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**CITY OF NEWBURYPORT**

# Housing

# Production Plan

**2018-2022**

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## TABLE OF CONTENTS

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<b>EXECUTIVE SUMMARY</b>	<b>8</b>
<b>CHAPTER 1: INTRODUCTION</b>	<b>14</b>
COMMUNITY OVERVIEW AND FINDINGS	15
<b>CHAPTER 2: DEMOGRAPHIC PROFILE</b>	<b>16</b>
KEY FINDINGS	16
POPULATION AND HOUSEHOLD TRENDS	17
HOMELESSNESS CHARACTERISTICS	30
ECONOMIC CHARACTERISTICS	31
<b>CHAPTER 3: LOCAL HOUSING CONDITIONS</b>	<b>33</b>
KEY FINDINGS	33
HOUSING SUPPLY AND VACANCY TRENDS	34
PERMITTING ACTIVITY	37
OWNER-OCCUPIED HOUSING CHARACTERISTICS	38
RENTER-OCCUPIED HOUSING CHARACTERISTICS	41
HOUSING AFFORDABILITY	44
<b>CHAPTER 4: HOUSING DEVELOPMENT CONSIDERATIONS</b>	<b>49</b>
ENVIRONMENTAL CONSTRAINTS	49
HISTORIC AND CULTURAL RESOURCES	51
INFRASTRUCTURE CAPACITY	52
REGULATORY BARRIERS	54
<b>CHAPTER 5: HOUSING GOALS AND STRATEGIES</b>	<b>57</b>
FIVE-YEAR GOALS	57
STRATEGIES	59
<b>APPENDIX A</b>	<b>66</b>
HUD INCOME LIMITS FY2017	66
<b>APPENDIX B</b>	<b>67</b>
DHCD AFFIRMATIVE FAIR HOUSING MARKETING GUIDELINES	67
<b>APPENDIX C</b>	<b>68</b>

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INTERAGENCY BEDROOM MIX POLICY	68
<b>APPENDIX D</b>	<b>70</b>
COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES	70
<b>APPENDIX E</b>	<b>71</b>
SUBSIDIZED HOUSING INVENTORY	71
<b>APPENDIX F</b>	<b>78</b>
UNRELATED INDIVIDUALS BELOW FEDERAL POVERTY THRESHOLDS BY AGE, 2015	78
<b>APPENDIX G</b>	<b>79</b>
COST BURDENED RENTERS AND OWNERS BY HOUSEHOLD TYPE	79
<b>APPENDIX H</b>	<b>82</b>
POTENTIAL AFFORDABLE HOUSING RANKING CRITERIA (FROM BELMONT OPEN SPACE AND HOUSING INVENTORY PROJECT)	82
<b>LIST OF TABLES</b>	
Change in Newburyport Household Characteristics, 2000-2015	18
Newburyport Racial and Ethnic Characteristics, 2000-2015	21
Disability by Age	23
Geographic Mobility	24
Household Types	25
Households by Tenure	25
Household Size, 2015	26
Household Income Distribution	26
Median Income	27
Median Income by Tenure	28
Population in Households Below Federal Poverty Thresholds by Age	29
Homelessness Count in the North Shore, 2015-2017	30
Economic Sectors	31
Travel Time to Work	32
Educational Attainment	32
Occupancy, Vacancy, and Tenure	34
Newburyport Land Use by Parcel, 2017	35
Number of Units in Structure	35
Age of Housing	36
Tax Rates and Average Tax Bills, FY2017	37
Newburyport Residential Building Permit Activity, 2000-2017	37

<b>Owners by Year Moved into Unit, 2015</b>	<b>38</b>
<b>Owners by Age of Householder</b>	<b>38</b>
<b>Owners by Household Income</b>	<b>39</b>
<b>Owner-Occupied Units by Value</b>	<b>40</b>
<b>Median Sales Price: 1997-2017</b>	<b>40</b>
<b>Renters by Year Moved into Unit</b>	<b>41</b>
<b>Renters by Age of Householder</b>	<b>42</b>
<b>Renters by Household Income</b>	<b>43</b>
<b>Renter Households by Gross Rent per Month</b>	<b>43</b>
<b>Household Income Distribution Overview, 2014</b>	<b>44</b>
<b>Cost Burdened Renters and Owners in Newburyport (all incomes ranges), 2014</b>	<b>45</b>
<b>Cost Burdened Renters and Owners in Newburyport by Income Range, 2014</b>	<b>46</b>
<b>Cost Burdened Renters in Newburyport by Income Range, 2014</b>	<b>46</b>
<b>Cost Burdened Owners in Newburyport by Income Range, 2014</b>	<b>46</b>
<b>Rent Affordable to Two-Person Households by Income Limit 2017</b>	<b>48</b>
<b>Affordable Units by Type</b>	<b>48</b>
<b>Chapter 40B Housing Production Schedule – 0.5% and 1% Growth*</b>	<b>57</b>
<b>Newburyport 5-Year Housing Production Plan</b>	<b>58</b>
<b>Cost Burdened Renters and Owners</b>	<b>79</b>
<b>Cost Burdened Renter Households</b>	<b>80</b>
<b>Cost Burdened Owner Households</b>	<b>81</b>

## Acronyms

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

## Key Definitions

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

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

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

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

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

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

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

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

- Extremely Low Income (ELI) – HUD bases the ELI income threshold on the FY2014 Consolidated Appropriations Act, which defines ELI as the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50 percent very low-income limit.
- Very Low Income (VLI) – HUD bases the VLI income threshold on 50 percent of the median family income, with adjustments for unusually high or low housing-cost-to-income relationships.
- Low/Moderate Income (LMI) – HUD bases the LMI income threshold on 80 percent of the median family income, with adjustments for unusually high or low housing-cost-to-income relationships.

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

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

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

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

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

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

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

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

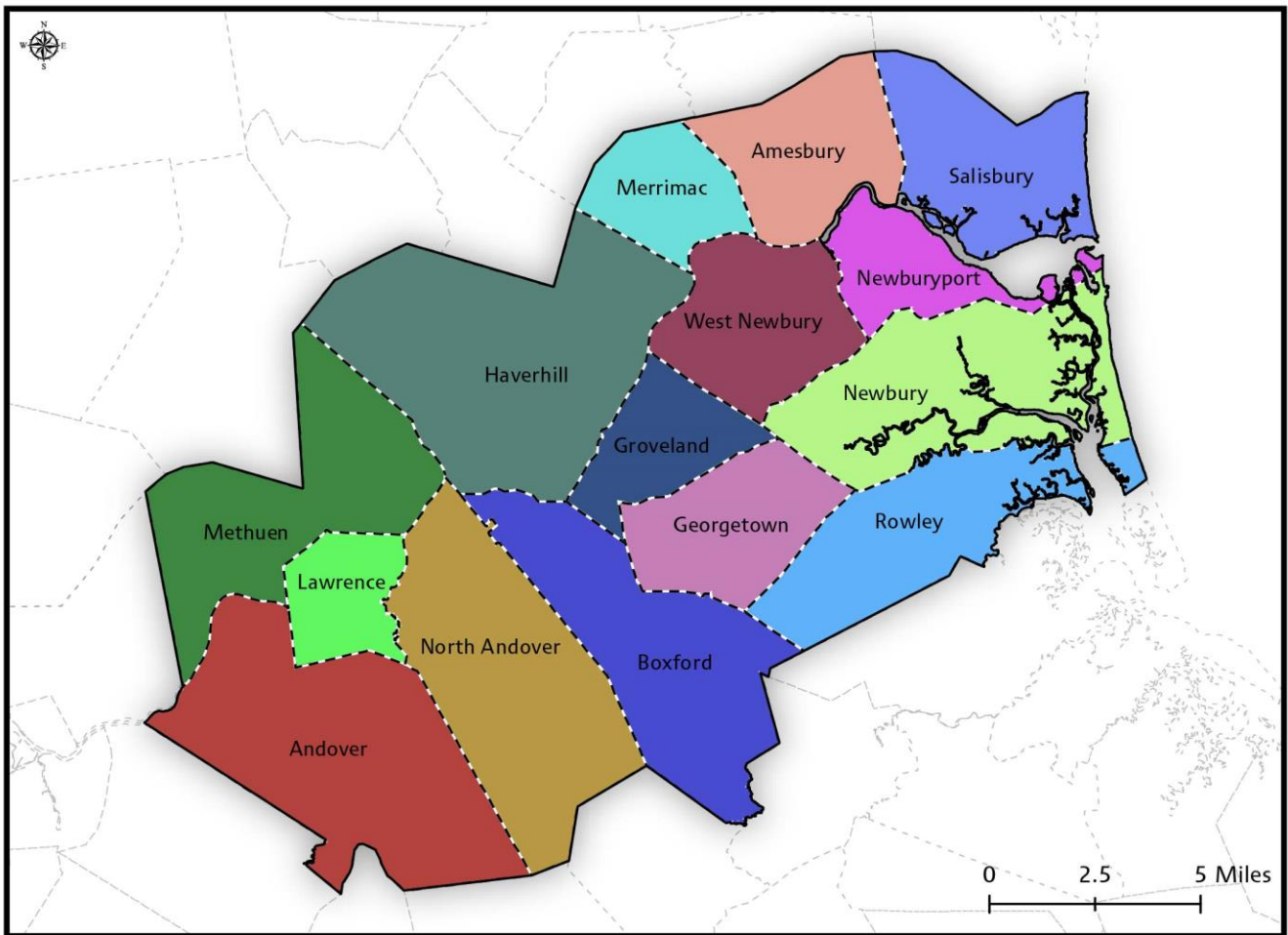
**Tenure** – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only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

## Merrimack Valley Region

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

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

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



# Executive Summary

## BACKGROUND AND PURPOSE

In 2017, the Merrimack Valley Planning Commission (MVPC) was awarded funds from the Commonwealth Community Compact Cabinet and MassHousing to develop the first of its kind Regional Housing Plan for Merrimack Valley. The goal for this plan is to develop a strategy for meeting the housing needs of today and tomorrow's residents in the region. Using current data, population projections and state-of-the-art mapping, MVPC worked collaboratively with each community in the region to understand their housing needs, set goals, and craft appropriate tailored strategies that address their specific needs over the next five years. The final deliverable for this project is a Regional Housing Plan, with chapters that serve as housing production plans for each of the 15 communities in the Merrimack Valley, including the City of Newburyport.

MVPC worked collaboratively with the City of Newburyport, through its Affordable Housing Trust (the 'Trust'), 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 this Housing Production Plan (the 'HPP'), which includes a comprehensive analysis, set of strategies and a user-friendly action plan for the community to follow over the next five years to develop housing for all.

The HPP examines city demographics, median income, home prices both for sale and rent, and identifies both urgent and long-term housing needs. The data is not only useful to City staff and elected officials, but also to stakeholders involved in the production, preservation, planning, and zoning aspects of housing development in Newburyport as it presents the specific needs of this community based on several key findings.

## NEWBURYPORT AFFORDABLE HOUSING TRUST

The mission of the Newburyport Affordable Housing Trust (the 'Trust') is to support, preserve, and create housing that is affordable to low- and moderate-income households in the City of Newburyport. The Trust defines "affordable" as housing which costs of no more than 30 percent of the gross income for a household that earns 80 percent of the Area Medium Income, as determined by HUD.

The City is interested in increasing affordable housing opportunities for those who would like to live in Newburyport. The Trust works with developers to increase and preserve the City's supply of units that are reserved for people who are of low to median income, and who might not otherwise be able to afford housing in Newburyport.

## SUMMARY OF SIGNIFICANT DEMOGRAPHIC AND HOUSING CHARACTERISTICS AND TRENDS

The HPP summarizes demographic characteristics in Newburyport and compares this information to that of the region, county, and state, indicating the following notable demographic trends:

- **Newburyport's population is aging.**

Newburyport is home to 17,798 people comprising 7,555 households (July 2017); this represents an increase of 3.3 percent since 2010. There is a greater percentage of senior householders age 65-75 years in Newburyport than in the region, county, and state; 20 percent of the Newburyport population falls into this category while regionally it is 14 percent and countywide and statewide it is 16 percent.<sup>1</sup>

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<sup>1</sup> American Community Survey (ACS) 2011-2015, Table B25007.



In addition to the aging population in Newburyport, the population of school-age children is projected to decline by 25 percent over the next 10 to 15 years.<sup>2</sup>

- **While household wealth has increased for many, the rate of poverty has also increased.**  
The median family income<sup>3</sup> of \$103,400<sup>4</sup> has increased by 47 percent since 2000. According to American Community Survey (ACS) data from 2011 to 2015, the number of households living below Federal poverty thresholds in the City has increased from 5.2 percent to 7 percent. Of that 7 percent total for the City (1,292 households), 27 percent (349) are households with children under the ages of 18, and 12 percent (155) consists of households with individuals aged 65 and older.<sup>5</sup>
- **Finding affordable housing options for seniors is increasingly difficult.**  
Senior householders (age 65 years and over) have less than half the median income of younger cohorts with an estimated median income of \$46,076.<sup>6</sup>
- **The income of homeowners has increased and is more than twice that of renter households.**  
The median income of a homeowner grew to \$115,392 in 2015, while the median income of a renter was only \$43,864 for the same time period.<sup>7</sup>
- **Newburyport continues to lose rental units at a dramatic rate.**  
There has been a significant loss of rental units in Newburyport, decreasing by 501 units (20 percent) from 2000 to 2016.<sup>8</sup> Additionally, in 2017 there was a rental vacancy rate of 0 percent, indicating a lack of year-round rental units available and an unhealthy real estate market.
- **The 2014 ACS estimates indicated about 35 percent of Newburyport households have incomes at or below 80 percent of the AMI.<sup>9</sup>**  
About 24 percent of owner households in Newburyport have incomes at or below 80 percent AMI and about 63 percent of renter households have incomes at or below 80 percent AMI.
- **Housing sale prices have increased significantly and are out of reach even for median-income households.**  
Newburyport home sales have increased 11 percent over the past decade. The median sales price in Newburyport is \$521,000.<sup>10</sup> Newburyport households making the median household income of \$103,400

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<sup>2</sup> UMass Donahue Institute, *Long-term Population Projections for Massachusetts Regions and Municipalities*, March 2015. Accessed 8/4/17.

<sup>3</sup> Defined by the U.S. Department of Housing and Urban Development as one householder plus at least one other related individual

<sup>4</sup> U.S. Department of Housing and Urban Development, *Income Limits*, 2017

<sup>5</sup> ACS 2011-2015, Table B17001

<sup>6</sup> ACS 2011-2015, Table B19049.

<sup>7</sup> ACS 2011-2015, Table B25119

<sup>8</sup> U.S. Census Bureau, *Census 2000 and 2010 Summary File 1*

<sup>9</sup> HAMFI – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms "area median income" (AMI) or "median family income" (MFI) used in the CHAS, assume it refers to HAMFI.

<sup>10</sup> The Warren Group Town Stats, 2017

could afford to purchase a home up to \$334,000. However, the median sales price of \$521,000 requires an annual income of \$133,000 with a 20% down payment of \$104,200.<sup>11</sup>

As shown in the table below, there is a difference between what homeowners' median income and the price of a home, creating a homeowner affordability gap. This gap is defined as the difference between the median sales price for Newburyport (\$521,000) and the 'affordable price' (household paying no more than 30 percent of annual income on housing). Newburyport's affordability gap is the highest in the region.

Income	Median Sales Price	Affordable Price	Gap
80% of Median = \$82,720	\$521,000	\$267,200	\$253,800
100% of Median = \$103,400	\$521,000	\$334,000	\$187,000

■ **Rents have also increased significantly and are unaffordable for many households.**

The number of rental units available at lower rates has decreased while those offered at higher rates are increasing. Between 2010 and 2015, the number of rental units available for less than \$1,500 per month declined by 13 percent while those offered for more than \$1,500 per month increased by 70 percent for the same time period.<sup>12</sup>

Newburyport's renters tend to have higher incomes and tend to pay more for rent than other renters in the region. As stated above, the median income of a renter in Newburyport is \$43,864, which means that an affordable rent, including utilities, is approximately \$1,100 per month. No units were listed for rent in searches conducted in July and August 2017 that were affordable to a household with the median renter income in Newburyport.

Households making the median renter income in Newburyport cannot afford the Fair Market Rent (as determined by the Department of Housing and Urban Development) of \$1,372 for a one-bedroom apartment. To afford the Fair Market Rent monthly rent, a household must earn \$54,880 annually.

■ **Approximately 53 percent of low income renter households in Newburyport pay more than 30% of their gross income towards housing.<sup>13</sup> These households are considered 'cost burdened'.**

In addition to the 53 percent of low income renters that are cost burdened, approximately 43 percent of extremely low-income renters are severely cost burdened – spending more than 50 percent of their gross income on rent. This population is typically composed of small families and elderly households and can be particularly vulnerable to housing instability and possible homelessness. Furthermore, when a household is cost burdened, it has less income to spend on other necessities and to circulate into the local economy.

■ **About 7.5 percent or 599 units of Newburyport's total year-round housing units are included on the state's Subsidized Housing Inventory.<sup>14</sup>**

Newburyport needs more affordable housing both to meet the state's housing goal under MGL c.40B and to meet local housing needs. Newburyport especially needs rental housing affordable to households with a

<sup>11</sup> DHCD Sales Price Calculator, Author calculations using FY2017 tax rate, and assuming 30-year fixed mortgage, 20% down payment, 4.20% interest rate

<sup>12</sup> 2006-2010 and 2011-2015 ACS, Table B25063

<sup>13</sup> Newburyport Household Income: Owners and Renters, HUD, Comprehensive Housing Affordability Strategy (CHAS), based on ACS 2010-2014.

<sup>14</sup> The Subsidized Housing Inventory (SHI) is used to measure a community's stock of low-or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law. While housing developed under Chapter 40B is eligible for inclusion on the SHI, many other types of housing also qualify to count toward a community's affordable housing stock.

range of incomes including extremely-low, very-low, and low/moderate-income households and more accessible housing and housing with supportive services.

## PRIORITY HOUSING NEEDS

Based on these key findings, the Newburyport Affordable Housing Trust has prioritized the following housing needs:

- **Affordable rental housing for individuals, particularly for seniors.**  
There is a clear need for smaller rental units for those with lower-paying jobs. Many in the City's service economy are encountering tremendous difficulty finding housing they can afford in Newburyport. In addition to younger, working individuals, there are also older, perhaps divorced or widowed individuals who are looking to downsize in order to be able to remain in the City. Both subsets of the population share the need for a safe, decent, and affordable place to live. The need for smaller, more affordable rental units is increasing during a time when Newburyport continues to lose important rental units.
- **Affordable rental housing for families.**  
There is a significant need to house families and growing numbers of smaller households that include single parents with children, as well as unrelated individuals.
- **Affordable homeownership for low-and middle-income individuals and families.**  
Market conditions have placed the purchase of homes beyond the financial means of low- and moderate-income households, and families need opportunities to 'buy up' as their families grow.
- **Preservation of existing rental housing**  
The preservation of existing affordable rental units is essential to maintaining an affordable housing stock well into the future, particularly as Newburyport continues to lose rental units to condominium conversions. This rental housing, including units that have income restrictions and those in the private housing market, is more cost effective to rehabilitate and maintain than to build new. Additionally, efforts are needed to maintain restrictions on existing affordable housing in perpetuity to the greatest extent possible so as not to lose affordability.

## SUMMARY OF HOUSING PRODUCTION GOALS

A common definition of affordable housing relates to the Chapter 40B comprehensive permit program. The state established legislation for promoting affordable housing under the Massachusetts Comprehensive Permit law (Massachusetts General Laws Chapter 40B). This legislation allows developers to override local zoning if the project meets certain requirements, the municipality has less than 10 percent of its year-round housing stock as defined as affordable in its SHI, or housing production goals are not met.

