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Housing for All: Addressing the Housing Needs of Massachusetts' North Shore Residents

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The John W. McCormack Institute of Public Affairs



Housing for All: Addressing the Housing Needs of Massachusetts' North Shore Residents

By:
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*with assistance from
Michael Stone and Michelle Kahan*

Center for Social Policy

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University of Massachusetts Boston

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The views contained in this paper are those of the author(s) and not the John W. McCormack Institute of Public Affairs.

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We also want to acknowledge the vision and commitment of Nancy Schwoyer, Executive Director of Wellspring House and Bernadine Young, Board Member of Wellspring House

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Foreword

The idea for this study grew out of a 1997 strategic plan of Wellspring House, Inc., a community based organization in Gloucester, Massachusetts. Over the last 18 years, Wellspring has developed a comprehensive response to family poverty. The stated objective in the strategic plan is "to reevaluate how Wellspring can best articulate and promote its conviction that affordable housing is a human right and the best prevention of and solution to homelessness." The plan also called for the establishment of an "Affordable Housing Task Force" to research and reevaluate local housing resources and to identify partners and linkages necessary to address the need for affordable housing on Cape Ann and the North Shore.

We recognized that we had to support what we knew from experience with facts and figures. We believed that to address the problem we needed a regional approach. Jobs and transportation are recognized as regional issues and we felt that housing needs must be addressed along with them. We also believed that we needed the participation of many stakeholders to tackle the problem and begin to put solutions in place.

We are very pleased to present this report, *Housing for All: Addressing the Housing Needs of Massachusetts' North Shore Residents*. We are confident that the dialogue which has begun here will continue and will lead us to a vision and plan for addressing the need for affordable housing on the North Shore, which, as this study demonstrates, is of crisis proportions. It is an issue which affects us all.

Wellspring is grateful to the research team, to the partners who helped fund the project and to those who provided information and direction during the research process.

Nancy Schwoyer
Executive Director
Wellspring House, Inc.

"I don't think cities can be healthy as isolated phenomena. More and more we're becoming regional cultures, not cities or towns or villages. Even though all our jurisdictions and governance mitigates against it, our most serious issues, whether it's concentrations of poverty or environmental impact, are regional in scope."

Peter Calthorpe, new urbanist planner, *The Boston Globe*, November 18, 1998.

BACKGROUND

Purpose of Study

The aim of this report is to support North Shore efforts to build a regional approach to housing. The report explores the housing needs of people who are caught in the squeeze between low incomes and high housing costs. The report has two goals:

1. to provide information for understanding the need to expand below market rate housing;
2. to illustrate that need by providing detailed documentation on the situation in Gloucester, Peabody, and Salem.

The report is not intended to propose solutions, but to provide groundwork for solutions.

Regional Approach

Regional collaboration to expand the supply and access to below market rate housing has strong precedent in the work of the Peabody-based North Shore HOME Consortium. Our findings for the region draw heavily on two reports¹ commissioned by the Consortium, along with an economic report for Essex County².

A regional approach requires that residents of towns and cities recognize a shared interest in solving the housing problems of low-income workers, families, and individuals. Dialogue across communities is a crucial step in creating a shared vision and plan.

Barriers to this approach include:

- lack of widespread support by officials and others to expand supply of low-cost housing;
- strong traditions of institutional and cultural localism;

- diminished funding for, and changing philosophies of, government agencies in provision of low-income housing.

Facilitating factors to a regional approach include:

- growing media attention to the housing crisis for young families and people with low incomes;
- research demonstrating the importance of linking planning for low-cost housing to planning for economic development;
- collaborations already underway involving numerous North Shore community organizations working together to coordinate homeless and housing assistance programs;
- existence of the North Shore HOME Consortium as an institutional mechanism.

Cooperative planning can build on existing collaborations, expand awareness and understanding of the need, and develop strategies to address the barriers.

Selection of Cities for In-Depth Case Studies

Gloucester, Salem, and Peabody were chosen as case studies for several reasons. They are population centers in the Southern Essex County coastal North Shore region with a concentration of low-income residents. All three cities have experienced dramatic changes in their economic bases in recent decades, consistent with economic, demographic, and housing trends affecting the region as a whole.

The changes affecting each city lie beyond their municipal boundaries. These cities are part of an interdependent regional employment and housing market in which policies enacted in one area can affect residents' circumstances in another. According to key informants, increased housing costs in Gloucester are the result of job growth in the regional economy. For example, personnel at Peabody's Centennial Park, which employs 6,000 people, are attracted to the seaside amenities of Gloucester as a place to live. Salem offers attractions as a place for Boston professionals to live, and the number of commuters living there is rising. Peabody is adjacent to Route 128, offering connections into Boston and the wider region for those who have cars. Now widely recognized as a regional employment center, Peabody attracts young professionals drawn by jobs and the image of the suburban area. These patterns of movement are helping to drive the cost of housing up in each city.

For these reasons, we selected Gloucester, Salem and Peabody as case study sites for understanding trends and unmet housing needs on the North Shore.

Study Methodology

Researchers gathered reports and information from officials, service providers, and housing advocates in Gloucester, Peabody, and Salem. The regional information is based on secondary data, referenced in the report as appropriate.

The research team interviewed 47 individuals, sometimes in multiple interviews. They are identified in Appendix A. These individuals included housing experts, planning department directors and staff, and Local Housing Authority officials in Gloucester, Peabody, and Salem. The team also interviewed staff in local school superintendents' offices for demographic information, and realtors in each of the three cities.

Additional original research included the following: a survey of nine homeless shelters and homeless prevention programs; public housing unit inventories from Gloucester, Peabody, and Salem's Housing Authorities; a three-month rental cost survey of local newspapers; and calculations of housing affordability using Banker and Tradesman home price data, local rental survey data, 1996 household income projections, and Massachusetts Family Economic Self Sufficiency cost of living figures for Essex and Middlesex Counties. The shelters and homeless prevention programs surveyed are also identified in Appendix A.

KEY FINDINGS

A Regional Approach to Housing Makes Good Sense.

Planning for provision and maintenance of low-cost housing, economic development, and public transportation networks on the North Shore should be linked.

- In this era of rapidly changing employment opportunities and skills requirements, efforts to provide low-cost housing for young families, as well as for the disabled and the elderly, require attention to the location of such housing in close proximity to public transportation systems and to emerging employment centers.
- A recent MassINC study³ demonstrated that the health of Massachusetts' economy is tied to the ability to provide less costly housing for workers and families. This stock must include below market rate housing suitable for the many low-wage workers in today's economy.

