



Merrimack Valley  
Planning Commission  
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**J M Goldson**

community preservation  
+ planning

**CITY OF AMESBURY**

# Housing Production Plan

**2018-2022**

**PREPARED FOR:**

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## Acronyms

<b>ACS</b>	US Census Bureau's American Community Survey
<b>AMI</b>	Area Median Income
<b>DHCD</b>	MA Department of Housing and Community Development
<b>MVPC</b>	Merrimack Valley Planning Commission
<b>MOE</b>	Margins of Error

## Key Definitions

The following definitions are for key terms used throughout the document and are based on information from the U.S. Census Bureau, unless otherwise noted:

**ACS** – American Community Survey, conducted every year by the United States Census Bureau.

**Affordable Housing** – Housing that is restricted to individuals and families with qualifying incomes and asset levels, and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private. The Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all affordable housing units that are reserved for households with incomes at or below 80 percent of the area median income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by the Department of Mental Health or the Department of Developmental Services for persons with disabilities or mental health issues.

**Comprehensive Permit** – A local permit for the development of low- or moderate- income housing issued by the Zoning Board of Appeals pursuant to M.G.L. c.40B §§20-23 and 760 CMR 56.00.

**Cost Burdened** – Households who pay more than 30 percent of their income for housing.

**Disability** – The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living. All disabilities are self-reported via the 2011-2015 American Community Survey. Disability status is determined from the answers from these six types of disability.

- Independent Living: People with independent living difficulty reported that, due to a physical, mental, or emotional condition, they had difficulty doing errands alone.
- Hearing: People who have a hearing disability report being deaf or as having serious difficulty hearing.
- Vision: People who have a vision disability report being blind or as having serious difficulty seeing even when wearing glasses.
- Self-Care: People with a self-care disability report having difficulty dressing or bathing.
- Ambulatory: People who report having ambulatory difficulty say that they have serious difficulty walking or climbing stairs.
- Cognitive: People who report having a cognitive disability report having serious difficulty concentrating, remembering, or making decisions.

**Income Thresholds** – The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The most current available income thresholds are provided in the appendices. Definitions for extremely low, very low, and low/moderate income are provided below.

- Extremely Low Income (ELI) – HUD bases the ELI income threshold on the FY2014 Consolidated Appropriations Act, which defines ELI as the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty

guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50 percent very low-income limit.

- Very Low Income (VLI) – HUD bases the VLI income threshold on 50 percent of the median family income, with adjustments for unusually high or low housing-cost-to-income relationships.
- Low/Moderate Income (LMI) – HUD bases the LMI income threshold on 80 percent of the median family income, with adjustments for unusually high or low housing-cost-to-income relationships.

**Family** – A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

**Household** – A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

**Median Age** – The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

**Median Income** – Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

**Millennials** – The demographic cohort following Generation X. There are no precise dates when the generation starts and ends. Researchers and commentators use birth years ranging from the early 1980s to the early 2000s. (en.wikipedia.org/wiki/millennials.)

**Housing Unit** – A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

**Poverty** – Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps).

**Subsidized Housing Inventory** – The state's official list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40B (C.40B). This state law enables developers to request waivers to local regulations, including the zoning bylaw, from the local Zoning Board of Appeals for affordable housing developments if less than 10 percent of year-round housing units in the municipality is counted on the SHI. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

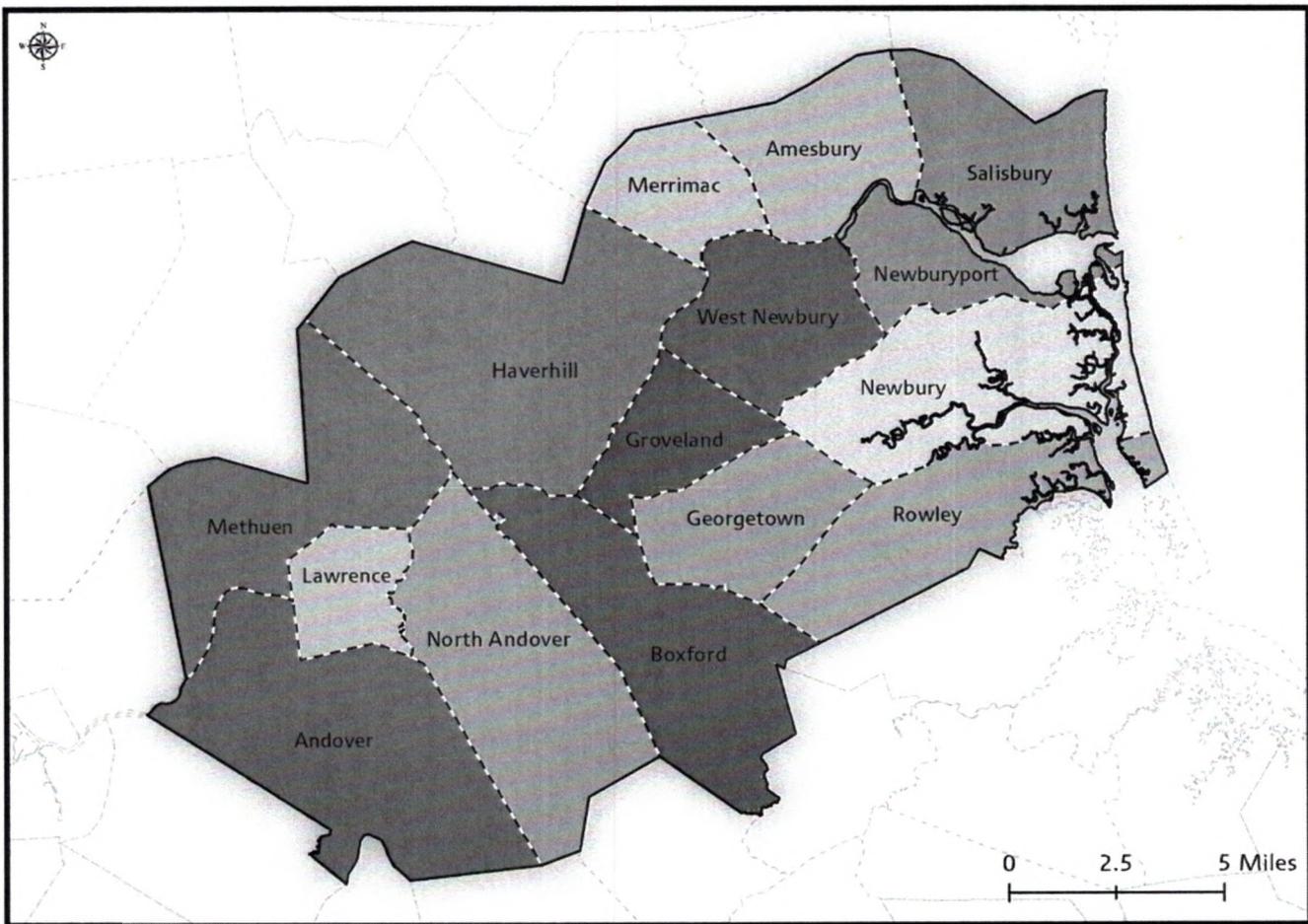
**Tenure** – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the owner or co-owner lives in it. All other occupied units are classified as "renter occupied," including units rented for cash rent and those occupied without payment of cash rent.

# Merrimack Valley Region

Amesbury is part of the Merrimack Valley Region consisting of 15 municipalities in the northeastern portion of Massachusetts that are connected by a common, natural thread – the Merrimack River.

**Amesbury**  
**Andover**  
**Boxford**  
**Georgetown**  
**Groveland**  
**Haverhill**  
**Lawrence**  
**Merrimac**

**Methuen**  
**Newbury**  
**Newburyport**  
**North Andover**  
**Rowley**  
**Salisbury**  
**West Newbury**



# Chapter 1: Introduction

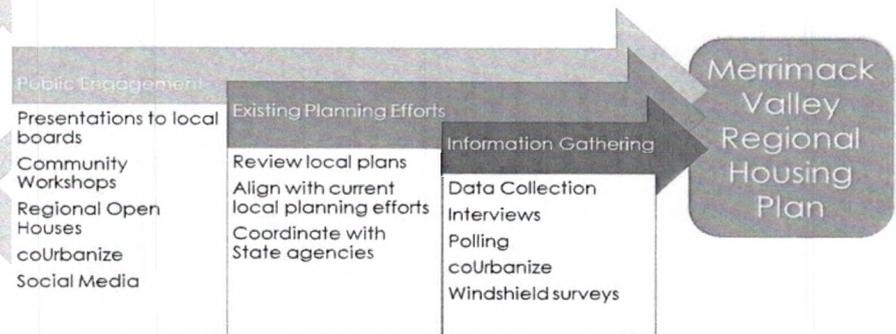
## Background and Purpose

In 2017, the Merrimack Valley Planning Commission (MVPC) was awarded funds from the Commonwealth Community Compact Cabinet and MassHousing to develop the first Regional Housing Plan for the Merrimack Valley. The goal for the plan is to develop a strategy for meeting the housing needs of today and tomorrow’s residents in the region. Using current data, populations projections, and state-of-the-art mapping, MVPC worked collaboratively with each community in the region to understand their housing needs, set goals, and craft appropriate, tailored strategies that address their specific needs over the next five years. The final deliverable for this project is a Regional Housing Plan, with chapters that serve as housing production plans for each of the 15 communities in the Merrimack Valley, including the City of Amesbury. MVPC worked with Amesbury throughout 2017 to collect data, understand local housing conditions and needs, and develop strategies that will meet the needs of residents today and in the future. The result is a comprehensive analysis, set of strategies and user-friendly implementation plan for the City to follow over the next five years to develop housing for all.

This Housing Production Plan is intended to be a dynamic, living document to support the creation of new housing units in Amesbury, whether that be through the rehabilitation of existing units and structures to better suit the changing needs of Amesbury’s residents or actual new construction. The strategies included in this plan are meant to be a *guide* that the City can use to plan. The strategies are all-inclusive, and it is recommended that the City conduct regular check-ins to determine whether they are accurate and consistent with the City’s goals. The Housing Production Plan should also be regularly consulted by the various stakeholders identified in the Housing Action Plan (i.e., City Council, Planning Board, Zoning Board of Appeals, City Planner, Council on Aging), especially as new resources become available, legislation is passed, or funding opportunities are created.

### PLAN METHODOLOGY

MVPC created a three-tiered process to develop the Merrimack Valley Regional Housing Plan and the Amesbury Housing Production Plan consisting of: 1) Public Engagement; 2) Align with Existing Planning Efforts; and 3) Information Gathering. Each of these steps helped to ensure that Amesbury’s plan is comprehensive, inclusive, and respectful of existing local, regional and state-wide planning efforts.



- 1) Public Engagement:** MVPC worked with the City to facilitate in-person and virtual opportunities to engage stakeholders in Amesbury in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops; the first workshop was held in July 2017 to understand local housing needs, and the second workshop was held in December 2017 to identify potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops. The coUrbanize comments collected from Amesbury can be found in the Appendix.
- 2) Align with Existing Planning Efforts:** MVPC worked alongside City Planners and stakeholders to ensure that the HPP goals and strategies were consistent with existing planning efforts, including the previous Housing Production Plan and Open Space and Recreation Plan. The Environmental Considerations, Strategies and Action Plan Sections reflect that effort.

**3) Information Gathering:** Numerous sources were consulted to develop the HPP. The U.S. Census Bureau's Decennial censuses of 2000 and 2010, along with the 2010-2014 and 2011-2015 American Community Surveys (ACS), were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population in an attempt to obtain more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts. In addition to MOE differences, the needs assessment will reference household and housing unit totals for the years 2010 and 2015. These are not errors; they are intended to respond to the issue in question. For example, when discussing the Subsidized Housing Inventory, the Commonwealth uses the 2010 Census figures for total housing units. The Plan also uses data from a variety of other available sources including The Warren Group, Massachusetts Departments of Education and Transportation, DHCD and UMass Donahue Institute.

The housing needs assessment, which is included in the Demographic Profile and Housing Conditions sections, contains comparison data for a variety of geographies. Many data sets offer comparisons of the City to the region, county and the state, and some offer comparisons to other communities in the region.

## Community Overview and Findings

Amesbury is conveniently located at the crossroads of I-95 and I-495, just 36 miles north of Boston, which has made the City attractive to both residential and commercial development. Due to economic shifts in recent decades, Amesbury has continued to move away from the typical mill town employment base toward a more suburban employment structure, with increasing emphasis on service-related employment. Amesbury benefits economically from this association and is well-positioned to absorb economic growth. The City has excellent access to both the Boston and southern New Hampshire market areas and has the land to accommodate new commercial development. More importantly, however, Amesbury's residential growth in recent years continues to offer affordable and diverse housing opportunities compared to some neighboring communities.

According to the American Community Survey, Amesbury's household growth is faster than the state or Essex County at nearly 11 percent since 2000. However, this is despite a slow population growth, which is only at 2 percent. The average household size decreased from 2.52 persons per household, to an estimated 2.35 persons per household.

Population projections indicate a decline in Amesbury's population by just over 800 people through 2035.<sup>1</sup> However, if average household size continues to decline, a potential population decrease may reduce the need for new housing units. For example, if housing size continued to decline at similar rate as estimated between 2000 and 2015, by 2035 the average household size would be about 2.3 persons per household, which would generate approximately 6,700 households, or 360 less than the 2015 estimated number of households. This could help the City focus planning and policies on rehabilitation or retrofitting of existing housing to accommodate changing needs.

And residents' needs are changing. Per the UMass Donahue projections, the age composition of Amesbury's population is anticipated to change with a 100 percent increase in older adults (age 65 year and over), reaching nearly 29 percent of the population, a smaller percentage of school age children, and smaller percentage of adults age 20 to 34 years. Seniors are increasingly looking to downsize their homes and need more accessible units to accommodate disabilities (physical and cognitive). And disabilities are not just an issue for seniors: Amesbury has one of the largest concentrations of disabled residents in the Merrimack Valley Region at 14 percent.

The City's housing tenure is primarily owner-occupied, at 71% ownership units versus 29% rental. Rentals are important for residents of all ages and stages in their lives. It helps to have a healthy mix of units. Just as important is the price of those units and how affordable they are for residents. The median sales price for a single-family home in Amesbury in

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<sup>1</sup> Population projections are based on an estimated population consistent with the most recent decennial census. Projections will likely be reviewed again once the 2020 U.S. Census figures have been analyzed. They are included here for planning purposes and should only be one of the considerations in planning for housing needs.

2016 was \$319,500, meaning a household would have to make \$89,000 per year to afford a home at the median sales price. However, at the Amesbury median household income of \$76,558, a household could afford a home only up to \$269,000. That creates a \$50,500 affordability gap. This gap effects new and existing residents, including younger families buying their first homes, as well as seniors looking to downsize.

With these shifts come the need to evaluate how to accommodate changing populations and preferences. The next section focuses on the current and projected future needs of Amesbury's residents.

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# Chapter 2: Demographic Profile

## Key Findings

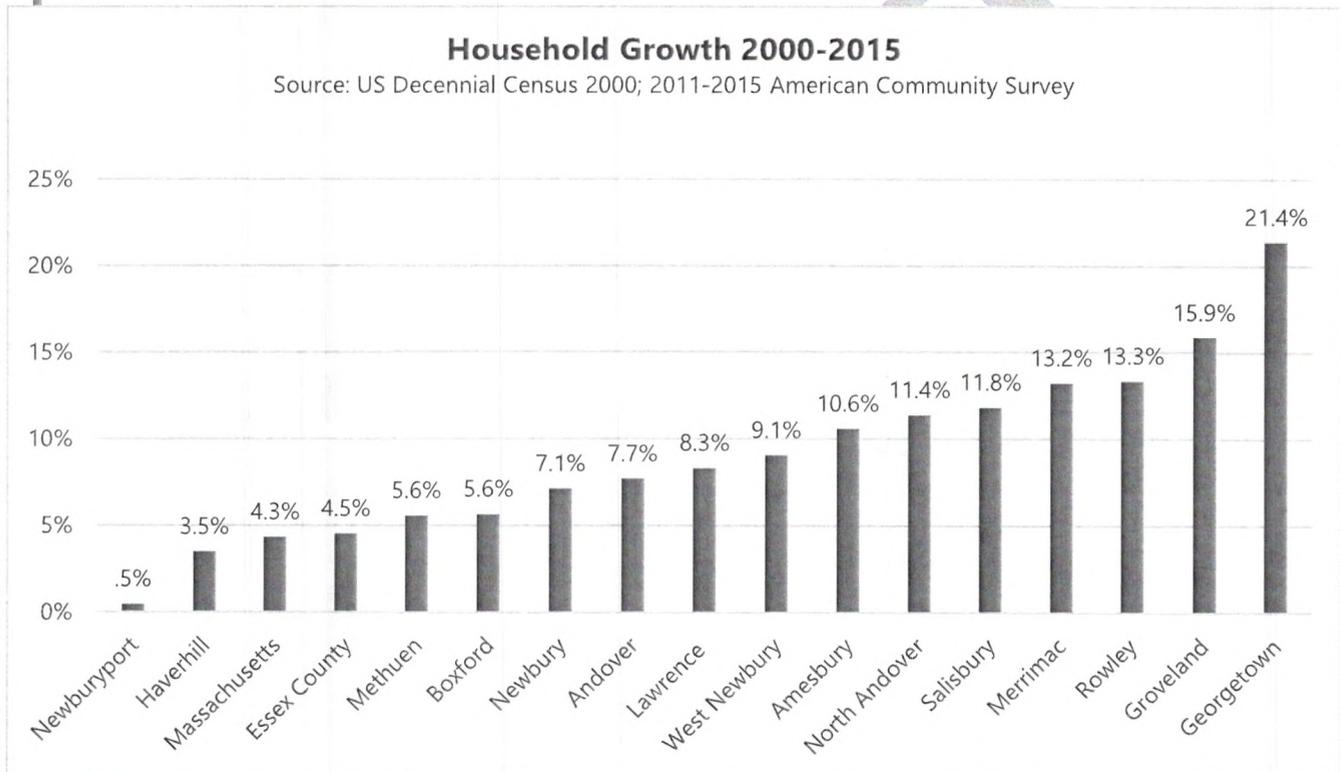
- Amesbury is growing—in overall population and even more so in number of households. Amesbury households are growing at a faster rate than many of the region’s communities and this creates a more significant demand for housing units. Note, however, that population projections indicate a possible decline in population in future years, which could minimize the need for more housing units.
- The composition of Amesbury’s households is also changing with less households with children, more single-person households, and more older adults (age 65 plus). Larger households, including households with children, generally need larger units than people living alone. Also, the growing number of single-person households and older adults may indicate a greater need for more housing options such as multi-family apartments, condominiums, and supportive housing options and less need for single-family houses.
- Amesbury also has a significant number of single-parent households, which often rely on one income and are more likely to struggle with housing costs.
- Minimal racial and ethnic diversity in Amesbury may indicate need for more multi-family and rental units. Because racial and ethnic minorities generally have less wealth and lower income than white, non-Hispanic/Latino populations and multi-family and rental units can provide less expensive housing options, communities with lower stock of these types of units often also have less racial and ethnic population diversity.
- Amesbury’s population has slightly higher disability rates than the region, and while it is more common for older adults to have disabilities in general, Amesbury has a greater proportion of its older population reporting disabilities than in the region. Persons with disabilities, whether physical, mental, or emotional, can have special housing needs including accessible units and supportive services.
- Amesbury’s households have comparable income to households in the region, with renters having lower income than owners, as is typical. Poverty rates in Amesbury are significantly lower than in the region.
- Close to half of Amesbury’s labor force is employed in management, business, science, and arts industries and more than half have less than a 30-minute commute, indicating jobs available within and close to the community.

# Population and Household Trends

## POPULATION AND HOUSEHOLD CHANGE

Amesbury’s estimated population per the 2015 American Community Survey (ACS) is 16,907 people – a growth of about 2 percent from 2000. However, the population declined between 2000 and 2010 – from 16,540 to 16,283. The population of Massachusetts (state) and Essex County (county) both increased about 5.6 percent between 2000 and 2015. The estimated population of the region increased 8.75 percent in the same period.

