



2018 Merrimack Valley Regional Housing Plan



Merrimack Valley
Planning Commission
*plan * develop * promote*

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ABOUT THIS PLAN

The Merrimack Valley Planning Commission (MVPC) is excited and proud to present this first-of-its-kind in the Commonwealth Regional Housing Plan for our member communities: **Amesbury, Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Merrimac, Methuen, Newbury, Newburyport, North Andover, Rowley, Salisbury and West Newbury**. Our goal for this endeavor was simple: provide relevant, user-friendly and compatible data and strategies to help plan for the development and preservation of affordable housing to meet the needs of residents today and in the future. From the outset, we considered stakeholder engagement as critical to the ultimate success of each individual Housing Production Plan and the Regional Housing Plan. To this end, we worked closely with municipal officials, Planning Boards, Housing Trusts, Councils on Aging, for- and non-profit housing developers and housing advocates to develop a plan that is realistic and implementable for each individual community.

WHO ARE WE?

MVPC is one of 13 Regional Planning Agencies within the Commonwealth of Massachusetts. Entering our 60th year, it is the mission of MVPC to help promote the coordinated and orderly development of the region and the general welfare of our residents. This statement took on new meaning in 2017, as we set out to create this Regional Housing Plan. For us, the topic of housing encompasses all MVPC program areas: transportation, environment, GIS/Information Technology and comprehensive planning and economic development. Accessible, affordable housing brings a wealth of benefits, such as educational attainment and job security. Through this effort, we built a blueprint for creating new housing units, maintaining the affordability of existing units and respecting each community's unique character and needs.

WHY ARE WE DOING THIS?

Simply stated, we wanted to put all 15 of our member communities on equal footing as it relates to planning for housing of all types. Our communities realize that by taking a proactive approach in the adoption of a Housing Production Plan, they are much more likely to achieve their affordable housing goals in a manner consistent with their overall community planning goals. And our communities also realize that if they are under the 10% affordable housing threshold of MGL Chapter 40B but are making steady progress in producing affordable housing units, then they will have more control over what is designed, permitted and built. A Housing Production Plan is a state-recognized planning tool that, under certain circumstances, permits communities to influence the location, type and pace of affordable housing development. Each plan must include a comprehensive needs assessment along with a detailed analysis of development constraints due to infrastructure capacity, environmental

constraints, protected open space and regulatory barriers. Once the needs assessments and data analysis were completed, we held local conversations in each community about setting goals for achieving appropriate housing. From those meetings, we set out to develop regional housing strategies for all of the communities to consider, as well as a tailored set of strategies for each community's Housing Production Plan (which serve as the individual chapters of this regional housing plan).

HOW IS THIS PLAN ORGANIZED?

WHO, WHERE AND THE COST: The Plan looks at who lives in the Merrimack Valley, both now and in 2040. Demographic data includes population, race, age, disability, household types and changes, tenure and household size. We examine where people live and in what kinds of unit types, household size based on tenure, homeowner and renter age and housing conditions. Lastly, we assess the cost of homeownership and renting, utilizing income and employment data along with housing affordability information (for both rental and ownership).

KEY TAKEAWAYS

Five common regional housing needs emerged from our extensive stakeholder engagement: 1) There needs to be support for people over the age of 65 to age in place and age in community; 2) Every community in our region needs more rental housing, of all types and for all incomes; 3) Each community would benefit from a greater diversity of housing, including multi-family, congregate, transitional, permanent, supportive and accessible housing for disabled individuals; 4) Housing rehabilitation programs are important for older housing stock; and 5) Every community in our region needs more affordable homeownership opportunities.

Some other key takeaways from the vast amount of data presented in this report:

- Our region will see an additional 25,000 residents by 2040 (a 6.5% increase);
- The number of households is projected to increase by 13.4% (from 140,000 to 160,000);
- With the projected doubling of the population over age 65 by 2035, we need to plan for and consider issues of access as we construct new and rehabilitate existing units;
- While the regional median income is \$75,532, about 12.5% of our residents live in poverty;
- The region as a whole has 11% of its housing stock as certified to be affordable. Six of our 15 communities are over the 10% state-encouraged minimum threshold; and
- Two of every three low/moderate income households in the region spend more than 30% of their income on housing.

In March 2018, then-Senate President Harriet Chandler and Representative Jim O’Day wrote an opinion piece for the Worcester Telegram entitled “The housing cost crisis.” The excerpt below does an admirable job of synthesizing this issue:

Massachusetts has a lot to be proud of. A world-leading innovation economy. The healthiest state in the nation. Yet, when it comes to one of our most fundamental issues, housing, we – as a state – are woefully out of date. State and local zoning laws have not been significantly updated since the 1970s. With each year that passes, these outdated statutes hamper the ability of public servants and developers to restrain the costs of housing development across the housing spectrum in Massachusetts. Rising housing costs around the Commonwealth threaten our economy, our ability to retain middle-class families and graduating college students, our capacity to attract top talent from other parts of the country and our ability to ensure every family has an affordable place to live. We are not best serving our residents if we do not address the affordable housing crisis that has overtaken our cities and towns. We can bring housing costs under control and ensure that everyone in Massachusetts can afford a place to call home.

NEXT STEPS

With this plan in hand, and with the approval of each community secured, MVPC will move forward to coordinate the planning, monitoring and preservation of the affordable housing stock in each of our 15 member communities. Thanks in large part to a December 2018 grant from the Executive Office of Energy and Environmental Affairs Planning Assistance Program, MVPC will establish the position of Regional Housing Coordinator to address the following strategy found both in this Regional Housing Plan and in each individual Housing Production Plan:

Investigate securing the services of a shared housing coordinator

This person will identify and share best practices, potential partnerships and education techniques, and will develop a system to monitor the Subsidized Housing Inventories of all member communities to ensure affordable units are preserved and do not expire.

BACKGROUND AND PURPOSE

In 2017, the Merrimack Valley Planning Commission (MVPC) was awarded funds from the Commonwealth’s 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’s 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. MVPC worked with each community throughout 2017 and 2018, 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 regional and local strategies and user-friendly implementation plans to follow over the next five years to develop housing for all.



This Regional Housing Plan is intended to be a dynamic, living guide for housing production in the Merrimack Valley. It should be regularly consulted by the various stakeholders identified in the Housing Action Plan, and used as a tool for planning, especially as new resources become available, legislation is passed, or funding opportunities are created.

WHAT IS A HOUSING PLAN?

OUR METHODOLOGY

MVPC followed a three-tiered process to develop the Merrimack Valley Regional Housing Plan consisting of: 1) Public Engagement; 2) Align with Existing Planning Efforts; and 3) Information



Gathering. Each of these steps ensures that the Regional Housing Plan and individual Housing Production Plans are comprehensive, inclusive, and respectful of existing local, regional and state-wide planning efforts.

Public Engagement: MVPC facilitated in-person and virtual opportunities to engage stakeholders throughout the region. The in-person opportunities included two regional open house-style workshops: the first workshop was held in May 2017 to understand local housing needs, and the second workshop held in September 2017 identified potential 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 can be found in the Appendix.



Stakeholders from around the region participate in breakout sessions at the 1st (top photo) and 2nd (bottom photo) Regional Open Houses.
Source: MVPC, 2017

Align with Existing Planning Efforts: The Regional Housing

Plan data collection and strategy development were aligned from the beginning with other MVPC initiatives. For example, the Merrimack Valley Comprehensive Economic Development Strategy (MV CEDS) was also being developed in 2017 and 2018. Because access to jobs is an important initiative in the Merrimack Valley, strategies for aligning housing placement with employment centers are included in both the MV CEDS Plan and this Regional Housing Plan. In addition, the Merrimack Valley Regional Transportation Plan (RTP) will include housing-related recommendations in the 2019 RTP Update.

Information Gathering: Numerous sources were consulted to develop this Plan. The U.S. Census Bureau’s Decennial censuses of 2000 and 2010 and 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 for 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 document 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, Transportation and Housing & Community Development and UMass Donahue Institute.

ACKNOWLEDGEMENTS

MVPC would like to thank the following municipal officials for their assistance throughout this process:

| | |
|----------------------|--|
| Amesbury | Mayor Ken Gray, Bill Scott, Nipun Jain, Joan Baptiste and Barbara Foley |
| Andover | Town Manager Andrew Flanagan, Paul Materazzo, Lisa Schwarz, Jacki Byerly, Lynn Viselli and Patrick Lawlor |
| Boxford | Town Administrator Alan Benson, Susan Inman, Ross Povenmire, Joe Hill and Jim Barnes |
| Georgetown | Town Administrator Mike Farrell and John Cashell |
| Groveland | Finance Director Denise Dembkoski, Sam Joslin and Bob Arakelian |
| Haverhill | Mayor Jim Fiorentini, Allison Heartquist, Bill Pillsbury, Andrew Herlihy and Matt Hennigan |
| Lawrence | Mayor Dan Rivera, Theresa Park, Vilma Martinez-Dominguez, Evelyn Urena, Dan McCarthy and Anne Marie Doherty |
| Merrimac | Finance Director Carol McLeod, Sandy Venner and Jennifer Penney |
| Methuen | Mayor Jim Jajuga, Bill Buckley, Kathleen Colwell, Rebecca Oldham and Nancy Hudson |
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| Rowley | Town Administrator Debbie Eagan, Kirk Baker and Bob Snow |
| Salisbury | Town Manager Neil Harrington, Lisa Pearson, Bart McDonough, Lou Masiello and Jerry Klima |
| West Newbury | Town Manager Angus Jennings, Leah Zambernardi and Brian Murphey |

POPULATION AND HOUSEHOLDS

Growth in the Merrimack Valley has been steady since the year 2000. As shown in Table 1, the population in the region grew by nearly 8% between 2000 and 2015, reaching 343,910 residents. Between 2010 and 2015, there was only moderate growth of about 3%. Household growth followed a similar trajectory with a 7.4% increase in new households between 2000 and 2015. However, growth slowed down between 2010 and 2015, with about a 2% increase, bringing the region to 125,957 households.

The composition of our households has experienced both increases and decreases (Table 1). Households with individuals under 18 years old decreased slightly between the 2000 and 2010 Census and again between 2010 and 2015 to 45,018 households. However, single person households increased by nearly 7% over the fifteen-year period. The average household size in 2015 is 2.66, as compared to 2000 when it was 2.71. If average household size continues to decline and shift to single person households, thereby increasing household formation, it would generate more demand for new units. However, it is important to remember that many factors affect population change and cannot always be accurately predicted.

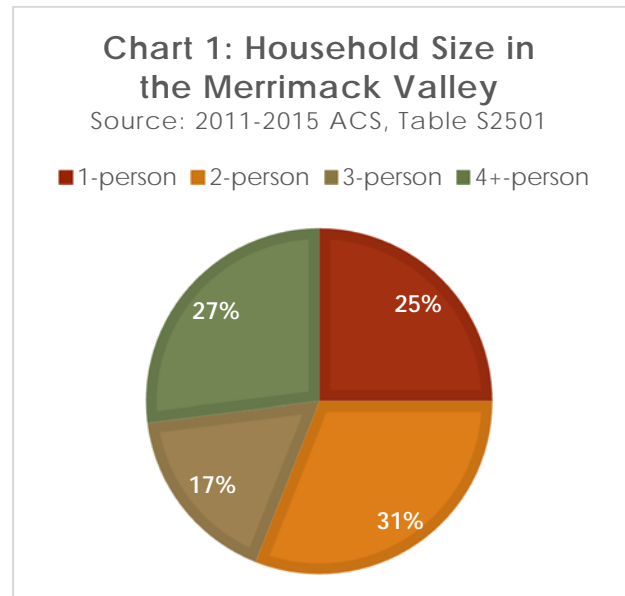
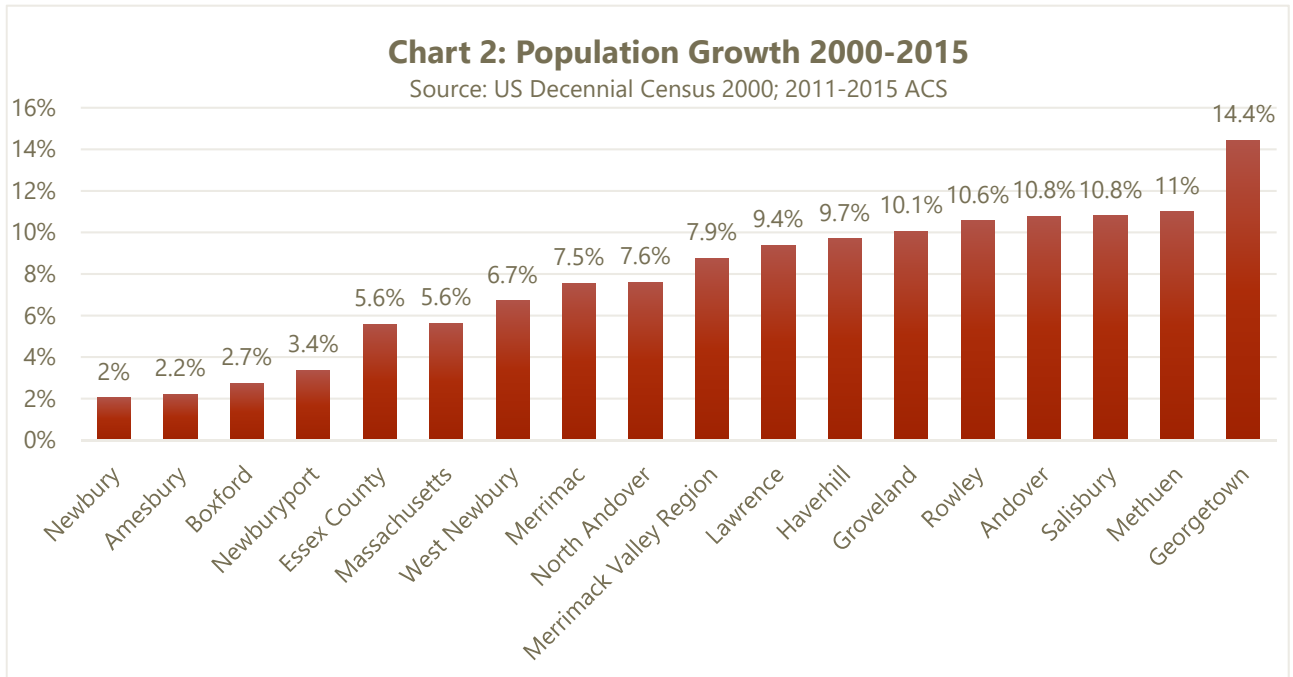


