



Merrimack Valley
Planning Commission
*plan * develop * promote*

Merrimack Valley Regional Housing Plan Boxford Community Housing Needs





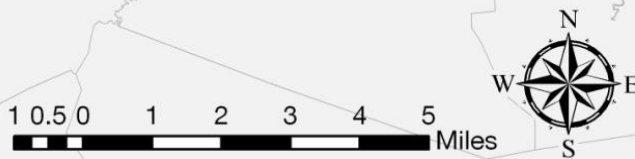
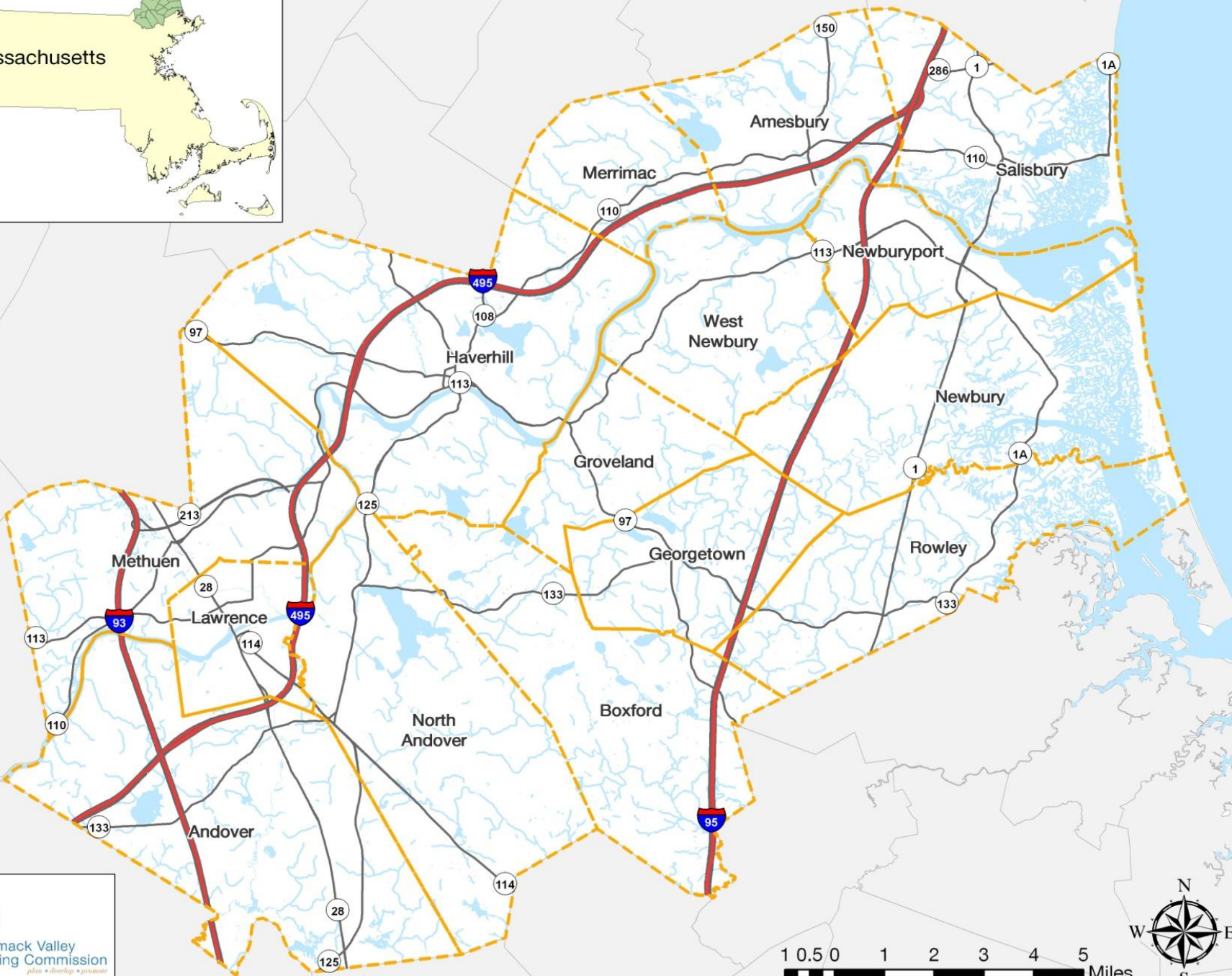
Who is MVPC?

- Established in 1959: under Regional Planning Law
- Voluntary association of 15 towns & cities
- Funding: grants & contracts with federal, state & local governments
- Governed by Board of Commissioners
- 15 Staff members: Transportation, community & economic development, environmental, & GIS



MVPC Projects in Boxford

- Solar Farm – part of Clean Energy Action Plan
- Town Administrators' Meetings
- DPW Director Monthly Meetings
- Planning/Design/Funding Coordination of Border to Boston Rail Trail



Project Goal

Develop the first
Regional Housing
Plan for the
Merrimack Valley
that identifies
strategies for
developing housing
in the region



Project Overview

- \$150,000 from Community Compact, DLTA & MassHousing
- 12+ month project
- Multi-stakeholder process
- No cost to communities

Outcome: local housing production plans & regional housing strategy

Housing Production Plan

What is a Housing Production Plan?

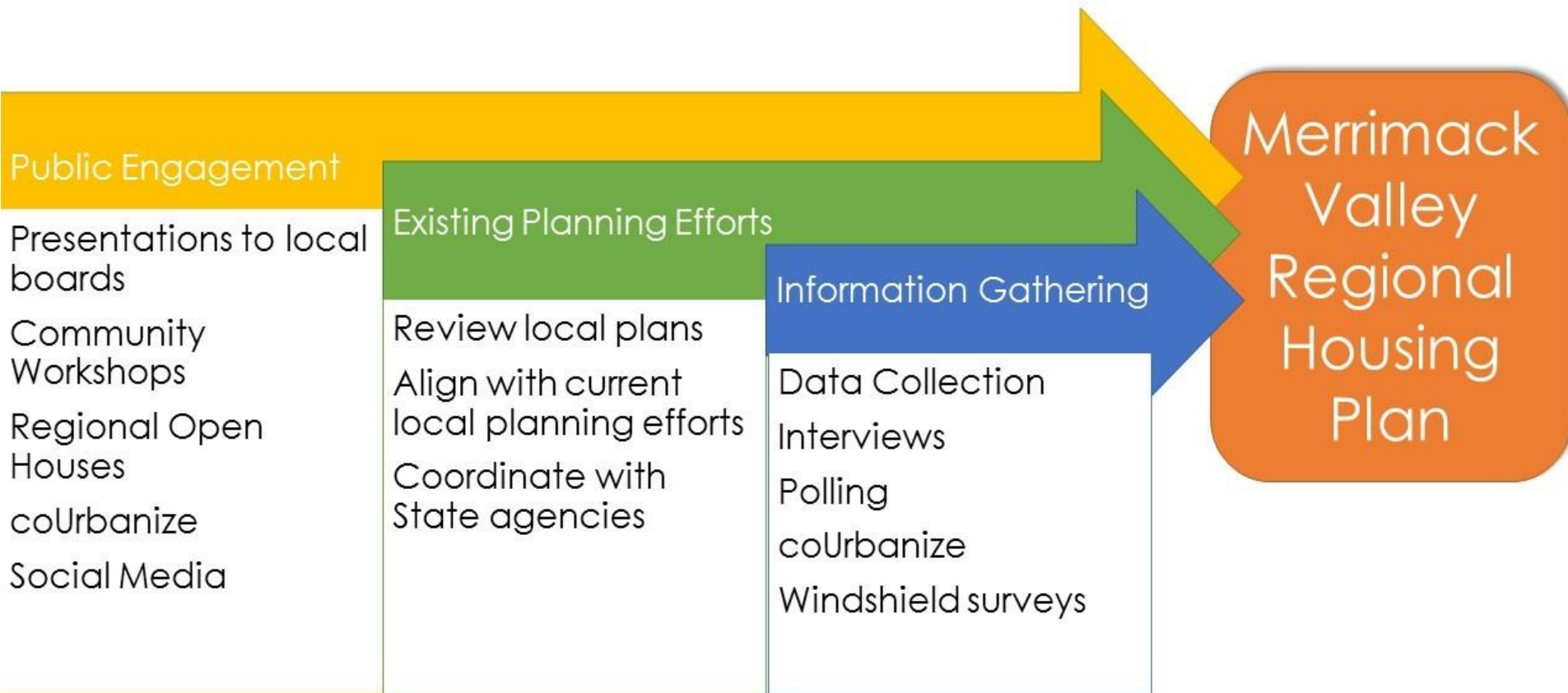
- Five-year strategy to develop housing
- Identifies community needs, goals, strategies
- Includes plan for 10% affordable housing units listed on Subsidized Housing Inventory



Creating the Plan



Project Scope



Public Engagement

Present to Local Boards

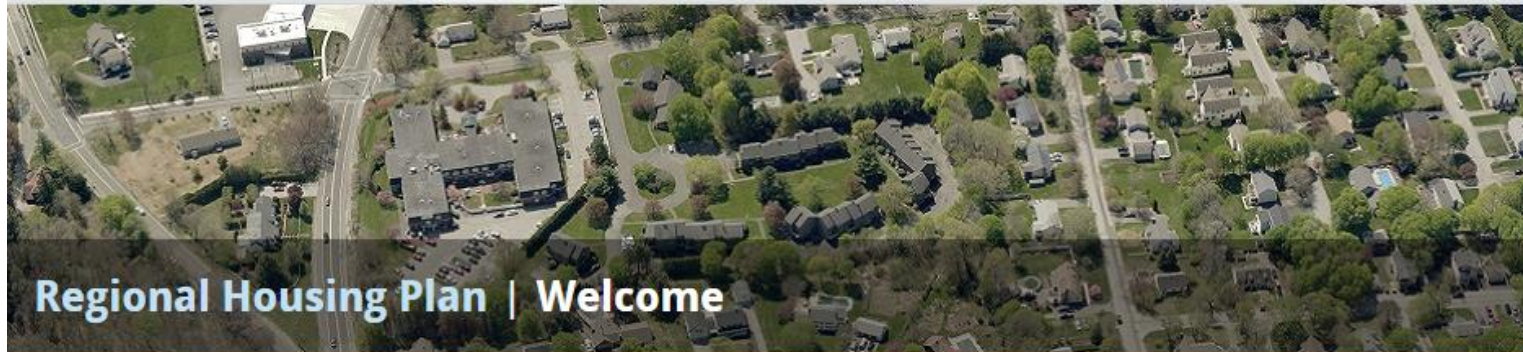
Project Website

Community Workshops

Regional Open Houses

coUrbanize

Social Media



Welcome

About This Project

Get Involved

Who to Contact

Related Information

The Data

Links:

- [MVPC CoUrbanize Forum](#)
- [Department of Housing and Community Development](#)

Merrimack Valley - Feels Like Home

Nestled in the northeast corner of Massachusetts in Essex County, the Merrimack Valley is home to nearly 350,000 residents. The housing options range from urban, loft-style apartments to large, single-family homes in less developed areas. But are the options enough for existing and future populations? Does it provide the diversity, cost, location and amenities that residents want and need?

