Salisbury Housing Plan

Town of Salisbury, Massachusetts

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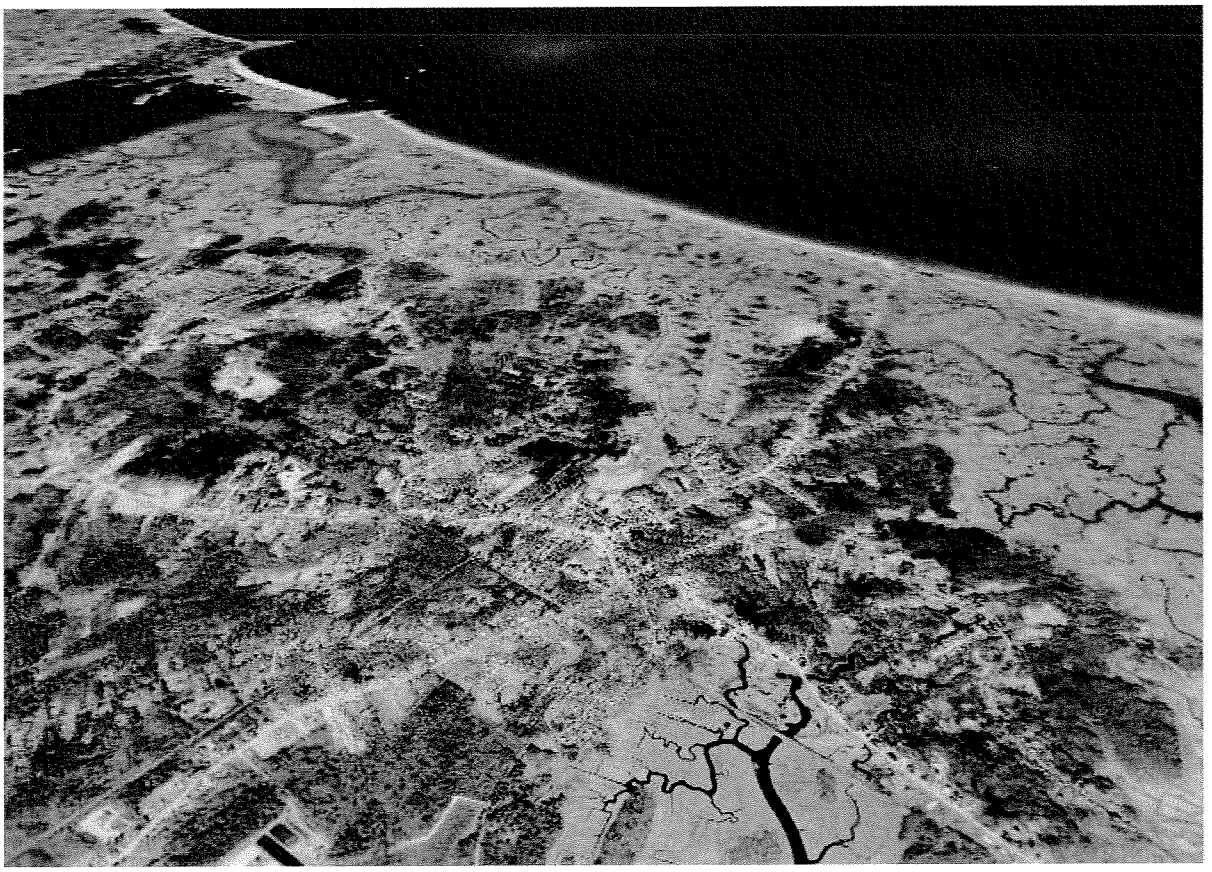

Adopted by Board of Selectmen
February 27, 2006

Prepared by:
Housing Partnership Committee
Zoning Review Committee
Department of Planning and Development
Vine Associates, Inc.
Community Opportunities Group, Inc.

February 3, 2006

This report was prepared in accordance with 760 CMR 31.07 (1)(i)

Town of Salisbury Affordable Housing Plan
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Executive Summary

Salisbury is a small coastal community located in the northeastern corner of Massachusetts. Its Census 2000 population is 7,827 and its year-round housing inventory consists of 3,465 units. Like many Massachusetts communities, Salisbury has experienced new residential growth over the past several years, but the production of affordable housing has not kept pace with this growth.

Salisbury recognized the need for an affordable housing plan in the late 1990s when the town received several comprehensive permit proposals. In addition, a visioning process for the Town's E.O. 418 Community Development Plan revealed concerns that the price of housing had increased to the point that Salisbury was becoming unaffordable for many of its own residents. Since then, Salisbury has begun to establish local capacity and undertaken additional planning initiatives to implement the Community Development Plan and address housing needs:

- A Zoning Review Committee (ZRC) was established at the 2004 Annual Town Meeting, and in June 2004, the Board of Selectmen created the Salisbury Housing Partnership Committee (SHPC) to evaluate the Town's housing needs.
- At the 2005 Annual Town Meeting, the ZRC proposed two zoning changes to encourage affordable housing development: inclusionary housing and flexible residential development. Town Meeting approved both initiatives.
- The SHPC published a comprehensive Housing Needs Assessment in June 2005 and was instrumental in gaining Town Meeting support to establish an Affordable Housing Trust Fund.
- The Town recently held visioning sessions for the downtown Salisbury Square in October 2005 as a precursor to creating a zoning proposal for the area that would encourage upper-floor residential uses in this district.

The Salisbury Affordable Housing Plan has been prepared in accordance with 760 CMR 31.07 (1)(i) and it includes the following components:

- Housing Needs Assessment
- Affordable Housing Goals and Strategies, and
- Use Restriction Guidelines

The plan was developed under the direction of a special committee comprised of representatives from the ZRC, the SHPC, the Planning Board and the Board of Selectmen. It outlines a proactive strategy to achieve affordable housing development. According to the Department of Housing and Community Development (DHCD), 4.98% of Salisbury's year-round housing stock is affordable and eligible for inclusion in the Chapter 40B Subsidized Housing Inventory.[1] The goal of this plan is to

[1] To be eligible for the Chapter 40B Subsidized Housing Inventory, a housing unit has to meet three key requirements: (a) it must be affordable to and occupied by a low- and moderate-income household, (b) its affordability must be secured by a long-term deed restriction that runs with the land, usually for at least 30 years and often in perpetuity, and (c) the unit must be made available to income-eligible people in a fair and open manner.

reach or exceed 10% during the next 8-10 years. Toward that end, Salisbury needs to produce at least 26 new affordable housing units per year, and a total of at least 174 Chapter 40B units to meet the 10% statutory minimum. The strategy portion of the plan includes annual housing production goals and a summary of action steps that would be appropriate for a small town like Salisbury to create new affordable housing. The latest census information shows that 730 (or 21%) of Salisbury's 3,465 households are housing "cost-burdened", i.e. have housing costs that exceed 30% of household gross income. The following table shows the numbers and household types of Salisbury's low and moderate-income renters and homeowners who currently are housing "cost-burdened".

Breakdown of Cost-Burdened Low and Moderate Income Households (LMI[1])					
	Elderly (62+)	Small Families	Large (5+) Families	All Other Households	Total Households
Total Renters	214	295	80	370	959
LMI Renters	179	165	20	210	574
# Cost-Burdened	75	87	10	115	287
30% AMI [2]	56	30	0	52	143
50% AMI	19	12	5	11	49
80% AMI	0	45	5	52	95
Total Homeowners	484	1,085	198	360	2,127
LMI Owners	289	290	44	175	798
# Cost-Burdened	99	205	34	105	443
30% AMI	27	39	8	18	97
50% AMI	38	46	11	39	141
80% AMI	34	120	15	48	205
Related Needs	◆ Single-room occupancy units ◆ Accessory apartments ◆ Anti-poverty strategy ◆ Housing Rehabilitation	◆ Mix of 2- and 3-bedroom units ◆ Lead-free housing ◆ Access to playgrounds, community facilities, schools ◆ Anti-poverty strategy ◆ Rental assistance (Section 8, MRVP)	◆ Mix of 3- and 4-bedroom units ◆ Lead-free housing ◆ Access to playgrounds, community facilities, schools	◆ Accessible and retrofit-ready housing ◆ Transportation ◆ Mix of independent living, congregate units ◆ Housing rehabilitation, home maintenance assistance ◆ Accessory apartments ◆ Inter-generational developments	

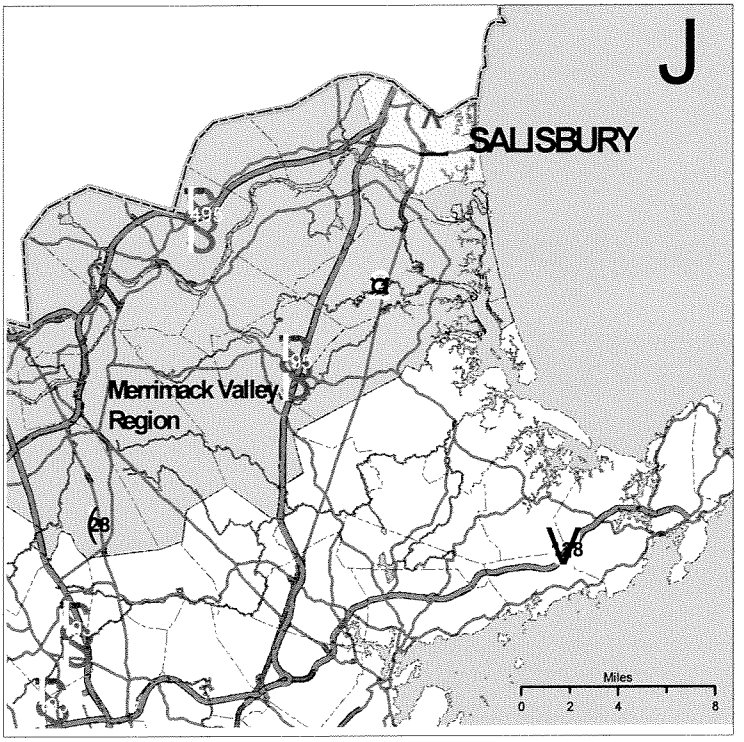
[1] Low and Moderate Income – Income levels used by the state and federal government. A very-low-income household has income at or below 30% of area median income (AMI), a low-income household has income between 31-50% AMI, and a moderate-income household has income between 51-80% AMI, *adjusted for household size.*

[2] Area Median Income – For the Town of Salisbury, the Area Median Income is based on the median family income for the Boston Primary Metropolitan Statistical Area, (PMSA).

The Town does not have the resources to address the needs of all these people. Nevertheless, addressing the issue of housing affordability for low and moderate income Salisbury residents who are housing "cost-burdened" will be a high priority for the Town when it designs programs for affordable housing assistance and shapes future housing programs and developments. By making the needs of these residents a priority, the Town will be able to increase the number of its residents that are affordably and suitably housed."

1. Housing Needs Assessment

1.1 Community Profile[2]



Salisbury borders on the Atlantic Ocean to the east, the Merrimack River and the City of Newburyport to the south, the Town of Amesbury to the west, and Seabrook, N.H. on the north. It is 17.85 square miles (mi^2) in total area, with a rural-residential development pattern and a housing stock comprised primarily of detached single-family homes. Salisbury's open space is extensive and diverse, including coastal and inland wetlands, farms and woodlands. The town has a small town center (Salisbury Square) and other commercial areas along Route 1, Route 110 and at Salisbury Beach, which is densely settled with single- and multi-family homes."

1.1.1 Population Characteristics

Salisbury is home to about 8,159 people today. Its population nearly doubled from 1970-2000, with an average increase of 1,519 people per decade. Salisbury's most significant growth occurred during the 1960s and 1970s, in fact Salisbury had the highest rate of population growth of all Essex County communities from 1970-1980.[3] In the same period, other small towns along or near the coast also experienced significant growth, notably Rowley and West Newbury, as housing market pressures continued to extend outward from the Boston metropolitan area. Salisbury's growth rate declined significantly after 1980, but new development and its associated impacts still cause concerns for the community. According to the Census Bureau, Salisbury's population has increased by about 4.2% since April 2000, exceeding the statewide rate of 1.1% for the same period.[4] Table 1 compares Salisbury's population history to that of Essex County and the state as a whole.

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[2] This section of the Chapter 40B Housing Production Plan builds upon the Salisbury Housing Partnership Committee's Housing Needs Assessment (July 2005).

[3] Massachusetts Institute for Social and Economic Research, "Population of Massachusetts Cities, Towns & Counties: Census Counts and Estimates, 1930-1998," <http://www.umass.edu/miser/> and U.S. Department of Commerce, Bureau of the Census, Census 2000 Summary File 1 Table P1, American FactFinder <http://www.census.gov/> 11 November 2005.

[4] Bureau of the Census, Population Division, Population Estimates, <http://www.census.gov/> select "Population Projections," 11 November 2005.

Table 1: Absolute Population Growth and Percent Change, 1940-2004

	Census Population Counts (Actual)				Estimated
Geography	1940	1960	1980	2000	2004
Salisbury	2,376	3,154	5,973	7,827	8,159
Essex County	496,313	568,831	633,632	723,419	738,984
Massachusetts	4,690,514	5,148,578	5,737,037	6,349,097	6,416,505
	Percent Change				
Geography	1940	1960	1980	2000	2004
Salisbury	N/A	32.7%	89.4%	31.0%	4.2%
Essex County	N/A	14.6%	11.4%	14.2%	2.2%
Massachusetts	N/A	9.8%	11.4%	10.7%	1.1%

Source: MISER; Census 2000 Summary File 1 Table P1; Census Population Division, 2004 Population Estimates.

Much like the state as a whole, Salisbury experienced a modest school-age population increase during the 1990s. However, its population growth among working-age people and seniors differed somewhat from the experience of other communities across the Commonwealth or in Essex County. For example, the population in the 35-44 age cohort rose by 32% in Salisbury, yet the same age cohort's growth rate was only 16-19% in Massachusetts and Essex County respectively. Salisbury's population increase among persons 55-64 was significantly greater: 39%, compared to 6% in Massachusetts and Essex County, and comparable differences exist for persons 75-84. Still, Salisbury's over-85 population declined even though the same age cohort experienced substantial growth elsewhere in the state, and the town witnessed a disproportionate decline in pre-school population, as reported in Table 2.