TABLE 1: REGIONAL HOUSEHOLD CHARACTERISTICS: 2000-2015

| | 2000 Census | 2010 Census | 2015 Estimate | % Change from 2000-2015 |
|--|-------------|-------------|---------------|-------------------------|
| Population | 318,646 | 333,748 | 343,910 | 7.93% |
| Households | 117,270 | 123,577 | 125,957 | 7.41% |
| Households with individuals under 18 years | 45,835 | 45,294 | 45,018 | -1.78% |
| Single Person Households | 29,448 | 31,834 | 31,495 | 6.95% |
| Average Household Size | 2.71 | 2.64 | 2.66 | -1.84% |
| Average Family Size | 3.19 | 3.13 | 3.15 | -1.17% |

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



Population growth has outpaced the Merrimack Valley, Essex County and the State in over half of the communities in the region (see Chart 2). From Lawrence (9.4% growth) to Georgetown (14.4% increase), new residents have been concentrated primarily in eight of the 15 communities in the region, with moderate growth in the other seven communities.



Single-family house in Andover built by Habitat for Humanity. Source: MVPC 2017.

Population projections in the Merrimack Valley vary greatly over the next 20+ years. As a region, we are projected to see another 25,000 residents move into the Merrimack Valley, or a 6.5% increase. However, growth from 2020-2040 will primarily be concentrated in the larger communities, including Andover, Haverhill, Lawrence, Methuen and North Andover. Several communities are only projected to experience small increases (Groveland, Newbury and West Newbury), and some towns are projected to decline in population (Boxford and Merrimac).

TABLE 2: POPULATION GROWTH & PROJECTIONS FOR MERRIMACK VALLEY: 2000-2040

| Community | 2000 | 2010 | 2020 | 2030 | 2040 |
|-------------------------------|----------------|----------------|----------------|----------------|----------------|
| AMESBURY | 16,450 | 16,283 | 16,852 | 17,391 | 17,800 |
| ANDOVER | 31,247 | 33,201 | 35,029 | 36,503 | 37,724 |
| BOXFORD | 7,921 | 7,965 | 7,907 | 7,697 | 7,400 |
| GEORGETOWN | 7,377 | 8,183 | 8,848 | 9,178 | 9,442 |
| GROVELAND | 6,038 | 6,459 | 6,731 | 6,786 | 6,781 |
| HVERHILL | 58,969 | 60,879 | 65,090 | 67,340 | 69,095 |
| LAWRENCE | 72,043 | 76,377 | 83,789 | 86,562 | 88,691 |
| MERRIMAC | 6,138 | 6,338 | 6,596 | 6,623 | 6,587 |
| METHUEN | 43,789 | 47,255 | 52,711 | 56,453 | 59,900 |
| NEWBURY | 6,717 | 6,666 | 6,673 | 6,708 | 6,680 |
| NEWBURYPORT | 17,189 | 17,416 | 17,993 | 18,407 | 18,673 |
| NORTH ANDOVER | 27,202 | 28,352 | 30,048 | 31,159 | 32,045 |
| ROWLEY | 5,500 | 5,856 | 6,241 | 6,463 | 6,638 |
| SALISBURY | 7,827 | 8,283 | 8,843 | 9,016 | 9,115 |
| WEST NEWBURY | 4,149 | 4,235 | 4,271 | 4,325 | 4,341 |
| Merrimack Valley TOTAL | 318,556 | 333,748 | 357,622 | 370,611 | 380,912 |

Source: UMass Donahue, MassDOT and MAPC, 2018

When analyzing the projected growth in households, the Merrimack Valley is anticipated to outpace the state and most of the other regions (except Central Massachusetts and Greater Boston). Between 2020 and 2040, the number of households in the Merrimack Valley is estimated to increase by 13.4%, more than double the amount of the neighboring region of Northern Middlesex at 5.6%. Table 3 summarizes the projections for the other 12 regions in the state.

TABLE 3: HOUSEHOLD GROWTH AND PROJECTIONS IN MASSACHUSETTS BY RPA: 2010-2040

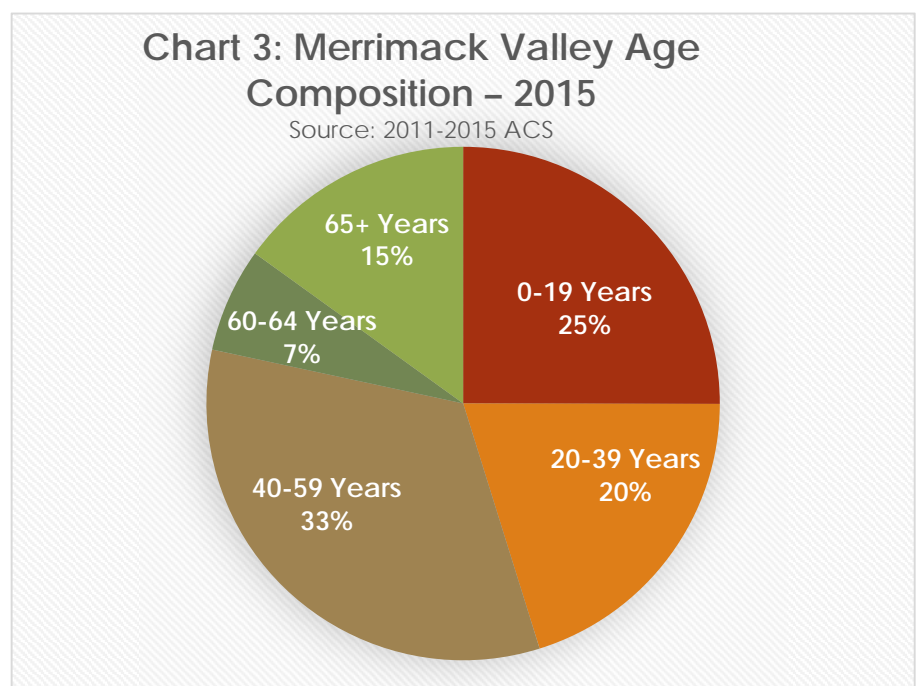
| Region | Census 2010 | Households 2020 | Households 2030 | Households 2040 | % Change '10-'20 | % Change '20-'40 |
|-------------------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|
| Berkshire | 56,091 | 58,453 | 60,341 | 60,055 | 4.2% | 2.7% |
| Cape Cod | 95,755 | 97,410 | 93,355 | 82,313 | 1.7% | -15.5% |
| Central Massachusetts | 210,870 | 234,781 | 256,845 | 270,061 | 11.3% | 15.0% |
| Franklin County | 30,462 | 32,675 | 34,478 | 34,427 | 7.3% | 5.4% |
| Greater Boston | 1,216,543 | 1,377,472 | 1,505,119 | 1,582,644 | 13.2% | 14.9% |
| Montachusett | 89,816 | 98,864 | 105,522 | 107,413 | 10.1% | 8.6% |
| Martha's Vineyard | 7,368 | 8,368 | 9,180 | 9,359 | 13.6% | 11.8% |
| Merrimack Valley | 123,577 | 140,546 | 152,363 | 159,348 | 13.7% | 13.4% |
| Northern Middlesex | 104,022 | 116,271 | 121,559 | 122,740 | 11.8% | 5.6% |
| Nantucket | 4,229 | 4,644 | 4,787 | 4,780 | 9.8% | 2.9% |
| Old Colony | 129,490 | 143,521 | 152,908 | 156,069 | 10.8% | 8.7% |
| Pioneer Valley | 238,629 | 255,326 | 270,293 | 278,094 | 7.0% | 8.9% |
| South Shore | 240,223 | 261,815 | 277,728 | 284,421 | 9.0% | 8.6% |
| Massachusetts | 2,547,075 | 2,830,145 | 3,044,477 | 3,151,722 | 11.1% | 11.4% |

*Regions are defined as the area for the appropriate Regional Planning Agency

Source: UMass Donahue, MassDOT and MAPC, 2018

AGE

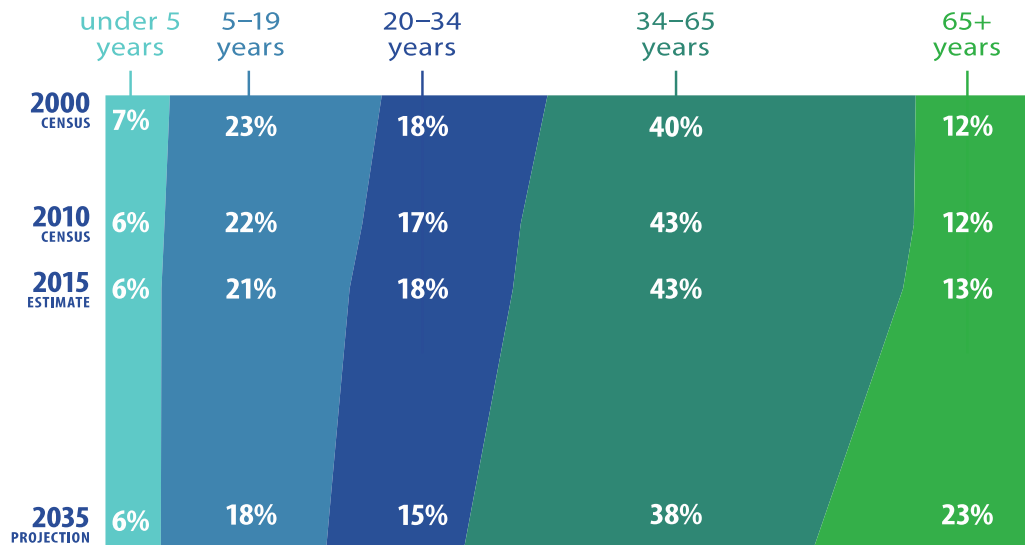
The average age in the Merrimack Valley in 2015 is 43 years old. The largest age group is the 40-59-year-old cohort at 33% (Chart 3). However, without the region's three youngest cities – Lawrence (31 years), Haverhill (39 years) and Methuen (39 years) – the average age is 45 years old. With a projected doubling of the population over 65 years of age



by 2035, we need to consider issues of access as we construct new, and rehabilitate existing, homes to accommodate our current and future residents. This also could change the conversation about the relationship between housing and schools, as the region is projected to experience a decrease in school-aged children over the next 15 years, according to Chart 4.

Chart 4: Population and Age through 2035 in the Merrimack Valley

The number of adults over 65-years-old is projected to increase and school-age children to decrease.



Source: U.S. Decennial Census, 2000 and 2010; UMASS Donahue Institute Age Sex Details, 2013; American Community Survey 2011-2015, S0101

RACE

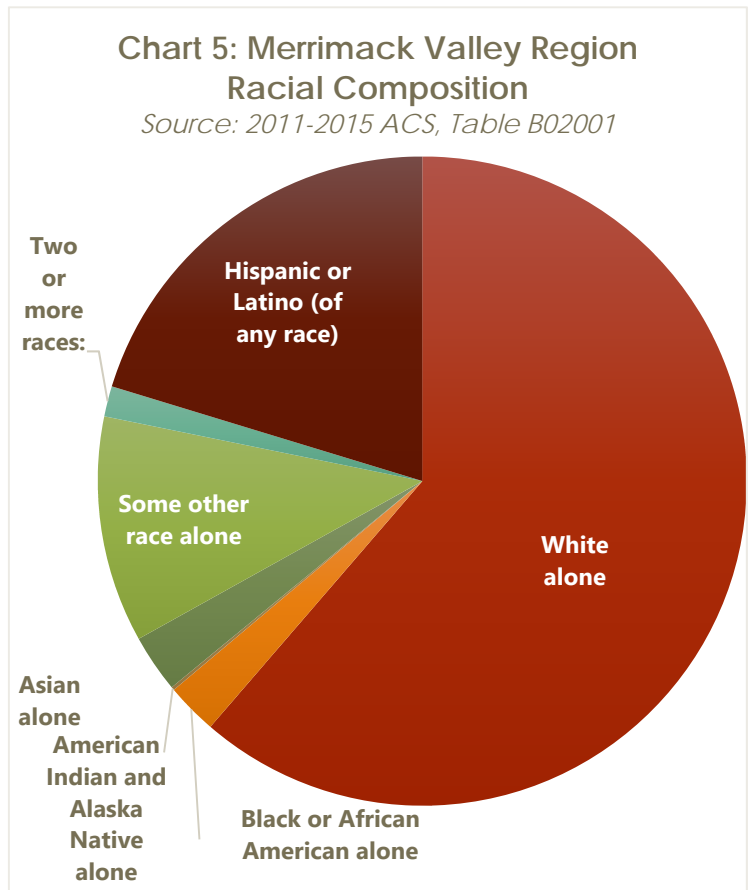
Per the 2015 ACS (see Chart 5), the residents of the Merrimack Valley racially identify primarily as white alone, with an estimated 77% white residents in the region. This is down from 83% since 2000 and is primarily due to the increase in black and Hispanic residents.