Over the next year, the Merrimack Valley Planning Commission will collaborate with residents, communities, non-profits, colleges and universities, developers, real estate professionals, and other stakeholders to assess the needs of the Merrimack Valley residents today and how to meet the changing needs over the next five years. This year-long effort will result in the *2023 Merrimack Valley Regional Housing Plan*, with individual chapters focused on housing opportunities and challenges in the 15 communities in the region.



MV Reg

Merrimack Valley Regional Housing Plan

- May 24th

Which Type of Housing do you Prefer?



to be _____.

Help for members of the community who already face an affordable housing shortage and need more

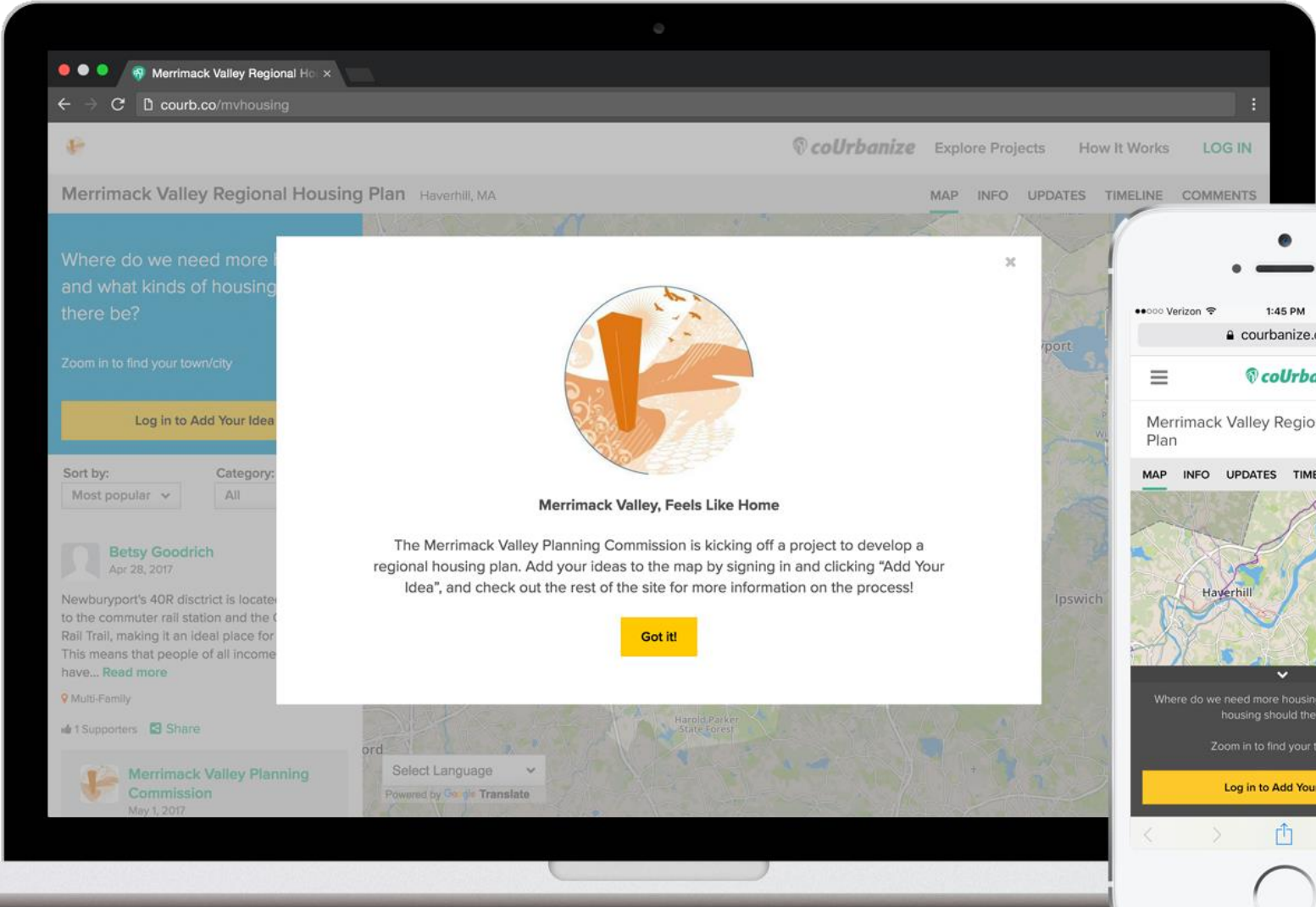
affordable and high quality!

Compliant with ADA code

Middle Income Housing - able to deal with income GAP issues

Built

courb.co/mvhousing



Merrimack Valley Regional Housing Plan

HAVERHILL, MA

Comment on this project

★ Following

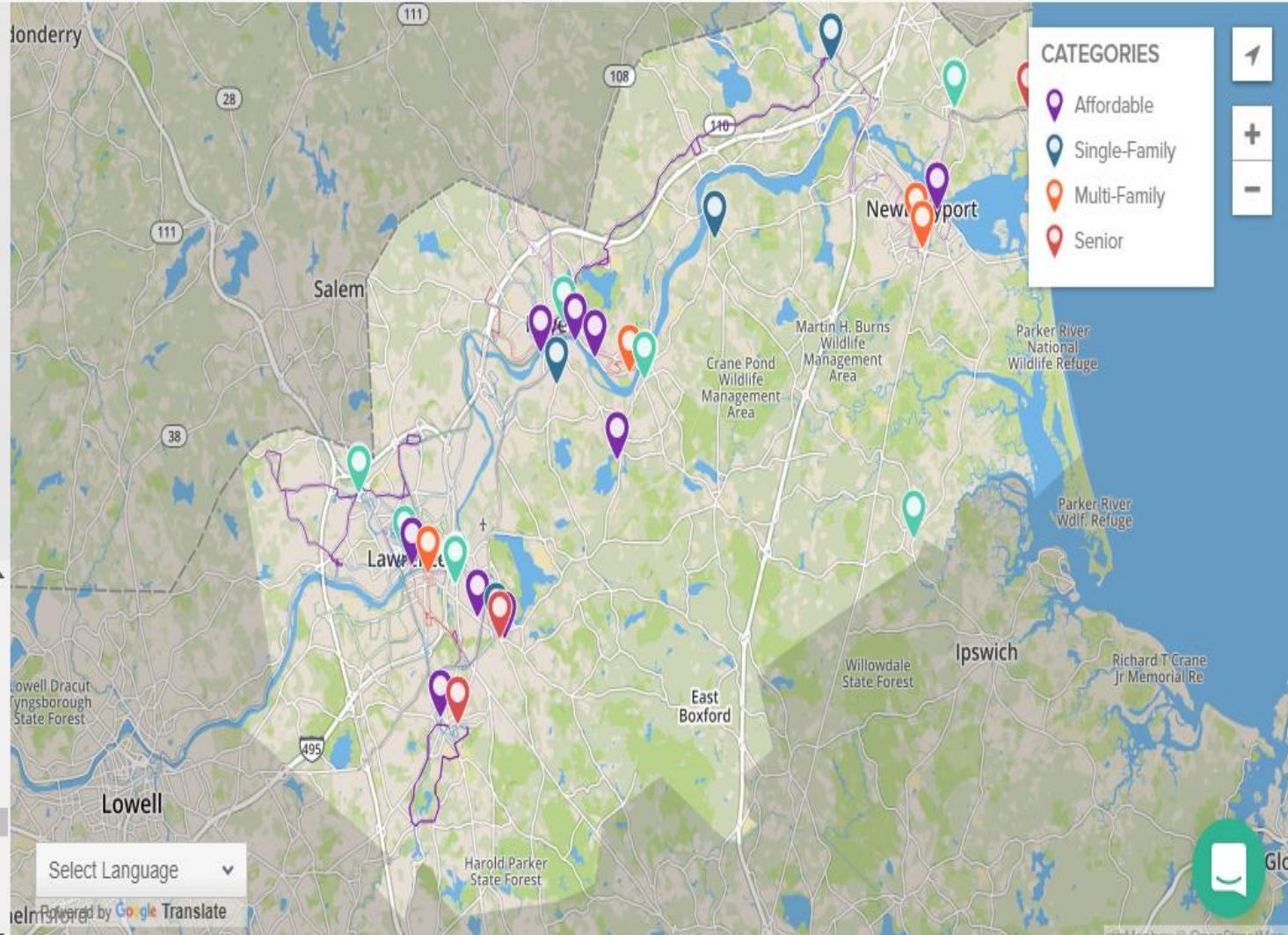
↻ Share

coUrbanizer via Text
Jul 25, 2017

I think a community of small houses (maybe slightly larger than tiny houses) would be in order. Small yards ... and more apartments for older people

