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TOWN OF WEST NEWBURY

Housing Production Plan

2018-2022

PREPARED FOR:

Town of West Newbury
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TABLE OF CONTENTS

CHAPTER 1: INTRODUCTION	8
BACKGROUND AND PURPOSE	8
COMMUNITY OVERVIEW AND FINDINGS	9
CHAPTER 2: DEMOGRAPHIC PROFILE	11
KEY FINDINGS	11
POPULATION AND HOUSEHOLD TRENDS	12
HOMELESSNESS CHARACTERISTICS	24
ECONOMIC CHARACTERISTICS	26
CHAPTER 3: LOCAL HOUSING CONDITIONS	28
KEY FINDINGS	28
HOUSING SUPPLY AND VACANCY TRENDS	29
PERMITTING ACTIVITY	32
OWNER-OCCUPIED HOUSING CHARACTERISTICS	33
RENTER-OCCUPIED HOUSING CHARACTERISTICS	36
HOUSING AFFORDABILITY	39
CHAPTER 4: HOUSING DEVELOPMENT CONSIDERATIONS	44
ENVIRONMENTAL CONSTRAINTS	44
HISTORIC AND CULTURAL RESOURCES	46
INFRASTRUCTURE CAPACITY	46
REGULATORY BARRIERS	49
CHAPTER 5: HOUSING GOALS AND STRATEGIES	54
FIVE-YEAR GOALS	54
STRATEGIES	55
ACTION PLAN	62
APPENDIX A	65
HUD INCOME LIMITS FY2017	65
APPENDIX B	66
DHCD AFFIRMATIVE FAIR HOUSING MARKETING GUIDELINES	66

APPENDIX C	67
INTERAGENCY BEDROOM MIX POLICY	67
APPENDIX D	69
COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES	69
APPENDIX E	70
SUBSIDIZED HOUSING INVENTORY	70
APPENDIX F	72
UNRELATED INDIVIDUALS BELOW FEDERAL POVERTY THRESHOLDS BY AGE, 2015	72
APPENDIX G	73
COST BURDENED RENTERS AND OWNERS BY HOUSEHOLD TYPE	73
APPENDIX H	76
COURBANIZE COMMENTS FROM THE TOWN OF WEST NEWBURY	76
APPENDIX I	77
POTENTIAL AFFORDABLE HOUSING RANKING CRITERIA (FROM BELMONT OPEN SPACE AND HOUSING INVENTORY PROJECT)	77
LIST OF TABLES	
Change in West Newbury Household Characteristics, 2000-2015	14
West Newbury Racial and Ethnic Characteristics, 2000-2015	16
Disability by Age, 2015	18
Geographic Mobility, 2015	20
Household Types, 2015	20
Households by Tenure, 2015	21
Household Size, 2015	21
Household Income Distribution, 2015	22
Median Income, 2015	22
Median Income by Tenure, 2015	23
Population in Households Below Federal Poverty Thresholds by Age, 2015	24
Homelessness Count in the North Shore, 2015-2017	25
Economic Sectors, 2015	26
Travel Time to Work, 2015	26

Educational Attainment, 2015	27
Occupancy, Vacancy, and Tenure, 2015	29
West Newbury Residential Land Use by Parcel, 2017	30
West Newbury Units in Structure, 2017	30
Age of Housing, 2015	31
Tax Rates and Average Tax Bills, FY2017	32
West Newbury Residential Building Permit Activity, 2000-2015	32
Owner by Year Moved into Unit, 2015	33
Owner by Age of Householder, 2015	33
Owners by Household Income, 2016	34
Owner-Occupied Units by Value, 2015	35
Median Sales Price: 1997-2017	35
Renter by Year Moved into Unit, 2015	36
Renter by Age of Householder, 2015	37
Renters by Household Income, 2015	37
Renter Households by Gross Rent per Month 2015	38
Household Income Distribution Overview, 2014	40
Cost Burdened Renters and Owners in West Newbury (all incomes ranges), 2014	40
Cost Burdened Renters and Owners in West Newbury by Income Range, 2014	40
Cost Burdened Renters in West Newbury by Income Range, 2014	41
Cost Burdened Owners in West Newbury by Income Range, 2014	41
Rent Affordable to Two-Person Households by Income Limit 2017	43
Affordable Units by Type	43
Wetland Resource Types in West Newbury	45
Potential Housing Development Locations and Environmental Constraints in West Newbury	52
Chapter 40B Housing Production Schedule – 0.5% and 1% Growth*	54
Housing Production Growth Schedule to Achieve 10%	55
Cost Burdened Renters and Owners	73
Cost Burdened Renter Households	74
Cost Burdened Owner Households	75

Acronyms

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

Key Definitions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

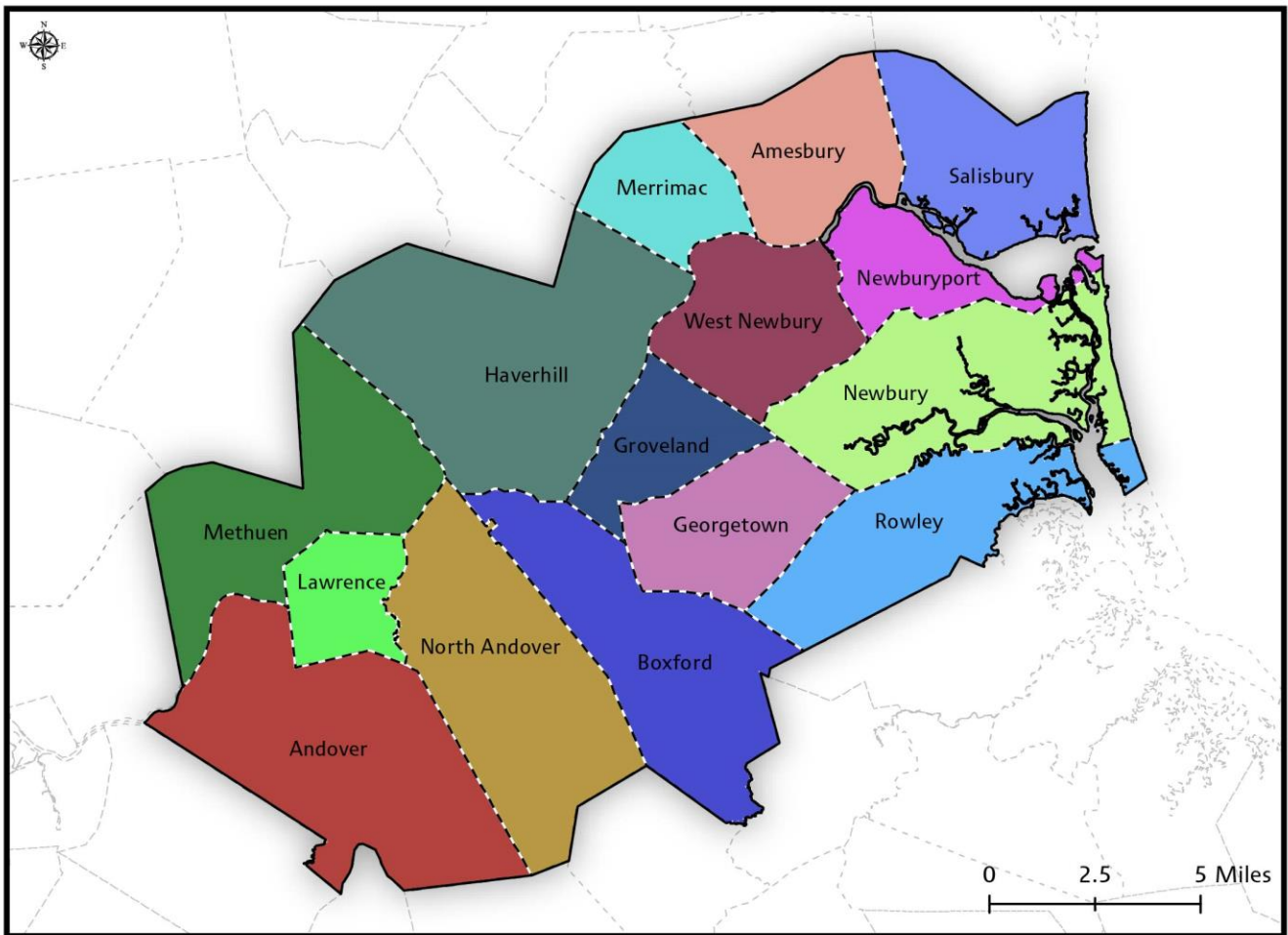
Tenure – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the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

Merrimack Valley Region

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

Amesbury
Andover
Boxford
Georgetown
Groveland
Haverhill
Lawrence
Merrimac

Methuen
Newbury
Newburyport
North Andover
Rowley
Salisbury
West Newbury



Chapter 1: Introduction

Background and Purpose

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

This Housing Production Plan is intended to be a dynamic, living guide for housing production in West Newbury. 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 Town report regularly on progress achieved to celebrate West Newbury's housing accomplishments.

PLAN METHODOLOGY

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



- 1) Public Engagement:** MVPC worked with the Town to facilitate in-person and virtual opportunities to engage stakeholders in West Newbury in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops; the first workshop was held in May 2017 to understand local housing needs, and the second workshop was held in November 2017 to identify potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops. The coUrbanize comments collected from West Newbury can be found in the Appendix.
- 2) Align with Existing Planning Efforts:** MVPC worked alongside Town Planner Leah Zambarnardi and stakeholders to ensure that the HPP goals and strategies were consistent with existing planning efforts,

including the existing Master Plan and Open Space and Recreation Plan. The Environmental Considerations, Strategies and Action Plan Sections reflect that effort.

- 3) Information Gathering:** Numerous sources were consulted to develop the HPP. The U.S. Census Bureau's Decennial censuses of 2000 and 2010 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; and UMass Donahue Institute.

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

Community Overview and Findings

West Newbury is located approximately 35 miles north of Boston on the eastern edge of the Merrimack Valley region. Encompassing an area of roughly 14 square miles, it is bordered on the north and west by the Merrimack River, on the east by Newburyport, and on the south by Newbury and Groveland. West Newbury is primarily a semi-rural residential community that once boasted many working farms. Today, as old agricultural fields are sold to developers, the Town is becoming increasingly suburbanized. Since the early 1990s, West Newbury lost a great deal of open space – particularly along the Merrimack River and off of Route 113 (Main Street) – to new housing developments. In fact, the northwestern quadrant of the town was classified as “urban” as a result of the 2000 U.S. Census, but this is due to its proximity to the more densely developed Haverhill.

The population in West Newbury is shifting. Between 2000 and 2015, West Newbury's population and households grew, with population increasing from 4,149 to 4,427 and households increasing 9.1 percent, which is twice as fast as Essex County and the state. However, this growth is not projected to continue, especially for population. Projections indicate a decline in West Newbury's population by about 470 people from 2010 to 2035. However, if average household size continues to decline, the effect of the population decrease on housing demand may be minimized. For example, if housing size continues to decline at a similar rate as estimated between 2000 and 2015, by 2035 the average household size would be about 2.88 persons per household, which would generate about 1,307 households, about 211 less than the 2015 estimated number of households.

The age composition of West Newbury's population is also changing. The number of older adults (65+) is anticipated to increase from 13.6 to 33.7 percent while ages <5 and 20-34 are projected to decrease over 61% by 2035. These shifts are important indicators of the types of housing needed to accommodate the residents in West Newbury over the next 15-20 years.

Household composition and incomes also need to be considered when developing or rehabilitating housing. Currently, West Newbury is primarily comprised of owner-occupied units (93 percent), with only 7 percent of the units in Town available for rent. Both millennials and seniors are vying for rental housing units. Where new and existing residents can rent or buy, however, is going to be based on their household income. Currently, the median income for West Newbury is \$131,167. However, the median income for residents age 65 and older is only \$54,219. At a median sales price of \$546,000, a household would need to make \$146,000 per year, which is over what an average household makes, and nearly three times what a senior household makes.

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



Chapter 2: Demographic Profile

Key Findings

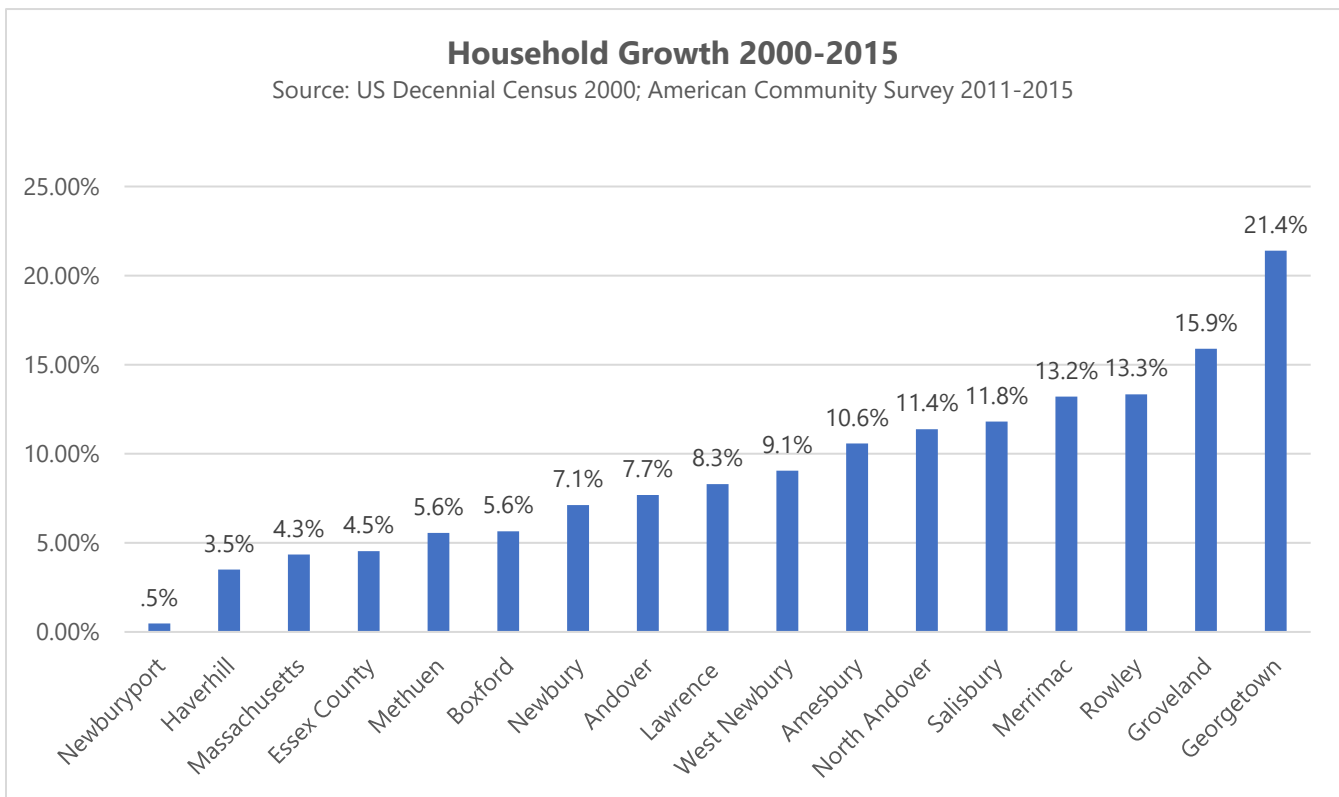
- The number of households in West Newbury grew by about 9 percent from 2000 to 2015 – a larger percentage than population growth in the same period due to the decrease in average household size. Projections indicate a population decline in the coming years and a potential need for decreased housing units overall. If the average household size continues to decline, the effect of population decrease on housing demand may be minimized.
- The projected decline in population may also indicate less demand for large single-family homes on large lots. The development of more housing types may attract more families and minimize the population decline.
- The composition of West Newbury households has also changed. The number of households with children under 18 years old decreased and single-person households increased. Projections anticipate a significantly greater percentage of older adults and even less children in the coming years. The growing number of single-person households and older adults may indicate a greater need for more housing options such as multi-family apartments, condominiums, and supportive housing options and less need for single-family houses.
- The region is becoming more racially diverse, and yet West Newbury remains racially homogenous. A greater diversity of housing stock in West Newbury may help to boost racial and ethnic diversity. Because racial and ethnic minorities generally have less wealth and lower income than white, non-Hispanic/Latino populations and multi-family and rental units can provide less expensive housing options, communities with lower stock of these types of units often also have less racial and ethnic population diversity.
- West Newbury's population has lower disability rates than the region, and while it is more common for older adults to have disabilities in general, West Newbury has a lower proportion of its older population reporting disabilities than in the region. However, there is still an estimated 28 percent (about 168) of older adults age 65 years and over with disabilities. Persons with disabilities, whether physical, mental, or emotional, can have special housing needs including accessible units and supportive services.
- West Newbury's households have significantly higher median income than households in the region, with renters having lower income than owners, as is typical. Poverty rates in West Newbury are significantly lower than in the region.
- About 93 percent of West Newbury households own and only 7 percent rent their home, which is a much higher estimated percentage of owner households than in the region overall (63 percent).