The nature of jobs in the region is changing.⁴

- Between 1988 and 1992, the North Shore lost 17,000 jobs. While the region has experienced a steady growth in jobs since 1992, unlike the Boston metropolitan region, it has not yet recovered all of the jobs lost in the preceding years.
- Following national and statewide trends, the North Shore is shifting away from predominantly manufacturing jobs to a service sector economy.

- Clear wage discrepancies exist across these sectors. In 1995, the average North Shore manufacturing sector wage was \$43,892, compared to lower salaries in the retail sector (\$14,779) and the service sector (\$24,827). The average salary in Salem's growing tourist industry is \$12,000. Many tourism related jobs are part-time, seasonal and without benefits.
- Existing public transportation systems do not sufficiently connect lower-income residents to regional job growth centers.

The population on the North Shore is shifting dramatically.⁵

- The population is aging due to baby boomer trends and increases in life expectancy. The median age in the region rose from 30 in 1980 to 34.5 in 1990. It is expected to reach 36.5 by the year 2000.
- The number and proportion of minority residents in the region is also growing. Between 1990 and 2010, the minority population (defined as all non-Caucasian groups) in Essex County is expected to grow at a faster rate than the rest of the state. Projections indicate that by the year 2000, over 90 percent of the region's minority populations will live in its five largest population centers: Beverly, Gloucester, Lynn, Peabody, and Salem.
- According to the 1990 census, there were close to 57,000 foreign-born residents in Essex County. Only Middlesex, Suffolk and Bristol counties were home to larger numbers of foreign-born persons.
- The four most numerically predominant foreign-born groups in Essex County in 1990 were from the Dominican Republic (11,095), Canada (6,267), Italy (4,405), and Portugal (3,959).

Income level disparities among municipalities and within communities are vast.

- There is a growing gap between the fortunes of those who have the education and skills to take advantage of the changing economic landscape and those who do not. In the North Shore, this gap is reflected in the marked differences between median incomes in urban areas and the neighboring smaller municipalities often referred to as 'suburbs.'
- Median household incomes in 1990 for the North Shore region ranged from \$64,995 in Topsfield, \$35,195 in Rockport, \$32,645 in Salem, \$32,690 in Gloucester to \$28,553 in Lynn.⁶
- In 1990, 14 percent of North Shore HOME Consortium households in the 11 municipalities with populations over 10,000 were extremely low-income, 10 percent very low-income, and 12 percent low-income. In other words, a total of 36 percent of the

households in the region's larger cities and towns are potentially eligible for subsidized housing.⁷

Large numbers of North Shore residents are experiencing problems finding and securing housing they can afford. These community members include middle- to extremely low-income homeowners and renters.⁸

- In 1998, HUD reported that the stock of rental housing which the lowest-income families can afford has been diminishing nationally since the early 1990's, a situation made worse when Congress eliminated funding for new rental assistance. The report refers to the situation as a crisis and notes that the worst-case needs are increasingly affecting those who are employed and those who live in the suburbs.
- In 1990, in the 11 North Shore Home Consortium municipalities with populations over 10,000, at least 5,185 renters and 2,470 homeowners with extremely low incomes paid more than 50 percent of their income for housing. Over 60 percent of these residents were non-elderly households.
- In 1990, 56 percent of the region's elderly fell into the extremely low-income category. Nonetheless, the majority of the elderly (63 percent) were homeowners. As housing values increase, elderly homeowners on fixed incomes may find themselves trapped between rising taxes on their homes and the excessive economic and social cost of moving.
- In 1990, 65 percent of households in the 11 larger HOME Consortium communities were homeowners, while 35 percent were renters. In these communities, 56 percent of all low-income renter households were paying more than 30 percent of their income for housing costs. Forty-five percent of all low-income homeowner households were paying more than 30 percent of income for housing costs.
- From 1980 to 1990 median home values across the state increased by 236 percent. The increases for Essex County were even higher. Today, Essex County has a median home price of \$184,500 and is the third most expensive county for home purchases in the Commonwealth. At prevailing rates, home ownership opportunities are largely unavailable to the majority of the region's low-income residents.
- Between 1980 and 1990, median gross rents in Essex County rose by more than the statewide average of 112 percent. During the same period, the number of new rental units increased by a mere 4.3 percent, as compared with the statewide average of 6.1 percent.
- Rental vacancy rates reported in the 1990 census were low. Reports from interviews with local housing experts in the region's main cities suggest that rental vacancies are close to nonexistent in 1998's tight housing market.

- According to the 1990 census, 47 percent of the housing stock in the county was built prior to 1950; in both Salem and Gloucester the proportion is 64 percent. This fact makes the housing more expensive to rehab and to maintain. It also poses a barrier to families with young children due to the greater likelihood of the presence of lead paint.

Social-services clients report that they cannot afford housing.⁹

- From March 1996 to October 1998, close to 2,000 families left the welfare rolls of the Salem-based North Shore office, a reduction of roughly 41 percent. An additional 539 families were among those whose two-year time limit for receipt of assistance was scheduled to end as of December 1998. These 2,500 families are likely to be among those who struggle the most for access to increasingly limited public and subsidized housing units.
- In a needs assessment survey of 77 battered women in the region, 90 percent identified the high cost of housing as their main housing-related difficulty.
- In a 1996 survey of 164 social-services clients and 44 service providers in the region, a third of the clients reported they could not afford their rent or mortgage, with an equal proportion stating that they had “doubled up” with friends or family. Well over half of the providers rated rent or mortgage payments as a severe problem in the area.
- The HOME Consortium reports that the numbers of homeless and the demands on shelters have increased noticeably from 1997 to 1999. This observation is based on regular contact with providers and an annual homeless count throughout the region.

There are limitations in the proportion and distribution of public and subsidized housing in the region.¹⁰

- One study found that family units of public and subsidized housing tend to be concentrated in the larger municipalities, with a number of smaller suburban communities reporting most public and subsidized units as reserved for the elderly.
- This same report identifies a pattern of disparities in the relative availability of mobile subsidies such as federal Section 8 and state MRVP (Massachusetts Rental Voucher Program) certificates and vouchers compared to the numbers of poverty-level households living in the communities.
- The practice of giving local residents preference in access to public or subsidized housing narrows the opportunities for cross town/city assistance.