Table 2: Change in Population by Age Group, 1990-2000

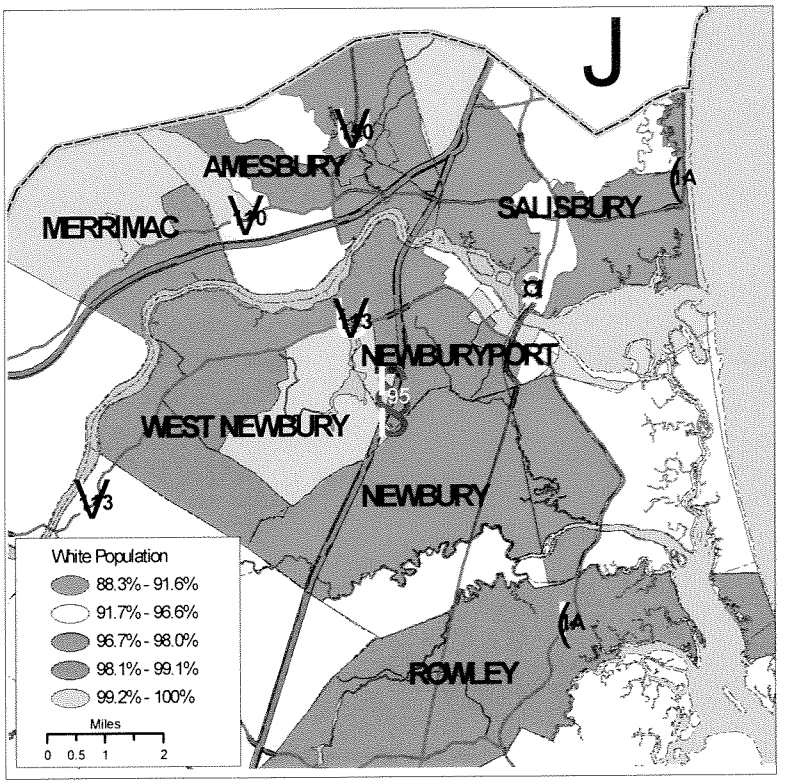
Age	Salisbury			Essex County			Massachusetts		
Cohort	1990	2000	% Chg.	1990	2000	% Chg.	1990	2000	% Chg.
Under 5	515	483	-6.2%	48,777	48,254	-1.1%	412,473	397,268	-3.7%
5-17	1,169	1,364	16.7%	109,800	133,933	22.0%	940,602	1,102,796	17.2%
18-24	615	501	-18.5%	66,008	54,256	-17.8%	709,099	579,328	-18.3%
25-34	1,241	1,017	-18.0%	116,853	94,491	-19.1%	1,101,361	926,788	-15.9%
35-44	1,129	1,492	32.2%	105,372	124,954	18.6%	918,456	1,062,995	15.7%
45-54	780	1,182	51.5%	69,298	104,118	50.2%	600,095	873,353	45.5%
55-64	618	857	38.7%	59,298	63,107	6.4%	515,055	546,407	6.1%
65-74	506	541	6.9%	53,037	49,366	-6.9%	459,881	427,830	-7.0%
75-84	224	306	36.6%	30,987	37,015	19.5%	267,194	315,640	18.1%
Over 85	85	84	-1.2%	10,650	13,925	30.8%	92,209	116,692	26.6%
Total	6,882	7,827	13.7%	670,080	723,419	8.0%	6,016,425	6,349,097	5.5%

Source: Census 2000, Summary File 1 Table P12; 1990 Census, Summary File 1 Table P011.

Population growth has altered the racial and ethnic make-up of Salisbury's population, but the town remains almost entirely white. The number of racial minorities in Salisbury rose by 141 from 1990-2000, which represents an increase of 276%. Since white persons comprised a much larger share of the town's overall population growth, however, the white percentage of Salisbury's total population

declined minimally from 99.3% to 97.5%. For every one minority person added to Salisbury's population over the past decade, the total population increased by 6.7 people.

A similar ratio of total-to-minority population change occurred in neighboring Amesbury, but the statistics for Essex County and Massachusetts are quite different. Statewide, absolute population growth among minorities exceeded total population growth, and for every one minority person added to Essex County's population, the total population county-wide rose by 1.2 people.[5] Table 3 reports the number and percentage of racial minorities in Salisbury, Essex County and Massachusetts as of April 2000 (Census 2000).



Racial make-up of Salisbury-area communities, by census block group.

Table 3: Population by Race & Hispanic or Latino

	Salisbury		Essex County		Massachusetts	
Population Category	Total	% Total	Total	% Total	Total	% Total
Total Population	7,827	100.0%	723,419	100.0%	6,349,097	100.0%
One Race						
White	7,635	97.5%	625,320	86.4%	5,367,286	84.5%
Black or African American	32	0.4%	18,777	2.6%	343,454	5.4%
American Indian/Alaska Native	24	0.3%	1,694	0.2%	15,015	0.2%
Asian	27	0.3%	16,916	2.3%	238,124	3.8%
Native Hawaiian/Other Pac. Islander	7	0.1%	288	0.0%	2,489	0.0%
Other	20	0.3%	44,877	6.2%	236,724	3.7%
Two+ Races	82	1.0%	15,547	2.1%	146,005	2.3%
Hispanic Persons (All Races)	92	1.2%	79,871	11.0%	428,729	6.8%

Source: Census 2000, Summary File 1 Table P7, P8.

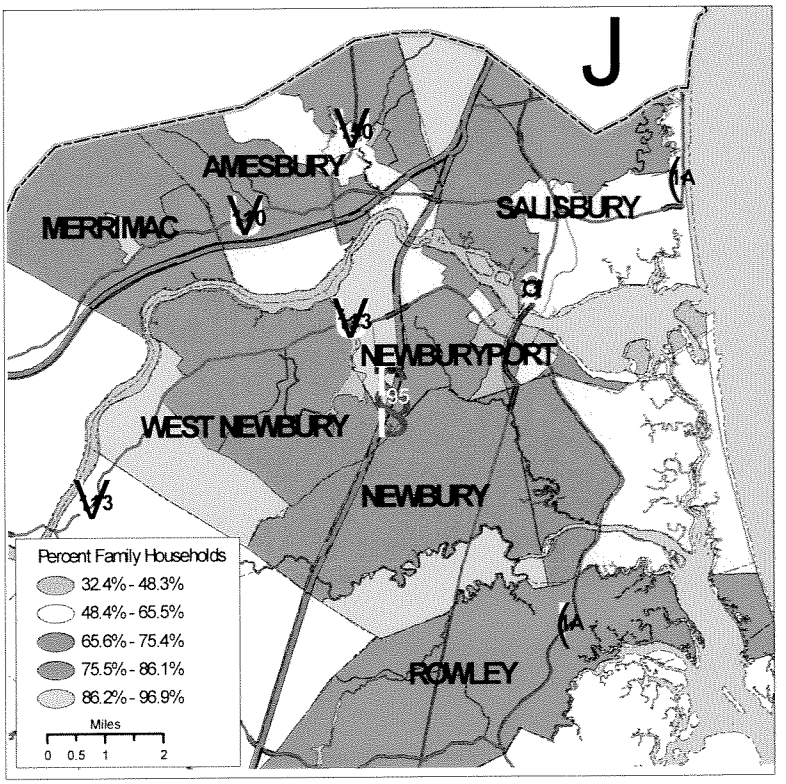
The Hispanic/Latino population in Salisbury increased from 50 to 92 persons in the past decade, with Hispanic/Latino persons at 1.2% of the town's Census 2000 population. In 1990, 84% of Salisbury's Hispanic population was white and 64% by 2000, a change that largely corresponds to the increase in racial minorities. Salisbury also has a small foreign-born population, approximately 4%, and just

[5] Census 2000, Summary File 1 Table P7; 1990 Census, Summary File 1 Table P006.

under half are naturalized citizens. In addition, Salisbury has a fairly small population of persons speaking a language other than English at home, but they represent a population percent that is somewhat larger in Salisbury (7.4%) than in neighboring communities. The array of non-English languages spoken in Salisbury households says a great deal about the town's cultural diversity and the national origins of its foreign-born population: Spanish, Greek, Arabic, Italian, Portuguese, German, Armenian, Cambodian, Chinese, Tagalog, and French, the most prevalent. Very few non-English speakers are in *linguistically isolated* households, i.e., households in which all persons over age 14 have difficulty speaking English.[6]

1.1.2 Households and Families

Salisbury's population is rising, but household and family sizes are declining here just as they are nationally. The average household in Salisbury includes 2.53 persons and the average family, 3.10 persons.[7] These and other aspects of Salisbury's demographic profile tend to approximate statewide averages more than Essex County averages. For example, Salisbury is more like the state for composition of households with senior citizens. In Salisbury, 22.7% of all households include at least one person over 65, compared to 24.7% for the state or 25.6% for Essex County. As for households headed by people over 65, in Salisbury they represent 20.3% of all households and 22-23% in Massachusetts and Essex County. Similarly, families with children under 18 comprise less than 30% of all households in Salisbury, and 31-33% of all state- or county-wide households. In contrast, one-person households make up a slightly smaller percentage of households in Salisbury (26.6%) than in Essex County (27.1%), but the state exceeds both (28%).[8] These trends represent generational and lifestyle shifts that are likely to become more pronounced in the next several decades.



Percent family households, by census block group.

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[6] Census 2000, Summary File 3 Tables P19, P20, P21, PCT10.

[7] This plan adopts the Census Bureau definitions of "household" and "family." *Household* means a single person living alone or two or more persons occupying the same housing unit, and *family* is a category of household comprised of persons related by blood, marriage or adoption.

[8] Census 2000, Summary File 1 Tables P21, P23, P26, P34.

Changes in household size have gone hand-in-hand with changes in household composition and the age of *householders*, or the primary household member in whose name a housing unit is owned or rented. The 1990-2000 population decline among persons 18-24 correlates to some extent with a decline in householders under 24, but this was not the case nationally or, ironically, in Salisbury. In addition, Salisbury surpassed the state for rate growth in elderly households and households headed by persons 35-44 years. During the 1990s, Salisbury's total household growth rate of 22% significantly exceeded the rate of household growth in Massachusetts, Essex County or any neighboring community, mainly because of a 55.4% increase in *non-family households*, i.e., one-person households and households of unrelated people. However, it is important to note that Salisbury's 9.4% rate of family household growth surpassed state, county and regional growth rates with the exception of neighboring Seabrook, N.H., where the number of families increased by 19% from 1990-2000.

Table 4: Change in Households by Age of Householder, 1990-2000

Age	Salisbury			Essex County			State		
Cohort	1990	2000	Pct	1990	2000	Pct	1990	2000	Pct
15-24	64	65	1.6%	9,549	7,832	-18.0%	108,554	95,499	-12.0%
25-34	531	416	-21.7%	50,917	41,908	-17.7%	483,021	419,180	-13.2%
35-44	599	791	32.1%	56,502	66,130	17.0%	495,007	565,663	14.3%
45-54	444	663	49.3%	39,378	59,320	50.6%	341,586	497,268	45.6%
55-64	380	520	36.8%	34,720	37,422	7.8%	301,469	324,113	7.5%
65-74	317	370	16.7%	33,687	30,778	-8.6%	291,136	267,063	-8.3%
75+	187	257	37.4%	26,532	32,029	20.7%	226,337	274,794	21.4%
Total	2,522	3,082	22.2%	251,285	275,419	9.6%	2,247,110	2,443,580	8.7%

Source: Census 2000, Summary File 1 Table P21; 1990 Census Summary File 1 Table H012.

Salisbury has both a small percentage of families with children and an average number of children per family that is fairly low. While the proportion of married-couple families is very similar in Salisbury, Essex County and the state, the same cannot be said for the proportion of family households headed by single men and single women. In Salisbury, families with a single male head of household comprise a larger percentage of all families than is the case in the county or the state as a whole.

Table 5: Family Household Type & Composition

	Salisbury		Essex County		Massachusetts	
Household Characteristic	Total	In %	Total	In %	Total	In %
Family Households	1,991	1.0%	185,094	1.0%	1,576,696	1.0%
Married Couples	1,515	76.1%	140,631	76.0%	1,197,917	76.0%
Single-Parent Males	141	7.1%	10,438	5.6%	88,835	5.6%
Single-Parent Females	335	16.8%	34,025	18.4%	289,944	18.4%
Families with Children <18	910	45.7%	90,387	48.8%	748,865	47.5%
Average Children/Family	0.82	N/A	0.91	N/A	0.88	N/A
Families in Poverty	92	4.6%	12,233	6.6%	105,619	6.7%

Source: Census 2000, Summary File 1 Tables P34, P36; Summary File 3 Table P92.

Another interesting characteristic of Salisbury's single-parent families is that custodial fathers are much more likely to have children in the pre-school (age 3-4) and primary-grade (age 6-11) age groups than their counterparts across the state, while single mothers are more likely to have children in the middle- and high-school grades (age 12-17). Among married-couple families, however, there are no significant differences in the distribution of children by age group in Salisbury, the county or the state.

1.1.3 Economic Conditions

All standard economic indicators show that Salisbury's residents, businesses and local government struggle to make ends meet. The town's labor force includes 68.6% of its over-16 population, a higher labor force participation rate than that of Essex County or the state as a whole. On average, Salisbury residents commute 27 minutes to their place of employment, and 78% work inside Essex County. A strikingly small percentage of Salisbury residents work locally – 14%, compared to 24-33% in surrounding communities – but Salisbury is nonetheless the second largest supplier of jobs to local residents, surpassed only by Newburyport.[9] One reason that Salisbury has such a small percentage of local workers is that its employment base is not large enough to support the local population. Economic data from federal and state sources show that Salisbury's jobs-to-labor-force ratio is only .67, which means the town's employer establishments provide .67 jobs for every person in the labor force. In addition, Salisbury's unemployment rate consistently runs higher than the state average (Table 6). Since more than 30% of Salisbury's employment base consists of jobs that fluctuate seasonally, residents depending on local employment are particularly vulnerable to seasonal change, and unemployment usually rises during the winter.

Table 6: Average Annual Unemployment Rates: Massachusetts and Salisbury

Calendar Year	Total Labor Force	Employed	Unemployed	Unemployment Rate	
				Salisbury	Statewide
1990	3,757	3,484	273	7.3%	6.0%
1991	3,738	3,339	399	10.7%	9.1%
1992	3,678	3,351	327	8.9%	8.6%
1993	3,758	3,369	389	10.4%	8.2%
1994	3,785	3,425	360	9.5%	7.1%
1995	3,733	3,504	229	6.1%	5.4%
1996	3,718	3,542	176	4.7%	4.3%
1997	3,799	3,644	155	4.1%	4.0%
1998	3,920	3,749	171	4.4%	3.3%
1999	3,922	3,756	166	4.2%	3.2%
2000	3,875	3,746	129	3.3%	2.6%
2001	3,959	3,759	200	5.1%	3.7%
2002	4,197	3,894	303	7.2%	5.3%
2003	4,278	3,930	348	8.1%	5.4%
2004	4,207	3,965	265	6.3%	6.2%

Source: Mass. Department of Revenue, citing Mass. Division of Career Services. Seasonally adjusted data.

[9] Bureau of the Census, Census 2000, MCD/County to MCD/County Worker Flow Files, Special Tabulations Series at <http://www.census.gov/population/www/cen2000/mcdworkerflow.html> 10 November 2005.

A second factor that makes it difficult for residents to work locally is that overall, local wages are lower than wages paid by employers in other parts of the Boston Primary Metropolitan Statistical Area (PMSA), the economic statistical region that includes Salisbury. Table 7 shows that while construction and wholesale trade wages in Salisbury are competitive with wages paid in the same industries throughout the Boston PMSA, this is not the case for industries such as manufacturing, finance or health care, which typically provide higher-wage employment. Salisbury's employment base includes a disproportionately large number of jobs in industries that tend to pay lower wages: food service, hospitality and retail trade.[10]

Table 7: Proportionality of Local Employment and Wages to Labor Market Area

Industry by Class	Local Jobs	Salisbury-LMA Location Quotient	Salisbury Average Weekly Wage	Wages % LMA Wages
Total Employment	2,842	1.00	$676.00	63.7%
Goods Producing Industries	747	2.08	$974.00	78.0%
Construction	375	2.96	$1,073.00	98.4%
Manufacturing	358	1.58	$899.00	66.7%
Durable Goods	322	2.04	$905.00	61.4%
Non-Durable Goods	36	0.52	$842.00	79.7%
Services Industries	2,095	0.84	$570.00	55.2%
Trade, Transportation & Utilities	676	1.30	$829.00	100.5%
Wholesale Trade	132	1.10	$1,290.00	92.2%
Retail Trade	410	1.39	$696.00	128.4%
Transportation & Warehousing	126	1.35	$768.00	85.9%
Information	54	0.56	$493.00	34.2%
Financial Activities	79	0.33	$555.00	27.4%
Finance & Insurance	29	0.15	$522.00	23.2%
Real Estate, Rental & Leasing	50	1.10	$574.00	54.9%
Professional & Business Services	104	0.21	$670.00	51.1%
Professional-Technical	87	0.33	$699.00	43.0%
Administrative	17	0.11	$520.00	76.5%
Education & Health Services	220	0.33	$634.00	72.0%
Health Care & Social Assistance	85	0.21	$486.00	56.4%
Leisure and Hospitality	728	2.84	$286.00	67.8%
Arts & Entertainment	159	3.49	$317.00	46.1%
Accommodation & Food Services	569	2.70	$277.00	75.9%
Other Services	111	1.11	$495.00	89.2%

Source: Mass. Division of Career Services, ES-202; Community Opportunities Group, Inc.