SUPPORTED 1 SUPPORTER

FLAG



Existing Planning Efforts

Review Local Plans – i.e., Housing Production Plan

Align with Current Local Planning Efforts – i.e., Master Plan

Coordinate with State Agencies

Information Gathering

Data Collection

Interviews

Polling

coUrbanize

Windshield Surveys

2015 Demographics and Housing Information for Boxford

The Data



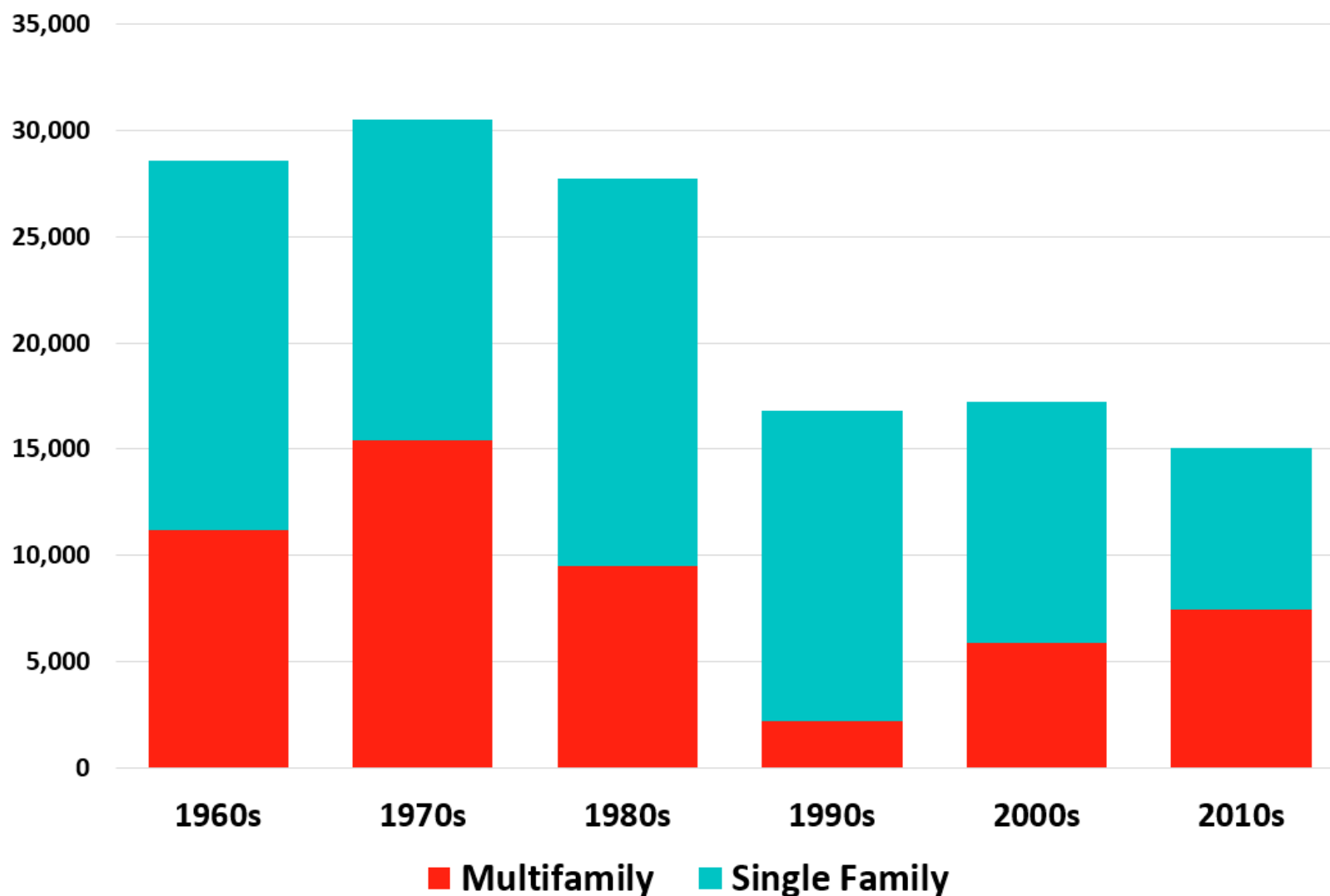
The Data

Sources

- U.S. Census
- American Community Survey (2011-2015)
- MassDOT
- MA Department of Housing & Community Development
- MassHousing Partnership
- U.S. HUD

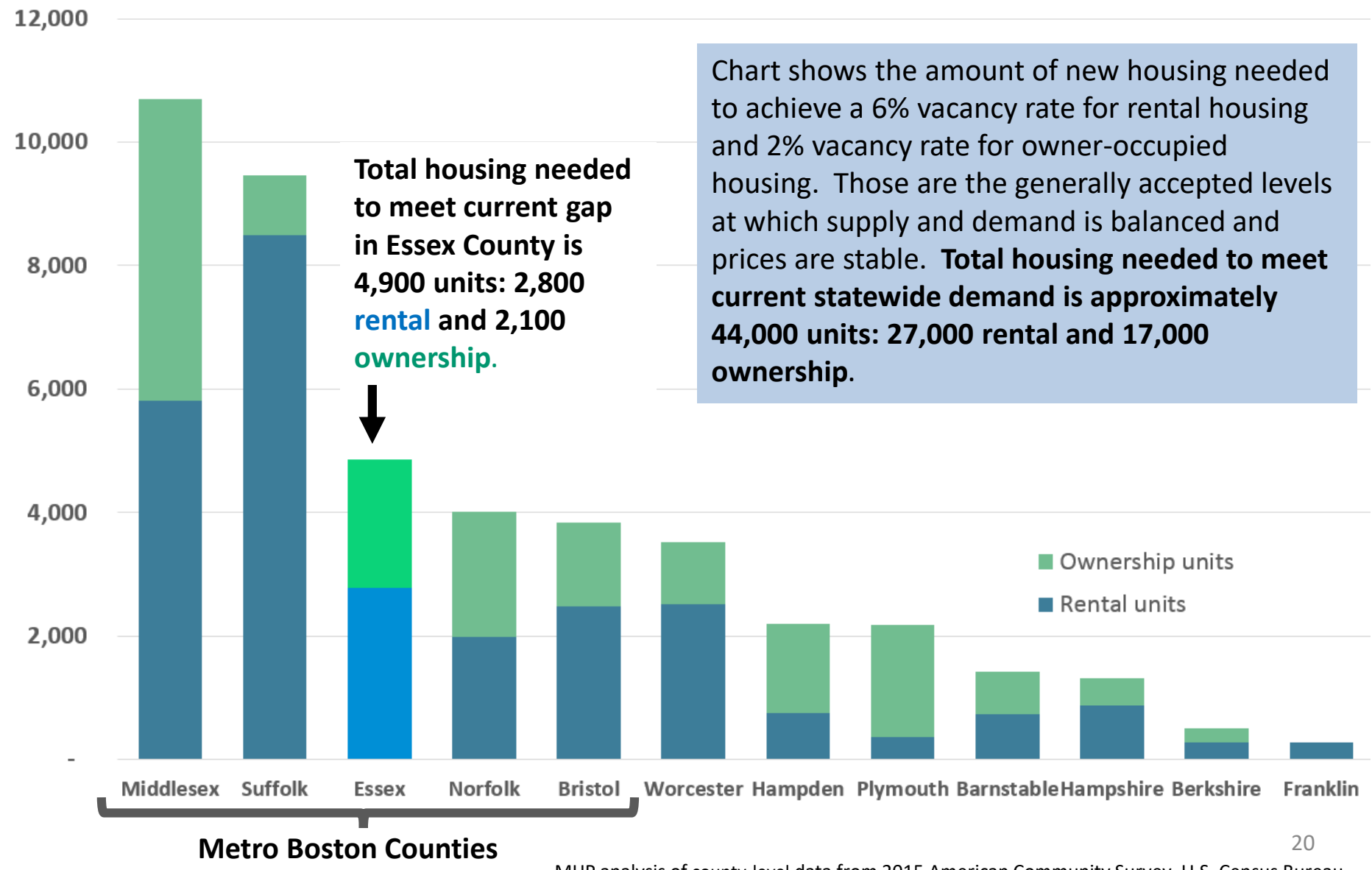
In recent years Massachusetts cities and towns have permitted less new housing than at almost any point since the 1950s

Average Annual Housing Production in Massachusetts by Decade

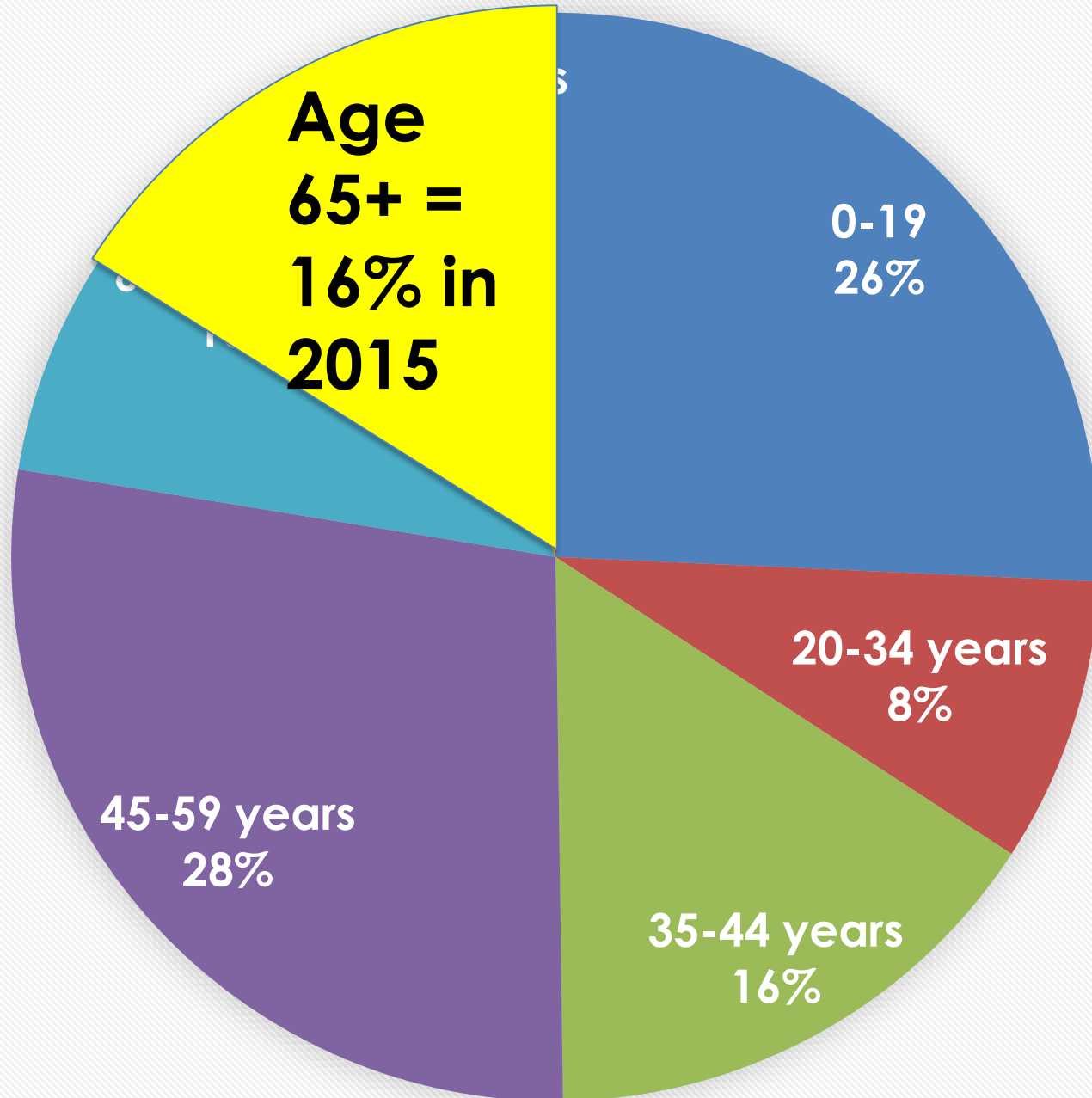


Data from U.S. Census Bureau, Building Permit Survey. Note: in this and in all subsequent graphics, multifamily is defined as a structure with 2+ units and permits are as reported by cities and towns with imputed data by the Census Bureau for communities that fail to report.