Population and Household Trends

POPULATION AND HOUSEHOLD CHANGE

West Newbury's estimated population per the 2015 American Community Survey (ACS) is 4,427 people – a growth of about 6.7 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.

The number of households in West Newbury grew about 9 percent – a larger growth than population growth in the same period due to the decrease in average household size from 2.98 persons per household to an estimated 2.91 persons per household.



Average family size also decreased from 3.25 persons per household in 2000 to about 3.21 persons per household in 2015. A trend of decreasing household size is counter to trends in the state and county, per the US Decennial Census and the ACS estimates. As household sizes decrease, the number of households grow at a faster rate than the population, thus adding to the demand for housing units. The number of households in the state increased about 4.34 percent between 2000 and 2015 and about 4.54 percent in the county. Average household size increased just under 1 percent in the county and state from 2.53 pph in the state and 2.59 pph in the county in 2000 to an estimated 2.53 pph in the state and 2.59 in the county in 2015.

The composition of West Newbury's households has also changed. The number of households with children under 18 years old decreased from 676 households in 2000 to about 597 in 2015 – a decrease of over 11 percent. In the same period, single-person households increased from 165 households in 2000 to about 208 households in 2015 – an increase of over 26 percent. In the state, households with children under 18 years old decreased about 3.7 percent in the state and 3.16 in the county. Single households increased about 6.9 percent in the state and 5.7 percent in the county.



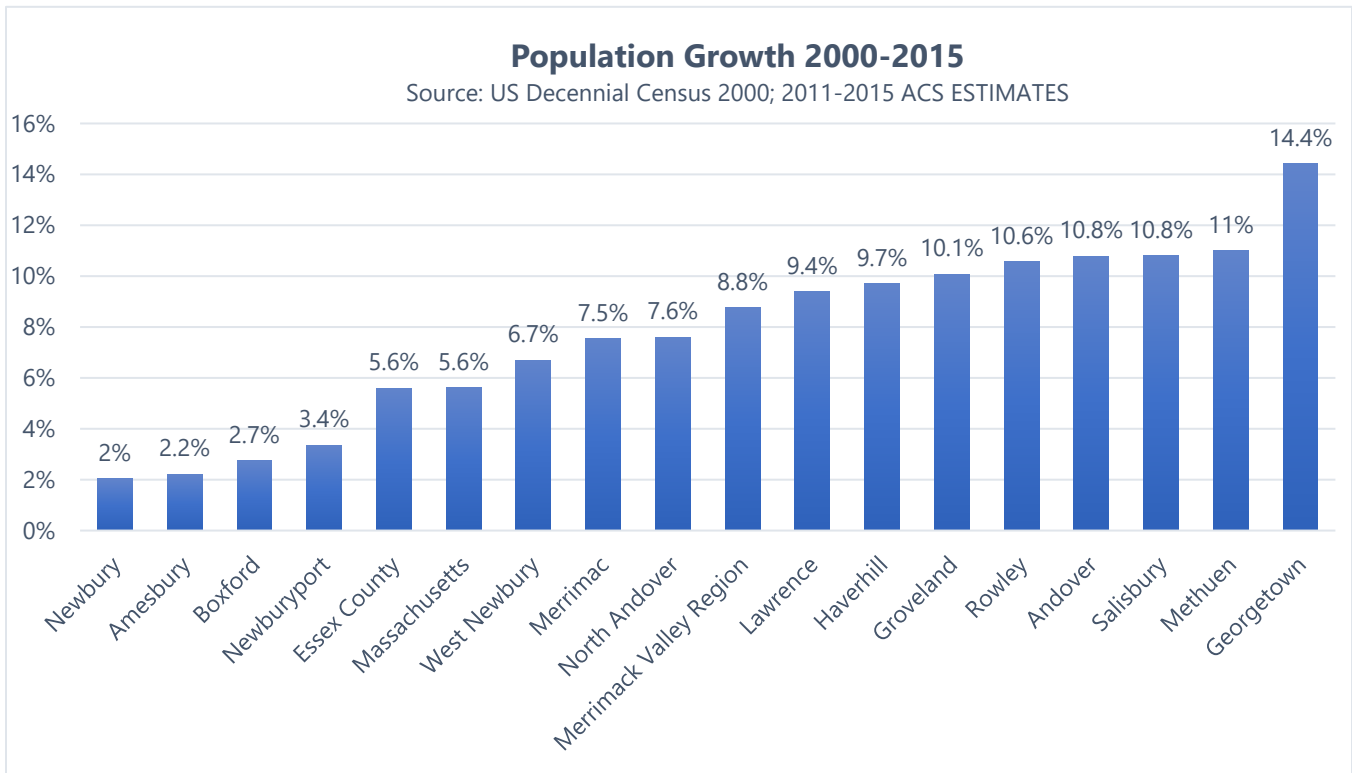
Change in West Newbury Household Characteristics, 2000-2015

	2000	2010	2015 Estimate	% Change from 2000-2015
Population	4,149	4,235	4,427	6.70%
Households	1,392	1,508	1,518	9.05%
Households with individuals under 18 years	676	578	597	-11.69%
Single Person Households	165	209	208	26.06%
Average Household Size	2.98	2.8	2.91	-2.35%
Average Family Size	3.25	3.1	3.21	-1.23%

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

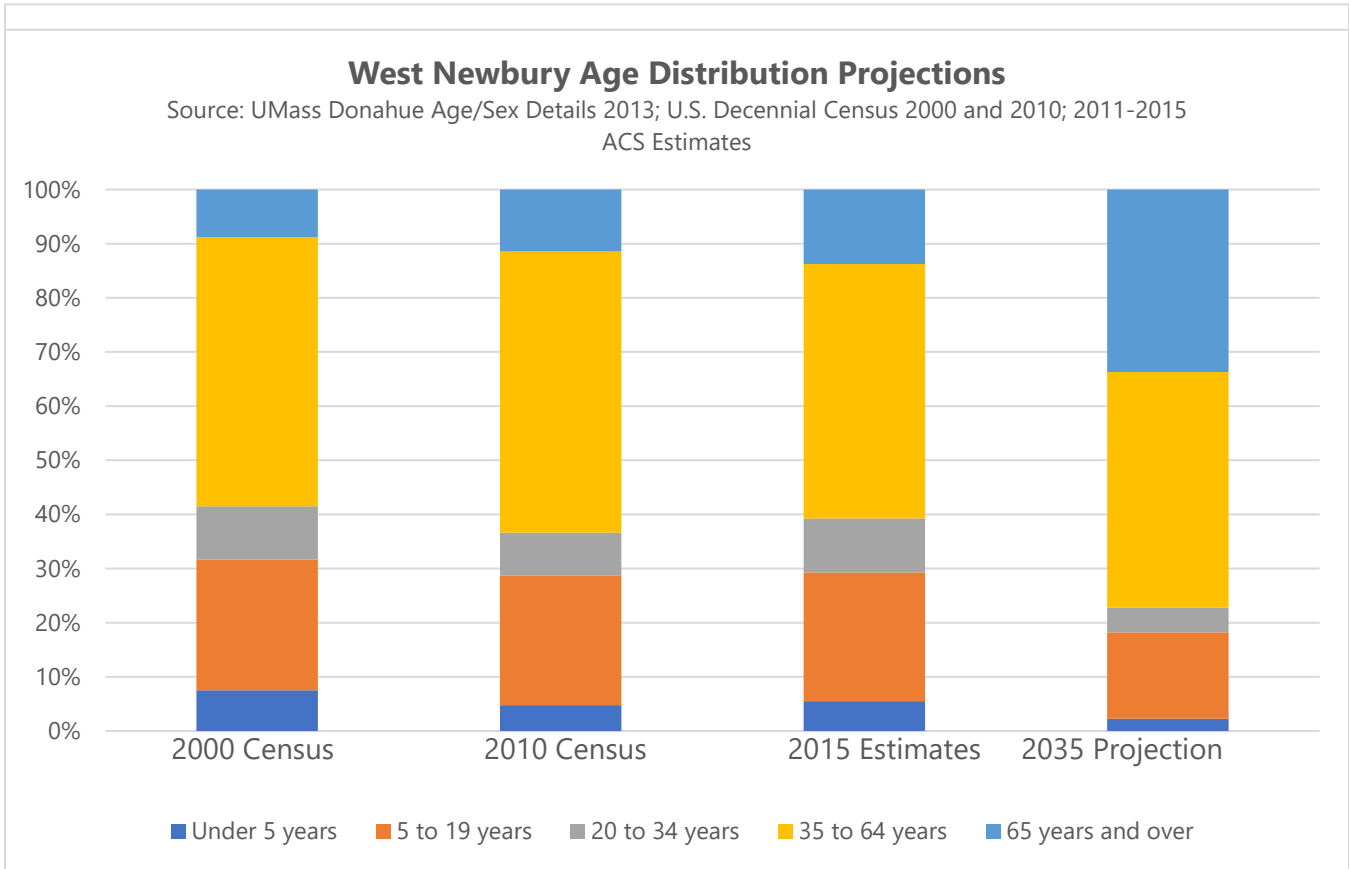
All 15 communities in the Merrimack Valley region had estimated population growth between 2000 and 2015, with an average growth rate of 8.75 percent and median growth rate of 9.38 percent. West Newbury’s estimated population growth in this period was 6.7 percent.

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



Despite the recent population growth, UMass Donahue Institute population projections indicate a decline in West Newbury’s population by about 470 people from 2010 to 2035. However, if average household size continues to decline, the effect of the population decrease on housing demand may be minimized. For example, if housing size continued to decline at a similar rate as estimated between 2000 and 2015, by 2035 the average household size would be about 2.88 persons per household, which would generate about 1,307 households, about 211 less than the 2015 estimated number of households. However, it is important to remember that many factors affect

population change cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession resulting in very little growth.¹ Population change is also affected by the types of housing available in a community. West Newbury may need to develop a wider range of housing types to attract younger families and keep the elderly population in place.



AGE

Per the UMass Donahue projections, the age composition of West Newbury’s population is anticipated to change with a 162 percent increase in the number of older adults (age 65 year and over), a 41 percent decrease in the number of school age children, and a 49 percent decrease in the number of adults age 20 to 34 years. The median age in West Newbury was estimated to be 44.5 years in 2015, according to the 2011-2015 ACS, which is higher than the county’s median age of 40.6 years and the state’s median age of 39.3 years.

RACE AND ETHNICITY

Per the 2015 ACS, West Newbury population continues to racially identify primarily as white alone, with an estimated 98 percent. 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 West Newbury remains primarily white.

¹ 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, accessed 8/4/17.

In West Newbury, per the 2015 ACS, less than 1 percent of the population identifies as Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 1 percent Asian alone, less than 1 percent some other race alone, and less than 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, 10 percent as some other race alone, and 2 percent two or more races.

The most significant racial/ethnic difference between West Newbury’s population and the region’s is the percentage of the population identifying ethnically as Hispanic or Latino - About 1 percent of West Newbury’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.

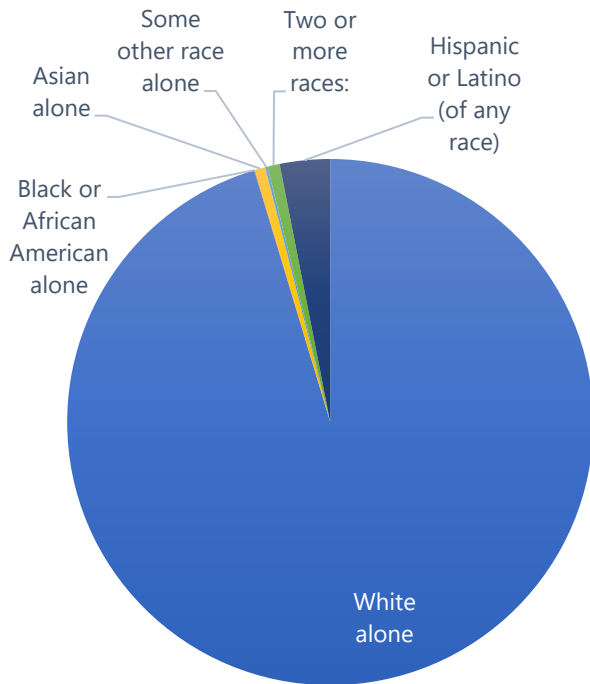
West Newbury Racial and Ethnic Characteristics, 2000-2015

	2000		2010		2015	
	<i>number</i>	%	<i>number</i>	%	<i>est.</i>	%
Total Population	4,149	100%	4,235	100%	4,427	100%
White alone	4,086	98%	4,127	97%	4,355	98%
Black or African American alone	8	0.2%	6	0.1%	2	0.05%
American Indian and Alaska Native alone	1	0.02%	4	0.1%	0	0%
Asian alone	22	1%	44	1%	29	1%
Some other race alone	15	0.4%	6	0.1%	7	0.2%
Two or more races:	17	0.4%	48	1%	34	1%
Hispanic or Latino (of any race)	27	1%	66	2%	141	3%

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

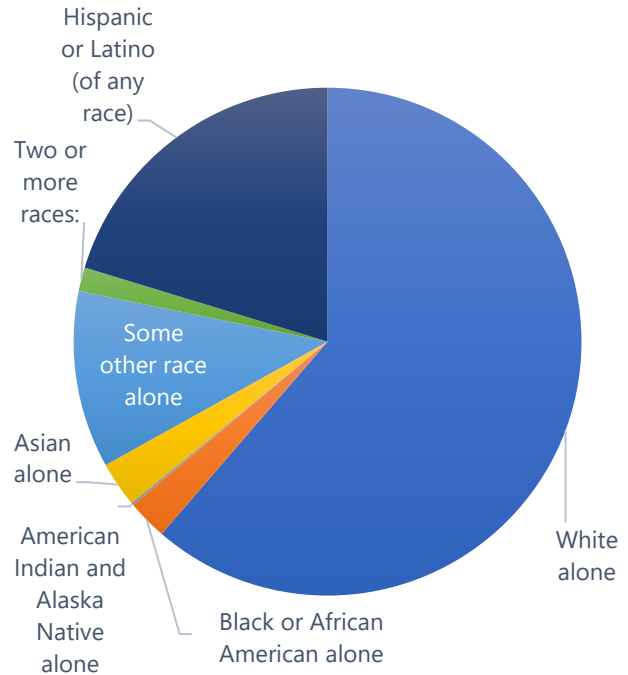
West Newbury Racial Composition

Source: 2011-2015 ACS, Table B02001



Merrimack Valley Region Racial Composition

Source: 2011-2015 ACS, Table B02001



DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.² West Newbury's estimated disability rate (8 percent of total non-institutionalized population)³ 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 West Newbury (4 percent) is lower than the region (5 percent), county (6 percent), and state (5 percent). The estimated percentage of adults age 18 to 64 years with a disability is also lower in West Newbury (5 percent) than the estimated 9 percent of population in this age cohort in the region, county, and state.