The state sets production goals that show progress toward meeting community housing needs through its administration of the Housing Production Program. This program enables cities and towns to adopt an affordable housing plan that demonstrates production of 0.5 percent over one year or 1.0 percent over two years of its year-round housing stock eligible for inclusion in the SHI. Newburyport would have to produce at least 40 affordable units in one year, which is a daunting challenge. And as market housing growth continues, additional affordable units would need to be added to reach the 10 percent affordability goal.

Newburyport's production goals over the next five years include the creation of between 200 and 400 units that are eligible for listing on the SHI. Reaching these goals will be challenging given the number of housing units likely to be permitted each year, based on historical records. Between 2000 and 2015, Newburyport's residential

permit activity fluctuated between 7 and 90 permits, with an annual average of 30.5 units (total units – both affordable and market-rate) per year.

Several projects anticipated to be constructed over the next five years show promise in helping to reach Newburyport’s affordable housing production goals. The City’s 40R district requires a minimum of 25 percent affordability; projects constructed in this district will likely result in certification by the state for a given year and will also significantly contribute to the City’s SHI inventory. The first permitting project in this district, One Boston Way, will result in 76 SHI-eligible units.<sup>15</sup> Smaller projects include the YWCA of Greater Newburyport constructing 10 affordable units as part of a larger development project called Hillside Center for Sustainable Living; the potential redevelopment of the Brown School that could include some affordable units; and the redevelopment of the area known locally as Waterfront West, which will likely result in 10 to 12 percent of the housing that is created being affordable.

If developed, these units will contribute to the City’s affordable housing stock. There may also be the creation of additional SHI-eligible units under the City’s recently-adopted Inclusionary Zoning ordinance, although the number of units created will be dependent on the economy, housing market, and available, developable land.

## SUMMARY OF HOUSING STRATEGIES

The following strategies are based on previous plans, reports, studies, local housing goals, and the experience of other comparable localities in the area and throughout the state. These strategies were developed to help the City direct and leverage funding, resources, and capacity to best meet the community’s housing needs. The strategies are grouped into three main categories:

1. **Planning and Policies:** capacity-building strategies as well as recommended changes in zoning and municipal policies. These strategies do not directly create affordable units, but rather they serve as a foundation for achieving housing goals:
  - Modify the current in-law ordinance
  - Allow two-family structures by-right in R2 and R3 zoning districts
  - Seek designation as a Housing Choice Community
  - Conduct on-going community education in partnership with non-profit organizations and ad-hoc coalitions
  - Develop trainings for board and committee members to learn more about affordable housing processes and needs.
2. **Production:** developing partnerships, purchasing land and property, and converting units from market rate to affordable. Strategies in this category include:
  - Continue to encourage housing development that is affordable to both low- and moderate-income households
  - Inventory publicly-owned land to determine suitability and availability for affordable housing development
  - Partner with for- and non-profit developers to create affordable housing on privately owned sites
  - Follow Sustainable Design Standards to create/remodel housing units.
3. **Preservation:** tactics necessary to keep affordable units affordable, while also ensuring the character of the community is preserved, including:
  - Consider retrofitting municipally-owned buildings for affordable housing

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<sup>15</sup> 19 of the 76 will be deed-restricted affordable units. However, since the project is 100% rental units all units can be counted on the SHI.

- Continue to monitor the Subsidized Housing Inventory to ensure that units do not expire
- Allow the conversion of large, single family homes to multi-unit housing in all residential zoning districts.

These strategies are presented as a package for the City to consider, prioritize, and process, each through the appropriate regulatory channels. Moreover, the proposed actions present opportunities to judiciously invest limited funds from the Community Preservation Act and the Newburyport Affordable Housing Trust to build local capacity, modify or create new local zoning provisions, and subsidize unit production.

# Chapter 1: Introduction

The Newburyport Housing Production Plan is intended to be a dynamic, living guide for housing production in the City. 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. It is recommended that the City report regularly on progress achieved to celebrate Newburyport’s housing accomplishments.

## PLAN METHODOLOGY

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



- 1) **Public Engagement:** MVPC worked with the City to facilitate the in-person and virtual opportunities to engage stakeholders in Newburyport in developing the Housing Production Plan (HPP). The in-person opportunity included one workshop to confirm local housing needs and the strategies from the previous HPP. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops. The coUrbanize comments collected from Newburyport can be found in the Appendix.
- 2) **Alignment with Existing Planning Efforts:** Newburyport had a valid HPP when this process began. After consulting with the MA Department of Housing and Community Development, the City decided to work with MVPC to update their existing plan and begin a new five-year cycle of housing production. This plan is meant to reflect on the great work that went into the previous HPP. The *2012 Newburyport Open Space and Recreation Plan* was also consulted for the Development Considerations Section.
- 3) **Information Gathering:** Numerous sources were consulted to develop the HPP. 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. The Plan also uses data from a variety of other available sources including The Warren Group, Massachusetts Departments of Education and Transportation, DHCD, UMass Donahue Institute, and City of Newburyport public records.

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

## Community Overview and Findings

Newburyport, one of the smallest cities in the Commonwealth, is located in Essex County and is situated in the lower part of the Merrimack Valley region, as defined by the watershed of the Merrimack River. The City, with a population of just over 17,000 residents according to the 2010 Census and just recently surpassing 18,000 according to the City Clerk, encompasses an area of 10.6 square miles and is bordered on the north by the Merrimack River, on the west by the Town of West Newbury, and to the south by the Town of Newbury. The City is known for its historic seaport which supports a vibrant downtown along with a healthy Business Park near Interstate 95. The mooring, winter storage and maintenance of recreational boats (both motor and sail) still contribute a large part of the city's income. In addition to a booming retail and tourism industry, the City supports a variety of housing types, from historic single-family homes to multi-family developments.

The City is accessible through a variety of modes. Newburyport is on a major north-south highway, Interstate 95, and is accessible via the outer circumferential highway of Boston, Interstate 495, which passes through nearby Amesbury. The Newburyport Turnpike (U.S. Route 1) traverses Newburyport on its way north. The Newburyport/Rockport MBTA commuter rail from Boston's North Station terminates in Newburyport at a 40R Smart Growth District on the south end of the City. The Boston and Maine Railroad leading further north was discontinued, but a portion of it has been converted into a recreation trail.

Similar to the rest of the Commonwealth, Newburyport is experiencing a demographic shift. Population projections from the UMass Donahue Institute estimate that Newburyport will experience a 118 percent increase in the number of older adults (age 65 years and over), a 25 percent decrease in the number of school age children, and a 32 percent decrease in the number of adults aged 35 to 64. The demographic shift would indicate a need for different types of housing to accommodate an aging population, including more accessible units that accommodate a variety of needs, including both physical and mental disabilities. The demographic shift will also need to accommodate various income levels. The 2011-2015 American Community Survey estimates that a large percentage of residents living in poverty in Newburyport are over 55 years of age. In addition, over a third of households in Newburyport (35%) would qualify for a subsidized housing unit, based on their median household income. Of the households making 80% of the median household income in Newburyport, 24% of owners and 59% of renters are burdened by their housing costs, meaning they pay more than 30% of their income on housing expenses.

The following sections lay out more specific figures related to age, disability, poverty, housing costs, income and housing burden, which underscore the need to evaluate how to accommodate changing populations and preferences in Newburyport.

# Chapter 2: Demographic Profile

## Key Findings

- Newburyport is growing slower than the region—in overall population and even more so in number of households. However, the housing stock that exists might not meet the needs of the current and future resident due to the expense, aging housing stock, large size, and lack of accessibility for the aging population.
- Non-family households make up about 42 percent and family households about 59 percent of total households in Newburyport. About 25 percent of households have children under age 18 in Newburyport.
- The composition of Newburyport’s households is changing: fewer households with children, more single-person households, and more older adults (age 65 plus). The growing number of single-person households and older adults may indicate a greater need for more diverse housing options such as multi-family apartments, condominiums, and supportive housing options.
- People with lower incomes tend to need more rental and multi-family housing options, which can typically provide less expensive housing.
- Generally, it is more common for older adults to have disabilities – about 24 percent of Newburyport’s older population (age 65 years and over) reported having disabilities. Persons with disabilities, whether physical, mental, or emotional, can have special housing needs including accessible units and supportive services. As Newburyport’s population ages, it is anticipated that the need for accessible units and housing with supportive services will grow.
- Newburyport’s households have higher median income (\$85,556) than in the region (\$75,532), which includes both owners and renters.
- Over half of Newburyport’s labor force is employed in management, business, science, and arts industries and proportionally more workers have longer commutes of over an hour than in the region. Newburyport’s population is highly educated.

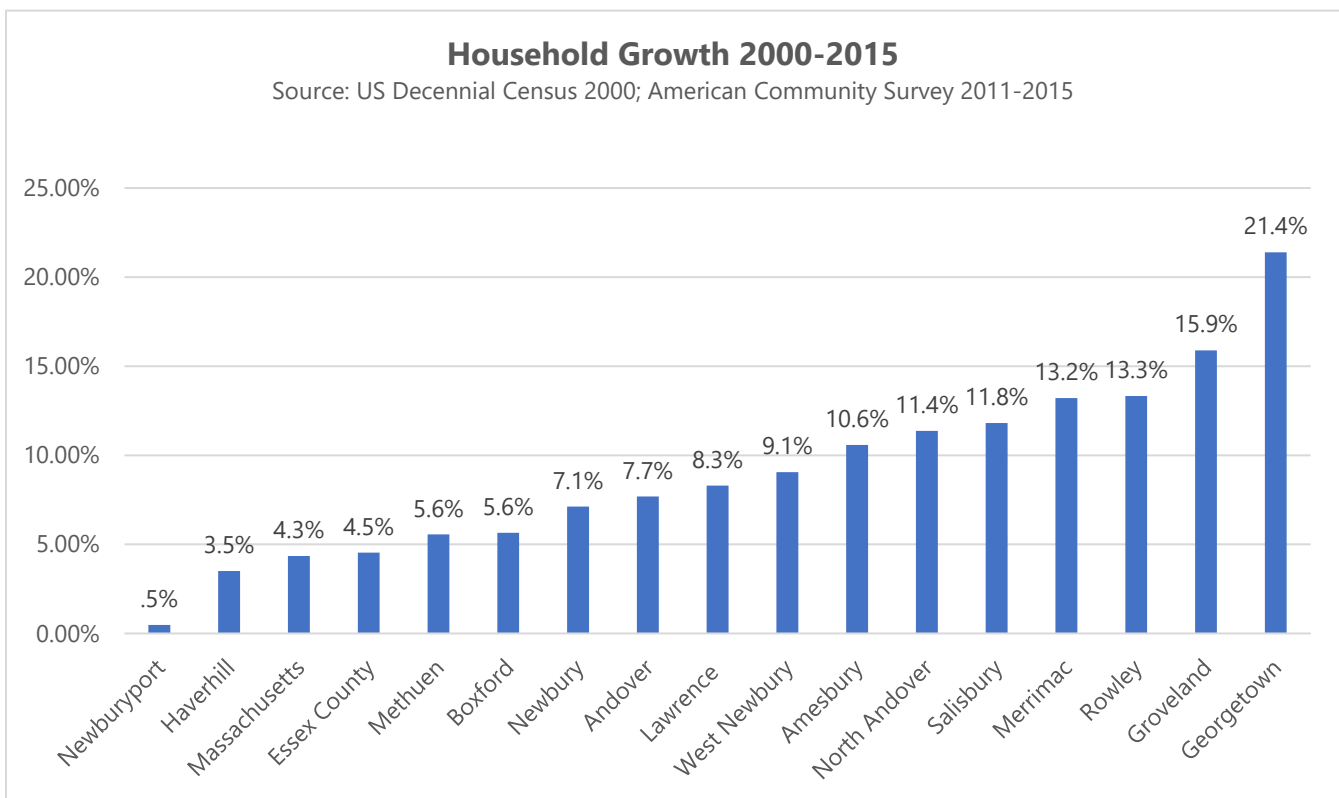


# Population and Household Trends

## POPULATION AND HOUSEHOLD CHANGE

Newburyport's estimated population per the 2015 American Community Survey (ACS) is 17,776 people – a growth of about 3.4 percent from 2000. The population of Massachusetts (state) and Essex County (county) both increased about 5.6 percent between 2000 and 2015. The estimated population of the region increased 8.75 percent in the same period.

***Although the population of Newburyport grew 3.4 percent from 2000 to 2015, the number of households only increased 0.5 percent – the lowest growth percentage in the region.***



The number of households in the state increased about 4.34 percent between 2000 and 2015 and about 4.54 percent in the county. Average household size increased just under 1 percent in the county and state from 2.53 pph in the state and 2.59 pph in the county in 2000 to an estimated 2.53 pph in the state and 2.59 in the county in 2015. Both average household size and average family size increased in Newburyport between 2000 and 2015, by 3.13 percent and 3.79 percent, respectively.

**The composition of Newburyport's households has changed. The number of households with children under 18 years old decreased from 2,046 households in 2000 to about 1,964 in 2015 – a 4 percent decrease.**

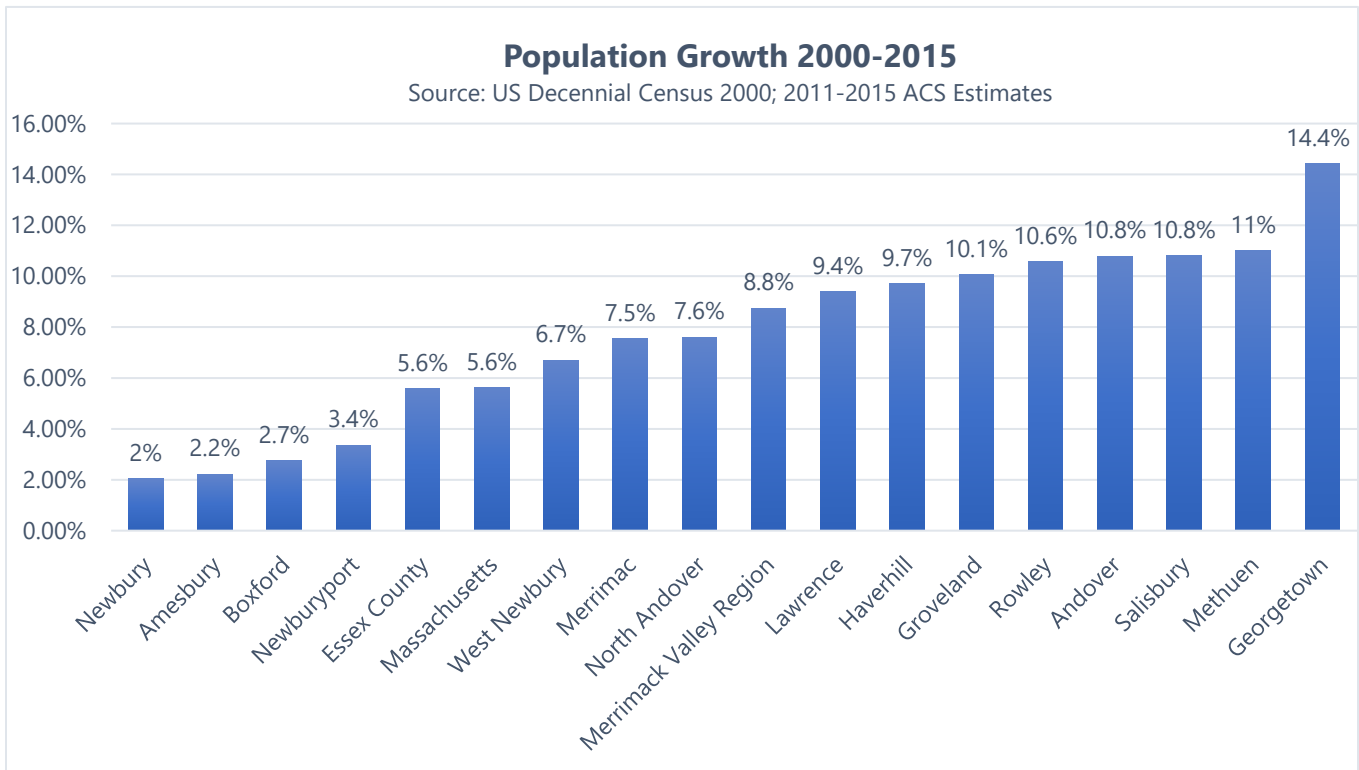
In the same period, single-person households increased from 2,492 households in 2000 to about 2,644 households in 2015 – an increase of about 6 percent. In the state, households with children under 18 years old decreased about 3.7 percent in the state and 3.16 percent in the county. Single households increased about 6.9 percent in the state and 5.7 percent in the county.

**Change in Newburyport Household Characteristics, 2000-2015**

	2000	2010	2015 Estimate	% Change from 2000-2015
Population	17,189	17,416	17,766	3.36%
Households	7,519	7,622	7,555	0.48%
Households with individuals under 18 years	2,046	2,029	1,964	-4.01%
Single Person Households	2,492	2,621	2,644	6.10%
Average Household Size	2.24	2.23	2.31	3.13%
Average Family Size	2.9	2.92	3.01	3.79%

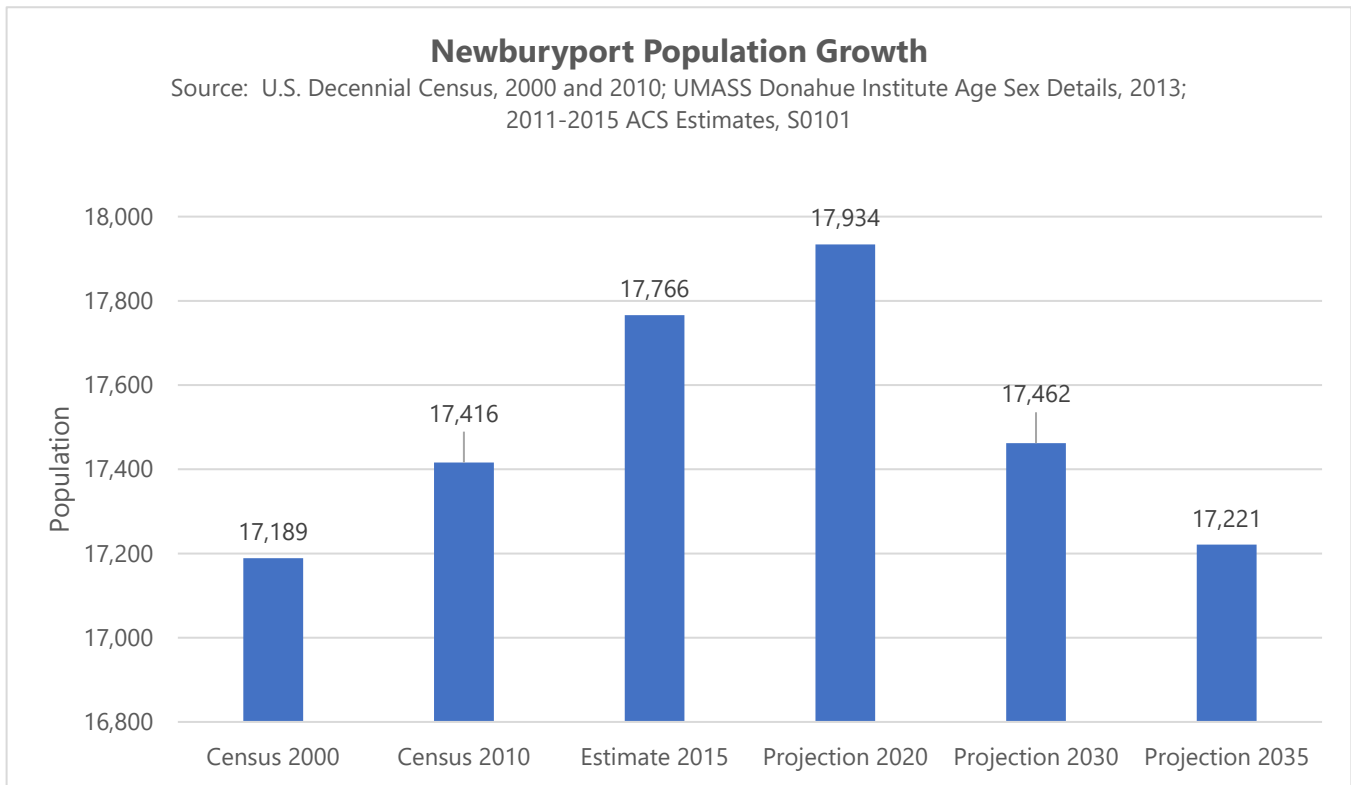
*Source: US Decennial Census 2000, 2010, 2011-2015 ACS Estimates, S1101, DP-1*

All 15 communities in the Merrimack Valley region had estimated population growth between 2000 and 2015, with average growth rate of 8.75 percent and median growth rate of 9.38 percent. Newburyport's estimated population growth in this period was at 3.36 percent.



