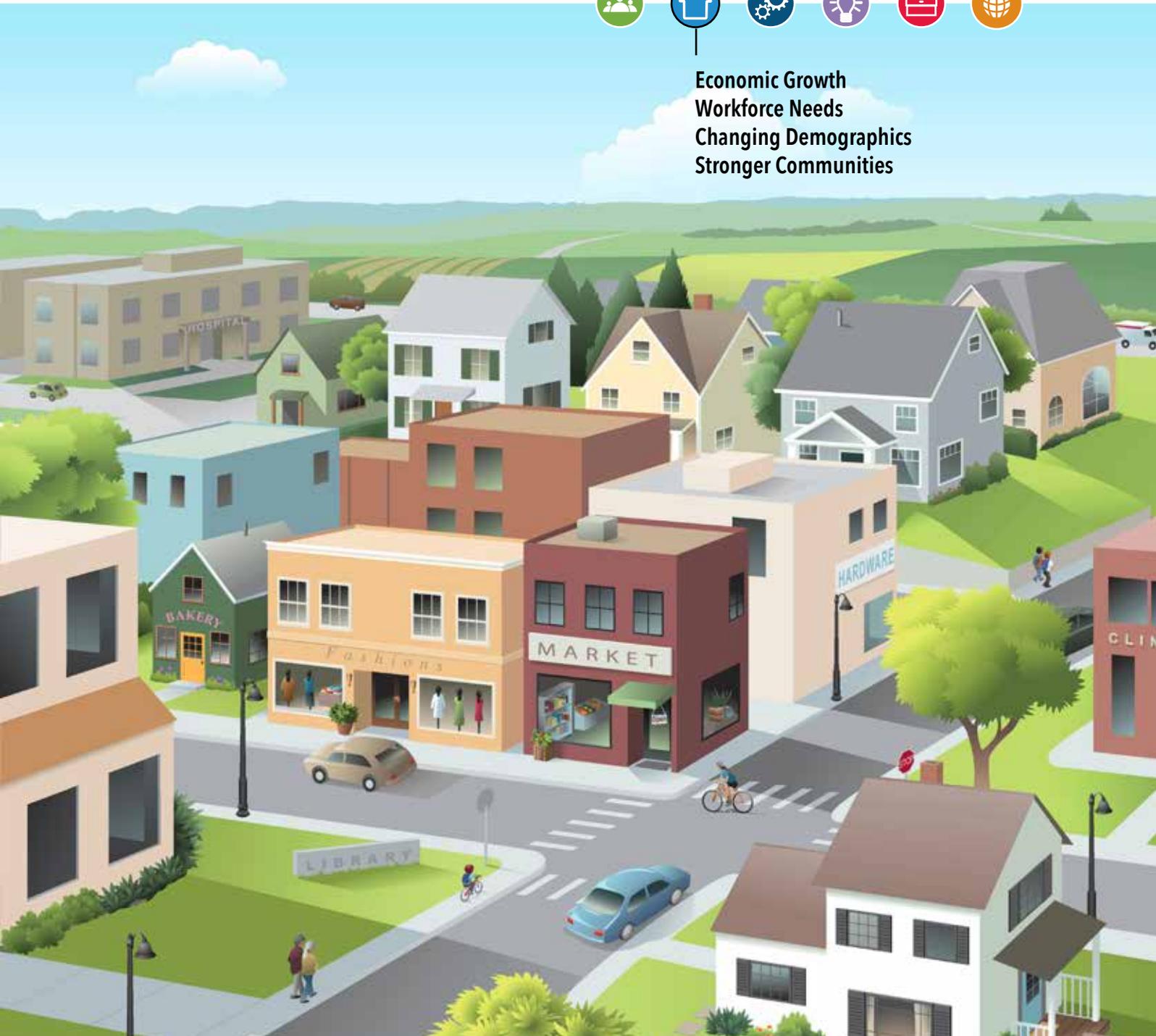


HOUSING



Economic Growth
Workforce Needs
Changing Demographics
Stronger Communities





Fresco and Portico Townhome Condominiums by The Green Company at the Pinehills offer privacy with their gracious designs.