² U.S. Census Bureau, American Community Survey definition of disability: <https://www.census.gov/people/disability/methodology/acs.html>

³ 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>

The estimated percentage of people 65 years and over who have disabilities is 28 percent in West Newbury, 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 six types of disability.

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

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

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

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

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

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

Source: American Community Survey Subject Definitions

Disability by Age, 2015

	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	4,427	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	349	8%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	1,223	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	45	4%	3,694	5%	7,789	6%	63,543	5%
18-64 years	2,594	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	136	5%	20,377	9%	44,374	9%	383,623	9%
65 years and over	610	100%	44,026	100%	111,964	100%	947,022	100%
With disability	168	28%	14,406	33%	37,357	33%	316,360	33%

Source: 2011-2015 ACS Estimates, Table S1810

Of the estimated disabilities in West Newbury, the most reported was cognitive (24 percent of reported disabilities). Ambulatory disabilities were about 22 percent of total estimated reported disabilities and independent living was about 18 percent.

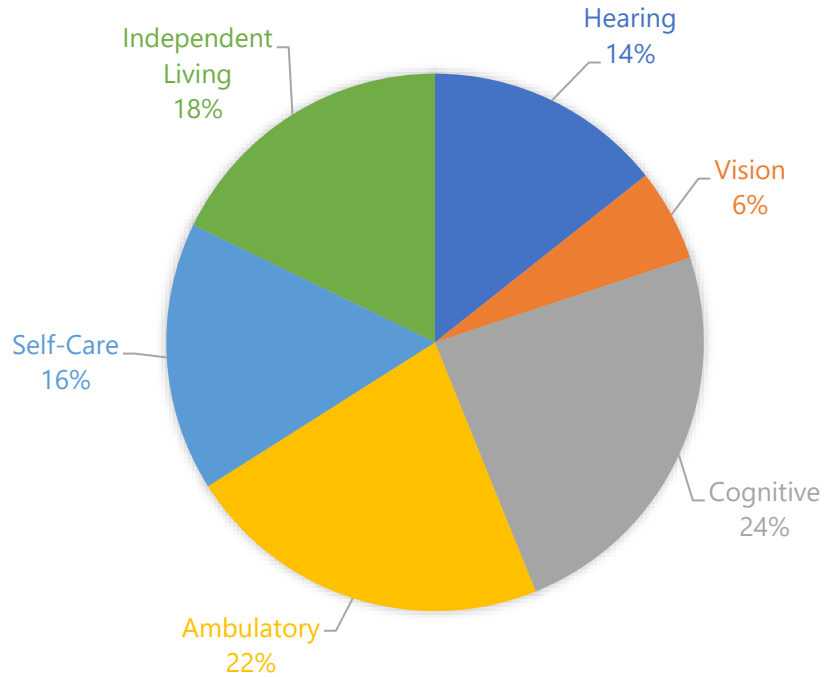
GEOGRAPHIC MOBILITY

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. However, West Newbury’s geographic mobility rate is comparable to

the region, county, and state despite having large proportion of households that own their home and an aging population, both of which typically contribute to low geographic mobility rates.

WEST NEWBURY DISABILITY CHARACTERISTICS BY TYPE REPORTED

SOURCE: ACS 2011-2015, TABLE S1810. NOTE: ACS RESPONDENTS CAN INDICATE MULTIPLE DISABILITIES; THE PERCENTAGES REPORTED HERE ARE A PERCENTAGE OF TOTAL ESTIMATED REPORTED DISABILITIES.



Per the 2015 ACS, about 87 percent of West Newbury’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 (59 percent) moved to West Newbury from another community in Essex County. This is comparable with the mobility characteristics of the region, county, and state. A greater percentage of people are estimated to have moved to West Newbury from out of state than within the state – this is higher than estimate for the region, county, and state.

Geographic Mobility, 2015

	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	4,378	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	3,809	87%	301,390	89%	666,437	88%	5,779,219	87%
Same County	333	8%	24,315	7%	56,670	8%	477,731	7%
Same State	39	0.9%	5,547	7%	15,112	2%	179,149	3%
Different State	197	5%	5,646	2%	11,334	2%	139,338	2%
Abroad	-	0%	2,685	0.8%	6,045	0.8%	59,716	0.9%

Source: 2011-2015 ACS Estimates, Table S0701

HOUSEHOLD TYPES

Per the 2015 ACS estimates, West Newbury has about 1,518 total households, with 84 percent family households. About 44 percent of family households have children under age 18.

About 20 percent of family households with children are single-parent households in West Newbury, which is lower than the region (34 percent), but higher than the county (19 percent) and state (17 percent).

About 14 percent of households are single-person households and about 49 percent of single-person households in West Newbury are age 65 plus. This is higher than percentages in the region (40 percent of single-person households), county (42 percent), and state (39 percent) of seniors living alone.

Household Types, 2015

Household Type	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	1,518	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	1,281	84%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	570	44%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	32	6%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	78	14%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	1,927	27%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	237	16%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	208	14%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	102	49%	12,441	40%	33,110	42%	288,118	39%

Source: ACS 2011-2015 Estimates, Table S1101

Tenure

Per the 2015 ACS, about 93 percent of West Newbury's households own and 7 percent rent their home. West Newbury has a higher estimated percentage of owner households than the region (63 percent), county (63 percent), or state (62 percent).

Households by Tenure, 2015

Tenure Type	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Own	1,410	93%	79,885	63%	181,293	63%	1,583,667	62%
Rent	108	7%	46,072	37%	106,619	37%	966,054	38%
Total	1,518	100%	125,957	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B25003

Household Size

West Newbury's ACS estimates indicate more households with one or two people than in 2000 and a decline in larger households with four-plus-people.

Per the 2015 ACS, most households in West Newbury consist of either two-person (36 percent) or four-persons (33 percent). The percentage of one-person households has increased about 2 percentage points since 2000 whereas the number of four-plus-person households decreased about 3 percentage points in the same period. Two-person households increased 5 percentage points.

Household Size, 2015

Size	2000		2010		2015	
	<i>number</i>	%	<i>Number</i>	%	<i>est.</i>	%
1-person	165	12%	209	14%	208	14%
2-person	436	31%	558	37%	543	36%
3-person	285	20%	275	18%	270	18%
4+ -person	506	36%	466	31%	496	33%
Total	1,392	100%	1,508	100%	1,517	100%

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

HOUSEHOLD INCOME

Income Distribution

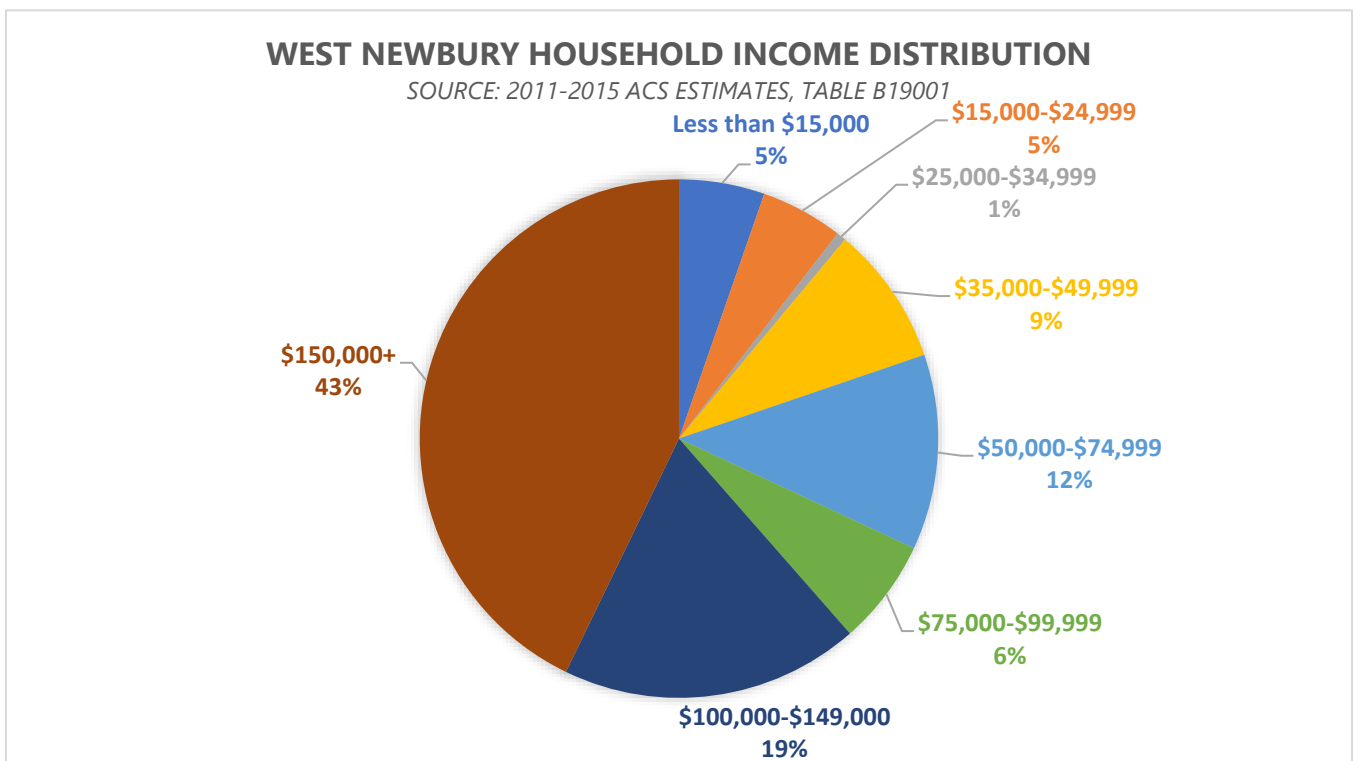
West Newbury's households are estimated to have significantly higher incomes than households in the region, county, and state.

Roughly 61 percent of West Newbury's households have income of \$100,000 or more and about 20 percent have income less than \$50,000, per the 2015 ACS. About 39 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 33 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.

Household Income Distribution, 2015

Income	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	81	5%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	78	5%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	9	1%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	132	9%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	185	12%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	100	6%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	283	19%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	650	43%	23,074	18%	49,883	17%	433,337	17%
Total	1,518	100%	125,921	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 Estimates, Table B19001



Median Income

West Newbury's estimated median household income per the 2015 ACS is \$131,167, which is significantly higher than the weighted mean of the median income for the 15 Merrimack Valley communities (\$75,532), the county (\$69,068), and state (\$68,563).

Median Income, 2015

	West Newbury	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$131,167	\$75,532	\$69,068	\$68,563

Source: 2011-2015 ACS Estimates, Table S1901.

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

Median Income by Tenure

Renters tend to have lower income than owners, as seen at the community, regional, county, and state level. In West Newbury, estimated median renter income was \$43,889 per the 2015 ACS and estimated median owner income was \$137,554.

Median Income by Tenure, 2015

Tenure	West Newbury	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$137,554	\$104,451	\$95,660	\$92,207
Renter Occupied	\$43,889	\$34,997	\$35,254	\$37,780

Source: 2011-2015 ACS Estimates, Table B25119.

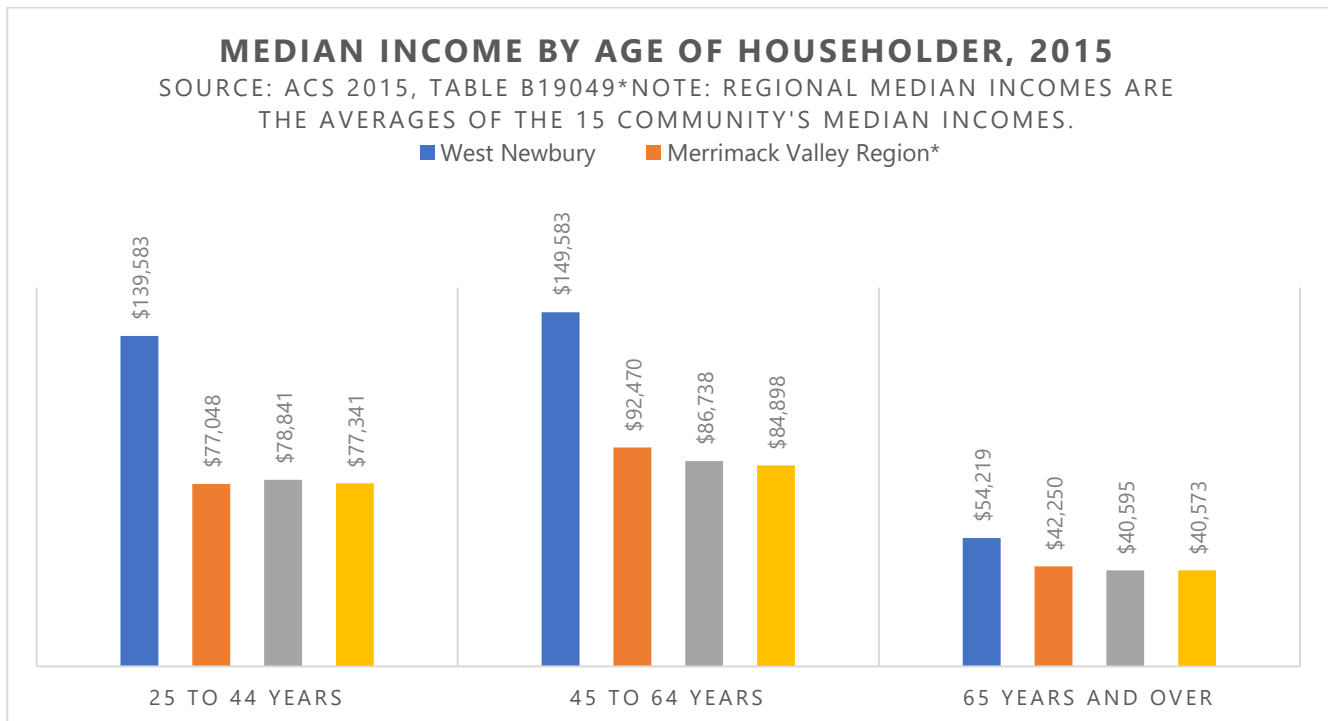
*Note: Regional median incomes are the author's calculation of weighted mean of estimated median income of the 15 towns and cities in the region as reported in the 2011-2015 ACS.

Income Distribution by Age of Householder

Per the 2015 ACS, households with householders age 45 to 64 years have the highest estimated median in West Newbury (\$149,583) – this is higher than median incomes for this age cohort in the county (\$86,738) and state (\$84,898), and higher than the average of median incomes of this cohort for the 15 towns in the region (\$92,470).

Households with householders age 25 to 44 as well as 65 years and over have higher estimated median incomes in West Newbury when compared with the region, county, and state.

Households with senior householders (age 65 years and over) have lower median income than younger cohorts with an estimated median income of \$54,219 in West Newbury.



POVERTY

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

West Newbury has a lower estimated poverty rate than the region, county, or state, with about 7 percent of the total population living in households below the federal poverty thresholds, as compared to the county and the state.