UMass Donahue Institute population projections indicate that between 2020 and 2030, the population is projected to decline by 2.6 percent, from 17,934 to 17,462, and is projected to continue declining after that. However, it is important to remember that because many factors affect population change, it cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.<sup>16</sup>

***These projections, combined with changing household compositions (fewer children, more people over 65, and more single-person households), point to the possible need to rethink how the current housing stock is used. This could include seeking opportunities to revamp or redevelop existing properties to accommodate changing needs.***



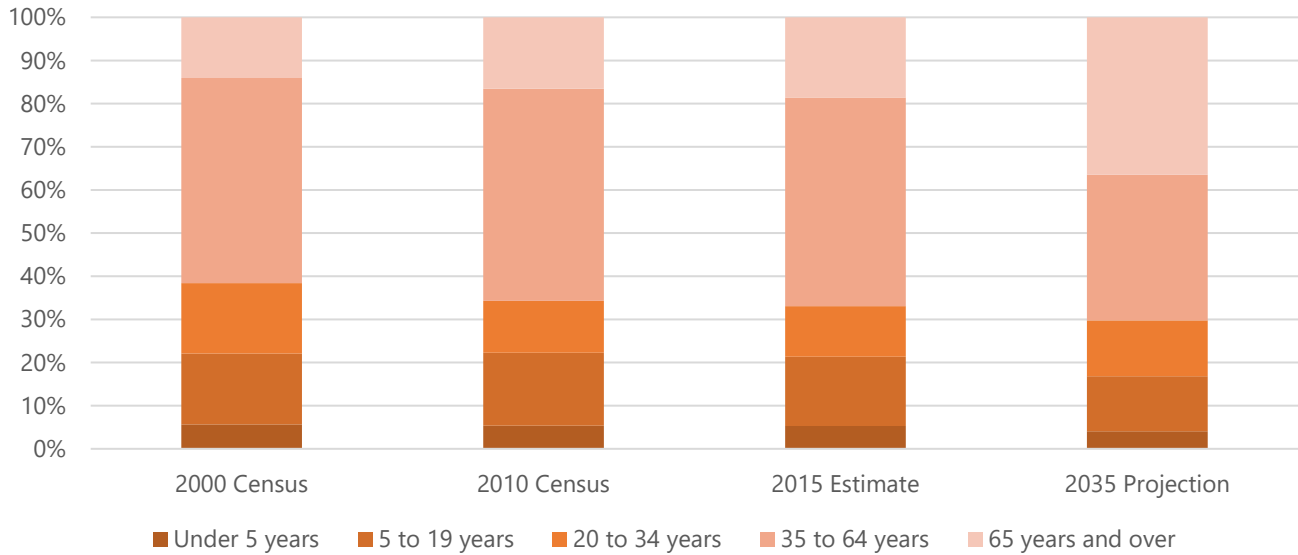
## AGE

Per the UMass Donahue projections, the age composition of Newburyport’s population is anticipated to change with a 118 percent increase in the number of older adults (age 65 years and over), a 25 percent decrease in the number of school age children, and a 32 percent decrease in the number of adults aged 35 to 64. The median age in Newburyport was estimated to be 48.1 years in 2015, according to the 2011-2015 ACS.

<sup>16</sup> UMass Donahue Institute, *Long-term Population Projections for Massachusetts Regions and Municipalities*, March 2015. [http://pep.donahue-institute.org/downloads/2015/new/UMDI\\_LongTermPopulationProjectionsReport\\_2015%2004%20\\_29.pdf](http://pep.donahue-institute.org/downloads/2015/new/UMDI_LongTermPopulationProjectionsReport_2015%2004%20_29.pdf), accessed 8/4/17.

## Newburyport Age Distribution Projections

Source: UMass Donahue Age/Sex Details 2013; U.S. Decennial Census 2000 and 2010; ACS 2011-2015



## RACE AND ETHNICITY

Per the 2015 ACS, Newburyport’s population continues to racially identify primarily as white alone, with an estimated 96 percent; this is a slight decrease from 2000 when 98 percent of the population identified as white alone. In the region, about 77 percent of the population identified as white alone in 2015, down from 83 percent in 2000. The region is becoming more racially diverse, while Newburyport remains primarily white.

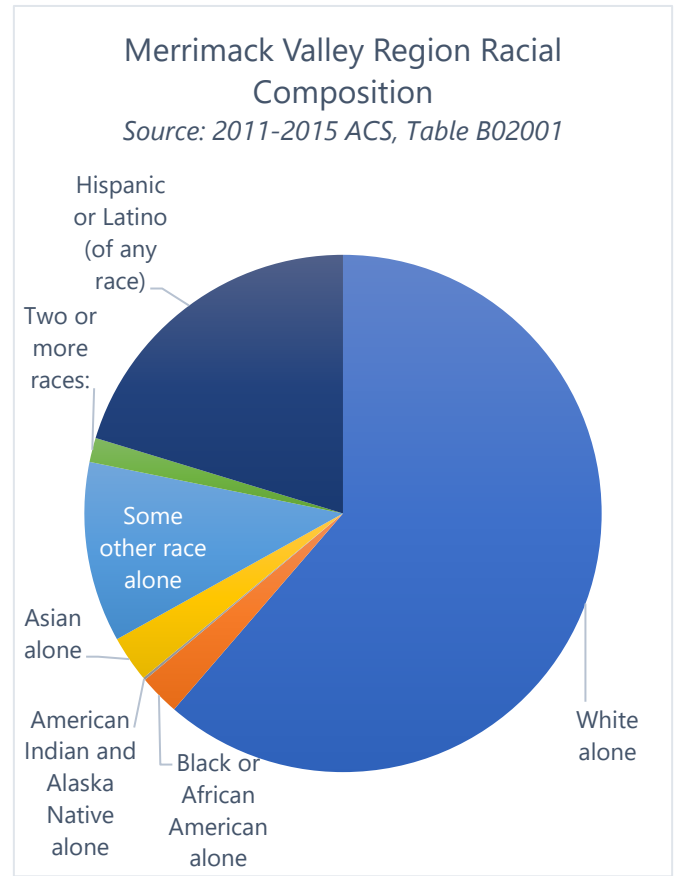
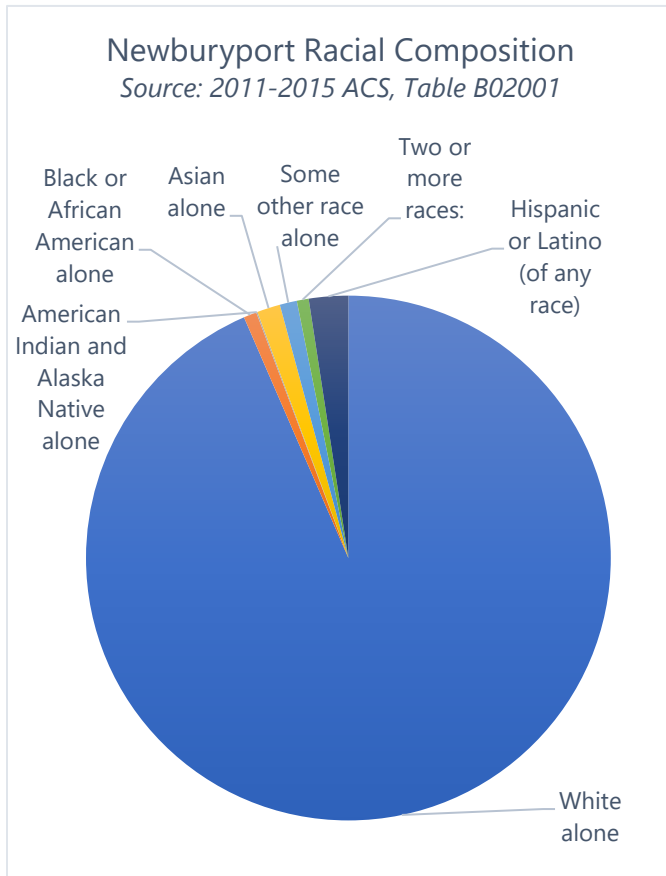
In Newburyport, per the 2015 ACS, about 1 percent of the population identifies as Black/African American alone, 0 percent American Indian/Alaska Native alone, 1 percent Asian alone, and 1 percent as two or more races. Regionally, about 3 percent of the population identifies as Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 4 percent Asian alone, and 2 percent two or more races.

The most significant racial/ethnic difference between Newburyport’s population and the region’s is the percentage of the population identifying ethnically as Hispanic or Latino – about 2 percent of Newburyport’s population (of any race) per the 2015 ACS identifies as having Hispanic/Latino ethnicity, whereas 25 percent of the region’s population identifies as having Hispanic/Latino ethnicity, with the City of Lawrence having the greatest proportion (76 percent) of total population identifying as having Hispanic/Latino ethnicity.

**Newburyport Racial and Ethnic Characteristics, 2000-2015**

	2000		2010		2015	
	<i>number</i>	%	<i>number</i>	%	<i>est.</i>	%
Total Population	17,189	100%	17,416	100%	17,766	100%
White alone	16,864	98%	16,788	96%	17,021	96%
Black or African American alone	73	0.4%	98	1%	146	1%
American Indian and Alaska Native alone	16	0.1%	24	0.1%	14	0.1%
Asian alone	105	1%	195	1%	260	1%
Some other race alone	27	0.1%	93	1%	192	1%
Two or more races:	97	1%	217	1%	133	1%
Hispanic or Latino (of any race)	151	1%	291	2%	441	2%

Source: U.S. Decennial Census 2000 and 2010, Table QT-P3, 2011-2015 ACS Estimates, Tables B02001, DP05.



## DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.<sup>17</sup> Newburyport's estimated disability rate (9 percent of total non-institutionalized population)<sup>18</sup> is slightly lower than the region (11 percent), county (12 percent), and state (12 percent). The estimated percentage of children under 18 years with a disability in Newburyport (4 percent) is slightly lower than the region (5 percent), county (6 percent), and state (5 percent), and the estimated percentage of adults age 18 to 64 years with a disability is slightly lower in Newburyport as well (6 percent) than the estimated 9 percent of population in this age cohort in the region, county, and state.

***The estimated percentage of people 65 years and over with a disability is 24 percent in Newburyport, whereas about 33 percent of the region, county, and state population in this age cohort have disabilities.***

### Disability Type Definitions

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

**Go-outside-home Disability:** Because of a physical, mental, or emotional condition lasting 6 months or more, the person has difficulty going outside the home alone to shop or visit a doctor's office.

**Employment Disability:** Because of a physical, mental, or emotional condition lasting 6 months or more, the person has difficulty working at a job or business.

*Source: American Community Survey Subject Definitions*

<sup>17</sup> U.S. Census Bureau, American Community Survey definition of disability: <https://www.census.gov/people/disability/methodology/acs.html>

<sup>18</sup> The U.S. Census Bureau defines non-institutionalized population as all people living in housing units, including non-institutional group quarters, such as college dormitories, military barracks, group homes, missions, or shelters. Whereas, institutionalized population includes people living in correctional facilities, nursing homes, or mental hospitals. <https://www.census.gov/topics/income-poverty/poverty/guidance/group-quarters.html>

**Disability by Age**

	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	17,198	100%	17,494	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	1,498	8.7%	1,513	8.6%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	2,526	100%	3,558	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	34	1.3%	154	4.3%	3,694	5%	7,789	6%	63,543	5%
18-64 years	10,951	100%	10,878	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	649	5.9%	627	5.8%	20,377	9%	44,374	9%	383,623	9%
65 years and over	2,795	100%	3,058	100%	44,026	100%	111,964	100%	947,022	100%
With disability	809	28.9%	732	23.9%	14,406	33%	37,357	33%	316,360	33%

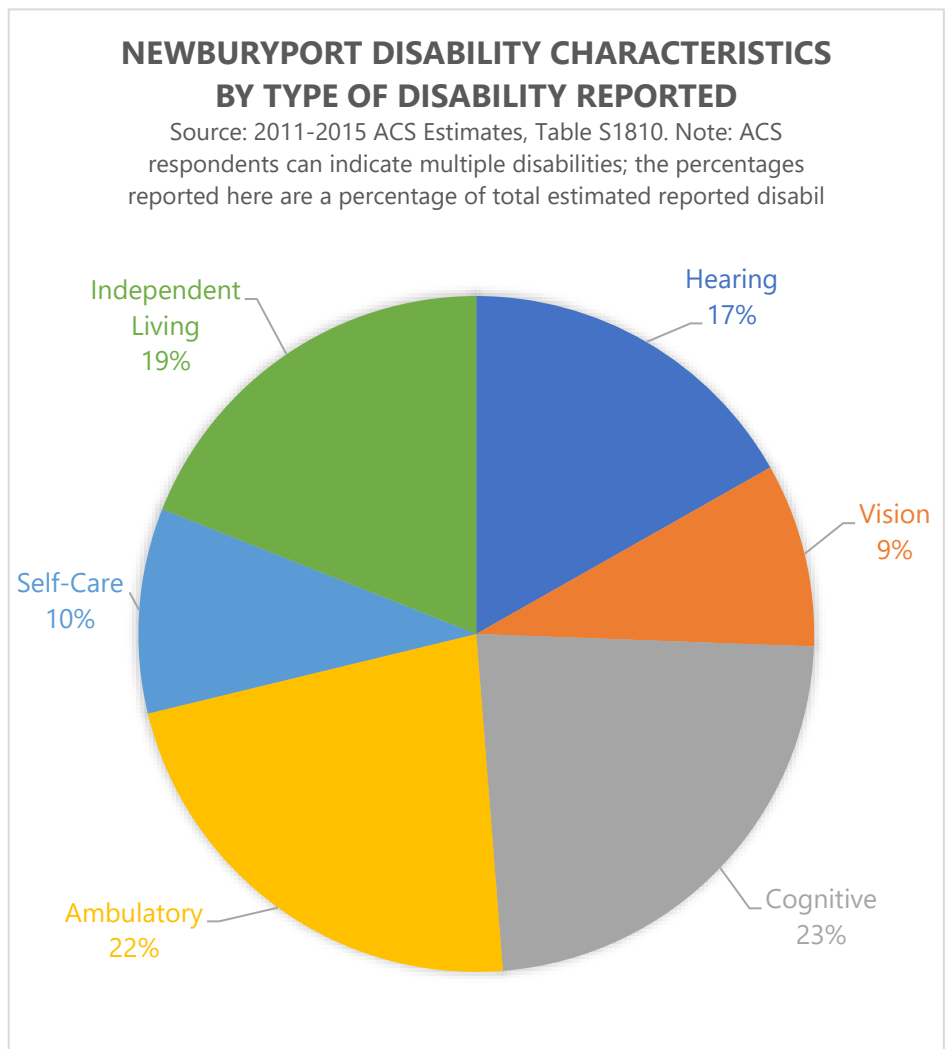
Sources: U.S. Census Bureau, ACS 2008-2012 and 2011-2015 ACS Estimates, Table S1810

Of the estimated disabilities in Newburyport, the most reported was cognitive (23 percent of reported disabilities). Ambulatory difficulties made up 22 percent of reported disabilities, and independent living difficulties made up 19 percent.

**GEOGRAPHIC MOBILITY**

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

Per the 2015 ACS, about 89 percent of Newburyport’s total population lived in the same home the year prior to the survey, which is comparable to the region (89 percent), county (88 percent) and state (87 percent).



Of the population that had moved in the prior year, most (61 percent of population that had moved; 7 percent of total population) moved to Newburyport from another community in Essex County. This is comparable with mobility characteristics of the region, county, and state.

### Geographic Mobility

	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Total	17,213	100%	17,589	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	15,118	88.8%	15,601	88.7%	301,390	89%	666,437	88%	5,779,219	87%
Same County	1,184	6.9%	1,214	6.9%	24,315	7%	56,670	8%	477,731	7%
Same State	358	2.0%	264	1.5%	5,547	7%	15,112	2%	179,149	3%
Different State	303	1.8%	457	2.6%	5,646	2%	11,334	2%	139,338	2%
Abroad	250	1.5%	53	0.3%	2,685	0.8%	6,045	0.8%	59,716	0.9%

Sources: U.S. Census Bureau, ACS 2008-2012 and 2011-2015 ACS Estimates, Table S0701

### HOUSEHOLD TYPES

Per the 2015 ACS estimates, Newburyport has about 7,555 total households, with 59 percent family households. About 43 percent of family households have children under age 18.

About 23 percent of family households with children are single-parent households in Newburyport. About 35 percent of households are single-person households and about 39 percent of single-person households in Newburyport are age 65 plus.

***Nonfamily households (people who live alone or who share their residence with unrelated individuals) make up 42 percent of total households in Newburyport, which is higher than the region (31 percent), county (33 percent), and state (36 percent).***



## Household Types

	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Total Households	7,502	100%	7,555	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	4,500	60%	4,438	59%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	1,693	22.6%	1,926	43%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	24	0.3%	109	6%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	237	3.2%	329	17%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	2,399	31.9%	2,106	28%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	3,002	40%	3,177	42%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	2,581	34.4%	2,644	35%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	893	11.9%	1,027	39%	12,441	40%	33,110	42%	288,118	39%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table S1101

## Tenure

Per the 2015 ACS, about 73 percent of Newburyport households own and 27 percent rent their home. Newburyport has a higher estimated percentage of owner households than the region (63 percent), county (63 percent), or state (62 percent).

## Households by Tenure

Tenure Type	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Own	5,379	71.7%	5,535	73%	79,885	63%	181,293	63%	1,583,667	62%
Rent	2,123	28.3%	2,020	27%	46,072	37%	106,619	37%	966,054	38%
Total	7,502	100%	7,555	100%	125,957	100%	287,912	100%	2,549,721	100%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B25003

## Household Size

Per the 2015 ACS, most households in Newburyport consist of either one-person (35 percent) or two-persons (33 percent). The percentage of one-person households has increased about 2 percentage points since 2000 and the number of four-plus-person households increased about 2 percentage points as well in the same period. Three-person households decreased in this period from 15 percent of total households to 12 percent. The number of total households decreased by approximately 4.6 percent between 2000 and 2010 but then rebounded and increased by approximately 5.3 percent between 2010 and 2015, bringing the total estimated number of households to 7,554.

