows that these householders who own homes and fall into the lower income brackets are in danger of losing their homes because they cannot afford them. One of the affordable housing programs listed below in Section 2.4, the Marion Homes Program, is designed to help them hold onto homes they already own. Nonetheless, there is still a need to provide appropriate additional affordable housing, probably in the form of rental units or small condominiums to satisfy this need. These needs are satisfied

Persons with Special Needs

14.2% of Marion's population over the age of five has a recorded disability. In the 5 to 15 age group, 10.4% (90) of the population is disabled; 12.7% (391) of the 16 to 64 age group is disabled and 24.4% (193) of the over-65 age group is disabled. Three of the affordable housing programs listed below in Section 2.4, specifically, the Wave Area Housing, the In-Town Condominiums and the Little Neck Village Expansion will be designed and built, in part, to satisfy those needs. See Projects Chart -B- p.27

First time home buyers and renters

Many young people have grown up in Marion; lived much of their lives here; have then left for college or to serve in the military and have then returned, but have been unable to find an apartment or a “starter” home to buy. Similarly, there are other young people who would like to live in this town, but cannot find a house or apartment and probably, then, would have difficulty in affording one if they did. Marion needs to provide housing to fill this need.

People with close family ties to current Marion Homeowners

There are a variety of needs that fall into this category. For example: As parents of Marion homeowners reach an age where they can no longer live alone in the community in which they’ve lived, perhaps many miles away, need to be closer to the family that will care for them. A small, affordable condominium or apartment would fill that need.

Section 2.2 Marion’s Affordable Housing Goal

Achieve the State Mandated Target of 10% Affordable Housing: At the present time, Marion has 44 units (2.0%) of affordable housing in the State’s 40B Subsidized Housing Inventory (SHI)... 27 rental units for seniors at Marconi Village, 4 units for a half-way house for the Massachusetts Department of Mental Health and 13 units for very-low-income elderly people at Little Neck Village. Based on Census 2000, Marion would need 166 more affordable housing units* to reach the State’s affordable housing goal of 10% of the town’s year-round housing units under Mass. GL 40B. Based on Census Bureau population growth projections from 2000 through July 1st 2004 and using that percentage for extrapolating the housing units growth for July 2004, the number of affordable units needed to meet the 2004 goal is **now approximately 220 units**. Hence, given the 44 units already in the SHI, the current requirement to meet the goal is **approximately 176** affordable housing units.

Marion has adopted the 10% goal and is working to achieve that target in a manner that maintains the Town’s historic, seaside character and the economic and ethnic diversity of this residential New England village, while, at the same time, meeting the needs highlighted in the Needs Assessment above. The chart on page 26 shows the projects and a time-phased implementation plan which, if properly carried out will achieve or exceed the 10% goal. In carrying out the Plan, Marion will produce at least sixteen (16) units per year which is equivalent to .075% of Marion’s year-round housing, based on Census 2000.

* [2,439 total housing units minus 344 seasonal units] = 2,095 year-round units.
2095 units x 10% = 210 required affordable units to meet the year-2000, 40B requirement. 210 less the 44 units currently in the SHI = 166 required affordable units to reach the year-2000, 10% Goal. **For the year 2008, Marion projects it will have 2300 year-round housing units so that the total needed to reach the 230 (10%) required in that year will be 186 affordable units.**

Minorities and Special Needs: The ethnic diversity and disability status of Marion's population is discussed on pages 9 and 10 of the Plan. 4.2% of Marion's population is Black, Hispanic, Asian or Native American. In addition, 14.2% of Marion's population over the age of five has a recorded disability. In the 5 to 15 age group, 10.4% (90) of the population is disabled; 12.7% (391) of the 16 to 64 age group is disabled and 24.4% (193) of the over-65 age group is disabled.

Marion's goal is to maintain diversity and, to achieve that objective; all lotteries will be conducted within the regulations/procedures detailed in the LIP Guidelines. As is shown on Project Chart B, page 27, the Plan calls for 42 units of Special Needs Housing.

