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TOWN OF NEWBURY

Housing Production Plan

2018-2022

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Acronyms

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

Key Definitions

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

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

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

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

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

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

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

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

- Extremely Low Income (ELI) – HUD bases the ELI income threshold on the FY2014 Consolidated Appropriations Act, which defines ELI as the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty

guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50 percent very low-income limit.

- Very Low Income (VLI) – HUD bases the VLI income threshold on 50 percent of the median family income, with adjustments for unusually high or low housing-cost-to-income relationships.
- Low/Moderate Income (LMI) – HUD bases the LMI income threshold on 80 percent of the median family income, with adjustments for unusually high or low housing-cost-to-income relationships.

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

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

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

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

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

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

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

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

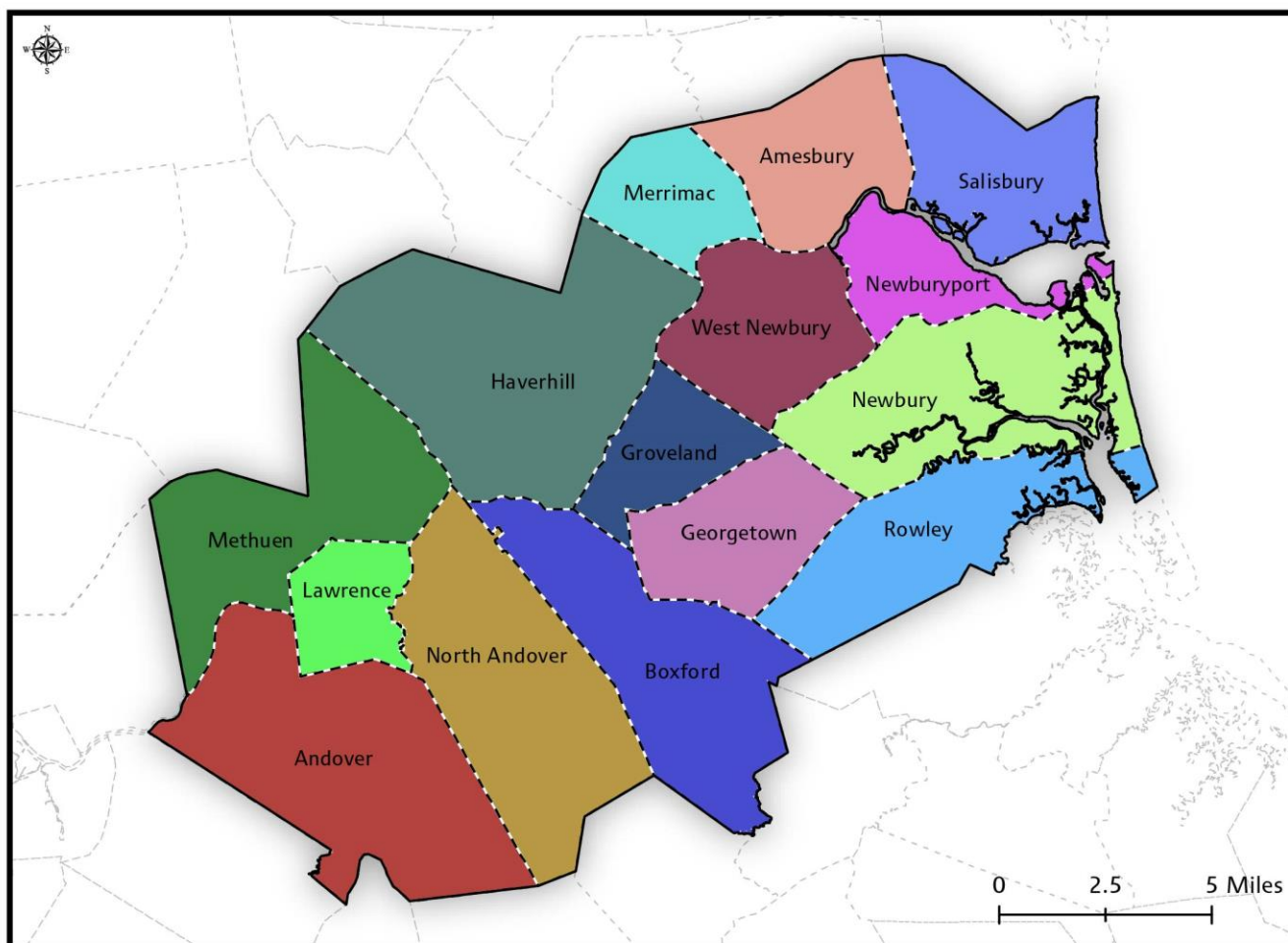
Tenure – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the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

Merrimack Valley Region

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

Amesbury
Andover
Boxford
Georgetown
Groveland
Haverhill
Lawrence
Merrimac

Methuen
Newbury
Newburyport
North Andover
Rowley
Salisbury
West Newbury



Chapter 1: Introduction

Background and Purpose

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

This Housing Production Plan is intended to be a dynamic, living guide for housing production in Newbury. It should be regularly consulted by the various stakeholders identified in the Housing Action Plan, and used as a tool for planning, especially as new resources become available, legislation is passed, or funding opportunities are created. It is recommended that the Town report on progress achieved to celebrate Newbury's housing accomplishments.

PLAN METHODOLOGY

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



- 1) Public Engagement:** MVPC worked with the Town to facilitate in-person and virtual opportunities to engage stakeholders in Newbury in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops: The first workshop was held in June of 2017 to understand local housing needs, and the second workshop was in October 2017 to identify potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the tool coUrbanize to engage people that can't make it to in-person workshops.
- 2) Align with Existing Planning Efforts:** When the HPP project began, Newbury was wrapping up their Master Planning efforts, with Housing being one of the primary elements of that Plan. MVPC worked along-side the Town to ensure that the goals and strategies from the Master Plan's Housing Element were woven into the HPP efforts. The Strategies and Implementation Plan section reflect that effort.
- 3) Information Gathering:** Numerous sources were consulted to develop the HPP. The U.S. Census Bureau's Decennial censuses of 2000 and 2010 and the 2010-2014 and 2011-2015 American Community Surveys (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS

estimates, because the estimates are based on samples and not on complete counts. The Plan also uses data from a variety of other available sources including: The Warren Group; Massachusetts Departments of Education and Transportation; DHCD; and UMass Donahue Institute. Please note: the data in this HPP was collected a year after the Master Plan ACS Estimates, which were 2009-2013.

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

Community Overview and Findings

The Town of Newbury is a community of just under 7,000 people, located on the northeast part of the Merrimack Valley. Newbury has three villages: Old Town, Byfield and Plum Island. Each village functions individually under the umbrella of the local government. Yet, each village extends to one another a unique dependency such as that of the government center and schools located in the Old Town, the library in Byfield and ocean recreation on Plum Island. Each of these villages has a variety of housing options, but are primarily single-family, owner-occupied units comprised of families. Newbury is considered a Residential/Agricultural community with farming at its core. Although clamming and salt marsh haying continue to provide income for residents, over half (59 percent) of Newbury's total labor force is employed in the industries of management, business, science, and arts.

The population in Newbury is changing. While the Town has grown slightly, that trend is not projected to continue. And the age composition of Newbury's declining population is anticipated to change with a 160 percent increase in the number of older adults (age 65 year and over), a 39 percent decrease in the number of school age children, a 59 percent decrease in the number of adults age 20 to 34 years, and a 40 percent decrease in the number of adults age 35 to 64.

The characteristics of Newbury's households are already experiencing a shift. Households with children under 18 years old have decreased almost 22% since 2000, while single-person households have increased 14%. The average household size is also declining: from 2.66 people per household in 2000 to 2.49 in 2015.

Newbury's residents, on average, have higher incomes than the rest of the Merrimack Valley. Newbury's estimated median household income per the 2015 ACS is \$91,168, which is higher than the average of the median income for the fifteen Merrimack Valley communities (\$75,532) and fourth highest in the region. Households with senior householders (age 65 years and over) have lower median income than younger cohorts with an estimated median income of \$59,250 in Newbury.

When incomes are compared to housing prices in Newbury, the findings show a gap. The median sales price for a single-family home in Newbury in 2016 was \$449,900, meaning a household would have to make \$110,000 per year to afford a home at the median sales price. However, at the Newbury median household income of \$91,168, a household could afford a home only up to \$371,000. This indicates a potential affordability gap of \$78,900. For senior householders looking to downsize, they may not be able to afford a new home at a median income of \$59,250. Strategies to address these findings are presented in the Housing Action Plan.

Chapter 2: Demographic Profile

Key Findings

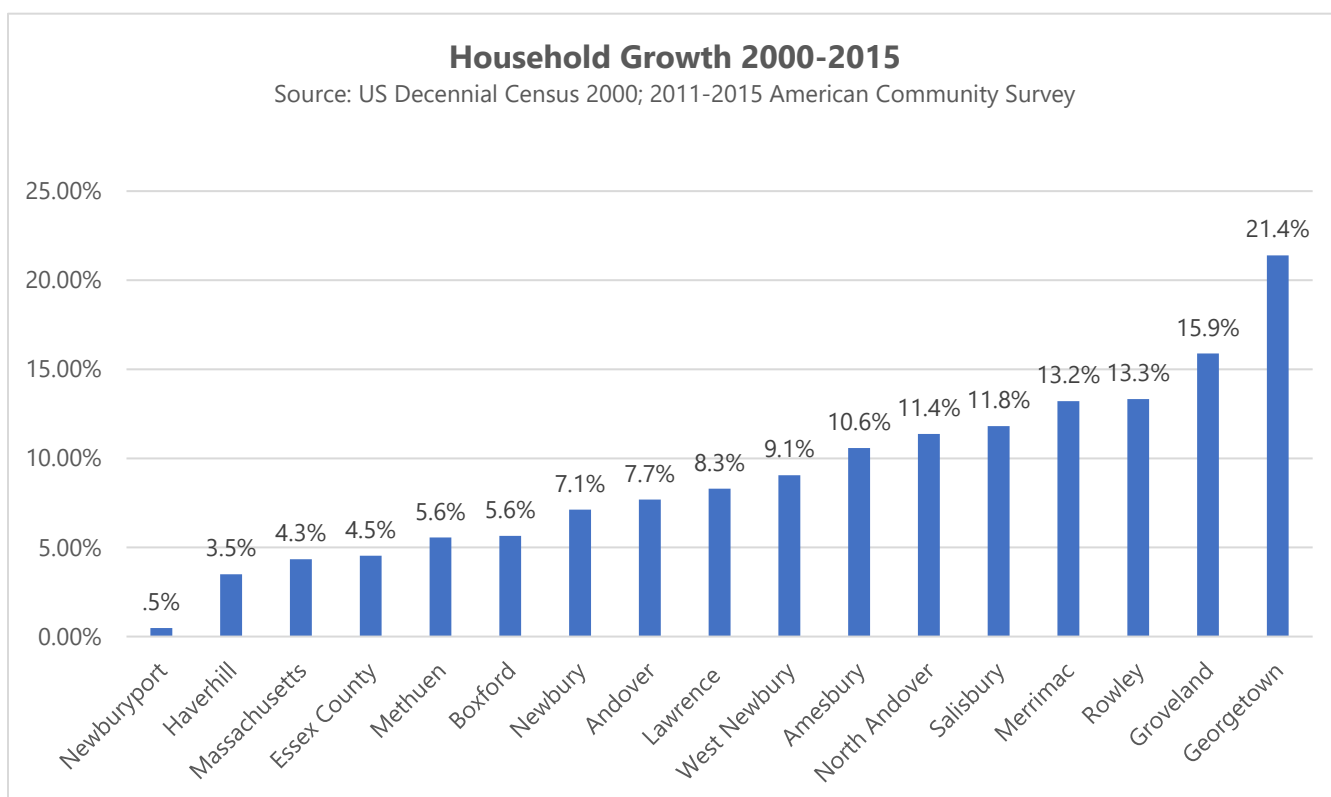
- Newbury is growing, but at a slower rate than the region overall. Projections indicate a population decline in the coming years. However, if average household size continues to decline, the effect of the population decrease on housing demand may be minimized as the total number of households.
- The composition of Newbury's households is also changing with fewer households with children and more single-person households, many of which are older adults over age 65 years. Projections anticipate a significantly greater percentage of older adults and fewer children in the coming years. The growing number of single-person households and older adults may indicate a greater need for more housing options such as multi-family apartments, condominiums, and supportive housing options and less need for single-family houses in the community.
- The region as a whole is becoming more racially diverse, but Newbury remains racially homogenous. A greater diversity of housing stock in Newbury may help to boost racial and ethnic diversity. Because racial and ethnic minorities generally have less wealth and lower income than white, non-Hispanic/Latino populations and multi-family and rental units can provide less expensive housing options, communities with lower stock of these types of units often also have less racial and ethnic population diversity.
- Newbury's population has slightly lower disability rates than the region, and while it is more common for older adults to have disabilities in general, Newbury has a slightly lower proportion of its older population reporting disabilities than in the region. However, there is still an estimated 31 percent (about 388) of older adults age 65 years and over with disabilities. Persons with disabilities, whether physical, mental, or emotional, can have special housing needs including accessible units and supportive services.
- Newbury's households have significantly higher median income than households in the region, with renters having lower income than owners, as is typical, but higher median renter income than the region. Newbury's households also have higher income across all age cohorts than in the region overall.
- About 80 percent of Newbury's households own and 20 percent rent their home, which is a much higher estimated percentage of owner households than in the region overall (63 percent).

Population and Household Trends

POPULATION AND HOUSEHOLD CHANGE

Newbury's estimated population per the 2015 American Community Survey (ACS) is 6,854 people – a growth of about 2 percent from 2000. However, the population declined between 2000 and 2010 – from 6,717 to 6,666. The population of Massachusetts (state) and Essex County (county) both increased about 5.6 percent between 2000 and 2015. The estimated population of the region increased 8.75 percent in the same period.

Despite the modest population growth, the number of households in Newbury grew about 7 percent in the same period due to the decrease in average household size from 2.66 persons per household to an estimated 2.49 persons per household.



Average family size in Newbury also decreased from 3.16 persons per household in 2000 to about 3.00 persons per household in 2015. A trend of decreasing household size is counter to trends in the state and county, according to the US Decennial Census and the ACS estimates. As household sizes decrease, the number of households grow at a faster rate than the population, thus adding to the demand for housing units. The number of households in the state increased about 4.34 percent between 2000 and 2015 and about 4.54 percent in the county. Average household size increased just under 1 percent in the county and state from 2.53 pph in the state and 2.59 pph in the county in 2000 to an estimated 2.53 pph in the state and 2.59 in the county in 2015.

The composition of Newbury's households has also changed. The number of households with children under 18 years old decreased from 955 households in 2000 to about 749 in 2015 – a decrease of over 21 percent. In the same period, single-

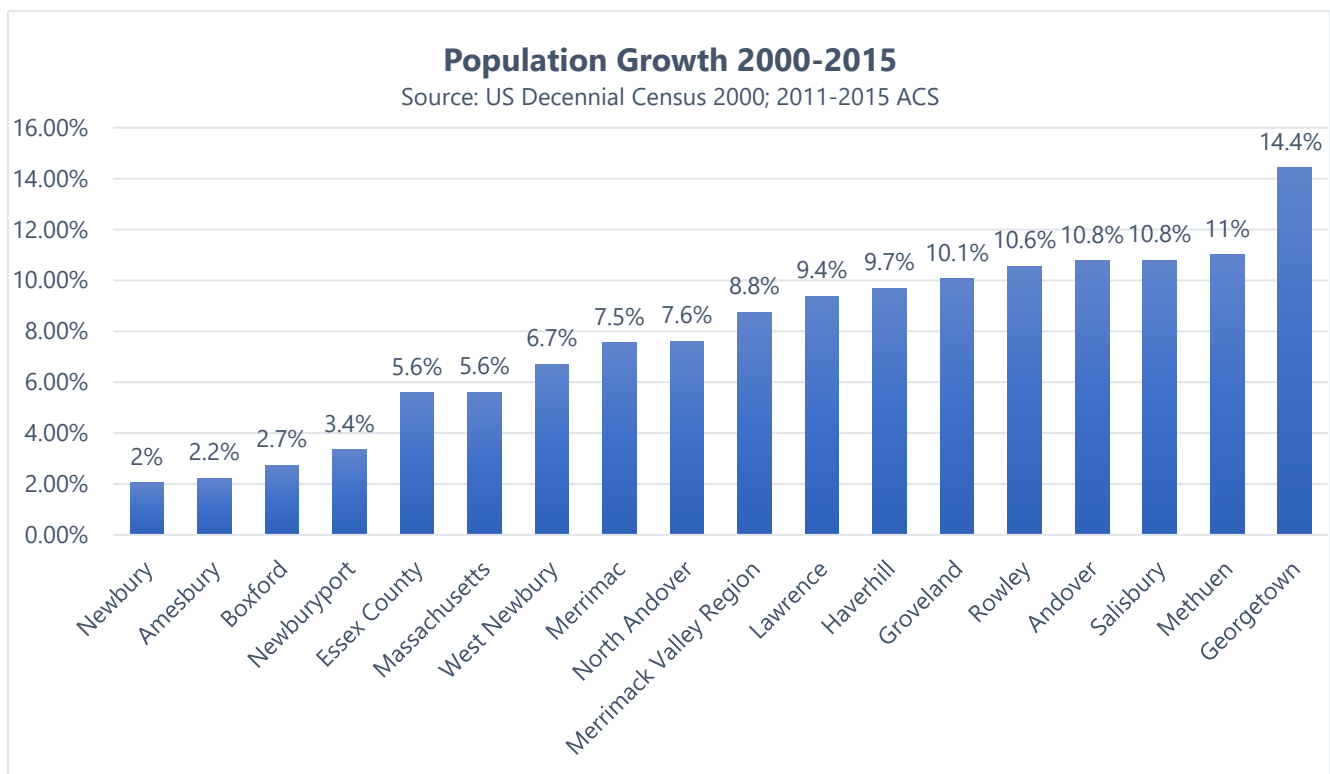
person households increased from 569 households in 2000 to about 649 households in 2015 – an increase of over 14 percent. In the state, households with children under 18 years old decreased about 3.7 percent and 3.16 percent in the county. Single households increased about 6.9 percent in the state and 5.7 percent in the county.