## Household Size, 2015

Size	2000		2010		2015	
	number	%	number	%	est.	%
1-person	2,492	33%	2,621	37%	2,644	35%
2-person	2,584	34%	2,584	36%	2,493	33%
3-person	1,151	15%	1,031	14%	944	12%
4+-person	1,292	17%	937	13%	1,473	19%
Total	7,519	100%	7,173	100%	7,554	100%

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

## HOUSEHOLD INCOME

### Income Distribution

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

Roughly 43 percent of Newburyport households have income of \$100,000 or more and about 30 percent have income less than \$50,000, per the 2015 ACS. About 34 percent of households in the region have income of \$100,000 or more, 39 percent in the county, and 38 percent in the state. About 39 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.

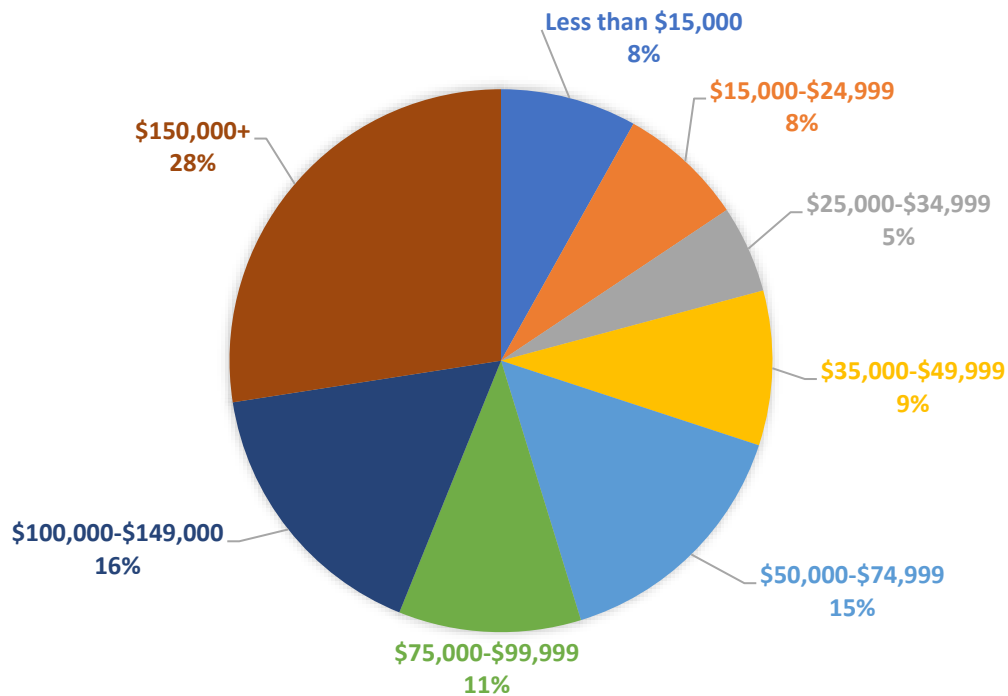
### Household Income Distribution

Income	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	675	9%	613	8%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	480	6.4%	568	8%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	435	5.8%	393	5%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	675	9%	696	9%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	1,155	15.4%	1,148	15%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	879	11.7%	821	11%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	1,470	19.6%	1,242	16%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	1,733	23.1%	2,074	28%	23,074	18%	49,883	17%	433,337	17%
Total	7,502	100%	7,555	100%	125,921	100%	287,912	100%	2,549,721	100%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B19001

## NEWBURYPORT HOUSEHOLD INCOME DISTRIBUTION

Source: 2011-2015 ACS Estimates, Table B19001



### Median Income

Newburyport's estimated median household income per the 2015 ACS is \$85,556, which is higher than the median income for the 15 Merrimack Valley communities (\$75,532), and higher than the county (\$69,068) and state (\$68,563).

### Median Income

	2012	2015			
	Newburyport	Newburyport	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$83,509	\$85,556	\$75,532	\$69,068	\$68,563

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table S1901. \*Note: Regional median incomes are calculations by the Merrimack Valley Planning Commission of weighted mean of estimated median incomes by Census block groups for the 15 towns and cities in the region as reported in the 2011-2015 ACS Estimates.

### Median Income by Tenure

Renters tend to have lower income than owners, as seen at the community, regional, county, and state level. In Newburyport, estimated median renter income was \$43,864 per the 2015 ACS and estimated median owner income was \$115,392.

### Median Income by Tenure

Tenure	2012	2015			
	Newburyport	Newburyport	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$109,859	\$115,392	\$104,451	\$95,660	\$92,207
Renter Occupied	\$40,540	\$43,864	\$34,997	\$35,254	\$37,780

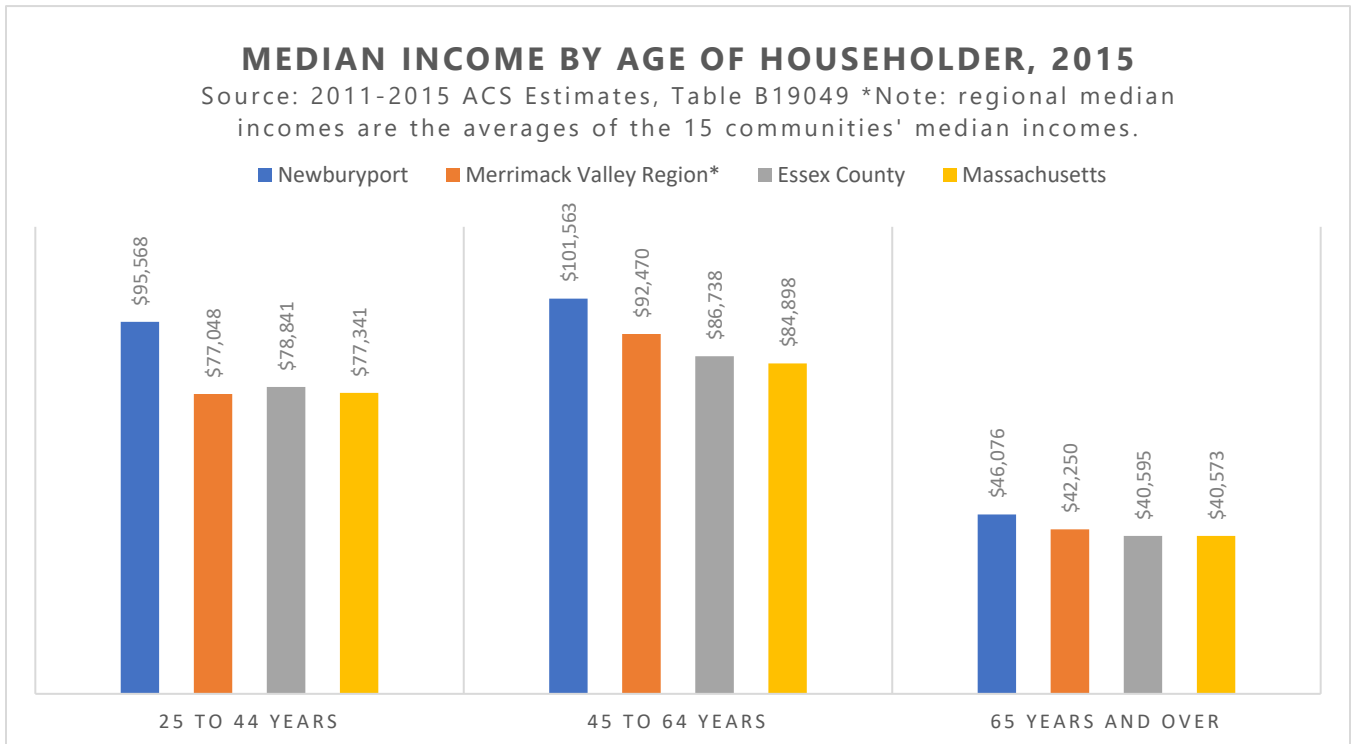
Sources: U.S. Census Bureau, 2008-2012 and 2011-2015 ACS Estimates, Table B25119. \*Note: Regional median incomes are the author's calculation of weighted mean of estimated median income of the 15 towns and cities in the region as reported in the 2011-2015 ACS Estimates.

### Income Distribution by Age of Householder

Per the 2015 ACS, householders age 45 to 64 years have the highest estimated median income in Newburyport (\$101,563) – this is higher than median incomes for this age cohort in the region (\$92,470), county (\$86,738) and state (\$84,898).

Households with householders age 24 to 44 as well as 65 years and over have higher estimated median incomes in Newburyport when compared with the region, county, and state.

**Households with senior householders (age 65 years and over) have less than half the median income of younger cohorts with an estimated median income of \$46,076 in Newburyport.**



## POVERTY

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

**According to 2010 and 2015 ACS data, the estimated poverty rate in Newburyport has increased by 1.2 percent between 2010 and 2015 from 5.8 percent to 7 percent of the total population. While the poverty rate has increased over the past five years, Newburyport has a lower estimated poverty rate than the region, county, or state, with only about 7 percent of the total population living in households below the federal poverty threshold.**

### 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.

The table below includes every individual in families that have total income less than the family's poverty threshold. In Newburyport, about 27 percent of the population living in households below the federal poverty thresholds are children under 18 years. About 48 percent of those in poverty in Newburyport are adults aged 35 to 64, which is a higher percentage than the region, county, and state.

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

	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Under 18 years	114	3.3%	347	27%	14,362	34%	27,519	33%	208,941	28%
18-64 years	752	6.9%	783	61%	23,180	55%	47,034	55%	452,497	60%
65 years and over	197	7.0%	162	12%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	1,063	6.2%	1,292	7%	42,241	13%	85,417	11%	748,905	12%
Total Population	17,197	100%	17,459	100%	338,637	100%	747,718	100%	6,471,313	100%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B17001

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

# Homelessness Characteristics

## POINT IN TIME COUNTS

Per the North Shore Continuum of Care (<sup>19</sup>CoC), which includes every community in the region aside from Lawrence, the Point in Time count estimated that in 2017, there were 519 homeless individuals with children and 189 homeless individuals without children residing in the North Shore, down from about 1,336 with children and 243 without children in 2015. Most homeless individuals (96 percent) reside in emergency shelters. In 2017, there were 47 unsheltered individuals without children, an increase from 29 unsheltered individuals without children in 2015. Note that these counts do not include people/families who are doubled up in units nor those who are “couch-surfing.”

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

Historically Newbury and Newburyport have had a small unsheltered homeless population living in tents close to the National Grid right-of-way (former railroad line) running up from Georgetown through Martin Burns WMA and into Newburyport. Some of this population has been displaced by development of Phase 2 of the Clipper City Rail Trail and also by development of solar fields north of Highfield Road.

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

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

*Source: North Shore Continuum of Care HIC PIT*

## DEMOGRAPHIC CHARACTERISTICS OF HOMELESS POPULATION

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

<sup>19</sup> The Point-in-Time (PIT) count is a count of sheltered and unsheltered homeless persons on a single night in January. HUD requires that Continuums of Care conduct an annual count of homeless persons who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night. Source: [HUD Exchange: https://www.hudexchange.info/programs/hdx/guides/pit-hic/#general-pit-guides-and-tools](https://www.hudexchange.info/programs/hdx/guides/pit-hic/#general-pit-guides-and-tools)

# Economic Characteristics

Roughly 57 percent of Newburyport’s total labor force is employed in the industries of management, business, science, and arts. About 23 percent is employed in sales or office occupations, and about 12 percent is employed in the service industry. The remaining employed population works in the fields of natural resources, construction, and maintenance and production, transportation, and material moving.

## Economic Sectors

Industry	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	5,219	56.2%	5,250	57%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	1,074	11.6%	1,127	12%	29,739	17%	70,286	18%	602,742	18%
Sales and office	2,340	25.2%	2,114	23%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	259	2.7%	274	3%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	397	4.3%	449	5%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	9,289	100%	9,214	100%	170,510	100%	383,882	100%	3,415,975	100%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table DP03

The 2016 estimated unemployment rate for Newburyport was 3.0 percent, which is lower than the county rate of 3.8 percent. The state was estimated to have a 3.7 percent unemployment rate in 2017.<sup>20</sup>

Per the 2015 estimates, about 48 percent of Newburyport households have less than 30-minute travel time to work. This is lower than the estimated population in the region (57 percent), county (57 percent), and state (56 percent) that have less than 30-minute travel time to work. About 19 percent of Newburyport households commute over an hour, which is higher than the region, county, and state.

<sup>20</sup> Source: The Executive Office of Labor and Workforce Development, 2016

## Travel Time to Work

Travel Time	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	2,568	31%	2,324	28%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	1,542	18%	1,681	20%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	1,497	18%	1,737	21%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	1,091	13%	931	11%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	1,632	20%	1,564	19%	20,539	13%	48,720	14%	371,904	12%
Total	8,330	100%	8,237	100%	158,982	100%	356,241	100%	3,194,998	100%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B08303

## EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 97 percent of Newburyport's population age 25 years and over are high school graduates or have higher education – this is higher than the county (89 percent) and state (89.8). About 34 percent of the population have a Bachelor's degree and not a graduate or professional degree – this is higher than the region (22 percent), county (22 percent) and state (23 percent). About 26 percent of Newburyport's population has a graduate or professional degree – this is higher than the region (16 percent), county (15 percent), and state (18 percent).

## Educational Attainment

	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Population 25 years and over	13,200	100%	13,356	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	132	1%	120	1%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	264	2%	264	2%	13,017	6%	27,055	5%	251,050	5%
High school graduate	2,244	17%	2,052	15%	58,210	25%	136,786	26%	1,169,375	25%
Some college	1,980	15%	1,764	13%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	1,188	9%	1,157	9%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	4,224	32%	4,562	34%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	3,168	24%	3,437	26%	36,211	16%	79,523	15%	817,953	18%
High school graduate or higher	12,804	97%	12,955	97%	202,851	88%	465,491	89%	4,149,459	90%
Bachelor's degree or higher	7,329	56%	8,014	60%	85,290	37%	198,749	38%	1,890,309	41%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table S1501



# Chapter 3: Local Housing Conditions

## Key Findings

- Newburyport has about 8,090 housing units, with about 93 percent occupied year-round and 288 seasonal units. Newburyport's vacancy rates of only 0.1% for ownership and 0% for rental indicate an unhealthy real estate market with a shortage of housing units – the housing units available are not meeting demand.
- Roughly 73 percent of Newburyport's occupied housing units were owner occupied and 27 percent renter occupied, which is a lower proportion of renter housing than in the region. There has been a significant loss of rental units in Newburyport, decreasing by 501 units (20%) from 2000 to 2016<sup>21</sup>.
- Roughly 51 percent of total housing units are single-family houses in Newburyport, which is proportionally comparable to the region, county and state. Most other units are single-family attached, two-family, or three to four family houses and less in larger multi-family houses.
- About 75 percent of Newburyport's housing units were built prior to 1979 – homes of this age may contain lead paint, which can pose health hazards, and may need abatement and other health and safety improvements. This proportion of older housing units is higher than trends in the region and indicates possible greater home rehabilitation needs.
- The focus of new residential construction in Newburyport between 2000-2015 has been largely single-family houses, with limited permitting activity for other housing options.
- For-sale housing prices in Newburyport are more expensive than most communities in the region with a 2016 median sales price for all residential sales of \$455,000, which was only moderately lower than Newbury (\$463,500).
- Newburyport has an affordability gap of \$187,000— this means that while the median sales price for a single-family home in 2016 was \$521,000, households making the community's median household income can only afford to buy a home up to \$334,000, thus leaving a 'gap' of \$187,000. Newburyport's affordability gap is the highest in the region.
- Newburyport's renters tend to have higher incomes and tend to pay more for rent than other renters in the region. However, no units were listed for rent in searches conducted in July and August 2017 that were affordable to a household with the median renter income in Newburyport.
- About 35 percent of Newburyport's households have incomes at or below 80 percent of the Area Median Income (AMI), which is \$71,900 per year for a 4-person household in fiscal year 2018. And, about 75 percent or about 2,590 of low-income households in Newburyport are estimated to spend more than 30 percent of their gross income, which is \$21,570 per year for a 4-person household, for housing costs.
- About 53 percent of low-income renter households in Newburyport are spending too much for housing, including an estimated 260 renter 4-person households with extremely low income (those who make 50 percent of AMI, or a maximum of \$53,900 per year), who are spending more than half their gross income on rent.
- The estimated 570 extremely-low-income households spending more than half of gross income on housing is a population that can be particularly vulnerable to housing instability and possible homelessness.

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<sup>21</sup> U.S. Census Bureau, Census 2000 and 2010 Summary File 1

- Housing cost burdened households in Newburyport are most likely to be composed of small families. Second most likely household type to cost burdened is elderly households (both elderly families and elderly non-families).
- About 7.5 percent or 599 units of Newburyport’s total year-round housing units are included on the state’s Subsidized Housing Inventory. Newburyport needs more affordable housing both to meet the state’s housing goal under MGL c.40B and to meet local housing needs. Newburyport especially needs rental housing affordable to households with range of incomes including extremely-low, very-low, and low/moderate-income households and more accessible housing and housing with supportive services.

## Housing Supply and Vacancy Trends

### OCCUPANCY AND TENURE

The 2015 ACS estimated 8,090 housing units in Newburyport, with 7,555 year-round occupied units (93 percent) and an estimated 535 vacant units (7 percent of total housing units), with 288 of these for seasonal, recreational, or occasional use. The estimated rental vacancy rate in Newburyport was 0 percent and ownership vacancy rate was 0.1 percent. These vacancy rates indicate a shortage of units and an unhealthy real estate market.

An estimated 73 percent of Newburyport’s total occupied housing units were owner occupied while 27 percent were renter occupied per the 2015 ACS estimates. In comparison, the region, county, and state had a greater percentage of renter-occupied units.

(x)

### Occupancy, Vacancy, and Tenure

	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Total Housing Units	8,174	100%	8,090	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	7,502	92%	7,555	93%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	5,381	72%	5,535	73%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	2,121	28%	2,020	27%	46,072	37%	106,619	37%	966,054	38%
Vacant	672	8%	535	7%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	(x)	(x)	288	54%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	2	0%	(x)	0%	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	0	0%	(x)	0.1%	(x)	(x)	(x)	0.9%	(x)	1.2%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table DP04

### Vacancy Rates

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

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

## RESIDENTIAL PROPERTY CHARACTERISTICS

Newburyport's land is divided into 8,029 total parcels, with 6,943 parcels (86 percent) in residential use. Most of the City's parcels consist of single-family properties (approximately 54 percent), followed by condominiums at 27 percent.

### Newburyport Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	4,336	54%
Two or More Family	374	5%
Condominiums	2,140	27%
Apartments	93	1%
Commercial Parcels	372	5%
Other non-residential uses	714	9%
Total	8,029	100%

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

About 51 percent of units in Newburyport are single, detached, units. Twenty-six percent of Newburyport's units are in multi-family (three or more units) buildings. Most of Newburyport's non-single-family units are single-family attached, two-family, and three or four family houses. Fewer housing units are in larger multi-family houses.

### Number of Units in Structure

	2012		2017							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Total	8,174	100%	8,090	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	4,246	52%	4,126	51%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	1,161	14%	1,066	13%	10,856	8%	19,450	6%	145,650	10%
2	679	8%	829	10%	12,787	10%	31,376	10%	292,932	10%
3 or 4	725	9%	708	9%	14,721	11%	35,219	11%	308,861	7%
5 to 9	609	7%	465	6%	7,349	6%	16,295	5%	164,745	2%
10 to 19	57	1%	76	1%	6,295	5%	12,514	4%	120,407	5%
20 or more	697	9%	820	10%	12,428	8%	33,505	11%	312,300	15%
Mobile home	0	0%	0	0%	735	1%	1,651	1%	22,711	1%
Boat, RV, van, etc.	0	0%	0	0%	83	0%	150	0%	1,086	0%

*Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B25024*

## AGE OF HOUSING

Much of Newburyport's housing stock is comprised of older, historic homes with half of all units in structures built prior to 1940. Per the 2015 ACS estimates, about 50 percent of existing housing units were constructed before 1940. Roughly 75 percent of Newburyport homes were built prior to 1979. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The EPA's Lead Renovation, Repair, and Painting Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning. The 2015 ACS estimates 8 percent of homes in Newburyport were built after 2000.

