

Brookline Housing Needs Assessment

HOME and CDBG Consolidated Plan
FY2016 - FY 2020

- Consolidated Plan Needs Assessment is conducted every 5 years in preparation for development of 5-year Consolidated Plan - a HUD requirement for Entitlement Communities
- Last conducted in 2011
- Used to inform priorities and strategies for HOME and CDBG funding FY16-FY20

Sources:

- Census Data
- CHAS Data
- Analysis of Impediments to Fair Housing Choice
- Understanding Brookline Report - Brookline Community Foundation

Input from the Following Agencies and Departments:

- Brookline Housing Advisory Board
- Brookline Housing Authority
- Brookline Health Department
- Brookline Human Relations/Human Services Division
- Brookline Community Mental Health Center
- Brookline Council on Aging
- Center Communities of Brookline
- Pine Street Inn
- Brookline Community Foundation

Brookline Residents - Demographic Overview

Brookline's Population

- Brookline's population has remained stable since 1950 - fluctuating between 54,000 and 59,000 persons
- Brookline 2010 Total Population: 58,732. Increase of 1,697 since 2000
 - Total increase of 1,070 among children 9 and younger
 - Total increase of 1,013 among young adults ages 20-24
 - Total increase of 2,010 among 60-70 year olds
 - Offset by decrease in persons aged 25-55 by 2,783 persons.
- Brookline's population grew by 2.8% in 2000 - 2010
- Yet Brookline's population growth rate is slower than many adjacent localities including Boston (4.8%), Cambridge (3.8%) and Lexington (3.4%) as well as the state (3.1%) and the nation (9.7%)
- Highly Mobile: Less than 40% of current Brookline residents have lived here for 10 years or longer.

Brookline's Households

- Total number of households 25,092 - a decrease of 502 since 2000.
 - Increase of 270 households with children under age 18
 - Increase of 355 households with at least one person 65+
 - Overall decrease in single person households
- 50% of all Brookline households are families, with half of these households (25% of the total) with at least one person under the age of 18.
- 23% of all households have at least one person aged 65+
- 37.2% of all households are people who live alone.

Persons with Disabilities in Brookline

- 7.3% of Brookline residents are disabled.
- Concentrated in the older population where 32.7% report a disability.
 - 12.3% hearing disability.
 - 18.6% report ambulatory disability.
 - Over 13% have an independent living difficulty.
- Only 4% of those aged 18-64 report a disability.

Increasing Income Disparity in Brookline

- 2010 Median Household Income - \$96,798
- 2010 Median Family Income - \$147,395
- 2010 Median Non-Family Household Income - \$53,201
- Income disparity is increasing with growth at both the higher end (31% of all households make \$150,000+) lower end (almost 19% of all households make less than \$25,000 per year)
- The poverty rate has increased to 13.1% of the population (up from 9.3% in 2000)
- In 2010 20% of Brookline households earned 58% of the Town's total income. This is a significantly greater concentration of income than in comparison communities.

Increasing Diversity in Brookline

- Nearly 27% of residents are foreign born - with 50% of these from Asia, 30% from Europe (including Russia) and 11% from Latin America.
- Nearly 10% of Brooklines have Limited English Proficiency
- White population continues to decrease, while all minority populations are increasing.
 - Largest increase is among Asian population, including Chinese, Korean, Japanese, Indian.
 - Increases among African Americans, Hispanics, and 2+ races significantly lower.

Demographic Trends Impacting Brookline

- Trend #1: Households moving back into urban centers - seeking to live near jobs, public transportation, and community amenities.
- Trend #2: Families with school-age children seeking access to better public school systems. (Newton and Lexington are experiencing even greater percentage increases.)
- Trend #3: Seniors seeking walkable, “age-friendly” locations with amenities and good medical services (Brookline and Cambridge leading the way in Greater Boston. Newton, Lexington and Boston also experiencing this trend.)
- Trend #4: Highly mobile population - 61% of Brookline households have moved here in the last 10 years and 42% have moved here in the last 5 years. Less than 40% of all households have lived in Brookline longer than 10 years.
- Trend #5: University students renting 3-4 bedroom units together - significantly driving up prices of these larger units.
- Trend #6: Hospitals and Medical Institutions - impact of related students as well as low/mod income employees