**Despite the modest population growth, the number of households in Amesbury grew close to 11 percent in the same period due to the decrease in average household size from 2.52 persons per household to an estimated 2.35 persons per household.**



Average family size also decreased from 3.09 persons per household in 2000 to about 2.98 persons per household in 2015. A trend of decreasing household size is counter to trends in the state and county, according to the US Decennial Census and the ACS estimates. As household sizes decrease, the number of households grow at a faster rate than the population, thus adding to the demand for housing units. The number of households in the state increased about 4.34 percent between 2000 and 2015 and about 4.54 percent in the county. Average household size increased just under 1 percent in the county and state from 2.53 pph in the state and 2.59 pph in the county in 2000 to an estimated 2.53 pph in the state and 2.59 in the county in 2015.

The composition of Amesbury’s households has also changed. The number of households with children under 18 years old decreased from 2,342 households in 2000 to about 2,074 in 2015 – a decrease of over 11 percent. In the same period, single-person households increased from 1,713 households in 2000 to about 2,060 households in 2015 – an increase of over 20 percent. In the state, households with children under 18 years old decreased about 3.7 percent in the state and 3.16 in the county. Single households increased about 6.9 percent in the state and 5.7 percent in the county.

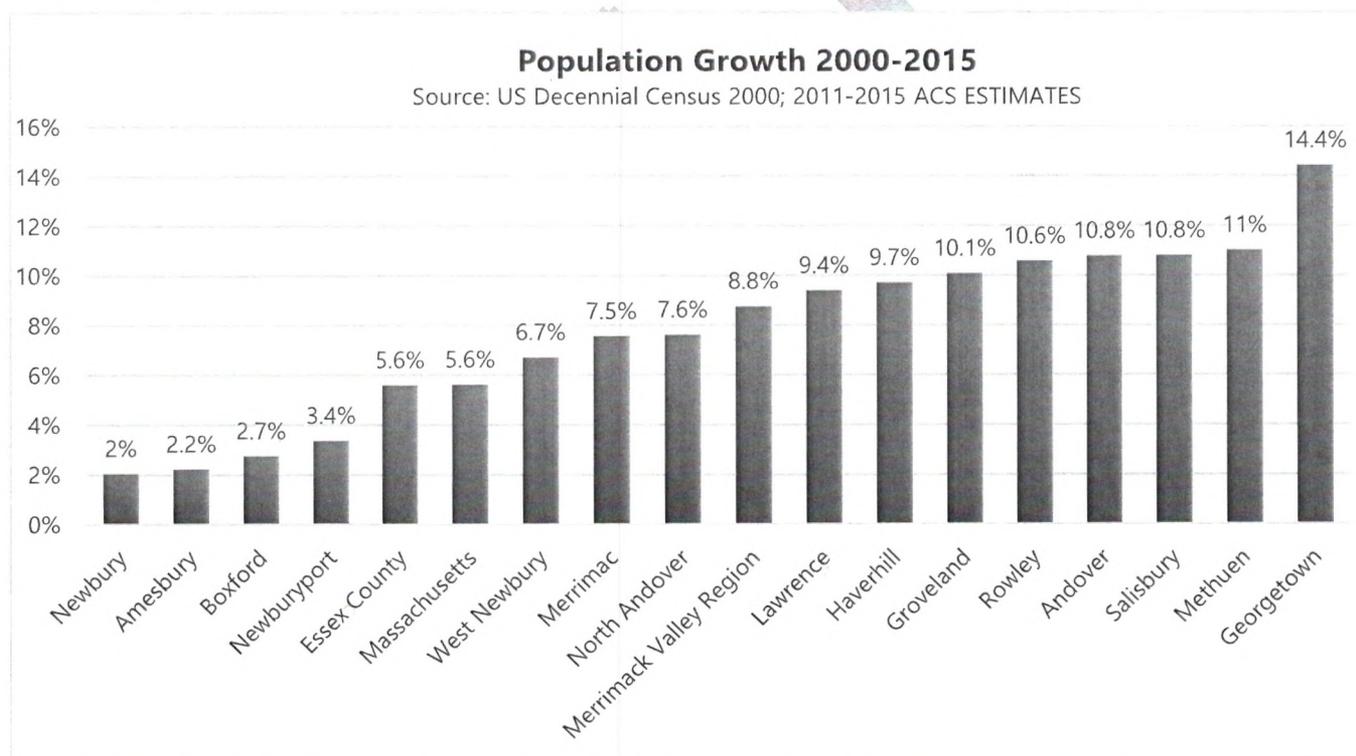
### Change in Amesbury Household Characteristics, 2000-2015

	2000	2010	2015 Estimate	% Change from 2000-2015
Population	16,540	16,283	16,907	2.22%
Households	6,380	6,642	7,055	10.58%
Households with individuals under 18 years	2,342	2,093	2,074	-11.44%
Single Person Households	1,713	1,991	2,060	20.26%
Average Household Size	2.52	2.41	2.35	-6.75%
Average Family Size	3.09	3.02	2.98	-3.56%

Source: US Decennial Census 2000, 2010, 2011-2015 ACS Estimates, S1101, DP-1

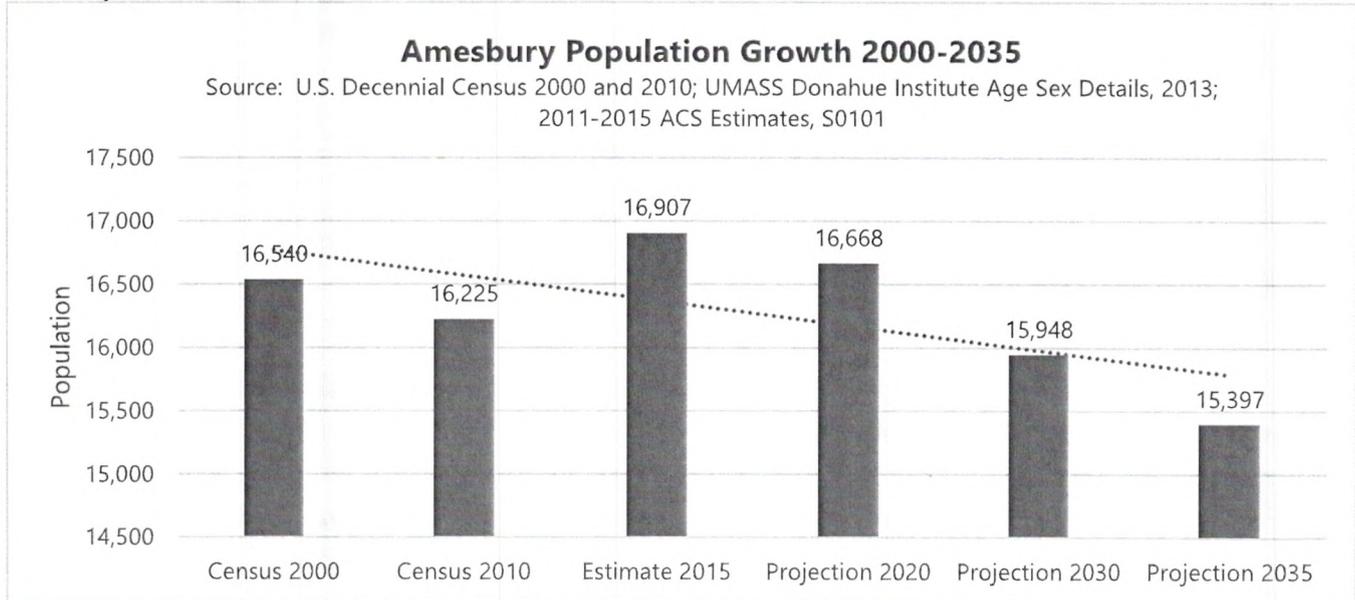
**All 15 communities in the Merrimack Valley region had estimated population growth between 2000 and 2015, with average growth rate of 8.75 percent and median growth rate of 9.38 percent. Amesbury's estimated population growth in this period was modest at 2.22 percent – the second lowest estimated growth rate in the region.**

The state and county have lower estimated population growth rates than the region – both at about 5.6 percent.



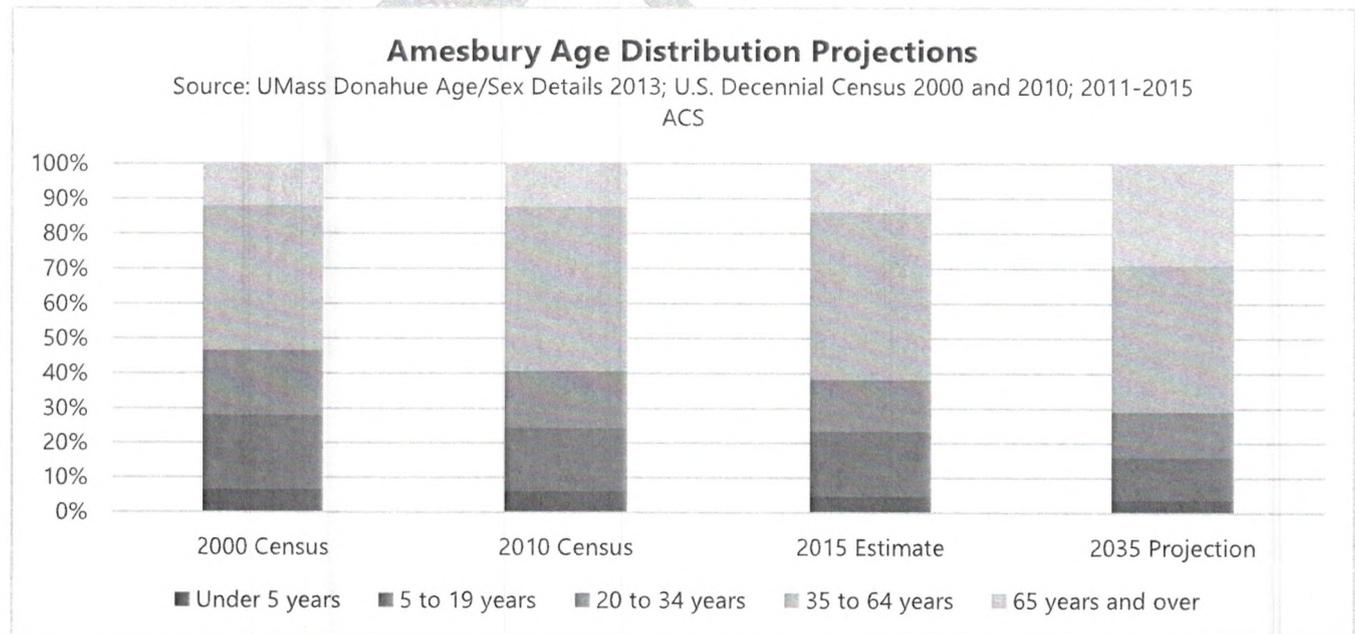
UMass Donahue Institute population projections indicate a decline in Amesbury's population by just over 800 people from 2010 to 2035. However, if average household size continues to decline, the effect of the population decrease on housing demand may be minimized. For example, if housing size continued to decline at similar rate as estimated between 2000 and 2015, by 2035 the average household size would be about 2.3 persons per household, which would generate about 6,700 households, about 360 less than the 2015 estimated number of households. However, it is important to remember that many factors affect population change cannot always be accurately predicted. The UMass

Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.<sup>2</sup>



## AGE

Per the UMass Donahue projections, the age composition of Amesbury's population is anticipated to change with an increase of about 122 percent in the number of older adults (age 65 year and over), a decrease of about 37 percent in the number of school age children, and a 24 percent decrease in the number of adults age 20 to 34 years. The median age in Amesbury was estimated to be 43.7 years in 2015, according to the 2011-2015 ACS, which is higher than the county's median age of 40.6 years and the state's median age of 39.3.



<sup>2</sup> UMass Donahue Institute, *Long-term Population Projections for Massachusetts Regions and Municipalities*, March 2015. [http://pep.donahue-institute.org/downloads/2015/new/UMDI\\_LongTermPopulationProjectionsReport\\_2015%2004%2029.pdf](http://pep.donahue-institute.org/downloads/2015/new/UMDI_LongTermPopulationProjectionsReport_2015%2004%2029.pdf), accessed 8/4/17.

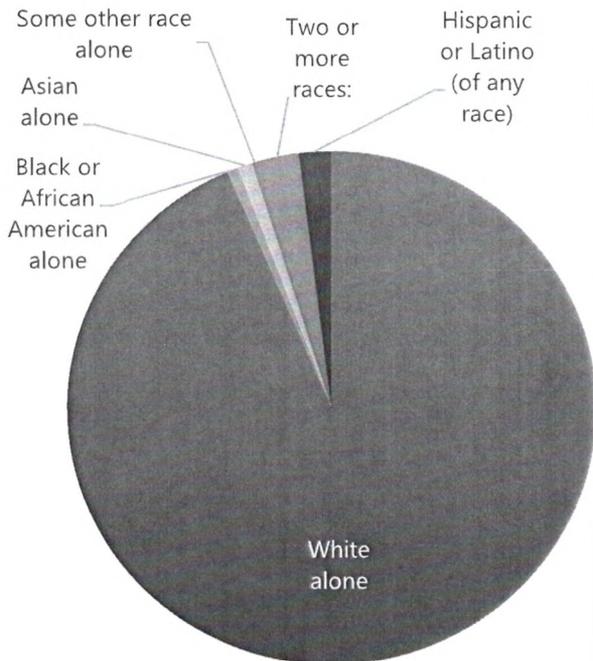
## RACE AND ETHNICITY

Per the 2015 ACS, Amesbury's population continues to racially identify primarily as white alone, with an estimated 95 percent, a slight decrease from 2000 when 97 percent of the population identified as white alone. In the region, about 77 percent of the population identified as white alone in 2015, down from 83 percent in 2000. The region is becoming more racially diverse, while Amesbury remains primarily white.

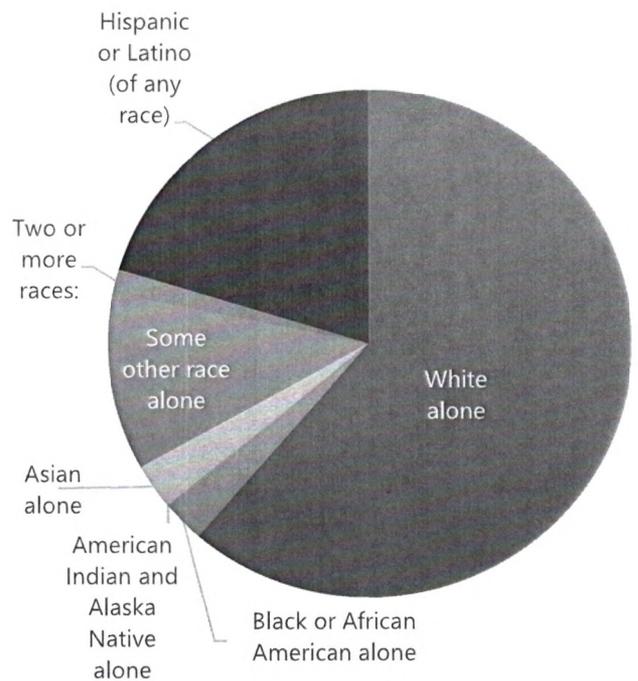
In Amesbury, per the 2015 ACS, about 1 percent of the population identifies as Black/African American alone, zero percent American Indian/Alaska Native alone, 1 percent Asian alone, and 3 percent as two or more races. Regionally, about 3 percent of the population identifies a Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 4 percent Asian alone, and 2 percent two or more races. From 2000 to 2015, the population of those identifying as Asian alone in Amesbury increased, while the population of American Indian and Alaska Natives decreased in the same period.

About 2 percent of Amesbury's population (of any race) per the 2015 ACS identifies as having Hispanic/Latino ethnicity, whereas 25 percent of the region's population identifies as having Hispanic/Latino ethnicity, with the City of Lawrence having the greatest proportion (76 percent) of total population identifying as having Hispanic/Latino ethnicity.

Amesbury Racial Composition  
Source: 2011-2015 ACS, Table B02001



Merrimack Valley Region Racial Composition  
Source: 2011-2015 ACS, Table B02001



## DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.<sup>3</sup> Amesbury's estimated disability rate (14 percent of total non-institutionalized population)<sup>4</sup> is slightly higher than the region (11 percent), county (12 percent), and state (12 percent). The estimated percentage of children under 18 years with a disability in Amesbury (6 percent) is comparable to the region (5 percent), county (6 percent), and state (5 percent). However, the estimated percentage of adults age 18 to 64 years with a disability is slightly higher in Amesbury (11 percent) than the estimated 9 percent of population in this age cohort in the region, county, and state.

***The estimated percentage of people 65 years and over with a disability is 38 percent in Amesbury, compared to about 33 percent in the region, county, and state population in this age cohort have disabilities.***

### Disability Type Definitions

*All disabilities are self-reported via the 2011-2015 American Community Survey. Disability status is determined from the answers from these six types of disability.*

**Independent Living:** People with independent living difficulty reported that, due to a physical, mental, or emotional condition, they had difficulty doing errands alone.

**Hearing:** People who have a hearing disability report being deaf or as having serious difficulty hearing.

**Vision:** People who have a vision disability report being blind or as having serious difficulty seeing even when wearing glasses.

**Self-Care:** People with a self-care disability report having difficulty dressing or bathing.

**Ambulatory:** People who report having ambulatory difficulty say that they have serious difficulty walking or climbing stairs.

**Cognitive:** People who report having a cognitive disability report having serious difficulty concentrating, remembering, or making decisions.

*Source: American Community Survey Subject Definitions*

<sup>3</sup> U.S. Census Bureau, American Community Survey definition of disability: <https://www.census.gov/people/disability/methodology/acs.html>

<sup>4</sup> The U.S. Census Bureau defines non-institutionalized population as all people living in housing units, including non-institutional group quarters, such as college dormitories, military barracks, group homes, missions, or shelters. Whereas, institutionalized population includes people living in correctional facilities, nursing homes, or mental hospitals. <https://www.census.gov/topics/income-poverty/poverty/guidance/group-quarters.html>

## Disability by Age, 2015

	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	16,687	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	2,260	14%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	3,389	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	217	6%	3,694	5%	7,789	6%	63,543	5%
18-64 years	11,098	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	1,207	11%	20,377	9%	44,374	9%	383,623	9%
65 years and over	2,201	100%	44,026	100%	111,964	100%	947,022	100%
With disability	836	38%	14,406	33%	37,357	33%	316,360	33%

Source: 2011-2015 ACS Estimates, Table S1810

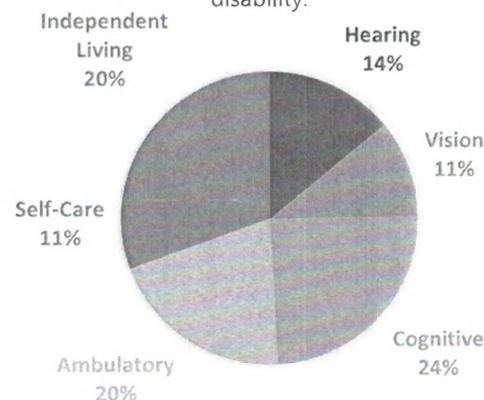
Of the estimated disabilities in Amesbury, the most reported was cognitive (24 percent of reported disabilities). Independent living and ambulatory disabilities were each about 20 percent of total estimated reported disabilities.

### GEOGRAPHIC MOBILITY

Geographic mobility measures the movement of people from one location to another. A population's level of geographic mobility typically varies by economic status, family status, and age—older adults tend to move less than younger adults and owners tend to move less than renters. Amesbury's geographic mobility rate is comparable to the region, county, and state.

### AMESBURY DISABILITY CHARACTERISTICS BY TYPE REPORTED

Source: 2011-2015 ACS Estimates, Table S1810. **Note:** ACS respondents can indicate multiple disabilities; the percentages reported here are a percentage of total estimated reported disability.