[10] Commonwealth of Massachusetts, Division of Career Services, "Employment and Wages ES-202" (Geographies: Massachusetts, Boston Labor Market Area, Essex County, Salisbury), Economic Data Programs at <http://www.detma.org> 11 November 2005.

With these conditions in mind, it is not surprising to find that Salisbury has a larger percentage of self-employed people (8.9%) than state, Essex County or Boston PMSA averages (6.4-6.8%). Still, Salisbury households with a self-employed family member receive less income from self-employment than their counterparts in other parts of the state. The average annual self-employment income in Salisbury is $28,364 – quite unlike the Boston PMSA average of $36,741.[11]

Salisbury households have lower incomes than households in adjacent towns, and much lower incomes than households in communities elsewhere in the Boston PMSA. Its families have significantly lower incomes. Although Salisbury has a smaller percentage of households with extremely low incomes (below $10,000), households with low and moderate incomes comprise a larger percentage of all households in Salisbury than in Essex County, the Boston PMSA or the state, and households with high incomes are far less common. For example, households with annual incomes over $150,000 comprise 7-9% of all households in Massachusetts, Essex County and the Boston PMSA, but only 2.5% of all households in Salisbury.

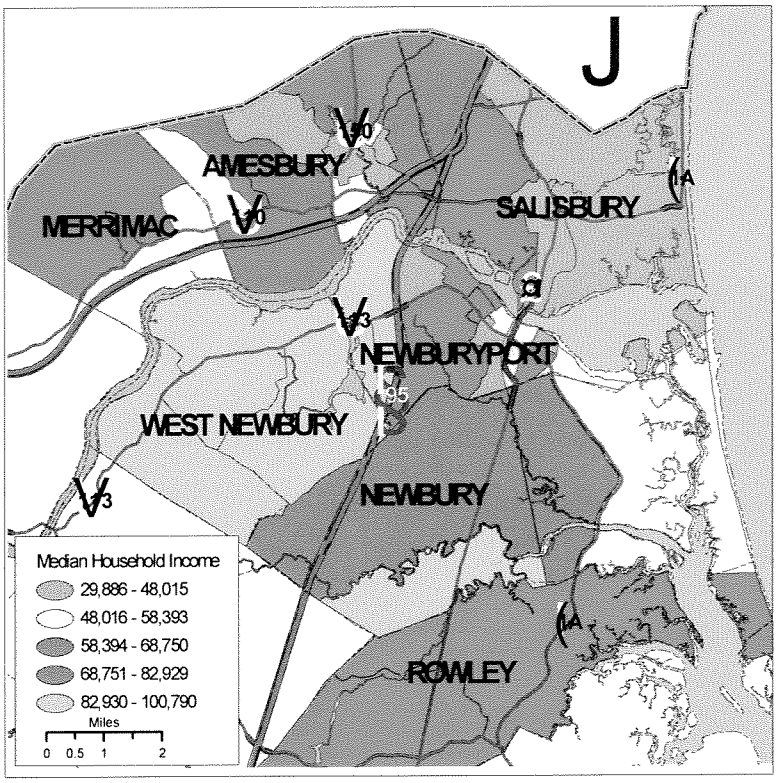
Table 8: Comparison Incomes by Household Type & Distribution of Incomes by Income Range

Income Measure	Salisbury	Essex County	Boston PMSA	Massachusetts
Median Household Income ($)	49,310	51,576	55,183	50,502
Median Family Income ($)	56,327	63,746	68,341	61,664
Median Non-Family Income ($)	29,755	27,953	33,958	29,774
Household Income Distribution				
<$10,000	6.9%	8.7%	8.2%	8.8%
$10,000-$14,999	6.1%	5.5%	4.9%	5.6%
$15,000-$24,999	9.9%	9.9%	9.0%	10.2%
$25,000-$34,999	11.2%	10.0%	9.5%	10.4%
$35,000-$49,999	16.7%	14.2%	13.7%	14.5%
$50,000-$74,999	24.0%	19.6%	19.6%	20.1%
$75,000-$99,999	14.5%	13.1%	13.5%	12.8%
$100,000-$149,999	8.2%	11.6%	12.7%	10.9%
$150,000-$199,999	2.3%	3.6%	4.2%	3.3%
$200,000+	0.2%	3.8%	4.7%	3.5%

Source: Census 2000, Summary File 3 Tables P52, P54, P77, P80.

[11] Census 2000, Summary File 3 Tables DP-3, P60, P69.

It is not difficult to understand why households in Salisbury have comparatively low incomes. Despite the town's high labor force participation rate, its residents earn much less per year than many workers across the state. Considering only those residents with full-time, year-round employment, Salisbury men earn an average of $41,705 per year and Salisbury women, $31,250. For every dollar they earn, male workers throughout the Boston PMSA earn $1.12 and female workers, $1.13. The difference in earnings is partially attributable to levels of educational attainment. Compared to the state, Essex County or the Boston PMSA, Salisbury has a much larger percentage of persons over 25 whose highest level of education is a high school diploma (39.5%) and a somewhat larger percentage of persons who left high school prior to obtaining a diploma (11.6%). While 39% of persons over 25 in the Boston PMSA hold college or graduate degrees, the same applies to only 17% in Salisbury. As a result, even though Salisbury has a large percentage of working people, many of them cannot compete for high-paying jobs. This can be seen not only in household income statistics, but also in the occupations of Salisbury workers and the industries that employ them. Salisbury has a much smaller percentage of residents working in management, professional and technical occupations (24.8%) than residents of the Boston PMSA (46.1%), and similar differences in the percentage of residents employed by the professional, science and technology, education and health care industries.[12]



Median household income, by census block group.

Other factors shed light on the depressed economic position of Salisbury households and families. A somewhat larger proportion of school-age children in families fall below poverty in Salisbury than in many parts of the state, but ratios of household income to the poverty level are even more telling: 10.3% of Salisbury households have incomes below 125% of the federal poverty level, which exceeds the average for small communities (population <10,000) in the Boston PMSA (8.8%). Salisbury also has comparatively large percentages of persons with disabilities and households with public assistance and Supplemental Security Income (SSI). In addition, the town's married-couple families with children are far more likely to have two working parents. For Salisbury, these kinds of economic indicators are much closer to the state average than one would expect to find in a small town.[13]

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[12] Census 2000, Summary File 3 Tables DP3, P37, P49, P50.

[13] Census 2000, Summary File 3 Tables P88, P92, DP3.

1.2 Housing Profile

In April 2000 (Census 2000), Salisbury's total housing inventory included 4,156 units, 83% for year-round occupancy. The Salisbury Beach area was historically developed with summer homes and camps, but when the demand and cost of housing began to increase throughout the region, many once-seasonal residences near Salisbury Beach converted to year-round homes. This trend can be seen in federal census records because in 1990, Salisbury had 1,379 seasonal housing units but by Census 2000, the number had dropped to 700. Detached single-family homes comprise about 56% (2,346 units) of Salisbury's housing stock, and the town also has a sizeable complement of two-family homes, nearly half of which are seasonal.

Table 9: Structural Characteristics of Housing & Percent Vacant Units by Building Type

# Units In Structure	Salisbury		Essex County		Boston PMSA		Massachusetts	
	Total	% Vacant	Total	% Vacant	Total	% Vacant	Total	% Vacant
Total	4,156	25.8%	287,144	4.1%	1,377,707	3.9%	2,621,989	6.8%
1-Family Detached	2,346	18.5%	149,666	3.2%	631,958	3.0%	1,374,479	7.3%
1-Family Attached	139	43.2%	13,755	3.1%	58,667	3.6%	104,129	6.6%
2-Family	595	47.1%	35,390	5.8%	180,366	4.5%	304,501	5.8%
3-4	384	26.3%	34,649	6.0%	167,885	5.4%	299,416	7.0%
5-9	219	57.5%	15,840	5.7%	86,081	5.0%	156,135	7.2%
10-19	113	42.5%	11,735	4.9%	72,204	4.4%	113,697	5.4%
20+ Units	62	12.9%	24,127	3.4%	169,703	4.3%	244,892	5.3%
Mobile home	298	6.0%	1,874	4.4%	10,556	6.4%	24,117	8.1%
Other	0	N/A	108	51.9%	287	41.5%	623	50.6%

Source: Census 2000, Summary File 3 Tables H30, H31.

As a percentage of the total housing inventory, multi-family units are less common in Salisbury (18.7%) than in Essex County (30.1%) or the Boston PMSA (35.9%), and this is also true for attached single family units such as townhouses or row houses. Salisbury stands out in another way, however: mobile homes make up a disproportionately large share of the town's total housing inventory. In fact, 16% of Essex County's entire mobile home inventory is in Salisbury, and Salisbury ranks second out of 34 Essex County communities for absolute number of mobile homes.[14]

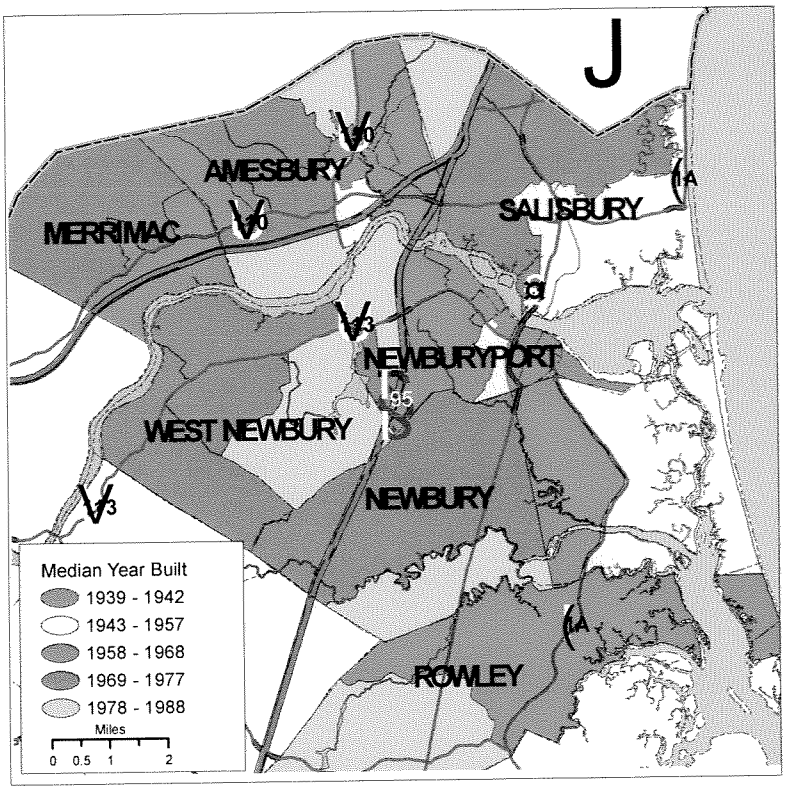
Housing vacancy is important in Salisbury's housing profile for at least two reasons: the town's large percentage of seasonal homes, and its unusually large percentage of units available for sale or rent in April 2000. Just as vacancy rates reached historic lows all across the state and much of the nation, 7.9% of Salisbury's housing was vacant and available for occupancy, primarily *rental* occupancy, which seems to correlate with Salisbury's very large percentages of vacant multi-family units and attached one-family units. At the time, the town had only 15 homes for sale, or a homeownership vacancy rate of .08%, and 310 units for rent, or a rental vacancy rate of 24.2%. Many if not most were

[14] Census 2000, Summary File 3 Table H30; Census 2000 Summary File 1 Table H5, and 1990 Census of Population and Housing, Summary File 1 Table H005.

off-season rental units that would soon revert to high-cost summer rentals for families vacationing at Salisbury Beach.[15]

1.2.1 Age, Condition and Value of Homes

The federal census is an excellent source for population and housing statistics that cross multiple geographies, but it lacks the detailed housing characteristics found in local property records. The types, styles, sizes, ages and values of homes say a great deal about a community's past and present population. Further, many features of a community's housing stock cannot be discerned from federal census tables simply because housing data collected by the Census Bureau are not the same as housing data collected by a local assessor. In Salisbury, the differences are both conspicuous and very important because they reinforce issues that the census indicates but does not directly measure. In addition, local records track changes that have occurred since April 2000.



Age of housing stock, by census block group.

Viewed in its entirety, Salisbury's housing offers a wide range of options because for a small town, its housing is fairly diverse. Salisbury has conventional homes, condominiums and apartments, and many housing units in mixed-use buildings. It also retains a noteworthy inventory of residential properties with more than one house on a single parcel, a tradition common at the turn of the century and threatened in countless communities across the Commonwealth today. Salisbury's mobile homes are unique, but so are its three-family homes – a housing type not very common in small communities. Further, while the state recognizes only 172 of Salisbury's housing units as affordable, Salisbury has always functioned as a regional supplier of affordable housing. Despite the rising value of its homes, Salisbury still offers housing choices to homebuyers who could not afford a house in Newburyport or affluent towns elsewhere along the coast and the Merrimack River.

SINGLE-FAMILY HOMES. Since single-family homes are the most common form of housing in Salisbury, their characteristics influence the visual and social fabric of the town. Local property records provide statistical evidence of a condition that must be obvious to most people in Salisbury: new homes are larger and more expensive than a majority of the town's older homes. They have more rooms, more living area and amenities, and over time the amount of land consumed for

[15] Census 2000, Summary File 1 Table H5.

housing has increased with larger lot sizes. In contrast, Salisbury's smallest single-family homes were built during the interwar period (1920-1945), which also pre-dates significant changes to the building code that occurred in the early 1950s. These differences make an average profile of Salisbury's single-family homes somewhat deceptive, but generally it can be said that compared to many small towns in Eastern Massachusetts, Salisbury homes tend to be somewhat smaller – even the new homes – and amenities such as backyard pools, multiple fireplaces and luxury features are definitely not the norm. Table 10 provides a summary profile of Salisbury's present single-family home inventory.[16]

Table 10: Physical Characteristics & Value of Single-Family Homes by Age

Year Built	Statistical Averages								
	Total Value	Lot Size	Gross Area	Net Area	Story Height	# Rooms	# Bed-rooms	# Bath	Value/Foot Building
2000-2004	$381,690	1.42	4,470	2,479	2.0	6.4	3.0	2.8	$92.15
1995-1999	$347,520	1.81	3,855	2,112	1.7	6.3	3.1	2.3	$94.37
1990-1994	$341,568	1.10	3,699	2,004	1.6	6.1	3.1	2.3	$91.04
1980-1989	$320,584	1.54	3,666	2,030	1.5	6.3	3.0	1.9	$82.17
1970-1979	$280,082	0.74	2,886	1,733	1.2	6.2	3.1	1.6	$80.76
1960-1969	$246,947	0.66	2,956	1,565	1.3	5.8	2.9	1.5	$75.58
1950-1959	$235,055	0.50	2,624	1,344	1.3	5.3	2.7	1.3	$74.72
1940-1949	$250,810	0.52	2,503	1,289	1.5	5.6	2.9	1.3	$69.90
1930-1939	$226,682	0.56	2,274	1,233	1.4	5.3	2.6	1.3	$68.81
1920-1929	$232,610	0.61	2,462	1,301	1.6	5.4	2.7	1.3	$65.38
1900-1919	$268,444	0.53	2,784	1,433	1.7	5.9	3.0	1.4	$65.21
Pre-1900	$288,301	1.05	3,507	1,796	1.9	6.7	3.2	1.5	$67.09

Source: Salisbury Assessor's Office, Banker & Tradesman data file. Note: Values are based on preliminary FY06 assessments not final as of the date of this report. Table 10 excludes new lots without a completed single-family home.