Regionally, about 3% of the population identifies as Black/African American alone, less than 1% American Indian/Alaska Native alone, 4% Asian alone and 2% are two or more races.

Since 2000, the region’s population identifying ethnically as Hispanic or Latino has increased by 61%. According to the ACS, 25% of the region’s population identifies as

Chart 5: Merrimack Valley Region Racial Composition

Source: 2011-2015 ACS, Table B02001



having Hispanic/Latino ethnicity, with the City of Lawrence having the greatest proportion (76%). This increase is not reflected in every community in the region, but it is starting to change the racial fabric of the region as a whole and affects the composition of our households and preferences for housing units now and in the future.

DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.¹ In 2015, more than 1 in 10 residents in the Merrimack Valley reported having a physical, cognitive or mental disability. The estimated percentage of adults 65 and older with a disability is even greater – 33% of older residents report having a disability. Chart 6 reports the types of disabilities that can be found in the region. According to the ACS, the primary disabilities are ambulatory (24%) meaning that they have “serious difficulty walking or climbing stairs.” These disabilities require living situations that are on a single story, with wide doorways to accommodate crutches or walkers, and other characteristics that are not commonly found in traditional New England homes.

PEOPLE IN THE REGION THAT REPORT HAVING A PHYSICAL, COGNITIVE, OR MENTAL DISABILITY



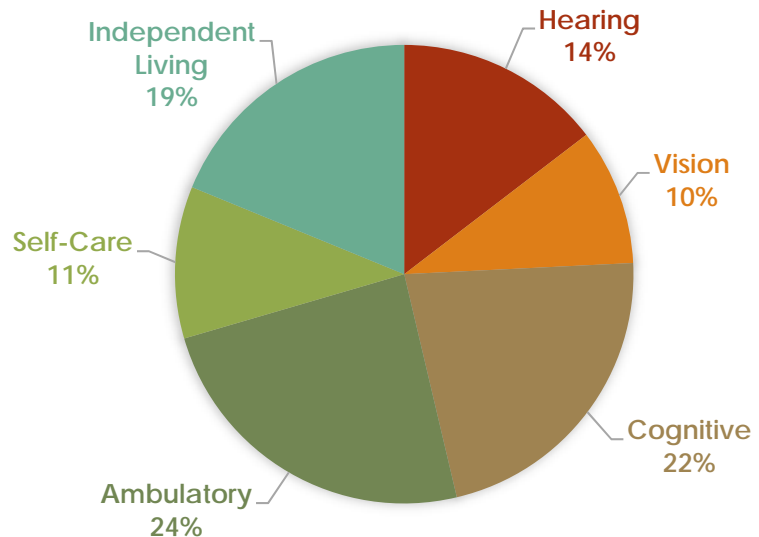
11%
more than one in every ten residents in the region reports having a disability



33%
one in three older adults (age 65+) report having a disability

Chart 6: Disability Characteristics by Type of Disability Reported

Source: 2011-2015 ACS, Table S1810. Note: ACS respondents can indicate multiple disabilities; the percentages here are a subset of total estimates reported.



¹ U.S. Census Bureau, American Community Survey definition of disability: <https://www.census.gov/people/disability/methodology/acs.html>

HOUSEHOLD TYPES

Per the 2015 ACS estimates (Table 4), the Merrimack Valley has 125,967 total households. Approximately 69% are family households and 31% are nonfamily. Of the family households, about 47% have children under age 18. When analyzing the family households further, it's important to note that 28% are led by female householders, with no spouse. This is double that of Essex County (14%) and the state (13%). Including the male households, this brings the total single-parents households to 34% of all family households.

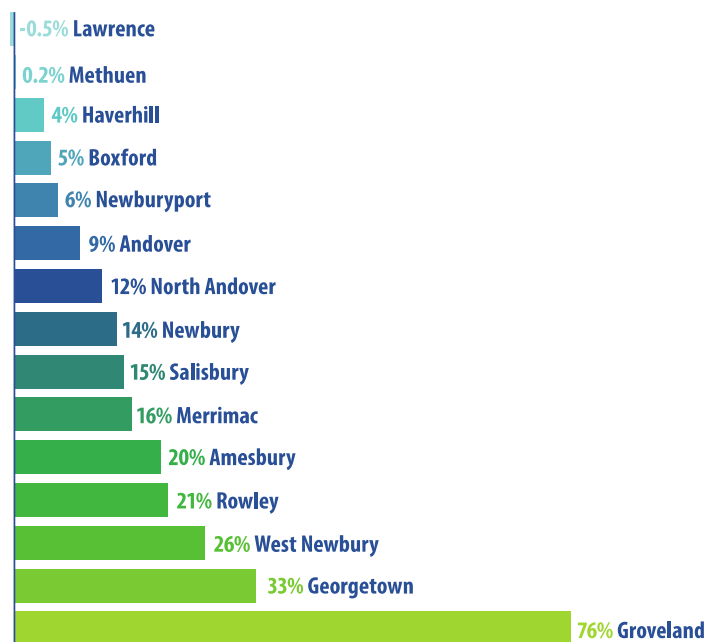
TABLE 4: HOUSEHOLD TYPES IN THE MERRIMACK VALLEY: 2015

| Household Type | Region | | Essex County | | Massachusetts | |
|---|----------------|-------------|----------------|-------------|------------------|-------------|
| | | | | | | |
| Total Households | 125,967 | 100% | 287,912 | 100% | 2,549,721 | 100% |
| Family Households | 87,499 | 69% | 192,381 | 67% | 1,620,917 | 64% |
| With children under age 18 | 41,072 | 47% | 85,481 | 44% | 709,541 | 44% |
| Male householder with children, no spouse | 2,513 | 6% | 13,166 | 5% | 104,560 | 4% |
| Female householder with children, no spouse | 11,588 | 28% | 39,538 | 14% | 320,479 | 13% |
| Nonfamily households | 38,545 | 31% | 95,531 | 33% | 928,804 | 36% |
| Total householders living alone | 31,495 | 25% | 78,888 | 27% | 731,770 | 29% |
| Householders 65+ living alone | 12,441 | 40% | 33,110 | 42% | 288,118 | 39% |

Source: 2011-2015 ACS Estimates, Table S1101

In 2015, one quarter of the total households in the region were comprised of people living alone. The number of single-person households has been steadily growing since 2000. As shown in Chart 7, 14 of the 15 communities in the region are experiencing increases in single-person households. The City of Lawrence is the exception, with a decline of -0.5% between 2000 and 2015. Several communities, like Georgetown and Groveland, can attribute some of this growth to new senior housing developments with 1-bedroom apartments. Other communities have seniors aging in place alone. In fact, of the 31,495 householders living alone, 40% are people 65 and older. As discussed earlier, the population is projected to continue aging, which could result in even larger numbers of

Chart 7: Percentage Change in Single-Person Households, 2000-2015



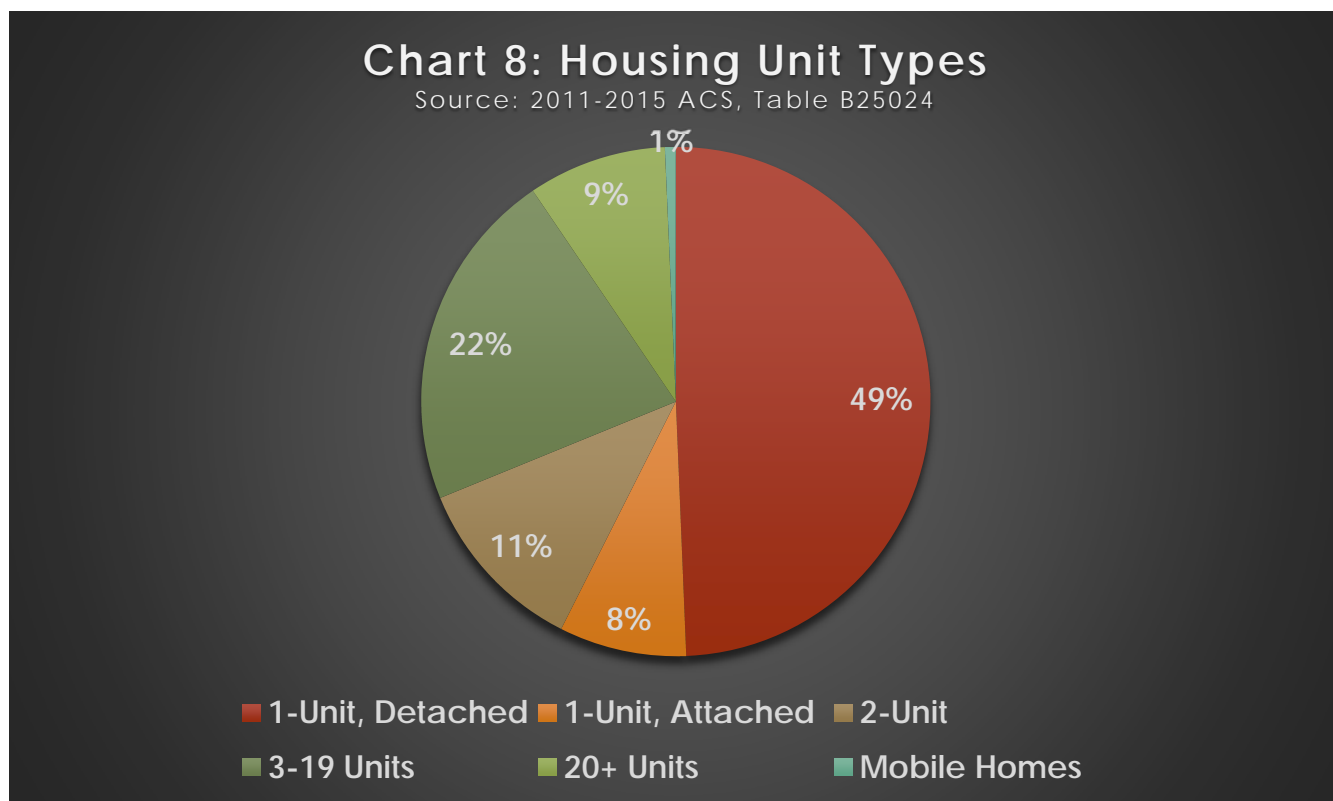
Source: US Census 2000 and ACS 2011-2015

residents over 65. These figures can help us to better understand the need to provide a diversity of housing types that are affordable to accommodate our region’s residents. Single parents and aging adults need to be considered when planning for new, and rehabilitating existing, units with a focus on smaller units like apartments and condominiums.

WHERE DO PEOPLE LIVE IN THE MERRIMACK VALLEY?

UNIT TYPES

The Merrimack Valley Region is primarily comprised of single-family units – almost 60% of the households in the region live in either detached or attached single family units. The second largest category of housing is developments with 3 to 19 units, at 22% of total units in the region. As shown in Chart 8, only 9% of the housing in the region is in developments over 20 units. While this is not always where affordable housing is located, it is more common to find more units that are below market-rate in the larger developments.



OWNER VS RENTER

Tenure, or the financial arrangement under which someone has the right to live in a house or apartment², affects our communities in several ways. The first effect is derived from our perception of housing: home-ownership was (and still is) akin to achieving the American Dream. If you bought a house, you were considered “stable”. Therefore, many communities created zoning that primarily or exclusively permit single family homes, to ensure stability in their community. This, in turn, affects our communities by creating a less diverse housing stock with fewer options for residents (current and future). For example, a family that may need temporary rental housing due to a fire and doesn’t want to disrupt their children’s school routines would not have many options in their community if zoning only permits single-family homes that are primarily owner-occupied. This would require the family to look outside the community. A new school teacher is not likely able to afford homeownership immediately after school and could not live in the community they are teaching in if it is zoned for and comprised of single-family units.

The Merrimack Valley Region is primarily comprised of owner-occupied units (see Table 5), at 58%. This is less than Essex County (63%) and the Commonwealth (62%). However, this number is somewhat skewed in that it includes two large cities, Haverhill and Lawrence, which contain large numbers of rentals. When Haverhill and Lawrence are excluded from the total units in the Merrimack Valley, we find that owner-occupied units comprise 67% of total units in the region, with only 33% rental. This is a significant, notable shift in the tenure of units in the region.