GLOUCESTER, PEABODY, AND SALEM: A THREE CITY CASE STUDY

Economic and Demographic Trends in the Three Cities: Indications of a Growing Need for Low-Cost Housing

Population Trends¹¹

- In all three cities, residents are increasingly older and more ethnically diverse.
- Significant proportions of immigrants live in each city. In 1990, the proportion of foreign-born residents was 6.1 percent in Gloucester, 8.9 percent in Salem, and 11.4 percent in Peabody. Recent immigrants often face barriers of language and other circumstances which tend to lower their earnings.
- In 1990, close to 20 percent of the Salem and Peabody populations, and 16.2 percent of the Gloucester population were monolingual in a language other than English, or were bilingual in English and another language.
- The proportion of female-headed households with children has increased over the past decade in each city. Such households tend to be poorer.
- Estimated population increases in Peabody and Gloucester since 1990, coupled with a trend toward smaller and more numerous households, suggests a growing pressure on the existing housing stock.

Changing Job Structure¹²

- The number and proportion of service jobs has increased substantially in each city over the past decade. Between 1987 and 1996, Salem added just over 1000 service sector jobs. Service sector jobs increased from 30 percent of the city's jobs to 42 percent. Gloucester added 597 service sector jobs, changing the proportion from 18 percent to 25 percent of jobs in the city. Peabody added 2,386 service sector jobs, but because of the greater increase in total number of jobs in Peabody, the proportion of service jobs went from 19 percent to 26 percent of the total.
- In Gloucester and Peabody, the number of manufacturing sector jobs in 1996 was equal to or greater than those available in 1987. Salem, however, has not regained the manufacturing jobs lost over the past decade.
- Consistent with data for the region, our interviews indicate that many of the better paying jobs in these three cities require higher levels of education and skill than did the manufacturing jobs they have replaced. This presents difficulties for many residents in the three cities. In 1990, a significant proportion of the adult population had no high

school diploma: 25 percent in Gloucester, 22 percent in Salem, and 20 percent in Peabody.

- Unemployment rates in the three cities have dropped considerably since the early 1990s, although Gloucester's 1996 rate of close to 6 percent was still higher than the state as a whole.
- Peabody's labor force (residents who are employed, or unemployed but looking for work) declined by 1,197 between 1987 and 1996, while the 1990 population of 47,265 is estimated to have increased by 1,100. In Salem there has been an 8% decrease in the labor force from 1987 to 1996, while the 1990 population of 38,091 is estimated to have remained the same. Gloucester's labor force and population have both grown slightly during the same period, while the total numbers of jobs in the city declined.
- These changes could reflect an increase in the number of residents who commute out of town for work, increasing numbers of retirees, an increase in the number of unemployed residents who have stopped looking for work, or some combination of these shifts.

Growing Income Gaps

The skills gap characteristic of the current labor market and job structure is reflected in the growing income gap for households within each city.¹³

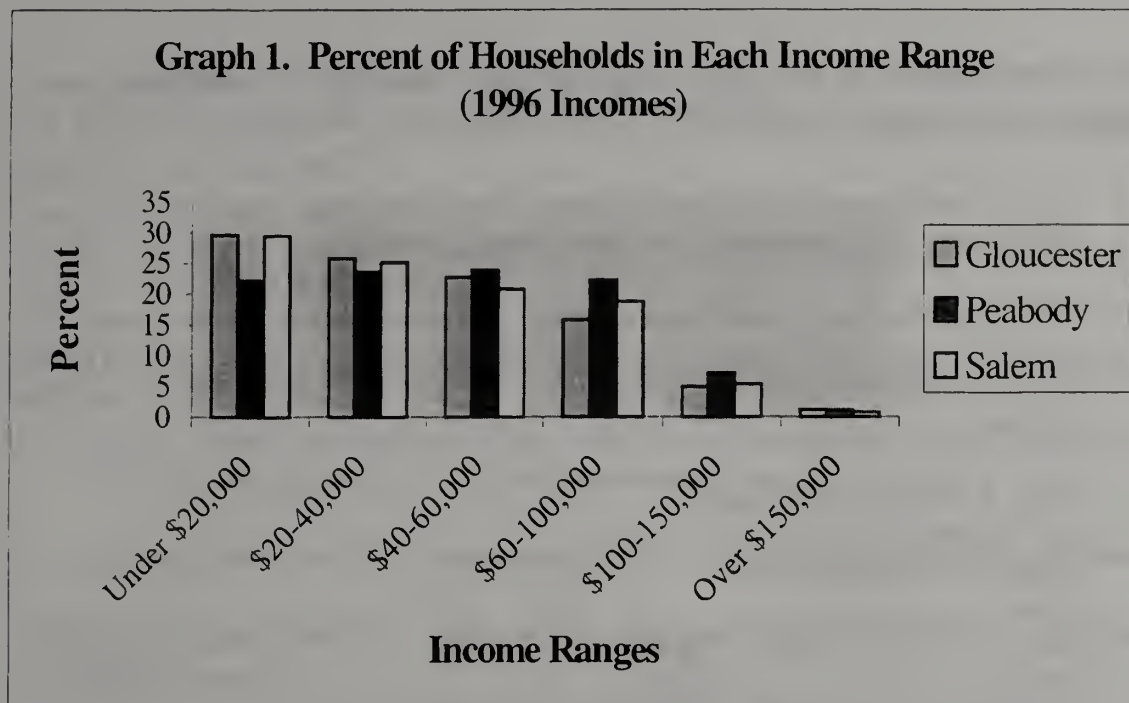
- Median incomes in the poorest and wealthiest parts of each city were separated by greater differences in 1996 than they were in 1990. These differences are expected to continue to grow through the year 2000.

City	1990 Low Income	1990 High Income	1996 Low Income	1996 High Income	2000 Low Income	2000 High Income
Gloucester	\$15,323	\$54,388	\$15,325	\$61,099	\$14,789	\$63,913
Peabody	\$14,872	\$61,724	\$16,668	\$66,563	\$18,125	\$72,823
Salem	\$9,530	\$52,647	\$11,087	\$58,281	\$11,620	\$62,763

Source: Essex County Planning Department

- Despite popular perceptions that the booming economy has benefited most households in the state and nation, almost 30 percent of Gloucester and Salem households are supporting themselves on annual incomes of less than \$20,000.
- Twenty-five percent of households in these two cities support themselves on annual incomes between \$20,000 and \$40,000. The figures for Peabody are only slightly less dramatic, with 22 percent of households living on less than \$20,000 per year, and 24 percent living on annual incomes between \$20,000 and \$40,000.