## Age of Housing

Year Constructed	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Total housing units	8,174	100%	8,090	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	0	0%	75	1%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	548	7%	590	7%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	494	6%	579	7%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	779	10%	817	10%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	602	7%	522	6%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	629	8%	545	7%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	442	5%	654	8%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	320	4%	284	4%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	4,360	53%	4,024	50%	46,789	35%	120,430	39%	961,644	34%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B25034

## TRENDS IN RESIDENTIAL PROPERTY VALUES

A review of trends in residential property values provides some perspective on housing costs in the local real estate market. Data from the Massachusetts Department of Revenue (DOR) and other sources can offer insights about residential assessed values, average single-family home values, tax rates, and tax bills for each municipality in the Commonwealth.

In FY17, the total assessed value of all residential parcels in Newburyport was \$3,426,931,473, and the average value of a single-family home was \$540,320, the third highest in the region's communities (only Andover and Boxford have higher single-family average values than Newburyport).

Newburyport has one of the lowest residential tax rates in the region at 13.45. The two lower tax rates are found in Salisbury (11.92) and Newbury (10.61). However, Newburyport's average single-family tax bill is \$7,267, which is over \$1,200 higher than the median of the regional community's average single-family tax bills (\$6,027).

### Tax Rates and Average Tax Bills, FY2017

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

Source: DOR Municipal Databank, FY17

## Permitting Activity

Residential permit activity in Newburyport fluctuated year to year with an annual average of about 25 single-family units, three two-family units, one three or four family units, and two multi-family units. Over this period, single-family permits experienced a peak in 2001 with 90 units pulled for construction.

### Newburyport Residential Building Permit Activity, 2000-2017

Permits Issued	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Single-Family	43	90	23	30	19	41	17	11	18	7	12	14	27	18	12	24	18	22
Two-Family Units	2	0	2	18	2	4	0	2	0	0	2	0	6	4	0	0	5	1
Three- or Four-Family Units	0	0	0	4	0	0	0	0	0	0	0	0	0	8	0	0	2	3
Five+ Family Units	0	0	0	0	0	0	0	24	0	0	0	0	0	5	0	0	0	0
Total	45	90	25	52	21	45	17	37	18	7	14	14	33	35	12	24	25	26

Source: MassBenchmarks Annual building permit data from Census Bureau Construction Statistics, 2000-2015 and City of Newburyport Building Department records, 2016-2017

# Owner-Occupied Housing Characteristics

## OWNER CHARACTERISTICS

Per the 2015 ACS estimates, most Newburyport owner households (56 percent) moved into their current unit between 1990 and 2009. This is similar to trends in the region (60 percent), county (58 percent), and state (58 percent). However, more owners moved in after 2010 in Newburyport (20 percent) than in the region (15 percent), county (13.5 percent), and state (13.5 percent) and less before 1980.

### Owners by Year Moved into Unit, 2015

Year	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
2015 or later	X	X	36	1%	429	1%	843	0.5%	7,437	0.5%
2010-2014	187	3%	1,030	19%	11,451	14%	24,118	13%	203,982	13%
2000-2009	2,398	45%	1,875	34%	28,806	36%	62,567	35%	546,366	35%
1990-1999	1,343	25%	1,250	23%	19,046	24%	41,879	23%	356,671	23%
1980-1989	813	15%	770	14%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	640	12%	574	10%	10,508	13%	29,464	16%	271,359	17%
Total	5,381	100%	5,535	100%	79,885	100%	181,293	100%	1,583,667	100%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B25038

Most owner householders in Newburyport (54 percent) are between the ages of 35 and 59.

***There is a greater percentage of owners age 65-75 years in Newburyport than in the region, county, and state.***

### Owners by Age of Householder

Age of Householder	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	5,381	100%	5,535	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	273	5%	233	4%	5,687	7%	12,501	7%	120,668	8%
35-44 years	924	17%	868	16%	14,340	18%	29,565	16%	262,247	17%
45-54 years	1,324	25%	1,432	26%	21,581	27%	45,865	25%	386,386	24%
55-59 years	768	14%	703	13%	10,116	13%	22,635	13%	197,033	12%
60-64 years	726	13%	745	13%	9,064	11%	20,879	12%	177,103	11%
65-74 years	874	16%	1,111	20%	11,371	14%	28,059	16%	245,529	16%
75-84 years	429	9%	357	6%	5,218	7%	14,517	8%	131,404	8%
85+ years	63	1%	86	2%	2,220	3%	6,826	4%	58,368	4%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B25007

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

**According to ACS 2010 and 2015 data, the number of Newburyport households with incomes of \$100,000 or greater has increased by approximately 12 percent between 2010 and 2015 to 55 percent. This percentage is greater than in the region, county, and state.**

**Owners by Household Income**

	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Owner Occupied Units	5,381	100%	5,535	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than \$5,000	56	1%	81	1.5%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	73	1%	120	2.2%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	82	2%	73	1.3%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	67	1%	143	2.6%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	154	3%	149	2.7%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	202	4%	153	2.8%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	341	6%	411	7.4%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	720	13%	740	13.4%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	791	15%	607	11%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	1,291	24%	1,105	20%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	1,604	30%	1,953	35.3%	21,655	27.1%	46,079	25.3%	382,358	24.1%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B25118

**OWNER-OCCUPIED HOUSING VALUES**

In the region, about 21 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and about 2 percent over \$1,000,000. About 21 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and about 3 percent over \$1,000,000 in the county and about 18 percent and 4 percent, respectively, in the state. The US Census Bureau defines housing value as the estimate of how much the property would sell for if it were for sale, based on data collected in the ACS.

**In Newburyport, about 34 percent of owner-occupied units have an estimated value between \$500,000 and \$999,999 and 4 percent of these units are over \$1,000,000.**

## Owner-Occupied Units by Value

Home Value	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	14	0%	38	0.7%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	96	2%	111	2.0%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	33	0%	63	1.1%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	55	1%	133	2.4%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	589	11%	513	9.3%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	2,702	50%	2,557	46.2%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	1,720	32%	1,898	34.3%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	172	4%	222	4.0%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	5,381	100%	5,535	100%	79,885	100%	181,293	100%	1,583,667	100%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B25075

## For-Sale Market

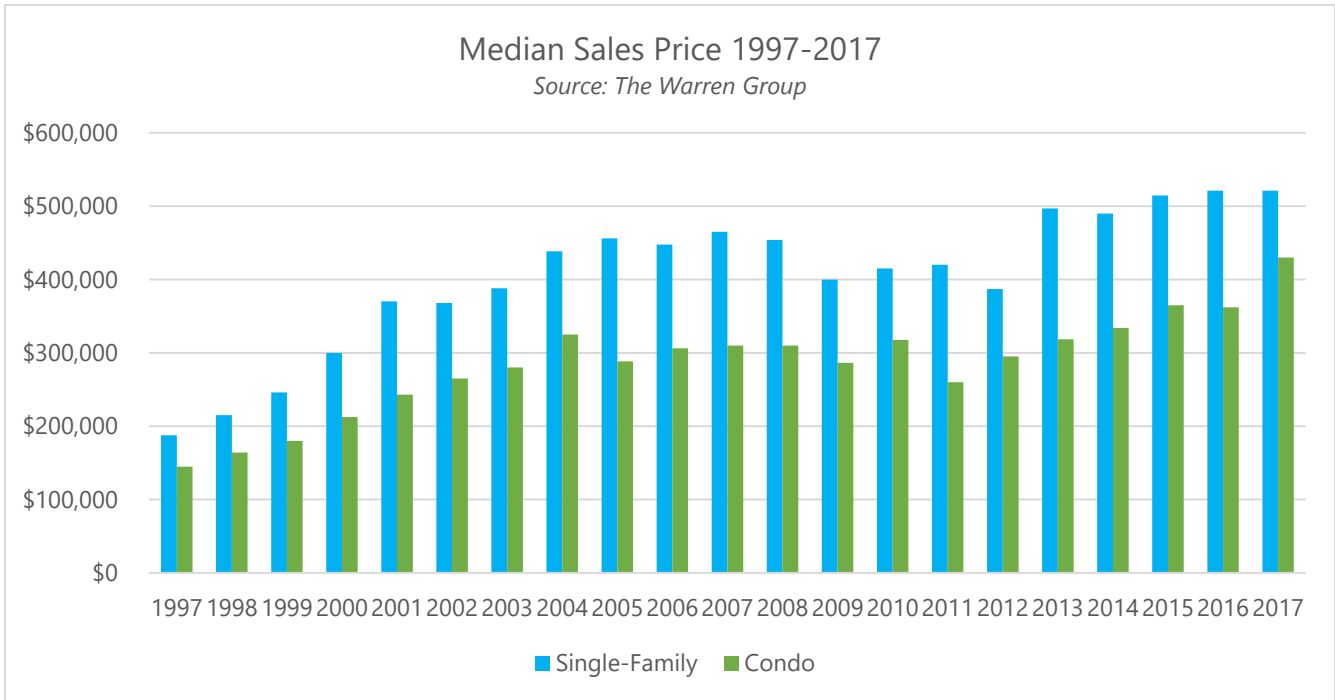
In 2017, the median sales price for a single-family home in Newburyport was \$521,000. The median sales price for a condo was \$430,000. From 2012 to 2017, the median sales price for a single-family home increased by roughly 35 percent in Newburyport. The chart below displays, that, unlike many other towns in the region, median sales prices have risen above the high sales prices from 2005 to 2007 that dramatically dropped due to the Great Recession.

### Median Sales Price: 1997-2017

Year	Single-Family	Condo	All
1997	\$187,500	\$144,900	\$169,900
1998	\$215,000	\$164,000	\$192,500
1999	\$246,000	\$179,900	\$218,250
2000	\$300,000	\$212,500	\$248,000
2001	\$370,209	\$242,900	\$309,000
2002	\$368,000	\$265,000	\$330,000
2003	\$388,000	\$280,000	\$339,000
2004	\$438,500	\$325,000	\$390,290
2005	\$456,175	\$288,250	\$370,000
2006	\$447,500	\$306,250	\$393,500
2007	\$465,000	\$310,000	\$380,000
2008	\$454,000	\$310,000	\$370,000
2009	\$399,900	\$286,300	\$359,500
2010	\$415,000	\$317,636	\$375,000
2011	\$420,000	\$259,900	\$386,250
2012	\$387,000	\$295,000	\$356,000
2013	\$497,000	\$318,500	\$415,750
2014	\$490,000	\$333,900	\$413,750
2015	\$514,500	\$365,000	\$440,000
2016	\$521,000	\$362,000	\$455,000
2017	\$521,000	\$430,000	\$485,000

Source: The Warren Group Town Stats, 2017





## Renter-Occupied Housing Characteristics

### RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most Newburyport renter households (93 percent) moved into their current unit between 2000 and 2014. This is slightly higher than the percent of renter households moving in to their unit in this period in the region (88 percent), county (84 percent), and state (87 percent).

#### Renters by Year Moved into Unit

Year	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
2015 or later	(x)	(x)	13	1%	831	2%	2,057	2%	21,922	2%
2010-2014	487	23%	1,093	54%	23,544	51%	53,482	50%	499,876	52%
2000-2009	1,487	70%	780	39%	17,015	37%	36,618	34%	331,130	34%
1990-1999	122	6%	91	5%	3,211	7%	8,407	8%	71,061	7%
1980-1989	25	1%	30	1%	873	2%	2,388	2%	22,277	2%
1979 or earlier	0	0%	13	1%	598	1%	1,667	2%	19,788	2%
Total	2,121	100%	2,020	100%	46,072	100%	106,619	100%	966,054	100%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households. About 34 percent of renter householders in Newburyport are between the ages 25 and 44 years.

***Newburyport has a higher percentage (49 percent) of renters over age 55 than the region, county and state.***

**Renters by Age of Householder**

Age of Householder	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Renter occupied units with householders aged 25+	2,100	100%	1,966	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	444	21%	275	14%	9,648	22%	22,861	23%	251,629	28%
35-44 years	432	21%	386	20%	10,121	23%	20,887	21%	182,349	20%
45-54 years	288	14%	342	17%	8,735	20%	19,632	19%	165,738	18%
55-59 years	256	12%	295	15%	4,017	9%	9,431	9%	70,612	8%
60-64 years	183	9%	149	8%	2,933	7%	7,464	7%	57,771	6%
65-74 years	301	14%	268	14%	4,237	10%	9,710	10%	82,851	9%
75-84 years	110	5%	166	8%	2,479	6%	6,727	7%	54,611	6%
85+ years	86	4%	85	4%	1,633	4%	4,752	5%	35,286	4%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B25007

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

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

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

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

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

Per 2010 and 2015 ACS estimates, the percentage of renter households in Newburyport with incomes of \$50,000 or more has increased by 11.2 percent to about 44 percent.

According to this same data set, the percentage of renter households in Newburyport with incomes of \$25,000 or less has decreased by 4.6 percent to about 30 percent.

***In Newburyport, the income of the renter population is increasing. However, there continues to be a great disparity between homeowner and renter income levels.***

## Renters by Household Income

	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Renter Occupied Units	2,121	100%	2,020	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	39	2%	51	2.5%	2,433	5.3%	5,229	4.9%	53,541	5.5%
\$5,000-\$9,999	174	8%	80	4.0%	3,117	6.8%	7,322	6.9%	65,749	6.8%
\$10,000 to \$14,999	249	12%	208	10.3%	5,083	11.0%	11,569	10.9%	98,196	10.2%
\$15,000 to \$19,999	168	8%	112	5.5%	3,809	8.3%	8,535	8.0%	73,538	7.6%
\$20,000 to \$24,999	90	4%	164	8.1%	3,352	7.3%	7,180	6.7%	60,523	6.3%
\$25,000 to \$34,999	230	11%	240	11.9%	6,244	13.6%	13,173	12.4%	105,214	10.9%
\$35,000 to \$49,999	334	16%	285	14.1%	6,540	14.2%	15,355	14.4%	127,457	13.2%
\$50,000 to \$74,999	438	21%	408	20.2%	7,581	16.5%	18,037	16.9%	153,969	15.9%
\$75,000 to \$99,999	89	4%	214	10.6%	3,622	7.9%	8,986	8.4%	90,790	9.4%
\$100,000 to \$149,999	177	8%	137	6.8%	2,879	6.2%	7,429	7.0%	86,178	8.9%
\$150,000 or more	133	6%	121	6.0%	1,412	3.1%	3,804	3.6%	50,979	5.3%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates, Table B25118

## RENTAL HOUSING COSTS

**Renters in Newburyport tend to pay more for rent than in the region, county, and state. Households making the median renter income in Newburyport cannot afford the Fair Market Rent of \$1,372 for a one-bedroom apartment.**

The Boston-Cambridge-Quincy HMFA (HUD Metro Fair Market) is made up of 41 percent renters, per the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area, of which Newburyport belongs, is \$1,372 for a one-bedroom apartment. To afford this monthly rent, a household must earn \$54,880 annually. However, in Newburyport, the median renter household income is about \$43,864 – a household with the median income could afford monthly rent (and utilities) cost of about \$1,100, a nearly \$300 difference.

## Renter Households by Gross Rent per Month

Gross Rent	2012		2015							
	Newburyport		Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%	est.	%
Less than \$500	406	19%	242	12%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	540	25%	550	28%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	685	32%	687	35%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	371	17%	370	19%	4,938	11%	12,606	12%	148,031	16%
\$2,000 or more	144	7%	132	6%	1,601	3%	5,260	5%	93,719	10%
Total Occupied Units Paying Rent	2,121	100%	1,981	100%	44,649	100%	102,873	100%	932,949	100%

Sources: U.S. Census Bureau, 2008-2012 ACS and 2011-2015 ACS Estimates; Table B25063.

# Housing Affordability

## HOUSING COST BURDEN

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

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

***The 2014 ACS estimates indicated that about 35 percent of all Newburyport households and 63% of renter households have incomes at or below 80 percent of the Area Median Income (AMI).<sup>22</sup>***

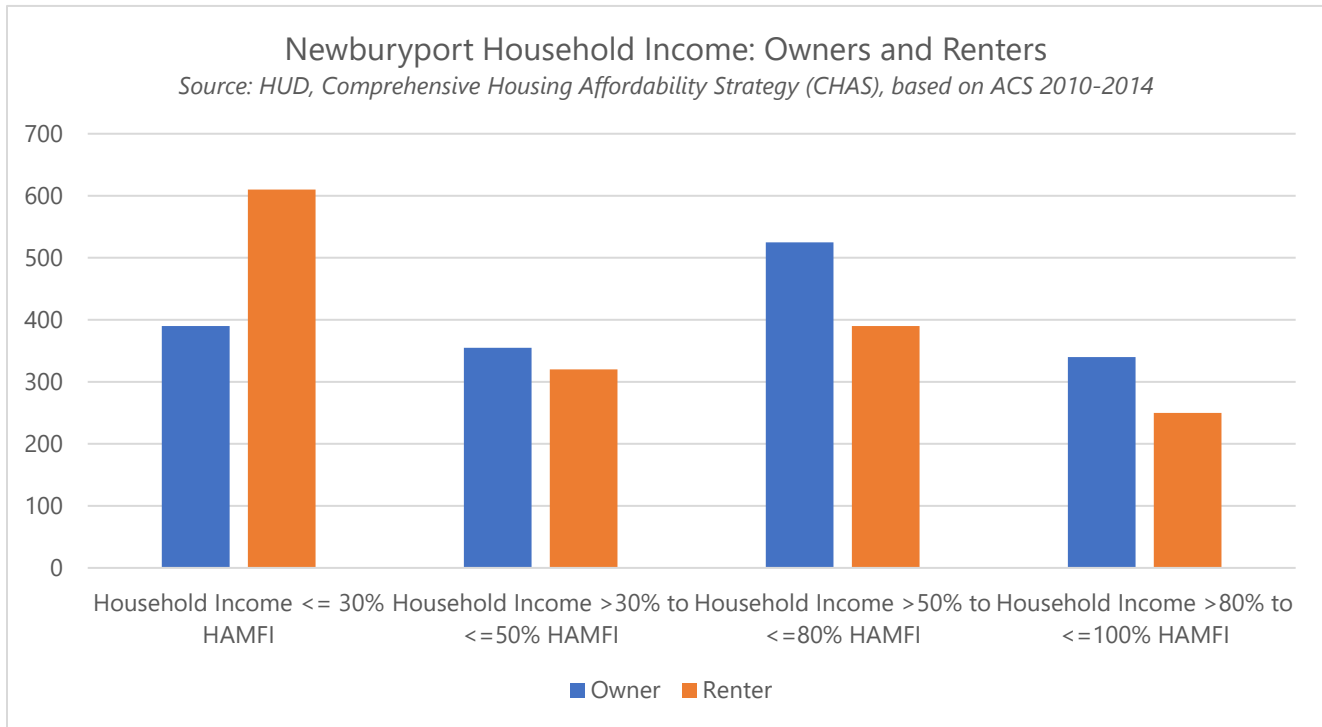
About 24 percent of owner households in Newburyport have incomes at or below 80 percent AMI, and about 63 percent of renter households have incomes at or below 80 percent AMI.