“The South Shore of Massachusetts is in the enviable position as a choice location to live and do business. But it risks becoming less desirable and less competitive, missing out on some unique opportunities to become a stronger and more diverse regional economy.”

*South Shore 2030:
Choosing our Future*

South Shore 2030: Choosing Our Future laid out six broad strategies to preserve and enhance our high quality of life by building a stronger regional economy. This is the second set of recommendations to implement those strategies. The first report was on infrastructure. We now recommend tangible steps for housing policy to promote the goals of South Shore 2030. Housing intersects two of the six priorities: attracting younger people to the South Shore and strengthening our individual communities as places to work and live.

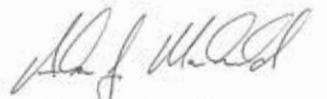
This is not a research paper. Our Board of Directors has adopted this agenda as a plan of action for the Chamber. For decades, the South Shore Chamber of Commerce has proudly promoted progress and economic growth for the South Shore. Taking a lead on housing continues that tradition.

Economic prosperity and strengthening our communities are widely embraced goals. The individual steps to achieving those goals will not always be universally embraced. That may become most apparent with some of these recommendations, perhaps even the entire premise that more housing is needed. But we cannot build a strong economy or vibrant communities simply by aging in place and discouraging younger people from coming to Massachusetts or the South Shore.

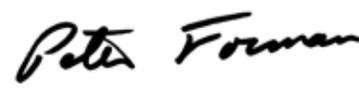
We look forward to working with housing groups, private developers, community leaders, and our local and state officials on these recommendations. Our work on *South Shore 2030* won't stop with housing. Helping local communities deal with growth, addressing inadequate infrastructure, and recruiting more businesses to the area are also on the South Shore 2030 agenda.

The Chamber appreciates the work of our hundreds of member volunteers and the support from our members and funding Partners who make the Chamber's work possible. We particularly want to thank the Housing Working Group, which offered advice and insight on this project, as well as Rockland Trust for underwriting the report.




Alan Macdonald
Chairman




Peter Forman
President

The Chamber would like to thank the members of the Housing Working Group that presented the Board with these recommendations and Rockland Trust for underwriting the report.

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Senator Patrick O'Connor
State of Massachusetts

Office of
Senator John Keenan
State of Massachusetts

We are fortunate to be part of a region with a strong economy that offers opportunity for businesses and families to thrive and grow. However, the steep rise in housing costs poses a serious challenge to the quality of life on the South Shore. With housing inventory at an all-time low, many families and individuals are priced out of the market. In particular, our younger generations, who are our workforce of the future – as well as those families at lower income levels – are not able to find the places they need to live at an affordable cost. Housing advocates and local and state governments are working hard to address the matter, but this is an issue that has significant implications for the business community as well, and we too must rise to the challenge.

The South Shore Chamber of Commerce's regional development strategy has been tackling the housing issue by bringing together respected business organizations to discuss an approach that positions housing as a tool for future economic growth. As a one of the Steering Committee members of the Chamber's regional development strategy project team, I am pleased to support the progress made on *South Shore 2030: Choosing our Future*. This is an ambitious project that takes an active approach to proactively shaping the economic opportunities for our residents, and thus the vitality of our communities for years to come.

As members of the community, we all have a responsibility to come together and build a foundation that helps the people that live and work here find a place to call home. Rockland Trust is pleased to underwrite this report and support the important work of the South Shore Chamber of Commerce in building that future for the South Shore.



A handwritten signature in black ink that reads "Chris Oddleifson".

Christopher Oddleifson
CEO, Rockland Trust



Where Each Relationship Matters®





HOUSING ON THE SOUTH SHORE:

Key to Our Future Economy

.....

Data reveals some early warning signs that regional trends are no longer pointing towards sustainable growth and success. Creating a climate that supports new growth, stronger job creation, and public/private collaboration on community development are essential to preserving the high quality of life on the South Shore. *(South Shore 2030: Choosing Our Future)*

.....

Our high quality of life on the South Shore and future economic prosperity face a serious challenge. The region's past attitudes about residential growth and housing production may strangle our future. Unless these attitudes change, we could miss a strong opportunity for economic growth. Instead of growth, we could face a downward cycle of job losses, declining services, and lower property values. In choosing our future, the South Shore Chamber of Commerce and South Shore Economic Development Corporation side with investing in future growth and vitality for the region.