The table below includes every individual in families that have total income less than the family's poverty threshold. In West Newbury, close to 55 percent of the population living in households below the federal poverty thresholds are children under 18 years.

Federal Poverty Thresholds

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

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

Source: 2016 Federal Poverty Thresholds

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

Population in Households Below Federal Poverty Thresholds by Age, 2015

	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Under 5 years	50	16%	3,953	9%	8,119	10%	61,483	8%
5-17 years	124	39%	10,373	25%	19,400	23%	147,458	20%
18-34 years	51	16%	9,157	22%	19,157	22%	218,761	29%
35-64 years	66	21%	14,023	33%	27,877	33%	233,736	31%
65 years and over	29	9%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	320	7%	42,241	13%	85,417	11%	748,905	12%
Total Population	4,425	100%	338,637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table B17001

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

Homelessness Characteristics

POINT IN TIME COUNTS

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

people in permanent supportive housing, 47 people in other supportive housing, and 106 people in transitional housing.⁴

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

Homelessness Count in the North Shore, 2015-2017

	2015		2016		2017	
	<i>number</i>	<i>%</i>	<i>number</i>	<i>%</i>	<i>number</i>	<i>%</i>
Homeless with Children:	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%
Homeless without Children:	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.

⁴ Source: Lawrence Housing Inventory Count. *Note:* Demographic data of homeless population was not available for Lawrence.

Economic Characteristics

Roughly 60 percent of West Newbury's total labor force is employed in the industries of management, business, science, and arts. About 20 percent is employed in sales or office occupations, and about 8 percent is employed in the service industry. The remaining employed population works in the fields of natural resources, construction, and maintenance and production, transportation, and material moving.

Economic Sectors, 2015

Industry	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	1,340	60%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	188	8%	29,739	17%	70,286	18%	602,742	18%
Sales and office	436	20%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	156	7%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	114	5%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	2,234	100%	170,510	100%	383,882	100%	3,415,975	100%

Source: 2011-2015 ACS Estimates, Table DP03

The 2016 estimated unemployment rate for West Newbury was 2.8 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 2016.⁵

Per the 2015 estimates, about 47 percent of West Newbury 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 24 percent of West Newbury households commute over an hour, which is significantly higher than in the region, county, and state.

Travel Time to Work, 2015

Travel Time	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	382	20%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	519	27%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	317	16%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	274	14%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	462	24%	20,539	13%	48,720	14%	371,904	12%
Total	1,954	100%	158,982	100%	356,241	100%	3,194,998	100%

Source: 2011-2015 ACS Estimates, Table B08303

⁵ Source: The Executive Office of Labor and Workforce Development, 2016

EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 98 percent of West Newbury’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 24 percent of West Newbury’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, 2015

	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Population 25 years and over	2,926	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	8	0%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	68	2%	13,017	6%	27,055	5%	251,050	5%
High school graduate	434	15%	58,210	25%	136,786	26%	1,169,375	25%
Some college	518	18%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	214	7%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	998	34%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	688	24%	36,211	16%	79,523	15%	817,953	18%
Percent high school graduate or higher	2,867	98%	202,851	88%	465,491	89%	4,149,459	90%
Percent bachelor's degree or higher	1,697	58%	85,290	37%	198,749	38%	1,890,309	41%

Source: 2011-2015 ACS Estimates, Table S1501



Chapter 3: Local Housing Conditions

Key Findings

- West Newbury has about 1,607 housing units, with about 94 percent occupied year-round and a small amount (22 units) of seasonal units. West Newbury's vacancy rates are estimated to be low and indicate a housing demand that exceeds supply. However, if projections indicating a declining population manifest in coming years, this may rectify the apparent supply/demand imbalance.
- The desire for large homes on large lots appears to be declining and is projected to continue. A lack of housing alternatives in West Newbury may impact population in the coming years.
- Roughly 93 percent of West Newbury's occupied housing units were owner occupied and only 7 percent renter occupied, which is a significantly lower proportion of renter housing than in the region.
- Housing units tend to be newer in West Newbury. Only about 58 percent of West Newbury's housing units were built prior to 1979. However, homes of this age may contain lead paint, which can pose health hazards, and may need abatement and other health and safety improvements.
- West Newbury has a high average single-family tax bill of \$7,710 compared with other communities in the region, with only Andover and Boxford having higher average single-family tax bills.
- West Newbury's residential building permit activity indicates construction of primarily of single-family units between 2000 and 2015.
- West Newbury has a lower percentage of younger homeowners than in the region, which is likely tied to housing cost and availability of starter homes.
- For-sale housing prices are more expensive than most communities in the region with a 2016 median sales price for all residential sales of \$545,000. West Newbury has an affordability gap of \$57,000—a household making the median household income could not afford the median sales price for a single-family home of \$565,000.
- West Newbury renters tend to have higher incomes than renters in the region and tend to pay more for rent than in the region.
- About one in four of West Newbury's households have incomes at or below 80 percent of the Area Median Income (AMI). And, about 75 percent or 285 of low-income households in West Newbury are estimated to spend more than 30 percent of their gross income for housing costs.
- Housing cost burdened households in West Newbury are most likely to be composed of small families. Second most likely household type to cost burdened are large families.
- Only 2.5 percent or 39 units of West Newbury's total year-round housing units are included on the state's Subsidized Housing Inventory. This analysis indicates that West Newbury needs more rental housing at all price points including affordable at a variety of income ranges and market-rate rental housing, more affordable starter homes for first-time homebuyers for low/moderate income and middle-income households including rental and ownership units; as well as more accessible housing and housing with supportive services.
- Despite the low vacancy rates, the potential decline of population and households in the coming years indicates that West Newbury's housing needs may be best addressed through allowing for redevelopment and/or conversion of single-family homes to alternative housing types such as congregate living with supportive services, small-scale multi-family units, and cottage-style or other models for smaller, affordable starter homes.

Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 1,607 housing units in West Newbury, with 1,518 year-round occupied units (94 percent) and an estimated 89 vacant units (6 percent of total housing units), with 22 of these (25 percent) for seasonal, recreational, or occasional use. The estimated rental vacancy rate in West Newbury was 5.3 percent and ownership vacancy rate was 0.9 percent. These vacancy rates indicate a need for more housing units, both rental and ownership. The county and state had lower vacancy rates for rental and comparable rates for ownership housing.

An estimated 93 percent of West Newbury's total occupied housing units were owner occupied while 7 percent were renter occupied per the 2015 ACS estimates. In comparison, the region, county, and state had a greater percentage of renter-occupied units (37, 37, and 38 percent, respectively).

Vacancy Rates

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

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

Occupancy, Vacancy, and Tenure, 2015

	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Housing Units	1,607	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	1,518	94%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	1,410	93%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	108	7%	46,072	37%	106,619	37%	966,054	38%
Vacant	89	6%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	22	25%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	5.3	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	0.9	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DP04

RESIDENTIAL PROPERTY CHARACTERISTICS

West Newbury's land is divided into 1,837 total parcels, with 1,529 parcels (83 percent) with residential uses. Most of the parcels in West Newbury consists of single-family properties (approximately 74 percent).

West Newbury Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	1,362	74%
Two- or More Family	69	4%
Condominiums	98	5%
Apartments	0	0%
Commercial Parcels	13	0.7%
Other non-residential uses	295	16%
Total	1,837	100%

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

About 87 percent of units in West Newbury are single, detached, units, which is higher than the region (51 percent), county (52 percent), and state (50 percent). Only 2 percent of West Newbury's units are in multi-family (three or more units) buildings.

West Newbury Units in Structure, 2017

Units in Structure	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Total	1,607	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	1,404	87%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	77	5%	10,856	8%	19,450	6%	145,650	10%
2	85	5%	12,787	10%	31,376	10%	292,932	10%
3 or 4	0	0%	14,721	11%	35,219	11%	308,861	7%
5 to 9	0	0%	7,349	6%	16,295	5%	164,745	2%
10 to 19	17	1%	6,295	5%	12,514	4%	120,407	5%
20 to 49	0	0%	5,271	4%	15,442	5%	122,166	11%
50 or more	0	0%	7,157	5%	18,063	6%	190,134	4%
Mobile home	24	1%	735	1%	1,651	1%	22,711	1%
Boat, RV, van, etc.	0	0%	83	0%	150	0.05%	1,086	0.04%

Source: 2011-2015 ACS Estimates, Table B25024

AGE OF HOUSING

Housing in West Newbury is generally newer than housing in the region, county, and state, with most homes between 1960 and 1999. Per the 2015 ACS estimates, roughly 58 percent of West Newbury's homes were built prior to 1979. Roughly 69 percent of the total housing units in the region were constructed in the same period, 75 percent in the county, and 73 percent in the state. Note that homes predating 1978 may contain lead paint, which

can pose health hazards. The EPA’s Lead Renovation, Repair, and Painting Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning.

The 2015 ACS estimates 7 percent of homes were built after 2000 in West Newbury compared to roughly 8 percent in the region and county and 9 percent in the state. Roughly 25 percent of existing housing units were constructed in West Newbury before 1940, compared with 35 percent in the region, 39 percent in the county, and 34 percent in the state.

Age of Housing, 2015

	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total housing units	1,607	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	24	1%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	95	6%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	254	16%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	308	19%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	170	11%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	248	15%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	83	5%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	30	2%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	395	25%	46,789	35%	120,430	39%	961,644	34%

Source: 2011-2015 ACS Estimates, Table B25034

TRENDS IN RESIDENTIAL PROPERTY VALUES

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

In FY17, the total assessed value of all residential parcels in West Newbury was \$850,933,647, and the average value of a single-family home was \$529,877, among the four highest in the region’s communities (only Newburyport, Andover, and Boxford have higher single-family average values than West Newbury).

West Newbury has a mid-range tax rate compared with the region at 14.55. The median tax rate in the region is 14.68. The next highest tax rate is Methuen at 14.65. West Newbury’s average single-family tax bill is \$7,710, which is almost \$1,700 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

Between 2000 and 2015, residential permit activity in West Newbury consisted of primarily single-family construction and ranged between 10 and 16 units per year with an annual average was about 14 units including single-family and two two-family units. There were no three or four family or multi-family units permitted in this period. Leah – If you know the years the eight, 3 units structures were built we can change the chart. Sorry for the incomplete data from MassBenchmarks.

West Newbury Residential Building Permit Activity, 2000-2015

Permits Issued	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Single-Family	11	15	12	15	16	10	10	12	15	12	13	14	16	14	14	23
Two-Family Units	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
Three- or Four-Family Units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Five+-Family Units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	11	15	12	15	16	10	10	12	15	12	13	14	16	14	14	23

Source: MassBenchmarks Annual building permit data from Census Bureau Construction Statistics, 2000-2015

Owner-Occupied Housing Characteristics

OWNER CHARACTERISTICS

Per the 2015 ACS estimates, most West Newbury 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).

Owner by Year Moved into Unit, 2015

Year	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	16	1%	429	1%	843	0.5%	7,437	0.5%
2010-2014	193	14%	11,451	14%	24,118	13%	203,982	13%
2000-2009	387	27%	28,806	36%	62,567	35%	546,366	35%
1990-1999	409	29%	19,046	24%	41,879	23%	356,671	23%
1980-1989	177	13%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	228	16%	10,508	13%	29,464	16%	271,359	17%
Total	1,410	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

Most owner householders in West Newbury (57 percent) are between the ages of 35 and 59 – this is similar to trends in the region (58 percent), county (54 percent), and state (53 percent).

Owner by Age of Householder, 2015

Age of Householder	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	1,410	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	51	4%	5,687	7%	12,501	7%	120,668	8%
35-44 years	260	18%	14,340	18%	29,565	16%	262,247	17%
45-54 years	358	25%	21,581	27%	45,865	25%	386,386	24%
55-59 years	200	14%	10,116	13%	22,635	13%	197,033	12%
60-64 years	229	16%	9,064	11%	20,879	12%	177,103	11%
65-74 years	184	13%	11,371	14%	28,059	16%	245,529	16%
75-84 years	62	4%	5,218	7%	14,517	8%	131,404	8%
85+ years	66	5%	2,220	3%	6,826	4%	58,368	4%

Source: 2011-2015 ACS Estimates, Table B25007

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

In West Newbury, about 65 percent of owner households have incomes of \$100,000 or greater.

Owners by Household Income, 2016

	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner Occupied Units	1,410	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than \$5,000	7	0.5%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	30	2.1%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	17	1.2%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	17	1.2%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	61	4.3%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	9	0.6%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	79	5.6%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	185	13.1%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	92	6.5%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	276	19.6%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	637	45.2%	21,655	27.1%	46,079	25.3%	382,358	24.1%

Source: 2011-2015 ACS Estimates, Table B25118

OWNER-OCCUPIED HOUSING VALUES

In the region, about 21 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and about 2 percent over \$1,000,000. About 21 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and about 3 percent over \$1,000,000 in the county and about 18 percent and 4 percent, respectively, in the state.

In West Newbury, about 42 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and just under 4 percent over \$1,000,000.



Owner-Occupied Units by Value, 2015

Home Value	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	37	2.6%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	0	0.0%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	15	1.1%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	20	1.4%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	66	4.7%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	630	44.7%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	593	42.1%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	49	3.5%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	1,410	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-15 ACS, Table B25075; Note: ACS data based on samples and are subject to variability

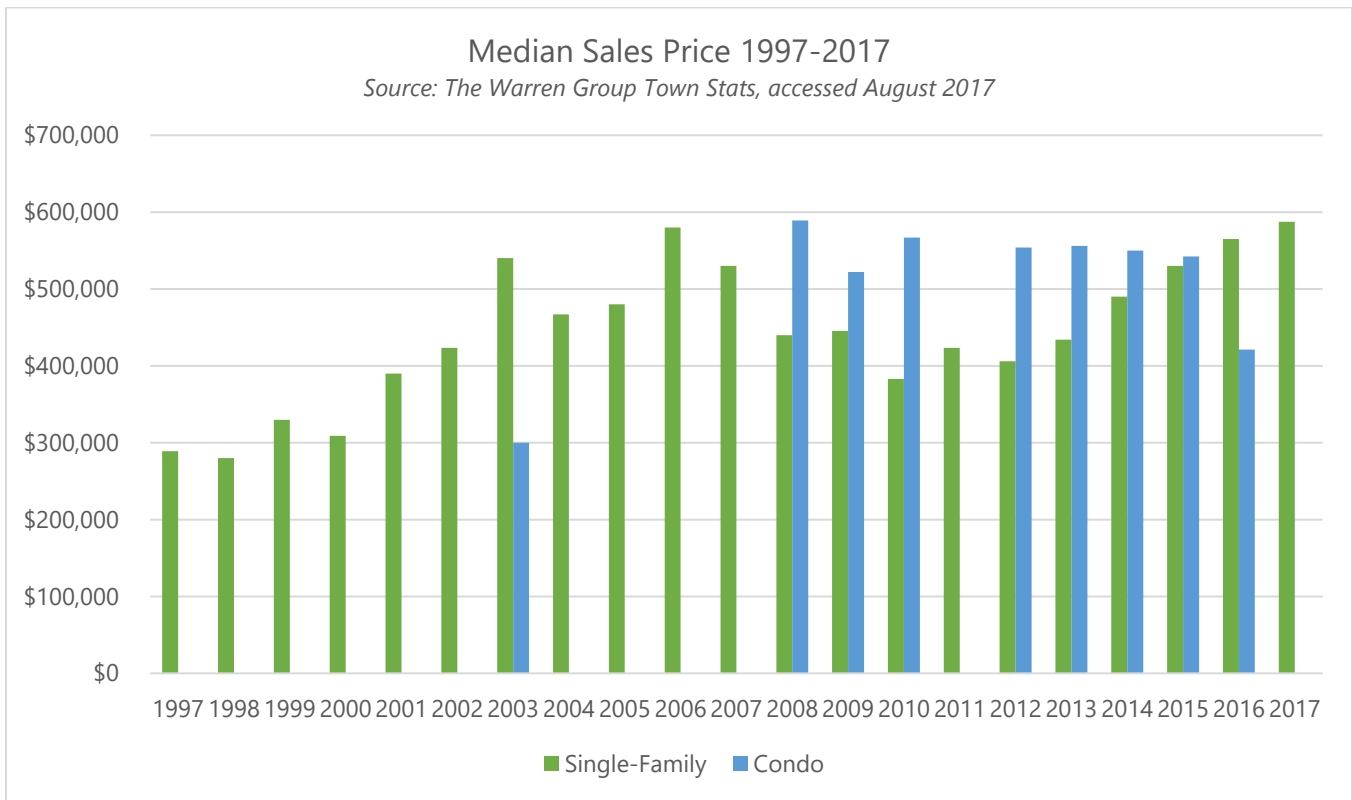
FOR-SALE MARKET

In 2017, the median sales price for a single-family home in West Newbury was \$587,400. The median sales price for a condo was not available in 2017, but was recorded as \$421,200 in 2016. The table below displays the median sales prices for residential units in West Newbury from 1997 to 2017. From 2010 to 2017, the median sales price for a single-family home increased by roughly 53 percent in West Newbury. Median sales prices for single-family homes have only recently risen above the peak of \$580,000 that was reached in 2006.