**Per the 2015 ACS, about 91 percent of Amesbury's total population lived in the same home the year prior to the survey, which is a greater percentage than in the region (89 percent), county (88 percent) and state (87 percent).**

Of the population that had moved in the prior year, most (68 percent of population that had moved; 6 percent of total population) moved to Amesbury from another community in Essex County. This is comparable with mobility characteristics of the region, county, and state.

## Geographic Mobility, 2015

	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	16,750	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	15,276	91%	301,390	89%	666,437	88%	5,779,219	87%
Same County	1,005	6%	24,315	7%	56,670	8%	477,731	7%
Same State	251	2%	5,547	7%	15,112	2%	179,149	3%
Different State	201	1%	5,646	2%	11,334	2%	139,338	2%
Abroad	17	0.1%	2,685	0.8%	6,045	0.8%	59,716	0.9%

Source: 2011-2015 ACS Estimates, Table S0701

## HOUSEHOLD TYPES

Per the 2015 ACS estimates, Amesbury has about 7,055 total households, with 62 percent family households. About 44 percent of family households have children under age 18.

**About 26 percent of family households with children are single-parent households in Amesbury, which is lower than the region (34 percent), but higher than the county (19 percent) and state (17 percent).**

About 29 percent of households are single-person households and about 28 percent of single-person households in Amesbury are age 65 plus. This is lower than percentages in the region (40 percent of single-person households), county (42 percent), and state (39 percent) of seniors living alone. Married couples without children make up about 27 percent of households in Amesbury, which is comparable to the region, county, and state.

## Household Types, 2015

Household Type	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	7,055	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	4,389	62%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	1,952	44%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	125	6%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	388	20%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	1,927	27%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	2,666	38%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	2,060	29%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	579	28%	12,441	40%	33,110	42%	288,118	39%

Source: 2011-2015 ACS Estimates, Table S1101

## Tenure

Per the 2015 ACS, about 71 percent of Amesbury households own and 29 percent rent their home. Amesbury has a higher estimated percentage of owner households than the region (63 percent), county (63 percent), or state (62 percent).

### Households by Tenure, 2015

Tenure Type	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Own	4,999	71%	79,885	63%	181,293	63%	1,583,667	62%
Rent	2,056	29%	46,072	37%	106,619	37%	966,054	38%
Total	7,055	100%	125,957	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B25003

## Household Size

**Amesbury's estimates indicate an increase in smaller households with one or two people since the year 2000, along with a decline in larger households.**

Per the 2015 ACS, most households in Amesbury consist of either one-person (29 percent) or two-persons (36 percent). The percentage of one-person households has increased about 2 percentage points since 2000 whereas the number of four-plus-person households decreased about 7 percentage points in the same period. The increase of smaller households and decrease of larger households is reflected in the decrease in average household size from 2.52 persons per household in 2000 to an estimated 2.35 persons per household in 2015.

### Household Size, 2015

Size	2000		2010		2015	
	number	%	number	%	est.	%
1-person	1,713	27%	1,955	30%	2,058	29%
2-person	2,037	32%	1,971	30%	2,543	36%
3-person	1,072	17%	1,173	18%	1,250	18%
4+-person	1,558	24%	1,418	22%	1,204	17%
Total	6,380	100%	6,517	100%	7,055	100%

Source: 2011-2015 ACS Estimates, Table S2501; U.S. Decennial Census 2010 and 2000, Table H013

## HOUSEHOLD INCOME

### Income Distribution

**Amesbury's households are estimated to have slightly higher incomes than households in the region, county, and state.**

Roughly 35 percent of Amesbury households have income of \$100,000 or more and about 32 percent have income less than \$50,000, per the 2015 ACS. Whereas about 34 percent of households in the region have income of \$100,000 or more, 39 percent in the county, and 38 percent in the state. About 39 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.

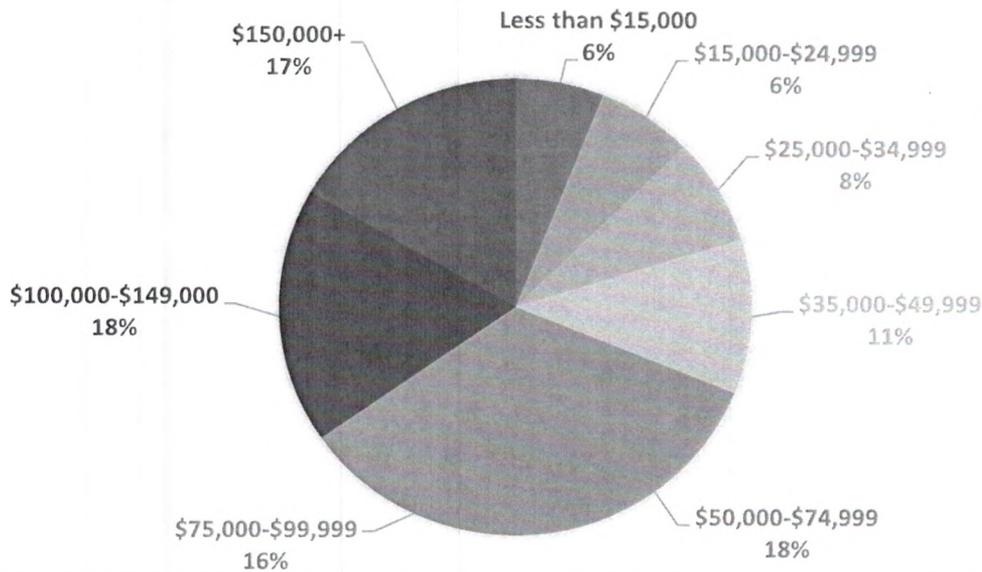
**Household Income Distribution, 2015**

Income	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	423	6%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	465	7%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	536	8%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	769	11%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	1,242	18%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	1,164	16%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	1,276	18%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	1,171	17%	23,074	18%	49,883	17%	433,337	17%
Total	7,055	100%	125,921	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B19001

**AMESBURY HOUSEHOLD INCOME DISTRIBUTION**

SOURCE: 2011-2015 ACS, TABLE B19001



**Median Income**

Amesbury's estimated median household income per the 2015 ACS is \$76,558, which is slightly higher than the weighted mean of the median income for the 15 Merrimack Valley communities (\$75,532), and higher than the county (\$69,068) or state (\$68,563).

**Median Income, 2015**

	Amesbury	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$76,558	\$75,532	\$69,068	\$68,563

Source: 2011-2015 ACS Estimates, Table S1901. \*Note: Regional median incomes are calculations by the Merrimack Valley Planning Commission of weighted mean of estimated median incomes by Census block groups for the 15 towns and cities in the region as reported in the ACS 2011-2015.

## Median Income by Tenure

Renters tend to have lower income than owners, as seen at the community, regional, county, and state level. In Amesbury, estimated median renter income was \$40,083 per the 2015 ACS and estimated median owner income was \$93,919.

### Median Income by Tenure, 2015

Tenure	Amesbury	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$93,919	\$104,451	\$95,660	\$92,207
Renter Occupied	\$40,083	\$34,997	\$35,254	\$37,780

*Source: 2011-2015 ACS Estimates, Table B25119. \*Note: Regional median incomes are the author's calculation of weighted mean of estimated median income of the 15 towns and cities in the region as reported in the ACS 2011-2015.*

## Income Distribution by Age of Householder

Per the 2015 ACS, households with householders age 25 to 44 years have the highest estimated median in Amesbury (\$90,349) – this is higher than median incomes for this age cohort in the county (\$78,841) and state (\$77,341), but lower than the weighted mean of median incomes of this cohort for the 15 towns in the region (\$92,470).

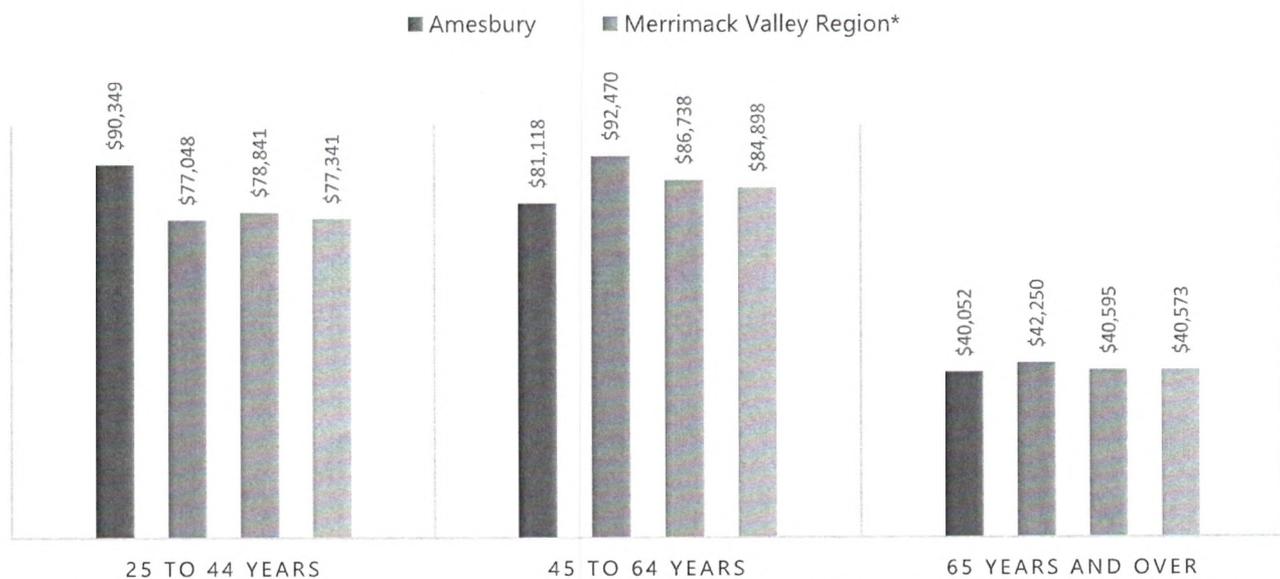
Households with householders age 45 to 64 as well as 65 years and over have lower estimated median incomes in Amesbury when compared with the region, county, and state.

**Households with senior householders (age 65 years and over) have less than half the median income of younger cohorts with an estimated median income of \$40,052 in Amesbury.**

### MEDIAN INCOME BY AGE OF HOUSEHOLDER, 2015

*Source: 2011-2015 ACS Estimates, Table B19049*

*\*Note: regional median incomes are the calculated weighted mean of the fifteen community's median incomes.*



## POVERTY

Individuals are considered poor if the resources they share with others in the household are not enough to meet basic needs.

**Amesbury has a much lower estimated poverty rate than the region, county, or state, with only about 5 percent of the total population living in households below the federal poverty thresholds.**

The table below includes every individual in families that have total income less than the family's poverty threshold. In Amesbury, close to 14 percent of the population living in households below the federal poverty thresholds are children under 18 years.

### Federal Poverty Thresholds

The federal poverty thresholds vary by household size and number of children under 18 and are updated annually. The thresholds do not vary geographically. For example, per the 2016 federal poverty thresholds, a household of three with no children under 18 years is below the poverty threshold if household income is at or below \$18,774 and a household of three with one child is below the poverty threshold if household income is at or below \$19,318.

Size of Family Unit	No related children	One related child	Two related children
One person	\$12,486		
Two people	\$16,072	\$16,543	
Three people	\$18,774	\$19,318	\$19,337
Four people	\$24,755	\$25,160	\$24,339

Source: 2016 Federal Poverty Thresholds <http://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>, accessed 8/2/17.

### Population in Households Below Federal Poverty Thresholds by Age, 2015

	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Under 5 years	41	5%	3,953	9%	8,119	10%	61,483	8%
5-17 years	78	9%	10,373	25%	19,400	23%	147,458	20%
18-34 years	246	29%	9,157	22%	19,157	22%	218,761	29%
35-64 years	368	43%	14,023	33%	27,877	33%	233,736	31%
65 years and over	128	15%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	861	5%	42,241	13%	85,417	11%	748,905	12%
Total Population	16,687	100%	338,637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table B17001

In the appendix, there is a second table that breaks down the population living below the poverty thresholds by smaller age categories than the above table.

# Homelessness Characteristics

## POINT IN TIME COUNTS

Per the North Shore Continuum of Care (CoC), which includes every community in the region aside from Lawrence, the Point in Time count estimated that in 2017, there were 519 homeless individuals with children and 189 homeless individuals without children residing in the North Shore, down from about 1,336 with children and 243 without children in 2015. Most homeless individuals (96 percent) reside in emergency shelters. In 2017, there were 47 unsheltered individuals without children, an increase from 29 unsheltered individuals without children in 2015. Point in Time counts for Lawrence determined that in 2017, there were 224 people in emergency shelters, 87 people in permanent supportive housing, 47 people in other supportive housing, and 106 people in transitional housing.<sup>5</sup>

Homeless shelters in the Merrimack Valley area include the Newburyport YWCA, Community Action, Inc. in Haverhill, YWCA Haverhill, and the Emmaus Family House in Haverhill. There are several other shelters located in Lawrence, including Casa Nueva Vida, the Lazarus House, Daybreak Shelter, and Greater Lawrence YWCA.

### Homelessness Count in the North Shore, 2015-2017

	2015		2016		2017	
	<i>number</i>	<i>%</i>	<i>number</i>	<i>%</i>	<i>number</i>	<i>%</i>
<b>Homeless with Children:</b>	1,336	100%	978	100%	519	100%
Emergency Shelter	1,265	95%	907	93%	498	96%
Transitional Housing	67	5%	69	7%	21	4%
Unsheltered	4	0%	2	0%	0	0%
<b>Homeless without Children:</b>	243	100%	241	100%	189	100%
Emergency Shelter	169	70%	151	63%	117	62%
Safe Haven	6	2%	6	2%	6	3%
Transitional Housing	39	16%	25	10%	19	10%
Unsheltered	29	12%	59	24%	47	25%

*Source: North Shore Continuum of Care HIC PIT*

## DEMOGRAPHIC CHARACTERISTICS OF HOMELESS POPULATION

In 2017, the PIT counts estimated that of the 708 homeless individuals in the North Shore, 124 (33 percent) are chronic substance abusers, 91 (25 percent) are seriously mentally ill, 31 (8 percent) are veterans, two (.01 percent) are persons with HIV/AIDS, 80 (22 percent) are youth, and 43 (12 percent) are domestic violence victims. Percentages are based on total characteristics reported, not on individuals. From 2015 to 2017, the number of homeless individuals that are youth declined from 248 to 80 in the North Shore, though the number of homeless individuals that are substance abusers increased from 85 to 124 from 2015 to 2017.

<sup>5</sup> Source: Lawrence Housing Inventory Count. Note: Demographic data of homeless population was not available for Lawrence.

# Economic Characteristics

Roughly 48 percent of Amesbury's total labor force is employed in the industries of management, business, science, and arts. About 21 percent is employed in sales or office occupations, and about 17 percent is employed in the service industry. The remaining employed population works in the fields of natural resources, construction, and maintenance and production, transportation, and material moving.

## Economic Sectors, 2015

Industry	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	4,553	48%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	1,623	17%	29,739	17%	70,286	18%	602,742	18%
Sales and office	2,029	21%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	644	7%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	709	7%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	9,558	100%	170,510	100%	383,882	100%	3,415,975	100%

Source: 2011-2015 ACS Estimates, Table DP03

The 2016 estimated unemployment rate for Amesbury was 3.0 percent, which is lower than the county rate of 3.8 percent. The state was estimated to have a 3.7 percent unemployment rate in 2017.<sup>6</sup>

Per the 2015 estimates, about 53 percent of Amesbury households have less than 30-minute travel time to work. This is lower than the estimated population in the region (57 percent), county (57 percent), and state (56 percent) that have less than 30-minute travel time to work. About 14 percent of Amesbury households commute over an hour, which is comparable to in the region, county, and state.

## Travel Time to Work, 2015

Travel Time	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	2,144	25%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	2,443	28%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	1,897	22%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	924	11%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	1,216	14%	20,539	13%	48,720	14%	371,904	12%
Total	8,624	100%	158,982	100%	356,241	100%	3,194,998	100%

Source: 2011-2015 ACS Estimates, Table B08303

<sup>6</sup> Source: The Executive Office of Labor and Workforce Development, 2016

## EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 94 percent of Amesbury's population age 25 years and over are high school graduates or have higher education – this is higher than the county (89 percent) and state (89.8). About 26 percent of the population have a Bachelor's degree and not a graduate or professional degree – this is higher than the region (22 percent), county (22 percent) and state (23 percent). About 17 percent of Amesbury's population has a graduate or professional degree – this is comparable to the region (16 percent), county (15 percent), and state (18 percent).

### Educational Attainment, 2015

	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Population 25 years and over	12,295	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	200	2%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	583	5%	13,017	6%	27,055	5%	251,050	5%
High school graduate	2,904	24%	58,210	25%	136,786	26%	1,169,375	25%
Some college	2,348	19%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	992	8%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	3,203	26%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	2,065	17%	36,211	16%	79,523	15%	817,953	18%
High school graduate or higher	12,049	94%	202,851	88%	465,491	89%	4,149,459	90%
Bachelor's degree or higher	5,287	43%	85,290	37%	198,749	38%	1,890,309	41%

Source: 2011-2015 ACS Estimates, Table S1501



# Chapter 3: Local Housing Conditions

## Key Findings

- Amesbury has about 7,577 housing units, with about 93 percent occupied year-round and a small amount (75 units) of seasonal units. Amesbury's vacancy rates indicate a healthy housing market in that the housing units available is generally meeting demand.
- Roughly 71 percent of Amesbury's occupied housing units were owner occupied and 29 percent renter occupied, which is a lower proportion of renter housing than in the region.
- About 71 percent of Amesbury's housing units were built prior to 1979 – homes of this age may contain lead paint, which can pose health hazards, and may need abatement and other health and safety improvements. This proportion of older housing units is consistent with trends in the region.
- The focus of new residential construction in Amesbury between 2000-2015 has been for both single-family and multi-family units.
- For-sale housing prices are less expensive than most communities in the region with a 2016 median sales price for all residential sales of \$280,000, which was only moderately higher than Lawrence and Haverhill. Amesbury has an affordability gap of \$50,500—households making the community's median household income can afford to buy a home up to \$269,000, while the median sales price for a single-family home in 2016 was 319,500.
- Amesbury renters tend to have higher incomes than renters in the region and tend to pay less for rent than in the region. However, no units were listed for rent in searches conducted in July and August that were affordable to a household with the median renter income in Amesbury.
- About 35 percent of Amesbury households have incomes at or below 80 percent of the Area Median Income (AMI). And, about 70 percent or over 1,700 of low-income households in Amesbury are estimated to spend too much for housing costs.
- Most renter households in Amesbury (64 percent) and about a quarter of owner households have income at or below 80 percent AMI. About 70 percent of low-income renter households are spending more than 30 percent of their gross income for housing, which indicates that the households are housing cost burdened.
- There are roughly 350 extremely-low-income (ELI), 240 very-low-income (VLI), and 299 low/moderate-income (LMI) renter households and 180 extremely-low-income, 395 very-low-income, and 260 low/moderate-income owner households who are housing cost burdened.
- The close to 500 ELI households who are severely housing cost burdened (spending more than half of gross income on housing) is a population that can be particularly vulnerable to housing instability and possible homelessness.
- Housing cost burdened households in Amesbury are most likely to be composed of small families. Second most likely household type to cost burdened are other non-elderly and non-family households.
- Although 10.48 percent or 738 units of Amesbury's total year-round housing units are included on the state's Subsidized Housing Inventory, Amesbury needs more affordable housing, especially housing affordable to households with range of incomes including extremely-low, very-low, and low/moderate-income households, including accessible housing and housing with supportive services.
- Given the healthy vacancy rates and potential decline in population and households in the coming years, Amesbury's affordable housing needs may be best addressed through improvements and conversions of existing housing stock instead of new housing production.

# Housing Supply and Vacancy Trends

## OCCUPANCY AND TENURE

The 2015 ACS estimated 7,577 housing units in Amesbury, with 7,055 year-round occupied units (93 percent) and an estimated 522 vacant units (7 percent of total housing units), with 75 of these for seasonal, recreational, or occasional use. The estimated rental vacancy rate in Amesbury was 7.3 percent and ownership vacancy rate was 1.5 percent. These vacancy rates indicate a healthy market. The county and state had lower vacancy rates for both owner and rental housing.