The Chamber's economic strategy starts with a premise that desirable communities and a strong workforce help create and attract businesses that will propel regional prosperity. The alternative future as a collection of bedroom communities with long commutes to good jobs, an aging population, and a stagnating economy is less attractive and less sustainable.

According to the Metropolitan Area Planning Council, even modest economic growth of 1 percent will require the South Shore to add 44,000 new homes, condominiums, and apartments by the year 2030, over the baseline year of 2010. For comparison, that is equal to 13 times the number of homes at The Pinehills in Plymouth or 10 times the number of homes planned for Union Point, the former Weymouth Air Base. That reads like a big number – however, spread out over 20 years and almost 25 communities, the number is attainable and the impact on local communities is manageable.

The generation born in the wake of World War II is handing over the keys to the generation born between 1980 and 1995. That generational hand-off is happening at a slower pace on the South Shore. By 2030, the South Shore's



“Union Point is a smart city that seeks ambitious growth without disrupting the charm of the South Shore. This development offers a compelling cost and timing alternative to Boston while it unlocks the housing cycle potential of the region.” - Kyle Corkum, Managing Partner, L Star Ventures

population is projected to grow by 19,000, but the over-65 population may double, with the number of households headed by seniors increasing from 24 percent of the total to 37 percent.

Much more must be done to accommodate younger workers, families, and the generation between their early 20s and mid-30s. This is a demographic that is:

- still growing into its peak earning years;
- highly entrepreneurial, eager to start and grow innovative businesses;
- attractive to expanding companies seeking to locate near a source of potential employees; and
- needed to take on civic and business leadership in the coming decades.

While any generalizations are imprecise, members of this generation are more likely than their predecessors to decide where they'd like to live first and then find work, rather than move where the job takes them. In response, businesses are increasingly choosing to locate where they can find a ready supply of talented young workers.

The South Shore struggles to compete for these younger workers with Boston, Cambridge, and other communities seen as centers of greater activity, with interesting and walkable neighborhoods. Concurrently, the Greater Boston area is losing population to other innovative communities out of state – such as Denver, Atlanta, Seattle, Dallas, and Portland, Oregon – that offer more housing choices and lower housing costs.

By choosing our future, we are choosing to compete in the national marketplace for the entrepreneurs, workers, families, and enterprises that can energize our economy and enhance our quality of life.

How Housing Leads to Economic Growth



1. Attracting young people who are consuming and spending more replaces the declining spending activity from our aging population, many of which spend part of their year elsewhere.



2. Downsizing baby boomers scale back but don't retire. They are part of an increasingly valued workforces and will play an integral and valuable part in our economic future. If we can build homes that keep them here it frees up their equity, increasing their financial flexibility.



3. Transit oriented developments attract young people working in the city that eventually will become a magnet for companies looking to locate near a strong workforce.



44,000 Homes = 1% Economic Growth on the South Shore



44,000 Homes Over 20 Years = .4% growth in housing production annually

25 Communities



Many South Shore communities require more land than any football field (1.32 acres, not including the sidelines) for a single family home.



The region's largely suburban orientation and high housing costs negatively impact its competitive position to retain and attract skilled young professional talent. Data showed that the South Shore's labor force will experience significant shortages for key occupations if current trends are not reversed. *(South Shore 2030: Choosing Our Future)*

Why We Need to Build

Throughout the South Shore, we see new homes being built and residents may wonder why that isn't enough. The answer is that it is not enough to make the South Shore competitive in attracting a strong workforce or new businesses.

The figures for Massachusetts and Greater Boston, which includes almost the entire South Shore, help to illustrate the problem. In this decade, construction of single-family and multifamily housing is at its lowest point since the 1950s, and our existing housing stock is, on average, among the oldest in the country. Massachusetts' single-family home prices were at the national average in 1980. They have since increased six-fold, the largest increase of any state in the nation.