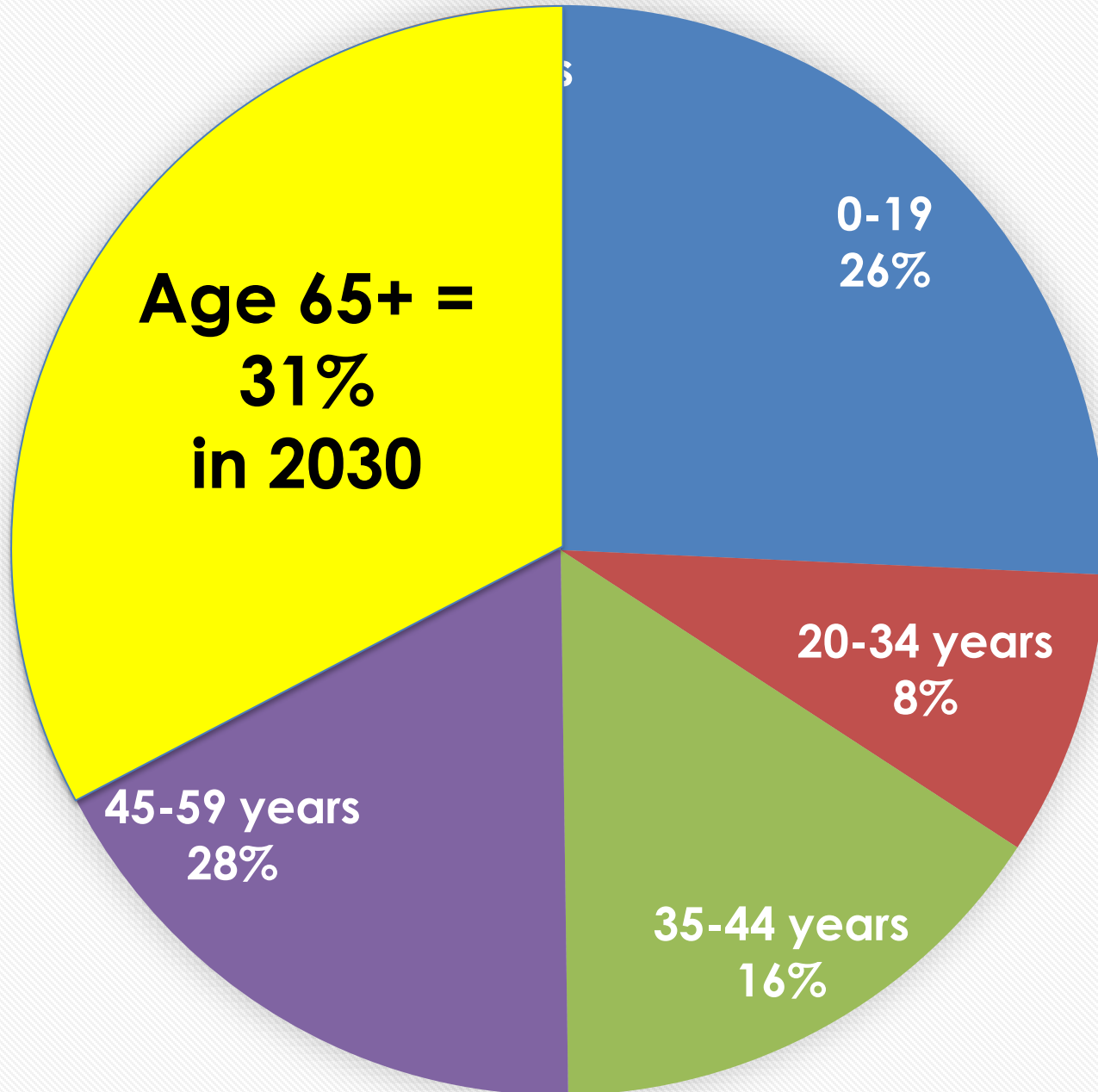
Without adding *any* new people or *any* more jobs, the state's housing supply is already about 44,000 units short of demand. Most of that shortfall is in metro Boston.



Boxford Population in 2015



Boxford Population in 2015



Population Projections – Boxford & Merrimack Valley

Year	Boxford Growth Rate	Region Growth Rate
2010	-0.1%	4.80%
2015	2.8%	3.00%
2020	-2.9%	2.40%
2030	-5.0%	5.50%
2035	-3.5%	2.20%