A related class of single-family homes (not included in Table 10) consists of parcels with a detached second dwelling unit, such as a cottage or possibly an older non-residential structure converted at some point to residential use. Sometimes the second dwelling unit is a mobile home, but in most cases the unit is a permanent, free-standing, wood-frame building smaller than the principal residence. Salisbury has 88 of these properties and most were developed prior to 1940. Not surprisingly, their average lot size (1.5 acres) exceeds the town-wide average for conventional single-family homes (.91 acres). In addition, Salisbury has 10 single-family homes on large parcels, all in association with land under Chapter 61 or 61A agreements. Located on Congress, Main, Elmwood and Locust Streets, Baker and Folly Mill Roads, and Bayberry Lane, Salisbury's forest and farm properties occupy a combined total of about 712 acres and most are resident-owned. Most of the farmland is used for pasture or production of forage crops or vegetables.

[16] Author's note: most of the information in this section is based on an analysis of a parcel database supplied by the Salisbury Assessor's Office in October 2005. Fiscal Year 2006 property values had not been finalized at that point, so the values presented here may not fully reflect the market or the property assessments used to generate FY06 tax bills.

CONDOMINIUMS. Salisbury's 437 condominiums do not follow an easily discernible pattern because many were created by converting older multi-family rental properties. Conversion projects can be found in two-, three- and four-unit buildings constructed before the 1950s along Atlantic Avenue, Beach Road and North End Boulevard and their associated side streets. On average, the units are smaller than new-construction condominiums, in floor area and number of bedrooms, and they have fewer amenities. Another factor that makes Salisbury's condominiums resist generalization is that some of the newest units are in Chapter 40B developments, which means the assessed values reflect a combination of market-rate and affordable units. Excluding the Chapter 40B affordable units, however, there is still a significant spread in unit sizes and values. Overall, Salisbury's condominium inventory offers choices to single people and couples at most market levels, and in limited cases to small families. It is also clear that many condominiums in Salisbury are investor-owned or held for seasonal occupancy because for roughly half of the units, the owner's tax billing address differs from the unit location.

Table 11: Physical Characteristics & Value of Condominiums by Age

Year Built	Statistical Averages								
	Total Value	Lot Size	Gross Area	Net Area	Story Height	# Rooms	# Bed-rooms	# Bath	Value/Foot Building[17]
2000-2004	$219,091	N/A	1,713	1,145	1.6	4.2	1.9	1.8	$191.31
1990-1999	$297,854	N/A	1,472	1,201	1.3	5.2	2.8	2.0	$247.94
1980-1989	$313,162	N/A	1,757	1,289	1.4	5.2	2.7	1.8	$239.16
1970-1979	$219,395	N/A	2,012	1,276	2.0	4.7	2.6	2.0	$171.29
1960-1969	$170,909	N/A	1,135	814	1.0	4.1	2.8	1.1	$209.85
1950-1959	$162,600	N/A	1,275	647	1.0	3.9	1.6	1.0	$251.21
1940-1949	$218,961	N/A	1,153	796	1.0	4.8	2.6	1.1	$275.00
1930-1939	$384,333	N/A	2,989	1,883	1.6	6.3	3.0	2.3	$202.33
1920-1929	$179,171	N/A	1,130	787	1.2	4.6	2.4	1.2	$227.45
1900-1919	$281,400	N/A	1,741	1,205	1.5	4.0	2.0	1.8	$233.53
Pre-1900	$145,600	N/A	1,546	874	2.0	5.0	2.0	1.0	$166.59

Source: Salisbury Assessor's Office, Banker & Tradesman data file.

MIXED-USE BUILDINGS. There is an interesting collection of mixed-use properties in Salisbury, some predominantly residential and others predominantly commercial. Five involve a residence associated with an industrial use. Interspersed with single-family and multi-family homes and some commercial buildings, the town's mixed-use parcels are mainly along Elm Street, Main Street, Beach Road and Lafayette Road. Although they often consist of a single building that contains two or more uses, lots with multiple buildings are not uncommon, such as a house, barn and greenhouse or a house, display building and storage shed. Parcel records suggest that the predominantly residential mixed-use properties are more likely to be resident-owned, and the buildings tend to be somewhat older. The predominantly commercial properties sometimes include a business, a small residence and a mobile home, and several are motels.

[17] For condominiums, "value/foot" includes the condominium unit and a proportional share of the land value.

TWO-FAMILY HOMES. Two-family homes remain the second most prevalent housing type in Salisbury even though the town's condominium inventory has grown. They can be found all over Salisbury and include a variety of styles and sizes. Nearly half were created through single-family home conversions, and these units are often the oldest two-family homes in Salisbury's housing inventory. Several two-family homes built prior to 1900 can be seen on Pleasant Street, Bridge Road and Elm Street, including five that pre-date 1800. Duplexes, raised ranches and raised colonials are common two-family styles in Salisbury. The units are generally in good condition, yet except for the newest two-family homes and those built before 1900, Salisbury's two-family dwellings are fairly modest: two bedrooms and one+ bathroom per unit, an average property value of $324,020, and land values that exceed the value of the buildings themselves. The average two-family lot size in Salisbury is less than one-third of an acre, though many of the buildings that were constructed between 1930 and 1950 occupy much smaller lots. The federal census reports 595 dwelling units in two-family homes in Salisbury, which is generally consistent with local records.

Table 12: Physical Characteristics & Value of Two-Family Homes by Age

Year Built	Statistical Averages								
	Total Value	Lot Size	Gross Area	Net Area	Story Height	# Rooms	# Bed-rooms	# Bath	Value/Foot Building
2000-2004	$553,525	0.14	7,269	4,158	2.4	11.3	6.8	3.5	$48.03
1990-1999	$646,500	0.12	6,057	3,748	2.8	10.7	6.0	4.3	$46.71
1980-1989	$403,188	0.18	3,873	2,619	2.0	9.9	4.4	2.9	$53.40
1970-1979	$359,033	0.26	3,509	2,230	1.6	9.1	4.3	2.4	$51.94
1960-1969	$263,394	0.26	3,270	1,992	1.5	8.6	4.4	2.3	$38.88
1950-1959	$269,461	0.22	3,018	2,038	1.5	8.4	4.4	2.4	$41.11
1940-1949	$296,300	0.09	3,150	2,012	1.7	8.7	4.5	2.4	$39.03
1930-1939	$334,076	0.50	3,087	2,015	1.8	9.6	4.9	2.3	$39.17
1920-1929	$311,900	0.24	3,308	2,131	1.9	9.1	5.0	2.4	$34.89
1900-1919	$341,038	0.21	3,638	2,088	1.9	10.0	5.3	2.4	$31.53
Pre-1900	$313,142	0.86	5,239	2,669	2.1	10.0	4.9	2.3	$30.39

Source: Salisbury Assessor's Office, Banker & Tradesman data file.

MULTI-FAMILY DWELLINGS. Salisbury's 68 three-family homes also offer modest housing in good condition, though the units are slightly older and smaller, and located mainly around Salisbury Beach. Well over half of Salisbury's two- and three-family homes are non-resident owned. Over time, several of these properties have been redeveloped as condominiums. It appears that about 13 of these conversions have occurred since 1999, based on data reported by the Department of Revenue.[18] Larger multi-family rental properties ranging from four to eight units exist in densely settled areas along and just off Atlantic Avenue, North End Boulevard and Central Avenue. The median year of construction for these buildings is 1930, and 57% are owned by people who do not live in Salisbury. The units are generally small, with one or two bedrooms and one bathroom, and in most cases the buildings are on quarter-acre or smaller lots.

[18] DOR, "Parcels by Use Class, 2000-2005," Municipal Data Bank.

APARTMENT BUILDINGS. Larger rental buildings with more than nine units are not common in Salisbury simply because the town is small and its land use pattern has traditionally favored densely developed, small-scale housing. The town has six rental properties with buildings of 9+ units, including an 80-unit elderly public housing development owned by the Salisbury Housing Authority, a small, privately owned 30-unit subsidized elderly development and a 30-unit assisted living facility on Beach Road. The other properties include one motel-style building and two buildings with small garden apartments, located on Central Avenue and Brissette Avenue.

MOBILE HOMES. Mobile homes serve as a major source of housing in Salisbury, and affordable housing in particular. The Census Bureau identified 298 mobile home units in April 2000, or 7.2% of the town's total housing inventory. This is comparable to what can be gleaned from local property assessment records today. Mobile homes exist on individual, privately owned lots and in mobile home communities, such as on Folly Mill Road, Heritage Park (Lafayette Park), Kendall Lane, and Liberty Street. Not surprisingly, the units are fairly small, with two bedrooms or less and one bathroom. Some of the town's mobile homes provide vacation or seasonal housing options, but most appear to be year-round occupied, and usually by seniors. Salisbury's mobile homes also provide housing that is fairly stable, for only eight of the units have been sold in arm's-length transactions since 2000.

1.2.2 Housing Market

Salisbury has attracted fairly strong interest from residential developers in the past five years. New homes and condominiums, condominium conversions, and major alterations to existing housing units have contributed 61-89% of Salisbury's new-growth revenue each year,[19] and building permit statistics suggest that Salisbury has already added about 306 new homes to its Census 2000 housing inventory of 4,156 units.[20] Even though the market softened in 2003-2004, single-family home and condominium prices have increased significantly in Salisbury. Table 13 compares recent median sale prices for single-family homes and condominiums in Salisbury, Amesbury and Newburyport.

Table 13: Median Single-Family Home and Condominium Sale Prices, 2000-2004

	Single-Family Homes			Condominiums		
Year	Amesbury	Newburyport	Salisbury	Amesbury	Newburyport	Salisbury
2004	320,400	430,000	310,000	180,000	324,900	229,900
2003	300,000	380,000	270,000	165,000	279,900	263,000
2002	275,000	345,000	230,000	141,000	262,500	219,004
2001	247,000	334,000	183,000	127,750	242,900	180,000
2000	212,000	292,250	175,000	106,250	212,000	137,500

Source: The Warren Group, "Free Market Stats" Database.

[19] Massachusetts Department of Revenue (DOR), "New Growth Applied to the Levy Limit, 2000-2005," Municipal Data Bank at <http://www.dls.state.ma.us/mdm.htm> 4 November 2005.

[20] Bureau of the Census, Manufacturing and Construction Division, New Residential Building Permits by County or Place: Salisbury, Massachusetts, 2000-2004 (Annual) and 2005 (Year-to-Date), CenStats Data Retrieval System at <http://censtats.census.gov/bldg/bldgprmt.shtml> 27 November 2005.

When the recession lifted in the early 1990s, market values in Salisbury's region began to accelerate, though not as rapidly as in areas closer to Boston or along I-495 west of the city. In fact, Salisbury homes did not recover their pre-recession market values until the middle of 1998, roughly a year after the market had turned in Amesbury and Merrimac. Salisbury's response to the recession was similar to many communities with a large base of moderately-priced homes: the recovery process trailed an upswing in the market nearby.

The more interesting story is what happened to Salisbury home prices *after* 1999. Although Salisbury still offers the region's least expensive houses, single-family home values have appreciated more rapidly here than in all other communities nearby. In the past five years (2000-2004), Salisbury's median single-family home price increased by 77%, yet in the same period, sale prices in neighboring communities rose 47-69%.[21] Condominium values in Salisbury have also increased dramatically. Among year-to-date (2005) sales, Salisbury's median condominium sale price is currently the region's highest, most likely due to the availability of new product in the market. A combination of historically low interest rates, a sluggish pace of housing production throughout the region, and high housing demand have resulted in intense market pressure for all types of housing throughout the area. Salisbury's recent price increases seem to reflect a market reassessment of the town and previously undervalued or overlooked housing options. Since 2000, Salisbury has averaged 79 single-family home sales per year. Given the town's building permit track record in the same period, new homes appear to account for most of the arm's-length sales occurring in Salisbury today. This is particularly true for condominiums, as evidenced by the spike in sales that occurred in 2004.

1.2.3 Rental Options

About 31% of Salisbury's households rent the housing unit they occupy. While the percentage of renter-occupied units in Salisbury is somewhat smaller than in Amesbury or Newburyport, the situation in Salisbury is complicated by changes that have occurred in the regional housing market beginning with the recession of the early 1990s. A decade ago, Salisbury had a large inventory of vacant housing units and according to the federal census, most were reserved for seasonal occupancy. Renters accounted for only 16.7% of all occupied housing units in Salisbury, or less than half the percentage of renter-occupied units in Amesbury and Newburyport. As the regional housing market recovered, units that had been vacant, seasonal or renter-occupied in Amesbury and Newburyport began to convert to owner-occupied, year-round housing – *before* market conditions measurably changed in Salisbury. By 2000, homeownership demand in these two communities had resulted in a net "loss" of 195 rental units and market uptake of 499 vacant units, including 58 seasonal units.

Salisbury seems to have absorbed some of the rental housing demand that was effectively displaced by homebuyer market forces in adjacent communities. Unlike Amesbury and Newburyport, Salisbury experienced significant 10-year growth in the number of renter-occupied units reported by the Census Bureau – an absolute increase of 295 units (Table 14). Since 2000, however, some of Salisbury's small, older multi-family properties have been redeveloped as condominiums. In addition, rental opportunities in Salisbury are vulnerable to vacation market demand, such as off-season rentals that shift to vacation rentals over the summer, and this condition is more prevalent in

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[21] The Warren Group, Median Single-Family Home and Condominium Sale Prices and Number of Sales, 1988-2005: Salisbury, Amesbury, Merrimac, Newburyport and West Newbury, Massachusetts, Town Stats Search data retrieval system at <http://www.thewarrengroup.com/> 21 November 2005.

Salisbury than Newburyport. Salisbury's region has very little housing developed for year-round rental occupancy, and much of what does exist is public housing subject to income, age or disability restrictions.