### Household Income Distribution Overview, 2014

Income Range	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI*	390	7%	610	29%	1,000	14%
Household Income >30% to <=50% HAMFI	355	7%	320	15%	675	9%
Household Income >50% to <=80% HAMFI	525	10%	390	19%	915	12%
Household Income >80% to <=100% HAMFI	340	6%	250	12%	590	8%
Household Income >100% HAMFI	3,680	70%	535	25%	4,215	57%
Total	5290	100%	2105	100%	7395	100%

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

<sup>22</sup> HAMFI – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms “area median income” (AMI) or “median family income” (MFI) used in the CHAS, assume it refers to HAMFI.



\* HAMFI – Household Area Median Family Income

About 26 percent of total owner households and 37 percent of renter households in Newburyport pay more than 30 percent of their income towards housing.

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

Housing Cost Burden	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Cost Burden <=30%	3,905	74%	1,330	63%	5,235	71%
Cost Burden >30% to <=50%	850	16%	365	17%	1,215	16%
Cost Burden >50%	504	10%	405	19%	909	12%
Cost Burden not available	30	1%	0	0.0%	30	0%
<b>Total</b>	<b>5,289</b>	<b>100%</b>	<b>2,100</b>	<b>100%</b>	<b>7,389</b>	<b>100%</b>

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

**Of 2,590 households with incomes at or below 80 percent AMI in Newburyport, 1,600 (75 percent) are cost burdened.**

### Cost Burdened Renters and Owners in Newburyport by Income Range, 2014

Income by Cost Burden (owners and renters)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	735	35%	570	63%	1,000	14%
Household Income >30% to <=50% HAMFI	490	23%	200	22%	675	9%
Household Income >50% to <=80% HAMFI	375	18%	100	11%	915	12%
Household Income >80% to <=100% HAMFI	194	9%	4	0%	590	8%
Household Income >100% HAMFI	330	16%	35	4%	4,215	57%
Total	2,124	100%	909	100%	7,395	100%

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

**Of the estimated 1,320 low-income renter households in Newburyport, about 53 percent are cost burdened and about 43 percent have extremely low income and are severely housing cost burdened - spending more than 50 percent of their gross income on rent.**

### Cost Burdened Renters in Newburyport by Income Range, 2014

Income by Cost Burden (renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	390	51%	260	64%	610	29%
Household Income >30% to <=50% HAMFI	225	29%	120	30%	320	15%
Household Income >50% to <=80% HAMFI	90	12%	25	6%	390	19%
Household Income >80% to <=100% HAMFI	65	8%	0	0%	250	12%
Household Income >100% HAMFI	0	0%	0	0%	535	25%
Total	770	100%	405	100%	2105	100%

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

**About 1,270 owner households in Newburyport have low income and roughly 70 percent of low-income owners spend more than 30 percent of their income on housing costs.**

### Cost Burdened Owners in Newburyport by Income Range, 2014

Income by Cost Burden (owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	345	25%	310	62%	390	7%
Household Income >30% to <=50% HAMFI	265	20%	80	16%	355	7%
Household Income >50% to <=80% HAMFI	285	21%	75	15%	525	10%
Household Income >80% to <=100% HAMFI	129	10%	4	1%	340	6%
Household Income >100% HAMFI	330	24%	35	7%	3,680	70%
Total	1,354	100%	504	100%	5,290	100%

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

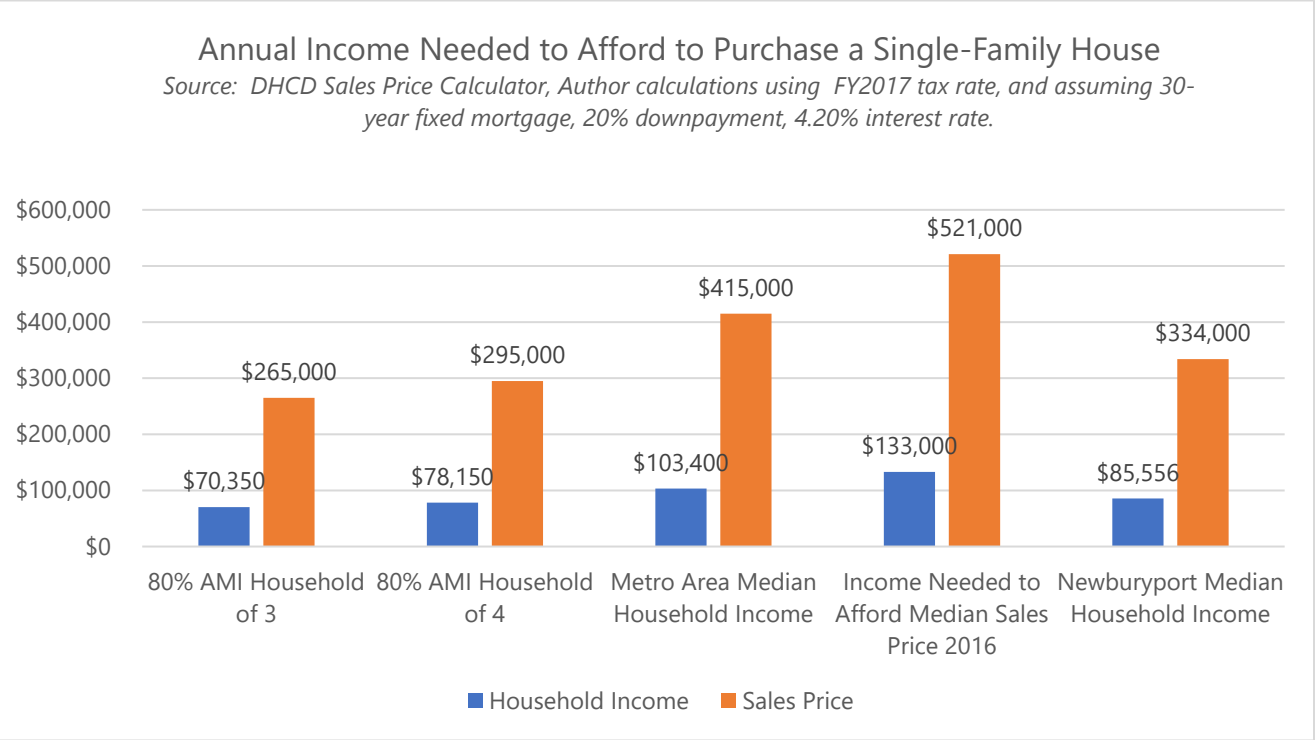
Per 2010-2014 ACS estimates on cost burden by household type, most cost burdened households are small family households (51 percent). Elderly households (elderly families and elderly non-families) make up 26 percent of cost

burdened households, and large family households make up 8 percent of cost burdened households. Tables detailing cost burden by household type can be found in Appendix G.

### OWNERSHIP AFFORDABILITY BY INCOME

As seen in the figure below, a household of four in Newburyport with 80 percent AMI could afford to purchase a home up to \$295,000. However, the median sales price for a single-family home in Newburyport in 2016 was \$521,000, meaning a household would have to make \$133,000 per year to afford a home at the median sales price. At the Newburyport Median Household Income of \$85,556, a household could afford a home only up to \$334,000.

**Newburyport has an affordability gap of \$187,000—households making the median household income can afford to buy a home up to \$334,000, while the median sales price for a single-family home in 2016 was \$521,000.**



### RENTAL AFFORDABILITY BY INCOME

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

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

to 80 percent) can afford a gross rent of \$1,564 per month. A household with the area median income can afford a monthly gross rent of \$2,585.

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

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

**AFFORDABLE UNITS**

As of November 2017, there were 599 units in Newburyport listed on the Subsidized Housing Inventory. Seventy-nine percent of these were rental units, and 21 percent were ownership. About 7.5 percent of Newburyport’s housing units are affordable units.

**Affordable Units by Type**

	<b>Number</b>	<b>%</b>
Total Units:	8,015	100%
Affordable Units:	599	7.47%
Rental	471	79%
Ownership	128	21%
<i>Source: DHCD Subsidized Housing Inventory, 2017</i>		

Two hundred and fifty-five affordable units in Newburyport (43 percent) have perpetual affordability, including Horton Terrace (50 rental units), Sullivan Apartments (100 rental units), and Maritime Landing Condominiums (29 ownership units). Thirty-four units have affordability that is set to expire in 2017 or 2018, and between 2019 and 2025, 47 units have affordability that is set to expire; these units with the expiring affordability are dwellings where the owners have participated in the City’s Housing Rehabilitation program. This home improvement program is available to qualified low-income households and thus the units were listed on the SHI. These units are not technically eligible for listing on the SHI and thus will be removed. One hundred and one rental units at Heritage House have affordability set to expire in 2031, and 99 rental units at James Steam Mill have affordability set to expire in 2033.



# Chapter 4: Housing Development Considerations

In 2012, the City of Newburyport completed the *Open Space and Recreation Plan*. This plan includes environmental, infrastructure and development considerations that can be directly woven into this plan. Much of the content in this Chapter was taken from the Open Space and Recreation Plan.

## Environmental Constraints

Newburyport is one of the smallest cities in the state, located in Essex County about 35 miles from the City of Boston. Newburyport is in the lower Merrimack Valley region, defined by the watershed of the Merrimack River, which serves as the northern border of the City.

Newburyport's character is shaped by its physical location along the south side of the Merrimack River, where its historic harbor reaches the Atlantic at the northern point of Plum Island. The Artichoke River, which flows into the Merrimack River, forms part of the City's western boundary.

To the south, historic pasture and hayfields stretch to West Newbury and Newbury, and the Little River and its tributaries flow southward into the Parker River and then into the Great Marsh. Each of these waterways – the Merrimack River, Artichoke River, Little River, Parker River and Atlantic Ocean – played a key role in shaping the City and continue to play a role today.

### MERRIMACK RIVER

More than three centuries ago, Newburyport's harbor made it suitable for shipbuilding, which led to maritime commerce and wealth, and so in turn to the City's cherished Federal-era architecture and its continuing role as a regional commercial hub and destination for travelers. The Merrimack River also supported small mills and other industrial efforts. Today, the Merrimack River is a resource shared with many communities along its banks.

The lively harbor, where the river meets the Atlantic Ocean, provides an open, scenic counterpoint to the dense heart of downtown, with its old commercial buildings, historic homes, large trees, and narrow streets. The river supports commercial fishing, recreational boating, whale-watching and eco-tours.

### ARTICHOKE RIVER

Artichoke Reservoir at the western border of the city provides Newburyport a major drinking-water sources (along with Indian Hill Reservoir in West Newbury, and a few other sources). The Artichoke River's forested and marshy banks offer valuable habitat. Some residents enjoy fishing off its bridges. The watershed includes the City Forest and extends well into the southernmost sections of the City, in the western part of the Common Pasture. The historic Curzon Mill area – a heritage landscape – is associated with the Artichoke River.

### LITTLE RIVER

The headwaters of two tributaries of the Little River drain a section of the city edged by homes and shopping plazas. The tributaries flow through undeveloped wooded and agricultural land alongside the City's industrial park. The Little River watershed, as part of the Parker River system, influences the ecology of the Great Marsh, an Area of Critical Environmental Concern. As the river flows into Newbury, it provides the eastern border for the historic farms and wet meadows of the Common Pasture.

## **PARKER RIVER**

The Parker River (along with the Plum Island River) separates the mainland from Plum Island - a barrier island with old cottages and larger new homes, as well as the Parker River National Wildlife Refuge and the state Sandy Point Reservation, both outside of Newburyport's boundaries (part of the Town of Newbury).

## **ATLANTIC OCEAN**

Access to the Atlantic keeps city marinas and docks busy. Newburyport's section of Plum Island – the northernmost part – has a long and varied history. It is currently densely settled, with former summer cottages being turned into larger, year-round homes, and with beach-goers flocking to its Atlantic shores. Intense storms combined with the dense settlement have created erosion emergencies and calls for beach nourishment and other mitigation measures.

## **AQUIFERS AND AQUIFER RECHARGE AREAS**

An aquifer is a groundwater supply capable of yielding a significant volume of water for a useful well. Aquifers of sufficient capacity to serve as a municipal water supply are scarce and only found in locations with certain geological and hydrological conditions. Most aquifers with such a volume were formed in valleys carved into bedrock millions of years ago by ancient rivers that drained the continent. The City's Water Works operates wells on Ferry Road within two high-yield aquifers.

## **FLOOD HAZARD AREAS**

When a water body can no longer accommodate increased discharge from heavy rains or snow melt, the excess water flows onto the adjacent land. The land next to streams, lakes or rivers – called a floodplain – is likely to flood during a storm event. Floodplains are categorized according to the average frequency of flooding. Thus, the 100-year floodplain is the area likely to be flooded once every 100 years. Put another way, there is a 1% chance that the land will be flooded in any given year.

Flood hazard areas present risks to people, wildlife and property that must be assessed and minimized. Unregulated development in a floodplain can increase the likelihood of flooding by adding impervious surfaces and increasing runoff into the stream channel. In addition, contaminants from flood-damaged sewage or septic systems and debris swept downstream from flooded properties can result in unnecessary hazards to properties downstream.

Floodplains are delineated on the basis of topography, hydrology, and development characteristics of the area. The Federal Emergency Management Agency (FEMA) updated the Flood Insurance Rate Maps (FIRM) recently. The revised maps reveal risk areas along the Merrimack, Artichoke, and Little River areas, as well as on Plum Island beaches. New maps indicated that flood zones in Newburyport have changed when compared with previously defined flood hazard areas. Newburyport adopted a Floodplain Overlay District to regulate development in flood hazard areas as indicated on the FIRM.

Several floods in the Little River (1936, 1996, 2002, and some more recent) all surpassed the previous 100-year flood indication. Within the last few decades, developed areas near the Little River, including Scotland Road in Newbury, and Hale Street, have experienced significant flooding. Streets in the Quail Run neighborhood have been completely impassible on several occasions over the years.

## **WETLANDS**

Wetlands include marshes, swamps, and bogs and often lie within a floodplain. They serve as a sponge to soak up inundations, and also protect groundwater, prevent aquifer pollution, and area habitat for wildlife. State law supports local protection of wetlands. The Massachusetts Inland Wetlands Protection Act provides the basic

authority. Newburyport has adopted a wetlands ordinance that includes additional protections. Furthermore, certain wetlands have been designated as restricted wetlands, subject to additional regulation per state statute.

Eleven kinds of wetlands lie within Newburyport. Plum Island, Joppa Flats, and the Basin incorporate distinct wetland types including Barrier Beach System, Barrier Beach Coastal Beach, Barrier Beach Coastal Dune Wetlands, Tidal Flat, and Salt Marshes. Along Water Street headed toward Plum Island, one encounters two areas of Shallow Marsh Meadow and Coastal Bank Bluff, as well as a Deep Marsh wetland. The remaining wetlands in the City are mostly located along the Merrimack, Artichoke, and Little River (and its tributaries and headwaters), in the Common Pasture, and around small ponds. The wetlands types in these areas are Shallow Marsh Meadows, Shrub Swamp, Wooded Swamp Deciduous, Deep Marsh, Wooded Swamp Mixed Trees, Coastal Bank Bluff and Coastal Beach.

At least six vernal pools in the Little River watershed and the Common Pasture have been certified by the state Natural Heritage Program.

### ***Restricted Wetlands***

Parts of Joppa Flats, all of Woodbridge Island, and a small area near the Chain Bridge are Restricted Wetlands, on which permanent restriction orders have been placed by the Inland and Coastal Wetlands Restrictions Acts (MGL Chapter 131, 40A, and MGC Chapter 130 Section 105). The restriction orders provide added protection for selected wetlands by prohibiting certain activities in advance of any work being proposed. The corresponding regulations can be found in 310 CMR 13.00 (inland) and 310 CMR 12.00 (coastal). The restriction orders have been recorded at the Registries of Deeds to inform future landowners of the restrictions.

## Historic and Cultural Resources

Newburyport's earliest habitation included summer encampments by Native Americans who came for clamming, fishing, and regional festivals along the banks of the Merrimack River. Newburyport's early permanent English settlements can be compared to those of Salem, Marblehead, or Portsmouth, NH. The City separated from more agrarian Old Newbury in the year 1764, as its character came to be more defined by the needs and values of prosperous maritime traders.

Just as the City's social, political, and economic character were shaped by maritime trade in the last half of the 18<sup>th</sup> Century and the first half of the 19<sup>th</sup> Century, so were its architecture and land-use patterns. Those patterns largely persisted as the era of sailing ships and small harbors ended and Newburyport entered a long period of decline, which stretched through the Depression into the 1960s.

Efforts began in the 1960s to restore the deteriorated downtown. Amendments to the urban renewal plan in the early 1970s jump-started the preservation of Federalist Era buildings. This trend-setting, restoration-oriented version of urban renewal nurtured Newburyport's current success as an attractive place to live. In the 1980s, a business park was created in the northeast sector of the Common Pasture. Recent decades have seen the spread of housing into the western sections of the City, as well as increasing housing density on Plum Island and in older neighborhoods.

The community's treasured heritage landscapes include: Newburyport's historic Merrimack River harbor, identified for more than two centuries with shipbuilding; the City's extensive colonial and federal-era streetscapes (many part of a very large National Historic District); its timeless marshes and beaches; Maudslay State Park; and the Common Pasture. Other cultural heritage sites include an early 19<sup>th</sup> Century powder house, an 18<sup>th</sup> Century grist mill on the Artichoke River, a Merrimack ferry crossing (George Washington crossed the river at this site) and the Custom House that is now known as the Custom House Maritime Museum.

Later years in the City's history added mills and shoe factories – distinctive brick structures now converted to homes and offices – as well as rail lines, one segment of which has been converted into a rail trail, with work on the second trail section underway. Salt-hay heiress Anna Jaques made donations to fund a hospital (since relocated within the City). Historic lighthouses, specially aligned to assure safe navigation to and from the Atlantic Ocean, enrich the City's character and help convey importance as a birthplace of the U.S. Coast Guard. Today, Newburyport enjoys formal designation as a Coast Guard City. Plum Island served as both a staging area for rescues of sailors and ships, and as a relatively sedated resort destination.

Historic farms still operate in the Common Pasture, with haying and cattle grazing the most common uses in Newburyport. Arrowhead Farm, on Old Ferry Road, has been operated by family farmers since 1683. Newburyport was home to a small African-American community, including a few individuals prominent in sailing; a parish with French-Canadian heritage; mill workers of Irish and Polish descent; and other immigrants.

## Infrastructure Capacity

### TRANSPORTATION SYSTEMS

The city's location provides easy access to Route 95, Route 1, Route 1A, Route 113, and an MBTA commuter rail station, adding to its appeal to developers. The Merrimack Valley Regional Transit Authority provides bus service to Haverhill and C & J Trailways runs buses to Logan Airport and downtown Boston. The Council on Aging van meets local travel needs of seniors. Taxis, seasonal pedi-cabs and more recently ride-hailing services such as Uber and Lyft serve residents and visitors. A multi-use trail links the train station with downtown and riverfront parks, and a second phase through the South End will provide a complete loop. Bicycle lanes run to Plum Island and along High Street. The small, historic Plum Island airfield provides arrivals and departures by small aircraft. Active marinas and docks also allow boaters to use the Merrimack River as an access point to the city. Most recently, Newburyport passed an ordinance to implement a Complete Streets program to enhance walking and biking.

### PARKING

Parking is a challenge in downtown and in nearby densely developed older neighborhoods, especially on "snow days" when street parking is prohibited, and during summer weekends and festivals. Providing adequate, convenient parking for shoppers is an important issue for future plans for the Central Waterfront district as community members and planners weigh the appropriate balance between open space and new development. Many residents depend on open lots for off-street parking during snow emergencies, which can conflict with plans for re-use or re-design of some of the City's neighborhood parks.