An estimated 71 percent of Amesbury's total occupied housing units were owner occupied while 29 percent were renter occupied per the 2015 ACS estimates. In comparison, the region, county, and state had a greater percentage of renter-occupied units (37, 37, and 38 percent, respectively).

## Vacancy Rates

Vacancies are an essential measure of the state of the housing market. Vacant units represent the supply of homes that exceeds demand, which is related to economic trends. Vacancy rates are measured as a percent of total housing units. A low vacancy rate can result in pressure on housing prices. A 1.5% vacancy rate for ownership and 7% for rental units are considered natural vacancy rates in a healthy market.

Source: Metropolitan Area Planning Council, Basic Housing Needs Assessment, Sept 2014 – in consultation with Barry Bluestone, Dukakis Center at Northeastern University.

## Occupancy, Vacancy, and Tenure, 2015

	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Housing Units	7,577	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	7,055	93%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	4,999	71%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	2,056	29%	46,072	37%	106,619	37%	966,054	38%
Vacant	522	7%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	75	14%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	7.3%	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	1.5%	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DP04

## RESIDENTIAL PROPERTY CHARACTERISTICS

Amesbury's land is divided into 6,207 total parcels, with 5,395 parcels (87 percent) with residential uses. Most of the parcels in Amesbury consists of single-family properties (approximately 56 percent), followed by condominiums at 24 percent.

### Amesbury Residential Land Use by Parcel, 2017

Use Type	Number of Parcels	Percent of Land
Single-Family	3,462	56%
Two- or More Family	411	7%
Condominiums	1,460	24%
Apartments	62	1%
Commercial Parcels	206	3%
Other non-residential uses	606	10%
Total	6,207	100%

Source: DOR Municipal Databank, Parcel Counts by Usage Code 2017

About 50 percent of units in Amesbury are single, detached, units, which is comparable to the region (51 percent), county (52 percent), and state (50 percent). Thirty-one percent of Amesbury's units are in multi-family (three or more units) buildings, which is comparable to the region, county, and state.

### Amesbury Units in Structure, 2017

Units in Structure	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	7,577	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	3,754	50%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	767	10%	10,856	8%	19,450	6%	145,650	10%
2	743	10%	12,787	10%	31,376	10%	292,932	10%
3 or 4	546	7%	14,721	11%	35,219	11%	308,861	7%
5 to 9	183	2%	7,349	6%	16,295	5%	164,745	2%
10 to 19	345	5%	6,295	5%	12,514	4%	120,407	5%
20 to 49	852	11%	5,271	4%	15,442	5%	122,166	11%
50 or more	335	4%	7,157	5%	18,063	6%	190,134	4%
Mobile home	52	1%	735	1%	1,651	1%	22,711	1%
Boat, RV, van, etc.	0	0%	83	0%	150	0.05%	1,086	0.04%

Source: 2011-2015 ACS Estimates, Table B25024

## AGE OF HOUSING

Housing in Amesbury is generally comparable in age to housing in the region, county, and state, apart from less housing dating from the 40s and 50s and more from the 70s in Amesbury. Per the 2015 ACS estimates, roughly 71 percent of Amesbury homes were built prior to 1979. Roughly 69 percent of the total housing units in the region were constructed in the same period, 75 percent in the county, and 73 percent in the state. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The EPA's Lead Renovation, Repair, and Painting Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning.

The 2015 ACS estimates 9 percent of homes were built after 2000 in Amesbury compared to roughly 8 percent in the region and county and 9 percent in the state. Roughly 35 percent of existing housing units were constructed in Amesbury before 1940, compared with 35 percent in the region, 39 percent in the county, and 34 percent in the state.

### Age of Housing, 2015

	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total housing units	7,577	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	39	1%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	586	8%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	856	11%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	706	9%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	1,357	18%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	748	10%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	418	6%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	179	2%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	2,688	35%	46,789	35%	120,430	39%	961,644	34%

Source: 2011-2015 ACS Estimates, Table B25034

## TRENDS IN RESIDENTIAL PROPERTY VALUES

A review of trends in residential property values provides some perspective on what is occurring with housing costs in the local real estate market. Data from the Massachusetts Department of Revenue (DOR) and other sources can offer insights about residential assessed values, average single-family home values, tax rates, and tax bills for each municipality in the Commonwealth. In FY17, the total assessed value of all residential parcels in Amesbury was \$1,675,943,007, and the average value of a single-family home was \$331,684. Amesbury has the highest residential tax rate in the region at \$19.95.

**Tax Rates and Average Tax Bills, FY2017**

Municipality	Residential Assessed Values	Single-Family Parcels	Single-Family Average Value	Residential Tax Rate	Average Single-Family Tax Bill
	\$	number	\$	\$	\$
Amesbury	1,675,943,007	3,462	331,684	19.95	6,617
Andover	6,184,310,780	8,610	604,053	15.18	9,170
Boxford	1,664,441,900	2,655	607,635	16.31	9,911
Georgetown	1,103,402,988	2,470	402,386	16.21	6,523
Groveland	851,897,525	1,877	387,353	14.68	5,686
Haverhill	4,878,245,216	10,411	287,543	14.99	4,310
Lawrence	2,683,174,883	4,268	192,107	15.34	2,947
Merrimac	700,971,527	1,621	348,594	16.34	5,696
Methuen	4,279,398,912	10,745	292,074	14.65	4,279
Newbury	1,364,127,901	2,356	479,372	10.61	5,086
Newburyport	3,426,931,473	4,336	540,320	13.45	7,267
North Andover	4,068,321,236	6,287	510,523	14.28	7,290
Rowley	855,096,485	1,653	426,237	14.14	6,027
Salisbury	1,315,585,336	2,067	342,387	11.92	4,081
West Newbury	850,933,647	1,362	529,877	14.55	7,710

Source: DOR Municipal Databank, FY17

# Permitting Activity

Between 2000 and 2015, residential permit activity in Amesbury fluctuated year to year with an annual average of about 24 single-family units. There was One two-family unit and one three or four family unit permitted during this time span, and 178 five plus units permitted. Amesbury's overall annual average was about 35 units including single-family and multi-family. Over this period, single-family permits experienced a peak in 2000 with 46 pulled for construction. Multi-family peaked in 2004 with 65 units pulled for construction. Since 2000, single-family permits have fluctuated and reached a low of 5 in 2007. Multi-family units were only permitted in 2004, 2005, 2006, 2014, and 2015.

## Amesbury Residential Building Permit Activity, 2000-2015

Permits Issued	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Single-Family	46	30	36	32	48	27	7	5	14	10	26	17	27	36	13	10
Two-Family Units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
Three- or Four-Family Units	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Five+-Family Units	0	0	0	0	65	59	48	0	0	0	0	0	0	0	2	4
Total	46	30	36	32	114	86	55	5	14	10	26	17	27	36	16	14

Source: City of Amesbury Building Department; MassBenchmarks Annual building permit data from Census Bureau

# Owner-Occupied Housing Characteristics

## OWNER CHARACTERISTICS

Per the 2015 ACS estimates, most Amesbury owner households (63 percent) moved into their current unit between 1990 and 2009. This is similar to trends in the region (60 percent), county (58 percent), and state (58 percent). However, more owners moved in after 2010 in Amesbury (18 percent) than in the region (15 percent), county (13.5 percent), and state (13.5 percent) and less before 1980.

## Owners by Year Moved into Unit, 2015

Year	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	29	1%	429	1%	843	0.5%	7,437	0.5%
2010-2014	871	17%	11,451	14%	24,118	13%	203,982	13%
2000-2009	1,846	37%	28,806	36%	62,567	35%	546,366	35%
1990-1999	1,257	25%	19,046	24%	41,879	23%	356,671	23%
1980-1989	561	11%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	435	9%	10,508	13%	29,464	16%	271,359	17%
Total	4,999	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

Most owner householders in Amesbury (59 percent) are between the ages of 35 and 59 – this is similar to trends in the region (58 percent), county (54 percent), and state (53 percent).

### Owners by Age of Householder, 2015

Age of Householder	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	4,950	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	389	8%	5,687	7%	12,501	7%	120,668	8%
35-44 years	1,008	20%	14,340	18%	29,565	16%	262,247	17%
45-54 years	1,311	26%	21,581	27%	45,865	25%	386,386	24%
55-59 years	663	13%	10,116	13%	22,635	13%	197,033	12%
60-64 years	625	13%	9,064	11%	20,879	12%	177,103	11%
65-74 years	605	12%	11,371	14%	28,059	16%	245,529	16%
75-84 years	255	5%	5,218	7%	14,517	8%	131,404	8%
85+ years	94	2%	2,220	3%	6,826	4%	58,368	4%

Source: 2011-2015 ACS Estimates, Table B25007

Per the 2015 ACS estimates, about 49 percent of owner households in the region have incomes of \$100,000 or greater. In the county about 47 percent of owner households have income \$100,000 or greater and 46 percent in the state.

***In Amesbury, about 46 percent of owner households have incomes of \$100,000 or greater.***

### Owners by Household Income, 2015

	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner Occupied Units	4,999	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than \$5,000	72	1.4%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	41	0.8%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	13	0.3%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	74	1.5%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	106	2.1%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	300	6.0%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	442	8.8%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	727	14.5%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	949	19.0%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	1,138	22.8%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	1,137	22.7%	21,655	27.1%	46,079	25.3%	382,358	24.1%

Source: 2011-2015 ACS Estimates, Table B25118

### OWNER-OCCUPIED HOUSING VALUES

In the region, about 21 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and about 2 percent over \$1,000,000. About 21 percent of owner-occupied units have estimated value between \$500,000 and

\$999,999 and about 3 percent over \$1,000,000 in the county and about 18 percent and 4 percent, respectively, in the state.

***In Amesbury, less than 9 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and less than 1 percent over \$1,000,000.***

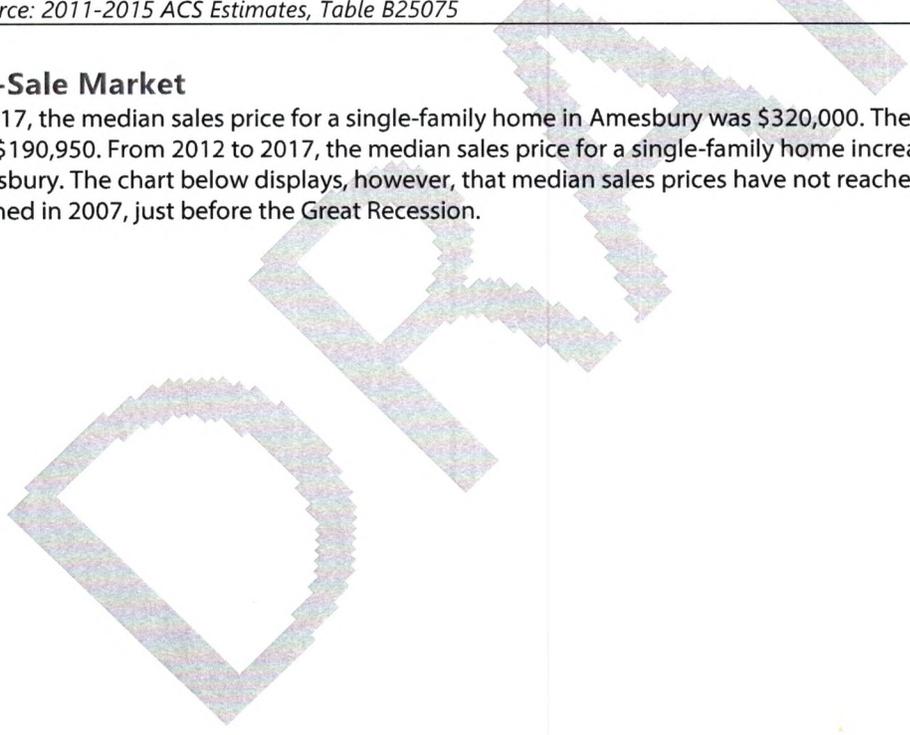
**Owner-Occupied Units by Value, 2015**

Home Value	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	99	2.0%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	180	3.6%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	237	4.7%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	424	8.5%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	1,406	28.1%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	2,191	43.8%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	445	8.9%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	17	0.3%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	4,999	100%	79,885	100%	181,293	100%	1,583,667	100%

*Source: 2011-2015 ACS Estimates, Table B25075*

**For-Sale Market**

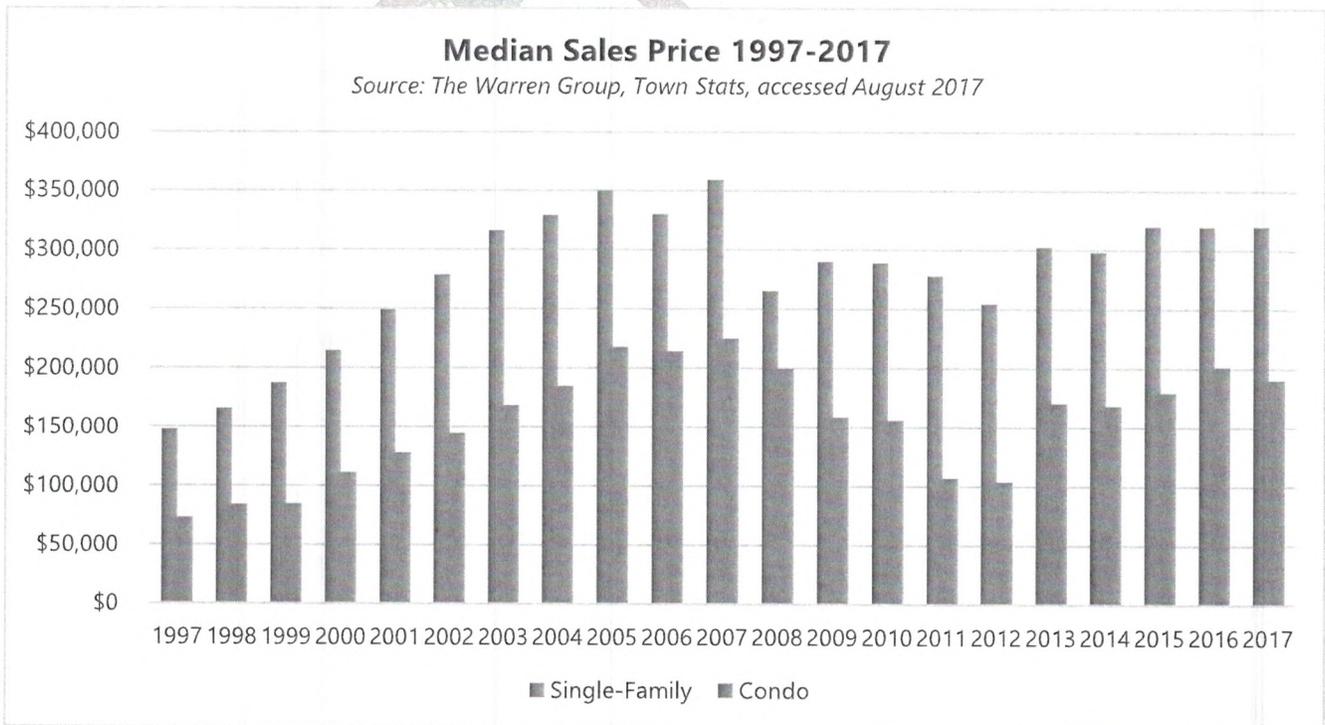
In 2017, the median sales price for a single-family home in Amesbury was \$320,000. The median sales price for a condo was \$190,950. From 2012 to 2017, the median sales price for a single-family home increased by roughly 26 percent in Amesbury. The chart below displays, however, that median sales prices have not reached the peak of \$359,000 that was reached in 2007, just before the Great Recession.



**Median Sales Price: 1997-2017**

Year	Single-Family	Condo	All
1997	\$148,000	\$73,000	\$129,900
1998	\$166,000	\$84,325	\$135,000
1999	\$187,350	\$84,900	\$141,000
2000	\$215,000	\$111,500	\$178,400
2001	\$249,000	\$128,000	\$214,450
2002	\$279,000	\$145,000	\$238,150
2003	\$315,850	\$168,950	\$271,375
2004	\$329,000	\$185,000	\$280,000
2005	\$350,000	\$218,000	\$296,250
2006	\$329,950	\$214,450	\$300,000
2007	\$359,000	\$225,000	\$291,500
2008	\$265,250	\$200,000	\$245,000
2009	\$290,000	\$159,000	\$250,000
2010	\$289,000	\$156,500	\$245,000
2011	\$278,000	\$106,900	\$219,000
2012	\$254,325	\$104,250	\$210,000
2013	\$302,500	\$171,000	\$261,250
2014	\$298,500	\$169,000	\$263,126
2015	\$320,000	\$180,000	\$270,000
2016	\$319,500	\$201,500	\$280,000
2017	\$320,000	\$190,950	\$275,000

Source: The Warren Group Town Stats, 2017



# Renter-Occupied Housing Characteristics

## RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most Amesbury renter households (87 percent) moved into their current unit between 2000 and 2014. This is a comparable proportion of renter households in Amesbury moving in to their unit in this period to the region (88 percent), county (84 percent), and state (87 percent).

### Renters by Year Moved into Unit, 2015

Year	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	75	4%	831	2%	2,057	2%	21,922	2%
2010-2014	1,284	62%	23,544	51%	53,482	50%	499,876	52%
2000-2009	519	25%	17,015	37%	36,618	34%	331,130	34%
1990-1999	151	7%	3,211	7%	8,407	8%	71,061	7%
1980-1989	18	1%	873	2%	2,388	2%	22,277	2%
1979 or earlier	9	0.4%	598	1%	1,667	2%	19,788	2%
Total	2,056	100%	46,072	100%	106,619	100%	966,054	100%

Source: 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households. About 41 percent of renter householders in Amesbury are between the ages 25 and 44 years – this is slightly lower than the estimated renters in this age range in the region (45 percent), county (44 percent), and state (48 percent).

### Renters by Age of Householder, 2015

Age of Householder	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter occupied units with householders aged 25+	1,919	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	312	16%	9,648	22%	22,861	23%	251,629	28%
35-44 years	475	25%	10,121	23%	20,887	21%	182,349	20%
45-54 years	380	20%	8,735	20%	19,632	19%	165,738	18%
55-59 years	222	12%	4,017	9%	9,431	9%	70,612	8%
60-64 years	180	9%	2,933	7%	7,464	7%	57,771	6%
65-74 years	178	9%	4,237	10%	9,710	10%	82,851	9%
75-84 years	139	7%	2,479	6%	6,727	7%	54,611	6%
85+ years	33	2%	1,633	4%	4,752	5%	35,286	4%

Source: 2011-2015 ACS Estimates, Table B25007

Per the 2015 ACS estimates, about 34 percent of renter households in the region have incomes above \$50,000 and about 39 percent have incomes less than \$25,000.

**However, in Amesbury, proportionally more renter households have higher income - about 44 percent of households have estimated income above \$50,000 and about 29 percent less than \$25,000.**

In the county, about 38 percent of renter households have incomes below \$25,000 and about 36 percent above \$50,000. In the state about 36 percent below \$25,000 and about 40 percent above \$50,000.

**Renters by Household Income, 2015**

	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter Occupied Units	2,056	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	32	1.6%	2,433	5.3%	5,229	4.9%	53,541	5.5%
\$5,000-\$9,999	101	4.9%	3,117	6.8%	7,322	6.9%	65,749	6.8%
\$10,000 to \$14,999	166	8.1%	5,083	11.0%	11,569	10.9%	98,196	10.2%
\$15,000 to \$19,999	170	8.3%	3,809	8.3%	8,535	8.0%	73,538	7.6%
\$20,000 to \$24,999	119	5.8%	3,352	7.3%	7,180	6.7%	60,523	6.3%
\$25,000 to \$34,999	237	11.5%	6,244	13.6%	13,173	12.4%	105,214	10.9%
\$35,000 to \$49,999	328	16.0%	6,540	14.2%	15,355	14.4%	127,457	13.2%
\$50,000 to \$74,999	516	25.1%	7,581	16.5%	18,037	16.9%	153,969	15.9%
\$75,000 to \$99,999	213	10.4%	3,622	7.9%	8,986	8.4%	90,790	9.4%
\$100,000 to \$149,999	140	6.8%	2,879	6.2%	7,429	7.0%	86,178	8.9%
\$150,000 or more	34	1.7%	1,412	3.1%	3,804	3.6%	50,979	5.3%

Source: 2011-2015 ACS Estimates, Table B25118

**RENTAL HOUSING COSTS**

**Renters in Amesbury tend to pay less for rent than in the region, county, and state.**

About half of renter households in Amesbury pay less than \$1,000 in monthly gross rent (rent and basic utilities), whereas about 44 percent of renters in the region, 43 percent in the county, and 42 percent in the state pay less than \$1000.