Section 2.3 Marion's Enabling Strategies

The following strategies are integral to the Marion Housing Plan, but they, in and of themselves, do not manifest any additional affordable housing units for the Town. Rather, these strategies facilitate the development of affordable housing units which will then be included in the Subsidized Housing Inventory (SHI).

- **Inclusionary Zoning Bylaw**

The primary objective of this bylaw is to assure that each developer who would like to build six or more housing units in Marion must build at least 10% of those units to be affordable to homeowners who are at 80% of the Town's median household income or below.

This bylaw was approved at the April 29th, 2003 Town Meeting; was amended at the November Town Meeting to satisfy the Attorney General's ruling on one aspect of the bylaw and the bylaw subsequently became effective on April 29th, 2004.

- **Integrating the Marion Housing Program with Town Government**

The Housing Program, which has been handled since the spring of 2000 by Marion volunteers, needs to be fully integrated with the Town Administration to give the program a more professional base and long term continuity. The program has become too complex and too time-consuming to be handled very much longer on a strictly volunteer basis. A proposal to this effect will be presented to the Board of Selectmen during the first quarter of 2005 and, if approved, presented to Town Meeting in the spring of 2004 for funding.

- **Establishing the Community Preservation Act**

The Town plans to adopt the Massachusetts Community Preservation Act (CPA). This law will, in part, provide the funding needed to acquire properties on which affordable housing units will be built and for upgrading affordable housing, under the Marion Homes Program, for inclusion in the SHI. The need for affordable housing funds will increase in succeeding years.

A study of the Act and its applicability in Marion, sanctioned by the Board of Selectmen, was completed in the January 2005. Recommendations will be presented

to the Board shortly and, if approved, a CPA warrant article will be presented to the spring 2005 Town Meeting. If approved there, the CPA will be placed on the ballot in the June, 2005.

- **Establishing an Affordable Housing Trust Fund**

The Town plans to establish a 501-C-3, Affordable Housing Trust Fund for holding the funds received under the CPA or from other sources. Those moneys will be used as needed to acquire and hold properties for the development of affordable housing projects. The Affordable Housing Trust Fund has now been sanctioned by the Board of Selectmen; an article authorizing a Home Rule Petition was approved at the October 2004 Town Meeting and special legislation authorizing the Town to establish the Fund will be introduced in the 2005 Legislative Session.

- **Accessory Dwelling Units and Small Lots Bylaws**

At the present time, the Marion Planning Board is writing an Accessory Dwellings Bylaw that will facilitate additional affordable housing in the Town of Marion. This bylaw will replace an existing bylaw and provide the Town with a mechanism that will encourage additional accessory dwelling units, the majority of which will be deed restricted, affordable housing units eligible for the SHI. The Planning Board will offer the new Accessory Dwelling Units Bylaw at the spring 2005 Town Meeting.

The Small Lots Bylaw, which was presented and passed at the October 2004 Town Meeting, will help resolve an issue with existing lots, some of which are too small to support the construction of a single-family house. The new bylaw will give homeowners an opportunity to reap some financial benefit from an otherwise worthless piece of small property and, using the LIP process, give the Town an opportunity to promote the construction of small affordable, single-family housing units.

- **Support the Annual Housing Recertification under Executive Order 418**

Marion will continue to submit its annual recertification under 418 in order to qualify the Town for various grants not otherwise available.

- **Develop and Submit an Affordable Housing Plan:** Using the “Guidelines for the Planned Production Regulation under MGL Chapter 40B,” the Housing Committee will develop and submit an Affordable Housing Plan through the Board of Selectmen for approval to DHCD for certification. Once approved, this Plan may be updated periodically and submitted then for recertification.

- **Extending the Affordability of Existing Affordable Housing Units:** The Town will review the Marconi Village and Delano Road 40B properties to determine the number of years of affordability left for each. As appropriate, Marion will then negotiate a deed rider to increase the period of affordability for each to 99 years.

Section 2.4 Detailed Housing Strategies

In order to meet and maintain a 10% level of Affordable Housing in Marion, the Town has developed a set of coordinated housing strategies: The numbering of these paragraphs ties to the project numbers in the **Project Chart A** and **Project Chart B** shown on pages 27 and 28.