Boxford Household Type – 2015

0% 20% 40% 60% 80% 100%

Married couple

89%

With children under age 18

39%

Without children under age 18

61%

Male householder, no spouse

3%

Female Householder, no spouse

5%

Nonfamily households

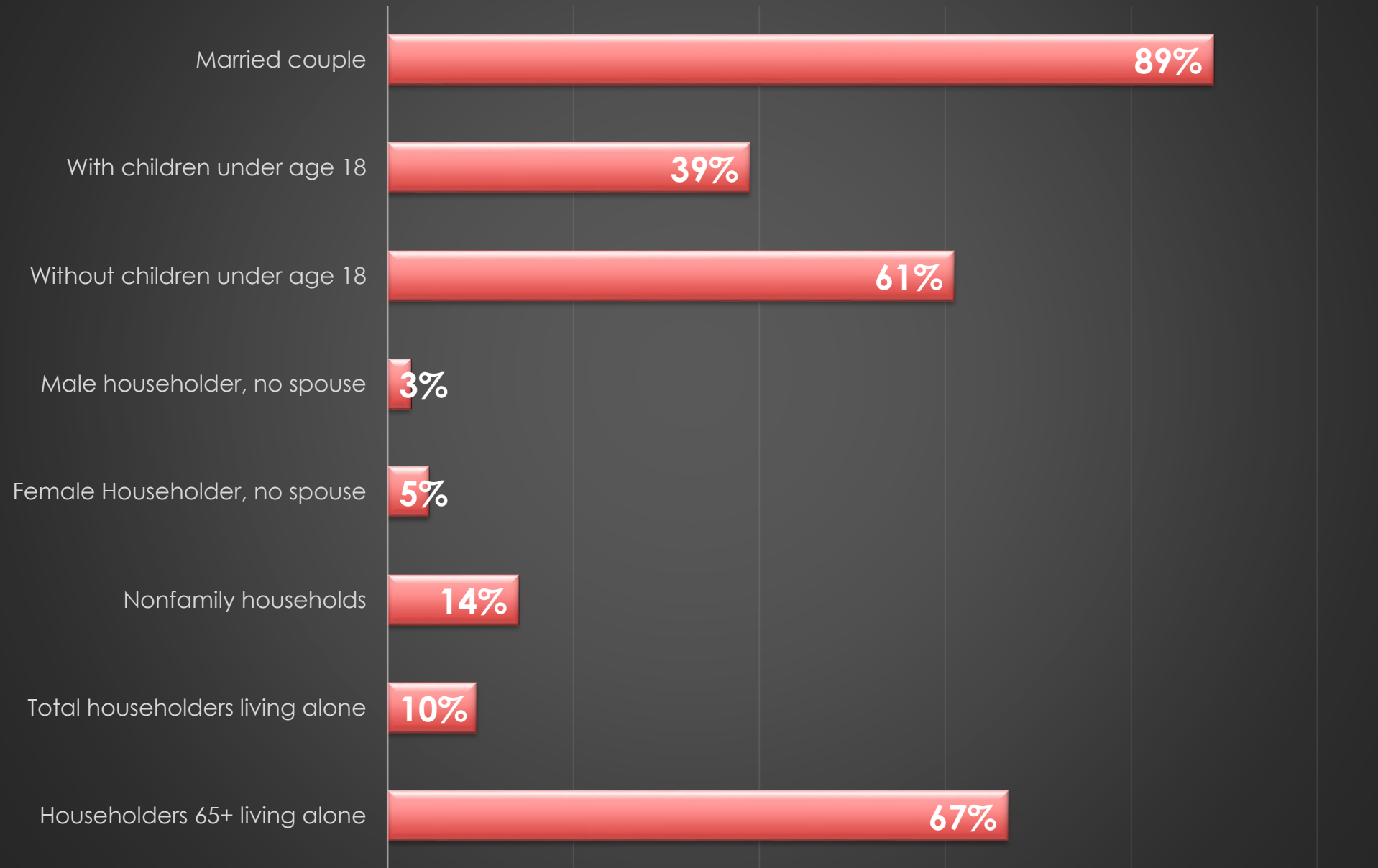
14%

Total householders living alone

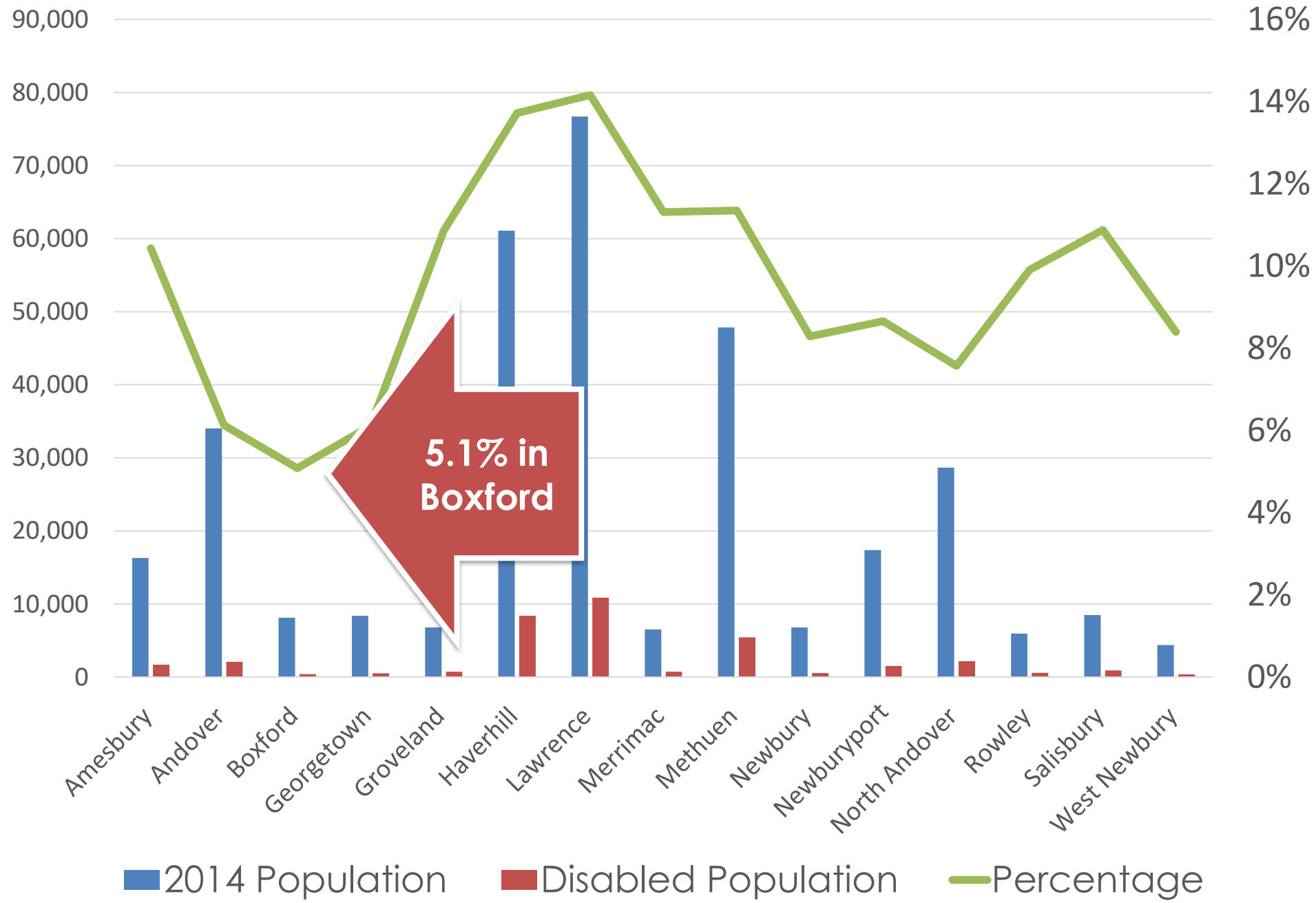
10%

Householders 65+ living alone

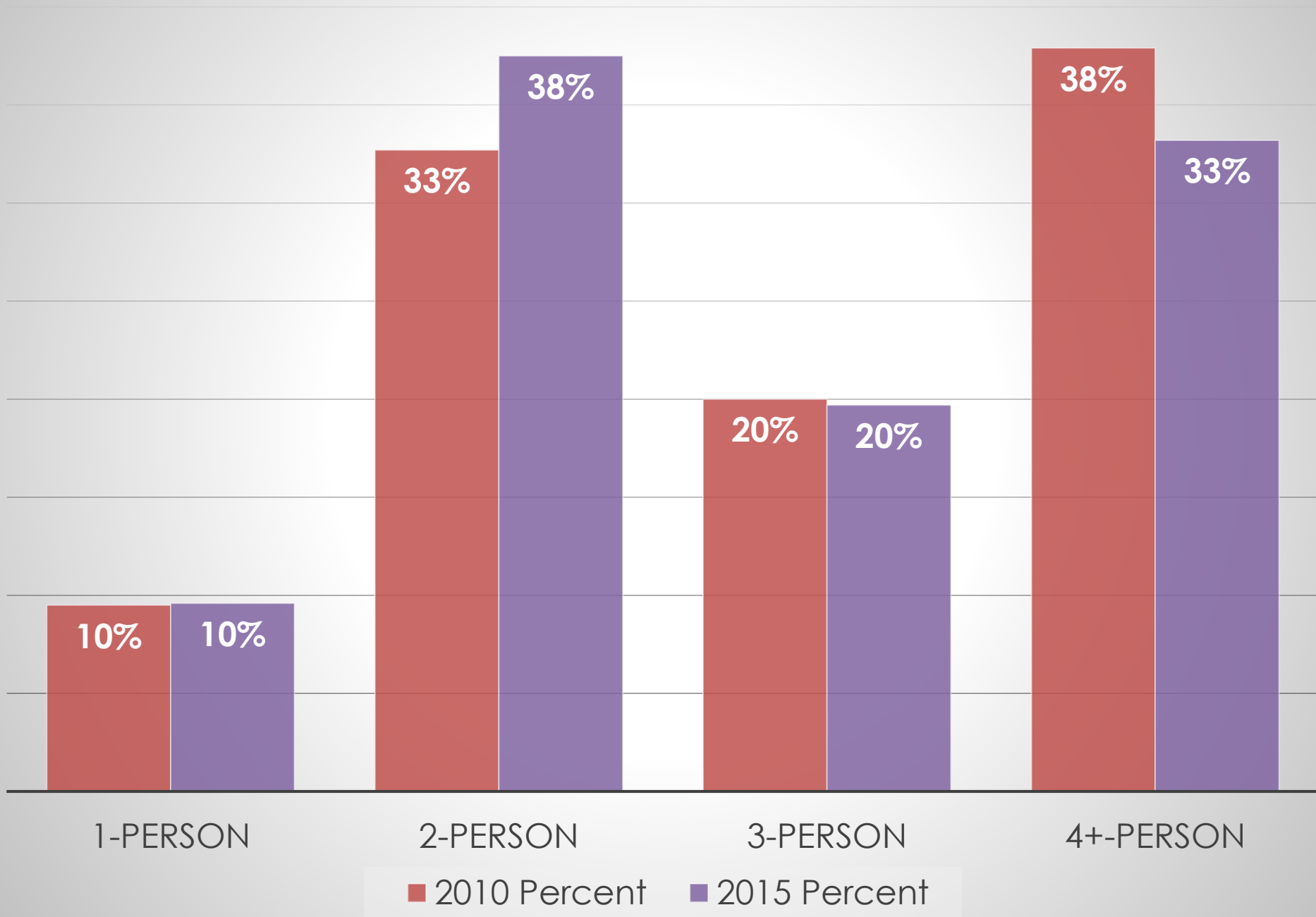
67%



Disabled Residents in the Merrimack Valley – 2014



Household Size in Boxford – 2015

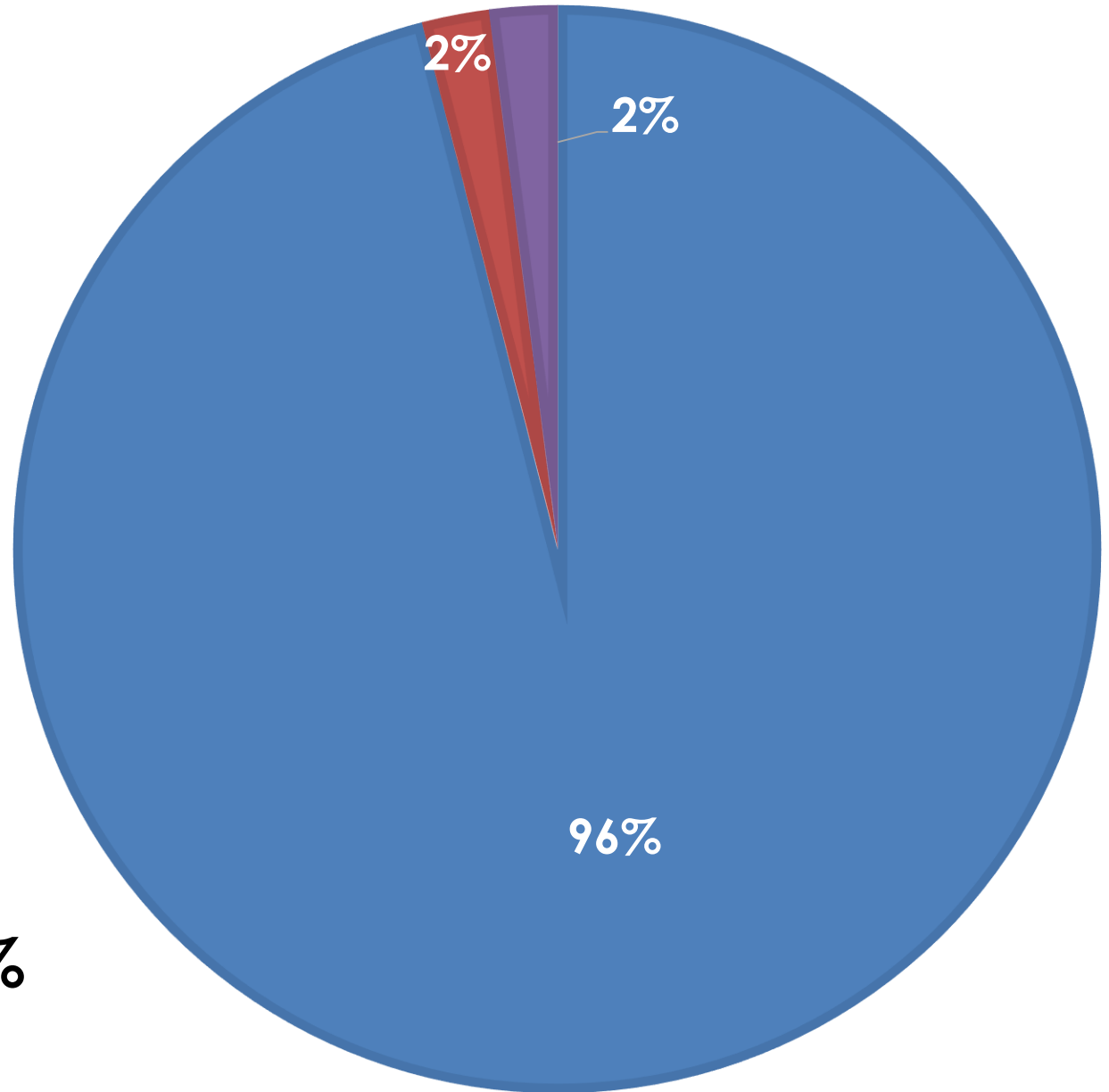


HOUSING UNIT TYPES IN BOXFORD – 2015

■ 1-Unit, detached

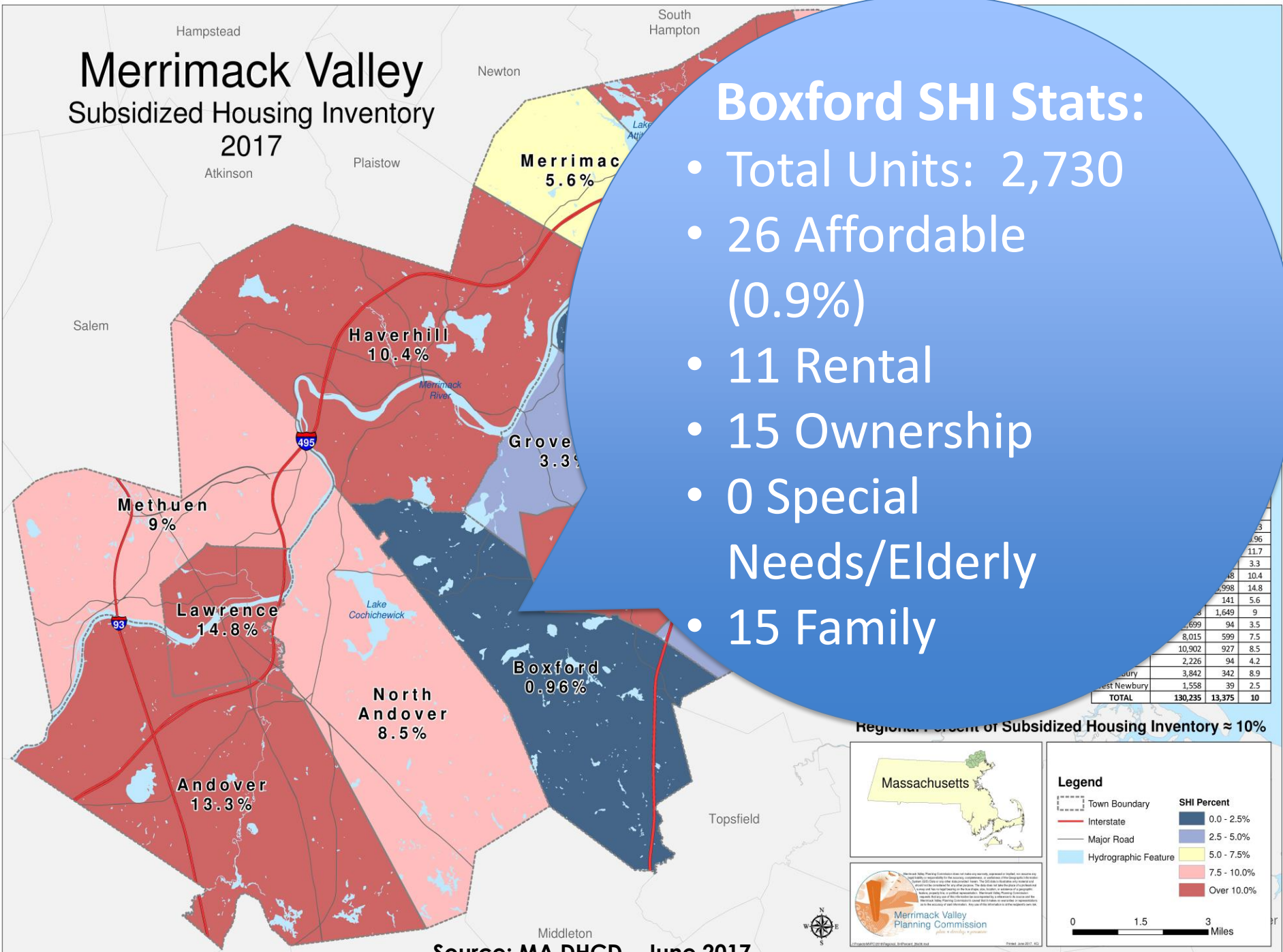
■ 1-Unit, attached

■ 3-19 Units



Owner-occupied: 98%
Renter: 2%

Merrimack Valley Subsidized Housing Inventory 2017