TABLE 5: HOUSEHOLDS BY TENURE, 2015

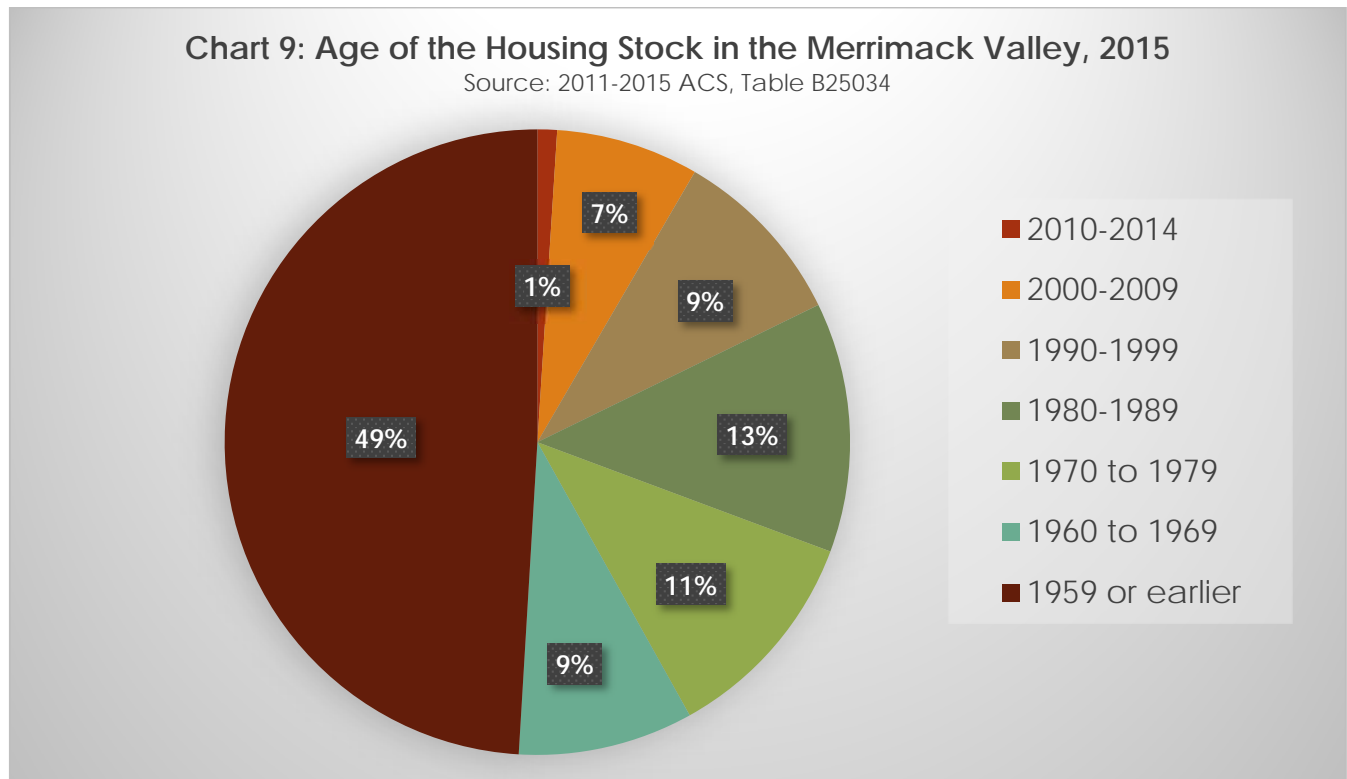
| Tenure Type | Region | | Essex County | | Massachusetts | |
|-------------|-------------|------|--------------|------|---------------|------|
| | <i>est.</i> | % | <i>est.</i> | % | <i>est.</i> | % |
| Own | 73,228 | 58% | 181,293 | 63% | 1,583,667 | 62% |
| Rent | 53,459 | 42% | 106,619 | 37% | 966,054 | 38% |
| Total | 126,687 | 100% | 287,912 | 100% | 2,549,721 | 100% |

Source: 2011-2015 ACS Estimates, Table B25003

² Tenure, as defined by Wiki: https://en.wikipedia.org/wiki/Housing_tenure

AGE OF HOUSING STOCK

We are living in an older housing stock in the Merrimack Valley. As shown in Chart 9, 49% of the housing in the region was built before 1959, with 71% of that housing being built before 1939. This poses some challenges for housing quality and safety (i.e., lead paint risks), affordability of maintaining an older home, and ability to retrofit a home to accommodate seniors and people with disabilities. Subsidies for lead abatement and to allow seniors and people with disabilities to stay in their homes are still coming on line and could be supplemented through local funds and programs.



HOW MUCH DOES IT COST TO LIVE IN THE MERRIMACK VALLEY?

INCOME

In 2015, the median income in the Merrimack Valley region was \$75,532. According to Chart 10, approximately 46% of the households in the region made over \$75,532. The largest income category in the region was \$150,000+, with 18% of households making over that amount. This is primarily due to a handful of communities in the region, where over 40% of the households are making \$150,000 or more

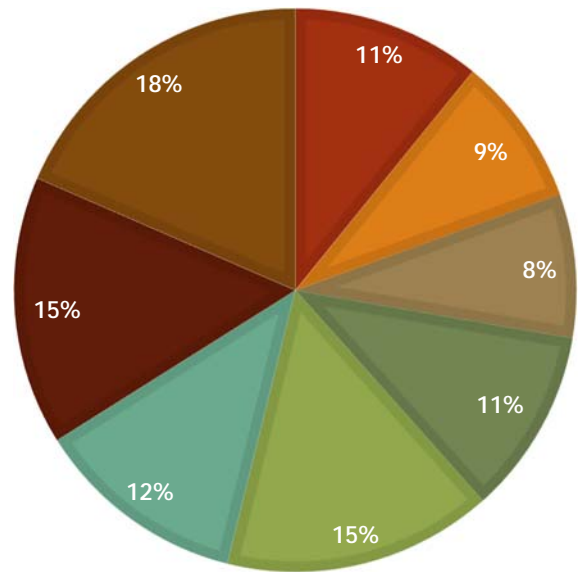
Regional Median Income = \$75,532

a year. Otherwise, household income in the Merrimack Valley is distributed equally across the other income categories.

Chart 10: Income Distribution in the Merrimack Valley, 2015

Source: 2011-2015 ACS, Table B19001

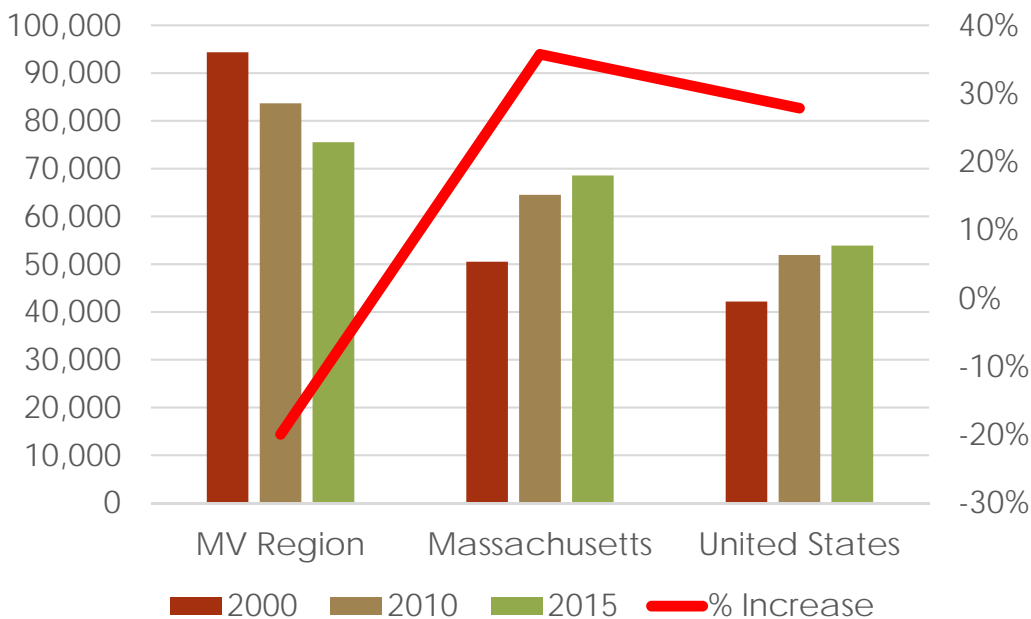
- Less than \$15,000 ■ \$15,000-\$24,999 ■ \$25,000-\$34,999
- \$35,000-\$49,999 ■ \$50,000-\$74,999 ■ \$75,000-\$99,999
- \$100,000-\$149,000 ■ \$150,000+



The 2015 median income has declined over the past 15 years. Since 2000, the median income in the Merrimack Valley declined 20%, falling from

Chart 11: Change of Median Income 2000-2015

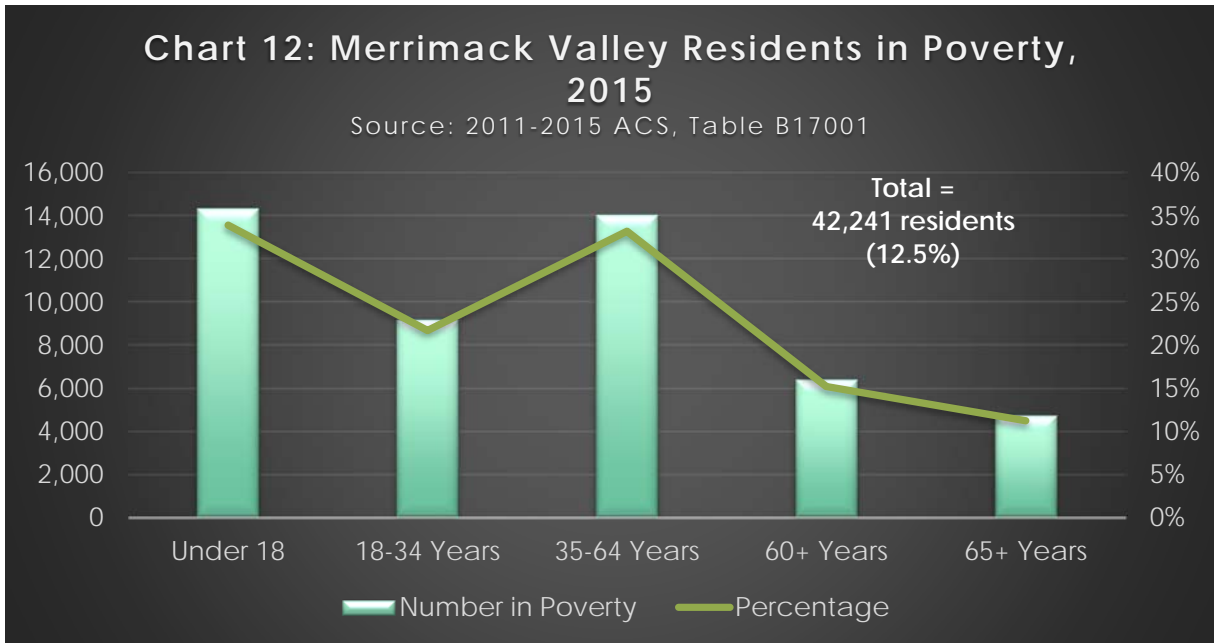
Source: 2011-2015 ACS, Table B19001 and U.S. Census 2000



\$94,345 in 2000 to \$75,532 in 2015.

This is striking in comparison to the growth in Massachusetts (36%) and Country (28%). Despite the decline, the median income in the Merrimack Valley is still above Essex County (\$69,069) and the Commonwealth (\$68,563).

Despite a higher median income, however, there are still residents living in poverty in the Merrimack Valley. Poverty is determined by the Federal Poverty Thresholds and are updated annually (see call out box for more information). In 2015, according to the American Community Survey, 42,241 residents – or 12.5% of the population – in the Merrimack Valley are living in poverty.



As you can see from the Federal Poverty Thresholds, that means any one person with no children with an income under \$12,486 is living in poverty. Or a family of four with two children making under \$24,339 is considered impoverished. These are important numbers to keep in mind as we transition into the required income amounts to qualify for affordable housing in the region.

HOUSING AFFORDABILITY

When defining what is affordable housing, there are generally two categories: Big “A” and small “a”. Big “A” affordable housing is defined as subsidized units available to households with incomes at or below 80 percent of the area median income (AMI), under long-term legally binding agreements and subject to affirmative marketing requirements. Small “a” affordable housing consists of units that are

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.

voluntarily offered by the landowner/landlord lower the average market rate price. All big “A” housing programs qualify recipients based on their income. The benchmark used for determining income eligibility is called the Area Median Income (AMI). Since each market area has different living costs and income levels, AMI is based on where you live and your household size. Housing affordability in a community is determined using the AMI. In general, the qualifications for subsidized, affordable housing programs fall into one of three income categories:³

- Low Income (less than 80% AMI)
- Very Low Income (less than 50% or 60% AMI, depending on the program)
- Extremely low-income (less than 30% AMI).

The U.S. Department of Housing and Urban Development (HUD) publishes annual income limits to assist communities with identifying households eligible for subsidized housing. HUD develops income limits based on Median Family Income estimates and Fair Market Rent Area definitions for each metropolitan area. The Merrimack Valley region contains two HUD Metropolitan Fair Market Rent Areas (HFMRAs):⁴

1. Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area: Amesbury, Newbury, Newburyport, Rowley, and Salisbury.
2. Lawrence, MA-NH HUD Metro FMR Area: Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Merrimac, Methuen, North Andover, and West Newbury.



