

Introducing Community Housing to Manchester-by- the -Sea

Two years ago I returned to being a resident of Manchester after living for forty years in such faraway places as Gloucester and Wenham. Of course I had almost weekly visits to see my mother, so I was no stranger. But I do have a perspective on the town as a place that is clearly home but also a place that I have observed over the years with some detachment. There is so much that is remarkably unchanged- the 4th of July parade, the downtown storefronts, iconic buildings like the Trask House, the Congregational Church with its steeple and bell, the library- and of course Rock Dundy. But other things are so very different- fancy new houses with manicured landscaping, a new high school, attractive condominium communities, and of course the ever rising home values. One of the biggest changes has been gradual, but is unsettling. It is often called “gentrification” when it happens in urban neighborhoods. The escalating price of real estate, the tough zoning restrictions, and the lack of available vacant land are beginning to have a dramatic impact on the population of the town. It is as if we had put a filter on population growth: only the wealthiest need apply to become a resident. The risk is that as the price of homes continues to escalate we will become less diverse, less welcoming and less neighborly. We will lose the character that has made Manchester such a desirable place. It is ironic that the recent movie of the same name portrays Manchester by the Sea as a quaint blue collar fishing community, when in fact few fishermen could find a home here.

What can we do to save the town from some of the problems caused by its own economic success? We have to come together to do what we can to preserve its diversity and charm. The most important thing we can do is to create new opportunities to develop Community Housing rather than simply encouraging and enabling the construction of only the largest and most luxurious houses.

What is Community Housing?

Simply put, Community Housing is homes that are well designed and priced to address the broad needs and aspirations of the whole community of Manchester, not just those wealthy enough to pay for stately new residences. It is for all of us. Its goal is not to make more profit for developers, or to attract wealthy families from out of town, or even to increase tax revenue. On the other hand, Community Housing does not have to be subsidized, institutional, or targeted for “poor people”. It is certainly not a vast apartment complex plunked into a neighborhood. It is for residents with a broad range of incomes; it is meant to be compatible in terms of size and style, and to fit into the charm and scale of the Town’s residential districts. It is housing that meets the needs of the community - not simply what the market and zoning regulations dictate. It does not detract from neighboring property values, it won’t overwhelm the school system, and it doesn’t create enough additional traffic to cause congestion. Manchester already has some Community Housing, and many may not even know or appreciate that it exists. A good example of Community Housing is behind the Standley’s Garage at 12 Summer Street in downtown Manchester.

Every city and town needs many different kinds of residences – homes designed to accommodate individuals and families with a range of incomes and interests. Being a resident instead of just an outsider coming here to do a job creates a vested interest in the wellbeing of the community. New

housing should not be just for the commuters with high-paying salaries- but for teachers, police officers, artists, tradesmen, and large families with children as well as their grandparents. This diversity is what has made Manchester a vibrant and interesting place in which to live over the decades and what needs to be preserved for future generations.

What is happening to Manchester?

- Land and houses are getting more expensive, and there is little available land suitable for new housing without variances and special permits. Zoning restrictions often require oversized houses sitting on large lots. The rapidly rising price for these homes is outpacing our ability to pay for them.
- We are getting older. In 1980, around 12% of the population was 65 years of age or older. In 2013, the senior population had grown to over 20% of the total and will exceed 33% by 2030. Seniors are often anxious to downsize but can't find smaller homes that they can afford, so they have to move away or struggle to maintain their life style as taxes and heating costs escalate.
- Our kids can't afford to live here, so they move away too.
- Local workers- teachers, municipal workers, caregivers (and fisherman) can't afford to buy a house in town and have to drive here every day, often from miles away.

Who would benefit from the creation of Community Housing?

Community Housing is designed for individuals and families with a broad range of incomes and lifestyles. But those with the greatest need are families with an annual income of around \$50,000 or a retired couple with an income of \$40,000. They may seem to be hiding, but they are living here now, often paying much more for housing than they can comfortably afford. There are over 500 households, or about 25% of the population with incomes below \$50,000 now living in Manchester. Here is the scary truth: a prospective buyer would need an income of at least \$150,000 and \$75,000 in cash to buy a typical house in town. With a median value for a single family house in Manchester of \$742,000 and median rent of \$3,400 per month, it is no wonder we are losing diversity. It is no wonder that a young family just starting out has to live miles away. This is not a good prognosis for the health of our community.

What can we do?

A "Housing Production Plan" was drafted a year ago to look at the housing situation. It presented the facts, described the problems, and offered a number of possible steps to make things better. As a result of this plan, town leaders have become more aware of this important issue; and at the last Town Meeting, we voters decided to establish an Affordable Housing Trust as a first step. This fall, the Trust was formed to promote and help create Community Housing. In addition, the Town has set aside some state and local funds under the Community Preservation Act to address this problem.

What is the Affordable Housing Trust and what can it do?

The Trust is a public subsidiary of the Town, composed of a group of town residents with a commitment to deal with this crisis in the affordability of housing. It can undertake a number of actions:

It can spend some of the money set aside by the Town to help with specific projects that will create Community Housing.

It can engage with the Planning Board, Master Plan Committee, Community Preservation Committee, Selectmen and others to establish long term housing policy and modify zoning requirements to allow for greater diversity in housing – perhaps allowing smaller lots in some districts, even loosening the requirements for creating apartments in larger existing homes so that the current owners (often seniors) can afford to continue living there.

It can identify unused town-owned land and with Town approval make that land available to non-profit and private developers with legal requirements that at least some of the new housing units built there be affordable.

It can join forces with the Housing Authority to maintain its inventory of units, or to add additional units on its property.

It can sit down with developers who intend to propose new projects and subdivisions, giving the Town more of a say in the planning of these new developments and encouraging the developers to offer a broad range of housing types and prices, rather than a one-size fits all development that serves only those with the highest incomes.

But the Trust cannot undertake any of this without the broad support of the Town. This has to be an endeavor that we can all participate in and of which we can all be proud. The members of the Trust have had several meetings already and are developing a strategy. We invite your participation in this process. We encourage you to attend our meetings to share ideas, ask questions and to tell us your concerns. We have a box in the lobby of Town Hall for you to leave comments and suggestions. Community Housing can only emerge with community participation, and we hope you will join us as we find innovative and meaningful solutions to this difficult problem.

Over the next several months, the Trust will continue its work. Additional articles will outline our progress. Please stay tuned.