Boxford SHI Stats:

- Total Units: 2,730
- 26 Affordable (0.9%)
- 11 Rental
- 15 Ownership
- 0 Special Needs/Elderly
- 15 Family

	93		
	96		
	11.7		
	3.3		
	10.4		
	14.8		
	141	5.6	
	1,649	9	
	699	94	3.5
	8,015	599	7.5
	10,902	927	8.5
	2,226	94	4.2
	3,842	342	8.9
	1,558	39	2.5
TOTAL	130,235	13,375	10

Regional Percent of Subsidized Housing Inventory ≈ 10%



Legend

- Town Boundary
- Interstate
- Major Road
- Hydrographic Feature

SHI Percent

- 0.0 - 2.5%
- 2.5 - 5.0%
- 5.0 - 7.5%
- 7.5 - 10.0%
- Over 10.0%

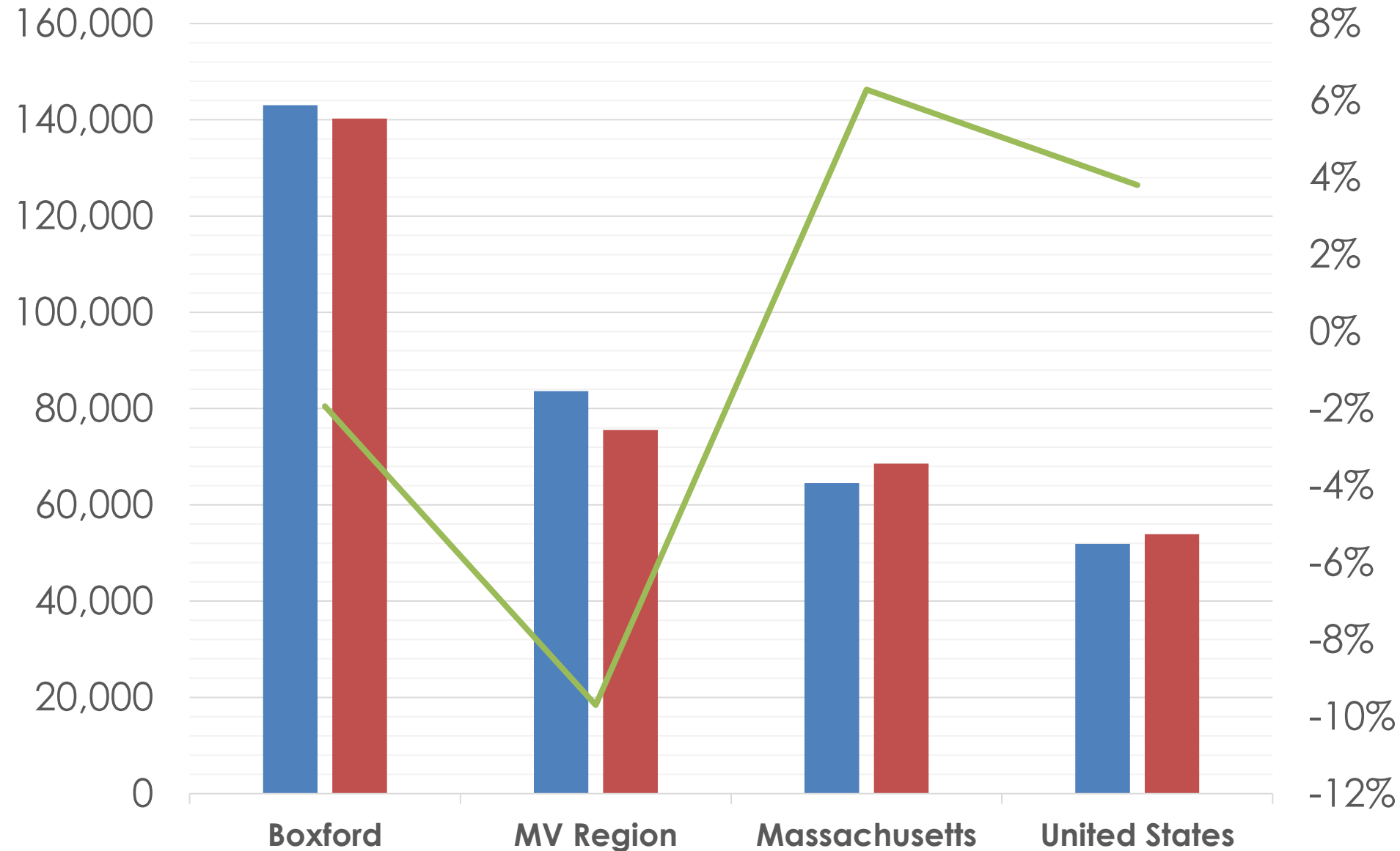
0 1.5 3 Miles

Merrimack Valley
Planning Commission
plan • build • prosper

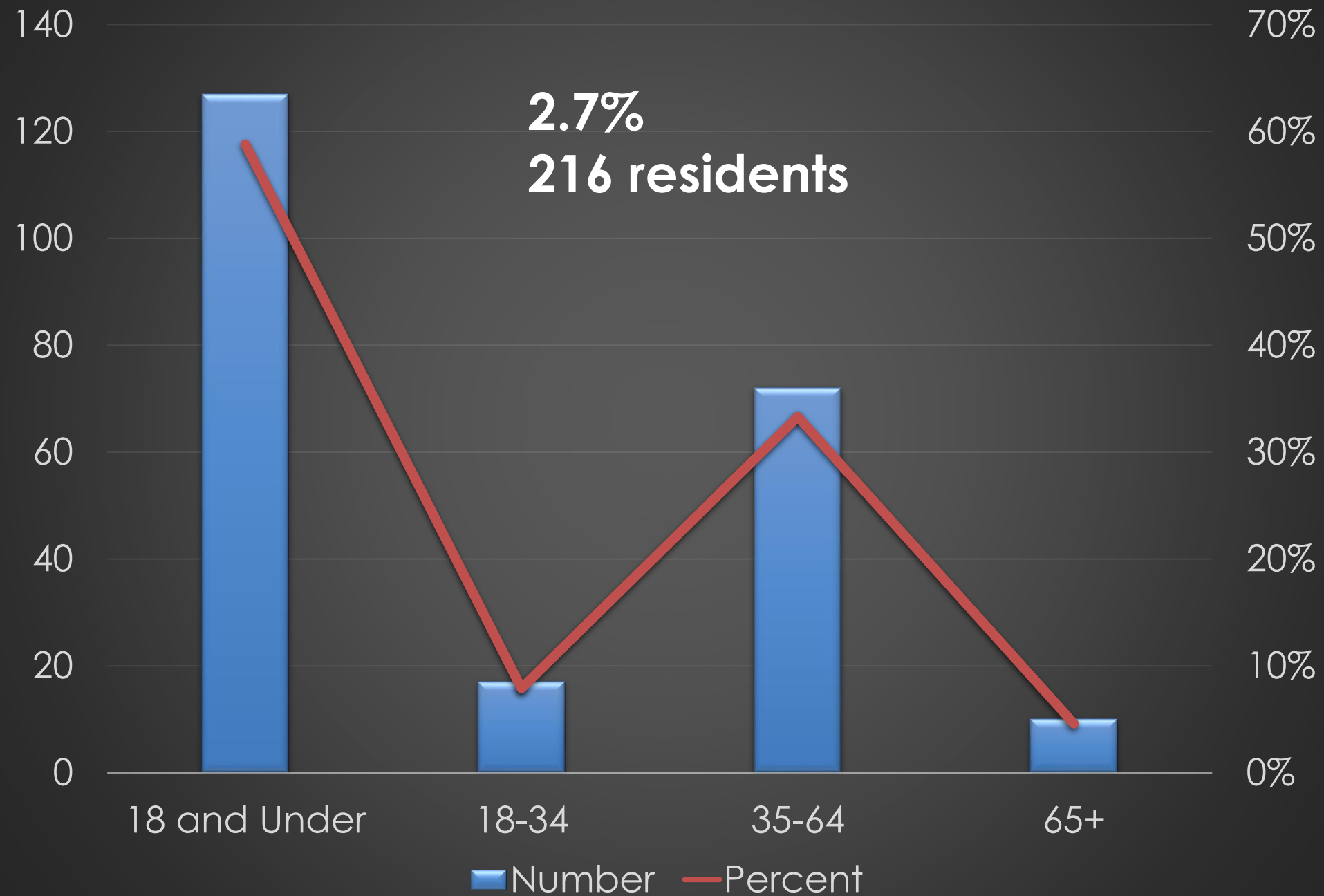
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2010-2015 Change in Median Income: Boxford, Region, State, U.S.