The City of Newburyport has started construction (in Spring 2018) of an Intermodal Transit and Parking Facility (known locally as the downtown "parking garage"). The facility will provide 207 parking spaces within a consolidated "footprint" thereby allowing the City to remove an equivalent amount of parking from the central waterfront (to allow for park expansion). The structure has been designed to support two additional levels (or approximately 136 additional spaces) in the future. The City will lease a terminal office and two bus bays to the Merrimack Valley Regional Transit Authority (MVRTA) to encourage transit ridership to and from downtown Newburyport, and commuters will have access to parking through the availability of 45 spaces in the intermodal facility. The facility will also feature bicycle racks and electric vehicle charging stations and is expected to open in Spring 2019.

## TRANSPORTATION IMPROVEMENT NEEDS / PROJECTS

The city continues to consider some form of transit-oriented development in the area defined by the Route 1 traffic circle and the MBTA Commuter Rail Station. Several concepts have been explored, including much denser development in the new 40R Smart Growth District, which will stimulate commercial/industrial sectors in the business park. It may also increase traffic in the Low Street/Graf Road area, a forecast consistent with earlier projections by MVPC.

The City completed the creation of a round-about at the intersection of Moseley Avenue, Spofford and Merrimack Streets. In addition, city officials are aware of traffic issues at Three Roads (High Street/Storey Avenue near Atkinson Common) and in areas near the Interstate 95 ramps.

The *High Street Master Plan* (2004) envisioned traffic-calming and other measures appropriate to the corridor's status as a state Scenic Byway, including tree planting, brick sidewalks, bike lanes and more. The City added bike lanes and "sharrow" (shared bike lane markings) to High Street in 2005.

The Essex National Heritage Commission recently led a regional planning effort to complete a corridor management plan for the Essex Coastal Scenic Byway which follows High Street, Green Street, State Street, and Water Street. With this complete, the Commission is pursuing designation of the byway as a National Scenic Byway, which would focus additional attention to management of and improvements to these streets. Recently, the City received a \$1.2 million grant from the state's Safe Routes to School program to upgrade sections of High Street near Newburyport High School.

The state is currently finalizing the replacement of the Whittier Bridge, which allows I-95 travelers to cross the Merrimack River. The existing bridge has been replaced with a new eight-lane structure and will have a multi-use trail connecting Newburyport to the Amesbury and Salisbury rail trails.

## WATER SUPPLY SYSTEMS

The City's drinking water comes from surface and groundwater supplies. The surface supplies, which make up eighty percent of the water supply, are the Indian Hill Reservoir in West Newbury, the Artichoke Reservoir in West Newbury and Newburyport, and the Bartlet Spring Pond in Newburyport. Surface water is treated at the water treatment plant on Spring Lane next to Interstate 95. Groundwater, which makes up twenty-percent of the City's drinking water, is supplied by two gravel packed wells (Well #1 and #2) located along Ferry Road in Newburyport. Several years ago, the water supply system saw an \$18.75 million upgrade that included regular maintenance as well as improvements to meet future water demands. In addition, public water and sewer were provided to the residents of Plum Island in Newbury and Newburyport.

In recent years, the Water Division looked at two sites off Hale Street as potential new groundwater supplies: Cooper North Pasture and Newburyport's Wet Meadows property, both in the Common Pasture. Drilling and testing of both sites indicated that further development of the sites for drinking water is not currently cost effective.

In addition, the Water Division conducted a pump test on the Guilford rail trail site off Parker Street, land acquired in 2006 in part with Community Preservation Act-backed bonding. The test indicated that a potential yield of up to 250 gallons per minute may be possible. The City continues to evaluate this site.

The City is also working to increase protection around existing well sites. It recently acquired a conservation restriction on land near Well #1, and it is obtaining a conservation restriction on 99 Ferry Road, near Well #2.

The Newburyport Open Space Committee continues to work with the City's Water Division to protect other lands important to the drinking water supply and quality, consistent with the 2002 Water Works Master Plan, which recommends that the "city should protect sensitive parcels of land through purchase, easement, conservation restrictions and other protective mechanisms." Moreover, a water supply yield/estimate performed in 2017 showed adequate water supply for anticipated needs through 2040.

## SEWER SERVICE

Just as the City provides water service to virtually the entire city, so it provides sewer service. As mentioned above, the effort to bring water and sewer service to Plum Island is now complete.

In June 2010, work began on substantial improvements to the Wastewater Treatment Facility on Water Street. The two-year project has required the friendly taking of an abutting parcel, formerly a boat sales and storage site, for use as a staging area during construction and use for a new operations, control, and laboratory building. The project includes some remediation/removal measures for petroleum contaminated soils on the site. A Chapter 91 licensed pedestrian access was constructed in 2012 from Water and Lime Streets to a waterfront path near the American Yacht Club. Sections of a granite-capped wharf wall, part of the William Coombs Wharf, were reinstalled at grade along with interpretive signage as part of the City's expanded Harborwalk.

In a 2008 study, Weston & Sampson Engineers estimated the future flows and pollutant loads to the wastewater treatment plant based on a 20-year planning period. The flow estimates included provisions for additional connections from Plum Island, and accommodations for additional commercial/industrial development. The engineers determined that the current design capacity of the wastewater treatment plan of 3.4 million gallons per day should be adequate to meet future flow and pollutant load demands in the 20-year period.

The City's sewer-use ordinance requires future developments to supply their own wastewater pumping and collection systems.

## Regulatory Barriers

The City's signature development identity is that of a historic seaport with barrier island, marshes, a large pastoral area, and forested river land. As mentioned, the 17<sup>th</sup> and 18<sup>th</sup> Century dense seaport development patterns persist in much of Newburyport today, with 19<sup>th</sup> Century addition of mill buildings and some infill. From about the middle of the 19<sup>th</sup> Century to the 1970s, the City's growth and development was limited by economic depression and decline.

The latter part of the 20<sup>th</sup> Century brought an innovative approach to urban renewal – clearing of central waterfront land and restoration of most of downtown, plus the development of a business park and subdivisions spreading out into north parts of the Common Pasture and West End. The construction of Interstate 95 and nearby shopping plazas changed the character of the western part of the City. Revitalization of downtown businesses in architecturally sensitive buildings, together with the cleanup of the Merrimack River, expansion of marinas, and improvement of waterfront parks, transformed the downtown riverfront. Over the past century, the community shifted from manufacturing and industry to a service- and tourism-based economy.

Restoration of commuter train service to Boston in 1998 sparked more development, primarily housing. Most recently, the provision of water and sewer service to Plum Island supported an existing trend of converting summer cottages to year-round homes. Development activity has continued, although the growth rate has slowed, and is projected to decline.

In a community as built out as Newburyport, where housing costs remain high, demand for housing can present a challenge when considered with open space protection efforts. Despite state and national trends to the contrary, Newburyport homes sales prices have managed to stay relatively high through the mid-2000s housing crisis. While market demand remains strong, land available for new housing development is scarce.

## ZONING

The City of Newburyport first adopted zoning in 1941 and is currently divided into several districts. The **Agricultural/Conservation District (Ag/C)** is intended to serve a dual purpose: protect existing agricultural land and restrict development of lands with soils that have poor to moderate capabilities to support on-site sewage systems. The Ag/C District has the lowest residential density requirement of all districts and is generally served by local streets only. Intensive land uses, including those that would detract from the desired agricultural/open space nature of the district or would otherwise interfere with the intent of the district, are prohibited.

The predominant land uses of the **R-1 (single family)** and **R-2 (two-family) Districts** are intended to be single- and two-family homes. Minimum lot sizes are 20,000 square feet in the R1 and 10,000 to 15,000 square feet in the R-2 District. These districts are primarily served by local roads.

**Residential Three (R3)** (multi-family) allows for single, two-family, and multi-family units at no greater than six units per structure and generally fewer than 10 units per acre. This district, where possible, is located near or along major streets.

**Business One (B-1)** is intended to allow all types of customary business uses oriented toward both pedestrian and vehicle traffic. It also allows multi-family residential dwellings either alone or in combination with business uses. This district is primarily located along major streets.

**Downtown Business (B2)** includes retail, service, office and residential uses, at a scale intended to reinforce downtown's role as the focus of activity in Newburyport. Multi-use development is encouraged, such as the combining of residential and business uses. Activities are oriented to pedestrian traffic and to centralized parking. Businesses with consumer large tracts of land and interrupt pedestrian circulation and shopping patterns, single- and two-family principles buildings or uses which would otherwise interfere with the intent of this ordinance are prohibited.

**Neighborhood Business (B3)** consists of neighborhood businesses and residential uses in proximity to residential I uses and serves as a transitional zone between business and residential districts.

The **Industrial District (I-1)** allows uses requiring the manufacture, assembly, processing, or handling of materials that, because of their operations would be disruptive to residential and other commercial uses. Commercial uses intended to service the industrial areas are also permitted.

The **Industrial One District (I-1B)** was created to allow the development of corporate office headquarters in the city. This zoning allows for a needed use/occupancy which the I-1 zoning district does not allow, specifically, corporate headquarters. The objective is to provide diversification in employment opportunities, Light manufacturing uses similar to those allowed in the I-1 district are also allowed, but the corporate headquarters type uses are preferred.

The **Industrial Two (I-2) District** was created to legitimize existing older "pockets of industrial development" within the central city. The intent was to protect these uses allowed by right and not to place them in a non-conforming zoning status. The re-use of these pockets of industries is likely to occur over time, therefore non-industrial uses are allowed by special permit.

The **General Acute Care Medical District (M-1)** accommodates a general acute care hospital, a medical/dental professional building and associated uses.

The purpose of the **Waterfront Marine Dependent District** is to protect and enhance existing marine-dependent and marine-related uses along the waterfront. In addition, the expansion of existing marine uses, such as marinas, is encouraged. The redevelopment of non-marine uses into marine-dependent/related uses is encouraged. Density bonuses may be allowed when public access is provided. Additional intents of this district include the protection and provision of public access and views. Finally, when a project involves residential development, the placement of units along the side streets in an overall development project is encouraged.

The purpose of the **Waterfront Mixed Use District** is to encourage the development of marine, civic, tourism and cultural land use activities which benefit from the location of the central waterfront and to enhance this area as the civic and cultural center of the city. Structures that are totally residential are not allowed in this district. Additional purposes of this district include the protection and provision of access and views.

The **Flood Plain District** was established as a special district and includes all special flood hazard areas so designated on the Flood Insurance Rate Maps (FIRM) issued by the Federal Emergency Management Agency (FEMA) and the National Flood Insurance Program as of July 2012. The maps, as well as the accompanying city of Newburyport Flood Insurance Study, are incorporated in the zoning ordinance by reference.

The City has adopted an **Open Space Residential Development** ordinance, which provides density bonuses for developers in residential zones who set aside open space in areas according to specific criteria.

**Plum Island Overlay District** covers all properties on Plum Island. The purpose is to protect properties from flood waters and control intensity and density of use on Plum Island.

Three overlay districts have been adopted, which are applicable to projects applying for a special permit within specified geographic locations. The **Federal Street Overlay District** is intended to encourage adaptive reuse of historic properties and historically appropriate new development. The **Waterfront West Overlay District** was established due to the unique land use, historic, cultural and architectural resources of the properties along the central waterfront and to encourage implementation of the 2001 Master Plan and 2003 Waterfront Strategic Plan. The **Towle Complex Residential Overlay District** is intended to preserve and enhance the significant historic features and structures exhibited by the Towle Mill Building Complex.



# Chapter 5: Housing Goals and Strategies

## Five-Year Goals

The City of Newburyport currently has 599 subsidized housing units listed on the Department of Housing and Community Development's (DHCD) Subsidized Housing Inventory (SHI) as of December 2017. This number represents 7.47 percent of the total year-round housing units as reported by the 2010 U.S Census. Therefore, the City is 202 housing units shy of the 10 percent affordable housing goal as defined by DHCD.

Over the next five years, the goal is for Newburyport's HPP to become "certified." Reaching the annual goals of 0.5 percent or 1 percent will allow the HPP to be certified by DHCD for one year if the City develops 0.5 percent of its overall goal in a year's time or for two years if the City develops 1 percent of the target units in a year's time. In order to produce 0.5 percent of its total units annually as SHI units, Newburyport will need to add an additional 40 SHI-eligible housing units each year. In order to produce 1 percent of its total units annually, the City will have to produce 80 SHI units annually. This will be a challenging task given the amount of development likely to occur each year. While the City may not reach this goal, it will be making strides toward it with several projects that have been recently permitted and others that are anticipated to be permitted in the next five years.

Between 2000 and 2015, residential permit activity in Newburyport fluctuated between 7 and 90 permits, with an annual average of about 30.5 units per year. However, those units were primarily single-family homes, with an average of about 25 single-family units permitted each year. The City's single-family unit permitting peaked in 2001 with 90 single-family units, and multi-family unit permitting peaked in 2007 with 24 five+ family units. These numbers represent total permits, market rate and affordable dwelling units. The City could come close to achieving 1-year certification by adding 40 affordable units in one year, but this number is still 10 more units than the average over a 15-year period for all residential units (market and affordable). If the City is able to permit a high number of residential units to be developed, of which at least 40 are eligible for the SHI, the City would get close to or go over the statewide goal of 10 percent affordable units.

### Chapter 40B Housing Production Schedule – 0.5% and 1% Growth\*

Year	0.5% Increase				1.0% Increase			
	Additional Affordable Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Affordable Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current numbers		599	8,015	7.5%		599	8,015	7.5%
2018	40	639	8,055	7.9%	80	679	8,095	8.4%
2019	40	679	8,095	8.4%	80	759	8,175	9.3%
2020	40	719	8,135	8.8%	80	839	8,255	10.2%
2021	40	759	8,175	9.3%	80	919	8,335	11.0%
2022	40	799	8,215	9.7%	80	999	8,415	11.9%

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

In order to achieve certification and meet the needs of Newburyport's population today and tomorrow, units of all types should be considered for development. The City identified some potential locations for housing of all types as part of the development of this HPP. Using both the information and projections from the 2013 Newburyport HPP, the following table was created representing Newburyport's Housing Production Program, outlining how projected strategies and housing developments can meet housing needs now and in the future.

### Newburyport 5-Year Housing Production Plan

Projects/Strategies by Year	Affordable Units ≤80% AMI	'a'ffordable units (not eligible for SHI)	Total # of Units Added to SHI
<b>Year 1 – 2018</b>			
1 Boston Way Smart Growth Project/Rentals	19	0	76*
<i>Year 1 Subtotals</i>	<i>19</i>	<i>0</i>	<i>76</i>
<b>Year 2 – 2019</b>			
Hillside Center YWCA/Rental	10	0	10
Parker Street/Hines Way/Ownership	3	0	3
Colby Farm OSRD	2	0	2
Accessory Apartments	0	2	0
By-Right Two-Families	0	2	
<i>Year 2 Subtotals</i>	<i>15</i>	<i>4</i>	<i>15</i>
<b>Year 3 – 2020</b>			
Brown School Redevelopment	20	0	20
Accessory Apartments	0	2	0
By-Right Two-Families	0	2	
<i>Year 3 Subtotal</i>	<i>20</i>	<i>4</i>	<i>20</i>
<b>Year 4 – 2021</b>			
Waterfront West – Phase 1	12	0	12
Accessory Apartments	0	2	0
By-Right Two-Families	0	2	
<i>Year 4 Subtotals</i>	<i>12</i>	<i>4</i>	<i>12</i>
<b>Year 5 – 2022</b>			
Waterfront West – Phase 1 continued	12	0	12
Rt. 1 Smart Growth (Minco Development)	32	0	125*
Accessory Apartments	0	2	0
By-Right Two-Families	0	2	
<i>Year 5 Subtotals</i>	<i>35</i>	<i>4</i>	<i>137</i>
<b>Totals</b>	<b>101</b>	<b>16</b>	<b>260</b>
<p><i>* The project includes 25% affordable units that will all be rentals. In this scenario (25% and rental) the State allows all units, affordable and market rate, to be counted on the SHI.</i></p> <p><i>Source: City of Newburyport Office of Planning and Development, 2018</i></p>			

# Strategies

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

- 1) 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 community produce units to achieve 10 percent? This category provides specific strategies, 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. The final strategies also reflect the state's requirements to address the following strategies to the greatest extent possible:

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

## PLANNING AND POLICIES

### 1. Modify the current in-law ordinance.

As of 2018, a zoning revision project is underway. This project includes exploring the modification of the current in-law apartment ordinance to allow 'accessory' apartments that do not require a family member as tenant and are available for rent.

### 2. Allow two-family structures by-right in R2 and R3 zoning districts.

As part of the City's zoning revision project, modifications will be explored to reconsider allowing two family structures in the R2 and R3 zones by-right. This will likely not result in SHI-eligible units but may result in 'affordable ones. However, given Newburyport's housing market, many of the two-family structures will likely be market rate units.

### 3. Partner with for- and non-profit developers to create affordable housing on privately owned sites.

Both for- and non-profit developers can play a crucial role as a partner in developing affordable housing. In addition to having access to upfront capital, they also understand the design, development, construction, preservation, weatherization, and/or management steps necessary to create and maintain affordable housing units. They can help navigate the state and federal subsidy processes that can be challenging for local governments with limited capacity and/or experience. One possible example of partnering is use of a Host Community Agreement to establish an on-going long-term relationship between a developer(s) and a local government in an effort to create affordable housing that aligns with the community's goals. It aligns with the

Housing Production Plan's production goals, as stated in the Goals section of this plan, and is non-exclusive. The agreement encourages regular communication between the developer and various boards and committees responsible for creating affordable housing. A sample Host Community Agreement can be found at: <http://www.hamiltonma.gov/wp-content/uploads/2017/02/Draft-Host-Community-Agreement.pdf>.

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

In 2018, the Baker-Polito Administration created the Housing Choice Initiative, a multi-pronged effort to align resources and data to create a single point of entry for communities seeking assistance in increasing their supply housing. A crucial part of Housing Choice Initiative is the Housing Choice designation and grant program. The Administration has identified simple, flexible standards that are achievable to all municipalities. For more information on how to become designated as a Housing Choice Community, please visit: <https://www.mass.gov/orgs/housing-choice-initiative>.

**5. Conduct ongoing community education in partnership with nonprofit organizations and ad hoc coalitions**

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

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

In each of the community workshops held to create this plan, and through the online tool coUrbanize, we heard that senior residents want the opportunity to not just remain in their community, but age in place in their existing home. There are a variety of tools that could help accomplish this, including public transportation subsidies, grants to maintain and retrofit existing housing, and real estate tax abatements. Through the MA Healthy Aging Collaborative’s Age-Friendly Communities Program, age-friendly communities strive to better meet the needs of their older residents by considering the environmental, economic, and social factors that influence the health and well-being of older adults. These programs seek to allow older adults to stay in their communities and “age in place.” One option is to join an age-friendly network. The World Health Organization (WHO) established a Global Network of Age-Friendly Cities and Communities to support communities who are taking active steps toward becoming more age-friendly. The American Association of Retired Persons (AARP) Network of Age-Friendly Communities is the U.S. affiliate of the WHO network. Several Massachusetts communities have been accepted into the WHO global network, and other communities are exploring applications. MVPC has included this strategy in the Regional Housing Plan. To learn more, visit: <https://mahealthyagingcollaborative.org/programs/overview/age-friendly-communities/>.

Investigating in opportunities and models that currently exist for shared living situations for seniors makes sense as well. With an increasing aging population in the Merrimack Valley, now is the time to investigate home sharing as an option for seniors, particularly for women. According to AARP, “four million women aged 50-plus live in U.S. households with at least two women 50-plus — a statistic that is expected to rise.” According to the National Center for Family & Marriage Research, “one out of three boomers will probably face old age without a spouse.” Women, on average, live about five years longer than men. If you add in rising

housing costs and the desire to 'downsize', more and more aging adults will be looking for opportunities to stay in their community, and with their peers. AARP released an article with numerous resources on shared living situations around the United States: <https://www.aarp.org/home-family/your-home/info-05-2013/older-women-roommates-house-sharing.html>. Another model that is being used here in Massachusetts, is [Nesterly](#).