Cordovan Apartments in downtown Haverhill. Source: MVPC, 2017

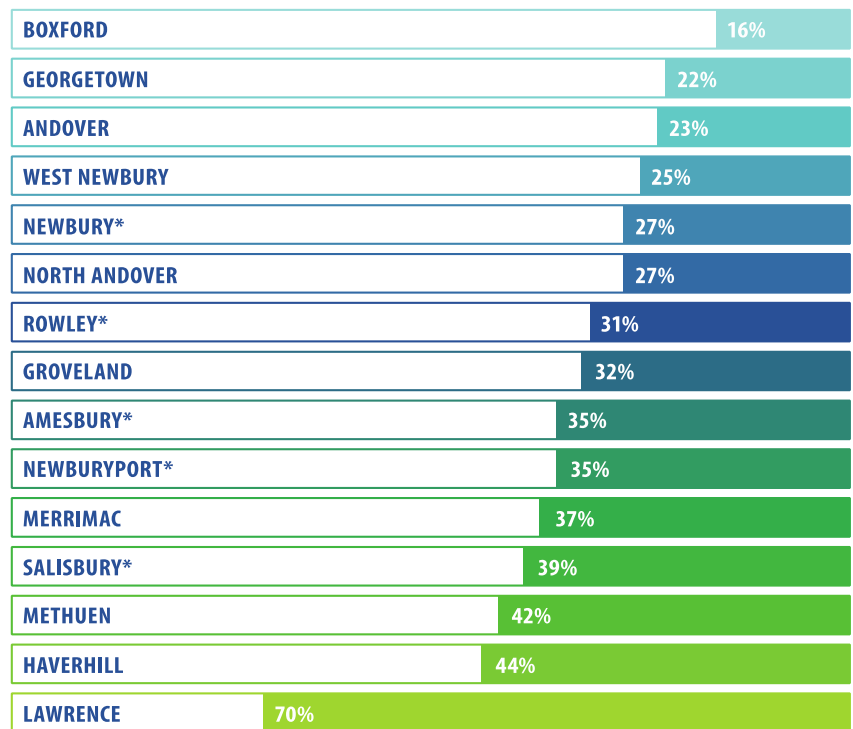
³ Please note: Definitions can vary, but these are the common thresholds.

⁴ Summarized from the HUD User, Office of Policy and Research website: <https://www.huduser.gov/portal/datasets/il.html>

Using both of these HFMRAs, the percent of low income households in the Merrimack Valley was estimated. Based on the 2010-2014 HUD Comprehensive Housing Affordability Strategy (CHAS) data, the percentage of low income households in the region ranges from 16% in the Town of Boxford, to about 70% in the City of Lawrence. Across the region, 42% are at or below 80% AMI. See Chart 13 for the specific percentages in the 15 communities in the region.

When we analyze it by owner and renter, in the Merrimack Valley, about 25% of owner households are at or below 80% of the Area Median. For renters, that number goes up to 73%. Table 6 summarizes the income categories for owners and renters in the region.

Chart 13: Percent of Households with Income at or Below 80% AMI



* denotes Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area (all others are Lawrence, MA-NH HUD Metro FMR Area)
Source: CHAS, ACS 2010-2014

TABLE 6: INCOME CATEGORIES FOR OWNERS AND RENTERS

| Income Categories | Owner | | Renter | | Total | |
|---------------------------------------|--------|------|--------|------|---------|------|
| | Est. | % | Est. | % | Est. | % |
| Household Income <= 30% HAMFI | 4,455 | 6% | 16,025 | 36% | 20,480 | 16% |
| Household Income >30% to <=50% HAMFI | 5,945 | 7% | 8,490 | 19% | 14,435 | 12% |
| Household Income >50% to <=80% HAMFI | 9,260 | 12% | 8,275 | 18% | 17,535 | 14% |
| Household Income >80% to <=100% HAMFI | 7,100 | 9% | 3,630 | 8% | 10,730 | 9% |
| Household Income >100% HAMFI | 53,005 | 66% | 8,440 | 19% | 61,445 | 49% |
| Total | 79,765 | 100% | 44,855 | 100% | 124,620 | 100% |

Source: CHAS Data Query Tool, 2009-2013

HOUSING COSTS

As shown in Table 7, the median sales price in 2017 across the Merrimack Valley ranged from \$230,000 in the City of Lawrence to \$606,500 in the Town of Boxford, a difference of over \$375,000 (nearly the cost of a home in Georgetown). Only 3 communities in the region have median sales prices for \$300,000 or less, while almost half of the communities have median sales prices over \$400,000.

TABLE 7: MEDIAN HOUSING PRICE FOR SINGLE-FAMILY HOMES, 2016 (SOURCE: THE WARREN GROUP)

| Community | Median Sales Price |
|---------------|--------------------|
| Amesbury | \$319,500 |
| Andover | \$600,000 |
| Boxford | \$606,500 |
| Georgetown | \$378,000 |
| Groveland | \$380,000 |
| Haverhill | \$299,450 |
| Lawrence | \$230,000 |
| Merrimac | \$379,000 |
| Methuen | \$305,000 |
| Newbury | \$449,900 |
| Newburyport | \$521,000 |
| North Andover | \$505,000 |
| Rowley | \$440,000 |
| Salisbury | \$300,000 |
| West Newbury | \$565,000 |

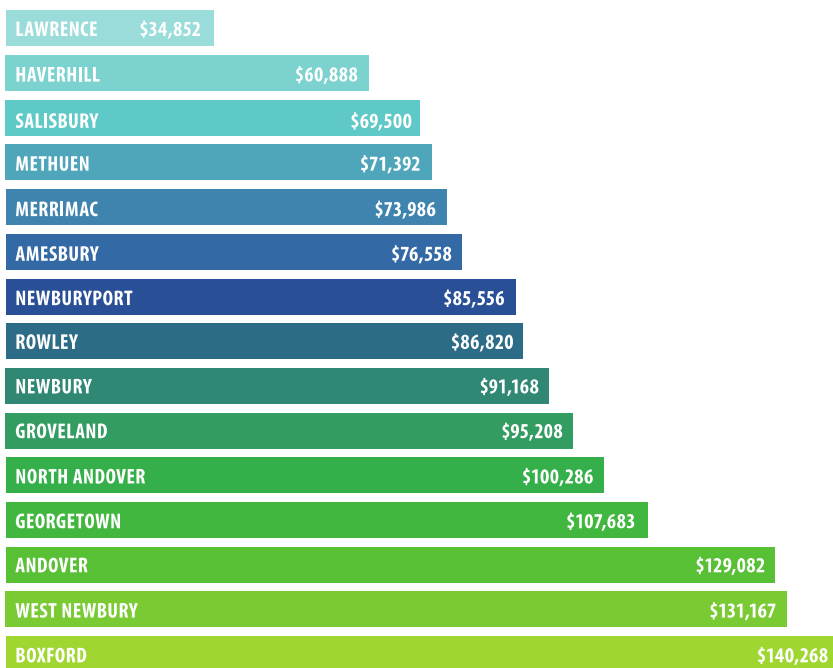


Riverbend Senior Housing in North Andover. Source: MVPC, 2017

Median household incomes in the Merrimack Valley have a large range as well. As seen in Chart 14, there is over a \$100,000 difference between the lowest median income (Lawrence at \$34,852) and the highest median income (Boxford at \$140,268). Over half of the region’s communities have median incomes under \$100,000, which are also home to the largest concentration of the residents in the Merrimack Valley, in communities like Haverhill, Lawrence and Methuen.

When median sales prices are compared with what people can afford to buy, there are gaps throughout the region. An affordability gap is defined as the difference between the price of a home that a household can afford at the median household income, and the actual median housing price. As shown in Chart 15, there is an affordability gap in every community in the region except Georgetown. The largest gap is in the City of Newburyport with a \$187,000 difference between the median sales price of a single-family unit housing unit (\$521,000) and what a household making the median income (\$85,556) could afford, which is \$334,000.

Chart 14: Median Household Income, 2015



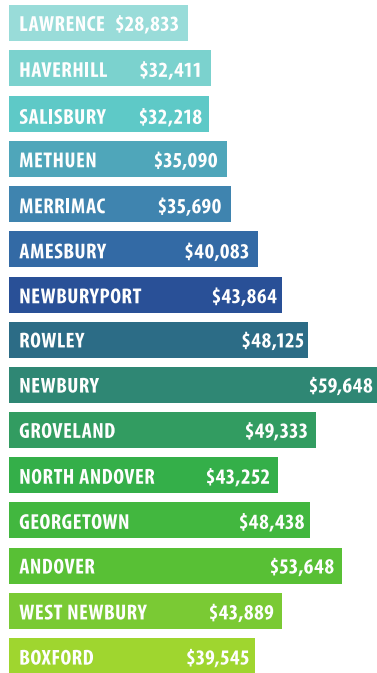
Source: ACS 2011-2015

Chart 15: Affordability Gap for Merrimack Valley Communities



Source: The Warren Group 2016 Median Single-Family Sales Price, ACS 2011-2015 Median Household Income, and author's calculations utilizing DHCD calculator.

Chart 16: Median Renter Household Income, 2015



Source: ACS 2011-2015

Renters are facing similar affordability issues. On average, renters in the Merrimack Valley have lower median incomes (see Chart 16, which can be compared to Chart 14 for average median incomes). What they can afford is broken down in Chart 17.

Chart 17: Rental Affordability in the Merrimack Valley



There were no units that a household with the median renter income could afford in any community in the region during the summer 2017.*

*Note: This finding is based on the author's limited survey of rental listings in July and August 2017. | Source: ACS 2011-2015

AFFORDABLE UNITS

As of December 2017, the Merrimack Valley had nearly 11% of the total housing units in the region on the Commonwealth’s Subsidized Housing Inventory (SHI). The goal is for each community to create at least 10% of their units as affordable and eligible for the SHI. Six of the communities in the Merrimack Valley region have accomplished that goal, with some exceeding that through projects currently in the permitting process. However, when you add up all the units that are needed to reach 10% in each community, there is a delinquency of 1,485 units (see Table 8). *Please note:* the 2020 U.S. Census may shift these numbers, as there will be a higher Year-Round Housing Unit figure for many communities in the region, which would potentially lower the percentage of affordable units.



Affordable housing unit at Salisbury Square in the Town of Salisbury. Source: MVPC, 2017

TABLE 8: SUBSIDIZED HOUSING INVENTORY UNITS IN THE MERRIMACK VALLEY: DECEMBER 2017

| Community | 2010 Year-Round Housing Units | SHI Units as of December 2017 | Percent Affordable | Number of Units Needed to Reach 10% |
|---------------|-------------------------------|-------------------------------|--------------------|-------------------------------------|
| Amesbury | 7,041 | 738 | 10.48% | 0 |
| Andover | 12,324 | 1,638 | 13.29% | 0 |
| Boxford | 2,730 | 31 | 1.14% | 242 |
| Georgetown | 3,031 | 352 | 11.61% | 0 |
| Groveland | 2,423 | 80 | 3.30% | 162 |
| Haverhill | 25,557 | 2,555 | 10.00% | 0 |
| Lawrence | 27,092 | 4,057 | 14.97% | 0 |
| Merrimac | 2,527 | 141 | 5.58% | 112 |
| Methuen | 18,268 | 1,641 | 8.98% | 186 |
| Newbury | 2,699 | 94 | 3.48% | 176 |
| Newburyport | 8,015 | 599 | 7.47% | 203 |
| North Andover | 10,902 | 931 | 8.54% | 159 |
| Rowley | 2,226 | 94 | 4.22% | 129 |
| Salisbury | 3,842 | 592 | 15.41% | 0 |
| West Newbury | 1,558 | 39 | 2.50% | 117 |
| Total | 130,235 | 13,582 | 10.43% | |

Source: Department of Housing and Community Development, December 2017

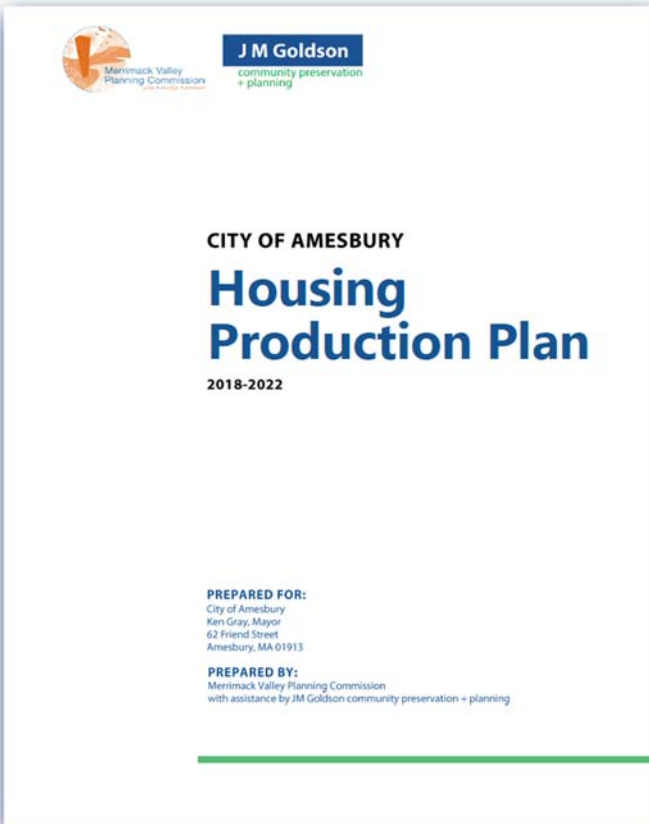
MERRIMACK VALLEY HOUSING PRODUCTION PLANS

The Merrimack Valley Regional Housing Plan project referenced existing housing production plans as a starting point for both the regional and the local planning efforts in the Merrimack Valley. A housing production plan is a five-year strategy to develop affordable housing in a community. The plan lays out actions that can help a community develop affordable housing that can be included on the Massachusetts Subsidized Housing Inventory (SHI). When MVPC started this project, only two communities had an

Purpose of a Housing Production Plan

M.G.L. Chapter 40B

- Encourages affordable housing development in cities and towns throughout the Commonwealth
- Goal of at least 10% of a community's housing is affordable and recorded on the Massachusetts Subsidized Housing Inventory



active Housing Production Plan (Merrimac and Newburyport). The other 13 communities either did not have a plan or their plan had expired. For six communities, this was the first time they would have a certifiable Housing Production Plan.