2010 2015 % Increase



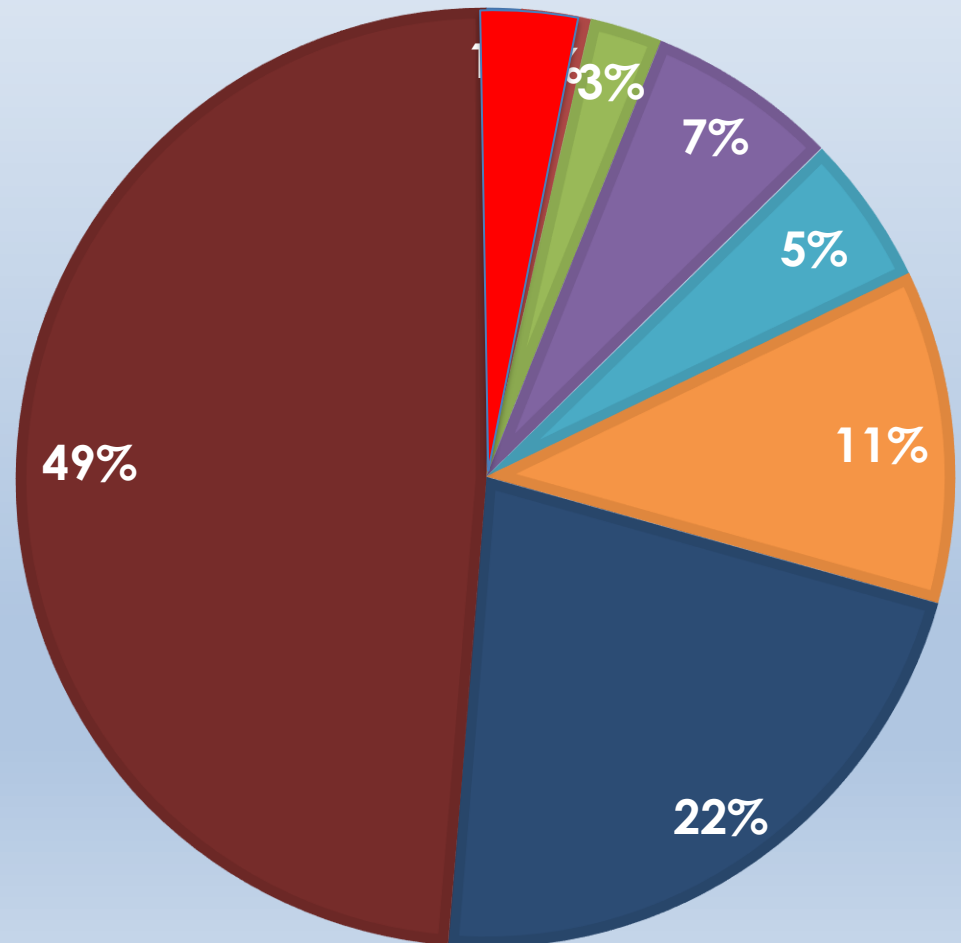
Boxford Residents Living in Poverty – 2015



INCOME DISTRIBUTION IN BOXFORD – 2015

Number of Persons in Household	Federal Poverty Guideline
1	\$12,060
2	\$16,240
3	\$20,420
4	\$24,600
5	\$28,780
6	\$32,960
7	\$37,140
8	\$41,320

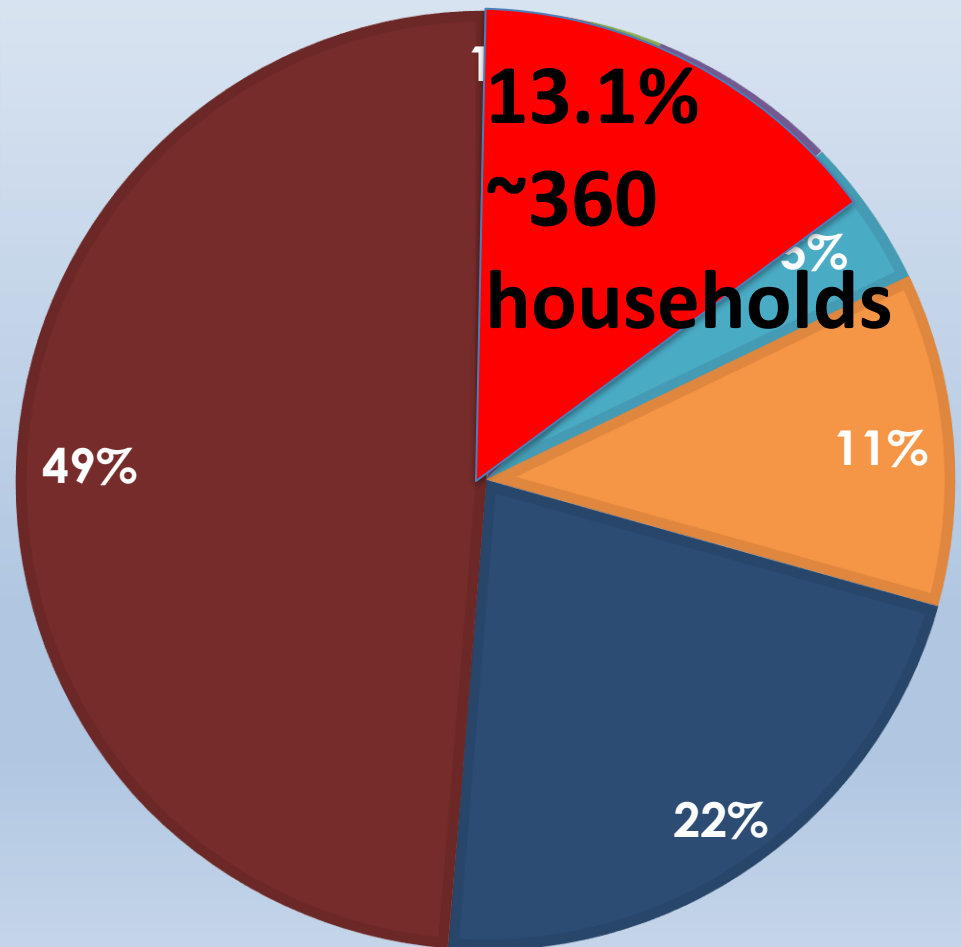
- Less than \$15,000 ■ \$15,000-\$24,999
- \$25,000-\$34,999 ■ \$35,000-\$49,999
- \$50,000-\$74,999 ■ \$75,000-\$99,999
- \$100,000-\$149,000 ■ \$150,000+



Source: U.S. Dept of Health and Human Services

INCOME DISTRIBUTION IN BOXFORD – 2015

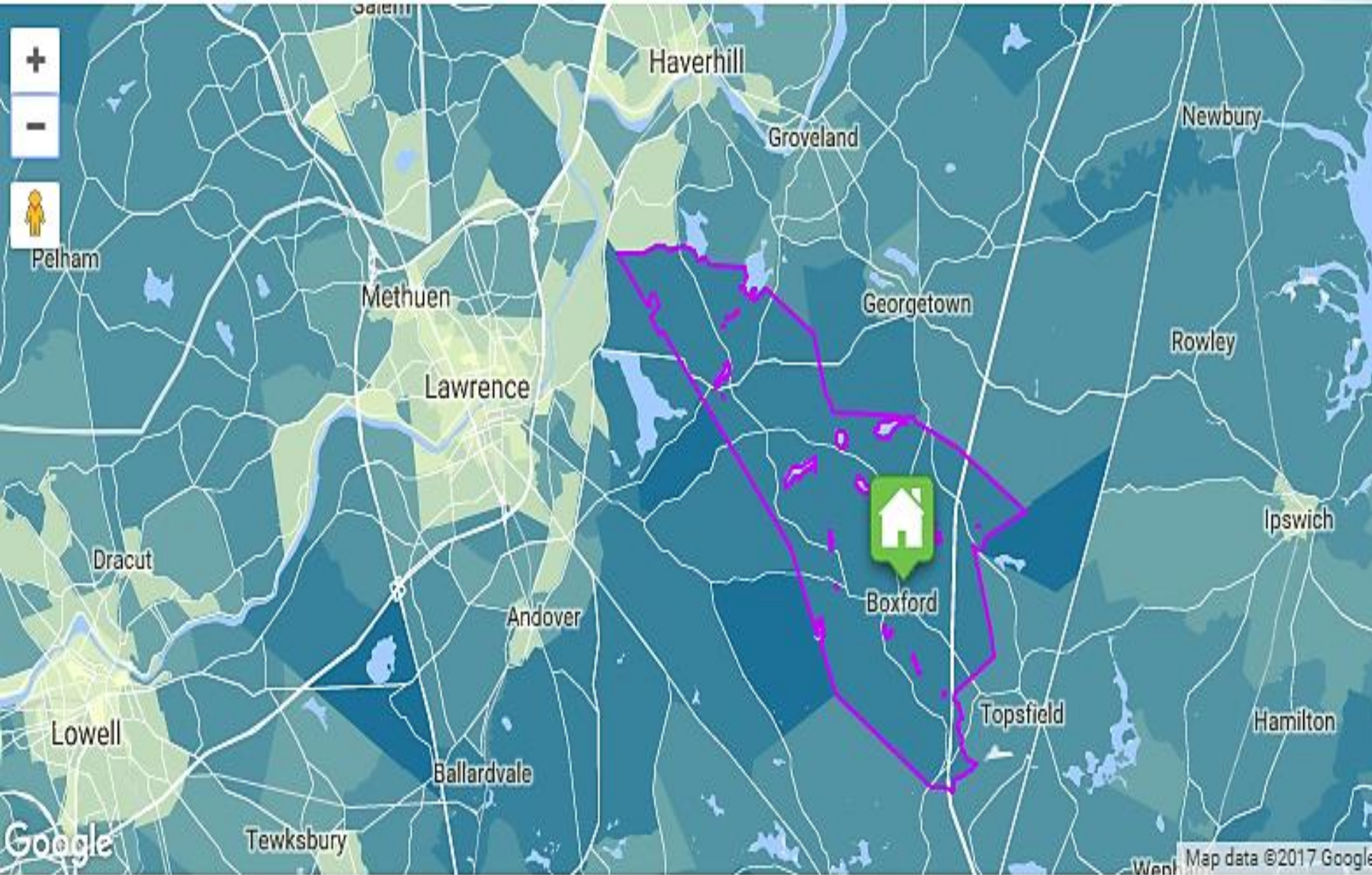
- Less than \$15,000 ■ \$15,000-\$24,999
- \$25,000-\$34,999 ■ \$35,000-\$49,999
- \$50,000-\$74,999 ■ \$75,000-\$99,999
- \$100,000-\$149,000 ■ \$150,000+



