Merrimack Valley Regional Housing Plan
Newbury 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
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
What is a Housing Production Plan?

- Five-year strategy to develop affordable 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
- Presentations to local boards
- Community Workshops
- Regional Open Houses
- coUrbanize
- Social Media

Existing Planning Efforts
- Review local plans
- Align with current local planning efforts
- Coordinate with State agencies

Information Gathering
- Data Collection
- Interviews
- Polling
- coUrbanize
- Windshield surveys

Merrimack Valley Regional Housing Plan
Public Engagement

Present to Local Boards
Project Website
Community Workshops
Regional Open Houses
courbanize
Social Media
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.

Links:
- MVPC CoUrbaniza Forum
- Department of Housing and Community Development
MV Regional Open House #1 – May 24th
Existing Planning Efforts

Review Local Plans
Align with Current Local Planning Efforts – i.e., Master Plan
Coordinate with State Agencies
Information Gathering

Data Collection
Interviews
Polling
coUrbanize
Windshield Surveys
Where do we need more housing, and what kinds of housing should there be?

Add Your Idea

Sort by: Most popular  Category: All

Leah Zambenedari  May 4, 2017
West Newbury is creating affordable units through Inclusionary Housing. We continue to work on that, but need to also think about encouraging housing that is affordable to moderate income households (i.e. Read more)

Merrimack Valley Planning Commission  May 4, 2017
Thanks for sharing your strategy, Leah! Your point about moderate income housing important too.
The Data

2015 Demographics and Housing Information for Newbury
The Data

Sources

• U.S. Census
• American Community Survey (2011-2015)
• MassDOT
• MA Department of Housing & Community Development
• Center for Neighborhood Technology
• U.S. HUD
NEWBURY AGE BREAKDOWN – 2015

- 0-19 years: 25%
- 20-34 years: 10%
- 35-44 years: 13%
- 45-59 years: 30%
- 60-74 years: 15%
- 75+ years: 6%
<table>
<thead>
<tr>
<th>Year</th>
<th>Newbury Growth Rate</th>
<th>Region Growth Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>-1.1%</td>
<td>4.80%</td>
</tr>
<tr>
<td>2015</td>
<td>3.2%</td>
<td>3.00%</td>
</tr>
<tr>
<td>2020</td>
<td>-3.9%</td>
<td>2.40%</td>
</tr>
<tr>
<td>2030</td>
<td>-7.3%</td>
<td>5.50%</td>
</tr>
<tr>
<td>2035</td>
<td>-6.3%</td>
<td>2.20%</td>
</tr>
</tbody>
</table>
Newbury Household Types – 2015

- Householders 65+ living alone: 47%
- Total householders living alone: 24%
- Nonfamily households: 29%
- Female Householder, no spouse: 8%
- Male householder, no spouse: 2%
- Without children under age 18: 61%
- With children under age 18: 39%
- Married couple: 61%
Household Types in Newbury – 2010 and 2015

<table>
<thead>
<tr>
<th>Household Type</th>
<th>2010 Percent</th>
<th>2015 Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-PERSON</td>
<td>23%</td>
<td>24%</td>
</tr>
<tr>
<td>2-PERSON</td>
<td>36%</td>
<td>42%</td>
</tr>
<tr>
<td>3-PERSON</td>
<td>14%</td>
<td>8%</td>
</tr>
<tr>
<td>4+ PERSON</td>
<td>28%</td>
<td>25%</td>
</tr>
</tbody>
</table>
Housing Unit Types in Newbury – 2015

- Owner-occupied: 80%
- Renter: 20%
Newbury SHI Stats:

- Total Units: 2,699
- 94 Affordable Units (3.5%)
- 94 Rental
- 0 Ownership
- 46 expiring by 2020
2010-2015 Change in Median Income:
Newbury, Region, State, U.S.