**Graph 1. Percent of Households in Each Income Range
(1996 Incomes)**



Source: Essex County Planning Department

The Low-Cost Housing Squeeze: Limited Stock and Rising Costs in the Private Market

The amount of private rental housing in each city has remained constant over the past decade. Recent trends indicate little growth and potential reductions in stock.¹⁴

- Salem and Gloucester have had significant rental housing stocks. In 1990 Salem's properties included 54 percent renter-occupied units and Gloucester's encompassed 42 percent. Peabody trailed at 29 percent. Salem and Gloucester have served as resources for lower-cost rentals in the region.
- Over the past six years in all three cities, almost all-new housing construction has been single-family dwellings. Interview data support the assumption that new single-family dwellings are not contributing to rental housing stock.
- In all three cities, rental units with three or more bedrooms are in short supply. This dearth is true in the private market, public housing, and in private, below market-rate apartments. This scarcity presents a significant barrier to larger families seeking rentals in the area.

High rental demand and growing investor interest in buildings are driving rental prices up.¹⁵

- In the current market, rental vacancies have all but disappeared. It is not uncommon for rentals to pass from one renter to the next by word of mouth.
- Within the past several years, rental costs for market-rate units across the three cities have risen steadily. Our survey of rental ads in local newspapers from August through November 1998 reveals the following current monthly median rents for two-bedroom apartments in each city.

Table 2. Monthly Median Rent for Two-Bedroom Units in Gloucester, Peabody, and Salem.

City	Rent
Peabody	\$700
Gloucester	\$777
Salem	\$831

- Multi-family structures in the downtown areas of each city have been an important source of low-cost rental units for some residents. The current hot home sales market has increased the popularity of these sites, particularly in Gloucester. Additionally, recent reports indicate growing investor interest in apartment buildings. Both of these trends create potential for additional upward pressure on rents.

During the 1990s, the median home price in each community increased by over 20 percent. Currently, the median home price for Gloucester and Salem is \$150,000 and for Peabody \$174,400.¹⁶

- Since 1992, the overall median home price, including condominium sales, increased by 20 percent in Gloucester, 25 percent in Peabody and 22 percent in Salem.
- A review of residential home sales (non-condominium) in all three communities reflects even greater increases, with Peabody the highest at 30 percent, followed by Gloucester at 26 percent.
- Peabody experienced a 26 percent increase and Salem a 21 percent increase in median sale prices for condominiums since 1992.
- The number of Gloucester real estate sales over \$300,000 has doubled since 1994, while the number of real estate sales under \$150,000 in this city has decreased by 22 percent.
- Since 1994, Peabody real estate sales in the \$200,000 to \$250,000 range have increased 180 percent, while sales under \$150,000 have decreased by half.

How many households can afford to purchase a home in Gloucester, Peabody, and Salem?¹⁷

Over 40 percent of the households in each city do not earn enough to purchase a \$100,000 home.

- An annual income¹ of a minimum of \$37,116 is needed to purchase a \$100,000 home.
- Utilizing 1996 household income data, half of Gloucester households and almost half of Salem households would not be able to purchase a home at this price.
- Four out of ten Peabody households would not be able to purchase a \$100,000 home.

Half of the households in each city do not earn enough income to purchase a \$120,000 home.

- An annual income of a minimum of \$42,601 is needed to purchase a \$120,000 home.
- Fifty-nine percent of Gloucester and 58 percent of Salem households could not afford a home at this price. Just under half of Peabody households could not purchase this home.

Almost two thirds of Gloucester and Salem households would not be able to purchase a \$140,000 home.

- Two thirds of Gloucester and Salem households do not earn the \$48,105 needed to purchase a home at this price.
- Over half of Peabody households could not purchase this home at this price.

¹ Home ownership affordability calculation assumption: 10% down payment, 7% interest rate, 30 year mortgage, 90% LTV, no debt, \$225 per month for property taxes. Any loan with an LTV over 80% may be purchased by Fannie Mae or Freddie Mac only if there is private mortgage insurance (PMI) for the amount over the 80%.

How many households can afford to rent an apartment in Gloucester, Peabody, and Salem and sustain themselves at a minimally adequate standard of living?¹⁸

Across all three communities, an adult with a school-age teenager needs an income over \$29,016 to afford a median rent two-bedroom unit.²

- The annual income required for a \$700 median rent two-bedroom apartment in Peabody is \$29,016. Tenants must earn \$30,588 to be self sufficient in a Salem median rent two-bedroom unit.
- Over one third of the households in each community earn less than \$30,000. In fact, over 40 percent of the households in Gloucester and Salem have incomes under \$30,000.

Two adults with a preschooler and a school-age child living in a median rent two-bedroom unit must earn \$42,636 annually.

- To be self sufficient in a median rent Peabody two-bedroom unit, the household income must be \$42,636. If the same household lived in Salem, the required income would be \$44,208 annually.
- To maintain a \$777 median rent two-bedroom apartment in Gloucester requires an annual income of \$43,560.
- Almost 60 percent of Gloucester and Salem households earn less than \$42,500. Just under half of Peabody's households fall into this category.

Based upon our 1998 survey of local rental ads, many households in these cities have difficulty paying the rents at the low end of the range.

	Gloucester	Peabody	Salem
Median monthly low-end rent	\$625	\$525	\$675
Annual income needed for an adult with a school-age teenager	\$28,116	\$26,916	\$28,716
Annual income needed for two adults with preschool and school-age children	\$41,736	\$40,536	\$42,336

² The Massachusetts Family Economic Self-Sufficiency Standard for Essex and Middlesex Counties, 1997 developed by the Women's Educational and Industrial Union using the standards created by Wider Opportunities for Women, was used to carry out these calculations. We replaced the housing cost with our local newspaper survey median rents to determine the total income needed to be self-sufficient.

- To put these numbers in perspective, the table below lists the average annual salaries of common jobs across the three cities.

Occupation	Salary
Municipal Clerk I (entry level)	\$18,640
Municipal Public Health Nurse	\$26,072
Teacher's Aide	\$15,163
Retail Sales	\$15,038
Dietetic Technician	\$24,066

The Low-Cost Housing Squeeze: Diminished Access to Publicly Assisted Housing

Federal and state funding cuts and policy changes in housing assistance have affected Gloucester, Peabody, and Salem landlords and residents alike.¹⁹

- As a result of federal policy changes, project-based Section 8 developments are now renewed on an annual rather than a five-year basis, creating anxiety for both owners and tenants. Other regulatory changes affect small developments of five units or less.
- As a result of federal policy changes, local housing authorities (LHAs) are now able to set aside 60 percent of their units for families with higher incomes (up to 80 percent of the area median). Less than half (40 percent) of new public housing admissions must be households with incomes below 30 percent of the area median.
- A preference for admitting families with higher incomes results in increased rental income, serving as an incentive for LHAs. Over the past ten years, LHA operating subsidies have not adequately covered their operational needs.
- Diversifying the income base within public housing projects may have beneficial consequences for some. However, in effect this policy can decrease the supply of assisted housing for families with the lowest incomes in these cities. To date, of the three cities, only Gloucester's LHA reports implementing a policy to encourage mixed income tenants.