The Boston-Cambridge-Quincy HMFA (HUD Metro Fair Market) is made up of 41 percent renters, per the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,372 for a one-bedroom apartment. To afford this monthly rent, a household must earn \$54,880 annually. However, in Amesbury, the median renter household income is about \$40,083 – a household with the median income could afford monthly rent (and utilities) cost of about \$925.

**Wages Needed to Afford Fair Market Rent in Massachusetts**

In Massachusetts, the FY17 Fair Market Rent (FMR) for a one-bedroom apartment is \$1,148. To afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$45,924 annually. This level of income translates into a Housing Wage of \$22.08, assuming full-time employment.

In Massachusetts, a minimum wage worker earns an hourly wage of \$11.00. To afford the FMR for a one-bedroom apartment, a minimum wage earner must work 80 hours per week.

In Massachusetts, the estimated mean (average) wage for a renter is \$19.70. The rent affordable to a renter with the state mean renter wage is \$1,025 or less.

Source: National Low-Income Housing Coalition, "Out of Reach 2017: Massachusetts." Accessed August 2017.

**Renter Households by Gross Rent per Month 2015**

Gross Rent	Amesbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$500	206	10%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	810	40%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	646	32%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	276	14%	4,938	11%	12,606	12%	148,031	16%
\$2,000 to \$2,499	31	2%	1,047	2%	3,780	4%	56,109	6%
\$2,500 to \$2,999	31	2%	381	1%	973	1%	20,885	2%
\$3,000 or more	8	0%	173	0%	507	0%	16,725	2%
Total Occupied Units Paying Rent	2,008	100%	44,649	100%	102,873	100%	932,949	100%

Source: 2011-2015 ACS Estimates; Table B25063.

# Housing Affordability

## HOUSING COST BURDEN

As defined by the U.S. Department of Housing and Urban Development, “housing cost burden” occurs when low/moderate-income (LMI) households spend more than 30 percent of their gross income on housing costs. When a household is cost burdened, it has less income to spend on other necessities and to circulate into the local economy – this is especially challenging for LMI households.

For homeowners, “housing costs” include the monthly cost of a mortgage payment, property taxes, and insurance. For renters, it includes monthly rent plus basic utilities (heat, electricity, hot water, and cooking fuel). When housing costs exceed 50 percent of a low- or moderate-income household’s monthly income, the household meets the definition of “severely cost burdened.”

***The 2014 ACS estimates indicated that about 35 percent of Amesbury households have incomes at or below 80 percent of the Area Median Income (AMI).<sup>7</sup>***

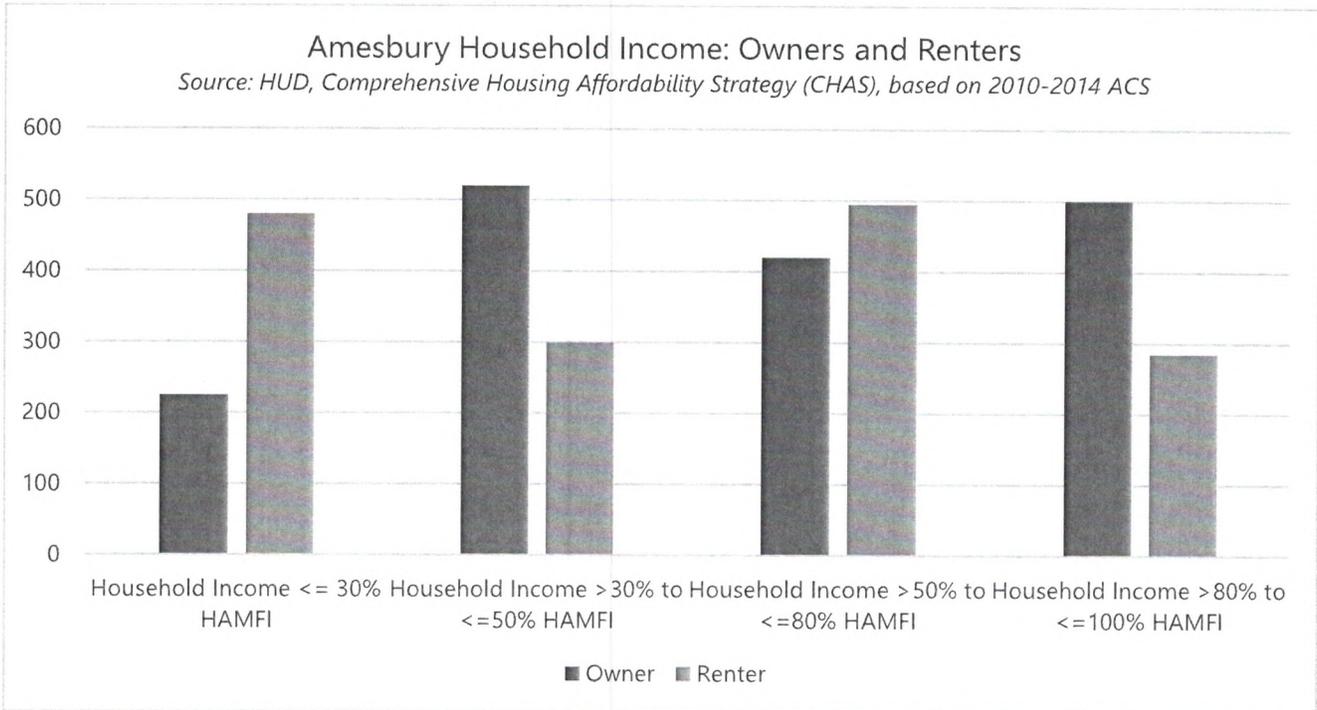
About 25 percent of owner households have incomes at or below 80 percent AMI, and about 64 percent of renter households have incomes at or below 80 percent AMI.

### Household Income Distribution Overview, 2014

Income Range	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	225	5%	480	24%	705	10%
Household Income >30% to <=50% HAMFI	520	11%	300	15%	820	12%
Household Income >50% to <=80% HAMFI	420	9%	495	25%	915	13%
Household Income >80% to <=100% HAMFI	500	10%	285	14%	785	12%
Household Income >100% HAMFI	3,155	65%	430	22%	3,585	53%
Total	4,820	100%	1,990	100%	6,810	100%

*Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates*

<sup>7</sup> HAMFI – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms “area median income” (AMI) or “median family income” (MFI) used in the CHAS, assume it refers to HAMFI.



About 33 percent of total owner households and 45 percent of renter households in Amesbury pay more than 30 percent of their income towards housing.

#### Cost Burdened Renters and Owners in Amesbury (all incomes ranges), 2014

Housing Cost Burden	Owner		Renter		Total	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Cost Burden <=30%	3,200	66%	1,065	54%	4,265	63%
Cost Burden >30% to <=50%	960	20%	540	27%	1,500	22%
Cost Burden >50%	640	13%	374	19%	1,014	15%
Cost Burden not available	25	1%	10	1%	35	1%
<b>Total</b>	<b>4,825</b>	<b>100%</b>	<b>1,989</b>	<b>100%</b>	<b>6,814</b>	<b>100%</b>

*Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates*

**Of 2,440 households with incomes at or below 80 percent AMI in Amesbury, 1,720 (70 percent) are cost burdened.**

**Cost Burdened Renters and Owners in Amesbury by Income Range, 2014**

Income by Cost Burden (owners and renters)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	530	21%	495	49%	705	10%
Household Income >30% to <=50% HAMFI	630	25%	310	31%	820	12%
Household Income >50% to <=80% HAMFI	560	22%	100	10%	915	13%
Household Income >80% to <=100% HAMFI	260	10%	50	5%	785	12%
Household Income >100% HAMFI	530	21%	60	6%	3,590	53%
Total	2,510	100%	1,015	100%	6,815	100%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates

**Of the estimated 1,275 low-income renter households in Amesbury, about 70 percent are cost burdened and about 27 percent have extremely low income and are severely housing cost burdened - spending more than 50 percent of their gross income on rent.**

**Cost Burdened Renters in Amesbury by Income Range, 2014**

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	350	38%	340	91%	480	24%
Household Income >30% to <=50% HAMFI	240	26%	30	8%	300	15%
Household Income >50% to <=80% HAMFI	299	33%	4	1%	495	25%
Household Income >80% to <=100% HAMFI	0	0%	0	0%	285	14%
Household Income >100% HAMFI	25	3%	0	0%	430	22%
Total	914	100%	374	100%	1,990	100%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates

About 1,165 owner households in Amesbury have low income and roughly 72 percent of low-income owners spend more than 30 percent of income toward housing costs.

**Cost Burdened Owners in Amesbury by Income Range, 2014**

Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	180	11%	155	24%	225	5%
Household Income >30% to <=50% HAMFI	395	25%	280	44%	520	11%
Household Income >50% to <=80% HAMFI	260	16%	95	15%	420	9%
Household Income >80% to <=100% HAMFI	260	16%	50	8%	500	10%
Household Income >100% HAMFI	505	32%	60	9%	3,155	65%
Total	1,600	100%	640	100%	4,820	100%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates

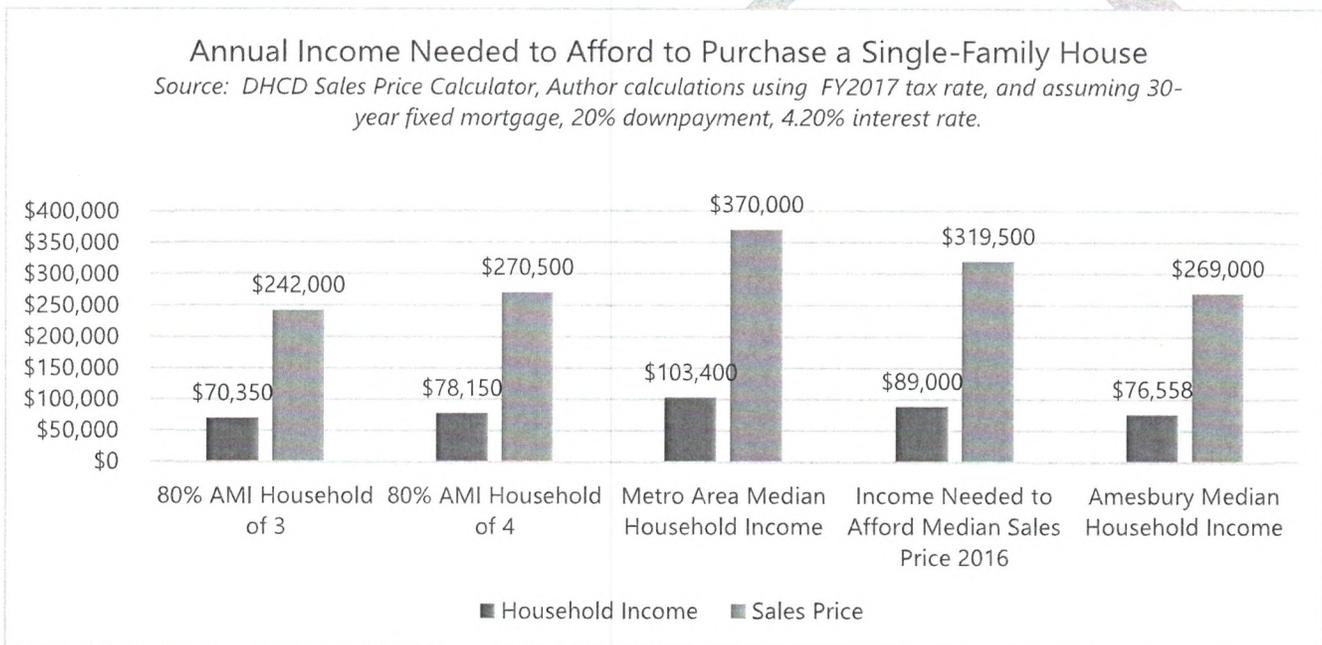
Per 2010-2014 ACS estimates on cost burden by household type, most cost burdened households are small family households (34 percent) and other household types (non-elderly, non-family), which make up 36 percent of cost

burdened households. Elderly households (elderly families and elderly non-families) make up 24 percent of cost burdened households, and large family households make up 5 percent of cost burdened households. Tables detailing cost burden by household type can be found in the appendices.

### OWNERSHIP AFFORDABILITY BY INCOME

As seen in the figure below, a household of four in Amesbury with 80 percent AMI could afford to purchase a home up to \$270,500. However, the median sales price for a single-family home in Amesbury in 2016 was \$319,500, meaning a household would have to make \$89,000 per year to afford a home at the median sales price. At the Boston-Cambridge-Quincy HMFA median household income of \$103,400, a household could afford a home up to \$370,000 in Amesbury, though at the Amesbury Median Household Income of \$76,558, a household could afford a home only up to \$269,000.

**Amesbury has an affordability gap of \$50,500—households making the median household income can afford to buy a home up to \$269,000, while the median sales price for a single-family home in 2016 was \$319,500.**



### RENTAL AFFORDABILITY BY INCOME

In the Boston-Cambridge-Quincy HMFA, the FY17 Fair Market Rent for a one-bedroom apartment is \$1,372 and a two-bedroom apartment is \$1,691. A monthly gross rent that is affordable is no more than 30 percent of a household’s monthly earnings.

A two-person household with extremely low income (less than or equal to 30 percent AMI) can afford a gross rent of up to \$620 per month in the Boston-Cambridge-Quincy HMFA. A two-person household with very low income (greater than 30 percent and less than or equal to 50 percent AMI) can afford a gross rent of up to \$1,035 per month, and a two-person household with low-income household (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$1,564 per month. A household with the area median income can afford a monthly gross rent of \$2,585.

**Rent Affordable to Two-Person Households by Income Limit 2017**

	<b>Two-Person Household Income Limit</b>	<b>Rent Affordable</b>
<=30% AMI	\$24,800	\$620
>30% and <=50% AMI	\$41,400	\$1,035
>50% and <=80% AMI	\$62,550	\$1,564
Area Median Income	\$103,400*	\$2,585
<i>Source: HUD FY17 Income Limit</i>		
<i>*Note: the area median income is for a four-person household.</i>		

**AFFORDABLE UNITS**

As of December 2017, there were 738 units in Amesbury listed on the Subsidized Housing Inventory. 93 percent of these were rental units, and the remaining 7 percent were ownership. About 11 percent of Amesbury’s housing units are affordable units. This is among the highest percentage in the region.

**Affordable Units by Type**

	<b>Number</b>	<b>%</b>
Total Units:	7,041	100%
Affordable Units:	738	10.48%
Rental	698	93%
Ownership	50	7%
<i>Source: DHCD Subsidized Housing Inventory, 2017</i>		

Five-hundred-and-sixty-two affordable units in Amesbury (75 percent) have perpetual affordability, including Amesbury Heights (240 rental units), Heritage Towers (102 rental units), and Powow Villa (60 rental units). Thirteen units through the Amesbury HOR program have affordability that expired in 2017, and nine more are set to expire in 2018 and 2019. Sixty-six units have affordability that will expire between 2020 and 2025, including John Ashford Link House (24 rental units) and Sally’s Place (18 rental units).

# Chapter 4: Housing Development Considerations

The City of Amesbury is a suburban community in northeastern Massachusetts with a unique industrial and manufacturing history. First settled by Europeans in 1645, the City's earliest industries included mills, shipyards and a heavily used ferry operation across the Merrimack River to Newburyport. Agriculture was secondary to an aggressive maritime and industrial economy that included shipbuilding, shipping and fishing. By the 19th century, however, textiles, ironworks and the saw and gristmills that had been established along the Powow River supplanted these maritime industries.

Carriages for horse and buggy were one of Amesbury's chief products until the 20th century, when the carriage mills converted their production facilities into plants for making automobile bodies. Until the Great Depression of 1929, auto body making was a major industry in the City.

Today, Amesbury's convenient location at the crossroads of I-95 and I-495, just 36 miles north of Boston, has made the City attractive to both residential and commercial development. Due to economic shifts in recent decades, Amesbury has continued to move away from the typical mill town employment base toward a more suburban employment structure, with increasing emphasis on service related employment. Amesbury benefits economically from this association and is well positioned to absorb economic growth. The City has excellent access to both the Boston and southern New Hampshire market areas and has the land to accommodate new commercial development. More importantly, however, Amesbury's residential growth in recent years continues to offer affordable and diverse housing opportunities compared to some neighboring communities.

## Environmental Constraints

### WATER RESOURCES

The City of Amesbury lies completely within the Merrimack River Drainage Basin and contains an abundance of water resources. Lake Gardner and the Powow and Back Rivers drain the eastern parts of the City, while Lake Attitash, Tuxbury Pond, the Powow River, Goodwin's Creek and the Great Swamp drain the western parts of City.

### Wetlands

Amesbury has extensive wetlands, the most prominent of which are associated with the principal rivers and lakes. The largest wetland system is the "Great Swamp", covering 500 acres, and the upper Powow River wetlands. The second major system is the wetlands of the Back River and those along the Powow River south of downtown Amesbury. Other water body associated wetlands are those at Lake Attitash, Lake Gardner and along Goodwin's Creek.

These principal wetlands have also had a major effect on Amesbury's development pattern; growth outside of the downtown area occurred in the dry land between wetlands, and in outlying dry land pockets separated from downtown. Fortunately, the principal wetlands have not been filled to any great extent, a consequence of the ready availability of dry, buildable land. The filling of the City's wetlands is strictly regulated by state and local wetland law, and development within wetlands is also prohibited by the zoning bylaw. Thus, wetlands will remain a significant part of Amesbury's open space network and continue to shape the City's settlement pattern.

### Surface Waters

Amesbury is also blessed with an abundance of surface waters, including many rivers, streams, lakes and ponds. The long-term protection of these water bodies involves a number of activities including monitoring of water quality, hazardous waste disposal, integrated pest management and protection. The creation of the Water Resources Protection District in 2000 enhanced protection of this vital resource. In addition, the City has implemented water quality testing at

several sites. Even though the City's water supply is taken upstream, surface water and sediment sampling are needed wherever old industrial plant and environmental contamination can affect wildlife and public health. Water testing and sediment sampling also direct the City's efforts toward possible sources of soil and aquifer contamination.

**Lake Attitash** serves as a recreational resource and fishery and is also a Class B backup water supply for the City. Efforts by the Lake Attitash Association to protect the lake and its tributaries from pollution have been largely successful. In conjunction with the City, the Association has secured grants for water monitoring, public education, and weed control. Given the housing density around Lake Attitash, protection of remaining undeveloped watershed land is crucial. The shore of Lake Attitash was developed over the years as a summer cottage community and made permanent by "home improvement" investment and a more convenient access. The construction of public sewer to serve this area has enhanced the area's investment value.

In recent years, Lake Attitash has experienced significant cyanobacteria (blue-green algae) blooms and a dramatic increase in invasive and variable milfoil. The Lake Attitash Association has raised funds for an application of the herbicide Fluridone to control the milfoil and is developing a program to physically harvest the weed. The program is expected to be an ongoing effort and, if successful, could also be instituted in Lake Gardner and Tuxbury Pond.

Lake Attitash flows into Meadowbrook, a large but shallow water body that connects to **Tuxbury Pond**, another shallow water body that is also fed from the north by the Powwow River. The City water supply intake is downstream from Tuxbury Pond. The section of the Powwow between Tuxbury Pond and Lake Gardner is a rather unique riverine environment and should be protected from development.