Change in Newbury Household Characteristics, 2000-2015

	2000	2010	2015 Estimate	% Change from 2000-2015
Population	6,717	6,666	6,854	2.04%
Households	2,514	2,594	2,693	7.12%
Households with individuals under 18 years	955	808	749	-21.57%
Single Person Households	569	597	649	14.06%
Average Household Size	2.66	2.53	2.49	-6.39%
Average Family Size	3.16	3.01	3.0	-5.06%

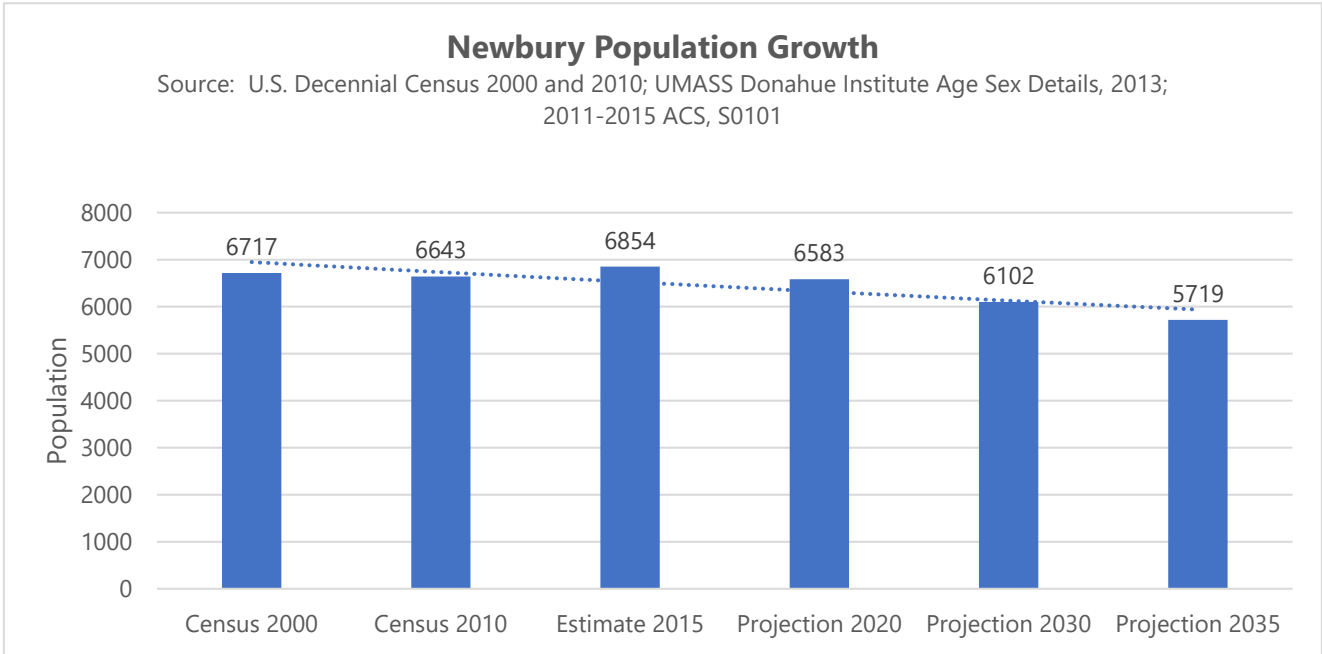
Source: US Decennial Census 2000, 2010, 2011-2015 ACS Estimates, S1101, DP-1

All 15 communities in the Merrimack Valley region had estimated population growth between 2000 and 2015, with average growth rate of 8.75 percent and median growth rate of 9.38 percent. Newbury's estimated population growth in this period was modest at 2.04 percent – the lowest estimated growth rate in the region.



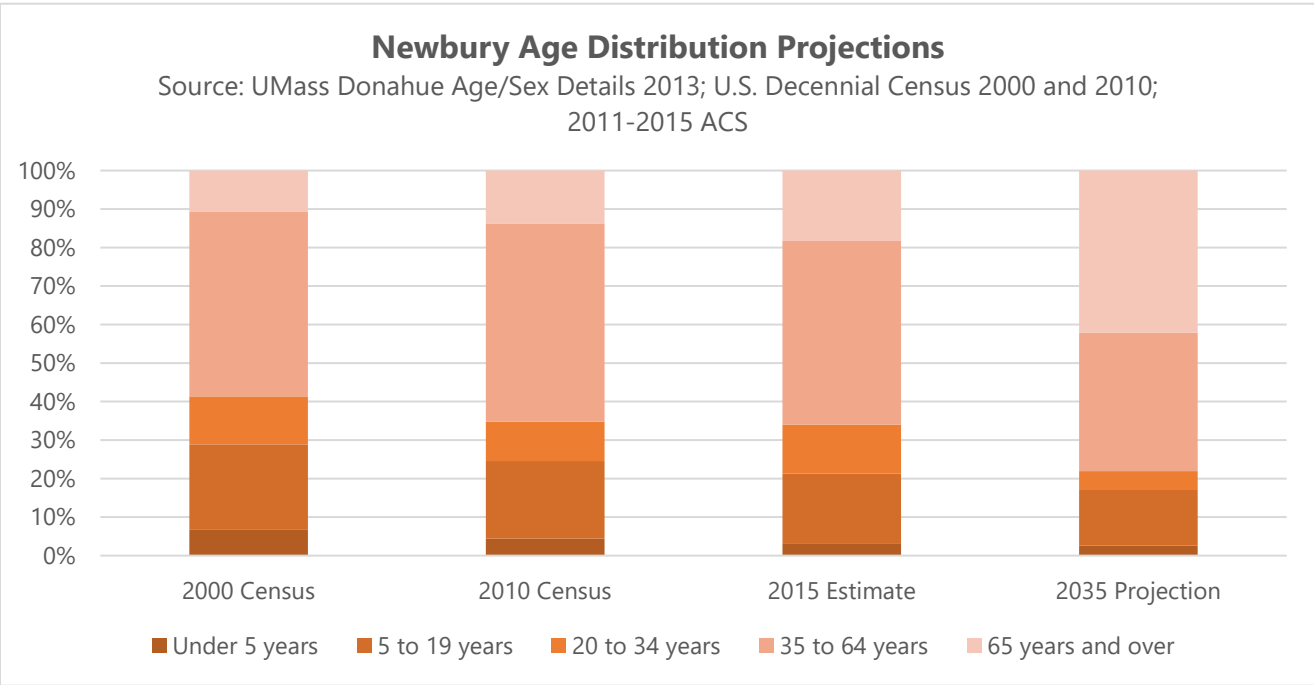
UMass Donahue Institute population projections indicate a decline in Newbury's population by about 920 people from 2010 to 2035. However, if average household size continues to decline, the effect of the population decrease on housing demand may be minimized. For example, if housing size continues to decline at similar rate as estimated between 2000 and 2015, by 2035 the average household size would be about 2.45 persons per household, which would generate about

2,300 households, about 360 less than the 2015 estimated number of households. However, it is important to remember that many factors affect population change cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.¹



AGE

Per the UMass Donahue projections, the age composition of Newbury’s population is anticipated to change with a 160 percent increase in the number of older adults (age 65 year and over), a 39 percent decrease in the number of school age children, a 59 percent decrease in the number of adults age 20 to 34 years, and a 40 percent decrease in the number of adults age 35 to 64. The median age in Newbury was estimated to be 47.4 years in 2015, according to the 2011-2015 ACS, which is higher than the county’s median age of 40.6 years and the state’s median age of 39.3 years.



RACE AND ETHNICITY

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

In Newbury, per the 2015 ACS, about 2 percent of the population identifies as Black/African American alone, 0 American Indian/Alaska Native alone, 1 percent Asian alone, less than 1 percent as some other race alone, and 1 percent as two or more races. Regionally, about 3 percent of the population identifies a Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 4 percent Asian alone, 10 percent as some other race alone, and 2 percent two or more races.

The most significant racial/ethnic difference between Newbury's population and the region's is the percentage of the population identifying ethnically as Hispanic or Latino - About 1 percent of Newbury's population (of any race) per the 2015 ACS identifies as having Hispanic/Latino ethnicity, whereas 25 percent of the region's population identifies as having Hispanic/Latino ethnicity, with the City of Lawrence having the greatest proportion (76 percent) of total population identifying as having Hispanic/Latino ethnicity.

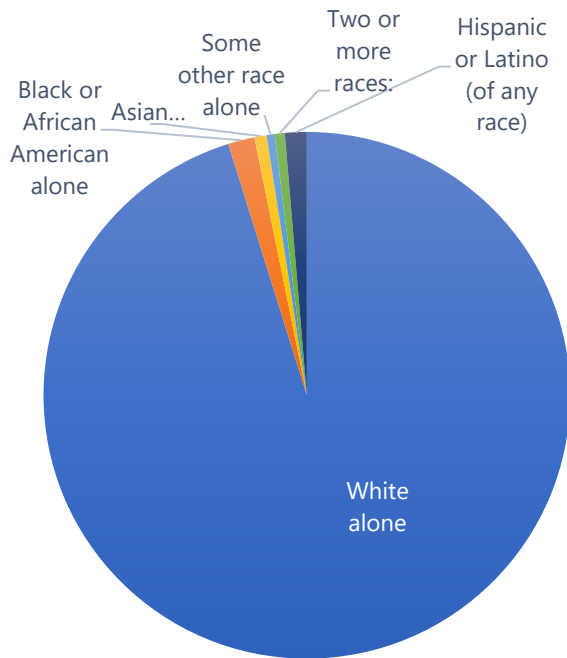
Newbury Racial and Ethnic Characteristics, 2000-2015

	2000		2010		2015	
	number	%	number	%	est.	%
Total Population	6,717	100%	6,666	100%	6,854	100%
White alone	6,604	98%	6,523	98%	6,612	96%
Black or African American alone	25	0%	17	0%	113	2%
American Indian and Alaska Native alone	9	0%	10	0%	0	0%
Asian alone	30	0%	44	1%	52	1%
Some other race alone	19	0.3%	14	0.2%	34	0.5%
Two or more races	29	0%	58	1%	43	1%
Hispanic or Latino (of any race)	61	1%	67	1%	93	1%

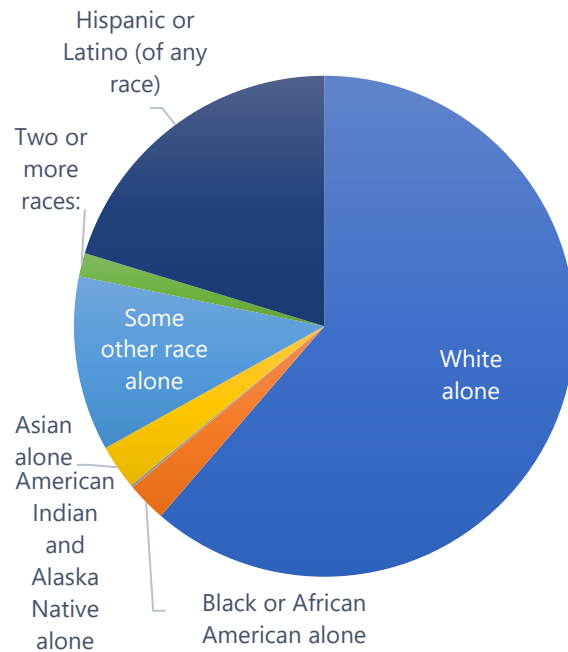
Source: U.S. Decennial Census 2000 and 2010, Table QT-P3, 2011-2015 ACS Estimates, Tables B02001, DP05.



Newbury Racial Composition
Source: 2011-2015 ACS, Table B02001



Merrimack Valley Region Racial Composition
Source: 2011-2015 ACS, Table B02001



DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.² Newbury's estimated disability rate (8 percent of total non-institutionalized population)³ is lower than the region (11 percent), county (12 percent), and state (12 percent). The estimated percentage of children under 18 years with a disability in Newbury (less than 1 percent) is lower than the region (5 percent), county (6 percent), and state (5 percent). The estimated percentage of adults age 18 to 64 years with a disability is also lower in Newbury (3 percent) than the estimated 9 percent of population in this age cohort in the region, county, and state.

Newbury's estimated disability rate for persons 65 years and over is 31 percent, which is only slightly less the region, county, and state population in this age cohort.

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

³ The U.S. Census Bureau defines non-institutionalized population as all people living in housing units, including non-institutional group quarters, such as college dormitories, military barracks, group homes, missions, or shelters. Whereas, institutionalized population includes people living in correctional facilities, nursing homes, or mental hospitals. <https://www.census.gov/topics/income-poverty/poverty/guidance/group-quarters.html>

Disability Type Definitions

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

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

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

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

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

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

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

Source: American Community Survey Subject Definitions

Disability by Age, 2015

	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Civilian, (Non-institutionalized Population)	6,841	100%	341,082	100%	756,354	100%	6,627,768	100%
With disability	514	8%	38,493	11%	89,520	12%	763,526	12%
Under 18 years	1,337	100%	81,507	100%	130,327	100%	1,394,267	100%
With disability	10	0.7%	3694	5%	7,789	6%	63,543	5%
18-64 years	4,260	100%	215,620	100%	475,165	100%	4,286,479	100%
With disability	116	3%	20,377	9%	44,374	9%	383,623	9%
65 years and over	1,244	100%	44,026	100%	111,964	100%	947,022	100%
With disability	388	31%	14,406	33%	37,357	33%	316,360	33%

Source: 2011-2015 ACS Estimates, Table S1810

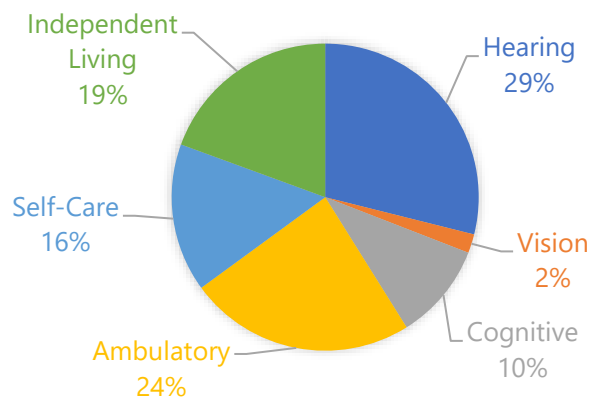
Of the estimated disabilities in Newbury, the most reported was hearing (29 percent of reported disabilities). Ambulatory disabilities were about 24 percent of total estimated reported disabilities. Independent living was about 19 percent of reported disabilities.

GEOGRAPHIC MOBILITY

Geographic mobility measures the movement of people from one location to another. A population's level of geographic mobility typically varies by economic status, family status, and age—older adults tend to move less than younger adults and owners tend to move less than renters. Newbury's geographic

DISABILITY CHARACTERISTICS BY TYPE OF DISABILITY REPORTED

Source: 2011-2015 ACS, table S1810. Note: ACS respondents can indicate multiple disabilities; the percentages reported here are a percentage of total estimated reported disabilities.



mobility rate is comparable to the region, county, and state.

Per the 2015 ACS, about 91 percent of Newbury's total population lived in the same home the year prior to the survey, which is a greater percentage than in the region (89 percent), county (88 percent) and state (87 percent).

Of the population that had moved in the prior year, most (51 percent of population that had moved; 5 percent of total population) moved to Newbury from another community in Essex County. This comparable with mobility characteristics of the region, county, and state.

Geographic Mobility, 2015

	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total	6,823	100%	339,582	100%	755,597	100%	6,635,154	100%
Same Home	6,182	91%	301,390	89%	666,437	88%	5,779,219	87%
Same County	328	5%	24,315	7%	56,670	8%	477,731	7%
Same State	157	2%	5,547	7%	15,112	2%	179,149	3%
Different State	157	2%	5,646	2%	11,334	2%	139,338	2%
Abroad	-	0%	2,685	0.8%	6,045	0.8%	59,716	0.9%

Source: 2011-2015 ACS Estimates, Table S0701

HOUSEHOLD TYPES

Per the 2015 ACS estimates, Newbury has about 2,693 total households, with 72 percent family households. About 36 percent of family households have children under age 18.

About 9 percent of family households with children are single-parent households in Newbury, which is substantially lower than the region (34 percent), county (19 percent), and state (17 percent).

About 24 percent of households are single-person households and about 47 percent of single-person households in Newbury are age 65 plus. This is higher than percentages in the region (40 percent of single-person households), county (42 percent), and state (39 percent) of seniors living alone. Married couples without children make up 37 percent of household types in Newbury, which is higher than the region, county, and state.