Median Sales Price: 1997-2017

Year	Single-Family	Condo	All
1997	\$289,000		\$270,000
1998	\$280,000		\$265,000
1999	\$329,900		\$322,000
2000	\$309,000		\$302,000
2001	\$390,000		\$360,000
2002	\$423,500		\$415,000
2003	\$540,250	\$300,050	\$460,000
2004	\$467,000		\$447,000
2005	\$480,000		\$477,500
2006	\$580,000		\$570,000
2007	\$530,000		\$496,250
2008	\$440,000	\$589,157	\$529,900
2009	\$445,500	\$522,133	\$480,000
2010	\$383,000	\$566,926	\$380,000
2011	\$423,500		\$380,000
2012	\$406,000	\$553,981	\$400,000
2013	\$434,000	\$556,040	\$434,000
2014	\$490,000	\$550,000	\$515,500
2015	\$530,000	\$542,425	\$500,000
2016	\$565,000	\$421,200	\$545,000
2017	\$587,400		\$523,500

Source: The Warren Group Town Stats, 2017



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

Most of West Newbury's renter households (65 percent) moved into their current unit between 2010 and 2014. This is a higher proportion of renter households in West Newbury moving in to their unit in this period than in the region (51 percent), county (50 percent), and state (52 percent).

Renter by Year Moved into Unit, 2015

Year	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	22	20%	831	2%	2,057	2%	21,922	2%
2010-2014	70	65%	23,544	51%	53,482	50%	499,876	52%
2000-2009	0	0%	17,015	37%	36,618	34%	331,130	34%
1990-1999	16	15%	3,211	7%	8,407	8%	71,061	7%
1980-1989	0	0%	873	2%	2,388	2%	22,277	2%
1979 or earlier	0	0%	598	1%	1,667	2%	19,788	2%
Total	108	100%	46,072	100%	106,619	100%	966,054	100%

Source: 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households. Most renter householders in West Newbury are between the ages of 25 and 34 years (31 percent) and 45 to 54 (41 percent) – this is higher than estimated renters in these age ranges than in the region (22 percent and 20 percent), county (23 percent and 19 percent), and state (28 percent and 18 percent).

Renter by Age of Householder, 2015

Age of Householder	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter occupied units with householders aged 25+	86	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	27	31%	9,648	22%	22,861	23%	251,629	28%
35-44 years	0	0%	10,121	23%	20,887	21%	182,349	20%
45-54 years	35	41%	8,735	20%	19,632	19%	165,738	18%
55-59 years	7	8%	4,017	9%	9,431	9%	70,612	8%
60-64 years	0	0%	2,933	7%	7,464	7%	57,771	6%
65-74 years	8	9%	4,237	10%	9,710	10%	82,851	9%
75-84 years	9	10%	2,479	6%	6,727	7%	54,611	6%
85+ years	0	0%	1,633	4%	4,752	5%	35,286	4%

Source: 2011-2015 ACS Estimates, Table B25007

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

In West Newbury, about 26 percent of renter households have estimated income above \$50,000 and about 25 percent less than \$25,000.

In the county, about 38 percent of renter households have incomes below \$25,000 and about 36 percent above \$50,000. In the state, about 36 percent have incomes below \$25,000 and about 40 percent above \$50,000. Almost half of renter households in West Newbury have incomes between \$35,000 and \$49,999.

Renters by Household Income, 2015

	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter Occupied Units:	108	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	27	25.0%	2,433	5.3%	5,229	4.9%	53,541	5.5%
\$5,000-\$9,999	0	0.0%	3,117	6.8%	7,322	6.9%	65,749	6.8%
\$10,000 to \$14,999	0	0.0%	5,083	11.0%	11,569	10.9%	98,196	10.2%
\$15,000 to \$19,999	0	0.0%	3,809	8.3%	8,535	8.0%	73,538	7.6%
\$20,000 to \$24,999	0	0.0%	3,352	7.3%	7,180	6.7%	60,523	6.3%
\$25,000 to \$34,999	0	0.0%	6,244	13.6%	13,173	12.4%	105,214	10.9%
\$35,000 to \$49,999	53	49.1%	6,540	14.2%	15,355	14.4%	127,457	13.2%
\$50,000 to \$74,999	0	0.0%	7,581	16.5%	18,037	16.9%	153,969	15.9%
\$75,000 to \$99,999	8	7.4%	3,622	7.9%	8,986	8.4%	90,790	9.4%
\$100,000 to \$149,999	7	6.5%	2,879	6.2%	7,429	7.0%	86,178	8.9%
\$150,000 or more	13	12.0%	1,412	3.1%	3,804	3.6%	50,979	5.3%

Source: 2011-2015 ACS Estimates, Table B25118

RENTAL HOUSING COSTS

Fifty percent of renters in West Newbury pay more than \$1,500 per month in gross rent, which is higher than the region, county, and state.

Wages Needed to afford Fair Market Rent in Massachusetts

In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,347. To afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$53,886 annually.

Assuming a 40-hour-work week, 52 weeks per year, this level of income translates into a Housing Wage of \$25.91.

In Massachusetts, a minimum wage worker earns an hourly wage of \$11.00. To afford the FMR for a two-bedroom apartment, a minimum wage earner must work 94 hours per week, 52 weeks per year.

In Massachusetts, the estimated mean (average) wage for a renter is \$18.47. To afford the FMR for a two-bedroom apartment at this wage, a renter must work 56 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage to make the two-bedroom FMR affordable.

Source: Source: National Low-Income Housing Coalition, "Out of Reach 2016: Massachusetts."

About 19 percent of renter households in West Newbury pay between \$500 and \$1,499 in monthly gross rent (rent and basic utilities), which is significantly lower than the region at 70 percent, and Massachusetts, where 59 percent of renter households pay between \$500 and \$1,499. 50 percent of renter households in West Newbury pay more than \$1,500 in monthly gross rent, while in the region only 15 percent pay more than \$1,500 per month. However, 31 percent pay less than \$500 in West Newbury, while in the region and the state only 15% pay less than \$500 in monthly gross rent.

The Lawrence HMFA (HUD Metro Fair Market) is made up of 39 percent renters, according to the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,024 for a one-bedroom apartment, which would require an income of \$40,960 to be affordable (not more than 30 percent of gross income). In West Newbury, the estimated median renter household income is about \$43,889 – a household with the median income could afford monthly rent (and utilities) cost of about \$1,097.

Renter Households by Gross Rent per Month 2015

Gross Rent	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$500	27	31%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	16	19%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	0	0%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	21	24%	4,938	11%	12,606	12%	148,031	16%
\$2,000 to \$2,499	0	0%	1,047	2%	3,780	4%	56,109	6%
\$2,500 to \$2,999	0	0%	381	1%	973	1%	20,885	2%
\$3,000 or more	22	26%	173	0%	507	0%	16,725	2%
Total Occupied Units Paying Rent	86	100%	44,649	100%	102,873	100%	932,949	100%

Source: 2011-2015 ACS Estimates; Table B25063.

Housing Affordability

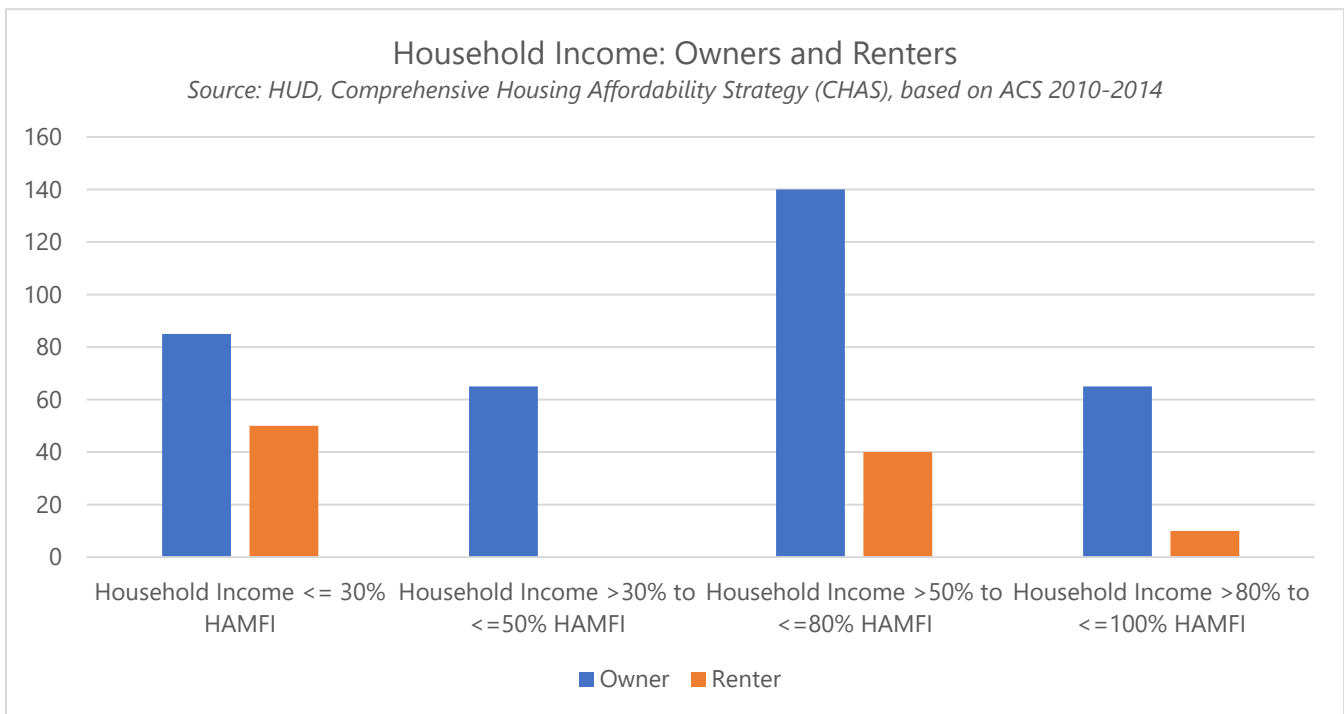
HOUSING COST BURDEN

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

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

The 2014 ACS estimates indicated that about 25 percent of West Newbury households have incomes at or below 80 percent of the Area Median Income (AMI).⁶

About 21 percent of owner households have incomes at or below 80 percent AMI, and about 60 percent of renter households have incomes at or below 80 percent AMI.



⁶ 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.

Household Income Distribution Overview, 2014

Income Distribution Overview	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	85	6%	50	33%	135	9%
Household Income >30% to <=50% HAMFI	65	5%	0	0%	65	4%
Household Income >50% to <=80% HAMFI	140	10%	40	27%	180	12%
Household Income >80% to <=100% HAMFI	65	5%	10	7%	75	5%
Household Income >100% HAMFI	1,000	74%	50	33%	1,050	70%
Total	1,355	100%	150	100%	1,505	100%

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

About 25 percent of total owner households and 47 percent of renter households in West Newbury pay more than 30 percent of their income towards housing.

Cost Burdened Renters and Owners in West Newbury (all incomes ranges), 2014

Housing Cost Burden	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Cost Burden <=30%	1,015	75%	80	53%	1,095	73%
Cost Burden >30% to <=50%	170	13%	0	0%	170	11%
Cost Burden >50%	160	12%	70	47%	230	15%
Cost Burden not available	10	1%	0	0%	10	1%
Total	1,355	100%	150	100%	1,505	100%

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

Cost Burdened Renters and Owners in West Newbury 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	110	28%	100	43%	135	9%
Household Income >30% to <=50% HAMFI	65	16%	35	15%	65	4%
Household Income >50% to <=80% HAMFI	110	28%	50	22%	180	12%
Household Income >80% to <=100% HAMFI	25	6%	25	11%	70	5%
Household Income >100% HAMFI	90	23%	20	9%	1,050	70%
Total	400	100%	230	100%	1,500	100%

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

Of the estimated 90 low-income renter households in West Newbury, about 78 percent are cost burdened.

Cost Burdened Renters in West Newbury by Income Range, 2014

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	40	57%	40	57%	50	33%
Household Income >30% to <=50% HAMFI	0	0%	0	0%	0	0%
Household Income >50% to <=80% HAMFI	30	43%	30	43%	40	27%
Household Income >80% to <=100% HAMFI	0	0%	0	0%	10	7%
Household Income >100% HAMFI	0	0%	0	0%	50	33%
Total	70	100%	70	100%	150	100%

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

About 290 owner households in West Newbury have low income and roughly 74 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in West Newbury by Income Range, 2014

Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	70	21%	60	38%	85	6%
Household Income >30% to <=50% HAMFI	65	20%	35	22%	65	5%
Household Income >50% to <=80% HAMFI	80	24%	20	13%	140	10%
Household Income >80% to <=100% HAMFI	25	8%	25	16%	65	5%
Household Income >100% HAMFI	90	27%	20	13%	1,000	74%
Total	330	100%	160	100%	1,355	100%

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

Of 380 households with incomes at or below 80 percent AMI in West Newbury in 2014, 284 (75 percent) are cost burdened.