Brookline's Housing Stock

Overview of Brookline's Housing Stock

- 26,201 total units
- Only 17.3% of these are single-family, detached units.
- 37% are condominiums (total of 9,790), nearly 40% of all condos are rented out to tenants.
- Vacancy rates continue to be very low - 1.3% for owner units and 3.8% for rental units.
- Approximately 50% of households are renters and 50% are owners. This represents a steady decrease in rental units since 1970, when 73% of units were renter occupied.
- Mix of unit sizes with:
 - 5% studios
 - 26% one-bedrooms
 - 27% two-bedrooms
 - 21% three-bedrooms
 - 20% 4+ bedrooms

Market Rents versus Section 8 Payment Standards

According to Zillow, in June 2014 the median rents based on bedroom size are as follows. FMR and Section 8 Payment Standards are significantly below these:

	<u>Market:</u>	<u>FMR:</u>	<u>Section 8:</u>
• Studio:	\$1,430	\$1,042	\$1,303
• One-bedroom:	\$1,950	\$1,164	\$1,383
• Two-bedroom:	\$2,530	\$1,454	\$1,623
• Three-bedroom:	\$3,200	\$1,811	\$1,992
• Four-bedroom:	\$3,600	\$1,969	\$2,166
• 5+-bedroom:	\$4,500	\$2,264	\$2,490
• Section 8 Voucher holders unable to find units in the market that are in line with payment standards - forced to leave Brookline or utilize in affordable rental developments.			

Market versus Affordable Homeownership

- 2014 - Median Price of Condo in Brookline: \$534,000
- 2014 - Median Price of 2-Bedroom Condo in Brookline: \$568,000
- 2014: Median Price for Single Family Home: \$1.4 million
- According to Zillow - Housing Prices are expected to rise another 2.4% over the next year.
- 3-person household earning 80% of AMI (\$61,000) would be able to afford a 2-bedroom condo costing \$185,000 (@5% interest/5% down)
- 3-person household earning 100% of AMI (\$84,700) would be able to afford a 2-bedroom condo costing \$255,000 (@5% interest/5% down)

Brookline's Affordable Housing Stock

- Total of 2,046 affordable units available to households earning up to 110% of area median income. (2,205 counted on the 40B SHI)
 - 21% or 431 units <50% AMI
 - 13% or 275 units <60% AMI
 - 62% or 1,264 units <80% AMI (includes all public housing)
 - 3% or 62 units < 100% AMI
 - 1% or 13 units < 110% AMI
- 92.2% of the affordable housing stock is rental.
- 7.8% (161 units) of Brookline's affordable housing stock is homeownership - 80% of which is permanently affordable.
- 45% (923 units) of the affordable housing stock is public housing.
- Over 51% of Brookline's affordable housing stock is specifically for seniors or disabled households.

Housing Related Support Services

- Homelessness Prevention services through the Brookline Community Mental Health Center - no shelters or transitional housing in Brookline. Homeless receive priority for Brookline Public Housing.
- Victims of Domestic Violence receive services through the Brookline Police Department, the Brookline Health Department, and the BCMHC - no shelters for DV victims although priority given in BHA housing.
- Persons Living with Aids/HIV - Services primarily through Aids Action and other agencies in Boston.
- Persons with Substance Abuse - Receive services through Brookline Health Department, BCMHC, and private medical services - no halfway houses located in Brookline.

Brookline's Housing Problems

1. Expiring Use Properties -Losing Affordable Units
2. Long Waiting Lists for all Affordable Housing
3. Brookline's Affordable Housing Stock - Deferred Capital Needs
4. Growing Gap between Incomes and Housing Costs for many residents

Expiring Use Properties

- Village at Brookline - 307 Unit Affordable Housing Development - will pre-pay its Section 236 mortgage by the end of 2014. All current tenants will be protected but within the next 13 years, 207 of these units will eventually convert to market rate as current tenants move out, if no other additional protections are put into place.
- Beacon Park - an 80 Unit Mixed-Income Development - contains 20 units of housing affordable to households earning less than 50% of AMI and 10 households earning less than 80% of AMI. These affordability requirements will remain in effect until 2018, when the developer will be required to maintain at least 16 units available to households earning less than 80% of AMI (expires in 2044)
- Hebrew Senior Life Properties at 100 Centre Street, 1550 Beacon, and 112 Centre Street - current affordability restrictions expire in 2044.