Household Types, 2015

Household Type	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Households	2,693	100%	125,967	100%	287,912	100%	2,549,721	100%
Family Households	1,941	72%	87,499	69%	192,381	67%	1,620,917	64%
With children under age 18	695	36%	41,072	47%	85,481	44%	709,541	44%
Male householder with children, no spouse	0	0%	2,513	6%	13,166	5%	104,560	4%
Female householder with children, no spouse	62	9%	11,588	28%	39,538	14%	320,479	13%
Married couple without children under age 18	1,008	37%	36,993	29%	82,186	29%	703,162	28%
Nonfamily households	779	29%	38,545	31%	95,531	33%	928,804	36%
Total householders living alone	649	24%	31,495	25%	78,888	27%	731,770	29%
Householders 65+ living alone	302	47%	12,441	40%	33,110	42%	288,118	39%

Source: 2011-2015 ACS Estimates, Table S1101

Tenure

Per the 2015 ACS, about 80 percent of Newbury households own and 20 percent rent their home. Newbury has a higher estimated percentage of owner households than the region (59 percent), county (63 percent), or state (62 percent).

Households by Tenure, 2015

Tenure Type	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Own	2,162	80%	79,885	63%	181,293	63%	1,583,667	62%
Rent	531	20%	46,072	37%	106,619	37%	966,054	38%
Total	2,693	100%	125,957	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B25003

Household Size

Newbury's estimates indicate a slightly greater percentage of households with one-person and four-plus-persons than in 2000 and a decrease in two and three-person households.

Per the 2015 ACS, most households in Newbury consist of either one-person (35 percent) or two-persons (33 percent). The percentage of one-person and four-plus-person households has each increased about 2 percentage points since 2000 whereas the number of two-person households decreased about 1 percentage point and three-person households decreased 3 percentage points in the same period.

Household Size, 2015

Size	2000		2010		2015	
	Number	%	number	%	number	%
1-person	2,492	33%	2,621	37%	2,644	35%
2-person	2,584	34%	2,584	36%	2,493	33%
3-person	1,151	15%	1,031	14%	944	12%
4+-person	1,292	17%	937	13%	1,473	19%
Total	7,519	100%	7173	100%	7554	100%

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

HOUSEHOLD INCOME

Income Distribution

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

Roughly 46 percent of Newbury's households have income of \$100,000 or more and about 23 percent have income less than \$50,000, per the 2015 ACS. About 34 percent of households in the region have income of \$100,000 or more, 39 percent in the county, and 38 percent in the state. About 39 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.

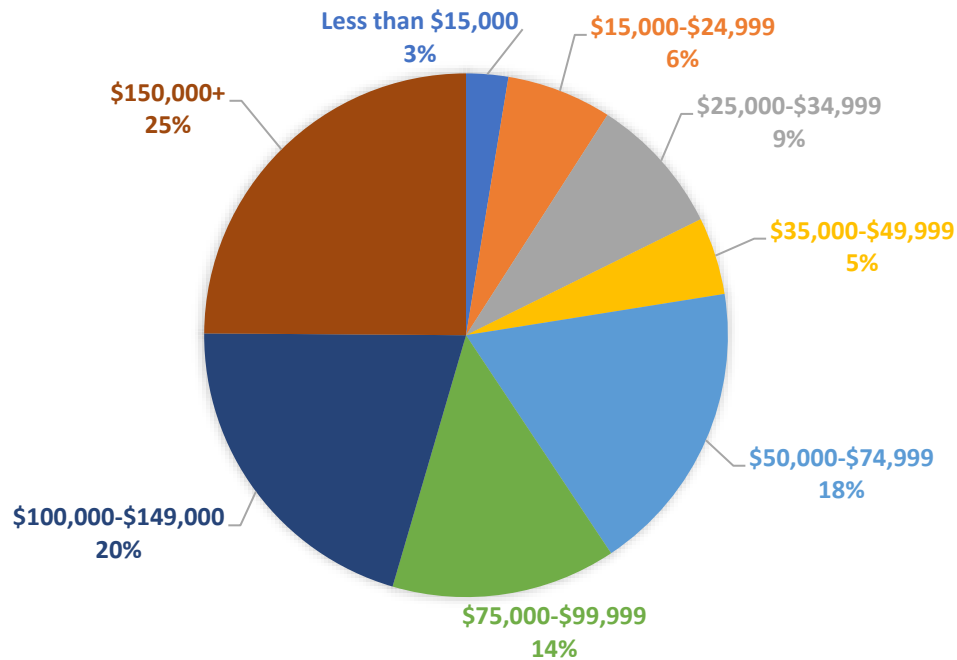
Household Income Distribution, 2015

Income	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$15,000	70	3%	13,534	11%	31,199	11%	286,426	11%
\$15,000-\$24,999	175	6%	10,751	9%	24,917	9%	217,314	9%
\$25,000-\$34,999	232	9%	10,273	8%	22,856	8%	196,102	8%
\$35,000-\$49,999	129	5%	13,344	11%	30,343	11%	266,140	10%
\$50,000-\$74,999	490	18%	19,317	15%	45,257	16%	402,960	16%
\$75,000-\$99,999	374	14%	15,456	12%	35,908	12%	317,568	12%
\$100,000-\$149,000	555	21%	20,172	16%	47,549	17%	429,874	17%
\$150,000+	671	25%	23,074	18%	49,883	17%	433,337	17%
Total	2,693	100%	125,921	100%	287,912	100%	2,549,721	100%

Source: 2011-2015 ACS Estimates, Table B19001

NEWBURY HOUSEHOLD INCOME DISTRIBUTION

SOURCE: 2011-2015 ACS, TABLE B19001



Median Income

Newbury's estimated median household income per the 2015 ACS is \$91,168, which is higher than the average of the median income for the 15 Merrimack Valley communities (\$75,532), as well as the county (\$69,068) and state (\$68,563).

Median Income, 2015

	Newbury	Merrimack Valley Region*	Essex County	Massachusetts
Median Household Income	\$91,168	\$75,532	\$69,068	\$68,563

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

Median Income by Tenure

Renters tend to have lower income than owners, as seen at the community, regional, county, and state level. In Newbury, estimated median renter income was \$59,648 per the 2015 ACS and estimated median owner income was \$107,995.

Median Income by Tenure, 2015

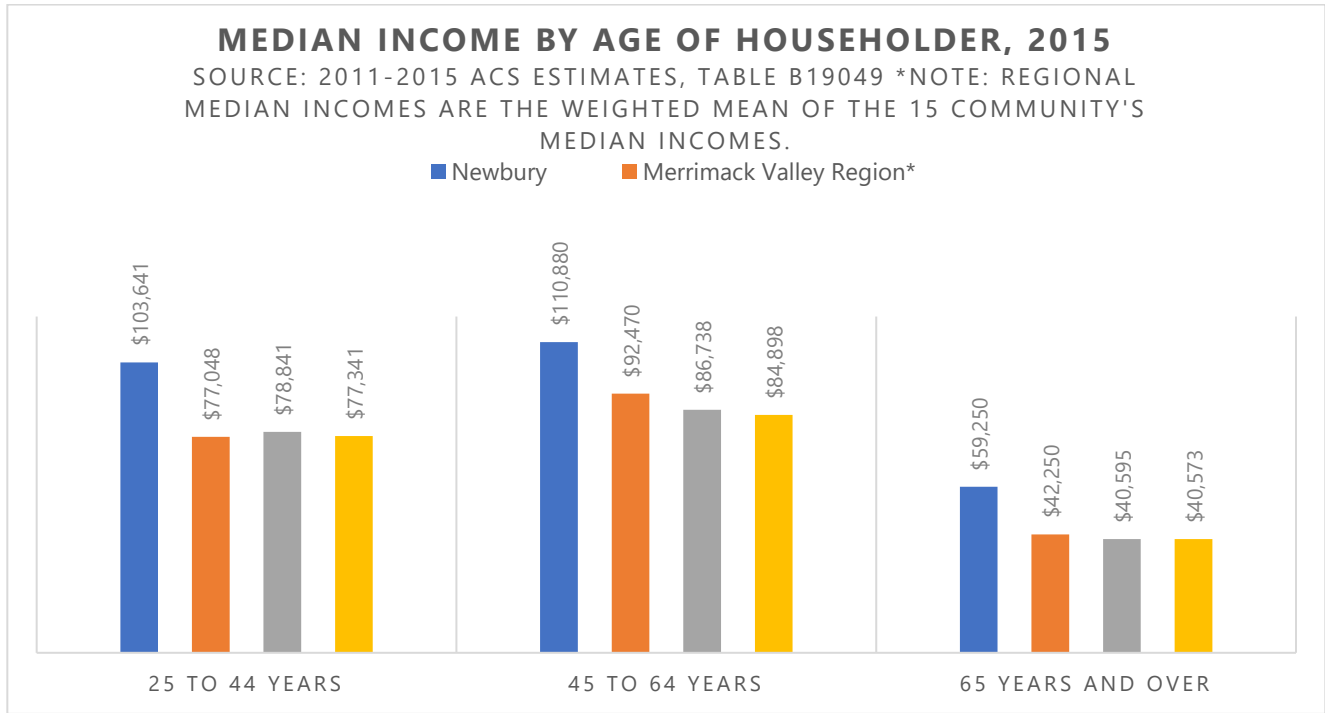
Tenure	Newbury	Merrimack Valley Region*	Essex County	Massachusetts
Owner Occupied	\$107,995	\$104,451	\$95,660	\$92,207
Renter Occupied	\$59,648	\$34,997	\$35,254	\$37,780

Source: 2011-2015 ACS Estimates, Table B25119.
 *Note: Regional median incomes are the author's calculation of weighted mean of estimated median income of the 15 towns and cities in the region as reported in the ACS 2011-2015.

Income Distribution by Age of Householder

Per the 2015 ACS, households with householders age 45 to 64 years have the highest estimated median income in Newbury (\$110,880) – this is higher than median incomes for this age cohort in the county (\$86,738) and state (\$84,898), and the weighted mean of median incomes of this cohort for the 15 towns in the region (\$92,470).

Households with senior householders (age 65 years and over) have lower median income than younger cohorts with an estimated median income of \$59,250 in Newbury – this is higher than the median senior income in the region, county, and state.



POVERTY

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

Newbury has a lower estimated poverty rate than the region, county, or state, with only about 4 percent of the total population living in households below the federal poverty thresholds.

Federal Poverty Thresholds

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

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

Source: 2016 Federal Poverty Thresholds <http://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>, accessed 8/2/17.

The table below includes every individual in families that have total income less than the family's poverty threshold. In Newbury, close to 23 percent of the population living in households below the federal poverty thresholds are children under 18 years.

Population in Households Below Federal Poverty Thresholds by Age, 2015

	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Under 5 years	0	0%	3,953	9%	8,119	10%	61,483	8%
5-17 years	63	23%	10,373	25%	19,400	23%	147,458	20%
18-34 years	27	10%	9,157	22%	19,157	22%	218,761	29%
35-64 years	74	27%	14,023	33%	27,877	33%	233,736	31%
65 years and over	108	40%	4,735	11%	10,864	13%	87,467	12%
Total in Poverty	272	4%	42,241	13%	85,417	11%	748,905	12%
Total Population	6,833	100%	338,637	100%	747,718	100%	6,471,313	100%
Source: 2011-2015 ACS Estimates, Table B17001								

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

Homelessness Characteristics

POINT IN TIME COUNTS

Per the North Shore Continuum of Care (CoC), which includes every community in the region aside from Lawrence, the Point in Time count estimated that in 2017, there were 519 homeless individuals with children and 189 homeless individuals without children residing in the North Shore, down from about 1,336 with children and 243 without children in 2015. Most homeless individuals (96 percent) reside in emergency shelters. In 2017, there were 47 unsheltered individuals without children, an increase from 29 unsheltered individuals without children in 2015. Point in Time counts for Lawrence determined that in 2017, there were 224 people in emergency shelters, 87 people in permanent supportive housing, 47 people in other supportive housing, and 106 people in transitional housing.⁴

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

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

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

Homelessness Count in the North Shore, 2015-2017

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

DEMOGRAPHIC CHARACTERISTICS OF HOMELESS POPULATION

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

Economic Characteristics

Roughly 59 percent of Newbury's total labor force is employed in the industries of management, business, science, and arts. About 22 percent is employed in sales or office occupations, and about 11 percent is employed in the service industry. The remaining employed population works in the fields of natural resources, construction, and maintenance and production, transportation, and material moving.

Economic Sectors, 2015

Industry	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Management, business, science, and arts	2,119	59%	69,906	41%	156,504	41%	1,510,715	44%
Service Occupations	377	11%	29,739	17%	70,286	18%	602,742	18%
Sales and office	783	22%	38,877	23%	90,572	24%	767,408	22%
Natural Resources, construction, and maintenance	156	4%	11,379	7%	27,135	7%	235,906	7%
Production, transportation, and material moving	131	4%	20,609	12%	39,385	10%	299,204	9%
Total civilian employed population 16 years and older	3,566	100%	170,510	100%	383,882	100%	3,415,975	100%
Source: 2011-2015 ACS Estimates, Table DP03								

The 2016 estimated unemployment rate for Newbury was 3.4 percent, which is lower than the county rate of 3.8 percent. The state was estimated to have a 3.7 percent unemployment rate in 2017.⁵

Per the 2015 estimates, about 54 percent of Newbury households have less than 30-minute travel time to work. This is lower than the estimated population in the region (57 percent), county (57 percent), and state (56 percent) that have less than 30-minute travel time to work. About 20 percent of Newbury households commute over an hour, which is greater than in the region, county, and state.

Travel Time to Work, 2015

Travel Time	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than 15 minutes	958	30%	41,329	26%	94,276	26%	759,671	24%
15-29 minutes	772	24%	49,765	31%	110,489	31%	1,030,429	32%
30-44 minutes	537	17%	31,454	20%	68,326	19%	708,480	22%
45-59 minutes	316	10%	15,895	10%	34,430	10%	324,504	10%
More than 60 minutes	638	20%	20,539	13%	48,720	14%	371,904	12%
Total	3,221	100%	158,982	100%	356,241	100%	3,194,998	100%
Source: 2011-2015 ACS Estimates, Table B08303								

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

EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 97 percent of Newbury's population age 25 years and over are high school graduates or have higher education – this is higher than the county (89 percent) and state (89.8). About 37 percent of the population have a Bachelor's degree and not a graduate or professional degree – this is higher than the region (22 percent), county (22 percent) and state (23 percent). About 24 percent of Newbury's population has a graduate or professional degree – this is higher than the region (16 percent), county (15 percent), and state (18 percent).

Educational Attainment, 2015

	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Population 25 years and over	4,944	100%	230,513	100%	523,024	100%	4,610,510	100%
Less than 9th grade	40	1%	14,836	6%	28,930	6%	220,055	5%
9th to 12th grade, no diploma	131	3%	13,017	6%	27,055	5%	251,050	5%
High school graduate	561	11%	58,210	25%	136,786	26%	1,169,375	25%
Some college	824	17%	38,913	17%	90,700	17%	745,794	16%
Associate's degree	418	8%	19,212	8%	43,250	8%	357,133	8%
Bachelor's degree	1,807	37%	50,116	22%	116,780	22%	1,049,150	23%
Graduate or professional degree	1,163	24%	36,211	16%	79,523	15%	817,953	18%
Percent high school graduate or higher	4,796	97%	36,211	88%	79,523	89%	817,953	90%
Percent bachelor's degree or higher	2,966	60%	202,851	37%	465,491	38%	4,149,459	41%

Source: 2011-2015 ACS Estimates, Table S1501



Chapter 3: Local Housing Conditions

Key Findings

- Newbury has about 2,885 housing units, with about 90 percent occupied year-round and close to 200 seasonal units. Newbury's vacancy rates are estimated to be virtually 0 percent and indicate a housing demand that exceeds supply; however, if projections indicating a declining population manifest in coming years, this may rectify the apparent supply/demand imbalance. A high margin of error (+/-5.9) for rental vacancy rate indicates inconclusive data regarding rental vacancy rates.
- Roughly 80 percent of Newbury's occupied housing units were owner occupied and 20 percent renter occupied, which is a significantly lower proportion of renter housing than in the region.
- About 69 percent of Newbury's housing units were built prior to 1979 – homes of this age may contain lead paint, which can pose health hazards, and may need abatement and other health and safety improvements. This proportion of older housing units is lower than in the region.
- Newbury's building permit activity indicates residential construction of primarily single-family units between 2000 and 2015.
- A smaller proportion of Newbury's householders are young (age 25-34) compared with the region overall which could indicate a limited availability of starter homes.
- For-sale housing prices are high compared with other communities in the region with a 2016 median sales price for all residential sales of \$463,500, which is the fourth highest median⁶ sales price in the region. Newbury has an affordability gap of \$78,900—households making the median income cannot afford the median sales price for a single-family home of \$449,900.
- Newbury renters tend to have higher incomes than renters in the region and pay more for rent than in the region.
- Renter households are typically younger than owner households, however Newbury has a higher estimated proportion of older renters age 60 and above than in the region due to three senior complexes – Quaker Hill, Oak Ridge, and Newbury Village.
- About 27 percent of Newbury's households have incomes at or below 80 percent of the Area Median Income (AMI). And about 62 percent or 450 of low-income households in Newbury are estimated to spend more than 30 percent of their gross income on housing costs.
- Housing cost burdened households in Newbury are most common among small families. Second most likely household type to be cost burdened is elderly non-family households, many of which are likely to be comprised of seniors living alone.
- Only 3.5 percent or 94 units of Newbury's total year-round housing units are included on the state's Subsidized Housing Inventory. This analysis indicates that Newbury needs more affordable and market-rate rental housing, more affordable starter homes for first-time homebuyers, including rental and ownership units, as well as accessible housing and units with supportive services.
- The low vacancy rate, high rental and sales prices, and potential decline of population in the coming years indicates that Newbury's housing needs may be best addressed through a combination of new housing production of cottage-style or other models of smaller, affordable starter homes, as well as redevelopment and/or conversion of single-family homes to alternative housing types such as shared living with supportive services or small-scale multi-family units.