Recognizing the need for local housing planning, in addition to developing a comprehensive regional housing plan, this project included drafting Housing Production Plans for 14 communities in the Merrimack Valley.⁵ The outline for the plans was inspired by research on best practices in the region, what has worked well in other communities, and how the plans can be effective, succinct and satisfy the Department of Housing and Community Development's (DHCD) requirements for a certifiable Housing Production Plan. In 2018, 14 of the 15 communities in the region adopted their Housing Production Plan and were approved by DHCD. The City of Lawrence is set to adopt their plan at a City Council Meeting in

early 2019. The adopted plans can be found in Appendix B and on MVPC's website at <https://mvpc.org/>.

⁵ Georgetown hired a consultant to create their Housing Production as this project was starting.

HOUSING STRATEGIES

Based on the regional needs, existing resources, and public input, 28 regional housing strategies were developed for the Merrimack Valley. The proposed strategies will help the region, and the individual communities, direct and leverage funding, resources, and capacity to best meet our housing needs.

In addition to aggregating what we heard at the individual community housing workshops held around the region, MVPC organized two Regional Open Houses to engage stakeholders in identifying housing needs and strategies for the Merrimack Valley. MVPC also used coUrbanize, a virtual, two-way conversational tool that allows stakeholders to provide feedback on their own time from the convenience of their smartphone, tablet or computer. By the end of the planning process, MVPC staff had attended over 40 community workshops and engaged over 450 people in developing the Merrimack Valley Regional Housing Plan and individual Housing Production Plans.



Matt Hennigan, Housing Planner for the City of Haverhill, recaps the group brainstorm at the 2nd Regional Open House in Haverhill on September 22, 2017.

Source: MVPC, 2017

The 28 strategies that were developed for this plan have been grouped into three main categories:

- 1) 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.
- 2) Production:** How can the region help produce units to achieve 10%? This category provides specific strategies, including developing partnerships, purchasing land/property, and converting existing structures to create affordable housing.
- 3) Preservation:** Communities go through a great deal of effort to create affordable units. This category outlines tactics necessary to keep those units affordable.

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. Although not a requirement, 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 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.

An implementation plan can be found in Appendix B. It outlines stakeholders, potential funding sources and resources and examples to help implement these strategies.

PLANNING AND POLICIES

1. **Create a Regional Housing Coordinator position at MVPC:** This shared position would be responsible for helping to implement the Regional Housing Plan, supporting existing and developing new public/private partnerships, working with Housing Authorities, conducting and maintaining an inventory of surplus/vacant/distressed properties for housing production in the region. This position would also be responsible for developing and maintaining a comprehensive housing database that is monitored regularly.
2. **Create a Region-wide Housing Educational Campaign:** This campaign would be targeted to local boards and commissions, businesses and community leaders to help them understand the need for affordable housing. Local employers and community leaders need to be engaged ensure our workforce in the Merrimack Valley has affordable homes. Without a diversity of housing options to meet a variety of lifestyle needs and price points, local economies will suffer.
3. **Coordinate with the strategies from the Merrimack Valley Regional Transportation Plan and MV Comprehensive Economic Development Strategy (CEDS) to position new housing near transit and employment centers:** We need a more coordinated plan for jobs/housing balance. Some communities have helped strike a better balance between housing and transportation by requiring developers to make transit available as a condition of approval. We also need to coordinate public transportation services to get employees between communities (e.g., between Mount Washington neighborhood in Haverhill to Lawrence Industrial Park).
4. **Seek funding under MassHousing's Planning for Housing Production Program to implement local housing strategies:** MassHousing's Planning for Housing Production Program builds on local affordable housing planning, by providing cities and towns with additional technical capacity to implement their own housing production goals and deliver new mixed-income housing. Successful applicants will identify housing

development opportunities and barriers preventing the realization of local housing planning strategies and will demonstrate a commitment to working collaboratively to deliver on their housing goals.

5. **Explore and educate the public about finance programs and incentives for housing development:** This includes the Housing Development Incentive Program (HDIP), tax incentives for providing affordable units, use of the Community Preservation Act (CPA) program, and the Urban Center Housing Tax Increment Financing (UCH-TIF) Program. UCH-TIF is a statutory program authorizing cities and towns to promote housing and commercial development, including affordable housing, in commercial centers through tax increment financing. The UCH-TIF Program provides real estate exemptions on all or part of the increased value (the "Increment") of improved real estate. The Department of Housing & Community Development's (DHCD) Division of Community Services is responsible for the operation and administration of the UCH-TIF Program, including review and approval of all UCH-TIF applications.
6. **Develop model guidelines for flexible, multi-family development projects:** Model guidelines will provide direction for how to create high-quality multi-family housing and mixed-use development that will enhance a community's character and protect important features. The guidelines will recommend working with neighbors, property owners' associations, and local community groups to understand local conditions and concerns. This should be part of the design process. Public engagement at early stages of the design process, and preferably before development applications are filed, will help inform decisions about design of multi-family residential development. These guidelines should be used to guide the development of a range of densities in the Merrimack Valley in a context-sensitive manner that leads to more diverse housing opportunities and sustainable communities.
7. **Encourage adoption and broader interpretation of Accessory Dwelling Unit Bylaws:** This encourages more flexibility in the adoption of Accessory Dwelling Unit bylaws to include units that are attached and detached to the primary structure, can be inhabited by tenants that are related or non-related, and are an allowed use. It is also worth noting that communities can permit a restricted, affordable accessory dwelling unit and then add that unit to the Subsidized Housing Inventory as a Local Action Unit through the LIP Program.
8. **Promote zoning for Open Space Residential Developments and Village style developments, where appropriate:** Open Space Residential Design (OSRD) is a method of planning residential development that conserves open space in a new subdivision. The same number of homes as would be permissible in a conventionally-zoned subdivision are allowed using OSRD. Municipalities using a "Special Permit" version of OSRD can allow density bonuses if desired. OSRD is not like older cluster bylaws and ordinances. The difference is that OSRD sets aside open space based on resource values, not by formula. OSRD unlike some cluster bylaws is written to ease the approval process, making it less cumbersome and more similar to the approval process for conventional subdivisions (taken from MSGA's Green Neighborhoods: <https://www.greenneighborhoods.org/>). Similarly, Village style developments are dense and developed with amenities that compliment residential uses, such as retail, municipal services, and recreation.
9. **Develop model Inclusionary Housing Bylaw specific to the MVPC region:** Inclusionary Housing Bylaws require a given share of new construction to be affordable by people with low to moderate incomes. However, passage of a bylaw will likely be more successful if it considers some of the special circumstances

of each individual community. Research of other bylaws in the region will be conducted and best practices summarized to develop a Merrimack Valley-specific bylaw that can be tailored if necessary.

10. **Explore public–private partnerships, whereby municipalities can provide incentives such as tax abatements or share risk with the private sector to produce units of all types at price points households can afford:** There are several methods of engaging in public-private partnerships to develop housing: Host Community Agreements, tax abatements for homeowners who provide low rent, educational campaigns which would include collaboration of business and community leaders to champion apartments.
11. **Become an Age-Friendly Region:** 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/>.
12. **Promote zoning that accommodates the specific needs of an aging population:** This includes senior residential zoning bylaws that allow for dense development on smaller lots and co-locating essential services with the housing. It also means finding ways to discourage exclusionary zoning practices towards housing appropriate for seniors.
13. **Develop Model Visitability Standards:** Visitability is a growing trend nationwide. The term refers to single-family or owner-occupied housing designed in such a way that it can be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers. A house is considered visitable when it meets three basic requirements:
 - One zero-step entrance.
 - Doors with 32 inches of clear passage space.
 - One bathroom on the main floor you can get into in a wheelchair.

In addition to these requirements, codes can address hallways, bathroom design and the height of wall switches and receptacles. Model guidelines would consider new construction and retrofits.

14. **Encourage the use of downzoning through design guidelines that are consistent with community context:** Downzoning is the process by which an area of land is rezoned to a usage that is less dense and less developed than its previous usage. This is typically done to limit sprawl and overgrowth of cities, and to help concentrate areas of development into smaller sections to prevent over zoning a community. Done carefully, downzoning may be a way to preserve neighborhood character and enhance environmental

benefits. Downzoning of an area can “reinforce neighborhood character” by limiting new construction and “codifying the status quo.” This in turn, would presumably help prevent schools from being over-crowded and lessen the burden on local infrastructure. As with any major zoning change, downzoning a portion of a city or town should be based on thorough planning studies, examining the pros and cons of the proposed change.

15. **Develop guidelines for communities to ensure that development avoids hazard areas, respects natural landscapes, and protects sensitive resources:** One of the reasons people love the Merrimack Valley is because of its incredible natural landscapes. Guidelines would serve as an inventory and steps to ensuring that new housing development avoids and respects those areas, such as steep slopes, wetlands, and sensitive habitat.
16. **Encourage the proactive use of Fiscal Impact Analyses to determine the impacts of all new housing developments on municipal services:** Oftentimes, Fiscal Impact Analyses are used to measure the impact of affordable and multi-family housing projects. However, all housing effects municipal services. This analysis should be used to determine impacts, but applied across the board, not just to multi-family, and should specifically include senior housing as well. Develop/Use a Portal or Tool to accommodate this. That analysis also needs to consider the impact of not building the unit (for example: reduced school enrollment, resulting in the reduction of both quality and quantity of programs offered, thereby affecting the standing of the school district, and potentially the desire of new families with children choosing to move to the community).
17. **Explore Workforce Housing Special Tax Assessment (STA) plan, as permitted under Chapter 40 Section 60B:** Adopted as part of the 2016 Municipal Modernization Act, a municipality may adopt and implement a workforce housing special tax assessment plan (“WH-STA”) upon a vote of a city council or town meeting. The plan must designate a continuous contiguous area within the municipality as a WH-STA Zone, and, in exchange for a commitment by property owners within the Zone to construct middle income workforce housing, authorize a special property tax exemption of up to 100% for a two-year construction period and a three-year stabilization period.

PRODUCTION

1. **Create a Regional Affordable Housing Trust Fund:** This fund could support programs like First Time Homebuyers, whether starting a new program or helping to support and grow an existing one in the region. The fund could also help support rehabilitation of homes for elderly or disabled.
2. **Establish a Merrimack Valley Land Bank Corporation:** Land banks acquire, improve, and redistribute vacant and abandoned properties and put them back into productive use. In the Merrimack Valley this corporation would purchase, hold and improve residential properties and then put them back on the market at affordable prices for residents throughout the region.
3. **Ensure that new and 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>.

4. **Investigate models that address creation of 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” of both starter (for first time homebuyers) and later (for seniors) homes:
 - 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. **Investigate alternative technologies for wastewater treatment solutions in areas on septic with poor soils:** Many communities do not have access to public water and sewer. In order to create more affordable housing, especially at the density that makes economic sense, more innovative solutions to wastewater treatment need to be explored and implemented. Several communities in the Merrimack Valley are researching septic system designs that will allow for affordable housing to be developed in areas like town centers or near schools and services.
6. **Encourage increased housing density/infill in downtowns to support local businesses:** More and more people of all ages and abilities want to live in our urban centers. Housing units in our downtowns help to support local businesses by providing a captive audience - residents who don't need a car to access office, retail and restaurants. To achieve this, communities need to encourage and support greater density and/or the ability to infill lots with housing as an allowed use.
7. **Work with partners to address housing and support services for disadvantaged populations including seniors, homeless, veterans, transitional, and the disabled:** Vulnerable populations in our region need specialized support services. One robust model to meet these needs include establishing a full-service shelter - provided by numerous agencies/partners - that provides health and basic human services. Others can be met through individual services. However, they are met, we need to understand how to do them efficiently and effectively.

8. **Support the recommendations of the Affordable Access to Regional Clean and Efficient Energy Program:** In 2016, The Baker-Polito Administration announced the Affordable Access to Clean and Efficient Energy Initiative. Lead by the Department of Energy Resources (DOER) and the Department of Housing and Community Development (DHCD), in collaboration with the Massachusetts Clean Energy Center (MassCEC), this Initiative aims to help low- and moderate-income Massachusetts residents access cost-saving, clean and efficient energy technologies. The Affordable Access Initiative launched with the creation of an inter-secretariat Working Group and a commitment of \$10 million in funding from DOER and \$5 million from MassCEC. There are several recommendations in this Initiative:
- *Recommendation Area 1:* Maximize Clean Energy Opportunities at Key Times in the Affordable Housing Capital Cycle by Aligning Housing and Clean Energy Processes and Data;
 - *Recommendation Area 2:* Support and Strengthen Clean Energy Market Growth and Demand in the Low and Moderate-Income Housing Developer and Homeowner Community; and
 - *Recommendation Area 3:* Target and Structure Clean Energy Programs and Incentives to Better Serve Low and Moderate-Income Residents.

PRESERVATION

1. **Create and maintain a database of Subsidized Housing Inventory (SHI) properties by community:** When subsidized housing units that are not protected in perpetuity are not tracked, communities risk having them expire and "fall off" the inventory. This can then impact their overall percentage of affordable units. A comprehensive, centralized inventory and tracking system would help address this. MVPC would make this part of the job description of the Regional Housing Coordinator.
2. **Investigate resources available for housing rehabilitation:** Rehabilitation could mean retrofitting homes to accommodate a disability, as well as making them more habitable (if they were in disrepair). If funding does not exist, explore development of a grant program (like an Affordable Housing Trust Fund under Production) that could be managed at the regional level. Ensure that green building and energy efficiency standards are incorporated into retrofits to lower energy costs and our impact on climate change.
3. **Work with organizations to promote new and retrofit existing housing for disabled populations:** There are several organizations in the Merrimack Valley that assist their clients with finding and modifying their homes to meet their changing needs. Working through these organizations will ensure that the resources available to retrofit homes is available broadly and that we are advocating at the appropriate levels to construct new homes that are accessible.