Public housing in Gloucester, Peabody, and Salem is characterized by:

- *little to no growth in supply;*
- *twice as many units for elderly households as for family households; and*
- *a dwindling supply of state rental assistance vouchers.*

- The following two tables illustrate these circumstances.

Table 5.³ Public Housing Stock in Gloucester, Peabody, and Salem, number of units: 1989 and 1998.

Unit Type	Gloucester		Peabody		Salem	
	1989	1998	1989	1998	1989	1998
Family Units	264	245	120	137	N.A.	177
Elder/ Disabled Units	372	370	346	346	N.A.	493
Total	636	615	466	483	N.A.	670

Table 6. Mass. Rental Voucher Program (MRVP) and Section 8 Certificate/Voucher Supply in Gloucester, Peabody, and Salem, number of units: 1989 and 1998.

Housing Program	Gloucester		Peabody		Salem	
	1989	1998	1989	1998	1989	1998
MRVP	208	75	355	185	N.A.	106
Section 8	428	579	207	267	N.A.	551
Total	636	654	562	452	N.A.	657

The supply of public housing and private subsidized housing for low-income families in Gloucester, Peabody, and Salem fails to meet the demand.²⁰

- In all three cities, the shortage in public housing is affecting low-income families, single individuals, elders, and handicapped non-elderly. The number of households on wait lists

³ These tables show the 1998 public housing stock, the Massachusetts Rental Voucher Program, and Section 8 certificate/voucher inventory for the housing authorities in the three cities at two points in time. Gloucester and Salem numbers include both federally- and state-aided programs. Peabody does not operate a federal public-housing program, though it does participate in the Section 8 programs. N.A.= not available. All figures were reported to the study by the three housing authorities.

for public housing and Section 8 certificates are staggering.⁴ The demand for low-cost housing so outstrips the supply that the wait lists for Section 8 certificates and vouchers in all three cities are closed.

- The difficulty of finding housing and securing a Section 8 voucher was underscored in our survey of nine shelters in the three cities.⁵ Housing search workers in these programs describe the current housing situation as grave. Most reported increasing numbers of two parent and employed families requesting help. Some say the difficulty of obtaining a Section 8 certificate is so great that some families are relocating to Maine where securing a certificate is reportedly easier.
- As a result of a lack of low-cost housing options in Gloucester, 49 of the Housing Authority's 488 mobile Section 8 vouchers are being used in other communities. This practice can serve as a disincentive for housing authorities, which lose a portion of administrative funds when their Section 8 certificates are used in other communities.
- The lack of low-cost rental housing alternatives causes some Section 8 certificates to go unused. Families with a certificate have three months to find housing before they are forced to return it. In 1997, 36 certificates were returned to the Salem Housing Authority and six were returned in Peabody.
- Wait lists for all subsidized low-income units in local privately owned developments are closed. Waits of up to two years are reported.

Due to the impending expiration of publicly funded contracts, low-cost housing units in privately subsidized developments in the three cities may not be available in the future.⁶

- The majority of the available units in all developments are one- and two-bedroom units, appropriate for single households or small families. Of the 250 units in Salem, only 59 have three bedrooms, offering little correction to the imbalance between elderly and family units in the public-housing stock.
- Even with these limitations, the developments provide housing for some low- and moderate-income households. As contracts with funding sources (i.e. HUD and MHFA) expire, owners have the option of paying off the mortgage, freeing them from the restriction to house low- and moderate-income families, and converting the developments to market-rate housing.

⁴ Desperate for housing, families and individuals apply to more than one housing authority. The wait lists include applicants who have also applied elsewhere, and thus the total count across all wait lists is inflated.

⁵ These programs serve homeless families and/or individuals, women escaping family violence, families recovering from substance abuse, or people on the verge of homelessness.

⁶ Since the 1960's, the federal and state governments have been assisting private developers in the production and operation of housing for low- and moderate-income families and individuals. In the three cities, a total of 1,957 units are now available within ten private subsidized developments, five in Salem, four in Peabody and one in Gloucester.

- The contract for Salem Heights, a HUD-financed project, has expired. As of this writing, no decision on its future has been made. Contracts for some of the other nine developments will expire in coming years, threatening the current supply of low-cost housing in the three cities.

Some Current Approaches to Easing the Low-Cost Housing Squeeze.²¹

Assistance with home ownership is currently the preferred public response.

- The cities of Gloucester, Peabody, and Salem each sponsor homebuyer loan, housing rehab assistance, and deleading programs.
- Our interviews with planning staff indicate that the number of homebuyer loans granted to residents is increasing. Each city provided from 25-50 First Time Homebuyer or Soft Second Loans in the past year. Most home purchase assistance programs base eligibility on HUD guidelines for moderate-income households (80 percent of median area income). As of January 1999 it was \$33,450 for one person, and \$38,250 for two persons.
- The Gloucester and Salem Housing Authorities each plan construction of eight homes for purchase at below market rates with loan assistance for the income eligible. Both LHA's dropped previous plans to develop additional family public housing due to public and/or official objections.

Non-profit organizations in Salem and Gloucester expanded the supply of low or below market rental properties. The Cities of Salem, Gloucester, and Peabody assisted with funding.

- The Salem Harbor Community Development Corporation renovated and currently manages 62 rental units at low market rates. Rental costs are between \$500-\$600 a month. Another 77 rental units are in a limited equity cooperative. Sixty of these are reserved for low-income tenants.
- Wellspring House Inc. in Gloucester operates three properties as very-low or low-income rental housing: ten single rooms, three two-room efficiencies, and a single six-unit house.
- The Community Land Trust of Cape Ann has developed more than 32 condominiums for home ownership, and 16 rental units for low and very low-income households.
- Communities' Land Trust Inc., based in Peabody, has bought a four unit rental property in Peabody available to low-income qualified tenants.

- The North Shore HOME Consortium has assisted with funding a variety of these strategies, including support for the efforts of municipalities and community-based projects in twenty-five communities. Between 1993 and 1997, the Consortium provided close to eight million dollars for housing rehab, acquisition, new construction, and rental assistance programs.