A reasonable balance between supply and demand will result in a 2 percent vacancy rate at any given time. In Norfolk County, the vacancy rate is 0.9 percent. In Plymouth County, the vacancy rate is a scant 0.7 percent. Area realtors have told us that many baby boomers are reluctant to sell their homes for fear that they won't be able to find the types of smaller homes they want, in more walkable areas. This is different than a depressed market when people are afraid to buy a home for fear they cannot sell the one they are in. This gridlock is tying up family housing, occupied by empty-nesters, and forcing young talent to build their futures elsewhere, leaving our future looking less vibrant.



Cobblestone at The Pinehills: 16 family cottages (\$400,000 - \$600,000) all located on less land than a football field.

What We Need to Build

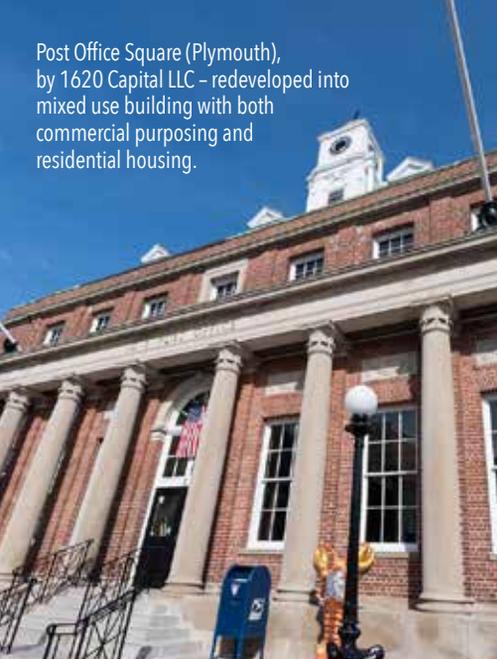
The short answer to our housing dilemma is to build more housing – a lot more than we are currently on track to build. The longer answer is more complex.

The South Shore needs more housing with smaller footprints built near walkable, vibrant neighborhoods or near transit that will entice a young and diverse population to choose to build their lives here. We must also accommodate the needs of downsizers less interested in age-restricted communities but unable to find alternatives that offer single-floor living in walkable communities.

The South Shore needs a greater variety of housing types – multifamily (condominiums, townhomes, duplexes), single-family homes on compact lots, and a greater variety of price points to appeal to a wide variety of budgets and family preferences. In other parts of the country, housing preferences are built in response to market preferences and the costs are more appropriate.

.....
In Massachusetts, housing production is more often a reflection of zoning requirements rather than market preferences. The result is lower overall production and higher end costs.
.....

Post Office Square (Plymouth), by 1620 Capital LLC - redeveloped into mixed use building with both commercial purposing and residential housing.



Building on Our Strengths

Town and Village Centers

The communities of the South Shore are studded with compact commercial centers that have seen their fortunes ebb and flow over many decades. They already offer amenities, including neighborhood restaurants, offices, banks, and small retail establishments. Many of these centers could readily accommodate additional residential development that would, in turn, generate more foot traffic to support existing and new businesses, enhancing the economy and energy of the area.

In many of these town and village centers, local historic and iconic structures have outlived their original purpose. While repurposing former churches, schools, or factories into housing or multi-use buildings may not substantially increase the number of housing units, it offers an opportunity to breathe new life into our communities and to preserve the classic visual identity of our area.

Some South Shore towns already see housing as a tool for revitalizing local neighborhoods. Using the state's 40R zoning incentive, Plymouth's Cordage Park will not only bring that historic property back to life, but will likely stimulate a revitalization of the North Plymouth center. Rockland recently adopted 40R to stimulate growth in its downtown. Weymouth is looking to breathe fresh life along its retail and commercial corridors through zoning changes. Those are all smart, locally initiated actions that are likely to produce more housing, attract talent to the area, and make sections of their town more appealing.

- The Chamber will support local initiatives and private developers to increase housing near community centers, including infrastructure improvements to create stronger, more livable neighborhoods.
- The Chamber is supportive of initiatives to repurpose iconic or historic buildings for new housing.

Bostonian Shoe Lofts (Whitman) by The Heritage Companies - preservation of 19th century Commonwealth Shoe and Leather Company by converting to commercial and residential space.