Table 14: Change in Renter-Occupied and Vacant Units in Salisbury Region, 1990-2000

Community & Units in Structure	Census 2000		1990 Census		Absolute Change	
	Occupied Units	% Renter-Occupied	Occupied Units	% Renter-Occupied	# Renter Units	# Vacant Units
Salisbury						
1-Family Detached	1,913	16.5%	1,509	9.8%	118	-85
1-Family Attached	79	45.6%	65	15.3%	18	7
2-Family	315	66.0%	251	23.3%	64	-88
3-4 units	283	72.4%	146	26.0%	91	-192
5+units	212	87.3%	135	85.9%	69	-22
Mobile home	280	6.4%	381	13.4%	-44	-62
Other	0	N/A	35	56.8%	-21	-2
Total	3,082	31.4%	2,522	16.7%	295	-444
Amesbury						
1-Family Detached	3,200	6.7%	2609	7.0%	19	-76
1-Family Attached	463	19.7%	335	20.6%	6	-60
2-Family	730	55.3%	795	56.7%	-81	16
3-4 units	633	74.7%	470	76.7%	81	-10
5+units	1,316	76.4%	1,197	95.2%	-135	-97
Mobile home	20	25.0%	60	26.2%	-11	-1
Other	0	N/A	56	52.6%	-30	-1
Total	6,362	34.4%	5522	39.1%	-151	-229
Newburyport						
1-Family Detached	3,906	7.9%	3343	7.0%	53	-104
1-Family Attached	743	24.2%	613	20.4%	39	-48
2-Family	632	50.0%	852	56.6%	-205	17
3-4 units	825	78.2%	703	76.7%	58	-45
5+units	1,421	74.7%	1,142	87.6%	62	-82
Mobile home	10	0.0%	3	25.0%	-1	-1
Other	0	N/A	98	47.6%	-50	-7
Total	7,537	33.3%	6754	34.5%	-44	-270

Source: Census 2000, Summary File 3 Tables H30, H31, H32; 1990 Census, Summary File 1 Tables H041, H042, H043.

1.2.4 Subsidized & Assisted Housing

The Chapter 40B Subsidized Housing Inventory currently includes 172 units in Salisbury, or 4.98% of the town's Census 2000 year-round housing units. This represents a decrease of three units since the Subsidized Housing Inventory was published in November 2005. The difference is attributable to a loss of seven Department of Mental Retardation (DMR) units and an increase of four Department of Mental Health (DMH) units. The remainder of Salisbury's Subsidized Housing Inventory has not changed since the Salisbury Housing Partnership Committee prepared its original housing needs

assessment in July 2005. The largest subsidized housing development is the Salisbury Housing Authority's Great Meadows Village, an 80-unit public housing development for seniors and persons with disabilities. The Salisbury Housing Authority has worked hard to bring additional Section 8 vouchers and project-based subsidies to Salisbury, and to provide a range of tenant services. The authority is also active in the Merrimack Valley Workforce Investment Board, and encourages employment and training opportunities for Salisbury's unemployed residents. Another elderly rental development, Bayberry Point, offers 30 subsidized units for seniors over 62 and disabled non-elders. Table 15 lists all units currently recognized by the state as Chapter 40B units in Salisbury.

Table 15: Salisbury Chapter 40B Subsidized Housing Inventory

Name of Development	Address	Type	Units	Expires	Agency
Great Meadows Village	Beach Rd.	Rental	80	Perpetual	DHCD
Bay Berry Point	Beach Rd.	Rental	30	2042	RHS
Windgate at Salisbury	Beach Rd.	Ownership	19	Perpetual	FHLBB
Salisbury Woods	Bridge Rd.	Ownership	0	Perpetual	FHLBB
Falling Leaf	Ferry Rd.	Ownership	13	Perpetual	FHLBB
Beach Road Estates	Beach Rd.	Ownership	7	Perpetual	MassHousing
DMR Group Homes	Confidential	Rental	4	N/A	DMR
Housing Rehab Program	Mudnock Rd.	Mix	17	2018-2019	DHCD
Frank Gorman	Beach Rd.	Ownership	2	2033	DHCD
Total			172		
Total Year-Round Units			3,456		
Percent Chapter 40B			4.98%		

Source: DHCD, December 2005.

Although not listed on the Subsidized Housing Inventory, Salisbury Assisted Living Center on Beach Road provides 30 units for persons over 60 and persons with disabilities regardless of age. It is owned and managed by a non-profit charitable organization. Local officials report that most of the units are occupied by low-income individuals.

1.2.5 Housing Rehabilitation

Salisbury residents currently have access to two sources of housing rehabilitation assistance. First, the town uses Community Development Block Grant (CDBG) funds to provide low-interest housing rehabilitation loans to income-eligible homeowners and landlords with income-eligible tenants. The program focuses on addressing code violations. As indicated in Table 15, Salisbury has financed housing rehabilitation loans for 17 units occupied by low- or moderate-income people, and these units are eligible for the Subsidized Housing Inventory as long as the programs' affordable housing restriction remains in effect. A local non-profit organization, the Pettingill House, also administers an Emergency Assistance-Discretionary Fund to support families in Salisbury and other communities in the area. Pettingill House provides provide emergency shelter, food, utility and rental assistance. Last year, the organization invested $28,231.96 in these types of housing services. In addition, Pettingill House operates a food pantry and offers a variety of social services for children and families.

1.3 Analysis of Housing Needs

1.3.1 Household Incomes and Housing Affordability

Consistent with national practice, the Massachusetts Department of Housing and Community Development (DHCD) correlates income eligibility for subsidized housing with income limits published each year by the U.S. Department of Housing and Urban Development (HUD). The income limits apply to metropolitan and non-metropolitan geographic areas, the boundaries of which are actually defined by the federal Office of Management and Budget (OMB). By OMB standards, Salisbury is part of the Boston PMSA. Unfortunately, household incomes in Salisbury are quite different from household incomes throughout the Boston PMSA. This makes it very difficult for Salisbury officials to assure that new subsidized housing provides a benefit to low- and moderate-income residents of the town.

The Boston PMSA a relatively affluent region. As noted in the Boston Foundation's 2002-2004 Boston Indicators Report, the Boston PMSA had the second highest median household income among selected metropolitan areas in 2003. According to Census 2000, the Boston PMSA median family income was $62,061, yet the median family income for Salisbury was only $56,327. Not surprisingly, Salisbury's renters had significantly lower incomes and most of its senior citizens qualified as very-low-income people. Applying Boston PMSA income limits to Salisbury dismisses the differences between these two worlds: the more densely populated, wealthier communities around Boston on one hand, and economically depressed Salisbury on the other hand. Furthermore, it means that housing units eligible for the Subsidized Housing Inventory are in fact unaffordable for a majority of renters and homebuyers in Salisbury. The income differences that separate most of the Boston PMSA from Salisbury create disparities between the price of "affordable" units and the price that Salisbury residents can afford. This situation has effectively locked many out of the housing market – especially the affordable housing market.

Salisbury is a lower-middle-income community. Its families do not enjoy the same economic position of families in towns closer to Boston, particularly families with children. The median income for married-couple families with children under 18 in Salisbury is $58,897, yet Boston PMSA-wide, it is $82,066. Salisbury's elderly households and non-family households regardless of age struggle even more. The town's seniors tend to have very low incomes, notably seniors householders in the 65-74 age cohort.

Table 16: Median Household Income by Householder Age, Salisbury and Boston PMSA (2000)

Householder Age	Salisbury		Boston PMSA		Salisbury % Boston PMSA Incomes
	Median Income	% Total Households	Median Income	% Total Households	
15- 24	36,411	2.1%	30,448	4.1%	119.6%
25-34	51,375	13.5%	57,578	18.4%	89.2%
35-44	55,882	25.7%	66,869	23.1%	83.6%
45-54	58,640	21.5%	72,633	20.0%	80.7%
55-64	61,000	16.9%	61,768	13.1%	98.8%
65-74	27,313	12.0%	36,829	10.7%	74.2%
75+	17,938	8.3%	23,267	10.6%	77.1%

Source: Census 2000, Summary File 3 Table P56.

1.3.2 Other Indicators of Low-Income Need

Salisbury experiences seasonal population shifts every year due to the dynamics of the Salisbury Beach area, where winter rentals, campgrounds, and moderately-priced hotels and motels have traditionally housed low-income people priced out of other housing options. For most of the year, the Salisbury Beach area supports a population that is quite different from summer residents. Salisbury officials are concerned about the quality, condition and suitability of some of the housing rented to low-income households in the vicinity of Salisbury Beach. Most of Salisbury's wintertime residents locate in Salisbury on their own, but some are placed by state and regional agencies. Since late-1999, the Massachusetts Department of Transitional Assistance (DTA) has resumed using hotels and motels to shelter homeless families, including placements on the North Shore. These placements often require several months before permanent residences can be found, other assistance is found, or the families are able to regain their financial independence. DTA is placing families in Salisbury motels but for confidentiality reasons, it is difficult to obtain information about the number of families living in motel-shelters at any given time.

The number of students classified as "low income" by the Department of Education (DOE) offers an indirect estimate of the number of lower-income families in a community. A school district's measure of low-income children is based on three criteria, all requiring some form of disclosure by parents: eligibility for Food Stamps, eligibility for free or reduced-price lunches, or receipt of benefits from the Transitional Aid to Families with Dependent Children (TAFDC) program.[22] Since school officials do not automatically know about any of these conditions, "low-income" student population is a conservative statistic. Salisbury, Rowley and Newbury provide K-12 public education through the Triton Regional School District, which operates a regional middle school and high school in Newbury and an elementary school in each town. During the 2004-2005 academic year, Triton's total K-12 enrollment included 3,464 students and 11% met DOE's low-income children criteria, but the estimate for Salisbury Elementary School's 627 students was larger: 15.1%.[23]

1.3.3 Housing Cost Burden

Mortgage lenders often allow housing to absorb 33% or more of a homebuyer's income, but the standard for affordable housing is different. A home is considered affordable to low- or moderate-income people if their monthly housing costs – a mortgage payment, property taxes, and house insurance, or rent and utilities – are equal to or less than 30% of their monthly gross income. Accordingly, "affordable housing need" exists when households pay more than 30% of their gross income for housing costs. In housing industry terms, they are "housing-cost burdened."

Census 2000 reports that nearly one-fourth of Salisbury's homeowners and nearly a third of its renters spent more than 30% of their income on housing, but standard federal census tables do not explicitly measure the number of low-income homeowners and renters with housing cost burden. However, HUD issues several statistical reports for the Comprehensive Housing Affordability Strategy (CHAS) and among them is a special cross-tabulation series on housing costs as a percentage of household income for very-low, low- and moderate income renters and homeowners. As these

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[22] Massachusetts Department of Education (DOE), "Selected Populations Report," School and District Data Reports at <http://profiles.doe.mass.edu/selectedpopulations.aspx> 7 December 2005.

[23] DOE, "Salisbury Elementary School," School Profiles at <http://profiles.doe.mass.edu/> select "Essex County," select "Salisbury," 7 December 2005.

terms apply to the CHAS, a "very-low-income" household has income at or below 30% of area median income (AMI), a low-income household has income between 31-50% AMI, and a moderate-income household has income between 51-80% AMI, *adjusted for household size*. Table 17 reports Salisbury's number and percentage of low- or moderate-income (LMI) renters and homeowners according to the income subcategories used in the CHAS, and the percentage of LMI renters and homeowners with housing cost burdens.[24]

Table 17: Low- and Moderate-Income (LMI) Housing Cost Burden by Household Type & Tenure

Tenure & Income	Elderly (62+ Years)	Small Families (2-4 Family Members)	Large Families (5+ Related People)	All Other Households	Total Households
Total Renters	214	295	80	370	959
LMI Renters	179	165	20	210	574
% LMI	83.6%	55.9%	25.0%	56.8%	59.9%
30% AMI	62.6%	19.3%	0.0%	25.7%	29.8%
50% AMI	21.0%	7.8%	12.5%	5.4%	10.2%
80% AMI	0.0%	28.8%	12.5%	25.7%	19.8%
Cost-Burdened	75	87	10	115	287
% Cost-Burdened	41.9%	52.7%	50.0%	54.8%	50.0%
Total Homeowners	484	1,085	198	360	2,127
LMI Owners	289	290	44	175	798
% LMI	59.7%	26.7%	22.2%	48.6%	37.5%
30% AMI	16.3%	5.1%	5.1%	8.3%	8.2%
50% AMI	22.7%	6.0%	7.1%	18.1%	11.9%
80% AMI	20.7%	15.7%	10.1%	22.2%	17.4%
Cost-Burdened	99	205	34	105	443
% Cost-Burdened	34.2%	70.7%	77.3%	60.0%	55.5%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data 2000.

HUD's special cross-tabulation series sheds light on several housing needs in Salisbury:

- Despite Salisbury's relative affordability, 50% of its low- and moderate-income renters and 55% of its low- and moderate-income homeowners are housing cost burdened.

- **Small families** account for more cost-burdened households in Salisbury than any other household class, and this applies to renters and homeowners alike. Small families are households of two to four related people, such as a married couple with or without children, or a single parent with children. The incidence of small-family housing cost burden is .64, i.e., for every ten low- or moderate-income small families in Salisbury, 6.4 families have housing cost burdens.

[24] The total number of homeowners and renters in Table 17 may differ slightly from homeowner and renter counts referred to in other sections of this housing plan. Wherever possible, the plan has relied upon 100% data reported in Summary File 1 of the decennial census. However, all of the household income and housing cost tables are based on sampling from long-form survey and reported in Summary File 3.

- Although a majority of Salisbury's small families are moderate-income households (80% AMI), the most significant housing needs exist among very-low (30% AMI) and low-income (50% AMI) families.

- Among small families with incomes below 30% AMI, 83% of the renters and 73% of the homeowners are housing cost burdened. To provide affordable housing to these families, Salisbury not only needs very-low-income rental units and/or deeply subsidized homeownership units, but the Town also needs to continue its housing rehabilitation program and provide additional subsidies possibly through Down Payment assistance or a mortgage paydown program

- The town needs additional low-income rental units (50% AMI) and moderate-income rental units (80% AMI), along with low-income homeownership units and moderate-income homeownership units in order to reduce the incidence of housing cost burden for small families.

- For small families, a supply of suitable, affordable housing should include a mix of two- and three-bedroom units. Unfortunately, Salisbury's recent Chapter 40B developments have not provided any three-bedroom units for families.

- **Large families** have the highest *incidence* of housing cost burden. For every low- or moderate-income large family in Salisbury, the incidence of housing cost burden is .69. Most of Salisbury's large cost-burdened families are homeowners. In addition, *all* of the large-family homeowners have other housing problems in addition to cost burden, such as overcrowding.

  - Salisbury does not have many large-family renters because the town has so few rental units that are large enough to support a family of five or more people. All ten of the town's low-income, large-family renters are housing cost burdened, but all ten of its moderate-income large families pay rents they can afford. Some consideration should be given to providing rental units for larger families, particularly those with very-low and low incomes. Additional units in this category are necessary to help address existing renter needs and possibly provide better housing options for very-low-income families currently struggling to maintain homeownership units they cannot afford.

  - None of Salisbury's very-low and low-income large-family homeowners, and only 50% of those with moderate incomes, are affordably housed. Moreover, <u>all</u> of the town's low- or moderate-income large families (regardless of income tier) report housing problems in addition to lack of affordability, i.e., housing units that are too small or seriously substandard.

  - Salisbury needs additional homeownership units affordable and suitable for larger families. Housing in this category should consist of three- and four-bedroom units, located near playgrounds and community facilities.

- **Senior citizens** have the largest percentage of households with very low, low and moderate incomes, but not the largest percentage of cost-burdened households.

- In addition to its existing Subsidized Housing Inventory, Salisbury needs additional apartments affordable to very-low-income seniors, and additional rentals affordable to low-income seniors.