⁶ The *median* is the middle point of a number set, in which half the numbers are above the median and half are below. The *average* is a number expressing the central or typical value in a set of data, which is calculated by dividing the sum of the values in the set by their number.

Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 2,885 housing units in Newbury, with 2,693 year-round occupied units (90 percent) and an estimated 292 vacant units (10 percent of total housing units), with 198 of these (68 percent) for seasonal, recreational, or occasional use. The estimated rental vacancy rate in Newbury was 0 percent and ownership vacancy rate was 0 percent. These vacancy rates indicate a need for both more rental and ownership units. The county and state had higher vacancy rates for both owner and rental housing.

Vacancy Rates

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

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

An estimated 80 percent of Newbury total occupied housing units were owner occupied while 20 percent were renter occupied per the 2015 ACS estimates. In comparison, the region, county, and state had a greater percentage of renter-occupied units (37, 37, and 38 percent, respectively).

Occupancy, Vacancy, and Tenure, 2015

	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total Housing Units	2,985	100%	134,083	100%	307,894	100%	2,827,820	100%
Occupied	2,693	90%	125,957	94%	287,912	94%	2,549,721	90%
Owner Occupied	2,162	80%	79,885	63%	181,293	63%	1,583,667	62%
Renter Occupied	531	20%	46,072	37%	106,619	37%	966,054	38%
Vacant	292	10%	8,126	6%	19,982	6%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	198	68%	1,831	23%	5,096	26%	123,040	44%
Rental vacancy rate	(x)	0.0	(x)	(x)	(x)	3.4%	(x)	4.2%
Ownership vacancy rate	(x)	0.0	(x)	(x)	(x)	0.9%	(x)	1.2%

Source: 2011-2015 ACS Estimates, Table DP04

RESIDENTIAL PROPERTY CHARACTERISTICS

Newbury's land is divided into 3,250 total parcels, with 2,632 parcels (81 percent) with residential uses. Most of the parcels in Newbury consists of single-family properties (approximately 72 percent).

Newbury Land Use by Parcel, 2017

Use Type	Number of Parcels	% of Land
Single-Family	2,356	72%
Two- or More Family	141	4%
Condominiums	131	4%
Apartments	4	0.1%
Commercial Parcels	57	2%
Other non-residential uses	561	17%
Total	3,250	100%
<i>Source: DOR Municipal Databank, Parcel Counts by Usage Code 2017</i>		

About 87 percent of units in Newbury are single, detached, units, which is much higher than the region (51 percent), county (52 percent), and state (50 percent). Only 4 percent of Newbury's units are in multi-family (three or more units) buildings, which lower than the region, county, and state.

Newbury Units in Structure, 2017

	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
Units in Structure	est.	%	est.	%	est.	%	est.	%
Total	2,985	100%	132,221	100%	309,644	100%	2,858,087	100%
1, detached	2,595	87%	66,967	51%	159,484	52%	1,489,395	50%
1, attached	136	5%	10,856	8%	19,450	6%	145,650	10%
2	130	4%	12,787	10%	31,376	10%	292,932	10%
3 or 4	0	0%	14,721	11%	35,219	11%	308,861	7%
5 to 9	113	4%	7,349	6%	16,295	5%	164,745	2%
10 to 19	11	0.4%	6,295	5%	12,514	4%	120,407	5%
20 to 49	0	0%	5,271	4%	15,442	5%	122,166	11%
50 or more	0	0%	7,157	5%	18,063	6%	190,134	4%
Mobile home	0	0%	735	1%	1,651	1%	22,711	1%
Boat, RV, van, etc.	0	0%	83	0%	150	0.05%	1,086	0.04%
<i>Source: 2011-2015 ACS Estimates, Table B25024</i>								

AGE OF HOUSING

Housing in Newbury is generally newer than housing in the region, county, and state. Per the 2015 ACS estimates, roughly 56 percent of Newbury homes were built prior to 1979. Roughly 69 percent of the total housing units in the region were constructed in the same period, 75 percent in the county, and 73 percent in the state. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The EPA's Lead Renovation, Repair, and Painting Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning.

The 2015 ACS estimates 9 percent of homes were built after 2000 in Newbury compared to roughly 8 percent in the region and county and 9 percent in the state. Roughly 16 percent of existing housing units were constructed in Newbury before 1940, compared with 35 percent in the region, 39 percent in the county, and 34 percent in the state.

Age of Housing, 2015

	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Total housing units	2,985	100%	134,083	100%	307,894	100%	2,827,820	100%
2010 or later	28	1%	1,318	1%	2,422	1%	26,488	1%
2000 to 2009	226	8%	9,902	7%	20,720	7%	213,547	8%
1990 to 1999	412	14%	12,568	9%	21,629	7%	211,209	7%
1980 to 1989	636	21%	17,324	13%	32,856	11%	303,738	11%
1970 to 1979	341	11%	15,047	11%	29,621	10%	328,414	12%
1960 to 1969	258	9%	12,141	9%	29,606	10%	292,628	10%
1950 to 1959	382	13%	11,893	9%	33,520	11%	324,491	11%
1940 to 1949	236	8%	7,101	5%	17,090	6%	165,661	6%
1939 or earlier	466	16%	46,789	35%	120,430	39%	961,644	34%

Source: 2011-2015 ACS Estimates, Table B25034

TRENDS IN RESIDENTIAL PROPERTY VALUES

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

In FY17, the total assessed value of all residential parcels in Newbury was \$1,364,127,901, and the average value of a single-family home was \$479,372. Newbury has the lowest residential tax rate in the region at 10.61. The median tax rate in the region is 14.68. The next highest tax rate is Salisbury at 11.92. Newbury's average single-family tax bill is \$5,086, which is about \$940 lower than the median of the regional community's average single-family tax bills (\$6,027).

Tax Rates and Average Tax Bills, FY2017

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

Source: DOR Municipal Databank, FY17

Permitting Activity

Between 2000 and 2015, residential permit activity in Newbury fluctuated with an annual average of about 18 single-family units. In the same period, Newbury permitted two two-family units, 18 three or four family units, and no five+ family units. Newbury's overall annual average was about 20 units over all building types permitted. Since 2000, single-family permits have fluctuated and reached a low of four in 2009. Please note that these numbers are based on reports submitted by the Town. These reports can vary from year to year based on the interpretation of the Town official that was responsible for submitting them.

Newbury Residential Building Permit Activity, 2000-2015

Permits Issued	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Single-Family	25	20	11	22	62	14	19	18	18	4	9	5	16	15	16	19
Two-Family Units	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Three- or Four-Family Units	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0
Five+-Family Units	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	25	20	11	22	80	14	19	18	18	4	9	5	18	15	16	19

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

Owner-Occupied Housing Characteristics

OWNER CHARACTERISTICS

Per the 2015 ACS estimates, most Newbury owner households (61 percent) moved into their current unit between 1990 and 2009. This is similar to trends in the region (60 percent), county (58 percent), and state (58 percent). However, a greater proportion of owners moved between 1980 and 1989 in Newbury (19 percent) than in the region (12 percent), county (12 percent), and state (12 percent) and less between 2010 and 2014.

Owner by Year Moved into Unit, 2015

Year	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	0	0%	429	1%	843	0.5%	7,437	0.5%
2010-2014	181	8%	11,451	14%	24,118	13%	203,982	13%
2000-2009	695	32%	28,806	36%	62,567	35%	546,366	35%
1990-1999	619	29%	19,046	24%	41,879	23%	356,671	23%
1980-1989	420	19%	9,645	12%	22,242	12%	197,852	12%
1979 or earlier	247	11%	10,508	13%	29,464	16%	271,359	17%
Total	2,162	100%	79,885	100%	181,293	100%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25038

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

Owner by Age of Householder, 2015

Age of Householder	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner occupied units with householders aged 25+	2,162	100%	79,597	100%	180,847	100%	1,578,738	100%
25-34 years	40	2%	5,687	7%	12,501	7%	120,668	8%
35-44 years	353	16%	14,340	18%	29,565	16%	262,247	17%
45-54 years	490	23%	21,581	27%	45,865	25%	386,386	24%
55-59 years	439	20%	10,116	13%	22,635	13%	197,033	12%
60-64 years	246	11%	9,064	11%	20,879	12%	177,103	11%
65-74 years	446	21%	11,371	14%	28,059	16%	245,529	16%
75-84 years	126	6%	5,218	7%	14,517	8%	131,404	8%
85+ years	22	1%	2,220	3%	6,826	4%	58,368	4%

Source: 2011-2015 ACS Estimates, Table B25007

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

In Newbury, about 52 percent of owner households have incomes of \$100,000 or greater.

Owners by Household Income, 2016

	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Owner Occupied Units	2,162	100%	79,885	100%	181,912	100%	1,583,667	100%
Less than \$5,000	0	0.0%	850	1.1%	2,139	1.2%	20,373	1.3%
\$5,000-\$9,999	0	0.0%	823	1.0%	1,633	0.9%	15,807	1.0%
\$10,000 to \$14,999	38	1.8%	1,246	1.6%	3,307	1.8%	32,840	2.1%
\$15,000 to \$19,999	13	0.6%	1,670	2.1%	4,379	2.4%	38,939	2.5%
\$20,000 to \$24,999	48	2.2%	1,935	2.4%	4,823	2.7%	44,314	2.8%
\$25,000 to \$34,999	176	8.1%	4,025	5.0%	9,683	5.3%	90,888	5.7%
\$35,000 to \$49,999	110	5.1%	6,826	8.5%	14,988	8.2%	138,683	8.8%
\$50,000 to \$74,999	340	15.7%	11,728	14.7%	27,220	15.0%	248,991	15.7%
\$75,000 to \$99,999	306	14.2%	11,838	14.8%	26,922	14.8%	226,778	14.3%
\$100,000 to \$149,999	479	22.2%	17,289	21.6%	40,120	22.1%	343,696	21.7%
\$150,000 or more	652	30.2%	21,655	27.1%	46,079	25.3%	382,358	24.1%

Source: 2011-2015 ACS Estimates, Table B25118

OWNER-OCCUPIED HOUSING VALUES

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

In Newbury, almost 40 percent of owner-occupied units have estimated value between \$500,000 and \$999,999 and about 3 percent over \$1,000,000.

Owner-Occupied Units by Value, 2015

Home Value	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$50,000	0	0.0%	1,782	2.2%	4,070	2.2%	40,677	2.6%
\$50,000 to \$99,999	0	0.0%	1,431	1.8%	2,551	1.4%	28,322	1.8%
\$100,000 to \$149,999	0	0.0%	3,460	4.3%	5,675	3.1%	72,568	4.6%
\$150,000 to \$199,999	13	0.6%	6,771	8.5%	11,579	6.4%	148,612	9.4%
\$200,000 to \$299,999	141	6.5%	19,962	25.0%	42,285	23.3%	384,150	24.3%
\$300,000 to \$499,999	1,071	49.5%	28,009	35.1%	71,995	39.7%	563,047	35.6%
\$500,000 to \$999,999	863	39.9%	16,817	21.1%	37,673	20.8%	285,504	18.0%
\$1,000,000 or more	74	3.4%	1,654	2.1%	5,465	3.0%	60,787	3.8%
Total	2,162	100.0%	79,885	100.0%	181,293	100.0%	1,583,667	100%

Source: 2011-2015 ACS Estimates, Table B25075

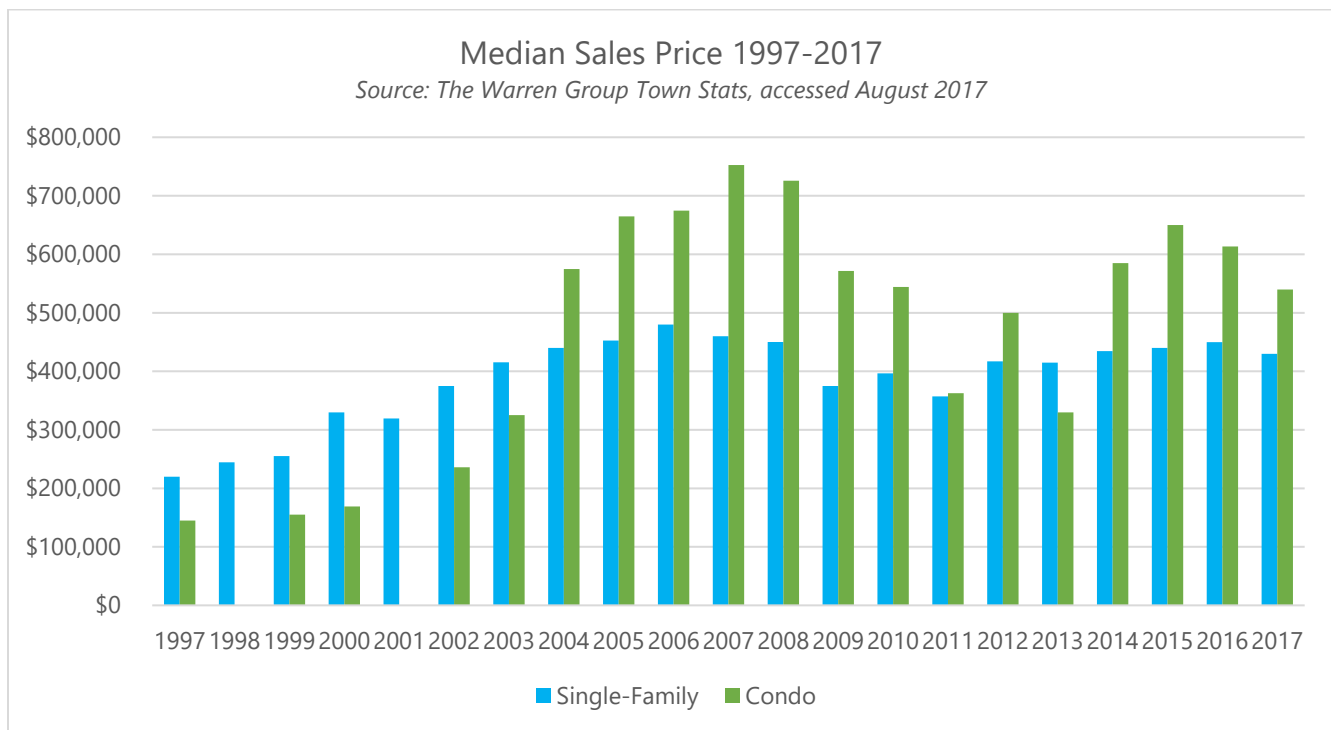
For-Sale Market

In 2017, the median sales price for a single-family home in Newbury was \$430,000. The median sales price for a condo was \$539,900. While from 1997 to 2003 condo prices were lower than the price of a single-family home, from 2004 to 2017 the median sales price of a condo in Newbury was higher than the median sales price of a single-family home, aside from 2013. The chart below displays, that median sales prices for both single-family and condo units have not yet risen above the peak of \$490,000 that was reached in 2005. This is not consistent with the trend in adjacent communities, particularly Newburyport and West Newbury, where their median sales prices did recover from the peak in 2005. Newburyport increased from \$370,000 in 2005 to \$485,000 in 2017, and West Newbury rose from \$477,500 in 2005 to \$523,000 in 2017.

Median Sales Price: 1997-2017

Year	Single-Family	Condo	All
1997	\$219,900	\$144,900	\$192,500
1998	\$244,500		\$224,889
1999	\$255,000	\$155,000	\$235,000
2000	\$329,900	\$169,000	\$305,000
2001	\$319,500		\$305,000
2002	\$375,000	\$236,000	\$363,750
2003	\$415,500	\$325,000	\$400,000
2004	\$440,000	\$574,932	\$440,000
2005	\$452,500	\$664,866	\$490,000
2006	\$480,000	\$674,670	\$480,000
2007	\$460,000	\$752,523	\$465,000
2008	\$450,000	\$725,741	\$450,000
2009	\$375,000	\$571,573	\$366,000
2010	\$396,500	\$544,225	\$403,000
2011	\$357,000	\$362,500	\$357,000
2012	\$417,000	\$500,000	\$400,000
2013	\$414,750	\$329,900	\$360,000
2014	\$434,450	\$585,000	\$419,000
2015	\$440,000	\$650,000	\$440,000
2016	\$449,900	\$613,250	\$463,500
2017	\$430,000	\$539,900	\$443,750

Source: The Warren Group Town Stats, 2017



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most Newbury renter households (70 percent) moved into their current unit between 2000 and 2014. This is a lower proportionally than the region (88 percent), county (84 percent), and state (87 percent).

Proportionally, more renters moved in to their units in the 80s and 90s in Newbury than in the region, county, and state.

Renter by Year Moved into Unit, 2015

Year	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
2015 or later	32	6%	831	2%	2,057	2%	21,922	2%
2010-2014	156	29%	23,544	51%	53,482	50%	499,876	52%
2000-2009	219	41%	17,015	37%	36,618	34%	331,130	34%
1990-1999	55	10%	3,211	7%	8,407	8%	71,061	7%
1980-1989	51	10%	873	2%	2,388	2%	22,277	2%
1979 or earlier	18	3%	598	1%	1,667	2%	19,788	2%
Total	531	100%	46,072	100%	106,619	100%	966,054	100%

Source: 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households, however this is not the case in Newbury. Most renter householders in Newbury (54 percent) are estimated to be age 60 and over.⁷

This is substantially higher than estimated renters in this age range than in the region (27 percent), county (29 percent), and state (25 percent).