**7. Provide direct support for low income homeowners and renters struggling with housing costs, in partnership with non-profits and other appropriate organizations.**

A common cause of homelessness is the inability to pay for the increasing costs of housing. There are a variety of programs that can help mitigate those rising costs, including loan assistance, homeowner counseling, and mortgage purchase or modification programs. Housing trust funds can provide funding for local counseling programs, and community land trusts provide important services to prevent foreclosures and can purchase foreclosed properties to preserve affordability and help residents stay in their homes.

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

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

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

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

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

With an average of 14 percent of residents having disabilities and a projected 30 percent 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>.

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

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

## **PRODUCTION**

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

As shown in the household income distribution chart, there are a variety of income levels in the community. Households that make above 100 percent area median income (AMI) struggle with housing costs as do those who earn 60 percent of the AMI. To accommodate the diversity in household incomes, housing options should be offered to be affordable at all levels, including those between 60 percent and 120 percent of the area median income. The City should consider creative financial incentives (i.e. use of local Community Preservation Act or state CDBG funding) as well as density bonuses as deemed appropriate by City officials.

### **2. Continue ongoing inventory of publicly-owned land to determine suitability and availability for developing affordable housing.**

One way to reduce the costs associated with developing affordable housing is to utilize publicly-owned land. By creating an inventory of land, a community can work collaboratively to develop criteria that narrows down which properties are most suitable for housing development. Criteria can include access to services and transportation, proximity to schools, wetlands or environmental constraint present, etc.

## **PRESERVATION**

### **1. Consider retrofitting municipally-owned buildings to affordable housing.**

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

### **2. Continue to monitor the Subsidized Housing Inventory to ensure that units do not expire.**

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

### **3. Convert large single-family homes to multi-family housing in all residential zoning districts**

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



# Action Plan

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

<b>Housing Strategies</b>			
<b>Strategies</b>	<b>Time to Complete (months/years)</b>	<b>Strategy Champion(s) (Board, committee, person, etc.)</b>	<b>Funding Needed? Y/N and Source</b>
<b><i>Planning and Policies</i></b>			
Modify in-law ordinance	1 year	Planner, Affordable Housing Trust, Planning Board, City Council	No, not if using local staff support
Allow two-family structures by-right in R2 and R3 zoning districts	1 year	Planner, Affordable Housing Trust, Planning Board, City Council	No, not if using local staff support
Partner with for- and non-profit developers to create affordable housing	Ongoing	Planner, Affordable Housing Trust, Planning Board	Yes CPA; Affordable Housing Trust Fund
Investigate securing the services of a shared housing coordinator with neighboring communities	1 year	Planner, Affordable Housing Trust, City Council, MVPC	Yes Housing Choice Program
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	Planner, Affordable Housing Trust	No
Provide support services for elderly to age in place.	Ongoing	Mayor’s Office, City Council, Council on Aging	Yes
Participate in the MA Healthy Aging Collaborative Age-Friendly Communities Program	6 months – 1 year	Planner, Affordable Housing Trust, Council on Aging	No, but could be eligible for Tufts Foundation funding once officially participating
Provide direct support for low income homeowners and renters struggling with housing costs	Ongoing	Planner, Affordable Housing Trust, Council on Aging	Yes
Develop trainings for board and committee members to learn more about affordable housing processes and needs	Ongoing	Planner, Affordable Housing Trust, MVPC	Yes Housing Choice Initiative; Affordable Housing Trust Fund
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	Planner, MVPC, Council on Aging	No
Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but	<i>Ongoing</i>	Planner, Building Inspector, Council on Aging, Northeast	Yes MassWorks, DHCD



ideally incorporate Universal Design Standards		Independent Living Program, and Elder Services of Merrimack Valley, Housing Authority	
Follow Sustainable Design Standards to create/ remodel housing units	Ongoing	Planner, Planning Board, ZBA, Affordable Housing Trust	No
<b>Production</b>			
Continue to encourage a range of affordability	Ongoing	Planner, Planning Board, ZBA, Affordable Housing Trust	No
Continue inventorying publicly-owned land for suitability as affordable housing development	Ongoing	Planner, Affordable Housing Trust	No
<b>Preservation</b>			
Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire	1 year	Planner, MVPC, Affordable Housing Trust, Housing Authority	Yes Housing Choice Program Tufts Foundation
Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing	Ongoing	Planner, Affordable Housing Trust, ZBA, City Council	Yes DHCD
Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	Planner, City Council	Yes U.S. HUD

# Appendix A

## HUD Income Limits FY2017

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

### FY 2017 Income Limits Summary

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

# Appendix B

## DHCD Affirmative Fair Housing Marketing Guidelines

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

In particular, the local preference allowable categories are specified:

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

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

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

# Appendix C

## Interagency Bedroom Mix Policy

### INTERAGENCY AGREEMENT

#### Regarding Housing Opportunities for Families with Children

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

#### Background

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

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

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

#### Definitions

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

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



Agreements

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

Bedroom Mix Policy

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



# Appendix D

## Comprehensive Permit Denial and Appeal Procedures

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

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

# Appendix E

## Subsidized Housing Inventory

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

**Newburyport**

<b>DHCD ID #</b>	<b>Project Name</b>	<b>Address</b>	<b>Type</b>	<b>Total SHI Units</b>	<b>Affordability Expires</b>	<b>Built w/ Comp. Permit?</b>	<b>Subsidizing Agency</b>
2151	Horton Terrace	North Atkinson St. & Simmons Dr.	Rental	50	Perp	No	HUD
2152	n/a	Simmons Drive	Rental	8	Perp	No	DHCD
2153	n/a	V St/Avenue A	Rental	42	Perp	No	DHCD
2154	Sullivan Apartments	Temple St.	Rental	100	Perp	No	DHCD
2155	n/a	Milk St.	Rental	8	Perp	No	DHCD
2156	n/a	93 Storey Ave.	Rental	8	Perp	No	DHCD
2157	Heritage House	32 Low Street	Rental	101	2031*	No	MassHousing
2166	James Steam Mill	1 Charles Street	Rental	99	2033	No	MassHousing
2168	1997 YWCA Family Residence	Market St	Rental	5	2018	No	DHCD DHCD FHLBB
3858	Newburyport HOR Program 1995	Beck St	Ownership	1	2017	No	DHCD
3863	Newburyport HOR Program 2002	Williamson Ave	Ownership	1	2019	No	DHCD
3864	Newburyport HOR Program 1996	Water Street	Rental	5	2018	No	DHCD
3876	Newburyport HOR Program 1996	Phillips Drive	Ownership	1	2018	No	DHCD
3881	Newburyport HOR Program 2002	Warren Street	Ownership	1	2018	No	DHCD
4132	Maritime Landing Condominiums	68 Rear and 70 Rear Story Ave.	Ownership	29	Perp	Yes	FHLBB
4392	DDS Group Homes	Confidential	Rental	29	N/A	No	DDS
4590	DMH Group Homes	Confidential	Rental	8	N/A	No	DMH



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

**Newburyport**

<b>DHCD ID #</b>	<b>Project Name</b>	<b>Address</b>	<b>Type</b>	<b>Total SHI Units</b>	<b>Affordability Expires</b>	<b>Built w/ Comp. Permit?</b>	<b>Subsidizing Agency</b>
5034	Newburyport HOR Program 2000	Merrimac Street	Ownership	1	2017	No	DHCD
5036	Newburyport HOR Program 2000	Forrester Street	Ownership	1	2017	No	DHCD
5037	Newburyport HOR Program 2000	Quill Road	Ownership	1	2017	No	DHCD
5038	Newburyport HOR Program 2000	Hale Street	Ownership	1	2017	No	DHCD
5039	Newburyport HOR Program 2000	Julia Street	Ownership	1	2017	No	DHCD
5040	Newburyport HOR Program 2000	High Street	Ownership	1	2017	No	DHCD
5041	Newburyport HOR Program 2000	Coffin Street	Ownership	1	2017	No	DHCD
5042	Newburyport HOR Program 2000	Hart Road	Ownership	1	2017	No	DHCD
5043	Newburyport HOR Program 2000	Crow Lane	Ownership	1	2022	No	DHCD
5044	Newburyport HOR Program 2000	Ashland Street	Ownership	1	2017	No	DHCD
5045	Newburyport HOR Program 2000	Hunter Drive	Ownership	1	2017	No	DHCD
5046	Newburyport HOR Program 2000	Horton Street	Ownership	1	2017	No	DHCD
5047	Newburyport HOR Program 2000	Low Street	Ownership	1	2017	No	DHCD
5048	Newburyport HOR Program 2000	Low Street	Ownership	1	2017	No	DHCD
5049	Newburyport HOR Program 2000	Low Street	Ownership	1	2017	No	DHCD
5051	Newburyport HOR Program 2000	Low Street	Ownership	1	2017	No	DHCD
5053	Newburyport HOR Program 2000	63rd Street	Ownership	1	2017	No	DHCD
5054	Newburyport HOR Program 2002	Payson Street	Ownership	1	2023	No	DHCD
5055	Newburyport HOR Program 2002	Norman Avenue	Ownership	1	2024	No	DHCD

12/8/2017

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

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

**Newburyport**

<b>DHCD ID #</b>	<b>Project Name</b>	<b>Address</b>	<b>Type</b>	<b>Total SHI Units</b>	<b>Affordability Expires</b>	<b>Built w/ Comp. Permit?</b>	<b>Subsidizing Agency</b>
5056	Newburyport HOR Program 2002	Storey Avenue	Ownership	1	2018	No	DHCD
5057	Newburyport HOR Program 2002	Water Street	Ownership	1	2018	No	DHCD
5058	Newburyport HOR Program 2002	Madison Street	Ownership	1	2024	No	DHCD
5059	Newburyport HOR Program 2002	State Street	Ownership	1	2018	No	DHCD
5060	Newburyport HOR Program 2002	Magnolia Street	Ownership	1	2023	No	DHCD
5061	Newburyport HOR Program 2002	Crow Lane	Ownership	1	2018	No	DHCD
5062	Newburyport HOR Program 2002	Chestnut Street	Ownership	1	2024	No	DHCD
5063	Newburyport HOR Program 2002	Elmira Avenue	Ownership	1	2023	No	DHCD
5064	Newburyport HOR Program 2002	Merrimac Street	Ownership	1	2017	No	DHCD
5065	Newburyport HOR Program 2002	Woodman Way	Ownership	1	2018	No	DHCD
5066	Newburyport HOR Program 2002	Storey Avenue	Ownership	1	2018	No	DHCD
5067	Newburyport HOR Program 2002	State Street	Ownership	2	2018	No	DHCD
5068	Newburyport HOR Program 2003	Ashland Street	Ownership	1	2024	No	DHCD
5069	Newburyport HOR Program 2003	Murphy Avenue	Ownership	1	2019	No	DHCD
5070	Newburyport HOR Program 2003	Lafayette Street	Ownership	1	2019	No	DHCD
5071	Newburyport HOR Program 2003	High Street	Ownership	1	2019	No	DHCD
5072	Newburyport HOR Program 2003	Plummer Avenue	Ownership	1	2019	No	DHCD
5073	Newburyport HOR Program 2003	Park Street	Ownership	2	2019	No	DHCD
5074	Newburyport HOR Program 2003	Guild Street	Ownership	1	2019	No	DHCD

12/8/2017

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

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

**Newburyport**

<b>DHCD ID #</b>	<b>Project Name</b>	<b>Address</b>	<b>Type</b>	<b>Total SHI Units</b>	<b>Affordability Expires</b>	<b>Built w/ Comp. Permit?</b>	<b>Subsidizing Agency</b>
5075	Newburyport HOR Program 2003	Merrill Street	Ownership	1	2018	No	DHCD
5076	Newburyport HOR Program 2003	Lime Street	Ownership	1	2019	No	DHCD
5077	Newburyport HOR Program 2003	Cushing Avenue	Ownership	1	2019	No	DHCD
5078	Newburyport HOR Program 2003	Purchase Street	Ownership	1	2019	No	DHCD
5079	Newburyport HOR Program 2003	Crow Lane	Ownership	1	2019	No	DHCD
7680	Moseley Village Condominiums	Moseley Avenue	Ownership	1	2103	NO	DHCD
7681	Ocean View Condominiums	Ship Street	Ownership	2	2103	NO	DHCD
8297	Newburyport HOR Program	Crow Lane	Ownership	1	2020	NO	DHCD
8298	Newburyport HOR Program	Crow Lane	Ownership	1	2020	NO	DHCD
8299	Newburyport HOR Program	Alberta Ave	Ownership	1	2020	NO	DHCD
8300	Newburyport HOR Program	Low St	Ownership	1	2020	NO	DHCD
8301	Newburyport HOR Program	Beacon Ave	Ownership	1	2020	NO	DHCD
8302	Newburyport HOR Program	Salem St	Ownership	1	2020	NO	DHCD
8303	Newburyport HOR Program	Moseley Ave	Ownership	1	2021	NO	DHCD
8304	Newburyport HOR Program	State St	Ownership	1	2025	NO	DHCD
8305	Newburyport HOR Program	High St	Ownership	1	2026	NO	DHCD
8306	Newburyport HOR Program	Savory St	Ownership	1	2020	NO	DHCD
8307	Newburyport HOR Program	Summit Place	Ownership	1	2021	NO	DHCD
8308	Newburyport HOR Program	Elmira Ave	Ownership	1	2021	NO	DHCD

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

**Newburyport**

<b>DHCD ID #</b>	<b>Project Name</b>	<b>Address</b>	<b>Type</b>	<b>Total SHI Units</b>	<b>Affordability Expires</b>	<b>Built w/ Comp. Permit?</b>	<b>Subsidizing Agency</b>
8309	Newburyport HOR Program	Hill St	Ownership	1	2021	NO	DHCD
8310	Newburyport HOR Program	Phillip Drive	Ownership	1	2026	NO	DHCD
8311	Newburyport HOR Program	Curriers Court	Ownership	1	2021	NO	DHCD
8312	Newburyport HOR Program	Russia St	Ownership	1	2026	NO	DHCD
8557	The Foundry	129 Merrimac St	Ownership	13	2056	NO	DHCD HUD
8817	Newburyport HOR Program	Virginia Lane	Ownership	1	2023	NO	DHCD
8818	Newburyport HOR Program	Highland St	Ownership	1	2021	NO	DHCD
8819	Newburyport HOR Program	Reilly Avenue	Ownership	1	2021	NO	DHCD
8820	Newburyport HOR Program	Hart Road	Ownership	1	2021	NO	DHCD
8821	Newburyport HOR Program	Longfellow Drive	Ownership	1	2021	NO	DHCD
8822	Newburyport HOR Program	Kent Street	Ownership	1	2022	NO	DHCD
8823	Newburyport HOR Program	Chapel Street	Ownership	1	2022	NO	DHCD
8824	Newburyport HOR Program	Low Street	Ownership	1	2022	NO	DHCD
8825	Newburyport HOR Program	Broad Street	Ownership	3	2022	NO	DHCD
8826	Newburyport HOR Program	Goodwin Avenue	Ownership	1	2022	NO	DHCD
8827	Newburyport HOR Program	Water St	Ownership	2	2022	NO	DHCD
8828	Newburyport HOR Program	Hight St	Ownership	2	2022	NO	DHCD

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

**Newburyport**

<b>DHCD ID #</b>	<b>Project Name</b>	<b>Address</b>	<b>Type</b>	<b>Total SHI Units</b>	<b>Affordability Expires</b>	<b>Built w/ Comp. Permit?</b>	<b>Subsidizing Agency</b>
9451	Titcomb & Woodland	Woodland St, Titcomb St	Rental	8	Perp	NO	DHCD
9654	Oleo Woods	Richardson Path	Ownership	2	Perp	NO	DHCD
<b>Newburyport Totals</b>				599	<b>Census 2010 Year Round Housing Units</b>		8,015
					<b>Percent Subsidized</b>		7.47%

# Appendix F

## Unrelated Individuals Below Federal Poverty Thresholds by Age, 2015

This table includes poverty status for unrelated individuals age 15 years and over. Note that if someone is under age 15 and not living with a family member (such as foster children), we do not know their household income and they are excluded from the poverty universe (table totals).<sup>23</sup>

Age	Newburyport		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
15 years	0	0.0%	11	0.1%	51	0.2%	1,672	0.5%
16-17 years	13	2.0%	154	1%	338	1%	3,736	1%
18-24 years	47	7.3%	1,592	12%	3,455	12%	6,9473	22%
25-34 years	95	14.8%	1,755	13%	4,348	15%	55,572	18%
35-44 years	121	18.9%	1,899	14%	3,312	11%	28,476	9%
45-54 years	63	9.8%	2,440	18%	5,252	18%	43,985	14%
55-64 years	169	26.4%	2,238	17%	5,616	19%	50,784	16%
65-74 years	114	17.8%	1,638	12%	3,749	13%	28,876	9%
75+ years	19	3.0%	1,541	12%	3,777	13%	34,201	11%
Total in Poverty	641	3.7%	1,3268	4%	29,898	4%	316,775	5%
Total Population	17,459	100.0%	33,8637	100%	747,718	100%	6,471,313	100%

*Source: 2011-2015 ACS Estimates, Table S1701*

<sup>23</sup> U.S. Census Bureau, "People Whose Poverty Status Cannot Be Determined." <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>, accessed 8/3/17.

# Appendix G

## Cost Burdened Renters and Owners by Household Type

**Cost Burdened Renters and Owners**

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	35	5%	190	26%	40	5%	285	39%	185	25%	735	74%	1,000
>30% and <=50% AMI	50	10%	104	21%	15	3%	200	41%	120	25%	489	72%	675
>50% and <=80% AMI	65	17%	125	33%	20	5%	95	25%	75	20%	380	47%	810
>80% and <=100% AMI	29	15%	50	26%	40	21%	25	13%	50	26%	194	33%	590
Income >100% AMI	85	25%	120	36%	25	7%	35	10%	70	21%	335	8%	4,215
Total Cost Burdened	264	12%	589	28%	140	7%	640	30%	500	23%	2133	29%	7,290

**Cost Burdened Renter Households**

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	10	3%	140	36%	0	0%	105	27%	135	35%	390	64%	610
>30% and <=50% AMI	10	4%	34	15%	0	0%	70	31%	110	49%	224	70%	320
>50% and <=80% AMI	10	11%	10	11%	0	0%	30	33%	40	44%	90	23%	390
>80% and <=100% AMI	0	0%	0	0%	0	0%	15	23%	50	77%	65	26%	250
Income >100% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	535
Total Cost Burdened	30	4%	184	24%	0	0%	220	29%	335	44%	769	37%	2,105



**Cost Burdened Owner Households**

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	25	7%	50	14%	40	12%	180	52%	50	14%	345	88%	390
>30% and <=50% AMI	40	15%	70	26%	15	6%	130	49%	10	4%	265	75%	355
>50% and <=80% AMI	55	19%	115	40%	20	7%	65	22%	35	12%	290	69%	420
>80% and <=100% AMI	29	22%	50	39%	40	31%	10	8%	0	0%	129	38%	340
Income >100% AMI	85	25%	120	36%	25	7%	35	10%	70	21%	335	9%	3,680
Total Cost Burdened	234	17%	405	30%	140	10%	420	31%	165	12%	1364	26%	5,185

# Appendix H

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

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

The rationale behind each affordable housing criteria include:

### **1. Lot size**

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

### **2. Ownership and type of use**

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

### **3. Public transit access**

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

### **4. Proximity to Services**

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

### **5. Units on lot**

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

## **6. Underutilization**

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

## **7. Zoning**

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

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