GLOSSARY OF TERMS⁶

ACS – American Community Survey – an annual survey prepared and conducted by the US Census that estimates population, housing, social, and economic statistics in the years between the decennial censuses.

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.

Area Median Income (“AMI”) – 100% of the gross median household income for a specific Metropolitan Statistical Area, county or non-metropolitan area established annually by HUD. AMI is tied to the income limit in a particular location. HUD starts by calculating income limits based on median family income which is a four-person household. It then adjusts for household size. It then adjusts for income limit. Extremely low income is 30% of AMI, very low income is 50% of AMI, and low income is 80% of AMI.

Assisted Housing – Housing where federal, state or other programs subsidize the monthly costs to tenants.

Basic Rent – The minimum monthly rent that tenants who do not have rental assistance pay to lease units developed through the USGA-RD Section 515 Program, the HUD Section 236 Program and HJUD Section 223(d)(3) below market interest rate program. The Basic Rent is calculated as the amount of rent required to operate the property, maintain debt service on a subsidized mortgage with a below-market interest rate and provide a return on equity to the development in accordance with the regulatory documents governing the property.

Chapter 40B – The State’s comprehensive permit law, enacted in 1969, which established an affordable housing goal of 10% for every community. A state statute, which enables local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if at least 20%-25% of the units have long-term affordability restrictions. Also known as the Comprehensive Permit Law.

Community Development Block Grant (CDBG) – Block grants that fund activities such as affordable housing, anti-poverty programs, and infrastructure development. Block grants are sums of money granted by the federal government to a regional government with only general provisions as to the way it is to be spent.

Community Development Corporation (CDC) – A form of community-based organization engaged in local housing and economic development activities.

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.

⁶ Thanks to LDS Consulting Group and JM Goldson for assistance in compiling this Glossary of Terms. Most of these terms are found in this document, while others are included due their common use in housing planning.

Condominium – A type of real estate ownership in which owners own their own units plus an undivided share of all common areas. In Massachusetts, condominiums are established under MGL Chapter 183A. Limited equity condominiums are those where the resale price is regulated, through a deed covenant, a regulatory agreement, land trust or other mechanism.

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.

Elderly or Senior Housing – Housing where some or all of the units in the property are restricted for occupancy by persons by their age. The actual age restriction or household makeup may be restricted by zoning or by funding program. Some examples include 1) occupancy by persons 62 years of age or older, or 2) head of household needs to be over age 55.

ESRI – Data source that projects statistics such as population, income, and households based on US Census data.

Extremely Low-Income – Household with income below 30% of area median, as defined by HUD for its own programmatic purposes and adjusted for Household size.

Fair Housing Act - Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Fair Market Rents (FMRs) – Maximum rents allowed by HUD under subsidized housing programs. Updated and published annually, FMRs represent HUD’s estimate of the actual market rent for an apartment in the conventional marketplace. HUD sets FMRs by unit size (0-bedroom, 1-bedroom, etc.) and regions within each state. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service.

Family – According to the United States Census, a family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder’s family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

HOME funds – Program that provides funding under formula grants to states and localities that communities use, often in partnership with local nonprofit groups, to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. The funds are typically considered soft debt which means it takes the form of a non-payable loan that is not payable unless or until the property is no longer affordable.

Household – According to the United States Census, a household refers to all individuals who live in the same dwelling. Household types are arranged into two groups: family households and nonfamily households. A family household contains at least two persons -- the householder and at least one other person related to the householder by birth, marriage, or adoption -- and is categorized into three types: married couple; female householder with no spouse present; and male householder with no spouse present. A nonfamily household may contain only one person -- the householder -- or additional persons who are not relatives of the householder. Nonfamily households may be classified as either female nonfamily or male nonfamily households. For each year, the total number of households is the sum of the five mutually exclusive household types. By census definition, householders must be at least 15 years of age.

Housing Appeals Committee (HAC) - A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal and other land use permitting matters.

Housing Finance Agency – State or local agencies responsible for financing housing and administering assisted housing programs. In Massachusetts, the main Agency is MassHousing, however other quasi-governmental agencies such as MassDevelopment and Massachusetts Housing Partnership also provide various types of funding.

Housing Unit – House, apartment, mobile home, or group of rooms used as a separate living quarter by a single household.

HUD – U.S. Department of Housing and Urban Development

Inclusionary Zoning – Planning ordinances that require a share of new construction to be designated as affordable for households with low to moderate incomes.

Income Limits/Thresholds – Maximum household income by county or Metropolitan Statistical Area, adjusted for Household size and expressed as a percentage of the AMI for the purpose of establishing an upper limit for eligibility for a specific housing program. Income limits for federal, state and local rental housing programs typically are established at 30%, 50%, 60% or 80% of AMI. HUD publishes income limits each year for households with 1-8 persons.

Local Initiative Program (LIP) – A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory. LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set aside as affordable to households earning less than 80% of the area median or 20% of units at 50% of AMI.

Low-income – Low-income households are those households making at or below 80% of the Area Median Income as defined by HUD and adjusted for Household size.

Low Income Housing Tax Credit – A program to generate equity investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code, as amended. The program requires that a certain percentage of units built be income restricted and rents in these units be restricted accordingly.

Market Rate – The rent that an apartment, without rent or income restrictions or rent subsidies, would command in the marketplace. Typical factors that influence market rent are location, condition of unit and community amenities.

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.

Metropolitan Statistical Area (“MSA”) – A geographic entity defined by the federal Office of Management and Budget for use by federal statistical agencies, based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integrations with that core. Qualification of an MSA requires the presence of a city with 50,000 or more inhabitants, or the presence of an Urbanized Area (UA) and a total population of at least 100,000 (75,000 in New England) The county or counties containing the largest city and surrounding densely settled territory are central counties in the MSA. Additional outlying counties qualify to be included in the MSA by meeting certain other criteria of metropolitan character, such as a specified minimum population density or percentage of the population that is urban.

Mixed Income Housing – Developments that include housing for various income levels. In urban neighborhoods, it is a tool to deconcentrate poverty. In suburban neighborhoods, it is a design principle that designates a percentage of housing to different price ranges and may include persons with very low-income.

Mixed Use – Development projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project. Mixed-use redevelopment of neighborhoods promotes comprehensive revitalization through retention or addition of housing, services and jobs.

Multi-family – Structures that contain more than two housing units.

New England Fund (NEF) – An affordable housing program run by the Federal Home Loan Bank of Boston (FHLBB), NEF provides advances (loans) to member financial institutions to finance affordable housing. NEF is one of the most widely used programs for the development of new mixed income ownership housing under the comprehensive permit.

Overlay Zoning – A zoning district, applied over one or more other districts that contains additional provisions for special features or conditions, such as historic buildings, affordable housing, or wetlands.

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).

Single-Family Housing – A dwelling unit, either attached or detached, designed for use by one Household and with direct access to a street. It does not share heating facilities or other essential building facilities with any other dwelling.

Smart Growth – The term used to refer to a rapidly growing, and widespread, movement that calls for a more coordinated, environmentally sensitive approach to planning and development. A response to the problems associated with unplanned, unlimited suburban development—or sprawl—smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of housing opportunities and choices, and improved jobs/housing balance.

Stakeholder – an individual, group of individuals, or organization with an interest in the issue at hand.

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.

Tenant – One who rents real property from another.

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.

The Warren Group – Data source that provides housing sales and building permit data from Banker and Tradesman based on individual municipality’s registry of deeds.

Transitional Housing – Temporary housing for families or individuals who do not have permanent housing but require more stability than an emergency shelter.

Unrestricted Rents – Rents that are not subject to any income or rent restriction.

Very Low Income Households – Very low-income households are those households making below 50% Area Median Income as defined by HUD and adjusted for Household size.

Visitability - The term refers to single-family or owner-occupied housing designed in such a way that it can be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers. A house is visitable when it meets three basic requirements: 1) one zero-step entrance; 2) doors with 32 inches of clear passage space; and 3) one bathroom on the main floor you can get into in a wheelchair.

Zoning – Classification and regulation of land by local governments according to use categories (zones); often also including density requirements.

Zoning Board of Appeals (“ZBA”) – The local permitting authority for Chapter 40B.

Merrimack Valley Regional Housing Implementation Plan

| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|---|----------|--|--|--|---|
| Create a Regional Housing Coordinator position at MVPC | Planning | This shared position would be responsible for helping to implement the Regional Housing Plan, supporting existing and developing new public/private partnerships, working with Housing Authorities, conducting and maintaining an inventory of surplus/vacant/distressed properties for housing production in the region. This position would also be responsible for developing and maintaining a comprehensive housing database that is monitored regularly. | All 15 Communities in the MV Region | Statewide grants (i.e. CCC Efficiency & Regionalization, EOEEA Planning Grants) Local CPA Funds | Town of Reading Shared Housing Coordinator |
| Create a Region-wide Housing Educational Campaign | Planning | This campaign would be targeted to local boards and commissions, businesses and community leaders to help them understand the need for affordable housing. Local employers and community leaders need to be engaged ensure our workforce in the Merrimack Valley has affordable homes. Without a diversity of housing options to meet a variety of lifestyle needs and price points, local economies will suffer. | Local Boards, Employers, and Community Leaders | CCC Efficiency & Regionalization Grants | https://www.housingtoolbox.org/ |
| Coordinate with the strategies from the Merrimack Valley Regional Transportation Plan and MV Comprehensive Economic Development Strategy (CEDS) to position new housing near transit and employment centers | Planning | We need a more coordinated plan for jobs/housing balance. Some communities have helped strike a better balance between housing and transportation by requiring developers to make transit available as a condition of approval. We also need to coordinate public transportation services to get employees between communities (e.g., between Mount Washington neighborhood in Haverhill to Lawrence Industrial Park). | MVMPO, MV CEDS Committee | MassDOT and CCC Efficiency & Regionalization Grants | Westford CrossTown Connect |

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| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|---|----------|---|---|--|---|
| Seek funding under MassHousing's <i>Planning for Housing Production Program</i> to implement local housing strategies | Planning | MassHousing's Planning for Housing Production Program builds on local affordable housing planning, by providing cities and towns with additional technical capacity to implement their own housing production goals, and deliver new mixed-income housing. Successful applicants will identify housing development opportunities and barriers preventing the realization of local housing planning strategies, and will demonstrate a commitment to working collaboratively to deliver on their housing goals. | MassHousing, DHCD | MassHousing's <i>Planning for Housing Production Program</i> | Planning for Housing Production Program http://bit.ly/2uDC00c |
| Explore and educate the public about finance programs and incentives for housing development | Planning | This includes the Housing Development Incentive Program (HDIP), tax incentives for providing affordable units, use of the Community Preservation Act (CPA) program, and the Urban Center Housing Tax Increment Financing (UCH-TIF) Program. UCH-TIF is a statutory program authorizing cities and towns to promote housing and commercial development, including affordable housing, in commercial centers through tax increment financing. The UCH-TIF Program provides real estate exemptions on all or part of the increased value (the "Increment") of improved real estate. The Department of Housing & Community Development's (DHCD) Division of Community Services is responsible for the operation and administration of the UCH-TIF Program, including review and approval of all UCH-TIF applications. | Developers Housing Authorities Housing Trusts | HDIP (EOHED) Local CPA Funds UCH-TIF (DHCD) | https://www.housingtoolbox.org/financing-and-funding |

Merrimack Valley Regional Housing Implementation Plan

| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|---|----------|--|--|--|--|
| Develop model guidelines for flexible, multi-family development projects | Planning | Model guidelines will provide direction for how to create high-quality multi-family housing and mixed-use development that will enhance a community's character and protect important features. The guidelines will recommend working with neighbors, property owners' associations, and local community groups to understand local conditions and concerns. This should be part of the design process. Public engagement at early stages of the design process, and preferably before development applications are filed, will help inform decisions about design of multi-family residential development. These guidelines should be used to guide the development of a range of densities in the Merrimack Valley in a context-sensitive manner that leads to more diverse housing opportunities and sustainable communities. | Developers, National Homebuilders Association, NAIOP | EOEEA Planning Grants, CCC Efficiency & Regionalization Grants | Watertown, MA http://bit.ly/2YG0ZsP |
| Encourage adoption and broader interpretation of Accessory Dwelling Unit Bylaws | Planning | This encourages more flexibility in the adoption of Accessory Dwelling Unit bylaws to include units that are attached and detached to the primary structure, can be inhabited by tenants that are related or non-related, and are an allowed use. It is also worth noting that communities can permit a restricted, affordable accessory dwelling unit and then add that unit to the Subsidized Housing Inventory as a Local Action Unit through the LIP Program. | Planners Zoning Boards Planning Boards Developers | MHP and MassHousing's <i>Planning for Housing Production Program</i> | Accessory Dwelling Unit Massachusetts Case Studies http://bit.ly/2HONkKN |