1. **Support the construction and operation of a one- and two-bedroom Bay Watch Realty 40B rental apartment project.** The Marion Zoning Board of Appeals has issued a comprehensive Permit, with conditions, for 96 units of one- and two-bedroom, rental-housing units on +/- 34 acres of land north of the Wave Restaurant and west of Front Street, but since the developer, Well-Built Homes, under the State's Comprehensive Permit Law (40B) proposed 192 units, the project is under review at the HAC. A resolution of the appeal is anticipated shortly but, regardless of the HAC outcome, it is reasonable to expect that one or more affordable housing projects will be built on this site during the next few years. If, for whatever reason, the project does not go forward, the Town will support the design and development of another project of approximately 90 units to meet approximately the same anticipated needs as the original project. These units will be built for first-time home buyers, Town employees, including Junior and Senior High School teachers and their families, but will also serve the needs of some seniors.

2. **The Marion Homes Program** is designed to help an estimated 48, at-risk, income-eligible, Marion homeowners continue to live in their own homes. In summary, the Town of Marion will:
 - A. Assist these homeowners in upgrading their homes to meet the Massachusetts Building and Sanitary Codes and...
 - B. Will then exempt these homeowners, only, from future property taxes.
 - C. In return, the homeowners will deed-restrict their houses so that, when they are sold, they will be priced at a level that will make them affordable, in perpetuity, to prospective, income-eligible buyers.

The Marion Homes Program is made up of three elements, each of which must be approved before the program can be implemented:

- First, a Local Initiative Program (LIP) application, which was sent to (DHCD) on June 18th, 2003, must be approved. The Marion Homes Program had previously received unanimous approval by the Town at its November 2002 Town Meeting. DHCD approval of this LIP is expected shortly.
- Secondly, a \$630,100 grant application to upgrade 20 of the 48 homes to the Mass Building and Sanitary Codes (phase one) was filed with DHCD on January 12th, 2004. However, the project was not funded. The reapplication for first phase funding will be made in February 2005 and funding for upgrading the remaining 28 units will be applied for in the next allowable

funding year, 2007. The Town will vote both at the April 2005 Town Meeting and at the subsequent ballot on whether or not to adopt the CPA. If, as expected, the CPA is approved, the Town will consider CPA funds to support the Marion Homes Program.

- Following unanimous approval of a Home Rule Petition at the April 2003 Town Meeting, Special Legislation for the purpose of allowing real estate tax exemptions for homeowners participating in the Program was drafted and filed at the State House on April 5th, 2004. The legislation became law in July 2004.

The original LIP was filed with DHCD in June 2003 and updated in February 2004. A Marion Homes Business Plan was submitted in October 2004 and the Town is currently working on the legal documents and contracts that will be necessary to implement the program. These documents and other materials requested by DHCD should be complete by February 15th, 2005. If, as anticipated, the LIP is subsequently approved; the CDBG CFII application is approved and funded in the second quarter of 2005, the Housing Committee will begin the screening process of prospective homeowners. As Marion is successful in working with its homeowners in this effort, existing Marion homes, under phase one, will be added to the SHI during the latter half of 2005 and the first half of 2006.

3. **The Sweeney Project:** Mr. and Mrs. John Sweeney have acquired the old Sippican Hardware retail space and storage facility on 1¼ acre +/- at the intersection of Spring Street and Route 6 in Marion. They have proposed six or seven retail units on the existing 7,000 sq. ft. foot print with four one/two bedroom apartments above and four condominiums in the rear of the property. The Board of Selectmen have determined that the project is worthy of consideration and have convened a task force that is working with the Sweeney team on the design of the project and the development of a LIP. If approved by the Selectmen, the LIP will be filed with DHCD and approval is expected by the end of 2004. The Comprehensive Permit should be issued by the Marion ZBA in the first quarter of 2005.