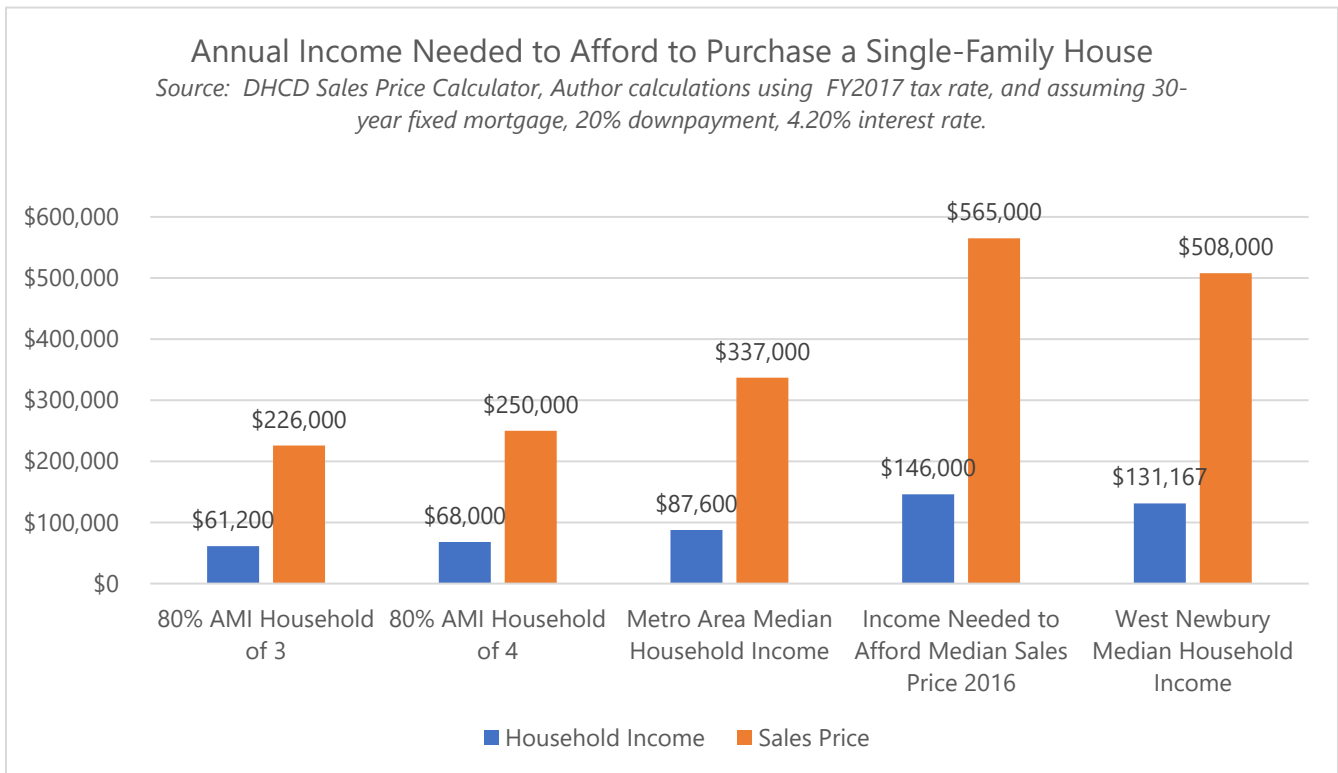
Of all households in West Newbury, 399 (27 percent) are cost burdened. The majority of cost burdened households are small family households (45 percent) and large family households (24 percent). Elderly family households make up 1 percent, and elderly non-family households make up 18 percent.

47 percent of renter households in West Newbury are cost burdened, while 24 percent of owner households are cost burdened. Of cost-burdened owner households, 46 percent are small family households. Tables detailing cost burden by household type can be found in the appendices.

OWNERSHIP AFFORDABILITY BY INCOME

As seen in the figure below, a household of four in West Newbury with 80 percent AMI could afford to purchase a home up to \$250,000. The median sales price for a single-family home in West Newbury in 2016 was \$565,000, meaning a household would have to make \$146,000 per year to afford a home at the median sales price. At the Lawrence HMFA median household income of \$87,600, a household could afford a home up to \$337,000 in West Newbury, though at the West Newbury median household income of \$131,167, a household could afford a home only up to \$508,000.

West Newbury has an affordability gap of \$57,000—households making the median household income can afford to buy a home up to \$508,000, while the median sales price for a single-family home in 2016 was \$565,000.



RENTAL AFFORDABILITY BY INCOME

In the Lawrence HMFA, the FY17 Fair Market Rent for a one-bedroom apartment is \$1,024 and a two-bedroom apartment is \$1,305. The table below shows the rent affordable at different yearly salaries. 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 \$526 per month in the Lawrence 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 \$876 per month, and a two-person household with low income (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$1,360 per month. A two-person household with the area median income can afford a monthly gross rent of \$2,190.

Rent Affordable to Two-Person Households by Income Limit 2017

	Two-Person Household Income Limit	Rent Affordable
<=30% AMI	\$21,050	\$526
>30% and <=50% AMI	\$35,050	\$876
>50% and <=80% AMI	\$54,400	\$1,360
Area Median Income	\$87,600	\$2,190

*Source: HUD FY17 Income Limits. *Note: the area median income is for a four-person household*

AFFORDABLE UNITS

As of December 2017, there were 39 units in West Newbury listed on the Subsidized Housing Inventory. 77 percent were rental units, and 23 percent were for ownership. About 2.5 percent of West Newbury’s housing units are affordable units.

Affordable Units by Type

	Number	%
Total Units:	1,558	100%
Affordable Units:	39	2.5%
Rental	30	77%
Ownership	9	23%

Source: DHCD Subsidized Housing Inventory, 2017

Out of 39 affordable units listed on the SHI, 35 have perpetual affordability. Pipestave Hill Apartment House, which has affordability expiring in 2036, has 4 rental units listed on the SHI.

Chapter 4: Housing Development Considerations

In 2009, the Town of West Newbury 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

West Newbury is located approximately 35 miles north of Boston in the Merrimack Valley region. The Town falls primarily within the Merrimack River watershed, but the southeastern portion of Town lies within the Parker River watershed. The Town is just inland of the coastal zone, and is characterized by a rolling landscape of hills, open fields, and woods interlaced by freshwater wetlands.

WATER RESOURCES

The water resources of West Newbury include both surface water and groundwater. Surface water resources consist of a diverse array of interconnected reservoirs, streams, ponds and wetland areas that serve important ecological functions, as well as provide drinking water and a variety of opportunities for recreation. Groundwater resources supply the Town's drinking water needs through a public water supply system and private drinking water wells.

Surface Waters

The Merrimack River

The Merrimack is the region's pre-eminent freshwater resource. This river forms the Town's northern border and offers outstanding opportunities for boating, canoeing, fishing, wildlife observation, hunting, and scenic enjoyment. The Town owns a public boat access near the Rocks Village Bridge, commonly used for fishing by residents. The boat ramp is well utilized by kayaks and fishing boats.

The Artichoke Reservoir System

The Upper and Lower Artichoke system covers about one-third of the Town and lies on the Town's eastern border with Newburyport. This system is linked to the Indian Hill Reservoir and serves as the public water supply for the City of Newburyport. As West Newbury currently purchases a large portion of its drinking water from the City of Newburyport, this reservoir system also provides drinking water to residents of West Newbury on the public water system.

Mill Pond

Mill Pond is a scenic, 16-acre impoundment of the Indian River (a partially tidal river which connects Mill Pond to the Merrimack River). Mill Pond lies just south and east of Main Street and is part of the Town-owned Mill Pond Recreation Area.

Little Crane Pond

This small open water body is created by a broadening of Beaver Brook near the Town's southern border. Little Crane Pond is connected to Ash Swamp, a 600-acre wetland system of wooded, vegetated and open areas.

Streams

The Town's major perennial streams are the Indian River, Beaver Brook and the Artichoke River. These three streams and others have been afforded additional protection by the 1996 Rivers Protection Act. There are numerous tributary streams and wetlands scattered throughout the Town. Together these waters form a rich network of fish and wildlife habitat and afford numerous opportunities for water-based outdoor recreation.

FLOOD HAZARD AREAS

The areas of West Newbury located in the 100-year flood zone are found on the FEMA 2012 FIRM Maps. There are several areas of Town in the 100-year flood zone.

WETLANDS

West Newbury's non-surface water wetlands can be divided into five major types, which are shown in the table below.

Wetland Resource Types in West Newbury

Type	Description
Freshwater marshes	Examples occur throughout the Town, most notably within the state-owned Crane Pond Wildlife Management Area (Ash Swamp)
Tidal or estuarine marshes	Examples in Town include the low-lying areas bordering the Merrimack River, such as the outfall of the Indian River and the shoreline north of Way to the River Road and Emery Lane. (According to the Massachusetts Natural Heritage Program, high quality natural communities of this kind are rare in the state. These areas bordering the Merrimack are considered the finest example of the "Gulf of Maine Freshwater Tidal Marsh" within the Commonwealth.)
Shrub or wooded swamps	Examples occur throughout the Town
Wet meadows	Occur in select locations as part of the more expansive freshwater marshes and wooded swamps
Vernal pools	A number of as-yet non-certified vernal pools exist within the Town. (Since 1996, one vernal pool has been certified, and further certification efforts are being pursued by the Conservation Commission.)

Source: 2009 West Newbury Open Space and Recreation Plan

SOILS

The soils of West Newbury vary widely, often changing types within small areas. They range from small, excessively-drained deposits of sand and loam on hill sides to extensive deposits of very poorly drained organic materials and till in wetland areas and on ridge tops. The many soil types present in the Town have been grouped into 5 general soil associations: Charlton-Sutton, Scantic-Biddeford-Leicester, Hollis-Charlton-Sutton, Paxton-Woodbridge, and Windsor-Scantic-Hadley-Elmwood. Descriptive information on the five general soil associations is in the full Open Space and Recreation Plan and includes the land use constraints of each. The soil types grouped by development limitations are mapped by the U.S. Natural Resources Conservation Service.

Impact on Development

The Town continues to be divided into three residential districts with increased density (Zone C, 20,000 sf) being located near Main Street, which is serviced by Town water service. The areas that require wells remain in two-acre zoning (Zone A). Thus, the "outlying" areas of Town are zoned as two acres minimum lots, whereas lots along Main Street and towards the Merrimac River are zoned at one-half and one-acre minimums.

Because the entire Town is reliant on private septic systems, lot sizes are also designed around the land's ability to host them. In general, the soils and topography south and east of the Main Street corridor are less capable of supporting higher density residential development than other sections of Town. These "outlying" areas have steeper slopes, less permeable soils, and areas of ledge (in the southeastern corner of Town).

Historic and Cultural Resources

The development of West Newbury began when the Newbury "Upper Commons" was allotted to freeholders for pasture and woodlots in 1642. Twenty years later a highway was laid out between the Artichoke River and the Bradford line after which the remainder of the Upper Commons was divided into 111 parcels and assigned by lottery. These were laid out on either side of this road (now Main Street), with 64 on the north side and 46 on the south side. Each was approximately 27 acres in size and property owners were required to fence their boundaries. Many of the resulting stone walls are still evident throughout the town.

The 1800's was a period of burgeoning prosperity and significant growth for West Newbury. A variety of manufacturing enterprises were established, including the horn comb industry, shoe factories, carriage building, leather tanning, and brick making.

By the mid 1900's the loss of most of the manufacturing industries, a nation-wide economic depression and two world wars made their impact. The population dropped by nearly 700 people. Agriculture once again became the mainstay of the town's economy. In 1919 there were 40 dairy farms in town. Other significant agrarian businesses were Long Hill Orchard and Cherry Hill Nurseries. The Long Hill Orchard was one of the ten largest producers in the state, shipping apples to Florida, Canada and England.

Additions to civic infrastructure during the first part of the century included All Saints Episcopal Church, the GAR library and in 1910 the Central School (now the Town Offices) built to replace the nine District Schools scattered through the town. The Regional Pentucket schools were built between 1958 and 1967. By 2000, the population grew to over 4,000 as farmland was developed for residential use.

Infrastructure Capacity

TRANSPORTATION

Roads

West Newbury's location provides it with easy access to several major transportation routes including Interstates 95 and 495, US Route 1, State Routes 1A, 97, 110, 113 and 133. Route 113 (Main Street) bisects the community, and other major routes are within a short distance of the Town. Interstate 95 runs north-south through the eastern end of Town and is accessible via Main Street (Route 113) and South Street. Routes 1 (Newburyport Turnpike) and 1A parallel I-95 to the east, and run south past Route 128 to Boston, and north to New Hampshire. Routes 110 (through Merrimac), 113 (through West Newbury) and 133 (through Georgetown) run east-west, providing easy access to Merrimac, Amesbury, Georgetown, Groveland, Haverhill, Newburyport, and other North Shore communities.

The Bachelor Street/Indian Hill route has become a major commuter link to Newburyport and I-95 and has been upgraded to carry the increased traffic flow. Ash Street, currently unpaved in one section, is used, when passable,

by commuters to I-95 at the Byfield intersection. Bridge and Church Streets to the Rocks Village Bridge and I-495 are also heavily traveled link routes.

Aside from these routes, the roads are typically winding, scenic country roads suited for hiking, biking, jogging and nature observation although increased traffic is beginning to compromise their recreational value as does lack of sidewalks and dedicated bicycle lanes. Road improvements have changed the narrow, camel-backed nature of West Newbury's country lanes to roads that can be traveled at greater speeds. These improvements caused a great deal of discussion and controversy within the Town, which ultimately led to the passage of the Scenic Roads By-Law in 2002.

Public Transportation

No railroad enters West Newbury, but two MBTA commuter rail lines are nearby in Haverhill and in Newburyport. Both the Haverhill and Newburyport lines offer daily service to Boston and points in between. Amtrak's Downeaster express trains run between Boston and Portland, Maine with a stop in Haverhill.

Express bus services operated by C&J Trailways and the Coach Company are available from Newburyport to several destinations in Boston, including Logan Airport. Service is also available to Portsmouth and Durham, New Hampshire. The Newburyport Park & Ride (which supports both C&J and Coach Company service) contains about 400 parking spaces and expanded by 150 spaces in 2009. There is also commuter service from Haverhill and Groveland.

The Merrimack Valley Regional Transit Authority (MVRTA) offers an on-call van service called 'Ring and Ride' for riders of all ages within West Newbury and nearby towns.

Transportation services for elderly Town residents are available from the West Newbury Council on Aging. The Council on Aging does not provide regularly scheduled transportation service to its members, but it does provide transportation for special group outings. It also provides individual transportation by prior arrangement.

WATER SUPPLY

West Newbury purchased water from the Town of Groveland until 1979. In October of that year, two of Groveland's wells were found to be contaminated with trichloroethene (TCE), and West Newbury began to purchase water from the City of Newburyport. In December of 1990 West Newbury brought its own well field on line.

The Town Wellfield

The West Newbury wellfield is located on the town line with Newburyport, near the Artichoke Reservoir. The Town's wellfield consists of nine shallow wells that are permitted to pump 200,000 gallons of water per day. Under conditions that limit aquifer recharge, yield can go down to half that amount. During periods of peak water usage, especially the summer, and while recharging the aquifer, the Town purchases water from Newburyport to augment its own supply. Daily peak-season water purchases from Newburyport average 300,000 gallons. Future supplements to West Newbury's water supply by Newburyport may be at risk as the city has started supplying water to Plum Island residents. The Town commissioned a water master plan in 2001 and a separate hydraulic study in October of 2003 in order to evaluate more specifically the condition of the system and identify needed improvements. The Study was updated in May 2008.

Water Service and Usage

Roughly 63% of the Town's dwellings (912 homes) are served by Town water, with the remainder by private wells. The present Town water system covers the western section of the Town and also runs the length of Main Street. All new developments built within 1,000 feet of the water main must be connected to the water system.

Between 1990 and 2008, daily water usage in West Newbury increased from an average of 174,490 gallons per day to 240,000 gallons per day. During the summer months, residents use approximately 100,000 gallons per day to irrigate their lawns. That is one third of the daily water supply. In 1999, the Town adopted a bylaw requiring rain sensors on irrigation systems to prevent unnecessary watering. In 2003, the Town adopted the In-Ground Irrigation Bylaw. As of August 29, 2003, irrigation systems cannot be connected to the municipal water system. Systems installed before that date have been grandfathered.

West Newbury continues to maintain and upgrade its water distribution system. Recent scheduled upgrades include:

- New Water Tower to replace old 1936 facility at Brake Hill. Construction starting 2018.
- New connection being constructed from Brake Hill Water Tower to Hilltop Circle. Construction starting May 2018. Must be online within 2 years per DEP. Will improve water fire flows in the SW part of Town.