Merrimack Valley Regional Housing Implementation Plan

| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|---|----------|---|---|--|--|
| Promote zoning for Open Space Residential Developments and Village style developments, where appropriate | Planning | Open Space Residential Design (OSRD) is a method of planning residential development that conserves open space in a new subdivision. The same number of homes as would be permissible in a conventionally-zoned subdivision are allowed using OSRD. Municipalities using a "Special Permit" version of OSRD can allow density bonuses if desired. OSRD is not like older cluster bylaws and ordinances. The difference is that OSRD sets aside open space based on resource values, not by formula. OSRD unlike some cluster bylaws is written to ease the approval process, making it less cumbersome and more similar to the approval process for conventional subdivisions (taken from MSGA's Green Neighborhoods: https://www.greenneighborhoods.org/). Similarly, Village style developments are dense and developed with amenities that compliment residential uses, such as retail, municipal services, and recreation. | Planners Planning Boards Zoning Boards Developers | DHCD, MHP, MassHousing | Housing Toolbox http://bit.ly/215i75s |
| Develop model Inclusionary Housing Bylaw specific to the MVPC region | Planning | Inclusionary Housing Bylaws require a given share of new construction to be affordable by people with low to moderate incomes. However, passage of a bylaw will likely be more successful if it takes into account some of the special circumstances of each individual community. Research of other bylaws in the region will be conducted and best practices summarized to develop a Merrimack Valley-specific bylaw that can be tailored if necessary. | Planners Planning Boards Zoning Boards Community Development (?) Housing Assistance Corporation (?) | MHP and MassHousing's <i>Planning for Housing Production Program</i> | Inclusionary Zoning http://bit.ly/215117F |
| Explore public-private partnerships, whereby municipalities can provide incentives such as tax abatements or share risk with the private sector to produce units of all types at price points households can afford | Planning | There are several methods of engaging in public-private partnerships to develop housing: Host Community Agreements, tax abatements for homeowners who provide low rent, educational campaigns which would include collaboration of business and community leaders to champion apartments. | Planners Housing Committees Affordable Housing Trusts MA Housing Partnership For- and Non-Profit Developers | Local CPA Funds | A sample Host Community Agreement can be found at: http://bit.ly/2OEkehN |

Merrimack Valley Regional Housing Implementation Plan

| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|--|----------|--|--|---|---|
| Become an Age-Friendly Region | Planning | 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/ . | AARP MA Chapter Elder Services of Merrimack Valley | http://www.tuftshealthplanfoundation.org/ - https://extranet.worldagefriendlypractices/innovations/home-afp/ | Age Friendly Berkshires http://berkshireplanning.org/projects/age-friendly-county |
| Promote zoning that accommodates the specific needs of an aging population | Planning | This includes senior residential zoning bylaws that allow for dense development on smaller lots and co-locating essential services with the housing. It also means finding ways to discourage exclusionary zoning practices towards housing appropriate for seniors. | Senior Centers/COAs Disability Commissions, AARP MA Chapter MA Council on Aging Elder Services of Merrimack Valley | MHP and MassHousing's <i>Planning for Housing Production Program</i> | Littleton, MA http://www.littletonma.org/housing |

Merrimack Valley Regional Housing Implementation Plan

| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|--|----------|--|---|--|---|
| Develop Model Visitability Standards | Planning | <p>Visitability is a growing trend nationwide. The term refers to single-family or owner-occupied housing designed in such a way that it can be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers.</p> <p>A house is considered visitable when it meets three basic requirements:</p> <ol style="list-style-type: none"> 1. One zero-step entrance. 2. Doors with 32 inches of clear passage space. 3. One bathroom on the main floor you can get into in a wheelchair. <p>However, In addition these requirements, codes can address hallways, bathroom design and the height of wall switches and receptacles. Model guidelines would consider new construction and retrofits.</p> | <p>Northeast Independent Living Program, Community Resource Corporation, Opportunity Works, Elder Services of Merrimack Valley Councils on Aging Veterans Northeast Outreach Center</p> | <p>http://www.tuftshealthplanfoundation.org/</p> | <p>Martha's Vineyard. http://bit.ly/2FQmFuQ</p> |
| Encourage the use of downzoning through design guidelines that are consistent with community context | Planning | <p>Downzoning is the process by which an area of land is rezoned to a usage that is less dense and less developed than its previous usage. This is typically done to limit sprawl and overgrowth of cities, and to help concentrate areas of development into smaller sections to prevent over zoning a community. Done carefully, downzoning may be a way to preserve neighborhood character and enhance environmental benefits. Downzoning of an area can "reinforce neighborhood character" by limiting new construction and "codifying the status quo." This in turn, would presumably help prevent schools from being over-crowded and lessen the burden on local infrastructure. As with any major zoning change, downzoning a portion of a city or town should be based on thorough planning studies, examining the pros and cons of the proposed change.</p> | <p>Planners Zoning Boards Planning Boards Departments of Public Works Inspectors</p> | <p>MHP and MassHousing's <i>Planning for Housing Production Program</i></p> | <p>http://bit.ly/2FQmFek</p> |

Merrimack Valley Regional Housing Implementation Plan

| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|--|----------|---|--|-----------------------------|---|
| Develop guidelines for communities to ensure that development avoids hazard areas, respects natural landscapes, and protects sensitive resources | Planning | One of the reasons people love the Merrimack Valley is because of its incredible natural landscapes. Guidelines would serve as an inventory and steps to ensuring that new housing development avoids and respects those areas, such as steep slopes, wetlands, and sensitive habitat. | Conservation Commissions lake and watershed associations environmental organizations | | https://www.greenneighborhoods.org/ |
| Encourage the proactive use of Fiscal Impact Analyses to determine the impacts of all new housing developments on municipal services | Planning | Oftentimes, Fiscal Impact Analyses are used to measure the impact of affordable and multi-family housing projects. However, all housing effects municipal services. This analysis should be used to determine impacts, but applied across the board, not just to multi-family, and should specifically include senior housing as well. Develop/Use a Portal or Tool to accommodate this. That analysis also needs to consider the impact of not building the unit (for example: reduced school enrollment, resulting in the reduction of both quality and quantity of programs offered, thereby affecting the standing of the school district, and potentially the desire of new families with children choosing to move to the community). | Planners Developers MA Housing Partnership | Local CPA Funds | Westford Report from RKG: http://bit.ly/2I52GtV |
| Explore Workforce Housing Special Tax Assessment (STA) plan, as permitted under Chapter 40 Section 60B | Planning | Adopted as part of the 2016 Municipal Modernization Act, a municipality may adopt and implement a workforce housing special tax assessment plan ("WH-STA") upon a vote of a city council or town meeting. The plan must designate a continuous contiguous area within the municipality as a WH-STA Zone, and, in exchange for a commitment by property owners within the Zone to construct middle income workforce housing, authorize a special property tax exemption of up to 100% for a two-year construction period and a three-year stabilization period. | City Council/Board of Selectmen/Town Meeting, Property Owners, Developers | N/A | |

Merrimack Valley Regional Housing Implementation Plan

| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|---|------------|---|--|---|---|
| Create a Regional Affordable Housing Trust Fund | Production | This fund could support programs like First Time Homebuyers , whether starting a new program or helping to support and grow an existing one in the region. The fund could also help support rehabilitation of homes for elderly or disabled. | Lawrence Community Works Local Affordable Housing Trusts MA Housing Partnership (MHP) | Local CPA Funds and assistance from MHP and MassHousing | Littleton and others in our region: http://www.littletonma.org/housing |
| Establish a Merrimack Valley Land Bank Corporation | Production | Land banks acquire, improve, and redistribute vacant and abandoned properties and put them back into productive use. In the Merrimack Valley this corporation would purchase, hold and improve residential properties and then put them back on the market at affordable prices for residents throughout the region. | Lawrence Community Works Bread and Roses Local Affordable Housing Trusts MA Housing Partnership | MA Housing Choice Initiative MA EEOEA Planning Grants | Albany County Land Bank Corporation http://albanycountylandbank.org/ |
| Ensure that new and remodeled units and infrastructure follow ADA Standards, at a minimum, but ideally incorporate Universal Design Standards | Production | 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 . | AARP MA Chapter Elder Services of Merrimack Valley | http://www.tuftshealthplanfoundation.org/ | Human Centered Design http://bit.ly/2Vad0ob |

Merrimack Valley Regional Housing Implementation Plan

| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|--|------------|--|---|---|---|
| Investigate models that address creation of homes that are “right-sized” | Production | <p>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” of both starter (for first time homebuyers) and later (for seniors) homes:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Lifestyle. Do residents need space to work from home, entertain, engage in hobbies? <input type="checkbox"/> Family. Is there room for children or parents moving in with their grown children? <input type="checkbox"/> Future goals. Are residents staying for long periods in the community? Or is the population transient? | <p>Developers Homeowners Associations National Homebuilders Association AARP</p> | <p>MHP and MassHousing's <i>Planning for Housing Production Program</i></p> | <p>https://www.right-sized-homes.com/</p> |
| Investigate alternative technologies for wastewater treatment solutions in areas on septic with poor soils | Production | <p>Many communities do not have access to public water and sewer. In order to create more affordable housing, especially at the density that makes economic sense, more innovative solutions to wastewater treatment need to be explored and implemented. Several communities in the Merrimack Valley are researching septic system designs that will allow for affordable housing to be developed in areas like town centers or near schools and services.</p> | <p>Planning Boards Departments of Public Works Inspectors environmental organizations</p> | <p>MassHousing's <i>Planning for Housing Production Program</i></p> | <p>http://bit.ly/2I5EInB</p> |
| Encourage increased housing density/infill in downtowns to support local businesses | Production | <p>More and more people of all ages and abilities want to live in our urban centers. Housing units in our downtowns help to support local businesses by providing a captive audience - residents who don't need a car to access office, retail and restaurants. To achieve this, communities need to encourage and support greater density and/or the ability to infill lots with housing as an allowed use.</p> | <p>Planners Zoning Boards Planning Boards Developers Downtown Associations</p> | <p>DHCD, Local CPA Funds</p> | <p>Adaptive Reuse in Williamstown Chapter 40R Mill Revitalization District http://bit.ly/2WFqNnc</p> |

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| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|---|-------------------|--|---|---|--|
| <p>Work with partners to address housing and support services for disadvantaged populations including seniors, homeless, veterans, transitional, and the disabled</p> | <p>Production</p> | <p>Vulnerable populations in our region are in need of specialized support services. One robust model to meet these needs include establishing a full service shelter - provided by numerous agencies/partners - that provides health and basic human services. Others can be met through individual services. However they are met, we need to understand how to do them efficiently and effectively.</p> | <p>Northeast Independent Living Program, Community Resource Corporation, Opportunity Works, Elder Services of Merrimack Valley Councils on Aging Veterans Northeast Outreach Center</p> | <p>MHP and MassHousing's <i>Planning for Housing Production Program</i>, and Tufts Health Plan Foundation</p> | <p>http://www.tuftshealthplanfoundation.org/</p> |

Merrimack Valley Regional Housing Implementation Plan

| Strategies | Category | Description | Stakeholders | Potential Funding Source(s) | Examples/Resources |
|---|--------------|--|---|-----------------------------|---|
| Support the recommendations of the Affordable Access to Regional Clean and Efficient Energy Program | Production | In 2016, The Baker-Polito Administration announced the Affordable Access to Clean and Efficient Energy Initiative. Lead by the Department of Energy Resources (DOER) and the Department of Housing and Community Development (DHCD), in collaboration with the Massachusetts Clean Energy Center (MassCEC), this Initiative aims to help low- and moderate-income Massachusetts residents access cost-saving, clean and efficient energy technologies. The Affordable Access Initiative launched with the creation of an inter-secretariat Working Group and a commitment of \$10 million in funding from DOER and \$5 Million from MassCEC. There are several recommendations in this Initiative: Recommendation Area 1: Maximize Clean Energy Opportunities at Key Times in the Affordable Housing Capital Cycle by Aligning Housing and Clean Energy Processes and Data; Recommendation Area 2: Support and Strengthen Clean Energy Market Growth and Demand in the Low and Moderate Income Housing Developer and Homeowner Community; and Recommendation Area 3: Target and Structure Clean Energy Programs and Incentives to Better Serve Low and Moderate Income Residents. | DOER, DHCD, MassCEC, housing trusts and authorities in the Merrimack Valley | MassCEC | http://bit.ly/2UaLXN6 |
| Create and maintain a database of Subsidized Housing Inventory (SHI) properties by community | Preservation | When subsidized housing units that are not protected in perpetuity are not tracked, communities risk having them expire and "fall off" the inventory. This can then impact their overall percentage of affordable units. A comprehensive, centralized inventory and tracking system would help address this. MVPC would make this part of the job description of the Regional Housing Coordinator. | MVPC Housing Coordinator, DHCD, communities in the region | MA EEOEA Planning Grants | |

Merrimack Valley Regional Housing Implementation Plan

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|---|--------------|---|--|--------------------------------------|---|
| Investigate resources available for housing rehabilitation | Preservation | Rehabilitation could mean retrofitting homes to accommodate a disability, as well as making them more habitable (if they were in disrepair). If funding does not exist, explore development of a grant program (like an Affordable Housing Trust Fund under <i>Production</i>) that could be managed at the regional level. Ensure that green building and energy efficiency standards are incorporated into retrofits to lower energy costs and our impact on climate change. | MA Housing Partnership Local Affordable Housing Trusts Elder Services of Merrimack Valley | CDBG/HOME Program Local CPA Funds | Hull Rehab Program: http://bit.ly/2JX2M9v |
| Work with organizations to promote new and retrofit existing housing for disabled populations | Preservation | There are several organizations in the Merrimack Valley that assist their clients with finding and modifying their homes to meet their changing needs. Working through these organizations will ensure that the resources available to retrofit homes is available broadly and that we are advocating at the appropriate levels to construct new homes that are accessible. | Northeast Independent Living Program, Community Resource Corporation, Opportunity Works, Elder Services of Merrimack Valley Councils on Aging | Tufts Foundation Local CPA Funds | Housing Toolbox for MA Communities: https://www.housingtoolbox.org/ |