**Lake Gardner** is another prominent surface water body. The Lake Gardner Dam was rebuilt in 2000, after the flood of 1996 damaged the dam significantly. During the intervening years, the City lowered the lake levels for safety purposes. The City has reopened Lake Gardner Beach and allows canoe and small boat put-in at that location. The lake's western shore will likely be fully developed soon, supported by the public sewer system. The eastern shore of Lake Gardner, the west and northwest sides of Powow Hill, and both Battis Farm and Camp Kent are owned by the City as open space, known as the Powow River Conservation Area. This area is an outstanding conservation and recreation asset to the City, offering diverse opportunities for environmental education sessions, bird watching, annual celebratory events, swimming, trail hiking, horseback riding, and other outdoor activities. The Essex National Heritage Area provided trail signage for this area with small signs for trails, larger signs at trail intersections, and gateway signage at major entry points into the Conservation Area.

As development continues in City, the amount of surface runoff into our water bodies will necessarily increase. At the same time, the occurrence of development adjacent to stream beds will, for the most part, reduce the streams' ability to carry such runoff. For such reasons, it has been the policy to acquire drainage easements along these stream beds as adjoining parcels are developed. In this way, stream maintenance and necessary improvements will remain possible.

## ENVIRONMENTAL CHALLENGES

### Hazardous Waste Sites

According to the Massachusetts Department of Environmental Protection (MassDEP), Amesbury contains 43 sites with various levels of contamination classifications. The City has begun a proactive plan to analyze contamination risks for the Lower Millyard, Cedar Street and Haverhill Road sites. Many of these properties were acquired by tax title foreclosure. In 2002, Amesbury was designated an Economic Target Area, and has taken advantage of numerous MassDevelopment and Merrimack Valley Planning Commission (MVPC) brownfields grants to better assess the extent of contamination and costs for cleanup of these sites. The results of a MassDevelopment brownfields assessment encouraged the City to put the 14 Cedar Street property out for a successful auction. In the Lower Millyard, the former Wharf site assessment was examined in more detail and a reduction from \$500,000 to \$20,000 in remediation costs was the result. As this site has portions of the new Powow Riverwalk, and involves plans for its redevelopment, this is a very fortuitous conclusion.

In the Upper Millyard, redevelopment efforts were stymied. The purchase of a key parcel was in jeopardy because of environmental contamination. The role of MassDevelopment in providing funding for cleanup cannot be overstated.

Because they provided \$200,000 for cleanup, the owner of the parcel sold it to the City, and it was subsequently redeveloped to support artist live work space and the City's Cultural Center in Spring 2004.

In addition, MassDevelopment brownfields grants have allowed the City to assess the sediment and water quality in the Powow River in both the Lower and Upper Millyards. The results of the sampling were encouraging as the City moves to redevelop the final buildings in this key area near Amesbury's historic downtown.

### **Landfills**

Amesbury has three landfill sites, all permitted by the MassDEP, that have been closed for over ten years. In the mid 1980s, the largest site had reported contamination which was leaching into adjacent private water supplies. However, the transfer of this site to Waste Management, Inc. has resulted in remediation and cleanup to the area. The Titcomb landfill site, managed by the same company, is in the final stages of an approved MassDEP closure plan.

### **Development Impacts**

As was mentioned in the water resource section, areas along the Powow River watershed are subject to non-point pollution sources, some of which have yet to be identified. The City is in the process of adopting Watershed Protection zoning and Stormwater Management regulations.

### **Other Water Quality Pollution**

The Clinton Street/Cedar Street area, the upper Kimball Road area and Old Merrill Street are three locations within the City of Amesbury that are served by private on-site subsurface sewage disposal systems. Both the Old Merrill Street and Kimball Road areas are within close proximity to the sensitive wetland areas of the Merrimack River and Tuxbury Pond/Meadowbrook respectively.

Water quality along the Powow River from the New Hampshire state line to Lake Gardner, and more particularly within Lakes Gardner and Attitash, has been negatively impacted by polluted stormwater runoff from adjacent and upgradient properties. Algae blooms and significant growth of milfoil have occurred in both water bodies. The Lake Attitash and Lake Gardner Associations have been working with the City to develop programs to address these problems.

## **Historic and Cultural Resources**

Amesbury's historic settlement patterns are understood best when compared with the existing landscape. The drumlins, kettle holes, eskers and the flat landscapes known as kame deltas and kame plains were formed by the last ice age receding glaciers and deposits. A time line of settlement shows that 10,000 years ago, hunter-gatherers came to the Amesbury area. About 1,000 years ago, land cultivation appeared and Pennacook settlements were concentrated on the Merrimack River near the mouth of the Powow and at Presbys Creek. There was also a probable winter settlement in the Pond Hills area, near Lake Attitash. A map is included from the Preservation Plan of these areas.

John Winthrop's fleet came in 1630 and with it European settlement began. In 1642, Salisbury Town officials directed 30 families to move to the west side of the Powow, and in 1688 the new Town of Amesbury was incorporated by the General Court. Economy during that time was subsistence agriculture. Families provided for themselves by growing their own food, and livestock, made their own clothing, made their own homes by cutting and milling wood, and tools from lumber on their own wood lots. There were cottage industries such as hat making and surplus agricultural products.

Rivers were the settlers' first "roads", and Amesbury became an important shipbuilding and barrel stave manufacturing town due to its location on the Merrimack. Between 1639 and the end of shipbuilding, some 600 vessels varying from 50 tons to 800 tons were built here. Lowell's Boat Shop produced over 150,000 craft and continues building small craft today.

Amesbury developed three village centers during the Colonial Period (1675-1775): the Ferry District, the Salisbury Point District and the Training Field on Portsmouth Road. The Ferry and Salisbury Point Districts grew because of shipbuilding. The Training Field area developed as the West Parish of Salisbury.

With the invention of the Arkwright spinning frame, helping transform manufacturing from a cottage industry to large scale mechanized manufacturing in the late 1700s, and the Powow River falls with its 75-foot drop, water wheels made textile manufacturing advantageous. In 1812, the first textile mill began operation on the Powow River Falls and by 1835 plant capacity had grown to 1.25 million yards. Carriage manufacturing began too in 1800 in a series of trade manufacturing shops. By 1869, there were 11 carriage shops. The first of these, R. F. Briggs and Co., begun in 1856, was located in a building still standing at the corner of Cedar and Poplar Streets. Amesbury produced 1,500 carriages a year. A map illustrating these historic manufacturing facilities is included here.

There are several distinct and historic architectural styles in Amesbury. There are existing dwellings from the Plantation Period and early Colonial Period, such as the Macy-Colby House (1654), the Isaac Merrill House (1680) and the Theophilus Foot House (1692). Amesbury has 23 houses built during the Colonial era (1675-1775). There are 77 Georgian and Federal-style homes built during the population increase around the shipbuilding industry, concentrated in the Salisbury Point or Ferry Districts.

Later styles include the Greek Revival and Italianate close to the Powow River falls and popular during the Industrial Revolution. Amesbury also has excellent examples of the Second Empire, Queen Anne, Eastlake, Stick, Shingle, Colonial Revival and Craftsman styles in many distinct neighborhoods which evolved within different subsets of the City's history. The neighborhoods are walkable as they were built before the advent of the automobile, and reflect different themes that have run through Amesbury's history.

The 2004 Master Plan public process identified several threats to historical resources. These include inadequate owner awareness, absence of information, lack of commercial economic viability, lack of agricultural viability and urban sprawl. The goals responding to these threats are:

- to conduct survey and planning needs related to historic preservation;
- to prepare and submit new district and individual nominations to the National Register of Historic Places;
- to preserve the historic resources of the downtown as part of a larger revitalization effort;
- to preserve the historic and architectural integrity of Amesbury's neighborhoods;
- to preserve Amesbury's historic landscapes;
- to amend City regulations to support historic preservation goals;
- to increase the public's appreciation of the value of historic preservation; and
- to develop the organizational capability to achieve historic preservation goals.

Of specific interest to the City is preserving the historic and architectural integrity of Amesbury's neighborhoods, preserving Amesbury's historic landscapes, and amending the City regulations to support historic preservation goals. Neighborhood Conservation District zoning, implemented in 2002, is one of the zoning regulatory tools employed to advance historic and cultural resource protection.

## Infrastructure

Like a great many older communities, the street system in Amesbury developed as radials from the center of the City. Later, as the City developed, through streets were added or radials were lengthened to connect the City with other centers of population. As traffic on these through streets built up, wider roadways were constructed in new locations to relieve the traffic congestion. Interstate 95 and Interstate 495 are two such roadways which pass through Amesbury and provide increased capacity on the highest traffic volume corridors in Amesbury as well as improved intrastate travel.

As a result of these and other historical developments, the original traffic patterns in the City have been modified to the degree that a major function of the radial street system today is to feed the peripheral system and the new commercial sites on the system.

Amesbury is well oriented with respect to regional circulation. Major north-south limited access highway routes are provided by Interstate 95. In addition, Interstate 93, another major north-south highway route intersects with Interstate 495 West of Amesbury in Andover, Massachusetts. This system of highways provides access to major east-west highway routes in other areas. Both I-495 and I-95 pass directly through Amesbury and are served by a number of interchanges within and in close proximity to the City. These interchanges are, in turn, served adequately by the present circulation pattern in the City.

Connections to areas east and west of Amesbury can be made using Route 110 while north-south connections can be made using Route 150. Route 110 extends well beyond the Merrimack Valley to the west and into Salisbury and the coast to the east. Route 150 extends from the Merrimack River on the south into South Hampton, New Hampshire on the northern border of the City. These routes are not limited access highways intended to bypass busy community business centers, but rather, they developed as links between the main business districts in each of the cities and towns they cross. The end result of this major highway network is a circulation system which is convenient and expeditious and which provides excellent access to and from the City.

While Amesbury is served by an excellent regional highway circulation system, there have been improvements in rail and air transportation facilities since 1996. There are six airports in the Merrimack Valley region which provide some general aviation services such as flight training, charters, and limited passenger and freight delivery service. Commercial airline service is now available at three airports: Manchester and Portsmouth NH and Logan International Airport in Boston. Coach Bus service from Newburyport provides direct connections to Logan, and Coach is prepared to commence Manchester airport bus service soon.

Rail service to Amesbury is from the Newburyport Commuter Rail Line, which opened for service in 1998. In addition, the City is served by the Merrimack Valley Regional Transit Authority (MVRTA) with regular bus service from 6 am to 7 pm and the Coach Bus Company commuter Boston buses which provide 5 buses a day. The MVRTA completed construction of a Regional Transportation facility within the Central Business District which serves as a hub for various transportation opportunities. Concerning water transportation, the nearest major port facilities are provided in Portsmouth and Boston. The Merrimack River, which is the nearest navigable waterway, on the southern border of Amesbury, has a channel depth of 14 feet at mean low water level.

## **WATER SUPPLY SYSTEM**

Water and sewer services are key elements in a community's ability to accommodate growth, and the level and location of water and sewer service are also key factors in inducing and/or controlling growth.

Most of Amesbury (98%) is served by the public water supply system, and it is the City's intention to provide public water services to as much of the remaining areas as is practical (see Water Resource Map). The Powow River with a maximum safe yield of 4 million gallons per day (mgd) is Amesbury's primary water supply, with a back-up system consisting of two wells (1.76 mgd). With the recent completion of the water treatment plant located on Whitehall Road near the Newton Street intersection, Amesbury has the capacity to treat up to four million gallons of water per day.

The City's water consumption averages 1.5 mgd, or less than one-half the supply's potential capacity. In the summer months, water consumption can reach 2.8 mgd due to a higher demand and the sale of water to neighboring Salisbury. The City, therefore, can accommodate significant growth, and should not be confronted with major expenditures to expand the water supply. Over the next 10 years, it is estimated that an increase of 0.3 - 0.4 mgd will occur.

While the water supply appears to be adequate for sustained growth, there is doubt as to the level of protection from pollution that is afforded. The water supply system is dependent on the Powow River, but only the lower reaches of the river are in Amesbury. The great majority of the river's watershed area is located in five upstream communities in New Hampshire. Presently, there are no known water quality problems with the Powow River that cannot be handled by

Amesbury's water treatment plant. However, there is little coordination among Amesbury and the five New Hampshire communities regarding the type and level of development that may occur within the basin.

The existing agricultural and forested nature of the basin does not pose a threat to Amesbury's water supply system. However, residential development pressure is strong in southern New Hampshire and although Amesbury has acted to protect its portion of the basin with 2-acre zoning, future upstream development at higher densities could adversely impact Amesbury's water quality. It is recommended that, through the auspices of the Merrimack River Watershed Council and the Merrimack Valley Planning Commission, discussions among the communities in the Powow River Watershed be instituted to explore cooperative methods to monitor development within the watershed, and, where possible, to coordinate land use policy and water supply protection programs.

The long-term protection of the water quality of the rivers involves a number of activities including monitoring of water quality, hazardous waste disposal, integrated pest management and protection. The creation of the Water Resources Protection District in 2000 enhanced protection of this vital resource. The stated purpose of the Water Resources Protection District is:

1. To promote the health, safety, and general welfare of the community by ensuring an adequate quantity and highest quality of water possible for residents, institutions and businesses of the City;
2. To preserve and protect watersheds, surface water and aquifers for drinking water supplies and the environment;
3. To inhibit temporary and permanent contamination of watersheds, surface water and aquifers in the water resource protection district; and
4. To protect the community from the detrimental use and development of land related to the degradation of water quality and quantity within the water resources protection district.

The Water Resources Protection District is designed to overlay other zoning districts in the City. It includes three distinct watershed zones for surface water supply sources: Zone A, Zone B and Zone C. The District currently includes two zones for ground water supply sources: Zone I and Interim Well Head Protection Areas (IWPAs). IWPAs will, in the context of this bylaw, be replaced by approved Zone II Well Head Protection Areas. A District map is provided, by reference, in the bylaw. Protection is created for different distances from the City's water supply with regard to runoff, pesticide use and other measures shown to have a significant adverse effect on water quality.

## **SEWER SERVICE**

The sewer system in Amesbury is rather extensive and provides service for the central core of the community, all major residential arterials, and the major commercial/industrial areas along Route 110 and Hunt Road. A recent upgrade of the Amesbury Wastewater Treatment Facility increased the treatment capacity to 2.4 million gallons per day. The added capacity will be sufficient to accommodate significant growth for the foreseeable future.

An important feature of the sewer system is that it has been extended to relatively sparsely settled areas along major radial streets leading from the center of the City, and thus will continue to serve as a strong development incentive.

Until the construction of the expanded sewer plant, while a moratorium reduced construction activity in the short run, it did not effectively reduce sewer hook-up demand since the backlog of permits has been acted upon since that time. The zoning amendments of June 10, 1985 created 40,000 and 80,000 square foot lot densities in most of the presently non-sewered areas of the community and should obviate the need for further sewer extension into these areas. It is therefore recommended that the system not be extended beyond the present terminal points, except in those instances where the connection will complete service to areas presently zoned for commercial and industrial use or where repetitive Title 5 septic system failures pose environmental impacts, such as on Old Merrill Street and the upper section of Kimball Road.

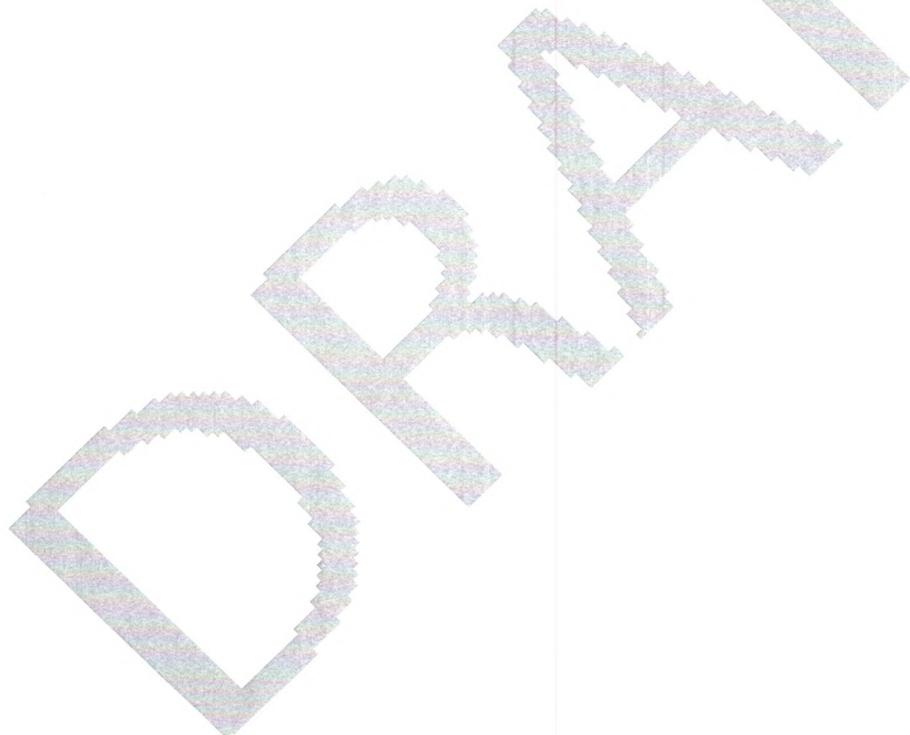
# Regulatory Barriers

## ZONING

Existing zoning regulations, as in many older communities with dense city centers, do not permit as of right developments at the current densities. Parking regulations constrain mixed-uses as they do not provide sufficient flexibility for shared parking and proximity to transit and public parking. Multi-family dwellings are only permitted by special permit in two relatively small districts, the Central Business District and Commercial Industrial. The lot area requirements are a constraint to multi-family development, although conversion of single-family to two and three family and the inclusion of accessory apartments are permitted. However, the approved School Street 40R district does allow multi-family housing. An inclusionary zoning housing requirement was also adopted that requires 20% affordable units in multi-family residential developments.