Current Senior Housing Facilities: Marion has three existing facilities which are dedicated either totally or largely to Seniors: The first, Little Neck Village, is thirteen units of one-bedroom, garden apartments, built in 1977. These rental housing units are reserved for individuals or couples 62 years of age and older, 70% of which are for Marion people and the remaining 30% are for seniors from out of town. The second, a two-story rental structure built in 1995, is known as Marconi Village. It has 27 one-bedroom units, which are also reserved for seniors. Both of these facilities have waiting lists in excess of three years. The third facility, Marion's 93-unit, long-term care facility was built in 1990.

Plan and Develop several Independent Living Projects for Seniors: To serve the current and projected need for senior housing in Marion, the Town, using the DHCD Local Initiative Program (LIP), will permit the construction of the following three projects. Two of these projects will be small, single-family houses or

condominiums, 25% of which will be affordable. The third will be an expansion of the Little Neck Village apartments and will be 100% affordable. All projects will be funded and built by independent companies and the apartments may be operated by an independent property management firm under DHCD and Marion guidelines.

A Continuum of Care for Seniors: The Marion Housing Committee's initial study indicates the need a full continuum of care for seniors from Independent Living through Assisted Living and on to Long Term Care. Further work must be done to define this need and to set out a cost-effective strategy for providing such care. The independent living "communities" described below will be disbursed throughout the Town. They will include condominiums and rental housing units, both affordable and market rate, in various sizes, and will offer a range of amenities. It is anticipated that each community may also have a small, on-site senior center administered by the Council on Aging. Finally, to complete the continuum of care, an assisted living facility, which is not included in this Plan, may be built on land adjacent to the proposed 40B development, Marconi Village and the Sippican Long Term Health Care Facility.

Independent Living Projects for Senior Citizens:

4. **Expanded Little Neck Village:** Twenty-four additional affordable apartment units will be built on Town-owned land adjacent to the thirteen existing garden apartment units. The existing units will continue to serve very-low income seniors and the additional units, perhaps a mix of one- and two- bedroom apartments, may be reserved for tenants at 80% and 50% of the median.
5. **The Highlands Project:** Eighty high-end, condominiums or small, single family homes, 25% of which will be affordable, will be built on a site or sites yet to be determined in Marion. These homes will be for Seniors interested in smaller homes in a pleasant residential setting.
6. **In-Town Condominiums:** These forty condominium units for Seniors, ten of which will be affordable, will be located on one or two sites in or near the center of Marion. These homeowners will reside in the center of the community, close to the village activities and services.

Miscellaneous Affordable Housing Units:

7. **Habitat for Humanity, Inc.** in Southeastern Massachusetts has had difficulty in building affordable homes for prospective income-eligible homeowners in Marion, largely because that organization has not been able to secure sites for such homes at reasonable prices. Under this strategy, the Housing Committee and the Town will work with Habitat to designate and, perhaps, underwrite appropriate lots and, subsequently, support Habitat through the building and SHI-qualifying process.
8. **Convert Tax-Title Homes and Properties into Affordable Housing Units:** Marion's Tax Collector is currently pursuing a number of homeowners and

landowners who are delinquent in the payment of property taxes. The Selectmen have established a policy that directs the Tax Collector to initiate foreclosure proceedings on buildings or properties once all reasonable effort has been made to collect the taxes. If the Town, as a result of these proceedings, takes title to such properties, it will, as directed by the Board of Selectmen, rehabilitate or build housing under the LIP and sell the resultant affordable housing units, with deed restrictions and marketing covenants, to income-eligible homeowners, qualifying those units for the SHI in perpetuity. This concept will also be used to build affordable housing units, using CPA funds, on selected land taken by the Town for non-payment of taxes.

9. & 10. Accessory Dwellings and Small Lot Dwellings: The Housing Committee will promote and support the development of Accessory Dwelling Housing Units and Affordable Housing Units built under the “Small Lots” Bylaw, using DHCD’s Local Initiative Program. The Town will develop and seek program approval for a LIP specifically to cover affordable Accessory Dwellings and, separately, “Small Lot” affordable housing units. As each is built, specific DHCD-approval will be sought.