Search for a New Well

The West Newbury Water Department is currently looking for and testing new well sites. The Andreas well site off Indian Hill Street was purchased in January 2004 and the Dunn property off Chase Street was purchased in 2002. Both are deep bedrock wells and were purchased for future well development. In 2008, the Water Department drilled test wells on the town-owned Mullen property off Church Street, but the site proved unsuitable for a well field. West Newbury continues to seek new sources of water supply to reduce reliance on Newburyport water. This will allow the Town to better control costs, track water quality, and become more self-sufficient. Examples include:

- Well Site off Dole Place has been identified by Town and approved by DEP. Next step is acquisition. High yielding.
- New Bedrock Well at 999 Main Street, low yielding well, to be added to the water produced from existing well at the site now. Undergoing DEP approval process. Scheduled to be online summer 2019.

SEWER

Current Sewer Service

West Newbury has no municipal sewerage system at this point in time. All sewage is disposed of via on-site systems. Septage (the material pumped from septic tanks) is transported by local haulers to the Greater Lawrence Sanitary District in North Andover. Each residential or commercial building must have its own on-site subsurface sewage disposal system constructed in accordance with the MA Department of Environmental Protection's Title 5 Regulations and local regulations. This requirement currently limits development to those areas where such sewage disposal systems may be located.

New Allowable Systems

While that will continue to be true, the nature of allowable systems has changed. One sort of change is the advent of "shared systems." Known variously as "community systems" or "package plants", they use existing, approved technology to provide a single waste treatment system to service multiple dwellings. In West Newbury, the Housing Authority already uses such a system, as does the condominium development at Ocean Meadow.

In 1995, the Title 5 regulations were revised to allow new alternative/innovative wastewater treatment and disposal technologies in Massachusetts. There are efforts in the region to investigate package treatment plants, shared sewer systems and other innovative alternatives to allow for more housing density.

Impact on Town

One effect of the greater use of shared systems and the adoption of Innovative Technology by DEP will be to allow the development for housing of parcels previously considered undevelopable. Other towns in the state have been forced to construct municipal sewerage systems to address water quality problems from failing septic systems. The Town has no known problems with septic systems polluting ground or surface waters and should remain diligent in preventing this from happening. The Town is currently using grant funds from the State to determine the feasibility of building a “package plant” in the town center. If economically feasible to develop, such a system could make it possible to develop additional housing and commercial space.

Regulatory Barriers

LONG TERM DEVELOPMENT PATTERNS: PLANNING MEASURES

Zoning Bylaws

West Newbury’s Zoning Bylaw, first adopted in 1954, created five zoning districts, three of which are residential. The Bylaw was most recently revised in 2017.

West Newbury Zoning Districts

District RA	Covers much of the southern half of Town and requires an 80,000 square-foot minimum lot with 200 feet of frontage.
District RB	Is concentrated in the northern part of Town and requires a 40,000 square-foot minimum lot with 200 feet of frontage.
District RC	Borders Main Street and requires a 20,000 square-foot minimum lot with 150 feet of frontage.
Business District	Located at the intersection of Main Street and Maple Street, this small district permits retail and service establishments, banks, offices, restaurants, and gasoline service stations. There is no minimum lot size, but a 100-foot frontage is required.
Industrial District	Located east of Interstate 95, this district has no minimum lot size. It is currently not occupied by industry, although manufacturing, storage, and wholesale distribution are permitted. State ownership of much of the district and wet soil conditions have discouraged development in this district.

Of note, is that two attached residential units are allowed per lot by right in the residential zoning districts. Three to four attached residential units are allowed per lot by Special Permit from the Planning Board in the RB and RC Zoning Districts. Mixed-use buildings are allowed in the Business District by Special Permit.

Open Space Preservation Development

In 2001, the Town voted to replace the former Cluster Zoning bylaw with a new Open Space Preservation Development Special Permit (OSPD) zoning bylaw, Section 6.B. (or “Green Neighborhood” zoning). The bylaw requires that at least 60% of the parcel(s) are preserved as open space. By implementing such a regulation, the Town seeks to preserve open space for all residents without limiting the property rights of the individual landowner. The OSPD is optional, allowed through the Special Permit process, and density bonuses are allowed for more market rate housing if more affordable units or more open space is included. As examples, Kimball Road Extension, Ocean Meadow, Cottages at River Hill, Drakes Landing, and Nichols/Dole Place (now expired), have been approved with an OSPD Special Permit.

Community Development Plan 2004

This plan informs the Planning Board's work and includes recommendations to:

- Encourage more service and retail businesses;
- Improve the Town Center, create more parking and improve traffic control;
- Decrease the consumption of land for housing units by increasing housing density (multi-family units and mixed-use construction) especially in the business zone along Route 113; and
- Meet housing needs for specific populations, over 55, seniors and lower income residents.

Inclusionary Housing Requirements

In 2006, the Town adopted an Inclusionary Housing Requirements Zoning Bylaw, Section 5.F. The bylaw requires that 10% of new housing of three or more dwelling units created in a project must be "affordable" under the specified criteria, which conform to the requirements of M.G.L. Chapter 40B. The Ocean Meadow, Cottages at River Hill, and Drakes Landing have resulted in the creation of 12 affordable units. Fee payments in the amount of \$201,200 are being collected for the Drake's Landing and Sullivan's Court Extension projects.

Community Housing Initiative

A Community Housing Committee was established to research and recommend options for increasing affordable, senior, and starter housing. This committee brought a proposal for an intergenerational village, including 20 units of senior rental housing, for 35 acres of town owned land on Main Street (Mullen property) to Town Meeting in April 2009. The proposal was defeated, and the committee is now defunct.

Funding for Community Preservation

In 2007, the Town voted to adopt the provisions of the Community Preservation Act. This levies a 3% real estate tax surcharge, matched by state funding to provide for open space, recreation facilities, historic preservation and affordable housing. Funds have been used to make repairs to property owned by the Housing Authority.

PLANNING CHALLENGES

As the Town's 2000 Comprehensive Plan points out, the Town's nature "is 'semi-rural,' or a country village with telltale signs of an emerging suburban form" and the transition to suburban is well underway. The effects of development include:

- The Town's wellfield is insufficient to meet peak water demands, necessitating the purchase of supplemental water from Newburyport and a need to identify new water supplies in the town;
- Traffic continues to increase; and
- Town administrative, public safety, education, and other municipal expenditures continue to rise.

Planning Efforts

West Newbury is a small Town with limited staff, but to their credit, they have done many things to help guide the development of the Town in an orderly fashion. They created a Town Planner position and they have passed new zoning and other development regulations to better plan for and accommodate much needed new housing. They have most recently created a Town Manager position which will further the professional capacity in the Town and assist with these efforts. Some of the Planning efforts include:

- Completed a Community Development Plan 2004;
- Conducted a build-out analysis;
- Implemented new zoning regulations;
- Funded and spent the \$5 million Land Preservation and Growth Management Bond;
- Completed a Water Master Plan with computer hydraulic model; and

- Adopted provisions of the Community Preservation Act and
- Applied for and received a grant to determine the feasibility of building a “package plant” in the downtown to accommodate more needed growth

Many of those who work in West Newbury cannot afford the large expensive homes that makes up most of the community. The challenge to the Town and its residents is to encourage development that retains those characteristics that brought people to West Newbury, while encouraging the development of a variety of housing options for a diverse population.

POTENTIAL HOUSING LOCATION CONSIDERATIONS IN WEST NEWBURY

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

Potential Housing Development Locations and Environmental Constraints in West Newbury

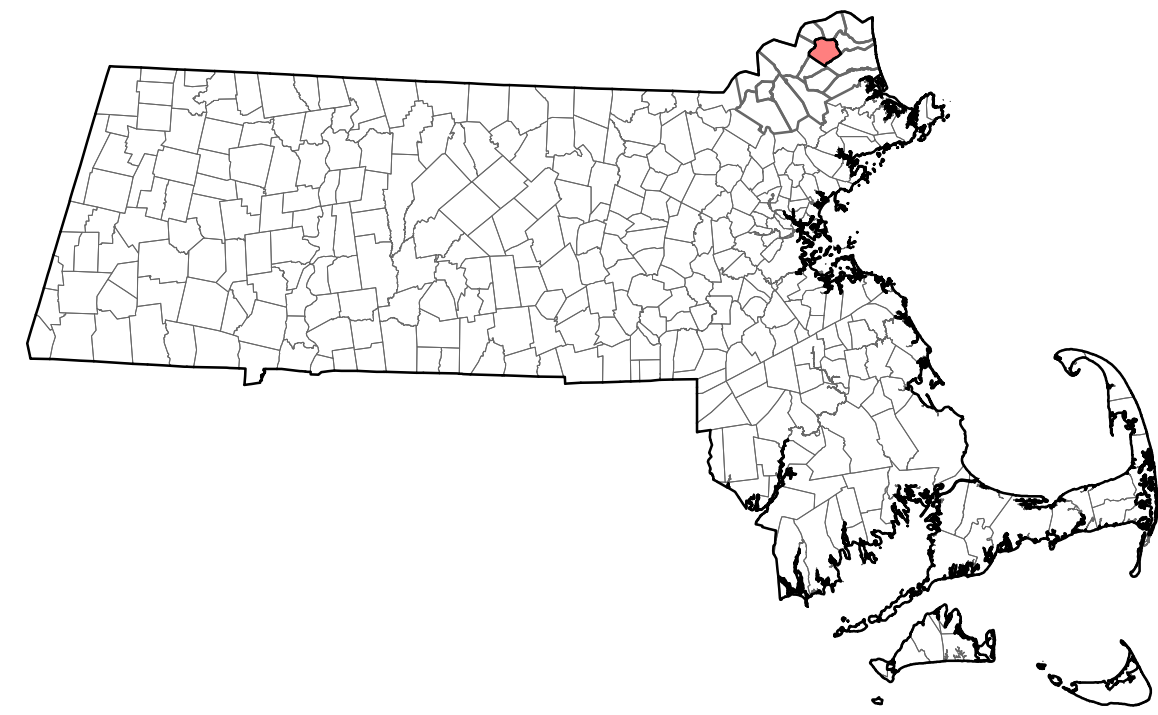
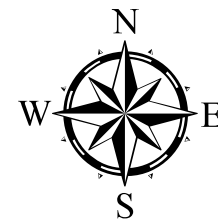
Project Name/Location	Housing Type	Status	Tenure	Category	Affordable Units	Number Affordable Units	Total Units	Development Area (Acres)	Environmental Considerations (Wetland, 100-Year Floodplain, Rare Species, Water Supply)	Brownfield Present Y/N?
Beaucher Property - 28 Coffin Street	Multi Family	Conceptual		Open Land, Privately Owned, Proposal for Solar & Conservation	Unknown	0	0	72.00	Wetlands Rare Species	No
Drake's Landing - 365 Main Street	Single Family	Permitted	For Sale	OSPD, mix of 1-family and duplexes	Yes	3	34	26.00	Wetlands Rare Species	No
Dunn Property - 317 Main Street	Multi Family	Conceptual		Res + Greenhouse, Privately Owned	Unknown	0	0	15.00	Rare Species	No
Grew Property - River Road	Multi Family	Conceptual		Open Land, Privately Owned	Unknown	0	0	63.00	Wetlands 100-Year Floodplain Rare Species	No
Mullen Property - Church Street	Multi Family	Conceptual		Open Land, Town Owned	Unknown	0	0	35.00	Wetlands Rare Species	No

Town of West Newbury

Legend

- Town Boundary
- Housing Areas
- Identified Development Areas
- Water
- Permanently Protected Open Space
- Transportation Feature**
- Church
- City/Town Offices
- College
- Emergency Shelter
- Library
- Police Station
- Recreation
- School
- College
- Transit Hub
- Bus Route**
- Blue
- Green
- Purple
- Red
- Special Employment
- Road**
- Interstate
- Major Road
- Local Road

1 inch = 857 feet
 0 625 1,250 2,500 Feet



Potential Housing Development Locations

Project Name/Location	Housing Type	Status	Tenure	Category	Affordable Units	Number Affordable Units	Total Units	Development Area (Acres)
Beaucher Property - 28 Coffin Street	Multi Family	Conceptual		Open Land, Privately Owned, Proposal for Solar & Conservation	Unknown	0	0	72.00
Drake Landing - 365 Main Street	Single Family	Permitted	For Sale	OSPD, mix of 1-family and duplexes	Yes	3	34	26.00
Dunn Property - 317 Main Street	Multi Family	Conceptual		Res + Greenhouse, Privately Owned	Unknown	0	0	15.00
Grew Property - River Road	Multi Family	Conceptual		Open Land, Privately Owned	Unknown	0	0	63.00
Mullen Property - Church Street	Multi Family	Conceptual		Open Land, Town Owned	Unknown	0	0	35.00

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Merrimack Valley Planning Commission
 plan • develop • promote

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Chapter 5: Housing Goals and Strategies

Five-Year Goals

The Town of West Newbury currently has 39 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 2.5% of the total year-round housing units as reported by the 2010 U.S Census. Therefore, the Town is 117 housing units shy of the 10% affordable housing goal as defined by DHCD. Also, the Town has approximately \$200K in its CPA Budget for Community Housing and is receiving \$200K in fees from Inclusionary Zoning. These funds will help to implement some of the suggested strategies listed below.

Over the next five years, the goal is for West Newbury’s HPP to become "certified." Reaching the annual numeric goals of 0.5% or 1.0% will allow the Housing Production Plan to be certified by DHCD for one year if the Town develops 0.5% of their overall goal in a year’s time, or for two years if they develop 1.0% of the target units in a year’s time. In order to produce 0.5% of its total units annually as SHI units, West Newbury will need to add an additional 8 SHI-eligible housing units each year. In order to produce 1.0% of its total units annually, the Town will have to produce 16 SHI units annually. This will be a challenging, but achievable, task given the number of housing units likely to be permitted each year. Between 2000 and 2015, residential permit activity in West Newbury fluctuated between 10 and 18 permits, with an annual average of about 14 units per year. However, those units were primarily single-family homes, with only two 2-family units permitted over that time period. In order to achieve certification and meet the needs of West Newbury’s population today and tomorrow, units of all types must be considered for development. Town stakeholders at a local housing workshop identified some potential locations for housing of all types as part of the development of this HPP. The enclosed map of West Newbury is the result of that exercise, indicating potential housing developments sites that could be suitable for additional new development. The table below outlines how the Town can achieve certification through two growth scenarios.

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

Year	0.5% Increase				1.0% Increase			
	Additional Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current numbers		39	1,558	2.5%		94	2,699	3.5%
2018	8	47	1,566	3.0%	16	110	2,715	4.1%
2019	8	55	1,574	3.5%	16	126	2,731	4.6%
2020	8	63	1,582	4.0%	16	142	2,747	5.2%
2021	8	71	1,590	4.5%	16	158	2,763	5.7%
2022	8	79	1,598	4.9%	16	174	2,779	6.3%

* 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.

Although the growth schedule above will help West Newbury achieve certification (or Safe Harbor), it will not assist the Town in reaching the goal of developing 10% units on their Subsidized Housing Inventory. To achieve 10% affordable units, the Town must produce an average of 26 units per year until 2021, and then 25 the final year. The chart below outlines the potential progress that can be made to achieving a 10% goal by 2022.

Housing Production Growth Schedule to Achieve 10%

Year	Number of Affordable Units	Additional Affordable Units	Total Units	Percent Affordable
Current Numbers	39		1,558	2.5%
2018	65	26	1,584	4.1%
2019	91	26	1,610	5.7%
2020	117	26	1,636	7.2%
2021	143	26	1,662	8.6%
2022	168	25	1,687	10.0%

* 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.