SUMMARY

A regional approach to expanding low-cost housing makes sense as part of regional economic and transportation planning. The region's economy is increasingly divided between high and low skilled workers, with attendant increases in income gaps within and across municipalities. Population projections suggest additional challenges as housing costs must accommodate increasing numbers of the elderly, immigrants, and minority families.

In the early 1990's, rental housing stock had remained stagnant for a decade, vacancies were low, rents were high, and home-purchase prices were the third most expensive of any county in the state. Nonetheless, the proportion of renters in the region's larger municipalities remained significant (35 percent). Many low- and even moderate-income renters and homeowners paid 30 percent or more of their income for housing.

According to social-service clients and providers in the late 1990's, housing costs are a serious difficulty for most clients in the region. The competition for low-cost housing continues to increase as over 2,500 welfare recipients in the region depart the rolls.

Region-wide public and subsidized resources to meet the demand for low-cost housing are unevenly distributed across municipalities and are disproportionately available for the elderly. Pervasive local preferences limit access for some and present barriers to sharing the resources.

These trends are mirrored and intensified in Gloucester, Peabody, and Salem in the late 1990's. Despite the apparent improvement in each city's economies since the recession of the late '80's and early '90's, changing economic bases in all three cities have led to increasing income gaps among residents. There are more single parent, female-headed households in each city than a decade ago. According to 1996 income projections almost a third of Gloucester and Salem's households and close to a quarter of Peabody's, live on annual incomes of less than \$20,000.

The pronounced rise in housing costs and increasing investor interest in rental real estate in 1998-1999 are partly fueled by professionals and others drawn to jobs in the region, and by the perceived attractions of its quality of life. In the context of a still stagnant private rental housing stock, these factors present multiple upward pressures on rental prices.

Our calculations indicate that close to half of residents in each city would be unable to purchase a home at the low-end of the current market price range (\$100,000). Taking into account systematic assessments of the cost of living in the region today, current rental costs are also beyond the reach of numerous low- and moderate-wage working parents.

Add to this picture the lack of growth in public housing units and the dwindling supply of state rental assistance vouchers, and the evidence for unmet need for low-cost housing becomes even more striking. Changing federal and state regulations are moving in the direction of higher-income residents. Numerous subsidized privately owned rental units reserved for low-income tenants are at risk of conversion to market rate apartments.

As a result of these influences, wait lists for subsidized and public housing are closed or years-long, shelter stays for homeless families are lengthier, and many of the region's most vulnerable residents experience disrupted or stressful living arrangements. Due to competition for units and to rising rents, rental housing is more difficult to find today even with subsidy certificates or vouchers.

Consistent with the region as a whole, all three cities have created more public housing for the elderly than for younger families. Clear progress in meeting the needs of older residents is evident. Home ownership assistance programs, which are serving increasing numbers of mostly moderate-income families, are the current prevailing public response to the low-cost housing shortage. Local non-profits, with support from cities and other sources, have had some successes in expanding and retaining the supply of rental units for low-income tenants. Both types of activities have been funded through the North Shore HOME Consortium, which has established the institutional mechanism for region-wide planning and action.

The challenge to those concerned about the issue of housing low-income people is clear. Differences in income, as well as in local cultures and identities, can isolate an increasingly diverse region into enclaves defined by income and ethnicity. Alternative visions must be posed to counter barriers of localism and the popular and official reluctance to confront limitations in current efforts to address the housing crisis. In particular, attention must be turned to ideas other than home ownership, as solutions to the growing need for low-income housing. Further, region-wide discussions should address the possibility of sharing resources across communities as part of future planning.

As more and more attention is given to the central role of housing costs in the health of communities and economies, as well as to the physical and mental health of families and individuals, the climate for public discussion of this topic is changing. The institutional collaborations that have spawned efforts such as those described in this report provide the groundwork from which the next steps can be launched.

AFTERWORD

On March 3, 1999 Wellspring called together a group of people from a variety of community-based organizations and agencies in the region* to comment on a draft of this report which had been circulated to them prior to the meeting. Twenty persons attended and participated in a lively discussion of the draft report. At the conclusion of the discussion, participants were asked for their ideas for addressing the housing issues generated in the report. The following ideas emerged. Though brief, because of the short time available, each one is capable of making a major difference to the future of housing in the region.

- Change zoning laws to allow for new approaches to providing housing.
- Foster competition in the design of housing that would be affordable to low and moderate income households.
- Make deleasing programs available to investor-owned properties in exchange for keeping rents affordable.
- Upgrade existing stock of aging housing in the region.
- Continue efforts to make home ownership available to those who cannot afford market prices.
- Organize a broad base of support throughout the region for increasing housing opportunities.

**For list of those attending, see Appendix B.*

ENDNOTES

¹ North Shore HOME Consortium, *Consolidated Plan: July 1, 1996-May 30, 1999*. City of Peabody: Department of Community Development and Planning, 1996.

Neighborhood Legal Services, *An Analysis of Impediments to Fair Housing in North Shore HOME Consortium Member Communities*. Prepared for North Shore HOME Consortium, City of Peabody: Department of Community Development and Planning, 1997.

² Mt. Auburn Associates, *North Shore Economic Diversification Strategic Plan: Final Report*. Essex County Commissioners, Essex County Office of Regional Services, November 26, 1997. According to Tom O'Leary, former planner for Essex County, in this report the North Shore region is roughly defined as Southern Essex County, a delimitation common to service and planning units, including the Metropolitan Area Council. It includes 19 municipalities designated in tables throughout the report.

³ Andrew M. Sum, Anwiti Bahunguna, Neeta P. Fogg, W. Neal Fogg, Paul Harrington, Sheila Palma, W. Paul Suozzo, *The Road Ahead: Emerging Threats to Workers, Families and the Massachusetts Economy*. A joint project of Teresa and H. John Heinz III Foundation and MassINC. Boston, MA., 1998.

⁴ These findings are from Mt. Auburn Associates, *North Shore Economic Diversification Strategic Plan: Final Report*. 1997. The public transportation finding is very well documented in the Mt. Auburn Associates report and in Neighborhood Legal Services' *Analysis of Impediments to Fair Housing in North Shore HOME Consortium Member Communities*. (1997).

⁵ These actual and projected demographic trends are presented in North Shore Community College Office of Planning, Research, and Grants Development, *Trustees Research Briefs*. Volume 1, Number 1, October 1995. The brief is titled "North Shore Community College Service Area: Population Trends." In this report, the region (the college's "primary service area") is generally defined by 19 municipalities within the Southern Essex County coastal region from Boston to Cape Ann. Figures on numbers of foreign-born residents in Essex County are from Massachusetts Office for Refugees and Immigrants, *1997 Demographic Update: Refugees and Immigrants in Massachusetts*.