Section 2.5 Housing Projects for Achieving the Planned Goals

Project Chart -A-

Project Name	Affordable Units*	Total Units	Type Of Units	Project Schedule
1. <u>Wave Area Housing**</u>				
Apartments	50	50	1 & 2BR Apts	2006
Condominiums	10	26	Mixed Senior &	thru
Worker Family Housing	20	20	Family	2008
2. Marion Homes Program, LIP	48	48	Mixed Single Family, Ownership	2005 thru 2009
3. Sweeney LIP	6	9	Four Apartments & Four Condos	2004 & 2005
4. Expanded Little Neck Village	24	24	1 & 2 Bedroom Apartments Low Income	2005 and 2006
5. Highlands Project	20	80	High-End	2007 thru 2010
6. In-Town Condominiums	10	40	Condominiums	2008 thru 2010
7. Habitat LIP	7	7	Mixed Single Family, Ownership	2005 thru 2011
8. Converted Tax-Title Homes/Properties	6	6	Single Family Ownership Or Condos	2006 thru 2011
9. Accessory Dwelling Units	10	10	Condominiums and Apartments	2006 thru 2010
10. "Small Lot" Dwelling Units	12	12	Single Family Dwelling Units	2005 thru 2009
Total Additional Housing Units	223	332	Mixed, Ownership and Apartment Units	2004 thru 2011

* Depending how current legislation is implemented, the total SHI count for these projects may be higher. ** The Bay Watch 40B or one or more LIP projects for 96 units.

Not included in the above table are affordable housing units that may be created under the Inclusionary Zoning Bylaw.

Project Chart -B-

Project Name	Total Affordable Housing Units	Total Family/Indiv'l Units	Type Of Units	Project Sched.
1. <u>Wave Area Housing</u> Apartments Condominiums Worker Family Housing	50/50R/8SN* 10/26 O* <u>20/20 O</u> 80 96	F*-10, I*-40 F-13, I-13 F-20	1 & 2BR Apts Family & Individuals	2006 thru 2008
2. Marion Homes LIP Program	48/48 O	F-18, I-30	Mixed Single Family, Ownership	2005 thru 2009
3. Sweeney LIP	1/4 O & 5/5 R*	F-6, I-3	Four Apartments & Four Condos	2004 & 2005
4. Expanded Little Neck Village	24/24 R/SN/E*	I-24	1 & 2 Bedroom Apartments Low Income	2005 and 2006
5. Highlands Project	20/80 O/E	I-80	High-End Single Family & Condo Units for Seniors	2007 thru 2010
6. In-Town Condominiums	8/40 O/SN/E 2/40 O/SN	I-40	Senior Condominiums	2008 thru 2010
7. Habitat LIP	7/7 O	F-7	Mixed Single Family, Ownership	2005 thru 2011
8. Converted Tax-Title Homes/Properties	6/6 O	F-4, I-2	Single Family Ownership Or Condos	2006 thru 2011
9. Accessory Dwelling Units	10/10 R	I-10	Condominiums and Apartments	2006 thru 2010
10. "Small Lot" Dwelling Units	12/12 O	F-10, I-2	Single Family Dwelling Units	2005 thru 2009
Total Additional Housing Units	223	332	Mixed, Ownership and Apartment Units	2004 thru 2011

* F/Family; I/Unrel.Indiv.; R/Rental; O/Ownership; SN/Spec.Needs; E/Elderly

Total units:	88	244	89	243	42	142
Aff'd. units:	77	146	89	134	42	54

Section 3. Description of Use Restrictions

Typically, Marion will set the longest time period of affordability possible on each of its affordable housing projects described above. Where possible that period will be in perpetuity, but where the developer strongly requires something less, the Town will negotiate for the longest possible time period.

The sale price for all affordable ownership units and the rent for all affordable rental units will be established using current DHCD guidelines, based on 30%, 50% and 80% of Marion's MSA median income. The monthly mortgage or the monthly rent will be based on 30% of the householder's median income for the size (number of bedrooms) of the housing unit under consideration. DHCD guidelines will govern.

Marion will use the appropriate DHCD model agreements, modified with and by DHCD to fit, for each of the projects described in the Strategies, above.