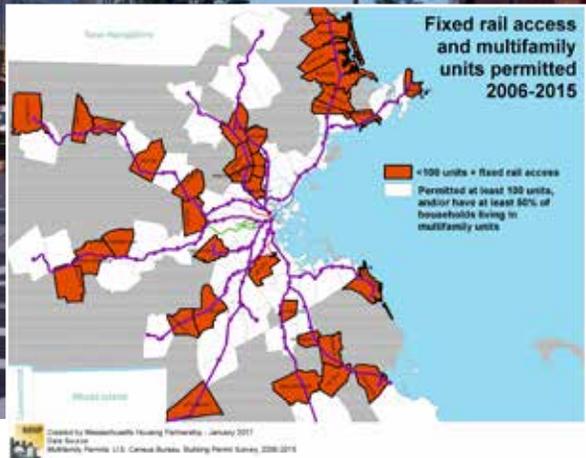


This re-purposing of the familiar National Guard Armory in Plymouth by MEGRYCO of Plymouth now houses 20 condominiums while preserving the familiar exterior.





West of Chestnut (managed by The Dolben Company) in Quincy- This is a 5 minute walk to the Quincy Center T Station.



Transit-Oriented Development

The return of commuter rail service to the South Shore in the 1990s, long-championed by the South Shore Chamber of Commerce, has already opened the door to a number of major residential projects – from Quincy to Union Point (formerly the Weymouth Air Base) to The Landing in Braintree and Weymouth. There are many other smaller developments along the main corridors and thoroughfares. Commuter boat service has been critical to the success of residential development at the Hingham Shipyard and potentially new growth in Quincy, especially in Squantum at Marina Bay. Other opportunities for growth continue to be found along the Red Line corridor, decades after rapid transit was extended to Quincy Center and, later, to Braintree.

- The Chamber remains committed to transit-oriented development and is working to enhance community development around TODs, including housing, retail, and amenities.
- The Chamber supports efforts to identify and promote additional TOD opportunities.
- The Chamber will support zoning changes where necessary to create appropriate housing options near transit zones.
- The Chamber will promote opportunities to connect existing transportation nodes with nearby residential neighborhoods (e.g., Quincy Adams, Braintree Red Line, and commuter rail).

6 T STATIONS

Braintree, Milton, North Quincy, Quincy Adams, Quincy Center, Wollaston

12 COMMUTER RAIL STATIONS

Abington, Cohasset, East Braintree/ Weymouth Landing, Greenbush, Hanson, Holbrook/Randolph, Kingston, North Scituate, Plymouth, South Weymouth, West Hingham, Whitman

3 COMMUTER FERRY STATIONS

Hewitt's Cove - Hingham; Pemberton Point - Hull; Quincy



.....
"Plymouth's Cordage Park, site of what was once the world's largest rope factory (opened in the 1800s) is being converted to a dynamic mixed use center with 675 residential units." --Joseph C. Jannetty, President of Janco Development"
.....

Retail Centers

The inventory of retail space on the South Shore increased dramatically in the late 20th century, responding to general market trends and to the growing prosperity of the region. But the nature of retailing has changed drastically in the last decade and the pace of change shows no sign of slowing. Those changes will affect the real estate where retail operates and how that real estate is used – or sits idle. The characteristics that originally made many of the malls and shopping centers desirable now make them attractive for residential or mixed-use development: ready access to highways, close to centers of population, and large parcels of land. With flexibility and creativity, they can continue to be economic engines and focal points of our communities.

- The Chamber will work with municipalities and owners of retail space to sustain those properties and, where appropriate, to promote innovative reconfigurations that will better serve the community, including housing on or near the site.
- The Chamber will work with communities looking at mixed-use opportunities in existing retail or commercial zones.

Under-utilized Office and Industrial Parcels

Land that was carved out for industrial or office development in the last century but now lies vacant or underutilized can be put to new purpose serving emerging business sectors and the young entrepreneurial generation that we intend to attract. Vacated office buildings are being converted into residences in other states across the country.

- The Chamber will work with municipalities, property owners, and developers to promote housing options within commercial or industrial zones in balance with the Chamber's overall goal of attracting and keeping business in the area.



Pocket Park at Summerhouse Cottages, Whitman Townhomes (right) and Hanover Apartments (below), all located in The Pinehills are different examples of creative, smart growth approaches to land use.