FY 2017	Household Size		
	1- Person	2- Person	3- Person
Low (80%)	\$47,600	\$54,400	\$51,200
Very Low (50%)	\$30,700	\$35,050	\$39,450
Extremely Low	\$18,450	\$21,050	\$23,700

Source: HUD 2017

**Boxford
Median
Income =
\$140,268**



Housing + Transportation Costs % Income



Source: Center for Neighborhood Technology

Boxford, MA



Tract: 25009210100

H+T Costs % Income: 71%

Housing: 49% Transportation: 22%

Housing + Transportation Costs % Income



Housing + Transportation Costs % Income

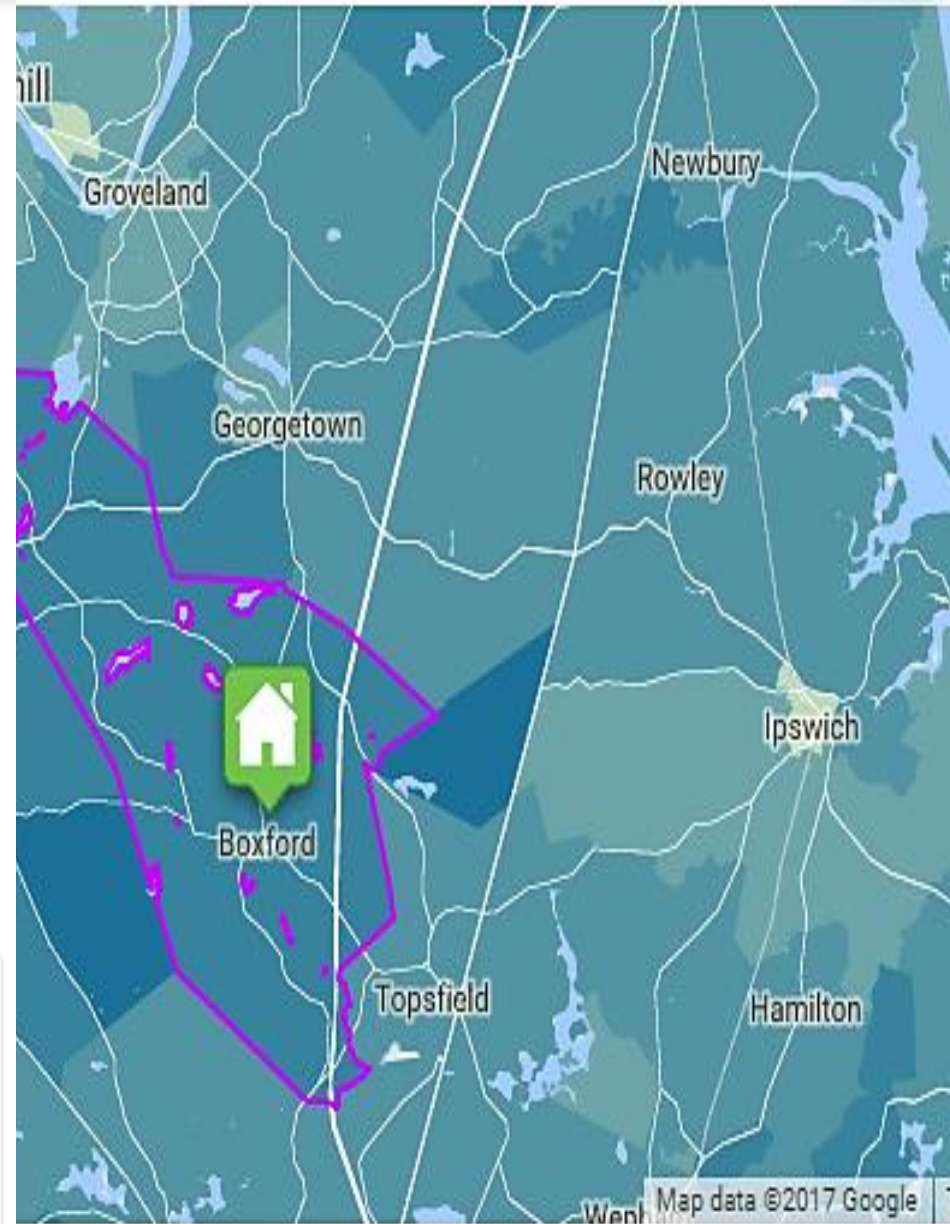
Average: 71% Range: 71 - 72

Population

Household

Neighborhood

	Population	% of Population
< 24%	0	0%
24 - 36%	0	0%
36 - 45%	0	0%
45 - 54%	0	0%
54 - 66%	0	0%
66 - 78%	8,040	100%
78 - 87%	0	0%
87% +	0	0%
Total	8,040	100%



7% 87%+

Source: Center for Neighborhood Technology

The Needs

What is the Data Saying?

- 2 and 4-person households most common
- Poverty: ages 0-18 and 35-64
- State Subsidized Housing Inventory does not have any elderly/disabled units
- 13.1% of households making under 80% of median income
- Majority of households are paying 71% of their income on housing & transportation

The Needs

What are the Needs in Boxford?

- Accessory apartments as low income options for SHI eligible units. Boxford is set up to do this and could manage it.
Goal in 2004 Plan
- Numbers are consistent with numbers that Council on Aging are projecting (they estimated up to 35% of people are going to be 65+ in 2030)
- More senior housing – majority of people responded to a survey saying they want to stay in Boxford.
- Share example of 4-Mile Village as senior housing best practice
- Students returning from college and people who work in town (i.e., town employees) also need affordable housing

The Needs

What are the Needs in Boxford?

- Data about housing sales. Young families are moving into town – how do we capture that?
- Young families are coming back to live with their parents to save money – how significant? But something to consider and see if we can capture in the data
- In-law apartments are being created and the original owner is taking the apartment while the second generation is taking the home
- Cluster zoning to address issue of medium sized housing (right now it only applies to senior housing)
- How capture in-law apartments through the assessing – can we get that for Boxford?

Merrimack Valley Regional Open House #2:

Goals & Strategies

September 27, 2017 @6pm

Barking Dog Ale House
77 Washington Street, Haverhill

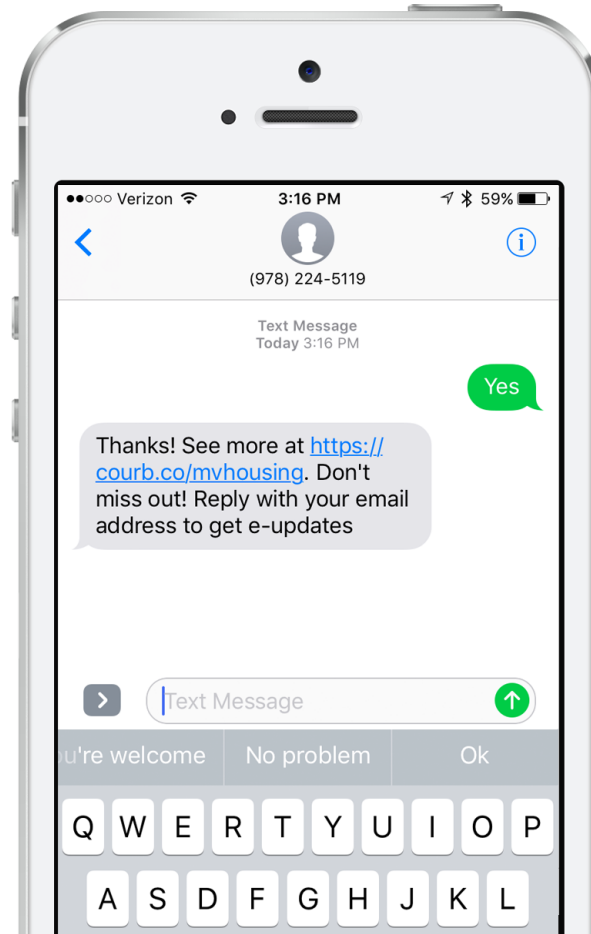
“Living in the Merrimack Valley” Slideshow



Send a photo of you & your household in front of your home **by August 11th** to:

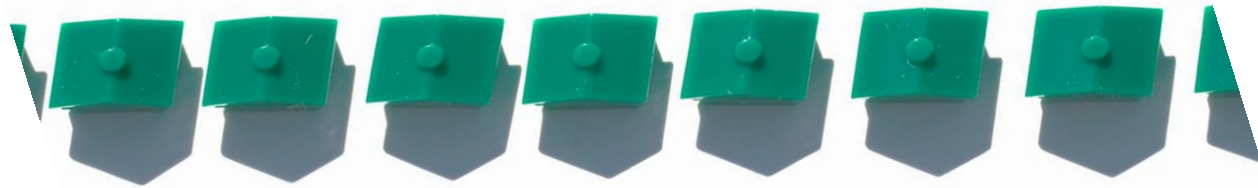
info@mvpc.org

For project updates,
text **YES** to **(978) 224-5119**





Questions??



Website: <http://mvpc.org/programs/regional-housing-plan/>

Facebook: mvpc.org

Twitter: @MVPCPlanning