- Approximately 100 of Salisbury's low- or moderate-income elderly homeowners pay more than 30% of their income for housing. Providing affordable alternatives for these homeowners will be very difficult. First, the affordable units in Chapter 40B "over-55" developments are not affordable to seniors with incomes below 30% AMI, yet more than half of Salisbury's housing cost burdened seniors are very-low-income people. Second, it is fairly common throughout the state for seniors to qualify for Chapter 40B homeownership units on the basis of income, but not on the basis of assets. Developing additional rental housing or congregate living units to provide more choices for very-low-income seniors may be more appropriate than a homeownership strategy. Realistic homeownership options for low-income seniors could involve developing affordable for-sale units that are not eligible for the Subsidized Housing Inventory even though they meet a local need. "In-place" housing assistance such as property tax deferrals or exemptions, housing rehabilitation grants and a community-based volunteer corps to help seniors with routine maintenance are important elements of a housing plan, though they have little to do with unit creation.

- **Other households**, including single people and non-family households of unrelated people, also have unmet needs for affordable, suitable housing in Salisbury.

  - About 730 low- and moderate-income Salisbury households fall into this category. A majority of the renters are very-low and low-income people with severe housing cost burdens, primarily single people living alone and two unrelated people sharing a dwelling unit. Although Salisbury has a relatively large inventory of one-bedroom rental units, it has few if any single-room occupancy units – housing that typically offers more affordability for very-low-income individuals. Providing suitable, code-compliant accessory apartments would also be an appropriate strategy to meet the housing needs of one-person households. Increasing SRO, studio and/or accessory apartment units for very-low and low-income individuals should be considered.

  - Single and non-family homeowners are more evenly distributed across the income tiers, and the proportion with housing cost burdens is very similar to that of Salisbury's small families. Deeply subsidized affordable condominiums with one or two bedrooms, or one-bedroom units with studio/office space, would help to address some of the needs that exist among this population. Unfortunately, Chapter 40B condominiums are too expensive for most of Salisbury's single people and non-family households. For these units to address local needs, they should be priced for homebuyers with incomes between 50-65% AMI.

- **Severe cost burden**, measured as housing costs that exceed 50% of a household's monthly gross income, affects 334 Salisbury households. Nearly all severely cost-burdened renters have very low incomes (<30% AMI), but this is not the case for homeowners. About half of all severely cost-burdened homeowners have low or moderate incomes.

- There is a critical need for **affordable units protected by long-term rent or sale price restrictions** in Salisbury because even though the town is affordable relative to other communities in the region, many of its "market" affordable units are not available to low-income people. Of the 940

apartments with affordable monthly rents in Salisbury, only 50% are occupied by very-low, low- and moderate-income tenants. Similarly, Salisbury has 642 homeownership units with monthly housing costs that would be affordable to low- or moderate-income households, but only 33% of the units are low- or moderate-income owned. The lack of deed or other restrictions to assure that affordable units are available to income-eligible households contributes to the high incidence of housing cost burden in Salisbury.[25]

1.3.4 Housing Age, Quality and Supply

The Salisbury Community Development Plan notes that 1.7% of the town's two-family and multi-family buildings are rated as "poor" or "very poor" under appraisal criteria used by the assessor to determine market value. Though useful for understanding the basis for high or low property assessments, the assessor's criteria tell an incomplete story about housing quality on one hand, and suitability for occupants on the other hand. For example, a spacious colonial on a large lot near the water may command a high appraised value, but if it has lead paint hazards the home is not suitable for a family with young children. A house with a poor-condition rating for appraisal purposes is most likely substandard under the State Sanitary Code, but a house with a good-condition appraisal rating may still be substandard due to code violations that have little if any impact on its market value. Salisbury has housing needs that relate to the age and quality of its housing stock:

- According to the census, 58% of Salisbury's housing stock was built prior to 1970 when a national ban on lead-based paint went into effect. In virtually all cities and towns, renters are more likely than homeowners to live in old dwelling units, and Salisbury is no exception. Considering occupied units only, 49.4% were built prior to 1970, but 58.2% of Salisbury's renters live in units that pre-date the lead-based paint ban. The state Department of Public Health (DPH) Childhood Lead Poisoning Prevention Program does not classify Salisbury as a high-risk community, yet the percentage of Salisbury children screened for lead paint poisoning is much smaller than the state average.[26]

- Of the *occupied* housing units affordable to very-low, low- or moderate-income households in April 2000, 56% of the rental units and 46% of the ownership units were built prior to 1970.[27]

- Compared to neighboring communities, Salisbury has a much larger percentage of three-bedroom rental units (31%). However, Salisbury exceeds the state, Essex County and the Boston PMSA for percentage of overcrowded rental units (6.8%) because Salisbury also has a larger-

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[25] HUD, Office of Policy Development and Research, "Affordability Mismatch, Salisbury, Massachusetts," CHAS 2000 Data, State of the Cities Data Retrieval System at <http://socds.huduser.org/> 29 November 2005.

[26] Massachusetts Department of Public Health, Childhood Lead Poisoning Prevention Program, "Screening and Incidence Statistics by Community, Fiscal Year 2005," CLPPP Lead Research and Statistics at <http://www.mass.gov/dph/topics/leadpoison.htm> 6 December 2005. Statewide, 73% of children 9-48 months and 51% of children 6-72 months were screened for lead paint poisoning. In Salisbury, the applicable percentages were 49% and 32%. DPH reports a smaller-than-average percentage of children screened for lead paint in Salisbury from FY01-FY04 as well.

[27] HUD, "Affordability Mismatch, Salisbury, Massachusetts," CHAS 2000 Data.

than-average percentage of large families in rental housing. While the actual number of large families is fairly small, Salisbury does not have enough suitable housing for them.[28]

- In the last 30 years, the number of seasonal housing units has dropped dramatically in Salisbury as cottages have been winterized and converted to year-round units or demolished and replaced with larger homes. In the federal census tract that includes Salisbury Beach, the number of seasonal units declined from 63% to 28% of the total housing inventory from 1970-2000. Rental demand has increased for larger units, both weekly vacation and year-round rentals, which require larger investments and yield far higher rents. At the same time, it has become more difficult for low-income households and summer workers to find decent, suitable housing they can afford.

- Salisbury's very high percentage of vacant housing units is attributable to seasonal rentals and seasonal residents. For Salisbury, seasonal housing exacerbates the problem of homelessness because homeless persons from other communities seek shelter in Salisbury's affordable winter rentals or motels, only to live in tents and campers during the summer. Salisbury has a large transient population that is under-reported and whose needs cannot be quantified. Many live in motels, campgrounds, winter rentals or vehicles, or they live with others because they have lost or cannot afford housing. Some of the units they occupy are known to be substandard, lacking adequate facilities such as cooking areas, private bathrooms or showers, and sometimes lacking heat, electricity or running water.

- Mobile homes are generally ineligible for the Subsidized Housing Inventory, but it is well-known that mobile homes provide affordable housing. More often than not, mobile home residents have lower incomes than other households, and many are senior citizens. Mobile home owners face unique problems securing loans to replace or upgrade their dwelling units. While several Salisbury mobile home owners have been able to participate in the Housing Rehabilitation Program, others could not because they do not own the land their mobile home is placed on.

1.3.5 Housing Needs by Household Type

The Salisbury Housing Partnership Committee identified significant housing needs for the following types of households. The Committee's findings are not inconsistent with the statistical evidence of housing affordability and suitability problems reported by HUD:

- It is undeniable that Salisbury families need affordable rental and ownership opportunities. Nearly all 114 affordable rental units on the Chapter 40B Subsidized Housing Inventory are age- or disability-restricted, and the waiting list for Section 8 vouchers has been closed since September 2002, when it was open for only 5 business days. According to local estimates, 33-40% of all Salisbury students are homeless. Single-parent households are at special risk. There are hundreds of households with no year-round housing option, homeless or living in local hotels at winter rates.

- Although Salisbury has over 150 affordable rental units for seniors, more than one-third of the town's low-income elderly renters are housing cost burdened. The waiting list for subsidized elderly rental units is 1.5-5 years. Unfortunately, most of the ownership opportunities in

[28] Census 2000, Summary File 3 Tables H20, H42; Summary File 1 Table H15.

Salisbury's recent Chapter 40B developments provided little benefit to local seniors because the projects required moderate incomes and limited assets. Salisbury seniors would qualify if Chapter 40B developments offered deeply subsidized units or if lower-income seniors were permitted to contribute more assets. These factors indicate a need for more diversified affordable rental and ownership opportunities.

- According to Census 2000, Salisbury has 661 people with some type of physical disability. Only 11 rental units owned by the Salisbury Housing Authority and 12+ units elsewhere are available to non-elders with disabilities, and there is a 30-unit inventory of assisted living units in Salisbury. However, only 11 of these units are fully accessible to persons with disabilities. The Salisbury Housing Partnership Committee found clear evidence of needs for accessible homeownership and rental units.

1.4 Development Opportunities & Constraints

Five years ago, the Executive Office of Environmental Affairs (EOEA) and the Merrimack Valley Planning Commission (MVPC) prepared a build-out analysis and map series for Salisbury and other communities across the state. The study revealed that about 75% of Salisbury's land area is already built out under current zoning or subject to environmental constraints, such as the marshes and inland wetlands. It also revealed that Salisbury could absorb another 1,125 housing units on 1,095 potential additional building lots, resulting in a net population growth of 3,026 persons and a net school enrollment increase of 540 school-age children.[29]

Most of Salisbury's future housing units (55%, or 621 units) would be located in low-density residential zones, including sections of the Plains, the Lafayette Road area and Baker Road. These low-density districts and estuary areas are substantially isolated from existing roads and they offer some of Salisbury's finest natural landscapes. In addition, 42% (473 units) of the projected residential build-out would occur in the medium-density residential districts, chiefly along secondary and neighborhood roads, such as Ferry Road, Baker Road and roads in the Plains District. Only 2.75% of Salisbury's residential development potential was identified in the higher-density residential beach area or the beach commercial district. If Salisbury's future residential development were to follow the EOEA/MVPC build-out projection, the town would lose its open and agricultural lands. Moreover, most new development would be located far from Salisbury's existing commercial centers, requiring greater numbers of vehicle trips on local roadways.

Assuming no changes to current zoning and an average annual increase in housing consistent with Salisbury's 1980-2000 production rate of 56 units per year, the town would reach full build-out in 20 years. At a rate of growth more like that of the 2000-2003 period, when Salisbury gained about 33 new units per year, build-out would occur in approximately 34 years, i.e., 2040 instead of 2020. Recent multi-family development activity in the Beach Commercial District and new comprehensive permit developments with a combined total of more than 400 housing units are widely perceived in Salisbury to threaten these longer-term trends. Salisbury needs to produce affordable housing at a

[29] The Salisbury Community Development Plan notes that because the EOEA/MVPC population projections were based on average household sizes reported in the 1990 Census, the projections most likely overstate the actual build-out population.

predictable rate and in accordance with a carefully drawn plan in order to achieve the best possible results from future residential construction.

Salisbury allows housing in three residential zoning districts and three commercial zoning districts. No housing is permitted in the Office Park and Light Industrial districts. Detached single-family homes and mobile homes are allowed wherever housing is a permitted use. Since 2001, accessory apartments have been allowed by special permit in the same districts. Eight accessory apartment permits were requested and granted in the year following adoption of the accessory apartment bylaw. In addition, Salisbury allows cluster subdivisions by special permit. Salisbury replaced its old cluster subdivision zoning bylaw with a new Flexible Residential Development bylaw in 2005. The new bylaw allows cluster subdivisions on 5 acre or smaller sites. It requires at least 50% of the tract to be permanently preserved as open space and requires the preserved open space to have at least as high a ratio of uplands to wetlands as the parcel as a whole. The new bylaw provides for a detailed design process and sets specific standards governing preserved open space. In addition, it allows a density bonus for providing additional affordable housing or additional open space and allows a mix of single and multi-family units in a single development. Under the old bylaw a total of four cluster subdivisions had been approved with a total of 37 lots. To date no applications have been approved under the new bylaw.

At present the Beach Commercial District is the only zoning district in town where multi-family housing is permitted (subject to site plan review). During 2005 the town adopted a new Beach Overlay District that would permit higher density housing and require mixed use (housing over ground-floor businesses) in the central business area, subject to design review and site plan review processes. The Salisbury Square area may also be suitable for mixed-use and higher density housing and a study is now underway to consider possible zoning changes there. At present higher-density development is hampered in Salisbury Square by existing zoning requirements that prohibit multi-family housing and require large lot sizes. Other commercial and residential centers could also be considered for higher-density housing, helping to promote village and neighborhood identity.

1.5 Community Impacts

1.5.1 Wastewater

Salisbury's sewer system was designed to serve about 60% of the town's potential users. Its main purpose was to reduce pollutant loads to a portion of the Great Marsh Area of Critical Environmental Concern (ACEC). The waste treatment facility currently operates at about 73% of capacity during peak summertime flows. The remainder of the community depends on septic systems for on-site wastewater disposal, limiting development due to the need for suitable soils and leaching field areas. Septic failure can be costly to remedy and environmentally devastating. Limited depth to groundwater can also mandate the construction of mounded septic systems, which can be aesthetically unattractive. However, new advanced waste treatment solutions are coming to market that approach the cost of septic systems, yet require much less space, land, or soils quality.

1.5.2 Protected Land

More than half of Salisbury is permanently protected land, wetlands or under environmental restrictions. The town water supply depends on a sole source aquifer shared with Seabrook, NH. Water consumption has occasionally exceeded permissible withdrawals, and regular usage is nearing the town's regulated limit under the Water Management Act. Only a few properties in Salisbury are

served by private wells. In addition, a large portion of the Town depends on septic systems for wastewater.

1.5.3 Water Supply

Salisbury draws groundwater from shallow public wells located in the northern part of the Plains neighborhood. There are concerns in Salisbury and Seabrook about the demand that new development will make on available supplies. Given that 400 housing units are under development in Salisbury, water demand is expected to reach the town's withdrawal permit limit very soon. This has triggered a search for new water sources, which is now underway. Salisbury's current supply may serve no more than 40% of projected build-out and be exhausted within a decade, not excluding peak-period demand. Mandatory outside water bans have been instituted from time to time. Salisbury's options include enhanced water conservation, more and/or deeper wells, and purchasing water from non-local suppliers. The town has established a Water Resource Overlay District to protect the aquifer recharge area. Development in this overlay district of the Plains is limited to a maximum of 20% impervious surfaces on a lot in accordance with DEP policy.

1.5.4 School Population and Capacity

Salisbury has a relatively low average number of school-age children per household (approximately 0.4). The town is a member of the Triton Regional School District with Newbury and Rowley, but has its own elementary school. A new school building was built in 1999 and is already nearing capacity. In 2003-2004, the elementary school's official enrollment was 730, four more than in the previous year but less than the 742 recorded in 2000-2001. There is a significant yearly flux of nearly one-third of the students who move to or from the Salisbury during the school year. While all schools have some movement, the fluctuations in Salisbury are extreme and they most likely represent off-season renters.

1.5.5 Homeless Impact on Public Schools

There is no official monitoring to track the number of homeless people in Salisbury and often, homeless populations are not reflected in the federal census. However, public school enrollments offer a useful indicator of the size of Salisbury's homeless population. According to an article in *The Daily News* last year, "Number of Homeless Soars," the Triton Regional School District spent almost $1.9 million educating homeless students during in 2002-2003. The article reported that almost 40% of the students at Salisbury Elementary School in 2003-2004 qualified as homeless. According to *The Daily News*, none of the students in neighboring Newburyport or the Pentucket Regional School District and only 24 students in Amesbury were homeless. The McKinney Vento Act classifies homeless students as children living in hotels, motels, cars, campers, seasonal rentals, foster care, doubled up with other families or staying in substandard housing. The Triton Regional School District estimates over the past five years, homeless students account for approximately one third of all Salisbury students per year. Salisbury residents have engaged in passionate debates about the town's transient population. The cost of educating homeless students has placed an enormous stress on Salisbury's budget and contributed to tensions within the regional school district, to the point that other communities have discussed withdrawing from the regional agreement. The issue of homelessness must be managed for fiscal and humanitarian reasons.