## POTENTIAL HOUSING LOCATION CONSIDERATIONS IN AMESBURY

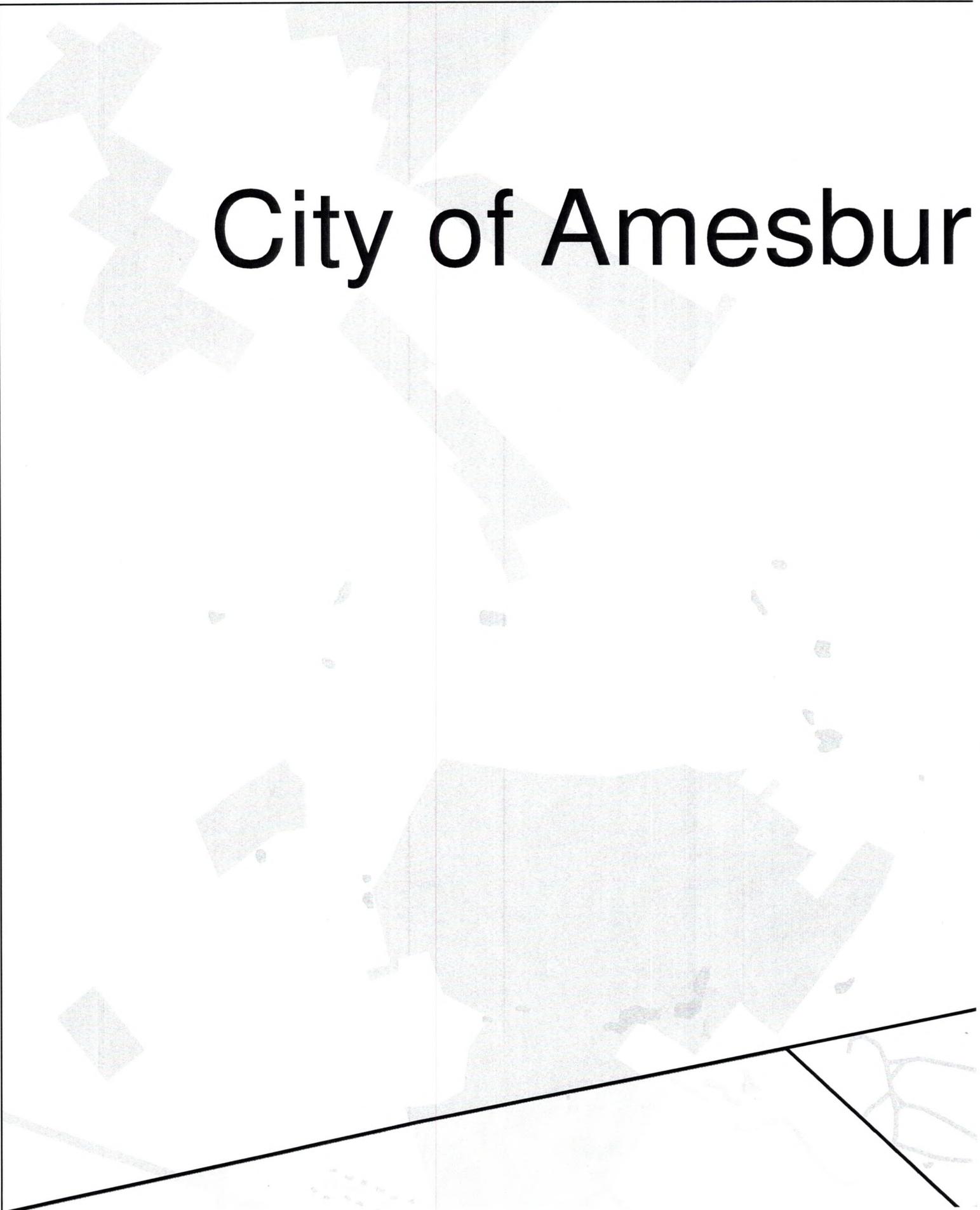
In December 2017, City stakeholders identified potential locations for future housing development. A number of sites were identified for potential housing unit development because of their access to public services and public transit, proximity to existing housing, and areas where the City would like to concentrate additional development (i.e., reducing sprawl). However, not all of the sites used these filters. There are other criteria the City could use to prioritize the conceptual parcels (see Status column) further, including presence of environmental resources, lot size, ownership and type of use, and units on the lot. Please see Appendix I for a list of specific criteria Amesbury can use to prioritize these sites further. The following map is a visual representation of these potential sites.



**Potential Housing Development Locations and Environmental Constraints in Amesbury**

Project Name/ Location	Housing Type	Status	Tenure	Category	Affordable Units	Number Affordable Units	Total Units	Development Area (Acres)
Attitash Views	Multi Family	Permitted	For Sale	40B	Yes	12	48	8.49
Downtown Amesbury						0	0	508.21
Eagle Point	Multi Family	Permitted	For Rent	40B	Yes	14	56	3.78
East End Mixed Use Overlay District	Multi Family	Conceptual		Mixed Use	Yes	12	80	78.87
Heritage Park Smart Overlay Growth District	Multi Family	Conceptual		Mixed Use	Yes	60	400	57.87
West End Mixed Use Overlay District	Multi Family	Conceptual		Mixed Use	Yes	15	100	13.61

# City of Amesbur



# Chapter 5: Housing Goals and Strategies

## Five-Year Goals

The City of Amesbury currently has 738 subsidized housing units listed on the Department of Housing and Community Development’s (DHCD) Subsidized Housing Inventory (SHI) as of December 2017. This number represents 10.48% of the total year-round housing units as reported by the 2010 U.S Census. Therefore, the City has 34 housing units over the 10% affordable housing goal set by DHCD.

Although the City has already achieved “Safe Harbor” status by meeting the 10% goal, it is recommended to also try to get the HPP “certified”. Reaching the annual numeric goals of 0.5% or 1.0% will allow the Housing Production Plan to be certified by DHCD for one year if the City develops 0.5% of their overall goal in a year’s time, or for two years if they develop 1.0% of the target units in a year’s time. In order to produce 0.5% of its total units annually as SHI units, 35 SHI-eligible housing units would need to be added each year. In order to produce 1.0% of its total units annually, 70 SHI units per year are needed. Between 2000 and 2015, residential permit activity in Amesbury fluctuated between 9 and 46 permits, with an annual average of about 26 units per year. However, those units were all single-family homes (according to MassBenchmarks).<sup>8</sup> In order to achieve certification and meet the needs of Amesbury’s population today and tomorrow, units of all types must be considered for development. The City identified some potential locations for housing of all types as part of the development of this HPP. The map of Amesbury in the previous section is the result of that exercise, indicating potential housing developments sites that could be suitable for additional new development. The table below is a guide for how the City can achieve certification through two growth scenarios. Please note that this is not a required production schedule.

**Sample Chapter 40B Housing Production Guide – 0.5% and 1% Growth\***

Year	0.5% Increase				1.0% Increase			
	Additional Units - 0.5%	Number of Affordable Units	Total Units	Percent Affordable	Additional Units – 1%	Number of Affordable Units	Total Units	Percent Affordable
Current numbers		738	7,041	10.5%		738	7,041	10.5%
2018	35	773	7,096	10.9%	70	808	7,150	11.3%
2019	35	828	7,151	11.6%	70	878	7,259	12.1%
2020	35	883	7,206	12.3%	70	948	7,368	12.9%
2021	35	938	7,261	12.9%	70	1,018	7,477	13.6%
2022	35	993	7,316	13.6%	70	1,088	7,586	14.3%

*\* Note: this sample guide will need to be re-evaluated and revised when the 2020 U.S. Census numbers are released to accommodate any changes in housing units reported.*

If a community has a DHCD-approved HPP and is granted certification of compliance with the plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with

<sup>8</sup> Please note that MassBenchmarks data is based on municipal building permit reports. If the data did not include multi-family permits, it was not reported by MassBenchmarks. Additional data research may be necessary by the City to determine exact permit numbers by type per year.

local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the Housing Appeals Committee.

Additionally, once certification has been achieved—within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant (developer), with a copy to DHCD, that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met (HPP Certification), and the factual basis for that position (an example would be a DHCD HPP certification letter), including any necessary supportive documentation.

If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

## Strategies

Based on the local needs, existing resources, and development considerations, the following strategies have been developed for Amesbury. The proposed strategies were developed to help the community direct and leverage funding, resources and capacity to best meet the community's housing needs. The strategies have been grouped into three main categories:

- 1) Preservation:** Communities go through a great deal of effort to create affordable units. This category outlines tactics necessary to maintain units on the Subsidized Housing Inventory, but also includes strategies to incentivize landlords who provide low cost housing that is not permanently protected.
- 2) Planning and Policies:** This includes capacity-building strategies such as staffing and creating committees or housing trusts, as well as recommended changes in zoning and/or municipal policies.
- 3) Production:** How can the community produce units to achieve 10%? This category provides specific strategies, developing partnerships, purchasing land/property, and converting existing structures to create affordable housing.

While some of the strategies – like those aimed at capacity-building – do not directly create affordable units, they do serve as a foundation for achieving housing goals. The final strategies also reflect the state's requirements to address the following strategies to the greatest extent possible:

- Identify zoning districts of geographic areas where the municipality proposes to modify current regulations to create subsidized housing inventory (SHI) eligible housing units to meet its housing production goals;
- Identify specific sites where the municipality can encourage the filing of Comprehensive Permit applications;
- Identify the characteristics of proposed residential or mixed-use developers that would be preferred by the municipality;
- Identify municipally-owned parcels that the community commits to issue requests for proposals to develop SHI eligible housing; and
- Participate in regional collaborations addressing housing development.

### PRESERVATION

- 1. Focus on the rehabilitation and retrofitting of existing housing units for the changing needs of Amesbury's residents.**

Amesbury is fortunate in that the City has met the DHCD goal of achieving at least 10% of its housing stock as certified affordable. Given that the population is not expected to grow, the optimal use of existing housing units

may include conversion to needs presented by the residents over time, many of which may be considered eligible for affordability certification.

**2. Identify underutilized parcels and buildings for redevelopment and provide incentives.**

Similar to federally-initiated government programs such as the McKinney-Vento Homeless Assistance Act and Base Realignment and Closure Act, local governments can adopt programs that convert empty or underutilized properties to affordable housing. Converting existing, underutilized land and structures can save money and be a great revitalization tool. As with the strategy above to use public land for affordable housing, it is important to develop criteria for assessing suitability to reuse these structure for housing. In Amesbury, the recommended focus should be on downtown land and structures where infrastructure is in place, there is a desirable and attractive village and mixed-use setting and a lifestyle of city living, which increasingly popular for residents of all ages. Note that redeveloping historic buildings can be more feasible than new construction due to potentially lower development costs and historic tax credits. Use affordable housing and historic preservation together as revitalization tools. Continue to seek opportunities for the re-use of mill buildings and industrial parcels.

**3. Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire.**

In order to maintain the existing stock of subsidized housing units, it is important to develop and utilize a system to track when the units expire, if they are not protected in perpetuity. MVPC is including this strategy in the Regional Housing Plan and encourages communities to identify ways to track these units on an on-going basis.

**4. Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing.**

As our population ages and there is more of a need for services for the disabled and elderly, converting existing single-family homes into multi-unit structures could be an affordable tool for communities. Large, underutilized mansions are being converted to multi-level apartments that are affordable. It can also be a great way to provide more affordable units without constructing brand-new multi-family developments, which can create opposition and deter from neighborhood character. Small multi-family residences also offer connection and proximity to others and create the opportunity to expand the definition of family to include our neighbors.

**5. Consider retrofitting municipally-owned buildings to affordable housing.**

Similar to the abandoned buildings strategy, retrofitting municipally-owned buildings for affordable housing could provide another option for communities. Buildings such as old schools and other municipal structures can provide a unique opportunity to maintain the community's historic buildings while providing more affordable options for residents.

## PLANNING AND POLICIES

**1. Foster cooperative relationships with regional for and non-profit housing developers.**

Both for- and non-profit developers can play a crucial role as a partner in developing affordable housing. In addition to have access to upfront capital, they also understand the design, development, construction, preservation, weatherization, and/or management steps necessary to create and maintain affordable housing units. They can help navigate the state and federal subsidy processes that can be challenging for local governments with limited capacity and/or experience. These relationships could also include encouraging developers to utilize the Local Initiative Program and support to obtain state funding, including HOME, Low Income Tax Credits, and a variety of other critical funding that is awarded to close funding gaps in mixed-income developments.

**2. Seek designation as a Housing Choice Community which will provide preferential access to Commonwealth grant programs as well as a new grant program open only to Housing Choice Communities.**

In 2018, the Baker-Polito Administration created the Housing Choice Initiative, a multi-pronged effort to align resources and data to create a single point of entry for communities seeking assistance in increasing their supply housing. A crucial part of Housing Choice Initiative is the Housing Choice designation and grant program. The Administration has identified simple, flexible standards that are achievable to all municipalities. For more

information on how to become designated as a Housing Choice Community, please visit:  
<https://www.mass.gov/orgs/housing-choice-initiative>.

**3. Investigate securing the services of a shared housing coordinator with neighboring communities.**

Developing and maintaining affordable housing can be a full-time job in some communities. In others, it at least necessitates on-going, dedicated staff to employ the various tasks involved with creating, tracking and retaining affordable units. While communities might not be able to hire someone solely focused on housing, there would be benefits to working with neighboring communities who are likely experiencing the same issues. One possible avenue of exploration would be to procure the services of a shared/regional housing coordinator, whose regional view and approach would be valuable to all participating communities, by identifying best practices, potential partnerships, education techniques, etc. Of note: MVPC is considering how to serve in this capacity for its member communities by including this strategy in the Regional Housing Plan.

**4. Conduct ongoing community education.**

In order to successfully create affordable housing, it is important to remove one of the biggest obstacles – lack of community support. In many communities, the term “affordable housing” conjures up negative connotations and evokes “not-in-my-backyard” sentiments. However, community education that focuses on why affordable housing is important, including the economic benefits and a focus on the profile of those who would benefit, will help remove that barrier to creating affordable units and help to create a richer, well-rounded and healthy community. There are a variety of successful educational campaigns, and one of the most successful is to put a “face” to affordable housing. The Citizens’ Housing and Planning Association (CHAPA) created a document called *The Faces of 40B* which can serve as a template for communities in creating their own education programs:  
<https://www.chapa.org/sites/default/files/Facesof40B.pdf>.

**5. Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement.**

This is a relatively new strategy that is being used to establish an on-going long-term relationship between a developer(s) and a local government in an effort to create affordable housing that aligns with the community’s goals. It aligns with the Housing Production Plan’s production goals, as stated in the Goals section of this plan, and is non-exclusive. The agreement encourages regular communication between the developer and various boards and committees responsible for creating affordable housing. A sample Host Community Agreement can be found at: <http://www.hamiltonma.gov/wp-content/uploads/2017/02/Draft-Host-Community-Agreement.pdf>.

**6. Provide support for elderly to age in place.**

In each of the community workshops held to create this plan, and through the online tool coUrbanize, we heard that elderly residents want the opportunity to not just remain in their community, but age in place in their existing home. There are a variety of tools that could help accomplish this, including public transportation subsidies, grants to maintain and retrofit existing housing, and real estate tax abatements.

**7. Participate in the MA Healthy Aging Collaborative’s Age-Friendly Communities Program.**

Age-friendly communities strive to better meet the needs of their older residents by considering the environmental, economic, and social factors that influence the health and well-being of older adults. These programs seek to allow older adults to stay in their communities and “age in place.” One option is to join an age-friendly network. The World Health Organization (WHO) established a [Global Network of Age-Friendly Cities and Communities](#) to support communities who are taking active steps toward becoming more age-friendly. The American Association of Retired Persons (AARP) [Network of Age-Friendly Communities](#) is the U.S. affiliate of the WHO network. Several Massachusetts communities have been accepted into the WHO global network, and other communities are exploring applications. MVPC has included this strategy in the Regional Housing Plan. To learn more, visit: <https://mahealthyagingcollaborative.org/programs/overview/age-friendly-communities/>.

**8. Provide direct support for low income homeowners and renters struggling with housing costs.**

A common cause of homelessness is the inability to pay for the increasing costs of housing. There are a variety of programs that can help mitigate those rising costs, including loan assistance, homeowner counseling, and

mortgage purchase or modification programs. Housing trust funds can provide funding for local counseling programs, and community land trusts provide important services to prevent foreclosures and can purchase foreclosed properties to preserve affordability and help residents stay in their homes.

**9. Develop trainings for board and committee members to learn more about affordable housing processes and needs.**

An important element of creating and maintaining affordable housing in a community is educating local boards and committees. Some of the issues to address in these trainings should be: What is the process to create an affordable housing unit? What are the needs of our community? Who are we providing affordable housing for? What is our role in creating affordable housing? What barriers do we have to creating affordable housing in our community and how can we remove those obstacles? The Citizens' Housing and Planning Association (CHAPA) is a great resource for educating local boards and committees about affordable housing and working together to create it for the community's residents today and tomorrow. Trainings should also emphasize the importance of creating units that are accessible to all incomes, abilities, and ethnicities to encourage diversity and inclusivity. Visit [www.chapa.org](http://www.chapa.org) for more information.

**10. Create a fund that offsets the tax increase for seniors in both single-family homes and condos (i.e., adopt/expand Senior Work Off Program and Elderly Abatement programs).**

In 2009, the Massachusetts Legislature created the Senior Citizen Property Tax Work-Off Abatement Program. The tax work-off abatement provision allows any community in Massachusetts to establish a program giving homeowners aged 60 or older the opportunity to volunteer their time to the city or town in exchange for a reduction in property tax of up to \$1,000. The city or town administers the program, keeping track of hours worked and crediting for each hour worked an amount not to exceed the minimum wage. Regulations for the program vary from community to community. This program is usually administered by the local council or aging, senior center, or assessor.

**11. Investigate opportunities and models for shared living situations for seniors.**

With an increasing aging population in the Merrimack Valley, now is the time to investigate home sharing as an option for seniors, particularly for women. According to AARP, "four million women aged 50-plus live in U.S. households with at least two women 50-plus — a statistic that is expected to rise." According to the National Center for Family & Marriage Research, "one out of three boomers will probably face old age without a spouse." Women, on average, live about five years longer than men. If you add in rising housing costs and the desire to 'downsize', more and more aging adults will be looking for opportunities to stay in their community, and with their peers. AARP released an article with numerous resources on shared living situations around the United States: <https://www.aarp.org/home-family/your-home/info-05-2013/older-women-roommates-house-sharing.html>. Another model that is being used here in Massachusetts, is *Nesterly*.

**12. Promote a homebuyer initiative in Amesbury.**

A combination of critical economic factors makes it an excellent time to promote a homebuyer initiative in Amesbury interest rates are at historic lows (<4%), property values are still low and the vacancy rate at 7% indicates an over-supply supply of housing. Under this strategy, the City could establish a "Time to Buy Amesbury" Program as has been done in other communities. This strategy also works to stabilize the local housing market through coordinated homeowner assistance and marketing efforts.

**13. Amend Zoning Bylaw to offer density bonus or other incentives to support higher density cluster developments that include affordable housing.**

Incentives for greater density through historic and 40R zoning reforms already exist. Density bonuses could further this development and remove obstacles to developing housing that is more affordable.

**14. Adopt an infill development bylaw.**

This could be crafted as a regulatory incentive to encourage redevelopment and infill on low-density properties in downtown and existing neighborhoods in Amesbury.

**15. Streamline permitting and waive/discount permitting fees for development of affordable housing units.**

Permitting time and processes can affect whether a developer decides to build housing (including affordable) units in a community. Reviewing and streamlining those processes can remove some of the barriers to developing affordable units both for municipal staff and the developer.

**16. Solicit community support to adopt the Community Preservation Act (CPA).**

CPA is a critical source of local funding that would enable Amesbury to further community preservation including the creation and preservation of affordable housing and can be used to further capitalize the Affordable Housing Trust. CPA is particularly important since Community Development Block Grant (CDGB) funding has been greatly curtailed.

## PRODUCTION

**1. Encourage development of housing that is affordable to both low- and moderate-income households (i.e., those who earn between 60 to 120% area median income).**

As shown in the household income distribution chart, there are a variety of income levels in the community. Households that make above 100% area median income (AMI) struggle with housing costs as do those who earn 60% of the AMI. To accommodate the diversity in household incomes, housing options should be offered to be affordable at all levels, including those between 60% and 120% of the area median income.

**2. Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards.**

With an average of 14% of residents having disabilities and a projected 30% of the population being over 65 years old by 2035, there is an even greater need for units and infrastructure that follows, at the minimum, standards set by the Americans with Disabilities Act. However, preferably, these units follow more stringent standards such as Universal Design, which means that a housing unit is both accessible and barrier-free. Universal Design goes far beyond the minimum specifications and limitations of legislated mandates for accessible and barrier-free facilities. Universal Design homes avoid use of special assistive technology devices and, instead incorporate consumer products and design features that are easily usable and commonly available. In addition to create a more livable environment, the home is also “visitable”, which allows relatives and friends to access the unit as well. For more information on Universal Design, please visit: <https://humancentereddesign.org/index.php?q=resources/universal-design-housing>.

**3. Utilize surplus City-owned land for new affordable and mixed income housing.**

One way to reduce the costs associated with developing affordable housing, and focus limited financial resources, is to utilize publicly-owned land. By creating an inventory of land, a community can work collaboratively to develop criteria that narrows down which properties are most suitable for housing development. Criteria can include access to services and transportation, proximity to schools, wetlands or environmental constraint present, etc. In addition, returning these parcels to current use would also lead to additional tax revenue.

**4. Investigate models that address creation of starter homes that are “right-sized”.**

Since 1960, the size of our homes has doubled. However, our families are getting smaller (as shown in the Household Characteristics table). So, what is the right size? How much house do our current residents need? Here are some questions to consider when determining the “right-size”:

- **Lifestyle.** Do residents need space to work from home, entertain, engage in hobbies?
- **Family.** Is there room for children or parents moving in with their grown children?
- **Future goals.** Are residents staying for long periods in the community? Or is the population transient?