How We Need to Build – Smart Growth in Suburban Markets

The South Shore Chamber of Commerce believes that if our region is going to prosper in the coming decades, we need to encourage the growth and retention of a talented workforce to attract new ventures and support the expansion of enterprises that will invest in our region.

A regional housing strategy in the suburbs is as important to Boston’s continued economic growth as it is to the South Shore. We believe the often-stated viewpoint that everyone – especially young people – wants to live in a city inaccurately identifies growing housing preferences. It isn’t the city that most people crave but the quality of life and convenience of living in interesting communities that offer signs of activity, reasonable access to services, and proximity to good jobs. For many who live some distance from work, access to mass transit is an important requirement. Fortunately, most South Shore communities have the ability to combine housing with interesting centers of activity without losing their individuality or trying to become a major urban area.

We can adapt many of the aspects of Smart Growth, usually an urban development strategy, to suburban residential development on the South Shore. Adopting Smart Growth strategies makes sense for the South Shore. The underlying concepts of Smart Growth – more conscientious land use, walkable communities, and easier commutes – can be applied to the suburban regions.

Our zoning and housing patterns have priced housing out of the reach of many young families. Limited subdivisions of one- and two-acre lots guarantee that most young families will be priced out of the market. Large lot zoning is driven by anti-growth sentiment rather than market demand. Lengthy permitting processes also drive up costs.

Communities that plan ahead to accommodate growth will have greater control over the result and will be better able to realize its benefit.

- The Chamber will encourage and support zoning and planning that encourages smarter land use policies around housing. This includes more compact, walkable neighborhoods with smaller lot sizes, shorter setbacks, smaller house sizes, and usually lower price tags.
- The Chamber also encourages more support for multifamily housing and utility or in-law units.



Smart Growth, as articulated by the American Planning Association, “encourage[s] compact, transit-accessible (where available), pedestrian-oriented, mixed-use development patterns and reuse” Among the core principles are efficient use of land and infrastructure, creation and/or enhancement of economic value, a greater mix of uses and housing choices, neighborhoods and communities focused around human-scale, mixed use centers, and preservation or creation of a sense of place. (APA Policy Guide on Smart Growth, American Planning Association, April 2012.)

Affordability and Economic Growth



Discussions about housing often focus on government policies for affordability rather than market demand, attainability, and desirability. If affordability were our only goal, we could achieve it by doing nothing. An aging population, shrinking job base, and longer commute times into Boston will eventually drive down property values on the South Shore. Affordability is not the only challenge in building a stronger economy.

Traditional programs aimed at affordability help individuals but rarely change the housing market. We believe the key to encouraging economic growth comes through moving the housing market. That can be done through greater volume, less costly production, more creative locations, and, most importantly, by introducing a greater mix of housing options.

The traditional large suburban lot with a detached single-family home is not just expensive. It is also a less desirable option for many home-seekers — for young people looking to live in more active neighborhoods or near mass transit, or for older residents planning to downsize.

The region needs more options, including smaller homes, more compact neighborhoods, and multifamily housing. Those homes may be less costly to build but the objective is to create the housing options that will attract the people who will drive our future economy.

New and more affordable housing stock can create a competitive advantage over other markets in greater Boston. Still, homes will not be inexpensive and will continue to be out of reach of many people who are essential in building a stronger economy. While the Chamber's focus is on growth, it will not ignore the issue of affordability. The Chamber will support existing programs and efforts to provide housing solutions for people who fall below the region's median income.

Affordability, Growth, and Local Impacts

Apprehension of residential growth is misplaced and the consequences exaggerated. Some communities have intentionally — and many others, unintentionally — adopted policies that discourage young people from moving into their towns, preferring age-restricted housing and resisting more suitable solutions for families. One of the most obvious examples is zoning that requires excessively large building lots and substantial setbacks. A major fear, largely overstated or unfounded, is that families with school-age children will be a net drain on local budgets and services. On the South Shore, the changes have been mixed with some communities seeing enrollment increases in the last decade and others seeing a steady decline.

While the Chamber's recommendations look for market approaches to producing high-quality, less expensive housing, there will still be too many good, hardworking people and families who find the market just beyond their reach.