There are long waiting lists for all types affordable housing, including:

- Family
- Senior
- Individuals
- Public
- Privately-owned
- Ownership and Rental

Brookline Housing Authority Waiting Lists

- BHA has a very low vacancy rate of less than 2%
- There are approximately 1,500 persons on BHA waiting list for senior housing.
- 1,300 households on waiting list for family housing (waiting lists for 2 & 3 bedroom units are closed).
- Many thousands on waiting list for Section 8.
- 10-20% of households on these waiting lists have Brookline preference or an extreme needs preference (domestic violence, homelessness, facing eviction, victim of fire or natural disaster).
- Preference households will likely receive housing within 1-2 years, while others will wait 15+ years.

Waiting Lists for Affordable Senior Housing

- Senior Public Housing - Brookline seniors will need to wait approximately 12- 18 months, even if they are being evicted. Seniors from outside Brookline will wait 15+ years.
- Hebrew Senior Life - 112 Centre Street, which is 100% project-based serving very low income households have waiting lists of 10+ years, with 5-7 year waits for those who are homeless or paying more than 50% of their incomes towards rent.
- HSL's mixed-income housing at 100 Centre Street and 1550 Beacon Street have wait times of 2-3 years for affordable units. Wait times are lengthening as residents age in place, spend down any assets, and move into affordable units. Wait lists for market-rate units at these buildings is significantly shorter at 1-6 months.
- Jewish Community Housing for the Elderly (just outside of Brookline in Allston) currently has 57 Brookline households on its wait list. Wait times are 2-3 years (waitlist for Genesis House is closed, as it is greater than 5 years.)

Waiting Lists for Units Serving Persons With Disabilities

- Currently, there are approximately 50 households on the BHA's waiting list for units accessible for people with physical disabilities, i.e. people who use a wheelchair or other mobility devices and/or have other physical limitations.
- These households have a wide variety of needs ranging from young people with degenerative diseases to seniors with severe osteoarthritis to combat veteran amputees.
- Some of the accessible apartments are filled by BHA's own residents whose conditions evolve to require transfer to an accessible unit.
- BCMHC case management and Pine Street Inn staff state that there is a strong need for more housing with support services for persons with mental health and/or physical disabilities.
- General waitlists for permanent housing operated by PSI in Brookline are several years, with a priority for those either living or working in Brookline.

Capital Needs for Public Housing

- While BHA units are maintained in safe and sanitary condition, they have suffered from decades of inadequate capital repair funding with capital needs averaging in excess of \$100,000 per unit.
- Family developments are in the greatest need - Egmont and High Street Veterans as well as 22 High Street.
- All BHA properties are in need of major repairs - HVAC, High Efficiency boilers, building envelope repairs, roofs, windows, landscaping, playgrounds, unit interior upgrades, etc.
- Strain from outdated building systems drives up operating costs and increases maintenance calls.

Gap between Incomes and Housing Costs for Many Brookline Residents

- 36% of all Brookline households earn less than the area median income - 55% of all renter households and 18% of all homeowner households.
- Over a third (36%) of all Brookline households pay more than 30% of income towards housing costs.
- Nearly a fifth (18%) of all Brookline households pay more than 50% of household incomes towards housing costs.
- Renters are more significantly affected - 44% of all renters pay more than 30% and 25% pay more than 50% of their incomes towards rent.
- Homeowners are also affected with 27% of all homeowners paying more than 30% and 11% paying more than 50% of their incomes towards housing costs.

- Low and moderate income households (those earning less than 80% of AMI) are affected most significantly.
- Over half of all households earning less than 80% of AMI pay more than 50% of their incomes towards housing costs.
- While there are higher numbers of low and moderate income renters overall, these cost burdens affect both low and moderate income renters as well as homeowners.

Discussion - What are the Priority Housing Needs in Brookline?

- Affordable rental housing to meet needs of households earning less than 80% of AMI. - one, two, and three bedroom units. (New and/or substantial rehab)
- Opportunities for Sec. 8 certificate holders to utilize their certificates within Brookline, particularly families needing 2 and 3 bedroom units.
- Affordable homeownership opportunities for households earning up to 80%, 100%, 110% of AMI - to stabilize housing costs of moderate-income households.
- More independent senior housing for all income levels.
- More service-enriched SRO housing for persons with physical and/or mental disabilities - project-based for those earning less than 30% AMI.
- Preservation of affordable units: expiring use properties.
- Preservation of affordable units: of Brookline Housing Authority units.
- Other?