**5. Follow Sustainable Design Standards to create/remodel housing units.**

Sustainable Design Standards help to create more energy efficient, low-carbon solutions for housing that reduces the costs to renting or owning a home. There are several methods that can be used, including (but not limited to) Passive House design, EnergyStar and GreenGlobes.

**6. Study feasibility of planned neighborhood and mixed-use developments in downtown and other selected areas.**

The City needs to attract strong developers able to make use of state affordable housing and infrastructure funds. These developments would incorporate a range of housing types such as rental units, multifamily, single-family and condos for mixed incomes.

**7. Identify sites most appropriate for rental housing.**

In addition to looking at planned neighborhood and mixed-use developments, assess which sites are most appropriate for rental. The housing tenure ratio is weighted towards owner (71% owner vs 29% rental). As seniors age out of their homes for physical and financial reasons, and recognizing that more millennials prefer to rent, more options are necessary to satisfy this market trend.

**8. Develop incentive programs for property owners to develop new units as well as rehabilitate existing units.**

Explore methods to provide incentives in the form of tax relief, grants, low interest loans and/or technical assistance to property owners willing to create new affordable units within existing single-family residences or small multi-family properties. The Amesbury Affordable Housing Trust could be a source of funding for this program. This program could also support fair housing counseling to landlords and create reinstitute a lead removal/rehabilitation program.

## Action Plan

The most important part of a plan is outlining an approach to implement the strategies. That approach should include how long each strategy will take to complete, the champion (aka responsible party) who 'owns' the strategy and whether there is funding needed to implement the strategy. Without that approach, the plan is in jeopardy of just 'sitting on the shelf'.

<b>Housing Strategies</b>			
<b>Strategies</b>	<b>Time to Complete (months/years)</b>	<b>Strategy Champion(s) (Board, committee, person, etc.)</b>	<b>Funding Needed? Y/N and Source</b>
<b>Preservation</b>			
Identify underutilized parcels and buildings for redevelopment and provide incentives	Ongoing	Board of Selectmen/Council	Yes U.S. HUD
Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire	1 year	Planner, MVPC	Yes Housing Choice Program Tufts Foundation
Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing	Ongoing	Zoning Board, City Council/BOS	Yes DHCD

Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	City Council/Board of Selectmen	Yes U.S. HUD
<b>Planning and Policies</b>			
Foster cooperative relationships with regional for- and non-profit housing developers	Ongoing	Planning Board	No
Seek designation as a Housing Choice Community	1 year	Planner	No
Adopt an Inclusionary Housing Bylaw	1 year	Planner, Planning Board, Zoning Board, City Council	No if using sample ordinance and use local counsel
Investigate securing the services of a shared housing coordinator with neighboring communities	1 year	City Council, MVPC	Yes Housing Choice Program
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	Planner	No
Provide support services for elderly to age in place	Ongoing	Senior Center, Council on Aging	No
Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program	6 months – 1 year	Council on Aging	No, but could be eligible for Tufts Foundation funding once officially participating
Provide direct support for low income homeowners and renters struggling with housing costs	Ongoing	Council on Aging	No
Develop trainings for board and committee members to learn more about affordable housing processes and needs	Ongoing	Planner, MVPC	No, but could use Housing Choice Initiative funding to support a training
Create a fund that offsets the tax increase for seniors in both single-family homes and condos	2 years	MVPC, Council on Aging	Yes CPA
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	MVPC, Council on Aging	No
Promote a homebuyer initiative in Amesbury	1 year	Planner	Yes MassHousing Federal Home Loan Bank

Amend Zoning Bylaw to offer density bonus or other incentives to support higher density cluster developments that include affordable housing	2 years	Planner, Planning Board, City Council	No
Adopt an infill development bylaw	2 years	Planner, Planning Board, City Council	No
Streamline permitting and waive/discount permitting fees for development of affordable housing units	2 years	Planner	No
Solicit community support to adopt the Community Preservation Act	2 years	Planner, City Council, Conservation Commission	No
<b>Production</b>			
Encourage development of housing that is affordable to both low- and moderate- income households	Ongoing	Planner	No
Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards	Ongoing	Planner, Engineer, Council on Aging, Northeast Independent Living Program, and Elder Services of Merrimack Valley, Housing Authority, State Department of Developmental Services	Yes MassWorks, DHCD
Utilize surplus City-owned land for new, affordable and mixed-income housing.	1-2 years	Planner, City Council	No
Investigate models that address creation of starter homes that are "right-sized"	1 year	Planner	No
Follow Sustainable Design Standards to create/ remodel housing units	Ongoing	Planner, Planning Board	No
Study feasibility of planned neighborhood and mixed-use developments in downtown and other selected areas	1-2 years	Planner	Yes Housing Choice Initiative
Identify sites most appropriate for rental housing	1 year and Ongoing	Planner	No
Develop incentive programs for property owners to develop new units as well as rehabilitate existing units	2 years	Planning	Yes Housing Trust MassHousing

# Appendix A

## HUD Income Limits FY2017

Amesbury is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, so the income limits presented below applies to all of the Metro FMR Area. For more information, go to [www.huduser.org/data](http://www.huduser.org/data) sets/income limits.

### FY 2017 Income Limits Summary

FY 2017 Income Limit Area	Median Income <b>Explanation</b>	FY 2017 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
<b>Amesbury Town city</b>	\$103,400	Very Low (50%) Income Limits (\$) <b>Explanation</b>	36,200	41,400	46,550	<b>51,700</b>	55,850	60,000	64,150	68,250
		Extremely Low Income Limits (\$)* <b>Explanation</b>	21,700	24,800	27,900	<b>31,000</b>	33,500	36,000	38,450	41,320
		Low (80%) Income Limits (\$) <b>Explanation</b>	54,750	62,550	70,350	<b>78,150</b>	84,450	90,700	96,950	103,200

# Appendix B

## DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- *Households with Children.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

# Appendix C

## Interagency Bedroom Mix Policy

### INTERAGENCY AGREEMENT

#### Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

#### Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

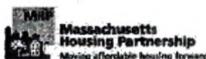
B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

#### Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.

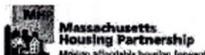


Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

- 1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.
- 2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.
- 3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:
  - (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
  - (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.
- 4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.
- 5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



# Appendix D

## Comprehensive Permit Denial and Appeal Procedures

- (a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.
- (b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).
- (c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Source: DHCD Comprehensive Permit Regulations, 760 CMR 56.03(8).

# Appendix E

## Subsidized Housing Inventory

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**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING**

**Amesbury**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires
50	n/a	Field Street	Rental	8	Perp
51	Macy Terrace	32-50 Macy St.	Rental	27	Perp
52	Heritage Towers	180 Main St.	Rental	102	Perp
53	Heritage Vale	Naysons Court	Rental	43	Perp
54	Powow Villa	Friend St.	Rental	30	Perp
55	Powow Villa	Summer St.	Rental	30	Perp
56	Market.Macy St. Apts	205 Market St; 30-38 Macy St	Rental	23	Perp
58	Housing Support, Inc.	280 Main Street	Rental	4	2031
59	Elms Residence for Men	53 Friend St	Rental	29	Perp
60	Turning Point, Inc.	276 Main Street	Rental	10	perp
61	Whittier School Apts	20 Prospect Street	Rental	14	2019
4189	DDS Group Homes	Confidential	Rental	52	N/A
4535	DMH Group Homes	Confidential	Rental	17	N/A
4953	Amesbury HOR Program	Lafayette Street	Ownership	1	9/15/2017
4959	Amesbury HOR Program	East Greenwood Street	Ownership	1	8/22/2017
4960	Amesbury HOR Program	Haverhill Road	Ownership	1	8/22/2017
4961	Amesbury HOR Program	19 Maple Street	Ownership	1	8/22/2017
4963	Amesbury HOR Program	Highland Street	Ownership	1	9/19/2017

12/8/2017

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to certain restrictions expire.

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING**

**Amesbury**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires
4965	Amesbury HOR Program	19 Maple Street	Ownership	1	10/12/2018
4966	Amesbury HOR Program	Huntington Ave	Ownership	1	10/12/2018
4967	Amesbury HOR Program	Middle Road	Ownership	1	9/16/2018
4968	Amesbury HOR Program	Congress Street	Ownership	1	11/15/2018
4969	Amesbury HOR Program	South Hampton Road	Ownership	1	5/29/2019
4970	Amesbury HOR Program	Allenclair Road	Ownership	1	6/25/2019
4971	Amesbury HOR Program	Arlington Street	Rental	2	9/7/2022
4972	Amesbury HOR Program	Congress Street	Rental	4	11/30/2022
4973	Amesbury HOR Program	Elm Street	Rental	5	5/9/2024
7174	Amesbury HOR Program	Fern Avenue	Ownership	1	8/28/2019
7176	Amesbury HOR Program	Market Street	Ownership	1	8/14/2019
7177	Amesbury HOR Program	Highland Avenue	Ownership	1	9/13/2019
7178	Amesbury HOR Program	Orchard Court	Ownership	1	5/22/2020
7179	Amesbury HOR Program	River Street	Ownership	1	6/3/2020
7180	Amesbury HOR Program	Warren Avenue	Ownership	1	8/13/2020
7181	Amesbury HOR Program	School Street	Ownership	3	7/18/2025
7690	Amesbury HOR Program	Pond Street	Mix	2	1/2/2021
7691	Amesbury HOR Program	Arlington Street	Ownership	1	1/7/2021
7692	Amesbury HOR Program	Congress Street	Ownership	1	3/11/2025

12/8/2017

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to restrictions expire.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING

**Amesbury**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires
7704	Sally's Place	556 Sparhawk Street	Rental	18	2021
7713	Carriage Lofts	37-39 Millyard Street	Ownership	10	2054
7843	Carriage Lofts, LLC	25 Pond St/36 High St	Ownership	11	Perp
7844	Lofts at Clark's Pond	25 Cedar St	Ownership	0	perp
8351	Amesbury HOR Program	Hillside Ave	Ownership	2	2021
8711	Amesbury Heights	36 Haverhill Rd	Rental	240	perp
9355	John Ashford Link House	39 High Street	Rental	24	2024
9840	Briggs Mill Apartments	20 Cedar Street	Rental	9	perp
<b>Amesbury Totals</b>				<b>738</b>	<b>Census 2010 Ye</b>

12/8/2017

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to cl restrictions expire.

# Appendix F

## Unrelated Individuals Below Federal Poverty Thresholds by Age

This table includes poverty status for unrelated individuals age 15 years and over. Note that if someone is under age 15 and not living with their biological family (e.g., foster children), we do not know their household income and they are excluded from the poverty universe (table totals).<sup>9</sup>

Age	Amesbury		Merrimack Valley Region		Essex County	
	est.	%	est.	%	est.	%
15 years	0	0.0%	11	0.1%	51	0.2%
16-17 years	2	0.4%	154	1%	338	1%
18-24 years	55	10%	1,592	12%	3,455	12%
25-34 years	134	24%	1,755	13%	4,348	15%
35-44 years	81	15%	1,899	14%	3,312	11%
45-54 years	75	13%	2,440	18%	5,252	18%
55-64 years	100	18%	2,238	17%	5,616	19%
65-74 years	40	7%	1,638	12%	3,749	13%
75+ years	71	13%	1,541	12%	3,777	13%
Total in Poverty	558	3%	1,3268	4%	29,898	4%
Total Population	16,687	100%	33,8637	100%	747,718	100%

Source: 2011-2015 ACS Estimates, Table S1701

<sup>9</sup> U.S. Census Bureau, People Whose Poverty Status Cannot Be Determined." <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>, accessed 1/2/2018

# Appendix G

## Cost Burdened Renters and Owners by Household Type

### Cost Burdened Renters and Owners

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened
<=30% AMI	25	5%	120	23%	0	0%	144	27%	235	45%
>30% and <=50% AMI	90	14%	200	31%	0	0%	125	19%	230	36%
>50% and <=80% AMI	45	8%	170	30%	85	15%	105	19%	154	28%
>80% and <=100% AMI	35	14%	125	49%	10	4%	15	6%	70	27%
Income > 100% AMI	20	3%	305	47%	45	7%	30	5%	245	38%
<b>Total Cost Burdened</b>	<b>215</b>	<b>8%</b>	<b>920</b>	<b>35%</b>	<b>140</b>	<b>5%</b>	<b>419</b>	<b>16%</b>	<b>934</b>	<b>36%</b>



**Cost Burdened Owner Households**

Household Income Range	Household type is elderly family (2 persons, with either or both	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or	% of Cost Burdened	Household type is large family (5 or	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-	% of Cost
<=30% AMI	15	9%	30	17%	0	0%	89	51%	40	21%
>30% and <=50% AMI	75	19%	110	28%	0	0%	75	19%	140	31%
>50% and <=80% AMI	35	13%	135	51%	10	4%	30	11%	55	27%
>80% and <=100% AMI	35	14%	125	49%	10	4%	15	6%	70	21%
Income > 100% AMI	10	2%	285	58%	45	9%	30	6%	125	21%
<b>Total Cost Burdened</b>	<b>170</b>	<b>11%</b>	<b>685</b>	<b>43%</b>	<b>65</b>	<b>4%</b>	<b>239</b>	<b>15%</b>	<b>430</b>	<b>21%</b>

# Appendix H

## coUrbanize Comments from the City of Amesbury

Community	Creator	Category	Comments
Amesbury	Lori Townsend	Where do we need more housing, and what kinds of housing should there be?	We need emergency shelter.

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# Appendix I

## Potential Affordable Housing Ranking Criteria (from Belmont Open Space and Housing Inventory Project)

The Housing Ranking Criteria was developed based on available data and information pertinent to the creation of affordable housing in Belmont. These criteria include: lot sizes, ownership, type of use, public transit access, proximity to town services and schools, number of dwelling units on a lot, ratio or status of lot utilization, existing water and sewer access, and zoning districts. The Town of Belmont's 2014 Assessor's database provided quantifiable statistics for each of these factors. The ranking system utilizes the same base point system of 3, 2, 1, 0 and additional weighted point system as the Open Space Ranking Criteria. Significant criteria that may contribute to affordable housing development were weighted 3 times or 5 times in a 9, 6, 3, 0 or 15, 10, 5, 0 point systems. The higher number indicates a greater level of significance for affordable housing consideration. Individual parcels did not receive multiple levels of points within one criteria. Table 4 includes the complete point structure assigned to each criteria described below.

The rationale behind each affordable housing criteria include:

### 1. Lot size

Larger parcels were indicated as a priority by the Town for affordable housing development. Six points were assigned to parcels greater than 2 acres in single residence zones and parcels greater than 1 acre in other zones.

### 2. Ownership and type of use

A parcel's potential or readiness for affordable housing development is considered to be affected by its ownership and type of use. For this criteria, any parcel that is currently used for affordable housing receives 15 points as the Town would like to continue such use. Town-owned and Housing Authority properties are assigned 10 points to indicate a relatively high potential for future affordable housing opportunity. Commercial and residential mixed use, office buildings in residential zones, the 40R district, as well as church and school properties present additional affordable housing potentials and are assigned 5 points. Many of these areas were also identified as having potential for affordable housing in the Belmont Housing Production Plan Draft October 2013 goals and strategies.

### 3. Public transit access

Public transit access is considered essential for affordable housing to increase mobility and overall quality of life. Parcels within ¼ mile of bus stops and ½ mile of the commuter rail station are assigned 6 points.

### 4. Proximity to services

Pedestrian access to town services and schools is also considered important for affordable housing. Parcels within ¼ mile of town centers<sup>2</sup> and schools are assigned 3 points.

### 5. Units on lot

Lots that have multiple dwelling units present more opportunity for affordable housing. Lots with three or more units are assigned 9 points.

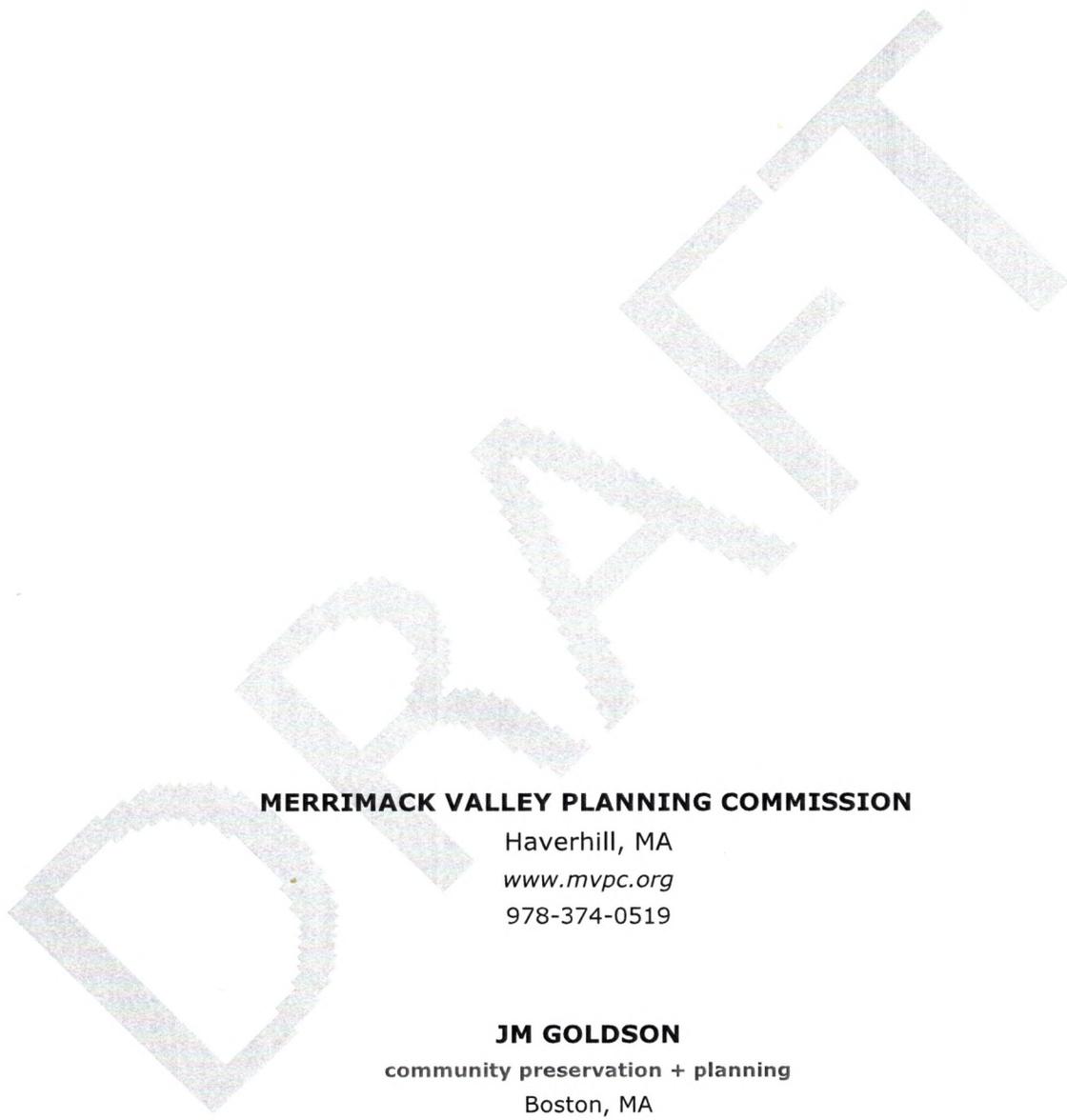
### 6. Underutilization

Underutilized parcels present opportunities for infill, mixed use, and affordable housing development. The status of underutilization can be represented by multiple factors, such as type of use and related zoning district, floor area ratio (FAR), vacancy, and the building-land ratio value. These factors are grouped into three categories and assigned 6 or 3 points accordingly.

## **7. Zoning**

Different zoning districts of Belmont offer varying flexibilities and opportunities for affordable housing, either by right or by special permit. Belmont's zoning districts are grouped into four categories based on their use, density, and other related zoning provisions, and are assigned 3, 2, or 1 respectively. The zoning district categories include: General Residence and Apartment House (3 points), Single Residence and Local Business I (2 points), and Local Business II, III, and General Business (1 point). Any parcel that did not fit into one these categories was assigned a 0.

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