- The Chamber will actively challenge the “no children” bias that has shaped some of the housing decisions in our communities.
- The Chamber will work with developers and local officials to promote housing that is suitable for families.
- The Chamber will help towns, private groups, and developers leverage state programs to promote more affordable housing when these projects align with the economic and community development goals of the Chamber.

How the South Shore Chamber of Commerce is Aligning its Mission

The South Shore Chamber of Commerce is committed to the economic growth and development of the region. The Chamber considers housing an integral part of its strategy. To assure that the organization continues to play a leadership role in promoting housing as part of its economic development agenda, the Chamber is taking several internal steps.

- The Chamber's Government Affairs Committee will include housing policies as part of its long-term advocacy mission to promote state, federal, and local policies that support economic growth and development.
- The Chamber will work with its affiliate local chambers to support housing and community development opportunities.
- The Chamber's affiliated South Shore Economic Development Corporation will create a Housing Committee to actively support housing as a component of its economic development mission.
- The Chamber's Infrastructure Committee will be asked to incorporate housing growth in its work to promote adequate infrastructure for economic growth on the South Shore.

Increasing the number and variety of housing options on the South Shore — and increasing the overall population — will present its challenges. Traffic, water and sewer capacity, and municipal services will all need to be addressed. But the problems are solvable and can be addressed as we move forward to a more dynamic and prosperous future. The South Shore Chamber of Commerce and our business leaders, together with our municipal leaders, state officials, and other leadership organizations, will cooperate in the years ahead to ensure we have the future we have chosen.

THE SOUTH SHORE CHAMBER'S HOUSING AGENDA

The South Shore struggles to compete for younger workers and to retain our talented, but aging, baby boomers in part because of housing. When choosing to compete in the national marketplace for entrepreneurs, workers, families, and enterprises that can invigorate our economy, we must address a serious housing challenge.

Transit-Oriented Developments

- Committed to transit-oriented development and is working to enhance community development around TODs, including housing, retail, and amenities.
- Supports efforts to identify and promote additional TOD opportunities.
- Supports zoning changes where necessary to create appropriate housing options near transit zones.
- Promote opportunities to connect existing transportation nodes with nearby residential neighborhoods (e.g., Quincy Adams, Braintree Red Line, and commuter rail).

Under-utilized Office and Industrial Parks

- Work with municipalities, property owners, and developers to promote housing options within commercial or industrial zones in balance with the Chamber's overall goal of attracting and keeping business in the area.

Retail Zones

- Work with municipalities and owners of shopping centers and malls to sustain those properties and, where appropriate, to promote innovative reconfigurations that will better serve the community, including housing on or near the site.
- Work with communities looking at mixed-use opportunities in existing retail or commercial zones.

Smart Growth Land Use and Zoning

- Supports zoning and planning that includes smarter land use policies around housing. This includes more compact, walkable neighborhoods with smaller lot sizes, shorter setbacks, smaller house sizes, and generally lower price tags.
- Encourages more support for multifamily housing and utility or in-law units.

Main Streets and Village Centers

- Support local initiatives and private developers to increase housing near community centers, including infrastructure improvements to create stronger, more livable neighborhoods.
- Supports initiatives to repurpose iconic or historic buildings for new housing.

Affordability, Growth, and Local Impacts

- Actively challenge the "no children" bias that has shaped some of the housing decisions in our communities.
- Work with developers and local officials to promote housing that is suitable for families.
- Help towns, private groups, and developers leverage state programs to promote more affordable housing when these projects align with the economic and community development goals of the Chamber.

Aligning the South Shore Chamber Mission

To ensure that the organization continues to play a leadership role in promoting housing as part of its economic development agenda, the Chamber is also taking several internal steps.

- The Chamber's Government Affairs Committee will include housing policies as part of its long-term advocacy mission to promote state, federal, and local policies that support economic growth and development.
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- The Chamber's Infrastructure Committee will be asked to incorporate housing growth in its work to promote adequate infrastructure for economic growth on the South Shore.



This economic planning project, like so many services to our members, is made possible by our Partners. We want to thank and recognize our Partners from 2016 and 2017 who have helped lead the South Shore.

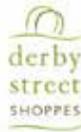
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