⁶ Mt. Auburn Associates, *North Shore Economic Diversification Plan: Final Report*. 1997.

⁷ North Shore HOME Consortium, *Consolidated Plan: July 1, 1996-May 30, 1999*. These figures are based on 1990 census data compiled by the Low Income Housing Information Service for 11 of the 19 Consortium member municipalities. These tabulations were only available for communities with populations of over 10,000. Those towns included in this calculation were Amesbury, Danvers, Ipswich, Methuen, North Andover, Swampscott, Beverly, Gloucester, Haverhill, Peabody and Salem. The following definitions and income ranges are represented by these figures. Extremely Low-Income: 0-30% MFI (\$0-\$14,289); Very Low-Income: 31-50% MFI (\$14,290-\$23,814); Low-Income: 51-80% MFI (\$23,815-\$38,103). Median Family Income (MFI) in this instance is the average of the Median Family Incomes of the Lawrence-Haverhill SMA and the Salem-Gloucester SMA.

⁸ Findings are from the following sources: The HUD report is from the Office of Policy Development and Research, U.S. Department of Housing and Urban Development, *Rental Housing Assistance -- The Crisis Continues: The 1997 Report to Congress on Worst Case Housing Needs*. April, 1998.

Unless otherwise noted, the remainder of the data in this section concerning housing are from the *North Shore Home Consortium Consolidated Plan: July 1, 1996-May 30, 1999*. As the above citation explains, figures are based on 1990 census data, either for Essex County or for the 11 municipalities named above. The figures on 1980-1990 increases in Essex County home values and median gross rents are from the Massachusetts Office of Communities and Development February 1995 *HUD CPD Consolidated Plan for HOME CDBG, HOPWA, and ESG Funding*. Data on the current Essex County median home price is from Banker and Tradesman, reported in the Real Estate section of the Boston Sunday Globe, January 24, 1999.

⁹ Findings in this section are from the following sources: 1.) North Shore DTA case load statistics in October, 1998 were provided by Mark Whitmore of the Greater Lynn Career Center; 2.) Help for Abused Women and their

Children, "Where do I go from here?" *Housing Needs of Battered Women: Affordable Housing Survey Results*. Salem. October 1995; 3.) Elizabeth Hogan, Executive Director, *Community Action Plan: North Shore Community Action Programs, Inc. FY97-FY99*. Peabody, MA. October 1996; 4.) HOME Consortium's 1997 and 1998 Continuum of Care Narratives and Gaps Analyses.

¹⁰ These findings are from Neighborhood Legal Services, *An Analysis of Impediments to Fair Housing in North Shore HOME Consortium Member Communities*. 1997.

¹¹ Population trends represent comparisons between 1990 census figures and National Decision System's projected figures for 1998. Estimated population increases are from Massachusetts Institute for Social and Economic Research (M.I.S.E.R.). Planning directors in Peabody and Gloucester reported trends toward smaller and more numerous households.

¹² Sources in this section are the following: 1.) labor force and unemployment data are from the Department of Employment and Training; 2.) population figures are from the 1990 census, M.I.S.E.R.

¹³ Income figures in this section, displayed in Table 1 and in Graph 1, are based on household income data from the Essex County Planning Department. The 1996 projections based on 1990 census data are by Claritas, Inc. for all census blocks in each of the three cities. Table 1 figures represent median incomes in the census blocks with the lowest and highest incomes in each city, including projections for 1996 and 2000.

¹⁴ Sources for findings in this section are as follows: 1.) 1990 census data for percent renter and owner-occupied units; 2.) Building Department records in each city for building permits issued for new construction from 1991-1997; 3.) data on the dearth of three or more bedroom rental units from interviews with housing specialists, review of rental ads in the "Essex County Newspaper, August 28-November 20, 1998, survey of housing search staff, and HOME Consortium reports.

¹⁵ Sources: 1.) Interviews with local housing professionals, including local realtors and local media reports on rental vacancies, rising rents, investor interest (Banker & Tradesman Special Report on apartment building market, December 28, 1998; North Shore Sunday Newspaper, article on multi-family housing market, February 2, 1999); 2.) median rents in Table 2 from our survey of rental ads at three-week intervals in the Essex County Newspaper from August 28 through November 20, 1998.

¹⁶ Home sales data are based on Banker and Tradesman median home sale prices and numbers of sales in each city annually from 1987 through October 1998. Real estate transaction sale prices and number of sales since 1994 are also from Banker and Tradesman (thewarrencgroup.com).

¹⁷ Source of home ownership affordability calculation assumptions: 1.) interview with mortgage department representative at Eastern Bank in Salem; 2.) the prequalification worksheet and home affordability factor table in the *Pre-Purchase 1 Putting the Pieces Together: A Real Estate Agent's Guide to the Mortgage Loan Process*, Mortgage Guaranty Insurance Corporation, Milwaukee, WI.

¹⁸ 1.) Our survey of advertised rents in three cities from the Essex County Newspaper was conducted in three-week intervals from August 28 to November 20, 1998. We recorded advertised units in categories of \$50 price ranges. We took the median number of the lowest advertised two bedroom rental range for each city to get the median low-end rent. 2.) Annual salaries of common jobs based on averages of monthly gross incomes for municipal jobs in the three cities, listed in 1998 Massachusetts Municipal Association Benchmark Salary Survey; median wage statistics for unskilled and paraprofessional jobs from DET, November, 1998.

¹⁹ Federal policy changes are described in Summary of FY99 HUD Appropriations Bill and Public Housing/Section 8 reforms Draft October 2, 1998 prepared by Citizen's Housing and Planning Association, Boston.

²⁰ Data for this as well as for the following finds are based on interviews with Housing Authority Directors or officials in all three cities, housing inventory forms from the LHAs, interviews with staff of local privately owned housing with subsidized units, and interviews with and inventories from housing professionals in state or local

community-based agencies. We also surveyed nine shelters and homeless prevention programs in the three cities (see appendix for listing of names and organizations).

²¹ Sources in this section are as follows: 1.) interviews with directors of planning departments and other related staff in the three cities; 2.) interviews with housing authority directors or their designates; 3.) the most recent master plans for each city; 3.) interviews with and reports from the named non-profit housing organizations.