- Newbury
- MV Region
- Massachusetts
- United States

- 2010
- 2015
- % Increase

Change in Median Income: 2010 to 2015 for Newbury, Region, State, and U.S.
Population in Poverty in Newbury - 2015

4% Living in Poverty
272 residents

18 and Under: 60
18-34: 20
35-64: 70
65+: 120

Number
Percent
<table>
<thead>
<tr>
<th>Number of Persons in Family</th>
<th>Federal Poverty Guideline</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,060</td>
</tr>
<tr>
<td>2</td>
<td>$16,240</td>
</tr>
<tr>
<td>3</td>
<td>$20,420</td>
</tr>
<tr>
<td>4</td>
<td>$24,600</td>
</tr>
<tr>
<td>5</td>
<td>$28,780</td>
</tr>
<tr>
<td>6</td>
<td>$32,960</td>
</tr>
<tr>
<td>7</td>
<td>$37,140</td>
</tr>
<tr>
<td>8</td>
<td>$41,320</td>
</tr>
</tbody>
</table>

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

INCOME DISTRIBUTION IN NEWBURY – 2015

- Less than $15,000: 25%
- $15,000-$24,999: 18%
- $25,000-$34,999: 9%
- $35,000-$49,999: 5%
- $50,000-$74,999: 14%
- $75,000-$99,999: 18%
- $100,000-$149,000: 5%
- $150,000+: 3%
FY 2017

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1-Person</th>
<th>2-Person</th>
<th>3-Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low (80%)</td>
<td>$47,600</td>
<td>$54,400</td>
<td>$61,200</td>
</tr>
<tr>
<td>Very Low (50%)</td>
<td>$30,700</td>
<td>$35,050</td>
<td>$39,450</td>
</tr>
<tr>
<td>Extremely Low</td>
<td>$18,450</td>
<td>$21,050</td>
<td>$23,700</td>
</tr>
</tbody>
</table>

Source: HUD 2017

Newbury Median Income = $91,168

INCOME DISTRIBUTION IN NEWBURY – 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+

28%, ~743 households

Source: HUD 2017
Newbury, MA

H+T Costs % Income: 58%
Housing: 37% Transportation: 21%

Housing + Transportation Costs % Income

Average: 58% Range: 50 - 68

Population

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Population</th>
<th>% of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 24%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>24 - 36%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>36 - 45%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>45 - 54%</td>
<td>1,201</td>
<td>17.8%</td>
</tr>
<tr>
<td>54 - 66%</td>
<td>4,318</td>
<td>64.1%</td>
</tr>
<tr>
<td>66 - 78%</td>
<td>1,213</td>
<td>18%</td>
</tr>
<tr>
<td>78 - 87%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>87% +</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>6,732</td>
<td>100%</td>
</tr>
</tbody>
</table>
What is the Data Saying?

• 2-person households are most common
• Poverty levels focused on 65+
• 64% of population is spending over ½ income on housing and transportation
• ½ of SHI units expiring in 3 years
• Large % of households are owner-occupied
What are the Needs in Newbury?

• Poverty numbers are realistic
• Demand for living in Newbury is increasing as Newburyport builds out
• Need smaller (1200-1500 sf) homes
• Housing needs for veterans, 1st time homebuyers, new families
• Capacity of the land is a concern – i.e., nitrogen loading from septic and recharge of the aquifer
• Need to discuss small-scale sewage treatment plants for larger developments
• Need to see breakdown of population growth estimates by age.
• Possibly change the zoning to allow larger homes to be converted into multi-family?
What are the Needs in Newbury?

- Need to conduct a build-out analysis to understand full capacity of the remaining buildable land

- Possible sources of funding: 203K Loans, Rehab funds from USDA

- Discussion about local preference – what percentage is allowed with various funding sources (i.e., state vs. federal)?
Questions??

Website: [http://mvpc.org/programs/regional-housing-plan/](http://mvpc.org/programs/regional-housing-plan/)
Facebook: mvpc.org
Twitter: @MVPCPlanning