Renter by Age of Householder, 2015

Age of Householder	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Renter occupied units with householders aged 25+	531	100%	43,803	100%	101,464	100%	900,847	100%
25-34 years	42	8%	9,648	22%	22,861	23%	251,629	28%
35-44 years	131	25%	10,121	23%	20,887	21%	182,349	20%
45-54 years	25	5%	8,735	20%	19,632	19%	165,738	18%
55-59 years	50	9%	4,017	9%	9,431	9%	70,612	8%
60-64 years	83	16%	2,933	7%	7,464	7%	57,771	6%
65-74 years	99	19%	4,237	10%	9,710	10%	82,851	9%
75-84 years	91	17%	2,479	6%	6,727	7%	54,611	6%
85+ years	10	2%	1,633	4%	4,752	5%	35,286	4%

Source: 2011-2015 ACS Estimates, Table B25007

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

In Newbury, about 58 percent of households have estimated income above \$50,000 and about 28 percent less than \$25,000.

In the county, about 38 percent of renter households have incomes below \$25,000 and about 36 percent above \$50,000. In the state, about 36 percent below \$25,000 and about 40 percent above \$50,000.

⁷ This could be attributed primarily to the three elderly housing developments which are comprised of rental units.

Renters by Household Income, 2015

	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Renter Occupied Units	531	100%	46,072	100%	106,619	100%	966,054	100%
Less than \$5,000	0	0.0%	2,433	5.3%	5,229	4.9%	53,541	5.5%
\$5,000-\$9,999	11	2.1%	3,117	6.8%	7,322	6.9%	65,749	6.8%
\$10,000 to \$14,999	21	4.0%	5,083	11.0%	11,569	10.9%	98,196	10.2%
\$15,000 to \$19,999	45	8.5%	3,809	8.3%	8,535	8.0%	73,538	7.6%
\$20,000 to \$24,999	70	13.2%	3,352	7.3%	7,180	6.7%	60,523	6.3%
\$25,000 to \$34,999	56	10.5%	6,244	13.6%	13,173	12.4%	105,214	10.9%
\$35,000 to \$49,999	18	3.4%	6,540	14.2%	15,355	14.4%	127,457	13.2%
\$50,000 to \$74,999	149	28.1%	7,581	16.5%	18,037	16.9%	153,969	15.9%
\$75,000 to \$99,999	68	12.8%	3,622	7.9%	8,986	8.4%	90,790	9.4%
\$100,000 to \$149,999	76	14.3%	2,879	6.2%	7,429	7.0%	86,178	8.9%
\$150,000 or more	17	3.2%	1,412	3.1%	3,804	3.6%	50,979	5.3%

Source: 2011-2015 ACS Estimates, Table B25118

RENTAL HOUSING COSTS

Forty-three percent of renters in Newbury pay more than \$1,500 per month for rent, which is higher than the region, county, and state.

About 42 percent of renter households in Newbury pay between \$500 and \$1,499 in monthly gross rent (rent and basic utilities), which is significantly lower than the region at 70 percent, and Massachusetts, where 59 percent of renter

Wages Needed to afford Fair Market Rent in Massachusetts

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

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

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

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

households pay between \$500 and \$1,499. 43 percent of renter households in Newbury pay more than \$1,500 in monthly gross rent, while in the region only 15 percent pay more than \$1,500 per month. This data does not include seasonal rental units.

A significant portion of renters in Newbury are located in three elderly complexes – Quaker Hill, Oak Ridge, and Newbury Village.

The Boston-Cambridge-Quincy HMFA (HUD Metro Fair Market) is made up of 41 percent renters, per the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,372 for a one-bedroom apartment. To afford this monthly rent, a household must earn \$54,880 annually. In Newbury, the median renter household income is about \$59,648 – a household with the median income could afford monthly rent (and utilities) cost of about \$1,491.

Renter Households by Gross Rent per Month 2015

Gross Rent	Newbury		Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
Less than \$500	72	15%	6,746	15%	16,228	16%	143,468	15%
\$500 to \$999	86	18%	12,981	29%	27,814	27%	256,163	27%
\$1,000 to \$1,499	117	24%	18,383	41%	40,965	40%	291,568	31%
\$1,500 to \$1,999	130	27%	4,938	11%	12,606	12%	148,031	16%
\$2,000 to \$2,499	46	10%	1,047	2%	3,780	4%	56,109	6%
\$2,500 to \$2,999	32	7%	381	1%	973	1%	20,885	2%
\$3,000 or more	0	0%	173	0%	507	0%	16,725	2%
Total Occupied Units Paying Rent	483	100%	44,649	100%	102,873	100%	932,949	100%

Source: 2011-2015 ACS Estimates, Table B25063.

Housing Affordability

HOUSING COST BURDEN

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

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

The 2014 ACS estimates indicated that about 27 percent of Newbury households have incomes at or below 80 percent of the Area Median Income (AMI).⁸

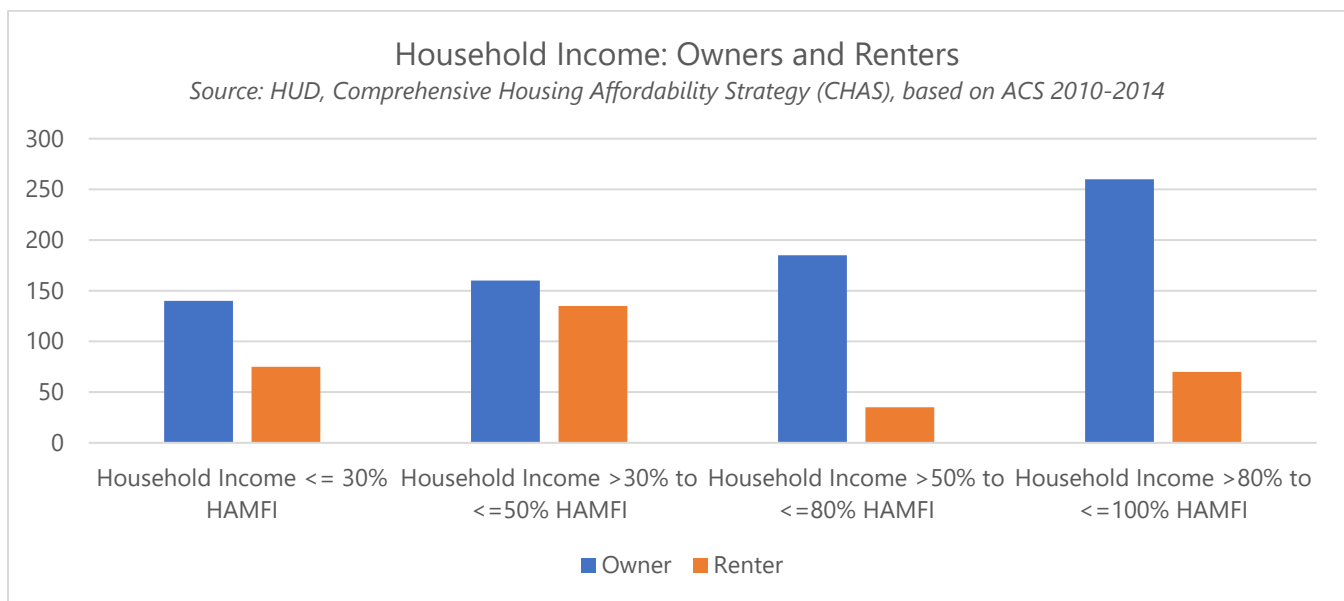
About 21 percent of owner households have incomes at or below 80 percent AMI, and about 51 percent of renter households have incomes at or below 80 percent AMI.

⁸ HAMFI – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms “area median income” (AMI) or “median family income” (MFI) used in the CHAS, assume it refers to HAMFI.

Household Income Distribution Overview, 2014

Income Range	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	140	6%	75	16%	215	8%
Household Income >30% to <=50% HAMFI	160	7%	135	28%	295	11%
Household Income >50% to <=80% HAMFI	185	8%	35	7%	220	8%
Household Income >80% to <=100% HAMFI	260	12%	70	15%	330	12%
Household Income >100% HAMFI	1,455	66%	165	34%	1,620	60%
Total	2,200	100%	480	100%	2,680	100%

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



About 33 percent of total owner households and 30 percent of renter households in Newbury pay more than 30 percent of their income towards housing.

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

Housing Cost Burden	Owner		Renter		Total	
	est.	%	est.	%	est.	%
Cost Burden <=30%	1,480	68%	340	71%	1,820	68%
Cost Burden >30% to <=50%	515	24%	80	17%	595	22%
Cost Burden >50%	180	8%	60	13%	240	9%
Cost Burden not available	15	0.7%	0	0%	15	0.6%
Total	2,190	100%	480	100%	2,670	100%

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

Of 725 households with incomes at or below 80 percent AMI in Newbury, 450 (62 percent) are cost burdened.

Cost Burdened Renters and Owners in Newbury by Income Range, 2014

Income by Cost Burden (owners and renters)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	190	22%	110	45%	215	8%
Household Income >30% to <=50% HAMFI	90	11%	45	18%	295	11%
Household Income >50% to <=80% HAMFI	170	20%	45	18%	215	8%
Household Income >80% to <=100% HAMFI	135	16%	30	12%	330	12%
Household Income >100% HAMFI	265	31%	15	6%	1,620	61%
Total	850	100%	245	100%	2,675	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

Of the estimated 245 low-income renter households in Newbury, about 45 percent are cost burdened.

Cost Burdened Renters in Newbury by Income Range, 2014

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	60	43%	45	75%	75	16%
Household Income >30% to <=50% HAMFI	30	21%	15	25%	135	28%
Household Income >50% to <=80% HAMFI	20	14%	0	0%	35	7%
Household Income >80% to <=100% HAMFI	15	11%	0	0%	70	15%
Household Income >100% HAMFI	15	11%	0	0%	165	34%
Total	140	100%	60	100%	480	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

About 485 owner households in Newbury have low income and roughly 68 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in Newbury by Income Range, 2014

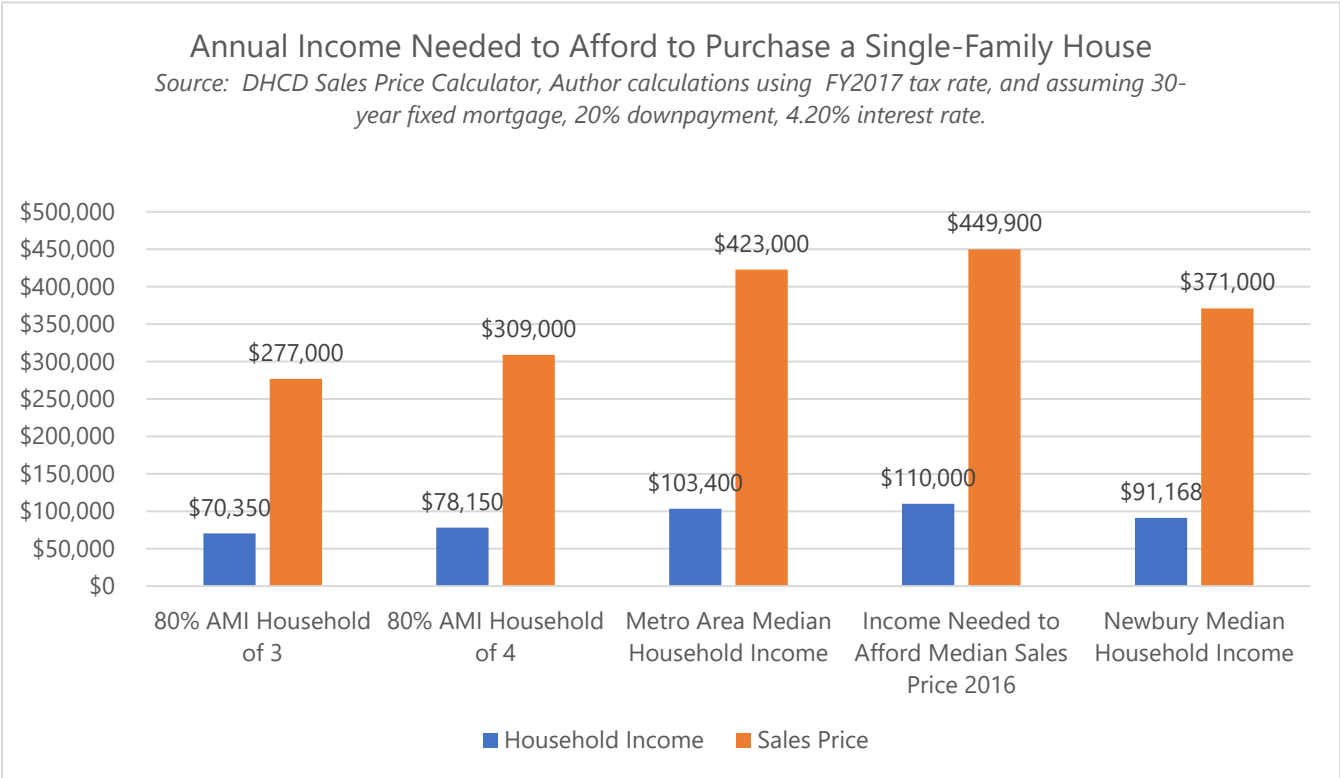
Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
	est.	%	est.	%	est.	%
Household Income <= 30% HAMFI	120	17%	60	33%	140	6%
Household Income >30% to <=50% HAMFI	60	9%	30	17%	160	7%
Household Income >50% to <=80% HAMFI	150	22%	45	25%	185	8%
Household Income >80% to <=100% HAMFI	115	17%	30	17%	260	12%
Household Income >100% HAMFI	250	36%	15	8%	1,455	66%
Total	695	100%	180	100%	2,200	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates						

Of all households in Newbury, 845 (32 percent) are cost burdened. Most cost burdened households are small family households (33 percent) and elderly non-family households (26 percent). Of cost-burdened owner households, 36 percent are small family households and 23 percent are elderly family households. Tables detailing cost burden by household type can be found in the appendices.

OWNERSHIP AFFORDABILITY BY INCOME

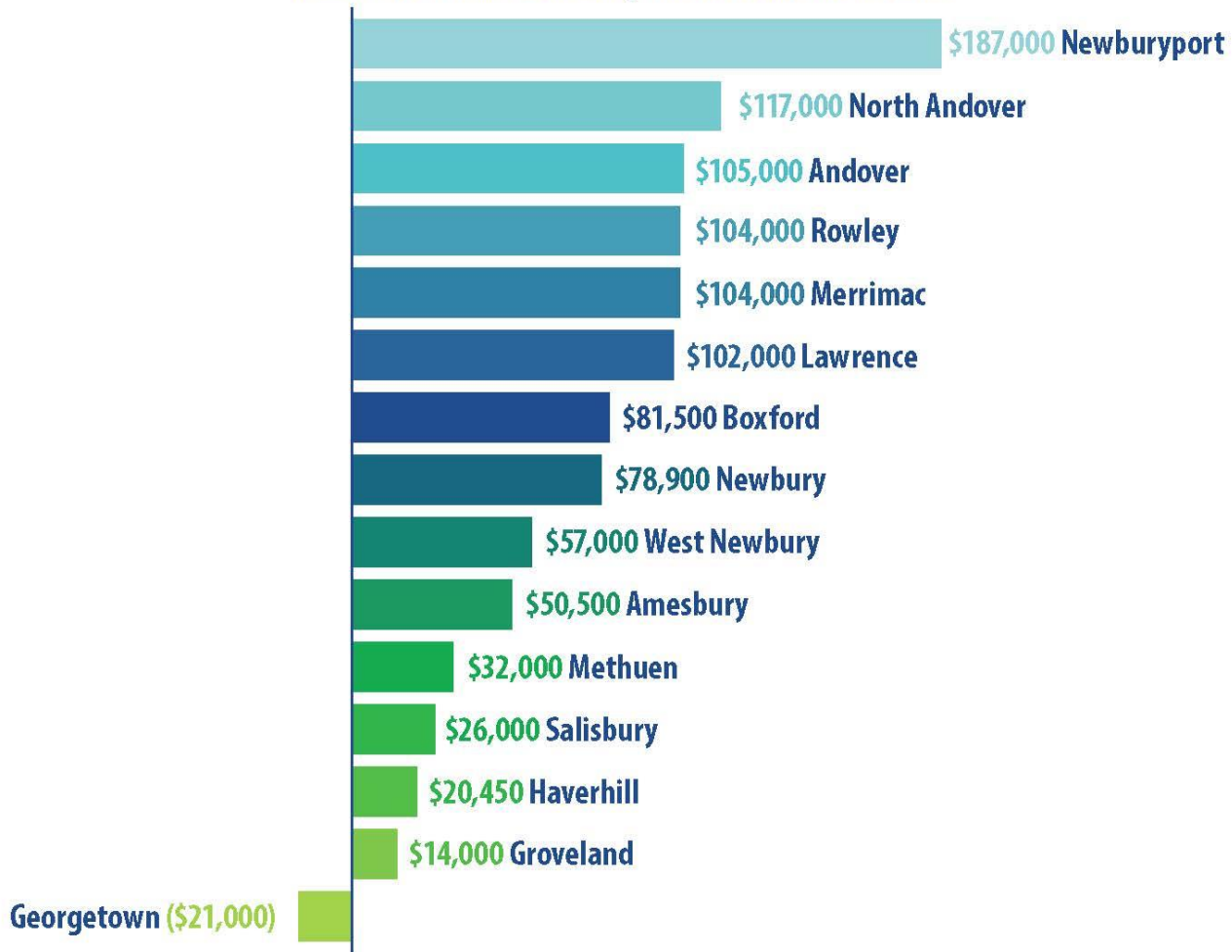
As seen in the figure below, which analyzes prices for the year 2016, a household of four in Newbury with 80 percent AMI could afford to purchase a home up to \$309,000. The median sales price for a single-family home in Newbury in 2016 was \$449,900, meaning a household would have to make \$110,000 per year to afford a home at the median sales price. At the Boston-Cambridge-Quincy HMFA median household income of \$103,400, a household could afford a home up to \$423,000 in Newbury, though at the Newbury median household income of \$91,168, a household could afford a home only up to \$371,000. Newbury’s affordability gap is the seventh lowest, with Newburyport having the highest gap of \$187,000 gap, and Groveland having the lowest gap of \$14,000.