1.5.6 Public Facilities and Staffing

The Town of Salisbury has long-standing public infrastructure deficiencies due to years of neglected maintenance and the lack of a capital improvement plan. For example, the Town's police station is in

a serious state of disrepair. However, the Town does not have the funds to replace or substantially upgrade it. The Town library is in reasonably good repair, but it has no space for new program development and does not comply with the Americans with Disabilities Act (ADA). Town Hall is woefully inadequate and needs major alterations. Overall, the Town has identified over $6 million in public facilities improvements that need to be made. Relative to staffing, significant cuts were made in FY2003 due to serious reductions in State Aid. The police department was cut in half, the library was cut dramatically, and Town Hall suffered the loss of key personnel through an early retirement option that the Town agreed to adopt to avoid further layoffs. The Town has not recouped this loss in personnel.

2. Housing Goals and Strategies

Chapter 40B homeownership developments are the only source of new affordable housing production in Salisbury. The developments generate three market-rate units for every one Chapter 40B unit, which increases the amount of affordable housing that Salisbury has to create in order to achieve the 10% statutory minimum. In contrast, every apartment in a Chapter 40B rental development qualifies for the Subsidized Housing Inventory even though nearly all for-profit rental developments also generate three market-rate units for every one affordable unit. By adopting this policy, the state hoped to encourage communities to approve comprehensive permits for new rental housing because affordable rental units are in such short supply, particularly in Eastern Massachusetts. Unfortunately, Salisbury has been unable to attract rental housing despite the Housing Partnership Committee's efforts to reach out to rental developers.

2.1 Housing Goals

In response to key findings in the Community Development Plan and Salisbury Housing Needs Assessment, the town has adopted several housing goals to guide the implementation of this Affordable Housing Plan. The goals include:

2.1.1 Affordable Rental Housing

Increase the supply of low- and moderate-income rental housing for individuals of all ages, and families. The Comprehensive Housing Affordability Strategy (CHAS) data indicate that nearly 40% of Salisbury's renter households have incomes at or below 50% AMI and would qualify for subsidized rental housing. Although elderly renters surpass other renters for high incidence of very-low-income households, they also have a lower incidence of housing cost burden than small families, single people and non-family households. This largely reflects the composition of Salisbury's existing Chapter 40B Subsidized Housing Inventory because the only subsidized rental units are restricted to seniors and persons with disabilities. Further, many below-market rental units that would be affordable to very-low-income people are not available to them because the units are already occupied by tenants who can afford to pay more for housing.

2.1.2 Homeownership Affordability

Provide Chapter 40B homeownership units that are actually affordable to Salisbury residents, whose incomes are lower than 80% AMI for the Boston metropolitan area. Salisbury has needs for safe, decent, affordable homeownership opportunities not only among moderate-income renters, but also moderate-income homeowners living in homes they cannot afford. The need for affordable, suitable homes is particularly evident for small and larger families. Although a moderate-income family of four near Boston may be able to qualify for a mortgage to purchase a Chapter 40B homeownership unit priced from $173,000-$194,000, this is not the case for many of Salisbury's working families. Given the depressed incomes of Salisbury households, a more responsive pricing scheme for homeownership units would be $131,500-$145,000.

2.1.3 Housing Vacancy & Homelessness

Increase year-round affordable housing opportunities, making use of existing built assets wherever possible and reducing the incidence of homelessness. As more of Salisbury's traditionally seasonal housing converts to year-round homes, people who have depended on access to affordably priced,

off-season rentals will have fewer options. A large percentage of Salisbury's homeless population comes from surrounding communities because Salisbury has so much housing that is affordable on a temporary basis

2.1.4 Housing Quality

Reduce the incidence of substandard housing and overcrowded dwelling units, particularly for renters and mobile home occupants. There is statistical, visual and economic evidence that Salisbury has many substandard housing units and lower-income residents who cannot afford to maintain their homes. More than half of all low-cost, owner- or renter-occupied housing units in Salisbury were built before lead-based paint was banned in the 1970s. Further, Salisbury has numerous vacant units available for rent at amounts that are technically affordable to very-low-income people, but these low rents go hand-in-hand with poor housing quality. Salisbury also has mobile home residents with housing quality problems and few options to address them, particularly if they do not own the land.

2.1.5 Housing Choices

In order to supply additional affordable housing in a more economical way than single family housing Salisbury should increase the supply of multi-family housing in a manner that respects the urban design context of the community. Multi-family buildings should work harmoniously with the Town's small coastal community character. This may translate into small-scale multi-unit housing that integrates well within existing neighborhoods. However, larger buildings can be designed to mitigate visual impacts and prevent the appearance of monotonous, bulky structures that conflict with established neighborhoods and business areas. Salisbury also has older motel buildings that could be redeveloped as multi-family housing and provide permanent affordability for low-income families.

Homelessness is a regional problem that needs regional solutions. The town should develop a partnership with regional homelessness agencies such as the Massachusetts Coalition for the Homeless to develop strategies to prevent and manage homelessness. The Salisbury Housing Partnership Committee has begun reaching out to public officials to assist us in obtaining more information about Salisbury's homeless student population in order to develop meaningful solutions. In addition, the town needs to consider options to reduce the overflow of homeless populations into the community, such as redevelopment of excess motel capacity.

2.2 Production Strategy

Salisbury needs at least 174 low- and moderate-income housing units to meet the 10% statutory minimum under Chapter 40B. To make progress toward 10% under a DHCD-approved Chapter 40B Housing Production Plan, Salisbury will need to implement an annual production schedule comparable to the action plan outlined in Table 18.[30] Until the next decennial census (2010), Salisbury's planned production requirement is a minimum of 26 new low- and moderate-income units per year. After the Board of Appeals (or another permitting authority) issues permits for 26 new affordable units in a 12-month cycle, Salisbury will be eligible to request certification of its Chapter 40B Housing Production Plan. With certification, the Board of Appeals may continue to

[30] Massachusetts Department of Housing and Community Development (DHCD), "Guidelines for the Planned Production Regulation under MGL Chapter 40B: 760 CMR 31.07(1)(i)," Rev. August 2005, Planned Production at <http://www.mass.gov/dhcd>.

approve comprehensive permits or alternatively, it may deny unwanted comprehensive permits for up to one year. If 52 low- and moderate-income units are permitted in a single 12-month period, i.e., 1.5% of the Town's Census 2000 year-round housing units, the Board of Appeals could deny other comprehensive permit applications for up to two years, or continue to approve them as appropriate, provided the state has continued to certify the Chapter 40B Housing Production Plan.[31]

Table 18: Years Required to Reach 10% at Chapter 40B Production Plan Annual Minimum

Calendar Year	2006	2007	2008	2009	2010	2011
New Chapter 40B Units	26	26	26	26	26	26
Total Year-Round Homes	3,456	3,456	3,456	3,456	3,456	3,894
Chapter 40B Units	198	224	250	276	302	328
% Chapter 40B Units	5.73%	6.48%	7.23%	7.99%	8.74%	8.42%
Calendar Year	2012	2013	2014	2015	2016	2017
New Chapter 40B Units	29	29	29	31	31	0
Total Year-Round Homes	3,894	3,894	3,894	3,894	3,894	3894
Chapter 40B Units	357	386	416	446	477	477
% Chapter 40B Units	9.17%	9.92%	10.67%	11.46%	12.25%	12.25%

At an annual production rate of 26 units per year, Salisbury will not meet the 10% statutory minimum prior to the next census. In the past five years, Salisbury has issued residential construction permits for an average of 69 units per year, but the average is distorted by the approval of comprehensive permits for developments that were fairly large by Salisbury standards.[32] Assuming the town continues to produce new market-rate units at about 40 units per year, initiates production of 26 low-and moderate-income units per year in 2006 and does not lose any additional seasonal units to year-round use, Salisbury's adjusted year-round housing base for Census 2010 will be about 3,894. Under current Chapter 40B Planned Production rules, the town's annual low-income housing production requirement would increase to 29 units and its total Chapter 40B goal, 389 units. Market-rate housing development has softened since 2003, so it is possible that by 2010, Salisbury's year-round housing base will be smaller than the estimated 3,894 units shown in Table 18. For planning purposes, however, the town should assume that after 2010, the annual Production Plan requirement will be about 28-29 units and that maintaining Housing Plan certification will require new low- and moderate-income housing equal to the then-applicable rate until Salisbury meets the 10% minimum under Chapter 40B.

2.2.1 Challenges

Ultimately, managing Chapter 40B involves creating enough low- and moderate-income housing to comply with the 10% unit minimum or alternatively, the 1.5% general land area minimum.[33]

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[31] DHCD, ".75% Threshold by Community," Planned Production.

[32] Bureau of the Census, "Permits by County or Place."

[33] According to Merrimack Valley Planning Commission, the 1.5% general land area minimum equals about 98.1 acres in Salisbury; see <http://www.mvpc.org/services_sec/GIS/Maps/40BCalcs.htm>, select "Salisbury." This means that in order for Salisbury to meet the 1.5% minimum, the town would need 98.1± acres developed for affordable housing. When the affordable units are rental housing, the state currently counts all of the land in the development, but for homeownership developments, the land counted for Chapter 40B purposes is pro rated to

Salisbury will need to consider several issues that could make it difficult to reach 10% at a rate of 26+ new low- and moderate-income housing units per year:

- **Political Challenges of Multiple Small Projects**

Working incrementally toward the 10% minimum will require a considerable amount of local capacity, many applications for mixed-income housing over a long period of time, and perhaps as many appeals by abutters. Since affordable housing units are not added to the Subsidized Housing Inventory until a comprehensive permit or other permit has been issued and the applicable appeals period has expired, the town needs to consider the implications of a Chapter 40B strategy that relies on the success of numerous small projects.

- **Economic Challenges of Small-Scale Rental Development**

It is very unlikely that creating rental housing – the most significant affordable housing need in Salisbury's region – can be accomplished at a rate of 26 units per year. A desirable alternative would be to produce at least 26 units rental and homeownership units per year, even though total housing growth would exceed 26 units because the market-rate homeownership units in a Chapter 40B development will not count toward the Subsidized Housing Inventory. If Salisbury decides to pursue new rental development in order to accelerate its progress toward the 10% statutory minimum, local officials will have to recognize that investment projects usually involve a density and scale which may be difficult to reconcile with the town's other planning goals and the expectations of existing residents. It may be possible to carry out a 26-unit affordable housing development or to assemble many small projects that collectively produce 26 low- and moderate-income housing units per year, all in a manner that avoids developer or abutter appeals, but the cost of land means that small projects will still require a higher density than is currently allowed under Salisbury's zoning policies unless the town contributes some of its own land at no cost or at a substantially below-market price. Salisbury

- **Property Management Challenges**

Non-profit housing developers are sometimes willing to carry out a small-scale project and they tend to provide a larger percentage of affordable units than for-profit developers provide in a typical comprehensive permit development. However, non-profit developers usually need several sources of financing and free or low-cost land. In addition, small-scale rental projects can be unattractive even to non-profit developers because on a per-unit basis, the costs involved with managing the property may not be supported by the development's rental income. Finally, the Salisbury Housing Authority may be willing to handle property management for small rental developments, but like any other organization, the Authority will need to be compensated for its services.

2.2.2 Opportunities

Despite these obstacles, Salisbury has options to increase the supply of affordable housing and offer more housing choices at all market levels. The following tools should play a central role in the Town's efforts to implement the Affordable Housing Plan:

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reflect the percentage of affordable units. See Arbor Hill Holdings Limited Partnership v. Weymouth Board of Appeals No. 02-09, (Massachusetts Housing Appeals Committee order, September 24, 2003).

- **Encourage Multi-Family Housing**
  Under its current zoning, Salisbury offers no opportunities for multi-family housing outside the Beach Commercial District. The Town should consider allowing small scale multi-family development in and adjacent to Salisbury Square, in buildings that are designed with traditional village-style architecture. This could include two-family homes, apartments located in mixed-use properties and additional multi-unit senior housing. In this setting, multi-family units could be permitted through conversions, intensification of use and/or mixed-use development. After rezoning Salisbury Square, the Town should also consider rezoning other commercial areas to allow additional small scale multi-family housing.

  Salisbury's interest in a motel conversion bylaw to create permanent multifamily housing also makes sense. In addition, however, the Town should plan on taking a pro-active position with motel property owners and not rely on zoning alone to facilitate conversions. Federal financial assistance such as the state-administered Housing Development Support Program (HDSP) or HOME funds may be used to make conversions economically feasible and provide the subsidies that are so crucial to housing very-low-income families. Salisbury could also seek funds to commission a feasibility study for redeveloping the Memorial School as affordable rental housing, possibly to include an overlay zoning district under Chapter 40R.

- **Build Capacity to Manage Chapter 40B**
  Communities with successful Chapter 40B experience almost always have three attributes: a unified commitment to affordable housing, project review criteria that are consistently and fairly applied, and a willingness to work with developers. Salisbury would benefit from establishing a clear, realistic comprehensive permit policy to coordinate efforts by the Housing Partnership, Board of Appeals and other officials with a role in Chapter 40B review. Toward that end, the Housing Partnership should enlist assistance from developers, lenders with affordable housing experience and area non-profits to draft a set of project review standards and trade-offs, circulate the draft to other town officials, and sponsor an all-boards meeting to build consensus and revise the draft as appropriate to meet Salisbury's needs. In addition, the Board of Selectmen and Planning Board should consider adopting a joint policy statement on affordable housing. Thereafter, the policy statement and review standards should be integrated into a single document that Salisbury can provide to prospective comprehensive permit developers and use as a guide when reviewing Project Eligibility applications to MassHousing, MassDevelopment or DHCD.

- **Encourage Deeper Income Targeting to Meet Local Needs**
  Salisbury needs effective ways to leverage lower-cost homeownership and rental units in comprehensive permit developments and projects developed under the new inclusionary zoning bylaw. During the comprehensive permit policy process, local officials should determine acceptable trade-offs for reducing the price of affordable rental units, for example: additional density or a higher floor area ratio, an expedited review process, or a commitment of funds from the Town's affordable housing trust fund. The Town should also consider offering tax incentives, which may require a special act of the legislature, such as a modified form of Tax Increment Financing (TIF) or a reduced property tax assessment for developers who agree to rent units to very-low-income families.

- **Consider Amending the Inclusionary Housing Bylaw after Gaining Experience**
  Salisbury recently adopted an Inclusionary Housing Bylaw. Under the new bylaw, all types of residential developments of three or more units must comply with the inclusionary housing requirement. This provision treats single family and multi-family developers the same and, while it appears equitable, it may impose a more onerous burden on single family developers than multi-family developers because of differences in land costs. Further, the bylaw allows developers to pay a very low fee in lieu of producing affordable units. The low fee could unduly encourage both single family and multi-family developers to pay the fee instead of producing affordable units and could also reduce the effectiveness of the Town's affordable housing trust fund. As experience is gained with the new bylaw these issues need to be reviewed to determine if amending the bylaw would be advisable.