If a community has a DHCD-approved HPP and is granted certification of compliance with the plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the Housing Appeals Committee.

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

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

Strategies

Based on the local needs, existing resources, and development considerations, the following strategies have been developed for West Newbury. 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 encourage production of units to achieve 10%? 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 for converting underutilized properties for affordable housing purposes and for ensuring those units remain 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 are also recommendations for implementing the following State 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. Assess staff capacity

Many small towns have a lack of staff to implement the strategies outlined in this plan and to undertake other planning efforts. An examination of staff capacity to achieve the stated housing strategies listed necessary. West Newbury's newly hired Town Manager can lead this effort.

2. Amend the Business District zone.

The existing Town Center offers opportunities to expand the Town's housing options, provide for affordable housing, and create a higher population base for a walkable, livelier Town Center retail area. The Town should explore expanding the business district zone and amend the zoning to address parking, wastewater, and density and other desired goals. The Town has engaged a consultant to explore the feasibility of installing a package treatment plant to address the obstacles to increased density that individual septic systems cause.

3. Amend the zoning requirements for multi-family housing.

Under existing zoning, the lot size and dimensional requirements are not applicable to multi-family housing, and multi-family housing is only permitted in the residential districts by Special Permit. The Town should consider allowing up to three units of housing "as of right" if at least one of the units is affordable. Also, the Town may consider adopting bylaws that allow detached accessory structures, tiny houses, and family compounds. Relaxing density and dimensional requirements is critical to reducing land costs for housing development and for making affordable housing development economically feasible. Reducing the risk to developers by streamlining the permitting process is also essential to encouraging developers to build affordable housing.

4. Consider lot size, frontage, or shape waivers by Special Permit.

The Zoning Bylaw would need to be amended to authorize the Planning Board to issue a Special Permit to reduce the minimum lot size and frontage requirements for a single-family or two-family house that

would have at least one unit restricted for affordable housing. Properties that lack the required size or frontage, but have the necessary wastewater capacity, allow development of legal lots for small-scale affordable units.

5. Encourage Assisted Living/ Senior Housing Development

The lack of assisted living facilities, nursing homes, and age-restricted housing has been identified as an issue in West Newbury. Throughout Massachusetts, communities are adopting senior-related zoning bylaws to allow more flexibility in the development of parcels for housing and related services for people over a certain age limit (anywhere from 55 to 65 years and older). With a projected increase in senior residents over the next 20 years, this type of district will help ensure that appropriate housing is available to accommodate an aging population in West Newbury. West Newbury should consider allowing Assisted Living/Senior Housing through their Special Permit process.

6. Reactivate and provide an expanded role for the Community Housing Committee (CHC).

The West Newbury CHC was originally established in 2007 to coordinate the Feasibility Study for the Mullen Project. As a volunteer committee, appointed by the Board of Selectmen, the CHC plays an important role in addressing a community's affordable and workforce housing needs. Depending on their structure, Housing Committees can provide essential guidance to elected boards on how to develop and implement policies and programs that create and maintain affordable housing options. This volunteer board plays a critical role in:

- Implementing the strategies in this HPP (as seen below in the Action Plan);
- If needed, develop a policy for the conversion of tax title properties to affordable housing;
- Increasing public awareness of the need for affordable housing;
- Establishing criteria to evaluate affordable housing proposals;
- Cultivate relationships with non-profit housing developers; and
- Working with the Planning Board, Board of Selectmen, Conservation Commission and other local boards and committees to evaluate the feasibility of using Town-owned property for affordable housing.

7. Plan for and leverage Community Preservation Act funding and Inclusionary Zoning funds for local affordable housing.

The Town has a growing amount of CPC and IHC funds. Planning for the proper use of these funds is necessary. The CHC could serve as an Affordable Housing Trust (AHT) as described below with the funds channeled into the AHT. The AHC could then seek and evaluate affordable housing projects.

8. Establish a local Affordable Housing Trust Fund.

Affordable Housing Trust Funds help finance the creation and preservation of affordable housing. The fund could be managed by a Board of Trustees, as outlined under M.G.L. c. 44, 55C, who would appropriate the funds for the creation and preservation of affordable housing in West Newbury. Trusts have the power to purchase, sell, lease, manage, and improve real estate to create affordable housing. The Trust Fund could be funded through contributions from developers under the Inclusionary Housing Requirements Zoning Bylaw, as well as community housing funds appropriated under the Community Preservation Act and any grants or funding sources for housing purposes. There are a variety of models that can be used to develop a local trust, but it needs funding to be viable. More information can be found on the National Affordable Housing Trust website: <https://www.naht.org/>.

9. 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 have access to upfront capital, they also understand the design, development, construction,

preservation, weatherization, and/or management steps necessary to create and maintain affordable housing units. They can help navigate the state and federal subsidy processes that can be challenging for local governments with limited capacity and/or experience. Non-profit developers can create affordable housing through methods such as Host Community Agreements.

10. 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. There is a program for communities with a population smaller than 7,000. For more information on how to become designated as a Housing Choice Community, please visit:

<https://www.mass.gov/orgs/housing-choice-initiative>.

11. 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, assisting affordable housing committees with grants, 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.

12. Seek the assistance of non-profits or qualified trainers to conduct ongoing community education.

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

<https://www.chapa.org/sites/default/files/Facesof40B.pdf>.

13. Provide support for elderly to age in place.

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

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

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

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

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

16. Participate in 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 for more information.

17. Investigate opportunities and models for shared living situations for seniors.

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

PRODUCTION

1. Explore District Improvement and Tax Increment Financing to support housing development.

Both District Improvement Financing (DIF) and Tax Increment Financing (TIF) can be used to create housing. These financing tools allow future property tax revenues from development projects to be dedicated and utilized to support the project, related economic development, and even housing projects. The property tax benefits from the project are used to help pay for public planning and infrastructure improvements to stimulate higher-value real estate investment.

2. Acquire Properties for Affordable Housing and Purchase Affordability Restrictions on Existing Homes.

The Town should have the Community Housing Committee (as re-established) or an Affordable Housing Trust develop a strategy for locating single-family, multi-family and condominium properties for acquisition or rehabilitation in exchange for permanent affordable housing restrictions. Trust funds and CPA funds could be used to purchase affordability restrictions on existing condos or appropriate single-family homes. The CHC would be charged with approaching property owners about acquiring an affordability restriction or the right of first refusal to purchase their home when/if they decide to sell.

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

As shown in the household income distribution chart, there are a variety of income levels in the community. Households that make above 100% area median income (AMI) struggle with housing costs as do those who earn 60% of the AMI. To accommodate the diversity in household incomes, housing options should be offered to be affordable at all levels, including those between 60% and 120% of the area median income. The town may consider using town owned property to build affordable housing or utilize funds from the CPC and IHC to subsidize affordable development.

4. Consider requiring that a percentage of new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards.

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

5. Inventory publicly-owned land and tax/title properties 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.

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

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

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

7. Explore and utilize innovative septic systems to create affordable housing.

Many communities do not have access to public water and sewer. In order to create more affordable housing, especially at the density that makes economic sense, more innovative solutions to wastewater treatment need to be explored and implemented. Several communities in the Merrimack Valley are researching septic system designs that will allow for affordable housing to be developed in areas like town centers or near schools and services. West Newbury should carefully consider the recommendations that are offered in the study currently being conducted and implement them if feasible.

8. 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.

PRESERVATION

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

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

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

As our population ages and an increased 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 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.

3. Consider retrofitting municipally-owned buildings to mixed-income housing.

Retrofitting municipally-owned buildings for 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 options for residents.

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’.

Housing Strategies			
Strategies	Time to Complete (months/years)	Strategy Champion(s) (Board, committee, person, etc.)	Funding Needed? Y/N and Source
Planning and Policies			
Assess staff capacity	1 year	Town Manager	No
Amend the Business District Zone	2 years	Planner, Planning Board, Board of Selectmen	No, not if written in house and local counsel is used
Amend the zoning requirements for Multi-Family Housing	2 years	Planner, Planning Board, Board of Selectmen	No, not if written in house and local counsel is used
Consider lot size, frontage, or shape waivers by Special Permit Keep??	1 year	Planner, Planning Board	No
Encourage Assisted Living/Senior Housing Development	2 years	Council on Aging, Planning Board, Board of Selectmen	No, not if written in house and local counsel is used
Reactivate and provide an expanded role for Community Housing Committee (CHC)	1 year	Board of Selectmen	No
Plan for and leverage CPA funding and IC funds for local affordable housing	1 year	CPA Committee, Board of Selectmen	No
Establish a local Affordable Housing Trust	2 years	Community Housing Committee, Board of Selectmen	Yes Housing Choice Program
Partner with for- and non-profit developers to create affordable housing	Ongoing	Community Housing Committee, Planning Board, Planner & staff	No
Seek designation as a Housing Choice Community	1 year	Community Housing Committee & staff	No
Investigate securing the services of a shared housing coordinator with neighboring communities	1 year	Community Housing Committee, Board of Selectmen, MVPC, Planner	Yes Housing Choice Program
Seek assistance to conduct ongoing community education	Ongoing	Community Housing Committee & staff	No
Provide support services for elderly to age in place.	Ongoing	Senior Center, Council on Aging & staff	No

Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program	6 months – 1 year	Community Housing Committee, Council on Aging & staff	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	Community Housing Committee, Council on Aging & staff	No
Participate in trainings for board and committee members to learn more about affordable housing processes and needs	Ongoing	Planner, Community Housing Committee, MVPC, & staff	No, but could use Housing Choice Initiative funding to support a training
Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	MVPC, Council on Aging, Planning Board, Planner	No
Production			
Explore District Improvement and Tax Increment Financing (DIF/TIF) to support housing development	2 years	Board of Selectmen, Finance Committee, Community Housing Committee	No
Acquire Properties for affordable housing and purchase Affordability Restrictions on existing homes		Board of Selectmen, Community Housing Committee, Housing Trust	Housing Trust Fund CPA
Encourage development of housing that is affordable to both low- and moderate- income households	Ongoing	Planner, Planning Board, Community Housing Committee	No
Consider requiring that a percentage of new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards	<i>Ongoing</i>	Building Inspector Council on Aging, Northeast Independent Living Program, and Elder Services of Merrimack Valley, Housing Authority, Planning Board	Yes MassWorks, DHCD
Inventory publicly-owned land and tax/title properties to determine suitability and availability for developing affordable housing	1-2 years	Community Housing Committee, Board of Selectmen, Assessor	No
Investigate models that address creation of starter homes that are "right-sized"	1 year	Community Housing Committee & staff	No
Explore and utilize innovative septic systems to create affordable housing	1 year	MVPC, Planner, Planning Board	No
Follow Sustainable Design Standards to create/ remodel housing units	Ongoing	Building Inspector, Community Housing	No

		Committee, Housing Authority & staff	
Preservation			
Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire	1 year	MVPC, Community Housing Committee & staff	Yes Housing Choice Program Tufts Foundation
Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing	Ongoing	Planner, Planning Board, Community Housing Committee,	Yes DHCD
Consider retrofitting municipally-owned buildings to mixed-income housing	2-5 years	Board of Selectmen, Community Housing Committee, Finance Committee, Planner	Yes Affordable Housing Trust U.S. HUD

Appendix A

HUD Income Limits FY2017

West Newbury is part of the Lawrence 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.

FY 2017 Income Limits Summary

FY 2017 Income Limit Area	Median Income Explanation	FY 2017 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
West Newbury town	\$87,600	Very Low (50%) Income Limits (\$) Explanation	30,700	35,050	39,450	43,800	47,350	50,850	54,350	57,850
		Extremely Low Income Limits (\$)* Explanation	18,450	21,050	23,700	26,300	28,780	32,960	37,140	41,320
		Low (80%) Income Limits (\$) Explanation	47,600	54,400	61,200	68,000	73,450	78,900	84,350	89,800

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

West Newbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3344	n/a	Main St.	Rental	14	Perp	No	DHCD
3345	n/a	Hills Court	Rental	6	Perp	No	DHCD
3346	n/a	Boynton Court	Rental	6	Perp	No	DHCD
4509	DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
9278	Ocean Meadow	Moody Lane and Ridgeway Cir	Ownership	6	Perp	NO	DHCD
9343	Pipestave Hill Apartment House	692 Main Street	Rental	4	2036	NO	DHCD
10001	Cottages at River Hill	1 - 32 Follinsbee Lane	Ownership	3	Perp	NO	DHCD
West Newbury Totals				39	Census 2010 Year Round Housing Units		1,558
					Percent Subsidized		2.50%

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).⁷

Age	West Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
15 years	0	0%	11	0.1%	51	0.2%	1,672	0.5%
16-17 years	0	0%	154	1%	338	1%	3,736	1%
18-24 years	0	0%	1,592	12%	3,455	12%	6,9473	22%
25-34 years	13	37%	1,755	13%	4,348	15%	55,572	18%
35-44 years	2	6%	1,899	14%	3,312	11%	28,476	9%
45-54 years	9	26%	2,440	18%	5,252	18%	43,985	14%
55-64 years	8	23%	2,238	17%	5,616	19%	50,784	16%
65-74 years	2	6%	1,638	12%	3,749	13%	28,876	9%
75+ years	1	3%	1,541	12%	3,777	13%	34,201	11%
Total in Poverty	35	0.8%	1,3268	4%	29,898	4%	316,775	5%
Total Population	4,425	100%	33,8637	100%	747,718	100%	6,471,313	100%

Source: 2011-2015 ACS Estimates, Table S1701

⁷ 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	0	0%	20	18%	50	45%	10	9%	30	27%	110	81%	135
>30% and <=50% AMI	4	6%	0	0%	0	0%	40	63%	20	31%	64	98%	65
>50% and <=80% AMI	0	0%	60	55%	30	27%	20	18%	0	0%	110	61%	180
>80% and <=100% AMI	0	0%	25	100%	0	0%	0	0%	0	0%	25	33%	75
Income >100% AMI	0	0%	75	83%	15	17%	0	0%	0	0%	90	9%	1,050
Total Cost Burdened	4	1%	180	45%	95	24%	70	18%	50	13%	399	27%	1,505

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	0	0%	0	0%	40	100%	0	0%	0	0%	40	80%	50
>30% and <=50% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0
>50% and <=80% AMI	0	0%	30	100%	0	0%	0	0%	0	0%	30	75%	40
>80% and <=100% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	10
Income >100% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	50
Total Cost Burdened	0	0%	30	43%	40	57%	0	0%	0	0%	70	47%	150

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	0	0%	20	29%	10	14%	10	14%	30	43%	70	82%	85
>30% and <=50% AMI	4	6%	0	0%	0	0%	40	63%	20	31%	64	98%	65
>50% and <=80% AMI	0	0%	30	38%	30	38%	20	25%	0	0%	80	57%	140
>80% and <=100% AMI	0	0%	25	100%	0	0%	0	0%	0	0%	25	38%	65
Income >100% AMI	0	0%	75	83%	15	17%	0	0%	0	0%	90	9%	1,000
Total Cost Burdened	4	1%	150	46%	55	17%	70	21%	50	15%	329	24%	1,355

Appendix H

coUrbanize Comments from the Town of West Newbury

Creator	Category	Comments
Leah Zambernardi	Where do we need more housing, and what kinds of housing should there be?	West Newbury is creating affordable units through Inclusionary Housing. We continue to work on that, but need to also think about encouraging housing that is affordable to moderate income households (i.e. those earning 60 to 120 percent of median income)

Appendix I

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

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

The rationale behind each affordable housing criteria include:

1. Lot size

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

2. Ownership and type of use

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

3. Public transit access

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

4. Proximity to services

Pedestrian access to town services and schools is also considered important for affordable housing. Parcels within ¼ mile of town centers² 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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