Newbury has an affordability gap of \$78,900—households making the median household income can afford to buy a home up to \$371,000, while the median sales price for a single-family home in 2016 was \$449,900.



AFFORDABILITY GAP FOR MERRIMACK VALLEY COMMUNITIES

Difference between 2016 median sales price and price affordable to a household with the community's median household income.



Source: The Warren Group 2016 Median Single-Family Sales Price, ACS 2011-2015 Median Household Income, and author's calculations utilizing DHCD calculator.

RENTAL AFFORDABILITY BY INCOME

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

A two-person household with extremely low income (less than or equal to 30 percent AMI) can afford a gross rent of up to \$620 per month in the Boston-Cambridge-Quincy HMFA. A two-person household with very low income (greater than 30 percent and less than or equal to 50 percent AMI) can afford a gross rent of up to \$1,035 per month, and a two-person household with low-income household (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$1,564 per month. A household with the area median income can afford a monthly gross rent of \$2,585.

Rent Affordable to Two-Person Households by Income Limit 2017

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

AFFORDABLE UNITS

As of December 2017, there were 94 units in Newbury listed on the Subsidized Housing Inventory. All 94 of these units were rental units. About 3 percent of Newbury's housing units are affordable units.

Affordable Units by Type

	Number	%
Total Units	2,699	100%
Affordable Units	94	3%
Rental	94	100%
Ownership	0	0%
<i>Source: DHCD Subsidized Housing Inventory, 2017</i>		

Of affordable units in Newbury listed on the SHI, Oak Ridge/Quaker Hill (46 rental units) has affordability that is set to expire in 2020, and Newbury Village (48 rental units) has affordability that is set to expire in 2046.

Chapter 4: Housing Development Considerations

In 2009, the Town of Newbury completed the *Newbury Open Space and Recreation Plan*. This plan includes environmental, infrastructure and development considerations that can be directly woven into this plan. In addition, Newbury is currently in the process of updating its 2006 Master Plan. Much of the content in this Chapter was taken from the Open Space and Recreation Plan, with updates where appropriate based on information gathered for the Master Plan update.

The primary takeaways from this Chapter include:

- Additional development in the remaining developable land in Newbury is having adverse impacts on the Parker River Watershed due to the increased impervious surface, reduced water infiltration, higher peak runoff rates, and lower base flows in the river.
- Strict protection and effective conservation of the Byfield Water District's two existing wells and their recharge areas is important. Portions of the recharge areas extend beyond Newbury into neighboring communities and requires working cooperatively on a regional level to institute effective intermunicipal water supply protection measures to protect water quality and quantity.
- Fresh- and salt-water wetlands comprise nearly 40% of the Town of Newbury. In addition to providing essential wildlife habitat, these wetlands control flooding and protect our groundwater and waterways from harmful pollutants.
- Because Newbury is a low-lying coastal Town, significant portions of it lie in floodplain zones, making the area highly susceptible to flooding. Newbury experiences "100-year storms" about every five years and given Newbury's topography, the Town will continue to face chronic flooding problems. This is especially important to remember when planning for new housing development.
- Residential and commercial land uses are serviced by a combination of water sources. However only 13% of them are served by public water supplies, leaving most of Newbury to rely on private wells. In the wake of new development since the 2001 Build-Out Analysis, it is recommended that the Town work with MVPC to update their build-out study to understand the capacity for new development in the coming years.

Environmental Constraints

Newbury is a growing coastal community located in northeastern Massachusetts. The Town has significant water resources including tidal rivers, saltwater marshes, and wetlands. The Parker River, where the first settlers arrived, provided the lifeline for a fishing and agrarian economy and for limited colonial milling. However, the flows were insufficient to power the larger mills which developed along the Merrimack River in the nineteenth century.

Newbury remains a semi-rural Town with long-standing ties to shell fishing and agriculture. In the twentieth century, Newbury became a desirable residential community as the population of Newburyport spread out. At the end of the century, it became even more desirable as the Boston Metropolitan region expanded and train service between Newburyport and Boston was restored.

Newbury is blessed by its natural beauty and close proximity to Boston. The ocean and tidal rivers provide superior opportunities for swimming and boating. The broad reaches of wetlands, tidal marsh, and river valley contribute to the livability of homes and neighborhoods and provide wide natural buffers that separate clusters of developed areas. Transportation links via I-95 to employment centers in greater Boston and the Merrimack Valley, along with relatively easy access to Logan International Airport and, more recently, the Manchester, NH airport, have contributed to residential growth. Commuter rail service was restored in 1998 and commuters can arrive in Boston in about one hour.

WATER RESOURCES

Watersheds and Rivers

The Town of Newbury is located in the Parker River watershed, which covers approximately 82 square miles in Essex County. The 23-mile long Parker River and its tributaries are the most dominant riverine water feature in Newbury. The Parker River mainstem flows generally easterly into and through Newbury from its headwaters in the towns of Boxford, Georgetown, Groveland, and West Newbury, eventually emptying into Plum Island Sound. The river is fresh water upstream from the Central Street Dam and brackish in the roughly 9-mile tidal reach below the dam. The Parker River's final three miles lie within the state (EOEA)-designated Great Marsh Area of Critical Environmental Concern (ACEC), a 34-square mile multi-town area of incredible physical beauty and biological richness.

Two major tributaries of the Parker River in Newbury are the Little River and the Mill River. The Little River is roughly seven miles long and flows southward through Newburyport, entering the Parker River above Route 1A and the Newbury Town Landing. About four miles of the Little River is tidal and includes a three-mile reach within the ACEC. Water quality studies of the Little River by the Massachusetts Audubon Society and the Merrimack Valley Planning Commission in the 1990s showed the Little River to be a significant contributor of fecal coliform bacteria to the Lower Parker River and Plum Island Sound. Suspected sources of this pollution, which contributes to the frequent closure of the area's shellfish beds, include agricultural and urban runoff, inadequately functioning septic systems, and leaky sewers in the Newburyport Industrial Park.

The Mill River originates in the Georgetown-Rowley State Forest and flows northeasterly through Rowley, joining the Parker River in Newbury at Oyster Point, about a mile east of The Governor's Academy. At 8,200 acres, the Mill River subwatershed is the largest of the Parker River's subwatersheds and provides important spawning habitat for several anadromous fish species including blueback herring and rainbow smelt. Water quality monitoring data collected by the Parker River Clean Water Association through 2016 showed the Mill River to have significantly higher nutrient (nitrogen and phosphorus) concentrations than other Parker River locations. The origin of these pollutants is unknown. They are not considered to be entirely naturally occurring and likely derive from stormwater runoff and other nonpoint sources of pollution.

Development activity in the Parker River watershed is having adverse impacts on the river system, including some impairment of water quality, changes to the natural flow regime, and stress on the availability of water for residential and business use. With increased development comes greater impervious surface area, less rainfall infiltration, higher peak runoff rates, and lower base flows in the river. As the Town of Newbury continues to grow and develop, there is a heightened risk of incremental encroachment into the surrounding buffer areas that protect the Town's vital fresh and salt water wetland resources. Improper building construction, septic system use, lawn care activities, and storm water runoff all could jeopardize the health and functions of the wetlands.

WETLANDS

In addition to its numerous rivers and streams, Newbury is also blessed with a rich variety and distribution of both fresh water and salt water wetlands. Together, these wetland resources provide outstanding habitat for numerous species of plants, birds, fish, shellfish, and wildlife.

Fresh Water Wetlands

The fresh water wetlands comprise 1,675 acres, or 10% of the Town. They are most prevalent along the freshwater portion of the Parker River system, but also occur in scattered upland locations away from the river. The wetlands serve a number of important functions, including flood control, pollution attenuation, and sustaining of streamflows during periods of drought. They also provide core habitat for numerous plant and wildlife species, including beaver, otter, and other fur-bearing mammals. In dispersed locations there are numerous vernal pools, 32 of which are state-certified. These small, temporary, isolated wetlands provide critical habitat for many sensitive vertebrate and invertebrate wildlife species, including the wood frog and mole salamander, which breed exclusively in vernal pools.

The Common Pasture, which spans the Newbury/Newburyport border, has been referred to as the "premier" moist grassland in Eastern Massachusetts by Mass Audubon's Director of the Important Birding Area Program. Eight of the ten

state-listed endangered bird species utilize the Common Pasture in some way during their life cycle. The Common Pasture provides habitat for state-listed butterflies, insects, amphibians, and plants, including a globally rare plant. Several parcels of land within the Common Pasture have already been permanently protected as part of the work of the Common Pasture Coalition.

Salt Water Wetlands

Newbury's salt marsh is perhaps the Town's most prominent landscape and visually stunning feature, inspiring many local artists over the years, including the famous 19th century painter, Martin Johnson Heade. The salt marsh comprises over 5,200 acres, or almost one-third of the total area of the Town. Part of the vast 25,500-acre Great Marsh ecosystem that extends 17 miles from Cape Ann almost to the New Hampshire border, the Newbury salt marsh is a transition zone between the land and sea and serves many important ecological and physical functions. These include habitat for multiple marine and estuarine species, filtering of runoff pollutants from upland areas, and mitigation of coastal storm surges and shoreland erosion. The tidal wetlands serve as vital nursery and spawning areas for many fish and shellfish species, including striped bass, winter flounder, and the commercially important soft-shell clam. In addition, they provide prime breeding, migration, and winter habitats for a wide array of bird and waterfowl species, including the Least Bittern, Piping Plover, and American Black Duck.

A significant part of Newbury's tidal wetlands is located within the federally-protected Parker River National Wildlife Refuge. The Refuge is home to over 800 species of plants and animals and is considered one of the top ten bird watching sanctuaries in the United States.

Environmental Challenges

HAZARDOUS WASTE AND BROWNFIELD SITES

According to the Massachusetts Department of Environmental Protection, there are currently seven Tier Classified Oil or Hazardous Materials sites in Newbury. These are areas where oil or hazardous materials have been spilled and where assessment or cleanup is currently underway. These spills are associated with current transportation uses (gas station, railroad) and with agricultural uses (farm and greenhouses). One major brownfield site, the location of the former Circle Finishing metal plating facility on Route 1, right on the Newbury/Newburyport municipal boundary, was cleaned up in 2014, 20 years after hazardous materials seeped into the adjacent wetlands during efforts to suppress a fire at the facility.

LANDFILLS

The Newbury Solid Waste facility was completed in 2005 adjacent to the Town's closed and capped 27-acre landfill. The facility is a residential drop-off center and transfer station with a design capacity of 50 tons of municipal solid waste per day and adequate collection area for a full range of recyclables. The transfer station operates 3 days per week and processes an average of 150 tons of municipal solid waste per month, or approximately 12.5 tons per day of operation. The capacity of the station is adequate for current and future increases in solid waste generation.

EROSION

Given the Town's location on the ocean and the maze of rivers, streams, and wetlands throughout the Town, there are many areas experience problems with erosion. River banks in certain areas are undergoing significant erosion. Plum Island in particular, as a barrier island situated between the Plum Island Sound and the Atlantic Ocean, is subject to the wind and water pressures that cause erosion. According to the Massachusetts Coastal Erosion Commission's December 2015 Report, Plum Island is an "erosion hot spot," a location where the combination of erosion, storm surge, flooding, and waves have caused damage to building and infrastructure over the past 10 years. The general characteristics of Newbury's soils also make them susceptible to erosion.

CHRONIC FLOODING

Given the massive network of the Parker River and its tributaries, as well as Plum Island's location on the Atlantic Ocean and the Sound, Newbury has extensive flood hazard areas. Many of these areas fall in low-lying undeveloped conservation lands around the Parker River and Plum Island and within the Great Marsh and therefore do not cause an obvious threat to

human development. However, significant areas of Plum Island, which is densely developed, are in the velocity zone and subject to flooding and erosion from wave action. The floodplain also stretches into Newbury's interior. The Town experiences chronic flooding problems in some areas within the tidal reach of the rivers, as well as freshwater flooding during storm events. In addition, storm events are seriously affecting the beaches of Plum Island, as extreme flooding along the Merrimack River washes debris to the Atlantic Ocean and deposits it on the barrier beach and as storm surge erodes the dunes. Since 2006, erosion along the Plum Island beach has increased significantly.

As noted above, because Newbury is a low-lying coastal Town, significant portions of it lie in the floodplain. When tides run high (approximately twelve feet) and/or the region receives storms with heavy precipitation, many areas in Newbury are subject to flooding. The Highway Department has identified many of the "problem" areas and has been working to upgrade culverts to accommodate the increased flow. However, Newbury experiences "100-year storms" about every five years and given Newbury's topography, the Town will continue to face chronic flooding problems.

Several areas that flood on a regular basis, largely due to lunar phase high tide overwash, are Middle Road near The Governor's Academy, Newman Road near Hay Street, and Pine Island Road off of High Road, impeding traffic and, in the case of Pine Island Road, temporarily stranding residents. Culverts on Boston Road near the railroad tracks were upgraded to reduce public road and driveway flooding in that area. As a result of flooding, Newbury faces problems with washouts on roads. Erosion on Plum Island beaches has become increasingly severe, during both storm events and periods of higher-than-normal tides. The Plum Island Turnpike has to be closed from time-to-time due to flooding during storm events, cutting off all access between Plum Island and the mainland. With climate change and sea level rise, these flooding issues are expected to become more frequent and more extreme.

GROUND WATER POLLUTION INCLUDING BOTH POINT AND NON-POINT SOURCES

As noted previously, Newbury has several water quality issues that cause regular problems for the Town, including bacteria infiltrating the ground water from the Parker River and its tributaries, runoff from roads, lawns and gardens, farms, parking lots, golf courses, and other developed areas, septic system effluent, and other non-point sources of pollution. Exploratory test wells have been drilled in several locations throughout Newbury for potential new water sources. However, no new wells have been developed due either to their pumping capacity or to the possibility that the aquifer is at risk of contamination from pre-existing industries that leached contaminants in the wellhead area. High levels of bacteria and nitrates also threaten Town and private wells due to the high water table and soils which are poorly suited for septic tank absorption fields.

SURFACE WATER POLLUTION INCLUDING BOTH POINT AND NON-POINT SOURCES

Pathogen indicators (e.g. fecal coliform, E. coli, and enterococcus bacteria) have been identified in several segments of the Parker River and its tributaries, which comprise the majority of Newbury's surface water. Likely bacteria sources include failing septic systems, certain recreational activities on the river, waste from wildlife and domestic pets and animals, and direct overland stormwater runoff. The Massachusetts DEP in cooperation with USEPA New England Region 1 has developed a Draft Pathogen TMDL (Total Daily Maximum Load) for the Parker River Watershed to bring the rivers back into compliance with the Massachusetts Water Quality Standards. Recommendations include reducing sediment load from agricultural lands, managing stormwater runoff from point source and non-point source discharges, detecting and eliminating illicit sewer connections and failing infrastructure, properly maintaining septic systems and replacing failing systems, and managing use of recreational waters.

The Town has taken steps to address ground and surface water pollution, including passage of a Stormwater Management and Illicit Discharge and Erosion Control By-Law and related Stormwater Regulations and incorporation of these Regulations into revised Subdivision Rules and Regulations. While development along the Parker River is still permitted, the Town has a by-law in place setting the buffer zone for septic systems at 300 feet from the River in the non-tidal portion between the Central Street Dam and Georgetown. Coordination with adjacent towns to address pollution issues will have a positive impact upon water quality in watersheds which cross municipal boundaries, like the one which encompasses the Parker River.

Historic and Cultural Resources

In 1634 the ship "Mary and John" left the Thames River in England carrying John Parker, James Noyes, and other men, women and children bound for a better life in the Massachusetts Bay Colony. They wintered in Agawam (today Ipswich) and in the spring of 1635 moved up the Quascacunquen (today the Parker River) and landed east of the present-day Parker River Bridge. At the end of present day Cottage Road is a Memorial Boulder commemorating the landing spot and marking Newbury's beginnings. These first settlers were farmers dependent upon the land and themselves for survival.

The colonists built their settlement and prospered. As the population increased, Newbury's boundaries extended from the Parker River outward to the Merrimack River and the Artichoke. In 1654 the first navigable bridge, called Thurlow's Bridge, was built over the Parker River by Richard Thurlow. Thurlow's Bridge opened the road for travel from Boston, Ipswich, and Salem. Richard Thurlow charged a toll, not for humans but for animals. The fourth bridge at this site was recently rebuilt and is still known by its original name.

On the upper Parker River, near the falls, industry was started – the Byfield Woolen Mills on the Falls, Old Tappan Grist Mill on Main Street, Sawmill on River Street, and the Larkin-Moffill Mill, which later became Pearson's Snuff Mill, on Larkin Road. By 1932 the only industrial business remaining was Pearson's Snuff Mill, which closed in the 1990s.

In 1807 the first Female Seminary in America was founded in Byfield. Today the building is privately owned, after a few years of serving as a Military School. The Governor's Academy, formerly known as Governor Dummer Academy, the oldest continuously operating boarding school in America, was founded in 1763, and is still an integral part of Newbury.

In 1878 silver was discovered in a large field off Scotland Road. This discovery made money for those who sold their land and those who became involved in what was known as the Chipman Silver Mine. The mine produced \$500,000.00 worth of silver and \$100,000.00 in dividends. The mine closed in 1925.