APPENDIX A

List of People Interviewed for Housing for All Study

Nancy Schwoyer, Executive Director, Wellspring House, Inc., Gloucester

Bernadine Young, Board Member, Wellspring House, Inc., Gloucester

Kevin Hurley, North Shore HOME Consortium, Peabody

Tom O'Leary, formerly Essex County Planner, now GIS Director, Essex County Registry of Deeds, Salem

Beth Hogan, Executive Director, North Shore Community Action Programs, Inc., Peabody

Nancy Sullivan, Deputy Director, North Shore Community Action Programs, Inc., Peabody

Jim Haskell, Executive Director, Salem Harbor Community Development Corporation, Salem

Laura Buxbaum, Assistant Executive Director, Salem Harbor Community Development Corporation, Salem

Nellie Matos, Property Manager, Salem Harbor Community Development Corporation, Salem

Nancy Crowder, Executive Director, Citizens for Adequate Housing, Peabody

Shereen Stucki, Program Director, The Inn Between, Peabody

Virginia Sidmore, The Inn Transition, Peabody

Nelida Vatcher, Housing Advocate, The Inn Transition, Peabody

Margo Casey, Executive Director, Help for Abused Women and Their Children (HAWC), Salem

Vicki Lindsay, Community Land Trust of Cape Ann, Gloucester

Scott Marcelais, Planner, Action Inc., Gloucester

Mark Whitmore, Greater Lynn Career Center

Mark Potvin, Staff Attorney, Neighborhood Legal Services, Inc., Lynn

Judge David Kerman, Judge, Regional Housing Court, Lawrence

Laura Gallant, Staff Attorney, Neighborhood Legal Services, Inc., Lynn

Lisabritt Kenefick, Staff Attorney, Merrimack Valley Legal Services, Lowell

Laurel Deery, Executive Director, Manchester Fund to Prevent Homelessness, Inc., Manchester

Trudy MacIntyre, Executive Director, Haven from Hunger, Peabody

Clark Ziegler, Executive Director, Massachusetts Housing Partnership Fund, Boston

Ann Anderson, Community Services Officer, Massachusetts Housing Finance Agency, Boston

Emily Achtenberg, Housing Consultant, Boston

Frank Splain, Director, Peabody Housing Authority

Annmarie Burns, Leased Housing, Peabody Housing Authority

Sharlene Palmachuk, Tenant Selector, Peabody Housing Authority

William Dugan, Director, Gloucester Housing Authority

Maureen J. Brodeur, Federal Programs Administrator, Salem Housing Authority

Judith Otto, Director of Community Development and Planning, City of Peabody

Michael Parquette, Assistant Director, Department of Community Development and Planning, City of Peabody

Sam Cleaves, Planning Director, Gloucester Community Development Department

Virginia Swinson, Grants Administrator, Grants Department, City of Gloucester

Craig Wheeler, Director of Planning, Community and Economic Development, City of Salem

Lynne Barrett, Housing Coordinator, Planning and Community Development Department, City of Salem

Cookie Melanson, Century 21 North Shore, Melanson Real Estate, Peabody

Arthur Gordon, Gordon Realty, Peabody

Whently Williams, Crown Real Estate, Salem

Betsy Merry, Hunneman Caldwell Banker, Salem

Carole Sharoff, Atlantic Vacation Homes Corporation, Gloucester

Arlene C. Dannenberg, Director of Educational Equity, Parent Information Center, Salem Public Schools

Carol Baitinger, Bilingual Community Outreach Specialist, Salem Public Schools

Brian Tarr, Assistant Superintendent, Gloucester Public Schools

Staff person from Mortgage Department, Eastern Bank, Salem

Staff person Building Department, Salem City Hall

Homeless Shelters/Homeless Prevention Programs Surveyed

Action Inc., Gloucester: emergency shelter for men and women over 18; housing advocacy

Wellspring House, Inc., Gloucester: family shelter; education center; affordable housing advocacy

North Shore Community Action Programs, Inc., Peabody: Homeless Intercept Program.

North Shore Community Action Program, Inc.: scattered site transitional family shelter

The Inn Between Shelter, Citizens for Adequate Housing, Peabody: emergency family shelter

The Inn Transition, Citizens for Adequate Housing, Peabody; substance abuse family shelter

Salem Mission/United Church of Crombie, Salem: singles shelter, males and females 18 years and older

Taking Care of Business, East Gloucester: family substance abuse shelter and treatment program

Help for Abused Women and Their Children (HAWC), Salem: emergency congregate shelter for women and their children; housing search.

APPENDIX B

List of attendees at March 3rd, 1999 Wellspring Meeting

Ramona Fine, Wellspring House

Ed Anderson, Wellspring House

Sage Walcott, Wellspring House

Carole Sharoff, Wellspring House

Nancy Crowder, Citizens for Adequate Housing

Kevin Hurley, North Shore Home Consortium

Margo Casey, Help for Abused Women and Their Children (HAWC)

Nancy Sullivan, North Shore Community Action Program (NSCAP)

Hilary Ingraham, (NSCAP)

Bill Hoyt, Cape Ann Habitat for Humanity

Luke Hill, Essex County Community Organization (ECCO)

Joseph Lumnio, We Care About Homes

Beth Hogan, North Shore Community Action, (NSCAP)

Jim Haskell, Salem Harbor Community Development Corporation

Vicki Lindsay, Community Land Trust of Cape Ann

Laura Buxbaum, Salem Harbor Community Development Corporation

Lisa Ward, John W. McCormack Institute for Public Affairs

Bernadine Young, Cape Ann Sustainable Communities (CASC), Wellspring House

Rosemary Houghton, Wellspring House

Nancy Schwoyer, Wellspring House

Maris Nichols, Wellspring House

Robert L. Woodbury, Director
Richard A. Hogarty, Associate Director and MSPA Program Director
Sandra Blanchette, Executive Assistant to the Director

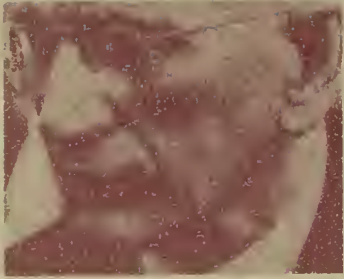
Senior Fellows

Joseph R. Barresi
Edmund Beard
Barry Bluestone
Albert Cardarelli
Louis C. DiNatale
Donna Haig Friedman
Phyllis Freeman
Arthur A. Goldsmith
Mary K. Grant
Carol Hardy-Fanta
Philip S. Hart
Richard A. Manley
Garrison Nelson
Padraig O'Malley
Meredith Ramsay
Leonard H. Robinson, Jr.
Elizabeth A. Sherman
Mary Stevenson
Elaine Werby

Visiting Fellows

Randy Albelda
Robert Moran

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