- **Utilize Affordable Housing Trust Fund**
  Salisbury has recently created an Affordable Housing Trust Fund, which is expected to receive revenues through the recently adopted Inclusionary Housing Bylaw. Salisbury should review its existing town-owned assets to determine whether any surplus property can be used for affordable housing purposes. Decommissioned school buildings or vacant land that is not essential to the Town's open space network would be sold at below-market value for affordable housing development, or sold at market value for other uses. If the town chooses to adopt the Community Preservation Act (CPA) in the future, CPA appropriations for community housing should be transferred to the Affordable Housing Trust Fund so that Salisbury has one revenue fund for affordable housing. There are at least two advantages to this arrangement: accounting and reporting simplicity, and oversight by a single board with a commitment to affordable housing.

- **Continue the Housing Rehabilitation Program**
  Salisbury's CDBG-funded Housing Rehabilitation Program has been well received in the community and it should be continued. More than 37% of the town's owner-occupied dwelling units are owned by low- or moderate-income households, and 55% are housing cost burdened. The program not only benefits Salisbury's lower-income households but also creates an opportunity to increase the town's Chapter 40B Subsidized Housing Inventory, as evidenced by the 17 Housing Rehabilitation Program units listed on the inventory today.

3. Use Restriction Guidelines

Affordable units in Salisbury will serve households with incomes that do not exceed 80% AMI for the Boston PMSA, and the town will work to assure that as many affordable units as possible serve households with lower incomes. All affordable units will be subject to use restrictions or re-sale controls to preserve their affordability, as follows:

- For new construction, a minimum of 30 years or longer from the date of subsidy approval or commencement of construction.
- For rehabilitation, for a minimum of 15 years or longer from the date of subsidy approval or completion of the rehabilitation.
- Alternatively, the town may require a term of perpetuity for both new construction and rehabilitation.

Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. Salisbury will assure that affordable units are marketed in a fair and open process consistent with state and federal fair housing laws.

APPENDIX 1
HOUSING PLAN MAPS

Existing Land Uses
Existing Open Space
Natural Resources Map
Motel Reuse Analysis
Salisbury Square Land Uses
Salisbury Square Wetland and Water Overlay

Town of Salisbury

Affordable Housing Initiatives

Existing Land Uses

November 30, 2005

0 1,250 2,500 5,000
Feet

- Watershed Boundary
- State Boundary
- Municipal Boundary

ROADS

- Limited Access Highway
- Multi-Lane Highway (Not Limited Access)
- Other Numbered Highway
- Major Road, Collector
- Local Roads
- Open Water

LAND USE (BY PARCEL CODE)

- Farm/Farm-Related
- Forestry Related
- Single-Family
- Mobile Home
- Two-Family
- Multi-Family
- Mixed Use
- Commercial
- Industrial
- Utilities
- Vacant Land
- Public
- Charitable, Religious
- Not Classified

Data Sources
MassGIS Color Orthophoto Imagery 1:5,000 (April 2003)
MassGIS, EOT Roads
MassGIS, NHESP & NRIP Data
Merrimack Valley Planning Commission,
Salisbury Assessor's Parcel Map (Last Edited 3/8/05)
Salisbury Zoning Map (Last Edited 9/15/05)

Vine Associates
Newburyport, Massachusetts

Community Opportunities Group, Inc.
Boston, Massachusetts

Judith A. Barrett, Community Opportunities Group, Inc.

Town of Salisbury

Affordable Housing Initiatives

Existing Open Space

November 30, 2005

0 1,250 2,500 5,000
Feet

Watershed Boundary
State Boundary
Municipal Boundary
ROADS
Limited Access Highway
Multi-Lane Highway (Not Limited Access)
Other Numbered Highway
Major Road, Collector
Local Roads
Open Water
LEVEL OF OPEN SPACE PROTECTION
Unprotected
Temporary Protection (Chapter 61A)
Limited
Protected
Unclassified

Data Sources
MassGIS Color Orthophoto Imagery 1:5,000 (April 2005)
MassGIS, EOT Roads
MassGIS, MHDSP & MRIP Data
Merrimack Valley Planning Commission,
Salisbury Assessor's Parcel Map (Last Edited 3/8/05)
Salisbury Zoning Map (Last Edited 9/1/05)

Vine Associates
Newburyport, Massachusetts

Community Opportunities Group, Inc.
Boston, Massachusetts

Judith A. Barrett, Community Opportunities Group, Inc.

Town of Salisbury

Affordable Housing Initiatives

Natural Resources Map

November 30, 2005

0 1,250 2,500 5,000
Feet

- Watershed Boundary
- State Boundary
- Municipal Boundary

ROADS

- Limited Access Highway
- Multi-Lane Highway (Not Limited Access)
- Other Numbered Highway
- Major Road, Collector
- Local Roads
- Open Water
- BioMap Core Habitat (NHESP)
- Priority Habitats of Rare Species (NHESP)
- Estimated Habitats of Rare Wildlife NHESP)
- Aquifers

WETLANDS

- Barrier Beach System
- Barrier Beach-Coastal Beach
- Barrier Beach-Coastal Dune
- Coastal Bank Bluff
- Coastal Beach
- Coastal Dune
- Inland Wetlands
- Rocky Intertidal Shore
- Salt Marsh
- Tidal Flat
- Riparian Corridors (MRIP)

Data Sources
MassGIS Color Orthophoto Imagery 1:5,000 (April 2003)
MassGIS, EOT Roads
MassGIS, NHESP & MRIP Data
Merrimack Valley Planning Commission,
Salisbury Assessor's Parcel Map Base Edited 3/8/05)
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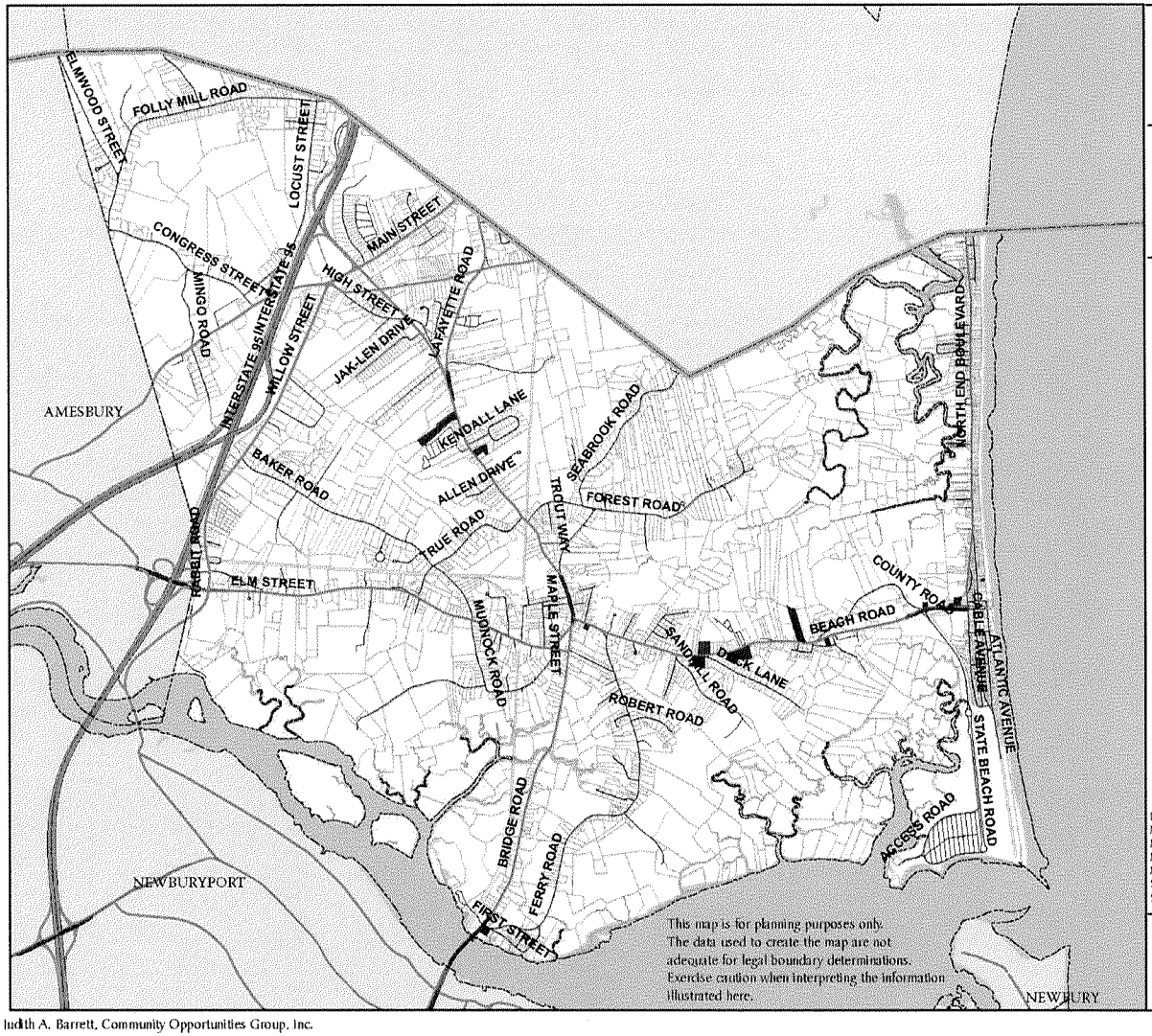


SALISBURY

Affordable Housing Initiatives

Motel Reuse Analysis

January 13, 2006

0 2,500 5,000
Feet

State Boundary
Municipal Boundary
ROADS
Limited Access Highway
Multi-Lane Highway
Other Numbered Highway
Major Road, Collector
Local Roads
Open Water
Motel Properties

Data Sources
MassGIS Color Orthophoto Imagery 1:5,000 (April 2003)
MassGIS, EOT Roads
MassGIS, NHESP & MRIP Data
Merrimack Valley Planning Commission,
Salisbury Assessor's Parcel Map (Last Edited 3/8/05)
Salisbury Zoning Map (Last Edited 9/15/05)

Vine Associates
Newburyport, Massachusetts

Community Opportunities Group, Inc.
Boston, Massachusetts

Judith A. Barrett, Community Opportunities Group, Inc.

Judith A. Barrett, Community Opportunities Group, Inc.

Town of Salisbury

Affordable Housing Initiatives

Salisbury Square Overlay District Transition District

January 9, 2006

0 125 250 500
Feet

Existing Land Uses

LAND USE (BY PARCEL CODE)

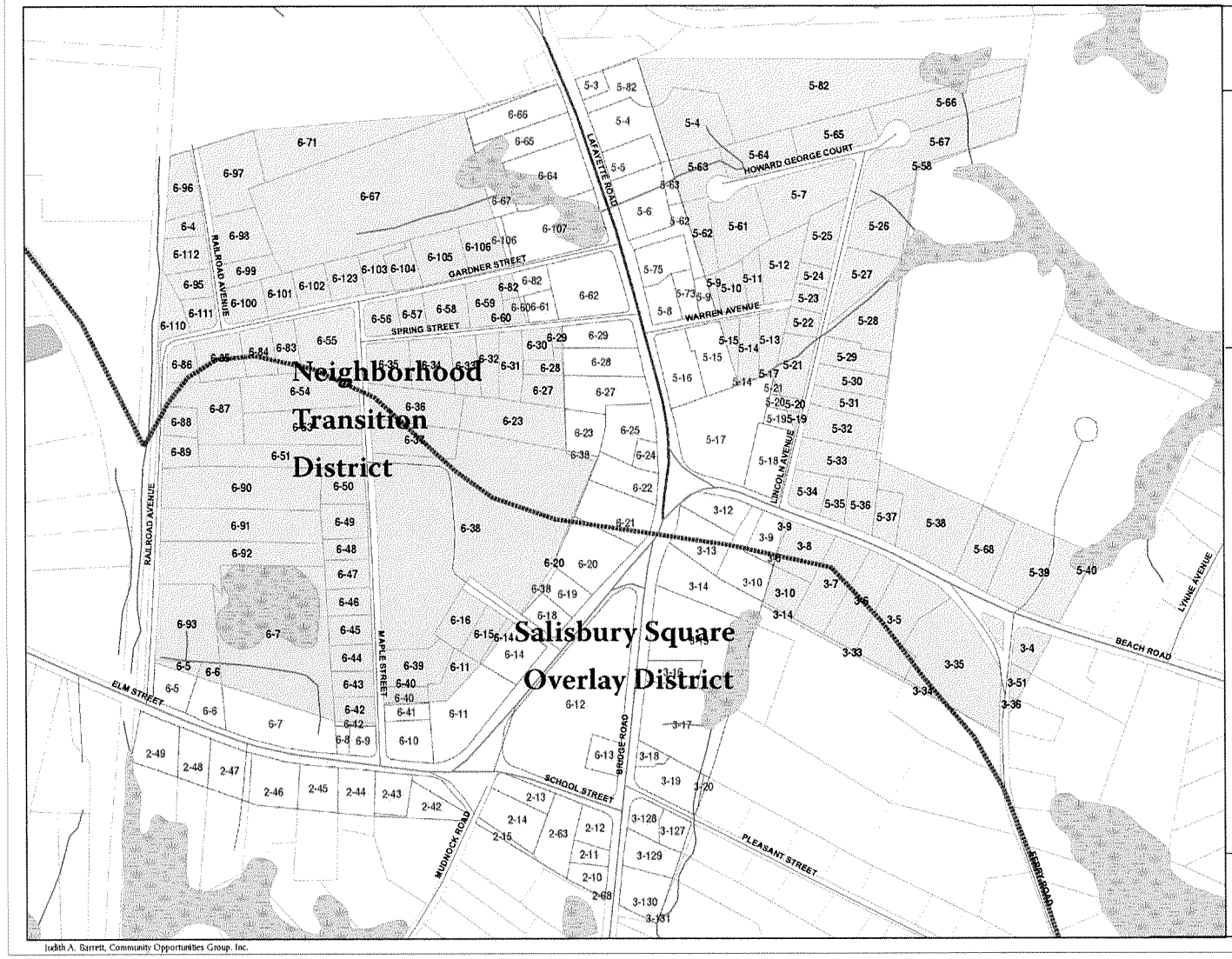
- Farm/Farm-Related
- Forestry Related
- Single-Family
- Mobile Home
- Two-Family
- Multi-Family
- Mixed Use
- Commercial
- Industrial
- Utilities
- Vacant Land
- Public
- Charitable, Religious
- Not Classified

This map is for planning purposes only. The data used to create the map are not adequate for legal boundary determinations. Exercise caution when interpreting the information illustrated here.

Data Sources
MassGIS Color Orthophoto Imagery 1:5,000 (April 2003)
MassGIS, EOT Roads
MassGIS, NHESP & MRIP Data
Merrimack Valley Planning Commission,
Salisbury Assessor's Parcel Map (Last Edited 3/8/05)
Salisbury Zoning Map (Last Edited 9/15/05)

Vine Associates
Newburyport, Massachusetts

Community Opportunities Group, Inc.
Boston, Massachusetts



Town of Salisbury

Affordable Housing Initiatives

Salisbury Square Overlay District Transition District

January 16, 2006

0 125 250 500
Feet

Wetlands & Water Overlay

- Watershed Boundary

ROADS

Road Classification

- Limited Access Highway
- Multi-Lane Highway (Not Limited Access)
- Other Numbered Highway
- Major Road, Collector
- Local Roads
- Neihborhood Transition District Parcels
- Salisbury Square District Parcels
- Wetlands
- Open Water
- Streams

This map is for planning purposes only. The data used to create the map are not adequate for legal boundary determinations. Exercise caution when interpreting the information illustrated here.

Data Sources
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Salisbury Zoning Map (Last Edited 9/1 5/05)

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