The "Waterside" group built their homes, churches, businesses and municipal buildings along the Merrimack River. This "Waterside" group, comprised of merchants, shipbuilders, and sea captains, decided that they had nothing in common with the farmers of "Old Town" and petitioned the General Court to become a separate community. In 1764 the Town of Newburyport became incorporated. In 1819 the residents of the West Parish petitioned the General Court to become a separate community and they became the Town of West Newbury.

Infrastructure Capacity

TRANSPORTATION

Newbury is fortunate to be well-connected to the regional highway system. Over the last sixty years, Newbury has benefitted from the initial development of I-95 (early 1950s), the reconstruction and widening of I-95, and the construction of I-495 (1960s), passing through neighboring Amesbury. This has resulted in excellent connections to Newbury from the north and south. With two exits off of I-95 and other well-traveled routes through town (Routes 1 and 1A), car and truck access going north and south is ideal.

Despite the excellent connections to and from the north and south, Newbury lacks efficient east/west connections within the town. Major north/south roads are connected typically by winding country roads. Scotland Road, which provides a connection between I-95 and Route 1, via the industrial areas of Newburyport near the Route 1 traffic circle, provides a suitable corridor for east/west travel. Central Street and Elm Street also provide this opportunity.

Newbury is served by a commuter rail line which runs between Newburyport and Boston; the station is located at the Newbury/Newburyport border near the Route 1 traffic circle.

The expansion of the interstate transportation system has made Newbury an increasingly attractive location for residential development over the past 60 years. As a result, during this time period Newbury has experienced a population growth

unmatched in the Town's history. The type of development that has proliferated has generally been low density, converting large parcels of land into suburban home subdivisions. Housing development of this type continues to have a negative impact upon the open space system in Newbury, as land converted into housing threatens to break up wildlife corridors, other open space networks, and the rural feel of the community. However, since much of Newbury's land is unbuildable due to soil conditions and wetlands, the impact of development has been significantly less than in some other towns. Nevertheless, with the population continuing to grow, there is increasing pressure to consider marginal land for development.

WATER SUPPLY

Residents and businesses are serviced by a combination of sources, including the Byfield Water District, the City of Newburyport, and private, on-site wells. The two water supply systems currently serve approximately 13% of Newbury's area, leaving most of Newbury to rely on private wells.

Old Town: This area is located primarily in the Parker River and Plum Island Sound Water Basins. The City of Newburyport presently services 465 residential accounts and 24 business accounts in Newbury. The Newburyport Water Department provides water from two surface water supplies, one located in Newburyport and one located in West Newbury. According to Newburyport's Water Master Plan, water demand over the past ten years has averaged 100,000 gallons per day. Fay, Spofford & Thorndike, the project consultant, estimated that the water demand in Newbury will increase by 14% by 2020.

Plum Island: This area is located exclusively in the Merrimack Watershed Basin. A comprehensive water and sewer infrastructure project was undertaken to connect all homes on Plum Island to the Newburyport Water System. Currently Newburyport provides 14,587 gpd of water to the Island's 713 Newbury households and businesses. Due to the Plum Island Overlay District (PIOD) zoning regulations and other growth restrictions placed on the Island in connection with the water and sewer project, limited additional growth is anticipated. At the time the water and sewer project was designed, 24 vacant lots in Newbury were identified as buildable. A build-out analysis should be conducted again to determine the future growth capacity.

Byfield: The Byfield service area is located in the Parker River Watershed. This area is primarily serviced by a private water company, the Byfield Water Company. The Byfield Water District provides water from two groundwater wells located within the Parker River Watershed, the Byfield Well, a deep bedrock well located on Forest Street, with a pumping capacity of 264 gallons per minute, and a gravel-packed well located on Larkin Road near I-95, with a pumping capacity of 149 gallons per minute. With its larger capacity and good water quality, the Forest Street well currently supplies most of the District's drinking water, pumping an average of 190,000 gallons per day. The Byfield water distribution system is also connected to the Rowley and Georgetown water systems for emergency purposes.

The Byfield Water District and many of the community's private residential wells are located in the Parker River Watershed. The Parker River is considered one of the most highly stressed rivers in the Commonwealth, according to the Massachusetts Water Resource Commission. From time to time, over recent years, the Parker River basin has suffered from severe low flow, primarily in the vicinity of the Town of Georgetown's water withdrawal sites. Lack of recharge in the upper-watershed (Boxford/Georgetown) causes stretches of the river to run dry, thus limiting water to downstream supplies. Similar low flow issues have occurred at the Byfield Water District's withdrawal points.

Currently the Byfield Water District reports that the two Byfield groundwater sources are sufficient to meet the District's water supply demand except during certain peak periods in summer and fall, when outdoor water use restrictions must be imposed. The Water District is exploring the possibility of an additional well on Larkin Road. In the future, the Town and the Byfield Water District may need to explore regional water supply solutions outside of the Parker River basin.

Other Areas: Areas not served by either the Byfield Water District or the City of Newburyport rely on private on-site wells for their water supply needs. The Massachusetts DEP is currently conducting a study to determine the impact of all of the water withdrawals in the Parker River basin, including both water supply systems and private wells. Newbury's limited centralized water supply infrastructure has been one factor limiting the expansion of both residential and commercial development in Town and the conversion of open lands. Of concern for the future is the impact of sea level rise and potential salt water intrusion into the drinking water supply.

WASTEWATER AND SEWER

The Town of Newbury does not have an extensive wastewater collection system or a town-wide wastewater treatment system. Wastewater disposal options differ, depending upon location. A small number of residences and businesses utilize the City of Newburyport's wastewater collection and treatment system. Other areas generally utilize on-site disposal systems, which must comply with Title 5 of the Commonwealth of Massachusetts Environmental Code, as well as the Town of Newbury Bylaws.

Old Town: Only 22 residential accounts, six business accounts, and the Newbury Elementary School are tied into Newburyport's sewerage system. These customers send approximately 4,400 gallons of wastewater per day to Newburyport's wastewater treatment plant.

Plum Island: For years, this area was served with private on-site septic systems. Due to non-compliance issues with the State's Title 5 Regulations, a comprehensive sewer infrastructure project was completed in 2005 that now brings Plum Island wastewater to the Newburyport Wastewater Treatment Plant.

Byfield: All private residences in Byfield utilize on-site septic tank disposal systems. New developments such as Caldwell Farms and Colby Village include on-site treatment systems, as does the Triton Regional School. The Governor's Academy operates an on-site treatment system which discharges directly into a small tributary of the Mill River.

Other Areas: All other areas use on-site septic systems for sewage disposal. Newbury's lack of a comprehensive and centralized sewer infrastructure has significantly limited residential development. The prevalence of poor soils has left much of the Town's land unbuildable. Moreover, in recent years there have been a number of private on-site septic system failures in some areas of Town. This limitation has been addressed on Plum Island but remains a problem in the older and denser parts of town.

Regulatory Barriers

ZONING

The Town of Newbury currently guides development through zoning regulations and a handful of other land use controls. Existing residential zoning districts comprise 96.3% of Newbury. There are two residential zoning districts: The Agricultural-Residential District, which covers the majority of the Town, and the Parker River Residential District. Both districts allow for the development of single family homes on large lots (40,000 square foot minimum). The Agricultural-Residential District also allows two-family homes, attached accessory apartments, and agricultural uses by right, and certain other uses by special permit.

Only 3.7% of Newbury is zoned for non-residential development. There are eight commercial districts: Business & Light Industrial, Commercial Highway, Highway Commercial-A, Upper Green Business, Byfield Village Business, Light Industrial Byfield, Parker River Marine, and Residential-Limited Business. The largest continuous area where commercial and light industrial business is allowed is along Route 1 from the Newbury/Newburyport municipal boundary southerly to Boston Road. Some of these non-residential districts allow mixed use structures by right and multifamily developments up to four units by special permit.

The Commercial Highway and Commercial Highway A districts are concentrated primarily around the intersection of I-95 and Central Street, with one small area located on Scotland Road east of I-95.

The 20-acre Byfield Village Business District encompasses much of Byfield Village. It is a mixed-use district which is intended to support the historic village development pattern of Byfield. Permitted uses include one and two-story residences, mixed use structures, retail stores, personal service establishments, banks, farm stands, theatres, religious facilities, home occupations, bed and breakfasts, and multifamily structures up to four units. The Upper Green Business District, located within a National Register Historic District surrounding the Upper Green, allows similar uses.

The Parker River Marine District, on the south bank of the Parker River flanking the Parker River Bridge on Route 1A, also allows mixed use and was created specifically to recognize the marine-based businesses with associated residences that exist there.

OVERLAY AND OTHER SPECIAL DISTRICTS

The Water Supply Protection District is an overlay district superimposed on the traditional zoning districts. It places additional restrictions on new construction, reconstruction, or expansion of existing buildings and new or expanded uses. There are two Water Supply Protection Overlay District areas in Newbury. One covers a significant portion of Byfield Village and the other covers a large area in the northern part of Old Town, extending from the Business & Light Industrial District on Route 1 eastward to the Upper Green.

Provisions in the district are intended to prevent contamination of groundwater and protect water quality. Land uses that involve activities and materials that could threaten water quality are prohibited in the district. These prohibited uses include landfills, storage of liquid petroleum products (with some exceptions), storage of de-icing chemicals, landfills receiving only wastewater residuals, some types of earth removal, and auto junkyards. With certain exceptions, the bylaw also prohibits facilities that treat, store, or dispose of hazardous waste.

The Plum Island Overlay District (PIOD) was created in order to reduce damage to public and private property resulting from flood waters, ensure public safety by reducing threats to life and personal injury, eliminate costs associated with the response and cleanup of flooding conditions, preserve open space, and limit the expansion of nonconforming single and two-family structures so as to prevent the exacerbation of existing problems with density and intensity of use. The bylaw places restrictions on new development, significant alteration, and changes of use within the very sensitive lands that encompass the built environment of Plum Island.

Newbury has established a Floodplain District to prevent and mitigate the impacts of flooding. The Floodplain District is an overlay district that includes areas classified as being within Zones VE (coastal high hazard area), AE, AO, and A on the most recent Federal Insurance Administration's Flood Insurance Rate Maps (FIRM), dated July 2012 and July 2014. Due to Newbury's coastal proximity and predominantly low elevation, a significant proportion of Town lies within the floodplain district. The provisions prohibit any alteration or development that would change the existing flood storage volume of the site.

OPEN SPACE RESIDENTIAL DEVELOPMENT BYLAW

In 2001, the Town of Newbury created the Open Space Residential Development Bylaw (OSRD), which provides a method of planning residential development to conserve open space in a new subdivision. The OSRD allows the development of the same number of homes as would be permissible in a conventionally-zoned subdivision, but it allows site planning flexibility and smaller lots with reduced frontage. The Newbury bylaw requires that a developer submit an application for an OSRD to the Planning Board for any subdivision that will create more than four lots.

In recent years, the OSRD Bylaw has proven to be a popular and effective tool for reducing the amount of land lost to development and for preserving open space. The OSRD has encouraged unique site designs which have preserved significant open space (the bylaw requires that at least 50% of the upland must be retained as open space), preserved historic properties, and encouraged new housing types and options (e.g. condos, over 55-housing).

POTENTIAL HOUSING LOCATION CONSIDERATIONS IN NEWBURY

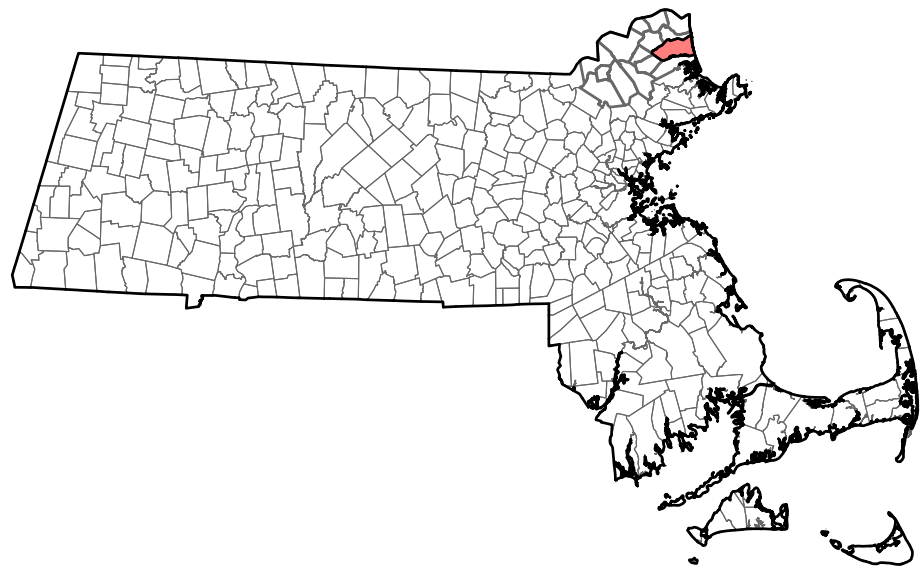
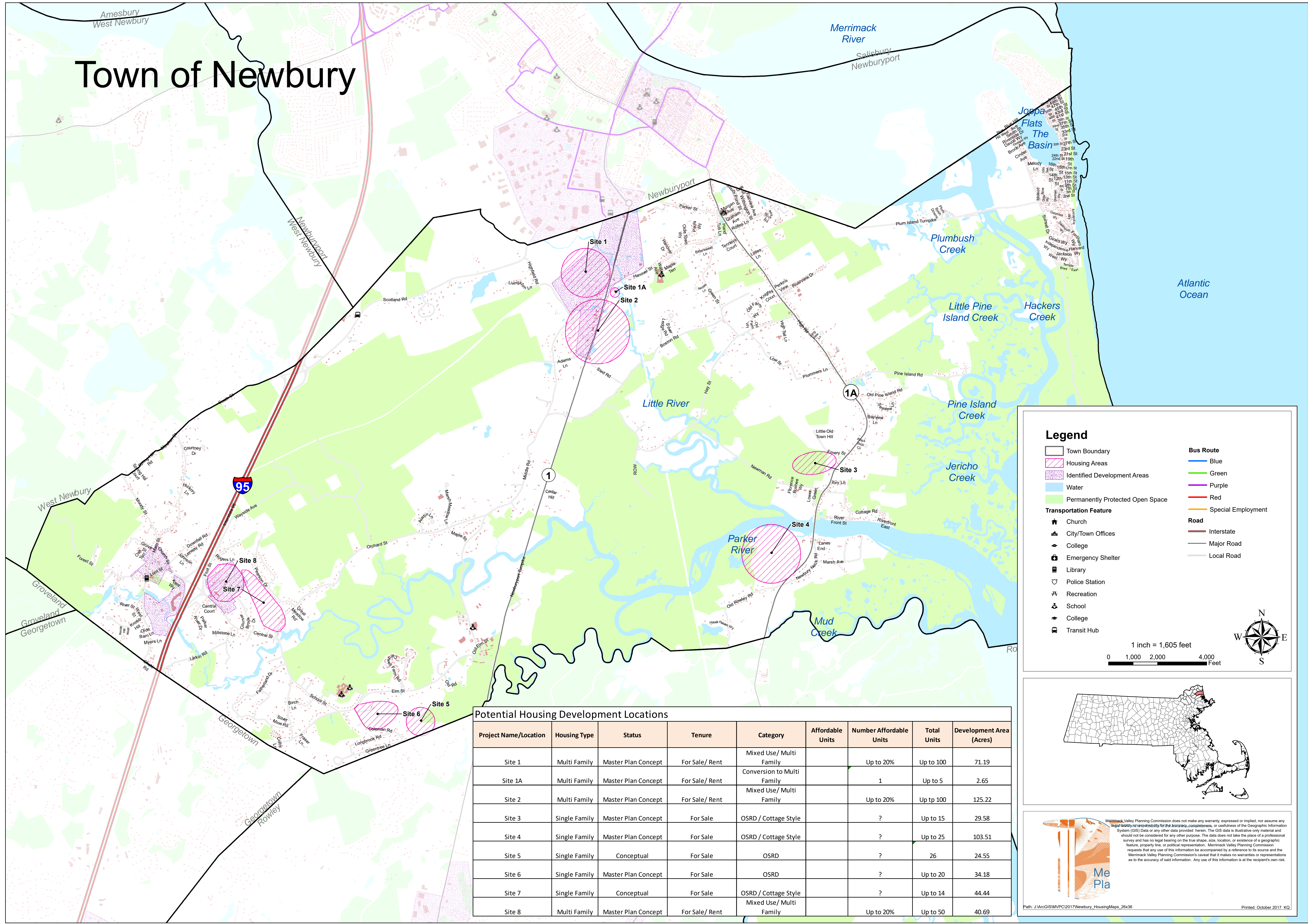
In October 2017, Town stakeholders identified potential locations for future housing development. A number of sites were identified for potential housing unit development because of their access to public services and public transit, proximity to existing housing, and areas where the Town would like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

Potential Housing Locations and Environmental Considerations in Newbury

Project Name/Location	Housing Type	Status	Tenure	Category	Affordable Units	Number Affordable Units	Total Units	Development Area (Acres)	Environmental Considerations (Wetland, 100-Year Floodplain, Rare Species, Water Supply)	Brownfield Present Y/N?
Site 1	Multi Family	Master Plan Concept	For Sale/ Rent	Mixed Use/ Multi Family		Up to 20%	Up to 100	71.19	Water Supply Wetlands 100-Year Floodplain Rare Species	No
Site 1A	Multi Family	Master Plan Concept	For Sale/ Rent	Conversion to Multi Family		1	Up to 5	2.65	Water Supply Wetlands 100-Year Floodplain Rare Species	No
Site 2	Multi Family	Master Plan Concept	For Sale/ Rent	Mixed Use/ Multi Family		Up to 20%	Up to 100	125.22	Water Supply Wetlands 100-Year Floodplain Rare Species	Yes
Site 3	Single Family	Master Plan Concept	For Sale	OSRD / Cottage Style		?	Up to 15	29.58	Rare Species	No
Site 4	Single Family	Master Plan Concept	For Sale	OSRD / Cottage Style		?	Up to 25	103.51	Wetlands 100-Year Floodplain Rare Species	No
Site 5	Single Family	Conceptual	For Sale	OSRD		?	26	24.55	Wetlands Rare Species	No

Site 6	Single Family	Master Plan Concept	For Sale	OSRD		?	Up to 20	34.18	Wetlands Rare Species	No
Site 7	Single Family	Conceptual	For Sale	OSRD / Cottage Style		?	Up to 14	44.44	Wetlands 100-Year Floodplain	No
Site 8	Multi Family	Master Plan Concept	For Sale/ Rent	Mixed Use/ Multi Family		Up to 20%	Up to 50	40.69	Wetlands	No

Town of Newbury



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Chapter 5: Housing Goals and Strategies

Five-Year Production Goals

The Town of Newbury currently has 94 subsidized housing units listed on the Department of Housing and Community Development's (DHCD) Subsidized Housing Inventory (SHI) as of December 2017. This number represents 3.5% of the total year-round housing units as reported by the 2010 U.S. Census. Therefore, the Town is 176 housing units shy of the 10% affordable housing goal as defined by DHCD.

