

## WHAT DOES THE HOUSING TRUST PLAN TO DO IN THE FUTURE TO ADDRESS LOCAL AFFORDABLE HOUSING NEEDS?

### Build local capacity

- Conduct ongoing community education
- Capitalize the Housing Trust
- Secure professional support
- Update local 40B rules

### Zoning strategies

- Promote mixed-use development
- Modify inclusionary zoning
- Modify the accessory apartment bylaw
- Map a Residence E District
- Exempt affordable housing from the development rate and subdivision phasing bylaws

### Housing production/development strategies

- Continue to pursue publicly-owned land available for affordable housing
- Continue to partner with developers
- Convert existing housing to affordability

***To find out more about the Marion Affordable Housing Trust and its Housing Production Plan, visit the Town's website at <http://www.marionma.gov>***



Equal Housing Opportunity

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## AFFORDABLE HOUSING IN MARION

The Marion Affordable Housing Trust and Its Plans to Promote Greater Housing Choice and Diversity in Marion



# HOUSING GOALS, NEEDS, AND CONTINUED PROGRESS!

## MARION HOUSING GOALS

The Town's Ten-Year Plan – Marion 2015 – includes a number of goals including one relating to housing?

***To maintain the social and economic diversity of the Town by fostering small businesses, a variety of housing options, mixed uses, and a sense of community.***

In pursuit of this goal, the Town established the Marion Affordable Housing Trust in 2006. The more specific mission of the Housing Trust is the creation and preservation of affordable housing in Marion for the benefit of low and moderate-income households.

Towards this mission, the Trust has two more specific housing goals:

1. Promote a variety of affordable housing options for *those with modest means including young adults, families, long-time residents, older adults, downsizers, returning Marion natives, and municipal employees.*
2. Preserve the natural, historic and seaside character of town and nurture the sense of an integrated and diverse community.

## WHAT ARE OUR HOUSING CHALLENGES?

The Marion Housing Plan provides detailed information on housing characteristics and trends with the following key findings:

### High housing costs

- At least half of Marion households could not afford the median priced home of \$369,000 as of October 2010.
- Much stricter lending requirements make it more difficult to purchase including 20% down payments.
- Market rents are at least \$1,000 for a 2-bedroom apartment, requiring an income of \$40,000 without including added utility costs.
- High up-front rental costs include first and last months rent and a security deposit.

### Residents with limited financial means

- Based on 2009 estimates, approximately 789 or 38% of all households had incomes within the 80% area median income level or \$57,250 for a household of three.
- While the numbers of those in poverty remains relatively low, 232 or about 5% of all residents in 1999 and 50 or 3.5% of all families, they still signal that there was a very vulnerable population living in Marion.

### Older housing stock

- More than 60% of Marion's housing was built prior to 1970, more prone to having traces of lead-paint and/or deferred maintenance needs.

- Because parts of Marion still lack sewer services, there are likely problems with existing septic systems.
- An increasing older population will require more handicapped accessibility and/or supportive services.

### Plus little developable property

## WHAT PROGRESS HAS THE TOWN MADE THUS FAR TO MEET THESE NEEDS?

In addition to establishing the Housing Trust, Marion has made considerable progress in pursuing its housing goals and meeting affordable housing needs including the implementation of the following strategies:

1. The adoption of the *Community Preservation Act (CPA)* to provide funding for local affordable housing initiatives as well as open space and historic preservation activities;
2. The preparation of a state-approved *Housing Production Plan* that updates its 2005 Affordable Housing Plan and continues to give the Town greater local control over housing development.
3. The development of 48 units through the *expansion of Little Neck Village*
4. The adoption of *zoning provisions* to promote more affordable housing including inclusionary zoning, accessory apartments, and the development of small lots for affordable housing.
5. The *purchase of a 3-acre property* to create both affordable housing and preserve open space.