Over the next five years, the goal is for Newbury's HPP to become "certified." Reaching the annual numeric goals of 0.5% or 1.0% will allow the Housing Production Plan to be certified by DHCD for one year if they develop 0.5% of their overall goal in a year's time, or for two years if they develop 1.0% of the target units in a year's time. In order to produce 0.5% of its total units annually as SHI units, Newbury will need to add an additional 13 SHI-eligible housing units each year. In order to produce 1.0% of its total units annually, the Town will have to produce 27 SHI units annually. This will be a challenging, but achievable, task given the number of housing units likely to be permitted each year, and projected slow growth. Between 2000 and 2015, residential permit activity in Newbury fluctuated between 4 and 80 permits, with an annual average of about 19.5 units per year. However, those units were primarily single-family homes. The Town peaked in 2004 with a total of 62 single-family units and 18 3-4-family units. According to MassBenchmarks, no building permits were issued for multi-family units between 2005 and 2015.

In order to achieve certification and meet the needs of Newbury's population today and tomorrow, units of all types should be considered for development. The Town identified some potential locations for housing of all types as part of the development of this HPP. The enclosed map of Newbury is the result of that exercise, indicating potential housing developments sites that could be suitable for additional new development.

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

Year	0.5% Increase				1.0% Increase			
	Additional Units – 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable	Additional Units – 1%	Number of Affordable Units	Total Units	Percent Affordable
Current numbers		94	2,699	3.5%		94	2,699	3.5%
2018	13	107	2,712	3.9%	27	121	2,726	4.4%
2019	13	120	2,725	4.4%	27	148	2,753	5.4%
2020	13	133	2,738	4.9%	27	175	2,780	6.3%
2021	13	146	2,751	5.3%	27	202	2,807	7.2%
2022	13	159	2,764	5.8%	27	229	2,834	8.1%

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

Although the growth schedule above will help Newbury achieve certification (or Safe Harbor), it will not assist the Town in reaching the goal of developing 10% units on their Subsidized Housing Inventory. To achieve 10% affordable units, the Town must produce an average of 39 units per year. The chart below outlines the potential progress that can be made to achieving a 10% goal by 2022.

Housing Production Growth Schedule to Achieve 10%

Year	Number of Affordable Units	Additional Affordable Units	Total Units	Percent Affordable
Current Numbers	94		2,699	3.5%
2018	133	39	2,738	4.9%
2019	172	39	2,777	6.2%
2020	211	39	2,816	7.5%
2021	250	39	2,855	8.8%
2022	289	39	2,894	10.0%

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

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

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

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

Housing Goals

The Town of Newbury is in the process of completing a new Master Plan to guide community development and preservation. As such, the following goals from the Master Plan are woven into this Housing Production Plan to ensure consistency and compatible with the Town's vision.

- Goal 1: Increase the diversity of housing options
- Goal 2: Increase the supply of affordable housing
- Goal 3: Expand water/sewer infrastructure capacity to serve more diverse housing
- Goal 4: Reduce the vulnerability of the Town's housing stock to climate-change
- Goal 5: Expand local awareness and support for housing needs
- Goal 6: Encourage housing developments which preserve natural & cultural resources

Strategies

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

- 1) **Planning and Policies:** This includes capacity-building strategies such as staffing and creating committees or housing trusts, as well as recommended changes in zoning and/or municipal policies.
- 2) **Production:** How can the community produce units to achieve 10%? This category provides specific strategies, developing partnerships, purchasing land/property, and converting existing structures to create affordable housing.
- 3) **Preservation:** Communities go through a great deal of effort to create affordable units. This category outlines tactics necessary to keep those units affordable.

While some of the strategies – like those aimed at capacity-building – do not directly create affordable units, they do serve as a foundation for achieving housing goals. The final strategies also reflect the state's requirements to address the following strategies to the greatest extent possible:

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

PLANNING AND POLICIES

1. **Encourage or partner with for- and non-profit developers to create affordable housing on privately owned sites.**

Both for- and non-profit developers can play a crucial role as a partner in developing affordable housing. In addition to having access to upfront capital, they also understand the design, development, construction, preservation, weatherization, and/or management steps necessary to create and maintain affordable housing units. They can help navigate the state and federal subsidy processes that can be challenging for local governments with limited capacity and/or experience.

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

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

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

3. **Adopt an Inclusionary Housing Bylaw.**

The purpose of an inclusionary housing bylaw is to provide for the development of affordable housing in compliance with MGL c. 40B, § 20-23. The goal is that affordable housing units created by the bylaw will qualify as Subsidized Housing Inventory (SHI) units under Chapter 40B and the regulations and guidelines of the

Massachusetts Department of Housing and Community Development (DHCD). A model inclusionary zoning bylaw can be found: http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf.

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

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

5. Conduct ongoing community education.

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

6. Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement.

This is a relatively new strategy that is being used to establish an on-going long-term relationship between a developer(s) and a local government in an effort to create affordable housing that aligns with the community’s goals. It aligns with the Housing Production Plan’s production goals, as stated in the Goals section of this plan, and is non-exclusive. The agreement encourages regular communication between the developer and various boards and committees responsible for creating affordable housing. A sample Host Community Agreement can be found at: <http://www.hamiltonma.gov/wp-content/uploads/2017/02/Draft-Host-Community-Agreement.pdf>.

7. Provide support for elderly to age in place.

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

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

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

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

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

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

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

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

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

PRODUCTION

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

As shown in the household income distribution chart, there are a variety of income levels in the community. Households that make above 100% area median income (AMI) struggle with housing costs as do those who earn 60% of the AMI. To accommodate the diversity in household incomes, housing options should be offered to be affordable at all levels, including those between 60% and 120% of the area median income.

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

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

3. **Inventory publicly-owned land to determine suitability and availability for developing affordable housing.**
One way to reduce the costs associated with developing affordable housing is to utilize publicly-owned land. By creating an inventory of land, a community can work collaboratively to develop criteria that narrows down which properties are most suitable for housing development. Criteria can include access to services and transportation, proximity to schools, wetlands or environmental constraint present, etc.
4. **Investigate models that address creation of starter homes that are “right-sized”.**
Since 1960, the size of our homes has doubled. However, our families are getting smaller (as shown in the Household Characteristics table). So, what is the right size? How much house do our current residents need? Here are some questions to consider when determining the “right-size”:
 - **Lifestyle.** Do residents need space to work from home, entertain, engage in hobbies?
 - **Family.** Is there room for children or parents moving in with their grown children?
 - **Future goals.** Are residents staying for long periods in the community? Or is the population transient?
5. **Explore and utilize innovative septic systems to create affordable housing.**
Many communities do not have access to public water and sewer. In order to create more affordable housing, especially at the density that makes economic sense, more innovative solutions to wastewater treatment need to be explored and implemented. Several communities in the Merrimack Valley are researching septic system designs that will allow for affordable housing to be developed in areas like town centers or near schools and services.
6. **Follow Sustainable Design Standards to create/remodel housing units.**
Sustainable Design Standards help to create more energy efficient, low-carbon solutions for housing that reduces the costs to renting or owning a home. There are several methods that can be used, including (but not limited to) Passive House design, EnergyStar and GreenGlobes.

PRESERVATION

1. **Consider converting abandoned structures into affordable housing, as appropriate.**
Similar to federally-initiated government programs such as the McKinney-Vento Homeless Assistance Act and Base Realignment and Closure Act, local governments can adopt programs that convert empty or underutilized properties to affordable housing. Converting existing structures can save money and be a great revitalization tool. As with the strategy above to use public land for affordable housing, it is important to develop criteria for assessing suitability to reuse these structure for housing.
2. **Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire.**
In order to maintain the existing stock of subsidized housing units, it is important to develop and utilize a system to track when the units expire, if they are not protected in perpetuity. MVPC is including this strategy in the Regional Housing Plan and encourages communities to identify ways to track these units on an on-going basis.
3. **Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing.**
As our population ages and there is more of a need for services for the disabled and elderly, converting existing single-family homes into multi-unit structures could be an affordable tool for communities. Large, underutilized mansions are being converted to multi-level apartments that are affordable. It can also be a great way to provide more affordable units without constructing brand-new multi-family developments, which can create opposition and deter from neighborhood character. Small multi-family residences also offer connection and proximity to others and create the opportunity to expand the definition of family to include our neighbors.

4. Consider retrofitting municipally-owned buildings to affordable housing.

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

Action Plan

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

Housing Strategies			
Strategies	Time to Complete (months/years)	Strategy Champion(s) (Board, committee, person, etc.)	Funding Needed? Y/N and Source
Planning and Policies			
Encourage or partner with for- and non-profit developers to create affordable housing	Ongoing	Planner, Housing Committee, Planning Board	No
Seek designation as a Housing Choice Community	1 year	Planner	No
Adopt an Inclusionary Housing Bylaw	1 year	Planner, Planning Board, Board of Selectmen	No if using sample ordinance and use local counsel
Investigate securing the services of a shared housing coordinator with neighboring communities	1 year	Planner, Housing Committee, Board of Selectmen, MVPC, Town Administrator	Yes Housing Choice Program
Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement	Ongoing	Planner, Housing Committee	No
Provide support services for elderly to age in place.	Ongoing	Planner, Senior Center, Council on Aging, Board of Selectmen	No
Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program	6 months – 1 year	Planner, Housing Committee, Council on Aging	No, but could be eligible for Tufts Foundation funding once officially participating
Provide direct support for low income homeowners and renters struggling with housing costs	Ongoing	Planner, Community Housing Trust, Council on Aging	No
Develop trainings for board and committee members to learn more about affordable housing processes and needs	Ongoing	Planner, Housing Committee, MVPC	No, but could use Housing Choice Initiative funding to support a training

Investigate opportunities and models for shared living situations for seniors	6 months – 1 year	Planner, MVPC, Council on Aging	No
Production			
Encourage development of housing that is affordable to both low- and moderate- income households	Ongoing	Planner, Housing Committee, Planning Board	No
Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards	Ongoing	Planner, Engineer, Council on Aging, Northeast Independent Living Program, and Elder Services of Merrimack Valley, Housing Authority	Yes MassWorks, DHCD
Inventory publicly-owned land to determine suitability and availability for developing affordable housing	1-2 years	Planner, Housing Committee, Board of Selectmen, Planning Board	No
Investigate models that address creation of starter homes that are “right-sized”	1 year	Planner, Housing Committee, Planning Board	No
Explore and utilize innovative septic systems to create affordable housing	1 year	Planner, MVPC, Planning Board	No
Follow Sustainable Design Standards to create/ remodel housing units	Ongoing	Planner, Planning Board, Housing Committee	No
Preservation			
Consider converting abandoned structures into affordable housing, as appropriate	Ongoing	Planner, Board of Selectmen, Housing Committee	Yes U.S. HUD
Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire	1 year	Planner, MVPC, Housing Committee	Yes Housing Choice Program Tufts Foundation
Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing	Ongoing	Planner, Housing Committee, ZBA, Board of Selectmen	Yes DHCD

Consider retrofitting municipally-owned buildings to affordable housing	2-5 years	Planner, Board of Selectmen	Yes U.S. HUD
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Appendix A

HUD Income Limits FY2017

Newbury is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, so the income limits presented below applies to all of the Metro FMR Area. For more information, go to www.huduser.org/data sets/income limits.

FY 2017 Income Limits Summary

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

Appendix B

DHCD Affirmative Fair Housing Marketing Guidelines

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

In particular, the local preference allowable categories are specified:

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

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

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

Appendix C

Interagency Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

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

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

Definitions

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

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



Agreements

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

Bedroom Mix Policy

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



Appendix D

Comprehensive Permit Denial and Appeal Procedures

- (a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.
- (b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).
- (c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

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

Appendix E

Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Newbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2149	Newbury Village	Rolfe's Lane	Rental	48	11/20/2046	No	<i>RHS</i>
2150	Oak Ridge/Quaker Hill	115 Main Street	Rental	46	08/01/2020	No	<i>RHS</i>
4391	DDS Group Homes	Confidential		0	N/A	No	<i>DDS</i>
Newbury Totals				94	Census 2010 Year Round Housing Units		2,699
					Percent Subsidized		3.48%

Appendix F

Unrelated Individuals Below Federal Poverty Thresholds by Age, 2015

This table includes poverty status for unrelated individuals age 15 years and over. Note that if someone is under age 15 and not living with a family member (such as foster children), we do not know their household income and they are excluded from the poverty universe (table totals).⁹

Age	Newbury		Merrimack Valley Region		Essex County		Massachusetts	
	est.	%	est.	%	est.	%	est.	%
15 years	0	0%	11	0.1%	51	0.2%	1,672	0.5%
16-17 years	0	0%	154	1%	338	1%	3,736	1%
18-24 years	27	36%	1,592	12%	3,455	12%	6,9473	22%
25-34 years	0	0%	1,755	13%	4,348	15%	55,572	18%
35-44 years	14	18%	1,899	14%	3,312	11%	28,476	9%
45-54 years	0	0%	2,440	18%	5,252	18%	43,985	14%
55-64 years	0	0%	2,238	17%	5,616	19%	50,784	16%
65-74 years	0	0%	1,638	12%	3,749	13%	28,876	9%
75+ years	35	46%	1,541	12%	3,777	13%	34,201	11%
Total in Poverty	76	1%	1,3268	4%	29,898	4%	316,775	5%
Total Population	6,833	100%	33,8637	100%	747,718	100%	6,471,313	100%
Source: 2011-2015 ACS Estimates, Table S1701								

⁹ U.S. Census Bureau, People Whose Poverty Status Cannot Be Determined." <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>, accessed 8/3/17.

Appendix G

Cost Burdened Renters and Owners by Household Type

Cost Burdened Renters and Owners

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	15	8%	95	51%	0	0%	60	32%	15	8%	185	86%	215
>30% and <=50% AMI	15	17%	30	33%	0	0%	30	33%	15	17%	90	31%	295
>50% and <=80% AMI	70	41%	55	32%	15	9%	15	9%	15	9%	170	77%	220
>80% and <=100% AMI	15	12%	30	23%	0	0%	30	23%	55	42%	130	39%	330
Income >100% AMI	50	19%	95	35%	15	6%	30	11%	80	30%	270	17%	1,620
Total Cost Burdened	165	20%	305	36%	30	4%	165	20%	180	21%	845	32%	2,680

Cost Burdened Renter Households

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	0	0%	15	25%	0	0%	45	75%	0	0%	60	80%	75
>30% and <=50% AMI	0	0%	15	50%	0	0%	0	0%	15	50%	30	22%	135
>50% and <=80% AMI	0	0%	20	100%	0	0%	0	0%	0	0%	20	57%	35
>80% and <=100% AMI	0	0%	0	0%	0	0%	15	100%	0	0%	15	21%	70
Income >100% AMI	0	0%	0	0%	0	0%	0	0%	15	100%	15	9%	165
Total Cost Burdened	0	0%	50	36%	0	0%	60	43%	30	21%	140	29%	480

Cost Burdened Owner Households

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	% of Cost Burdened	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	% of Cost Burdened	Household type is large family (5 or more persons)	% of Cost Burdened	Household type is elderly non-family	% of Cost Burdened	Other household type (non-elderly non-family)	% of Cost Burdened	Total Cost Burdened	% of Total	Total
<=30% AMI	15	12%	80	64%	0	0%	15	12%	15	12%	125	89%	140
>30% and <=50% AMI	15	25%	15	25%	0	0%	30	50%	0	0%	60	38%	160
>50% and <=80% AMI	70	47%	35	23%	15	10%	15	10%	15	10%	150	81%	185
>80% and <=100% AMI	15	13%	30	26%	0	0%	15	13%	55	48%	115	44%	260
Income >100% AMI	50	20%	95	37%	15	6%	30	12%	65	25%	255	18%	1,455
Total Cost Burdened	165	23%	255	36%	30	4%	105	15%	150	21%	705	32%	2,200

Appendix H

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

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

The rationale behind each affordable housing criteria include:

1. Lot size

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

2. Ownership and type of use

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

3. Public transit access

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

4. Proximity to Services

Pedestrian access to town services and schools is also considered important for affordable housing. Parcels within ¼ mile of town centers² and schools are assigned 3 points.

5. Units on lot

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

6. Underutilization

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

7. Zoning

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

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